

Table II.A.1 Number of private-sector establishments by firm size and State: United States, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,567,731	4,193,807	898,138	634,702	530,391	1,310,692	5,498,595	2,069,136
New England:								
Connecticut	80,083	47,454	7,530	5,034	6,142	13,923	58,734	21,349
Maine	38,710	22,352	5,080	2,955	3,437	4,887	29,189	9,521
Massachusetts	146,559	77,415	20,197	12,568	11,528	24,852	104,558	42,002
New Hampshire	35,558	16,788	6,201	3,097	2,486	6,986	24,724	10,834
Rhode Island	25,650	14,683	3,719	1,922	1,959	3,366	19,862	5,787
Vermont	18,424	11,048	2,833	1,612	1,203	1,729	14,926	3,498
Middle Atlantic:								
New Jersey	222,145	121,632	26,906	16,649	14,734	42,225	159,615	62,530
New York	466,561	287,981	55,169	34,694	33,490	55,227	366,505	100,056
Pennsylvania	263,994	145,816	32,752	26,651	17,207	41,567	196,042	67,952
East North Central:								
Illinois	276,193	154,891	35,353	24,890	16,765	44,292	204,862	71,331
Indiana	146,970	69,983	15,451	14,276	10,808	36,452	94,157	52,814
Michigan	211,540	110,124	31,744	17,081	15,911	36,680	153,037	58,503
Ohio	230,055	107,222	30,095	25,184	16,596	50,958	151,882	78,173
Wisconsin	139,092	73,318	15,930	14,784	10,832	24,229	99,016	40,076
West North Central:								
Iowa	84,328	46,641	9,194	6,951	8,091	13,451	60,424	23,904
Kansas	70,447	37,577	8,019	6,767	5,776	12,309	50,083	20,364
Minnesota	143,316	74,269	19,818	15,490	9,424	24,315	102,871	40,445
Missouri	128,472	65,982	15,332	10,781	11,417	24,960	89,612	38,859
Nebraska	61,480	35,691	6,491	5,090	4,920	9,288	45,014	16,466
North Dakota	25,685	14,860	2,889	3,289	1,653	2,994	19,866	5,819
South Dakota	29,221	17,258	2,708	2,732	2,578	3,945	21,664	7,557
South Atlantic:								
Delaware	27,712	14,308	2,580	3,303	1,009	6,512 *	18,633	9,079
District of Columbia	20,963	9,447	2,657	2,344	2,427	4,087	13,535	7,427
Florida	560,997	349,038	60,795	34,524	23,971	92,669	430,826	130,171
Georgia	233,411	132,362	20,304	18,316	14,407	48,021	166,244	67,166
Maryland	124,278	70,381	16,337	11,084	8,960	17,517	93,902	30,376
North Carolina	241,061	126,812	28,936	18,634	15,971	50,708	166,529	74,532
South Carolina	115,060	65,141	13,849	6,265	8,291	21,513	83,441	31,619
Virginia	197,706	94,993	24,040	14,289	14,670	49,713	128,756	68,950
West Virginia	33,065	15,599	3,771	2,830	2,826	8,039	20,592	12,473
East South Central:								
Alabama	106,821	57,329	8,678	10,929	8,530	21,356	72,612	34,208
Kentucky	88,377	45,821	8,579	5,663	8,484	19,830	57,878	30,499
Mississippi	57,427	28,535	5,812	5,177	4,404	13,499	37,195	20,231
Tennessee	137,793	63,230	15,687	14,301	14,101	30,473	88,248	49,545
West South Central:								
Arkansas	66,432	34,738	7,401	6,521	5,776	11,996	46,406	20,027
Louisiana	97,321	50,623	10,870	9,903	8,091	17,834	67,193	30,128
Oklahoma	86,654	45,396	10,824	6,725	7,600	16,108	60,357	26,297
Texas	673,964	347,201	73,840	47,536	56,482	148,905	451,150	222,814
Mountain:								
Arizona	149,680	81,524	14,890	16,721 *	10,323	26,222	109,743	39,937
Colorado	153,065	89,551	18,409	9,808	7,555	27,742	113,631	39,434
Idaho	54,621	35,662	5,353	5,183	2,673	5,751	44,523	10,098
Montana	37,995	24,910	3,820	3,149	2,547	3,570	30,921	7,074
Nevada	74,437	33,575	8,541	13,821 *	5,116	13,385	54,093	20,344
New Mexico	43,406	21,295	4,927	4,248	3,484	9,451	29,058	14,348
Utah	86,202	53,900	9,076	6,452	5,109	11,664	66,591	19,611
Wyoming	23,536	15,348	2,203	1,790	1,113	3,082	18,708	4,828
Pacific:								
Alaska	21,145	11,745	2,431	2,308	1,459	3,203	15,594	5,551
California	875,405	526,824	118,355	72,802	52,571	104,853	690,881	184,524
Hawaii	29,936	16,462	4,078	2,407	2,344	4,646	21,756	8,180
Oregon	112,372	68,597	13,968	9,719	8,393	11,694	88,643	23,729
Washington	192,406	110,477	23,716	15,455	14,745	28,013	144,310	48,096

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45,375	35,100	20,654	16,478	8,779	30,418	35,049	31,173
New England:								
Connecticut	2,815	2,468	1,068	655	476	1,774	2,224	1,786
Maine	907	801	676	362	232	716	642	771
Massachusetts	6,151	5,780	2,677	1,541	855	3,209	5,441	3,384
New Hampshire	1,970	1,463	1,310	334	204	870	1,790	920
Rhode Island	1,357	1,300	491	307	182	542	1,249	548
Vermont	681	639	338	167	80	255	644	269
Middle Atlantic:								
New Jersey	9,222	7,238	3,797	3,299	2,331	6,065	7,295	5,936
New York	20,103	19,628	5,806	4,761	2,016	4,638	19,600	5,193
Pennsylvania	6,259	4,533	3,932	2,895	1,235	4,674	4,522	4,897
East North Central:								
Illinois	7,756	6,629	3,595	2,308	1,314	4,456	6,516	4,819
Indiana	4,789	2,858	2,169	1,787	863	4,243	2,330	4,376
Michigan	8,965	7,999	3,342	2,397	1,062	4,887	7,693	5,026
Ohio	6,781	5,306	4,368	2,980	1,100	5,176	4,857	5,393
Wisconsin	4,044	2,721	2,094	1,684	853	3,356	2,474	3,540
West North Central:								
Iowa	2,738	2,126	1,326	1,010	499	1,984	1,953	2,092
Kansas	2,304	1,714	1,302	875	418	1,696	1,655	1,766
Minnesota	5,303	3,455	2,807	2,490	810	4,780	3,108	5,121
Missouri	3,357	2,430	2,067	1,521	930	2,539	2,324	2,602
Nebraska	2,715	2,114	945	585	392	1,919	1,998	1,945
North Dakota	897	758	382	477	129	647	660	673
South Dakota	839	533	418	290	134	703	504	716
South Atlantic:								
Delaware	2,220	828	422	499	179	2,082 *	802	2,099
District of Columbia	992	926	445	294	252	448	902	496
Florida	15,838	9,276	6,146	4,189	1,622	14,092	9,107	13,674
Georgia	7,692	6,237	2,825	2,405	1,362	5,114	5,899	5,219
Maryland	3,754	2,272	2,166	1,437	1,578	2,997	2,312	3,328
North Carolina	6,675	5,299	4,379	2,233	1,519	5,550	4,733	5,412
South Carolina	4,354	3,922	1,756	905	602	2,583	3,573	2,591
Virginia	8,961	4,663	3,465	1,904	1,635	8,220	4,561	7,963
West Virginia	1,132	867	492	354	176	828	854	856
East South Central:								
Alabama	3,533	2,247	1,646	1,284	842	2,997	2,093	3,109
Kentucky	2,736	2,230	1,071	956	551	1,753	2,194	1,854
Mississippi	2,188	1,482	825	883	331	1,766	1,462	1,790
Tennessee	4,822	3,332	2,299	2,311	1,081	3,347	3,598	3,601
West South Central:								
Arkansas	1,946	1,526	1,328	914	569	1,268	1,520	1,438
Louisiana	3,053	2,175	1,575	1,263	915	2,141	2,083	2,549
Oklahoma	2,004	1,485	1,395	820	555	1,746	1,085	1,823
Texas	15,783	9,166	9,120	4,623	4,793	12,735	9,141	13,627
Mountain:								
Arizona	7,345	3,024	2,283	6,326 *	1,507	4,126	6,291	3,921
Colorado	5,440	4,529	2,687	1,238	742	3,311	4,448	3,427
Idaho	1,580	1,513	803	670	205	673	1,473	788
Montana	1,130	1,041	502	400	168	602	1,023	590
Nevada	6,068	1,724	1,264	5,926 *	421	1,472	5,930	1,547
New Mexico	1,746	1,352	632	722	565	982	1,383	1,166
Utah	2,031	1,770	1,031	848	623	1,404	1,521	1,439
Wyoming	947	653	278	210	66	725	627	733
Pacific:								
Alaska	1,629	1,495	346	427	203	579	1,526	622
California	17,514	14,990	8,456	6,195	2,699	10,397	14,564	10,590
Hawaii	787	717	681	291	167	508	657	579
Oregon	2,831	2,481	1,855	1,336	451	1,732	2,304	1,946
Washington	6,616	4,755	3,054	1,683	2,703	4,264	4,535	5,075

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,567,731	55.4%	11.9%	8.4%	7.0%	17.3%	72.7%	27.3%
New England:								
Connecticut	80,083	59.3%	9.4%	6.3%	7.7%	17.4%	73.3%	26.7%
Maine	38,710	57.7%	13.1%	7.6%	8.9%	12.6%	75.4%	24.6%
Massachusetts	146,559	52.8%	13.8%	8.6%	7.9%	17.0%	71.3%	28.7%
New Hampshire	35,558	47.2%	17.4%	8.7%	7.0%	19.6%	69.5%	30.5%
Rhode Island	25,650	57.2%	14.5%	7.5%	7.6%	13.1%	77.4%	22.6%
Vermont	18,424	60.0%	15.4%	8.7%	6.5%	9.4%	81.0%	19.0%
Middle Atlantic:								
New Jersey	222,145	54.8%	12.1%	7.5%	6.6%	19.0%	71.9%	28.1%
New York	466,561	61.7%	11.8%	7.4%	7.2%	11.8%	78.6%	21.4%
Pennsylvania	263,994	55.2%	12.4%	10.1%	6.5%	15.7%	74.3%	25.7%
East North Central:								
Illinois	276,193	56.1%	12.8%	9.0%	6.1%	16.0%	74.2%	25.8%
Indiana	146,970	47.6%	10.5%	9.7%	7.4%	24.8%	64.1%	35.9%
Michigan	211,540	52.1%	15.0%	8.1%	7.5%	17.3%	72.3%	27.7%
Ohio	230,055	46.6%	13.1%	10.9%	7.2%	22.2%	66.0%	34.0%
Wisconsin	139,092	52.7%	11.5%	10.6%	7.8%	17.4%	71.2%	28.8%
West North Central:								
Iowa	84,328	55.3%	10.9%	8.2%	9.6%	16.0%	71.7%	28.3%
Kansas	70,447	53.3%	11.4%	9.6%	8.2%	17.5%	71.1%	28.9%
Minnesota	143,316	51.8%	13.8%	10.8%	6.6%	17.0%	71.8%	28.2%
Missouri	128,472	51.4%	11.9%	8.4%	8.9%	19.4%	69.8%	30.2%
Nebraska	61,480	58.1%	10.6%	8.3%	8.0%	15.1%	73.2%	26.8%
North Dakota	25,685	57.9%	11.2%	12.8%	6.4%	11.7%	77.3%	22.7%
South Dakota	29,221	59.1%	9.3%	9.3%	8.8%	13.5%	74.1%	25.9%
South Atlantic:								
Delaware	27,712	51.6%	9.3%	11.9%	3.6%	23.5%	67.2%	32.8%
District of Columbia	20,963	45.1%	12.7%	11.2%	11.6%	19.5%	64.6%	35.4%
Florida	560,997	62.2%	10.8%	6.2%	4.3%	16.5%	76.8%	23.2%
Georgia	233,411	56.7%	8.7%	7.8%	6.2%	20.6%	71.2%	28.8%
Maryland	124,278	56.6%	13.1%	8.9%	7.2%	14.1%	75.6%	24.4%
North Carolina	241,061	52.6%	12.0%	7.7%	6.6%	21.0%	69.1%	30.9%
South Carolina	115,060	56.6%	12.0%	5.4%	7.2%	18.7%	72.5%	27.5%
Virginia	197,706	48.0%	12.2%	7.2%	7.4%	25.1%	65.1%	34.9%
West Virginia	33,065	47.2%	11.4%	8.6%	8.5%	24.3%	62.3%	37.7%
East South Central:								
Alabama	106,821	53.7%	8.1%	10.2%	8.0%	20.0%	68.0%	32.0%
Kentucky	88,377	51.8%	9.7%	6.4%	9.6%	22.4%	65.5%	34.5%
Mississippi	57,427	49.7%	10.1%	9.0%	7.7%	23.5%	64.8%	35.2%
Tennessee	137,793	45.9%	11.4%	10.4%	10.2%	22.1%	64.0%	36.0%
West South Central:								
Arkansas	66,432	52.3%	11.1%	9.8%	8.7%	18.1%	69.9%	30.1%
Louisiana	97,321	52.0%	11.2%	10.2%	8.3%	18.3%	69.0%	31.0%
Oklahoma	86,654	52.4%	12.5%	7.8%	8.8%	18.6%	69.7%	30.3%
Texas	673,964	51.5%	11.0%	7.1%	8.4%	22.1%	66.9%	33.1%
Mountain:								
Arizona	149,680	54.5%	9.9%	11.2% *	6.9%	17.5%	73.3%	26.7%
Colorado	153,065	58.5%	12.0%	6.4%	4.9%	18.1%	74.2%	25.8%
Idaho	54,621	65.3%	9.8%	9.5%	4.9%	10.5%	81.5%	18.5%
Montana	37,995	65.6%	10.1%	8.3%	6.7%	9.4%	81.4%	18.6%
Nevada	74,437	45.1%	11.5%	18.6% *	6.9%	18.0%	72.7%	27.3%
New Mexico	43,406	49.1%	11.4%	9.8%	8.0%	21.8%	66.9%	33.1%
Utah	86,202	62.5%	10.5%	7.5%	5.9%	13.5%	77.3%	22.7%
Wyoming	23,536	65.2%	9.4%	7.6%	4.7%	13.1%	79.5%	20.5%
Pacific:								
Alaska	21,145	55.5%	11.5%	10.9%	6.9%	15.1%	73.7%	26.3%
California	875,405	60.2%	13.5%	8.3%	6.0%	12.0%	78.9%	21.1%
Hawaii	29,936	55.0%	13.6%	8.0%	7.8%	15.5%	72.7%	27.3%
Oregon	112,372	61.0%	12.4%	8.6%	7.5%	10.4%	78.9%	21.1%
Washington	192,406	57.4%	12.3%	8.0%	7.7%	14.6%	75.0%	25.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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Percents may not add to 100% because of rounding.

Table II.A.1.a Standard errors for percent of number of private-sector establishments by firm size and State: United States, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45,375	0.37%	0.28%	0.22%	0.12%	0.34%	0.33%	0.33%
New England:								
Connecticut	2,815	2.14%	1.38%	0.86%	0.64%	1.91%	1.81%	1.81%
Maine	907	1.93%	1.77%	0.95%	0.63%	1.64%	1.63%	1.63%
Massachusetts	6,151	2.60%	1.92%	1.11%	0.66%	1.94%	2.04%	2.04%
New Hampshire	1,970	3.16%	3.31%	1.08%	0.67%	2.20%	2.42%	2.42%
Rhode Island	1,357	2.90%	2.06%	1.24%	0.80%	1.96%	2.00%	2.00%
Vermont	681	2.08%	1.82%	0.96%	0.50%	1.30%	1.40%	1.40%
Middle Atlantic:								
New Jersey	9,222	2.46%	1.75%	1.47%	1.08%	2.35%	2.16%	2.16%
New York	20,103	2.05%	1.33%	1.02%	0.52%	1.02%	1.28%	1.28%
Pennsylvania	6,259	1.68%	1.49%	1.09%	0.48%	1.52%	1.50%	1.50%
East North Central:								
Illinois	7,756	1.64%	1.32%	0.87%	0.49%	1.41%	1.48%	1.48%
Indiana	4,789	2.03%	1.52%	1.22%	0.65%	2.22%	2.03%	2.03%
Michigan	8,965	2.49%	1.71%	1.15%	0.59%	2.02%	2.04%	2.04%
Ohio	6,781	2.12%	1.92%	1.29%	0.53%	1.82%	1.79%	1.79%
Wisconsin	4,044	1.90%	1.54%	1.23%	0.65%	2.02%	1.95%	1.95%
West North Central:								
Iowa	2,738	2.10%	1.62%	1.20%	0.65%	2.02%	1.95%	1.95%
Kansas	2,304	2.13%	1.85%	1.27%	0.64%	2.03%	1.97%	1.97%
Minnesota	5,303	2.73%	2.03%	1.73%	0.62%	2.79%	2.78%	2.78%
Missouri	3,357	1.73%	1.62%	1.18%	0.74%	1.66%	1.55%	1.55%
Nebraska	2,715	2.62%	1.61%	1.00%	0.73%	2.71%	2.52%	2.52%
North Dakota	897	2.53%	1.54%	1.88%	0.54%	2.25%	2.16%	2.16%
South Dakota	839	1.90%	1.44%	1.01%	0.54%	2.10%	1.91%	1.91%
South Atlantic:								
Delaware	2,220	4.30%	1.71%	1.94%	0.73%	5.81%	5.22%	5.22%
District of Columbia	992	2.96%	2.17%	1.48%	1.28%	1.96%	2.25%	2.25%
Florida	15,838	1.82%	1.13%	0.76%	0.35%	2.13%	1.94%	1.94%
Georgia	7,692	1.98%	1.26%	1.04%	0.60%	1.83%	1.78%	1.78%
Maryland	3,754	2.03%	1.75%	1.17%	1.24%	2.10%	2.14%	2.14%
North Carolina	6,675	1.99%	1.81%	0.96%	0.68%	1.92%	1.74%	1.74%
South Carolina	4,354	2.30%	1.61%	0.81%	0.58%	1.93%	1.86%	1.86%
Virginia	8,961	2.53%	1.79%	1.02%	0.93%	3.22%	2.78%	2.78%
West Virginia	1,132	2.05%	1.53%	1.10%	0.62%	2.01%	1.99%	1.99%
East South Central:								
Alabama	3,533	2.12%	1.56%	1.21%	0.82%	2.31%	2.15%	2.15%
Kentucky	2,736	1.85%	1.25%	1.07%	0.68%	1.65%	1.69%	1.69%
Mississippi	2,188	2.29%	1.50%	1.53%	0.67%	2.45%	2.29%	2.29%
Tennessee	4,822	1.96%	1.68%	1.66%	0.85%	1.99%	2.00%	2.00%
West South Central:								
Arkansas	1,946	2.05%	1.98%	1.35%	0.85%	1.65%	1.75%	1.75%
Louisiana	3,053	2.00%	1.63%	1.30%	0.91%	1.85%	2.01%	2.01%
Oklahoma	2,004	1.82%	1.63%	0.95%	0.65%	1.67%	1.56%	1.56%
Texas	15,783	1.51%	1.33%	0.70%	0.70%	1.52%	1.46%	1.46%
Mountain:								
Arizona	7,345	2.97%	1.66%	3.81% *	1.07%	2.45%	2.24%	2.24%
Colorado	5,440	2.19%	1.75%	0.84%	0.51%	1.85%	1.87%	1.87%
Idaho	1,580	1.74%	1.49%	1.22%	0.40%	1.14%	1.33%	1.33%
Montana	1,130	1.70%	1.35%	1.06%	0.50%	1.48%	1.41%	1.41%
Nevada	6,068	3.88%	2.03%	6.59% *	0.78%	2.17%	2.70%	2.70%
New Mexico	1,746	2.32%	1.54%	1.61%	1.25%	1.94%	2.15%	2.15%
Utah	2,031	1.64%	1.22%	0.98%	0.74%	1.46%	1.37%	1.37%
Wyoming	947	2.41%	1.25%	0.93%	0.35%	2.70%	2.56%	2.56%
Pacific:								
Alaska	1,629	3.78%	1.84%	2.06%	1.07%	2.58%	2.92%	2.92%
California	17,514	1.25%	0.98%	0.71%	0.33%	1.07%	1.04%	1.04%
Hawaii	787	2.21%	2.22%	1.00%	0.57%	1.48%	1.63%	1.63%
Oregon	2,831	1.85%	1.65%	1.17%	0.44%	1.40%	1.48%	1.48%
Washington	6,616	2.19%	1.60%	0.91%	1.33%	1.94%	2.10%	2.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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, 2025

Division and State	Total	Less than 10 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%	23.8%	53.4%	75.9%	94.2%	96.6%	32.1%	94.8%
New England:								
Connecticut	56.0%	35.0%	61.1%	78.9%	93.4%	100.0%	40.9%	97.6%
Maine	42.8%	17.2%	56.9%	67.4%	91.5%	96.2%	26.3%	93.3%
Massachusetts	62.7%	40.9%	64.7%	87.3%	100.0%	99.1%	48.6%	97.7%
New Hampshire	55.7%	28.1%	64.2%	67.7%	93.8%	95.7%	39.8%	92.1%
Rhode Island	54.8%	34.5%	68.6%	73.7%	96.0%	93.4%	43.5%	93.4%
Vermont	42.2%	21.1% *	47.9%	81.4%	93.2%	95.8%	30.3%	93.1%
Middle Atlantic:								
New Jersey	56.8%	34.4%	57.5%	83.0%	94.7%	97.7%	41.7%	95.4%
New York	51.0%	32.2%	59.3%	86.6%	89.6%	95.4%	39.3%	94.0%
Pennsylvania	47.0%	17.0%	59.0%	84.2%	94.3%	99.6%	30.0%	96.1%
East North Central:								
Illinois	51.5%	28.8%	54.5%	74.1%	94.2%	99.2%	35.5%	97.1%
Indiana	43.1%	12.0% *	20.1% *	62.8%	93.3%	89.9%	17.0%	89.7%
Michigan	48.4%	19.3% *	60.5%	68.1%	95.8%	95.4%	31.4%	92.7%
Ohio	54.0%	25.7%	44.8%	74.6%	86.8%	97.9%	34.0%	92.6%
Wisconsin	50.8%	24.7%	51.3%	70.6%	95.6%	97.6%	32.0%	97.4%
West North Central:								
Iowa	49.3%	21.7%	52.6%	83.0%	98.6%	95.6%	30.7%	96.3%
Kansas	52.6%	23.4%	60.4%	87.0%	98.7%	95.9%	34.6%	96.8%
Minnesota	47.4%	14.7%	50.0%	91.5%	91.8%	99.9%	27.6%	97.9%
Missouri	51.4%	21.8%	52.1%	70.0%	98.5%	99.7%	31.0%	98.6%
Nebraska	43.7%	16.9% *	64.8%	66.6%	94.8%	92.3%	25.8%	92.7%
North Dakota	47.1%	21.1%	64.3%	81.5%	90.7%	97.7%	33.0%	95.4%
South Dakota	49.3%	29.5%	38.8%	74.9%	90.3%	98.3%	33.1%	95.5%
South Atlantic:								
Delaware	54.4%	28.3%	41.8%	84.1%	93.2%	95.4%	34.2%	95.6%
District of Columbia	72.4%	45.4%	92.0%	84.7%	100.0%	98.8%	58.6%	97.7%
Florida	39.0%	16.4%	45.9%	70.4%	95.9%	93.0%	22.8%	92.4%
Georgia	47.7%	22.7%	43.9%	64.2%	98.6%	96.9%	27.9%	96.7%
Maryland	53.4%	30.2%	61.1%	87.5%	98.3%	95.2%	39.5%	96.6%
North Carolina	46.9%	17.3% *	45.4%	60.2%	100.0%	99.9%	24.3%	97.2%
South Carolina	41.5%	14.8% *	40.8%	60.0%	98.6%	95.6%	21.2%	95.2%
Virginia	57.7%	24.1%	73.2%	75.2%	94.9%	98.4%	37.2%	96.1%
West Virginia	47.9%	18.3% *	39.1%	55.3%	92.3%	91.4%	23.7%	87.9%
East South Central:								
Alabama	52.6%	24.1%	47.6%	82.9%	93.2%	99.2%	31.8%	96.5%
Kentucky	52.5%	21.7% *	52.5%	79.1%	93.4%	98.5%	29.7%	95.8%
Mississippi	52.4%	18.4%	51.4%	79.7%	100.0%	98.6%	28.2%	96.8%
Tennessee	53.5%	14.3% *	53.9%	88.0%	97.5%	98.2%	28.7%	97.7%
West South Central:								
Arkansas	51.5%	27.4%	44.3%	67.9%	95.1%	96.2%	32.9%	94.7%
Louisiana	58.9%	33.4%	64.7%	77.9%	98.6%	98.9%	41.5%	97.5%
Oklahoma	55.8%	28.9%	56.3%	83.5%	99.8%	98.9%	37.2%	98.5%
Texas	49.0%	22.7%	46.0%	58.2%	83.1%	96.1%	28.2%	91.2%
Mountain:								
Arizona	45.2%	12.1% *	51.9%	86.4%	99.2%	96.7%	26.3%	97.0%
Colorado	48.3%	23.5%	57.9%	82.9%	97.9%	96.2%	31.6%	96.4%
Idaho	41.9%	24.2%	56.5%	60.8%	88.4%	99.4%	30.0%	94.1%
Montana	44.1%	25.8%	46.1%	85.8%	91.3%	99.5%	32.2%	96.1%
Nevada	56.7%	20.7% *	61.0%	87.8%	94.7%	97.5%	41.8%	96.1%
New Mexico	47.4%	18.3% *	26.7% *	75.0%	94.4%	94.1%	24.9%	93.0%
Utah	35.4%	12.9%	42.5%	62.6%	95.7%	92.3%	18.7%	92.1%
Wyoming	43.2%	25.0%	48.8%	60.7%	98.5%	100.0%	30.2%	93.8%
Pacific:								
Alaska	36.2%	--	47.5%	73.9%	87.3%	93.0%	16.5%	91.6%
California	47.8%	27.0%	57.5%	77.5%	97.5%	95.2%	35.1%	95.1%
Hawaii	75.5%	61.9%	80.9%	100.0%	96.5%	95.9%	67.6%	96.7%
Oregon	46.0%	25.1%	53.2%	83.6%	94.6%	94.1%	33.0%	94.8%
Washington	49.7%	26.5%	53.5%	82.3%	96.6%	95.7%	34.6%	95.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table II.A.2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and State: United States, 2025

Division and State	Total	Less than 10 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%	1.03%	1.48%	1.18%	0.83%	0.51%	0.82%	0.42%
New England:								
Connecticut	3.95%	6.58%	9.52%	6.65%	4.49%	0.00%	5.39%	1.37%
Maine	2.90%	4.33%	8.11%	7.98%	3.83%	2.89%	3.61%	2.33%
Massachusetts	3.67%	7.35%	8.19%	4.83%	0.00%	0.54%	5.43%	1.11%
New Hampshire	3.70%	7.70%	9.77%	7.40%	3.21%	3.06%	5.82%	2.60%
Rhode Island	5.05%	9.41%	8.04%	8.28%	4.18%	4.54%	6.81%	3.11%
Vermont	3.95%	6.78% *	7.84%	5.65%	4.29%	3.22%	5.08%	2.48%
Middle Atlantic:								
New Jersey	4.24%	7.70%	8.97%	7.68%	4.53%	1.52%	6.00%	2.09%
New York	3.24%	6.04%	6.41%	3.81%	3.71%	2.28%	4.58%	1.76%
Pennsylvania	2.44%	3.71%	7.39%	4.53%	2.81%	0.45%	3.14%	1.37%
East North Central:								
Illinois	3.02%	5.57%	7.02%	5.65%	3.42%	0.75%	4.26%	1.15%
Indiana	2.95%	4.13% *	7.32% *	7.26%	4.18%	7.33%	3.42%	5.21%
Michigan	3.16%	5.96% *	7.39%	8.78%	3.75%	4.24%	4.34%	3.38%
Ohio	3.17%	5.91%	8.89%	6.30%	6.10%	1.85%	4.59%	2.18%
Wisconsin	3.54%	5.81%	8.52%	7.23%	3.30%	1.85%	4.61%	1.43%
West North Central:								
Iowa	3.34%	5.70%	9.19%	6.14%	1.04%	2.62%	4.56%	1.58%
Kansas	3.38%	5.79%	9.49%	5.55%	0.96%	3.03%	4.61%	1.87%
Minnesota	3.25%	4.36%	8.95%	3.35%	4.30%	0.07%	3.73%	1.04%
Missouri	3.29%	5.99%	9.29%	8.43%	0.93%	0.21%	4.72%	0.62%
Nebraska	3.98%	6.04% *	8.02%	7.68%	2.83%	5.71%	4.98%	3.39%
North Dakota	3.85%	5.79%	8.03%	5.61%	4.72%	1.84%	4.74%	1.79%
South Dakota	3.39%	5.17%	8.65%	6.29%	4.51%	1.53%	4.32%	1.81%
South Atlantic:								
Delaware	5.42%	8.26%	10.47%	5.22%	3.80%	2.90%	6.50%	2.13%
District of Columbia	3.83%	10.00%	4.83%	5.71%	0.00%	1.25%	6.46%	1.46%
Florida	2.87%	3.83%	7.19%	6.81%	3.13%	3.88%	3.28%	2.96%
Georgia	3.48%	6.20%	8.91%	8.57%	1.40%	2.01%	5.01%	1.56%
Maryland	4.11%	6.63%	8.34%	5.28%	1.72%	4.45%	5.24%	2.60%
North Carolina	3.18%	5.59% *	9.55%	8.30%	0.00%	0.12%	4.58%	1.26%
South Carolina	3.42%	5.49% *	9.11%	9.52%	1.41%	2.79%	4.51%	2.23%
Virginia	3.59%	6.52%	8.33%	6.84%	5.01%	1.05%	5.06%	1.59%
West Virginia	3.43%	6.95% *	8.69%	8.32%	3.80%	4.41%	5.43%	3.45%
East South Central:								
Alabama	3.85%	6.74%	11.34%	6.17%	4.73%	0.55%	5.51%	1.59%
Kentucky	3.54%	7.11% *	9.17%	7.39%	4.57%	1.09%	5.70%	1.71%
Mississippi	2.84%	5.11%	9.86%	7.06%	0.00%	1.25%	4.22%	1.61%
Tennessee	2.81%	4.88% *	9.58%	4.92%	1.62%	0.99%	4.11%	0.86%
West South Central:								
Arkansas	3.74%	6.69%	10.83%	8.08%	2.63%	3.78%	5.37%	2.54%
Louisiana	3.51%	6.58%	8.33%	6.18%	1.37%	0.74%	5.11%	1.20%
Oklahoma	3.22%	5.46%	8.15%	5.62%	0.23%	0.69%	4.47%	0.71%
Texas	2.50%	4.09%	7.70%	6.26%	6.02%	1.91%	3.45%	2.15%
Mountain:								
Arizona	3.71%	4.03% *	9.94%	6.65%	0.81%	2.76%	5.33%	1.89%
Colorado	3.42%	5.61%	9.09%	5.50%	1.27%	2.85%	4.60%	2.06%
Idaho	3.88%	5.79%	9.21%	8.03%	7.29%	0.37%	4.79%	2.29%
Montana	3.43%	5.00%	8.55%	4.56%	4.42%	0.55%	4.19%	1.80%
Nevada	5.00%	6.94% *	9.10%	6.66%	3.60%	1.30%	7.89%	1.40%
New Mexico	3.43%	6.94% *	8.39% *	6.62%	4.67%	3.55%	5.33%	2.77%
Utah	2.70%	3.50%	8.45%	7.44%	2.74%	4.00%	3.12%	2.64%
Wyoming	4.05%	5.84%	8.11%	7.70%	1.46%	0.00%	4.83%	2.42%
Pacific:								
Alaska	3.94%	--	9.03%	6.99%	5.70%	3.48%	3.68%	2.65%
California	2.20%	3.52%	4.62%	3.81%	1.53%	2.04%	2.78%	1.39%
Hawaii	3.76%	6.53%	7.44%	0.00%	3.51%	2.91%	5.14%	1.93%
Oregon	3.09%	4.59%	8.28%	5.62%	3.26%	3.84%	3.83%	2.25%
Washington	3.91%	6.49%	8.33%	5.40%	2.16%	4.21%	5.10%	2.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

