

Table II.A.1 Number of private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,883,785	4,468,200	926,887	659,590	530,361	1,298,748	5,801,443	2,082,342
New England:								
Connecticut	82,332	43,757	10,107	8,280	5,013	15,174	58,500	23,831
Maine	38,398	23,004	5,287	3,044	2,781	4,283	29,827	8,572
Massachusetts	186,950	113,409	19,987	16,322	12,777	24,455	144,536	42,414
New Hampshire	35,353	18,386	5,205	3,261	3,101	5,401	25,545	9,808
Rhode Island	30,018	15,647	3,885	2,318	1,525	6,644	20,990	9,028
Vermont	19,474	11,860	2,893	1,399	1,557	1,765	15,643	3,831
Middle Atlantic:								
New Jersey	204,415	120,463	28,105	17,941	11,727	26,180	159,860	44,555
New York	511,208	329,274	53,653	35,513	31,371	61,398	408,048	103,161
Pennsylvania	292,959	155,043	39,483	22,001	24,677	51,755	207,701	85,258
East North Central:								
Illinois	305,327	174,573	32,518	25,073	21,638	51,525	221,906	83,421
Indiana	146,486	75,004	15,428	15,944	13,483	26,626	99,903	46,583
Michigan	198,760	103,042	31,775	17,885	15,688	30,370	145,189	53,571
Ohio	241,729	118,108	32,027	20,466	21,776	49,352	164,675	77,054
Wisconsin	147,676	83,871	16,956	14,849	10,504	21,496	108,782	38,895
West North Central:								
Iowa	85,503	47,869	9,473	7,492	7,175	13,494	61,432	24,071
Kansas	72,624	41,083	8,493	5,687	6,726	10,635	53,310	19,314
Minnesota	152,568	84,802	18,732	11,920	12,686	24,428	110,607	41,961
Missouri	141,919	73,529	17,661	15,288	5,737	29,704	98,882	43,036
Nebraska	57,285	33,453	5,493	5,820	4,084	8,435	42,704	14,581
North Dakota	26,144	14,654	3,333	2,586	2,297	3,272	19,646	6,497
South Dakota	30,313	18,185	3,839	2,435	2,485	3,369	23,741	6,572
South Atlantic:								
Delaware	28,257	16,774	2,532	2,767	1,707	4,477	21,068	7,189
District of Columbia	23,631	11,653	3,068	2,204	2,716	3,990	15,979	7,651
Florida	597,328	362,423	57,091	43,585	26,612	107,617	444,720	152,608
Georgia	257,200	148,163	27,665	17,979	18,159	45,234	188,330	68,870
Maryland	135,396	75,355	16,069	11,743	10,120	22,108	98,119	37,277
North Carolina	253,930	142,335	29,061	20,686	18,286	43,562	185,152	68,778
South Carolina	113,830	60,590	12,278	8,264	7,986	24,711	77,527	36,303
Virginia	203,146	107,364	29,915	19,684	14,785	31,398	150,581	52,565
West Virginia	34,723	16,938	3,772	3,137	2,571	8,304	22,099	12,624
East South Central:								
Alabama	96,488	51,111	11,109	7,509	7,284	19,475	66,502	29,985
Kentucky	85,573	42,964	8,955	7,999	7,495	18,160	57,031	28,542
Mississippi	53,099	26,938	6,110	5,214	3,296	11,541	35,870	17,229
Tennessee	152,659	73,402	18,444	14,960	11,113	34,739	101,048	51,611
West South Central:								
Arkansas	66,505	35,344	8,583	6,245	4,860	11,474	48,415	18,091
Louisiana	101,385	50,381	14,826	8,618	9,014	18,547	71,156	30,229
Oklahoma	86,468	48,116	12,176	6,713	7,685	11,777	64,369	22,099
Texas	648,877	371,707	64,744	51,568	42,907	117,951	466,640	182,237
Mountain:								
Arizona	147,625	78,053	14,937	15,129	10,724	28,780	101,635	45,989
Colorado	179,290	103,749	22,325	12,419	10,772	30,025	133,840	45,449
Idaho	55,333	34,492	6,160	4,936	3,034	6,711	43,991	11,342
Montana	44,178	28,980	4,755	3,162	2,271	5,009	35,536	8,642
Nevada	70,315	36,766	9,539	6,176	4,915	12,919	49,691	20,623
New Mexico	38,102	17,388	5,228	3,623	3,604	8,259	24,918	13,184
Utah	84,756	51,952	9,681	6,956	5,147	11,020	65,921	18,836
Wyoming	21,810	13,184	2,401	2,461	1,261	2,503	17,341	4,468
Pacific:								
Alaska	19,735	11,338	2,826	2,078	1,466	2,027	15,272	4,463
California	940,606	565,249	113,178	82,050	49,247	130,882	729,690	210,917
Hawaii	31,773	16,568	4,211	3,183	2,840	4,971	22,636	9,137
Oregon	111,502	62,086	15,634	8,556	8,385	16,841	83,322	28,180
Washington	192,826	107,824	25,279	14,459	11,289	33,974	141,617	51,209

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

Table II.A.1 Standard errors for number of private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55,993	52,947	20,734	14,488	6,891	21,187	52,541	22,766
New England:								
Connecticut	2,204	1,879	1,386	1,135	405	1,627	1,802	1,833
Maine	780	788	584	364	201	433	704	495
Massachusetts	14,920	14,469	2,551	4,116	705	1,755	14,854	2,204
New Hampshire	719	731	649	336	149	404	667	481
Rhode Island	1,244	1,019	492	282	87	803	964	808
Vermont	470	474	277	142	89	236	423	246
Middle Atlantic:								
New Jersey	16,256	16,070	4,773	2,292	928	2,258	16,169	2,760
New York	17,525	17,503	5,992	3,251	1,656	4,184	17,138	4,057
Pennsylvania	10,790	10,248	4,194	2,109	1,823	3,546	10,212	3,994
East North Central:								
Illinois	10,235	7,855	3,932	2,698	1,549	7,113	7,535	7,427
Indiana	3,849	3,445	1,801	2,094	1,382	2,040	3,374	2,078
Michigan	7,122	6,933	3,924	2,435	1,170	2,621	6,876	2,805
Ohio	6,995	6,736	3,786	2,610	1,341	3,642	6,138	3,720
Wisconsin	4,830	4,556	2,051	1,418	654	2,120	4,503	2,247
West North Central:								
Iowa	2,458	2,256	1,269	812	615	1,509	2,023	1,630
Kansas	1,578	1,622	1,286	652	323	947	1,379	988
Minnesota	4,114	3,165	2,378	1,236	788	3,142	2,875	3,285
Missouri	3,943	2,796	2,352	1,512	676	3,137	2,751	3,278
Nebraska	2,416	2,265	841	669	227	858	2,310	908
North Dakota	679	649	424	274	138	288	657	295
South Dakota	837	783	361	261	99	406	760	412
South Atlantic:								
Delaware	1,232	1,188	400	357	141	399	1,185	469
District of Columbia	2,026	1,973	586	205	278	385	1,990	478
Florida	24,263	22,499	7,063	5,522	2,495	9,817	22,343	10,805
Georgia	16,366	15,942	3,692	3,086	1,024	3,880	16,031	3,777
Maryland	4,722	4,170	2,196	1,964	1,541	1,595	4,042	2,893
North Carolina	5,481	5,111	3,749	2,417	1,102	3,309	4,656	3,649
South Carolina	4,879	4,685	1,535	901	436	1,749	4,622	1,907
Virginia	12,263	11,540	4,462	3,675	999	2,481	12,100	2,799
West Virginia	908	813	506	315	179	647	745	670
East South Central:								
Alabama	2,296	2,231	1,497	900	487	1,412	2,008	1,581
Kentucky	2,251	1,930	1,065	1,052	442	1,307	1,957	1,454
Mississippi	1,433	1,061	958	561	241	1,147	1,082	1,178
Tennessee	7,984	7,573	2,586	2,065	864	2,815	7,585	3,045
West South Central:								
Arkansas	3,616	2,213	1,045	863	322	2,868	2,254	2,888
Louisiana	3,009	2,661	1,978	1,094	375	1,612	2,649	1,712
Oklahoma	2,946	2,857	1,626	712	669	1,301	2,704	1,390
Texas	14,938	13,691	6,961	4,636	2,694	7,685	13,403	8,076
Mountain:								
Arizona	9,600	9,339	2,115	2,343	829	2,242	9,411	2,551
Colorado	6,287	6,233	3,051	1,322	656	3,014	5,624	3,061
Idaho	1,586	1,579	773	554	179	643	1,505	699
Montana	1,117	1,103	587	349	189	617	1,007	609
Nevada	2,499	2,367	1,611	911	592	1,165	2,293	1,255
New Mexico	2,079	1,961	600	419	300	751	1,957	795
Utah	3,022	3,093	1,312	934	360	979	2,942	1,075
Wyoming	1,270	1,213	349	365	117	300	1,245	309
Pacific:								
Alaska	389	419	316	246	151	216	338	297
California	17,794	16,724	8,642	5,550	2,511	7,470	16,473	8,135
Hawaii	1,357	1,346	562	422	215	438	1,319	528
Oregon	3,308	3,238	1,636	1,026	529	1,471	3,100	1,510
Washington	4,558	4,093	2,490	1,631	717	2,894	3,817	2,967

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

Table II.A.1.a Percent of number of private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,883,785	56.7%	11.8%	8.4%	6.7%	16.5%	73.6%	26.4%
New England:								
Connecticut	82,332	53.1%	12.3%	10.1%	6.1%	18.4%	71.1%	28.9%
Maine	38,398	59.9%	13.8%	7.9%	7.2%	11.2%	77.7%	22.3%
Massachusetts	186,950	60.7%	10.7%	8.7%	6.8%	13.1%	77.3%	22.7%
New Hampshire	35,353	52.0%	14.7%	9.2%	8.8%	15.3%	72.3%	27.7%
Rhode Island	30,018	52.1%	12.9%	7.7%	5.1%	22.1%	69.9%	30.1%
Vermont	19,474	60.9%	14.9%	7.2%	8.0%	9.1%	80.3%	19.7%
Middle Atlantic:								
New Jersey	204,415	58.9%	13.7%	8.8%	5.7%	12.8%	78.2%	21.8%
New York	511,208	64.4%	10.5%	6.9%	6.1%	12.0%	79.8%	20.2%
Pennsylvania	292,959	52.9%	13.5%	7.5%	8.4%	17.7%	70.9%	29.1%
East North Central:								
Illinois	305,327	57.2%	10.7%	8.2%	7.1%	16.9%	72.7%	27.3%
Indiana	146,486	51.2%	10.5%	10.9%	9.2%	18.2%	68.2%	31.8%
Michigan	198,760	51.8%	16.0%	9.0%	7.9%	15.3%	73.0%	27.0%
Ohio	241,729	48.9%	13.2%	8.5%	9.0%	20.4%	68.1%	31.9%
Wisconsin	147,676	56.8%	11.5%	10.1%	7.1%	14.6%	73.7%	26.3%
West North Central:								
Iowa	85,503	56.0%	11.1%	8.8%	8.4%	15.8%	71.8%	28.2%
Kansas	72,624	56.6%	11.7%	7.8%	9.3%	14.6%	73.4%	26.6%
Minnesota	152,568	55.6%	12.3%	7.8%	8.3%	16.0%	72.5%	27.5%
Missouri	141,919	51.8%	12.4%	10.8%	4.0%	20.9%	69.7%	30.3%
Nebraska	57,285	58.4%	9.6%	10.2%	7.1%	14.7%	74.5%	25.5%
North Dakota	26,144	56.1%	12.8%	9.9%	8.8%	12.5%	75.1%	24.9%
South Dakota	30,313	60.0%	12.7%	8.0%	8.2%	11.1%	78.3%	21.7%
South Atlantic:								
Delaware	28,257	59.4%	9.0%	9.8%	6.0%	15.8%	74.6%	25.4%
District of Columbia	23,631	49.3%	13.0%	9.3%	11.5%	16.9%	67.6%	32.4%
Florida	597,328	60.7%	9.6%	7.3%	4.5%	18.0%	74.5%	25.5%
Georgia	257,200	57.6%	10.8%	7.0%	7.1%	17.6%	73.2%	26.8%
Maryland	135,396	55.7%	11.9%	8.7%	7.5%	16.3%	72.5%	27.5%
North Carolina	253,930	56.1%	11.4%	8.1%	7.2%	17.2%	72.9%	27.1%
South Carolina	113,830	53.2%	10.8%	7.3%	7.0%	21.7%	68.1%	31.9%
Virginia	203,146	52.9%	14.7%	9.7%	7.3%	15.5%	74.1%	25.9%
West Virginia	34,723	48.8%	10.9%	9.0%	7.4%	23.9%	63.6%	36.4%
East South Central:								
Alabama	96,488	53.0%	11.5%	7.8%	7.5%	20.2%	68.9%	31.1%
Kentucky	85,573	50.2%	10.5%	9.3%	8.8%	21.2%	66.6%	33.4%
Mississippi	53,099	50.7%	11.5%	9.8%	6.2%	21.7%	67.6%	32.4%
Tennessee	152,659	48.1%	12.1%	9.8%	7.3%	22.8%	66.2%	33.8%
West South Central:								
Arkansas	66,505	53.1%	12.9%	9.4%	7.3%	17.3%	72.8%	27.2%
Louisiana	101,385	49.7%	14.6%	8.5%	8.9%	18.3%	70.2%	29.8%
Oklahoma	86,468	55.6%	14.1%	7.8%	8.9%	13.6%	74.4%	25.6%
Texas	648,877	57.3%	10.0%	7.9%	6.6%	18.2%	71.9%	28.1%
Mountain:								
Arizona	147,625	52.9%	10.1%	10.2%	7.3%	19.5%	68.8%	31.2%
Colorado	179,290	57.9%	12.5%	6.9%	6.0%	16.7%	74.7%	25.3%
Idaho	55,333	62.3%	11.1%	8.9%	5.5%	12.1%	79.5%	20.5%
Montana	44,178	65.6%	10.8%	7.2%	5.1%	11.3%	80.4%	19.6%
Nevada	70,315	52.3%	13.6%	8.8%	7.0%	18.4%	70.7%	29.3%
New Mexico	38,102	45.6%	13.7%	9.5%	9.5%	21.7%	65.4%	34.6%
Utah	84,756	61.3%	11.4%	8.2%	6.1%	13.0%	77.8%	22.2%
Wyoming	21,810	60.4%	11.0%	11.3%	5.8%	11.5%	79.5%	20.5%
Pacific:								
Alaska	19,735	57.4%	14.3%	10.5%	7.4%	10.3%	77.4%	22.6%
California	940,606	60.1%	12.0%	8.7%	5.2%	13.9%	77.6%	22.4%
Hawaii	31,773	52.1%	13.3%	10.0%	8.9%	15.6%	71.2%	28.8%
Oregon	111,502	55.7%	14.0%	7.7%	7.5%	15.1%	74.7%	25.3%
Washington	192,826	55.9%	13.1%	7.5%	5.9%	17.6%	73.4%	26.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.A.1.a Standard errors for percent of number of private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55,993	0.38%	0.27%	0.19%	0.10%	0.25%	0.28%	0.28%
New England:								
Connecticut	2,204	2.08%	1.68%	1.39%	0.51%	1.66%	1.85%	1.85%
Maine	780	1.59%	1.50%	0.98%	0.54%	1.03%	1.15%	1.15%
Massachusetts	14,920	3.42%	1.61%	2.16%	0.66%	1.33%	2.06%	2.06%
New Hampshire	719	1.75%	1.81%	0.97%	0.46%	1.01%	1.22%	1.22%
Rhode Island	1,244	2.46%	1.70%	0.98%	0.37%	2.21%	2.13%	2.13%
Vermont	470	1.65%	1.46%	0.75%	0.49%	1.13%	1.14%	1.14%
Middle Atlantic:								
New Jersey	16,256	3.70%	2.46%	1.30%	0.64%	1.40%	2.07%	2.07%
New York	17,525	1.61%	1.20%	0.67%	0.39%	0.84%	0.94%	0.94%
Pennsylvania	10,790	2.03%	1.45%	0.76%	0.67%	1.20%	1.43%	1.43%
East North Central:								
Illinois	10,235	2.00%	1.33%	0.90%	0.55%	1.98%	1.93%	1.93%
Indiana	3,849	1.61%	1.27%	1.41%	0.98%	1.25%	1.25%	1.25%
Michigan	7,122	2.29%	1.98%	1.24%	0.66%	1.26%	1.47%	1.47%
Ohio	6,995	2.02%	1.58%	1.10%	0.62%	1.33%	1.36%	1.36%
Wisconsin	4,830	1.83%	1.42%	1.00%	0.50%	1.31%	1.44%	1.44%
West North Central:								
Iowa	2,458	1.91%	1.52%	0.97%	0.75%	1.56%	1.59%	1.59%
Kansas	1,578	1.83%	1.76%	0.91%	0.50%	1.16%	1.18%	1.18%
Minnesota	4,114	1.87%	1.57%	0.84%	0.56%	1.76%	1.70%	1.70%
Missouri	3,943	1.85%	1.65%	1.10%	0.50%	1.80%	1.80%	1.80%
Nebraska	2,416	2.13%	1.49%	1.20%	0.50%	1.41%	1.62%	1.62%
North Dakota	679	1.64%	1.59%	1.07%	0.58%	1.04%	1.12%	1.12%
South Dakota	837	1.56%	1.23%	0.88%	0.41%	1.23%	1.23%	1.23%
South Atlantic:								
Delaware	1,232	2.17%	1.47%	1.30%	0.56%	1.37%	1.71%	1.71%
District of Columbia	2,026	4.62%	2.57%	1.18%	1.46%	1.99%	3.10%	3.10%
Florida	24,263	2.06%	1.23%	0.93%	0.46%	1.51%	1.69%	1.69%
Georgia	16,366	2.99%	1.56%	1.23%	0.61%	1.68%	2.01%	2.01%
Maryland	4,722	2.09%	1.65%	1.40%	1.09%	1.12%	1.83%	1.83%
North Carolina	5,481	1.59%	1.48%	0.95%	0.46%	1.13%	1.22%	1.22%
South Carolina	4,879	2.29%	1.41%	0.85%	0.48%	1.50%	1.78%	1.78%
Virginia	12,263	3.14%	2.23%	1.80%	0.66%	1.39%	1.90%	1.90%
West Virginia	908	1.85%	1.48%	0.94%	0.57%	1.52%	1.57%	1.57%
East South Central:								
Alabama	2,296	1.78%	1.57%	0.95%	0.54%	1.25%	1.41%	1.41%
Kentucky	2,251	1.54%	1.28%	1.22%	0.57%	1.33%	1.46%	1.46%
Mississippi	1,433	1.84%	1.79%	1.09%	0.51%	1.76%	1.75%	1.75%
Tennessee	7,984	2.98%	1.78%	1.40%	0.68%	1.82%	2.20%	2.20%
West South Central:								
Arkansas	3,616	2.96%	1.68%	1.35%	0.63%	3.62%	3.32%	3.32%
Louisiana	3,009	1.98%	1.91%	1.10%	0.45%	1.39%	1.48%	1.48%
Oklahoma	2,946	2.21%	1.89%	0.86%	0.80%	1.39%	1.49%	1.49%
Texas	14,938	1.38%	1.08%	0.72%	0.45%	1.05%	1.11%	1.11%
Mountain:								
Arizona	9,600	3.30%	1.59%	1.63%	0.73%	1.75%	2.38%	2.38%
Colorado	6,287	2.26%	1.75%	0.78%	0.43%	1.50%	1.53%	1.53%
Idaho	1,586	1.69%	1.44%	1.01%	0.37%	1.09%	1.20%	1.20%
Montana	1,117	1.64%	1.36%	0.80%	0.46%	1.29%	1.24%	1.24%
Nevada	2,499	2.47%	2.27%	1.30%	0.87%	1.51%	1.66%	1.66%
New Mexico	2,079	3.07%	1.70%	1.22%	0.92%	1.93%	2.29%	2.29%
Utah	3,022	2.06%	1.61%	1.11%	0.48%	1.11%	1.32%	1.32%
Wyoming	1,270	2.69%	1.68%	1.69%	0.64%	1.40%	1.66%	1.66%
Pacific:								
Alaska	389	1.74%	1.64%	1.22%	0.77%	1.00%	1.32%	1.32%
California	17,794	1.10%	0.92%	0.60%	0.29%	0.73%	0.80%	0.80%
Hawaii	1,357	2.51%	1.86%	1.36%	0.76%	1.34%	1.78%	1.78%
Oregon	3,308	1.82%	1.51%	0.93%	0.53%	1.22%	1.29%	1.29%
Washington	4,558	1.58%	1.32%	0.85%	0.41%	1.30%	1.30%	1.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

Table II.A.2 Percent of private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.0%	24.6%	51.4%	77.8%	94.6%	98.2%	32.2%	96.1%
New England:								
Connecticut	54.6%	27.0%	59.4%	86.1%	99.8%	98.7%	37.0%	97.6%
Maine	41.6%	19.0%	48.6%	75.0%	90.9%	98.6%	26.6%	93.9%
Massachusetts	53.0%	32.5% *	62.5%	84.9%	90.0%	100.0%	40.8%	94.6%
New Hampshire	54.9%	24.4%	74.4%	85.7%	91.6%	100.0%	39.5%	95.0%
Rhode Island	57.6%	31.0%	67.0%	83.6%	99.6%	96.3%	40.8%	96.8%
Vermont	41.5%	19.0%	48.7%	82.4%	96.9%	100.0%	27.7%	97.9%
Middle Atlantic:								
New Jersey	44.2%	24.0% *	36.8%	78.0%	92.6%	100.0%	29.6%	96.4%
New York	47.0%	27.3%	61.5%	76.6%	94.2%	98.3%	34.5%	96.3%
Pennsylvania	54.1%	30.1%	53.6%	77.2%	93.1%	98.1%	37.1%	95.6%
East North Central:								
Illinois	54.1%	32.0%	47.3%	87.8%	98.5%	98.2%	37.9%	97.2%
Indiana	43.0%	8.9% *	38.4%	68.3%	100.0%	97.9%	17.8%	97.2%
Michigan	49.5%	25.0%	47.3%	68.6%	95.2%	100.0%	32.4%	95.9%
Ohio	56.0%	25.5%	62.2%	74.7%	96.3%	99.3%	36.3%	98.0%
Wisconsin	44.6%	19.8%	40.7%	76.8%	93.9%	98.0%	27.4%	92.7%
West North Central:								
Iowa	57.8%	36.9%	52.4%	88.1%	98.8%	97.1%	42.2%	97.4%
Kansas	50.4%	26.4%	55.8%	84.6%	87.4%	97.1%	35.2%	92.3%
Minnesota	42.5%	12.4%	42.8%	84.4%	96.9%	98.4%	21.9%	96.9%
Missouri	53.3%	23.5%	58.9%	83.3%	100.0%	99.2%	34.2%	97.0%
Nebraska	40.4%	11.8%	46.2%	71.4%	99.3%	99.8%	20.8%	97.7%
North Dakota	53.1%	26.9%	68.9%	87.4%	96.0%	97.2%	38.8%	96.4%
South Dakota	45.1%	21.4%	57.6%	82.6%	93.1%	96.2%	31.6%	93.7%
South Atlantic:								
Delaware	46.2%	20.6%	54.0%	79.0%	95.1%	98.8%	28.6%	97.7%
District of Columbia	69.1%	46.1%	78.1%	94.1%	98.3%	95.7%	55.7%	97.1%
Florida	41.8%	17.0%	39.6%	80.8%	91.1%	98.3%	23.1%	96.3%
Georgia	40.5%	12.9% *	42.6%	74.6%	93.6%	94.9%	21.0%	93.9%
Maryland	54.4%	31.1%	61.2%	80.7%	95.4%	96.2%	39.1%	94.9%
North Carolina	39.3%	10.8% *	36.4%	69.4%	95.2%	96.8%	19.0%	94.0%
South Carolina	51.6%	27.0%	35.6%	64.6%	99.5%	100.0%	29.8%	98.0%
Virginia	45.5%	13.6%	56.1%	88.2%	89.1%	97.2%	28.3%	94.9%
West Virginia	51.0%	18.7%	43.7%	66.0%	98.7%	99.8%	25.6%	95.5%
East South Central:								
Alabama	63.0%	43.9%	57.8%	81.1%	96.1%	96.7%	48.1%	96.0%
Kentucky	52.4%	19.0%	56.8%	81.6%	94.7%	99.2%	30.2%	96.9%
Mississippi	52.4%	20.7%	53.5%	83.7%	94.8%	99.6%	30.8%	97.3%
Tennessee	57.2%	30.4% *	45.5%	79.3%	99.5%	96.8%	36.9%	96.8%
West South Central:								
Arkansas	46.9%	14.2% *	60.5%	80.0%	96.7%	98.4%	28.2%	97.0%
Louisiana	55.4%	29.7%	52.5%	80.5%	97.5%	95.2%	38.2%	95.9%
Oklahoma	55.7%	33.3%	60.0%	81.6%	99.2%	100.0%	41.3%	97.6%
Texas	54.1%	32.1%	60.3%	72.2%	92.6%	98.0%	37.9%	95.5%
Mountain:								
Arizona	52.6%	20.8% *	63.7%	87.9%	94.5%	99.2%	32.2%	97.9%
Colorado	45.4%	20.4%	48.6%	76.3%	94.8%	99.1%	27.8%	97.4%
Idaho	40.2%	18.3%	51.7%	76.5%	96.3%	90.3%	27.2%	90.5%
Montana	43.9%	27.1%	42.9%	73.3%	96.3%	99.9%	31.5%	95.0%
Nevada	50.3%	19.2%	59.5%	82.9%	95.9%	99.2%	31.2%	96.4%
New Mexico	48.2%	16.6% *	37.0%	63.5%	87.9%	97.7%	23.5%	94.8%
Utah	40.1%	18.6%	37.7%	77.1%	88.6%	97.1%	24.9%	92.9%
Wyoming	38.8%	16.1% *	36.3%	81.5%	96.3%	89.7%	25.1%	91.8%
Pacific:								
Alaska	34.7%	12.1%	24.3%	68.7%	96.8%	95.6%	16.8%	95.7%
California	48.5%	29.1%	49.0%	75.5%	92.7%	98.3%	34.7%	96.2%
Hawaii	81.0%	66.3%	98.4%	94.7%	92.5%	99.8%	74.5%	97.1%
Oregon	49.6%	26.6%	50.5%	74.5%	92.6%	99.7%	33.9%	96.0%
Washington	49.0%	22.9%	57.6%	69.5%	98.3%	100.0%	31.3%	97.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.A.2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.60%	1.05%	1.39%	1.04%	0.72%	0.31%	0.83%	0.30%
New England:								
Connecticut	3.28%	5.69%	8.52%	4.08%	0.23%	0.99%	4.50%	0.91%
Maine	2.94%	4.35%	7.48%	6.05%	3.55%	1.38%	3.70%	1.88%
Massachusetts	5.39%	10.80% *	8.81%	6.98%	6.76%	0.00%	8.00%	2.47%
New Hampshire	3.05%	5.35%	6.23%	4.86%	4.29%	0.00%	4.16%	1.88%
Rhode Island	3.55%	6.47%	7.37%	6.69%	0.35%	2.73%	4.95%	2.03%
Vermont	2.82%	4.39%	6.54%	4.86%	1.64%	0.00%	3.51%	0.90%
Middle Atlantic:								
New Jersey	5.30%	9.71% *	9.35%	6.39%	4.65%	0.00%	7.27%	1.64%
New York	2.85%	4.47%	6.48%	4.53%	2.72%	0.98%	3.65%	1.17%
Pennsylvania	3.02%	5.87%	6.92%	5.05%	5.65%	1.20%	4.46%	1.90%
East North Central:								
Illinois	2.88%	4.92%	7.48%	4.39%	1.05%	1.52%	3.95%	1.49%
Indiana	2.30%	3.65% *	8.07%	7.44%	0.00%	1.57%	3.17%	1.12%
Michigan	3.55%	6.40%	8.09%	8.50%	2.94%	0.00%	4.91%	1.51%
Ohio	2.99%	5.81%	6.90%	6.93%	3.02%	0.69%	4.44%	1.02%
Wisconsin	3.26%	5.63%	8.02%	5.29%	3.67%	1.45%	4.47%	2.07%
West North Central:								
Iowa	3.39%	6.12%	8.17%	4.21%	0.96%	2.10%	4.85%	1.32%
Kansas	3.31%	5.64%	8.99%	4.81%	5.05%	1.92%	4.54%	2.27%
Minnesota	2.52%	3.35%	8.30%	5.07%	1.55%	1.12%	2.98%	1.10%
Missouri	2.87%	4.76%	8.42%	4.98%	0.00%	0.40%	3.90%	1.30%
Nebraska	2.93%	3.50%	9.28%	5.96%	0.70%	0.21%	3.34%	1.15%
North Dakota	3.42%	6.05%	7.51%	3.88%	2.45%	2.78%	4.63%	1.77%
South Dakota	3.23%	5.12%	6.33%	4.96%	3.83%	2.40%	4.07%	2.17%
South Atlantic:								
Delaware	3.68%	5.98%	9.98%	6.03%	2.52%	0.69%	4.96%	0.87%
District of Columbia	5.06%	13.36%	7.82%	4.01%	0.95%	2.73%	8.90%	1.46%
Florida	3.02%	5.04%	7.81%	4.60%	6.10%	1.33%	4.18%	1.54%
Georgia	3.97%	6.29% *	8.10%	6.82%	4.02%	4.66%	5.16%	3.27%
Maryland	3.62%	6.72%	8.54%	5.93%	4.85%	2.45%	5.20%	2.16%
North Carolina	2.59%	3.45% *	8.70%	7.48%	3.53%	2.26%	3.21%	2.06%
South Carolina	3.62%	7.04%	8.22%	7.25%	0.48%	0.01%	5.61%	0.91%
Virginia	3.71%	3.89%	8.70%	4.12%	7.19%	1.57%	4.27%	2.29%
West Virginia	2.70%	5.28%	8.06%	6.56%	1.23%	0.17%	4.21%	1.37%
East South Central:								
Alabama	3.50%	6.62%	8.49%	6.61%	1.96%	1.71%	5.25%	1.49%
Kentucky	2.77%	5.22%	8.32%	5.03%	3.80%	0.76%	4.15%	1.39%
Mississippi	2.90%	4.93%	9.72%	5.62%	3.66%	0.35%	4.16%	0.99%
Tennessee	4.13%	9.26% *	9.02%	5.94%	0.45%	1.56%	6.78%	1.17%
West South Central:								
Arkansas	3.72%	5.34% *	7.69%	6.26%	1.81%	1.12%	4.20%	1.28%
Louisiana	3.20%	6.00%	8.60%	5.77%	1.38%	4.66%	4.63%	2.92%
Oklahoma	3.66%	7.12%	8.01%	5.08%	0.77%	0.01%	5.31%	1.14%
Texas	2.60%	4.58%	6.31%	5.10%	3.14%	1.43%	3.73%	1.38%
Mountain:								
Arizona	4.35%	6.97% *	8.50%	4.49%	3.83%	0.64%	5.76%	1.04%
Colorado	3.12%	4.98%	8.30%	6.04%	3.92%	0.63%	4.09%	1.16%
Idaho	2.90%	4.41%	7.93%	6.07%	3.32%	6.53%	3.62%	4.20%
Montana	3.12%	4.62%	7.54%	6.26%	1.77%	0.06%	3.88%	1.62%
Nevada	3.31%	5.08%	9.14%	5.10%	2.57%	0.84%	4.52%	1.25%
New Mexico	3.83%	7.29% *	8.20%	7.18%	6.53%	2.25%	5.39%	2.34%
Utah	2.91%	4.20%	8.45%	5.19%	4.82%	1.74%	3.66%	1.90%
Wyoming	3.71%	5.57% *	8.00%	4.96%	2.96%	7.46%	4.54%	4.39%
Pacific:								
Alaska	2.42%	3.60%	5.42%	6.12%	2.86%	3.27%	2.91%	1.85%
California	1.96%	3.13%	4.79%	3.64%	2.95%	0.96%	2.54%	1.01%
Hawaii	3.27%	6.61%	1.58%	3.24%	5.34%	0.15%	4.68%	1.74%
Oregon	3.08%	5.55%	7.28%	6.14%	4.26%	0.19%	4.28%	1.51%
Washington	2.87%	4.83%	6.89%	7.17%	1.22%	0.00%	3.90%	1.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 2024

Division and State	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	39.7%	15.8%	34.1%	76.6%	14.9%	62.9%
New England:						
Connecticut	44.6%	22.9%	17.0%	83.8%	22.1% *	65.5%
Maine	34.4%	14.3% *	53.6%	66.1%	13.6% *	54.9%
Massachusetts	28.4%	13.2% *	28.9% *	63.7%	14.0% *	49.5%
New Hampshire	31.3%	8.2% *	50.9%	66.4%	6.8% *	57.9%
Rhode Island	46.1%	26.6%	30.3% *	76.4%	28.6%	63.3%
Vermont	39.4%	21.2%	42.0%	78.8%	18.6% *	63.5%
Middle Atlantic:						
New Jersey	30.7%	12.8% *	31.7% *	62.5%	11.4% *	52.1%
New York	34.5%	15.4%	34.9%	74.8%	15.4%	61.6%
Pennsylvania	37.4%	9.8% *	33.8%	80.4%	9.1% *	64.2%
East North Central:						
Illinois	34.4%	13.0% *	32.4%	71.3%	12.6% *	57.0%
Indiana	53.6%	13.6% *	42.8%	87.3%	10.5% *	70.5%
Michigan	37.8%	14.2%	42.8%	72.8%	13.7% *	60.0%
Ohio	39.0%	8.8% *	28.1%	78.0%	7.5% *	63.9%
Wisconsin	45.4%	21.1%	39.7%	79.3%	21.4% *	65.2%
West North Central:						
Iowa	43.1%	23.7%	39.6%	81.3%	23.3% *	65.0%
Kansas	39.5%	14.1%	51.7%	77.0%	14.0% *	66.4%
Minnesota	47.4%	13.7% *	42.8%	87.1%	12.1% *	68.4%
Missouri	48.2%	32.5%	41.5%	69.9%	33.8%	59.8%
Nebraska	58.4%	23.2%	71.5%	93.3%	26.0%	78.6%
North Dakota	33.5%	10.8%	35.6%	85.3%	8.7% *	63.7%
South Dakota	44.6%	28.2%	40.1%	82.7%	30.1%	62.2%
South Atlantic:						
Delaware	40.1%	9.3% *	36.4% *	84.2%	8.7% *	67.1%
District of Columbia	32.2%	5.9% *	56.7%	79.3%	3.8% *	66.1%
Florida	47.6%	16.8% *	21.9% *	84.1%	12.2% *	72.3%
Georgia	51.5%	19.3% *	44.1%	82.4%	20.6% *	70.3%
Maryland	37.7%	18.2% *	27.0% *	76.8%	13.8% *	63.5%
North Carolina	45.9%	19.6% *	30.0%	72.3%	18.2% *	60.9%
South Carolina	48.1%	10.7% *	39.2%	86.8%	10.6% *	72.4%
Virginia	42.9%	16.2% *	32.9%	86.2%	17.1% *	64.9%
West Virginia	49.4%	13.7%	48.4%	76.7%	10.9% *	67.5%
East South Central:						
Alabama	36.6%	16.8% *	34.7%	71.2%	18.2% *	57.1%
Kentucky	51.7%	16.2% *	46.1%	88.7%	15.1% *	74.4%
Mississippi	44.8%	11.6% *	27.5% *	82.4%	5.9% *	70.3%
Tennessee	45.5%	15.5% *	51.2%	80.1%	13.3% *	69.5%
West South Central:						
Arkansas	38.7%	9.8% *	46.2%	72.2%	10.9% *	60.3%
Louisiana	46.4%	28.3%	38.1%	77.8%	27.7%	63.9%
Oklahoma	38.2%	14.8% *	44.4%	84.0%	12.9% *	69.4%
Texas	40.0%	16.1%	30.2%	78.4%	16.3% *	64.0%
Mountain:						
Arizona	40.8%	15.1% *	38.3% *	71.6%	15.3% *	59.3%
Colorado	33.6%	11.6% *	34.1%	61.6%	11.0% *	52.5%
Idaho	32.1%	14.2% *	24.3% *	66.7%	12.2% *	55.4%
Montana	32.8%	12.5% *	41.8%	74.1%	12.5% *	60.6%
Nevada	41.5%	14.6% *	32.8% *	77.6%	14.8% *	62.4%
New Mexico	49.1%	17.7% *	31.6% *	76.5%	13.1% *	65.9%
Utah	44.8%	22.0% *	50.3%	77.6%	22.6% *	65.7%
Wyoming	46.2%	23.6%	68.1%	82.3%	19.3% *	74.8%
Pacific:						
Alaska	42.0%	13.9% *	58.3%	77.4%	12.4% *	59.7%
California	33.1%	16.2%	18.9%	70.5%	14.8%	55.9%
Hawaii	25.8%	17.4%	8.6% *	58.7%	18.1%	40.5%
Oregon	31.0%	12.1% *	27.2% *	62.6%	12.9% *	50.0%
Washington	39.8%	13.0% *	32.8%	78.3%	12.1% *	64.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 2024

Division and State	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.81%	0.96%	1.48%	0.93%	1.04%	0.81%
New England:						
Connecticut	4.53%	5.95%	5.03%	4.77%	6.66% *	4.89%
Maine	4.02%	4.71% *	8.55%	7.79%	5.25% *	5.19%
Massachusetts	5.96%	5.83% *	10.79% *	6.40%	6.36% *	5.28%
New Hampshire	3.19%	2.81% *	9.36%	6.02%	2.90% *	4.69%
Rhode Island	5.40%	7.85%	10.12% *	8.88%	8.49%	6.98%
Vermont	4.46%	6.15%	7.83%	6.12%	6.71% *	4.71%
Middle Atlantic:						
New Jersey	6.03%	5.49% *	9.55% *	7.06%	5.71% *	5.65%
New York	3.41%	3.75%	5.85%	3.53%	3.97%	3.21%
Pennsylvania	3.62%	2.94% *	8.38%	4.41%	3.13% *	3.92%
East North Central:						
Illinois	4.42%	4.57% *	7.59%	6.00%	4.97% *	5.37%
Indiana	4.17%	4.17% *	11.94%	3.59%	4.37% *	3.87%
Michigan	4.33%	4.20%	10.12%	5.57%	4.48% *	4.71%
Ohio	3.59%	2.98% *	6.07%	4.99%	2.97% *	4.19%
Wisconsin	4.86%	5.60%	9.17%	4.71%	6.45% *	4.30%
West North Central:						
Iowa	4.65%	6.82%	9.00%	5.10%	7.59% *	4.63%
Kansas	4.13%	4.08%	9.25%	5.32%	4.36% *	4.61%
Minnesota	4.27%	4.42% *	7.93%	5.12%	4.95% *	4.59%
Missouri	4.66%	6.42%	10.09%	7.45%	7.47%	5.96%
Nebraska	4.12%	6.59%	7.04%	2.42%	7.79%	2.99%
North Dakota	3.45%	2.95%	7.70%	5.69%	2.94% *	4.37%
South Dakota	4.91%	7.46%	7.43%	6.19%	7.97%	5.04%
South Atlantic:						
Delaware	4.62%	3.69% *	11.77% *	4.25%	3.76% *	4.39%
District of Columbia	5.63%	2.64% *	12.19%	4.56%	2.31% *	4.85%
Florida	5.18%	5.49% *	8.87% *	4.19%	5.30% *	4.11%
Georgia	5.92%	7.15% *	9.73%	3.91%	8.11% *	3.85%
Maryland	4.96%	5.80% *	14.25% *	5.64%	4.95% *	5.83%
North Carolina	4.35%	6.27% *	8.95%	5.98%	6.95% *	4.95%
South Carolina	4.93%	4.23% *	9.99%	3.40%	4.63% *	3.59%
Virginia	4.25%	6.52% *	9.72%	3.05%	7.39% *	3.97%
West Virginia	4.29%	4.04%	8.91%	4.51%	4.27% *	4.05%
East South Central:						
Alabama	4.30%	5.74% *	9.07%	5.84%	6.25% *	4.94%
Kentucky	4.12%	5.26% *	10.23%	3.16%	5.77% *	3.88%
Mississippi	4.22%	3.52% *	9.20% *	5.71%	3.06% *	4.83%
Tennessee	5.54%	5.46% *	9.59%	4.69%	5.72% *	4.28%
West South Central:						
Arkansas	6.86%	4.22% *	10.22%	8.30%	4.73% *	7.85%
Louisiana	4.71%	6.88%	9.00%	5.67%	7.38%	4.88%
Oklahoma	4.79%	5.80% *	10.60%	4.61%	6.17% *	4.24%
Texas	3.46%	4.84%	6.83%	3.99%	5.30% *	3.53%
Mountain:						
Arizona	4.74%	4.96% *	11.96% *	5.77%	5.76% *	4.95%
Colorado	4.30%	4.00% *	9.57%	7.68%	4.26% *	5.89%
Idaho	4.33%	5.50% *	8.98% *	6.85%	5.88% *	5.43%
Montana	4.26%	4.01% *	9.31%	6.79%	4.31% *	5.76%
Nevada	4.56%	5.10% *	10.64% *	5.79%	5.71% *	5.15%
New Mexico	5.43%	6.67% *	9.63% *	6.06%	7.00% *	5.15%
Utah	4.89%	7.17% *	9.74%	5.31%	8.02% *	4.83%
Wyoming	5.77%	5.90%	10.08%	5.35%	5.95% *	4.52%
Pacific:						
Alaska	4.49%	4.69% *	10.42%	5.40%	5.61% *	5.11%
California	2.60%	3.25%	3.20%	3.82%	3.50%	3.13%
Hawaii	3.70%	4.25%	3.01% *	7.61%	4.57%	5.47%
Oregon	3.91%	4.09% *	8.36% *	6.52%	4.45% *	5.17%
Washington	4.08%	4.81% *	8.95%	6.15%	5.22% *	5.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.A.2.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 2024

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	28.8%	57.3%	37.1%	24.9%	15.1%	8.0%	47.7%	11.2%
New England:								
Connecticut	23.6%	49.5%	18.9% *	17.8% *	10.9% *	12.2% *	35.9%	12.2% *
Maine	30.0%	64.6%	33.5% *	28.7% *	12.3% *	3.5% *	52.2%	8.2%
Massachusetts	17.4%	--	--	10.2% *	15.6% *	6.2% *	22.2% *	10.3% *
New Hampshire	25.6%	41.0% *	51.5%	29.8%	6.8% *	2.0% *	46.1%	3.4% *
Rhode Island	30.7%	52.5%	51.7%	27.2%	7.0% *	12.2% *	49.8%	11.9% *
Vermont	27.4%	47.0%	48.1%	21.9%	2.1% *	10.9% *	44.2%	7.9% *
Middle Atlantic:								
New Jersey	37.1%	--	--	26.1% *	19.2% *	16.9% *	55.3%	17.1%
New York	38.9%	67.1%	28.4%	38.4%	14.2%	15.0%	54.3%	17.2%
Pennsylvania	26.1%	54.0%	30.2% *	16.8% *	14.7% *	7.1% *	43.6%	9.6%
East North Central:								
Illinois	25.8%	52.9%	37.0%	22.4% *	9.0%	1.0% *	45.3%	5.5%
Indiana	14.3%	--	--	15.8% *	1.5% *	6.6% *	32.6% *	7.2%
Michigan	32.1%	--	43.1%	22.3% *	15.8% *	12.9% *	52.0%	13.9%
Ohio	28.3%	60.8%	56.7%	31.3%	13.5% *	2.0% *	56.0%	6.3%
Wisconsin	21.4%	--	--	--	10.1% *	12.9% *	34.9% *	10.3% *
West North Central:								
Iowa	22.9%	39.3%	21.4% *	16.5% *	12.9% *	9.9% *	34.4%	10.1% *
Kansas	31.3%	59.2%	--	15.3% *	18.5% *	--	52.1%	9.4%
Minnesota	24.9%	--	--	33.2%	8.0% *	18.6% *	39.7%	16.1% *
Missouri	25.3%	52.8%	41.8%	17.7% *	16.5% *	8.5% *	42.2%	11.7%
Nebraska	20.6%	--	65.9%	12.1% *	16.6% *	2.9% *	39.6%	8.7%
North Dakota	27.6%	39.4% *	45.6%	28.1%	18.0% *	6.2% *	40.1%	12.3%
South Dakota	27.2%	--	32.3%	17.0% *	12.3% *	27.4% *	33.1%	20.0%
South Atlantic:								
Delaware	27.9%	--	--	21.3% *	9.4% *	7.1% *	48.5%	10.3% *
District of Columbia	21.9%	--	--	29.3%	7.6% *	9.4% *	31.6% *	10.3%
Florida	29.7%	81.5%	--	23.6% *	14.7% *	4.2% *	62.8%	6.7% *
Georgia	17.9% *	--	--	10.6% *	11.5% *	5.4% *	35.2% *	7.3% *
Maryland	22.9%	--	--	22.3% *	8.7% *	7.4% *	35.3%	9.4% *
North Carolina	23.0%	--	--	14.2% *	19.4% *	6.9% *	46.8%	10.1%
South Carolina	22.4%	--	--	13.7% *	7.3% *	13.7% *	37.4% *	12.6% *
Virginia	25.0%	--	--	19.0% *	10.0% *	7.1% *	43.7%	9.0%
West Virginia	17.0%	--	--	10.5% *	--	--	44.4%	4.2% *
East South Central:								
Alabama	26.6%	49.8%	--	26.2% *	11.1% *	5.7% *	43.5%	7.9% *
Kentucky	23.1%	--	--	41.0%	11.8% *	0.9% *	49.0%	7.0% *
Mississippi	18.4%	--	--	29.5%	7.3% *	2.4% *	34.0%	8.1%
Tennessee	27.6%	73.9%	--	17.4% *	14.0% *	2.6% *	54.4%	7.5%
West South Central:								
Arkansas	22.8%	--	42.9%	10.8% *	12.3% *	1.2% *	46.7%	4.2% *
Louisiana	35.6%	59.4%	69.6%	30.6% *	20.7% *	9.8% *	58.9%	13.7%
Oklahoma	21.1%	19.7% *	43.9%	24.2%	17.7%	9.5% *	26.3%	14.7%
Texas	23.3%	40.0%	36.6%	25.8%	19.4%	2.3% *	38.5%	8.0%
Mountain:								
Arizona	25.5%	--	--	25.1% *	16.1% *	2.5% *	49.3%	8.2%
Colorado	24.6%	60.8%	33.3% *	15.6% *	13.4% *	2.4% *	47.5%	5.4% *
Idaho	25.9%	28.4% *	46.0%	50.9%	12.3% *	3.7% *	38.5%	11.2%
Montana	34.6%	57.6%	38.8%	26.7%	18.8% *	7.2% *	50.8%	12.4%
Nevada	26.1%	67.7%	27.7% *	40.1%	11.6% *	2.1% *	49.6%	7.7%
New Mexico	20.8% *	--	--	7.3% *	12.0% *	8.1% *	45.5% *	9.2% *
Utah	28.3%	--	--	28.0%	11.0% *	8.4% *	45.1%	12.4%
Wyoming	17.0%	--	--	18.3% *	6.9% *	3.8% *	25.7%	7.8% *
Pacific:								
Alaska	22.5%	--	--	17.5% *	14.5% *	20.3% *	33.6%	15.8%
California	42.6%	69.1%	46.9%	36.0%	23.6%	16.7%	60.5%	20.3%
Hawaii	51.7%	57.9%	84.4%	48.7%	56.5%	9.9% *	63.9%	28.6%
Oregon	41.3%	79.3%	41.1%	53.8%	24.3%	7.3% *	65.0%	16.6%
Washington	34.1%	57.5%	28.2% *	31.6%	26.3%	22.8% *	44.5%	24.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.b Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.96%	2.50%	2.02%	1.38%	0.97%	0.69%	1.66%	0.53%
New England:								
Connecticut	4.88%	12.79%	8.38% *	6.74% *	6.38% *	7.91% *	7.99%	5.37% *
Maine	4.90%	11.28%	10.92% *	8.99% *	5.59% *	1.74% *	7.88%	2.40%
Massachusetts	5.07%	--	--	5.94% *	8.21% *	3.07% *	8.91% *	3.40% *
New Hampshire	3.82%	12.30% *	9.73%	7.64%	3.23% *	1.24% *	6.95%	1.23% *
Rhode Island	5.47%	13.28%	10.82%	7.74%	4.33% *	8.87% *	8.38%	6.61% *
Vermont	4.59%	13.15%	9.79%	6.10%	1.90% *	5.47% *	7.69%	2.84% *
Middle Atlantic:								
New Jersey	10.28%	--	--	9.01% *	8.17% *	7.24% *	14.63%	5.03%
New York	4.67%	7.92%	8.47%	7.02%	3.29%	3.56%	6.44%	2.58%
Pennsylvania	4.64%	12.45%	9.23% *	5.51% *	5.87% *	2.29% *	8.29%	2.29%
East North Central:								
Illinois	4.18%	10.02%	10.20%	6.84% *	2.66%	0.44% *	7.13%	1.44%
Indiana	4.08%	--	--	5.63% *	0.78% *	2.78% *	11.32% *	2.02%
Michigan	5.68%	--	12.20%	7.40% *	5.53% *	5.09% *	9.20%	3.54%
Ohio	4.48%	12.05%	10.12%	8.18%	5.05% *	1.14% *	7.47%	1.76%
Wisconsin	6.26%	--	--	--	4.47% *	7.08% *	11.20% *	4.37% *
West North Central:								
Iowa	4.47%	10.80%	9.10% *	5.10% *	4.92% *	4.92% *	7.68%	3.18% *
Kansas	4.94%	12.33%	--	6.39% *	5.68% *	--	8.21%	2.52%
Minnesota	4.87%	--	--	7.81%	4.34% *	10.17% *	7.95%	6.35% *
Missouri	4.05%	12.07%	11.83%	6.04% *	7.06% *	3.75% *	7.40%	3.25%
Nebraska	3.80%	--	12.88%	4.48% *	5.80% *	1.96% *	8.56%	2.31%
North Dakota	4.15%	12.34% *	10.29%	6.61%	5.41% *	3.25% *	7.37%	2.79%
South Dakota	4.60%	--	8.49%	6.08% *	4.52% *	9.24% *	7.22%	5.16%
South Atlantic:								
Delaware	6.29%	--	--	8.07% *	5.21% *	3.51% *	10.69%	3.14% *
District of Columbia	4.61%	--	--	7.42%	2.89% *	4.38% *	10.01% *	2.80%
Florida	6.23%	8.47%	--	9.16% *	6.57% *	2.48% *	8.91%	2.18% *
Georgia	7.72% *	--	--	5.12% *	5.07% *	2.58% *	16.36% *	2.27% *
Maryland	5.26%	--	--	7.87% *	5.75% *	3.51% *	9.14%	2.91% *
North Carolina	4.25%	--	--	5.71% *	6.99% *	3.14% *	9.19%	2.83%
South Carolina	5.65%	--	--	5.55% *	5.19% *	5.70% *	11.91% *	4.20% *
Virginia	4.14%	--	--	6.49% *	4.51% *	3.00% *	8.22%	2.41%
West Virginia	4.45%	--	--	4.46% *	--	--	10.11%	2.12% *
East South Central:								
Alabama	4.52%	10.75%	--	8.15% *	4.88% *	3.35% *	7.92%	2.67% *
Kentucky	4.12%	--	--	9.63%	5.98% *	0.74% *	8.69%	2.22% *
Mississippi	3.83%	--	--	7.83%	2.74% *	1.57% *	8.31%	2.21%
Tennessee	7.17%	12.07%	--	6.89% *	5.84% *	1.30% *	11.43%	2.03%
West South Central:								
Arkansas	5.51%	--	11.60%	5.27% *	5.41% *	0.56% *	9.43%	1.65% *
Louisiana	4.92%	12.01%	12.07%	9.18% *	7.08% *	4.62% *	7.90%	3.63%
Oklahoma	4.40%	11.38% *	10.28%	6.47%	5.13%	4.06% *	7.57%	3.12%
Texas	3.41%	8.86%	8.61%	6.74%	4.86%	0.87% *	6.37%	1.49%
Mountain:								
Arizona	5.96%	--	--	7.72% *	6.20% *	1.27% *	10.72%	2.10%
Colorado	4.59%	14.50%	10.66% *	6.42% *	5.84% *	1.13% *	8.93%	1.67% *
Idaho	4.17%	11.87% *	11.34%	9.17%	4.76% *	2.14% *	7.60%	2.86%
Montana	4.89%	10.27%	11.46%	6.91%	6.11% *	4.23% *	7.60%	3.39%
Nevada	4.57%	12.88%	10.54% *	10.42%	3.57% *	1.04% *	8.99%	2.02%
New Mexico	6.49% *	--	--	3.89% *	6.09% *	5.47% *	13.88% *	3.90% *
Utah	5.32%	--	--	8.05%	5.52% *	4.75% *	9.23%	3.63%
Wyoming	3.46%	--	--	6.49% *	3.50% *	2.38% *	7.01%	2.58% *
Pacific:								
Alaska	4.27%	--	--	6.50% *	6.03% *	6.30% *	9.11%	3.74%
California	3.00%	6.09%	7.47%	4.79%	3.92%	3.89%	4.48%	2.76%
Hawaii	4.76%	10.24%	6.34%	8.80%	9.15%	5.89% *	7.25%	4.67%
Oregon	4.93%	7.77%	10.28%	9.41%	6.49%	3.10% *	6.68%	3.32%
Washington	4.57%	12.50%	9.18% *	8.27%	7.60%	6.84% *	7.71%	5.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.b.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.4%	19.5%	12.3%	8.9%	4.4%	1.7%	16.3%	3.0%
New England:								
Connecticut	9.8% *	33.5% *	0.0%	--	0.5% *	0.8% *	19.7% *	0.6% *
Maine	9.5% *	24.6% *	9.8% *	7.2% *	0.5% *	0.3% *	18.8% *	0.3% *
Massachusetts	9.5% *	--	0.0%	8.9% *	10.4% *	0.9% *	12.2% *	5.6% *
New Hampshire	10.7%	16.0% *	21.2% *	13.4% *	2.3% *	1.6% *	19.0%	1.6% *
Rhode Island	10.7% *	21.6% *	21.7% *	7.8% *	5.5% *	0.0% *	19.8% *	1.8% *
Vermont	4.1% *	--	10.6% *	8.5% *	0.0%	1.0% *	6.2% *	1.7% *
Middle Atlantic:								
New Jersey	7.4% *	--	--	10.4% *	2.2% *	6.0% *	9.4% *	5.2% *
New York	15.8%	26.1% *	11.4% *	18.8%	5.0% *	6.7% *	21.6% *	7.6%
Pennsylvania	15.2% *	38.4% *	11.3% *	9.5% *	6.0% *	1.5% *	27.6% *	3.4% *
East North Central:								
Illinois	5.3% *	8.4% *	6.6% *	11.7% *	2.6% *	0.0%	8.3% *	2.3% *
Indiana	1.1% *	--	2.4% *	1.3% *	0.0%	0.0%	--	0.0%
Michigan	10.9% *	--	0.0%	1.6% *	--	--	19.1% *	3.3% *
Ohio	9.4%	12.9% *	35.4%	10.2% *	0.7% *	0.2% *	20.6%	0.5% *
Wisconsin	7.2% *	--	0.0%	0.0%	--	6.0% *	10.2% *	--
West North Central:								
Iowa	3.4% *	2.5% *	7.1% *	--	0.5% *	--	4.3% *	2.4% *
Kansas	8.8% *	25.8% *	--	1.7% *	1.1% *	0.0%	16.8% *	0.4% *
Minnesota	0.7% *	0.0%	--	0.0%	0.0%	0.0%	1.8% *	0.0%
Missouri	3.5% *	--	10.5% *	2.0% *	8.1% *	1.3% *	5.3% *	2.0% *
Nebraska	3.6% *	--	--	1.1% *	2.8% *	0.0%	8.0% *	0.8% *
North Dakota	5.3% *	11.5% *	7.3% *	3.7% *	1.2% *	0.0%	8.9% *	0.8% *
South Dakota	2.4% *	--	--	--	0.0%	1.2% *	3.2% *	1.4% *
South Atlantic:								
Delaware	5.4% *	--	--	8.0% *	0.0%	0.0%	10.5% *	1.0% *
District of Columbia	5.5% *	--	0.0%	8.9% *	0.7% *	--	7.8% *	2.7% *
Florida	6.2% *	13.3% *	--	15.9% *	1.2% *	0.4% *	13.6% *	1.1% *
Georgia	2.6% *	--	--	0.0%	6.6% *	0.4% *	--	2.0% *
Maryland	5.4% *	--	--	2.8% *	1.3% *	0.9% *	8.8% *	1.6% *
North Carolina	4.4% *	--	0.0%	0.0%	7.4% *	--	5.6% *	3.7% *
South Carolina	6.1% *	--	--	2.2% *	5.1% *	6.8% *	6.5% *	5.9% *
Virginia	5.7% *	--	--	2.2% *	5.4% *	1.5% *	8.7% *	3.1% *
West Virginia	7.6% *	--	0.0%	0.0%	0.0%	--	19.0% *	2.2% *
East South Central:								
Alabama	4.6% *	10.8% *	--	0.0%	0.0%	0.5% *	8.4% *	0.3% *
Kentucky	4.6% *	--	--	15.3% *	0.0%	0.0%	11.4% *	0.4% *
Mississippi	6.0% *	--	0.0%	5.6% *	0.0%	0.0%	13.6% *	1.0% *
Tennessee	8.2% *	--	--	5.2% *	0.3% *	0.0% *	18.3% *	0.7% *
West South Central:								
Arkansas	6.8% *	--	6.6% *	2.3% *	2.5% *	0.0%	14.5% *	0.9% *
Louisiana	12.7% *	28.2% *	--	10.4% *	0.3% *	1.1% *	24.9% *	1.2% *
Oklahoma	6.3% *	13.1% *	0.0%	12.6% *	2.2% *	0.8% *	9.4% *	2.6% *
Texas	6.5% *	10.5% *	10.4% *	11.1% *	4.8% *	0.2% *	11.7% *	1.2% *
Mountain:								
Arizona	--	--	--	1.4% *	3.0% *	0.0%	10.3% *	0.7% *
Colorado	8.2% *	20.3% *	11.4% *	3.7% *	7.8% *	0.0%	15.5% *	2.1% *
Idaho	4.4% *	6.6% *	11.5% *	3.4% *	2.3% *	0.0%	7.6% *	0.6% *
Montana	7.4% *	13.5% *	7.8% *	9.2% *	0.0%	0.2% *	11.6% *	1.8% *
Nevada	9.4% *	--	5.8% *	8.7% *	--	0.2% *	17.5% *	3.1% *
New Mexico	4.3% *	0.0%	--	--	5.4% *	0.0%	9.5% *	1.9% *
Utah	2.3% *	1.9% *	0.0%	--	--	1.5% *	1.7% *	2.9% *
Wyoming	5.5% *	--	--	--	--	0.0%	9.9% *	0.9% *
Pacific:								
Alaska	4.8% *	--	--	2.1% *	6.2% *	0.7% *	8.9% *	2.4% *
California	23.2%	38.9%	34.6%	18.9%	12.8%	3.9% *	35.2%	8.2%
Hawaii	16.1%	15.4% *	21.8% *	25.7%	25.1% *	2.1% *	17.9%	12.5%
Oregon	10.0%	16.5% *	7.9% *	22.5% *	6.7% *	1.2% *	15.0% *	4.7% *
Washington	6.7% *	17.4% *	7.1% *	0.0%	0.3% *	--	12.0% *	2.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.b.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	2.04%	1.44%	1.07%	0.58%	0.28%	1.29%	0.26%
New England:								
Connecticut	3.96% *	12.71% *	0.00%	--	0.47% *	0.50% *	7.65% *	0.34% *
Maine	4.07% *	12.73% *	6.61% *	4.65% *	0.51% *	0.24% *	7.70% *	0.21% *
Massachusetts	3.53% *	--	0.00%	5.66% *	7.24% *	0.60% *	5.97% *	2.66% *
New Hampshire	2.66%	8.30% *	7.90% *	5.81% *	1.39% *	1.21% *	5.06%	0.82% *
Rhode Island	3.46% *	10.48% *	9.86% *	5.26% *	4.04% *	0.02% *	6.71% *	1.08% *
Vermont	1.56% *	--	6.73% *	3.35% *	0.00%	1.03% *	2.84% *	0.84% *
Middle Atlantic:								
New Jersey	2.70% *	--	--	7.30% *	2.19% *	3.67% *	4.91% *	2.50% *
New York	4.23%	10.09% *	6.31% *	4.99%	2.32% *	2.44% *	6.83% *	1.81%
Pennsylvania	4.71% *	12.94% *	7.01% *	4.39% *	5.14% *	1.12% *	8.64% *	1.73% *
East North Central:								
Illinois	1.71% *	4.22% *	4.64% *	5.91% *	1.34% *	0.00%	3.21% *	1.07% *
Indiana	0.70% *	--	2.44% *	1.28% *	0.00%	0.00%	--	0.00%
Michigan	5.14% *	--	0.00%	1.60% *	--	--	9.82% *	2.32% *
Ohio	2.58%	7.88% *	10.48%	5.27% *	0.71% *	0.20% *	5.83%	0.31% *
Wisconsin	4.57% *	--	0.00%	0.00%	--	4.28% *	9.37% *	--
West North Central:								
Iowa	1.53% *	2.48% *	5.05% *	--	0.52% *	--	2.13% *	2.21% *
Kansas	3.46% *	10.85% *	--	1.68% *	1.09% *	0.00%	6.56% *	0.36% *
Minnesota	0.66% *	0.00%	--	0.00%	0.00%	0.00%	1.76% *	0.00%
Missouri	1.38% *	--	7.14% *	2.03% *	6.31% *	1.01% *	2.75% *	1.15% *
Nebraska	1.50% *	--	--	1.10% *	1.96% *	0.00%	3.82% *	0.57% *
North Dakota	2.39% *	7.81% *	5.01% *	2.11% *	0.84% *	0.00%	4.33% *	0.45% *
South Dakota	1.19% *	--	--	--	0.00%	1.21% *	2.02% *	1.00% *
South Atlantic:								
Delaware	2.33% *	--	--	5.14% *	0.00%	0.00%	5.06% *	0.76% *
District of Columbia	2.21% *	--	0.00%	3.98% *	0.70% *	--	4.02% *	1.81% *
Florida	2.47% *	8.45% *	--	9.00% *	0.82% *	0.18% *	6.05% *	0.47% *
Georgia	1.25% *	--	--	0.00%	4.50% *	0.26% *	--	1.20% *
Maryland	3.09% *	--	--	2.07% *	1.03% *	0.88% *	5.81% *	0.81% *
North Carolina	2.37% *	--	0.00%	0.00%	5.06% *	--	5.37% *	2.18% *
South Carolina	2.63% *	--	--	2.17% *	5.04% *	4.47% *	4.34% *	3.32% *
Virginia	1.96% *	--	--	1.57% *	3.99% *	1.16% *	3.97% *	1.38% *
West Virginia	4.22% *	--	0.00%	0.00%	0.00%	--	11.26% *	1.97% *
East South Central:								
Alabama	2.42% *	6.37% *	--	0.00%	0.00%	0.39% *	4.56% *	0.25% *
Kentucky	1.58% *	--	--	7.03% *	0.00%	0.00%	4.20% *	0.41% *
Mississippi	3.00% *	--	0.00%	3.33% *	0.00%	0.00%	7.04% *	0.75% *
Tennessee	6.45% *	--	--	3.66% *	0.26% *	0.00% *	13.84% *	0.63% *
West South Central:								
Arkansas	4.84% *	--	6.32% *	1.76% *	1.77% *	0.00%	10.22% *	0.52% *
Louisiana	3.84% *	11.66% *	--	6.65% *	0.33% *	1.02% *	7.51% *	0.69% *
Oklahoma	3.82% *	10.99% *	0.00%	5.03% *	1.69% *	0.57% *	6.77% *	1.02% *
Texas	2.50% *	6.70% *	5.67% *	5.76% *	2.30% *	0.15% *	4.81% *	0.54% *
Mountain:								
Arizona	--	--	--	1.40% *	2.15% *	0.00%	7.24% *	0.49% *
Colorado	2.59% *	9.45% *	5.86% *	2.16% *	4.74% *	0.00%	5.56% *	1.14% *
Idaho	1.66% *	4.69% *	6.57% *	2.36% *	1.13% *	0.00%	3.14% *	0.32% *
Montana	2.84% *	6.68% *	5.47% *	4.44% *	0.00%	0.20% *	4.82% *	1.08% *
Nevada	4.10% *	--	5.69% *	5.23% *	--	0.21% *	8.64% *	1.44% *
New Mexico	1.93% *	0.00%	--	--	3.25% *	0.00%	5.77% *	0.97% *
Utah	1.00% *	1.92% *	0.00%	--	--	0.70% *	1.27% *	1.52% *
Wyoming	2.22% *	--	--	--	--	0.00%	4.39% *	0.87% *
Pacific:								
Alaska	2.12% *	--	--	2.10% *	4.09% *	0.44% *	5.09% *	1.39% *
California	2.72%	6.50%	7.19%	3.81%	3.18%	1.33% *	4.56%	1.43%
Hawaii	2.70%	4.97% *	7.08% *	6.85%	7.83% *	1.32% *	3.89%	2.97%
Oregon	2.56%	7.51% *	5.45% *	7.75% *	3.97% *	1.05% *	4.81% *	1.83% *
Washington	2.55% *	8.40% *	4.82% *	0.00%	0.35% *	--	4.94% *	1.90% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.b.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.3%	31.2%	20.3%	14.3%	9.9%	5.4%	25.9%	7.4%
New England:								
Connecticut	11.0% *	6.4% *	16.1% *	13.5% *	10.4% *	11.5% *	10.2% *	11.7% *
Maine	16.8%	31.2% *	23.7% *	21.9% *	2.7% *	3.2% *	28.9%	4.8% *
Massachusetts	6.1% *	--	--	1.3% *	5.2% *	5.4% *	7.0% *	4.8% *
New Hampshire	13.7%	21.2% *	26.0% *	20.9% *	--	0.4% *	25.0%	1.5% *
Rhode Island	12.0% *	10.4% *	23.7% *	10.4% *	1.5% *	11.4% *	14.5% *	9.6% *
Vermont	16.4%	22.1% *	33.4%	15.6% *	0.2% *	9.9% *	25.9%	5.4% *
Middle Atlantic:								
New Jersey	28.0% *	--	--	9.9% *	11.1% *	10.4% *	44.1% *	10.2% *
New York	21.3%	40.0%	11.3% *	16.3% *	7.5% *	8.0% *	30.4%	8.5%
Pennsylvania	10.5%	15.1% *	18.9% *	7.3% *	7.9% *	5.0% *	15.7%	5.5%
East North Central:								
Illinois	18.2%	39.0%	25.2% *	10.7% *	7.3% *	0.9% *	32.4%	3.4%
Indiana	9.2% *	--	--	9.1% *	1.5% *	4.4% *	19.7% *	5.1% *
Michigan	19.7%	--	33.7% *	20.8% *	8.8% *	12.8% *	28.4% *	11.8%
Ohio	15.4%	32.4% *	21.4% *	21.8% *	12.2% *	1.8% *	28.1%	5.3% *
Wisconsin	5.5% *	--	--	1.4% *	5.0% *	0.4% *	10.2% *	1.6% *
West North Central:								
Iowa	12.6%	19.3% *	9.4% *	11.6% *	11.7% *	5.9% *	17.2% *	7.5% *
Kansas	23.4%	48.2%	--	--	15.1% *	2.4% *	39.6%	6.3% *
Minnesota	18.5%	--	--	27.4%	8.0% *	18.6% *	22.4% *	16.1% *
Missouri	17.8%	35.8% *	23.8% *	14.7% *	13.6% *	7.2% *	27.2%	10.1% *
Nebraska	14.8%	--	--	12.1% *	7.5% *	2.7% *	28.9%	6.0% *
North Dakota	15.6%	14.9% *	29.6% *	18.2% *	13.6% *	6.0% *	20.8%	9.4%
South Dakota	20.9%	--	16.4% *	11.0% *	7.0% *	26.2% *	24.5%	16.6%
South Atlantic:								
Delaware	12.8%	--	--	8.4% *	4.1% *	6.8% *	18.6% *	7.9% *
District of Columbia	15.0%	--	--	20.2% *	4.8% *	5.7% *	21.8% *	6.9% *
Florida	14.4% *	40.1% *	--	5.7% *	10.8% *	3.8% *	27.6% *	5.1% *
Georgia	15.6% *	--	--	8.8% *	8.4% *	5.0% *	30.9% *	6.2% *
Maryland	14.5% *	--	--	13.8% *	2.5% *	6.5% *	22.8% *	5.6% *
North Carolina	18.7%	--	--	14.2% *	15.2% *	3.0% *	41.2%	6.4% *
South Carolina	14.9% *	--	--	11.5% *	2.2% *	6.9% *	27.5% *	6.7% *
Virginia	14.0%	--	--	13.9% *	3.9% *	5.7% *	23.6% *	5.8% *
West Virginia	8.3%	--	--	10.5% *	0.6% *	0.5% *	23.3% *	1.2% *
East South Central:								
Alabama	18.5%	30.7% *	--	23.6% *	9.6% *	5.2% *	29.0%	6.9% *
Kentucky	12.4%	--	0.0%	22.1% *	4.3% *	0.9% *	26.1%	3.8% *
Mississippi	9.3%	--	--	23.9% *	5.7% *	2.4% *	13.0% *	6.9% *
Tennessee	18.8% *	--	--	12.2% *	10.8% *	2.1% *	36.1% *	5.9% *
West South Central:								
Arkansas	12.7%	--	27.0% *	8.5% *	9.8% *	0.9% *	24.9%	3.2% *
Louisiana	24.7%	37.7% *	--	19.1% *	20.4% *	8.0% *	38.4%	11.9%
Oklahoma	11.9%	6.6% *	28.2% *	12.6% *	12.1% *	8.7% *	12.8%	10.9%
Texas	17.3%	31.6%	24.1% *	14.6% *	14.8% *	2.1% *	27.7%	6.8%
Mountain:								
Arizona	19.1% *	--	--	20.0% *	13.1% *	2.5% *	35.0% *	7.5%
Colorado	11.4%	25.2% *	15.2% *	7.9% *	9.1% *	2.0% *	20.4%	3.8% *
Idaho	15.7%	5.7% *	29.1% *	44.8%	10.6% *	3.2% *	20.1%	10.5%
Montana	24.0%	41.3%	17.8% *	12.1% *	18.8% *	7.0% *	34.8%	9.3% *
Nevada	14.2%	--	11.9% *	29.5% *	7.3% *	2.1% *	25.4%	5.5%
New Mexico	9.3% *	--	--	2.3% *	6.5% *	8.1% *	14.4% *	6.9% *
Utah	25.5%	--	--	24.3% *	5.9% *	6.9% *	42.5%	9.4% *
Wyoming	10.7%	--	--	12.6% *	2.6% *	3.5% *	14.7% *	6.4% *
Pacific:								
Alaska	17.4%	--	--	14.1% *	8.3% *	19.6% *	24.0% *	13.4%
California	15.4%	23.2%	12.5% *	17.6%	9.5%	7.8% *	20.4%	9.2%
Hawaii	21.4%	22.6% *	27.3%	19.1% *	36.1%	7.1% *	23.9%	16.5%
Oregon	29.5%	60.1%	29.2% *	32.9%	16.0% *	4.5% *	47.8%	10.4%
Washington	20.6%	31.3% *	21.1% *	18.0% *	25.0% *	12.0% *	25.1%	16.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.b.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.83%	2.50%	1.62%	1.01%	0.79%	0.55%	1.58%	0.43%
New England:								
Connecticut	3.40% *	5.40% *	8.04% *	5.60% *	6.37% *	7.92% *	4.03% *	5.37% *
Maine	4.00%	11.81% *	10.07% *	8.62% *	1.53% *	1.72% *	7.54%	1.62% *
Massachusetts	2.50% *	--	--	1.35% *	4.74% *	3.01% *	4.01% *	2.29% *
New Hampshire	3.25%	10.45% *	8.76% *	6.79% *	--	0.26% *	6.01%	0.88% *
Rhode Island	4.00% *	5.95% *	9.21% *	4.51% *	1.51% *	8.89% *	4.65% *	6.60% *
Vermont	3.11%	8.43% *	9.11%	5.69% *	0.15% *	5.37% *	5.62%	2.62% *
Middle Atlantic:								
New Jersey	11.37% *	--	--	5.56% *	7.23% *	6.69% *	17.16% *	4.59% *
New York	4.39%	10.11%	5.71% *	6.72% *	2.25% *	2.70% *	6.98%	1.89%
Pennsylvania	2.14%	6.17% *	7.30% *	3.70% *	3.23% *	1.81% *	4.33%	1.47%
East North Central:								
Illinois	4.07%	10.10%	9.35% *	4.50% *	2.51% *	0.44% *	7.18%	0.96%
Indiana	3.90% *	--	--	4.41% *	0.78% *	2.01% *	11.94% *	1.56% *
Michigan	4.65%	--	11.39% *	7.29% *	4.03% *	5.08% *	8.76% *	3.34%
Ohio	3.89%	13.85% *	8.82% *	7.42% *	4.99% *	1.12% *	7.91%	1.69% *
Wisconsin	2.40% *	--	--	1.43% *	3.32% *	0.22% *	5.20% *	0.92% *
West North Central:								
Iowa	3.61%	9.12% *	6.67% *	4.14% *	4.84% *	3.19% *	6.43% *	2.38% *
Kansas	4.93%	12.68%	--	--	5.46% *	1.56% *	8.42%	2.04% *
Minnesota	4.68%	--	--	7.49%	4.34% *	10.17% *	6.78% *	6.35% *
Missouri	3.72%	11.83% *	9.79% *	5.77% *	6.84% *	3.61% *	7.03%	3.15% *
Nebraska	3.58%	--	--	4.48% *	4.25% *	1.95% *	8.22%	1.99% *
North Dakota	3.37%	8.48% *	10.18% *	5.93% *	4.83% *	3.24% *	5.81%	2.56%
South Dakota	4.42%	--	6.61% *	5.37% *	3.26% *	9.18% *	6.89%	4.94%
South Atlantic:								
Delaware	3.76%	--	--	5.86% *	2.21% *	3.50% *	7.47% *	2.88% *
District of Columbia	3.74%	--	--	6.94% *	2.46% *	2.98% *	7.78% *	2.15% *
Florida	5.24% *	17.20% *	--	3.55% *	6.16% *	2.47% *	11.23% *	2.10% *
Georgia	7.84% *	--	--	4.76% *	4.16% *	2.57% *	17.09% *	2.13% *
Maryland	4.62% *	--	--	6.39% *	1.64% *	3.41% *	8.31% *	2.24% *
North Carolina	3.95%	--	--	5.71% *	6.56% *	1.54% *	9.21%	2.11% *
South Carolina	5.43% *	--	--	5.20% *	1.27% *	4.04% *	12.02% *	2.91% *
Virginia	3.61%	--	--	5.29% *	1.93% *	2.77% *	7.32% *	1.98% *
West Virginia	2.39%	--	--	4.46% *	0.59% *	0.45% *	7.38% *	0.58% *
East South Central:								
Alabama	4.03%	9.71% *	--	8.11% *	4.66% *	3.33% *	7.16%	2.62% *
Kentucky	3.06%	--	0.00%	7.81% *	2.13% *	0.74% *	7.34%	1.43% *
Mississippi	2.41%	--	--	7.43% *	2.44% *	1.57% *	5.21% *	2.07% *
Tennessee	5.96% *	--	--	5.93% *	5.14% *	1.26% *	12.56% *	1.83% *
West South Central:								
Arkansas	3.38%	--	10.94% *	5.00% *	5.18% *	0.48% *	7.20%	1.52% *
Louisiana	4.77%	12.90% *	--	7.66% *	7.07% *	4.49% *	8.42%	3.55%
Oklahoma	2.41%	4.13% *	8.49% *	4.71% *	4.42% *	4.01% *	3.76%	2.85%
Texas	3.23%	8.49%	7.60% *	4.68% *	4.48% *	0.85% *	6.04%	1.42%
Mountain:								
Arizona	5.77% *	--	--	7.01% *	5.86% *	1.27% *	11.57% *	2.05%
Colorado	2.67%	9.76% *	6.80% *	4.24% *	5.22% *	1.04% *	5.81%	1.49% *
Idaho	2.87%	4.17% *	10.33% *	9.14%	4.70% *	2.10% *	5.04%	2.85%
Montana	4.67%	10.10%	10.02% *	4.66% *	6.11% *	4.22% *	7.43%	3.06% *
Nevada	3.18%	--	6.91% *	9.73% *	2.61% *	1.04% *	7.05%	1.58%
New Mexico	3.31% *	--	--	1.75% *	5.37% *	5.47% *	6.85% *	3.81% *
Utah	5.36%	--	--	7.70% *	2.89% *	4.71% *	9.30%	3.39% *
Wyoming	2.63%	--	--	5.45% *	1.39% *	2.37% *	4.90% *	2.42% *
Pacific:								
Alaska	3.95%	--	--	6.12% *	4.72% *	6.27% *	8.55% *	3.51%
California	2.15%	5.21%	4.37% *	3.73%	2.32%	2.57% *	3.60%	1.80%
Hawaii	3.86%	7.80% *	7.81%	5.91% *	8.60%	5.79% *	5.50%	4.15%
Oregon	5.29%	11.13%	9.29% *	9.38%	5.43% *	2.41% *	8.17%	2.66%
Washington	3.79%	11.02% *	8.56% *	6.45% *	7.55% *	4.59% *	6.79%	3.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.b.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.3%	11.0%	7.0%	3.6%	1.7%	1.7%	9.0%	1.9%
New England:								
Connecticut	3.7% *	9.6% *	5.6% *	2.5% *	0.0%	0.1% *	6.8% *	0.8% *
Maine	4.5% *	8.7% *	--	1.0% *	9.6% *	0.0%	5.8% *	3.3% *
Massachusetts	--	--	0.0%	--	0.0%	0.0% *	6.7% *	1.6% *
New Hampshire	1.8% *	--	--	0.0%	0.8% *	0.0%	3.3% *	0.2% *
Rhode Island	8.6% *	20.5% *	8.6% *	11.2% *	0.0%	0.7% *	16.8% *	0.5% *
Vermont	9.2% *	28.7% *	--	1.0% *	1.9% *	0.0%	16.5% *	0.8% *
Middle Atlantic:								
New Jersey	2.2% *	0.0%	0.0%	9.0% *	5.9% *	0.5% *	1.8% *	2.7% *
New York	2.8% *	1.9% *	5.7% *	8.3% *	1.7% *	0.4% *	3.6% *	1.6% *
Pennsylvania	1.3% *	3.2% *	0.0%	0.0%	0.8% *	0.8% *	1.9% *	0.7% *
East North Central:								
Illinois	3.1% *	7.7% *	5.1% *	0.0%	0.0%	0.0% *	6.1% *	0.0% *
Indiana	4.0% *	--	--	5.5% *	0.0%	2.3% *	9.1% *	2.0% *
Michigan	2.7% *	--	9.4% *	0.0%	--	0.1% *	--	1.2% *
Ohio	--	15.5% *	0.0%	1.7% *	0.6% *	0.0% *	7.8% *	0.5% *
Wisconsin	8.7% *	--	0.0%	2.2% *	0.9% *	6.4% *	14.4% *	--
West North Central:								
Iowa	7.5% *	19.1% *	--	0.8% *	0.7% *	0.0%	14.2% *	0.2% *
Kansas	9.5% *	18.3% *	--	9.1% *	2.3% *	2.2% *	16.0% *	2.7% *
Minnesota	7.3% *	--	--	15.7% *	0.0%	0.0%	18.5% *	0.7% *
Missouri	5.2% *	14.4% *	12.1% *	0.9% *	1.1% *	0.0%	11.1% *	0.4% *
Nebraska	2.4% *	--	--	0.0%	6.3% *	0.2% *	3.2% *	1.9% *
North Dakota	7.5%	13.0% *	8.7% *	7.3% *	7.3% *	0.3% *	10.8% *	3.6% *
South Dakota	5.4% *	2.4% *	15.3% *	1.3% *	5.3% *	--	6.1% *	--
South Atlantic:								
Delaware	10.5% *	--	--	--	5.2% *	0.5% *	21.0% *	1.5% *
District of Columbia	1.9% *	--	0.0%	--	2.0% *	0.0%	2.5% *	1.3% *
Florida	9.5% *	29.5% *	--	1.9% *	2.7% *	0.0% *	22.4% *	0.5% *
Georgia	1.0% *	--	0.0%	1.8% *	0.0%	0.0%	2.6% *	0.0%
Maryland	3.8% *	--	0.0%	5.7% *	6.2% *	0.0%	5.1% *	2.5% *
North Carolina	0.7% *	0.0%	0.0%	0.0%	1.0% *	1.3% *	0.0%	1.1% *
South Carolina	1.3% *	--	0.0%	0.0%	0.0%	0.0%	--	0.0%
Virginia	6.3% *	--	--	--	0.7% *	0.0%	13.5% *	0.2% *
West Virginia	1.4% *	--	0.0%	2.0% *	--	0.0% *	2.7% *	0.8% *
East South Central:								
Alabama	3.8% *	8.2% *	0.0%	6.0% *	1.5% *	0.1% *	6.7% *	0.7% *
Kentucky	6.1% *	--	--	--	7.5% *	0.0%	11.4% *	2.8% *
Mississippi	3.1% *	--	--	0.0%	1.5% *	0.0%	7.3% *	0.3% *
Tennessee	0.6% *	0.0%	0.0%	0.0%	--	0.5% *	0.0%	1.0% *
West South Central:								
Arkansas	4.4% *	--	15.9% *	0.0%	0.0%	0.2% *	9.9% *	0.2% *
Louisiana	--	16.9% *	0.0%	1.1% *	0.0%	0.7% *	9.3% *	0.7% *
Oklahoma	3.6% *	0.0%	19.9% *	0.0%	3.4% *	0.0%	5.5% *	1.2% *
Texas	3.1% *	--	10.9% *	2.1% *	0.0%	0.3% *	5.5% *	0.6% *
Mountain:								
Arizona	2.1% *	0.0%	--	--	0.0%	0.2% *	--	0.2% *
Colorado	8.7% *	22.7% *	13.6% *	6.6% *	0.3% *	0.4% *	18.6% *	0.4% *
Idaho	7.0% *	16.1% *	5.4% *	7.7% *	0.0%	1.3% *	12.3% *	0.7% *
Montana	6.6% *	10.7% *	13.2% *	7.1% *	0.0%	0.0%	10.3% *	1.4% *
Nevada	3.0% *	--	10.0% *	--	0.0%	0.0%	6.7% *	0.0%
New Mexico	7.3% *	--	0.0%	2.0% *	0.7% *	0.0%	21.6% *	0.6% *
Utah	1.3% *	0.0%	--	1.3% *	0.2% *	0.0% *	2.6% *	0.1% *
Wyoming	0.9% *	0.0%	0.0%	2.4% *	1.4% *	0.3%	1.1% *	0.6% *
Pacific:								
Alaska	1.1% *	--	0.0%	1.2% *	0.2% *	0.0%	2.7% *	0.1% *
California	11.5%	19.5%	6.5% *	4.6% *	3.0% *	9.9% *	14.9%	7.4% *
Hawaii	20.6%	26.3% *	40.3%	12.5% *	12.2% *	0.9% *	28.5%	5.7% *
Oregon	3.3% *	--	11.7% *	0.0%	2.0% *	1.8% *	4.8% *	1.7% *
Washington	11.1% *	17.5% *	0.0%	13.6% *	--	12.6% *	12.2% *	10.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.b.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	1.73%	1.06%	0.50%	0.28%	0.42%	1.07%	0.28%
New England:								
Connecticut	1.62% *	5.72% *	3.94% *	2.45% *	0.00%	0.10% *	3.28% *	0.75% *
Maine	2.03% *	6.44% *	--	1.05% *	5.43% *	0.00%	3.68% *	1.77% *
Massachusetts	--	--	0.00%	--	0.00%	0.04% *	5.13% *	1.60% *
New Hampshire	1.21% *	--	--	0.00%	0.77% *	0.00%	2.32% *	0.23% *
Rhode Island	3.89% *	12.41% *	5.01% *	5.60% *	0.00%	0.41% *	7.45% *	0.30% *
Vermont	4.16% *	12.94% *	--	1.02% *	1.90% *	0.00%	7.33% *	0.76% *
Middle Atlantic:								
New Jersey	0.91% *	0.00%	0.00%	4.57% *	3.60% *	0.45% *	1.16% *	1.36% *
New York	0.92% *	1.36% *	4.39% *	3.69% *	1.09% *	0.25% *	1.53% *	0.57% *
Pennsylvania	0.64% *	2.05% *	0.00%	0.00%	0.77% *	0.80% *	1.20% *	0.54% *
East North Central:								
Illinois	1.38% *	4.01% *	3.63% *	0.00%	0.00%	0.02% *	2.72% *	0.01% *
Indiana	1.68% *	--	--	3.48% *	0.00%	1.96% *	4.94% *	1.34% *
Michigan	1.34% *	--	6.69% *	0.00%	--	0.12% *	--	0.90% *
Ohio	--	12.38% *	0.00%	1.74% *	0.59% *	0.01% *	6.58% *	0.39% *
Wisconsin	5.11% *	--	0.00%	2.17% *	0.93% *	6.18% *	9.98% *	--
West North Central:								
Iowa	3.13% *	8.43% *	--	0.76% *	0.66% *	0.00%	5.82% *	0.20% *
Kansas	4.01% *	11.98% *	--	5.55% *	1.64% *	2.07% *	7.39% *	1.47% *
Minnesota	2.31% *	--	--	5.75% *	0.00%	0.00%	5.98% *	0.67% *
Missouri	2.28% *	8.19% *	8.65% *	0.87% *	1.09% *	0.00%	4.96% *	0.31% *
Nebraska	1.10% *	--	--	0.00%	3.93% *	0.20% *	2.25% *	1.12% *
North Dakota	2.07%	5.95% *	5.99% *	3.42% *	3.94% *	0.24% *	3.62% *	1.53% *
South Dakota	1.84% *	2.42% *	6.45% *	1.30% *	3.42% *	--	2.44% *	--
South Atlantic:								
Delaware	6.28% *	--	--	--	4.90% *	0.33% *	12.26% *	1.20% *
District of Columbia	1.15% *	--	0.00%	--	1.47% *	0.00%	2.05% *	0.77% *
Florida	5.20% *	17.62% *	--	1.93% *	2.16% *	0.02% *	11.40% *	0.36% *
Georgia	0.78% *	--	0.00%	1.81% *	0.00%	0.00%	2.13% *	0.00%
Maryland	1.84% *	--	0.00%	4.02% *	5.32% *	0.00%	3.21% *	1.61% *
North Carolina	0.44% *	0.00%	0.00%	0.00%	0.75% *	0.99% *	0.00%	0.68% *
South Carolina	1.32% *	--	0.00%	0.00%	0.00%	0.00%	--	0.00%
Virginia	2.49% *	--	--	--	0.74% *	0.00%	5.36% *	0.20% *
West Virginia	0.78% *	--	0.00%	1.95% *	--	0.02% *	2.13% *	0.58% *
East South Central:								
Alabama	2.14% *	5.63% *	0.00%	3.82% *	1.46% *	0.08% *	4.02% *	0.43% *
Kentucky	3.28% *	--	--	--	5.77% *	0.00%	7.79% *	1.72% *
Mississippi	1.65% *	--	--	0.00%	1.50% *	0.00%	4.11% *	0.28% *
Tennessee	0.40% *	0.00%	0.00%	0.00%	--	0.32% *	0.00%	0.70% *
West South Central:								
Arkansas	2.17% *	--	8.01% *	0.00%	0.00%	0.25% *	4.89% *	0.15% *
Louisiana	--	9.22% *	0.00%	1.13% *	0.00%	0.66% *	5.18% *	0.48% *
Oklahoma	1.52% *	0.00%	8.75% *	0.00%	2.20% *	0.00%	2.72% *	0.77% *
Texas	1.27% *	--	5.58% *	2.07% *	0.00%	0.30% *	2.49% *	0.49% *
Mountain:								
Arizona	1.19% *	0.00%	--	--	0.00%	0.24% *	--	0.15% *
Colorado	4.12% *	13.66% *	8.73% *	5.16% *	0.27% *	0.44% *	8.44% *	0.30% *
Idaho	3.33% *	10.67% *	3.81% *	5.37% *	0.00%	0.79% *	6.01% *	0.46% *
Montana	2.23% *	5.08% *	7.32% *	4.09% *	0.00%	0.00%	3.83% *	1.01% *
Nevada	1.30% *	--	5.91% *	--	0.00%	0.00%	3.05% *	0.00%
New Mexico	6.43% *	--	0.00%	2.01% *	0.71% *	0.00%	17.28% *	0.41% *
Utah	0.77% *	0.00%	--	1.36% *	0.21% *	0.02% *	1.63% *	0.05% *
Wyoming	0.60% *	0.00%	0.00%	2.42% *	1.16% *	0.04%	1.12% *	0.34% *
Pacific:								
Alaska	0.79% *	--	0.00%	1.21% *	0.20% *	0.00%	2.12% *	0.07% *
California	2.40%	5.77%	2.78% *	1.79% *	1.10% *	3.46% *	3.89%	2.24% *
Hawaii	3.83%	8.09% *	8.56%	5.81% *	6.72% *	0.50% *	5.83%	2.31% *
Oregon	1.37% *	--	6.60% *	0.00%	1.39% *	1.65% *	2.50% *	1.10% *
Washington	3.39% *	9.34% *	0.00%	6.66% *	--	5.93% *	5.49% *	4.15% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.c Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 2024

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	11.8%	26.3%	16.9%	7.9%	3.3%	2.4%	21.2%	3.1%
New England:								
Connecticut	11.9% *	18.5% *	--	12.1% *	9.7% *	10.9% *	14.6% *	9.4% *
Maine	11.1% *	26.6% *	--	21.8% *	1.0% *	0.5% *	20.0% *	2.3% *
Massachusetts	7.2% *	--	--	--	0.5% *	--	10.4% *	2.5% *
New Hampshire	12.2%	14.3% *	30.0% *	17.1% *	0.5% *	1.4% *	22.6%	1.0% *
Rhode Island	14.3% *	21.2% *	24.3% *	10.5% *	0.0%	9.5% *	21.8% *	6.9% *
Vermont	9.1% *	21.3% *	8.5% *	6.6% *	0.0%	--	15.2% *	2.1% *
Middle Atlantic:								
New Jersey	23.7% *	--	--	15.0% *	11.2% *	8.0% *	35.3% *	11.0% *
New York	17.8%	27.1% *	25.7% *	17.4%	4.8% *	6.2% *	25.1%	7.5%
Pennsylvania	18.7%	43.3%	23.5% *	12.2% *	6.9% *	1.8% *	34.9%	3.5% *
East North Central:								
Illinois	17.4%	43.8%	20.0% *	2.4% *	2.3% *	0.3% *	33.0%	1.3% *
Indiana	4.0% *	0.0%	--	5.7% *	1.0% *	3.6% *	7.6% *	2.6% *
Michigan	19.2%	--	21.6% *	9.6% *	9.9% *	9.8% *	29.7% *	9.6% *
Ohio	13.4%	34.8% *	22.8% *	9.7% *	7.7% *	0.0% *	26.4%	3.1% *
Wisconsin	6.8% *	--	1.5% *	2.3% *	2.2% *	6.5% *	9.4% *	--
West North Central:								
Iowa	12.0%	19.6% *	15.3% *	14.7% *	2.7% *	--	19.5% *	3.6% *
Kansas	16.5%	43.0%	--	1.7% *	0.9% *	0.0%	31.8%	0.3% *
Minnesota	8.6% *	--	--	6.9% *	2.3% *	--	18.6% *	2.7% *
Missouri	12.9%	33.9% *	17.0% *	13.5% *	1.9% *	1.0% *	25.8%	2.4% *
Nebraska	9.3% *	--	--	8.4% *	1.4% *	0.1% *	21.2% *	1.9% *
North Dakota	25.3%	70.8%	15.6% *	10.2% *	0.0%	--	43.3%	3.3% *
South Dakota	6.4% *	--	6.8% *	1.3% *	1.7% *	0.0%	11.1% *	0.6% *
South Atlantic:								
Delaware	9.1% *	--	--	2.4% *	2.1% *	5.6% *	14.1% *	4.8% *
District of Columbia	22.7% *	--	--	15.8% *	3.3% *	1.8% *	39.2% *	2.9% *
Florida	20.5% *	68.9%	--	--	0.4% *	2.6% *	46.4%	2.4% *
Georgia	3.0% *	--	0.0%	0.0%	1.1% *	2.6% *	--	2.0% *
Maryland	11.4%	--	--	17.8% *	2.2% *	--	16.7% *	5.7% *
North Carolina	6.6% *	--	0.0%	2.1% *	1.1% *	1.3% *	16.7% *	1.1% *
South Carolina	5.6% *	--	--	1.8% *	0.7% *	--	10.7% *	2.4% *
Virginia	6.8%	--	--	10.9% *	--	2.0% *	11.2% *	3.0% *
West Virginia	4.9% *	--	--	6.3% *	0.6% *	0.2% *	13.2% *	1.1% *
East South Central:								
Alabama	10.4% *	24.2% *	--	7.5% *	1.5% *	0.4% *	18.8% *	1.1% *
Kentucky	7.1% *	--	--	6.0% *	0.0%	0.0%	17.1% *	0.9% *
Mississippi	6.5% *	--	--	2.1% *	1.5% *	0.5% *	14.4% *	1.2% *
Tennessee	3.7% *	--	0.0%	6.9% *	0.3% *	0.0%	7.0% *	1.3% *
West South Central:								
Arkansas	3.6% *	--	7.1% *	--	1.3% *	0.4% *	7.5% *	0.6% *
Louisiana	9.6% *	24.2% *	--	2.4% *	0.7% *	--	17.2% *	2.4% *
Oklahoma	5.4% *	5.3% *	7.5% *	11.3% *	--	2.2% *	7.3% *	2.9% *
Texas	9.6% *	20.2% *	20.7% *	0.8% *	2.1% *	0.2% *	18.4%	0.6% *
Mountain:								
Arizona	9.7% *	--	--	--	1.6% *	0.0% *	22.5% *	0.4% *
Colorado	11.2% *	30.8% *	7.6% *	12.5% *	5.6% *	0.0% *	22.9% *	1.3% *
Idaho	13.3%	20.8% *	36.0% *	10.1% *	3.3% *	0.3%	23.7%	1.1% *
Montana	7.0% *	12.9% *	7.2% *	7.2% *	1.2% *	0.0%	11.6% *	0.6% *
Nevada	3.5% *	--	7.7% *	7.8% *	1.0% *	0.3% *	--	2.4% *
New Mexico	2.5% *	--	--	0.0%	0.8% *	2.1% *	--	1.5% *
Utah	9.3% *	--	--	5.0% *	0.4% *	0.1% *	18.4% *	0.8% *
Wyoming	5.5% *	--	--	5.8% *	0.0%	1.1% *	8.6% *	2.2% *
Pacific:								
Alaska	10.6% *	--	--	2.5% *	8.1% *	1.5% *	22.6% *	3.4% *
California	11.5%	15.6%	24.5%	11.5%	5.5% *	2.8% *	16.9%	4.8%
Hawaii	19.3%	31.1%	24.2% *	10.4% *	6.3% *	1.5% *	26.8%	5.0% *
Oregon	8.7% *	18.1% *	6.5% *	10.2% *	--	1.8% *	13.6% *	3.6% *
Washington	6.3% *	16.6% *	6.6% *	6.0% *	1.7% *	0.3% *	12.2% *	1.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.c Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.83%	2.53%	1.58%	0.72%	0.42%	0.41%	1.59%	0.30%
New England:								
Connecticut	3.97% *	9.99% *	--	6.13% *	6.34% *	7.93% *	5.91% *	5.34% *
Maine	4.21% *	12.96% *	--	8.78% *	0.98% *	0.42% *	7.89% *	1.28% *
Massachusetts	3.04% *	--	--	--	0.48% *	--	5.36% *	1.71% *
New Hampshire	3.10%	9.37% *	9.11% *	6.56% *	0.48% *	1.20% *	5.80%	0.71% *
Rhode Island	4.56% *	10.06% *	9.85% *	5.70% *	0.00%	8.88% *	6.57% *	6.59% *
Vermont	3.70% *	11.72% *	5.20% *	4.10% *	0.00%	--	6.55% *	1.48% *
Middle Atlantic:								
New Jersey	11.80% *	--	--	6.62% *	6.28% *	6.48% *	19.17% *	4.55% *
New York	3.80%	9.12% *	8.06% *	4.79%	1.89% *	2.58% *	6.20%	1.85%
Pennsylvania	4.72%	12.82%	8.62% *	4.70% *	3.32% *	1.05% *	8.54%	1.19% *
East North Central:								
Illinois	4.33%	10.27%	7.88% *	1.55% *	1.42% *	0.23% *	7.47%	0.56% *
Indiana	1.50% *	0.00%	--	4.57% *	0.70% *	1.93% *	4.48% *	1.15% *
Michigan	5.14%	--	8.94% *	4.90% *	4.33% *	4.75% *	9.55% *	3.14% *
Ohio	3.76%	13.60% *	8.50% *	4.16% *	4.29% *	0.01% *	7.74%	1.36% *
Wisconsin	3.29% *	--	1.52% *	1.74% *	1.57% *	6.18% *	5.77% *	--
West North Central:								
Iowa	3.34%	8.28% *	7.38% *	5.50% *	2.11% *	--	5.96% *	2.35% *
Kansas	4.34%	12.56%	--	1.68% *	0.88% *	0.00%	7.95%	0.29% *
Minnesota	2.69% *	--	--	3.91% *	1.60% *	--	6.28% *	1.90% *
Missouri	3.36%	11.60% *	9.18% *	6.13% *	1.83% *	0.97% *	6.90%	1.44% *
Nebraska	3.13% *	--	--	3.64% *	1.39% *	0.07% *	7.56% *	0.96% *
North Dakota	5.35%	10.52%	8.72% *	4.87% *	0.00%	--	7.93%	1.96% *
South Dakota	3.18% *	--	3.86% *	1.31% *	1.07% *	0.00%	5.66% *	0.40% *
South Atlantic:								
Delaware	2.98% *	--	--	2.38% *	1.51% *	3.42% *	6.00% *	2.31% *
District of Columbia	10.20% *	--	--	6.13% *	1.88% *	1.80% *	16.24% *	1.41% *
Florida	6.65% *	12.00%	--	--	0.35% *	2.40% *	11.42%	1.76% *
Georgia	1.49% *	--	0.00%	0.00%	1.10% *	1.83% *	--	1.24% *
Maryland	2.99%	--	--	7.15% *	1.59% *	--	5.48% *	2.30% *
North Carolina	2.90% *	--	0.00%	2.13% *	1.08% *	1.20% *	7.64% *	0.83% *
South Carolina	2.44% *	--	--	1.77% *	0.65% *	--	5.38% *	2.21% *
Virginia	1.96%	--	--	4.88% *	--	1.96% *	3.97% *	1.63% *
West Virginia	2.01% *	--	--	3.25% *	0.59% *	0.11% *	6.13% *	0.52% *
East South Central:								
Alabama	3.73% *	9.49% *	--	5.16% *	1.11% *	0.37% *	6.85% *	0.51% *
Kentucky	2.35% *	--	--	3.43% *	0.00%	0.00%	6.01% *	0.63% *
Mississippi	3.02% *	--	--	2.11% *	1.50% *	0.45% *	7.16% *	0.69% *
Tennessee	1.80% *	--	0.00%	4.06% *	0.26% *	0.00%	4.19% *	0.86% *
West South Central:								
Arkansas	1.50% *	--	4.95% *	--	0.97% *	0.30% *	3.43% *	0.33% *
Louisiana	3.68% *	11.51% *	--	2.39% *	0.68% *	--	7.09% *	1.77% *
Oklahoma	1.76% *	3.88% *	5.21% *	4.88% *	--	2.21% *	2.99% *	1.56% *
Texas	2.88% *	7.78% *	6.91% *	0.79% *	1.34% *	0.17% *	5.50%	0.33% *
Mountain:								
Arizona	5.81% *	--	--	--	1.22% *	0.00% *	12.23% *	0.28% *
Colorado	4.06% *	13.59% *	4.54% *	6.31% *	4.16% *	0.04% *	8.27% *	0.98% *
Idaho	3.19%	9.48% *	10.87% *	4.54% *	1.63% *	0.04%	6.10%	0.47% *
Montana	2.18% *	5.24% *	5.00% *	3.62% *	0.80% *	0.00%	3.84% *	0.35% *
Nevada	1.45% *	--	5.59% *	4.95% *	0.99% *	0.22% *	--	1.29% *
New Mexico	1.32% *	--	--	0.00%	0.47% *	1.82% *	--	1.18% *
Utah	4.26% *	--	--	3.60% *	0.37% *	0.04% *	8.27% *	0.64% *
Wyoming	2.05% *	--	--	4.09% *	0.00%	0.87% *	3.83% *	1.68% *
Pacific:								
Alaska	3.72% *	--	--	1.75% *	4.47% *	1.22% *	8.86% *	1.61% *
California	1.86%	4.32%	6.40%	3.06%	1.82% *	1.63% *	3.20%	1.33%
Hawaii	3.99%	8.82%	7.62% *	5.37% *	2.49% *	0.72% *	6.02%	1.83% *
Oregon	3.21% *	9.78% *	4.62% *	5.96% *	--	1.62% *	5.96% *	1.72% *
Washington	2.42% *	8.63% *	3.91% *	3.75% *	1.25% *	0.23% *	5.05% *	0.50% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.c.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3.8%	8.5%	7.1%	2.9%	0.7%	0.3% *	7.3%	0.7%
New England:								
Connecticut	--	13.9% *	0.0%	--	0.0%	0.0%	9.0% *	0.0%
Maine	6.4% *	21.0% *	0.0%	--	0.0%	0.0%	12.9% *	0.0%
Massachusetts	--	--	0.0%	--	0.0%	0.0% *	8.1% *	0.0% *
New Hampshire	7.2% *	9.5% *	17.9% *	6.9% *	0.0%	1.4% *	13.0% *	0.8% *
Rhode Island	5.9% *	13.7% *	13.5% *	0.0%	0.0%	0.0%	11.9% *	0.0%
Vermont	0.6% *	0.0%	1.1% *	2.8% *	0.0%	0.0%	0.7% *	0.4% *
Middle Atlantic:								
New Jersey	2.7% *	--	--	--	0.0%	0.0%	--	1.0% *
New York	5.2%	--	14.1% *	14.5% *	0.5% *	0.8% *	7.0% *	2.7% *
Pennsylvania	12.2% *	34.8% *	9.5% *	5.3% *	0.8% *	0.0%	24.6% *	0.5% *
East North Central:								
Illinois	2.2% *	--	6.2% *	0.7% *	1.2% *	0.0%	4.0% *	0.3% *
Indiana	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Michigan	8.5% *	--	0.0%	2.0% *	--	--	14.3% *	3.1% *
Ohio	4.0% *	7.2% *	14.7% *	2.2% *	0.0%	0.0%	8.8% *	0.2% *
Wisconsin	2.0% *	--	0.0%	1.6% *	0.0%	0.0%	--	0.0%
West North Central:								
Iowa	3.7% *	--	7.1% *	5.1% *	0.0%	--	5.1% *	2.2% *
Kansas	6.2% *	17.7% *	--	1.7% *	0.0%	0.0%	12.1% *	0.0%
Minnesota	0.7% *	0.0%	--	0.0%	0.0%	0.0%	1.8% *	0.0%
Missouri	3.4% *	8.9% *	5.9% *	0.0%	1.9% *	1.0% *	6.4% *	0.9% *
Nebraska	2.3% *	--	--	2.8% *	1.4% *	0.0%	--	1.2% *
North Dakota	3.8% *	11.5% *	0.0%	--	0.0%	0.0%	5.9% *	1.2% *
South Dakota	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Atlantic:								
Delaware	3.8% *	--	--	2.4% *	0.0%	0.0%	7.4% *	0.8% *
District of Columbia	3.1% *	--	--	--	0.0%	0.0%	5.7% *	0.0%
Florida	8.4% *	32.7% *	2.3% *	1.1% *	0.0%	0.0%	20.5% *	0.0%
Georgia	0.7% *	--	0.0%	0.0%	0.0%	0.0%	2.0% *	0.0%
Maryland	3.6% *	--	--	1.3% *	0.3% *	0.9% *	6.4% *	0.6% *
North Carolina	2.0% *	--	0.0%	0.0%	0.0%	0.0%	5.6% *	0.0%
South Carolina	2.4% *	--	--	0.0%	0.0%	0.0%	6.0% *	0.0%
Virginia	1.0% *	0.0%	--	0.0%	0.0%	0.0%	2.2% *	0.0%
West Virginia	1.5% *	--	0.0%	0.0%	0.0%	0.1% *	--	0.1% *
East South Central:								
Alabama	1.6% *	--	--	0.0%	0.0%	0.4% *	2.7% *	0.2% *
Kentucky	3.0% *	--	--	--	0.0%	0.0%	6.3% *	0.9% *
Mississippi	--	--	0.0%	0.0%	0.0%	0.0%	6.5% *	0.0%
Tennessee	0.0% *	0.0%	0.0%	0.0%	0.3% *	0.0%	0.0%	0.1% *
West South Central:								
Arkansas	0.7% *	0.0%	0.0%	--	0.0%	0.0%	1.5% *	0.0%
Louisiana	--	14.8% *	--	0.0%	0.0%	0.0%	9.1% *	0.0%
Oklahoma	0.8% *	0.0%	0.0%	6.9% *	0.0%	0.0%	1.4% *	0.0%
Texas	1.2% *	1.7% *	--	0.0%	1.7% *	0.2% *	1.9% *	0.5% *
Mountain:								
Arizona	0.6% *	--	0.0%	0.0%	0.0%	0.0%	1.3% *	0.0%
Colorado	2.5% *	5.7% *	1.9% *	2.4% *	--	0.0%	4.4% *	0.9% *
Idaho	3.8% *	5.8% *	12.9% *	1.7% *	0.0%	0.0%	7.0% *	0.0%
Montana	1.1% *	--	0.0%	1.0% *	0.0%	0.0%	1.8% *	0.3% *
Nevada	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
New Mexico	0.8% *	0.0%	--	0.0%	0.4% *	0.0%	2.4% *	0.1% *
Utah	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wyoming	1.6% *	0.0%	--	2.4% *	0.0%	0.0%	3.2% *	0.0%
Pacific:								
Alaska	3.4% *	--	--	0.0%	5.3% *	0.3% *	6.0% *	1.9% *
California	6.1%	6.7% *	19.9% *	7.2% *	2.6% *	0.2% *	9.3%	2.2% *
Hawaii	4.0% *	--	9.1% *	--	0.6% *	0.3% *	5.7% *	0.7% *
Oregon	3.2% *	7.3% *	0.0%	8.6% *	0.1% *	0.0%	5.1% *	1.2% *
Washington	2.5% *	8.7% *	1.5% *	0.0%	0.0%	0.0%	5.4% *	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.A.2.c.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.64%	1.14%	0.47%	0.22%	0.11% *	1.02%	0.13%
New England:								
Connecticut	--	9.20% *	0.00%	--	0.00%	0.00%	5.28% *	0.00%
Maine	3.89% *	12.65% *	0.00%	--	0.00%	0.00%	7.47% *	0.00%
Massachusetts	--	--	0.00%	--	0.00%	0.00% *	4.89% *	0.00% *
New Hampshire	2.70% *	8.95% *	7.42% *	4.65% *	0.00%	1.20% *	5.04% *	0.69% *
Rhode Island	3.03% *	9.37% *	8.75% *	0.00%	0.00%	0.00%	5.97% *	0.00%
Vermont	0.32% *	0.00%	1.03% *	1.91% *	0.00%	0.00%	0.48% *	0.43% *
Middle Atlantic:								
New Jersey	1.72% *	--	--	--	0.00%	0.00%	--	1.00% *
New York	1.50%	--	6.91% *	4.59% *	0.52% *	0.78% *	2.52% *	0.94% *
Pennsylvania	4.74% *	13.19% *	6.83% *	3.30% *	0.84% *	0.00%	8.80% *	0.32% *
East North Central:								
Illinois	1.08% *	--	4.41% *	0.70% *	1.17% *	0.00%	2.11% *	0.31% *
Indiana	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Michigan	4.97% *	--	0.00%	2.00% *	--	--	9.63% *	2.31% *
Ohio	1.64% *	5.60% *	7.03% *	1.58% *	0.00%	0.00%	3.73% *	0.20% *
Wisconsin	1.72% *	--	0.00%	1.62% *	0.00%	0.00%	--	0.00%
West North Central:								
Iowa	1.78% *	--	5.05% *	3.24% *	0.00%	--	2.75% *	2.21% *
Kansas	3.21% *	10.05% *	--	1.68% *	0.00%	0.00%	6.08% *	0.00%
Minnesota	0.66% *	0.00%	--	0.00%	0.00%	0.00%	1.76% *	0.00%
Missouri	1.78% *	6.62% *	5.74% *	0.00%	1.83% *	0.97% *	3.83% *	0.73% *
Nebraska	1.17% *	--	--	2.07% *	1.39% *	0.00%	--	0.72% *
North Dakota	2.29% *	7.81% *	0.00%	--	0.00%	0.00%	4.03% *	1.21% *
South Dakota	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
South Atlantic:								
Delaware	2.10% *	--	--	2.38% *	0.00%	0.00%	4.50% *	0.75% *
District of Columbia	1.82% *	--	--	--	0.00%	0.00%	3.55% *	0.00%
Florida	5.33% *	17.76% *	2.37% *	1.08% *	0.00%	0.00%	11.70% *	0.00%
Georgia	0.75% *	--	0.00%	0.00%	0.00%	0.00%	2.00% *	0.00%
Maryland	1.63% *	--	--	1.29% *	0.33% *	0.88% *	3.15% *	0.54% *
North Carolina	1.94% *	--	0.00%	0.00%	0.00%	0.00%	5.37% *	0.00%
South Carolina	1.67% *	--	--	0.00%	0.00%	0.00%	4.29% *	0.00%
Virginia	0.99% *	0.00%	--	0.00%	0.00%	0.00%	2.15% *	0.00%
West Virginia	1.47% *	--	0.00%	0.00%	0.00%	0.08% *	--	0.06% *
East South Central:								
Alabama	1.10% *	--	--	0.00%	0.00%	0.37% *	2.07% *	0.24% *
Kentucky	1.26% *	--	--	--	0.00%	0.00%	3.19% *	0.63% *
Mississippi	--	--	0.00%	0.00%	0.00%	0.00%	6.14% *	0.00%
Tennessee	0.03% *	0.00%	0.00%	0.00%	0.26% *	0.00%	0.00%	0.06% *
West South Central:								
Arkansas	0.65% *	0.00%	0.00%	--	0.00%	0.00%	1.50% *	0.00%
Louisiana	--	9.05% *	--	0.00%	0.00%	0.00%	5.17% *	0.00%
Oklahoma	0.51% *	0.00%	0.00%	4.30% *	0.00%	0.00%	0.93% *	0.00%
Texas	0.71% *	1.68% *	--	0.00%	1.29% *	0.15% *	1.38% *	0.31% *
Mountain:								
Arizona	0.55% *	--	0.00%	0.00%	0.00%	0.00%	1.33% *	0.00%
Colorado	1.21% *	4.17% *	1.89% *	2.38% *	--	0.00%	2.47% *	0.87% *
Idaho	1.96% *	5.73% *	7.34% *	1.66% *	0.00%	0.00%	3.66% *	0.00%
Montana	1.03% *	--	0.00%	0.98% *	0.00%	0.00%	1.77% *	0.27% *
Nevada	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Mexico	0.77% *	0.00%	--	0.00%	0.38% *	0.00%	2.44% *	0.10% *
Utah	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Wyoming	1.19% *	0.00%	--	2.42% *	0.00%	0.00%	2.35% *	0.00%
Pacific:								
Alaska	1.99% *	--	--	0.00%	4.03% *	0.19% *	4.74% *	1.36% *
California	1.26%	2.57% *	5.98% *	2.62% *	1.53% *	0.16% *	2.20%	0.81% *
Hawaii	1.51% *	--	5.47% *	--	0.56% *	0.26% *	2.33% *	0.39% *
Oregon	1.67% *	5.16% *	0.00%	5.76% *	0.09% *	0.00%	3.10% *	1.13% *
Washington	1.86% *	6.89% *	1.54% *	0.00%	0.00%	0.00%	3.91% *	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.c.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2024

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	6.6%	14.5%	7.4%	4.1%	2.2%	2.0%	11.1%	2.3%
New England:								
Connecticut	6.4% *	0.0%	--	7.7% *	9.7% *	10.9% *	3.1% *	9.4% *
Maine	3.2% *	0.0%	--	17.4% *	1.0% *	0.5% *	--	2.3% *
Massachusetts	3.2% *	--	--	0.0%	0.5% *	--	3.7% *	2.5% *
New Hampshire	5.5% *	--	12.1% *	13.3% *	0.5% *	0.0%	10.5% *	0.1% *
Rhode Island	5.4% *	0.0%	10.8% *	--	0.0%	9.5% *	3.9% *	6.9% *
Vermont	5.1% *	11.5% *	--	--	0.0%	--	8.1% *	1.6% *
Middle Atlantic:								
New Jersey	19.5% *	--	--	7.3% *	5.3% *	7.7% *	30.6% *	7.3% *
New York	10.3% *	18.6% *	9.7% *	2.6% *	3.4% *	5.2% *	14.4% *	4.5% *
Pennsylvania	6.3%	8.5% *	14.0% *	6.9% *	6.0% *	1.0% *	10.3% *	2.5% *
East North Central:								
Illinois	12.5% *	33.1% *	8.7% *	1.7% *	1.1% *	0.3% *	23.6% *	1.0% *
Indiana	3.6% *	0.0%	--	5.7% *	1.0% *	3.6% *	6.1% *	2.6% *
Michigan	8.0%	--	15.6% *	--	3.5% *	9.7% *	8.5% *	7.6% *
Ohio	9.2% *	27.6% *	8.1% *	6.0% *	7.7% *	0.0% *	17.6% *	2.6% *
Wisconsin	2.6% *	--	1.5% *	0.6% *	1.3% *	0.1% *	--	0.6% *
West North Central:								
Iowa	7.6% *	16.0% *	--	9.6% *	2.0% *	0.1% *	13.4% *	1.2% *
Kansas	8.5% *	22.0% *	--	0.0%	0.9% *	0.0%	16.3% *	0.3% *
Minnesota	4.6% *	--	--	--	2.3% *	--	7.9% *	2.7% *
Missouri	6.8% *	13.0% *	11.1% *	13.5% *	0.0%	0.0%	13.3% *	1.5% *
Nebraska	7.0% *	--	--	5.6% *	0.0%	0.1% *	17.2% *	0.7% *
North Dakota	10.3% *	23.5% *	12.2% *	--	0.0%	--	17.1% *	2.0% *
South Dakota	5.9% *	--	--	1.3% *	1.4% *	0.0%	10.3% *	0.5% *
South Atlantic:								
Delaware	4.5% *	--	--	0.0%	2.1% *	5.6% *	5.1% *	4.0% *
District of Columbia	18.4% *	--	--	12.3% *	1.3% *	1.8% *	31.8% *	2.2% *
Florida	9.0% *	30.0% *	2.3% *	1.8% *	0.4% *	2.6% *	18.6% *	2.4% *
Georgia	2.3% *	--	0.0%	0.0%	1.1% *	2.6% *	--	2.0% *
Maryland	6.2% *	--	--	10.9% *	2.2% *	--	7.8% *	4.4% *
North Carolina	4.7% *	--	0.0%	2.1% *	1.1% *	1.3% *	11.1% *	1.1% *
South Carolina	3.1% *	--	0.0%	0.0%	0.7% *	--	--	2.4% *
Virginia	3.9% *	--	--	6.1% *	--	2.0% *	5.2% *	2.8% *
West Virginia	3.3% *	--	--	5.5% *	0.6% *	0.1% *	8.5% *	0.9% *
East South Central:								
Alabama	6.8% *	16.1% *	0.0%	6.4% *	1.5% *	0.0%	12.3% *	0.6% *
Kentucky	3.5% *	--	--	2.2% *	0.0%	0.0%	9.0% *	0.0%
Mississippi	1.6% *	--	0.0%	2.1% *	0.0%	0.5% *	--	0.9% *
Tennessee	3.7% *	--	0.0%	6.9% *	0.0%	0.0%	7.0% *	1.2% *
West South Central:								
Arkansas	2.3% *	--	--	0.0%	1.3% *	0.2% *	--	0.5% *
Louisiana	5.2% *	9.3% *	--	2.4% *	0.7% *	--	8.0% *	2.4% *
Oklahoma	4.2% *	5.3% *	7.5% *	2.6% *	--	2.2% *	5.5% *	2.6% *
Texas	7.9% *	18.5% *	13.2% *	0.8% *	0.4% *	0.1% *	15.6% *	0.1% *
Mountain:								
Arizona	7.7% *	--	--	--	1.6% *	0.0% *	17.8% *	0.4% *
Colorado	3.7% *	6.8% *	5.8% *	--	5.6% *	0.0% *	6.4% *	1.3% *
Idaho	7.8%	9.1% *	26.2% *	5.7% *	3.3% *	0.3%	13.6% *	1.1% *
Montana	4.2% *	6.4% *	7.2% *	6.2% *	1.2% *	0.0%	7.1% *	0.3% *
Nevada	3.5% *	--	7.7% *	7.8% *	1.0% *	0.3% *	--	2.4% *
New Mexico	1.7% *	--	0.0%	0.0%	0.4% *	2.1% *	2.2% *	1.4% *
Utah	9.3% *	--	--	5.0% *	0.4% *	0.1% *	18.4% *	0.8% *
Wyoming	3.9% *	--	--	--	0.0%	1.1% *	5.5% *	2.2% *
Pacific:								
Alaska	7.1% *	--	0.0%	2.5% *	2.8% *	1.2% *	16.6% *	1.5% *
California	3.8%	4.3% *	--	4.7% *	2.5% *	2.6% *	4.4% *	3.0% *
Hawaii	5.4% *	6.6% *	5.3% *	9.2% *	5.8% *	0.6% *	6.3% *	3.9% *
Oregon	5.4% *	10.8% *	6.5% *	1.6% *	--	1.8% *	8.5% *	2.1% *
Washington	3.8% *	7.9% *	5.1% *	6.0% *	1.7% *	0.3% *	6.8% *	1.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.c.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68%	2.20%	0.96%	0.50%	0.35%	0.39%	1.35%	0.27%
New England:								
Connecticut	2.96% *	0.00%	--	4.72% *	6.34% *	7.93% *	1.79% *	5.34% *
Maine	1.49% *	0.00%	--	8.64% *	0.98% *	0.42% *	--	1.28% *
Massachusetts	1.45% *	--	--	0.00%	0.48% *	--	2.20% *	1.71% *
New Hampshire	1.83% *	--	6.89% *	5.78% *	0.48% *	0.00%	3.57% *	0.15% *
Rhode Island	3.52% *	0.00%	6.15% *	--	0.00%	8.88% *	2.06% *	6.59% *
Vermont	3.23% *	10.55% *	--	--	0.00%	--	5.77% *	1.42% *
Middle Atlantic:								
New Jersey	12.28% *	--	--	5.05% *	5.24% *	6.48% *	20.22% *	4.35% *
New York	3.58% *	8.81% *	5.21% *	1.30% *	1.62% *	2.47% *	5.87% *	1.60% *
Pennsylvania	1.72%	4.64% *	6.48% *	3.50% *	3.22% *	0.68% *	3.48% *	1.03% *
East North Central:								
Illinois	4.16% *	10.41% *	5.95% *	1.39% *	0.85% *	0.23% *	7.46% *	0.46% *
Indiana	1.46% *	0.00%	--	4.57% *	0.70% *	1.93% *	4.26% *	1.15% *
Michigan	2.25%	--	7.22% *	--	1.56% *	4.75% *	3.48% *	2.91% *
Ohio	3.59% *	13.52% *	5.61% *	3.58% *	4.29% *	0.01% *	7.52% *	1.31% *
Wisconsin	2.07% *	--	1.52% *	0.62% *	1.30% *	0.05% *	--	0.41% *
West North Central:								
Iowa	2.92% *	7.75% *	--	4.67% *	2.00% *	0.12% *	5.44% *	0.80% *
Kansas	2.80% *	8.71% *	--	0.00%	0.88% *	0.00%	5.49% *	0.29% *
Minnesota	2.08% *	--	--	--	1.60% *	--	4.50% *	1.90% *
Missouri	2.52% *	8.61% *	7.63% *	6.13% *	0.00%	0.00%	5.30% *	1.25% *
Nebraska	2.97% *	--	--	2.99% *	0.00%	0.07% *	7.26% *	0.64% *
North Dakota	4.37% *	13.17% *	8.36% *	--	0.00%	--	7.51% *	1.54% *
South Dakota	3.16% *	--	--	1.31% *	1.05% *	0.00%	5.62% *	0.40% *
South Atlantic:								
Delaware	1.83% *	--	--	0.00%	1.51% *	3.42% *	3.06% *	2.19% *
District of Columbia	10.50% *	--	--	5.89% *	1.32% *	1.80% *	17.05% *	1.33% *
Florida	5.24% *	17.64% *	2.37% *	1.35% *	0.35% *	2.40% *	11.54% *	1.76% *
Georgia	1.30% *	--	0.00%	0.00%	1.10% *	1.83% *	--	1.24% *
Maryland	2.16% *	--	--	5.75% *	1.59% *	--	3.70% *	2.09% *
North Carolina	2.29% *	--	0.00%	2.13% *	1.08% *	1.20% *	6.15% *	0.83% *
South Carolina	1.82% *	--	0.00%	0.00%	0.65% *	--	--	2.21% *
Virginia	1.39% *	--	--	3.42% *	--	1.96% *	2.41% *	1.62% *
West Virginia	1.41% *	--	--	3.13% *	0.59% *	0.08% *	4.34% *	0.50% *
East South Central:								
Alabama	3.21% *	8.32% *	0.00%	5.04% *	1.11% *	0.00%	5.97% *	0.38% *
Kentucky	1.95% *	--	--	2.20% *	0.00%	0.00%	4.98% *	0.00%
Mississippi	1.11% *	--	0.00%	2.11% *	0.00%	0.45% *	--	0.63% *
Tennessee	1.79% *	--	0.00%	4.06% *	0.00%	0.00%	4.19% *	0.85% *
West South Central:								
Arkansas	1.20% *	--	--	0.00%	0.97% *	0.17% *	--	0.29% *
Louisiana	2.90% *	8.79% *	--	2.39% *	0.68% *	--	5.60% *	1.77% *
Oklahoma	1.66% *	3.88% *	5.21% *	1.84% *	--	2.21% *	2.77% *	1.53% *
Texas	2.80% *	7.69% *	5.14% *	0.79% *	0.39% *	0.08% *	5.36% *	0.10% *
Mountain:								
Arizona	5.81% *	--	--	--	1.22% *	0.00% *	12.50% *	0.28% *
Colorado	1.34% *	4.16% *	4.09% *	--	4.16% *	0.04% *	2.77% *	0.98% *
Idaho	2.26%	5.40% *	10.18% *	3.32% *	1.63% *	0.04%	4.33% *	0.47% *
Montana	1.73% *	3.96% *	5.00% *	3.51% *	0.80% *	0.00%	3.02% *	0.21% *
Nevada	1.45% *	--	5.59% *	4.95% *	0.99% *	0.22% *	--	1.29% *
New Mexico	1.06% *	--	0.00%	0.00%	0.27% *	1.82% *	2.21% *	1.17% *
Utah	4.26% *	--	--	3.60% *	0.37% *	0.04% *	8.27% *	0.64% *
Wyoming	1.69% *	--	--	--	0.00%	0.87% *	2.96% *	1.68% *
Pacific:								
Alaska	3.31% *	--	0.00%	1.75% *	1.94% *	1.20% *	8.20% *	0.84% *
California	0.95%	1.92% *	--	1.90% *	0.90% *	1.62% *	1.45% *	1.15% *
Hawaii	1.86% *	3.80% *	3.95% *	5.30% *	2.45% *	0.51% *	2.69% *	1.78% *
Oregon	2.84% *	8.78% *	4.62% *	1.65% *	--	1.62% *	5.33% *	1.28% *
Washington	1.63% *	5.65% *	3.61% *	3.75% *	1.25% *	0.23% *	3.44% *	0.50% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.c.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.3%	5.4%	3.3%	1.4%	0.4% *	0.2% *	4.4%	0.3%
New England:								
Connecticut	1.2% *	--	0.0%	0.0%	0.0%	0.0%	2.5% *	0.0%
Maine	--	17.8% *	0.0%	0.0%	0.0%	0.0%	9.8% *	0.0%
Massachusetts	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
New Hampshire	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Rhode Island	2.9% *	7.4% *	0.0%	7.7% *	0.0%	0.0%	6.0% *	0.0%
Vermont	6.6% *	21.3% *	--	0.0%	0.0%	0.0%	12.4% *	0.0%
Middle Atlantic:								
New Jersey	1.5% *	0.0%	0.0%	--	5.9% *	0.4% *	0.5% *	2.7% *
New York	2.9% *	5.0% *	1.9% *	5.4% *	0.8% *	0.3% *	4.5% *	0.8% *
Pennsylvania	0.6% *	1.3% *	0.0%	0.0%	0.0%	0.8% *	0.8% *	0.5% *
East North Central:								
Illinois	2.7% *	6.7% *	5.1% *	0.0%	0.0%	0.0%	5.4% *	0.0%
Indiana	0.4% *	0.0%	--	0.0%	0.0%	0.0%	1.5% *	0.0%
Michigan	3.9% *	--	6.0% *	--	--	0.1% *	6.9% *	1.2% *
Ohio	0.2% *	0.0%	0.0%	1.5% *	0.0%	0.0%	0.0%	0.3% *
Wisconsin	2.2% *	0.0%	0.0%	0.0%	0.9% *	6.4% *	0.0%	--
West North Central:								
Iowa	1.6% *	--	--	0.0%	0.7% *	0.0%	2.8% *	0.2% *
Kansas	5.1% *	14.8% *	--	0.0%	0.0%	0.0%	10.0% *	0.0%
Minnesota	3.6% *	--	--	--	0.0%	0.0%	9.7% *	0.0%
Missouri	2.7% *	11.9% *	0.0%	0.0%	0.0%	0.0%	6.1% *	0.0%
Nebraska	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
North Dakota	11.2% *	35.8% *	--	2.5% *	0.0%	0.3% *	20.3% *	0.1% *
South Dakota	0.5% *	0.0%	--	0.0%	0.3% *	0.0%	0.8% *	0.1% *
South Atlantic:								
Delaware	1.5% *	0.0%	--	0.0%	0.0%	0.0%	--	0.0%
District of Columbia	1.5% *	--	0.0%	1.2% *	2.0% *	0.0%	2.2% *	0.7% *
Florida	8.9% *	28.1% *	--	1.9% *	0.0%	0.0%	21.6% *	0.0%
Georgia	0.7% *	--	0.0%	0.0%	0.0%	0.0%	2.0% *	0.0%
Maryland	3.0% *	--	0.0%	5.7% *	0.0%	0.0%	5.1% *	0.8% *
North Carolina	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Carolina	0.2% *	0.0%	0.0%	1.8% *	0.0%	0.0%	0.4% *	0.0%
Virginia	1.9% *	0.0%	--	--	0.7% *	0.0%	3.8% *	0.2% *
West Virginia	0.1% *	0.0%	0.0%	0.9% *	0.0%	0.0%	0.0%	0.1% *
East South Central:								
Alabama	2.1% *	5.4% *	0.0%	1.1% *	0.0%	0.0%	--	0.2% *
Kentucky	0.7% *	0.0%	--	0.0%	0.0%	0.0%	1.8% *	0.0%
Mississippi	2.3% *	--	--	0.0%	1.5% *	0.0%	5.3% *	0.3% *
Tennessee	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
West South Central:								
Arkansas	0.7% *	0.0%	--	0.0%	0.0%	0.2% *	1.3% *	0.2% *
Louisiana	0.6% *	2.3% *	0.0%	0.0%	0.0%	0.0%	1.3% *	0.0%
Oklahoma	0.3% *	0.0%	0.0%	1.8% *	0.9% *	0.0%	0.4% *	0.3% *
Texas	1.4% *	2.1% *	5.8% *	0.0%	0.0%	0.0%	2.7% *	0.0%
Mountain:								
Arizona	1.4% *	0.0%	--	0.0%	0.0%	0.0%	--	0.0%
Colorado	5.5% *	18.3% *	0.0%	6.6% *	0.0%	0.0%	12.1% *	0.0%
Idaho	2.5% *	5.8% *	--	--	0.0%	0.0%	--	0.0%
Montana	1.6% *	3.9% *	0.0%	0.0%	0.0%	0.0%	2.8% *	0.0%
Nevada	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
New Mexico	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Utah	0.5% *	0.0%	--	0.0%	0.0%	0.0%	1.1% *	0.0%
Wyoming	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pacific:								
Alaska	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
California	2.6% *	5.5% *	2.8% *	1.2% *	0.5% *	0.4% *	4.4% *	0.4% *
Hawaii	11.2% *	22.2% *	9.8% *	0.0%	0.0%	0.9% *	16.9% *	0.5% *
Oregon	0.1% *	0.0%	0.0%	0.0%	1.0% *	0.0%	0.0%	0.3% *
Washington	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.c.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	1.42%	0.84%	0.35%	0.14% *	0.12% *	0.88%	0.09%
New England:								
Connecticut	1.20% *	--	0.00%	0.00%	0.00%	0.00%	2.48% *	0.00%
Maine	--	11.78% *	0.00%	0.00%	0.00%	0.00%	6.86% *	0.00%
Massachusetts	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Hampshire	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Rhode Island	1.36% *	4.51% *	0.00%	5.09% *	0.00%	0.00%	2.81% *	0.00%
Vermont	3.61% *	11.72% *	--	0.00%	0.00%	0.00%	6.48% *	0.00%
Middle Atlantic:								
New Jersey	0.73% *	0.00%	0.00%	--	3.60% *	0.36% *	0.50% *	1.35% *
New York	1.24% *	3.09% *	1.90% *	3.32% *	0.83% *	0.21% *	2.11% *	0.38% *
Pennsylvania	0.47% *	1.37% *	0.00%	0.00%	0.00%	0.80% *	0.82% *	0.50% *
East North Central:								
Illinois	1.69% *	4.83% *	3.63% *	0.00%	0.00%	0.00%	3.29% *	0.00%
Indiana	0.42% *	0.00%	--	0.00%	0.00%	0.00%	1.52% *	0.00%
Michigan	1.73% *	--	5.87% *	--	--	0.12% *	3.54% *	0.90% *
Ohio	0.16% *	0.00%	0.00%	1.45% *	0.00%	0.00%	0.00%	0.29% *
Wisconsin	2.04% *	0.00%	0.00%	0.00%	0.93% *	6.18% *	0.00%	--
West North Central:								
Iowa	1.11% *	--	--	0.00%	0.66% *	0.00%	2.10% *	0.20% *
Kansas	3.11% *	9.75% *	--	0.00%	0.00%	0.00%	5.90% *	0.00%
Minnesota	1.76% *	--	--	--	0.00%	0.00%	4.66% *	0.00%
Missouri	1.88% *	7.95% *	0.00%	0.00%	0.00%	0.00%	4.15% *	0.00%
Nebraska	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
North Dakota	4.39% *	13.38% *	--	2.50% *	0.00%	0.24% *	7.55% *	0.12% *
South Dakota	0.44% *	0.00%	--	0.00%	0.26% *	0.00%	0.79% *	0.10% *
South Atlantic:								
Delaware	1.46% *	0.00%	--	0.00%	0.00%	0.00%	--	0.00%
District of Columbia	1.10% *	--	0.00%	1.17% *	1.45% *	0.00%	2.01% *	0.52% *
Florida	5.22% *	17.72% *	--	1.93% *	0.00%	0.00%	11.44% *	0.00%
Georgia	0.75% *	--	0.00%	0.00%	0.00%	0.00%	2.00% *	0.00%
Maryland	1.71% *	--	0.00%	4.02% *	0.00%	0.00%	3.21% *	0.83% *
North Carolina	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
South Carolina	0.16% *	0.00%	0.00%	1.77% *	0.00%	0.00%	0.41% *	0.00%
Virginia	1.04% *	0.00%	--	--	0.74% *	0.00%	2.27% *	0.20% *
West Virginia	0.10% *	0.00%	0.00%	0.84% *	0.00%	0.00%	0.00%	0.14% *
East South Central:								
Alabama	1.98% *	5.29% *	0.00%	1.14% *	0.00%	0.00%	--	0.24% *
Kentucky	0.70% *	0.00%	--	0.00%	0.00%	0.00%	1.82% *	0.00%
Mississippi	1.48% *	--	--	0.00%	1.50% *	0.00%	3.66% *	0.28% *
Tennessee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
West South Central:								
Arkansas	0.60% *	0.00%	--	0.00%	0.00%	0.25% *	1.36% *	0.15% *
Louisiana	0.62% *	2.37% *	0.00%	0.00%	0.00%	0.00%	1.29% *	0.00%
Oklahoma	0.25% *	0.00%	0.00%	1.77% *	0.87% *	0.00%	0.37% *	0.31% *
Texas	0.86% *	2.10% *	4.27% *	0.00%	0.00%	0.00%	1.71% *	0.00%
Mountain:								
Arizona	1.08% *	0.00%	--	0.00%	0.00%	0.00%	--	0.00%
Colorado	3.90% *	13.47% *	0.00%	5.16% *	0.00%	0.00%	8.11% *	0.00%
Idaho	1.72% *	5.69% *	--	--	0.00%	0.00%	--	0.00%
Montana	0.95% *	2.40% *	0.00%	0.00%	0.00%	0.00%	1.67% *	0.00%
Nevada	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Mexico	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Utah	0.52% *	0.00%	--	0.00%	0.00%	0.00%	1.08% *	0.00%
Wyoming	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pacific:								
Alaska	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
California	1.20% *	3.18% *	2.10% *	1.16% *	0.43% *	0.37% *	2.14% *	0.25% *
Hawaii	3.69% *	8.27% *	5.00% *	0.00%	0.00%	0.50% *	5.56% *	0.28% *
Oregon	0.14% *	0.00%	0.00%	0.00%	1.01% *	0.00%	0.00%	0.29% *
Washington	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.0%	28.6%	36.3%	54.6%	70.2%	88.2%	34.0%	80.4%
New England:								
Connecticut	52.8%	20.3% *	27.8% *	48.2%	60.2%	88.0%	26.6%	77.1%
Maine	54.9%	29.7% *	41.0%	53.6%	64.7%	84.3%	33.7%	75.8%
Massachusetts	45.8%	--	--	43.1% *	73.8%	79.7%	24.9% *	76.5%
New Hampshire	49.3%	9.8% *	36.7%	50.8%	64.4%	82.6%	26.8%	73.8%
Rhode Island	57.8%	29.8% *	28.2% *	44.7%	89.9%	87.5%	30.8%	84.3%
Vermont	50.5%	31.6% *	32.9%	52.9%	61.0%	78.0%	35.5%	67.8%
Middle Atlantic:								
New Jersey	58.4%	--	--	47.7%	74.9%	92.2%	37.7% *	81.2%
New York	51.1%	22.7% *	43.8%	54.6%	71.3%	85.9%	31.4%	79.0%
Pennsylvania	48.3%	5.3% *	21.1% *	42.2%	73.7%	89.7%	13.6%	81.1%
East North Central:								
Illinois	61.0%	35.0%	26.5% *	72.7%	82.8%	86.0%	37.9%	85.0%
Indiana	56.2%	--	--	24.6% *	66.1%	84.8%	16.8% *	71.6%
Michigan	49.1%	--	35.6% *	31.7%	76.3%	84.6%	19.4%	76.3%
Ohio	55.3%	16.3% *	25.0% *	45.2%	68.4%	89.2%	23.7%	80.3%
Wisconsin	54.5%	--	--	46.1%	69.7%	91.8%	22.3% *	81.1%
West North Central:								
Iowa	58.3%	31.1% *	21.6% *	63.2%	87.5%	90.5%	32.6%	86.7%
Kansas	61.0%	49.8%	--	47.8%	68.3%	94.3%	42.0%	81.0%
Minnesota	67.0%	--	--	54.4%	69.6%	95.2%	39.5%	83.4%
Missouri	61.6%	36.4% *	40.6%	49.4%	72.0%	87.0%	39.5%	79.5%
Nebraska	56.5%	--	--	41.7%	70.2%	78.3%	31.2%	72.3%
North Dakota	40.4%	12.8% *	22.4% *	22.0%	58.4%	88.0%	16.0%	70.1%
South Dakota	54.0%	--	48.3%	37.1%	59.7%	84.4%	38.7%	72.6%
South Atlantic:								
Delaware	60.4%	--	--	67.8%	86.6%	93.3%	29.6%	86.7%
District of Columbia	56.8%	--	--	69.1%	69.7%	94.6%	36.0% *	81.7%
Florida	68.2%	27.4% *	64.6%	72.1%	82.2%	88.3%	43.1%	85.8%
Georgia	58.1%	--	--	41.5%	54.8%	90.7%	23.3% *	79.3%
Maryland	74.3%	73.9%	63.5%	62.6%	59.9%	91.6%	69.9%	79.1%
North Carolina	70.1%	--	--	53.9%	75.3%	92.5%	40.5%	86.2%
South Carolina	64.5%	--	--	49.3%	73.9%	89.7%	36.5% *	82.8%
Virginia	56.2%	--	--	55.9%	70.9%	87.9%	28.7%	79.7%
West Virginia	61.5%	--	--	20.6% *	66.7%	92.4%	22.1% *	80.0%
East South Central:								
Alabama	39.5%	10.0% *	--	40.5%	50.7%	79.6%	13.0% *	69.1%
Kentucky	50.2%	--	--	50.0%	51.1%	79.6%	21.0%	68.3%
Mississippi	46.5%	0.0%	--	24.3% *	38.3%	91.4%	5.9% *	73.2%
Tennessee	59.4%	--	--	59.2%	60.3%	83.8%	37.6% *	75.7%
West South Central:								
Arkansas	44.5%	--	13.3% *	30.3%	48.1%	79.9%	15.5% *	67.0%
Louisiana	53.9%	27.5% *	--	62.2%	56.0%	77.5%	37.0%	69.8%
Oklahoma	57.1%	37.0% *	33.2%	55.3%	75.6%	88.2%	36.9%	82.1%
Texas	63.0%	42.7%	43.5%	56.1%	70.5%	90.3%	43.5%	82.9%
Mountain:								
Arizona	59.1%	--	--	54.7%	77.0%	80.1%	32.0%	78.7%
Colorado	61.4%	17.6% *	62.2%	53.0%	65.8%	93.4%	34.6%	84.0%
Idaho	51.3%	26.2% *	36.6% *	57.1%	62.3%	76.3%	34.6%	70.8%
Montana	57.5%	42.7%	39.3%	42.6%	72.2%	88.4%	41.3%	79.5%
Nevada	63.0%	--	47.0% *	73.9%	61.1%	88.8%	43.5%	78.1%
New Mexico	60.9%	--	--	36.4%	70.9%	82.1%	29.8% *	75.5%
Utah	63.6%	--	--	52.5%	63.3%	81.4%	50.0%	76.4%
Wyoming	44.0%	--	--	32.2% *	63.6%	91.5%	15.4% *	74.5%
Pacific:								
Alaska	49.5%	--	--	28.8%	64.1%	93.8%	15.6% *	69.9%
California	61.4%	36.5%	44.7%	70.6%	77.6%	90.2%	42.4%	85.1%
Hawaii	43.6%	20.3% *	26.9%	67.8%	54.8%	88.4%	27.6%	73.9%
Oregon	50.0%	--	35.7%	65.8%	67.1%	87.9%	22.9%	78.2%
Washington	54.2%	15.6% *	25.9% *	41.0%	62.3%	95.6%	23.3%	81.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.92%	2.37%	2.06%	1.60%	1.23%	0.71%	1.54%	0.62%
New England:								
Connecticut	4.58%	10.45% *	10.59% *	9.34%	9.46%	3.98%	6.77%	4.09%
Maine	4.71%	12.89% *	11.09%	8.92%	8.28%	5.63%	8.03%	4.37%
Massachusetts	8.57%	--	--	14.39% *	8.72%	5.97%	9.11% *	4.66%
New Hampshire	4.00%	5.77% *	9.43%	8.04%	7.83%	4.24%	5.34%	3.91%
Rhode Island	5.11%	13.46% *	9.83% *	8.44%	4.01%	5.64%	8.29%	4.49%
Vermont	4.76%	12.21% *	8.46%	7.65%	7.02%	6.97%	7.13%	4.79%
Middle Atlantic:								
New Jersey	9.60%	--	--	10.52%	7.35%	3.66%	13.16% *	3.95%
New York	4.19%	10.20% *	8.99%	6.80%	4.50%	3.16%	6.73%	2.64%
Pennsylvania	4.17%	2.77% *	8.86% *	8.00%	6.49%	3.15%	3.75%	3.09%
East North Central:								
Illinois	4.42%	9.77%	9.08% *	6.47%	5.03%	4.25%	6.90%	3.09%
Indiana	4.37%	--	--	8.02% *	9.06%	3.73%	5.54% *	4.17%
Michigan	4.79%	--	11.57% *	7.99%	6.66%	4.26%	5.35%	3.83%
Ohio	4.14%	7.73% *	9.00% *	8.40%	6.90%	3.09%	5.57%	3.17%
Wisconsin	4.98%	--	--	7.63%	6.43%	2.51%	9.75% *	2.87%
West North Central:								
Iowa	4.70%	9.97% *	9.25% *	7.71%	3.07%	2.90%	7.20%	2.65%
Kansas	4.61%	12.79%	--	8.93%	6.81%	2.23%	8.38%	3.29%
Minnesota	4.09%	--	--	8.05%	6.68%	2.56%	7.74%	3.24%
Missouri	4.27%	11.62% *	11.98%	7.64%	7.56%	4.30%	7.25%	3.89%
Nebraska	4.71%	--	--	8.82%	6.53%	7.46%	8.41%	5.04%
North Dakota	3.97%	7.48% *	8.08% *	5.87%	7.02%	3.79%	4.79%	3.75%
South Dakota	4.98%	--	9.14%	7.08%	6.50%	7.28%	7.57%	4.87%
South Atlantic:								
Delaware	5.92%	--	--	9.10%	7.08%	3.18%	7.73%	3.45%
District of Columbia	8.92%	--	--	7.58%	9.84%	2.69%	14.33% *	4.24%
Florida	5.29%	17.68% *	12.64%	7.08%	6.99%	3.32%	10.97%	2.93%
Georgia	6.44%	--	--	11.32%	7.55%	4.34%	8.49% *	3.75%
Maryland	4.87%	11.55%	12.25%	9.68%	15.72%	3.40%	7.99%	5.50%
North Carolina	4.19%	--	--	9.50%	6.59%	2.45%	8.94%	2.68%
South Carolina	5.52%	--	--	9.53%	7.09%	4.38%	11.55% *	3.72%
Virginia	4.61%	--	--	12.23%	8.34%	3.57%	7.25%	3.79%
West Virginia	4.12%	--	--	6.35% *	6.89%	2.25%	7.76% *	2.79%
East South Central:								
Alabama	4.00%	5.87% *	--	8.83%	8.29%	5.72%	4.62% *	4.59%
Kentucky	4.31%	--	--	9.94%	8.74%	5.36%	6.04%	4.59%
Mississippi	4.17%	0.00%	--	7.76% *	7.83%	4.14%	3.02% *	4.20%
Tennessee	6.00%	--	--	9.19%	8.27%	4.90%	12.94% *	4.13%
West South Central:								
Arkansas	6.65%	--	7.73% *	9.02%	8.08%	6.79%	5.05% *	6.68%
Louisiana	4.90%	10.81% *	--	9.23%	7.98%	6.64%	7.67%	4.93%
Oklahoma	5.59%	14.16% *	9.81%	8.13%	6.12%	4.45%	9.02%	3.54%
Texas	3.78%	9.17%	9.02%	7.36%	5.43%	3.45%	6.59%	2.91%
Mountain:								
Arizona	5.73%	--	--	10.93%	7.61%	6.49%	8.16%	4.65%
Colorado	5.07%	8.65% *	11.08%	8.58%	8.04%	2.34%	7.57%	3.03%
Idaho	5.04%	15.27% *	11.20% *	9.14%	7.91%	6.48%	8.51%	4.84%
Montana	4.85%	10.39%	11.17%	8.59%	6.20%	5.24%	7.72%	4.24%
Nevada	4.78%	--	14.28% *	8.68%	9.17%	4.46%	8.73%	4.19%
New Mexico	5.87%	--	--	9.07%	7.75%	6.13%	9.30% *	4.71%
Utah	5.19%	--	--	10.67%	7.62%	6.21%	9.07%	4.58%
Wyoming	5.54%	--	--	10.54% *	8.96%	4.06%	6.22% *	4.42%
Pacific:								
Alaska	4.55%	--	--	7.86%	8.79%	2.67%	6.01% *	4.85%
California	2.95%	6.50%	7.52%	4.36%	4.51%	2.53%	4.64%	2.15%
Hawaii	4.46%	8.24% *	8.00%	7.70%	9.21%	4.33%	5.98%	4.44%
Oregon	4.49%	--	10.39%	9.73%	7.34%	4.31%	5.07%	3.82%
Washington	4.14%	8.22% *	8.86% *	8.60%	7.88%	1.72%	5.85%	2.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.e Percent of private-sector establishments that offer health insurance by plan provider arrangement by State: United States, 2024

Division and State	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	20.8%	90.6%	35.1%	70.2%
New England:				
Connecticut	15.8%	89.0%	29.7%	69.7%
Maine	27.5%	85.8%	28.9%	66.2%
Massachusetts	15.4%	94.1%	37.6%	69.2%
New Hampshire	15.4%	93.3%	47.1%	62.4%
Rhode Island	32.4%	79.3%	25.8%	59.9%
Vermont	29.5%	83.0%	32.7%	61.8%
Middle Atlantic:				
New Jersey	7.6% *	97.1%	30.1%	78.9%
New York	19.7%	90.3%	44.4%	62.1%
Pennsylvania	13.3%	95.9%	41.9%	65.0%
East North Central:				
Illinois	18.7%	94.2%	29.2%	81.5%
Indiana	17.6%	90.3%	22.0%	79.0%
Michigan	12.7%	92.2%	37.2%	72.3%
Ohio	19.5%	90.3%	34.4%	67.3%
Wisconsin	26.2%	81.7%	28.2%	66.2%
West North Central:				
Iowa	27.8%	86.7%	29.6%	71.6%
Kansas	25.4%	88.1%	29.9%	76.5%
Minnesota	35.5%	91.1%	20.7%	82.5%
Missouri	27.1%	87.4%	14.5%	77.4%
Nebraska	18.2%	91.3%	21.6%	79.5%
North Dakota	31.8%	75.9%	20.3%	64.0%
South Dakota	27.0%	87.9%	25.4%	69.0%
South Atlantic:				
Delaware	31.4%	83.0%	29.2%	66.2%
District of Columbia	12.7%	93.5%	34.7%	69.2%
Florida	33.7%	86.1%	32.1%	71.0%
Georgia	15.1%	94.9%	40.7%	72.6%
Maryland	18.4%	89.7%	31.5%	71.0%
North Carolina	13.5%	96.2%	21.7%	80.4%
South Carolina	12.7%	96.8%	30.2%	77.7%
Virginia	19.5%	86.1%	24.0%	74.4%
West Virginia	23.2%	90.6%	27.1%	75.7%
East South Central:				
Alabama	20.4%	86.1%	24.0%	70.5%
Kentucky	21.8%	85.5%	24.6%	70.8%
Mississippi	19.9%	85.0%	26.1%	68.9%
Tennessee	13.2%	96.8%	29.1%	76.6%
West South Central:				
Arkansas	17.6%	87.5%	21.6%	71.8%
Louisiana	25.7%	91.0%	29.0%	74.5%
Oklahoma	20.1%	88.3%	27.2%	71.7%
Texas	23.6%	89.8%	31.2%	73.8%
Mountain:				
Arizona	20.1%	89.9%	25.9%	75.9%
Colorado	26.1%	87.1%	30.6%	68.9%
Idaho	21.9%	86.6%	27.9%	67.9%
Montana	19.2%	92.3%	28.6%	75.8%
Nevada	16.9%	96.5%	40.0%	73.8%
New Mexico	25.1%	89.6%	34.1%	68.0%
Utah	8.7%	97.6%	38.1%	80.4%
Wyoming	12.7%	92.5%	24.9%	79.0%
Pacific:				
Alaska	12.2% *	92.7%	27.1%	74.1%
California	22.7%	91.6%	60.7%	56.1%
Hawaii	37.9%	74.3%	33.3%	53.4%
Oregon	10.7%	94.7%	36.8%	73.2%
Washington	22.2%	90.4%	38.5%	69.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table II.A.2.d), With waiting period (Table II.A.2.f), and Insurance to Retirees (Table II.A.2.h).

Table II.A.2.e Standard errors for percent of private-sector establishments that offer health insurance by plan provider arrangement by State: United States, 2024

Division and State	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.81%	0.64%	0.90%	0.89%
New England:				
Connecticut	3.10%	2.91%	4.90%	4.77%
Maine	4.47%	3.16%	4.74%	4.88%
Massachusetts	4.40%	3.02%	7.72%	7.00%
New Hampshire	2.82%	1.90%	4.30%	4.20%
Rhode Island	5.58%	5.12%	4.60%	5.30%
Vermont	5.11%	4.52%	4.37%	4.95%
Middle Atlantic:				
New Jersey	2.33% *	1.01%	6.08%	4.66%
New York	2.75%	2.14%	4.28%	4.13%
Pennsylvania	2.64%	1.43%	4.88%	5.04%
East North Central:				
Illinois	3.29%	2.17%	3.43%	3.12%
Indiana	3.40%	2.62%	3.43%	3.38%
Michigan	2.79%	2.29%	5.48%	5.42%
Ohio	3.89%	3.30%	4.07%	4.32%
Wisconsin	5.32%	5.15%	5.11%	5.70%
West North Central:				
Iowa	4.60%	3.86%	3.81%	4.44%
Kansas	4.96%	3.31%	4.66%	4.03%
Minnesota	5.15%	2.40%	3.19%	3.00%
Missouri	4.77%	3.06%	3.44%	4.09%
Nebraska	4.00%	2.34%	4.00%	3.34%
North Dakota	4.75%	4.55%	3.70%	4.76%
South Dakota	4.77%	2.54%	4.94%	5.05%
South Atlantic:				
Delaware	6.08%	6.31%	4.87%	6.17%
District of Columbia	3.05%	2.33%	8.32%	8.27%
Florida	6.42%	5.89%	5.36%	5.77%
Georgia	3.16%	1.77%	5.67%	5.06%
Maryland	3.68%	3.00%	5.18%	4.83%
North Carolina	2.81%	1.24%	4.30%	3.95%
South Carolina	3.01%	1.65%	5.70%	5.48%
Virginia	4.03%	3.62%	3.58%	4.17%
West Virginia	3.67%	2.03%	4.76%	4.45%
East South Central:				
Alabama	4.09%	3.75%	4.11%	4.68%
Kentucky	4.08%	3.93%	3.78%	4.42%
Mississippi	4.20%	3.89%	4.72%	4.87%
Tennessee	3.38%	1.22%	6.38%	6.42%
West South Central:				
Arkansas	4.41%	4.10%	5.30%	5.94%
Louisiana	4.52%	2.78%	4.49%	4.30%
Oklahoma	4.17%	3.61%	5.06%	5.43%
Texas	3.30%	2.38%	3.97%	3.66%
Mountain:				
Arizona	3.74%	2.69%	4.73%	4.69%
Colorado	5.39%	5.18%	4.54%	5.29%
Idaho	4.34%	3.79%	4.38%	4.92%
Montana	4.05%	2.09%	4.84%	4.14%
Nevada	3.57%	1.28%	5.04%	4.84%
New Mexico	6.45%	6.32%	4.96%	6.15%
Utah	2.13%	1.01%	4.98%	3.52%
Wyoming	3.08%	2.14%	4.73%	3.95%
Pacific:				
Alaska	3.90% *	3.69%	4.65%	5.05%
California	2.71%	2.27%	3.01%	3.03%
Hawaii	4.87%	4.70%	3.91%	4.85%
Oregon	2.40%	1.77%	4.48%	3.92%
Washington	4.04%	2.82%	4.64%	4.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table II.A.2.d), With waiting period (Table II.A.2.f), and Insurance to Retirees (Table II.A.2.h).

Table II.A.2.f Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and State: United States, 2024

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	72.7%	53.0%	78.8%	86.7%	87.8%	75.9%	64.6%	80.3%
New England:								
Connecticut	78.1%	75.3%	93.3%	83.6%	73.8%	73.1%	82.1%	74.4%
Maine	71.4%	43.5%	94.4%	83.4%	90.0%	68.6%	66.0%	76.7%
Massachusetts	48.2%	--	--	76.3%	76.5%	62.1%	35.4% *	67.1%
New Hampshire	67.6%	47.9%	73.4%	92.8%	84.6%	57.9%	65.4%	70.0%
Rhode Island	62.1%	41.0%	70.3%	68.1%	98.3%	64.4%	52.0%	72.0%
Vermont	66.8%	50.2%	74.7%	63.2%	80.0%	73.0%	60.6%	74.1%
Middle Atlantic:								
New Jersey	60.9%	--	--	86.5%	83.7%	71.3%	46.3% *	77.0%
New York	63.7%	41.4%	78.7%	78.5%	82.9%	72.4%	54.8%	76.1%
Pennsylvania	67.8%	56.1%	67.3%	81.0%	82.8%	67.5%	61.5%	73.7%
East North Central:								
Illinois	70.4%	74.8%	70.9%	87.9%	94.1%	47.8%	75.6%	65.1%
Indiana	82.6%	--	70.2%	84.2%	96.6%	86.8%	65.7%	89.2%
Michigan	72.6%	--	83.9%	82.2%	80.6%	74.6%	67.3%	77.5%
Ohio	71.0%	48.8%	85.8%	87.5%	78.5%	70.2%	67.1%	74.1%
Wisconsin	80.1%	--	88.6%	89.7%	92.8%	75.5%	76.9%	82.7%
West North Central:								
Iowa	74.2%	56.6%	86.4%	87.4%	88.9%	78.8%	64.7%	84.8%
Kansas	81.3%	72.8%	84.4%	95.4%	83.8%	81.0%	79.2%	83.6%
Minnesota	74.4%	--	78.4%	86.5%	95.2%	73.6%	60.2%	82.9%
Missouri	75.5%	48.7%	88.6%	81.8%	90.1%	80.9%	65.2%	83.7%
Nebraska	70.1%	--	79.4%	88.9%	90.5%	65.0%	61.5%	75.5%
North Dakota	74.0%	46.4%	76.9%	76.8%	86.9%	95.1%	60.7%	90.1%
South Dakota	75.9%	--	84.5%	91.0%	87.1%	84.6%	67.5%	86.2%
South Atlantic:								
Delaware	65.3%	--	--	89.4%	94.3%	67.6%	52.2%	76.5%
District of Columbia	64.0%	79.3%	--	49.8%	75.5%	50.2%	66.1%	61.6%
Florida	74.7%	62.3%	88.4%	87.0%	97.9%	69.6%	72.5%	76.3%
Georgia	72.3%	--	73.8%	89.6%	95.0%	76.8%	56.1%	82.1%
Maryland	72.0%	--	76.4%	77.7%	84.7%	78.4%	64.7%	79.8%
North Carolina	77.7%	--	86.7%	91.6%	84.1%	78.3%	72.0%	80.7%
South Carolina	68.1%	--	100.0%	85.8%	96.7%	73.0%	51.3%	79.0%
Virginia	66.3%	--	--	85.3%	83.2%	65.1%	59.9%	71.8%
West Virginia	75.3%	88.7%	95.7%	95.6%	88.7%	57.0%	91.7%	67.6%
East South Central:								
Alabama	62.2%	37.5%	67.2%	83.9%	78.3%	76.8%	49.2%	76.5%
Kentucky	72.1%	--	82.5%	88.4%	84.6%	82.8%	51.6%	84.9%
Mississippi	68.3%	--	74.5%	89.3%	90.1%	65.7%	59.3%	74.3%
Tennessee	77.3%	--	95.6%	83.5%	88.2%	82.3%	67.7%	84.4%
West South Central:								
Arkansas	85.2%	--	92.9%	98.4%	83.7%	89.9%	80.2%	89.2%
Louisiana	70.5%	42.2%	76.4%	68.8%	92.2%	81.7%	55.8%	84.2%
Oklahoma	82.8%	68.0%	84.6%	89.6%	96.8%	89.4%	74.6%	92.8%
Texas	81.9%	66.5%	84.6%	99.2%	86.1%	90.0%	74.0%	90.0%
Mountain:								
Arizona	72.5%	--	68.5%	93.7%	87.9%	75.0%	60.2%	81.4%
Colorado	80.8%	82.9%	82.0%	88.4%	94.4%	71.7%	83.4%	78.6%
Idaho	80.5%	63.0%	86.8%	70.6%	96.9%	93.7%	70.3%	92.4%
Montana	77.2%	59.7%	80.1%	90.0%	86.2%	93.6%	66.3%	92.0%
Nevada	73.9%	--	85.6%	85.4%	87.1%	77.2%	66.7%	79.4%
New Mexico	79.8%	95.6%	71.2%	83.8%	78.3%	75.8%	83.9%	77.9%
Utah	83.7%	71.8%	89.2%	92.6%	90.8%	85.1%	79.0%	88.1%
Wyoming	70.9%	--	82.1%	77.4%	74.9%	76.3%	67.4%	74.6%
Pacific:								
Alaska	82.2%	--	80.1%	91.9%	80.1%	86.3%	77.7%	84.9%
California	73.9%	51.8%	86.7%	89.8%	91.3%	82.8%	64.4%	85.8%
Hawaii	70.6%	63.5%	60.9%	84.7%	86.3%	77.6%	65.4%	80.4%
Oregon	64.7%	24.7% *	79.9%	88.8%	90.4%	75.7%	49.9%	80.0%
Washington	76.6%	51.5%	81.6%	85.8%	86.4%	86.9%	64.8%	87.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.f Standard errors for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.96%	2.59%	1.64%	0.97%	0.86%	1.17%	1.70%	0.80%
New England:								
Connecticut	4.25%	10.31%	4.79%	6.27%	8.86%	8.54%	5.99%	5.97%
Maine	4.72%	12.58%	3.96%	6.07%	4.48%	7.38%	8.19%	4.36%
Massachusetts	8.83%	--	--	9.14%	7.69%	7.57%	11.50% *	5.43%
New Hampshire	4.23%	12.70%	8.29%	3.63%	6.51%	7.05%	6.87%	4.74%
Rhode Island	5.73%	11.89%	10.12%	8.34%	0.72%	9.79%	8.14%	7.01%
Vermont	4.67%	13.19%	8.66%	7.34%	5.30%	8.65%	7.55%	4.84%
Middle Atlantic:								
New Jersey	10.00%	--	--	5.83%	7.52%	7.36%	14.95% *	4.97%
New York	4.62%	9.35%	6.82%	6.75%	3.97%	5.22%	6.97%	3.49%
Pennsylvania	4.70%	12.73%	8.91%	5.64%	5.93%	5.92%	8.36%	4.11%
East North Central:								
Illinois	4.67%	8.31%	9.53%	5.48%	1.93%	8.72%	5.91%	6.82%
Indiana	4.42%	--	13.21%	7.74%	2.09%	4.78%	11.29%	3.27%
Michigan	5.29%	--	7.43%	6.07%	7.37%	7.11%	9.50%	4.81%
Ohio	4.18%	13.52%	7.42%	5.01%	6.40%	5.87%	7.71%	4.21%
Wisconsin	5.17%	--	10.44%	5.23%	3.77%	6.78%	10.08%	4.10%
West North Central:								
Iowa	4.69%	11.00%	7.48%	5.61%	4.90%	6.18%	7.92%	3.73%
Kansas	3.96%	10.65%	8.72%	3.25%	4.88%	6.89%	6.55%	4.33%
Minnesota	5.05%	--	9.98%	6.36%	3.16%	9.91%	8.27%	6.17%
Missouri	4.42%	11.38%	6.57%	6.19%	6.40%	7.24%	7.04%	5.33%
Nebraska	5.08%	--	13.53%	4.54%	4.24%	9.33%	8.93%	5.90%
North Dakota	5.22%	13.07%	7.88%	6.60%	5.00%	2.25%	8.27%	2.45%
South Dakota	5.26%	--	6.96%	4.45%	4.77%	12.12%	7.75%	6.75%
South Atlantic:								
Delaware	6.23%	--	--	5.11%	2.92%	7.27%	10.71%	4.94%
District of Columbia	6.68%	12.07%	--	8.08%	7.67%	8.27%	10.96%	5.38%
Florida	5.42%	17.28%	6.97%	5.19%	1.27%	6.41%	11.19%	4.66%
Georgia	7.32%	--	11.76%	5.45%	2.26%	5.32%	14.92%	3.65%
Maryland	5.32%	--	10.63%	7.33%	13.08%	5.69%	8.92%	5.16%
North Carolina	4.27%	--	9.26%	4.27%	6.01%	6.21%	8.82%	4.43%
South Carolina	6.16%	--	0.00%	6.58%	1.70%	6.28%	11.53%	4.50%
Virginia	4.62%	--	--	5.46%	6.22%	6.51%	8.46%	4.54%
West Virginia	4.03%	6.70%	4.24%	2.63%	4.81%	6.97%	3.90%	5.19%
East South Central:								
Alabama	4.86%	10.37%	11.35%	6.81%	6.97%	6.44%	7.81%	4.72%
Kentucky	4.64%	--	9.34%	5.81%	6.64%	5.00%	8.41%	3.69%
Mississippi	4.97%	--	11.57%	5.35%	4.98%	8.18%	8.53%	5.76%
Tennessee	6.38%	--	4.38%	6.76%	5.15%	5.24%	13.14%	3.78%
West South Central:								
Arkansas	5.12%	--	4.95%	1.61%	6.00%	4.66%	10.14%	3.48%
Louisiana	4.78%	12.26%	10.93%	9.07%	2.64%	6.01%	8.27%	3.88%
Oklahoma	5.29%	14.07%	6.38%	4.61%	1.32%	5.58%	8.90%	3.13%
Texas	3.06%	8.22%	6.20%	0.79%	3.92%	2.67%	5.67%	2.00%
Mountain:								
Arizona	5.75%	--	11.30%	4.30%	3.68%	6.48%	11.02%	4.24%
Colorado	4.02%	8.28%	8.63%	6.19%	3.45%	8.06%	5.45%	5.68%
Idaho	4.35%	12.84%	7.23%	9.29%	1.93%	3.85%	7.50%	2.92%
Montana	4.65%	10.07%	10.44%	5.01%	5.78%	3.77%	7.42%	2.81%
Nevada	5.04%	--	7.84%	6.16%	6.28%	7.87%	8.86%	5.54%
New Mexico	4.04%	4.75%	14.15%	7.02%	8.15%	6.63%	6.83%	4.84%
Utah	4.40%	12.64%	10.13%	3.96%	4.11%	5.71%	8.06%	3.68%
Wyoming	7.26%	--	10.34%	8.96%	7.37%	8.08%	12.67%	5.25%
Pacific:								
Alaska	4.06%	--	10.30%	5.08%	7.57%	4.70%	8.70%	3.72%
California	2.93%	6.65%	5.13%	3.16%	2.63%	3.85%	4.66%	2.61%
Hawaii	4.35%	8.94%	8.69%	5.38%	5.56%	8.00%	6.22%	5.04%
Oregon	5.15%	10.21% *	8.27%	4.91%	4.46%	6.34%	7.99%	4.24%
Washington	4.68%	12.26%	6.61%	6.13%	5.43%	5.73%	8.07%	4.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by State: United States, 2024

Division and State	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	8.5%	7.8%
New England:		
Connecticut	9.0% *	9.1% *
Maine	6.9%	5.9% *
Massachusetts	5.4% *	9.5% *
New Hampshire	9.8%	11.5%
Rhode Island	12.3% *	16.0% *
Vermont	11.0%	8.2% *
Middle Atlantic:		
New Jersey	10.1%	10.6%
New York	8.7%	12.1%
Pennsylvania	7.1%	11.8%
East North Central:		
Illinois	14.0% *	7.5%
Indiana	6.2% *	1.2% *
Michigan	14.8%	11.7%
Ohio	7.9%	9.6%
Wisconsin	7.1% *	3.1% *
West North Central:		
Iowa	7.1%	6.7% *
Kansas	6.7% *	10.5% *
Minnesota	5.6% *	3.7% *
Missouri	10.5%	3.9% *
Nebraska	8.9% *	3.8% *
North Dakota	3.8% *	2.0% *
South Dakota	8.0% *	3.4% *
South Atlantic:		
Delaware	11.4%	10.3%
District of Columbia	10.0%	10.4%
Florida	7.8% *	8.3% *
Georgia	12.9%	12.4%
Maryland	8.8% *	8.8% *
North Carolina	12.1%	9.3%
South Carolina	10.6%	10.1%
Virginia	8.9%	9.1%
West Virginia	9.5% *	9.3% *
East South Central:		
Alabama	8.7%	8.3% *
Kentucky	10.7%	11.2%
Mississippi	14.8%	12.0%
Tennessee	8.1% *	6.8% *
West South Central:		
Arkansas	9.1% *	6.1% *
Louisiana	8.5% *	9.3%
Oklahoma	11.0%	6.5% *
Texas	5.5%	2.3% *
Mountain:		
Arizona	10.5%	6.1% *
Colorado	13.7%	7.5% *
Idaho	8.5% *	8.2% *
Montana	4.7% *	6.2% *
Nevada	8.9% *	9.9% *
New Mexico	11.2%	8.0% *
Utah	11.3%	9.8%
Wyoming	10.9% *	8.6% *
Pacific:		
Alaska	8.7% *	5.6% *
California	4.7%	5.3%
Hawaii	6.6% *	7.3%
Oregon	8.1% *	5.7% *
Washington	11.1%	10.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Retiree estimates for years prior to 2011 are provided in Table II.A.2.e for those earlier years.

Table II.A.2.h Standard errors for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by State: United States, 2024

Division and State	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.45%	0.41%
New England:		
Connecticut	3.11% *	3.34% *
Maine	1.61%	1.93% *
Massachusetts	2.03% *	3.59% *
New Hampshire	2.17%	2.79%
Rhode Island	4.08% *	5.03% *
Vermont	3.24%	2.94% *
Middle Atlantic:		
New Jersey	2.95%	2.93%
New York	1.82%	1.98%
Pennsylvania	1.91%	2.50%
East North Central:		
Illinois	4.31% *	2.09%
Indiana	2.02% *	0.45% *
Michigan	3.29%	3.07%
Ohio	2.18%	2.58%
Wisconsin	2.81% *	1.90% *
West North Central:		
Iowa	1.99%	2.18% *
Kansas	2.22% *	4.06% *
Minnesota	2.67% *	2.42% *
Missouri	2.95%	1.30% *
Nebraska	3.65% *	2.42% *
North Dakota	1.42% *	1.58% *
South Dakota	3.27% *	1.42% *
South Atlantic:		
Delaware	2.76%	2.70%
District of Columbia	2.93%	3.01%
Florida	2.48% *	2.62% *
Georgia	3.32%	3.48%
Maryland	3.47% *	3.51% *
North Carolina	3.09%	2.70%
South Carolina	2.85%	2.94%
Virginia	2.26%	2.42%
West Virginia	2.87% *	2.95% *
East South Central:		
Alabama	2.40%	2.54% *
Kentucky	2.92%	3.08%
Mississippi	3.58%	3.34%
Tennessee	2.91% *	2.48% *
West South Central:		
Arkansas	3.48% *	3.25% *
Louisiana	2.64% *	2.70%
Oklahoma	2.59%	2.66% *
Texas	1.31%	0.74% *
Mountain:		
Arizona	2.84%	2.41% *
Colorado	3.61%	2.87% *
Idaho	2.75% *	2.64% *
Montana	1.63% *	3.23% *
Nevada	3.24% *	3.29% *
New Mexico	3.14%	2.93% *
Utah	3.02%	2.82%
Wyoming	3.41% *	3.30% *
Pacific:		
Alaska	3.15% *	3.02% *
California	1.21%	1.17%
Hawaii	2.00% *	2.09%
Oregon	2.53% *	1.85% *
Washington	3.11%	3.11% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Retiree estimates for years prior to 2011 are provided in Table II.A.2.e for those earlier years.

Table II.A.2.i Percent of private-sector establishments that offer health insurance that use a private exchange by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.0%	38.9%	35.7%	33.9%	30.4%	18.5%	37.9%	22.6%
New England:								
Connecticut	19.8%	23.2% *	21.3% *	23.1% *	23.1% *	14.0% *	25.0%	15.0%
Maine	29.9%	36.3% *	48.5%	21.7% *	18.6% *	23.2%	38.6%	21.4%
Massachusetts	41.4%	--	--	18.6% *	48.4%	9.0% *	55.3%	21.0%
New Hampshire	36.0%	52.9%	35.2%	28.3%	38.4%	25.1%	44.2%	27.0%
Rhode Island	23.3%	31.2% *	32.5% *	25.8% *	25.8% *	12.1% *	31.6%	15.1%
Vermont	27.3%	23.2% *	38.9%	32.7%	23.9%	22.5% *	30.9%	23.1%
Middle Atlantic:								
New Jersey	39.2%	--	--	36.4%	43.3%	15.5% *	53.7%	23.1%
New York	29.4%	36.6%	23.1% *	37.4%	32.9%	16.8%	33.5%	23.6%
Pennsylvania	27.6%	29.0% *	32.7% *	42.7%	21.5%	22.0%	32.9%	22.6%
East North Central:								
Illinois	29.5%	40.7%	43.8%	29.9%	27.8%	13.4% *	39.1%	19.6%
Indiana	31.5%	--	--	31.1% *	32.2%	23.9%	40.5%	28.0%
Michigan	30.8%	--	43.6%	29.6%	25.6%	23.6%	37.3%	24.8%
Ohio	26.6%	31.2% *	12.2% *	27.0%	28.8%	28.5%	24.5%	28.3%
Wisconsin	28.6%	--	--	32.9%	18.5%	15.0% *	43.3%	16.4%
West North Central:								
Iowa	22.1%	14.7% *	40.7%	26.2%	31.4%	17.7% *	19.9%	24.4%
Kansas	30.9%	38.9% *	--	37.0%	25.6%	16.8% *	39.3%	22.1%
Minnesota	25.2%	--	--	21.3% *	45.0%	9.0% *	31.9%	21.2%
Missouri	27.7%	30.5% *	36.8% *	54.4%	19.1% *	13.0% *	40.3%	17.5%
Nebraska	28.5%	--	--	28.9% *	38.0%	15.9% *	35.6%	24.1%
North Dakota	23.8%	23.8% *	20.1% *	12.8% *	28.5%	31.1%	20.1% *	28.4%
South Dakota	32.8%	--	56.5%	23.0%	30.7%	31.3% *	35.3%	29.6%
South Atlantic:								
Delaware	32.7%	--	--	32.6% *	28.2% *	13.6% *	49.3%	18.4%
District of Columbia	28.5%	--	--	30.2%	27.9% *	17.2% *	31.3% *	25.1%
Florida	33.0%	52.0% *	--	33.5%	35.3%	22.2%	44.3%	25.1%
Georgia	24.3%	--	--	28.2% *	20.5%	17.7%	32.7% *	19.1%
Maryland	25.6%	--	--	20.5% *	19.2% *	13.5% *	36.2%	14.2%
North Carolina	29.4%	--	--	41.1%	18.8% *	22.1%	43.7%	21.6%
South Carolina	17.9%	--	--	23.3% *	31.7%	11.0% *	20.0% *	16.5%
Virginia	29.7%	--	--	22.0% *	31.0%	16.2%	38.5%	22.2%
West Virginia	26.3%	--	--	38.8%	29.0%	25.0%	25.9%	26.5%
East South Central:								
Alabama	22.2%	15.5% *	--	37.9%	40.6%	15.2% *	22.0%	22.4%
Kentucky	28.4%	--	--	10.6% *	33.2%	23.9%	35.2%	24.1%
Mississippi	28.6%	--	--	26.8%	27.2%	7.1% *	50.8%	14.0%
Tennessee	29.9%	--	--	43.7%	35.9%	12.5% *	44.2%	19.2%
West South Central:								
Arkansas	37.1%	--	38.3%	19.3% *	20.8% *	39.7% *	41.3%	33.8% *
Louisiana	21.1%	22.0% *	--	34.8%	18.2% *	9.4% *	27.1%	15.5%
Oklahoma	29.1%	33.4% *	39.0%	30.3%	23.6%	20.2% *	33.8%	23.3%
Texas	28.5%	32.9%	30.7%	44.2%	40.4%	14.1%	35.4%	21.5%
Mountain:								
Arizona	38.2%	--	--	37.7%	36.7%	19.6%	55.0%	26.0%
Colorado	39.4%	68.1%	35.9% *	53.1%	26.4%	20.4% *	57.3%	24.4%
Idaho	42.2%	65.3%	48.8%	30.0%	36.7%	25.1% *	53.3%	29.2%
Montana	25.2%	30.6%	28.3% *	36.8%	24.8%	10.2% *	33.0%	14.5%
Nevada	29.7%	--	34.2% *	31.8% *	39.9%	26.8%	32.1%	27.8%
New Mexico	32.9%	--	--	34.3%	29.3%	20.2%	51.8%	24.0%
Utah	32.0%	--	--	51.9%	11.1% *	25.2%	39.7%	24.7%
Wyoming	24.7%	--	--	28.5% *	16.3% *	29.3%	24.0% *	25.4%
Pacific:								
Alaska	17.3%	--	--	26.6% *	13.2% *	10.5% *	22.1%	14.4%
California	33.3%	38.6%	44.6%	35.3%	28.9%	22.2%	40.5%	24.3%
Hawaii	22.4%	22.3%	15.9% *	20.6%	46.8%	16.1% *	19.8%	27.3%
Oregon	25.1%	23.8% *	50.3%	16.7% *	37.6%	12.0% *	30.0%	20.0%
Washington	32.7%	36.3% *	40.3%	59.0%	30.5%	19.8% *	41.2%	25.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.i Standard errors for percent of private-sector establishments that offer health insurance that use a private exchange by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.95%	2.69%	2.00%	1.52%	1.25%	1.01%	1.71%	0.75%
New England:								
Connecticut	3.89%	11.11% *	9.08% *	7.09% *	7.40% *	5.11% *	6.86%	3.75%
Maine	4.34%	11.57% *	11.36%	6.84% *	5.78% *	6.79%	7.65%	4.27%
Massachusetts	10.38%	--	--	8.13% *	9.51%	4.10% *	14.04%	4.15%
New Hampshire	4.24%	12.81%	9.35%	7.41%	8.06%	6.35%	6.96%	4.53%
Rhode Island	4.06%	10.94% *	10.57% *	7.92% *	8.47% *	4.65% *	7.15%	3.92%
Vermont	4.31%	11.65% *	9.53%	7.40%	6.05%	7.53% *	7.00%	4.53%
Middle Atlantic:								
New Jersey	9.96%	--	--	10.61%	8.80%	5.13% *	14.90%	4.29%
New York	4.31%	10.13%	7.41% *	6.50%	4.64%	4.40%	6.88%	3.16%
Pennsylvania	4.37%	12.10% *	10.19% *	7.93%	6.13%	5.15%	7.92%	3.79%
East North Central:								
Illinois	4.08%	9.70%	10.89%	6.00%	6.46%	4.76% *	6.85%	3.82%
Indiana	4.88%	--	--	9.65% *	9.04%	6.81%	10.88%	5.01%
Michigan	5.38%	--	12.92%	8.41%	6.80%	6.57%	9.72%	4.59%
Ohio	3.70%	10.91% *	5.51% *	7.93%	6.86%	6.30%	5.97%	4.57%
Wisconsin	5.88%	--	--	7.65%	4.95%	5.76% *	10.40%	3.77%
West North Central:								
Iowa	3.37%	6.33% *	11.61%	7.00%	6.83%	5.70% *	5.16%	4.14%
Kansas	4.67%	12.47% *	--	8.64%	6.53%	5.12% *	8.15%	3.98%
Minnesota	3.81%	--	--	6.41% *	7.28%	4.67% *	7.53%	3.98%
Missouri	3.94%	10.90% *	11.15% *	7.54%	5.81% *	5.36% *	7.01%	4.30%
Nebraska	3.97%	--	--	8.91% *	7.41%	5.19% *	8.00%	4.06%
North Dakota	4.53%	13.05% *	7.66% *	4.54% *	6.76%	7.96%	7.33% *	4.84%
South Dakota	4.63%	--	9.15%	6.69%	6.20%	9.76% *	7.05%	5.71%
South Atlantic:								
Delaware	6.02%	--	--	10.17% *	9.07% *	4.22% *	10.67%	3.76%
District of Columbia	8.18%	--	--	7.16%	9.42% *	6.13% *	14.39% *	4.94%
Florida	6.19%	16.46% *	--	9.48%	9.06%	5.67%	11.68%	4.60%
Georgia	4.19%	--	--	9.60% *	5.11%	4.94%	10.49% *	3.65%
Maryland	5.01%	--	--	7.40% *	7.55% *	4.53% *	8.80%	3.44%
North Carolina	4.41%	--	--	9.38%	6.72% *	5.53%	9.16%	4.18%
South Carolina	3.73%	--	--	7.24% *	8.19%	3.69% *	7.99% *	3.35%
Virginia	4.54%	--	--	7.02% *	7.88%	4.30%	8.60%	3.72%
West Virginia	3.85%	--	--	8.17%	6.85%	6.30%	6.76%	4.66%
East South Central:								
Alabama	3.79%	7.91% *	--	9.01%	7.91%	5.27% *	6.17%	4.16%
Kentucky	4.45%	--	--	5.31% *	8.57%	5.99%	8.75%	4.55%
Mississippi	4.14%	--	--	7.74%	6.84%	3.37% *	8.41%	3.11%
Tennessee	6.26%	--	--	10.70%	8.11%	4.11% *	12.78%	3.58%
West South Central:								
Arkansas	7.70%	--	10.73%	7.22% *	6.31% *	16.47% *	9.78%	11.66% *
Louisiana	3.82%	10.12% *	--	8.79%	5.87% *	4.02% *	7.02%	3.45%
Oklahoma	5.32%	13.84% *	10.38%	7.48%	6.02%	6.20% *	8.89%	4.25%
Texas	3.50%	8.60%	8.57%	7.32%	6.01%	3.61%	6.24%	2.99%
Mountain:								
Arizona	5.51%	--	--	9.59%	8.68%	5.23%	10.33%	4.23%
Colorado	5.41%	11.34%	10.82% *	8.58%	7.41%	7.58% *	8.41%	5.47%
Idaho	5.31%	12.51%	11.52%	8.15%	7.85%	7.63% *	8.14%	5.37%
Montana	4.16%	8.96%	10.28% *	8.37%	6.98%	3.78% *	6.77%	3.26%
Nevada	4.42%	--	11.98% *	10.89% *	9.55%	7.25%	7.48%	5.35%
New Mexico	6.06%	--	--	8.65%	8.64%	5.87%	12.95%	4.58%
Utah	4.56%	--	--	10.45%	3.39% *	7.51%	8.21%	5.10%
Wyoming	4.63%	--	--	9.33% *	5.23% *	8.75%	7.39% *	5.35%
Pacific:								
Alaska	3.21%	--	--	8.19% *	5.60% *	4.30% *	6.33%	3.60%
California	2.95%	6.68%	7.45%	4.90%	4.56%	3.77%	4.71%	2.76%
Hawaii	3.54%	6.70%	6.43% *	6.04%	9.20%	6.84% *	4.60%	5.02%
Oregon	4.03%	10.38% *	10.63%	6.07% *	7.64%	4.10% *	7.08%	3.67%
Washington	4.26%	11.32% *	9.58%	8.63%	7.89%	6.62% *	7.34%	4.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.j Percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2024

Division and State	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	34.7%	22.8%	17.2%
New England:			
Connecticut	39.7%	25.9%	15.0%
Maine	32.6%	19.5%	11.1%
Massachusetts	43.2%	21.1%	14.4%
New Hampshire	38.5%	24.8%	13.1%
Rhode Island	41.4%	31.7%	17.4%
Vermont	25.6%	16.9%	11.9%
Middle Atlantic:			
New Jersey	27.8%	19.3%	11.3%
New York	27.7%	19.7%	16.7%
Pennsylvania	38.7%	23.9%	16.7%
East North Central:			
Illinois	37.1%	23.0%	17.8%
Indiana	35.3%	22.5%	17.0%
Michigan	33.4%	23.9%	17.0%
Ohio	40.4%	30.0%	24.1%
Wisconsin	34.6%	22.9%	19.3%
West North Central:			
Iowa	43.8%	34.2%	19.1%
Kansas	31.3%	24.7%	19.8%
Minnesota	35.4%	27.3%	22.7%
Missouri	38.5%	25.4%	19.2%
Nebraska	32.6%	25.5%	17.6%
North Dakota	37.1%	27.8%	18.0%
South Dakota	34.7%	23.0%	16.6%
South Atlantic:			
Delaware	29.6%	23.6%	16.8%
District of Columbia	58.2%	33.8%	21.0%
Florida	31.7%	19.4%	18.2%
Georgia	31.8%	20.0%	15.6%
Maryland	42.5%	24.3%	16.3%
North Carolina	32.7%	26.6%	17.1%
South Carolina	38.5%	27.8%	20.4%
Virginia	32.2%	22.7%	12.7%
West Virginia	41.1%	26.7%	25.0%
East South Central:			
Alabama	38.5%	22.6%	20.6%
Kentucky	39.2%	29.5%	22.6%
Mississippi	40.6%	25.4%	27.4%
Tennessee	41.2%	24.1%	21.7%
West South Central:			
Arkansas	34.8%	22.8%	20.8%
Louisiana	38.5%	24.1%	21.1%
Oklahoma	37.8%	23.5%	15.3%
Texas	38.5%	22.9%	18.2%
Mountain:			
Arizona	40.6%	26.3%	23.4%
Colorado	34.2%	23.2%	11.8%
Idaho	29.5%	19.4%	14.9%
Montana	29.6%	17.7%	14.9%
Nevada	35.6%	20.9%	23.1%
New Mexico	38.2%	26.6%	19.1%
Utah	31.5%	20.8%	14.8%
Wyoming	31.7%	18.5%	10.9%
Pacific:			
Alaska	27.7%	18.0%	11.9%
California	29.6%	19.4%	14.0%
Hawaii	35.7%	25.0%	13.4%
Oregon	33.7%	23.6%	14.1%
Washington	34.3%	24.1%	16.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.j Standard errors for Percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2024

Division and State	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.48%	0.40%	0.37%
New England:			
Connecticut	2.70%	2.59%	2.16%
Maine	2.54%	2.28%	1.27%
Massachusetts	5.89%	2.57%	2.29%
New Hampshire	2.58%	1.75%	1.46%
Rhode Island	2.86%	3.31%	2.74%
Vermont	1.76%	1.46%	1.29%
Middle Atlantic:			
New Jersey	3.06%	2.38%	1.98%
New York	1.67%	1.64%	1.84%
Pennsylvania	2.65%	1.62%	1.62%
East North Central:			
Illinois	2.45%	2.34%	2.33%
Indiana	1.90%	2.00%	2.03%
Michigan	2.36%	2.89%	1.76%
Ohio	2.31%	2.21%	2.19%
Wisconsin	2.39%	1.71%	1.99%
West North Central:			
Iowa	2.99%	2.98%	2.22%
Kansas	1.91%	2.00%	2.14%
Minnesota	2.13%	2.15%	2.41%
Missouri	2.47%	2.09%	2.26%
Nebraska	2.34%	2.55%	2.15%
North Dakota	2.36%	2.41%	1.90%
South Dakota	2.79%	2.55%	2.71%
South Atlantic:			
Delaware	2.18%	2.17%	1.96%
District of Columbia	5.85%	4.10%	2.54%
Florida	2.53%	1.98%	1.92%
Georgia	2.71%	1.91%	1.93%
Maryland	3.08%	2.52%	2.00%
North Carolina	2.17%	2.54%	1.90%
South Carolina	2.50%	2.45%	2.05%
Virginia	2.91%	2.51%	1.75%
West Virginia	2.20%	2.08%	2.30%
East South Central:			
Alabama	2.76%	1.92%	2.13%
Kentucky	2.22%	2.83%	2.51%
Mississippi	2.51%	2.23%	2.63%
Tennessee	3.06%	2.42%	2.78%
West South Central:			
Arkansas	3.54%	3.71%	3.80%
Louisiana	3.01%	2.41%	2.53%
Oklahoma	3.09%	2.65%	2.40%
Texas	2.37%	1.98%	1.67%
Mountain:			
Arizona	3.37%	2.91%	2.61%
Colorado	2.71%	2.46%	1.76%
Idaho	2.64%	2.29%	2.23%
Montana	2.65%	1.50%	1.78%
Nevada	2.62%	2.28%	2.16%
New Mexico	2.97%	2.44%	2.39%
Utah	2.53%	2.10%	1.83%
Wyoming	3.56%	2.04%	1.54%
Pacific:			
Alaska	1.94%	1.64%	1.33%
California	1.37%	1.27%	1.21%
Hawaii	3.24%	2.89%	2.85%
Oregon	2.24%	1.93%	1.74%
Washington	2.08%	1.87%	1.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.I Percent of private-sector establishments that offer paid sick leave by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	64.1%	50.0%	69.2%	78.8%	83.9%	93.2%	54.9%	89.6%
New England:								
Connecticut	62.3%	42.0%	60.1%	85.6%	95.5%	98.7%	48.2%	97.2%
Maine	57.6%	38.8%	69.3%	84.8%	95.4%	100.0%	46.2%	97.1%
Massachusetts	75.7%	64.6%	82.6%	97.0%	90.0%	100.0%	69.6%	96.6%
New Hampshire	62.4%	39.4%	81.6%	77.9%	87.8%	98.2%	50.8%	92.6%
Rhode Island	68.5%	46.2%	85.6%	97.6%	89.5%	96.3%	57.1%	95.2%
Vermont	72.2%	61.9%	74.3%	91.8%	97.0%	100.0%	65.7%	98.4%
Middle Atlantic:								
New Jersey	70.1%	56.8%	71.4%	94.7%	100.0%	100.0%	61.8%	100.0%
New York	72.7%	62.0%	84.1%	94.1%	96.3%	95.4%	66.7%	96.1%
Pennsylvania	64.8%	49.4%	56.4%	80.2%	94.4%	96.6%	52.5%	94.9%
East North Central:								
Illinois	67.5%	51.9%	75.6%	85.0%	86.9%	98.3%	57.2%	94.8%
Indiana	48.1%	26.5%	46.6%	69.6%	56.0%	93.0%	33.0%	80.5%
Michigan	55.9%	39.5%	50.0%	71.2%	86.6%	92.6%	43.4%	89.7%
Ohio	58.5%	42.0%	59.7%	64.4%	72.6%	88.4%	47.3%	82.4%
Wisconsin	41.8%	28.6%	35.7%	49.5%	55.3%	85.8%	31.2%	71.4%
West North Central:								
Iowa	58.0%	44.8%	52.8%	69.6%	75.9%	92.7%	46.7%	86.8%
Kansas	59.9%	44.7%	63.6%	80.1%	80.5%	91.8%	50.2%	86.8%
Minnesota	65.8%	45.1%	80.9%	93.4%	94.5%	98.0%	54.1%	96.9%
Missouri	59.6%	42.3%	61.4%	78.0%	76.4%	88.5%	48.2%	85.6%
Nebraska	58.5%	48.0%	51.5%	71.7%	73.9%	88.3%	50.6%	81.9%
North Dakota	59.3%	47.7%	62.3%	69.9%	66.6%	94.4%	51.9%	81.7%
South Dakota	54.2%	43.1%	61.9%	73.5%	77.2%	74.7%	48.3%	75.7%
South Atlantic:								
Delaware	58.3%	42.6%	71.6%	63.0%	79.6%	98.8%	48.0%	88.5%
District of Columbia	88.5%	85.6%	82.7%	91.5%	95.1%	95.6%	85.3%	95.3%
Florida	56.1%	42.1%	61.3%	70.2%	67.2%	92.0%	46.0%	85.5%
Georgia	55.7%	35.7%	75.5%	76.3%	82.2%	90.2%	44.2%	87.1%
Maryland	69.9%	52.4%	82.2%	95.4%	98.1%	94.1%	60.4%	94.9%
North Carolina	54.3%	36.6%	58.4%	76.1%	74.6%	90.7%	43.2%	84.3%
South Carolina	56.2%	41.7%	68.4%	68.5%	66.6%	78.1%	46.8%	76.1%
Virginia	62.5%	51.4%	54.9%	67.4%	86.4%	93.7%	53.0%	89.9%
West Virginia	56.1%	38.1%	49.8%	50.9%	67.5%	94.3%	40.6%	83.4%
East South Central:								
Alabama	63.8%	54.9%	55.5%	66.2%	69.8%	88.7%	54.9%	83.6%
Kentucky	60.7%	48.0%	52.6%	67.8%	73.8%	86.5%	49.7%	82.8%
Mississippi	49.0%	27.7%	65.9%	71.0%	63.2%	75.7%	37.3%	73.3%
Tennessee	61.1%	45.8%	43.0%	73.4%	83.0%	90.8%	47.2%	88.4%
West South Central:								
Arkansas	51.7%	30.5%	73.5%	67.1%	75.1%	82.5%	41.7%	78.6%
Louisiana	61.3%	45.3%	62.2%	74.4%	77.0%	90.3%	51.3%	84.8%
Oklahoma	59.9%	49.4%	58.9%	56.7%	82.0%	91.7%	51.4%	84.9%
Texas	63.4%	51.3%	73.6%	59.1%	81.2%	91.3%	54.6%	86.1%
Mountain:								
Arizona	72.4%	56.4%	84.4%	95.7%	85.3%	92.6%	63.6%	91.9%
Colorado	61.5%	42.5%	69.6%	88.3%	97.5%	97.1%	49.4%	97.2%
Idaho	41.4%	26.4%	47.1%	58.3%	68.8%	89.0%	31.6%	79.8%
Montana	49.3%	36.9%	51.8%	57.6%	83.5%	97.9%	39.3%	90.3%
Nevada	55.7%	38.3%	45.2%	71.7%	90.7%	92.2%	42.0%	88.8%
New Mexico	84.6%	74.5%	86.9%	89.4%	94.4%	97.9%	78.1%	96.9%
Utah	47.9%	34.8%	53.2%	54.6%	73.7%	88.8%	38.6%	80.2%
Wyoming	51.1%	35.2%	49.4%	68.9%	94.6%	97.2%	40.0%	94.3%
Pacific:								
Alaska	40.5%	22.5%	39.6%	65.6%	71.4%	93.9%	28.3%	82.1%
California	80.0%	69.7%	91.0%	96.4%	95.6%	99.0%	74.8%	98.1%
Hawaii	57.9%	38.6%	59.8%	82.9%	74.3%	95.4%	46.4%	86.4%
Oregon	70.4%	54.4%	74.5%	100.0%	97.2%	97.3%	61.2%	97.5%
Washington	76.5%	59.9%	97.0%	94.4%	100.0%	98.5%	68.8%	97.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.I Standard errors for percent of private-sector establishments that offer paid sick leave by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	1.08%	1.23%	1.05%	0.99%	0.52%	0.86%	0.46%
New England:								
Connecticut	3.69%	6.29%	8.80%	5.10%	3.81%	0.99%	5.00%	1.17%
Maine	3.45%	5.39%	7.08%	4.68%	2.12%	0.00%	4.39%	1.22%
Massachusetts	4.22%	7.60%	6.84%	2.33%	6.76%	0.00%	5.78%	2.07%
New Hampshire	3.54%	6.34%	5.33%	5.95%	4.35%	1.29%	4.81%	1.94%
Rhode Island	3.78%	6.72%	5.51%	1.72%	6.16%	2.73%	5.16%	2.31%
Vermont	3.24%	5.14%	5.69%	3.73%	1.50%	0.00%	4.04%	0.70%
Middle Atlantic:								
New Jersey	5.78%	9.06%	9.28%	2.65%	0.00%	0.00%	7.14%	0.00%
New York	2.96%	4.51%	4.14%	2.09%	2.37%	1.94%	3.69%	1.36%
Pennsylvania	3.10%	5.76%	6.84%	5.06%	2.27%	1.49%	4.46%	1.42%
East North Central:								
Illinois	2.88%	4.69%	6.48%	4.75%	4.00%	1.51%	3.82%	1.52%
Indiana	3.32%	5.49%	8.17%	7.03%	9.52%	2.12%	4.43%	3.51%
Michigan	3.88%	7.15%	7.91%	8.45%	5.77%	3.20%	5.34%	2.69%
Ohio	3.45%	6.26%	7.35%	7.47%	6.48%	3.23%	4.80%	2.98%
Wisconsin	3.73%	6.07%	7.48%	6.62%	7.13%	4.62%	4.85%	3.91%
West North Central:								
Iowa	3.72%	6.14%	8.20%	6.72%	6.31%	2.68%	4.98%	2.78%
Kansas	3.68%	5.96%	8.80%	5.05%	5.87%	2.95%	4.82%	2.81%
Minnesota	3.38%	5.87%	6.40%	3.15%	3.73%	0.85%	4.59%	1.33%
Missouri	3.46%	5.87%	8.31%	5.67%	7.06%	5.04%	4.63%	3.93%
Nebraska	4.23%	6.64%	9.23%	6.07%	6.52%	5.01%	5.42%	3.77%
North Dakota	3.94%	6.49%	7.90%	6.44%	6.97%	3.11%	5.10%	3.44%
South Dakota	3.79%	5.83%	6.12%	5.76%	5.41%	11.70%	4.59%	6.47%
South Atlantic:								
Delaware	4.34%	6.88%	8.57%	8.58%	7.20%	0.69%	5.66%	3.02%
District of Columbia	3.30%	6.53%	7.22%	4.24%	1.90%	2.73%	5.00%	1.70%
Florida	3.34%	5.11%	6.83%	6.39%	9.35%	2.68%	4.30%	2.93%
Georgia	5.03%	7.53%	7.54%	6.88%	5.11%	3.51%	6.34%	2.82%
Maryland	3.42%	6.34%	5.69%	2.49%	1.21%	2.67%	4.81%	1.76%
North Carolina	3.56%	5.81%	8.30%	6.88%	7.33%	3.77%	4.68%	3.35%
South Carolina	4.04%	7.04%	8.00%	7.12%	8.27%	5.76%	5.61%	4.39%
Virginia	4.60%	8.22%	9.25%	9.89%	6.50%	2.17%	6.25%	2.49%
West Virginia	3.38%	6.35%	8.41%	6.81%	6.97%	1.99%	5.09%	2.53%
East South Central:								
Alabama	3.69%	6.42%	8.72%	7.85%	6.98%	3.83%	5.19%	3.26%
Kentucky	3.42%	6.23%	8.47%	7.56%	7.66%	4.06%	4.93%	3.42%
Mississippi	3.46%	5.24%	9.05%	7.41%	7.68%	7.27%	4.39%	5.28%
Tennessee	4.34%	8.79%	8.58%	6.55%	5.31%	2.60%	6.65%	2.33%
West South Central:								
Arkansas	4.33%	6.64%	6.58%	8.51%	7.77%	6.30%	5.10%	5.12%
Louisiana	3.58%	6.36%	8.24%	6.76%	6.68%	5.20%	4.86%	3.91%
Oklahoma	3.91%	6.66%	8.27%	7.16%	5.11%	3.68%	5.20%	3.04%
Texas	2.73%	4.53%	5.52%	6.09%	4.61%	2.83%	3.70%	2.49%
Mountain:								
Arizona	5.23%	9.01%	6.83%	2.78%	6.54%	3.66%	7.21%	2.77%
Colorado	3.55%	5.89%	7.30%	4.83%	1.53%	1.39%	4.73%	1.05%
Idaho	3.29%	4.75%	7.94%	7.23%	7.89%	3.93%	3.94%	3.80%
Montana	3.40%	4.96%	7.35%	7.26%	5.55%	1.55%	4.19%	2.31%
Nevada	3.79%	6.57%	9.08%	7.95%	3.47%	3.85%	5.18%	3.09%
New Mexico	2.70%	6.01%	6.45%	4.61%	3.23%	1.24%	4.28%	1.21%
Utah	3.58%	5.17%	8.39%	8.46%	6.83%	4.59%	4.37%	3.82%
Wyoming	4.25%	7.44%	8.65%	7.82%	1.88%	1.65%	5.72%	1.57%
Pacific:								
Alaska	2.87%	4.21%	6.83%	6.48%	8.32%	5.32%	3.46%	4.19%
California	1.71%	2.86%	2.69%	1.32%	2.53%	0.54%	2.22%	0.71%
Hawaii	4.27%	7.21%	8.56%	5.60%	8.58%	2.77%	5.67%	3.42%
Oregon	3.38%	5.57%	6.68%	0.00%	1.83%	2.11%	4.37%	1.37%
Washington	3.13%	5.61%	2.11%	3.37%	0.00%	1.31%	4.24%	1.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.m Percent of private-sector establishments that offer paid vacation leave by firm size and State: United States, 2024

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	69.0%	53.5%	75.3%	87.6%	95.0%	97.7%	59.2%	96.2%
New England:								
Connecticut	69.5%	51.3%	73.5%	91.2%	96.2%	98.7%	58.1%	97.5%
Maine	67.7%	49.1%	93.8%	88.7%	98.8%	100.0%	59.0%	98.1%
Massachusetts	71.9%	60.1%	73.1%	95.9%	90.0%	100.0%	64.7%	96.2%
New Hampshire	76.6%	58.6%	91.4%	96.3%	96.8%	100.0%	68.3%	98.1%
Rhode Island	74.7%	59.3%	80.4%	93.4%	96.4%	96.3%	65.3%	96.7%
Vermont	72.1%	60.6%	78.9%	92.1%	97.4%	100.0%	65.7%	98.1%
Middle Atlantic:								
New Jersey	74.2%	67.7%	59.4%	92.1%	93.4%	99.1%	67.6%	97.7%
New York	67.4%	55.3%	76.7%	87.1%	94.9%	98.6%	60.0%	96.7%
Pennsylvania	77.8%	65.6%	80.0%	87.3%	99.3%	98.0%	69.5%	97.9%
East North Central:								
Illinois	69.3%	50.5%	87.4%	92.1%	98.3%	98.5%	58.6%	97.8%
Indiana	63.6%	40.7%	67.8%	85.3%	92.8%	98.1%	48.6%	96.0%
Michigan	66.1%	47.8%	68.1%	86.6%	95.0%	99.0%	54.8%	96.5%
Ohio	74.4%	56.2%	85.6%	78.3%	97.0%	99.3%	63.2%	98.5%
Wisconsin	66.2%	48.5%	77.7%	86.9%	94.9%	98.1%	55.9%	95.0%
West North Central:								
Iowa	71.3%	56.5%	70.7%	91.2%	99.1%	98.3%	60.5%	98.8%
Kansas	71.6%	58.1%	73.3%	91.6%	93.6%	97.6%	63.0%	95.1%
Minnesota	68.4%	50.8%	69.3%	95.4%	98.9%	100.0%	56.7%	99.3%
Missouri	73.9%	55.7%	79.2%	95.7%	100.0%	99.6%	62.9%	99.2%
Nebraska	69.0%	53.5%	74.0%	86.2%	100.0%	100.0%	58.7%	99.0%
North Dakota	72.0%	55.1%	86.9%	94.6%	96.8%	97.2%	63.8%	96.8%
South Dakota	65.8%	50.0%	77.2%	92.0%	96.8%	96.4%	57.5%	95.9%
South Atlantic:								
Delaware	66.4%	48.5%	83.0%	89.1%	96.1%	98.8%	55.5%	98.3%
District of Columbia	90.9%	85.7%	91.0%	100.0%	99.0%	95.7%	87.8%	97.4%
Florida	62.5%	46.1%	69.3%	86.1%	91.0%	97.6%	51.2%	95.5%
Georgia	62.9%	40.6%	84.2%	87.2%	100.0%	98.3%	50.3%	97.4%
Maryland	71.5%	55.4%	83.6%	88.4%	99.1%	96.0%	62.4%	95.4%
North Carolina	64.3%	43.3%	80.7%	92.5%	93.0%	96.8%	52.9%	95.1%
South Carolina	71.8%	53.8%	83.3%	76.3%	99.1%	100.0%	59.2%	98.7%
Virginia	68.6%	55.5%	62.7%	89.7%	93.2%	94.6%	59.6%	94.6%
West Virginia	72.2%	55.8%	67.8%	76.1%	96.7%	98.5%	58.8%	95.6%
East South Central:								
Alabama	76.5%	65.8%	71.8%	85.4%	93.4%	97.2%	67.8%	95.7%
Kentucky	77.8%	62.6%	77.3%	94.0%	96.9%	99.0%	67.4%	98.6%
Mississippi	64.0%	35.7%	83.0%	92.3%	90.5%	99.6%	48.2%	97.0%
Tennessee	73.4%	56.0%	68.7%	93.3%	98.2%	96.4%	61.3%	97.2%
West South Central:								
Arkansas	71.4%	50.3%	93.5%	94.0%	93.8%	97.9%	61.8%	97.0%
Louisiana	72.3%	53.2%	85.3%	88.3%	96.6%	94.6%	62.6%	95.3%
Oklahoma	72.4%	56.4%	86.1%	82.8%	99.7%	100.0%	63.6%	98.1%
Texas	73.6%	60.8%	78.4%	87.4%	94.5%	98.0%	64.7%	96.5%
Mountain:								
Arizona	72.6%	54.2%	79.5%	96.7%	91.3%	99.0%	61.6%	96.9%
Colorado	63.5%	45.7%	68.1%	86.9%	100.0%	99.1%	51.8%	97.9%
Idaho	53.3%	35.1%	69.2%	82.1%	96.4%	91.7%	43.2%	92.4%
Montana	59.9%	45.9%	66.9%	86.2%	98.6%	100.0%	50.7%	97.7%
Nevada	61.8%	42.2%	60.4%	88.4%	97.0%	92.7%	48.9%	93.0%
New Mexico	68.6%	53.8%	64.2%	72.3%	88.3%	92.4%	56.7%	91.2%
Utah	59.4%	43.0%	70.7%	79.9%	94.1%	97.5%	49.1%	95.1%
Wyoming	61.1%	44.5%	73.2%	87.6%	99.8%	90.8%	52.5%	94.1%
Pacific:								
Alaska	52.9%	29.8%	62.7%	91.6%	97.2%	96.5%	39.9%	97.2%
California	68.2%	57.5%	72.1%	82.9%	87.9%	94.2%	61.5%	91.3%
Hawaii	72.5%	54.9%	82.5%	92.3%	92.4%	98.6%	63.2%	95.5%
Oregon	67.1%	53.1%	66.1%	82.4%	91.6%	99.7%	57.2%	96.6%
Washington	66.5%	48.2%	78.1%	78.0%	99.4%	100.0%	54.9%	98.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.A.2.m Standard errors for percent of private-sector establishments that offer paid vacation leave by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	1.08%	1.18%	0.84%	0.64%	0.33%	0.85%	0.30%
New England:								
Connecticut	3.55%	6.27%	7.98%	3.63%	2.59%	0.99%	4.90%	0.99%
Maine	3.39%	5.47%	3.03%	4.38%	1.16%	0.00%	4.34%	1.13%
Massachusetts	4.48%	8.12%	7.99%	2.64%	6.76%	0.00%	6.22%	2.11%
New Hampshire	3.57%	6.57%	3.80%	2.74%	3.06%	0.00%	4.87%	1.27%
Rhode Island	3.61%	6.52%	5.96%	5.37%	3.12%	2.73%	5.01%	2.07%
Vermont	3.24%	5.17%	5.42%	3.61%	1.44%	0.00%	4.03%	0.81%
Middle Atlantic:								
New Jersey	4.07%	6.92%	10.35%	3.74%	4.41%	0.87%	5.59%	1.28%
New York	3.02%	4.60%	5.43%	3.41%	2.50%	0.90%	3.78%	1.10%
Pennsylvania	2.89%	5.31%	5.46%	4.11%	0.66%	1.21%	4.08%	0.85%
East North Central:								
Illinois	2.77%	4.65%	4.38%	4.19%	1.72%	1.49%	3.71%	1.30%
Indiana	3.37%	6.03%	7.90%	6.16%	5.00%	1.41%	4.77%	1.78%
Michigan	3.64%	6.92%	7.15%	6.75%	3.12%	0.60%	5.10%	1.29%
Ohio	3.13%	6.18%	4.46%	6.98%	2.95%	0.69%	4.57%	0.97%
Wisconsin	3.69%	6.48%	6.81%	4.38%	3.54%	1.44%	5.04%	1.73%
West North Central:								
Iowa	3.58%	6.12%	7.65%	4.34%	0.91%	1.72%	4.91%	1.00%
Kansas	3.63%	6.15%	7.94%	3.42%	3.93%	1.87%	4.88%	1.85%
Minnesota	3.48%	5.97%	7.94%	2.84%	0.84%	0.05%	4.75%	0.42%
Missouri	3.13%	5.90%	6.37%	1.92%	0.00%	0.29%	4.51%	0.43%
Nebraska	4.20%	6.75%	7.26%	4.55%	0.00%	0.00%	5.48%	0.99%
North Dakota	3.79%	6.48%	4.70%	2.43%	2.33%	2.78%	4.97%	1.73%
South Dakota	3.53%	5.81%	5.08%	3.59%	2.37%	2.38%	4.50%	1.70%
South Atlantic:								
Delaware	4.31%	6.91%	7.17%	4.29%	2.38%	0.69%	5.66%	0.73%
District of Columbia	3.12%	6.52%	4.93%	0.00%	0.70%	2.73%	4.73%	1.44%
Florida	3.23%	5.05%	6.30%	4.02%	6.10%	1.48%	4.23%	1.62%
Georgia	5.25%	7.79%	6.39%	4.80%	0.00%	1.71%	6.59%	1.43%
Maryland	3.33%	6.19%	5.48%	4.49%	0.86%	2.32%	4.70%	1.71%
North Carolina	3.44%	5.88%	6.04%	3.16%	4.57%	2.26%	4.64%	1.98%
South Carolina	3.63%	6.99%	6.37%	6.61%	0.55%	0.01%	5.48%	0.72%
Virginia	4.48%	8.07%	9.26%	4.10%	5.69%	2.17%	6.06%	2.09%
West Virginia	3.18%	6.32%	8.04%	6.17%	3.22%	1.30%	5.02%	1.59%
East South Central:								
Alabama	3.39%	6.08%	7.78%	6.06%	4.14%	1.70%	4.87%	1.74%
Kentucky	2.94%	5.81%	6.82%	3.80%	3.13%	0.77%	4.49%	0.96%
Mississippi	3.17%	5.59%	6.64%	4.06%	4.71%	0.35%	4.53%	1.19%
Tennessee	4.22%	8.54%	8.80%	3.47%	1.80%	1.87%	6.37%	1.31%
West South Central:								
Arkansas	3.73%	6.74%	3.68%	3.51%	2.83%	1.25%	4.91%	1.15%
Louisiana	3.30%	6.25%	5.31%	4.44%	2.06%	4.69%	4.58%	2.96%
Oklahoma	3.62%	6.49%	4.41%	5.16%	0.27%	0.01%	4.92%	1.06%
Texas	2.51%	4.33%	5.10%	4.08%	1.97%	1.43%	3.50%	1.20%
Mountain:								
Arizona	5.20%	9.00%	6.85%	1.98%	4.52%	0.66%	7.20%	1.22%
Colorado	3.56%	5.91%	7.37%	4.76%	0.00%	0.63%	4.75%	0.97%
Idaho	3.35%	5.25%	7.73%	5.49%	3.31%	6.36%	4.19%	4.04%
Montana	3.35%	5.01%	6.87%	5.12%	1.00%	0.00%	4.19%	1.21%
Nevada	3.72%	6.60%	10.13%	4.17%	2.35%	3.80%	5.14%	2.58%
New Mexico	4.48%	8.51%	7.98%	6.57%	6.51%	5.50%	6.28%	3.91%
Utah	3.65%	5.50%	7.53%	6.84%	3.37%	1.69%	4.57%	1.57%
Wyoming	4.03%	7.02%	7.00%	4.11%	0.18%	7.44%	5.25%	4.29%
Pacific:								
Alaska	2.89%	4.35%	6.67%	3.31%	2.84%	3.17%	3.56%	1.75%
California	1.98%	3.20%	3.97%	3.30%	3.40%	2.00%	2.55%	1.70%
Hawaii	3.91%	7.41%	6.75%	3.67%	5.05%	1.21%	5.50%	1.88%
Oregon	3.31%	5.55%	6.93%	5.64%	4.90%	0.19%	4.35%	1.59%
Washington	3.31%	5.66%	5.56%	6.96%	0.56%	0.00%	4.45%	1.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.1 Number of private-sector employees by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	139,441,077	14,349,184	12,260,044	19,353,694	27,727,287	65,750,868	36,475,784	102,965,293
New England:								
Connecticut	1,503,572	148,770	141,391	267,968	323,442	622,002	399,161	1,104,411
Maine	570,966	83,819	68,247	93,484	120,588	204,828	196,581	374,384
Massachusetts	3,461,571	279,401	306,603	434,092	598,512	1,842,963	790,646	2,670,925
New Hampshire	657,300	59,461	74,558	97,379	153,282	272,620	187,764	469,536
Rhode Island	434,127	50,242	49,034	74,441	72,083	188,327	131,817	302,310
Vermont	252,330	38,165	36,964	42,412	71,261	63,527	98,426	153,904
Middle Atlantic:								
New Jersey	3,803,145	401,525	377,722	579,699	990,824	1,453,375	1,090,340	2,712,804
New York	8,896,850	1,035,144	709,154	1,048,236	2,168,187	3,936,129	2,311,626	6,585,224
Pennsylvania	5,845,054	535,239	503,467	918,523	1,195,978	2,691,847	1,475,124	4,369,929
East North Central:								
Illinois	5,882,666	570,101	416,326	809,675	1,295,631	2,790,933	1,393,019	4,489,647
Indiana	2,891,349	243,488	206,264	455,674	548,769	1,437,154	654,643	2,236,706
Michigan	3,991,231	363,698	431,808	572,246	729,533	1,893,946	1,090,219	2,901,011
Ohio	5,078,499	373,779	464,956	703,341	1,156,472	2,379,950	1,236,197	3,842,301
Wisconsin	2,723,512	265,852	225,581	470,322	620,796	1,140,960	691,964	2,031,548
West North Central:								
Iowa	1,397,800	170,445	118,487	216,770	386,449	505,649	384,997	1,012,802
Kansas	1,278,907	124,885	107,734	145,804	321,024	579,461	310,929	967,978
Minnesota	2,793,750	251,028	245,414	364,916	732,557	1,199,836	708,742	2,085,008
Missouri	2,523,891	244,144	226,390	422,018	417,361	1,213,978	660,630	1,863,261
Nebraska	1,006,146	113,047	69,455	158,883	191,417	473,344	250,961	755,185
North Dakota	386,001	46,611	42,327	73,094	80,414	143,555	124,803	261,198
South Dakota	404,422	50,627	54,551	62,275	93,462	143,507	142,754	261,668
South Atlantic:								
Delaware	503,095	56,741	34,633	88,226	81,144	242,351	129,613	373,482
District of Columbia	538,161	36,327	33,475	89,270	165,400	213,690	110,536	427,625
Florida	9,877,560	1,118,848	765,661	1,150,947	1,524,388	5,317,715	2,476,315	7,401,245
Georgia	4,207,465	384,475	378,037	493,295	714,428	2,237,229	1,045,173	3,162,292
Maryland	2,529,149	253,714	244,846	409,458	487,376	1,133,755	683,634	1,845,514
North Carolina	4,335,325	473,829	397,833	641,992	811,323	2,010,347	1,171,648	3,163,677
South Carolina	2,055,448	231,603	176,297	264,428	364,709	1,018,411	545,912	1,509,536
Virginia	3,639,211	291,649	327,316	564,975	736,355	1,718,917	921,065	2,718,146
West Virginia	537,618	53,721	54,644	87,182	73,129	268,942	140,463	397,156
East South Central:								
Alabama	1,704,503	188,048	141,756	217,078	399,131	758,490	444,446	1,260,057
Kentucky	1,651,157	158,844	126,462	201,192	335,545	829,113	398,551	1,252,607
Mississippi	908,040	92,940	82,547	147,932	165,270	419,351	248,300	659,739
Tennessee	2,927,612	257,947	230,112	429,381	506,337	1,503,837	692,400	2,235,212
West South Central:								
Arkansas	1,124,123	109,496	102,661	157,278	171,357	583,331	303,076	821,047
Louisiana	1,686,754	183,878	213,469	211,545	431,063	646,799	525,107	1,161,646
Oklahoma	1,385,432	151,996	148,733	198,956	373,406	512,340	393,404	992,027
Texas	11,774,650	1,261,471	905,456	1,400,305	2,091,938	6,115,479	2,969,316	8,805,334
Mountain:								
Arizona	2,820,982	255,966	188,446	389,006	453,631	1,533,933	621,193	2,199,789
Colorado	2,478,531	291,389	247,517	368,884	477,103	1,093,639	728,003	1,750,528
Idaho	730,184	106,925	81,272	126,872	155,799	259,316	253,893	476,291
Montana	439,970	95,030	58,879	93,957	72,269	119,835	199,823	240,147
Nevada	1,309,425	122,061	112,843	161,055	300,602	612,865	306,245	1,003,181
New Mexico	680,374	74,578	77,899	98,761	171,864	257,272	208,811	471,563
Utah	1,547,485	181,446	126,983	188,593	366,486	683,978	413,729	1,133,756
Wyoming	227,187	47,927	33,389	48,881	34,524	62,467	108,239	118,948
Pacific:								
Alaska	281,959	41,892	42,538	40,816	57,649	99,064	107,458	174,501
California	16,402,382	1,809,271	1,451,208	2,301,594	2,766,446	8,073,865	4,442,894	11,959,488
Hawaii	539,385	47,172	56,730	82,441	138,709	214,333	141,731	397,655
Oregon	1,762,262	196,879	204,590	253,786	439,569	667,438	539,496	1,222,766
Washington	3,052,559	323,649	337,382	434,355	592,296	1,364,877	873,965	2,178,593