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	39.4%	15.7%	36.9%	73.4%	15.0%	61.2%
New England:						
Connecticut	38.0%	13.6% *	34.1% *	78.6%	14.3% *	65.3%
Maine	39.0%	24.1%	26.5% *	72.2%	21.3% *	54.3%
Massachusetts	25.5%	6.3% *	22.4% *	65.6%	6.4% *	49.1%
New Hampshire	38.5%	8.0% *	57.6%	79.2%	6.1% *	70.4%
Rhode Island	33.1%	19.2% *	27.0% *	69.7%	19.8% *	54.4%
Vermont	37.3%	13.8%	53.0%	91.0%	13.2% *	70.8%
Middle Atlantic:						
New Jersey	41.5%	25.5% *	21.4% *	69.1%	26.0% *	58.9%
New York	25.0%	8.7%	32.1%	63.3%	7.4% *	51.9%
Pennsylvania	43.5%	11.7%	61.1%	85.1%	9.3% *	74.4%
East North Central:						
Illinois	32.0%	10.0% *	38.0%	68.2%	7.7% *	57.5%
Indiana	59.8%	15.7% *	61.0%	84.3%	12.3% *	75.9%
Michigan	34.6%	17.1%	39.5%	56.6%	15.8% *	51.2%
Ohio	46.5%	20.6%	22.4%	80.8%	21.4% *	64.5%
Wisconsin	48.6%	26.9%	44.6%	82.2%	27.8%	65.5%
West North Central:						
Iowa	34.0%	17.1% *	30.3%	60.3%	16.4% *	48.3%
Kansas	47.2%	23.3% *	63.2%	77.6%	22.7% *	68.6%
Minnesota	39.5%	20.6%	43.4%	64.2%	23.5%	51.1%
Missouri	43.4%	18.8% *	27.9% *	73.6%	17.6% *	62.1%
Nebraska	56.7%	34.5%	46.8%	90.4%	35.1% *	73.1%
North Dakota	35.7%	18.5% *	24.3%	77.5%	19.7% *	54.6%
South Dakota	39.1%	15.4%	45.0%	80.7%	14.1% *	63.9%
South Atlantic:						
Delaware	42.6%	17.0% *	44.5% *	73.7%	15.1% *	62.8%
District of Columbia	24.7%	3.8% *	13.2% *	66.4%	2.9% *	48.4%
Florida	44.6%	15.0%	32.3%	82.4%	15.0% *	68.9%
Georgia	55.3%	31.6% *	52.5%	79.9%	32.3% *	71.8%
Maryland	34.5%	18.6% *	14.4% *	77.4%	18.8% *	54.3%
North Carolina	48.9%	16.1% *	52.4%	75.8%	13.9% *	68.5%
South Carolina	39.6%	6.4% *	30.2% *	68.4%	5.4% *	59.7%
Virginia	43.7%	11.9% *	40.9%	76.5%	11.7% *	66.9%
West Virginia	49.9%	7.6% *	52.8%	80.3%	--	70.1%
East South Central:						
Alabama	48.5%	26.2%	33.8% *	78.4%	26.5% *	63.9%
Kentucky	47.7%	11.9% *	52.6%	77.9%	11.1% *	69.3%
Mississippi	46.4%	8.5% *	34.5%	80.2%	6.8% *	67.6%
Tennessee	52.4%	24.2%	36.6%	83.5%	17.9% *	70.4%
West South Central:						
Arkansas	36.5%	8.5% *	64.2%	64.9%	8.3% *	59.2%
Louisiana	36.2%	9.1% *	44.2%	78.7%	8.7% *	62.3%
Oklahoma	39.1%	16.1%	43.5%	70.2%	14.5% *	60.5%
Texas	48.0%	23.0%	30.6%	74.6%	22.5% *	64.0%
Mountain:						
Arizona	39.4%	17.0% *	31.6% *	66.5%	13.6% *	58.7%
Colorado	38.9%	15.6% *	45.1%	70.2%	14.0% *	62.5%
Idaho	29.5%	7.8% *	66.6%	69.9%	7.4% *	60.6%
Montana	40.5%	24.5% *	49.2%	78.8%	25.2% *	63.0%
Nevada	25.4%	8.9% *	13.0% *	56.4%	8.4% *	45.0%
New Mexico	63.6%	41.5% *	57.4%	83.8%	45.5% *	73.5%
Utah	39.2%	7.5% *	45.5%	75.9%	3.6% *	63.9%
Wyoming	50.1%	26.5%	66.9%	88.2%	25.8%	80.3%
Pacific:						
Alaska	45.8%	10.3% *	37.6% *	84.0%	7.5% *	65.1%
California	27.0%	13.3%	23.3%	61.5%	13.2%	46.0%
Hawaii	24.5%	16.8%	29.1% *	48.2%	16.1%	40.1%
Oregon	25.2%	5.7% *	40.8%	68.0%	5.5% *	50.9%
Washington	36.0%	10.9% *	58.9%	72.2%	11.5% *	62.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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, 2025