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

Table II.B.1 Standard errors for number of private-sector employees by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,427,316	243,997	295,656	377,799	669,246	2,318,390	395,205	2,413,181
New England:								
Connecticut	91,868	12,708	22,569	64,614	44,372	54,944	28,214	90,760
Maine	34,544	5,824	7,955	12,454	12,714	30,075	10,941	33,698
Massachusetts	256,124	33,850	49,232	51,882	73,174	238,659	59,513	253,533
New Hampshire	26,464	4,965	9,480	9,345	12,843	21,738	10,620	25,984
Rhode Island	22,000	4,330	6,634	9,285	11,355	17,713	7,659	21,764
Vermont	14,238	2,709	3,808	4,028	9,154	10,288	4,149	14,095
Middle Atlantic:								
New Jersey	294,080	53,425	70,196	69,620	196,431	203,009	89,218	287,074
New York	339,202	72,255	81,837	87,880	189,736	273,805	105,636	328,320
Pennsylvania	381,774	41,827	60,833	103,158	121,720	354,445	86,262	378,609
East North Central:								
Illinois	359,597	50,108	49,561	88,757	164,043	317,995	75,845	357,254
Indiana	186,427	17,649	25,277	53,033	68,077	178,986	38,585	186,344
Michigan	212,891	35,647	52,245	66,929	72,398	202,818	71,504	208,459
Ohio	201,066	29,851	55,270	93,944	107,688	157,445	77,897	193,222
Wisconsin	114,283	24,937	29,293	43,885	52,958	97,821	41,995	111,749
West North Central:								
Iowa	60,720	15,889	17,363	22,006	37,273	48,937	22,173	59,452
Kansas	149,101	9,828	19,418	15,757	26,684	146,062	20,391	148,450
Minnesota	196,988	22,343	35,996	43,076	72,337	180,568	46,034	194,162
Missouri	120,497	18,796	34,512	40,123	62,364	100,748	41,434	120,267
Nebraska	70,909	10,835	10,090	15,994	23,903	67,692	14,123	70,638
North Dakota	19,920	3,484	5,910	6,838	8,420	17,135	7,111	19,756
South Dakota	24,137	3,886	7,187	5,975	7,818	21,447	8,462	23,252
South Atlantic:								
Delaware	40,376	5,989	6,037	16,507	14,464	34,069	9,744	40,376
District of Columbia	24,020	5,959	5,837	9,146	14,989	17,348	8,951	24,378
Florida	784,946	116,689	106,171	109,256	324,844	713,107	153,524	775,244
Georgia	269,805	34,705	52,326	49,123	134,144	235,472	62,626	266,996
Maryland	223,453	26,542	34,951	48,063	64,040	209,944	41,385	222,909
North Carolina	272,107	43,803	52,424	86,102	124,572	233,042	65,139	271,687
South Carolina	134,027	30,281	21,497	32,170	38,098	123,785	37,365	131,107
Virginia	170,113	30,130	43,270	58,615	93,886	140,971	51,253	169,732
West Virginia	29,242	3,823	8,317	8,391	7,490	27,237	8,998	29,005
East South Central:								
Alabama	92,131	15,456	21,045	28,690	53,152	71,175	25,820	92,372
Kentucky	85,488	12,137	16,209	23,440	38,839	74,701	22,670	84,881
Mississippi	85,079	7,080	13,029	16,821	26,682	81,262	18,166	85,088
Tennessee	171,705	34,416	32,930	49,898	67,818	154,880	46,468	170,711
West South Central:								
Arkansas	87,025	10,486	12,086	18,872	14,188	84,125	20,082	86,346
Louisiana	99,785	20,590	33,968	24,085	45,754	82,210	38,906	94,513
Oklahoma	80,528	12,156	17,432	20,663	67,991	41,673	20,318	80,065
Texas	668,392	93,156	108,562	132,170	211,642	621,515	153,941	659,272
Mountain:								
Arizona	198,749	31,823	29,523	41,238	93,198	172,915	48,383	197,120
Colorado	193,435	25,850	31,619	41,569	83,504	174,829	38,897	192,280
Idaho	53,533	9,121	10,617	13,423	29,419	43,142	13,993	53,219
Montana	20,108	7,364	7,169	10,406	7,172	15,395	10,776	18,904
Nevada	100,851	13,833	17,939	20,912	67,291	74,333	23,486	99,408
New Mexico	35,149	10,461	9,971	11,026	20,880	26,014	14,598	33,020
Utah	185,156	14,653	18,905	19,091	49,539	178,857	23,147	184,571
Wyoming	11,320	6,473	4,373	5,334	5,176	6,737	7,561	9,237
Pacific:								
Alaska	12,553	3,801	6,846	4,176	6,606	8,716	7,470	10,875
California	1,885,610	88,494	121,423	149,948	191,769	1,872,347	152,424	1,883,004
Hawaii	37,503	4,820	8,298	7,435	25,273	27,161	9,742	37,088
Oregon	83,667	15,873	23,577	25,962	42,269	70,659	29,907	82,116
Washington	211,101	23,114	42,421	44,816	94,877	190,508	50,069	209,974

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

Table II.B.1.a Percent of number of private-sector employees by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	139,441,077	10.3%	8.8%	13.9%	19.9%	47.2%	26.2%	73.8%
New England:								
Connecticut	1,503,572	9.9%	9.4%	17.8%	21.5%	41.4%	26.5%	73.5%
Maine	570,966	14.7%	12.0%	16.4%	21.1%	35.9%	34.4%	65.6%
Massachusetts	3,461,571	8.1%	8.9%	12.5%	17.3%	53.2%	22.8%	77.2%
New Hampshire	657,300	9.0%	11.3%	14.8%	23.3%	41.5%	28.6%	71.4%
Rhode Island	434,127	11.6%	11.3%	17.1%	16.6%	43.4%	30.4%	69.6%
Vermont	252,330	15.1%	14.6%	16.8%	28.2%	25.2%	39.0%	61.0%
Middle Atlantic:								
New Jersey	3,803,145	10.6%	9.9%	15.2%	26.1%	38.2%	28.7%	71.3%
New York	8,896,850	11.6%	8.0%	11.8%	24.4%	44.2%	26.0%	74.0%
Pennsylvania	5,845,054	9.2%	8.6%	15.7%	20.5%	46.1%	25.2%	74.8%
East North Central:								
Illinois	5,882,666	9.7%	7.1%	13.8%	22.0%	47.4%	23.7%	76.3%
Indiana	2,891,349	8.4%	7.1%	15.8%	19.0%	49.7%	22.6%	77.4%
Michigan	3,991,231	9.1%	10.8%	14.3%	18.3%	47.5%	27.3%	72.7%
Ohio	5,078,499	7.4%	9.2%	13.8%	22.8%	46.9%	24.3%	75.7%
Wisconsin	2,723,512	9.8%	8.3%	17.3%	22.8%	41.9%	25.4%	74.6%
West North Central:								
Iowa	1,397,800	12.2%	8.5%	15.5%	27.6%	36.2%	27.5%	72.5%
Kansas	1,278,907	9.8%	8.4%	11.4%	25.1%	45.3%	24.3%	75.7%
Minnesota	2,793,750	9.0%	8.8%	13.1%	26.2%	42.9%	25.4%	74.6%
Missouri	2,523,891	9.7%	9.0%	16.7%	16.5%	48.1%	26.2%	73.8%
Nebraska	1,006,146	11.2%	6.9%	15.8%	19.0%	47.0%	24.9%	75.1%
North Dakota	386,001	12.1%	11.0%	18.9%	20.8%	37.2%	32.3%	67.7%
South Dakota	404,422	12.5%	13.5%	15.4%	23.1%	35.5%	35.3%	64.7%
South Atlantic:								
Delaware	503,095	11.3%	6.9%	17.5%	16.1%	48.2%	25.8%	74.2%
District of Columbia	538,161	6.8%	6.2%	16.6%	30.7%	39.7%	20.5%	79.5%
Florida	9,877,560	11.3%	7.8%	11.7%	15.4%	53.8%	25.1%	74.9%
Georgia	4,207,465	9.1%	9.0%	11.7%	17.0%	53.2%	24.8%	75.2%
Maryland	2,529,149	10.0%	9.7%	16.2%	19.3%	44.8%	27.0%	73.0%
North Carolina	4,335,325	10.9%	9.2%	14.8%	18.7%	46.4%	27.0%	73.0%
South Carolina	2,055,448	11.3%	8.6%	12.9%	17.7%	49.5%	26.6%	73.4%
Virginia	3,639,211	8.0%	9.0%	15.5%	20.2%	47.2%	25.3%	74.7%
West Virginia	537,618	10.0%	10.2%	16.2%	13.6%	50.0%	26.1%	73.9%
East South Central:								
Alabama	1,704,503	11.0%	8.3%	12.7%	23.4%	44.5%	26.1%	73.9%
Kentucky	1,651,157	9.6%	7.7%	12.2%	20.3%	50.2%	24.1%	75.9%
Mississippi	908,040	10.2%	9.1%	16.3%	18.2%	46.2%	27.3%	72.7%
Tennessee	2,927,612	8.8%	7.9%	14.7%	17.3%	51.4%	23.7%	76.3%
West South Central:								
Arkansas	1,124,123	9.7%	9.1%	14.0%	15.2%	51.9%	27.0%	73.0%
Louisiana	1,686,754	10.9%	12.7%	12.5%	25.6%	38.3%	31.1%	68.9%
Oklahoma	1,385,432	11.0%	10.7%	14.4%	27.0%	37.0%	28.4%	71.6%
Texas	11,774,650	10.7%	7.7%	11.9%	17.8%	51.9%	25.2%	74.8%
Mountain:								
Arizona	2,820,982	9.1%	6.7%	13.8%	16.1%	54.4%	22.0%	78.0%
Colorado	2,478,531	11.8%	10.0%	14.9%	19.2%	44.1%	29.4%	70.6%
Idaho	730,184	14.6%	11.1%	17.4%	21.3%	35.5%	34.8%	65.2%
Montana	439,970	21.6%	13.4%	21.4%	16.4%	27.2%	45.4%	54.6%
Nevada	1,309,425	9.3%	8.6%	12.3%	23.0%	46.8%	23.4%	76.6%
New Mexico	680,374	11.0%	11.4%	14.5%	25.3%	37.8%	30.7%	69.3%
Utah	1,547,485	11.7%	8.2%	12.2%	23.7%	44.2%	26.7%	73.3%
Wyoming	227,187	21.1%	14.7%	21.5%	15.2%	27.5%	47.6%	52.4%
Pacific:								
Alaska	281,959	14.9%	15.1%	14.5%	20.4%	35.1%	38.1%	61.9%
California	16,402,382	11.0%	8.8%	14.0%	16.9%	49.2%	27.1%	72.9%
Hawaii	539,385	8.7%	10.5%	15.3%	25.7%	39.7%	26.3%	73.7%
Oregon	1,762,262	11.2%	11.6%	14.4%	24.9%	37.9%	30.6%	69.4%
Washington	3,052,559	10.6%	11.1%	14.2%	19.4%	44.7%	28.6%	71.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

Table II.B.1.a Standard errors for percent of number of private-sector employees by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,427,316	0.24%	0.25%	0.34%	0.52%	0.92%	0.51%	0.51%
New England:								
Connecticut	91,868	1.06%	1.53%	3.68%	2.72%	3.14%	2.23%	2.23%
Maine	34,544	1.29%	1.50%	2.13%	2.19%	3.59%	2.48%	2.48%
Massachusetts	256,124	1.08%	1.48%	1.63%	2.19%	3.62%	2.21%	2.21%
New Hampshire	26,464	0.82%	1.43%	1.43%	1.79%	2.21%	1.74%	1.74%
Rhode Island	22,000	1.11%	1.54%	2.06%	2.43%	2.80%	2.09%	2.09%
Vermont	14,238	1.31%	1.64%	1.71%	2.93%	3.24%	2.50%	2.50%
Middle Atlantic:								
New Jersey	294,080	1.52%	1.89%	2.01%	4.15%	3.99%	2.83%	2.83%
New York	339,202	0.85%	0.92%	1.03%	1.88%	2.07%	1.34%	1.34%
Pennsylvania	381,774	0.90%	1.14%	1.85%	2.19%	3.55%	2.04%	2.04%
East North Central:								
Illinois	359,597	0.98%	0.93%	1.61%	2.59%	3.24%	1.80%	1.80%
Indiana	186,427	0.79%	0.97%	1.90%	2.45%	3.59%	1.87%	1.87%
Michigan	212,891	0.98%	1.37%	1.71%	1.95%	3.02%	2.03%	2.03%
Ohio	201,066	0.65%	1.10%	1.73%	1.93%	2.18%	1.55%	1.55%
Wisconsin	114,283	0.94%	1.09%	1.60%	1.86%	2.41%	1.65%	1.65%
West North Central:								
Iowa	60,720	1.16%	1.25%	1.54%	2.40%	2.68%	1.74%	1.74%
Kansas	149,101	1.36%	1.73%	1.75%	3.34%	6.38%	3.11%	3.11%
Minnesota	196,988	0.99%	1.37%	1.69%	2.67%	3.93%	2.21%	2.21%
Missouri	120,497	0.85%	1.37%	1.64%	2.26%	2.56%	1.88%	1.88%
Nebraska	70,909	1.25%	1.09%	1.83%	2.49%	3.89%	2.12%	2.12%
North Dakota	19,920	1.05%	1.55%	1.83%	2.08%	3.02%	2.22%	2.22%
South Dakota	24,137	1.15%	1.78%	1.60%	2.03%	3.59%	2.52%	2.52%
South Atlantic:								
Delaware	40,376	1.40%	1.30%	3.06%	2.74%	4.11%	2.66%	2.66%
District of Columbia	24,020	1.09%	1.09%	1.65%	2.37%	2.41%	1.78%	1.78%
Florida	784,946	1.40%	1.20%	1.39%	3.06%	3.91%	2.32%	2.32%
Georgia	269,805	0.97%	1.31%	1.33%	2.89%	3.27%	2.00%	2.00%
Maryland	223,453	1.32%	1.57%	2.22%	2.69%	4.79%	2.75%	2.75%
North Carolina	272,107	1.16%	1.29%	1.95%	2.66%	3.42%	2.12%	2.12%
South Carolina	134,027	1.51%	1.16%	1.66%	1.95%	3.33%	2.22%	2.22%
Virginia	170,113	0.87%	1.23%	1.67%	2.32%	2.47%	1.69%	1.69%
West Virginia	29,242	0.88%	1.54%	1.66%	1.47%	2.77%	1.99%	1.99%
East South Central:								
Alabama	92,131	1.04%	1.27%	1.69%	2.66%	2.79%	1.93%	1.93%
Kentucky	85,488	0.84%	1.03%	1.48%	2.17%	2.61%	1.70%	1.70%
Mississippi	85,079	1.21%	1.62%	2.28%	3.05%	5.12%	3.08%	3.08%
Tennessee	171,705	1.22%	1.19%	1.74%	2.24%	3.06%	1.94%	1.94%
West South Central:								
Arkansas	87,025	1.14%	1.25%	1.84%	1.63%	3.80%	2.54%	2.54%
Louisiana	99,785	1.29%	1.96%	1.53%	2.52%	3.32%	2.44%	2.44%
Oklahoma	80,528	1.04%	1.34%	1.62%	3.77%	2.72%	2.04%	2.04%
Texas	668,392	0.95%	0.98%	1.23%	1.80%	2.81%	1.76%	1.76%
Mountain:								
Arizona	198,749	1.22%	1.12%	1.64%	3.00%	3.49%	2.13%	2.13%
Colorado	193,435	1.33%	1.44%	1.89%	3.16%	4.38%	2.60%	2.60%
Idaho	53,533	1.54%	1.59%	2.03%	3.50%	4.20%	2.95%	2.95%
Montana	20,108	1.70%	1.67%	2.20%	1.61%	2.70%	2.55%	2.55%
Nevada	100,851	1.22%	1.47%	1.75%	4.25%	4.01%	2.31%	2.31%
New Mexico	35,149	1.49%	1.49%	1.68%	2.64%	2.81%	2.18%	2.18%
Utah	185,156	1.66%	1.53%	1.85%	3.76%	6.68%	3.41%	3.41%
Wyoming	11,320	2.48%	1.96%	2.27%	2.11%	2.48%	2.74%	2.74%
Pacific:								
Alaska	12,553	1.38%	2.23%	1.53%	2.15%	2.38%	2.31%	2.31%
California	1,885,610	1.36%	1.24%	1.82%	2.19%	5.85%	3.20%	3.20%
Hawaii	37,503	1.04%	1.61%	1.66%	3.80%	3.66%	2.34%	2.34%
Oregon	83,667	0.99%	1.36%	1.50%	2.21%	2.79%	1.96%	1.96%
Washington	211,101	1.02%	1.50%	1.64%	2.91%	3.91%	2.39%	2.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

Table II.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 2024

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	85.1%	32.2%	54.6%	81.0%	97.1%	98.6%	50.5%	97.4%
New England:								
Connecticut	87.3%	37.7%	62.4%	86.9%	99.6%	98.6%	58.0%	97.9%
Maine	78.2%	26.1%	51.0%	76.9%	94.8%	99.4%	43.3%	96.5%
Massachusetts	89.9%	38.2%	64.3%	85.0%	99.7%	100.0%	61.0%	98.5%
New Hampshire	86.4%	31.5%	73.3%	86.8%	89.7%	100.0%	63.1%	95.8%
Rhode Island	83.4%	36.6%	68.7%	92.7%	95.0%	91.7%	61.1%	93.2%
Vermont	76.9%	28.1%	44.9%	81.5%	96.3%	100.0%	45.9%	96.7%
Middle Atlantic:								
New Jersey	82.6%	28.6% *	45.4%	79.9%	95.4%	99.5%	46.4%	97.1%
New York	85.7%	37.2%	65.7%	82.0%	95.1%	97.9%	55.6%	96.3%
Pennsylvania	86.9%	39.0%	61.0%	80.7%	96.4%	99.2%	57.4%	96.9%
East North Central:								
Illinois	89.2%	48.4%	48.4%	88.6%	98.6%	99.4%	58.4%	98.7%
Indiana	84.4%	13.7% *	43.1%	78.3%	100.0%	98.3%	38.9%	97.7%
Michigan	83.8%	30.6%	47.3%	74.4%	97.1%	100.0%	46.9%	97.6%
Ohio	87.7%	30.0%	62.0%	76.6%	98.3%	100.0%	52.5%	99.1%
Wisconsin	84.4%	27.8%	44.3%	83.6%	99.3%	97.8%	47.5%	97.0%
West North Central:								
Iowa	87.3%	46.0%	52.7%	89.6%	99.3%	99.2%	57.5%	98.6%
Kansas	86.8%	37.9%	56.7%	83.6%	97.7%	97.6%	55.6%	96.8%
Minnesota	84.4%	20.4%	48.1%	79.8%	97.2%	98.8%	47.3%	97.1%
Missouri	87.1%	33.7%	66.2%	86.2%	100.0%	97.6%	58.0%	97.4%
Nebraska	81.8%	15.4%	46.8%	72.5%	97.7%	99.5%	33.6%	97.9%
North Dakota	85.3%	28.8%	71.3%	87.1%	98.6%	99.5%	57.5%	98.6%
South Dakota	78.7%	19.6%	66.6%	80.3%	98.6%	90.6%	53.1%	92.7%
South Atlantic:								
Delaware	84.1%	26.1%	62.2%	82.9%	93.2%	98.2%	47.5%	96.8%
District of Columbia	93.1%	59.2%	75.9%	95.2%	94.5%	99.5%	75.4%	97.6%
Florida	83.0%	26.3%	41.9%	81.6%	92.5%	98.4%	42.2%	96.6%
Georgia	84.3%	11.2% *	53.0%	73.8%	99.4%	99.6%	41.5%	98.4%
Maryland	85.7%	34.7%	67.5%	80.2%	99.9%	96.9%	57.3%	96.2%
North Carolina	81.0%	18.2% *	34.7%	74.6%	98.7%	99.8%	38.2%	96.8%
South Carolina	76.8%	34.6%	39.6%	73.5%	99.9%	85.4%	42.6%	89.2%
Virginia	86.7%	21.8%	50.1%	86.6%	99.2%	99.2%	50.1%	99.1%
West Virginia	82.0%	23.0%	50.0%	72.9%	98.2%	98.8%	43.7%	95.5%
East South Central:								
Alabama	86.9%	48.6%	58.9%	87.5%	91.9%	98.8%	59.5%	96.5%
Kentucky	85.9%	20.4%	54.7%	78.4%	99.6%	99.6%	44.5%	99.1%
Mississippi	83.1%	27.5%	51.8%	84.8%	92.0%	97.5%	50.4%	95.4%
Tennessee	83.2%	31.6%	50.6%	80.6%	98.0%	92.8%	50.0%	93.5%
West South Central:								
Arkansas	84.4%	21.7% *	58.9%	80.2%	93.6%	99.0%	50.2%	97.0%
Louisiana	82.6%	35.1%	61.8%	77.0%	94.8%	96.7%	53.7%	95.7%
Oklahoma	86.3%	31.8%	65.8%	88.5%	99.4%	98.0%	57.2%	97.8%
Texas	87.4%	39.3%	65.2%	77.7%	96.3%	99.8%	54.3%	98.5%
Mountain:								
Arizona	88.3%	26.3%	64.6%	86.7%	96.8%	99.4%	51.8%	98.6%
Colorado	84.2%	33.9%	53.6%	83.9%	99.2%	98.1%	50.3%	98.3%
Idaho	81.5%	29.5%	57.8%	83.4%	98.1%	99.6%	50.1%	98.3%
Montana	72.7%	35.5%	42.9%	77.2%	96.8%	98.8%	46.7%	94.3%
Nevada	86.8%	26.0%	64.6%	79.6%	99.0%	98.9%	53.2%	97.0%
New Mexico	78.8%	21.8% *	42.0%	67.6%	96.7%	98.9%	36.5%	97.6%
Utah	78.6%	29.3%	38.9%	70.3%	96.0%	91.9%	42.5%	91.7%
Wyoming	67.8%	21.0%	39.6%	82.9%	95.9%	91.4%	39.9%	93.2%
Pacific:								
Alaska	69.0%	12.9%	36.5%	61.3%	98.2%	92.8%	28.9%	93.7%
California	85.3%	36.2%	50.0%	82.7%	97.2%	99.3%	49.4%	98.6%
Hawaii	96.9%	76.8%	98.9%	95.0%	99.3%	100.0%	91.0%	99.1%
Oregon	82.3%	28.1%	55.9%	76.6%	96.0%	99.6%	48.8%	97.1%
Washington	84.8%	32.9%	63.6%	75.5%	97.3%	100.0%	52.2%	97.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	1.19%	1.46%	0.97%	0.55%	0.22%	0.80%	0.24%
New England:								
Connecticut	1.58%	6.77%	8.99%	4.74%	0.38%	1.40%	4.82%	1.00%
Maine	2.05%	5.65%	7.80%	6.15%	2.44%	0.43%	4.51%	1.17%
Massachusetts	1.56%	9.33%	10.36%	7.24%	0.23%	0.00%	5.21%	1.13%
New Hampshire	1.97%	6.25%	6.47%	4.73%	6.49%	0.00%	4.16%	2.24%
Rhode Island	2.20%	6.37%	7.52%	3.21%	4.84%	3.29%	4.33%	2.38%
Vermont	2.12%	5.43%	6.75%	5.30%	2.40%	0.00%	3.84%	1.55%
Middle Atlantic:								
New Jersey	2.37%	9.25% *	10.75%	6.50%	4.16%	0.44%	5.66%	1.66%
New York	1.29%	5.13%	6.79%	3.93%	2.74%	0.95%	3.28%	1.18%
Pennsylvania	1.39%	6.00%	7.08%	4.93%	2.11%	0.45%	3.97%	1.04%
East North Central:								
Illinois	1.14%	6.04%	7.65%	3.48%	1.06%	0.34%	3.88%	0.52%
Indiana	1.61%	4.38% *	8.50%	5.45%	0.00%	1.30%	4.82%	1.01%
Michigan	1.84%	6.71%	7.96%	7.81%	1.74%	0.00%	4.92%	1.01%
Ohio	1.39%	5.94%	7.24%	7.32%	1.13%	0.01%	4.62%	0.48%
Wisconsin	1.57%	6.67%	8.48%	4.39%	0.52%	1.64%	4.67%	1.16%
West North Central:								
Iowa	1.42%	6.82%	8.77%	4.18%	0.61%	0.59%	4.39%	0.80%
Kansas	2.03%	6.57%	9.94%	5.47%	1.65%	1.27%	4.86%	1.16%
Minnesota	1.84%	5.20%	9.21%	7.03%	1.90%	0.60%	4.84%	1.21%
Missouri	1.37%	6.19%	8.15%	4.01%	0.00%	1.13%	4.45%	0.88%
Nebraska	1.92%	4.31%	9.00%	5.60%	2.24%	0.49%	4.08%	0.96%
North Dakota	1.58%	5.87%	7.35%	4.31%	0.94%	0.51%	4.17%	0.69%
South Dakota	2.55%	4.65%	6.58%	5.74%	0.94%	5.71%	4.09%	3.33%
South Atlantic:								
Delaware	2.10%	6.66%	9.71%	6.02%	4.68%	0.89%	5.42%	1.31%
District of Columbia	1.49%	10.19%	8.24%	3.68%	3.69%	0.45%	4.64%	1.44%
Florida	1.97%	6.63%	8.52%	4.49%	6.96%	0.78%	4.40%	1.66%
Georgia	1.57%	3.93% *	8.35%	6.19%	0.39%	0.32%	4.50%	0.71%
Maryland	2.08%	7.34%	8.20%	5.82%	0.10%	1.77%	4.62%	1.53%
North Carolina	2.02%	6.48% *	8.73%	8.31%	0.87%	0.15%	4.69%	1.77%
South Carolina	3.94%	9.04%	8.56%	6.37%	0.05%	7.89%	5.20%	5.52%
Virginia	1.40%	5.70%	8.44%	4.17%	0.57%	0.40%	4.63%	0.39%
West Virginia	1.83%	5.54%	8.91%	6.19%	1.73%	0.92%	4.63%	1.44%
East South Central:								
Alabama	1.89%	6.83%	9.09%	4.96%	5.68%	0.73%	4.69%	1.92%
Kentucky	1.40%	5.55%	8.73%	6.29%	0.31%	0.31%	4.62%	0.45%
Mississippi	2.62%	6.12%	9.97%	5.58%	7.34%	2.00%	5.24%	2.36%
Tennessee	2.62%	8.61%	9.09%	5.74%	1.99%	4.28%	5.21%	3.01%
West South Central:								
Arkansas	1.90%	7.63% *	8.08%	6.85%	3.28%	0.83%	5.00%	1.25%
Louisiana	2.16%	7.56%	8.85%	6.84%	3.51%	2.56%	5.22%	1.98%
Oklahoma	1.50%	6.47%	6.98%	3.65%	0.56%	1.34%	4.07%	0.90%
Texas	1.17%	5.31%	6.19%	4.78%	1.86%	0.17%	3.69%	0.52%
Mountain:								
Arizona	1.56%	7.89%	8.88%	5.21%	2.56%	0.43%	5.35%	0.69%
Colorado	1.87%	6.20%	8.21%	4.68%	0.75%	1.48%	4.38%	0.99%
Idaho	1.97%	6.62%	8.11%	4.76%	1.45%	0.27%	4.23%	0.69%
Montana	2.33%	5.81%	7.71%	5.76%	1.56%	1.17%	4.21%	1.72%
Nevada	1.77%	6.08%	8.41%	6.48%	0.76%	1.10%	5.27%	1.16%
New Mexico	2.07%	9.28% *	8.95%	6.98%	1.93%	1.08%	5.32%	1.01%
Utah	3.62%	5.92%	8.86%	6.77%	1.95%	5.60%	4.61%	3.56%
Wyoming	3.02%	5.82%	7.95%	4.48%	3.68%	3.91%	4.55%	2.44%
Pacific:								
Alaska	2.48%	3.83%	9.37%	7.00%	1.59%	3.54%	4.64%	2.22%
California	1.85%	3.56%	5.18%	2.87%	1.49%	0.38%	2.63%	0.49%
Hawaii	0.78%	5.69%	1.07%	3.60%	0.61%	0.00%	2.13%	0.73%
Oregon	1.72%	5.68%	7.67%	6.02%	2.14%	0.43%	4.36%	1.07%
Washington	1.73%	5.70%	7.17%	6.72%	1.93%	0.00%	4.38%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2024

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	80.2%	81.0%	79.8%	77.7%	77.6%	81.9%	79.6%	80.3%
New England:								
Connecticut	76.9%	64.0%	77.3%	67.0%	74.3%	83.1%	72.3%	77.9%
Maine	78.2%	81.1%	80.0%	61.3%	80.2%	82.4%	73.0%	79.4%
Massachusetts	79.6%	91.6%	63.1%	75.1%	82.8%	80.6%	71.3%	81.1%
New Hampshire	75.7%	79.8%	66.5%	75.7%	80.9%	74.7%	76.1%	75.7%
Rhode Island	78.9%	80.0%	71.1%	77.1%	87.3%	77.6%	74.9%	80.0%
Vermont	79.5%	79.0%	87.1%	84.5%	76.8%	78.0%	83.4%	78.4%
Middle Atlantic:								
New Jersey	79.5%	84.1%	64.7%	78.1%	76.3%	83.5%	76.6%	80.1%
New York	71.7%	73.2%	75.8%	71.2%	71.7%	71.0%	72.3%	71.5%
Pennsylvania	83.4%	68.5%	82.1%	76.1%	79.9%	88.3%	72.0%	85.7%
East North Central:								
Illinois	78.3%	87.7%	80.4%	76.1%	84.9%	74.8%	82.9%	77.5%
Indiana	81.8%	--	74.6%	77.4%	84.8%	82.3%	72.4%	82.9%
Michigan	80.1%	70.6%	84.4%	68.5%	76.1%	84.3%	75.1%	81.0%
Ohio	78.8%	82.6%	74.6%	82.1%	73.1%	81.1%	76.7%	79.2%
Wisconsin	79.9%	69.9%	69.5%	72.4%	80.6%	83.7%	71.9%	81.2%
West North Central:								
Iowa	80.7%	85.3%	59.5%	80.5%	82.0%	81.8%	78.2%	81.3%
Kansas	82.8%	79.1%	76.4%	80.6%	79.8%	85.8%	82.2%	82.9%
Minnesota	75.4%	70.2%	74.3%	74.2%	70.6%	79.0%	75.0%	75.5%
Missouri	81.2%	88.0%	89.2%	81.8%	77.0%	81.1%	88.3%	79.7%
Nebraska	81.8%	66.6%	88.8%	75.5%	73.8%	86.5%	80.8%	81.9%
North Dakota	78.3%	84.8%	74.8%	83.1%	69.2%	81.4%	80.4%	77.7%
South Dakota	80.6%	76.2%	83.0%	75.5%	78.4%	83.7%	77.6%	81.5%
South Atlantic:								
Delaware	79.0%	74.0%	77.9%	68.0%	65.5%	87.2%	77.0%	79.4%
District of Columbia	85.5%	92.2%	87.0%	84.6%	81.5%	88.0%	89.8%	84.7%
Florida	80.2%	76.5%	89.1%	80.0%	81.3%	79.6%	83.7%	79.7%
Georgia	81.9%	93.8%	94.7%	81.9%	82.7%	80.3%	91.9%	80.5%
Maryland	81.1%	71.4%	75.4%	81.8%	78.1%	83.9%	78.1%	81.8%
North Carolina	83.4%	97.2%	85.0%	85.0%	73.7%	86.2%	89.2%	82.6%
South Carolina	81.3%	79.6%	88.8%	75.6%	76.3%	84.3%	82.0%	81.2%
Virginia	78.9%	79.1%	82.4%	71.8%	76.0%	81.9%	75.7%	79.5%
West Virginia	80.7%	78.9%	79.4%	72.3%	72.3%	85.2%	75.2%	81.6%
East South Central:								
Alabama	81.1%	84.0%	76.6%	80.1%	75.6%	84.3%	79.8%	81.4%
Kentucky	81.0%	75.9%	89.1%	79.0%	75.5%	83.2%	83.7%	80.6%
Mississippi	80.7%	92.1%	83.7%	75.5%	85.2%	79.6%	81.5%	80.5%
Tennessee	76.3%	83.4%	58.2%	84.7%	72.1%	76.7%	73.6%	76.7%
West South Central:								
Arkansas	85.3%	90.5%	96.4%	85.7%	73.5%	87.1%	92.8%	83.8%
Louisiana	84.4%	66.9%	79.7%	74.5%	85.9%	88.8%	78.4%	85.9%
Oklahoma	86.0%	88.9%	86.8%	82.1%	86.4%	86.5%	83.7%	86.5%
Texas	83.3%	90.5%	83.3%	82.9%	79.9%	83.9%	87.0%	82.6%
Mountain:								
Arizona	79.2%	77.7%	79.1%	78.0%	87.8%	77.1%	77.8%	79.4%
Colorado	79.2%	80.7%	87.7%	72.6%	70.2%	83.9%	78.8%	79.3%
Idaho	78.3%	73.5%	82.0%	69.6%	72.8%	85.0%	75.5%	79.1%
Montana	82.4%	66.8%	88.7%	80.2%	76.0%	90.5%	75.5%	85.2%
Nevada	85.2%	78.5%	85.2%	77.2%	83.2%	88.2%	77.6%	86.5%
New Mexico	79.9%	--	86.8%	83.0%	76.9%	81.7%	78.8%	80.1%
Utah	78.5%	74.7%	72.1%	82.3%	68.9%	83.8%	77.2%	78.7%
Wyoming	82.8%	77.7%	80.1%	82.3%	77.5%	87.7%	82.7%	82.8%
Pacific:								
Alaska	84.1%	68.7%	76.7%	82.9%	81.8%	87.9%	74.8%	85.8%
California	81.9%	85.1%	79.9%	78.1%	75.8%	84.7%	82.0%	81.9%
Hawaii	76.5%	82.3%	73.9%	78.3%	74.0%	77.1%	79.7%	75.5%
Oregon	82.2%	73.8%	85.1%	71.3%	79.0%	87.7%	75.1%	83.8%
Washington	78.0%	82.8%	78.7%	82.0%	72.8%	78.7%	82.9%	76.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.53%	1.34%	1.17%	0.86%	0.95%	0.81%	0.70%	0.61%
New England:								
Connecticut	2.93%	8.02%	7.04%	8.65%	6.86%	2.71%	4.54%	3.47%
Maine	2.65%	5.10%	4.81%	6.91%	4.22%	4.01%	5.26%	2.99%
Massachusetts	2.51%	5.06%	11.93%	5.64%	5.93%	3.28%	6.26%	2.74%
New Hampshire	2.48%	5.84%	5.62%	4.07%	3.99%	4.36%	3.30%	3.00%
Rhode Island	2.42%	6.37%	8.34%	5.41%	3.75%	3.81%	4.37%	2.83%
Vermont	4.35%	6.89%	4.43%	3.69%	8.18%	9.22%	3.14%	5.53%
Middle Atlantic:								
New Jersey	3.56%	10.06%	11.07%	5.79%	9.77%	3.32%	5.73%	4.10%
New York	2.15%	5.14%	5.95%	3.54%	4.39%	3.32%	3.07%	2.50%
Pennsylvania	1.82%	6.80%	5.10%	4.69%	3.16%	2.18%	4.30%	1.83%
East North Central:								
Illinois	2.85%	3.03%	4.88%	3.81%	3.16%	5.03%	2.46%	3.34%
Indiana	2.21%	--	9.05%	5.49%	2.70%	3.32%	5.35%	2.36%
Michigan	1.98%	6.47%	4.35%	6.49%	4.07%	2.63%	3.96%	2.22%
Ohio	1.75%	6.55%	6.19%	4.26%	3.92%	2.25%	3.92%	1.93%
Wisconsin	1.95%	9.71%	7.28%	5.10%	3.06%	2.88%	4.65%	2.12%
West North Central:								
Iowa	1.71%	4.47%	7.95%	3.38%	3.39%	2.56%	3.63%	1.92%
Kansas	3.00%	6.08%	8.58%	4.92%	3.09%	4.91%	3.76%	3.48%
Minnesota	2.69%	10.09%	6.34%	4.06%	4.41%	4.04%	3.63%	3.07%
Missouri	2.34%	4.32%	5.04%	3.80%	4.93%	3.74%	2.52%	2.79%
Nebraska	1.98%	8.69%	2.93%	6.36%	5.15%	1.97%	3.42%	2.17%
North Dakota	2.40%	5.21%	6.35%	3.62%	7.22%	2.65%	3.69%	2.88%
South Dakota	1.59%	8.02%	3.38%	4.29%	3.28%	2.33%	3.18%	1.83%
South Atlantic:								
Delaware	2.76%	9.17%	5.79%	8.07%	7.48%	2.16%	4.86%	3.13%
District of Columbia	1.76%	4.62%	4.39%	4.42%	4.41%	1.58%	2.29%	2.05%
Florida	2.56%	11.20%	2.93%	4.37%	6.56%	3.49%	3.72%	2.90%
Georgia	2.51%	3.40%	2.05%	5.37%	3.98%	3.66%	2.37%	2.84%
Maryland	2.64%	9.57%	6.96%	4.75%	4.80%	3.92%	4.52%	3.01%
North Carolina	2.14%	2.88%	6.32%	4.47%	5.97%	2.41%	2.64%	2.45%
South Carolina	2.29%	8.84%	4.85%	5.84%	4.96%	3.19%	4.36%	2.58%
Virginia	2.21%	9.41%	8.90%	4.97%	5.22%	2.96%	5.00%	2.43%
West Virginia	1.72%	4.98%	6.62%	5.96%	4.63%	1.87%	4.36%	1.84%
East South Central:								
Alabama	2.75%	4.75%	5.15%	5.02%	8.06%	3.13%	3.37%	3.27%
Kentucky	1.92%	8.51%	5.57%	5.88%	4.65%	2.33%	4.31%	2.11%
Mississippi	4.32%	4.79%	6.79%	7.19%	3.35%	7.56%	6.56%	5.02%
Tennessee	2.61%	8.69%	8.02%	4.51%	5.84%	3.79%	5.38%	2.91%
West South Central:								
Arkansas	2.28%	6.80%	2.43%	3.30%	4.45%	3.30%	1.96%	2.74%
Louisiana	2.01%	8.99%	7.29%	7.01%	2.90%	2.66%	4.55%	2.16%
Oklahoma	1.75%	4.89%	3.27%	4.00%	3.95%	2.48%	2.59%	2.06%
Texas	1.66%	2.79%	4.84%	4.25%	4.53%	2.18%	2.62%	1.91%
Mountain:								
Arizona	2.45%	8.06%	5.65%	5.39%	3.66%	3.61%	4.82%	2.72%
Colorado	2.72%	6.65%	5.00%	6.16%	6.03%	3.78%	4.22%	3.17%
Idaho	2.75%	7.45%	4.82%	6.08%	4.12%	4.48%	3.77%	3.32%
Montana	2.22%	9.32%	3.02%	4.51%	5.04%	2.43%	4.61%	2.37%
Nevada	1.89%	10.50%	5.37%	6.61%	3.98%	2.27%	5.08%	1.95%
New Mexico	2.48%	--	3.72%	4.66%	4.79%	3.81%	4.50%	2.79%
Utah	3.27%	5.38%	6.94%	3.62%	6.93%	3.48%	3.55%	3.75%
Wyoming	2.24%	7.34%	5.45%	4.47%	3.77%	4.30%	3.06%	2.86%
Pacific:								
Alaska	2.29%	8.19%	9.51%	3.88%	6.14%	2.30%	5.72%	2.53%
California	2.69%	3.44%	4.27%	2.78%	3.16%	3.89%	2.18%	3.16%
Hawaii	3.43%	4.28%	6.06%	4.02%	11.60%	3.11%	3.28%	4.44%
Oregon	2.36%	7.64%	4.09%	5.18%	6.19%	2.47%	3.90%	2.72%
Washington	3.19%	5.60%	6.52%	5.36%	4.68%	5.41%	3.68%	3.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.a.(1) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2024

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	69.0%	71.9%	64.3%	65.1%	65.3%	71.6%	66.6%	69.4%
New England:								
Connecticut	68.8%	58.7%	57.6%	71.2%	67.3%	71.0%	61.1%	70.4%
Maine	71.9%	84.5%	60.1%	68.8%	72.7%	73.0%	66.7%	73.1%
Massachusetts	66.7%	79.0%	61.9%	58.6%	65.3%	68.2%	65.3%	66.9%
New Hampshire	69.4%	65.1%	57.4%	60.9%	72.0%	73.1%	61.1%	71.6%
Rhode Island	66.8%	61.6%	58.4%	62.9%	64.7%	71.4%	60.5%	68.5%
Vermont	66.1%	56.2%	48.8%	67.0%	67.6%	70.7%	59.5%	68.2%
Middle Atlantic:								
New Jersey	68.6%	75.3%	42.6%	61.1%	67.9%	73.1%	58.6%	70.4%
New York	64.1%	62.7%	53.0%	60.5%	64.5%	66.2%	57.3%	65.4%
Pennsylvania	70.1%	74.4%	61.5%	66.6%	72.1%	70.8%	66.9%	70.7%
East North Central:								
Illinois	68.7%	80.8%	66.8%	60.1%	66.9%	70.7%	68.3%	68.8%
Indiana	70.6%	73.6%	78.1%	73.8%	63.7%	72.0%	75.7%	70.0%
Michigan	73.7%	75.0%	77.8%	70.2%	67.9%	72.8%	73.1%	73.8%
Ohio	72.4%	80.5%	78.6%	78.0%	66.7%	72.6%	78.0%	71.5%
Wisconsin	67.1%	71.1%	62.1%	60.4%	67.0%	69.4%	62.7%	67.8%
West North Central:								
Iowa	69.0%	75.3%	54.1%	67.5%	70.7%	68.7%	67.9%	69.3%
Kansas	70.7%	74.6%	68.7%	68.2%	69.1%	71.8%	73.4%	70.1%
Minnesota	68.8%	63.7%	64.1%	66.9%	62.6%	73.2%	61.8%	70.0%
Missouri	71.2%	72.1%	62.3%	66.3%	75.3%	72.6%	65.8%	72.5%
Nebraska	69.4%	71.3%	69.7%	61.8%	66.2%	72.1%	69.7%	69.4%
North Dakota	72.1%	79.3%	71.6%	77.0%	66.7%	71.8%	74.5%	71.4%
South Dakota	69.8%	73.6%	61.5%	67.4%	65.0%	75.9%	64.6%	71.4%
South Atlantic:								
Delaware	71.1%	67.4%	77.9%	62.9%	68.2%	73.5%	71.8%	71.0%
District of Columbia	69.8%	60.6%	73.5%	57.8%	68.3%	75.9%	70.9%	69.5%
Florida	62.6%	49.6% *	68.1%	53.7%	55.0%	66.6%	60.6%	62.9%
Georgia	68.1%	--	58.1%	67.1%	66.2%	70.1%	59.9%	69.4%
Maryland	64.8%	83.4%	56.0%	57.0%	53.0%	71.9%	64.0%	65.0%
North Carolina	69.9%	67.1%	54.7%	72.8%	65.4%	71.9%	69.6%	69.9%
South Carolina	71.4%	78.0%	64.4%	74.0%	61.6%	74.7%	71.4%	71.4%
Virginia	66.9%	67.3%	53.8%	67.6%	51.7%	74.0%	62.0%	67.7%
West Virginia	66.9%	68.6%	68.9%	65.7%	58.2%	68.9%	66.1%	67.1%
East South Central:								
Alabama	65.6%	78.6%	59.2%	54.1%	62.2%	68.9%	71.0%	64.4%
Kentucky	67.0%	76.4%	60.2%	65.6%	69.4%	66.6%	66.6%	67.0%
Mississippi	71.1%	69.6%	70.8%	69.1%	70.5%	72.1%	70.4%	71.3%
Tennessee	68.4%	--	61.2%	66.2%	67.6%	70.7%	59.3%	69.9%
West South Central:								
Arkansas	72.7%	--	70.0%	66.0%	70.8%	75.2%	69.6%	73.3%
Louisiana	68.3%	82.9%	70.0%	67.4%	63.0%	70.3%	73.4%	67.1%
Oklahoma	68.5%	73.7%	71.5%	68.5%	64.1%	70.6%	70.9%	68.0%
Texas	66.6%	74.3%	63.2%	65.9%	65.4%	66.7%	66.3%	66.6%
Mountain:								
Arizona	70.8%	60.1%	70.3%	64.4%	66.8%	74.1%	63.9%	71.8%
Colorado	63.6%	67.1%	67.1%	62.0%	64.6%	63.0%	66.5%	63.0%
Idaho	69.9%	72.4%	70.0%	72.5%	61.9%	72.9%	71.9%	69.4%
Montana	72.4%	79.2%	66.5%	77.3%	73.7%	69.0%	74.3%	71.7%
Nevada	61.8%	89.3%	66.9%	61.2%	44.5%	68.0%	75.6%	59.7%
New Mexico	55.0%	--	45.3%	44.5%	53.0%	59.4%	52.2%	55.4%
Utah	69.1%	68.9%	69.8%	65.7%	71.9%	68.5%	67.0%	69.4%
Wyoming	70.5%	66.9%	66.5%	68.0%	72.5%	72.4%	67.3%	71.7%
Pacific:								
Alaska	69.2%	67.5%	54.4%	70.1%	68.0%	71.9%	60.0%	70.7%
California	75.1%	75.7%	66.8%	64.7%	67.8%	80.2%	68.7%	76.3%
Hawaii	78.2%	83.7%	83.0%	81.6%	66.6%	81.8%	83.9%	76.2%
Oregon	75.3%	78.0%	74.6%	74.7%	73.5%	76.5%	73.8%	75.6%
Washington	74.4%	81.4%	67.7%	70.1%	69.4%	77.9%	71.6%	75.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.a.(1) Standard errors for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.74%	1.86%	1.19%	0.88%	0.95%	1.16%	0.78%	0.85%
New England:								
Connecticut	1.85%	4.78%	6.10%	5.90%	3.55%	2.46%	4.98%	1.98%
Maine	1.60%	5.68%	4.13%	4.88%	3.30%	2.19%	3.81%	1.74%
Massachusetts	2.34%	9.90%	7.98%	4.93%	6.30%	2.89%	5.06%	2.60%
New Hampshire	1.37%	6.46%	3.99%	3.59%	2.18%	2.08%	2.73%	1.54%
Rhode Island	1.89%	6.64%	5.71%	3.65%	3.04%	3.05%	3.39%	2.15%
Vermont	1.99%	8.44%	5.14%	3.18%	2.01%	4.87%	3.55%	2.33%
Middle Atlantic:								
New Jersey	2.76%	12.47%	5.24%	5.13%	8.06%	2.02%	6.35%	2.92%
New York	1.89%	6.23%	4.44%	3.45%	3.44%	3.09%	2.78%	2.21%
Pennsylvania	2.93%	5.99%	6.85%	3.97%	3.19%	4.98%	3.92%	3.37%
East North Central:								
Illinois	1.66%	4.64%	5.83%	3.84%	3.39%	2.42%	3.65%	1.85%
Indiana	2.06%	5.58%	6.19%	4.13%	4.31%	2.96%	3.87%	2.25%
Michigan	2.14%	7.11%	3.14%	3.64%	3.43%	3.22%	2.88%	2.45%
Ohio	1.35%	5.89%	3.20%	4.10%	2.55%	1.87%	2.46%	1.52%
Wisconsin	1.64%	6.77%	5.07%	3.39%	3.20%	2.46%	3.37%	1.81%
West North Central:								
Iowa	1.65%	7.31%	6.08%	3.33%	2.68%	2.86%	3.82%	1.83%
Kansas	1.35%	5.85%	5.24%	4.76%	2.66%	1.81%	3.26%	1.49%
Minnesota	2.68%	9.58%	6.08%	5.14%	5.84%	3.75%	4.44%	3.03%
Missouri	2.28%	7.22%	5.88%	3.87%	5.61%	3.38%	3.62%	2.66%
Nebraska	1.70%	6.59%	6.99%	3.47%	2.67%	2.45%	3.58%	1.85%
North Dakota	1.83%	5.37%	4.66%	2.84%	3.64%	3.25%	2.67%	2.23%
South Dakota	1.65%	10.33%	5.18%	4.72%	2.97%	1.97%	3.56%	1.78%
South Atlantic:								
Delaware	2.04%	8.68%	7.12%	4.85%	5.60%	2.46%	4.08%	2.27%
District of Columbia	2.07%	6.35%	5.32%	6.71%	3.65%	2.56%	3.37%	2.40%
Florida	2.44%	15.95% *	5.61%	3.66%	6.64%	2.66%	5.66%	2.66%
Georgia	2.20%	--	6.20%	5.66%	7.59%	2.41%	4.68%	2.40%
Maryland	3.67%	5.02%	6.58%	6.45%	5.06%	4.92%	3.70%	4.36%
North Carolina	1.73%	8.46%	5.61%	6.42%	4.00%	1.86%	3.87%	1.90%
South Carolina	2.13%	5.11%	7.05%	3.98%	3.95%	3.00%	3.59%	2.43%
Virginia	2.73%	8.79%	9.95%	4.42%	8.92%	2.53%	5.08%	3.05%
West Virginia	2.15%	5.11%	6.87%	3.94%	4.72%	3.02%	3.74%	2.40%
East South Central:								
Alabama	3.05%	5.01%	5.48%	7.26%	5.84%	4.83%	3.32%	3.59%
Kentucky	1.74%	10.43%	7.09%	5.87%	4.50%	1.97%	4.99%	1.86%
Mississippi	3.63%	7.44%	7.08%	4.32%	4.74%	6.26%	3.69%	4.29%
Tennessee	1.80%	--	6.86%	4.50%	4.59%	2.10%	4.73%	1.89%
West South Central:								
Arkansas	2.47%	--	5.84%	3.89%	3.57%	3.78%	3.79%	2.89%
Louisiana	1.95%	6.61%	5.90%	6.22%	4.34%	2.10%	3.88%	2.22%
Oklahoma	2.03%	7.82%	5.35%	3.05%	4.55%	2.33%	3.45%	2.33%
Texas	2.35%	5.07%	5.42%	4.93%	4.33%	3.52%	3.41%	2.73%
Mountain:								
Arizona	2.44%	10.06%	5.26%	5.37%	4.43%	3.32%	5.11%	2.63%
Colorado	3.05%	5.91%	6.00%	5.42%	3.43%	5.14%	3.42%	3.57%
Idaho	2.07%	7.37%	5.72%	5.00%	5.38%	1.83%	3.29%	2.47%
Montana	1.77%	5.53%	5.77%	4.26%	2.22%	2.84%	3.58%	2.01%
Nevada	3.76%	4.46%	7.97%	8.47%	8.70%	3.45%	4.90%	4.10%
New Mexico	3.34%	--	6.84%	5.93%	4.12%	6.11%	5.87%	3.76%
Utah	1.83%	6.07%	6.71%	4.35%	2.30%	3.04%	3.74%	2.00%
Wyoming	1.84%	8.14%	5.88%	3.94%	3.32%	3.01%	3.53%	2.14%
Pacific:								
Alaska	2.12%	7.52%	3.58%	4.42%	4.61%	2.93%	3.74%	2.32%
California	4.15%	3.19%	5.40%	3.34%	2.71%	5.58%	2.49%	4.69%
Hawaii	2.13%	4.42%	4.24%	2.99%	4.81%	2.40%	2.38%	2.68%
Oregon	2.06%	6.57%	4.60%	3.73%	4.29%	3.22%	3.32%	2.38%
Washington	3.02%	4.00%	4.29%	2.91%	6.65%	4.45%	2.48%	3.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.3%	58.3%	51.3%	50.6%	50.7%	58.6%	53.0%	55.8%
New England:								
Connecticut	52.9%	37.6%	44.5%	47.8%	50.0%	59.0%	44.2%	54.8%
Maine	56.3%	68.5%	48.1%	42.1%	58.3%	60.2%	48.7%	58.0%
Massachusetts	53.1%	72.4%	--	44.0%	54.1%	55.0%	46.5%	54.3%
New Hampshire	52.6%	52.0%	38.2%	46.0%	58.2%	54.6%	46.5%	54.2%
Rhode Island	52.7%	49.3%	41.5%	48.5%	56.5%	55.4%	45.3%	54.8%
Vermont	52.6%	44.4%	42.5%	56.6%	51.9%	55.1%	49.6%	53.5%
Middle Atlantic:								
New Jersey	54.5%	--	27.6%	47.7%	51.8%	61.0%	44.8%	56.4%
New York	45.9%	45.9%	40.2%	43.1%	46.2%	47.0%	41.5%	46.8%
Pennsylvania	58.5%	51.0%	50.5%	50.7%	57.6%	62.6%	48.2%	60.6%
East North Central:								
Illinois	53.8%	70.9%	53.7%	45.7%	56.8%	52.9%	56.6%	53.3%
Indiana	57.7%	--	58.3%	57.1%	54.0%	59.3%	54.8%	58.0%
Michigan	59.1%	52.9%	65.7%	48.1%	51.7%	63.9%	54.8%	59.8%
Ohio	57.1%	66.4%	58.7%	64.0%	48.8%	58.8%	59.8%	56.6%
Wisconsin	53.6%	49.7%	43.2%	43.7%	54.0%	58.1%	45.1%	55.1%
West North Central:								
Iowa	55.7%	64.2%	32.2%	54.4%	57.9%	56.2%	53.1%	56.3%
Kansas	58.5%	59.0%	52.5%	55.0%	55.2%	61.7%	60.4%	58.1%
Minnesota	51.9%	--	47.6%	49.6%	44.2%	57.9%	46.3%	52.8%
Missouri	57.9%	63.4%	55.5%	54.2%	58.0%	58.9%	58.1%	57.8%
Nebraska	56.8%	47.5%	61.9%	46.6%	48.9%	62.4%	56.3%	56.8%
North Dakota	56.5%	67.2%	53.6%	63.9%	46.2%	58.5%	59.9%	55.5%
South Dakota	56.3%	56.1%	51.0%	50.9%	51.0%	63.5%	50.1%	58.2%
South Atlantic:								
Delaware	56.2%	49.9%	60.7%	42.8%	44.6%	64.0%	55.3%	56.4%
District of Columbia	59.7%	55.8%	63.9%	48.9%	55.7%	66.8%	63.7%	58.9%
Florida	50.2%	37.9%	60.6%	42.9%	44.7%	53.0%	50.7%	50.1%
Georgia	55.8%	--	55.0%	54.9%	54.7%	56.3%	55.1%	55.9%
Maryland	52.6%	59.5%	42.2%	46.7%	41.4%	60.3%	50.0%	53.2%
North Carolina	58.3%	65.2%	46.5%	61.9%	48.2%	62.0%	62.1%	57.7%
South Carolina	58.1%	62.1%	57.2%	55.9%	47.0%	62.9%	58.6%	58.0%
Virginia	52.8%	53.2%	--	48.5%	39.3%	60.6%	46.9%	53.8%
West Virginia	54.0%	54.1%	54.7%	47.5%	42.1%	58.7%	49.7%	54.7%
East South Central:								
Alabama	53.2%	66.0%	45.4%	43.3%	47.0%	58.1%	56.7%	52.5%
Kentucky	54.2%	58.0%	53.7%	51.8%	52.4%	55.4%	55.7%	54.0%
Mississippi	57.4%	64.1%	59.2%	52.2%	60.1%	57.4%	57.4%	57.4%
Tennessee	52.2%	44.2%	35.6%	56.0%	48.8%	54.3%	43.6%	53.6%
West South Central:								
Arkansas	62.0%	57.5%	67.5%	56.6%	52.1%	65.5%	64.6%	61.5%
Louisiana	57.6%	55.4%	55.8%	50.2%	54.1%	62.5%	57.6%	57.6%
Oklahoma	58.9%	65.5%	62.0%	56.2%	55.4%	61.1%	59.3%	58.8%
Texas	55.4%	67.2%	52.6%	54.7%	52.3%	56.0%	57.7%	55.0%
Mountain:								
Arizona	56.1%	46.7%	55.6%	50.2%	58.6%	57.1%	49.7%	57.0%
Colorado	50.4%	54.2%	58.9%	45.0%	45.4%	52.8%	52.4%	50.0%
Idaho	54.8%	53.2%	57.4%	50.4%	45.0%	62.0%	54.3%	54.9%
Montana	59.6%	52.9%	59.0%	62.0%	56.0%	62.4%	56.1%	61.1%
Nevada	52.6%	70.1%	57.0%	47.3%	37.0%	60.0%	58.6%	51.6%
New Mexico	43.9%	--	39.3%	36.9%	40.8%	48.6%	41.1%	44.4%
Utah	54.2%	51.5%	50.4%	54.1%	49.5%	57.4%	51.7%	54.6%
Wyoming	58.3%	52.0%	53.3%	56.0%	56.2%	63.5%	55.6%	59.4%
Pacific:								
Alaska	58.2%	46.4%	41.7%	58.2%	55.6%	63.2%	44.9%	60.7%
California	61.5%	64.5%	53.4%	50.6%	51.4%	67.9%	56.3%	62.4%
Hawaii	59.8%	68.9%	61.3%	63.9%	49.3%	63.1%	66.9%	57.5%
Oregon	61.9%	57.5%	63.5%	53.2%	58.0%	67.1%	55.4%	63.4%
Washington	58.0%	67.4%	53.3%	57.5%	50.5%	61.3%	59.4%	57.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.84%	1.67%	1.21%	0.94%	0.97%	1.38%	0.77%	0.98%
New England:								
Connecticut	2.38%	5.17%	7.05%	5.36%	5.97%	3.05%	5.31%	2.71%
Maine	2.18%	7.42%	3.61%	5.07%	3.03%	3.52%	4.12%	2.45%
Massachusetts	2.78%	10.81%	--	5.85%	5.94%	3.87%	5.82%	3.13%
New Hampshire	2.09%	5.96%	4.31%	3.87%	3.70%	3.59%	2.96%	2.54%
Rhode Island	2.38%	4.99%	5.38%	4.27%	4.31%	4.04%	3.22%	2.86%
Vermont	3.56%	7.93%	4.65%	3.86%	5.75%	8.68%	3.44%	4.56%
Middle Atlantic:								
New Jersey	3.68%	--	4.89%	5.56%	10.37%	3.30%	6.36%	4.16%
New York	2.19%	5.01%	4.52%	3.73%	4.07%	3.62%	2.59%	2.60%
Pennsylvania	2.57%	5.47%	5.99%	4.60%	3.68%	4.33%	4.06%	2.95%
East North Central:								
Illinois	2.42%	4.84%	5.77%	3.97%	3.57%	4.05%	3.53%	2.80%
Indiana	2.57%	--	9.26%	5.56%	4.61%	3.73%	4.93%	2.80%
Michigan	2.60%	7.85%	4.54%	5.46%	4.36%	3.91%	3.75%	2.98%
Ohio	1.89%	7.15%	6.20%	5.58%	3.80%	2.47%	3.87%	2.11%
Wisconsin	1.99%	7.18%	5.88%	4.16%	3.99%	2.90%	3.53%	2.23%
West North Central:								
Iowa	1.80%	6.28%	5.89%	3.84%	3.49%	2.81%	3.99%	2.02%
Kansas	2.58%	6.86%	7.71%	5.99%	3.43%	3.91%	4.14%	2.99%
Minnesota	2.85%	--	3.81%	5.30%	5.63%	3.69%	4.05%	3.23%
Missouri	2.54%	6.26%	5.83%	4.63%	5.92%	3.87%	3.48%	2.99%
Nebraska	2.09%	6.61%	7.03%	4.83%	4.28%	2.73%	3.95%	2.28%
North Dakota	2.43%	6.63%	6.47%	4.10%	5.16%	3.91%	3.83%	2.91%
South Dakota	1.82%	9.13%	4.86%	4.87%	3.27%	2.61%	3.26%	2.09%
South Atlantic:								
Delaware	2.98%	5.04%	7.68%	6.84%	8.20%	2.83%	4.65%	3.40%
District of Columbia	2.30%	5.03%	5.18%	6.57%	4.59%	2.82%	2.96%	2.68%
Florida	2.79%	10.51%	5.59%	3.59%	5.20%	3.83%	4.64%	3.13%
Georgia	2.64%	--	6.44%	5.77%	8.21%	3.14%	4.60%	2.94%
Maryland	4.10%	7.76%	6.66%	5.85%	4.86%	6.17%	4.04%	4.88%
North Carolina	2.15%	7.96%	5.50%	5.92%	4.47%	2.61%	3.82%	2.41%
South Carolina	2.51%	9.14%	7.23%	6.35%	3.88%	3.68%	4.81%	2.83%
Virginia	2.79%	9.02%	--	5.42%	7.25%	3.55%	4.82%	3.15%
West Virginia	2.21%	5.22%	7.12%	5.03%	5.16%	3.01%	4.08%	2.47%
East South Central:								
Alabama	3.01%	5.61%	5.24%	5.84%	7.18%	4.35%	3.81%	3.55%
Kentucky	1.98%	10.14%	7.11%	6.27%	5.20%	2.29%	4.94%	2.15%
Mississippi	4.64%	7.64%	7.87%	5.84%	5.23%	8.05%	5.25%	5.46%
Tennessee	2.50%	8.68%	6.19%	4.89%	5.08%	3.69%	4.12%	2.82%
West South Central:								
Arkansas	2.55%	7.91%	5.88%	4.75%	4.56%	3.71%	3.76%	2.95%
Louisiana	2.24%	7.48%	7.46%	7.44%	3.89%	3.00%	4.72%	2.54%
Oklahoma	1.87%	7.70%	5.52%	3.99%	3.62%	2.81%	3.55%	2.14%
Texas	2.30%	5.30%	5.20%	5.83%	4.77%	3.32%	3.58%	2.64%
Mountain:								
Arizona	3.02%	7.02%	6.09%	5.58%	4.75%	4.48%	4.72%	3.36%
Colorado	2.25%	5.83%	6.30%	5.62%	4.69%	3.65%	3.89%	2.59%
Idaho	2.94%	4.53%	6.19%	6.49%	5.43%	4.03%	3.42%	3.62%
Montana	2.27%	7.86%	5.83%	5.77%	4.42%	3.21%	4.67%	2.53%
Nevada	3.10%	10.34%	5.91%	7.31%	6.49%	3.08%	5.36%	3.45%
New Mexico	2.94%	--	6.45%	5.27%	4.25%	5.35%	4.09%	3.36%
Utah	3.15%	6.64%	7.81%	4.48%	5.40%	4.41%	4.12%	3.57%
Wyoming	2.40%	5.57%	5.01%	5.23%	4.63%	4.39%	3.13%	3.11%
Pacific:								
Alaska	2.64%	5.35%	4.60%	5.04%	6.89%	3.15%	3.44%	3.06%
California	5.21%	3.90%	5.37%	3.30%	2.89%	7.56%	2.64%	6.02%
Hawaii	2.68%	5.45%	6.21%	4.55%	7.49%	3.35%	3.53%	3.37%
Oregon	2.66%	7.53%	5.04%	4.94%	6.19%	3.80%	3.89%	3.12%
Washington	4.09%	5.13%	5.84%	4.29%	6.81%	6.75%	3.45%	4.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.b.(1) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 2024

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	57.0%	12.2%	16.6%	18.3%	41.9%	77.4%	15.3%	64.3%
New England:								
Connecticut	59.4%	--	33.3% *	21.6% *	37.4% *	86.7%	19.3% *	66.3%
Maine	42.7%	8.8% *	8.4% *	17.6% *	39.0%	59.8%	13.9% *	48.4%
Massachusetts	45.5%	11.2% *	6.0% *	15.6% *	35.1%	59.3%	15.4% *	50.3%
New Hampshire	63.3%	0.0%	11.2% *	9.0% *	69.7%	85.4%	6.4% *	76.1%
Rhode Island	47.7%	35.3%	7.8% *	3.4% *	17.6% *	82.4%	14.1%	55.7%
Vermont	62.8%	7.2% *	21.2% *	31.1%	79.9%	78.9%	15.6% *	76.1%
Middle Atlantic:								
New Jersey	41.8%	--	--	12.8% *	32.6% *	59.3%	5.0% *	47.4%
New York	55.9%	7.7% *	24.0% *	19.4% *	44.9%	77.2%	17.2%	62.9%
Pennsylvania	55.4%	1.1% *	13.8% *	16.8% *	53.0%	72.4%	10.5% *	62.6%
East North Central:								
Illinois	48.0%	13.5% *	15.8% *	11.1% *	21.1%	76.5%	15.4% *	54.4%
Indiana	72.3%	0.0%	--	42.7%	61.0%	88.3%	23.9% *	77.7%
Michigan	48.4%	--	24.9% *	11.4% *	44.2%	60.4%	19.1% *	53.3%
Ohio	57.8%	6.0% *	0.0%	10.9% *	53.8%	80.7%	5.6% *	67.2%
Wisconsin	60.3%	--	--	24.4%	50.1%	79.4%	32.7%	64.0%
West North Central:								
Iowa	62.3%	19.7% *	8.3% *	31.9%	62.9%	84.6%	22.1%	70.7%
Kansas	66.3%	18.1% *	--	22.1% *	56.6%	89.3%	16.5% *	75.8%
Minnesota	54.8%	--	12.8% *	19.2% *	57.2%	66.1%	16.2% *	60.3%
Missouri	53.1%	40.0% *	12.0% *	29.8%	31.2% *	73.2%	25.1%	59.0%
Nebraska	72.6%	--	--	10.7% *	69.8%	90.1%	18.5% *	78.7%
North Dakota	57.6%	5.7% *	23.6% *	24.1% *	57.2%	86.4%	14.6% *	70.6%
South Dakota	54.0%	--	20.5% *	19.1% *	48.1%	77.0%	26.1%	61.5%
South Atlantic:								
Delaware	66.3%	6.6% *	--	11.6% *	40.0%	90.7%	15.6% *	74.8%
District of Columbia	53.2%	--	0.0%	18.5% *	41.7%	80.7%	8.5% *	62.9%
Florida	65.2%	8.5% *	42.6% *	13.6% *	35.3% *	83.4%	18.6% *	72.1%
Georgia	57.3%	--	22.4% *	19.3% *	32.6% *	75.0%	21.4% *	62.2%
Maryland	48.6%	7.4% *	24.9% *	21.3% *	45.0%	61.7%	11.6% *	56.3%
North Carolina	59.4%	--	--	17.8% *	53.5%	74.0%	21.4% *	65.4%
South Carolina	54.0%	1.6% *	--	10.6% *	33.2%	76.1%	12.8% *	61.2%
Virginia	62.6%	2.3% *	17.1% *	17.3% *	34.4% *	86.0%	16.6% *	69.4%
West Virginia	63.4%	--	19.3% *	33.4% *	51.5%	78.1%	18.2% *	70.1%
East South Central:								
Alabama	59.4%	15.1% *	--	15.5% *	44.2%	83.9%	15.9% *	69.6%
Kentucky	69.6%	--	--	30.2% *	49.4%	92.3%	11.4% *	78.2%
Mississippi	65.5%	0.0%	0.0%	27.0% *	47.2%	95.1%	6.1% *	77.4%
Tennessee	63.2%	--	--	25.9% *	45.2%	84.1%	16.5% *	69.5%
West South Central:								
Arkansas	49.0%	0.0%	21.3% *	--	37.4%	65.1%	10.8% *	56.7%
Louisiana	54.4%	--	--	31.6% *	53.5%	69.1%	20.1% *	63.0%
Oklahoma	56.9%	15.1% *	2.0% *	27.7% *	54.1%	83.4%	7.7% *	68.5%
Texas	61.9%	12.6% *	17.0% *	16.2% *	36.9%	86.4%	14.3% *	71.2%
Mountain:								
Arizona	69.5%	--	20.9% *	26.3% *	52.3%	89.1%	16.9% *	76.3%
Colorado	52.9%	14.5% *	23.0% *	28.0% *	52.2%	67.0%	26.1% *	58.8%
Idaho	44.4%	13.1% *	0.0%	11.0% *	47.9%	64.7%	4.8% *	55.0%
Montana	45.5%	--	12.7% *	21.0% *	51.1%	73.9%	19.2% *	55.4%
Nevada	61.2%	--	21.6% *	22.3% *	31.9% *	84.5%	21.4% *	68.7%
New Mexico	61.6%	--	--	23.2% *	58.1%	80.0%	6.1% *	70.1%
Utah	63.8%	28.9% *	13.7% *	20.6% *	52.4%	83.9%	20.9% *	70.6%
Wyoming	59.4%	--	--	48.9%	74.1%	67.7%	37.6%	67.3%
Pacific:								
Alaska	57.7%	--	--	30.2% *	60.1%	71.0%	8.1% *	64.6%
California	53.9%	15.0% *	7.8% *	15.1%	25.2%	74.2%	11.5%	61.0%
Hawaii	35.3%	20.0% *	18.0% *	15.0% *	19.9% *	57.8%	16.8%	42.4%
Oregon	50.8%	7.3% *	23.8% *	10.1% *	30.3%	79.1%	17.4% *	57.3%
Washington	59.3%	18.2% *	6.5% *	10.8% *	53.4%	83.1%	10.2% *	70.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.b.(1) Standard errors for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.52%	1.91%	1.98%	1.29%	1.83%	1.73%	1.04%	1.58%
New England:								
Connecticut	4.62%	--	16.93% *	8.12% *	12.04% *	4.43%	8.57% *	5.16%
Maine	5.35%	5.30% *	8.06% *	7.54% *	7.75%	11.18%	5.50% *	6.56%
Massachusetts	5.51%	8.10% *	6.02% *	6.95% *	8.07%	8.95%	5.62% *	6.38%
New Hampshire	3.21%	0.00%	5.68% *	4.03% *	6.42%	3.67%	3.01% *	3.38%
Rhode Island	5.13%	10.39%	5.76% *	1.98% *	6.21% *	5.53%	4.08%	6.08%
Vermont	4.26%	6.26% *	9.03% *	8.24%	4.75%	7.98%	4.82% *	4.47%
Middle Atlantic:								
New Jersey	8.27%	--	--	7.76% *	18.83% *	11.27%	3.23% *	9.87%
New York	3.05%	3.45% *	10.28% *	5.91% *	6.99%	3.87%	4.63%	3.39%
Pennsylvania	4.96%	1.09% *	9.24% *	6.70% *	8.00%	8.74%	4.26% *	5.87%
East North Central:								
Illinois	4.82%	9.54% *	7.94% *	4.35% *	6.12%	7.50%	5.12% *	5.66%
Indiana	4.06%	0.00%	--	12.25%	9.82%	3.52%	8.78% *	4.12%
Michigan	5.60%	--	11.34% *	5.74% *	10.60%	8.27%	6.52% *	6.39%
Ohio	3.42%	4.33% *	0.00%	4.73% *	6.98%	4.23%	2.44% *	3.96%
Wisconsin	4.22%	--	--	7.25%	8.32%	5.96%	8.16%	4.70%
West North Central:								
Iowa	3.74%	8.77% *	5.31% *	7.70%	7.09%	5.32%	5.87%	4.19%
Kansas	6.19%	9.44% *	--	7.90%	7.51%	4.89%	5.68% *	5.67%
Minnesota	6.38%	--	10.11% *	6.91% *	8.48%	11.61%	6.31% *	7.56%
Missouri	4.96%	13.70% *	9.32% *	8.87%	9.69% *	7.66%	7.14%	5.97%
Nebraska	3.96%	--	--	4.23% *	8.63%	3.88%	5.72% *	4.00%
North Dakota	4.05%	4.05% *	9.89% *	7.42% *	7.50%	4.73%	4.72% *	4.53%
South Dakota	5.31%	--	12.56% *	7.18% *	9.14%	10.41%	7.53%	6.59%
South Atlantic:								
Delaware	4.56%	6.55% *	--	5.23% *	11.77%	3.42%	6.60% *	4.65%
District of Columbia	4.06%	--	0.00%	6.77% *	8.72%	5.43%	3.63% *	4.70%
Florida	5.09%	6.20% *	15.57% *	5.50% *	11.73% *	5.05%	7.47% *	5.16%
Georgia	6.12%	--	11.10% *	7.53% *	12.82% *	7.28%	6.91% *	7.08%
Maryland	8.66%	4.90% *	11.15% *	9.57% *	10.45%	17.03%	4.35% *	11.42%
North Carolina	5.97%	--	--	7.58% *	13.24%	9.48%	7.63% *	7.13%
South Carolina	5.00%	1.81% *	--	4.57% *	7.08%	8.73%	4.56% *	5.92%
Virginia	4.35%	2.47% *	11.00% *	7.10% *	12.14% *	3.40%	6.75% *	4.80%
West Virginia	4.97%	--	12.79% *	11.07% *	11.21%	6.51%	7.41% *	5.41%
East South Central:								
Alabama	4.27%	7.16% *	--	6.70% *	10.38%	5.00%	4.80% *	4.87%
Kentucky	3.64%	--	--	12.61% *	10.52%	2.40%	5.18% *	3.74%
Mississippi	6.18%	0.00%	0.00%	9.61% *	12.18%	2.35%	5.08% *	5.61%
Tennessee	4.53%	--	--	9.84% *	11.16%	4.83%	6.92% *	5.03%
West South Central:								
Arkansas	6.52%	0.00%	10.07% *	--	7.90%	10.55%	4.78% *	7.98%
Louisiana	5.45%	--	--	12.74% *	8.23%	10.75%	7.31% *	6.82%
Oklahoma	4.53%	10.22% *	1.45% *	9.00% *	11.24%	5.48%	3.10% *	5.51%
Texas	3.93%	9.01% *	8.19% *	6.69% *	8.32%	4.55%	4.77% *	4.39%
Mountain:								
Arizona	4.64%	--	13.14% *	10.54% *	14.91%	3.79%	6.92% *	4.52%
Colorado	5.62%	9.17% *	13.63% *	9.65% *	12.91%	9.51%	7.90% *	6.82%
Idaho	5.90%	7.32% *	0.00%	5.91% *	10.87%	13.64%	2.18% *	8.37%
Montana	5.34%	--	8.60% *	10.14% *	8.19%	9.79%	8.37% *	6.77%
Nevada	4.89%	--	10.77% *	11.67% *	9.66% *	5.66%	8.37% *	5.34%
New Mexico	4.81%	--	--	7.86% *	10.06%	5.69%	3.51% *	5.14%
Utah	8.28%	14.34% *	8.05% *	9.01% *	9.97%	9.30%	7.43% *	8.41%
Wyoming	4.25%	--	--	9.94%	8.26%	4.44%	8.44%	4.50%
Pacific:								
Alaska	4.62%	--	--	11.91% *	10.23%	6.20%	3.86% *	4.97%
California	10.13%	6.09% *	4.20% *	4.11%	4.29%	9.60%	2.94%	10.16%
Hawaii	5.10%	7.39% *	9.28% *	6.42% *	8.16% *	8.49%	4.99%	6.65%
Oregon	4.39%	5.64% *	12.35% *	6.23% *	7.21%	5.07%	7.07% *	4.98%
Washington	6.11%	9.93% *	4.64% *	4.51% *	8.55%	6.34%	3.90% *	6.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.b.1.a Among self-insured plans, percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and State: United States, 2024

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	85.2%	37.6%	47.5%	76.4%	82.5%	87.4%	54.0%	86.5%
New England:								
Connecticut	87.7%	--	95.7%	52.5% *	92.0%	89.6%	79.7%	88.1%
Maine	93.5%	--	--	82.8%	88.8%	97.1%	--	94.8%
Massachusetts	88.3%	--	--	--	93.7%	90.5%	--	91.0%
New Hampshire	88.0%	--	--	--	90.0%	88.7%	--	89.1%
Rhode Island	90.5%	--	--	--	90.1%	95.4%	--	94.7%
Vermont	78.7%	--	--	--	94.7%	71.4%	55.5%	80.1%
Middle Atlantic:								
New Jersey	75.5%	--	--	98.2%	87.2%	71.5%	--	76.0%
New York	80.4%	--	--	67.1%	59.8%	88.2%	62.9%	81.3%
Pennsylvania	78.8%	--	100.0%	88.9%	87.9%	75.3%	85.6%	78.6%
East North Central:								
Illinois	89.9%	--	--	73.1%	73.2%	94.3%	56.3%	91.8%
Indiana	89.5%	--	--	79.0%	95.0%	90.0%	--	90.7%
Michigan	75.9%	--	--	--	84.8%	75.6%	--	77.5%
Ohio	87.1%	--	--	96.7%	84.6%	87.6%	--	87.1%
Wisconsin	89.3%	--	--	95.8%	94.5%	88.7%	77.7%	90.1%
West North Central:								
Iowa	82.4%	--	--	71.2%	78.6%	88.2%	52.5%	84.4%
Kansas	91.7%	--	--	88.2%	93.9%	92.3%	--	92.7%
Minnesota	77.1%	--	--	--	93.0%	72.7%	--	78.1%
Missouri	78.2%	--	0.0%	64.0%	86.5%	82.2%	33.3% *	82.3%
Nebraska	86.5%	--	100.0%	91.0%	85.9%	86.5%	87.4%	86.5%
North Dakota	81.0%	--	--	82.5%	81.7%	81.4%	--	81.9%
South Dakota	81.6%	--	--	--	75.7%	87.7%	--	84.7%
South Atlantic:								
Delaware	77.9%	20.0%	--	--	81.3%	79.0%	--	79.3%
District of Columbia	84.1%	--	--	80.7%	85.7%	84.1%	--	84.9%
Florida	79.1%	--	--	66.2%	89.8%	80.3%	--	80.9%
Georgia	84.1%	--	--	--	69.2%	88.2%	--	85.5%
Maryland	88.1%	--	--	--	80.0%	91.9%	--	89.0%
North Carolina	88.9%	46.9%	0.0%	97.5%	88.9%	91.0%	--	90.8%
South Carolina	82.1%	--	--	--	77.4%	83.7%	--	83.1%
Virginia	79.4%	--	--	--	90.1%	79.7%	--	80.3%
West Virginia	87.3%	--	3.7% *	92.6%	100.0%	87.5%	--	89.6%
East South Central:								
Alabama	81.5%	--	--	--	78.9%	86.0%	--	84.2%
Kentucky	78.4%	--	100.0%	91.7%	67.7%	79.6%	--	78.2%
Mississippi	94.8%	--	--	97.1%	98.4%	93.9%	96.5%	94.7%
Tennessee	86.7%	--	--	91.4%	76.0%	89.0%	--	87.1%
West South Central:								
Arkansas	91.2%	--	--	--	85.7%	93.5%	--	92.6%
Louisiana	76.9%	0.0%	--	--	73.8%	85.2%	--	79.5%
Oklahoma	90.0%	--	--	83.7%	85.8%	93.4%	--	90.8%
Texas	89.0%	--	90.6%	88.3%	80.9%	90.2%	83.1%	89.2%
Mountain:								
Arizona	88.1%	--	0.0%	--	65.9%	94.1%	--	89.7%
Colorado	85.5%	--	--	--	80.2%	93.6%	--	89.5%
Idaho	79.4%	--	--	60.6%	74.2%	82.9%	--	80.1%
Montana	73.3%	--	100.0%	91.4%	58.9%	75.5%	84.2%	71.8%
Nevada	87.8%	--	--	88.1%	88.9%	88.6%	71.2%	88.8%
New Mexico	90.9%	--	--	100.0%	76.6%	96.7%	--	91.3%
Utah	92.4%	--	--	--	86.2%	97.2%	--	94.7%
Wyoming	71.1%	0.0%	--	78.0%	90.7%	67.3%	--	78.8%
Pacific:								
Alaska	83.7%	--	--	82.9%	68.4%	91.6%	--	84.3%
California	91.3%	--	--	84.5%	85.0%	93.7%	40.6% *	93.0%
Hawaii	56.0%	--	--	--	75.5%	55.3%	51.5% *	56.7%
Oregon	71.2%	--	0.0%	--	79.8%	73.9%	--	75.2%
Washington	91.7%	0.0%	--	--	87.4%	95.6%	--	93.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.B.2.b.1.a Standard errors for among self-insured plans for a percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.17%	8.32%	6.25%	2.62%	1.84%	1.35%	3.47%	1.17%
New England:								
Connecticut	3.42%	--	5.17%	15.83% *	6.40%	4.03%	13.33%	3.54%
Maine	1.79%	--	--	9.61%	4.76%	1.49%	--	1.70%
Massachusetts	3.95%	--	--	--	5.00%	4.56%	--	3.89%
New Hampshire	3.01%	--	--	--	4.47%	3.85%	--	2.97%
Rhode Island	3.09%	--	--	--	5.38%	3.04%	--	2.84%
Vermont	3.76%	--	--	--	2.19%	5.93%	14.93%	3.90%
Middle Atlantic:								
New Jersey	8.08%	--	--	2.17%	7.76%	10.07%	--	8.21%
New York	3.26%	--	--	13.95%	10.24%	2.67%	10.64%	3.40%
Pennsylvania	4.29%	--	0.00%	6.57%	6.15%	5.63%	8.15%	4.41%
East North Central:								
Illinois	2.72%	--	--	11.03%	12.32%	2.43%	15.84%	2.69%
Indiana	2.67%	--	--	12.39%	4.09%	3.11%	--	2.55%
Michigan	9.53%	--	--	--	8.43%	12.16%	--	10.15%
Ohio	3.42%	--	--	3.52%	6.35%	4.10%	--	3.47%
Wisconsin	3.06%	--	--	4.28%	2.93%	4.13%	12.09%	3.16%
West North Central:								
Iowa	3.91%	--	--	11.16%	9.47%	3.55%	14.49%	4.02%
Kansas	3.57%	--	--	7.33%	2.78%	4.62%	--	3.50%
Minnesota	5.39%	--	--	--	3.60%	7.59%	--	5.51%
Missouri	4.21%	--	0.00%	16.34%	6.53%	4.96%	15.02% *	4.26%
Nebraska	3.55%	--	0.00%	6.70%	7.45%	4.19%	7.87%	3.64%
North Dakota	4.76%	--	--	10.93%	5.84%	6.57%	--	4.93%
South Dakota	4.28%	--	--	--	9.42%	4.51%	--	4.20%
South Atlantic:								
Delaware	11.63%	0.00%	--	--	10.98%	13.27%	--	12.10%
District of Columbia	5.25%	--	--	13.77%	8.59%	6.68%	--	5.37%
Florida	7.91%	--	--	18.96%	5.85%	8.99%	--	8.13%
Georgia	4.82%	--	--	--	11.69%	5.48%	--	4.99%
Maryland	4.26%	--	--	--	12.72%	4.51%	--	4.37%
North Carolina	3.95%	4.34%	0.00%	1.78%	5.75%	4.88%	--	4.01%
South Carolina	4.45%	--	--	--	10.53%	5.00%	--	4.54%
Virginia	5.00%	--	--	--	5.61%	5.67%	--	5.13%
West Virginia	4.31%	--	1.75% *	7.62%	0.00%	5.05%	--	4.25%
East South Central:								
Alabama	4.84%	--	--	--	10.54%	5.63%	--	4.97%
Kentucky	5.34%	--	0.00%	7.75%	16.37%	5.72%	--	5.44%
Mississippi	1.66%	--	--	2.58%	1.53%	2.04%	4.57%	1.68%
Tennessee	3.16%	--	--	7.94%	8.94%	3.44%	--	3.21%
West South Central:								
Arkansas	3.27%	--	--	--	9.95%	3.22%	--	3.12%
Louisiana	4.75%	0.00%	--	--	10.75%	4.00%	--	4.77%
Oklahoma	2.62%	--	--	12.02%	5.73%	2.98%	--	2.63%
Texas	3.79%	--	7.49%	7.48%	13.58%	4.08%	8.77%	3.93%
Mountain:								
Arizona	4.22%	--	0.00%	--	15.55%	1.85%	--	4.25%
Colorado	3.65%	--	--	--	10.09%	2.54%	--	2.98%
Idaho	5.34%	--	--	11.00%	14.00%	5.86%	--	5.44%
Montana	5.88%	--	0.00%	7.12%	6.24%	8.98%	9.99%	6.32%
Nevada	4.23%	--	--	7.41%	7.93%	4.84%	13.41%	4.38%
New Mexico	2.68%	--	--	0.00%	8.59%	1.48%	--	2.65%
Utah	3.16%	--	--	--	7.44%	1.67%	--	2.45%
Wyoming	6.70%	0.00%	--	12.11%	7.17%	11.19%	--	7.18%
Pacific:								
Alaska	5.30%	--	--	14.79%	14.29%	3.70%	--	5.38%
California	3.76%	--	--	7.09%	4.89%	3.25%	12.46% *	3.23%
Hawaii	11.34%	--	--	--	8.86%	15.41%	15.69% *	12.91%
Oregon	6.77%	--	0.00%	--	9.67%	8.22%	--	6.91%
Washington	2.70%	0.00%	--	--	7.69%	2.00%	--	2.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.b.1.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and State: United States, 2024

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	74.0%	29.2%	52.2%	70.0%	93.2%	71.4%	52.9%	74.9%
New England:								
Connecticut	78.6%	--	--	54.9%	100.0%	76.8%	70.4%	79.0%
Maine	65.3%	--	--	--	95.8%	55.5%	--	65.1%
Massachusetts	73.6%	--	--	--	97.7%	72.0%	--	75.7%
New Hampshire	74.7%	--	--	--	98.8%	66.3%	2.4% *	76.1%
Rhode Island	78.4%	--	--	--	91.6%	80.5%	--	81.1%
Vermont	82.4%	--	--	--	97.6%	76.6%	30.0% *	85.4%
Middle Atlantic:								
New Jersey	83.1%	--	--	98.2%	92.3%	79.6%	--	83.1%
New York	69.5%	0.0%	--	38.5% *	88.1%	66.7%	38.5% *	71.0%
Pennsylvania	71.5%	--	--	89.3%	87.9%	66.6%	--	72.0%
East North Central:								
Illinois	56.8%	--	--	--	96.0%	51.2%	57.3%	56.8%
Indiana	80.2%	--	--	--	99.1%	79.2%	--	81.9%
Michigan	65.5%	--	--	--	84.8%	62.5%	--	66.9%
Ohio	72.8%	--	--	79.9%	98.4%	65.9%	--	73.1%
Wisconsin	84.3%	--	--	91.7%	98.2%	81.8%	--	85.6%
West North Central:								
Iowa	82.7%	--	--	64.0%	99.6%	76.7%	59.4%	84.2%
Kansas	78.5%	--	--	86.4%	96.0%	73.3%	--	78.9%
Minnesota	74.9%	--	--	93.7%	95.7%	66.7%	--	75.1%
Missouri	77.8%	--	--	48.0% *	89.3%	79.6%	64.4%	79.0%
Nebraska	65.4%	--	100.0%	--	98.7%	57.1%	--	65.4%
North Dakota	75.7%	--	--	--	94.9%	77.0%	--	78.3%
South Dakota	86.4%	--	--	--	95.0%	89.6%	--	90.5%
South Atlantic:								
Delaware	68.2%	0.0%	--	--	75.8%	68.3%	--	69.1%
District of Columbia	85.5%	--	--	--	94.4%	83.9%	88.5%	85.4%
Florida	69.0%	--	--	75.7%	91.2%	66.8%	--	69.0%
Georgia	64.9%	--	--	--	95.3%	61.7%	--	65.7%
Maryland	64.3%	--	--	--	94.0%	60.1%	--	65.6%
North Carolina	78.8%	--	0.0%	97.5%	93.3%	77.4%	--	80.7%
South Carolina	70.4%	--	--	--	97.1%	68.1%	--	71.3%
Virginia	67.1%	--	100.0%	--	99.8%	64.8%	--	67.6%
West Virginia	50.6%	--	100.0%	--	99.6%	43.6%	--	50.5%
East South Central:								
Alabama	64.3%	--	--	--	100.0%	58.0%	--	65.5%
Kentucky	83.4%	--	100.0%	92.4%	99.0%	79.7%	--	83.5%
Mississippi	72.9%	--	--	--	97.1%	68.3%	0.0%	74.1%
Tennessee	66.9%	--	--	94.8%	93.7%	60.6%	--	66.9%
West South Central:								
Arkansas	82.7%	--	--	--	97.2%	82.9%	--	84.5%
Louisiana	71.0%	0.0%	--	--	79.7%	70.1%	76.9%	70.5%
Oklahoma	75.9%	--	--	60.0%	98.7%	68.0%	--	76.3%
Texas	85.1%	--	--	87.7%	94.5%	85.1%	55.4% *	86.3%
Mountain:								
Arizona	79.9%	--	--	--	99.3%	78.0%	--	80.2%
Colorado	76.2%	--	100.0%	--	91.4%	73.2%	--	78.0%
Idaho	85.7%	--	--	65.7%	99.2%	83.4%	--	86.2%
Montana	85.0%	--	--	91.6%	99.4%	80.5%	80.4%	85.6%
Nevada	71.4%	--	--	100.0%	83.5%	69.2%	79.1%	70.9%
New Mexico	71.5%	--	--	--	87.1%	66.1%	--	72.1%
Utah	54.8% *	--	--	--	91.9%	43.5% *	--	54.5% *
Wyoming	75.0%	--	--	91.0%	100.0%	62.4%	--	79.1%
Pacific:								
Alaska	59.4%	--	--	--	86.6%	50.4%	--	59.4%
California	80.2%	--	--	83.7%	85.6%	80.8%	48.0%	81.2%
Hawaii	54.0%	--	--	--	62.4%	57.9%	26.1% *	58.3%
Oregon	62.6%	--	0.0%	--	86.8%	60.4%	--	65.3%
Washington	69.6%	0.0%	--	--	95.7%	65.4%	--	70.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.b.1.b Standard errors for among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.71%	6.80%	6.32%	3.12%	1.01%	2.27%	3.55%	1.74%
New England:								
Connecticut	3.77%	--	--	15.37%	0.00%	4.59%	10.00%	3.92%
Maine	7.85%	--	--	--	3.11%	10.05%	--	8.22%
Massachusetts	6.30%	--	--	--	1.30%	7.62%	--	6.60%
New Hampshire	5.35%	--	--	--	0.90%	7.23%	2.50% *	5.45%
Rhode Island	6.64%	--	--	--	7.75%	7.52%	--	6.91%
Vermont	3.78%	--	--	--	1.28%	6.46%	12.60% *	3.84%
Middle Atlantic:								
New Jersey	6.32%	--	--	2.17%	5.40%	8.03%	--	6.42%
New York	4.15%	0.00%	--	15.28% *	6.30%	5.15%	14.40% *	4.29%
Pennsylvania	5.38%	--	--	6.71%	8.56%	6.92%	--	5.48%
East North Central:								
Illinois	7.60%	--	--	--	2.94%	8.45%	16.83%	7.96%
Indiana	5.42%	--	--	--	0.73%	7.06%	--	5.52%
Michigan	6.39%	--	--	--	7.63%	7.87%	--	6.63%
Ohio	4.52%	--	--	14.56%	1.59%	5.74%	--	4.58%
Wisconsin	4.00%	--	--	6.14%	1.32%	5.50%	--	4.15%
West North Central:								
Iowa	3.57%	--	--	11.54%	0.39%	5.62%	13.74%	3.68%
Kansas	6.78%	--	--	11.31%	2.86%	10.44%	--	6.96%
Minnesota	5.67%	--	--	5.41%	2.54%	7.68%	--	5.85%
Missouri	5.14%	--	--	17.50% *	6.19%	6.10%	15.48%	5.42%
Nebraska	9.01%	--	0.00%	--	0.78%	10.45%	--	9.24%
North Dakota	7.08%	--	--	--	3.47%	10.03%	--	7.59%
South Dakota	4.31%	--	--	--	3.73%	5.78%	--	4.41%
South Atlantic:								
Delaware	11.92%	0.00%	--	--	16.05%	13.50%	--	12.39%
District of Columbia	3.47%	--	--	--	3.61%	4.40%	11.21%	3.55%
Florida	7.95%	--	--	18.05%	5.29%	9.10%	--	8.22%
Georgia	6.30%	--	--	--	3.15%	7.31%	--	6.57%
Maryland	9.02%	--	--	--	4.00%	11.15%	--	9.48%
North Carolina	4.20%	--	0.00%	1.78%	4.20%	5.20%	--	4.17%
South Carolina	6.87%	--	--	--	2.87%	8.03%	--	7.10%
Virginia	6.03%	--	0.00%	--	0.23%	6.89%	--	6.18%
West Virginia	7.22%	--	0.00%	--	0.41%	7.79%	--	7.44%
East South Central:								
Alabama	6.65%	--	--	--	0.00%	7.94%	--	6.97%
Kentucky	3.53%	--	0.00%	7.49%	0.60%	4.37%	--	3.59%
Mississippi	9.49%	--	--	--	2.22%	11.68%	0.00%	9.62%
Tennessee	7.48%	--	--	5.54%	5.18%	8.86%	--	7.70%
West South Central:								
Arkansas	5.75%	--	--	--	2.50%	6.57%	--	5.84%
Louisiana	5.66%	0.00%	--	--	9.99%	7.20%	13.60%	5.98%
Oklahoma	5.00%	--	--	13.81%	0.89%	6.88%	--	5.12%
Texas	3.75%	--	--	7.22%	3.98%	4.33%	16.82% *	3.78%
Mountain:								
Arizona	4.66%	--	--	--	0.62%	5.45%	--	4.74%
Colorado	7.22%	--	0.00%	--	5.44%	9.38%	--	7.77%
Idaho	5.64%	--	--	12.55%	0.64%	7.54%	--	5.77%
Montana	6.44%	--	--	6.55%	0.46%	9.89%	12.29%	7.15%
Nevada	6.43%	--	--	0.00%	8.26%	7.44%	14.94%	6.74%
New Mexico	8.67%	--	--	--	6.83%	11.75%	--	8.80%
Utah	16.65% *	--	--	--	5.54%	18.62% *	--	17.33% *
Wyoming	6.03%	--	--	6.87%	0.00%	10.38%	--	6.49%
Pacific:								
Alaska	6.93%	--	--	--	9.83%	8.05%	--	7.04%
California	8.21%	--	--	6.29%	5.35%	9.12%	12.94%	8.06%
Hawaii	7.33%	--	--	--	15.71%	9.82%	10.51% *	8.43%
Oregon	7.13%	--	0.00%	--	11.59%	8.86%	--	7.33%
Washington	13.76%	0.00%	--	--	2.63%	16.74%	--	14.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 2024

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	72.7%	29.4%	38.2%	57.5%	69.6%	84.2%	41.2%	78.5%
New England:								
Connecticut	66.7%	14.4% *	29.7% *	59.1%	75.1%	75.3%	29.1%	74.8%
Maine	75.2%	34.7% *	37.4%	58.8%	82.1%	87.9%	35.7%	84.5%
Massachusetts	71.9%	--	--	51.9%	76.8%	80.5%	41.4%	77.5%
New Hampshire	66.5%	15.4% *	41.3%	52.7%	61.1%	82.1%	37.6%	74.1%
Rhode Island	72.5%	27.5% *	34.2% *	45.4%	87.2%	89.7%	36.3%	82.8%
Vermont	60.0%	30.5% *	32.3%	60.7%	68.6%	62.4%	42.0%	65.4%
Middle Atlantic:								
New Jersey	71.7%	--	--	51.1%	57.6%	94.7%	39.7%	77.8%
New York	71.6%	20.5% *	46.7%	59.9%	71.0%	82.6%	41.9%	77.6%
Pennsylvania	69.0%	7.7% *	19.3% *	38.7%	61.5%	91.2%	21.2%	78.6%
East North Central:								
Illinois	75.1%	40.8%	26.7% *	74.9%	85.3%	77.4%	49.2%	79.9%
Indiana	66.6%	--	--	25.8% *	71.0%	79.7%	24.1% *	71.6%
Michigan	67.6%	--	36.7% *	37.0%	77.2%	77.5%	31.6%	74.1%
Ohio	70.5%	23.4% *	27.3% *	58.2%	65.7%	83.0%	34.6%	76.6%
Wisconsin	69.5%	--	--	44.4%	75.1%	84.4%	21.8%	77.5%
West North Central:								
Iowa	74.7%	40.4%	21.8% *	67.9%	81.6%	84.1%	39.8%	82.5%
Kansas	76.6%	47.3%	--	59.4%	69.5%	93.7%	36.2%	84.1%
Minnesota	73.6%	--	--	50.9%	65.5%	89.0%	47.1%	77.9%
Missouri	72.1%	43.2%	31.0% *	52.1%	68.6%	86.7%	42.6%	78.3%
Nebraska	70.1%	--	--	55.5%	63.0%	81.9%	28.5%	74.8%
North Dakota	55.1%	19.4% *	28.3% *	30.3%	51.4%	77.3%	21.5%	64.5%
South Dakota	69.2%	--	58.4%	52.6%	71.1%	81.2%	46.8%	76.2%
South Atlantic:								
Delaware	80.2%	--	--	72.3%	90.9%	87.6%	45.3%	86.1%
District of Columbia	80.2%	--	--	72.0%	76.8%	96.9%	50.1%	86.2%
Florida	67.7%	35.8% *	--	67.5%	72.6%	68.6%	55.4%	69.5%
Georgia	76.7%	--	--	61.5%	68.3%	87.2%	39.0%	81.9%
Maryland	77.6%	82.2%	65.2%	52.5%	69.8%	90.0%	68.7%	79.5%
North Carolina	74.0%	--	--	61.0%	53.1%	88.8%	42.6%	78.6%
South Carolina	74.2%	--	--	57.9%	74.3%	82.7%	48.3%	78.6%
Virginia	77.1%	--	--	72.7%	70.5%	89.2%	42.4%	83.0%
West Virginia	67.5%	--	--	22.8% *	60.0%	87.5%	18.8% *	75.4%
East South Central:								
Alabama	57.4%	10.8% *	--	45.7%	47.6%	76.2%	18.3%	65.9%
Kentucky	67.4%	--	--	51.8%	52.4%	83.0%	32.0%	72.5%
Mississippi	62.4%	0.0%	--	22.7% *	46.0%	90.5%	6.0% *	73.6%
Tennessee	73.0%	--	--	44.4%	70.0%	88.1%	34.5%	79.4%
West South Central:								
Arkansas	61.8%	--	10.6% *	27.7% *	66.4%	75.6%	20.6% *	69.6%
Louisiana	70.9%	20.6% *	--	66.3%	69.2%	84.3%	42.6%	78.1%
Oklahoma	78.6%	38.4% *	36.4%	67.4%	87.6%	87.8%	42.0%	87.0%
Texas	75.8%	31.9%	44.7%	58.2%	68.7%	87.9%	39.4%	82.6%
Mountain:								
Arizona	70.8%	--	--	64.7%	79.0%	73.1%	41.0%	75.2%
Colorado	77.3%	18.4% *	60.7%	53.1%	80.0%	90.6%	41.2%	85.0%
Idaho	69.9%	32.5% *	38.7%	60.8%	73.4%	81.8%	43.5%	77.1%
Montana	62.7%	43.5%	40.7%	57.6%	43.5%	87.3%	42.6%	71.0%
Nevada	68.0%	--	37.4% *	66.9%	42.1%	87.0%	52.3%	70.7%
New Mexico	66.9%	--	--	43.7%	53.3%	85.1%	46.7%	70.3%
Utah	78.4%	--	69.0%	58.7%	68.1%	91.3%	53.9%	82.5%
Wyoming	46.4%	--	--	24.1%	60.4%	68.2%	17.9% *	57.5%
Pacific:								
Alaska	68.9%	--	--	44.5%	65.3%	91.5%	11.4% *	79.8%
California	81.7%	37.7%	52.8%	71.1%	78.3%	91.5%	52.6%	87.1%
Hawaii	73.1%	22.8% *	26.8% *	61.4%	77.7%	95.0%	38.5%	84.4%
Oregon	65.6%	9.2% *	31.1% *	71.0%	58.2%	79.5%	43.5%	70.6%
Washington	62.0%	19.7% *	32.3% *	51.3%	53.4%	76.1%	38.2%	67.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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

Table II.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.88%	2.37%	2.22%	1.50%	1.51%	1.27%	1.27%	0.96%
New England:								
Connecticut	4.29%	8.14% *	12.33% *	12.79%	6.74%	7.04%	6.71%	4.79%
Maine	3.91%	13.95% *	10.88%	9.87%	5.73%	5.70%	7.16%	3.95%
Massachusetts	4.59%	--	--	10.14%	6.91%	6.72%	8.00%	5.13%
New Hampshire	3.33%	8.58% *	10.07%	8.31%	6.93%	4.36%	6.26%	3.73%
Rhode Island	3.47%	11.22% *	11.90% *	9.33%	5.26%	3.88%	6.77%	3.70%
Vermont	5.28%	10.76% *	9.37%	7.74%	8.05%	12.45%	6.00%	6.71%
Middle Atlantic:								
New Jersey	6.22%	--	--	10.59%	16.53%	2.18%	8.88%	7.25%
New York	3.10%	9.01% *	9.19%	6.32%	5.88%	5.07%	5.09%	3.63%
Pennsylvania	3.47%	4.04% *	8.29% *	8.74%	7.48%	2.38%	5.06%	3.43%
East North Central:								
Illinois	3.82%	10.46%	9.10% *	5.75%	5.58%	6.40%	6.00%	4.39%
Indiana	3.90%	--	--	7.82% *	7.23%	4.67%	7.30% *	4.08%
Michigan	3.78%	--	11.82% *	8.85%	5.82%	5.44%	6.88%	4.11%
Ohio	2.95%	10.67% *	9.48% *	8.69%	6.23%	3.85%	6.24%	3.17%
Wisconsin	3.46%	--	--	7.68%	6.38%	4.94%	5.82%	3.72%
West North Central:								
Iowa	3.21%	10.86%	9.65% *	7.04%	5.89%	4.97%	6.22%	3.49%
Kansas	4.23%	11.88%	--	9.05%	7.22%	2.70%	7.08%	3.86%
Minnesota	4.13%	--	--	8.98%	9.19%	3.93%	7.75%	4.47%
Missouri	3.65%	12.80%	11.34% *	8.28%	11.29%	3.90%	7.27%	4.04%
Nebraska	4.44%	--	--	8.52%	9.22%	5.40%	6.86%	4.63%
North Dakota	4.08%	10.15% *	10.48% *	7.44%	8.35%	6.63%	5.68%	4.91%
South Dakota	3.88%	--	10.53%	8.42%	5.69%	6.67%	7.08%	4.40%
South Atlantic:								
Delaware	3.79%	--	--	9.75%	4.48%	5.02%	9.12%	3.85%
District of Columbia	2.81%	--	--	8.07%	6.29%	1.44%	7.28%	2.95%
Florida	6.03%	17.33% *	--	6.99%	10.41%	8.93%	7.47%	6.90%
Georgia	3.66%	--	--	9.13%	8.02%	4.81%	8.33%	3.88%
Maryland	4.14%	9.05%	12.11%	9.53%	10.28%	4.04%	6.83%	4.73%
North Carolina	4.03%	--	--	9.80%	9.09%	4.42%	8.64%	4.40%
South Carolina	3.45%	--	--	9.86%	7.02%	4.50%	8.86%	3.71%
Virginia	3.18%	--	--	7.21%	8.45%	3.30%	7.06%	3.42%
West Virginia	3.41%	--	--	7.09% *	8.56%	3.18%	6.30% *	3.49%
East South Central:								
Alabama	4.35%	6.56% *	--	10.57%	10.22%	5.86%	5.33%	5.09%
Kentucky	3.74%	--	--	9.82%	9.33%	4.22%	7.62%	3.99%
Mississippi	5.47%	0.00%	--	7.84% *	10.66%	4.65%	3.15% *	5.32%
Tennessee	3.47%	--	--	9.45%	7.48%	3.62%	7.54%	3.64%
West South Central:								
Arkansas	4.93%	--	6.16% *	9.63% *	7.50%	6.19%	7.44% *	5.24%
Louisiana	3.75%	9.66% *	--	9.11%	6.79%	4.40%	8.44%	3.69%
Oklahoma	2.80%	13.26% *	10.20%	7.02%	4.32%	3.75%	6.43%	2.70%
Texas	3.46%	8.63%	9.66%	7.82%	6.73%	5.20%	5.58%	3.95%
Mountain:								
Arizona	5.48%	--	--	8.47%	7.77%	8.36%	8.25%	6.22%
Colorado	3.35%	8.17% *	11.34%	9.32%	6.61%	3.03%	6.70%	3.19%
Idaho	4.23%	16.85% *	11.55%	9.54%	7.79%	5.78%	7.14%	4.58%
Montana	3.79%	11.00%	11.89%	8.68%	7.90%	4.47%	6.87%	4.30%
Nevada	5.59%	--	12.97% *	9.75%	12.23%	4.53%	8.21%	6.45%
New Mexico	4.18%	--	--	9.68%	8.23%	4.45%	9.68%	4.55%
Utah	4.39%	--	12.77%	9.81%	8.19%	3.93%	7.75%	4.46%
Wyoming	4.14%	--	--	6.92%	10.16%	7.07%	5.49% *	5.32%
Pacific:								
Alaska	3.75%	--	--	9.90%	7.77%	3.33%	4.85% *	3.66%
California	2.86%	6.46%	8.22%	4.39%	4.26%	2.55%	4.17%	2.58%
Hawaii	2.95%	7.68% *	8.29% *	7.71%	6.42%	1.73%	5.49%	2.79%
Oregon	4.10%	6.70% *	9.72% *	8.75%	8.80%	5.76%	6.81%	4.77%
Washington	5.22%	9.07% *	11.36% *	9.40%	9.80%	7.83%	7.18%	5.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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Table II.B.2.d Percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2024

Division and State	UNION	AHP	NEITHER UNION NOR AHP
United States	1.9%	6.0%	92.1%
New England:			
Connecticut	4.6% *	4.8% *	90.7%
Maine	1.7% *	5.0% *	93.3%
Massachusetts	1.7% *	6.0% *	92.3%
New Hampshire	0.1% *	6.8% *	93.2%
Rhode Island	0.2% *	3.3% *	96.5%
Vermont	0.5% *	7.5% *	92.0%
Middle Atlantic:			
New Jersey	3.4% *	5.2% *	91.4%
New York	2.6%	3.7%	93.8%
Pennsylvania	1.2% *	3.1% *	95.7%
East North Central:			
Illinois	4.7% *	5.5% *	89.8%
Indiana	0.9% *	4.5% *	94.6%
Michigan	2.1% *	6.0% *	92.0%
Ohio	3.9% *	4.4%	91.7%
Wisconsin	2.2% *	4.6% *	93.2%
West North Central:			
Iowa	1.3% *	6.9%	91.8%
Kansas	2.2% *	4.2% *	93.6%
Minnesota	2.8% *	5.1% *	92.1%
Missouri	6.4% *	5.4%	88.2%
Nebraska	2.7% *	7.4% *	89.9%
North Dakota	1.5% *	5.8%	92.7%
South Dakota	0.3% *	6.0%	93.8%
South Atlantic:			
Delaware	0.0% *	4.6% *	95.4%
District of Columbia	0.9% *	3.4% *	95.7%
Florida	0.4% *	15.9% *	83.6%
Georgia	0.3% *	7.4% *	92.3%
Maryland	0.6% *	2.6% *	96.8%
North Carolina	2.2% *	6.3%	91.5%
South Carolina	1.4% *	6.3% *	92.3%
Virginia	--	5.4% *	90.5%
West Virginia	1.6% *	2.0% *	96.4%
East South Central:			
Alabama	2.2% *	5.1%	92.8%
Kentucky	2.7% *	7.4%	89.9%
Mississippi	0.1% *	12.7%	87.2%
Tennessee	1.1% *	5.4% *	93.4%
West South Central:			
Arkansas	0.3% *	5.7% *	94.0%
Louisiana	3.1% *	4.3% *	92.6%
Oklahoma	1.1% *	4.8% *	94.1%
Texas	0.0% *	5.7% *	94.3%
Mountain:			
Arizona	0.2% *	2.5% *	97.3%
Colorado	0.9% *	5.8%	93.3%
Idaho	1.7% *	7.9% *	90.4%
Montana	2.1% *	11.3%	86.6%
Nevada	1.4% *	3.2% *	95.4%
New Mexico	5.0% *	6.8% *	88.2%
Utah	0.7% *	4.6% *	94.6%
Wyoming	0.6% *	4.7% *	94.7%
Pacific:			
Alaska	2.1% *	6.9% *	91.0%
California	1.9% *	6.2%	92.0%
Hawaii	2.3% *	4.8%	92.9%
Oregon	1.5% *	8.7% *	89.8%
Washington	2.5% *	6.2%	91.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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Table II.B.2.d Standard errors for percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2024

Division and State	UNION	AHP	NEITHER UNION NOR AHP
United States	0.22%	0.52%	0.57%
New England:			
Connecticut	2.37% *	1.46% *	2.70%
Maine	0.92% *	2.25% *	2.34%
Massachusetts	0.96% *	3.79% *	3.88%
New Hampshire	0.06% *	2.58% *	2.58%
Rhode Island	0.13% *	1.50% *	1.50%
Vermont	0.48% *	2.64% *	2.66%
Middle Atlantic:			
New Jersey	2.39% *	2.27% *	3.24%
New York	0.64%	0.80%	1.02%
Pennsylvania	0.55% *	1.05% *	1.20%
East North Central:			
Illinois	1.77% *	1.92% *	2.54%
Indiana	0.76% *	1.48% *	1.67%
Michigan	1.09% *	2.04% *	2.34%
Ohio	2.16% *	1.13%	2.37%
Wisconsin	1.19% *	1.57% *	1.95%
West North Central:			
Iowa	1.01% *	1.89%	2.10%
Kansas	1.07% *	1.57% *	2.00%
Minnesota	1.32% *	1.80% *	2.23%
Missouri	3.43% *	1.37%	3.60%
Nebraska	1.59% *	2.51% *	2.91%
North Dakota	0.86% *	1.69%	1.89%
South Dakota	0.16% *	1.63%	1.65%
South Atlantic:			
Delaware	0.05% *	1.70% *	1.71%
District of Columbia	0.41% *	1.12% *	1.22%
Florida	0.37% *	5.58% *	5.58%
Georgia	0.21% *	2.28% *	2.30%
Maryland	0.46% *	1.25% *	1.36%
North Carolina	1.40% *	1.81%	2.01%
South Carolina	0.72% *	2.55% *	2.64%
Virginia	--	1.94% *	3.58%
West Virginia	0.93% *	1.00% *	1.37%
East South Central:			
Alabama	1.19% *	1.41%	1.92%
Kentucky	1.58% *	1.97%	2.42%
Mississippi	0.07% *	3.13%	3.13%
Tennessee	0.76% *	2.09% *	2.18%
West South Central:			
Arkansas	0.24% *	1.95% *	1.98%
Louisiana	1.91% *	2.21% *	2.68%
Oklahoma	0.58% *	1.58% *	1.67%
Texas	0.03% *	1.90% *	1.90%
Mountain:			
Arizona	0.17% *	0.83% *	0.85%
Colorado	0.87% *	1.55%	1.77%
Idaho	0.81% *	2.61% *	2.67%
Montana	1.30% *	2.74%	3.04%
Nevada	0.83% *	1.66% *	1.85%
New Mexico	2.70% *	2.59% *	3.61%
Utah	0.72% *	1.65% *	1.84%
Wyoming	0.63% *	1.51% *	1.64%
Pacific:			
Alaska	1.04% *	2.16% *	2.37%
California	0.63% *	1.73%	2.09%
Hawaii	1.36% *	1.29%	1.86%
Oregon	0.69% *	3.73% *	3.75%
Washington	1.05% *	1.83%	2.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.e Percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored health insurance by firm size and State: United States, 2024

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	97.2%	74.2%	86.6%	95.3%	98.3%	99.8%	86.3%	99.1%
New England:								
Connecticut	95.9%	72.1%	89.7%	100.0%	90.8%	100.0%	89.3%	97.3%
Maine	96.5%	74.1%	80.6%	97.6%	100.0%	99.2%	85.4%	99.1%
Massachusetts	98.3%	96.5%	81.5%	100.0%	98.0%	100.0%	91.7%	99.5%
New Hampshire	95.4%	78.2%	83.1%	92.5%	100.0%	97.6%	86.1%	97.9%
Rhode Island	96.1%	52.4%	86.8%	98.9%	100.0%	100.0%	82.7%	100.0%
Vermont	95.4%	51.2%	87.9%	95.1%	100.0%	100.0%	80.2%	100.0%
Middle Atlantic:								
New Jersey	97.8%	88.1%	86.0%	93.2%	100.0%	100.0%	86.3%	100.0%
New York	95.6%	64.1%	81.0%	98.4%	95.3%	100.0%	81.5%	98.4%
Pennsylvania	95.3%	61.4%	88.2%	86.4%	98.3%	100.0%	76.9%	99.0%
East North Central:								
Illinois	98.4%	87.4%	87.0%	96.7%	100.0%	100.0%	89.6%	100.0%
Indiana	98.9%	--	86.7%	97.6%	100.0%	100.0%	92.8%	99.6%
Michigan	98.4%	73.7%	100.0%	94.5%	100.0%	100.0%	93.5%	99.3%
Ohio	98.2%	86.2%	89.6%	93.5%	100.0%	100.0%	89.8%	99.6%
Wisconsin	97.2%	--	79.8%	97.0%	100.0%	100.0%	83.1%	99.6%
West North Central:								
Iowa	98.4%	87.2%	87.6%	99.2%	100.0%	100.0%	91.2%	100.0%
Kansas	97.9%	75.6%	90.9%	100.0%	99.6%	99.2%	90.1%	99.4%
Minnesota	95.7%	--	98.6%	92.9%	91.1%	100.0%	93.2%	96.1%
Missouri	99.5%	90.3%	100.0%	99.7%	99.4%	100.0%	97.6%	99.9%
Nebraska	98.6%	86.1%	96.9%	96.6%	100.0%	99.1%	91.3%	99.4%
North Dakota	98.9%	95.6%	93.0%	99.3%	99.2%	100.0%	96.2%	99.6%
South Dakota	96.7%	--	96.4%	92.6%	98.1%	100.0%	90.3%	98.7%
South Atlantic:								
Delaware	95.2%	--	80.0%	97.1%	100.0%	97.2%	80.0%	97.8%
District of Columbia	98.2%	--	94.0%	100.0%	100.0%	99.1%	91.4%	99.5%
Florida	99.2%	86.2%	100.0%	97.2%	100.0%	100.0%	93.6%	100.0%
Georgia	98.7%	--	100.0%	97.8%	97.1%	100.0%	96.2%	99.1%
Maryland	97.8%	82.2%	91.2%	96.8%	98.7%	100.0%	89.6%	99.6%
North Carolina	99.2%	86.9%	88.8%	100.0%	100.0%	100.0%	94.0%	100.0%
South Carolina	98.1%	71.8%	89.5%	100.0%	100.0%	100.0%	87.1%	100.0%
Virginia	96.7%	--	71.0%	95.6%	99.1%	100.0%	82.3%	99.2%
West Virginia	96.2%	82.7%	90.9%	89.6%	93.5%	99.7%	84.4%	98.2%
East South Central:								
Alabama	96.6%	75.5%	85.8%	92.8%	100.0%	99.7%	87.1%	98.7%
Kentucky	98.2%	71.0%	94.1%	95.4%	100.0%	99.4%	88.4%	99.6%
Mississippi	97.3%	72.0%	94.0%	93.1%	98.9%	100.0%	86.7%	99.5%
Tennessee	97.5%	--	82.3%	99.2%	99.5%	100.0%	83.0%	99.9%
West South Central:								
Arkansas	97.4%	--	95.5%	92.4%	98.5%	100.0%	90.6%	98.7%
Louisiana	95.0%	74.6%	81.6%	82.9%	99.9%	100.0%	82.1%	98.3%
Oklahoma	97.2%	82.4%	82.8%	100.0%	97.9%	100.0%	88.8%	99.2%
Texas	96.2%	72.1%	95.6%	88.0%	95.1%	100.0%	85.4%	98.2%
Mountain:								
Arizona	98.9%	91.5%	92.1%	98.8%	98.0%	100.0%	93.9%	99.6%
Colorado	97.5%	84.2%	100.0%	95.8%	96.9%	99.2%	94.6%	98.1%
Idaho	95.5%	77.8%	77.7%	92.6%	99.2%	100.0%	81.4%	99.4%
Montana	92.5%	56.3%	88.6%	91.1%	100.0%	100.0%	74.4%	99.9%
Nevada	97.7%	--	88.4%	98.5%	99.1%	100.0%	85.9%	99.7%
New Mexico	96.1%	--	89.8%	99.6%	95.0%	100.0%	83.8%	98.2%
Utah	99.2%	100.0%	100.0%	97.0%	100.0%	99.1%	97.8%	99.4%
Wyoming	98.0%	96.7%	95.7%	97.0%	97.1%	100.0%	95.1%	99.1%
Pacific:								
Alaska	97.0%	75.8%	81.5%	93.3%	100.0%	100.0%	81.5%	99.9%
California	95.2%	65.4%	63.8%	94.9%	98.9%	99.3%	75.6%	98.9%
Hawaii	92.4%	58.5%	71.1%	89.4%	99.7%	100.0%	75.5%	97.9%
Oregon	96.3%	44.8%	89.4%	98.5%	100.0%	98.8%	83.8%	99.1%
Washington	97.1%	89.5%	82.1%	91.9%	100.0%	100.0%	85.9%	99.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.B.2.e Standard errors for percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	2.07%	1.59%	0.68%	0.45%	0.05%	0.90%	0.14%
New England:								
Connecticut	2.24%	9.80%	7.09%	0.00%	8.34%	0.00%	3.69%	2.62%
Maine	1.03%	9.80%	9.19%	1.75%	0.00%	0.70%	4.67%	0.52%
Massachusetts	1.08%	3.65%	13.80%	0.00%	2.02%	0.00%	6.16%	0.45%
New Hampshire	1.23%	10.45%	7.09%	3.67%	0.00%	1.54%	4.18%	1.05%
Rhode Island	1.03%	11.59%	6.89%	1.11%	0.00%	0.00%	4.50%	0.00%
Vermont	1.32%	12.12%	7.81%	3.36%	0.00%	0.00%	5.07%	0.00%
Middle Atlantic:								
New Jersey	0.99%	8.03%	9.86%	5.23%	0.00%	0.00%	5.92%	0.00%
New York	1.09%	9.36%	7.22%	0.86%	2.89%	0.00%	4.14%	0.95%
Pennsylvania	1.33%	10.79%	6.00%	6.92%	1.52%	0.00%	6.41%	0.52%
East North Central:								
Illinois	0.48%	4.98%	7.48%	1.95%	0.00%	0.00%	3.04%	0.00%
Indiana	0.53%	--	8.93%	2.35%	0.00%	0.00%	3.72%	0.39%
Michigan	0.67%	11.91%	0.00%	3.83%	0.00%	0.00%	3.02%	0.56%
Ohio	0.70%	7.09%	7.03%	3.94%	0.00%	0.00%	4.17%	0.36%
Wisconsin	0.93%	--	11.14%	2.30%	0.00%	0.00%	5.58%	0.43%
West North Central:								
Iowa	0.71%	4.99%	11.31%	0.83%	0.00%	0.00%	3.79%	0.00%
Kansas	0.79%	10.22%	6.58%	0.00%	0.40%	0.84%	3.82%	0.52%
Minnesota	2.68%	--	1.48%	4.10%	8.34%	0.00%	3.28%	3.08%
Missouri	0.25%	5.87%	0.00%	0.34%	0.58%	0.00%	1.33%	0.13%
Nebraska	0.61%	9.36%	3.15%	2.01%	0.04%	0.84%	3.55%	0.53%
North Dakota	0.55%	4.34%	5.00%	0.72%	0.77%	0.00%	2.27%	0.30%
South Dakota	0.95%	--	2.71%	3.98%	1.27%	0.00%	3.16%	0.75%
South Atlantic:								
Delaware	1.52%	--	11.38%	2.27%	0.00%	1.85%	6.55%	1.28%
District of Columbia	1.01%	--	5.98%	0.00%	0.00%	0.85%	5.39%	0.43%
Florida	0.38%	7.65%	0.00%	2.27%	0.00%	0.00%	2.90%	0.00%
Georgia	0.52%	--	0.00%	2.19%	1.85%	0.00%	2.42%	0.48%
Maryland	0.98%	9.90%	8.25%	3.17%	1.28%	0.04%	4.80%	0.35%
North Carolina	0.50%	9.98%	10.53%	0.00%	0.00%	0.00%	3.80%	0.00%
South Carolina	0.73%	12.55%	9.89%	0.00%	0.00%	0.00%	4.89%	0.00%
Virginia	1.01%	--	12.34%	3.26%	0.88%	0.00%	5.54%	0.60%
West Virginia	1.18%	10.00%	6.44%	4.98%	4.52%	0.25%	5.53%	1.00%
East South Central:								
Alabama	1.05%	8.30%	7.75%	6.01%	0.00%	0.25%	3.78%	0.97%
Kentucky	0.71%	13.24%	5.79%	4.42%	0.00%	0.44%	5.08%	0.29%
Mississippi	1.00%	12.52%	5.89%	4.45%	0.78%	0.00%	5.38%	0.34%
Tennessee	1.09%	--	9.84%	0.83%	0.38%	0.00%	6.82%	0.09%
West South Central:								
Arkansas	1.15%	--	4.42%	6.05%	1.51%	0.00%	4.68%	1.00%
Louisiana	1.60%	12.17%	10.39%	8.50%	0.15%	0.00%	5.98%	1.28%
Oklahoma	1.01%	9.99%	7.45%	0.00%	2.07%	0.00%	3.97%	0.78%
Texas	1.07%	8.98%	3.50%	5.36%	3.47%	0.00%	4.16%	0.96%
Mountain:								
Arizona	0.55%	7.31%	6.41%	1.26%	2.03%	0.00%	3.19%	0.41%
Colorado	1.06%	9.30%	0.00%	3.18%	3.16%	0.76%	2.86%	1.12%
Idaho	1.30%	10.91%	10.20%	3.77%	0.79%	0.00%	5.34%	0.44%
Montana	2.01%	11.03%	7.83%	4.38%	0.00%	0.00%	6.08%	0.07%
Nevada	0.73%	--	6.70%	1.57%	0.92%	0.00%	4.67%	0.28%
New Mexico	1.77%	--	7.10%	0.38%	3.29%	0.00%	9.16%	1.20%
Utah	0.48%	0.00%	0.00%	2.95%	0.00%	0.71%	2.20%	0.41%
Wyoming	1.05%	2.58%	4.22%	2.90%	2.82%	0.00%	3.05%	0.84%
Pacific:								
Alaska	1.00%	14.92%	9.31%	4.47%	0.00%	0.00%	6.33%	0.08%
California	0.98%	6.34%	8.48%	1.89%	0.81%	0.39%	3.81%	0.44%
Hawaii	1.53%	8.59%	8.73%	5.02%	0.25%	0.00%	4.79%	1.03%
Oregon	1.04%	11.97%	5.59%	1.53%	0.00%	1.20%	4.50%	0.71%
Washington	0.86%	5.52%	7.44%	4.08%	0.00%	0.00%	4.33%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.f Percent of private-sector employees in establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.4%	31.5%	30.3%	40.3%	44.8%	56.8%	34.4%	52.2%
New England:								
Connecticut	62.2%	25.3% *	47.1%	70.5%	57.5%	67.0%	46.1%	65.6%
Maine	62.9%	39.4% *	45.8%	60.8%	58.0%	71.8%	49.0%	66.1%
Massachusetts	49.8%	74.0%	--	50.2%	42.9%	52.6%	50.1%	49.7%
New Hampshire	47.1%	23.7% *	44.3%	56.6%	46.5%	46.6%	46.3%	47.3%
Rhode Island	59.5%	34.0% *	23.0% *	69.4%	70.3%	61.1%	36.6%	66.1%
Vermont	52.1%	21.9% *	53.2%	67.8%	45.6%	55.4%	54.6%	51.3%
Middle Atlantic:								
New Jersey	49.8%	--	--	40.9%	47.2% *	57.9%	28.3% *	53.9%
New York	52.3%	35.4%	22.4% *	37.4%	51.7%	61.2%	29.2%	57.0%
Pennsylvania	46.0%	8.1% *	27.0% *	29.6%	38.8%	58.7%	21.8%	50.8%
East North Central:								
Illinois	50.2%	22.9% *	25.6% *	31.5%	46.8%	61.1%	28.4%	54.2%
Indiana	46.9%	0.0%	--	43.0%	21.8% *	59.2%	36.1%	48.1%
Michigan	38.0%	--	12.3% *	20.8% *	32.2%	48.7%	16.5% *	41.9%
Ohio	29.4%	--	1.9% *	26.5%	17.5%	40.3%	13.9% *	32.1%
Wisconsin	35.1%	--	--	22.7% *	22.7%	49.2%	21.0% *	37.4%
West North Central:								
Iowa	38.4%	14.5% *	36.2% *	28.7%	34.8%	49.0%	30.1%	40.3%
Kansas	25.5%	27.6% *	2.9% *	21.0% *	37.2%	22.3% *	13.9% *	27.6%
Minnesota	36.1%	--	--	15.6% *	28.6%	48.7%	15.5%	39.5%
Missouri	31.1%	14.8% *	6.6% *	26.8%	26.0% *	38.4%	14.3% *	34.7%
Nebraska	30.4%	--	0.0%	16.9% *	21.4% *	39.8%	13.0% *	32.4%
North Dakota	36.6%	18.5% *	0.0%	24.0%	13.4% *	64.5%	9.2% *	44.2%
South Dakota	24.8%	--	14.1% *	26.3% *	15.2%	35.1%	23.5%	25.2%
South Atlantic:								
Delaware	33.4%	--	--	27.4% *	22.5% *	42.6%	14.4% *	36.6%
District of Columbia	61.0%	--	--	55.1%	66.9%	65.9%	40.2%	65.1%
Florida	52.9%	52.7%	--	40.5%	46.1%	57.3%	54.8%	52.6%
Georgia	44.8%	--	--	35.3%	42.2%	46.1%	44.7%	44.8%
Maryland	48.2%	--	--	45.7%	47.1%	51.8%	45.8%	48.8%
North Carolina	54.7%	--	--	28.1% *	63.6%	59.8%	31.2%	58.1%
South Carolina	37.7%	--	--	34.8%	38.5%	41.6%	25.5%	39.8%
Virginia	43.3%	--	--	36.8%	30.0% *	53.7%	24.9%	46.5%
West Virginia	38.7%	--	--	26.0% *	24.5% *	47.4%	24.3%	41.0%
East South Central:								
Alabama	36.5%	26.2% *	--	35.2% *	28.4% *	43.4%	32.4%	37.4%
Kentucky	23.2%	--	--	10.6% *	13.8% *	31.3%	10.5% *	25.1%
Mississippi	16.2%	--	--	12.8% *	19.3% *	15.8%	14.5% *	16.5%
Tennessee	29.8%	--	--	28.0% *	21.4% *	35.5%	20.0%	31.4%
West South Central:								
Arkansas	29.7%	--	11.8% *	12.1% *	17.2% *	38.4%	16.1% *	32.3%
Louisiana	34.6%	45.1% *	--	27.8% *	24.8%	41.5%	35.6%	34.3%
Oklahoma	35.4%	14.9% *	31.1% *	33.1%	37.6%	37.4%	25.7%	37.7%
Texas	48.1%	40.9%	44.4%	31.6%	41.5%	54.2%	39.7%	49.7%
Mountain:								
Arizona	55.1%	74.6%	--	61.4%	54.4%	54.4%	56.7%	54.9%
Colorado	57.5%	28.1% *	43.6%	63.6%	73.8%	53.1%	44.6%	60.3%
Idaho	44.7%	23.1% *	26.0% *	29.9%	43.2%	57.8%	30.9%	48.5%
Montana	54.4%	27.1% *	21.6% *	59.3%	54.0%	66.4%	32.2%	63.6%
Nevada	62.4%	--	23.7% *	55.5%	73.8%	64.6%	38.1%	66.5%
New Mexico	52.2%	--	--	53.6%	58.5%	50.9%	47.0%	53.1%
Utah	49.2%	--	--	56.5%	36.9%	57.2%	38.8%	51.0%
Wyoming	37.5%	--	--	21.5% *	39.5%	57.3%	14.4% *	46.5%
Pacific:								
Alaska	64.9%	--	71.3%	47.6%	53.3%	79.0%	46.6%	68.4%
California	73.5%	36.7%	31.6%	66.3%	74.2%	81.7%	45.8%	78.6%
Hawaii	50.0%	11.9% *	25.9%	37.0%	47.5% *	69.2%	27.0%	57.5%
Oregon	70.3%	21.0% *	55.8%	50.4%	74.9%	79.8%	41.5%	76.7%
Washington	76.1%	33.6% *	62.5%	74.9%	67.7%	85.4%	54.4%	80.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.f Standard errors for percent of private-sector employees in establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.17%	2.46%	2.11%	1.49%	1.60%	1.83%	1.24%	1.33%
New England:								
Connecticut	4.37%	10.38% *	13.19%	9.85%	8.94%	6.19%	7.84%	4.97%
Maine	4.65%	13.31% *	11.57%	9.31%	9.58%	6.83%	7.72%	5.32%
Massachusetts	5.47%	11.90%	--	10.15%	8.78%	8.24%	8.08%	6.30%
New Hampshire	3.93%	10.64% *	10.00%	8.08%	7.59%	6.41%	6.37%	4.68%
Rhode Island	4.49%	11.41% *	9.15% *	8.06%	8.75%	7.44%	6.63%	5.36%
Vermont	5.24%	9.81% *	9.94%	7.10%	9.34%	11.25%	5.90%	6.58%
Middle Atlantic:								
New Jersey	6.75%	--	--	10.59%	15.42% *	9.74%	8.68% *	7.94%
New York	3.21%	9.44%	7.91% *	6.13%	6.67%	4.83%	4.64%	3.74%
Pennsylvania	4.45%	4.69% *	10.13% *	7.86%	7.76%	7.90%	5.17%	5.31%
East North Central:								
Illinois	4.53%	9.15% *	8.31% *	6.72%	8.35%	7.13%	5.14%	5.22%
Indiana	5.12%	0.00%	--	9.89%	6.83% *	6.85%	9.08%	5.56%
Michigan	4.47%	--	7.08% *	7.64% *	7.40%	7.34%	5.19% *	5.21%
Ohio	3.14%	--	1.95% *	7.46%	3.91%	5.05%	4.80% *	3.58%
Wisconsin	3.78%	--	--	6.89% *	5.39%	6.45%	6.97% *	4.27%
West North Central:								
Iowa	3.67%	6.34% *	13.08% *	6.59%	6.27%	6.59%	5.68%	4.27%
Kansas	4.77%	11.31% *	2.13% *	7.38% *	7.41%	7.58% *	4.77% *	5.78%
Minnesota	5.58%	--	--	5.37% *	7.33%	9.10%	4.62%	6.32%
Missouri	4.11%	9.46% *	4.24% *	7.94%	11.28% *	6.07%	4.91% *	4.85%
Nebraska	5.13%	--	0.00%	6.26% *	7.27% *	8.43%	4.78% *	5.69%
North Dakota	4.12%	9.32% *	0.00%	6.73%	4.08% *	5.90%	3.44% *	4.82%
South Dakota	5.01%	--	6.52% *	8.01% *	4.25%	10.42%	5.92%	6.29%
South Atlantic:								
Delaware	5.49%	--	--	10.39% *	7.96% *	8.92%	5.32% *	6.43%
District of Columbia	4.25%	--	--	8.93%	7.67%	7.12%	7.11%	4.89%
Florida	5.68%	15.47%	--	7.23%	11.75%	7.92%	7.52%	6.43%
Georgia	4.97%	--	--	9.02%	10.53%	6.86%	8.43%	5.54%
Maryland	6.16%	--	--	9.32%	10.73%	10.94%	7.34%	7.37%
North Carolina	4.80%	--	--	8.56% *	7.98%	6.71%	7.99%	5.24%
South Carolina	4.20%	--	--	9.42%	8.62%	6.28%	7.32%	4.77%
Virginia	4.44%	--	--	7.99%	10.66% *	6.34%	6.44%	5.06%
West Virginia	4.71%	--	--	7.87% *	7.97% *	6.91%	6.49%	5.31%
East South Central:								
Alabama	4.88%	10.32% *	--	10.76% *	10.07% *	7.38%	6.60%	5.74%
Kentucky	3.91%	--	--	5.37% *	5.47% *	5.89%	4.28% *	4.39%
Mississippi	2.95%	--	--	6.40% *	6.44% *	4.33%	5.07% *	3.42%
Tennessee	4.53%	--	--	9.87% *	6.98% *	6.87%	5.80%	5.16%
West South Central:								
Arkansas	5.66%	--	6.67% *	7.06% *	6.05% *	8.62%	6.64% *	6.56%
Louisiana	5.09%	15.48% *	--	8.90% *	6.25%	8.97%	8.48%	6.01%
Oklahoma	4.31%	7.35% *	9.70% *	7.95%	10.13%	6.15%	5.57%	5.18%
Texas	4.20%	9.21%	9.87%	7.33%	6.69%	6.45%	5.73%	4.86%
Mountain:								
Arizona	5.55%	13.08%	--	8.81%	12.19%	8.03%	8.17%	6.26%
Colorado	5.98%	11.21% *	11.81%	8.91%	7.86%	9.96%	6.94%	7.24%
Idaho	5.68%	9.77% *	9.93% *	8.13%	11.27%	8.74%	6.36%	6.87%
Montana	4.14%	8.84% *	9.62% *	8.66%	8.05%	7.21%	6.59%	4.93%
Nevada	5.06%	--	9.63% *	10.05%	8.60%	7.34%	8.21%	5.51%
New Mexico	4.61%	--	--	9.66%	8.71%	7.17%	9.66%	5.11%
Utah	8.21%	--	--	9.57%	8.83%	16.48%	7.47%	9.72%
Wyoming	4.17%	--	--	7.52% *	10.07%	8.03%	5.31% *	5.45%
Pacific:								
Alaska	4.36%	--	12.20%	9.77%	10.37%	5.09%	10.55%	4.88%
California	4.13%	6.38%	7.71%	4.59%	4.74%	5.36%	4.17%	4.20%
Hawaii	5.49%	5.40% *	7.64%	7.52%	15.04% *	8.00%	4.88%	6.88%
Oregon	4.34%	8.83% *	10.67%	9.29%	7.61%	7.83%	7.01%	5.18%
Washington	3.92%	10.83% *	10.38%	7.46%	8.58%	5.53%	6.89%	4.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.g Percent of private-sector employees in establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.3%	31.2%	29.8%	39.6%	43.2%	55.7%	33.7%	51.0%
New England:								
Connecticut	59.3%	21.8% *	47.1%	70.5%	46.5%	67.0%	45.3%	62.4%
Maine	61.6%	39.4% *	39.9%	60.8%	56.8%	70.6%	46.6%	65.1%
Massachusetts	49.2%	79.1%	--	47.5%	40.1%	52.6%	50.1%	49.1%
New Hampshire	45.9%	23.7% *	40.3%	58.2%	45.7%	44.8%	47.0%	45.6%
Rhode Island	58.5%	34.0% *	17.5% *	66.6%	70.3%	61.1%	33.6%	65.6%
Vermont	52.3%	21.9% *	53.2%	68.7%	45.6%	55.4%	55.3%	51.3%
Middle Atlantic:								
New Jersey	47.1%	--	--	40.9%	46.3% *	52.5%	28.3% *	50.7%
New York	50.6%	30.9% *	22.4% *	36.6%	51.5%	58.7%	27.3%	55.4%
Pennsylvania	44.0%	8.1% *	23.5% *	28.3%	38.3%	56.0%	19.4%	48.9%
East North Central:								
Illinois	50.1%	20.7% *	25.6% *	31.9%	45.5%	61.6%	28.0%	54.2%
Indiana	45.4%	0.0%	--	42.1%	17.9% *	58.4%	34.9%	46.6%
Michigan	36.7%	--	7.8% *	18.9% *	28.3%	48.7%	13.1% *	41.0%
Ohio	28.7%	--	1.9% *	26.2%	15.6%	39.9%	13.6% *	31.2%
Wisconsin	34.1%	--	--	22.7% *	22.7%	47.2%	21.0% *	36.3%
West North Central:								
Iowa	38.3%	14.5% *	43.4% *	27.3%	34.0%	49.0%	31.2%	39.9%
Kansas	25.2%	31.0% *	2.9% *	16.9% *	37.2%	22.3% *	12.0% *	27.6%
Minnesota	35.9%	--	--	15.6% *	27.9%	48.7%	15.5%	39.3%
Missouri	31.5%	14.8% *	6.6% *	26.8%	26.0% *	39.2%	14.3% *	35.2%
Nebraska	30.3%	--	0.0%	16.9% *	20.7% *	39.8%	13.0% *	32.2%
North Dakota	36.5%	18.5% *	1.7% *	22.9%	13.4% *	64.5%	9.9% *	43.9%
South Dakota	26.0%	--	14.1% *	26.3% *	13.9% *	38.9%	23.5%	26.8%
South Atlantic:								
Delaware	32.9%	--	--	26.4% *	22.5% *	42.1%	14.4% *	36.1%
District of Columbia	60.6%	--	--	51.4%	67.6%	65.9%	36.4%	65.4%
Florida	52.5%	49.7% *	--	40.5%	44.4%	57.3%	54.0%	52.3%
Georgia	43.9%	--	--	35.3%	42.2%	45.1%	43.2%	44.0%
Maryland	47.6%	--	--	45.7%	44.7%	51.7%	45.8%	48.1%
North Carolina	52.1%	--	--	28.1% *	54.0%	59.8%	28.6%	55.6%
South Carolina	36.5%	--	--	31.0%	38.5%	40.3%	22.3% *	39.0%
Virginia	43.0%	--	--	36.8%	30.0% *	53.3%	24.9%	46.1%
West Virginia	37.4%	--	--	20.5% *	22.9% *	47.4%	22.9%	39.8%
East South Central:								
Alabama	36.0%	26.2% *	--	34.7% *	27.3% *	43.1%	32.0%	36.9%
Kentucky	21.6%	--	--	11.8% *	13.8% *	28.3%	11.6% *	23.0%
Mississippi	14.9%	--	--	7.3% *	17.2% *	15.8%	14.5% *	14.9%
Tennessee	26.1%	--	--	21.7% *	17.8% *	31.9%	20.0%	27.1%
West South Central:								
Arkansas	28.9%	--	8.2% *	12.1% *	14.2% *	38.4%	14.2% *	31.7%
Louisiana	34.6%	43.1% *	--	26.1% *	26.1%	41.3%	34.1%	34.7%
Oklahoma	35.0%	18.4% *	31.1% *	29.2%	37.6%	37.4%	26.4%	37.0%
Texas	46.4%	46.2%	47.1%	31.9%	40.3%	51.0%	41.4%	47.3%
Mountain:								
Arizona	55.1%	74.6%	--	63.0%	54.4%	54.0%	56.7%	54.8%
Colorado	57.4%	28.1% *	41.2%	63.6%	74.5%	52.7%	43.8%	60.3%
Idaho	43.7%	17.2% *	26.0% *	29.9%	40.5%	57.8%	29.4%	47.6%
Montana	53.7%	16.0% *	21.6% *	62.6%	54.0%	65.8%	29.3%	63.8%
Nevada	56.9%	--	19.0% *	54.2%	73.4%	55.2%	36.0%	60.3%
New Mexico	52.7%	--	--	56.5%	59.5%	50.9%	46.0%	53.8%
Utah	49.2%	--	--	56.5%	36.3%	57.1%	40.2%	50.7%
Wyoming	37.2%	--	--	21.5% *	38.3%	57.2%	14.4% *	46.1%
Pacific:								
Alaska	64.6%	--	70.0%	49.5%	53.3%	78.1%	47.2%	67.9%
California	72.6%	36.7%	30.5%	64.8%	72.3%	81.2%	44.5%	77.8%
Hawaii	49.4%	11.9% *	25.9%	37.2%	44.9% *	69.2%	28.6%	56.1%
Oregon	67.6%	21.0% *	55.8%	50.4%	65.5%	79.8%	41.5%	73.4%
Washington	76.2%	33.6% *	62.5%	74.9%	68.2%	85.3%	54.4%	80.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.g Standard errors for percent of private-sector employees in establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.18%	2.48%	2.12%	1.49%	1.61%	1.86%	1.24%	1.35%
New England:								
Connecticut	4.70%	10.00% *	13.19%	9.85%	10.53%	6.19%	7.85%	5.39%
Maine	4.71%	13.31% *	11.27%	9.31%	9.63%	6.95%	7.76%	5.38%
Massachusetts	5.47%	10.20%	--	10.11%	8.61%	8.24%	8.11%	6.31%
New Hampshire	3.93%	10.64% *	9.91%	7.91%	7.59%	6.38%	6.32%	4.67%
Rhode Island	4.50%	11.41% *	7.90% *	8.22%	8.75%	7.44%	6.53%	5.37%
Vermont	5.25%	9.81% *	9.94%	7.04%	9.34%	11.25%	5.88%	6.58%
Middle Atlantic:								
New Jersey	6.73%	--	--	10.59%	15.39% *	9.75%	8.68% *	7.91%
New York	3.22%	9.33% *	7.91% *	6.10%	6.67%	4.88%	4.57%	3.75%
Pennsylvania	4.41%	4.69% *	10.05% *	7.80%	7.75%	7.73%	5.05%	5.26%
East North Central:								
Illinois	4.53%	9.06% *	8.31% *	6.75%	8.31%	7.12%	5.13%	5.22%
Indiana	5.16%	0.00%	--	9.91%	6.20% *	6.92%	9.13%	5.61%
Michigan	4.43%	--	5.71% *	7.51% *	7.19%	7.34%	4.75% *	5.18%
Ohio	3.14%	--	1.95% *	7.64%	3.66%	5.06%	5.09% *	3.57%
Wisconsin	3.79%	--	--	6.89% *	5.39%	6.48%	6.97% *	4.27%
West North Central:								
Iowa	3.67%	6.34% *	13.14% *	6.51%	6.27%	6.59%	5.77%	4.28%
Kansas	4.74%	11.44% *	2.13% *	6.94% *	7.41%	7.58% *	4.41% *	5.78%
Minnesota	5.58%	--	--	5.37% *	7.30%	9.10%	4.62%	6.32%
Missouri	4.10%	9.46% *	4.24% *	7.94%	11.28% *	6.07%	4.91% *	4.85%
Nebraska	5.13%	--	0.00%	6.26% *	7.25% *	8.43%	4.78% *	5.68%
North Dakota	4.12%	9.32% *	1.72% *	6.71%	4.08% *	5.90%	3.51% *	4.83%
South Dakota	5.06%	--	6.52% *	8.01% *	4.22% *	10.27%	5.92%	6.34%
South Atlantic:								
Delaware	5.47%	--	--	10.27% *	7.96% *	8.91%	5.32% *	6.41%
District of Columbia	4.24%	--	--	8.90%	7.59%	7.12%	7.04%	4.87%
Florida	5.71%	15.76% *	--	7.23%	11.94%	7.92%	7.55%	6.45%
Georgia	4.96%	--	--	9.02%	10.53%	6.83%	8.43%	5.52%
Maryland	6.14%	--	--	9.32%	10.67%	10.94%	7.34%	7.33%
North Carolina	5.05%	--	--	8.56% *	10.43%	6.71%	7.90%	5.53%
South Carolina	4.17%	--	--	9.18%	8.62%	6.22%	7.12% *	4.74%
Virginia	4.44%	--	--	7.99%	10.66% *	6.35%	6.44%	5.06%
West Virginia	4.71%	--	--	6.72% *	7.93% *	6.91%	6.40%	5.31%
East South Central:								
Alabama	4.89%	10.32% *	--	10.77% *	10.07% *	7.39%	6.61%	5.75%
Kentucky	3.75%	--	--	5.49% *	5.47% *	5.71%	4.40% *	4.22%
Mississippi	2.74%	--	--	3.88% *	6.15% *	4.33%	5.07% *	3.14%
Tennessee	4.24%	--	--	9.06% *	6.63% *	6.53%	5.80%	4.84%
West South Central:								
Arkansas	5.67%	--	5.79% *	7.06% *	5.79% *	8.62%	6.54% *	6.57%
Louisiana	5.09%	15.69% *	--	8.81% *	6.39%	8.98%	8.49%	6.01%
Oklahoma	4.29%	8.03% *	9.70% *	7.57%	10.13%	6.15%	5.60%	5.15%
Texas	4.18%	9.40%	9.89%	7.33%	6.50%	6.48%	5.77%	4.85%
Mountain:								
Arizona	5.56%	13.08%	--	8.69%	12.19%	8.03%	8.17%	6.27%
Colorado	5.97%	11.21% *	11.80%	8.91%	7.78%	9.91%	6.94%	7.23%
Idaho	5.70%	7.96% *	9.93% *	8.13%	11.00%	8.74%	6.29%	6.90%
Montana	4.14%	6.84% *	9.62% *	8.28%	8.05%	7.22%	6.47%	4.88%
Nevada	5.30%	--	8.68% *	10.06%	8.66%	7.74%	8.18%	5.90%
New Mexico	4.61%	--	--	9.54%	8.74%	7.17%	9.62%	5.10%
Utah	8.21%	--	--	9.57%	8.82%	16.45%	7.62%	9.69%
Wyoming	4.17%	--	--	7.52% *	10.06%	8.02%	5.31% *	5.44%
Pacific:								
Alaska	4.36%	--	12.70%	9.81%	10.37%	5.11%	10.48%	4.88%
California	4.23%	6.38%	7.67%	4.64%	4.78%	5.46%	4.17%	4.31%
Hawaii	5.51%	5.40% *	7.64%	7.83%	15.21% *	8.00%	5.23%	6.91%
Oregon	4.45%	8.83% *	10.67%	9.29%	8.63%	7.83%	7.01%	5.34%
Washington	3.92%	10.83% *	10.38%	7.46%	8.55%	5.53%	6.89%	4.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.h Percent of private-sector employees working in establishments that offer paid sick leave by firm size and State: United States, 2024

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	84.5%	57.7%	70.6%	79.5%	87.1%	93.3%	67.0%	90.7%
New England:								
Connecticut	87.7%	49.9%	63.0%	82.6%	99.3%	98.6%	60.2%	97.7%
Maine	85.8%	48.0%	73.6%	86.3%	94.6%	100.0%	63.5%	97.6%
Massachusetts	95.6%	69.6%	81.6%	97.6%	99.7%	100.0%	82.0%	99.6%
New Hampshire	84.7%	46.4%	80.5%	73.1%	83.9%	98.9%	67.5%	91.6%
Rhode Island	88.5%	51.2%	85.4%	97.1%	92.6%	94.4%	75.4%	94.3%
Vermont	88.4%	69.5%	75.6%	90.8%	93.4%	100.0%	75.8%	96.5%
Middle Atlantic:								
New Jersey	92.5%	58.4%	75.7%	96.7%	100.0%	99.5%	74.5%	99.7%
New York	92.1%	71.6%	80.6%	95.1%	96.2%	96.5%	79.1%	96.7%
Pennsylvania	86.2%	53.1%	59.9%	81.5%	93.3%	96.1%	64.1%	93.6%
East North Central:								
Illinois	89.4%	70.2%	74.6%	85.7%	86.0%	98.2%	75.5%	93.7%
Indiana	73.5%	29.8%	51.0%	61.3%	71.8%	88.6%	45.1%	81.8%
Michigan	78.9%	47.1%	55.0%	69.8%	93.1%	87.6%	53.2%	88.5%
Ohio	78.1%	48.8%	59.6%	66.0%	79.1%	89.4%	57.2%	84.8%
Wisconsin	67.4%	28.4%	35.3%	53.2%	71.7%	86.4%	35.6%	78.3%
West North Central:								
Iowa	77.3%	49.5%	45.2%	76.2%	80.0%	92.7%	51.2%	87.3%
Kansas	84.5%	55.6%	66.6%	71.4%	88.1%	95.3%	62.8%	91.4%
Minnesota	91.6%	53.7%	85.6%	91.3%	98.4%	96.6%	74.3%	97.4%
Missouri	80.3%	55.5%	63.0%	78.1%	73.4%	91.6%	62.3%	86.6%
Nebraska	77.0%	56.0%	48.1%	66.0%	79.2%	89.2%	54.9%	84.4%
North Dakota	76.5%	51.6%	54.7%	75.5%	81.2%	89.0%	58.5%	85.1%
South Dakota	76.6%	44.7%	66.7%	67.1%	82.8%	91.6%	58.8%	86.2%
South Atlantic:								
Delaware	80.8%	48.1%	75.9%	52.6%	84.4%	98.2%	60.3%	87.9%
District of Columbia	89.5%	93.4%	82.1%	92.5%	87.2%	90.5%	88.9%	89.6%
Florida	79.5%	52.5%	60.1%	69.7%	82.7%	89.1%	58.2%	86.6%
Georgia	79.5%	43.0%	79.2%	73.2%	80.5%	86.9%	62.9%	85.0%
Maryland	91.7%	61.8%	84.2%	93.0%	94.6%	98.4%	79.6%	96.2%
North Carolina	83.1%	43.3%	61.5%	75.9%	93.3%	95.0%	59.5%	91.9%
South Carolina	72.1%	50.2%	71.4%	73.5%	76.3%	75.3%	60.5%	76.3%
Virginia	79.2%	63.8%	54.7%	71.3%	80.3%	88.6%	62.1%	85.0%
West Virginia	73.2%	40.9%	42.8%	49.3%	70.0%	94.5%	44.2%	83.5%
East South Central:								
Alabama	75.2%	56.0%	52.0%	67.4%	72.5%	87.9%	54.2%	82.6%
Kentucky	68.7%	46.8%	52.7%	61.6%	77.9%	73.4%	51.1%	74.4%
Mississippi	69.2%	36.2%	68.0%	70.1%	63.9%	78.4%	53.8%	74.9%
Tennessee	74.0%	45.9%	50.7%	71.0%	76.5%	82.3%	54.0%	80.2%
West South Central:								
Arkansas	69.1%	28.3%	69.3%	64.5%	74.5%	76.5%	54.7%	74.5%
Louisiana	75.3%	43.6%	65.9%	71.7%	76.2%	88.1%	58.0%	83.1%
Oklahoma	73.3%	56.6%	68.7%	57.6%	64.9%	91.7%	59.9%	78.6%
Texas	84.1%	53.0%	75.5%	65.3%	79.3%	97.8%	60.5%	92.1%
Mountain:								
Arizona	88.9%	78.5%	90.4%	97.0%	74.0%	92.8%	86.3%	89.6%
Colorado	86.4%	58.7%	73.1%	93.1%	83.4%	95.9%	70.9%	92.9%
Idaho	62.0%	31.2%	47.9%	47.4%	62.7%	85.7%	39.6%	73.9%
Montana	66.3%	40.0%	43.6%	53.1%	87.3%	96.2%	41.9%	86.7%
Nevada	81.0%	46.5%	47.5%	71.3%	90.1%	92.1%	54.4%	89.1%
New Mexico	93.7%	85.8%	86.6%	90.8%	93.1%	99.8%	86.4%	97.0%
Utah	75.8%	48.3%	49.7%	59.0%	84.4%	88.0%	51.2%	84.8%
Wyoming	66.1%	42.8%	42.0%	66.6%	72.9%	92.7%	47.2%	83.3%
Pacific:								
Alaska	68.0%	27.8%	41.8%	53.8%	78.5%	95.9%	38.6%	86.1%
California	96.2%	78.3%	91.9%	98.4%	99.4%	99.2%	87.7%	99.3%
Hawaii	84.7%	42.1%	61.5%	81.0%	92.3%	96.7%	61.2%	93.1%
Oregon	91.3%	61.4%	81.1%	100.0%	97.1%	96.0%	78.8%	96.8%
Washington	95.7%	77.5%	97.6%	92.7%	100.0%	98.7%	90.2%	98.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.h Standard errors for percent of private-sector employees working in establishments that offer paid sick leave by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	1.13%	1.26%	1.04%	0.95%	0.54%	0.72%	0.47%
New England:								
Connecticut	1.89%	6.80%	9.70%	7.24%	0.45%	1.40%	5.27%	1.04%
Maine	1.68%	5.84%	6.98%	4.44%	2.45%	0.00%	4.02%	0.93%
Massachusetts	1.08%	6.39%	9.57%	2.16%	0.23%	0.00%	4.28%	0.35%
New Hampshire	1.96%	6.84%	5.70%	7.20%	5.01%	0.81%	4.20%	2.14%
Rhode Island	1.83%	6.81%	5.55%	2.10%	5.08%	2.47%	3.64%	2.01%
Vermont	1.73%	4.88%	5.89%	4.07%	3.35%	0.00%	3.27%	1.59%
Middle Atlantic:								
New Jersey	1.65%	8.73%	9.45%	2.05%	0.00%	0.44%	5.02%	0.23%
New York	1.19%	4.09%	6.24%	1.72%	2.60%	1.50%	2.76%	1.24%
Pennsylvania	1.87%	5.64%	7.14%	6.43%	2.72%	2.04%	3.74%	2.02%
East North Central:								
Illinois	1.70%	4.83%	6.82%	4.24%	5.51%	1.19%	3.30%	1.90%
Indiana	2.96%	5.79%	8.50%	8.16%	6.27%	3.63%	4.73%	3.27%
Michigan	2.96%	7.26%	7.85%	8.14%	3.65%	5.11%	5.06%	3.55%
Ohio	2.22%	6.26%	7.52%	7.93%	4.47%	2.73%	4.77%	2.33%
Wisconsin	2.77%	5.70%	7.81%	6.87%	5.74%	3.83%	4.38%	3.16%
West North Central:								
Iowa	2.52%	6.86%	8.63%	5.67%	5.92%	2.39%	4.66%	2.67%
Kansas	2.49%	6.19%	8.95%	7.15%	4.31%	1.80%	4.65%	2.22%
Minnesota	1.37%	6.67%	4.63%	1.15%	1.35%	4.11%	0.85%	0.85%
Missouri	2.58%	6.27%	8.63%	5.55%	9.27%	3.03%	4.56%	3.04%
Nebraska	3.02%	6.86%	8.89%	6.79%	6.57%	3.97%	4.53%	3.39%
North Dakota	2.69%	6.50%	8.93%	5.93%	5.53%	4.03%	4.61%	3.10%
South Dakota	2.52%	6.00%	6.73%	7.04%	4.37%	3.47%	4.20%	2.86%
South Atlantic:								
Delaware	3.39%	7.55%	7.93%	11.82%	6.66%	0.89%	5.35%	4.14%
District of Columbia	2.95%	3.20%	7.37%	4.07%	5.29%	5.80%	3.29%	3.61%
Florida	2.75%	6.36%	7.42%	6.04%	7.56%	3.49%	4.15%	3.11%
Georgia	2.80%	6.74%	6.63%	6.52%	6.12%	4.08%	4.51%	3.24%
Maryland	1.46%	6.70%	5.58%	3.83%	3.09%	1.03%	3.27%	1.36%
North Carolina	2.34%	7.15%	8.24%	8.53%	2.50%	2.87%	4.39%	2.63%
South Carolina	4.17%	8.48%	7.65%	6.66%	6.36%	7.70%	4.89%	5.50%
Virginia	2.82%	6.82%	8.48%	6.29%	8.50%	3.59%	4.64%	3.44%
West Virginia	2.59%	6.34%	8.74%	7.24%	7.72%	1.67%	4.82%	2.67%
East South Central:								
Alabama	3.69%	6.55%	9.42%	8.49%	9.21%	6.05%	4.99%	4.74%
Kentucky	3.36%	6.59%	8.73%	8.53%	6.58%	5.41%	4.81%	4.12%
Mississippi	4.62%	6.41%	8.87%	8.31%	10.99%	6.88%	5.45%	5.62%
Tennessee	3.39%	8.72%	8.93%	7.60%	7.12%	5.14%	5.26%	4.06%
West South Central:								
Arkansas	4.32%	6.13%	7.44%	9.03%	6.84%	7.27%	4.99%	5.55%
Louisiana	3.23%	7.29%	8.87%	7.50%	6.68%	5.40%	5.29%	3.99%
Oklahoma	4.24%	6.38%	7.11%	7.55%	12.71%	3.33%	4.32%	5.88%
Texas	1.67%	5.22%	5.46%	6.28%	4.91%	0.76%	3.71%	1.52%
Mountain:								
Arizona	3.43%	5.63%	4.65%	2.04%	15.28%	3.26%	2.95%	4.35%
Colorado	2.88%	6.07%	7.24%	3.07%	11.39%	2.19%	3.82%	3.76%
Idaho	4.37%	5.34%	8.39%	8.24%	13.61%	5.45%	4.26%	6.40%
Montana	2.84%	5.56%	7.44%	7.68%	4.49%	1.95%	4.09%	3.07%
Nevada	3.12%	7.71%	9.19%	7.89%	4.40%	4.93%	5.42%	3.49%
New Mexico	1.49%	4.28%	6.79%	4.19%	3.90%	0.12%	3.45%	1.48%
Utah	4.04%	6.09%	9.02%	7.71%	4.70%	6.25%	4.61%	4.38%
Wyoming	3.14%	8.48%	7.99%	7.09%	9.38%	2.75%	4.96%	4.23%
Pacific:								
Alaska	2.72%	5.25%	9.24%	7.27%	7.08%	2.54%	4.70%	3.23%
California	0.61%	2.47%	2.51%	0.69%	0.33%	0.49%	1.34%	0.34%
Hawaii	2.17%	7.34%	9.22%	6.21%	2.98%	1.91%	5.16%	1.87%
Oregon	1.50%	5.96%	5.67%	0.00%	1.72%	2.59%	3.23%	1.55%
Washington	0.95%	4.30%	1.94%	4.60%	0.00%	0.90%	1.85%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.i Percent of private-sector employees working in establishments that offer paid vacation leave by firm size and State: United States, 2024

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	91.0%	64.0%	77.0%	88.7%	95.8%	98.1%	74.1%	97.0%
New England:								
Connecticut	91.8%	64.7%	75.8%	90.8%	99.2%	98.6%	74.9%	97.9%
Maine	91.9%	62.9%	95.9%	88.2%	98.7%	100.0%	80.2%	98.0%
Massachusetts	94.5%	67.1%	75.3%	95.4%	99.7%	100.0%	78.7%	99.2%
New Hampshire	95.5%	66.0%	91.6%	98.4%	98.9%	100.0%	85.3%	99.6%
Rhode Island	89.2%	66.3%	76.8%	98.3%	92.6%	93.7%	77.6%	94.3%
Vermont	89.0%	66.2%	82.9%	88.9%	94.6%	100.0%	78.0%	96.0%
Middle Atlantic:								
New Jersey	89.7%	67.9%	62.8%	92.1%	93.7%	99.1%	71.1%	97.2%
New York	91.7%	68.4%	81.1%	88.5%	94.3%	99.1%	76.5%	97.0%
Pennsylvania	94.1%	73.6%	85.0%	90.7%	98.6%	99.1%	82.3%	98.1%
East North Central:								
Illinois	95.0%	68.6%	87.1%	93.4%	99.9%	99.8%	79.6%	99.9%
Indiana	89.6%	50.5%	68.4%	87.5%	97.9%	96.8%	66.6%	96.3%
Michigan	87.6%	59.5%	66.3%	84.6%	96.0%	95.5%	68.1%	94.9%
Ohio	93.7%	68.5%	85.6%	82.6%	98.7%	100.0%	76.1%	99.3%
Wisconsin	92.2%	61.0%	78.7%	91.8%	99.3%	98.4%	74.6%	98.2%
West North Central:								
Iowa	92.1%	66.4%	70.7%	93.9%	99.4%	99.5%	72.7%	99.5%
Kansas	92.0%	71.4%	76.1%	88.0%	96.9%	97.8%	78.6%	96.4%
Minnesota	92.6%	54.9%	75.9%	93.8%	98.7%	99.7%	72.7%	99.3%
Missouri	94.1%	69.4%	82.0%	95.0%	100.0%	98.9%	80.8%	98.8%
Nebraska	91.5%	60.9%	68.2%	88.0%	100.0%	100.0%	66.1%	100.0%
North Dakota	92.1%	61.7%	84.9%	93.2%	99.2%	99.5%	78.3%	98.6%
South Dakota	88.9%	58.9%	80.8%	89.7%	98.0%	96.3%	75.2%	96.4%
South Atlantic:								
Delaware	91.6%	57.2%	87.6%	92.3%	96.7%	98.2%	72.7%	98.2%
District of Columbia	97.1%	91.6%	92.1%	100.0%	94.6%	99.5%	94.9%	97.6%
Florida	88.8%	61.7%	69.8%	83.1%	91.5%	97.8%	69.7%	95.2%
Georgia	92.3%	49.3%	86.1%	86.9%	100.0%	99.4%	73.5%	98.5%
Maryland	91.6%	65.7%	88.2%	87.0%	94.5%	98.5%	80.0%	95.9%
North Carolina	92.1%	56.3%	80.8%	92.9%	99.0%	99.8%	73.4%	99.1%
South Carolina	85.0%	65.9%	85.0%	81.4%	98.6%	85.4%	73.6%	89.1%
Virginia	90.9%	73.4%	61.7%	91.2%	97.0%	96.8%	73.3%	96.9%
West Virginia	88.9%	61.1%	69.2%	79.6%	99.3%	98.6%	68.4%	96.1%
East South Central:								
Alabama	87.3%	68.0%	73.0%	90.7%	88.9%	92.9%	73.8%	92.0%
Kentucky	94.1%	70.0%	75.0%	94.5%	99.9%	99.2%	77.3%	99.4%
Mississippi	90.2%	46.7%	84.3%	92.4%	97.1%	97.5%	71.5%	97.2%
Tennessee	90.0%	57.2%	76.7%	96.4%	99.0%	92.8%	74.1%	94.9%
West South Central:								
Arkansas	92.9%	60.3%	95.9%	94.4%	90.3%	98.8%	81.4%	97.1%
Louisiana	87.2%	53.6%	90.2%	81.0%	95.5%	92.3%	74.0%	93.2%
Oklahoma	92.0%	65.8%	86.2%	88.9%	98.3%	98.0%	77.3%	97.8%
Texas	91.7%	67.0%	81.3%	86.0%	91.2%	99.8%	75.3%	97.2%
Mountain:								
Arizona	93.7%	73.5%	82.6%	96.0%	91.0%	98.7%	82.1%	97.0%
Colorado	89.7%	62.1%	71.3%	85.5%	100.0%	98.1%	70.9%	97.5%
Idaho	84.3%	45.9%	74.1%	86.0%	98.5%	93.9%	62.4%	96.0%
Montana	82.3%	54.4%	65.4%	85.6%	99.0%	100.0%	63.4%	98.0%
Nevada	89.4%	55.8%	63.8%	83.7%	99.0%	97.6%	67.2%	96.2%
New Mexico	85.4%	65.5%	63.7%	73.5%	90.9%	98.7%	63.3%	95.2%
Utah	86.1%	58.0%	75.0%	80.8%	95.7%	92.0%	70.1%	92.0%
Wyoming	80.4%	53.3%	66.3%	86.1%	97.3%	94.9%	65.1%	94.3%
Pacific:								
Alaska	81.5%	35.6%	62.4%	89.7%	99.9%	95.1%	57.0%	96.7%
California	89.4%	65.3%	71.1%	86.5%	93.1%	97.7%	71.8%	96.0%
Hawaii	92.3%	63.2%	82.2%	91.3%	96.3%	99.1%	79.7%	96.8%
Oregon	88.8%	57.9%	70.7%	86.5%	96.1%	99.6%	68.9%	97.6%
Washington	89.9%	66.1%	78.9%	89.5%	86.4%	100.0%	75.1%	95.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.i Standard errors for percent of private-sector employees working in establishments that offer paid vacation leave by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	1.07%	1.17%	0.85%	0.69%	0.27%	0.67%	0.28%
New England:								
Connecticut	1.38%	5.94%	7.98%	4.02%	0.47%	1.40%	4.10%	0.99%
Maine	1.33%	5.46%	2.35%	5.28%	1.24%	0.00%	2.95%	1.26%
Massachusetts	1.16%	6.68%	9.76%	3.12%	0.23%	0.00%	4.44%	0.50%
New Hampshire	0.86%	6.73%	3.84%	1.27%	0.76%	0.00%	2.91%	0.25%
Rhode Island	1.91%	6.21%	6.97%	1.28%	5.38%	2.78%	3.70%	2.15%
Vermont	1.66%	5.14%	5.03%	4.78%	2.89%	0.00%	3.07%	1.66%
Middle Atlantic:								
New Jersey	1.99%	7.11%	10.69%	4.79%	3.95%	0.60%	5.19%	1.44%
New York	1.06%	4.14%	4.75%	3.30%	2.91%	0.62%	2.54%	1.11%
Pennsylvania	0.92%	4.69%	4.50%	3.36%	1.40%	0.49%	2.68%	0.74%
East North Central:								
Illinois	0.86%	4.93%	4.79%	4.17%	0.06%	0.16%	3.28%	0.11%
Indiana	1.81%	6.39%	8.13%	5.07%	1.39%	2.53%	4.28%	1.85%
Michigan	2.04%	6.54%	7.53%	7.21%	3.29%	2.48%	4.70%	1.97%
Ohio	1.21%	5.41%	4.64%	7.06%	1.05%	0.01%	4.31%	0.45%
Wisconsin	1.18%	6.42%	6.64%	3.19%	0.52%	1.49%	3.67%	0.94%
West North Central:								
Iowa	1.27%	6.43%	8.55%	2.77%	0.59%	0.46%	4.19%	0.32%
Kansas	1.50%	5.34%	7.52%	4.88%	2.06%	1.24%	3.57%	1.27%
Minnesota	1.24%	6.72%	7.52%	4.29%	0.94%	0.32%	4.22%	0.39%
Missouri	0.93%	5.47%	5.94%	2.29%	0.00%	0.75%	3.12%	0.61%
Nebraska	1.29%	6.78%	8.20%	3.76%	0.00%	0.00%	4.31%	0.02%
North Dakota	1.25%	6.24%	5.40%	3.50%	0.70%	0.51%	3.34%	0.89%
South Dakota	1.70%	5.95%	4.85%	4.70%	1.74%	2.74%	3.35%	1.78%
South Atlantic:								
Delaware	1.57%	7.65%	5.82%	3.72%	3.11%	0.89%	4.70%	0.89%
District of Columbia	1.21%	3.89%	4.68%	0.00%	3.69%	0.45%	1.88%	1.44%
Florida	1.77%	5.89%	6.63%	5.34%	6.99%	1.01%	3.67%	1.84%
Georgia	1.23%	6.92%	5.64%	4.40%	0.00%	0.59%	3.94%	0.72%
Maryland	1.73%	6.46%	4.25%	4.71%	5.51%	1.02%	3.33%	1.83%
North Carolina	1.15%	6.70%	6.14%	3.67%	0.77%	0.15%	3.77%	0.44%
South Carolina	4.06%	6.90%	5.86%	5.78%	0.93%	7.89%	4.03%	5.52%
Virginia	1.49%	5.43%	8.47%	3.26%	2.76%	1.64%	4.14%	1.31%
West Virginia	1.65%	6.13%	8.60%	5.91%	0.69%	0.95%	4.47%	1.40%
East South Central:								
Alabama	3.40%	5.93%	8.43%	4.19%	8.25%	5.98%	4.13%	4.46%
Kentucky	0.96%	5.53%	7.37%	3.59%	0.07%	0.49%	3.69%	0.32%
Mississippi	1.72%	6.46%	6.53%	4.11%	1.57%	2.00%	4.20%	1.39%
Tennessee	2.52%	8.83%	7.61%	2.08%	1.05%	4.35%	4.66%	2.97%
West South Central:								
Arkansas	1.24%	6.64%	2.56%	3.20%	4.55%	0.86%	3.03%	1.17%
Louisiana	2.50%	7.66%	3.91%	6.77%	2.90%	4.89%	4.39%	3.00%
Oklahoma	1.28%	6.00%	4.63%	3.80%	1.66%	1.34%	3.37%	1.01%
Texas	1.18%	4.92%	4.61%	5.09%	3.43%	0.17%	3.22%	0.96%
Mountain:								
Arizona	1.31%	6.31%	6.34%	2.46%	5.91%	0.67%	3.47%	1.34%
Colorado	1.66%	5.85%	7.17%	6.20%	0.00%	1.48%	3.92%	1.40%
Idaho	2.31%	6.22%	7.45%	4.53%	1.18%	4.50%	3.99%	2.51%
Montana	2.13%	5.63%	7.30%	6.01%	0.84%	0.00%	4.07%	1.13%
Nevada	1.75%	7.59%	9.36%	6.56%	0.75%	1.36%	4.96%	1.39%
New Mexico	2.08%	8.21%	8.47%	6.79%	4.04%	1.09%	5.09%	1.67%
Utah	3.05%	5.77%	7.60%	5.66%	2.42%	5.60%	3.84%	3.56%
Wyoming	2.54%	7.82%	8.07%	5.64%	2.38%	2.13%	4.44%	2.46%
Pacific:								
Alaska	2.24%	5.24%	8.83%	3.94%	0.14%	3.15%	4.50%	1.87%
California	1.45%	3.22%	4.29%	2.73%	2.05%	0.89%	2.19%	0.99%
Hawaii	1.51%	6.98%	8.08%	4.42%	1.98%	0.87%	4.15%	1.22%
Oregon	1.46%	6.01%	6.79%	4.77%	1.85%	0.43%	3.91%	0.89%
Washington	2.65%	5.15%	5.82%	3.56%	11.81%	0.00%	3.37%	3.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.j Percent of private-sector employees that are enrolled in a plan that covers telemedicine by firm size and State: United States, 2024

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	95.0%	89.6%	89.4%	91.4%	94.1%	97.0%	90.2%	95.9%
New England:								
Connecticut	97.8%	81.5%	87.2%	100.0%	98.8%	98.7%	91.3%	98.9%
Maine	94.9%	78.4%	84.4%	94.1%	98.3%	96.7%	84.5%	96.9%
Massachusetts	96.9%	93.1%	93.7%	83.4%	95.6%	100.0%	87.7%	98.3%
New Hampshire	96.0%	100.0%	91.6%	95.9%	95.4%	96.7%	93.9%	96.5%
Rhode Island	97.8%	100.0%	82.0%	95.2%	100.0%	100.0%	89.4%	99.8%
Vermont	96.8%	96.4%	90.9%	96.0%	95.6%	99.8%	95.2%	97.3%
Middle Atlantic:								
New Jersey	96.6%	97.0%	81.9%	99.3%	96.2%	96.9%	95.3%	96.8%
New York	93.0%	94.0%	79.9%	90.1%	89.9%	96.4%	88.2%	93.8%
Pennsylvania	97.3%	100.0%	92.6%	98.5%	97.2%	97.3%	95.8%	97.5%
East North Central:								
Illinois	92.3%	95.5%	67.6%	79.8%	92.7%	96.3%	84.3%	93.8%
Indiana	91.5%	95.7%	86.2%	79.3%	91.8%	94.7%	88.3%	91.9%
Michigan	96.4%	100.0%	100.0%	86.5%	95.1%	97.8%	98.9%	95.9%
Ohio	96.8%	97.7%	94.7%	93.4%	99.1%	97.0%	91.7%	97.7%
Wisconsin	90.6%	88.6%	94.5%	88.8%	94.5%	88.9%	90.8%	90.6%
West North Central:								
Iowa	91.8%	90.2%	97.2%	88.4%	96.0%	89.7%	88.2%	92.6%
Kansas	98.6%	85.3%	98.0%	100.0%	99.9%	98.8%	95.5%	99.2%
Minnesota	97.3%	100.0%	89.5%	98.9%	92.3%	99.8%	95.2%	97.6%
Missouri	97.1%	66.3%	96.8%	97.6%	99.9%	98.3%	88.8%	98.9%
Nebraska	91.7%	100.0%	91.5%	98.6%	90.8%	90.5%	96.4%	91.2%
North Dakota	94.9%	100.0%	81.8%	97.9%	87.0%	98.9%	91.3%	96.0%
South Dakota	99.0%	100.0%	96.7%	98.1%	99.3%	99.7%	98.0%	99.3%
South Atlantic:								
Delaware	92.9%	68.6%	100.0%	100.0%	98.1%	90.8%	93.2%	92.8%
District of Columbia	98.5%	100.0%	88.6%	100.0%	98.6%	99.0%	96.5%	98.9%
Florida	96.8%	100.0%	97.1%	92.8%	98.2%	96.9%	94.9%	97.0%
Georgia	95.7%	100.0%	87.1%	100.0%	99.7%	94.4%	94.1%	95.9%
Maryland	95.4%	95.9%	89.1%	97.9%	93.6%	96.0%	93.9%	95.7%
North Carolina	96.5%	--	84.5%	94.3%	97.0%	98.7%	83.9%	98.4%
South Carolina	95.4%	100.0%	94.5%	95.9%	95.0%	95.1%	95.2%	95.4%
Virginia	91.8%	82.0%	66.4%	88.7%	77.5%	98.6%	83.6%	93.0%
West Virginia	95.3%	77.2%	74.3%	94.1%	90.3%	99.2%	80.1%	97.5%
East South Central:								
Alabama	87.2%	80.1%	77.3%	90.7%	75.3%	93.1%	83.0%	88.2%
Kentucky	92.2%	--	96.4%	87.0%	84.5%	97.1%	82.1%	93.7%
Mississippi	89.5%	100.0%	100.0%	67.2%	80.3%	97.5%	82.6%	90.9%
Tennessee	94.4%	--	93.0%	98.2%	94.0%	94.9%	88.1%	95.3%
West South Central:								
Arkansas	95.9%	--	93.7%	93.6%	91.6%	98.9%	88.9%	97.3%
Louisiana	84.7%	--	--	73.0%	94.7%	88.8%	61.3%	90.7%
Oklahoma	95.2%	93.9%	100.0%	90.0%	96.6%	95.1%	98.4%	94.4%
Texas	96.7%	87.5%	90.4%	92.2%	97.9%	98.6%	89.6%	98.1%
Mountain:								
Arizona	89.6%	--	80.4%	90.4%	89.6%	91.6%	78.5%	91.0%
Colorado	97.7%	85.1%	100.0%	93.0%	99.9%	98.9%	91.4%	99.1%
Idaho	95.3%	100.0%	96.0%	96.7%	90.8%	96.3%	96.6%	95.0%
Montana	91.7%	81.8%	86.0%	82.0%	94.0%	99.8%	82.8%	95.0%
Nevada	97.8%	97.7%	100.0%	81.2%	100.0%	99.6%	94.7%	98.4%
New Mexico	93.6%	--	93.6%	100.0%	81.8%	99.2%	94.6%	93.5%
Utah	94.3%	98.0%	100.0%	91.2%	85.8%	98.4%	96.5%	94.0%
Wyoming	92.6%	--	91.3%	97.8%	81.8%	99.1%	89.8%	93.6%
Pacific:								
Alaska	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
California	94.3%	90.2%	84.0%	86.3%	90.6%	97.7%	88.4%	95.3%
Hawaii	97.4%	95.6%	98.2%	93.6%	96.9%	99.2%	97.1%	97.5%
Oregon	98.3%	89.6%	100.0%	100.0%	99.4%	97.7%	97.7%	98.4%
Washington	98.9%	95.8%	99.1%	96.7%	98.3%	99.8%	98.5%	99.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.j Standard errors for percent of private-sector employees that are enrolled in a plan that covers telemedicine by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.29%	1.58%	1.50%	0.88%	0.57%	0.33%	0.81%	0.30%
New England:								
Connecticut	0.86%	10.26%	9.71%	0.00%	1.17%	0.92%	4.58%	0.65%
Maine	1.32%	8.96%	8.87%	3.36%	0.87%	1.73%	5.13%	1.11%
Massachusetts	1.02%	5.57%	6.13%	7.94%	2.59%	0.00%	4.92%	0.89%
New Hampshire	1.50%	0.00%	6.97%	2.42%	4.09%	1.67%	3.16%	1.70%
Rhode Island	0.94%	0.00%	7.95%	4.03%	0.00%	0.00%	4.68%	0.11%
Vermont	1.05%	3.59%	5.42%	2.24%	2.46%	0.23%	2.08%	1.22%
Middle Atlantic:								
New Jersey	1.15%	3.41%	15.40%	0.54%	2.69%	1.38%	3.63%	1.19%
New York	1.27%	3.05%	8.41%	4.32%	3.60%	0.81%	3.51%	1.36%
Pennsylvania	0.75%	0.00%	5.84%	1.12%	1.60%	1.01%	2.45%	0.77%
East North Central:								
Illinois	1.59%	2.52%	11.03%	6.82%	3.10%	1.61%	4.21%	1.67%
Indiana	2.43%	4.43%	11.74%	8.81%	3.63%	3.08%	6.14%	2.61%
Michigan	1.59%	0.00%	0.00%	9.53%	2.06%	1.80%	0.77%	1.85%
Ohio	1.33%	2.31%	5.27%	4.55%	0.63%	2.04%	4.44%	1.34%
Wisconsin	3.30%	8.58%	5.42%	5.31%	3.05%	5.82%	3.72%	3.71%
West North Central:								
Iowa	2.38%	4.27%	2.84%	6.51%	2.88%	4.48%	5.60%	2.62%
Kansas	0.52%	8.68%	2.10%	0.00%	0.10%	0.59%	2.50%	0.34%
Minnesota	1.19%	0.00%	7.53%	1.09%	4.23%	0.16%	2.91%	1.29%
Missouri	0.86%	13.39%	2.48%	1.89%	0.13%	0.87%	3.98%	0.58%
Nebraska	2.59%	0.00%	6.60%	1.34%	5.58%	3.71%	2.78%	2.87%
North Dakota	1.51%	0.00%	8.49%	1.12%	5.95%	0.67%	3.47%	1.64%
South Dakota	0.37%	0.00%	2.55%	1.16%	0.54%	0.30%	1.30%	0.31%
South Atlantic:								
Delaware	2.45%	12.75%	0.00%	0.00%	1.12%	3.81%	3.00%	2.82%
District of Columbia	0.79%	0.00%	10.77%	0.00%	1.39%	0.62%	3.42%	0.61%
Florida	0.98%	0.00%	2.98%	3.27%	1.37%	1.32%	2.29%	1.06%
Georgia	1.39%	0.00%	8.09%	0.00%	0.24%	2.03%	3.94%	1.49%
Maryland	1.64%	4.02%	7.54%	1.32%	3.46%	2.39%	3.01%	1.85%
North Carolina	1.03%	--	13.62%	3.64%	1.78%	0.78%	5.76%	0.67%
South Carolina	1.71%	0.00%	5.58%	3.23%	4.32%	2.42%	3.06%	1.94%
Virginia	2.19%	16.01%	17.09%	5.42%	7.02%	1.28%	7.56%	2.23%
West Virginia	1.45%	11.33%	14.00%	3.57%	6.18%	0.40%	7.73%	1.06%
East South Central:								
Alabama	2.63%	9.13%	11.21%	5.11%	8.64%	2.46%	5.33%	2.98%
Kentucky	2.24%	--	3.72%	5.44%	8.09%	1.17%	6.56%	2.36%
Mississippi	2.89%	0.00%	0.00%	9.98%	8.03%	1.10%	7.26%	3.00%
Tennessee	1.37%	--	5.75%	1.75%	2.77%	1.87%	4.81%	1.40%
West South Central:								
Arkansas	1.13%	--	3.93%	3.85%	3.50%	0.64%	4.79%	0.90%
Louisiana	2.76%	--	--	10.68%	2.12%	3.37%	8.48%	2.15%
Oklahoma	1.95%	4.77%	0.00%	5.42%	2.37%	3.69%	1.14%	2.39%
Texas	0.87%	7.79%	5.54%	3.88%	1.16%	0.73%	3.92%	0.64%
Mountain:								
Arizona	3.43%	--	10.82%	5.00%	5.34%	4.99%	6.95%	3.74%
Colorado	0.86%	9.83%	0.00%	4.12%	0.07%	0.75%	4.10%	0.51%
Idaho	1.72%	0.00%	4.04%	2.58%	5.91%	2.06%	2.38%	2.10%
Montana	2.11%	7.67%	9.18%	6.87%	4.21%	0.13%	5.15%	2.18%
Nevada	0.95%	2.41%	0.00%	7.57%	0.00%	0.33%	3.63%	0.90%
New Mexico	2.72%	--	6.21%	0.00%	8.76%	0.54%	3.30%	3.09%
Utah	2.09%	2.12%	0.00%	4.07%	6.46%	0.90%	2.20%	2.43%
Wyoming	3.38%	--	8.38%	1.51%	13.37%	0.75%	5.28%	4.21%
Pacific:								
Alaska	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
California	1.49%	5.44%	7.10%	3.54%	2.38%	1.03%	3.27%	1.43%
Hawaii	0.93%	3.05%	1.30%	3.48%	2.99%	0.44%	1.37%	1.17%
Oregon	1.07%	6.33%	0.00%	0.00%	0.44%	2.09%	1.37%	1.25%
Washington	0.48%	4.01%	0.70%	2.09%	1.71%	0.13%	1.14%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.2.k Percent of private-sector employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by selected characteristics: United States, 2024

Division and State	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	22.5%	18.0%	95.8%	93.2%
New England:				
Connecticut	22.4%	13.9%	99.2%	98.3%
Maine	17.0%	9.8% *	96.9%	95.8%
Massachusetts	33.9%	18.1%	98.4%	97.2%
New Hampshire	15.6%	8.4%	93.8%	91.8%
Rhode Island	20.0%	16.2%	97.7%	99.0%
Vermont	22.6%	9.4%	94.9%	96.0%
Middle Atlantic:				
New Jersey	39.2%	33.2%	97.2%	93.3%
New York	25.1%	17.2%	96.2%	95.0%
Pennsylvania	16.5%	14.3%	97.6%	97.4%
East North Central:				
Illinois	18.8%	15.0%	94.4%	92.9%
Indiana	26.2%	25.5%	97.0%	95.6%
Michigan	29.0%	24.8%	93.1%	92.1%
Ohio	15.5%	13.6%	96.2%	92.6%
Wisconsin	23.3%	19.3%	96.1%	95.0%
West North Central:				
Iowa	24.3%	22.1%	94.0%	92.3%
Kansas	22.4% *	19.0% *	98.4%	97.4%
Minnesota	15.7%	12.7%	94.5%	92.2%
Missouri	16.4%	15.4%	97.3%	95.2%
Nebraska	11.7%	9.8% *	95.5%	86.7%
North Dakota	26.8%	15.2%	95.9%	93.5%
South Dakota	21.1%	6.3%	94.8%	92.9%
South Atlantic:				
Delaware	14.1%	10.9%	95.2%	94.6%
District of Columbia	22.9%	14.4%	95.3%	94.5%
Florida	13.4%	9.0%	97.7%	95.9%
Georgia	20.2%	19.1%	95.5%	92.5%
Maryland	26.3%	20.7%	97.3%	88.3%
North Carolina	19.2%	13.2%	96.6%	92.8%
South Carolina	16.7%	15.6%	96.3%	94.7%
Virginia	16.1%	12.6%	95.5%	95.4%
West Virginia	23.1%	19.2%	95.4%	93.4%
East South Central:				
Alabama	27.2%	22.9%	90.3%	86.6%
Kentucky	20.5%	19.6%	93.5%	82.6%
Mississippi	31.5%	29.8%	97.5%	91.6%
Tennessee	33.6%	28.3%	95.5%	87.9%
West South Central:				
Arkansas	15.0%	12.5%	95.4%	92.3%
Louisiana	18.5%	15.8%	93.7%	91.0%
Oklahoma	27.8%	19.3%	96.4%	92.3%
Texas	19.8%	15.5%	92.7%	90.0%
Mountain:				
Arizona	23.3%	18.8% *	96.9%	94.8%
Colorado	20.3%	13.8%	95.9%	91.2%
Idaho	30.5%	25.9%	97.0%	90.7%
Montana	24.2%	22.5%	89.3%	86.7%
Nevada	33.8%	30.5%	98.2%	96.0%
New Mexico	19.2%	17.7%	95.1%	93.6%
Utah	17.8%	15.7%	96.1%	93.2%
Wyoming	42.7%	43.4%	88.9%	83.5%
Pacific:				
Alaska	27.6%	24.6%	92.3%	90.5%
California	24.3%	18.1%	96.0%	92.8%
Hawaii	43.0%	45.8%	91.9%	88.4%
Oregon	27.5%	23.1%	97.0%	93.6%
Washington	38.0%	36.4%	97.7%	95.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.B.2.k Standard errors for percent of private-sector employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by selected characteristics: United States: United States, 2024

Division and State	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	0.94%	0.83%	0.29%	0.38%
New England:				
Connecticut	3.74%	3.03%	0.50%	0.72%
Maine	4.29%	3.31% *	1.12%	1.21%
Massachusetts	4.17%	3.60%	0.74%	0.94%
New Hampshire	3.07%	1.82%	2.62%	2.74%
Rhode Island	3.24%	2.88%	0.90%	0.37%
Vermont	2.74%	1.93%	1.45%	1.15%
Middle Atlantic:				
New Jersey	8.87%	9.15%	1.28%	1.86%
New York	2.63%	2.52%	0.73%	0.85%
Pennsylvania	2.52%	2.37%	0.79%	0.81%
East North Central:				
Illinois	3.09%	2.94%	1.61%	1.70%
Indiana	4.72%	4.74%	0.91%	1.16%
Michigan	4.25%	4.17%	2.94%	2.95%
Ohio	2.21%	2.09%	1.17%	1.55%
Wisconsin	4.00%	3.58%	1.43%	1.48%
West North Central:				
Iowa	3.53%	3.47%	1.57%	1.81%
Kansas	7.20% *	7.12% *	0.76%	1.03%
Minnesota	3.55%	3.36%	2.42%	2.26%
Missouri	4.08%	4.07%	0.78%	1.14%
Nebraska	3.23%	3.12% *	1.41%	2.92%
North Dakota	3.50%	2.77%	1.37%	1.70%
South Dakota	3.53%	1.53%	1.81%	1.93%
South Atlantic:				
Delaware	2.85%	2.41%	1.84%	1.88%
District of Columbia	2.65%	2.21%	1.45%	1.56%
Florida	2.70%	1.92%	0.78%	1.16%
Georgia	3.66%	3.56%	2.06%	2.13%
Maryland	5.22%	4.50%	1.09%	3.31%
North Carolina	4.21%	3.72%	1.12%	3.23%
South Carolina	3.10%	3.05%	1.09%	1.30%
Virginia	2.80%	2.30%	1.60%	1.29%
West Virginia	4.29%	4.21%	1.78%	1.93%
East South Central:				
Alabama	4.08%	3.91%	2.58%	2.91%
Kentucky	3.51%	3.50%	2.28%	3.90%
Mississippi	7.62%	7.54%	1.13%	3.44%
Tennessee	4.96%	4.58%	1.63%	2.96%
West South Central:				
Arkansas	3.01%	2.77%	1.69%	2.55%
Louisiana	3.29%	3.05%	1.51%	2.14%
Oklahoma	3.80%	3.39%	1.00%	1.52%
Texas	2.63%	2.39%	1.36%	1.73%
Mountain:				
Arizona	6.43%	5.79% *	1.17%	1.41%
Colorado	3.42%	2.53%	1.18%	1.97%
Idaho	4.87%	4.50%	0.97%	2.29%
Montana	4.05%	3.98%	2.47%	2.56%
Nevada	5.49%	5.46%	1.15%	1.54%
New Mexico	3.34%	3.01%	1.84%	1.93%
Utah	4.24%	3.85%	1.26%	1.91%
Wyoming	4.93%	4.99%	3.24%	4.05%
Pacific:				
Alaska	4.01%	3.87%	2.94%	3.02%
California	5.49%	4.22%	1.28%	1.88%
Hawaii	4.29%	4.36%	2.97%	3.07%
Oregon	4.24%	4.20%	1.83%	2.35%
Washington	7.80%	7.89%	1.04%	1.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.B.2.I Percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by firm size and State: United States, 2024

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	22.7	24.0	15.0	17.8	23.4	25.1	19.0	24.0
New England:								
Connecticut	24.8	19.3	15.9 *	14.8 *	29.0	30.2	15.5	28.1
Maine	25.3	17.6	8.5	12.9 *	27.6	38.4	11.6	32.6
Massachusetts	32.8	32.2	16.7 *	26.0	38.2	35.3	22.9	35.7
New Hampshire	24.7	22.6	18.2	18.3	27.6	27.6	21.1	26.2
Rhode Island	30.4	21.4	15.5	36.0	36.5	32.1	22.3	33.9
Vermont	21.9	16.9	9.8 *	30.0	25.4	22.6	17.8	24.6
Middle Atlantic:								
New Jersey	24.4	23.9	9.7 *	22.3	21.1 *	31.4	17.6	27.1
New York	26.7	26.2	14.5	24.3	31.6	27.0	20.7	28.8
Pennsylvania	19.0	15.1	12.0 *	15.9	21.2	21.1	14.6	20.4
East North Central:								
Illinois	24.9	26.1	18.4	14.6	23.2	29.5	20.2	26.4
Indiana	20.3	18.9	9.3 *	13.7	17.2	25.3	14.9	21.8
Michigan	29.5	15.7	16.3	16.8	27.9	39.7	15.8	34.7
Ohio	21.5	26.5	19.4	14.9	22.7	22.4	21.0	21.6
Wisconsin	18.6	11.3	6.0 *	16.1	20.9	22.6	9.6	21.7
West North Central:								
Iowa	20.6	18.8	8.0 *	11.6	26.6	23.5	14.9	22.8
Kansas	15.8	14.4	11.9 *	17.9	24.5	11.4	15.0	16.0
Minnesota	25.5	21.9	28.3	14.3	26.7	28.4	21.3	27.0
Missouri	22.8	22.5	9.0 *	18.5	15.4 *	29.4	18.7	24.2
Nebraska	23.6	20.5	10.5 *	13.6	20.1	31.1	15.2	26.5
North Dakota	15.0	19.4	19.7 *	11.4	10.8	16.3	17.6	13.8
South Dakota	19.2	14.2	13.5 *	8.4	22.8	25.5	13.2	22.5
South Atlantic:								
Delaware	31.3	27.0	17.7 *	17.7 *	14.5	44.8	25.4	33.3
District of Columbia	53.5	58.5	38.6	46.8	62.3	51.1	52.5	53.8
Florida	27.3	28.7	21.4 *	11.5 *	20.9 *	33.2	22.3	29.0
Georgia	23.0	29.2	20.5	19.7	32.9 *	20.0	24.5	22.5
Maryland	27.4	30.2	23.5	22.5	21.2 *	32.0	27.5	27.3
North Carolina	20.2	21.5	5.8 *	22.8	18.3 *	22.7	17.0	21.4
South Carolina	21.8	20.3	23.6	12.4	16.6	26.1	19.0	22.8
Virginia	24.8	25.2	11.1 *	17.1	26.2	29.2	15.2	28.0
West Virginia	12.6	15.3	8.2 *	9.0	9.1	15.1	11.1	13.1
East South Central:								
Alabama	21.4	18.1	6.6 *	9.6	18.5 *	29.9	12.5	24.5
Kentucky	17.9	19.7	10.2 *	7.7 *	14.1	22.8	12.7	19.6
Mississippi	13.3	12.9	5.7 *	4.0 *	15.4	17.3	8.4	15.1
Tennessee	17.0	23.3	8.0 *	18.1	16.9	17.1	15.2	17.6
West South Central:								
Arkansas	18.0	22.5	10.0 *	8.0 *	9.1 *	23.9	15.0	19.1
Louisiana	14.0	23.6	10.4 *	15.7 *	10.2	14.4	17.5	12.4
Oklahoma	19.3	25.4	14.3 *	10.8	21.3	20.7	17.7	19.9
Texas	18.8	29.2	14.7	19.3	18.1	17.5	21.7	17.9
Mountain:								
Arizona	23.3	21.6	19.6 *	22.8	33.4	21.1	20.1	24.2
Colorado	25.1	34.9	18.1	27.4	25.5	23.1	24.2	25.5
Idaho	18.6	19.0	14.8	14.0 *	21.8 *	20.0	17.0	19.5
Montana	17.1	16.6	9.6 *	12.6	19.3	23.5	13.3	20.3
Nevada	12.5	17.9	12.3 *	18.2	10.8	10.7	15.6	11.5
New Mexico	17.6	17.4	17.3 *	12.1	12.5 *	23.2	16.4	18.1
Utah	18.8	24.9	12.3 *	15.9 *	28.1	14.2	17.2	19.4
Wyoming	13.8	14.4	12.5 *	13.4	13.0 *	14.7	13.6	14.0
Pacific:								
Alaska	16.1	15.8	7.1 *	14.4	14.8	21.5	10.2	19.7
California	22.0	24.9	15.7	16.2	25.6	23.0	19.6	23.0
Hawaii	15.0	12.2	18.2 *	17.8	8.2	17.9	18.7	13.6
Oregon	25.1	19.1	13.2 *	31.4	27.2	26.7	15.4	29.3
Washington	23.5	27.1	18.3	28.4	20.9	23.5	23.0	23.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.B.2.I Standard errors for percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57	0.88	0.99	0.81	1.04	1.10	0.55	0.75
New England:								
Connecticut	2.91	4.43	5.57 *	4.65 *	7.70	4.80	2.86	3.85
Maine	3.69	3.91	2.55	4.68 *	5.76	8.02	1.96	5.16
Massachusetts	3.68	9.27	6.48 *	7.62	5.86	6.11	4.79	4.56
New Hampshire	2.14	4.95	5.26	4.10	4.28	3.99	3.28	2.72
Rhode Island	3.35	5.36	4.56	6.99	9.62	5.61	3.45	4.48
Vermont	2.26	3.27	2.97 *	5.10	5.35	5.21	2.46	3.43
Middle Atlantic:								
New Jersey	3.92	6.16	4.02 *	5.64	9.91 *	7.00	3.24	5.41
New York	1.91	4.13	3.91	4.36	4.76	2.98	2.49	2.46
Pennsylvania	1.83	2.79	3.79 *	4.00	3.63	3.37	2.21	2.39
East North Central:								
Illinois	2.55	4.63	4.92	2.99	4.21	4.82	2.71	3.25
Indiana	2.20	4.24	3.79 *	3.96	4.98	3.82	2.68	2.76
Michigan	3.77	4.45	4.87	4.49	4.76	6.83	3.05	4.85
Ohio	1.74	4.19	4.72	3.61	4.06	2.70	2.70	2.14
Wisconsin	1.98	3.30	2.24 *	3.71	5.29	3.27	1.86	2.57
West North Central:								
Iowa	2.48	4.36	2.84 *	2.64	5.89	4.36	2.35	3.26
Kansas	2.16	3.20	5.26 *	4.49	5.58	2.25	2.81	2.72
Minnesota	3.16	4.47	6.63	3.76	5.54	6.36	3.13	4.14
Missouri	2.30	5.18	3.35 *	5.24	4.66 *	3.90	3.53	2.87
Nebraska	3.04	5.23	4.57 *	3.69	5.36	5.72	2.96	3.91
North Dakota	1.54	4.56	6.03 *	3.32	2.65	2.54	2.90	1.79
South Dakota	2.50	3.89	4.19 *	2.42	5.52	5.26	2.34	3.56
South Atlantic:								
Delaware	4.91	4.96	6.23 *	5.65 *	3.75	8.25	3.90	6.39
District of Columbia	3.28	10.05	9.66	7.75	5.72	5.58	5.63	3.86
Florida	3.34	4.97	8.21 *	3.53 *	6.81 *	5.29	3.46	4.26
Georgia	3.31	5.31	5.35	4.68	11.62 *	4.26	3.29	4.27
Maryland	3.02	6.05	6.14	5.76	7.09 *	4.95	3.91	3.89
North Carolina	2.28	4.68	2.58 *	5.91	5.55 *	3.94	2.72	3.00
South Carolina	2.65	4.91	5.14	3.31	3.83	4.71	2.87	3.43
Virginia	2.45	5.09	3.82 *	5.04	6.83	3.71	2.58	3.11
West Virginia	1.20	3.65	3.52 *	2.42	2.58	1.89	2.16	1.44
East South Central:								
Alabama	2.40	3.94	4.22 *	2.70	6.74 *	3.79	2.43	3.12
Kentucky	2.14	4.20	4.70 *	2.90 *	4.20	3.60	2.39	2.71
Mississippi	2.44	3.42	3.50 *	1.64 *	4.35	4.55	1.99	3.20
Tennessee	2.01	4.77	4.13 *	5.00	4.99	3.04	2.68	2.49
West South Central:								
Arkansas	2.82	4.50	3.54 *	5.13 *	3.14 *	4.93	3.18	3.66
Louisiana	1.71	6.34	4.41 *	4.89 *	2.10	3.09	3.38	1.89
Oklahoma	2.17	5.68	4.32 *	3.24	5.75	3.40	2.97	2.82
Texas	1.68	3.82	3.80	4.13	3.62	2.60	2.47	2.06
Mountain:								
Arizona	2.76	5.83	7.83 *	5.84	7.31	3.80	4.06	3.37
Colorado	2.32	5.75	4.49	6.64	4.50	3.80	3.12	3.02
Idaho	2.66	3.66	4.42	4.88 *	9.03 *	3.85	2.59	3.83
Montana	2.14	3.03	3.77 *	3.18	3.44	6.28	2.00	3.49
Nevada	1.53	4.15	4.83 *	4.73	3.21	2.12	3.05	1.73
New Mexico	2.38	3.38	7.05 *	3.60	4.34 *	4.82	3.21	3.13
Utah	1.85	5.08	3.97 *	5.07 *	5.54	1.92	2.87	2.32
Wyoming	1.63	3.45	4.36 *	3.89	4.01 *	2.97	2.39	2.24
Pacific:								
Alaska	1.42	3.40	2.50 *	3.98	3.01	2.57	1.78	1.96
California	2.81	2.53	3.84	2.43	3.28	5.68	1.85	3.91
Hawaii	1.94	3.30	5.85 *	4.41	2.30	3.92	3.33	2.32
Oregon	2.61	3.48	4.29 *	6.65	6.56	4.41	2.43	3.55
Washington	2.90	4.73	4.30	6.79	5.64	5.33	3.18	3.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.B.2.m Percent of private-sector employees working in establishments that telework on a regular basis by firm size and State: United States, 2024

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	14.4	14.4	7.4	10.1	14.2	17.0	10.6	15.7
New England:								
Connecticut	15.1	8.0	10.2 *	8.8 *	21.0 *	17.5	8.1	17.6
Maine	17.6	9.1	4.3 *	8.0 *	19.1 *	29.1 *	5.8	23.9
Massachusetts	24.0	26.1 *	10.8 *	20.5 *	23.4	26.8	17.2	25.9
New Hampshire	15.9	12.8	12.8 *	8.8 *	19.4	18.0	11.9	17.4
Rhode Island	16.2	11.2 *	12.1 *	15.3 *	28.0 *	14.5	12.3	18.0
Vermont	11.8	10.8	4.7 *	13.3	16.0	10.8	11.0	12.3
Middle Atlantic:								
New Jersey	14.6	18.0 *	2.4 *	11.2 *	13.8 *	18.7	11.6	15.8
New York	17.5	12.7	6.3 *	15.4	21.5	19.0	10.0	20.1
Pennsylvania	12.7	8.5	6.1 *	9.5 *	13.8	15.3	8.5	14.1
East North Central:								
Illinois	16.6	17.7	9.5 *	8.4	11.5	22.3	12.2	18.0
Indiana	11.2	8.3 *	5.1 *	4.2 *	7.3 *	16.4	5.3	13.0
Michigan	15.7	7.2 *	5.9 *	9.9 *	15.4	21.5	7.5	18.8
Ohio	13.2	17.4	13.6 *	7.9 *	12.7	14.3	13.4	13.2
Wisconsin	12.2	6.5 *	1.8 *	8.8 *	13.3 *	16.3	4.0	14.9
West North Central:								
Iowa	8.4	7.1 *	1.0 *	4.5 *	7.8 *	12.7	4.9	9.7
Kansas	7.2	7.9	4.1 *	6.7 *	10.6 *	5.9 *	7.0	7.3
Minnesota	16.5	13.6	17.8 *	6.2 *	17.7	19.2	12.4	17.9
Missouri	12.5	8.2 *	2.5 *	7.3 *	6.3 *	19.2	6.6	14.6
Nebraska	13.7	3.9 *	3.6 *	3.1 *	8.8 *	23.0	3.1	17.2
North Dakota	6.6	10.6 *	2.3 *	3.6 *	5.1 *	9.0	5.5	7.2
South Dakota	10.6	9.3 *	5.6 *	2.6 *	9.4 *	17.2	6.5	12.9
South Atlantic:								
Delaware	22.8	18.4	11.3 *	7.3 *	6.1 *	36.7	13.9	25.9
District of Columbia	41.5	35.2 *	30.1 *	34.2	54.2	37.6	36.5	42.8
Florida	18.9	21.0	11.1 *	7.7 *	14.3 *	23.3	14.6	20.3
Georgia	13.6	15.1	10.7 *	8.0 *	17.0	14.0	11.7	14.2
Maryland	17.8	20.8	11.8 *	16.8	18.4 *	18.6 *	17.8	17.8
North Carolina	13.7	13.7 *	3.4 *	8.4 *	14.0 *	17.4	9.8	15.2
South Carolina	10.9	8.5 *	10.5 *	6.2 *	8.3 *	13.6	8.2	11.8
Virginia	16.8	17.8	6.9 *	14.3 *	15.9 *	19.7	10.2	19.1
West Virginia	7.0	5.7	2.3 *	3.7 *	4.7 *	10.0	4.1	8.1
East South Central:								
Alabama	11.8	9.3	5.0 *	0.7 *	13.2 *	16.0	5.7	13.9
Kentucky	10.0	8.1 *	6.9 *	2.9 *	4.7 *	14.7	6.2	11.2
Mississippi	7.5	6.0 *	3.4 *	0.9 *	4.7 *	12.0	3.7 *	8.9
Tennessee	9.6	10.8	2.6 *	10.2 *	8.4 *	10.6	7.6	10.2
West South Central:								
Arkansas	9.1	10.3	2.6 *	1.8 *	5.3 *	13.2 *	5.3	10.6
Louisiana	6.8	9.3	2.4 *	5.6 *	4.5 *	9.5	5.6	7.3
Oklahoma	10.6	10.0 *	8.6 *	4.5 *	10.2 *	13.9	8.4	11.4
Texas	11.7	17.5	7.7 *	12.4	10.1 *	11.4	12.3	11.5
Mountain:								
Arizona	13.5	13.2 *	14.9 *	11.5 *	12.7 *	14.0	14.0	13.3
Colorado	15.9	23.1	4.9 *	19.7 *	17.2	14.6	13.7	16.8
Idaho	7.6	11.0	4.9 *	6.4 *	3.5 *	10.3	7.3	7.8
Montana	10.3	8.7	4.5 *	5.2 *	13.2	16.8	6.2	13.7
Nevada	6.2	10.1	5.0 *	9.1 *	4.3 *	5.9	6.9	6.0
New Mexico	11.4	9.6 *	8.2 *	5.7 *	7.3 *	18.0	8.8	12.6
Utah	11.8	14.5	5.8 *	9.1 *	20.9	8.2	10.1	12.5
Wyoming	7.6	9.5	2.1 *	3.9 *	7.7 *	11.9	5.9	9.2
Pacific:								
Alaska	8.1	7.7	3.8 *	5.2	7.2	11.8	5.1	10.0
California	14.7	16.2	5.8	9.5	17.0	16.7	11.3	16.0
Hawaii	6.5	7.3 *	4.9 *	6.3 *	3.6 *	8.8	6.7	6.5
Oregon	17.6	11.1	9.5 *	17.1 *	20.4 *	20.5	8.8	21.5
Washington	17.8	18.0	10.8 *	20.8 *	14.1 *	20.1	15.6	18.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.B.2.m Standard errors for percent of private-sector employees working in establishments that telework on a regular basis by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45	0.70	0.59	0.65	0.85	0.88	0.40	0.60
New England:								
Connecticut	2.37	2.21	4.18 *	3.86 *	6.90 *	3.67	1.96	3.17
Maine	4.07	2.48	1.47 *	4.14 *	6.20 *	9.31 *	1.25	5.82
Massachusetts	3.52	9.38 *	5.93 *	6.85 *	4.54	5.92	4.63	4.34
New Hampshire	1.71	3.18	4.96 *	2.68 *	4.06	2.95	2.54	2.18
Rhode Island	2.61	4.37 *	4.45 *	5.05 *	9.75 *	3.38	2.75	3.51
Vermont	1.73	2.77	2.09 *	3.78	4.75	2.71	2.07	2.51
Middle Atlantic:								
New Jersey	3.15	5.82 *	1.40 *	3.69 *	8.76 *	5.26	2.87	4.30
New York	1.61	2.45	2.25 *	3.83	4.14	2.59	1.49	2.14
Pennsylvania	1.51	1.88	2.80 *	3.01 *	3.52	2.72	1.62	1.98
East North Central:								
Illinois	2.12	3.98	3.39 *	2.50	2.91	4.08	2.17	2.71
Indiana	1.73	2.50 *	3.19 *	2.12 *	2.73 *	3.31	1.46	2.23
Michigan	2.53	2.47 *	2.94 *	3.68 *	3.75	4.79	2.01	3.34
Ohio	1.43	3.43	4.37 *	2.81 *	3.22	2.25	2.28	1.75
Wisconsin	1.76	2.45 *	1.07 *	3.10 *	4.91 *	2.90	1.10	2.32
West North Central:								
Iowa	1.37	2.20 *	0.64 *	1.85 *	2.77 *	2.84	1.17	1.82
Kansas	1.71	2.13	2.56 *	3.08 *	4.90 *	2.11 *	1.79	2.18
Minnesota	2.63	3.53	6.19 *	2.62 *	4.93	5.16	2.59	3.45
Missouri	2.09	3.64 *	1.09 *	2.75 *	1.97 *	4.14	1.86	2.77
Nebraska	2.39	1.39 *	1.66 *	1.33 *	3.26 *	4.64	0.78	3.14
North Dakota	0.98	3.46 *	0.84 *	1.32 *	2.27 *	1.75	1.39	1.28
South Dakota	1.88	3.54 *	2.42 *	1.62 *	3.15 *	4.20	1.72	2.68
South Atlantic:								
Delaware	5.32	4.40	6.16 *	3.00 *	1.96 *	9.39	2.91	6.94
District of Columbia	3.02	10.80 *	9.15 *	6.93	6.27	4.25	5.50	3.52
Florida	3.15	4.36	3.81 *	3.42 *	6.16 *	5.11	2.42	4.06
Georgia	2.25	4.08	3.74 *	2.86 *	4.53	3.76	2.33	2.89
Maryland	3.07	4.78	3.89 *	4.92	6.90 *	5.81 *	2.99	4.07
North Carolina	1.94	4.15 *	2.05 *	3.13 *	5.44 *	3.46	2.17	2.58
South Carolina	1.42	2.76 *	3.55 *	2.35 *	2.68 *	2.38	1.78	1.80
Virginia	2.25	4.65	3.11 *	4.97 *	6.03 *	3.49	2.16	2.89
West Virginia	0.84	1.59	1.09 *	1.43 *	2.21 *	1.39	0.98	1.08
East South Central:								
Alabama	1.96	2.27	4.16 *	0.29 *	6.82 *	2.28	1.65	2.57
Kentucky	1.65	2.49 *	4.36 *	1.43 *	2.84 *	2.86	1.83	2.08
Mississippi	1.90	2.17 *	3.03 *	0.30 *	1.53 *	3.49	1.31 *	2.47
Tennessee	1.46	2.75	1.70 *	3.77 *	2.58 *	2.42	1.84	1.83
West South Central:								
Arkansas	2.16	2.85	1.25 *	0.64 *	2.46 *	4.02 *	1.11	2.92
Louisiana	1.05	2.54	2.15 *	2.47 *	1.73 *	2.21	1.41	1.40
Oklahoma	1.57	4.57 *	3.34 *	2.19 *	3.76 *	2.64	2.35	2.01
Texas	1.41	2.95	2.89 *	3.50	3.21 *	2.22	1.81	1.78
Mountain:								
Arizona	1.92	5.35 *	6.56 *	3.56 *	4.72 *	2.88	3.55	2.24
Colorado	2.07	4.53	2.21 *	6.10 *	4.17	3.43	2.32	2.80
Idaho	1.17	2.48	2.44 *	4.02 *	1.60 *	2.39	1.39	1.64
Montana	1.58	2.28	2.19 *	2.02 *	1.40	4.83	1.33	2.60
Nevada	0.85	2.59	2.57 *	2.97 *	1.38 *	1.27	1.48	1.01
New Mexico	1.98	2.92 *	4.45 *	2.51 *	3.01 *	4.31	2.26	2.66
Utah	1.77	3.49	2.51 *	4.18 *	4.63	2.03	2.14	2.35
Wyoming	1.11	2.69	0.89 *	1.91 *	3.16 *	2.62	1.29	1.76
Pacific:								
Alaska	0.85	1.75	1.82 *	1.51	2.06	1.67	1.03	1.21
California	1.94	1.97	1.56	1.90	2.88	4.14	1.23	2.79
Hawaii	1.06	2.75 *	1.91 *	2.55 *	1.62 *	2.19	1.64	1.31
Oregon	2.42	2.46	3.94 *	5.68 *	6.74 *	3.80	1.86	3.34
Washington	2.72	3.66	3.28 *	6.37 *	5.04 *	5.17	2.76	3.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.B.3 Number of full-time private-sector employees by firm size and State: United States, 2024