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	0.88%	0.99%	1.69%	1.34%	1.07%	1.07%
New England:						
Connecticut	4.79%	5.34% *	11.25% *	7.26%	5.60% *	6.01%
Maine	4.77%	6.30%	8.24% *	9.84%	6.79% *	6.23%
Massachusetts	3.82%	2.68% *	8.47% *	9.69%	2.89% *	6.60%
New Hampshire	5.45%	2.72% *	11.56%	6.22%	2.55% *	5.52%
Rhode Island	6.35%	7.39% *	13.49% *	8.87%	7.75% *	7.30%
Vermont	5.19%	3.88%	9.82%	2.98%	4.11% *	4.45%
Middle Atlantic:						
New Jersey	5.88%	7.69% *	7.91% *	10.05%	8.18% *	7.56%
New York	3.25%	2.41%	8.17%	5.62%	2.38% *	4.34%
Pennsylvania	3.67%	3.39%	7.32%	4.02%	3.61% *	3.68%
East North Central:						
Illinois	3.74%	3.17% *	8.10%	6.83%	3.09% *	5.12%
Indiana	4.84%	5.97% *	9.40%	4.96%	5.67% *	4.50%
Michigan	4.80%	4.73%	10.36%	9.37%	4.88% *	6.95%
Ohio	4.45%	5.67%	6.68%	5.23%	6.42% *	4.63%
Wisconsin	4.96%	6.43%	9.58%	6.07%	7.26%	5.40%
West North Central:						
Iowa	4.75%	6.72% *	7.99%	10.17%	7.40% *	6.49%
Kansas	5.10%	8.20% *	8.94%	8.66%	9.12% *	6.18%
Minnesota	5.67%	5.73%	10.22%	11.29%	6.86%	8.01%
Missouri	4.74%	6.25% *	10.71% *	6.63%	6.61% *	5.48%
Nebraska	6.34%	9.87%	9.08%	5.24%	11.40% *	5.50%
North Dakota	5.56%	6.18% *	7.24%	8.24%	7.17% *	6.85%
South Dakota	4.73%	4.40%	8.65%	8.96%	4.81% *	6.24%
South Atlantic:						
Delaware	9.73%	7.09% *	15.71% *	14.08%	8.26% *	12.05%
District of Columbia	3.71%	2.20% *	5.06% *	8.39%	2.06% *	6.25%
Florida	5.18%	4.46%	8.00%	5.33%	4.86% *	5.35%
Georgia	5.72%	10.38% *	11.88%	7.19%	11.25% *	5.82%
Maryland	5.14%	6.07% *	5.68% *	7.04%	6.61% *	6.52%
North Carolina	5.27%	6.25% *	11.55%	6.87%	6.67% *	5.67%
South Carolina	5.54%	3.57% *	11.27% *	6.99%	3.50% *	6.10%
Virginia	5.55%	3.88% *	9.88%	9.49%	4.09% *	7.61%
West Virginia	5.41%	3.04% *	9.43%	4.40%	--	4.32%
East South Central:						
Alabama	5.59%	7.30%	13.14% *	6.74%	8.31% *	5.99%
Kentucky	5.12%	4.27% *	11.12%	6.11%	4.52% *	5.13%
Mississippi	4.96%	3.74% *	9.71%	4.89%	3.62% *	4.83%
Tennessee	4.64%	6.72%	10.59%	4.72%	6.59% *	4.70%
West South Central:						
Arkansas	4.56%	4.25% *	10.56%	7.94%	4.61% *	6.13%
Louisiana	4.33%	3.07% *	12.33%	6.08%	3.31% *	5.79%
Oklahoma	4.07%	4.81%	9.55%	7.30%	5.06% *	5.39%
Texas	4.12%	6.84%	8.26%	5.51%	7.48% *	4.79%
Mountain:						
Arizona	6.26%	5.88% *	10.80% *	8.34%	5.67% *	7.12%
Colorado	5.21%	5.29% *	10.99%	8.31%	5.65% *	6.63%
Idaho	4.47%	4.22% *	12.99%	8.49%	4.57% *	6.58%
Montana	5.36%	7.64% *	9.05%	8.01%	8.26% *	5.92%
Nevada	4.88%	3.87% *	5.55% *	8.26%	4.01% *	5.96%
New Mexico	5.30%	12.90% *	16.31%	5.16%	14.10% *	5.05%
Utah	4.61%	2.32% *	10.11%	8.11%	1.61% *	6.24%
Wyoming	6.72%	7.26%	9.64%	5.00%	7.62%	5.11%
Pacific:						
Alaska	6.32%	4.66% *	15.98% *	8.84%	5.56% *	7.26%
California	2.71%	2.70%	5.08%	6.04%	2.91%	4.12%
Hawaii	3.69%	4.28%	9.91% *	8.79%	4.52%	6.02%
Oregon	3.23%	2.09% *	8.48%	10.64%	2.24% *	6.26%
Washington	5.26%	3.33% *	12.01%	9.09%	3.65% *	7.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.8%	58.5%	39.6%	27.3%	17.6%	9.1%	48.6%	12.9%
New England:								
Connecticut	26.4%	49.8%	--	13.3% *	4.1% *	6.9% *	44.3%	5.8% *
Maine	24.5%	--	46.0%	26.9% *	10.7% *	--	43.0%	8.4% *
Massachusetts	33.3%	67.3%	28.5% *	7.0% *	16.6% *	11.5% *	49.6%	13.0% *
New Hampshire	28.5%	--	57.2%	13.5% *	5.4% *	6.0% *	52.0%	5.3% *
Rhode Island	32.5%	74.0%	19.8% *	5.7% *	6.2% *	--	49.2%	5.8% *
Vermont	18.1%	--	32.4% *	26.4%	12.5% *	--	23.4%	10.7%
Middle Atlantic:								
New Jersey	29.5%	61.0%	--	9.3% *	8.5% *	8.9% *	47.2%	9.6% *
New York	32.3%	53.9%	31.1%	33.8%	9.3% *	7.3% *	46.2%	11.0%
Pennsylvania	20.2%	48.4%	37.5%	13.3%	10.8% *	2.7% *	35.4%	6.5%
East North Central:								
Illinois	32.9%	67.1%	50.9%	18.7%	13.5% *	3.3% *	57.2%	7.4%
Indiana	14.5% *	--	0.0%	7.1% *	3.3% *	12.0% *	30.7% *	9.0% *
Michigan	13.1%	--	33.2% *	18.1% *	8.6% *	2.1% *	22.8%	4.5% *
Ohio	13.3%	--	--	16.7% *	3.8% *	4.6% *	25.2%	4.9% *
Wisconsin	22.3%	--	--	7.1% *	4.9% *	1.3% *	46.0%	3.1% *
West North Central:								
Iowa	15.5% *	--	--	5.7% *	19.2% *	7.0% *	20.3% *	11.6% *
Kansas	29.2%	--	--	43.8%	10.3% *	15.7% *	45.7%	14.6% *
Minnesota	26.1%	--	--	12.1% *	15.0% *	24.1% *	32.6%	21.4% *
Missouri	25.3%	--	--	43.4%	18.9% *	8.6% *	41.4%	13.6%
Nebraska	26.8%	--	32.7% *	16.1% *	7.9% *	10.6% *	48.8%	10.2% *
North Dakota	43.3%	65.7%	67.3%	41.6%	41.5%	6.7% *	60.5%	23.1%
South Dakota	31.2%	50.2%	--	14.7% *	18.7% *	16.3% *	45.6%	16.9%
South Atlantic:								
Delaware	38.5%	91.5%	--	48.1%	32.1% *	1.3% *	74.2%	12.2% *
District of Columbia	28.7%	--	48.5%	36.2%	20.7% *	12.3% *	40.4%	15.9%
Florida	31.6%	72.8%	31.2% *	16.8% *	16.9% *	12.4% *	52.9%	14.1% *
Georgia	20.6%	--	--	40.2%	16.6% *	--	37.5%	8.4% *
Maryland	30.3%	--	21.6% *	28.1% *	7.2% *	19.1% *	42.3%	15.2% *
North Carolina	25.9%	--	--	25.4% *	21.2% *	--	53.5%	10.5% *
South Carolina	27.6%	--	--	12.8% *	4.2% *	17.2% *	52.0%	13.3% *
Virginia	18.7%	--	39.2%	10.3% *	14.0% *	0.6% *	39.8%	3.4%
West Virginia	20.1%	--	--	16.5% *	4.5% *	9.1% *	45.8%	8.7% *
East South Central:								
Alabama	22.0%	--	--	34.6%	5.9% *	--	41.9%	8.1% *
Kentucky	24.0%	--	--	30.7% *	6.2% *	--	53.7%	6.4% *
Mississippi	23.0%	--	--	30.0% *	13.9% *	1.9% *	53.0%	6.9% *
Tennessee	26.7%	--	--	23.6% *	26.1% *	8.0% *	51.4%	13.8%
West South Central:								
Arkansas	30.7%	--	--	45.5%	24.7% *	9.4% *	49.3%	15.8%
Louisiana	20.6%	34.7% *	27.8% *	18.1% *	9.3% *	10.4% *	32.6%	9.2% *
Oklahoma	26.1%	55.5%	24.1% *	38.0%	16.7%	--	44.7%	10.1%
Texas	32.2%	63.8%	36.8% *	37.3%	33.4%	12.3% *	52.4%	19.5%
Mountain:								
Arizona	21.8% *	--	--	55.5% *	8.1% *	--	42.0% *	6.8% *
Colorado	36.5%	67.4%	--	31.9%	26.5% *	8.8% *	59.2%	15.1%
Idaho	37.8%	54.9%	--	42.8%	42.3%	8.4% *	50.4%	20.0%
Montana	35.1%	49.7%	--	50.8%	10.3% *	3.1% *	51.8%	10.8%
Nevada	17.8%	--	--	7.5% *	10.8% *	2.1% *	27.9% *	6.2% *
New Mexico	24.5%	--	--	30.7% *	13.1% *	11.0% *	44.0% *	13.9% *
Utah	28.5%	--	--	27.2% *	13.5%	6.8% *	51.9%	12.3% *
Wyoming	45.9%	78.6%	55.1%	39.0%	22.4% *	12.8% *	70.2%	15.6% *
Pacific:								
Alaska	27.5%	0.0%	67.3%	37.6% *	26.3% *	11.8% *	42.4%	19.9%
California	47.6%	74.1%	49.2%	44.9%	32.3%	18.1% *	64.6%	24.1%
Hawaii	67.8%	76.7%	81.4%	55.0%	72.7%	41.6%	76.5%	51.4%
Oregon	43.6%	68.0%	48.3%	38.2%	19.9%	23.5% *	58.2%	24.7%
Washington	42.3%	77.1%	46.4%	35.3%	25.7% *	14.5% *	62.5%	20.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	2.53%	2.11%	1.79%	1.34%	0.98%	1.64%	0.75%
New England:								
Connecticut	5.38%	12.10%	--	7.46% *	1.99% *	3.71% *	8.87%	2.53% *
Maine	4.52%	--	11.18%	8.88% *	5.61% *	--	8.35%	3.06% *
Massachusetts	6.21%	10.91%	11.13% *	3.65% *	8.72% *	8.75% *	8.73%	5.84% *
New Hampshire	6.26%	--	15.49%	6.44% *	3.29% *	4.41% *	11.45%	3.05% *
Rhode Island	8.61%	13.27%	9.40% *	3.39% *	2.82% *	--	11.26%	1.97% *
Vermont	3.96%	--	10.58% *	6.74%	5.60% *	--	6.83%	3.11%
Middle Atlantic:								
New Jersey	6.09%	14.36%	--	6.26% *	4.33% *	5.35% *	9.97%	4.02% *
New York	5.34%	13.22%	7.78%	7.82%	2.91% *	2.57% *	8.67%	2.13%
Pennsylvania	3.35%	12.27%	10.34%	3.93%	3.95% *	1.16% *	6.44%	1.50%
East North Central:								
Illinois	5.03%	10.48%	9.58%	5.46%	4.77% *	1.47% *	7.46%	1.73%
Indiana	4.48% *	--	0.00%	4.64% *	2.33% *	6.37% *	10.81% *	4.46% *
Michigan	3.00%	--	10.05% *	6.60% *	3.63% *	1.46% *	6.41%	1.54% *
Ohio	3.36%	--	--	5.57% *	2.08% *	1.96% *	7.43%	1.50% *
Wisconsin	4.51%	--	--	3.32% *	2.15% *	1.24% *	8.51%	1.11% *
West North Central:								
Iowa	4.94% *	--	--	4.30% *	6.72% *	6.66% *	9.32% *	4.42% *
Kansas	4.76%	--	--	9.44%	4.48% *	8.33% *	8.49%	5.31% *
Minnesota	5.54%	--	--	5.24% *	7.40% *	11.10% *	8.45%	7.23% *
Missouri	5.06%	--	--	10.79%	8.34% *	4.69% *	9.64%	4.03%
Nebraska	6.99%	--	11.55% *	6.23% *	3.80% *	6.56% *	11.59%	3.99% *
North Dakota	5.86%	12.99%	9.94%	9.05%	9.05%	3.10% *	8.36%	4.64%
South Dakota	4.97%	10.58%	--	5.65% *	5.78% *	7.15% *	8.06%	4.43%
South Atlantic:								
Delaware	8.00%	6.16%	--	10.55%	12.29% *	1.07% *	7.32%	4.67% *
District of Columbia	5.75%	--	11.62%	8.71%	8.11% *	5.87% *	9.83%	4.40%
Florida	5.32%	10.14%	10.74% *	6.87% *	5.58% *	5.89% *	8.07%	4.50% *
Georgia	5.29%	--	--	10.21%	7.19% *	--	11.03%	2.62% *
Maryland	5.54%	--	8.21% *	9.53% *	3.65% *	9.95% *	8.42%	5.93% *
North Carolina	5.46%	--	--	10.37% *	8.36% *	--	10.85%	3.21% *
South Carolina	5.93%	--	--	6.48% *	1.93% *	7.73% *	12.50%	5.41% *
Virginia	3.88%	--	11.23%	5.97% *	4.52% *	0.38% *	8.48%	1.01%
West Virginia	4.79%	--	--	7.78% *	1.96% *	5.19% *	13.31%	3.64% *
East South Central:								
Alabama	5.36%	--	--	8.94%	4.76% *	--	10.75%	3.12% *
Kentucky	5.09%	--	--	11.93% *	3.70% *	--	12.11%	2.34% *
Mississippi	4.54%	--	--	9.31% *	4.69% *	1.89% *	10.29%	2.33% *
Tennessee	4.62%	--	--	8.36% *	9.02% *	4.21% *	9.20%	3.85%
West South Central:								
Arkansas	5.92%	--	--	12.41%	11.10% *	4.23% *	10.22%	4.53%
Louisiana	4.34%	11.63% *	11.42% *	7.12% *	7.34% *	5.14% *	7.75%	3.70% *
Oklahoma	4.01%	10.48%	8.81% *	8.58%	4.68%	--	7.30%	2.43%
Texas	4.02%	10.01%	12.39% *	8.98%	9.05%	4.49% *	7.45%	4.08%
Mountain:								
Arizona	8.05% *	--	--	20.91% *	2.96% *	--	14.76% *	2.58% *
Colorado	5.89%	11.85%	--	9.30%	8.65% *	5.30% *	8.62%	4.44%
Idaho	6.47%	13.91%	--	11.30%	9.95%	5.01% *	9.81%	4.77%
Montana	5.02%	11.63%	--	9.19%	5.27% *	1.79% *	8.21%	2.94%
Nevada	5.19%	--	--	4.65% *	4.13% *	1.41% *	10.50% *	1.88% *
New Mexico	6.57%	--	--	10.15% *	6.35% *	6.06% *	13.86% *	4.57% *
Utah	5.12%	--	--	11.46% *	3.90%	3.29% *	9.22%	3.72% *
Wyoming	6.88%	9.24%	11.39%	9.94%	6.96% *	6.69% *	7.52%	5.14% *
Pacific:								
Alaska	5.71%	0.00%	12.46%	13.72% *	9.74% *	7.01% *	11.81%	5.69%
California	3.43%	6.30%	6.45%	6.12%	4.89%	5.50% *	4.51%	3.57%
Hawaii	4.13%	7.44%	8.16%	8.68%	7.66%	9.55%	5.56%	5.88%
Oregon	5.04%	9.66%	12.28%	8.86%	5.83%	12.00% *	7.13%	6.56%
Washington	6.02%	11.12%	12.03%	8.50%	10.25% *	7.43% *	8.20%	5.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.1%	19.2%	11.9%	8.4%	4.6%	2.0%	15.5%	3.3%
New England:								
Connecticut	3.9% *	2.4% *	--	7.2% *	1.3% *	--	4.8% *	2.8% *
Maine	5.1% *	--	16.0% *	0.0%	0.0%	0.0%	10.9% *	0.0%
Massachusetts	16.9% *	38.1% *	0.0%	--	6.8% *	9.8% *	23.7% *	8.5% *
New Hampshire	16.8% *	--	51.4% *	9.5% *	0.4% *	0.4% *	33.4% *	0.4% *
Rhode Island	8.3% *	--	7.9% *	--	0.0%	0.0%	12.8% *	1.0% *
Vermont	5.7% *	--	14.5% *	5.8% *	5.6% *	0.0%	6.7% *	4.2% *
Middle Atlantic:								
New Jersey	10.0% *	21.5% *	--	8.3% *	--	1.1% *	16.2% *	3.1% *
New York	10.3% *	18.2% *	10.2% *	11.0% *	2.1% *	0.9% *	14.5% *	4.0% *
Pennsylvania	4.4% *	6.0% *	13.9% *	2.9% *	1.6% *	0.9% *	7.9% *	1.3% *
East North Central:								
Illinois	9.4% *	18.6% *	14.6% *	9.2% *	1.1% *	0.7% *	15.9% *	2.5% *
Indiana	2.4% *	0.0%	0.0%	--	0.0%	--	2.4% *	2.4% *
Michigan	2.5% *	--	7.0% *	--	1.3% *	0.0%	5.0% *	0.4% *
Ohio	--	--	--	0.0%	0.0%	0.0%	9.3% *	0.0%
Wisconsin	5.6% *	--	--	1.2% *	1.1% *	0.0%	11.7% *	0.6% *
West North Central:								
Iowa	7.4% *	--	--	0.0%	--	0.0%	15.2% *	1.1% *
Kansas	4.4% *	--	--	11.6% *	2.7% *	0.3% *	7.9% *	1.4% *
Minnesota	2.2% *	0.0%	--	1.3% *	0.0%	1.5% *	3.3% *	1.4% *
Missouri	5.2% *	0.0%	--	--	11.1% *	--	3.8% *	6.2% *
Nebraska	4.6% *	0.0%	16.7% *	2.3% *	0.0%	5.4% *	6.7% *	--
North Dakota	14.0% *	--	7.2% *	11.1% *	0.0%	0.0%	22.2% *	4.4% *
South Dakota	3.8% *	--	--	0.0%	--	0.7% *	6.0% *	1.7% *
South Atlantic:								
Delaware	8.2% *	--	--	6.0% *	9.2% *	0.0%	16.3% *	2.2% *
District of Columbia	2.2% *	0.0%	--	7.4% *	3.0% *	0.0%	2.6% *	1.8% *
Florida	6.6% *	17.2% *	--	5.7% *	4.0% *	1.7% *	11.9% *	2.3% *
Georgia	7.0% *	--	0.0%	13.2% *	0.6% *	0.5% *	16.2% *	0.5% *
Maryland	--	--	0.0%	8.7% *	2.0% *	0.0%	6.4% *	1.0% *
North Carolina	10.7% *	--	--	2.2% *	6.2% *	0.0%	27.5% *	1.4% *
South Carolina	--	--	0.0%	--	1.5% *	0.0%	10.1% *	0.4% *
Virginia	--	--	0.0%	0.0%	3.4% *	0.1% *	10.7% *	0.8% *
West Virginia	4.4% *	--	0.0%	5.4% *	0.0%	1.3% *	10.5% *	1.6% *
East South Central:								
Alabama	2.8% *	--	--	5.9% *	0.1% *	0.0% *	6.1% *	0.4% *
Kentucky	3.3% *	--	--	1.7% *	--	0.1% *	6.8% *	1.2% *
Mississippi	5.4% *	--	0.0%	2.3% *	7.8% *	0.0%	12.3% *	1.8% *
Tennessee	2.3% *	--	--	1.1% *	1.9% *	0.0%	5.5% *	0.5% *
West South Central:								
Arkansas	3.4% *	--	0.0%	11.2% *	0.0%	0.6% *	--	2.4% *
Louisiana	1.8% *	1.7% *	9.3% *	0.0%	1.2% *	0.0%	--	0.3% *
Oklahoma	6.5% *	15.0% *	--	13.6% *	2.8% *	0.3% *	11.6% *	2.2% *
Texas	10.1% *	26.1% *	6.2% *	--	--	--	18.8% *	4.6% *
Mountain:								
Arizona	1.3% *	0.0%	0.0%	--	1.3% *	0.3% *	0.6% *	1.8% *
Colorado	9.7%	22.8% *	0.0%	13.5% *	17.0% *	0.2% *	14.5% *	5.2% *
Idaho	14.7% *	24.5% *	--	11.6% *	12.3% *	--	19.2% *	8.3% *
Montana	5.0% *	--	--	11.9% *	1.2% *	0.0%	6.6% *	2.6% *
Nevada	8.7% *	--	--	--	6.8% *	0.1% *	14.0% *	2.6% *
New Mexico	3.4% *	--	0.0%	5.2% *	0.0%	2.5% *	--	2.7% *
Utah	8.3% *	--	--	--	3.2% *	1.5% *	17.8% *	1.8% *
Wyoming	13.4% *	32.5% *	--	1.7% *	1.6% *	1.2% *	23.1% *	1.2% *
Pacific:								
Alaska	6.8% *	0.0%	--	5.9% *	--	2.0% *	11.7% *	4.4% *
California	24.1%	33.4%	35.9%	28.2%	15.3%	--	34.4%	9.9%
Hawaii	29.7%	37.2%	18.5% *	29.0%	46.9%	12.7% *	33.3%	23.1%
Oregon	17.4%	30.6% *	8.6% *	11.6% *	6.6% *	14.8% *	21.7% *	11.8% *
Washington	3.8% *	2.0% *	5.9% *	11.4% *	1.5% *	2.4% *	3.7% *	3.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	2.22%	1.41%	1.01%	0.62%	0.53%	1.35%	0.39%
New England:								
Connecticut	1.63% *	2.42% *	--	6.85% *	1.30% *	--	2.49% *	2.05% *
Maine	2.37% *	--	9.21% *	0.00%	0.00%	0.00%	5.04% *	0.00%
Massachusetts	5.41% *	12.90% *	0.00%	--	4.71% *	8.78% *	8.52% *	5.52% *
New Hampshire	6.12% *	--	17.05% *	5.99% *	0.37% *	0.43% *	11.24% *	0.30% *
Rhode Island	3.98% *	--	7.45% *	--	0.00%	0.00%	6.54% *	0.74% *
Vermont	2.09% *	--	7.33% *	3.21% *	4.43% *	0.00%	3.34% *	2.00% *
Middle Atlantic:								
New Jersey	3.67% *	10.68% *	--	6.16% *	--	1.15% *	6.81% *	1.69% *
New York	4.87% *	11.76% *	5.22% *	3.97% *	1.54% *	0.41% *	7.81% *	1.28% *
Pennsylvania	1.53% *	4.25% *	7.47% *	1.67% *	1.20% *	0.59% *	3.17% *	0.55% *
East North Central:								
Illinois	3.76% *	10.76% *	8.05% *	3.46% *	0.80% *	0.75% *	7.01% *	0.97% *
Indiana	1.86% *	0.00%	0.00%	--	0.00%	--	2.40% *	2.35% *
Michigan	1.55% *	--	6.74% *	--	1.24% *	0.00%	3.28% *	0.35% *
Ohio	--	--	--	0.00%	0.00%	0.00%	5.93% *	0.00%
Wisconsin	2.40% *	--	--	1.22% *	1.10% *	0.00%	5.25% *	0.44% *
West North Central:								
Iowa	4.41% *	--	--	0.00%	--	0.00%	9.21% *	0.95% *
Kansas	1.71% *	--	--	6.91% *	1.20% *	0.23% *	3.63% *	0.54% *
Minnesota	1.10% *	0.00%	--	1.33% *	0.00%	1.11% *	2.37% *	0.83% *
Missouri	2.31% *	0.00%	--	--	7.34% *	--	2.33% *	3.58% *
Nebraska	2.49% *	0.00%	10.33% *	2.34% *	0.00%	5.37% *	4.22% *	--
North Dakota	6.12% *	--	6.88% *	5.00% *	0.00%	0.00%	10.29% *	2.20% *
South Dakota	1.93% *	--	--	0.00%	--	0.70% *	3.69% *	1.11% *
South Atlantic:								
Delaware	5.55% *	--	--	3.66% *	9.02% *	0.00%	11.97% *	1.47% *
District of Columbia	1.03% *	0.00%	--	4.80% *	1.88% *	0.00%	1.83% *	0.82% *
Florida	2.90% *	10.15% *	--	4.20% *	1.86% *	1.04% *	6.15% *	0.92% *
Georgia	4.67% *	--	0.00%	8.75% *	0.59% *	0.40% *	10.45% *	0.32% *
Maryland	--	--	0.00%	7.17% *	1.21% *	0.00%	4.65% *	0.50% *
North Carolina	5.13% *	--	--	2.18% *	5.72% *	0.00%	12.15% *	1.28% *
South Carolina	--	--	0.00%	--	0.97% *	0.00%	6.85% *	0.26% *
Virginia	--	--	0.00%	0.00%	1.85% *	0.13% *	5.90% *	0.40% *
West Virginia	2.43% *	--	0.00%	5.21% *	0.00%	1.18% *	7.47% *	1.09% *
East South Central:								
Alabama	1.29% *	--	--	4.56% *	0.08% *	0.00% *	3.16% *	0.41% *
Kentucky	2.15% *	--	--	1.66% *	--	0.07% *	5.57% *	0.94% *
Mississippi	3.19% *	--	0.00%	2.30% *	3.37% *	0.00%	8.56% *	0.85% *
Tennessee	1.25% *	--	--	1.14% *	1.33% *	0.00%	3.54% *	0.38% *
West South Central:								
Arkansas	1.95% *	--	0.00%	6.31% *	0.00%	0.59% *	--	1.43% *
Louisiana	1.25% *	1.67% *	8.70% *	0.00%	1.21% *	0.00%	--	0.33% *
Oklahoma	2.51% *	8.39% *	--	6.02% *	1.99% *	0.26% *	5.20% *	0.94% *
Texas	3.02% *	9.79% *	4.47% *	--	--	--	6.51% *	2.48% *
Mountain:								
Arizona	0.81% *	0.00%	0.00%	--	1.26% *	0.26% *	0.64% *	1.33% *
Colorado	2.90%	9.81% *	0.00%	6.47% *	8.10% *	0.20% *	5.60% *	2.04% *
Idaho	6.19% *	14.50% *	--	7.81% *	9.60% *	--	9.88% *	4.07% *
Montana	1.76% *	--	--	5.67% *	1.22% *	0.00%	2.81% *	1.60% *
Nevada	3.86% *	--	--	--	3.83% *	0.07% *	7.44% *	1.30% *
New Mexico	1.43% *	--	0.00%	3.37% *	0.00%	1.82% *	--	1.43% *
Utah	3.43% *	--	--	--	1.81% *	1.45% *	7.86% *	0.99% *
Wyoming	4.79% *	12.25% *	--	1.73% *	1.58% *	1.30% *	8.28% *	0.96% *
Pacific:								
Alaska	2.85% *	0.00%	--	5.75% *	--	1.54% *	7.04% *	2.35% *
California	3.01%	7.40%	6.27%	5.75%	4.04%	--	4.84%	2.18%
Hawaii	4.28%	8.17%	8.24% *	7.68%	8.98%	5.47% *	6.12%	4.38%
Oregon	4.70%	10.51% *	5.90% *	4.67% *	3.91% *	12.51% *	6.66% *	6.56% *
Washington	1.33% *	2.06% *	4.76% *	5.43% *	1.47% *	2.01% *	1.90% *	1.86% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.9%	30.1%	22.5%	15.8%	11.9%	6.8%	25.8%	9.0%
New England:								
Connecticut	18.5%	39.4% *	--	6.1% *	2.8% *	2.2% *	32.7%	2.3% *
Maine	13.0%	--	30.2% *	23.0% *	10.7% *	--	18.3%	8.4% *
Massachusetts	8.3% *	6.9% *	28.5% *	3.3% *	9.8% *	0.8% *	12.0% *	3.7% *
New Hampshire	10.1%	--	10.1% *	--	5.1% *	6.0% *	15.1% *	5.2% *
Rhode Island	9.8% *	--	8.9% *	0.0%	1.7% *	--	14.3% *	2.7% *
Vermont	7.2%	0.0%	16.4% *	19.2% *	6.9% *	0.5% *	8.7% *	5.1% *
Middle Atlantic:								
New Jersey	11.4% *	16.8% *	--	1.0% *	7.5% *	7.2% *	15.4% *	6.9% *
New York	16.7%	24.2% *	19.3% *	22.1% *	6.5% *	4.4% *	23.7%	5.9%
Pennsylvania	13.9%	37.0% *	18.2% *	11.2% *	8.2% *	1.8% *	23.5%	5.3%
East North Central:								
Illinois	17.8%	34.0% *	36.0%	--	11.2% *	1.5% *	31.5%	3.5% *
Indiana	9.8% *	--	0.0%	1.4% *	3.3% *	--	27.4% *	--
Michigan	4.9% *	0.0%	8.6% *	12.6% *	7.8% *	2.1% *	5.6% *	4.3% *
Ohio	7.4%	--	--	12.7% *	3.8% *	4.6% *	11.0% *	4.8% *
Wisconsin	10.3% *	--	--	5.9% *	2.8% *	1.3% *	20.3% *	2.1% *
West North Central:								
Iowa	7.3% *	--	--	1.6% *	15.1% *	7.0% *	5.1% *	9.1% *
Kansas	19.0%	--	--	23.5% *	5.6% *	15.4% *	26.8%	12.1% *
Minnesota	20.5%	--	--	10.8% *	9.8% *	22.3% *	22.9% *	18.7% *
Missouri	14.0%	--	--	36.5%	7.8% *	4.1% *	23.4% *	7.2% *
Nebraska	20.9% *	--	12.0% *	13.7% *	7.6% *	5.2% *	39.2% *	7.1% *
North Dakota	13.8%	--	10.4% *	15.9% *	17.2% *	--	18.0% *	8.8% *
South Dakota	17.9%	27.7% *	--	12.4% *	11.3% *	12.5% *	23.4% *	12.5% *
South Atlantic:								
Delaware	19.5%	--	0.0%	35.9% *	22.9% *	1.3% *	32.5% *	10.0% *
District of Columbia	20.5%	--	37.9% *	30.3%	19.3% *	12.3% *	25.4%	15.1%
Florida	19.8%	41.3% *	17.3% *	8.0% *	12.4% *	11.6% *	29.7%	11.7% *
Georgia	18.4%	--	--	35.5%	16.0% *	--	33.1% *	7.9% *
Maryland	25.0%	--	21.6% *	19.4% *	2.4% *	19.1% *	34.2%	13.4% *
North Carolina	8.9%	--	--	23.1% *	8.5% *	--	11.1% *	7.8% *
South Carolina	21.4%	--	--	6.9% *	2.2% *	16.3% *	38.0% *	11.7% *
Virginia	10.9%	--	30.1% *	10.3% *	7.3% *	0.5% *	23.4%	1.9% *
West Virginia	9.1% *	--	--	11.1% *	1.9% *	1.8% *	24.2% *	2.3% *
East South Central:								
Alabama	16.5% *	--	--	24.3% *	1.4% *	0.9% *	34.1% *	4.2% *
Kentucky	13.6%	--	--	29.0% *	2.4% *	--	28.0% *	5.1% *
Mississippi	17.1%	--	--	27.7% *	9.4% *	1.9% *	38.1%	5.9% *
Tennessee	20.8%	--	--	19.5% *	23.3% *	6.3% *	39.1%	11.2% *
West South Central:								
Arkansas	26.1%	--	--	31.8% *	24.7% *	8.0% *	42.5%	12.9% *
Louisiana	15.8%	26.3% *	14.5% *	18.1% *	8.1% *	8.9% *	24.1%	8.0% *
Oklahoma	20.8%	50.8%	13.8% *	22.2% *	11.5% *	--	36.5%	7.2% *
Texas	20.1%	32.8%	21.0% *	35.8%	28.9% *	7.0% *	29.0%	14.5%
Mountain:								
Arizona	6.4% *	--	--	1.3% *	4.9% *	--	10.4% *	3.3% *
Colorado	21.9%	33.7% *	--	2.6% *	10.2% *	8.5% *	36.2%	8.5% *
Idaho	22.5%	27.0% *	--	37.6% *	19.7% *	--	30.1%	11.8% *
Montana	27.6%	36.8%	--	38.9%	10.3% *	3.1% *	40.5%	8.6%
Nevada	4.4% *	--	--	2.7% *	4.0% *	2.0% *	5.5% *	3.2% *
New Mexico	16.7% *	--	--	23.5% *	12.5% *	5.3% *	30.4% *	9.3% *
Utah	18.9%	--	--	22.6% *	11.3% *	5.4% *	30.6% *	10.8% *
Wyoming	14.4%	--	37.9%	28.3% *	19.9% *	11.5% *	15.8%	12.6% *
Pacific:								
Alaska	17.7%	0.0%	--	28.6% *	25.2% *	9.8% *	22.0% *	15.5% *
California	22.0%	36.2%	15.7%	13.3%	16.7%	13.5% *	27.3%	14.7%
Hawaii	34.1%	31.3%	50.4%	30.6%	30.5%	32.3% *	34.8%	32.9%
Oregon	27.9%	35.5%	38.5% *	24.1% *	12.8% *	22.8% *	34.4%	19.6% *
Washington	33.2%	--	40.4%	22.7% *	14.1% *	11.1% *	52.5%	12.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	2.36%	1.74%	1.20%	1.25%	0.84%	1.45%	0.66%
New England:								
Connecticut	5.31%	12.22% *	--	3.51% *	1.49% *	2.04% *	8.96%	1.42% *
Maine	2.97%	--	10.47% *	8.50% *	5.61% *	--	5.42%	3.06% *
Massachusetts	2.78% *	5.08% *	11.13% *	2.33% *	8.23% *	0.70% *	4.70% *	2.47% *
New Hampshire	2.95%	--	6.41% *	--	3.26% *	4.41% *	5.43% *	3.05% *
Rhode Island	3.64% *	--	6.31% *	0.00%	1.20% *	--	6.02% *	1.52% *
Vermont	1.91%	0.00%	7.54% *	6.12% *	3.70% *	0.46% *	3.09% *	2.03% *
Middle Atlantic:								
New Jersey	3.67% *	8.89% *	--	1.02% *	4.28% *	5.23% *	6.16% *	3.76% *
New York	3.59%	9.00% *	6.23% *	7.00% *	2.43% *	1.86% *	6.11%	1.52%
Pennsylvania	3.08%	11.81% *	8.64% *	3.64% *	3.63% *	0.96% *	6.00%	1.37%
East North Central:								
Illinois	4.15%	11.70% *	9.16%	--	4.66% *	0.64% *	7.62%	1.17% *
Indiana	3.81% *	--	0.00%	1.40% *	2.33% *	--	10.79% *	--
Michigan	1.55% *	0.00%	5.96% *	5.62% *	3.56% *	1.46% *	2.85% *	1.52% *
Ohio	2.07%	--	--	4.81% *	2.08% *	1.95% *	4.51% *	1.50% *
Wisconsin	3.21% *	--	--	3.10% *	1.74% *	1.24% *	6.81% *	0.99% *
West North Central:								
Iowa	2.83% *	--	--	1.62% *	6.36% *	6.66% *	3.29% *	4.32% *
Kansas	4.39%	--	--	8.63% *	3.99% *	8.34% *	7.31%	5.29% *
Minnesota	5.25%	--	--	5.07% *	6.76% *	11.07% *	7.57% *	7.19% *
Missouri	3.38%	--	--	10.56%	5.08% *	1.80% *	7.44% *	2.20% *
Nebraska	6.95% *	--	6.88% *	5.90% *	3.78% *	3.81% *	12.62% *	2.71% *
North Dakota	3.36%	--	5.84% *	5.49% *	7.02% *	--	5.76% *	2.76% *
South Dakota	4.33%	10.05% *	--	5.30% *	4.44% *	6.33% *	7.49% *	3.84% *
South Atlantic:								
Delaware	5.84%	--	0.00%	11.30% *	12.58% *	1.07% *	11.07% *	4.50% *
District of Columbia	4.20%	--	12.07% *	8.09%	8.10% *	5.87% *	7.22%	4.39%
Florida	4.79%	13.15% *	9.19% *	4.88% *	5.30% *	5.87% *	8.54%	4.40% *
Georgia	5.30%	--	--	10.16%	7.16% *	--	11.11% *	2.59% *
Maryland	5.31%	--	8.21% *	8.27% *	2.06% *	9.95% *	8.14%	5.89% *
North Carolina	2.58%	--	--	10.29% *	4.44% *	--	5.32% *	2.74% *
South Carolina	5.76%	--	--	5.07% *	1.61% *	7.73% *	12.05% *	5.40% *
Virginia	3.05%	--	10.55% *	5.97% *	3.67% *	0.36% *	7.01%	0.83% *
West Virginia	3.52% *	--	--	6.30% *	1.32% *	1.14% *	10.86% *	1.08% *
East South Central:								
Alabama	5.23% *	--	--	8.04% *	1.37% *	0.94% *	10.91% *	1.78% *
Kentucky	4.08%	--	--	11.92% *	1.51% *	--	10.20% *	2.12% *
Mississippi	3.75%	--	--	9.07% *	3.52% *	1.89% *	9.53%	2.20% *
Tennessee	4.42%	--	--	7.88% *	8.94% *	4.11% *	9.53%	3.70% *
West South Central:								
Arkansas	6.01%	--	--	12.88% *	11.10% *	4.09% *	10.73%	4.31% *
Louisiana	4.06%	10.94% *	9.32% *	7.12% *	7.24% *	4.98% *	7.23%	3.61% *
Oklahoma	3.95%	10.52%	6.80% *	7.14% *	4.31% *	--	7.27%	2.26% *
Texas	3.35%	9.60%	9.81% *	8.97%	9.23% *	3.16% *	6.63%	3.49%
Mountain:								
Arizona	2.50% *	--	--	1.42% *	2.49% *	--	5.36% *	2.09% *
Colorado	6.17%	16.40% *	--	1.89% *	3.50% *	5.29% *	10.44%	3.80% *
Idaho	5.15%	11.76% *	--	11.36% *	9.67% *	--	8.40%	4.19% *
Montana	4.78%	10.75%	--	9.52%	5.27% *	1.79% *	7.80%	2.56%
Nevada	1.60% *	--	--	2.15% *	1.64% *	1.41% *	2.88% *	1.34% *
New Mexico	6.57% *	--	--	9.07% *	6.28% *	5.17% *	15.04% *	3.96% *
Utah	4.57%	--	--	11.56% *	3.55% *	2.92% *	9.25% *	3.60% *
Wyoming	3.23%	--	11.24%	9.67% *	6.78% *	6.49% *	4.41%	4.78% *
Pacific:								
Alaska	5.01%	0.00%	--	13.63% *	9.71% *	6.82% *	10.49% *	5.25% *
California	3.34%	8.07%	4.67%	3.18%	3.68%	4.96% *	5.16%	3.09%
Hawaii	4.57%	7.68%	11.82%	8.48%	8.44%	10.06% *	6.12%	6.47%
Oregon	4.91%	10.61%	11.84% *	7.70% *	4.75% *	12.06% *	7.14%	6.60% *
Washington	6.15%	--	11.62%	7.79% *	7.40% *	7.16% *	9.06%	4.81% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.5%	12.0%	7.9%	5.0%	1.9%	1.0% *	9.9%	1.5%
New England:								
Connecticut	4.4% *	8.0% *	--	0.0%	0.0%	1.0% *	7.6% *	0.7% *
Maine	8.0% *	--	8.7% *	--	0.0%	0.0%	17.2% *	0.0%
Massachusetts	8.1% *	22.3% *	0.0%	1.1% *	0.0%	0.9% *	13.9% *	0.8% *
New Hampshire	2.6% *	--	0.0%	0.0%	0.0%	0.0%	5.3% *	0.0%
Rhode Island	15.6% *	--	--	1.7% *	--	0.0%	24.1% *	2.0% *
Vermont	5.8% *	--	--	1.4% *	0.0%	--	8.9% *	1.4% *
Middle Atlantic:								
New Jersey	9.3% *	25.3% *	--	0.0%	0.0%	0.6% *	17.2% *	0.4% *
New York	6.3%	11.5% *	6.1% *	3.5% *	0.7% *	2.1% *	9.2% *	1.8% *
Pennsylvania	2.0% *	5.4% *	5.4% *	0.0%	1.0% *	0.0%	4.1% *	0.2% *
East North Central:								
Illinois	6.9% *	14.4% *	8.8% *	5.2% *	1.2% *	1.1% *	12.1% *	1.4% *
Indiana	3.2% *	--	0.0%	1.5% *	0.0%	--	--	--
Michigan	5.8% *	--	17.5% *	--	0.8% *	0.0%	12.1% *	0.2% *
Ohio	2.1% *	--	0.0%	--	0.0%	0.0% *	--	0.0% *
Wisconsin	6.5% *	--	--	0.0%	1.1% *	0.1% *	14.0% *	0.3% *
West North Central:								
Iowa	0.7% *	0.0%	0.0%	--	0.8% *	0.1% *	0.0%	1.3% *
Kansas	6.7% *	--	--	8.7% *	2.0% *	0.0%	13.0% *	1.2% *
Minnesota	--	--	--	0.0%	5.2% *	0.9% *	7.7% *	1.7% *
Missouri	6.6% *	--	--	--	0.0%	0.0%	15.4% *	0.3% *
Nebraska	1.3% *	--	--	0.0%	0.3% *	0.0%	2.9% *	0.1% *
North Dakota	16.9%	--	49.7%	15.6% *	24.2% *	1.9% *	22.9%	9.8%
South Dakota	9.7% *	18.3% *	--	--	--	--	16.1% *	3.2% *
South Atlantic:								
Delaware	10.8% *	--	--	6.2% *	0.0%	0.0%	25.4% *	0.0%
District of Columbia	7.6% *	--	10.5% *	1.9% *	0.9% *	0.0%	13.9% *	0.8% *
Florida	5.5% *	14.3% *	10.6% *	--	0.5% *	0.0%	11.3% *	0.7% *
Georgia	0.9% *	1.5% *	--	0.0%	0.6% *	0.0%	1.9% *	0.1% *
Maryland	2.7% *	--	0.0%	0.0%	--	5.1% *	1.8% *	--
North Carolina	6.5% *	--	--	2.3% *	6.5% *	0.0%	15.5% *	1.4% *
South Carolina	2.4% *	0.0%	--	--	0.6% *	0.9% *	--	1.2% *
Virginia	6.5% *	--	14.3% *	0.0%	3.3% *	0.0%	14.6% *	0.7% *
West Virginia	6.8% *	--	--	0.0%	3.3% *	6.0% *	11.1% *	--
East South Central:								
Alabama	3.4% *	0.0%	0.0%	8.7% *	--	--	1.7% *	--
Kentucky	7.2% *	--	--	1.8% *	0.5% *	0.0%	18.9% *	0.4% *
Mississippi	1.6% *	--	0.0%	0.0%	--	0.0%	--	1.0% *
Tennessee	3.9% *	--	--	--	1.8% *	1.7% *	6.7% *	2.4% *
West South Central:								
Arkansas	1.5% *	0.0%	--	5.1% *	0.0%	0.8% *	2.8% *	0.5% *
Louisiana	2.9% *	6.7% *	--	0.0%	0.0%	1.5% *	5.1% *	0.9% *
Oklahoma	2.5% *	2.0% *	7.3% *	--	3.5% *	0.0%	3.7% *	1.5% *
Texas	4.8% *	6.6% *	9.7% *	3.8% *	2.3% *	--	6.7% *	3.6% *
Mountain:								
Arizona	14.1% *	--	--	49.5% *	1.9% *	0.0%	30.9% *	1.6% *
Colorado	7.8% *	20.2% *	0.0%	17.0% *	1.1% *	0.1% *	13.9% *	2.0% *
Idaho	2.8% *	--	0.0%	2.9% *	10.9% *	0.0%	2.9% *	2.7% *
Montana	3.6% *	8.2% *	0.0%	--	0.0%	0.0%	6.1% *	0.0%
Nevada	--	--	--	1.2% *	0.7% *	0.0%	8.8% *	0.5% *
New Mexico	4.6% *	--	--	--	0.6% *	--	8.8% *	2.3% *
Utah	3.5% *	--	--	0.0%	0.0%	0.0%	8.5% *	0.0%
Wyoming	18.1% *	41.5% *	13.5% *	9.0% *	0.8% *	0.0%	31.3% *	1.7% *
Pacific:								
Alaska	4.6% *	0.0%	--	--	0.0%	2.0% *	9.4% *	2.2% *
California	6.5%	12.8% *	--	8.9% *	1.5% *	0.1% *	10.6% *	0.9% *
Hawaii	17.9%	22.0% *	30.2% *	18.9% *	14.5% *	0.6% *	23.3%	7.8% *
Oregon	2.3% *	1.9% *	5.6% *	--	1.9% *	0.1% *	3.5% *	0.8% *
Washington	5.2% *	--	0.0%	1.1% *	10.1% *	1.0% *	6.3% *	4.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.61%	1.23%	1.44%	0.37%	0.41% *	1.04%	0.29%
New England:								
Connecticut	2.00% *	5.03% *	--	0.00%	0.00%	0.93% *	3.74% *	0.61% *
Maine	3.70% *	--	6.05% *	--	0.00%	0.00%	7.49% *	0.00%
Massachusetts	5.22% *	13.54% *	0.00%	1.08% *	0.00%	0.73% *	8.98% *	0.52% *
New Hampshire	1.94% *	--	0.00%	0.00%	0.00%	0.00%	3.92% *	0.00%
Rhode Island	9.70% *	--	--	1.73% *	--	0.00%	14.42% *	1.01% *
Vermont	2.82% *	--	--	1.39% *	0.00%	--	4.81% *	1.37% *
Middle Atlantic:								
New Jersey	5.44% *	14.71% *	--	0.00%	0.00%	0.42% *	9.75% *	0.29% *
New York	1.82%	4.82% *	3.66% *	2.14% *	0.50% *	1.75% *	3.09% *	1.08% *
Pennsylvania	0.97% *	3.84% *	3.84% *	0.00%	0.96% *	0.00%	2.04% *	0.24% *
East North Central:								
Illinois	3.33% *	9.75% *	5.89% *	3.82% *	0.89% *	1.09% *	6.28% *	0.83% *
Indiana	2.23% *	--	0.00%	1.48% *	0.00%	--	--	--
Michigan	2.19% *	--	7.88% *	--	0.79% *	0.00%	4.78% *	0.22% *
Ohio	1.51% *	--	0.00%	--	0.00%	0.02% *	--	0.02% *
Wisconsin	3.42% *	--	--	0.00%	0.76% *	0.08% *	7.28% *	0.21% *
West North Central:								
Iowa	0.59% *	0.00%	0.00%	--	0.76% *	0.07% *	0.00%	1.07% *
Kansas	2.43% *	--	--	4.65% *	1.91% *	0.00%	5.14% *	0.70% *
Minnesota	--	--	--	0.00%	3.92% *	0.67% *	5.79% *	0.97% *
Missouri	4.24% *	--	--	--	0.00%	0.00%	9.41% *	0.29% *
Nebraska	0.87% *	--	--	0.00%	0.30% *	0.00%	2.06% *	0.09% *
North Dakota	3.26%	--	10.69%	5.79% *	8.07% *	1.04% *	5.69%	2.84%
South Dakota	2.98% *	7.39% *	--	--	--	--	5.54% *	1.97% *
South Atlantic:								
Delaware	5.15% *	--	--	4.86% *	0.00%	0.00%	10.88% *	0.00%
District of Columbia	5.28% *	--	6.02% *	1.86% *	0.92% *	0.00%	9.64% *	0.59% *
Florida	2.82% *	9.62% *	7.22% *	--	0.50% *	0.00%	6.01% *	0.63% *
Georgia	0.56% *	1.55% *	--	0.00%	0.59% *	0.00%	1.36% *	0.13% *
Maryland	1.67% *	--	0.00%	0.00%	--	5.10% *	1.80% *	--
North Carolina	2.89% *	--	--	2.30% *	5.76% *	0.00%	7.60% *	1.29% *
South Carolina	1.22% *	0.00%	--	--	0.58% *	0.64% *	--	0.64% *
Virginia	2.53% *	--	7.87% *	0.00%	1.84% *	0.00%	5.86% *	0.39% *
West Virginia	3.04% *	--	--	0.00%	1.65% *	4.98% *	6.49% *	--
East South Central:								
Alabama	1.71% *	0.00%	0.00%	4.94% *	--	--	1.00% *	--
Kentucky	3.58% *	--	--	1.83% *	0.45% *	0.00%	9.31% *	0.30% *
Mississippi	1.02% *	--	0.00%	0.00%	--	0.00%	--	0.72% *
Tennessee	1.96% *	--	--	--	1.31% *	1.04% *	5.23% *	1.08% *
West South Central:								
Arkansas	0.75% *	0.00%	--	3.13% *	0.00%	0.83% *	1.60% *	0.50% *
Louisiana	1.67% *	5.24% *	--	0.00%	0.00%	1.34% *	3.31% *	0.80% *
Oklahoma	0.98% *	2.04% *	5.20% *	--	2.04% *	0.00%	1.95% *	0.73% *
Texas	1.97% *	3.92% *	9.07% *	2.22% *	2.00% *	--	3.47% *	2.36% *
Mountain:								
Arizona	8.38% *	--	--	23.25% *	1.15% *	0.00%	16.33% *	0.76% *
Colorado	2.76% *	9.35% *	0.00%	8.06% *	1.09% *	0.15% *	5.58% *	1.24% *
Idaho	1.52% *	--	0.00%	2.07% *	6.98% *	0.00%	2.30% *	1.70% *
Montana	2.24% *	5.69% *	0.00%	--	0.00%	0.00%	3.76% *	0.00%
Nevada	--	--	--	1.01% *	0.73% *	0.00%	6.48% *	0.36% *
New Mexico	2.28% *	--	--	--	0.56% *	--	5.41% *	2.04% *
Utah	1.98% *	--	--	0.00%	0.00%	0.00%	4.81% *	0.00%
Wyoming	7.14% *	14.86% *	7.35% *	5.15% *	0.80% *	0.00%	11.18% *	1.10% *
Pacific:								
Alaska	2.45% *	0.00%	--	--	0.00%	1.54% *	6.64% *	1.39% *
California	1.93%	5.09% *	--	4.70% *	0.75% *	0.05% *	3.27% *	0.37% *
Hawaii	3.86%	7.45% *	10.23% *	7.96% *	6.37% *	0.56% *	5.69%	3.00% *
Oregon	1.03% *	1.87% *	3.95% *	--	1.24% *	0.13% *	1.81% *	0.44% *
Washington	2.65% *	--	0.00%	1.14% *	6.87% *	1.03% *	4.64% *	2.18% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.2%	27.2%	17.4%	9.8%	4.2%	2.3%	22.0%	3.3%
New England:								
Connecticut	11.5%	23.2% *	0.0%	8.9% *	2.5% *	5.9% *	17.5% *	4.7% *
Maine	6.1% *	--	15.6% *	8.4% *	0.0%	0.0%	13.2% *	0.0%
Massachusetts	19.0%	42.5% *	18.4% *	7.6% *	--	0.7% *	32.3%	2.4% *
New Hampshire	8.3% *	--	8.6% *	--	0.0%	0.0%	16.8% *	0.0%
Rhode Island	8.1% *	--	9.8% *	2.4% *	3.7% *	1.5% *	11.4% *	2.8% *
Vermont	4.6% *	2.1% *	7.6% *	13.5% *	2.4% *	0.0%	6.2% *	2.3% *
Middle Atlantic:								
New Jersey	12.4% *	23.1% *	--	--	3.1% *	6.3% *	18.8% *	5.1% *
New York	23.5%	44.0% *	22.2% *	15.6%	4.4% *	3.5% *	35.7%	4.7% *
Pennsylvania	11.7%	31.1% *	19.4% *	10.0% *	3.0% *	0.7% *	22.6%	1.9% *
East North Central:								
Illinois	11.6%	22.2% *	20.6% *	5.3% *	--	1.9% *	19.6%	3.2% *
Indiana	9.3% *	--	0.0%	--	0.0%	8.3% *	20.0% *	5.7% *
Michigan	11.9%	--	19.2% *	9.2% *	10.5% *	1.6% *	20.8% *	4.0% *
Ohio	12.3%	--	--	10.8% *	3.8% *	1.5% *	25.5%	2.8% *
Wisconsin	17.2%	--	--	1.1% *	0.8% *	0.1% *	37.8%	0.6% *
West North Central:								
Iowa	6.6% *	--	--	0.0%	--	0.0%	13.3% *	1.1% *
Kansas	15.0%	--	--	25.8% *	0.4% *	--	28.8%	2.8% *
Minnesota	6.2% *	--	--	3.6% *	5.2% *	5.7% *	7.4% *	5.3% *
Missouri	9.4% *	--	--	8.1% *	6.7% *	--	13.4% *	6.5% *
Nebraska	9.4% *	--	35.1% *	7.3% *	0.3% *	5.4% *	17.8% *	--
North Dakota	24.6%	--	17.3% *	33.8% *	22.0% *	3.5% *	34.5%	12.8%
South Dakota	10.3% *	21.7% *	--	--	--	0.0%	19.2% *	1.5% *
South Atlantic:								
Delaware	13.0% *	--	0.0%	15.7% *	4.0% *	1.0% *	25.2% *	4.0% *
District of Columbia	13.3%	--	41.8%	9.4% *	15.7% *	6.1% *	17.1% *	9.1% *
Florida	10.2%	24.2% *	20.6% *	0.0%	5.6% *	1.8% *	19.9% *	2.3% *
Georgia	11.8% *	--	2.3% *	23.9% *	7.1% *	3.0% *	22.8% *	4.0% *
Maryland	14.8% *	--	11.2% *	13.5% *	1.4% *	5.4% *	23.4% *	--
North Carolina	3.9% *	--	0.0%	--	1.6% *	2.4% *	5.9% *	2.7% *
South Carolina	13.0% *	--	--	8.5% *	2.6% *	0.4% *	32.3% *	1.8% *
Virginia	9.2% *	--	29.5% *	7.2% *	2.3% *	0.1% *	21.2% *	0.6% *
West Virginia	5.5% *	--	--	7.5% *	2.4% *	1.7% *	12.4% *	2.4% *
East South Central:								
Alabama	10.8% *	--	--	14.6% *	--	0.0%	22.9% *	2.3% *
Kentucky	5.7% *	--	--	--	0.6% *	0.0%	13.8% *	0.8% *
Mississippi	6.3% *	--	--	5.0% *	--	0.0%	16.8% *	0.7% *
Tennessee	8.0% *	--	--	19.7% *	7.3% *	0.0%	17.7% *	2.9% *
West South Central:								
Arkansas	10.1% *	--	0.0%	--	3.1% *	--	18.2% *	3.5% *
Louisiana	6.0% *	14.7% *	--	1.5% *	1.2% *	2.6% *	10.4% *	1.9% *
Oklahoma	8.7% *	14.6% *	15.0% *	10.1% *	10.9% *	0.0%	15.1% *	3.2% *
Texas	8.6%	23.8% *	--	2.4% *	5.5% *	3.7% *	16.2% *	3.9% *
Mountain:								
Arizona	9.0% *	--	--	1.9% *	1.3% *	--	17.6% *	2.5% *
Colorado	20.7%	51.6%	--	10.2% *	8.5% *	0.0%	39.9%	2.5% *
Idaho	10.5% *	18.1% *	--	14.0% *	0.9% *	0.0%	17.1% *	1.2% *
Montana	20.8%	43.1%	--	19.3% *	0.4% *	0.0%	33.9%	1.6% *
Nevada	5.1% *	--	--	--	2.0% *	0.0%	9.1% *	0.5% *
New Mexico	6.0% *	--	--	14.5% *	2.5% *	0.0%	11.7% *	3.0% *
Utah	12.3% *	--	--	22.3% *	5.5% *	1.8% *	20.8% *	6.5% *
Wyoming	13.3% *	27.3% *	14.3% *	8.4% *	5.9% *	0.0%	22.9% *	1.4% *
Pacific:								
Alaska	16.3%	0.0%	--	28.7% *	8.5% *	2.2% *	34.9% *	6.9% *
California	16.2%	28.5%	17.8%	18.6%	4.4% *	2.4% *	24.5%	4.8%
Hawaii	14.1%	22.2% *	14.7% *	14.7% *	3.7% *	0.2% *	20.2%	2.7% *
Oregon	7.4%	6.8% *	10.7% *	17.4% *	2.4% *	2.5% *	8.4% *	6.2% *
Washington	14.5% *	--	16.9% *	9.7% *	0.0%	0.0%	26.8% *	0.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.78%	2.48%	1.60%	0.94%	0.49%	0.42%	1.52%	0.32%
New England:								
Connecticut	3.31%	8.48% *	0.00%	6.99% *	1.78% *	3.59% *	5.87% *	2.44% *
Maine	2.26% *	--	7.89% *	4.90% *	0.00%	0.00%	4.89% *	0.00%
Massachusetts	5.10%	13.02% *	10.28% *	3.43% *	--	0.68% *	8.63%	1.23% *
New Hampshire	2.74% *	--	5.47% *	--	0.00%	0.00%	6.00% *	0.00%
Rhode Island	3.42% *	--	7.01% *	2.42% *	2.33% *	1.49% *	5.61% *	1.35% *
Vermont	1.56% *	2.18% *	4.65% *	6.04% *	1.52% *	0.00%	2.65% *	1.17% *
Middle Atlantic:								
New Jersey	5.49% *	14.47% *	--	--	1.99% *	5.08% *	9.52% *	3.54% *
New York	6.09%	13.27% *	7.23% *	4.64%	1.81% *	1.87% *	9.17%	1.46% *
Pennsylvania	3.29%	12.52% *	8.84% *	3.83% *	1.77% *	0.53% *	6.41%	0.74% *
East North Central:								
Illinois	3.04%	8.95% *	7.80% *	3.06% *	--	1.20% *	5.84%	1.12% *
Indiana	3.85% *	--	0.00%	--	0.00%	5.63% *	9.47% *	3.92% *
Michigan	3.55%	--	8.55% *	5.17% *	3.86% *	1.40% *	7.23% *	1.47% *
Ohio	3.41%	--	--	4.61% *	2.08% *	0.83% *	7.63%	0.94% *
Wisconsin	4.00%	--	--	1.13% *	0.58% *	0.05% *	8.23%	0.34% *
West North Central:								
Iowa	3.02% *	--	--	0.00%	--	0.00%	6.49% *	0.95% *
Kansas	4.12%	--	--	9.53% *	0.38% *	--	8.03%	2.07% *
Minnesota	2.65% *	--	--	2.19% *	3.92% *	4.38% *	4.87% *	2.87% *
Missouri	3.65% *	--	--	4.83% *	5.54% *	--	7.22% *	3.39% *
Nebraska	3.48% *	--	12.95% *	4.98% *	0.30% *	5.37% *	7.15% *	--
North Dakota	6.22%	--	7.28% *	11.04% *	8.04% *	2.24% *	9.87%	3.52%
South Dakota	3.48% *	8.74% *	--	--	--	0.00%	6.60% *	1.14% *
South Atlantic:								
Delaware	5.52% *	--	0.00%	6.90% *	2.21% *	1.03% *	11.42% *	1.92% *
District of Columbia	3.38%	--	11.89%	5.08% *	8.03% *	4.44% *	5.68% *	3.72% *
Florida	2.82%	9.38% *	9.47% *	0.00%	3.33% *	1.25% *	6.01% *	1.13% *
Georgia	5.02% *	--	2.36% *	10.06% *	3.99% *	2.49% *	10.83% *	2.01% *
Maryland	4.53% *	--	5.65% *	7.64% *	0.82% *	5.11% *	7.50% *	--
North Carolina	1.87% *	--	0.00%	--	0.92% *	2.44% *	4.15% *	1.78% *
South Carolina	4.63% *	--	--	4.97% *	1.88% *	0.40% *	11.63% *	0.81% *
Virginia	2.93% *	--	11.42% *	6.90% *	1.40% *	0.13% *	6.82% *	0.31% *
West Virginia	1.97% *	--	--	5.36% *	1.40% *	1.06% *	6.22% *	1.06% *
East South Central:								
Alabama	4.02% *	--	--	6.59% *	--	0.00%	9.11% *	1.48% *
Kentucky	1.91% *	--	--	--	0.56% *	0.00%	5.45% *	0.52% *
Mississippi	3.37% *	--	--	3.57% *	--	0.00%	8.95% *	0.67% *
Tennessee	2.62% *	--	--	8.22% *	4.90% *	0.00%	6.81% *	1.61% *
West South Central:								
Arkansas	4.80% *	--	0.00%	--	2.18% *	--	9.88% *	2.12% *
Louisiana	2.85% *	9.01% *	--	1.52% *	1.21% *	1.85% *	5.61% *	1.15% *
Oklahoma	2.66% *	8.03% *	7.37% *	5.91% *	5.66% *	0.00%	5.30% *	1.73% *
Texas	2.32%	8.39% *	--	1.70% *	2.58% *	1.94% *	5.40% *	1.49% *
Mountain:								
Arizona	4.15% *	--	--	1.59% *	1.26% *	--	9.19% *	2.02% *
Colorado	6.06%	14.07%	--	6.29% *	5.88% *	0.00%	10.13%	1.27% *
Idaho	4.24% *	10.33% *	--	8.65% *	0.93% *	0.00%	7.16% *	0.69% *
Montana	5.51%	11.82%	--	8.30% *	0.42% *	0.00%	8.41%	1.00% *
Nevada	1.69% *	--	--	--	1.18% *	0.00%	3.73% *	0.29% *
New Mexico	2.20% *	--	--	6.75% *	1.46% *	0.00%	5.92% *	1.45% *
Utah	3.79% *	--	--	11.57% *	2.36% *	1.63% *	7.84% *	3.19% *
Wyoming	5.84% *	13.85% *	7.78% *	4.90% *	4.05% *	0.00%	9.77% *	1.00% *
Pacific:								
Alaska	4.72%	0.00%	--	13.63% *	4.50% *	1.56% *	11.59% *	2.84% *
California	3.11%	7.90%	5.06%	4.81%	1.43% *	1.29% *	5.02%	1.19%
Hawaii	3.26%	6.75% *	7.14% *	5.07% *	1.60% *	0.15% *	4.99%	0.82% *
Oregon	2.07%	4.27% *	6.22% *	7.12% *	1.68% *	1.44% *	3.18% *	2.45% *
Washington	5.35% *	--	8.28% *	4.21% *	0.00%	0.00%	9.40% *	0.66% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.0%	10.2%	4.4%	3.1%	1.0%	0.4% *	7.6%	0.7%
New England:								
Connecticut	1.7% *	0.0%	0.0%	7.2% *	1.3% *	--	1.2% *	2.3% *
Maine	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Massachusetts	11.3% *	30.8% *	0.0%	1.7% *	--	0.0%	19.6% *	1.0% *
New Hampshire	2.7% *	--	5.3% *	0.0%	0.0%	0.0%	5.4% *	0.0%
Rhode Island	--	--	0.0%	2.4% *	0.0%	0.0%	6.0% *	0.6% *
Vermont	1.8% *	0.0%	6.1% *	--	0.4% *	0.0%	1.8% *	1.7% *
Middle Atlantic:								
New Jersey	1.9% *	0.0%	--	--	0.7% *	1.1% *	2.7% *	0.9% *
New York	7.8% *	16.2% *	6.1% *	2.7% *	1.4% *	0.5% *	12.1% *	1.2% *
Pennsylvania	0.3% *	0.0%	0.0%	1.1% *	0.0%	0.4% *	0.4% *	0.3% *
East North Central:								
Illinois	2.5% *	8.0% *	0.0%	0.0%	0.0%	0.0%	--	0.0%
Indiana	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Michigan	1.8% *	--	0.0%	0.0%	1.3% *	0.0%	--	0.4% *
Ohio	1.2% *	0.0%	--	1.4% *	0.0%	0.1% *	2.4% *	0.4% *
Wisconsin	7.2% *	--	--	0.0%	0.0%	0.0%	16.0% *	0.0%
West North Central:								
Iowa	2.0% *	0.0%	--	0.0%	--	0.0%	3.0% *	1.1% *
Kansas	2.1% *	0.0%	--	9.1% *	0.4% *	0.2% *	--	0.2% *
Minnesota	2.2% *	--	0.0%	1.3% *	0.0%	0.0%	--	0.5% *
Missouri	3.1% *	0.0%	--	0.0%	5.5% *	--	1.2% *	--
Nebraska	5.4% *	--	15.5% *	0.0%	0.0%	5.4% *	8.5% *	--
North Dakota	9.7% *	--	0.0%	--	0.0%	0.0%	16.0% *	2.1% *
South Dakota	1.5% *	0.0%	--	0.0%	0.0%	0.0%	3.1% *	0.0%
South Atlantic:								
Delaware	0.9% *	0.0%	0.0%	--	0.0%	0.0%	2.2% *	0.0%
District of Columbia	1.1% *	0.0%	--	0.0%	2.0% *	0.0%	1.4% *	0.7% *
Florida	3.7% *	10.0% *	--	0.0%	2.5% *	0.9% *	6.8% *	1.1% *
Georgia	5.7% *	--	0.0%	8.5% *	0.0%	0.0%	13.7% *	0.0%
Maryland	6.8% *	--	0.0%	9.3% *	1.0% *	0.0%	12.0% *	0.3% *
North Carolina	1.7% *	--	0.0%	--	0.4% *	0.0%	--	0.7% *
South Carolina	--	--	0.0%	5.0% *	0.9% *	0.0%	9.6% *	0.6% *
Virginia	1.3% *	--	0.0%	0.0%	0.6% *	0.1% *	--	0.2% *
West Virginia	2.8% *	--	--	0.0%	0.0%	0.1% *	8.8% *	0.1% *
East South Central:								
Alabama	0.2% *	0.0%	0.0%	1.0% *	0.0%	0.0%	0.0%	0.3% *
Kentucky	0.5% *	0.0%	--	0.0%	0.0%	0.0%	1.3% *	0.0%
Mississippi	--	--	0.0%	0.0%	0.0%	0.0%	9.1% *	0.0%
Tennessee	0.9% *	0.0%	0.0%	--	1.0% *	0.0%	2.0% *	0.3% *
West South Central:								
Arkansas	0.2% *	0.0%	0.0%	1.3% *	0.0%	0.0%	0.4% *	0.0%
Louisiana	2.6% *	8.3% *	0.0%	0.0%	1.2% *	0.0%	5.0% *	0.3% *
Oklahoma	0.4% *	0.0%	0.0%	1.4% *	1.6% *	0.0%	0.3% *	0.5% *
Texas	2.4% *	9.4% *	0.0%	0.0%	1.2% *	0.0%	5.8% *	0.3% *
Mountain:								
Arizona	0.2% *	0.0%	0.0%	0.0%	1.3% *	0.0%	0.0%	0.3% *
Colorado	7.4% *	19.3% *	--	1.2% *	7.3% *	0.0%	13.5% *	1.7% *
Idaho	1.1% *	0.0%	--	1.5% *	0.9% *	0.0%	1.4% *	0.7% *
Montana	1.0% *	0.0%	--	--	0.0%	0.0%	1.7% *	0.0%
Nevada	1.3% *	--	0.0%	2.2% *	0.0%	0.0%	2.3% *	0.0%
New Mexico	1.1% *	--	0.0%	2.2% *	0.0%	0.0%	2.7% *	0.3% *
Utah	--	--	--	2.3% *	1.3% *	0.0%	9.7% *	0.4% *
Wyoming	3.7% *	8.2% *	--	1.7% *	0.0%	0.0%	6.6% *	0.0%
Pacific:								
Alaska	4.2% *	0.0%	--	0.0%	--	0.0%	10.2% *	1.2% *
California	11.0%	20.7% *	13.2% *	12.0% *	0.5% *	0.6% *	18.0%	1.3% *
Hawaii	8.8% *	16.5% *	--	6.0% *	1.3% *	0.0%	12.8% *	1.3% *
Oregon	1.2% *	0.0%	0.0%	5.3% *	0.0%	1.6% *	0.3% *	2.3% *
Washington	0.5% *	0.0%	0.0%	--	0.0%	0.0%	0.5% *	0.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 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%	1.96%	0.85%	0.65%	0.24%	0.13% *	1.16%	0.12%
New England:								
Connecticut	1.12% *	0.00%	0.00%	6.85% *	1.30% *	--	1.20% *	1.98% *
Maine	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Massachusetts	4.89% *	12.73% *	0.00%	1.70% *	--	0.00%	8.37% *	1.01% *
New Hampshire	1.38% *	--	3.99% *	0.00%	0.00%	0.00%	2.91% *	0.00%
Rhode Island	--	--	0.00%	2.42% *	0.00%	0.00%	4.49% *	0.62% *
Vermont	0.89% *	0.00%	4.38% *	--	0.39% *	0.00%	1.34% *	1.04% *
Middle Atlantic:								
New Jersey	0.94% *	0.00%	--	--	0.67% *	1.15% *	1.65% *	0.81% *
New York	4.89% *	11.81% *	3.68% *	1.71% *	1.39% *	0.32% *	7.83% *	0.66% *
Pennsylvania	0.24% *	0.00%	0.00%	1.08% *	0.00%	0.42% *	0.41% *	0.26% *
East North Central:								
Illinois	2.47% *	7.64% *	0.00%	0.00%	0.00%	0.00%	--	0.00%
Indiana	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Michigan	1.65% *	--	0.00%	0.00%	1.24% *	0.00%	--	0.35% *
Ohio	0.73% *	0.00%	--	1.37% *	0.00%	0.12% *	1.68% *	0.36% *
Wisconsin	2.93% *	--	--	0.00%	0.00%	0.00%	6.35% *	0.00%
West North Central:								
Iowa	0.95% *	0.00%	--	0.00%	--	0.00%	1.79% *	0.95% *
Kansas	1.24% *	0.00%	--	6.77% *	0.38% *	0.19% *	--	0.16% *
Minnesota	1.90% *	--	0.00%	1.33% *	0.00%	0.00%	--	0.47% *
Missouri	1.99% *	0.00%	--	0.00%	5.40% *	--	1.26% *	--
Nebraska	2.74% *	--	10.32% *	0.00%	0.00%	5.37% *	5.01% *	--
North Dakota	6.10% *	--	0.00%	--	0.00%	0.00%	10.50% *	1.53% *
South Dakota	1.17% *	0.00%	--	0.00%	0.00%	0.00%	2.33% *	0.00%
South Atlantic:								
Delaware	0.93% *	0.00%	0.00%	--	0.00%	0.00%	2.19% *	0.00%
District of Columbia	0.80% *	0.00%	--	0.00%	1.63% *	0.00%	1.45% *	0.55% *
Florida	1.71% *	6.18% *	--	0.00%	1.50% *	0.90% *	3.68% *	0.71% *
Georgia	4.66% *	--	0.00%	7.87% *	0.00%	0.00%	10.50% *	0.00%
Maryland	3.73% *	--	0.00%	7.27% *	0.73% *	0.00%	6.49% *	0.21% *
North Carolina	1.25% *	--	0.00%	--	0.36% *	0.00%	--	0.47% *
South Carolina	--	--	0.00%	3.60% *	0.79% *	0.00%	6.82% *	0.39% *
Virginia	1.13% *	--	0.00%	0.00%	0.58% *	0.13% *	--	0.16% *
West Virginia	1.62% *	--	--	0.00%	0.00%	0.12% *	5.40% *	0.08% *
East South Central:								
Alabama	0.16% *	0.00%	0.00%	0.98% *	0.00%	0.00%	0.00%	0.27% *
Kentucky	0.49% *	0.00%	--	0.00%	0.00%	0.00%	1.35% *	0.00%
Mississippi	--	--	0.00%	0.00%	0.00%	0.00%	8.48% *	0.00%
Tennessee	0.73% *	0.00%	0.00%	--	1.02% *	0.00%	2.05% *	0.29% *
West South Central:								
Arkansas	0.17% *	0.00%	0.00%	1.33% *	0.00%	0.00%	0.38% *	0.00%
Louisiana	2.42% *	7.95% *	0.00%	0.00%	1.21% *	0.00%	4.88% *	0.33% *
Oklahoma	0.30% *	0.00%	0.00%	1.38% *	1.58% *	0.00%	0.34% *	0.46% *
Texas	1.24% *	5.14% *	0.00%	0.00%	0.93% *	0.00%	3.18% *	0.21% *
Mountain:								
Arizona	0.19% *	0.00%	0.00%	0.00%	1.26% *	0.00%	0.00%	0.33% *
Colorado	2.77% *	9.12% *	--	1.19% *	5.75% *	0.00%	5.59% *	1.16% *
Idaho	0.84% *	0.00%	--	1.47% *	0.93% *	0.00%	1.39% *	0.53% *
Montana	0.70% *	0.00%	--	--	0.00%	0.00%	1.20% *	0.00%
Nevada	0.80% *	--	0.00%	1.99% *	0.00%	0.00%	1.59% *	0.00%
New Mexico	0.83% *	--	0.00%	1.61% *	0.00%	0.00%	2.36% *	0.28% *
Utah	--	--	--	2.26% *	1.34% *	0.00%	6.44% *	0.36% *
Wyoming	1.82% *	4.86% *	--	1.73% *	0.00%	0.00%	3.34% *	0.00%
Pacific:								
Alaska	2.45% *	0.00%	--	0.00%	--	0.00%	6.88% *	0.98% *
California	2.98%	7.76% *	4.51% *	4.37% *	0.53% *	0.49% *	4.88%	0.54% *
Hawaii	2.88% *	6.14% *	--	3.40% *	1.00% *	0.00%	4.40% *	0.61% *
Oregon	0.60% *	0.00%	0.00%	3.42% *	0.00%	1.23% *	0.34% *	1.29% *
Washington	0.36% *	0.00%	0.00%	--	0.00%	0.00%	0.54% *	0.46% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.4%	12.7%	9.9%	5.8%	2.6%	1.7%	11.0%	2.2%
New England:								
Connecticut	7.2% *	17.0% *	0.0%	1.7% *	1.2% *	2.0% *	12.0% *	1.7% *
Maine	3.4% *	--	7.8% *	--	0.0%	0.0%	7.3% *	0.0%
Massachusetts	7.7% *	12.1% *	18.4% *	--	1.2% *	0.7% *	13.0% *	1.1% *
New Hampshire	2.4% *	--	0.0%	--	0.0%	0.0%	--	0.0%
Rhode Island	3.3% *	--	0.0%	0.0%	1.7% *	1.5% *	--	1.4% *
Vermont	1.4% *	0.0%	1.5% *	5.1% *	2.0% *	0.0%	1.9% *	0.7% *
Middle Atlantic:								
New Jersey	5.2% *	6.8% *	--	0.0%	2.4% *	5.0% *	6.2% *	--
New York	8.0%	10.1% *	14.5% *	12.0% *	2.4% *	1.2% *	11.7% *	2.3% *
Pennsylvania	8.3% *	19.5% *	16.7% *	7.8% *	2.1% *	0.3% *	15.9% *	1.4% *
East North Central:								
Illinois	7.0%	10.0% *	20.6% *	2.3% *	--	0.9% *	12.2%	1.5% *
Indiana	7.3% *	--	0.0%	--	0.0%	--	20.0% *	--
Michigan	3.7% *	0.0%	5.2% *	6.2% *	9.7% *	1.6% *	3.6% *	3.8% *
Ohio	8.6% *	--	--	9.4% *	3.8% *	1.3% *	17.4% *	2.4% *
Wisconsin	7.5% *	--	--	1.1% *	0.4% *	0.1% *	16.2% *	0.4% *
West North Central:								
Iowa	--	--	--	0.0%	0.0%	0.0%	10.3% *	0.0%
Kansas	10.5% *	--	--	11.6% *	0.0%	--	19.9% *	2.3% *
Minnesota	3.4% *	0.0%	--	2.3% *	0.0%	5.7% *	2.8% *	--
Missouri	5.7% *	--	0.0%	8.1% *	1.2% *	0.0%	10.9% *	2.0% *
Nebraska	4.0% *	0.0%	19.6% *	7.3% *	0.0%	0.0%	9.3% *	0.0%
North Dakota	5.3% *	--	7.4% *	5.0% *	10.7% *	3.1% *	--	5.7% *
South Dakota	6.6% *	15.4% *	0.0%	--	--	0.0%	11.7% *	1.5% *
South Atlantic:								
Delaware	5.2% *	--	0.0%	10.7% *	4.0% *	1.0% *	7.0% *	4.0% *
District of Columbia	9.9% *	0.0%	28.6% *	9.4% *	15.3% *	6.1% *	10.8% *	8.9% *
Florida	6.4% *	14.2% *	12.8% *	0.0%	--	1.8% *	11.9% *	1.9% *
Georgia	6.6% *	--	0.0%	23.9% *	7.1% *	2.5% *	10.8% *	3.6% *
Maryland	7.4% *	--	11.2% *	0.0%	0.3% *	5.4% *	10.8% *	--
North Carolina	2.2% *	--	0.0%	0.0%	1.2% *	2.4% *	--	2.0% *
South Carolina	7.1% *	--	--	0.0%	1.7% *	0.0% *	18.3% *	0.5% *
Virginia	4.8% *	--	19.9% *	0.0%	1.7% *	0.0%	11.0% *	0.4% *
West Virginia	2.2% *	0.0%	--	7.5% *	1.9% *	0.5% *	--	1.5% *
East South Central:								
Alabama	10.0% *	--	--	13.6% *	0.0%	0.0%	22.9% *	1.0% *
Kentucky	3.8% *	--	--	--	0.6% *	0.0%	8.7% *	0.8% *
Mississippi	2.7% *	--	--	5.0% *	0.3% *	0.0%	7.6% *	0.1% *
Tennessee	5.2% *	--	--	7.5% *	6.3% *	0.0%	11.7% *	1.8% *
West South Central:								
Arkansas	8.0% *	--	0.0%	--	3.1% *	--	13.6% *	3.5% *
Louisiana	2.5% *	6.4% *	0.0%	1.5% *	0.0%	1.3% *	--	0.8% *
Oklahoma	6.9% *	14.6% *	10.6% *	8.7% *	--	0.0%	13.6% *	1.2% *
Texas	6.0% *	14.4% *	--	1.2% *	3.6% *	3.7% *	10.2% *	3.4% *
Mountain:								
Arizona	7.4% *	--	--	1.2% *	1.3% *	--	14.1% *	2.3% *
Colorado	11.9% *	27.3% *	--	9.1% *	1.9% *	0.0%	23.5% *	1.0% *
Idaho	8.1% *	14.7% *	--	12.6% *	0.0%	0.0%	13.5% *	0.5% *
Montana	19.8%	43.1%	--	16.4% *	0.4% *	0.0%	32.2%	1.6% *
Nevada	2.7% *	--	0.0%	1.9% *	2.0% *	0.0%	4.7% *	0.5% *
New Mexico	3.5% *	--	0.0%	12.2% *	1.9% *	0.0%	5.4% *	2.5% *
Utah	7.1% *	--	--	20.0% *	4.1% *	1.8% *	8.4% *	6.1% *
Wyoming	2.8% *	3.0% *	5.5% *	--	5.9% *	0.0%	3.9% *	1.4% *
Pacific:								
Alaska	7.7% *	0.0%	--	25.5% *	3.7% *	0.2% *	16.0% *	3.4% *
California	4.9%	8.0% *	3.0% *	7.5% *	2.4% *	1.8% *	6.4% *	2.9% *
Hawaii	4.5% *	7.5% *	--	--	1.5% *	0.2% *	6.3% *	1.1% *
Oregon	4.6% *	--	8.0% *	8.4% *	2.1% *	0.7% *	5.2% *	3.8% *
Washington	13.9% *	--	16.9% *	5.9% *	0.0%	0.0%	26.3% *	0.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.47%	1.50%	1.26%	0.68%	0.39%	0.38%	0.93%	0.28%
New England:								
Connecticut	2.69% *	7.17% *	0.00%	1.69% *	1.21% *	2.02% *	4.89% *	1.39% *
Maine	1.86% *	--	6.18% *	--	0.00%	0.00%	3.98% *	0.00%
Massachusetts	2.92% *	7.11% *	10.28% *	--	0.82% *	0.68% *	5.27% *	0.62% *
New Hampshire	1.27% *	--	0.00%	--	0.00%	0.00%	--	0.00%
Rhode Island	1.97% *	--	0.00%	0.00%	1.20% *	1.49% *	--	0.96% *
Vermont	0.75% *	0.00%	1.45% *	3.79% *	1.49% *	0.00%	1.25% *	0.52% *
Middle Atlantic:								
New Jersey	2.42% *	5.07% *	--	0.00%	1.89% *	4.95% *	3.42% *	--
New York	2.06%	4.74% *	6.36% *	4.02% *	1.07% *	0.67% *	3.56% *	0.87% *
Pennsylvania	3.06% *	12.10% *	8.59% *	3.57% *	1.48% *	0.32% *	6.08% *	0.64% *
East North Central:								
Illinois	1.75%	4.36% *	7.80% *	2.28% *	--	0.48% *	3.54%	0.67% *
Indiana	3.38% *	--	0.00%	--	0.00%	--	9.47% *	--
Michigan	1.34% *	0.00%	4.98% *	4.35% *	3.80% *	1.40% *	2.34% *	1.45% *
Ohio	3.04% *	--	--	4.41% *	2.08% *	0.82% *	6.91% *	0.87% *
Wisconsin	2.72% *	--	--	1.13% *	0.35% *	0.05% *	5.94% *	0.32% *
West North Central:								
Iowa	--	--	--	0.00%	0.00%	0.00%	6.32% *	0.00%
Kansas	3.90% *	--	--	7.80% *	0.00%	--	7.62% *	2.04% *
Minnesota	1.80% *	0.00%	--	1.74% *	0.00%	4.38% *	2.20% *	--
Missouri	3.13% *	--	0.00%	4.83% *	1.23% *	0.00%	7.09% *	1.00% *
Nebraska	2.21% *	0.00%	11.58% *	4.98% *	0.00%	0.00%	5.17% *	0.00%
North Dakota	1.77% *	--	5.20% *	3.09% *	6.43% *	2.17% *	--	2.36% *
South Dakota	3.02% *	8.00% *	0.00%	--	--	0.00%	5.79% *	1.14% *
South Atlantic:								
Delaware	2.84% *	--	0.00%	5.18% *	2.21% *	1.03% *	6.06% *	1.92% *
District of Columbia	3.05% *	0.00%	12.03% *	5.08% *	8.03% *	4.44% *	4.77% *	3.72% *
Florida	2.30% *	7.32% *	8.47% *	0.00%	--	1.25% *	4.87% *	1.07% *
Georgia	2.69% *	--	0.00%	10.06% *	3.99% *	2.44% *	5.86% *	1.97% *
Maryland	2.99% *	--	5.65% *	0.00%	0.34% *	5.11% *	4.82% *	--
North Carolina	1.42% *	--	0.00%	0.00%	0.86% *	2.44% *	--	1.71% *
South Carolina	4.02% *	--	--	0.00%	1.71% *	0.03% *	10.23% *	0.48% *
Virginia	2.14% *	--	9.19% *	0.00%	1.30% *	0.00%	5.05% *	0.27% *
West Virginia	1.05% *	0.00%	--	5.36% *	1.32% *	0.31% *	--	0.80% *
East South Central:								
Alabama	3.98% *	--	--	6.53% *	0.00%	0.00%	9.11% *	0.99% *
Kentucky	1.60% *	--	--	--	0.56% *	0.00%	4.40% *	0.52% *
Mississippi	1.49% *	--	--	3.57% *	0.29% *	0.00%	4.29% *	0.06% *
Tennessee	2.41% *	--	--	6.14% *	4.78% *	0.00%	6.31% *	1.37% *
West South Central:								
Arkansas	4.58% *	--	0.00%	--	2.18% *	--	9.55% *	2.12% *
Louisiana	1.52% *	4.97% *	0.00%	1.52% *	0.00%	1.29% *	--	0.77% *
Oklahoma	2.52% *	8.03% *	6.12% *	5.78% *	--	0.00%	5.18% *	1.16% *
Texas	2.01% *	7.16% *	--	1.20% *	2.23% *	1.94% *	4.61% *	1.46% *
Mountain:								
Arizona	3.94% *	--	--	1.36% *	1.26% *	--	8.67% *	2.01% *
Colorado	5.99% *	17.10% *	--	6.21% *	1.42% *	0.00%	11.00% *	0.51% *
Idaho	4.04% *	9.87% *	--	8.59% *	0.00%	0.00%	6.80% *	0.46% *
Montana	5.52%	11.82%	--	8.03% *	0.42% *	0.00%	8.44%	1.00% *
Nevada	1.19% *	--	0.00%	1.40% *	1.18% *	0.00%	2.42% *	0.29% *
New Mexico	1.67% *	--	0.00%	6.48% *	1.32% *	0.00%	4.01% *	1.42% *
Utah	2.67% *	--	--	11.62% *	1.94% *	1.63% *	4.68% *	3.17% *
Wyoming	1.18% *	2.23% *	5.31% *	--	4.05% *	0.00%	1.99% *	1.00% *
Pacific:								
Alaska	3.71% *	0.00%	--	13.63% *	1.89% *	0.17% *	9.72% *	2.26% *
California	1.34%	3.55% *	2.10% *	2.72% *	0.98% *	1.18% *	2.19% *	1.01% *
Hawaii	1.84% *	3.84% *	--	--	0.93% *	0.15% *	2.81% *	0.47% *
Oregon	1.78% *	--	5.59% *	5.54% *	1.65% *	0.72% *	2.70% *	2.12% *
Washington	5.36% *	--	8.28% *	3.38% *	0.00%	0.00%	9.41% *	0.48% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.2%	4.8% *	4.1%	1.3%	0.7%	0.4% *	4.1%	0.5%
New England:								
Connecticut	2.6% *	6.2% *	0.0%	0.0%	0.0%	1.0% *	--	0.7% *
Maine	2.7% *	--	7.7% *	--	0.0%	0.0%	5.9% *	0.0%
Massachusetts	1.8% *	--	0.0%	1.1% *	0.0%	0.0%	3.0% *	0.3% *
New Hampshire	4.8% *	--	6.1% *	0.0%	0.0%	0.0%	9.7% *	0.0%
Rhode Island	2.0% *	0.0%	9.8% *	0.0%	2.0% *	0.0%	2.9% *	0.7% *
Vermont	1.4% *	2.1% *	0.0%	--	0.0%	0.0%	2.4% *	0.0%
Middle Atlantic:								
New Jersey	5.8% *	16.3% *	--	0.0%	0.0%	0.2% *	10.9% *	0.1% *
New York	8.2% *	17.7% *	--	1.5% *	0.7% *	1.9% *	12.7% *	1.3% *
Pennsylvania	3.1% *	11.7% *	--	1.1% *	1.0% *	0.0%	6.2% *	0.2% *
East North Central:								
Illinois	2.1% *	--	0.0%	3.0% *	0.6% *	1.1% *	2.6% *	1.6% *
Indiana	2.0% *	0.0%	0.0%	0.0%	0.0%	--	0.0%	--
Michigan	6.6% *	--	14.0% *	--	0.8% *	0.0%	13.7% *	0.2% *
Ohio	2.9% *	--	--	0.0%	0.0%	0.0% *	7.0% *	0.0% *
Wisconsin	2.6% *	--	--	0.0%	0.5% *	0.0%	5.6% *	0.1% *
West North Central:								
Iowa	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Kansas	2.3% *	--	--	5.1% *	0.0%	0.0%	--	0.3% *
Minnesota	0.7% *	0.0%	0.0%	0.0%	5.2% *	0.0%	0.0%	1.1% *
Missouri	0.5% *	0.0%	--	0.0%	0.0%	0.0%	1.2% *	0.0%
Nebraska	2.1% *	0.0%	12.7% *	0.0%	0.3% *	0.0%	--	0.1% *
North Dakota	9.6% *	--	9.9% *	24.4% *	11.3% *	0.4% *	13.6% *	4.9% *
South Dakota	2.2% *	6.3% *	0.0%	0.0%	0.0%	0.0%	--	0.0%
South Atlantic:								
Delaware	6.8% *	--	0.0%	0.0%	0.0%	0.0%	16.1% *	0.0%
District of Columbia	2.6% *	--	8.5% *	0.0%	0.0%	0.0%	--	0.0%
Florida	0.6% *	0.0%	--	0.0%	0.0%	0.0%	1.3% *	0.0%
Georgia	0.4% *	0.0%	2.3% *	0.0%	0.0%	0.5% *	0.5% *	0.4% *
Maryland	--	--	0.0%	--	0.0%	5.1% *	5.8% *	--
North Carolina	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
South Carolina	2.0% *	0.0%	--	--	0.0%	0.4% *	--	0.7% *
Virginia	3.9% *	--	14.8% *	7.2% *	0.0%	0.0%	9.4% *	0.0%
West Virginia	0.7% *	0.0%	0.0%	0.0%	1.1% *	1.0% *	0.0%	1.0% *
East South Central:								
Alabama	0.6% *	0.0%	0.0%	0.0%	--	0.0%	0.0%	1.1% *
Kentucky	1.4% *	--	0.0%	0.0%	0.0%	0.0%	--	0.0%
Mississippi	0.4% *	0.0%	0.0%	0.0%	--	0.0%	0.0%	0.7% *
Tennessee	1.9% *	0.0%	--	8.1% *	0.0%	0.0%	3.9% *	0.8% *
West South Central:								
Arkansas	1.9% *	--	0.0%	0.0%	0.0%	0.0%	--	0.0%
Louisiana	0.9% *	0.0%	--	0.0%	0.0%	1.3% *	1.0% *	0.8% *
Oklahoma	1.6% *	0.0%	--	1.5% *	5.3% *	0.0%	1.6% *	1.6% *
Texas	0.2% *	0.0%	0.0%	1.2% *	0.8% *	0.0%	0.3% *	0.2% *
Mountain:								
Arizona	1.6% *	0.0%	--	0.6% *	0.0%	0.0%	--	0.2% *
Colorado	1.4% *	5.0% *	0.0%	0.0%	0.0%	0.0%	--	0.0%
Idaho	1.3% *	--	0.0%	0.0%	0.0%	0.0%	2.2% *	0.0%
Montana	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Nevada	1.1% *	--	--	0.0%	0.0%	0.0%	2.1% *	0.0%
New Mexico	1.4% *	0.0%	--	0.0%	0.6% *	0.0%	--	0.1% *
Utah	1.1% *	--	0.0%	0.0%	0.0%	0.0%	--	0.0%
Wyoming	6.9% *	16.1% *	5.1% *	--	0.0%	0.0%	12.4% *	0.0%
Pacific:								
Alaska	4.4% *	0.0%	--	--	0.0%	2.0% *	8.7% *	2.2% *
California	0.9% *	0.2% *	3.2% *	0.4% *	1.8% *	0.0% *	1.0% *	0.7% *
Hawaii	3.0% *	--	8.1% *	--	0.9% *	0.0%	4.3% *	0.7% *
Oregon	1.7% *	1.9% *	--	--	0.3% *	0.1% *	2.8% *	0.2% *
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. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.44% *	0.83%	0.30%	0.18%	0.15% *	0.86%	0.11%
New England:								
Connecticut	1.73% *	4.65% *	0.00%	0.00%	0.00%	0.93% *	--	0.61% *
Maine	1.38% *	--	5.36% *	--	0.00%	0.00%	3.01% *	0.00%
Massachusetts	1.16% *	--	0.00%	1.08% *	0.00%	0.00%	2.11% *	0.29% *
New Hampshire	2.32% *	--	4.60% *	0.00%	0.00%	0.00%	4.82% *	0.00%
Rhode Island	1.35% *	0.00%	7.01% *	0.00%	1.99% *	0.00%	2.18% *	0.69% *
Vermont	1.00% *	2.18% *	0.00%	--	0.00%	0.00%	1.76% *	0.00%
Middle Atlantic:								
New Jersey	5.16% *	14.41% *	--	0.00%	0.00%	0.20% *	9.42% *	0.13% *
New York	4.80% *	11.57% *	--	1.48% *	0.50% *	1.72% *	7.68% *	0.98% *
Pennsylvania	1.51% *	7.05% *	--	1.08% *	0.96% *	0.00%	3.14% *	0.24% *
East North Central:								
Illinois	1.02% *	--	0.00%	2.08% *	0.55% *	1.09% *	1.81% *	0.90% *
Indiana	2.03% *	0.00%	0.00%	0.00%	0.00%	--	0.00%	--
Michigan	3.08% *	--	7.58% *	--	0.79% *	0.00%	6.42% *	0.22% *
Ohio	1.78% *	--	--	0.00%	0.00%	0.02% *	4.24% *	0.02% *
Wisconsin	1.94% *	--	--	0.00%	0.48% *	0.00%	4.27% *	0.13% *
West North Central:								
Iowa	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Kansas	1.27% *	--	--	4.17% *	0.00%	0.00%	--	0.28% *
Minnesota	0.50% *	0.00%	0.00%	0.00%	3.92% *	0.00%	0.00%	0.86% *
Missouri	0.52% *	0.00%	--	0.00%	0.00%	0.00%	1.26% *	0.00%
Nebraska	1.98% *	0.00%	11.35% *	0.00%	0.30% *	0.00%	--	0.09% *
North Dakota	3.51% *	--	5.55% *	11.62% *	5.79% *	0.39% *	6.17% *	2.05% *
South Dakota	1.55% *	4.36% *	0.00%	0.00%	0.00%	0.00%	--	0.00%
South Atlantic:								
Delaware	4.82% *	--	0.00%	0.00%	0.00%	0.00%	10.56% *	0.00%
District of Columbia	1.43% *	--	4.88% *	0.00%	0.00%	0.00%	--	0.00%
Florida	0.57% *	0.00%	--	0.00%	0.00%	0.00%	1.26% *	0.00%
Georgia	0.28% *	0.00%	2.36% *	0.00%	0.00%	0.50% *	0.46% *	0.36% *
Maryland	--	--	0.00%	--	0.00%	5.10% *	5.01% *	--
North Carolina	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
South Carolina	1.19% *	0.00%	--	--	0.00%	0.40% *	--	0.51% *
Virginia	1.99% *	--	9.94% *	6.90% *	0.00%	0.00%	4.72% *	0.00%
West Virginia	0.48% *	0.00%	0.00%	0.00%	0.80% *	1.00% *	0.00%	0.69% *
East South Central:								
Alabama	0.63% *	0.00%	0.00%	0.00%	--	0.00%	0.00%	1.07% *
Kentucky	0.99% *	--	0.00%	0.00%	0.00%	0.00%	--	0.00%
Mississippi	0.43% *	0.00%	0.00%	0.00%	--	0.00%	0.00%	0.67% *
Tennessee	0.93% *	0.00%	--	4.68% *	0.00%	0.00%	2.34% *	0.78% *
West South Central:								
Arkansas	1.88% *	--	0.00%	0.00%	0.00%	0.00%	--	0.00%
Louisiana	0.64% *	0.00%	--	0.00%	0.00%	1.32% *	1.01% *	0.79% *
Oklahoma	0.87% *	0.00%	--	1.52% *	4.15% *	0.00%	1.25% *	1.22% *
Texas	0.15% *	0.00%	0.00%	1.20% *	0.81% *	0.00%	0.26% *	0.19% *
Mountain:								
Arizona	1.48% *	0.00%	--	0.65% *	0.00%	0.00%	--	0.22% *
Colorado	1.43% *	5.02% *	0.00%	0.00%	0.00%	0.00%	--	0.00%
Idaho	1.30% *	--	0.00%	0.00%	0.00%	0.00%	2.24% *	0.00%
Montana	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nevada	0.83% *	--	--	0.00%	0.00%	0.00%	1.61% *	0.00%
New Mexico	1.26% *	0.00%	--	0.00%	0.56% *	0.00%	--	0.14% *
Utah	1.10% *	--	0.00%	0.00%	0.00%	0.00%	--	0.00%
Wyoming	5.74% *	14.07% *	4.92% *	--	0.00%	0.00%	9.87% *	0.00%
Pacific:								
Alaska	2.44% *	0.00%	--	--	0.00%	1.54% *	6.60% *	1.39% *
California	0.43% *	0.24% *	2.41% *	0.35% *	0.98% *	0.01% *	0.70% *	0.31% *
Hawaii	1.49% *	--	5.53% *	--	0.90% *	0.00%	2.28% *	0.47% *
Oregon	0.94% *	1.87% *	--	--	0.31% *	0.13% *	1.67% *	0.13% *
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. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.8%	27.2%	38.9%	52.0%	69.6%	89.7%	33.3%	81.7%
New England:								
Connecticut	48.8%	15.4% *	--	47.7%	61.5%	89.4%	22.0%	79.5%
Maine	54.3%	--	30.1% *	56.7%	78.7%	93.8%	17.4% *	86.3%
Massachusetts	54.4%	22.8% *	48.3%	38.6%	78.4%	94.2%	30.8%	83.7%
New Hampshire	50.7%	--	30.9% *	57.9%	54.1%	89.9%	21.7%	79.4%
Rhode Island	56.0%	--	49.7%	43.6%	83.7%	92.5%	35.9%	88.2%
Vermont	64.4%	--	74.4%	66.3%	72.8%	75.8%	58.0%	73.2%
Middle Atlantic:								
New Jersey	54.6%	10.2% *	--	71.9%	95.0%	83.7%	27.1%	85.3%
New York	59.5%	45.9%	36.0%	66.1%	66.3%	90.5%	45.6%	81.0%
Pennsylvania	54.1%	24.4% *	21.4% *	51.4%	66.2%	83.9%	29.8%	76.1%
East North Central:								
Illinois	58.0%	19.7% *	50.1%	57.0%	83.8%	91.5%	32.6%	84.6%
Indiana	67.9%	--	0.0%	47.1%	58.0%	94.1%	24.7% *	82.4%
Michigan	54.0%	--	40.3%	45.0%	59.1%	88.9%	28.3%	76.8%
Ohio	54.3%	--	--	38.2%	65.0%	89.7%	16.6% *	81.2%
Wisconsin	48.5%	0.0%	--	46.8%	62.9%	90.4%	11.6%	78.5%
West North Central:								
Iowa	55.4%	--	--	57.5%	74.5%	79.2%	27.1%	78.2%
Kansas	60.2%	--	--	49.5%	75.7%	94.8%	31.3%	85.6%
Minnesota	56.4%	--	--	60.7%	62.4%	79.3%	36.4%	70.7%
Missouri	57.3%	--	--	40.8%	52.2%	90.2%	31.8%	75.8%
Nebraska	67.4%	--	50.9%	53.8%	75.3%	89.1%	48.3%	81.9%
North Dakota	39.2%	--	18.6% *	28.6%	54.5%	69.0%	20.7% *	61.1%
South Dakota	49.0%	9.2% *	--	37.2%	63.8%	98.9%	15.9%	82.0%
South Atlantic:								
Delaware	61.8%	--	--	54.5%	80.9%	96.7%	28.2% *	86.5%
District of Columbia	65.3%	--	55.9%	55.4%	68.8%	96.9%	51.3%	80.7%
Florida	67.9%	29.2% *	60.7%	61.9%	78.4%	94.8%	39.7%	91.0%
Georgia	59.7%	--	--	43.9%	77.5%	85.0%	28.7% *	81.9%
Maryland	54.6%	--	35.3% *	56.7%	66.1%	89.1%	34.5%	80.0%
North Carolina	59.7%	--	--	66.0%	61.4%	88.5%	20.9% *	81.4%
South Carolina	58.9%	--	--	59.8%	46.2%	94.5%	22.9% *	80.0%
Virginia	70.9%	--	37.3% *	57.6%	77.4%	94.8%	44.9%	89.7%
West Virginia	58.3%	--	--	41.8%	50.8%	93.7%	11.3% *	79.2%
East South Central:								
Alabama	63.9%	--	--	46.7%	81.0%	95.8%	28.2% *	89.0%
Kentucky	59.9%	--	--	54.5%	71.6%	84.5%	27.7% *	78.9%
Mississippi	51.6%	--	--	26.2% *	35.3%	90.8%	8.6% *	74.6%
Tennessee	57.4%	--	--	39.2%	56.4%	89.1%	19.1% *	77.5%
West South Central:								
Arkansas	44.2%	--	--	30.5% *	47.2%	88.2%	8.9% *	72.6%
Louisiana	58.6%	24.4% *	37.4% *	57.2%	69.4%	95.4%	31.2%	84.6%
Oklahoma	58.0%	20.1% *	44.9%	47.6%	69.5%	92.6%	30.4%	82.1%
Texas	67.7%	39.9%	49.3%	50.7%	72.2%	89.3%	42.1%	83.8%
Mountain:								
Arizona	67.3%	--	--	78.7%	77.4%	88.4%	42.7% *	85.6%
Colorado	60.8%	26.7% *	--	61.7%	77.3%	95.5%	30.2%	89.7%
Idaho	41.9%	10.3% *	--	36.0%	56.6%	85.0%	19.7% *	73.2%
Montana	47.7%	16.0% *	--	52.4%	60.6%	92.9%	28.1%	76.5%
Nevada	53.9%	--	--	42.5% *	69.2%	88.1%	31.1% *	80.3%
New Mexico	59.9%	--	--	44.2%	37.8%	95.1%	26.5% *	78.1%
Utah	72.0%	--	--	61.4%	55.8%	95.1%	60.5%	79.9%
Wyoming	42.5%	11.7% *	--	29.5% *	60.5%	92.8%	10.6% *	82.3%
Pacific:								
Alaska	60.9%	--	--	39.5% *	74.7%	93.6%	23.6% *	79.7%
California	58.5%	43.0%	48.0%	44.8%	71.9%	88.9%	43.8%	78.9%
Hawaii	44.5%	25.3%	23.4% *	56.9%	67.0%	85.7%	28.0%	75.0%
Oregon	44.9%	11.8% *	39.5%	47.3%	71.8%	79.0%	22.9%	73.3%
Washington	48.6%	--	12.4% *	48.6%	86.8%	83.0%	18.4% *	81.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	2.51%	2.16%	1.89%	1.45%	0.88%	1.59%	0.75%
New England:								
Connecticut	5.17%	7.48% *	--	9.86%	8.86%	5.27%	6.08%	4.57%
Maine	4.84%	--	10.84% *	9.57%	7.29%	3.28%	5.31% *	3.49%
Massachusetts	5.43%	9.87% *	11.38%	8.78%	7.65%	3.14%	7.34%	3.62%
New Hampshire	6.32%	--	12.30% *	8.37%	9.70%	5.65%	6.17%	4.91%
Rhode Island	7.61%	--	11.56%	11.08%	4.31%	2.96%	9.02%	2.56%
Vermont	5.89%	--	9.28%	7.71%	7.51%	7.18%	9.91%	4.86%
Middle Atlantic:								
New Jersey	6.09%	6.78% *	--	10.30%	2.67%	7.38%	7.37%	5.24%
New York	5.40%	13.24%	8.66%	9.90%	6.50%	2.70%	8.90%	2.90%
Pennsylvania	4.19%	9.37% *	8.55% *	8.00%	7.24%	8.04%	5.84%	5.34%
East North Central:								
Illinois	4.83%	7.22% *	9.53%	7.25%	4.53%	3.31%	6.12%	3.03%
Indiana	4.42%	--	0.00%	10.56%	8.52%	2.54%	9.67% *	3.53%
Michigan	5.49%	--	10.04%	9.77%	9.09%	5.61%	6.74%	4.93%
Ohio	4.39%	--	--	8.53%	8.33%	4.85%	5.05% *	3.94%
Wisconsin	4.68%	0.00%	--	8.69%	8.79%	5.27%	3.47%	4.64%
West North Central:								
Iowa	5.37%	--	--	10.27%	7.09%	7.74%	7.54%	5.08%
Kansas	4.91%	--	--	9.31%	7.47%	2.15%	8.41%	3.08%
Minnesota	5.71%	--	--	10.09%	8.73%	10.52%	7.80%	7.48%
Missouri	4.96%	--	--	10.78%	9.14%	3.67%	7.92%	4.08%
Nebraska	5.45%	--	12.06%	9.43%	7.13%	5.87%	11.48%	4.62%
North Dakota	5.42%	--	7.69% *	7.62%	9.14%	15.28%	6.63% *	8.29%
South Dakota	4.62%	5.17% *	--	8.19%	7.32%	0.88%	4.75%	3.43%
South Atlantic:								
Delaware	8.18%	--	--	10.66%	7.85%	3.24%	9.07% *	5.72%
District of Columbia	5.96%	--	11.42%	9.36%	9.30%	1.79%	10.05%	4.36%
Florida	4.85%	12.16% *	10.65%	10.17%	6.34%	1.77%	8.10%	2.10%
Georgia	5.68%	--	--	9.49%	8.50%	5.45%	10.49% *	4.43%
Maryland	5.63%	--	11.08% *	9.51%	9.81%	6.10%	7.70%	4.90%
North Carolina	5.36%	--	--	10.10%	9.42%	4.03%	7.00% *	3.78%
South Carolina	6.04%	--	--	11.07%	10.32%	1.99%	8.10% *	3.81%
Virginia	4.57%	--	12.02% *	10.86%	7.84%	2.68%	9.35%	2.97%
West Virginia	5.61%	--	--	9.84%	7.85%	3.37%	5.04% *	3.61%
East South Central:								
Alabama	5.48%	--	--	9.74%	7.08%	1.53%	9.17% *	2.57%
Kentucky	5.73%	--	--	12.53%	8.98%	5.93%	10.00% *	4.85%
Mississippi	4.79%	--	--	8.98% *	7.39%	3.33%	4.56% *	3.93%
Tennessee	4.65%	--	--	10.54%	9.78%	4.33%	6.77% *	4.32%
West South Central:								
Arkansas	4.88%	--	--	11.16% *	10.47%	3.65%	3.68% *	4.72%
Louisiana	4.90%	10.97% *	11.54% *	9.63%	9.60%	2.16%	7.51%	3.64%
Oklahoma	4.18%	9.39% *	12.10%	9.04%	7.67%	2.85%	6.90%	3.41%
Texas	3.87%	10.26%	13.25%	9.01%	8.31%	3.82%	7.47%	3.58%
Mountain:								
Arizona	5.70%	--	--	11.59%	7.55%	4.87%	14.38% *	3.87%
Colorado	5.68%	10.60% *	--	9.44%	7.10%	3.60%	7.50%	3.16%
Idaho	5.65%	9.66% *	--	10.29%	10.77%	5.20%	7.11% *	5.12%
Montana	5.16%	8.52% *	--	9.30%	7.75%	3.50%	6.71%	4.19%
Nevada	8.69%	--	--	23.84% *	9.90%	4.64%	12.69% *	4.49%
New Mexico	6.32%	--	--	12.09%	10.77%	3.10%	10.49% *	5.19%
Utah	4.29%	--	--	11.28%	9.51%	2.28%	8.50%	4.43%
Wyoming	6.40%	7.11% *	--	8.89% *	8.65%	4.50%	4.98% *	4.77%
Pacific:								
Alaska	5.84%	--	--	13.52% *	7.69%	3.42%	11.16% *	4.81%
California	3.37%	8.07%	6.41%	5.86%	4.82%	3.77%	5.18%	2.90%
Hawaii	4.31%	7.40%	9.07% *	8.46%	8.98%	8.62%	5.69%	5.72%
Oregon	4.54%	7.03% *	11.82%	9.19%	6.38%	8.31%	5.49%	5.31%
Washington	5.80%	--	7.09% *	8.59%	7.29%	9.48%	7.59% *	6.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	19.6%	90.2%	31.6%	71.2%
New England:				
Connecticut	20.9%	91.4%	22.5%	77.7%
Maine	21.1%	89.5%	31.6%	68.8%
Massachusetts	20.2%	88.8%	49.8%	54.2%
New Hampshire	17.9%	91.9%	42.8%	59.5%
Rhode Island	39.7%	75.4%	29.9%	59.7%
Vermont	25.8%	83.8%	34.0%	63.3%
Middle Atlantic:				
New Jersey	25.6%	87.2%	25.0%	72.7%
New York	27.0%	90.6%	33.0%	74.5%
Pennsylvania	21.9%	88.8%	23.1%	76.4%
East North Central:				
Illinois	18.7%	91.5%	27.4%	75.7%
Indiana	16.1%	92.3%	19.4%	81.5%
Michigan	22.8%	83.7%	30.6%	67.6%
Ohio	17.1%	90.1%	24.6%	72.6%
Wisconsin	18.6%	87.1%	33.2%	60.7%
West North Central:				
Iowa	15.7%	90.8%	24.3%	74.8%
Kansas	22.3%	91.8%	18.9%	78.0%
Minnesota	17.6%	89.7%	20.5%	76.9%
Missouri	19.0%	86.4%	25.2%	70.8%
Nebraska	13.5%	94.0%	16.1%	83.9%
North Dakota	42.9%	67.2%	18.6% *	50.8%
South Dakota	21.7%	84.9%	19.6%	70.1%
South Atlantic:				
Delaware	33.0% *	84.2%	17.0% *	71.5%
District of Columbia	19.2%	88.7%	20.8%	78.4%
Florida	19.5%	92.6%	39.8%	75.3%
Georgia	14.5%	91.3%	21.1%	84.6%
Maryland	19.4%	89.6%	30.0%	69.2%
North Carolina	17.8%	88.1%	27.9%	66.9%
South Carolina	17.2%	90.2%	14.3%	79.4%
Virginia	21.8%	90.8%	25.4%	76.6%
West Virginia	23.6%	84.3%	27.2%	66.6%
East South Central:				
Alabama	32.4%	82.0%	16.7%	70.1%
Kentucky	27.5%	84.5%	19.5%	71.5%
Mississippi	12.9%	91.6%	17.2%	81.8%
Tennessee	18.6%	89.5%	23.0%	73.8%
West South Central:				
Arkansas	15.2%	90.9%	20.8%	75.3%
Louisiana	16.7%	94.8%	25.6%	77.2%
Oklahoma	16.7%	92.9%	26.8%	77.3%
Texas	20.5%	92.2%	35.3%	73.5%
Mountain:				
Arizona	27.1%	90.6%	18.7%	80.8%
Colorado	17.6%	91.5%	28.1%	73.2%
Idaho	16.0%	86.9%	33.7%	62.9%
Montana	11.7%	93.6%	18.7%	82.0%
Nevada	10.8% *	93.5%	39.9%	64.9%
New Mexico	19.9%	86.7%	25.4%	69.7%
Utah	13.0%	94.3%	43.1%	70.1%
Wyoming	25.1%	76.8%	23.3%	58.9%
Pacific:				
Alaska	13.9%	93.3%	16.9%	80.9%
California	14.8%	92.7%	56.8%	56.3%
Hawaii	26.5%	80.8%	44.9%	56.0%
Oregon	13.7%	92.8%	29.7%	71.5%
Washington	13.9% *	92.8%	25.6%	75.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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, 2025

Division and State	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.86%	0.59%	0.92%	0.87%
New England:				
Connecticut	4.05%	2.63%	4.09%	4.04%
Maine	4.31%	3.81%	5.29%	5.27%
Massachusetts	5.54%	5.27%	5.75%	5.82%
New Hampshire	4.09%	2.71%	6.45%	6.45%
Rhode Island	8.37%	9.26%	6.10%	8.00%
Vermont	4.83%	4.18%	5.70%	5.88%
Middle Atlantic:				
New Jersey	6.13%	5.52%	4.82%	6.00%
New York	6.03%	2.42%	5.26%	3.77%
Pennsylvania	3.89%	3.47%	3.13%	3.91%
East North Central:				
Illinois	3.79%	3.36%	4.27%	4.67%
Indiana	4.36%	3.51%	4.11%	4.56%
Michigan	4.65%	4.37%	4.76%	5.11%
Ohio	3.45%	2.81%	4.03%	4.34%
Wisconsin	4.29%	4.09%	5.00%	5.19%
West North Central:				
Iowa	3.78%	3.20%	5.01%	5.30%
Kansas	5.33%	2.55%	3.59%	3.86%
Minnesota	4.05%	3.33%	4.18%	4.55%
Missouri	4.76%	4.67%	4.65%	5.14%
Nebraska	3.23%	1.80%	3.62%	3.43%
North Dakota	5.60%	5.10%	6.08% *	5.76%
South Dakota	3.92%	3.43%	3.59%	4.50%
South Atlantic:				
Delaware	10.85% *	5.42%	6.26% *	7.66%
District of Columbia	5.49%	5.40%	4.04%	5.73%
Florida	5.39%	2.88%	5.22%	4.38%
Georgia	3.04%	2.55%	5.20%	3.52%
Maryland	4.64%	3.59%	5.57%	5.55%
North Carolina	3.84%	3.52%	5.64%	5.62%
South Carolina	3.92%	3.24%	3.64%	4.53%
Virginia	4.31%	2.81%	5.18%	4.20%
West Virginia	4.82%	4.08%	5.15%	5.51%
East South Central:				
Alabama	6.04%	5.93%	3.44%	6.01%
Kentucky	6.08%	5.99%	3.88%	5.98%
Mississippi	2.86%	2.16%	5.06%	4.01%
Tennessee	3.53%	2.79%	3.97%	4.28%
West South Central:				
Arkansas	3.81%	3.17%	4.09%	4.58%
Louisiana	3.83%	1.86%	4.79%	4.60%
Oklahoma	2.96%	2.24%	3.92%	3.59%
Texas	3.56%	2.31%	4.13%	3.82%
Mountain:				
Arizona	7.75%	2.85%	3.64%	4.06%
Colorado	3.87%	2.72%	4.53%	4.42%
Idaho	4.20%	4.11%	6.38%	6.51%
Montana	3.33%	2.49%	3.51%	3.69%
Nevada	3.91% *	3.56%	8.00%	7.86%
New Mexico	5.28%	4.75%	5.13%	6.02%
Utah	3.53%	2.56%	5.38%	5.22%
Wyoming	6.97%	7.01%	5.32%	6.90%
Pacific:				
Alaska	3.83%	2.66%	3.95%	4.25%
California	2.35%	1.96%	3.41%	3.35%
Hawaii	4.30%	4.05%	4.71%	4.57%
Oregon	3.30%	2.42%	4.89%	4.64%
Washington	4.18% *	2.79%	4.58%	4.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	71.4%	49.5%	79.4%	84.3%	88.3%	74.1%	63.0%	78.9%
New England:								
Connecticut	81.3%	75.1%	87.3%	94.1%	84.6%	81.7%	79.3%	83.5%
Maine	64.9%	--	71.5%	90.5%	85.4%	63.4%	53.0%	75.1%
Massachusetts	59.9%	35.9% *	64.9%	72.4%	72.4%	76.7%	48.8%	73.6%
New Hampshire	85.2%	82.5%	90.9%	90.7%	80.2%	83.8%	86.2%	84.2%
Rhode Island	74.3%	--	74.9%	80.0%	82.9%	94.1%	64.3%	90.4%
Vermont	70.0%	--	73.7%	77.8%	85.0%	76.7%	63.4%	79.1%
Middle Atlantic:								
New Jersey	65.7%	51.3%	96.9%	94.3%	91.2%	50.4%	67.7%	63.4%
New York	54.6%	26.0% *	68.1%	72.4%	88.9%	66.7%	40.7%	75.8%
Pennsylvania	73.3%	37.2% *	73.7%	75.2%	84.3%	89.4%	57.3%	87.7%
East North Central:								
Illinois	72.2%	66.1%	70.7%	80.3%	85.4%	70.9%	68.9%	75.7%
Indiana	72.1%	--	100.0%	78.3%	94.9%	69.2%	65.4%	74.3%
Michigan	69.3%	--	68.9%	82.1%	89.4%	63.1%	66.6%	71.8%
Ohio	71.3%	--	65.6%	68.3%	87.9%	77.1%	60.4%	79.1%
Wisconsin	73.5%	--	87.4%	88.2%	95.8%	81.6%	55.9%	87.8%
West North Central:								
Iowa	73.4%	--	76.0%	92.3%	91.7%	69.5%	65.8%	79.5%
Kansas	65.6%	--	71.6%	85.5%	80.5%	57.4%	62.5%	68.3%
Minnesota	76.5%	--	91.5%	82.6%	93.8%	83.7%	61.5%	87.2%
Missouri	76.6%	--	89.2%	81.5%	87.4%	81.8%	66.2%	84.1%
Nebraska	85.7%	90.8%	81.3%	85.8%	91.3%	81.3%	85.4%	86.0%
North Dakota	64.7%	--	69.9%	62.3%	80.2%	73.0%	53.8%	77.5%
South Dakota	81.4%	64.7%	82.0%	93.6%	97.4%	87.3%	71.6%	91.3%
South Atlantic:								
Delaware	66.4%	--	--	85.3%	92.2%	70.0%	52.2%	76.8%
District of Columbia	45.9%	--	44.6%	82.8%	65.4%	29.2%	44.4%	47.5%
Florida	74.7%	50.6%	86.3%	94.0%	93.5%	76.6%	66.4%	81.6%
Georgia	70.6%	--	92.9%	91.5%	87.0%	73.4%	60.5%	77.9%
Maryland	67.6%	--	75.2%	81.7%	95.0%	75.7%	56.8%	81.1%
North Carolina	70.5%	--	80.5%	96.6%	88.3%	72.0%	58.3%	77.3%
South Carolina	78.5%	--	--	86.5%	91.7%	79.8%	69.8%	83.5%
Virginia	73.1%	--	79.1%	81.3%	87.2%	69.1%	71.2%	74.5%
West Virginia	78.4%	--	83.2%	79.4%	84.3%	82.9%	68.6%	82.7%
East South Central:								
Alabama	63.2%	--	--	77.5%	86.1%	68.0%	48.0%	73.8%
Kentucky	70.8%	--	100.0%	90.2%	86.9%	74.0%	57.7%	78.5%
Mississippi	72.4%	--	81.4%	95.7%	73.7%	66.3%	76.3%	70.3%
Tennessee	76.0%	--	--	72.0%	86.1%	87.4%	62.0%	83.3%
West South Central:								
Arkansas	80.8%	--	--	93.9%	86.3%	87.6%	71.5%	88.2%
Louisiana	69.6%	50.4%	66.0%	89.5%	85.5%	73.6%	60.2%	78.6%
Oklahoma	73.7%	46.4%	84.8%	82.3%	83.0%	84.5%	61.5%	84.3%
Texas	78.0%	57.0%	85.2%	87.4%	86.3%	83.2%	67.9%	84.2%
Mountain:								
Arizona	77.6%	--	72.6%	99.2%	97.3%	72.9%	72.7%	81.3%
Colorado	68.8%	34.0% *	92.9%	92.6%	87.0%	74.2%	57.9%	79.1%
Idaho	75.0%	63.0%	78.7%	89.6%	95.4%	74.4%	68.9%	83.5%
Montana	73.6%	53.4%	74.0%	89.5%	98.4%	81.8%	63.5%	88.5%
Nevada	79.6%	--	100.0%	97.3%	90.5%	70.1%	81.5%	77.4%
New Mexico	77.8%	--	92.4%	78.1%	95.4%	72.8%	74.7%	79.4%
Utah	76.2%	73.5%	92.3%	97.7%	81.0%	61.9%	82.1%	72.1%
Wyoming	67.5%	57.8%	89.9%	81.9%	91.6%	58.0%	67.8%	67.1%
Pacific:								
Alaska	78.1%	--	71.6%	75.1%	92.3%	80.1%	66.0%	84.2%
California	69.6%	55.4%	80.7%	84.6%	90.4%	62.9%	66.2%	74.2%
Hawaii	67.2%	47.1%	83.1%	85.7%	98.4%	75.5%	57.4%	85.5%
Oregon	84.4%	73.3%	97.2%	97.9%	92.8%	77.3%	83.0%	86.3%
Washington	72.3%	--	81.8%	75.8%	85.7%	81.5%	63.0%	82.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.99%	2.59%	1.72%	1.35%	0.95%	1.44%	1.70%	0.98%
New England:								
Connecticut	4.61%	9.94%	8.47%	4.23%	8.60%	7.63%	7.10%	5.65%
Maine	5.18%	--	10.16%	4.94%	6.25%	9.20%	8.34%	5.19%
Massachusetts	5.91%	11.08% *	10.84%	8.30%	7.81%	7.89%	8.59%	5.51%
New Hampshire	3.16%	9.05%	5.24%	4.08%	6.35%	5.55%	4.81%	4.01%
Rhode Island	9.22%	--	8.98%	11.98%	10.37%	2.95%	13.24%	4.16%
Vermont	5.78%	--	15.03%	6.89%	5.02%	7.12%	9.66%	4.24%
Middle Atlantic:								
New Jersey	6.48%	14.81%	3.14%	3.66%	4.68%	10.95%	10.04%	8.00%
New York	5.76%	9.19% *	7.68%	10.47%	2.53%	6.42%	7.64%	3.98%
Pennsylvania	3.95%	11.19% *	8.79%	7.39%	5.27%	3.14%	6.85%	2.52%
East North Central:								
Illinois	4.82%	11.93%	9.40%	6.63%	5.11%	7.88%	7.82%	5.45%
Indiana	5.44%	--	0.00%	9.48%	2.30%	8.33%	11.32%	6.07%
Michigan	5.47%	--	9.03%	7.21%	3.89%	10.32%	8.58%	7.06%
Ohio	4.59%	--	12.94%	9.77%	5.23%	5.77%	8.66%	4.19%
Wisconsin	5.07%	--	7.26%	6.09%	1.82%	6.86%	8.53%	4.14%
West North Central:								
Iowa	6.08%	--	10.56%	4.21%	5.37%	11.88%	9.80%	7.49%
Kansas	5.77%	--	12.51%	7.90%	7.90%	11.08%	8.94%	7.47%
Minnesota	4.99%	--	5.98%	8.46%	2.90%	6.82%	8.89%	4.17%
Missouri	5.38%	--	7.45%	9.16%	6.16%	6.93%	10.04%	4.89%
Nebraska	3.87%	9.20%	10.18%	6.36%	5.39%	8.17%	6.49%	4.69%
North Dakota	6.23%	--	9.84%	10.83%	6.85%	10.31%	9.18%	5.82%
South Dakota	4.59%	9.93%	11.62%	4.04%	1.73%	9.85%	7.31%	5.48%
South Atlantic:								
Delaware	8.54%	--	--	6.28%	4.08%	15.25%	11.67%	10.43%
District of Columbia	5.74%	--	11.37%	5.85%	10.01%	7.29%	9.41%	6.03%
Florida	4.93%	13.03%	8.10%	4.08%	3.50%	6.94%	8.59%	4.83%
Georgia	6.61%	--	5.32%	5.40%	7.29%	8.79%	11.74%	6.67%
Maryland	5.59%	--	10.27%	6.68%	2.29%	9.05%	8.38%	5.52%
North Carolina	5.85%	--	13.13%	3.42%	6.73%	7.59%	11.56%	5.59%
South Carolina	4.73%	--	--	9.57%	3.29%	5.81%	10.82%	4.01%
Virginia	6.03%	--	9.02%	8.47%	5.06%	11.28%	7.72%	8.88%
West Virginia	4.89%	--	9.53%	7.83%	6.80%	6.42%	11.98%	4.70%
East South Central:								
Alabama	6.15%	--	--	6.96%	6.15%	10.73%	10.41%	7.53%
Kentucky	6.30%	--	0.00%	5.25%	6.05%	7.02%	12.60%	5.06%
Mississippi	5.60%	--	12.12%	3.19%	7.41%	9.55%	9.46%	6.93%
Tennessee	4.25%	--	--	9.49%	6.38%	3.49%	9.31%	3.65%
West South Central:								
Arkansas	5.59%	--	--	3.33%	8.76%	7.28%	10.34%	5.14%
Louisiana	4.97%	12.24%	11.42%	5.29%	5.29%	7.98%	8.22%	5.14%
Oklahoma	4.36%	11.02%	7.74%	6.70%	6.32%	6.57%	7.44%	4.52%
Texas	3.69%	10.44%	9.73%	4.54%	5.58%	4.67%	7.34%	3.56%
Mountain:								
Arizona	5.50%	--	13.86%	0.92%	1.48%	8.95%	10.39%	5.92%
Colorado	6.26%	11.68% *	5.01%	4.32%	6.34%	9.18%	9.74%	6.67%
Idaho	5.86%	13.21%	10.00%	8.42%	2.50%	10.30%	8.93%	6.73%
Montana	5.74%	11.75%	11.99%	5.32%	1.19%	8.97%	8.46%	4.96%
Nevada	5.64%	--	0.00%	2.22%	4.36%	8.60%	8.97%	6.04%
New Mexico	5.41%	--	7.63%	11.25%	2.33%	8.27%	11.15%	5.77%
Utah	5.13%	14.09%	7.45%	2.26%	6.87%	9.77%	8.60%	6.39%
Wyoming	7.44%	14.14%	6.76%	7.77%	4.39%	14.97%	10.11%	10.95%
Pacific:								
Alaska	6.20%	--	13.84%	13.16%	2.62%	11.06%	11.99%	6.73%
California	3.38%	7.97%	5.04%	3.88%	3.19%	6.41%	5.07%	3.85%
Hawaii	4.60%	8.58%	7.58%	6.32%	1.23%	8.38%	6.45%	4.83%
Oregon	3.96%	9.92%	2.80%	1.49%	3.85%	8.26%	6.18%	4.23%
Washington	5.95%	--	13.18%	8.05%	7.84%	7.21%	9.68%	5.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	8.3%	6.2%
New England:		
Connecticut	11.4%	10.4% *
Maine	9.5% *	8.0% *
Massachusetts	4.8% *	4.2% *
New Hampshire	12.2%	6.4% *
Rhode Island	11.6% *	7.1% *
Vermont	7.8%	4.2% *
Middle Atlantic:		
New Jersey	10.9% *	8.7% *
New York	7.9%	8.3%
Pennsylvania	10.0%	6.8%
East North Central:		
Illinois	7.1% *	4.9% *
Indiana	11.6% *	11.2% *
Michigan	9.8% *	6.9% *
Ohio	9.0%	8.4%
Wisconsin	4.3% *	3.7% *
West North Central:		
Iowa	9.7% *	7.0% *
Kansas	9.7% *	7.0% *
Minnesota	6.2% *	4.2% *
Missouri	8.5% *	7.1% *
Nebraska	1.2% *	2.2% *
North Dakota	6.6% *	5.2% *
South Dakota	8.0% *	6.4% *
South Atlantic:		
Delaware	32.1% *	19.4% *
District of Columbia	9.6% *	9.8% *
Florida	12.4%	8.5% *
Georgia	13.7% *	5.7% *
Maryland	3.2% *	4.1% *
North Carolina	11.9%	4.4% *
South Carolina	6.1% *	6.5% *
Virginia	3.1% *	0.9% *
West Virginia	5.2% *	3.6% *
East South Central:		
Alabama	5.5% *	4.4% *
Kentucky	9.1%	5.5% *
Mississippi	10.0% *	6.2% *
Tennessee	8.0% *	4.6% *
West South Central:		
Arkansas	9.2% *	2.8% *
Louisiana	8.8%	6.0% *
Oklahoma	8.3%	2.1% *
Texas	8.0%	7.0% *
Mountain:		
Arizona	9.8% *	10.4% *
Colorado	9.7% *	9.1% *
Idaho	7.1% *	1.2% *
Montana	5.8% *	5.4% *
Nevada	5.8% *	2.1% *
New Mexico	10.5% *	7.2% *
Utah	13.2% *	7.8% *
Wyoming	5.4% *	3.4% *
Pacific:		
Alaska	1.5% *	3.4% *
California	6.6%	5.3%
Hawaii	7.2%	7.3%
Oregon	5.3% *	1.9% *
Washington	3.2% *	2.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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, 2025