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	109,795,972	9,911,673	8,602,025	14,483,082	22,274,577	54,524,615	25,855,033	83,940,939
New England:								
Connecticut	1,156,975	99,071	97,715	199,405	248,516	512,268	273,270	883,705
Maine	420,256	56,518	45,508	56,753	96,837	164,640	128,452	291,803
Massachusetts	2,612,382	198,475	165,068	286,013	512,685	1,450,142	486,876	2,125,506
New Hampshire	499,092	39,730	50,245	72,930	125,984	210,203	133,232	365,861
Rhode Island	329,449	33,035	28,948	55,585	64,739	147,142	86,378	243,071
Vermont	186,609	24,774	23,655	32,933	57,170	48,076	66,550	120,059
Middle Atlantic:								
New Jersey	2,803,614	249,438	237,922	433,397	723,756	1,159,101	716,591	2,087,023
New York	6,709,315	669,873	473,595	742,874	1,718,427	3,104,546	1,540,726	5,168,589
Pennsylvania	4,589,217	351,576	344,551	692,226	993,938	2,206,926	1,011,526	3,577,691
East North Central:								
Illinois	4,877,274	414,244	309,378	609,998	1,136,176	2,407,479	1,012,828	3,864,447
Indiana	2,194,003	136,913	136,263	309,426	445,479	1,165,923	412,805	1,781,198
Michigan	3,044,444	220,810	280,401	371,441	583,681	1,588,110	698,893	2,345,552
Ohio	3,895,177	250,846	329,865	529,144	876,676	1,908,646	828,979	3,066,198
Wisconsin	2,048,142	159,670	122,394	309,947	511,395	944,735	406,317	1,641,825
West North Central:								
Iowa	1,098,935	123,252	69,839	170,355	319,867	415,622	268,492	830,444
Kansas	1,049,769	93,840	72,440	117,010	271,339	495,140	233,176	816,593
Minnesota	2,124,613	173,721	136,699	256,304	527,971	1,029,918	465,530	1,659,083
Missouri	2,051,311	174,092	177,706	317,178	344,712	1,037,624	502,992	1,548,319
Nebraska	783,989	77,608	45,053	108,624	143,446	409,257	164,321	619,668
North Dakota	292,434	31,898	26,898	57,326	59,201	117,111	86,384	206,050
South Dakota	301,367	35,195	36,900	42,240	70,809	116,223	97,735	203,632
South Atlantic:								
Delaware	381,229	35,501	25,643	54,625	56,219	209,242	85,170	296,060
District of Columbia	470,079	27,429	26,761	80,220	145,663	190,005	91,590	378,489
Florida	7,767,406	894,840	591,222	850,550	1,119,181	4,311,613	1,940,296	5,827,110
Georgia	3,353,375	264,010	295,886	379,817	565,892	1,847,771	782,670	2,570,705
Maryland	1,984,486	162,576	174,418	308,094	388,286	951,113	492,046	1,492,440
North Carolina	3,415,876	346,122	279,530	486,402	624,654	1,679,168	891,173	2,524,703
South Carolina	1,677,217	163,143	132,540	198,771	303,109	879,653	392,269	1,284,948
Virginia	2,836,016	177,741	215,175	415,556	574,986	1,452,559	594,847	2,241,169
West Virginia	391,816	35,304	31,938	57,361	52,060	215,154	86,319	305,497
East South Central:								
Alabama	1,364,710	125,468	101,323	162,450	305,822	669,648	314,403	1,050,307
Kentucky	1,325,252	101,514	100,511	152,107	269,370	701,750	287,950	1,037,303
Mississippi	723,074	66,136	59,093	114,378	137,134	346,333	181,398	541,675
Tennessee	2,284,819	165,685	167,886	338,010	385,045	1,228,192	488,325	1,796,494
West South Central:								
Arkansas	933,100	80,294	84,193	127,894	123,112	517,607	240,194	692,906
Louisiana	1,346,883	120,522	156,766	166,183	358,664	544,749	386,737	960,146
Oklahoma	1,146,277	114,324	112,945	156,973	332,071	429,964	301,021	845,256
Texas	9,843,319	974,569	729,324	1,145,492	1,784,061	5,209,873	2,371,553	7,471,765
Mountain:								
Arizona	2,291,094	175,300	147,976	313,635	405,841	1,248,342	470,565	1,820,529
Colorado	2,012,602	218,220	187,198	290,432	360,138	956,614	542,207	1,470,395
Idaho	564,629	79,553	56,249	88,103	124,406	216,318	179,796	384,833
Montana	334,253	64,246	35,483	69,010	60,563	104,951	130,079	204,173
Nevada	1,076,109	89,544	81,719	132,587	269,340	502,919	221,996	854,112
New Mexico	529,274	59,065	59,901	71,950	132,260	206,097	156,138	373,137
Utah	1,222,855	127,790	82,200	136,317	287,271	589,276	280,721	942,134
Wyoming	167,733	29,830	23,447	37,909	27,182	49,365	73,451	94,281
Pacific:								
Alaska	219,206	27,721	26,444	30,169	49,927	84,945	68,788	150,418
California	12,999,806	1,194,112	981,236	1,758,463	2,221,243	6,844,752	3,083,988	9,915,818
Hawaii	400,701	32,968	38,679	64,235	93,946	170,873	102,434	298,267
Oregon	1,410,762	133,714	153,973	183,089	381,913	558,074	378,458	1,032,304
Washington	2,253,649	209,852	231,325	341,190	502,415	968,867	616,402	1,637,247

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

Table II.B.3 Standard errors for number of full-time private-sector employees by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,338,457	222,297	250,146	328,662	574,094	2,248,405	364,579	2,320,442
New England:								
Connecticut	75,878	11,342	19,323	51,560	36,148	46,419	26,336	73,342
Maine	31,564	5,785	6,716	8,084	10,304	28,519	9,428	30,559
Massachusetts	208,704	35,464	28,452	43,550	67,442	191,179	47,019	205,662
New Hampshire	23,563	4,359	7,474	7,821	13,438	17,673	9,493	22,531
Rhode Island	20,635	3,695	4,658	8,575	11,526	15,850	6,631	20,214
Vermont	9,596	2,298	3,086	3,468	6,905	5,567	3,882	9,231
Middle Atlantic:								
New Jersey	229,857	45,271	53,475	59,044	137,509	170,219	75,913	222,116
New York	264,018	61,240	62,719	70,343	170,826	192,421	92,372	251,537
Pennsylvania	344,645	35,775	52,492	88,514	104,074	321,424	78,782	339,800
East North Central:								
Illinois	339,627	46,637	41,201	80,586	157,464	296,772	70,196	335,529
Indiana	174,363	14,847	21,335	47,416	51,244	166,185	36,412	172,496
Michigan	191,211	31,741	43,584	54,424	63,881	181,758	62,754	183,961
Ohio	176,589	29,766	48,801	77,624	84,439	142,178	60,921	171,002
Wisconsin	102,836	20,779	20,687	33,839	51,497	86,377	35,075	99,337
West North Central:								
Iowa	54,922	14,923	10,838	20,200	33,577	43,623	19,878	53,062
Kansas	147,284	9,505	17,588	13,553	25,202	144,164	20,397	146,309
Minnesota	190,642	18,890	26,869	36,972	51,185	180,031	42,062	187,138
Missouri	119,798	18,719	32,545	34,972	55,792	100,391	41,161	116,122
Nebraska	60,327	9,686	8,329	12,717	20,773	57,065	12,764	59,593
North Dakota	16,254	3,201	4,227	6,365	6,045	13,972	6,019	15,928
South Dakota	20,394	3,296	6,465	4,985	6,880	17,651	7,663	19,264
South Atlantic:								
Delaware	32,209	4,199	5,344	9,305	9,134	29,362	7,596	31,894
District of Columbia	22,915	5,764	4,934	8,318	15,044	15,689	8,851	22,903
Florida	719,296	114,967	99,811	93,028	234,804	672,745	153,284	706,150
Georgia	247,088	25,444	46,266	44,926	125,653	209,874	56,206	243,761
Maryland	216,641	15,898	29,465	38,976	47,424	208,590	35,911	215,649
North Carolina	228,070	43,167	47,313	74,922	111,915	183,799	67,550	222,744
South Carolina	130,631	26,933	19,077	31,201	36,764	120,467	33,847	127,565
Virginia	165,258	20,396	33,271	51,635	91,395	134,590	44,484	163,589
West Virginia	27,397	3,540	5,245	7,129	6,792	25,466	7,005	27,071
East South Central:								
Alabama	84,005	14,675	16,236	25,583	40,095	68,996	24,557	82,995
Kentucky	77,820	11,617	14,535	20,322	33,783	67,719	21,843	76,290
Mississippi	77,350	7,521	10,839	14,328	23,888	73,433	15,271	77,002
Tennessee	151,363	25,323	28,129	47,204	57,559	134,821	40,084	149,705
West South Central:								
Arkansas	85,183	10,436	11,517	17,789	10,391	82,538	20,401	83,888
Louisiana	81,704	17,191	27,767	20,618	42,996	62,988	33,689	76,360
Oklahoma	77,897	12,016	15,532	20,298	67,296	34,895	20,130	76,634
Texas	644,283	88,624	99,001	117,050	206,259	597,791	146,171	633,284
Mountain:								
Arizona	183,941	25,357	24,641	39,926	87,314	157,345	42,833	181,522
Colorado	188,828	23,373	27,357	38,089	76,816	171,910	36,259	187,103
Idaho	42,549	8,666	8,465	12,069	28,384	28,998	12,978	41,515
Montana	17,672	5,638	5,426	9,088	6,369	13,101	8,729	16,471
Nevada	94,437	12,090	14,003	18,835	63,318	68,871	19,773	93,329
New Mexico	31,550	8,855	8,682	9,035	19,225	22,671	12,544	29,627
Utah	176,866	13,032	13,663	17,555	43,069	171,896	19,822	176,193
Wyoming	9,643	4,508	3,515	4,902	4,530	5,921	5,954	8,126
Pacific:								
Alaska	10,513	2,523	4,492	3,350	6,048	7,698	4,920	9,807
California	1,878,215	77,781	99,378	136,000	180,422	1,865,456	142,759	1,874,771
Hawaii	29,994	4,168	5,888	6,950	17,722	23,139	8,005	29,571
Oregon	74,735	12,748	20,391	21,012	41,706	60,429	24,781	72,965
Washington	155,863	20,947	33,860	40,674	91,455	126,674	45,781	152,691

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

Table II.B.3.a Percent of number of full-time private-sector employees by firm size and State: United States, 2024

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	109,795,972	9.0%	7.8%	13.2%	20.3%	49.7%	23.5%	76.5%
New England:								
Connecticut	1,156,975	8.6%	8.4%	17.2%	21.5%	44.3%	23.6%	76.4%
Maine	420,256	13.4%	10.8%	13.5%	23.0%	39.2%	30.6%	69.4%
Massachusetts	2,612,382	7.6%	6.3%	10.9%	19.6%	55.5%	18.6%	81.4%
New Hampshire	499,092	8.0%	10.1%	14.6%	25.2%	42.1%	26.7%	73.3%
Rhode Island	329,449	10.0%	8.8%	16.9%	19.7%	44.7%	26.2%	73.8%
Vermont	186,609	13.3%	12.7%	17.6%	30.6%	25.8%	35.7%	64.3%
Middle Atlantic:								
New Jersey	2,803,614	8.9%	8.5%	15.5%	25.8%	41.3%	25.6%	74.4%
New York	6,709,315	10.0%	7.1%	11.1%	25.6%	46.3%	23.0%	77.0%
Pennsylvania	4,589,217	7.7%	7.5%	15.1%	21.7%	48.1%	22.0%	78.0%
East North Central:								
Illinois	4,877,274	8.5%	6.3%	12.5%	23.3%	49.4%	20.8%	79.2%
Indiana	2,194,003	6.2%	6.2%	14.1%	20.3%	53.1%	18.8%	81.2%
Michigan	3,044,444	7.3%	9.2%	12.2%	19.2%	52.2%	23.0%	77.0%
Ohio	3,895,177	6.4%	8.5%	13.6%	22.5%	49.0%	21.3%	78.7%
Wisconsin	2,048,142	7.8%	6.0%	15.1%	25.0%	46.1%	19.8%	80.2%
West North Central:								
Iowa	1,098,935	11.2%	6.4%	15.5%	29.1%	37.8%	24.4%	75.6%
Kansas	1,049,769	8.9%	6.9%	11.1%	25.8%	47.2%	22.2%	77.8%
Minnesota	2,124,613	8.2%	6.4%	12.1%	24.9%	48.5%	21.9%	78.1%
Missouri	2,051,311	8.5%	8.7%	15.5%	16.8%	50.6%	24.5%	75.5%
Nebraska	783,989	9.9%	5.7%	13.9%	18.3%	52.2%	21.0%	79.0%
North Dakota	292,434	10.9%	9.2%	19.6%	20.2%	40.0%	29.5%	70.5%
South Dakota	301,367	11.7%	12.2%	14.0%	23.5%	38.6%	32.4%	67.6%
South Atlantic:								
Delaware	381,229	9.3%	6.7%	14.3%	14.7%	54.9%	22.3%	77.7%
District of Columbia	470,079	5.8%	5.7%	17.1%	31.0%	40.4%	19.5%	80.5%
Florida	7,767,406	11.5%	7.6%	11.0%	14.4%	55.5%	25.0%	75.0%
Georgia	3,353,375	7.9%	8.8%	11.3%	16.9%	55.1%	23.3%	76.7%
Maryland	1,984,486	8.2%	8.8%	15.5%	19.6%	47.9%	24.8%	75.2%
North Carolina	3,415,876	10.1%	8.2%	14.2%	18.3%	49.2%	26.1%	73.9%
South Carolina	1,677,217	9.7%	7.9%	11.9%	18.1%	52.4%	23.4%	76.6%
Virginia	2,836,016	6.3%	7.6%	14.7%	20.3%	51.2%	21.0%	79.0%
West Virginia	391,816	9.0%	8.2%	14.6%	13.3%	54.9%	22.0%	78.0%
East South Central:								
Alabama	1,364,710	9.2%	7.4%	11.9%	22.4%	49.1%	23.0%	77.0%
Kentucky	1,325,252	7.7%	7.6%	11.5%	20.3%	53.0%	21.7%	78.3%
Mississippi	723,074	9.1%	8.2%	15.8%	19.0%	47.9%	25.1%	74.9%
Tennessee	2,284,819	7.3%	7.3%	14.8%	16.9%	53.8%	21.4%	78.6%
West South Central:								
Arkansas	933,100	8.6%	9.0%	13.7%	13.2%	55.5%	25.7%	74.3%
Louisiana	1,346,883	8.9%	11.6%	12.3%	26.6%	40.4%	28.7%	71.3%
Oklahoma	1,146,277	10.0%	9.9%	13.7%	29.0%	37.5%	26.3%	73.7%
Texas	9,843,319	9.9%	7.4%	11.6%	18.1%	52.9%	24.1%	75.9%
Mountain:								
Arizona	2,291,094	7.7%	6.5%	13.7%	17.7%	54.5%	20.5%	79.5%
Colorado	2,012,602	10.8%	9.3%	14.4%	17.9%	47.5%	26.9%	73.1%
Idaho	564,629	14.1%	10.0%	15.6%	22.0%	38.3%	31.8%	68.2%
Montana	334,253	19.2%	10.6%	20.6%	18.1%	31.4%	38.9%	61.1%
Nevada	1,076,109	8.3%	7.6%	12.3%	25.0%	46.7%	20.6%	79.4%
New Mexico	529,274	11.2%	11.3%	13.6%	25.0%	38.9%	29.5%	70.5%
Utah	1,222,855	10.5%	6.7%	11.1%	23.5%	48.2%	23.0%	77.0%
Wyoming	167,733	17.8%	14.0%	22.6%	16.2%	29.4%	43.8%	56.2%
Pacific:								
Alaska	219,206	12.6%	12.1%	13.8%	22.8%	38.8%	31.4%	68.6%
California	12,999,806	9.2%	7.5%	13.5%	17.1%	52.7%	23.7%	76.3%
Hawaii	400,701	8.2%	9.7%	16.0%	23.4%	42.6%	25.6%	74.4%
Oregon	1,410,762	9.5%	10.9%	13.0%	27.1%	39.6%	26.8%	73.2%
Washington	2,253,649	9.3%	10.3%	15.1%	22.3%	43.0%	27.4%	72.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

Table II.B.3.a Standard errors for percent of number of full-time private-sector employees by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,338,457	0.27%	0.27%	0.39%	0.60%	1.08%	0.57%	0.57%
New England:								
Connecticut	75,878	1.11%	1.65%	3.83%	2.91%	3.45%	2.39%	2.39%
Maine	31,564	1.58%	1.69%	2.00%	2.58%	4.38%	2.77%	2.77%
Massachusetts	208,704	1.39%	1.15%	1.73%	2.62%	3.82%	2.12%	2.12%
New Hampshire	23,563	0.91%	1.48%	1.56%	2.31%	2.50%	1.93%	1.93%
Rhode Island	20,635	1.22%	1.44%	2.48%	3.14%	3.35%	2.30%	2.30%
Vermont	9,596	1.31%	1.66%	1.84%	2.86%	2.52%	2.33%	2.33%
Middle Atlantic:								
New Jersey	229,857	1.65%	1.92%	2.24%	4.08%	4.31%	2.95%	2.95%
New York	264,018	0.91%	0.93%	1.07%	2.14%	2.11%	1.40%	1.40%
Pennsylvania	344,645	0.93%	1.22%	2.02%	2.48%	3.98%	2.17%	2.17%
East North Central:								
Illinois	339,627	1.06%	0.93%	1.74%	2.96%	3.60%	1.87%	1.87%
Indiana	174,363	0.81%	1.06%	2.20%	2.62%	4.03%	2.05%	2.05%
Michigan	191,211	1.08%	1.46%	1.80%	2.28%	3.39%	2.16%	2.16%
Ohio	176,589	0.78%	1.24%	1.86%	2.05%	2.48%	1.61%	1.61%
Wisconsin	102,836	1.02%	1.02%	1.64%	2.33%	2.78%	1.73%	1.73%
West North Central:								
Iowa	54,922	1.34%	1.01%	1.77%	2.74%	3.02%	1.89%	1.89%
Kansas	147,284	1.52%	1.85%	1.96%	4.05%	7.42%	3.47%	3.47%
Minnesota	190,642	1.11%	1.34%	1.91%	2.87%	4.63%	2.51%	2.51%
Missouri	119,798	0.99%	1.58%	1.76%	2.48%	3.01%	2.14%	2.14%
Nebraska	60,327	1.35%	1.12%	1.80%	2.72%	4.01%	2.10%	2.10%
North Dakota	16,254	1.17%	1.46%	2.13%	2.07%	3.17%	2.31%	2.31%
South Dakota	20,394	1.26%	2.08%	1.74%	2.35%	3.86%	2.75%	2.75%
South Atlantic:								
Delaware	32,209	1.28%	1.46%	2.46%	2.40%	3.98%	2.52%	2.52%
District of Columbia	22,915	1.20%	1.05%	1.74%	2.64%	2.56%	1.94%	1.94%
Florida	719,296	1.70%	1.40%	1.50%	2.95%	4.39%	2.74%	2.74%
Georgia	247,088	0.92%	1.45%	1.49%	3.35%	3.65%	2.18%	2.18%
Maryland	216,641	1.17%	1.70%	2.44%	2.91%	5.67%	3.09%	3.09%
North Carolina	228,070	1.34%	1.42%	2.11%	2.95%	3.50%	2.32%	2.32%
South Carolina	130,631	1.64%	1.25%	1.93%	2.32%	3.82%	2.40%	2.40%
Virginia	165,258	0.78%	1.22%	1.86%	2.85%	2.98%	1.82%	1.82%
West Virginia	27,397	1.05%	1.38%	1.89%	1.79%	3.31%	2.15%	2.15%
East South Central:								
Alabama	84,005	1.14%	1.22%	1.85%	2.64%	3.11%	2.07%	2.07%
Kentucky	77,820	0.93%	1.13%	1.58%	2.37%	2.88%	1.86%	1.86%
Mississippi	77,350	1.38%	1.67%	2.44%	3.44%	5.69%	3.21%	3.21%
Tennessee	151,363	1.15%	1.28%	2.04%	2.44%	3.36%	2.05%	2.05%
West South Central:								
Arkansas	85,183	1.30%	1.43%	2.09%	1.59%	4.20%	2.90%	2.90%
Louisiana	81,704	1.30%	1.99%	1.60%	2.79%	3.25%	2.48%	2.48%
Oklahoma	77,897	1.18%	1.43%	1.85%	4.36%	3.03%	2.25%	2.25%
Texas	644,283	1.05%	1.07%	1.32%	2.09%	3.19%	1.95%	1.95%
Mountain:								
Arizona	183,941	1.20%	1.16%	1.89%	3.42%	3.94%	2.27%	2.27%
Colorado	188,828	1.47%	1.55%	2.15%	3.61%	5.04%	2.89%	2.89%
Idaho	42,549	1.70%	1.58%	2.17%	4.18%	3.92%	2.91%	2.91%
Montana	17,672	1.72%	1.63%	2.46%	1.87%	2.95%	2.64%	2.64%
Nevada	94,437	1.28%	1.42%	1.93%	4.78%	4.53%	2.36%	2.36%
New Mexico	31,550	1.63%	1.65%	1.77%	3.08%	3.17%	2.41%	2.41%
Utah	176,866	1.80%	1.45%	2.09%	4.37%	7.57%	3.56%	3.56%
Wyoming	9,643	2.44%	2.12%	2.71%	2.47%	2.89%	3.04%	3.04%
Pacific:								
Alaska	10,513	1.22%	1.94%	1.56%	2.46%	2.59%	2.19%	2.19%
California	1,878,215	1.44%	1.31%	2.17%	2.74%	6.87%	3.53%	3.53%
Hawaii	29,994	1.16%	1.56%	1.95%	3.71%	3.92%	2.50%	2.50%
Oregon	74,735	0.97%	1.46%	1.53%	2.61%	3.00%	1.98%	1.98%
Washington	155,863	1.08%	1.56%	1.88%	3.56%	3.93%	2.46%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

Table II.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.7%	39.2%	64.3%	86.6%	97.4%	98.5%	58.9%	97.8%
New England:								
Connecticut	91.1%	44.7%	80.1%	90.7%	99.5%	98.3%	67.5%	98.4%
Maine	83.0%	31.2%	66.8%	81.6%	93.9%	99.3%	51.6%	96.8%
Massachusetts	94.0%	49.5%	74.1%	95.8%	99.9%	100.0%	69.0%	99.8%
New Hampshire	89.2%	37.2%	78.3%	93.2%	89.7%	100.0%	70.5%	96.0%
Rhode Island	87.9%	45.7%	81.7%	96.8%	94.4%	92.4%	71.4%	93.7%
Vermont	82.8%	32.5%	59.7%	88.2%	96.6%	100.0%	56.1%	97.6%
Middle Atlantic:								
New Jersey	87.0%	39.9%	60.1%	84.7%	93.7%	99.4%	59.3%	96.5%
New York	89.4%	46.0%	82.1%	86.7%	94.7%	97.7%	66.8%	96.2%
Pennsylvania	91.2%	47.0%	75.2%	87.9%	96.5%	99.3%	67.6%	97.8%
East North Central:								
Illinois	92.6%	60.7%	52.2%	94.1%	99.7%	99.5%	67.3%	99.2%
Indiana	89.4%	18.9% *	52.5%	89.4%	100.0%	98.0%	50.4%	98.4%
Michigan	89.4%	39.1%	64.2%	80.4%	97.5%	100.0%	58.1%	98.8%
Ohio	91.7%	37.8%	72.7%	88.2%	98.3%	100.0%	64.0%	99.2%
Wisconsin	89.5%	37.0%	54.4%	90.9%	99.1%	97.3%	57.4%	97.5%
West North Central:								
Iowa	91.0%	52.8%	54.2%	97.5%	100.0%	99.0%	64.9%	99.4%
Kansas	89.4%	44.2%	67.0%	86.4%	97.8%	97.3%	63.9%	96.6%
Minnesota	89.3%	22.1%	63.0%	91.6%	98.4%	99.0%	57.0%	98.4%
Missouri	91.6%	42.5%	80.0%	92.5%	100.0%	98.8%	70.3%	98.5%
Nebraska	87.6%	16.0%	66.4%	86.7%	99.7%	99.4%	44.2%	99.1%
North Dakota	90.0%	38.5%	81.2%	94.5%	98.9%	99.4%	68.1%	99.2%
South Dakota	83.7%	24.2%	80.7%	90.7%	99.7%	90.5%	62.2%	94.0%
South Atlantic:								
Delaware	88.2%	33.3%	68.7%	89.5%	93.5%	98.2%	57.2%	97.1%
District of Columbia	94.1%	67.0%	81.9%	95.7%	93.8%	99.4%	81.1%	97.3%
Florida	84.6%	28.4%	48.1%	87.9%	92.5%	98.5%	46.5%	97.2%
Georgia	87.6%	15.9% *	62.5%	80.2%	99.5%	99.6%	50.1%	99.0%
Maryland	89.0%	38.5%	77.5%	85.8%	99.9%	96.3%	65.8%	96.6%
North Carolina	84.9%	22.5% *	44.0%	83.3%	98.9%	99.8%	46.3%	98.5%
South Carolina	79.2%	43.5%	47.0%	81.3%	99.9%	83.1%	50.5%	88.0%
Virginia	90.1%	27.2%	57.8%	89.3%	99.3%	99.1%	56.4%	99.0%
West Virginia	87.3%	26.1%	69.0%	80.9%	99.3%	98.9%	55.0%	96.5%
East South Central:								
Alabama	90.8%	61.7%	67.5%	93.1%	91.5%	98.8%	71.2%	96.6%
Kentucky	89.0%	27.5%	64.5%	77.8%	99.5%	99.7%	51.9%	99.3%
Mississippi	86.3%	36.2%	57.1%	86.3%	95.8%	97.1%	55.9%	96.5%
Tennessee	86.1%	43.2%	58.0%	88.1%	98.9%	91.2%	60.2%	93.2%
West South Central:								
Arkansas	87.8%	26.8% *	68.6%	86.8%	92.5%	99.5%	58.5%	97.9%
Louisiana	87.4%	45.3%	72.0%	78.7%	99.3%	96.1%	63.7%	97.0%
Oklahoma	89.2%	36.5%	72.9%	93.9%	99.7%	97.6%	63.0%	98.5%
Texas	89.5%	43.9%	73.9%	80.5%	96.3%	99.9%	60.5%	98.7%
Mountain:								
Arizona	89.8%	31.5% *	66.2%	87.1%	96.6%	99.3%	56.3%	98.5%
Colorado	86.8%	39.6%	60.2%	87.9%	99.0%	97.9%	55.6%	98.3%
Idaho	86.1%	33.9%	70.5%	92.0%	98.8%	99.7%	58.7%	99.0%
Montana	79.8%	40.0%	58.4%	84.2%	96.8%	98.6%	55.3%	95.4%
Nevada	88.9%	27.8%	71.2%	80.1%	99.2%	99.5%	55.6%	97.6%
New Mexico	80.6%	19.4% *	47.1%	77.3%	96.8%	98.6%	40.4%	97.5%
Utah	83.2%	36.7%	49.8%	77.3%	96.7%	92.8%	51.6%	92.7%
Wyoming	76.1%	25.8%	49.5%	92.8%	99.3%	93.5%	50.3%	96.2%
Pacific:								
Alaska	74.6%	15.1% *	39.5%	69.4%	99.3%	92.3%	32.6%	93.8%
California	89.3%	45.2%	56.9%	86.5%	98.8%	99.2%	57.8%	99.0%
Hawaii	97.3%	83.1%	99.7%	93.8%	99.0%	100.0%	93.3%	98.7%
Oregon	85.9%	36.8%	65.0%	78.4%	95.4%	99.5%	56.0%	96.9%
Washington	88.5%	44.6%	73.7%	80.3%	96.9%	100.0%	62.8%	98.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	1.44%	1.50%	0.81%	0.55%	0.26%	0.86%	0.24%
New England:								
Connecticut	1.39%	7.94%	6.98%	3.93%	0.50%	1.69%	4.83%	1.02%
Maine	2.05%	6.92%	7.90%	5.77%	2.92%	0.53%	4.98%	1.17%
Massachusetts	0.92%	10.70%	9.38%	2.21%	0.13%	0.00%	4.94%	0.18%
New Hampshire	2.24%	7.27%	6.23%	3.02%	7.69%	0.00%	4.06%	2.77%
Rhode Island	2.25%	7.52%	6.32%	1.39%	5.40%	3.58%	4.20%	2.60%
Vermont	1.82%	6.35%	7.52%	3.62%	2.67%	0.00%	4.09%	1.38%
Middle Atlantic:								
New Jersey	2.16%	11.82%	11.42%	5.34%	5.58%	0.55%	5.88%	2.09%
New York	1.25%	5.92%	4.48%	3.76%	3.28%	1.07%	3.17%	1.34%
Pennsylvania	1.13%	6.65%	6.28%	3.61%	2.08%	0.49%	3.87%	0.78%
East North Central:								
Illinois	0.97%	6.03%	8.24%	2.68%	0.24%	0.28%	3.95%	0.42%
Indiana	1.47%	6.26% *	9.71%	3.41%	0.00%	1.60%	5.63%	1.05%
Michigan	1.70%	8.58%	8.67%	8.20%	1.83%	0.00%	5.78%	0.56%
Ohio	1.08%	7.58%	7.45%	3.81%	1.38%	0.00%	4.51%	0.52%
Wisconsin	1.46%	8.45%	9.95%	3.10%	0.63%	1.97%	5.25%	1.20%
West North Central:								
Iowa	1.25%	7.70%	9.17%	1.29%	0.04%	0.72%	4.63%	0.36%
Kansas	2.00%	7.31%	11.12%	5.35%	1.92%	1.48%	5.01%	1.32%
Minnesota	1.52%	5.96%	10.36%	4.73%	0.93%	0.60%	5.23%	0.56%
Missouri	1.14%	7.43%	6.58%	2.71%	0.00%	0.86%	4.18%	0.67%
Nebraska	1.64%	4.65%	9.23%	3.89%	0.35%	0.57%	4.93%	0.59%
North Dakota	1.28%	7.21%	6.24%	2.08%	0.95%	0.62%	4.00%	0.46%
South Dakota	2.76%	5.81%	5.68%	3.46%	0.22%	6.44%	4.20%	3.76%
South Atlantic:								
Delaware	1.77%	7.63%	9.93%	4.37%	4.83%	0.96%	5.55%	1.21%
District of Columbia	1.59%	10.18%	7.86%	3.88%	4.17%	0.51%	4.60%	1.63%
Florida	2.07%	7.72%	9.43%	3.51%	7.09%	0.82%	4.96%	1.56%
Georgia	1.43%	5.38% *	8.30%	5.71%	0.30%	0.37%	4.81%	0.61%
Maryland	1.96%	7.21%	7.65%	4.39%	0.12%	2.18%	4.39%	1.47%
North Carolina	1.74%	7.85% *	10.47%	5.23%	0.99%	0.18%	5.32%	0.68%
South Carolina	4.73%	10.55%	9.29%	5.55%	0.05%	8.94%	5.72%	6.39%
Virginia	1.26%	6.94%	8.99%	4.02%	0.69%	0.48%	5.07%	0.43%
West Virginia	1.67%	6.42%	7.91%	6.38%	0.68%	1.09%	4.99%	1.47%
East South Central:								
Alabama	1.93%	7.41%	9.21%	3.30%	6.79%	0.73%	4.60%	2.12%
Kentucky	1.39%	7.50%	8.98%	6.99%	0.39%	0.20%	5.28%	0.43%
Mississippi	2.42%	7.66%	10.64%	5.39%	3.97%	2.41%	5.56%	1.88%
Tennessee	2.95%	10.26%	9.63%	4.59%	1.14%	5.13%	5.30%	3.59%
West South Central:								
Arkansas	1.76%	9.34% *	7.94%	5.72%	4.29%	0.32%	5.25%	0.87%
Louisiana	1.83%	8.96%	7.48%	6.73%	0.71%	3.02%	5.00%	1.78%
Oklahoma	1.41%	7.50%	6.76%	2.29%	0.31%	1.58%	4.24%	0.82%
Texas	1.15%	5.94%	5.72%	4.45%	2.07%	0.05%	3.79%	0.55%
Mountain:								
Arizona	1.54%	9.85% *	9.16%	5.82%	2.83%	0.53%	5.76%	0.78%
Colorado	1.88%	6.82%	8.54%	4.05%	0.90%	1.70%	4.61%	1.12%
Idaho	1.59%	7.77%	7.36%	3.09%	0.92%	0.25%	4.30%	0.46%
Montana	2.04%	6.42%	8.74%	4.90%	1.61%	1.34%	4.38%	1.58%
Nevada	1.75%	6.81%	8.48%	7.12%	0.73%	0.46%	5.66%	1.08%
New Mexico	2.19%	8.46% *	9.55%	5.67%	2.15%	1.35%	5.64%	1.17%
Utah	3.81%	6.95%	9.79%	6.75%	1.84%	6.22%	4.94%	4.04%
Wyoming	2.87%	6.58%	8.90%	2.61%	0.53%	2.88%	5.16%	1.51%
Pacific:								
Alaska	2.43%	4.68% *	9.19%	6.49%	0.62%	3.97%	4.57%	2.41%
California	1.70%	4.22%	5.63%	2.90%	0.59%	0.46%	2.89%	0.37%
Hawaii	0.88%	5.04%	0.35%	4.57%	0.90%	0.00%	1.95%	0.97%
Oregon	1.65%	6.80%	7.97%	6.38%	2.44%	0.52%	4.63%	1.20%
Washington	1.56%	6.95%	7.13%	5.84%	2.24%	0.00%	4.56%	0.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	92.5%	90.3%	92.1%	93.1%	91.8%	92.8%	91.9%	92.6%
New England:								
Connecticut	89.3%	79.7%	83.6%	83.4%	92.8%	91.4%	87.6%	89.6%
Maine	92.9%	92.5%	90.3%	88.8%	95.0%	93.5%	88.3%	94.0%
Massachusetts	92.9%	93.4%	96.8%	95.2%	92.8%	92.1%	95.1%	92.6%
New Hampshire	92.2%	98.1%	87.4%	91.3%	95.4%	91.3%	92.3%	92.2%
Rhode Island	93.7%	89.8%	98.9%	94.3%	94.4%	92.6%	94.7%	93.4%
Vermont	94.5%	95.5%	97.0%	97.2%	91.6%	95.3%	95.8%	94.1%
Middle Atlantic:								
New Jersey	92.5%	96.4%	77.2%	97.4%	93.8%	91.8%	90.6%	92.9%
New York	86.5%	84.8%	88.2%	89.8%	87.4%	85.2%	86.4%	86.5%
Pennsylvania	93.7%	78.6%	92.6%	88.1%	94.2%	96.4%	83.0%	95.8%
East North Central:								
Illinois	87.6%	91.9%	97.8%	90.8%	92.3%	83.5%	95.0%	86.3%
Indiana	94.2%	88.4%	89.5%	86.4%	95.4%	96.0%	85.5%	95.2%
Michigan	95.3%	88.0%	95.2%	95.0%	93.2%	96.6%	93.0%	95.7%
Ohio	92.2%	97.3%	85.2%	94.2%	93.8%	91.5%	91.2%	92.3%
Wisconsin	95.3%	86.0%	96.5%	95.9%	94.1%	96.2%	93.4%	95.5%
West North Central:								
Iowa	93.2%	89.9%	95.9%	92.5%	94.3%	93.0%	93.3%	93.2%
Kansas	95.1%	86.3%	96.2%	96.5%	92.6%	96.9%	93.9%	95.4%
Minnesota	90.9%	87.3%	98.0%	88.6%	94.8%	89.0%	90.0%	91.1%
Missouri	92.8%	95.8%	92.3%	97.1%	92.6%	91.5%	94.1%	92.5%
Nebraska	94.1%	90.6%	95.9%	90.1%	93.6%	95.2%	91.8%	94.4%
North Dakota	95.5%	90.2%	98.8%	96.5%	91.7%	96.8%	95.2%	95.5%
South Dakota	95.0%	83.9%	98.4%	91.1%	93.5%	97.4%	92.7%	95.7%
South Atlantic:								
Delaware	93.1%	89.9%	93.8%	97.9%	91.5%	92.5%	95.3%	92.8%
District of Columbia	92.3%	97.6%	97.1%	91.8%	89.5%	93.4%	96.3%	91.5%
Florida	93.3%	82.8%	94.5%	95.7%	97.2%	92.5%	92.0%	93.5%
Georgia	94.1%	95.8%	98.9%	92.7%	95.8%	93.2%	97.7%	93.5%
Maryland	92.3%	93.7%	88.7%	89.5%	91.5%	94.0%	90.2%	92.8%
North Carolina	95.3%	100.0%	94.6%	95.6%	92.3%	96.2%	94.1%	95.5%
South Carolina	93.2%	89.4%	98.5%	88.9%	88.1%	96.2%	94.8%	92.9%
Virginia	92.5%	93.6%	94.9%	88.8%	94.2%	92.5%	93.1%	92.4%
West Virginia	94.1%	97.4%	96.7%	93.1%	95.0%	93.7%	94.1%	94.1%
East South Central:								
Alabama	93.7%	93.4%	93.2%	88.0%	97.8%	93.3%	91.0%	94.2%
Kentucky	92.5%	82.0%	92.2%	98.0%	91.0%	92.6%	92.9%	92.4%
Mississippi	92.4%	93.5%	96.0%	94.6%	96.0%	90.0%	95.8%	91.8%
Tennessee	90.6%	91.6%	68.8%	95.8%	87.9%	92.0%	85.2%	91.6%
West South Central:								
Arkansas	95.9%	96.7%	99.0%	96.3%	94.7%	95.6%	98.3%	95.3%
Louisiana	94.9%	75.1%	90.1%	89.1%	96.5%	98.4%	86.6%	97.1%
Oklahoma	95.9%	98.2%	96.3%	94.4%	95.1%	96.8%	95.2%	96.1%
Texas	93.3%	95.3%	89.4%	96.8%	91.9%	93.4%	93.8%	93.2%
Mountain:								
Arizona	91.5%	87.3%	95.7%	94.6%	94.3%	89.8%	91.2%	91.5%
Colorado	90.5%	86.7%	97.5%	86.4%	90.3%	91.1%	91.9%	90.2%
Idaho	90.0%	82.7%	94.5%	88.2%	87.8%	92.1%	89.4%	90.2%
Montana	91.8%	83.8%	95.9%	94.8%	86.6%	94.2%	90.5%	92.3%
Nevada	94.6%	94.6%	97.0%	92.0%	90.5%	97.1%	96.1%	94.4%
New Mexico	93.9%	74.2%	96.4%	95.4%	92.8%	95.0%	90.5%	94.5%
Utah	91.3%	81.7%	86.0%	97.7%	85.9%	94.0%	89.0%	91.7%
Wyoming	93.2%	80.9%	90.0%	93.6%	90.5%	97.3%	91.1%	94.0%
Pacific:								
Alaska	92.2%	88.2%	86.7%	95.6%	86.6%	95.8%	90.2%	92.6%
California	94.1%	95.2%	93.0%	94.5%	87.8%	96.1%	93.9%	94.2%
Hawaii	86.3%	98.0%	96.4%	93.4%	72.8%	87.0%	97.4%	82.7%
Oregon	92.2%	77.4%	94.9%	92.5%	86.7%	96.6%	90.6%	92.6%
Washington	87.7%	89.3%	93.1%	95.6%	81.9%	87.4%	93.6%	86.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.3.b.(1) Standard errors for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	1.27%	0.85%	0.57%	0.75%	0.55%	0.56%	0.42%
New England:								
Connecticut	2.43%	9.25%	7.80%	9.66%	3.17%	2.22%	4.34%	2.82%
Maine	1.85%	3.66%	3.70%	5.81%	2.81%	3.05%	4.20%	2.01%
Massachusetts	1.54%	4.75%	2.04%	1.65%	2.65%	2.36%	1.86%	1.75%
New Hampshire	1.59%	1.39%	4.89%	2.87%	1.49%	2.96%	2.45%	1.91%
Rhode Island	1.49%	5.62%	0.64%	2.38%	2.27%	2.77%	2.19%	1.79%
Vermont	1.14%	4.29%	1.40%	1.23%	2.57%	1.85%	1.41%	1.44%
Middle Atlantic:								
New Jersey	1.49%	3.78%	11.35%	1.18%	2.60%	2.12%	4.44%	1.54%
New York	1.91%	5.93%	4.52%	2.69%	5.32%	2.29%	2.77%	2.24%
Pennsylvania	1.31%	7.94%	3.81%	5.95%	2.18%	1.01%	5.39%	0.93%
East North Central:								
Illinois	3.03%	3.15%	1.32%	3.03%	3.11%	5.39%	1.35%	3.54%
Indiana	1.20%	8.39%	6.82%	5.34%	1.83%	1.20%	6.20%	1.04%
Michigan	1.07%	6.09%	2.12%	2.11%	3.77%	1.06%	1.99%	1.21%
Ohio	1.33%	2.23%	4.40%	2.14%	2.23%	2.13%	2.35%	1.50%
Wisconsin	0.94%	8.74%	1.79%	1.80%	1.74%	1.33%	2.70%	0.99%
West North Central:								
Iowa	1.17%	4.65%	2.81%	3.46%	1.68%	1.96%	2.20%	1.34%
Kansas	1.11%	6.83%	3.16%	1.34%	2.10%	1.23%	2.40%	1.21%
Minnesota	1.87%	7.47%	1.97%	4.59%	2.03%	3.22%	3.61%	2.09%
Missouri	1.86%	3.14%	4.73%	1.43%	2.32%	3.23%	2.31%	2.23%
Nebraska	1.21%	5.49%	1.78%	3.56%	2.69%	1.53%	2.74%	1.31%
North Dakota	0.72%	4.28%	0.71%	1.48%	2.09%	0.81%	1.61%	0.80%
South Dakota	1.25%	8.83%	0.91%	3.39%	2.64%	1.83%	2.62%	1.42%
South Atlantic:								
Delaware	1.59%	4.67%	2.94%	2.00%	4.38%	2.24%	1.65%	1.83%
District of Columbia	1.67%	2.45%	1.64%	3.39%	4.48%	1.49%	1.57%	1.97%
Florida	2.07%	12.40%	2.97%	1.49%	1.22%	3.05%	3.83%	2.32%
Georgia	1.45%	2.91%	0.75%	2.38%	1.61%	2.23%	0.92%	1.68%
Maryland	1.82%	4.25%	5.72%	4.06%	3.87%	2.60%	3.55%	2.06%
North Carolina	1.14%	0.00%	3.72%	2.04%	4.61%	0.79%	2.11%	1.27%
South Carolina	1.43%	5.90%	1.15%	5.96%	4.57%	0.85%	2.01%	1.64%
Virginia	1.53%	4.42%	3.42%	3.93%	2.08%	2.33%	2.78%	1.71%
West Virginia	0.82%	1.77%	1.63%	2.36%	1.88%	1.11%	2.21%	0.89%
East South Central:								
Alabama	1.29%	3.06%	2.84%	4.46%	1.03%	2.08%	2.47%	1.47%
Kentucky	1.47%	7.71%	5.51%	1.21%	4.47%	1.64%	2.79%	1.63%
Mississippi	3.21%	4.90%	2.13%	2.49%	1.35%	5.95%	1.83%	3.82%
Tennessee	2.66%	5.42%	8.09%	1.75%	5.55%	4.15%	3.92%	3.07%
West South Central:								
Arkansas	1.09%	2.85%	0.66%	1.28%	2.59%	1.62%	0.59%	1.32%
Louisiana	1.18%	11.07%	6.46%	4.28%	1.33%	0.52%	4.55%	0.68%
Oklahoma	0.88%	1.34%	2.43%	1.44%	2.41%	0.79%	1.40%	1.03%
Texas	0.98%	2.05%	4.81%	0.96%	2.94%	1.24%	1.98%	1.11%
Mountain:								
Arizona	2.11%	7.06%	3.85%	3.02%	2.56%	3.31%	3.68%	2.36%
Colorado	2.31%	7.14%	2.18%	5.47%	5.11%	3.39%	2.92%	2.73%
Idaho	2.52%	9.17%	2.54%	4.00%	5.05%	4.24%	3.67%	3.06%
Montana	1.98%	11.09%	2.01%	2.04%	5.66%	1.98%	4.49%	2.13%
Nevada	1.37%	4.42%	2.21%	4.91%	4.10%	1.01%	1.83%	1.56%
New Mexico	1.12%	6.41%	1.77%	2.84%	2.22%	1.53%	3.10%	1.17%
Utah	2.49%	6.14%	6.58%	0.85%	7.74%	1.59%	2.98%	2.84%
Wyoming	1.40%	12.62%	5.45%	2.72%	2.20%	0.97%	3.53%	1.32%
Pacific:								
Alaska	1.90%	7.27%	5.70%	1.40%	5.74%	1.04%	3.04%	2.15%
California	1.29%	2.20%	2.08%	1.62%	3.45%	1.38%	1.45%	1.50%
Hawaii	3.66%	1.13%	1.43%	2.46%	12.24%	3.01%	0.72%	4.64%
Oregon	2.26%	8.47%	3.08%	2.85%	6.86%	1.16%	2.86%	2.67%
Washington	3.61%	5.14%	2.73%	2.98%	6.01%	6.57%	1.84%	4.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.3.b.(1).(a) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2024

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	70.6%	73.7%	65.8%	66.6%	66.9%	73.3%	68.1%	71.0%
New England:								
Connecticut	70.8%	59.6%	59.2%	72.8%	67.8%	74.2%	62.8%	72.5%
Maine	73.5%	84.4%	60.3%	72.2%	71.9%	76.0%	67.6%	74.8%
Massachusetts	68.9%	78.8%	63.0%	60.5%	67.0%	71.0%	66.9%	69.2%
New Hampshire	71.1%	67.2%	59.6%	61.7%	73.3%	75.2%	62.9%	73.3%
Rhode Island	68.2%	66.9%	59.7%	63.2%	66.1%	72.9%	62.4%	69.8%
Vermont	67.6%	59.7%	50.7%	67.9%	67.7%	73.6%	61.5%	69.5%
Middle Atlantic:								
New Jersey	71.6%	75.1%	42.8%	61.6%	71.4%	77.9%	58.7%	74.3%
New York	66.0%	67.2%	54.0%	63.0%	65.9%	68.3%	59.4%	67.4%
Pennsylvania	71.9%	77.9%	63.4%	68.0%	72.8%	73.1%	69.1%	72.4%
East North Central:								
Illinois	69.4%	80.8%	67.6%	62.3%	67.1%	71.3%	69.1%	69.5%
Indiana	72.6%	79.3%	80.1%	73.6%	67.2%	74.0%	78.1%	72.1%
Michigan	74.6%	75.4%	78.3%	71.8%	68.6%	76.8%	73.7%	74.8%
Ohio	75.2%	80.9%	78.8%	78.5%	67.9%	77.0%	78.5%	74.6%
Wisconsin	69.3%	72.2%	62.4%	61.9%	68.9%	72.0%	64.5%	69.9%
West North Central:								
Iowa	71.3%	84.5%	55.3%	68.1%	71.9%	71.5%	71.3%	71.3%
Kansas	71.8%	75.2%	68.7%	68.4%	69.9%	73.6%	73.6%	71.5%
Minnesota	69.6%	66.8%	65.7%	68.8%	63.3%	73.6%	63.9%	70.5%
Missouri	72.1%	71.5%	63.4%	68.4%	75.5%	73.3%	66.3%	73.4%
Nebraska	70.9%	72.2%	69.5%	63.4%	67.8%	73.7%	70.6%	70.9%
North Dakota	73.1%	80.1%	73.2%	77.3%	67.1%	73.4%	75.6%	72.4%
South Dakota	72.2%	76.0%	62.7%	70.1%	68.8%	77.6%	65.2%	74.4%
South Atlantic:								
Delaware	72.7%	69.5%	78.5%	63.4%	69.4%	75.6%	72.9%	72.7%
District of Columbia	71.2%	65.0%	74.1%	58.6%	69.9%	77.4%	72.8%	70.8%
Florida	64.9%	50.9% *	68.3%	55.7%	59.0%	68.6%	61.7%	65.4%
Georgia	69.6%	--	58.2%	70.6%	68.7%	71.1%	61.3%	71.0%
Maryland	68.3%	84.6%	56.7%	64.4%	55.7%	75.2%	65.3%	69.0%
North Carolina	70.6%	72.2%	54.4%	73.2%	66.9%	72.3%	70.8%	70.5%
South Carolina	73.1%	78.4%	65.1%	74.9%	62.5%	76.9%	72.0%	73.2%
Virginia	68.8%	68.4%	58.4%	69.2%	52.9%	76.1%	66.4%	69.2%
West Virginia	71.3%	69.8%	70.2%	65.3%	59.4%	75.8%	67.1%	72.0%
East South Central:								
Alabama	67.2%	80.6%	59.5%	60.9%	63.0%	69.6%	72.0%	66.2%
Kentucky	69.3%	79.2%	61.6%	69.7%	70.3%	69.2%	70.2%	69.2%
Mississippi	74.1%	71.9%	71.7%	69.8%	71.8%	76.7%	71.4%	74.6%
Tennessee	70.3%	--	61.8%	67.0%	71.1%	72.4%	60.1%	71.9%
West South Central:								
Arkansas	73.6%	--	71.4%	66.5%	74.8%	75.6%	70.4%	74.3%
Louisiana	68.9%	82.8%	71.8%	68.6%	64.2%	70.3%	74.8%	67.5%
Oklahoma	69.9%	74.8%	75.6%	68.0%	64.9%	72.9%	72.8%	69.3%
Texas	67.7%	78.9%	64.4%	66.4%	65.9%	68.0%	68.1%	67.7%
Mountain:								
Arizona	72.6%	61.5%	70.8%	64.7%	69.6%	76.0%	64.7%	73.7%
Colorado	64.6%	67.7%	68.2%	62.3%	65.8%	64.1%	67.2%	64.1%
Idaho	69.4%	72.8%	69.5%	74.6%	61.9%	71.3%	71.8%	68.8%
Montana	74.5%	79.2%	70.1%	79.6%	76.2%	70.6%	76.5%	73.8%
Nevada	64.2%	89.7%	72.8%	61.9%	45.1%	72.0%	79.1%	62.0%
New Mexico	56.1%	--	47.3%	45.4%	55.0%	59.8%	54.3%	56.4%
Utah	70.1%	71.2%	69.5%	67.9%	72.8%	69.2%	69.0%	70.2%
Wyoming	70.7%	64.1%	67.4%	68.9%	73.0%	72.5%	67.8%	71.9%
Pacific:								
Alaska	69.8%	67.5%	49.6%	71.3%	69.3%	72.1%	59.0%	71.4%
California	76.3%	75.3%	71.9%	65.4%	69.9%	81.0%	70.5%	77.4%
Hawaii	81.8%	83.5%	87.6%	82.9%	71.8%	84.2%	86.2%	80.1%
Oregon	77.2%	79.6%	76.2%	77.3%	75.1%	78.4%	75.0%	77.6%
Washington	73.6%	82.4%	70.0%	71.1%	70.0%	75.8%	72.9%	73.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.3.b.(1).(a) Standard errors for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.74%	1.95%	1.15%	0.87%	0.91%	1.18%	0.78%	0.86%
New England:								
Connecticut	1.85%	4.98%	6.10%	5.71%	3.77%	2.41%	4.91%	1.99%
Maine	1.48%	6.31%	4.12%	4.31%	3.15%	1.89%	3.79%	1.59%
Massachusetts	2.25%	10.57%	7.97%	5.14%	6.53%	2.52%	5.31%	2.48%
New Hampshire	1.35%	6.60%	4.13%	3.63%	2.07%	2.06%	2.68%	1.53%
Rhode Island	1.95%	6.74%	5.36%	3.90%	3.05%	3.22%	3.32%	2.27%
Vermont	2.03%	9.30%	5.37%	3.08%	2.10%	4.99%	3.67%	2.38%
Middle Atlantic:								
New Jersey	2.73%	12.60%	5.26%	5.21%	7.62%	2.20%	6.36%	2.86%
New York	1.96%	6.64%	4.28%	3.44%	3.41%	3.27%	2.79%	2.29%
Pennsylvania	3.11%	5.63%	6.25%	3.90%	3.23%	5.54%	3.65%	3.60%
East North Central:								
Illinois	1.70%	4.66%	5.76%	3.81%	3.51%	2.51%	3.64%	1.90%
Indiana	1.99%	6.59%	6.03%	3.34%	3.29%	3.04%	3.77%	2.16%
Michigan	2.14%	7.30%	3.23%	3.25%	3.44%	3.24%	2.92%	2.45%
Ohio	1.25%	5.93%	3.31%	4.07%	2.49%	1.65%	2.50%	1.41%
Wisconsin	1.56%	6.85%	5.37%	3.34%	3.06%	2.26%	3.17%	1.71%
West North Central:								
Iowa	1.63%	4.29%	6.03%	3.33%	2.73%	2.92%	3.35%	1.85%
Kansas	1.31%	5.69%	5.24%	4.76%	2.68%	1.81%	3.26%	1.43%
Minnesota	2.75%	9.87%	6.29%	5.21%	5.94%	3.87%	4.59%	3.11%
Missouri	2.30%	7.32%	5.72%	3.80%	5.63%	3.45%	3.56%	2.70%
Nebraska	1.78%	6.64%	6.91%	3.55%	2.82%	2.56%	3.51%	1.95%
North Dakota	1.83%	5.55%	4.86%	2.82%	3.79%	3.20%	2.72%	2.22%
South Dakota	1.63%	10.11%	5.04%	4.20%	3.01%	2.04%	3.48%	1.71%
South Atlantic:								
Delaware	2.14%	9.17%	7.15%	5.34%	5.72%	2.53%	4.11%	2.40%
District of Columbia	2.09%	5.86%	5.30%	6.72%	3.59%	2.60%	3.28%	2.43%
Florida	2.32%	17.28% *	5.80%	3.51%	6.61%	2.60%	5.93%	2.49%
Georgia	2.21%	--	6.40%	4.82%	7.51%	2.50%	4.30%	2.44%
Maryland	3.40%	4.91%	6.49%	4.43%	5.21%	4.41%	3.61%	4.00%
North Carolina	1.78%	9.27%	5.57%	6.76%	4.15%	1.97%	3.91%	1.97%
South Carolina	2.12%	5.05%	7.00%	3.95%	4.11%	2.92%	3.58%	2.41%
Virginia	2.76%	9.72%	9.37%	4.39%	9.03%	2.49%	4.84%	3.09%
West Virginia	1.67%	5.45%	6.45%	3.59%	4.95%	2.11%	3.67%	1.83%
East South Central:								
Alabama	3.10%	5.08%	5.49%	6.97%	5.82%	4.97%	3.50%	3.65%
Kentucky	1.64%	10.53%	6.59%	5.06%	4.48%	1.81%	4.14%	1.77%
Mississippi	3.34%	7.44%	7.21%	4.41%	4.68%	5.48%	3.74%	3.89%
Tennessee	1.82%	--	6.71%	4.63%	4.40%	2.19%	4.79%	1.91%
West South Central:								
Arkansas	2.53%	--	6.03%	3.87%	3.14%	3.85%	3.87%	2.97%
Louisiana	2.02%	7.03%	5.80%	6.32%	4.56%	2.18%	3.84%	2.28%
Oklahoma	2.15%	7.88%	4.44%	3.46%	4.68%	2.48%	3.20%	2.50%
Texas	2.44%	5.12%	5.40%	4.95%	4.37%	3.70%	3.46%	2.83%
Mountain:								
Arizona	2.30%	10.50%	5.13%	5.51%	3.32%	3.17%	5.28%	2.44%
Colorado	3.27%	6.03%	5.44%	5.55%	3.48%	5.59%	3.30%	3.84%
Idaho	2.11%	7.65%	5.72%	4.91%	5.42%	2.07%	3.32%	2.51%
Montana	1.86%	5.78%	6.20%	4.20%	2.31%	3.10%	3.53%	2.17%
Nevada	4.09%	4.37%	7.87%	8.58%	9.05%	3.64%	4.66%	4.47%
New Mexico	3.51%	--	6.93%	6.03%	4.27%	6.50%	5.95%	3.97%
Utah	1.75%	5.95%	6.75%	4.56%	2.20%	2.92%	3.88%	1.92%
Wyoming	1.91%	8.13%	5.92%	3.89%	3.57%	3.20%	3.50%	2.25%
Pacific:								
Alaska	2.24%	7.52%	8.91%	4.52%	4.73%	2.98%	5.83%	2.37%
California	4.15%	3.44%	4.55%	3.42%	2.61%	5.58%	2.39%	4.69%
Hawaii	2.09%	4.75%	3.05%	2.84%	7.12%	2.60%	2.08%	2.78%
Oregon	1.80%	6.90%	4.63%	3.81%	4.01%	2.63%	3.38%	2.05%
Washington	2.89%	4.27%	4.62%	2.94%	7.00%	4.55%	2.62%	3.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2024

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	65.3%	66.5%	60.6%	62.0%	61.4%	68.0%	62.6%	65.8%
New England:								
Connecticut	63.2%	47.5%	49.5%	60.8%	62.9%	67.8%	55.0%	65.0%
Maine	68.3%	78.1%	54.5%	64.1%	68.3%	71.0%	59.6%	70.4%
Massachusetts	64.0%	73.6%	60.9%	57.6%	62.2%	65.5%	63.6%	64.1%
New Hampshire	65.5%	65.9%	52.1%	56.4%	69.9%	68.7%	58.1%	67.5%
Rhode Island	63.9%	60.1%	59.1%	59.6%	62.4%	67.5%	59.1%	65.2%
Vermont	63.8%	57.0%	49.1%	66.0%	62.0%	70.1%	58.9%	65.4%
Middle Atlantic:								
New Jersey	66.3%	72.4%	33.1%	60.0%	67.0%	71.5%	53.2%	69.0%
New York	57.1%	57.0%	47.7%	56.6%	57.6%	58.2%	51.3%	58.3%
Pennsylvania	67.4%	61.2%	58.7%	59.9%	68.6%	70.4%	57.4%	69.4%
East North Central:								
Illinois	60.8%	74.3%	66.2%	56.6%	62.0%	59.5%	65.6%	59.9%
Indiana	68.4%	70.1%	71.7%	63.6%	64.1%	71.0%	66.7%	68.6%
Michigan	71.1%	66.4%	74.6%	68.2%	63.9%	74.2%	68.5%	71.6%
Ohio	69.3%	78.7%	67.1%	73.9%	63.7%	70.5%	71.6%	68.9%
Wisconsin	66.0%	62.1%	60.2%	59.4%	64.9%	69.3%	60.3%	66.8%
West North Central:								
Iowa	66.4%	75.9%	53.1%	63.0%	67.8%	66.5%	66.6%	66.4%
Kansas	68.3%	64.9%	66.1%	66.0%	64.8%	71.3%	69.1%	68.2%
Minnesota	63.3%	58.3%	64.4%	61.0%	60.0%	65.6%	57.5%	64.2%
Missouri	66.9%	68.4%	58.5%	66.4%	69.9%	67.0%	62.4%	67.9%
Nebraska	66.7%	65.4%	66.6%	57.1%	63.4%	70.1%	64.8%	66.9%
North Dakota	69.8%	72.2%	72.3%	74.5%	61.5%	71.0%	71.9%	69.2%
South Dakota	68.6%	63.8%	61.7%	63.8%	64.3%	75.5%	60.5%	71.2%
South Atlantic:								
Delaware	67.7%	62.5%	73.6%	62.1%	63.5%	69.9%	69.5%	67.4%
District of Columbia	65.7%	63.4%	72.0%	53.8%	62.6%	72.2%	70.1%	64.8%
Florida	60.6%	42.1% *	64.5%	53.3%	57.4%	63.5%	56.8%	61.2%
Georgia	65.5%	--	57.5%	65.4%	65.8%	66.3%	59.9%	66.4%
Maryland	63.1%	79.3%	50.3%	57.6%	50.9%	70.6%	58.9%	64.0%
North Carolina	67.3%	72.2%	51.4%	70.0%	61.7%	69.6%	66.6%	67.4%
South Carolina	68.1%	70.1%	64.1%	66.6%	55.0%	74.0%	68.3%	68.1%
Virginia	63.7%	64.0%	55.4%	61.5%	49.9%	70.4%	61.9%	63.9%
West Virginia	67.1%	68.0%	67.9%	60.8%	56.5%	71.0%	63.1%	67.8%
East South Central:								
Alabama	62.9%	75.3%	55.4%	53.6%	61.6%	64.9%	65.5%	62.3%
Kentucky	64.1%	65.0%	56.8%	68.3%	64.0%	64.1%	65.2%	63.9%
Mississippi	68.5%	67.2%	68.8%	66.0%	69.0%	69.0%	68.4%	68.5%
Tennessee	63.7%	--	42.5%	64.2%	62.5%	66.7%	51.2%	65.9%
West South Central:								
Arkansas	70.6%	60.2%	70.7%	64.0%	70.9%	72.3%	69.2%	70.9%
Louisiana	65.4%	62.1%	64.7%	61.1%	62.0%	69.2%	64.8%	65.5%
Oklahoma	67.1%	73.5%	72.8%	64.2%	61.7%	70.5%	69.3%	66.5%
Texas	63.2%	75.2%	57.6%	64.2%	60.6%	63.5%	63.9%	63.1%
Mountain:								
Arizona	66.4%	53.7%	67.8%	61.3%	65.6%	68.2%	59.0%	67.5%
Colorado	58.5%	58.7%	66.4%	53.9%	59.4%	58.4%	61.7%	57.8%
Idaho	62.5%	60.2%	65.7%	65.8%	54.3%	65.7%	64.2%	62.1%
Montana	68.4%	66.4%	67.2%	75.5%	66.0%	66.5%	69.2%	68.1%
Nevada	60.8%	84.9%	70.6%	57.0%	40.8%	69.9%	76.1%	58.5%
New Mexico	52.7%	--	45.6%	43.2%	51.0%	56.8%	49.2%	53.3%
Utah	64.0%	58.2%	59.8%	66.4%	62.6%	65.0%	61.4%	64.4%
Wyoming	65.9%	--	60.7%	64.5%	66.0%	70.6%	61.7%	67.6%
Pacific:								
Alaska	64.3%	59.5%	43.0%	68.2%	60.1%	69.1%	53.2%	66.1%
California	71.8%	71.7%	66.9%	61.8%	61.4%	77.9%	66.2%	72.8%
Hawaii	70.6%	81.8%	84.5%	77.5%	52.3%	73.2%	84.0%	66.2%
Oregon	71.2%	61.6%	72.3%	71.5%	65.1%	75.7%	67.9%	71.9%
Washington	64.6%	73.6%	65.1%	67.9%	57.3%	66.3%	68.2%	63.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.81%	1.88%	1.21%	0.90%	0.96%	1.31%	0.80%	0.94%
New England:								
Connecticut	2.13%	6.02%	7.75%	5.45%	4.32%	2.94%	5.65%	2.31%
Maine	1.92%	7.45%	3.68%	5.30%	3.51%	2.88%	4.08%	2.10%
Massachusetts	2.48%	11.54%	7.86%	5.29%	6.12%	3.18%	5.38%	2.74%
New Hampshire	1.69%	6.37%	4.28%	3.64%	2.46%	2.89%	2.75%	2.01%
Rhode Island	2.18%	6.08%	5.28%	4.02%	3.55%	3.76%	3.30%	2.59%
Vermont	2.13%	9.46%	5.02%	3.04%	2.62%	5.16%	3.55%	2.55%
Middle Atlantic:								
New Jersey	2.96%	13.06%	5.92%	5.21%	8.06%	2.90%	6.55%	3.17%
New York	2.03%	5.87%	4.45%	3.51%	4.37%	3.09%	2.66%	2.40%
Pennsylvania	2.89%	7.19%	6.21%	5.27%	3.40%	5.18%	4.76%	3.37%
East North Central:								
Illinois	2.72%	4.82%	5.76%	4.07%	3.66%	4.64%	3.56%	3.14%
Indiana	2.08%	6.51%	7.95%	5.06%	3.64%	3.00%	5.79%	2.21%
Michigan	2.33%	8.10%	3.75%	3.67%	4.19%	3.45%	3.20%	2.66%
Ohio	1.64%	6.00%	5.16%	4.53%	2.93%	2.35%	3.15%	1.85%
Wisconsin	1.62%	7.38%	5.63%	3.32%	3.07%	2.37%	3.31%	1.77%
West North Central:								
Iowa	1.75%	4.68%	5.93%	3.82%	3.00%	3.06%	3.23%	2.01%
Kansas	1.55%	7.20%	5.37%	5.10%	3.33%	1.75%	3.69%	1.71%
Minnesota	2.68%	10.41%	6.12%	6.92%	5.70%	3.58%	5.63%	2.96%
Missouri	2.52%	7.20%	6.05%	3.94%	5.32%	3.94%	3.72%	2.97%
Nebraska	1.94%	6.42%	6.65%	4.09%	3.76%	2.61%	3.78%	2.13%
North Dakota	1.94%	6.54%	4.90%	3.24%	3.76%	3.39%	3.12%	2.33%
South Dakota	1.80%	10.14%	5.05%	4.52%	3.54%	2.32%	3.42%	1.98%
South Atlantic:								
Delaware	2.24%	6.97%	7.86%	5.64%	6.18%	2.79%	4.02%	2.53%
District of Columbia	2.30%	5.44%	5.25%	6.72%	4.61%	2.62%	3.16%	2.68%
Florida	2.80%	13.19% *	6.00%	3.24%	6.34%	3.74%	5.49%	3.10%
Georgia	2.34%	--	6.22%	4.79%	7.79%	2.66%	4.17%	2.60%
Maryland	3.67%	5.37%	6.31%	5.24%	4.67%	5.11%	3.95%	4.30%
North Carolina	1.80%	9.27%	5.20%	6.53%	4.49%	1.92%	4.05%	1.99%
South Carolina	2.21%	7.21%	6.98%	6.85%	4.05%	2.85%	3.80%	2.51%
Virginia	2.85%	8.22%	9.62%	5.21%	8.33%	3.26%	4.86%	3.20%
West Virginia	1.82%	5.64%	6.29%	3.58%	4.94%	2.44%	3.77%	2.01%
East South Central:								
Alabama	2.93%	5.22%	5.12%	6.08%	5.96%	4.59%	3.68%	3.47%
Kentucky	1.85%	10.54%	6.87%	5.06%	5.23%	2.07%	4.35%	2.02%
Mississippi	4.20%	7.98%	7.04%	4.48%	4.88%	7.33%	3.76%	4.96%
Tennessee	2.57%	--	7.09%	4.91%	5.14%	3.80%	4.42%	2.90%
West South Central:								
Arkansas	2.41%	9.57%	5.76%	4.02%	3.78%	3.58%	3.81%	2.80%
Louisiana	2.06%	9.15%	7.83%	6.99%	4.36%	2.20%	5.02%	2.24%
Oklahoma	2.02%	7.74%	5.09%	3.53%	4.22%	2.42%	3.36%	2.33%
Texas	2.46%	5.11%	5.85%	4.99%	4.46%	3.72%	3.54%	2.85%
Mountain:								
Arizona	2.81%	7.86%	5.92%	5.69%	3.95%	4.16%	5.28%	3.06%
Colorado	2.85%	6.24%	5.60%	5.80%	4.54%	4.69%	3.40%	3.33%
Idaho	2.93%	5.70%	5.99%	5.67%	7.24%	3.43%	3.46%	3.59%
Montana	2.34%	9.93%	6.32%	4.56%	5.34%	3.34%	4.79%	2.68%
Nevada	3.76%	5.90%	7.65%	8.06%	7.52%	3.47%	4.75%	4.10%
New Mexico	3.32%	--	6.52%	5.78%	4.35%	6.16%	4.96%	3.80%
Utah	2.64%	7.12%	8.10%	4.50%	6.08%	3.49%	4.26%	2.96%
Wyoming	2.11%	--	5.96%	4.61%	3.57%	3.24%	3.91%	2.47%
Pacific:								
Alaska	2.69%	5.94%	7.00%	4.34%	6.90%	2.88%	5.01%	2.99%
California	4.62%	3.56%	4.64%	3.36%	3.14%	6.21%	2.47%	5.27%
Hawaii	3.42%	4.55%	3.41%	3.89%	10.20%	2.66%	2.16%	4.27%
Oregon	2.51%	8.35%	4.81%	4.08%	6.69%	2.72%	3.63%	2.93%
Washington	4.14%	5.46%	4.69%	3.30%	8.52%	6.99%	2.70%	5.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.4 Number of part-time private-sector employees by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29,645,105	4,437,512	3,658,019	4,870,611	5,452,710	11,226,253	10,620,751	19,024,354
New England:								
Connecticut	346,597	49,698	43,676	68,562	74,925 *	109,735	125,891	220,706
Maine	150,710	27,302	22,738	36,731	23,751 *	40,188	68,129	82,581
Massachusetts	849,189	80,925	141,536	148,079	85,828 *	392,822	303,771	545,418
New Hampshire	158,208	19,731	24,313	24,449	27,298	62,417	54,532	103,675
Rhode Island	104,678	17,207	20,085	18,856	7,344	41,185	45,439	59,239
Vermont	65,721	13,392	13,309	9,479	14,091 *	15,451 *	31,876	33,845
Middle Atlantic:								
New Jersey	999,531	152,087	139,801	146,302	267,068 *	294,273	373,749	625,782
New York	2,187,535	365,271	235,560	305,363	449,760	831,582	770,900	1,416,635
Pennsylvania	1,255,837	183,663	158,916	226,297	202,040	484,921	463,599	792,238
East North Central:								
Illinois	1,005,392	155,857	106,948	199,677	159,455	383,454	380,192	625,200
Indiana	697,346	106,575	70,001	146,248	103,291 *	271,231	241,838	455,508
Michigan	946,787	142,888	151,406	200,805	145,852	305,836	391,327	555,460
Ohio	1,183,322	122,933	135,092	174,198 *	279,795	471,304	407,219	776,103
Wisconsin	675,370	106,182	103,187	160,375	109,401	196,225	285,648	389,723
West North Central:								
Iowa	298,864	47,192	48,648	46,415	66,582	90,028	116,505	182,359
Kansas	229,138	31,045	35,293	28,794	49,685	84,321	77,753	151,385
Minnesota	669,138	77,307	108,715	108,612	204,585	169,918	243,212	425,925
Missouri	472,580	70,052	48,684	104,841	72,649 *	176,354	157,638	314,942
Nebraska	222,158	35,439	24,402	50,259	47,971	64,087	86,640	135,517
North Dakota	93,567	14,713	15,429	15,767	21,213 *	26,444	38,419	55,147
South Dakota	103,056	15,433	17,651	20,035	22,653	27,283	45,019	58,036
South Atlantic:								
Delaware	121,866	21,240	8,991	33,601	24,926 *	33,109	44,443	77,422
District of Columbia	68,082	--	--	9,050 *	19,737	23,685	18,946	49,136
Florida	2,110,154	224,007	174,440	300,397	405,207 *	1,006,103	536,018	1,574,135
Georgia	854,090	120,465	82,151	113,478	148,537	389,458	262,503	591,587
Maryland	544,663	91,138	70,428	101,364	99,090	182,642	191,589	353,074
North Carolina	919,449	127,707	118,303	155,590 *	186,669	331,179	280,475	638,973
South Carolina	378,231	68,460	43,757	65,656	61,600	138,757	153,643	224,588
Virginia	803,195	113,907	112,141	149,419	161,369	266,359	326,218	476,976
West Virginia	145,802	18,417	22,707	29,821	21,069	53,788	54,144	91,659
East South Central:								
Alabama	339,793	62,580	40,432	54,629	93,309 *	88,843	130,043	209,750
Kentucky	325,905	57,330	25,952	49,085	66,175	127,363	110,601	215,304
Mississippi	184,966	26,804	23,453	33,554 *	28,136 *	73,018	66,902	118,064
Tennessee	642,794	92,261 *	62,226	91,371	121,291	275,644	204,075	438,719
West South Central:								
Arkansas	191,023	29,202	--	29,384	48,246	65,723	62,882	128,142
Louisiana	339,871	63,356	56,703	45,362	72,400	102,050	138,370	201,500
Oklahoma	239,155	37,672	35,788	41,983	41,336	82,376	92,383	146,771
Texas	1,931,331	286,902	176,133	254,813	307,877	905,606	597,763	1,333,568
Mountain:								
Arizona	529,888	80,666	40,469	75,371	47,790 *	285,592	150,628	379,260
Colorado	465,929	73,169	60,318	78,452	116,965	137,025	185,797	280,132
Idaho	165,555	27,372	25,023	38,769	31,393	42,998 *	74,097	91,459
Montana	105,718	30,785	23,396	24,947	11,707	14,884 *	69,744	35,974
Nevada	233,317	32,517	31,124	28,468 *	31,262	109,946	84,248	149,069
New Mexico	151,100	15,513	17,998	26,811	39,603	51,174	52,673	98,426
Utah	324,631	53,655	44,783	52,275	79,214	94,702	133,008	191,623
Wyoming	59,454	18,097	9,941	10,972	7,342	13,102	34,788	24,666
Pacific:								
Alaska	62,753	14,171	16,095	10,647	7,722	14,119	38,670	24,084
California	3,402,577	615,159	469,971	543,130	545,203	1,229,113	1,358,906	2,043,671
Hawaii	138,684	14,205	18,050	18,206	44,762 *	43,461	39,297	99,387
Oregon	351,499	63,164	50,617	70,697	57,656	109,364	161,038	190,462
Washington	798,910	113,797	106,056	93,165	89,881	396,010	257,564	541,346

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Totals may not sum exactly because of rounding.

Table II.B.4 Standard errors for number of part-time private-sector employees by firm size and State: United States, 2024

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	552,050	126,640	139,212	180,584	280,618	411,623	210,483	515,750
New England:								
Connecticut	39,585	7,872	11,040	16,894	26,564 *	21,543	15,089	37,192
Maine	13,621	3,470	4,546	7,116	7,144 *	7,830	6,562	12,250
Massachusetts	102,055	13,261	39,811	35,175	27,789 *	83,338	44,400	93,270
New Hampshire	16,245	3,295	4,411	4,634	5,713	13,766	5,907	15,386
Rhode Island	10,134	3,084	4,270	3,896	2,094	7,794	5,259	8,850
Vermont	9,976	1,669	2,123	1,845	5,751 *	7,592 *	2,744	9,616
Middle Atlantic:								
New Jersey	134,447	33,905	35,699	35,145	104,351 *	62,581	54,009	123,986
New York	192,632	40,298	48,280	40,821	74,635	164,082	63,841	182,504
Pennsylvania	99,686	19,767	26,593	39,343	40,068	78,077	37,694	93,840
East North Central:								
Illinois	92,655	19,611	19,325	28,529	31,335	79,920	32,686	88,429
Indiana	77,640	14,959	13,715	32,525	33,382 *	62,125	22,877	75,168
Michigan	82,620	20,800	31,725	42,987	28,398	57,151	48,422	70,495
Ohio	99,668	15,514	28,897	52,398 *	59,443	55,311	58,605	81,168
Wisconsin	53,465	14,133	18,987	28,253	21,168	35,737	27,385	47,329
West North Central:								
Iowa	25,358	7,045	10,656	9,683	14,155	15,225	12,937	22,239
Kansas	27,867	4,775	7,645	7,559	9,403	24,215	9,362	26,521
Minnesota	60,139	13,363	21,066	24,283	42,997	28,617	28,546	54,005
Missouri	46,892	11,854	11,756	19,067	23,526 *	34,132	18,811	44,521
Nebraska	22,407	5,156	5,607	10,805	11,341	15,640	8,722	20,991
North Dakota	10,404	2,481	3,484	3,148	7,335 *	5,483	4,717	9,400
South Dakota	8,298	2,513	2,437	3,608	3,346	5,999	4,151	7,386
South Atlantic:								
Delaware	16,036	5,114	2,106	9,752	9,100 *	7,446	6,783	14,962
District of Columbia	7,467	--	--	2,937 *	4,538	4,582	2,825	6,992
Florida	233,940	33,462	32,861	56,713	158,164 *	160,910	52,379	229,123
Georgia	96,301	27,892	19,315	24,581	34,714	81,875	35,410	90,134
Maryland	55,619	20,498	15,654	27,229	25,258	34,434	25,293	50,139
North Carolina	107,133	21,060	27,696	50,158 *	48,101	77,478	34,342	102,570
South Carolina	41,288	19,140	9,836	12,580	12,741	30,935	23,338	34,605
Virginia	67,225	20,877	27,009	26,857	36,396	42,088	37,925	56,568
West Virginia	11,772	2,505	6,088	5,531	3,735	8,205	6,952	9,811
East South Central:								
Alabama	45,607	8,211	10,117	14,728	36,608 *	20,849	14,398	43,638
Kentucky	29,255	8,031	6,497	11,232	15,029	21,164	12,505	26,847
Mississippi	23,182	3,945	6,946	10,137 *	8,763 *	18,030	11,904	20,467
Tennessee	69,389	28,146 *	13,012	18,789	28,059	54,254	33,090	61,579
West South Central:								
Arkansas	20,074	4,433	--	7,359	9,464	14,781	7,894	18,658
Louisiana	40,311	14,174	15,510	12,142	16,859	28,396	21,241	34,613
Oklahoma	22,428	6,797	7,156	8,931	11,260	14,878	10,970	19,913
Texas	178,363	37,729	32,580	56,126	81,510	141,780	59,486	169,610
Mountain:								
Arizona	60,116	20,546	12,062	18,589	18,071 *	50,294	26,593	54,786
Colorado	40,058	13,641	12,605	15,373	25,319	22,149	20,908	34,818
Idaho	19,635	4,275	5,896	7,809	6,828	15,569 *	8,576	18,046
Montana	8,735	4,390	4,269	4,693	2,358	4,755 *	6,675	6,046
Nevada	20,896	6,212	7,622	8,858 *	7,257	15,655	12,053	17,251
New Mexico	15,689	3,230	4,004	6,053	7,943	11,357	7,209	14,059
Utah	32,644	7,880	10,396	8,995	20,732	20,577	14,344	29,797
Wyoming	5,469	3,234	2,160	2,362	1,666	2,876	3,987	3,839
Pacific:								
Alaska	5,443	2,978	3,259	1,981	1,490	2,619	4,583	3,021
California	187,893	57,217	58,076	64,125	79,239	141,307	85,098	170,014
Hawaii	23,914	2,686	4,498	3,710	21,980 *	7,777	5,315	23,383
Oregon	33,746	12,300	9,778	14,589	12,071	24,374	19,286	28,391
Washington	111,701	15,800	24,570	22,601	22,005	104,317	29,983	108,238

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Totals may not sum exactly because of rounding.

Table II.B.4.a Percent of number of part-time private-sector employees by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29,645,105	15.0%	12.3%	16.4%	18.4%	37.9%	35.8%	64.2%
New England:								
Connecticut	346,597	14.3%	12.6%	19.8%	21.6%	31.7%	36.3%	63.7%
Maine	150,710	18.1%	15.1%	24.4%	15.8%	26.7%	45.2%	54.8%
Massachusetts	849,189	9.5%	16.7%	17.4%	10.1% *	46.3%	35.8%	64.2%
New Hampshire	158,208	12.5%	15.4%	15.5%	17.3%	39.5%	34.5%	65.5%
Rhode Island	104,678	16.4%	19.2%	18.0%	7.0%	39.3%	43.4%	56.6%
Vermont	65,721	20.4%	20.3%	14.4%	21.4% *	23.5% *	48.5%	51.5%
Middle Atlantic:								
New Jersey	999,531	15.2%	14.0%	14.6%	26.7%	29.4%	37.4%	62.6%
New York	2,187,535	16.7%	10.8%	14.0%	20.6%	38.0%	35.2%	64.8%
Pennsylvania	1,255,837	14.6%	12.7%	18.0%	16.1%	38.6%	36.9%	63.1%
East North Central:								
Illinois	1,005,392	15.5%	10.6%	19.9%	15.9%	38.1%	37.8%	62.2%
Indiana	697,346	15.3%	10.0%	21.0%	14.8% *	38.9%	34.7%	65.3%
Michigan	946,787	15.1%	16.0%	21.2%	15.4%	32.3%	41.3%	58.7%
Ohio	1,183,322	10.4%	11.4%	14.7%	23.6%	39.8%	34.4%	65.6%
Wisconsin	675,370	15.7%	15.3%	23.7%	16.2%	29.1%	42.3%	57.7%
West North Central:								
Iowa	298,864	15.8%	16.3%	15.5%	22.3%	30.1%	39.0%	61.0%
Kansas	229,138	13.5%	15.4%	12.6%	21.7%	36.8%	33.9%	66.1%
Minnesota	669,138	11.6%	16.2%	16.2%	30.6%	25.4%	36.3%	63.7%
Missouri	472,580	14.8%	10.3%	22.2%	15.4%	37.3%	33.4%	66.6%
Nebraska	222,158	16.0%	11.0%	22.6%	21.6%	28.8%	39.0%	61.0%
North Dakota	93,567	15.7%	16.5%	16.9%	22.7%	28.3%	41.1%	58.9%
South Dakota	103,056	15.0%	17.1%	19.4%	22.0%	26.5%	43.7%	56.3%
South Atlantic:								
Delaware	121,866	17.4%	7.4%	27.6%	20.5% *	27.2%	36.5%	63.5%
District of Columbia	68,082	--	--	13.3% *	29.0%	34.8%	27.8%	72.2%
Florida	2,110,154	10.6%	8.3%	14.2%	19.2% *	47.7%	25.4%	74.6%
Georgia	854,090	14.1%	9.6%	13.3%	17.4%	45.6%	30.7%	69.3%
Maryland	544,663	16.7%	12.9%	18.6%	18.2%	33.5%	35.2%	64.8%
North Carolina	919,449	13.9%	12.9%	16.9%	20.3%	36.0%	30.5%	69.5%
South Carolina	378,231	18.1%	11.6%	17.4%	16.3%	36.7%	40.6%	59.4%
Virginia	803,195	14.2%	14.0%	18.6%	20.1%	33.2%	40.6%	59.4%
West Virginia	145,802	12.6%	15.6%	20.5%	14.5%	36.9%	37.1%	62.9%
East South Central:								
Alabama	339,793	18.4%	11.9%	16.1%	27.5%	26.1%	38.3%	61.7%
Kentucky	325,905	17.6%	8.0%	15.1%	20.3%	39.1%	33.9%	66.1%
Mississippi	184,966	14.5%	12.7%	18.1%	15.2%	39.5%	36.2%	63.8%
Tennessee	642,794	14.4%	9.7%	14.2%	18.9%	42.9%	31.7%	68.3%
West South Central:								
Arkansas	191,023	15.3%	--	15.4%	25.3%	34.4%	32.9%	67.1%
Louisiana	339,871	18.6%	16.7%	13.3%	21.3%	30.0%	40.7%	59.3%
Oklahoma	239,155	15.8%	15.0%	17.6%	17.3%	34.4%	38.6%	61.4%
Texas	1,931,331	14.9%	9.1%	13.2%	15.9%	46.9%	31.0%	69.0%
Mountain:								
Arizona	529,888	15.2%	7.6% *	14.2%	9.0% *	53.9%	28.4%	71.6%
Colorado	465,929	15.7%	12.9%	16.8%	25.1%	29.4%	39.9%	60.1%
Idaho	165,555	16.5%	15.1%	23.4%	19.0%	26.0%	44.8%	55.2%
Montana	105,718	29.1%	22.1%	23.6%	11.1%	14.1%	66.0%	34.0%
Nevada	233,317	13.9%	13.3%	12.2%	13.4%	47.1%	36.1%	63.9%
New Mexico	151,100	10.3%	11.9%	17.7%	26.2%	33.9%	34.9%	65.1%
Utah	324,631	16.5%	13.8%	16.1%	24.4%	29.2%	41.0%	59.0%
Wyoming	59,454	30.4%	16.7%	18.5%	12.3%	22.0%	58.5%	41.5%
Pacific:								
Alaska	62,753	22.6%	25.6%	17.0%	12.3%	22.5%	61.6%	38.4%
California	3,402,577	18.1%	13.8%	16.0%	16.0%	36.1%	39.9%	60.1%
Hawaii	138,684	10.2%	13.0%	13.1%	32.3% *	31.3%	28.3%	71.7%
Oregon	351,499	18.0%	14.4%	20.1%	16.4%	31.1%	45.8%	54.2%
Washington	798,910	14.2%	13.3%	11.7%	11.3%	49.6%	32.2%	67.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Percents may not add to 100% because of rounding.

Table II.B.4.a Standard errors for percent of number of part-time private-sector employees by firm size and State: United States, 2024

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	552,050	0.46%	0.48%	0.60%	0.83%	0.99%	0.78%	0.78%
New England:								
Connecticut	39,585	2.63%	3.19%	4.49%	6.29%	5.23%	4.87%	4.87%
Maine	13,621	2.54%	2.96%	4.12%	4.18%	4.29%	4.47%	4.47%
Massachusetts	102,055	1.83%	4.39%	4.01%	3.17% *	6.19%	5.25%	5.25%
New Hampshire	16,245	2.24%	2.88%	2.98%	3.45%	5.69%	4.23%	4.23%
Rhode Island	10,134	2.92%	3.80%	3.53%	1.99%	5.15%	4.72%	4.72%
Vermont	9,976	3.71%	4.06%	3.28%	7.38% *	9.13% *	7.43%	7.43%
Middle Atlantic:								
New Jersey	134,447	3.53%	3.63%	3.59%	7.99%	5.65%	5.78%	5.78%
New York	192,632	2.12%	2.20%	2.05%	3.21%	4.98%	3.51%	3.51%
Pennsylvania	99,686	1.79%	2.14%	2.94%	2.94%	4.28%	3.41%	3.41%
East North Central:								
Illinois	92,655	2.19%	2.02%	2.93%	3.01%	5.25%	3.98%	3.98%
Indiana	77,640	2.50%	2.14%	4.30%	4.44% *	6.21%	4.39%	4.39%
Michigan	82,620	2.32%	3.18%	4.01%	2.90%	4.59%	4.45%	4.45%
Ohio	99,668	1.51%	2.39%	3.96%	4.18%	4.00%	4.03%	4.03%
Wisconsin	53,465	2.20%	2.74%	3.67%	2.91%	4.14%	3.87%	3.87%
West North Central:								
Iowa	25,358	2.43%	3.32%	3.03%	4.05%	4.17%	3.99%	3.99%
Kansas	27,867	2.47%	3.45%	3.30%	4.13%	7.09%	4.83%	4.83%
Minnesota	60,139	2.07%	3.08%	3.40%	4.93%	3.79%	4.07%	4.07%
Missouri	46,892	2.59%	2.49%	3.87%	4.50%	5.24%	4.28%	4.28%
Nebraska	22,407	2.53%	2.55%	4.46%	4.58%	5.44%	4.47%	4.47%
North Dakota	10,404	2.85%	3.63%	3.37%	6.34%	4.99%	5.15%	5.15%
South Dakota	8,298	2.40%	2.46%	3.22%	3.03%	4.54%	3.95%	3.95%
South Atlantic:								
Delaware	16,036	4.11%	1.93%	6.52%	6.36% *	5.49%	5.88%	5.88%
District of Columbia	7,467	--	--	4.00% *	5.41%	5.36%	4.20%	4.20%
Florida	233,940	1.85%	1.71%	2.81%	6.30% *	5.59%	3.35%	3.35%
Georgia	96,301	3.22%	2.34%	2.93%	3.91%	5.96%	4.37%	4.37%
Maryland	55,619	3.57%	2.87%	4.45%	4.17%	4.99%	4.47%	4.47%
North Carolina	107,133	2.55%	3.05%	4.89%	4.77%	6.22%	4.34%	4.34%
South Carolina	41,288	4.51%	2.64%	3.32%	3.31%	5.84%	5.28%	5.28%
Virginia	67,225	2.55%	3.18%	3.22%	3.97%	4.12%	4.06%	4.06%
West Virginia	11,772	1.88%	3.77%	3.50%	2.56%	4.17%	3.99%	3.99%
East South Central:								
Alabama	45,607	3.22%	3.14%	4.25%	8.15%	5.50%	5.63%	5.63%
Kentucky	29,255	2.56%	2.01%	3.27%	4.05%	4.65%	3.83%	3.83%
Mississippi	23,182	2.57%	3.67%	5.06%	4.48%	6.70%	5.87%	5.87%
Tennessee	69,389	4.04%	2.15%	2.96%	4.07%	5.69%	4.69%	4.69%
West South Central:								
Arkansas	20,074	2.52%	--	3.64%	4.40%	5.64%	4.30%	4.30%
Louisiana	40,311	4.01%	4.26%	3.49%	4.58%	6.39%	5.61%	5.61%
Oklahoma	22,428	2.81%	2.92%	3.47%	4.18%	4.78%	4.34%	4.34%
Texas	178,363	2.16%	1.77%	2.79%	3.79%	4.72%	3.49%	3.49%
Mountain:								
Arizona	60,116	3.68%	2.31% *	3.44%	3.30% *	5.59%	4.71%	4.71%
Colorado	40,058	2.84%	2.67%	3.10%	4.44%	4.00%	4.08%	4.08%
Idaho	19,635	2.92%	3.57%	4.52%	4.00%	7.23%	5.76%	5.76%
Montana	8,735	3.77%	3.78%	3.95%	2.21%	3.99%	4.45%	4.45%
Nevada	20,896	2.64%	3.14%	3.52%	2.98%	4.62%	4.28%	4.28%
New Mexico	15,689	2.21%	2.67%	3.78%	4.57%	5.55%	4.53%	4.53%
Utah	32,644	2.65%	3.12%	2.83%	5.21%	5.06%	4.65%	4.65%
Wyoming	5,469	4.48%	3.44%	3.64%	2.71%	4.17%	4.74%	4.74%
Pacific:								
Alaska	5,443	4.10%	4.44%	3.07%	2.35%	3.67%	4.12%	4.12%
California	187,893	1.70%	1.68%	1.82%	2.13%	2.97%	2.53%	2.53%
Hawaii	23,914	2.49%	3.62%	3.26%	11.03% *	6.49%	5.54%	5.54%
Oregon	33,746	3.34%	2.80%	3.79%	3.27%	5.24%	4.83%	4.83%
Washington	111,701	2.62%	3.27%	3.00%	2.92%	7.09%	5.10%	5.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Percents may not add to 100% because of rounding.

Table II.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 2024

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	72.0%	16.5%	31.5%	64.1%	95.7%	99.0%	30.0%	95.4%
New England:								
Connecticut	74.4%	23.5% *	22.9% *	75.6%	100.0%	99.9%	37.1%	95.7%
Maine	64.9%	15.6% *	19.6% *	69.6%	98.3%	100.0%	27.7%	95.6%
Massachusetts	77.2%	10.4% *	52.8%	64.1%	98.6%	100.0%	48.3%	93.3%
New Hampshire	77.6%	20.0% *	63.0%	67.9%	89.8%	100.0%	44.8%	94.9%
Rhode Island	69.5%	19.2% *	49.9%	80.5%	100.0%	89.5%	41.5%	91.0%
Vermont	60.2%	19.9% *	18.6% *	58.4%	95.3%	100.0%	24.7%	93.6%
Middle Atlantic:								
New Jersey	70.2%	10.1% *	20.5% *	65.9%	100.0%	100.0%	21.7%	99.2%
New York	74.3%	21.2%	32.6%	70.7%	96.4%	98.9%	33.1%	96.7%
Pennsylvania	71.5%	23.6%	30.1%	58.7%	96.0%	99.1%	35.1%	92.8%
East North Central:								
Illinois	72.7%	15.9%	37.4%	71.9%	90.9%	98.4%	34.9%	95.6%
Indiana	68.8%	7.1% *	24.9% *	54.9%	100.0%	100.0%	19.3%	95.1%
Michigan	65.6%	17.5% *	16.1% *	63.1%	95.3%	100.0%	26.9%	92.8%
Ohio	74.8%	14.2% *	36.0% *	41.6% *	98.5%	99.9%	29.2%	98.8%
Wisconsin	68.9%	13.9% *	32.3%	69.6%	100.0%	100.0%	33.3%	95.0%
West North Central:								
Iowa	73.6%	28.1% *	50.6%	60.7%	95.9%	100.0%	40.5%	94.7%
Kansas	74.8%	18.7% *	35.7% *	72.3%	97.4%	99.3%	30.7%	97.4%
Minnesota	68.8%	16.6% *	29.3% *	51.9%	94.1%	98.2%	28.7%	91.7%
Missouri	67.4%	11.9% *	15.7% *	67.0%	100.0%	90.6%	18.8%	91.8%
Nebraska	61.6%	14.2% *	10.7% *	41.8%	92.0%	100.0%	13.4%	92.4%
North Dakota	70.7%	7.6% *	54.2%	60.3%	97.7%	100.0%	33.4%	96.7%
South Dakota	64.2%	9.1% *	37.2%	58.5%	95.1%	91.3%	33.5%	88.0%
South Atlantic:								
Delaware	71.3%	14.1% *	43.9%	72.2%	92.6%	98.5%	28.9%	95.7%
District of Columbia	85.5%	--	--	90.6%	100.0%	99.9%	48.0%	99.9%
Florida	77.1%	18.0% *	20.9% *	63.5%	92.4%	97.9%	26.5%	94.3%
Georgia	71.4%	0.7% *	18.6% *	52.4%	98.8%	99.4%	16.0% *	96.0%
Maryland	73.8%	28.1% *	42.9%	63.4%	100.0%	100.0%	35.5%	94.6%
North Carolina	66.5%	6.5% *	12.6% *	47.4% *	98.3%	100.0%	12.3% *	90.3%
South Carolina	66.0%	13.4% *	17.2% *	49.9%	99.9%	100.0%	22.4%	95.9%
Virginia	74.6%	13.3% *	35.3% *	79.1%	99.0%	100.0%	38.5%	99.3%
West Virginia	67.6%	17.0% *	23.3% *	57.4%	95.6%	98.4%	25.9%	92.3%
East South Central:								
Alabama	71.2%	22.3% *	37.5% *	70.9%	93.0%	98.4%	31.2%	96.1%
Kentucky	73.7%	7.7% *	16.8% *	80.3%	100.0%	98.7%	25.4%	98.5%
Mississippi	70.7%	6.0% *	38.6% *	79.7%	73.4%	99.7%	35.3%	90.8%
Tennessee	72.9%	10.7% *	30.6% *	53.1%	95.3%	100.0%	25.7%	94.9%
West South Central:								
Arkansas	67.6%	7.8% *	--	51.4%	96.6%	94.8%	18.3%	91.8%
Louisiana	63.5%	15.6% *	33.6% *	70.9%	72.6%	100.0%	25.7%	89.4%
Oklahoma	72.5%	17.5% *	43.3%	68.2%	97.4%	100.0%	38.4%	94.0%
Texas	76.5%	23.5%	29.0% *	65.4%	96.3%	98.9%	29.7%	97.5%
Mountain:								
Arizona	81.6%	15.2% *	58.6%	84.8%	98.3%	100.0%	37.4%	99.2%
Colorado	73.0%	16.9% *	33.1% *	68.9%	99.7%	100.0%	34.9%	98.2%
Idaho	65.8%	16.5% *	29.2% *	63.8%	95.0%	99.0%	29.4%	95.3%
Montana	50.3%	26.3%	19.3% *	57.8%	96.7%	100.0%	30.8%	88.2%
Nevada	76.8%	21.1% *	47.3%	77.2%	96.6%	95.9%	46.8%	93.8%
New Mexico	72.7%	31.0% *	25.1% *	41.5%	96.4%	100.0%	25.1%	98.1%
Utah	60.9%	11.4% *	18.8% *	52.0%	93.4%	86.8%	23.4%	87.0%
Wyoming	44.4%	13.2% *	16.3% *	48.7%	83.6%	83.5%	18.1%	81.5%
Pacific:								
Alaska	49.3%	8.4% *	31.6% *	38.7%	91.0%	95.5%	22.3%	92.6%
California	70.1%	18.6%	35.5%	70.4%	90.5%	100.0%	30.3%	96.6%
Hawaii	95.7%	62.3%	97.4%	99.5%	100.0%	100.0%	85.0%	100.0%
Oregon	67.8%	9.8% *	28.3% *	72.1%	99.9%	100.0%	31.8%	98.3%
Washington	74.6%	11.2% *	41.4% *	57.7%	99.7%	100.0%	26.9%	97.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.73%	1.15%	1.95%	2.03%	0.98%	0.26%	1.05%	0.53%
New England:								
Connecticut	4.23%	7.25% *	8.36% *	8.98%	0.00%	0.13%	6.77%	2.23%
Maine	4.13%	5.18% *	6.90% *	8.93%	1.19%	0.00%	5.19%	2.35%
Massachusetts	4.61%	4.81% *	15.52%	14.67%	1.45%	0.00%	8.60%	4.72%
New Hampshire	3.59%	7.25% *	10.00%	10.59%	5.45%	0.00%	6.41%	2.04%
Rhode Island	4.60%	6.77% *	12.45%	8.92%	0.00%	6.61%	7.06%	4.92%
Vermont	6.51%	6.34% *	6.26% *	10.86%	4.07%	0.00%	4.69%	3.69%
Middle Atlantic:								
New Jersey	5.26%	6.94% *	10.35% *	13.20%	0.00%	0.00%	6.46%	0.73%
New York	3.12%	4.85%	8.99%	6.48%	2.79%	0.71%	4.22%	1.43%
Pennsylvania	3.39%	6.26%	8.42%	10.34%	4.00%	0.93%	5.03%	3.58%
East North Central:								
Illinois	3.50%	4.71%	9.78%	8.10%	6.52%	1.61%	4.91%	2.27%
Indiana	4.28%	3.19% *	8.95% *	12.05%	0.00%	0.00%	4.10%	2.42%
Michigan	4.46%	6.26% *	6.82% *	12.94%	3.02%	0.00%	5.91%	3.42%
Ohio	3.99%	5.80% *	11.48% *	13.86% *	1.51%	0.07%	6.40%	0.71%
Wisconsin	3.65%	5.29% *	9.47%	8.55%	0.00%	0.00%	5.77%	2.55%
West North Central:								
Iowa	3.79%	8.72% *	11.95%	12.81%	3.36%	0.00%	6.76%	3.82%
Kansas	4.17%	6.78% *	11.77% *	11.59%	1.49%	0.46%	6.87%	1.21%
Minnesota	4.38%	7.90% *	9.20% *	12.84%	5.05%	1.37%	5.79%	4.22%
Missouri	4.48%	5.02% *	6.76% *	9.64%	0.00%	5.18%	4.29%	3.30%
Nebraska	4.77%	6.07% *	4.70% *	12.24%	7.72%	0.00%	3.37%	4.23%
North Dakota	4.41%	4.00% *	11.98%	11.36%	2.30%	0.00%	6.77%	2.40%
South Dakota	4.09%	3.76% *	7.84%	10.88%	3.30%	6.66%	5.15%	4.80%
South Atlantic:								
Delaware	5.31%	8.26% *	12.76%	11.37%	7.10%	1.43%	7.72%	2.72%
District of Columbia	3.47%	--	--	9.04%	0.00%	0.13%	9.23%	0.06%
Florida	3.51%	6.79% *	8.01% *	10.24%	7.05%	2.07%	5.03%	2.90%
Georgia	4.37%	0.74% *	7.84% *	12.15%	0.91%	0.57%	4.91% *	2.39%
Maryland	4.32%	11.47% *	12.56%	13.18%	0.00%	0.00%	7.46%	3.47%
North Carolina	5.36%	3.91% *	7.06% *	17.14% *	1.36%	0.00%	3.77% *	6.38%
South Carolina	5.19%	6.53% *	8.76% *	11.66%	0.06%	0.00%	6.14%	2.53%
Virginia	3.61%	6.29% *	12.92% *	7.53%	1.06%	0.00%	6.82%	0.51%
West Virginia	4.07%	5.60% *	9.01% *	10.06%	4.29%	1.59%	5.50%	2.67%
East South Central:								
Alabama	5.01%	6.81% *	12.14% *	13.38%	6.12%	1.67%	5.99%	2.73%
Kentucky	3.38%	3.31% *	7.74% *	7.63%	0.00%	1.25%	6.32%	0.95%
Mississippi	5.43%	3.72% *	15.02% *	9.61%	19.91%	0.33%	10.45%	6.04%
Tennessee	4.64%	5.86% *	11.26% *	11.85%	4.73%	0.00%	7.27%	2.69%
West South Central:								
Arkansas	4.80%	5.41% *	--	14.25%	3.37%	5.08%	4.96%	4.83%
Louisiana	5.97%	6.06% *	14.63% *	11.96%	15.28%	0.00%	7.26%	6.61%
Oklahoma	4.14%	6.74% *	10.82%	11.37%	2.64%	0.00%	6.42%	3.08%
Texas	3.00%	6.48%	8.97% *	10.40%	2.39%	1.08%	5.53%	1.07%
Mountain:								
Arizona	4.04%	7.58% *	16.17%	7.36%	1.40%	0.00%	8.80%	0.64%
Colorado	3.69%	8.61% *	10.60% *	10.44%	0.31%	0.00%	6.50%	1.62%
Idaho	5.07%	7.17% *	10.36% *	10.45%	3.57%	1.08%	5.90%	2.00%
Montana	4.74%	7.84%	6.53% *	10.46%	2.40%	0.00%	5.44%	4.91%
Nevada	3.78%	8.84% *	13.21%	11.06%	3.35%	3.95%	8.29%	3.49%
New Mexico	4.30%	13.32% *	9.98% *	11.44%	3.10%	0.00%	6.43%	1.29%
Utah	5.02%	4.85% *	7.94% *	11.34%	4.53%	10.13%	5.06%	5.97%
Wyoming	5.07%	6.24% *	6.58% *	12.24%	14.05%	10.69%	4.31%	7.62%
Pacific:								
Alaska	4.76%	4.03% *	11.91% *	9.88%	7.50%	2.73%	6.22%	3.12%
California	2.33%	4.01%	7.08%	5.44%	5.95%	0.04%	3.59%	1.73%
Hawaii	1.71%	11.51%	2.62%	0.48%	0.00%	0.00%	5.34%	0.00%
Oregon	4.43%	4.17% *	8.94% *	10.71%	0.12%	0.00%	6.32%	1.40%
Washington	4.32%	4.50% *	12.91% *	13.70%	0.28%	0.00%	6.88%	2.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.3%	31.9%	21.0%	15.9%	18.7%	29.1%	21.1%	24.8%
New England:								
Connecticut	26.4%	--	--	9.8% *	13.4% *	45.3%	11.8% *	29.6%
Maine	25.6%	--	--	11.4% *	22.7%	37.4%	19.4% *	27.2%
Massachusetts	29.8%	--	--	16.8% *	21.8% *	37.9%	16.8% *	33.5%
New Hampshire	16.0%	--	12.9% *	11.5% *	14.4% *	19.0% *	13.7% *	16.6%
Rhode Island	19.9%	--	--	16.2% *	27.7% *	22.5%	10.1% *	23.4%
Vermont	21.1%	--	--	17.7% *	15.9% *	24.0% *	24.6%	20.3%
Middle Atlantic:								
New Jersey	34.4%	--	1.9% *	4.9% *	32.0% *	50.9%	3.0% *	38.5%
New York	17.0%	26.8% *	13.3% *	15.7% *	13.1% *	18.8%	15.8%	17.2%
Pennsylvania	35.4%	--	25.0% *	21.1% *	9.1%	51.5%	26.0%	37.4%
East North Central:								
Illinois	21.1%	--	--	17.3% *	26.9%	19.8%	20.8%	21.2%
Indiana	30.9%	--	--	46.5% *	39.0%	24.6%	14.4% *	32.7%
Michigan	13.5%	--	--	6.1% *	6.3% *	20.7%	6.1% *	15.0%
Ohio	24.9%	--	--	4.4% *	8.4% *	38.9%	11.8% *	27.0%
Wisconsin	19.2%	--	--	12.9% *	17.6% *	25.2% *	19.0% *	19.2%
West North Central:								
Iowa	23.9%	--	--	9.9% *	20.4% *	30.6% *	22.2% *	24.3%
Kansas	14.9%	--	0.0%	3.7% *	9.5% *	22.2% *	8.9% *	15.9%
Minnesota	11.6%	--	--	14.3% *	5.1% *	17.9%	18.0% *	10.4%
Missouri	13.1%	--	--	18.2% *	2.9% *	14.3%	19.0% *	12.5%
Nebraska	20.0%	--	--	10.0% *	10.0% *	31.8%	12.2% *	20.8%
North Dakota	10.2%	--	--	6.7% *	5.7% *	13.7%	12.9% *	9.5%
South Dakota	25.7%	--	13.1% *	24.7% *	29.3% *	26.3%	16.8% *	28.4%
South Atlantic:								
Delaware	24.6%	--	--	7.7% *	6.2% *	53.4%	7.7% *	27.5%
District of Columbia	34.2%	--	--	17.3% *	26.0% *	45.2%	36.6% *	33.8%
Florida	27.1%	--	--	18.3% *	37.2%	23.8%	31.1%	26.7%
Georgia	23.5%	--	--	26.6% *	32.3%	18.9% *	38.3% *	22.4%
Maryland	31.8%	--	--	50.4% *	25.9% *	33.1%	20.2% *	34.1%
North Carolina	27.0% *	--	--	--	11.0% *	35.7% *	--	26.8% *
South Carolina	18.0%	--	--	9.9% *	18.3% *	21.2%	8.6% *	19.5%
Virginia	21.1%	--	--	18.2% *	10.6% *	24.7%	28.9% *	19.1%
West Virginia	34.2%	--	--	15.7% *	14.2%	51.0%	11.2% *	38.0%
East South Central:								
Alabama	17.1%	--	1.7% *	49.1%	--	16.1% *	17.9% *	16.9% *
Kentucky	24.7%	--	--	21.8% *	12.9% *	30.8%	34.7% *	23.4%
Mississippi	24.7%	--	--	--	16.1% *	31.6% *	20.4% *	25.7% *
Tennessee	16.0%	--	--	16.8% *	20.2% *	14.6%	8.2% *	16.9%
West South Central:								
Arkansas	18.2%	--	--	7.8% *	21.7% *	16.6% *	25.6% *	17.5% *
Louisiana	27.0% *	--	--	15.2% *	14.3% *	39.5% *	21.7% *	28.1% *
Oklahoma	27.4%	--	--	18.8% *	15.1% *	34.4%	22.7% *	28.6%
Texas	23.6%	--	--	6.1% *	10.1% *	28.9%	32.4%	22.4%
Mountain:								
Arizona	20.8%	--	--	6.7% *	33.4% *	22.2%	14.8% *	21.7%
Colorado	21.4%	--	--	7.4% *	9.0%	34.3%	18.4% *	22.1%
Idaho	25.9% *	--	--	8.6% *	11.1% *	49.1% *	8.4% *	30.2% *
Montana	35.2%	--	--	21.4% *	21.5% *	65.0%	25.6%	41.7%
Nevada	34.7%	--	--	--	18.5% *	45.8%	19.4% *	39.0%
New Mexico	25.6%	--	--	21.5% *	23.7% *	28.8% *	22.8% *	26.0%
Utah	12.4%	--	--	22.6% *	5.1% *	15.8%	22.7% *	10.5%
Wyoming	32.5%	--	--	8.1% *	20.2% *	47.1%	33.6% *	32.2%
Pacific:								
Alaska	40.8%	0.0%	--	18.5% *	47.5%	42.1%	34.6% *	43.2%
California	22.3%	37.5% *	36.1% *	12.9%	22.4%	21.9%	30.3%	20.6%
Hawaii	47.8%	33.7% *	24.6% *	28.0%	76.6%	38.6%	29.0%	54.0%
Oregon	31.2%	--	--	11.3% *	29.9%	42.4%	10.8% *	36.8%
Washington	45.2%	--	--	13.0% *	23.1% *	57.4%	22.8%	48.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table II.B.4.b.(1) Standard errors for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.93%	3.38%	2.72%	1.57%	1.68%	1.51%	1.49%	1.07%
New England:								
Connecticut	5.97%	--	--	4.61% *	6.56% *	10.17%	4.74% *	7.27%
Maine	3.80%	--	--	5.17% *	3.62%	7.54%	6.60% *	4.47%
Massachusetts	4.33%	--	--	7.17% *	9.98% *	5.50%	6.21% *	4.97%
New Hampshire	3.13%	--	5.48% *	5.07% *	5.20% *	5.72% *	4.18% *	3.80%
Rhode Island	3.89%	--	--	5.85% *	9.00% *	6.45%	4.56% *	4.95%
Vermont	5.01%	--	--	6.24% *	8.75% *	9.32% *	7.02%	5.82%
Middle Atlantic:								
New Jersey	8.14%	--	1.49% *	2.41% *	15.28% *	11.44%	1.52% *	9.26%
New York	2.61%	10.74% *	7.22% *	5.29% *	4.33% *	4.41%	4.36%	3.00%
Pennsylvania	5.88%	--	12.95% *	8.62% *	2.53%	8.51%	7.38%	6.86%
East North Central:								
Illinois	3.43%	--	--	5.85% *	7.52%	5.21%	5.60%	4.01%
Indiana	5.10%	--	--	20.24% *	10.02%	3.41%	5.73% *	5.50%
Michigan	2.72%	--	--	3.70% *	4.73% *	4.85%	2.84% *	3.24%
Ohio	3.46%	--	--	2.04% *	3.97% *	4.90%	5.68% *	3.87%
Wisconsin	4.18%	--	--	6.54% *	6.96% *	7.83% *	8.22% *	4.80%
West North Central:								
Iowa	4.89%	--	--	3.34% *	7.17% *	9.25% *	8.12% *	5.81%
Kansas	3.52%	--	0.00%	1.97% *	2.95% *	7.20% *	5.03% *	4.01%
Minnesota	2.31%	--	--	5.81% *	2.12% *	4.84%	5.64% *	2.49%
Missouri	2.72%	--	--	7.34% *	1.83% *	3.78%	6.75% *	2.90%
Nebraska	3.98%	--	--	6.45% *	3.95% *	5.46%	5.94% *	4.29%
North Dakota	2.12%	--	--	3.16% *	3.04% *	2.91%	5.50% *	2.24%
South Dakota	3.91%	--	6.79% *	10.21% *	9.41% *	3.22%	6.39% *	4.59%
South Atlantic:								
Delaware	6.63%	--	--	5.15% *	3.36% *	10.66%	3.58% *	7.77%
District of Columbia	5.06%	--	--	10.40% *	8.12% *	7.69%	11.24% *	5.61%
Florida	4.49%	--	--	7.14% *	10.12%	5.35%	9.26%	4.84%
Georgia	5.51%	--	--	14.52% *	8.57%	7.39% *	17.18% *	5.74%
Maryland	6.71%	--	--	20.14% *	10.15% *	9.88%	7.22% *	7.81%
North Carolina	8.93% *	--	--	--	6.88% *	13.78% *	--	9.45% *
South Carolina	3.33%	--	--	5.16% *	5.79% *	5.43%	5.03% *	3.79%
Virginia	3.47%	--	--	8.41% *	5.70% *	4.76%	9.55% *	3.54%
West Virginia	5.39%	--	--	8.98% *	4.06%	7.54%	4.09% *	5.98%
East South Central:								
Alabama	4.63%	--	1.75% *	13.25%	--	5.07% *	6.20% *	5.41% *
Kentucky	4.66%	--	--	10.77% *	5.64% *	7.23%	14.73% *	4.89%
Mississippi	7.31%	--	--	--	5.92% *	12.05% *	10.31% *	8.52% *
Tennessee	3.17%	--	--	7.96% *	7.31% *	4.26%	3.89% *	3.53%
West South Central:								
Arkansas	4.97%	--	--	4.72% *	10.18% *	6.42% *	9.67% *	5.36% *
Louisiana	8.85% *	--	--	8.37% *	5.62% *	15.56% *	9.70% *	10.29% *
Oklahoma	4.89%	--	--	10.96% *	8.79% *	7.98%	7.14% *	5.90%
Texas	3.67%	--	--	2.81% *	4.08% *	5.44%	9.55%	3.92%
Mountain:								
Arizona	4.14%	--	--	3.60% *	18.64% *	5.12%	5.72% *	4.68%
Colorado	3.95%	--	--	4.54% *	2.07%	8.30%	7.52% *	4.55%
Idaho	10.44% *	--	--	5.53% *	6.94% *	18.71% *	3.87% *	12.40% *
Montana	6.66%	--	--	6.73% *	7.66% *	12.77%	6.54%	9.43%
Nevada	5.57%	--	--	--	8.64% *	7.68%	7.93% *	6.39%
New Mexico	5.42%	--	--	6.96% *	9.30% *	9.11% *	7.64% *	6.07%
Utah	2.96%	--	--	12.93% *	2.78% *	4.00%	11.21% *	2.59%
Wyoming	6.13%	--	--	6.81% *	11.61% *	11.64%	13.85% *	6.72%
Pacific:								
Alaska	7.20%	0.00%	--	7.16% *	11.40%	10.17%	19.09% *	7.16%
California	2.69%	11.28% *	12.70% *	3.33%	5.05%	4.16%	6.43%	2.93%
Hawaii	9.63%	11.10% *	8.91% *	6.85%	13.18%	8.77%	6.30%	11.40%
Oregon	5.08%	--	--	4.88% *	8.73%	8.35%	4.02% *	5.99%
Washington	9.37%	--	--	5.99% *	7.54% *	11.77%	5.41%	10.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.B.4.b.(1).(a) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2024

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	41.3%	45.9%	31.9%	30.9%	32.7%	45.9%	34.9%	42.3%
New England:								
Connecticut	41.3%	--	--	--	56.2%	41.8%	--	44.0%
Maine	51.4%	--	--	--	84.9%	42.5%	--	51.1%
Massachusetts	41.1%	--	--	--	22.3% *	43.2%	--	40.8%
New Hampshire	34.1%	0.0%	--	--	--	39.0%	--	38.3%
Rhode Island	41.1%	0.0%	--	--	--	49.0%	1.2% *	47.1%
Vermont	40.8%	--	--	--	65.9%	35.2%	--	46.4%
Middle Atlantic:								
New Jersey	39.8%	--	--	--	41.7% *	39.1%	--	39.8%
New York	26.5%	--	--	--	27.3% *	31.2%	--	29.0%
Pennsylvania	48.1%	--	--	--	--	51.8%	--	49.8%
East North Central:								
Illinois	51.4%	--	--	--	60.2%	56.1%	48.6%	52.0%
Indiana	44.5%	0.0%	--	--	--	40.1%	--	46.1%
Michigan	45.2%	--	--	--	30.3%	51.3%	--	45.9%
Ohio	31.7%	--	--	--	27.7%	30.1%	--	29.9%
Wisconsin	25.7% *	--	--	--	--	22.4% *	--	22.0% *
West North Central:								
Iowa	29.2%	--	--	--	41.4%	29.3% *	--	32.9%
Kansas	29.9%	--	--	--	25.9%	27.6% *	--	27.0%
Minnesota	44.1%	--	--	--	--	61.1%	--	51.2%
Missouri	35.7%	--	0.0%	--	--	44.6%	--	36.1%
Nebraska	35.4%	--	--	0.0%	--	42.0%	--	36.0%
North Dakota	34.2%	--	--	--	--	23.3%	--	32.6%
South Dakota	35.9%	--	--	--	25.3%	48.9%	--	33.3%
South Atlantic:								
Delaware	47.9%	--	--	--	--	50.3%	--	49.3%
District of Columbia	40.9%	--	--	--	--	51.8%	--	42.9%
Florida	29.9%	--	--	--	--	32.3%	--	28.8%
Georgia	39.0%	--	--	--	--	45.9% *	--	40.5%
Maryland	20.1%	--	--	3.5%	--	25.7% *	--	18.1% *
North Carolina	58.6%	--	--	64.1%	--	66.3%	--	60.9%
South Carolina	26.3%	--	--	--	--	21.2%	--	25.9%
Virginia	30.2%	--	--	--	--	30.0%	--	32.9%
West Virginia	25.0%	--	0.0%	--	36.7%	18.4%	--	24.3%
East South Central:								
Alabama	21.5% *	--	--	--	0.4% *	39.4%	--	16.5% *
Kentucky	23.9%	--	--	--	--	22.7%	--	25.6%
Mississippi	18.3%	--	--	--	--	10.7%	--	12.7%
Tennessee	24.4%	0.0%	--	--	--	27.7% *	--	25.1%
West South Central:								
Arkansas	41.0%	--	0.0%	--	--	56.3%	--	42.4%
Louisiana	57.0%	--	--	--	--	70.6%	--	60.5%
Oklahoma	39.0%	--	--	--	--	38.7% *	--	41.4%
Texas	39.1%	--	0.0%	--	40.6% *	42.7%	22.4% *	42.4%
Mountain:								
Arizona	33.5%	--	--	--	1.0% *	39.5%	--	32.9%
Colorado	42.0%	--	--	--	27.1%	42.6% *	--	40.3%
Idaho	78.1%	--	--	--	--	88.6%	--	78.2%
Montana	44.9%	--	--	--	--	52.2%	48.1%	43.5%
Nevada	25.7%	--	--	--	--	27.6% *	--	26.3%
New Mexico	39.3%	--	0.0%	--	--	54.5%	--	42.5%
Utah	31.5%	--	--	--	--	39.8%	--	32.2%
Wyoming	66.7%	--	0.0%	0.0%	--	71.6%	--	69.2%
Pacific:								
Alaska	62.4%	--	--	--	--	68.9%	--	61.0%
California	50.1%	81.0%	--	44.4%	31.3%	60.0%	44.2%	51.9%
Hawaii	58.9%	86.0%	--	66.1%	56.4%	60.9%	61.8%	58.3%
Oregon	47.4%	--	--	--	43.2%	54.3%	--	48.6%
Washington	79.8%	--	--	--	58.6%	85.6%	--	82.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.B.4.b.(1).(a) Standard errors for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.88%	5.09%	4.48%	4.76%	3.63%	2.53%	2.71%	2.10%
New England:								
Connecticut	4.63%	--	--	--	8.36%	5.37%	--	4.70%
Maine	7.54%	--	--	--	6.54%	8.91%	--	8.42%
Massachusetts	6.73%	--	--	--	10.60% *	8.37%	--	7.55%
New Hampshire	5.26%	0.00%	--	--	--	7.59%	--	6.32%
Rhode Island	7.15%	0.00%	--	--	--	10.20%	1.24% *	7.71%
Vermont	6.81%	--	--	--	8.77%	9.49%	--	8.37%
Middle Atlantic:								
New Jersey	7.33%	--	--	--	18.09% *	5.01%	--	7.40%
New York	3.43%	--	--	--	9.59% *	4.45%	--	3.95%
Pennsylvania	9.16%	--	--	--	--	10.80%	--	10.07%
East North Central:								
Illinois	4.74%	--	--	--	6.31%	4.79%	13.66%	5.02%
Indiana	11.80%	0.00%	--	--	--	7.77%	--	12.21%
Michigan	7.99%	--	--	--	5.51%	9.46%	--	8.60%
Ohio	4.77%	--	--	--	5.69%	5.06%	--	4.53%
Wisconsin	9.07% *	--	--	--	--	14.64% *	--	10.44% *
West North Central:								
Iowa	6.50%	--	--	--	6.38%	10.81% *	--	8.17%
Kansas	7.40%	--	--	--	3.28%	9.07% *	--	7.20%
Minnesota	6.39%	--	--	--	--	6.59%	--	7.15%
Missouri	6.94%	--	0.00%	--	--	9.94%	--	7.53%
Nebraska	5.21%	--	--	0.00%	--	5.47%	--	5.34%
North Dakota	5.77%	--	--	--	--	2.72%	--	5.70%
South Dakota	5.18%	--	--	--	4.62%	2.38%	--	4.29%
South Atlantic:								
Delaware	5.70%	--	--	--	--	5.85%	--	5.73%
District of Columbia	7.02%	--	--	--	--	9.01%	--	7.71%
Florida	7.03%	--	--	--	--	8.48%	--	7.69%
Georgia	11.13%	--	--	--	--	15.28% *	--	11.85%
Maryland	5.97%	--	--	0.93%	--	10.82% *	--	6.12% *
North Carolina	15.23%	--	--	4.14%	--	16.74%	--	15.33%
South Carolina	5.52%	--	--	--	--	5.56%	--	5.69%
Virginia	5.08%	--	--	--	--	3.79%	--	5.91%
West Virginia	5.95%	--	0.00%	--	7.23%	4.53%	--	6.12%
East South Central:								
Alabama	6.57% *	--	--	--	0.48% *	8.40%	--	5.81% *
Kentucky	5.20%	--	--	--	--	6.64%	--	6.01%
Mississippi	5.20%	--	--	--	--	3.10%	--	3.28%
Tennessee	5.44%	0.00%	--	--	--	8.79% *	--	5.71%
West South Central:								
Arkansas	8.27%	--	0.00%	--	--	7.05%	--	9.29%
Louisiana	16.07%	--	--	--	--	14.96%	--	16.87%
Oklahoma	8.98%	--	--	--	--	12.32% *	--	10.14%
Texas	6.25%	--	0.00%	--	12.74% *	7.64%	11.20% *	6.93%
Mountain:								
Arizona	8.26%	--	--	--	1.13% *	10.06%	--	8.98%
Colorado	9.71%	--	--	--	4.74%	14.27% *	--	11.21%
Idaho	9.34%	--	--	--	--	3.97%	--	9.91%
Montana	7.19%	--	--	--	--	9.71%	11.67%	9.13%
Nevada	6.67%	--	--	--	--	8.29% *	--	7.43%
New Mexico	10.33%	--	0.00%	--	--	12.49%	--	11.25%
Utah	8.58%	--	--	--	--	8.04%	--	7.15%
Wyoming	6.66%	--	0.00%	0.00%	--	5.59%	--	4.66%
Pacific:								
Alaska	7.58%	--	--	--	--	10.24%	--	8.96%
California	4.36%	5.72%	--	12.06%	8.19%	5.62%	7.80%	5.05%
Hawaii	3.07%	8.16%	--	10.02%	3.04%	6.09%	9.80%	3.08%
Oregon	9.39%	--	--	--	12.62%	13.72%	--	10.04%
Washington	6.78%	--	--	--	8.57%	5.96%	--	6.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2024

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	10.0%	14.7%	6.7%	4.9%	6.1%	13.4%	7.4%	10.5%
New England:								
Connecticut	10.9%	0.0%	--	2.4% *	7.5% *	18.9%	1.3% *	13.0%
Maine	13.2%	--	--	2.3% *	19.3%	15.9%	10.3% *	13.9%
Massachusetts	12.2%	--	--	4.8% *	--	16.4%	7.3% *	13.7%
New Hampshire	5.5%	0.0%	2.4% *	--	4.5% *	7.4%	1.8% *	6.4%
Rhode Island	8.2%	0.0%	0.0%	9.2% *	6.7% *	11.0% *	0.1% *	11.0%
Vermont	8.6% *	--	4.7% *	7.4% *	10.5% *	8.4% *	5.4% *	9.4% *
Middle Atlantic:								
New Jersey	13.7% *	--	0.0%	1.2% *	13.3% *	19.9%	1.2% *	15.3% *
New York	4.5%	1.9% *	2.4% *	2.9% *	3.6% *	5.9%	1.8% *	5.0%
Pennsylvania	17.0% *	--	5.8% *	8.2% *	3.2% *	26.6% *	9.6% *	18.7% *
East North Central:								
Illinois	10.8%	--	--	2.2% *	16.2% *	11.1%	10.1% *	11.0%
Indiana	13.8% *	0.0%	--	34.8% *	10.6% *	9.9%	1.6% *	15.1% *
Michigan	6.1%	--	0.0%	0.8% *	1.9% *	10.6% *	2.2% *	6.9% *
Ohio	7.9%	0.0%	--	0.4% *	2.3% *	11.7%	6.9% *	8.1%
Wisconsin	4.9% *	0.0%	--	--	3.7% *	5.6% *	7.7% *	4.2% *
West North Central:								
Iowa	7.0%	--	0.0%	3.4% *	8.5% *	9.0%	3.2% *	8.0%
Kansas	4.5% *	--	0.0%	1.7% *	2.5% *	6.1% *	5.5% *	4.3% *
Minnesota	5.1%	--	2.3% *	2.5% *	1.4% *	10.9% *	3.8% *	5.3% *
Missouri	4.7%	--	0.0%	3.3% *	1.1% *	6.4% *	6.4% *	4.5% *
Nebraska	7.1%	--	--	0.0%	1.8% *	13.4%	3.0% *	7.5%
North Dakota	3.5%	--	--	3.5% *	3.0% *	3.2%	5.0% *	3.1%
South Dakota	9.2%	--	2.5% *	8.6% *	7.4% *	12.9%	8.5% *	9.5%
South Atlantic:								
Delaware	11.8% *	0.0%	--	--	1.7% *	26.8%	1.3% *	13.6% *
District of Columbia	14.0%	--	--	--	7.7% *	23.5%	11.3% *	14.5%
Florida	8.1%	--	--	2.4% *	9.5% *	7.7% *	12.3% *	7.7% *
Georgia	9.2% *	--	--	1.2% *	12.0% *	8.7% *	10.2% *	9.1% *
Maryland	6.4%	--	--	1.7% *	4.3% *	8.5% *	7.4% *	6.2% *
North Carolina	15.8% *	0.0%	--	--	2.6% *	23.7% *	--	16.3% *
South Carolina	4.7%	0.0%	0.0%	--	7.5% *	4.5%	--	5.0%
Virginia	6.4%	--	--	7.8% *	1.6% *	7.4%	6.8% *	6.3%
West Virginia	8.5%	--	0.0%	11.5% *	5.2% *	9.4%	4.4% *	9.2%
East South Central:								
Alabama	3.7% *	--	0.0%	3.3% *	0.0% *	6.3% *	8.0% *	2.8% *
Kentucky	5.9%	--	--	2.4% *	5.3% *	7.0%	5.2% *	6.0%
Mississippi	4.5%	--	--	1.2% *	3.4% *	3.4% *	10.3% *	3.3% *
Tennessee	3.9% *	0.0%	0.0%	6.3% *	3.5% *	4.0% *	1.1% *	4.3% *
West South Central:								
Arkansas	7.5%	--	0.0%	1.7% *	6.1% *	9.3% *	8.1% *	7.4% *
Louisiana	15.4% *	--	--	6.1% *	0.9% *	27.9% *	7.5% *	17.0% *
Oklahoma	10.7% *	--	--	15.0% *	--	13.3% *	6.1% *	11.8% *
Texas	9.2%	--	0.0%	1.6% *	4.1% *	12.4%	7.3% *	9.5%
Mountain:								
Arizona	7.0%	--	--	3.0% *	0.3% *	8.8% *	5.9% *	7.1% *
Colorado	9.0% *	--	--	--	2.4% *	14.6% *	9.2% *	8.9% *
Idaho	20.2% *	--	--	0.3% *	6.8% *	43.5% *	6.5% *	23.6% *
Montana	15.8%	--	--	7.5% *	4.4% *	33.9%	12.3% *	18.2% *
Nevada	8.9%	--	3.1% *	0.3% *	3.2% *	12.6% *	4.1% *	10.3%
New Mexico	10.1% *	0.0%	0.0%	5.3% *	6.3% *	15.7% *	2.9% *	11.0% *
Utah	3.9% *	0.0%	--	6.3% *	0.6% *	6.3% *	6.7% *	3.4% *
Wyoming	21.7%	--	0.0%	0.0%	12.8% *	33.7%	19.8% *	22.3%
Pacific:								
Alaska	25.5%	0.0%	--	7.2% *	23.9% *	29.0% *	23.1% *	26.4%
California	11.2%	30.4%	8.3% *	5.7% *	7.0% *	13.1%	13.4%	10.7%
Hawaii	28.1%	29.0% *	10.7% *	18.5%	43.2%	23.5%	18.0%	31.5%
Oregon	14.8%	--	1.9% *	1.6% *	12.9% *	23.0% *	3.6% *	17.9%
Washington	36.1%	--	--	4.6% *	13.6% *	49.2%	9.7% *	39.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.B.4.b.(2) Standard errors for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.69%	2.12%	1.24%	0.99%	0.89%	1.21%	0.73%	0.80%
New England:								
Connecticut	2.99%	0.00%	--	1.37% *	4.20% *	5.44%	1.19% *	3.66%
Maine	2.14%	--	--	1.49% *	3.77%	3.47%	4.39% *	2.44%
Massachusetts	2.92%	--	--	1.98% *	--	4.53%	2.92% *	3.61%
New Hampshire	1.22%	0.00%	1.57% *	--	2.41% *	2.20%	1.04% *	1.55%
Rhode Island	2.23%	0.00%	0.00%	3.75% *	3.79% *	4.00% *	0.12% *	3.01%
Vermont	3.00% *	--	2.46% *	4.11% *	6.59% *	5.11% *	2.60% *	3.85% *
Middle Atlantic:								
New Jersey	4.83% *	--	0.00%	1.05% *	10.59% *	5.71%	0.99% *	5.43% *
New York	0.80%	1.78% *	1.91% *	2.07% *	1.19% *	1.50%	0.83% *	0.98%
Pennsylvania	5.40% *	--	4.05% *	4.16% *	1.19% *	8.82% *	3.84% *	6.43% *
East North Central:								
Illinois	2.06%	--	--	1.39% *	5.19% *	3.10%	4.29% *	2.35%
Indiana	5.13% *	0.00%	--	22.18% *	5.47% *	2.36%	1.27% *	5.65% *
Michigan	1.82%	--	0.00%	0.61% *	1.21% *	3.70% *	1.24% *	2.19% *
Ohio	1.45%	0.00%	--	0.28% *	1.04% *	2.18%	5.21% *	1.47%
Wisconsin	1.90% *	0.00%	--	--	2.03% *	3.92% *	3.84% *	2.17% *
West North Central:								
Iowa	1.37%	--	0.00%	1.99% *	3.22% *	2.23%	1.77% *	1.67%
Kansas	1.38% *	--	0.00%	1.79% *	0.79% *	2.61% *	4.30% *	1.44% *
Minnesota	1.41%	--	2.30% *	1.76% *	0.60% *	3.52% *	1.84% *	1.63% *
Missouri	1.34%	--	0.00%	1.96% *	0.85% *	2.33% *	4.13% *	1.41% *
Nebraska	1.94%	--	--	0.00%	0.76% *	3.01%	2.26% *	2.09%
North Dakota	0.92%	--	--	2.10% *	1.93% *	0.78%	2.79% *	0.91%
South Dakota	1.83%	--	2.00% *	7.23% *	2.95% *	1.86%	5.76% *	1.65%
South Atlantic:								
Delaware	3.92% *	0.00%	--	--	0.86% *	7.05%	1.17% *	4.60% *
District of Columbia	3.28%	--	--	--	3.66% *	6.36%	5.09% *	3.77%
Florida	2.16%	--	--	1.21% *	5.68% *	2.57% *	4.79% *	2.33% *
Georgia	4.02% *	--	--	0.76% *	7.36% *	5.58% *	8.95% *	4.27% *
Maryland	1.82%	--	--	0.91% *	2.28% *	3.49% *	3.75% *	2.05% *
North Carolina	8.82% *	0.00%	--	--	1.40% *	14.52% *	--	9.30% *
South Carolina	1.23%	0.00%	0.00%	--	3.46% *	1.34%	--	1.36%
Virginia	1.48%	--	--	5.22% *	0.96% *	1.83%	3.03% *	1.69%
West Virginia	1.92%	--	0.00%	9.05% *	1.73% *	1.84%	2.34% *	2.19%
East South Central:								
Alabama	1.15% *	--	0.00%	2.35% *	0.02% *	2.21% *	4.24% *	0.97% *
Kentucky	1.24%	--	--	1.25% *	2.73% *	1.75%	2.84% *	1.35%
Mississippi	1.29%	--	--	1.05% *	1.78% *	1.32% *	6.22% *	1.00% *
Tennessee	1.28% *	0.00%	0.00%	3.56% *	1.78% *	1.96% *	0.85% *	1.44% *
West South Central:								
Arkansas	2.19%	--	0.00%	1.54% *	2.44% *	4.17% *	4.80% *	2.36% *
Louisiana	8.94% *	--	--	5.41% *	0.69% *	16.13% *	4.34% *	10.48% *
Oklahoma	3.57% *	--	--	10.84% *	--	6.03% *	2.99% *	4.40% *
Texas	2.20%	--	0.00%	1.09% *	2.22% *	3.42%	4.13% *	2.44%
Mountain:								
Arizona	2.05%	--	--	2.37% *	0.33% *	3.06% *	3.15% *	2.32% *
Colorado	2.92% *	--	--	--	0.76% *	6.44% *	5.19% *	3.39% *
Idaho	10.18% *	--	--	0.26% *	5.69% *	18.27% *	3.44% *	12.20% *
Montana	4.64%	--	--	5.39% *	2.10% *	10.16%	4.85% *	6.78% *
Nevada	2.47%	--	2.43% *	0.34% *	1.72% *	3.95% *	2.43% *	3.04%
New Mexico	3.79% *	0.00%	0.00%	2.99% *	4.51% *	7.30% *	2.11% *	4.29% *
Utah	1.31% *	0.00%	--	6.13% *	0.38% *	2.25% *	5.43% *	1.15% *
Wyoming	5.17%	--	0.00%	0.00%	8.35% *	9.08%	14.77% *	5.11%
Pacific:								
Alaska	6.67%	0.00%	--	4.99% *	10.20% *	9.97% *	16.19% *	6.95%
California	1.71%	8.43%	4.78% *	2.36% *	2.17% *	2.95%	3.32%	1.94%
Hawaii	5.22%	9.77% *	4.24% *	4.25%	7.43%	5.57%	4.18%	6.16%
Oregon	4.11%	--	1.83% *	1.04% *	4.48% *	8.30% *	2.46% *	5.12%
Washington	10.01%	--	--	2.28% *	5.62% *	12.48%	3.19% *	10.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,486	8,729	8,265	7,960	8,312	8,682	8,215	8,540
New England:								
Connecticut	8,953	9,485	9,603	8,108	9,625	8,785	9,256	8,896
Maine	8,769	7,689	7,391	8,170	8,836	9,287	7,650	9,007
Massachusetts	9,412	11,196	11,596	9,520	9,331	9,127	10,470	9,242
New Hampshire	8,352	9,407	6,969	8,013	8,711	8,436	7,898	8,473
Rhode Island	9,304	10,630	8,259	10,039	9,561	8,903	9,092	9,361
Vermont	8,734	9,119	8,785	8,786	8,632	8,742	8,895	8,683
Middle Atlantic:								
New Jersey	9,119	--	7,825	9,269	9,168	9,318	7,770	9,353
New York	9,589	10,569	10,524	9,284	9,833	9,297	10,291	9,441
Pennsylvania	8,594	8,570	7,831	7,750	8,785	8,832	8,026	8,701
East North Central:								
Illinois	8,783	9,194	8,768	8,932	8,541	8,812	9,107	8,711
Indiana	8,483	--	9,678	8,709	8,760	8,271	8,608	8,469
Michigan	8,885	7,866	6,500	7,833	7,190	10,019	7,377	9,154
Ohio	8,315	8,968	8,524	8,344	8,063	8,359	8,771	8,233
Wisconsin	8,224	7,277	8,041	7,791	8,707	8,205	7,265	8,387
West North Central:								
Iowa	7,641	7,838	6,878	6,811	7,581	8,068	7,151	7,744
Kansas	7,874	6,778	7,415	6,516	8,044	8,248	7,042	8,056
Minnesota	8,095	--	6,752	8,713	8,122	8,062	8,430	8,039
Missouri	8,552	7,201	8,515	7,196	7,744	9,440	7,373	8,835
Nebraska	7,797	--	8,382	8,589	7,926	7,557	8,043	7,765
North Dakota	8,369	10,529	8,615	8,083	8,841	8,003	8,876	8,218
South Dakota	8,340	9,497	8,088	7,801	8,007	8,733	7,798	8,497
South Atlantic:								
Delaware	9,140	9,595	11,498	9,384	8,119	9,072	9,854	8,993
District of Columbia	8,902	8,679	8,397	8,410	9,151	8,980	8,190	9,061
Florida	9,016	8,021	8,314	7,757	8,306	9,529	7,877	9,210
Georgia	7,819	--	8,295	7,674	7,850	7,846	7,669	7,842
Maryland	7,960	7,285	7,913	7,208	9,644	7,623	7,246	8,100
North Carolina	8,045	10,572	--	7,585	7,715	8,073	8,508	7,959
South Carolina	8,181	10,795	7,879	7,583	7,769	8,158	9,122	7,985
Virginia	8,182	7,715	8,494	7,243	8,006	8,454	7,921	8,231
West Virginia	8,935	7,798	8,009	8,487	9,377	9,099	8,047	9,085
East South Central:								
Alabama	7,856	7,809	7,739	7,396	7,691	8,041	7,721	7,895
Kentucky	8,067	8,580	7,282	7,733	7,433	8,457	7,429	8,170
Mississippi	7,564	6,887	6,434	6,558	6,838	8,454	6,602	7,807
Tennessee	7,510	6,462	8,108	6,464	7,178	7,957	7,099	7,584
West South Central:								
Arkansas	7,533	7,437	8,163	7,552	6,799	7,647	7,534	7,533
Louisiana	8,158	8,500	8,346	8,669	7,562	8,303	8,721	7,991
Oklahoma	7,759	8,780	7,366	7,012	8,358	7,557	7,399	7,846
Texas	7,833	8,248	7,364	7,796	7,278	8,029	7,424	7,937
Mountain:								
Arizona	8,311	6,855	8,648	7,070	7,353	8,922	7,758	8,390
Colorado	8,375	9,315	8,351	7,539	8,824	8,330	8,025	8,457
Idaho	7,524	8,460	6,774	6,539	7,708	7,874	6,999	7,695
Montana	7,943	7,155	8,530	7,808	7,575	8,354	7,802	8,004
Nevada	7,449	9,288	7,259	6,509	7,604	7,459	7,337	7,472
New Mexico	8,586	10,173	8,924	7,658	8,505	8,655	8,761	8,556
Utah	7,761	5,884	5,554	6,780	6,740	8,689	6,200	7,970
Wyoming	8,963	10,336	8,235	9,705	8,632	8,517	9,116	8,896
Pacific:								
Alaska	9,326	--	9,625	12,234	8,820	8,707	10,708	9,073
California	8,965	9,728	7,964	8,140	9,012	9,134	8,549	9,045
Hawaii	7,504	8,275	8,019	7,828	6,262	7,763	8,065	7,259
Oregon	8,382	9,277	8,075	7,482	8,479	8,544	8,159	8,436
Washington	8,350	7,336	9,107	7,665	7,512	8,898	8,456	8,322

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	87.28	224.82	164.28	99.14	103.43	138.81	98.42	101.12
New England:								
Connecticut	263.16	653.78	684.75	873.38	511.68	270.29	378.41	303.65
Maine	227.26	602.43	777.02	584.18	401.25	356.55	507.75	251.47
Massachusetts	340.08	1,010.92	761.47	452.02	413.94	487.44	556.64	371.59
New Hampshire	199.39	1,208.77	552.22	467.18	328.75	325.00	387.96	230.10
Rhode Island	291.17	1,244.38	779.21	916.71	432.32	378.91	623.15	327.95
Vermont	186.75	523.02	596.09	325.84	385.48	295.00	314.75	223.82
Middle Atlantic:								
New Jersey	284.40	--	1,561.99	521.32	443.51	385.43	876.00	279.60
New York	290.22	1,343.30	753.16	511.28	418.25	498.11	512.85	334.07
Pennsylvania	203.90	782.55	609.68	544.93	425.21	297.13	361.79	233.37
East North Central:								
Illinois	199.19	749.22	765.69	313.40	347.94	323.20	385.36	226.84
Indiana	218.98	--	1,176.20	558.13	527.52	266.32	541.80	236.23
Michigan	559.95	903.76	674.38	730.49	384.79	866.72	592.38	639.34
Ohio	151.57	1,295.91	571.54	409.39	385.19	182.18	376.10	164.69
Wisconsin	181.95	941.98	684.07	540.25	311.28	247.40	538.04	187.63
West North Central:								
Iowa	187.36	766.21	787.85	461.27	342.81	255.71	421.84	204.29
Kansas	182.62	714.36	399.65	555.59	288.93	191.26	404.73	181.42
Minnesota	185.66	--	657.06	470.44	419.94	237.30	474.77	197.74
Missouri	338.30	649.50	802.60	572.50	535.06	520.12	456.64	391.86
Nebraska	262.17	--	986.25	580.15	508.16	341.02	555.98	285.88
North Dakota	191.02	1,492.87	742.57	432.77	447.84	189.24	501.73	194.64
South Dakota	193.45	1,077.04	576.81	553.00	297.94	308.29	408.75	210.70
South Atlantic:								
Delaware	269.01	1,485.67	1,458.10	695.79	466.24	361.05	748.22	294.40
District of Columbia	181.10	1,185.39	941.36	452.75	337.24	253.18	433.74	195.90
Florida	478.52	1,369.75	472.90	433.65	416.66	682.45	427.89	541.50
Georgia	195.08	--	778.72	599.10	496.27	237.93	514.00	211.06
Maryland	312.49	1,064.93	1,292.84	379.40	668.72	359.30	579.43	378.30
North Carolina	208.45	1,306.95	--	383.44	402.52	279.25	617.88	213.63
South Carolina	306.81	1,424.13	711.42	389.09	416.82	414.93	896.13	294.05
Virginia	317.22	1,022.96	1,221.80	367.63	297.57	500.41	593.98	360.18
West Virginia	286.10	937.55	1,148.31	1,044.68	443.31	347.86	683.13	313.57
East South Central:								
Alabama	215.48	711.33	456.84	433.30	472.75	331.12	359.77	258.09
Kentucky	183.62	622.58	983.21	377.19	522.92	185.03	424.82	196.65
Mississippi	317.18	652.53	820.48	354.24	319.24	381.15	374.58	355.33
Tennessee	208.20	892.49	602.82	457.98	314.19	296.74	436.45	232.53
West South Central:								
Arkansas	253.58	606.68	1,070.10	662.51	379.47	347.64	620.70	276.76
Louisiana	227.35	927.55	972.51	604.33	350.64	360.52	544.46	233.92
Oklahoma	178.27	1,122.94	527.19	404.25	339.14	182.52	409.26	193.73
Texas	223.96	647.23	533.43	614.46	749.77	225.15	388.61	264.72
Mountain:								
Arizona	420.64	628.03	1,145.18	535.76	249.51	610.18	568.97	468.37
Colorado	252.85	718.39	682.69	669.52	503.46	363.50	468.76	293.13
Idaho	209.33	857.50	621.67	417.21	473.55	349.35	401.53	250.75
Montana	209.24	579.16	563.15	485.10	449.54	360.38	429.91	237.23
Nevada	192.39	1,340.76	1,184.55	386.98	265.98	259.59	608.49	194.06
New Mexico	234.35	452.75	989.54	499.32	445.95	338.53	577.92	254.64
Utah	207.04	775.30	861.25	477.31	355.22	180.71	472.58	199.49
Wyoming	297.29	1,551.64	731.48	393.71	794.15	421.74	534.28	352.41
Pacific:								
Alaska	280.16	--	1,501.78	852.22	528.97	266.53	1,154.31	261.69
California	385.71	641.97	788.22	327.07	311.70	539.99	371.93	432.18
Hawaii	379.73	629.75	733.65	288.31	1,113.51	415.28	378.47	501.52
Oregon	219.88	954.71	707.63	474.11	388.51	347.98	448.52	249.56
Washington	221.07	449.11	583.15	744.65	534.80	227.63	459.85	252.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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Table II.C.1.a Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,646	8,884	8,265	7,760	8,223	9,129	8,147	8,776
New England:								
Connecticut	9,627	10,211	10,675	--	10,665	8,792	10,247	9,406
Maine	9,515	--	4,581	8,969	9,226	10,268	6,826	9,907
Massachusetts	9,450	10,618	--	8,663	9,203	9,555	9,749	9,405
New Hampshire	8,620	--	6,551	8,957	8,996	8,662	8,373	8,712
Rhode Island	8,408	--	--	--	8,979	7,737	9,083	8,160
Vermont	8,909	9,669	--	8,442	8,365	10,653	8,133	9,189
Middle Atlantic:								
New Jersey	8,893	--	--	9,224	8,998	8,353	7,983	9,166
New York	9,379	12,254	10,494	8,641	9,270	8,832	10,749	8,910
Pennsylvania	9,310	7,943	--	7,391	9,273	10,008	7,699	9,659
East North Central:								
Illinois	8,197	--	9,273	9,320	7,766	7,824	9,436	7,932
Indiana	7,857	6,652	--	--	7,618	7,768	--	7,773
Michigan	7,635	--	--	6,715	6,538	8,678	7,378	7,701
Ohio	8,252	--	7,892	8,472	8,377	8,283	8,376	8,203
Wisconsin	8,143	--	--	8,034	8,104	8,127	7,958	8,169
West North Central:								
Iowa	7,651	--	--	8,377	7,340	7,626	7,329	7,722
Kansas	8,020	--	--	6,289	8,708	8,513	6,588	8,463
Minnesota	7,171	--	--	7,766	6,680	7,190	8,287	6,919
Missouri	7,255	7,075	--	--	--	8,447	6,798	7,467
Nebraska	6,320	--	--	7,598	6,679	5,896	--	6,324
North Dakota	7,597	--	--	6,449	8,756	7,739	8,119	7,457
South Dakota	7,532	7,473	--	7,942	6,551	7,514	7,901	7,273
South Atlantic:								
Delaware	8,652	--	--	7,777	7,614	7,602	10,985	7,718
District of Columbia	8,905	--	--	8,495	8,247	11,118	8,276	9,125
Florida	8,213	--	8,201	7,055	8,171	9,111	7,581	8,523
Georgia	8,041	--	8,772	7,786	8,508	7,963	8,347	8,009
Maryland	8,032	--	--	7,631	9,018	7,515	5,386	8,312
North Carolina	7,703	--	--	--	7,936	7,619	--	7,761
South Carolina	8,532	8,819	--	7,666	8,925	8,942	7,963	8,783
Virginia	7,631	--	--	6,851	6,935	7,764	--	7,401
West Virginia	8,438	--	--	--	4,770 *	8,981	--	8,914
East South Central:								
Alabama	6,755	--	--	6,521	7,603	7,354	6,118	7,185
Kentucky	7,222	--	--	6,940	5,520	8,204	7,032	7,321
Mississippi	7,152	6,813	--	--	--	6,545	7,292	7,089
Tennessee	6,468	--	--	5,472	7,030	6,966	5,236	6,667
West South Central:								
Arkansas	7,303	--	--	7,552	--	7,416	--	7,822
Louisiana	8,456	--	--	9,457	7,825	8,423	8,620	8,351
Oklahoma	7,793	--	--	7,086	7,855	7,636	8,355	7,639
Texas	7,813	--	--	6,150	7,771	9,129	5,892	8,732
Mountain:								
Arizona	7,760	--	--	7,301	6,417	8,069	8,893	7,296
Colorado	7,739	--	8,759	5,967	7,499	8,137	8,094	7,514
Idaho	7,964	8,538	8,705	7,714	7,588	7,967	8,617	7,763
Montana	6,676	--	--	6,463	--	9,033	6,005	6,905
Nevada	7,300	--	--	6,336	6,968	7,250	8,156	7,131
New Mexico	9,144	9,513	9,328	7,663	8,205	10,661	8,118	9,374
Utah	7,331	--	--	--	6,818	8,578	5,573	7,587
Wyoming	9,546	--	--	10,404	8,192	9,868	8,000	10,444
Pacific:								
Alaska	9,510	--	--	--	8,134	8,703	--	9,132
California	9,557	9,468	8,274	8,470	8,876	10,003	8,792	9,702
Hawaii	6,418	7,429	6,587	7,895	3,930	8,655	7,364	5,847
Oregon	7,278	--	--	6,957	7,394	7,034	7,805	7,081
Washington	8,941	--	7,524	--	8,695	9,239	8,386	9,028

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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Table II.C.1.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	289.78	382.21	355.54	198.86	155.16	426.06	198.42	338.28
New England:								
Connecticut	368.28	1,003.40	433.95	--	333.90	653.43	574.95	451.68
Maine	390.91	--	257.46	857.82	665.66	523.91	758.01	393.38
Massachusetts	238.30	563.63	--	254.99	570.69	317.70	536.89	258.69
New Hampshire	279.75	--	971.98	522.25	518.09	377.04	670.85	285.78
Rhode Island	594.11	--	--	--	756.26	712.02	1,560.69	573.85
Vermont	484.01	599.64	--	533.82	1,277.93	927.10	747.66	601.33
Middle Atlantic:								
New Jersey	420.71	--	--	604.92	483.35	667.71	1,205.04	361.60
New York	428.61	1,635.15	1,544.78	524.65	712.43	689.64	868.92	467.90
Pennsylvania	344.03	1,106.73	--	757.06	635.54	377.23	727.43	341.78
East North Central:								
Illinois	329.55	--	1,508.74	608.33	512.41	300.95	822.54	335.62
Indiana	428.45	376.08	--	--	916.44	459.51	--	412.06
Michigan	669.00	--	--	1,155.16	573.07	1,091.19	1,161.96	784.45
Ohio	342.79	--	821.52	653.12	1,153.95	473.21	643.31	407.30
Wisconsin	280.16	--	--	900.23	701.32	333.53	920.57	291.66
West North Central:								
Iowa	353.64	--	--	586.59	769.50	454.93	902.77	379.90
Kansas	312.21	--	--	446.52	382.76	504.52	532.00	338.53
Minnesota	424.53	--	--	953.98	795.36	461.78	1,331.95	407.29
Missouri	439.78	322.73	--	--	--	551.24	580.48	591.58
Nebraska	526.69	--	--	628.90	1,141.10	449.43	--	570.29
North Dakota	457.57	--	--	674.24	509.49	357.17	1,519.65	409.27
South Dakota	418.50	384.18	--	626.36	784.80	439.82	704.48	489.67
South Atlantic:								
Delaware	747.92	--	--	349.28	655.62	369.29	2,032.84	253.14
District of Columbia	397.45	--	--	627.72	620.06	469.41	651.84	457.69
Florida	330.79	--	735.95	615.55	550.99	468.71	639.49	364.21
Georgia	487.27	--	852.41	1,444.37	562.17	651.76	600.64	534.82
Maryland	667.66	--	--	907.26	1,351.16	458.81	788.76	721.47
North Carolina	392.13	--	--	--	417.41	468.59	--	413.46
South Carolina	295.00	704.92	--	571.40	803.78	245.47	583.71	313.79
Virginia	449.55	--	--	729.94	633.32	541.18	--	409.81
West Virginia	546.07	--	--	--	1,492.84 *	450.37	--	527.76
East South Central:								
Alabama	444.34	--	--	597.45	286.67	551.44	797.63	409.50
Kentucky	392.64	--	--	440.08	1,064.45	378.47	428.28	546.59
Mississippi	482.52	641.20	--	--	--	687.28	448.84	668.21
Tennessee	583.27	--	--	703.47	612.11	1,226.30	541.12	662.40
West South Central:								
Arkansas	569.00	--	--	1,083.12	--	573.63	--	541.19
Louisiana	457.28	--	--	1,704.48	422.94	584.23	914.09	448.80
Oklahoma	375.00	--	--	609.67	918.90	369.87	940.55	396.61
Texas	436.57	--	--	1,109.97	611.71	230.61	605.38	312.94
Mountain:								
Arizona	496.46	--	--	584.52	292.20	373.43	1,516.29	317.19
Colorado	347.88	--	1,074.77	557.16	262.43	396.79	783.41	268.75
Idaho	621.33	372.00	673.63	754.35	1,773.44	771.08	334.68	813.51
Montana	484.49	--	--	648.32	--	879.22	702.81	573.65
Nevada	331.58	--	--	605.27	702.65	379.98	1,243.18	321.25
New Mexico	529.39	910.41	685.64	643.50	996.41	501.81	581.44	616.58
Utah	369.09	--	--	--	560.18	511.32	1,102.00	387.73
Wyoming	600.76	--	--	752.92	748.34	1,046.00	856.77	636.38
Pacific:								
Alaska	807.80	--	--	--	1,059.61	471.24	--	585.39
California	507.41	726.48	1,125.41	461.85	412.87	452.45	498.40	518.08
Hawaii	955.14	1,280.24	560.83	325.82	1,174.52	462.04	435.96	1,323.48
Oregon	281.34	--	--	382.74	292.86	525.17	567.91	317.75
Washington	319.41	--	433.27	--	1,290.46	299.58	951.23	335.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.C.1.b Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,426	8,597	8,201	8,067	8,228	8,579	8,187	8,467
New England:								
Connecticut	8,719	--	9,382	8,064	9,146	8,765	8,678	8,725
Maine	8,671	8,117	7,376	7,899	8,735	9,230	7,780	8,879
Massachusetts	9,375	12,170	12,416	9,502	9,203	9,024	10,993	9,135
New Hampshire	8,237	--	6,630	7,616	8,289	8,549	7,525	8,416
Rhode Island	9,544	--	9,699	10,155	9,816	9,139	9,340	9,578
Vermont	8,733	8,813	9,671	9,063	8,835	8,341	9,283	8,607
Middle Atlantic:								
New Jersey	9,000	--	11,107	9,156	8,374	9,348	7,393	9,264
New York	9,762	--	10,186	9,957	10,019	9,601	10,139	9,709
Pennsylvania	8,287	9,682	7,027	7,884	8,573	8,345	8,144	8,312
East North Central:								
Illinois	8,981	9,265	8,207	8,758	9,090	8,989	8,976	8,982
Indiana	8,473	--	--	8,632	8,426	8,374	8,894	8,425
Michigan	9,432	7,312	7,231	7,806	7,229	10,679	7,403	9,753
Ohio	8,290	--	8,907	8,416	7,820	8,358	8,801	8,224
Wisconsin	8,281	8,330	7,835	8,483	8,938	7,954	7,971	8,326
West North Central:								
Iowa	7,543	7,395	5,908	6,851	7,454	8,097	6,698	7,727
Kansas	7,978	6,652	7,729	6,633	8,094	8,225	7,477	8,062
Minnesota	8,057	--	6,661	8,902	8,365	7,917	8,173	8,041
Missouri	8,903	6,587	8,611	7,547	8,271	9,681	7,642	9,138
Nebraska	7,979	--	--	8,729	8,294	7,682	8,179	7,951
North Dakota	8,342	--	8,013	7,881	9,130	8,166	8,082	8,400
South Dakota	8,460	12,545	7,890	8,015	8,042	8,767	8,232	8,509
South Atlantic:								
Delaware	9,456	--	--	9,800	8,211	9,444	9,674	9,417
District of Columbia	8,882	--	7,989	8,149	9,415	8,917	7,781	9,096
Florida	9,359	8,787	8,276	8,608	8,307	9,678	8,325	9,472
Georgia	7,737	--	7,544	7,592	7,812	7,821	7,044	7,834
Maryland	7,913	7,459	9,100	6,946	10,167	7,642	7,672	7,962
North Carolina	8,171	--	--	7,754	7,670	8,214	8,744	8,055
South Carolina	8,077	11,155	8,130	7,229	7,683	8,002	9,383	7,862
Virginia	8,278	--	--	7,473	7,860	8,589	7,858	8,352
West Virginia	9,057	8,006	8,814	8,275	9,853	9,100	8,885	9,085
East South Central:								
Alabama	8,022	8,358	7,971	7,553	7,985	8,059	8,136	7,997
Kentucky	8,108	--	--	8,287	7,373	8,541	7,164	8,223
Mississippi	7,651	--	5,264	6,569	6,628	8,635	5,968	7,972
Tennessee	7,796	7,145	8,711	6,933	7,290	8,084	7,620	7,828
West South Central:								
Arkansas	7,708	7,363	9,097	7,752	6,806	7,814	8,324	7,589
Louisiana	7,918	--	--	8,402	7,490	8,111	8,426	7,812
Oklahoma	7,753	7,798	7,019	7,053	8,374	7,582	6,953	7,907
Texas	7,839	8,500	7,509	8,459	6,961	7,932	7,971	7,813
Mountain:								
Arizona	8,489	6,579	7,310	6,859	7,557	9,200	6,930	8,646
Colorado	8,445	--	7,774	8,186	9,224	8,285	7,640	8,561
Idaho	7,448	7,529	6,787	6,478	7,855	7,783	6,729	7,646
Montana	8,262	7,044	9,476	7,738	9,605	8,094	7,905	8,410
Nevada	7,510	--	--	7,155	7,713	7,413	7,528	7,507
New Mexico	8,272	--	--	8,022	8,122	8,252	8,712	8,219
Utah	7,873	5,879	--	6,867	6,643	8,748	6,428	8,057
Wyoming	8,656	11,008	8,775	9,882	8,673	7,350	9,898	8,145
Pacific:								
Alaska	9,191	--	--	11,569	8,917	8,702	10,800	9,018
California	8,128	8,895	7,245	7,926	8,892	7,965	7,800	8,192
Hawaii	8,047	8,923	9,840	8,007	7,801	7,730	8,930	7,745
Oregon	8,788	--	8,212	8,728	8,700	8,888	8,412	8,864
Washington	7,905	--	9,701	7,049	7,281	8,383	8,343	7,797

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Table II.C.1.b Standard errors for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	77.84	318.88	199.60	120.73	144.25	116.64	124.42	88.54
New England:								
Connecticut	328.83	--	982.41	1,014.01	692.06	326.72	442.05	370.51
Maine	267.54	656.02	981.11	714.56	555.11	353.14	662.54	286.76
Massachusetts	514.98	1,010.70	731.00	623.27	460.59	683.70	720.04	553.09
New Hampshire	317.70	--	249.87	612.65	593.09	510.09	466.20	380.08
Rhode Island	385.90	--	1,025.90	1,202.10	798.91	459.96	727.66	432.77
Vermont	201.85	586.70	564.76	375.47	400.93	270.77	340.02	229.16
Middle Atlantic:								
New Jersey	399.78	--	1,014.94	1,100.64	715.46	435.62	1,213.68	381.93
New York	393.93	--	686.98	833.94	533.02	633.41	842.70	434.51
Pennsylvania	248.44	768.40	530.47	698.59	636.31	315.69	417.08	284.28
East North Central:								
Illinois	251.37	877.66	819.66	377.66	372.78	395.56	488.19	287.21
Indiana	240.77	--	--	622.22	518.90	304.14	579.79	260.48
Michigan	736.99	634.57	921.75	738.95	426.32	1,065.98	652.26	825.98
Ohio	189.58	--	509.23	460.07	490.11	218.87	431.14	205.35
Wisconsin	230.23	1,354.42	769.71	531.67	400.14	323.12	539.60	251.67
West North Central:								
Iowa	233.60	740.58	531.69	551.87	400.40	355.70	458.11	256.41
Kansas	219.20	877.06	270.70	973.07	388.82	227.42	527.20	226.16
Minnesota	220.55	--	671.89	568.03	498.73	257.60	612.93	234.74
Missouri	416.15	654.49	981.28	707.78	546.10	634.02	563.19	471.10
Nebraska	270.85	--	--	721.45	592.90	318.96	634.46	294.58
North Dakota	227.02	--	943.83	612.84	594.08	220.37	600.66	243.91
South Dakota	231.71	1,157.70	615.55	444.05	350.99	390.70	480.72	259.00
South Atlantic:								
Delaware	275.94	--	--	954.50	427.72	311.74	914.41	283.75
District of Columbia	198.50	--	965.02	537.95	404.67	258.06	496.62	213.15
Florida	637.79	1,033.20	665.74	579.43	494.81	809.27	496.41	693.95
Georgia	227.58	--	1,025.14	761.20	661.19	255.86	614.05	246.39
Maryland	384.40	1,437.43	1,765.28	418.40	528.12	415.23	744.28	448.42
North Carolina	259.70	--	--	446.20	438.34	371.29	690.57	269.75
South Carolina	365.93	1,591.28	841.07	381.44	483.17	468.91	1,236.88	335.15
Virginia	394.49	--	--	467.78	377.58	580.78	739.04	445.50
West Virginia	363.46	494.33	1,277.53	1,333.13	434.01	454.83	782.05	401.73
East South Central:								
Alabama	268.10	640.34	458.21	470.01	697.52	375.22	329.08	318.10
Kentucky	242.77	--	--	663.57	578.66	251.44	699.43	254.35
Mississippi	378.29	--	498.06	428.97	399.85	366.48	391.91	390.35
Tennessee	187.62	758.48	626.29	568.37	413.45	221.07	463.47	204.93
West South Central:								
Arkansas	270.86	405.51	1,393.09	840.15	456.84	336.63	767.83	286.22
Louisiana	258.80	--	--	637.17	405.53	411.06	764.96	260.97
Oklahoma	215.53	1,333.03	587.45	593.22	387.05	207.49	492.87	226.41
Texas	279.37	808.70	536.91	621.84	992.24	250.78	452.19	320.64
Mountain:								
Arizona	499.73	592.74	1,059.37	685.68	266.90	666.72	563.80	532.63
Colorado	333.32	--	964.40	870.22	694.50	422.25	724.61	367.47
Idaho	240.81	1,385.49	705.95	447.43	508.84	411.78	462.13	290.68
Montana	248.85	655.09	508.47	539.47	459.83	352.49	465.39	301.30
Nevada	250.36	--	--	363.45	324.79	347.87	924.34	247.25
New Mexico	233.91	--	--	700.09	405.96	299.00	937.67	234.62
Utah	235.36	807.52	--	515.26	439.53	207.43	561.24	226.85
Wyoming	413.64	2,054.23	765.57	467.93	945.36	551.86	728.85	464.91
Pacific:								
Alaska	292.56	--	--	844.23	593.50	312.91	1,003.47	301.40
California	222.91	1,316.71	841.57	442.35	481.70	293.83	527.51	245.85
Hawaii	261.42	1,101.02	1,730.06	524.99	530.80	203.29	726.51	219.43
Oregon	271.12	--	932.32	652.26	467.09	400.69	675.71	292.98
Washington	264.43	--	643.54	638.34	579.00	333.27	473.40	307.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.1.c Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,503	8,925	8,537	7,892	8,842	8,417	8,469	8,512
New England:								
Connecticut	9,543	--	--	--	11,065	8,998	--	9,583
Maine	8,482	--	8,827	--	8,913	8,255	7,636	8,649
Massachusetts	9,582	--	9,217	12,238	10,137	7,502	9,633	9,565
New Hampshire	8,187	--	10,102	--	9,236	7,699	--	8,234
Rhode Island	9,400	10,633	--	9,321	9,764	8,557	8,739	9,839
Vermont	8,340	--	--	9,187	7,162	--	8,821	7,715
Middle Atlantic:								
New Jersey	9,813	--	--	--	9,649	10,477	--	9,825
New York	9,105	10,737	11,113	7,918	10,172	8,099	9,701	8,887
Pennsylvania	8,754	--	--	--	8,929	8,790	--	8,854
East North Central:								
Illinois	8,531	--	--	8,989	7,922	8,470	9,390	8,316
Indiana	9,462	--	--	9,600	11,242	8,641	--	9,773
Michigan	7,388	--	5,375	--	7,555	7,230	--	7,413
Ohio	8,523	--	--	7,950	8,789	8,499	9,928	8,312
Wisconsin	8,077	--	--	5,652	8,364	10,513	5,205	9,105
West North Central:								
Iowa	8,020	--	--	5,505	8,262	8,377	9,108	7,828
Kansas	7,209	--	--	6,438	7,320	8,132	6,319	7,629
Minnesota	9,131	--	--	9,220	9,124	9,158	9,303	9,089
Missouri	7,931	--	8,986	--	7,579	8,608	--	8,199
Nebraska	9,240	--	--	9,001	9,229	9,175	--	9,200
North Dakota	9,065	--	9,700	9,563	7,824	6,923	10,396	8,145
South Dakota	8,576	--	8,031	--	8,936	9,201	6,462	9,272
South Atlantic:								
Delaware	8,531	--	--	--	8,108	8,448	9,404	8,354
District of Columbia	9,032	--	--	--	9,895	7,893	--	8,715
Florida	8,234	--	9,641	7,657	8,437	8,563	--	8,417
Georgia	8,127	--	10,339	--	7,551	7,756	9,831	7,476
Maryland	8,219	--	--	7,493	10,200	7,454	6,582	8,935
North Carolina	7,335	--	--	6,846	8,379	7,427	6,616	7,431
South Carolina	9,106	--	--	--	--	9,697	9,976	8,623
Virginia	8,303	--	--	6,484	9,195	8,416	7,299	8,636
West Virginia	8,686	--	3,935	--	8,671	9,311	--	9,350
East South Central:								
Alabama	7,795	--	--	7,688	7,081	8,582	7,971	7,711
Kentucky	8,538	--	11,323	8,112	8,864	8,314	9,440	8,448
Mississippi	7,359	--	--	--	6,439	8,069	--	6,864
Tennessee	8,497	--	--	--	--	9,554	7,816	8,642
West South Central:								
Arkansas	6,582	--	--	--	7,537	6,444	6,444	6,651
Louisiana	9,495	11,002	--	8,986	8,187	9,690	10,054	9,174
Oklahoma	7,729	--	7,833	--	9,342	7,007	7,638	7,794
Texas	7,828	--	7,675	10,697	8,216	7,349	8,261	7,668
Mountain:								
Arizona	7,465	--	--	8,559	7,563	6,990	8,883	7,097
Colorado	8,857	9,854	8,667	--	8,908	8,846	8,859	8,856
Idaho	7,340	--	--	--	6,308	8,389	6,541	8,013
Montana	9,066	9,441	--	--	6,584	--	10,034	8,164
Nevada	7,466	--	--	5,013	8,139	8,572	--	8,299
New Mexico	9,188	--	--	--	10,683	8,212	--	9,030
Utah	7,681	--	--	--	8,163	7,690	--	8,164
Wyoming	9,569	--	--	8,274	8,629	10,702	7,628	10,450
Pacific:								
Alaska	10,500	--	--	--	--	8,872	--	10,013
California	9,194	12,121	--	7,344	10,386	8,792	10,429	8,974
Hawaii	7,730	8,291	8,037	7,354	8,034	7,527	7,870	7,668
Oregon	7,691	8,198	--	--	7,968	8,732	7,627	7,708
Washington	9,162	7,932	--	--	--	9,556	8,785	9,389

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.1.c Standard errors for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	116.13	536.55	413.57	266.75	213.71	174.13	264.82	129.07
New England:								
Connecticut	635.20	--	--	--	662.86	1,067.41	--	716.28
Maine	545.23	--	691.43	--	629.38	1,017.89	894.33	641.71
Massachusetts	905.07	--	193.41	641.66	1,763.43	1,010.91	1,346.22	1,132.42
New Hampshire	416.82	--	884.21	--	377.82	579.12	--	409.18
Rhode Island	656.72	2,073.20	--	1,846.67	486.44	490.00	1,231.10	681.96
Vermont	490.96	--	--	657.50	798.03	--	654.81	700.10
Middle Atlantic:								
New Jersey	771.88	--	--	--	921.36	872.13	--	822.11
New York	596.23	645.42	1,060.22	945.17	1,383.74	717.65	902.94	730.85
Pennsylvania	413.07	--	--	--	606.93	389.45	--	346.99
East North Central:								
Illinois	396.67	--	--	537.21	1,402.21	338.04	936.16	438.75
Indiana	788.24	--	--	875.70	1,778.87	484.58	--	792.44
Michigan	571.43	--	421.01	--	912.60	635.59	--	529.56
Ohio	352.83	--	--	1,394.69	323.34	401.36	1,141.36	333.49
Wisconsin	592.00	--	--	1,096.85	569.24	212.35	881.18	385.29
West North Central:								
Iowa	432.23	--	--	925.03	711.56	337.59	1,241.53	456.02
Kansas	289.81	--	--	676.17	217.70	365.08	654.69	222.14
Minnesota	195.14	--	--	826.99	391.56	202.03	665.82	182.16
Missouri	501.69	--	743.04	--	513.69	344.39	--	324.11
Nebraska	306.31	--	--	501.67	500.20	303.85	--	244.18
North Dakota	440.56	--	642.82	470.47	616.15	589.77	826.84	415.67
South Dakota	500.63	--	943.28	--	534.83	533.37	1,171.62	402.27
South Atlantic:								
Delaware	681.75	--	--	--	1,075.36	975.10	1,428.31	779.73
District of Columbia	523.81	--	--	--	842.89	479.36	--	439.34
Florida	543.78	--	440.93	713.55	1,106.57	561.84	--	537.78
Georgia	412.82	--	994.88	--	462.62	626.48	864.57	357.62
Maryland	699.78	--	--	784.40	1,300.48	1,084.73	513.86	921.72
North Carolina	219.41	--	--	247.54	383.41	300.34	247.09	247.15
South Carolina	499.31	--	--	--	--	632.52	221.29	680.48
Virginia	340.01	--	--	382.82	369.10	553.40	825.61	303.58
West Virginia	575.24	--	278.41	--	1,147.62	560.79	--	489.83
East South Central:								
Alabama	399.59	--	--	1,087.11	607.99	688.47	834.57	440.82
Kentucky	275.43	--	631.23	181.89	758.90	276.14	559.14	301.46
Mississippi	806.66	--	--	--	1,009.28	615.98	--	893.57
Tennessee	537.75	--	--	--	--	709.06	147.28	636.40
West South Central:								
Arkansas	937.12	--	--	--	530.87	1,608.82	930.98	1,333.60
Louisiana	482.21	762.83	--	434.03	527.93	785.95	738.93	599.11
Oklahoma	572.99	--	1,201.10	--	393.79	718.14	981.51	680.92
Texas	504.22	--	1,492.31	932.68	799.64	596.99	1,205.05	519.90
Mountain:								
Arizona	599.15	--	--	408.07	540.17	818.86	607.15	671.63
Colorado	559.63	802.01	675.70	--	666.21	1,158.06	722.59	718.12
Idaho	636.21	--	--	--	396.21	717.44	1,016.59	657.34
Montana	691.91	705.96	--	--	522.45	--	1,049.63	713.76
Nevada	589.13	--	--	45.39	27.27	425.86	--	338.19
New Mexico	629.57	--	--	--	315.60	369.68	--	740.81
Utah	506.35	--	--	--	630.90	403.22	--	446.34
Wyoming	374.93	--	--	979.97	990.84	584.50	705.06	493.11
Pacific:								
Alaska	1,080.90	--	--	--	--	92.83	--	768.59
California	550.11	1,354.71	--	838.32	898.17	715.75	1,092.42	605.72
Hawaii	512.46	528.44	938.46	629.20	388.77	965.77	601.30	690.99
Oregon	646.37	453.25	--	--	204.95	788.58	502.80	809.54
Washington	598.74	766.92	--	--	--	520.14	1,370.18	496.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.C.1.d Average total single premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,213	8,833	8,278	8,026	8,122	8,236	8,292	8,177
New England:								
Connecticut	9,240	9,636	9,508	7,797	10,467	9,019	9,407	9,174
Maine	8,437	7,511	6,906	8,469	9,084	8,628	7,390	8,791
Massachusetts	9,126	11,180	11,649	9,789	8,841	8,427	10,690	8,735
New Hampshire	8,072	9,407	6,813	8,241	8,901	7,473	7,997	8,141
Rhode Island	9,389	10,093	8,340	10,052	9,532	8,316	8,810	9,672
Vermont	8,900	9,240	9,076	8,679	8,867	8,986	8,955	8,843
Middle Atlantic:								
New Jersey	9,062	--	--	9,278	9,019	9,548	7,854	9,451
New York	9,845	10,417	10,586	9,829	10,239	8,775	10,336	9,619
Pennsylvania	8,045	8,533	7,499	7,503	8,864	7,893	7,789	8,152
East North Central:								
Illinois	8,443	9,254	9,337	8,949	8,207	7,752	9,286	8,116
Indiana	8,113	--	9,645	7,968	8,107	8,091	8,039	8,138
Michigan	9,269	7,678	5,898	8,036	6,591	11,861	7,433	9,806
Ohio	8,148	8,968	8,524	8,367	7,831	7,894	8,752	7,849
Wisconsin	7,914	7,704	8,497	8,250	8,889	6,346	7,865	7,930
West North Central:								
Iowa	7,336	7,504	6,882	7,050	7,305	8,067	7,023	7,496
Kansas	7,408	6,352	7,430	6,674	7,769	8,319	7,072	7,627
Minnesota	7,431	--	6,585	8,742	6,942	7,196	8,313	7,132
Missouri	8,312	7,260	8,756	7,818	7,855	9,238	7,857	8,527
Nebraska	8,108	--	8,222	8,562	7,041	8,718	7,880	8,220
North Dakota	8,450	10,590	8,601	7,973	9,083	7,382	8,936	8,069
South Dakota	8,141	10,932	7,995	7,560	7,849	8,854	7,698	8,371
South Atlantic:								
Delaware	9,397	9,671	12,676	9,443	8,236	8,804	10,181	8,978
District of Columbia	8,952	9,134	8,397	8,655	8,912	9,747	8,384	9,252
Florida	8,202	8,103	7,877	7,640	8,114	8,970	7,717	8,440
Georgia	7,611	--	8,343	7,754	7,086	7,963	7,734	7,574
Maryland	7,436	7,147	--	7,124	8,614	7,072	6,937	7,608
North Carolina	7,660	--	--	7,320	7,306	7,216	8,670	7,265
South Carolina	8,288	10,844	7,543	7,616	7,762	8,247	9,249	7,868
Virginia	7,657	7,678	9,197	7,199	7,826	7,123	8,165	7,408
West Virginia	8,621	6,652	6,860	9,640	9,322	8,695	7,370	9,181
East South Central:								
Alabama	7,407	7,785	7,472	7,245	6,577	8,199	7,570	7,277
Kentucky	7,634	8,394	7,247	7,594	7,539	7,920	7,293	7,853
Mississippi	6,476	6,887	6,434	6,362	6,619	5,969	6,685	6,293
Tennessee	7,299	6,276	8,196	6,320	7,239	8,472	7,053	7,413
West South Central:								
Arkansas	7,421	7,437	8,321	7,594	6,288	7,569	7,587	7,343
Louisiana	8,240	8,936	9,148	8,867	7,357	8,090	9,264	7,674
Oklahoma	7,606	7,949	7,286	6,913	8,234	7,495	7,223	7,843
Texas	7,603	8,587	7,461	8,142	6,803	7,474	7,737	7,516
Mountain:								
Arizona	7,767	6,855	9,079	7,431	7,248	8,282	7,876	7,715
Colorado	8,160	9,484	8,457	7,775	8,854	7,461	8,421	8,055
Idaho	7,077	8,052	6,774	6,452	7,122	7,491	6,866	7,214
Montana	8,197	7,078	8,424	7,966	8,916	8,836	7,863	8,461
Nevada	7,096	9,288	6,625	6,481	7,492	6,479	7,110	7,089
New Mexico	8,647	10,321	9,283	7,663	8,679	8,356	8,999	8,477
Utah	7,043	5,954	5,207	6,968	6,754	8,478	6,143	7,388
Wyoming	9,520	12,354	7,969	9,340	8,159	10,155	9,264	9,733
Pacific:								
Alaska	10,013	--	9,739	12,383	9,217	9,018	10,844	9,606
California	8,449	9,952	8,026	8,192	8,838	8,010	8,640	8,362
Hawaii	7,114	8,908	7,529	7,977	5,574	7,046	8,063	6,550
Oregon	8,074	9,197	8,656	7,592	7,997	7,862	8,480	7,900
Washington	8,182	7,062	9,200	7,616	7,941	8,931	8,453	7,995

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.C.1.d Standard errors for average total single premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	73.45	238.10	187.49	110.18	149.72	160.14	108.55	94.49
New England:								
Connecticut	485.62	675.77	971.71	950.94	381.22	430.60	441.56	657.81
Maine	261.79	535.34	664.64	617.23	531.26	384.37	429.96	318.32
Massachusetts	492.83	1,106.55	795.76	511.01	424.73	784.91	615.01	543.75
New Hampshire	259.55	1,208.77	645.78	490.18	372.30	485.60	404.66	331.74
Rhode Island	408.18	1,341.09	822.57	936.23	510.98	256.38	629.22	508.25
Vermont	237.59	546.34	728.71	403.54	521.25	482.52	362.72	307.49
Middle Atlantic:								
New Jersey	398.63	--	--	593.21	212.81	829.63	929.58	403.13
New York	297.70	1,408.07	944.29	385.03	558.34	431.90	601.36	336.48
Pennsylvania	289.24	794.19	632.06	622.20	494.56	534.04	385.75	383.89
East North Central:								
Illinois	224.40	772.15	845.69	343.26	334.80	326.70	417.10	232.80
Indiana	307.76	--	1,439.87	361.63	702.58	547.99	630.53	351.57
Michigan	957.94	919.34	428.99	750.51	422.87	1,673.97	623.33	1,174.93
Ohio	277.15	1,295.91	571.54	448.45	523.37	622.26	390.59	350.05
Wisconsin	291.33	978.20	760.19	477.03	401.16	378.88	511.10	347.95
West North Central:								
Iowa	301.98	918.45	841.80	625.16	508.69	342.13	501.93	367.21
Kansas	254.18	761.23	408.83	666.14	391.44	302.16	456.94	297.63
Minnesota	217.51	--	649.07	557.82	527.76	186.05	513.84	213.14
Missouri	353.25	693.25	817.14	695.27	811.46	433.46	489.77	451.48
Nebraska	386.30	--	1,053.48	666.02	998.24	384.50	649.94	470.66
North Dakota	375.15	1,538.32	926.66	543.72	873.58	281.28	573.52	483.37
South Dakota	267.22	1,493.44	681.02	630.83	251.03	322.46	536.52	258.14
South Atlantic:								
Delaware	425.00	1,586.64	1,307.70	759.38	561.64	1,011.71	842.38	488.40
District of Columbia	255.60	1,254.53	941.36	536.31	348.38	444.30	466.37	283.96
Florida	249.29	1,567.81	600.29	462.71	457.61	278.02	481.93	275.60
Georgia	296.38	--	917.25	698.06	338.49	508.22	616.86	336.66
Maryland	367.99	1,197.90	--	365.81	921.89	309.23	594.95	501.72
North Carolina	313.65	--	--	414.45	546.71	232.40	770.69	233.84
South Carolina	522.55	1,429.46	851.94	430.30	579.10	1,191.43	985.86	538.43
Virginia	306.25	1,050.63	1,227.97	423.16	390.42	638.36	639.56	321.06
West Virginia	335.41	597.56	791.12	809.20	645.34	500.88	513.72	417.17
East South Central:								
Alabama	215.25	738.30	448.68	390.88	297.46	499.50	344.10	272.78
Kentucky	315.99	655.31	1,024.39	490.36	592.85	565.10	453.67	405.86
Mississippi	268.44	652.53	820.48	392.62	472.12	1,116.86	395.69	348.44
Tennessee	288.98	976.09	611.53	556.81	377.18	433.25	476.08	361.29
West South Central:								
Arkansas	306.83	606.68	1,198.83	679.51	349.41	453.60	662.56	328.27
Louisiana	362.27	892.33	1,062.87	936.51	281.79	733.62	580.15	322.27
Oklahoma	319.38	1,068.08	531.62	479.11	586.48	198.93	386.88	417.48
Texas	411.16	695.45	645.42	671.27	958.59	261.95	427.21	610.39
Mountain:								
Arizona	296.13	628.03	1,353.77	676.08	303.07	252.00	649.32	313.27
Colorado	376.21	787.80	882.11	724.05	824.07	409.09	525.78	483.90
Idaho	262.28	882.90	621.67	468.73	895.81	401.16	404.82	341.55
Montana	331.05	588.00	596.91	604.89	675.48	1,040.15	496.73	450.98
Nevada	303.54	1,340.76	1,081.74	455.96	363.75	628.94	639.27	318.28
New Mexico	396.47	394.09	1,002.21	606.58	862.63	588.05	580.06	509.35
Utah	356.94	871.99	989.39	487.60	439.61	500.89	514.99	419.37
Wyoming	337.43	1,521.58	904.23	411.26	450.48	308.14	684.59	250.56
Pacific:								
Alaska	517.04	--	1,662.92	1,069.45	674.76	782.40	1,264.42	484.70
California	197.14	612.58	864.77	360.71	366.72	271.29	392.97	222.23
Hawaii	465.74	581.45	590.39	330.41	1,117.58	373.01	341.85	641.03
Oregon	253.29	1,002.56	858.48	534.44	389.32	472.02	514.32	285.77
Washington	352.80	468.39	626.56	796.71	601.42	775.82	501.38	485.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.1.e Average total single premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,713	7,876	8,201	7,662	8,591	8,820	7,774	8,758
New England:								
Connecticut	8,739	--	9,770	9,214	8,281	8,746	8,742	8,738
Maine	9,229	--	--	--	8,422	9,710	--	9,249
Massachusetts	9,829	--	--	8,120	10,281	9,790	9,141	9,864
New Hampshire	8,545	--	8,153	--	8,617	8,623	--	8,596
Rhode Island	9,201	--	6,880	--	9,712	9,039	10,713	9,089
Vermont	8,631	--	7,823	9,006	8,568	8,675	8,639	8,630
Middle Atlantic:								
New Jersey	9,193	--	--	9,203	9,441	9,180	--	9,253
New York	9,374	--	10,323	7,401	9,327	9,457	10,077	9,333
Pennsylvania	9,086	--	--	9,213	8,711	9,194	9,680	9,063
East North Central:								
Illinois	9,218	7,751	--	8,831	10,115	9,199	7,934	9,292
Indiana	8,644	--	--	9,820	9,242	8,292	10,084	8,581
Michigan	8,415	--	--	--	7,969	8,596	--	8,499
Ohio	8,443	--	--	8,209	8,306	8,486	--	8,433
Wisconsin	8,437	--	--	6,471	8,513	8,684	5,962	8,644
West North Central:								
Iowa	7,827	--	--	6,307	7,750	8,068	7,506	7,853
Kansas	8,165	--	--	5,782	8,315	8,238	6,876	8,226
Minnesota	8,742	--	--	8,592	9,131	8,582	--	8,723
Missouri	8,756	--	4,232	5,889	7,547	9,503	5,826	9,030
Nebraska	7,670	--	10,009	8,745	8,328	7,425	8,845	7,637
North Dakota	8,304	--	--	8,422	8,639	8,147	8,524	8,290
South Dakota	8,535	7,831	8,575	--	8,190	8,692	8,098	8,590
South Atlantic:								
Delaware	8,968	--	--	8,934	7,885	9,111	8,358	9,000
District of Columbia	8,858	--	--	7,531	9,534	8,814	6,607	8,945
Florida	9,518	--	9,311	8,600	8,708	9,642	8,868	9,540
Georgia	7,972	--	--	7,385	9,013	7,807	7,480	8,003
Maryland	8,604	--	--	--	11,331	8,038	9,251	8,571
North Carolina	8,348	8,990	6,916	8,977	8,075	8,418	7,890	8,376
South Carolina	8,073	--	--	7,299	7,785	8,127	8,135	8,071
Virginia	8,550	--	--	7,468	8,443	8,687	6,444	8,634
West Virginia	9,127	13,905	--	--	9,441	9,210	--	9,042
East South Central:								
Alabama	8,182	--	10,144	--	8,816	8,008	8,492	8,161
Kentucky	8,276	--	--	8,096	7,325	8,505	8,927	8,265
Mississippi	8,287	--	--	7,108	7,134	8,625	5,548	8,356
Tennessee	7,658	--	--	6,789	7,075	7,848	7,382	7,669
West South Central:								
Arkansas	7,675	--	--	--	7,762	7,693	--	7,702
Louisiana	8,079	--	--	8,335	7,772	8,415	6,974	8,211
Oklahoma	7,892	--	--	7,247	8,482	7,573	--	7,848
Texas	8,003	6,308	--	--	8,239	8,123	5,848	8,137
Mountain:								
Arizona	8,592	--	--	6,106	7,445	9,027	6,941	8,632
Colorado	8,581	--	8,008	6,906	8,789	8,746	6,906	8,761
Idaho	8,179	--	--	7,096	8,379	8,125	--	8,134
Montana	7,599	--	--	7,234	6,270	8,172	7,469	7,614
Nevada	7,718	--	--	6,653	7,829	7,666	--	7,669
New Mexico	8,543	--	--	--	8,362	8,735	--	8,595
Utah	8,156	--	--	--	6,726	8,730	6,482	8,210
Wyoming	8,553	--	9,032	10,109	8,811	7,770	8,867	8,476
Pacific:								
Alaska	8,803	--	--	11,815	8,518	8,611	--	8,794
California	9,402	--	--	7,779	9,528	9,483	7,742	9,453
Hawaii	8,348	--	--	7,017	9,117	8,358	8,072	8,399
Oregon	8,712	--	6,486	6,655	9,527	8,747	6,839	8,870
Washington	8,488	--	--	--	7,152	8,891	--	8,488

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.1.e Standard errors for average total single premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	134.76	585.62	306.55	225.51	126.77	164.13	226.69	138.17
New England:								
Connecticut	281.65	--	819.64	1,286.48	957.24	301.75	803.86	294.80
Maine	388.52	--	--	--	631.13	464.25	--	387.18
Massachusetts	347.66	--	--	526.05	826.45	407.19	634.81	362.58
New Hampshire	284.99	--	779.99	--	462.82	372.12	--	289.28
Rhode Island	408.80	--	617.14	--	423.04	451.29	1,777.22	416.78
Vermont	258.95	--	618.91	513.92	457.27	355.27	581.28	275.66
Middle Atlantic:								
New Jersey	389.81	--	--	599.95	1,134.90	386.50	--	391.01
New York	474.61	--	947.76	1,428.54	626.57	637.92	751.12	500.01
Pennsylvania	238.10	--	--	701.71	687.27	234.64	795.62	245.96
East North Central:								
Illinois	295.57	42.52	--	757.57	936.30	327.49	766.60	304.33
Indiana	283.16	--	--	1,138.68	747.07	289.61	969.37	292.07
Michigan	311.65	--	--	--	430.67	383.25	--	313.67
Ohio	203.77	--	--	980.51	574.73	214.82	--	206.23
Wisconsin	222.07	--	--	1,220.54	458.37	230.03	1,015.29	202.54
West North Central:								
Iowa	233.21	--	--	483.26	453.09	291.89	802.54	242.59
Kansas	198.25	--	--	314.85	405.13	217.67	743.90	191.94
Minnesota	194.60	--	--	748.30	440.58	212.11	--	197.74
Missouri	553.77	--	201.87	612.61	361.62	670.55	847.09	574.68
Nebraska	320.12	--	266.30	848.42	567.06	358.89	548.96	326.25
North Dakota	168.09	--	--	486.89	365.06	207.68	735.08	172.50
South Dakota	268.62	597.01	257.23	--	538.71	367.54	304.94	298.85
South Atlantic:								
Delaware	350.94	--	--	1,048.01	681.93	385.90	802.05	364.10
District of Columbia	261.51	--	--	508.94	706.05	287.47	831.84	266.61
Florida	710.24	--	280.38	887.50	819.64	806.95	447.88	732.15
Georgia	256.45	--	--	1,085.51	733.88	268.75	909.63	267.36
Maryland	357.45	--	--	--	736.23	361.97	1,516.95	366.55
North Carolina	240.05	406.27	33.02	608.49	438.47	306.84	435.42	253.71
South Carolina	292.24	--	--	421.45	480.50	351.61	654.31	302.91
Virginia	453.16	--	--	602.57	450.21	522.11	799.78	466.06
West Virginia	419.16	442.39	--	--	598.71	432.53	--	427.26
East South Central:								
Alabama	337.34	--	961.75	--	727.74	384.58	1,209.62	350.07
Kentucky	222.23	--	--	283.52	865.17	192.30	606.58	226.03
Mississippi	353.95	--	--	835.54	260.24	352.84	118.24	346.50
Tennessee	292.70	--	--	787.66	524.76	343.81	1,105.42	300.50
West South Central:								
Arkansas	422.08	--	--	--	802.54	482.84	--	433.70
Louisiana	281.67	--	--	203.65	654.25	323.87	780.23	291.97
Oklahoma	210.90	--	--	759.35	419.70	220.05	--	205.17
Texas	226.82	211.90	--	--	548.05	257.98	718.78	233.02
Mountain:								
Arizona	593.83	--	--	282.02	389.07	694.00	274.79	604.43
Colorado	321.11	--	405.02	1,346.86	451.21	419.47	934.01	338.03
Idaho	327.40	--	--	313.44	367.12	446.23	--	332.28
Montana	241.28	--	--	467.77	485.31	328.82	567.23	261.41
Nevada	235.82	--	--	287.54	287.17	267.05	--	234.95
New Mexico	281.36	--	--	--	324.62	395.92	--	285.96
Utah	197.12	--	--	--	507.98	197.14	1,177.64	192.90
Wyoming	434.62	--	697.75	671.83	1,073.39	555.51	790.88	501.86
Pacific:								
Alaska	297.02	--	--	1,259.17	739.71	234.39	--	302.70
California	500.53	--	--	652.37	577.05	524.30	1,132.31	492.08
Hawaii	521.00	--	--	170.53	784.01	684.74	1,468.41	558.19
Oregon	351.79	--	415.44	149.94	786.38	419.70	469.39	365.72
Washington	288.22	--	--	--	856.59	219.16	--	297.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,789	1,512	2,032	1,664	1,772	1,824	1,755	1,796
New England:								
Connecticut	1,853	--	2,591	1,902	1,905	1,793	2,133	1,800
Maine	1,657	--	1,756	2,012	1,608	1,625	1,799	1,627
Massachusetts	2,077	--	4,039	2,532	2,256	1,568	3,972 *	1,773
New Hampshire	1,908	--	1,595	1,803	1,868	1,984	1,559	2,002
Rhode Island	1,973	2,512	1,744 *	1,763	2,035	1,991	1,902	1,991
Vermont	1,871	--	1,260	2,121	1,795	2,174	1,435	2,008
Middle Atlantic:								
New Jersey	1,862	--	--	2,721	1,594 *	1,877	1,417	1,939
New York	1,953	1,704 *	2,906	1,832	2,079	1,811	2,250	1,890
Pennsylvania	1,970	1,877	2,590 *	2,127	1,729	1,975	2,190	1,929
East North Central:								
Illinois	1,899	1,399 *	2,671	2,172	1,881	1,841	1,999	1,877
Indiana	1,676	--	--	1,185	1,753	1,785	1,969	1,641
Michigan	1,825	--	911 *	1,392	1,512	2,197	1,023	1,968
Ohio	1,797	--	734	1,515	2,198	1,869	1,006	1,940
Wisconsin	1,946	--	2,807	2,332	2,058	1,720	2,478	1,856
West North Central:								
Iowa	1,784	2,817	2,090	1,710	1,528	1,796	2,173	1,703
Kansas	1,699	--	--	1,654	1,670	1,851	1,322	1,782
Minnesota	1,942	--	--	1,747	2,037	1,927	2,071	1,921
Missouri	1,792	--	2,152	1,686	1,872	1,811	1,729	1,807
Nebraska	1,695	--	--	2,450	1,579	1,695	1,531	1,716
North Dakota	1,669	--	2,141	1,751	1,367	1,580	2,026	1,562
South Dakota	1,947	--	2,128	2,472	1,772	1,815	2,203	1,873
South Atlantic:								
Delaware	1,806	--	--	1,886	2,042	1,664	1,931	1,780
District of Columbia	2,047	--	--	1,853	2,437	2,023	1,463	2,177
Florida	1,779	--	1,813	1,787	1,670	1,824	1,649	1,801
Georgia	1,571	--	3,319	1,786	1,488	1,419	2,355	1,454
Maryland	1,911	--	1,947	1,247	2,221	1,930	1,837	1,925
North Carolina	1,810	--	--	1,412	1,878	1,885	1,500	1,867
South Carolina	1,828	--	--	1,307	2,061	1,881	1,702	1,853
Virginia	1,862	--	--	1,519	2,312	1,888	1,417	1,946
West Virginia	1,662	--	--	1,878	1,467	1,556	2,105 *	1,587
East South Central:								
Alabama	1,925	1,810 *	--	1,972	1,893	1,871	2,051	1,889
Kentucky	1,686	--	--	1,279	1,489	1,879	1,440	1,725
Mississippi	1,852	--	--	1,479	1,679	2,042	1,588	1,918
Tennessee	1,577	--	--	1,461	1,438	1,733	1,476	1,595
West South Central:								
Arkansas	1,744	--	1,074	1,594	1,692	1,902	1,294	1,852
Louisiana	2,026	--	--	1,569	1,790	2,458	1,599	2,154
Oklahoma	1,974	--	1,579 *	1,533	2,675 *	1,647	1,822	2,010
Texas	1,515	2,128	1,601	1,245	1,334	1,538	1,660	1,478
Mountain:								
Arizona	1,539	--	3,730 *	1,350	1,105	1,549	2,367	1,420
Colorado	1,913	--	2,718	1,929	1,786	1,906	2,121	1,864
Idaho	1,509	--	1,126	1,224	1,536	1,620	1,351	1,561
Montana	1,316	1,192 *	1,193	1,446	1,198	1,363	1,207	1,363
Nevada	1,414	--	1,181	1,561	1,467	1,360	1,490	1,398
New Mexico	1,691	--	--	1,825	2,032	1,428	1,828	1,667
Utah	1,513	--	--	1,049 *	1,670	1,538	1,406	1,527
Wyoming	1,697	--	--	1,999	1,440	1,451	2,010	1,559
Pacific:								
Alaska	1,910	--	--	2,067	1,625	2,118	1,554	1,975
California	1,947	863 *	2,515	1,511	1,942	2,085	1,605	2,012
Hawaii	799	596 *	320 *	608	402 *	1,339	477	939
Oregon	1,233	656 *	1,405	1,237	1,095	1,334	1,176	1,247
Washington	1,446	698 *	1,155 *	1,550	1,278	1,611	1,378	1,463

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	42.88	161.93	134.65	54.09	61.92	68.15	72.26	49.18
New England:								
Connecticut	109.53	--	457.70	384.96	156.45	149.31	316.55	114.82
Maine	121.94	--	427.89	460.00	212.67	159.72	408.43	118.99
Massachusetts	257.10	--	626.01	267.76	387.94	173.89	1,248.76 *	169.12
New Hampshire	145.29	--	338.07	308.47	322.33	218.27	249.39	170.82
Rhode Island	154.85	684.82	540.84 *	385.93	194.37	236.08	323.32	175.55
Vermont	190.96	--	316.87	269.79	237.35	466.32	227.18	238.60
Middle Atlantic:								
New Jersey	233.84	--	--	385.09	627.93 *	218.29	417.95	265.65
New York	124.39	572.40 *	544.29	257.22	299.06	144.13	313.00	135.37
Pennsylvania	122.28	517.79	803.98 *	317.46	236.97	155.94	373.64	127.02
East North Central:								
Illinois	135.76	441.18 *	771.74	340.69	156.07	222.73	304.30	151.39
Indiana	119.43	--	--	303.37	144.85	163.18	342.23	126.02
Michigan	153.48	--	273.51 *	274.37	172.29	230.39	233.47	170.46
Ohio	109.64	--	192.18	271.63	228.38	152.39	160.34	124.77
Wisconsin	90.58	--	316.86	195.68	149.58	117.24	332.35	88.95
West North Central:								
Iowa	110.22	840.98	556.79	230.61	155.86	139.12	422.82	98.85
Kansas	111.01	--	--	256.57	102.68	162.05	227.41	115.61
Minnesota	153.83	--	--	354.45	140.31	254.01	345.84	168.20
Missouri	136.58	--	567.04	193.53	359.60	199.28	270.24	156.18
Nebraska	125.61	--	--	390.95	311.35	147.44	437.10	130.23
North Dakota	119.60	--	472.09	262.56	197.17	144.11	337.48	115.48
South Dakota	130.53	--	360.18	535.65	102.40	199.91	376.68	129.19
South Atlantic:								
Delaware	131.43	--	--	386.37	326.67	120.27	484.69	123.72
District of Columbia	176.80	--	--	271.31	425.64	242.86	243.64	208.22
Florida	99.92	--	447.52	197.27	270.17	125.29	226.27	109.24
Georgia	107.38	--	597.80	379.97	238.93	110.02	392.17	102.65
Maryland	182.83	--	412.02	213.39	213.54	292.29	242.22	210.79
North Carolina	136.17	--	--	234.66	235.62	192.37	338.28	146.89
South Carolina	131.48	--	--	248.76	319.72	167.98	323.03	142.55
Virginia	131.36	--	--	224.55	192.93	178.89	371.39	136.90
West Virginia	170.03	--	--	411.44	214.51	107.65	968.14 *	105.55
East South Central:								
Alabama	110.47	672.91 *	--	391.61	201.17	107.77	376.39	92.55
Kentucky	124.05	--	--	263.04	317.40	140.27	292.77	135.80
Mississippi	185.80	--	--	233.95	408.97	281.96	299.68	214.33
Tennessee	98.43	--	--	349.98	160.53	120.73	251.57	107.26
West South Central:								
Arkansas	173.65	--	310.44	261.13	255.23	258.79	274.68	199.30
Louisiana	141.13	--	--	410.88	201.15	232.50	327.00	155.05
Oklahoma	319.10	--	527.47 *	294.46	885.40 *	111.95	350.31	384.41
Texas	106.46	457.39	267.36	250.53	301.15	121.46	248.71	115.77
Mountain:								
Arizona	139.60	--	1,181.68 *	241.37	306.68	138.03	635.47	126.82
Colorado	124.06	--	721.43	350.44	118.98	166.03	382.50	124.97
Idaho	105.05	--	325.32	272.94	180.95	142.71	224.54	114.86
Montana	108.56	423.93 *	348.59	217.51	232.74	168.42	209.92	125.28
Nevada	100.26	--	240.49	373.16	184.99	124.33	326.20	100.79
New Mexico	140.13	--	--	246.68	265.27	174.47	467.28	144.98
Utah	115.72	--	--	316.10 *	211.37	168.69	287.51	127.31
Wyoming	135.67	--	--	325.23	148.25	187.74	338.84	125.17
Pacific:								
Alaska	136.01	--	--	391.59	169.98	212.35	366.59	144.81
California	220.83	293.13 *	728.43	156.81	269.12	285.86	297.69	238.96
Hawaii	97.30	291.09 *	189.85 *	142.68	146.96 *	167.92	137.31	128.54
Oregon	87.59	282.89 *	315.64	291.05	177.87	118.16	193.35	98.40
Washington	191.56	291.03 *	353.58 *	447.95	145.22	364.97	373.06	221.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,913	1,298	2,160	1,771	1,941	1,976	1,716	1,965
New England:								
Connecticut	1,977	--	--	--	1,857	1,758	--	1,975
Maine	2,058	--	1,200	--	2,565 *	1,561	--	2,104
Massachusetts	1,738	--	--	2,280	1,945 *	1,503	1,924	1,711
New Hampshire	1,956	--	--	2,581	1,783	1,500	2,358	1,807
Rhode Island	1,462	--	--	--	--	1,558	1,103 *	1,594
Vermont	2,035	--	--	2,155	2,371	1,694	1,700	2,156
Middle Atlantic:								
New Jersey	2,646	--	--	3,201	2,997 *	2,127	--	2,985
New York	1,954	--	--	1,160 *	2,552 *	1,539	2,047	1,921
Pennsylvania	1,940	--	--	--	1,619 *	1,836	2,909 *	1,730
East North Central:								
Illinois	1,926	--	--	2,436 *	1,790	1,423	2,279 *	1,850
Indiana	1,988	--	--	--	--	1,776	--	1,838
Michigan	1,867	--	--	--	1,839	2,199 *	--	2,051
Ohio	1,332	--	--	--	--	1,566	645 *	1,606
Wisconsin	1,986	--	--	2,843	2,301	1,655	--	1,898
West North Central:								
Iowa	1,875	--	--	1,682	--	1,663	2,138	1,817
Kansas	1,630	--	--	2,083	--	1,620	--	1,642
Minnesota	1,965	--	--	--	1,845	1,784	2,965	1,739
Missouri	1,523	--	--	--	--	--	--	1,752
Nebraska	1,457	--	--	1,998	--	1,439	--	1,505
North Dakota	1,372	--	--	--	--	1,263	--	1,250
South Dakota	2,141	--	--	--	1,762	--	2,496 *	1,892
South Atlantic:								
Delaware	1,907	--	--	--	--	1,641	--	1,840
District of Columbia	2,447	--	--	1,618	3,099 *	--	--	2,611
Florida	1,614	--	--	1,508	1,455	1,834	1,526	1,658
Georgia	1,615	--	--	--	1,983	1,329	--	1,564
Maryland	1,771	--	--	--	2,563	1,177	--	1,803
North Carolina	1,751	--	--	--	--	1,543	--	1,789
South Carolina	2,333	--	--	2,078	3,004	--	--	2,067
Virginia	1,886	0	--	--	2,404	1,400	--	1,613
West Virginia	1,416	0	--	--	1,165	1,172	--	1,441
East South Central:								
Alabama	1,940	--	--	--	2,326	2,213	--	2,265
Kentucky	1,601	--	--	--	--	2,007	--	1,910
Mississippi	2,662	--	--	--	--	1,573	--	2,693 *
Tennessee	1,359	--	--	--	--	1,454	--	1,314
West South Central:								
Arkansas	1,758	--	--	1,855	--	1,731	--	1,673
Louisiana	1,698	--	--	--	1,679	1,879	--	1,898
Oklahoma	1,652	--	--	1,627 *	1,486	1,287	--	1,383
Texas	1,724	--	--	607 *	2,107	1,959	1,269 *	1,942
Mountain:								
Arizona	2,686	--	--	2,826	--	1,739	--	1,891
Colorado	1,880	--	--	--	1,690	1,634	2,235 *	1,655
Idaho	1,518	--	--	--	1,618 *	1,325	--	1,519
Montana	1,246	--	--	--	--	1,726	--	1,429
Nevada	1,137	--	--	--	1,220 *	945	--	995
New Mexico	1,772	1,930	--	2,652	1,597	1,588	2,253	1,665
Utah	1,988	--	1,998	--	2,344	1,862	2,099	1,972
Wyoming	1,950	--	--	--	--	--	--	2,391
Pacific:								
Alaska	1,392	--	--	--	--	1,519	--	1,556
California	2,183	414 *	1,969	1,713	1,896	2,487	1,343	2,342
Hawaii	485	--	--	848 *	224 *	1,001	445 *	509 *
Oregon	1,177	--	--	1,615 *	614 *	1,136	1,198	1,169
Washington	1,849 *	--	--	--	--	1,672 *	--	1,680 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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Table II.C.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	143.05	209.43	254.47	114.59	129.69	254.00	125.43	168.52
New England:								
Connecticut	269.58	--	--	--	227.07	252.35	--	238.91
Maine	391.97	--	100.65	--	810.47 *	455.32	--	439.41
Massachusetts	273.87	--	--	334.73	697.26 *	301.62	519.35	302.28
New Hampshire	214.09	--	--	454.61	217.43	363.19	450.74	231.48
Rhode Island	181.78	--	--	--	--	174.05	417.55 *	192.66
Vermont	222.74	--	--	356.43	580.47	275.71	445.68	256.85
Middle Atlantic:								
New Jersey	401.67	--	--	340.59	1,085.77 *	330.84	--	462.39
New York	350.62	--	--	401.72 *	980.86 *	263.27	483.13	441.67
Pennsylvania	281.78	--	--	--	677.63 *	205.82	1,015.68 *	216.61
East North Central:								
Illinois	246.33	--	--	825.00 *	281.57	136.98	763.33 *	253.25
Indiana	191.58	--	--	--	--	136.51	--	126.45
Michigan	420.96	--	--	--	332.57	798.54 *	--	507.92
Ohio	155.81	--	--	--	--	192.57	235.87 *	189.36
Wisconsin	208.48	--	--	463.62	477.43	229.78	--	211.40
West North Central:								
Iowa	196.15	--	--	298.76	--	248.69	410.24	219.74
Kansas	217.69	--	--	408.82	--	277.46	--	222.68
Minnesota	194.72	--	--	--	233.90	100.94	577.22	158.71
Missouri	341.86	--	--	--	--	--	--	447.64
Nebraska	207.88	--	--	331.62	--	78.36	--	227.81
North Dakota	276.88	--	--	--	--	243.94	--	193.63
South Dakota	443.74	--	--	--	162.52	--	967.15 *	286.30
South Atlantic:								
Delaware	323.72	--	--	--	--	269.42	--	390.80
District of Columbia	494.17	--	--	365.45	1,081.84 *	--	--	635.78
Florida	195.65	--	--	214.26	313.79	398.82	338.12	238.49
Georgia	171.85	--	--	--	254.06	143.76	--	166.21
Maryland	220.44	--	--	--	201.93	270.61	--	239.28
North Carolina	272.65	--	--	--	--	154.27	--	290.32
South Carolina	427.11	--	--	313.96	342.10	--	--	398.54
Virginia	319.36	0.00	--	--	471.49	125.22	--	159.38
West Virginia	204.48	0.00	--	--	194.09	127.18	--	226.13
East South Central:								
Alabama	187.06	--	--	--	139.90	340.18	--	206.62
Kentucky	210.67	--	--	--	--	242.91	--	226.66
Mississippi	732.65	--	--	--	--	230.20	--	987.50 *
Tennessee	225.66	--	--	--	--	172.99	--	246.19
West South Central:								
Arkansas	147.36	--	--	188.80	--	149.61	--	145.31
Louisiana	222.07	--	--	--	196.43	297.41	--	234.79
Oklahoma	272.89	--	--	556.56 *	191.02	227.19	--	213.44
Texas	219.96	--	--	307.74 *	389.19	374.47	408.45 *	266.93
Mountain:								
Arizona	613.46	--	--	335.96	--	318.59	--	257.62
Colorado	326.42	--	--	--	302.02	142.94	788.93 *	169.10
Idaho	295.93	--	--	--	644.07 *	386.48	--	352.31
Montana	200.41	--	--	--	--	508.37	--	243.56
Nevada	194.68	--	--	--	414.92 *	200.79	--	173.14
New Mexico	205.32	148.77	--	373.46	418.53	57.89	388.16	227.41
Utah	233.21	--	153.37	--	213.61	404.79	250.22	264.23
Wyoming	369.29	--	--	--	--	--	--	480.66
Pacific:								
Alaska	253.00	--	--	--	--	281.73	--	240.15
California	318.93	194.81 *	574.31	231.82	224.23	270.23	262.77	289.79
Hawaii	114.76	--	--	277.80 *	81.46 *	238.64	175.69 *	156.79 *
Oregon	203.75	--	--	625.33 *	231.91 *	228.62	281.80	258.82
Washington	703.78 *	--	--	--	--	885.77 *	--	726.27 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.C.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,748	1,685	1,932	1,628	1,705	1,777	1,795	1,740
New England:								
Connecticut	1,788	--	1,777	1,758	1,805	1,784	2,243	1,727
Maine	1,571	--	--	1,685 *	1,418	1,654	1,766 *	1,525
Massachusetts	2,261	--	--	2,608	2,639	1,592	5,313 *	1,806
New Hampshire	1,865	--	--	1,192	1,891	2,202	836 *	2,123
Rhode Island	2,135	--	--	1,571 *	2,378	2,147	2,342	2,100
Vermont	1,816	--	--	2,135	1,618	2,259	1,246	1,947
Middle Atlantic:								
New Jersey	1,917	--	--	--	2,400	1,860	1,541 *	1,979
New York	1,976	--	--	2,243	1,900	1,983	2,226	1,940
Pennsylvania	1,927	--	1,496	2,403	1,655	1,976	1,799	1,950
East North Central:								
Illinois	1,857	1,095 *	--	2,022	1,854	1,892	1,852	1,858
Indiana	1,624	--	--	1,230	1,772	1,694	1,916	1,591
Michigan	1,829	--	--	1,057	1,404	2,260	791 *	1,993
Ohio	1,820	--	--	1,507	2,038	1,857	1,114	1,912
Wisconsin	1,917	--	2,300	2,165	1,986	1,694	2,700	1,805
West North Central:								
Iowa	1,750	--	--	1,616	1,483	1,723	2,165	1,660
Kansas	1,767	--	--	1,837	1,676	1,882	1,426	1,824
Minnesota	1,829	--	--	1,914	1,989	1,745	2,114	1,789
Missouri	1,825	--	--	1,827	2,002	1,741	2,004	1,792
Nebraska	1,708	--	--	2,523	1,640	1,676	1,615 *	1,721
North Dakota	1,602	--	--	1,679	1,526	1,634	1,508	1,623
South Dakota	1,832	--	2,176	1,944	1,830	1,672	2,049	1,786
South Atlantic:								
Delaware	1,911	--	--	2,040	1,989	1,770	2,107 *	1,876
District of Columbia	1,962	--	--	1,770	2,282	2,039	1,232	2,103
Florida	1,786	--	--	2,062	1,494	1,804	1,761	1,789
Georgia	1,540	--	--	1,637	1,498	1,426	2,291	1,436
Maryland	1,961	--	--	1,341	2,004	2,015	1,933	1,966
North Carolina	1,786	--	--	1,281	1,892	1,874	1,458	1,852
South Carolina	1,762	--	--	1,194	1,930	1,905	1,353	1,829
Virginia	1,830	--	--	1,317	2,182	1,998	994	1,978
West Virginia	1,710	--	--	1,694 *	1,416	1,618	2,497 *	1,584
East South Central:								
Alabama	1,880	--	--	--	1,879	1,797	2,177	1,815
Kentucky	1,895	--	--	1,205 *	1,738	2,030	1,866	1,899
Mississippi	1,795	--	--	1,528	1,225	2,073	1,396	1,871
Tennessee	1,660	--	--	1,503	1,636	1,813	1,369	1,714
West South Central:								
Arkansas	1,727	0	--	--	1,626	1,952	947 *	1,878
Louisiana	2,072	--	--	1,447 *	1,741	2,568	1,704 *	2,149
Oklahoma	2,007	--	--	1,474	2,902 *	1,666	1,315	2,140
Texas	1,410	2,135	1,571	1,463	1,017 *	1,420	1,830	1,329
Mountain:								
Arizona	1,366	--	--	1,034	847 *	1,558	1,483 *	1,354
Colorado	1,934	--	--	1,932	1,931	1,988	1,755	1,960
Idaho	1,506	2,291	--	973	1,481	1,728	1,199	1,590
Montana	1,419	--	--	1,930	1,100 *	1,230	1,511	1,381
Nevada	1,486	--	--	1,696	1,356	1,450	1,682	1,452
New Mexico	1,621	--	--	1,974	1,835	1,367	2,211	1,550
Utah	1,396	--	--	948 *	1,365	1,488	1,273	1,412
Wyoming	1,744	3,110	--	2,173	1,332	1,619	2,029	1,627
Pacific:								
Alaska	2,027	--	--	2,150	1,671	2,248	1,853	2,046
California	1,742	1,880 *	--	1,256	1,943	1,652	2,155	1,661
Hawaii	1,127	--	--	408	621 *	2,021	310 *	1,406
Oregon	1,252	--	--	1,036	1,198	1,334	1,262	1,250
Washington	1,395	--	--	1,281	1,164	1,824	1,135	1,459