Division and State	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.52%	0.46%
New England:		
Connecticut	3.15%	3.52% *
Maine	3.21% *	3.41% *
Massachusetts	2.16% *	1.76% *
New Hampshire	3.63%	2.57% *
Rhode Island	3.52% *	2.74% *
Vermont	2.24%	1.48% *
Middle Atlantic:		
New Jersey	4.35% *	4.23% *
New York	1.76%	1.99%
Pennsylvania	2.43%	1.81%
East North Central:		
Illinois	2.26% *	2.13% *
Indiana	4.04% *	3.88% *
Michigan	4.02% *	3.09% *
Ohio	2.38%	2.34%
Wisconsin	2.05% *	1.88% *
West North Central:		
Iowa	3.74% *	3.68% *
Kansas	3.31% *	3.05% *
Minnesota	2.09% *	1.84% *
Missouri	2.67% *	2.60% *
Nebraska	0.98% *	1.20% *
North Dakota	2.69% *	2.63% *
South Dakota	3.14% *	1.94% *
South Atlantic:		
Delaware	10.37% *	11.48% *
District of Columbia	3.09% *	3.18% *
Florida	3.57%	3.35% *
Georgia	4.43% *	2.59% *
Maryland	1.09% *	1.42% *
North Carolina	3.54%	1.90% *
South Carolina	2.60% *	2.69% *
Virginia	1.80% *	0.39% *
West Virginia	2.70% *	2.40% *
East South Central:		
Alabama	1.94% *	1.57% *
Kentucky	2.57%	2.01% *
Mississippi	3.55% *	3.21% *
Tennessee	2.46% *	1.66% *
West South Central:		
Arkansas	3.19% *	1.15% *
Louisiana	2.37%	2.24% *
Oklahoma	2.12%	1.04% *
Texas	2.25%	2.16% *
Mountain:		
Arizona	3.95% *	3.99% *
Colorado	3.13% *	3.06% *
Idaho	3.08% *	0.67% *
Montana	2.49% *	2.22% *
Nevada	2.66% *	1.27% *
New Mexico	4.17% *	3.56% *
Utah	4.21% *	2.78% *
Wyoming	2.37% *	1.90% *
Pacific:		
Alaska	0.47% *	1.66% *
California	1.67%	1.42%
Hawaii	2.03%	2.04%
Oregon	1.93% *	0.78% *
Washington	1.53% *	1.40% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.6%	39.0%	41.8%	32.9%	27.8%	23.0%	38.4%	25.5%
New England:								
Connecticut	23.8%	21.0% *	--	23.4% *	15.6% *	22.4% *	26.7%	20.5%
Maine	25.0%	--	36.9%	41.3%	25.4%	13.1% *	29.8%	20.8%
Massachusetts	32.8%	21.8% *	43.2%	29.8%	38.1%	40.2%	29.4%	36.9%
New Hampshire	26.6%	--	28.0% *	28.6%	24.1% *	14.4% *	35.2%	18.2%
Rhode Island	27.0%	--	42.7%	18.8% *	19.5% *	20.0% *	30.4%	21.5%
Vermont	27.2%	--	28.7% *	41.3%	23.1%	9.0% *	32.8%	19.4%
Middle Atlantic:								
New Jersey	30.4%	28.0% *	--	32.9% *	16.0% *	33.7% *	30.9%	29.8%
New York	38.7%	52.3%	39.5%	42.1%	24.1%	20.9%	48.0%	24.5%
Pennsylvania	25.7%	37.8% *	21.9% *	31.1%	18.1% *	20.1%	30.7%	21.1%
East North Central:								
Illinois	38.8%	58.7%	34.5%	26.8%	19.3%	32.5%	47.1%	30.0%
Indiana	29.5%	--	--	37.5%	30.7%	22.6% *	45.2%	24.2%
Michigan	34.1%	--	45.9%	14.7% *	27.2%	36.3%	36.1%	32.3%
Ohio	28.1%	--	--	33.1%	30.1%	28.0%	26.2%	29.5%
Wisconsin	32.5%	--	--	37.2%	27.3%	21.2% *	40.9%	25.6%
West North Central:								
Iowa	31.8%	--	--	27.8%	33.8%	29.9% *	33.1%	30.7%
Kansas	30.1%	--	--	38.8%	37.5%	14.0% *	39.3%	22.1%
Minnesota	24.6%	--	--	17.2% *	18.4% *	13.6% *	37.3%	15.5% *
Missouri	31.6%	--	--	26.5% *	28.0%	20.8% *	43.5%	23.0%
Nebraska	26.1%	--	51.4%	33.7%	25.9%	19.8% *	27.1% *	25.4%
North Dakota	21.4%	--	26.7% *	10.3% *	24.2% *	13.1% *	25.7%	16.4% *
South Dakota	25.9%	37.8%	--	20.1% *	12.0% *	16.4% *	35.9%	15.9%
South Atlantic:								
Delaware	38.0%	--	--	50.8%	22.5% *	16.6% *	59.4%	22.2% *
District of Columbia	26.5%	--	30.4% *	29.7%	30.5% *	18.8% *	28.2%	24.6%
Florida	28.8%	28.3% *	51.5%	35.1%	36.0%	18.0% *	33.9%	24.6%
Georgia	31.6%	--	--	38.7%	31.1%	33.1%	30.5%	32.5%
Maryland	40.9%	70.0%	48.5%	43.5%	12.7% *	12.9% *	60.6%	16.1%
North Carolina	28.5%	--	--	26.9% *	23.6% *	15.8% *	46.3%	18.5%
South Carolina	22.3%	--	--	41.6%	20.6% *	11.2% *	33.4% *	15.8%
Virginia	13.8%	--	26.0% *	26.0% *	21.8% *	7.4% *	15.9% *	12.3%
West Virginia	26.4%	--	--	32.3%	19.6% *	25.9%	29.6% *	25.0%
East South Central:								
Alabama	22.3%	--	--	14.0% *	10.7% *	22.4% *	28.5% *	17.9%
Kentucky	34.3%	--	--	35.5% *	23.8% *	22.2%	51.8%	24.1%
Mississippi	27.1%	--	--	52.3%	28.1%	11.2% *	42.9%	18.6%
Tennessee	26.6%	--	--	25.4% *	28.1% *	10.5% *	41.7%	18.7%
West South Central:								
Arkansas	23.8%	--	--	30.1% *	22.1%	22.6%	23.1% *	24.4%
Louisiana	30.2%	40.2% *	39.7%	26.4% *	33.9% *	17.0% *	38.0%	22.9%
Oklahoma	29.6%	46.7%	35.1% *	19.9% *	21.0% *	20.9% *	39.1%	21.3%
Texas	34.3%	49.1%	45.4%	39.9%	33.8%	22.7%	46.0%	27.0%
Mountain:								
Arizona	26.3%	--	--	10.8% *	28.7%	22.5% *	28.7% *	24.6%
Colorado	31.4%	29.7% *	--	41.6%	31.1%	26.8% *	35.1%	27.9%
Idaho	27.6%	30.3% *	--	36.3% *	25.6% *	19.6% *	30.2%	23.8%
Montana	25.7%	33.5% *	--	15.5% *	20.7%	13.5% *	33.7%	14.1%
Nevada	42.5%	--	--	60.1% *	37.5%	25.6% *	53.4%	29.8%
New Mexico	35.3%	--	--	29.8% *	42.4% *	31.1%	34.5% *	35.8%
Utah	26.7%	--	--	23.2% *	21.2%	17.9% *	35.9%	20.3%
Wyoming	25.4%	30.7% *	38.7%	29.9% *	18.1% *	15.1% *	32.4%	16.6% *
Pacific:								
Alaska	20.0%	--	--	13.1% *	18.3% *	16.5% *	24.8% *	17.6% *
California	40.4%	43.1%	45.0%	38.5%	35.5%	37.0%	42.8%	37.0%
Hawaii	28.5%	25.0%	38.6%	31.5%	38.0%	22.4% *	28.8%	27.9%
Oregon	29.4%	41.0%	37.2% *	43.0%	14.8% *	6.3% *	39.3%	16.5%
Washington	32.9%	--	40.5%	33.0%	43.3% *	16.9% *	38.8%	26.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	2.56%	2.15%	1.75%	1.44%	1.44%	1.62%	1.02%
New England:								
Connecticut	4.40%	9.01% *	--	9.00% *	4.81% *	7.38% *	6.98%	5.16%
Maine	4.45%	--	10.63%	9.44%	7.40%	6.65% *	7.72%	4.78%
Massachusetts	5.01%	8.59% *	10.91%	8.82%	8.90%	10.72%	6.70%	7.06%
New Hampshire	4.95%	--	11.56% *	8.05%	9.50% *	6.47% *	9.26%	5.10%
Rhode Island	5.84%	--	11.87%	6.92% *	10.61% *	8.31% *	8.91%	6.22%
Vermont	4.95%	--	9.83% *	7.87%	6.57%	5.19% *	8.44%	4.12%
Middle Atlantic:								
New Jersey	5.83%	11.74% *	--	11.32% *	5.22% *	11.10% *	8.42%	8.03%
New York	5.82%	12.88%	8.72%	8.38%	4.47%	5.05%	8.83%	3.39%
Pennsylvania	3.93%	12.82% *	8.96% *	7.06%	5.70% *	5.53%	6.80%	3.95%
East North Central:								
Illinois	4.90%	12.41%	8.94%	6.19%	5.35%	7.91%	8.02%	5.40%
Indiana	5.26%	--	--	9.59%	7.40%	8.01% *	10.97%	5.85%
Michigan	5.57%	--	10.12%	5.84% *	8.16%	10.33%	8.74%	7.19%
Ohio	4.31%	--	--	8.38%	7.74%	6.98%	7.33%	5.24%
Wisconsin	5.15%	--	--	8.46%	6.46%	8.25% *	8.68%	5.65%
West North Central:								
Iowa	5.27%	--	--	8.32%	8.14%	11.48% *	7.98%	7.08%
Kansas	4.52%	--	--	9.58%	8.29%	6.40% *	7.91%	4.99%
Minnesota	4.46%	--	--	5.18% *	5.54% *	7.76% *	7.94%	5.07% *
Missouri	4.80%	--	--	9.35% *	7.92%	6.96% *	9.17%	5.10%
Nebraska	4.94%	--	11.95%	9.23%	7.44%	8.92% *	8.24% *	6.10%
North Dakota	4.35%	--	9.18% *	4.01% *	8.09% *	8.28% *	6.83%	5.13% *
South Dakota	4.76%	10.58%	--	6.51% *	4.07% *	6.86% *	8.01%	4.16%
South Atlantic:								
Delaware	8.18%	--	--	10.46%	7.89% *	8.78% *	12.08%	8.05% *
District of Columbia	4.69%	--	10.07% *	8.55%	10.08% *	8.77% *	7.24%	6.01%
Florida	4.55%	11.07% *	11.21%	8.93%	7.47%	6.76% *	7.58%	5.41%
Georgia	5.16%	--	--	9.74%	7.34%	8.56%	8.40%	6.40%
Maryland	5.52%	12.47%	12.11%	9.04%	4.51% *	6.07% *	8.22%	4.20%
North Carolina	4.92%	--	--	8.35% *	7.33% *	5.80% *	11.01%	4.46%
South Carolina	4.60%	--	--	10.99%	6.43% *	3.99% *	10.95% *	3.50%
Virginia	3.06%	--	10.04% *	8.65% *	8.61% *	2.98% *	5.58% *	3.37%
West Virginia	4.93%	--	--	9.32%	6.13% *	7.45%	10.86% *	5.33%
East South Central:								
Alabama	5.29%	--	--	5.78% *	4.14% *	7.95% *	10.19% *	5.28%
Kentucky	5.45%	--	--	11.75% *	7.27% *	6.59%	12.04%	4.93%
Mississippi	4.85%	--	--	11.77%	7.30%	5.41% *	10.26%	4.52%
Tennessee	4.45%	--	--	9.35% *	8.83% *	3.43% *	9.44%	3.92%
West South Central:								
Arkansas	4.20%	--	--	9.56% *	6.15%	6.35%	7.45% *	4.61%
Louisiana	4.95%	12.49% *	11.81%	8.99% *	10.36% *	6.15% *	8.31%	5.08%
Oklahoma	4.40%	11.19%	11.36% *	6.74% *	6.48% *	6.82% *	7.47%	4.72%
Texas	4.08%	10.45%	13.32%	8.56%	8.14%	5.62%	7.46%	4.52%
Mountain:								
Arizona	5.47%	--	--	6.44% *	7.93%	7.54% *	10.55% *	5.56%
Colorado	5.14%	10.90% *	--	9.68%	9.19%	9.35% *	7.95%	6.88%
Idaho	5.57%	12.70% *	--	11.02% *	10.41% *	5.96% *	8.80%	5.17%
Montana	4.81%	10.78% *	--	6.70% *	5.48%	6.13% *	7.54%	3.77%
Nevada	9.04%	--	--	23.34% *	9.95%	8.13% *	14.68%	6.11%
New Mexico	6.27%	--	--	10.94% *	14.41% *	9.09%	11.49% *	7.32%
Utah	4.67%	--	--	8.28% *	6.25%	5.81% *	9.16%	4.28%
Wyoming	5.89%	13.25% *	11.10%	9.02% *	6.29% *	6.89% *	9.37%	5.16% *
Pacific:								
Alaska	5.49%	--	--	5.67% *	7.84% *	9.97% *	10.39% *	6.31% *
California	3.52%	8.00%	6.46%	5.99%	4.93%	7.11%	5.17%	4.41%
Hawaii	4.30%	7.46%	11.57%	8.57%	8.96%	7.87% *	5.92%	5.51%
Oregon	4.81%	11.08%	12.31% *	9.78%	5.23% *	3.53% *	7.55%	3.95%
Washington	5.89%	--	11.53%	8.25%	15.37% *	7.58% *	9.02%	7.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	35.5%	24.2%	18.4%
New England:			
Connecticut	43.4%	22.8%	14.2%
Maine	32.8%	21.0%	18.1%
Massachusetts	43.2%	27.7%	22.6%
New Hampshire	40.8%	28.2%	21.0%
Rhode Island	33.1%	24.0%	15.3%
Vermont	30.2%	17.6%	12.7%
Middle Atlantic:			
New Jersey	36.4%	28.8%	23.5%
New York	38.7%	23.7%	14.7%
Pennsylvania	36.5%	21.9%	15.0%
East North Central:			
Illinois	35.4%	21.0%	18.7%
Indiana	35.2%	27.5%	22.5%
Michigan	33.5%	24.5%	20.2%
Ohio	42.8%	27.9%	21.3%
Wisconsin	38.3%	26.8%	19.1%
West North Central:			
Iowa	37.5%	28.4%	15.0%
Kansas	39.6%	24.4%	24.3%
Minnesota	34.6%	26.4%	18.8%
Missouri	40.9%	27.2%	20.5%
Nebraska	38.3%	29.9%	21.1%
North Dakota	32.8%	24.2%	19.7%
South Dakota	32.0%	23.4%	15.8%
South Atlantic:			
Delaware	35.4%	27.8%	20.9%
District of Columbia	54.5%	48.6%	31.3%
Florida	28.1%	19.2%	13.0%
Georgia	36.2%	24.9%	16.9%
Maryland	35.3%	26.3%	14.8%
North Carolina	34.1%	25.9%	18.4%
South Carolina	32.0%	20.4%	15.0%
Virginia	44.5%	33.7%	26.5%
West Virginia	39.1%	26.5%	20.9%
East South Central:			
Alabama	36.0%	26.1%	19.8%
Kentucky	40.3%	27.7%	20.3%
Mississippi	41.3%	27.3%	25.7%
Tennessee	41.0%	29.4%	24.6%
West South Central:			
Arkansas	34.9%	16.5%	18.3%
Louisiana	41.9%	25.4%	22.9%
Oklahoma	39.0%	23.7%	18.8%
Texas	37.3%	26.6%	21.6%
Mountain:			
Arizona	38.6%	22.0%	23.3%
Colorado	35.0%	26.3%	13.7%
Idaho	26.6%	21.6%	10.9%
Montana	28.8%	21.6%	15.1%
Nevada	38.2%	18.7%	32.5%
New Mexico	35.6%	21.8%	22.8%
Utah	28.8%	20.3%	13.9%
Wyoming	27.5%	21.6%	15.1%
Pacific:			
Alaska	26.8%	23.9%	19.5%
California	30.5%	19.6%	16.6%
Hawaii	29.0%	26.9%	17.2%
Oregon	28.8%	17.1%	10.8%
Washington	32.1%	24.7%	15.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table 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, 2025