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.C.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	31.30	256.10	188.68	66.04	70.87	38.35	103.65	32.08
New England:								
Connecticut	128.06	--	327.00	392.10	199.82	175.65	366.99	132.58
Maine	154.19	--	--	623.50 *	246.65	191.64	544.07 *	139.66
Massachusetts	348.22	--	--	372.42	308.14	161.47	1,750.35 *	157.51
New Hampshire	216.87	--	--	343.03	518.71	314.01	259.38 *	256.66
Rhode Island	210.07	--	--	502.38 *	291.97	284.91	475.55	232.37
Vermont	267.35	--	--	451.89	260.05	552.43	294.92	317.72
Middle Atlantic:								
New Jersey	214.49	--	--	--	260.53	253.94	686.26 *	215.12
New York	111.01	--	--	370.64	162.36	150.12	469.39	108.90
Pennsylvania	150.43	--	409.29	396.06	272.46	218.45	291.82	168.79
East North Central:								
Illinois	172.28	384.75 *	--	359.91	178.24	276.94	356.42	194.94
Indiana	140.27	--	--	340.71	170.98	207.77	322.99	150.84
Michigan	181.78	--	--	255.18	184.34	248.12	253.84 *	194.64
Ohio	127.02	--	--	309.90	191.60	188.44	225.81	139.32
Wisconsin	111.03	--	206.50	246.55	166.71	144.39	431.02	107.54
West North Central:								
Iowa	130.59	--	--	255.68	113.92	178.75	527.41	107.43
Kansas	134.32	--	--	323.25	144.42	185.60	291.89	139.17
Minnesota	171.56	--	--	473.94	168.34	250.85	484.34	178.00
Missouri	144.41	--	--	193.37	422.51	191.62	372.85	156.70
Nebraska	155.24	--	--	491.32	411.07	173.03	562.96 *	158.98
North Dakota	129.29	--	--	388.38	249.82	171.47	291.29	143.97
South Dakota	141.19	--	443.18	388.03	142.62	244.14	414.09	148.08
South Atlantic:								
Delaware	178.12	--	--	588.90	393.40	132.72	792.95 *	154.66
District of Columbia	200.23	--	--	327.98	454.50	279.19	278.64	232.01
Florida	123.96	--	--	349.68	222.53	152.24	294.51	133.51
Georgia	128.96	--	--	477.18	285.29	135.05	486.78	123.13
Maryland	232.62	--	--	246.44	417.03	305.89	310.69	270.98
North Carolina	153.63	--	--	258.35	251.04	217.96	373.65	165.15
South Carolina	137.79	--	--	317.29	370.62	170.89	226.12	152.19
Virginia	158.43	--	--	235.06	265.54	220.30	265.57	173.97
West Virginia	220.18	--	--	510.75 *	257.25	142.12	1,296.12 *	130.76
East South Central:								
Alabama	131.47	--	--	--	277.33	118.95	554.35	108.02
Kentucky	149.35	--	--	380.98 *	413.45	139.16	430.05	159.03
Mississippi	207.98	--	--	293.98	147.83	304.91	282.70	232.81
Tennessee	115.02	--	--	422.48	142.30	147.26	314.57	122.74
West South Central:								
Arkansas	216.11	0.00	--	--	295.75	295.69	294.93 *	238.74
Louisiana	178.17	--	--	545.85 *	230.09	287.12	560.81 *	179.40
Oklahoma	434.78	--	--	264.81	1,089.74 *	122.26	286.54	503.79
Texas	125.16	610.32	318.82	303.71	336.07 *	129.96	342.30	127.81
Mountain:								
Arizona	138.00	--	--	221.53	294.10 *	159.33	464.97 *	144.19
Colorado	145.14	--	--	477.87	99.40	195.97	407.10	154.29
Idaho	126.33	360.94	--	239.97	211.39	155.60	261.33	134.44
Montana	131.45	--	--	200.81	387.98 *	148.97	263.92	149.02
Nevada	121.91	--	--	432.82	178.97	153.62	462.65	119.40
New Mexico	156.08	--	--	376.66	216.95	219.40	560.62	161.13
Utah	109.21	--	--	366.30 *	219.84	169.32	360.87	116.92
Wyoming	167.33	551.93	--	503.74	160.63	235.68	436.58	153.53
Pacific:								
Alaska	152.29	--	--	478.71	200.30	232.67	396.32	163.57
California	155.32	713.89 *	--	188.44	430.34	145.21	591.35	138.96
Hawaii	163.55	--	--	118.05	234.96 *	232.35	103.46 *	190.93
Oregon	105.78	--	--	267.11	212.84	142.70	263.42	115.29
Washington	130.75	--	--	206.71	155.58	262.64	248.39	148.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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Table II.C.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,771	1,274	2,169	1,588	1,803	1,821	1,673	1,798
New England:								
Connecticut	2,138	--	--	--	2,862	1,971	--	2,181
Maine	1,638	--	--	--	1,603	1,579	1,992	1,568
Massachusetts	1,868	--	--	--	1,751	1,608	--	1,728
New Hampshire	1,961	--	--	--	--	1,907	--	1,949
Rhode Island	1,926	--	--	--	2,202	--	1,892 *	1,948
Vermont	1,873	0	--	--	2,331	--	--	2,246
Middle Atlantic:								
New Jersey	659 *	--	--	--	--	1,723	0	703 *
New York	1,824	--	--	--	1,917	1,154 *	2,742	1,488
Pennsylvania	2,302	--	5,471	--	2,130	2,367	--	2,258
East North Central:								
Illinois	2,173	--	--	2,462	--	1,899	--	2,092
Indiana	1,633	--	--	--	1,605	2,964	--	1,765
Michigan	1,765	--	--	--	1,595	--	--	1,761
Ohio	2,381	--	--	--	3,044	2,481	--	2,479
Wisconsin	2,025	0	--	2,273	2,119	2,126	--	2,070
West North Central:								
Iowa	1,845	--	--	--	1,426 *	2,190	2,240 *	1,776
Kansas	1,404	--	0	--	1,749	1,830	--	1,634
Minnesota	2,453	3,165	--	--	2,731	2,797	--	2,768
Missouri	1,902	--	--	--	--	2,329	--	1,972
Nebraska	2,059	--	--	--	--	2,236	--	2,115
North Dakota	2,130	--	2,447	--	--	--	2,901	1,598
South Dakota	2,218	--	2,807	--	1,557	2,313	--	2,223
South Atlantic:								
Delaware	1,484	--	--	--	--	1,387	--	1,499
District of Columbia	1,824	--	--	--	--	1,603	--	1,909
Florida	2,009	--	--	--	2,250 *	2,014	--	2,066
Georgia	1,764	--	--	--	1,086	--	--	1,360
Maryland	1,807	--	--	--	1,700	1,957	1,641	1,880
North Carolina	2,021	--	--	--	--	2,187 *	--	2,019
South Carolina	1,631	--	--	--	--	1,904	--	1,810
Virginia	2,028	--	--	--	2,582	1,696	--	2,221
West Virginia	1,637	--	--	--	1,894	1,672	--	1,838
East South Central:								
Alabama	2,143	--	--	--	1,798	2,542	--	2,106
Kentucky	1,105	--	--	--	--	1,323	--	1,111
Mississippi	1,255 *	--	--	--	--	--	--	1,278 *
Tennessee	1,489	--	--	--	--	--	--	1,362
West South Central:								
Arkansas	1,849	--	--	--	2,893	1,622 *	--	1,862
Louisiana	2,309	--	--	--	2,520	2,757 *	--	2,689
Oklahoma	2,501	1,896	--	--	2,850	2,467	--	2,538
Texas	1,903	--	--	--	1,780	1,995	1,740	1,964
Mountain:								
Arizona	1,547	--	--	--	--	1,335	--	1,535
Colorado	1,842	--	--	--	1,417	1,510	--	1,482
Idaho	1,520	--	--	--	--	1,262	--	1,377
Montana	703 *	--	--	--	--	--	--	--
Nevada	1,689	--	--	--	2,787	2,181	--	2,275
New Mexico	1,900 *	--	--	--	3,800	--	--	2,430
Utah	1,461	--	--	--	--	1,349	--	1,652
Wyoming	1,344	--	--	--	2,216	--	--	734
Pacific:								
Alaska	2,398	--	--	--	--	2,491	--	--
California	1,532	--	--	--	2,177 *	1,562	673 *	1,685
Hawaii	641	--	--	--	--	671 *	690 *	619
Oregon	1,212	--	--	--	722	1,686	--	1,379
Washington	833	--	--	--	--	--	--	858

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Table II.C.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	68.56	201.09	258.87	122.37	181.04	85.57	126.50	80.26
New England:								
Connecticut	241.27	--	--	--	360.81	258.80	--	221.42
Maine	117.88	--	--	--	205.76	139.79	378.66	116.77
Massachusetts	279.50	--	--	--	276.56	355.00	--	222.74
New Hampshire	225.89	--	--	--	--	180.45	--	236.22
Rhode Island	295.98	--	--	--	256.60	--	604.79 *	280.99
Vermont	259.60	0.00	--	--	359.07	--	--	258.52
Middle Atlantic:								
New Jersey	428.82 *	--	--	--	--	127.66	0.00	472.36 *
New York	325.38	--	--	--	290.49	356.83 *	727.76	278.43
Pennsylvania	207.50	--	434.54	--	329.39	201.17	--	179.85
East North Central:								
Illinois	280.72	--	--	450.56	--	346.67	--	312.08
Indiana	455.67	--	--	--	179.97	560.87	--	507.06
Michigan	282.48	--	--	--	402.06	--	--	299.43
Ohio	378.73	--	--	--	732.48	458.39	--	425.19
Wisconsin	213.63	0.00	--	313.13	367.36	74.05	--	168.71
West North Central:								
Iowa	287.73	--	--	--	580.49 *	297.13	962.62 *	293.45
Kansas	194.95	--	0.00	--	138.91	253.32	--	188.86
Minnesota	397.13	315.71	--	--	446.36	533.71	--	420.97
Missouri	374.72	--	--	--	--	579.83	--	469.81
Nebraska	340.71	--	--	--	--	435.27	--	356.12
North Dakota	334.20	--	463.50	--	--	--	657.99	268.30
South Dakota	271.38	--	559.98	--	159.71	369.15	--	307.87
South Atlantic:								
Delaware	219.59	--	--	--	--	207.77	--	238.91
District of Columbia	263.61	--	--	--	--	130.94	--	281.72
Florida	318.74	--	--	--	742.37 *	185.22	--	332.17
Georgia	315.05	--	--	--	63.58	--	--	209.01
Maryland	213.77	--	--	--	209.19	345.73	403.33	246.53
North Carolina	447.46	--	--	--	--	659.53 *	--	489.62
South Carolina	338.94	--	--	--	--	147.04	--	144.60
Virginia	257.54	--	--	--	278.73	90.06	--	257.24
West Virginia	171.07	--	--	--	159.12	184.02	--	162.57
East South Central:								
Alabama	295.89	--	--	--	310.29	428.73	--	257.27
Kentucky	220.56	--	--	--	--	297.35	--	230.25
Mississippi	466.48 *	--	--	--	--	--	--	654.52 *
Tennessee	207.45	--	--	--	--	--	--	220.10
West South Central:								
Arkansas	435.63	--	--	--	279.42	621.64 *	--	550.70
Louisiana	424.67	--	--	--	358.59	879.54 *	--	597.23
Oklahoma	513.71	124.68	--	--	552.63	410.48	--	348.98
Texas	256.62	--	--	--	331.19	457.21	407.11	319.57
Mountain:								
Arizona	257.24	--	--	--	--	265.60	--	296.10
Colorado	291.91	--	--	--	161.44	180.15	--	131.20
Idaho	265.25	--	--	--	--	96.33	--	107.35
Montana	260.11 *	--	--	--	--	--	--	--
Nevada	354.30	--	--	--	91.13	287.28	--	255.14
New Mexico	680.06 *	--	--	--	247.60	--	--	623.14
Utah	426.92	--	--	--	--	159.51	--	495.03
Wyoming	321.85	--	--	--	343.01	--	--	151.73
Pacific:								
Alaska	463.27	--	--	--	--	96.66	--	--
California	192.87	--	--	--	818.58 *	208.56	281.04 *	211.69
Hawaii	166.80	--	--	--	--	241.86 *	359.06 *	180.29
Oregon	245.86	--	--	--	19.69	326.70	--	247.99
Washington	161.19	--	--	--	--	--	--	163.33

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Table II.C.2.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,795	1,485	1,963	1,665	1,793	1,941	1,705	1,836
New England:								
Connecticut	1,830	--	2,468	1,705	2,097	1,713 *	1,973	1,774
Maine	1,456	--	1,644	1,680	1,497	1,311	1,507	1,438
Massachusetts	2,145	--	4,088	2,574	1,711	1,442	4,241 *	1,620
New Hampshire	1,913	--	1,606	1,811	2,192	1,842	1,587	2,213
Rhode Island	2,057	--	1,774 *	1,746	1,989	2,512	1,976	2,096
Vermont	1,661	--	921 *	1,836	2,558	1,748	1,190	2,143
Middle Atlantic:								
New Jersey	1,679	--	--	2,753	1,076 *	1,786	1,391 *	1,772
New York	1,888	1,710 *	2,620	1,904	1,937	1,572	2,122	1,780
Pennsylvania	1,971	1,905	1,828	2,172	1,637	2,132	1,914	1,995
East North Central:								
Illinois	1,882	1,323 *	2,836 *	2,077	1,883	1,753	1,884	1,882
Indiana	1,456	--	1,563	1,153 *	1,566	1,780	1,530	1,431
Michigan	1,996	--	575 *	1,454	1,554	2,874	882	2,321
Ohio	1,699	--	734	1,532	2,669	1,637	990	2,049
Wisconsin	2,137	--	3,162	2,351	2,050	1,760	2,749	1,940
West North Central:								
Iowa	1,782	1,837	--	1,711	1,610	2,035	1,652	1,848
Kansas	1,587	--	--	1,544	1,724	2,325	1,168	1,860
Minnesota	1,694	--	--	1,718	2,138	1,281	2,104	1,555
Missouri	2,013	--	--	1,812	1,834	2,565	1,841	2,094
Nebraska	1,911	--	--	2,560	1,943	2,117	1,511 *	2,108
North Dakota	1,864	--	1,956 *	1,584	1,206	2,646	1,993	1,762
South Dakota	2,055	--	2,021	1,902	1,967	2,252	1,917	2,127
South Atlantic:								
Delaware	1,953	--	--	1,882	2,213	1,199 *	2,092	1,880
District of Columbia	1,636	--	--	1,837	1,600	1,856	1,321	1,802
Florida	1,755	--	--	1,693	1,811	1,842	1,647	1,808
Georgia	1,523	--	--	1,634	1,313	1,183	2,410	1,262
Maryland	2,178	--	--	1,193	2,490	2,497	1,764	2,321
North Carolina	1,716	--	--	1,233	1,769	2,146	1,239 *	1,902
South Carolina	2,021	--	--	1,262	2,317	2,565	1,682	2,169
Virginia	1,745	--	--	1,448	2,519	1,402	1,362 *	1,932
West Virginia	1,572	--	--	2,238	1,307	1,638	1,238	1,721
East South Central:								
Alabama	2,037	--	--	2,029	2,219	2,139	1,873	2,169
Kentucky	2,000	--	--	1,452	2,041	3,742	1,395	2,388
Mississippi	1,496	--	--	1,476	1,136	1,352	1,624	1,385
Tennessee	1,599	--	--	1,736	1,542	2,055	1,323	1,728
West South Central:								
Arkansas	1,706	--	--	1,637	1,589	2,053	1,328	1,885
Louisiana	2,071	--	--	1,867	1,953	2,546	1,834	2,202
Oklahoma	2,362	--	1,599 *	1,407	3,774 *	2,071	1,699	2,774 *
Texas	1,594	2,300	1,555	1,369	1,267 *	1,827	1,735	1,501
Mountain:								
Arizona	2,074	--	4,195 *	1,596	1,551	2,407	2,533	1,855
Colorado	2,226	--	3,342	2,194	2,004	2,259	2,475	2,126
Idaho	1,510	--	1,126	1,217	1,396	1,911	1,315	1,637
Montana	1,462	1,217 *	1,233	1,416	1,409	2,061	1,180	1,685
Nevada	1,629	--	--	1,794	1,417	1,940	1,583	1,653
New Mexico	2,049	--	--	1,895	2,691	1,602	1,770	2,183
Utah	1,604	--	--	1,297 *	1,575	2,124	1,420	1,675
Wyoming	1,661	--	--	1,576	1,561	972	2,036	1,350
Pacific:								
Alaska	2,037	--	--	2,388	1,776	2,627	1,494	2,304
California	1,726	758 *	2,591 *	1,431	1,997	1,798	1,556	1,804
Hawaii	633	735 *	300 *	479	233	1,369	439 *	749
Oregon	1,245	--	1,421	1,153	1,093	1,707	1,158	1,283
Washington	1,796	--	1,008 *	1,544 *	1,335	3,808	1,335 *	2,114

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Table II.C.2.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	42.81	178.35	150.20	61.02	90.04	74.09	80.54	50.52
New England:								
Connecticut	198.10	--	411.58	425.33	179.92	660.20 *	350.19	238.08
Maine	161.13	--	451.19	304.18	302.95	291.98	306.68	188.38
Massachusetts	414.23	--	658.57	289.09	281.72	302.80	1,417.27 *	233.52
New Hampshire	156.78	--	352.74	336.44	254.68	166.03	262.35	161.79
Rhode Island	208.18	--	570.37 *	394.35	225.14	485.22	349.43	255.71
Vermont	174.77	--	344.00 *	294.48	335.39	488.95	229.68	247.97
Middle Atlantic:								
New Jersey	359.52	--	--	427.75	621.74 *	487.22	438.17 *	464.71
New York	140.86	603.76 *	567.97	296.99	181.36	239.03	330.35	139.81
Pennsylvania	207.74	525.09	451.99	360.18	359.10	447.07	271.66	270.37
East North Central:								
Illinois	133.57	441.88 *	924.24 *	366.95	165.04	177.96	323.06	136.49
Indiana	186.01	--	309.61	359.78 *	245.73	224.66	257.95	230.39
Michigan	229.77	--	245.94 *	308.28	199.79	382.49	262.80	258.84
Ohio	186.25	--	192.18	311.52	360.94	385.52	165.71	274.24
Wisconsin	141.09	--	427.06	218.69	198.66	219.56	437.91	122.34
West North Central:								
Iowa	127.06	460.66	--	273.26	118.44	182.96	264.47	130.26
Kansas	172.75	--	--	289.32	151.44	678.48	229.84	227.43
Minnesota	196.21	--	--	418.67	211.76	199.98	375.24	197.24
Missouri	231.05	--	--	260.93	462.79	482.29	338.77	293.53
Nebraska	262.62	--	--	448.32	582.32	435.56	521.77 *	284.32
North Dakota	219.04	--	625.09 *	269.82	275.96	367.28	392.10	239.16
South Dakota	173.83	--	386.66	414.92	133.80	322.63	333.83	189.72
South Atlantic:								
Delaware	294.27	--	--	437.69	489.72	435.91 *	571.34	333.27
District of Columbia	148.92	--	--	299.70	237.57	290.53	261.28	180.72
Florida	163.39	--	--	199.52	367.96	314.82	245.32	210.49
Georgia	176.50	--	--	410.54	261.05	90.29	492.93	131.19
Maryland	231.37	--	--	237.88	254.89	233.47	255.40	242.12
North Carolina	176.42	--	--	216.09	166.85	279.10	381.59 *	177.31
South Carolina	234.01	--	--	267.17	433.28	507.16	358.31	285.17
Virginia	197.44	--	--	253.36	255.83	172.46	425.07 *	187.31
West Virginia	164.15	--	--	328.08	291.47	300.90	256.63	211.12
East South Central:								
Alabama	192.43	--	--	403.95	316.30	220.87	368.03	175.10
Kentucky	281.46	--	--	330.86	484.69	886.73	313.26	406.65
Mississippi	191.77	--	--	255.76	294.67	221.81	321.94	216.65
Tennessee	175.91	--	--	432.23	303.28	255.94	255.66	235.03
West South Central:								
Arkansas	211.70	--	--	265.16	325.33	407.42	292.98	263.03
Louisiana	187.94	--	--	505.27	336.92	374.64	370.44	211.45
Oklahoma	628.85	--	540.37 *	337.00	1,331.21 *	302.40	336.84	921.40 *
Texas	200.60	512.38	311.55	295.76	417.61 *	269.00	291.56	260.22
Mountain:								
Arizona	270.01	--	1,357.02 *	314.31	263.65	247.36	724.60	214.89
Colorado	202.93	--	729.34	450.77	128.54	339.84	457.65	222.07
Idaho	143.07	--	325.32	289.15	292.64	88.73	225.46	159.52
Montana	160.83	432.19 *	365.12	255.69	418.62	265.48	228.41	208.82
Nevada	168.01	--	--	414.51	213.53	251.68	357.42	169.97
New Mexico	263.71	--	--	294.31	401.81	314.88	501.54	284.90
Utah	166.81	--	--	389.57 *	282.27	304.68	287.58	201.79
Wyoming	203.63	--	--	375.14	308.97	125.83	421.85	170.37
Pacific:								
Alaska	227.77	--	--	494.30	322.22	313.35	378.50	259.03
California	144.72	303.63 *	778.97 *	158.59	344.22	167.18	326.10	149.01
Hawaii	105.04	352.10 *	213.09 *	106.22	61.64	268.64	140.78 *	150.78
Oregon	134.89	--	421.79	321.77	235.24	155.60	234.66	164.07
Washington	318.89	--	349.15 *	483.49 *	245.38	992.97	410.74 *	446.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.2.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,785	1,734	2,378	1,659	1,742	1,788	2,041	1,773
New England:								
Connecticut	1,869	--	--	2,601	1,600	1,806	--	1,815
Maine	1,937	--	--	--	1,793	1,826	--	1,837
Massachusetts	1,978	--	--	--	3,312	1,687	--	1,960
New Hampshire	1,905	--	--	--	1,710	2,012	--	1,923
Rhode Island	1,871	--	--	--	2,267	1,870	--	1,900
Vermont	2,002	--	2,382	2,708	1,590	2,293	--	1,963
Middle Atlantic:								
New Jersey	2,101	--	--	--	2,544 *	1,933	--	2,108
New York	2,007	--	--	1,582	2,256	1,884	2,858	1,957
Pennsylvania	1,970	--	--	1,861	1,815	1,914	--	1,885
East North Central:								
Illinois	1,921	--	--	--	1,873	1,873	2,754	1,872
Indiana	1,771	--	--	--	1,892	1,786	--	1,713
Michigan	1,616	--	--	--	1,458	1,673	1,663	1,613
Ohio	1,873	--	--	--	1,704	1,933	--	1,883
Wisconsin	1,815	--	--	2,279	2,065	1,710	--	1,809
West North Central:								
Iowa	1,786	--	--	1,709	1,479	1,757	3,620 *	1,639
Kansas	1,769	--	--	2,165	1,616	1,783	--	1,751
Minnesota	2,185	--	--	--	1,951	2,315	--	2,197
Missouri	1,603	--	1,887	1,419	1,940	1,578	--	1,625
Nebraska	1,607	--	--	1,819	1,413	1,647	1,631	1,607
North Dakota	1,512	--	2,667	--	1,500	1,333	2,217	1,466
South Dakota	1,841	--	--	--	1,547	1,668	--	1,688
South Atlantic:								
Delaware	1,707	--	--	--	1,700	1,732	--	1,734
District of Columbia	2,411	--	--	--	3,776	2,059	2,626	2,403
Florida	1,794	--	--	2,464	1,376	1,820	--	1,798
Georgia	1,605	--	--	--	1,755	1,497	--	1,569
Maryland	1,582	--	--	--	1,781	1,503	--	1,545
North Carolina	1,884	--	3,393	--	1,974	1,779	--	1,846
South Carolina	1,634	--	--	--	1,518	1,646	--	1,625
Virginia	1,944	--	--	--	1,811	1,973	--	1,952
West Virginia	1,717	--	--	--	1,650	1,533	--	1,527
East South Central:								
Alabama	1,843	--	4,598	--	1,564	1,815	--	1,767
Kentucky	1,534	--	--	--	926 *	1,715	--	1,527
Mississippi	2,088	--	--	--	2,416	2,089	1,138	2,112
Tennessee	1,561	--	--	--	1,262	1,665	--	1,529
West South Central:								
Arkansas	1,791	--	--	--	1,887	1,813	--	1,822
Louisiana	1,983	549	--	--	1,623	2,412	--	2,120
Oklahoma	1,638	--	--	--	1,578	1,544	--	1,591
Texas	1,456	--	--	--	1,471	1,489	--	1,467
Mountain:								
Arizona	1,263	--	--	--	713 *	1,408	--	1,264
Colorado	1,613	--	--	--	1,537	1,737	--	1,666
Idaho	1,507	--	--	--	1,697	1,428	--	1,491
Montana	1,118	--	--	--	994	1,100	--	1,089
Nevada	1,250	--	--	--	1,569	1,238	--	1,267
New Mexico	1,432	--	--	--	1,492	1,382	--	1,410
Utah	1,462	--	--	--	1,762	1,426	--	1,466
Wyoming	1,724	--	--	2,466	1,395	1,670	--	1,665
Pacific:								
Alaska	1,813	--	--	1,164	1,510	1,962	--	1,804
California	2,134	--	--	2,073	1,778	2,174	2,036	2,137
Hawaii	1,155	0	--	--	--	1,314	--	1,246
Oregon	1,220	--	--	--	1,100	1,223	1,251	1,217
Washington	1,157	--	--	--	1,230	1,107	--	1,134

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	70.33	274.59	299.84	115.13	79.27	88.78	152.27	74.05
New England:								
Connecticut	122.19	--	--	522.50	222.27	134.63	--	117.05
Maine	154.94	--	--	--	226.54	92.49	--	93.75
Massachusetts	204.05	--	--	--	781.08	134.25	--	212.02
New Hampshire	220.52	--	--	--	461.32	259.23	--	225.27
Rhode Island	220.27	--	--	--	400.57	248.39	--	231.46
Vermont	279.85	--	165.66	525.83	249.91	537.41	--	299.28
Middle Atlantic:								
New Jersey	223.13	--	--	--	829.56 *	189.61	--	226.59
New York	196.40	--	--	461.58	625.23	173.84	771.92	201.36
Pennsylvania	137.57	--	--	361.79	290.49	109.95	--	106.17
East North Central:								
Illinois	260.19	--	--	--	412.10	301.36	789.75	268.62
Indiana	149.12	--	--	--	166.52	180.80	--	148.17
Michigan	174.49	--	--	--	335.38	215.29	256.33	184.91
Ohio	150.25	--	--	--	194.19	185.19	--	152.10
Wisconsin	112.86	--	--	419.89	226.72	134.63	--	117.71
West North Central:								
Iowa	159.61	--	--	429.43	241.91	158.93	1,143.55 *	129.97
Kansas	134.38	--	--	254.86	165.68	170.76	--	141.00
Minnesota	190.26	--	--	--	193.39	268.48	--	194.62
Missouri	137.67	--	22.89	217.26	562.61	154.70	--	147.81
Nebraska	136.15	--	--	361.88	355.22	151.60	286.06	139.73
North Dakota	116.47	--	211.36	--	268.45	109.43	307.05	120.43
South Dakota	179.89	--	--	--	126.92	181.16	--	141.96
South Atlantic:								
Delaware	104.00	--	--	--	287.27	107.75	--	100.86
District of Columbia	295.44	--	--	--	861.66	285.53	363.77	306.59
Florida	124.65	--	--	459.57	174.23	136.92	--	127.18
Georgia	129.81	--	--	--	269.40	143.46	--	132.33
Maryland	117.00	--	--	--	352.27	115.37	--	113.83
North Carolina	198.52	--	88.75	--	427.01	248.50	--	209.13
South Carolina	110.49	--	--	--	231.70	126.82	--	112.50
Virginia	174.54	--	--	--	264.98	200.86	--	180.45
West Virginia	252.99	--	--	--	239.81	110.07	--	117.75
East South Central:								
Alabama	125.09	--	276.63	--	212.73	117.78	--	104.77
Kentucky	120.14	--	--	--	286.96 *	116.80	--	121.94
Mississippi	253.66	--	--	--	573.40	295.53	54.91	257.14
Tennessee	122.10	--	--	--	207.41	134.45	--	121.88
West South Central:								
Arkansas	297.87	--	--	--	400.36	344.36	--	304.74
Louisiana	208.92	50.91	--	--	196.89	297.72	--	216.95
Oklahoma	128.38	--	--	--	255.34	116.58	--	115.29
Texas	111.64	--	--	--	201.44	133.92	--	117.69
Mountain:								
Arizona	135.58	--	--	--	337.11 *	126.88	--	137.90
Colorado	86.72	--	--	--	129.04	109.83	--	88.33
Idaho	144.67	--	--	--	231.17	174.24	--	143.03
Montana	102.82	--	--	--	115.49	117.40	--	88.87
Nevada	116.48	--	--	--	385.32	121.06	--	118.31
New Mexico	145.96	--	--	--	173.23	205.57	--	148.07
Utah	140.66	--	--	--	288.07	142.93	--	142.66
Wyoming	183.61	--	--	460.47	168.62	276.11	--	176.54
Pacific:								
Alaska	160.32	--	--	223.07	220.33	231.85	--	161.58
California	308.46	--	--	580.87	310.92	327.76	562.26	316.18
Hawaii	174.28	0.00	--	--	--	214.06	--	185.66
Oregon	109.96	--	--	--	221.54	137.05	231.29	117.52
Washington	138.56	--	--	--	170.26	171.31	--	138.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	21.1%	17.3%	24.6%	20.9%	21.3%	21.0%	21.4%	21.0%
New England:								
Connecticut	20.7%	--	27.0%	23.5%	19.8%	20.4%	23.0%	20.2%
Maine	18.9%	--	23.8%	24.6%	18.2%	17.5%	23.5%	18.1%
Massachusetts	22.1%	--	34.8%	26.6%	24.2%	17.2%	37.9%	19.2%
New Hampshire	22.8%	--	22.9%	22.5%	21.5%	23.5%	19.7%	23.6%
Rhode Island	21.2%	23.6%	21.1%	17.6%	21.3%	22.4%	20.9%	21.3%
Vermont	21.4%	--	14.3%	24.1%	20.8%	24.9%	16.1%	23.1%
Middle Atlantic:								
New Jersey	20.4%	--	--	29.4%	17.4% *	20.1%	18.2%	20.7%
New York	20.4%	16.1% *	27.6%	19.7%	21.1%	19.5%	21.9%	20.0%
Pennsylvania	22.9%	21.9%	33.1%	27.4%	19.7%	22.4%	27.3%	22.2%
East North Central:								
Illinois	21.6%	15.2% *	30.5%	24.3%	22.0%	20.9%	22.0%	21.5%
Indiana	19.8%	--	--	13.6%	20.0%	21.6%	22.9%	19.4%
Michigan	20.5%	--	14.0%	17.8%	21.0%	21.9%	13.9%	21.5%
Ohio	21.6%	--	8.6%	18.2%	27.3%	22.4%	11.5%	23.6%
Wisconsin	23.7%	--	34.9%	29.9%	23.6%	21.0%	34.1%	22.1%
West North Central:								
Iowa	23.4%	35.9%	30.4%	25.1%	20.2%	22.3%	30.4%	22.0%
Kansas	21.6%	--	--	25.4%	20.8%	22.4%	18.8%	22.1%
Minnesota	24.0%	--	--	20.0%	25.1%	23.9%	24.6%	23.9%
Missouri	21.0%	--	25.3%	23.4%	24.2%	19.2%	23.5%	20.4%
Nebraska	21.7%	--	4.7% *	28.5%	19.9%	22.4%	19.0%	22.1%
North Dakota	19.9%	--	24.9%	21.7%	15.5%	19.7%	22.8%	19.0%
South Dakota	23.3%	--	26.3%	31.7%	22.1%	20.8%	28.2%	22.0%
South Atlantic:								
Delaware	19.8%	--	--	20.1%	25.1%	18.3%	19.6%	19.8%
District of Columbia	23.0%	--	--	22.0%	26.6%	22.5%	17.9%	24.0%
Florida	19.7%	--	21.8%	23.0%	20.1%	19.1%	20.9%	19.6%
Georgia	20.1%	--	40.0%	23.3%	19.0%	18.1%	30.7%	18.5%
Maryland	24.0%	--	24.6%	17.3%	23.0%	25.3%	25.4%	23.8%
North Carolina	22.5%	--	--	18.6%	24.3%	23.3%	17.6%	23.5%
South Carolina	22.3%	--	--	17.2%	26.5%	23.1%	18.7%	23.2%
Virginia	22.8%	--	--	21.0%	28.9%	22.3%	17.9%	23.6%
West Virginia	18.6%	--	--	22.1%	15.6%	17.1%	26.2% *	17.5%
East South Central:								
Alabama	24.5%	23.2% *	--	26.7%	24.6%	23.3%	26.6%	23.9%
Kentucky	20.9%	--	--	16.5%	20.0%	22.2%	19.4%	21.1%
Mississippi	24.5%	--	--	22.6%	24.6%	24.2%	24.1%	24.6%
Tennessee	21.0%	--	--	22.6%	20.0%	21.8%	20.8%	21.0%
West South Central:								
Arkansas	23.1%	--	13.2% *	21.1%	24.9%	24.9%	17.2%	24.6%
Louisiana	24.8%	--	--	18.1%	23.7%	29.6%	18.3%	27.0%
Oklahoma	25.4%	--	21.4% *	21.9%	32.0% *	21.8%	24.6%	25.6%
Texas	19.3%	25.8%	21.7%	16.0%	18.3%	19.2%	22.4%	18.6%
Mountain:								
Arizona	18.5%	--	43.1%	19.1%	15.0%	17.4%	30.5%	16.9%
Colorado	22.8%	--	32.5%	25.6%	20.2%	22.9%	26.4%	22.0%
Idaho	20.1%	--	16.6% *	18.7%	19.9%	20.6%	19.3%	20.3%
Montana	16.6%	16.7% *	14.0%	18.5%	15.8%	16.3%	15.5%	17.0%
Nevada	19.0%	--	16.3%	24.0%	19.3%	18.2%	20.3%	18.7%
New Mexico	19.7%	--	--	23.8%	23.9%	16.5%	20.9%	19.5%
Utah	19.5%	--	--	15.5%	24.8%	17.7%	22.7%	19.2%
Wyoming	18.9%	23.5%	--	20.6%	16.7%	17.0%	22.0%	17.5%
Pacific:								
Alaska	20.5%	--	--	16.9%	18.4%	24.3%	14.5%	21.8%
California	21.7%	8.9% *	31.6% *	18.6%	21.6%	22.8%	18.8%	22.3%
Hawaii	10.6%	7.2% *	4.0% *	7.8%	6.4%	17.2%	5.9%	12.9%
Oregon	14.7%	7.1% *	17.4%	16.5%	12.9%	15.6%	14.4%	14.8%
Washington	17.3%	9.5% *	12.7% *	20.2%	17.0%	18.1%	16.3%	17.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Table II.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	1.79%	1.66%	0.66%	0.69%	0.57%	0.86%	0.42%
New England:								
Connecticut	1.12%	--	4.50%	4.10%	1.69%	1.51%	3.51%	1.14%
Maine	1.30%	--	4.60%	5.05%	2.42%	1.49%	4.68%	1.25%
Massachusetts	2.50%	--	4.57%	2.89%	4.28%	1.75%	10.62%	1.71%
New Hampshire	1.73%	--	4.64%	3.44%	3.62%	2.64%	2.99%	2.02%
Rhode Island	1.75%	6.99%	5.09%	4.35%	1.50%	2.73%	3.39%	2.03%
Vermont	2.16%	--	4.00%	2.99%	2.34%	5.47%	2.57%	2.69%
Middle Atlantic:								
New Jersey	2.31%	--	--	4.18%	6.48% *	1.90%	4.67%	2.57%
New York	1.25%	5.36% *	5.22%	2.63%	3.19%	1.29%	3.04%	1.37%
Pennsylvania	1.52%	5.50%	8.79%	3.24%	2.58%	2.19%	4.21%	1.62%
East North Central:								
Illinois	1.74%	5.43% *	7.66%	3.55%	1.99%	2.94%	3.49%	1.98%
Indiana	1.44%	--	--	3.76%	1.58%	1.97%	4.08%	1.52%
Michigan	1.88%	--	3.83%	3.56%	2.93%	2.74%	3.00%	2.13%
Ohio	1.27%	--	1.94%	2.93%	2.64%	1.78%	1.72%	1.45%
Wisconsin	1.15%	--	3.70%	2.85%	1.72%	1.62%	3.99%	1.14%
West North Central:								
Iowa	1.48%	9.78%	7.39%	2.76%	2.23%	1.95%	5.44%	1.37%
Kansas	1.18%	--	--	3.92%	1.47%	1.66%	3.10%	1.22%
Minnesota	1.71%	--	--	3.63%	1.79%	2.82%	3.77%	1.90%
Missouri	1.86%	--	6.49%	3.24%	4.07%	2.64%	3.38%	2.11%
Nebraska	1.53%	--	2.47% *	4.04%	3.74%	1.87%	5.08%	1.59%
North Dakota	1.47%	--	4.80%	3.38%	2.49%	1.99%	3.49%	1.55%
South Dakota	1.43%	--	4.69%	5.78%	1.66%	1.99%	4.58%	1.35%
South Atlantic:								
Delaware	1.44%	--	--	3.81%	3.88%	1.35%	4.92%	1.36%
District of Columbia	1.97%	--	--	3.31%	4.69%	2.63%	3.07%	2.28%
Florida	0.99%	--	5.98%	2.78%	3.83%	0.96%	3.23%	1.03%
Georgia	1.29%	--	6.97%	5.58%	2.53%	1.32%	4.49%	1.24%
Maryland	2.92%	--	4.18%	3.03%	2.73%	4.78%	2.73%	3.43%
North Carolina	1.89%	--	--	3.25%	3.87%	2.72%	3.69%	2.11%
South Carolina	1.69%	--	--	3.76%	3.67%	1.93%	4.47%	1.68%
Virginia	1.30%	--	--	3.61%	2.38%	1.42%	4.73%	1.23%
West Virginia	1.79%	--	--	2.92%	2.45%	1.28%	10.54% *	1.12%
East South Central:								
Alabama	1.67%	8.53% *	--	5.32%	3.21%	2.06%	4.75%	1.67%
Kentucky	1.47%	--	--	3.43%	4.31%	1.54%	3.92%	1.59%
Mississippi	2.07%	--	--	4.00%	5.76%	2.72%	4.66%	2.30%
Tennessee	1.24%	--	--	4.56%	2.32%	1.52%	3.74%	1.31%
West South Central:								
Arkansas	2.23%	--	5.00% *	4.38%	3.03%	3.18%	4.33%	2.46%
Louisiana	1.68%	--	--	4.74%	2.71%	2.57%	3.33%	1.92%
Oklahoma	3.79%	--	6.48% *	4.45%	9.73% *	1.59%	4.18%	4.53%
Texas	1.16%	5.06%	4.52%	2.86%	2.81%	1.43%	3.02%	1.21%
Mountain:								
Arizona	1.86%	--	8.88%	3.35%	4.43%	1.99%	6.35%	1.72%
Colorado	1.68%	--	7.37%	3.45%	1.61%	2.62%	4.26%	1.82%
Idaho	1.41%	--	5.18% *	3.88%	1.65%	2.12%	3.30%	1.53%
Montana	1.41%	5.76% *	4.14%	3.13%	3.07%	2.03%	2.73%	1.62%
Nevada	1.40%	--	4.56%	5.19%	2.48%	1.83%	4.18%	1.46%
New Mexico	1.59%	--	--	3.52%	2.47%	2.04%	6.04%	1.57%
Utah	1.69%	--	--	4.42%	3.14%	1.75%	4.32%	1.76%
Wyoming	1.41%	4.55%	--	3.26%	1.99%	1.76%	3.64%	1.25%
Pacific:								
Alaska	1.42%	--	--	3.33%	2.09%	2.34%	3.03%	1.58%
California	1.68%	2.98% *	9.94% *	1.95%	2.89%	1.92%	3.67%	1.71%
Hawaii	1.26%	3.54% *	2.40% *	1.81%	1.76%	2.63%	1.73%	1.63%
Oregon	1.10%	3.25% *	4.42%	3.93%	2.11%	1.47%	2.57%	1.21%
Washington	2.31%	4.28% *	4.04% *	5.54%	2.05%	4.04%	4.37%	2.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	22.1%	14.6%	26.1%	22.8%	23.6%	21.7%	21.1%	22.4%
New England:								
Connecticut	20.5%	--	--	--	17.4%	20.0%	--	21.0%
Maine	21.6%	--	--	--	27.8% *	15.2%	--	21.2%
Massachusetts	18.4%	--	--	26.3%	21.1% *	15.7%	19.7%	18.2%
New Hampshire	22.7%	--	--	28.8%	19.8%	17.3%	28.2%	20.7%
Rhode Island	17.4%	--	--	--	14.9%	20.1%	12.1% *	19.5%
Vermont	22.8%	--	--	25.5%	28.3%	15.9%	20.9%	23.5%
Middle Atlantic:								
New Jersey	29.7%	--	--	34.7%	33.3% *	25.5%	--	32.6%
New York	20.8%	--	--	13.4% *	27.5% *	17.4%	19.0%	21.6%
Pennsylvania	20.8%	--	--	--	17.5% *	18.3%	37.8%	17.9%
East North Central:								
Illinois	23.5%	--	--	26.1% *	23.0%	18.2%	24.2% *	23.3%
Indiana	25.3%	--	--	--	--	22.9%	--	23.6%
Michigan	24.4%	--	--	--	28.1%	25.3%	--	26.6%
Ohio	16.1%	--	3.9% *	--	--	18.9%	7.7% *	19.6%
Wisconsin	24.4%	--	--	35.4%	28.4%	20.4%	--	23.2%
West North Central:								
Iowa	24.5%	53.9%	--	20.1%	26.7%	21.8%	29.2%	23.5%
Kansas	20.3%	--	--	--	--	19.0%	--	19.4%
Minnesota	27.4%	--	--	--	27.6%	24.8%	--	25.1%
Missouri	21.0%	--	--	--	--	21.3%	--	23.5%
Nebraska	23.1%	--	--	26.3%	--	24.4%	--	23.8%
North Dakota	18.1%	--	--	--	--	16.3%	--	16.8%
South Dakota	28.4%	19.7%	--	--	26.9%	--	31.6% *	26.0%
South Atlantic:								
Delaware	22.0%	--	--	--	--	21.6%	--	23.8%
District of Columbia	27.5%	--	50.0%	19.0%	37.6% *	--	--	28.6%
Florida	19.7%	--	--	21.4%	17.8%	20.1%	20.1%	19.5%
Georgia	20.1%	--	--	31.9%	23.3%	16.7%	--	19.5%
Maryland	22.1%	--	--	--	28.4%	15.7%	--	21.7%
North Carolina	22.7%	--	--	--	--	20.2%	--	23.1%
South Carolina	27.3%	--	--	27.1%	33.7%	--	--	23.5%
Virginia	24.7%	0.0%	--	--	34.7%	18.0%	--	21.8%
West Virginia	16.8%	0.0%	39.6%	--	24.4%	13.1%	--	16.2%
East South Central:								
Alabama	28.7%	--	--	--	30.6%	30.1%	--	31.5%
Kentucky	22.2%	--	--	--	--	24.5%	--	26.1%
Mississippi	37.2%	--	--	--	--	24.0%	--	38.0%
Tennessee	21.0%	--	--	--	--	20.9%	--	19.7%
West South Central:								
Arkansas	24.1%	--	--	24.6%	--	23.3%	--	21.4%
Louisiana	20.1%	--	--	--	21.5%	22.3%	--	22.7%
Oklahoma	21.2%	--	--	23.0% *	18.9%	16.8%	--	18.1%
Texas	22.1%	--	--	9.9% *	27.1%	21.5%	21.5%	22.2%
Mountain:								
Arizona	34.6%	--	75.5%	38.7%	--	21.6%	--	25.9%
Colorado	24.3%	2.1% *	--	32.3%	22.5%	20.1%	27.6%	22.0%
Idaho	19.1%	--	--	--	21.3%	16.6% *	--	19.6%
Montana	18.7%	--	--	--	--	19.1% *	--	20.7%
Nevada	15.6%	--	--	--	17.5% *	13.0%	--	14.0%
New Mexico	19.4%	20.3%	--	34.6%	19.5%	14.9%	27.8%	17.8%
Utah	27.1%	--	--	--	34.4%	21.7%	37.7%	26.0%
Wyoming	20.4%	--	--	--	--	--	--	22.9%
Pacific:								
Alaska	14.6%	--	--	--	--	17.5%	--	17.0%
California	22.8%	4.4% *	23.8%	20.2%	21.4%	24.9%	15.3%	24.1%
Hawaii	7.6%	0.1% *	3.1% *	10.7% *	5.7%	11.6%	6.0% *	8.7%
Oregon	16.2%	--	--	23.2% *	8.3% *	16.1%	15.3%	16.5%
Washington	20.7% *	--	--	--	20.4%	18.1% *	--	18.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.00%	2.38%	2.69%	1.32%	1.53%	1.83%	1.41%	1.15%
New England:								
Connecticut	2.63%	--	--	--	1.97%	2.45%	--	2.43%
Maine	4.04%	--	--	--	9.68% *	3.86%	--	4.30%
Massachusetts	2.81%	--	--	3.83%	7.91% *	2.84%	5.10%	3.13%
New Hampshire	2.57%	--	--	4.77%	2.39%	4.59%	4.78%	2.86%
Rhode Island	2.00%	--	--	--	2.92%	0.82%	4.52% *	1.96%
Vermont	2.13%	--	--	3.97%	4.73%	1.55%	4.71%	2.40%
Middle Atlantic:								
New Jersey	4.24%	--	--	3.98%	10.92% *	5.08%	--	4.80%
New York	3.70%	--	--	4.78% *	10.89% *	2.06%	4.69%	4.82%
Pennsylvania	3.02%	--	--	--	6.76% *	2.09%	10.77%	2.14%
East North Central:								
Illinois	2.72%	--	--	8.71% *	3.44%	1.74%	7.48% *	2.85%
Indiana	2.61%	--	--	--	--	2.53%	--	2.24%
Michigan	4.62%	--	--	--	3.57%	7.27%	--	5.15%
Ohio	1.68%	--	2.07% *	--	--	2.06%	2.49% *	2.15%
Wisconsin	2.60%	--	--	4.20%	3.81%	3.32%	--	2.71%
West North Central:								
Iowa	2.20%	5.27%	--	3.17%	4.65%	3.02%	5.17%	2.40%
Kansas	2.81%	--	--	--	--	3.26%	--	2.77%
Minnesota	2.65%	--	--	--	4.34%	1.82%	--	2.39%
Missouri	3.99%	--	--	--	--	4.03%	--	5.02%
Nebraska	4.28%	--	--	4.67%	--	1.01%	--	4.68%
North Dakota	3.22%	--	--	--	--	2.96%	--	2.81%
South Dakota	5.86%	1.41%	--	--	3.04%	--	12.42% *	3.82%
South Atlantic:								
Delaware	4.35%	--	--	--	--	4.26%	--	4.97%
District of Columbia	5.46%	--	0.00%	4.24%	12.39% *	--	--	6.91%
Florida	2.53%	--	--	4.10%	3.72%	4.35%	5.42%	2.77%
Georgia	2.25%	--	--	5.97%	2.50%	2.32%	--	2.25%
Maryland	3.15%	--	--	--	5.05%	4.21%	--	3.30%
North Carolina	3.19%	--	--	--	--	2.24%	--	3.33%
South Carolina	5.18%	--	--	3.06%	5.59%	--	--	5.01%
Virginia	3.51%	0.00%	--	--	6.60%	1.74%	--	2.27%
West Virginia	2.04%	0.00%	2.53%	--	4.51%	1.38%	--	2.11%
East South Central:								
Alabama	3.37%	--	--	--	0.97%	4.47%	--	2.97%
Kentucky	2.80%	--	--	--	--	2.82%	--	2.78%
Mississippi	8.77%	--	--	--	--	2.41%	--	11.29%
Tennessee	3.78%	--	--	--	--	5.06%	--	3.97%
West South Central:								
Arkansas	2.63%	--	--	4.79%	--	1.73%	--	1.95%
Louisiana	2.57%	--	--	--	2.62%	3.09%	--	2.52%
Oklahoma	3.46%	--	--	8.50% *	2.11%	3.37%	--	3.13%
Texas	2.88%	--	--	4.33% *	5.02%	4.46%	5.84%	3.36%
Mountain:								
Arizona	6.38%	--	5.62%	5.90%	--	3.83%	--	3.86%
Colorado	3.73%	1.64% *	--	4.92%	4.32%	2.28%	8.27%	2.40%
Idaho	3.46%	--	--	--	4.38%	5.73% *	--	4.22%
Montana	3.27%	--	--	--	--	6.10% *	--	4.04%
Nevada	3.00%	--	--	--	7.65% *	3.28%	--	2.90%
New Mexico	1.98%	0.38%	--	4.14%	4.01%	0.39%	4.99%	1.97%
Utah	2.80%	--	--	--	3.80%	4.30%	7.23%	3.06%
Wyoming	3.65%	--	--	--	--	--	--	4.19%
Pacific:								
Alaska	2.47%	--	--	--	--	2.40%	--	2.25%
California	2.18%	2.01% *	4.90%	2.42%	2.13%	1.65%	2.63%	1.76%
Hawaii	1.34%	0.14% *	1.63% *	3.44% *	1.24%	3.29%	2.34% *	1.55%
Oregon	2.82%	--	--	8.73% *	3.12% *	3.38%	3.58%	3.69%
Washington	7.59% *	--	--	--	4.00%	9.09% *	--	7.73% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	20.7%	19.6%	23.6%	20.2%	20.7%	20.7%	21.9%	20.6%
New England:								
Connecticut	20.5%	--	--	21.8%	19.7%	20.4%	25.9%	19.8%
Maine	18.1%	--	--	21.3% *	16.2%	17.9%	22.7%	17.2%
Massachusetts	24.1%	--	32.6%	27.4%	28.7%	17.6%	48.3%	19.8%
New Hampshire	22.6%	--	--	15.7%	22.8%	25.8%	11.1% *	25.2%
Rhode Island	22.4%	--	--	15.5% *	24.2%	23.5%	25.1%	21.9%
Vermont	20.8%	--	--	23.6%	18.3%	27.1%	13.4%	22.6%
Middle Atlantic:								
New Jersey	21.3%	--	--	--	28.7%	19.9%	20.8% *	21.4%
New York	20.2%	--	--	22.5%	19.0%	20.7%	22.0%	20.0%
Pennsylvania	23.3%	--	21.3%	30.5%	19.3%	23.7%	22.1%	23.5%
East North Central:								
Illinois	20.7%	11.8% *	--	23.1%	20.4%	21.0%	20.6%	20.7%
Indiana	19.2%	--	--	14.2%	21.0%	20.2%	21.5%	18.9%
Michigan	19.4%	--	--	13.5%	19.4%	21.2%	10.7% *	20.4%
Ohio	22.0%	--	--	17.9%	26.1%	22.2%	12.7%	23.2%
Wisconsin	23.1%	--	29.4%	25.5%	22.2%	21.3%	33.9%	21.7%
West North Central:								
Iowa	23.2%	--	--	23.6%	19.9%	21.3%	32.3%	21.5%
Kansas	22.2%	--	--	27.7%	20.7%	22.9%	19.1%	22.6%
Minnesota	22.7%	--	--	21.5%	23.8%	22.0%	25.9%	22.3%
Missouri	20.5%	--	--	24.2%	24.2%	18.0%	26.2%	19.6%
Nebraska	21.4%	--	1.8% *	28.9%	19.8%	21.8%	19.7% *	21.6%
North Dakota	19.2%	--	--	21.3%	16.7%	20.0%	18.7%	19.3%
South Dakota	21.7%	--	27.6%	24.3%	22.8%	19.1%	24.9%	21.0%
South Atlantic:								
Delaware	20.2%	--	--	20.8%	24.2%	18.7%	21.8% *	19.9%
District of Columbia	22.1%	--	--	21.7%	24.2%	22.9%	15.8%	23.1%
Florida	19.1%	--	--	24.0%	18.0%	18.6%	21.2%	18.9%
Georgia	19.9%	--	--	21.6% *	19.2%	18.2%	32.5%	18.3%
Maryland	24.8%	--	--	19.3%	19.7%	26.4%	25.2%	24.7%
North Carolina	21.9%	--	--	16.5%	24.7%	22.8%	16.7%	23.0%
South Carolina	21.8%	--	--	16.5%	25.1%	23.8%	14.4%	23.3%
Virginia	22.1%	--	--	17.6%	27.8%	23.3%	12.6% *	23.7%
West Virginia	18.9%	--	--	20.5%	14.4%	17.8%	28.1% *	17.4%
East South Central:								
Alabama	23.4%	--	--	--	23.5%	22.3%	26.8%	22.7%
Kentucky	23.4%	--	--	14.5% *	23.6%	23.8%	26.0%	23.1%
Mississippi	23.5%	--	--	23.3%	18.5%	24.0%	23.4%	23.5%
Tennessee	21.3%	--	--	21.7%	22.4%	22.4%	18.0%	21.9%
West South Central:								
Arkansas	22.4%	0.0%	--	--	23.9%	25.0%	11.4% *	24.7%
Louisiana	26.2%	--	--	17.2% *	23.2%	31.7%	20.2%	27.5%
Oklahoma	25.9%	--	--	20.9%	34.6% *	22.0%	18.9%	27.1%
Texas	18.0%	25.1%	20.9%	17.3%	14.6%	17.9%	23.0%	17.0%
Mountain:								
Arizona	16.1%	0.3% *	--	15.1%	11.2% *	16.9%	21.4%	15.7%
Colorado	22.9%	2.3% *	--	23.6%	20.9%	24.0%	23.0%	22.9%
Idaho	20.2%	--	--	15.0%	18.8%	22.2%	17.8%	20.8%
Montana	17.2%	--	--	24.9%	11.5% *	15.2%	19.1%	16.4%
Nevada	19.8%	--	--	23.7%	17.6%	19.6%	22.3%	19.3%
New Mexico	19.6%	53.3%	--	24.6%	22.6%	16.6%	25.4%	18.9%
Utah	17.7%	--	--	13.8% *	20.6%	17.0%	19.8%	17.5%
Wyoming	20.2%	--	--	22.0%	15.4%	22.0%	20.5%	20.0%
Pacific:								
Alaska	22.1%	--	--	18.6%	18.7%	25.8%	17.2%	22.7%
California	21.4%	21.1% *	--	15.8%	21.9%	20.7%	27.6% *	20.3%
Hawaii	14.0%	--	0.4% *	5.1%	8.0% *	26.2%	3.5% *	18.2%
Oregon	14.2%	--	--	11.9%	13.8%	15.0%	15.0%	14.1%
Washington	17.6%	--	--	18.2%	16.0%	21.8%	13.6%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.C.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	2.78%	2.49%	0.80%	0.74%	0.46%	1.26%	0.37%
New England:								
Connecticut	1.36%	--	--	4.35%	2.36%	1.82%	4.81%	1.37%
Maine	1.67%	--	--	6.85% *	2.81%	2.00%	6.08%	1.53%
Massachusetts	3.28%	--	6.18%	3.70%	3.06%	1.61%	13.74%	1.48%
New Hampshire	2.54%	--	--	4.25%	6.17%	3.48%	3.54% *	2.93%
Rhode Island	2.42%	--	--	5.75% *	1.71%	3.32%	4.05%	2.72%
Vermont	3.05%	--	--	5.08%	2.47%	6.66%	3.35%	3.64%
Middle Atlantic:								
New Jersey	1.78%	--	--	--	2.81%	2.13%	7.28% *	1.77%
New York	1.13%	--	--	3.27%	1.84%	1.53%	4.55%	1.11%
Pennsylvania	1.95%	--	6.03%	3.69%	3.07%	3.11%	3.41%	2.21%
East North Central:								
Illinois	2.19%	4.70% *	--	3.69%	2.37%	3.57%	4.24%	2.51%
Indiana	1.63%	--	--	4.05%	1.61%	2.44%	4.06%	1.75%
Michigan	2.13%	--	--	3.80%	3.08%	3.00%	3.31% *	2.38%
Ohio	1.53%	--	--	3.42%	2.33%	2.25%	2.62%	1.67%
Wisconsin	1.37%	--	2.71%	2.90%	1.79%	2.05%	4.64%	1.36%
West North Central:								
Iowa	1.84%	--	--	3.10%	1.90%	2.64%	6.97%	1.60%
Kansas	1.41%	--	--	4.59%	2.06%	1.86%	3.80%	1.44%
Minnesota	1.89%	--	--	4.59%	1.88%	2.88%	5.07%	1.98%
Missouri	2.10%	--	--	4.17%	4.81%	2.73%	4.83%	2.26%
Nebraska	1.81%	--	1.27% *	5.01%	3.99%	2.29%	6.40% *	1.85%
North Dakota	1.77%	--	--	5.28%	3.18%	2.38%	4.20%	1.96%
South Dakota	1.52%	--	6.00%	3.82%	2.31%	2.43%	4.75%	1.56%
South Atlantic:								
Delaware	1.84%	--	--	5.47%	4.18%	1.43%	7.94% *	1.61%
District of Columbia	2.24%	--	--	4.13%	4.86%	3.08%	3.62%	2.54%
Florida	0.93%	--	--	4.15%	2.46%	0.99%	4.09%	0.93%
Georgia	1.56%	--	--	7.48% *	3.05%	1.55%	5.99%	1.47%
Maryland	3.79%	--	--	3.46%	3.68%	5.17%	3.15%	4.50%
North Carolina	2.16%	--	--	3.62%	4.20%	3.14%	3.94%	2.43%
South Carolina	1.81%	--	--	4.95%	4.25%	1.89%	3.58%	1.76%
Virginia	1.53%	--	--	3.74%	3.43%	1.72%	4.00% *	1.51%
West Virginia	2.31%	--	--	3.97%	2.65%	1.75%	12.79% *	1.43%
East South Central:								
Alabama	1.99%	--	--	--	4.42%	2.32%	6.29%	1.99%
Kentucky	1.62%	--	--	4.36% *	5.03%	1.44%	5.27%	1.69%
Mississippi	2.12%	--	--	5.16%	2.14%	2.92%	5.14%	2.30%
Tennessee	1.34%	--	--	5.26%	2.08%	1.62%	4.28%	1.37%
West South Central:								
Arkansas	2.79%	0.00%	--	--	3.37%	3.73%	4.02% *	3.02%
Louisiana	2.18%	--	--	6.43% *	3.14%	3.10%	5.92%	2.28%
Oklahoma	5.12%	--	--	3.76%	11.72% *	3.99%	3.99%	5.82%
Texas	1.32%	6.24%	4.70%	3.43%	3.38%	1.53%	3.76%	1.33%
Mountain:								
Arizona	1.77%	0.38% *	--	3.16%	4.03% *	2.20%	5.37%	1.81%
Colorado	2.10%	2.42% *	--	4.25%	1.87%	3.17%	5.10%	2.28%
Idaho	1.66%	--	--	3.37%	1.88%	2.16%	4.03%	1.74%
Montana	1.64%	--	--	2.53%	3.96% *	2.02%	3.19%	1.89%
Nevada	1.65%	--	--	5.72%	2.40%	2.19%	5.67%	1.66%
New Mexico	1.87%	1.71%	--	5.51%	2.45%	2.71%	6.12%	1.96%
Utah	1.57%	--	--	5.18% *	3.71%	1.66%	5.13%	1.60%
Wyoming	1.75%	--	--	4.91%	2.10%	2.17%	4.13%	1.64%
Pacific:								
Alaska	1.65%	--	--	4.30%	1.97%	2.71%	3.48%	1.81%
California	2.05%	7.41% *	--	2.61%	4.87%	1.99%	8.40% *	1.80%
Hawaii	2.07%	--	0.43% *	1.46%	2.51% *	2.78%	1.25% *	2.33%
Oregon	1.27%	--	--	3.00%	2.46%	1.73%	3.59%	1.34%
Washington	1.71%	--	--	3.05%	2.31%	3.24%	3.23%	1.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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Table II.C.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	20.8%	14.3%	25.4%	20.1%	20.4%	21.6%	19.8%	21.1%
New England:								
Connecticut	22.4%	--	--	--	25.9%	21.9%	--	22.8%
Maine	19.3%	--	--	--	18.0%	19.1%	--	18.1%
Massachusetts	19.5%	--	--	--	17.3%	21.4%	--	18.1%
New Hampshire	23.9%	--	23.7%	--	--	24.8%	--	23.7%
Rhode Island	20.5%	--	--	--	22.6%	--	21.6% *	19.8%
Vermont	22.5%	0.0%	--	--	32.5%	--	--	29.1%
Middle Atlantic:								
New Jersey	6.7% *	--	--	0.7% *	--	--	0.0%	7.2% *
New York	20.0%	--	--	--	18.8%	14.2% *	28.3%	16.7%
Pennsylvania	26.3%	--	44.5%	--	--	26.9%	30.9%	25.5%
East North Central:								
Illinois	25.5%	--	--	27.4%	32.3%	22.4%	--	25.2%
Indiana	17.3% *	--	--	--	--	34.3%	--	18.1% *
Michigan	23.9%	--	--	30.9%	21.1%	--	--	23.8%
Ohio	27.9%	--	--	--	34.6%	29.2%	--	29.8%
Wisconsin	25.1%	0.0%	--	--	25.3%	20.2%	--	22.7%
West North Central:								
Iowa	23.0%	--	--	--	17.3% *	26.1%	24.6% *	22.7%
Kansas	19.5%	--	0.0%	--	23.9%	22.5%	--	21.4%
Minnesota	26.9%	--	--	--	29.9%	30.5%	--	30.5%
Missouri	24.0%	--	--	--	--	27.1%	--	24.1%
Nebraska	22.3%	--	--	--	--	24.4%	--	23.0%
North Dakota	23.5%	--	25.2%	--	13.9%	--	27.9%	19.6%
South Dakota	25.9%	--	34.9%	--	17.4%	25.1%	34.1%	24.0%
South Atlantic:								
Delaware	17.4%	--	--	--	--	16.4%	--	17.9%
District of Columbia	20.2%	--	--	--	--	20.3%	--	21.9%
Florida	24.4%	--	--	--	26.7% *	23.5%	--	24.5%
Georgia	21.7%	--	--	--	14.4%	--	--	18.2%
Maryland	22.0%	--	--	--	16.7%	26.3%	24.9%	21.0%
North Carolina	27.6%	--	--	--	--	29.4%	--	27.2%
South Carolina	17.9%	--	--	--	--	19.6%	--	21.0%
Virginia	24.4%	--	--	--	28.1%	20.2%	--	25.7%
West Virginia	18.8%	--	--	--	21.8%	18.0%	--	19.7%
East South Central:								
Alabama	27.5%	--	--	--	25.4%	29.6%	--	27.3%
Kentucky	12.9%	--	--	--	--	15.9%	--	13.1%
Mississippi	17.1% *	--	--	--	--	--	--	18.6% *
Tennessee	17.5%	--	--	--	--	--	--	15.8%
West South Central:								
Arkansas	28.1%	--	--	--	38.4%	25.2%	--	28.0%
Louisiana	24.3%	--	--	--	30.8%	28.4%	--	29.3%
Oklahoma	32.4%	--	--	21.0%	30.5%	--	--	32.6%
Texas	24.3%	--	--	--	21.7%	27.2%	21.1% *	25.6%
Mountain:								
Arizona	20.7%	--	--	--	--	19.1%	--	21.6%
Colorado	20.8%	--	--	--	15.9%	--	--	16.7%
Idaho	20.7%	--	--	--	--	15.0%	--	17.2%
Montana	7.8% *	--	--	1.3% *	--	--	--	--
Nevada	22.6%	--	--	--	34.2%	25.4%	--	27.4%
New Mexico	20.7% *	--	--	--	35.6%	--	--	26.9%
Utah	19.0%	--	--	--	--	17.5%	--	20.2%
Wyoming	14.0%	--	--	--	--	3.9% *	--	7.0%
Pacific:								
Alaska	22.8%	--	--	--	--	28.1%	--	--
California	16.7%	2.2% *	--	--	21.0% *	17.8%	6.5% *	18.8%
Hawaii	8.3%	--	--	--	3.3% *	8.9% *	8.8% *	8.1% *
Oregon	15.8%	--	--	--	9.1%	19.3%	--	17.9%
Washington	9.1%	--	--	1.6% *	--	--	--	9.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.82%	2.47%	2.92%	1.72%	2.09%	0.96%	1.57%	0.95%
New England:								
Connecticut	2.29%	--	--	--	2.60%	2.89%	--	1.81%
Maine	1.78%	--	--	--	1.70%	3.40%	--	1.85%
Massachusetts	3.22%	--	--	--	2.47%	3.15%	--	2.32%
New Hampshire	2.68%	--	1.69%	--	--	2.65%	--	2.92%
Rhode Island	3.50%	--	--	--	3.10%	--	7.56% *	3.34%
Vermont	3.35%	0.00%	--	--	5.94%	--	--	4.44%
Middle Atlantic:								
New Jersey	3.91% *	--	--	0.69% *	--	--	0.00%	4.28% *
New York	3.13%	--	--	--	1.97%	4.31% *	6.60%	2.69%
Pennsylvania	2.32%	--	2.51%	--	--	2.22%	5.89%	2.47%
East North Central:								
Illinois	3.10%	--	--	4.13%	6.04%	3.97%	--	3.28%
Indiana	5.34% *	--	--	--	--	5.24%	--	5.77% *
Michigan	3.70%	--	--	3.08%	5.83%	--	--	4.29%
Ohio	4.07%	--	--	--	7.98%	4.98%	--	4.51%
Wisconsin	3.16%	0.00%	--	--	5.62%	0.94%	--	2.28%
West North Central:								
Iowa	3.53%	--	--	--	7.55% *	3.14%	10.73% *	3.66%
Kansas	2.51%	--	0.00%	--	2.18%	2.59%	--	2.42%
Minnesota	4.44%	--	--	--	5.06%	6.01%	--	4.74%
Missouri	4.28%	--	--	--	--	6.44%	--	5.21%
Nebraska	3.33%	--	--	--	--	3.99%	--	3.43%
North Dakota	3.32%	--	4.97%	--	2.66%	--	5.73%	3.20%
South Dakota	2.47%	--	4.84%	--	1.89%	3.44%	4.07%	2.83%
South Atlantic:								
Delaware	2.47%	--	--	--	--	2.12%	--	2.84%
District of Columbia	3.35%	--	--	--	--	1.57%	--	3.51%
Florida	4.71%	--	--	--	12.14% *	2.90%	--	5.17%
Georgia	3.40%	--	--	--	1.36%	--	--	2.81%
Maryland	2.90%	--	--	--	2.94%	4.52%	6.60%	3.15%
North Carolina	5.70%	--	--	--	--	8.33%	--	6.14%
South Carolina	4.09%	--	--	--	--	1.83%	--	2.07%
Virginia	3.02%	--	--	--	4.15%	1.41%	--	3.24%
West Virginia	1.89%	--	--	--	4.10%	2.11%	--	1.73%
East South Central:								
Alabama	4.00%	--	--	--	4.66%	4.81%	--	3.33%
Kentucky	2.71%	--	--	--	--	3.41%	--	2.87%
Mississippi	5.29% *	--	--	--	--	--	--	7.58% *
Tennessee	2.40%	--	--	--	--	--	--	2.33%
West South Central:								
Arkansas	4.27%	--	--	--	3.88%	5.16%	--	4.41%
Louisiana	4.16%	--	--	--	3.82%	7.80%	--	5.53%
Oklahoma	5.61%	--	--	0.91%	5.33%	--	--	4.70%
Texas	3.23%	--	--	--	2.71%	5.28%	6.97% *	3.43%
Mountain:								
Arizona	2.70%	--	--	--	--	2.72%	--	3.19%
Colorado	3.65%	--	--	--	2.12%	--	--	2.38%
Idaho	3.85%	--	--	--	--	1.77%	--	2.13%
Montana	3.19% *	--	--	1.49% *	--	--	--	--
Nevada	3.71%	--	--	--	1.08%	3.85%	--	3.36%
New Mexico	7.31% *	--	--	--	1.92%	--	--	5.16%
Utah	5.15%	--	--	--	--	1.79%	--	5.80%
Wyoming	3.45%	--	--	--	--	1.50% *	--	1.59%
Pacific:								
Alaska	3.44%	--	--	--	--	0.98%	--	--
California	2.07%	1.47% *	--	--	7.31% *	2.06%	3.13% *	2.17%
Hawaii	2.19%	--	--	--	1.74% *	3.39% *	4.52% *	2.43% *
Oregon	2.65%	--	--	--	0.28%	3.19%	--	2.41%
Washington	2.04%	--	--	1.39% *	--	--	--	1.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.3.d Percent of total premiums for purchased plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 2024

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	21.9%	16.8%	23.7%	20.8%	22.1%	23.6%	20.6%	22.5%
New England:								
Connecticut	19.8%	--	26.0%	21.9%	20.0%	19.0% *	21.0%	19.3%
Maine	17.3%	--	23.8%	19.8%	16.5%	15.2%	20.4%	16.4%
Massachusetts	23.5%	--	35.1%	26.3%	19.4%	17.1%	39.7%	18.6%
New Hampshire	23.7%	--	23.6%	22.0%	24.6%	24.7%	19.8%	27.2%
Rhode Island	21.9%	--	21.3%	17.4%	20.9%	30.2%	22.4%	21.7%
Vermont	18.7%	--	10.1% *	21.2%	28.8%	19.5%	13.3%	24.2%
Middle Atlantic:								
New Jersey	18.5%	--	--	29.7%	11.9% *	18.7%	17.7%	18.7%
New York	19.2%	16.4% *	24.8%	19.4%	18.9%	17.9%	20.5%	18.5%
Pennsylvania	24.5%	22.3%	24.4%	28.9%	18.5%	27.0%	24.6%	24.5%
East North Central:								
Illinois	22.3%	14.3% *	30.4%	23.2%	22.9%	22.6%	20.3%	23.2%
Indiana	17.9%	--	--	14.5% *	19.3%	22.0%	19.0%	17.6%
Michigan	21.5%	--	9.8% *	18.1%	23.6%	24.2%	11.9%	23.7%
Ohio	20.8%	--	8.6%	18.3%	34.1%	20.7%	11.3%	26.1%
Wisconsin	27.0%	--	37.2%	28.5%	23.1%	27.7%	35.0%	24.5%
West North Central:								
Iowa	24.3%	24.5%	--	24.3%	22.0%	25.2%	23.5%	24.7%
Kansas	21.4%	--	--	23.1%	22.2%	28.0%	16.5%	24.4%
Minnesota	22.8%	--	32.1%	19.7%	30.8%	17.8%	25.3%	21.8%
Missouri	24.2%	--	--	23.2%	23.3%	27.8%	23.4%	24.6%
Nebraska	23.6%	--	--	29.9%	27.6% *	24.3%	19.2% *	25.6%
North Dakota	22.1%	--	22.7%	19.9%	13.3%	35.8%	22.3%	21.8%
South Dakota	25.2%	--	25.3%	25.2%	25.1%	25.4%	24.9%	25.4%
South Atlantic:								
Delaware	20.8%	--	--	19.9%	26.9%	13.6% *	20.5%	20.9%
District of Columbia	18.3%	--	--	21.2%	18.0%	19.0%	15.8%	19.5%
Florida	21.4%	--	--	22.2%	22.3%	20.5%	21.3%	21.4%
Georgia	20.0%	--	--	21.1%	18.5%	14.9%	31.2%	16.7%
Maryland	29.3%	--	28.8%	16.7%	28.9%	35.3%	25.4%	30.5%
North Carolina	22.4%	3.7% *	--	16.8%	24.2%	29.7%	14.3%	26.2%
South Carolina	24.4%	--	--	16.6%	29.8%	31.1%	18.2%	27.6%
Virginia	22.8%	--	--	20.1%	32.2%	19.7%	16.7% *	26.1%
West Virginia	18.2%	--	--	23.2%	14.0%	18.8%	16.8%	18.7%
East South Central:								
Alabama	27.5%	--	--	28.0%	33.7%	26.1%	24.7%	29.8%
Kentucky	26.2%	--	--	19.1%	27.1%	47.3%	19.1%	30.4%
Mississippi	23.1%	--	--	23.2%	17.2%	22.6%	24.3%	22.0%
Tennessee	21.9%	--	--	27.5%	21.3%	24.3%	18.8%	23.3%
West South Central:								
Arkansas	23.0%	--	--	21.6%	25.3%	27.1%	17.5%	25.7%
Louisiana	25.1%	--	--	21.1%	26.5%	31.5%	19.8%	28.7%
Oklahoma	31.1%	--	21.9% *	20.3%	45.8%	27.6%	23.5%	35.4%
Texas	21.0%	26.8%	20.8%	16.8%	18.6%	24.4%	22.4%	20.0%
Mountain:								
Arizona	26.7%	--	46.2%	21.5%	21.4%	29.1%	32.2%	24.0%
Colorado	27.3%	--	39.5%	28.2%	22.6%	30.3%	29.4%	26.4%
Idaho	21.3%	--	16.6% *	18.9%	19.6%	25.5%	19.2%	22.7%
Montana	17.8%	17.2% *	14.6%	17.8%	15.8%	23.3%	15.0%	19.9%
Nevada	23.0%	--	--	27.7%	18.9%	29.9%	22.3%	23.3%
New Mexico	23.7%	--	--	24.7%	31.0%	19.2%	19.7% *	25.8%
Utah	22.8%	--	--	18.6%	23.3%	25.1%	23.1%	22.7%
Wyoming	17.4%	--	--	16.9%	19.1%	9.6%	22.0%	13.9%
Pacific:								
Alaska	20.3%	--	--	19.3%	19.3%	29.1%	13.8%	24.0%
California	20.4%	7.6% *	32.3% *	17.5%	22.6%	22.5%	18.0%	21.6%
Hawaii	8.9%	8.3% *	--	6.0%	4.2%	19.4%	5.4% *	11.4%
Oregon	15.4%	--	16.4% *	15.2%	13.7%	21.7%	13.7%	16.2%
Washington	22.0%	--	11.0% *	20.3%	16.8%	42.6%	15.8% *	26.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.C.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	1.94%	1.88%	0.73%	0.99%	1.00%	0.96%	0.61%
New England:								
Connecticut	1.95%	--	5.12%	4.98%	1.64%	6.77% *	4.04%	2.18%
Maine	1.85%	--	5.36%	3.52%	3.31%	3.10%	3.92%	2.05%
Massachusetts	4.08%	--	4.81%	2.98%	3.16%	3.52%	11.79%	2.52%
New Hampshire	1.86%	--	4.82%	3.66%	2.86%	2.15%	3.09%	1.93%
Rhode Island	2.39%	--	5.29%	4.43%	1.70%	5.64%	3.50%	3.08%
Vermont	1.95%	--	4.01% *	3.37%	3.56%	4.71%	2.59%	2.62%
Middle Atlantic:								
New Jersey	3.69%	--	--	4.68%	6.87% *	3.99%	4.84%	4.54%
New York	1.40%	5.74% *	5.71%	2.99%	1.73%	2.58%	3.25%	1.36%
Pennsylvania	2.71%	5.60%	5.37%	3.50%	3.74%	6.75%	3.12%	3.58%
East North Central:								
Illinois	1.64%	5.38% *	8.67%	3.88%	1.88%	2.68%	3.67%	1.63%
Indiana	2.12%	--	--	4.55% *	1.78%	1.85%	3.75%	2.50%
Michigan	2.94%	--	4.38% *	3.75%	3.06%	5.08%	3.37%	3.68%
Ohio	2.18%	--	1.94%	3.37%	4.27%	4.69%	1.79%	3.27%
Wisconsin	1.59%	--	5.11%	2.35%	2.09%	3.16%	4.24%	1.51%
West North Central:								
Iowa	1.69%	5.52%	--	3.15%	2.73%	2.07%	3.53%	1.81%
Kansas	2.30%	--	--	4.08%	2.58%	8.05%	3.05%	3.04%
Minnesota	2.52%	--	6.23%	4.11%	2.76%	3.03%	3.96%	2.91%
Missouri	2.47%	--	--	4.23%	4.99%	4.25%	3.94%	3.08%
Nebraska	3.25%	--	--	4.65%	10.68% *	5.51%	6.19% *	3.79%
North Dakota	2.72%	--	6.27%	3.75%	3.90%	5.01%	4.01%	3.70%
South Dakota	1.76%	--	5.10%	4.08%	1.71%	2.86%	3.99%	1.76%
South Atlantic:								
Delaware	3.20%	--	--	4.17%	5.83%	6.37% *	5.65%	3.82%
District of Columbia	1.67%	--	--	3.48%	2.78%	2.65%	3.16%	1.97%
Florida	2.30%	--	--	3.07%	5.50%	3.78%	3.66%	2.90%
Georgia	2.23%	--	--	6.22%	3.16%	1.04%	5.59%	1.75%
Maryland	3.88%	--	3.64%	3.18%	3.87%	4.46%	2.68%	4.61%
North Carolina	2.50%	2.06% *	--	3.34%	3.70%	3.55%	3.94%	2.67%
South Carolina	3.04%	--	--	4.03%	4.76%	4.71%	4.83%	3.12%
Virginia	2.61%	--	--	4.12%	3.12%	2.98%	5.20% *	2.44%
West Virginia	1.84%	--	--	2.63%	3.30%	3.48%	3.60%	2.15%
East South Central:								
Alabama	2.63%	--	--	5.17%	4.87%	3.21%	4.85%	2.52%
Kentucky	3.47%	--	--	4.35%	5.93%	9.93%	4.30%	4.87%
Mississippi	2.95%	--	--	4.80%	3.79%	1.63%	4.97%	3.26%
Tennessee	2.17%	--	--	5.30%	4.12%	2.47%	3.85%	2.67%
West South Central:								
Arkansas	3.33%	--	--	4.48%	4.44%	6.77%	4.62%	4.22%
Louisiana	2.19%	--	--	6.06%	4.27%	2.63%	3.75%	2.33%
Oklahoma	7.23%	--	6.69% *	4.93%	13.15%	4.02%	4.31%	10.12%
Texas	2.02%	5.59%	5.11%	3.16%	4.20%	3.31%	3.41%	2.41%
Mountain:								
Arizona	3.00%	--	9.22%	4.40%	3.79%	2.89%	7.00%	2.75%
Colorado	2.81%	--	6.22%	4.25%	2.52%	5.77%	4.80%	3.44%
Idaho	1.94%	--	5.18% *	4.15%	2.23%	1.78%	3.39%	2.05%
Montana	2.08%	5.93% *	4.38%	3.67%	4.42%	4.49%	2.94%	2.77%
Nevada	2.45%	--	--	5.44%	3.13%	5.38%	4.51%	2.87%
New Mexico	2.97%	--	--	4.03%	2.71%	3.90%	6.17% *	2.62%
Utah	2.40%	--	--	5.41%	4.82%	3.92%	4.51%	2.81%
Wyoming	2.16%	--	--	4.21%	3.75%	1.44%	4.68%	1.82%
Pacific:								
Alaska	2.20%	--	--	4.26%	3.02%	4.56%	3.03%	2.70%
California	1.83%	2.87% *	10.68% *	2.02%	3.71%	2.65%	3.97%	1.91%
Hawaii	1.35%	4.05% *	--	1.27%	0.87%	3.93%	1.73% *	1.91%
Oregon	1.69%	--	5.30% *	4.25%	2.87%	2.05%	2.92%	2.06%
Washington	3.56%	--	3.88% *	6.01%	2.65%	7.83%	4.78% *	4.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 2024

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	20.5%	22.0%	29.0%	21.6%	20.3%	20.3%	26.2%	20.2%
New England:								
Connecticut	21.4%	--	--	28.2%	19.3%	20.7%	--	20.8%
Maine	21.0%	--	--	--	21.3%	18.8%	--	19.9%
Massachusetts	20.1%	--	--	--	32.2%	17.2%	--	19.9%
New Hampshire	22.3%	--	--	--	19.8%	23.3%	--	22.4%
Rhode Island	20.3%	--	--	--	23.3%	20.7%	--	20.9%
Vermont	23.2%	--	30.4%	30.1%	18.6%	26.4%	--	22.7%
Middle Atlantic:								
New Jersey	22.9%	--	--	--	26.9% *	21.1%	--	22.8%
New York	21.4%	--	--	21.4%	24.2%	19.9%	28.4%	21.0%
Pennsylvania	21.7%	--	--	--	20.8%	20.8%	--	20.8%
East North Central:								
Illinois	20.8%	--	--	--	18.5%	20.4%	34.7%	20.1%
Indiana	20.5%	--	--	--	20.5%	21.5%	--	20.0%
Michigan	19.2%	--	--	--	18.3%	19.5%	23.4%	19.0%
Ohio	22.2%	--	--	17.2%	20.5%	22.8%	--	22.3%
Wisconsin	21.5%	--	--	--	24.3%	19.7%	--	20.9%
West North Central:								
Iowa	22.8%	--	--	27.1%	19.1%	21.8%	48.2%	20.9%
Kansas	21.7%	--	--	37.5%	19.4%	21.6%	--	21.3%
Minnesota	25.0%	--	--	--	21.4%	27.0%	--	25.2%
Missouri	18.3%	--	44.6%	24.1%	25.7%	16.6%	--	18.0%
Nebraska	21.0%	--	--	20.8%	17.0%	22.2%	18.4%	21.0%
North Dakota	18.2%	--	--	--	17.4%	16.4%	26.0%	17.7%
South Dakota	21.6%	--	--	--	18.9%	19.2%	--	19.6%
South Atlantic:								
Delaware	19.0%	--	--	--	21.6%	19.0%	--	19.3%
District of Columbia	27.2%	--	--	--	39.6%	23.4%	39.7%	26.9%
Florida	18.8%	--	--	28.7%	15.8%	18.9%	--	18.9%
Georgia	20.1%	--	--	--	19.5%	19.2%	--	19.6%
Maryland	18.4%	--	--	--	15.7%	18.7%	--	18.0%
North Carolina	22.6%	--	49.1%	--	24.4%	21.1%	--	22.0%
South Carolina	20.2%	--	--	--	19.5%	20.3%	--	20.1%
Virginia	22.7%	--	--	--	21.5%	22.7%	--	22.6%
West Virginia	18.8%	0.2% *	--	--	17.5%	16.6%	--	16.9%
East South Central:								
Alabama	22.5%	--	45.3%	--	17.7%	22.7%	--	21.7%
Kentucky	18.5%	--	--	--	12.6% *	20.2%	--	18.5%
Mississippi	25.2%	--	--	--	33.9%	24.2%	20.5%	25.3%
Tennessee	20.4%	--	--	--	17.8%	21.2%	--	19.9%
West South Central:								
Arkansas	23.3%	--	--	--	24.3%	23.6%	--	23.7%
Louisiana	24.6%	--	--	--	20.9%	28.7%	--	25.8%
Oklahoma	20.8%	--	--	--	18.6%	20.4%	--	20.3%
Texas	18.2%	--	--	--	17.9%	18.3%	--	18.0%
Mountain:								
Arizona	14.7%	--	--	--	9.6% *	15.6%	--	14.6%
Colorado	18.8%	--	--	--	17.5%	19.9%	--	19.0%
Idaho	18.4%	--	--	--	20.3%	17.6%	--	18.3%
Montana	14.7%	--	--	--	15.9%	13.5%	--	14.3%
Nevada	16.2%	--	--	--	20.0%	16.1%	--	16.5%
New Mexico	16.8%	--	--	--	17.8%	15.8%	--	16.4%
Utah	17.9%	--	--	--	26.2%	16.3%	--	17.9%
Wyoming	20.2%	--	--	24.4%	15.8%	21.5%	--	19.6%
Pacific:								
Alaska	20.6%	--	--	9.9%	17.7%	22.8%	--	20.5%
California	22.7%	--	--	26.7%	18.7%	22.9%	26.3% *	22.6%
Hawaii	13.8%	0.0%	--	--	--	15.7%	--	14.8%
Oregon	14.0%	--	--	--	11.5%	14.0%	--	13.7%
Washington	13.6%	--	--	--	17.2%	12.5%	--	13.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.58%	3.98%	3.27%	1.44%	0.95%	0.72%	1.81%	0.61%
New England:								
Connecticut	1.28%	--	--	6.32%	3.62%	1.33%	--	1.25%
Maine	1.60%	--	--	--	2.48%	1.12%	--	1.11%
Massachusetts	2.18%	--	--	--	9.19%	1.34%	--	2.25%
New Hampshire	2.58%	--	--	--	5.25%	3.05%	--	2.62%
Rhode Island	2.42%	--	--	--	3.92%	2.73%	--	2.54%
Vermont	3.18%	--	4.19%	5.40%	2.43%	6.44%	--	3.41%
Middle Atlantic:								
New Jersey	2.49%	--	--	--	9.96% *	1.89%	--	2.52%
New York	2.00%	--	--	5.34%	7.07%	1.50%	6.89%	2.07%
Pennsylvania	1.55%	--	--	--	3.33%	1.29%	--	1.24%
East North Central:								
Illinois	3.21%	--	--	--	5.44%	3.71%	7.56%	3.28%
Indiana	1.83%	--	--	--	2.37%	2.19%	--	1.85%
Michigan	2.09%	--	--	--	4.71%	2.48%	4.22%	2.19%
Ohio	1.58%	--	--	3.26%	1.76%	1.97%	--	1.60%
Wisconsin	1.47%	--	--	--	2.79%	1.65%	--	1.45%
West North Central:								
Iowa	2.12%	--	--	5.71%	3.17%	2.23%	13.12%	1.77%
Kansas	1.32%	--	--	6.16%	1.95%	1.64%	--	1.39%
Minnesota	2.17%	--	--	--	1.84%	3.11%	--	2.21%
Missouri	2.28%	--	1.59%	3.13%	6.93%	2.46%	--	2.36%
Nebraska	1.67%	--	--	3.74%	3.47%	1.97%	3.47%	1.72%
North Dakota	1.39%	--	--	--	2.73%	1.47%	3.95%	1.44%
South Dakota	2.08%	--	--	--	2.19%	1.95%	--	1.60%
South Atlantic:								
Delaware	1.03%	--	--	--	2.99%	1.04%	--	1.00%
District of Columbia	3.28%	--	--	--	9.42%	3.14%	6.25%	3.37%
Florida	0.86%	--	--	2.60%	1.74%	0.91%	--	0.86%
Georgia	1.51%	--	--	--	3.45%	1.69%	--	1.54%
Maryland	1.39%	--	--	--	2.75%	1.60%	--	1.37%
North Carolina	2.71%	--	1.14%	--	6.35%	3.32%	--	2.83%
South Carolina	1.50%	--	--	--	2.77%	1.72%	--	1.53%
Virginia	1.39%	--	--	--	3.07%	1.54%	--	1.42%
West Virginia	2.63%	0.16% *	--	--	2.78%	1.36%	--	1.30%
East South Central:								
Alabama	2.07%	--	1.57%	--	2.81%	2.37%	--	1.99%
Kentucky	1.38%	--	--	--	4.50% *	1.21%	--	1.41%
Mississippi	2.69%	--	--	--	8.53%	2.85%	0.68%	2.73%
Tennessee	1.55%	--	--	--	2.65%	1.76%	--	1.54%
West South Central:								
Arkansas	2.97%	--	--	--	3.53%	3.42%	--	3.02%
Louisiana	2.56%	--	--	--	3.01%	3.62%	--	2.72%
Oklahoma	1.58%	--	--	--	2.72%	1.63%	--	1.50%
Texas	1.34%	--	--	--	2.66%	1.55%	--	1.38%
Mountain:								
Arizona	1.62%	--	--	--	4.77% *	1.71%	--	1.64%
Colorado	1.25%	--	--	--	1.84%	1.60%	--	1.28%
Idaho	1.70%	--	--	--	2.61%	2.09%	--	1.70%
Montana	1.38%	--	--	--	2.77%	1.32%	--	1.21%
Nevada	1.50%	--	--	--	4.81%	1.56%	--	1.52%
New Mexico	1.72%	--	--	--	2.02%	2.36%	--	1.73%
Utah	1.83%	--	--	--	3.32%	1.42%	--	1.83%
Wyoming	1.88%	--	--	4.27%	2.29%	2.57%	--	1.80%
Pacific:								
Alaska	1.77%	--	--	1.35%	2.57%	2.53%	--	1.78%
California	2.15%	--	--	6.17%	3.38%	2.26%	8.04% *	2.24%
Hawaii	2.60%	0.00%	--	--	--	3.54%	--	2.81%
Oregon	1.35%	--	--	--	2.62%	1.61%	--	1.39%
Washington	1.83%	--	--	--	2.97%	2.02%	--	1.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.7%	66.3%	65.3%	64.9%	59.5%	56.0%	66.0%	57.5%
New England:								
Connecticut	56.1%	81.4%	66.4%	58.2%	56.1%	52.8%	59.9%	55.4%
Maine	60.3%	48.6%	73.8%	71.4%	64.1%	55.1%	64.2%	59.5%
Massachusetts	58.9%	63.5%	53.9%	55.2%	57.8%	59.9%	60.0%	58.7%
New Hampshire	59.6%	56.6%	71.3%	70.7%	59.7%	55.2%	68.3%	57.7%
Rhode Island	58.8%	82.0%	61.8%	62.1%	55.7%	56.2%	64.8%	57.4%
Vermont	60.2%	63.3%	72.6%	62.6%	60.6%	55.4%	65.7%	58.6%
Middle Atlantic:								
New Jersey	57.0%	70.4%	--	63.9%	53.6%	55.9%	63.5%	56.0%
New York	60.4%	62.8%	73.9%	65.7%	60.6%	57.6%	69.2%	58.9%
Pennsylvania	59.3%	71.2%	67.0%	68.1%	63.2%	54.4%	68.6%	57.8%
East North Central:								
Illinois	55.6%	55.5%	58.8%	64.8%	55.8%	53.2%	61.6%	54.4%
Indiana	56.0%	--	--	70.7%	59.2%	51.4%	58.9%	55.7%
Michigan	51.6%	--	55.8%	52.9%	56.7%	49.3%	55.1%	51.1%
Ohio	56.7%	35.4%	62.8%	52.7%	57.3%	57.9%	56.6%	56.7%
Wisconsin	57.7%	79.7%	60.4%	61.4%	53.3%	57.5%	69.7%	56.0%
West North Central:								
Iowa	56.7%	59.1%	61.6%	62.9%	55.0%	54.9%	57.0%	56.6%
Kansas	57.4%	61.5%	71.4%	65.0%	56.4%	54.9%	64.1%	56.1%
Minnesota	58.8%	--	61.8%	67.4%	58.8%	57.0%	65.5%	57.8%
Missouri	53.7%	49.6%	58.5%	63.9%	53.8%	50.4%	59.4%	52.4%
Nebraska	56.0%	--	70.0%	57.1%	60.6%	53.6%	63.5%	55.2%
North Dakota	53.7%	47.2%	53.0%	50.8%	61.8%	52.4%	53.4%	53.8%
South Dakota	56.3%	71.0%	57.1%	60.3%	63.3%	50.0%	59.8%	55.4%
South Atlantic:								
Delaware	57.1%	77.5%	57.0%	72.1%	58.9%	52.6%	67.9%	55.3%
District of Columbia	58.6%	--	60.8%	61.1%	58.9%	57.4%	60.0%	58.3%
Florida	57.7%	58.4%	64.6%	69.8%	60.8%	54.7%	65.4%	56.6%
Georgia	55.8%	--	60.2%	62.3%	59.2%	53.1%	59.9%	55.2%
Maryland	60.0%	53.3%	58.5%	60.8%	65.5%	58.8%	57.0%	60.6%
North Carolina	61.2%	62.7%	79.3%	66.2%	66.5%	57.4%	70.5%	59.8%
South Carolina	62.2%	83.0%	56.9%	70.3%	68.5%	57.0%	71.8%	60.5%
Virginia	58.2%	81.1%	84.5%	59.1%	58.7%	55.2%	70.9%	56.3%
West Virginia	54.9%	--	67.5%	58.7%	58.6%	52.4%	61.9%	53.9%
East South Central:								
Alabama	56.1%	64.2%	68.1%	62.9%	52.9%	54.0%	66.3%	53.7%
Kentucky	55.8%	63.6%	55.2%	60.3%	60.9%	52.8%	60.4%	55.1%
Mississippi	59.5%	68.5%	69.8%	73.1%	57.8%	54.7%	72.3%	57.0%
Tennessee	57.2%	83.9%	80.6%	59.7%	59.6%	53.3%	73.5%	55.0%
West South Central:								
Arkansas	59.9%	79.5%	63.7%	72.4%	65.4%	55.2%	69.2%	58.1%
Louisiana	58.6%	81.8%	61.8%	66.7%	58.5%	54.3%	66.5%	56.6%
Oklahoma	62.2%	59.0%	70.0%	62.9%	65.4%	58.7%	63.4%	62.0%
Texas	58.2%	81.1%	61.6%	66.6%	62.0%	53.0%	72.1%	55.5%
Mountain:								
Arizona	58.2%	--	65.0%	62.8%	59.9%	55.8%	63.7%	57.4%
Colorado	60.4%	58.6%	67.0%	63.3%	62.9%	58.0%	62.8%	59.9%
Idaho	55.6%	56.9%	74.8%	57.1%	53.7%	52.5%	64.3%	53.2%
Montana	62.0%	66.8%	68.3%	65.5%	65.5%	55.7%	67.8%	59.8%
Nevada	60.5%	68.3%	61.6%	64.7%	67.6%	57.0%	65.1%	59.6%
New Mexico	58.0%	88.1%	64.2%	59.7%	60.6%	53.8%	64.7%	56.9%
Utah	50.6%	49.6%	45.7%	45.7%	51.0%	51.8%	43.3%	51.8%
Wyoming	55.2%	67.1%	61.9%	58.6%	53.7%	50.7%	63.3%	52.2%
Pacific:								
Alaska	57.7%	--	77.6%	65.9%	55.2%	54.5%	72.6%	55.6%
California	63.3%	69.6%	69.0%	71.8%	56.6%	62.5%	70.6%	62.0%
Hawaii	67.5%	74.2%	78.6%	73.6%	72.0%	59.0%	74.5%	64.8%
Oregon	62.2%	78.3%	76.4%	66.0%	63.3%	57.3%	73.9%	60.0%
Washington	64.4%	65.3%	72.8%	78.9%	72.1%	57.2%	72.9%	62.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.78%	1.38%	0.90%	0.73%	0.89%	0.79%	0.60%
New England:								
Connecticut	2.15%	5.98%	4.69%	10.49%	3.40%	1.90%	9.50%	2.02%
Maine	1.87%	12.51%	5.26%	4.32%	2.69%	2.25%	5.77%	1.91%
Massachusetts	2.15%	9.15%	4.79%	7.20%	3.74%	2.95%	3.75%	2.43%
New Hampshire	1.57%	11.78%	4.69%	3.49%	2.85%	2.24%	3.54%	1.70%
Rhode Island	1.98%	5.59%	5.46%	3.76%	4.72%	2.82%	3.39%	2.28%
Vermont	1.83%	15.64%	4.28%	2.85%	4.05%	1.88%	4.30%	2.06%
Middle Atlantic:								
New Jersey	2.67%	5.39%	--	3.88%	3.24%	4.38%	4.30%	2.95%
New York	0.98%	6.92%	4.72%	3.36%	1.91%	1.11%	3.24%	0.97%
Pennsylvania	1.27%	7.58%	5.57%	3.21%	2.68%	1.63%	3.30%	1.37%
East North Central:								
Illinois	1.93%	10.13%	5.20%	4.48%	2.80%	2.92%	4.89%	2.08%
Indiana	1.99%	--	--	4.56%	3.06%	2.43%	6.34%	2.09%
Michigan	2.13%	--	5.37%	4.44%	2.13%	3.10%	4.51%	2.35%
Ohio	1.99%	7.99%	4.36%	9.59%	2.10%	2.35%	3.41%	2.26%
Wisconsin	1.54%	7.17%	8.82%	3.89%	3.01%	2.05%	4.65%	1.60%
West North Central:								
Iowa	1.47%	6.70%	5.12%	3.82%	2.24%	2.40%	3.87%	1.58%
Kansas	1.50%	5.94%	6.57%	4.80%	3.37%	1.24%	4.05%	1.47%
Minnesota	1.90%	--	6.79%	3.39%	4.13%	2.80%	3.85%	2.14%
Missouri	2.08%	10.87%	7.33%	4.07%	7.07%	2.26%	4.34%	2.31%
Nebraska	1.95%	--	6.26%	4.72%	4.85%	2.41%	5.15%	2.07%
North Dakota	2.11%	11.61%	8.20%	3.01%	2.67%	3.62%	4.18%	2.43%
South Dakota	1.79%	13.67%	6.62%	4.25%	2.41%	2.29%	4.28%	1.92%
South Atlantic:								
Delaware	2.56%	8.75%	10.43%	4.70%	5.73%	3.21%	4.97%	2.78%
District of Columbia	1.49%	--	8.90%	3.77%	2.36%	1.79%	5.27%	1.40%
Florida	1.56%	10.53%	10.03%	3.59%	4.78%	1.47%	4.86%	1.55%
Georgia	1.60%	--	3.97%	4.91%	5.77%	1.67%	3.34%	1.73%
Maryland	2.65%	9.83%	5.83%	4.20%	4.64%	4.34%	3.72%	3.02%
North Carolina	1.79%	11.77%	6.78%	4.28%	3.74%	2.63%	3.55%	2.05%
South Carolina	1.82%	5.79%	6.93%	4.34%	2.48%	2.47%	4.65%	1.90%
Virginia	1.80%	9.29%	5.41%	4.81%	4.99%	2.04%	5.59%	1.83%
West Virginia	1.62%	--	4.72%	5.09%	5.47%	1.78%	4.47%	1.70%
East South Central:								
Alabama	2.37%	7.96%	6.39%	4.20%	6.75%	2.89%	3.91%	2.72%
Kentucky	1.59%	11.08%	10.59%	4.40%	4.65%	1.53%	5.37%	1.62%
Mississippi	2.13%	10.26%	6.78%	4.05%	3.49%	2.33%	4.56%	2.05%
Tennessee	2.12%	6.33%	5.24%	5.15%	4.38%	2.75%	3.71%	2.31%
West South Central:								
Arkansas	1.40%	6.84%	5.95%	3.90%	2.60%	1.63%	3.76%	1.43%
Louisiana	2.26%	7.10%	6.47%	4.98%	3.55%	3.99%	4.27%	2.67%
Oklahoma	1.88%	11.41%	5.99%	3.59%	4.65%	1.83%	4.36%	2.08%
Texas	1.77%	5.11%	6.15%	4.58%	4.40%	2.18%	3.47%	1.96%
Mountain:								
Arizona	2.73%	--	4.95%	4.14%	3.17%	4.01%	4.20%	3.01%
Colorado	1.91%	7.29%	6.75%	4.42%	5.63%	2.48%	3.92%	2.17%
Idaho	1.91%	9.38%	5.24%	4.80%	4.97%	2.93%	4.16%	2.32%
Montana	1.84%	10.08%	5.41%	4.44%	2.57%	2.48%	4.57%	1.87%
Nevada	2.33%	9.22%	7.51%	5.34%	3.23%	3.46%	4.94%	2.61%
New Mexico	2.29%	8.01%	12.72%	6.18%	4.58%	2.63%	8.25%	2.26%
Utah	1.64%	8.13%	7.30%	5.97%	3.77%	1.82%	4.87%	1.68%
Wyoming	2.12%	10.11%	5.15%	4.82%	2.65%	3.45%	3.85%	2.40%
Pacific:								
Alaska	2.01%	--	4.68%	6.16%	4.26%	2.71%	4.27%	2.19%
California	2.11%	5.04%	6.32%	2.16%	2.76%	3.38%	2.83%	2.69%
Hawaii	1.82%	5.92%	4.78%	3.82%	4.19%	2.23%	3.27%	2.22%
Oregon	2.16%	7.76%	3.78%	4.56%	6.46%	1.94%	2.95%	2.41%
Washington	1.73%	7.22%	3.50%	2.50%	3.76%	1.83%	2.77%	1.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.4.a Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.6%	54.3%	32.5%	24.7%	14.2%	5.3%	36.9%	8.9%
New England:								
Connecticut	9.7%	--	10.4% *	13.4% *	3.2% *	6.6% *	25.3% *	6.8% *
Maine	17.3%	66.1%	21.1% *	22.2% *	14.5% *	11.6% *	36.1%	13.3% *
Massachusetts	11.7% *	--	10.1% *	--	11.0% *	11.2% *	18.7% *	10.6% *
New Hampshire	14.8%	--	44.5%	32.2%	9.2% *	5.1% *	46.8%	6.3% *
Rhode Island	16.1%	35.2% *	42.1%	25.2% *	7.1% *	9.4% *	37.1%	10.5% *
Vermont	13.8%	69.7%	53.5%	15.5% *	0.3% *	8.5% *	41.5%	5.0% *
Middle Atlantic:								
New Jersey	20.2% *	--	--	20.8% *	39.6% *	2.9% *	54.1%	14.3% *
New York	16.6%	70.1%	15.6% *	31.4%	11.9% *	10.1% *	39.1%	11.8%
Pennsylvania	7.7%	39.8%	24.7% *	11.3% *	8.3% *	1.8% *	25.0%	4.5% *
East North Central:								
Illinois	15.0%	58.8%	30.4% *	18.4% *	10.9% *	8.8% *	34.9%	10.6% *
Indiana	13.3%	--	--	37.8% *	2.1% *	8.0% *	18.1% *	12.7% *
Michigan	13.8%	--	54.5%	23.7% *	9.0% *	5.8% *	51.7%	7.1%
Ohio	13.5%	67.7%	50.9%	26.5% *	5.5% *	7.0% *	45.6%	7.7% *
Wisconsin	5.2% *	--	--	--	2.3% *	3.2% *	20.0% *	2.6% *
West North Central:								
Iowa	7.2%	24.5% *	22.7% *	13.1% *	1.9% *	--	26.3%	3.2% *
Kansas	10.4%	--	--	17.7% *	8.3% *	1.6% *	36.0%	4.8% *
Minnesota	7.9%	--	--	33.6%	1.5% *	2.7% *	34.5%	3.5% *
Missouri	15.7%	--	36.0% *	12.6% *	22.5% *	8.8% *	30.0%	12.3%
Nebraska	12.5%	--	78.9%	11.8% *	27.6% *	1.1% *	43.3%	8.6% *
North Dakota	17.9%	--	32.1% *	32.5%	20.9% *	3.4% *	38.7%	11.7%
South Dakota	11.2%	--	16.4% *	18.4% *	4.7% *	10.2% *	22.4%	7.9%
South Atlantic:								
Delaware	14.9%	--	--	20.9% *	14.8% *	8.4% *	32.8%	11.2% *
District of Columbia	14.5%	--	--	29.0%	11.4% *	4.3% *	42.5%	8.3% *
Florida	11.2%	--	29.7% *	13.1% *	12.9% *	6.6% *	31.8%	7.7% *
Georgia	8.3%	--	16.2% *	28.4% *	5.9% *	2.5% *	28.6%	5.2% *
Maryland	7.6% *	--	17.6% *	25.0% *	4.5% *	2.1% *	17.3% *	5.7% *
North Carolina	9.2%	--	--	19.1% *	5.6% *	3.3% *	37.8%	3.9% *
South Carolina	6.1%	--	--	16.2% *	3.3% *	1.8% *	17.1% *	3.9% *
Virginia	12.9%	82.7%	--	32.1%	5.6% *	3.7% *	47.1%	6.4%
West Virginia	10.4%	--	--	22.4% *	10.9% *	2.1% *	36.7%	6.0% *
East South Central:								
Alabama	13.4%	50.4%	--	26.7% *	9.1% *	3.9% *	39.3%	5.8%
Kentucky	12.6%	--	--	33.7% *	23.2% *	0.1% *	37.5%	8.6% *
Mississippi	11.9%	--	--	21.3% *	22.2% *	0.1% *	27.2% *	8.1% *
Tennessee	11.9%	69.6%	--	31.4% *	7.1% *	0.8% *	37.6%	7.3% *
West South Central:								
Arkansas	14.7%	--	49.4%	18.2% *	16.5% *	6.1% *	41.8%	8.2% *
Louisiana	18.8%	--	--	30.3% *	15.9% *	5.6% *	48.4%	9.9%
Oklahoma	15.9%	--	53.8%	29.8%	13.3% *	3.1% *	41.8%	9.7%
Texas	17.8%	31.2% *	27.2% *	45.5%	31.3% *	3.8% *	37.4%	12.8% *
Mountain:								
Arizona	14.3%	--	25.6% *	27.1% *	27.9% *	3.2% *	38.0%	10.9% *
Colorado	8.2%	--	24.0% *	7.3% *	--	2.7% *	30.3%	3.1% *
Idaho	17.7%	--	44.3% *	35.1% *	18.7% *	3.5% *	39.8%	10.6% *
Montana	21.8%	50.7%	45.2%	28.4% *	19.6%	--	43.6%	12.5%
Nevada	17.8%	--	23.4% *	35.6%	21.1% *	9.2% *	38.4%	13.6%
New Mexico	10.5% *	--	--	12.9% *	3.5% *	6.6% *	34.9% *	6.3% *
Utah	12.8%	--	--	51.5%	16.5% *	0.8% *	38.2%	9.4% *
Wyoming	22.6%	--	--	22.4% *	8.9% *	25.7%	34.4%	17.3%
Pacific:								
Alaska	10.3%	--	--	18.1% *	9.7% *	6.3% *	25.3% *	7.5% *
California	14.7%	71.1%	27.4% *	25.6%	18.2%	5.8% *	41.5%	9.5% *
Hawaii	40.7%	62.8%	81.0%	47.2%	41.9%	18.1% *	69.3%	28.2%
Oregon	23.1%	76.2%	36.3% *	33.2%	34.0%	5.7% *	47.8%	17.2%
Washington	18.5%	54.8%	47.3%	25.6% *	16.8% *	8.5% *	41.2%	12.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.76%	3.10%	2.39%	1.57%	1.84%	0.64%	1.49%	0.74%
New England:								
Connecticut	2.57%	--	6.29% *	7.41% *	1.97% *	3.68% *	7.67% *	2.59% *
Maine	3.95%	12.08%	10.59% *	8.70% *	9.05% *	5.94% *	7.74%	4.60% *
Massachusetts	4.59% *	--	9.07% *	--	6.53% *	6.90% *	7.72% *	5.23% *
New Hampshire	2.70%	--	10.80%	8.82%	6.25% *	2.63% *	7.19%	2.64% *
Rhode Island	3.86%	12.42% *	11.67%	11.29% *	5.66% *	5.49% *	7.25%	4.46% *
Vermont	2.29%	11.71%	11.58%	5.75% *	0.24% *	3.50% *	6.56%	1.88% *
Middle Atlantic:								
New Jersey	8.24% *	--	--	8.93% *	23.29% *	1.42% *	12.38%	9.52% *
New York	2.29%	8.82%	6.92% *	6.67%	3.85% *	3.39% *	6.15%	2.44%
Pennsylvania	1.50%	11.83%	9.51% *	4.43% *	3.71% *	0.86% *	5.44%	1.36% *
East North Central:								
Illinois	3.92%	12.11%	10.49% *	7.66% *	4.95% *	6.85% *	6.97%	4.54% *
Indiana	3.80%	--	--	14.07% *	1.31% *	3.27% *	6.42% *	4.18% *
Michigan	2.64%	--	12.49%	8.02% *	3.96% *	2.62% *	8.74%	2.11%
Ohio	2.59%	13.54%	11.79%	8.60% *	2.97% *	3.33% *	7.74%	2.57% *
Wisconsin	1.62% *	--	--	--	1.30% *	2.04% *	7.44% *	1.30% *
West North Central:								
Iowa	1.63%	8.41% *	14.55% *	4.72% *	0.84% *	--	5.96%	1.42% *
Kansas	2.43%	--	--	8.32% *	3.06% *	0.88% *	8.46%	1.73% *
Minnesota	1.99%	--	--	9.27%	0.93% *	1.89% *	8.31%	1.59% *
Missouri	3.25%	--	13.72% *	5.93% *	10.86% *	3.59% *	8.10%	3.51%
Nebraska	3.34%	--	10.83%	5.92% *	11.60% *	0.64% *	10.39%	3.31% *
North Dakota	3.05%	--	11.08% *	8.01%	8.35% *	2.14% *	7.16%	3.28%
South Dakota	2.03%	--	5.73% *	7.83% *	1.91% *	3.07% *	5.65%	1.92%
South Atlantic:								
Delaware	3.90%	--	--	8.71% *	10.61% *	4.86% *	8.97%	4.27% *
District of Columbia	2.71%	--	--	8.36%	6.01% *	2.32% *	8.35%	2.77% *
Florida	2.46%	--	14.64% *	5.53% *	6.72% *	2.66% *	7.50%	2.39% *
Georgia	2.46%	--	9.20% *	13.15% *	4.64% *	1.40% *	8.33%	2.48% *
Maryland	2.44% *	--	10.09% *	9.88% *	2.20% *	1.58% *	5.37% *	2.48% *
North Carolina	2.08%	--	--	8.56% *	2.67% *	1.43% *	9.02%	1.23% *
South Carolina	1.77%	--	--	7.94% *	2.28% *	1.50% *	6.96% *	1.66% *
Virginia	2.57%	11.64%	--	8.76%	3.18% *	1.75% *	9.25%	1.91%
West Virginia	2.92%	--	--	13.09% *	9.40% *	0.97% *	9.35%	2.89% *
East South Central:								
Alabama	2.40%	13.08%	--	10.51% *	3.94% *	1.77% *	7.84%	1.73%
Kentucky	3.27%	--	--	11.81% *	10.12% *	0.05% *	10.07%	3.37% *
Mississippi	3.38%	--	--	8.27% *	10.91% *	0.07% *	8.41% *	3.40% *
Tennessee	3.03%	13.72%	--	12.86% *	4.03% *	0.58% *	8.51%	3.09% *
West South Central:								
Arkansas	3.37%	--	13.24%	10.91% *	7.34% *	3.16% *	9.74%	2.88% *
Louisiana	3.49%	--	--	11.89% *	5.50% *	3.02% *	8.60%	2.92%
Oklahoma	2.90%	--	11.42%	8.90%	6.12% *	2.03% *	7.54%	2.88%
Texas	3.69%	10.66% *	9.28% *	8.93%	13.37% *	1.38% *	7.03%	4.30% *
Mountain:								
Arizona	4.17%	--	13.63% *	10.01% *	14.57% *	1.38% *	10.19%	4.51% *
Colorado	1.90%	--	12.61% *	4.26% *	--	1.23% *	7.43%	1.20% *
Idaho	3.83%	--	13.35% *	11.65% *	7.33% *	2.03% *	8.10%	3.69% *
Montana	3.41%	13.88%	13.43%	8.87% *	5.79%	--	7.63%	3.38%
Nevada	3.57%	--	11.43% *	8.85%	7.11% *	4.54% *	7.95%	3.80%
New Mexico	3.68% *	--	--	8.64% *	1.73% *	4.65% *	14.38% *	2.96% *
Utah	3.77%	--	--	11.76%	7.98% *	0.52% *	9.17%	3.64% *
Wyoming	3.84%	--	--	8.99% *	4.82% *	5.94%	8.67%	3.75%
Pacific:								
Alaska	2.79%	--	--	7.13% *	5.36% *	4.02% *	8.66% *	2.91% *
California	3.82%	7.19%	9.12% *	4.15%	3.34%	2.66% *	5.08%	3.07% *
Hawaii	4.01%	10.63%	7.18%	8.34%	11.75%	6.05% *	5.63%	4.61%
Oregon	3.33%	9.85%	11.89% *	8.82%	8.57%	1.94% *	7.81%	3.60%
Washington	3.42%	13.34%	12.80%	8.95% *	6.04% *	3.66% *	7.73%	3.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.4.b Percent of private-sector employees enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.6%	10.8%	16.6%	18.2%	40.5%	76.4%	14.9%	62.5%
New England:								
Connecticut	57.3%	--	36.2% *	22.0% *	38.5%	85.6%	22.6% *	63.8%
Maine	41.9%	--	8.2% *	18.7% *	37.4%	60.9%	16.5% *	47.3%
Massachusetts	40.7%	--	5.5% *	16.1% *	34.0%	51.4%	14.2% *	44.9%
New Hampshire	59.1%	0.0%	11.7% *	9.3% *	67.1%	83.7%	7.2% *	73.0%
Rhode Island	45.3%	34.5% *	5.5% *	2.2% *	16.5% *	81.2%	14.8% *	53.4%
Vermont	61.5%	--	23.2% *	32.7%	78.8%	78.2%	18.9%	75.0%
Middle Atlantic:								
New Jersey	43.3%	--	--	12.8% *	35.3% *	62.4%	6.5% *	49.7%
New York	54.3%	5.1% *	23.4% *	22.4% *	44.5%	76.5%	17.3%	62.2%
Pennsylvania	52.7%	1.5% *	19.1% *	14.4% *	51.4%	72.2%	12.6% *	60.3%
East North Central:								
Illinois	43.8%	--	18.2% *	14.0% *	17.5%	73.2%	13.3% *	50.6%
Indiana	69.7%	0.0%	--	40.0% *	57.5%	89.4%	27.8% *	74.6%
Michigan	45.1%	--	22.9% *	12.5% *	43.4%	56.4%	18.0% *	49.9%
Ohio	56.6%	0.0%	0.0%	14.1% *	48.8%	78.5%	5.8% *	65.8%
Wisconsin	59.3%	--	--	25.8% *	48.5%	79.5%	31.6%	64.0%
West North Central:								
Iowa	62.1%	26.0% *	9.2% *	32.1%	62.2%	86.0%	26.5%	69.6%
Kansas	61.5%	--	--	17.7% *	50.5%	87.4%	15.4% *	71.6%
Minnesota	50.6%	0.0%	--	19.5% *	53.9%	62.5%	11.8% *	57.0%
Missouri	54.0%	--	5.3% *	32.2%	36.1%	76.4%	23.8% *	61.3%
Nebraska	71.1%	--	--	14.8% *	68.7%	89.8%	16.9% *	78.1%
North Dakota	55.4%	--	26.1% *	24.4% *	54.6%	81.1%	14.7% *	67.5%
South Dakota	50.4%	--	16.1% *	17.4% *	46.3%	74.9%	25.0%	57.9%
South Atlantic:								
Delaware	59.9%	--	--	11.6% *	33.4% *	87.3%	17.9% *	68.5%
District of Columbia	53.0%	--	0.0%	21.7% *	38.5%	82.3%	10.9% *	62.4%
Florida	61.8%	--	30.5% *	12.2% *	32.3% *	83.2%	13.9% *	70.0%
Georgia	57.6%	0.0%	28.3% *	21.8% *	39.6% *	75.0%	25.7% *	62.4%
Maryland	44.9%	--	27.5% *	22.0% *	37.9%	57.0% *	13.4% *	51.0%
North Carolina	56.0%	--	--	16.0% *	53.2%	71.2%	20.7% *	62.5%
South Carolina	50.0%	1.9% *	--	10.5% *	32.0%	74.5%	11.4% *	58.0%
Virginia	58.7%	--	--	16.5% *	29.2% *	85.1%	14.2% *	67.1%
West Virginia	61.9%	--	--	33.1% *	46.7%	78.5%	18.5% *	69.2%
East South Central:								
Alabama	57.8%	19.6% *	--	11.8% *	49.7%	82.7%	16.4% *	69.8%
Kentucky	67.4%	--	--	27.7% *	49.5%	91.9%	8.3% *	77.0%
Mississippi	60.1%	0.0%	0.0%	26.2% *	42.4%	93.6%	7.3% *	73.4%
Tennessee	58.8%	--	--	30.7% *	37.2%	82.5%	14.2% *	66.8%
West South Central:								
Arkansas	44.1%	0.0%	13.7% *	--	34.7%	62.9%	7.2% *	52.9%
Louisiana	50.9%	--	--	37.2% *	49.5%	65.4%	23.7% *	59.0%
Oklahoma	53.6%	--	2.3% *	29.5% *	50.1%	80.6%	8.1% *	64.5%
Texas	57.5%	14.9% *	20.7% *	16.3% *	33.1%	85.5%	16.6% *	67.8%
Mountain:								
Arizona	66.0%	0.0%	16.8% *	27.2% *	53.3%	85.9%	12.6% *	73.6%
Colorado	51.1%	--	23.7% *	27.2% *	46.7%	67.6%	26.1% *	57.0%
Idaho	40.6%	--	0.0%	13.5% *	46.6%	60.3%	4.6% *	52.2%
Montana	42.4%	2.1% *	7.2% *	21.6% *	50.7%	72.6%	15.4% *	54.0%
Nevada	56.7%	0.0%	11.3% *	16.5% *	33.1% *	82.6%	11.9% *	66.0%
New Mexico	58.1%	--	--	23.2% *	54.9%	78.9%	8.4% *	66.8%
Utah	64.5%	--	--	23.2% *	51.0%	84.0%	16.9% *	70.9%
Wyoming	57.6%	--	--	47.5%	72.6%	68.6%	37.3%	66.6%
Pacific:								
Alaska	56.7%	0.0%	--	26.2% *	56.7%	76.5%	8.2% *	65.6%
California	54.1%	12.6% *	8.9% *	12.5%	25.2%	76.3%	10.1%	62.5%
Hawaii	31.6%	19.0% *	16.3% *	15.5% *	19.4% *	54.7%	16.3% *	38.3%
Oregon	48.3%	7.1% *	26.8% *	11.7% *	31.5%	77.0%	19.6% *	55.2%
Washington	54.8%	17.4% *	8.9% *	7.7% *	54.4%	81.3%	9.9% *	66.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.81%	2.10%	1.98%	1.31%	1.77%	2.04%	1.08%	1.88%
New England:								
Connecticut	4.91%	--	17.55% *	9.26% *	11.36%	4.74%	9.41% *	5.86%
Maine	4.97%	--	7.86% *	8.28% *	7.59%	10.39%	6.17% *	6.02%
Massachusetts	5.80%	--	5.64% *	6.91% *	8.87%	9.63%	5.13% *	6.88%
New Hampshire	3.25%	0.00%	6.09% *	4.41% *	6.56%	3.78%	3.53% *	3.53%
Rhode Island	4.94%	11.68% *	3.29% *	1.41% *	5.48% *	6.45%	4.60% *	5.99%
Vermont	4.49%	--	9.72% *	8.37%	5.70%	8.26%	5.42%	4.76%
Middle Atlantic:								
New Jersey	7.84%	--	--	7.99% *	17.49% *	11.10%	3.94% *	9.33%
New York	3.16%	2.89% *	10.33% *	7.04% *	6.87%	4.06%	4.93%	3.51%
Pennsylvania	4.84%	1.54% *	12.44% *	5.50% *	8.59%	8.59%	5.43% *	5.76%
East North Central:								
Illinois	4.67%	--	8.96% *	5.21% *	5.09%	8.43%	4.12% *	5.64%
Indiana	4.40%	0.00%	--	12.45% *	10.11%	3.26%	10.08% *	4.69%
Michigan	5.29%	--	10.65% *	6.24% *	10.51%	8.23%	6.53% *	6.13%
Ohio	3.31%	0.00%	0.00%	5.60% *	7.01%	4.92%	3.00% *	3.86%
Wisconsin	4.10%	--	--	8.15% *	7.91%	5.92%	8.44%	4.61%
West North Central:								
Iowa	3.67%	12.37% *	5.85% *	8.07%	6.64%	4.23%	7.22%	3.98%
Kansas	6.66%	--	--	7.26% *	8.27%	5.78%	5.76% *	6.41%
Minnesota	6.79%	0.00%	--	7.10% *	8.62%	13.31%	5.45% *	8.38%
Missouri	4.50%	--	4.34% *	9.39%	9.55%	6.22%	7.73% *	5.23%
Nebraska	4.17%	--	--	5.40% *	9.30%	4.06%	5.88% *	4.16%
North Dakota	3.92%	--	10.93% *	7.35% *	7.94%	6.00%	5.03% *	4.61%
South Dakota	4.82%	--	8.63% *	7.55% *	8.64%	10.34%	6.87%	6.03%
South Atlantic:								
Delaware	4.77%	--	--	5.40% *	10.56% *	4.49%	7.83% *	5.25%
District of Columbia	4.00%	--	0.00%	7.87% *	8.04%	4.97%	4.61% *	4.54%
Florida	4.93%	--	13.02% *	5.86% *	10.76% *	4.95%	5.41% *	5.08%
Georgia	5.61%	0.00%	12.81% *	8.42% *	12.53% *	7.06%	8.04% *	6.47%
Maryland	9.47%	--	12.20% *	9.37% *	10.33%	19.46% *	5.19% *	12.41%
North Carolina	6.61%	--	--	6.81% *	13.73%	11.50%	7.37% *	8.18%
South Carolina	5.20%	2.18% *	--	4.72% *	7.14%	9.50%	4.54% *	6.16%
Virginia	4.15%	--	--	6.61% *	9.28% *	3.65%	6.12% *	4.61%
West Virginia	4.79%	--	--	12.88% *	9.88%	6.17%	8.13% *	5.20%
East South Central:								
Alabama	4.30%	9.39% *	--	5.99% *	10.65%	5.39%	5.05% *	4.92%
Kentucky	3.92%	--	--	11.91% *	10.60%	2.49%	3.98% *	3.96%
Mississippi	6.21%	0.00%	0.00%	9.25% *	11.92%	3.04%	5.88% *	5.89%
Tennessee	4.73%	--	--	11.59% *	10.49%	5.11%	5.84% *	5.40%
West South Central:								
Arkansas	5.99%	0.00%	8.05% *	--	7.80%	10.81%	3.67% *	7.68%
Louisiana	5.81%	--	--	13.79% *	7.81%	13.08%	8.30% *	7.69%
Oklahoma	5.04%	--	1.65% *	9.83% *	12.55%	6.13%	4.08% *	6.44%
Texas	4.17%	10.73% *	9.73% *	6.46% *	8.50%	4.44%	5.73% *	4.85%
Mountain:								
Arizona	5.27%	0.00%	11.25% *	12.28% *	15.67%	5.21%	5.78% *	5.29%
Colorado	5.91%	--	14.26% *	9.45% *	12.83%	10.25%	8.25% *	7.26%
Idaho	6.21%	--	0.00%	7.00% *	12.62%	15.47%	2.30% *	9.42%
Montana	4.88%	2.17% *	6.12% *	9.24% *	7.90%	10.33%	6.77% *	6.47%
Nevada	5.25%	0.00%	6.93% *	10.69% *	10.21% *	5.96%	6.81% *	5.63%
New Mexico	4.79%	--	--	7.46% *	9.46%	6.29%	4.89% *	5.15%
Utah	8.40%	--	--	11.31% *	11.08%	8.85%	6.97% *	8.39%
Wyoming	4.42%	--	--	10.14%	8.82%	4.18%	8.76%	4.58%
Pacific:								
Alaska	4.75%	0.00%	--	9.79% *	10.12%	5.93%	4.44% *	4.97%
California	11.40%	5.53% *	4.96% *	3.50%	4.15%	9.98%	2.82%	11.22%
Hawaii	4.77%	8.60% *	8.56% *	6.59% *	8.28% *	8.65%	5.09% *	6.56%
Oregon	4.18%	5.27% *	13.40% *	7.04% *	6.99%	5.49%	7.87% *	4.76%
Washington	6.01%	9.09% *	6.23% *	3.48% *	8.13%	7.02%	3.76% *	6.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.5 Percent of private-sector employees enrolled in a purchased health insurance plan that take single coverage by firm size and State: United States, 2024

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	62.1%	67.4%	65.3%	65.0%	60.9%	58.5%	66.3%	60.3%
New England:								
Connecticut	59.0%	82.5%	63.5%	58.0%	55.1%	57.1%	57.5%	59.6%
Maine	61.2%	--	74.0%	70.4%	65.7%	53.7%	62.2%	60.8%
Massachusetts	64.1%	65.6%	54.2%	54.8%	58.8%	71.5%	60.8%	65.0%
New Hampshire	66.3%	56.6%	71.0%	70.5%	64.9%	61.7%	67.7%	65.2%
Rhode Island	61.6%	83.0%	63.3%	62.9%	56.4%	60.2%	64.3%	60.4%
Vermont	62.2%	--	70.8%	61.1%	63.8%	57.3%	63.1%	61.3%
Middle Atlantic:								
New Jersey	55.5%	68.8%	--	63.9%	51.5%	51.7%	62.6%	53.6%
New York	62.6%	64.5%	74.5%	63.2%	61.0%	59.3%	69.0%	60.0%
Pennsylvania	63.0%	70.9%	62.8%	70.1%	65.2%	54.9%	67.0%	61.4%
East North Central:								
Illinois	60.1%	61.6%	57.1%	62.6%	58.4%	60.7%	63.2%	58.9%
Indiana	61.3%	--	--	74.0%	64.5%	46.2%	55.8%	63.3%
Michigan	55.0%	--	57.3%	52.2%	57.4%	54.2%	55.8%	54.8%
Ohio	58.3%	37.6%	62.8%	50.8%	63.5%	64.5%	56.5%	59.2%
Wisconsin	59.0%	80.6%	--	60.2%	55.1%	57.1%	70.8%	56.0%
West North Central:								
Iowa	57.0%	54.4%	61.0%	62.7%	56.1%	49.9%	53.9%	58.7%
Kansas	65.5%	56.4%	71.2%	68.6%	64.3%	64.3%	64.9%	65.8%
Minnesota	64.2%	--	68.5%	67.2%	63.3%	63.1%	69.0%	62.7%
Missouri	52.6%	--	62.9%	61.7%	50.0%	44.3%	60.5%	49.6%
Nebraska	59.0%	--	75.3%	54.5%	62.8%	55.3%	64.7%	56.6%
North Dakota	56.6%	--	51.2%	50.6%	65.5%	72.5%	53.3%	59.4%
South Dakota	60.7%	--	60.2%	61.5%	65.5%	54.7%	60.7%	60.6%
South Atlantic:								
Delaware	68.1%	77.3%	--	72.1%	65.5%	72.1%	66.0%	69.2%
District of Columbia	58.9%	--	60.8%	58.7%	62.1%	52.9%	58.4%	59.1%
Florida	63.4%	56.2%	78.2%	70.9%	63.6%	55.4%	69.1%	60.9%
Georgia	55.3%	--	55.6%	60.4%	53.1%	53.2%	56.6%	54.9%
Maryland	64.3%	51.2%	56.4%	60.3%	74.0%	66.1%	55.9%	67.9%
North Carolina	66.5%	--	74.8%	67.6%	66.9%	63.6%	71.1%	64.8%
South Carolina	67.6%	82.8%	54.4%	70.3%	69.7%	61.0%	73.0%	65.4%
Virginia	64.1%	80.6%	84.5%	59.6%	63.4%	58.8%	72.9%	60.5%
West Virginia	57.3%	--	66.3%	58.9%	64.4%	51.4%	61.7%	55.5%
East South Central:								
Alabama	58.3%	60.8%	70.9%	65.6%	47.7%	58.1%	65.9%	53.4%
Kentucky	59.9%	64.6%	--	62.4%	60.8%	55.6%	62.5%	58.3%
Mississippi	69.0%	68.5%	69.8%	73.9%	63.0%	72.1%	71.3%	67.0%
Tennessee	64.2%	82.3%	83.8%	55.8%	68.4%	58.5%	75.5%	60.0%
West South Central:								
Arkansas	65.7%	79.5%	69.9%	72.5%	68.3%	58.7%	72.0%	63.1%
Louisiana	63.1%	86.2%	56.2%	61.2%	63.7%	60.8%	63.5%	62.9%
Oklahoma	67.0%	57.6%	69.8%	61.4%	71.2%	68.8%	63.1%	69.7%
Texas	64.9%	78.9%	58.9%	66.6%	65.8%	56.6%	70.1%	61.9%
Mountain:								
Arizona	64.8%	--	68.4%	62.0%	58.7%	72.3%	67.0%	63.9%
Colorado	62.6%	61.5%	66.4%	64.1%	70.2%	56.8%	62.8%	62.6%
Idaho	59.4%	55.5%	74.8%	55.5%	55.0%	59.1%	64.4%	56.5%
Montana	65.5%	68.3%	72.6%	65.0%	66.1%	58.3%	71.0%	61.7%
Nevada	67.4%	72.0%	69.6%	69.5%	66.4%	63.9%	72.9%	64.7%
New Mexico	63.2%	89.2%	--	59.7%	65.2%	56.8%	63.2%	63.2%
Utah	49.6%	54.0%	43.3%	44.2%	52.5%	51.5%	45.5%	51.3%
Wyoming	57.6%	73.8%	61.6%	60.3%	57.0%	49.2%	63.6%	53.5%
Pacific:								
Alaska	59.0%	--	75.9%	69.7%	59.8%	44.1%	72.6%	54.0%
California	62.9%	71.6%	68.2%	74.0%	56.6%	57.5%	71.7%	59.6%
Hawaii	71.4%	75.1%	80.2%	73.2%	72.4%	63.4%	75.1%	69.4%
Oregon	65.4%	78.5%	73.4%	64.8%	62.2%	62.9%	71.9%	63.0%
Washington	71.5%	66.0%	70.9%	81.5%	70.5%	63.2%	73.2%	70.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that take single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.53%	1.84%	1.44%	1.05%	1.11%	0.87%	0.84%	0.64%
New England:								
Connecticut	4.56%	6.31%	4.83%	13.21%	4.76%	4.31%	11.17%	4.53%
Maine	3.08%	--	5.74%	4.93%	3.97%	4.37%	6.50%	3.46%
Massachusetts	3.03%	10.40%	5.08%	8.42%	4.37%	4.11%	4.27%	3.57%
New Hampshire	2.20%	11.78%	5.03%	3.77%	4.23%	3.56%	3.71%	2.51%
Rhode Island	2.82%	5.62%	5.45%	3.84%	5.76%	6.56%	3.51%	3.73%
Vermont	2.68%	--	5.16%	3.50%	5.15%	2.75%	4.81%	2.45%
Middle Atlantic:								
New Jersey	2.48%	5.04%	--	4.43%	3.64%	2.09%	4.46%	2.47%
New York	1.62%	7.28%	5.70%	3.50%	2.53%	2.21%	3.76%	1.61%
Pennsylvania	2.26%	7.65%	5.14%	3.36%	3.17%	3.04%	3.39%	2.69%
East North Central:								
Illinois	2.01%	9.48%	5.78%	4.86%	3.02%	2.31%	4.74%	2.10%
Indiana	3.50%	--	--	6.53%	3.79%	2.95%	7.51%	3.67%
Michigan	2.27%	--	6.98%	4.84%	2.95%	3.61%	5.28%	2.50%
Ohio	3.91%	8.26%	4.36%	10.41%	2.60%	6.18%	3.52%	5.68%
Wisconsin	2.41%	6.35%	--	3.95%	4.28%	4.19%	5.24%	2.55%
West North Central:								
Iowa	2.55%	7.90%	5.49%	5.13%	3.47%	5.06%	4.61%	3.12%
Kansas	2.16%	6.21%	6.76%	4.51%	3.19%	3.96%	4.10%	2.35%
Minnesota	2.90%	--	4.21%	3.51%	7.01%	5.27%	3.55%	3.77%
Missouri	3.67%	--	6.05%	5.46%	9.01%	4.00%	4.28%	4.45%
Nebraska	2.66%	--	6.23%	5.03%	3.96%	2.49%	5.83%	2.76%
North Dakota	2.93%	--	10.25%	3.22%	4.30%	2.58%	4.70%	3.56%
South Dakota	2.39%	--	7.05%	4.69%	3.18%	2.60%	4.69%	2.68%
South Atlantic:								
Delaware	3.31%	9.35%	--	5.27%	7.39%	5.05%	5.59%	4.08%
District of Columbia	2.58%	--	8.90%	4.03%	3.70%	3.38%	5.66%	2.52%
Florida	2.55%	11.38%	4.63%	3.85%	6.81%	2.22%	4.07%	3.10%
Georgia	2.75%	--	3.92%	5.95%	5.50%	3.43%	3.60%	3.33%
Maryland	3.54%	10.26%	7.21%	3.94%	4.60%	5.91%	4.07%	3.44%
North Carolina	2.47%	--	8.41%	4.72%	5.60%	4.93%	3.30%	3.35%
South Carolina	2.42%	5.88%	5.15%	4.66%	3.25%	4.01%	4.63%	2.55%
Virginia	2.85%	9.54%	5.91%	5.45%	4.60%	4.05%	5.86%	2.86%
West Virginia	2.86%	--	5.67%	5.57%	8.07%	3.69%	4.86%	3.35%
East South Central:								
Alabama	3.88%	8.98%	6.56%	3.57%	9.88%	2.00%	4.39%	5.43%
Kentucky	4.13%	11.75%	--	5.34%	8.87%	3.69%	5.91%	5.49%
Mississippi	3.21%	10.26%	6.78%	5.05%	5.96%	4.37%	4.81%	4.14%
Tennessee	2.80%	6.87%	4.80%	5.86%	4.82%	2.83%	3.72%	3.41%
West South Central:								
Arkansas	2.09%	6.84%	5.02%	4.01%	3.00%	2.64%	3.53%	2.21%
Louisiana	3.72%	6.59%	6.02%	6.30%	3.41%	10.09%	4.52%	5.21%
Oklahoma	3.18%	11.95%	6.10%	4.41%	6.91%	3.14%	4.55%	4.02%
Texas	2.78%	5.66%	6.52%	5.37%	5.73%	3.31%	3.81%	3.74%
Mountain:								
Arizona	2.71%	--	5.54%	4.23%	4.92%	5.39%	4.75%	3.36%
Colorado	3.02%	8.38%	8.75%	5.65%	7.28%	4.63%	5.09%	3.70%
Idaho	2.66%	9.87%	5.24%	5.03%	8.28%	3.71%	4.27%	3.78%
Montana	2.81%	10.32%	5.26%	4.72%	3.98%	6.60%	4.98%	3.18%
Nevada	2.51%	8.62%	6.56%	4.89%	3.97%	5.42%	4.21%	2.89%
New Mexico	3.61%	8.04%	--	7.84%	5.07%	5.73%	8.71%	3.27%
Utah	2.46%	9.72%	7.77%	5.94%	4.02%	3.61%	5.46%	2.56%
Wyoming	2.76%	10.68%	6.50%	5.91%	5.88%	3.74%	5.27%	2.70%
Pacific:								
Alaska	2.90%	--	4.55%	7.71%	5.78%	2.76%	4.50%	3.17%
California	1.60%	5.50%	6.79%	2.12%	3.46%	1.83%	3.01%	1.71%
Hawaii	2.24%	6.64%	4.36%	4.40%	5.01%	3.87%	3.53%	3.00%
Oregon	3.95%	8.32%	4.22%	5.01%	9.02%	3.47%	3.30%	5.12%
Washington	2.15%	8.80%	3.47%	2.52%	5.81%	4.35%	2.99%	2.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that take single coverage by firm size and State: United States, 2024

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	56.2%	58.9%	65.1%	64.5%	57.6%	55.3%	64.2%	55.9%
New England:								
Connecticut	54.0%	--	--	59.2%	57.8%	52.1%	70.3%	53.2%
Maine	59.1%	100.0%	--	76.1%	61.4%	56.1%	76.3%	58.1%
Massachusetts	52.6%	--	--	--	56.0%	51.9%	55.4%	52.5%
New Hampshire	55.7%	--	--	73.0%	57.4%	54.1%	77.4%	55.3%
Rhode Island	55.7%	--	--	--	52.1%	55.4%	67.9%	55.0%
Vermont	58.9%	--	79.6%	65.8%	59.8%	54.9%	79.8%	57.7%
Middle Atlantic:								
New Jersey	59.1%	--	--	63.6%	58.0%	58.7%	--	58.7%
New York	58.7%	--	--	76.1%	60.1%	57.1%	69.8%	58.2%
Pennsylvania	56.4%	--	92.7%	58.6%	61.3%	54.2%	82.2%	55.7%
East North Central:								
Illinois	50.7%	--	--	81.7%	46.2%	50.9%	53.1%	50.6%
Indiana	54.0%	--	--	66.2%	55.9%	52.0%	68.5%	53.5%
Michigan	48.0%	--	51.2%	--	55.7%	46.0%	52.1%	47.8%
Ohio	55.6%	--	--	68.4%	51.9%	56.3%	--	55.5%
Wisconsin	56.8%	--	--	64.9%	51.6%	57.6%	67.3%	56.0%
West North Central:								
Iowa	56.5%	--	--	63.2%	54.4%	55.8%	68.2%	55.7%
Kansas	53.3%	84.5%	--	--	50.3%	53.7%	--	53.0%
Minnesota	54.3%	--	--	68.1%	55.5%	53.8%	--	54.6%
Missouri	54.6%	--	--	69.0%	62.2%	52.7%	56.3%	54.4%
Nebraska	54.9%	--	--	79.1%	59.6%	53.5%	57.9%	54.8%
North Dakota	51.6%	--	--	51.4%	59.0%	49.3%	53.8%	51.5%
South Dakota	52.7%	100.0%	--	--	61.0%	48.6%	57.2%	52.1%
South Atlantic:								
Delaware	51.5%	80.0%	--	71.7%	49.1%	50.6%	78.3%	50.6%
District of Columbia	58.4%	--	--	71.7%	54.4%	58.5%	77.2%	57.8%
Florida	54.7%	--	--	62.9%	55.7%	54.6%	--	54.9%
Georgia	56.1%	--	76.2%	70.4%	72.0%	53.0%	71.8%	55.4%
Maryland	55.4%	--	--	--	55.1%	54.3%	65.5%	55.0%
North Carolina	57.6%	--	90.8%	59.5%	66.1%	55.2%	68.3%	57.1%
South Carolina	57.5%	--	--	--	65.9%	55.8%	64.0%	57.3%
Virginia	54.6%	--	--	56.3%	49.8%	54.6%	--	54.4%
West Virginia	53.6%	83.2%	72.6%	--	53.2%	52.6%	--	53.2%
East South Central:								
Alabama	54.6%	--	--	--	59.5%	53.2%	68.4%	53.9%
Kentucky	54.0%	--	--	55.3%	61.1%	52.6%	--	54.3%
Mississippi	54.6%	--	--	71.0%	51.9%	53.8%	86.4%	54.1%
Tennessee	53.2%	100.0%	--	70.8%	49.1%	52.3%	63.3%	52.8%
West South Central:								
Arkansas	53.9%	--	--	--	60.7%	53.4%	--	54.2%
Louisiana	54.9%	--	--	78.5%	54.1%	51.3%	78.2%	53.0%
Oklahoma	58.6%	--	--	66.8%	60.5%	56.7%	--	58.4%
Texas	54.1%	96.0%	--	67.0%	55.6%	52.5%	83.7%	52.9%
Mountain:								
Arizona	55.2%	--	52.1%	--	61.0%	53.8%	47.4%	55.5%
Colorado	58.4%	--	69.1%	61.4%	56.2%	58.6%	62.8%	58.0%
Idaho	50.8%	--	--	70.3%	52.2%	49.0%	--	50.6%
Montana	57.9%	--	--	67.2%	65.0%	54.7%	54.4%	58.3%
Nevada	56.1%	--	--	--	70.2%	55.8%	--	57.3%
New Mexico	54.7%	--	--	59.6%	57.3%	53.1%	88.7%	54.3%
Utah	51.2%	--	--	--	49.7%	51.8%	--	51.9%
Wyoming	53.5%	--	62.6%	56.9%	52.6%	51.5%	62.8%	51.6%
Pacific:								
Alaska	56.8%	--	--	57.2%	52.1%	58.7%	--	56.5%
California	63.6%	58.3%	--	59.4%	56.6%	64.3%	62.3%	63.6%
Hawaii	60.4%	--	--	76.4%	70.2%	55.7%	72.0%	58.7%
Oregon	59.2%	--	86.1%	77.1%	65.9%	55.8%	83.2%	57.8%
Washington	59.5%	--	--	56.7%	73.5%	55.9%	--	59.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.C.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that take single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.89%	6.26%	4.10%	1.44%	0.84%	1.16%	2.26%	0.93%
New England:								
Connecticut	1.81%	--	--	7.30%	4.39%	2.08%	6.56%	1.83%
Maine	1.72%	0.00%	--	7.37%	2.95%	2.04%	4.87%	1.77%
Massachusetts	2.08%	--	--	--	6.39%	2.24%	6.31%	2.15%
New Hampshire	2.03%	--	--	6.67%	3.49%	2.53%	7.51%	2.04%
Rhode Island	2.73%	--	--	--	3.95%	3.03%	11.02%	2.79%
Vermont	2.51%	--	6.15%	4.55%	4.98%	2.28%	5.22%	2.65%
Middle Atlantic:								
New Jersey	5.33%	--	--	2.63%	5.29%	7.07%	--	5.40%
New York	1.19%	--	--	6.56%	2.91%	1.29%	5.22%	1.21%
Pennsylvania	1.72%	--	7.15%	7.01%	4.19%	1.95%	7.63%	1.73%
East North Central:								
Illinois	3.09%	--	--	4.61%	6.50%	3.47%	15.92%	3.14%
Indiana	2.29%	--	--	4.54%	4.06%	2.76%	9.15%	2.32%
Michigan	3.42%	--	3.36%	--	3.00%	4.20%	6.83%	3.58%
Ohio	1.53%	--	--	6.25%	2.69%	1.83%	--	1.53%
Wisconsin	2.02%	--	--	9.85%	4.31%	2.34%	9.24%	2.04%
West North Central:								
Iowa	1.85%	--	--	4.93%	2.93%	2.59%	6.35%	1.92%
Kansas	1.49%	8.34%	--	--	5.17%	1.03%	--	1.46%
Minnesota	1.78%	--	--	9.05%	4.56%	1.74%	--	1.78%
Missouri	2.00%	--	--	4.04%	5.78%	2.12%	11.63%	1.91%
Nebraska	2.47%	--	--	8.31%	6.71%	2.65%	9.04%	2.52%
North Dakota	2.73%	--	--	7.25%	3.34%	3.52%	8.34%	2.85%
South Dakota	2.55%	0.00%	--	--	4.33%	2.77%	9.07%	2.63%
South Atlantic:								
Delaware	3.02%	0.00%	--	5.39%	5.49%	3.30%	4.17%	3.03%
District of Columbia	1.63%	--	--	8.70%	2.52%	1.94%	6.70%	1.64%
Florida	1.62%	--	--	10.86%	3.74%	1.68%	--	1.59%
Georgia	1.81%	--	3.45%	5.10%	3.27%	1.92%	5.48%	1.84%
Maryland	1.97%	--	--	--	6.07%	1.89%	6.98%	1.99%
North Carolina	2.15%	--	2.09%	8.52%	5.10%	2.41%	11.25%	2.19%
South Carolina	2.58%	--	--	--	3.59%	2.97%	11.65%	2.64%
Virginia	2.23%	--	--	10.42%	10.15%	2.20%	--	2.24%
West Virginia	1.96%	6.72%	0.35%	--	6.85%	1.99%	--	1.96%
East South Central:								
Alabama	2.94%	--	--	--	6.30%	3.39%	7.99%	3.04%
Kentucky	1.43%	--	--	6.42%	2.58%	1.63%	--	1.45%
Mississippi	2.01%	--	--	5.90%	3.69%	2.26%	2.43%	1.94%
Tennessee	2.72%	0.00%	--	5.96%	4.27%	3.18%	7.50%	2.79%
West South Central:								
Arkansas	1.62%	--	--	--	4.33%	1.67%	--	1.62%
Louisiana	2.42%	--	--	3.40%	5.25%	2.57%	7.88%	2.39%
Oklahoma	1.91%	--	--	5.62%	4.77%	1.89%	--	1.91%
Texas	2.21%	4.06%	--	5.25%	4.77%	2.48%	6.24%	2.22%
Mountain:								
Arizona	3.56%	--	1.34%	--	3.15%	4.25%	4.37%	3.66%
Colorado	2.33%	--	1.71%	5.74%	5.11%	2.98%	4.35%	2.51%
Idaho	2.33%	--	--	5.41%	6.36%	2.48%	--	2.36%
Montana	2.22%	--	--	11.85%	3.58%	2.30%	7.57%	2.31%
Nevada	3.50%	--	--	--	4.87%	4.00%	--	3.62%
New Mexico	2.81%	--	--	6.53%	7.09%	2.90%	5.57%	2.81%
Utah	2.09%	--	--	--	6.03%	2.04%	--	2.08%
Wyoming	2.96%	--	6.25%	7.76%	2.76%	4.83%	5.61%	3.27%
Pacific:								
Alaska	2.60%	--	--	7.27%	4.53%	3.14%	--	2.63%
California	3.55%	8.71%	--	5.93%	3.37%	3.73%	6.93%	3.64%
Hawaii	2.39%	--	--	4.88%	4.54%	2.32%	8.76%	2.24%
Oregon	2.05%	--	2.64%	2.70%	3.04%	2.25%	3.30%	2.01%
Washington	1.96%	--	--	5.06%	4.83%	1.97%	--	1.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24,540	23,840	23,208	22,708	24,430	25,010	23,170	24,734
New England:								
Connecticut	27,058	--	27,367	24,399	27,699	27,454	25,622	27,283
Maine	25,568	--	25,637	24,378	24,827	26,778	22,950	26,185
Massachusetts	28,151	30,767	29,548	29,138	25,990	28,338	28,839	28,032
New Hampshire	26,119	--	24,068	22,644	26,113	26,728	24,342	26,418
Rhode Island	25,960	21,922	26,581	23,948	26,721	26,552	23,507	26,510
Vermont	25,901	--	21,639	23,396	27,295	26,406	23,401	26,552
Middle Atlantic:								
New Jersey	27,491	--	--	28,320	28,341	26,797	27,978	27,448
New York	27,188	29,487	21,972	27,963	29,319	26,096	27,213	27,185
Pennsylvania	25,241	26,060	21,224	19,318	24,879	26,711	22,493	25,638
East North Central:								
Illinois	24,993	18,435	21,068	28,110	23,778	26,559	21,023	25,853
Indiana	24,725	--	21,219	21,242	26,509	24,882	19,221	25,372
Michigan	24,252	--	20,587	22,899	22,934	25,406	20,416	24,853
Ohio	22,618	23,740	21,571	16,940	23,433	24,345	21,895	22,734
Wisconsin	25,781	26,395	--	28,156	26,595	24,517	29,426	25,423
West North Central:								
Iowa	22,954	21,444	20,348	21,285	23,718	23,261	21,092	23,339
Kansas	24,220	19,884	23,042	20,655	24,675	25,161	21,703	24,715
Minnesota	23,565	--	18,922	21,963	23,696	24,381	20,177	24,006
Missouri	23,831	25,320	19,032	20,812	19,410	26,810	21,457	24,323
Nebraska	23,696	18,405	28,700	24,935	21,283	24,036	24,836	23,576
North Dakota	23,090	20,216	21,414	21,812	24,085	24,109	20,693	23,797
South Dakota	24,941	--	23,207	23,318	22,611	27,080	22,838	25,585
South Atlantic:								
Delaware	27,869	--	28,225	27,896	26,285	28,241	27,077	27,958
District of Columbia	27,457	--	--	27,567	25,962	28,161	28,002	27,323
Florida	24,807	--	24,483	23,655	26,385	24,636	24,572	24,829
Georgia	23,363	--	26,574	21,709	22,406	23,716	22,799	23,419
Maryland	24,738	24,341	27,761	24,171	27,850	23,764	24,404	24,807
North Carolina	23,120	30,806	--	22,113	21,091	23,395	26,167	22,787
South Carolina	24,280	--	23,568	20,911	22,914	24,974	22,773	24,512
Virginia	25,523	--	--	23,200	25,562	26,125	22,743	25,798
West Virginia	25,483	--	17,239	23,219	25,939	26,413	21,165	25,985
East South Central:								
Alabama	23,986	19,451	27,826	20,017	22,825	25,399	22,923	24,170
Kentucky	23,584	--	29,988	24,694	19,230	24,309	24,824	23,391
Mississippi	22,271	--	--	20,370	18,206	24,824	18,538	22,717
Tennessee	22,085	--	19,199	21,992	20,583	22,567	19,682	22,236
West South Central:								
Arkansas	22,069	--	21,467	20,311	19,956	22,675	19,744	22,324
Louisiana	23,190	--	21,358	21,011	21,813	24,662	20,756	23,596
Oklahoma	23,050	--	19,799	22,507	25,061	22,668	20,475	23,515
Texas	24,106	27,126	21,871	21,766	23,523	24,571	22,266	24,316
Mountain:								
Arizona	23,132	--	17,223	22,251	21,912	23,950	21,132	23,391
Colorado	24,974	23,875	22,752	22,995	26,831	25,062	22,982	25,427
Idaho	24,531	18,997	15,499	19,025	23,264	28,396	18,332	26,012
Montana	22,294	--	18,723	22,147	19,135	25,684	18,697	23,348
Nevada	21,988	--	18,047	18,948	22,875	22,952	18,957	22,665
New Mexico	23,828	--	--	19,718	25,923	24,486	14,934	24,851
Utah	23,583	24,150	15,878	18,495	22,421	26,557	18,904	24,683
Wyoming	23,676	--	21,122	21,919	28,288	22,502	21,035	24,229
Pacific:								
Alaska	25,493	--	--	32,458	25,548	24,547	26,121	25,444
California	24,143	24,485	29,499	22,838	24,597	23,846	25,835	23,927
Hawaii	22,709	20,901	19,205	19,734	22,150	24,118	19,631	23,556
Oregon	24,688	--	23,736	24,211	23,591	25,275	23,937	24,789
Washington	25,355	--	24,256	20,339	19,389	27,321	22,979	25,685

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

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	162.60	934.98	608.78	486.43	370.94	216.36	391.15	180.01
New England:								
Connecticut	700.17	--	1,692.67	1,147.75	1,891.59	871.88	946.23	792.89
Maine	646.89	--	2,413.74	2,448.90	1,082.72	645.29	1,917.46	559.82
Massachusetts	694.10	2,476.60	1,451.99	1,999.06	1,457.86	882.42	1,677.37	747.97
New Hampshire	738.84	--	2,407.39	1,841.32	1,312.73	1,055.72	1,638.84	825.97
Rhode Island	792.85	1,968.74	2,822.43	1,715.17	1,263.08	1,213.37	1,802.97	841.54
Vermont	577.26	--	1,665.74	1,445.29	982.83	815.83	1,628.55	600.01
Middle Atlantic:								
New Jersey	892.58	--	--	989.65	1,534.58	1,334.44	1,757.90	954.92
New York	714.71	3,009.93	3,402.17	1,320.83	1,580.99	914.99	1,831.90	773.94
Pennsylvania	652.34	2,900.60	1,289.77	990.61	1,512.23	911.19	1,334.94	724.95
East North Central:								
Illinois	954.54	3,009.78	3,455.02	1,687.16	2,219.90	958.46	2,240.77	959.79
Indiana	1,019.75	--	2,088.90	4,701.96	1,395.55	1,296.46	2,994.00	1,034.98
Michigan	689.92	--	2,566.48	1,606.47	1,338.87	958.05	1,364.35	764.22
Ohio	1,077.24	2,799.83	2,921.20	2,318.67	1,558.55	702.59	1,610.86	1,232.07
Wisconsin	604.67	1,665.90	--	1,403.60	1,065.03	771.30	1,983.70	608.49
West North Central:								
Iowa	756.42	3,081.38	1,544.89	1,354.38	1,492.65	1,073.90	1,384.35	852.27
Kansas	585.07	2,793.50	1,995.52	1,289.87	1,176.21	715.14	1,170.88	632.51
Minnesota	683.96	--	2,611.90	1,587.61	1,239.18	964.02	1,407.53	745.54
Missouri	1,185.40	3,304.55	3,489.27	1,384.00	4,026.37	434.11	2,135.49	1,373.78
Nebraska	770.05	1,435.82	4,721.42	1,640.57	1,386.53	1,021.00	2,239.85	815.94
North Dakota	739.84	3,296.22	1,954.25	1,503.88	934.58	1,100.43	1,262.69	816.21
South Dakota	663.01	--	2,013.89	843.32	1,443.67	723.30	1,274.91	703.34
South Atlantic:								
Delaware	885.43	--	2,156.39	1,612.84	2,130.28	1,128.51	1,731.07	961.68
District of Columbia	881.23	--	--	1,898.99	1,610.00	947.22	2,899.56	837.09
Florida	771.87	--	1,739.40	1,596.10	2,101.84	892.84	1,565.80	832.03
Georgia	698.53	--	2,393.56	2,231.58	1,847.27	763.43	1,776.15	749.23
Maryland	996.77	2,684.88	3,200.73	1,876.20	1,965.93	1,348.58	2,040.14	1,130.35
North Carolina	729.09	2,759.39	--	2,033.86	726.82	962.16	1,556.52	771.10
South Carolina	689.59	--	1,573.78	1,876.52	1,563.14	911.10	1,672.90	758.92
Virginia	655.93	--	--	1,952.53	1,393.02	761.06	2,534.12	663.91
West Virginia	952.30	--	3,137.86	2,511.73	2,014.88	1,172.67	2,447.78	1,011.90
East South Central:								
Alabama	770.87	884.32	2,394.69	2,156.80	1,312.80	1,005.45	1,286.35	865.84
Kentucky	859.87	--	1,571.36	2,127.88	2,511.97	587.40	2,109.95	921.66
Mississippi	1,230.58	--	--	1,808.12	1,748.66	1,202.29	2,015.97	1,299.59
Tennessee	857.07	--	2,489.39	2,582.32	1,456.63	1,108.78	1,440.96	907.35
West South Central:								
Arkansas	1,537.52	--	1,377.07	1,273.12	1,469.05	2,003.82	997.20	1,702.67
Louisiana	823.91	--	1,667.58	1,904.32	2,039.53	1,021.28	1,580.97	928.36
Oklahoma	596.88	--	2,115.50	1,415.47	824.97	922.96	1,478.84	638.48
Texas	618.94	3,608.12	2,356.93	1,432.60	2,156.32	678.52	1,857.29	652.85
Mountain:								
Arizona	660.80	--	1,995.92	1,277.51	909.40	948.98	1,704.15	713.97
Colorado	817.70	2,365.59	1,857.47	1,742.12	931.41	1,315.89	1,301.23	960.26
Idaho	730.53	704.99	1,899.43	1,603.51	1,676.20	972.12	935.86	883.85
Montana	999.55	--	1,794.18	1,777.45	1,557.76	1,371.12	2,273.99	994.08
Nevada	665.10	--	2,582.47	1,040.82	2,461.51	706.26	1,514.36	718.24
New Mexico	814.11	--	--	1,986.28	1,323.92	677.34	1,822.15	619.34
Utah	775.71	3,140.40	1,570.13	1,407.43	1,945.01	805.48	1,588.46	821.52
Wyoming	1,198.87	--	2,982.83	1,818.20	2,769.97	1,558.34	1,639.41	1,400.20
Pacific:								
Alaska	988.81	--	--	3,085.29	1,678.63	1,368.00	3,369.25	1,038.94
California	635.08	3,276.29	1,927.51	1,160.89	1,247.27	770.81	1,549.25	650.19
Hawaii	806.46	1,859.94	2,001.83	918.48	2,079.82	993.58	994.99	896.39
Oregon	645.34	--	1,430.22	1,739.58	1,098.50	857.33	1,392.33	708.15
Washington	857.85	--	2,419.35	1,981.47	2,561.48	688.26	1,553.26	930.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.a Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23,870	23,885	24,103	21,843	22,212	24,710	23,124	24,021
New England:								
Connecticut	25,801	--	--	18,559	27,827	27,555	--	26,203
Maine	26,807	--	--	--	26,414	28,328	21,179	28,014
Massachusetts	27,416	--	30,443	25,893	24,987	28,231	27,872	27,329
New Hampshire	28,112	--	--	23,613	28,794	29,449	25,927	28,889
Rhode Island	20,465	--	--	--	26,840	20,138	--	23,250
Vermont	25,604	--	--	22,515	25,713	31,745	16,960	28,153
Middle Atlantic:								
New Jersey	27,098	--	--	28,009	27,646	27,322	22,062	28,533
New York	26,622	--	24,458	22,691	25,405	27,187	28,861	26,094
Pennsylvania	27,719	--	--	19,764	28,261	29,771	23,688	28,642
East North Central:								
Illinois	23,531	22,933	19,557	25,477	24,307	23,541	22,878	23,726
Indiana	19,652	--	--	--	--	23,113	--	23,042
Michigan	20,352	--	--	--	17,374	22,586	17,821	21,347
Ohio	21,811	--	20,831	19,884	25,389	21,710	21,297	21,957
Wisconsin	24,328	--	--	24,223	23,550	24,775	--	24,369
West North Central:								
Iowa	20,096	--	--	20,685	19,479	21,499	15,722	21,302
Kansas	24,486	--	--	21,194	26,022	27,252	21,692	26,499
Minnesota	20,955	--	--	22,097	20,362	21,283	19,674	21,130
Missouri	17,964	--	--	20,674	--	26,694	22,256	17,123
Nebraska	20,715	--	--	--	21,117	20,442	--	20,707
North Dakota	20,858	--	--	17,430	23,062	23,200	18,991	21,206
South Dakota	22,100	--	--	23,685	17,647	25,193	--	23,328
South Atlantic:								
Delaware	24,674	--	--	--	23,604	26,464	21,689	25,992
District of Columbia	28,959	--	--	25,680	23,003	31,845	--	26,304
Florida	24,674	--	--	20,918	21,010	26,594	23,665	25,198
Georgia	23,387	--	--	--	--	23,225	23,686	23,346
Maryland	24,873	--	--	30,546	23,543	21,371	--	24,151
North Carolina	24,135	--	--	--	20,686	25,210	--	24,515
South Carolina	24,720	22,920	--	19,068	--	26,917	21,821	26,947
Virginia	24,350	--	--	--	25,374	23,780	--	23,137
West Virginia	24,636	--	--	--	--	25,127	--	24,901
East South Central:								
Alabama	23,190	--	--	--	23,816	21,049	--	21,709
Kentucky	22,129	--	32,235	19,251	--	25,373	29,099	17,741
Mississippi	21,477	--	--	20,972	--	21,183	--	23,108
Tennessee	18,247	--	--	15,514	15,605	21,472	15,186	18,579
West South Central:								
Arkansas	23,786	--	--	--	--	25,863	17,763	25,437
Louisiana	23,950	--	22,909	--	24,551	25,322	21,457	25,110
Oklahoma	22,863	--	--	20,976	25,372	22,512	20,314	23,549
Texas	24,367	--	--	--	19,372	26,146	23,381	24,399
Mountain:								
Arizona	21,138	--	--	--	18,924	22,427	--	20,915
Colorado	21,427	--	--	18,018	23,145	23,515	19,976	22,439
Idaho	24,588	--	--	21,107	17,181	28,919	19,332	25,867
Montana	21,413	--	--	--	--	26,468	20,487	21,531
Nevada	21,806	--	--	14,532	15,998	23,154	--	21,879
New Mexico	19,446	--	--	--	21,208	22,258	--	22,298
Utah	24,901	--	--	--	--	29,960	--	25,566
Wyoming	30,080	--	--	--	--	32,313	--	32,186
Pacific:								
Alaska	21,735	--	--	37,472	--	23,964	--	22,719
California	23,298	22,364	27,673	22,890	23,737	23,013	24,288	23,148
Hawaii	22,033	--	15,193	22,694	20,082	24,966	20,780	22,432
Oregon	23,835	--	--	24,446	18,850	24,397	25,830	22,879
Washington	26,664	--	--	--	--	28,050	--	27,277

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.a Standard errors for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	336.96	1,610.71	886.81	619.91	850.47	546.47	658.45	391.60
New England:								
Connecticut	1,308.46	--	--	1,807.03	1,287.93	1,822.61	--	1,425.63
Maine	1,072.83	--	--	--	2,575.39	687.53	1,570.90	730.87
Massachusetts	1,180.56	--	2,366.54	759.01	3,959.59	928.09	2,428.09	1,321.79
New Hampshire	2,120.44	--	--	3,035.53	1,528.16	4,205.56	2,526.31	2,687.96
Rhode Island	2,392.47	--	--	--	1,793.84	973.53	--	1,867.46
Vermont	1,690.78	--	--	2,548.62	2,541.50	3,130.31	2,935.61	1,492.79
Middle Atlantic:								
New Jersey	1,299.13	--	--	1,824.89	2,302.82	2,574.25	2,188.02	1,346.58
New York	1,487.63	--	4,882.70	1,573.48	2,331.12	2,159.84	4,012.72	1,517.25
Pennsylvania	1,338.34	--	--	1,241.80	4,011.91	1,420.53	2,532.12	1,473.13
East North Central:								
Illinois	694.13	1,154.01	3,415.66	2,967.53	1,050.76	795.88	2,142.61	637.39
Indiana	2,713.90	--	--	--	--	1,621.34	--	1,536.17
Michigan	1,283.39	--	--	--	1,464.77	1,791.82	2,014.09	1,499.65
Ohio	1,226.74	--	1,266.29	1,925.16	3,000.27	1,782.09	1,046.41	1,525.99
Wisconsin	1,080.53	--	--	2,054.52	2,683.45	1,469.61	--	1,150.73
West North Central:								
Iowa	1,261.85	--	--	2,548.43	2,357.42	1,500.20	2,945.60	1,213.96
Kansas	1,082.26	--	--	1,928.34	2,779.32	1,993.38	1,671.10	1,563.08
Minnesota	1,391.88	--	--	2,000.51	3,656.03	1,228.37	1,838.19	1,569.75
Missouri	3,216.48	--	--	1,270.55	--	1,770.23	705.76	3,356.20
Nebraska	1,326.65	--	--	--	2,789.11	1,402.47	--	1,364.99
North Dakota	1,226.61	--	--	1,150.19	1,283.40	851.02	1,598.63	1,368.28
South Dakota	1,744.09	--	--	718.10	1,600.11	1,336.64	--	937.48
South Atlantic:								
Delaware	1,496.84	--	--	--	2,312.54	2,430.60	2,079.09	1,891.61
District of Columbia	2,970.55	--	--	1,409.62	1,919.40	2,564.57	--	1,694.34
Florida	946.36	--	--	1,222.06	1,491.17	1,194.90	1,869.41	987.23
Georgia	1,343.51	--	--	--	--	1,591.43	2,267.08	1,496.48
Maryland	1,866.48	--	--	2,015.88	2,311.68	2,170.17	--	1,724.67
North Carolina	1,759.54	--	--	--	1,626.89	2,295.85	--	1,921.42
South Carolina	1,288.16	1,274.30	--	2,994.84	--	1,318.83	1,797.25	1,520.35
Virginia	1,287.39	--	--	--	1,640.28	960.71	--	1,013.09
West Virginia	2,220.78	--	--	--	--	2,336.04	--	2,223.79
East South Central:								
Alabama	1,424.26	--	--	--	968.66	1,613.44	--	1,292.89
Kentucky	3,689.69	--	1,021.22	2,143.36	--	1,834.61	2,145.37	3,571.86
Mississippi	2,419.34	--	--	1,878.83	--	958.96	--	2,475.27
Tennessee	1,412.03	--	--	1,609.39	2,431.66	1,952.54	1,407.02	1,557.55
West South Central:								
Arkansas	1,358.36	--	--	--	--	1,046.33	1,635.27	1,145.69
Louisiana	876.23	--	1,282.10	--	2,598.04	962.92	1,579.60	998.86
Oklahoma	1,261.92	--	--	1,945.37	2,515.07	1,507.78	2,131.60	1,330.87
Texas	1,899.95	--	--	--	4,358.66	1,686.60	2,003.42	1,953.99
Mountain:								
Arizona	1,772.73	--	--	--	699.71	1,051.28	--	1,013.38
Colorado	1,061.98	--	--	1,816.21	896.72	1,539.18	2,162.76	1,096.37
Idaho	2,260.89	--	--	1,532.71	3,415.01	2,326.35	614.66	2,582.75
Montana	2,389.97	--	--	--	--	3,680.99	1,628.83	2,670.37
Nevada	975.87	--	--	975.70	2,490.14	775.77	--	986.10
New Mexico	2,073.67	--	--	--	1,838.48	299.56	--	771.03
Utah	2,354.34	--	--	--	--	2,031.46	--	2,575.43
Wyoming	2,637.85	--	--	--	--	2,734.78	--	2,298.54
Pacific:								
Alaska	2,007.17	--	--	1,664.33	--	957.11	--	2,055.94
California	525.38	3,363.93	2,310.90	1,218.26	1,068.58	575.10	1,648.76	519.71
Hawaii	1,599.76	--	1,298.16	1,472.21	3,589.03	1,795.15	2,495.82	1,952.50
Oregon	1,314.29	--	--	3,125.93	887.32	1,153.26	3,146.81	1,191.21
Washington	1,022.95	--	--	--	--	811.02	--	929.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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Table II.D.1.b Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24,717	22,889	23,701	22,524	24,570	25,241	23,165	24,898
New England:								
Connecticut	27,165	--	28,262	25,696	27,236	27,472	25,700	27,379
Maine	25,496	--	--	24,021	24,399	26,164	24,683	25,674
Massachusetts	28,432	31,849	28,780	27,620	26,320	28,707	29,099	28,318
New Hampshire	26,069	--	--	21,906	24,036	27,421	23,313	26,439
Rhode Island	27,601	--	29,313	27,000	27,577	27,626	27,205	27,661
Vermont	26,369	--	23,874	25,287	27,745	25,558	25,578	26,488
Middle Atlantic:								
New Jersey	26,574	--	--	28,570	27,424	26,021	31,956	26,171
New York	27,607	25,204	15,490	30,148	30,502	26,459	25,863	27,795
Pennsylvania	24,175	--	21,196	19,520	24,192	25,266	22,593	24,337
East North Central:								
Illinois	25,270	15,030	--	27,843	23,759	27,140	19,581	26,251
Indiana	25,216	--	21,385	20,881	26,479	25,187	23,443	25,325
Michigan	25,659	--	22,717	22,777	24,266	26,720	21,823	26,123
Ohio	22,391	--	--	15,974	22,370	25,457	20,334	22,647
Wisconsin	25,793	--	--	29,617	26,375	24,358	30,682	25,270
West North Central:								
Iowa	22,862	23,542	20,474	21,323	22,530	23,700	22,032	23,041
Kansas	24,451	--	--	20,248	25,066	24,865	22,720	24,634
Minnesota	23,858	--	--	20,849	24,073	24,631	20,504	24,243
Missouri	25,118	--	23,767	19,551	24,202	26,804	22,070	25,561
Nebraska	24,087	18,836	--	25,224	21,128	24,452	24,884	23,986
North Dakota	24,250	--	22,862	20,789	23,735	25,829	21,215	24,928
South Dakota	25,708	--	26,824	23,652	22,846	27,849	24,717	26,056
South Atlantic:								
Delaware	27,252	--	--	29,009	25,287	27,430	27,491	27,230
District of Columbia	27,619	23,511	--	28,051	28,467	28,064	25,362	28,164
Florida	24,657	--	24,516	24,836	26,565	24,399	25,324	24,624
Georgia	23,093	--	--	21,523	20,534	23,782	22,466	23,150
Maryland	24,622	28,593	25,210	21,780	30,190	23,736	23,180	24,822
North Carolina	23,107	31,694	--	22,422	21,025	23,283	27,085	22,650
South Carolina	23,966	--	23,361	21,036	22,392	24,486	23,059	24,068
Virginia	25,738	--	--	23,886	25,645	26,428	21,251	26,150
West Virginia	26,054	--	--	22,563	26,751	27,035	21,990	26,583
East South Central:								
Alabama	24,471	18,807	--	18,543	24,217	25,554	22,188	24,792
Kentucky	23,455	--	--	24,269	22,815	23,799	19,642	23,811
Mississippi	22,351	18,977	--	20,469	15,837	25,056	19,687	22,611
Tennessee	22,731	--	--	23,263	23,161	22,520	21,705	22,787
West South Central:								
Arkansas	23,050	--	21,531	19,616	19,293	24,060	20,494	23,291
Louisiana	22,793	--	--	23,290	21,290	24,052	21,033	22,958
Oklahoma	23,010	--	17,854	22,320	25,127	22,796	18,207	23,726
Texas	24,153	27,774	24,385	21,283	22,819	24,589	23,319	24,249
Mountain:								
Arizona	23,837	--	--	21,466	22,063	24,773	21,595	24,089
Colorado	26,087	27,369	--	24,994	27,428	26,126	24,641	26,274
Idaho	24,479	19,038	--	18,251	24,732	28,351	17,687	25,992
Montana	22,673	--	--	21,509	22,963	25,466	18,486	23,979
Nevada	21,973	--	17,860	20,393	26,052	22,376	18,967	23,331
New Mexico	24,949	--	20,840	19,926	27,127	24,803	16,028	25,336
Utah	23,358	23,755	16,014	18,487	22,383	25,937	19,216	24,402
Wyoming	24,058	--	21,777	22,422	28,402	21,790	21,556	24,646
Pacific:								
Alaska	25,960	--	--	31,385	26,600	24,610	29,003	25,812
California	25,084	--	32,233	22,738	25,394	25,201	25,738	25,008
Hawaii	23,426	--	24,905	19,091	21,826	25,055	18,969	24,234
Oregon	24,982	--	23,317	24,574	23,912	25,547	23,038	25,161
Washington	24,008	--	25,150	20,189	20,281	26,112	22,956	24,150

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.b Standard errors for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	184.86	1,301.69	852.40	645.76	448.70	215.75	529.20	198.00
New England:								
Connecticut	815.55	--	1,648.34	1,135.91	2,227.37	975.24	891.10	918.01
Maine	722.57	--	--	2,943.96	1,482.91	823.34	2,265.99	729.05
Massachusetts	854.13	1,632.16	1,700.14	2,253.25	1,337.03	1,154.32	2,113.49	914.28
New Hampshire	782.83	--	--	1,984.15	2,236.62	848.34	2,135.90	850.39
Rhode Island	797.76	--	2,857.33	989.50	2,006.06	1,121.71	1,652.53	879.20
Vermont	581.73	--	1,776.55	1,364.17	1,050.72	799.03	1,325.17	638.63
Middle Atlantic:								
New Jersey	1,062.60	--	--	1,311.58	1,379.95	1,262.95	2,430.85	1,076.11
New York	811.90	2,967.16	1,350.19	1,388.10	1,969.37	949.67	1,993.85	871.62
Pennsylvania	661.28	--	1,537.42	1,505.98	1,716.97	948.86	1,255.65	727.49
East North Central:								
Illinois	1,204.36	2,505.65	--	2,087.98	2,869.13	1,046.07	2,956.59	1,155.14
Indiana	1,159.69	--	937.26	2,173.25	1,589.18	1,525.73	2,967.10	1,213.13
Michigan	795.74	--	3,721.78	1,570.28	1,950.34	969.17	1,971.52	835.87
Ohio	1,514.21	--	--	2,114.28	2,130.95	813.55	2,487.86	1,703.26
Wisconsin	714.59	--	--	1,506.48	1,228.44	889.86	2,021.49	707.19
West North Central:								
Iowa	798.51	3,182.89	1,872.72	1,591.92	1,212.80	1,409.91	1,553.43	910.03
Kansas	712.89	--	--	1,731.18	1,418.00	841.03	1,727.56	750.75
Minnesota	832.05	--	--	2,172.07	1,197.82	1,206.47	1,943.28	888.37
Missouri	679.15	--	3,496.64	1,112.00	2,590.46	528.85	2,161.04	670.48
Nebraska	869.34	1,489.90	--	1,843.91	1,584.26	1,105.83	2,377.28	932.93
North Dakota	811.38	--	2,833.03	1,051.31	1,254.89	923.06	1,512.49	830.07
South Dakota	701.34	--	1,268.60	1,266.86	1,407.40	803.07	1,259.14	822.59
South Atlantic:								
Delaware	774.98	--	--	1,770.03	1,539.10	991.52	2,667.54	809.76
District of Columbia	812.10	2,135.68	--	2,582.41	1,300.19	1,040.49	2,267.18	803.41
Florida	897.81	--	1,974.52	2,500.95	2,457.21	968.04	2,495.65	930.78
Georgia	827.91	--	--	2,391.54	1,806.32	858.95	2,288.73	881.12
Maryland	1,168.77	2,280.55	3,366.65	2,016.01	2,357.79	1,418.37	2,141.88	1,308.86
North Carolina	810.44	3,040.07	--	2,329.43	780.64	1,073.80	1,604.95	846.91
South Carolina	727.44	--	1,944.69	2,252.13	1,703.58	907.93	2,454.81	766.28
Virginia	745.11	--	--	2,132.37	1,823.23	835.79	3,151.91	740.19
West Virginia	1,197.86	--	--	2,834.98	2,246.40	1,503.18	2,702.94	1,280.06
East South Central:								
Alabama	981.97	952.17	--	2,596.96	2,572.01	1,064.39	1,635.41	1,063.29
Kentucky	639.74	--	--	3,205.42	1,493.54	707.15	1,741.48	660.79
Mississippi	1,400.21	1,830.44	--	2,054.19	1,484.98	1,241.72	2,327.45	1,482.90
Tennessee	1,057.72	--	--	3,615.10	1,247.01	1,289.07	1,950.41	1,110.87
West South Central:								
Arkansas	1,003.85	--	1,711.89	1,531.70	1,583.99	1,173.71	1,428.40	1,072.18
Louisiana	1,023.51	--	--	2,200.58	2,428.72	1,179.48	2,821.22	1,089.84
Oklahoma	715.42	--	1,724.32	1,208.15	933.60	1,150.65	1,214.74	762.06
Texas	584.24	4,017.64	2,116.37	1,491.72	2,184.25	659.59	2,068.25	611.00
Mountain:								
Arizona	704.75	--	--	1,235.47	1,223.32	961.51	1,845.38	757.06
Colorado	872.84	1,188.28	--	2,099.00	1,755.13	1,168.65	1,704.97	965.69
Idaho	786.49	1,080.10	--	1,681.86	1,400.79	1,130.26	907.09	973.90
Montana	1,180.00	--	--	1,955.62	2,014.74	1,321.41	2,799.36	1,081.60
Nevada	969.02	--	2,910.90	957.98	1,891.48	1,401.32	1,682.08	1,114.35
New Mexico	660.02	--	1,663.00	2,034.20	1,382.35	680.52	2,547.25	640.93
Utah	814.23	3,342.33	1,548.85	1,657.89	2,149.40	692.52	1,790.66	844.46
Wyoming	1,552.81	--	3,015.74	2,401.48	2,906.33	2,108.06	2,045.01	1,839.95
Pacific:								
Alaska	1,120.14	--	--	3,337.23	1,806.65	1,578.02	3,024.79	1,167.27
California	866.82	--	2,591.82	1,818.96	2,019.01	1,107.09	2,594.54	915.34
Hawaii	1,241.38	--	682.40	1,410.52	2,097.89	1,409.88	1,793.56	1,280.55
Oregon	754.05	--	1,576.30	2,220.33	1,238.10	985.09	1,348.92	812.73
Washington	1,192.48	--	2,775.46	2,078.70	3,012.04	1,133.54	1,957.35	1,328.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.c Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24,629	26,745	19,554	25,526	26,475	23,790	23,273	24,901
New England:								
Connecticut	27,532	--	--	23,233	33,081	27,022	--	27,582
Maine	24,410	--	--	26,967	25,196	26,967	19,512	26,053
Massachusetts	28,083	--	--	37,980	26,910	23,265	30,497	27,738
New Hampshire	23,514	--	--	--	27,633	21,662	--	23,645
Rhode Island	22,534	23,305	--	--	25,164	--	22,446	22,568
Vermont	23,248	--	--	--	22,560	--	24,439	20,680
Middle Atlantic:								
New Jersey	29,732	--	--	28,514	28,803	34,365	--	29,772
New York	25,568	--	--	24,788	33,746	21,491	28,332	24,938
Pennsylvania	24,897	--	--	--	23,205	27,349	18,325	26,189
East North Central:								
Illinois	24,895	27,427	15,354	32,343	22,464	24,247	24,116	25,322
Indiana	25,734	--	--	--	27,297	24,253	--	27,514
Michigan	21,913	18,644	--	--	22,446	21,379	--	22,094
Ohio	25,209	--	--	27,943	25,620	23,670	29,290	24,434
Wisconsin	28,208	--	--	25,444	29,880	26,798	--	28,555
West North Central:								
Iowa	25,769	24,031	--	--	27,974	23,377	23,778	26,007
Kansas	22,177	--	--	--	22,155	24,610	19,313	23,337
Minnesota	24,212	--	--	25,011	27,163	24,865	19,400	25,276
Missouri	24,325	--	--	--	24,503	26,877	--	26,405
Nebraska	26,587	--	--	26,421	25,504	26,376	--	26,291
North Dakota	22,105	--	--	25,627	25,389	14,943	20,648	23,016
South Dakota	24,920	--	--	--	23,746	26,397	19,236	25,718
South Atlantic:								
Delaware	29,800	--	--	--	--	29,958	30,046	29,775
District of Columbia	23,930	--	--	--	--	24,881	--	22,870
Florida	26,586	--	--	25,938	--	25,979	--	26,875
Georgia	26,431	--	--	19,815	27,350	24,606	24,067	26,677
Maryland	25,291	--	--	--	--	26,834	24,221	25,935
North Carolina	22,461	--	--	20,490	--	22,918	--	22,702
South Carolina	29,305	--	--	--	--	31,032	--	29,299
Virginia	24,602	--	--	--	25,306	25,184	--	25,095
West Virginia	22,041	--	--	--	21,168	22,719	12,787	22,931
East South Central:								
Alabama	22,535	--	--	--	21,373	27,698	--	22,593
Kentucky	25,699	--	--	28,870	--	26,397	--	25,868
Mississippi	22,159	--	--	--	--	23,568	--	23,773
Tennessee	26,158	--	--	--	--	27,416	--	26,297
West South Central:								
Arkansas	15,839 *	--	--	--	--	--	--	15,515 *
Louisiana	25,221	--	--	--	--	29,581	--	27,884
Oklahoma	23,697	--	--	--	23,692	21,868	30,717	21,508
Texas	23,399	--	--	--	30,589	21,101	18,525	24,650
Mountain:								
Arizona	20,029	--	--	--	22,770	19,202	--	20,258
Colorado	24,109	--	--	--	27,789	20,179	--	24,135
Idaho	24,960	--	--	--	--	27,496	--	26,693
Montana	19,681	--	--	--	--	--	--	--
Nevada	22,929	--	--	--	21,851	23,994	--	23,654
New Mexico	22,516	--	--	--	--	--	--	23,614
Utah	22,136	--	--	--	25,450	25,935	--	26,589
Wyoming	19,612	--	--	18,130	22,637	19,891	--	19,750
Pacific:								
Alaska	26,742	--	--	--	--	25,563	--	25,216
California	23,691	--	--	--	22,457	22,370	--	22,483
Hawaii	21,567	21,609	--	19,058	--	21,427	19,775	22,473
Oregon	21,970	--	--	--	22,493	22,698	--	22,039
Washington	28,514	--	--	--	--	30,602	--	29,619

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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Table II.D.1.c Standard errors for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	450.27	1,806.44	1,404.16	982.95	768.51	612.27	1,093.00	491.05
New England:								
Connecticut	1,939.09	--	--	1,338.22	1,484.72	3,069.06	--	2,160.47
Maine	1,501.57	--	--	1,843.60	1,306.35	1,737.58	1,477.74	1,036.18
Massachusetts	2,496.17	--	--	1,611.42	3,604.10	2,634.00	1,249.18	2,895.66
New Hampshire	1,190.06	--	--	--	1,353.26	1,497.44	--	1,228.55
Rhode Island	1,351.16	1,676.48	--	--	1,122.56	--	1,438.30	1,789.57
Vermont	1,873.37	--	--	--	979.86	--	2,270.17	2,210.35
Middle Atlantic:								
New Jersey	2,420.47	--	--	649.93	2,482.70	1,320.19	--	2,518.95
New York	2,328.98	--	--	3,438.48	4,084.38	2,816.43	4,008.30	2,672.29
Pennsylvania	1,631.37	--	--	--	3,542.83	716.56	1,504.96	1,328.98
East North Central:								
Illinois	1,598.50	1,088.76	1,323.30	705.78	4,171.71	2,357.75	2,871.50	1,912.82
Indiana	2,188.21	--	--	--	3,209.69	2,837.37	--	2,477.11
Michigan	1,000.98	1,348.11	--	--	1,551.71	1,105.40	--	1,077.37
Ohio	932.34	--	--	3,314.17	1,342.04	1,012.18	2,020.04	901.72
Wisconsin	1,443.84	--	--	3,347.67	1,186.92	699.78	--	1,354.36
West North Central:								
Iowa	2,015.05	772.32	--	--	2,437.14	2,649.56	1,983.53	2,174.93
Kansas	1,110.42	--	--	--	1,397.57	1,358.09	3,047.98	984.27
Minnesota	1,130.79	--	--	2,268.65	616.98	1,401.65	2,354.46	1,184.63
Missouri	1,979.90	--	--	--	1,353.24	658.75	--	651.79
Nebraska	1,150.50	--	--	571.11	827.53	1,478.55	--	1,155.04
North Dakota	1,911.71	--	--	2,662.75	1,036.41	2,920.37	2,409.50	2,586.82
South Dakota	1,603.36	--	--	--	3,703.83	1,539.87	2,642.03	1,581.41
South Atlantic:								
Delaware	1,764.96	--	--	--	--	2,030.38	1,137.64	1,950.05
District of Columbia	3,498.04	--	--	--	--	1,617.75	--	3,711.73
Florida	2,194.50	--	--	2,546.52	--	2,560.35	--	2,346.59
Georgia	1,286.74	--	--	560.19	1,536.05	1,796.39	1,703.48	1,361.62
Maryland	2,677.96	--	--	--	--	4,693.29	3,706.28	3,713.64
North Carolina	1,038.76	--	--	1,193.27	--	1,215.99	--	1,051.20
South Carolina	3,250.63	--	--	--	--	3,083.67	--	3,454.99
Virginia	953.99	--	--	--	1,528.21	1,365.06	--	1,010.66
West Virginia	2,032.66	--	--	--	1,666.18	718.32	581.79	2,164.00
East South Central:								
Alabama	1,115.95	--	--	--	1,368.68	3,978.22	--	1,242.08
Kentucky	938.71	--	--	1,175.01	--	389.57	--	959.65
Mississippi	3,644.48	--	--	--	--	1,304.84	--	4,105.81
Tennessee	671.81	--	--	--	--	1,156.32	--	704.23
West South Central:								
Arkansas	6,497.96 *	--	--	--	--	--	--	7,005.05 *
Louisiana	2,942.34	--	--	--	--	3,049.39	--	2,614.98
Oklahoma	1,675.54	--	--	--	1,333.83	1,187.14	1,606.30	1,290.78
Texas	2,451.13	--	--	--	3,255.96	1,965.38	2,577.07	2,644.83
Mountain:								
Arizona	1,700.61	--	--	--	925.90	2,386.84	--	1,941.07
Colorado	2,518.17	--	--	--	460.73	3,922.63	--	3,189.19
Idaho	2,021.12	--	--	--	--	2,407.11	--	2,217.43
Montana	1,707.58	--	--	--	--	--	--	--
Nevada	1,598.67	--	--	--	460.13	1,890.75	--	1,696.22
New Mexico	3,003.51	--	--	--	--	--	--	2,999.48
Utah	3,097.74	--	--	--	2,092.79	1,714.32	--	1,313.07
Wyoming	803.55	--	--	2,330.27	1,769.64	681.22	--	758.98
Pacific:								
Alaska	3,516.21	--	--	--	--	641.76	--	1,742.96
California	1,889.34	--	--	--	3,410.32	1,832.16	--	1,638.17
Hawaii	1,287.26	907.72	--	1,053.06	--	1,867.99	1,014.23	1,833.34
Oregon	1,554.78	--	--	--	1,013.95	1,532.94	--	1,798.06
Washington	2,417.87	--	--	--	--	3,418.30	--	3,437.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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Table II.D.1.d Average total family premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23,858	24,587	23,397	22,700	24,172	24,304	23,465	24,003
New England:								
Connecticut	27,645	--	25,647	24,349	30,174	28,661	25,569	28,555
Maine	24,619	--	23,426	26,664	26,109	24,597	22,884	25,551
Massachusetts	27,163	30,664	29,473	30,786	24,288	26,096	29,296	26,399
New Hampshire	24,193	--	22,640	22,415	28,220	21,933	23,865	24,481
Rhode Island	25,296	23,715	27,638	24,143	26,598	23,642	24,027	25,862
Vermont	24,819	--	21,757	23,373	27,476	25,743	23,415	26,340
Middle Atlantic:								
New Jersey	27,566	--	--	28,497	27,620	27,146	27,993	27,502
New York	28,332	29,521	19,167	28,651	31,295	25,872	26,518	28,910
Pennsylvania	23,030	26,060	21,329	18,726	25,597	24,015	22,465	23,251
East North Central:								
Illinois	24,257	21,461	20,862	28,637	25,072	22,971	23,138	24,784
Indiana	21,871	--	23,065	--	23,897	23,126	19,421	23,309
Michigan	24,736	--	17,126	23,330	23,322	27,906	19,836	26,126
Ohio	21,052	23,371	21,571	16,371	26,119	24,542	21,520	20,841
Wisconsin	24,872	--	--	27,230	26,299	20,438	28,381	24,293
West North Central:								
Iowa	22,227	21,067	19,822	21,432	22,578	24,232	20,192	23,415
Kansas	21,990	--	23,042	20,082	22,014	25,116	21,507	22,311
Minnesota	20,467	--	19,153	21,278	20,353	20,884	20,245	20,539
Missouri	22,832	--	23,060	21,387	19,044	27,354	22,904	22,807
Nebraska	23,820	17,678	--	24,988	20,084	23,973	25,142	23,270
North Dakota	22,041	19,217	21,671	21,777	25,586	22,488	20,578	23,397
South Dakota	23,597	--	24,669	22,206	21,222	27,966	22,817	24,094
South Atlantic:								
Delaware	27,012	--	29,559	28,895	24,322	26,921	28,293	26,322
District of Columbia	27,184	--	--	28,596	25,256	27,501	28,406	26,435
Florida	25,387	--	23,363	23,676	27,058	25,105	24,770	25,551
Georgia	22,800	--	27,803	21,751	21,852	23,479	23,244	22,696
Maryland	24,204	--	28,524	23,931	24,096	23,181	24,708	23,940
North Carolina	22,725	--	--	21,119	21,185	23,795	25,449	22,106
South Carolina	23,579	--	23,210	21,058	23,551	24,335	22,919	23,847
Virginia	23,598	--	--	23,901	25,254	23,065	23,545	23,621
West Virginia	23,862	--	--	27,323	23,958	24,030	22,522	24,261
East South Central:								
Alabama	22,496	19,060	27,826	22,456	21,071	25,450	22,632	22,437
Kentucky	22,871	--	30,264	24,095	18,408	23,704	25,846	20,923
Mississippi	18,141	--	--	21,055	17,239	21,262	18,538	17,881
Tennessee	22,460	--	--	22,709	19,357	25,152	20,265	22,872
West South Central:								
Arkansas	21,646	--	21,290	20,541	18,186	23,458	19,190	22,214
Louisiana	22,045	--	21,208	21,926	20,381	23,386	21,498	22,317
Oklahoma	22,411	--	19,359	22,566	24,902	22,383	20,500	23,738
Texas	22,421	27,389	22,719	21,248	22,253	21,248	22,755	22,245
Mountain:								
Arizona	22,592	--	18,124	21,657	22,533	25,282	20,870	23,348
Colorado	23,043	23,646	23,794	23,674	25,971	21,226	23,416	22,848
Idaho	20,413	19,078	15,499	19,270	20,501	24,385	18,471	21,609
Montana	21,585	--	19,690	21,016	24,001	27,254	17,284	24,004
Nevada	19,988	--	15,861	17,921	22,290	21,339	17,372	21,260
New Mexico	21,387	--	--	18,466	24,388	24,949	14,923	24,634
Utah	21,303	--	15,878	18,849	22,658	25,855	18,991	22,857
Wyoming	21,527	--	--	20,330	25,501	20,083	22,062	21,268
Pacific:								
Alaska	23,355	--	--	30,500	22,728	21,832	25,935	22,907
California	24,046	26,983	29,686	23,286	23,232	23,137	26,815	23,245
Hawaii	20,906	20,728	21,155	19,473	21,853	20,974	19,886	21,400
Oregon	23,621	--	24,264	24,612	22,105	23,933	24,871	23,247
Washington	24,038	--	24,256	19,849	21,876	27,546	22,515	24,740

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.d Standard errors for average total family premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	258.84	855.60	671.24	568.11	496.83	449.94	401.99	323.57
New England:								
Connecticut	1,024.43	--	1,886.75	1,150.20	1,710.24	2,511.32	906.04	1,321.21
Maine	955.70	--	1,283.65	2,271.56	1,113.30	938.72	1,971.08	850.42
Massachusetts	1,103.72	2,932.93	1,576.61	1,818.49	1,815.98	1,353.52	1,777.17	1,163.91
New Hampshire	1,081.15	--	2,782.76	1,953.57	1,262.08	2,046.85	1,728.92	1,396.19
Rhode Island	989.78	2,210.04	2,767.07	1,728.88	1,565.08	973.37	1,983.14	1,054.82
Vermont	971.89	--	1,945.94	1,813.39	1,849.59	929.23	1,761.97	771.75
Middle Atlantic:								
New Jersey	669.89	--	--	1,121.35	472.06	1,317.25	1,883.46	707.33
New York	1,083.80	3,603.95	3,560.07	1,371.11	1,886.93	1,768.52	2,202.80	1,241.19
Pennsylvania	858.17	2,900.60	1,352.28	1,019.52	2,050.58	1,666.91	1,386.67	1,084.16
East North Central:								
Illinois	765.85	1,836.92	3,798.23	1,675.66	879.83	1,123.86	1,560.22	846.54
Indiana	1,576.11	--	550.49	--	2,334.99	1,884.00	3,204.86	1,382.12
Michigan	1,131.36	--	1,172.71	1,670.53	2,194.37	1,716.42	1,194.46	1,273.03
Ohio	1,991.52	3,358.69	2,921.20	2,178.64	1,233.40	1,040.50	1,682.89	2,727.69
Wisconsin	953.39	--	--	1,175.87	1,465.78	1,075.52	1,901.28	1,053.80
West North Central:								
Iowa	942.48	3,703.90	1,664.71	1,623.02	1,623.42	1,289.89	1,638.49	1,028.76
Kansas	913.75	--	1,995.52	1,618.57	1,780.10	927.26	1,397.19	1,224.99
Minnesota	744.71	--	3,124.10	1,694.75	1,585.43	958.46	1,565.92	844.52
Missouri	2,135.18	--	2,248.71	1,708.29	5,196.44	888.44	1,618.05	2,821.51
Nebraska	1,155.89	1,588.06	--	1,703.06	3,157.27	1,201.95	2,749.43	1,184.24
North Dakota	1,185.43	3,375.81	2,326.98	1,934.33	1,666.78	942.68	1,457.34	1,691.33
South Dakota	924.04	--	1,853.36	1,110.77	1,065.42	710.14	1,439.40	1,149.10
South Atlantic:								
Delaware	964.19	--	1,844.10	1,638.68	2,085.87	1,214.44	1,645.96	1,148.21
District of Columbia	1,510.65	--	--	2,138.74	2,647.98	1,646.73	3,039.54	1,550.69
Florida	1,039.06	--	2,166.53	1,809.46	2,291.63	921.79	1,954.96	1,183.31
Georgia	1,063.37	--	2,209.15	2,490.64	2,077.69	902.04	1,886.46	1,218.73
Maryland	1,759.20	--	3,581.93	2,339.94	2,150.76	3,205.12	2,223.40	2,346.72
North Carolina	1,210.06	--	--	2,291.36	986.68	2,162.84	2,104.79	1,385.36
South Carolina	1,152.76	--	2,041.09	2,059.03	1,968.62	2,435.65	1,914.00	1,430.88
Virginia	1,148.54	--	--	2,189.19	1,302.62	2,025.46	2,825.43	1,097.76
West Virginia	1,254.43	--	--	3,084.38	1,963.04	1,847.85	3,038.80	1,372.47
East South Central:								
Alabama	699.17	826.62	3,020.14	1,264.73	1,183.51	1,666.88	1,475.23	780.44
Kentucky	2,597.20	--	1,549.52	2,834.80	4,004.65	971.55	2,277.18	3,391.00
Mississippi	1,699.01	--	--	2,049.14	3,225.57	2,231.18	2,015.97	2,456.57
Tennessee	1,367.94	--	--	2,709.99	1,919.57	961.15	1,687.82	1,554.72
West South Central:								
Arkansas	1,189.92	--	2,004.57	1,294.64	1,920.58	1,495.56	1,033.57	1,340.35
Louisiana	655.56	--	1,828.50	2,342.81	995.60	1,166.47	1,490.03	651.94
Oklahoma	978.82	--	2,097.28	1,721.05	1,600.50	870.42	1,539.39	1,134.23
Texas	1,046.68	3,747.46	2,615.20	1,523.90	2,242.81	1,571.93	1,981.67	1,212.60
Mountain:								
Arizona	821.92	--	2,903.70	1,278.70	1,043.99	1,645.73	1,959.45	783.20
Colorado	1,221.35	2,617.27	1,668.06	1,873.15	1,980.88	2,372.15	1,416.53	1,687.54
Idaho	871.11	734.59	1,899.43	1,686.33	2,310.52	1,669.87	971.86	1,298.88
Montana	1,652.48	--	2,087.65	1,883.35	1,951.51	3,256.28	2,111.55	1,717.17
Nevada	1,578.47	--	3,161.60	1,500.37	3,425.49	2,192.02	2,400.72	1,935.35
New Mexico	1,846.63	--	--	2,500.51	2,021.67	1,664.81	1,850.00	1,271.68
Utah	975.57	--	1,643.90	1,577.79	1,240.90	1,086.70	1,925.35	936.13
Wyoming	743.32	--	--	873.96	2,432.62	420.00	1,563.48	802.28
Pacific:								
Alaska	1,943.75	--	--	2,975.59	2,833.25	3,555.82	3,913.53	2,201.90
California	966.88	3,291.73	2,074.85	1,230.28	1,359.27	1,773.18	1,580.92	1,112.23
Hawaii	839.30	2,068.85	1,735.19	966.52	2,296.93	1,233.87	999.06	1,141.03
Oregon	848.81	--	1,631.73	1,812.23	854.25	1,992.67	1,493.01	977.39
Washington	1,324.89	--	2,419.35	2,309.60	1,854.51	1,853.72	1,690.92	1,702.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.e Average total family premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24,968	19,977	22,227	22,746	24,749	25,189	21,636	25,080
New England:								
Connecticut	26,700	--	31,345	24,607	23,766	27,288	--	26,725
Maine	26,501	--	--	--	23,148	27,632	--	26,605
Massachusetts	29,042	--	--	--	29,343	29,209	--	29,165
New Hampshire	26,914	--	33,321	--	25,324	27,366	33,321	26,847
Rhode Island	26,692	--	--	--	27,181	27,119	--	27,026
Vermont	26,521	--	--	23,445	27,256	26,573	23,256	26,611
Middle Atlantic:								
New Jersey	27,388	--	--	27,189	29,842	26,524	--	27,384
New York	26,342	29,333	--	24,476	26,662	26,158	30,266	26,175
Pennsylvania	26,909	--	--	--	24,340	27,760	--	26,945
East North Central:								
Illinois	25,583	--	23,065	--	21,082	27,396	--	26,476
Indiana	25,708	--	--	--	27,771	25,154	--	25,827
Michigan	23,825	--	--	--	22,434	24,108	--	23,924
Ohio	23,739	--	--	--	21,675	24,308	27,236	23,684
Wisconsin	26,303	--	--	30,448	26,826	25,649	--	26,016
West North Central:								
Iowa	23,388	23,349	--	20,955	24,418	23,054	24,793	23,308
Kansas	25,230	--	--	21,528	26,371	25,167	22,313	25,410
Minnesota	25,688	--	--	26,089	26,626	25,533	--	25,841
Missouri	24,880	--	--	18,852	20,560	26,577	--	25,605
Nebraska	23,653	--	--	--	21,651	24,043	23,662	23,653
North Dakota	23,758	--	--	21,925	23,157	24,206	21,224	23,939
South Dakota	25,895	--	19,757	26,602	24,088	26,896	22,885	26,324
South Atlantic:								
Delaware	28,147	--	--	--	28,573	28,309	--	28,309
District of Columbia	27,721	--	--	21,606	26,873	28,351	20,301	27,866
Florida	24,560	--	--	23,566	24,968	24,541	24,006	24,578
Georgia	23,768	--	--	21,417	24,405	23,786	--	23,846
Maryland	25,166	--	--	25,100	29,949	24,037	--	25,277
North Carolina	23,317	30,527	--	26,041	20,994	23,294	27,366	23,080
South Carolina	24,744	--	--	19,534	21,839	25,142	21,868	24,835
Virginia	26,161	--	--	19,767	25,777	26,435	18,488	26,309
West Virginia	26,324	--	18,668	--	27,912	27,102	17,034	26,703
East South Central:								
Alabama	25,012	--	--	--	25,856	25,389	24,475	25,034
Kentucky	23,865	--	--	--	20,326	24,349	19,905	23,997
Mississippi	23,795	--	--	17,346	19,193	24,886	--	23,795
Tennessee	21,923	--	--	--	21,492	22,198	--	22,001
West South Central:								
Arkansas	22,310	--	21,588	--	22,234	22,390	20,971	22,378
Louisiana	23,905	--	--	18,018	22,649	25,119	--	24,143
Oklahoma	23,399	--	--	22,270	25,167	22,701	--	23,442
Texas	24,751	--	--	24,757	24,898	24,825	--	24,839
Mountain:								
Arizona	23,336	--	--	--	21,227	23,852	--	23,402
Colorado	26,643	--	--	--	27,228	27,046	--	26,961
Idaho	28,362	--	--	14,544	25,159	29,668	15,569	28,593
Montana	22,961	--	--	26,156	13,957	25,262	--	22,909
Nevada	22,858	--	21,957	20,376	24,247	23,095	20,839	23,133
New Mexico	24,891	--	--	22,573	26,806	24,397	--	24,914
Utah	24,968	23,191	--	--	22,251	26,660	18,557	25,389
Wyoming	24,760	--	--	23,652	29,024	23,358	19,272	25,342
Pacific:								
Alaska	27,052	--	--	--	27,347	26,080	27,265	27,048
California	24,219	--	--	21,477	28,295	24,122	19,725	24,348
Hawaii	24,848	--	--	22,055	--	25,727	--	25,437
Oregon	25,479	--	--	17,178	27,259	25,537	--	25,700
Washington	26,030	--	--	--	16,716	27,273	--	26,025

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.e Standard errors for average total family premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	217.21	2,948.54	1,422.26	757.43	578.46	250.14	1,155.26	223.17
New England:								
Connecticut	851.82	--	381.36	3,560.57	2,513.72	911.89	--	872.13
Maine	713.97	--	--	--	1,821.56	510.24	--	679.29
Massachusetts	784.72	--	--	--	1,344.09	904.66	--	801.36
New Hampshire	945.74	--	2,344.73	--	1,727.34	1,140.77	2,344.73	953.82
Rhode Island	1,229.14	--	--	--	1,527.64	1,367.43	--	1,241.92
Vermont	715.36	--	--	2,328.15	1,103.16	1,004.96	2,271.87	733.52
Middle Atlantic:								
New Jersey	1,942.93	--	--	1,360.38	3,599.88	2,152.45	--	1,967.78
New York	909.23	2,823.24	--	3,454.64	2,329.57	1,037.65	1,785.33	939.58
Pennsylvania	732.97	--	--	--	2,107.83	691.53	--	737.64
East North Central:								
Illinois	1,561.52	--	2,269.68	--	6,016.33	927.05	--	1,371.44
Indiana	1,212.25	--	--	--	1,636.66	1,466.51	--	1,217.47
Michigan	776.86	--	--	--	1,744.14	906.00	--	792.53
Ohio	825.39	--	--	--	2,231.92	816.01	1,748.92	837.54
Wisconsin	811.51	--	--	2,979.57	1,598.20	904.83	--	785.22
West North Central:								
Iowa	1,041.36	870.32	--	2,459.83	2,098.43	1,240.34	1,654.08	1,098.24
Kansas	641.77	--	--	2,039.98	1,101.45	796.71	2,120.94	648.73
Minnesota	783.55	--	--	1,792.60	1,240.36	1,000.25	--	788.66
Missouri	852.07	--	--	1,339.58	2,210.76	457.31	--	539.44
Nebraska	948.76	--	--	--	1,506.00	1,122.65	2,249.32	972.56
North Dakota	886.22	--	--	1,280.48	1,141.80	1,152.89	2,168.23	917.85
South Dakota	914.41	--	1,863.11	966.96	2,597.53	829.64	2,587.92	864.82
South Atlantic:								
Delaware	1,098.64	--	--	--	3,208.04	1,179.46	--	1,108.14
District of Columbia	989.32	--	--	1,295.79	2,028.16	1,133.70	1,621.32	1,002.09
Florida	962.80	--	--	3,293.07	3,652.13	1,038.80	2,124.74	993.31
Georgia	869.92	--	--	3,909.08	1,541.85	948.78	--	882.44
Maryland	1,025.66	--	--	1,122.54	2,448.38	1,170.18	--	1,051.11
North Carolina	927.51	0.00	--	2,481.13	1,068.26	1,070.43	2,326.03	936.03
South Carolina	838.86	--	--	1,431.25	2,516.83	906.95	1,630.36	862.34
Virginia	729.92	--	--	1,187.05	2,154.84	773.73	624.12	726.06
West Virginia	1,338.32	--	588.71	--	3,188.31	1,475.77	639.12	1,363.15
East South Central:								
Alabama	1,116.55	--	--	--	2,848.48	1,148.91	1,764.40	1,159.03
Kentucky	594.31	--	--	--	1,345.04	619.33	1,599.74	603.34
Mississippi	1,217.20	--	--	1,163.84	987.25	1,209.94	--	1,217.20
Tennessee	1,093.08	--	--	--	2,705.00	1,231.65	--	1,112.81
West South Central:								
Arkansas	2,331.78	--	1,829.26	--	1,898.08	2,656.98	1,918.13	2,450.01
Louisiana	1,278.04	--	--	985.86	3,234.90	1,241.90	--	1,291.49
Oklahoma	765.58	--	--	1,671.97	899.28	1,023.24	--	772.42
Texas	728.35	--	--	3,027.26	3,387.20	718.66	--	734.58
Mountain:								
Arizona	860.40	--	--	--	1,313.29	1,008.16	--	884.42
Colorado	817.53	--	--	--	850.23	1,084.77	--	821.96
Idaho	793.36	--	--	791.48	1,729.14	907.89	1,163.70	793.22
Montana	1,181.73	--	--	772.68	1,610.25	1,350.08	--	1,263.88
Nevada	625.71	--	1,112.41	485.20	1,220.71	745.51	764.35	691.53
New Mexico	705.58	--	--	1,766.17	1,532.25	735.08	--	706.19
Utah	1,029.71	1,524.56	--	--	3,142.91	932.41	1,922.53	1,063.20
Wyoming	1,741.64	--	--	3,371.59	3,286.37	2,149.88	3,599.10	1,882.43
Pacific:								
Alaska	895.90	--	--	--	2,029.48	646.28	1,168.91	911.91
California	852.04	--	--	2,482.83	2,198.46	898.99	3,872.15	913.29
Hawaii	972.80	--	--	1,423.63	--	742.21	--	845.76
Oregon	823.03	--	--	1,583.81	1,670.08	926.04	--	829.32
Washington	1,094.12	--	--	--	3,860.60	733.40	--	1,116.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,216	6,878	8,903	8,308	7,154	6,959	7,984	7,107
New England:								
Connecticut	6,747	--	--	6,628 *	6,445	6,347	7,080 *	6,695
Maine	6,955	--	--	8,918	6,763	6,818	6,800 *	6,992
Massachusetts	7,811	--	--	7,720	6,699	6,324	15,594 *	6,463
New Hampshire	6,220	--	--	6,219	5,897	6,018	7,328	6,034
Rhode Island	6,821	--	--	7,617	7,103	6,205	6,522	6,888
Vermont	6,577	0	11,757	9,722	6,147	5,902	5,857	6,764
Middle Atlantic:								
New Jersey	7,305	--	--	12,528	4,213 *	7,910	9,878	7,081
New York	6,278	--	4,572	6,861	6,296	6,303	6,175	6,293
Pennsylvania	6,633	--	4,866 *	7,570	6,527	6,914	5,035	6,864
East North Central:								
Illinois	6,888	4,260 *	8,938	10,388	7,008	6,676	6,652	6,939
Indiana	6,422	--	--	5,773	6,039	6,657	5,875	6,486
Michigan	6,577	--	--	9,475	4,976	6,878	5,508	6,745
Ohio	5,695	--	--	2,749 *	7,886	5,986	5,204	5,774
Wisconsin	6,886	--	--	7,871	5,831	7,152	7,661	6,810
West North Central:								
Iowa	6,230	--	--	7,893	5,721	6,003	6,424	6,189
Kansas	7,207	--	--	8,286	7,952	7,099	5,672	7,510
Minnesota	7,010	--	--	9,854	6,737	6,758	8,138	6,863
Missouri	6,109	--	--	5,910	4,145 *	6,436	7,938	5,730
Nebraska	6,475	--	--	7,227	8,046	5,931	6,860	6,435
North Dakota	5,695	--	6,403 *	6,966	7,202	4,729	5,890	5,638
South Dakota	7,077	--	7,658	8,394	6,365	7,216	7,436	6,967
South Atlantic:								
Delaware	7,726	--	--	11,878	11,321	6,508	8,921	7,593
District of Columbia	7,987	--	--	8,329	8,636	8,327	5,782	8,526
Florida	8,831	--	16,536	11,962	13,349	7,699	10,988	8,631
Georgia	6,453	--	16,422	9,978	6,384	5,559	11,172	5,992
Maryland	6,364	--	--	5,276	7,075	6,318	6,260	6,385
North Carolina	7,968	--	--	11,082	6,872	7,446	10,558	7,685
South Carolina	7,832	--	--	7,628	8,123	7,588	8,425	7,740
Virginia	6,847	--	--	8,389	9,486	6,164	6,007	6,930
West Virginia	8,290	--	--	7,846	6,716	8,712	7,828	8,344
East South Central:								
Alabama	7,808	--	--	10,508	8,556	7,039	9,017	7,600
Kentucky	6,389	--	--	7,960	8,160	6,018	4,219 *	6,727
Mississippi	6,692	--	--	9,803	5,096	6,626	8,934	6,424
Tennessee	7,247	--	--	9,669	6,156	6,870	8,745	7,152
West South Central:								
Arkansas	6,456	--	--	10,795	7,510	5,734	8,720	6,207
Louisiana	8,600	--	--	8,533	8,671	8,685	8,208	8,665
Oklahoma	7,085	--	11,665	9,818	8,336	5,327	8,130	6,896
Texas	6,851	--	9,230 *	7,961 *	9,350	5,831	8,601	6,652
Mountain:								
Arizona	6,746	--	9,097	11,045	5,990	6,190	9,211	6,427
Colorado	7,441	--	10,307	9,180	7,057	6,695	9,370	7,002
Idaho	6,600	--	--	6,347	7,326	6,780	4,400	7,126
Montana	7,390	--	--	10,963	8,003	6,347	5,797	7,856
Nevada	5,690	--	7,915	10,940	7,304	3,881	9,320	4,879
New Mexico	5,786	--	--	8,228	8,302	4,264	7,031	5,643
Utah	5,862	--	--	7,481	5,582	5,453	6,770	5,649
Wyoming	6,818	--	--	10,455	6,823	5,263	7,904	6,591
Pacific:								
Alaska	8,409	--	--	10,553	7,895	8,284	7,814	8,456
California	9,148	8,379	13,067	8,955	7,381	9,394	9,776	9,067
Hawaii	6,484	--	--	7,320	5,080	6,979	6,446	6,495
Oregon	5,584	--	--	8,930	4,852 *	5,102	7,952	5,267
Washington	7,365	--	13,370	8,677	6,290	7,092	9,810	7,025

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

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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, 2024

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	233.99	966.27	629.44	429.34	321.24	359.53	384.07	264.23
New England:								
Connecticut	642.12	--	--	2,496.98 *	1,257.88	634.60	3,031.27 *	583.90
Maine	517.45	--	--	1,397.54	854.96	384.13	2,213.67 *	360.94
Massachusetts	1,113.64	--	--	988.44	918.34	373.30	5,153.12 *	351.78
New Hampshire	393.88	--	--	1,462.11	511.04	465.04	1,710.07	353.98
Rhode Island	419.16	--	--	1,496.44	459.05	429.32	1,132.51	444.62
Vermont	486.03	0.00	1,404.42	1,167.58	542.95	599.76	1,553.61	433.74
Middle Atlantic:								
New Jersey	1,223.40	--	--	2,731.37	2,191.22 *	558.84	2,672.69	1,281.11
New York	366.97	--	1,139.54	1,139.23	623.18	484.11	1,351.95	372.20
Pennsylvania	362.25	--	1,469.20 *	985.85	1,099.25	410.08	920.08	387.58
East North Central:								
Illinois	428.32	1,594.67 *	2,450.32	1,174.01	1,148.41	396.32	1,387.45	425.74
Indiana	560.22	--	--	951.73	420.89	814.67	714.32	617.48
Michigan	813.35	--	--	2,248.76	517.20	1,165.59	1,068.72	928.00
Ohio	644.46	--	--	1,508.86 *	1,082.14	427.34	1,293.63	724.01
Wisconsin	567.32	--	--	1,332.71	628.03	939.13	1,302.35	611.10
West North Central:								
Iowa	443.80	--	--	1,317.83	614.81	727.12	1,169.99	479.84
Kansas	582.12	--	--	1,668.67	715.34	922.48	1,266.08	642.81
Minnesota	475.27	--	--	1,072.39	1,213.44	492.26	1,492.23	497.15
Missouri	609.14	--	--	1,126.89	1,542.90 *	513.17	1,350.78	660.12
Nebraska	379.15	--	--	1,160.49	867.94	411.93	1,512.30	385.90
North Dakota	372.36	--	1,978.41 *	729.38	726.33	402.48	1,032.20	376.19
South Dakota	419.19	--	1,204.74	1,317.66	674.88	604.21	1,023.17	452.47
South Atlantic:								
Delaware	996.65	--	--	2,048.03	2,282.29	1,081.40	2,588.98	1,065.32
District of Columbia	583.88	--	--	1,159.99	1,269.07	720.78	1,223.76	625.25
Florida	726.26	--	1,115.08	1,083.44	3,293.28	483.88	1,535.21	776.40
Georgia	381.24	--	2,800.75	1,636.87	768.25	347.77	1,762.87	345.24
Maryland	490.90	--	--	1,251.90	996.46	668.58	1,059.83	549.91
North Carolina	462.08	--	--	1,284.31	1,496.59	433.52	1,638.18	476.02
South Carolina	593.49	--	--	1,141.42	885.18	818.07	1,060.65	658.58
Virginia	277.74	--	--	1,052.71	1,350.08	229.70	826.03	295.71
West Virginia	1,297.42	--	--	2,211.65	1,342.82	1,764.45	2,221.85	1,425.45
East South Central:								
Alabama	665.33	--	--	1,292.53	1,688.54	572.84	2,158.11	702.51
Kentucky	442.60	--	--	1,680.62	903.38	391.11	1,376.17 *	429.86
Mississippi	447.17	--	--	1,490.36	745.71	543.71	1,291.83	469.92
Tennessee	552.54	--	--	1,924.69	970.10	606.68	1,118.11	584.00
West South Central:								
Arkansas	535.46	--	--	1,453.11	1,015.69	638.71	1,263.17	570.66
Louisiana	475.88	--	--	1,403.08	713.17	680.79	1,456.22	498.50
Oklahoma	467.14	--	2,046.23	1,715.88	985.13	377.17	1,477.14	483.53
Texas	508.82	--	2,830.77 *	2,424.95 *	1,243.13	523.24	1,667.09	524.58
Mountain:								
Arizona	549.64	--	1,502.72	1,135.95	824.51	761.28	1,839.99	582.01
Colorado	493.87	--	1,787.15	944.75	971.74	536.13	1,720.15	427.65
Idaho	424.01	--	--	1,497.53	1,148.94	371.83	1,190.39	414.63
Montana	646.00	--	--	1,608.96	1,730.07	799.58	1,014.56	736.88
Nevada	667.47	--	1,557.17	1,512.62	1,397.34	673.91	1,393.70	646.98
New Mexico	751.38	--	--	1,460.65	1,296.55	887.06	765.76	813.92
Utah	464.63	--	--	1,511.59	562.40	653.86	1,201.02	471.59
Wyoming	650.00	--	--	1,350.28	680.14	860.34	1,338.15	721.89
Pacific:								
Alaska	770.41	--	--	2,942.71	1,959.97	581.28	1,722.50	816.28
California	1,280.50	2,122.36	3,268.66	1,310.21	855.94	1,767.26	1,558.16	1,449.52
Hawaii	621.74	--	--	1,490.83	600.69	884.45	1,344.62	700.70
Oregon	598.26	--	--	1,238.80	1,681.55 *	602.77	1,441.18	632.52
Washington	1,329.93	--	2,460.13	1,360.11	1,060.20	1,855.32	1,879.58	1,466.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.D.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,290	4,624	7,786	9,807	7,487	8,627	7,250	8,500
New England:								
Connecticut	7,563	--	--	--	7,529	6,255	--	7,400
Maine	5,961	--	--	--	--	6,854	--	6,951
Massachusetts	7,283	--	11,679	--	7,369	6,630	9,021	6,951
New Hampshire	5,025	--	--	--	6,920	3,056	6,071 *	4,654
Rhode Island	5,867	--	--	--	--	5,425	--	6,917
Vermont	7,621	--	--	9,163	7,777	5,663	--	8,490
Middle Atlantic:								
New Jersey	12,288	--	--	17,304	10,465	--	13,231	12,019
New York	5,676	--	--	--	4,493 *	6,646	7,135 *	5,332
Pennsylvania	6,389	--	--	--	7,246 *	7,183	--	7,122
East North Central:								
Illinois	7,636	--	--	--	6,933	5,561	11,249	6,561
Indiana	5,958	--	--	--	--	6,121	--	6,301
Michigan	5,099	--	--	--	6,660	5,382	--	5,604
Ohio	4,611	--	--	--	7,568	4,669	--	4,989
Wisconsin	7,923	--	--	16,146	8,851	5,591	--	7,801
West North Central:								
Iowa	6,473	--	--	--	7,031	5,665	--	6,557
Kansas	5,534	--	--	--	--	6,717	--	7,664
Minnesota	7,774	--	--	8,945	--	6,995	--	7,442
Missouri	4,187 *	--	--	7,471	--	--	--	3,181 *
Nebraska	6,477	--	--	11,728	--	5,326	--	6,473
North Dakota	6,143	--	--	7,101	7,824	4,250	12,455	4,964
South Dakota	7,785	--	--	--	--	--	--	7,076
South Atlantic:								
Delaware	8,314	--	--	--	--	6,577	--	7,535
District of Columbia	7,998	--	--	8,846	7,678	--	--	9,261
Florida	12,033	--	17,066	11,835	10,723	11,024	13,929	11,049
Georgia	7,037	--	--	--	--	6,253	--	6,726
Maryland	5,909	--	--	--	10,508	--	--	6,407
North Carolina	6,673	--	--	--	--	6,880	--	6,894
South Carolina	11,939	--	--	10,338	--	--	10,514	13,034 *
Virginia	7,187	--	--	--	--	5,624	--	7,040
West Virginia	4,289	--	--	--	--	3,914	--	4,236
East South Central:								
Alabama	8,657	--	--	--	8,156	11,108	--	9,810
Kentucky	6,023	--	--	6,227	9,711	7,613	--	8,826
Mississippi	10,140	--	--	--	--	--	--	11,211
Tennessee	7,063	--	--	--	--	7,936	7,122	7,057
West South Central:								
Arkansas	8,570	--	--	--	--	6,738	--	9,015
Louisiana	6,761	--	--	7,131	8,155	6,951	--	7,282
Oklahoma	7,892	--	--	--	10,351	4,894	--	7,483
Texas	9,063	--	--	--	11,439	7,626	--	8,968
Mountain:								
Arizona	9,191	--	--	--	--	7,128	--	8,694
Colorado	8,056	--	--	11,953	8,542	5,797	7,981	8,108
Idaho	6,448	--	--	--	--	--	--	7,278
Montana	6,858	--	9,653	--	--	--	--	6,444
Nevada	3,139	--	--	8,416	--	2,284	--	3,018
New Mexico	7,837	--	--	--	9,540	7,034	7,768	7,877
Utah	6,440	--	--	--	--	7,824	--	6,332
Wyoming	11,173	--	--	--	--	--	--	11,268
Pacific:								
Alaska	6,598	--	--	--	--	6,116	--	6,250
California	11,234	--	--	10,383	8,211	12,414	7,393	11,817
Hawaii	5,123	--	--	--	--	5,308	--	5,262
Oregon	7,116	--	--	--	--	6,498	--	6,161
Washington	7,527 *	--	--	--	--	8,028 *	--	7,922 *

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Table II.D.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	964.61	1,061.37	921.94	667.35	598.97	1,537.49	544.91	1,124.62
New England:								
Connecticut	866.18	--	--	--	568.31	838.04	--	982.78
Maine	796.54	--	--	--	--	499.12	--	529.32
Massachusetts	799.20	--	1,032.53	--	1,459.56	1,037.61	1,588.37	862.18
New Hampshire	899.64	--	--	--	464.71	912.14	2,463.43 *	847.77
Rhode Island	745.60	--	--	--	--	146.48	--	913.75
Vermont	867.11	--	--	1,690.03	1,471.16	715.38	--	962.84
Middle Atlantic:								
New Jersey	1,710.74	--	--	3,171.96	1,392.61	--	2,155.73	2,115.16
New York	950.80	--	--	--	1,353.70 *	959.97	3,013.17 *	875.04
Pennsylvania	857.98	--	--	--	3,691.83 *	1,002.79	--	1,004.56
East North Central:								
Illinois	861.28	--	--	--	846.71	656.82	2,803.03	592.39
Indiana	770.47	--	--	--	--	774.09	--	756.85
Michigan	920.66	--	--	--	1,133.37	1,537.12	--	1,257.48
Ohio	523.76	--	--	--	1,144.11	483.00	--	477.78
Wisconsin	1,259.17	--	--	2,838.04	1,287.24	1,200.09	--	1,314.66
West North Central:								
Iowa	542.67	--	--	--	1,282.13	396.30	--	574.51
Kansas	1,029.59	--	--	--	--	496.52	--	648.97
Minnesota	1,006.19	--	--	218.07	--	1,048.79	--	927.46
Missouri	2,263.67 *	--	--	564.62	--	--	--	1,943.49 *
Nebraska	1,086.11	--	--	1,076.43	--	981.52	--	1,125.60
North Dakota	631.74	--	--	1,257.62	604.37	528.70	1,896.13	336.01
South Dakota	1,411.08	--	--	--	--	--	--	1,744.76
South Atlantic:								
Delaware	1,396.82	--	--	--	--	1,005.97	--	1,052.90
District of Columbia	1,444.23	--	--	1,393.76	1,258.50	--	--	1,537.63
Florida	1,227.85	--	1,027.16	1,859.12	1,352.21	1,906.83	1,788.89	1,441.71
Georgia	681.92	--	--	--	--	634.22	--	702.90
Maryland	925.57	--	--	--	1,778.39	--	--	1,224.37
North Carolina	618.05	--	--	--	--	280.30	--	467.39
South Carolina	2,577.84	--	--	1,924.81	--	--	1,783.59	4,239.10 *
Virginia	852.80	--	--	--	--	626.97	--	831.66
West Virginia	709.64	--	--	--	--	715.58	--	737.69
East South Central:								
Alabama	1,121.24	--	--	--	559.70	1,606.73	--	1,126.39
Kentucky	1,538.71	--	--	772.72	582.58	577.35	--	747.06
Mississippi	1,837.22	--	--	--	--	--	--	1,653.14
Tennessee	1,351.99	--	--	--	--	2,250.32	682.66	1,496.98
West South Central:								
Arkansas	1,280.46	--	--	--	--	717.87	--	1,449.71
Louisiana	576.03	--	--	516.51	1,104.54	562.87	--	520.18
Oklahoma	1,109.68	--	--	--	1,523.12	887.02	--	1,253.76
Texas	1,644.20	--	--	--	3,238.34	1,709.61	--	1,680.17
Mountain:								
Arizona	1,019.68	--	--	--	--	825.97	--	851.39
Colorado	628.85	--	--	977.94	1,129.12	653.99	1,087.97	755.04
Idaho	1,277.61	--	--	--	--	--	--	1,361.04
Montana	1,532.45	--	773.78	--	--	--	--	1,684.53
Nevada	764.46	--	--	493.90	--	677.69	--	748.54
New Mexico	392.78	--	--	--	1,057.32	382.09	728.63	457.79
Utah	1,082.96	--	--	--	--	1,103.83	--	1,208.09
Wyoming	1,044.37	--	--	--	--	--	--	1,088.19
Pacific:								
Alaska	990.34	--	--	--	--	684.52	--	862.84
California	2,021.96	--	--	1,324.67	813.15	2,069.76	1,315.70	2,013.90
Hawaii	820.49	--	--	--	--	1,187.01	--	938.40
Oregon	1,171.87	--	--	--	--	1,385.21	--	1,106.74
Washington	3,335.09 *	--	--	--	--	3,900.84 *	--	3,654.34 *

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Table II.D.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	6,930	7,687	10,318	7,686	7,103	6,553	8,482	6,749
New England:								
Connecticut	6,414	--	--	4,722 *	6,008	6,346	7,051 *	6,321
Maine	7,573	--	--	7,914	7,200	6,776	9,643	7,119
Massachusetts	8,164	--	--	8,134	6,366	6,267	18,711 *	6,372
New Hampshire	7,113	--	--	5,945	5,925	7,348	8,043	6,988
Rhode Island	7,139	--	--	--	7,207	6,407	7,455	7,092
Vermont	6,540	--	--	10,556	5,715	5,850	8,852	6,192
Middle Atlantic:								
New Jersey	8,389	--	--	--	9,362	7,906	--	8,355
New York	6,622	--	--	7,612	6,914	6,564	5,938	6,695
Pennsylvania	6,607	--	--	8,067	6,606	6,570	5,938	6,676
East North Central:								
Illinois	6,764	--	--	8,930	6,773	6,847	6,052 *	6,887
Indiana	6,512	--	--	6,674	6,112	6,524	7,782	6,434
Michigan	7,291	--	--	10,044	4,394	7,610	6,977	7,329
Ohio	5,139	--	--	1,703 *	7,186	5,953	3,884	5,295
Wisconsin	6,841	--	--	5,838	5,699	7,467	7,378	6,784
West North Central:								
Iowa	6,096	--	--	7,457	6,150	5,442	6,205	6,072
Kansas	7,548	--	--	9,564	8,061	7,044	8,686	7,428
Minnesota	6,575	--	--	9,610	6,094	6,457	7,799	6,435
Missouri	6,544	--	--	5,447	5,721	6,388	9,944	6,049
Nebraska	6,414	--	--	6,549	8,333	5,987	6,835	6,361
North Dakota	5,952	--	--	7,639	7,117	5,032	6,169	5,904
South Dakota	7,176	--	--	8,754	7,197	7,256	6,772	7,318
South Atlantic:								
Delaware	8,773	--	--	--	11,422	7,538	--	8,579
District of Columbia	8,099	--	--	7,895	9,864	7,936	6,321	8,529
Florida	8,375	--	--	11,402	13,989	7,345	10,268	8,283
Georgia	6,162	--	--	9,725	5,260	5,431	11,504	5,675
Maryland	6,451	--	--	--	5,266	6,474	8,768	6,130
North Carolina	8,054	--	13,009	10,593	7,070	7,501	10,930	7,723
South Carolina	7,388	--	--	7,157	7,780	7,213	7,486	7,377
Virginia	6,768	--	--	8,318	8,655	6,261	5,841	6,853
West Virginia	9,345	--	--	--	6,623	10,106	8,302 *	9,481
East South Central:								
Alabama	6,862	--	--	9,296	5,863	6,651	--	6,600
Kentucky	6,372	--	--	6,021	8,040	5,918	--	6,284
Mississippi	6,482	--	--	9,359	5,089	6,129	9,892	6,151
Tennessee	6,848	--	--	7,271	6,578	6,705	9,113	6,725
West South Central:								
Arkansas	6,499	--	11,706	11,459	6,718	5,912	10,721	6,101
Louisiana	8,823	--	--	--	8,538	8,825	--	8,695
Oklahoma	7,096	--	9,976	11,673	8,204	5,511	7,660	7,011
Texas	6,188	--	13,170	6,792 *	7,734	5,324	9,433	5,814
Mountain:								
Arizona	6,531	--	--	10,769	4,992	6,189	--	6,257
Colorado	7,301	--	--	8,507	8,566	6,664	8,652	7,127
Idaho	6,711	--	--	6,603	6,626	6,979	4,837	7,128
Montana	7,409	--	--	10,041	8,938	6,844	4,945	8,177
Nevada	7,267	--	--	11,708	7,743	5,261	9,188	6,399
New Mexico	5,183	--	--	9,402	8,137	3,847	--	5,122
Utah	5,746	--	--	7,402	5,999	5,005	6,768	5,489
Wyoming	6,670	--	--	10,485	6,575	4,653	7,134	6,561
Pacific:								
Alaska	8,545	--	--	--	7,839	8,581	--	8,686
California	7,441	--	--	8,108	6,996	6,774	11,334	6,992
Hawaii	7,013	--	--	5,197 *	4,245	8,447	4,662 *	7,439
Oregon	5,282	--	--	8,497	4,985 *	4,856	7,079	5,117
Washington	6,882	--	--	8,687	6,277	6,177	--	6,407

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	134.38	1,489.21	865.91	536.84	389.54	126.64	552.24	134.16
New England:								
Connecticut	730.74	--	--	2,276.14 *	1,439.76	716.13	3,843.68 *	645.66
Maine	543.23	--	--	1,337.42	1,361.23	643.27	1,480.34	560.89
Massachusetts	1,580.95	--	--	997.11	1,166.33	395.94	6,389.61 *	392.54
New Hampshire	500.02	--	--	1,199.38	774.96	555.34	2,372.64	450.65
Rhode Island	493.41	--	--	--	570.10	470.77	1,703.79	507.96
Vermont	472.73	--	--	1,940.13	507.44	708.55	1,771.12	482.04
Middle Atlantic:								
New Jersey	625.41	--	--	--	856.94	639.86	--	584.55
New York	396.12	--	--	1,130.58	610.45	555.33	1,405.41	411.87
Pennsylvania	373.50	--	--	1,102.98	1,115.78	407.47	1,272.37	387.94
East North Central:								
Illinois	511.85	--	--	740.96	1,419.65	469.46	1,839.08 *	502.01
Indiana	706.52	--	--	1,489.71	483.46	973.19	1,016.83	749.71
Michigan	957.64	--	--	2,847.78	588.95	1,252.09	1,546.57	1,055.95
Ohio	769.59	--	--	1,080.76 *	899.98	482.84	1,001.65	875.57
Wisconsin	646.72	--	--	1,006.62	750.49	1,057.57	1,338.92	702.22
West North Central:								
Iowa	462.03	--	--	1,494.20	506.09	719.56	1,530.30	456.59
Kansas	732.77	--	--	1,104.30	866.55	1,123.58	1,816.92	784.29
Minnesota	540.43	--	--	1,490.26	1,289.92	550.28	1,790.99	562.55
Missouri	559.34	--	--	1,508.63	1,295.44	590.15	1,794.06	556.27
Nebraska	428.24	--	--	1,184.27	1,080.26	469.23	1,621.74	434.92
North Dakota	559.30	--	--	1,449.11	1,028.34	550.96	1,637.04	580.89
South Dakota	578.28	--	--	999.90	813.78	847.31	1,351.08	598.16
South Atlantic:								
Delaware	1,252.93	--	--	--	3,072.51	1,375.29	--	1,320.71
District of Columbia	642.74	--	--	1,540.88	1,382.40	730.12	1,567.96	657.19
Florida	822.09	--	--	1,165.36	3,970.32	440.98	1,438.89	859.51
Georgia	470.49	--	--	1,734.41	995.68	386.11	2,348.08	418.73
Maryland	602.96	--	--	--	1,003.60	759.30	1,345.88	675.35
North Carolina	531.29	--	1,114.53	1,445.63	1,681.53	506.26	1,696.80	552.98
South Carolina	560.43	--	--	1,319.05	909.17	738.22	1,248.42	604.36
Virginia	306.48	--	--	1,175.05	1,581.99	259.58	829.45	327.30
West Virginia	1,631.84	--	--	--	1,420.70	2,244.08	2,633.38 *	1,811.61
East South Central:								
Alabama	608.36	--	--	1,440.80	1,513.29	615.63	--	560.47
Kentucky	376.08	--	--	1,161.90	1,163.86	355.77	--	351.50
Mississippi	417.85	--	--	1,681.17	855.49	415.45	1,495.04	426.67
Tennessee	479.56	--	--	653.73	1,005.96	607.48	1,625.64	499.16
West South Central:								
Arkansas	410.78	--	1,061.01	1,325.94	981.68	487.00	1,245.54	426.20
Louisiana	600.20	--	--	--	799.15	868.28	--	605.21
Oklahoma	537.15	--	1,611.77	1,692.33	1,135.32	456.86	1,511.19	574.52
Texas	498.63	--	1,625.51	2,157.14 *	1,304.82	482.73	1,573.10	481.04
Mountain:								
Arizona	652.89	--	--	1,332.57	883.28	873.72	--	683.81
Colorado	472.13	--	--	1,165.06	1,057.06	591.15	1,095.42	505.48
Idaho	468.48	--	--	1,618.48	1,211.88	326.50	1,427.24	452.85
Montana	758.89	--	--	1,431.22	2,537.28	935.64	1,057.21	842.13
Nevada	812.45	--	--	1,782.20	1,854.02	862.88	1,573.43	830.03
New Mexico	865.71	--	--	1,502.78	1,676.69	910.37	--	890.48
Utah	520.89	--	--	1,722.60	484.08	601.09	1,415.03	501.57
Wyoming	682.51	--	--	1,839.62	669.82	806.26	1,592.47	753.82
Pacific:								
Alaska	888.47	--	--	--	2,218.15	674.15	--	921.54
California	566.56	--	--	1,920.07	1,273.47	509.88	2,839.60	503.16
Hawaii	922.66	--	--	1,587.21 *	1,025.64	1,044.01	1,446.01 *	985.76
Oregon	676.98	--	--	1,183.31	1,858.52 *	693.16	1,628.72	715.54
Washington	685.37	--	--	1,586.31	1,219.71	895.90	--	686.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,092	7,371	6,462	9,529	6,973	6,729	7,357	7,038
New England:								
Connecticut	9,236	--	--	15,274	--	6,514	--	9,959
Maine	5,677	--	--	--	5,851	6,997	--	6,494
Massachusetts	6,208	--	--	--	--	5,547	--	5,574
New Hampshire	4,933	--	--	--	--	4,514	--	4,578
Rhode Island	6,089	--	--	--	7,058	--	--	5,886
Vermont	--	--	--	--	--	--	--	9,863
Middle Atlantic:								
New Jersey	--	--	--	--	--	8,139	--	--
New York	5,251	--	--	--	7,694	3,733	--	5,340
Pennsylvania	7,476	--	--	--	4,982	8,369	--	7,421
East North Central:								
Illinois	6,793	--	--	--	--	6,367	--	8,159
Indiana	6,274	--	--	--	5,218	9,127	--	6,992
Michigan	4,953	--	--	--	5,490	--	--	5,139 *
Ohio	10,577	--	--	--	--	9,634	--	9,796
Wisconsin	5,511	--	--	--	4,351	6,496	--	5,417
West North Central:								
Iowa	6,583	--	--	11,536	--	--	--	6,368 *
Kansas	7,201	--	--	--	6,835	--	--	8,070
Minnesota	8,845	--	--	11,395	14,401	8,127	--	9,027
Missouri	6,224	--	--	--	--	6,435	--	7,041
Nebraska	7,324	--	--	11,661	--	6,500	--	7,267
North Dakota	4,766	--	--	6,265	7,261	--	--	5,519
South Dakota	6,451	--	--	--	--	6,680	7,706	6,275
South Atlantic:								
Delaware	5,466	--	--	--	--	4,637 *	--	5,566 *
District of Columbia	7,132	--	--	--	--	--	--	7,533 *
Florida	9,357	--	--	--	--	9,269	--	10,248
Georgia	8,710	--	--	--	9,151	--	12,234	8,343
Maryland	6,511	--	--	--	--	8,292	--	8,712
North Carolina	8,188	--	--	15,041	--	7,437	--	7,929
South Carolina	--	--	--	--	--	6,107	--	--
Virginia	7,290	--	--	--	--	5,525	--	7,682
West Virginia	6,033	--	--	--	--	6,291	--	6,076
East South Central:								
Alabama	10,929	--	--	--	11,153	8,621	--	10,705
Kentucky	6,861	--	--	--	--	5,692	--	6,873
Mississippi	5,441 *	--	--	--	--	--	--	--
Tennessee	12,922	--	--	--	--	6,728	--	--
West South Central:								
Arkansas	4,800 *	--	--	--	--	--	--	5,116 *
Louisiana	11,237	--	--	--	--	--	--	11,679
Oklahoma	5,603	--	--	--	--	4,525	--	4,786
Texas	7,775	--	--	--	--	6,714	--	8,474
Mountain:								
Arizona	6,809	--	--	--	7,750	5,923	--	6,464
Colorado	7,441	--	--	--	4,979	7,215	--	6,053
Idaho	5,753	--	--	--	--	5,562	--	6,659
Montana	--	--	--	--	--	--	--	--
Nevada	7,976	--	--	--	--	7,260	--	7,492
New Mexico	--	--	--	--	--	--	--	--
Utah	5,642	--	--	--	--	5,570	--	5,552
Wyoming	5,372	--	--	9,634	--	--	--	--
Pacific:								
Alaska	10,587	--	--	--	11,497	8,699	--	10,201
California	7,531	--	--	--	--	6,591	--	6,613
Hawaii	6,181	--	--	11,478	8,707	3,928	--	4,746
Oregon	6,627	--	--	--	4,567	6,194	--	6,109
Washington	10,125	--	--	--	--	6,409	--	6,482

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	383.61	1,826.82	1,406.07	852.75	1,029.98	370.67	910.03	422.62
New England:								
Connecticut	1,589.54	--	--	1,055.82	--	890.14	--	1,706.35
Maine	1,244.06	--	--	--	494.21	1,210.07	--	708.08
Massachusetts	799.05	--	--	--	--	667.29	--	725.75
New Hampshire	441.22	--	--	--	--	340.80	--	375.26
Rhode Island	941.87	--	--	--	1,045.44	--	--	900.12
Vermont	--	--	--	--	--	--	--	1,697.67
Middle Atlantic:								
New Jersey	--	--	--	--	--	405.06	--	--
New York	872.01	--	--	--	572.75	963.30	--	966.35
Pennsylvania	880.31	--	--	--	713.11	1,102.89	--	1,019.03
East North Central:								
Illinois	1,217.88	--	--	--	--	735.52	--	1,319.87
Indiana	837.26	--	--	--	596.38	1,591.19	--	1,104.98
Michigan	1,446.36	--	--	--	937.67	--	--	1,615.89 *
Ohio	1,748.35	--	--	--	--	2,158.40	--	1,879.26
Wisconsin	798.38	--	--	--	593.07	206.80	--	783.49
West North Central:								
Iowa	1,817.14	--	--	637.91	--	--	--	2,003.76 *
Kansas	1,091.28	--	--	--	822.28	--	--	1,021.81
Minnesota	1,033.06	--	--	2,160.25	2,564.18	1,038.62	--	1,039.15
Missouri	657.38	--	--	--	--	681.58	--	638.44
Nebraska	845.84	--	--	674.30	--	1,026.49	--	866.79
North Dakota	734.58	--	--	1,074.62	552.85	--	--	911.61
South Dakota	454.23	--	--	--	--	381.72	1,442.48	475.63
South Atlantic:								
Delaware	1,563.54	--	--	--	--	1,454.89 *	--	1,686.58 *
District of Columbia	2,058.42	--	--	--	--	--	--	2,357.36 *
Florida	1,837.46	--	--	--	--	2,300.19	--	1,878.95
Georgia	738.76	--	--	--	735.35	--	885.57	829.37
Maryland	1,426.27	--	--	--	--	1,238.57	--	1,142.19
North Carolina	1,265.57	--	--	1,028.12	--	1,315.26	--	1,306.93
South Carolina	--	--	--	--	--	768.77	--	--
Virginia	1,125.20	--	--	--	--	433.47	--	1,212.01
West Virginia	802.60	--	--	--	--	631.43	--	862.30
East South Central:								
Alabama	1,366.55	--	--	--	1,603.41	859.87	--	1,425.48
Kentucky	1,347.38	--	--	--	--	1,575.95	--	1,410.43
Mississippi	2,046.34 *	--	--	--	--	--	--	--
Tennessee	2,798.66	--	--	--	--	1,001.96	--	--
West South Central:								
Arkansas	2,288.37 *	--	--	--	--	--	--	2,588.61 *
Louisiana	1,886.13	--	--	--	--	--	--	2,207.27
Oklahoma	1,509.90	--	--	--	--	317.32	--	676.16
Texas	1,615.95	--	--	--	--	1,320.68	--	1,542.97
Mountain:								
Arizona	1,086.39	--	--	--	699.05	1,372.97	--	1,130.66
Colorado	1,756.02	--	--	--	217.34	1,421.38	--	1,023.84
Idaho	1,338.95	--	--	--	--	767.09	--	1,319.36
Montana	--	--	--	--	--	--	--	--
Nevada	861.97	--	--	--	--	877.53	--	836.46
New Mexico	--	--	--	--	--	--	--	--
Utah	875.30	--	--	--	--	588.74	--	1,015.21
Wyoming	1,342.44	--	--	1,574.07	--	--	--	--
Pacific:								
Alaska	959.17	--	--	--	1,036.00	407.59	--	1,017.47
California	1,136.73	--	--	--	--	1,114.63	--	973.89
Hawaii	1,162.63	--	--	821.04	500.73	820.51	--	841.80
Oregon	1,097.18	--	--	--	152.67	929.92	--	960.64
Washington	1,763.01	--	--	--	--	927.91	--	894.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,188	6,949	8,782	8,297	7,852	8,542	7,978	8,265
New England:								
Connecticut	6,691	--	--	5,222 *	5,448	10,887	5,186 *	7,351
Maine	7,433	--	--	9,570	7,475	7,317	6,710 *	7,821
Massachusetts	9,481	--	--	8,058	5,350	8,310	16,491 *	6,968
New Hampshire	7,323	--	--	6,112	7,043	7,062	7,541	7,130
Rhode Island	7,663	--	--	7,638	7,103	8,193	6,731	8,079
Vermont	7,077	0	11,582	9,137	8,264	6,433	5,286	9,017
Middle Atlantic:								
New Jersey	7,280	--	--	13,488	2,891 *	8,407	--	6,786 *
New York	6,271	--	--	6,460	6,455	6,308	6,183	6,299
Pennsylvania	6,931	--	--	7,630	7,950	7,740	4,852	7,745
East North Central:								
Illinois	7,821	--	--	10,251	8,514	6,216	7,613	7,918
Indiana	6,343	--	--	--	6,214	6,204	5,868	6,622
Michigan	9,010	--	--	10,322	4,963	11,771	5,615	9,973
Ohio	5,779	--	--	2,195 *	10,983	8,575	4,871	6,188 *
Wisconsin	8,603	--	--	9,081	5,377	11,978	9,219	8,502
West North Central:								
Iowa	7,067	--	--	7,810	6,616	7,681	6,053	7,658
Kansas	8,342	--	--	10,106	9,682	9,618	6,328	9,682
Minnesota	7,592	--	--	9,725	6,892 *	7,074	8,984	7,137
Missouri	6,055	--	10,820	5,877	3,372 *	7,904	7,538	5,537
Nebraska	7,874	--	--	7,261	--	7,990	7,205	8,153
North Dakota	6,447	--	--	7,324	8,286	6,532	5,546	7,282
South Dakota	7,528	--	7,097	7,948	6,990	10,331	6,587	8,127
South Atlantic:								
Delaware	11,357	--	--	11,264	14,270	11,865	8,132 *	13,095
District of Columbia	7,311	--	--	8,179	6,421	10,658	5,557	8,386
Florida	12,461	--	--	12,728	16,692	10,878	9,649	13,208
Georgia	7,223	--	17,227	9,218	6,209	5,373	11,299	6,274
Maryland	7,697	--	5,021	6,194	9,253	8,877	5,613	8,785
North Carolina	8,727	--	--	10,579	6,294 *	8,381	--	8,308
South Carolina	9,590	--	--	7,611	9,543	11,106	8,404	10,072
Virginia	8,051	--	--	8,218	10,870	6,740	6,065	8,919
West Virginia	7,140	--	--	11,267	7,696 *	5,697	8,437	6,754
East South Central:								
Alabama	10,550	--	--	12,209	10,841	12,411	9,224	11,130
Kentucky	7,514	--	--	5,820	9,866	11,824	3,759 *	9,972
Mississippi	6,958	--	--	10,602	3,843	5,498	8,934	5,663
Tennessee	10,131	--	--	10,084	7,430	12,153	9,026	10,338
West South Central:								
Arkansas	7,524	--	--	10,821	7,603	6,078	9,162	7,146
Louisiana	8,795	--	--	8,239	10,722	8,231	8,104	9,138
Oklahoma	8,216	--	11,643	8,605	8,020	7,298	7,771	8,526
Texas	8,823	--	9,179 *	6,675 *	11,007	7,654	8,371	9,061
Mountain:								
Arizona	8,458	--	--	10,914	6,519	11,306	8,391	8,488
Colorado	9,028	--	10,729	8,740	10,103	8,082	9,530	8,764
Idaho	6,804	--	--	6,428	7,986 *	8,034	4,507	8,218
Montana	9,179	--	--	11,507	11,769	8,549	5,067	11,492
Nevada	8,608	--	--	10,476	7,977	9,832	7,789	9,006
New Mexico	7,882	--	--	6,830	12,297	4,524	6,928	8,361
Utah	6,593	--	--	8,053	5,943	7,104	6,657	6,550
Wyoming	7,360	--	--	8,995	6,451	6,440	6,920	7,573
Pacific:								
Alaska	8,766	--	--	--	11,692 *	6,183	--	9,175
California	8,782	8,592	14,132	9,665	7,980	7,976	10,492	8,289
Hawaii	6,026	--	--	7,360	4,976	6,196	6,520	5,787
Oregon	6,637	--	--	8,919	3,694 *	9,434	8,082	6,206
Washington	11,594	--	13,370	8,491	7,364	--	9,053	12,764

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	243.57	1,101.91	714.14	499.31	555.08	313.29	432.75	293.72
New England:								
Connecticut	1,236.11	--	--	2,356.91 *	1,300.09	1,841.28	2,392.44 *	1,238.70
Maine	1,011.48	--	--	1,677.07	1,272.85	1,039.24	2,417.70 *	738.36
Massachusetts	2,175.64	--	--	1,057.94	962.47	1,017.82	5,786.66 *	590.06
New Hampshire	882.41	--	--	1,544.80	584.12	857.16	1,795.18	506.93
Rhode Island	717.49	--	--	1,530.56	484.61	1,763.23	1,254.92	856.50
Vermont	1,109.56	0.00	1,640.99	1,565.57	1,033.37	1,004.71	1,568.15	1,013.52
Middle Atlantic:								
New Jersey	2,145.91	--	--	3,110.86	2,237.34 *	735.73	--	2,297.54 *
New York	566.37	--	--	1,264.33	690.24	884.49	1,630.76	537.00
Pennsylvania	593.80	--	--	1,160.11	1,914.36	534.85	944.62	666.22
East North Central:								
Illinois	676.32	--	--	1,224.11	1,171.58	1,076.57	1,334.09	770.75
Indiana	503.98	--	--	--	793.24	860.52	745.29	609.06
Michigan	1,218.40	--	--	2,339.65	889.12	1,996.17	1,189.61	1,446.34
Ohio	1,471.44	--	--	1,280.79 *	1,869.89	1,320.21	1,264.43	2,159.02 *
Wisconsin	1,103.33	--	--	1,583.36	690.07	1,976.06	1,450.39	1,266.81
West North Central:								
Iowa	719.54	--	--	1,853.38	716.81	1,633.74	1,363.28	755.95
Kansas	924.77	--	--	991.04	977.81	2,627.36	1,463.89	1,024.05
Minnesota	956.24	--	--	1,136.06	2,440.82 *	981.91	1,671.02	1,132.74
Missouri	1,083.23	--	1,790.39	1,409.13	1,680.83 *	822.47	1,222.47	1,337.03
Nebraska	907.79	--	--	1,208.08	--	1,406.49	1,892.29	1,032.09
North Dakota	709.46	--	--	786.42	1,219.72	745.07	1,182.09	692.46
South Dakota	774.46	--	1,466.37	1,302.71	1,088.28	563.42	1,153.00	930.38
South Atlantic:								
Delaware	1,792.75	--	--	2,152.20	2,695.03	1,886.74	2,840.31 *	1,907.31
District of Columbia	808.68	--	--	1,347.40	1,042.93	1,455.31	1,259.75	965.47
Florida	1,630.74	--	--	1,138.53	3,040.41	1,680.01	1,463.83	1,913.01
Georgia	755.45	--	2,897.36	1,757.45	866.28	459.58	1,978.32	610.94
Maryland	756.94	--	902.29	1,291.00	2,051.86	1,041.26	998.45	866.25
North Carolina	1,130.06	--	--	1,543.30	2,757.30 *	959.40	--	1,225.56
South Carolina	1,064.43	--	--	1,218.22	969.60	2,821.41	1,087.22	1,438.37
Virginia	834.81	--	--	1,120.84	2,981.58	1,013.37	911.03	1,114.00
West Virginia	921.70	--	--	2,847.18	2,346.18 *	1,024.79	2,419.27	926.43
East South Central:								
Alabama	1,119.36	--	--	1,259.07	1,456.52	1,536.63	2,517.03	989.96
Kentucky	1,191.13	--	--	916.76	863.94	3,086.22	1,561.05 *	961.42
Mississippi	1,020.41	--	--	1,718.48	887.28	955.08	1,291.83	1,322.36
Tennessee	1,228.10	--	--	2,102.84	1,544.81	1,909.76	1,364.76	1,422.04
West South Central:								
Arkansas	628.70	--	--	1,500.79	1,396.49	553.48	1,348.30	659.13
Louisiana	761.97	--	--	1,809.27	963.11	911.34	1,535.69	906.12
Oklahoma	1,029.92	--	2,118.99	1,891.55	2,076.49	950.95	1,511.63	1,387.73
Texas	1,119.78	--	3,090.72 *	2,128.28 *	1,932.55	1,072.94	1,766.51	1,461.08
Mountain:								
Arizona	971.09	--	--	1,432.24	1,247.33	1,551.97	2,344.17	951.99
Colorado	770.51	--	2,010.81	955.64	1,315.33	719.11	1,954.57	553.23
Idaho	763.96	--	--	1,572.19	2,429.04 *	358.58	1,246.75	816.08
Montana	1,090.85	--	--	1,923.64	2,375.42	867.15	1,099.08	1,156.67
Nevada	1,034.87	--	--	1,073.98	2,013.72	2,047.62	1,617.22	1,317.50
New Mexico	840.74	--	--	760.18	1,901.15	696.42	790.85	1,224.02
Utah	647.94	--	--	1,540.06	737.50	773.72	1,315.45	620.54
Wyoming	755.85	--	--	1,766.14	819.44	217.01	1,570.12	790.68
Pacific:								
Alaska	1,505.67	--	--	--	3,554.00 *	829.94	--	1,709.69
California	614.16	2,533.45	3,315.25	1,309.18	1,096.94	751.40	1,734.50	598.26
Hawaii	782.26	--	--	1,617.59	740.37	1,539.64	1,557.88	861.24
Oregon	1,333.17	--	--	1,308.65	1,844.64 *	1,605.03	1,664.63	1,581.81
Washington	2,365.22	--	2,460.13	1,567.61	739.58	--	1,945.94	3,170.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	6,606	6,512	9,534	8,361	6,290	6,557	8,014	6,559
New England:								
Connecticut	6,781	--	23,576	12,535	8,031	5,724	--	6,407
Maine	6,486	--	--	--	5,830	6,623	--	6,443
Massachusetts	6,305	--	--	--	9,356	5,553	--	6,112
New Hampshire	5,766	--	--	--	5,467	5,879	--	5,791
Rhode Island	5,893	--	--	--	7,106	5,818	--	5,938
Vermont	6,290	--	--	11,031	5,701	5,768	--	6,127
Middle Atlantic:								
New Jersey	7,339	--	--	--	6,966	7,521	--	7,434
New York	6,284	--	--	--	6,083	6,302	--	6,290
Pennsylvania	6,407	--	--	--	5,461	6,593	--	6,381
East North Central:								
Illinois	6,140	--	--	--	3,869	6,783	--	6,368
Indiana	6,449	--	--	--	5,955	6,727	--	6,456
Michigan	4,435	--	--	--	4,994	4,339	--	4,388
Ohio	5,635	--	--	--	5,859	5,504	--	5,567
Wisconsin	5,900	--	--	--	6,185	5,813	--	5,924
West North Central:								
Iowa	5,730	--	--	8,078	5,172	5,647	7,948	5,604
Kansas	6,693	--	--	--	6,849	6,789	--	6,882
Minnesota	6,611	--	--	--	6,601	6,653	--	6,719
Missouri	6,166	--	--	6,023	6,580	5,805	--	5,894
Nebraska	5,992	--	--	--	7,368	5,705	--	6,004
North Dakota	5,217	--	--	--	6,533	4,621	--	5,056
South Dakota	6,756	--	8,982	--	5,701	6,568	9,315	6,391
South Atlantic:								
Delaware	6,549	--	--	--	--	6,234	--	6,411
District of Columbia	8,640	--	--	--	11,495	7,653	10,067	8,612
Florida	7,283	--	16,488	--	6,311	7,058	--	7,040
Georgia	5,901	--	--	15,190	7,015	5,615	--	5,825
Maryland	5,298	--	--	--	5,856	5,123	--	5,082
North Carolina	7,589	10,502	--	--	7,467	7,212	10,536	7,417
South Carolina	6,667	--	--	--	5,730	6,662	--	6,607
Virginia	6,447	--	--	--	8,519	6,106	--	6,462
West Virginia	8,887	--	14,394	--	--	9,583	--	9,005
East South Central:								
Alabama	5,920	--	--	--	4,608	6,016	--	5,838
Kentucky	5,947	--	--	--	5,886	5,639	--	5,931
Mississippi	6,593	--	--	--	6,376	6,645	--	6,593
Tennessee	6,000	--	--	--	5,211	6,115	--	5,974
West South Central:								
Arkansas	5,846	--	--	--	7,391	5,609	--	5,750
Louisiana	8,478	--	--	9,497	7,474	8,848	--	8,463
Oklahoma	6,467	--	--	--	8,546	5,095	--	6,364
Texas	6,097	--	--	15,391	7,555	5,691	--	6,043
Mountain:								
Arizona	6,097	--	11,004	--	5,407	5,813	--	5,859
Colorado	6,069	--	--	--	5,653	5,978	--	5,954
Idaho	6,411	--	--	--	6,873	6,382	--	6,486
Montana	5,710	--	--	--	--	5,755	8,242	5,425
Nevada	4,421	--	10,284	--	5,726	3,357	--	3,506
New Mexico	4,875	--	--	--	6,004	4,214	--	4,854
Utah	5,419	--	--	--	5,325	5,211	--	5,301
Wyoming	6,545	--	--	12,047	6,921	4,845	--	6,222
Pacific:								
Alaska	8,149	--	--	--	5,474	9,469	--	8,001
California	9,431	--	--	--	5,760	9,944	--	9,549
Hawaii	7,027	0	--	--	5,479	7,379	--	7,112
Oregon	4,802	--	--	9,140	7,710	4,255	--	4,711
Washington	5,197	--	--	--	5,135	4,927	--	4,964

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	372.91	1,738.00	1,173.14	692.98	240.07	461.73	784.61	386.59
New England:								
Connecticut	694.69	--	919.52	2,283.26	1,934.41	544.04	--	633.71
Maine	324.21	--	--	--	1,045.08	305.07	--	332.36
Massachusetts	462.37	--	--	--	1,164.69	381.34	--	420.96
New Hampshire	406.98	--	--	--	626.67	511.04	--	411.06
Rhode Island	417.84	--	--	--	1,381.78	450.51	--	424.36
Vermont	455.82	--	--	1,205.09	564.10	685.84	--	461.06
Middle Atlantic:								
New Jersey	671.77	--	--	--	1,007.26	843.61	--	676.47
New York	483.88	--	--	--	1,140.23	565.38	--	501.27
Pennsylvania	429.27	--	--	--	1,092.20	484.04	--	431.55
East North Central:								
Illinois	497.46	--	--	--	1,086.10	419.67	--	444.21
Indiana	732.55	--	--	--	532.03	930.75	--	741.89
Michigan	651.67	--	--	--	276.32	775.43	--	671.71
Ohio	357.06	--	--	--	711.00	396.41	--	341.27
Wisconsin	524.85	--	--	--	980.45	671.31	--	546.90
West North Central:								
Iowa	562.01	--	--	977.99	792.85	795.18	1,448.95	583.81
Kansas	726.84	--	--	--	788.77	979.63	--	746.44
Minnesota	451.22	--	--	--	827.96	543.53	--	460.26
Missouri	492.97	--	--	1,200.47	923.52	448.18	--	400.70
Nebraska	391.58	--	--	--	885.96	418.12	--	400.52
North Dakota	395.73	--	--	--	831.54	412.13	--	396.24
South Dakota	428.80	--	746.18	--	825.66	455.48	1,477.20	401.62
South Atlantic:								
Delaware	1,038.59	--	--	--	--	1,102.18	--	1,045.47
District of Columbia	767.03	--	--	--	1,736.74	780.75	847.00	782.42
Florida	413.80	--	1,304.26	--	1,751.45	409.56	--	398.46
Georgia	419.75	--	--	2,655.63	703.08	430.94	--	420.75
Maryland	428.14	--	--	--	1,088.53	369.36	--	405.49
North Carolina	447.43	0.00	--	--	1,168.34	500.91	459.66	462.64
South Carolina	616.69	--	--	--	1,415.92	678.04	--	628.57
Virginia	264.86	--	--	--	1,121.43	228.78	--	266.21
West Virginia	1,840.75	--	7.99	--	--	2,155.97	--	1,905.21
East South Central:								
Alabama	363.90	--	--	--	1,199.74	288.81	--	346.03
Kentucky	359.54	--	--	--	795.35	308.79	--	369.49
Mississippi	479.41	--	--	--	914.02	554.33	--	479.41
Tennessee	473.91	--	--	--	939.78	529.19	--	482.43
West South Central:								
Arkansas	765.03	--	--	--	1,524.00	840.08	--	785.41
Louisiana	618.51	--	--	101.74	756.34	824.70	--	626.36
Oklahoma	460.62	--	--	--	916.26	390.72	--	459.49
Texas	547.33	--	--	2,953.25	1,557.79	551.13	--	549.27
Mountain:								
Arizona	678.81	--	984.59	--	880.07	812.52	--	703.70
Colorado	442.88	--	--	--	536.60	581.19	--	439.73
Idaho	397.11	--	--	--	1,107.32	422.14	--	402.97
Montana	857.66	--	--	--	--	1,117.18	572.29	960.85
Nevada	779.06	--	184.48	--	982.69	612.24	--	583.29
New Mexico	881.89	--	--	--	1,020.84	1,040.02	--	880.79
Utah	554.11	--	--	--	784.33	669.23	--	541.44
Wyoming	875.55	--	--	1,924.90	828.32	1,105.84	--	899.90
Pacific:								
Alaska	678.27	--	--	--	1,146.19	675.57	--	673.32
California	2,115.78	--	--	--	1,071.29	2,198.33	--	2,129.66
Hawaii	865.24	0.00	--	--	620.94	948.59	--	908.16
Oregon	545.61	--	--	585.54	1,275.00	599.61	--	556.24
Washington	767.19	--	--	--	1,538.62	801.84	--	729.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.4%	28.9%	38.4%	36.6%	29.3%	27.8%	34.5%	28.7%
New England:								
Connecticut	24.9%	--	--	27.2% *	23.3%	23.1%	27.6% *	24.5%
Maine	27.2%	--	--	36.6%	27.2%	25.5%	29.6%	26.7%
Massachusetts	27.7%	--	--	26.5%	25.8%	22.3%	54.1%	23.1%
New Hampshire	23.8%	--	45.8%	27.5%	22.6%	22.5%	30.1%	22.8%
Rhode Island	26.3%	--	--	31.8%	26.6%	23.4%	27.7%	26.0%
Vermont	25.4%	0.0%	54.3%	41.6%	22.5%	22.3%	25.0%	25.5%
Middle Atlantic:								
New Jersey	26.6%	--	--	44.2%	14.9% *	29.5%	35.3%	25.8%
New York	23.1%	--	20.8%	24.5%	21.5%	24.2%	22.7%	23.2%
Pennsylvania	26.3%	--	22.9% *	39.2%	26.2%	25.9%	22.4%	26.8%
East North Central:								
Illinois	27.6%	23.1% *	42.4%	37.0%	29.5%	25.1%	31.6%	26.8%
Indiana	26.0%	--	--	27.2%	22.8%	26.8%	30.6%	25.6%
Michigan	27.1%	--	--	41.4%	21.7%	27.1%	27.0%	27.1%
Ohio	25.2%	--	--	16.2% *	33.7%	24.6%	23.8%	25.4%
Wisconsin	26.7%	--	--	28.0%	21.9%	29.2%	26.0%	26.8%
West North Central:								
Iowa	27.1%	--	--	37.1%	24.1%	25.8%	30.5%	26.5%
Kansas	29.8%	--	--	40.1%	32.2%	28.2%	26.1%	30.4%
Minnesota	29.7%	--	--	44.9%	28.4%	27.7%	40.3%	28.6%
Missouri	25.6%	--	47.2%	28.4%	21.4%	24.0%	37.0%	23.6%
Nebraska	27.3%	--	--	29.0%	37.8%	24.7%	27.6%	27.3%
North Dakota	24.7%	--	29.9%	31.9%	29.9%	19.6%	28.5%	23.7%
South Dakota	28.4%	--	33.0%	36.0%	28.2%	26.6%	32.6%	27.2%
South Atlantic:								
Delaware	27.7%	--	--	42.6%	43.1%	23.0%	32.9% *	27.2%
District of Columbia	29.1%	--	--	30.2%	33.3%	29.6%	20.6%	31.2%
Florida	35.6%	--	67.5%	50.6%	50.6%	31.3%	44.7%	34.8%
Georgia	27.6%	--	61.8%	46.0%	28.5%	23.4%	49.0%	25.6%
Maryland	25.7%	--	--	21.8%	25.4%	26.6%	25.7%	25.7%
North Carolina	34.5%	--	--	50.1%	32.6%	31.8%	40.4%	33.7%
South Carolina	32.3%	--	--	36.5%	35.5%	30.4%	37.0%	31.6%
Virginia	26.8%	--	--	36.2%	37.1%	23.6%	26.4%	26.9%
West Virginia	32.5%	--	--	33.8%	25.9%	33.0%	37.0%	32.1%
East South Central:								
Alabama	32.6%	--	--	52.5%	37.5%	27.7%	39.3%	31.4%
Kentucky	27.1%	--	--	32.2%	42.4%	24.8%	17.0% *	28.8%
Mississippi	30.0%	--	--	48.1%	28.0%	26.7%	48.2%	28.3%
Tennessee	32.8%	--	67.0%	44.0%	29.9%	30.4%	44.4%	32.2%
West South Central:								
Arkansas	29.3%	--	--	53.1%	37.6%	25.3%	44.2%	27.8%
Louisiana	37.1%	--	--	40.6%	39.8%	35.2%	39.5%	36.7%
Oklahoma	30.7%	--	58.9%	43.6%	33.3%	23.5%	39.7%	29.3%
Texas	28.4%	--	42.2%	36.6%	39.7%	23.7%	38.6%	27.4%
Mountain:								
Arizona	29.2%	--	52.8%	49.6%	27.3%	25.8%	43.6%	27.5%
Colorado	29.8%	--	45.3%	39.9%	26.3%	26.7%	40.8%	27.5%
Idaho	26.9%	--	--	33.4%	31.5%	23.9%	24.0%	27.4%
Montana	33.1%	--	--	49.5%	41.8%	24.7%	31.0%	33.6%
Nevada	25.9%	--	43.9%	57.7%	31.9%	16.9%	49.2%	21.5%
New Mexico	24.3%	--	--	41.7%	32.0%	17.4%	47.1%	22.7%
Utah	24.9%	--	44.5%	40.4%	24.9%	20.5%	35.8%	22.9%
Wyoming	28.8%	--	--	47.7%	24.1%	23.4%	37.6%	27.2%
Pacific:								
Alaska	33.0%	--	--	32.5% *	30.9%	33.7%	29.9%	33.2%
California	37.9%	34.2%	44.3%	39.2%	30.0%	39.4%	37.8%	37.9%
Hawaii	28.6%	--	--	37.1%	22.9%	28.9%	32.8%	27.6%
Oregon	22.6%	--	39.2%	36.9%	20.6% *	20.2%	33.2%	21.2%
Washington	29.0%	--	55.1%	42.7%	32.4%	26.0%	42.7%	27.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.01%	3.54%	2.31%	1.50%	1.23%	1.57%	1.45%	1.14%
New England:								
Connecticut	2.50%	--	--	10.94% *	5.63%	2.23%	11.74% *	2.36%
Maine	1.80%	--	--	6.01%	3.04%	1.58%	8.41%	1.37%
Massachusetts	3.74%	--	--	4.24%	2.94%	1.35%	15.35%	1.23%
New Hampshire	1.79%	--	8.27%	7.69%	1.63%	2.31%	7.59%	1.69%
Rhode Island	1.57%	--	--	5.53%	1.92%	1.63%	4.48%	1.66%
Vermont	1.90%	0.00%	4.07%	4.86%	1.90%	2.15%	7.27%	1.64%
Middle Atlantic:								
New Jersey	4.29%	--	--	9.32%	7.22% *	2.08%	9.41%	4.51%
New York	1.23%	--	5.29%	3.76%	2.26%	1.54%	4.61%	1.25%
Pennsylvania	1.61%	--	7.83% *	4.68%	3.97%	1.97%	4.72%	1.71%
East North Central:								
Illinois	1.69%	7.77% *	7.37%	4.86%	4.23%	1.72%	5.32%	1.73%
Indiana	2.16%	--	--	7.10%	2.11%	3.02%	4.16%	2.33%
Michigan	2.97%	--	--	8.56%	2.96%	3.99%	4.40%	3.31%
Ohio	2.02%	--	--	6.84% *	4.00%	1.70%	5.27%	2.20%
Wisconsin	2.28%	--	--	5.50%	2.44%	3.84%	5.48%	2.46%
West North Central:								
Iowa	2.23%	--	--	5.77%	3.74%	3.05%	6.24%	2.38%
Kansas	2.41%	--	--	8.19%	3.91%	3.44%	5.84%	2.64%
Minnesota	2.24%	--	--	3.72%	5.06%	2.58%	7.15%	2.31%
Missouri	1.88%	--	7.24%	5.66%	5.60%	1.66%	6.46%	1.85%
Nebraska	1.88%	--	--	5.19%	5.15%	2.09%	5.29%	2.00%
North Dakota	1.78%	--	7.81%	4.22%	2.53%	1.98%	4.42%	1.88%
South Dakota	1.73%	--	7.25%	6.25%	2.53%	2.18%	5.26%	1.67%
South Atlantic:								
Delaware	3.88%	--	--	7.91%	7.71%	4.20%	10.06% *	4.13%
District of Columbia	2.16%	--	--	4.48%	4.75%	2.46%	4.87%	2.22%
Florida	2.72%	--	4.21%	5.91%	9.62%	2.32%	6.81%	2.91%
Georgia	1.71%	--	6.91%	10.21%	2.21%	1.69%	5.99%	1.63%
Maryland	2.51%	--	--	6.01%	4.00%	3.64%	5.11%	2.83%
North Carolina	2.33%	--	--	4.47%	7.35%	2.64%	5.19%	2.53%
South Carolina	2.37%	--	--	7.33%	3.76%	3.10%	4.78%	2.59%
Virginia	1.12%	--	--	6.10%	4.82%	0.69%	5.14%	1.14%
West Virginia	4.34%	--	--	7.22%	5.54%	5.66%	9.15%	4.67%
East South Central:								
Alabama	3.03%	--	--	6.70%	7.73%	2.56%	8.25%	3.28%
Kentucky	2.42%	--	--	5.24%	8.90%	1.66%	6.40% *	2.43%
Mississippi	2.54%	--	--	9.55%	4.65%	2.52%	8.17%	2.45%
Tennessee	2.87%	--	8.23%	9.54%	4.70%	3.43%	6.15%	3.01%
West South Central:								
Arkansas	1.55%	--	--	4.91%	4.73%	1.52%	5.90%	1.52%
Louisiana	2.03%	--	--	7.25%	3.99%	2.59%	6.84%	2.10%
Oklahoma	2.06%	--	6.69%	8.93%	3.88%	1.63%	8.10%	2.02%
Texas	1.90%	--	9.62%	10.51%	4.68%	1.93%	5.60%	1.94%
Mountain:								
Arizona	2.24%	--	7.10%	5.31%	3.72%	2.96%	9.54%	2.32%
Colorado	2.34%	--	6.81%	4.54%	3.98%	3.01%	6.37%	2.28%
Idaho	1.86%	--	--	7.49%	5.71%	1.53%	6.47%	1.86%
Montana	2.84%	--	--	6.84%	7.02%	3.72%	3.98%	3.36%
Nevada	3.15%	--	5.52%	7.23%	6.25%	2.95%	6.04%	2.92%
New Mexico	3.48%	--	--	7.30%	5.41%	3.83%	8.46%	3.40%
Utah	2.20%	--	8.61%	7.21%	3.60%	2.01%	6.82%	2.02%
Wyoming	2.72%	--	--	6.22%	4.19%	2.83%	6.28%	2.90%
Pacific:								
Alaska	2.90%	--	--	11.22% *	6.66%	2.78%	7.09%	3.07%
California	5.94%	6.96%	9.52%	4.40%	3.27%	8.30%	5.00%	6.72%
Hawaii	2.39%	--	--	8.04%	3.18%	2.95%	7.21%	2.46%
Oregon	2.20%	--	7.57%	5.67%	6.46% *	2.16%	6.12%	2.28%
Washington	5.21%	--	6.65%	6.29%	2.13%	6.59%	7.30%	5.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	34.7%	19.4%	32.3%	44.9%	33.7%	34.9%	31.4%	35.4%
New England:								
Connecticut	29.3%	--	--	--	27.1%	22.7%	--	28.2%
Maine	22.2%	--	--	--	--	24.2%	--	24.8%
Massachusetts	26.6%	--	--	--	29.5%	23.5%	32.4%	25.4%
New Hampshire	17.9%	--	--	--	24.0%	10.4% *	23.4% *	16.1%
Rhode Island	28.7%	--	--	--	--	26.9%	--	29.8%
Vermont	29.8%	--	--	40.7%	30.2%	17.8%	--	30.2%
Middle Atlantic:								
New Jersey	45.3%	--	--	61.8%	37.9%	--	60.0%	42.1%
New York	21.3%	--	--	--	17.7%	24.4%	24.7% *	20.4%
Pennsylvania	23.0%	--	--	--	25.6% *	24.1%	--	24.9%
East North Central:								
Illinois	32.5%	--	61.7%	--	28.5%	23.6%	49.2%	27.7%
Indiana	30.3%	--	--	--	--	26.5%	--	27.3%
Michigan	25.1%	--	--	--	--	23.8%	--	26.3%
Ohio	21.1%	--	--	--	29.8%	21.5%	--	22.7%
Wisconsin	32.6%	--	--	66.7%	37.6%	22.6%	--	32.0%
West North Central:								
Iowa	32.2%	--	--	--	36.1%	26.4%	--	30.8%
Kansas	22.6%	--	--	--	37.0%	24.6%	--	28.9%
Minnesota	37.1%	--	--	40.5%	--	32.9%	--	35.2%
Missouri	23.3% *	--	--	36.1%	--	26.1%	--	18.6% *
Nebraska	31.3%	--	--	--	--	26.1%	--	31.3%
North Dakota	29.5%	--	--	40.7%	33.9%	18.3%	65.6%	23.4%
South Dakota	35.2%	--	--	--	--	--	--	30.3%
South Atlantic:								
Delaware	33.7%	--	--	--	--	24.9%	--	29.0%
District of Columbia	27.6%	--	--	34.4%	33.4%	--	--	35.2%
Florida	48.8%	--	69.7%	56.6%	51.0%	41.5%	58.9%	43.8%
Georgia	30.1%	--	--	--	--	26.9%	--	28.8%
Maryland	23.8%	--	--	--	44.6%	--	--	26.5%
North Carolina	27.6%	--	--	--	--	27.3%	--	28.1%
South Carolina	48.3%	--	--	54.2%	--	--	48.2%	48.4% *
Virginia	29.5%	--	--	--	--	23.7%	--	30.4%
West Virginia	17.4%	--	--	--	--	15.6%	--	17.0%
East South Central:								
Alabama	37.3%	--	--	--	--	52.8%	--	45.2%
Kentucky	27.2% *	--	0.8% *	32.3%	--	30.0%	--	49.8%
Mississippi	47.2%	--	--	58.2%	33.8%	--	--	--
Tennessee	38.7%	--	48.2%	52.1%	--	37.0% *	46.9%	38.0%
West South Central:								
Arkansas	36.0%	--	--	--	38.7%	26.1%	--	35.4%
Louisiana	28.2%	--	--	--	33.2%	27.5%	--	29.0%
Oklahoma	34.5%	--	--	--	40.8%	21.7%	--	31.8%
Texas	37.2%	--	--	--	59.0%	29.2%	--	36.8%
Mountain:								
Arizona	43.5%	--	--	--	--	31.8%	49.9%	41.6%
Colorado	37.6%	--	--	66.3%	36.9%	24.7%	40.0%	36.1%
Idaho	26.2%	--	--	--	--	22.5%	--	28.1%
Montana	32.0%	--	--	--	--	17.2%	--	29.9%
Nevada	14.4%	--	--	57.9%	38.0%	9.9%	--	13.8%
New Mexico	40.3%	--	--	--	45.0%	31.6%	--	35.3%
Utah	25.9%	--	--	--	--	26.1%	--	24.8%
Wyoming	37.1%	--	--	--	--	--	--	35.0%
Pacific:								
Alaska	30.4%	--	--	--	--	25.5%	--	27.5%
California	48.2%	--	--	45.4%	34.6%	53.9%	30.4%	51.1%
Hawaii	23.3%	--	--	--	--	21.3%	--	23.5%
Oregon	29.9%	--	--	--	--	26.6%	--	26.9%
Washington	28.2% *	--	--	--	--	28.6% *	--	29.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	4.24%	4.11%	4.01%	2.59%	2.12%	6.81%	2.37%	4.95%
New England:								
Connecticut	3.70%	--	--	--	2.18%	2.02%	--	4.21%
Maine	2.26%	--	--	--	--	1.52%	--	1.57%
Massachusetts	2.65%	--	--	--	3.34%	3.48%	4.71%	2.91%
New Hampshire	4.20%	--	--	--	2.18%	4.42% *	11.16% *	4.16%
Rhode Island	2.86%	--	--	--	--	0.60%	--	3.07%
Vermont	3.06%	--	--	6.78%	3.27%	1.38%	--	3.10%
Middle Atlantic:								
New Jersey	5.82%	--	--	9.34%	5.15%	--	6.56%	6.86%
New York	3.02%	--	--	--	4.86%	2.79%	8.71% *	2.89%
Pennsylvania	3.10%	--	--	--	9.68% *	3.77%	--	3.49%
East North Central:								
Illinois	3.35%	--	12.27%	--	2.99%	2.91%	9.95%	2.36%
Indiana	3.81%	--	--	--	--	3.69%	--	3.53%
Michigan	4.76%	--	--	--	--	6.90%	--	6.27%
Ohio	2.37%	--	--	--	4.91%	2.22%	--	2.25%
Wisconsin	5.36%	--	--	9.56%	3.03%	5.18%	--	5.64%
West North Central:								
Iowa	2.88%	--	--	--	3.51%	2.02%	--	2.46%
Kansas	4.09%	--	--	--	6.70%	3.20%	--	3.24%
Minnesota	5.41%	--	--	3.92%	--	4.27%	--	5.02%
Missouri	8.84% *	--	--	3.45%	--	4.29%	--	7.83% *
Nebraska	4.37%	--	--	--	--	3.10%	--	4.53%
North Dakota	3.73%	--	--	5.99%	2.50%	1.77%	8.55%	1.97%
South Dakota	6.69%	--	--	--	--	--	--	7.10%
South Atlantic:								
Delaware	6.40%	--	--	--	--	5.08%	--	5.06%
District of Columbia	6.58%	--	--	5.90%	7.85%	--	--	5.15%
Florida	4.88%	--	3.29%	7.84%	6.32%	6.07%	8.65%	4.88%
Georgia	3.17%	--	--	--	--	3.25%	--	3.30%
Maryland	4.14%	--	--	--	5.31%	--	--	5.35%
North Carolina	3.27%	--	--	--	--	2.56%	--	2.75%
South Carolina	10.16%	--	--	4.54%	--	--	7.00%	15.90% *
Virginia	3.84%	--	--	--	--	2.36%	--	3.45%
West Virginia	2.85%	--	--	--	--	2.74%	--	2.93%
East South Central:								
Alabama	5.78%	--	--	--	--	5.33%	--	5.18%
Kentucky	11.33% *	--	0.94% *	5.18%	--	3.46%	--	13.90%
Mississippi	8.72%	--	--	5.27%	2.07%	--	--	--
Tennessee	7.05%	--	2.33%	6.03%	--	11.51% *	2.05%	7.70%
West South Central:								
Arkansas	5.14%	--	--	--	2.74%	3.00%	--	5.62%
Louisiana	2.55%	--	--	--	5.43%	2.13%	--	2.15%
Oklahoma	5.49%	--	--	--	7.65%	5.12%	--	5.73%
Texas	7.45%	--	--	--	5.90%	6.96%	--	7.56%
Mountain:								
Arizona	4.33%	--	--	--	--	3.49%	3.28%	5.30%
Colorado	3.72%	--	--	6.42%	5.70%	3.08%	7.10%	4.29%
Idaho	4.47%	--	--	--	--	3.84%	--	4.65%
Montana	7.19%	--	--	--	--	3.38%	--	7.69%
Nevada	3.70%	--	--	4.37%	7.54%	2.86%	--	3.59%
New Mexico	4.91%	--	--	--	6.86%	1.65%	--	2.55%
Utah	4.80%	--	--	--	--	2.71%	--	5.06%
Wyoming	4.79%	--	--	--	--	--	--	4.59%
Pacific:								
Alaska	3.97%	--	--	--	--	2.83%	--	3.17%
California	9.15%	--	--	4.66%	3.75%	9.31%	5.53%	9.10%
Hawaii	3.86%	--	--	--	--	6.12%	--	4.15%
Oregon	5.09%	--	--	--	--	6.49%	--	5.53%
Washington	12.16% *	--	--	--	--	13.27% *	--	12.93% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	28.0%	33.6%	43.5%	34.1%	28.9%	26.0%	36.6%	27.1%
New England:								
Connecticut	23.6%	--	--	18.4% *	22.1%	23.1%	27.4% *	23.1%
Maine	29.7%	--	--	32.9%	29.5%	25.9%	39.1%	27.7%
Massachusetts	28.7%	--	--	29.5%	24.2%	21.8%	64.3%	22.5%
New Hampshire	27.3%	--	--	27.1%	24.7%	26.8%	34.5%	26.4%
Rhode Island	25.9%	--	--	--	26.1%	23.2%	27.4%	25.6%
Vermont	24.8%	--	56.2%	41.7%	20.6%	22.9%	34.6%	23.4%
Middle Atlantic:								
New Jersey	31.6%	--	--	--	34.1%	30.4%	--	31.9%
New York	24.0%	--	--	25.2%	22.7%	24.8%	23.0%	24.1%
Pennsylvania	27.3%	--	--	41.3%	27.3%	26.0%	26.3%	27.4%
East North Central:								
Illinois	26.8%	--	--	32.1%	28.5%	25.2%	30.9%	26.2%
Indiana	25.8%	--	--	32.0%	23.1%	25.9%	33.2%	25.4%
Michigan	28.4%	--	--	44.1%	18.1%	28.5%	32.0%	28.1%
Ohio	23.0%	--	--	10.7% *	32.1%	23.4%	19.1%	23.4%
Wisconsin	26.5%	--	--	19.7%	21.6%	30.7%	--	26.8%
West North Central:								
Iowa	26.7%	--	--	35.0%	27.3%	23.0%	28.2%	26.4%
Kansas	30.9%	--	--	47.2%	32.2%	28.3%	38.2%	30.2%
Minnesota	27.6%	--	--	46.1%	25.3%	26.2%	38.0%	26.5%
Missouri	26.1%	--	--	27.9%	23.6% *	23.8%	45.1%	23.7%
Nebraska	26.6%	--	--	26.0%	39.4%	24.5%	27.5%	26.5%
North Dakota	24.5%	--	--	36.7%	30.0%	19.5%	29.1%	23.7%
South Dakota	27.9%	--	--	37.0%	31.5%	26.1%	27.4%	28.1%
South Atlantic:								
Delaware	32.2%	--	--	--	45.2%	27.5%	--	31.5%
District of Columbia	29.3%	--	--	28.1%	34.7%	28.3%	24.9%	30.3%
Florida	34.0%	--	--	45.9%	52.7%	30.1%	40.5%	33.6%
Georgia	26.7%	--	--	45.2%	25.6%	22.8%	51.2%	24.5%
Maryland	26.2%	--	--	--	17.4%	27.3%	37.8%	24.7%
North Carolina	34.9%	--	--	47.2%	33.6%	32.2%	40.4%	34.1%
South Carolina	30.8%	--	--	--	34.7%	29.5%	32.5%	30.6%
Virginia	26.3%	--	--	34.8%	33.8%	23.7%	27.5%	26.2%
West Virginia	35.9%	--	--	--	24.8%	37.4%	37.8%	35.7%
East South Central:								
Alabama	28.0%	--	--	50.1%	24.2%	26.0%	--	26.6%
Kentucky	27.2%	--	--	24.8%	35.2%	24.9%	--	26.4%
Mississippi	29.0%	--	--	--	32.1%	24.5%	--	27.2%
Tennessee	30.1%	--	--	31.3%	28.4%	29.8%	42.0%	29.5%
West South Central:								
Arkansas	28.2%	--	54.4%	58.4%	34.8%	24.6%	52.3%	26.2%
Louisiana	38.7%	--	--	--	40.1%	36.7%	--	37.9%
Oklahoma	30.8%	--	55.9%	52.3%	32.6%	24.2%	42.1%	29.6%
Texas	25.6%	--	54.0%	31.9% *	33.9%	21.7%	40.5%	24.0%
Mountain:								
Arizona	27.4%	--	--	50.2%	22.6%	25.0%	--	26.0%
Colorado	28.0%	--	--	34.0%	31.2%	25.5%	35.1%	27.1%
Idaho	27.4%	--	--	36.2%	26.8%	24.6%	27.3%	27.4%
Montana	32.7%	--	--	46.7%	38.9%	26.9%	26.7%	34.1%
Nevada	33.1%	--	42.9%	57.4%	29.7%	23.5%	48.4%	27.4%
New Mexico	20.8%	--	--	47.2%	30.0%	15.5%	--	20.2%
Utah	24.6%	--	--	40.0%	26.8%	19.3%	35.2%	22.5%
Wyoming	27.7%	--	--	46.8%	23.2%	21.4%	33.1%	26.6%
Pacific:								
Alaska	32.9%	--	26.1%	--	29.5%	34.9%	--	33.7%
California	29.7%	--	--	35.7%	27.6%	26.9%	44.0%	28.0%
Hawaii	29.9%	--	--	27.2% *	19.4%	33.7%	24.6% *	30.7%
Oregon	21.1%	--	--	34.6%	20.8% *	19.0%	30.7%	20.3%
Washington	28.7%	--	51.9%	43.0%	30.9%	23.7%	45.3%	26.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	5.48%	2.86%	1.83%	1.44%	0.54%	2.01%	0.52%
New England:								
Connecticut	2.81%	--	--	8.94% *	6.54%	2.54%	14.80% *	2.58%
Maine	2.21%	--	--	5.72%	4.69%	2.75%	7.22%	2.19%
Massachusetts	5.27%	--	--	3.98%	3.81%	1.52%	18.05%	1.39%
New Hampshire	1.80%	--	--	5.81%	2.21%	2.00%	8.57%	1.59%
Rhode Island	1.78%	--	--	--	2.01%	1.74%	5.84%	1.85%
Vermont	1.77%	--	4.17%	7.40%	1.67%	2.60%	7.16%	1.77%
Middle Atlantic:								
New Jersey	2.17%	--	--	--	2.50%	2.34%	--	2.03%
New York	1.43%	--	--	3.72%	2.80%	1.79%	5.61%	1.47%
Pennsylvania	1.79%	--	--	5.10%	4.83%	2.16%	6.09%	1.87%
East North Central:								
Illinois	1.95%	--	--	3.83%	5.25%	1.98%	6.78%	1.99%
Indiana	2.64%	--	--	7.24%	2.44%	3.58%	4.15%	2.79%
Michigan	3.34%	--	--	10.99%	3.40%	4.14%	5.85%	3.65%
Ohio	2.21%	--	--	5.46% *	3.32%	1.81%	4.42%	2.43%
Wisconsin	2.56%	--	--	3.91%	2.78%	4.29%	--	2.79%
West North Central:								
Iowa	2.25%	--	--	6.41%	2.89%	3.26%	7.59%	2.24%
Kansas	3.05%	--	--	6.14%	4.72%	4.20%	8.18%	3.21%
Minnesota	2.45%	--	--	4.94%	4.92%	2.88%	8.52%	2.51%
Missouri	2.16%	--	--	7.86%	7.36% *	1.89%	6.14%	2.07%
Nebraska	2.22%	--	--	5.09%	6.74%	2.50%	5.69%	2.39%
North Dakota	2.64%	--	--	7.67%	3.49%	2.62%	6.58%	2.82%
South Dakota	2.01%	--	--	5.04%	3.15%	2.81%	5.39%	1.97%
South Atlantic:								
Delaware	4.32%	--	--	--	10.86%	4.57%	--	4.54%
District of Columbia	2.23%	--	--	5.71%	5.19%	2.55%	5.57%	2.37%
Florida	3.14%	--	--	7.95%	10.75%	2.43%	6.92%	3.29%
Georgia	2.06%	--	--	11.16%	3.61%	1.86%	8.00%	1.91%
Maryland	3.11%	--	--	--	3.08%	4.20%	4.59%	3.49%
North Carolina	2.64%	--	--	4.99%	8.23%	3.07%	5.20%	2.91%
South Carolina	2.27%	--	--	--	3.86%	2.85%	5.68%	2.42%
Virginia	1.19%	--	--	6.53%	5.37%	0.77%	6.05%	1.20%
West Virginia	5.11%	--	--	--	5.51%	6.70%	10.41%	5.55%
East South Central:								
Alabama	2.69%	--	--	9.35%	6.92%	2.66%	--	2.59%
Kentucky	1.50%	--	--	3.66%	3.87%	1.40%	--	1.38%
Mississippi	2.32%	--	--	--	3.46%	1.62%	--	2.08%
Tennessee	2.83%	--	--	6.19%	4.86%	3.62%	8.13%	2.94%
West South Central:								
Arkansas	1.67%	--	5.42%	5.10%	5.23%	1.67%	4.50%	1.59%
Louisiana	2.63%	--	--	--	4.72%	3.38%	--	2.66%
Oklahoma	2.24%	--	6.99%	7.87%	4.24%	1.83%	7.80%	2.27%
Texas	1.94%	--	8.12%	10.05% *	5.91%	1.85%	5.67%	1.87%
Mountain:								
Arizona	2.65%	--	--	6.44%	3.94%	3.41%	--	2.71%
Colorado	2.04%	--	--	4.19%	3.68%	2.67%	4.74%	2.18%
Idaho	2.13%	--	--	7.69%	5.45%	1.72%	7.51%	2.16%
Montana	3.18%	--	--	7.64%	8.91%	4.30%	4.14%	3.74%
Nevada	3.82%	--	6.25%	8.80%	8.08%	3.76%	6.79%	3.67%
New Mexico	3.55%	--	--	7.89%	6.38%	3.77%	--	3.55%
Utah	2.50%	--	--	7.91%	3.25%	1.98%	7.84%	2.20%
Wyoming	3.16%	--	--	8.28%	4.14%	2.39%	7.34%	3.45%
Pacific:								
Alaska	3.31%	--	1.03%	--	7.38%	3.25%	--	3.46%
California	2.25%	--	--	6.32%	4.66%	2.48%	8.42%	2.16%
Hawaii	2.96%	--	--	8.33% *	5.48%	3.03%	7.56% *	3.09%
Oregon	2.41%	--	--	6.01%	6.98% *	2.40%	7.39%	2.50%
Washington	2.81%	--	7.93%	6.63%	2.25%	3.67%	8.10%	2.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	28.8%	27.6%	33.0%	37.3%	26.3%	28.3%	31.6%	28.3%
New England:								
Connecticut	33.5%	--	--	--	--	24.1%	--	36.1%
Maine	23.3%	--	--	--	23.2%	25.9%	--	24.9%
Massachusetts	22.1%	--	--	--	25.4%	23.8%	--	20.1%
New Hampshire	21.0%	--	--	--	--	20.8%	--	19.4%
Rhode Island	27.0%	--	--	--	28.0%	--	--	26.1%
Vermont	--	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	--	--	--	--	--	23.7%	--	--
New York	20.5%	--	--	--	22.8%	17.4% *	--	21.4%
Pennsylvania	30.0%	--	--	--	21.5%	30.6%	--	28.3%
East North Central:								
Illinois	27.3%	--	--	--	--	26.3%	--	32.2%
Indiana	24.4%	--	--	--	19.1%	37.6%	--	25.4%
Michigan	22.6%	--	--	--	24.5%	--	--	23.3%
Ohio	42.0%	--	--	--	--	40.7%	--	40.1%
Wisconsin	19.5%	--	--	--	14.6%	24.2%	--	19.0%
West North Central:								
Iowa	25.5% *	--	--	--	--	39.9%	--	24.5% *
Kansas	32.5%	--	--	--	30.8%	35.9%	--	34.6%
Minnesota	36.5%	--	--	45.6%	53.0%	32.7%	--	35.7%
Missouri	25.6%	--	--	--	--	23.9%	--	26.7%
Nebraska	27.5%	--	--	44.1%	--	24.6%	--	27.6%
North Dakota	21.6%	1.0% *	--	24.4%	28.6%	--	--	24.0%
South Dakota	25.9%	--	--	--	--	25.3%	--	24.4%
South Atlantic:								
Delaware	18.3% *	--	--	--	39.1%	15.5% *	--	18.7% *
District of Columbia	29.8%	--	--	--	--	--	--	32.9%
Florida	35.2%	--	--	--	--	35.7%	--	38.1%
Georgia	33.0%	--	--	--	33.5%	22.6%	50.8%	31.3%
Maryland	25.7%	--	--	--	--	--	--	33.6%
North Carolina	36.5%	--	--	73.4%	--	32.4%	70.7%	34.9%
South Carolina	--	--	--	--	--	19.7%	--	--
Virginia	29.6%	--	--	--	--	21.9%	--	30.6%
West Virginia	27.4%	--	--	--	--	27.7%	--	26.5%
East South Central:								
Alabama	48.5%	--	--	--	52.2%	31.1%	--	47.4%
Kentucky	26.7%	--	--	--	--	21.6%	--	26.6%
Mississippi	24.6% *	--	--	--	--	--	--	--
Tennessee	49.4%	--	--	--	--	24.5%	--	--
West South Central:								
Arkansas	30.3%	--	--	--	--	30.1%	--	33.0%
Louisiana	44.6%	--	--	47.3%	--	38.7%	--	41.9%
Oklahoma	23.6%	--	--	--	--	20.7%	--	22.3%
Texas	33.2%	--	--	--	37.3%	31.8%	--	34.4%
Mountain:								
Arizona	34.0%	--	--	--	34.0%	30.8%	--	31.9%
Colorado	30.9%	--	--	--	17.9%	--	--	25.1%
Idaho	23.0%	--	54.0%	--	--	--	--	24.9%
Montana	49.3%	--	--	--	--	--	--	--
Nevada	34.8%	--	--	--	--	30.3%	--	31.7%
New Mexico	32.6%	--	--	--	--	--	--	33.8%
Utah	25.5%	--	--	--	--	21.5%	--	20.9%
Wyoming	27.4%	--	--	53.1%	--	--	--	--
Pacific:								
Alaska	39.6%	--	--	--	45.1%	34.0%	--	40.5%
California	31.8%	--	--	--	29.4%	29.5%	--	29.4%
Hawaii	28.7%	--	--	--	--	18.3%	--	21.1%
Oregon	30.2%	--	--	--	20.3%	27.3%	--	27.7%
Washington	35.5%	--	75.9%	--	--	20.9%	--	21.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.52%	5.74%	5.68%	3.63%	3.81%	1.49%	3.18%	1.69%
New England:								
Connecticut	6.96%	--	--	--	--	1.55%	--	7.73%
Maine	4.21%	--	--	--	2.81%	4.57%	--	2.84%
Massachusetts	3.78%	--	--	--	2.49%	4.47%	--	3.64%
New Hampshire	2.19%	--	--	--	--	2.68%	--	2.00%
Rhode Island	4.15%	--	--	--	4.81%	--	--	4.18%
Vermont	--	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	--	--	--	--	--	0.33%	--	--
New York	3.51%	--	--	--	2.93%	5.32% *	--	3.79%
Pennsylvania	3.23%	--	--	--	2.85%	4.41%	--	3.72%
East North Central:								
Illinois	4.55%	--	--	--	--	2.85%	--	4.27%
Indiana	3.86%	--	--	--	3.26%	4.46%	--	5.09%
Michigan	6.17%	--	--	--	4.38%	--	--	6.85%
Ohio	6.01%	--	--	--	--	8.17%	--	6.78%
Wisconsin	3.64%	--	--	--	2.52%	0.24%	--	3.45%
West North Central:								
Iowa	8.06% *	--	--	--	--	7.40%	--	8.69% *
Kansas	4.75%	--	--	--	4.13%	6.61%	--	4.06%
Minnesota	4.52%	--	--	7.22%	8.94%	5.48%	--	4.94%
Missouri	3.03%	--	--	--	--	2.31%	--	2.34%
Nebraska	2.59%	--	--	3.48%	--	2.95%	--	2.68%
North Dakota	2.72%	1.04% *	--	4.88%	3.07%	--	--	3.17%
South Dakota	2.35%	--	--	--	--	2.59%	--	2.12%
South Atlantic:								
Delaware	5.98% *	--	--	--	1.81%	5.89% *	--	6.53% *
District of Columbia	6.22%	--	--	--	--	--	--	6.62%
Florida	6.50%	--	--	--	--	6.46%	--	6.82%
Georgia	3.23%	--	--	--	3.95%	3.91%	2.25%	3.40%
Maryland	6.91%	--	--	--	--	--	--	7.10%
North Carolina	6.21%	--	--	1.07%	--	6.13%	6.52%	6.27%
South Carolina	--	--	--	--	--	3.71%	--	--
Virginia	4.35%	--	--	--	--	1.69%	--	4.70%
West Virginia	2.53%	--	--	--	--	3.02%	--	2.46%
East South Central:								
Alabama	5.43%	--	--	--	4.74%	2.89%	--	5.83%
Kentucky	5.00%	--	--	--	--	6.13%	--	5.18%
Mississippi	11.23% *	--	--	--	--	--	--	--
Tennessee	11.32%	--	--	--	--	4.34%	--	--
West South Central:								
Arkansas	5.49%	--	--	--	--	5.37%	--	5.69%
Louisiana	4.92%	--	--	3.18%	--	7.28%	--	5.59%
Oklahoma	6.69%	--	--	--	--	0.64%	--	3.09%
Texas	4.40%	--	--	--	5.89%	4.93%	--	3.94%
Mountain:								
Arizona	3.30%	--	--	--	2.95%	4.37%	--	3.27%
Colorado	8.69%	--	--	--	0.92%	--	--	7.35%
Idaho	6.21%	--	4.74%	--	--	--	--	5.67%
Montana	9.69%	--	--	--	--	--	--	--
Nevada	4.49%	--	--	--	--	4.00%	--	3.99%
New Mexico	4.37%	--	--	--	--	--	--	4.35%
Utah	5.05%	--	--	--	--	2.15%	--	4.42%
Wyoming	7.65%	--	--	8.30%	--	--	--	--
Pacific:								
Alaska	7.01%	--	--	--	2.07%	1.94%	--	2.83%
California	4.39%	--	--	--	4.60%	5.50%	--	4.70%
Hawaii	5.24%	--	--	--	--	2.42%	--	2.32%
Oregon	5.03%	--	--	--	0.24%	4.76%	--	4.02%
Washington	6.68%	--	3.65%	--	--	1.87%	--	2.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3.d Percent of total premiums for purchased plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	34.3%	28.3%	37.5%	36.5%	32.5%	35.1%	34.0%	34.4%
New England:								
Connecticut	24.2%	--	--	21.4% *	18.1%	38.0%	20.3% *	25.7%
Maine	30.2%	--	--	35.9%	28.6%	29.7%	29.3% *	30.6%
Massachusetts	34.9%	--	--	26.2%	22.0%	31.8%	56.3% *	26.4%
New Hampshire	30.3%	--	53.9%	27.3% *	25.0%	32.2%	31.6%	29.1%
Rhode Island	30.3%	--	--	31.6%	26.7%	34.7%	28.0%	31.2%
Vermont	28.5%	0.0%	53.2%	39.1%	30.1%	25.0%	22.6% *	34.2%
Middle Atlantic:								
New Jersey	26.4%	--	--	47.3%	10.5% *	31.0%	--	24.7% *
New York	22.1%	--	--	22.5%	20.6%	24.4%	23.3%	21.8%
Pennsylvania	30.1%	--	--	40.7%	31.1%	32.2%	21.6%	33.3%
East North Central:								
Illinois	32.2%	--	43.5%	35.8%	34.0%	27.1%	32.9%	32.0%
Indiana	29.0%	--	--	46.1%	26.0%	26.8%	30.2%	28.4%
Michigan	36.4%	--	--	44.2%	21.3%	42.2%	28.3%	38.2%
Ohio	27.4%	--	--	13.4% *	42.0%	34.9%	22.6%	29.7%
Wisconsin	34.6%	--	--	33.3%	20.4%	58.6%	--	35.0%
West North Central:								
Iowa	31.8%	--	--	36.4%	29.3%	31.7%	30.0%	32.7%
Kansas	37.9%	--	--	50.3%	44.0%	38.3%	29.4%	43.4%
Minnesota	37.1%	--	--	45.7%	33.9% *	44.4%	44.4%	34.7%
Missouri	26.5%	--	46.9%	27.5%	17.7% *	28.9%	32.9%	24.3%
Nebraska	33.1%	--	--	29.1%	51.1%	33.3%	28.7%	35.0%
North Dakota	29.3%	--	--	33.6%	32.4%	29.0%	27.0%	31.1%
South Dakota	31.9%	--	28.8%	35.8%	32.9%	36.9%	28.9%	33.7%
South Atlantic:								
Delaware	42.0%	--	--	39.0%	58.7%	44.1%	28.7% *	49.7%
District of Columbia	26.9%	--	--	28.6%	25.4%	38.8%	19.6%	31.7%
Florida	49.1%	--	71.1%	53.8%	61.7%	43.3%	39.0%	51.7%
Georgia	31.7%	--	62.0%	42.4%	28.4%	22.9%	48.6%	27.6%
Maryland	31.8%	--	17.6%	25.9%	38.4%	38.3%	22.7%	36.7%
North Carolina	38.4%	--	--	50.1%	29.7% *	35.2%	41.5%	37.6%
South Carolina	40.7%	--	--	36.1%	40.5%	45.6%	36.7%	42.2%
Virginia	34.1%	--	--	34.4%	43.0%	29.2%	25.8%	37.8%
West Virginia	29.9%	--	--	41.2%	32.1%	23.7%	37.5%	27.8%
East South Central:								
Alabama	46.9%	--	--	54.4%	51.5%	48.8%	40.8%	49.6%
Kentucky	32.9%	--	--	24.2%	53.6%	49.9%	14.5% *	47.7%
Mississippi	38.4%	--	--	--	22.3% *	25.9%	48.2%	31.7%
Tennessee	45.1%	--	--	44.4%	38.4%	48.3%	44.5%	45.2%
West South Central:								
Arkansas	34.8%	--	--	52.7%	41.8%	25.9%	47.7%	32.2%
Louisiana	39.9%	--	--	37.6%	52.6%	35.2%	37.7%	40.9%
Oklahoma	36.7%	--	60.1%	38.1%	32.2%	32.6%	37.9%	35.9%
Texas	39.4%	--	40.4%	31.4% *	49.5%	36.0%	36.8%	40.7%
Mountain:								
Arizona	37.4%	--	44.4%	50.4%	28.9%	44.7%	40.2% *	36.4%
Colorado	39.2%	--	45.1%	36.9%	38.9%	38.1%	40.7%	38.4%
Idaho	33.3%	--	--	33.4%	39.0% *	32.9%	24.4%	38.0%
Montana	42.5%	--	--	54.8%	49.0%	31.4%	29.3%	47.9%
Nevada	43.1%	--	--	58.5%	35.8%	46.1%	44.8%	42.4%
New Mexico	36.9%	--	--	37.0%	50.4%	18.1%	46.4%	33.9%
Utah	30.9%	--	44.4%	42.7%	26.2%	27.5%	35.1%	28.7%
Wyoming	34.2%	--	--	44.2%	25.3%	32.1%	31.4%	35.6%
Pacific:								
Alaska	37.5%	--	--	--	51.4%	28.3%	--	40.1%
California	36.5%	31.8%	47.6%	41.5%	34.3%	34.5%	39.1%	35.7%
Hawaii	28.8%	--	--	37.8%	22.8%	29.5%	32.8%	27.0%
Oregon	28.1%	--	--	36.2%	16.7% *	39.4%	32.5%	26.7%
Washington	48.2%	--	55.1%	42.8%	33.7%	--	40.2%	51.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.94%	4.04%	2.56%	1.71%	2.18%	1.35%	1.63%	1.13%
New England:								
Connecticut	4.41%	--	--	10.33% *	4.48%	3.93%	9.48% *	4.49%
Maine	3.51%	--	--	6.78%	4.20%	4.01%	9.22% *	2.62%
Massachusetts	7.18%	--	--	4.38%	3.42%	2.75%	17.02% *	1.93%
New Hampshire	3.96%	--	6.94%	8.22% *	2.92%	3.87%	8.18%	2.37%
Rhode Island	2.66%	--	--	5.60%	2.15%	6.69%	4.80%	3.21%
Vermont	4.66%	0.00%	4.24%	6.02%	4.40%	4.07%	7.30% *	3.92%
Middle Atlantic:								
New Jersey	7.76%	--	--	10.55%	8.05% *	2.74%	--	8.36% *
New York	2.02%	--	--	3.96%	2.87%	3.05%	5.61%	2.00%
Pennsylvania	2.50%	--	--	5.70%	5.85%	2.38%	4.86%	2.35%
East North Central:								
Illinois	2.69%	--	8.11%	4.81%	4.59%	4.43%	5.78%	2.94%
Indiana	1.94%	--	--	7.14%	3.20%	2.06%	4.43%	2.09%
Michigan	3.95%	--	--	8.59%	4.91%	5.30%	5.43%	4.51%
Ohio	4.76%	--	--	6.16% *	6.67%	5.09%	5.27%	6.77%
Wisconsin	5.25%	--	--	6.21%	3.24%	8.99%	--	6.12%
West North Central:								
Iowa	3.76%	--	--	7.50%	4.87%	7.70%	7.81%	4.01%
Kansas	4.60%	--	--	4.97%	6.97%	9.58%	7.04%	5.38%
Minnesota	4.76%	--	--	3.67%	12.48% *	4.96%	7.97%	5.69%
Missouri	3.34%	--	8.04%	6.73%	5.90% *	2.23%	6.69%	3.78%
Nebraska	3.73%	--	--	5.41%	5.33%	5.77%	6.46%	4.73%
North Dakota	3.12%	--	--	5.16%	3.70%	4.23%	5.11%	3.78%
South Dakota	2.96%	--	7.09%	6.98%	4.61%	1.22%	5.55%	2.97%
South Atlantic:								
Delaware	6.67%	--	--	7.70%	6.97%	6.07%	10.16% *	6.75%
District of Columbia	3.05%	--	--	4.87%	3.46%	4.51%	4.87%	3.21%
Florida	5.03%	--	4.63%	6.82%	6.49%	6.26%	6.33%	5.64%
Georgia	2.94%	--	7.13%	11.11%	2.70%	1.89%	6.60%	2.66%
Maryland	4.59%	--	3.50%	6.91%	7.68%	7.79%	4.75%	5.72%
North Carolina	4.97%	--	--	5.35%	13.47% *	5.28%	7.73%	5.86%
South Carolina	4.11%	--	--	7.90%	5.49%	8.86%	5.00%	5.33%
Virginia	3.83%	--	--	6.45%	9.99%	4.43%	5.63%	4.50%
West Virginia	3.82%	--	--	8.36%	8.37%	4.56%	9.55%	3.83%
East South Central:								
Alabama	4.30%	--	--	5.07%	4.95%	5.64%	9.76%	3.65%
Kentucky	7.90%	--	--	3.01%	13.44%	13.50%	6.71% *	9.29%
Mississippi	6.19%	--	--	--	7.23% *	4.04%	8.17%	8.26%
Tennessee	5.82%	--	--	10.42%	9.90%	8.27%	7.40%	6.67%
West South Central:								
Arkansas	3.95%	--	--	4.96%	5.64%	3.38%	5.85%	3.98%
Louisiana	3.38%	--	--	8.53%	4.13%	2.60%	7.07%	3.83%
Oklahoma	4.70%	--	6.83%	9.91%	7.79%	3.34%	8.26%	5.64%
Texas	4.25%	--	10.03%	9.91% *	7.24%	4.18%	5.78%	5.94%
Mountain:								
Arizona	4.48%	--	7.16%	6.99%	5.92%	5.60%	12.34% *	4.11%
Colorado	3.67%	--	7.63%	4.36%	4.05%	6.88%	7.11%	4.10%
Idaho	3.69%	--	--	7.79%	12.35% *	2.87%	6.73%	3.89%
Montana	3.96%	--	--	6.44%	7.73%	4.51%	5.35%	4.91%
Nevada	5.04%	--	--	5.07%	9.23%	6.78%	7.00%	6.41%
New Mexico	4.99%	--	--	7.17%	6.70%	3.45%	8.74%	5.26%
Utah	3.44%	--	8.81%	7.62%	3.50%	3.77%	7.82%	3.06%
Wyoming	4.20%	--	--	9.38%	4.55%	1.24%	8.06%	4.66%
Pacific:								
Alaska	6.26%	--	--	--	10.34%	6.11%	--	7.20%
California	2.72%	7.55%	9.38%	4.24%	4.02%	4.87%	5.33%	3.14%
Hawaii	3.73%	--	--	8.86%	3.88%	6.54%	8.04%	3.86%
Oregon	5.14%	--	--	5.81%	8.03% *	4.55%	6.91%	6.20%
Washington	7.77%	--	6.65%	6.58%	2.35%	--	7.70%	9.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	26.5%	32.6%	42.9%	36.8%	25.4%	26.0%	37.0%	26.2%
New England:								
Connecticut	25.4%	--	75.2%	--	33.8% *	21.0%	70.6%	24.0%
Maine	24.5%	--	--	--	25.2%	24.0%	--	24.2%
Massachusetts	21.7%	--	--	--	31.9%	19.0%	--	21.0%
New Hampshire	21.4%	--	--	--	21.6%	21.5%	--	21.6%
Rhode Island	22.1%	--	--	43.4%	26.1%	21.5%	--	22.0%
Vermont	23.7%	--	--	47.0%	20.9%	21.7%	--	23.0%
Middle Atlantic:								
New Jersey	26.8%	--	--	--	23.3%	28.4%	--	27.1%
New York	23.9%	--	--	--	22.8%	24.1%	--	24.0%
Pennsylvania	23.8%	--	--	--	22.4%	23.7%	--	23.7%
East North Central:								
Illinois	24.0%	--	--	--	18.4%	24.8%	--	24.1%
Indiana	25.1%	--	--	--	21.4%	26.7%	--	25.0%
Michigan	18.6%	--	31.2%	--	22.3%	18.0%	--	18.3%
Ohio	23.7%	--	--	--	27.0%	22.6%	--	23.5%
Wisconsin	22.4%	--	--	--	23.1%	22.7%	--	22.8%
West North Central:								
Iowa	24.5%	--	--	38.5%	21.2%	24.5%	--	24.0%
Kansas	26.5%	--	--	--	26.0%	27.0%	--	27.1%
Minnesota	25.7%	--	--	--	24.8%	26.1%	--	26.0%
Missouri	24.8%	--	--	--	32.0%	21.8%	56.2%	23.0%
Nebraska	25.3%	--	--	--	34.0%	23.7%	--	25.4%
North Dakota	22.0%	--	--	--	28.2%	19.1%	--	21.1%
South Dakota	26.1%	--	--	--	23.7%	24.4%	--	24.3%
South Atlantic:								
Delaware	23.3%	--	--	73.7%	--	22.0%	--	22.6%
District of Columbia	31.2%	--	--	--	42.8%	27.0%	49.6%	30.9%
Florida	29.7%	--	--	--	25.3%	28.8%	--	28.6%
Georgia	24.8%	--	--	70.9%	28.7%	23.6%	--	24.4%
Maryland	21.1%	--	70.8%	--	19.6%	21.3%	--	20.1%
North Carolina	32.5%	34.4%	--	--	35.6%	31.0%	--	32.1%
South Carolina	26.9%	--	--	--	26.2%	26.5%	--	26.6%
Virginia	24.6%	--	--	--	33.0%	23.1%	--	24.6%
West Virginia	33.8%	--	77.1%	--	--	35.4%	--	33.7%
East South Central:								
Alabama	23.7%	--	--	--	17.8%	23.7%	--	23.3%
Kentucky	24.9%	--	--	--	29.0%	23.2%	--	24.7%
Mississippi	27.7%	--	--	--	33.2%	26.7%	--	27.7%
Tennessee	27.4%	--	--	--	24.2%	27.5%	43.9%	27.2%
West South Central:								
Arkansas	26.2%	--	--	--	33.2%	25.1%	--	25.7%
Louisiana	35.5%	--	--	52.7%	33.0%	35.2%	--	35.1%
Oklahoma	27.6%	--	--	--	34.0%	22.4%	--	27.1%
Texas	24.6%	--	75.9%	62.2%	30.3%	22.9%	77.9%	24.3%
Mountain:								
Arizona	26.1%	--	70.6%	--	25.5%	24.4%	--	25.0%
Colorado	22.8%	--	--	--	20.8%	22.1%	--	22.1%
Idaho	22.6%	--	--	--	27.3%	21.5%	--	22.7%
Montana	24.9%	--	--	--	--	22.8%	--	23.7%
Nevada	19.3%	--	46.8%	--	23.6%	14.5%	--	15.2%
New Mexico	19.6%	--	--	--	22.4%	17.3%	--	19.5%
Utah	21.7%	--	--	--	23.9%	19.5%	--	20.9%
Wyoming	26.4%	--	--	50.9%	23.8%	20.7%	49.8%	24.6%
Pacific:								
Alaska	30.1%	--	--	--	20.0%	36.3%	--	29.6%
California	38.9%	--	--	--	20.4%	41.2%	--	39.2%
Hawaii	28.3%	0.0%	--	--	23.5%	28.7%	--	28.0%
Oregon	18.8%	--	--	--	28.3%	16.7%	--	18.3%
Washington	20.0%	--	--	--	30.7%	18.1%	--	19.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.61%	5.39%	5.31%	2.89%	0.93%	1.99%	2.88%	1.67%
New England:								
Connecticut	2.84%	--	3.85%	--	10.84% *	2.04%	6.12%	2.66%
Maine	1.14%	--	--	--	4.01%	1.08%	--	1.14%
Massachusetts	1.55%	--	--	--	3.84%	1.18%	--	1.39%
New Hampshire	1.89%	--	--	--	1.94%	2.46%	--	1.92%
Rhode Island	1.37%	--	--	4.20%	4.90%	1.39%	--	1.36%
Vermont	1.71%	--	--	7.92%	1.90%	2.39%	--	1.72%
Middle Atlantic:								
New Jersey	3.02%	--	--	--	5.39%	3.28%	--	3.06%
New York	1.56%	--	--	--	3.76%	1.78%	--	1.61%
Pennsylvania	1.76%	--	--	--	4.56%	1.95%	--	1.77%
East North Central:								
Illinois	1.66%	--	--	--	4.56%	1.78%	--	1.66%
Indiana	2.74%	--	--	--	2.70%	3.44%	--	2.77%
Michigan	2.70%	--	3.12%	--	2.53%	3.18%	--	2.80%
Ohio	1.43%	--	--	--	2.99%	1.54%	--	1.38%
Wisconsin	1.80%	--	--	--	3.58%	2.20%	--	1.85%
West North Central:								
Iowa	2.72%	--	--	7.86%	4.57%	3.28%	--	2.83%
Kansas	2.71%	--	--	--	3.26%	3.63%	--	2.79%
Minnesota	1.91%	--	--	--	2.50%	2.48%	--	1.95%
Missouri	1.80%	--	--	--	4.04%	1.52%	7.93%	1.45%
Nebraska	2.13%	--	--	--	6.10%	2.18%	--	2.18%
North Dakota	1.94%	--	--	--	3.16%	1.99%	--	1.91%
South Dakota	1.94%	--	--	--	1.92%	1.83%	--	1.53%
South Atlantic:								
Delaware	4.00%	--	--	4.49%	--	4.26%	--	3.99%
District of Columbia	2.86%	--	--	--	7.08%	2.56%	0.55%	2.89%
Florida	2.31%	--	--	--	7.30%	2.44%	--	2.32%
Georgia	2.04%	--	--	3.64%	3.08%	2.12%	--	2.03%
Maryland	1.61%	--	3.01%	--	3.79%	1.34%	--	1.48%
North Carolina	2.59%	0.00%	--	--	5.47%	3.08%	--	2.75%
South Carolina	2.48%	--	--	--	4.89%	2.70%	--	2.51%
Virginia	0.87%	--	--	--	3.77%	0.61%	--	0.86%
West Virginia	5.75%	--	2.47%	--	--	6.48%	--	5.87%
East South Central:								
Alabama	1.74%	--	--	--	4.78%	1.38%	--	1.68%
Kentucky	1.44%	--	--	--	3.69%	1.28%	--	1.46%
Mississippi	2.44%	--	--	--	4.00%	2.56%	--	2.44%
Tennessee	2.96%	--	--	--	3.43%	3.44%	1.49%	3.00%
West South Central:								
Arkansas	1.70%	--	--	--	7.40%	1.70%	--	1.65%
Louisiana	2.63%	--	--	2.55%	4.06%	3.34%	--	2.66%
Oklahoma	1.94%	--	--	--	3.91%	1.66%	--	1.92%
Texas	1.98%	--	3.53%	4.80%	5.12%	2.00%	2.15%	1.97%
Mountain:								
Arizona	2.70%	--	3.12%	--	3.59%	3.20%	--	2.80%
Colorado	1.82%	--	--	--	2.41%	2.21%	--	1.76%
Idaho	1.34%	--	--	--	5.28%	1.23%	--	1.36%
Montana	3.79%	--	--	--	--	4.78%	--	4.24%
Nevada	3.49%	--	1.71%	--	4.54%	2.65%	--	2.52%
New Mexico	3.68%	--	--	--	3.92%	4.51%	--	3.67%
Utah	2.27%	--	--	--	5.49%	1.97%	--	2.13%
Wyoming	3.16%	--	--	8.54%	4.88%	3.38%	5.06%	3.09%
Pacific:								
Alaska	2.20%	--	--	--	3.02%	2.41%	--	2.18%
California	9.93%	--	--	--	3.91%	10.50%	--	10.06%
Hawaii	2.99%	0.00%	--	--	4.26%	3.19%	--	3.07%
Oregon	1.94%	--	--	--	4.27%	2.10%	--	1.95%
Washington	3.01%	--	--	--	3.47%	2.87%	--	2.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.7%	21.6%	20.0%	19.8%	22.5%	25.4%	19.8%	24.4%
New England:								
Connecticut	25.7%	--	19.1%	24.2%	26.9%	27.1%	23.6%	26.0%
Maine	21.2%	41.7% *	13.5%	12.9%	18.8%	23.0%	24.5%	20.5%
Massachusetts	24.4%	32.8% *	26.4%	21.2%	24.9%	23.9%	26.5%	24.0%
New Hampshire	22.3%	18.5% *	17.3%	15.1%	20.0%	26.3%	17.4%	23.4%
Rhode Island	25.7%	13.5% *	22.8%	29.1%	29.0%	24.7%	24.6%	25.9%
Vermont	22.0%	30.6% *	15.0%	21.0%	20.8%	24.0%	20.6%	22.4%
Middle Atlantic:								
New Jersey	22.4%	--	--	19.8%	25.9%	23.3%	13.5%	23.7%
New York	23.1%	25.1%	16.2%	19.9%	23.4%	24.1%	19.2%	23.8%
Pennsylvania	24.0%	26.8%	20.0%	22.4%	19.6%	26.3%	22.1%	24.3%
East North Central:								
Illinois	27.3%	41.2%	27.3%	19.2%	24.2%	28.8%	29.8%	26.8%
Indiana	24.4%	--	--	15.8%	21.6%	27.0%	25.9%	24.2%
Michigan	28.6%	--	24.1%	29.2%	23.6%	30.3%	27.3%	28.8%
Ohio	24.4%	22.3%	23.0%	32.8% *	23.4%	23.1%	22.2%	24.8%
Wisconsin	23.6%	--	--	21.9%	25.7%	23.8%	17.6%	24.4%
West North Central:								
Iowa	25.4%	22.3%	27.1%	20.5%	25.7%	27.3%	25.1%	25.4%
Kansas	21.0%	24.0%	--	20.8%	21.7%	20.8%	21.5%	20.9%
Minnesota	25.8%	--	28.1%	18.2%	27.3%	26.1%	23.4%	26.1%
Missouri	26.7%	30.4% *	28.9%	22.2%	30.1%	26.3%	26.2%	26.9%
Nebraska	27.3%	--	--	27.8%	22.1%	29.0%	25.6%	27.5%
North Dakota	30.4%	38.3%	30.8%	32.7%	24.5%	31.0%	30.0%	30.5%
South Dakota	27.1%	--	34.9%	25.1%	22.2%	28.9%	29.9%	26.3%
South Atlantic:								
Delaware	23.5%	8.6% *	--	15.9%	24.4%	25.9%	16.5%	24.7%
District of Columbia	24.2%	--	--	24.5%	23.3%	24.0%	26.8%	23.6%
Florida	24.2%	23.9% *	14.8%	14.9%	20.0%	27.2%	15.9%	25.5%
Georgia	24.6%	--	15.9%	19.4%	23.9%	26.5%	18.1%	25.5%
Maryland	21.6%	18.0% *	21.0% *	22.7%	19.6%	22.3%	21.4%	21.6%
North Carolina	21.6%	--	--	17.4%	18.5%	23.9%	15.7%	22.5%
South Carolina	19.9%	--	--	17.2%	15.6%	22.2%	17.9%	20.2%
Virginia	23.8%	--	11.2% *	18.5%	19.3%	27.3%	16.5%	24.9%
West Virginia	26.8%	--	21.3%	24.7%	19.9%	29.2%	21.7%	27.5%
East South Central:								
Alabama	27.3%	20.4% *	--	23.7%	33.4%	26.9%	21.2%	28.8%
Kentucky	24.9%	--	--	20.8%	21.8%	26.3%	26.1%	24.7%
Mississippi	20.7%	--	12.6%	12.1%	23.5%	23.2%	13.3%	22.2%
Tennessee	25.8%	--	--	24.9%	22.6%	28.9%	12.9%	27.6%
West South Central:								
Arkansas	22.9%	--	15.8% *	13.7%	17.8%	27.1%	13.6%	24.8%
Louisiana	23.8%	--	--	20.3%	24.2%	26.9%	16.8%	25.6%
Oklahoma	19.4%	12.4% *	11.1%	18.1%	20.1%	21.8%	15.7%	20.3%
Texas	23.9%	11.6% *	23.2%	18.0% *	21.5%	26.9%	15.0%	25.6%
Mountain:								
Arizona	20.5%	--	17.4%	17.9%	21.1%	20.9%	20.6%	20.5%
Colorado	22.4%	30.8%	20.2%	18.5%	23.3%	22.5%	22.7%	22.3%
Idaho	26.4%	35.5% *	14.4%	29.0%	22.9%	28.0%	24.0%	27.0%
Montana	20.8%	20.4% *	16.6%	16.1%	20.1%	24.9%	17.1%	22.2%
Nevada	20.6%	--	28.2%	22.0%	17.2%	20.7%	23.5%	20.0%
New Mexico	23.1%	--	--	15.3%	20.9%	26.7%	17.9% *	23.9%
Utah	30.3%	37.6%	45.9%	36.0%	33.3%	26.2%	41.8%	28.5%
Wyoming	25.0%	--	--	21.5%	27.4%	30.0%	16.1%	28.2%
Pacific:								
Alaska	25.0%	--	--	19.0%	27.6%	26.9%	14.8%	26.5%
California	22.2%	18.8%	20.1%	15.5%	21.9%	23.8%	17.5%	23.0%
Hawaii	19.1%	17.3%	10.9%	13.9%	15.9%	25.0%	14.9%	20.7%
Oregon	18.9%	13.1% *	10.2%	19.1%	16.6%	22.0%	13.7%	19.9%
Washington	19.6%	16.1% *	13.8%	10.5%	15.2%	24.2%	13.2%	21.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	1.60%	1.08%	0.87%	0.59%	0.42%	0.65%	0.33%
New England:								
Connecticut	1.70%	--	2.84%	7.02%	3.43%	1.84%	5.57%	1.79%
Maine	1.60%	13.12% *	4.01%	2.47%	2.41%	2.21%	5.82%	1.53%
Massachusetts	1.71%	9.83% *	6.16%	4.14%	3.37%	2.23%	4.63%	1.82%
New Hampshire	1.17%	8.44% *	3.85%	2.64%	1.67%	1.92%	2.70%	1.30%
Rhode Island	1.46%	4.99% *	3.95%	3.27%	2.65%	2.23%	3.21%	1.64%
Vermont	1.52%	17.03% *	3.03%	2.32%	2.77%	1.87%	4.32%	1.54%
Middle Atlantic:								
New Jersey	1.82%	--	--	2.78%	2.78%	2.50%	3.52%	1.89%
New York	0.81%	5.93%	4.43%	2.35%	1.68%	0.94%	2.66%	0.82%
Pennsylvania	1.04%	7.49%	4.23%	2.92%	1.88%	1.25%	2.96%	1.11%
East North Central:								
Illinois	1.83%	10.56%	5.43%	2.61%	2.76%	2.69%	5.10%	1.96%
Indiana	1.37%	--	--	3.59%	2.43%	1.60%	6.89%	1.32%
Michigan	1.60%	--	4.71%	3.30%	1.92%	2.31%	3.80%	1.75%
Ohio	1.97%	5.73%	4.75%	11.42% *	1.73%	1.51%	3.02%	2.25%
Wisconsin	1.21%	--	--	3.61%	2.40%	1.60%	4.01%	1.26%
West North Central:								
Iowa	1.57%	6.64%	5.22%	2.94%	3.41%	2.13%	3.44%	1.76%
Kansas	1.89%	6.58%	--	4.10%	2.31%	3.05%	3.90%	2.12%
Minnesota	2.18%	--	3.81%	2.18%	4.24%	3.28%	2.90%	2.47%
Missouri	1.78%	9.40% *	6.86%	3.74%	6.47%	1.62%	3.94%	1.99%
Nebraska	1.48%	--	--	4.78%	3.28%	1.77%	4.51%	1.56%
North Dakota	1.85%	11.30%	5.98%	3.69%	2.70%	2.99%	3.81%	2.11%
South Dakota	1.92%	--	6.86%	4.93%	2.19%	2.97%	4.27%	2.15%
South Atlantic:								
Delaware	2.51%	3.34% *	--	4.35%	5.21%	3.51%	3.25%	2.85%
District of Columbia	1.37%	--	--	2.75%	2.41%	1.64%	4.76%	1.31%
Florida	1.59%	7.87% *	3.77%	2.34%	5.51%	1.54%	2.56%	1.68%
Georgia	1.24%	--	4.13%	4.12%	3.99%	1.28%	2.85%	1.31%
Maryland	1.64%	6.19% *	6.56% *	3.24%	3.11%	2.55%	3.37%	1.86%
North Carolina	1.74%	--	--	3.40%	3.73%	2.49%	3.44%	1.97%
South Carolina	1.26%	--	--	3.19%	1.58%	1.83%	3.26%	1.36%
Virginia	1.94%	--	4.83% *	2.90%	4.54%	2.50%	3.35%	2.14%
West Virginia	1.35%	--	4.84%	4.30%	3.74%	1.55%	3.99%	1.41%
East South Central:								
Alabama	2.42%	8.65% *	--	4.18%	7.58%	2.63%	4.05%	2.79%
Kentucky	1.61%	--	--	3.35%	4.25%	1.81%	5.42%	1.66%
Mississippi	1.19%	--	2.45%	2.65%	2.74%	1.52%	2.70%	1.25%
Tennessee	2.40%	--	--	5.33%	3.23%	3.46%	2.32%	2.64%
West South Central:								
Arkansas	1.61%	--	5.38% *	2.19%	2.00%	2.24%	2.68%	1.81%
Louisiana	2.32%	--	--	3.98%	2.82%	4.41%	2.85%	2.83%
Oklahoma	1.42%	5.34% *	3.31%	3.32%	3.61%	1.65%	2.75%	1.64%
Texas	1.83%	3.90% *	5.46%	5.42% *	2.92%	2.63%	2.80%	2.10%
Mountain:								
Arizona	1.87%	--	4.66%	2.46%	3.33%	2.75%	3.87%	2.05%
Colorado	1.64%	7.51%	5.62%	2.93%	5.38%	1.84%	3.62%	1.84%
Idaho	1.97%	10.67% *	3.95%	5.17%	3.61%	3.10%	4.32%	2.27%
Montana	1.51%	10.13% *	4.71%	2.69%	2.18%	2.04%	4.03%	1.43%
Nevada	1.90%	--	7.34%	5.52%	3.32%	2.65%	4.73%	2.06%
New Mexico	2.12%	--	--	2.72%	3.54%	2.86%	6.95% *	2.18%
Utah	2.16%	7.61%	8.02%	4.68%	2.61%	2.52%	4.21%	2.12%
Wyoming	1.95%	--	--	3.22%	2.81%	3.57%	2.76%	2.31%
Pacific:								
Alaska	1.57%	--	--	5.52%	2.75%	2.07%	2.90%	1.69%
California	0.67%	3.87%	4.95%	1.75%	1.53%	0.80%	2.16%	0.66%
Hawaii	1.71%	4.79%	3.11%	2.94%	3.88%	2.39%	2.41%	2.17%
Oregon	1.33%	5.57% *	2.03%	3.87%	3.65%	1.57%	2.05%	1.51%
Washington	1.61%	6.26% *	3.05%	2.20%	3.36%	2.13%	2.27%	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.0%	46.4%	21.3%	13.0%	8.8%	2.1%	26.3%	4.3%
New England:								
Connecticut	11.4% *	--	0.0%	33.3% *	15.4% *	--	39.5% *	7.1% *
Maine	9.5% *	--	--	12.8% *	--	1.3% *	41.6% *	1.9% *
Massachusetts	3.9% *	--	--	0.0%	9.7% *	0.3% *	11.7% *	2.5% *
New Hampshire	8.9% *	--	--	29.1% *	0.0%	6.4% *	35.7% *	--
Rhode Island	3.6% *	--	--	8.5% *	0.0%	0.2% *	19.1% *	0.1% *
Vermont	11.2% *	100.0%	--	--	0.0%	9.4% *	37.4% *	--
Middle Atlantic:								
New Jersey	18.8% *	--	--	19.0% *	49.1% *	0.2% *	31.3% *	17.8% *
New York	13.1%	--	34.4% *	21.7% *	11.7% *	6.3% *	39.2%	9.3% *
Pennsylvania	8.0%	85.8%	35.9% *	7.5% *	9.0% *	0.8% *	43.4%	2.9% *
East North Central:								
Illinois	7.0% *	51.1% *	12.4% *	2.0% *	3.2% *	0.5% *	32.9% *	1.4% *
Indiana	4.3% *	0.0%	--	1.9% *	2.5% *	--	6.0% *	4.1% *
Michigan	15.1%	--	--	12.6% *	14.4% *	11.3% *	35.0%	12.0% *
Ohio	13.8% *	--	--	59.9% *	0.4% *	0.3% *	31.5%	10.9% *
Wisconsin	2.2% *	--	2.0% *	--	--	0.1% *	5.2% *	1.9% *
West North Central:								
Iowa	7.8% *	--	--	20.8% *	0.6% *	--	31.5% *	--
Kansas	8.1% *	78.3%	--	16.2% *	1.5% *	0.0%	46.7%	0.5% *
Minnesota	7.3% *	--	--	--	14.5% *	1.2% *	23.5% *	5.2% *
Missouri	13.3% *	--	--	24.6% *	36.5% *	0.2% *	15.0% *	13.0% *
Nebraska	4.1% *	--	--	11.2% *	0.3% *	0.0% *	36.1% *	0.7% *
North Dakota	10.5% *	75.3%	29.0% *	2.3% *	0.0%	6.2% *	33.8% *	--
South Dakota	5.8% *	--	6.6% *	0.4% *	11.7% *	0.0%	13.8% *	3.3% *
South Atlantic:								
Delaware	3.3% *	--	--	0.0%	0.2% *	0.0%	32.6% *	0.0% *
District of Columbia	11.8% *	--	--	16.3% *	10.3% *	0.2% *	40.4% *	--
Florida	2.4% *	--	1.8% *	6.0% *	0.2% *	0.5% *	21.3% *	0.7% *
Georgia	1.2% *	--	0.0%	0.0%	--	0.0%	--	0.9% *
Maryland	9.4% *	--	--	30.3% *	6.5% *	2.6% *	26.8% *	5.9% *
North Carolina	5.4% *	--	0.0%	--	17.9% *	0.4% *	22.6% *	--
South Carolina	1.9% *	--	0.0%	2.0% *	5.3% *	0.0%	8.8% *	0.9% *
Virginia	3.5% *	--	--	10.3% *	10.0% *	0.0%	17.6% *	2.1% *
West Virginia	10.4% *	--	--	29.2% *	0.0%	8.9% *	19.7% *	9.3% *
East South Central:								
Alabama	8.2% *	--	--	7.1% *	10.8% *	0.1% *	35.6% *	--
Kentucky	7.0% *	--	82.1%	7.6% *	0.0%	0.0%	52.0%	0.0%
Mississippi	--	--	--	1.2% *	7.4% *	--	13.6% *	--
Tennessee	1.5% *	--	0.0%	--	--	0.0%	--	1.3% *
West South Central:								
Arkansas	9.4% *	--	--	8.4% *	7.2% *	8.3% *	23.1% *	7.9% *
Louisiana	2.5% *	--	--	6.0% *	0.6% *	0.5% *	11.3% *	1.1% *
Oklahoma	6.8% *	--	0.0%	17.0% *	8.6% *	1.2% *	23.3% *	--
Texas	3.4% *	--	26.9% *	--	0.3% *	1.4% *	23.4% *	1.1% *
Mountain:								
Arizona	5.1% *	--	--	0.0%	--	3.3% *	18.3% *	3.3% *
Colorado	5.7% *	--	--	7.7% *	0.8% *	--	21.2% *	2.2% *
Idaho	11.0% *	--	--	25.0% *	8.4% *	0.0%	48.7%	1.9% *
Montana	7.6% *	--	--	8.7% *	11.7% *	0.0%	21.7% *	3.5% *
Nevada	7.5% *	--	--	8.2% *	--	--	16.4% *	5.5% *
New Mexico	13.4% *	--	0.0%	0.0%	0.0% *	20.9% *	6.9% *	14.1% *
Utah	5.3% *	--	--	16.2% *	0.0% *	0.2% *	23.0% *	1.2% *
Wyoming	6.1% *	--	--	1.0% *	0.0%	8.2% *	12.5% *	--
Pacific:								
Alaska	4.2% *	--	--	11.9% *	8.6% *	0.0% *	21.2% *	2.9% *
California	4.9% *	34.4% *	30.3% *	6.8% *	7.8% *	0.7% *	26.3%	2.2% *
Hawaii	13.5%	--	--	14.0% *	7.6% *	7.2% *	34.5%	7.7%
Oregon	20.8% *	--	0.0%	1.1% *	36.2% *	17.8% *	16.0% *	21.4% *
Washington	6.2% *	--	--	7.1% *	0.9% *	--	27.4% *	3.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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Table II.D.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.71%	4.36%	3.41%	3.42%	2.28%	0.37%	2.01%	0.73%
New England:								
Connecticut	5.76% *	--	0.00%	22.58% *	11.74% *	--	23.02% *	4.36% *
Maine	4.92% *	--	--	9.74% *	--	1.21% *	18.01% *	1.28% *
Massachusetts	2.14% *	--	--	0.00%	8.98% *	0.22% *	7.21% *	2.23% *
New Hampshire	3.60% *	--	--	14.29% *	0.00%	5.11% *	11.20% *	--
Rhode Island	1.28% *	--	--	5.12% *	0.00%	0.14% *	6.96% *	0.08% *
Vermont	4.90% *	0.00%	--	--	0.00%	6.70% *	15.22% *	--
Middle Atlantic:								
New Jersey	13.64% *	--	--	13.12% *	28.80% *	0.17% *	16.72% *	14.88% *
New York	2.65%	--	14.37% *	9.77% *	6.77% *	2.37% *	8.24%	2.81% *
Pennsylvania	2.01%	8.74%	14.66% *	4.21% *	4.75% *	0.66% *	9.55%	1.25% *
East North Central:								
Illinois	2.86% *	18.78% *	7.14% *	1.25% *	2.32% *	0.53% *	12.40% *	0.75% *
Indiana	1.85% *	0.00%	--	1.64% *	2.12% *	--	3.92% *	2.02% *
Michigan	4.09%	--	--	6.31% *	6.58% *	5.82% *	10.02%	4.53% *
Ohio	8.04% *	--	--	21.41% *	0.41% *	0.19% *	9.34%	9.49% *
Wisconsin	1.24% *	--	2.06% *	--	--	0.09% *	4.41% *	1.29% *
West North Central:								
Iowa	3.10% *	--	--	11.82% *	0.36% *	--	10.77% *	--
Kansas	2.69% *	11.80%	--	14.20% *	1.51% *	0.00%	10.72%	0.50% *
Minnesota	3.99% *	--	--	--	12.74% *	0.91% *	10.61% *	4.29% *
Missouri	7.31% *	--	--	13.05% *	26.57% *	0.16% *	7.21% *	8.71% *
Nebraska	1.51% *	--	--	6.93% *	0.28% *	0.03% *	11.26% *	0.64% *
North Dakota	3.56% *	12.94%	20.23% *	1.85% *	0.00%	4.25% *	10.38% *	--
South Dakota	2.41% *	--	4.35% *	0.43% *	6.74% *	0.00%	7.48% *	2.03% *
South Atlantic:								
Delaware	2.14% *	--	--	0.00%	0.17% *	0.00%	15.82% *	0.03% *
District of Columbia	3.84% *	--	--	8.78% *	7.33% *	0.20% *	12.28% *	--
Florida	0.98% *	--	1.98% *	3.80% *	0.21% *	0.56% *	9.03% *	0.49% *
Georgia	0.89% *	--	0.00%	0.00%	--	0.00%	--	0.93% *
Maryland	3.34% *	--	--	14.95% *	5.00% *	2.45% *	10.10% *	3.26% *
North Carolina	2.97% *	--	0.00%	--	15.38% *	0.39% *	8.08% *	--
South Carolina	0.99% *	--	0.00%	2.07% *	5.10% *	0.00%	4.91% *	0.88% *
Virginia	1.65% *	--	--	6.29% *	9.50% *	0.00%	8.12% *	1.63% *
West Virginia	4.61% *	--	--	13.55% *	0.00%	5.94% *	12.17% *	4.95% *
East South Central:								
Alabama	3.34% *	--	--	6.17% *	8.28% *	0.06% *	12.85% *	--
Kentucky	3.03% *	--	10.35%	7.55% *	0.00%	0.00%	13.85%	0.00%
Mississippi	--	--	--	1.22% *	7.02% *	--	8.21% *	--
Tennessee	0.93% *	--	0.00%	--	--	0.00%	--	0.96% *
West South Central:								
Arkansas	5.80% *	--	--	7.64% *	4.84% *	7.48% *	10.42% *	6.36% *
Louisiana	1.41% *	--	--	6.00% *	0.58% *	0.47% *	8.42% *	0.71% *
Oklahoma	2.92% *	--	0.00%	10.42% *	7.15% *	1.21% *	10.53% *	--
Texas	1.72% *	--	20.68% *	--	0.23% *	1.38% *	11.91% *	1.04% *
Mountain:								
Arizona	2.15% *	--	--	0.00%	--	1.84% *	12.91% *	1.48% *
Colorado	2.26% *	--	--	4.37% *	0.83% *	--	8.27% *	1.93% *
Idaho	3.41% *	--	--	13.69% *	6.55% *	0.01%	12.40%	1.49% *
Montana	2.55% *	--	--	6.08% *	7.64% *	0.00%	9.32% *	2.07% *
Nevada	2.80% *	--	--	5.90% *	--	--	8.40% *	2.72% *
New Mexico	9.28% *	--	0.00%	0.00%	0.04% *	14.12% *	7.07% *	10.24% *
Utah	2.36% *	--	--	10.63% *	0.03% *	0.16% *	9.71% *	1.05% *
Wyoming	3.70% *	--	--	1.02% *	0.00%	7.23% *	6.11% *	--
Pacific:								
Alaska	2.43% *	--	--	9.30% *	7.03% *	0.02% *	11.25% *	2.46% *
California	1.54% *	11.28% *	13.74% *	2.95% *	3.93% *	0.39% *	6.74%	0.94% *
Hawaii	2.78%	--	--	9.18% *	4.28% *	2.67% *	9.44%	2.21%
Oregon	7.12% *	--	0.00%	1.10% *	21.02% *	6.20% *	7.74% *	7.98% *
Washington	2.42% *	--	--	5.15% *	0.96% *	--	9.96% *	2.08% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.4.b Percent of private-sector employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by firm size and State: United States, 2024

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	61.4%	16.2%	16.1%	17.9%	44.7%	79.8%	16.1%	67.9%
New England:								
Connecticut	62.1%	--	--	19.2% *	38.6% *	87.9%	14.4% *	69.5%
Maine	50.4%	0.0%	--	20.4% *	43.3%	71.9%	9.1% *	60.2%
Massachusetts	52.6%	--	--	14.9% *	33.7%	72.0%	15.3% *	59.0%
New Hampshire	70.8%	0.0%	--	6.1% *	72.7%	88.3%	5.0% *	81.9%
Rhode Island	47.6%	--	--	2.2% *	21.1% *	83.7%	11.7% *	55.6%
Vermont	63.6%	0.0%	--	30.9% *	82.6%	79.9%	8.3% *	78.0%
Middle Atlantic:								
New Jersey	42.4%	--	0.0%	13.5% *	32.4% *	56.2%	6.7% *	45.5%
New York	57.4%	--	24.8% *	16.5% *	42.6%	78.2%	18.5% *	63.1%
Pennsylvania	57.0%	0.0%	5.1% *	16.8% *	57.2%	72.0%	4.2% *	64.6%
East North Central:								
Illinois	55.5%	27.5% *	9.4% *	5.3% *	32.4% *	81.1%	20.0% *	63.2%
Indiana	74.4%	0.0%	--	44.9% *	67.4%	86.6%	10.0% *	81.9%
Michigan	53.2%	--	--	9.0% *	43.7%	65.8%	23.7% *	57.8%
Ohio	58.3%	--	0.0%	7.6% *	60.4%	84.3%	6.6% *	66.6%
Wisconsin	63.5%	--	--	28.8% *	56.2%	78.3%	42.1% *	65.6%
West North Central:								
Iowa	62.6%	--	--	30.9% *	61.9%	82.5%	19.6% *	71.5%
Kansas	68.8%	--	0.0%	39.6% *	61.1%	89.0%	24.3% *	77.6%
Minnesota	59.3%	0.0%	--	14.2% *	53.3%	75.2%	12.9% *	65.4%
Missouri	48.8%	--	--	22.7% *	24.1% *	69.9%	22.8% *	54.2%
Nebraska	74.3%	--	--	--	76.5%	90.1%	20.6% *	80.0%
North Dakota	61.1%	--	22.3% *	23.7% *	61.8%	94.3%	17.9% *	73.9%
South Dakota	58.5%	0.0%	29.8% *	25.3% *	48.5%	82.8%	31.1% *	66.8%
South Atlantic:								
Delaware	75.5%	0.0%	--	13.4% *	46.2% *	95.1%	14.6% *	82.3%
District of Columbia	50.9%	0.0%	0.0%	14.7% *	43.6%	77.6%	--	62.1%
Florida	70.1%	--	--	18.3% *	32.2% *	83.2%	25.9% *	74.2%
Georgia	58.2%	--	--	12.7% *	21.7% *	76.9%	11.4% *	62.8%
Maryland	55.6%	--	--	20.5% *	64.1%	68.2%	10.6% *	64.8%
North Carolina	66.7%	--	--	20.2% *	49.3% *	80.0%	37.4% *	69.9%
South Carolina	60.2%	0.0%	--	9.6% *	37.2%	79.2%	13.9% *	67.3%
Virginia	75.1%	0.0%	--	16.9% *	58.9%	90.8%	15.9% *	81.0%
West Virginia	65.8%	0.0%	--	39.6% *	50.1% *	77.6%	24.7% *	70.6%
East South Central:								
Alabama	59.2%	--	--	27.1% *	36.7% *	84.0%	15.8% *	66.7%
Kentucky	71.8%	--	--	41.8% *	42.9% *	93.9%	17.2% *	80.3%
Mississippi	73.1%	0.0%	0.0%	18.5% *	49.5%	98.3%	0.0%	81.8%
Tennessee	69.8%	--	--	11.2% *	57.4%	87.5%	19.4% *	73.0%
West South Central:								
Arkansas	63.7%	0.0%	--	--	43.7%	73.3%	31.1% *	67.2%
Louisiana	61.6%	--	--	23.4% *	63.1%	73.6%	10.7% *	70.1%
Oklahoma	64.7%	0.0%	--	20.0% *	60.0%	89.4%	5.4% *	75.4%
Texas	72.3%	--	8.6% *	14.8% *	48.0%	92.9%	6.5% *	79.8%
Mountain:								
Arizona	72.5%	--	--	25.1% *	47.6%	93.1%	26.9% *	78.4%
Colorado	53.6%	--	--	16.2% *	68.4%	65.9%	13.8% *	62.7%
Idaho	51.8%	--	0.0%	5.2% *	59.3%	75.9%	--	63.0%
Montana	51.6%	0.0%	--	22.0% *	48.4%	78.8%	23.0% *	59.9%
Nevada	69.7%	--	--	41.8% *	29.9% *	91.9%	45.7% *	75.0%
New Mexico	69.7%	0.0%	--	30.5% *	63.5%	83.9%	1.7% *	77.5%
Utah	62.2%	--	--	17.7% *	58.3%	87.2%	20.2% *	72.1%
Wyoming	66.5%	--	--	47.8%	79.1%	73.8%	36.8%	72.7%
Pacific:								
Alaska	57.8%	--	0.0%	30.9% *	61.1%	63.9%	14.0% *	61.3%
California	56.3%	18.4% *	7.7% *	24.7% *	27.0%	72.0%	13.8% *	61.8%
Hawaii	45.7%	--	--	10.1% *	20.7% *	66.1%	17.9% *	53.4%
Oregon	57.4%	--	--	5.4% *	28.8% *	83.7%	17.1% *	62.8%
Washington	66.1%	--	0.0%	22.8% *	48.2% *	82.3%	12.4% *	73.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.56%	3.86%	2.67%	1.81%	2.37%	1.64%	1.64%	1.61%
New England:								
Connecticut	6.04%	--	--	11.05% *	14.81% *	4.63%	9.31% *	5.95%
Maine	6.81%	0.00%	--	10.87% *	10.45%	11.15%	5.44% *	7.91%
Massachusetts	6.04%	--	--	8.26% *	9.59%	8.41%	7.34% *	6.57%
New Hampshire	3.82%	0.00%	--	4.05% *	7.57%	3.45%	3.13% *	3.40%
Rhode Island	6.10%	--	--	1.45% *	8.22% *	5.41%	5.23% *	7.05%
Vermont	5.54%	0.00%	--	10.37% *	5.35%	8.05%	4.23% *	4.80%
Middle Atlantic:								
New Jersey	10.70%	--	0.00%	7.93% *	22.21% *	12.47%	6.66% *	11.91%
New York	3.51%	--	16.57% *	6.39% *	8.04%	3.91%	6.77% *	3.81%
Pennsylvania	6.04%	0.00%	5.08% *	8.92% *	7.96%	9.95%	2.32% *	7.03%
East North Central:								
Illinois	5.99%	19.62% *	5.31% *	2.82% *	10.57% *	6.74%	12.28% *	6.37%
Indiana	4.81%	0.00%	--	16.30% *	10.13%	4.42%	6.42% *	3.99%
Michigan	6.68%	--	--	5.22% *	11.89%	8.97%	9.26% *	7.40%
Ohio	6.40%	--	0.00%	5.46% *	8.47%	3.74%	3.42% *	7.92%
Wisconsin	5.13%	--	--	12.30% *	10.08%	6.81%	15.44% *	5.47%
West North Central:								
Iowa	4.97%	--	--	9.75% *	10.02%	6.46%	6.76% *	5.54%
Kansas	5.27%	--	0.00%	14.50% *	8.94%	4.57%	10.90% *	5.01%
Minnesota	6.28%	0.00%	--	6.02% *	12.61%	8.96%	6.97% *	7.02%
Missouri	6.55%	--	--	9.30% *	11.60% *	9.06%	10.27% *	7.98%
Nebraska	4.60%	--	--	--	7.99%	3.99%	8.09% *	4.54%
North Dakota	5.35%	--	11.58% *	9.28% *	9.06%	2.32%	7.09% *	5.56%
South Dakota	6.65%	0.00%	20.18% *	11.30% *	10.29%	9.49%	12.55% *	7.70%
South Atlantic:								
Delaware	5.72%	0.00%	--	7.38% *	16.43% *	2.37%	7.03% *	5.52%
District of Columbia	5.16%	0.00%	0.00%	7.06% *	11.47%	6.65%	--	5.86%
Florida	6.44%	--	--	6.85% *	13.49% *	5.56%	12.18% *	6.56%
Georgia	7.60%	--	--	6.37% *	12.07% *	7.36%	5.41% *	8.52%
Maryland	7.54%	--	--	13.32% *	10.81%	12.54%	4.41% *	9.25%
North Carolina	5.37%	--	--	9.83% *	15.19% *	5.64%	17.02% *	5.76%
South Carolina	5.36%	0.00%	--	6.34% *	8.88%	7.49%	6.87% *	6.03%
Virginia	4.49%	0.00%	--	8.52% *	15.92%	2.64%	8.96% *	4.09%
West Virginia	6.04%	0.00%	--	13.44% *	15.59% *	7.36%	13.25% *	6.48%
East South Central:								
Alabama	6.99%	--	--	14.48% *	14.11% *	5.59%	7.54% *	8.04%
Kentucky	5.39%	--	--	16.53% *	14.60% *	2.27%	9.19% *	5.71%
Mississippi	6.35%	0.00%	0.00%	9.64% *	13.33%	0.95%	0.00%	5.93%
Tennessee	5.91%	--	--	5.72% *	13.16%	4.77%	8.96% *	6.15%
West South Central:								
Arkansas	7.72%	0.00%	--	--	9.83%	9.89%	13.39% *	8.46%
Louisiana	7.14%	--	--	15.03% *	10.31%	12.29%	6.85% *	8.33%
Oklahoma	5.02%	0.00%	--	9.47% *	11.63%	4.34%	3.20% *	5.17%
Texas	4.43%	--	6.27% *	9.69% *	10.10%	2.66%	3.46% *	4.25%
Mountain:								
Arizona	4.44%	--	--	9.59% *	13.76%	2.25%	10.61% *	4.13%
Colorado	6.35%	--	--	7.75% *	13.86%	9.10%	5.89% *	7.21%
Idaho	5.90%	--	0.00%	3.57% *	13.56%	8.75%	--	7.32%
Montana	7.20%	0.00%	--	15.69% *	10.72%	9.80%	13.89% *	8.01%
Nevada	5.04%	--	--	17.90% *	11.08% *	3.00%	14.40% *	5.34%
New Mexico	6.46%	0.00%	--	13.44% *	12.81%	6.08%	1.74% *	5.72%
Utah	7.05%	--	--	10.10% *	10.39%	6.62%	8.24% *	6.93%
Wyoming	5.32%	--	--	12.25%	7.83%	6.03%	10.92%	5.33%
Pacific:								
Alaska	5.88%	--	0.00%	17.02% *	12.12%	7.47%	7.97% *	6.35%
California	10.15%	8.54% *	6.93% *	8.25% *	5.54%	10.38%	4.65% *	10.22%
Hawaii	7.58%	--	--	5.35% *	8.96% *	9.54%	8.35% *	8.55%
Oregon	6.24%	--	--	4.01% *	11.11% *	4.35%	7.54% *	7.11%
Washington	7.84%	--	0.00%	10.84% *	15.64% *	8.20%	6.86% *	8.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.5 Percent of private-sector employees enrolled in a purchased health insurance plan that have family coverage by firm size and State: United States, 2024

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	21.3%	20.6%	20.1%	19.9%	21.4%	22.7%	19.6%	22.0%
New England:								
Connecticut	24.0%	--	20.0%	24.9% *	26.4%	24.7%	25.0%	23.6%
Maine	18.3%	--	12.8% *	12.5%	17.5%	16.2%	25.8%	15.9%
Massachusetts	21.2%	--	26.0%	21.4%	25.5%	16.4%	26.5%	19.8%
New Hampshire	17.7%	18.5% *	16.9%	15.6%	18.0%	21.1%	17.6%	17.7%
Rhode Island	25.8%	--	22.4%	29.4%	27.8%	22.9%	25.3%	26.0%
Vermont	21.5%	--	16.0%	21.1%	18.0%	22.9%	22.4%	20.6%
Middle Atlantic:								
New Jersey	22.2%	--	--	19.6%	26.0%	25.1%	13.3%	24.6%
New York	22.3%	22.4%	16.0%	20.6%	24.4%	23.0%	18.8%	23.7%
Pennsylvania	23.1%	27.1%	22.0%	22.4%	17.9%	26.7%	23.6%	23.0%
East North Central:								
Illinois	23.4%	34.6%	29.4%	20.4%	20.7%	23.2%	28.2%	21.6%
Indiana	22.6%	--	--	15.2% *	18.0%	30.8%	30.6%	19.6%
Michigan	25.9%	--	22.1%	30.0%	23.8%	26.2%	25.7%	26.0%
Ohio	24.2%	19.9%	23.0%	34.0% *	20.0%	18.8%	22.0%	25.3%
Wisconsin	21.6%	--	--	20.6%	22.6%	25.0%	15.1%	23.3%
West North Central:								
Iowa	25.1%	23.2% *	--	20.8%	26.4%	31.0%	26.0%	24.7%
Kansas	19.4%	--	--	16.1%	19.5%	21.2%	19.5%	19.4%
Minnesota	23.2%	--	25.9%	19.3%	29.8%	19.1% *	24.3%	22.8%
Missouri	29.2%	--	24.4%	24.5%	33.3%	29.5%	27.0%	30.0%
Nebraska	25.6%	--	--	29.8%	17.1%	28.9%	25.0%	25.9%
North Dakota	27.9%	--	31.3%	32.8%	21.9%	12.8%	28.8%	27.1%
South Dakota	24.5%	--	30.8%	23.2%	22.1%	21.7%	27.9%	22.7%
South Atlantic:								
Delaware	17.1%	--	--	15.6% *	21.9% *	13.6%	16.7%	17.3%
District of Columbia	25.4%	--	--	25.7%	22.5%	27.9%	27.8%	24.2%
Florida	20.8%	24.5% *	--	14.1%	21.0% *	27.5%	14.5%	23.6%
Georgia	24.0%	--	--	21.0%	27.7%	24.5%	20.4%	25.1%
Maryland	18.7%	17.7% *	--	22.9%	12.8%	18.6%	21.7%	17.4%
North Carolina	17.7%	--	--	16.9%	20.2% *	18.5%	12.5%	19.6%
South Carolina	17.2%	--	--	17.3%	14.6%	19.4%	17.7%	17.1%
Virginia	15.8%	--	11.6% *	18.5%	12.1%	17.9%	16.6%	15.5%
West Virginia	25.0%	--	--	22.4%	20.4% *	29.9%	20.0%	27.0%
East South Central:								
Alabama	27.5%	22.5% *	--	20.4%	37.9% *	26.7%	21.2%	31.6%
Kentucky	23.1%	--	--	17.3%	24.6% *	21.0%	24.4%	22.4%
Mississippi	16.2%	--	12.6%	13.6%	22.4%	8.1% *	14.2%	17.8%
Tennessee	21.2%	--	--	29.9%	17.5%	22.7%	12.4%	24.5%
West South Central:								
Arkansas	16.4%	--	8.1% *	13.6%	15.9%	20.7%	10.5%	18.8%
Louisiana	20.0%	--	--	22.8%	19.2%	23.0% *	18.8%	20.7% *
Oklahoma	15.9%	14.5% *	10.9% *	20.0%	17.5%	13.9%	16.1%	15.9%
Texas	17.3%	12.7% *	25.6%	18.3% *	17.8%	14.1% *	16.3%	17.9%
Mountain:								
Arizona	18.5%	--	14.2% *	18.2%	23.2%	13.2%	18.1%	18.7%
Colorado	22.0%	--	22.3% *	21.5%	15.4% *	23.2%	26.5%	20.2%
Idaho	22.8%	--	14.4%	30.9%	17.9%	19.1%	24.0%	22.2%
Montana	18.5%	21.3% *	15.0%	15.9%	21.2%	20.2%	16.3%	19.9%
Nevada	16.0%	--	--	16.5%	17.7%	10.8% *	16.2%	16.0%
New Mexico	18.2%	--	--	13.9%	18.2%	21.5%	18.7% *	17.9%
Utah	31.6%	--	50.7%	37.3%	29.2%	20.7%	42.2%	27.1%
Wyoming	20.6%	--	--	21.9%	22.2%	24.3%	16.4%	23.6%
Pacific:								
Alaska	24.9%	--	--	18.8% *	27.0%	33.4%	13.8%	29.0%
California	21.0%	18.1%	20.1%	13.7%	21.4%	25.9%	17.0%	22.5%
Hawaii	16.0%	16.9% *	9.7%	14.7%	15.7% *	20.1%	14.7%	16.7%
Oregon	16.4%	--	9.3%	20.0%	16.9% *	17.2%	13.8%	17.3%
Washington	16.3%	16.8% *	14.7%	9.1%	16.9% *	25.4%	12.9%	18.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that have family coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	1.62%	1.22%	1.03%	0.86%	0.81%	0.70%	0.57%
New England:								
Connecticut	3.34%	--	3.20%	8.65% *	5.00%	4.40%	6.58%	3.88%
Maine	2.23%	--	4.29% *	2.72%	3.68%	2.83%	6.63%	1.98%
Massachusetts	2.62%	--	6.52%	4.86%	4.60%	3.70%	5.31%	2.84%
New Hampshire	1.57%	8.44% *	4.27%	2.81%	2.64%	2.21%	2.83%	1.58%
Rhode Island	1.93%	--	4.17%	3.35%	3.15%	5.02%	3.44%	2.32%
Vermont	2.74%	--	3.49%	2.69%	3.81%	4.16%	4.96%	2.30%
Middle Atlantic:								
New Jersey	2.47%	--	--	3.13%	3.75%	2.75%	3.64%	2.37%
New York	1.35%	6.06%	4.71%	2.51%	2.13%	2.24%	2.89%	1.44%
Pennsylvania	1.80%	7.56%	4.27%	3.33%	2.50%	2.75%	3.12%	2.20%
East North Central:								
Illinois	1.61%	9.92%	6.12%	2.84%	1.90%	1.40%	4.81%	1.26%
Indiana	3.28%	--	--	5.39% *	3.05%	3.48%	8.52%	2.81%
Michigan	1.99%	--	5.74%	3.67%	2.84%	3.39%	4.18%	2.27%
Ohio	4.29%	5.62%	4.75%	12.61% *	2.68%	3.01%	3.14%	6.24%
Wisconsin	1.65%	--	--	3.04%	2.79%	3.04%	3.43%	1.81%
West North Central:								
Iowa	2.27%	7.91% *	--	3.42%	4.23%	3.22%	4.07%	2.73%
Kansas	2.10%	--	--	2.91%	3.21%	4.97%	3.83%	2.41%
Minnesota	3.92%	--	4.10%	2.44%	7.46%	6.66% *	3.29%	4.98%
Missouri	3.10%	--	5.56%	5.06%	8.52%	2.36%	4.33%	3.90%
Nebraska	2.62%	--	--	5.20%	2.30%	4.07%	5.16%	3.03%
North Dakota	2.86%	--	7.51%	4.38%	3.56%	2.93%	4.20%	3.83%
South Dakota	2.23%	--	6.72%	5.77%	2.67%	1.82%	4.45%	2.48%
South Atlantic:								
Delaware	2.84%	--	--	4.90% *	7.04% *	3.18%	3.79%	3.88%
District of Columbia	2.30%	--	--	3.09%	3.35%	3.19%	5.17%	2.20%
Florida	2.63%	8.57% *	--	2.42%	8.21% *	1.52%	2.68%	3.46%
Georgia	2.26%	--	--	5.01%	4.23%	2.42%	3.33%	2.61%
Maryland	2.15%	6.36% *	--	3.39%	2.99%	3.76%	3.72%	2.22%
North Carolina	2.56%	--	--	3.98%	6.69% *	4.67%	2.40%	3.63%
South Carolina	1.36%	--	--	3.44%	1.92%	1.88%	3.33%	1.39%
Virginia	1.73%	--	5.41% *	3.44%	2.15%	2.89%	3.83%	1.83%
West Virginia	2.30%	--	--	4.68%	7.28% *	2.42%	3.82%	2.67%
East South Central:								
Alabama	4.52%	10.02% *	--	2.89%	12.34% *	1.99%	4.61%	6.58%
Kentucky	3.91%	--	--	3.32%	8.11% *	2.75%	5.99%	5.16%
Mississippi	2.25%	--	2.45%	3.40%	4.69%	3.11% *	2.79%	3.26%
Tennessee	2.58%	--	--	6.39%	3.14%	3.24%	2.65%	3.26%
West South Central:								
Arkansas	1.83%	--	3.36% *	2.25%	2.43%	3.21%	2.06%	2.22%
Louisiana	4.17%	--	--	4.92%	3.01%	12.27% *	3.12%	6.25% *
Oklahoma	2.05%	6.58% *	3.37% *	3.79%	5.03%	3.35%	2.98%	2.77%
Texas	2.35%	4.40% *	6.01%	6.38% *	3.12%	4.73% *	3.17%	3.24%
Mountain:								
Arizona	2.27%	--	4.96% *	2.91%	4.78%	3.68%	4.37%	2.64%
Colorado	2.45%	--	7.01% *	3.79%	5.46% *	3.83%	4.56%	2.75%
Idaho	2.87%	--	3.95%	5.30%	4.68%	3.43%	4.46%	3.64%
Montana	2.31%	10.51% *	3.83%	2.82%	3.89%	3.98%	4.64%	2.20%
Nevada	2.28%	--	--	3.99%	4.42%	4.00% *	3.12%	3.02%
New Mexico	3.15%	--	--	3.53%	3.89%	5.91%	7.37% *	3.02%
Utah	2.77%	--	8.49%	4.98%	3.10%	2.61%	4.93%	2.57%
Wyoming	2.06%	--	--	5.00%	3.95%	2.41%	3.65%	2.23%
Pacific:								
Alaska	2.75%	--	--	7.73% *	5.41%	2.70%	2.96%	3.15%
California	1.20%	4.29%	5.24%	1.60%	1.78%	1.75%	2.33%	1.30%
Hawaii	1.77%	5.58% *	2.58%	3.35%	4.71% *	2.45%	2.62%	2.38%
Oregon	2.31%	--	2.58%	4.25%	5.09% *	2.46%	2.44%	2.98%
Washington	2.37%	7.44% *	3.21%	2.24%	5.82% *	5.71%	2.40%	3.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that have family coverage by firm size and State: United States, 2024

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	25.5%	28.7%	19.4%	19.4%	24.0%	26.2%	20.8%	25.7%
New England:								
Connecticut	26.8%	--	--	21.5% *	27.8%	27.5%	--	27.3%
Maine	25.0%	0.0%	--	--	20.9%	27.7%	--	25.5%
Massachusetts	28.1%	--	--	--	23.9%	29.0%	--	28.2%
New Hampshire	24.9%	--	--	--	20.8%	27.2%	--	25.1%
Rhode Island	25.6%	--	--	--	34.7%	25.1%	--	25.9%
Vermont	22.3%	--	--	--	21.5%	24.3%	11.0%	22.9%
Middle Atlantic:								
New Jersey	22.7%	--	--	--	25.7%	22.1%	--	22.7%
New York	23.7%	--	--	16.9% *	22.2%	24.4%	20.7% *	23.9%
Pennsylvania	24.7%	--	--	--	21.2%	26.1%	--	25.1%
East North Central:								
Illinois	31.6%	--	--	--	37.1%	30.6%	38.9% *	31.2%
Indiana	25.1%	--	--	--	23.8%	26.5%	--	25.5%
Michigan	31.4%	--	--	--	23.3%	33.1%	--	31.2%
Ohio	24.6%	--	--	--	26.2%	24.1%	--	24.6%
Wisconsin	24.9%	--	--	25.8% *	28.8%	23.5%	--	25.0%
West North Central:								
Iowa	25.5%	--	--	19.8%	25.3%	26.6%	22.2%	25.7%
Kansas	21.8%	--	--	--	23.5%	20.7%	--	21.4%
Minnesota	27.9%	--	--	--	25.5%	29.6%	--	28.3%
Missouri	24.6%	--	--	16.9%	23.3%	25.1%	23.7% *	24.7%
Nebraska	28.0%	--	--	--	24.2%	29.0%	--	28.0%
North Dakota	32.3%	--	--	--	26.5%	33.8%	--	32.0%
South Dakota	29.4%	0.0%	--	--	22.4%	31.1%	--	28.6%
South Atlantic:								
Delaware	26.8%	0.0%	--	--	28.2%	27.1%	--	27.2%
District of Columbia	23.1%	--	--	--	24.4%	23.1%	--	23.3%
Florida	26.0%	--	--	20.2% *	18.3%	27.2%	--	26.2%
Georgia	25.0%	--	--	12.8%	15.9%	27.2%	--	25.7%
Maryland	24.7%	--	--	--	27.9%	24.6%	--	24.9%
North Carolina	24.3%	--	--	--	17.0%	25.9%	--	24.1%
South Carolina	22.2%	--	--	--	17.4%	23.1%	--	22.3%
Virginia	28.6%	--	--	18.1%	33.1%	28.8%	--	29.0%
West Virginia	27.8%	0.0%	--	--	19.3%	29.0%	--	27.7%
East South Central:								
Alabama	27.2%	--	--	--	27.7%	26.9%	--	27.6%
Kentucky	25.7%	--	--	28.8%	18.9%	26.8%	--	25.4%
Mississippi	23.1%	--	--	--	24.6%	23.9%	0.0%	23.4%
Tennessee	28.5%	0.0%	--	10.8%	28.6%	30.1%	--	29.0%
West South Central:								
Arkansas	29.8%	--	--	--	20.8%	30.6%	--	29.5%
Louisiana	27.0%	--	--	--	28.5%	28.7%	--	28.4%
Oklahoma	22.1%	0.0%	--	13.1% *	22.3%	23.4%	--	22.4%
Texas	27.9%	--	--	16.4% *	28.0%	28.9%	6.8% *	28.8%
Mountain:								
Arizona	21.4%	--	--	--	19.2%	21.8%	32.7%	21.1%
Colorado	22.7%	--	--	--	30.6%	22.1%	--	23.8%
Idaho	30.8%	--	--	--	28.3%	32.9%	--	30.9%
Montana	23.6%	--	--	--	19.0%	26.6%	--	24.0%
Nevada	23.4%	--	--	--	16.1%	22.5%	--	21.8%
New Mexico	26.1%	--	--	20.1%	22.8%	28.0%	--	26.4%
Utah	29.6%	--	--	--	37.0%	27.2%	40.4%	29.1%
Wyoming	27.9%	--	--	21.0%	29.3%	32.8%	--	30.4%
Pacific:								
Alaska	25.1%	--	--	19.4%	28.1%	24.2%	--	25.1%
California	23.2%	--	--	25.3%	23.4%	23.1%	21.1%	23.3%
Hawaii	24.7%	--	--	--	16.5%	28.6%	15.9% *	26.0%
Oregon	21.4%	--	--	--	15.8%	23.3%	13.5%	21.8%
Washington	21.8%	--	--	--	13.7%	24.0%	--	22.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that have family coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	5.88%	2.23%	1.17%	0.77%	0.50%	1.72%	0.42%
New England:								
Connecticut	1.75%	--	--	8.71% *	4.37%	2.02%	--	1.81%
Maine	2.00%	0.00%	--	--	2.36%	2.61%	--	2.09%
Massachusetts	1.51%	--	--	--	4.25%	1.64%	--	1.55%
New Hampshire	1.62%	--	--	--	2.07%	2.22%	--	1.64%
Rhode Island	2.20%	--	--	--	3.79%	2.44%	--	2.28%
Vermont	1.81%	--	--	--	3.40%	2.06%	3.05%	1.92%
Middle Atlantic:								
New Jersey	2.92%	--	--	--	4.12%	3.72%	--	2.96%
New York	0.97%	--	--	5.52% *	2.61%	0.95%	6.71% *	0.96%
Pennsylvania	1.24%	--	--	--	2.63%	1.35%	--	1.24%
East North Central:								
Illinois	3.05%	--	--	--	8.62%	3.29%	18.36% *	3.05%
Indiana	1.43%	--	--	--	3.23%	1.74%	--	1.45%
Michigan	2.34%	--	--	--	2.48%	2.79%	--	2.45%
Ohio	1.21%	--	--	--	2.15%	1.46%	--	1.22%
Wisconsin	1.71%	--	--	11.48% *	3.95%	1.87%	--	1.69%
West North Central:								
Iowa	2.13%	--	--	5.30%	4.78%	2.37%	5.86%	2.24%
Kansas	2.77%	--	--	--	3.34%	3.36%	--	2.77%
Minnesota	1.83%	--	--	--	4.75%	1.86%	--	1.87%
Missouri	1.67%	--	--	2.98%	4.47%	1.86%	8.74% *	1.65%
Nebraska	1.77%	--	--	--	4.50%	1.92%	--	1.80%
North Dakota	2.27%	--	--	--	3.78%	2.90%	--	2.36%
South Dakota	2.90%	0.00%	--	--	3.65%	3.59%	--	3.03%
South Atlantic:								
Delaware	3.39%	0.00%	--	--	5.83%	3.81%	--	3.49%
District of Columbia	1.45%	--	--	--	3.45%	1.63%	--	1.49%
Florida	1.79%	--	--	8.15% *	3.42%	1.82%	--	1.84%
Georgia	1.40%	--	--	2.14%	2.26%	1.50%	--	1.41%
Maryland	1.41%	--	--	--	4.06%	1.47%	--	1.43%
North Carolina	2.05%	--	--	--	4.42%	2.31%	--	2.06%
South Carolina	1.96%	--	--	--	2.77%	2.27%	--	2.01%
Virginia	2.48%	--	--	3.55%	7.36%	2.71%	--	2.53%
West Virginia	1.68%	0.00%	--	--	2.07%	1.86%	--	1.68%
East South Central:								
Alabama	2.61%	--	--	--	4.63%	3.11%	--	2.71%
Kentucky	1.66%	--	--	5.59%	2.58%	1.95%	--	1.67%
Mississippi	1.34%	--	--	--	2.75%	1.57%	0.00%	1.33%
Tennessee	3.33%	0.00%	--	1.66%	4.91%	3.98%	--	3.42%
West South Central:								
Arkansas	2.01%	--	--	--	3.04%	2.19%	--	2.05%
Louisiana	2.16%	--	--	--	3.87%	2.76%	--	2.18%
Oklahoma	1.82%	0.00%	--	6.02% *	4.82%	1.69%	--	1.85%
Texas	2.35%	--	--	5.25% *	4.14%	2.71%	3.14% *	2.41%
Mountain:								
Arizona	2.54%	--	--	--	3.06%	3.11%	5.26%	2.58%
Colorado	2.17%	--	--	--	5.47%	2.01%	--	2.32%
Idaho	1.98%	--	--	--	5.70%	2.03%	--	2.01%
Montana	1.74%	--	--	--	2.10%	2.08%	--	1.75%
Nevada	2.67%	--	--	--	4.03%	2.86%	--	2.57%
New Mexico	2.62%	--	--	3.88%	5.32%	3.10%	--	2.63%
Utah	2.92%	--	--	--	3.49%	3.13%	6.42%	2.93%
Wyoming	2.88%	--	--	3.99%	3.34%	4.93%	--	3.17%
Pacific:								
Alaska	1.78%	--	--	3.84%	2.80%	2.37%	--	1.80%
California	0.70%	--	--	5.64%	2.83%	0.71%	4.48%	0.71%
Hawaii	2.91%	--	--	--	4.10%	3.19%	6.45% *	3.03%
Oregon	1.52%	--	--	--	2.39%	1.87%	1.95%	1.59%
Washington	1.99%	--	--	--	3.68%	2.22%	--	2.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16,931	15,497	16,383	15,512	17,211	17,183	15,583	17,116
New England:								
Connecticut	18,917	--	18,121	20,375	21,128	17,693	21,295	18,553
Maine	17,239	14,926	15,594	16,318	16,477	17,984	15,136	17,475
Massachusetts	17,391	21,655	19,825	14,687	17,801	17,583	18,372	17,270
New Hampshire	17,392	--	12,480	15,389	19,023	17,503	14,462	17,892
Rhode Island	19,363	--	18,965	21,035	20,553	18,810	20,326	19,219
Vermont	17,916	--	14,440	17,140	18,357	18,344	16,010	18,300
Middle Atlantic:								
New Jersey	17,623	--	--	19,994	19,183	17,131	16,367	17,840
New York	19,431	--	18,854	20,010	20,932	18,768	18,839	19,503
Pennsylvania	18,838	--	14,475	17,041	20,683	18,629	16,398	19,042
East North Central:								
Illinois	17,976	--	15,799	19,538	17,881	17,869	18,906	17,894
Indiana	17,320	--	15,900	15,089	19,043	17,183	15,629	17,461
Michigan	18,707	15,945	16,918	18,004	16,296	19,808	17,259	18,917
Ohio	16,190	15,034	16,185	16,773	15,913	16,329	15,490	16,335
Wisconsin	17,023	--	--	16,901	18,064	16,447	15,154	17,190
West North Central:								
Iowa	14,841	12,936	--	13,238	14,560	15,982	13,129	15,196
Kansas	17,210	10,343	13,296	13,515	16,474	18,446	13,121	17,702
Minnesota	17,334	--	--	16,314	19,075	17,154	15,448	17,523
Missouri	16,809	--	--	13,862	15,865	17,763	14,378	17,168
Nebraska	15,715	15,875	--	16,238	14,576	16,106	15,844	15,706
North Dakota	15,802	--	15,406	15,004	16,823	15,999	15,432	15,920
South Dakota	17,020	--	18,999	14,230	15,860	17,955	15,230	17,291
South Atlantic:								
Delaware	18,899	--	--	19,021	15,290	19,334	20,269	18,721
District of Columbia	18,189	--	--	17,491	19,008	17,946	17,506	18,297
Florida	17,406	--	16,763	14,046	16,790	18,085	15,261	17,737
Georgia	15,650	--	18,412	13,740	14,764	15,843	16,125	15,576
Maryland	15,972	--	--	15,417	19,297	16,048	13,097	16,697
North Carolina	16,080	--	24,689	15,755	14,922	16,167	17,293	15,932
South Carolina	17,455	--	18,704	13,420	16,616	18,061	17,409	17,460
Virginia	16,261	--	--	14,742	18,764	15,883	12,126	16,676
West Virginia	18,334	--	--	18,018	18,851	18,565	16,118	18,621
East South Central:								
Alabama	17,253	17,269	--	15,004	16,425	18,013	14,993	17,634
Kentucky	16,434	14,575	--	16,106	14,844	17,008	15,116	16,564
Mississippi	14,405	--	--	12,716	14,555	15,042	11,948	14,743
Tennessee	14,826	--	--	12,086	13,780	15,904	12,315	15,092
West South Central:								
Arkansas	14,906	--	12,873	12,400	13,418	15,746	12,733	15,343
Louisiana	16,184	--	13,521	15,585	16,000	16,990	14,636	16,553
Oklahoma	14,887	15,532	12,422	13,351	15,774	15,302	13,858	15,171
Texas	15,734	--	14,817	14,426	15,554	15,864	14,107	15,952
Mountain:								
Arizona	16,249	--	17,881	13,629	14,804	16,913	15,841	16,286
Colorado	16,909	15,059	15,595	13,292	18,847	17,434	13,668	17,495
Idaho	15,900	--	11,379	13,061	14,161	17,803	14,248	16,163
Montana	16,618	--	--	16,865	14,626	17,941	15,249	17,051
Nevada	14,547	--	--	12,668	14,309	14,760	13,256	14,685
New Mexico	16,730	--	--	14,631	18,071	16,766	13,951	17,116
Utah	15,325	--	--	13,775	14,862	15,994	12,658	15,647
Wyoming	16,779	--	16,124	17,702	17,791	15,780	16,267	16,975
Pacific:								
Alaska	18,115	--	--	23,655	17,160	17,452	--	17,773
California	16,982	15,492	19,205	14,024	17,109	17,390	16,264	17,078
Hawaii	14,631	--	13,979	12,989	13,421	15,708	13,342	14,988
Oregon	17,100	--	15,864	15,731	17,014	17,465	15,753	17,262
Washington	16,774	16,443	16,408	13,843	15,831	17,440	15,550	17,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	116.68	690.91	497.18	284.70	231.77	157.06	300.64	125.19
New England:								
Connecticut	673.82	--	1,419.27	2,253.76	1,167.44	698.17	1,958.15	653.63
Maine	661.66	1,169.07	1,776.01	1,359.73	819.40	1,142.19	989.62	741.40
Massachusetts	561.01	1,201.95	1,668.05	1,595.76	795.18	612.73	1,241.83	603.62
New Hampshire	473.12	--	841.62	1,223.45	864.56	686.66	804.87	522.99
Rhode Island	693.93	--	1,947.24	2,386.13	1,321.47	903.65	1,756.95	760.77
Vermont	428.09	--	1,148.30	818.98	639.20	783.46	881.74	470.35
Middle Atlantic:								
New Jersey	813.66	--	--	1,467.46	661.58	1,092.03	3,287.53	750.85
New York	566.66	--	1,722.78	864.16	1,143.01	712.04	1,923.26	589.43
Pennsylvania	581.87	--	1,344.33	1,476.93	1,662.98	546.34	1,394.33	617.88
East North Central:								
Illinois	378.11	--	1,929.53	1,139.78	663.68	507.70	1,243.12	397.33
Indiana	563.69	--	2,767.29	1,483.46	1,618.92	581.34	1,842.79	581.61
Michigan	722.68	1,500.47	2,305.41	1,801.07	825.87	1,007.34	1,445.86	793.68
Ohio	354.02	1,378.72	1,339.37	1,320.86	969.83	386.06	860.76	380.90
Wisconsin	491.95	--	--	1,364.86	1,028.31	548.87	2,158.05	500.63
West North Central:								
Iowa	418.15	2,490.38	--	927.79	821.10	458.83	1,302.14	420.35
Kansas	1,114.39	688.51	1,098.78	1,368.44	721.15	1,378.92	926.12	1,124.98
Minnesota	527.33	--	--	1,179.76	958.25	679.26	1,338.97	572.12
Missouri	410.65	--	--	746.69	1,667.81	385.34	1,454.97	411.83
Nebraska	531.87	240.14	--	1,244.41	1,111.44	661.74	2,988.10	528.57
North Dakota	405.18	--	2,159.25	1,009.01	763.49	434.91	1,094.17	402.12
South Dakota	533.34	--	1,266.86	1,546.95	873.76	740.11	1,639.94	546.60
South Atlantic:								
Delaware	710.37	--	--	1,854.27	1,936.50	863.06	2,278.20	744.54
District of Columbia	428.78	--	--	1,021.45	989.36	513.44	1,242.65	460.28
Florida	465.52	--	543.70	1,645.90	1,052.15	564.71	1,175.69	487.90
Georgia	454.00	--	1,726.57	1,382.72	1,465.94	433.27	1,282.83	481.08
Maryland	588.40	--	--	1,242.23	1,362.30	666.19	1,417.91	646.15
North Carolina	422.31	--	1,473.19	794.54	847.11	525.81	1,382.54	437.71
South Carolina	595.11	--	974.04	951.90	805.22	778.08	1,052.86	643.26
Virginia	584.49	--	--	2,006.73	524.08	679.80	1,939.09	571.11
West Virginia	721.11	--	--	1,888.77	1,812.03	913.21	2,020.63	762.08
East South Central:								
Alabama	710.24	1,447.60	--	1,036.36	1,853.74	909.77	1,195.86	790.89
Kentucky	412.30	1,040.71	--	929.54	1,527.85	385.97	970.91	438.01
Mississippi	473.34	--	--	617.52	1,285.75	463.78	887.89	475.16
Tennessee	473.19	--	--	874.61	1,013.75	594.24	857.13	507.35
West South Central:								
Arkansas	423.75	--	1,573.83	1,016.11	692.42	547.11	1,065.31	450.76
Louisiana	430.81	--	1,654.12	1,393.09	708.40	574.21	1,131.08	445.18
Oklahoma	353.16	948.85	967.81	934.52	667.82	483.70	663.64	407.22
Texas	464.93	--	1,512.14	1,660.07	1,041.20	587.11	1,170.65	505.34
Mountain:								
Arizona	1,040.85	--	2,970.19	1,121.29	724.43	1,497.65	1,799.66	1,125.63
Colorado	691.97	984.48	1,463.32	2,203.35	1,221.24	831.15	1,959.70	698.01
Idaho	671.69	--	1,632.79	1,284.50	1,988.92	636.49	1,231.86	756.33
Montana	561.46	--	--	1,254.36	870.76	750.68	1,031.83	650.36
Nevada	490.22	--	--	1,469.45	722.45	615.34	1,957.38	504.37
New Mexico	582.61	--	--	1,423.98	1,073.62	695.87	1,628.19	599.91
Utah	419.68	--	--	1,066.25	1,134.98	652.21	1,188.70	487.52
Wyoming	633.78	--	2,165.79	900.77	1,404.77	1,084.38	975.26	786.58
Pacific:								
Alaska	775.30	--	--	2,269.49	1,218.04	749.46	--	679.58
California	571.24	1,922.86	3,195.91	706.12	769.99	832.10	1,275.59	620.12
Hawaii	675.91	--	1,083.91	899.15	2,602.36	646.29	839.71	838.80
Oregon	578.82	--	1,238.31	1,534.66	820.72	913.30	966.43	635.01
Washington	492.49	1,572.51	1,501.44	963.51	1,212.55	565.03	881.81	534.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.1.d Average total employee-plus-one premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16,285	15,638	16,569	15,583	16,688	16,402	15,743	16,465
New England:								
Connecticut	20,635	--	17,947	20,285	22,243	18,729	21,750	20,153
Maine	16,859	14,926	14,988	16,975	16,194	17,577	15,060	17,163
Massachusetts	16,992	--	19,743	14,740	17,544	17,140	18,924	16,561
New Hampshire	15,916	--	12,421	15,708	20,589	13,978	14,566	16,941
Rhode Island	20,177	--	19,968	21,869	20,945	17,976	20,877	19,933
Vermont	17,336	--	14,214	16,887	19,071	18,319	15,844	18,515
Middle Atlantic:								
New Jersey	18,399	--	--	20,425	19,089	19,137	16,367	19,019
New York	18,948	--	17,065	20,011	20,321	17,405	18,220	19,164
Pennsylvania	17,300	--	14,475	16,563	20,041	16,331	16,072	17,584
East North Central:								
Illinois	17,540	--	16,360	19,384	17,556	16,212	19,082	17,292
Indiana	14,493	--	18,168	12,750	15,235	13,518	14,889	14,375
Michigan	19,255	15,945	15,495	17,429	15,526	22,525	16,773	19,943
Ohio	16,064	14,406	16,185	16,617	16,194	16,394	15,197	16,689
Wisconsin	16,899	--	--	17,653	18,396	13,377	16,028	17,051
West North Central:								
Iowa	14,104	--	--	13,470	14,312	15,707	13,196	14,715
Kansas	14,441	10,343	13,344	13,494	16,007	16,055	13,025	15,429
Minnesota	15,049	--	--	15,455	15,966	14,679	15,815	14,942
Missouri	16,113	--	--	14,649	16,127	16,777	15,250	16,319
Nebraska	14,509	--	--	16,212	13,979	13,541	--	14,315
North Dakota	15,659	--	--	15,031	17,323	15,522	15,753	15,552
South Dakota	15,613	--	19,109	13,452	15,146	16,543	14,571	15,980
South Atlantic:								
Delaware	18,142	--	--	19,462	12,359	19,188	20,496	16,445
District of Columbia	18,228	--	--	17,506	18,791	18,556	17,550	18,527
Florida	15,636	--	16,870	13,962	15,734	16,444	14,760	16,035
Georgia	15,153	--	19,720	13,577	14,435	15,059	16,454	14,728
Maryland	14,700	--	--	14,987	16,583	15,269	13,023	15,770
North Carolina	15,692	--	24,689	15,098	13,679	15,716	17,199	15,127
South Carolina	16,363	--	18,858	13,040	16,716	16,966	17,416	16,143
Virginia	16,114	--	--	15,958	18,356	13,304	14,092	16,475
West Virginia	16,409	--	--	17,568	16,145	16,169	16,170	16,509
East South Central:								
Alabama	15,102	17,511	--	15,605	13,204	16,441	15,309	14,986
Kentucky	15,104	14,575	--	15,321	13,663	16,064	14,826	15,217
Mississippi	13,061	--	--	12,949	15,070	11,557	12,097	13,818
Tennessee	13,954	--	--	12,049	13,085	16,903	12,517	14,368
West South Central:								
Arkansas	13,854	--	12,319	12,515	12,686	14,772	12,545	14,373
Louisiana	15,677	--	13,159	16,101	14,884	17,674	14,856	16,161
Oklahoma	14,246	14,493	12,422	13,949	15,211	15,696	13,491	14,992
Texas	15,333	--	15,840	14,608	15,363	14,718	14,792	15,544
Mountain:								
Arizona	15,449	--	19,668	12,927	15,720	16,081	15,930	15,263
Colorado	16,495	14,640	15,957	15,829	19,684	15,725	15,998	16,618
Idaho	14,290	--	11,379	13,061	12,494	16,686	14,201	14,318
Montana	17,196	--	18,435	16,848	16,793	19,033	15,993	17,764
Nevada	12,845	--	--	12,362	13,839	12,090	11,629	13,172
New Mexico	16,905	--	--	14,220	19,216	18,244	13,972	18,257
Utah	14,943	--	--	13,856	14,820	16,332	12,757	15,481
Wyoming	16,966	20,977	15,716	16,053	18,515	16,951	16,001	17,555
Pacific:								
Alaska	18,189	--	--	24,528	17,198	16,652	--	17,208
California	15,896	17,149	19,240	13,592	16,122	15,863	16,875	15,661
Hawaii	13,449	--	14,862	13,126	11,963	14,231	13,394	13,472
Oregon	16,045	--	15,457	16,061	16,664	14,787	15,628	16,160
Washington	16,113	16,163	16,408	14,076	15,916	17,996	15,457	16,654

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.1.d Standard errors for average total employee-plus-one premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	157.55	744.85	571.74	322.14	285.51	265.12	333.16	178.56
New England:								
Connecticut	1,130.45	--	1,782.54	2,848.34	1,313.90	1,765.81	2,071.08	1,219.54
Maine	975.08	1,169.07	1,780.78	1,399.27	1,027.45	1,923.13	964.16	1,153.29
Massachusetts	950.97	--	1,776.13	1,852.31	900.80	1,307.75	1,297.08	1,045.51
New Hampshire	889.61	--	883.98	1,349.99	955.78	2,499.26	832.81	1,466.69
Rhode Island	955.06	--	1,826.49	2,614.48	1,373.14	1,386.28	1,898.81	1,133.59
Vermont	555.21	--	1,301.00	1,042.37	840.69	783.54	952.60	523.22
Middle Atlantic:								
New Jersey	1,034.09	--	--	1,623.80	580.57	1,557.43	3,287.53	810.99
New York	828.51	--	1,384.97	885.34	1,250.58	1,448.25	2,142.63	861.12
Pennsylvania	884.34	--	1,344.33	1,719.35	2,184.23	586.39	1,368.12	1,048.13
East North Central:								
Illinois	491.38	--	2,246.28	1,223.47	616.47	731.25	1,335.50	537.13
Indiana	841.59	--	1,755.15	1,376.28	1,754.98	1,140.28	1,767.22	958.36
Michigan	1,144.39	1,500.47	2,668.70	1,857.79	1,149.87	1,701.88	1,565.63	1,335.70
Ohio	536.39	1,382.77	1,339.37	1,390.30	1,073.26	796.81	859.39	614.05
Wisconsin	781.59	--	--	1,246.33	1,016.06	802.89	2,382.94	816.63
West North Central:								
Iowa	757.87	--	--	1,288.65	1,215.45	644.46	1,453.90	785.29
Kansas	659.22	688.51	1,144.01	1,570.57	1,101.76	613.33	985.14	830.58
Minnesota	493.06	--	--	1,156.49	1,881.22	438.59	1,505.59	507.55
Missouri	739.73	--	--	848.63	2,197.01	434.20	1,978.25	767.37
Nebraska	1,095.63	--	--	1,329.26	2,346.62	1,012.19	--	1,006.36
North Dakota	783.06	--	--	1,303.90	1,253.38	642.21	1,151.06	1,009.54
South Dakota	632.91	--	1,414.01	1,755.82	884.85	235.29	1,933.34	412.31
South Atlantic:								
Delaware	1,434.09	--	--	1,999.96	2,772.12	878.01	2,444.75	1,754.23
District of Columbia	587.95	--	--	1,149.15	922.33	1,063.87	1,296.57	648.48
Florida	701.29	--	1,475.30	1,830.15	922.52	1,051.72	1,577.50	682.20
Georgia	750.86	--	1,594.74	1,505.47	1,757.90	596.14	1,395.08	818.64
Maryland	873.03	--	--	1,502.44	1,747.79	1,512.93	1,474.54	1,208.28
North Carolina	629.93	--	1,473.19	958.52	606.92	719.97	1,464.69	648.08
South Carolina	833.82	--	1,075.10	970.58	1,132.70	1,521.82	1,309.40	945.51
Virginia	1,121.70	--	--	1,942.64	607.59	2,294.30	2,081.49	1,214.18
West Virginia	861.02	--	--	2,205.19	935.55	1,197.29	2,198.83	786.20
East South Central:								
Alabama	668.96	1,554.54	--	1,076.71	833.40	1,290.04	1,344.93	714.06
Kentucky	840.39	1,040.71	--	891.30	2,155.98	1,064.05	1,023.33	1,101.50
Mississippi	1,116.44	--	--	886.24	3,071.15	1,808.72	921.38	1,833.36
Tennessee	847.57	--	--	896.62	1,461.24	1,680.46	800.68	1,059.55
West South Central:								
Arkansas	472.72	--	1,769.91	1,046.14	867.18	412.77	1,142.04	390.57
Louisiana	641.28	--	1,920.58	1,557.13	770.21	892.15	1,310.12	589.62
Oklahoma	453.60	588.19	967.81	1,070.57	888.41	257.66	663.74	626.63
Texas	639.59	--	1,624.00	1,893.32	1,440.65	429.50	1,234.11	749.91
Mountain:								
Arizona	805.48	--	3,598.80	1,343.73	940.53	730.83	2,149.93	775.50
Colorado	899.46	592.78	2,128.82	1,688.17	1,830.43	1,205.88	1,416.41	1,067.51
Idaho	1,122.68	--	1,632.79	1,466.14	3,080.00	619.22	1,305.74	1,410.70
Montana	907.37	--	1,772.87	1,525.99	1,090.09	1,987.38	1,056.23	1,227.25
Nevada	769.06	--	--	1,768.24	946.22	913.77	2,268.27	812.33
New Mexico	1,237.41	--	--	1,801.14	1,759.91	1,902.94	1,666.18	1,339.72
Utah	597.57	--	--	1,318.66	622.48	470.42	1,722.68	518.15
Wyoming	590.67	1,528.64	2,686.77	975.87	1,463.80	377.36	1,333.95	447.47
Pacific:								
Alaska	1,476.77	--	--	3,356.05	1,190.41	1,658.42	--	1,127.00
California	435.85	1,584.78	3,228.93	703.92	672.06	595.61	1,346.43	413.56
Hawaii	900.90	--	823.93	1,084.91	2,766.85	897.52	939.43	1,207.13
Oregon	639.76	--	1,187.11	1,640.11	961.60	1,200.66	977.56	769.27
Washington	815.67	1,586.55	1,501.44	1,178.18	1,857.59	2,026.27	893.36	1,242.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.1.e Average total employee-plus-one premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	17,374	14,509	15,507	15,217	17,909	17,416	14,752	17,463
New England:								
Connecticut	17,874	--	--	20,667	18,724	17,551	--	17,854
Maine	17,893	--	--	--	16,899	18,492	--	17,946
Massachusetts	17,754	--	--	--	18,172	17,776	--	17,821
New Hampshire	18,100	--	--	--	18,486	18,059	--	18,153
Rhode Island	18,760	--	--	--	18,380	18,965	--	18,812
Vermont	18,214	--	--	17,889	18,183	18,350	17,413	18,236
Middle Atlantic:								
New Jersey	16,305	--	--	16,899	19,454	15,469	--	16,305
New York	19,759	--	23,668	19,997	21,553	19,153	22,676	19,684
Pennsylvania	19,745	--	--	--	21,235	19,448	--	19,750
East North Central:								
Illinois	18,417	--	--	21,813	19,391	18,310	--	18,431
Indiana	18,153	--	--	17,063	21,146	17,703	--	18,185
Michigan	18,169	--	--	--	17,167	18,133	--	18,097
Ohio	16,272	--	--	--	15,731	16,316	--	16,201
Wisconsin	17,110	--	--	--	17,687	17,200	--	17,276
West North Central:								
Iowa	15,285	--	--	12,753	14,686	16,036	--	15,375
Kansas	18,067	--	--	--	16,696	18,608	--	18,122
Minnesota	18,685	--	--	18,960	19,918	18,519	--	18,964
Missouri	17,345	--	--	12,049	15,203	18,191	12,754	17,742
Nebraska	16,124	--	--	--	14,896	16,361	17,731	16,090
North Dakota	15,903	--	--	14,919	16,497	16,064	--	16,045
South Dakota	18,014	--	--	18,606	16,439	18,446	18,212	18,005
South Atlantic:								
Delaware	19,161	--	--	14,849	17,731	19,344	--	19,183
District of Columbia	18,159	--	--	17,376	19,229	17,794	16,561	18,176
Florida	18,181	--	16,712	--	17,933	18,391	16,503	18,279
Georgia	16,056	--	--	--	15,853	16,136	--	16,122
Maryland	17,125	--	--	17,150	21,866	16,399	--	17,227
North Carolina	16,312	--	--	18,028	15,753	16,316	--	16,285
South Carolina	18,152	--	17,853	16,163	16,427	18,380	17,383	18,175
Virginia	16,366	--	--	--	19,878	16,472	7,718	16,803
West Virginia	19,392	--	--	--	20,264	19,254	15,539	19,449
East South Central:								
Alabama	18,404	--	--	--	20,973	18,245	--	18,570
Kentucky	16,919	--	--	18,417	15,729	17,097	--	16,919
Mississippi	14,875	--	--	12,336	14,195	15,201	--	14,926
Tennessee	15,231	--	--	--	14,311	15,703	--	15,364
West South Central:								
Arkansas	16,115	--	15,961	--	14,464	16,418	--	16,168
Louisiana	16,580	--	--	--	16,952	16,743	--	16,755
Oklahoma	15,315	--	--	11,911	16,088	15,234	--	15,233
Texas	15,978	--	8,957	--	15,881	16,149	--	16,134
Mountain:								
Arizona	16,499	--	--	--	14,042	16,973	--	16,523
Colorado	17,209	--	14,821	--	18,008	18,306	--	18,075
Idaho	17,848	--	--	13,060	16,683	18,533	--	17,898
Montana	16,017	--	--	16,944	12,982	17,499	--	16,454
Nevada	15,423	--	19,614	--	15,474	15,335	--	15,321
New Mexico	16,624	--	--	16,398	17,383	16,344	--	16,640
Utah	15,538	--	--	13,447	14,915	15,908	12,470	15,726
Wyoming	16,629	--	--	19,090	17,502	14,842	16,680	16,617
Pacific:								
Alaska	18,066	--	--	--	17,143	17,885	--	18,059
California	18,117	--	--	15,964	20,342	18,091	--	18,319
Hawaii	16,460	--	--	12,328	18,640	16,840	--	16,860
Oregon	18,056	--	--	12,210	17,927	18,137	--	18,053
Washington	17,070	--	--	12,976	15,757	17,376	--	17,086

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.1.e Standard errors for average total employee-plus-one premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	159.80	1,778.08	864.29	607.67	381.49	182.81	689.34	162.60
New England:								
Connecticut	704.80	--	--	2,625.34	2,218.23	747.24	--	723.87
Maine	548.92	--	--	--	1,409.73	509.60	--	546.67
Massachusetts	564.15	--	--	--	1,453.13	633.71	--	574.93
New Hampshire	502.53	--	--	--	1,072.23	543.81	--	504.79
Rhode Island	958.71	--	--	--	1,543.69	1,025.53	--	982.81
Vermont	574.37	--	--	802.25	760.80	962.45	1,588.27	588.67
Middle Atlantic:								
New Jersey	1,331.58	--	--	1,331.03	1,901.81	1,349.06	--	1,331.58
New York	763.80	--	1,026.01	3,428.07	1,895.14	804.44	2,059.32	781.46
Pennsylvania	701.56	--	--	--	2,407.88	580.68	--	705.75
East North Central:								
Illinois	573.90	--	--	1,801.06	2,548.11	572.26	--	582.86
Indiana	618.58	--	--	2,343.05	1,935.98	560.20	--	620.32
Michigan	843.01	--	--	--	1,378.68	1,023.43	--	866.42
Ohio	468.95	--	--	--	1,445.25	438.01	--	473.64
Wisconsin	637.35	--	--	--	1,823.98	611.13	--	640.37
West North Central:								
Iowa	474.13	--	--	929.24	1,012.39	536.57	--	481.34
Kansas	1,211.29	--	--	--	904.78	1,419.00	--	1,212.80
Minnesota	534.54	--	--	1,528.30	1,017.18	599.12	--	526.44
Missouri	479.92	--	--	1,466.65	1,729.04	502.81	1,854.26	477.61
Nebraska	611.25	--	--	--	1,115.22	722.67	1,511.93	621.13
North Dakota	411.82	--	--	841.52	1,014.69	476.74	--	404.11
South Dakota	775.55	--	--	814.47	1,236.18	1,005.11	613.09	807.95
South Atlantic:								
Delaware	820.14	--	--	976.58	1,182.12	919.09	--	828.94
District of Columbia	636.17	--	--	504.94	1,893.28	587.75	27.90	642.89
Florida	559.87	--	413.36	--	1,641.18	635.08	406.59	588.33
Georgia	500.62	--	--	--	1,369.90	535.95	--	506.98
Maryland	605.29	--	--	699.78	1,014.32	523.23	--	590.84
North Carolina	552.33	--	--	667.71	1,079.34	659.03	--	557.97
South Carolina	719.21	--	1,102.57	1,388.89	1,021.66	797.57	897.05	738.62
Virginia	626.60	--	--	--	875.04	562.51	1,510.19	550.79
West Virginia	1,010.77	--	--	--	2,167.94	1,165.23	1,543.72	1,024.60
East South Central:								
Alabama	937.13	--	--	--	2,516.43	1,008.34	--	955.74
Kentucky	448.48	--	--	1,649.90	1,971.16	409.00	--	453.50
Mississippi	417.26	--	--	591.33	328.56	440.55	--	409.68
Tennessee	588.04	--	--	--	1,614.11	622.62	--	592.72
West South Central:								
Arkansas	680.41	--	1,013.26	--	1,147.32	774.84	--	699.98
Louisiana	588.99	--	--	--	1,130.89	727.54	--	610.19
Oklahoma	492.29	--	--	1,599.68	892.61	562.40	--	500.32
Texas	629.25	--	12.69	--	1,214.10	711.85	--	639.00
Mountain:								
Arizona	1,347.71	--	--	--	704.68	1,608.89	--	1,379.67
Colorado	974.82	--	76.43	--	1,432.26	992.93	--	864.67
Idaho	605.12	--	--	771.28	894.04	790.10	--	615.00
Montana	913.11	--	--	767.44	1,417.50	952.52	--	928.97
Nevada	528.54	--	1,544.64	--	1,114.50	573.92	--	536.11
New Mexico	537.14	--	--	1,301.15	941.34	652.24	--	539.91
Utah	595.46	--	--	814.56	2,315.27	745.36	1,106.67	672.17
Wyoming	1,037.84	--	--	1,046.92	1,898.18	1,822.79	1,331.51	1,247.91
Pacific:								
Alaska	845.59	--	--	--	1,642.84	709.86	--	846.80
California	907.61	--	--	1,868.87	1,801.29	1,046.50	--	906.95
Hawaii	649.68	--	--	170.94	1,804.03	639.23	--	635.09
Oregon	879.30	--	--	564.65	1,435.19	1,022.39	--	885.99
Washington	587.11	--	--	1,212.99	1,599.65	599.17	--	593.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	4,707	4,698	5,626	5,485	4,873	4,450	5,274	4,629
New England:								
Connecticut	4,264	--	--	3,910 *	4,455	4,161	3,755 *	4,341
Maine	5,216	--	--	4,913	4,280	5,477	6,210	5,105
Massachusetts	4,157	--	--	3,172	4,596	3,891	6,551	3,862
New Hampshire	4,046	--	--	3,929	4,114	4,433	2,156	4,369
Rhode Island	4,628	--	--	5,053	5,405	4,439	4,212	4,690
Vermont	5,075	--	--	6,534	4,296	5,257	5,143	5,062
Middle Atlantic:								
New Jersey	4,534	0	--	6,705	2,971 *	5,749	1,855 *	4,996
New York	5,016	--	--	4,657	5,461	4,351	7,687	4,694
Pennsylvania	4,665	--	--	5,020	3,907	4,887	5,078	4,630
East North Central:								
Illinois	4,992	--	--	6,132	5,472	4,453	6,746	4,837
Indiana	4,269	--	--	3,398	4,067	4,358	5,154	4,195
Michigan	4,758	--	--	7,066	3,996	4,709	5,080	4,711
Ohio	4,088	--	--	5,668	4,335	3,971	3,888	4,130
Wisconsin	4,482	--	--	4,951	4,357	4,448	4,549	4,476
West North Central:								
Iowa	4,265	5,841	--	4,613	3,971	3,934	5,030	4,107
Kansas	4,601	--	--	4,878	4,595	4,544	4,919	4,563
Minnesota	4,653	5,595	--	4,757	4,980	4,460	5,020	4,616
Missouri	4,972	--	--	5,561	3,981	5,205	4,912	4,981
Nebraska	4,245	--	--	4,763	4,785	4,083	2,439	4,373
North Dakota	3,833	--	--	4,476	4,794	3,474	3,725	3,867
South Dakota	5,193	--	6,198	6,366	5,043	4,993	5,141	5,200
South Atlantic:								
Delaware	4,695	--	--	7,664	4,452	4,274	--	4,494
District of Columbia	5,441	--	--	5,577	7,093	4,772	3,795	5,702
Florida	5,366	--	8,050	7,186	5,546	5,040	5,966	5,273
Georgia	4,035	--	9,328	4,753	2,845 *	3,714	6,436	3,660
Maryland	4,423	--	--	4,155	4,614	4,661	3,828	4,573
North Carolina	5,491	--	--	7,679	6,468	4,776	6,129	5,412
South Carolina	5,390	--	--	5,472	5,659	5,448	4,260 *	5,495
Virginia	4,751	--	--	3,541 *	8,131	3,892	3,733	4,853
West Virginia	3,990	--	--	6,553	3,326	3,847	3,967	3,993
East South Central:								
Alabama	4,367	--	--	6,458	4,373	4,163	4,990	4,261
Kentucky	4,553	--	--	5,224	4,743	4,357	4,366	4,571
Mississippi	4,823	--	--	7,063	3,798	4,933	--	4,821
Tennessee	4,341	--	--	5,435	3,708	4,359	5,310	4,238
West South Central:								
Arkansas	5,331	--	--	5,218	4,959	5,500	4,756	5,447
Louisiana	6,291	--	6,717	6,343	6,299	6,461	5,906	6,383
Oklahoma	4,988	9,266	5,515	5,697	5,001	4,011	6,329	4,618
Texas	4,747	--	5,577	6,698	5,481	4,139	5,785	4,608
Mountain:								
Arizona	4,520	--	--	5,832	3,824	4,320	6,767	4,312
Colorado	4,951	--	5,419	5,289	5,165	4,901	4,484	5,036
Idaho	4,919	--	--	4,594	5,423	4,855	4,688	4,955
Montana	5,230	--	--	7,201	4,746	4,811	4,379	5,500
Nevada	3,650	--	--	5,777	5,340	3,144	3,883	3,625
New Mexico	4,847	--	--	6,516	5,390	4,043	5,822	4,711
Utah	3,718	--	--	5,131	4,689	3,128	4,644	3,606
Wyoming	5,465	--	--	9,172	4,034	4,335	5,269	5,540
Pacific:								
Alaska	5,457	--	--	5,173	4,189	6,421	--	5,632
California	4,859	--	8,518	4,834	5,583	4,431	5,515	4,771
Hawaii	3,808	--	--	4,697	2,912	3,886	4,220	3,694
Oregon	3,970	--	--	5,223	3,702 *	3,638	5,903	3,739
Washington	4,103	--	7,511	6,136	4,530	3,324	6,654	3,633

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	69.44	568.03	358.78	193.13	170.62	83.94	208.13	73.55
New England:								
Connecticut	320.97	--	--	1,344.13 *	433.49	334.34	1,593.22 *	255.49
Maine	442.49	--	--	810.61	551.91	695.20	1,057.69	476.82
Massachusetts	312.66	--	--	837.59	566.47	262.99	1,259.64	272.17
New Hampshire	220.16	--	--	665.75	348.72	314.18	646.70	230.46
Rhode Island	297.71	--	--	934.16	333.91	409.16	780.07	319.37
Vermont	427.49	--	--	694.88	324.98	927.24	721.38	495.02
Middle Atlantic:								
New Jersey	738.87	0.00	--	1,528.72	1,411.63 *	788.42	918.76 *	856.93
New York	307.92	--	--	803.94	549.23	302.81	1,691.85	272.30
Pennsylvania	346.42	--	--	814.29	732.94	425.83	743.27	371.71
East North Central:								
Illinois	390.78	--	--	828.44	627.52	576.18	1,094.93	414.40
Indiana	279.62	--	--	737.88	426.35	359.40	1,110.30	294.00
Michigan	619.15	--	--	2,111.50	330.59	896.41	964.37	695.29
Ohio	212.72	--	--	582.24	330.42	251.29	781.44	200.97
Wisconsin	302.93	--	--	586.61	444.55	476.41	956.04	318.79
West North Central:								
Iowa	197.91	699.78	--	699.68	316.89	223.53	694.88	190.12
Kansas	302.12	--	--	509.18	311.03	482.32	521.80	338.49
Minnesota	240.87	325.25	--	852.93	445.88	273.76	1,448.04	224.27
Missouri	341.93	--	--	686.99	815.23	425.34	652.31	380.12
Nebraska	341.14	--	--	832.23	612.24	443.12	730.69	363.38
North Dakota	355.28	--	--	458.70	492.40	541.71	795.91	395.36
South Dakota	312.30	--	1,231.75	1,103.33	339.06	443.29	1,012.32	324.41
South Atlantic:								
Delaware	429.90	--	--	1,247.05	700.28	508.71	--	442.92
District of Columbia	491.76	--	--	779.36	1,360.29	292.00	869.10	543.49
Florida	320.51	--	1,013.86	852.05	1,135.81	359.71	830.04	345.44
Georgia	327.19	--	825.39	938.07	958.69 *	250.32	983.29	317.79
Maryland	558.82	--	--	714.79	844.03	852.52	622.24	667.18
North Carolina	376.01	--	--	1,690.06	768.84	343.90	1,131.23	402.32
South Carolina	432.66	--	--	419.86	739.60	566.38	1,303.08 *	448.17
Virginia	479.01	--	--	1,132.41 *	685.83	291.44	1,060.85	508.16
West Virginia	266.79	--	--	784.87	418.98	307.81	880.75	281.21
East South Central:								
Alabama	257.49	--	--	939.20	587.37	252.17	1,129.16	228.67
Kentucky	278.76	--	--	902.21	574.79	328.98	1,156.20	283.68
Mississippi	357.28	--	--	876.71	746.49	405.09	--	360.67
Tennessee	260.60	--	--	674.25	507.00	344.76	807.04	272.58
West South Central:								
Arkansas	456.99	--	--	1,025.21	536.01	611.67	858.85	509.13
Louisiana	356.85	--	1,021.41	1,160.89	433.21	572.92	806.91	399.15
Oklahoma	351.87	640.88	1,098.48	830.19	756.07	297.51	1,004.59	307.37
Texas	288.71	--	1,107.74	713.78	701.69	330.01	857.67	304.80
Mountain:								
Arizona	437.24	--	--	456.53	498.30	573.33	1,059.70	440.90
Colorado	291.11	--	882.04	898.54	547.19	397.89	826.40	305.53
Idaho	440.62	--	--	746.78	1,169.48	495.56	962.87	484.16
Montana	481.41	--	--	971.41	904.72	759.20	854.86	556.13
Nevada	440.98	--	--	1,017.45	395.91	595.69	672.87	482.85
New Mexico	420.14	--	--	641.24	833.94	570.62	850.48	462.22
Utah	502.40	--	--	1,133.61	481.94	521.83	1,029.52	519.49
Wyoming	681.14	--	--	1,581.69	456.47	504.35	682.23	899.30
Pacific:								
Alaska	682.46	--	--	781.99	885.89	1,014.03	--	739.75
California	222.96	--	2,283.57	434.58	632.32	223.68	919.47	219.00
Hawaii	307.06	--	--	837.05	553.71	393.11	739.26	328.44
Oregon	412.08	--	--	675.28	1,172.31 *	322.58	889.53	435.61
Washington	411.30	--	997.73	703.83	425.61	466.61	887.91	401.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.2.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,407	4,730	5,516	5,453	5,261	5,597	5,265	5,455
New England:								
Connecticut	4,429	--	--	3,175 *	4,787	6,445	2,445 *	5,286
Maine	5,518	--	--	4,719	3,919	6,217	5,990	5,438
Massachusetts	4,411	--	--	3,198 *	4,101	4,433	7,213	3,786
New Hampshire	3,790	--	--	3,850	4,844	5,176	2,132 *	5,051
Rhode Island	5,276	--	--	5,582	5,403	6,316	4,212	5,647
Vermont	5,524	--	--	6,188	5,748	--	5,093	5,865
Middle Atlantic:								
New Jersey	4,351	0	--	--	2,365 *	6,841	1,855 *	5,112
New York	5,414	--	--	4,332	5,145	4,626	7,396	4,825
Pennsylvania	5,138	--	--	4,923	4,238	5,856	4,850	5,204
East North Central:								
Illinois	5,771	--	--	6,319	5,934	4,859	7,423	5,506
Indiana	4,232	--	--	3,719	4,653	3,490	--	4,112
Michigan	6,425	--	--	7,867	4,266	7,698	4,774	6,883
Ohio	4,426	--	--	5,705	5,004	4,704	3,783	4,888
Wisconsin	4,964	--	--	4,717	4,071	6,765	--	5,070
West North Central:								
Iowa	4,766	5,907	--	4,219	4,501	3,899	5,149	4,509
Kansas	5,268	--	--	4,928	5,502	5,575	5,042	5,426
Minnesota	5,198	--	--	5,197	6,903	4,445	7,640	4,855
Missouri	5,286	--	--	6,236	4,371	5,932	4,808	5,400
Nebraska	5,031	--	--	4,812	--	4,981	--	5,696
North Dakota	4,283	--	--	4,653	4,828	6,152	3,629	5,036
South Dakota	6,083	--	--	6,279	6,121	6,188	4,982	6,470
South Atlantic:								
Delaware	6,356	--	--	7,758	5,596	6,711	--	6,544
District of Columbia	4,506	--	--	5,377	4,595	4,537	3,569	4,919
Florida	6,348	--	--	6,900	7,808	5,283	5,771	6,611
Georgia	4,235	--	10,311	3,831	2,317 *	4,049	6,512	3,491
Maryland	5,566	--	--	4,737	6,305	7,450	3,557	6,848
North Carolina	6,138	--	--	5,460	7,703	6,047	5,862	6,242
South Carolina	6,559	--	--	5,388	6,433	8,269	3,610 *	7,175
Virginia	5,707	--	--	3,241 *	8,606	4,709	4,123 *	5,989
West Virginia	4,416	--	--	6,372	4,061	4,337	3,846	4,657
East South Central:								
Alabama	5,255	--	--	6,702	4,649	6,390	4,961	5,419
Kentucky	5,526	--	--	4,502	5,511	7,442 *	4,436	5,970
Mississippi	4,332	--	--	7,489	2,638 *	4,085	--	3,912
Tennessee	5,222	--	--	6,071	4,250	5,933	5,481	5,147
West South Central:								
Arkansas	5,652	--	--	5,269	5,166	6,016	5,091	5,875
Louisiana	6,860	0	6,332	--	6,896	8,241	5,769	7,503
Oklahoma	6,095	9,126	5,515	5,150	6,089 *	5,707	6,105	6,084
Texas	6,005	--	--	6,642	6,011	5,505	5,774	6,095
Mountain:								
Arizona	5,736	--	--	5,428	4,782	6,586	6,810	5,321
Colorado	5,812	--	--	6,064	5,176	6,224	5,185	5,967
Idaho	5,477	--	--	4,542	5,897 *	5,945	4,933	5,645
Montana	6,292	--	--	7,569	7,203	5,200	4,861	6,968
Nevada	5,794	--	--	6,560	5,787	6,482	4,139	6,239
New Mexico	6,002	--	--	5,977	7,086	4,975	5,908	6,045
Utah	4,833	--	--	5,905	5,139	3,708	6,205	4,495
Wyoming	5,669	--	--	7,307	5,114	5,910	4,893	6,144
Pacific:								
Alaska	5,191	--	--	6,524	5,782	5,222	--	5,657
California	5,537	--	--	5,079	5,764	5,218	5,813	5,471
Hawaii	3,851	--	--	5,193	2,513	3,934	4,400	3,630
Oregon	4,375	--	--	5,140	3,534 *	4,495	5,806	3,983
Washington	5,519	--	7,511	6,749	4,928	--	6,579	4,644

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.2.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	128.41	640.91	418.32	207.20	276.50	197.86	238.37	151.62
New England:								
Connecticut	703.06	--	--	1,420.02 *	585.88	1,342.01	1,172.84 *	516.46
Maine	675.95	--	--	763.12	636.66	1,294.37	1,092.97	765.57
Massachusetts	586.77	--	--	982.01 *	618.22	576.51	1,392.26	484.05
New Hampshire	405.55	--	--	736.51	520.22	606.69	672.30 *	381.10
Rhode Island	423.13	--	--	1,060.85	347.40	1,068.70	884.82	453.50
Vermont	506.28	--	--	804.69	562.06	--	802.81	630.87
Middle Atlantic:								
New Jersey	1,144.75	0.00	--	--	1,509.20 *	1,421.67	918.76 *	1,523.67
New York	545.80	--	--	851.04	481.81	617.60	1,915.36	393.38
Pennsylvania	662.41	--	--	1,017.15	846.59	1,044.14	736.09	785.10
East North Central:								
Illinois	468.63	--	--	882.55	676.54	1,204.86	1,174.56	516.67
Indiana	431.69	--	--	658.72	813.45	455.94	--	429.63
Michigan	930.11	--	--	2,242.58	617.92	1,521.10	1,039.88	1,108.71
Ohio	422.15	--	--	610.27	528.55	810.21	809.50	447.61
Wisconsin	509.38	--	--	629.03	429.62	1,110.25	--	556.05
West North Central:								
Iowa	406.73	718.73	--	878.53	622.86	420.79	762.54	432.00
Kansas	385.22	--	--	545.83	534.51	1,413.34	551.00	534.55
Minnesota	342.84	--	--	700.88	1,081.14	201.17	1,361.32	284.63
Missouri	528.25	--	--	882.50	1,138.68	553.34	755.48	619.71
Nebraska	605.30	--	--	875.09	--	675.75	--	596.79
North Dakota	530.26	--	--	438.90	796.28	776.20	855.27	436.61
South Dakota	419.14	--	--	1,221.02	570.40	324.58	1,135.52	327.57
South Atlantic:								
Delaware	773.01	--	--	1,367.56	1,579.33	588.98	--	861.12
District of Columbia	407.58	--	--	865.57	477.78	601.34	877.72	427.68
Florida	484.46	--	--	833.10	817.16	622.45	1,102.98	463.26
Georgia	659.48	--	658.74	839.19	951.09 *	480.05	1,168.85	654.24
Maryland	888.57	--	--	523.02	916.70	1,261.80	601.95	979.05
North Carolina	534.73	--	--	807.15	990.08	547.40	1,171.46	574.47
South Carolina	793.19	--	--	411.94	984.52	1,445.04	1,333.79 *	792.82
Virginia	1,069.07	--	--	1,245.54 *	823.06	1,378.92	1,377.37 *	1,203.35
West Virginia	452.05	--	--	841.05	581.00	747.71	932.57	501.02
East South Central:								
Alabama	571.40	--	--	973.05	766.12	755.28	1,271.01	536.80
Kentucky	771.77	--	--	753.27	784.98	2,480.34 *	1,325.42	922.40
Mississippi	805.15	--	--	1,201.81	810.74 *	596.16	--	808.50
Tennessee	577.04	--	--	913.60	729.26	1,327.38	1,038.79	676.73
West South Central:								
Arkansas	489.76	--	--	1,061.03	755.44	613.88	921.60	529.48
Louisiana	443.97	0.00	1,105.26	--	636.31	750.23	913.38	446.07
Oklahoma	690.35	863.12	1,098.48	1,033.12	1,850.28 *	423.28	1,117.02	810.29
Texas	475.94	--	--	788.45	1,034.82	498.84	936.59	557.75
Mountain:								
Arizona	470.84	--	--	432.91	627.12	891.78	1,298.41	416.10
Colorado	462.17	--	--	969.42	642.61	704.24	922.27	521.83
Idaho	710.96	--	--	852.91	1,918.62 *	608.45	978.06	861.97
Montana	618.01	--	--	1,114.28	1,102.14	617.85	1,091.41	726.47
Nevada	417.48	--	--	992.31	508.66	409.92	824.59	389.33
New Mexico	489.62	--	--	627.83	755.37	724.64	861.64	587.68
Utah	619.45	--	--	1,044.46	796.69	654.32	885.75	649.34
Wyoming	435.97	--	--	743.00	680.80	202.80	930.08	357.45
Pacific:								
Alaska	498.94	--	--	865.40	899.61	696.64	--	535.84
California	380.13	--	--	501.66	794.37	419.32	1,064.09	393.45
Hawaii	447.36	--	--	928.71	573.65	707.86	872.69	494.97
Oregon	832.30	--	--	729.26	1,573.59 *	451.31	919.07	972.31
Washington	551.82	--	997.73	600.83	530.81	--	901.99	637.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.2.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	4,226	4,476	6,145	5,620	4,356	4,108	5,320	4,189
New England:								
Connecticut	4,163	--	--	6,281	3,741	3,848	--	3,928
Maine	4,696	--	--	--	4,815	4,552	--	4,600
Massachusetts	3,927	--	--	--	5,309	3,654	--	3,921
New Hampshire	4,169	--	--	--	3,863	4,316	--	4,182
Rhode Island	4,147	--	--	--	5,418	4,089	--	4,145
Vermont	4,845	--	--	7,556	3,943	5,286	5,561	4,825
Middle Atlantic:								
New Jersey	4,845	--	--	--	4,714	4,844	--	4,845
New York	4,746	--	--	7,808	5,782	4,273	9,494	4,624
Pennsylvania	4,386	--	--	--	3,623	4,542	--	4,352
East North Central:								
Illinois	4,204	--	--	--	3,324	4,345	--	4,240
Indiana	4,280	--	--	--	3,743	4,481	--	4,215
Michigan	3,119	--	--	--	3,690	2,866	--	2,974
Ohio	3,871	--	--	--	3,900	3,821	--	3,842
Wisconsin	4,148	--	--	--	4,682	3,880	--	4,113
West North Central:								
Iowa	3,964	--	--	5,434	3,702	3,941	--	3,958
Kansas	4,395	--	--	--	4,164	4,474	--	4,404
Minnesota	4,330	--	--	--	4,458	4,468	--	4,482
Missouri	4,730	--	--	4,008	2,992	4,890	--	4,698
Nebraska	3,978	--	--	--	3,953	3,994	--	4,007
North Dakota	3,515	--	--	--	4,772	3,108	--	3,470
South Dakota	4,564	--	--	--	4,168	4,577	--	4,509
South Atlantic:								
Delaware	4,121	--	--	--	3,500	4,114	--	4,078
District of Columbia	6,138	--	--	--	9,639	4,830	8,613	6,111
Florida	4,936	--	6,602	--	3,101	4,995	6,449	4,847
Georgia	3,872	--	--	--	4,590	3,588	6,089	3,769
Maryland	3,387	--	--	--	3,012	3,406	--	3,274
North Carolina	5,104	--	--	--	5,643	4,354	--	5,048
South Carolina	4,645	--	--	--	4,192	4,625	--	4,583
Virginia	4,069	--	--	--	6,833	3,705	--	4,130
West Virginia	3,756	--	--	--	2,941	3,707	--	3,733
East South Central:								
Alabama	3,892	--	--	--	--	3,835	--	3,853
Kentucky	4,198	--	--	--	4,167	4,067	--	4,203
Mississippi	4,994	--	--	--	4,607	4,972	--	5,000
Tennessee	3,931	--	--	--	3,293	4,042	--	3,897
West South Central:								
Arkansas	4,962	--	--	--	4,663	5,143	--	5,082
Louisiana	5,848	--	--	5,003	5,790	5,818	--	5,803
Oklahoma	4,248	--	--	7,015	4,396	3,718	--	4,110
Texas	3,985	--	6,250	--	4,575	3,800	--	3,946
Mountain:								
Arizona	4,139	--	--	--	3,027	4,154	--	4,079
Colorado	4,327	--	6,651	--	5,155	4,226	--	4,420
Idaho	4,243	--	--	4,951	4,707	4,143	--	4,307
Montana	4,126	--	--	5,553	--	4,654	--	4,269
Nevada	2,546	--	--	--	4,232	2,425	--	2,524
New Mexico	4,146	--	--	--	4,370	3,777	--	4,155
Utah	3,098	--	--	--	4,129	2,980	--	3,185
Wyoming	5,302	--	--	--	3,601	3,073	--	5,167
Pacific:								
Alaska	5,630	--	--	--	3,489	7,070	--	5,620
California	4,150	--	--	3,737	4,989	4,069	3,953	4,158
Hawaii	3,742	--	--	--	4,341	3,849	--	3,774
Oregon	3,604	--	--	--	4,141	3,423	--	3,563
Washington	3,470	--	--	--	4,187	3,286	--	3,380

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	74.38	746.32	520.47	493.92	168.77	83.80	347.71	75.74
New England:								
Connecticut	287.91	--	--	1,212.85	469.61	301.26	--	267.96
Maine	350.40	--	--	--	1,085.59	226.44	--	340.84
Massachusetts	285.39	--	--	--	961.50	277.47	--	293.13
New Hampshire	262.69	--	--	--	401.77	347.08	--	265.14
Rhode Island	408.60	--	--	--	1,019.26	447.73	--	420.48
Vermont	591.38	--	--	1,128.63	336.73	1,083.27	335.98	608.61
Middle Atlantic:								
New Jersey	498.95	--	--	--	598.81	625.99	--	498.95
New York	367.07	--	--	791.81	989.74	352.36	1,567.97	365.79
Pennsylvania	328.47	--	--	--	1,071.84	298.60	--	330.16
East North Central:								
Illinois	566.46	--	--	--	706.41	645.52	--	579.99
Indiana	338.71	--	--	--	496.46	391.29	--	347.35
Michigan	405.85	--	--	--	185.61	462.71	--	388.99
Ohio	218.16	--	--	--	408.63	255.94	--	217.68
Wisconsin	341.96	--	--	--	814.97	374.18	--	350.44
West North Central:								
Iowa	208.17	--	--	938.25	346.53	254.50	--	209.30
Kansas	425.10	--	--	--	398.86	532.64	--	428.47
Minnesota	319.60	--	--	--	397.02	410.39	--	305.32
Missouri	467.07	--	--	599.81	695.96	551.27	--	498.15
Nebraska	381.03	--	--	--	365.25	468.97	--	390.72
North Dakota	433.41	--	--	--	660.92	504.43	--	441.87
South Dakota	337.02	--	--	--	403.22	424.10	--	337.87
South Atlantic:								
Delaware	479.37	--	--	--	418.29	530.30	--	481.50
District of Columbia	756.09	--	--	--	2,125.66	322.46	76.25	764.69
Florida	396.08	--	538.45	--	665.21	409.57	546.72	411.98
Georgia	281.36	--	--	--	642.07	282.34	1,024.47	282.53
Maryland	302.95	--	--	--	780.53	303.04	--	290.82
North Carolina	492.76	--	--	--	804.90	314.55	--	498.77
South Carolina	436.17	--	--	--	791.66	487.65	--	445.43
Virginia	243.38	--	--	--	755.47	158.99	--	232.61
West Virginia	311.33	--	--	--	437.79	301.48	--	312.51
East South Central:								
Alabama	207.69	--	--	--	--	197.52	--	205.36
Kentucky	238.46	--	--	--	763.76	213.56	--	241.87
Mississippi	358.14	--	--	--	760.54	414.59	--	360.71
Tennessee	243.75	--	--	--	556.99	287.11	--	250.57
West South Central:								
Arkansas	825.46	--	--	--	700.95	948.44	--	837.85
Louisiana	516.76	--	--	412.17	492.69	717.08	--	534.37
Oklahoma	282.93	--	--	848.56	449.76	296.36	--	268.29
Texas	330.56	--	186.09	--	638.85	359.48	--	334.23
Mountain:								
Arizona	496.38	--	--	--	418.41	580.51	--	499.96
Colorado	283.28	--	68.62	--	897.82	276.45	--	266.88
Idaho	312.12	--	--	212.00	671.90	353.84	--	312.07
Montana	818.11	--	--	402.99	--	1,122.79	--	926.24
Nevada	397.08	--	--	--	773.57	433.31	--	410.40
New Mexico	533.18	--	--	--	782.83	693.21	--	535.54
Utah	504.29	--	--	--	310.04	577.30	--	562.82
Wyoming	1,191.94	--	--	--	461.70	687.34	--	1,471.74
Pacific:								
Alaska	1,074.01	--	--	--	969.62	1,458.33	--	1,075.34
California	227.60	--	--	612.73	811.28	256.44	725.32	234.37
Hawaii	369.29	--	--	--	370.79	445.06	--	394.50
Oregon	331.47	--	--	--	505.39	382.41	--	332.95
Washington	445.20	--	--	--	596.71	485.62	--	434.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.8%	30.3%	34.3%	35.4%	28.3%	25.9%	33.8%	27.0%
New England:								
Connecticut	22.5%	--	--	19.2% *	21.1%	23.5%	17.6% *	23.4%
Maine	30.3%	--	--	30.1%	26.0%	30.5%	41.0%	29.2%
Massachusetts	23.9%	--	39.7%	21.6%	25.8%	22.1%	35.7%	22.4%
New Hampshire	23.3%	--	--	25.5%	21.6%	25.3%	14.9%	24.4%
Rhode Island	23.9%	--	--	24.0%	26.3%	23.6%	20.7%	24.4%
Vermont	28.3%	--	--	38.1%	23.4%	28.7%	32.1%	27.7%
Middle Atlantic:								
New Jersey	25.7%	0.0%	1.6% *	33.5%	15.5% *	33.6%	11.3% *	28.0%
New York	25.8%	--	37.7%	23.3%	26.1%	23.2%	40.8%	24.1%
Pennsylvania	24.8%	--	30.4%	29.5%	18.9%	26.2%	31.0%	24.3%
East North Central:								
Illinois	27.8%	--	--	31.4%	30.6%	24.9%	35.7%	27.0%
Indiana	24.6%	--	--	22.5%	21.4%	25.4%	33.0%	24.0%
Michigan	25.4%	--	--	39.2%	24.5%	23.8%	29.4%	24.9%
Ohio	25.3%	--	--	33.8%	27.2%	24.3%	25.1%	25.3%
Wisconsin	26.3%	--	--	29.3%	24.1%	27.0%	30.0%	26.0%
West North Central:								
Iowa	28.7%	45.2%	--	34.8%	27.3%	24.6%	38.3%	27.0%
Kansas	26.7%	--	--	36.1%	27.9%	24.6%	37.5%	25.8%
Minnesota	26.8%	--	--	29.2%	26.1%	26.0%	32.5%	26.3%
Missouri	29.6%	--	--	40.1%	25.1%	29.3%	34.2%	29.0%
Nebraska	27.0%	--	--	29.3%	32.8%	25.4%	15.4%	27.8%
North Dakota	24.3%	--	--	29.8%	28.5%	21.7%	24.1%	24.3%
South Dakota	30.5%	--	32.6%	44.7%	31.8%	27.8%	33.8%	30.1%
South Atlantic:								
Delaware	24.8%	--	--	40.3%	29.1%	22.1%	--	24.0%
District of Columbia	29.9%	--	--	31.9%	37.3%	26.6%	21.7%	31.2%
Florida	30.8%	--	48.0%	51.2%	33.0%	27.9%	39.1%	29.7%
Georgia	25.8%	--	50.7%	34.6%	19.3%	23.4%	39.9%	23.5%
Maryland	27.7%	--	--	27.0%	23.9%	29.0%	29.2%	27.4%
North Carolina	34.1%	64.4%	--	48.7%	43.3%	29.5%	35.4%	34.0%
South Carolina	30.9%	--	--	40.8%	34.1%	30.2%	24.5% *	31.5%
Virginia	29.2%	--	--	24.0% *	43.3%	24.5%	30.8%	29.1%
West Virginia	21.8%	--	--	36.4%	17.6%	20.7%	24.6%	21.4%
East South Central:								
Alabama	25.3%	--	--	43.0%	26.6%	23.1%	33.3%	24.2%
Kentucky	27.7%	--	--	32.4%	31.9%	25.6%	28.9%	27.6%
Mississippi	33.5%	--	--	55.5%	26.1%	32.8%	--	32.7%
Tennessee	29.3%	--	--	45.0%	26.9%	27.4%	43.1%	28.1%
West South Central:								
Arkansas	35.8%	--	--	42.1%	37.0%	34.9%	37.4%	35.5%
Louisiana	38.9%	--	49.7%	40.7%	39.4%	38.0%	40.4%	38.6%
Oklahoma	33.5%	59.7%	44.4%	42.7%	31.7%	26.2%	45.7%	30.4%
Texas	30.2%	--	37.6%	46.4%	35.2%	26.1%	41.0%	28.9%
Mountain:								
Arizona	27.8%	--	--	42.8%	25.8%	25.5%	42.7%	26.5%
Colorado	29.3%	--	34.7%	39.8%	27.4%	28.1%	32.8%	28.8%
Idaho	30.9%	--	--	35.2%	38.3%	27.3%	32.9%	30.7%
Montana	31.5%	--	--	42.7%	32.4%	26.8%	28.7%	32.3%
Nevada	25.1%	--	--	45.6%	37.3%	21.3%	29.3%	24.7%
New Mexico	29.0%	--	--	44.5%	29.8%	24.1%	41.7%	27.5%
Utah	24.3%	--	--	37.3%	31.5%	19.6%	36.7%	23.0%
Wyoming	32.6%	--	--	51.8%	22.7%	27.5%	32.4%	32.6%
Pacific:								
Alaska	30.1%	--	--	21.9%	24.4%	36.8%	--	31.7%
California	28.6%	--	44.4%	34.5%	32.6%	25.5%	33.9%	27.9%
Hawaii	26.0%	--	--	36.2%	21.7%	24.7%	31.6%	24.6%
Oregon	23.2%	--	40.8%	33.2%	21.8%	20.8%	37.5%	21.7%
Washington	24.5%	--	45.8%	44.3%	28.6%	19.1%	42.8%	21.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	3.07%	1.83%	1.27%	1.03%	0.49%	1.17%	0.44%
New England:								
Connecticut	1.93%	--	--	8.28% *	2.41%	1.45%	8.86% *	1.23%
Maine	1.85%	--	--	4.14%	3.02%	2.57%	6.60%	1.98%
Massachusetts	1.55%	--	7.25%	3.75%	2.67%	1.70%	5.15%	1.40%
New Hampshire	1.20%	--	--	4.00%	1.36%	1.90%	4.29%	1.25%
Rhode Island	1.25%	--	--	4.59%	1.86%	1.60%	3.75%	1.31%
Vermont	2.15%	--	--	4.16%	1.62%	4.46%	4.32%	2.45%
Middle Atlantic:								
New Jersey	4.07%	0.00%	1.79% *	8.13%	7.05% *	3.76%	4.98% *	4.70%
New York	1.49%	--	7.12%	3.86%	2.83%	1.50%	7.12%	1.35%
Pennsylvania	2.18%	--	5.80%	4.72%	4.43%	2.53%	4.84%	2.32%
East North Central:								
Illinois	2.20%	--	--	4.49%	3.70%	3.24%	5.07%	2.35%
Indiana	1.55%	--	--	4.10%	2.84%	1.87%	5.57%	1.63%
Michigan	3.13%	--	--	10.49%	2.44%	4.24%	5.11%	3.48%
Ohio	1.30%	--	--	4.78%	1.54%	1.49%	5.38%	1.14%
Wisconsin	1.88%	--	--	4.45%	2.39%	3.04%	7.63%	1.95%
West North Central:								
Iowa	1.50%	6.38%	--	6.49%	2.44%	1.53%	5.88%	1.43%
Kansas	0.99%	--	--	4.35%	1.68%	1.09%	3.93%	0.89%
Minnesota	1.54%	--	--	5.99%	2.46%	1.95%	9.60%	1.48%
Missouri	1.91%	--	--	5.51%	5.07%	2.30%	4.02%	2.10%
Nebraska	2.16%	--	--	6.31%	3.34%	2.78%	4.21%	2.30%
North Dakota	2.37%	--	--	3.78%	2.57%	3.50%	5.47%	2.59%
South Dakota	1.70%	--	6.45%	4.59%	2.47%	2.38%	4.98%	1.81%
South Atlantic:								
Delaware	2.30%	--	--	4.87%	3.71%	2.68%	--	2.37%
District of Columbia	2.82%	--	--	4.14%	7.49%	1.80%	5.40%	3.08%
Florida	1.66%	--	5.77%	5.44%	7.70%	1.47%	5.27%	1.70%
Georgia	1.76%	--	3.05%	6.57%	5.35%	1.53%	4.73%	1.75%
Maryland	3.93%	--	--	5.36%	5.17%	6.00%	5.08%	4.62%
North Carolina	2.33%	5.45%	--	9.80%	6.31%	1.95%	7.55%	2.46%
South Carolina	2.61%	--	--	3.82%	4.31%	3.27%	8.42% *	2.69%
Virginia	2.79%	--	--	9.48% *	4.17%	1.61%	7.38%	2.95%
West Virginia	1.49%	--	--	3.86%	3.68%	1.55%	4.85%	1.56%
East South Central:								
Alabama	2.06%	--	--	6.12%	4.91%	2.15%	8.64%	1.94%
Kentucky	1.80%	--	--	4.59%	4.24%	2.16%	7.17%	1.85%
Mississippi	2.36%	--	--	5.75%	5.98%	2.43%	--	2.41%
Tennessee	1.85%	--	--	4.32%	3.72%	2.27%	6.25%	1.89%
West South Central:								
Arkansas	2.80%	--	--	6.51%	3.46%	3.77%	6.62%	3.11%
Louisiana	2.03%	--	3.24%	6.93%	3.19%	3.01%	4.54%	2.25%
Oklahoma	2.41%	5.98%	--	6.92%	4.66%	1.94%	6.80%	2.06%
Texas	1.98%	--	7.08%	3.60%	5.23%	2.36%	5.08%	2.11%
Mountain:								
Arizona	2.25%	--	--	4.95%	2.87%	2.54%	6.11%	2.18%
Colorado	2.03%	--	6.78%	3.31%	3.25%	2.91%	4.54%	2.22%
Idaho	2.46%	--	--	4.65%	5.30%	3.44%	5.80%	2.71%
Montana	2.58%	--	--	4.36%	6.50%	3.95%	5.00%	2.94%
Nevada	3.37%	--	--	9.18%	3.79%	4.42%	6.51%	3.65%
New Mexico	2.64%	--	--	7.56%	3.61%	3.85%	8.59%	2.75%
Utah	3.04%	--	--	7.08%	3.69%	2.61%	7.05%	2.95%
Wyoming	3.60%	--	--	7.50%	2.46%	1.94%	4.38%	4.66%
Pacific:								
Alaska	3.55%	--	--	3.52%	3.94%	5.44%	--	3.83%
California	1.44%	--	5.34%	3.02%	3.32%	1.53%	3.97%	1.49%
Hawaii	1.91%	--	--	6.58%	2.68%	2.37%	5.06%	1.94%
Oregon	2.23%	--	7.79%	5.21%	6.46%	1.55%	5.41%	2.30%
Washington	2.87%	--	3.34%	5.46%	2.09%	3.09%	4.58%	2.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.3.d Percent of total premiums for purchased plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