Division and State	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.52%	0.47%	0.44%
New England:			
Connecticut	3.88%	2.27%	1.96%
Maine	2.32%	1.90%	2.11%
Massachusetts	3.22%	2.38%	2.57%
New Hampshire	3.76%	3.61%	2.79%
Rhode Island	3.30%	3.37%	2.53%
Vermont	2.73%	2.17%	1.57%
Middle Atlantic:			
New Jersey	3.09%	3.01%	3.07%
New York	3.48%	2.67%	1.46%
Pennsylvania	2.29%	1.75%	1.63%
East North Central:			
Illinois	2.40%	1.95%	1.89%
Indiana	2.51%	2.53%	2.89%
Michigan	2.54%	2.31%	2.76%
Ohio	2.90%	2.14%	2.21%
Wisconsin	2.75%	2.59%	2.57%
West North Central:			
Iowa	2.91%	2.88%	2.27%
Kansas	3.24%	2.51%	2.83%
Minnesota	3.26%	3.21%	3.03%
Missouri	3.24%	2.24%	2.02%
Nebraska	4.07%	4.01%	4.05%
North Dakota	3.29%	2.84%	2.75%
South Dakota	2.41%	2.31%	2.41%
South Atlantic:			
Delaware	5.33%	5.71%	6.14%
District of Columbia	4.07%	4.11%	4.46%
Florida	2.31%	2.44%	2.29%
Georgia	2.55%	2.63%	2.30%
Maryland	3.32%	2.92%	2.22%
North Carolina	2.21%	2.09%	2.10%
South Carolina	2.93%	2.65%	2.12%
Virginia	3.68%	3.80%	4.05%
West Virginia	2.73%	2.63%	2.53%
East South Central:			
Alabama	2.54%	2.90%	2.80%
Kentucky	2.68%	2.65%	2.13%
Mississippi	2.95%	2.82%	3.11%
Tennessee	2.59%	2.49%	2.71%
West South Central:			
Arkansas	2.97%	1.93%	2.33%
Louisiana	3.10%	2.89%	2.72%
Oklahoma	2.43%	2.24%	2.24%
Texas	2.27%	2.27%	2.13%
Mountain:			
Arizona	3.90%	4.02%	4.01%
Colorado	2.73%	2.49%	2.29%
Idaho	2.28%	3.39%	1.47%
Montana	2.93%	2.66%	1.62%
Nevada	5.16%	2.40%	5.87%
New Mexico	2.74%	2.57%	3.15%
Utah	2.48%	1.97%	1.77%
Wyoming	3.01%	3.50%	2.84%
Pacific:			
Alaska	3.29%	3.51%	3.05%
California	1.86%	1.56%	1.47%
Hawaii	2.79%	3.19%	2.71%
Oregon	2.35%	1.70%	1.58%
Washington	2.93%	3.11%	2.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table II.A.2.I Percent of private-sector establishments that offer paid sick leave by firm size and State: United States, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	63.3%	47.5%	70.3%	78.5%	85.1%	93.2%	53.3%	89.9%
New England:								
Connecticut	65.9%	50.1%	67.7%	85.3%	92.8%	100.0%	54.2%	97.9%
Maine	56.1%	34.5%	77.1%	84.8%	79.7%	98.8%	44.7%	91.1%
Massachusetts	75.1%	57.2%	85.8%	98.0%	99.2%	99.6%	65.3%	99.5%
New Hampshire	66.9%	52.4%	66.4%	69.4%	82.1%	95.5%	57.2%	89.0%
Rhode Island	59.5%	40.2%	70.2%	93.4%	94.3%	92.3%	49.9%	92.5%
Vermont	70.2%	56.2%	85.5%	93.4%	94.7%	95.8%	64.4%	95.0%
Middle Atlantic:								
New Jersey	72.0%	52.4%	92.6%	90.1%	95.4%	100.0%	61.4%	98.9%
New York	69.5%	56.7%	77.2%	96.3%	93.0%	97.4%	62.3%	95.8%
Pennsylvania	53.8%	33.5%	57.9%	71.7%	88.2%	96.4%	40.8%	91.5%
East North Central:								
Illinois	58.7%	39.5%	64.4%	78.2%	89.0%	99.2%	46.6%	93.5%
Indiana	51.5%	31.9%	41.4%	63.4%	75.4%	81.4%	35.2%	80.5%
Michigan	68.0%	48.1%	84.3%	81.2%	99.2%	94.1%	57.5%	95.5%
Ohio	57.6%	40.3%	46.0%	68.4%	71.1%	91.1%	44.2%	83.7%
Wisconsin	50.5%	32.6%	48.5%	59.2%	74.1%	90.1%	36.1%	86.1%
West North Central:								
Iowa	50.7%	33.3%	43.7%	74.0%	79.9%	86.1%	37.0%	85.4%
Kansas	61.6%	47.1%	63.9%	74.2%	87.0%	85.4%	52.3%	84.4%
Minnesota	68.0%	46.5%	85.3%	92.1%	92.2%	95.3%	58.5%	92.3%
Missouri	58.5%	32.8%	74.3%	74.1%	97.0%	92.5%	43.6%	93.0%
Nebraska	49.1%	27.4%	61.1%	74.1%	83.4%	92.0%	34.3%	89.5%
North Dakota	42.6%	22.7%	63.2%	61.9%	74.5%	82.7%	32.5%	77.1%
South Dakota	44.6%	29.2%	43.4%	65.0%	64.2%	86.2%	33.1%	77.8%
South Atlantic:								
Delaware	59.6%	36.2%	65.9%	75.8%	88.1%	95.8%	43.9%	91.7%
District of Columbia	85.3%	72.6%	93.4%	93.7%	95.8%	98.4%	79.2%	96.5%
Florida	56.1%	43.0%	61.5%	70.1%	77.3%	91.2%	46.9%	86.3%
Georgia	61.2%	46.6%	59.2%	63.7%	82.7%	94.7%	49.1%	91.0%
Maryland	71.8%	56.0%	83.7%	91.5%	95.4%	99.7%	63.5%	97.5%
North Carolina	58.5%	41.5%	63.5%	65.2%	82.1%	88.1%	46.6%	84.9%
South Carolina	49.6%	32.6%	60.6%	60.7%	57.9%	87.7%	38.9%	77.9%
Virginia	59.5%	34.7%	63.0%	65.7%	86.2%	95.5%	42.4%	91.5%
West Virginia	51.1%	30.6%	54.1%	45.5%	74.1%	83.3%	35.1%	77.6%
East South Central:								
Alabama	55.7%	36.8%	53.4%	73.3%	78.5%	89.1%	41.8%	85.1%
Kentucky	59.6%	43.3%	52.7%	70.9%	81.1%	88.0%	46.6%	84.4%
Mississippi	56.9%	33.8%	56.9%	80.9%	78.4%	89.6%	41.9%	84.6%
Tennessee	65.2%	49.2%	66.8%	75.4%	80.7%	85.6%	54.1%	85.0%
West South Central:								
Arkansas	45.7%	28.4%	56.3%	54.4%	76.9%	69.3%	34.4%	71.8%
Louisiana	62.8%	50.8%	63.3%	68.0%	65.2%	92.9%	53.7%	83.2%
Oklahoma	63.0%	48.2%	72.9%	79.1%	68.3%	89.0%	54.6%	82.3%
Texas	63.4%	51.2%	58.1%	59.2%	71.5%	92.9%	52.7%	85.2%
Mountain:								
Arizona	66.0%	42.8%	84.0%	100.0%	87.6%	97.6%	55.4%	95.2%
Colorado	66.2%	48.5%	82.7%	93.5%	96.4%	94.7%	56.2%	95.0%
Idaho	48.5%	35.4%	51.5%	69.4%	92.8%	87.5%	39.4%	88.6%
Montana	46.8%	31.5%	47.5%	81.6%	84.3%	94.9%	37.4%	87.8%
Nevada	61.0%	36.9%	56.7%	88.3%	78.3%	89.5%	51.8%	85.6%
New Mexico	78.5%	62.1%	98.0%	92.3%	97.2%	92.3%	70.7%	94.2%
Utah	40.5%	27.9%	31.7%	40.0%	80.4%	88.4%	28.6%	81.2%
Wyoming	49.7%	37.1%	46.5%	61.1%	77.1%	97.8%	39.6%	88.6%
Pacific:								
Alaska	60.3%	51.1%	58.2%	70.8%	77.0%	80.8%	53.1%	80.7%
California	78.7%	67.3%	92.1%	96.3%	99.1%	98.3%	73.5%	98.0%
Hawaii	61.3%	53.7%	36.7%	82.4%	70.6%	94.4%	52.8%	84.0%
Oregon	63.8%	44.0%	88.8%	97.8%	96.1%	98.8%	54.6%	98.0%
Washington	77.4%	64.1%	89.0%	95.6%	96.6%	100.0%	70.4%	98.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table II.A.2.I Standard errors for percent of private-sector establishments that offer paid sick leave by firm size and State: United States, 2025

Division and State	Total	Less than 10 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%	1.33%	1.12%	1.05%	0.64%	0.85%	0.52%
New England:								
Connecticut	4.29%	6.98%	9.31%	5.71%	4.56%	0.00%	5.77%	1.29%
Maine	3.47%	5.45%	6.44%	6.09%	6.65%	0.95%	4.42%	2.71%
Massachusetts	4.18%	7.50%	5.70%	1.96%	0.80%	0.44%	5.72%	0.34%
New Hampshire	3.95%	7.69%	9.44%	7.35%	8.72%	2.65%	5.78%	3.18%
Rhode Island	5.54%	8.20%	8.17%	3.85%	4.45%	4.68%	6.66%	3.19%
Vermont	3.97%	6.67%	4.93%	3.74%	4.03%	3.22%	4.94%	2.36%
Middle Atlantic:								
New Jersey	4.07%	7.47%	3.72%	6.80%	4.49%	0.00%	5.72%	1.11%
New York	2.83%	4.95%	5.66%	1.70%	3.02%	1.50%	3.79%	1.36%
Pennsylvania	3.21%	5.14%	7.69%	6.47%	4.86%	1.45%	4.14%	1.93%
East North Central:								
Illinois	3.19%	5.37%	6.81%	4.94%	3.81%	0.72%	4.21%	1.48%
Indiana	3.72%	6.21%	8.64%	7.36%	6.88%	7.94%	4.86%	5.72%
Michigan	4.43%	7.95%	5.59%	7.75%	0.57%	4.41%	5.92%	2.81%
Ohio	3.50%	6.29%	8.86%	6.33%	7.92%	3.54%	4.93%	3.20%
Wisconsin	3.82%	6.15%	8.61%	7.32%	7.43%	5.21%	4.84%	3.86%
West North Central:								
Iowa	3.79%	5.78%	8.94%	8.28%	5.84%	4.50%	4.75%	3.28%
Kansas	4.10%	6.67%	9.34%	7.29%	5.26%	9.89%	5.28%	6.33%
Minnesota	3.81%	6.59%	6.23%	4.50%	4.59%	2.24%	4.97%	2.53%
Missouri	3.68%	6.31%	7.90%	7.82%	1.60%	4.02%	5.00%	2.73%
Nebraska	4.17%	6.11%	8.38%	7.13%	5.39%	5.43%	5.12%	3.58%
North Dakota	4.35%	6.46%	8.04%	7.84%	7.28%	6.61%	5.22%	4.72%
South Dakota	3.40%	4.58%	8.95%	7.01%	6.87%	6.48%	3.91%	4.61%
South Atlantic:								
Delaware	5.23%	7.74%	9.45%	9.03%	6.82%	2.52%	6.11%	4.30%
District of Columbia	3.48%	8.01%	4.62%	4.19%	2.58%	1.30%	5.46%	1.66%
Florida	3.26%	4.67%	6.91%	7.27%	5.75%	4.03%	3.93%	3.39%
Georgia	3.96%	6.55%	8.69%	8.67%	7.03%	2.39%	5.37%	2.47%
Maryland	4.21%	7.17%	5.82%	4.09%	2.46%	0.36%	5.49%	1.11%
North Carolina	3.89%	6.59%	9.10%	7.89%	7.26%	4.83%	5.32%	3.89%
South Carolina	4.48%	7.33%	8.27%	9.41%	10.70%	5.57%	5.89%	5.05%
Virginia	3.88%	6.29%	9.33%	8.17%	5.78%	3.07%	5.09%	2.94%
West Virginia	3.87%	7.37%	8.67%	8.20%	6.86%	5.48%	5.77%	4.30%
East South Central:								
Alabama	4.34%	7.26%	11.31%	7.80%	6.85%	3.76%	5.96%	3.36%
Kentucky	4.12%	7.41%	9.21%	8.61%	6.90%	4.93%	6.04%	3.81%
Mississippi	3.62%	5.94%	9.84%	7.05%	6.25%	4.07%	4.91%	3.54%
Tennessee	3.79%	7.23%	9.03%	7.65%	5.63%	4.63%	5.56%	3.32%
West South Central:								
Arkansas	3.92%	5.96%	10.60%	9.38%	9.00%	7.74%	4.99%	5.51%
Louisiana	3.85%	6.59%	8.75%	7.17%	11.01%	3.08%	5.20%	4.21%
Oklahoma	3.63%	6.12%	7.05%	5.56%	7.65%	5.25%	4.87%	3.99%
Texas	2.81%	4.77%	7.55%	6.37%	6.46%	2.50%	3.90%	2.60%
Mountain:								
Arizona	4.69%	7.97%	7.55%	0.00%	4.95%	2.32%	6.46%	2.00%
Colorado	3.53%	5.98%	6.67%	3.38%	1.89%	3.13%	4.75%	2.26%
Idaho	4.17%	5.90%	9.49%	7.54%	5.89%	5.20%	4.94%	3.55%
Montana	3.57%	5.14%	8.32%	5.53%	4.73%	2.52%	4.30%	2.90%
Nevada	5.22%	8.19%	9.62%	6.16%	7.43%	4.10%	7.59%	3.50%
New Mexico	3.18%	6.41%	2.04%	4.34%	1.97%	4.16%	4.61%	2.77%
Utah	3.45%	4.86%	7.89%	7.38%	6.18%	4.91%	4.11%	4.30%
Wyoming	4.26%	5.85%	8.03%	7.46%	7.90%	1.66%	4.93%	3.24%
Pacific:								
Alaska	4.70%	8.23%	8.78%	10.34%	11.85%	7.75%	6.36%	5.62%
California	1.98%	3.26%	2.70%	1.51%	0.60%	0.75%	2.50%	0.66%
Hawaii	4.16%	6.75%	9.72%	6.20%	8.80%	3.08%	5.51%	3.72%
Oregon	3.34%	5.19%	5.41%	1.53%	3.84%	0.81%	4.15%	1.43%
Washington	3.90%	6.65%	5.26%	2.50%	3.55%	0.00%	5.14%	1.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table II.A.2.m Percent of private-sector establishments that offer paid vacation leave by firm size and State: United States, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	68.5%	51.4%	77.6%	87.9%	93.8%	97.4%	58.2%	95.8%
New England:								
Connecticut	72.8%	59.8%	79.6%	84.2%	94.4%	100.0%	63.5%	98.4%
Maine	65.7%	43.7%	97.1%	86.3%	95.9%	99.8%	55.4%	97.1%
Massachusetts	81.7%	70.5%	83.7%	95.2%	100.0%	99.6%	74.8%	98.9%
New Hampshire	79.9%	66.9%	81.9%	89.0%	98.3%	98.6%	72.8%	96.1%
Rhode Island	66.3%	46.6%	86.3%	93.7%	100.0%	94.6%	57.8%	95.5%
Vermont	72.3%	59.5%	85.0%	95.8%	94.7%	95.8%	66.7%	96.1%
Middle Atlantic:								
New Jersey	70.9%	52.5%	85.3%	91.5%	95.4%	98.3%	61.3%	95.5%
New York	70.6%	59.1%	76.1%	90.9%	93.5%	98.1%	63.6%	96.2%
Pennsylvania	69.2%	49.6%	82.0%	97.5%	96.2%	99.0%	59.1%	98.4%
East North Central:								
Illinois	66.6%	46.7%	81.1%	90.8%	96.1%	99.9%	55.5%	98.5%
Indiana	70.5%	52.3%	74.8%	92.5%	88.8%	89.7%	59.2%	90.6%
Michigan	67.5%	47.8%	85.5%	75.1%	95.8%	95.4%	56.8%	95.4%
Ohio	76.7%	60.2%	78.3%	87.0%	93.8%	99.7%	66.1%	97.3%
Wisconsin	65.8%	46.9%	68.4%	92.1%	96.5%	91.7%	54.4%	94.1%
West North Central:								
Iowa	61.3%	38.3%	70.4%	92.5%	99.5%	95.6%	47.0%	97.4%
Kansas	73.3%	54.9%	86.2%	92.0%	99.6%	98.5%	63.1%	98.6%
Minnesota	70.5%	50.3%	78.0%	98.1%	92.3%	100.0%	59.7%	98.0%
Missouri	72.0%	53.2%	84.4%	85.1%	91.7%	99.7%	61.2%	97.0%
Nebraska	56.6%	32.0%	86.2%	84.8%	94.6%	94.9%	42.5%	95.2%
North Dakota	60.1%	37.7%	85.6%	88.3%	93.2%	97.7%	49.8%	95.4%
South Dakota	64.2%	48.5%	64.8%	87.5%	89.7%	100.0%	53.2%	95.7%
South Atlantic:								
Delaware	69.2%	45.9%	81.4%	96.6%	96.9%	97.4%	55.4%	97.5%
District of Columbia	83.8%	66.9%	96.4%	94.8%	100.0%	98.8%	76.0%	98.1%
Florida	63.6%	49.6%	73.7%	85.8%	97.3%	93.1%	54.5%	93.9%
Georgia	70.8%	52.9%	90.8%	96.9%	89.0%	96.4%	61.2%	94.6%
Maryland	77.4%	63.6%	90.1%	97.8%	94.6%	99.7%	70.7%	98.1%
North Carolina	72.1%	56.6%	74.0%	74.0%	100.0%	100.0%	60.6%	97.7%
South Carolina	61.0%	36.4%	85.0%	84.3%	100.0%	98.2%	46.8%	98.5%
Virginia	71.5%	49.1%	78.0%	87.3%	94.9%	99.5%	57.6%	97.4%
West Virginia	66.7%	47.3%	66.2%	73.4%	97.3%	91.3%	52.2%	90.5%
East South Central:								
Alabama	68.3%	47.8%	71.3%	91.7%	94.0%	99.7%	54.6%	97.4%
Kentucky	74.0%	55.2%	83.5%	96.1%	93.4%	98.6%	61.9%	96.9%
Mississippi	68.4%	43.2%	77.1%	89.5%	98.6%	99.8%	52.2%	98.2%
Tennessee	78.5%	62.2%	78.5%	99.0%	92.0%	96.5%	69.0%	95.6%
West South Central:								
Arkansas	70.1%	52.5%	72.3%	90.5%	95.9%	96.2%	58.7%	96.5%
Louisiana	72.1%	54.0%	80.7%	89.5%	92.4%	99.5%	61.2%	96.4%
Oklahoma	71.9%	52.2%	83.5%	95.0%	95.8%	98.6%	60.9%	97.1%
Texas	73.1%	60.0%	71.6%	82.3%	83.1%	97.6%	63.4%	92.7%
Mountain:								
Arizona	62.1%	35.8%	79.4%	93.7%	97.4%	100.0%	48.8%	98.8%
Colorado	61.9%	42.1%	85.7%	83.8%	91.1%	94.4%	51.5%	92.0%
Idaho	56.6%	41.4%	74.3%	81.3%	85.4%	99.4%	48.1%	94.1%
Montana	59.3%	42.9%	75.4%	96.5%	95.5%	97.9%	50.7%	96.9%
Nevada	69.5%	41.3%	82.8%	92.6%	94.8%	98.0%	59.3%	96.5%
New Mexico	66.7%	44.3%	73.6%	85.9%	91.3%	96.1%	52.8%	95.0%
Utah	52.4%	33.2%	67.7%	78.5%	98.8%	94.0%	39.7%	95.4%
Wyoming	63.9%	50.6%	67.8%	89.5%	98.5%	100.0%	54.7%	99.7%
Pacific:								
Alaska	63.5%	46.3%	66.0%	86.5%	92.0%	95.1%	53.3%	92.1%
California	62.2%	47.5%	72.0%	76.6%	94.3%	98.4%	53.2%	95.7%
Hawaii	66.0%	51.0%	61.8%	93.3%	91.2%	95.9%	55.7%	93.5%
Oregon	63.1%	46.2%	80.1%	91.0%	96.1%	94.5%	54.4%	95.3%
Washington	71.7%	59.2%	70.2%	93.4%	100.0%	95.7%	63.5%	96.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table II.A.2.m Standard errors for percent of private-sector establishments that offer paid vacation leave by firm size and State: United States, 2025