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	33.2%	30.2%	33.3%	35.0%	31.5%	34.1%	33.4%	33.1%
New England:								
Connecticut	21.5%	--	--	15.7% *	21.5%	34.4%	11.2% *	26.2%
Maine	32.7%	--	--	27.8%	24.2%	35.4%	39.8%	31.7%
Massachusetts	26.0%	--	40.0%	21.7%	23.4%	25.9%	38.1%	22.9%
New Hampshire	23.8%	--	--	24.5%	23.5%	37.0%	14.6% *	29.8%
Rhode Island	26.1%	--	--	25.5%	25.8%	35.1%	20.2%	28.3%
Vermont	31.9%	--	--	36.6%	30.1%	--	32.1%	31.7%
Middle Atlantic:								
New Jersey	23.6%	0.0%	1.6% *	--	12.4% *	35.7%	11.3% *	26.9%
New York	28.6%	--	--	21.7%	25.3%	26.6%	40.6%	25.2%
Pennsylvania	29.7%	--	30.4%	29.7%	21.1%	35.9%	30.2%	29.6%
East North Central:								
Illinois	32.9%	--	--	32.6%	33.8%	30.0%	38.9%	31.8%
Indiana	29.2%	--	--	29.2%	30.5%	25.8%	--	28.6%
Michigan	33.4%	--	--	45.1%	27.5%	34.2%	28.5%	34.5%
Ohio	27.5%	--	--	34.3%	30.9%	28.7%	24.9%	29.3%
Wisconsin	29.4%	--	--	26.7%	22.1%	50.6%	--	29.7%
West North Central:								
Iowa	33.8%	46.0%	--	31.3%	31.5%	24.8%	39.0%	30.6%
Kansas	36.5%	--	--	36.5%	34.4%	34.7%	38.7%	35.2%
Minnesota	34.5%	--	69.9%	33.6%	43.2%	30.3%	48.3%	32.5%
Missouri	32.8%	--	--	42.6%	27.1%	35.4%	31.5%	33.1%
Nebraska	34.7%	--	--	29.7%	45.4%	36.8%	--	39.8%
North Dakota	27.3%	--	--	31.0%	27.9%	39.6%	23.0%	32.4%
South Dakota	39.0%	--	--	46.7%	40.4%	37.4%	34.2%	40.5%
South Atlantic:								
Delaware	35.0%	--	--	39.9%	45.3%	35.0%	--	39.8%
District of Columbia	24.7%	--	--	30.7%	24.5%	24.5%	20.3%	26.5%
Florida	40.6%	--	--	49.4%	49.6%	32.1%	39.1%	41.2%
Georgia	27.9%	--	52.3%	28.2%	16.1% *	26.9%	39.6%	23.7%
Maryland	37.9%	--	--	31.6%	38.0%	48.8%	27.3%	43.4%
North Carolina	39.1%	64.4%	--	36.2%	56.3%	38.5%	34.1%	41.3%
South Carolina	40.1%	--	--	41.3%	38.5%	48.7%	20.7% *	44.4%
Virginia	35.4%	--	--	20.3% *	46.9%	35.4%	29.3%	36.4%
West Virginia	26.9%	--	--	36.3%	25.2%	26.8%	23.8%	28.2%
East South Central:								
Alabama	34.8%	--	--	42.9%	35.2%	38.9%	32.4%	36.2%
Kentucky	36.6%	--	--	29.4%	40.3%	46.3% *	29.9%	39.2%
Mississippi	33.2%	--	--	57.8%	17.5% *	35.4%	--	28.3%
Tennessee	37.4%	--	--	50.4%	32.5%	35.1%	43.8%	35.8%
West South Central:								
Arkansas	40.8%	--	--	42.1%	40.7%	40.7%	40.6%	40.9%
Louisiana	43.8%	0.0%	48.1%	40.9%	46.3%	46.6%	38.8%	46.4%
Oklahoma	42.8%	63.0%	44.4%	36.9%	40.0%	36.4%	45.3%	40.6%
Texas	39.2%	--	--	45.5%	39.1%	37.4%	39.0%	39.2%
Mountain:								
Arizona	37.1%	--	--	42.0%	30.4%	41.0%	42.8%	34.9%
Colorado	35.2%	--	--	38.3%	26.3%	39.6%	32.4%	35.9%
Idaho	38.3%	--	--	34.8%	47.2%	35.6%	34.7%	39.4%
Montana	36.6%	--	--	44.9%	42.9%	27.3%	30.4%	39.2%
Nevada	45.1%	--	32.7%	53.1%	41.8%	53.6%	--	47.4%
New Mexico	35.5%	--	--	42.0%	36.9%	27.3%	42.3%	33.1%
Utah	32.3%	--	--	42.6%	34.7%	22.7%	48.6%	29.0%
Wyoming	33.4%	--	--	45.5%	27.6%	34.9%	30.6%	35.0%
Pacific:								
Alaska	28.5%	--	--	26.6%	33.6%	31.4%	--	32.9%
California	34.8%	--	44.5%	37.4%	35.8%	32.9%	34.4%	34.9%
Hawaii	28.6%	--	--	39.6%	21.0%	27.6%	32.8%	26.9%
Oregon	27.3%	--	--	32.0%	21.2% *	30.4%	37.2%	24.6%
Washington	34.3%	--	45.8%	48.0%	31.0%	--	42.6%	27.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.77%	3.44%	2.12%	1.38%	1.68%	1.15%	1.34%	0.92%
New England:								
Connecticut	4.08%	--	--	8.93% *	3.28%	4.27%	6.32% *	2.86%
Maine	2.52%	--	--	3.51%	3.60%	3.74%	7.00%	2.76%
Massachusetts	2.78%	--	7.56%	4.28%	3.16%	4.32%	5.48%	2.50%
New Hampshire	2.51%	--	--	4.31%	2.84%	3.62%	4.43% *	2.56%
Rhode Island	2.18%	--	--	5.10%	1.88%	4.81%	3.82%	2.68%
Vermont	2.76%	--	--	4.89%	3.30%	--	4.84%	3.33%
Middle Atlantic:								
New Jersey	6.10%	0.00%	1.79% *	--	7.77% *	6.34%	4.98% *	7.87%
New York	2.74%	--	--	4.02%	2.81%	4.31%	8.38%	2.25%
Pennsylvania	4.36%	--	5.80%	6.63%	4.29%	6.77%	5.09%	5.18%
East North Central:								
Illinois	2.71%	--	--	4.90%	3.98%	6.94%	5.43%	3.04%
Indiana	2.44%	--	--	4.10%	3.82%	3.29%	--	2.36%
Michigan	4.34%	--	--	10.15%	4.63%	6.49%	5.99%	5.09%
Ohio	2.64%	--	--	5.10%	3.13%	4.10%	5.68%	2.38%
Wisconsin	3.79%	--	--	4.38%	2.81%	8.56%	--	4.16%
West North Central:								
Iowa	3.42%	6.84%	--	8.33%	5.08%	3.44%	6.60%	3.65%
Kansas	2.68%	--	--	4.10%	3.56%	8.73%	3.87%	3.51%
Minnesota	1.86%	--	3.46%	3.82%	4.39%	1.74%	5.77%	1.67%
Missouri	3.16%	--	--	7.14%	6.92%	2.85%	4.91%	3.70%
Nebraska	3.96%	--	--	6.69%	7.35%	5.76%	--	3.83%
North Dakota	3.64%	--	--	4.20%	3.66%	6.05%	5.64%	3.17%
South Dakota	1.88%	--	--	4.32%	3.23%	1.56%	5.40%	1.78%
South Atlantic:								
Delaware	4.16%	--	--	5.28%	5.36%	3.48%	--	2.72%
District of Columbia	2.25%	--	--	4.55%	2.49%	2.46%	5.38%	2.09%
Florida	2.91%	--	--	5.99%	4.89%	2.32%	7.53%	2.63%
Georgia	3.52%	--	3.40%	6.26%	5.54% *	2.91%	5.49%	3.75%
Maryland	6.64%	--	--	4.68%	4.07%	10.89%	5.14%	8.17%
North Carolina	3.93%	5.45%	--	4.72%	8.10%	3.06%	7.86%	4.10%
South Carolina	4.82%	--	--	4.05%	6.00%	7.04%	8.69% *	4.29%
Virginia	6.52%	--	--	9.29% *	5.08%	7.21%	8.46%	7.36%
West Virginia	2.77%	--	--	5.07%	3.87%	5.05%	5.09%	3.35%
East South Central:								
Alabama	4.07%	--	--	6.10%	6.10%	3.92%	9.53%	3.22%
Kentucky	4.70%	--	--	4.13%	5.26%	14.63% *	8.16%	5.64%
Mississippi	6.89%	--	--	6.92%	7.50% *	5.94%	--	7.91%
Tennessee	3.66%	--	--	5.70%	7.17%	6.00%	8.18%	4.00%
West South Central:								
Arkansas	3.43%	--	--	6.65%	5.54%	5.01%	6.99%	3.93%
Louisiana	2.19%	0.00%	3.15%	7.92%	3.49%	2.82%	5.17%	2.18%
Oklahoma	4.50%	5.09%	8.09%	7.72%	10.54%	2.72%	7.65%	4.71%
Texas	3.01%	--	--	4.20%	8.07%	3.07%	5.26%	3.65%
Mountain:								
Arizona	3.31%	--	--	6.34%	4.64%	6.00%	7.51%	3.41%
Colorado	3.55%	--	--	4.21%	3.68%	5.80%	5.29%	4.21%
Idaho	3.37%	--	--	5.29%	7.01%	4.76%	5.77%	3.92%
Montana	3.35%	--	--	4.66%	6.27%	3.01%	6.65%	3.81%
Nevada	4.62%	--	2.52%	9.77%	5.48%	5.23%	--	4.84%
New Mexico	3.13%	--	--	8.65%	1.82%	4.96%	8.76%	2.87%
Utah	4.77%	--	--	5.42%	5.35%	4.39%	2.89%	4.74%
Wyoming	2.87%	--	--	4.87%	4.89%	1.16%	6.63%	2.33%
Pacific:								
Alaska	3.27%	--	--	4.72%	4.40%	4.75%	--	3.35%
California	2.07%	--	5.36%	3.22%	4.03%	3.17%	4.45%	2.33%
Hawaii	2.79%	--	--	7.40%	3.68%	4.13%	5.72%	3.02%
Oregon	5.13%	--	--	5.31%	8.98% *	4.05%	5.70%	5.91%
Washington	3.73%	--	3.34%	5.35%	3.01%	--	4.92%	4.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.3%	30.8%	39.6%	36.9%	24.3%	23.6%	36.1%	24.0%
New England:								
Connecticut	23.3%	--	--	--	20.0%	21.9%	--	22.0%
Maine	26.2%	--	--	--	28.5%	24.6%	--	25.6%
Massachusetts	22.1%	--	--	--	29.2%	20.6%	--	22.0%
New Hampshire	23.0%	--	--	--	20.9%	23.9%	--	23.0%
Rhode Island	22.1%	--	--	--	29.5%	21.6%	--	22.0%
Vermont	26.6%	--	--	42.2%	21.7%	28.8%	--	26.5%
Middle Atlantic:								
New Jersey	29.7%	--	--	--	24.2%	31.3%	--	29.7%
New York	24.0%	--	--	--	26.8%	22.3%	41.9%	23.5%
Pennsylvania	22.2%	--	--	--	17.1% *	23.4%	--	22.0%
East North Central:								
Illinois	22.8%	--	--	--	17.1%	23.7%	--	23.0%
Indiana	23.6%	--	--	--	17.7%	25.3%	--	23.2%
Michigan	17.2%	--	34.9%	--	21.5%	15.8%	34.0%	16.4%
Ohio	23.8%	--	--	--	24.8%	23.4%	--	23.7%
Wisconsin	24.2%	--	--	--	26.5%	22.6%	--	23.8%
West North Central:								
Iowa	25.9%	--	--	42.6%	25.2%	24.6%	--	25.7%
Kansas	24.3%	--	--	--	24.9%	24.0%	--	24.3%
Minnesota	23.2%	--	--	--	22.4%	24.1%	--	23.6%
Missouri	27.3%	--	--	33.3%	19.7%	26.9%	40.0%	26.5%
Nebraska	24.7%	--	--	--	26.5%	24.4%	--	24.9%
North Dakota	22.1%	--	--	--	28.9%	19.3%	--	21.6%
South Dakota	25.3%	--	--	--	25.4%	24.8%	--	25.0%
South Atlantic:								
Delaware	21.5%	--	--	--	19.7%	21.3%	--	21.3%
District of Columbia	33.8%	--	--	--	50.1%	27.1%	52.0%	33.6%
Florida	27.1%	--	39.5%	60.6%	17.3%	27.2%	39.1%	26.5%
Georgia	24.1%	--	--	62.2%	29.0%	22.2%	41.6%	23.4%
Maryland	19.8%	--	49.6%	--	13.8%	20.8%	49.6%	19.0%
North Carolina	31.3%	--	--	--	35.8%	26.7%	--	31.0%
South Carolina	25.6%	--	--	--	25.5%	25.2%	--	25.2%
Virginia	24.9%	--	--	--	34.4%	22.5%	--	24.6%
West Virginia	19.4%	--	--	36.7%	--	19.3%	--	19.2%
East South Central:								
Alabama	21.1%	--	--	--	--	21.0%	--	20.7%
Kentucky	24.8%	--	--	--	26.5%	23.8%	--	24.8%
Mississippi	33.6%	--	--	--	32.5%	32.7%	--	33.5%
Tennessee	25.8%	--	--	--	23.0%	25.7%	41.1%	25.4%
West South Central:								
Arkansas	30.8%	--	--	--	32.2%	31.3%	--	31.4%
Louisiana	35.3%	--	--	39.1%	34.2%	34.7%	--	34.6%
Oklahoma	27.7%	--	--	58.9%	27.3%	24.4%	49.2%	27.0%
Texas	24.9%	--	69.8%	51.3%	28.8%	23.5%	71.2%	24.5%
Mountain:								
Arizona	25.1%	--	--	--	21.6%	24.5%	--	24.7%
Colorado	25.1%	--	44.9%	--	28.6%	23.1%	--	24.5%
Idaho	23.8%	--	--	37.9%	28.2%	22.4%	--	24.1%
Montana	25.8%	--	--	32.8%	--	26.6%	--	25.9%
Nevada	16.5%	--	--	--	27.3%	15.8%	--	16.5%
New Mexico	24.9%	--	--	--	25.1%	23.1%	--	25.0%
Utah	19.9%	--	--	--	27.7%	18.7%	--	20.3%
Wyoming	31.9%	--	--	56.3%	20.6%	20.7%	--	31.1%
Pacific:								
Alaska	31.2%	--	--	--	20.3%	39.5%	--	31.1%
California	22.9%	--	--	23.4%	24.5%	22.5%	30.3%	22.7%
Hawaii	22.7%	--	47.2%	--	23.3%	22.9%	--	22.4%
Oregon	20.0%	--	--	--	23.1%	18.9%	--	19.7%
Washington	20.3%	--	--	--	26.6%	18.9%	--	19.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	3.64%	2.33%	3.02%	1.07%	0.45%	1.75%	0.42%
New England:								
Connecticut	1.32%	--	--	--	1.69%	1.34%	--	1.18%
Maine	1.91%	--	--	--	5.55%	1.58%	--	1.87%
Massachusetts	1.53%	--	--	--	3.95%	1.55%	--	1.57%
New Hampshire	1.33%	--	--	--	1.53%	1.89%	--	1.33%
Rhode Island	1.42%	--	--	--	5.14%	1.49%	--	1.42%
Vermont	2.92%	--	--	7.02%	1.65%	5.15%	--	3.01%
Middle Atlantic:								
New Jersey	3.39%	--	--	--	4.81%	3.84%	--	3.39%
New York	1.70%	--	--	--	4.92%	1.58%	7.45%	1.70%
Pennsylvania	1.93%	--	--	--	6.63% *	1.24%	--	1.95%
East North Central:								
Illinois	3.08%	--	--	--	4.37%	3.50%	--	3.15%
Indiana	1.85%	--	--	--	2.95%	2.04%	--	1.91%
Michigan	2.59%	--	3.19%	--	2.31%	3.01%	3.29%	2.56%
Ohio	1.26%	--	--	--	1.38%	1.57%	--	1.26%
Wisconsin	1.77%	--	--	--	3.85%	1.96%	--	1.78%
West North Central:								
Iowa	1.49%	--	--	5.96%	2.49%	1.69%	--	1.50%
Kansas	0.98%	--	--	--	1.99%	1.19%	--	0.98%
Minnesota	1.65%	--	--	--	1.87%	2.16%	--	1.55%
Missouri	2.46%	--	--	4.74%	5.67%	2.82%	4.55%	2.60%
Nebraska	2.36%	--	--	--	2.60%	2.84%	--	2.43%
North Dakota	2.80%	--	--	--	3.54%	3.18%	--	2.79%
South Dakota	1.62%	--	--	--	1.74%	1.94%	--	1.59%
South Atlantic:								
Delaware	2.57%	--	--	--	1.97%	2.81%	--	2.58%
District of Columbia	4.33%	--	--	--	11.85%	2.17%	0.55%	4.37%
Florida	1.84%	--	2.47%	5.47%	3.88%	1.66%	2.53%	1.87%
Georgia	1.66%	--	--	3.68%	4.66%	1.66%	7.30%	1.66%
Maryland	1.80%	--	3.49%	--	3.93%	1.64%	3.49%	1.72%
North Carolina	2.82%	--	--	--	5.13%	1.61%	--	2.86%
South Carolina	2.40%	--	--	--	4.09%	2.64%	--	2.43%
Virginia	1.13%	--	--	--	3.73%	0.86%	--	1.12%
West Virginia	1.60%	--	--	3.61%	--	1.34%	--	1.59%
East South Central:								
Alabama	1.81%	--	--	--	--	1.91%	--	1.79%
Kentucky	1.61%	--	--	--	5.02%	1.60%	--	1.63%
Mississippi	2.24%	--	--	--	4.80%	2.51%	--	2.25%
Tennessee	1.87%	--	--	--	3.21%	2.24%	4.00%	1.89%
West South Central:								
Arkansas	4.51%	--	--	--	3.26%	5.11%	--	4.54%
Louisiana	2.94%	--	--	2.73%	4.03%	3.87%	--	3.01%
Oklahoma	1.97%	--	--	7.28%	3.16%	1.96%	2.92%	1.94%
Texas	2.30%	--	1.98%	3.96%	3.75%	2.49%	2.37%	2.29%
Mountain:								
Arizona	2.24%	--	--	--	2.26%	2.45%	--	2.23%
Colorado	1.81%	--	0.69%	--	5.44%	1.88%	--	1.79%
Idaho	2.00%	--	--	3.57%	4.45%	2.20%	--	2.02%
Montana	4.13%	--	--	2.93%	--	5.42%	--	4.68%
Nevada	2.47%	--	--	--	5.07%	2.70%	--	2.57%
New Mexico	3.53%	--	--	--	4.34%	4.80%	--	3.54%
Utah	2.79%	--	--	--	3.97%	2.87%	--	3.00%
Wyoming	6.23%	--	--	10.64%	2.29%	2.82%	--	7.77%
Pacific:								
Alaska	5.45%	--	--	--	4.15%	7.52%	--	5.46%
California	1.10%	--	--	4.38%	4.66%	1.08%	4.33%	1.10%
Hawaii	2.44%	--	1.68%	--	2.20%	2.95%	--	2.52%
Oregon	1.35%	--	--	--	2.58%	1.51%	--	1.35%
Washington	3.05%	--	--	--	2.92%	3.25%	--	2.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and State: United States, 2024

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	17.6%	12.1%	14.7%	15.3%	18.0%	18.6%	14.3%	18.1%
New England:								
Connecticut	18.3%	--	14.5%	17.6%	17.0%	20.1%	16.5%	18.6%
Maine	18.5%	9.8% *	12.7%	15.7%	17.1%	21.8%	11.3%	19.9%
Massachusetts	16.7%	3.8% *	19.7%	23.6% *	17.3%	16.2%	13.5%	17.2%
New Hampshire	18.1%	24.9% *	11.4% *	14.2%	20.4%	18.4%	14.3%	19.0%
Rhode Island	15.5%	4.5% *	15.4%	8.8%	15.3%	19.0%	10.6%	16.7%
Vermont	17.9%	6.1% *	12.3%	16.4%	18.6%	20.6%	13.6%	19.1%
Middle Atlantic:								
New Jersey	20.6%	--	--	16.3%	20.5%	20.9%	22.9%	20.3%
New York	16.5%	12.1% *	9.9%	14.4%	16.0%	18.3%	11.6%	17.3%
Pennsylvania	16.7%	2.0% *	13.1%	9.5%	17.2%	19.4%	9.4%	17.9%
East North Central:								
Illinois	17.1%	3.3% *	13.9%	16.1%	20.0%	18.0%	8.5%	18.8%
Indiana	19.6%	--	--	13.5%	19.2%	21.6%	15.3%	20.1%
Michigan	19.8%	--	20.1%	17.9%	19.7%	20.4%	17.7%	20.2%
Ohio	18.8%	42.3%	14.2%	14.5%	19.4%	19.0%	21.2%	18.4%
Wisconsin	18.8%	--	--	16.8%	21.0%	18.7%	12.8%	19.6%
West North Central:								
Iowa	18.0%	18.6%	11.3%	16.7%	19.3%	17.8%	17.8%	18.0%
Kansas	21.6%	14.5% *	--	14.2%	21.9%	24.4%	14.4%	23.0%
Minnesota	15.5%	--	10.2% *	14.4%	13.8%	17.0%	11.1%	16.1%
Missouri	19.6%	20.0% *	12.6%	13.9%	16.0%	23.2%	14.4%	20.7%
Nebraska	16.7%	--	--	15.1%	17.4%	17.4%	10.9%	17.3%
North Dakota	15.9%	14.5% *	16.3%	16.5%	13.7%	16.6%	16.6%	15.7%
South Dakota	16.6%	--	8.1%	14.6%	14.5%	21.0%	10.3%	18.2%
South Atlantic:								
Delaware	19.4%	14.0% *	--	12.0%	16.7%	21.5%	15.6%	20.0%
District of Columbia	17.2%	--	--	14.4%	17.8%	18.6%	13.2%	18.1%
Florida	18.1%	17.7% *	20.7% *	15.2%	19.2%	18.0%	18.7%	18.0%
Georgia	19.7%	--	23.9%	18.3%	16.9%	20.4%	22.0%	19.4%
Maryland	18.4%	28.8% *	20.5%	16.5%	14.9%	18.8%	21.6%	17.7%
North Carolina	17.2%	--	--	16.4%	15.0%	18.7%	13.8%	17.7%
South Carolina	18.0%	0.7% *	--	12.6%	16.0%	20.8%	10.3% *	19.3%
Virginia	18.1%	0.0%	4.3% *	22.5%	21.9%	17.5%	12.7%	18.9%
West Virginia	18.3%	--	11.2%	16.5%	21.5%	18.4%	16.3%	18.6%
East South Central:								
Alabama	16.5%	15.4% *	--	13.4%	13.7%	19.1%	12.5%	17.5%
Kentucky	19.3%	--	--	18.9%	17.3%	20.9%	13.5%	20.1%
Mississippi	19.8%	--	--	14.7%	18.8%	22.1%	14.4%	20.8%
Tennessee	16.9%	--	--	15.4%	17.8%	17.9%	13.7%	17.4%
West South Central:								
Arkansas	17.1%	--	20.4%	13.9%	16.8%	17.6%	17.2%	17.1%
Louisiana	17.6%	--	--	13.0%	17.3%	18.8%	16.7%	17.8%
Oklahoma	18.3%	28.6% *	18.9%	19.0%	14.5%	19.5%	20.9%	17.7%
Texas	17.9%	7.3% *	15.1%	15.4%	16.5%	20.1%	13.0%	18.9%
Mountain:								
Arizona	21.3%	--	17.6%	19.3%	18.9%	23.3%	15.8%	22.0%
Colorado	17.2%	10.6% *	12.8%	18.2%	13.7%	19.5%	14.5%	17.8%
Idaho	18.0%	7.6% *	10.7%	13.8%	23.4%	19.5%	11.7%	19.8%
Montana	17.2%	12.9% *	15.0% *	18.4%	14.4%	19.4%	15.0%	18.0%
Nevada	18.9%	--	10.2% *	13.4%	15.2%	22.3%	11.4%	20.4%
New Mexico	19.0%	--	--	25.0%	18.5%	19.5%	17.4%	19.2%
Utah	19.1%	12.8% *	8.5% *	18.3%	15.7%	22.0%	14.9%	19.7%
Wyoming	19.9%	--	22.7%	19.9%	18.8%	19.2%	20.6%	19.6%
Pacific:								
Alaska	17.3%	--	--	15.1%	17.2%	18.6%	12.6%	17.9%
California	14.6%	11.6%	11.0%	12.7%	21.5%	13.6%	11.9%	15.0%
Hawaii	13.4%	8.5% *	10.5%	12.5%	12.2%	16.0%	10.5%	14.5%
Oregon	18.8%	8.6% *	13.4%	14.9%	20.1%	20.7%	12.4%	20.1%
Washington	16.1%	18.6%	13.5%	10.6%	12.7%	18.6%	13.9%	16.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	1.08%	0.81%	0.49%	0.45%	0.71%	0.47%	0.49%
New England:								
Connecticut	0.99%	--	3.05%	4.02%	2.08%	1.03%	4.18%	0.95%
Maine	1.60%	4.24% *	3.28%	2.63%	1.36%	2.71%	2.08%	1.79%
Massachusetts	1.31%	2.42% *	5.02%	8.90% *	1.97%	1.22%	2.82%	1.44%
New Hampshire	1.51%	8.21% *	3.62% *	2.02%	1.83%	2.67%	2.36%	1.74%
Rhode Island	1.06%	2.11% *	3.81%	2.34%	3.01%	1.07%	2.13%	1.15%
Vermont	1.00%	3.51% *	3.33%	1.68%	2.12%	1.38%	1.92%	1.17%
Middle Atlantic:								
New Jersey	1.40%	--	--	2.41%	1.14%	2.33%	4.21%	1.47%
New York	0.67%	4.72% *	2.41%	1.91%	1.60%	0.73%	2.04%	0.70%
Pennsylvania	0.89%	1.51% *	3.06%	1.65%	2.05%	1.34%	1.46%	1.02%
East North Central:								
Illinois	1.00%	1.52% *	2.83%	2.54%	1.97%	1.40%	1.34%	1.13%
Indiana	1.41%	--	--	1.98%	1.96%	2.03%	2.21%	1.52%
Michigan	1.06%	--	3.48%	2.55%	1.16%	1.53%	2.36%	1.16%
Ohio	1.06%	9.07%	3.15%	3.58%	1.48%	1.40%	3.14%	1.10%
Wisconsin	0.85%	--	--	2.08%	1.58%	1.13%	2.55%	0.88%
West North Central:								
Iowa	1.10%	5.10%	2.65%	2.40%	2.13%	1.57%	2.75%	1.20%
Kansas	2.30%	5.49% *	--	2.42%	3.25%	3.25%	2.19%	2.52%
Minnesota	0.92%	--	5.06% *	2.38%	1.60%	1.23%	2.69%	0.95%
Missouri	1.21%	7.20% *	2.86%	1.82%	2.41%	1.73%	2.25%	1.36%
Nebraska	1.08%	--	--	2.35%	2.00%	1.47%	2.92%	1.14%
North Dakota	1.38%	7.34% *	4.58%	2.09%	1.38%	2.54%	2.62%	1.61%
South Dakota	1.03%	--	1.89%	2.62%	1.78%	1.48%	1.79%	1.12%
South Atlantic:								
Delaware	1.64%	9.38% *	--	1.94%	2.86%	2.12%	4.39%	1.75%
District of Columbia	0.80%	--	--	1.87%	1.73%	0.82%	2.43%	0.81%
Florida	0.89%	8.28% *	6.58% *	2.70%	3.43%	0.75%	3.49%	0.87%
Georgia	0.83%	--	2.74%	3.17%	2.04%	1.04%	2.74%	0.87%
Maryland	1.42%	11.50% *	5.51%	1.94%	2.59%	2.03%	3.90%	1.42%
North Carolina	0.96%	--	--	2.43%	1.60%	1.35%	2.40%	1.05%
South Carolina	1.25%	0.71% *	--	3.15%	1.55%	1.64%	3.31% *	1.28%
Virginia	1.62%	0.00%	1.86% *	4.49%	4.44%	1.84%	3.29%	1.80%
West Virginia	1.13%	--	3.17%	3.48%	4.54%	1.19%	3.24%	1.20%
East South Central:								
Alabama	1.29%	4.92% *	--	2.47%	2.52%	1.90%	2.50%	1.50%
Kentucky	1.16%	--	--	2.83%	1.89%	1.66%	2.12%	1.27%
Mississippi	1.61%	--	--	2.87%	2.60%	2.06%	3.22%	1.66%
Tennessee	0.99%	--	--	1.79%	2.23%	1.43%	2.37%	1.10%
West South Central:								
Arkansas	1.42%	--	4.21%	2.50%	1.97%	2.03%	2.66%	1.62%
Louisiana	1.05%	--	--	3.44%	1.87%	1.40%	2.89%	1.11%
Oklahoma	1.06%	12.58% *	3.65%	2.36%	1.93%	0.77%	3.84%	0.92%
Texas	1.10%	2.98% *	2.45%	2.10%	2.26%	1.55%	1.64%	1.26%
Mountain:								
Arizona	2.89%	--	2.37%	2.99%	1.43%	4.42%	2.36%	3.21%
Colorado	1.07%	4.63% *	3.75%	3.03%	2.39%	1.19%	2.76%	1.15%
Idaho	1.06%	4.06% *	2.94%	2.34%	3.42%	0.98%	2.11%	1.18%
Montana	1.11%	5.12% *	4.52% *	2.60%	1.34%	1.60%	2.83%	1.10%
Nevada	1.23%	--	3.90% *	2.22%	1.86%	1.73%	2.32%	1.35%
New Mexico	1.21%	--	--	3.99%	2.58%	1.40%	4.38%	1.21%
Utah	1.69%	4.83% *	3.73% *	2.97%	2.27%	1.88%	2.88%	1.81%
Wyoming	1.40%	--	2.91%	4.07%	1.96%	1.36%	3.03%	1.57%
Pacific:								
Alaska	1.33%	--	--	3.07%	2.88%	1.91%	2.84%	1.48%
California	2.13%	3.02%	3.07%	1.29%	2.10%	2.98%	1.54%	2.58%
Hawaii	0.93%	3.54% *	2.75%	1.64%	1.14%	1.85%	1.68%	1.15%
Oregon	1.20%	3.58% *	3.08%	2.14%	3.15%	1.27%	1.83%	1.32%
Washington	0.97%	5.49%	3.25%	1.41%	1.70%	1.35%	2.11%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and State: United States, 2024

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	6.9%	40.5%	22.2%	10.7%	8.0%	3.2%	22.3%	4.8%
New England:								
Connecticut	7.3% *	0.0%	--	36.2% *	--	0.4% *	44.6% *	1.6% *
Maine	5.3% *	0.0%	--	10.1% *	9.7% *	--	12.5% *	--
Massachusetts	4.3% *	--	--	--	6.7% *	3.5% *	5.1% *	4.2% *
New Hampshire	11.2%	--	--	23.3% *	1.1% *	4.0% *	60.8%	2.8% *
Rhode Island	3.4% *	--	--	--	1.3% *	0.1% *	22.9% *	0.5% *
Vermont	5.4% *	--	--	1.9% *	0.0%	6.2% *	16.9% *	3.1% *
Middle Atlantic:								
New Jersey	25.2% *	100.0%	94.8%	18.1% *	46.7% *	1.9% *	74.4%	16.7% *
New York	9.4%	--	--	27.5% *	7.2% *	6.0% *	22.3% *	7.8%
Pennsylvania	11.1%	--	--	19.6% *	17.4% *	7.5% *	18.2% *	10.5% *
East North Central:								
Illinois	4.2%	--	--	5.6% *	--	2.5% *	22.1% *	2.6% *
Indiana	6.0% *	--	--	14.9% *	--	5.0% *	6.8% *	5.9% *
Michigan	11.6%	--	--	12.2% *	7.1% *	8.9% *	30.4% *	8.8% *
Ohio	7.0% *	--	--	--	1.3% *	2.2% *	29.8% *	2.3% *
Wisconsin	2.8% *	--	0.0%	0.0%	0.0%	3.4% *	12.2% *	2.0% *
West North Central:								
Iowa	4.1% *	--	--	17.9% *	0.9% *	1.4% *	16.2% *	1.6% *
Kansas	2.2% *	0.0%	--	1.2% *	2.6% *	1.5% *	5.5% *	1.8% *
Minnesota	6.1% *	0.0%	--	16.3% *	--	3.2% *	36.1% *	3.1% *
Missouri	5.6% *	--	--	6.2% *	20.2% *	0.5% *	11.3% *	--
Nebraska	3.9% *	0.0%	--	13.6% *	--	0.1% *	43.1% *	1.1% *
North Dakota	11.1% *	--	--	3.6% *	9.1% *	2.3% *	32.4% *	4.4% *
South Dakota	2.6% *	--	--	0.0%	1.6% *	1.2% *	12.0% *	1.2% *
South Atlantic:								
Delaware	4.2% *	--	--	7.1% *	2.4% *	1.6% *	--	2.3% *
District of Columbia	7.4% *	--	--	9.9% *	4.2% *	1.9% *	37.7% *	2.6% *
Florida	4.0% *	--	--	5.7% *	1.1% *	1.5% *	20.7% *	1.4% *
Georgia	8.8% *	--	--	14.6% *	27.7% *	2.9% *	15.9% *	7.6% *
Maryland	8.5% *	--	--	16.6% *	--	--	21.3% *	5.3% *
North Carolina	3.7% *	0.0%	--	8.9% *	0.0%	1.6% *	15.6% *	2.3% *
South Carolina	2.7% *	--	--	0.0%	5.1% *	0.0%	21.9% *	0.9% *
Virginia	6.6% *	--	0.0%	36.2% *	0.0%	0.2% *	20.8% *	5.1% *
West Virginia	5.5% *	--	--	0.0%	0.0%	2.6% *	33.5% *	1.9% *
East South Central:								
Alabama	6.9% *	--	0.0%	--	5.7% *	2.9% *	27.9% *	3.4% *
Kentucky	4.9% *	--	--	11.1% *	1.6% *	1.9% *	36.3% *	1.8% *
Mississippi	6.2% *	--	--	--	10.8% *	0.0%	--	--
Tennessee	2.4% *	--	--	0.0%	5.8% *	0.1% *	12.0% *	1.4% *
West South Central:								
Arkansas	6.2% *	--	--	18.3% *	6.6% *	0.7% *	23.0% *	2.8% *
Louisiana	2.9% *	--	1.7% *	--	1.1% *	0.7% *	10.8% *	1.0% *
Oklahoma	5.0% *	0.0%	--	10.4% *	11.1% *	0.6% *	9.9% *	3.6% *
Texas	7.4% *	--	18.1% *	1.6% *	--	6.8% *	18.0% *	6.0% *
Mountain:								
Arizona	2.0% *	--	--	0.9% *	2.4% *	1.2% *	9.0% *	1.4% *
Colorado	3.5% *	--	--	2.8% *	0.1% *	1.6% *	16.1% *	1.2% *
Idaho	5.8% *	--	--	9.9% *	5.9% *	0.0%	30.6% *	1.9% *
Montana	10.4% *	--	--	8.0% *	14.6% *	0.0%	29.2% *	4.5% *
Nevada	5.8% *	--	0.0%	13.4% *	--	--	13.4% *	5.0% *
New Mexico	8.9% *	--	--	0.0%	5.9% *	11.7% *	7.6% *	9.0% *
Utah	3.1% *	--	--	22.3% *	0.0%	0.7% *	16.6% *	1.5% *
Wyoming	8.4% *	--	--	0.0%	0.0%	10.7% *	15.1% *	5.8% *
Pacific:								
Alaska	6.3% *	--	--	5.8% *	14.4% *	0.0%	--	--
California	5.8%	--	20.9% *	9.9% *	8.7% *	1.3% *	21.4%	3.8%
Hawaii	13.4%	--	--	17.8% *	9.1% *	5.9% *	35.0%	7.4% *
Oregon	15.4% *	--	--	8.3% *	30.8% *	8.3% *	13.5% *	15.6% *
Washington	6.6% *	--	--	8.4% *	0.1% *	5.0% *	16.9% *	4.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	5.19%	3.02%	1.68%	1.95%	0.44%	2.01%	0.59%
New England:								
Connecticut	4.76% *	0.00%	--	21.51% *	--	0.33% *	21.87% *	0.87% *
Maine	2.64% *	0.00%	--	6.28% *	8.10% *	--	6.89% *	--
Massachusetts	1.76% *	--	--	--	6.47% *	1.68% *	3.35% *	1.94% *
New Hampshire	2.63%	--	--	10.09% *	0.65% *	2.11% *	9.27%	1.24% *
Rhode Island	1.51% *	--	--	--	1.42% *	0.09% *	10.15% *	0.35% *
Vermont	2.10% *	--	--	1.51% *	0.00%	3.93% *	7.56% *	2.05% *
Middle Atlantic:								
New Jersey	10.55% *	0.00%	5.66%	13.24% *	26.62% *	1.31% *	11.44%	12.26% *
New York	1.95%	--	--	9.36% *	3.80% *	2.20% *	7.77% *	2.00%
Pennsylvania	3.17%	--	--	9.52% *	10.39% *	2.53% *	7.77% *	3.37% *
East North Central:								
Illinois	1.23%	--	--	3.43% *	--	1.18% *	7.12% *	1.12% *
Indiana	2.07% *	--	--	12.88% *	--	2.00% *	5.68% *	2.19% *
Michigan	3.03%	--	--	7.68% *	4.11% *	4.03% *	9.98%	3.11% *
Ohio	2.13% *	--	--	--	1.12% *	1.23% *	10.64% *	0.98% *
Wisconsin	1.33% *	--	0.00%	0.00%	0.00%	2.17% *	8.10% *	1.24% *
West North Central:								
Iowa	1.78% *	--	--	10.50% *	0.62% *	1.02% *	8.94% *	0.77% *
Kansas	1.13% *	0.00%	--	1.26% *	1.74% *	1.44% *	3.86% *	1.13% *
Minnesota	2.48% *	0.00%	--	11.96% *	--	1.89% *	16.50% *	1.44% *
Missouri	2.47% *	--	--	6.01% *	14.06% *	0.40% *	5.89% *	--
Nebraska	1.76% *	0.00%	--	8.91% *	--	0.05% *	16.22% *	0.60% *
North Dakota	3.76% *	--	--	2.33% *	5.70% *	1.39% *	11.58% *	1.78% *
South Dakota	1.17% *	--	--	0.00%	1.34% *	0.95% *	6.92% *	0.73% *
South Atlantic:								
Delaware	1.95% *	--	--	6.78% *	1.77% *	1.23% *	--	1.23% *
District of Columbia	2.29% *	--	--	6.84% *	1.98% *	1.27% *	11.86% *	1.02% *
Florida	1.76% *	--	--	4.09% *	0.86% *	1.48% *	10.29% *	1.16% *
Georgia	3.66% *	--	--	13.06% *	10.69% *	2.19% *	9.90% *	3.97% *
Maryland	3.18% *	--	--	12.27% *	--	--	8.68% *	3.04% *
North Carolina	1.87% *	0.00%	--	7.12% *	0.00%	1.08% *	11.87% *	1.35% *
South Carolina	1.95% *	--	--	0.00%	4.29% *	0.00%	15.73% *	0.79% *
Virginia	4.62% *	--	0.00%	18.85% *	0.00%	0.20% *	16.75% *	4.78% *
West Virginia	2.23% *	--	--	0.00%	0.00%	2.34% *	12.03% *	1.75% *
East South Central:								
Alabama	2.41% *	--	0.00%	--	4.93% *	1.41% *	12.59% *	1.49% *
Kentucky	1.55% *	--	--	7.30% *	1.62% *	0.91% *	11.75% *	0.76% *
Mississippi	3.17% *	--	--	--	10.21% *	0.00%	--	--
Tennessee	1.13% *	--	--	0.00%	4.22% *	0.09% *	7.24% *	0.96% *
West South Central:								
Arkansas	2.10% *	--	--	10.95% *	4.11% *	0.50% *	8.40% *	1.46% *
Louisiana	1.12% *	--	1.83% *	--	0.81% *	0.66% *	5.56% *	0.56% *
Oklahoma	2.32% *	0.00%	--	9.60% *	7.16% *	0.63% *	7.00% *	2.22% *
Texas	2.46% *	--	14.37% *	1.62% *	--	3.15% *	8.38% *	2.52% *
Mountain:								
Arizona	0.77% *	--	--	0.94% *	1.65% *	0.65% *	5.38% *	0.59% *
Colorado	1.39% *	--	--	2.26% *	0.10% *	1.38% *	7.05% *	1.00% *
Idaho	1.83% *	--	--	6.19% *	3.45% *	0.00%	9.83% *	1.09% *
Montana	3.28% *	--	--	5.60% *	8.67% *	0.00%	10.74% *	2.35% *
Nevada	2.41% *	--	0.00%	8.95% *	--	--	9.38% *	2.44% *
New Mexico	4.30% *	--	--	0.00%	3.62% *	7.41% *	5.67% *	4.82% *
Utah	1.81% *	--	--	13.50% *	0.00%	0.52% *	11.60% *	1.11% *
Wyoming	4.31% *	--	--	0.00%	0.00%	9.17% *	7.84% *	5.22% *
Pacific:								
Alaska	3.50% *	--	--	4.73% *	10.02% *	0.00%	--	--
California	1.23%	--	10.86% *	3.52% *	3.37% *	0.59% *	5.76%	1.05%
Hawaii	3.09%	--	--	7.98% *	4.23% *	3.40% *	9.59%	2.61% *
Oregon	6.85% *	--	--	4.98% *	19.05% *	3.04% *	5.68% *	7.63% *
Washington	2.61% *	--	--	6.83% *	0.15% *	3.01% *	9.40% *	2.40% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.4.b Percent of private-sector employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by firm size and State: United States, 2024

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	59.3%	12.5%	17.5%	19.3%	42.9%	77.0%	16.1%	65.2%
New England:								
Connecticut	62.2%	--	--	23.7% *	31.7% *	87.9%	14.1% *	69.6%
Maine	36.7%	0.0%	--	9.9% *	40.3%	44.5%	9.3% *	39.8%
Massachusetts	52.4%	--	--	14.9% *	41.0%	69.6%	20.9% *	56.3%
New Hampshire	67.6%	0.0%	--	10.7% *	74.5%	86.4%	--	78.4%
Rhode Island	57.5%	0.0%	--	15.8% *	15.3% *	84.3%	15.7% *	63.7%
Vermont	66.1%	0.0%	--	25.3% *	80.4%	79.8%	10.6% *	77.2%
Middle Atlantic:								
New Jersey	37.0%	0.0%	0.0%	12.2% *	25.8% *	54.7%	0.0%	43.4%
New York	59.6%	0.0%	--	9.3% *	49.6%	78.0%	13.9% *	65.1%
Pennsylvania	62.9%	--	0.0%	33.5% *	53.8%	73.7%	10.0% *	67.3%
East North Central:								
Illinois	49.7%	0.0%	--	6.3% *	17.7% *	79.0%	14.3% *	52.8%
Indiana	77.3%	--	--	54.2%	64.4%	87.6%	32.4% *	81.0%
Michigan	50.4%	0.0%	--	12.1% *	46.9%	61.9%	15.1% *	55.6%
Ohio	60.8%	--	0.0%	6.5% *	60.6%	83.0%	4.2% *	72.5%
Wisconsin	59.0%	0.0%	--	13.5% *	46.8%	80.3%	25.8% *	62.0%
West North Central:								
Iowa	62.4%	--	0.0%	32.4% *	66.3%	83.5%	12.0% *	72.9%
Kansas	76.4%	0.0%	--	16.5% *	67.7%	93.6%	9.6% *	84.4%
Minnesota	62.9%	--	--	24.5% *	78.7%	64.5%	49.7%	64.2%
Missouri	56.5%	--	--	30.3% *	28.3% *	69.7%	34.9% *	59.6%
Nebraska	74.7%	--	--	6.8% *	65.2%	91.0%	23.1% *	78.3%
North Dakota	58.6%	0.0%	--	24.0% *	60.5%	88.0%	8.3% *	74.6%
South Dakota	58.6%	--	--	15.1% *	55.2%	74.2%	18.1% *	64.7%
South Atlantic:								
Delaware	74.3%	--	0.0%	9.6% *	54.6%	93.8%	--	83.1%
District of Columbia	57.3%	0.0%	0.0%	11.3% *	49.5%	80.0%	--	65.7%
Florida	69.6%	0.0%	--	15.1% *	48.1% *	84.3%	28.7% *	75.8%
Georgia	55.1%	--	--	17.8% *	23.2% *	72.8%	18.0% *	60.8%
Maryland	52.5%	0.0%	--	19.9% *	51.4%	69.0%	8.1% *	63.7%
North Carolina	62.6%	0.0%	0.0%	22.4% *	60.0%	75.1%	6.6% *	69.5%
South Carolina	61.1%	--	--	12.2% *	34.6%	77.4%	20.8% *	64.8%
Virginia	58.4%	--	--	19.6% *	26.8% *	81.4%	30.9% *	61.1%
West Virginia	64.5%	--	--	24.8% *	65.7%	77.7%	8.3% *	71.8%
East South Central:								
Alabama	65.2%	--	--	12.1% *	41.5% *	87.2%	13.3% *	73.9%
Kentucky	73.3%	0.0%	--	25.4% *	57.2%	91.4%	14.0% *	79.2%
Mississippi	74.1%	0.0%	0.0%	38.0% *	58.9%	95.6%	--	83.5%
Tennessee	68.3%	0.0%	--	31.0% *	56.7%	83.2%	26.1% *	72.7%
West South Central:								
Arkansas	46.5%	0.0%	--	--	41.2%	59.2%	9.3% *	54.0%
Louisiana	56.2%	--	--	15.6% *	54.0%	73.5%	15.5% *	65.9%
Oklahoma	59.9%	--	0.0%	29.4% *	64.3%	85.3%	8.0% *	74.3%
Texas	62.3%	0.0%	14.9% *	17.6% *	36.9%	80.1%	10.5% *	69.2%
Mountain:								
Arizona	76.1%	--	--	24.4% *	54.6%	93.2%	21.4% *	81.2%
Colorado	58.0%	--	--	42.9% *	49.9%	66.2%	45.5%	60.2%
Idaho	45.2%	--	0.0%	12.7% *	39.8%	60.5%	5.7% *	51.5%
Montana	49.0%	--	--	18.2% *	56.8%	71.2%	32.0% *	54.4%
Nevada	66.0%	0.0%	--	18.8% *	28.7% *	82.3%	25.2% *	70.4%
New Mexico	62.3%	--	0.0%	18.9% *	62.4%	77.8%	2.2% *	70.6%
Utah	64.2%	--	--	19.8% *	44.6%	79.7%	34.4% *	67.8%
Wyoming	55.5%	--	--	54.3%	71.4%	55.5%	39.2% *	61.8%
Pacific:								
Alaska	60.5%	--	0.0%	46.8% *	69.5%	64.9%	1.0% *	66.4%
California	48.9%	--	1.2% *	18.2% *	23.4%	68.5%	16.0% *	53.3%
Hawaii	39.3%	--	--	17.2% *	21.8% *	56.6%	19.4% *	44.7%
Oregon	52.5%	0.0%	2.0% *	8.6% *	27.7% *	79.9%	--	58.2%
Washington	69.1%	--	0.0%	21.2% *	53.7%	89.6%	10.1% *	80.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.20%	2.93%	3.83%	1.72%	2.39%	1.57%	1.80%	1.32%
New England:								
Connecticut	5.55%	--	--	11.06% *	13.81% *	4.59%	8.23% *	5.19%
Maine	6.87%	0.00%	--	4.98% *	8.96%	12.80%	4.64% *	7.99%
Massachusetts	6.32%	--	--	9.66% *	8.96%	7.90%	8.87% *	7.04%
New Hampshire	4.86%	0.00%	--	4.96% *	7.17%	5.22%	--	4.49%
Rhode Island	7.08%	0.00%	--	10.79% *	7.37% *	5.41%	10.02% *	7.90%
Vermont	4.99%	0.00%	--	8.34% *	5.18%	8.47%	5.56% *	4.95%
Middle Atlantic:								
New Jersey	9.33%	0.00%	0.00%	8.13% *	18.60% *	13.28%	0.00%	11.12%
New York	3.66%	0.00%	--	4.06% *	8.89%	4.28%	6.73% *	3.78%
Pennsylvania	5.63%	--	0.00%	12.59% *	10.05%	8.39%	5.26% *	6.20%
East North Central:								
Illinois	5.90%	0.00%	--	4.05% *	6.26% *	6.68%	7.93% *	6.43%
Indiana	4.55%	--	--	13.13%	11.24%	4.12%	13.02% *	4.43%
Michigan	6.79%	0.00%	--	7.36% *	10.91%	9.56%	6.62% *	7.51%
Ohio	4.12%	--	0.00%	3.70% *	7.09%	5.04%	2.34% *	4.13%
Wisconsin	5.21%	0.00%	--	6.53% *	10.19%	6.47%	12.21% *	5.57%
West North Central:								
Iowa	5.23%	--	0.00%	11.07% *	8.72%	8.43%	5.64% *	5.51%
Kansas	6.56%	0.00%	--	9.05% *	8.19%	3.64%	5.94% *	5.07%
Minnesota	8.20%	--	--	12.38% *	7.04%	12.82%	14.70%	9.04%
Missouri	6.68%	--	--	10.19% *	11.08% *	9.82%	11.29% *	7.67%
Nebraska	4.59%	--	--	4.02% *	10.69%	4.13%	10.49% *	4.51%
North Dakota	6.10%	0.00%	--	8.90% *	8.10%	5.24%	4.90% *	5.72%
South Dakota	7.42%	--	--	6.35% *	14.00%	11.98%	6.58% *	8.56%
South Atlantic:								
Delaware	5.44%	--	0.00%	6.13% *	14.02%	2.68%	--	4.27%
District of Columbia	4.98%	0.00%	0.00%	6.64% *	10.44%	6.13%	--	5.31%
Florida	5.20%	0.00%	--	9.01% *	16.90% *	5.04%	15.45% *	5.06%
Georgia	6.90%	--	--	8.36% *	11.46% *	8.64%	7.24% *	8.12%
Maryland	7.84%	0.00%	--	12.16% *	13.45%	13.18%	5.04% *	9.79%
North Carolina	6.45%	0.00%	0.00%	12.83% *	16.31%	8.98%	4.02% *	7.41%
South Carolina	6.36%	--	--	7.60% *	8.33%	9.16%	9.85% *	6.85%
Virginia	6.98%	--	--	11.19% *	15.22% *	5.42%	17.44% *	7.66%
West Virginia	6.07%	--	--	13.74% *	16.42%	7.41%	5.03% *	6.35%
East South Central:								
Alabama	5.30%	--	--	7.22% *	13.80% *	4.14%	6.33% *	5.25%
Kentucky	4.19%	0.00%	--	12.60% *	11.82%	2.94%	6.26% *	4.19%
Mississippi	6.80%	0.00%	0.00%	15.62% *	15.05%	2.37%	--	5.56%
Tennessee	4.68%	0.00%	--	10.57% *	11.57%	5.54%	13.04% *	5.04%
West South Central:								
Arkansas	7.85%	0.00%	--	--	9.82%	12.56%	5.74% *	9.79%
Louisiana	6.38%	--	--	9.81% *	9.96%	10.74%	8.07% *	7.28%
Oklahoma	5.11%	--	0.00%	11.55% *	10.49%	5.54%	5.37% *	4.79%
Texas	5.75%	0.00%	9.89% *	7.55% *	9.13%	8.71%	5.09% *	6.62%
Mountain:								
Arizona	5.77%	--	--	11.55% *	15.29%	2.96%	9.22% *	5.18%
Colorado	6.62%	--	--	14.77% *	14.48%	9.87%	12.80%	7.60%
Idaho	7.12%	--	0.00%	9.02% *	10.75%	14.43%	5.02% *	8.81%
Montana	7.09%	--	--	12.31% *	10.22%	11.12%	13.71% *	8.31%
Nevada	7.24%	0.00%	--	12.20% *	10.77% *	9.57%	13.05% *	7.89%
New Mexico	6.21%	--	0.00%	8.62% *	15.01%	6.43%	2.24% *	6.62%
Utah	11.42%	--	--	12.21% *	10.24%	14.04%	13.57% *	12.05%
Wyoming	5.74%	--	--	15.13%	9.97%	6.39%	12.46% *	5.97%
Pacific:								
Alaska	5.53%	--	0.00%	18.90% *	10.25%	6.77%	1.06% *	5.53%
California	4.93%	--	1.21% *	5.65% *	5.60%	5.90%	5.71% *	5.33%
Hawaii	5.81%	--	--	9.53% *	10.52% *	8.96%	8.21% *	6.96%
Oregon	6.42%	0.00%	2.07% *	5.96% *	9.59% *	6.19%	--	7.18%
Washington	5.83%	--	0.00%	9.04% *	11.60%	4.27%	5.70% *	5.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.5 Percent of private-sector employees enrolled in a purchased health insurance plan that have employee-plus-one coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.7%	12.0%	14.6%	15.1%	17.7%	18.8%	14.1%	17.7%
New England:								
Connecticut	17.0%	--	16.5%	17.1%	18.6%	18.3%	17.5%	16.8%
Maine	20.5%	--	13.2%	17.2%	16.8%	30.2%	11.9%	23.3%
Massachusetts	14.6%	2.6% *	19.9%	23.8% *	15.7%	12.1%	12.7%	15.2%
New Hampshire	16.0%	24.9% *	12.2% *	14.0%	17.2%	17.2%	14.7%	17.1%
Rhode Island	12.6%	--	14.3%	7.7%	15.7%	17.0%	10.4%	13.7%
Vermont	16.3%	--	13.2% *	17.8%	18.2%	19.8%	14.4%	18.1%
Middle Atlantic:								
New Jersey	22.3%	--	--	16.4%	22.6%	23.2%	24.1%	21.8%
New York	15.1%	13.1% *	9.5%	16.2%	14.6%	17.7%	12.1%	16.3%
Pennsylvania	13.9%	2.0% *	15.2%	7.6%	16.9%	18.5%	9.4%	15.6%
East North Central:								
Illinois	16.6%	3.8% *	13.5%	16.9%	20.9%	16.1%	8.6%	19.4%
Indiana	16.1%	--	--	10.8%	17.5%	22.9%	13.6%	17.1%
Michigan	19.0%	--	20.6%	17.8%	18.8%	19.6%	18.5%	19.2%
Ohio	17.5%	42.4%	14.2%	15.3%	16.5%	16.7%	21.5%	15.5%
Wisconsin	19.3%	--	--	19.2%	22.4%	17.9%	14.1%	20.7%
West North Central:								
Iowa	17.9%	22.3%	--	16.5%	17.5%	19.1%	20.2%	16.6%
Kansas	15.1%	--	--	15.2%	16.3%	14.5%	15.6%	14.8%
Minnesota	12.7%	--	--	13.5%	6.9%	17.8%	6.7%	14.5%
Missouri	18.2%	--	12.7%	13.8%	16.7%	26.2%	12.5%	20.4%
Nebraska	15.4%	--	--	15.8%	20.1%	15.8%	10.3% *	17.6%
North Dakota	15.5%	--	17.5% *	16.6%	12.6%	14.7%	17.8%	13.5%
South Dakota	14.9%	--	9.0%	15.3%	12.5%	23.6%	11.4%	16.7%
South Atlantic:								
Delaware	14.8%	--	--	12.3%	12.6%	14.3%	17.3%	13.4%
District of Columbia	15.7%	--	--	15.7%	15.4%	19.2%	13.8%	16.7%
Florida	15.8%	19.3% *	--	15.0%	15.4%	17.1%	16.4%	15.6%
Georgia	20.7%	--	25.4%	18.6%	19.2%	22.3%	22.9%	20.1%
Maryland	17.0%	31.1% *	--	16.8%	13.2%	15.3%	22.4%	14.7%
North Carolina	15.8%	--	--	15.5%	12.9%	17.9%	16.4%	15.6%
South Carolina	15.2%	0.7% *	--	12.4%	15.6%	19.6%	9.3% *	17.5%
Virginia	20.1%	0.0%	3.9% *	21.8%	24.5%	23.3%	10.5%	24.0%
West Virginia	17.7%	--	--	18.7%	15.2% *	18.7%	18.3%	17.5%
East South Central:								
Alabama	14.2%	16.7% *	--	14.0%	14.4%	15.2%	12.9%	15.0%
Kentucky	17.0%	--	--	20.3%	14.6%	23.4%	13.1%	19.3%
Mississippi	14.9%	--	--	12.5%	14.6%	19.8%	14.5%	15.2%
Tennessee	14.6%	--	--	14.4%	14.1%	18.8%	12.1%	15.6%
West South Central:								
Arkansas	18.0%	--	22.0%	13.9%	15.8%	20.6%	17.5%	18.2%
Louisiana	16.9%	--	--	16.0%	17.2%	16.2%	17.7%	16.4%
Oklahoma	17.1%	27.8% *	19.3%	18.6%	11.3%	17.3%	20.8%	14.5%
Texas	17.7%	8.4% *	15.5%	15.1%	16.5%	29.4%	13.6%	20.1%
Mountain:								
Arizona	16.7%	--	17.4%	19.8%	18.0%	14.5%	14.9%	17.5%
Colorado	15.3%	--	11.3% *	14.4%	14.4% *	20.0%	10.7%	17.2%
Idaho	17.8%	--	10.7%	13.6%	27.1%	21.8%	11.6%	21.3%
Montana	16.1%	10.4% *	12.4% *	19.0%	12.7%	21.4%	12.7%	18.4%
Nevada	16.6%	--	--	14.0%	15.9%	25.4% *	10.9%	19.3%
New Mexico	18.7%	--	--	26.4%	16.6%	21.7%	18.1%	18.9%
Utah	18.8%	--	--	18.5%	18.3%	27.8%	12.3%	21.6%
Wyoming	21.8%	--	24.1%	17.8%	20.8%	26.5%	20.1%	22.9%
Pacific:								
Alaska	16.1%	--	--	11.6%	13.2%	22.5%	13.6%	17.0%
California	16.1%	10.3% *	11.7%	12.3%	22.0%	16.6%	11.3%	18.0%
Hawaii	12.6%	8.0% *	10.0% *	12.2%	11.9%	16.5%	10.2%	13.9%
Oregon	18.2%	--	17.2%	15.2%	20.8%	19.9%	14.3%	19.7%
Washington	12.2%	17.3% *	14.4%	9.4%	12.6%	11.5% *	13.9%	11.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that have employee-plus-one coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	1.17%	0.80%	0.57%	0.65%	0.69%	0.51%	0.42%
New England:								
Connecticut	1.86%	--	3.47%	5.07%	2.00%	2.69%	4.89%	1.68%
Maine	2.48%	--	3.54%	3.01%	1.79%	4.04%	2.40%	2.83%
Massachusetts	2.06%	2.11% *	5.33%	10.52% *	2.29%	1.32%	3.20%	2.47%
New Hampshire	1.51%	8.21% *	3.98% *	2.20%	2.61%	3.28%	2.49%	1.74%
Rhode Island	1.71%	--	3.91%	2.19%	3.57%	2.56%	2.22%	2.20%
Vermont	1.43%	--	4.17% *	2.23%	3.04%	2.81%	2.19%	1.80%
Middle Atlantic:								
New Jersey	1.27%	--	--	2.69%	1.28%	1.51%	4.28%	1.10%
New York	1.07%	5.10% *	2.42%	2.08%	1.91%	1.37%	2.36%	1.16%
Pennsylvania	1.12%	1.52% *	3.17%	1.55%	2.18%	1.28%	1.52%	1.27%
East North Central:								
Illinois	1.34%	1.75% *	2.66%	2.78%	2.23%	1.40%	1.44%	1.58%
Indiana	1.56%	--	--	2.03%	2.78%	3.64%	2.30%	1.99%
Michigan	1.30%	--	4.52%	2.75%	1.67%	2.08%	2.82%	1.46%
Ohio	1.87%	9.64%	3.15%	4.03%	2.23%	3.86%	3.30%	2.10%
Wisconsin	1.32%	--	--	2.37%	2.07%	2.10%	3.13%	1.39%
West North Central:								
Iowa	1.77%	6.08%	--	2.82%	2.44%	5.20%	3.33%	2.04%
Kansas	1.25%	--	--	2.87%	1.88%	1.98%	2.45%	1.28%
Minnesota	1.87%	--	--	2.37%	1.76%	3.03%	1.42%	2.14%
Missouri	1.95%	--	3.22%	2.38%	3.25%	2.81%	1.95%	2.38%
Nebraska	1.62%	--	--	2.59%	2.12%	3.20%	3.44% *	1.67%
North Dakota	1.66%	--	5.67% *	2.56%	1.83%	1.93%	2.96%	1.66%
South Dakota	1.70%	--	2.22%	3.17%	2.19%	1.27%	2.27%	2.01%
South Atlantic:								
Delaware	2.17%	--	--	2.08%	3.73%	2.40%	4.95%	1.86%
District of Columbia	1.21%	--	--	2.01%	1.61%	1.83%	2.59%	1.23%
Florida	1.36%	8.93% *	--	2.93%	2.76%	1.44%	3.18%	1.38%
Georgia	1.33%	--	3.11%	3.87%	1.70%	2.16%	3.29%	1.47%
Maryland	2.09%	12.09% *	--	2.05%	2.24%	2.48%	4.29%	1.53%
North Carolina	1.20%	--	--	2.30%	3.11%	1.40%	2.69%	1.33%
South Carolina	1.89%	0.73% *	--	3.48%	2.00%	3.16%	3.65% *	1.91%
Virginia	2.91%	0.00%	2.13% *	5.18%	5.85%	3.73%	3.12%	3.45%
West Virginia	1.83%	--	--	3.78%	5.08% *	2.83%	3.72%	2.09%
East South Central:								
Alabama	1.71%	5.60% *	--	2.85%	3.77%	2.11%	2.92%	2.13%
Kentucky	1.67%	--	--	3.92%	2.45%	2.64%	2.31%	2.19%
Mississippi	1.93%	--	--	2.88%	3.24%	1.89%	3.42%	2.07%
Tennessee	1.24%	--	--	1.84%	2.22%	2.61%	2.19%	1.48%
West South Central:								
Arkansas	2.35%	--	4.83%	2.57%	2.85%	4.74%	2.88%	3.10%
Louisiana	1.57%	--	--	4.07%	2.00%	2.45%	3.42%	1.53%
Oklahoma	2.10%	14.05% *	3.69%	2.74%	2.29%	1.34%	4.03%	1.77%
Texas	2.43%	3.30% *	2.66%	2.48%	3.38%	6.04%	1.78%	3.55%
Mountain:								
Arizona	1.37%	--	2.78%	2.99%	2.08%	2.42%	2.77%	1.60%
Colorado	1.68%	--	4.30% *	3.02%	4.70% *	2.04%	2.66%	1.98%
Idaho	1.79%	--	2.94%	2.49%	6.63%	1.32%	2.12%	2.35%
Montana	1.72%	4.33% *	3.88% *	3.04%	2.04%	5.18%	2.95%	2.04%
Nevada	2.73%	--	--	2.61%	2.38%	7.84% *	2.59%	3.55%
New Mexico	2.09%	--	--	4.96%	4.62%	1.57%	4.64%	2.11%
Utah	2.57%	--	--	3.34%	2.32%	4.89%	3.01%	3.06%
Wyoming	1.61%	--	3.57%	3.21%	2.68%	1.69%	3.31%	1.40%
Pacific:								
Alaska	1.36%	--	--	2.75%	1.98%	2.44%	2.99%	1.55%
California	1.05%	3.18% *	3.32%	1.41%	2.70%	1.25%	1.60%	1.31%
Hawaii	1.07%	4.04% *	3.16% *	1.78%	1.31%	2.41%	1.90%	1.29%
Oregon	2.01%	--	2.82%	2.38%	4.21%	3.06%	1.84%	2.57%
Washington	1.54%	6.74% *	3.38%	1.37%	2.65%	4.35% *	2.34%	1.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that have employee-plus-one coverage by firm size and State: United States, 2024

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	18.3%	12.4%	15.5%	16.1%	18.4%	18.5%	15.0%	18.4%
New England:								
Connecticut	19.1%	--	--	19.3%	14.4%	20.4%	--	19.5%
Maine	15.9%	0.0%	--	--	17.7%	16.2%	7.6%	16.4%
Massachusetts	19.3%	--	--	--	20.1%	19.1%	18.4%	19.3%
New Hampshire	19.4%	--	--	--	21.7%	18.7%	--	19.6%
Rhode Island	18.7%	0.0%	--	--	13.2%	19.5%	--	19.1%
Vermont	18.8%	--	--	13.3%	18.7%	20.8%	9.3% *	19.4%
Middle Atlantic:								
New Jersey	18.3%	--	--	--	16.2%	19.2%	0.0%	18.6%
New York	17.6%	0.0%	--	6.9% *	17.6%	18.4%	9.4% *	18.0%
Pennsylvania	18.9%	--	0.0%	19.0%	17.5%	19.7%	--	19.2%
East North Central:								
Illinois	17.7%	0.0%	--	--	16.8%	18.6%	7.9% *	18.2%
Indiana	21.0%	--	--	17.2%	20.3%	21.5%	--	21.0%
Michigan	20.6%	--	--	--	21.0%	20.9%	--	21.0%
Ohio	19.8%	--	--	--	21.8%	19.5%	--	19.9%
Wisconsin	18.4%	--	--	9.3% *	19.6%	18.9%	--	18.9%
West North Central:								
Iowa	18.0%	--	0.0%	16.9%	20.3%	17.6%	9.6% *	18.6%
Kansas	24.9%	0.0%	--	--	26.2%	25.5%	--	25.6%
Minnesota	17.7%	--	--	--	19.0%	16.5%	--	17.1%
Missouri	20.8%	--	--	14.1%	14.5%	22.2%	20.0% *	20.9%
Nebraska	17.1%	--	--	--	16.2%	17.5%	--	17.2%
North Dakota	16.2%	--	--	16.5%	14.5%	16.9%	--	16.6%
South Dakota	18.0%	0.0%	4.5% *	--	16.6%	20.3%	--	19.2%
South Atlantic:								
Delaware	21.7%	20.0%	--	--	22.7%	22.2%	--	22.2%
District of Columbia	18.5%	--	--	--	21.2%	18.4%	--	18.9%
Florida	19.3%	--	--	17.0% *	26.1%	18.2%	--	18.9%
Georgia	18.9%	--	--	16.8%	12.0%	19.8%	--	18.9%
Maryland	19.9%	0.0%	--	--	17.0%	21.0%	--	20.1%
North Carolina	18.1%	0.0%	0.0%	--	16.8%	18.9%	4.3% *	18.8%
South Carolina	20.3%	--	--	--	16.6%	21.1%	--	20.4%
Virginia	16.8%	--	--	--	17.1%	16.6%	--	16.6%
West Virginia	18.6%	--	--	--	27.4%	18.3%	--	19.0%
East South Central:								
Alabama	18.1%	--	--	--	12.9%	19.9%	--	18.5%
Kentucky	20.3%	--	--	15.9%	20.0%	20.7%	--	20.4%
Mississippi	22.3%	--	--	--	23.5%	22.3%	--	22.5%
Tennessee	18.3%	0.0%	--	--	22.3%	17.7%	--	18.2%
West South Central:								
Arkansas	16.3%	--	--	--	18.5%	16.0%	--	16.3%
Louisiana	18.2%	--	--	--	17.4%	20.0%	--	18.6%
Oklahoma	19.3%	--	--	20.1%	17.2%	19.9%	--	19.2%
Texas	18.0%	0.0%	--	16.7%	16.4%	18.6%	9.5% *	18.3%
Mountain:								
Arizona	23.3%	--	--	--	19.8%	24.3%	19.9%	23.4%
Colorado	18.9%	--	--	--	13.1%	19.3%	--	18.2%
Idaho	18.4%	--	--	--	19.5%	18.2%	--	18.5%
Montana	18.5%	--	--	--	16.0%	18.7%	--	17.7%
Nevada	20.5%	--	--	--	13.7%	21.7%	--	20.9%
New Mexico	19.2%	--	--	20.3%	19.9%	19.0%	--	19.4%
Utah	19.2%	--	--	--	13.3%	20.9%	--	18.9%
Wyoming	18.5%	--	--	22.1% *	18.1%	15.8%	--	18.0%
Pacific:								
Alaska	18.1%	--	--	--	19.9%	17.0%	1.6% *	18.4%
California	13.2%	--	1.6% *	15.3%	20.0%	12.6%	16.6%	13.1%
Hawaii	14.9%	--	--	--	13.3%	15.7%	12.1%	15.3%
Oregon	19.5%	--	1.1% *	--	18.3%	20.9%	3.3% *	20.4%
Washington	18.7%	--	--	--	12.8%	20.1%	--	18.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.E.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that have employee-plus-one coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.70%	2.78%	2.76%	0.87%	0.57%	0.90%	1.35%	0.74%
New England:								
Connecticut	1.05%	--	--	3.06%	3.80%	1.12%	--	1.06%
Maine	0.97%	0.00%	--	--	2.08%	1.17%	1.29%	1.03%
Massachusetts	1.24%	--	--	--	3.38%	1.41%	3.16%	1.29%
New Hampshire	2.19%	--	--	--	2.25%	3.08%	--	2.22%
Rhode Island	1.13%	0.00%	--	--	1.84%	1.16%	--	1.10%
Vermont	1.37%	--	--	1.97%	2.56%	1.51%	3.28% *	1.44%
Middle Atlantic:								
New Jersey	2.78%	--	--	--	2.93%	3.70%	0.00%	2.81%
New York	0.84%	0.00%	--	2.17% *	2.45%	0.85%	3.40% *	0.86%
Pennsylvania	1.48%	--	0.00%	2.54%	3.38%	1.80%	--	1.52%
East North Central:								
Illinois	1.53%	0.00%	--	--	2.95%	1.77%	4.22% *	1.58%
Indiana	1.77%	--	--	3.37%	2.65%	2.27%	--	1.82%
Michigan	1.68%	--	--	--	1.60%	2.13%	--	1.74%
Ohio	1.03%	--	--	--	1.71%	1.25%	--	1.04%
Wisconsin	1.10%	--	--	3.01% *	2.22%	1.31%	--	1.12%
West North Central:								
Iowa	1.46%	--	0.00%	4.71%	3.01%	1.65%	3.29% *	1.52%
Kansas	2.82%	0.00%	--	--	5.37%	3.32%	--	2.81%
Minnesota	0.91%	--	--	--	1.44%	1.00%	--	0.83%
Missouri	1.60%	--	--	2.55%	2.53%	1.94%	6.32% *	1.65%
Nebraska	1.35%	--	--	--	2.73%	1.60%	--	1.38%
North Dakota	2.05%	--	--	3.11%	1.99%	2.91%	--	2.15%
South Dakota	1.48%	0.00%	2.17% *	--	3.16%	1.81%	--	1.53%
South Atlantic:								
Delaware	2.04%	0.00%	--	--	2.03%	2.26%	--	2.06%
District of Columbia	1.09%	--	--	--	3.52%	0.95%	--	1.10%
Florida	1.15%	--	--	6.91% *	5.26%	0.86%	--	1.09%
Georgia	1.00%	--	--	3.17%	1.92%	1.13%	--	1.03%
Maryland	1.34%	0.00%	--	--	4.72%	1.30%	--	1.36%
North Carolina	1.41%	0.00%	0.00%	--	1.52%	1.76%	2.08% *	1.47%
South Carolina	1.67%	--	--	--	2.35%	1.93%	--	1.72%
Virginia	1.77%	--	--	--	3.52%	1.98%	--	1.78%
West Virginia	1.48%	--	--	--	6.57%	1.28%	--	1.50%
East South Central:								
Alabama	1.84%	--	--	--	3.60%	2.20%	--	1.93%
Kentucky	1.47%	--	--	2.20%	2.42%	1.79%	--	1.50%
Mississippi	1.80%	--	--	--	3.62%	2.14%	--	1.80%
Tennessee	1.43%	0.00%	--	--	3.00%	1.63%	--	1.45%
West South Central:								
Arkansas	1.48%	--	--	--	2.20%	1.67%	--	1.52%
Louisiana	1.42%	--	--	--	3.01%	1.65%	--	1.51%
Oklahoma	0.91%	--	--	4.55%	2.11%	0.87%	--	0.87%
Texas	0.97%	0.00%	--	1.66%	1.70%	1.12%	3.84% *	0.99%
Mountain:								
Arizona	3.95%	--	--	--	1.67%	4.82%	2.73%	4.06%
Colorado	1.40%	--	--	--	1.61%	1.48%	--	1.40%
Idaho	0.91%	--	--	--	1.36%	1.09%	--	0.88%
Montana	1.42%	--	--	--	1.81%	1.68%	--	1.39%
Nevada	1.32%	--	--	--	2.88%	1.41%	--	1.33%
New Mexico	1.47%	--	--	3.57%	3.25%	1.69%	--	1.48%
Utah	2.28%	--	--	--	3.49%	2.19%	--	2.42%
Wyoming	2.16%	--	--	7.48% *	2.62%	1.79%	--	2.28%
Pacific:								
Alaska	1.97%	--	--	--	3.62%	2.42%	1.22% *	2.00%
California	3.34%	--	1.68% *	3.09%	1.95%	3.53%	4.73%	3.40%
Hawaii	1.89%	--	--	--	1.98%	2.64%	3.42%	2.15%
Oregon	1.32%	--	1.15% *	--	2.71%	1.38%	2.40% *	1.25%
Washington	0.95%	--	--	--	2.23%	1.10%	--	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.0%	82.5%	88.2%	87.5%	89.3%	88.0%	86.9%	88.2%
New England:								
Connecticut	92.0%	92.4%	94.5%	93.3%	90.0%	92.1%	94.4%	91.5%
Maine	97.3%	86.3%	95.4%	96.7%	99.3%	98.0%	91.3%	98.5%
Massachusetts	91.7%	96.6%	100.0%	81.0%	88.9%	93.3%	98.6%	90.6%
New Hampshire	93.4%	93.5%	95.4%	95.8%	90.6%	94.1%	96.5%	92.7%
Rhode Island	92.0%	86.3%	88.5%	99.2%	95.2%	89.3%	92.2%	92.0%
Vermont	90.1%	83.0%	93.9%	93.4%	89.6%	88.9%	89.6%	90.3%
Middle Atlantic:								
New Jersey	88.4%	--	81.9%	79.2%	94.9%	92.1%	65.6%	91.9%
New York	84.1%	81.6%	77.5%	81.1%	78.4%	88.6%	81.8%	84.5%
Pennsylvania	89.8%	56.4%	88.1%	84.9%	89.2%	93.4%	80.7%	91.2%
East North Central:								
Illinois	89.5%	94.9%	78.9%	83.8%	81.7%	94.7%	87.4%	89.9%
Indiana	91.4%	100.0%	94.7%	100.0%	96.6%	87.1%	98.0%	90.7%
Michigan	93.8%	92.8%	95.0%	98.7%	92.3%	93.3%	95.3%	93.5%
Ohio	89.2%	94.0%	91.8%	79.1%	99.8%	87.0%	93.5%	88.4%
Wisconsin	92.3%	100.0%	80.5%	94.5%	95.2%	90.6%	92.5%	92.3%
West North Central:								
Iowa	96.6%	93.5%	89.3%	98.2%	96.4%	97.1%	94.7%	96.9%
Kansas	95.2%	86.1%	100.0%	99.4%	95.4%	94.5%	95.9%	95.0%
Minnesota	91.7%	87.2%	97.7%	96.5%	90.2%	91.1%	94.4%	91.3%
Missouri	92.2%	84.6%	79.7%	95.6%	94.9%	92.4%	86.5%	93.4%
Nebraska	94.8%	81.8%	--	97.1%	92.7%	96.5%	86.1%	95.8%
North Dakota	98.2%	84.7%	100.0%	97.7%	98.9%	99.2%	95.1%	99.1%
South Dakota	96.4%	--	88.8%	96.9%	96.7%	98.8%	91.5%	97.6%
South Atlantic:								
Delaware	94.3%	86.2%	91.7%	85.3%	92.1%	97.3%	91.8%	94.7%
District of Columbia	83.9%	88.6%	69.7%	63.8%	80.8%	93.0%	74.2%	86.0%
Florida	92.8%	100.0%	95.6%	88.3%	93.6%	92.8%	93.8%	92.7%
Georgia	94.9%	100.0%	98.6%	89.9%	88.2%	97.3%	95.1%	94.8%
Maryland	92.9%	85.3%	88.3%	92.5%	83.6%	97.0%	91.3%	93.3%
North Carolina	97.8%	100.0%	100.0%	99.6%	98.7%	96.8%	100.0%	97.4%
South Carolina	96.7%	97.4%	100.0%	100.0%	95.6%	96.1%	99.0%	96.3%
Virginia	91.1%	82.0%	94.1%	83.5%	90.4%	93.2%	79.3%	92.9%
West Virginia	92.9%	--	91.9%	95.0%	93.5%	93.4%	88.1%	93.6%
East South Central:								
Alabama	92.8%	91.4%	92.8%	94.5%	85.8%	95.4%	94.7%	92.4%
Kentucky	93.2%	--	87.3%	98.3%	92.1%	94.2%	89.1%	93.8%
Mississippi	95.5%	97.4%	89.2%	96.5%	88.5%	98.6%	92.4%	96.2%
Tennessee	95.0%	79.3%	97.2%	97.3%	89.2%	96.9%	91.3%	95.5%
West South Central:								
Arkansas	94.7%	100.0%	96.7%	96.6%	98.1%	93.2%	98.4%	94.0%
Louisiana	92.0%	92.9%	76.2%	83.5%	93.1%	96.1%	79.7%	95.1%
Oklahoma	96.9%	88.7%	100.0%	99.3%	95.9%	97.0%	96.9%	96.9%
Texas	95.2%	92.6%	99.4%	88.0%	92.9%	97.1%	93.8%	95.5%
Mountain:								
Arizona	97.5%	92.6%	94.2%	94.0%	98.9%	98.2%	93.6%	98.0%
Colorado	95.5%	84.9%	100.0%	94.7%	98.9%	94.8%	92.1%	96.2%
Idaho	97.2%	96.1%	91.3%	98.6%	94.0%	99.1%	95.4%	97.7%
Montana	95.6%	88.0%	96.5%	92.4%	100.0%	97.0%	94.9%	95.9%
Nevada	95.1%	85.2%	81.9%	85.9%	97.4%	98.0%	86.1%	96.8%
New Mexico	89.3%	--	88.3%	95.5%	92.4%	89.1%	79.4%	90.8%
Utah	97.3%	81.3%	92.1%	96.5%	99.0%	98.3%	90.4%	98.5%
Wyoming	97.0%	92.3%	92.7%	98.1%	99.8%	96.3%	96.2%	97.3%
Pacific:								
Alaska	95.4%	89.5%	93.3%	100.0%	97.4%	93.7%	95.0%	95.5%
California	60.0%	59.1%	64.5%	68.3%	72.8%	55.1% *	64.4%	59.3%
Hawaii	52.4%	28.3%	33.1%	41.5%	56.6%	63.6%	36.2%	58.5%
Oregon	84.6%	88.9%	99.7%	89.2%	80.5%	83.1%	94.6%	82.7%
Washington	91.1%	97.5%	93.7%	99.2%	95.7%	86.8%	96.7%	89.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.36%	2.11%	1.48%	1.14%	0.86%	4.07%	0.92%	2.78%
New England:								
Connecticut	2.03%	7.49%	5.50%	3.89%	5.23%	2.80%	2.95%	2.32%
Maine	0.81%	8.21%	4.57%	2.07%	0.53%	0.98%	3.76%	0.60%
Massachusetts	2.11%	3.87%	0.00%	11.58%	4.79%	2.25%	1.24%	2.44%
New Hampshire	1.72%	3.74%	2.71%	2.00%	4.54%	2.32%	1.35%	2.09%
Rhode Island	2.20%	7.36%	6.80%	0.81%	2.69%	3.99%	3.25%	2.62%
Vermont	2.06%	10.89%	4.83%	5.35%	3.55%	3.42%	5.27%	2.17%
Middle Atlantic:								
New Jersey	3.28%	--	15.40%	9.10%	2.58%	3.33%	13.64%	2.54%
New York	2.06%	6.10%	8.61%	4.87%	5.53%	2.09%	4.03%	2.33%
Pennsylvania	2.21%	12.32%	7.11%	6.00%	5.41%	2.61%	5.09%	2.40%
East North Central:								
Illinois	1.93%	3.13%	9.67%	4.84%	4.93%	2.08%	3.65%	2.19%
Indiana	4.47%	0.00%	5.19%	0.00%	1.92%	7.03%	1.89%	4.92%
Michigan	2.09%	5.68%	4.98%	1.07%	3.36%	3.19%	2.76%	2.39%
Ohio	3.53%	4.33%	5.37%	12.96%	0.13%	5.21%	3.01%	4.10%
Wisconsin	1.93%	0.00%	9.95%	3.27%	2.70%	3.22%	3.36%	2.14%
West North Central:								
Iowa	1.08%	4.28%	7.54%	1.18%	2.20%	1.65%	2.33%	1.21%
Kansas	1.38%	9.21%	0.00%	0.57%	3.80%	1.71%	2.64%	1.58%
Minnesota	2.41%	9.27%	2.37%	2.06%	4.25%	3.79%	2.50%	2.74%
Missouri	2.07%	7.88%	10.88%	2.08%	3.76%	3.15%	4.82%	2.28%
Nebraska	1.94%	11.95%	--	1.87%	6.67%	1.61%	8.36%	1.89%
North Dakota	0.67%	10.30%	0.00%	1.41%	0.52%	0.53%	2.57%	0.37%
South Dakota	1.25%	--	7.31%	2.46%	1.65%	0.88%	4.56%	0.88%
South Atlantic:								
Delaware	1.49%	6.39%	6.17%	6.73%	5.79%	1.06%	2.96%	1.65%
District of Columbia	2.71%	8.48%	13.90%	8.21%	5.67%	3.38%	6.36%	3.00%
Florida	1.98%	0.00%	2.51%	4.17%	3.58%	2.75%	2.40%	2.25%
Georgia	1.56%	0.00%	1.45%	5.91%	4.33%	1.37%	3.45%	1.71%
Maryland	2.06%	6.08%	10.11%	4.80%	7.00%	1.39%	4.09%	2.29%
North Carolina	0.73%	0.00%	0.00%	0.30%	1.28%	1.16%	0.00%	0.85%
South Carolina	1.19%	2.86%	0.00%	0.00%	2.06%	1.88%	0.99%	1.39%
Virginia	2.04%	16.01%	3.54%	6.79%	3.89%	2.56%	7.37%	1.99%
West Virginia	1.96%	--	6.77%	3.50%	3.79%	2.65%	4.98%	2.11%
East South Central:								
Alabama	2.45%	5.46%	5.12%	4.97%	9.44%	1.55%	2.55%	2.96%
Kentucky	1.96%	--	10.43%	1.03%	4.11%	2.51%	6.67%	2.01%
Mississippi	1.63%	2.77%	10.25%	3.57%	4.80%	0.81%	4.90%	1.64%
Tennessee	1.29%	15.80%	1.80%	1.77%	5.12%	1.01%	4.57%	1.32%
West South Central:								
Arkansas	2.16%	0.00%	2.89%	3.01%	1.44%	3.31%	1.23%	2.59%
Louisiana	1.96%	4.62%	11.35%	9.55%	3.07%	1.46%	7.13%	1.38%
Oklahoma	1.25%	9.60%	0.00%	0.56%	2.53%	2.11%	2.30%	1.44%
Texas	1.16%	4.58%	0.53%	5.25%	2.50%	1.46%	2.85%	1.27%
Mountain:								
Arizona	0.70%	5.99%	5.76%	2.79%	0.84%	0.78%	3.30%	0.65%
Colorado	1.21%	8.35%	0.00%	3.62%	0.71%	1.87%	3.47%	1.24%
Idaho	1.05%	4.07%	6.44%	0.88%	3.49%	0.75%	2.75%	1.09%
Montana	1.69%	7.61%	3.52%	4.41%	0.00%	2.77%	2.83%	2.06%
Nevada	1.24%	10.91%	9.15%	5.44%	1.66%	0.96%	5.46%	0.99%
New Mexico	3.08%	--	7.83%	3.49%	3.63%	4.60%	10.79%	3.04%
Utah	1.05%	13.01%	7.74%	2.63%	0.60%	1.10%	5.21%	0.72%
Wyoming	1.05%	5.99%	7.12%	1.37%	0.20%	1.79%	2.49%	1.10%
Pacific:								
Alaska	1.79%	7.35%	4.56%	0.00%	1.23%	3.34%	2.34%	2.02%
California	11.99%	7.10%	9.15%	4.07%	3.67%	17.27% *	4.33%	13.81%
Hawaii	5.07%	8.10%	8.45%	8.18%	10.03%	9.08%	5.63%	6.39%
Oregon	4.18%	6.93%	0.28%	5.59%	11.86%	4.89%	2.71%	4.92%
Washington	4.50%	2.54%	5.26%	0.81%	2.63%	7.88%	2.32%	5.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,085	2,356	2,400	2,603	2,379	1,788	2,474	2,007
New England:								
Connecticut	2,301	--	2,559	3,214	2,500	1,704	3,181	2,129
Maine	2,455	3,063	3,039	2,924	3,017	1,781	3,059	2,336
Massachusetts	1,700	1,912	1,776	2,354	1,951	1,518	2,031	1,643
New Hampshire	2,343	2,684	2,994	3,530	2,511	1,697	3,206	2,103
Rhode Island	2,110	2,551	2,316	2,923	2,342	1,571	2,811	1,926
Vermont	2,195	2,727	2,466	3,018	2,018	1,688	2,553	2,082
Middle Atlantic:								
New Jersey	1,744	--	--	1,925	1,477	1,859	1,833	1,733
New York	1,859	1,555	2,079	2,706	2,161	1,534	2,241	1,780
Pennsylvania	2,078	2,553	2,326	2,738	2,418	1,703	2,362	2,028
East North Central:								
Illinois	1,754	1,719	1,951	1,894	1,894	1,653	1,799	1,745
Indiana	2,117	--	3,726	2,360	2,360	1,819	2,998	2,010
Michigan	1,862	--	1,667	1,977	2,055	1,808	1,713	1,888
Ohio	2,278	--	3,155	2,915	2,776	1,767	3,143	2,119
Wisconsin	2,217	1,913	3,072	2,554	2,604	1,893	2,450	2,177
West North Central:								
Iowa	2,232	2,340	3,381	2,853	2,288	1,815	2,587	2,160
Kansas	2,266	2,408	1,712	2,992	2,423	2,073	2,352	2,247
Minnesota	2,512	--	2,865	3,824	2,805	2,000	3,517	2,341
Missouri	2,326	2,423	2,790	2,970	2,759	1,850	2,931	2,190
Nebraska	2,387	--	2,639	2,469	3,018	2,136	2,619	2,362
North Dakota	2,180	--	1,872	2,245	2,356	2,126	2,241	2,162
South Dakota	2,666	2,752	3,273	3,576	2,972	1,971	3,345	2,478
South Atlantic:								
Delaware	2,004	2,947	2,799	2,232	2,505	1,706	2,600	1,885
District of Columbia	1,409	--	--	1,431	1,569	1,314	1,455	1,400
Florida	2,171	--	2,511	3,402	2,555	1,804	3,033	2,021
Georgia	2,405	--	2,750	3,180	3,104	1,978	3,064	2,306
Maryland	1,934	2,678	2,623	2,121	1,710	1,845	2,457	1,835
North Carolina	2,279	--	2,494	3,149	2,489	1,898	3,016	2,140
South Carolina	2,274	3,440	2,974	3,017	2,379	1,839	3,227	2,072
Virginia	2,064	--	--	2,535	2,866	1,759	2,071	2,063
West Virginia	2,129	--	--	2,536	2,829	1,882	2,276	2,106
East South Central:								
Alabama	1,865	1,955	--	2,395	2,295	1,610	2,100	1,798
Kentucky	2,242	--	2,508	2,242	2,535	2,069	2,428	2,213
Mississippi	1,776	--	1,812	1,943	2,086	1,604	1,576	1,826
Tennessee	2,321	3,381	3,156	3,114	2,881	1,782	3,021	2,204
West South Central:								
Arkansas	2,026	--	1,936	1,934	2,232	2,044	1,635	2,124
Louisiana	1,863	1,793	1,806	1,991	2,024	1,762	1,859	1,865
Oklahoma	2,252	2,476	2,233	2,236	2,589	1,992	2,442	2,208
Texas	2,273	2,808	2,719	3,007	2,650	1,878	2,778	2,147
Mountain:								
Arizona	2,203	--	3,091	2,914	2,550	1,831	2,988	2,097
Colorado	2,404	2,893	3,594	2,982	2,864	1,816	3,217	2,228
Idaho	2,479	3,479	2,793	3,348	2,808	1,852	3,206	2,249
Montana	2,579	3,555	3,031	2,944	2,521	2,018	3,163	2,335
Nevada	2,785	2,419	1,397	1,998	3,102	2,977	1,846	2,956
New Mexico	2,355	--	2,875	2,603	2,790	1,943	2,569	2,325
Utah	2,127	3,190	--	2,814	2,277	1,882	2,584	2,070
Wyoming	2,322	--	2,443	2,418	2,296	2,317	2,286	2,338
Pacific:								
Alaska	1,857	--	1,554	2,266	1,785	1,758	2,053	1,821
California	1,787	1,798	2,122	1,774	2,016	1,679	1,854	1,772
Hawaii	1,275	--	--	1,632	784 *	1,440	1,639	1,176
Oregon	1,947	2,828	2,651	2,124	2,080	1,525	2,630	1,763
Washington	1,646	2,042	1,311	2,056	2,145	1,287	1,702	1,630

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2024

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	20.76	103.26	75.90	53.86	42.47	27.03	48.10	22.72
New England:								
Connecticut	114.20	--	266.96	186.10	159.09	97.72	378.52	120.85
Maine	145.75	358.31	239.89	290.58	359.62	219.73	169.74	169.82
Massachusetts	81.72	233.20	307.88	240.40	167.19	106.58	158.34	91.53
New Hampshire	99.69	488.43	246.60	237.24	218.03	111.30	179.48	111.14
Rhode Island	146.13	472.43	289.91	412.35	413.66	135.17	261.22	168.64
Vermont	139.97	398.95	320.96	224.33	315.44	102.42	168.50	173.25
Middle Atlantic:								
New Jersey	108.48	--	--	167.84	159.73	175.15	171.37	120.19
New York	93.43	375.32	249.27	261.30	192.70	117.53	229.22	101.13
Pennsylvania	96.37	373.11	371.04	304.31	225.04	101.44	208.28	107.18
East North Central:								
Illinois	81.97	279.28	243.96	190.45	167.90	122.25	157.26	93.70
Indiana	112.03	--	405.12	387.55	211.66	121.51	333.23	115.29
Michigan	109.69	--	197.04	233.33	271.75	156.56	179.19	125.05
Ohio	76.49	--	339.59	270.44	161.76	77.85	205.26	77.46
Wisconsin	98.60	256.38	382.81	254.90	159.68	147.81	232.43	108.67
West North Central:								
Iowa	96.28	203.74	357.59	265.55	156.34	133.49	196.57	108.69
Kansas	85.19	357.67	226.60	338.64	148.68	115.42	257.77	88.35
Minnesota	116.57	--	527.46	443.60	195.74	175.46	484.98	110.45
Missouri	112.06	273.94	348.99	263.81	388.03	91.55	264.64	122.35
Nebraska	148.28	--	258.28	210.01	319.06	207.99	237.16	163.21
North Dakota	84.45	--	371.03	197.91	178.38	110.73	210.17	89.87
South Dakota	123.56	415.00	307.47	201.20	253.23	126.76	197.70	142.25
South Atlantic:								
Delaware	137.88	454.28	434.17	170.16	385.76	180.56	202.36	160.11
District of Columbia	83.11	--	--	202.03	132.87	116.57	246.07	86.75
Florida	135.77	--	451.97	337.90	260.09	152.03	322.72	137.80
Georgia	99.42	--	351.89	283.70	206.82	118.46	251.73	107.92
Maryland	115.43	274.90	392.56	298.54	220.70	188.00	180.22	149.69
North Carolina	112.06	--	337.86	220.83	320.64	138.31	241.22	127.71
South Carolina	112.90	363.48	543.16	236.86	220.21	107.83	252.89	104.86
Virginia	115.35	--	--	303.49	280.67	121.53	284.08	126.24
West Virginia	117.86	--	--	400.14	255.22	146.23	288.21	128.73
East South Central:								
Alabama	108.42	451.04	--	363.87	285.44	120.07	259.02	118.14
Kentucky	93.27	--	327.77	279.38	254.13	100.02	204.95	103.08
Mississippi	135.30	--	306.22	298.78	224.31	223.31	215.94	157.69
Tennessee	135.76	254.46	409.92	325.44	276.94	140.85	235.13	153.54
West South Central:								
Arkansas	90.03	--	440.13	309.07	203.14	104.27	227.91	89.80
Louisiana	95.85	338.41	338.72	313.94	221.32	129.99	193.10	109.59
Oklahoma	92.58	393.95	289.22	192.80	168.96	123.06	186.69	106.56
Texas	85.65	387.86	295.37	220.64	185.97	96.50	195.93	92.82
Mountain:								
Arizona	138.88	--	296.73	267.83	236.29	173.61	236.72	151.61
Colorado	130.45	336.76	294.35	262.16	362.96	118.99	229.03	150.81
Idaho	146.98	414.89	396.91	428.84	405.93	207.67	356.44	165.60
Montana	113.67	347.82	367.14	282.70	177.43	170.25	220.94	132.93
Nevada	298.45	326.46	245.33	304.25	289.41	491.06	219.45	350.46
New Mexico	155.93	--	485.25	234.33	415.03	131.91	309.89	172.13
Utah	107.76	537.37	--	584.38	233.03	84.94	313.48	110.92
Wyoming	127.00	--	449.45	314.11	315.62	131.48	227.49	152.85
Pacific:								
Alaska	101.83	--	179.66	276.73	251.72	122.08	230.79	113.51
California	78.61	249.64	455.24	178.79	130.59	109.36	204.69	84.23
Hawaii	170.81	--	--	403.34	277.09 *	196.74	285.47	194.31
Oregon	107.25	466.94	333.96	339.92	197.24	123.96	219.81	117.38
Washington	153.43	256.59	111.19	244.01	193.90	231.09	123.83	190.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2024

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	4,063	4,946	5,085	5,399	4,339	3,641	5,087	3,920
New England:								
Connecticut	4,305	--	8,060	4,592	4,917	3,520	6,021	4,032
Maine	4,825	--	5,874	5,062	5,934	3,499	7,343	4,296
Massachusetts	3,756	5,963	6,246	4,875	3,395	3,222	5,769	3,377
New Hampshire	4,335	6,812	6,471	7,592	4,870	3,327	7,110	3,851
Rhode Island	4,324	--	--	6,234	5,103	2,776	6,329	3,862
Vermont	4,932	--	6,017	5,444	5,062	4,050	5,732	4,735
Middle Atlantic:								
New Jersey	3,351	--	--	3,983	2,870	3,548	3,499	3,339
New York	3,388	--	--	4,563	4,129	2,911	3,986	3,315
Pennsylvania	3,893	--	3,781	5,232	4,115	3,574	4,574	3,821
East North Central:								
Illinois	3,675	--	5,846	4,600	3,771	3,240	4,711	3,459
Indiana	4,114	--	6,240	4,889	4,509	3,686	5,156	3,981
Michigan	3,770	--	4,304	4,988	3,292	3,451	5,061	3,551
Ohio	4,358	--	5,085	6,477	4,962	3,593	5,213	4,200
Wisconsin	4,277	--	--	4,355	4,456	3,954	4,766	4,228
West North Central:								
Iowa	4,140	5,779	5,921	6,010	3,375	3,804	5,915	3,768
Kansas	4,231	--	--	4,493	4,635	3,975	4,101	4,257
Minnesota	4,142	--	--	6,658	4,434	3,403	5,970	3,896
Missouri	4,389	--	5,944	7,088	2,920	4,033	6,203	4,058
Nebraska	4,510	--	6,755	5,184	5,093	4,109	5,975	4,362
North Dakota	4,481	4,553	5,248	4,457	4,222	4,426	4,966	4,345
South Dakota	4,691	--	6,905	5,042	4,980	3,931	6,289	4,252
South Atlantic:								
Delaware	3,056	--	--	4,512	2,954	2,693	5,310	2,825
District of Columbia	3,049	--	--	3,360	2,911	2,936	3,681	2,919
Florida	4,182	--	4,380	6,690	4,585	3,940	4,809	4,126
Georgia	4,793	--	5,661	7,663	6,428	4,024	6,457	4,618
Maryland	3,556	--	4,145	3,306	2,349	3,685	4,549	3,350
North Carolina	4,545	--	--	6,404	5,580	3,870	6,665	4,307
South Carolina	4,209	--	--	6,127	4,224	3,639	6,015	3,919
Virginia	3,909	--	5,333	4,156	4,648	3,677	4,729	3,847
West Virginia	3,758	--	--	4,975	4,024	3,503	3,744	3,760
East South Central:								
Alabama	3,235	--	--	4,578	3,688	3,075	2,970	3,284
Kentucky	4,601	--	8,594	4,798	5,031	4,145	6,156	4,390
Mississippi	3,739	--	--	4,201	3,693	3,702	3,642	3,750
Tennessee	4,615	--	--	7,596	4,243	3,989	5,632	4,551
West South Central:								
Arkansas	4,287	4,150	--	4,585	4,766	4,226	3,862	4,338
Louisiana	3,910	--	--	4,720	4,556	3,336	5,136	3,724
Oklahoma	4,308	--	4,728	4,849	4,888	3,818	4,756	4,225
Texas	4,176	--	4,535	6,587	4,699	3,691	5,252	4,054
Mountain:								
Arizona	4,430	--	6,282	5,815	5,118	3,966	4,844	4,378
Colorado	5,066	8,775	9,690	6,724	5,215	3,550	8,624	4,244
Idaho	3,896	--	--	5,092	3,851	3,174	5,373	3,547
Montana	4,755	5,384	7,576	5,050	5,019	4,010	5,932	4,409
Nevada	6,124	--	--	3,938	6,706	6,828	3,687	6,651
New Mexico	4,331	--	--	5,193	4,347	4,300	3,887	4,387
Utah	4,321	5,413	--	5,586	4,408	3,792	5,288	4,120
Wyoming	4,457	--	--	4,442	4,181	4,675	4,078	4,538
Pacific:								
Alaska	3,516	--	--	2,490 *	3,735	3,534	4,459	3,447
California	3,882	--	--	4,305	4,582	3,534	4,127	3,849
Hawaii	3,281	--	--	--	1,991	3,463	3,636 *	3,211
Oregon	3,595	--	4,957	5,130	4,003	2,914	5,432	3,318
Washington	3,094	--	2,737	3,863	4,003	2,737	3,487	3,035

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.56	338.78	197.13	153.34	102.13	58.42	136.97	51.21
New England:								
Connecticut	219.36	--	745.36	605.80	313.13	301.38	903.66	237.13
Maine	437.03	--	850.19	853.72	473.64	423.20	1,336.17	336.02
Massachusetts	231.49	496.98	1,062.23	586.17	454.55	250.31	456.67	219.26
New Hampshire	248.00	449.18	675.71	710.53	517.41	266.70	489.68	247.66
Rhode Island	480.26	--	--	819.48	1,322.73	321.27	886.78	537.31
Vermont	266.21	--	949.28	446.43	379.99	509.57	587.80	290.81
Middle Atlantic:								
New Jersey	201.76	--	--	381.55	320.48	309.56	423.57	214.71
New York	179.46	--	--	525.19	388.79	221.31	587.41	186.38
Pennsylvania	218.32	--	414.21	1,041.98	448.13	275.98	552.39	235.32
East North Central:								
Illinois	309.76	--	1,123.65	344.34	450.82	362.82	1,038.61	290.87
Indiana	213.55	--	296.91	750.83	511.84	242.31	675.08	219.14
Michigan	235.99	--	839.30	677.24	467.52	248.03	645.51	236.71
Ohio	167.17	--	665.48	684.96	287.23	189.43	561.97	170.13
Wisconsin	243.21	--	--	860.68	452.01	296.86	1,231.13	240.54
West North Central:								
Iowa	269.83	825.90	1,018.85	941.10	521.47	266.21	711.07	278.05
Kansas	188.88	--	--	576.19	447.67	173.52	544.20	199.53
Minnesota	240.66	--	--	543.32	604.18	209.07	901.64	229.81
Missouri	327.48	--	716.01	780.90	698.58	260.39	518.07	357.28
Nebraska	271.50	--	1,220.68	408.03	537.68	374.29	509.70	291.73
North Dakota	258.00	725.68	592.34	503.76	468.67	437.08	378.50	309.16
South Dakota	347.32	--	771.17	862.22	386.86	478.76	491.21	368.25
South Atlantic:								
Delaware	370.56	--	--	670.78	564.18	427.56	701.47	364.28
District of Columbia	209.12	--	--	821.98	325.98	263.16	654.45	203.86
Florida	253.47	--	480.80	606.47	304.72	289.67	456.11	267.53
Georgia	313.37	--	962.44	588.96	601.35	303.47	661.39	342.04
Maryland	229.45	--	657.94	601.71	454.28	269.41	442.80	272.43
North Carolina	266.84	--	--	689.24	672.98	310.57	841.38	278.91
South Carolina	234.84	--	--	812.01	386.19	243.91	727.85	226.53
Virginia	204.14	--	419.78	448.60	623.09	278.07	297.66	221.85
West Virginia	258.91	--	--	983.50	682.28	293.49	761.65	274.00
East South Central:								
Alabama	250.77	--	--	643.19	618.20	283.70	682.22	268.63
Kentucky	230.70	--	1,037.79	978.96	606.79	202.09	985.82	210.78
Mississippi	394.64	--	--	512.12	866.46	545.71	487.93	434.81
Tennessee	362.28	--	--	972.87	734.24	321.45	529.38	383.98
West South Central:								
Arkansas	222.36	172.39	--	773.92	560.24	267.82	540.91	237.10
Louisiana	336.60	--	--	928.16	792.13	319.03	782.01	356.65
Oklahoma	223.19	--	618.38	789.02	399.85	249.74	728.56	227.17
Texas	176.48	--	688.00	1,357.54	412.86	192.88	588.47	184.15
Mountain:								
Arizona	242.29	--	612.63	615.20	559.64	281.45	677.48	259.54
Colorado	289.77	580.78	1,481.58	501.51	279.52	255.60	729.06	237.57
Idaho	222.44	--	--	885.08	480.78	227.89	616.78	236.65
Montana	250.34	530.00	671.74	517.09	469.52	363.36	423.67	284.79
Nevada	717.71	--	--	728.16	742.80	1,000.40	720.77	802.36
New Mexico	242.49	--	--	573.41	528.33	298.49	575.20	261.52
Utah	256.84	907.42	--	740.41	557.25	393.58	583.92	293.40
Wyoming	257.24	--	--	370.58	866.24	328.21	412.03	299.08
Pacific:								
Alaska	317.70	--	--	773.09 *	873.88	187.34	413.02	338.91
California	210.98	--	--	627.40	389.98	273.04	522.70	228.46
Hawaii	531.21	--	--	--	592.86	587.89	1,714.23 *	542.87
Oregon	206.94	--	800.65	471.23	519.05	188.69	510.82	205.98
Washington	442.34	--	442.40	562.83	435.19	570.67	697.89	488.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 2024

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	59.0%	73.0%	69.2%	65.4%	60.7%	55.1%	69.3%	57.2%
New England:								
Connecticut	44.1%	--	83.6%	56.5%	57.5%	29.3%	64.8%	40.5%
Maine	43.9%	56.4%	66.2%	47.4%	54.4%	32.8%	62.7%	40.2%
Massachusetts	66.0%	87.4%	91.0%	58.9%	71.2%	62.0%	83.8%	63.2%
New Hampshire	58.3%	82.1%	65.3%	79.6%	62.7%	47.8%	79.6%	53.5%
Rhode Island	68.4%	53.2%	67.6%	63.1%	85.2%	64.9%	65.9%	68.9%
Vermont	45.2%	42.1%	61.9%	38.9%	47.3%	43.6%	53.5%	42.8%
Middle Atlantic:								
New Jersey	68.1%	--	79.7%	77.4%	84.9%	55.7%	77.3%	66.7%
New York	61.3%	86.3%	68.8%	54.5%	66.7%	56.6%	72.5%	59.3%
Pennsylvania	64.6%	57.6%	74.9%	75.9%	63.2%	62.1%	70.4%	63.7%
East North Central:								
Illinois	56.2%	78.1%	64.6%	74.6%	65.9%	43.7%	71.6%	53.2%
Indiana	50.2%	--	--	44.7%	60.5%	47.4%	56.6%	49.5%
Michigan	61.3%	--	74.6%	69.7%	69.4%	55.9%	64.5%	60.8%
Ohio	51.1%	75.1%	48.6%	49.4%	57.0%	48.2%	52.4%	50.8%
Wisconsin	42.4%	--	--	71.8%	30.8%	38.8%	63.0%	39.6%
West North Central:								
Iowa	56.9%	67.0%	70.1%	67.9%	53.5%	52.6%	74.3%	53.2%
Kansas	58.6%	70.0%	--	72.3%	65.9%	52.9%	61.5%	58.1%
Minnesota	44.4%	--	57.8%	35.6%	30.7%	51.1%	47.6%	43.9%
Missouri	50.6%	35.9% *	62.6%	78.5%	55.6%	40.6%	68.9%	46.7%
Nebraska	39.1%	--	--	48.3%	27.2%	40.8%	48.8%	38.1%
North Dakota	35.2%	35.4% *	52.7%	39.8%	28.1%	32.7%	44.0%	32.6%
South Dakota	51.9%	--	57.5%	56.6%	44.9%	52.3%	54.9%	51.1%
South Atlantic:								
Delaware	63.8%	69.9%	87.0%	74.9%	53.2%	61.5%	80.7%	60.9%
District of Columbia	58.5%	--	79.4%	73.6%	55.0%	53.1%	75.5%	54.9%
Florida	60.3%	61.7%	77.1%	65.0%	50.2%	60.6%	70.9%	58.7%
Georgia	52.8%	--	73.3%	66.4%	43.1% *	51.1%	83.0%	48.7%
Maryland	56.1%	52.2%	78.2%	78.0%	63.6%	46.7%	70.4%	53.1%
North Carolina	65.8%	--	84.5%	71.5%	65.3%	63.6%	66.5%	65.7%
South Carolina	58.5%	89.7%	60.7%	74.7%	79.2%	45.9%	75.5%	55.6%
Virginia	53.3%	--	81.1%	71.3%	67.7%	43.1%	76.4%	49.8%
West Virginia	56.1%	--	80.1%	52.7%	62.2%	53.2%	68.4%	54.3%
East South Central:								
Alabama	62.7%	86.9%	100.0%	86.3%	74.8%	46.8%	88.9%	56.5%
Kentucky	53.7%	80.2%	73.7%	72.0%	64.5%	43.7%	75.4%	50.6%
Mississippi	69.8%	83.6%	--	77.0%	82.7%	62.7%	80.9%	67.6%
Tennessee	49.6%	--	--	52.6%	39.1%	51.7%	58.5%	48.4%
West South Central:								
Arkansas	63.9%	88.6%	58.7%	82.2%	63.3%	60.3%	70.7%	62.6%
Louisiana	50.0%	--	--	48.9%	65.6%	39.4%	58.6%	47.8%
Oklahoma	74.1%	64.9%	88.2%	71.8%	84.2%	66.3%	77.1%	73.4%
Texas	61.8%	93.2%	84.7%	63.4%	55.1%	58.5%	77.8%	58.7%
Mountain:								
Arizona	42.0%	--	58.5%	59.0%	49.0%	34.4%	56.7%	40.1%
Colorado	51.8%	75.9%	78.0%	63.3%	55.3%	41.7%	74.0%	46.8%
Idaho	56.4%	61.5%	62.8%	49.8%	51.0%	59.4%	53.5%	57.2%
Montana	37.1%	28.8%	45.4%	30.1% *	47.0%	36.5%	39.5%	36.2%
Nevada	56.3%	72.9%	60.5%	81.0%	59.9%	49.5%	70.2%	53.6%
New Mexico	58.9%	--	87.0%	76.7%	68.9%	48.9%	64.0%	58.1%
Utah	32.1%	51.2%	54.7%	46.2%	18.6%	32.8% *	49.6%	29.3%
Wyoming	46.6%	--	--	52.4%	41.7%	43.0%	45.8%	46.9%
Pacific:								
Alaska	52.2%	--	89.1%	45.2%	52.1%	50.0%	74.7%	49.1%
California	71.3%	73.6%	60.9%	71.7%	75.2%	70.7%	68.3%	71.8%
Hawaii	68.3%	72.3%	72.8%	60.3%	61.0%	73.1%	67.1%	68.8%
Oregon	60.5%	61.5%	73.4%	81.7%	60.6%	53.3%	69.1%	58.8%
Washington	59.7%	69.3%	63.7%	57.7%	53.7%	60.8%	68.7%	57.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.28%	1.96%	2.24%	1.55%	1.67%	2.25%	1.24%	1.53%
New England:								
Connecticut	4.25%	--	7.64%	10.16%	8.89%	5.83%	11.42%	4.68%
Maine	4.50%	16.78%	11.52%	10.48%	9.17%	5.64%	8.51%	4.96%
Massachusetts	4.97%	9.16%	8.78%	12.08%	6.76%	7.55%	5.94%	5.68%
New Hampshire	3.50%	8.64%	9.06%	6.35%	7.68%	4.98%	4.76%	4.04%
Rhode Island	4.08%	12.15%	10.30%	10.04%	3.94%	6.51%	6.30%	4.81%
Vermont	4.18%	11.67%	10.90%	7.12%	8.67%	6.53%	6.61%	4.99%
Middle Atlantic:								
New Jersey	5.13%	--	15.66%	8.29%	6.50%	6.69%	7.73%	5.82%
New York	2.73%	4.81%	10.62%	7.29%	5.91%	3.74%	5.55%	3.08%
Pennsylvania	3.07%	11.57%	9.37%	8.06%	7.74%	3.90%	6.22%	3.41%
East North Central:								
Illinois	3.53%	7.71%	10.95%	5.12%	7.29%	4.88%	5.01%	4.07%
Indiana	3.91%	--	--	11.23%	8.00%	5.23%	9.79%	4.21%
Michigan	4.33%	--	9.66%	8.26%	5.56%	6.32%	7.23%	4.90%
Ohio	3.43%	10.95%	11.70%	10.16%	6.10%	4.84%	7.39%	3.82%
Wisconsin	4.04%	--	--	6.41%	7.01%	6.16%	7.31%	4.43%
West North Central:								
Iowa	3.75%	8.47%	10.99%	8.16%	7.44%	5.96%	4.95%	4.35%
Kansas	3.43%	9.83%	--	7.94%	5.92%	5.90%	8.70%	3.80%
Minnesota	5.77%	--	12.41%	8.31%	5.98%	9.04%	7.47%	6.55%
Missouri	4.50%	12.49% *	13.89%	7.39%	14.90%	5.56%	7.19%	5.22%
Nebraska	4.99%	--	--	8.70%	7.43%	7.35%	8.66%	5.48%
North Dakota	3.95%	11.19% *	12.38%	8.38%	6.84%	6.54%	6.85%	4.64%
South Dakota	4.87%	--	11.40%	8.42%	5.98%	9.20%	7.30%	5.84%
South Atlantic:								
Delaware	3.90%	12.54%	11.28%	7.32%	8.90%	5.42%	6.14%	4.47%
District of Columbia	3.84%	--	10.53%	8.30%	8.33%	5.41%	7.23%	4.40%
Florida	5.75%	11.98%	12.05%	7.42%	10.99%	8.00%	6.58%	6.57%
Georgia	5.13%	--	10.64%	10.78%	14.42% *	5.79%	5.97%	5.57%
Maryland	4.39%	13.55%	12.39%	7.54%	8.98%	5.93%	7.08%	4.92%
North Carolina	3.13%	--	13.62%	7.32%	8.07%	4.12%	7.15%	3.43%
South Carolina	4.05%	7.51%	10.55%	7.87%	5.61%	5.68%	7.02%	4.45%
Virginia	4.85%	--	10.17%	6.00%	10.81%	6.24%	5.82%	5.42%
West Virginia	4.94%	--	9.35%	10.71%	10.00%	6.75%	7.27%	5.52%
East South Central:								
Alabama	4.32%	5.68%	0.00%	7.18%	10.09%	6.00%	4.37%	5.10%
Kentucky	4.17%	11.08%	11.35%	9.11%	6.98%	5.71%	6.65%	4.62%
Mississippi	3.75%	11.25%	--	9.02%	5.12%	6.32%	6.64%	4.35%
Tennessee	5.10%	--	--	10.93%	9.15%	7.35%	7.60%	5.70%
West South Central:								
Arkansas	4.35%	11.79%	12.19%	7.67%	8.06%	6.12%	7.82%	4.98%
Louisiana	3.73%	--	--	11.50%	7.07%	5.19%	8.31%	4.16%
Oklahoma	2.90%	9.31%	7.72%	7.54%	4.91%	4.34%	5.07%	3.39%
Texas	3.45%	3.22%	6.04%	8.62%	9.38%	4.58%	5.54%	3.97%
Mountain:								
Arizona	4.83%	--	13.24%	10.58%	8.88%	6.33%	8.86%	5.21%
Colorado	3.69%	10.02%	10.21%	9.34%	7.83%	5.10%	6.80%	4.07%
Idaho	3.96%	11.29%	12.35%	11.31%	7.93%	5.58%	7.02%	4.58%
Montana	4.65%	8.42%	12.42%	10.20% *	4.82%	9.51%	7.90%	5.65%
Nevada	5.14%	12.42%	12.55%	6.45%	8.14%	7.74%	7.08%	5.94%
New Mexico	4.55%	--	7.89%	8.83%	7.72%	6.54%	9.99%	5.02%
Utah	6.96%	14.29%	14.82%	10.43%	5.01%	12.24% *	8.43%	7.47%
Wyoming	4.64%	--	--	9.67%	12.13%	6.60%	8.18%	5.54%
Pacific:								
Alaska	4.35%	--	6.84%	10.16%	9.96%	5.51%	7.24%	4.73%
California	5.44%	5.90%	10.48%	4.16%	4.02%	8.62%	4.52%	6.19%
Hawaii	4.74%	7.23%	8.67%	8.31%	15.47%	5.41%	5.52%	6.21%
Oregon	4.14%	11.37%	10.41%	6.20%	10.09%	5.48%	6.66%	4.73%
Washington	6.23%	10.19%	11.89%	9.00%	7.43%	10.35%	6.71%	7.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.30	31.30	31.03	29.24	27.61	25.89	30.50	26.62
New England:								
Connecticut	29.20	29.05	31.56	29.91	26.93	30.06	31.18	28.66
Maine	28.60	31.03	32.82	29.81	28.94	26.20	32.21	27.49
Massachusetts	27.35	25.60	34.72	28.02	24.39	27.69	31.72	26.44
New Hampshire	28.20	35.98	30.07	32.91	26.90	25.83	32.57	26.73
Rhode Island	27.65	20.02	25.96	25.67	26.61	29.71	25.07	28.23
Vermont	28.87	29.48	37.33	32.77	29.51	23.74	34.11	27.03
Middle Atlantic:								
New Jersey	26.92	26.24	23.99	24.54	23.69	30.78	24.16	27.41
New York	27.54	26.28	26.62	26.79	28.98	27.09	27.25	27.60
Pennsylvania	25.97	23.57	25.44	31.61	24.78	25.10	25.42	26.07
East North Central:								
Illinois	28.24	34.49	30.48	25.07	28.24	27.70	31.38	27.41
Indiana	28.53	24.95	--	27.96	27.49	29.48	28.18	28.58
Michigan	25.63	31.54	24.80	29.08	25.64	24.70	27.09	25.37
Ohio	26.72	30.82	32.10	28.00	26.03	25.72	31.34	25.86
Wisconsin	28.09	27.16	29.83	28.53	27.64	27.99	29.33	27.83
West North Central:								
Iowa	27.52	27.92	33.39	26.84	25.61	28.72	28.02	27.37
Kansas	28.75	31.25	26.83	28.77	27.16	29.61	27.74	28.96
Minnesota	28.38	--	30.63	31.43	28.74	27.53	32.14	27.78
Missouri	26.62	28.33	30.59	26.61	25.64	26.26	28.29	26.10
Nebraska	27.89	--	--	29.61	30.05	26.54	33.02	27.14
North Dakota	29.60	--	24.38	31.32	25.11	31.83	25.90	31.11
South Dakota	27.73	29.04	31.14	34.96	29.53	23.49	32.85	26.25
South Atlantic:								
Delaware	29.72	33.91	35.81	26.14	33.13	28.99	33.11	28.97
District of Columbia	24.61	19.62	27.13	22.30	21.80	27.42	22.67	25.18
Florida	27.95	34.39	30.31	27.58	28.32	27.46	29.97	27.59
Georgia	29.83	23.33	32.86	26.99	31.99	29.71	28.79	30.07
Maryland	26.60	27.06	34.13	22.60	23.30	28.15	27.19	26.44
North Carolina	28.22	--	29.36	32.21	28.60	26.89	29.63	28.00
South Carolina	28.60	29.31	27.50	28.65	30.21	27.69	27.73	28.80
Virginia	26.21	--	27.25	24.69	25.97	26.44	26.51	26.14
West Virginia	26.87	32.19	32.16	28.63	27.05	25.48	32.17	25.89
East South Central:								
Alabama	31.76	31.24	33.44	36.33	33.82	28.67	33.69	31.04
Kentucky	24.60	--	29.00	22.96	26.51	22.91	26.90	24.09
Mississippi	28.66	28.87	--	27.03	28.89	29.20	27.18	29.01
Tennessee	30.37	--	--	31.22	30.48	30.72	26.55	30.99
West South Central:								
Arkansas	30.04	26.88	30.71	29.96	27.59	30.73	30.35	29.97
Louisiana	31.14	35.85	31.67	32.52	30.39	30.63	32.86	30.61
Oklahoma	30.53	32.93	35.82	30.98	29.14	29.93	34.38	29.59
Texas	31.67	36.10	36.93	34.84	30.01	30.17	35.93	30.56
Mountain:								
Arizona	27.67	--	26.80	33.69	26.46	25.40	35.22	26.29
Colorado	30.20	33.79	30.26	33.73	27.56	29.56	32.97	29.22
Idaho	29.03	32.80	31.27	29.15	27.67	28.69	31.17	28.49
Montana	26.05	25.81	36.02	29.86	21.85	24.55	30.81	24.08
Nevada	27.24	--	32.78	27.73	30.30	24.06	33.44	25.69
New Mexico	27.35	38.82	33.05	34.12	28.43	23.04	32.90	26.42
Utah	24.59	30.55	25.36	26.30	25.50	23.06	26.57	24.05
Wyoming	30.77	33.07	26.49	35.30	30.02	28.15	29.86	31.09
Pacific:								
Alaska	28.69	--	26.04	33.49	32.50	25.89	28.38	28.76
California	23.45	32.82	38.47	30.95	28.21	19.14	33.79	21.79
Hawaii	17.23	17.79	15.70	15.91	16.87	18.07	16.54	17.49
Oregon	24.46	29.16	24.66	25.00	24.96	23.52	26.02	24.10
Washington	25.21	34.11	26.88	34.27	30.34	20.59	32.26	23.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68	0.85	0.63	0.44	0.32	1.12	0.39	0.78
New England:								
Connecticut	0.88	4.15	1.96	1.73	1.55	1.61	1.46	1.08
Maine	1.00	2.40	3.07	1.36	1.75	1.80	1.59	1.15
Massachusetts	1.95	3.36	2.90	2.81	1.23	3.24	2.52	2.36
New Hampshire	0.90	4.80	2.91	2.25	1.01	1.46	1.90	0.97
Rhode Island	0.86	2.55	2.27	1.10	1.76	1.43	1.36	1.02
Vermont	1.12	3.68	6.54	2.95	1.69	0.93	3.04	0.99
Middle Atlantic:								
New Jersey	1.40	2.02	3.70	2.79	1.18	2.64	2.57	1.57
New York	0.69	2.55	2.10	1.63	1.54	0.89	1.35	0.79
Pennsylvania	1.00	2.92	1.58	3.72	1.42	1.40	1.13	1.16
East North Central:								
Illinois	0.77	3.58	2.06	1.72	1.21	1.22	2.01	0.82
Indiana	2.17	2.13	--	1.47	0.70	3.69	1.83	2.43
Michigan	0.96	2.90	1.25	1.51	1.64	1.49	1.32	1.10
Ohio	0.82	1.34	2.58	1.53	2.13	1.07	1.29	0.93
Wisconsin	0.98	3.04	3.66	2.19	2.14	1.43	2.48	1.06
West North Central:								
Iowa	0.80	1.61	2.92	1.13	1.21	1.66	1.21	0.97
Kansas	1.26	4.91	1.34	1.94	1.63	2.07	1.73	1.45
Minnesota	1.49	--	2.97	2.12	1.70	2.40	1.92	1.78
Missouri	0.70	2.11	3.53	1.16	1.83	0.83	1.44	0.78
Nebraska	0.86	--	--	1.35	1.92	1.16	2.58	0.91
North Dakota	0.91	--	2.05	2.58	1.25	0.85	1.28	1.10
South Dakota	1.29	1.90	3.16	2.03	1.18	1.89	2.10	1.44
South Atlantic:								
Delaware	2.34	3.90	2.76	2.67	4.26	3.58	2.42	2.81
District of Columbia	0.75	2.63	4.78	1.77	1.24	0.85	2.10	0.74
Florida	0.66	3.89	2.08	1.74	1.19	0.78	1.58	0.67
Georgia	1.00	2.16	4.65	1.43	1.42	1.43	2.13	1.12
Maryland	1.48	1.94	6.14	1.74	1.45	2.27	2.76	1.75
North Carolina	1.00	--	2.30	1.93	2.00	1.51	1.46	1.15
South Carolina	0.80	3.12	2.42	1.55	1.48	1.29	1.58	0.90
Virginia	0.83	--	2.54	2.30	1.38	1.17	2.35	0.87
West Virginia	1.08	2.08	5.52	2.07	2.63	1.31	3.44	1.08
East South Central:								
Alabama	0.92	2.91	1.71	2.10	2.33	1.15	1.70	1.09
Kentucky	0.75	--	2.60	1.08	1.15	1.11	1.70	0.83
Mississippi	1.73	3.44	--	3.02	1.54	3.24	2.07	2.08
Tennessee	1.12	--	--	3.74	2.24	1.32	2.20	1.22
West South Central:								
Arkansas	1.07	2.08	2.52	1.90	1.10	1.63	1.79	1.25
Louisiana	1.04	3.06	2.69	1.86	1.91	1.76	1.60	1.27
Oklahoma	0.80	2.86	1.77	1.58	1.54	1.38	1.32	0.94
Texas	0.76	3.08	2.62	2.42	1.62	1.00	1.67	0.84
Mountain:								
Arizona	1.13	--	3.14	3.12	1.34	1.12	4.89	0.89
Colorado	1.09	4.57	3.70	3.32	1.70	1.64	2.29	1.28
Idaho	1.15	1.90	3.29	1.03	2.16	1.99	1.69	1.42
Montana	1.23	3.89	4.39	2.33	2.28	1.86	2.51	1.37
Nevada	1.48	--	4.40	2.16	2.70	2.01	2.83	1.60
New Mexico	1.16	3.14	2.90	3.58	1.83	1.54	2.05	1.29
Utah	0.73	3.47	0.49	3.26	0.66	0.56	1.80	0.77
Wyoming	1.52	1.65	4.77	3.05	0.91	2.75	1.89	1.92
Pacific:								
Alaska	1.18	--	2.90	5.30	1.29	1.77	2.12	1.36
California	3.05	2.30	3.01	1.36	1.17	2.89	1.50	2.98
Hawaii	0.95	1.83	1.10	1.09	1.23	1.84	0.88	1.24
Oregon	0.94	3.58	3.56	2.67	1.27	1.50	2.20	1.04
Washington	1.75	3.88	1.80	2.64	1.67	1.40	1.89	1.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2024

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	20.5%	22.0%	23.2%	24.5%	20.9%	19.9%	23.4%	20.3%
New England:								
Connecticut	17.5%	--	20.4%	21.1%	17.2%	16.6%	19.3%	17.3%
Maine	20.1%	--	--	24.2%	19.3%	18.2%	30.8%	18.8%
Massachusetts	16.8%	--	--	19.8%	--	14.9%	--	16.7%
New Hampshire	20.2%	--	--	19.3%	23.9%	18.5%	25.4%	19.9%
Rhode Island	19.3%	--	--	20.0%	18.6%	19.4%	18.1%	19.4%
Vermont	20.2%	--	--	24.9%	20.0%	19.7%	20.1%	20.2%
Middle Atlantic:								
New Jersey	21.2%	--	--	24.2%	20.3%	20.8%	25.2%	20.7%
New York	20.6%	--	--	23.4%	21.5%	20.0%	25.6%	20.2%
Pennsylvania	21.5%	--	--	--	22.4%	21.1%	--	21.4%
East North Central:								
Illinois	20.6%	--	22.7%	22.4%	21.9%	20.2%	21.7%	20.5%
Indiana	20.4%	--	20.0%	21.0%	19.1%	20.8%	21.8%	20.4%
Michigan	21.9%	17.7%	20.9%	29.5%	19.7%	21.8%	24.8%	21.6%
Ohio	19.5%	--	22.3%	19.8%	18.6%	19.4%	22.1%	19.2%
Wisconsin	20.4%	--	35.3%	26.0%	19.7%	19.8%	28.6%	20.0%
West North Central:								
Iowa	20.3%	22.6%	18.1%	25.0%	19.9%	19.3%	22.1%	20.1%
Kansas	22.8%	27.9%	--	20.2%	20.3%	23.2%	25.3%	22.4%
Minnesota	22.4%	--	30.4%	27.9%	19.1%	22.4%	29.5%	21.7%
Missouri	19.4%	--	--	--	19.2%	18.9%	--	19.0%
Nebraska	21.4%	21.6%	--	23.9%	21.5%	21.2%	22.0%	21.4%
North Dakota	19.0%	20.8%	23.1%	24.2%	17.0%	17.5%	20.1%	18.8%
South Dakota	23.9%	--	--	29.6%	22.2%	22.2%	30.6%	22.6%
South Atlantic:								
Delaware	21.2%	--	--	--	25.8%	20.1%	24.4%	21.1%
District of Columbia	18.1%	--	20.0%	--	15.3%	18.8%	24.7%	17.5%
Florida	18.6%	--	--	29.9%	21.5%	17.2%	21.4%	18.4%
Georgia	20.1%	--	22.2%	21.0%	20.8%	19.7%	21.8%	20.0%
Maryland	20.1%	--	17.7%	20.7%	18.0%	20.3%	21.3%	20.1%
North Carolina	20.4%	--	--	28.5%	17.1%	20.8%	21.6%	20.2%
South Carolina	20.4%	--	--	28.1%	23.4%	18.7%	27.5%	19.9%
Virginia	20.5%	--	19.2%	23.4%	21.7%	20.0%	22.3%	20.3%
West Virginia	21.6%	--	--	22.0%	16.6%	21.9%	25.7%	21.3%
East South Central:								
Alabama	20.7%	--	--	21.6%	23.9%	20.2%	21.6%	20.7%
Kentucky	24.2%	--	--	23.4%	30.9%	22.6%	27.5%	23.9%
Mississippi	20.0%	--	--	--	18.2%	20.5%	18.0%	20.2%
Tennessee	22.9%	--	--	30.6%	28.1%	20.2%	27.8%	22.5%
West South Central:								
Arkansas	21.7%	--	20.0%	21.5%	19.4%	22.3%	20.3%	21.9%
Louisiana	21.3%	30.6%	--	24.4%	23.2%	20.4%	22.5%	21.2%
Oklahoma	20.9%	--	20.0%	21.4%	21.4%	20.6%	21.1%	20.8%
Texas	21.3%	21.5%	--	24.5%	20.6%	20.9%	26.0%	20.9%
Mountain:								
Arizona	16.6%	--	20.0%	17.9%	21.7%	15.8%	17.5%	16.5%
Colorado	20.4%	--	20.0%	20.2%	19.5%	20.6%	20.9%	20.4%
Idaho	21.2%	--	--	23.7%	19.6%	21.3%	22.9%	20.9%
Montana	23.6%	26.4%	--	28.0%	22.0%	20.9%	29.3%	22.0%
Nevada	21.1%	--	22.1%	22.9%	19.4%	21.4%	22.4%	21.0%
New Mexico	19.9%	--	--	--	21.5%	18.9%	21.9%	19.8%
Utah	20.8%	--	26.4%	21.9%	21.7%	20.2%	20.9%	20.8%
Wyoming	23.2%	--	25.4%	27.6%	20.7%	21.3%	27.2%	21.5%
Pacific:								
Alaska	21.6%	--	20.1%	20.7%	18.4%	23.3%	20.7%	21.6%
California	21.8%	--	--	28.3%	22.0%	20.4%	24.6%	21.5%
Hawaii	16.9%	13.8%	--	11.6%	15.0%	19.2%	15.1%	17.6%
Oregon	19.8%	--	--	--	21.2%	18.2%	27.3%	19.1%
Washington	20.9%	--	23.3%	19.8%	19.9%	21.4%	22.6%	20.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	0.81%	0.85%	0.58%	0.45%	0.25%	0.48%	0.21%
New England:								
Connecticut	0.79%	--	0.35%	2.62%	1.19%	0.91%	1.24%	0.84%
Maine	0.90%	--	--	3.74%	1.95%	0.83%	3.40%	0.80%
Massachusetts	1.49%	--	--	1.54%	--	1.22%	--	1.56%
New Hampshire	1.05%	--	--	2.03%	1.95%	1.07%	3.30%	1.08%
Rhode Island	0.50%	--	--	0.00%	1.83%	0.61%	1.71%	0.51%
Vermont	0.76%	--	--	2.49%	1.04%	0.99%	2.87%	0.79%
Middle Atlantic:								
New Jersey	0.87%	--	--	1.77%	3.17%	0.96%	2.20%	0.93%
New York	0.64%	--	--	4.08%	1.72%	0.61%	3.04%	0.63%
Pennsylvania	1.18%	--	--	--	4.12%	0.93%	--	1.22%
East North Central:								
Illinois	0.79%	--	3.45%	2.50%	3.88%	0.56%	2.32%	0.84%
Indiana	0.97%	--	0.00%	0.85%	2.40%	1.19%	1.40%	1.02%
Michigan	0.74%	1.51%	0.91%	3.94%	0.58%	0.90%	2.86%	0.76%
Ohio	0.87%	--	1.98%	0.78%	2.23%	1.06%	1.26%	0.94%
Wisconsin	0.56%	--	2.96%	2.55%	0.77%	0.74%	3.43%	0.55%
West North Central:								
Iowa	0.47%	1.31%	1.47%	1.96%	0.30%	0.74%	1.09%	0.51%
Kansas	0.84%	4.78%	--	0.25%	1.47%	0.97%	3.12%	0.87%
Minnesota	0.65%	--	2.36%	2.62%	1.22%	0.72%	2.27%	0.61%
Missouri	0.56%	--	--	--	1.13%	0.64%	--	0.56%
Nebraska	1.20%	1.15%	--	2.30%	1.69%	1.67%	1.11%	1.25%
North Dakota	1.28%	0.78%	2.31%	3.65%	1.08%	1.61%	1.49%	1.49%
South Dakota	1.12%	--	--	1.96%	1.25%	1.92%	3.58%	1.15%
South Atlantic:								
Delaware	0.74%	--	--	--	2.74%	0.65%	2.14%	0.75%
District of Columbia	1.00%	--	0.00%	--	1.49%	1.21%	3.50%	1.02%
Florida	1.41%	--	--	3.10%	2.16%	1.57%	1.91%	1.48%
Georgia	0.60%	--	1.99%	0.99%	1.12%	0.69%	1.62%	0.62%
Maryland	1.12%	--	1.71%	0.87%	1.61%	1.28%	1.77%	1.20%
North Carolina	0.85%	--	--	2.52%	2.24%	0.83%	3.38%	0.86%
South Carolina	1.13%	--	--	2.47%	2.19%	1.18%	4.67%	1.14%
Virginia	0.41%	--	0.83%	2.23%	1.55%	0.42%	1.68%	0.42%
West Virginia	0.81%	--	--	1.47%	1.71%	0.93%	3.77%	0.82%
East South Central:								
Alabama	1.08%	--	--	1.43%	3.96%	1.17%	1.61%	1.13%
Kentucky	1.36%	--	--	2.94%	5.61%	0.75%	5.46%	1.40%
Mississippi	1.17%	--	--	--	2.39%	1.48%	1.73%	1.26%
Tennessee	1.47%	--	--	4.02%	3.69%	1.75%	3.01%	1.58%
West South Central:								
Arkansas	0.67%	--	1.55%	1.10%	0.79%	0.81%	0.85%	0.73%
Louisiana	0.77%	3.00%	--	2.80%	1.91%	0.91%	3.11%	0.79%
Oklahoma	0.74%	--	0.00%	1.36%	2.96%	0.41%	1.58%	0.83%
Texas	1.01%	1.15%	--	2.05%	1.72%	1.29%	2.84%	1.08%
Mountain:								
Arizona	1.38%	--	0.00%	2.62%	5.72%	1.45%	2.31%	1.46%
Colorado	0.51%	--	0.00%	3.07%	0.68%	0.59%	1.60%	0.53%
Idaho	0.61%	--	--	3.21%	0.95%	0.50%	3.25%	0.43%
Montana	0.98%	2.36%	--	3.06%	1.21%	0.83%	2.66%	0.86%
Nevada	0.45%	--	1.61%	1.33%	1.61%	0.47%	1.16%	0.47%
New Mexico	1.66%	--	--	--	1.40%	2.20%	1.87%	1.72%
Utah	0.57%	--	2.06%	1.40%	1.62%	0.15%	2.12%	0.59%
Wyoming	0.87%	--	2.37%	2.76%	0.56%	0.55%	2.32%	0.52%
Pacific:								
Alaska	0.71%	--	0.16%	1.31%	0.87%	1.06%	0.71%	0.78%
California	0.60%	--	--	1.82%	2.20%	0.61%	1.80%	0.64%
Hawaii	0.87%	1.52%	--	1.48%	1.54%	1.12%	1.70%	0.97%
Oregon	0.71%	--	--	--	0.75%	0.96%	3.24%	0.70%
Washington	0.86%	--	2.11%	0.90%	2.01%	1.12%	1.34%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and state: United States, 2024

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	33.0%	15.8%	19.5%	19.2%	28.1%	40.1%	17.7%	35.7%
New England:								
Connecticut	50.8%	--	11.3% *	44.2%	33.3%	66.7%	27.7% *	54.8%
Maine	51.7%	49.2% *	30.6% *	28.0% *	44.7%	64.5%	34.6%	55.0%
Massachusetts	28.9%	--	9.0% *	19.6% *	22.0% *	36.0%	9.7% *	31.9%
New Hampshire	36.0%	17.0% *	10.9% *	12.1% *	33.5%	48.4%	11.3% *	41.6%
Rhode Island	20.9%	26.1% *	7.5% *	16.6% *	5.3% *	30.2%	12.0% *	23.0%
Vermont	25.8%	0.0%	11.0% *	15.3% *	23.8%	40.1%	10.9% *	29.9%
Middle Atlantic:								
New Jersey	27.3%	0.0%	0.0%	29.8% *	14.0% *	37.9%	21.9% *	28.2%
New York	25.7%	7.3% *	15.4% *	22.1%	15.9%	34.5%	12.4%	28.1%
Pennsylvania	25.6%	11.7% *	6.3% *	0.1% *	26.7%	33.5%	5.5% *	28.8%
East North Central:								
Illinois	33.4%	10.5% *	37.7%	17.7%	21.5%	45.5%	20.3%	35.9%
Indiana	38.9%	--	--	28.7% *	39.5%	42.4%	22.2% *	40.8%
Michigan	34.5%	--	17.9% *	25.9%	30.2%	23.9%	23.9%	36.3%
Ohio	33.3%	9.3% *	24.2% *	15.2% *	33.1%	40.3%	21.0%	35.6%
Wisconsin	42.2%	--	--	15.8% *	45.7%	50.7%	15.4% *	45.9%
West North Central:								
Iowa	40.8%	51.6%	22.0% *	25.2% *	35.4%	50.3%	28.4%	43.4%
Kansas	37.0%	47.6%	--	12.4% *	33.0%	41.7%	32.5%	37.8%
Minnesota	30.6%	--	30.7% *	20.9% *	27.9%	34.1%	20.3%	32.1%
Missouri	40.5%	14.4% *	22.1% *	7.2% *	36.7% *	55.3%	13.9% *	46.1%
Nebraska	44.2%	--	--	10.5% *	66.7%	45.6%	19.5%	47.0%
North Dakota	43.8%	33.1% *	28.1% *	35.3%	41.3%	53.3%	31.3%	47.6%
South Dakota	41.2%	--	29.8% *	36.0%	49.5%	42.8%	31.4%	43.8%
South Atlantic:								
Delaware	27.4%	12.5% *	0.0%	2.7% *	29.2%	35.1%	4.0% *	31.2%
District of Columbia	26.4%	2.3% *	--	9.0% *	25.8%	34.2%	11.4% *	29.6%
Florida	36.9%	32.7% *	27.3% *	18.1% *	39.3%	39.9%	20.0%	39.4%
Georgia	37.3%	0.0%	23.3% *	8.1% *	49.8% *	40.2%	13.5% *	40.6%
Maryland	38.5%	20.4% *	11.8% *	7.8% *	16.5% *	56.6%	14.1% *	43.6%
North Carolina	29.6%	--	--	15.5% *	23.4% *	35.2%	25.2%	30.2%
South Carolina	40.0%	--	--	37.6%	15.0% *	52.2%	20.0% *	43.5%
Virginia	44.6%	--	29.7% *	23.5%	25.2% *	56.2%	24.9%	47.6%
West Virginia	40.0%	--	19.2% *	23.8% *	35.1%	46.8%	22.7%	42.5%
East South Central:								
Alabama	29.4%	7.5% *	--	7.8% *	15.6% *	44.1%	6.6% *	34.7%
Kentucky	44.4%	--	--	16.5% *	29.1% *	57.4%	26.5%	47.1%
Mississippi	34.9%	--	--	6.1% *	30.0%	46.1%	18.2% *	38.2%
Tennessee	37.9%	--	--	28.9%	24.9% *	45.4%	25.8%	39.5%
West South Central:								
Arkansas	34.0%	0.0%	33.6% *	21.2% *	27.2%	39.2%	25.8%	35.7%
Louisiana	40.0%	--	--	31.0% *	29.6%	51.6%	21.9%	44.5%
Oklahoma	26.4%	42.1%	--	28.3%	19.1% *	33.5%	27.4%	26.2%
Texas	29.8%	15.4% *	16.7% *	8.5% *	27.1%	36.9%	12.8%	33.1%
Mountain:								
Arizona	47.7%	--	18.7% *	25.1% *	23.2% *	62.4%	28.9% *	50.2%
Colorado	39.0%	10.0% *	9.7% *	23.1% *	33.6%	51.8%	10.2% *	45.5%
Idaho	45.8%	23.3% *	27.5% *	38.7%	41.9%	55.3%	33.4%	49.1%
Montana	50.7%	55.6%	37.4% *	42.8%	36.5%	64.6%	40.4%	54.6%
Nevada	40.8%	--	28.1% *	11.4% *	32.7% *	51.7%	20.1% *	44.7%
New Mexico	36.1%	--	1.1% *	16.4% *	31.4%	47.9%	9.4% *	40.2%
Utah	55.2%	46.8% *	16.3% *	37.2%	63.2%	58.2%	26.5%	59.8%
Wyoming	40.2%	--	--	40.6%	53.9%	34.7%	44.2%	38.8%
Pacific:								
Alaska	49.5%	--	--	44.8%	46.9%	53.5%	38.2% *	51.1%
California	21.0%	8.3% *	11.7% *	22.1%	15.7%	23.8%	12.5%	22.4%
Hawaii	25.7%	23.5%	24.6% *	28.6%	17.8% *	29.2%	25.3%	25.8%
Oregon	33.2%	32.4% *	14.9% *	9.4% *	35.0%	40.8%	17.5%	36.3%
Washington	37.4%	14.6% *	22.4% *	29.8%	48.6%	39.1%	18.1%	41.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and state: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.08%	1.50%	1.76%	1.15%	1.44%	2.05%	0.93%	1.33%
New England:								
Connecticut	4.32%	--	6.61% *	10.12%	8.72%	6.17%	11.96% *	4.74%
Maine	4.43%	16.22% *	11.46% *	10.05% *	7.02%	5.95%	8.54%	4.86%
Massachusetts	4.86%	--	8.78% *	9.55% *	7.46% *	7.47%	4.28% *	5.58%
New Hampshire	3.57%	9.79% *	6.27% *	4.78% *	7.81%	5.02%	3.84% *	4.13%
Rhode Island	3.86%	10.59% *	6.35% *	9.11% *	2.13% *	6.50%	4.18% *	4.66%
Vermont	3.06%	0.00%	6.94% *	5.62% *	4.85%	5.90%	3.80% *	3.77%
Middle Atlantic:								
New Jersey	4.94%	0.00%	0.00%	10.44% *	6.03% *	6.79%	9.86% *	5.51%
New York	2.16%	3.39% *	6.45% *	5.55%	3.98%	3.28%	3.06%	2.49%
Pennsylvania	3.03%	6.13% *	4.67% *	0.05% *	7.73%	3.79%	2.37% *	3.36%
East North Central:								
Illinois	3.27%	4.64% *	9.90%	4.74%	5.40%	5.39%	4.16%	3.81%
Indiana	3.96%	--	--	11.81% *	8.41%	5.13%	7.48% *	4.29%
Michigan	4.22%	--	7.81% *	7.49%	5.87%	6.17%	5.97%	4.82%
Ohio	3.58%	5.24% *	9.52% *	5.94% *	6.23%	5.50%	5.76%	4.08%
Wisconsin	4.14%	--	--	5.37% *	8.09%	6.41%	5.15% *	4.63%
West North Central:								
Iowa	3.90%	9.61%	9.59% *	7.85% *	8.11%	6.05%	5.97%	4.54%
Kansas	3.39%	9.86%	--	5.75% *	6.90%	5.04%	8.49%	3.76%
Minnesota	4.22%	--	11.18% *	7.64% *	5.84%	7.12%	5.59%	4.84%
Missouri	4.38%	8.13% *	13.33% *	3.21% *	14.86% *	5.44%	5.81% *	5.13%
Nebraska	5.80%	--	--	3.80% *	8.99%	8.48%	5.73%	6.42%
North Dakota	4.01%	12.50% *	10.35% *	8.52%	7.93%	6.09%	6.46%	4.69%
South Dakota	4.90%	--	10.89% *	8.13%	6.08%	9.24%	7.00%	5.88%
South Atlantic:								
Delaware	3.62%	9.74% *	0.00%	1.42% *	6.45%	5.36%	2.36% *	4.20%
District of Columbia	3.03%	2.34% *	--	4.68% *	6.28%	4.90%	4.09% *	3.62%
Florida	5.67%	11.63% *	12.23% *	5.68% *	9.47%	8.06%	5.68%	6.51%
Georgia	5.31%	0.00%	10.94% *	3.68% *	16.46% *	5.49%	5.59% *	5.85%
Maryland	4.64%	9.43% *	7.70% *	3.47% *	6.40% *	5.97%	4.52% *	5.08%
North Carolina	2.97%	--	--	5.67% *	7.37% *	4.03%	7.25%	3.26%
South Carolina	4.18%	--	--	10.52%	5.05% *	5.78%	6.49% *	4.61%
Virginia	4.95%	--	13.81% *	5.85%	10.39% *	6.31%	6.91%	5.51%
West Virginia	5.03%	--	9.81% *	8.76% *	9.70%	6.85%	6.63%	5.61%
East South Central:								
Alabama	3.87%	4.64% *	--	4.29% *	7.80% *	6.09%	2.96% *	4.70%
Kentucky	4.30%	--	--	6.49% *	9.58% *	5.60%	7.36%	4.78%
Mississippi	4.20%	--	--	4.19% *	6.58%	6.59%	6.58% *	4.80%
Tennessee	4.97%	--	--	8.49%	9.09% *	7.33%	6.33%	5.60%
West South Central:								
Arkansas	4.34%	0.00%	11.90% *	8.21% *	7.81%	6.10%	7.43%	4.96%
Louisiana	3.81%	--	--	11.79% *	7.02%	5.39%	6.19%	4.31%
Oklahoma	3.15%	10.54%	--	7.35%	6.11% *	4.91%	5.21%	3.68%
Texas	3.19%	6.46% *	7.23% *	2.90% *	6.14%	5.00%	3.49%	3.81%
Mountain:								
Arizona	5.72%	--	10.77% *	9.60% *	8.74% *	6.28%	8.70% *	6.22%
Colorado	3.81%	5.30% *	5.21% *	7.34% *	7.61%	5.53%	3.10% *	4.27%
Idaho	4.10%	10.41% *	11.26% *	10.12%	8.33%	7.50%	7.07%	5.07%
Montana	4.65%	9.83%	12.85% *	8.89%	6.22%	9.00%	7.16%	5.63%
Nevada	5.15%	--	11.57% *	5.89% *	9.83% *	7.62%	6.11% *	5.96%
New Mexico	4.88%	--	1.12% *	7.55% *	8.39%	7.29%	5.50% *	5.45%
Utah	5.64%	14.36% *	7.69% *	10.55%	8.56%	8.13%	7.25%	5.66%
Wyoming	4.47%	--	--	8.82%	12.24%	6.39%	8.02%	5.33%
Pacific:								
Alaska	3.84%	--	--	7.81%	7.96%	5.28%	12.44% *	4.10%
California	3.84%	3.09% *	5.86% *	4.26%	3.47%	6.82%	2.72%	4.79%
Hawaii	3.40%	6.89%	8.86% *	7.28%	5.82% *	6.07%	4.80%	4.33%
Oregon	4.26%	12.15% *	7.58% *	4.06% *	10.01%	6.58%	4.90%	5.01%
Washington	5.96%	7.32% *	8.71% *	8.64%	7.37%	10.30%	5.34%	7.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	92.5%	77.6%	81.7%	86.6%	92.8%	96.3%	82.2%	94.6%
New England:								
Connecticut	93.6%	--	96.0%	86.0%	99.4%	98.3%	80.2%	96.1%
Maine	97.7%	92.2%	96.8%	95.2%	99.2%	98.4%	94.5%	98.4%
Massachusetts	95.0%	90.1%	94.1%	91.0%	89.3%	97.8%	88.6%	96.0%
New Hampshire	94.8%	96.4%	84.1%	94.3%	97.5%	95.1%	89.2%	96.3%
Rhode Island	93.4%	78.4%	96.2%	89.9%	94.1%	96.2%	84.6%	95.8%
Vermont	96.0%	91.5%	94.7%	95.3%	94.3%	99.2%	96.4%	95.8%
Middle Atlantic:								
New Jersey	88.9%	--	82.0%	85.2%	94.6%	95.1%	54.7%	94.9%
New York	92.0%	62.1%	91.2%	86.7%	93.4%	95.7%	78.8%	94.8%
Pennsylvania	90.3%	65.8%	77.5%	67.2%	97.8%	96.7%	76.1%	92.9%
East North Central:								
Illinois	95.0%	86.8%	74.3%	91.9%	94.2%	99.1%	88.1%	96.5%
Indiana	92.9%	--	86.0%	92.2%	95.4%	93.5%	82.6%	94.1%
Michigan	95.2%	91.5%	91.1%	83.9%	98.4%	96.9%	85.0%	97.0%
Ohio	90.7%	71.5%	75.7%	82.5%	90.9%	95.1%	79.7%	92.7%
Wisconsin	92.7%	89.3%	87.8%	93.0%	94.0%	92.6%	90.2%	93.1%
West North Central:								
Iowa	93.2%	75.5%	92.7%	94.8%	91.7%	97.3%	82.6%	95.5%
Kansas	94.2%	85.4%	90.1%	99.0%	89.6%	96.7%	92.6%	94.5%
Minnesota	88.3%	--	79.9%	88.9%	88.6%	88.7%	81.6%	89.4%
Missouri	95.7%	--	91.1%	95.2%	95.4%	98.8%	89.4%	97.3%
Nebraska	96.2%	100.0%	--	96.6%	97.2%	98.1%	81.9%	98.1%
North Dakota	94.0%	89.6%	88.7%	95.4%	90.6%	96.6%	92.8%	94.4%
South Dakota	89.1%	--	87.8%	87.3%	91.8%	90.0%	87.4%	89.5%
South Atlantic:								
Delaware	92.9%	91.0%	82.1%	93.2%	81.4%	96.7%	91.4%	93.2%
District of Columbia	93.0%	91.3%	81.7%	74.8%	95.2%	98.9%	82.5%	95.4%
Florida	93.9%	--	89.0%	87.6%	97.1%	95.5%	85.1%	95.4%
Georgia	87.4%	--	77.0%	80.1%	81.7%	91.8%	82.2%	88.1%
Maryland	91.3%	72.6%	87.2%	87.8%	89.6%	94.5%	82.1%	93.1%
North Carolina	94.3%	88.1%	100.0%	81.6%	95.8%	97.1%	89.2%	95.2%
South Carolina	96.8%	96.5%	81.2%	94.0%	95.9%	99.1%	89.5%	98.4%
Virginia	95.7%	100.0%	94.1%	91.5%	97.2%	96.2%	96.8%	95.5%
West Virginia	91.2%	--	79.5%	92.1%	94.4%	92.7%	80.2%	93.0%
East South Central:								
Alabama	88.2%	71.2%	--	81.9%	79.2%	98.6%	69.8%	93.5%
Kentucky	93.3%	89.8%	77.1%	78.3%	92.2%	98.3%	86.6%	94.3%
Mississippi	91.7%	--	--	96.2%	86.6%	99.7%	73.4%	96.3%
Tennessee	93.7%	--	--	96.7%	93.2%	97.1%	78.5%	96.5%
West South Central:								
Arkansas	93.6%	--	70.4%	93.7%	98.0%	99.7%	72.9%	98.5%
Louisiana	94.7%	89.4%	87.6%	93.4%	94.1%	97.7%	90.9%	95.9%
Oklahoma	93.2%	79.3%	84.3%	85.9%	95.9%	97.3%	85.0%	95.2%
Texas	95.4%	95.2%	89.3%	91.0%	91.3%	98.6%	91.6%	96.4%
Mountain:								
Arizona	93.9%	--	79.7%	92.1%	96.8%	95.4%	83.0%	95.4%
Colorado	93.4%	91.8%	93.4%	85.5%	99.9%	93.0%	85.7%	95.1%
Idaho	95.1%	89.4%	91.9%	94.9%	92.3%	97.9%	91.9%	96.2%
Montana	92.6%	70.7%	86.4%	91.0%	95.2%	100.0%	80.1%	98.0%
Nevada	88.6%	--	61.6%	80.1%	82.7%	98.0%	67.8%	93.0%
New Mexico	92.6%	--	87.8%	85.2%	99.2%	91.1%	85.5%	93.8%
Utah	94.7%	100.0%	86.3%	77.4%	97.8%	96.4%	86.6%	95.8%
Wyoming	87.4%	--	93.8%	80.7%	90.6%	94.4%	81.1%	90.2%
Pacific:								
Alaska	93.5%	--	84.7%	88.6%	88.7%	99.4%	88.6%	94.4%
California	89.9%	72.5%	62.6%	81.8%	87.4%	95.8%	72.1%	93.3%
Hawaii	74.2%	57.0%	52.6%	64.9%	61.2%	97.8%	59.6%	80.6%
Oregon	93.0%	64.5%	76.8%	93.4%	97.4%	96.5%	78.1%	96.6%
Washington	93.9%	85.7%	89.5%	87.0%	93.3%	97.8%	87.1%	95.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	2.50%	2.41%	1.08%	0.69%	0.42%	1.23%	0.39%
New England:								
Connecticut	1.82%	--	3.18%	6.51%	0.58%	1.05%	7.27%	1.88%
Maine	0.72%	5.39%	2.38%	3.41%	0.82%	0.79%	2.63%	0.66%
Massachusetts	1.55%	6.39%	5.76%	4.24%	6.21%	1.09%	3.85%	1.67%
New Hampshire	1.53%	3.65%	8.20%	3.29%	1.70%	2.52%	4.14%	1.59%
Rhode Island	1.70%	9.80%	2.80%	4.84%	3.42%	2.19%	4.86%	1.62%
Vermont	1.19%	6.60%	3.95%	2.73%	2.65%	0.62%	1.90%	1.44%
Middle Atlantic:								
New Jersey	3.21%	--	13.77%	5.78%	3.42%	2.44%	12.46%	1.85%
New York	1.35%	12.66%	4.60%	4.54%	1.94%	1.40%	5.45%	1.08%
Pennsylvania	1.83%	12.56%	9.45%	8.79%	1.20%	1.04%	5.77%	1.83%
East North Central:								
Illinois	1.08%	6.69%	11.55%	3.53%	2.12%	0.48%	3.92%	0.95%
Indiana	2.31%	--	10.84%	4.61%	2.74%	3.68%	7.34%	2.43%
Michigan	1.43%	8.81%	8.58%	7.13%	0.84%	1.60%	6.24%	1.19%
Ohio	2.39%	13.68%	9.78%	7.51%	4.76%	3.07%	5.89%	2.62%
Wisconsin	2.50%	10.29%	8.60%	4.14%	3.38%	4.20%	4.52%	2.82%
West North Central:								
Iowa	1.49%	8.78%	5.53%	3.07%	3.39%	1.32%	4.84%	1.46%
Kansas	1.63%	9.75%	6.95%	0.73%	3.99%	1.63%	3.37%	1.81%
Minnesota	2.95%	--	11.52%	5.35%	5.58%	4.38%	6.40%	3.23%
Missouri	1.17%	--	8.52%	2.06%	3.25%	0.66%	4.39%	0.97%
Nebraska	1.59%	0.00%	--	2.66%	1.81%	1.08%	10.62%	0.85%
North Dakota	1.59%	10.07%	7.41%	2.65%	4.78%	1.50%	3.53%	1.78%
South Dakota	2.54%	--	7.09%	6.98%	3.47%	4.11%	5.50%	2.86%
South Atlantic:								
Delaware	2.25%	5.30%	10.62%	4.26%	10.29%	1.57%	3.65%	2.58%
District of Columbia	1.69%	6.88%	14.28%	7.57%	2.17%	0.81%	6.75%	1.40%
Florida	1.69%	--	6.44%	5.86%	1.59%	2.11%	5.56%	1.70%
Georgia	2.31%	--	11.61%	7.56%	5.19%	2.64%	6.58%	2.45%
Maryland	2.74%	12.31%	8.04%	5.08%	4.78%	3.60%	5.07%	2.90%
North Carolina	1.56%	11.81%	0.00%	7.28%	3.78%	1.12%	5.32%	1.56%
South Carolina	1.10%	3.04%	15.77%	4.11%	2.33%	0.52%	5.54%	0.68%
Virginia	1.34%	0.00%	6.00%	5.29%	1.56%	1.65%	2.54%	1.53%
West Virginia	1.95%	--	10.44%	4.33%	1.90%	2.53%	6.82%	1.93%
East South Central:								
Alabama	2.70%	10.45%	--	8.27%	9.19%	0.63%	6.96%	2.76%
Kentucky	1.97%	8.57%	13.76%	11.28%	4.13%	0.91%	6.14%	2.05%
Mississippi	3.01%	--	--	2.68%	10.50%	0.22%	8.22%	2.94%
Tennessee	1.70%	--	--	3.00%	2.86%	1.84%	7.58%	1.37%
West South Central:								
Arkansas	1.66%	--	12.89%	3.66%	1.46%	0.23%	7.28%	0.70%
Louisiana	1.32%	5.88%	7.08%	3.05%	2.54%	1.41%	3.51%	1.32%
Oklahoma	1.79%	12.26%	7.75%	5.83%	2.23%	2.60%	5.02%	1.84%
Texas	1.06%	2.90%	6.53%	3.75%	4.05%	0.55%	2.92%	1.09%
Mountain:								
Arizona	1.99%	--	12.34%	3.70%	2.13%	2.79%	6.43%	2.02%
Colorado	1.79%	6.44%	6.11%	6.98%	0.09%	2.64%	5.52%	1.71%
Idaho	1.66%	7.80%	7.86%	3.41%	4.75%	1.26%	4.45%	1.60%
Montana	2.37%	14.20%	8.08%	5.23%	3.40%	0.00%	6.84%	1.13%
Nevada	2.53%	--	14.90%	8.09%	7.00%	1.36%	8.16%	2.20%
New Mexico	2.04%	--	6.89%	7.26%	0.51%	3.59%	5.99%	2.17%
Utah	1.98%	0.00%	12.74%	12.39%	1.24%	1.91%	8.02%	1.82%
Wyoming	3.13%	--	5.77%	8.17%	5.63%	2.86%	6.08%	3.69%
Pacific:								
Alaska	1.81%	--	8.72%	6.55%	4.95%	0.36%	4.60%	1.99%
California	2.80%	7.73%	13.30%	3.88%	3.24%	1.97%	5.60%	2.23%
Hawaii	5.31%	10.64%	10.19%	7.79%	16.76%	1.09%	6.01%	7.56%
Oregon	1.87%	11.73%	12.44%	4.17%	1.29%	1.90%	7.11%	1.30%
Washington	1.66%	8.12%	7.34%	5.88%	3.52%	1.41%	5.00%	1.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and State: United States, 2024

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	87.5%	77.2%	78.1%	79.3%	91.4%	88.9%	80.4%	88.5%
New England:								
Connecticut	88.9%	--	95.1%	61.4% *	98.1%	92.7%	53.7% *	94.4%
Maine	91.7%	--	93.4%	97.6%	95.8%	97.9%	68.4%	97.2%
Massachusetts	89.3%	91.7%	94.0%	88.4%	88.3%	89.0%	87.7%	89.5%
New Hampshire	94.2%	100.0%	90.7%	81.5%	94.0%	96.3%	85.1%	95.8%
Rhode Island	91.2%	--	97.8%	82.2%	93.7%	94.3%	85.6%	92.5%
Vermont	95.1%	100.0%	90.0%	87.4%	97.0%	96.9%	96.6%	94.7%
Middle Atlantic:								
New Jersey	88.8%	--	100.0%	76.6%	89.3%	92.6%	67.5%	90.7%
New York	91.2%	85.5%	91.3%	80.0%	90.9%	93.7%	78.1%	93.1%
Pennsylvania	89.4%	--	82.0%	65.5%	94.6%	94.5%	79.3%	90.8%
East North Central:								
Illinois	87.5%	86.3%	70.8%	73.3%	80.3%	94.1%	84.1%	88.3%
Indiana	88.9%	--	--	89.8%	89.5%	93.1%	61.4% *	92.1%
Michigan	88.1%	--	82.7%	93.7%	95.3%	86.8%	84.7%	88.6%
Ohio	83.5%	86.1%	79.7%	36.6% *	97.5%	94.7%	73.2%	85.2%
Wisconsin	91.8%	100.0%	100.0%	89.8%	97.0%	88.8%	100.0%	91.0%
West North Central:								
Iowa	93.0%	--	94.7%	96.5%	97.0%	92.8%	83.7%	94.9%
Kansas	89.0%	--	--	89.0%	91.2%	91.3%	75.9%	91.6%
Minnesota	84.6%	100.0%	--	90.6%	89.4%	81.9%	85.8%	84.4%
Missouri	94.1%	--	87.2%	91.7%	93.8%	98.6%	82.6%	96.5%
Nebraska	96.1%	94.0%	--	89.4%	97.3%	98.2%	76.5%	98.2%
North Dakota	92.4%	78.2%	86.3%	92.2%	92.1%	95.8%	88.3%	93.6%
South Dakota	85.4%	100.0%	69.3%	92.9%	91.4%	84.3%	82.4%	86.3%
South Atlantic:								
Delaware	97.6%	--	95.3%	89.1%	98.4%	99.3%	90.8%	98.3%
District of Columbia	91.2%	--	88.1%	85.2%	91.6%	98.5%	78.4%	94.4%
Florida	92.3%	100.0%	--	91.2%	95.9%	93.3%	79.1%	93.5%
Georgia	85.0%	--	--	78.1%	77.1%	88.6%	87.3%	84.8%
Maryland	90.9%	79.9%	--	80.4%	90.2%	97.9%	64.8%	96.3%
North Carolina	93.3%	100.0%	100.0%	76.7%	97.6%	94.6%	92.9%	93.3%
South Carolina	96.1%	96.0%	--	90.7%	97.8%	97.1%	87.5%	97.4%
Virginia	94.9%	--	92.9%	93.9%	98.5%	95.0%	91.7%	95.3%
West Virginia	89.8%	--	83.3%	72.8%	97.2%	92.5%	84.8%	90.4%
East South Central:								
Alabama	91.7%	96.9%	--	89.4%	86.2%	95.8%	84.1%	93.0%
Kentucky	90.5%	--	--	88.4%	82.2%	95.4%	84.3%	91.4%
Mississippi	92.3%	--	--	95.8%	77.4%	99.2%	83.5%	93.4%
Tennessee	97.6%	--	--	99.4%	96.3%	98.6%	87.0%	98.3%
West South Central:								
Arkansas	90.2%	--	--	76.4%	87.8%	94.0%	72.8%	92.1%
Louisiana	85.3%	--	100.0%	90.8%	87.8%	81.0%	97.6%	83.3%
Oklahoma	91.3%	--	--	76.2%	95.8%	97.3%	77.4%	93.8%
Texas	93.9%	95.2%	98.4%	59.0% *	94.5%	97.4%	96.1%	93.7%
Mountain:								
Arizona	91.4%	--	--	86.8%	99.3%	91.8%	82.8%	92.5%
Colorado	93.5%	96.1%	98.2%	92.5%	99.7%	90.4%	94.9%	93.2%
Idaho	95.5%	100.0%	95.3%	99.6%	97.6%	92.8%	98.9%	94.7%
Montana	94.0%	94.4%	77.2%	98.1%	97.0%	93.3%	89.9%	95.2%
Nevada	88.2%	--	--	64.5%	79.4%	98.0%	63.7%	93.7%
New Mexico	92.7%	--	100.0%	98.4%	96.8%	90.2%	94.4%	92.5%
Utah	95.0%	86.7%	--	95.5%	96.7%	97.3%	85.1%	97.3%
Wyoming	88.4%	100.0%	91.6%	83.8%	90.4%	88.6%	77.3%	90.7%
Pacific:								
Alaska	84.2%	--	--	65.4% *	83.7%	88.3%	85.0%	84.1%
California	65.7%	40.3%	62.4%	81.7%	88.5%	60.4%	62.5%	66.1%
Hawaii	75.3%	--	--	76.4%	74.3%	81.3%	62.1%	78.9%
Oregon	95.6%	--	77.8%	96.0%	99.1%	96.9%	79.9%	97.8%
Washington	83.7%	--	--	95.1%	75.0%	85.4%	82.4%	83.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.22%	3.28%	3.32%	3.79%	1.07%	3.54%	1.72%	2.55%
New England:								
Connecticut	5.29%	--	4.98%	21.24% *	1.53%	4.99%	20.84% *	3.25%
Maine	4.85%	--	6.66%	1.84%	3.56%	1.27%	19.47%	1.35%
Massachusetts	4.79%	7.49%	5.91%	7.65%	7.60%	7.39%	6.00%	5.54%
New Hampshire	2.11%	0.00%	5.93%	13.92%	4.29%	1.96%	9.28%	1.82%
Rhode Island	2.32%	--	2.24%	7.31%	4.60%	2.77%	5.43%	2.54%
Vermont	1.67%	0.00%	9.47%	6.72%	2.17%	1.69%	2.60%	1.99%
Middle Atlantic:								
New Jersey	3.53%	--	0.00%	10.67%	7.55%	3.52%	13.14%	3.50%
New York	1.85%	7.75%	7.32%	8.08%	4.00%	2.16%	6.87%	1.85%
Pennsylvania	2.53%	--	12.37%	12.65%	3.04%	1.94%	8.39%	2.58%
East North Central:								
Illinois	3.51%	9.68%	11.69%	9.36%	9.87%	3.62%	6.41%	4.05%
Indiana	3.84%	--	--	6.58%	6.87%	3.23%	19.95% *	2.87%
Michigan	3.58%	--	13.24%	4.46%	2.46%	5.14%	8.48%	3.91%
Ohio	7.89%	10.77%	9.76%	19.73% *	1.42%	2.57%	8.56%	9.23%
Wisconsin	3.12%	0.00%	0.00%	6.55%	1.87%	5.47%	0.00%	3.42%
West North Central:								
Iowa	2.51%	--	5.26%	2.77%	1.61%	4.96%	5.75%	2.79%
Kansas	2.79%	--	--	7.53%	3.75%	3.87%	7.94%	2.74%
Minnesota	4.07%	0.00%	--	6.59%	6.71%	6.11%	7.19%	4.50%
Missouri	1.98%	--	12.25%	4.17%	5.11%	0.82%	8.39%	1.48%
Nebraska	1.52%	6.34%	--	9.34%	2.04%	0.96%	11.46%	0.80%
North Dakota	2.17%	13.54%	8.32%	6.33%	3.68%	1.87%	4.88%	2.40%
South Dakota	4.70%	0.00%	14.25%	4.93%	5.65%	7.83%	9.46%	5.38%
South Atlantic:								
Delaware	0.86%	--	5.12%	7.41%	0.90%	0.43%	4.31%	0.79%
District of Columbia	3.23%	--	9.44%	7.22%	5.31%	0.77%	12.49%	2.26%
Florida	2.30%	0.00%	--	4.16%	1.99%	2.47%	11.84%	2.07%
Georgia	3.84%	--	--	14.19%	8.45%	4.34%	7.82%	4.13%
Maryland	3.17%	11.67%	--	11.50%	5.75%	1.49%	12.14%	1.64%
North Carolina	1.98%	0.00%	0.00%	7.80%	1.85%	2.26%	4.43%	2.15%
South Carolina	1.44%	4.36%	--	6.10%	1.47%	1.67%	6.32%	1.30%
Virginia	1.56%	--	7.30%	5.03%	1.06%	1.90%	5.73%	1.61%
West Virginia	2.93%	--	10.39%	12.93%	1.65%	3.09%	6.68%	3.18%
East South Central:								
Alabama	2.65%	3.37%	--	6.25%	8.48%	2.00%	7.38%	2.80%
Kentucky	2.71%	--	--	8.52%	7.82%	1.97%	9.41%	2.79%
Mississippi	3.44%	--	--	3.23%	11.17%	0.52%	7.26%	3.70%
Tennessee	0.67%	--	--	0.45%	1.79%	0.62%	6.03%	0.56%
West South Central:								
Arkansas	3.11%	--	--	10.09%	6.76%	3.15%	12.69%	2.98%
Louisiana	7.40%	--	0.00%	6.12%	5.36%	12.61%	2.37%	8.46%
Oklahoma	2.60%	--	--	10.71%	2.26%	1.75%	10.61%	2.20%
Texas	2.84%	4.87%	1.66%	22.50% *	2.10%	0.99%	2.13%	3.16%
Mountain:								
Arizona	3.62%	--	--	5.57%	0.51%	5.40%	8.73%	3.93%
Colorado	2.29%	3.93%	1.97%	4.12%	0.25%	4.02%	2.52%	2.75%
Idaho	2.06%	0.00%	4.83%	0.38%	1.33%	3.82%	1.13%	2.53%
Montana	2.36%	6.15%	11.01%	1.45%	2.50%	4.52%	4.68%	2.77%
Nevada	4.09%	--	--	17.99%	13.92%	1.72%	14.01%	3.31%
New Mexico	3.43%	--	0.00%	1.66%	3.11%	5.54%	3.73%	3.81%
Utah	1.92%	10.63%	--	3.95%	3.28%	1.69%	6.80%	1.54%
Wyoming	4.24%	0.00%	7.16%	9.33%	4.58%	7.25%	10.87%	4.48%
Pacific:								
Alaska	5.25%	--	--	21.94% *	8.99%	6.60%	7.62%	5.63%
California	12.66%	11.80%	15.34%	5.19%	3.53%	16.81%	7.50%	14.35%
Hawaii	5.16%	--	--	8.98%	9.39%	7.54%	9.05%	5.96%
Oregon	1.40%	--	15.26%	2.92%	0.70%	1.63%	7.77%	1.09%
Washington	6.15%	--	--	4.04%	16.97%	7.72%	8.43%	6.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2024

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	4,826	5,378	5,547	5,553	4,811	4,571	5,549	4,700
New England:								
Connecticut	5,114	--	6,476	6,348	5,035	4,609	6,292	4,930
Maine	5,030	6,594	6,743	5,805	5,584	3,970	6,565	4,716
Massachusetts	4,636	6,266	6,112	5,559	4,700	4,273	6,326	4,386
New Hampshire	5,430	6,046	5,963	7,172	5,325	4,787	6,732	5,107
Rhode Island	4,602	5,524	4,487	5,008	5,241	4,120	5,088	4,487
Vermont	5,049	5,675	6,404	5,791	4,889	4,339	6,027	4,738
Middle Atlantic:								
New Jersey	4,686	--	7,987	5,463	4,338	4,497	6,648	4,490
New York	4,627	5,792	6,191	5,681	4,458	4,217	6,158	4,358
Pennsylvania	5,341	6,076	5,915	7,096	5,247	4,947	6,342	5,186
East North Central:								
Illinois	4,237	4,703	4,100	4,576	3,566	4,434	4,623	4,159
Indiana	4,831	--	6,175	4,763	4,928	4,719	5,287	4,785
Michigan	5,195	2,791	6,085	5,976	5,516	4,976	5,081	5,213
Ohio	4,783	5,597	4,306	5,835	5,007	4,524	5,136	4,729
Wisconsin	4,821	5,235	5,584	5,052	5,132	4,523	5,212	4,756
West North Central:								
Iowa	4,551	4,266	6,274	5,491	3,962	4,507	4,930	4,481
Kansas	5,434	5,938	6,136	5,407	4,997	5,528	5,681	5,381
Minnesota	4,803	5,121	5,800	5,457	4,196	4,837	5,512	4,696
Missouri	4,909	5,937	5,266	6,019	4,550	4,556	5,823	4,706
Nebraska	4,972	--	5,448	4,913	5,151	4,919	5,460	4,919
North Dakota	4,256	4,496	3,355	3,973	4,260	4,525	3,901	4,360
South Dakota	5,156	7,231	5,838	5,826	5,062	4,662	6,147	4,874
South Atlantic:								
Delaware	4,818	5,802	7,817	4,572	5,359	4,469	5,914	4,598
District of Columbia	3,756	--	6,208	3,926	3,313	3,773	4,676	3,579
Florida	4,967	4,876	5,329	6,055	4,781	4,805	5,651	4,863
Georgia	5,083	--	4,875	6,293	5,152	4,917	5,146	5,074
Maryland	4,924	4,787	6,065	4,623	4,000	5,184	5,384	4,844
North Carolina	4,953	--	4,497	5,700	5,162	4,724	5,391	4,877
South Carolina	5,443	6,144	5,554	5,595	6,096	5,072	5,589	5,415
Virginia	4,567	3,844	4,455	5,453	5,013	4,274	4,683	4,545
West Virginia	5,391	--	5,970	5,941	6,011	5,046	6,118	5,285
East South Central:								
Alabama	4,650	6,007	5,637	5,662	4,782	4,194	5,767	4,409
Kentucky	4,689	--	5,487	5,060	4,938	4,471	5,333	4,594
Mississippi	4,733	--	--	4,524	4,852	4,793	3,745	4,923
Tennessee	4,858	5,300	5,111	4,962	5,534	4,558	5,411	4,777
West South Central:								
Arkansas	5,311	7,581	5,272	4,244	4,649	5,723	4,548	5,447
Louisiana	5,007	6,320	4,519	4,614	4,930	5,078	5,178	4,959
Oklahoma	5,257	5,969	4,580	4,860	6,026	4,891	5,136	5,283
Texas	4,987	4,940	5,290	5,674	5,467	4,665	5,359	4,897
Mountain:								
Arizona	4,834	6,581	5,890	5,364	4,858	4,572	5,852	4,707
Colorado	5,246	6,228	6,519	5,579	4,780	5,074	6,371	5,009
Idaho	5,626	6,725	5,821	6,440	5,134	5,386	6,302	5,416
Montana	5,246	5,553	4,444	4,951	5,665	5,298	4,940	5,354
Nevada	6,027	6,674	6,429	5,802	5,881	6,046	6,185	6,003
New Mexico	4,907	8,085	6,386	4,508	5,264	4,287	6,219	4,698
Utah	4,685	5,109	6,933	4,644	4,776	4,492	5,664	4,566
Wyoming	4,796	--	5,384	4,858	4,395	4,704	5,350	4,576
Pacific:								
Alaska	5,625	--	7,754	6,377	5,264	5,279	7,206	5,353
California	4,397	5,665	5,689	5,796	4,212	4,044	5,595	4,219
Hawaii	3,754	3,108	3,089	2,932	3,386	4,355	3,162	3,945
Oregon	4,740	7,923	6,549	5,907	4,644	3,977	6,928	4,318
Washington	4,773	6,193	6,091	5,465	4,706	4,278	6,007	4,485

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2024

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	57.39	169.97	130.56	75.62	59.44	82.03	76.47	61.90
New England:								
Connecticut	162.77	--	326.06	216.12	259.35	228.33	282.12	181.70
Maine	198.01	592.05	568.94	353.24	359.49	291.42	336.89	220.87
Massachusetts	181.17	1,021.05	1,052.68	609.63	320.61	221.24	547.51	183.99
New Hampshire	184.66	890.21	358.61	302.51	304.25	278.15	330.68	202.53
Rhode Island	212.91	477.64	696.42	526.66	468.89	293.62	349.11	248.70
Vermont	173.55	722.88	495.98	322.40	396.54	180.98	310.12	213.36
Middle Atlantic:								
New Jersey	188.24	--	672.65	391.76	448.34	239.02	485.21	201.56
New York	121.62	695.43	545.84	266.74	261.70	132.88	307.07	122.25
Pennsylvania	172.79	786.42	743.92	474.82	335.12	264.48	377.97	196.74
East North Central:								
Illinois	182.13	777.72	396.14	410.93	233.63	288.14	386.33	207.28
Indiana	154.42	--	442.51	499.43	217.44	213.00	331.33	167.94
Michigan	255.10	472.32	576.30	374.05	261.74	401.80	493.07	284.60
Ohio	141.57	322.93	456.68	374.92	230.31	192.95	331.93	154.18
Wisconsin	154.98	569.01	479.07	408.20	317.46	210.62	393.76	169.16
West North Central:								
Iowa	136.65	354.52	648.49	352.01	201.04	213.39	342.60	150.56
Kansas	239.77	626.86	504.18	482.67	205.71	394.99	390.19	286.40
Minnesota	271.90	388.05	617.53	371.22	234.22	464.00	315.67	320.51
Missouri	162.35	935.68	263.64	431.91	433.52	193.15	352.76	177.25
Nebraska	190.47	--	650.87	399.66	388.35	264.20	366.66	208.77
North Dakota	163.03	809.19	478.51	390.07	208.01	257.15	310.07	187.41
South Dakota	152.59	606.37	525.25	379.17	188.54	238.27	332.21	158.54
South Atlantic:								
Delaware	192.66	691.58	297.90	305.63	582.00	231.77	411.47	205.31
District of Columbia	124.65	--	744.87	391.43	214.79	131.69	450.97	115.72
Florida	183.11	691.83	585.59	346.78	480.14	242.47	362.00	204.24
Georgia	162.04	--	623.07	324.67	305.28	216.83	378.66	177.60
Maryland	422.14	696.68	657.24	458.78	291.46	608.80	422.72	506.61
North Carolina	231.25	--	665.27	378.46	241.89	389.69	411.86	267.14
South Carolina	165.31	400.06	600.91	472.07	388.56	227.15	368.10	184.06
Virginia	168.26	534.08	686.14	334.03	287.30	252.28	384.04	187.61
West Virginia	176.89	--	912.49	849.45	496.24	158.29	547.93	184.29
East South Central:								
Alabama	186.48	625.30	778.54	800.73	568.22	168.59	526.19	187.43
Kentucky	140.80	--	397.66	369.22	365.76	157.67	260.93	154.99
Mississippi	335.11	--	--	640.12	381.36	538.85	598.28	357.30
Tennessee	189.18	429.76	466.17	316.20	631.41	182.79	331.45	212.31
West South Central:								
Arkansas	208.83	336.65	727.39	673.57	178.67	228.65	662.80	203.62
Louisiana	239.29	974.90	630.81	712.50	302.35	393.58	493.78	277.10
Oklahoma	241.56	739.81	457.74	399.40	534.38	221.35	355.04	281.99
Texas	139.70	555.22	619.18	265.54	218.44	199.00	322.50	154.10
Mountain:								
Arizona	218.74	199.64	452.57	525.79	385.52	337.07	273.97	246.54
Colorado	194.22	803.74	456.09	583.77	382.49	307.67	338.36	234.00
Idaho	207.64	544.51	597.78	403.38	376.82	395.34	323.41	277.96
Montana	154.04	765.89	455.30	270.71	246.18	286.85	321.92	172.28
Nevada	166.56	489.23	631.01	390.63	446.60	209.22	365.08	185.05
New Mexico	236.12	297.33	748.48	552.58	451.43	267.66	632.97	233.47
Utah	149.98	600.34	826.80	480.68	222.95	183.12	426.53	147.57
Wyoming	169.50	--	859.38	381.19	234.26	163.57	426.19	153.64
Pacific:								
Alaska	193.17	--	557.62	304.43	458.57	192.91	414.51	184.31
California	242.76	474.40	608.06	297.78	154.73	226.60	292.98	225.31
Hawaii	165.20	386.92	337.76	223.20	328.62	254.48	208.25	201.51
Oregon	204.57	447.69	615.55	449.44	371.69	272.89	360.40	219.53
Washington	278.60	551.28	508.09	323.76	323.02	562.82	295.07	354.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,273	9,601	10,406	10,463	9,115	9,064	10,170	9,157
New England:								
Connecticut	9,642	--	13,443	11,681	9,415	8,985	13,249	9,321
Maine	8,926	--	14,008	10,226	9,450	7,901	11,780	8,452
Massachusetts	9,513	--	13,604	11,680	10,055	8,657	11,970	9,096
New Hampshire	10,215	--	12,351	14,600	11,041	9,069	13,432	9,735
Rhode Island	9,034	--	7,983	9,797	9,804	8,536	9,329	8,972
Vermont	9,488	7,733	11,735	10,236	9,926	8,822	9,496	9,485
Middle Atlantic:								
New Jersey	9,620	--	--	10,075	10,920	8,698	11,691	9,486
New York	8,283	7,987	9,457	9,894	8,260	8,010	8,848	8,214
Pennsylvania	10,088	--	8,850	13,337	10,360	9,588	11,074	9,964
East North Central:								
Illinois	8,499	8,163	11,192	8,166	7,807	8,700	8,707	8,456
Indiana	8,603	--	--	7,348	10,206	8,334	7,565	8,685
Michigan	9,541	--	11,705	12,376	10,101	8,616	11,334	9,272
Ohio	9,597	10,643	6,579	11,909	9,594	9,543	8,814	9,705
Wisconsin	8,651	--	--	7,532	8,925	8,545	8,371	8,682
West North Central:								
Iowa	8,369	--	--	10,294	6,999	8,711	9,943	8,082
Kansas	10,020	--	--	9,477	9,939	10,476	8,532	10,263
Minnesota	8,524	--	--	9,807	8,059	8,462	9,516	8,393
Missouri	8,817	11,180	11,651	11,401	6,587	8,633	11,328	8,371
Nebraska	9,471	--	11,016	8,218	9,917	9,462	10,287	9,404
North Dakota	8,189	--	9,594	8,429	7,577	8,133	8,689	8,050
South Dakota	9,245	10,332	10,078	9,181	8,525	9,347	9,811	9,080
South Atlantic:								
Delaware	8,051	--	15,700	7,963	8,691	7,383	12,586	7,584
District of Columbia	7,541	3,582	--	7,801	5,882	8,178	8,664	7,313
Florida	9,607	--	--	10,183	10,301	9,399	9,996	9,577
Georgia	10,152	--	--	12,432	10,335	9,855	11,256	10,041
Maryland	9,183	--	12,810	8,286	6,131	9,702	11,433	8,872
North Carolina	9,472	--	--	11,755	9,726	9,150	10,766	9,331
South Carolina	10,469	--	--	10,889	10,936	10,050	11,600	10,313
Virginia	8,780	--	--	8,833	8,404	8,840	8,467	8,810
West Virginia	10,848	12,933	--	11,375	10,657	10,863	10,419	10,894
East South Central:								
Alabama	8,170	8,823	9,717	9,939	6,733	8,372	9,222	8,006
Kentucky	9,590	--	9,672	10,046	12,202	8,757	10,600	9,445
Mississippi	10,130	--	--	10,763	9,547	10,231	10,536	10,087
Tennessee	9,295	--	--	11,875	8,674	8,876	10,327	9,238
West South Central:								
Arkansas	10,766	--	--	10,040	8,024	11,333	9,296	10,894
Louisiana	9,664	--	--	7,555	9,734	9,984	9,281	9,738
Oklahoma	9,753	--	7,038	10,846	10,684	9,138	10,173	9,690
Texas	9,466	--	9,382	12,403	9,675	9,255	9,912	9,414
Mountain:								
Arizona	9,093	--	12,296	10,485	9,483	8,702	10,101	8,976
Colorado	9,465	12,937	13,181	10,228	8,138	8,905	12,449	8,774
Idaho	10,035	--	11,869	11,604	8,474	9,620	11,142	9,759
Montana	10,096	--	11,248	8,491	9,618	10,320	10,786	9,906
Nevada	11,244	14,480	10,790	8,499	11,790	11,399	11,245	11,244
New Mexico	9,002	--	--	8,311	8,899	8,484	12,353	8,609
Utah	9,257	9,501	14,276	9,613	8,988	8,850	10,876	8,924
Wyoming	9,312	--	--	10,689	8,479	9,235	9,866	9,214
Pacific:								
Alaska	11,479	--	14,485	11,624	10,862	11,622	13,166	11,346
California	8,994	9,600	--	10,346	8,413	8,948	9,691	8,909
Hawaii	8,868	--	--	7,050	7,326	9,885	7,261	9,216
Oregon	8,026	13,487	12,337	11,231	7,897	7,034	11,871	7,606
Washington	9,409	13,996	12,369	9,615	9,078	8,996	12,162	9,033

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2024

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	87.16	402.48	332.35	189.65	196.11	116.56	195.26	95.73
New England:								
Connecticut	512.37	--	869.25	869.71	929.04	756.42	721.97	551.02
Maine	371.21	--	1,036.39	1,291.82	487.66	483.36	1,001.35	374.05
Massachusetts	336.55	--	1,326.75	733.30	772.67	424.60	1,391.04	360.34
New Hampshire	429.26	--	1,122.58	747.50	685.01	585.52	979.43	469.97
Rhode Island	534.41	--	1,282.19	1,182.54	1,360.20	688.51	949.59	615.95
Vermont	334.23	175.66	1,325.62	783.97	425.34	635.31	728.33	376.52
Middle Atlantic:								
New Jersey	967.88	--	--	979.94	1,862.94	936.77	1,040.22	1,042.20
New York	270.60	1,253.28	1,550.02	864.65	647.91	295.36	854.24	285.57
Pennsylvania	462.03	--	923.84	1,092.39	753.00	669.79	935.97	511.51
East North Central:								
Illinois	349.90	1,150.91	1,324.59	738.64	724.83	471.57	860.38	383.66
Indiana	287.85	--	--	675.94	725.07	332.83	794.81	299.52
Michigan	630.17	--	1,175.11	836.15	773.35	826.72	985.50	685.61
Ohio	517.86	1,234.32	1,064.46	1,214.39	507.00	802.01	948.70	568.38
Wisconsin	393.52	--	--	1,190.07	641.22	549.85	1,576.89	400.15
West North Central:								
Iowa	405.60	--	--	980.42	704.72	480.67	1,134.84	425.21
Kansas	477.67	--	--	1,370.29	419.68	671.84	1,447.12	473.34
Minnesota	455.84	--	--	966.29	577.37	704.15	1,214.84	493.37
Missouri	490.46	878.81	1,458.23	1,266.89	823.11	551.81	1,063.93	526.56
Nebraska	321.69	--	1,043.24	1,169.34	441.70	392.07	757.90	343.93
North Dakota	370.82	--	989.84	1,265.71	556.02	318.25	697.63	428.12
South Dakota	309.58	745.89	929.94	680.33	487.62	510.23	639.44	332.62
South Atlantic:								
Delaware	912.29	--	931.98	1,132.66	995.85	1,110.37	1,304.83	922.70
District of Columbia	321.65	311.54	--	959.44	512.28	324.10	1,131.51	294.86
Florida	434.21	--	--	962.26	1,265.70	493.70	918.19	462.03
Georgia	348.92	--	--	1,068.36	469.09	459.35	827.38	377.08
Maryland	598.09	--	1,672.03	913.37	912.29	746.21	1,002.90	690.47
North Carolina	525.80	--	--	1,043.79	588.79	735.00	1,282.66	568.36
South Carolina	504.50	--	--	954.36	967.98	690.16	1,133.76	550.97
Virginia	353.24	--	--	506.33	787.55	443.91	770.56	376.92
West Virginia	554.40	884.33	--	1,187.20	785.80	713.30	1,217.01	598.78
East South Central:								
Alabama	625.06	562.35	1,785.11	1,552.01	1,824.04	388.47	941.30	694.42
Kentucky	414.43	--	709.67	862.17	1,427.19	344.75	663.60	467.57
Mississippi	689.75	--	--	1,006.27	1,082.10	972.83	1,024.53	760.86
Tennessee	412.29	--	--	891.11	1,145.97	398.43	771.73	431.44
West South Central:								
Arkansas	469.17	--	--	1,381.05	674.82	509.52	1,138.17	487.02
Louisiana	498.04	--	--	1,811.89	1,079.38	561.91	1,278.42	539.34
Oklahoma	352.88	--	895.66	1,437.11	676.13	421.78	1,285.22	356.89
Texas	361.83	--	709.37	860.96	849.79	458.84	809.88	393.96
Mountain:								
Arizona	357.96	--	1,644.48	609.73	722.47	502.62	1,160.07	385.24
Colorado	433.55	1,486.27	1,521.69	1,193.78	498.78	560.00	957.38	428.69
Idaho	496.52	--	1,401.14	1,769.90	453.66	551.02	1,229.16	554.48
Montana	416.94	--	996.66	527.25	658.94	581.13	1,193.64	407.80
Nevada	359.37	1,038.53	1,719.76	1,349.30	1,162.40	345.87	1,279.35	365.56
New Mexico	595.95	--	--	810.54	646.68	644.77	2,326.89	475.95
Utah	372.93	1,767.99	2,083.74	965.40	785.81	498.97	1,097.01	409.47
Wyoming	374.25	--	--	828.38	480.84	583.69	816.99	414.26
Pacific:								
Alaska	484.66	--	1,281.49	962.68	1,367.34	383.62	978.40	516.38
California	346.99	1,044.64	--	606.44	591.25	498.12	783.33	380.71
Hawaii	971.98	--	--	429.73	380.55	1,364.55	555.80	1,122.62
Oregon	442.86	1,034.00	1,261.64	929.73	802.17	499.87	764.73	444.58
Washington	886.33	1,015.38	1,281.56	864.63	917.85	1,284.89	935.80	1,032.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2024

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	51.9%	51.9%	54.6%	59.8%	57.6%	47.6%	55.9%	51.1%
New England:								
Connecticut	62.0%	--	74.1%	82.9%	62.7%	52.3%	77.1%	59.2%
Maine	70.3%	71.6%	88.7%	81.7%	75.9%	59.5%	80.4%	68.1%
Massachusetts	55.4%	--	57.4%	62.4%	51.7%	54.1%	67.6%	53.4%
New Hampshire	64.6%	76.3%	90.6%	87.8%	62.4%	52.6%	88.3%	58.3%
Rhode Island	51.6%	58.0%	57.3%	72.1%	51.0%	42.2%	67.0%	47.5%
Vermont	59.4%	69.5%	52.2%	76.0%	54.9%	54.2%	60.7%	59.0%
Middle Atlantic:								
New Jersey	37.7%	--	--	40.4%	29.7% *	43.9%	30.7% *	38.9%
New York	45.1%	32.6% *	52.9%	55.3%	49.9%	40.3%	49.7%	44.1%
Pennsylvania	53.1%	47.1%	42.7%	58.9%	55.4%	52.0%	45.9%	54.4%
East North Central:								
Illinois	42.8%	31.6% *	41.3%	34.1%	35.2%	50.8%	34.7%	44.6%
Indiana	51.5%	--	87.6%	54.0%	57.6%	46.5%	65.2%	49.9%
Michigan	48.2%	--	31.7% *	50.0%	48.0%	50.0%	38.2%	50.0%
Ohio	56.7%	--	70.0%	78.7%	76.2%	42.0%	76.0%	53.2%
Wisconsin	56.5%	--	--	60.5%	70.1%	48.5%	58.7%	56.2%
West North Central:								
Iowa	54.0%	66.4%	70.8%	70.1%	60.5%	38.4%	62.9%	52.2%
Kansas	59.7%	--	--	66.9%	62.4%	61.6%	46.4%	62.6%
Minnesota	63.7%	--	--	86.2%	68.6%	55.8%	72.6%	62.2%
Missouri	60.4%	--	50.6%	75.1%	53.2%	59.3%	62.1%	60.0%
Nebraska	67.6%	--	--	71.8%	77.1%	63.9%	61.6%	68.4%
North Dakota	64.2%	--	54.3%	62.2%	64.6%	68.8%	61.2%	65.1%
South Dakota	65.7%	--	81.3%	86.9%	74.5%	49.4%	77.3%	62.4%
South Atlantic:								
Delaware	55.2%	--	76.5%	54.8%	60.7%	51.3%	68.7%	52.4%
District of Columbia	35.7%	--	--	24.4%	35.0%	41.4%	28.0%	37.4%
Florida	56.0%	75.6%	40.0% *	69.4%	76.7%	48.8%	63.4%	54.7%
Georgia	65.8%	--	78.5%	79.7%	71.9%	59.3%	79.9%	63.7%
Maryland	58.0%	--	54.3%	50.0%	47.0%	63.9%	58.7%	57.9%
North Carolina	67.3%	--	81.2%	95.3%	67.3%	58.4%	90.1%	63.1%
South Carolina	60.7%	84.3%	89.3%	79.3%	57.2%	52.2%	84.2%	55.8%
Virginia	51.7%	--	--	50.9%	66.9%	48.2%	46.5%	52.7%
West Virginia	51.6%	--	--	51.6%	82.1%	45.8%	51.0%	51.7%
East South Central:								
Alabama	47.6%	34.4% *	--	50.8%	59.9%	47.2%	40.9%	49.6%
Kentucky	63.7%	--	--	58.0%	65.0%	64.3%	58.9%	64.5%
Mississippi	49.4%	--	--	49.0%	40.7%	52.6%	36.7%	52.6%
Tennessee	58.6%	--	89.0%	79.4%	68.1%	45.9%	77.1%	55.3%
West South Central:								
Arkansas	63.1%	--	48.7%	43.8%	58.1%	71.9%	40.1%	68.6%
Louisiana	49.0%	--	--	45.2%	43.1%	57.3%	40.2%	51.7%
Oklahoma	62.6%	--	65.7%	52.0%	67.1%	62.0%	70.1%	60.8%
Texas	61.6%	67.8%	72.6%	73.2%	69.6%	54.2%	69.9%	59.5%
Mountain:								
Arizona	69.8%	--	86.0%	78.8%	77.3%	63.7%	80.8%	68.2%
Colorado	65.9%	--	91.1%	74.3%	75.8%	56.5%	75.6%	63.7%
Idaho	66.8%	76.5%	62.8%	86.0%	68.7%	58.9%	74.2%	64.4%
Montana	67.0%	77.8%	66.3%	68.8%	55.4%	70.0%	71.1%	65.2%
Nevada	60.8%	--	31.1% *	43.4%	79.8%	60.6%	44.6%	64.1%
New Mexico	57.2%	--	--	71.4%	63.4%	54.1%	43.2%	59.7%
Utah	63.7%	72.1%	--	57.8%	64.6%	65.5%	57.5%	64.6%
Wyoming	59.6%	--	--	64.0%	59.7%	64.1%	54.1%	62.1%
Pacific:								
Alaska	49.0%	--	--	66.6%	50.6%	47.4%	41.3%	50.4%
California	29.8%	30.3%	40.3% *	33.2%	38.6%	26.3% *	33.0%	29.2%
Hawaii	18.4%	8.3% *	19.2% *	18.5% *	14.2% *	23.0%	19.8%	17.8%
Oregon	48.5%	71.4%	73.6%	46.0%	51.6%	39.6%	70.7%	43.2%
Washington	44.8%	72.2%	17.7% *	62.2%	57.3%	36.0%	44.2%	45.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.88%	2.95%	2.53%	1.62%	1.64%	3.06%	1.46%	2.21%
New England:								
Connecticut	4.71%	--	14.73%	8.47%	9.78%	6.56%	7.69%	5.43%
Maine	4.16%	13.86%	6.18%	6.54%	8.51%	7.51%	5.72%	4.91%
Massachusetts	5.05%	--	16.87%	12.88%	7.69%	7.34%	9.09%	5.72%
New Hampshire	3.06%	12.04%	4.05%	4.09%	7.65%	4.39%	3.35%	3.69%
Rhode Island	4.61%	13.14%	11.73%	11.15%	9.94%	7.19%	6.77%	5.58%
Vermont	4.48%	12.60%	11.69%	6.43%	9.80%	6.67%	6.68%	5.51%
Middle Atlantic:								
New Jersey	5.93%	--	--	11.61%	11.26% *	8.54%	9.57% *	6.78%
New York	2.72%	10.41% *	11.78%	7.22%	6.07%	3.40%	6.41%	2.99%
Pennsylvania	3.95%	12.12%	11.85%	8.52%	7.91%	6.04%	6.67%	4.46%
East North Central:								
Illinois	4.25%	9.84% *	11.26%	6.73%	6.59%	7.05%	5.87%	5.01%
Indiana	4.58%	--	10.45%	12.99%	9.17%	5.86%	9.03%	4.94%
Michigan	4.35%	--	11.24% *	10.14%	7.24%	6.64%	8.80%	4.89%
Ohio	3.22%	--	9.90%	7.48%	4.90%	4.37%	5.99%	3.56%
Wisconsin	3.97%	--	--	8.67%	6.63%	6.34%	7.96%	4.44%
West North Central:								
Iowa	3.64%	11.40%	11.79%	7.27%	5.91%	5.63%	7.19%	4.08%
Kansas	6.28%	--	--	8.61%	6.63%	10.81%	9.39%	7.02%
Minnesota	5.28%	--	--	5.36%	6.63%	9.95%	7.16%	6.15%
Missouri	3.91%	--	13.67%	8.37%	10.88%	5.26%	8.07%	4.46%
Nebraska	4.80%	--	--	7.22%	8.35%	7.01%	10.31%	5.24%
North Dakota	4.08%	--	13.17%	7.86%	8.05%	6.65%	7.56%	4.79%
South Dakota	3.49%	--	8.15%	5.24%	4.76%	5.72%	6.13%	4.07%
South Atlantic:								
Delaware	5.18%	--	14.30%	10.15%	8.56%	7.71%	8.80%	5.93%
District of Columbia	3.38%	--	--	6.61%	6.59%	5.02%	7.13%	3.79%
Florida	5.62%	9.41%	13.16% *	7.12%	6.54%	7.99%	7.29%	6.43%
Georgia	4.07%	--	9.76%	6.96%	6.03%	6.21%	5.77%	4.65%
Maryland	8.86%	--	13.64%	10.13%	10.30%	13.05%	7.25%	10.52%
North Carolina	5.28%	--	12.49%	2.60%	13.02%	8.32%	4.54%	6.37%
South Carolina	4.51%	9.97%	7.83%	7.73%	7.31%	7.15%	5.73%	5.19%
Virginia	4.55%	--	--	8.11%	8.55%	6.50%	8.68%	5.11%
West Virginia	4.31%	--	--	11.90%	5.34%	5.79%	9.31%	4.78%
East South Central:								
Alabama	4.37%	11.44% *	--	11.85%	10.13%	6.13%	7.98%	5.10%
Kentucky	3.85%	--	--	11.72%	9.67%	4.43%	10.46%	4.13%
Mississippi	7.48%	--	--	11.12%	9.12%	13.24%	8.88%	8.73%
Tennessee	4.95%	--	5.26%	6.88%	9.92%	6.90%	6.95%	5.69%
West South Central:								
Arkansas	5.18%	--	12.91%	11.55%	8.24%	6.74%	8.31%	5.59%
Louisiana	5.65%	--	--	12.09%	7.09%	9.62%	8.13%	6.71%
Oklahoma	3.97%	--	10.16%	7.66%	8.23%	5.86%	6.41%	4.72%
Texas	3.64%	10.76%	9.46%	8.23%	7.77%	5.17%	6.56%	4.27%
Mountain:								
Arizona	4.79%	--	8.35%	6.22%	9.46%	7.39%	5.71%	5.50%
Colorado	4.29%	--	6.45%	7.95%	7.18%	7.43%	6.76%	5.11%
Idaho	5.24%	10.62%	12.60%	4.82%	8.99%	11.19%	6.68%	6.87%
Montana	4.00%	11.94%	12.00%	9.59%	5.44%	7.20%	7.57%	4.77%
Nevada	5.19%	--	12.49% *	9.73%	5.90%	8.13%	8.13%	5.82%
New Mexico	4.37%	--	--	9.58%	9.15%	5.65%	11.09%	4.62%
Utah	3.97%	13.94%	--	11.94%	6.31%	5.50%	8.60%	4.25%
Wyoming	4.70%	--	--	9.63%	11.33%	7.06%	8.85%	5.51%
Pacific:								
Alaska	4.09%	--	--	8.83%	8.20%	5.74%	10.52%	4.40%
California	6.93%	6.86%	12.92% *	4.82%	4.13%	9.62% *	5.51%	8.03%
Hawaii	3.04%	4.83% *	8.58% *	6.50% *	5.23% *	5.58%	5.13%	3.72%
Oregon	3.61%	10.49%	9.71%	9.58%	6.23%	5.34%	6.25%	4.00%
Washington	6.06%	8.51%	7.41% *	9.00%	7.26%	10.03%	6.37%	7.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.12.a Among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.2%	12.3%	12.9%	29.3%	47.3%	63.9%	17.4%	56.2%
New England:								
Connecticut	60.8%	--	5.1% *	52.6% *	71.9%	75.9%	11.9% *	72.7%
Maine	57.1%	--	0.0%	42.8%	51.6%	89.5%	11.8% *	68.5%
Massachusetts	62.8%	--	--	52.9%	56.6%	73.4%	33.8%	68.7%
New Hampshire	56.2%	0.0%	23.2% *	53.0%	52.5%	76.4%	29.9%	66.9%
Rhode Island	52.8%	--	--	35.7% *	55.3%	74.4%	32.6%	60.4%
Vermont	61.2%	--	--	61.5%	56.8%	80.6%	37.3%	69.0%
Middle Atlantic:								
New Jersey	55.5%	0.0%	--	19.7% *	52.1%	69.3%	--	59.1%
New York	55.3%	--	--	36.9%	60.8%	69.3%	20.8% *	63.4%
Pennsylvania	53.4%	--	--	29.9% *	72.5%	58.7%	12.4% *	59.9%
East North Central:								
Illinois	54.0%	0.0%	--	41.6%	35.0%	69.2%	34.7%	57.3%
Indiana	52.4%	0.0%	--	46.7% *	53.4%	60.9%	14.1% *	58.3%
Michigan	45.2%	0.0%	--	43.8% *	50.7%	49.4%	16.8% *	49.1%
Ohio	47.7%	--	40.7% *	31.2%	49.1%	54.8%	41.4%	49.4%
Wisconsin	56.2%	--	--	26.2% *	65.8%	66.0%	28.3% *	61.1%
West North Central:								
Iowa	35.5%	--	--	12.6% *	38.2%	62.1%	15.3% *	40.7%
Kansas	57.9%	--	--	45.4%	27.1%	80.0%	37.2% *	61.3%
Minnesota	64.9%	--	--	43.4%	56.4%	80.8%	38.0%	70.0%
Missouri	44.4%	--	--	30.7% *	29.4% *	61.4%	22.1% *	50.0%
Nebraska	67.3%	--	--	48.8%	54.2%	79.7%	42.6%	70.2%
North Dakota	60.6%	--	44.0% *	48.7%	67.4%	68.2%	46.1%	64.7%
South Dakota	40.0%	--	15.7% *	30.9% *	38.3%	60.6%	23.1% *	46.1%
South Atlantic:								
Delaware	46.1%	0.0%	--	20.6% *	35.8% *	60.0%	27.9% *	51.0%
District of Columbia	54.2%	0.0%	0.0%	29.1% *	54.7%	66.0%	17.1% *	60.3%
Florida	48.9%	--	--	9.1% *	41.3% *	67.4%	9.4% *	56.7%
Georgia	50.8%	0.0%	--	46.1%	60.1%	54.9%	18.3% *	56.9%
Maryland	68.1%	--	--	40.5% *	30.7% *	88.5%	33.3%	74.9%
North Carolina	42.5%	0.0%	0.0%	27.8% *	35.3% *	58.9%	14.7% *	49.9%
South Carolina	41.2%	--	--	16.1% *	23.2% *	68.8%	9.6% *	51.0%
Virginia	53.4%	--	0.0%	29.9% *	54.5% *	66.1%	16.0% *	59.6%
West Virginia	52.5%	0.0%	--	39.9% *	25.7% *	73.9%	6.3% *	60.2%
East South Central:								
Alabama	42.8%	0.0%	0.0%	--	13.9% *	72.5%	5.3% *	51.7%
Kentucky	58.6%	--	--	34.1% *	49.6%	72.8%	18.7% *	64.4%
Mississippi	48.3%	0.0%	--	--	52.8% *	67.8%	--	56.2%
Tennessee	45.8%	--	--	19.9% *	64.7%	58.7%	15.6% *	53.4%
West South Central:								
Arkansas	56.0%	0.0%	--	--	23.4%	74.9%	5.2% *	63.1%
Louisiana	45.5%	0.0%	--	--	37.8%	60.3%	23.8% *	50.6%
Oklahoma	37.7%	--	0.0%	25.2% *	61.1%	35.4%	8.2% *	45.9%
Texas	38.6%	17.0% *	5.1% *	20.8% *	28.2% *	57.4%	9.7% *	47.2%
Mountain:								
Arizona	39.9%	0.0%	--	42.3% *	51.2%	41.7% *	22.1% *	43.0%
Colorado	48.6%	--	0.0%	41.5%	57.7%	60.9%	8.1% *	59.9%
Idaho	41.0%	--	--	34.6% *	41.5% *	52.4%	24.0% *	47.4%
Montana	53.1%	36.6% *	--	23.4% *	70.7%	80.2%	30.1%	63.8%
Nevada	28.8%	--	--	1.2% *	31.0% *	34.9%	3.0% *	32.5%
New Mexico	52.6%	0.0%	--	13.5% *	65.2%	62.5%	9.2% *	58.1%
Utah	70.7%	--	--	61.5%	75.0%	76.9%	20.6% *	76.7%
Wyoming	54.3%	--	--	24.9% *	62.0%	81.7%	31.5% *	63.1%
Pacific:								
Alaska	46.4%	--	0.0%	29.8% *	33.3%	62.3%	27.0% *	49.3%
California	48.7%	7.1% *	0.0%	13.7% *	44.3%	69.2%	--	58.2%
Hawaii	36.7%	--	0.0%	--	--	46.9% *	--	44.9%
Oregon	37.9%	--	0.0%	21.2% *	35.9%	59.4%	12.0% *	48.1%
Washington	40.2%	--	0.0%	36.9% *	33.0% *	56.4%	5.2% *	49.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.12.a Standard errors for among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.16%	2.82%	2.05%	1.92%	2.28%	1.68%	1.34%	1.31%
New England:								
Connecticut	5.63%	--	5.15% *	17.44% *	9.16%	6.95%	4.73% *	5.33%
Maine	5.55%	--	0.00%	11.97%	9.10%	4.32%	5.56% *	5.88%
Massachusetts	7.72%	--	--	12.53%	11.04%	11.55%	9.81%	8.83%
New Hampshire	4.35%	0.00%	10.97% *	9.74%	8.85%	5.52%	8.15%	4.80%
Rhode Island	6.13%	--	--	11.74% *	14.77%	9.05%	7.82%	7.61%
Vermont	4.88%	--	--	8.74%	9.07%	7.16%	7.96%	5.42%
Middle Atlantic:								
New Jersey	5.55%	0.00%	--	12.38% *	14.10%	4.86%	--	5.81%
New York	3.92%	--	--	9.18%	8.31%	4.33%	7.32% *	4.24%
Pennsylvania	5.74%	--	--	10.81% *	7.18%	9.73%	5.63% *	6.63%
East North Central:								
Illinois	4.65%	0.00%	--	10.98%	7.12%	5.59%	8.85%	5.05%
Indiana	5.57%	0.00%	--	14.79% *	10.47%	8.39%	11.52% *	6.06%
Michigan	6.62%	0.00%	--	13.92% *	8.56%	10.24%	10.01% *	7.46%
Ohio	4.66%	--	14.63% *	8.94%	8.41%	7.54%	8.97%	5.38%
Wisconsin	5.17%	--	--	8.40% *	8.45%	7.91%	9.25% *	5.62%
West North Central:								
Iowa	4.13%	--	--	5.09% *	6.97%	7.90%	5.56% *	4.89%
Kansas	9.97%	--	--	13.38%	5.82%	9.47%	11.81% *	10.63%
Minnesota	7.25%	--	--	10.51%	7.50%	9.40%	9.77%	7.65%
Missouri	4.45%	--	--	9.55% *	12.09% *	5.59%	7.22% *	5.13%
Nebraska	4.89%	--	--	10.32%	10.26%	5.20%	10.78%	5.08%
North Dakota	4.21%	--	15.56% *	9.94%	8.02%	6.08%	9.34%	4.66%
South Dakota	4.26%	--	11.03% *	9.66% *	9.21%	5.88%	8.08% *	4.94%
South Atlantic:								
Delaware	7.12%	0.00%	--	9.92% *	12.67% *	11.88%	10.92% *	8.75%
District of Columbia	5.57%	0.00%	0.00%	12.89% *	10.91%	7.99%	9.17% *	6.04%
Florida	6.29%	--	--	5.31% *	13.70% *	7.62%	4.93% *	6.84%
Georgia	5.73%	0.00%	--	13.46%	12.19%	7.87%	7.90% *	6.37%
Maryland	11.36%	--	--	13.93% *	11.63% *	6.48%	9.75%	11.04%
North Carolina	4.82%	0.00%	0.00%	8.43% *	11.38% *	4.77%	5.92% *	5.46%
South Carolina	5.79%	--	--	10.78% *	7.39% *	5.60%	5.88% *	6.10%
Virginia	7.37%	--	0.00%	10.01% *	16.82% *	12.14%	6.76% *	8.68%
West Virginia	5.81%	0.00%	--	13.70% *	8.59% *	6.01%	4.58% *	6.01%
East South Central:								
Alabama	7.28%	0.00%	0.00%	--	10.86% *	7.83%	4.24% *	8.15%
Kentucky	4.99%	--	--	16.52% *	11.06%	5.32%	7.36% *	5.36%
Mississippi	13.02%	0.00%	--	--	17.57% *	16.75%	--	13.54%
Tennessee	6.39%	--	--	8.36% *	12.66%	9.12%	6.43% *	7.42%
West South Central:								
Arkansas	7.17%	0.00%	--	--	6.96%	7.01%	3.12% *	7.16%
Louisiana	6.30%	0.00%	--	--	9.56%	6.54%	12.69% *	6.49%
Oklahoma	6.80%	--	0.00%	9.73% *	12.46%	6.46%	3.24% *	7.78%
Texas	4.89%	11.84% *	4.83% *	7.78% *	9.34% *	7.41%	5.13% *	6.22%
Mountain:								
Arizona	7.80%	0.00%	--	13.08% *	10.91%	12.88% *	8.15% *	9.13%
Colorado	4.77%	--	0.00%	11.62%	7.66%	6.76%	4.36% *	4.86%
Idaho	5.96%	--	--	12.98% *	14.90% *	6.73%	7.54% *	7.05%
Montana	5.49%	14.57% *	--	7.72% *	9.99%	7.47%	8.01%	6.70%
Nevada	6.23%	--	--	1.18% *	9.81% *	9.61%	2.21% *	7.03%
New Mexico	5.95%	0.00%	--	7.10% *	9.34%	9.27%	5.73% *	6.41%
Utah	8.13%	--	--	14.48%	8.98%	10.97%	12.19% *	7.64%
Wyoming	5.29%	--	--	10.60% *	11.43%	4.41%	10.97% *	5.80%
Pacific:								
Alaska	5.44%	--	0.00%	10.22% *	8.67%	8.62%	11.53% *	6.00%
California	4.28%	5.36% *	0.00%	4.65% *	7.13%	4.31%	--	4.18%
Hawaii	8.21%	--	0.00%	--	--	14.33% *	--	10.85%
Oregon	4.91%	--	0.00%	12.27% *	8.63%	8.31%	5.12% *	6.28%
Washington	6.11%	--	0.00%	12.33% *	11.07% *	12.85%	3.95% *	7.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.12.b Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 2024