Division and State	Total	Less than 10 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%	1.09%	1.27%	0.95%	0.88%	0.45%	0.85%	0.39%
New England:								
Connecticut	4.10%	6.76%	8.23%	5.51%	4.38%	0.00%	5.56%	1.25%
Maine	3.48%	5.75%	2.03%	5.97%	3.27%	0.16%	4.52%	1.57%
Massachusetts	3.49%	6.60%	5.70%	3.43%	0.00%	0.44%	4.94%	0.89%
New Hampshire	3.37%	6.81%	6.71%	5.10%	1.32%	1.06%	4.92%	1.64%
Rhode Island	5.73%	8.60%	6.09%	3.21%	0.00%	4.38%	6.95%	2.66%
Vermont	3.90%	6.56%	4.92%	2.97%	4.03%	3.22%	4.86%	2.12%
Middle Atlantic:								
New Jersey	4.07%	7.43%	5.54%	5.63%	4.49%	1.76%	5.67%	2.22%
New York	2.81%	4.84%	5.68%	2.68%	2.99%	1.39%	3.76%	1.33%
Pennsylvania	3.14%	5.40%	5.76%	2.46%	2.45%	0.69%	4.19%	0.75%
East North Central:								
Illinois	3.06%	5.48%	5.49%	4.06%	2.37%	0.11%	4.17%	0.77%
Indiana	3.64%	6.60%	8.64%	3.36%	5.82%	7.37%	5.01%	5.26%
Michigan	4.46%	7.96%	5.32%	9.18%	3.75%	4.24%	5.94%	2.88%
Ohio	3.22%	6.31%	7.20%	4.62%	4.91%	0.22%	4.75%	1.33%
Wisconsin	3.83%	6.56%	8.00%	4.69%	3.17%	5.12%	5.07%	3.20%
West North Central:								
Iowa	3.66%	5.89%	9.39%	4.63%	0.51%	2.62%	4.79%	1.45%
Kansas	3.74%	6.70%	6.21%	4.80%	0.42%	1.44%	5.18%	0.95%
Minnesota	3.71%	6.68%	7.89%	1.55%	4.46%	0.00%	4.99%	1.08%
Missouri	3.85%	6.95%	6.02%	6.86%	6.69%	0.21%	5.35%	2.05%
Nebraska	4.21%	6.39%	5.63%	5.89%	2.91%	5.08%	5.29%	3.01%
North Dakota	4.51%	7.18%	6.04%	4.08%	4.25%	1.84%	5.65%	1.90%
South Dakota	3.56%	5.55%	8.89%	4.71%	4.24%	0.00%	4.61%	1.61%
South Atlantic:								
Delaware	4.92%	8.19%	8.00%	2.02%	3.05%	2.07%	6.39%	1.55%
District of Columbia	3.73%	8.70%	3.56%	4.03%	0.00%	1.25%	5.89%	1.41%
Florida	3.19%	4.72%	6.04%	5.38%	2.02%	3.88%	3.93%	2.79%
Georgia	3.62%	6.44%	4.97%	1.92%	9.45%	2.20%	5.05%	2.66%
Maryland	4.05%	7.01%	4.73%	1.86%	4.03%	0.36%	5.32%	1.24%
North Carolina	3.62%	6.49%	8.19%	7.33%	0.00%	0.00%	5.19%	1.21%
South Carolina	4.21%	7.28%	5.99%	8.56%	0.00%	1.19%	5.74%	0.86%
Virginia	3.72%	6.71%	7.90%	4.87%	5.01%	0.54%	5.27%	1.38%
West Virginia	3.68%	7.30%	8.17%	8.29%	1.84%	4.42%	5.70%	3.26%
East South Central:								
Alabama	4.19%	7.56%	9.96%	3.99%	4.64%	0.34%	6.08%	1.50%
Kentucky	3.86%	7.29%	6.87%	2.83%	4.57%	1.09%	5.86%	1.49%
Mississippi	3.32%	6.31%	7.98%	5.11%	1.00%	0.14%	4.99%	1.10%
Tennessee	3.44%	7.04%	7.74%	1.00%	3.93%	2.03%	5.25%	1.70%
West South Central:								
Arkansas	4.00%	7.01%	9.43%	5.44%	2.33%	3.78%	5.55%	2.37%
Louisiana	3.55%	6.55%	6.75%	4.39%	3.60%	0.53%	5.05%	1.60%
Oklahoma	3.40%	6.05%	5.79%	2.83%	3.92%	0.74%	4.74%	1.38%
Texas	2.64%	4.66%	7.20%	5.16%	5.95%	1.22%	3.78%	1.95%
Mountain:								
Arizona	4.41%	7.37%	8.06%	3.33%	1.68%	0.00%	6.20%	0.71%
Colorado	3.50%	5.93%	6.24%	6.26%	4.87%	3.12%	4.66%	2.76%
Idaho	4.10%	5.95%	7.62%	6.18%	9.52%	0.37%	4.93%	2.76%
Montana	3.56%	5.24%	7.14%	2.60%	3.60%	1.72%	4.32%	1.67%
Nevada	4.78%	8.46%	6.67%	4.35%	3.57%	1.23%	7.06%	1.36%
New Mexico	3.49%	6.99%	7.54%	5.56%	5.25%	2.17%	5.22%	1.94%
Utah	3.54%	5.17%	7.69%	6.08%	0.83%	3.72%	4.37%	2.28%
Wyoming	4.05%	6.04%	7.83%	4.29%	1.46%	0.00%	5.00%	0.34%
Pacific:								
Alaska	4.34%	8.61%	7.98%	5.77%	5.09%	2.61%	6.28%	2.93%
California	2.29%	3.55%	4.26%	4.37%	2.20%	0.74%	2.84%	1.04%
Hawaii	4.05%	6.78%	10.50%	4.36%	5.35%	2.91%	5.46%	2.58%
Oregon	3.37%	5.22%	6.50%	4.34%	2.12%	3.73%	4.20%	2.06%
Washington	3.97%	6.68%	7.60%	3.26%	0.00%	4.21%	5.23%	2.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table II.B.1 Number of private-sector employees by firm size and State: United States, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	141,051,492	13,511,994	12,314,600	19,071,263	29,901,629	66,252,005	35,753,890	105,297,602
New England:								
Connecticut	1,551,562	190,716	114,332	195,326	371,811	679,377	430,001	1,121,561
Maine	577,972	75,763	64,474	83,299	119,902	234,535	186,053	391,919
Massachusetts	3,466,683	294,211	305,478	439,658	745,454	1,681,881	809,433	2,657,250
New Hampshire	648,225	58,893	80,587	114,333	137,635	256,777	194,189	454,037
Rhode Island	503,343	53,333	56,687	63,348	102,454	227,521	143,749	359,594
Vermont	270,393	35,794	39,885	47,890	67,074	79,750	99,840	170,553
Middle Atlantic:								
New Jersey	3,816,643	448,326	413,066	517,028	1,179,832	1,258,390	1,147,717	2,668,925
New York	8,610,564	885,239	726,746	1,102,980	2,184,345	3,711,253	2,201,503	6,409,061
Pennsylvania	5,826,580	511,214	449,532	860,994	1,520,153	2,484,688	1,411,302	4,415,278
East North Central:								
Illinois	5,562,033	454,150	491,994	773,847	1,552,014	2,290,028	1,270,873	4,291,161
Indiana	2,825,154	224,694	211,338	446,291	554,963	1,387,868	644,212	2,180,942
Michigan	3,909,268	368,871	416,156	622,383	732,438	1,769,420	1,148,739	2,760,529
Ohio	5,140,409	380,118	440,765	805,521	880,725	2,633,279	1,201,884	3,938,525
Wisconsin	2,833,020	273,792	239,573	451,194	714,805	1,153,656	750,207	2,082,813
West North Central:								
Iowa	1,344,906	143,590	149,039	161,675	276,678	613,923	383,462	961,444
Kansas	1,296,401	139,550	118,631	187,914	339,770	510,535	352,956	943,445
Minnesota	3,041,106	218,434	257,876	525,207	672,664	1,366,925	696,625	2,344,481
Missouri	2,649,801	207,508	219,560	311,627	466,069	1,445,036	588,671	2,061,130
Nebraska	955,955	116,093	89,447	148,400	196,080	405,934	281,216	674,739
North Dakota	376,530	45,996	43,485	88,694	75,849	122,506	136,662	239,868
South Dakota	404,587	64,286	36,705	80,421	84,082	139,094	137,145	267,443
South Atlantic:								
Delaware	491,098	52,278	44,744	100,586	74,053	219,438	139,234	351,865
District of Columbia	556,136	31,904	38,933	67,669	148,256	269,374	106,548	449,588
Florida	10,003,693	946,192	824,760	978,435	1,885,664	5,368,642	2,267,536	7,736,157
Georgia	4,337,707	425,304	266,636	559,472	675,315	2,410,980	1,006,976	3,330,730
Maryland	2,531,722	208,226	256,000	346,797	465,233	1,255,467	651,599	1,880,123
North Carolina	4,253,203	403,668	425,924	624,750	677,910	2,120,951	1,147,731	3,105,472
South Carolina	2,089,033	201,973	175,374	231,338	332,690	1,147,658	504,881	1,584,152
Virginia	3,720,985	337,649	327,072	385,841	735,071	1,935,351	898,593	2,822,392
West Virginia	538,273	58,109	48,423	75,926	89,809	266,007	139,168	399,106
East South Central:								
Alabama	1,703,463	183,222	108,757	245,031	288,732	877,720	434,375	1,269,087
Kentucky	1,685,213	163,959	128,418	171,272	338,207	883,357	395,321	1,289,891
Mississippi	1,053,101	111,548	79,574	139,048	198,560	524,371	265,123	787,979
Tennessee	3,089,957	221,568	239,707	335,238	555,397	1,738,048	677,023	2,412,934
West South Central:								
Arkansas	1,171,696	103,857	102,371	152,956	257,259	555,252	282,495	889,201
Louisiana	1,617,476	175,745	156,178	287,296	392,828	605,428	460,023	1,157,453
Oklahoma	1,591,044	153,464	139,980	223,744	301,762	772,094	393,281	1,197,763
Texas	12,627,053	1,030,164	952,280	1,731,848	2,930,179	5,982,581	2,860,390	9,766,662
Mountain:								
Arizona	2,787,949	232,284	186,017	330,837	748,761	1,290,050	610,478	2,177,471
Colorado	2,504,198	283,593	283,097	335,455	561,143	1,040,910	741,996	1,762,202
Idaho	773,062	111,872	77,805	138,356	109,259	335,769	264,803	508,258
Montana	450,871	72,836	54,743	99,169	100,279	123,843	192,964	257,907
Nevada	1,517,094	91,902	109,160	178,102	268,523	869,407	306,174	1,210,920
New Mexico	681,921	71,674	66,837	112,920	150,037	280,452	199,299	482,621
Utah	1,635,241	191,610	129,017	218,698	338,928	756,989	431,333	1,203,908
Wyoming	217,049	47,154	27,988	42,922	38,685	60,299	104,264	112,785
Pacific:								
Alaska	279,323	53,663	34,929	35,755	46,312	108,665	109,703	169,619
California	16,303,803	1,724,961	1,563,309	2,060,670	3,132,775	7,822,088	4,374,138	11,929,666
Hawaii	502,282	52,559	49,776	72,414	112,041	215,493	137,212	365,070
Oregon	1,667,689	219,485	165,654	220,644	376,563	685,342	511,850	1,155,839
Washington	3,059,024	359,001	285,781	540,043	596,599	1,277,600	922,939	2,136,085

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,823,630	203,125	296,490	419,202	731,498	1,671,126	387,208	1,809,687
New England:								
Connecticut	79,497	14,315	14,728	21,768	40,221	70,446	18,795	79,200
Maine	26,862	5,583	8,322	10,122	13,482	22,194	9,637	26,547
Massachusetts	288,760	31,028	43,579	50,919	109,201	263,861	56,388	287,382
New Hampshire	49,548	7,942	11,592	12,212	15,105	45,587	13,782	48,837
Rhode Island	58,540	5,326	7,395	6,839	12,639	57,675	7,568	58,414
Vermont	16,230	3,158	4,827	5,195	7,303	14,426	5,568	15,889
Middle Atlantic:								
New Jersey	252,912	40,600	70,813	75,443	195,071	149,255	95,128	243,595
New York	452,643	86,655	72,706	113,398	190,157	410,826	117,885	443,519
Pennsylvania	406,784	38,388	60,499	93,301	173,085	367,731	87,739	404,002
East North Central:								
Illinois	312,725	34,885	52,058	74,202	212,453	240,732	60,074	313,003
Indiana	233,024	16,928	30,553	53,714	69,777	219,308	35,775	234,115
Michigan	215,497	40,284	48,536	110,574	85,356	175,192	107,005	193,558
Ohio	292,477	36,826	64,741	74,592	102,278	281,708	79,489	289,204
Wisconsin	196,960	21,870	35,805	62,693	74,473	180,565	40,735	197,216
West North Central:								
Iowa	82,631	10,558	22,151	17,680	23,864	79,448	22,546	81,955
Kansas	92,254	15,052	21,544	21,838	42,449	79,454	25,116	90,862
Minnesota	265,898	20,624	39,139	127,898	85,587	233,051	44,635	266,868
Missouri	174,151	16,343	33,220	33,250	67,841	159,339	35,452	174,182
Nebraska	56,185	13,158	14,919	22,072	20,600	46,791	21,086	54,436
North Dakota	23,295	3,979	6,021	11,952	13,169	16,429	9,988	22,008
South Dakota	22,351	4,589	5,744	13,581	7,521	17,268	7,054	22,314
South Atlantic:								
Delaware	25,464	9,108	8,139	10,289	12,764	18,985	12,450	24,471
District of Columbia	30,065	5,076	6,467	8,046	17,042	24,184	8,063	30,075
Florida	789,523	53,260	86,768	112,211	305,866	733,782	113,167	786,818
Georgia	287,190	34,791	40,096	59,253	91,282	276,355	59,914	286,780
Maryland	246,540	21,604	37,167	43,657	80,364	230,352	43,960	245,432
North Carolina	223,952	35,932	64,359	70,059	102,818	201,895	65,542	223,919
South Carolina	176,954	20,516	24,581	33,403	41,641	170,753	30,791	176,015
Virginia	275,753	26,917	50,982	39,269	92,046	263,445	54,801	274,901
West Virginia	25,956	4,959	6,318	9,502	11,578	22,152	9,167	25,787
East South Central:								
Alabama	237,509	15,122	21,255	26,710	35,210	234,299	26,079	237,263
Kentucky	98,441	10,717	15,694	28,730	52,062	84,508	30,098	96,875
Mississippi	92,325	10,691	13,265	21,866	44,163	78,395	21,514	91,115
Tennessee	352,038	19,484	38,474	49,806	111,406	335,994	44,621	350,789
West South Central:								
Arkansas	71,772	8,978	17,982	20,924	30,952	67,359	17,236	71,499
Louisiana	102,979	15,373	24,890	44,251	63,582	68,945	27,310	103,483
Oklahoma	122,962	13,781	16,664	27,576	35,673	116,144	22,445	123,051
Texas	632,995	65,156	122,234	172,564	272,225	579,908	148,468	630,511
Mountain:								
Arizona	257,656	19,514	28,903	53,565	93,915	248,029	36,830	256,569
Colorado	164,749	24,866	41,725	44,124	97,211	130,295	51,514	161,794
Idaho	62,998	9,204	12,044	16,152	10,906	61,419	15,672	62,370
Montana	23,018	5,494	7,591	13,178	11,744	16,015	12,672	21,271
Nevada	157,385	8,476	17,045	25,709	28,263	154,128	20,029	157,112
New Mexico	42,143	6,968	8,645	12,193	15,259	38,035	11,629	42,116
Utah	74,419	15,393	14,891	21,901	39,348	67,776	20,846	74,151
Wyoming	9,220	3,440	3,615	5,640	3,792	6,109	6,247	7,756
Pacific:								
Alaska	19,725	15,301	6,008	4,295	4,552	10,467	16,537	11,471
California	803,738	89,790	120,665	156,153	269,744	747,692	154,546	795,095
Hawaii	33,404	4,885	7,914	9,783	23,141	23,546	9,729	33,145
Oregon	127,047	18,134	26,261	26,295	43,519	119,552	28,942	125,456
Washington	203,152	28,657	36,467	47,303	82,528	186,204	49,859	203,482