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	14.9%	13.9%	14.4%	14.5%	12.0%	16.2% *	14.5%	14.9%
New England:								
Connecticut	10.1%	--	16.4% *	1.2% *	12.8% *	10.8% *	10.8% *	10.0%
Maine	6.5%	--	0.0%	1.2% *	5.9% *	9.2% *	--	7.0%
Massachusetts	16.4%	--	--	14.3% *	16.3% *	18.6% *	3.4% *	18.5%
New Hampshire	6.6%	--	5.7% *	6.5% *	5.8% *	6.5% *	7.1% *	6.5%
Rhode Island	10.7%	11.5% *	20.0% *	2.1% *	17.7% *	9.7% *	12.7% *	10.2% *
Vermont	7.5%	--	7.0% *	13.6% *	1.4% *	10.5% *	13.9% *	5.4%
Middle Atlantic:								
New Jersey	10.7%	--	--	36.9% *	8.6% *	3.4% *	22.2% *	8.7% *
New York	14.1%	18.3% *	21.4% *	6.7% *	15.5% *	13.7%	16.6%	13.6%
Pennsylvania	17.9%	22.0% *	21.1% *	17.5% *	14.3% *	19.0%	21.0% *	17.3%
East North Central:								
Illinois	15.0%	--	22.7% *	23.4% *	29.1%	6.1% *	16.2% *	14.7%
Indiana	8.5% *	--	0.6% *	--	3.1% *	12.3% *	10.3% *	8.3% *
Michigan	9.4%	--	7.0% *	10.5% *	8.6% *	9.5% *	13.1% *	8.8%
Ohio	10.4%	0.0%	11.6% *	4.0% *	2.7% *	15.1%	7.8% *	10.9%
Wisconsin	14.0%	--	--	6.2% *	4.0% *	21.0%	9.7% *	14.7%
West North Central:								
Iowa	5.1%	0.0%	16.2% *	--	1.8% *	8.3% *	4.1% *	5.4%
Kansas	5.8%	0.0%	--	7.0% *	4.5% *	6.6% *	6.7% *	5.6%
Minnesota	6.0% *	0.0%	--	2.0% *	10.0% *	5.1% *	4.3% *	6.2% *
Missouri	7.7% *	--	0.0%	5.8% *	11.2% *	7.7% *	8.4% *	7.6% *
Nebraska	4.4% *	--	--	5.8% *	8.4% *	1.9% *	7.0% *	4.1% *
North Dakota	4.4% *	--	0.0%	9.2% *	1.2% *	4.5% *	2.2% *	5.1% *
South Dakota	3.5% *	--	--	2.3% *	4.0% *	0.7% *	8.0% *	2.1% *
South Atlantic:								
Delaware	4.8%	--	--	7.7% *	3.6% *	2.7% *	10.3% *	3.7% *
District of Columbia	15.4%	--	1.5% *	33.8%	20.5%	5.3% *	20.6% *	14.2%
Florida	7.8%	--	21.2% *	16.3% *	7.5% *	5.3% *	14.0% *	6.7%
Georgia	5.8%	0.0%	5.6% *	7.9% *	5.5% *	5.7% *	--	6.0%
Maryland	11.8% *	--	9.7% *	19.7% *	29.5% *	--	6.8% *	12.8% *
North Carolina	2.6% *	0.0%	0.0%	0.0%	1.8% *	3.9% *	0.0%	3.0% *
South Carolina	4.5% *	0.0%	0.0%	2.1% *	3.7% *	6.3% *	1.6% *	5.1% *
Virginia	10.6%	--	0.0%	5.9% *	10.4% *	12.2%	6.9% *	11.3%
West Virginia	7.0% *	--	0.0%	7.7% *	3.7% *	7.5% *	7.6% *	6.9% *
East South Central:								
Alabama	8.5%	19.8% *	--	11.5% *	6.7% *	6.0%	13.6% *	7.0%
Kentucky	7.8%	0.0%	--	18.6% *	6.0% *	6.6%	15.3% *	6.6%
Mississippi	6.1%	--	--	5.5% *	8.7% *	3.6% *	10.7% *	5.0% *
Tennessee	6.8%	--	--	8.2% *	11.0% *	3.9% *	10.8% *	6.1%
West South Central:								
Arkansas	6.5% *	--	--	17.1% *	2.8% *	--	8.3% *	6.0% *
Louisiana	10.1%	--	--	2.2% *	5.4% *	14.9% *	8.0% *	10.7% *
Oklahoma	10.0%	--	1.5% *	24.9% *	7.1% *	7.8% *	8.1% *	10.5%
Texas	7.9% *	0.0%	0.7% *	12.9% *	6.7% *	9.1% *	7.2% *	8.0% *
Mountain:								
Arizona	2.9% *	--	7.1% *	--	0.0%	2.7% *	7.2% *	2.3% *
Colorado	5.3%	--	5.1% *	--	6.5% *	4.3% *	7.7% *	4.8% *
Idaho	10.0% *	--	14.3% *	2.2% *	12.7% *	11.0% *	8.4% *	10.5% *
Montana	13.6%	10.1% *	8.2% *	9.3% *	24.8%	12.2% *	6.0% *	16.9%
Nevada	10.9%	--	12.5% *	13.2% *	5.2% *	11.5% *	14.4% *	10.1% *
New Mexico	10.0%	--	--	9.8% *	5.2% *	14.4% *	8.9% *	10.2% *
Utah	7.5% *	--	--	--	8.4% *	5.9% *	14.9% *	6.5% *
Wyoming	8.0%	--	--	12.1% *	0.7% *	7.7% *	8.7% *	7.6% *
Pacific:								
Alaska	13.7% *	0.0%	--	10.8% *	2.3% *	14.5% *	34.1% *	10.0% *
California	44.5%	39.0%	43.0%	36.2%	31.8%	49.7% *	39.3%	45.5% *
Hawaii	25.8%	25.7% *	30.2%	31.6%	40.7% *	12.5%	29.3%	24.2%
Oregon	12.9%	20.3% *	1.4% *	27.1% *	7.2% *	14.4% *	10.9% *	13.4%
Washington	20.8% *	0.9% *	12.2% *	8.9% *	10.7% *	32.5% *	10.6% *	23.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.F.12.b Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.87%	1.98%	1.90%	1.28%	0.99%	5.10% *	1.12%	3.44%
New England:								
Connecticut	2.34%	--	14.54% *	0.91% *	4.75% *	3.40% *	6.91% *	2.45%
Maine	1.80%	--	0.00%	1.20% *	3.04% *	3.30% *	--	2.08%
Massachusetts	3.86%	--	--	11.91% *	6.52% *	5.65% *	2.11% *	4.50%
New Hampshire	1.44%	--	3.30% *	2.83% *	1.96% *	2.55% *	2.69% *	1.69%
Rhode Island	2.73%	7.60% *	11.05% *	1.50% *	7.42% *	4.12% *	5.10% *	3.18% *
Vermont	1.68%	--	3.99% *	5.34% *	0.78% *	3.57% *	4.56% *	1.56%
Middle Atlantic:								
New Jersey	3.06%	--	--	13.31% *	4.73% *	1.75% *	9.05% *	3.25% *
New York	2.23%	8.32% *	9.74% *	2.85% *	4.99% *	3.13%	4.78%	2.51%
Pennsylvania	3.23%	10.48% *	12.03% *	6.10% *	6.32% *	4.98%	6.31% *	3.66%
East North Central:								
Illinois	2.90%	--	11.20% *	7.70% *	7.79%	2.10% *	4.91% *	3.37%
Indiana	2.68% *	--	0.60% *	--	1.78% *	4.67% *	5.31% *	2.93% *
Michigan	2.35%	--	5.95% *	5.30% *	3.41% *	3.55% *	5.49% *	2.58%
Ohio	2.43%	0.00%	7.02% *	2.38% *	1.81% *	4.04%	3.84% *	2.78%
Wisconsin	3.37%	--	--	2.58% *	1.68% *	5.99%	4.57% *	3.85%
West North Central:								
Iowa	1.31%	0.00%	8.73% *	--	1.65% *	2.79% *	1.91% *	1.53%
Kansas	1.48%	0.00%	--	4.52% *	2.34% *	2.46% *	3.43% *	1.62%
Minnesota	2.42% *	0.00%	--	1.24% *	5.41% *	3.55% *	1.84% *	2.81% *
Missouri	2.45% *	--	0.00%	5.24% *	8.44% *	2.95% *	5.21% *	2.76% *
Nebraska	1.86% *	--	--	4.12% *	7.29% *	0.94% *	4.36% *	2.02% *
North Dakota	1.45% *	--	0.00%	5.03% *	0.80% *	2.12% *	1.36% *	1.83% *
South Dakota	1.32% *	--	--	1.51% *	2.19% *	0.58% *	4.73% *	0.92% *
South Atlantic:								
Delaware	1.28%	--	--	3.09% *	2.11% *	1.15% *	4.84% *	1.14% *
District of Columbia	2.78%	--	1.48% *	7.81%	5.79%	2.18% *	8.46% *	2.78%
Florida	1.78%	--	14.21% *	6.27% *	4.48% *	1.62% *	6.34% *	1.71%
Georgia	1.43%	0.00%	4.30% *	5.50% *	3.44% *	1.72% *	--	1.60%
Maryland	3.58% *	--	6.21% *	9.55% *	9.75% *	--	2.85% *	4.37% *
North Carolina	0.80% *	0.00%	0.00%	0.00%	1.78% *	1.33% *	0.00%	0.97% *
South Carolina	1.77% *	0.00%	0.00%	1.87% *	2.04% *	3.08% *	1.45% *	2.11% *
Virginia	2.42%	--	0.00%	2.85% *	4.64% *	3.65%	4.22% *	2.77%
West Virginia	2.41% *	--	0.00%	5.17% *	1.72% *	3.59% *	4.15% *	2.73% *
East South Central:								
Alabama	2.06%	12.36% *	--	7.83% *	4.72% *	1.70%	5.94% *	1.98%
Kentucky	1.81%	0.00%	--	10.26% *	3.50% *	1.67%	8.61% *	1.53%
Mississippi	1.82%	--	--	3.99% *	4.06% *	1.56% *	5.76% *	1.67% *
Tennessee	1.80%	--	--	4.14% *	6.40% *	1.31% *	5.79% *	1.82%
West South Central:								
Arkansas	2.12% *	--	--	8.25% *	2.20% *	--	4.79% *	2.36% *
Louisiana	2.90%	--	--	1.49% *	2.79% *	6.07% *	3.50% *	3.62% *
Oklahoma	2.53%	--	1.51% *	7.87% *	3.40% *	4.20% *	3.97% *	2.99%
Texas	2.56% *	0.00%	0.65% *	7.93% *	2.65% *	4.19% *	4.81% *	2.96% *
Mountain:								
Arizona	0.96% *	--	7.01% *	--	0.00%	1.31% *	3.86% *	0.92% *
Colorado	1.44%	--	5.14% *	--	3.45% *	1.84% *	3.88% *	1.51% *
Idaho	3.26% *	--	8.75% *	1.61% *	5.75% *	6.19% *	4.29% *	4.11% *
Montana	3.08%	9.60% *	6.19% *	5.17% *	3.25%	7.21% *	3.77% *	4.12%
Nevada	2.81%	--	8.69% *	6.80% *	3.17% *	4.29% *	6.53% *	3.10% *
New Mexico	2.75%	--	--	5.06% *	2.67% *	5.09% *	4.36% *	3.14% *
Utah	2.31% *	--	--	--	4.84% *	2.68% *	5.92% *	2.37% *
Wyoming	2.33%	--	--	6.21% *	0.48% *	3.28% *	4.15% *	2.84% *
Pacific:								
Alaska	4.42% *	0.00%	--	6.03% *	1.63% *	7.33% *	12.86% *	4.54% *
California	12.97%	8.30%	11.07%	4.69%	3.90%	18.66% *	4.94%	15.13% *
Hawaii	5.02%	8.98% *	8.63%	7.18%	15.28% *	2.91%	5.14%	6.95%
Oregon	2.85%	9.28% *	1.13% *	9.17% *	3.23% *	5.15% *	4.11% *	3.40%
Washington	8.51% *	0.96% *	7.46% *	5.84% *	4.93% *	14.94% *	5.18% *	10.34% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.12.c Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 2024

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	4.6%	8.2%	9.3%	6.7%	5.4%	3.1%	8.2%	3.9%
New England:								
Connecticut	1.3% *	0.0%	0.0%	1.6% *	0.3% *	2.0% *	1.7% *	1.3% *
Maine	3.7% *	--	--	9.5% *	0.3% *	3.0% *	8.9% *	2.6% *
Massachusetts	6.0%	--	24.7% *	18.5% *	11.2% *	1.2% *	15.0% *	4.5% *
New Hampshire	1.9% *	0.0%	0.0%	1.5% *	2.2% *	2.2% *	0.5% *	2.2% *
Rhode Island	2.4% *	5.7% *	6.9% *	3.7% *	2.1% *	1.0% *	5.8% *	1.5% *
Vermont	4.3% *	--	8.4% *	1.7% *	3.0% *	6.4% *	--	4.1% *
Middle Atlantic:								
New Jersey	10.1% *	--	--	0.0%	3.4% *	17.4% *	3.1% *	11.4% *
New York	3.0% *	0.6% *	0.0%	6.7% *	5.5% *	1.5% *	2.1% *	3.2% *
Pennsylvania	3.2% *	1.8% *	1.1% *	12.9% *	0.0%	2.2% *	--	2.9% *
East North Central:								
Illinois	7.3% *	--	7.0% *	7.5% *	16.0% *	3.1% *	7.3% *	7.3% *
Indiana	2.2% *	--	0.0%	1.0% *	2.2% *	2.3% *	--	2.0% *
Michigan	5.9% *	--	26.8% *	7.9% *	--	3.2% *	16.2% *	4.0% *
Ohio	1.5% *	--	2.3% *	3.1% *	1.7% *	0.8% *	2.5% *	1.3% *
Wisconsin	6.2%	--	--	2.1% *	5.7% *	6.5% *	7.3% *	6.0% *
West North Central:								
Iowa	6.7%	9.3% *	0.0%	12.1% *	9.7% *	2.0% *	11.9% *	5.6% *
Kansas	4.0% *	--	--	1.3% *	10.7% *	1.2% *	2.3% *	4.3% *
Minnesota	1.9% *	0.0%	0.0%	0.3% *	2.1% *	2.4% *	0.0%	2.2% *
Missouri	3.2% *	--	--	--	7.7% *	1.4% *	5.3% *	2.7% *
Nebraska	2.2% *	0.0%	--	2.3% *	2.1% *	0.0%	12.9% *	0.8% *
North Dakota	6.4% *	--	0.0%	17.2% *	12.0% *	0.0%	7.6% *	6.1% *
South Dakota	1.7% *	0.0%	8.0% *	0.0%	1.2% *	1.4% *	--	1.2% *
South Atlantic:								
Delaware	5.0% *	0.0%	--	15.7% *	8.4% *	1.7% *	10.9% *	3.8% *
District of Columbia	3.7% *	--	--	0.6% *	5.9% *	0.4% *	10.1% *	2.3% *
Florida	1.1% *	--	0.0%	1.7% *	0.5% *	1.2% *	1.4% *	1.0% *
Georgia	3.4% *	0.0%	--	5.8% *	2.0% *	3.6% *	3.6% *	3.4% *
Maryland	4.1% *	--	23.3% *	6.3% *	3.4% *	1.6% *	15.6% *	1.8% *
North Carolina	2.3% *	--	0.0%	1.7% *	2.6% *	2.4% *	1.0% *	2.6% *
South Carolina	3.5% *	--	0.0%	7.1% *	7.1% *	1.3% *	2.0% *	3.8% *
Virginia	3.7% *	--	--	1.0% *	0.0%	2.0% *	15.5% *	1.4% *
West Virginia	5.0% *	--	--	22.8% *	0.0%	0.5% *	12.0% *	--
East South Central:								
Alabama	6.0% *	11.3% *	--	8.2% *	12.6% *	1.5% *	11.0% *	4.5% *
Kentucky	4.7% *	0.0%	--	5.3% *	11.8% *	1.2% *	7.5% *	4.2% *
Mississippi	13.5% *	0.0%	--	19.4% *	8.8% *	15.4% *	11.7% *	13.9% *
Tennessee	2.1% *	--	1.6% *	2.1% *	1.0% *	2.4% *	3.8% *	1.8% *
West South Central:								
Arkansas	7.0% *	--	0.0%	23.1% *	15.2% *	0.3% *	23.2% *	3.2% *
Louisiana	5.8% *	0.0%	--	0.8% *	--	4.7% *	10.1% *	4.5% *
Oklahoma	3.5% *	0.0%	--	2.8% *	2.1% *	--	2.6% *	3.7% *
Texas	3.6% *	13.9% *	9.9% *	6.3% *	--	0.8% *	9.2% *	2.2% *
Mountain:								
Arizona	3.0% *	--	0.0%	2.9% *	--	2.7% *	3.4% *	2.9% *
Colorado	3.1% *	--	1.5% *	1.5% *	2.1% *	3.7% *	2.9% *	3.1% *
Idaho	3.4% *	0.0%	8.4% *	--	2.1% *	2.7% *	--	3.1% *
Montana	3.1% *	6.7% *	0.0%	--	--	1.1% *	5.9% *	1.8% *
Nevada	4.1% *	--	33.8% *	0.9% *	1.3% *	1.6% *	16.2% *	1.5% *
New Mexico	6.8%	--	--	1.1% *	3.1% *	8.5% *	11.4% *	6.0% *
Utah	2.4% *	--	0.0%	3.0% *	3.9% *	0.4% *	9.7% *	1.4% *
Wyoming	7.4% *	--	--	9.1% *	5.1% *	2.1% *	17.2% *	3.1% *
Pacific:								
Alaska	9.1% *	0.0%	--	2.2% *	15.8% *	8.0% *	--	10.0% *
California	8.2%	12.6% *	14.1% *	15.0%	9.9%	5.5% *	15.4%	6.8% *
Hawaii	11.0%	16.3% *	10.6% *	7.3% *	17.0% *	7.8%	11.3%	10.8%
Oregon	6.4% *	6.7% *	7.9% *	1.2% *	12.5% *	3.6% *	5.6% *	6.5% *
Washington	6.5%	9.5% *	29.9% *	6.9% *	--	2.7% *	18.2% *	3.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.12.c Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	1.65%	1.60%	0.81%	0.67%	0.51%	0.85%	0.40%
New England:								
Connecticut	0.62% *	0.00%	0.00%	1.26% *	0.25% *	1.20% *	1.21% *	0.70% *
Maine	1.11% *	--	--	5.31% *	0.25% *	1.45% *	3.61% *	1.10% *
Massachusetts	1.73%	--	13.87% *	10.40% *	4.54% *	0.88% *	6.10% *	1.70% *
New Hampshire	0.97% *	0.00%	0.00%	1.04% *	1.91% *	1.76% *	0.54% *	1.23% *
Rhode Island	0.88% *	5.27% *	6.66% *	2.30% *	1.40% *	0.65% *	3.31% *	0.63% *
Vermont	1.37% *	--	6.51% *	1.16% *	1.63% *	3.55% *	--	1.61% *
Middle Atlantic:								
New Jersey	6.11% *	--	--	0.00%	2.11% *	11.40% *	2.48% *	7.11% *
New York	0.98% *	0.65% *	0.00%	2.37% *	3.12% *	0.74% *	0.84% *	1.18% *
Pennsylvania	1.10% *	1.89% *	1.17% *	6.27% *	0.00%	1.15% *	--	1.19% *
East North Central:								
Illinois	2.26% *	--	6.68% *	2.94% *	6.79% *	2.02% *	2.80% *	2.68% *
Indiana	0.72% *	--	0.00%	1.05% *	1.15% *	1.06% *	--	0.71% *
Michigan	1.76% *	--	12.20% *	3.93% *	--	1.84% *	6.85% *	1.59% *
Ohio	0.53% *	--	2.34% *	2.05% *	1.01% *	0.62% *	1.42% *	0.58% *
Wisconsin	1.81%	--	--	1.78% *	4.66% *	2.40% *	3.66% *	2.02% *
West North Central:								
Iowa	1.76%	5.63% *	0.00%	5.02% *	4.28% *	1.04% *	4.56% *	1.89% *
Kansas	1.56% *	--	--	1.33% *	4.99% *	0.70% *	1.73% *	1.88% *
Minnesota	0.72% *	0.00%	0.00%	0.31% *	1.43% *	1.17% *	0.00%	0.85% *
Missouri	1.28% *	--	--	--	5.45% *	0.60% *	3.55% *	1.33% *
Nebraska	1.41% *	0.00%	--	2.30% *	1.47% *	0.00%	10.73% *	0.47% *
North Dakota	2.17% *	--	0.00%	6.40% *	7.06% *	0.00%	3.69% *	2.62% *
South Dakota	0.95% *	0.00%	7.60% *	0.00%	0.83% *	0.93% *	--	0.58% *
South Atlantic:								
Delaware	1.77% *	0.00%	--	7.93% *	6.58% *	0.74% *	6.56% *	1.58% *
District of Columbia	1.35% *	--	--	0.58% *	2.58% *	0.29% *	5.86% *	0.96% *
Florida	0.40% *	--	0.00%	1.26% *	0.54% *	0.56% *	1.05% *	0.43% *
Georgia	1.27% *	0.00%	--	3.91% *	1.16% *	1.89% *	2.49% *	1.41% *
Maryland	1.52% *	--	13.81% *	4.17% *	2.41% *	0.98% *	6.48% *	0.89% *
North Carolina	0.86% *	--	0.00%	1.79% *	2.07% *	1.18% *	1.01% *	1.00% *
South Carolina	1.34% *	--	0.00%	5.02% *	4.78% *	0.72% *	2.05% *	1.56% *
Virginia	1.78% *	--	--	0.81% *	0.00%	1.02% *	9.59% *	0.72% *
West Virginia	2.31% *	--	--	13.53% *	0.00%	0.53% *	5.44% *	--
East South Central:								
Alabama	2.23% *	6.51% *	--	7.29% *	8.61% *	1.01% *	4.94% *	2.49% *
Kentucky	1.86% *	0.00%	--	3.68% *	6.86% *	0.58% *	4.33% *	2.04% *
Mississippi	6.19% *	0.00%	--	7.73% *	5.72% *	11.76% *	6.38% *	7.57% *
Tennessee	1.00% *	--	1.69% *	1.83% *	0.68% *	1.67% *	2.29% *	1.11% *
West South Central:								
Arkansas	2.51% *	--	0.00%	12.06% *	8.07% *	0.23% *	9.38% *	1.73% *
Louisiana	2.11% *	0.00%	--	0.67% *	--	2.28% *	6.89% *	1.73% *
Oklahoma	1.29% *	0.00%	--	1.83% *	0.96% *	--	2.32% *	1.51% *
Texas	1.11% *	7.54% *	7.91% *	2.80% *	--	0.56% *	3.94% *	0.92% *
Mountain:								
Arizona	1.30% *	--	0.00%	1.90% *	--	1.96% *	1.81% *	1.47% *
Colorado	1.38% *	--	1.57% *	0.88% *	2.09% *	2.37% *	2.32% *	1.61% *
Idaho	1.27% *	0.00%	6.17% *	--	1.30% *	1.85% *	--	1.40% *
Montana	1.36% *	6.54% *	0.00%	--	--	0.99% *	3.71% *	1.02% *
Nevada	1.60% *	--	15.41% *	0.68% *	1.04% *	0.80% *	8.12% *	0.62% *
New Mexico	2.01%	--	--	0.91% *	1.72% *	3.51% *	6.15% *	2.12% *
Utah	0.91% *	--	0.00%	2.04% *	1.64% *	0.39% *	5.31% *	0.59% *
Wyoming	2.77% *	--	--	7.40% *	3.00% *	1.93% *	7.93% *	1.41% *
Pacific:								
Alaska	3.10% *	0.00%	--	2.16% *	8.81% *	3.36% *	--	3.58% *
California	2.42%	5.51% *	7.00% *	4.07%	2.74%	2.85% *	3.75%	2.48% *
Hawaii	1.89%	6.81% *	5.66% *	3.11% *	6.48% *	2.18%	3.32%	2.29%
Oregon	1.99% *	5.10% *	4.80% *	1.26% *	6.21% *	1.47% *	2.69% *	2.37% *
Washington	1.86%	6.49% *	11.66% *	4.74% *	--	1.98% *	5.99% *	1.59% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.12.d Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.9%	17.6%	16.4%	15.2%	19.4%	29.1%	15.5%	25.6%
New England:								
Connecticut	24.4%	--	--	14.3% *	21.5% *	32.9%	6.5% *	27.7%
Maine	15.1%	--	0.0%	2.0% *	17.4% *	21.8% *	0.9% *	18.1%
Massachusetts	18.5%	0.0%	12.5% *	1.1% *	12.6%	24.8%	--	20.8%
New Hampshire	23.4%	--	2.1% *	--	28.2%	32.3%	2.9% *	28.8%
Rhode Island	29.5%	5.6% *	10.7% *	19.9% *	13.9% *	45.7%	6.6% *	35.6%
Vermont	25.6%	--	18.2% *	--	39.1%	27.9%	12.3% *	29.8%
Middle Atlantic:								
New Jersey	25.8%	--	--	15.5% *	12.3% *	30.9%	37.1% *	23.9%
New York	32.7%	43.2% *	18.6% *	25.5%	24.1%	39.8%	24.2%	34.4%
Pennsylvania	21.8%	19.3% *	34.0% *	10.7% *	26.1%	21.7%	25.6%	21.1%
East North Central:								
Illinois	31.0%	51.2%	22.2% *	30.8%	17.9%	35.9%	36.2%	29.9%
Indiana	33.9%	--	--	38.7% *	29.0% *	35.8%	19.3% *	35.6%
Michigan	30.4%	--	19.5% *	27.3% *	28.8%	33.8%	19.8% *	32.3%
Ohio	25.0%	0.0%	10.5% *	3.9% *	14.5%	36.6%	5.6% *	28.5%
Wisconsin	18.7%	--	--	18.7% *	17.1% *	21.3%	11.6% *	19.9%
West North Central:								
Iowa	27.1%	10.5% *	13.1% *	12.9% *	20.1% *	43.1%	14.3% *	29.8%
Kansas	24.9%	--	--	17.7% *	16.0%	27.9% *	31.2% *	23.5%
Minnesota	21.8%	--	--	7.8% *	16.6%	27.4%	16.4% *	22.7%
Missouri	23.5%	--	35.7% *	14.3% *	23.4% *	26.6%	16.6% *	25.2%
Nebraska	24.5%	--	0.0%	14.8% *	10.5% *	33.9%	15.7% *	25.7%
North Dakota	16.5%	--	21.4% *	1.9% *	13.3% *	23.3%	13.4% *	17.4%
South Dakota	20.4%	--	1.6% *	10.7% *	12.7%	34.2%	8.5% *	23.8%
South Atlantic:								
Delaware	26.8%	--	0.4% *	20.0% *	14.9%	34.6%	6.8% *	31.0%
District of Columbia	38.6%	--	--	29.5%	31.2%	48.4%	32.9%	39.8%
Florida	31.3%	--	36.4% *	10.7% *	12.7% *	40.2%	19.1%	33.4%
Georgia	22.6%	--	12.5% *	4.5% *	14.1% *	30.3%	10.0% *	24.5%
Maryland	22.2%	--	10.8% *	18.7% *	13.1% *	27.8% *	12.3% *	24.1%
North Carolina	24.6%	--	--	2.1% *	26.8% *	30.6%	8.9% *	27.6%
South Carolina	29.8%	--	--	11.4% *	29.8%	38.2%	12.1% *	33.5%
Virginia	30.8%	--	--	35.0%	18.4% *	36.5%	24.4%	32.0%
West Virginia	31.7%	0.0%	--	17.8% *	13.0% *	40.1%	24.3% *	33.0%
East South Central:								
Alabama	32.5%	20.5% *	--	19.7% *	15.7% *	42.8%	23.0%	35.3%
Kentucky	17.4%	--	--	13.9% *	13.6% *	20.9%	9.6% *	18.6%
Mississippi	28.1%	--	--	26.1% *	36.3%	27.5% *	34.1%	26.5%
Tennessee	31.6%	--	--	10.2% *	19.8% *	46.4%	8.4% *	35.8%
West South Central:								
Arkansas	17.4%	--	32.5% *	16.1% *	19.0% *	16.1%	22.1% *	16.3%
Louisiana	30.9%	--	--	49.9%	42.6%	22.0%	31.4%	30.8%
Oklahoma	20.0%	--	18.6% *	17.3% *	18.6% *	23.3%	12.8% *	21.7%
Texas	24.4%	17.4% *	9.9% *	6.2% *	16.1% *	33.9%	10.5% *	27.9%
Mountain:								
Arizona	21.4%	0.0%	6.9% *	11.8% *	16.2% *	27.4%	5.5% *	23.6%
Colorado	20.6%	--	2.3% *	15.7% *	7.7% *	30.5%	10.1% *	23.0%
Idaho	15.9%	--	14.5% *	7.2% *	11.6% *	21.8% *	11.8% *	17.2%
Montana	14.4%	5.5% *	12.4% *	15.6% *	14.3% *	16.7%	12.3% *	15.3%
Nevada	19.0%	--	16.6% *	23.6% *	9.5% *	22.9%	12.0% *	20.4%
New Mexico	17.4%	--	--	12.5% *	17.3% *	20.6%	12.7% *	18.3%
Utah	25.2%	--	--	34.0% *	22.1%	27.7%	12.6% *	26.9%
Wyoming	20.8%	--	--	8.6% *	29.8% *	21.6%	19.2% *	21.4%
Pacific:								
Alaska	26.8%	--	--	14.6% *	31.3%	29.8%	14.0% *	29.2%
California	12.4%	4.8% *	1.0% *	11.6%	15.6%	13.4% *	5.7%	13.7% *
Hawaii	17.6%	22.1% *	11.5% *	26.4%	15.1% *	16.0% *	18.6%	17.1%
Oregon	29.8%	0.0%	17.1% *	20.0% *	28.7%	38.7%	12.4% *	33.9%
Washington	23.0%	--	33.2% *	16.9% *	26.6%	23.5%	17.0% *	24.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.12.d Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.09%	2.70%	1.69%	1.09%	1.14%	2.15%	1.06%	1.35%
New England:								
Connecticut	4.32%	--	--	8.09% *	8.72% *	6.71%	3.38% *	5.06%
Maine	3.84%	--	0.00%	1.41% *	8.61% *	6.76% *	0.89% *	4.66%
Massachusetts	3.38%	0.00%	10.89% *	1.09% *	3.31%	5.14%	--	3.85%
New Hampshire	3.21%	--	1.71% *	--	7.74%	5.20%	1.86% *	4.02%
Rhode Island	4.40%	5.56% *	5.88% *	11.33% *	4.89% *	7.21%	2.94% *	5.44%
Vermont	4.61%	--	11.05% *	--	10.44%	4.94%	4.74% *	5.73%
Middle Atlantic:								
New Jersey	4.70%	--	--	6.88% *	4.94% *	6.97%	13.78% *	4.71%
New York	2.66%	13.26% *	8.07% *	6.76%	5.59%	3.66%	5.91%	2.96%
Pennsylvania	2.87%	8.30% *	11.02% *	3.93% *	6.63%	4.26%	5.47%	3.21%
East North Central:								
Illinois	4.07%	13.32%	8.60% *	7.97%	4.21%	6.93%	7.26%	4.70%
Indiana	4.83%	--	--	13.53% *	9.08% *	6.39%	7.95% *	5.24%
Michigan	4.55%	--	8.28% *	9.81% *	6.37%	6.95%	6.03% *	5.22%
Ohio	2.97%	0.00%	6.23% *	2.14% *	4.08%	4.59%	3.09% *	3.40%
Wisconsin	3.14%	--	--	7.04% *	5.93% *	4.89%	4.38% *	3.59%
West North Central:								
Iowa	3.86%	6.72% *	8.67% *	5.24% *	6.05% *	6.92%	5.28% *	4.46%
Kansas	5.26%	--	--	6.96% *	4.61%	9.35% *	10.52% *	5.88%
Minnesota	3.72%	--	--	4.19% *	4.65%	6.93%	6.39% *	4.27%
Missouri	3.71%	--	13.06% *	6.94% *	10.75% *	5.16%	5.64% *	4.39%
Nebraska	4.47%	--	0.00%	5.70% *	4.28% *	6.98%	5.94% *	4.98%
North Dakota	3.40%	--	9.88% *	1.13% *	6.07% *	6.49%	4.91% *	4.17%
South Dakota	2.77%	--	1.20% *	5.11% *	3.28%	5.10%	3.34% *	3.31%
South Atlantic:								
Delaware	5.25%	--	0.45% *	9.04% *	4.25%	7.92%	3.55% *	6.06%
District of Columbia	3.51%	--	--	6.66%	6.10%	5.34%	7.60%	3.89%
Florida	6.16%	--	13.62% *	4.12% *	4.57% *	8.84%	5.69%	7.05%
Georgia	3.65%	--	9.58% *	2.41% *	6.11% *	5.46%	5.11% *	4.17%
Maryland	5.32%	--	6.79% *	7.58% *	5.62% *	10.47% *	4.09% *	6.66%
North Carolina	5.04%	--	--	1.65% *	12.79% *	7.61%	4.37% *	5.99%
South Carolina	4.53%	--	--	5.78% *	7.89%	7.31%	4.99% *	5.30%
Virginia	4.02%	--	--	7.51%	6.04% *	6.05%	7.17%	4.59%
West Virginia	4.56%	0.00%	--	7.43% *	4.79% *	6.41%	9.04% *	5.10%
East South Central:								
Alabama	3.76%	8.91% *	--	9.33% *	4.91% *	6.00%	6.28%	4.53%
Kentucky	3.05%	--	--	6.56% *	6.39% *	4.26%	5.13% *	3.43%
Mississippi	5.55%	--	--	10.34% *	10.30%	9.37% *	9.48%	6.27%
Tennessee	4.92%	--	--	5.47% *	6.93% *	7.34%	4.60% *	5.68%
West South Central:								
Arkansas	3.26%	--	12.24% *	8.01% *	5.82% *	4.53%	7.40% *	3.58%
Louisiana	4.40%	--	--	12.69%	7.32%	5.92%	7.64%	5.24%
Oklahoma	2.91%	--	7.81% *	5.80% *	5.85% *	4.69%	4.33% *	3.48%
Texas	3.11%	9.88% *	4.94% *	2.71% *	5.35% *	4.79%	4.40% *	3.72%
Mountain:								
Arizona	3.64%	0.00%	4.92% *	5.19% *	7.82% *	5.61%	3.00% *	4.25%
Colorado	3.57%	--	2.36% *	7.18% *	2.98% *	6.21%	5.23% *	4.26%
Idaho	3.14%	--	9.62% *	3.51% *	5.66% *	6.58% *	4.94% *	3.98%
Montana	2.46%	5.39% *	8.64% *	6.35% *	4.65% *	3.82%	4.70% *	2.91%
Nevada	4.12%	--	8.95% *	7.92% *	4.25% *	6.82%	4.47% *	4.90%
New Mexico	2.99%	--	--	7.65% *	5.34% *	4.62%	7.06% *	3.27%
Utah	3.34%	--	--	11.90% *	6.50%	4.51%	5.37% *	3.73%
Wyoming	4.13%	--	--	5.75% *	11.64% *	6.39%	7.02% *	5.08%
Pacific:								
Alaska	3.85%	--	--	6.14% *	6.70%	6.56%	6.33% *	4.41%
California	3.25%	2.44% *	0.75% *	2.80%	3.12%	5.45% *	1.58%	4.20% *
Hawaii	2.95%	9.28% *	7.40% *	6.77%	4.59% *	5.43% *	4.76%	3.67%
Oregon	3.84%	0.00%	8.42% *	7.26% *	7.02%	6.24%	4.56% *	4.49%
Washington	3.87%	--	12.20% *	5.86% *	6.61%	6.70%	6.15% *	4.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.12.e Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 2024

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	4.6%	8.4%	5.3%	3.8%	5.6%	4.1%	5.9%	4.4%
New England:								
Connecticut	2.2% *	--	5.3% *	0.0%	2.7% *	1.9% *	3.9% *	1.9% *
Maine	4.5% *	0.0%	8.4% *	5.7% *	0.5% *	6.4% *	5.8% *	4.2% *
Massachusetts	3.7% *	--	--	--	8.2% *	1.3% *	9.3% *	2.8% *
New Hampshire	3.6%	--	1.6% *	0.3% *	1.3% *	6.3% *	1.2% *	4.2%
Rhode Island	5.7% *	19.1% *	5.2% *	2.3% *	15.3% *	1.4% *	7.9% *	5.1% *
Vermont	3.3% *	--	14.2% *	--	1.7% *	0.9% *	8.4% *	1.6% *
Middle Atlantic:								
New Jersey	15.6% *	0.0%	0.0%	7.2% *	46.0% *	--	6.9% *	17.1% *
New York	5.1%	5.3% *	7.1% *	5.9% *	--	4.8% *	7.4% *	4.6% *
Pennsylvania	4.1%	9.7% *	1.1% *	0.0%	4.2% *	5.1% *	--	4.3%
East North Central:								
Illinois	3.9%	8.0% *	6.8% *	--	1.9% *	4.1% *	5.6% *	3.5% *
Indiana	3.9% *	0.0%	1.3% *	2.4% *	8.0% *	3.0% *	0.7% *	4.3% *
Michigan	6.1%	--	15.1% *	--	10.4% *	3.5% *	12.6% *	4.9% *
Ohio	6.3%	--	5.7% *	10.3% *	4.8% *	5.5% *	8.0% *	6.0% *
Wisconsin	4.6% *	--	--	12.6% *	3.1% *	2.7% *	12.7% *	3.3%
West North Central:								
Iowa	7.0% *	13.8% *	0.0%	0.7% *	7.9% *	8.3% *	6.8% *	7.1% *
Kansas	5.6% *	--	--	7.2% *	6.3% *	2.8% *	13.4% *	3.9% *
Minnesota	6.7% *	--	2.1% *	--	2.7% *	9.3% *	6.8% *	6.7% *
Missouri	5.1%	--	10.8% *	1.4% *	--	5.0% *	7.7% *	4.5% *
Nebraska	1.2% *	--	0.0%	5.2% *	1.9% *	0.3% *	2.8% *	1.0% *
North Dakota	8.4%	--	24.3% *	9.5% *	8.9% *	3.4% *	15.6% *	6.3%
South Dakota	8.6% *	2.4% *	--	0.0%	7.6% *	14.3% *	2.4% *	10.5% *
South Atlantic:								
Delaware	8.2% *	--	0.0%	1.8% *	12.4% *	9.8% *	3.4% *	9.1% *
District of Columbia	6.6%	--	0.0%	11.7% *	7.4% *	4.5% *	8.5% *	6.1%
Florida	3.8% *	--	2.5% *	1.8% *	2.5% *	4.5% *	2.1% *	4.1% *
Georgia	2.3% *	0.0%	0.0%	2.1% *	6.5% *	1.2% *	1.9% *	2.4% *
Maryland	3.9% *	--	1.9% *	5.2% *	6.9% *	2.2% *	6.8% *	3.3% *
North Carolina	3.1% *	0.0%	0.0%	0.9% *	1.5% *	4.7% *	0.0%	3.7% *
South Carolina	1.5% *	0.0%	0.0%	0.0%	2.1% *	1.9% *	0.0%	1.8% *
Virginia	3.2% *	--	--	7.3% *	--	1.1% *	6.7% *	2.5% *
West Virginia	4.6% *	0.0%	--	0.0%	1.2% *	6.0% *	5.1% *	4.6% *
East South Central:								
Alabama	5.4%	14.1% *	--	9.7% *	5.1% *	2.5% *	11.5% *	3.7% *
Kentucky	6.4% *	--	3.0% *	--	--	6.9% *	8.6% *	6.1% *
Mississippi	3.0% *	--	--	0.0%	5.5% *	0.9% *	6.8% *	2.0% *
Tennessee	0.8% *	0.0%	0.0%	0.0%	0.1% *	1.5% *	0.0%	1.0% *
West South Central:								
Arkansas	6.0% *	0.0%	16.3% *	0.0%	--	6.8% *	6.2% *	5.9% *
Louisiana	4.1% *	--	--	1.9% *	--	1.2% *	10.2% *	2.3% *
Oklahoma	3.9% *	--	9.6% *	2.9% *	5.1% *	2.1% *	6.4% *	3.3% *
Texas	2.5%	0.9% *	7.0% *	1.3% *	3.8% *	2.0% *	3.1% *	2.3%
Mountain:								
Arizona	3.0% *	--	0.0%	1.6% *	2.4% *	3.5% *	3.2% *	2.9% *
Colorado	5.1% *	--	0.0%	--	8.0% *	5.1% *	--	5.4% *
Idaho	3.9% *	--	0.0%	0.0%	--	5.5% *	1.5% *	4.7% *
Montana	1.9% *	0.0%	13.1% *	1.5% *	1.7% *	0.0%	--	0.7% *
Nevada	5.3% *	0.0%	6.0% *	18.9% *	--	3.4% *	12.7% *	3.8% *
New Mexico	8.5% *	--	--	5.4% *	10.9% *	2.3% *	23.8% *	5.8% *
Utah	1.2% *	0.0%	--	1.5% *	1.1% *	0.5% *	5.3% *	0.6% *
Wyoming	4.3% *	0.0%	0.0%	6.1% *	--	--	0.8% *	5.8% *
Pacific:								
Alaska	1.4% *	0.0%	--	5.8% *	0.0%	0.3% *	6.4% *	0.5% *
California	5.1% *	13.3% *	1.7% *	4.0% *	4.2% *	5.1% *	6.7% *	4.8% *
Hawaii	27.3%	27.5% *	28.5% *	16.3% *	13.0% *	40.6%	21.0%	30.0%
Oregon	2.4% *	1.6% *	0.0%	5.7% *	0.0%	3.6% *	0.4% *	2.9% *
Washington	4.8% *	13.6% *	6.9% *	5.1% *	0.7% *	5.4% *	10.0% *	3.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.12.e Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	1.48%	0.82%	0.54%	1.03%	0.46%	0.59%	0.41%
New England:								
Connecticut	0.79% *	--	4.46% *	0.00%	1.76% *	1.11% *	2.46% *	0.82% *
Maine	1.86% *	0.00%	5.62% *	3.47% *	0.28% *	3.87% *	3.23% *	2.14% *
Massachusetts	1.30% *	--	--	--	5.01% *	0.72% *	4.67% *	1.28% *
New Hampshire	0.99%	--	1.27% *	0.31% *	0.66% *	2.05% *	0.73% *	1.23%
Rhode Island	1.82% *	9.41% *	3.66% *	2.29% *	7.74% *	0.97% *	3.25% *	2.13% *
Vermont	1.10% *	--	7.98% *	--	1.18% *	0.88% *	3.73% *	0.81% *
Middle Atlantic:								
New Jersey	7.03% *	0.00%	0.00%	5.19% *	16.98% *	--	4.98% *	8.09% *
New York	1.24%	2.83% *	4.03% *	2.56% *	--	1.76% *	2.35% *	1.43% *
Pennsylvania	1.07%	8.98% *	1.12% *	0.00%	2.22% *	1.70% *	--	1.19%
East North Central:								
Illinois	1.11%	6.57% *	4.33% *	--	1.16% *	1.73% *	2.80% *	1.19% *
Indiana	1.39% *	0.00%	1.35% *	2.21% *	4.26% *	1.69% *	0.53% *	1.56% *
Michigan	1.76%	--	9.32% *	--	5.30% *	1.60% *	5.69% *	1.79% *
Ohio	1.74%	--	5.57% *	7.37% *	2.15% *	2.28% *	4.00% *	1.93% *
Wisconsin	1.43% *	--	--	7.36% *	1.72% *	1.02% *	7.72% *	0.89%
West North Central:								
Iowa	2.17% *	6.97% *	0.00%	0.54% *	3.94% *	4.24% *	2.85% *	2.56% *
Kansas	1.71% *	--	--	5.30% *	3.39% *	1.54% *	5.54% *	1.54% *
Minnesota	2.81% *	--	2.22% *	--	1.68% *	5.08% *	4.07% *	3.20% *
Missouri	1.37%	--	7.90% *	1.09% *	--	1.96% *	3.82% *	1.43% *
Nebraska	0.48% *	--	0.00%	2.78% *	1.46% *	0.17% *	1.84% *	0.48% *
North Dakota	1.97%	--	13.47% *	4.50% *	3.15% *	1.59% *	6.18% *	1.68%
South Dakota	3.05% *	2.46% *	--	0.00%	3.46% *	6.76% *	1.27% *	3.88% *
South Atlantic:								
Delaware	2.51% *	--	0.00%	1.82% *	6.46% *	3.98% *	2.20% *	3.03% *
District of Columbia	1.59%	--	0.00%	5.79% *	3.26% *	1.79% *	3.53% *	1.79%
Florida	1.36% *	--	1.57% *	1.09% *	1.60% *	2.06% *	1.12% *	1.58% *
Georgia	0.93% *	0.00%	0.00%	1.26% *	3.29% *	0.53% *	1.05% *	1.06% *
Maryland	1.39% *	--	1.92% *	2.96% *	3.97% *	1.50% *	3.13% *	1.48% *
North Carolina	1.32% *	0.00%	0.00%	0.78% *	1.55% *	2.27% *	0.00%	1.58% *
South Carolina	0.55% *	0.00%	0.00%	0.00%	1.12% *	0.93% *	0.00%	0.67% *
Virginia	1.10% *	--	--	5.53% *	--	0.64% *	3.18% *	1.16% *
West Virginia	1.41% *	0.00%	--	0.00%	1.04% *	2.07% *	4.03% *	1.50% *
East South Central:								
Alabama	1.47%	8.20% *	--	5.01% *	3.80% *	0.88% *	4.82% *	1.25% *
Kentucky	2.12% *	--	2.30% *	--	--	2.98% *	6.81% *	2.19% *
Mississippi	1.15% *	--	--	0.00%	3.57% *	0.58% *	3.90% *	1.00% *
Tennessee	0.41% *	0.00%	0.00%	0.00%	0.14% *	0.75% *	0.00%	0.49% *
West South Central:								
Arkansas	2.29% *	0.00%	8.96% *	0.00%	--	3.58% *	3.56% *	2.71% *
Louisiana	1.47% *	--	--	1.39% *	--	0.68% *	5.25% *	1.00% *
Oklahoma	1.24% *	--	5.94% *	2.11% *	3.12% *	1.00% *	3.23% *	1.34% *
Texas	0.62%	0.95% *	4.84% *	1.03% *	1.73% *	0.75% *	1.59% *	0.66%
Mountain:								
Arizona	0.96% *	--	0.00%	1.61% *	1.78% *	1.44% *	2.29% *	1.05% *
Colorado	1.83% *	--	0.00%	--	6.11% *	2.10% *	--	2.18% *
Idaho	1.52% *	--	0.00%	0.00%	--	2.86% *	1.46% *	2.00% *
Montana	0.89% *	0.00%	9.00% *	1.16% *	1.17% *	0.00%	--	0.40% *
Nevada	2.09% *	0.00%	4.68% *	13.91% *	--	1.63% *	9.26% *	1.45% *
New Mexico	3.97% *	--	--	4.88% *	9.32% *	1.13% *	14.95% *	3.57% *
Utah	0.50% *	0.00%	--	1.60% *	0.72% *	0.32% *	3.19% *	0.31% *
Wyoming	1.46% *	0.00%	0.00%	3.58% *	--	--	0.80% *	2.09% *
Pacific:								
Alaska	0.71% *	0.00%	--	3.73% *	0.00%	0.26% *	4.20% *	0.37% *
California	1.63% *	6.36% *	0.99% *	1.43% *	2.19% *	2.46% *	2.41% *	1.82% *
Hawaii	3.98%	8.59% *	8.77% *	6.55% *	6.33% *	6.96%	4.74%	5.32%
Oregon	1.11% *	1.66% *	0.00%	4.49% *	0.00%	2.07% *	0.38% *	1.37% *
Washington	1.77% *	8.26% *	4.63% *	4.67% *	0.39% *	3.09% *	4.36% *	1.87% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.13 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2024

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	25.5%	6.4%	7.0%	17.5%	27.3%	30.4%	9.7%	28.7%
New England:								
Connecticut	37.7%	--	--	43.6% *	45.1%	39.7%	9.2% *	43.0%
Maine	40.1%	--	0.0%	35.0%	39.2%	53.2%	9.5% *	46.6%
Massachusetts	34.8%	--	29.6% *	33.0% *	29.3%	39.6%	22.9%	36.7%
New Hampshire	36.3%	0.0%	21.0% *	46.5%	32.8%	40.2%	26.4%	39.0%
Rhode Island	27.2%	10.7% *	16.7% *	25.7% *	28.2% *	31.4%	21.8%	28.7%
Vermont	36.3%	--	22.8% *	46.7%	31.2%	43.7%	22.6%	40.7%
Middle Atlantic:								
New Jersey	20.9%	0.0%	--	7.9% *	15.5% *	30.4%	8.9% *	23.0%
New York	24.9%	1.4% *	6.1% *	20.4%	30.3%	27.9%	10.3% *	28.0%
Pennsylvania	28.3%	2.3% *	6.4% *	17.6% *	40.2%	30.6%	5.7% *	32.6%
East North Central:								
Illinois	23.1%	0.0%	13.2% *	14.2% *	12.3%	35.1%	12.0% *	25.5%
Indiana	27.0%	0.0%	--	25.2% *	30.8%	28.3%	9.2% *	29.1%
Michigan	21.8%	0.0%	0.9% *	21.9% *	24.3%	24.7%	6.4% *	24.6%
Ohio	27.1%	--	28.4% *	24.5% *	37.4%	23.0%	31.5%	26.3%
Wisconsin	31.7%	--	--	15.8% *	46.1%	32.0%	16.6% *	34.3%
West North Central:								
Iowa	19.2%	6.2% *	10.0% *	8.8% *	23.1%	23.8%	9.6% *	21.2%
Kansas	34.6%	--	--	30.4% *	16.9%	49.2%	17.2% *	38.4%
Minnesota	41.3%	--	--	37.4%	38.7%	45.1%	27.6%	43.6%
Missouri	26.8%	--	6.5% *	23.1% *	15.6% *	36.4%	13.7% *	30.0%
Nebraska	45.5%	--	--	35.0%	41.8%	50.9%	26.2% *	48.0%
North Dakota	39.0%	--	23.9% *	30.3%	43.5%	46.9%	28.2%	42.2%
South Dakota	26.3%	--	12.8% *	26.8% *	28.5%	29.9%	17.8% *	28.7%
South Atlantic:								
Delaware	25.4%	0.0%	--	11.3% *	21.7% *	30.8%	19.2% *	26.7%
District of Columbia	19.3%	0.0%	0.0%	7.1% *	19.1% *	27.3%	--	22.6%
Florida	27.4%	--	2.3% *	6.3% *	31.7% *	32.9%	6.0% *	31.0%
Georgia	33.4%	0.0%	10.0% *	36.7% *	43.2%	32.5%	14.6% *	36.2%
Maryland	39.5% *	--	19.7% *	20.2% *	14.4% *	56.6%	19.5% *	43.4% *
North Carolina	28.6%	0.0%	0.0%	26.5% *	23.7% *	34.4%	13.2% *	31.5%
South Carolina	25.0%	--	--	12.7% *	13.3% *	36.0%	8.1% *	28.5%
Virginia	27.6%	--	0.0%	15.2% *	36.5% *	31.9%	7.4% *	31.4%
West Virginia	27.1%	0.0%	--	20.6% *	21.1% *	33.9%	3.2% *	31.2%
East South Central:								
Alabama	20.4%	0.0%	0.0%	--	8.3% *	34.2%	2.2% *	25.6%
Kentucky	37.3%	--	--	19.8% *	32.2%	46.8%	11.0% *	41.6%
Mississippi	23.9% *	0.0%	--	7.9% *	21.5% *	35.7% *	1.3% *	29.6% *
Tennessee	26.9%	--	--	15.8% *	44.0%	27.0%	12.0% *	29.6%
West South Central:								
Arkansas	35.3%	0.0%	2.1% *	7.4% *	13.6% *	53.9%	2.1% *	43.3%
Louisiana	22.3%	0.0%	--	2.2% *	16.3% *	34.6%	9.6% *	26.1%
Oklahoma	23.6%	--	0.0%	13.1% *	41.0%	21.9%	5.7% *	27.9%
Texas	23.8%	11.5% *	--	15.2% *	19.6%	31.1%	6.8% *	28.1%
Mountain:								
Arizona	27.9%	0.0%	2.2% *	33.3% *	39.6%	26.5%	17.8% *	29.3%
Colorado	32.0%	--	0.0%	30.8% *	43.7%	34.4%	6.1% *	38.1%
Idaho	27.4%	--	--	29.7% *	28.6% *	30.9%	17.8% *	30.5%
Montana	35.5%	28.4% *	7.8% *	16.1% *	39.2%	56.2%	21.4%	41.6%
Nevada	17.5%	--	1.3% *	0.5% *	24.7% *	21.2% *	1.3% *	20.9%
New Mexico	30.1%	0.0%	--	9.7% *	41.3%	33.8%	--	34.6%
Utah	45.0%	--	1.6% *	35.5% *	48.5%	50.4%	11.8% *	49.5%
Wyoming	32.4%	--	2.0% *	16.0% *	37.0% *	52.4%	17.1% *	39.2%
Pacific:								
Alaska	22.7%	--	0.0%	19.8% *	16.8%	29.5%	11.1% *	24.8%
California	14.5%	2.1% *	0.0%	4.5% *	17.1%	18.2% *	1.6% *	17.0%
Hawaii	6.8%	--	0.0%	--	6.4% *	10.8% *	3.9% *	8.0%
Oregon	18.4%	29.6% *	0.0%	9.8% *	18.5%	23.6%	8.5% *	20.8%
Washington	18.0%	6.7% *	0.0%	23.0% *	18.9% *	20.3%	2.3% *	22.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.13 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.09%	1.52%	1.13%	1.24%	1.44%	2.09%	0.77%	1.39%
New England:								
Connecticut	5.26%	--	--	16.99% *	10.55%	6.65%	3.61% *	5.89%
Maine	4.92%	--	0.00%	9.96%	7.67%	8.04%	4.46% *	5.58%
Massachusetts	5.16%	--	13.21% *	11.06% *	7.13%	7.47%	6.77%	5.80%
New Hampshire	3.52%	0.00%	9.98% *	9.21%	7.05%	5.05%	7.35%	4.00%
Rhode Island	4.16%	6.65% *	7.89% *	9.31% *	9.89% *	6.54%	5.42%	5.04%
Vermont	4.32%	--	9.20% *	7.91%	8.00%	7.43%	5.24%	5.40%
Middle Atlantic:								
New Jersey	4.20%	0.00%	--	5.32% *	7.55% *	6.37%	5.48% *	4.86%
New York	2.26%	1.47% *	5.95% *	5.55%	5.22%	3.21%	3.79% *	2.63%
Pennsylvania	3.79%	2.29% *	5.09% *	7.01% *	8.05%	5.80%	2.67% *	4.46%
East North Central:								
Illinois	3.44%	0.00%	8.02% *	5.05% *	3.21%	5.94%	3.88% *	4.07%
Indiana	3.67%	0.00%	--	11.24% *	8.76%	4.30%	7.87% *	4.01%
Michigan	3.31%	0.00%	0.96% *	8.70% *	5.85%	5.13%	3.96% *	3.87%
Ohio	2.95%	--	11.68% *	7.40% *	7.03%	3.82%	7.41%	3.23%
Wisconsin	4.12%	--	--	5.39% *	7.39%	6.65%	5.95% *	4.68%
West North Central:								
Iowa	2.47%	4.61% *	6.21% *	3.48% *	4.51%	4.70%	3.44% *	2.91%
Kansas	8.84%	--	--	10.46% *	4.09%	13.46%	6.59% *	10.10%
Minnesota	7.11%	--	--	9.32%	6.08%	11.88%	7.54%	7.97%
Missouri	3.15%	--	5.34% *	7.91% *	6.51% *	4.43%	4.74% *	3.68%
Nebraska	5.25%	--	--	8.70%	9.49%	7.44%	7.97% *	5.71%
North Dakota	3.50%	--	10.59% *	6.85%	7.88%	5.53%	6.49%	4.09%
South Dakota	3.14%	--	9.14% *	8.73% *	7.03%	4.17%	6.50% *	3.60%
South Atlantic:								
Delaware	3.69%	0.00%	--	5.74% *	7.10% *	5.23%	8.00% *	4.13%
District of Columbia	2.69%	0.00%	0.00%	3.57% *	6.35% *	4.03%	--	3.21%
Florida	4.98%	--	2.33% *	3.72% *	11.19% *	7.18%	3.18% *	5.76%
Georgia	4.60%	0.00%	9.55% *	12.22% *	10.55%	5.80%	6.48% *	5.10%
Maryland	12.03% *	--	11.27% *	8.10% *	4.96% *	15.36%	6.23% *	13.51% *
North Carolina	4.21%	0.00%	0.00%	8.00% *	7.70% *	5.89%	5.32% *	4.74%
South Carolina	4.25%	--	--	8.69% *	4.20% *	6.36%	4.91% *	4.81%
Virginia	4.02%	--	0.00%	5.29% *	13.30% *	5.21%	3.26% *	4.70%
West Virginia	4.14%	0.00%	--	8.95% *	6.90% *	5.81%	2.35% *	4.69%
East South Central:								
Alabama	4.34%	0.00%	0.00%	--	6.77% *	6.89%	1.72% *	5.37%
Kentucky	3.72%	--	--	10.77% *	7.70%	4.86%	4.42% *	4.12%
Mississippi	9.01% *	0.00%	--	6.02% *	9.99% *	15.41% *	1.33% *	10.60% *
Tennessee	4.81%	--	--	6.22% *	13.01%	6.31%	5.00% *	5.57%
West South Central:								
Arkansas	6.44%	0.00%	2.17% *	5.87% *	4.16% *	8.40%	1.23% *	7.23%
Louisiana	4.95%	0.00%	--	1.52% *	4.93% *	8.27%	5.81% *	5.87%
Oklahoma	5.00%	--	0.00%	5.56% *	12.08%	4.07%	2.24% *	5.90%
Texas	3.08%	8.44% *	--	6.09% *	5.66%	4.66%	3.68% *	3.70%
Mountain:								
Arizona	5.47%	0.00%	2.31% *	10.46% *	11.46%	7.56%	6.52% *	6.19%
Colorado	4.43%	--	0.00%	9.40% *	7.16%	7.07%	3.31% *	5.11%
Idaho	5.00%	--	--	11.24% *	8.87% *	8.28%	5.66% *	6.06%
Montana	4.39%	11.96% *	7.33% *	5.63% *	6.74%	8.61%	6.07%	5.48%
Nevada	4.18%	--	1.32% *	0.52% *	8.12% *	6.48% *	1.03% *	4.94%
New Mexico	4.23%	0.00%	--	5.08% *	9.10%	5.92%	--	4.78%
Utah	7.13%	--	1.62% *	12.55% *	8.29%	10.33%	7.42% *	7.25%
Wyoming	4.20%	--	2.03% *	7.22% *	11.32% *	6.83%	6.68% *	5.24%
Pacific:								
Alaska	3.32%	--	0.00%	6.79% *	4.86%	5.80%	5.50% *	3.80%
California	3.40%	1.67% *	0.00%	1.46% *	3.14%	6.56% *	0.80% *	4.63%
Hawaii	1.79%	--	0.00%	--	3.41% *	3.88% *	2.43% *	2.39%
Oregon	2.58%	13.36% *	0.00%	6.01% *	4.51%	4.40%	3.64% *	3.08%
Washington	3.36%	6.59% *	0.00%	8.59% *	6.66% *	5.69%	1.76% *	4.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.14 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2024

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	26.4%	45.5%	47.6%	42.3%	30.4%	17.2%	46.2%	22.4%
New England:								
Connecticut	24.3%	--	70.3%	39.3% *	17.6% *	12.6%	67.9%	16.2%
Maine	30.1%	--	88.7%	46.7%	36.7%	6.3% *	70.9%	21.5%
Massachusetts	20.6%	--	27.8% *	29.4% *	22.4%	14.4% *	44.8%	16.7% *
New Hampshire	28.3%	76.3%	69.5%	41.3%	29.7%	12.4%	61.9%	19.3%
Rhode Island	24.4%	47.3%	40.6%	46.3%	22.8% *	10.8% *	45.2%	18.8%
Vermont	23.0%	--	29.4% *	29.3%	23.7%	10.5% *	38.0%	18.3%
Middle Atlantic:								
New Jersey	16.8%	--	--	32.4% *	14.2% *	13.5%	21.8% *	15.9%
New York	20.2%	31.2% *	46.8%	34.9%	19.6%	12.4%	39.4%	16.1%
Pennsylvania	24.7%	44.8%	36.3% *	41.3%	15.2%	21.5%	40.2%	21.8%
East North Central:								
Illinois	19.7%	31.6% *	28.1% *	19.9%	22.9%	15.7%	22.7%	19.0%
Indiana	24.5%	--	85.0%	28.8% *	26.9%	18.2%	56.1%	20.8%
Michigan	26.4%	--	30.7% *	28.1% *	23.7%	25.3%	31.8%	25.4%
Ohio	29.6%	--	41.5%	54.2%	38.8%	19.0%	44.5%	27.0%
Wisconsin	24.8%	--	--	44.7%	24.0%	16.5%	42.1%	21.8%
West North Central:								
Iowa	34.8%	60.2%	60.8%	61.3%	37.4%	14.5%	53.3%	31.0%
Kansas	25.1%	--	--	36.5%	45.5%	12.3% *	29.1%	24.3%
Minnesota	22.4%	--	--	48.8%	29.9%	10.7% *	45.0%	18.6%
Missouri	33.6%	--	44.1% *	52.0%	37.6%	22.9%	48.4%	30.0%
Nebraska	22.1%	--	--	36.8%	35.3%	13.0%	35.3%	20.4%
North Dakota	25.3%	--	30.4% *	31.9%	21.0%	21.9%	33.0%	23.0%
South Dakota	39.5%	--	68.5%	60.1%	46.0%	19.5%	59.5%	33.7%
South Atlantic:								
Delaware	29.7%	--	--	43.6%	39.0%	20.5% *	49.5%	25.7%
District of Columbia	16.4%	--	--	17.3% *	15.9%	14.0%	23.2%	14.9%
Florida	28.6%	--	37.7% *	63.1%	45.0%	15.9%	57.4%	23.7%
Georgia	32.4%	--	68.6%	43.0%	28.7%	26.7%	65.3%	27.5%
Maryland	18.5%	--	34.6% *	29.8% *	32.6% *	7.3% *	39.1%	14.5% *
North Carolina	38.7%	--	81.2%	68.8%	43.5%	24.0%	76.9%	31.6%
South Carolina	35.7%	76.0%	82.9%	66.6%	43.9%	16.3%	76.1%	27.3%
Virginia	24.1%	--	--	35.7%	30.4% *	16.3% *	39.1%	21.3%
West Virginia	24.5%	--	--	31.0% *	61.0%	11.9%	47.8%	20.6%
East South Central:								
Alabama	27.2%	34.4% *	--	46.6%	51.6%	13.0%	38.7%	23.9%
Kentucky	26.4%	--	--	38.2% *	32.8%	17.5%	47.9%	22.9%
Mississippi	25.5%	--	--	41.1%	19.2% *	16.9% *	35.4%	23.0%
Tennessee	31.8%	--	77.8%	63.6%	24.1% *	18.9%	65.1%	25.7%
West South Central:								
Arkansas	27.8%	--	46.6%	36.3% *	44.5%	18.0%	38.1%	25.3%
Louisiana	26.7%	--	--	42.9%	26.8%	22.7%	30.7%	25.5%
Oklahoma	39.0%	--	65.7%	38.9%	26.1%	40.1%	64.4%	32.9%
Texas	37.8%	56.2%	68.9%	58.0%	49.9%	23.1%	63.1%	31.5%
Mountain:								
Arizona	41.9%	--	83.8%	45.4%	37.7%	37.1%	62.9%	38.9%
Colorado	33.9%	--	91.1%	43.5%	32.1%	22.1%	69.5%	25.6%
Idaho	39.4%	--	58.4%	56.3%	40.2% *	28.0%	56.4%	33.9%
Montana	31.5%	49.3%	58.5%	52.7%	16.2% *	13.9% *	49.7%	23.6%
Nevada	43.3%	--	29.8% *	42.9%	55.1%	39.4%	43.3%	43.3%
New Mexico	27.1%	--	--	61.7%	22.1%	20.3%	39.2%	25.0%
Utah	18.7%	--	--	22.3% *	16.2% *	15.1% *	45.7%	15.1%
Wyoming	27.2%	--	--	48.0%	22.7%	11.7%	37.1%	22.9%
Pacific:								
Alaska	26.2%	--	--	46.7%	33.7%	17.9%	30.1% *	25.5%
California	15.3%	28.2%	40.3% *	28.6%	21.5%	8.1% *	31.4%	12.2% *
Hawaii	11.6%	--	19.2% *	13.6% *	7.8% *	12.2% *	15.8% *	9.8% *
Oregon	30.1%	41.7% *	73.6%	36.2%	33.1%	16.1%	62.2%	22.4%
Washington	26.8%	65.5%	17.7% *	39.2%	38.4%	15.7% *	41.9%	22.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.14%	2.94%	2.58%	1.62%	1.66%	1.39%	1.47%	1.20%
New England:								
Connecticut	3.29%	--	14.78%	13.11% *	5.42% *	3.71%	8.20%	2.95%
Maine	3.98%	--	6.18%	10.75%	8.50%	2.39% *	7.01%	4.08%
Massachusetts	4.78%	--	12.10% *	9.21% *	6.66%	6.87% *	9.75%	5.23% *
New Hampshire	2.91%	12.04%	10.41%	8.41%	6.40%	2.78%	7.37%	2.88%
Rhode Island	3.68%	13.19%	11.23%	11.16%	8.23% *	4.26% *	7.37%	4.16%
Vermont	3.11%	--	10.40% *	6.97%	6.03%	3.75% *	6.65%	3.34%
Middle Atlantic:								
New Jersey	3.08%	--	--	10.95% *	6.48% *	3.31%	7.92% *	3.33%
New York	2.19%	10.26% *	12.15%	7.07%	5.03%	1.83%	6.44%	2.19%
Pennsylvania	3.48%	12.17%	11.41% *	8.44%	3.81%	5.92%	6.52%	4.05%
East North Central:								
Illinois	2.36%	9.84% *	10.25% *	4.94%	5.20%	3.35%	4.63%	2.69%
Indiana	3.67%	--	10.76%	9.07% *	6.36%	5.15%	9.65%	3.79%
Michigan	4.43%	--	11.25% *	8.44% *	5.08%	6.96%	8.58%	5.00%
Ohio	3.24%	--	10.79%	8.75%	6.69%	3.87%	7.45%	3.52%
Wisconsin	2.97%	--	--	8.50%	6.32%	3.63%	7.74%	3.17%
West North Central:								
Iowa	3.39%	12.41%	12.96%	7.95%	5.93%	3.65%	7.63%	3.68%
Kansas	4.58%	--	--	9.25%	5.97%	4.52% *	7.92%	5.20%
Minnesota	3.91%	--	--	9.60%	6.13%	4.42% *	8.45%	4.06%
Missouri	3.52%	--	13.79% *	8.66%	11.06%	4.03%	7.90%	3.92%
Nebraska	3.22%	--	--	7.72%	8.43%	3.12%	8.87%	3.39%
North Dakota	3.26%	--	10.81% *	7.80%	5.55%	5.04%	7.26%	3.64%
South Dakota	3.47%	--	10.95%	8.76%	7.57%	3.94%	7.56%	3.79%
South Atlantic:								
Delaware	5.66%	--	--	9.92%	11.03%	8.21% *	9.59%	6.48%
District of Columbia	2.53%	--	--	5.82% *	3.60%	4.09%	6.68%	2.72%
Florida	3.95%	--	12.95% *	7.57%	10.70%	4.04%	7.38%	4.15%
Georgia	3.95%	--	11.52%	10.05%	8.28%	5.42%	7.60%	4.30%
Maryland	4.57%	--	12.59% *	9.20% *	10.74% *	2.89% *	7.44%	4.61% *
North Carolina	4.10%	--	12.49%	8.41%	12.93%	4.17%	6.85%	4.64%
South Carolina	4.02%	13.74%	10.05%	10.55%	7.73%	3.18%	7.66%	3.70%
Virginia	4.78%	--	--	8.20%	10.86% *	7.22% *	8.32%	5.55%
West Virginia	3.24%	--	--	9.47% *	8.77%	2.66%	9.26%	3.27%
East South Central:								
Alabama	3.72%	11.44% *	--	11.90%	10.44%	3.34%	7.99%	4.15%
Kentucky	3.69%	--	--	11.65% *	9.55%	3.54%	10.24%	3.90%
Mississippi	5.27%	--	--	10.88%	6.86% *	7.63% *	8.83%	6.00%
Tennessee	4.07%	--	9.17%	10.19%	7.56% *	4.63%	7.94%	4.42%
West South Central:								
Arkansas	3.97%	--	12.92%	11.17% *	8.07%	4.66%	8.25%	4.38%
Louisiana	3.01%	--	--	11.91%	6.01%	3.88%	7.18%	3.29%
Oklahoma	4.07%	--	10.16%	7.31%	6.91%	6.11%	6.68%	4.42%
Texas	4.08%	11.29%	9.78%	8.27%	10.57%	4.83%	6.72%	4.84%
Mountain:								
Arizona	6.56%	--	8.64%	11.13%	7.57%	10.64%	8.46%	7.52%
Colorado	3.01%	--	6.45%	9.59%	6.52%	3.66%	7.21%	2.99%
Idaho	4.35%	--	12.82%	11.68%	13.75% *	5.22%	7.94%	5.25%
Montana	3.99%	13.90%	13.31%	9.34%	5.76% *	5.11% *	7.89%	4.60%
Nevada	5.07%	--	12.40% *	9.64%	8.65%	7.86%	7.90%	5.91%
New Mexico	3.87%	--	--	10.21%	6.22%	5.58%	10.53%	4.20%
Utah	4.63%	--	--	8.38% *	5.65% *	6.48% *	9.21%	4.47%
Wyoming	3.69%	--	--	9.87%	6.73%	2.91%	8.28%	3.96%
Pacific:								
Alaska	3.39%	--	--	10.08%	7.44%	4.35%	9.10% *	3.68%
California	3.98%	6.68%	12.92% *	4.90%	3.76%	3.35% *	5.52%	3.75% *
Hawaii	2.56%	--	8.58% *	5.74% *	3.42% *	4.77% *	4.82% *	2.99% *
Oregon	3.49%	14.14% *	9.71%	9.39%	6.62%	4.08%	6.81%	3.65%
Washington	4.88%	10.21%	7.41% *	9.19%	8.19%	7.53% *	6.40%	5.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2024

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	51.7%	49.9%	57.0%	60.7%	53.7%	49.4%	55.9%	51.1%
New England:								
Connecticut	70.5%	--	84.4%	82.4%	81.2%	61.3%	89.8%	67.5%
Maine	69.8%	--	--	67.1%	84.9%	62.8%	71.9%	69.3%
Massachusetts	59.9%	92.9%	87.4%	74.2%	44.7%	57.2%	84.2%	55.7%
New Hampshire	59.4%	--	89.1%	90.8%	57.5%	51.5%	89.6%	54.3%
Rhode Island	50.4%	--	--	78.2%	52.2%	36.9%	69.2%	46.2%
Vermont	61.2%	--	73.9%	67.9%	61.1%	55.9%	64.3%	60.4%
Middle Atlantic:								
New Jersey	36.4%	--	--	52.2%	16.9% *	45.9%	49.8% *	35.2%
New York	38.9%	--	19.9% *	48.7%	43.2%	36.6%	35.8%	39.3%
Pennsylvania	52.6%	--	43.9% *	50.7%	54.4%	54.9%	39.8%	54.4%
East North Central:								
Illinois	46.7%	32.1% *	60.7%	56.4%	39.9%	50.0%	42.3%	47.7%
Indiana	52.8%	--	100.0%	59.2%	53.6%	48.0%	69.2%	50.8%
Michigan	48.8%	--	--	62.4%	46.7%	45.0%	62.1%	46.7%
Ohio	49.3%	--	--	40.0% *	78.8%	39.9%	60.6%	47.5%
Wisconsin	61.2%	100.0%	--	43.9%	62.7%	61.9%	62.1%	61.1%
West North Central:								
Iowa	49.6%	75.5%	--	65.3%	45.6%	42.8%	67.9%	45.8%
Kansas	58.3%	--	--	61.7%	70.6%	52.3%	51.8%	59.6%
Minnesota	58.9%	--	--	85.7%	54.2%	56.9%	64.5%	58.2%
Missouri	60.0%	--	--	81.0%	25.8% *	67.6%	69.9%	57.9%
Nebraska	67.2%	--	--	87.7%	64.6%	63.4%	76.0%	66.2%
North Dakota	63.8%	--	74.1%	58.2%	65.5%	62.9%	69.2%	62.3%
South Dakota	53.1%	--	71.8%	52.5% *	69.4%	40.1%	70.1%	47.9%
South Atlantic:								
Delaware	44.3%	--	--	51.7% *	53.5%	38.4%	75.7%	40.8%
District of Columbia	40.1%	--	--	24.9%	31.5%	48.3%	38.8% *	40.4%
Florida	52.2%	--	--	61.9%	71.3%	48.8%	46.8%	52.7%
Georgia	61.1%	--	77.8%	88.7%	63.6%	56.1%	80.2%	59.3%
Maryland	55.8%	73.1%	--	47.4%	30.2% *	65.7%	60.7%	54.8%
North Carolina	67.9%	--	100.0%	98.8%	81.0%	60.4%	77.4%	66.9%
South Carolina	53.1%	--	91.3%	72.6%	47.7%	48.6%	75.2%	49.7%
Virginia	56.1%	--	86.1%	40.4%	55.2% *	57.3%	57.2%	56.0%
West Virginia	46.4%	100.0%	--	60.2%	48.6%	43.4%	47.7%	46.3%
East South Central:								
Alabama	36.8%	--	--	49.4%	30.7% *	41.5%	25.1% *	38.8%
Kentucky	62.9%	--	--	56.5%	64.0%	64.1%	55.1%	64.1%
Mississippi	51.0%	--	--	66.4%	26.1% *	59.5%	47.5%	51.4%
Tennessee	59.8%	--	--	91.9%	58.4%	52.6%	84.3%	58.2%
West South Central:								
Arkansas	68.0%	100.0%	--	48.0%	56.1%	72.2%	56.4%	69.3%
Louisiana	46.6%	--	--	41.4% *	54.2%	43.3%	48.0%	46.3%
Oklahoma	58.9%	--	--	52.7%	62.1%	60.3%	55.8%	59.5%
Texas	58.2%	--	71.4%	79.4%	65.6%	52.9%	66.1%	57.3%
Mountain:								
Arizona	70.8%	--	92.6%	65.0%	71.2%	72.4%	61.1%	72.0%
Colorado	70.5%	93.6%	94.6%	83.0%	83.7%	56.9%	90.9%	65.9%
Idaho	54.8%	--	--	76.2%	58.0%	42.9%	71.1%	51.0%
Montana	74.4%	--	100.0%	71.2%	63.1%	75.0%	84.8%	71.4%
Nevada	66.4%	--	--	48.4% *	89.0%	71.3%	46.0%	70.9%
New Mexico	59.1%	--	--	76.8%	50.9%	65.2%	36.1% *	61.7%
Utah	63.9%	--	--	68.7%	66.0%	64.9%	58.3%	65.3%
Wyoming	68.9%	--	--	66.5%	49.3%	82.2%	52.9%	72.3%
Pacific:								
Alaska	45.0%	--	--	39.5% *	42.6%	46.4%	67.5%	43.3%
California	34.0%	41.4%	29.2% *	37.2%	46.4%	30.5%	33.5%	34.0%
Hawaii	30.7%	--	0.0%	26.1% *	12.2% *	43.6%	16.5% *	34.6%
Oregon	46.5%	--	88.3%	69.9%	28.5% *	45.4%	79.1%	42.1%
Washington	41.3%	--	--	63.8%	71.0%	33.6%	39.4%	41.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.15 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.66%	4.30%	3.46%	2.96%	2.12%	2.44%	2.04%	1.86%
New England:								
Connecticut	5.33%	--	9.10%	10.49%	7.84%	8.08%	5.34%	5.90%
Maine	4.44%	--	--	15.35%	5.14%	6.04%	13.08%	4.51%
Massachusetts	5.50%	8.65%	9.43%	11.87%	8.67%	7.85%	7.19%	6.10%
New Hampshire	4.67%	--	7.45%	5.71%	9.56%	6.43%	5.15%	5.21%
Rhode Island	6.03%	--	--	9.60%	14.12%	7.30%	9.62%	6.89%
Vermont	4.37%	--	13.44%	9.49%	8.36%	6.79%	10.65%	4.79%
Middle Atlantic:								
New Jersey	6.73%	--	--	13.31%	8.97% *	6.75%	15.49% *	7.01%
New York	3.24%	--	9.49% *	9.88%	7.14%	4.10%	8.46%	3.51%
Pennsylvania	5.47%	--	14.99% *	12.16%	7.83%	7.84%	10.12%	5.96%
East North Central:								
Illinois	4.44%	14.94% *	12.99%	6.17%	7.69%	6.75%	10.12%	4.96%
Indiana	5.07%	--	0.00%	15.44%	11.38%	6.06%	15.38%	5.26%
Michigan	4.60%	--	--	10.46%	8.49%	5.85%	9.31%	5.01%
Ohio	5.75%	--	--	19.92% *	5.27%	5.39%	10.26%	6.30%
Wisconsin	4.76%	0.00%	--	10.94%	9.27%	6.38%	16.05%	4.99%
West North Central:								
Iowa	4.94%	13.68%	--	11.47%	9.96%	6.68%	9.74%	5.45%
Kansas	5.49%	--	--	11.16%	7.40%	8.82%	10.00%	6.31%
Minnesota	5.30%	--	--	6.43%	10.39%	7.46%	10.61%	5.84%
Missouri	5.94%	--	--	9.00%	11.06% *	4.73%	9.13%	6.79%
Nebraska	5.76%	--	--	5.54%	13.42%	7.77%	8.88%	6.28%
North Dakota	6.32%	--	11.08%	10.53%	8.83%	11.85%	7.99%	7.76%
South Dakota	6.37%	--	13.96%	15.98% *	6.59%	9.37%	9.47%	7.29%
South Atlantic:								
Delaware	6.64%	--	--	17.24% *	11.32%	8.02%	9.37%	6.90%
District of Columbia	4.32%	--	--	7.38%	8.59%	5.57%	11.74% *	4.55%
Florida	8.61%	--	--	10.50%	12.38%	10.63%	11.02%	9.39%
Georgia	5.48%	--	10.43%	5.11%	10.18%	7.31%	6.47%	6.02%
Maryland	6.62%	13.05%	--	13.16%	9.27% *	8.23%	10.74%	7.75%
North Carolina	5.00%	--	0.00%	0.92%	6.06%	6.83%	13.36%	5.41%
South Carolina	5.31%	--	8.79%	13.67%	8.27%	7.06%	12.27%	5.77%
Virginia	6.70%	--	7.95%	9.51%	17.71% *	8.36%	13.15%	7.26%
West Virginia	5.29%	0.00%	--	12.79%	13.67%	6.68%	12.23%	5.73%
East South Central:								
Alabama	5.22%	--	--	13.85%	12.75% *	5.95%	8.26% *	6.00%
Kentucky	4.40%	--	--	15.46%	8.31%	5.48%	14.37%	4.53%
Mississippi	9.36%	--	--	12.49%	8.80% *	13.12%	12.69%	10.33%
Tennessee	7.72%	--	--	5.02%	13.50%	10.57%	7.35%	8.18%
West South Central:								
Arkansas	6.33%	0.00%	--	12.06%	10.05%	7.64%	12.26%	6.80%
Louisiana	6.00%	--	--	14.67% *	10.49%	8.44%	12.21%	6.68%
Oklahoma	4.64%	--	--	10.73%	8.22%	7.03%	10.45%	5.14%
Texas	5.45%	--	12.16%	9.60%	7.98%	7.55%	9.13%	5.98%
Mountain:								
Arizona	4.41%	--	5.54%	9.90%	9.07%	5.64%	12.87%	4.56%
Colorado	4.85%	4.85%	4.17%	5.69%	7.33%	7.66%	3.71%	6.04%
Idaho	5.14%	--	--	12.77%	10.89%	7.06%	11.30%	5.92%
Montana	4.61%	--	0.00%	11.77%	8.75%	7.38%	7.08%	5.46%
Nevada	5.90%	--	--	16.29% *	5.49%	7.63%	13.73%	6.17%
New Mexico	6.34%	--	--	10.14%	11.59%	7.51%	17.99% *	6.28%
Utah	5.18%	--	--	11.68%	9.66%	7.97%	9.40%	5.86%
Wyoming	5.66%	--	--	10.84%	13.12%	7.49%	11.19%	6.12%
Pacific:								
Alaska	5.36%	--	--	14.51% *	11.38%	6.58%	10.55%	5.67%
California	6.79%	12.08%	12.61% *	7.43%	6.50%	8.75%	6.88%	7.62%
Hawaii	8.54%	--	0.00%	16.38% *	6.03% *	12.42%	10.20% *	10.16%
Oregon	5.25%	--	7.23%	11.54%	10.14% *	5.74%	6.13%	5.58%
Washington	8.31%	--	--	12.47%	10.88%	10.05%	8.80%	9.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.15.a Among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.0%	14.0%	22.9%	40.9%	50.8%	62.7%	24.7%	58.5%
New England:								
Connecticut	55.0%	0.0%	--	26.5% *	52.0% *	73.6%	11.7% *	64.0%
Maine	64.8%	0.0%	0.0%	53.9%	66.6%	87.7%	5.3% *	79.3%
Massachusetts	70.2%	0.0%	--	--	69.8%	84.1%	33.8% *	79.7%
New Hampshire	63.0%	0.0%	--	62.3%	66.9%	72.8%	32.6% *	71.4%
Rhode Island	61.0%	--	--	37.4% *	74.8%	82.9%	32.0% *	70.7%
Vermont	63.5%	--	--	74.6%	59.1%	75.5%	44.1% *	68.8%
Middle Atlantic:								
New Jersey	58.1%	--	--	--	62.5%	67.6%	--	62.4%
New York	66.3%	0.0%	0.0%	75.1%	69.1%	71.8%	25.6% *	71.6%
Pennsylvania	49.0%	0.0%	0.0%	37.0% *	52.9%	54.1%	2.9% *	53.8%
East North Central:								
Illinois	59.5%	--	--	21.6% *	37.1%	80.4%	30.4% *	65.1%
Indiana	61.7%	--	--	--	48.2%	64.8%	62.1%	61.6%
Michigan	55.0%	--	--	52.4% *	51.5%	64.9%	19.8% *	62.3%
Ohio	47.0%	--	--	34.9% *	47.1%	53.8%	41.7%	48.1%
Wisconsin	56.6%	--	--	42.6%	57.5%	58.3%	57.0%	56.5%
West North Central:								
Iowa	35.8%	--	--	21.0% *	31.8%	49.5%	18.5% *	41.1%
Kansas	59.5%	--	--	26.5% *	35.7%	88.2%	25.2% *	65.3%
Minnesota	59.4%	--	--	41.4% *	56.8%	66.6%	45.5%	61.4%
Missouri	51.6%	--	--	48.1% *	22.4% *	61.4%	43.2% *	53.7%
Nebraska	69.4%	--	--	54.7%	65.7%	77.6%	41.7% *	72.7%
North Dakota	56.9%	--	--	34.1% *	65.6%	77.3%	33.1% *	64.7%
South Dakota	47.3%	--	24.7% *	38.2%	55.7%	59.7%	26.5% *	56.6%
South Atlantic:								
Delaware	60.2%	--	--	--	57.9% *	66.0%	--	61.1%
District of Columbia	58.1%	--	0.0%	--	66.9%	67.7%	--	66.8%
Florida	51.1%	--	0.0%	20.0% *	18.0% *	65.2%	5.8% *	54.8%
Georgia	60.3%	0.0%	0.0%	45.4% *	81.8%	61.8%	24.6% *	65.0%
Maryland	70.9%	--	--	--	76.8%	81.9%	25.7% *	81.2%
North Carolina	48.2%	0.0%	--	27.4% *	66.3%	51.1%	28.1% *	50.8%
South Carolina	43.9%	0.0%	--	28.7% *	23.2% *	59.8%	15.8% *	50.4%
Virginia	55.6%	--	--	54.2%	55.9% *	57.3% *	34.7% *	57.7%
West Virginia	67.5%	0.0%	--	56.7%	21.0% *	84.1%	8.4% *	74.6%
East South Central:								
Alabama	54.2%	--	--	--	20.2% *	77.5%	--	57.9%
Kentucky	67.4%	--	--	--	62.3%	77.6%	19.1% *	73.9%
Mississippi	64.1%	0.0%	--	--	75.7%	72.2%	--	69.5%
Tennessee	42.8%	--	--	33.1% *	61.0%	42.6% *	21.9% *	44.7%
West South Central:								
Arkansas	61.4%	0.0%	--	--	39.9%	67.3%	--	64.9%
Louisiana	46.8%	--	--	0.0%	36.6% *	56.9%	--	48.1%
Oklahoma	42.5%	0.0%	0.0%	19.5% *	47.7%	50.0%	12.1% *	47.6%
Texas	43.5%	--	--	61.0% *	38.5%	47.6%	5.5% *	48.5%
Mountain:								
Arizona	45.4%	--	--	44.2%	58.9%	45.3%	23.4% *	47.9%
Colorado	61.4%	--	--	64.3%	62.1%	70.7%	37.9% *	68.8%
Idaho	54.7%	--	--	57.9% *	66.5%	58.6%	27.8% *	63.6%
Montana	54.5%	--	--	--	72.0%	81.8%	12.4% *	69.2%
Nevada	27.3%	0.0%	--	0.0%	60.0%	21.7% *	--	30.5%
New Mexico	56.1%	--	--	--	68.1%	54.5%	--	56.1%
Utah	76.2%	--	0.0%	53.3% *	83.5%	89.0%	23.8% *	87.2%
Wyoming	55.1%	0.0%	--	21.8% *	71.3%	65.3%	39.4% *	57.5%
Pacific:								
Alaska	48.8%	--	--	--	36.0% *	58.3%	--	50.3%
California	54.4%	--	0.0%	33.2% *	40.5%	69.1%	13.6% *	59.6%
Hawaii	48.5% *	--	--	--	--	47.1% *	--	44.0% *
Oregon	42.6%	--	0.0%	12.8% *	64.0%	53.3%	11.7% *	50.4%
Washington	42.9%	0.0%	0.0%	--	38.6% *	53.1%	--	47.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.15.a Standard errors for among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.42%	3.21%	4.16%	3.59%	2.77%	2.08%	2.24%	1.60%
New England:								
Connecticut	8.00%	0.00%	--	14.71% *	17.26% *	10.67%	7.24% *	8.49%
Maine	7.09%	0.00%	0.00%	15.89%	9.22%	5.18%	3.84% *	4.94%
Massachusetts	6.86%	0.00%	--	--	11.01%	5.66%	14.47% *	5.13%
New Hampshire	5.36%	0.00%	--	12.47%	9.49%	6.87%	11.23% *	5.36%
Rhode Island	7.33%	--	--	13.70% *	12.97%	7.12%	10.72% *	7.58%
Vermont	5.89%	--	--	9.88%	7.45%	9.57%	14.72% *	5.69%
Middle Atlantic:								
New Jersey	6.81%	--	--	--	13.32%	7.57%	--	6.76%
New York	4.36%	0.00%	0.00%	9.30%	9.04%	4.60%	13.84% *	4.22%
Pennsylvania	7.42%	0.00%	0.00%	16.76% *	8.33%	11.67%	2.31% *	8.61%
East North Central:								
Illinois	5.68%	--	--	9.63% *	10.44%	5.18%	11.77% *	5.88%
Indiana	7.38%	--	--	--	12.72%	10.33%	18.31%	8.03%
Michigan	6.70%	--	--	16.30% *	10.68%	9.14%	9.57% *	7.27%
Ohio	4.96%	--	--	12.28% *	10.17%	6.46%	12.05%	5.49%
Wisconsin	6.88%	--	--	11.20%	11.45%	10.49%	13.75%	7.44%
West North Central:								
Iowa	4.90%	--	--	10.44% *	7.46%	9.55%	11.09% *	5.77%
Kansas	7.13%	--	--	12.91% *	9.33%	4.49%	11.82% *	7.20%
Minnesota	7.53%	--	--	12.74% *	11.20%	12.01%	13.02%	8.41%
Missouri	5.37%	--	--	14.44% *	9.11% *	7.07%	14.50% *	5.84%
Nebraska	5.91%	--	--	15.39%	12.09%	7.19%	13.01% *	6.10%
North Dakota	5.62%	--	--	13.65% *	9.10%	4.19%	11.03% *	5.78%
South Dakota	5.54%	--	13.63% *	11.42%	10.18%	9.08%	9.60% *	6.36%
South Atlantic:								
Delaware	8.39%	--	--	--	20.01% *	11.28%	--	9.57%
District of Columbia	6.64%	--	0.00%	--	13.39%	6.28%	--	5.79%
Florida	9.44%	--	0.00%	9.79% *	11.25% *	10.08%	6.08% *	9.90%
Georgia	7.21%	0.00%	0.00%	17.19% *	10.80%	8.46%	13.69% *	7.65%
Maryland	7.99%	--	--	--	10.09%	8.37%	9.81% *	7.45%
North Carolina	6.99%	0.00%	--	10.35% *	12.92%	10.02%	9.98% *	7.89%
South Carolina	5.46%	0.00%	--	12.90% *	10.37% *	8.27%	9.23% *	6.32%
Virginia	12.68%	--	--	14.40%	17.20% *	17.35% *	12.48% *	14.23%
West Virginia	6.37%	0.00%	--	14.87%	11.56% *	5.11%	5.75% *	6.33%
East South Central:								
Alabama	7.49%	--	--	--	15.23% *	5.88%	--	7.97%
Kentucky	5.75%	--	--	--	15.15%	5.75%	11.03% *	5.46%
Mississippi	12.78%	0.00%	--	--	11.58%	14.91%	--	12.63%
Tennessee	9.31%	--	--	17.81% *	13.23%	13.65% *	9.69% *	10.27%
West South Central:								
Arkansas	9.86%	0.00%	--	--	11.68%	11.83%	--	10.54%
Louisiana	7.53%	--	--	0.00%	14.81% *	10.14%	--	8.23%
Oklahoma	6.59%	0.00%	0.00%	11.26% *	13.99%	8.37%	9.01% *	7.21%
Texas	6.27%	--	--	20.17% *	11.21%	8.43%	3.34% *	7.07%
Mountain:								
Arizona	8.63%	--	--	13.11%	10.29%	12.54%	10.35% *	9.42%
Colorado	5.08%	--	--	10.65%	6.31%	7.40%	12.25% *	5.46%
Idaho	7.18%	--	--	18.21% *	14.00%	8.49%	9.60% *	7.73%
Montana	8.06%	--	--	--	10.30%	9.37%	7.39% *	8.17%
Nevada	6.95%	0.00%	--	0.00%	15.46%	7.89% *	--	8.02%
New Mexico	11.81%	--	--	--	14.07%	16.19%	--	12.52%
Utah	6.02%	--	0.00%	16.00% *	6.98%	6.12%	12.62% *	4.59%
Wyoming	6.58%	0.00%	--	10.26% *	13.93%	7.89%	13.61% *	7.28%
Pacific:								
Alaska	8.02%	--	--	--	14.43% *	10.34%	--	8.80%
California	4.60%	--	0.00%	12.75% *	10.23%	4.90%	8.25% *	4.83%
Hawaii	18.36% *	--	--	--	--	21.60% *	--	18.86% *
Oregon	6.82%	--	0.00%	7.73% *	11.09%	10.59%	7.16% *	8.34%
Washington	8.77%	0.00%	0.00%	--	20.10% *	13.25%	--	10.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.15.b Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.1%	12.6%	15.3%	9.3%	10.8%	14.3%	13.0%	13.1%
New England:								
Connecticut	4.3% *	--	--	0.7% *	3.0% *	5.5% *	--	4.5% *
Maine	8.9% *	0.0%	--	0.0%	1.3% *	15.8% *	1.1% *	10.7% *
Massachusetts	13.2%	--	0.0%	0.0%	12.4% *	17.0% *	--	14.9%
New Hampshire	7.9% *	--	2.2% *	1.4% *	3.7% *	10.8% *	--	8.6% *
Rhode Island	6.0% *	0.0%	--	6.0% *	6.2% *	6.4% *	8.4% *	5.5% *
Vermont	8.1%	0.0%	0.0%	18.4% *	3.6% *	9.5% *	13.0% *	6.9%
Middle Atlantic:								
New Jersey	5.4% *	--	--	23.3% *	--	0.6% *	22.0% *	3.9% *
New York	13.7%	--	52.6%	2.6% *	17.9% *	11.4%	20.3% *	12.7%
Pennsylvania	18.9%	--	8.5% *	27.4% *	10.7% *	17.9%	30.3% *	17.3%
East North Central:								
Illinois	8.4%	3.2% *	19.2% *	11.6% *	11.8% *	6.7% *	9.2% *	8.2%
Indiana	7.2% *	0.0%	0.0%	21.3% *	2.1% *	7.4% *	19.0% *	5.9% *
Michigan	9.6%	0.0%	--	6.3% *	7.7% *	10.3% *	12.2% *	9.1% *
Ohio	12.5% *	0.0%	--	1.1% *	2.7% *	19.9% *	11.4% *	12.7% *
Wisconsin	8.7%	0.0%	0.0%	9.5% *	3.7% *	11.9% *	1.9% *	9.3%
West North Central:								
Iowa	6.7%	--	--	--	2.0% *	9.1% *	10.8% *	5.8%
Kansas	6.7%	0.0%	--	11.0% *	1.3% *	9.2%	9.0% *	6.3%
Minnesota	6.4% *	0.0%	--	0.9% *	6.9% *	6.9% *	5.4% *	6.5% *
Missouri	12.1% *	--	0.0%	0.9% *	41.5% *	4.5% *	--	13.7% *
Nebraska	2.5% *	--	--	0.4% *	7.2% *	1.7% *	2.0% *	2.6% *
North Dakota	4.5% *	0.0%	0.0%	15.4% *	1.4% *	1.5% *	--	4.4% *
South Dakota	7.1% *	0.0%	19.6% *	26.9% *	1.3% *	1.3% *	11.5% *	5.7% *
South Atlantic:								
Delaware	2.5% *	0.0%	0.0%	--	1.1% *	2.8% *	2.0% *	2.6% *
District of Columbia	13.5%	--	--	17.5% *	21.0% *	7.0% *	15.5% *	13.1%
Florida	4.3% *	0.0%	--	14.6% *	2.4% *	3.6% *	12.8% *	3.5% *
Georgia	5.8% *	0.0%	--	1.7% *	1.4% *	7.3% *	--	5.9% *
Maryland	11.1% *	--	--	18.1% *	20.5% *	--	19.3% *	9.5% *
North Carolina	3.0% *	0.0%	0.0%	0.0%	0.7% *	4.3% *	0.0%	3.3% *
South Carolina	4.3% *	--	0.0%	0.0%	7.4% *	2.4% *	12.3% *	3.1% *
Virginia	6.9%	0.0%	0.0%	8.1% *	6.6% *	7.1% *	--	7.1% *
West Virginia	5.5% *	0.0%	0.0%	2.2% *	0.5% *	7.2% *	0.6% *	6.0% *
East South Central:								
Alabama	5.7% *	0.0%	--	6.8% *	5.9% *	4.0% *	11.1% *	4.7% *
Kentucky	9.5% *	0.0%	--	9.7% *	14.1% *	5.7% *	22.9% *	7.4% *
Mississippi	4.3% *	--	--	5.8% *	9.0% *	0.3% *	16.3% *	2.8% *
Tennessee	8.0% *	--	--	1.6% *	13.9% *	7.6% *	9.6% *	7.9% *
West South Central:								
Arkansas	5.9% *	0.0%	0.0%	19.9% *	--	5.2% *	--	6.0% *
Louisiana	10.0%	--	--	2.8% *	11.7% *	9.1% *	11.8% *	9.7% *
Oklahoma	7.8% *	--	0.0%	9.3% *	9.4% *	7.0% *	--	8.5% *
Texas	13.5% *	--	2.5% *	--	14.3% *	15.6% *	3.0% *	14.7% *
Mountain:								
Arizona	2.5% *	--	0.0%	7.3% *	1.2% *	1.4% *	10.5% *	1.4% *
Colorado	4.0%	--	--	--	4.0% *	3.9% *	4.9% *	3.8% *
Idaho	11.9% *	--	--	0.4% *	12.1% *	16.2% *	5.9% *	13.3% *
Montana	11.8% *	--	0.0%	5.8% *	22.2% *	12.2% *	--	14.4% *
Nevada	8.9% *	0.0%	--	16.1% *	2.8% *	10.2% *	2.4% *	10.3% *
New Mexico	12.9% *	0.0%	--	7.1% *	6.8% *	10.6% *	44.3% *	9.3% *
Utah	6.9% *	0.0%	--	0.8% *	6.1% *	9.2% *	--	7.6% *
Wyoming	5.6% *	--	0.0%	--	0.7% *	8.5% *	--	5.9% *
Pacific:								
Alaska	7.2% *	--	--	5.6% *	6.2% *	7.5% *	8.2% *	7.1% *
California	38.7% *	34.1% *	29.5% *	25.1%	26.1%	44.0% *	31.5%	39.6% *
Hawaii	16.1%	--	--	16.0% *	32.1% *	9.9% *	18.1% *	15.6%
Oregon	6.9% *	--	--	--	2.2% *	8.5% *	12.0% *	6.2% *
Washington	30.7% *	--	--	2.0% *	10.4% *	39.5% *	15.6% *	32.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.F.15.b Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.28%	2.58%	2.51%	1.21%	1.30%	3.60%	1.31%	2.60%
New England:								
Connecticut	1.51% *	--	--	0.71% *	1.74% *	2.55% *	--	1.69% *
Maine	3.11% *	0.00%	--	0.00%	0.92% *	5.20% *	1.15% *	3.70% *
Massachusetts	3.68%	--	0.00%	0.00%	7.11% *	5.47% *	--	4.21%
New Hampshire	3.13% *	--	2.31% *	1.05% *	1.45% *	5.16% *	--	3.62% *
Rhode Island	2.36% *	0.00%	--	5.87% *	4.21% *	3.71% *	6.43% *	2.49% *
Vermont	2.19%	0.00%	0.00%	8.35% *	2.00% *	3.41% *	7.51% *	1.92%
Middle Atlantic:								
New Jersey	1.92% *	--	--	11.29% *	--	0.37% *	9.98% *	1.84% *
New York	2.50%	--	15.05%	1.81% *	6.68% *	2.52%	7.20% *	2.66%
Pennsylvania	3.75%	--	6.14% *	11.89% *	4.94% *	4.99%	9.62% *	3.97%
East North Central:								
Illinois	1.88%	2.50% *	9.64% *	4.86% *	3.65% *	2.70% *	3.55% *	2.14%
Indiana	2.71% *	0.00%	0.00%	14.66% *	1.46% *	3.38% *	13.53% *	2.50% *
Michigan	2.74%	0.00%	--	3.71% *	3.95% *	3.86% *	6.25% *	3.02% *
Ohio	4.21% *	0.00%	--	1.19% *	1.42% *	6.90% *	9.24% *	4.67% *
Wisconsin	2.44%	0.00%	0.00%	6.14% *	1.71% *	4.22% *	1.51% *	2.67%
West North Central:								
Iowa	1.66%	--	--	--	1.73% *	2.95% *	5.10% *	1.69%
Kansas	1.36%	0.00%	--	7.65% *	0.72% *	2.29%	5.44% *	1.17%
Minnesota	2.54% *	0.00%	--	0.96% *	4.75% *	3.78% *	3.45% *	2.83% *
Missouri	7.18% *	--	0.00%	0.90% *	25.70% *	1.65% *	--	8.54% *
Nebraska	1.01% *	--	--	0.41% *	4.58% *	0.98% *	1.54% *	1.10% *
North Dakota	1.98% *	0.00%	0.00%	7.82% *	0.89% *	0.84% *	--	2.39% *
South Dakota	4.07% *	0.00%	14.98% *	19.65% *	1.26% *	1.20% *	9.48% *	4.36% *
South Atlantic:								
Delaware	1.01% *	0.00%	0.00%	--	0.90% *	1.39% *	1.91% *	1.11% *
District of Columbia	3.02%	--	--	7.51% *	7.06% *	2.71% *	8.49% *	3.13%
Florida	1.55% *	0.00%	--	7.61% *	1.45% *	1.82% *	6.28% *	1.53% *
Georgia	2.23% *	0.00%	--	1.72% *	1.07% *	3.14% *	--	2.41% *
Maryland	3.62% *	--	--	10.86% *	9.28% *	--	11.47% *	3.47% *
North Carolina	0.96% *	0.00%	0.00%	0.00%	0.71% *	1.43% *	0.00%	1.07% *
South Carolina	1.95% *	--	0.00%	0.00%	4.72% *	1.20% *	11.42% *	1.24% *
Virginia	2.05%	0.00%	0.00%	4.74% *	3.74% *	2.70% *	--	2.24% *
West Virginia	2.76% *	0.00%	0.00%	1.54% *	0.39% *	3.85% *	0.63% *	3.08% *
East South Central:								
Alabama	1.78% *	0.00%	--	4.92% *	4.53% *	1.32% *	6.84% *	1.66% *
Kentucky	3.02% *	0.00%	--	8.62% *	8.25% *	1.88% *	14.21% *	2.58% *
Mississippi	1.94% *	--	--	4.20% *	5.72% *	0.23% *	9.17% *	1.77% *
Tennessee	2.79% *	--	--	1.42% *	11.53% *	2.88% *	6.29% *	2.93% *
West South Central:								
Arkansas	2.42% *	0.00%	0.00%	9.64% *	--	2.96% *	--	2.67% *
Louisiana	2.80%	--	--	2.13% *	5.47% *	3.69% *	8.09% *	2.97% *
Oklahoma	2.79% *	--	0.00%	4.93% *	5.69% *	4.26% *	--	3.25% *
Texas	4.79% *	--	2.00% *	--	5.91% *	6.82% *	1.67% *	5.29% *
Mountain:								
Arizona	1.04% *	--	0.00%	6.05% *	1.21% *	0.81% *	7.21% *	0.65% *
Colorado	1.15%	--	--	--	2.49% *	1.70% *	2.38% *	1.31% *
Idaho	3.67% *	--	--	0.38% *	7.90% *	6.06% *	4.08% *	4.43% *
Montana	3.82% *	--	0.00%	4.19% *	4.76% *	7.59% *	--	4.82% *
Nevada	2.68% *	0.00%	--	9.57% *	1.51% *	3.97% *	2.45% *	3.26% *
New Mexico	4.99% *	0.00%	--	5.86% *	3.59% *	5.11% *	24.55% *	3.59% *
Utah	2.75% *	0.00%	--	0.89% *	5.17% *	5.03% *	--	3.37% *
Wyoming	3.38% *	--	0.00%	--	0.72% *	6.72% *	--	4.05% *
Pacific:								
Alaska	2.54% *	--	--	4.31% *	3.76% *	3.93% *	5.87% *	2.71% *
California	12.39% *	11.14% *	11.88% *	4.82%	4.80%	16.50% *	6.31%	13.74% *
Hawaii	3.42%	--	--	6.27% *	10.37% *	3.12% *	6.11% *	3.98%
Oregon	2.14% *	--	--	--	2.10% *	3.40% *	5.21% *	2.30% *
Washington	11.90% *	--	--	2.00% *	6.71% *	15.38% *	9.23% *	13.19% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.15.c Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 2024

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	4.1%	6.9%	9.1%	6.6%	6.6%	2.4%	7.8%	3.6%
New England:								
Connecticut	1.1% *	0.0%	0.0%	0.9% *	0.3% *	1.5% *	1.1% *	1.1% *
Maine	7.4% *	--	--	32.0% *	0.9% *	1.7% *	25.1% *	3.2% *
Massachusetts	6.4% *	0.0%	--	22.1% *	19.8% *	0.1% *	9.3% *	5.8% *
New Hampshire	6.1% *	0.0%	0.0%	0.8% *	11.8% *	5.3% *	0.0%	7.1% *
Rhode Island	0.9% *	0.0%	--	1.5% *	0.0%	0.2% *	3.8% *	0.3% *
Vermont	3.6% *	0.0%	0.0%	2.5% *	1.6% *	6.9% *	2.2% *	3.9% *
Middle Atlantic:								
New Jersey	2.3% *	--	0.0%	0.0%	--	1.6% *	0.0%	2.5% *
New York	3.5% *	--	0.0%	7.8% *	3.2% *	2.6% *	5.9% *	3.2% *
Pennsylvania	1.7% *	0.0%	--	10.6% *	0.0%	0.4% *	2.1% *	1.6% *
East North Central:								
Illinois	7.1% *	--	0.0%	--	23.0% *	2.0% *	2.7% *	8.0% *
Indiana	2.6% *	0.0%	0.0%	0.0%	2.0% *	3.4% *	0.0%	2.9% *
Michigan	3.1% *	--	--	6.5% *	1.2% *	1.7% *	9.1% *	2.1% *
Ohio	1.4% *	--	0.0%	0.4% *	1.8% *	1.4% *	1.5% *	1.3% *
Wisconsin	9.9% *	0.0%	--	16.0% *	--	11.8% *	--	10.5% *
West North Central:								
Iowa	9.3% *	0.0%	0.0%	18.3% *	18.7% *	1.7% *	11.1% *	8.9% *
Kansas	2.4% *	--	0.0%	0.0%	4.6% *	1.2% *	--	2.3% *
Minnesota	6.2% *	0.0%	0.0%	5.9% *	18.1% *	1.4% *	--	6.6% *
Missouri	2.5% *	0.0%	--	--	--	1.6% *	5.9% *	1.8% *
Nebraska	1.6% *	0.0%	--	1.3% *	--	0.0%	9.8% *	0.7% *
North Dakota	5.4% *	--	2.1% *	9.9% *	10.9% *	2.0% *	3.3% *	6.0% *
South Dakota	0.7% *	0.0%	--	1.8% *	0.9% *	0.0%	2.4% *	0.2% *
South Atlantic:								
Delaware	3.3% *	0.0%	--	5.2% *	5.5% *	2.5% *	7.7% *	2.9% *
District of Columbia	2.7% *	0.0%	--	0.5% *	--	0.5% *	5.8% *	2.0% *
Florida	1.5% *	0.0%	0.0%	5.3% *	0.0%	1.5% *	--	1.2% *
Georgia	2.1% *	0.0%	--	2.6% *	5.7% *	0.7% *	5.2% *	1.7% *
Maryland	3.9% *	0.0%	--	0.0%	17.1% *	1.3% *	2.3% *	--
North Carolina	2.8% *	--	0.0%	0.0%	1.3% *	2.5% *	9.0% *	2.1% *
South Carolina	2.8% *	0.0%	0.0%	1.9% *	6.3% *	2.6% *	0.0%	3.3% *
Virginia	1.9% *	--	0.0%	--	0.0%	1.6% *	8.2% *	1.3% *
West Virginia	4.9% *	0.0%	--	9.4% *	14.1% *	2.3% *	7.1% *	4.6% *
East South Central:								
Alabama	3.3% *	--	--	5.8% *	7.4% *	0.2% *	7.9% *	2.5% *
Kentucky	3.3% *	0.0%	0.0%	12.7% *	6.9% *	1.2% *	8.4% *	2.5% *
Mississippi	10.4% *	0.0%	0.0%	14.4% *	1.9% *	14.2% *	2.2% *	11.3% *
Tennessee	2.1% *	--	--	0.3% *	0.2% *	2.8% *	--	2.0% *
West South Central:								
Arkansas	2.9% *	0.0%	0.0%	14.7% *	16.9% *	0.0%	10.7% *	2.1% *
Louisiana	4.1% *	--	0.0%	0.0%	7.1% *	3.8% *	0.0%	4.7% *
Oklahoma	3.1% *	0.0%	--	9.0% *	5.4% *	0.0%	5.1% *	2.8% *
Texas	1.4% *	--	6.0% *	5.8% *	1.2% *	0.5% *	7.8% *	0.7% *
Mountain:								
Arizona	2.3% *	0.0%	0.0%	10.9% *	2.9% *	0.9% *	5.7% *	1.9% *
Colorado	2.0% *	0.0%	0.0%	1.2% *	1.0% *	3.1% *	0.0%	2.5% *
Idaho	3.7% *	0.0%	--	7.0% *	5.4% *	1.2% *	--	3.6% *
Montana	2.4% *	0.0%	0.0%	2.2% *	8.6% *	0.6% *	1.8% *	2.5% *
Nevada	7.6% *	0.0%	--	10.8% *	5.3% *	2.1% *	23.6% *	4.0% *
New Mexico	4.1% *	0.0%	--	0.2% *	3.6% *	--	--	--
Utah	6.1% *	--	--	9.7% *	3.8% *	1.3% *	23.0% *	2.1% *
Wyoming	4.8% *	0.0%	--	5.4% *	7.0% *	0.0%	17.1% *	2.2% *
Pacific:								
Alaska	22.3%	--	--	32.6% *	23.8% *	20.0% *	10.8% *	23.2%
California	8.5%	19.3% *	30.3% *	15.6% *	8.3% *	5.8% *	21.5% *	6.8% *
Hawaii	18.0%	--	--	11.8% *	29.4% *	13.0% *	22.5% *	16.7%
Oregon	11.0% *	0.0%	--	0.8% *	39.2% *	2.4% *	1.4% *	12.3% *
Washington	4.8% *	0.0%	--	10.5% *	--	1.8% *	23.6% *	2.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.15.c Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	1.91%	2.37%	1.00%	1.06%	0.36%	1.11%	0.37%
New England:								
Connecticut	0.56% *	0.00%	0.00%	0.78% *	0.22% *	0.99% *	0.86% *	0.64% *
Maine	2.76% *	--	--	15.42% *	0.87% *	1.22% *	12.68% *	1.78% *
Massachusetts	2.37% *	0.00%	--	11.30% *	9.39% *	0.11% *	4.83% *	2.68% *
New Hampshire	3.39% *	0.00%	0.00%	0.85% *	7.51% *	4.81% *	0.00%	3.93% *
Rhode Island	0.44% *	0.00%	--	1.11% *	0.00%	0.23% *	2.30% *	0.19% *
Vermont	1.62% *	0.00%	0.00%	2.43% *	1.30% *	4.16% *	2.18% *	1.96% *
Middle Atlantic:								
New Jersey	1.42% *	--	0.00%	0.00%	--	1.03% *	0.00%	1.55% *
New York	1.11% *	--	0.00%	3.72% *	2.41% *	1.33% *	3.26% *	1.18% *
Pennsylvania	0.88% *	0.00%	--	7.03% *	0.00%	0.22% *	1.59% *	0.98% *
East North Central:								
Illinois	2.74% *	--	0.00%	--	9.63% *	1.10% *	1.93% *	3.30% *
Indiana	1.44% *	0.00%	0.00%	0.00%	2.05% *	2.11% *	0.00%	1.61% *
Michigan	1.17% *	--	--	4.47% *	0.71% *	0.85% *	6.32% *	0.85% *
Ohio	0.75% *	--	0.00%	0.40% *	1.03% *	1.30% *	1.54% *	0.84% *
Wisconsin	3.10% *	0.00%	--	10.67% *	--	4.59% *	--	3.37% *
West North Central:								
Iowa	4.03% *	0.00%	0.00%	11.86% *	10.21% *	1.14% *	9.25% *	4.46% *
Kansas	0.97% *	--	0.00%	0.00%	2.24% *	0.97% *	--	0.98% *
Minnesota	3.88% *	0.00%	0.00%	4.91% *	12.64% *	1.09% *	--	4.36% *
Missouri	1.09% *	0.00%	--	--	--	0.85% *	4.21% *	0.95% *
Nebraska	0.86% *	0.00%	--	1.32% *	--	0.00%	6.69% *	0.60% *
North Dakota	2.10% *	--	2.14% *	6.82% *	6.20% *	1.54% *	1.73% *	2.68% *
South Dakota	0.44% *	0.00%	--	1.83% *	0.83% *	0.00%	1.74% *	0.24% *
South Atlantic:								
Delaware	1.39% *	0.00%	--	5.28% *	3.03% *	1.65% *	5.40% *	1.39% *
District of Columbia	1.27% *	0.00%	--	0.48% *	--	0.36% *	3.62% *	1.30% *
Florida	0.69% *	0.00%	0.00%	4.86% *	0.00%	0.82% *	--	0.66% *
Georgia	0.95% *	0.00%	--	2.26% *	4.99% *	0.35% *	3.01% *	1.00% *
Maryland	2.30% *	0.00%	--	0.00%	12.41% *	0.70% *	2.32% *	--
North Carolina	1.27% *	--	0.00%	0.00%	0.96% *	1.38% *	7.33% *	1.04% *
South Carolina	1.27% *	0.00%	0.00%	1.93% *	4.45% *	1.59% *	0.00%	1.47% *
Virginia	0.74% *	--	0.00%	--	0.00%	0.76% *	5.49% *	0.59% *
West Virginia	1.66% *	0.00%	--	7.34% *	8.67% *	1.12% *	6.89% *	1.66% *
East South Central:								
Alabama	1.54% *	--	--	5.09% *	5.50% *	0.19% *	4.42% *	1.62% *
Kentucky	1.44% *	0.00%	0.00%	11.54% *	4.41% *	0.56% *	8.07% *	1.06% *
Mississippi	6.86% *	0.00%	0.00%	8.34% *	1.10% *	11.16% *	2.28% *	7.66% *
Tennessee	1.20% *	--	--	0.28% *	0.16% *	1.80% *	--	1.26% *
West South Central:								
Arkansas	1.38% *	0.00%	0.00%	9.82% *	9.20% *	0.00%	7.23% *	1.27% *
Louisiana	1.79% *	--	0.00%	0.00%	5.26% *	1.75% *	0.00%	2.09% *
Oklahoma	1.28% *	0.00%	--	5.78% *	3.19% *	0.00%	3.51% *	1.36% *
Texas	0.48% *	--	4.62% *	4.16% *	0.76% *	0.35% *	3.86% *	0.31% *
Mountain:								
Arizona	0.92% *	0.00%	0.00%	6.68% *	1.79% *	0.54% *	5.42% *	0.72% *
Colorado	1.27% *	0.00%	0.00%	1.20% *	1.02% *	2.28% *	0.00%	1.56% *
Idaho	1.38% *	0.00%	--	5.64% *	2.92% *	0.73% *	--	1.52% *
Montana	1.60% *	0.00%	0.00%	2.30% *	7.48% *	0.55% *	1.83% *	1.99% *
Nevada	3.29% *	0.00%	--	9.75% *	4.80% *	1.19% *	13.97% *	1.87% *
New Mexico	2.35% *	0.00%	--	0.21% *	2.46% *	--	--	--
Utah	2.47% *	--	--	9.04% *	2.42% *	1.34% *	9.92% *	1.20% *
Wyoming	2.01% *	0.00%	--	4.37% *	4.19% *	0.00%	9.21% *	1.22% *
Pacific:								
Alaska	5.93%	--	--	22.40% *	11.61% *	7.15% *	7.54% *	6.33%
California	2.48%	10.12% *	15.12% *	5.11% *	2.69% *	2.68% *	6.98% *	2.33% *
Hawaii	4.24%	--	--	8.10% *	11.08% *	5.52% *	8.24% *	4.88%
Oregon	6.86% *	0.00%	--	0.85% *	20.34% *	1.28% *	1.39% *	7.68% *
Washington	1.81% *	0.00%	--	9.74% *	--	1.63% *	8.94% *	1.35% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.15.d Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 2024

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	26.2%	20.8%	14.4%	20.4%	21.0%	29.9%	17.6%	27.4%
New England:								
Connecticut	22.8%	0.0%	--	16.0% *	13.5% *	30.8%	3.5% *	25.9%
Maine	11.7%	0.0%	--	0.0%	11.4% *	16.5% *	1.1% *	14.1%
Massachusetts	17.2%	0.0%	0.0%	--	17.8% *	22.3%	1.7% *	19.9%
New Hampshire	20.8%	0.0%	--	7.0% *	26.3% *	22.7%	6.6% *	23.2%
Rhode Island	34.4%	0.0%	--	12.1% *	20.7% *	52.7%	9.6% *	39.9%
Vermont	21.8%	0.0%	--	--	31.8%	26.3%	7.1% *	25.6%
Middle Atlantic:								
New Jersey	30.4%	--	0.0%	16.5% *	11.1% *	45.2%	16.6% *	31.6%
New York	37.6%	--	22.6% *	34.5%	31.7%	42.9%	26.3%	39.3%
Pennsylvania	22.0%	--	42.6% *	11.4% *	30.3%	20.5%	27.3%	21.2%
East North Central:								
Illinois	32.6%	41.4% *	16.0% *	20.2% *	22.8% *	38.0%	32.5% *	32.6%
Indiana	33.1%	--	0.0%	18.2% *	30.6% *	38.3%	11.8% *	35.6%
Michigan	32.8%	--	--	23.2% *	34.4%	37.6%	10.7% *	36.2%
Ohio	32.7%	--	--	55.8% *	11.6% *	36.3%	15.2% *	35.6%
Wisconsin	19.4%	0.0%	0.0%	27.3% *	28.2% *	14.2%	31.9% *	18.2%
West North Central:								
Iowa	24.8%	--	--	11.9% *	15.9% *	38.6%	8.5% *	28.2%
Kansas	28.2%	--	--	25.0% *	20.9% *	34.9%	22.4% *	29.3%
Minnesota	22.4%	--	--	--	19.6% *	26.7%	16.8% *	23.1%
Missouri	20.6%	--	--	12.1% *	27.8% *	19.5%	16.1% *	21.5%
Nebraska	28.2%	--	0.0%	7.8% *	24.9% *	34.5%	12.2% *	29.8%
North Dakota	17.1% *	0.0%	12.3% *	8.2% *	10.5% *	27.1% *	10.1% *	19.1% *
South Dakota	20.1%	--	--	18.4% *	20.6%	24.7%	13.6% *	22.1%
South Atlantic:								
Delaware	29.5%	--	--	37.7% *	16.9% *	32.3% *	13.4% *	31.3%
District of Columbia	38.7%	--	--	47.8%	35.8%	41.7%	33.3% *	40.1%
Florida	38.0%	--	--	13.5% *	22.1% *	43.2%	25.6% *	39.2%
Georgia	26.1%	--	2.1% *	5.5% *	8.1% *	34.8%	8.3% *	27.8%
Maryland	25.1%	--	--	29.4% *	27.5% *	25.2%	14.9% *	27.2%
North Carolina	21.9%	--	0.0%	0.0%	13.8% *	27.2%	13.5% *	22.8%
South Carolina	36.6%	--	--	25.5% *	36.3%	42.3%	12.5% *	40.4%
Virginia	33.5%	0.0%	--	44.9%	32.4% *	33.3%	28.8% *	34.0%
West Virginia	40.2%	0.0%	--	27.4% *	33.7% *	43.9%	40.0% *	40.3%
East South Central:								
Alabama	39.8%	--	--	30.2% *	19.3% *	51.4%	38.5% *	40.1%
Kentucky	19.8%	--	0.0%	15.7% *	9.0% *	25.1%	11.2% *	21.2%
Mississippi	32.1%	--	--	13.4% *	54.7%	25.7% *	31.9% *	32.1%
Tennessee	29.4%	--	0.0%	6.3% *	27.5% *	36.0% *	1.9% *	31.2%
West South Central:								
Arkansas	20.1%	0.0%	--	17.4% *	20.9% *	18.8% *	27.9% *	19.2%
Louisiana	36.2%	--	--	42.5% *	24.9% *	42.1%	28.4% *	37.5%
Oklahoma	24.5%	--	--	15.2% *	17.4% *	28.6%	25.7% *	24.3%
Texas	24.4%	--	11.9% *	10.2% *	12.2%	29.7%	18.2% *	25.1%
Mountain:								
Arizona	20.7%	--	--	13.6% *	16.0% *	22.4%	19.7% *	20.8%
Colorado	19.3%	--	0.0%	10.4% *	10.3% *	29.1%	--	22.9%
Idaho	27.2%	0.0%	--	16.5% *	21.6% *	36.2%	18.7% *	29.2%
Montana	10.4%	0.0%	0.0%	19.0% *	6.0% *	12.3% *	6.0% *	11.7%
Nevada	12.6%	--	--	20.3% *	1.1% *	10.8% *	23.3% *	10.2% *
New Mexico	20.8%	--	--	13.5% *	30.0%	18.3%	16.3% *	21.3%
Utah	21.8%	0.0%	--	20.8% *	22.7% *	24.3%	10.7% *	24.4%
Wyoming	17.4%	--	--	12.4% *	40.6% *	8.7% *	22.4% *	16.3%
Pacific:								
Alaska	24.0%	--	--	20.1% *	24.4% *	25.8%	8.0% *	25.2%
California	14.3%	2.8% *	9.7% *	19.7%	17.4%	14.0% *	11.7% *	14.7%
Hawaii	14.3%	0.0%	--	40.8%	15.1% *	11.7% *	15.2% *	14.1%
Oregon	33.4%	0.0%	--	21.9% *	30.1% *	40.7%	5.6% *	37.1%
Washington	19.8%	0.0%	--	17.2% *	14.2% *	22.7% *	7.5% *	21.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.15.d Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.28%	4.01%	2.13%	3.14%	1.54%	2.01%	1.63%	1.46%
New England:								
Connecticut	4.93%	0.00%	--	10.27% *	5.61% *	7.76%	2.25% *	5.53%
Maine	2.95%	0.00%	--	0.00%	4.78% *	5.29% *	1.15% *	3.68%
Massachusetts	3.32%	0.00%	0.00%	--	5.96% *	4.96%	1.71% *	3.80%
New Hampshire	3.53%	0.00%	--	5.48% *	8.92% *	4.56%	4.18% *	4.05%
Rhode Island	5.98%	0.00%	--	7.62% *	8.43% *	8.18%	6.55% *	6.92%
Vermont	3.55%	0.00%	--	--	7.91%	5.30%	4.26% *	4.16%
Middle Atlantic:								
New Jersey	6.72%	--	0.00%	8.55% *	5.87% *	7.81%	10.93% *	7.28%
New York	3.20%	--	11.07% *	9.40%	7.39%	3.94%	7.50%	3.48%
Pennsylvania	3.66%	--	15.77% *	5.19% *	8.12%	4.90%	8.19%	3.98%
East North Central:								
Illinois	5.59%	19.12% *	9.55% *	6.32% *	7.54% *	8.11%	12.05% *	6.28%
Indiana	5.17%	--	0.00%	8.96% *	11.75% *	6.45%	7.89% *	5.51%
Michigan	5.16%	--	--	8.02% *	7.03%	7.31%	4.09% *	5.81%
Ohio	6.83%	--	--	21.84% *	3.83% *	5.90%	6.87% *	7.59%
Wisconsin	3.94%	0.00%	0.00%	12.53% *	9.12% *	3.95%	16.66% *	3.91%
West North Central:								
Iowa	4.18%	--	--	6.32% *	5.79% *	7.26%	4.21% *	4.94%
Kansas	5.83%	--	--	10.33% *	7.10% *	9.35%	7.57% *	6.72%
Minnesota	4.02%	--	--	--	6.42% *	6.13%	9.90% *	4.37%
Missouri	5.40%	--	--	7.94% *	21.55% *	4.25%	7.34% *	6.35%
Nebraska	5.74%	--	0.00%	4.58% *	13.31% *	7.77%	5.96% *	6.27%
North Dakota	6.13% *	0.00%	8.09% *	4.79% *	4.27% *	12.11% *	5.22% *	7.69% *
South Dakota	3.43%	--	--	10.02% *	5.17%	6.10%	6.50% *	4.11%
South Atlantic:								
Delaware	7.63%	--	--	19.80% *	7.23% *	10.21% *	6.00% *	8.37%
District of Columbia	4.05%	--	--	9.62%	6.80%	5.76%	10.34% *	4.30%
Florida	9.31%	--	--	5.49% *	11.08% *	11.41%	8.55% *	10.03%
Georgia	5.53%	--	2.27% *	3.46% *	4.84% *	7.17%	4.08% *	6.09%
Maryland	4.89%	--	--	13.27% *	11.16% *	6.69%	5.84% *	5.85%
North Carolina	4.68%	--	0.00%	0.00%	5.06% *	6.61%	6.84% *	5.15%
South Carolina	5.37%	--	--	13.68% *	9.20%	7.25%	6.50% *	5.95%
Virginia	5.86%	0.00%	--	11.16%	19.90% *	6.92%	14.53% *	6.31%
West Virginia	5.76%	0.00%	--	12.78% *	12.26% *	7.33%	14.05% *	6.22%
East South Central:								
Alabama	5.84%	--	--	13.23% *	9.87% *	6.45%	13.56% *	6.45%
Kentucky	3.99%	--	0.00%	10.06% *	4.62% *	5.67%	6.30% *	4.49%
Mississippi	7.31%	--	--	8.40% *	13.42%	9.02% *	10.82% *	8.08%
Tennessee	7.80%	--	0.00%	4.61% *	10.25% *	10.89% *	1.41% *	8.24%
West South Central:								
Arkansas	5.11%	0.00%	--	7.75% *	8.35% *	6.28% *	12.03% *	5.45%
Louisiana	7.02%	--	--	15.32% *	9.93% *	10.57%	9.55% *	7.93%
Oklahoma	4.46%	--	--	6.01% *	7.84% *	6.95%	8.96% *	5.01%
Texas	4.15%	--	8.63% *	5.60% *	3.58%	6.11%	7.73% *	4.56%
Mountain:								
Arizona	3.71%	--	--	7.40% *	6.91% *	4.92%	12.73% *	3.87%
Colorado	4.05%	--	0.00%	4.81% *	5.38% *	6.58%	--	5.01%
Idaho	3.88%	0.00%	--	12.24% *	8.47% *	5.36%	10.69% *	4.20%
Montana	2.51%	0.00%	0.00%	9.00% *	3.78% *	3.79% *	4.33% *	2.96%
Nevada	3.41%	--	--	8.55% *	0.83% *	4.45% *	10.08% *	3.44% *
New Mexico	4.09%	--	--	7.99% *	8.83%	4.94%	9.97% *	4.39%
Utah	3.83%	0.00%	--	9.36% *	8.76% *	5.56%	5.05% *	4.64%
Wyoming	4.08%	--	--	9.24% *	12.28% *	3.43% *	10.95% *	4.26%
Pacific:								
Alaska	4.31%	--	--	11.93% *	9.15% *	5.58%	4.27% *	4.67%
California	3.61%	2.10% *	8.36% *	5.49%	4.14%	5.06% *	4.31% *	4.11%
Hawaii	3.06%	0.00%	--	11.97%	5.65% *	4.22% *	5.90% *	3.55%
Oregon	5.18%	0.00%	--	11.22% *	12.21% *	6.38%	2.44% *	5.86%
Washington	5.21%	0.00%	--	7.79% *	7.08% *	7.63% *	4.73% *	6.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.15.e Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 2024

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	4.9%	9.8% *	4.2%	3.0%	7.9%	4.0%	5.8%	4.8%
New England:								
Connecticut	1.2% *	0.0%	--	0.0%	2.0% *	0.9% *	2.2% *	1.1% *
Maine	2.3% *	0.0%	--	0.9% *	1.4% *	3.3% *	0.7% *	2.6% *
Massachusetts	3.3% *	0.0%	--	0.8% *	5.4% *	3.3% *	1.9% *	3.6% *
New Hampshire	5.8% *	0.0%	0.0%	0.0%	0.6% *	9.6% *	0.0%	6.8% *
Rhode Island	8.2% *	--	--	2.2% *	20.9% *	3.8% *	9.0% *	8.1% *
Vermont	5.3% *	--	--	7.4% *	2.0% *	1.4% *	13.4% *	3.2% *
Middle Atlantic:								
New Jersey	25.6% *	--	0.0%	8.1% *	63.6%	6.8% *	11.5% *	26.8% *
New York	6.3%	--	--	6.4% *	--	6.5% *	11.7% *	5.5% *
Pennsylvania	4.8% *	0.0%	1.2% *	0.0%	4.6% *	6.4% *	0.4% *	5.5% *
East North Central:								
Illinois	5.3% *	20.4% *	--	6.8% *	2.5% *	3.4% *	13.3% *	3.5% *
Indiana	4.2% *	0.0%	0.0%	1.2% *	11.7% *	2.9% *	0.0%	4.7% *
Michigan	5.8% *	--	--	1.6% *	10.1% *	5.4% *	5.9% *	5.8% *
Ohio	4.1% *	--	--	2.7% *	5.0% *	2.6% *	11.2% *	3.0% *
Wisconsin	0.8% *	0.0%	0.0%	3.3% *	1.2% *	0.1% *	0.0%	0.9% *
West North Central:								
Iowa	9.7% *	--	0.0%	0.0%	17.9% *	7.8% *	1.7% *	11.4% *
Kansas	4.3% *	--	--	2.3% *	2.6% *	2.4% *	13.6% *	2.5% *
Minnesota	6.1% *	--	--	--	1.1% *	8.2% *	9.8% *	5.6% *
Missouri	4.9% *	--	0.0%	1.5% *	2.2% *	6.9% *	3.7% *	5.2% *
Nebraska	0.6% *	0.0%	0.0%	2.9% *	0.0%	0.3% *	0.0%	0.6% *
North Dakota	9.2% *	--	11.5% *	8.4% *	11.7% *	6.4% *	12.3% *	8.2% *
South Dakota	19.0% *	--	2.8% *	0.4% *	7.9% *	33.9% *	2.4% *	24.1% *
South Atlantic:								
Delaware	20.4% *	0.0%	0.0%	1.3% *	23.0% *	23.9% *	1.2% *	22.5% *
District of Columbia	4.9% *	--	0.0%	9.3% *	6.9% *	2.5% *	6.6% *	4.5% *
Florida	3.9% *	--	--	--	--	2.9% *	11.0% *	3.3% *
Georgia	4.9% *	0.0%	0.0%	1.5% *	21.2% *	1.1% *	1.4% *	5.3% *
Maryland	4.0% *	0.0%	0.0%	5.1% *	--	4.2% *	2.7% *	4.3% *
North Carolina	4.4% *	0.0%	0.0%	1.2% *	--	5.6% *	0.0%	4.9% *
South Carolina	3.1% *	0.0%	0.0%	0.0%	2.3% *	--	0.0%	3.6% *
Virginia	1.6% *	0.0%	0.0%	2.4% *	5.8% *	0.7% *	1.4% *	1.6% *
West Virginia	3.0% *	0.0%	--	0.8% *	3.1% *	3.2% *	--	2.9% *
East South Central:								
Alabama	14.4% *	--	--	7.8% *	36.7% *	2.9% *	17.4% *	13.9% *
Kentucky	4.5% *	0.0%	--	5.4% *	6.0% *	4.0% *	2.4% *	4.8% *
Mississippi	2.4% *	0.0%	--	0.0%	8.2% *	0.3% *	2.1% *	2.4% *
Tennessee	0.7% *	--	0.0%	0.0%	0.0%	1.0% *	0.0%	0.7% *
West South Central:								
Arkansas	3.1% *	0.0%	0.0%	0.0%	1.5% *	--	0.0%	--
Louisiana	3.2% *	--	--	13.3% *	2.0% *	1.7% *	11.8% *	1.8% *
Oklahoma	5.6% *	0.0%	1.5% *	13.9% *	5.7% *	--	9.8% *	4.9% *
Texas	2.5% *	0.0%	8.3% *	0.8% *	6.7% *	1.3% *	--	2.2% *
Mountain:								
Arizona	3.8% *	0.0%	0.0%	--	8.7% *	2.8% *	--	3.9% *
Colorado	4.2% *	0.0%	0.0%	1.4% *	1.1% *	7.0% *	0.8% *	4.9% *
Idaho	2.4% *	0.0%	0.0%	0.0%	2.9% *	3.6% *	0.0%	2.9% *
Montana	1.0% *	--	0.0%	1.7% *	0.0%	0.0%	--	0.0%
Nevada	--	--	--	--	1.8% *	5.5% *	--	--
New Mexico	3.2% *	0.0%	0.0%	2.4% *	8.6% *	1.2% *	0.0%	3.5% *
Utah	1.3% *	0.0%	--	0.0%	1.4% *	0.2% *	--	0.6% *
Wyoming	3.3% *	0.0%	0.0%	11.3% *	2.4% *	0.6% *	--	3.2% *
Pacific:								
Alaska	1.5% *	--	0.0%	2.2% *	--	0.3% *	5.5% *	1.2% *
California	4.5% *	2.4% *	1.3% *	2.4% *	1.8% *	5.7% *	1.8% *	4.9% *
Hawaii	20.9%	--	--	5.2% *	11.1% *	21.7% *	27.7% *	19.0% *
Oregon	2.3% *	--	0.0%	--	0.0%	3.0% *	2.0% *	2.4% *
Washington	3.3% *	--	--	6.6% *	0.0%	2.4% *	13.9% *	1.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.15.e Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	2.99% *	0.93%	0.51%	1.88%	0.47%	1.02%	0.56%
New England:								
Connecticut	0.62% *	0.00%	--	0.00%	1.24% *	0.77% *	2.38% *	0.62% *
Maine	1.10% *	0.00%	--	0.93% *	0.88% *	2.04% *	0.76% *	1.35% *
Massachusetts	1.31% *	0.00%	--	0.87% *	3.20% *	1.88% *	1.56% *	1.51% *
New Hampshire	2.03% *	0.00%	0.00%	0.00%	0.58% *	3.44% *	0.00%	2.37% *
Rhode Island	3.08% *	--	--	2.20% *	11.18% *	2.46% *	4.58% *	3.63% *
Vermont	2.55% *	--	--	5.72% *	1.36% *	1.39% *	9.56% *	1.64% *
Middle Atlantic:								
New Jersey	11.28% *	--	0.00%	5.84% *	16.99%	5.17% *	8.14% *	12.09% *
New York	1.58%	--	--	2.85% *	--	2.28% *	4.75% *	1.68% *
Pennsylvania	2.05% *	0.00%	1.26% *	0.00%	2.46% *	3.24% *	0.43% *	2.35% *
East North Central:								
Illinois	2.20% *	16.61% *	--	4.85% *	1.61% *	1.61% *	10.10% *	1.29% *
Indiana	1.79% *	0.00%	0.00%	1.27% *	6.82% *	1.81% *	0.00%	2.01% *
Michigan	1.88% *	--	--	1.61% *	5.53% *	2.41% *	3.21% *	2.11% *
Ohio	1.35% *	--	--	2.37% *	3.65% *	1.32% *	5.55% *	1.24% *
Wisconsin	0.33% *	0.00%	0.00%	2.15% *	0.65% *	0.07% *	0.00%	0.36% *
West North Central:								
Iowa	5.02% *	--	0.00%	0.00%	12.47% *	5.44% *	1.64% *	5.96% *
Kansas	1.52% *	--	--	1.73% *	1.60% *	1.72% *	6.27% *	1.23% *
Minnesota	2.26% *	--	--	--	1.08% *	3.74% *	6.28% *	2.40% *
Missouri	1.68% *	--	0.00%	1.09% *	1.75% *	2.80% *	2.10% *	1.98% *
Nebraska	0.31% *	0.00%	0.00%	2.14% *	0.00%	0.29% *	0.00%	0.35% *
North Dakota	2.96% *	--	7.02% *	5.59% *	8.72% *	4.17% *	5.27% *	3.49% *
South Dakota	8.13% *	--	2.26% *	0.39% *	5.55% *	13.79% *	1.52% *	10.03% *
South Atlantic:								
Delaware	10.11% *	0.00%	0.00%	1.45% *	13.99% *	13.76% *	1.22% *	11.11% *
District of Columbia	1.51% *	--	0.00%	4.47% *	3.93% *	1.22% *	3.31% *	1.71% *
Florida	1.32% *	--	--	--	--	1.20% *	7.67% *	1.18% *
Georgia	2.50% *	0.00%	0.00%	1.27% *	8.55% *	0.60% *	1.12% *	2.72% *
Maryland	1.46% *	0.00%	0.00%	3.42% *	--	2.16% *	2.32% *	1.70% *
North Carolina	2.13% *	0.00%	0.00%	0.92% *	--	3.08% *	0.00%	2.36% *
South Carolina	1.99% *	0.00%	0.00%	0.00%	2.11% *	--	0.00%	2.30% *
Virginia	0.77% *	0.00%	0.00%	1.77% *	4.90% *	0.41% *	1.50% *	0.83% *
West Virginia	1.25% *	0.00%	--	0.81% *	2.39% *	1.63% *	--	1.32% *
East South Central:								
Alabama	7.33% *	--	--	6.22% *	20.54% *	1.32% *	8.93% *	8.49% *
Kentucky	1.69% *	0.00%	--	5.50% *	5.86% *	1.72% *	1.82% *	1.93% *
Mississippi	1.81% *	0.00%	--	0.00%	7.05% *	0.28% *	2.08% *	2.01% *
Tennessee	0.36% *	--	0.00%	0.00%	0.00%	0.56% *	0.00%	0.38% *
West South Central:								
Arkansas	2.35% *	0.00%	0.00%	0.00%	1.47% *	--	0.00%	--
Louisiana	1.43% *	--	--	11.95% *	1.46% *	0.92% *	8.32% *	0.77% *
Oklahoma	2.16% *	0.00%	1.56% *	10.26% *	3.01% *	--	8.61% *	2.00% *
Texas	0.93% *	0.00%	6.17% *	0.70% *	4.41% *	0.60% *	--	0.97% *
Mountain:								
Arizona	1.37% *	0.00%	0.00%	--	4.46% *	1.50% *	--	1.50% *
Colorado	1.55% *	0.00%	0.00%	1.44% *	0.88% *	2.84% *	0.84% *	1.91% *
Idaho	1.10% *	0.00%	0.00%	0.00%	1.86% *	2.00% *	0.00%	1.36% *
Montana	0.79% *	--	0.00%	1.75% *	0.00%	0.00%	--	0.00%
Nevada	--	--	--	--	1.45% *	4.45% *	--	--
New Mexico	2.05% *	0.00%	0.00%	2.37% *	7.48% *	0.62% *	0.00%	2.28% *
Utah	0.66% *	0.00%	--	0.00%	1.32% *	0.17% *	--	0.50% *
Wyoming	1.31% *	0.00%	0.00%	5.75% *	1.43% *	0.53% *	--	1.45% *
Pacific:								
Alaska	0.91% *	--	0.00%	1.79% *	--	0.26% *	3.47% *	0.95% *
California	1.67% *	2.40% *	1.31% *	1.64% *	1.10% *	2.65% *	1.10% *	1.92% *
Hawaii	5.39%	--	--	3.51% *	6.54% *	8.76% *	8.44% *	6.36% *
Oregon	0.88% *	--	0.00%	--	0.00%	1.36% *	2.01% *	0.96% *
Washington	1.55% *	--	--	6.48% *	0.00%	1.75% *	6.95% *	1.35% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.16 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.9%	7.0%	13.1%	24.8%	27.3%	31.0%	13.8%	29.9%
New England:								
Connecticut	38.8%	0.0%	--	21.8% *	42.2% *	45.1%	10.5% *	43.2%
Maine	45.2%	0.0%	0.0%	36.2% *	56.6%	55.1%	--	55.0%
Massachusetts	42.1%	0.0%	--	48.6% *	31.2%	48.1%	28.5% *	44.4%
New Hampshire	37.4%	0.0%	--	56.5%	38.5%	37.5%	29.2% *	38.8%
Rhode Island	30.8%	--	--	29.2% *	39.1% *	30.6%	22.2% *	32.7%
Vermont	38.9%	0.0%	--	50.6%	36.1%	42.2%	28.4% *	41.6%
Middle Atlantic:								
New Jersey	21.1%	--	0.0%	8.8% *	10.6% *	31.0%	11.6% *	21.9%
New York	25.8%	0.0%	0.0%	36.6%	29.8%	26.3%	9.2% *	28.2%
Pennsylvania	25.7%	0.0%	0.0%	18.7% *	28.8%	29.7%	1.1% *	29.3%
East North Central:								
Illinois	27.8%	--	28.6% *	12.2% *	14.8% *	40.2%	12.9% *	31.0%
Indiana	32.5%	--	--	37.4% *	25.8% *	31.1%	42.9% *	31.3%
Michigan	26.8%	--	--	32.7% *	24.0%	29.2%	12.3% *	29.1%
Ohio	23.2%	--	--	14.0% *	37.1%	21.5%	25.3% *	22.8%
Wisconsin	34.6%	--	--	18.7% *	36.1%	36.1%	35.4% *	34.5%
West North Central:								
Iowa	17.8%	--	--	13.7% *	14.5%	21.2%	12.6% *	18.8%
Kansas	34.7%	--	--	16.4% *	25.2%	46.2%	13.1% *	38.9%
Minnesota	35.0%	--	--	35.5% *	30.8%	37.9%	29.4% *	35.7%
Missouri	30.9%	--	--	38.9% *	5.8% *	41.5%	30.2% *	31.1%
Nebraska	46.6%	--	--	48.0%	42.4%	49.2%	31.7% *	48.1%
North Dakota	36.3%	--	19.7% *	19.8% *	43.0%	48.6%	22.9% *	40.3%
South Dakota	25.1%	0.0%	17.7% *	20.0% *	38.7%	23.9%	18.6% *	27.1%
South Atlantic:								
Delaware	26.7%	0.0%	--	12.6% *	30.9% *	25.4%	42.3% *	24.9%
District of Columbia	23.3%	0.0%	0.0%	14.1% *	21.1% *	32.7%	8.3% *	26.9%
Florida	26.7%	--	0.0%	12.4% *	12.8% *	31.8%	--	28.9%
Georgia	36.9%	0.0%	0.0%	40.3% *	52.0%	34.7%	19.8% *	38.5%
Maryland	39.6%	--	--	17.0% *	23.2% *	53.8%	15.6% *	44.5%
North Carolina	32.8%	0.0%	--	27.1% *	53.7%	30.9%	21.7% *	34.0%
South Carolina	23.3%	0.0%	--	20.9% *	11.1% *	29.1%	11.9% *	25.1%
Virginia	31.2%	--	--	21.9% *	30.8% *	32.8%	19.9% *	32.3%
West Virginia	31.3%	0.0%	--	34.1% *	10.2% *	36.5%	--	34.5%
East South Central:								
Alabama	19.9%	--	0.0%	--	6.2% *	32.2%	5.3% *	22.5%
Kentucky	42.4%	0.0%	1.4% *	35.4% *	39.9%	49.7%	10.5% *	47.3%
Mississippi	32.6% *	0.0%	--	12.8% *	19.8% *	42.9% *	7.1% *	35.7% *
Tennessee	25.6%	--	--	30.4% *	35.6% *	22.4% *	18.5% *	26.0%
West South Central:								
Arkansas	41.8%	0.0%	--	20.9% *	22.4% *	48.6%	12.5% *	45.0%
Louisiana	21.8%	--	--	0.0%	19.8% *	24.7%	18.6% *	22.3%
Oklahoma	25.0%	0.0%	0.0%	10.3% *	29.6% *	30.2%	6.8% *	28.3%
Texas	25.3%	--	2.8% *	48.4% *	25.2%	25.2%	3.6% *	27.8%
Mountain:								
Arizona	32.2%	0.0%	--	28.7% *	42.0%	32.8%	14.3% *	34.5%
Colorado	43.3%	--	--	53.4%	52.0%	40.3%	34.4% *	45.3%
Idaho	30.0%	--	2.2% *	44.1% *	38.5% *	25.1%	19.8% *	32.4%
Montana	40.6%	--	--	11.2% *	45.4%	61.3%	10.5% *	49.4%
Nevada	18.1%	0.0%	--	0.0%	53.4%	15.5% *	2.4% *	21.6%
New Mexico	33.1%	0.0%	0.0%	36.8% *	34.7% *	35.5%	20.6% *	34.6%
Utah	48.7%	--	0.0%	36.6% *	55.1%	57.8%	13.9% *	56.9%
Wyoming	38.0%	0.0%	--	14.5% *	35.1% *	53.7%	20.8% *	41.6%
Pacific:								
Alaska	22.0%	0.0%	--	15.5% *	15.3% *	27.1%	25.1% *	21.8%
California	18.5%	--	0.0%	12.4% *	18.8%	21.1%	--	20.3%
Hawaii	14.9%	--	0.0%	22.0% *	1.6% *	20.5% *	13.6% *	15.2% *
Oregon	19.8%	--	0.0%	9.0% *	18.2% *	24.2%	9.3% *	21.2%
Washington	17.7%	0.0%	0.0%	19.2% *	27.4% *	17.8%	--	19.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.16 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.08%	1.63%	2.48%	2.70%	1.73%	1.65%	1.31%	1.25%
New England:								
Connecticut	5.99%	0.00%	--	11.57% *	14.72% *	7.81%	6.24% *	6.54%
Maine	5.44%	0.00%	0.00%	13.74% *	8.91%	6.88%	--	5.35%
Massachusetts	5.85%	0.00%	--	14.72% *	8.51%	8.11%	11.49% *	6.38%
New Hampshire	4.87%	0.00%	--	12.30%	9.33%	6.82%	10.21% *	5.42%
Rhode Island	5.54%	--	--	11.13% *	15.30% *	6.64%	7.19% *	6.53%
Vermont	4.48%	0.00%	--	9.78%	6.76%	7.56%	10.34% *	4.71%
Middle Atlantic:								
New Jersey	4.62%	--	0.00%	6.82% *	6.43% *	5.36%	9.58% *	5.03%
New York	2.94%	0.00%	0.00%	10.49%	6.67%	3.71%	5.59% *	3.26%
Pennsylvania	3.45%	0.00%	0.00%	9.76% *	6.11%	5.04%	0.88% *	3.96%
East North Central:								
Illinois	3.68%	--	16.50% *	5.28% *	4.61% *	6.02%	5.47% *	4.25%
Indiana	4.71%	--	--	16.79% *	8.55% *	5.33%	19.29% *	4.62%
Michigan	3.96%	--	--	12.86% *	6.16%	5.43%	6.13% *	4.43%
Ohio	3.40%	--	--	7.52% *	8.13%	3.55%	8.94% *	3.66%
Wisconsin	5.47%	--	--	6.70% *	9.38%	8.38%	13.21% *	5.86%
West North Central:								
Iowa	2.78%	--	--	7.32% *	4.16%	4.19%	8.01% *	2.99%
Kansas	5.61%	--	--	8.13% *	6.90%	8.83%	6.19% *	6.35%
Minnesota	5.38%	--	--	11.11% *	7.02%	8.34%	10.59% *	5.91%
Missouri	4.30%	--	--	12.84% *	2.95% *	4.90%	11.61% *	4.63%
Nebraska	6.14%	--	--	14.37%	12.06%	8.22%	10.00% *	6.65%
North Dakota	5.15%	--	11.37% *	8.41% *	8.62%	9.48%	7.58% *	6.28%
South Dakota	4.04%	0.00%	10.61% *	8.84% *	8.17%	5.82%	7.21% *	4.90%
South Atlantic:								
Delaware	4.81%	0.00%	--	10.48% *	11.14% *	5.70%	15.29% *	4.92%
District of Columbia	3.36%	0.00%	0.00%	6.14% *	8.18% *	4.47%	4.36% *	3.96%
Florida	7.07%	--	0.00%	6.58% *	7.13% *	9.20%	--	7.74%
Georgia	5.90%	0.00%	0.00%	15.72% *	13.39%	6.56%	11.42% *	6.30%
Maryland	7.85%	--	--	8.19% *	8.63% *	10.23%	6.27% *	8.80%
North Carolina	4.84%	0.00%	--	10.18% *	11.51%	5.69%	8.92% *	5.28%
South Carolina	3.51%	0.00%	--	10.47% *	5.44% *	4.88%	7.07% *	3.91%
Virginia	5.78%	--	--	6.86% *	14.14% *	7.61%	7.63% *	6.36%
West Virginia	5.28%	0.00%	--	13.10% *	4.55% *	6.73%	--	5.74%
East South Central:								
Alabama	4.15%	--	0.00%	--	5.66% *	5.89%	3.82% *	4.81%
Kentucky	4.89%	0.00%	1.51% *	16.49% *	9.99%	6.30%	6.25% *	5.22%
Mississippi	11.08% *	0.00%	--	11.90% *	8.63% *	15.81% *	6.82% *	11.95% *
Tennessee	5.90%	--	--	16.59% *	12.98% *	6.99% *	8.20% *	6.27%
West South Central:								
Arkansas	8.16%	0.00%	--	10.84% *	7.33% *	10.21%	8.33% *	8.84%
Louisiana	4.61%	--	--	0.00%	9.40% *	6.51%	11.37% *	5.07%
Oklahoma	4.48%	0.00%	0.00%	6.42% *	10.25% *	5.95%	5.18% *	5.08%
Texas	3.94%	--	2.20% *	20.36% *	7.55%	4.40%	2.11% *	4.35%
Mountain:								
Arizona	6.52%	0.00%	--	8.89% *	10.77%	9.44%	6.32% *	7.21%
Colorado	4.97%	--	--	10.26%	4.97%	7.95%	11.49% *	5.48%
Idaho	5.64%	--	2.32% *	17.70% *	13.30% *	6.32%	7.80% *	6.55%
Montana	6.56%	--	--	6.58% *	9.66%	10.41%	6.13% *	7.41%
Nevada	4.44%	0.00%	--	0.00%	14.23%	5.31% *	1.87% *	5.43%
New Mexico	6.56%	0.00%	0.00%	15.63% *	12.79% *	9.00%	14.79% *	7.08%
Utah	6.62%	--	0.00%	12.71% *	10.24%	9.47%	8.01% *	6.82%
Wyoming	5.67%	0.00%	--	6.62% *	14.56% *	7.70%	8.46% *	6.44%
Pacific:								
Alaska	4.14%	0.00%	--	7.96% *	5.99% *	6.04%	12.00% *	4.36%
California	3.47%	--	0.00%	5.61% *	4.59%	5.59%	--	4.23%
Hawaii	4.40%	--	0.00%	16.87% *	1.54% *	6.92% *	10.26% *	4.87% *
Oregon	3.44%	--	0.00%	5.35% *	7.30% *	4.67%	5.71% *	3.85%
Washington	4.40%	0.00%	0.00%	8.54% *	14.78% *	5.32%	--	5.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.17 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.8%	43.0%	44.0%	35.8%	26.4%	18.4%	42.1%	21.2%
New England:								
Connecticut	31.7%	--	73.6%	60.6%	39.0% *	16.2% *	79.3%	24.3%
Maine	24.6%	--	--	30.9% *	28.4%	7.7% *	68.1%	14.3%
Massachusetts	17.9%	92.9%	--	25.6% *	13.5% *	9.1% *	55.7%	11.3%
New Hampshire	22.0%	--	70.6%	34.2% *	19.0%	14.0%	60.4%	15.5%
Rhode Island	19.7%	--	--	48.9%	13.2% *	6.3% *	47.0%	13.5%
Vermont	22.4%	--	--	17.2% *	25.0%	13.7% *	35.9% *	18.8%
Middle Atlantic:								
New Jersey	15.3%	--	--	43.4% *	6.3% *	14.9%	38.2% *	13.2%
New York	13.1%	--	19.9% *	12.1% *	13.4% *	10.3%	26.7%	11.2%
Pennsylvania	26.8%	--	43.9% *	31.9% *	25.6%	25.2% *	38.7%	25.1%
East North Central:								
Illinois	18.9%	29.0% *	32.2% *	44.2%	25.0%	9.8%	29.4% *	16.7%
Indiana	20.2%	--	--	21.9% *	27.8% *	16.9% *	26.2% *	19.5%
Michigan	22.0%	--	--	29.7% *	22.6% *	15.8%	49.8%	17.6%
Ohio	26.1%	--	--	26.1% *	41.7%	18.4%	35.3%	24.6%
Wisconsin	26.6%	--	--	25.2% *	26.7%	25.8%	26.7% *	26.6%
West North Central:								
Iowa	31.8%	--	--	51.6%	31.1%	21.6%	55.4%	26.9%
Kansas	23.6%	--	--	45.4%	45.4%	6.1% *	38.7%	20.7%
Minnesota	23.9%	--	--	50.2%	23.4% *	19.0% *	35.2%	22.5%
Missouri	29.0%	--	--	42.1%	20.0% *	26.1%	39.7%	26.8%
Nebraska	20.6%	--	--	39.7% *	22.2% *	14.2% *	44.3%	18.1%
North Dakota	27.5%	--	54.4%	38.4%	22.6%	14.3%	46.3%	22.0%
South Dakota	28.0%	--	54.1%	32.5% *	30.7%	16.2% *	51.5%	20.8%
South Atlantic:								
Delaware	17.6%	--	--	39.1% *	22.5% *	13.0% *	33.4% *	15.9% *
District of Columbia	16.8%	--	--	10.9% *	10.4% *	15.6%	30.5% *	13.4%
Florida	25.6%	--	--	49.5%	58.5%	16.9% *	44.1%	23.8%
Georgia	24.3%	--	77.8%	48.4% *	11.6% *	21.4%	60.4%	20.7%
Maryland	16.2%	69.5%	--	30.4% *	7.0% *	11.9% *	45.1%	10.3% *
North Carolina	35.2%	--	--	71.7%	27.3% *	29.5%	55.7%	32.9%
South Carolina	29.8%	--	--	51.7%	36.6%	19.5%	63.3%	24.6%
Virginia	24.9% *	--	--	18.5% *	24.3% *	24.5% *	37.3% *	23.7% *
West Virginia	15.1%	100.0%	--	26.1% *	38.4% *	6.9% *	43.6%	11.8%
East South Central:								
Alabama	16.8%	--	--	44.8% *	24.5% *	9.3%	19.8% *	16.3%
Kentucky	20.5%	--	--	21.1% *	24.1% *	14.3%	44.6% *	16.8%
Mississippi	18.3%	--	--	53.6%	6.4% *	16.6% *	40.4% *	15.7% *
Tennessee	34.2%	--	--	61.5%	22.8% *	30.2% *	65.8%	32.2%
West South Central:								
Arkansas	26.2%	100.0%	--	27.1% *	33.7%	23.6% *	43.9%	24.3% *
Louisiana	24.8%	--	--	41.4% *	34.4%	18.7% *	29.4% *	24.0%
Oklahoma	33.9%	--	--	42.4%	32.5%	30.1%	49.1%	31.1%
Texas	32.9%	--	68.6%	31.0% *	40.4%	27.7%	62.4%	29.6%
Mountain:								
Arizona	38.6%	--	84.2%	36.3% *	29.2%	39.6%	46.8%	37.6%
Colorado	27.2%	--	--	29.6%	31.7%	16.6%	56.5%	20.6%
Idaho	24.9%	--	--	32.1% *	19.4% *	17.8%	51.3%	18.5%
Montana	33.8%	--	94.7%	60.1%	17.7% *	13.6% *	74.3%	22.0%
Nevada	48.2%	--	--	48.4% *	35.6% *	55.9%	43.7% *	49.2%
New Mexico	25.9% *	--	--	39.9% *	16.2% *	29.7% *	15.5% *	27.1% *
Utah	15.2%	--	--	32.1% *	10.9% *	7.1% *	44.4%	8.4% *
Wyoming	30.9%	--	--	52.0%	14.1% *	28.5%	32.0% *	30.7%
Pacific:								
Alaska	23.0%	--	--	24.0% *	27.3% *	19.4%	42.4% *	21.5%
California	15.5%	36.8% *	29.2% *	24.9%	27.6%	9.4% *	28.9%	13.8%
Hawaii	15.8% *	--	0.0%	--	10.6% *	23.1% *	2.9% *	19.4% *
Oregon	26.7%	--	88.3%	60.9%	10.3% *	21.2%	69.8%	20.9%
Washington	23.6%	--	--	44.6% *	43.6% *	15.7% *	36.1%	21.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.17 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.14%	4.24%	3.61%	2.49%	1.92%	1.51%	2.05%	1.21%
New England:								
Connecticut	6.42%	--	13.20%	16.24%	14.41% *	7.31% *	9.62%	6.31%
Maine	5.36%	--	--	12.57% *	7.82%	3.15% *	13.59%	3.40%
Massachusetts	4.31%	8.65%	--	10.44% *	5.10% *	3.14% *	14.65%	2.73%
New Hampshire	3.20%	--	13.28%	11.25% *	5.63%	3.33%	10.64%	2.80%
Rhode Island	4.11%	--	--	12.53%	5.73% *	2.89% *	11.18%	3.68%
Vermont	3.99%	--	--	7.12% *	5.66%	5.54% *	11.44% *	3.78%
Middle Atlantic:								
New Jersey	3.76%	--	--	13.61% *	3.67% *	4.35%	16.27% *	3.51%
New York	1.86%	--	9.49% *	3.89% *	4.23% *	1.81%	7.65%	1.77%
Pennsylvania	5.83%	--	14.99% *	11.21% *	5.87%	9.08% *	10.15%	6.61%
East North Central:								
Illinois	3.26%	14.73% *	11.65% *	8.09%	6.92%	2.90%	9.19% *	3.31%
Indiana	4.54%	--	--	9.46% *	9.20% *	5.96% *	11.00% *	4.94%
Michigan	4.01%	--	--	9.97% *	6.89% *	4.70%	9.80%	4.01%
Ohio	4.14%	--	--	14.90% *	8.75%	3.87%	8.80%	4.50%
Wisconsin	4.27%	--	--	8.06% *	7.83%	6.26%	10.35% *	4.58%
West North Central:								
Iowa	4.27%	--	--	11.14%	8.18%	6.19%	10.11%	4.66%
Kansas	4.46%	--	--	12.16%	8.41%	2.24% *	10.48%	4.54%
Minnesota	4.98%	--	--	11.73%	8.60% *	7.34% *	9.07%	5.50%
Missouri	4.45%	--	--	12.18%	9.45% *	5.54%	10.38%	4.92%
Nebraska	4.03%	--	--	13.27% *	8.87% *	4.56% *	11.86%	4.07%
North Dakota	4.44%	--	15.85%	11.02%	6.48%	3.81%	10.13%	4.44%
South Dakota	4.63%	--	13.83%	11.21% *	7.45%	5.90% *	9.61%	4.59%
South Atlantic:								
Delaware	5.01%	--	--	13.70% *	12.70% *	5.79% *	11.49% *	5.30% *
District of Columbia	3.44%	--	--	5.04% *	4.23% *	3.75%	12.18% *	2.70%
Florida	6.01%	--	--	9.92%	15.86%	5.58% *	11.29%	6.34%
Georgia	4.61%	--	10.43%	15.12% *	6.05% *	5.51%	11.04%	4.79%
Maryland	3.94%	13.28%	--	12.14% *	3.09% *	5.11% *	10.50%	3.72% *
North Carolina	5.88%	--	--	10.36%	10.49% *	7.97%	11.72%	6.50%
South Carolina	4.38%	--	--	12.90%	7.73%	5.57%	12.85%	4.59%
Virginia	9.18% *	--	--	8.01% *	11.90% *	12.61% *	12.24% *	10.13% *
West Virginia	2.94%	0.00%	--	9.00% *	14.83% *	2.10% *	11.61%	2.94%
East South Central:								
Alabama	3.45%	--	--	13.92% *	10.56% *	2.36%	7.08% *	3.85%
Kentucky	3.76%	--	--	8.34% *	10.79% *	3.57%	13.98% *	3.51%
Mississippi	5.36%	--	--	14.81%	2.65% *	7.78% *	12.82% *	5.51% *
Tennessee	7.75%	--	--	16.40%	7.81% *	10.93% *	10.34%	8.27%
West South Central:								
Arkansas	6.84%	0.00%	--	10.87% *	9.35%	8.77% *	11.68%	7.49% *
Louisiana	4.61%	--	--	14.67% *	9.63%	5.70% *	10.55% *	5.07%
Oklahoma	4.54%	--	--	10.14%	8.85%	6.34%	10.50%	4.91%
Texas	5.22%	--	12.84%	13.82% *	9.40%	7.09%	9.55%	5.67%
Mountain:								
Arizona	6.45%	--	9.82%	10.93% *	6.63%	9.59%	12.92%	7.11%
Colorado	3.80%	--	--	8.64%	7.08%	4.01%	10.94%	4.08%
Idaho	3.74%	--	--	13.15% *	7.04% *	3.88%	10.08%	3.55%
Montana	6.31%	--	5.46%	13.20%	6.62% *	6.79% *	9.76%	5.82%
Nevada	7.11%	--	--	16.29% *	13.88% *	9.47%	13.70% *	8.08%
New Mexico	8.40% *	--	--	13.09% *	6.45% *	12.75% *	8.29% *	9.19% *
Utah	3.49%	--	--	12.20% *	4.48% *	3.69% *	9.44%	2.81% *
Wyoming	5.06%	--	--	12.16%	5.48% *	7.24%	9.85% *	5.78%
Pacific:								
Alaska	4.84%	--	--	11.98% *	11.14% *	5.61%	13.81% *	5.11%
California	3.93%	12.00% *	12.61% *	6.43%	7.05%	3.60% *	6.66%	3.99%
Hawaii	9.09% *	--	0.00%	--	5.78% *	14.71% *	1.86% *	11.16% *
Oregon	4.85%	--	7.23%	12.25%	4.76% *	6.29%	7.81%	5.03%
Washington	6.65%	--	--	14.31% *	15.89% *	7.72% *	8.60%	7.35% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table II.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and State: United States, 2024

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	59.4%	71.5%	67.5%	66.0%	60.8%	55.9%	67.9%	57.9%
New England:								
Connecticut	44.8%	--	88.6%	56.2%	52.0%	33.1%	64.0%	41.5%
Maine	44.6%	54.7% *	75.3%	58.1%	55.0%	30.2%	69.2%	39.8%
Massachusetts	64.0%	83.9%	91.0%	78.7%	69.7%	56.3%	84.0%	60.9%
New Hampshire	58.7%	78.7%	77.5%	81.8%	61.8%	47.2%	82.7%	53.3%
Rhode Island	71.8%	56.5%	67.4%	77.3%	89.2%	65.0%	68.9%	72.5%
Vermont	45.9%	34.9% *	58.6%	38.2%	49.6%	45.2%	49.1%	44.9%
Middle Atlantic:								
New Jersey	68.8%	--	--	78.3%	83.4%	58.2%	72.3%	68.3%
New York	66.4%	80.9%	76.4%	66.0%	67.6%	63.4%	74.7%	64.9%
Pennsylvania	64.5%	78.0%	79.6%	74.5%	70.8%	57.6%	76.2%	62.7%
East North Central:								
Illinois	59.2%	82.2%	59.1%	76.1%	67.6%	48.2%	73.2%	56.5%
Indiana	44.5%	--	--	46.9%	62.1%	36.5%	57.5%	43.1%
Michigan	59.4%	--	71.9%	73.2%	70.9%	52.1%	64.8%	58.5%
Ohio	57.8%	75.9%	51.7%	49.6%	55.3%	60.6%	52.3%	58.8%
Wisconsin	45.8%	--	--	65.3%	36.3%	44.4%	58.9%	44.0%
West North Central:								
Iowa	52.8%	62.0%	72.0%	56.1%	48.5%	52.1%	60.2%	51.3%
Kansas	57.9%	58.6%	--	74.7%	65.5%	52.3%	57.8%	57.9%
Minnesota	44.8%	--	58.0%	24.9% *	28.6%	54.8%	40.3%	45.4%
Missouri	53.8%	32.9% *	66.8%	75.2%	60.0%	45.6%	66.1%	51.2%
Nebraska	35.9%	--	--	44.1%	19.6%	38.2%	52.1%	34.1%
North Dakota	34.4%	41.3% *	50.0%	37.9%	26.0%	32.7%	45.3%	31.1%
South Dakota	47.4%	--	50.9%	57.2%	46.8%	42.5%	52.5%	46.0%
South Atlantic:								
Delaware	64.3%	72.9%	87.0%	80.4%	59.4%	59.7%	82.3%	61.3%
District of Columbia	62.5%	--	86.3%	79.9%	59.3%	57.1%	79.8%	58.7%
Florida	58.7%	67.7%	71.9%	65.9%	46.5%	59.2%	70.5%	57.0%
Georgia	49.4%	--	65.5%	61.0%	43.4% *	47.3%	73.9%	46.1%
Maryland	57.5%	69.5%	73.2%	84.6%	69.2%	45.0%	77.0%	53.4%
North Carolina	62.7%	--	97.5%	64.0%	54.9%	63.4%	62.3%	62.8%
South Carolina	51.8%	--	59.4%	63.9%	72.9%	42.8%	54.6%	51.3%
Virginia	55.5%	74.4%	78.3%	71.4%	68.2%	46.1%	78.3%	52.1%
West Virginia	57.7%	--	76.0%	65.6%	62.4%	53.2%	69.2%	56.0%
East South Central:								
Alabama	63.1%	75.5%	100.0%	80.7%	73.2%	50.9%	80.3%	59.1%
Kentucky	55.5%	77.1%	69.2%	74.6%	67.0%	45.7%	73.1%	52.9%
Mississippi	70.5%	94.7%	73.4%	85.2%	77.5%	61.7%	83.1%	68.0%
Tennessee	47.4%	86.1%	--	50.8%	39.5%	48.0%	57.9%	46.0%
West South Central:								
Arkansas	59.0%	88.6%	48.3%	62.4%	63.7%	57.4%	53.4%	60.1%
Louisiana	52.4%	--	--	47.9%	71.7%	44.5%	49.7%	53.1%
Oklahoma	70.8%	55.0%	81.6%	72.0%	82.4%	62.1%	69.4%	71.1%
Texas	63.6%	88.8%	70.7%	68.2%	54.9%	62.3%	74.6%	61.4%
Mountain:								
Arizona	50.9%	--	56.0%	59.7%	43.6%	50.3%	57.9%	50.0%
Colorado	53.0%	61.3%	82.2%	65.5%	59.7%	42.6%	72.8%	48.6%
Idaho	59.2%	54.3%	61.7%	62.9%	49.1%	62.4%	58.9%	59.3%
Montana	43.5%	19.6% *	46.8%	32.7% *	59.7%	46.6%	36.8%	46.0%
Nevada	54.2%	--	62.0%	87.2%	66.7%	43.8%	72.0%	50.8%
New Mexico	62.4%	--	87.0%	83.7%	70.6%	53.0%	72.0%	61.0%
Utah	31.0%	51.2%	55.3%	38.9%	20.7%	31.2% *	46.2%	28.5%
Wyoming	40.6%	--	--	55.9%	40.4% *	31.4%	41.3%	40.4%
Pacific:								
Alaska	55.1%	--	84.0%	41.6%	54.6%	56.8%	65.6%	53.7%
California	70.7%	73.3%	63.4%	73.8%	77.1%	68.9%	69.9%	70.9%
Hawaii	62.5%	63.4%	53.8%	61.0%	57.0%	67.8%	58.5%	64.0%
Oregon	61.5%	62.0%	73.4%	72.3%	57.4%	59.2%	68.2%	60.2%
Washington	57.6%	59.4%	61.7%	50.8%	49.5%	61.3%	64.7%	56.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.18 Standard errors for pPercent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.27%	2.13%	2.34%	1.52%	1.67%	2.22%	1.27%	1.52%
New England:								
Connecticut	4.50%	--	5.88%	10.26%	10.46%	6.12%	11.44%	4.99%
Maine	4.48%	16.46% *	9.22%	10.08%	9.08%	5.29%	8.16%	4.87%
Massachusetts	5.28%	12.23%	8.78%	8.44%	6.60%	8.19%	6.29%	6.02%
New Hampshire	3.90%	9.87%	8.37%	6.24%	7.70%	5.94%	4.51%	4.53%
Rhode Island	3.87%	12.22%	10.49%	8.53%	3.20%	6.36%	6.23%	4.55%
Vermont	4.19%	10.89% *	11.03%	7.03%	8.62%	6.67%	6.53%	5.03%
Middle Atlantic:								
New Jersey	5.10%	--	--	7.34%	7.15%	6.82%	8.50%	5.75%
New York	2.58%	7.98%	10.48%	7.30%	5.77%	3.44%	5.80%	2.89%
Pennsylvania	3.97%	8.82%	8.84%	8.10%	6.42%	5.88%	6.00%	4.45%
East North Central:								
Illinois	3.49%	7.23%	10.96%	5.00%	7.15%	5.47%	5.02%	4.09%
Indiana	4.89%	--	--	11.46%	8.00%	6.50%	9.84%	5.24%
Michigan	4.07%	--	9.70%	7.90%	5.26%	5.70%	7.15%	4.59%
Ohio	3.36%	10.74%	11.67%	10.34%	6.12%	4.58%	7.36%	3.73%
Wisconsin	4.01%	--	--	7.24%	7.30%	6.07%	8.11%	4.41%
West North Central:								
Iowa	3.56%	9.10%	10.35%	8.83%	6.79%	5.55%	6.67%	4.07%
Kansas	3.45%	12.95%	--	7.60%	6.08%	6.00%	8.59%	3.78%
Minnesota	5.75%	--	13.73%	7.70% *	5.89%	8.70%	7.30%	6.45%
Missouri	4.53%	12.14% *	13.72%	7.24%	14.78%	5.74%	7.16%	5.28%
Nebraska	4.78%	--	--	8.53%	5.30%	7.10%	8.34%	5.24%
North Dakota	3.93%	12.52% *	12.23%	8.49%	6.26%	6.59%	7.05%	4.55%
South Dakota	4.75%	--	9.42%	8.43%	6.30%	8.51%	6.55%	5.70%
South Atlantic:								
Delaware	4.11%	12.65%	11.28%	7.39%	8.92%	5.86%	6.20%	4.73%
District of Columbia	3.57%	--	8.73%	7.76%	7.48%	5.14%	6.59%	4.09%
Florida	5.86%	11.52%	12.59%	7.43%	10.63%	8.15%	6.61%	6.70%
Georgia	5.14%	--	11.57%	10.48%	14.76% *	5.97%	7.03%	5.61%
Maryland	4.52%	12.10%	12.58%	6.46%	8.58%	6.02%	6.31%	5.03%
North Carolina	3.43%	--	1.87%	8.28%	10.68%	4.10%	7.05%	3.79%
South Carolina	3.92%	--	10.56%	10.79%	6.43%	5.21%	10.80%	4.21%
Virginia	4.68%	12.83%	10.59%	6.94%	10.26%	6.02%	5.38%	5.22%
West Virginia	4.87%	--	12.97%	9.62%	10.04%	6.59%	8.17%	5.42%
East South Central:								
Alabama	4.36%	12.22%	0.00%	9.19%	9.97%	6.29%	6.96%	5.12%
Kentucky	3.92%	11.95%	12.97%	8.72%	6.87%	5.27%	7.13%	4.33%
Mississippi	3.90%	4.14%	13.05%	6.78%	9.18%	6.51%	6.77%	4.53%
Tennessee	5.12%	7.42%	--	10.82%	9.03%	7.45%	7.67%	5.71%
West South Central:								
Arkansas	4.47%	11.79%	11.74%	11.56%	7.68%	6.22%	8.81%	5.03%
Louisiana	3.70%	--	--	11.47%	6.00%	5.22%	8.31%	4.13%
Oklahoma	3.17%	11.13%	9.00%	7.35%	5.65%	4.79%	5.78%	3.66%
Texas	3.33%	4.87%	10.85%	7.86%	9.42%	4.26%	5.89%	3.82%
Mountain:								
Arizona	5.80%	--	14.04%	10.55%	7.87%	8.58%	9.07%	6.45%
Colorado	3.60%	13.45%	6.83%	9.38%	6.94%	5.12%	6.74%	3.98%
Idaho	3.79%	10.07%	12.38%	9.38%	8.41%	5.20%	6.64%	4.46%
Montana	4.33%	7.66% *	12.19%	10.21% *	6.73%	8.20%	7.96%	5.32%
Nevada	5.23%	--	12.53%	4.99%	8.26%	7.80%	7.62%	6.02%
New Mexico	4.68%	--	7.89%	6.62%	8.11%	6.80%	10.14%	5.16%
Utah	6.80%	14.29%	14.60%	10.58%	5.36%	11.80% *	8.35%	7.36%
Wyoming	4.68%	--	--	9.37%	12.20% *	6.69%	8.08%	5.66%
Pacific:								
Alaska	4.56%	--	9.41%	9.76%	10.23%	5.90%	9.08%	4.98%
California	5.53%	6.20%	10.68%	3.96%	3.83%	9.18%	4.52%	6.38%
Hawaii	4.66%	8.20%	8.96%	8.18%	14.59%	6.20%	5.58%	6.14%
Oregon	3.93%	11.18%	10.41%	7.46%	9.98%	4.89%	6.76%	4.49%
Washington	6.44%	11.55%	11.92%	9.35%	7.69%	10.29%	6.93%	7.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and State: United States, 2024

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	47.37	54.11	56.42	54.20	46.63	44.38	55.54	45.69
New England:								
Connecticut	50.03	57.52	68.74	61.44	42.56	43.20	66.87	45.55
Maine	46.33	45.02	62.87	54.36	40.49	42.96	55.48	43.19
Massachusetts	42.21	43.28	43.67	40.35	35.16	45.11	46.18	41.35
New Hampshire	49.15	60.89	51.81	62.93	45.85	43.34	59.53	45.52
Rhode Island	43.59	37.16	46.90	41.29	40.75	46.15	44.09	43.48
Vermont	47.36	--	55.19	64.63	46.94	36.22	60.75	43.25
Middle Atlantic:								
New Jersey	47.81	--	43.39	43.77	43.79	54.55	36.91	49.57
New York	45.20	49.18	51.13	51.13	48.32	40.96	50.28	44.15
Pennsylvania	49.44	51.38	54.48	62.86	46.15	46.33	54.48	48.46
East North Central:								
Illinois	50.84	63.20	52.28	52.01	48.09	49.40	57.46	49.17
Indiana	42.80	--	--	52.01	43.59	39.83	52.81	41.33
Michigan	44.25	44.11	43.39	45.57	39.38	46.08	43.68	44.35
Ohio	48.15	54.44	58.59	59.03	50.34	43.67	55.69	46.94
Wisconsin	51.53	60.99	57.64	61.94	44.20	49.40	61.88	49.64
West North Central:								
Iowa	48.71	48.11	71.33	60.57	41.41	47.19	55.86	46.96
Kansas	52.70	34.65	48.89	58.43	49.33	55.14	43.72	54.42
Minnesota	48.33	--	55.54	48.27	45.16	48.69	53.13	47.71
Missouri	50.14	--	54.75	61.97	47.58	44.41	59.88	47.47
Nebraska	49.02	--	--	56.28	57.41	45.17	57.46	47.57
North Dakota	44.17	--	28.43	42.70	38.08	50.32	37.13	47.25
South Dakota	48.33	58.36	62.56	53.47	50.87	39.73	61.71	44.21
South Atlantic:								
Delaware	47.53	64.36	--	51.55	51.30	40.92	65.68	43.47
District of Columbia	39.82	28.59	48.00	42.34	36.01	40.76	42.96	38.90
Florida	52.48	54.54	66.69	61.88	53.26	49.52	62.44	50.66
Georgia	57.52	--	73.76	68.77	58.29	53.32	70.04	54.75
Maryland	47.04	46.09	58.47	43.81	36.31	51.62	49.69	46.25
North Carolina	55.69	--	59.54	60.97	57.20	53.26	58.52	55.25
South Carolina	53.63	72.60	55.69	59.05	54.98	49.24	56.88	53.03
Virginia	43.19	--	50.47	47.34	45.48	39.78	51.44	41.34
West Virginia	45.32	49.73	45.20	43.79	43.34	45.92	47.77	44.87
East South Central:								
Alabama	50.44	56.58	55.69	59.54	49.74	45.95	58.64	47.82
Kentucky	47.63	--	69.86	50.46	51.27	41.18	62.10	44.69
Mississippi	46.35	44.10	36.22	46.79	43.86	48.95	40.48	47.78
Tennessee	55.06	64.34	--	62.55	62.15	49.79	68.70	52.75
West South Central:								
Arkansas	58.39	49.09	51.92	48.40	50.31	63.52	48.72	60.11
Louisiana	53.22	52.39	--	54.90	50.18	52.49	61.01	51.37
Oklahoma	46.89	56.19	51.37	47.43	46.55	44.98	51.17	45.91
Texas	55.25	62.82	66.53	61.12	52.84	52.58	66.21	52.66
Mountain:								
Arizona	55.68	--	76.38	63.03	56.13	51.57	73.06	53.08
Colorado	60.71	60.12	67.46	69.16	55.13	58.77	66.88	58.65
Idaho	49.20	58.86	62.69	43.08	46.73	48.96	57.02	47.11
Montana	41.71	--	55.31	54.63	38.75	34.84	51.93	38.62
Nevada	49.57	--	57.58	53.70	57.42	42.71	55.07	48.09
New Mexico	49.54	--	71.45	53.19	47.53	45.53	65.94	46.57
Utah	43.43	68.34	52.17	48.31	40.22	39.08	56.43	40.05
Wyoming	56.62	59.10	42.41	62.99	56.59	51.75	47.47	60.03
Pacific:								
Alaska	45.89	--	51.76	62.70	46.84	41.28	53.36	44.60
California	36.10	51.39	53.73	49.15	42.05	29.52	51.62	33.52
Hawaii	21.05	20.00	16.99	17.49	19.13	24.04	18.16	22.05
Oregon	39.37	48.18	47.87	45.19	34.51	37.94	49.80	37.08
Washington	37.33	56.20	44.09	44.10	33.23	34.72	47.85	34.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.42	1.41	1.06	0.95	0.66	2.35	0.73	1.62
New England:								
Connecticut	1.53	7.07	4.52	2.78	2.53	1.70	3.00	1.63
Maine	1.65	4.56	5.31	4.37	2.64	1.56	3.59	1.60
Massachusetts	1.85	3.26	3.08	4.75	2.22	2.80	2.51	2.24
New Hampshire	1.57	6.55	3.61	4.02	2.74	1.86	2.99	1.68
Rhode Island	1.85	2.29	4.34	2.01	2.22	3.75	2.14	2.21
Vermont	2.15	--	5.40	3.99	4.25	2.31	3.74	2.37
Middle Atlantic:								
New Jersey	3.11	--	5.31	4.67	4.77	5.45	4.52	3.31
New York	1.53	3.72	3.02	3.75	3.33	2.15	1.92	1.80
Pennsylvania	2.19	7.25	4.03	6.41	3.17	3.69	2.87	2.59
East North Central:								
Illinois	1.89	6.69	2.85	3.11	2.54	3.66	3.70	2.20
Indiana	1.73	--	--	4.86	3.10	2.17	6.35	1.68
Michigan	3.07	6.36	2.70	2.34	3.06	5.49	2.19	3.61
Ohio	1.58	3.50	3.73	4.44	4.23	1.75	2.59	1.77
Wisconsin	2.70	3.29	5.77	5.94	3.84	4.15	6.27	2.90
West North Central:								
Iowa	1.88	2.84	9.77	5.91	3.21	2.33	4.19	2.10
Kansas	4.10	5.77	5.62	5.41	2.78	7.49	3.75	4.57
Minnesota	5.46	--	7.70	6.64	5.61	7.69	4.88	6.22
Missouri	1.95	--	5.21	4.77	4.13	2.66	4.90	2.08
Nebraska	2.39	--	--	5.02	4.92	3.04	4.82	2.60
North Dakota	3.04	--	3.21	7.96	4.32	3.22	5.71	3.46
South Dakota	2.15	5.32	7.92	6.25	2.99	3.08	4.56	2.21
South Atlantic:								
Delaware	3.38	5.02	--	4.04	5.45	4.87	6.52	3.73
District of Columbia	1.33	2.90	6.34	4.60	2.24	1.38	4.02	1.23
Florida	1.06	5.91	4.97	3.48	3.34	1.06	3.09	0.99
Georgia	2.22	--	4.92	3.66	4.09	3.48	3.43	2.67
Maryland	4.10	5.64	11.43	3.67	2.08	7.35	4.52	5.26
North Carolina	2.59	--	4.86	3.88	6.64	3.75	3.36	2.97
South Carolina	2.24	8.07	5.05	4.83	3.33	3.77	4.84	2.51
Virginia	1.67	--	6.16	5.40	2.04	2.30	4.39	1.73
West Virginia	2.29	4.80	7.53	5.61	3.63	3.23	4.42	2.58
East South Central:								
Alabama	1.37	6.37	3.70	5.11	2.49	1.62	3.70	1.37
Kentucky	1.91	--	9.82	4.07	4.18	2.12	4.60	2.02
Mississippi	4.46	4.60	3.33	3.53	4.92	8.67	2.55	5.39
Tennessee	2.17	9.15	--	3.55	9.00	2.11	4.28	2.29
West South Central:								
Arkansas	3.00	4.72	5.76	4.60	2.79	4.23	4.32	3.32
Louisiana	2.57	2.90	--	5.17	3.28	4.40	7.01	2.77
Oklahoma	1.50	3.75	3.26	4.23	3.38	1.65	2.20	1.79
Texas	1.89	3.61	3.93	6.76	2.72	2.86	3.05	2.23
Mountain:								
Arizona	3.91	--	4.86	5.85	3.74	6.69	4.09	4.68
Colorado	2.22	10.71	6.30	5.94	3.74	3.58	4.32	2.65
Idaho	3.68	5.17	9.86	5.43	4.72	6.35	4.83	4.68
Montana	2.78	--	8.41	3.80	5.83	4.03	4.44	3.31
Nevada	3.08	--	3.77	3.68	6.11	4.81	3.22	3.75
New Mexico	1.90	--	6.57	3.83	2.59	3.16	4.43	1.97
Utah	1.80	11.42	8.60	4.74	2.38	1.46	6.34	1.37
Wyoming	3.91	6.78	3.91	9.12	6.04	3.94	2.77	4.86
Pacific:								
Alaska	2.42	--	4.47	4.60	4.49	3.51	3.89	2.74
California	5.55	3.51	4.28	2.58	1.65	6.00	2.28	5.62
Hawaii	1.34	0.92	1.19	1.49	1.98	2.80	1.00	1.80
Oregon	2.36	4.75	6.41	6.00	1.83	4.18	4.56	2.60
Washington	2.35	6.35	3.00	4.54	2.14	2.99	3.06	2.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and State: United States, 2024

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	21.7	25.4	26.3	26.5	22.2	20.8	26.1	21.3
New England:								
Connecticut	18.1	--	--	21.2	17.5	17.0	23.6	17.6
Maine	22.1	--	--	23.9	21.6	20.6	32.4	21.1
Massachusetts	17.8	--	--	20.5	24.5	16.0	--	17.6
New Hampshire	20.1	--	--	--	24.0	18.0	28.2	19.6
Rhode Island	20.5	20.0	--	--	22.3	19.2	--	18.8
Vermont	23.4	--	--	29.8	22.0	23.1	25.7	23.2
Middle Atlantic:								
New Jersey	21.9	--	--	23.9	20.7	21.5	--	21.4
New York	21.7	--	--	23.9	22.9	20.8	29.5	21.2
Pennsylvania	23.3	--	--	--	25.9	22.7	--	23.2
East North Central:								
Illinois	21.6	--	--	28.8	22.6	20.5	26.7	21.2
Indiana	20.7	--	20.0	21.0	20.2	20.8	22.4	20.6
Michigan	24.1	--	21.8	34.7	20.0	24.0	28.3	23.6
Ohio	21.4	--	24.3	27.2	18.4	21.5	25.2	20.9
Wisconsin	21.1	--	35.3	25.3	20.3	20.4	27.8	20.7
West North Central:								
Iowa	21.3	22.2	18.1	26.3	21.6	19.7	23.3	21.0
Kansas	23.2	27.1	--	20.2	20.3	23.8	25.3	22.8
Minnesota	23.1	--	30.6	25.6	21.4	23.0	27.2	22.7
Missouri	19.7	--	--	30.7	20.2	18.8	27.3	19.1
Nebraska	22.6	--	--	34.9	21.7	22.0	26.8	22.4
North Dakota	20.7	21.5	--	25.7	17.3	19.7	23.1	20.3
South Dakota	24.1	--	36.4	33.9	22.6	21.7	34.7	22.5
South Atlantic:								
Delaware	21.3	--	--	--	24.5	20.3	--	21.1
District of Columbia	19.6	--	--	--	18.7	19.9	--	19.4
Florida	19.3	--	--	28.8	21.7	18.0	22.9	19.0
Georgia	20.9	--	--	21.4	22.0	20.1	--	20.6
Maryland	20.2	--	--	20.8	19.1	20.0	24.6	19.9
North Carolina	22.3	--	--	30.4	22.2	21.3	24.7	21.9
South Carolina	20.9	--	--	27.3	30.3	18.7	28.2	20.3
Virginia	21.2	--	19.0	24.3	21.7	20.9	22.2	21.1
West Virginia	21.3	--	18.5	21.4	17.3	21.8	21.5	21.3
East South Central:								
Alabama	22.5	--	--	22.0	--	20.6	20.2	22.6
Kentucky	24.8	--	--	25.7	33.1	22.9	30.1	24.4
Mississippi	21.4	--	--	--	18.4	20.7	--	20.4
Tennessee	26.1	--	--	--	27.1	22.0	33.0	25.6
West South Central:								
Arkansas	22.3	--	22.3	25.5	19.8	22.3	24.2	22.0
Louisiana	22.0	28.9	--	24.4	23.7	21.4	22.2	21.9
Oklahoma	22.5	--	20.0	26.5	22.7	21.4	25.1	21.8
Texas	22.1	24.4	--	23.8	23.1	20.6	28.9	21.1
Mountain:								
Arizona	19.5	--	20.0	18.3	22.1	19.1	17.7	19.6
Colorado	21.7	--	--	22.7	19.9	21.9	24.0	21.6
Idaho	22.3	--	18.0	25.7	22.7	21.7	24.0	22.0
Montana	26.4	40.6	--	26.9	25.2	22.9	34.9	23.9
Nevada	22.8	20.0	--	--	21.9	22.9	23.7	22.7
New Mexico	20.8	--	--	--	22.6	19.2	--	20.4
Utah	21.0	--	--	21.8	21.9	20.2	22.8	20.8
Wyoming	24.7	--	25.7	29.0	21.2	21.8	31.0	22.0
Pacific:								
Alaska	22.5	--	20.1	22.3	19.6	24.1	24.1	22.3
California	23.3	27.3	--	28.0	23.5	22.4	26.0	23.0
Hawaii	19.3	14.6	19.1	16.5	16.5	22.9	17.6	20.1
Oregon	22.2	--	--	28.7	23.1	19.5	35.2	21.2
Washington	22.6	--	--	21.2	21.5	22.6	26.5	22.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.22	1.06	1.40	0.84	0.53	0.25	0.69	0.23
New England:								
Connecticut	0.90	--	--	2.53	1.23	0.95	4.46	0.88
Maine	1.40	--	--	3.45	1.22	1.84	4.36	1.40
Massachusetts	1.71	--	--	0.39	4.68	1.57	--	1.76
New Hampshire	1.15	--	--	--	1.85	1.08	5.44	1.13
Rhode Island	1.42	0.00	--	--	2.89	0.69	--	0.91
Vermont	1.36	--	--	4.40	1.40	2.09	3.11	1.47
Middle Atlantic:								
New Jersey	1.05	--	--	1.73	3.90	1.17	--	1.13
New York	0.77	--	--	4.70	1.61	0.81	3.76	0.76
Pennsylvania	1.22	--	--	--	5.59	1.05	--	1.24
East North Central:								
Illinois	1.03	--	--	5.61	4.43	0.63	3.44	1.09
Indiana	0.96	--	0.00	0.85	3.70	1.03	1.38	1.01
Michigan	1.28	--	1.36	4.72	0.60	1.64	3.49	1.37
Ohio	1.08	--	2.20	4.30	2.40	1.34	2.06	1.18
Wisconsin	0.60	--	2.96	1.98	0.81	0.84	3.30	0.60
West North Central:								
Iowa	0.85	1.45	1.47	2.55	1.63	1.10	2.07	0.92
Kansas	0.86	4.32	--	0.25	1.45	1.01	3.00	0.89
Minnesota	0.63	--	1.99	3.05	1.36	0.68	3.13	0.60
Missouri	0.56	--	--	4.10	0.45	0.64	3.33	0.54
Nebraska	1.30	--	--	4.97	1.69	1.77	3.00	1.34
North Dakota	1.40	0.94	--	3.58	1.05	2.02	2.36	1.58
South Dakota	1.09	--	5.08	2.39	1.19	1.62	3.25	1.06
South Atlantic:								
Delaware	0.80	--	--	--	1.86	0.80	--	0.80
District of Columbia	0.79	--	--	--	0.82	1.03	--	0.82
Florida	1.44	--	--	3.18	2.31	1.61	2.53	1.50
Georgia	0.70	--	--	1.01	1.20	0.82	--	0.70
Maryland	1.11	--	--	1.00	2.95	1.27	2.13	1.22
North Carolina	0.95	--	--	3.14	3.25	0.82	3.35	1.00
South Carolina	1.15	--	--	3.07	3.55	1.17	4.72	1.15
Virginia	0.51	--	1.13	1.96	1.50	0.56	1.98	0.53
West Virginia	0.83	--	1.45	1.33	1.74	1.02	2.05	0.89
East South Central:								
Alabama	1.65	--	--	1.86	--	1.30	0.17	1.71
Kentucky	1.43	--	--	3.39	5.95	0.80	5.13	1.48
Mississippi	1.49	--	--	--	2.46	1.53	--	1.31
Tennessee	2.14	--	--	--	3.31	1.57	5.42	2.29
West South Central:								
Arkansas	0.70	--	2.39	2.26	0.64	0.85	1.88	0.74
Louisiana	0.92	1.24	--	2.75	2.95	1.13	2.28	1.01
Oklahoma	0.97	--	0.00	2.59	2.71	0.79	2.53	0.99
Texas	0.95	1.49	--	2.34	2.98	0.89	4.10	0.91
Mountain:								
Arizona	1.73	--	0.00	2.66	5.49	2.04	2.43	1.88
Colorado	0.65	--	--	3.71	0.74	0.76	2.50	0.67
Idaho	0.78	--	2.54	3.34	2.28	0.58	3.05	0.71
Montana	1.19	5.98	--	2.42	3.42	0.78	3.49	0.95
Nevada	1.06	0.00	--	--	1.55	1.30	2.17	1.12
New Mexico	1.89	--	--	--	1.44	2.37	--	1.90
Utah	0.56	--	--	1.33	1.67	0.18	1.55	0.57
Wyoming	1.29	--	2.53	2.75	0.76	0.63	3.60	0.57
Pacific:								
Alaska	0.75	--	0.17	2.21	0.99	1.02	2.94	0.78
California	0.67	5.27	--	1.87	2.55	0.71	2.39	0.70
Hawaii	1.44	1.94	2.04	2.02	1.32	3.09	1.54	2.00
Oregon	1.14	--	--	3.43	1.52	1.56	3.57	1.11
Washington	1.08	--	--	1.31	2.28	1.53	2.49	1.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2024

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	33.1%	15.6%	20.8%	19.5%	28.2%	40.1%	18.7%	35.7%
New England:								
Connecticut	48.7%	--	6.4% *	45.8%	29.9%	64.2%	27.7% *	52.3%
Maine	50.2%	46.0% *	21.5% *	29.9% *	34.9%	68.0%	28.1%	54.6%
Massachusetts	27.8%	6.9% *	9.0% *	6.9% *	25.2%	35.1%	8.4% *	30.9%
New Hampshire	36.0%	15.8% *	10.2% *	10.5% *	35.2%	48.1%	11.1% *	41.7%
Rhode Island	19.2%	20.9% *	11.7% *	9.9% *	6.4% *	28.6%	12.3% *	20.9%
Vermont	30.6%	0.0%	10.3% *	15.6% *	27.9%	50.0%	10.5% *	36.2%
Middle Atlantic:								
New Jersey	26.8%	0.0%	--	27.6% *	12.8% *	37.6%	21.6% *	27.6%
New York	24.9%	5.1% *	9.9% *	19.9%	20.6%	31.7%	9.0%	27.8%
Pennsylvania	25.3%	5.9% *	0.7% *	0.1% *	17.7% *	37.6%	1.9% *	29.1%
East North Central:								
Illinois	34.6%	8.5% *	32.2% *	15.0% *	25.1%	47.4%	16.2%	38.2%
Indiana	47.9%	--	--	28.7% *	35.7%	58.5%	24.0% *	50.5%
Michigan	36.9%	--	20.5% *	24.5% *	28.3%	44.4%	25.8%	38.7%
Ohio	29.5%	8.5% *	27.3% *	14.8% *	30.8%	34.0%	23.5%	30.6%
Wisconsin	37.2%	--	--	22.4%	42.4%	41.3%	16.9% *	40.0%
West North Central:								
Iowa	43.7%	33.4%	22.0% *	36.2%	43.2%	50.2%	30.0%	46.5%
Kansas	38.3%	53.5%	--	12.3% *	33.3%	43.6%	34.1%	39.2%
Minnesota	32.6%	--	32.0% *	25.4% *	28.4%	36.5%	24.9%	33.7%
Missouri	39.0%	14.4% *	22.1% *	11.9% *	32.1% *	52.9%	17.7% *	43.5%
Nebraska	44.2%	--	--	16.0% *	66.0%	45.8%	14.1% *	47.6%
North Dakota	47.4%	42.1% *	29.7% *	33.1%	44.8%	59.4%	31.4%	52.2%
South Dakota	45.4%	--	30.1% *	30.8%	47.1%	54.7%	28.2%	50.0%
South Atlantic:								
Delaware	29.3%	9.5% *	--	1.3% *	36.7%	36.6%	3.4% *	33.6%
District of Columbia	26.0%	--	--	6.4% *	21.4%	38.0%	6.3% *	30.3%
Florida	37.6%	26.7% *	27.3% *	18.9% *	35.8%	41.9%	19.1%	40.3%
Georgia	41.0%	--	24.5% *	10.0% *	51.8% *	44.7%	15.6% *	44.4%
Maryland	38.0%	16.3% *	8.2% *	6.9% *	12.0% *	58.0%	12.3% *	43.4%
North Carolina	31.6%	--	--	22.7% *	33.0% *	34.7%	27.2%	32.3%
South Carolina	40.5%	--	--	28.9% *	19.0%	53.2%	19.0% *	44.2%
Virginia	42.1%	--	21.9% *	23.6%	26.1% *	53.0%	18.9% *	45.5%
West Virginia	40.1%	--	29.0% *	23.6% *	36.7%	46.0%	24.6% *	42.4%
East South Central:								
Alabama	29.7%	6.7% *	1.2% *	6.1% *	18.9% *	44.0%	5.4% *	35.4%
Kentucky	42.1%	--	--	18.1% *	24.3% *	55.4%	25.9%	44.4%
Mississippi	34.7%	--	--	10.7% *	29.1%	46.0%	18.6% *	37.9%
Tennessee	41.6%	--	--	35.0%	26.9% *	49.4%	26.5%	43.6%
West South Central:								
Arkansas	43.7%	0.0%	47.6%	39.1%	35.0%	47.6%	44.9%	43.5%
Louisiana	39.6%	--	--	31.5% *	23.9%	50.7%	30.2%	42.0%
Oklahoma	26.2%	35.1%	--	27.0%	22.6% *	31.7%	27.3%	25.9%
Texas	29.0%	19.5% *	35.7% *	8.4% *	27.3%	33.4%	21.6%	30.4%
Mountain:								
Arizona	36.7%	--	15.3% *	25.6% *	23.9% *	44.8%	27.4% *	37.9%
Colorado	40.4%	8.8% *	11.6% *	22.3% *	35.4%	53.7%	10.2% *	47.1%
Idaho	46.3%	26.2% *	34.7% *	42.1%	45.3%	52.3%	38.6%	48.4%
Montana	45.7%	56.8%	42.2%	35.5%	25.2%	60.8%	38.3%	48.5%
Nevada	40.5%	--	23.3% *	5.6% *	30.0% *	52.6%	16.1% *	45.1%
New Mexico	33.4%	--	1.1% *	13.9% *	28.7%	44.7%	6.1% *	37.6%
Utah	60.1%	46.8% *	21.4% *	39.2%	61.1%	67.5%	31.4%	64.7%
Wyoming	45.7%	--	--	39.7%	55.6%	43.5%	51.0%	43.8%
Pacific:								
Alaska	49.0%	--	--	47.2%	50.6%	49.1%	44.2%	49.6%
California	20.8%	10.6% *	10.8% *	19.4%	14.0%	24.2%	12.3%	22.2%
Hawaii	23.8%	27.9%	34.9%	28.0%	17.4% *	21.8%	28.9%	21.8%
Oregon	36.3%	22.4% *	14.9% *	13.8%	46.0%	40.7%	17.1%	40.1%
Washington	40.2%	26.3% *	24.9% *	35.7%	55.4%	39.3%	24.2%	43.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.10%	1.54%	1.98%	1.16%	1.45%	2.07%	1.00%	1.34%
New England:								
Connecticut	4.39%	--	5.08% *	10.17%	8.94%	6.41%	11.99% *	4.84%
Maine	4.74%	16.40% *	8.86% *	10.40% *	8.73%	5.54%	8.16%	5.19%
Massachusetts	4.82%	5.51% *	8.78% *	3.61% *	7.45%	7.47%	3.88% *	5.54%
New Hampshire	4.01%	9.21% *	6.18% *	4.59% *	7.90%	6.10%	3.80% *	4.68%
Rhode Island	3.63%	10.50% *	7.91% *	5.42% *	2.24% *	6.48%	4.52% *	4.36%
Vermont	3.74%	0.00%	6.73% *	5.59% *	5.23%	7.03%	3.75% *	4.58%
Middle Atlantic:								
New Jersey	4.91%	0.00%	--	9.86% *	5.67% *	6.82%	9.35% *	5.50%
New York	2.20%	2.97% *	5.13% *	5.54%	4.89%	3.14%	2.61%	2.55%
Pennsylvania	4.16%	3.69% *	0.75% *	0.05% *	6.14% *	6.03%	1.01% *	4.63%
East North Central:								
Illinois	3.30%	4.39% *	9.67% *	4.59% *	6.44%	5.22%	3.90%	3.86%
Indiana	5.44%	--	--	11.80% *	8.76%	7.03%	7.51% *	5.81%
Michigan	4.05%	--	7.97% *	7.56% *	5.58%	5.68%	6.14%	4.59%
Ohio	3.06%	4.77% *	10.35% *	5.66% *	6.10%	4.50%	6.13%	3.44%
Wisconsin	3.89%	--	--	6.18%	8.10%	5.87%	5.44% *	4.36%
West North Central:								
Iowa	3.90%	9.99%	9.59% *	8.78%	7.15%	6.52%	6.76%	4.49%
Kansas	3.48%	10.21%	--	5.68% *	7.21%	5.41%	8.40%	3.90%
Minnesota	4.67%	--	11.15% *	7.88% *	5.76%	7.87%	6.20%	5.31%
Missouri	4.48%	8.13% *	13.33% *	4.19% *	15.18% *	5.63%	6.06% *	5.23%
Nebraska	5.86%	--	--	5.47% *	9.07%	8.58%	4.65% *	6.50%
North Dakota	4.50%	13.26% *	10.45% *	8.33%	7.50%	7.17%	6.27%	5.28%
South Dakota	5.00%	--	10.82% *	7.51%	6.01%	8.70%	6.65%	5.82%
South Atlantic:								
Delaware	4.01%	9.15% *	--	0.90% *	9.75%	5.72%	2.34% *	4.64%
District of Columbia	3.11%	--	--	3.99% *	5.90%	5.33%	2.87% *	3.77%
Florida	5.73%	11.09% *	12.23% *	5.92% *	9.13%	8.20%	5.67%	6.58%
Georgia	5.30%	--	11.38% *	3.87% *	16.27% *	5.68%	5.83% *	5.84%
Maryland	4.74%	7.92% *	5.70% *	3.37% *	4.76% *	6.09%	3.98% *	5.19%
North Carolina	3.26%	--	--	7.19% *	10.01% *	3.93%	7.31%	3.60%
South Carolina	4.15%	--	--	9.69% *	5.66%	5.77%	6.03% *	4.58%
Virginia	4.88%	--	11.44% *	6.18%	10.43% *	6.30%	5.89% *	5.43%
West Virginia	5.05%	--	13.55% *	8.76% *	9.85%	6.88%	7.96% *	5.62%
East South Central:								
Alabama	3.89%	4.66% *	1.13% *	3.96% *	8.15% *	6.09%	2.78% *	4.73%
Kentucky	4.04%	--	--	6.69% *	9.47% *	5.14%	7.09%	4.48%
Mississippi	4.17%	--	--	6.39% *	6.51%	6.47%	7.03% *	4.72%
Tennessee	5.13%	--	--	10.13%	9.24% *	7.45%	6.94%	5.75%
West South Central:								
Arkansas	4.70%	0.00%	12.00%	11.65%	6.68%	6.69%	8.67%	5.34%
Louisiana	3.72%	--	--	11.79% *	5.76%	5.28%	7.35%	4.18%
Oklahoma	3.25%	10.00%	--	7.16%	7.00% *	4.96%	5.32%	3.81%
Texas	3.00%	7.20% *	11.52% *	3.00% *	6.09%	4.55%	5.27%	3.49%
Mountain:								
Arizona	5.98%	--	8.78% *	9.61% *	8.94% *	8.67%	8.47% *	6.67%
Colorado	3.70%	4.92% *	5.55% *	7.45% *	7.30%	5.34%	3.28% *	4.12%
Idaho	4.18%	11.00% *	11.85% *	10.41%	9.00%	7.04%	7.19%	5.09%
Montana	4.15%	9.19%	12.39%	8.73%	6.04%	7.53%	6.81%	4.97%
Nevada	5.26%	--	10.75% *	3.37% *	9.62% *	7.89%	5.91% *	6.08%
New Mexico	4.91%	--	1.12% *	5.76% *	8.26%	7.45%	3.24% *	5.48%
Utah	8.32%	14.36% *	8.32% *	10.73%	8.77%	12.19%	7.53%	8.70%
Wyoming	4.62%	--	--	8.84%	12.09%	6.79%	8.24%	5.51%
Pacific:								
Alaska	4.62%	--	--	8.04%	9.18%	6.79%	11.86%	5.02%
California	3.81%	4.01% *	5.85% *	4.21%	3.21%	6.97%	2.82%	4.75%
Hawaii	3.42%	7.12%	9.23%	7.20%	5.99% *	5.83%	4.90%	4.23%
Oregon	3.81%	10.08% *	7.58% *	4.06%	9.28%	5.00%	4.72%	4.40%
Washington	6.21%	9.50% *	8.97% *	8.96%	7.39%	10.33%	5.81%	7.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.6%	11.8%	14.5%	10.3%	5.9%	3.3%	12.4%	4.4%
New England:								
Connecticut	5.1%	--	37.4% *	5.6% *	1.5% *	2.4% *	21.1% *	2.3% *
Maine	6.9% *	28.3% *	8.9% *	1.9% *	1.3% *	8.3% *	15.2% *	5.2% *
Massachusetts	3.2% *	--	1.4% *	1.5% *	--	3.1% *	3.0% *	3.2% *
New Hampshire	5.7%	14.4% *	12.8% *	6.5% *	2.0% *	6.0%	12.0% *	4.3%
Rhode Island	4.0%	5.9% *	11.3% *	1.6% *	0.0%	5.1% *	5.8% *	3.5% *
Vermont	3.7%	1.9% *	18.8% *	1.8% *	1.5% *	4.1% *	7.9% *	2.5% *
Middle Atlantic:								
New Jersey	5.6%	--	--	11.6% *	2.1% *	3.5% *	23.6% *	2.9% *
New York	4.5%	9.9% *	7.4% *	4.8% *	7.9% *	1.8% *	7.7% *	3.9% *
Pennsylvania	7.6%	22.7% *	21.4% *	16.5% *	13.0% *	1.1% *	18.4%	5.9% *
East North Central:								
Illinois	8.2%	--	9.1% *	18.4% *	8.7%	6.2% *	5.5% *	8.7%
Indiana	0.9% *	--	0.0%	0.0%	2.9% *	0.2% *	1.6% *	0.8% *
Michigan	4.1% *	0.0%	--	1.7% *	0.8% *	5.6% *	2.4% *	4.4% *
Ohio	3.1%	5.6% *	16.8% *	3.3% *	1.6% *	1.9% *	9.7% *	2.0%
Wisconsin	2.5% *	--	0.0%	8.7% *	--	0.3% *	8.2% *	1.7% *
West North Central:								
Iowa	2.9% *	9.3% *	1.1% *	--	2.4% *	1.9% *	6.8% *	2.1% *
Kansas	0.9% *	0.0%	0.0%	0.5% *	0.5% *	1.4% *	0.0%	1.1% *
Minnesota	3.8% *	--	--	9.2% *	9.1% *	0.1% *	7.0% *	3.4% *
Missouri	2.5% *	6.8% *	12.7% *	--	--	0.0%	9.1% *	1.1% *
Nebraska	1.5% *	--	--	0.8% *	--	0.4% *	--	1.1% *
North Dakota	4.0% *	12.7% *	0.0%	--	1.0% *	5.5% *	2.7% *	--
South Dakota	1.3% *	1.3% *	2.2% *	6.3% *	0.5% *	0.0%	1.3% *	1.3% *
South Atlantic:								
Delaware	1.9% *	7.9% *	0.0%	6.9% *	0.7% *	1.0% *	3.5% *	1.6% *
District of Columbia	8.5%	--	--	28.2%	7.9% *	2.2% *	19.2%	6.2%
Florida	8.3%	14.8% *	26.0% *	7.5% *	5.7% *	7.5% *	18.4% *	6.8%
Georgia	7.5%	--	--	2.6% *	3.3% *	9.8% *	5.7% *	7.8% *
Maryland	4.0%	20.1% *	10.6% *	8.0% *	4.0% *	1.1% *	15.1% *	1.7% *
North Carolina	3.0% *	--	0.5% *	5.6% *	2.8% *	1.4% *	9.4% *	2.0% *
South Carolina	7.1% *	--	--	--	--	8.7% *	6.2% *	7.2% *
Virginia	10.3%	--	21.3% *	20.7% *	12.6% *	6.2% *	29.1%	7.5% *
West Virginia	5.1% *	--	7.1% *	8.7% *	2.1% *	--	8.2% *	4.6% *
East South Central:								
Alabama	20.4%	31.0% *	--	44.9%	30.0% *	7.6% *	38.8%	16.1%
Kentucky	1.8% *	--	--	--	3.0% *	0.1% *	8.1% *	0.9% *
Mississippi	7.2% *	--	1.3% *	--	12.1% *	6.7% *	--	7.8% *
Tennessee	2.0% *	--	--	0.3% *	2.9% *	1.3% *	5.5% *	1.6% *
West South Central:								
Arkansas	2.3% *	--	5.9% *	--	6.0% *	0.4% *	4.8% *	1.8% *
Louisiana	5.4%	0.0%	--	24.5% *	--	2.8% *	13.4% *	3.4% *
Oklahoma	5.3%	0.0%	--	8.2% *	7.3% *	4.0% *	7.6% *	4.8% *
Texas	2.8% *	8.1% *	0.9% *	12.1% *	3.2% *	0.7% *	3.2% *	2.7% *
Mountain:								
Arizona	3.6% *	--	0.7% *	11.2% *	7.5% *	0.2% *	12.7% *	2.4% *
Colorado	4.4% *	9.6% *	35.8% *	6.0% *	0.0% *	0.8% *	21.4% *	0.5% *
Idaho	3.8% *	--	11.4% *	5.2% *	5.7% *	1.4% *	8.9% *	2.4% *
Montana	3.2% *	0.0%	7.1% *	1.7% *	7.0% *	2.0% *	3.5% *	3.1% *
Nevada	7.6%	--	24.1% *	24.7% *	7.0% *	2.5% *	27.5% *	3.8% *
New Mexico	3.1% *	--	--	9.7% *	2.7% *	0.6% *	10.8% *	1.9% *
Utah	0.2% *	0.0%	0.0%	0.3% *	0.2% *	0.2% *	0.2% *	0.2% *
Wyoming	--	--	1.8% *	1.6% *	17.0% *	0.0%	1.5% *	5.4% *
Pacific:								
Alaska	3.4% *	0.0%	0.0%	0.0%	2.5% *	5.2% *	0.0%	3.8% *
California	8.6%	17.3%	43.2%	22.9%	11.2%	2.2% *	27.2%	5.4%
Hawaii	7.0%	13.9% *	9.3% *	8.8% *	5.1% *	5.4% *	9.1% *	6.2% *
Oregon	9.2%	18.3% *	14.3% *	6.0% *	0.1% *	13.5% *	12.4% *	8.6% *
Washington	8.8% *	0.0%	5.1% *	12.5% *	--	11.0% *	4.4% *	9.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	1.46%	2.12%	1.02%	0.63%	0.39%	0.96%	0.35%
New England:								
Connecticut	1.32%	--	11.67% *	3.16% *	1.15% *	1.18% *	6.96% *	0.89% *
Maine	2.22% *	10.87% *	6.39% *	1.63% *	0.75% *	4.00% *	5.03% *	2.57% *
Massachusetts	1.18% *	--	1.47% *	1.52% *	--	1.47% *	1.81% *	1.34% *
New Hampshire	1.20%	9.98% *	6.79% *	3.83% *	0.99% *	1.77%	4.10% *	1.13%
Rhode Island	1.16%	4.29% *	6.89% *	1.05% *	0.00%	1.94% *	2.90% *	1.26% *
Vermont	1.06%	1.96% *	8.42% *	1.82% *	1.35% *	1.79% *	3.23% *	0.99% *
Middle Atlantic:								
New Jersey	1.49%	--	--	5.94% *	1.53% *	1.58% *	8.34% *	1.07% *
New York	1.26%	4.55% *	5.02% *	1.90% *	4.19% *	0.57% *	2.45% *	1.43% *
Pennsylvania	1.73%	8.81% *	8.86% *	6.22% *	5.58% *	0.58% *	4.78%	1.82% *
East North Central:								
Illinois	2.04%	--	5.71% *	6.11% *	2.01%	3.53% *	2.41% *	2.38%
Indiana	0.46% *	--	0.00%	0.00%	1.98% *	0.14% *	1.63% *	0.48% *
Michigan	1.72% *	0.00%	--	1.69% *	0.72% *	2.68% *	2.38% *	1.95% *
Ohio	0.93%	3.80% *	10.65% *	2.10% *	1.02% *	0.67% *	5.10% *	0.56%
Wisconsin	1.17% *	--	0.00%	6.08% *	--	0.20% *	6.49% *	0.95% *
West North Central:								
Iowa	0.99% *	6.32% *	1.14% *	--	2.02% *	0.95% *	3.41% *	0.95% *
Kansas	0.52% *	0.00%	0.00%	0.48% *	0.36% *	0.98% *	0.00%	0.63% *
Minnesota	1.38% *	--	--	5.63% *	4.25% *	0.05% *	3.79% *	1.47% *
Missouri	0.98% *	5.01% *	7.49% *	--	--	0.00%	3.64% *	0.88% *
Nebraska	0.80% *	--	--	0.78% *	--	0.31% *	--	0.82% *
North Dakota	2.00% *	8.70% *	0.00%	--	0.56% *	4.05% *	1.92% *	--
South Dakota	0.92% *	1.35% *	2.22% *	5.95% *	0.49% *	0.00%	1.09% *	1.13% *
South Atlantic:								
Delaware	0.75% *	7.75% *	0.00%	4.23% *	0.52% *	0.59% *	2.21% *	0.79% *
District of Columbia	1.73%	--	--	6.38%	3.96% *	1.15% *	5.14%	1.80%
Florida	1.92%	7.16% *	15.71% *	3.09% *	2.37% *	2.32% *	6.95% *	1.81%
Georgia	2.24%	--	--	2.49% *	2.25% *	3.31% *	2.95% *	2.52% *
Maryland	1.18%	7.99% *	7.35% *	4.25% *	2.23% *	0.78% *	4.57% *	0.76% *
North Carolina	1.02% *	--	0.47% *	3.20% *	1.74% *	0.94% *	5.09% *	0.83% *
South Carolina	2.92% *	--	--	--	--	4.69% *	3.33% *	3.38% *
Virginia	2.83%	--	12.70% *	7.08% *	8.56% *	3.29% *	8.12%	2.94% *
West Virginia	1.96% *	--	6.30% *	4.94% *	0.98% *	--	4.63% *	2.14% *
East South Central:								
Alabama	3.26%	10.34% *	--	10.66%	10.07% *	3.10% *	7.21%	3.70%
Kentucky	0.75% *	--	--	--	2.33% *	0.06% *	3.94% *	0.60% *
Mississippi	3.24% *	--	1.41% *	--	4.84% *	5.47% *	--	3.87% *
Tennessee	0.72% *	--	--	0.32% *	1.82% *	0.91% *	2.67% *	0.73% *
West South Central:								
Arkansas	0.77% *	--	4.11% *	--	3.23% *	0.39% *	2.46% *	0.77% *
Louisiana	1.59%	0.00%	--	10.23% *	--	1.63% *	5.45% *	1.35% *
Oklahoma	1.48%	0.00%	--	4.43% *	3.76% *	1.63% *	3.52% *	1.62% *
Texas	1.07% *	5.53% *	0.95% *	8.29% *	1.42% *	0.51% *	2.06% *	1.21% *
Mountain:								
Arizona	1.13% *	--	0.73% *	4.68% *	4.60% *	0.21% *	5.87% *	0.95% *
Colorado	1.38% *	7.04% *	13.38% *	3.24% *	0.04% *	0.59% *	6.70% *	0.39% *
Idaho	1.23% *	--	8.08% *	3.55% *	3.46% *	0.58% *	4.13% *	1.02% *
Montana	1.16% *	0.00%	5.71% *	1.72% *	4.30% *	1.03% *	2.21% *	1.37% *
Nevada	2.02%	--	13.67% *	9.91% *	4.88% *	1.32% *	8.35% *	1.48% *
New Mexico	1.05% *	--	--	4.96% *	1.89% *	0.38% *	5.32% *	0.90% *
Utah	0.14% *	0.00%	0.00%	0.27% *	0.25% *	0.22% *	0.21% *	0.16% *
Wyoming	--	--	1.85% *	1.59% *	13.31% *	0.00%	1.16% *	4.16% *
Pacific:								
Alaska	1.67% *	0.00%	0.00%	0.00%	1.37% *	3.11% *	0.00%	1.90% *
California	2.07%	4.98%	10.51%	3.65%	2.59%	0.92% *	4.56%	1.54%
Hawaii	1.84%	6.89% *	5.21% *	4.32% *	3.43% *	2.99% *	3.17% *	2.23% *
Oregon	2.62%	10.31% *	11.20% *	4.49% *	0.07% *	4.72% *	6.25% *	2.88% *
Washington	4.31% *	0.00%	3.47% *	6.13% *	--	7.45% *	2.15% *	5.21% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and State: United States, 2024

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	22.9%	30.9%	22.6%	23.5%	20.0%	23.3%	25.8%	22.4%
New England:								
Connecticut	12.8%	--	2.7% *	25.2%	13.0% *	9.0% *	15.2% *	12.4%
Maine	12.4%	17.5% *	--	11.0% *	16.2% *	11.1% *	9.5% *	12.9%
Massachusetts	32.9%	86.0%	50.0% *	22.9% *	26.0%	31.4%	58.8%	28.9%
New Hampshire	19.5%	30.8% *	10.6% *	33.1%	25.8%	13.0%	25.8%	18.0%
Rhode Island	33.8%	25.1% *	32.6% *	22.5% *	35.3%	38.1%	21.8%	36.6%
Vermont	21.8%	16.0% *	13.6% *	21.9% *	27.8%	18.2%	17.1%	23.2%
Middle Atlantic:								
New Jersey	29.8% *	--	--	41.2% *	52.3% *	13.0%	37.7% *	28.6% *
New York	32.7%	41.1%	44.4%	42.9%	39.9%	24.9%	40.7%	31.3%
Pennsylvania	26.9%	8.6% *	50.2%	26.8%	11.2% *	32.2%	35.1%	25.6%
East North Central:								
Illinois	23.8%	42.4%	18.1% *	31.1%	22.1%	20.9% *	33.6%	21.9%
Indiana	14.0% *	--	--	9.7% *	15.8% *	14.2% *	11.6% *	14.2% *
Michigan	13.5%	--	5.4% *	30.6% *	13.0% *	12.1% *	12.5% *	13.7%
Ohio	18.9%	15.9% *	22.8% *	14.6% *	20.1%	19.2%	16.2%	19.4%
Wisconsin	11.5%	--	--	18.2% *	4.4% *	11.5% *	19.1% *	10.5%
West North Central:								
Iowa	7.7%	14.4% *	6.3% *	2.8% *	8.3% *	8.1% *	9.7% *	7.3%
Kansas	29.6% *	38.9% *	--	14.0% *	26.9%	35.1% *	16.1% *	32.2% *
Minnesota	19.8% *	--	--	20.6% *	5.4% *	27.1% *	12.0% *	20.9% *
Missouri	13.2%	13.9% *	16.4% *	31.6%	11.4% *	8.2% *	27.1%	10.2%
Nebraska	5.8% *	0.0%	0.0%	10.0% *	14.4% *	3.0% *	5.2% *	5.9% *
North Dakota	19.4%	8.7% *	6.7% *	12.9% *	9.5% *	30.6%	9.6% *	22.4%
South Dakota	11.3%	--	13.2% *	8.5% *	15.9%	8.5%	11.9% *	11.2%
South Atlantic:								
Delaware	14.8%	15.0% *	--	36.5%	21.1% *	7.8%	32.6%	11.9%
District of Columbia	28.3%	--	--	53.3%	37.4%	13.4% *	48.5%	24.0%
Florida	15.6%	36.4% *	17.9% *	26.7%	15.2% *	13.0% *	26.6%	13.9%
Georgia	14.9%	--	20.9% *	32.8% *	8.0% *	13.8% *	27.1%	13.2% *
Maryland	39.1%	32.5% *	42.0% *	60.4%	25.1%	38.7% *	46.2%	37.6% *
North Carolina	22.8%	--	--	22.9% *	21.6% *	23.5% *	18.5% *	23.5% *
South Carolina	20.8%	0.0%	--	27.9% *	16.9% *	22.5% *	15.1% *	21.7%
Virginia	17.3%	--	12.3% *	16.8%	8.3% *	20.2%	16.5% *	17.5%
West Virginia	21.9%	--	17.6% *	14.8% *	14.0% *	25.3%	18.3% *	22.4%
East South Central:								
Alabama	17.6%	47.3%	--	11.8% *	25.7% *	11.2%	30.1%	14.7%
Kentucky	12.5%	--	--	22.2% *	11.0% *	11.4%	18.5% *	11.6%
Mississippi	23.2% *	--	--	12.1% *	0.9% *	34.8% *	17.6% *	24.3% *
Tennessee	12.1%	--	--	9.8% *	21.8% *	8.8% *	17.3% *	11.5%
West South Central:								
Arkansas	43.2%	--	14.1% *	3.1% *	10.3% *	61.9%	9.6% *	49.9%
Louisiana	22.6%	--	--	9.3% *	19.9% *	28.6% *	13.3% *	24.9%
Oklahoma	30.5%	52.3%	37.0%	38.4%	30.3% *	24.6%	42.8%	27.7%
Texas	17.3%	45.6%	30.2%	29.8%	20.8%	10.1% *	36.8%	13.5%
Mountain:								
Arizona	8.7%	--	31.0% *	10.5% *	10.2% *	6.4% *	18.9% *	7.3%
Colorado	16.4% *	14.8% *	21.1% *	20.3% *	10.5% *	17.2% *	24.3%	14.7% *
Idaho	23.4% *	19.5% *	21.3% *	8.7% *	7.8% *	35.8% *	15.6% *	25.5% *
Montana	13.8%	19.3% *	12.5% *	1.0% *	6.7% *	24.4% *	10.8% *	15.0% *
Nevada	24.1%	--	13.4% *	26.2% *	24.7% *	24.9% *	20.6% *	24.8%
New Mexico	25.9%	--	--	24.1%	11.9% *	35.5%	21.6% *	26.6%
Utah	15.8%	8.1% *	16.4% *	20.6% *	8.6% *	18.8%	22.2% *	14.7%
Wyoming	13.0%	--	--	14.0% *	10.4% *	15.2%	9.2% *	14.4%
Pacific:								
Alaska	20.1%	--	--	11.3% *	7.5%	27.0%	29.7% *	18.8%
California	40.2%	27.0%	15.0% *	19.6%	24.2%	50.7% *	21.0%	43.4% *
Hawaii	15.3%	16.9% *	14.7% *	12.0% *	3.8% *	22.1%	12.7%	16.3%
Oregon	11.6%	5.2% *	24.3% *	19.9% *	11.0% *	8.4% *	20.8% *	9.8%
Washington	22.2% *	43.4%	20.4% *	--	20.7% *	25.2% *	22.3%	22.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.18%	2.61%	1.84%	1.34%	1.62%	3.68%	1.21%	2.56%
New England:								
Connecticut	2.38%	--	2.10% *	7.43%	4.47% *	3.09% *	6.09% *	2.61%
Maine	2.53%	8.27% *	--	6.30% *	4.99% *	3.87% *	3.40% *	2.97%
Massachusetts	4.26%	9.46%	15.19% *	8.03% *	6.12%	6.06%	9.10%	4.61%
New Hampshire	2.96%	13.41% *	4.45% *	8.33%	7.04%	3.62%	6.42%	3.31%
Rhode Island	4.47%	10.23% *	10.78% *	9.69% *	9.70%	7.07%	5.51%	5.33%
Vermont	3.61%	9.04% *	8.92% *	6.58% *	7.76%	4.75%	4.87%	4.39%
Middle Atlantic:								
New Jersey	9.02% *	--	--	12.50% *	23.03% *	3.22%	13.77% *	10.26% *
New York	2.77%	9.50%	10.79%	7.26%	5.97%	3.66%	5.64%	3.11%
Pennsylvania	5.28%	4.60% *	11.15%	7.14%	3.48% *	8.66%	6.06%	6.10%
East North Central:								
Illinois	4.15%	10.73%	7.44% *	5.70%	6.18%	7.14% *	5.78%	4.83%
Indiana	4.51% *	--	--	7.07% *	6.44% *	6.96% *	5.58% *	4.95% *
Michigan	2.85%	--	5.35% *	9.18% *	6.44% *	3.81% *	4.86% *	3.23%
Ohio	3.37%	7.92% *	8.56% *	5.47% *	5.39%	5.45%	4.64%	3.89%
Wisconsin	2.49%	--	--	6.54% *	1.58% *	4.15% *	5.85% *	2.72%
West North Central:								
Iowa	1.61%	6.35% *	4.53% *	1.60% *	3.03% *	2.77% *	3.22% *	1.83%
Kansas	10.58% *	11.77% *	--	6.06% *	7.15%	18.18% *	5.29% *	12.24% *
Minnesota	7.15% *	--	--	6.65% *	2.69% *	11.65% *	4.42% *	8.07% *
Missouri	2.49%	8.32% *	8.72% *	7.98%	7.12% *	2.59% *	6.43%	2.61%
Nebraska	1.82% *	0.00%	0.00%	5.16% *	7.35% *	1.16% *	2.74% *	2.01% *
North Dakota	3.38%	6.78% *	5.55% *	5.92% *	4.66% *	6.61%	4.08% *	4.24%
South Dakota	1.91%	--	7.88% *	3.53% *	4.63%	2.07%	4.59% *	2.08%
South Atlantic:								
Delaware	2.65%	10.70% *	--	9.34%	8.88% *	2.11%	8.22%	2.58%
District of Columbia	3.19%	--	--	6.82%	7.43%	4.04% *	7.00%	3.58%
Florida	3.02%	12.76% *	8.23% *	6.78%	5.73% *	3.93% *	6.07%	3.26%
Georgia	3.92%	--	9.29% *	10.79% *	4.41% *	5.57% *	7.41%	4.36% *
Maryland	10.12%	10.29% *	13.70% *	9.36%	6.54%	17.08% *	7.37%	12.34% *
North Carolina	6.46%	--	--	8.02% *	10.72% *	9.80% *	6.66% *	7.36% *
South Carolina	5.64%	0.00%	--	11.48% *	5.73% *	8.75% *	7.00% *	6.46%
Virginia	3.47%	--	6.59% *	4.99%	3.44% *	5.24%	4.96% *	3.92%
West Virginia	4.24%	--	10.07% *	7.66% *	5.79% *	6.05%	6.34% *	4.77%
East South Central:								
Alabama	2.95%	12.54%	--	5.89% *	8.08% *	3.19%	7.24%	3.10%
Kentucky	2.51%	--	--	10.17% *	5.90% *	2.94%	8.18% *	2.61%
Mississippi	10.74% *	--	--	5.65% *	0.86% *	17.09% *	6.88% *	12.65% *
Tennessee	2.47%	--	--	3.51% *	7.18% *	3.07% *	5.83% *	2.68%
West South Central:								
Arkansas	6.66%	--	7.36% *	2.35% *	4.38% *	7.84%	4.31% *	7.30%
Louisiana	6.05%	--	--	5.31% *	6.56% *	10.91% *	5.19% *	7.29%
Oklahoma	4.45%	11.86%	11.00%	7.55%	11.79% *	5.42%	6.59%	5.32%
Texas	2.90%	10.37%	8.86%	7.47%	5.79%	4.16% *	6.09%	3.23%
Mountain:								
Arizona	1.94%	--	13.00% *	4.53% *	4.83% *	2.20% *	7.06% *	1.91%
Colorado	5.17% *	8.20% *	8.56% *	7.90% *	4.95% *	9.02% *	6.22%	6.24% *
Idaho	8.12% *	11.29% *	9.94% *	4.39% *	3.33% *	13.86% *	5.17% *	9.99% *
Montana	4.11%	8.62% *	8.66% *	0.66% *	4.49% *	9.49% *	4.00% *	5.44% *
Nevada	5.21%	--	6.65% *	8.12% *	10.55% *	7.71% *	6.52% *	6.06%
New Mexico	4.26%	--	--	6.95%	4.53% *	7.03%	7.06% *	4.78%
Utah	3.45%	4.52% *	8.52% *	9.11% *	6.16% *	4.81%	7.22% *	3.90%
Wyoming	2.18%	--	--	4.97% *	4.74% *	3.25%	4.14% *	2.60%
Pacific:								
Alaska	3.60%	--	--	4.80% *	2.21%	5.62%	13.01% *	3.56%
California	11.96%	6.72%	5.72% *	3.85%	3.86%	15.35% *	3.60%	13.17% *
Hawaii	3.24%	6.84% *	6.79% *	4.95% *	2.27% *	6.31%	3.79%	4.22%
Oregon	2.45%	5.11% *	10.61% *	8.18% *	5.37% *	2.82% *	6.48% *	2.60%
Washington	9.16% *	12.10%	10.61% *	--	6.44% *	15.69% *	6.13%	11.10% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and State: United States, 2024

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	278.12	257.54	314.37	331.44	268.28	240.13	313.71	260.65
New England:								
Connecticut	386.26	--	--	--	--	--	--	--
Maine	291.88	--	--	--	--	--	--	--
Massachusetts	--	--	--	--	100.00	--	--	--
New Hampshire	380.54	--	--	--	--	416.01	--	396.74
Rhode Island	271.16	--	--	--	--	--	--	--
Vermont	267.20	--	--	--	252.74	--	--	--
Middle Atlantic:								
New Jersey	254.04	--	--	--	--	347.53	--	301.75
New York	358.74	--	--	--	--	374.95	--	361.79
Pennsylvania	310.67	--	--	487.00	215.52	--	--	291.35
East North Central:								
Illinois	205.54	--	--	--	316.48	--	--	175.62
Indiana	--	--	--	--	--	--	--	--
Michigan	123.88	--	--	--	242.76	107.27	--	112.56
Ohio	251.51	--	--	--	211.51	--	--	329.49
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	--	--	--	44.73	--	500.00	--	--
Kansas	--	--	--	--	--	--	--	--
Minnesota	--	--	--	--	--	--	--	--
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	307.23	--	--	--	156.68	--	--	321.37
District of Columbia	276.03	33.65	500.00	384.30	--	287.70	391.91	199.26
Florida	208.93	--	--	--	271.01	135.73 *	341.86	155.76
Georgia	284.00	--	--	--	--	--	--	299.64
Maryland	351.19	--	486.81	--	--	485.70	351.19	351.17
North Carolina	--	--	--	--	--	--	--	--
South Carolina	--	--	--	--	--	--	--	--
Virginia	336.55	--	315.02	446.03	--	--	400.35	299.33
West Virginia	416.81	--	--	--	240.96	511.34	--	464.18
East South Central:								
Alabama	258.00	--	422.06	--	230.86	--	377.05	190.69
Kentucky	--	--	--	--	--	--	--	--
Mississippi	187.01	--	--	--	--	95.59	--	--
Tennessee	--	--	--	--	247.43	--	--	--
West South Central:								
Arkansas	253.18	--	--	--	--	--	--	--
Louisiana	317.20	--	--	335.77	--	--	325.59	--
Oklahoma	382.29	--	--	--	--	463.67	--	435.60
Texas	186.03	--	--	--	281.71	--	--	180.19
Mountain:								
Arizona	308.11	--	--	--	318.38	--	--	283.42
Colorado	313.45	--	--	--	--	283.97	311.67	--
Idaho	350.79	--	--	--	--	--	--	--
Montana	291.06	--	--	--	--	474.71	--	--
Nevada	459.50	--	--	--	338.92	--	--	--
New Mexico	--	--	--	--	--	--	--	--
Utah	--	--	--	--	--	--	--	--
Wyoming	475.02	--	--	--	500.00	--	--	500.00
Pacific:								
Alaska	234.44	--	--	--	--	245.26	--	234.44
California	348.55	--	325.72	456.50	285.86	303.09	327.89	365.99
Hawaii	199.92	--	--	--	--	115.98	--	187.80
Oregon	205.03	--	--	--	--	199.43	--	191.08
Washington	162.98	--	--	--	--	181.61	--	162.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and State: United States, 2024

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	10.88	24.88	31.78	25.46	17.56	19.86	17.24	13.60
New England:								
Connecticut	59.92	--	--	--	--	--	--	--
Maine	80.19	--	--	--	--	--	--	--
Massachusetts	--	--	--	--	0.00	--	--	--
New Hampshire	44.74	--	--	--	--	43.04	--	39.98
Rhode Island	49.39	--	--	--	--	--	--	--
Vermont	62.96	--	--	--	3.51	--	--	--
Middle Atlantic:								
New Jersey	36.10	--	--	--	--	27.63	--	36.70
New York	44.71	--	--	--	--	69.61	--	54.06
Pennsylvania	41.31	--	--	96.24	23.23	--	--	38.14
East North Central:								
Illinois	48.48	--	--	--	46.76	--	--	41.90
Indiana	--	--	--	--	--	--	--	--
Michigan	15.77	--	--	--	9.04	6.45	--	8.98
Ohio	48.83	--	--	--	18.74	--	--	45.30
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	--	--	--	4.01	--	0.00	--	--
Kansas	--	--	--	--	--	--	--	--
Minnesota	--	--	--	--	--	--	--	--
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	45.76	--	--	--	8.81	--	--	32.15
District of Columbia	41.52	1.25	0.00	37.62	--	14.85	51.53	42.79
Florida	36.82	--	--	--	32.70	43.73 *	51.50	39.47
Georgia	79.65	--	--	--	--	--	--	86.16
Maryland	50.40	--	14.83	--	--	16.78	68.90	65.51
North Carolina	--	--	--	--	--	--	--	--
South Carolina	--	--	--	--	--	--	--	--
Virginia	54.84	--	17.39	52.30	--	--	48.66	79.63
West Virginia	46.58	--	--	--	6.45	11.68	--	32.26
East South Central:								
Alabama	31.43	--	74.07	--	28.14	--	54.32	29.67
Kentucky	--	--	--	--	--	--	--	--
Mississippi	41.39	--	--	--	--	6.60	--	--
Tennessee	--	--	--	--	16.08	--	--	--
West South Central:								
Arkansas	37.56	--	--	--	--	--	--	--
Louisiana	39.35	--	--	17.64	--	--	16.28	--
Oklahoma	55.00	--	--	--	--	23.15	--	53.78
Texas	32.49	--	--	--	24.82	--	--	36.64
Mountain:								
Arizona	31.32	--	--	--	24.75	--	--	37.08
Colorado	47.24	--	--	--	--	13.09	52.39	--
Idaho	52.73	--	--	--	--	--	--	--
Montana	54.34	--	--	--	--	26.43	--	--
Nevada	104.39	--	--	--	31.70	--	--	--
New Mexico	--	--	--	--	--	--	--	--
Utah	--	--	--	--	--	--	--	--
Wyoming	29.72	--	--	--	0.00	--	--	0.00
Pacific:								
Alaska	12.77	--	--	--	--	4.05	--	12.77
California	27.09	--	81.57	36.05	48.42	29.18	43.90	31.17
Hawaii	38.38	--	--	--	--	22.44	--	45.94
Oregon	20.96	--	--	--	--	23.60	--	23.52
Washington	12.67	--	--	--	--	1.62	--	12.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and State: United States, 2024

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	553.17	566.43	785.43	653.34	693.89	467.28	674.06	528.82
New England:								
Connecticut	1,005.35	--	--	--	1,173.57 *	457.43	--	939.47
Maine	720.19 *	--	--	--	1,342.79 *	275.66	--	696.48 *
Massachusetts	461.94	--	707.89	693.18	506.80	405.44	546.86	434.77
New Hampshire	603.93	--	--	507.20 *	413.97 *	792.17 *	522.35 *	630.32
Rhode Island	383.09	--	--	--	620.35 *	290.37	--	360.83
Vermont	573.78	--	746.54	--	489.98	400.91	809.98	524.73
Middle Atlantic:								
New Jersey	895.19	--	--	--	1,206.98	757.19 *	--	969.55
New York	586.18	--	402.35	510.38	423.37	805.08	467.71	613.83
Pennsylvania	706.43	--	--	919.41	290.91	621.06 *	986.06	645.35
East North Central:								
Illinois	459.12	525.30	--	673.93	318.83	418.08	632.85	407.07
Indiana	1,447.67	--	--	--	--	2,077.35	--	1,521.40
Michigan	813.16 *	--	--	--	--	1,188.75 *	--	857.37 *
Ohio	575.03	--	--	--	617.01 *	502.63	--	537.56
Wisconsin	647.72 *	--	--	--	--	763.49 *	--	708.89 *
West North Central:								
Iowa	619.66	--	--	--	--	496.07	--	476.46
Kansas	408.27	--	--	206.37	623.47 *	314.52	--	393.52
Minnesota	409.49	--	--	--	--	313.49	--	382.46
Missouri	800.81	--	--	908.66 *	--	312.19	1,072.76 *	647.84 *
Nebraska	597.35	--	--	--	--	--	--	558.29
North Dakota	1,777.89	--	--	--	--	1,836.38	--	1,726.63
South Dakota	931.00	--	--	--	771.75 *	533.07 *	--	640.51
South Atlantic:								
Delaware	479.45	--	--	434.98	--	492.54	470.19	483.69
District of Columbia	480.45	--	430.99	318.27	509.12	561.05	439.85	498.20
Florida	907.64	--	--	904.20 *	--	597.56	1,022.31 *	875.29
Georgia	415.21	--	481.59	260.96	--	364.77	343.38	435.42
Maryland	319.76	--	373.57	343.11	310.65	296.44	389.21	302.06
North Carolina	534.71	--	--	518.31	310.08	581.57 *	--	521.09
South Carolina	490.56	--	--	--	--	327.79	--	512.84 *
Virginia	403.69	--	--	435.99	--	334.71 *	359.58	409.92
West Virginia	503.97	--	--	--	--	552.80 *	--	540.86 *
East South Central:								
Alabama	537.56	--	--	--	--	710.77 *	361.90	622.17
Kentucky	789.03	--	--	--	--	570.68 *	--	597.98 *
Mississippi	461.34	--	--	--	--	376.79	--	367.59
Tennessee	903.37	--	--	--	--	1,000.48	--	973.82
West South Central:								
Arkansas	385.88	--	--	110.37	--	379.94	--	388.91
Louisiana	716.30	--	--	--	--	434.85	1,408.22	622.55
Oklahoma	494.44	--	--	595.92 *	401.75	573.95	393.89	530.83
Texas	629.56	625.02 *	--	1,078.57 *	513.64	443.47	914.95	477.71
Mountain:								
Arizona	413.84	--	--	364.44	451.03	217.10	--	293.86
Colorado	604.23	--	--	--	--	355.90	735.69	555.59 *
Idaho	600.26 *	--	--	--	--	327.39	--	451.59
Montana	748.81 *	--	--	476.52	4,548.30	262.27	--	808.85 *
Nevada	741.16	--	--	--	--	537.91 *	--	665.12
New Mexico	846.35	--	--	--	328.68	898.39	--	802.94
Utah	922.58 *	--	--	--	--	294.62	--	962.46 *
Wyoming	923.78	--	--	--	--	448.17	--	782.47
Pacific:								
Alaska	442.57	--	328.26	--	--	428.49 *	376.14	457.35
California	358.23	426.15	--	496.26	731.80	300.69	418.20	353.36
Hawaii	448.83	--	--	--	--	331.04	--	408.65
Oregon	553.58	--	--	--	--	675.73 *	--	656.18
Washington	270.75	--	--	--	--	165.68	--	240.45 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and State: United States, 2024

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	43.90	61.33	93.12	60.75	79.37	52.49	52.34	48.87
New England:								
Connecticut	212.27	--	--	--	481.32 *	82.88	--	230.32
Maine	218.65 *	--	--	--	485.68 *	57.06	--	244.83 *
Massachusetts	69.28	--	126.69	96.17	94.46	103.92	96.96	84.97
New Hampshire	143.24	--	--	174.39 *	147.55 *	346.03 *	170.37 *	180.12
Rhode Island	78.97	--	--	--	357.10 *	34.28	--	86.72
Vermont	77.77	--	65.40	--	102.32	39.50	138.11	84.06
Middle Atlantic:								
New Jersey	253.04	--	--	--	228.61	320.87 *	--	259.95
New York	68.71	--	67.92	72.24	49.94	158.61	52.54	83.84
Pennsylvania	156.60	--	--	262.19	64.71	198.92 *	284.24	170.92
East North Central:								
Illinois	52.48	139.07	--	183.01	46.93	69.35	134.54	45.38
Indiana	408.95	--	--	--	--	326.77	--	421.49
Michigan	456.50 *	--	--	--	--	798.32 *	--	522.98 *
Ohio	95.52	--	--	--	301.37 *	80.41	--	98.52
Wisconsin	223.57 *	--	--	--	--	401.25 *	--	279.88 *
West North Central:								
Iowa	140.45	--	--	--	--	59.14	--	82.09
Kansas	91.15	--	--	37.79	268.42 *	36.51	--	92.46
Minnesota	78.85	--	--	--	--	15.39	--	74.88
Missouri	176.82	--	--	318.98 *	--	32.28	325.68 *	196.70 *
Nebraska	164.61	--	--	--	--	--	--	167.19
North Dakota	284.93	--	--	--	--	345.54	--	289.04
South Dakota	230.01	--	--	--	273.58 *	196.35 *	--	154.47
South Atlantic:								
Delaware	76.54	--	--	48.80	--	116.29	89.18	103.89
District of Columbia	55.18	--	37.78	30.80	101.18	145.08	67.83	74.10
Florida	197.61	--	--	330.68 *	--	108.55	307.57 *	236.11
Georgia	70.62	--	19.39	11.56	--	64.96	32.48	93.29
Maryland	17.39	--	51.00	35.34	75.01	11.65	45.56	15.50
North Carolina	124.79	--	--	103.51	35.96	206.95 *	--	135.38
South Carolina	137.04	--	--	--	--	70.65	--	155.92 *
Virginia	87.53	--	--	92.68	--	107.94 *	67.78	99.69
West Virginia	148.83	--	--	--	--	193.59 *	--	167.15 *
East South Central:								
Alabama	100.48	--	--	--	--	229.86 *	63.87	146.94
Kentucky	183.66	--	--	--	--	175.32 *	--	181.28 *
Mississippi	113.66	--	--	--	--	70.18	--	60.63
Tennessee	208.38	--	--	--	--	256.27	--	242.92
West South Central:								
Arkansas	60.44	--	--	10.97	--	64.47	--	62.97
Louisiana	182.61	--	--	--	--	116.97	273.78	174.80
Oklahoma	61.11	--	--	191.32 *	55.11	126.47	64.06	82.79
Texas	116.38	204.85 *	--	420.22 *	109.31	104.00	260.52	72.87
Mountain:								
Arizona	91.08	--	--	51.62	54.06	33.82	--	37.68
Colorado	163.35	--	--	--	--	63.42	207.39	198.35 *
Idaho	185.20 *	--	--	--	--	55.00	--	123.92
Montana	323.52 *	--	--	22.72	408.24	36.45	--	415.87 *
Nevada	147.52	--	--	--	--	167.43 *	--	154.14
New Mexico	197.84	--	--	--	54.37	260.20	--	217.53
Utah	484.10 *	--	--	--	--	32.40	--	594.05 *
Wyoming	165.10	--	--	--	--	75.19	--	186.36
Pacific:								
Alaska	111.80	--	21.90	--	--	156.74 *	42.88	136.28
California	60.43	125.58	--	82.46	180.89	36.87	72.57	62.67
Hawaii	83.92	--	--	--	--	56.94	--	93.30
Oregon	143.20	--	--	--	--	246.38 *	--	192.97
Washington	80.93	--	--	--	--	14.21	--	80.73 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and State: United States, 2024

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	20.8	23.0	24.2	23.4	20.7	20.0	24.1	20.3
New England:								
Connecticut	18.7	--	21.7	23.0	18.8	17.4	20.5	18.5
Maine	21.2	34.0	31.8	24.0	20.3	18.7	31.6	19.5
Massachusetts	17.4	--	16.5	23.5	18.8	16.2	20.7	17.1
New Hampshire	19.4	21.6	30.7	24.8	19.9	17.1	28.1	18.2
Rhode Island	20.4	22.4	24.8	22.1	20.9	19.2	24.6	19.6
Vermont	23.9	32.3	31.5	29.6	22.4	20.3	31.9	21.9
Middle Atlantic:								
New Jersey	21.0	--	--	25.1	20.7	20.0	29.4	20.3
New York	20.3	19.9	25.0	25.5	21.7	18.7	26.5	19.4
Pennsylvania	20.0	23.2	--	24.3	21.0	18.9	27.6	19.4
East North Central:								
Illinois	19.4	19.5	22.5	20.2	19.4	19.1	20.7	19.2
Indiana	19.5	--	20.2	19.5	19.3	19.6	19.6	19.5
Michigan	21.4	24.7	20.7	21.6	20.1	21.6	21.5	21.3
Ohio	20.4	22.0	23.9	19.4	20.3	20.3	21.7	20.2
Wisconsin	20.1	18.3	20.1	20.9	20.1	20.0	19.6	20.1
West North Central:								
Iowa	20.6	24.2	23.7	24.5	19.7	19.0	24.2	19.8
Kansas	22.3	28.1	21.5	23.2	20.9	22.5	23.6	22.1
Minnesota	22.1	--	24.6	28.0	20.6	21.6	27.1	21.5
Missouri	20.6	25.7	21.9	24.3	20.3	19.7	24.4	20.1
Nebraska	21.8	--	31.9	25.9	21.3	20.6	27.8	21.2
North Dakota	19.6	22.8	22.7	20.4	19.1	18.6	20.4	19.3
South Dakota	23.2	24.1	26.9	29.0	22.5	21.3	27.3	22.2
South Atlantic:								
Delaware	21.0	22.6	26.0	22.9	23.9	19.9	25.8	20.5
District of Columbia	19.1	20.8	--	22.7	17.2	19.3	22.4	18.8
Florida	21.8	15.6	24.9	27.6	21.7	21.3	25.8	21.4
Georgia	20.2	--	23.4	23.9	20.2	19.5	23.3	19.8
Maryland	20.2	24.5	22.0	22.1	16.3	20.5	23.5	19.8
North Carolina	22.0	--	20.9	24.8	21.8	21.6	22.6	21.9
South Carolina	22.9	--	32.0	24.7	27.0	20.9	27.3	22.4
Virginia	20.2	22.6	19.5	22.0	19.2	20.2	23.5	19.9
West Virginia	20.0	26.0	23.1	23.7	17.8	19.3	24.0	19.5
East South Central:								
Alabama	20.6	23.3	--	21.6	23.1	19.8	20.9	20.5
Kentucky	21.0	21.9	--	22.3	21.0	20.6	23.2	20.7
Mississippi	20.3	20.0	17.4	22.8	18.7	20.6	16.8	21.0
Tennessee	22.6	24.6	--	23.6	22.9	22.1	24.7	22.4
West South Central:								
Arkansas	21.7	--	21.0	22.0	19.9	22.1	22.2	21.6
Louisiana	22.0	27.9	--	21.6	22.7	21.0	24.2	21.6
Oklahoma	21.8	21.4	24.7	23.1	21.7	20.9	24.7	21.1
Texas	20.8	26.3	24.6	23.6	20.8	19.7	24.8	20.0
Mountain:								
Arizona	18.4	--	22.3	19.6	15.8	18.8	20.7	18.2
Colorado	20.7	21.0	31.0	21.1	20.3	20.0	24.1	20.2
Idaho	22.8	27.0	23.5	24.4	23.4	21.7	24.2	22.5
Montana	23.1	28.5	29.3	25.0	23.3	20.0	27.5	21.5
Nevada	21.6	25.0	19.9	22.8	24.7	20.7	22.4	21.5
New Mexico	21.9	36.9	22.0	24.6	22.0	20.2	26.5	21.3
Utah	21.1	21.5	24.3	23.4	22.0	20.1	22.9	20.9
Wyoming	21.4	24.9	23.2	25.6	21.5	18.3	26.4	19.7
Pacific:								
Alaska	21.6	23.0	21.0	24.1	20.3	21.7	21.6	21.6
California	21.4	24.3	29.2	25.6	22.1	19.8	26.3	20.7
Hawaii	16.5	18.5	17.0	14.2	15.5	17.2	16.4	16.5
Oregon	20.2	27.1	28.2	23.7	21.2	17.3	27.4	19.0
Washington	20.2	25.5	22.9	22.9	20.0	19.0	23.9	19.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Table II.F.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.15	0.54	0.54	0.33	0.26	0.22	0.32	0.17
New England:								
Connecticut	0.86	--	1.43	2.62	2.16	0.86	0.75	0.96
Maine	0.60	5.34	2.43	1.58	1.06	0.58	2.07	0.52
Massachusetts	0.72	--	1.74	1.99	1.18	0.86	2.01	0.75
New Hampshire	0.77	3.23	4.26	1.44	1.47	0.91	2.22	0.76
Rhode Island	0.61	1.80	4.14	1.58	1.49	0.70	2.16	0.57
Vermont	1.03	4.51	3.33	2.28	2.29	0.78	2.21	1.07
Middle Atlantic:								
New Jersey	0.99	--	--	2.54	4.06	0.68	3.15	0.99
New York	0.52	2.64	2.62	3.16	1.18	0.46	2.35	0.46
Pennsylvania	0.82	1.97	--	2.59	2.05	0.97	2.91	0.85
East North Central:								
Illinois	0.68	1.14	1.92	0.92	2.21	0.80	0.88	0.79
Indiana	0.60	--	0.23	0.38	1.12	0.93	0.33	0.66
Michigan	0.48	2.39	0.84	1.02	0.57	0.71	0.79	0.54
Ohio	0.46	1.89	1.44	0.70	1.12	0.63	0.75	0.52
Wisconsin	0.40	1.57	2.26	0.62	0.63	0.62	0.96	0.44
West North Central:								
Iowa	0.36	1.17	2.03	1.49	0.64	0.37	1.32	0.34
Kansas	0.59	3.87	1.29	1.41	0.82	0.88	1.31	0.68
Minnesota	0.54	--	1.89	2.15	1.32	0.69	1.79	0.60
Missouri	0.54	1.91	1.40	1.56	1.21	0.73	1.58	0.59
Nebraska	0.76	--	5.49	2.05	0.76	0.94	3.09	0.74
North Dakota	0.75	1.37	3.40	1.47	0.82	1.23	1.27	0.89
South Dakota	0.67	2.25	2.96	2.09	0.92	1.01	1.88	0.71
South Atlantic:								
Delaware	1.17	1.97	2.32	3.37	1.79	1.52	1.64	1.28
District of Columbia	1.01	0.79	--	3.54	1.17	1.42	1.83	1.09
Florida	1.39	2.28	2.83	2.55	1.37	1.85	2.36	1.53
Georgia	0.60	--	1.63	2.88	1.06	0.77	2.08	0.62
Maryland	1.07	2.21	2.27	1.78	1.58	1.29	1.36	1.23
North Carolina	0.62	--	2.47	1.46	0.89	0.88	1.22	0.69
South Carolina	1.26	--	6.01	1.55	1.44	1.80	3.12	1.34
Virginia	0.71	1.69	3.82	2.45	2.12	0.76	2.48	0.73
West Virginia	0.62	3.48	2.35	1.43	0.91	0.83	1.52	0.67
East South Central:								
Alabama	0.75	2.12	--	1.12	2.24	0.90	1.12	0.82
Kentucky	0.61	1.43	--	0.94	1.24	0.85	1.14	0.67
Mississippi	1.10	0.00	1.58	3.62	1.23	1.59	1.04	1.19
Tennessee	0.87	2.38	--	1.61	1.48	1.22	1.46	0.94
West South Central:								
Arkansas	0.61	--	0.69	1.32	0.27	0.85	1.10	0.69
Louisiana	0.60	1.63	--	1.15	1.21	0.77	2.06	0.61
Oklahoma	0.54	1.92	2.13	1.31	1.12	0.74	1.28	0.58
Texas	0.63	1.79	1.63	1.12	0.83	0.88	0.97	0.71
Mountain:								
Arizona	0.60	--	2.62	2.11	1.90	0.49	2.34	0.61
Colorado	0.61	1.39	3.68	1.25	0.57	0.91	2.02	0.63
Idaho	0.75	2.05	2.32	1.96	2.57	0.88	1.55	0.87
Montana	0.73	2.51	3.36	1.59	1.02	0.89	1.69	0.75
Nevada	0.53	3.47	1.14	1.06	2.53	0.46	1.38	0.57
New Mexico	1.17	2.78	2.26	1.38	0.81	1.95	2.89	1.20
Utah	0.52	1.43	1.42	1.07	1.28	0.49	0.87	0.56
Wyoming	0.52	3.25	2.44	1.59	0.74	0.42	1.61	0.33
Pacific:								
Alaska	0.51	1.90	0.75	2.37	0.78	0.67	0.66	0.57
California	0.46	1.89	3.65	1.39	0.70	0.63	1.38	0.49
Hawaii	0.53	1.35	1.49	0.91	0.87	0.92	0.83	0.65
Oregon	0.72	3.18	3.88	1.58	0.59	0.96	2.30	0.68
Washington	1.08	2.41	1.35	1.42	1.35	1.58	1.19	1.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.27 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and State: United States, 2024

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	75.9%	59.3%	62.7%	65.6%	71.7%	82.0%	63.1%	78.2%
New England:								
Connecticut	83.9%	--	54.1%	72.8%	87.9%	90.3%	63.4%	87.4%
Maine	88.2%	64.7%	86.5%	79.6%	89.7%	92.6%	75.2%	90.8%
Massachusetts	64.2%	14.1% *	50.0% *	55.5%	65.6%	70.0%	41.5%	67.8%
New Hampshire	78.5%	54.9%	61.9%	62.4%	71.1%	90.5%	53.6%	84.1%
Rhode Island	67.5%	45.8%	57.4%	69.5%	51.5%	76.8%	59.9%	69.3%
Vermont	71.3%	64.6%	52.9%	71.9%	67.0%	79.9%	63.8%	73.4%
Middle Atlantic:								
New Jersey	66.6%	--	--	64.9%	46.1% *	83.5%	40.7%	70.6%
New York	62.0%	44.5%	50.5%	54.9%	49.4%	72.9%	51.0%	63.9%
Pennsylvania	73.2%	65.7%	21.2% *	31.0%	65.7%	90.9%	38.7%	78.7%
East North Central:								
Illinois	71.8%	71.3%	77.7%	57.8%	60.1%	80.3%	69.1%	72.3%
Indiana	82.0%	--	74.6%	96.4%	73.6%	82.1%	83.0%	81.9%
Michigan	81.9%	88.6%	89.6%	70.8%	80.5%	83.0%	78.9%	82.4%
Ohio	78.4%	71.9%	57.5%	74.9%	76.6%	82.9%	73.0%	79.4%
Wisconsin	84.4%	--	95.8%	70.9%	82.9%	89.9%	71.0%	86.2%
West North Central:								
Iowa	87.9%	83.2%	91.9%	85.3%	81.2%	94.7%	88.4%	87.8%
Kansas	86.8%	70.2%	--	88.6%	87.3%	89.2%	79.1%	88.3%
Minnesota	79.2%	--	92.1%	60.5%	63.7%	90.2%	73.0%	80.1%
Missouri	82.7%	40.2% *	69.5%	63.1%	82.3%	93.1%	53.5%	88.9%
Nebraska	88.7%	73.7%	88.8%	74.2%	88.4%	91.8%	79.1%	89.7%
North Dakota	77.9%	78.6%	61.7%	77.7%	79.0%	80.5%	73.1%	79.3%
South Dakota	87.7%	--	92.6%	72.0%	84.0%	95.7%	79.0%	90.0%
South Atlantic:								
Delaware	77.7%	62.7%	68.7%	49.6%	64.2%	87.9%	54.6%	81.5%
District of Columbia	64.6%	--	--	20.9% *	50.8%	89.0%	32.6%	71.5%
Florida	81.0%	64.1%	55.8%	65.8%	64.9%	89.3%	60.4%	84.0%
Georgia	80.5%	--	83.3%	61.8%	89.6%	81.0%	76.0%	81.1%
Maryland	75.4%	43.3%	44.4% *	29.8%	60.1%	96.4%	40.3%	82.7%
North Carolina	88.2%	--	91.5%	71.2%	87.7%	93.5%	82.3%	89.1%
South Carolina	84.5%	--	74.7%	78.1%	82.9%	91.1%	55.4%	89.6%
Virginia	84.1%	78.4%	64.3%	62.6%	87.9%	89.6%	58.9%	87.9%
West Virginia	82.7%	--	81.4%	78.4%	86.1%	84.2%	72.7%	84.1%
East South Central:								
Alabama	63.9%	21.9% *	--	49.5%	43.8%	83.4%	32.3%	71.3%
Kentucky	85.8%	93.4%	--	84.8%	78.6%	90.5%	78.6%	86.9%
Mississippi	80.3%	--	76.0%	81.8%	85.0%	79.5%	77.4%	80.9%
Tennessee	84.1%	--	--	80.0%	76.7%	90.6%	67.1%	86.4%
West South Central:								
Arkansas	92.0%	--	78.3%	94.8%	91.2%	94.7%	83.1%	93.8%
Louisiana	82.7%	70.3%	--	70.6%	85.8%	89.8%	61.2%	88.2%
Oklahoma	80.2%	78.1%	73.3%	82.1%	87.6%	76.1%	79.1%	80.4%
Texas	84.0%	78.7%	76.3%	70.4%	71.2%	91.5%	80.4%	84.6%
Mountain:								
Arizona	86.5%	--	56.2%	65.1%	83.3%	94.6%	63.1%	89.5%
Colorado	85.4%	72.6%	44.4%	83.4%	87.8%	91.8%	58.0%	91.5%
Idaho	89.2%	84.0%	71.0%	86.9%	79.6%	97.7%	81.8%	91.2%
Montana	80.7%	76.4%	65.0%	86.6%	58.4%	93.2%	75.5%	82.7%
Nevada	80.7%	85.2%	52.2%	57.8%	65.7%	92.0%	58.0%	85.0%
New Mexico	76.1%	--	--	71.3%	88.2%	72.4%	64.9%	77.8%
Utah	83.5%	89.5%	86.3%	70.5%	88.4%	83.0%	70.8%	85.5%
Wyoming	86.8%	82.0%	84.4%	84.5%	73.7%	96.2%	80.2%	89.3%
Pacific:								
Alaska	91.6%	--	90.3%	87.1%	94.0%	92.3%	84.0%	92.7%
California	54.9%	48.6%	43.0%	55.7%	65.1%	53.5% *	49.3%	55.8%
Hawaii	72.8%	60.9%	64.1%	64.8%	72.2%	80.4%	64.0%	76.1%
Oregon	81.3%	60.7%	70.0%	73.4%	90.7%	81.3%	66.6%	84.2%
Washington	84.5%	55.2%	80.6%	84.4%	86.3%	86.9%	74.0%	86.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.27 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.10%	2.57%	2.36%	1.53%	1.86%	3.81%	1.31%	2.52%
New England:								
Connecticut	2.49%	--	11.18%	7.21%	3.98%	3.04%	8.70%	2.55%
Maine	2.03%	12.11%	7.00%	8.07%	2.90%	2.31%	6.41%	1.94%
Massachusetts	3.98%	9.21% *	15.19% *	11.72%	6.63%	5.24%	8.97%	4.23%
New Hampshire	2.85%	13.62%	9.31%	8.44%	6.94%	2.76%	6.83%	2.96%
Rhode Island	4.00%	11.03%	11.22%	9.85%	8.58%	5.21%	6.83%	4.67%
Vermont	3.45%	12.01%	11.17%	7.65%	7.43%	4.16%	6.61%	4.00%
Middle Atlantic:								
New Jersey	8.70%	--	--	10.67%	22.58% *	3.26%	11.27%	10.13%
New York	2.92%	10.00%	10.91%	7.09%	6.29%	3.68%	5.86%	3.28%
Pennsylvania	3.30%	10.80%	9.31% *	7.80%	7.41%	2.91%	6.21%	3.42%
East North Central:								
Illinois	3.49%	10.30%	8.75%	6.25%	7.26%	4.88%	5.82%	4.02%
Indiana	4.42%	--	12.96%	2.95%	7.30%	6.79%	6.77%	4.85%
Michigan	3.09%	7.99%	7.11%	8.56%	6.49%	4.29%	5.80%	3.49%
Ohio	3.65%	10.08%	11.67%	12.49%	5.31%	5.27%	6.23%	4.17%
Wisconsin	3.38%	--	4.28%	7.75%	4.40%	5.69%	7.29%	3.72%
West North Central:								
Iowa	2.05%	6.90%	4.77%	6.42%	4.70%	1.98%	3.42%	2.37%
Kansas	3.17%	11.08%	--	5.84%	4.27%	4.64%	6.07%	3.41%
Minnesota	3.87%	--	5.16%	7.60%	8.44%	4.42%	6.05%	4.32%
Missouri	2.60%	12.48% *	11.68%	8.14%	7.41%	2.36%	7.63%	2.46%
Nebraska	2.25%	12.52%	7.83%	7.75%	6.13%	2.51%	6.03%	2.39%
North Dakota	2.97%	10.32%	12.26%	6.86%	4.91%	4.43%	6.56%	3.31%
South Dakota	2.24%	--	4.44%	8.61%	4.66%	1.65%	5.45%	2.35%
South Atlantic:								
Delaware	4.49%	12.40%	12.65%	9.76%	11.30%	5.31%	8.81%	4.85%
District of Columbia	3.25%	--	--	6.29% *	7.85%	3.58%	6.84%	3.66%
Florida	3.75%	11.63%	14.79%	7.37%	12.00%	3.24%	7.69%	3.99%
Georgia	3.80%	--	8.36%	10.78%	5.49%	5.14%	6.63%	4.23%
Maryland	4.67%	10.46%	13.66% *	8.79%	8.28%	1.49%	7.19%	4.29%
North Carolina	2.20%	--	7.28%	8.28%	5.05%	1.94%	5.87%	2.34%
South Carolina	3.33%	--	13.04%	8.72%	6.42%	3.14%	11.49%	2.67%
Virginia	2.70%	13.02%	14.21%	8.02%	4.58%	3.36%	8.33%	2.71%
West Virginia	3.77%	--	9.62%	7.79%	5.09%	5.32%	7.17%	4.19%
East South Central:								
Alabama	3.79%	8.07% *	--	11.32%	10.49%	4.35%	6.93%	4.30%
Kentucky	2.54%	5.49%	--	6.70%	7.10%	2.96%	6.28%	2.78%
Mississippi	6.99%	--	13.62%	6.79%	4.88%	12.49%	7.20%	8.26%
Tennessee	2.96%	--	--	8.40%	7.55%	3.36%	7.49%	3.16%
West South Central:								
Arkansas	1.87%	--	9.91%	3.35%	3.84%	2.09%	5.81%	1.83%
Louisiana	2.89%	13.49%	--	10.66%	4.52%	2.97%	8.96%	2.46%
Oklahoma	2.59%	9.73%	10.30%	5.82%	4.38%	3.94%	5.65%	2.91%
Texas	3.14%	8.01%	7.74%	8.88%	10.61%	3.33%	4.43%	3.67%
Mountain:								
Arizona	2.48%	--	14.72%	9.79%	7.13%	1.48%	9.00%	2.30%
Colorado	2.46%	10.85%	12.27%	7.38%	5.84%	2.53%	7.24%	2.15%
Idaho	2.31%	8.12%	11.37%	5.68%	6.72%	1.21%	5.58%	2.39%
Montana	2.95%	11.00%	11.81%	5.24%	6.95%	3.61%	6.17%	3.27%
Nevada	3.12%	10.91%	13.42%	10.21%	9.91%	2.34%	8.54%	3.03%
New Mexico	4.02%	--	--	8.89%	4.18%	6.54%	9.55%	4.43%
Utah	3.03%	5.47%	8.17%	10.35%	6.54%	3.88%	8.02%	3.40%
Wyoming	3.53%	9.93%	9.31%	6.90%	12.29%	1.82%	6.80%	4.12%
Pacific:								
Alaska	2.03%	--	5.79%	5.36%	2.24%	3.37%	6.17%	2.17%
California	10.92%	7.07%	9.80%	4.46%	4.16%	16.70% *	4.59%	12.95%
Hawaii	4.81%	9.38%	9.63%	7.77%	17.08%	6.04%	5.89%	6.45%
Oregon	3.04%	11.98%	12.25%	7.92%	3.38%	4.89%	7.49%	3.23%
Washington	4.66%	11.81%	10.43%	5.72%	5.31%	7.86%	6.23%	5.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.28 Percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.8%	9.4%	11.7%	8.9%	7.4%	9.0%	10.7%	8.5%
New England:								
Connecticut	8.3% *	--	--	0.7% *	8.1% *	10.7% *	5.8% *	8.8% *
Maine	5.6%	15.5% *	10.5% *	0.0%	9.1% *	3.3% *	9.8% *	4.8% *
Massachusetts	2.8% *	0.0%	0.0%	0.0%	2.4% *	3.7% *	0.0%	3.2% *
New Hampshire	8.1%	18.6% *	23.0% *	--	8.1% *	6.3% *	14.8% *	6.6% *
Rhode Island	7.8%	16.2% *	1.7% *	1.2% *	6.6% *	10.6% *	4.7% *	8.5%
Vermont	17.4%	25.0% *	37.4%	25.5%	16.4%	8.8% *	29.1%	14.1%
Middle Atlantic:								
New Jersey	7.3%	--	--	24.1% *	2.5% *	3.5% *	24.7% *	4.6% *
New York	9.6%	11.1% *	21.4% *	13.4%	13.5%	5.4%	17.5%	8.1%
Pennsylvania	14.5%	5.8% *	11.9% *	8.7% *	10.2% *	18.2%	10.0% *	15.2%
East North Central:								
Illinois	14.2%	15.3% *	20.2% *	7.1% *	15.3% *	14.6%	13.6% *	14.3%
Indiana	10.4%	--	--	5.1% *	10.9% *	11.7%	5.5% *	11.0%
Michigan	2.6% *	0.0%	0.0%	--	4.8% *	2.3% *	2.0% *	2.7% *
Ohio	8.3%	5.7% *	8.7% *	5.7% *	3.3% *	11.1%	8.8% *	8.2%
Wisconsin	10.2%	0.0%	0.0%	9.1% *	8.7% *	12.4%	0.0%	11.5%
West North Central:								
Iowa	20.5%	15.0% *	9.7% *	35.1%	25.1%	13.1%	21.5%	20.3%
Kansas	12.8% *	11.0% *	0.0%	0.0%	3.0% *	21.5% *	2.9% *	14.7% *
Minnesota	5.8% *	0.0%	0.0%	0.3% *	--	8.3% *	0.0%	6.6% *
Missouri	8.3%	--	0.0%	5.3% *	2.2% *	12.5%	1.6% *	9.7%
Nebraska	3.1% *	1.8% *	0.0%	2.3% *	0.0%	4.4% *	0.3% *	3.4% *
North Dakota	1.7% *	0.0%	--	0.2% *	0.0%	2.9% *	1.6% *	1.7% *
South Dakota	15.0%	--	16.1% *	7.2% *	13.4% *	18.3% *	13.1% *	15.5% *
South Atlantic:								
Delaware	4.7% *	0.0%	1.5% *	0.8% *	12.3% *	--	1.4% *	5.3% *
District of Columbia	9.2%	--	--	11.8% *	9.6% *	4.8% *	21.5%	6.5% *
Florida	7.8%	--	1.2% *	6.7% *	1.8% *	10.0%	6.3% *	8.0%
Georgia	9.2%	0.0%	7.4% *	21.2% *	5.3% *	8.8% *	12.8% *	8.6%
Maryland	13.0%	7.3% *	2.8% *	23.2% *	12.3% *	12.4% *	11.2% *	13.4% *
North Carolina	4.0%	--	2.9% *	0.0%	1.1% *	4.9% *	6.3% *	3.7% *
South Carolina	8.7%	--	0.0%	0.0%	6.6% *	12.2% *	1.4% *	10.0%
Virginia	13.2%	--	29.1% *	10.4% *	14.9% *	12.5%	16.9% *	12.7%
West Virginia	13.4%	--	13.6% *	15.6% *	19.3% *	11.9%	12.0% *	13.6%
East South Central:								
Alabama	11.7%	--	--	6.8% *	2.3% *	17.8%	7.1% *	12.8%
Kentucky	7.5%	0.0%	--	0.0%	6.6% *	8.6%	7.3% *	7.6%
Mississippi	18.4%	--	--	42.3%	19.5% *	5.8% *	48.8%	12.4%
Tennessee	11.1%	--	1.1% *	--	7.3% *	14.0% *	9.7% *	11.2%
West South Central:								
Arkansas	5.5% *	--	0.0%	2.3% *	5.1% *	6.7% *	3.3% *	6.0% *
Louisiana	15.8%	--	--	17.9% *	19.7% *	13.0% *	19.9%	14.8%
Oklahoma	11.8%	8.0% *	--	4.3% *	5.7% *	20.0%	5.1% *	13.3%
Texas	11.6%	0.0%	19.9% *	1.5% *	11.5% *	13.8%	7.4% *	12.4%
Mountain:								
Arizona	8.0% *	--	15.4% *	0.4% *	0.9% *	10.7% *	10.0% *	7.8% *
Colorado	5.6%	7.4% *	10.1% *	2.4% *	5.7% *	5.6% *	7.1% *	5.3% *
Idaho	17.2%	0.0%	27.2% *	18.4% *	7.5% *	21.1%	18.9% *	16.7%
Montana	7.2%	15.9% *	37.8%	0.6% *	2.0% *	5.7% *	16.7%	3.6% *
Nevada	10.8% *	--	7.2% *	--	--	14.6% *	5.5% *	11.9% *
New Mexico	2.7% *	0.0%	2.2% *	0.0%	0.4% *	4.6% *	0.9% *	2.9% *
Utah	7.5% *	9.7% *	40.3% *	16.8% *	7.2% *	3.3% *	20.0% *	5.5% *
Wyoming	8.8%	--	--	9.2% *	--	11.2% *	7.1% *	9.5%
Pacific:								
Alaska	7.0%	0.0%	0.0%	8.2% *	4.0% *	9.3%	8.6% *	6.7%
California	6.1%	18.4%	17.9% *	18.9%	2.6% *	3.0% *	20.0%	3.8% *
Hawaii	7.9%	6.3% *	--	5.7% *	11.5% *	8.4% *	6.4% *	8.4% *
Oregon	2.8% *	--	5.5% *	4.3% *	--	1.2% *	--	2.4% *
Washington	1.9% *	0.0%	2.4% *	--	0.5% *	1.8% *	2.2% *	1.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.28 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	1.27%	1.70%	0.86%	0.91%	0.78%	0.85%	0.57%
New England:								
Connecticut	2.76% *	--	--	0.70% *	3.71% *	4.92% *	3.07% *	3.19% *
Maine	1.68%	8.06% *	8.17% *	0.00%	4.82% *	1.37% *	4.52% *	1.77% *
Massachusetts	1.14% *	0.00%	0.00%	0.00%	1.68% *	1.81% *	0.00%	1.33% *
New Hampshire	2.18%	10.67% *	9.86% *	--	4.99% *	2.94% *	4.84% *	2.44% *
Rhode Island	1.95%	6.93% *	1.74% *	0.93% *	2.96% *	3.61% *	2.00% *	2.37%
Vermont	2.95%	10.64% *	10.43%	6.71%	4.29%	5.12% *	5.57%	3.35%
Middle Atlantic:								
New Jersey	2.14%	--	--	10.61% *	1.97% *	1.97% *	9.96% *	1.81% *
New York	1.49%	4.87% *	8.74% *	3.84%	4.02%	1.35%	4.17%	1.57%
Pennsylvania	2.76%	4.24% *	7.06% *	4.90% *	5.42% *	4.39%	3.72% *	3.16%
East North Central:								
Illinois	3.18%	8.36% *	9.20% *	2.96% *	8.38% *	4.19%	4.35% *	3.70%
Indiana	2.28%	--	--	3.19% *	5.45% *	3.20%	3.76% *	2.51%
Michigan	0.93% *	0.00%	0.00%	--	2.17% *	1.28% *	1.99%	1.03% *
Ohio	1.82%	4.28% *	6.44% *	3.18% *	1.98% *	3.02%	3.82% *	2.03%
Wisconsin	2.31%	0.00%	0.00%	4.63% *	4.74% *	3.46%	0.00%	2.62%
West North Central:								
Iowa	2.93%	5.75% *	6.83% *	8.14%	6.15%	3.40%	5.18%	3.37%
Kansas	4.94% *	8.15% *	0.00%	0.00%	2.02% *	9.10% *	2.27% *	5.83% *
Minnesota	2.60% *	0.00%	0.00%	0.30% *	--	4.31% *	0.00%	2.98% *
Missouri	2.10%	--	0.00%	2.75% *	1.17% *	3.63%	0.96% *	2.53%
Nebraska	0.99% *	1.87% *	0.00%	1.98% *	0.00%	1.62% *	0.32% *	1.12% *
North Dakota	0.78% *	0.00%	--	0.17% *	0.00%	1.58% *	1.44% *	0.92% *
South Dakota	4.40%	--	7.07% *	3.82% *	4.84% *	8.72% *	4.31% *	5.45% *
South Atlantic:								
Delaware	2.06% *	0.00%	1.59% *	0.58% *	7.39% *	--	0.83% *	2.39% *
District of Columbia	2.01%	--	--	4.68% *	4.68% *	2.28% *	5.74%	2.15% *
Florida	1.89%	--	1.19% *	5.53% *	1.27% *	2.84%	4.33% *	2.09%
Georgia	2.25%	0.00%	6.46% *	8.02% *	3.78% *	2.95% *	5.47% *	2.45%
Maryland	3.67%	5.14% *	1.80% *	8.04% *	6.02% *	5.59% *	3.82% *	4.40% *
North Carolina	1.19%	--	1.96% *	0.00%	0.74% *	1.75% *	4.09% *	1.21% *
South Carolina	2.31%	--	0.00%	0.00%	4.06% *	3.71% *	1.47% *	2.71%
Virginia	2.64%	--	17.39% *	3.77% *	8.89% *	3.00%	7.38% *	2.82%
West Virginia	2.97%	--	11.30% *	9.91% *	12.19% *	3.08%	6.31% *	3.27%
East South Central:								
Alabama	2.54%	--	--	6.09% *	1.98% *	4.18%	4.22% *	2.97%
Kentucky	1.81%	0.00%	--	0.00%	4.36% *	2.27%	5.17% *	1.94%
Mississippi	3.86%	--	--	10.56%	7.52% *	2.42% *	8.91%	3.46%
Tennessee	2.70%	--	1.13% *	--	3.82% *	4.30% *	4.87% *	3.00%
West South Central:								
Arkansas	2.33% *	--	0.00%	1.99% *	3.12% *	3.53% *	2.19% *	2.77% *
Louisiana	3.06%	--	--	7.09% *	7.09% *	4.03% *	5.42%	3.55%
Oklahoma	2.70%	5.30% *	--	2.39% *	3.99% *	5.19%	2.62% *	3.26%
Texas	2.82%	0.00%	11.37% *	1.03% *	6.27% *	4.11%	4.27% *	3.26%
Mountain:								
Arizona	5.25% *	--	8.51% *	0.42% *	0.79% *	8.21% *	4.35% *	5.92% *
Colorado	1.45%	5.81% *	6.59% *	1.57% *	2.68% *	2.23% *	3.33% *	1.59% *
Idaho	3.11%	0.00%	11.33% *	6.39% *	3.40% *	5.89%	5.74% *	3.60%
Montana	1.68%	8.38% *	11.09%	0.64% *	1.04% *	2.39% *	4.99%	1.28% *
Nevada	4.47% *	--	5.88% *	--	--	7.13% *	3.28% *	5.26% *
New Mexico	1.09% *	0.00%	2.32% *	0.00%	0.27% *	2.08% *	0.93% *	1.25% *
Utah	2.57% *	7.85% *	14.19% *	9.30% *	5.27% *	2.27% *	6.25% *	2.60% *
Wyoming	2.12%	--	--	4.57% *	--	3.88% *	3.43% *	2.61%
Pacific:								
Alaska	1.64%	0.00%	0.00%	4.79% *	1.79% *	2.76%	5.07% *	1.73%
California	1.55%	4.91%	6.46% *	3.89%	1.02% *	1.32% *	3.22%	1.24% *
Hawaii	2.11%	4.31% *	--	3.02% *	4.61% *	4.08% *	2.46% *	2.77% *
Oregon	1.30% *	--	5.48% *	2.49% *	--	0.61% *	--	1.42% *
Washington	0.74% *	0.00%	2.12% *	--	0.48% *	1.06% *	1.32% *	0.86% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and State: United States, 2024

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	500	352	365	447	498	538	389	524
New England:								
Connecticut	1,419 *	--	--	--	--	--	--	1,536 *
Maine	727	227	--	--	--	750	--	882
Massachusetts	--	--	--	--	1,000	--	--	--
New Hampshire	627 *	274	--	--	--	--	409	738 *
Rhode Island	225	--	--	--	--	200	--	203
Vermont	647	--	--	906	772	--	579	687
Middle Atlantic:								
New Jersey	939	--	--	--	--	--	--	--
New York	347	--	--	429	198	545 *	272	375
Pennsylvania	632	--	--	--	--	705	361	661
East North Central:								
Illinois	1,114	--	--	1,059	1,144	1,221 *	--	1,187
Indiana	673 *	--	--	--	--	883 *	--	696 *
Michigan	--	--	--	--	--	--	--	--
Ohio	259	--	--	--	224	220	--	222
Wisconsin	758	--	--	--	--	717 *	--	758
West North Central:								
Iowa	364	--	--	178	246 *	723 *	280	383
Kansas	488 *	--	--	--	--	430 *	--	498 *
Minnesota	--	--	--	--	2,466	--	--	--
Missouri	291	--	--	--	--	291	100	298
Nebraska	1,075 *	--	--	--	--	--	--	1,083 *
North Dakota	--	--	--	--	--	--	--	--
South Dakota	1,484 *	--	--	--	287 *	--	--	1,769
South Atlantic:								
Delaware	1,320	--	--	--	1,604	--	100	1,372
District of Columbia	411 *	--	--	303	--	--	--	491 *
Florida	213	--	--	--	--	209 *	--	205 *
Georgia	336	--	--	--	--	370 *	--	341
Maryland	472 *	250	--	--	--	--	--	435 *
North Carolina	760	--	--	--	--	770 *	--	796 *
South Carolina	625 *	--	--	--	--	578 *	--	620 *
Virginia	196	--	288	--	209	110	306	174
West Virginia	409 *	--	--	103	232	381 *	--	312 *
East South Central:								
Alabama	479	--	--	--	--	447	--	485
Kentucky	436 *	--	--	--	--	509 *	--	470 *
Mississippi	297	--	--	166	311 *	--	191	379
Tennessee	322	--	--	--	--	321	--	339
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	379	--	--	--	--	190	--	382
Oklahoma	230 *	--	--	--	--	146	--	241 *
Texas	155	--	--	100	132	157	--	152
Mountain:								
Arizona	2,212	399	--	--	--	2,578	--	2,518
Colorado	426	--	--	--	--	--	--	459
Idaho	422	--	--	--	--	367	--	384
Montana	392	--	--	--	--	--	377	--
Nevada	292 *	--	--	200	--	171 *	--	275 *
New Mexico	--	--	--	--	--	161	--	--
Utah	684 *	579	--	--	--	152	--	--
Wyoming	342	--	--	--	--	134	--	219 *
Pacific:								
Alaska	410	--	--	--	217	338	--	316
California	335	300	326	272	349	422 *	282	382
Hawaii	706 *	--	--	--	--	--	--	--
Oregon	--	--	--	--	--	108	--	171
Washington	--	--	186	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	46.54	42.85	45.45	51.52	68.08	74.56	34.12	56.03
New England:								
Connecticut	472.11 *	--	--	--	--	--	--	496.64 *
Maine	142.98	22.59	--	--	--	128.42	--	171.36
Massachusetts	--	--	--	--	0.00	--	--	--
New Hampshire	194.98 *	15.61	--	--	--	--	53.77	288.37 *
Rhode Island	22.99	--	--	--	--	15.66	--	21.47
Vermont	97.17	--	--	168.52	170.11	--	101.85	143.00
Middle Atlantic:								
New Jersey	236.60	--	--	--	--	--	--	--
New York	74.71	--	--	124.75	44.02	223.36 *	41.85	102.55
Pennsylvania	153.09	--	--	--	--	198.94	47.03	169.09
East North Central:								
Illinois	278.74	--	--	83.88	152.05	488.48 *	--	318.20
Indiana	286.03 *	--	--	--	--	385.25 *	--	299.66 *
Michigan	--	--	--	--	--	--	--	--
Ohio	45.52	--	--	--	19.78	52.94	--	46.56
Wisconsin	154.42	--	--	--	--	223.71 *	--	154.42
West North Central:								
Iowa	92.07	--	--	32.22	116.72 *	238.80 *	61.96	111.59
Kansas	176.32 *	--	--	--	--	164.15 *	--	187.04 *
Minnesota	--	--	--	--	45.70	--	--	--
Missouri	40.24	--	--	--	--	42.31	0.00	42.28
Nebraska	406.53 *	--	--	--	--	--	--	410.46 *
North Dakota	--	--	--	--	--	--	--	--
South Dakota	494.51 *	--	--	--	95.77 *	--	--	519.14
South Atlantic:								
Delaware	217.62	--	--	--	74.05	--	0.00	206.72
District of Columbia	126.27 *	--	--	35.43	--	--	--	211.09 *
Florida	56.10	--	--	--	--	64.55 *	--	62.02 *
Georgia	75.60	--	--	--	--	118.81 *	--	89.03
Maryland	171.19 *	0.00	--	--	--	--	--	188.99 *
North Carolina	219.54	--	--	--	--	293.84 *	--	278.64 *
South Carolina	189.14 *	--	--	--	--	223.11 *	--	193.91 *
Virginia	34.27	--	11.58	--	8.37	18.70	42.14	38.20
West Virginia	170.43 *	--	--	5.83	14.89	239.97 *	--	162.08 *
East South Central:								
Alabama	111.29	--	--	--	--	123.23	--	121.70
Kentucky	142.04 *	--	--	--	--	210.96 *	--	161.99 *
Mississippi	53.87	--	--	25.80	104.51 *	--	27.62	95.26
Tennessee	49.67	--	--	--	--	55.45	--	55.12
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	77.57	--	--	--	--	29.75	--	92.21
Oklahoma	81.51 *	--	--	--	--	21.26	--	88.08 *
Texas	18.06	--	--	0.00	19.72	24.33	--	19.45
Mountain:								
Arizona	374.27	35.10	--	--	--	134.38	--	179.21
Colorado	96.96	--	--	--	--	--	--	121.60
Idaho	51.41	--	--	--	--	51.29	--	46.32
Montana	52.23	--	--	--	--	--	61.29	--
Nevada	113.43 *	--	--	0.00	--	53.97 *	--	118.05 *
New Mexico	--	--	--	--	--	27.92	--	--
Utah	261.52 *	23.37	--	--	--	4.90	--	--
Wyoming	101.80	--	--	--	--	13.57	--	66.39 *
Pacific:								
Alaska	82.32	--	--	--	12.92	52.76	--	46.27
California	47.17	15.51	31.84	20.31	66.54	154.87 *	15.45	89.27
Hawaii	258.05 *	--	--	--	--	--	--	--
Oregon	--	--	--	--	--	5.43	--	27.95
Washington	--	--	3.20	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.30 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	71.8%	67.6%	63.9%	45.3%
New England:				
Connecticut	72.4%	69.3%	65.0%	36.5%
Maine	73.6%	74.7%	71.0%	48.8%
Massachusetts	81.7%	80.7%	76.5%	59.8%
New Hampshire	70.8%	66.0%	49.8%	35.1%
Rhode Island	80.7%	75.5%	75.1%	62.3%
Vermont	63.3%	57.7%	49.5%	33.4%
Middle Atlantic:				
New Jersey	74.0%	66.9%	66.6%	44.3%
New York	76.4%	72.5%	70.1%	53.3%
Pennsylvania	80.1%	75.8%	70.1%	49.8%
East North Central:				
Illinois	62.9%	63.6%	60.1%	50.9%
Indiana	63.6%	56.8%	52.5%	21.9%
Michigan	75.0%	72.5%	69.6%	41.6%
Ohio	69.2%	66.2%	64.4%	32.6%
Wisconsin	62.7%	58.1%	55.5%	32.8%
West North Central:				
Iowa	69.9%	67.7%	66.3%	56.8%
Kansas	73.7%	70.5%	66.2%	48.5%
Minnesota	48.4%	44.8%	41.4%	36.0%
Missouri	65.0%	63.7%	63.9%	46.6%
Nebraska	58.3%	51.0%	50.0%	29.3%
North Dakota	39.1%	38.3%	34.7%	25.1%
South Dakota	59.3%	52.5%	50.9%	31.2%
South Atlantic:				
Delaware	60.4%	60.7%	59.9%	46.4%
District of Columbia	70.1%	70.5%	68.0%	47.0%
Florida	79.8%	66.9%	65.4%	37.8%
Georgia	72.0%	66.3%	64.5%	42.5%
Maryland	74.0%	63.0%	54.5%	46.9%
North Carolina	75.4%	71.0%	63.0%	56.8%
South Carolina	72.9%	72.3%	65.7%	51.9%
Virginia	75.2%	63.2%	55.0%	38.4%
West Virginia	63.7%	60.6%	58.0%	49.8%
East South Central:				
Alabama	72.5%	64.7%	59.7%	53.5%
Kentucky	66.6%	64.3%	62.5%	29.7%
Mississippi	78.2%	71.4%	70.8%	67.9%
Tennessee	68.6%	62.0%	62.6%	33.7%
West South Central:				
Arkansas	78.6%	75.9%	64.9%	62.3%
Louisiana	68.8%	71.2%	70.3%	52.1%
Oklahoma	74.3%	75.8%	66.6%	53.7%
Texas	63.8%	63.0%	59.2%	46.5%
Mountain:				
Arizona	71.1%	61.2%	54.8%	48.1%
Colorado	66.7%	64.5%	62.7%	42.7%
Idaho	75.1%	71.9%	64.3%	42.3%
Montana	48.9%	49.4%	41.4%	38.6%
Nevada	60.7%	60.7%	60.9%	40.9%
New Mexico	66.4%	70.0%	68.5%	41.8%
Utah	68.1%	44.3%	37.8%	24.8%
Wyoming	65.2%	66.9%	62.7%	46.6%
Pacific:				
Alaska	72.6%	71.6%	60.7%	43.7%
California	79.9%	76.7%	74.3%	50.6%
Hawaii	69.9%	67.6%	64.7%	46.7%
Oregon	71.4%	71.1%	64.1%	48.6%
Washington	67.0%	64.0%	57.1%	42.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.30 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	0.99%	1.16%	1.23%	1.66%
New England:				
Connecticut	4.34%	4.61%	4.64%	4.25%
Maine	3.65%	3.51%	3.41%	5.31%
Massachusetts	3.16%	3.60%	3.62%	4.05%
New Hampshire	3.34%	3.88%	3.81%	3.39%
Rhode Island	3.58%	4.31%	4.30%	4.97%
Vermont	4.12%	4.08%	4.25%	4.41%
Middle Atlantic:				
New Jersey	9.43%	9.08%	9.07%	8.55%
New York	2.62%	2.55%	2.58%	2.78%
Pennsylvania	3.19%	3.44%	4.27%	4.35%
East North Central:				
Illinois	3.64%	3.80%	4.53%	4.07%
Indiana	5.51%	5.28%	5.35%	3.50%
Michigan	3.94%	3.92%	4.49%	4.44%
Ohio	3.45%	3.48%	3.51%	3.25%
Wisconsin	3.92%	4.17%	4.36%	4.15%
West North Central:				
Iowa	3.12%	3.33%	3.33%	3.63%
Kansas	5.16%	5.62%	4.13%	8.79%
Minnesota	5.83%	6.03%	6.00%	6.52%
Missouri	5.29%	5.26%	5.28%	4.76%
Nebraska	5.54%	6.16%	6.11%	4.63%
North Dakota	4.29%	4.26%	4.00%	3.71%
South Dakota	3.58%	3.95%	3.92%	4.10%
South Atlantic:				
Delaware	5.93%	5.97%	5.89%	6.05%
District of Columbia	3.78%	3.78%	3.92%	4.04%
Florida	3.53%	7.12%	7.06%	5.22%
Georgia	3.79%	3.79%	3.92%	4.45%
Maryland	6.10%	7.57%	4.85%	9.33%
North Carolina	3.44%	3.81%	4.04%	5.21%
South Carolina	3.89%	4.02%	3.93%	5.28%
Virginia	3.73%	4.58%	4.90%	5.08%
West Virginia	5.21%	5.21%	5.19%	5.28%
East South Central:				
Alabama	3.74%	4.32%	4.82%	4.14%
Kentucky	3.84%	4.01%	3.88%	4.05%
Mississippi	4.78%	7.23%	7.32%	6.15%
Tennessee	4.18%	4.45%	4.43%	4.02%
West South Central:				
Arkansas	3.91%	4.10%	4.75%	5.31%
Louisiana	4.28%	3.98%	3.50%	5.10%
Oklahoma	2.96%	3.26%	4.41%	4.10%
Texas	3.65%	3.81%	3.91%	4.19%
Mountain:				
Arizona	5.67%	6.52%	6.05%	6.62%
Colorado	4.46%	4.51%	4.54%	4.85%
Idaho	4.00%	4.32%	3.50%	6.78%
Montana	4.50%	4.40%	4.18%	4.57%
Nevada	5.43%	5.38%	5.10%	5.77%
New Mexico	4.55%	4.28%	4.32%	4.68%
Utah	6.93%	5.77%	4.64%	5.79%
Wyoming	4.73%	4.33%	4.35%	4.52%
Pacific:				
Alaska	3.79%	3.46%	3.94%	4.30%
California	3.76%	4.39%	4.85%	9.82%
Hawaii	4.88%	4.67%	4.65%	4.34%
Oregon	4.37%	4.39%	4.53%	4.73%
Washington	4.73%	5.13%	5.74%	7.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	11	37	62	101
New England:				
Connecticut	9	33	54	73
Maine	12	38	60	102
Massachusetts	13	35	60	77
New Hampshire	11	34	52	85
Rhode Island	12	37	63	103
Vermont	11	36	53	68
Middle Atlantic:				
New Jersey	13	34	54	72
New York	12	35	60	75
Pennsylvania	11	35	58	84
East North Central:				
Illinois	12	37	66	115
Indiana	12	36	65	127
Michigan	12	41	73	110
Ohio	11	35	67	147
Wisconsin	11	35	61	115
West North Central:				
Iowa	12	34	63	108
Kansas	9	40	69	101
Minnesota	11	45	71	94
Missouri	13	39	70	137
Nebraska	11	41	67	121
North Dakota	11	31	51	63
South Dakota	13	39	67	103
South Atlantic:				
Delaware	9	38	71	122
District of Columbia	12	36	62	85
Florida	11	37	63	112
Georgia	12	38	65	126
Maryland	10	39	65	84
North Carolina	10	35	61	115
South Carolina	12	40	73	138
Virginia	13	41	70	94
West Virginia	11	32	56	108
East South Central:				
Alabama	12	36	63	105
Kentucky	11	33	57	97
Mississippi	10	35	59	107
Tennessee	11	37	63	117
West South Central:				
Arkansas	10	44	66	79
Louisiana	10	35	62	88
Oklahoma	12	39	72	158
Texas	11	36	68	123
Mountain:				
Arizona	12	37	69	129
Colorado	12	39	68	137
Idaho	11	37	51	63
Montana	11	37	56	117
Nevada	13	41	64	114
New Mexico	11	36	63	117
Utah	11	32	58	92
Wyoming	10	31	52	83
Pacific:				
Alaska	12	37	64	62
California	11	36	54	70
Hawaii	8	30	48	117
Oregon	12	36	61	94
Washington	11	41	59	72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.31 Standard errors for average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	0.12	0.27	0.66	3.35
New England:				
Connecticut	0.49	1.46	2.75	6.76
Maine	0.50	1.15	2.59	8.45
Massachusetts	0.65	1.02	2.01	4.92
New Hampshire	0.49	1.77	3.12	7.13
Rhode Island	0.74	1.27	2.17	6.77
Vermont	0.49	1.44	1.86	8.17
Middle Atlantic:				
New Jersey	0.69	1.57	2.80	6.72
New York	0.41	0.85	1.85	4.36
Pennsylvania	0.65	1.47	1.67	7.38
East North Central:				
Illinois	0.73	1.33	2.40	9.78
Indiana	0.67	1.19	2.02	12.26
Michigan	0.52	1.67	3.68	14.20
Ohio	0.38	0.75	1.53	8.96
Wisconsin	0.50	1.42	2.28	13.55
West North Central:				
Iowa	0.44	1.30	1.99	6.68
Kansas	1.09	2.52	3.81	16.04
Minnesota	1.37	1.72	4.84	11.88
Missouri	0.46	1.09	2.44	9.68
Nebraska	0.61	1.98	2.02	10.13
North Dakota	0.80	2.27	4.94	12.49
South Dakota	0.73	1.24	2.39	7.99
South Atlantic:				
Delaware	0.58	3.95	8.49	19.07
District of Columbia	0.31	1.10	2.72	5.69
Florida	0.28	1.27	2.58	8.24
Georgia	0.62	1.46	1.67	11.70
Maryland	1.26	2.97	3.24	12.41
North Carolina	0.63	1.97	2.65	11.57
South Carolina	0.76	1.43	3.26	15.83
Virginia	1.34	2.76	6.51	7.25
West Virginia	0.71	1.50	2.58	9.95
East South Central:				
Alabama	0.43	1.72	2.41	8.07
Kentucky	0.42	1.23	2.57	11.28
Mississippi	1.14	3.21	3.13	19.52
Tennessee	0.52	1.41	2.05	7.56
West South Central:				
Arkansas	0.96	1.49	2.17	6.38
Louisiana	0.73	1.72	2.34	7.52
Oklahoma	0.39	1.05	2.08	8.88
Texas	0.40	1.33	2.19	7.12
Mountain:				
Arizona	0.55	1.11	2.54	12.14
Colorado	0.83	1.52	2.71	16.93
Idaho	1.04	2.20	1.56	5.96
Montana	0.86	1.97	3.65	14.80
Nevada	0.95	1.46	3.70	9.77
New Mexico	0.57	1.87	2.70	10.74
Utah	0.42	1.18	4.03	7.70
Wyoming	0.46	1.48	2.84	7.48
Pacific:				
Alaska	0.68	1.76	3.32	4.45
California	0.46	0.67	1.36	8.33
Hawaii	0.26	1.18	1.96	6.13
Oregon	0.61	1.11	3.81	5.79
Washington	1.47	1.94	2.99	7.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.32 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	19.0%	30.9%	32.0%	42.9%
New England:				
Connecticut	22.0%	30.1%	34.4%	44.5%
Maine	21.3%	23.0%	27.1%	37.3%
Massachusetts	11.8%	16.3%	19.8%	26.3%
New Hampshire	25.8%	36.3%	47.0%	55.3%
Rhode Island	12.5%	17.6%	16.8%	24.4%
Vermont	17.2%	27.9%	35.9%	39.2%
Middle Atlantic:				
New Jersey	20.4% *	28.2% *	29.5% *	31.4%
New York	11.7%	20.7%	21.8%	21.4%
Pennsylvania	14.6%	31.7%	31.6%	50.6%
East North Central:				
Illinois	27.7%	37.4%	35.1%	35.9%
Indiana	33.3%	39.1%	41.1%	55.5%
Michigan	22.7%	26.7%	32.4%	49.8%
Ohio	21.3%	27.5%	27.7%	50.5%
Wisconsin	28.8%	36.9%	39.6%	47.2%
West North Central:				
Iowa	16.5%	24.2%	24.9%	29.0%
Kansas	21.4%	41.3%	41.6%	51.0%
Minnesota	24.3%	42.1%	34.6%	41.8%
Missouri	18.6%	28.1%	28.3%	36.6%
Nebraska	29.2%	45.1%	45.6%	53.2%
North Dakota	41.0%	51.2%	51.2%	59.9%
South Dakota	21.2%	34.5%	33.3%	49.6%
South Atlantic:				
Delaware	22.9%	23.7%	23.4%	22.8%
District of Columbia	24.9%	31.2%	31.8%	44.8%
Florida	14.3%	30.6%	35.2%	42.4%
Georgia	19.4%	31.8%	28.7%	44.3%
Maryland	15.7% *	47.2%	39.8%	57.4%
North Carolina	16.1%	32.1%	33.6%	51.1%
South Carolina	25.0%	34.8%	32.4%	40.8%
Virginia	28.3%	40.5%	46.1%	49.8%
West Virginia	37.2%	47.5%	47.5%	41.6%
East South Central:				
Alabama	18.3%	29.7%	34.5%	35.9%
Kentucky	26.7%	34.5%	35.1%	62.3%
Mississippi	12.2%	41.4%	36.7%	40.9%
Tennessee	29.7%	36.3%	38.0%	48.0%
West South Central:				
Arkansas	17.7%	52.6%	42.1%	54.1%
Louisiana	23.9%	36.1%	34.3%	51.0%
Oklahoma	18.5%	27.2%	33.9%	43.0%
Texas	16.9%	32.5%	33.9%	40.0%
Mountain:				
Arizona	10.6%	27.8%	30.7%	33.0%
Colorado	26.1%	35.3%	30.2%	48.8%
Idaho	22.7%	40.8%	45.7%	64.2%
Montana	19.5%	30.1%	35.1%	37.9%
Nevada	30.1%	44.5%	41.4%	59.0%
New Mexico	22.0%	27.5%	24.5%	42.4%
Utah	18.5%	45.7%	51.3%	39.9%
Wyoming	30.9%	44.3%	43.6%	45.6%
Pacific:				
Alaska	21.6%	34.9%	45.1%	54.9%
California	11.7%	20.1%	20.4%	41.5%
Hawaii	14.5%	21.7%	22.7%	29.1%
Oregon	21.1%	26.4%	33.0%	47.3%
Washington	24.3%	44.4%	52.9%	59.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.F.32 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	0.74%	1.20%	1.17%	1.39%
New England:				
Connecticut	4.05%	4.10%	4.14%	4.28%
Maine	3.16%	3.26%	3.40%	4.61%
Massachusetts	2.97%	3.66%	3.67%	3.73%
New Hampshire	3.50%	4.22%	4.02%	3.83%
Rhode Island	3.08%	4.01%	3.99%	4.28%
Vermont	3.25%	3.94%	4.29%	4.04%
Middle Atlantic:				
New Jersey	9.63% *	9.18% *	9.14% *	9.05%
New York	1.52%	2.36%	2.33%	2.18%
Pennsylvania	2.94%	5.13%	4.26%	4.42%
East North Central:				
Illinois	3.50%	4.25%	4.44%	4.09%
Indiana	5.78%	5.71%	5.57%	5.03%
Michigan	4.10%	4.20%	4.77%	4.30%
Ohio	3.51%	3.56%	3.53%	3.54%
Wisconsin	3.96%	4.21%	4.40%	4.23%
West North Central:				
Iowa	2.45%	3.33%	3.29%	3.57%
Kansas	4.72%	8.98%	8.94%	7.90%
Minnesota	4.68%	6.29%	5.13%	6.33%
Missouri	3.85%	4.39%	4.40%	4.30%
Nebraska	5.70%	6.15%	6.14%	5.95%
North Dakota	4.45%	4.55%	4.55%	4.64%
South Dakota	2.84%	4.02%	4.07%	3.95%
South Atlantic:				
Delaware	4.81%	4.73%	4.64%	4.61%
District of Columbia	3.58%	3.84%	3.77%	3.80%
Florida	2.61%	7.09%	6.86%	5.84%
Georgia	3.53%	4.72%	4.17%	4.87%
Maryland	5.25% *	8.95%	4.62%	7.71%
North Carolina	2.82%	5.91%	4.13%	5.53%
South Carolina	3.74%	5.18%	3.79%	5.33%
Virginia	3.95%	4.68%	4.86%	4.85%
West Virginia	5.35%	5.28%	5.17%	4.70%
East South Central:				
Alabama	3.38%	4.20%	4.76%	4.07%
Kentucky	3.37%	3.74%	3.73%	4.24%
Mississippi	3.03%	9.47%	6.98%	9.40%
Tennessee	4.56%	4.68%	4.62%	4.75%
West South Central:				
Arkansas	3.78%	5.87%	5.97%	5.80%
Louisiana	3.83%	5.49%	4.40%	5.14%
Oklahoma	2.77%	3.55%	4.62%	4.18%
Texas	2.39%	4.03%	4.04%	4.11%
Mountain:				
Arizona	2.19%	6.70%	6.57%	5.27%
Colorado	4.17%	5.38%	4.27%	5.22%
Idaho	3.85%	6.77%	6.46%	5.20%
Montana	4.00%	4.51%	4.08%	4.48%
Nevada	5.37%	5.61%	5.13%	5.36%
New Mexico	4.69%	4.81%	4.64%	4.66%
Utah	4.65%	7.02%	6.08%	5.10%
Wyoming	4.36%	4.50%	4.54%	4.54%
Pacific:				
Alaska	2.98%	3.81%	4.05%	4.95%
California	2.03%	4.03%	3.77%	8.22%
Hawaii	2.87%	3.07%	3.15%	4.02%
Oregon	4.23%	4.38%	4.51%	4.82%
Washington	3.82%	6.82%	6.10%	5.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 II.F.33 Average prescription drug coinsurance (in percentages) per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	20.5	24.2	32.7	26.7
New England:				
Connecticut	19.0	20.5	27.8	23.9
Maine	22.1	26.1	31.7	33.2
Massachusetts	17.9	18.9	27.0	25.5
New Hampshire	21.0	23.0	30.2	31.5
Rhode Island	21.7	25.4	31.6	26.5
Vermont	21.4	29.0	42.8	35.3
Middle Atlantic:				
New Jersey	24.7	28.5	33.2	29.8
New York	22.7	25.7	34.1	31.4
Pennsylvania	19.6	25.5	37.4	26.7
East North Central:				
Illinois	17.4	22.3	32.1	23.4
Indiana	18.0	20.6	25.5	23.0
Michigan	19.6	21.1	32.3	25.1
Ohio	19.9	22.7	34.1	26.1
Wisconsin	20.8	25.1	31.9	25.8
West North Central:				
Iowa	21.6	23.5	30.4	30.5
Kansas	20.5	25.0	40.9	25.5
Minnesota	19.4	26.3	36.5	23.7
Missouri	21.2	21.9	26.9	25.7
Nebraska	20.3	21.1	27.7	23.2
North Dakota	22.3	27.1	35.5	29.4
South Dakota	21.6	21.6	26.0	23.1
South Atlantic:				
Delaware	17.9	23.6	32.2	26.5
District of Columbia	16.9	26.9	41.9	33.4
Florida	22.0	25.3	40.0	24.7
Georgia	19.2	24.6	36.0	29.2
Maryland	19.1	24.8	32.1	28.5
North Carolina	20.1	23.3	27.5	26.4
South Carolina	21.4	25.5	32.0	27.3
Virginia	19.5	23.2	28.3	25.4
West Virginia	22.5	24.6	37.5	28.0
East South Central:				
Alabama	19.7	26.6	36.4	30.8
Kentucky	23.4	24.5	29.9	25.8
Mississippi	19.7	25.8	34.3	24.6
Tennessee	25.3	26.1	32.4	27.3
West South Central:				
Arkansas	23.3	24.7	30.9	22.0
Louisiana	19.6	25.5	30.7	23.4
Oklahoma	22.1	23.3	34.0	29.0
Texas	22.4	26.5	36.4	30.2
Mountain:				
Arizona	18.5	23.1	35.4	27.8
Colorado	20.0	22.5	24.5	25.3
Idaho	22.6	24.6	27.9	27.0
Montana	25.0	25.6	29.8	27.5
Nevada	19.9	22.0	26.3	26.3
New Mexico	16.7	19.3	23.4	19.8
Utah	20.7	21.4	27.5	29.1
Wyoming	22.3	23.3	29.2	26.3
Pacific:				
Alaska	23.4	25.1	34.0	27.1
California	20.2	25.7	33.2	27.1
Hawaii	18.9	21.8	27.4	22.6
Oregon	18.4	22.6	29.6	29.6
Washington	20.3	20.3	25.6	25.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.33 Standard errors for average prescription drug coinsurance (in percentages) per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	0.27	0.27	0.58	0.35
New England:				
Connecticut	1.62	1.35	2.28	1.38
Maine	1.68	1.83	1.87	2.75
Massachusetts	2.72	2.10	3.39	2.17
New Hampshire	1.32	1.01	1.29	1.26
Rhode Island	2.22	1.56	2.09	1.51
Vermont	1.85	1.56	2.44	1.89
Middle Atlantic:				
New Jersey	3.84	4.02	5.55	4.11
New York	1.26	0.97	1.49	1.63
Pennsylvania	1.91	1.28	2.58	1.52
East North Central:				
Illinois	1.14	0.90	1.98	1.10
Indiana	0.81	0.73	1.92	0.82
Michigan	0.70	0.65	3.00	1.85
Ohio	1.34	0.99	2.60	0.95
Wisconsin	1.35	1.20	2.34	0.89
West North Central:				
Iowa	0.97	1.54	2.33	2.40
Kansas	1.52	0.86	3.60	1.95
Minnesota	1.61	0.70	2.55	1.82
Missouri	1.61	1.02	1.31	1.23
Nebraska	0.78	0.61	1.51	1.11
North Dakota	1.89	1.61	2.02	1.58
South Dakota	3.20	2.46	3.35	1.84
South Atlantic:				
Delaware	1.80	1.24	1.97	1.52
District of Columbia	1.20	1.56	4.96	2.43
Florida	0.78	0.61	3.11	2.13
Georgia	0.87	1.43	3.59	2.33
Maryland	0.85	1.08	2.37	2.74
North Carolina	1.13	0.87	1.37	1.51
South Carolina	1.50	1.22	2.11	1.63
Virginia	0.92	0.77	1.09	0.92
West Virginia	1.49	0.91	2.75	1.80
East South Central:				
Alabama	1.93	1.93	2.61	2.44
Kentucky	1.06	0.97	1.58	0.55
Mississippi	1.46	1.32	3.94	2.17
Tennessee	2.28	1.79	2.52	1.62
West South Central:				
Arkansas	3.09	1.19	2.30	0.84
Louisiana	1.00	1.60	2.11	1.64
Oklahoma	1.42	1.14	2.99	2.33
Texas	1.20	1.57	2.34	2.32
Mountain:				
Arizona	1.48	1.25	4.81	2.58
Colorado	0.46	0.85	1.52	1.50
Idaho	1.51	1.24	1.38	1.51
Montana	2.98	2.08	1.99	1.71
Nevada	2.38	1.80	2.69	1.99
New Mexico	1.86	1.97	3.55	1.45
Utah	1.14	0.70	2.56	1.56
Wyoming	0.94	0.80	1.73	1.40
Pacific:				
Alaska	1.19	1.06	1.87	0.86
California	1.43	1.21	1.81	0.90
Hawaii	1.16	1.24	2.02	0.96
Oregon	1.28	1.73	2.08	1.74
Washington	1.01	1.75	2.56	1.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.34 Among private-sector employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by firm size and State: United States, 2024

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	51.7%	51.2%	54.7%	59.5%	55.6%	48.4%	55.5%	51.0%
New England:								
Connecticut	64.1%	70.8%	76.1%	83.2%	68.5%	54.6%	81.9%	61.1%
Maine	69.3%	71.2%	84.7%	78.7%	76.5%	60.7%	77.1%	67.8%
Massachusetts	55.5%	79.8%	63.8%	57.5%	49.7%	54.6%	70.9%	53.1%
New Hampshire	62.6%	71.8%	88.2%	85.8%	59.8%	53.9%	85.1%	57.6%
Rhode Island	50.3%	59.9%	56.3%	73.0%	52.6%	39.6%	66.7%	46.4%
Vermont	59.3%	67.4%	54.8%	74.6%	55.5%	54.4%	61.6%	58.6%
Middle Atlantic:								
New Jersey	36.7%	--	--	43.5%	25.0% *	44.3%	31.1%	37.6%
New York	42.5%	34.4%	46.9%	53.0%	46.5%	38.6%	47.6%	41.6%
Pennsylvania	52.3%	40.1%	44.1%	57.3%	54.8%	51.7%	44.8%	53.5%
East North Central:								
Illinois	44.4%	33.2%	46.9%	36.7%	35.4%	51.8%	37.6%	45.7%
Indiana	50.7%	--	91.7%	54.1%	55.0%	45.9%	67.5%	48.8%
Michigan	48.9%	--	42.6%	56.8%	47.2%	48.3%	47.9%	49.0%
Ohio	53.8%	53.7%	67.1%	67.4%	75.5%	40.2%	70.5%	50.8%
Wisconsin	58.2%	64.8%	66.7%	55.4%	69.3%	52.3%	58.7%	58.1%
West North Central:								
Iowa	52.3%	69.7%	69.4%	67.6%	55.2%	39.9%	64.0%	49.8%
Kansas	60.7%	60.4%	--	64.0%	65.9%	61.0%	47.9%	63.2%
Minnesota	62.0%	--	61.2%	86.1%	63.6%	56.1%	69.8%	60.9%
Missouri	58.9%	68.0%	52.1%	75.3%	41.7%	60.3%	65.2%	57.5%
Nebraska	67.1%	--	--	76.4%	70.8%	64.5%	63.5%	67.5%
North Dakota	62.7%	64.0%	63.4%	58.8%	64.4%	63.7%	64.6%	62.2%
South Dakota	60.4%	--	77.1%	78.5%	72.2%	44.6%	75.2%	56.4%
South Atlantic:								
Delaware	50.3%	65.8%	72.5%	54.7%	56.7%	45.3%	69.0%	47.2%
District of Columbia	36.6%	--	--	24.1%	34.2%	43.0%	29.2%	38.2%
Florida	53.9%	58.2%	49.8%	69.2%	70.6%	48.1%	61.8%	52.8%
Georgia	63.7%	--	75.7%	77.7%	69.6%	58.3%	75.6%	62.1%
Maryland	56.2%	57.2%	44.1%	48.6%	40.9%	63.7%	56.0%	56.2%
North Carolina	67.2%	--	85.1%	94.0%	70.5%	58.9%	87.9%	63.9%
South Carolina	57.7%	80.2%	78.5%	78.9%	53.6%	51.2%	78.9%	54.0%
Virginia	52.0%	--	55.5%	45.3%	64.7%	49.9%	47.7%	52.6%
West Virginia	48.6%	--	46.8% *	53.7%	67.3%	43.7%	50.7%	48.3%
East South Central:								
Alabama	44.7%	29.4% *	--	49.9%	49.7%	46.3%	36.1%	46.8%
Kentucky	62.8%	--	--	59.0%	62.5%	64.0%	56.8%	63.7%
Mississippi	49.0%	--	--	52.3%	34.6%	53.8%	37.2%	51.3%
Tennessee	57.6%	--	83.6%	81.4%	61.4%	48.3%	75.7%	55.2%
West South Central:								
Arkansas	64.4%	--	48.0%	41.3%	58.3%	72.5%	40.0%	69.3%
Louisiana	47.5%	--	--	44.0%	43.7%	52.5%	41.7%	49.0%
Oklahoma	61.4%	61.3%	62.8%	53.9%	64.8%	61.3%	67.4%	60.0%
Texas	60.1%	66.7%	72.2%	71.7%	68.2%	53.8%	67.6%	58.6%
Mountain:								
Arizona	70.2%	--	85.5%	73.9%	75.6%	67.0%	75.0%	69.6%
Colorado	66.1%	70.1%	91.8%	76.1%	76.6%	55.7%	79.5%	63.1%
Idaho	62.5%	79.2%	56.7%	83.5%	66.3%	53.0%	72.1%	59.9%
Montana	68.0%	76.5%	73.0%	68.2%	57.4%	70.3%	71.6%	66.6%
Nevada	63.6%	71.1%	24.7% *	43.7%	80.3%	65.8%	45.9%	66.9%
New Mexico	57.6%	--	--	71.3%	57.1%	58.5%	42.2%	59.9%
Utah	64.0%	69.0%	37.9%	62.4%	65.1%	65.1%	58.8%	64.8%
Wyoming	61.5%	--	--	65.9%	52.9%	71.1%	50.3%	65.6%
Pacific:								
Alaska	46.7%	--	--	56.6%	47.0%	46.6%	44.4%	47.0%
California	32.0%	32.0%	36.4%	34.9%	41.2%	28.9% *	32.4%	32.0%
Hawaii	20.6%	7.9% *	15.4% *	18.4% *	13.9% *	28.4%	18.0%	21.5%
Oregon	45.5%	68.5%	72.7%	50.4%	43.4%	39.4%	70.7%	40.6%
Washington	43.2%	69.0%	16.1% *	60.7%	59.1%	35.2%	42.6%	43.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.34 Standard errors for among private-sector employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.56%	2.51%	2.27%	1.55%	1.60%	2.46%	1.29%	1.80%
New England:								
Connecticut	4.49%	12.44%	12.34%	7.08%	8.67%	6.74%	6.25%	5.11%
Maine	4.49%	13.13%	7.26%	7.92%	7.73%	8.37%	6.19%	5.28%
Massachusetts	4.52%	13.33%	15.60%	12.01%	6.89%	6.52%	8.33%	5.06%
New Hampshire	2.92%	11.37%	4.35%	4.80%	7.52%	3.88%	3.89%	3.45%
Rhode Island	4.90%	11.82%	11.68%	9.41%	12.05%	6.80%	6.60%	5.81%
Vermont	3.74%	11.26%	10.85%	6.76%	7.51%	6.36%	6.57%	4.43%
Middle Atlantic:								
New Jersey	5.57%	--	--	10.84%	10.66% *	6.37%	9.13%	6.30%
New York	2.58%	9.46%	10.93%	7.25%	5.73%	3.33%	5.86%	2.84%
Pennsylvania	4.06%	11.15%	11.10%	8.75%	7.39%	6.18%	6.51%	4.53%
East North Central:								
Illinois	3.89%	9.42%	10.63%	5.76%	6.27%	6.27%	5.43%	4.53%
Indiana	4.26%	--	5.67%	11.94%	9.24%	5.30%	8.32%	4.56%
Michigan	4.00%	--	11.34%	9.57%	7.17%	5.83%	7.46%	4.50%
Ohio	3.36%	14.33%	10.45%	11.85%	4.71%	4.29%	6.42%	3.71%
Wisconsin	3.82%	12.41%	11.14%	8.00%	6.44%	6.03%	7.83%	4.21%
West North Central:								
Iowa	3.48%	8.17%	12.17%	7.73%	6.49%	5.30%	6.60%	3.93%
Kansas	6.51%	13.14%	--	8.38%	5.75%	11.39%	8.27%	7.33%
Minnesota	4.63%	--	13.43%	4.67%	6.48%	8.05%	6.76%	5.28%
Missouri	4.10%	10.49%	12.45%	7.82%	11.31%	5.03%	6.89%	4.75%
Nebraska	4.98%	--	--	6.65%	9.68%	7.08%	8.72%	5.45%
North Dakota	4.73%	12.37%	11.15%	7.90%	7.12%	8.99%	6.05%	5.86%
South Dakota	4.00%	--	7.79%	7.48%	4.72%	6.37%	5.52%	4.66%
South Atlantic:								
Delaware	5.44%	12.07%	14.10%	10.54%	8.52%	7.60%	8.45%	6.06%
District of Columbia	3.38%	--	--	6.24%	6.80%	5.03%	6.93%	3.83%
Florida	6.23%	11.21%	14.43%	6.93%	6.36%	8.63%	6.85%	7.02%
Georgia	4.23%	--	6.41%	6.86%	6.67%	6.19%	5.32%	4.82%
Maryland	7.78%	9.28%	12.33%	9.71%	9.30%	10.89%	6.47%	9.28%
North Carolina	4.69%	--	9.34%	2.68%	11.41%	7.03%	4.82%	5.49%
South Carolina	4.31%	12.12%	9.48%	7.99%	7.04%	6.54%	6.44%	4.93%
Virginia	4.61%	--	15.81%	8.50%	10.86%	6.26%	7.91%	5.14%
West Virginia	4.13%	--	14.42% *	9.89%	6.96%	5.66%	8.47%	4.57%
East South Central:								
Alabama	4.14%	9.61% *	--	11.29%	10.61%	5.51%	7.32%	4.79%
Kentucky	3.63%	--	--	11.44%	9.13%	4.36%	9.35%	3.91%
Mississippi	8.41%	--	--	10.58%	8.74%	13.97%	7.91%	9.68%
Tennessee	4.88%	--	7.33%	5.91%	10.86%	6.61%	6.34%	5.44%
West South Central:								
Arkansas	5.02%	--	10.91%	10.12%	8.07%	6.39%	6.92%	5.44%
Louisiana	4.94%	--	--	11.25%	7.14%	8.06%	8.46%	5.75%
Oklahoma	3.65%	10.79%	9.77%	6.93%	7.47%	5.74%	5.56%	4.32%
Texas	3.69%	9.57%	8.60%	7.49%	6.87%	5.36%	5.77%	4.26%
Mountain:								
Arizona	4.30%	--	8.37%	7.41%	9.17%	6.20%	6.59%	4.81%
Colorado	3.94%	10.86%	5.31%	7.08%	5.04%	7.17%	5.55%	4.77%
Idaho	4.98%	9.79%	12.20%	6.10%	7.83%	10.17%	6.57%	6.31%
Montana	3.90%	8.90%	10.42%	8.54%	5.99%	7.34%	6.49%	4.84%
Nevada	4.65%	12.01%	9.19% *	9.69%	5.46%	6.78%	7.81%	5.15%
New Mexico	4.32%	--	--	8.30%	9.26%	5.72%	8.79%	4.72%
Utah	4.33%	14.67%	11.19%	10.45%	6.96%	6.45%	7.68%	4.77%
Wyoming	4.40%	--	--	8.83%	11.09%	5.98%	8.14%	5.09%
Pacific:								
Alaska	3.82%	--	--	8.79%	8.63%	5.08%	9.30%	4.16%
California	6.29%	6.11%	10.19%	4.60%	4.94%	8.79% *	4.54%	7.29%
Hawaii	3.72%	4.16% *	7.13% *	7.26% *	4.77% *	6.93%	5.08%	4.75%
Oregon	3.53%	10.65%	9.66%	8.54%	7.17%	4.85%	5.92%	3.83%
Washington	6.37%	8.44%	5.98% *	8.70%	7.37%	9.57%	5.71%	7.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.35 Percent of private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care by firm size and State: United States, 2024

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	73.9%	71.7%	64.6%	68.6%	71.5%	76.8%	68.2%	74.9%
New England:								
Connecticut	81.0%	75.3%	93.3%	86.1%	77.7%	79.9%	86.7%	80.0%
Maine	82.2%	64.7%	78.4%	85.9%	93.8%	77.6%	72.4%	84.1%
Massachusetts	63.9%	70.9%	60.8%	59.6%	61.3%	65.1%	66.3%	63.5%
New Hampshire	60.3%	40.1% *	36.6%	40.7%	58.5%	71.1%	37.8%	65.4%
Rhode Island	79.3%	64.7%	80.4%	73.8%	72.3%	85.2%	74.6%	80.4%
Vermont	66.9%	74.1%	65.8%	52.1%	62.5%	79.0%	64.7%	67.6%
Middle Atlantic:								
New Jersey	62.0%	84.3%	--	50.2%	36.9% *	77.6%	73.2%	60.3%
New York	67.7%	48.8%	50.2%	68.2%	60.6%	75.0%	57.4%	69.5%
Pennsylvania	73.4%	72.6%	63.7%	62.9%	78.4%	74.7%	66.2%	74.5%
East North Central:								
Illinois	82.8%	93.9%	76.0%	73.6%	69.4%	90.5%	85.5%	82.3%
Indiana	86.3%	--	--	85.2%	89.8%	86.9%	72.1%	87.9%
Michigan	84.8%	69.9%	69.0%	75.8%	79.5%	90.4%	70.2%	87.2%
Ohio	74.9%	83.9%	61.6%	86.4%	85.0%	69.2%	74.5%	75.0%
Wisconsin	76.6%	--	86.5%	71.0%	75.7%	78.7%	74.3%	76.9%
West North Central:								
Iowa	75.8%	75.1%	69.5%	71.7%	82.3%	72.8%	70.4%	76.9%
Kansas	86.0%	46.1% *	93.1%	72.7%	82.2%	92.9%	67.2%	89.6%
Minnesota	87.8%	90.4%	98.7%	83.1%	85.5%	88.8%	93.3%	87.0%
Missouri	80.1%	75.4%	94.4%	70.0%	69.8%	85.1%	81.5%	79.8%
Nebraska	78.9%	83.6%	94.8%	64.1%	79.8%	80.1%	79.8%	78.8%
North Dakota	84.6%	91.8%	73.6%	80.3%	93.0%	84.3%	81.8%	85.4%
South Dakota	87.8%	--	70.1%	86.8%	89.0%	92.0%	77.1%	90.6%
South Atlantic:								
Delaware	74.3%	71.2%	86.3%	75.8%	88.3%	70.0%	82.4%	72.9%
District of Columbia	77.2%	--	--	56.6%	73.3%	91.5%	55.0%	82.0%
Florida	67.9%	81.2%	26.7% *	42.3%	45.2%	79.2%	39.5%	72.1%
Georgia	83.8%	--	75.0%	80.1%	94.1%	82.6%	79.8%	84.4%
Maryland	77.2%	53.5%	63.2%	70.0%	61.7%	87.0%	65.8%	79.6%
North Carolina	87.0%	90.1%	91.4%	89.0%	72.6%	90.6%	88.9%	86.7%
South Carolina	87.8%	76.8%	65.3%	90.7%	82.5%	91.6%	74.0%	90.2%
Virginia	83.8%	--	66.8%	77.3%	69.2%	91.2%	73.2%	85.3%
West Virginia	72.2%	77.3%	84.0%	77.6%	81.8%	67.9%	80.0%	71.0%
East South Central:								
Alabama	85.3%	63.4%	--	63.5%	89.0%	93.0%	63.5%	90.4%
Kentucky	84.8%	76.4%	74.0%	83.5%	73.5%	90.6%	75.2%	86.2%
Mississippi	84.6%	92.1%	87.8%	82.1%	80.1%	86.2%	89.8%	83.6%
Tennessee	75.6%	75.5%	67.2%	67.8%	67.2%	80.8%	76.1%	75.6%
West South Central:								
Arkansas	89.5%	88.6%	85.9%	63.5%	95.9%	93.4%	81.8%	91.0%
Louisiana	80.9%	--	86.2%	71.2%	87.0%	79.6%	76.4%	82.0%
Oklahoma	75.2%	73.2%	85.8%	64.2%	82.2%	72.1%	76.0%	75.0%
Texas	79.6%	85.8%	71.0%	68.5%	79.8%	81.7%	74.6%	80.6%
Mountain:								
Arizona	90.8%	--	89.7%	87.1%	94.0%	91.5%	83.6%	91.7%
Colorado	77.4%	81.7%	43.5%	77.8%	65.4%	86.1%	62.0%	80.8%
Idaho	79.0%	86.1%	79.9%	65.4%	77.3%	83.4%	82.2%	78.2%
Montana	76.1%	85.4%	80.4%	76.0%	66.7%	78.0%	86.2%	72.3%
Nevada	60.3%	75.0%	53.7%	71.7%	66.7%	56.4%	64.9%	59.5%
New Mexico	70.5%	--	--	80.4%	59.3%	75.4%	69.7%	70.6%
Utah	84.0%	100.0%	74.0%	78.1%	81.2%	86.0%	82.9%	84.2%
Wyoming	86.2%	--	88.1%	85.3%	91.9%	88.8%	75.7%	90.0%
Pacific:								
Alaska	84.5%	--	--	90.1%	91.7%	83.0%	69.8%	86.6%
California	47.7%	52.7%	32.3% *	44.2%	51.7%	48.0% *	43.4%	48.4%
Hawaii	69.5%	63.1%	67.8%	65.1%	57.4%	78.8%	59.3%	73.4%
Oregon	79.7%	54.4%	79.6%	69.3%	79.6%	83.9%	69.6%	81.6%
Washington	79.5%	71.9%	85.8%	90.2%	93.2%	72.1%	81.4%	79.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.35 Standard errors for percent of private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.07%	2.07%	2.35%	1.47%	1.73%	3.63%	1.26%	2.45%
New England:								
Connecticut	2.97%	12.17%	3.62%	5.88%	5.94%	4.57%	4.59%	3.38%
Maine	2.83%	15.89%	9.35%	4.83%	2.60%	4.45%	7.54%	3.12%
Massachusetts	4.63%	14.90%	14.99%	11.73%	7.85%	6.67%	8.33%	5.18%
New Hampshire	3.68%	12.83% *	9.78%	8.36%	6.58%	6.00%	6.64%	4.25%
Rhode Island	3.41%	10.53%	8.96%	9.15%	7.96%	4.74%	5.80%	3.95%
Vermont	3.97%	11.56%	9.23%	7.45%	8.01%	5.79%	6.02%	4.85%
Middle Atlantic:								
New Jersey	8.30%	11.61%	--	11.68%	19.73% *	5.56%	8.75%	9.29%
New York	2.58%	10.14%	10.84%	6.78%	5.98%	3.19%	5.91%	2.84%
Pennsylvania	4.01%	10.78%	10.79%	8.35%	5.92%	6.32%	6.57%	4.53%
East North Central:								
Illinois	2.57%	3.02%	10.00%	5.86%	6.71%	2.60%	3.72%	3.01%
Indiana	2.46%	--	--	6.44%	4.09%	3.26%	9.10%	2.45%
Michigan	2.43%	13.89%	10.94%	7.39%	4.59%	3.24%	6.88%	2.56%
Ohio	3.43%	7.98%	11.98%	6.03%	4.78%	5.33%	6.99%	3.85%
Wisconsin	3.32%	--	8.03%	6.72%	6.21%	5.04%	6.04%	3.69%
West North Central:								
Iowa	2.99%	8.50%	11.29%	6.54%	4.18%	5.57%	5.66%	3.42%
Kansas	3.25%	13.94% *	6.25%	8.22%	5.78%	3.38%	7.26%	3.19%
Minnesota	3.15%	9.86%	1.15%	9.52%	4.41%	4.76%	2.63%	3.60%
Missouri	4.03%	10.24%	3.18%	8.53%	15.16%	3.79%	5.66%	4.73%
Nebraska	5.85%	9.01%	5.22%	8.20%	8.19%	8.92%	6.34%	6.47%
North Dakota	4.06%	6.35%	10.07%	6.78%	3.43%	7.99%	5.28%	5.06%
South Dakota	2.41%	--	10.80%	4.87%	3.17%	3.29%	6.62%	2.28%
South Atlantic:								
Delaware	4.77%	11.72%	8.01%	9.63%	4.30%	7.08%	5.17%	5.51%
District of Columbia	2.74%	--	--	7.25%	6.08%	2.41%	7.89%	2.76%
Florida	4.81%	9.04%	10.23% *	6.99%	9.99%	5.00%	6.61%	5.08%
Georgia	3.02%	--	8.50%	8.07%	3.04%	4.15%	6.33%	3.30%
Maryland	4.81%	11.76%	11.92%	8.68%	9.88%	5.21%	6.30%	5.32%
North Carolina	3.35%	5.30%	6.30%	4.89%	13.39%	2.69%	4.77%	3.81%
South Carolina	2.50%	14.17%	12.13%	4.09%	5.92%	3.21%	7.43%	2.65%
Virginia	2.63%	--	14.02%	6.01%	6.88%	2.91%	6.81%	2.84%
West Virginia	4.39%	12.40%	8.52%	8.93%	7.23%	6.19%	6.63%	4.93%
East South Central:								
Alabama	2.42%	12.34%	--	10.55%	5.16%	1.83%	7.56%	2.15%
Kentucky	2.89%	13.66%	12.90%	8.36%	9.96%	2.13%	8.20%	3.08%
Mississippi	4.16%	5.83%	10.29%	7.24%	6.54%	6.55%	4.78%	4.99%
Tennessee	4.40%	13.45%	13.12%	10.64%	10.27%	5.77%	6.97%	4.90%
West South Central:								
Arkansas	2.34%	11.79%	8.97%	11.40%	1.99%	2.27%	7.03%	2.38%
Louisiana	3.31%	--	6.56%	10.09%	3.95%	5.76%	6.49%	3.78%
Oklahoma	3.90%	12.67%	8.26%	8.65%	5.94%	6.83%	5.88%	4.63%
Texas	3.58%	5.48%	8.68%	8.21%	5.01%	5.54%	5.35%	4.16%
Mountain:								
Arizona	2.13%	--	7.35%	4.91%	3.04%	2.93%	6.26%	2.23%
Colorado	3.43%	8.75%	11.53%	6.93%	10.70%	3.79%	7.14%	3.76%
Idaho	4.51%	8.81%	9.77%	13.65%	7.52%	6.31%	5.62%	5.55%
Montana	3.86%	6.57%	9.17%	7.58%	6.29%	7.82%	4.04%	5.05%
Nevada	5.64%	12.56%	13.13%	9.29%	9.40%	8.38%	8.62%	6.49%
New Mexico	4.51%	--	--	6.30%	9.68%	6.32%	9.33%	5.01%
Utah	4.42%	0.00%	13.14%	8.17%	10.07%	5.48%	6.29%	5.01%
Wyoming	2.74%	--	6.40%	5.30%	5.33%	4.01%	6.47%	2.78%
Pacific:								
Alaska	4.16%	--	--	5.46%	3.69%	6.68%	13.23%	4.29%
California	9.48%	7.07%	10.77% *	4.47%	4.95%	14.97% *	4.67%	11.22%
Hawaii	4.41%	8.54%	9.16%	7.62%	13.71%	4.75%	5.79%	5.82%
Oregon	4.06%	13.00%	11.38%	8.29%	11.10%	4.56%	6.99%	4.66%
Washington	9.20%	10.45%	8.55%	5.44%	3.49%	15.20%	5.72%	11.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.36 Among private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible by firm size and State: United States, 2024

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	94.6%	86.5%	91.8%	92.4%	94.4%	95.9%	90.9%	95.2%
New England:								
Connecticut	93.4%	89.9%	94.1%	93.4%	92.2%	94.0%	94.8%	93.1%
Maine	97.4%	86.9%	94.1%	97.2%	99.5%	97.7%	91.5%	98.4%
Massachusetts	95.3%	100.0%	100.0%	100.0%	94.4%	94.2%	100.0%	94.6%
New Hampshire	93.0%	96.3%	92.7%	96.6%	88.1%	94.5%	96.6%	92.5%
Rhode Island	97.2%	86.1%	95.0%	100.0%	97.2%	97.5%	94.9%	97.7%
Vermont	90.5%	77.0%	90.8%	89.3%	85.9%	96.2%	83.9%	92.2%
Middle Atlantic:								
New Jersey	90.8%	--	--	87.5%	96.8%	97.0%	63.0%	96.0%
New York	88.0%	81.5%	68.8%	77.9%	79.9%	95.1%	79.1%	89.3%
Pennsylvania	94.2%	68.5%	95.3%	94.2%	96.3%	94.8%	87.9%	95.1%
East North Central:								
Illinois	97.3%	98.1%	91.3%	97.1%	96.7%	97.8%	96.0%	97.5%
Indiana	92.2%	100.0%	100.0%	100.0%	96.7%	88.2%	100.0%	91.5%
Michigan	96.1%	96.3%	92.8%	99.8%	96.8%	95.7%	95.8%	96.2%
Ohio	92.4%	96.8%	90.8%	75.8%	99.9%	93.8%	93.7%	92.2%
Wisconsin	97.1%	100.0%	86.7%	98.7%	98.6%	96.7%	95.5%	97.4%
West North Central:								
Iowa	98.4%	96.0%	100.0%	99.9%	96.8%	99.6%	98.1%	98.5%
Kansas	96.5%	87.3%	100.0%	100.0%	99.4%	94.7%	97.7%	96.3%
Minnesota	95.7%	85.8%	97.7%	96.5%	96.4%	95.3%	94.6%	95.8%
Missouri	95.5%	91.2%	85.4%	98.0%	98.0%	95.8%	90.6%	96.6%
Nebraska	96.1%	100.0%	--	97.4%	99.8%	96.2%	86.6%	97.2%
North Dakota	98.4%	83.4%	100.0%	98.6%	98.9%	99.6%	95.3%	99.3%
South Dakota	99.3%	98.4%	97.5%	100.0%	99.0%	99.5%	98.7%	99.4%
South Atlantic:								
Delaware	95.5%	91.1%	96.1%	86.9%	93.7%	98.0%	96.2%	95.3%
District of Columbia	89.6%	--	100.0%	70.6%	87.1%	94.0%	86.3%	90.1%
Florida	96.4%	100.0%	96.1%	94.3%	99.4%	96.0%	97.4%	96.3%
Georgia	96.5%	100.0%	98.1%	99.0%	89.0%	98.7%	98.3%	96.3%
Maryland	96.1%	84.4%	97.1%	91.2%	96.5%	97.4%	95.5%	96.2%
North Carolina	98.3%	100.0%	100.0%	100.0%	98.2%	97.8%	100.0%	98.1%
South Carolina	97.8%	100.0%	100.0%	100.0%	97.5%	97.2%	100.0%	97.5%
Virginia	92.8%	100.0%	93.7%	82.0%	91.7%	94.9%	78.8%	94.6%
West Virginia	92.8%	--	92.0%	100.0%	95.3%	91.7%	90.1%	93.2%
East South Central:								
Alabama	95.3%	94.9%	94.1%	99.2%	87.7%	97.7%	96.5%	95.1%
Kentucky	96.7%	--	97.8%	99.4%	92.7%	98.7%	91.0%	97.5%
Mississippi	98.2%	100.0%	100.0%	95.7%	94.6%	99.9%	96.4%	98.6%
Tennessee	96.2%	--	98.1%	98.2%	87.7%	98.8%	92.2%	96.8%
West South Central:								
Arkansas	96.9%	100.0%	99.6%	99.5%	98.0%	95.9%	99.5%	96.4%
Louisiana	95.5%	92.6%	78.2%	90.1%	98.2%	98.6%	83.2%	98.4%
Oklahoma	99.5%	97.3%	100.0%	100.0%	99.8%	99.1%	99.4%	99.5%
Texas	96.8%	91.3%	100.0%	89.2%	95.3%	98.7%	92.0%	97.7%
Mountain:								
Arizona	99.0%	94.9%	100.0%	97.3%	99.8%	99.1%	98.5%	99.0%
Colorado	97.4%	92.1%	100.0%	96.1%	100.0%	97.3%	93.8%	98.1%
Idaho	99.6%	95.5%	100.0%	100.0%	99.5%	100.0%	98.9%	99.9%
Montana	99.4%	98.1%	95.6%	100.0%	100.0%	100.0%	98.2%	100.0%
Nevada	98.6%	100.0%	98.0%	96.0%	100.0%	98.6%	99.1%	98.5%
New Mexico	93.8%	--	81.8%	96.9%	94.9%	97.6%	74.0%	96.8%
Utah	97.7%	81.3%	89.3%	98.5%	98.8%	99.0%	90.6%	98.8%
Wyoming	99.0%	100.0%	91.7%	98.8%	100.0%	99.9%	97.2%	99.5%
Pacific:								
Alaska	98.4%	85.2%	100.0%	100.0%	98.8%	98.1%	97.3%	98.5%
California	88.3%	66.9%	69.7%	80.6%	86.8%	92.7%	74.9%	90.4%
Hawaii	52.9%	44.4%	36.7% *	43.3%	48.2%	62.4%	43.1%	56.0%
Oregon	93.1%	93.1%	100.0%	100.0%	93.1%	90.7%	98.8%	92.1%
Washington	94.0%	96.5%	92.7%	99.1%	98.8%	90.3%	95.9%	93.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.36 Standard errors for among private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	2.60%	1.56%	1.28%	0.72%	0.44%	1.05%	0.38%
New England:								
Connecticut	2.24%	9.85%	5.91%	4.46%	6.33%	2.96%	3.22%	2.59%
Maine	0.86%	9.20%	5.81%	2.17%	0.47%	1.22%	4.28%	0.68%
Massachusetts	1.81%	0.00%	0.00%	0.00%	3.60%	2.70%	0.00%	2.12%
New Hampshire	2.50%	3.88%	5.21%	2.61%	7.50%	2.58%	1.98%	2.82%
Rhode Island	1.00%	9.65%	3.13%	0.00%	2.01%	1.53%	2.53%	1.10%
Vermont	2.70%	13.64%	7.26%	9.69%	5.21%	2.41%	7.70%	2.62%
Middle Atlantic:								
New Jersey	3.94%	--	--	9.14%	1.90%	1.37%	17.30%	1.56%
New York	2.17%	8.60%	14.25%	6.18%	6.91%	1.21%	5.98%	2.33%
Pennsylvania	1.54%	13.18%	3.10%	4.40%	2.66%	2.04%	4.72%	1.59%
East North Central:								
Illinois	0.70%	1.96%	5.01%	1.85%	1.93%	0.82%	1.72%	0.76%
Indiana	5.19%	0.00%	0.00%	0.00%	2.12%	8.16%	0.00%	5.61%
Michigan	1.89%	4.04%	7.16%	0.21%	2.98%	2.73%	3.48%	2.09%
Ohio	3.51%	3.28%	7.52%	14.45%	0.12%	4.34%	3.65%	4.08%
Wisconsin	1.01%	0.00%	9.42%	1.28%	0.95%	1.64%	3.31%	1.06%
West North Central:								
Iowa	0.92%	3.45%	0.00%	0.11%	2.49%	0.25%	1.55%	1.06%
Kansas	0.77%	12.30%	0.00%	0.00%	0.48%	1.74%	2.35%	0.85%
Minnesota	1.52%	9.99%	2.40%	2.34%	2.14%	2.44%	2.59%	1.71%
Missouri	1.90%	8.72%	10.06%	1.24%	1.35%	2.84%	4.93%	2.04%
Nebraska	1.66%	0.00%	--	2.60%	0.20%	1.91%	10.07%	1.33%
North Dakota	0.69%	11.14%	0.00%	1.04%	0.57%	0.35%	2.87%	0.31%
South Dakota	0.31%	1.72%	1.85%	0.00%	0.70%	0.38%	0.84%	0.32%
South Atlantic:								
Delaware	1.72%	5.64%	3.88%	8.29%	6.09%	0.95%	1.88%	2.00%
District of Columbia	2.96%	--	0.00%	9.98%	6.70%	3.65%	6.53%	3.27%
Florida	1.46%	0.00%	3.86%	3.42%	0.65%	1.86%	1.52%	1.57%
Georgia	1.57%	0.00%	1.92%	1.00%	4.63%	1.08%	1.20%	1.76%
Maryland	1.47%	8.09%	2.28%	6.68%	2.19%	1.44%	2.14%	1.66%
North Carolina	0.71%	0.00%	0.00%	0.00%	1.77%	1.05%	0.00%	0.83%
South Carolina	1.19%	0.00%	0.00%	0.00%	1.17%	1.89%	0.00%	1.36%
Virginia	1.85%	0.00%	4.73%	8.31%	3.89%	1.92%	9.14%	1.60%
West Virginia	2.54%	--	7.86%	0.00%	4.21%	3.79%	5.68%	2.81%
East South Central:								
Alabama	2.64%	4.63%	5.86%	0.61%	10.43%	1.16%	2.38%	3.04%
Kentucky	1.45%	--	2.26%	0.64%	5.15%	0.92%	7.23%	1.32%
Mississippi	0.94%	0.00%	0.00%	4.34%	3.28%	0.11%	3.55%	0.81%
Tennessee	1.45%	--	2.07%	1.91%	6.96%	0.49%	5.51%	1.45%
West South Central:								
Arkansas	2.09%	0.00%	0.43%	0.49%	1.50%	3.10%	0.34%	2.47%
Louisiana	1.84%	5.72%	13.83%	8.63%	1.80%	0.77%	8.27%	0.81%
Oklahoma	0.32%	2.82%	0.00%	0.00%	0.15%	0.69%	0.62%	0.36%
Texas	0.83%	5.66%	0.00%	5.89%	2.01%	0.58%	3.85%	0.66%
Mountain:								
Arizona	0.44%	5.72%	0.00%	2.10%	0.16%	0.56%	0.98%	0.47%
Colorado	1.23%	7.76%	0.00%	3.68%	0.00%	1.75%	4.35%	1.22%
Idaho	0.27%	4.79%	0.00%	0.00%	0.44%	0.00%	1.16%	0.12%
Montana	0.41%	1.91%	4.37%	0.00%	0.00%	0.00%	1.32%	0.00%
Nevada	0.74%	0.00%	2.15%	3.73%	0.00%	1.01%	0.79%	0.88%
New Mexico	2.58%	--	11.25%	2.31%	3.89%	1.17%	14.00%	1.32%
Utah	1.13%	13.01%	10.32%	1.48%	0.74%	1.00%	5.88%	0.72%
Wyoming	0.73%	0.00%	8.07%	1.20%	0.00%	0.12%	2.82%	0.39%
Pacific:								
Alaska	0.83%	10.21%	0.00%	0.00%	0.84%	1.53%	1.72%	0.91%
California	1.86%	10.06%	17.73%	5.67%	3.91%	2.10%	6.23%	1.87%
Hawaii	5.59%	12.52%	11.77% *	10.05%	8.02%	9.93%	7.46%	6.91%
Oregon	2.60%	6.94%	0.00%	0.00%	5.88%	3.94%	1.19%	3.02%
Washington	2.48%	3.54%	6.10%	0.90%	0.98%	4.44%	2.85%	2.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.37 Average out-of-network individual deductible (in dollars) per employee enrolled with single coverage by firm size and State: United States, 2024

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	4,636	5,550	5,571	5,952	5,282	3,991	5,842	4,426
New England:								
Connecticut	4,707	6,200	7,311	8,017	4,762	2,963	7,049	4,228
Maine	5,496	6,772	6,054	8,189	6,226	3,786	6,987	5,216
Massachusetts	3,349	--	3,767	4,571	2,580	3,179	5,311	3,026
New Hampshire	4,313	--	--	7,021	4,696	3,383	6,261	3,971
Rhode Island	4,791	--	8,288 *	7,127	5,447	3,158	7,650	4,097
Vermont	4,372	--	5,157	6,755	4,026	2,913	7,081	3,613
Middle Atlantic:								
New Jersey	3,738	--	--	3,851	2,772	4,033	3,472	3,775
New York	3,777	--	3,509	5,666	4,791	3,143	4,864	3,616
Pennsylvania	4,840	6,781	5,689	6,248	4,805	4,292	5,835	4,671
East North Central:								
Illinois	4,327	4,569	4,348	5,392	5,324	3,677	4,912	4,192
Indiana	4,993	--	--	6,314	5,068	4,181	8,030	4,654
Michigan	4,350	--	3,850	5,669	4,815	3,967	5,748	4,160
Ohio	5,144	--	6,993	7,874	6,252	3,647	8,241	4,609
Wisconsin	5,074	--	5,257	6,238	6,128	4,242	6,294	4,881
West North Central:								
Iowa	4,504	4,900	6,454	5,042	4,403	4,132	4,837	4,439
Kansas	5,461	--	5,124	6,274	4,789	5,743	5,416	5,469
Minnesota	5,054	--	8,494	9,382	5,850	3,285	9,694	4,267
Missouri	5,384	--	5,678	8,769	5,775	4,011	8,640	4,695
Nebraska	5,344	5,420	8,007	6,848	6,860	4,320	7,388	5,112
North Dakota	4,938	--	3,028	5,516	4,624	5,169	4,707	5,003
South Dakota	5,857	5,242	7,045	7,691	7,194	4,141	7,358	5,492
South Atlantic:								
Delaware	4,533	--	--	6,113	6,179	3,267	6,701	3,981
District of Columbia	3,051	--	--	2,474	3,466	2,798	3,443	3,001
Florida	4,068	--	--	5,885	5,303	3,525	5,830	3,900
Georgia	5,332	4,825	5,123	7,428	6,855	4,408	6,483	5,165
Maryland	4,521	--	4,558	4,781	3,867	4,496	5,675	4,322
North Carolina	4,738	--	--	7,206	4,825	3,910	6,822	4,322
South Carolina	4,853	6,921	6,290	5,695	6,176	3,897	6,452	4,564
Virginia	6,125	--	--	4,756	6,656	6,597 *	3,790	6,463 *
West Virginia	4,924	--	4,988	4,873	5,773	4,569	5,357	4,855
East South Central:								
Alabama	3,702	--	--	5,100	5,280	2,928	3,870	3,667
Kentucky	5,203	--	7,659	4,491	6,091	4,745	6,541	5,022
Mississippi	4,156	--	--	5,052	4,542	3,773	4,035	4,190
Tennessee	4,914	5,954	--	6,903	6,384	3,823	6,296	4,665
West South Central:								
Arkansas	4,994	--	3,671	4,479	5,108	5,273	3,787	5,276
Louisiana	4,258	--	--	3,759	4,684	4,372	3,479	4,451
Oklahoma	4,592	6,084	4,411	4,688	4,931	4,163	4,961	4,504
Texas	5,160	5,207	6,571	6,008	6,924	4,325	5,946	4,998
Mountain:								
Arizona	5,435	--	7,434	6,811	5,902	4,783	6,928	5,245
Colorado	4,710	8,128	8,234	5,934	4,844	3,839	7,155	4,318
Idaho	5,289	8,124	7,583	7,399	5,493	3,803	7,987	4,425
Montana	5,500	8,578	6,601	6,528	4,922	3,871	7,564	4,483
Nevada	5,160	--	--	4,265	6,117	4,689	5,632	5,063
New Mexico	5,560	--	5,750	6,480	6,393	4,858	5,336	5,592
Utah	4,469	6,486	5,611	3,810	4,140	4,498	5,716	4,319
Wyoming	6,859	--	--	5,642	4,809	9,206	5,288	7,438
Pacific:								
Alaska	3,983	--	--	4,828	3,924	3,659	4,793	3,861
California	3,684	4,023	5,761	3,992	3,773	3,485	4,119	3,618
Hawaii	2,885	--	--	--	2,523	3,388	2,159	3,078
Oregon	4,835	--	6,930	5,023	4,873	3,645	7,597	4,212
Washington	3,927	--	4,123	4,820	4,479	2,958	4,868	3,675

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.37 Standard errors for average out-of-network individual deductible (in dollars) per employee enrolled with single coverage by firm size and State: United States, 2024

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	76.81	293.93	190.52	146.87	157.14	108.28	137.49	86.76
New England:								
Connecticut	448.19	974.26	1,064.53	876.77	823.74	280.43	623.08	549.67
Maine	307.62	764.49	664.23	808.05	402.82	491.62	533.50	345.90
Massachusetts	282.24	--	693.11	848.57	355.91	374.89	564.77	278.87
New Hampshire	295.28	--	--	1,128.99	538.85	282.01	1,015.58	262.36
Rhode Island	450.47	--	3,312.23 *	646.09	1,050.92	402.78	1,439.85	411.46
Vermont	300.99	--	477.81	1,033.76	467.59	182.63	884.87	247.97
Middle Atlantic:								
New Jersey	291.70	--	--	681.81	642.81	316.46	566.26	320.95
New York	221.17	--	578.33	821.64	607.08	208.61	738.41	225.53
Pennsylvania	295.53	649.21	951.75	971.79	529.45	470.90	584.29	338.76
East North Central:								
Illinois	225.86	660.19	368.43	542.32	649.71	246.31	449.95	256.15
Indiana	289.85	--	--	728.54	481.09	409.86	1,209.49	289.27
Michigan	300.96	--	702.96	1,127.56	887.85	341.53	956.55	306.49
Ohio	273.28	--	966.76	931.12	459.14	259.48	578.43	266.95
Wisconsin	262.41	--	880.32	992.78	435.12	334.25	1,007.68	257.59
West North Central:								
Iowa	251.07	741.73	1,139.39	400.11	483.94	398.47	522.49	281.08
Kansas	694.27	--	751.78	771.72	382.48	1,178.27	613.81	807.82
Minnesota	437.19	--	1,129.45	1,656.57	648.02	221.51	1,532.75	331.80
Missouri	371.82	--	890.73	1,582.73	889.32	225.74	1,511.63	275.77
Nebraska	421.28	498.96	1,083.40	825.62	919.65	465.27	730.71	452.52
North Dakota	250.53	--	613.94	707.88	444.13	326.76	521.20	284.00
South Dakota	515.55	886.43	868.05	721.07	1,511.41	276.64	596.03	613.87
South Atlantic:								
Delaware	452.64	--	--	1,582.51	1,008.43	399.56	1,327.90	435.99
District of Columbia	201.87	--	--	525.42	349.66	262.51	657.77	209.66
Florida	232.66	--	--	636.30	367.17	196.18	922.60	221.42
Georgia	311.54	364.11	411.64	964.19	527.06	454.15	603.27	347.35
Maryland	460.16	--	900.82	780.40	445.14	676.29	628.98	578.16
North Carolina	275.59	--	--	565.48	778.95	265.02	769.77	273.13
South Carolina	286.79	772.00	890.74	609.81	867.59	270.21	561.72	296.48
Virginia	1,767.76	--	--	614.87	711.59	2,636.04 *	802.96	2,013.23 *
West Virginia	302.12	--	760.66	1,053.10	822.18	349.73	661.36	334.33
East South Central:								
Alabama	300.70	--	--	666.32	1,107.51	206.22	461.96	350.54
Kentucky	268.72	--	1,379.52	555.03	841.40	276.39	778.59	286.96
Mississippi	360.85	--	--	1,075.96	575.37	543.29	893.10	390.54
Tennessee	373.13	888.67	--	736.50	575.72	448.24	631.71	421.06
West South Central:								
Arkansas	241.90	--	991.70	936.34	487.48	272.09	626.59	235.35
Louisiana	247.57	--	--	803.26	603.21	260.57	423.28	285.41
Oklahoma	210.00	1,181.74	455.34	566.69	407.18	298.80	392.93	243.62
Texas	320.32	879.96	770.36	413.05	980.81	245.63	535.68	375.13
Mountain:								
Arizona	434.24	--	685.55	1,040.10	675.32	589.91	674.46	477.24
Colorado	291.58	1,222.26	518.55	610.77	368.76	436.64	654.40	317.53
Idaho	327.04	1,294.20	872.92	1,282.81	863.56	281.00	874.79	306.49
Montana	352.97	1,123.65	874.40	838.70	530.04	373.00	667.29	352.33
Nevada	373.63	--	--	716.31	620.05	437.10	1,261.29	361.14
New Mexico	364.50	--	1,109.98	1,124.11	903.71	386.48	692.74	402.62
Utah	208.93	734.42	1,108.85	630.17	479.26	266.10	525.95	203.79
Wyoming	412.68	--	--	1,099.60	622.61	643.45	678.00	495.22
Pacific:								
Alaska	247.86	--	--	644.45	599.26	271.09	617.03	268.69
California	196.18	844.82	435.44	431.26	393.54	248.74	506.40	208.54
Hawaii	315.29	--	--	--	446.43	556.48	436.48	383.83
Oregon	358.13	--	1,650.14	569.31	632.95	238.65	1,412.35	279.93
Washington	220.28	--	497.13	563.23	426.77	285.06	466.70	244.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.38 Average out-of-network employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,568	10,944	9,574	10,890	9,669	7,748	10,580	8,332
New England:								
Connecticut	7,940	--	14,031	14,306	7,056	5,818	13,627	6,979
Maine	9,720	--	--	13,034	11,263	8,162	11,000	9,603
Massachusetts	6,659	--	8,483	9,930	5,365	6,411	9,811	6,158
New Hampshire	7,733	--	--	9,027	8,316	7,256	--	7,621
Rhode Island	7,192	--	--	--	11,255 *	5,456	7,765	7,117
Vermont	7,949	--	--	10,760	7,745	6,643	12,075	7,282
Middle Atlantic:								
New Jersey	6,686	--	--	7,299	4,567 *	7,153	--	6,670
New York	7,334	--	--	9,433	9,970	6,317	9,346	7,098
Pennsylvania	8,497	--	--	9,287	9,053	8,257	8,711	8,483
East North Central:								
Illinois	7,733	--	--	6,366	8,901	7,155	9,933	7,534
Indiana	8,702	--	--	12,197	9,015	7,354	14,622	8,126
Michigan	7,874	--	8,270	13,592	8,180	6,821	12,016	7,369
Ohio	10,003	--	--	16,578	12,012	7,127	13,656	9,250
Wisconsin	9,365	--	--	9,014	12,673	7,524	9,472	9,355
West North Central:								
Iowa	9,079	9,564	--	9,112	7,600	10,210	8,582	9,169
Kansas	14,474	--	--	16,496	12,322	15,841	--	14,673
Minnesota	8,203	--	--	13,869	9,227	6,587	12,474	7,713
Missouri	8,630	12,226	--	15,869	7,881 *	7,507	13,427	7,890
Nebraska	9,917	--	--	11,997	12,052	8,937	--	9,789
North Dakota	10,095	--	--	8,910	10,535	10,540	9,550	10,236
South Dakota	9,674	--	10,931	15,264	10,303	8,071	13,024	9,207
South Atlantic:								
Delaware	6,328	--	--	--	11,586 *	4,665	--	5,908
District of Columbia	5,529	--	--	4,360	6,800	5,226	3,709	5,751
Florida	8,688	--	--	11,886	10,822	7,823	--	8,363
Georgia	10,059	--	10,244	15,008	12,693	8,671	12,071	9,768
Maryland	7,517	--	--	8,516	6,395	7,707	8,431	7,348
North Carolina	8,517	--	--	13,639	10,655	6,933	12,858	7,990
South Carolina	8,481	--	--	9,549	10,620	7,805	--	8,487
Virginia	8,268	--	--	7,896	11,812	7,491	10,051	8,163
West Virginia	9,783	--	--	12,692	8,169	7,933	--	8,715
East South Central:								
Alabama	7,499	--	--	--	12,115 *	6,329	--	7,688
Kentucky	10,046	--	--	8,419	10,953	10,000	11,356	9,953
Mississippi	8,212	--	--	--	6,917	7,933	--	8,039
Tennessee	9,301	--	6,217	--	11,097	8,546	--	9,296
West South Central:								
Arkansas	9,646	--	7,142	--	9,252	10,011	8,207	9,860
Louisiana	8,488	--	--	8,927	7,052	9,037	--	8,307
Oklahoma	9,044	18,800	--	11,557	7,953	7,891	11,815	8,164
Texas	8,912	--	7,956	10,615	10,307	8,348	9,427	8,846
Mountain:								
Arizona	9,807	--	16,700	11,832	11,639	8,475	14,505	9,415
Colorado	9,044	--	16,882	11,494	9,216	7,993	10,968	8,779
Idaho	8,535	--	--	13,060	9,288	6,960	12,008	8,016
Montana	9,554	--	--	11,848	10,851	7,519	10,744	9,080
Nevada	10,066	--	--	7,058	11,566	9,863	--	10,023
New Mexico	11,471	--	--	8,770	17,815	9,431	--	12,008
Utah	8,911	11,957	--	11,847	8,249	8,253	14,299	8,227
Wyoming	11,310	--	--	8,158	7,980	14,814	10,142	11,610
Pacific:								
Alaska	6,710	--	--	5,203	6,894	6,829	8,220	6,617
California	7,439	--	--	7,153	8,331	7,042	7,569	7,429
Hawaii	6,502	--	--	--	4,656	8,493	--	7,337
Oregon	7,963	--	--	9,065	10,617	6,653	9,367	7,817
Washington	7,489	--	--	7,728	10,437	6,501	7,039	7,572

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.38 Standard errors for average out-of-network employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage by firm size and State: United States, 2024

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	130.51	1,067.47	425.76	370.18	277.43	171.42	368.25	139.44
New England:								
Connecticut	674.62	--	2,082.54	1,744.84	671.36	714.03	1,085.26	677.43
Maine	747.30	--	--	1,812.62	790.17	1,395.39	2,045.31	802.03
Massachusetts	458.24	--	1,197.64	1,909.33	984.72	559.69	1,370.71	472.15
New Hampshire	529.15	--	--	1,221.67	1,439.12	467.07	--	498.66
Rhode Island	1,300.11	--	--	--	3,862.14 *	823.01	1,799.13	1,455.24
Vermont	526.01	--	--	1,244.86	1,057.92	517.46	1,866.92	505.06
Middle Atlantic:								
New Jersey	752.13	--	--	1,345.62	1,426.35 *	905.60	--	827.28
New York	525.60	--	--	2,238.35	1,606.37	415.32	2,266.43	520.03
Pennsylvania	751.89	--	--	1,322.76	1,339.85	1,046.77	990.30	801.65
East North Central:								
Illinois	428.17	--	--	887.71	874.82	540.64	1,101.35	448.46
Indiana	620.87	--	--	2,241.42	1,221.41	734.35	2,167.47	628.77
Michigan	576.93	--	1,516.94	2,291.46	1,410.15	642.16	1,802.54	580.81
Ohio	641.07	--	--	1,772.29	1,145.59	677.80	2,087.05	586.27
Wisconsin	570.38	--	--	1,175.32	1,311.10	522.19	1,307.46	609.94
West North Central:								
Iowa	917.28	762.40	--	1,727.90	857.76	1,900.87	1,205.72	1,058.33
Kansas	2,905.29	--	--	3,696.75	1,478.42	4,147.82	--	3,132.70
Minnesota	589.07	--	--	1,594.23	1,192.35	502.68	2,625.82	552.30
Missouri	621.79	844.06	--	2,227.78	3,013.42 *	533.23	1,944.50	632.64
Nebraska	1,029.71	--	--	1,953.67	1,030.71	1,309.90	--	1,065.49
North Dakota	649.76	--	--	1,393.14	1,537.69	1,000.06	1,037.33	773.87
South Dakota	517.27	--	1,940.36	1,492.76	776.27	510.38	1,059.75	534.43
South Atlantic:								
Delaware	977.71	--	--	--	3,942.01 *	553.12	--	948.65
District of Columbia	473.87	--	--	725.36	920.49	622.45	734.69	512.10
Florida	582.91	--	--	2,019.15	1,150.66	546.56	--	491.43
Georgia	788.54	--	1,728.98	1,952.36	1,108.07	1,112.61	1,426.01	886.94
Maryland	885.26	--	--	2,041.45	1,901.74	1,161.68	1,309.48	1,038.35
North Carolina	572.12	--	--	1,652.13	2,164.22	408.81	1,364.70	606.16
South Carolina	528.62	--	--	1,822.45	1,698.86	570.41	--	539.81
Virginia	681.48	--	--	1,053.46	2,863.74	554.23	1,590.50	717.22
West Virginia	1,056.05	--	--	2,263.37	1,897.06	958.48	--	884.11
East South Central:								
Alabama	1,020.08	--	--	--	4,076.08 *	767.46	--	1,109.89
Kentucky	632.72	--	--	1,294.50	1,867.58	755.84	1,652.52	668.86
Mississippi	1,066.15	--	--	--	1,285.91	1,618.27	--	1,194.29
Tennessee	912.75	--	375.81	--	1,834.15	1,143.98	--	977.87
West South Central:								
Arkansas	528.27	--	1,055.16	--	698.98	656.15	1,323.05	555.94
Louisiana	540.69	--	--	1,742.02	874.47	557.24	--	511.62
Oklahoma	770.14	2,440.23	--	1,989.48	771.01	882.80	1,980.19	643.30
Texas	447.48	--	724.63	1,200.19	1,379.91	544.27	993.57	489.57
Mountain:								
Arizona	873.50	--	1,492.41	2,609.54	1,490.24	852.46	1,868.49	883.66
Colorado	729.96	--	846.77	2,264.25	799.95	1,031.79	1,325.57	824.54
Idaho	501.82	--	--	1,718.69	1,338.74	616.66	1,810.03	516.83
Montana	795.59	--	--	2,197.57	985.23	806.06	1,690.98	858.84
Nevada	860.10	--	--	1,061.06	1,712.50	1,104.26	--	913.38
New Mexico	1,784.40	--	--	1,730.46	4,708.71	930.91	--	1,904.64
Utah	715.11	1,167.42	--	2,159.42	886.82	768.08	1,981.96	582.98
Wyoming	933.71	--	--	1,482.16	1,391.98	922.65	2,150.41	1,055.79
Pacific:								
Alaska	573.69	--	--	864.67	1,218.57	743.69	1,472.31	597.21
California	401.31	--	--	1,018.50	660.57	513.15	1,334.43	420.25
Hawaii	1,001.19	--	--	--	1,332.28	1,280.89	--	1,062.99
Oregon	591.60	--	--	899.98	1,979.37	528.68	1,601.11	633.23
Washington	598.15	--	--	1,223.35	2,095.32	488.35	1,000.79	680.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.39 Average out-of-network family deductible (in dollars) per employee enrolled with family coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,793	11,654	11,536	11,621	9,488	7,869	11,797	8,413
New England:								
Connecticut	8,158	17,331	17,620	11,133	7,846	6,331	15,138	6,924
Maine	9,524	--	--	12,824	12,346	6,931	11,933	9,189
Massachusetts	7,354	--	--	7,755	3,939	6,457	14,926	5,802
New Hampshire	8,014	--	--	14,134	8,362	7,227	11,906	7,668
Rhode Island	9,286	--	--	13,561	11,986	5,507	15,548	8,010
Vermont	9,998	--	--	14,948	8,293	8,288	15,050	8,819
Middle Atlantic:								
New Jersey	6,625	--	--	6,147	5,476	6,921	--	6,653
New York	7,265	--	--	13,794	8,397	6,324	10,444 *	6,949
Pennsylvania	9,563	--	--	12,391	8,706	9,280	10,576	9,476
East North Central:								
Illinois	8,156	--	--	9,956	9,787	6,647	10,975	7,563
Indiana	8,867	--	--	11,550	9,778	7,785	14,655	8,459
Michigan	8,166	--	--	11,339	8,376	7,575	11,128	7,766
Ohio	9,722	--	14,918	15,600	11,192	7,107	13,802	8,974
Wisconsin	9,277	--	--	8,280	11,632	8,044	--	9,398
West North Central:								
Iowa	8,536	--	--	10,935	6,569	8,924	10,484	8,167
Kansas	9,133	--	--	10,461	9,946	8,406	10,702	8,948
Minnesota	8,359	--	15,151	14,405	8,183	6,722	14,446	7,494
Missouri	10,044	--	11,642	20,524	6,497 *	8,401	15,399	8,821
Nebraska	9,734	--	--	12,023	11,910	8,393	14,072	9,268
North Dakota	10,339	--	10,345	9,992	10,086	10,791	10,797	10,213
South Dakota	9,269	--	11,138	10,553	9,763	8,254	11,983	8,567
South Atlantic:								
Delaware	5,927	--	9,017	--	8,178 *	4,553	11,084	5,369
District of Columbia	6,479	--	14,594	5,349	6,709	6,204	7,557	6,279
Florida	8,250	--	--	10,456	9,317	7,843	11,579	8,063
Georgia	11,164	--	--	19,971	14,728	9,286	16,790	10,629
Maryland	7,922	--	9,416	8,068	6,544	7,941	10,848	7,477
North Carolina	9,361	10,616	--	13,168	11,226	8,171	13,559	8,920
South Carolina	9,263	15,672	--	10,518	12,638	7,902	11,606	9,012
Virginia	8,230	--	--	7,568	9,689	7,937	9,949	8,124
West Virginia	8,887	--	--	12,053 *	8,633	7,759	10,279	8,686
East South Central:								
Alabama	7,445	--	--	12,000	10,439	6,056	7,392	7,451
Kentucky	10,081	--	13,466	9,333	11,884	9,593	11,443	9,908
Mississippi	8,954	--	--	--	9,371	8,105	7,657	9,114
Tennessee	11,348	--	--	15,537	9,946	10,840 *	11,088	11,362
West South Central:								
Arkansas	8,270	--	--	7,332	12,760	7,808	6,483	8,453
Louisiana	9,188	--	--	7,090	9,765	8,797	10,441	9,040
Oklahoma	8,509	--	8,366	10,828	8,541	7,915	8,979	8,427
Texas	8,969	--	8,904	10,470	9,958	8,401	10,332	8,802
Mountain:								
Arizona	11,453	--	14,175	12,204	10,574	9,443	23,573 *	9,942
Colorado	10,943	--	--	13,837	12,001	7,977	18,325	9,517
Idaho	9,106	--	--	11,334	10,133	6,898	13,013	7,933
Montana	10,235	--	--	9,208	11,473	8,177	13,057	9,242
Nevada	11,992	--	--	12,810	12,421	10,634	15,320	10,751
New Mexico	10,720	--	--	11,189	11,144	9,509	--	10,104
Utah	9,221	12,403	--	10,572	7,960	9,005	11,768	8,708
Wyoming	12,324	--	8,699	9,616	7,553	16,388	8,507	13,090
Pacific:								
Alaska	7,252	--	--	6,584 *	7,042	7,532	10,427	7,038
California	7,801	--	--	10,342	9,367	7,271	7,335	7,847
Hawaii	5,822	--	--	--	5,520 *	6,418	--	6,231
Oregon	8,160	--	10,425	11,986	8,912	6,991	10,223	7,948
Washington	6,819	--	7,496	8,015	7,730	6,454	6,560	6,859

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.39 Standard errors for average out-of-network family deductible (in dollars) per employee enrolled with family coverage by firm size and State: United States, 2024

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	145.61	1,378.93	589.77	425.67	286.67	180.09	529.48	148.45
New England:								
Connecticut	598.08	1,602.23	2,539.61	1,543.17	930.86	640.94	1,738.26	515.31
Maine	706.77	--	--	2,621.80	1,268.80	953.28	2,345.35	752.11
Massachusetts	917.22	--	--	1,401.78	424.77	516.39	2,171.25	378.29
New Hampshire	553.68	--	--	2,120.96	1,484.90	578.51	1,951.40	561.66
Rhode Island	1,166.03	--	--	1,734.14	2,760.63	855.55	2,686.33	1,228.47
Vermont	762.34	--	--	2,720.27	810.38	1,198.18	1,701.87	805.82
Middle Atlantic:								
New Jersey	635.68	--	--	646.73	1,431.23	773.01	--	687.45
New York	494.74	--	--	3,477.92	890.96	431.85	3,589.86 *	388.49
Pennsylvania	1,094.26	--	--	3,138.91	1,220.94	1,598.67	1,872.57	1,184.86
East North Central:								
Illinois	851.34	--	--	1,397.06	1,182.40	798.11	3,162.33	727.59
Indiana	547.28	--	--	1,210.40	1,171.90	707.61	2,474.55	558.53
Michigan	561.32	--	--	1,796.20	1,579.62	581.61	1,819.72	551.52
Ohio	606.76	--	2,660.63	2,373.01	1,259.50	538.05	1,847.56	615.11
Wisconsin	818.43	--	--	2,044.85	2,027.76	720.41	--	851.79
West North Central:								
Iowa	785.51	--	--	1,989.12	1,202.96	1,218.18	1,742.50	866.88
Kansas	564.81	--	--	1,758.67	1,122.43	610.02	2,259.57	560.42
Minnesota	662.69	--	2,895.52	1,850.32	1,721.10	599.06	2,137.55	634.63
Missouri	897.41	--	1,436.19	3,997.46	2,761.14 *	636.28	2,788.35	857.22
Nebraska	780.25	--	--	1,614.45	744.81	959.45	1,593.33	811.62
North Dakota	560.09	--	1,599.47	1,333.26	1,369.98	795.43	1,152.18	634.90
South Dakota	610.18	--	944.21	2,548.54	1,027.10	714.04	649.01	650.38
South Atlantic:								
Delaware	970.51	--	819.52	--	3,070.38 *	868.04	1,925.88	987.74
District of Columbia	454.93	--	1,127.83	1,184.61	903.82	582.73	1,177.74	482.58
Florida	577.14	--	--	839.41	1,142.55	646.23	2,542.86	582.28
Georgia	991.85	--	--	2,535.37	1,427.52	1,215.92	2,806.92	1,048.86
Maryland	821.77	--	1,606.05	2,127.48	1,606.92	1,074.23	1,274.70	945.90
North Carolina	584.06	926.98	--	1,484.30	1,601.98	685.11	1,213.39	611.05
South Carolina	635.50	396.68	--	1,210.09	2,257.39	632.90	1,659.07	664.79
Virginia	481.98	--	--	885.61	2,373.69	522.30	1,490.94	507.61
West Virginia	921.75	--	--	4,770.53 *	1,720.35	668.36	2,567.42	992.14
East South Central:								
Alabama	860.76	--	--	2,089.33	3,070.29	598.57	1,413.18	949.37
Kentucky	658.73	--	1,463.75	1,659.63	2,070.03	807.33	1,273.65	724.88
Mississippi	1,023.71	--	--	--	2,605.26	1,383.89	1,465.67	1,120.12
Tennessee	2,471.75	--	--	2,857.68	1,742.68	3,379.91 *	1,204.47	2,607.47
West South Central:								
Arkansas	507.17	--	--	927.08	1,538.42	549.13	1,281.65	547.01
Louisiana	685.12	--	--	1,150.28	1,572.44	717.50	1,509.59	734.29
Oklahoma	572.74	--	996.21	1,982.69	1,042.70	731.36	1,432.61	625.15
Texas	382.25	--	1,106.97	1,399.29	1,115.80	464.84	1,133.35	410.23
Mountain:								
Arizona	1,414.37	--	1,402.60	1,764.63	1,473.90	887.80	9,764.93 *	738.58
Colorado	799.21	--	--	2,172.55	1,453.23	951.82	2,169.87	765.90
Idaho	685.41	--	--	2,296.19	2,500.96	379.03	1,977.45	686.92
Montana	786.48	--	--	1,365.31	1,836.88	642.65	2,092.54	731.02
Nevada	1,243.25	--	--	3,543.81	1,976.89	1,368.68	3,330.28	1,116.71
New Mexico	1,023.61	--	--	1,845.34	1,740.14	806.59	--	744.42
Utah	528.38	1,466.43	--	1,868.91	1,257.38	485.51	1,341.64	590.87
Wyoming	787.26	--	1,203.04	1,327.69	1,053.24	2,055.37	959.16	966.10
Pacific:								
Alaska	688.49	--	--	2,320.74 *	1,871.46	353.80	2,021.23	723.13
California	520.28	--	--	1,734.23	1,143.71	635.03	1,539.70	551.47
Hawaii	767.49	--	--	--	2,360.87 *	971.13	--	876.64
Oregon	424.73	--	890.49	1,079.17	1,156.51	446.70	809.38	462.02
Washington	521.34	--	1,374.42	1,455.23	907.37	695.74	1,228.91	574.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.40 Average copayment (in dollars) per day for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 2024

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	464	442	827 *	499	391	366 *	633	372
New England:								
Connecticut	--	--	--	--	--	--	--	--
Maine	--	--	--	--	--	--	--	--
Massachusetts	--	--	--	--	--	--	--	--
New Hampshire	--	--	--	--	--	500	--	--
Rhode Island	--	--	--	--	--	--	--	--
Vermont	--	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	--	--	--	--	--	--	--	--
New York	--	--	--	--	--	--	--	--
Pennsylvania	--	--	--	--	--	--	--	--
East North Central:								
Illinois	--	--	--	--	--	--	--	--
Indiana	--	--	--	--	--	--	--	--
Michigan	--	--	--	--	--	100	--	100
Ohio	--	--	--	--	--	--	--	--
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	281	--	--	--	--	--	--	--
Kansas	--	--	--	--	--	--	--	--
Minnesota	--	--	--	--	--	--	--	--
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	--	--	--	--	--	--	--	--
District of Columbia	--	--	--	--	--	638	--	565
Florida	144	--	--	--	--	--	--	--
Georgia	--	--	--	--	--	--	--	--
Maryland	428	--	--	--	--	--	--	--
North Carolina	--	--	--	--	--	--	--	--
South Carolina	306	--	--	--	--	--	--	--
Virginia	414	--	--	451	--	413	--	389
West Virginia	--	--	--	--	--	--	--	--
East South Central:								
Alabama	--	--	--	--	--	--	--	--
Kentucky	--	--	--	--	--	--	--	--
Mississippi	--	--	--	--	--	--	--	--
Tennessee	--	--	--	--	1,029	--	--	--
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	--	--	--	--	--	--	--	--
Oklahoma	--	--	--	--	--	--	--	--
Texas	383	--	--	--	--	454	477	279
Mountain:								
Arizona	--	--	--	--	--	--	--	--
Colorado	--	--	--	--	--	--	--	--
Idaho	--	--	--	--	--	--	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	--	--	--	--	--	--	--	--
New Mexico	--	--	--	--	376	--	--	367
Utah	--	--	--	--	--	--	--	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	--	--	--	--	--	--	--	--
Hawaii	--	--	--	--	--	--	--	--
Oregon	--	--	--	--	--	--	--	--
Washington	--	--	--	--	--	--	--	--

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Table II.F.40 Standard errors for average copayment (in dollars) per day for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.18	78.42	398.15 *	59.38	52.98	143.59 *	149.92	89.04
New England:								
Connecticut	--	--	--	--	--	--	--	--
Maine	--	--	--	--	--	--	--	--
Massachusetts	--	--	--	--	--	--	--	--
New Hampshire	--	--	--	--	--	0.00	--	--
Rhode Island	--	--	--	--	--	--	--	--
Vermont	--	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	--	--	--	--	--	--	--	--
New York	--	--	--	--	--	--	--	--
Pennsylvania	--	--	--	--	--	--	--	--
East North Central:								
Illinois	--	--	--	--	--	--	--	--
Indiana	--	--	--	--	--	--	--	--
Michigan	--	--	--	--	--	0.00	--	0.00
Ohio	--	--	--	--	--	--	--	--
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	24.02	--	--	--	--	--	--	--
Kansas	--	--	--	--	--	--	--	--
Minnesota	--	--	--	--	--	--	--	--
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	--	--	--	--	--	--	--	--
District of Columbia	--	--	--	--	--	53.76	--	16.53
Florida	28.18	--	--	--	--	--	--	--
Georgia	--	--	--	--	--	--	--	--
Maryland	59.25	--	--	--	--	--	--	--
North Carolina	--	--	--	--	--	--	--	--
South Carolina	26.50	--	--	--	--	--	--	--
Virginia	28.22	--	--	43.89	--	14.88	--	22.54
West Virginia	--	--	--	--	--	--	--	--
East South Central:								
Alabama	--	--	--	--	--	--	--	--
Kentucky	--	--	--	--	--	--	--	--
Mississippi	--	--	--	--	--	--	--	--
Tennessee	--	--	--	--	46.93	--	--	--
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	--	--	--	--	--	--	--	--
Oklahoma	--	--	--	--	--	--	--	--
Texas	54.84	--	--	--	--	44.83	22.22	46.62
Mountain:								
Arizona	--	--	--	--	--	--	--	--
Colorado	--	--	--	--	--	--	--	--
Idaho	--	--	--	--	--	--	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	--	--	--	--	--	--	--	--
New Mexico	--	--	--	--	32.68	--	--	28.13
Utah	--	--	--	--	--	--	--	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	--	--	--	--	--	--	--	--
Hawaii	--	--	--	--	--	--	--	--
Oregon	--	--	--	--	--	--	--	--
Washington	--	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Table II.F.41 Average copayment (in dollars) per stay for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 2024

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	654	809	905	1,001	650	559	938	597
New England:								
Connecticut	920 *	--	--	--	--	--	--	--
Maine	714 *	--	--	--	--	--	--	480 *
Massachusetts	384	--	--	--	--	--	--	318
New Hampshire	1,170 *	232	--	--	--	--	--	1,534 *
Rhode Island	599 *	--	--	--	--	578 *	--	542 *
Vermont	--	--	--	--	--	237	--	--
Middle Atlantic:								
New Jersey	--	--	--	--	--	--	--	--
New York	914	--	--	--	--	--	--	784 *
Pennsylvania	592 *	--	--	--	--	546 *	--	560 *
East North Central:								
Illinois	453	470	--	547	508	379	531	430
Indiana	1,483 *	--	--	--	--	2,010	--	--
Michigan	--	--	--	--	--	--	--	--
Ohio	436	--	--	--	328	--	--	370
Wisconsin	--	--	--	278	--	--	--	--
West North Central:								
Iowa	--	--	--	--	430	--	--	--
Kansas	442	--	--	--	--	295	--	361
Minnesota	283	--	--	--	--	287	--	284
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	2,073	--	--	--	--	2,348	--	2,194
South Dakota	1,205 *	--	--	--	--	779 *	--	1,028 *
South Atlantic:								
Delaware	380	--	--	288	--	473	301	--
District of Columbia	991 *	--	--	370	455	--	501	1,249 *
Florida	748	--	--	--	--	832 *	--	695
Georgia	890 *	--	--	--	--	--	--	761 *
Maryland	321	--	--	358	--	301	469	301
North Carolina	584 *	--	--	--	--	615 *	--	605 *
South Carolina	--	--	--	--	--	306	--	--
Virginia	556	--	--	--	--	--	379	--
West Virginia	629 *	--	--	--	--	422	--	651 *
East South Central:								
Alabama	554	--	--	--	663	--	568	549
Kentucky	1,146 *	--	--	--	--	297	--	290
Mississippi	438	--	--	--	--	333	--	353
Tennessee	1,699 *	--	--	--	--	--	--	--
West South Central:								
Arkansas	358	--	--	--	--	318	--	355
Louisiana	404	--	--	--	223	343	--	347
Oklahoma	556	--	--	725	835	--	502	593
Texas	924	--	--	1,630 *	--	590 *	1,481	729
Mountain:								
Arizona	500 *	--	--	--	306	--	--	283
Colorado	455 *	--	--	500	--	315	--	--
Idaho	843 *	--	--	--	--	--	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	701	--	--	--	--	--	--	505
New Mexico	762 *	--	--	--	--	540	--	721 *
Utah	938 *	--	--	--	--	--	--	--
Wyoming	832	--	--	--	--	458 *	--	679 *
Pacific:								
Alaska	1,012 *	--	--	--	--	236	--	444 *
California	554 *	--	--	--	--	572 *	--	596 *
Hawaii	517 *	--	--	--	--	236	--	430 *
Oregon	--	--	--	--	--	--	--	--
Washington	954 *	--	--	--	--	--	--	1,058 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.F.41 Standard errors for average copayment (in dollars) per stay for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 2024

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	50.25	135.53	145.94	157.55	64.53	64.56	115.59	52.83
New England:								
Connecticut	384.05 *	--	--	--	--	--	--	--
Maine	252.10 *	--	--	--	--	--	--	199.00 *
Massachusetts	87.45	--	--	--	--	--	--	62.54
New Hampshire	624.77 *	19.95	--	--	--	--	--	862.98 *
Rhode Island	185.60 *	--	--	--	--	294.91 *	--	225.82 *
Vermont	--	--	--	--	--	19.41	--	--
Middle Atlantic:								
New Jersey	--	--	--	--	--	--	--	--
New York	269.83	--	--	--	--	--	--	257.28 *
Pennsylvania	227.38 *	--	--	--	--	250.25 *	--	237.19 *
East North Central:								
Illinois	55.68	36.29	--	112.13	90.95	55.51	86.36	60.66
Indiana	525.90 *	--	--	--	--	340.23	--	--
Michigan	--	--	--	--	--	--	--	--
Ohio	99.22	--	--	--	31.64	--	--	59.95
Wisconsin	--	--	--	20.70	--	--	--	--
West North Central:								
Iowa	--	--	--	--	42.00	--	--	--
Kansas	113.72	--	--	--	--	5.94	--	57.79
Minnesota	10.82	--	--	--	--	8.55	--	10.78
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	533.00	--	--	--	--	601.93	--	559.43
South Dakota	364.95 *	--	--	--	--	403.99 *	--	402.94 *
South Atlantic:								
Delaware	83.52	--	--	18.93	--	81.34	12.67	--
District of Columbia	402.69 *	--	--	40.55	37.75	--	76.62	605.33 *
Florida	154.07	--	--	--	--	305.07 *	--	201.20
Georgia	337.35 *	--	--	--	--	--	--	341.55 *
Maryland	17.85	--	--	40.20	--	5.11	88.83	9.74
North Carolina	206.28 *	--	--	--	--	266.24 *	--	245.36 *
South Carolina	--	--	--	--	--	52.69	--	--
Virginia	100.96	--	--	--	--	--	63.69	--
West Virginia	257.38 *	--	--	--	--	121.80	--	275.97 *
East South Central:								
Alabama	76.62	--	--	--	111.47	--	93.61	98.08
Kentucky	679.34 *	--	--	--	--	39.90	--	36.30
Mississippi	112.97	--	--	--	--	39.63	--	53.24
Tennessee	1,095.52 *	--	--	--	--	--	--	--
West South Central:								
Arkansas	31.19	--	--	--	--	15.73	--	31.36
Louisiana	82.23	--	--	--	16.03	51.44	--	51.03
Oklahoma	76.30	--	--	176.67	218.31	--	112.56	105.70
Texas	212.38	--	--	511.29 *	--	198.65 *	436.41	176.60
Mountain:								
Arizona	206.90 *	--	--	--	20.15	--	--	52.41
Colorado	150.25 *	--	--	0.00	--	15.80	--	--
Idaho	428.91 *	--	--	--	--	--	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	182.99	--	--	--	--	--	--	138.73
New Mexico	241.65 *	--	--	--	--	151.20	--	258.67 *
Utah	412.29 *	--	--	--	--	--	--	--
Wyoming	202.05	--	--	--	--	153.31 *	--	218.88 *
Pacific:								
Alaska	442.15 *	--	--	--	--	25.03	--	161.52 *
California	182.11 *	--	--	--	--	259.90 *	--	217.30 *
Hawaii	161.40 *	--	--	--	--	39.63	--	181.87 *
Oregon	--	--	--	--	--	--	--	--
Washington	332.06 *	--	--	--	--	--	--	400.35 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.42 Average coinsurance (in percentages) for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 2024

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	42.3	43.4	44.8	43.5	40.9	42.4	44.0	42.1
New England:								
Connecticut	38.9	--	47.3	41.6	33.9	39.0	43.0	38.2
Maine	40.0	45.3	52.4	38.0	39.1	39.0	47.1	38.9
Massachusetts	40.1	--	25.0	60.9	37.8	39.4	35.0	40.9
New Hampshire	37.8	--	--	39.3	42.6	35.1	43.5	37.3
Rhode Island	32.9	30.1	38.8	35.0	26.1	34.1	38.4	31.9
Vermont	41.7	--	55.2	56.4	40.5	33.6	64.3	36.7
Middle Atlantic:								
New Jersey	47.2	--	--	47.4	44.7	44.6	64.6	44.3
New York	40.0	36.4	44.7	39.2	39.5	40.3	41.3	39.8
Pennsylvania	42.8	45.0	57.8	40.4	43.3	41.7	49.6	41.9
East North Central:								
Illinois	41.6	39.3	46.2	40.9	39.7	42.4	41.0	41.7
Indiana	39.5	--	--	39.0	41.8	39.6	31.6	40.2
Michigan	42.6	49.9	40.5	40.6	50.7	40.8	43.5	42.4
Ohio	40.4	42.7	43.6	41.0	39.9	40.0	43.1	39.9
Wisconsin	39.7	--	38.7	38.9	39.5	39.8	41.4	39.5
West North Central:								
Iowa	37.9	40.9	29.7	38.9	36.6	38.7	37.1	38.1
Kansas	44.7	47.7	47.3	39.5	39.3	47.4	42.8	44.9
Minnesota	44.1	54.1	51.8	48.6	43.5	42.4	52.9	42.7
Missouri	41.4	50.6	40.6	51.1	46.2	37.7	45.5	40.7
Nebraska	42.7	--	--	42.2	40.7	42.8	49.9	41.9
North Dakota	38.1	31.9	36.2	39.4	40.7	37.3	39.4	37.7
South Dakota	42.9	35.4	41.0	41.9	39.1	45.7	40.8	43.3
South Atlantic:								
Delaware	40.1	58.0	56.1	42.8	48.0	35.2	54.4	37.4
District of Columbia	36.0	--	--	46.7	37.6	34.0	41.7	35.4
Florida	42.0	37.1	47.9	42.9	37.4	42.5	45.1	41.7
Georgia	45.2	46.6	45.7	47.7	48.1	43.8	46.8	45.0
Maryland	38.7	--	36.9	37.2	36.0	39.1	41.5	38.4
North Carolina	43.1	--	--	44.8	43.3	42.9	41.1	43.5
South Carolina	43.0	42.2	46.0	46.0	41.6	42.8	44.3	42.9
Virginia	38.7	--	--	40.7	31.8	39.8	39.8	38.6
West Virginia	41.1	48.1	48.2	39.4	43.6	39.8	45.0	40.5
East South Central:								
Alabama	41.2	36.5	33.7	40.8	32.7	44.5	36.9	41.9
Kentucky	41.9	--	38.1	44.5	44.0	40.8	45.8	41.4
Mississippi	40.6	39.5	37.8	39.0	35.0	44.0	35.4	41.8
Tennessee	45.4	44.3	--	37.3	44.3	47.0	40.8	45.9
West South Central:								
Arkansas	45.6	49.7	44.7	39.3	38.8	47.9	41.7	46.3
Louisiana	42.9	41.5	46.1	37.1	43.6	43.2	41.7	43.2
Oklahoma	43.0	33.7	41.0	37.1	40.9	47.4	39.1	43.8
Texas	43.6	39.4	43.8	51.1	41.4	43.7	41.1	44.0
Mountain:								
Arizona	47.3	--	51.9	48.3	39.6	48.9	47.1	47.3
Colorado	41.2	49.3	50.5	38.9	40.0	40.7	46.5	40.3
Idaho	44.9	41.9	41.3	42.2	40.4	48.0	41.9	45.7
Montana	45.1	50.4	48.4	46.1	42.1	44.2	50.0	43.2
Nevada	44.6	59.3	40.1	42.9	40.1	45.7	45.6	44.4
New Mexico	42.8	63.7	39.5	38.2	44.4	42.1	44.4	42.6
Utah	41.4	35.8	51.0	47.0	43.6	39.4	43.9	41.0
Wyoming	39.7	52.8	39.9	38.2	43.4	37.7	42.7	38.9
Pacific:								
Alaska	43.3	--	47.3	48.2	40.5	43.4	47.4	42.9
California	42.1	47.9	57.6	45.5	37.6	41.7	49.9	41.1
Hawaii	32.1	41.6	25.5	30.5	24.0	35.3	33.7	31.7
Oregon	45.1	45.2	44.5	38.4	42.8	47.6	44.0	45.2
Washington	47.6	44.7	45.6	47.8	43.2	50.2	48.0	47.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.42 Standard errors for average coinsurance (in percentages) for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37	1.87	1.46	0.88	0.69	0.52	0.86	0.41
New England:								
Connecticut	1.77	--	4.70	5.11	5.15	1.64	5.18	1.92
Maine	1.13	6.03	4.94	2.26	2.08	1.58	3.38	1.19
Massachusetts	2.53	--	1.87	9.92	4.79	2.99	5.82	2.75
New Hampshire	1.78	--	--	6.47	4.08	1.83	7.29	1.82
Rhode Island	1.62	2.66	7.27	4.77	2.38	2.06	4.81	1.65
Vermont	2.60	--	9.34	7.21	4.84	2.85	5.79	2.60
Middle Atlantic:								
New Jersey	2.93	--	--	8.15	4.94	2.18	12.92	1.94
New York	1.22	5.06	8.92	3.46	3.19	1.35	3.23	1.31
Pennsylvania	1.59	7.70	5.76	5.30	3.70	1.98	4.48	1.73
East North Central:								
Illinois	1.30	2.40	6.34	2.77	3.64	1.62	2.26	1.48
Indiana	1.84	--	--	5.20	2.11	2.59	2.63	1.97
Michigan	2.31	5.67	6.57	2.68	5.69	3.12	4.03	2.55
Ohio	1.23	3.21	7.70	1.82	2.05	1.92	3.03	1.33
Wisconsin	1.13	--	4.16	3.50	1.59	1.69	2.78	1.21
West North Central:								
Iowa	1.36	2.38	3.72	3.88	3.16	1.34	2.89	1.53
Kansas	1.42	2.15	5.65	2.67	2.73	1.67	3.15	1.53
Minnesota	1.76	7.40	2.06	3.47	4.77	2.25	2.46	2.02
Missouri	1.54	5.52	7.05	5.19	4.93	1.37	4.90	1.59
Nebraska	1.53	--	--	5.30	1.90	1.89	7.02	1.47
North Dakota	2.48	4.24	6.93	5.44	3.48	4.27	5.10	2.81
South Dakota	1.95	3.13	2.99	3.44	1.87	3.28	2.44	2.27
South Atlantic:								
Delaware	2.70	8.64	10.33	7.40	6.78	3.32	5.54	2.94
District of Columbia	1.34	--	--	7.39	3.04	1.30	6.67	1.31
Florida	1.72	6.88	1.41	4.49	3.01	2.01	4.28	1.83
Georgia	2.08	3.75	6.89	5.35	4.03	2.61	4.89	2.26
Maryland	2.78	--	5.27	4.22	6.50	3.49	3.85	3.17
North Carolina	1.94	--	--	3.32	3.06	2.75	4.02	2.14
South Carolina	1.61	4.01	4.37	2.25	2.14	2.37	2.05	1.77
Virginia	1.93	--	--	3.42	4.31	2.40	4.59	2.07
West Virginia	1.72	5.45	7.37	3.44	7.44	1.76	4.54	1.85
East South Central:								
Alabama	1.19	6.38	5.65	5.68	2.38	1.22	4.04	1.21
Kentucky	1.37	--	5.05	4.19	3.51	1.66	2.71	1.50
Mississippi	2.17	3.61	6.15	3.31	3.50	2.44	3.12	2.34
Tennessee	2.22	2.79	--	2.39	3.90	3.00	2.98	2.45
West South Central:								
Arkansas	1.66	4.25	3.14	3.34	2.48	2.16	2.28	1.86
Louisiana	1.40	3.32	4.16	3.11	2.56	2.13	2.71	1.59
Oklahoma	2.13	3.24	6.43	3.02	4.86	2.46	3.50	2.50
Texas	1.87	4.32	5.47	6.50	3.73	2.50	3.38	2.10
Mountain:								
Arizona	4.76	--	3.67	4.55	2.66	7.03	2.76	5.26
Colorado	1.71	6.93	4.84	4.68	1.64	2.51	3.68	1.89
Idaho	1.33	3.40	5.33	3.95	2.58	1.62	3.11	1.39
Montana	1.60	3.85	4.42	3.80	5.00	1.92	3.30	1.76
Nevada	1.75	8.69	4.94	3.46	3.46	2.34	4.44	1.91
New Mexico	1.25	3.07	6.89	3.55	1.87	1.41	6.52	1.13
Utah	1.31	1.87	4.97	4.65	2.93	1.51	3.18	1.41
Wyoming	1.18	7.67	4.67	2.32	1.77	1.95	2.99	1.30
Pacific:								
Alaska	1.49	--	2.78	6.72	3.13	1.56	3.29	1.61
California	1.73	3.41	14.97	3.21	1.57	2.44	4.43	1.89
Hawaii	1.69	8.60	4.03	3.26	2.09	2.44	3.76	1.89
Oregon	1.79	7.99	2.58	2.57	1.81	3.04	2.15	2.04
Washington	2.25	3.74	2.23	2.74	2.13	4.15	1.90	2.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.43 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with single coverage by firm size and State: United States, 2024

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,542	10,459	10,522	10,808	10,097	8,969	10,744	9,366
New England:								
Connecticut	9,528	--	17,148	11,970	8,492	8,135	15,468	8,557
Maine	8,753	9,541	9,728	11,986	9,961	6,295	9,727	8,556
Massachusetts	8,922	--	--	8,171	5,351	9,575	11,641	8,589
New Hampshire	9,024	--	--	13,979 *	9,748	7,979	12,989 *	8,528
Rhode Island	8,958	--	8,223	13,104	10,294	7,292	11,106	8,377
Vermont	7,392	--	14,678	7,576	6,294	6,851	10,303	6,730
Middle Atlantic:								
New Jersey	10,268	--	--	--	7,190	11,103	9,893	10,295
New York	8,399	6,898	--	9,442	8,606	8,046	9,880	8,254
Pennsylvania	9,190	9,305	10,702	13,610	8,764	8,192	11,387	8,878
East North Central:								
Illinois	8,753	--	9,866	9,216	9,292	8,299	9,546	8,614
Indiana	11,381	--	15,573	11,276	11,594	11,165	13,770	11,167
Michigan	10,161	--	7,945	10,956	11,235	10,011	8,163	10,397
Ohio	10,192	12,428	10,379	13,860	10,953	8,970	12,755	9,783
Wisconsin	10,234	--	--	9,435	10,741	10,013	10,450	10,202
West North Central:								
Iowa	8,314	--	11,062	9,078	7,336	9,065	7,737	8,408
Kansas	10,219	--	--	12,931	11,048	8,849	12,112	9,937
Minnesota	8,318	--	--	10,767	8,682	7,176	10,225	7,973
Missouri	10,988	--	9,799	13,574	10,041	10,649	12,645	10,700
Nebraska	10,178	--	10,433	10,937	10,788	9,819	11,096	10,080
North Dakota	7,579	--	--	7,050	8,338	7,601	7,285	7,676
South Dakota	8,649	--	11,164	9,393	8,684	7,738	10,386	8,195
South Atlantic:								
Delaware	8,591	--	15,773	10,067	7,560	7,520	11,853	7,698
District of Columbia	7,388	--	--	6,779	6,616	7,704	8,425	7,290
Florida	8,942	--	--	11,586	9,245	8,573	10,531	8,831
Georgia	11,195	--	--	13,869	14,018	9,353	11,379	11,165
Maryland	8,711	--	10,490	9,086	7,020	8,868	10,149	8,409
North Carolina	9,894	--	--	11,379	11,976	8,723	10,568	9,760
South Carolina	12,092	--	--	11,941	12,303	11,598	13,703	11,831
Virginia	9,413	--	--	12,115	9,804	9,079	9,080	9,468
West Virginia	9,649	7,266	16,592	--	14,021 *	8,458	13,476	9,159
East South Central:								
Alabama	8,714	--	--	7,637	10,148	8,595	7,023	8,879
Kentucky	11,220	--	--	11,942	13,942	10,226	11,508	11,184
Mississippi	8,858	--	--	8,754	8,220	9,637	6,647	9,347
Tennessee	10,909	--	--	12,565	13,117	9,438	13,897	10,460
West South Central:								
Arkansas	9,980	--	10,629	--	12,218	9,274	9,033	10,271
Louisiana	9,319	--	--	8,471	9,879	9,634	8,802	9,487
Oklahoma	10,308	10,933	--	8,014	12,236	9,184	9,538	10,393
Texas	9,645	6,490	13,097	8,399	13,771	8,771	8,325	9,875
Mountain:								
Arizona	9,403	--	13,984	10,581	10,507	8,217	12,845	9,026
Colorado	10,779	13,403	13,119	10,333	8,413	11,229	12,790	10,435
Idaho	9,232	--	10,560	12,244	8,129	7,967	11,450	8,316
Montana	8,491	--	--	10,882	6,941	7,549	9,641	7,999
Nevada	13,340	--	--	13,218	12,572	13,809	12,148	13,548
New Mexico	10,387	--	--	10,805	12,805	8,372	12,036	10,070
Utah	9,349	--	15,096	8,930	9,229	8,709	14,049	8,848
Wyoming	9,096	11,276	--	9,188	9,091	8,911	9,454	8,989
Pacific:								
Alaska	9,674	--	--	10,567	9,326	9,678	11,565	9,475
California	8,776	17,257	--	10,839	7,762	8,173	14,463	8,156
Hawaii	5,697	--	--	3,475	7,082	6,056	4,421	6,051
Oregon	8,637	--	10,922	9,608	7,594	8,322	11,321	8,125
Washington	8,182	--	8,550	9,324	8,452	7,455	9,426	7,959

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.43 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with single coverage by firm size and State: United States, 2024

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	118.62	686.31	380.61	227.62	320.90	141.61	255.55	130.89
New England:								
Connecticut	462.51	--	1,649.46	824.16	718.74	526.93	1,246.20	418.11
Maine	509.08	1,020.67	1,064.26	1,411.28	910.71	449.83	684.84	596.94
Massachusetts	807.75	--	--	1,248.11	628.49	1,088.60	1,842.22	902.19
New Hampshire	759.66	--	--	5,275.47 *	1,495.70	599.19	4,370.35 *	622.82
Rhode Island	622.24	--	1,433.04	1,643.84	1,502.20	698.54	1,185.27	697.33
Vermont	460.25	--	2,913.62	859.28	397.29	666.27	1,430.67	410.04
Middle Atlantic:								
New Jersey	1,037.32	--	--	--	1,506.16	1,218.95	1,847.68	1,101.92
New York	316.43	1,041.78	--	1,007.62	845.38	307.80	1,251.65	321.14
Pennsylvania	406.32	1,730.10	1,570.85	1,245.84	677.28	486.23	947.26	442.12
East North Central:								
Illinois	536.29	--	1,695.08	949.05	1,109.34	728.97	1,227.69	588.83
Indiana	907.12	--	810.83	1,795.51	1,384.19	1,425.10	1,090.93	990.20
Michigan	596.45	--	1,407.78	965.55	708.12	872.93	889.90	655.51
Ohio	542.22	1,997.66	1,428.82	1,334.90	670.01	755.87	1,162.27	576.62
Wisconsin	509.03	--	--	913.96	695.69	811.62	1,227.96	555.01
West North Central:								
Iowa	405.90	--	1,985.49	1,112.65	640.76	671.25	966.82	441.64
Kansas	461.91	--	--	1,504.41	816.58	507.46	1,628.70	476.08
Minnesota	395.41	--	--	577.63	915.15	426.76	829.83	429.16
Missouri	781.82	--	1,376.86	1,438.87	1,564.30	1,170.15	1,112.98	890.94
Nebraska	401.16	--	1,495.32	1,237.41	783.41	517.53	920.44	432.03
North Dakota	392.17	--	--	929.25	536.86	550.83	1,027.38	395.26
South Dakota	387.82	--	1,517.26	1,004.73	552.48	537.06	943.20	388.59
South Atlantic:								
Delaware	466.21	--	687.61	796.24	839.49	532.59	1,011.42	449.59
District of Columbia	400.77	--	--	1,288.04	676.36	542.25	914.22	427.94
Florida	420.01	--	--	952.98	1,008.25	453.55	1,407.54	428.28
Georgia	814.50	--	--	971.58	2,063.39	701.90	1,016.91	931.93
Maryland	666.73	--	1,171.34	1,502.65	652.84	1,032.57	913.05	801.47
North Carolina	428.30	--	--	688.51	1,231.53	465.70	1,029.45	474.25
South Carolina	1,280.58	--	--	1,214.03	1,529.80	2,114.37	2,648.46	1,415.07
Virginia	675.06	--	--	903.62	870.41	951.32	1,552.60	740.81
West Virginia	873.59	692.50	1,188.26	--	4,434.97 *	391.54	1,480.36	940.19
East South Central:								
Alabama	510.14	--	--	1,235.51	2,185.92	516.60	1,217.37	542.07
Kentucky	513.16	--	--	1,084.91	1,159.80	540.54	1,167.30	557.42
Mississippi	748.28	--	--	1,492.76	1,055.38	1,072.87	1,263.10	791.57
Tennessee	628.54	--	--	1,000.32	1,195.04	850.15	1,130.77	691.38
West South Central:								
Arkansas	695.87	--	1,408.89	--	1,330.05	905.63	1,650.09	749.96
Louisiana	707.00	--	--	1,869.07	954.26	1,346.00	1,324.91	834.66
Oklahoma	724.08	894.06	--	1,187.31	1,192.71	520.01	1,112.26	786.81
Texas	706.94	1,125.75	1,259.61	731.72	1,983.76	447.39	864.50	805.77
Mountain:								
Arizona	470.97	--	1,412.36	1,897.61	744.68	473.43	1,104.91	495.40
Colorado	755.49	1,788.17	1,707.45	1,449.80	625.74	1,181.19	1,025.02	876.83
Idaho	511.46	--	2,055.62	1,297.66	1,009.62	579.32	1,235.32	525.05
Montana	614.63	--	--	1,380.29	949.05	923.82	857.69	798.26
Nevada	1,374.67	--	--	1,523.01	1,378.67	2,347.54	1,576.64	1,581.41
New Mexico	1,063.53	--	--	2,611.08	2,285.62	1,043.05	1,767.65	1,194.63
Utah	463.47	--	2,681.28	1,546.60	864.99	479.52	1,722.64	428.45
Wyoming	710.30	1,020.84	--	1,559.61	1,586.15	1,048.67	1,484.65	809.30
Pacific:								
Alaska	554.79	--	--	1,290.66	810.89	884.33	1,719.08	578.52
California	378.72	2,943.28	--	1,035.07	615.45	429.56	1,558.76	349.05
Hawaii	590.58	--	--	378.83	1,398.85	917.06	521.34	732.36
Oregon	428.34	--	1,651.76	590.06	914.80	562.34	1,054.46	461.49
Washington	562.30	--	715.55	466.78	655.20	994.79	845.19	638.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.F.44 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with employee-plus-one coverage by firm size and State: United States, 2024

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	18,644	21,526	23,784	21,015	19,750	17,636	22,032	18,303
New England:								
Connecticut	18,443	--	33,608	29,026	15,382	16,576	30,397	17,297
Maine	15,948	13,012	--	21,734	15,584	14,122	18,379	15,688
Massachusetts	16,036	--	--	--	10,919	16,655	25,770	15,237
New Hampshire	18,211	--	--	--	21,913	16,069	--	17,603
Rhode Island	15,929	--	--	--	19,788	13,131	--	15,295
Vermont	13,448	--	--	11,844	11,212	14,181	--	13,017
Middle Atlantic:								
New Jersey	18,039	--	--	--	12,668	19,875	--	18,223
New York	16,112	--	27,357	17,097	18,107	15,157	17,960	15,935
Pennsylvania	17,346	--	--	27,071	18,231	15,925	22,480	17,098
East North Central:								
Illinois	17,417	--	--	12,676	16,444	18,731	16,919	17,463
Indiana	21,358	--	29,175	21,355	23,134	20,412	27,900	20,862
Michigan	19,344	9,607	--	22,565	21,128	18,866	17,055	19,581
Ohio	20,762	--	--	26,969	21,315	17,644	29,587	19,319
Wisconsin	18,532	--	--	19,185	19,571	17,460	--	18,342
West North Central:								
Iowa	18,961	9,289	--	16,164	16,172	23,479	14,459	19,498
Kansas	22,447	--	--	32,800	26,436	18,118	--	22,034
Minnesota	14,875	--	--	22,055	15,920	13,022	19,505	14,519
Missouri	19,831	--	--	27,019	15,067	19,748	21,819	19,543
Nebraska	20,779	--	--	18,587	23,765	19,592	27,656	20,329
North Dakota	14,758	--	--	12,473	15,049	15,161	15,180	14,643
South Dakota	16,145	--	20,174	18,667	15,727	15,691	17,135	16,025
South Atlantic:								
Delaware	14,862	--	--	--	12,159	14,157	26,856	13,936
District of Columbia	17,114	--	--	13,551	14,488	15,839	31,584 *	15,368
Florida	18,168	--	--	27,199	17,247	17,910	19,633	18,067
Georgia	22,688	--	--	27,838	30,905	18,732	23,554	22,541
Maryland	19,032	--	--	18,528	15,219	19,385	22,109	18,642
North Carolina	19,915	--	--	23,777	27,109	17,643	21,029	19,791
South Carolina	20,082	--	--	19,515	21,557	19,519	22,312	19,935
Virginia	18,512	--	--	23,257	17,125	17,972	23,496	18,033
West Virginia	23,923	--	--	--	45,601 *	17,201	25,665	23,677
East South Central:								
Alabama	17,635	--	--	--	--	17,775	--	17,851
Kentucky	21,767	--	--	20,966	29,483	19,751	25,622	21,472
Mississippi	19,947	--	--	--	15,474	20,989	--	19,656
Tennessee	19,922	--	--	23,226	19,351	19,233	28,028	19,467
West South Central:								
Arkansas	18,547	--	--	--	19,732	18,390	17,465	18,795
Louisiana	19,914	--	--	--	18,798	21,335	19,000	20,165
Oklahoma	19,331	--	--	--	21,835	17,811	17,172	19,544
Texas	19,125	--	26,565	17,465	25,435	17,276	20,883	18,904
Mountain:								
Arizona	19,047	--	35,428	22,276	20,407	17,510	28,536	18,398
Colorado	19,730	--	--	22,679	16,151	19,028	27,449	18,981
Idaho	16,534	--	--	20,158	14,202	15,253	23,931	15,206
Montana	16,052	--	--	20,676	14,768	11,660	19,968	14,388
Nevada	23,726	--	--	29,018	24,120	22,242	--	22,882
New Mexico	20,243	--	--	--	--	13,999	--	20,360
Utah	16,690	--	--	16,432	18,134	15,517	--	16,197
Wyoming	16,338	--	--	13,186	15,635	18,240	17,090	16,183
Pacific:								
Alaska	19,802	--	--	20,482	17,088	21,332	--	19,690
California	17,768	--	--	22,326	18,819	16,459	24,406	17,245
Hawaii	10,459	--	--	6,876	13,539 *	10,368	--	10,884
Oregon	16,023	--	--	19,201	14,923	15,651	20,312	15,644
Washington	16,303	--	--	18,526	17,366	14,983	22,382	15,672

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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Table II.F.44 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with employee-plus-one coverage by firm size and State: United States, 2024

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	246.19	1,956.06	989.87	566.41	666.31	282.45	665.87	262.20
New England:								
Connecticut	1,178.96	--	4,870.51	5,495.19	1,817.52	1,195.51	3,504.29	1,165.38
Maine	875.30	1,036.21	--	3,039.69	1,026.44	958.28	2,326.60	917.15
Massachusetts	883.49	--	--	--	1,408.55	961.28	3,469.11	876.28
New Hampshire	1,842.26	--	--	--	3,864.39	1,701.30	--	1,847.57
Rhode Island	2,029.59	--	--	--	4,905.14	1,584.29	--	2,305.25
Vermont	1,050.58	--	--	1,508.32	690.33	1,880.37	--	1,076.75
Middle Atlantic:								
New Jersey	2,506.42	--	--	--	2,627.62	3,296.75	--	2,744.74
New York	710.78	--	1,903.66	2,891.51	2,051.18	652.82	3,336.68	714.41
Pennsylvania	889.73	--	--	3,499.68	1,361.26	1,157.77	2,943.89	917.52
East North Central:								
Illinois	957.26	--	--	2,083.37	2,016.60	1,034.56	2,203.80	1,028.57
Indiana	1,513.75	--	2,013.29	3,250.03	2,610.28	2,237.74	2,801.00	1,658.29
Michigan	1,225.30	640.23	--	2,230.02	1,333.46	1,759.92	2,662.45	1,327.71
Ohio	1,130.49	--	--	3,076.89	1,841.19	1,166.40	4,108.84	962.27
Wisconsin	1,026.74	--	--	2,136.41	1,135.23	1,575.60	--	1,050.72
West North Central:								
Iowa	2,574.77	831.40	--	2,039.38	2,891.30	5,277.59	1,893.28	2,828.91
Kansas	1,817.37	--	--	2,998.23	3,001.37	1,161.52	--	1,960.02
Minnesota	926.59	--	--	1,369.69	2,284.68	955.41	2,354.77	965.87
Missouri	2,079.50	--	--	2,942.89	3,949.12	2,777.07	2,449.50	2,375.44
Nebraska	1,011.25	--	--	2,544.48	2,371.17	1,000.19	4,289.11	998.68
North Dakota	811.19	--	--	2,057.49	1,476.08	1,082.42	2,211.74	835.14
South Dakota	739.10	--	3,509.86	2,592.65	1,260.21	958.16	2,116.75	782.61
South Atlantic:								
Delaware	1,534.50	--	--	--	1,956.45	1,817.59	2,141.48	1,608.69
District of Columbia	1,974.33	--	--	2,488.47	2,433.82	1,353.58	12,433.69 *	1,176.16
Florida	933.11	--	--	3,827.48	2,089.88	1,068.71	2,351.13	977.31
Georgia	1,981.62	--	--	2,283.41	4,169.37	1,177.76	3,025.65	2,276.70
Maryland	2,063.88	--	--	3,060.51	2,071.56	2,673.58	2,325.51	2,352.92
North Carolina	1,207.35	--	--	2,522.66	5,334.73	1,073.31	2,239.53	1,318.50
South Carolina	1,022.13	--	--	2,344.14	3,013.60	1,155.54	4,319.50	1,048.28
Virginia	1,088.19	--	--	1,515.64	3,224.88	1,247.75	1,893.34	1,148.66
West Virginia	5,247.03	--	--	--	16,859.80 *	1,361.24	3,454.22	5,980.42
East South Central:								
Alabama	1,175.72	--	--	--	--	1,221.01	--	1,184.35
Kentucky	1,692.56	--	--	3,087.61	3,197.00	1,998.27	2,381.83	1,802.67
Mississippi	1,733.12	--	--	--	2,447.02	2,103.31	--	1,852.52
Tennessee	1,420.08	--	--	3,330.84	4,133.52	1,578.51	4,877.47	1,459.23
West South Central:								
Arkansas	1,344.40	--	--	--	2,214.85	2,040.42	2,366.14	1,572.02
Louisiana	1,661.90	--	--	--	2,469.05	2,931.95	2,809.27	1,979.31
Oklahoma	1,328.63	--	--	--	2,971.82	955.01	2,505.97	1,418.29
Texas	1,002.36	--	2,613.20	1,551.46	2,601.36	968.14	2,023.21	1,090.82
Mountain:								
Arizona	851.99	--	3,284.99	1,771.64	1,404.66	1,229.08	3,652.14	908.56
Colorado	1,431.40	--	--	2,491.39	2,210.17	1,898.14	2,803.45	1,567.51
Idaho	1,291.89	--	--	2,386.20	1,556.88	1,660.65	4,514.14	1,192.34
Montana	1,316.23	--	--	2,291.63	2,179.80	1,387.88	2,399.55	1,462.99
Nevada	2,108.31	--	--	3,170.91	3,007.16	2,779.14	--	2,161.07
New Mexico	3,448.85	--	--	--	--	2,432.55	--	3,675.43
Utah	1,193.85	--	--	2,555.71	2,448.27	1,085.39	--	1,136.98
Wyoming	1,846.56	--	--	2,345.56	3,274.17	3,127.58	3,340.92	2,126.68
Pacific:								
Alaska	2,040.50	--	--	3,253.69	3,195.54	2,573.47	--	2,098.95
California	1,130.90	--	--	2,359.28	3,574.95	868.87	3,865.76	1,193.39
Hawaii	1,254.44	--	--	487.29	4,064.97 *	1,650.98	--	1,561.96
Oregon	956.85	--	--	1,584.08	2,326.99	1,125.65	4,305.50	970.87
Washington	1,502.66	--	--	925.89	1,680.36	2,142.57	2,972.43	1,600.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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

Table II.F.45 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with family coverage by firm size and State: United States, 2024

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	18,108	19,508	22,033	20,262	18,880	17,351	20,794	17,814
New England:								
Connecticut	18,944	--	33,635	28,071	18,486	16,448	33,920	17,617
Maine	15,678	13,667	--	20,807	17,038	13,160	19,945	15,058
Massachusetts	15,255	12,952	--	13,595	11,821	15,984	--	14,507
New Hampshire	17,937	--	--	17,238	21,871	16,444	19,491	17,849
Rhode Island	16,870	14,846	15,050	--	19,434	13,690	23,442	15,431
Vermont	14,476	--	--	12,749	13,038	16,020	11,826	14,837
Middle Atlantic:								
New Jersey	18,380	--	--	--	14,294	19,600	--	18,267
New York	14,975	--	--	17,733	15,808	14,714	12,966	15,154
Pennsylvania	18,405	--	18,496	28,677	18,541	16,871	22,646	17,977
East North Central:								
Illinois	17,240	--	21,061	17,699	16,681	17,443	17,435	17,205
Indiana	19,311	--	29,016	--	23,311	18,220	23,584	19,073
Michigan	18,898	--	17,099	25,904	22,729	17,169	18,926	18,895
Ohio	19,205	--	--	22,340	20,120	17,445	23,754	18,494
Wisconsin	17,441	--	--	16,231	19,309	16,450	--	17,652
West North Central:								
Iowa	16,675	--	--	15,897	13,538	19,274	18,459	16,392
Kansas	19,743	--	--	--	21,515	18,604	--	19,907
Minnesota	14,300	--	--	21,714	14,797	12,918	19,164	13,796
Missouri	18,658	--	27,004	24,881	12,707	17,972	23,774	17,729
Nebraska	19,988	--	--	17,740	23,428	18,972	26,820	19,517
North Dakota	14,662	--	--	12,325	15,785	15,114	14,529	14,696
South Dakota	16,407	--	19,264	14,510	15,111	15,669	20,373	15,276
South Atlantic:								
Delaware	13,054	--	--	18,998	13,757	11,485	21,669	12,049
District of Columbia	15,615	--	--	14,854	12,142	17,608	14,045	15,808
Florida	17,517	--	--	22,002	19,043	17,347	15,283	17,650
Georgia	23,697	--	--	29,370	35,937	18,893	22,665	23,823
Maryland	18,325	--	--	15,329	13,707	18,561	26,994	17,221
North Carolina	20,672	--	--	22,281	21,018	20,937	18,238	20,930
South Carolina	19,637	--	--	21,197	20,624	17,994	29,620	18,520
Virginia	18,297	--	--	20,192	13,711	18,988	16,805	18,418
West Virginia	19,132	--	--	13,761	31,676 *	17,662	--	19,032
East South Central:								
Alabama	15,991	--	--	--	16,957	16,561	--	16,647
Kentucky	21,890	--	--	18,810	28,194	21,042	22,694	21,810
Mississippi	19,349	--	--	--	14,495	20,909	--	19,607
Tennessee	18,011	--	--	20,495	19,332	17,097	23,343	17,790
West South Central:								
Arkansas	20,011	--	--	18,768	20,981	20,381	16,266	20,490
Louisiana	21,487	--	22,933	--	22,216	22,504	19,406	21,884
Oklahoma	17,593	--	--	--	20,054	16,274	--	18,086
Texas	17,983	--	23,303	18,453	21,699	16,662	21,764	17,564
Mountain:								
Arizona	18,983	--	--	23,356	19,783	16,760	29,611	17,887
Colorado	19,537	--	--	20,306	16,096	18,538	27,692	18,008
Idaho	16,756	--	--	19,343	15,567	14,341	22,083	14,992
Montana	17,707	--	--	18,751	15,685	15,585	22,813	15,701
Nevada	21,827	--	--	21,287	27,823	18,993	25,460	20,988
New Mexico	17,322	--	--	23,779	20,941	14,878	--	16,880
Utah	19,333	29,753	--	18,843	17,636	19,208	23,570	18,660
Wyoming	17,997	--	--	17,141	18,655	17,868	17,670	18,045
Pacific:								
Alaska	22,111	--	--	22,485	18,333	24,320	25,275	21,891
California	17,861	--	--	19,765	17,164	17,369	27,641	17,261
Hawaii	11,324	--	--	8,004	9,224	11,862	11,553	11,275
Oregon	15,129	--	--	17,762	16,903	13,847	18,564	14,828
Washington	15,238	--	--	20,265	16,779	13,646	21,471	14,655

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Table II.F.45 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with family coverage by firm size and State: United States, 2024

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	257.14	1,658.16	951.25	540.55	653.22	314.33	648.20	275.64
New England:								
Connecticut	1,319.44	--	4,741.08	3,058.09	2,900.84	1,383.73	3,200.48	1,318.30
Maine	964.66	1,119.34	--	3,236.81	1,067.28	1,381.67	2,399.16	1,033.92
Massachusetts	880.61	1,020.52	--	2,097.34	1,561.79	995.57	--	826.80
New Hampshire	1,267.71	--	--	1,627.48	2,909.33	1,328.02	2,914.21	1,330.53
Rhode Island	1,631.35	735.11	2,923.16	--	3,419.23	1,254.64	4,200.28	1,596.40
Vermont	874.68	--	--	1,847.63	621.24	1,689.48	2,101.26	932.14
Middle Atlantic:								
New Jersey	2,395.80	--	--	--	1,797.35	3,139.71	--	2,551.85
New York	701.17	--	--	1,826.06	2,145.92	657.66	1,875.35	742.24
Pennsylvania	914.65	--	2,831.13	3,480.41	1,196.00	1,216.52	2,632.95	966.41
East North Central:								
Illinois	844.46	--	3,098.18	1,450.70	2,456.09	730.51	3,327.06	797.34
Indiana	1,233.02	--	2,133.03	--	3,215.57	1,365.37	3,953.45	1,284.80
Michigan	1,109.88	--	3,201.72	1,659.54	1,769.30	1,376.93	2,780.72	1,195.74
Ohio	959.10	--	--	3,763.60	1,669.13	1,300.72	3,245.96	968.43
Wisconsin	1,105.29	--	--	3,615.17	1,205.01	1,625.91	--	1,115.99
West North Central:								
Iowa	1,602.76	--	--	2,006.35	2,591.84	2,847.57	2,539.48	1,812.58
Kansas	996.71	--	--	--	1,819.01	1,192.51	--	975.19
Minnesota	992.88	--	--	1,299.63	2,844.15	849.09	2,897.28	1,037.80
Missouri	1,887.82	--	4,006.94	5,978.62	3,385.69	2,285.49	4,061.30	2,107.51
Nebraska	1,034.63	--	--	4,105.01	2,807.18	955.72	5,291.10	1,018.32
North Dakota	1,080.45	--	--	3,143.42	1,786.07	1,585.61	2,739.15	1,164.18
South Dakota	1,000.91	--	2,356.87	3,042.62	1,605.90	802.72	2,918.64	762.73
South Atlantic:								
Delaware	1,798.09	--	--	1,924.52	1,504.37	2,133.54	1,819.06	1,820.00
District of Columbia	1,297.84	--	--	2,848.11	1,624.58	1,999.05	2,808.40	1,418.94
Florida	1,286.81	--	--	3,036.74	2,033.20	1,486.72	1,950.78	1,372.23
Georgia	2,338.44	--	--	3,826.30	3,927.95	988.62	2,079.46	2,600.93
Maryland	1,577.40	--	--	2,393.76	1,855.70	2,130.76	2,870.02	1,783.54
North Carolina	2,355.76	--	--	1,943.48	2,012.22	3,444.25	2,805.74	2,567.95
South Carolina	1,231.17	--	--	3,954.22	3,214.86	1,234.83	4,236.90	1,108.24
Virginia	1,535.35	--	--	1,275.30	3,316.77	1,770.31	1,634.98	1,642.81
West Virginia	1,836.48	--	--	2,331.29	13,372.94 *	1,011.41	--	1,993.11
East South Central:								
Alabama	1,021.46	--	--	--	4,322.59	1,074.61	--	1,057.68
Kentucky	1,151.29	--	--	2,671.94	3,612.65	1,279.63	2,428.48	1,239.16
Mississippi	1,767.29	--	--	--	1,815.63	2,415.99	--	1,871.89
Tennessee	1,396.56	--	--	2,832.95	3,445.75	1,629.04	4,182.44	1,422.88
West South Central:								
Arkansas	2,690.09	--	--	3,520.23	3,260.46	3,649.48	2,404.04	3,016.06
Louisiana	1,886.82	--	4,404.89	--	2,755.47	3,136.43	2,701.08	2,180.71
Oklahoma	1,170.38	--	--	--	2,616.68	1,146.51	--	1,240.07
Texas	923.48	--	2,432.97	1,513.92	2,728.54	980.92	2,131.59	969.86
Mountain:								
Arizona	936.68	--	--	2,346.99	2,012.52	1,134.82	3,388.21	920.25
Colorado	1,549.71	--	--	1,999.26	1,474.00	2,207.35	2,816.94	1,605.70
Idaho	1,330.50	--	--	4,587.75	1,277.73	1,251.22	4,670.16	920.52
Montana	1,370.37	--	--	1,654.27	1,911.96	2,193.09	3,447.90	1,399.69
Nevada	2,203.11	--	--	2,481.81	6,941.92	2,704.29	4,919.80	2,462.18
New Mexico	2,563.37	--	--	3,186.11	3,815.21	2,966.93	--	2,609.95
Utah	996.33	5,299.63	--	2,482.04	2,455.17	992.51	2,705.87	1,105.34
Wyoming	1,736.42	--	--	2,595.96	3,593.59	2,775.07	3,177.32	1,936.16
Pacific:								
Alaska	2,609.64	--	--	4,049.28	2,693.25	4,091.77	2,895.54	2,780.02
California	1,056.25	--	--	2,302.65	2,507.38	1,279.10	3,495.36	1,100.33
Hawaii	1,165.51	--	--	615.27	995.33	1,621.58	2,241.02	1,332.00
Oregon	1,085.98	--	--	1,679.49	3,580.18	1,212.52	2,670.56	1,143.87
Washington	1,626.01	--	--	1,576.38	1,805.08	2,031.13	3,335.43	1,661.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.