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	141,051,492	9.6%	8.7%	13.5%	21.2%	47.0%	25.3%	74.7%
New England:								
Connecticut	1,551,562	12.3%	7.4%	12.6%	24.0%	43.8%	27.7%	72.3%
Maine	577,972	13.1%	11.2%	14.4%	20.7%	40.6%	32.2%	67.8%
Massachusetts	3,466,683	8.5%	8.8%	12.7%	21.5%	48.5%	23.3%	76.7%
New Hampshire	648,225	9.1%	12.4%	17.6%	21.2%	39.6%	30.0%	70.0%
Rhode Island	503,343	10.6%	11.3%	12.6%	20.4%	45.2%	28.6%	71.4%
Vermont	270,393	13.2%	14.8%	17.7%	24.8%	29.5%	36.9%	63.1%
Middle Atlantic:								
New Jersey	3,816,643	11.7%	10.8%	13.5%	30.9%	33.0%	30.1%	69.9%
New York	8,610,564	10.3%	8.4%	12.8%	25.4%	43.1%	25.6%	74.4%
Pennsylvania	5,826,580	8.8%	7.7%	14.8%	26.1%	42.6%	24.2%	75.8%
East North Central:								
Illinois	5,562,033	8.2%	8.8%	13.9%	27.9%	41.2%	22.8%	77.2%
Indiana	2,825,154	8.0%	7.5%	15.8%	19.6%	49.1%	22.8%	77.2%
Michigan	3,909,268	9.4%	10.6%	15.9%	18.7%	45.3%	29.4%	70.6%
Ohio	5,140,409	7.4%	8.6%	15.7%	17.1%	51.2%	23.4%	76.6%
Wisconsin	2,833,020	9.7%	8.5%	15.9%	25.2%	40.7%	26.5%	73.5%
West North Central:								
Iowa	1,344,906	10.7%	11.1%	12.0%	20.6%	45.6%	28.5%	71.5%
Kansas	1,296,401	10.8%	9.2%	14.5%	26.2%	39.4%	27.2%	72.8%
Minnesota	3,041,106	7.2%	8.5%	17.3%	22.1%	44.9%	22.9%	77.1%
Missouri	2,649,801	7.8%	8.3%	11.8%	17.6%	54.5%	22.2%	77.8%
Nebraska	955,955	12.1%	9.4%	15.5%	20.5%	42.5%	29.4%	70.6%
North Dakota	376,530	12.2%	11.5%	23.6%	20.1%	32.5%	36.3%	63.7%
South Dakota	404,587	15.9%	9.1%	19.9%	20.8%	34.4%	33.9%	66.1%
South Atlantic:								
Delaware	491,098	10.6%	9.1%	20.5%	15.1%	44.7%	28.4%	71.6%
District of Columbia	556,136	5.7%	7.0%	12.2%	26.7%	48.4%	19.2%	80.8%
Florida	10,003,693	9.5%	8.2%	9.8%	18.8%	53.7%	22.7%	77.3%
Georgia	4,337,707	9.8%	6.1%	12.9%	15.6%	55.6%	23.2%	76.8%
Maryland	2,531,722	8.2%	10.1%	13.7%	18.4%	49.6%	25.7%	74.3%
North Carolina	4,253,203	9.5%	10.0%	14.7%	15.9%	49.9%	27.0%	73.0%
South Carolina	2,089,033	9.7%	8.4%	11.1%	15.9%	54.9%	24.2%	75.8%
Virginia	3,720,985	9.1%	8.8%	10.4%	19.8%	52.0%	24.1%	75.9%
West Virginia	538,273	10.8%	9.0%	14.1%	16.7%	49.4%	25.9%	74.1%
East South Central:								
Alabama	1,703,463	10.8%	6.4%	14.4%	16.9%	51.5%	25.5%	74.5%
Kentucky	1,685,213	9.7%	7.6%	10.2%	20.1%	52.4%	23.5%	76.5%
Mississippi	1,053,101	10.6%	7.6%	13.2%	18.9%	49.8%	25.2%	74.8%
Tennessee	3,089,957	7.2%	7.8%	10.8%	18.0%	56.2%	21.9%	78.1%
West South Central:								
Arkansas	1,171,696	8.9%	8.7%	13.1%	22.0%	47.4%	24.1%	75.9%
Louisiana	1,617,476	10.9%	9.7%	17.8%	24.3%	37.4%	28.4%	71.6%
Oklahoma	1,591,044	9.6%	8.8%	14.1%	19.0%	48.5%	24.7%	75.3%
Texas	12,627,053	8.2%	7.5%	13.7%	23.2%	47.4%	22.7%	77.3%
Mountain:								
Arizona	2,787,949	8.3%	6.7%	11.9%	26.9%	46.3%	21.9%	78.1%
Colorado	2,504,198	11.3%	11.3%	13.4%	22.4%	41.6%	29.6%	70.4%
Idaho	773,062	14.5%	10.1%	17.9%	14.1%	43.4%	34.3%	65.7%
Montana	450,871	16.2%	12.1%	22.0%	22.2%	27.5%	42.8%	57.2%
Nevada	1,517,094	6.1%	7.2%	11.7%	17.7%	57.3%	20.2%	79.8%
New Mexico	681,921	10.5%	9.8%	16.6%	22.0%	41.1%	29.2%	70.8%
Utah	1,635,241	11.7%	7.9%	13.4%	20.7%	46.3%	26.4%	73.6%
Wyoming	217,049	21.7%	12.9%	19.8%	17.8%	27.8%	48.0%	52.0%
Pacific:								
Alaska	279,323	19.2%	12.5%	12.8%	16.6%	38.9%	39.3%	60.7%
California	16,303,803	10.6%	9.6%	12.6%	19.2%	48.0%	26.8%	73.2%
Hawaii	502,282	10.5%	9.9%	14.4%	22.3%	42.9%	27.3%	72.7%
Oregon	1,667,689	13.2%	9.9%	13.2%	22.6%	41.1%	30.7%	69.3%
Washington	3,059,024	11.7%	9.3%	17.7%	19.5%	41.8%	30.2%	69.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,823,630	0.18%	0.23%	0.32%	0.50%	0.70%	0.40%	0.40%
New England:								
Connecticut	79,497	1.07%	1.02%	1.48%	2.38%	2.89%	1.74%	1.74%
Maine	26,862	1.09%	1.47%	1.74%	2.14%	2.59%	1.99%	1.99%
Massachusetts	288,760	1.11%	1.42%	1.72%	3.02%	4.28%	2.38%	2.38%
New Hampshire	49,548	1.34%	1.93%	2.17%	2.46%	4.43%	2.81%	2.81%
Rhode Island	58,540	1.58%	1.91%	1.95%	3.22%	6.50%	3.53%	3.53%
Vermont	16,230	1.33%	1.84%	1.98%	2.69%	4.03%	2.65%	2.65%
Middle Atlantic:								
New Jersey	252,912	1.25%	1.86%	2.01%	3.91%	3.29%	2.71%	2.71%
New York	452,643	1.07%	0.93%	1.36%	2.20%	3.04%	1.71%	1.71%
Pennsylvania	406,784	0.88%	1.14%	1.75%	2.88%	3.96%	2.10%	2.10%
East North Central:								
Illinois	312,725	0.75%	1.03%	1.45%	3.16%	3.15%	1.60%	1.60%
Indiana	233,024	0.87%	1.22%	2.12%	2.59%	4.25%	2.22%	2.22%
Michigan	215,497	1.10%	1.35%	2.60%	2.13%	2.94%	2.49%	2.49%
Ohio	292,477	0.81%	1.30%	1.60%	2.07%	3.06%	1.85%	1.85%
Wisconsin	196,960	0.99%	1.36%	2.24%	2.74%	4.09%	2.22%	2.22%
West North Central:								
Iowa	82,631	1.00%	1.68%	1.45%	2.03%	3.47%	2.21%	2.21%
Kansas	92,254	1.31%	1.70%	1.83%	3.03%	4.08%	2.46%	2.46%
Minnesota	265,898	0.94%	1.44%	3.78%	3.14%	4.95%	2.41%	2.41%
Missouri	174,151	0.78%	1.31%	1.40%	2.43%	3.21%	1.88%	1.88%
Nebraska	56,185	1.44%	1.58%	2.17%	2.12%	3.23%	2.41%	2.41%
North Dakota	23,295	1.25%	1.71%	2.91%	3.06%	3.35%	2.83%	2.83%
South Dakota	22,351	1.34%	1.45%	2.91%	2.01%	3.19%	2.34%	2.34%
South Atlantic:								
Delaware	25,464	1.76%	1.66%	2.14%	2.38%	2.68%	2.49%	2.49%
District of Columbia	30,065	0.93%	1.18%	1.51%	2.65%	2.78%	1.67%	1.67%
Florida	789,523	0.90%	1.05%	1.30%	2.92%	3.89%	2.02%	2.02%
Georgia	287,190	1.00%	1.00%	1.53%	2.15%	3.20%	1.95%	1.95%
Maryland	246,540	1.13%	1.69%	2.07%	3.16%	4.93%	2.88%	2.88%
North Carolina	223,952	0.95%	1.56%	1.73%	2.27%	2.85%	1.94%	1.94%
South Carolina	176,954	1.23%	1.34%	1.75%	2.21%	3.98%	2.38%	2.38%
Virginia	275,753	0.97%	1.47%	1.27%	2.54%	3.76%	2.18%	2.18%
West Virginia	25,956	1.00%	1.21%	1.75%	2.01%	2.48%	1.90%	1.90%
East South Central:								
Alabama	237,509	1.72%	1.51%	2.47%	2.95%	6.80%	3.78%	3.78%
Kentucky	98,441	0.83%	1.00%	1.72%	2.80%	2.99%	2.02%	2.02%
Mississippi	92,325	1.32%	1.39%	2.18%	3.72%	4.43%	2.74%	2.74%
Tennessee	352,038	1.01%	1.50%	1.95%	3.64%	5.31%	2.77%	2.77%
West South Central:								
Arkansas	71,772	0.92%	1.55%	1.78%	2.68%	3.63%	1.94%	1.94%
Louisiana	102,979	1.13%	1.59%	2.57%	3.26%	3.22%	2.33%	2.33%
Oklahoma	122,962	1.10%	1.22%	1.88%	2.38%	4.04%	2.27%	2.27%
Texas	632,995	0.65%	1.01%	1.40%	2.11%	2.80%	1.52%	1.52%
Mountain:								
Arizona	257,656	1.03%	1.19%	2.07%	3.71%	5.26%	2.30%	2.30%
Colorado	164,749	1.19%	1.73%	1.83%	3.35%	3.62%	2.51%	2.51%
Idaho	62,998	1.60%	1.70%	2.35%	1.82%	4.69%	3.17%	3.17%
Montana	23,018	1.37%	1.76%	2.66%	2.31%	2.80%	2.77%	2.77%
Nevada	157,385	0.83%	1.33%	1.98%	2.43%	4.58%	2.39%	2.39%
New Mexico	42,143	1.15%	1.38%	1.87%	2.22%	3.53%	2.30%	2.30%
Utah	74,419	1.01%	0.95%	1.38%	2.29%	2.72%	1.61%	1.61%
Wyoming	9,220	1.62%	1.69%	2.32%	1.65%	2.24%	2.44%	2.44%
Pacific:								
Alaska	19,725	4.53%	2.13%	1.71%	1.84%	3.27%	4.00%	4.00%
California	803,738	0.73%	0.85%	1.08%	1.65%	2.57%	1.51%	1.51%
Hawaii	33,404	1.17%	1.64%	2.02%	3.84%	3.46%	2.42%	2.42%
Oregon	127,047	1.42%	1.66%	1.75%	2.76%	4.52%	2.67%	2.67%
Washington	203,152	1.17%	1.30%	1.80%	2.59%	3.85%	2.43%	2.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84.2%	30.9%	55.0%	79.3%	96.4%	96.3%	50.4%	95.6%
New England:								
Connecticut	86.8%	42.3%	61.5%	78.3%	97.8%	100.0%	55.6%	98.8%
Maine	78.7%	26.7%	56.1%	78.6%	94.9%	93.5%	48.1%	93.3%
Massachusetts	88.0%	50.6%	67.1%	86.8%	100.0%	93.4%	66.4%	94.6%
New Hampshire	76.6%	40.6%	62.2%	71.5%	94.9%	81.9%	56.7%	85.2%
Rhode Island	86.3%	36.0%	70.2%	74.9%	99.9%	99.2%	56.1%	98.4%
Vermont	79.8%	21.8%	52.4%	88.3%	97.5%	99.5%	50.6%	96.9%
Middle Atlantic:								
New Jersey	84.8%	40.4%	63.9%	78.5%	98.3%	97.4%	58.5%	96.1%
New York	87.2%	45.3%	58.5%	90.5%	94.2%	97.6%	59.6%	96.6%
Pennsylvania	86.6%	24.9%	64.2%	83.9%	94.1%	99.8%	56.3%	96.3%
East North Central:								
Illinois	87.3%	37.6%	55.7%	81.1%	96.7%	99.7%	52.4%	97.6%
Indiana	80.9%	18.4% *	24.2% *	70.0%	97.6%	96.5%	33.3%	95.0%
Michigan	82.6%	24.6%	63.1%	85.3%	95.3%	93.1%	57.0%	93.3%
Ohio	85.6%	29.8%	50.1%	79.7%	94.1%	98.6%	52.3%	95.8%
Wisconsin	83.1%	27.1%	51.3%	82.6%	97.3%	94.4%	47.4%	96.0%
West North Central:								
Iowa	83.5%	27.1%	53.3%	77.5%	97.6%	99.2%	48.5%	97.4%
Kansas	87.1%	35.3%	60.5%	92.7%	98.3%	97.9%	58.4%	97.8%
Minnesota	88.2%	28.7%	56.2%	91.3%	94.8%	99.2%	55.4%	97.9%
Missouri	86.8%	31.1%	57.3%	79.3%	94.2%	98.5%	51.7%	96.8%
Nebraska	83.0%	27.4% *	69.6%	80.0%	93.0%	98.1%	51.5%	96.1%
North Dakota	82.7%	35.5%	59.7%	82.3%	97.8%	99.6%	56.7%	97.5%
South Dakota	81.1%	39.9%	46.8%	81.2%	98.2%	98.8%	47.7%	98.2%
South Atlantic:								
Delaware	82.9%	41.4% *	42.6%	82.1%	92.8%	98.1%	48.2%	96.6%
District of Columbia	95.7%	64.3%	92.2%	86.6%	100.0%	99.8%	80.5%	99.3%
Florida	81.8%	21.0%	46.7%	75.7%	96.2%	94.0%	40.4%	94.0%
Georgia	85.6%	32.0%	45.0%	79.1%	99.3%	97.2%	48.2%	96.9%
Maryland	88.4%	34.8%	59.0%	87.2%	100.0%	99.3%	56.8%	99.3%
North Carolina	79.7%	17.3% *	47.5%	64.4%	100.0%	96.0%	37.5%	95.3%
South Carolina	72.6%	20.7% *	37.0%	74.3%	98.1%	79.4%	36.7%	84.0%
Virginia	86.1%	23.7%	75.3%	68.4%	99.8%	97.2%	54.1%	96.3%
West Virginia	79.1%	18.9% *	41.3%	66.1%	95.6%	97.3%	36.3%	94.0%
East South Central:								
Alabama	86.6%	32.6%	53.5%	82.1%	99.2%	99.0%	51.9%	98.4%
Kentucky	85.1%	19.4%	53.3%	77.3%	99.8%	97.7%	45.1%	97.3%
Mississippi	85.6%	26.9%	51.7%	84.2%	100.0%	98.2%	49.0%	97.9%
Tennessee	87.1%	24.5% *	52.8%	82.5%	97.1%	97.6%	52.0%	97.0%
West South Central:								
Arkansas	83.3%	29.9%	49.7%	68.5%	91.1%	99.9%	44.2%	95.7%
Louisiana	86.1%	39.9%	68.3%	81.9%	97.3%	98.9%	56.6%	97.8%
Oklahoma	87.0%	35.9%	63.7%	88.1%	98.2%	96.7%	57.3%	96.8%
Texas	82.0%	30.3%	41.1%	64.0%	95.0%	96.4%	40.5%	94.2%
Mountain:								
Arizona	87.8%	20.3%	55.4%	82.7%	99.8%	99.0%	48.5%	98.8%
Colorado	82.3%	31.6%	53.1%	82.4%	92.9%	98.2%	49.8%	95.9%
Idaho	76.6%	28.4%	62.3%	61.7%	97.8%	95.3%	42.4%	94.5%
Montana	78.8%	35.5%	48.1%	84.0%	96.0%	99.5%	53.8%	97.4%
Nevada	88.4%	26.6%	60.4%	80.9%	99.0%	96.7%	54.4%	97.0%
New Mexico	78.9%	28.2%	22.6% *	71.7%	98.8%	97.5%	36.9%	96.2%
Utah	75.9%	19.7%	42.5%	62.2%	92.6%	92.3%	34.6%	90.7%
Wyoming	69.8%	26.8%	48.2%	63.7%	97.5%	100.0%	44.3%	93.4%
Pacific:								
Alaska	66.5%	7.0% *	54.0%	58.0%	87.9%	93.7%	27.2%	91.9%
California	83.6%	32.6%	60.2%	83.8%	97.7%	93.8%	52.4%	95.1%
Hawaii	94.9%	70.9%	82.2%	100.0%	98.9%	99.8%	82.4%	99.6%
Oregon	83.1%	34.0%	61.0%	85.2%	98.7%	94.9%	53.1%	96.4%
Washington	82.0%	32.0%	55.6%	84.3%	86.4%	98.9%	52.9%	94.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table II.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.40%	1.17%	1.52%	1.07%	0.55%	0.58%	0.83%	0.42%
New England:								
Connecticut	1.55%	6.51%	9.51%	6.53%	1.50%	0.00%	4.65%	0.69%
Maine	2.23%	5.70%	8.02%	6.22%	3.21%	3.27%	4.39%	2.34%
Massachusetts	2.47%	7.36%	8.16%	5.11%	0.00%	4.27%	4.56%	2.78%
New Hampshire	4.11%	9.50%	8.38%	6.80%	3.54%	9.20%	5.21%	5.47%
Rhode Island	2.22%	8.06%	8.26%	7.09%	0.08%	0.62%	5.16%	0.80%
Vermont	2.02%	5.33%	7.82%	4.53%	1.82%	0.33%	4.23%	1.33%
Middle Atlantic:								
New Jersey	2.10%	7.79%	9.30%	9.33%	1.34%	1.80%	5.48%	1.87%
New York	1.30%	6.43%	6.45%	2.67%	2.65%	1.11%	3.53%	1.12%
Pennsylvania	1.86%	4.82%	7.64%	5.06%	4.75%	0.20%	4.10%	1.86%
East North Central:								
Illinois	1.44%	6.13%	7.31%	5.10%	2.66%	0.27%	3.98%	1.27%
Indiana	2.22%	5.88% *	8.94% *	6.47%	1.73%	2.20%	4.66%	1.73%
Michigan	2.57%	6.70%	7.93%	5.33%	4.37%	4.27%	5.50%	3.03%
Ohio	1.63%	6.68%	9.12%	4.90%	2.83%	0.85%	5.00%	1.13%
Wisconsin	2.24%	6.30%	9.31%	5.17%	2.01%	3.56%	4.66%	2.09%
West North Central:								
Iowa	1.92%	6.00%	9.40%	7.50%	1.76%	0.48%	4.81%	1.15%
Kansas	1.71%	8.35%	10.08%	3.61%	1.35%	1.73%	4.93%	1.14%
Minnesota	1.68%	7.55%	9.21%	3.84%	2.83%	0.79%	4.86%	0.95%
Missouri	1.71%	7.09%	9.80%	6.13%	3.85%	0.93%	5.13%	1.25%
Nebraska	2.12%	9.02% *	7.74%	6.34%	5.99%	1.74%	5.26%	2.09%
North Dakota	2.15%	7.13%	8.84%	5.46%	1.32%	0.35%	5.20%	1.25%
South Dakota	1.88%	6.20%	9.30%	5.72%	1.08%	0.89%	4.48%	0.82%
South Atlantic:								
Delaware	2.16%	12.45% *	11.02%	5.42%	5.04%	1.15%	6.50%	1.42%
District of Columbia	0.82%	9.12%	4.94%	4.93%	0.00%	0.17%	3.96%	0.44%
Florida	2.26%	4.44%	7.57%	5.89%	3.09%	2.75%	4.19%	2.11%
Georgia	1.61%	6.92%	9.35%	5.81%	0.70%	1.24%	4.86%	1.12%
Maryland	1.82%	7.40%	9.17%	5.09%	0.03%	0.69%	5.20%	0.50%
North Carolina	2.25%	5.70% *	9.72%	7.60%	0.00%	2.87%	5.21%	2.18%
South Carolina	5.05%	7.02% *	9.25%	7.30%	1.89%	9.14%	5.34%	6.87%
Virginia	1.85%	6.49%	8.04%	8.18%	0.20%	1.79%	5.02%	1.48%
West Virginia	2.10%	6.23% *	8.92%	8.06%	2.10%	1.83%	5.17%	1.79%
East South Central:								
Alabama	2.32%	7.41%	11.46%	5.93%	0.59%	0.81%	5.14%	0.86%
Kentucky	1.71%	5.41%	9.46%	8.27%	0.12%	1.34%	5.77%	1.18%
Mississippi	1.92%	7.45%	11.05%	6.20%	0.00%	1.31%	5.85%	1.13%
Tennessee	1.99%	7.76% *	10.15%	6.43%	2.07%	1.24%	5.38%	1.13%
West South Central:								
Arkansas	2.06%	7.22%	10.82%	8.26%	5.05%	0.08%	5.51%	1.84%
Louisiana	1.78%	7.19%	8.34%	5.61%	2.72%	0.81%	4.72%	1.11%
Oklahoma	1.69%	6.62%	7.79%	4.55%	1.81%	1.26%	4.52%	1.05%
Texas	1.57%	5.06%	7.96%	6.34%	1.70%	1.46%	4.07%	1.26%
Mountain:								
Arizona	1.62%	5.64%	10.05%	5.71%	0.20%	0.78%	5.34%	0.68%
Colorado	2.25%	6.66%	9.59%	5.97%	4.50%	1.67%	5.26%	1.81%
Idaho	2.92%	6.23%	8.92%	7.75%	1.36%	3.01%	4.85%	2.33%
Montana	2.13%	6.18%	9.10%	5.20%	2.26%	0.47%	4.76%	1.19%
Nevada	1.89%	7.46%	9.54%	6.27%	0.67%	1.75%	5.48%	1.29%
New Mexico	2.06%	8.04%	7.50% *	6.51%	1.06%	1.61%	5.13%	1.42%
Utah	2.68%	5.27%	8.69%	7.28%	5.41%	3.98%	4.25%	3.09%
Wyoming	2.54%	5.55%	8.29%	8.21%	2.38%	0.00%	4.72%	2.51%
Pacific:								
Alaska	4.31%	5.39% *	9.84%	8.59%	5.74%	2.31%	6.35%	2.26%
California	1.83%	4.11%	4.68%	2.81%	1.11%	3.54%	2.73%	2.36%
Hawaii	1.01%	6.25%	6.97%	0.00%	1.11%	0.15%	3.55%	0.35%
Oregon	2.07%	5.99%	8.56%	4.61%	0.88%	2.73%	4.42%	1.65%
Washington	2.77%	6.69%	8.25%	5.02%	11.03%	0.88%	4.49%	3.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.6%	82.0%	78.4%	76.1%	78.5%	80.9%	78.6%	79.8%
New England:								
Connecticut	78.0%	70.8%	82.1%	81.9%	77.1%	78.0%	79.1%	77.7%
Maine	83.0%	71.0%	77.1%	84.4%	86.4%	83.0%	77.9%	84.3%
Massachusetts	77.4%	83.3%	66.2%	86.2%	68.6%	80.4%	78.5%	77.2%
New Hampshire	75.8%	93.5%	60.9%	83.6%	70.4%	77.6%	76.7%	75.5%
Rhode Island	81.9%	76.0%	73.3%	90.8%	66.9%	88.8%	77.5%	82.9%
Vermont	80.0%	82.6%	63.1%	74.7%	83.5%	84.2%	73.3%	82.1%
Middle Atlantic:								
New Jersey	80.3%	81.4%	70.6%	82.5%	83.8%	78.2%	76.6%	81.3%
New York	79.6%	75.9%	76.0%	71.0%	77.7%	83.9%	72.7%	81.1%
Pennsylvania	77.0%	78.5%	61.3%	77.6%	71.0%	82.1%	74.0%	77.6%
East North Central:								
Illinois	79.2%	77.1%	79.8%	74.0%	77.7%	81.7%	78.8%	79.3%
Indiana	78.4%	89.4%	--	79.9%	79.9%	77.5%	78.7%	78.4%
Michigan	78.3%	72.9%	76.5%	64.2%	78.6%	83.3%	69.3%	80.6%
Ohio	80.7%	73.8%	82.4%	77.1%	75.0%	83.5%	77.4%	81.2%
Wisconsin	73.3%	70.6%	84.2%	84.4%	73.5%	68.4%	78.0%	72.5%
West North Central:								
Iowa	85.9%	78.9%	86.6%	73.5%	78.3%	92.1%	77.2%	87.6%
Kansas	79.8%	92.5%	71.1%	71.0%	72.2%	88.0%	77.0%	80.4%
Minnesota	69.5%	67.8%	72.4%	51.2%	65.0%	77.9%	69.6%	69.5%
Missouri	77.8%	89.9%	69.7%	67.2%	80.5%	79.0%	73.7%	78.4%
Nebraska	78.7%	89.8%	71.5%	74.0%	72.4%	83.2%	78.9%	78.6%
North Dakota	75.6%	81.1%	82.4%	68.8%	61.3%	86.3%	73.6%	76.3%
South Dakota	79.2%	65.5%	67.2%	70.0%	84.1%	84.8%	69.2%	81.7%
South Atlantic:								
Delaware	74.8%	--	--	70.5%	65.1%	83.8%	61.2%	77.5%
District of Columbia	85.8%	96.5%	93.2%	88.9%	86.0%	83.2%	93.0%	84.4%
Florida	74.8%	92.4%	88.1%	80.8%	71.7%	73.4%	88.5%	73.1%
Georgia	84.4%	82.9%	87.1%	84.3%	81.0%	85.3%	86.8%	84.0%
Maryland	82.9%	89.7%	87.3%	75.0%	81.8%	84.4%	85.5%	82.4%
North Carolina	83.8%	91.2%	79.9%	78.3%	78.4%	86.9%	84.8%	83.7%
South Carolina	81.0%	--	82.2%	72.6%	74.2%	85.0%	80.8%	81.0%
Virginia	80.4%	98.0%	76.5%	88.6%	81.5%	78.6%	84.8%	79.6%
West Virginia	79.3%	--	81.6%	76.9%	77.0%	80.2%	81.5%	79.0%
East South Central:								
Alabama	87.0%	86.9%	79.9%	81.5%	86.8%	88.9%	81.3%	88.1%
Kentucky	81.6%	86.7%	85.1%	85.2%	76.2%	82.7%	85.0%	81.2%
Mississippi	79.8%	82.5%	87.6%	83.2%	57.3%	86.9%	79.7%	79.8%
Tennessee	85.6%	95.9%	82.5%	86.3%	86.3%	85.2%	85.8%	85.6%
West South Central:								
Arkansas	83.8%	92.9%	80.3%	76.1%	85.4%	84.4%	87.0%	83.4%
Louisiana	82.3%	81.1%	62.7%	89.5%	83.6%	82.3%	74.7%	84.0%
Oklahoma	83.1%	82.8%	85.1%	75.2%	82.7%	85.1%	78.9%	83.9%
Texas	83.2%	91.7%	84.9%	84.7%	89.1%	79.5%	84.9%	83.0%
Mountain:								
Arizona	76.2%	87.2%	89.9%	79.4%	75.7%	74.2%	85.8%	74.8%
Colorado	78.1%	67.9%	78.2%	55.2%	82.6%	82.9%	67.7%	80.4%
Idaho	83.5%	83.4%	73.5%	81.3%	85.6%	84.9%	80.0%	84.3%
Montana	78.9%	84.6%	88.8%	78.7%	73.5%	79.8%	84.4%	76.6%
Nevada	75.7%	83.6%	74.4%	69.1%	77.4%	76.2%	78.8%	75.3%
New Mexico	78.7%	88.2%	85.9%	76.5%	75.4%	80.0%	74.9%	79.3%
Utah	79.9%	87.5%	83.2%	72.6%	80.3%	80.4%	79.5%	79.9%
Wyoming	82.9%	75.4%	83.4%	86.6%	73.3%	88.8%	84.2%	82.4%
Pacific:								
Alaska	78.3%	79.1%	67.3%	81.2%	72.6%	82.0%	69.6%	79.9%
California	77.7%	80.5%	81.2%	67.7%	80.5%	78.1%	76.0%	78.0%
Hawaii	76.7%	84.1%	68.7%	81.8%	67.9%	79.8%	76.2%	76.9%
Oregon	86.4%	85.6%	83.3%	88.3%	79.1%	90.7%	84.6%	86.9%
Washington	84.7%	79.5%	76.9%	80.1%	82.3%	88.8%	77.8%	86.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 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%	1.23%	1.14%	1.18%	0.92%	0.79%	0.81%	0.58%
New England:								
Connecticut	2.58%	6.08%	6.73%	4.61%	5.61%	3.86%	3.70%	3.02%
Maine	2.02%	7.98%	5.65%	4.71%	3.53%	3.25%	4.09%	2.32%
Massachusetts	2.13%	5.43%	5.86%	3.70%	5.15%	3.26%	3.43%	2.48%
New Hampshire	3.41%	3.40%	9.23%	3.38%	5.86%	6.56%	5.59%	4.07%
Rhode Island	2.98%	7.47%	8.21%	2.96%	6.48%	3.43%	4.61%	3.42%
Vermont	2.86%	5.23%	11.39%	5.57%	4.17%	4.77%	5.56%	3.22%
Middle Atlantic:								
New Jersey	2.36%	4.16%	6.42%	4.96%	4.07%	4.45%	3.55%	2.81%
New York	1.77%	5.29%	5.09%	4.79%	3.26%	2.55%	3.84%	1.94%
Pennsylvania	2.62%	6.79%	7.36%	5.17%	6.12%	3.20%	4.14%	2.99%
East North Central:								
Illinois	2.34%	4.87%	4.27%	4.12%	4.69%	3.62%	2.92%	2.68%
Indiana	3.48%	5.64%	--	4.87%	6.52%	5.04%	6.47%	3.78%
Michigan	2.89%	11.80%	5.34%	9.93%	4.38%	3.37%	8.74%	2.61%
Ohio	1.79%	7.99%	4.78%	3.92%	4.83%	2.20%	3.27%	2.00%
Wisconsin	2.52%	6.18%	5.03%	3.29%	4.48%	3.90%	3.19%	2.88%
West North Central:								
Iowa	1.79%	6.77%	7.09%	7.20%	3.22%	1.83%	5.12%	1.79%
Kansas	2.97%	3.37%	8.71%	6.94%	6.01%	4.27%	4.51%	3.51%
Minnesota	4.82%	11.56%	7.74%	12.38%	9.44%	5.37%	5.32%	5.56%
Missouri	2.78%	3.81%	9.61%	8.17%	4.47%	3.84%	4.93%	3.10%
Nebraska	2.45%	4.83%	6.79%	4.93%	5.79%	3.31%	4.42%	2.83%
North Dakota	3.65%	6.01%	4.43%	6.08%	10.62%	2.45%	5.35%	4.55%
South Dakota	2.25%	5.99%	5.44%	6.89%	3.18%	2.48%	3.73%	2.68%
South Atlantic:								
Delaware	3.06%	--	--	5.13%	7.92%	3.28%	9.23%	2.99%
District of Columbia	2.44%	2.24%	2.72%	3.81%	3.81%	4.25%	2.29%	2.87%
Florida	2.76%	4.09%	4.45%	5.56%	5.23%	3.76%	2.67%	2.95%
Georgia	2.06%	8.32%	5.85%	4.41%	4.77%	2.76%	3.69%	2.32%
Maryland	2.58%	3.48%	3.59%	5.38%	4.57%	4.04%	2.88%	3.02%
North Carolina	1.94%	6.24%	6.01%	5.75%	4.17%	2.49%	3.85%	2.15%
South Carolina	2.59%	--	7.77%	6.33%	5.08%	3.38%	5.35%	2.85%
Virginia	3.03%	1.97%	7.77%	3.71%	3.45%	4.87%	4.27%	3.49%
West Virginia	2.37%	--	7.25%	7.25%	4.43%	3.27%	4.73%	2.61%
East South Central:								
Alabama	2.73%	6.37%	8.58%	5.86%	4.46%	3.67%	4.91%	2.94%
Kentucky	3.35%	6.54%	5.01%	5.00%	6.04%	5.00%	4.07%	3.77%
Mississippi	3.80%	9.67%	8.17%	6.28%	10.34%	3.01%	6.11%	4.31%
Tennessee	3.05%	4.21%	8.15%	4.59%	3.77%	4.63%	4.21%	3.45%
West South Central:								
Arkansas	2.49%	4.82%	10.41%	9.20%	3.50%	3.53%	4.81%	2.78%
Louisiana	2.49%	6.20%	7.07%	3.07%	5.26%	4.07%	4.14%	2.85%
Oklahoma	1.91%	5.67%	4.03%	5.81%	5.56%	2.02%	4.26%	2.11%
Texas	2.22%	3.14%	7.05%	4.40%	2.42%	3.49%	3.41%	2.46%
Mountain:								
Arizona	4.01%	7.03%	6.50%	4.89%	8.02%	5.67%	3.61%	4.45%
Colorado	2.71%	9.91%	7.28%	8.39%	4.20%	3.70%	6.68%	2.90%
Idaho	2.67%	5.28%	7.39%	5.43%	4.16%	4.23%	3.83%	3.13%
Montana	2.22%	4.73%	6.54%	5.15%	4.10%	3.89%	3.75%	2.70%
Nevada	3.16%	6.90%	7.32%	6.92%	4.60%	4.58%	4.35%	3.57%
New Mexico	2.30%	6.27%	7.75%	5.97%	5.53%	2.86%	6.17%	2.47%
Utah	3.33%	4.87%	5.98%	6.25%	3.79%	5.51%	4.02%	3.75%
Wyoming	2.33%	6.74%	4.83%	4.35%	6.25%	2.76%	3.23%	3.02%
Pacific:								
Alaska	3.02%	5.96%	10.74%	6.97%	6.15%	4.07%	8.15%	3.16%
California	1.98%	4.46%	3.16%	3.74%	3.16%	3.25%	2.79%	2.31%
Hawaii	2.31%	3.72%	7.24%	4.39%	5.66%	2.99%	3.74%	2.81%
Oregon	2.21%	4.54%	5.61%	3.09%	5.60%	2.54%	2.86%	2.64%
Washington	1.99%	8.87%	5.83%	3.85%	5.32%	2.63%	3.90%	2.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	68.2%	73.8%	65.3%	64.2%	66.9%	69.6%	66.4%	68.6%
New England:								
Connecticut	66.9%	68.1%	56.7%	57.8%	72.8%	67.0%	59.4%	68.6%
Maine	71.9%	62.5%	69.5%	65.0%	74.9%	73.4%	65.5%	73.3%
Massachusetts	67.1%	66.9%	61.1%	65.4%	69.1%	67.4%	66.9%	67.1%
New Hampshire	66.1%	69.7%	50.2%	61.6%	67.0%	70.0%	57.4%	68.6%
Rhode Island	63.9%	81.0%	58.0%	51.8%	65.1%	65.8%	61.7%	64.4%
Vermont	71.0%	64.5%	68.3%	64.1%	69.5%	76.6%	69.8%	71.3%
Middle Atlantic:								
New Jersey	68.4%	75.7%	55.0%	53.8%	74.4%	69.0%	60.8%	70.3%
New York	66.3%	69.8%	58.7%	57.8%	56.0%	74.2%	61.5%	67.2%
Pennsylvania	67.3%	80.4%	73.9%	74.9%	69.8%	62.8%	76.5%	65.7%
East North Central:								
Illinois	69.3%	71.3%	68.4%	63.2%	70.4%	70.1%	68.9%	69.4%
Indiana	66.8%	82.2%	--	68.2%	63.4%	67.7%	66.7%	66.8%
Michigan	68.2%	75.9%	63.1%	68.0%	75.1%	65.8%	69.6%	67.9%
Ohio	66.8%	80.7%	56.2%	68.1%	67.6%	66.6%	64.3%	67.2%
Wisconsin	68.4%	68.1%	76.3%	67.7%	72.0%	65.3%	69.4%	68.3%
West North Central:								
Iowa	66.6%	69.9%	56.6%	63.8%	66.4%	68.2%	60.8%	67.6%
Kansas	70.5%	82.8%	55.4%	71.7%	64.5%	73.9%	68.3%	71.0%
Minnesota	57.8%	65.0%	68.8%	67.3%	52.0%	56.5%	65.2%	56.5%
Missouri	73.0%	73.9%	62.8%	73.1%	71.8%	74.1%	70.9%	73.3%
Nebraska	63.4%	--	61.8%	57.4%	67.1%	63.7%	58.9%	64.5%
North Dakota	73.4%	80.0%	71.6%	72.3%	77.1%	71.7%	74.6%	73.0%
South Dakota	71.4%	66.4%	64.9%	67.9%	72.5%	73.4%	63.9%	73.0%
South Atlantic:								
Delaware	69.8%	94.6%	72.4%	61.7%	64.8%	72.2%	74.1%	69.2%
District of Columbia	70.6%	84.3%	72.8%	70.8%	70.8%	69.0%	73.6%	70.0%
Florida	66.1%	75.9%	66.1%	53.6%	58.3%	70.4%	61.6%	66.8%
Georgia	67.8%	--	69.2%	60.3%	71.3%	69.2%	58.6%	69.2%
Maryland	68.1%	81.9%	59.6%	64.1%	60.4%	71.9%	64.6%	68.8%
North Carolina	69.1%	94.7%	65.7%	57.5%	62.1%	72.7%	62.0%	70.2%
South Carolina	60.5%	--	74.9%	47.4%	67.7%	58.6%	62.5%	60.2%
Virginia	69.2%	76.0%	65.9%	67.0%	73.8%	67.7%	66.9%	69.6%
West Virginia	66.9%	86.2%	63.2%	60.5%	67.7%	67.2%	64.2%	67.2%
East South Central:								
Alabama	69.4%	75.4%	60.2%	63.7%	65.5%	72.0%	61.9%	70.6%
Kentucky	69.0%	74.8%	50.3%	69.4%	68.4%	70.4%	61.2%	70.1%
Mississippi	70.4%	65.2%	72.9%	66.3%	64.8%	72.8%	66.6%	71.1%
Tennessee	71.9%	--	68.5%	62.2%	74.1%	73.0%	64.3%	73.0%
West South Central:								
Arkansas	62.0%	83.4%	60.2%	59.3%	70.9%	57.5%	67.6%	61.2%
Louisiana	65.1%	79.9%	64.6%	61.4%	59.5%	68.7%	72.4%	63.6%
Oklahoma	59.8%	69.3%	58.3%	65.7%	67.5%	54.9%	65.5%	58.7%
Texas	67.1%	68.8%	75.1%	65.6%	67.1%	66.6%	65.8%	67.2%
Mountain:								
Arizona	62.6%	73.1%	63.6%	67.3%	57.7%	63.9%	69.2%	61.6%
Colorado	66.9%	70.5%	65.9%	59.7%	64.1%	69.6%	64.9%	67.3%
Idaho	77.5%	77.7%	66.9%	78.3%	74.5%	79.8%	74.6%	78.2%
Montana	71.3%	85.4%	67.0%	70.1%	71.1%	70.1%	73.7%	70.2%
Nevada	72.9%	75.3%	64.1%	67.8%	68.3%	75.8%	70.2%	73.3%
New Mexico	63.1%	86.3%	--	59.0%	66.1%	60.3%	71.7%	61.8%
Utah	71.0%	92.6%	63.1%	65.8%	67.6%	72.8%	70.3%	71.1%
Wyoming	74.6%	71.4%	76.7%	67.6%	73.0%	78.7%	70.8%	76.3%
Pacific:								
Alaska	69.4%	65.8%	61.8%	69.1%	74.3%	69.0%	60.7%	70.8%
California	72.0%	73.7%	64.8%	64.0%	68.4%	76.1%	67.5%	72.9%
Hawaii	76.6%	89.8%	82.9%	74.4%	77.2%	73.6%	82.1%	74.9%
Oregon	71.2%	72.7%	77.1%	73.0%	75.5%	67.5%	72.4%	70.9%
Washington	78.6%	86.1%	79.7%	70.6%	73.2%	82.6%	80.1%	78.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 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%	1.48%	1.32%	0.97%	0.98%	0.76%	0.80%	0.57%
New England:								
Connecticut	2.09%	6.24%	5.65%	5.33%	3.89%	3.15%	3.80%	2.40%
Maine	1.41%	8.77%	3.80%	5.12%	2.75%	1.63%	3.31%	1.53%
Massachusetts	2.43%	6.14%	6.37%	4.54%	4.51%	3.87%	3.66%	2.85%
New Hampshire	2.31%	11.99%	7.38%	4.81%	4.67%	3.34%	5.67%	2.46%
Rhode Island	3.58%	7.73%	6.01%	6.57%	6.77%	5.81%	4.19%	4.30%
Vermont	2.31%	9.58%	7.56%	4.23%	3.85%	3.61%	3.76%	2.74%
Middle Atlantic:								
New Jersey	2.70%	9.03%	8.06%	4.47%	5.84%	2.93%	4.50%	3.15%
New York	2.01%	6.23%	5.85%	4.71%	4.61%	2.08%	3.54%	2.28%
Pennsylvania	2.49%	6.46%	4.19%	2.79%	3.91%	3.75%	2.25%	2.80%
East North Central:								
Illinois	2.40%	5.50%	4.73%	4.80%	3.91%	4.11%	3.07%	2.74%
Indiana	2.43%	8.09%	--	4.89%	5.21%	3.29%	4.79%	2.64%
Michigan	2.27%	10.15%	6.01%	5.45%	4.07%	3.38%	3.82%	2.64%
Ohio	2.04%	5.30%	10.69%	3.48%	3.71%	2.88%	5.00%	2.24%
Wisconsin	1.66%	11.61%	6.29%	3.62%	3.11%	2.58%	3.95%	1.83%
West North Central:								
Iowa	1.93%	8.74%	5.43%	3.87%	3.75%	2.78%	3.64%	2.15%
Kansas	2.52%	7.51%	10.72%	4.28%	7.68%	2.16%	5.52%	2.83%
Minnesota	7.19%	10.18%	4.58%	4.12%	7.17%	12.26%	3.43%	8.25%
Missouri	2.39%	9.24%	8.45%	4.58%	4.27%	3.31%	4.64%	2.63%
Nebraska	2.54%	--	5.72%	4.74%	4.01%	4.06%	5.28%	2.89%
North Dakota	1.63%	4.48%	5.39%	4.25%	1.98%	2.51%	3.08%	1.91%
South Dakota	1.91%	5.56%	7.18%	4.61%	3.57%	2.95%	4.03%	2.10%
South Atlantic:								
Delaware	2.03%	2.93%	8.24%	4.09%	5.16%	2.87%	4.55%	2.24%
District of Columbia	2.78%	5.51%	6.46%	5.71%	5.00%	4.52%	3.78%	3.26%
Florida	2.37%	8.83%	5.61%	6.08%	7.28%	2.51%	4.65%	2.64%
Georgia	1.69%	--	7.99%	5.25%	3.13%	2.13%	5.36%	1.75%
Maryland	2.15%	5.98%	8.03%	4.66%	4.80%	2.46%	4.52%	2.37%
North Carolina	2.30%	2.70%	7.64%	7.95%	4.85%	2.98%	7.13%	2.38%
South Carolina	2.51%	--	6.49%	6.82%	3.29%	3.39%	6.24%	2.72%
Virginia	2.28%	6.01%	8.84%	4.77%	3.25%	3.40%	4.67%	2.58%
West Virginia	2.10%	8.21%	7.00%	5.81%	3.19%	2.97%	5.30%	2.27%
East South Central:								
Alabama	2.82%	9.25%	7.24%	6.25%	5.18%	3.53%	4.72%	3.01%
Kentucky	2.27%	7.46%	7.59%	4.34%	3.69%	3.29%	4.45%	2.51%
Mississippi	2.14%	8.12%	8.75%	6.54%	5.00%	2.50%	5.38%	2.28%
Tennessee	2.31%	--	9.00%	6.94%	3.68%	3.11%	5.76%	2.44%
West South Central:								
Arkansas	2.64%	4.59%	5.24%	4.95%	4.10%	3.95%	4.10%	2.96%
Louisiana	3.92%	7.58%	6.73%	9.40%	9.61%	4.23%	3.79%	4.61%
Oklahoma	4.04%	4.72%	6.51%	6.49%	6.12%	6.05%	3.76%	4.64%
Texas	2.44%	6.13%	6.79%	5.04%	3.40%	4.02%	4.15%	2.70%
Mountain:								
Arizona	2.84%	9.44%	6.36%	5.43%	5.46%	4.31%	4.97%	3.19%
Colorado	3.05%	6.06%	8.50%	7.01%	9.39%	2.49%	5.09%	3.50%
Idaho	2.45%	6.32%	11.27%	4.31%	2.56%	3.48%	5.48%	2.64%
Montana	2.51%	6.44%	6.94%	5.82%	3.78%	4.88%	4.07%	3.14%
Nevada	3.96%	8.31%	4.77%	6.55%	4.13%	5.57%	4.03%	4.46%
New Mexico	2.51%	7.16%	--	7.42%	4.20%	3.49%	6.78%	2.68%
Utah	2.43%	3.46%	8.20%	5.86%	6.37%	2.85%	4.76%	2.68%
Wyoming	1.98%	8.67%	6.81%	4.69%	3.95%	2.62%	4.06%	2.12%
Pacific:								
Alaska	2.99%	6.20%	4.17%	5.83%	4.39%	4.74%	3.76%	3.47%
California	1.78%	4.96%	4.45%	3.61%	3.02%	2.77%	2.87%	2.04%
Hawaii	2.46%	3.25%	5.90%	6.05%	3.43%	4.41%	4.57%	2.90%
Oregon	3.30%	5.69%	7.14%	5.99%	3.16%	5.59%	3.71%	3.96%
Washington	2.27%	4.79%	5.86%	4.05%	4.26%	3.28%	2.93%	2.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.3%	60.5%	51.2%	48.9%	52.5%	56.4%	52.3%	54.7%
New England:								
Connecticut	52.2%	48.2%	46.5%	47.3%	56.1%	52.3%	47.0%	53.3%
Maine	59.7%	44.4%	53.6%	54.8%	64.7%	60.9%	51.0%	61.8%
Massachusetts	51.9%	55.7%	40.4%	56.3%	47.4%	54.2%	52.5%	51.8%
New Hampshire	50.1%	65.2%	30.6%	51.5%	47.2%	54.3%	44.0%	51.8%
Rhode Island	52.4%	61.5%	42.5%	47.0%	43.5%	58.4%	47.8%	53.4%
Vermont	56.8%	53.3%	43.1%	47.9%	58.0%	64.5%	51.2%	58.5%
Middle Atlantic:								
New Jersey	55.0%	61.6%	--	44.4%	62.3%	53.9%	46.6%	57.1%
New York	52.8%	53.0%	44.7%	41.0%	43.5%	62.2%	44.7%	54.5%
Pennsylvania	51.9%	63.1%	45.3%	58.1%	49.6%	51.5%	56.6%	51.0%
East North Central:								
Illinois	54.9%	55.0%	54.6%	46.8%	54.7%	57.3%	54.3%	55.0%
Indiana	52.3%	--	--	54.5%	50.7%	52.5%	52.4%	52.3%
Michigan	53.4%	--	48.2%	43.6%	59.0%	54.9%	48.2%	54.7%
Ohio	53.9%	59.6%	46.3%	52.6%	50.7%	55.6%	49.7%	54.6%
Wisconsin	50.2%	48.0%	64.3%	57.1%	52.9%	44.6%	54.1%	49.5%
West North Central:								
Iowa	57.2%	55.2%	49.0%	47.0%	52.0%	62.8%	46.9%	59.3%
Kansas	56.3%	76.6%	--	50.9%	46.6%	65.0%	52.6%	57.1%
Minnesota	40.2%	--	49.8%	34.5%	33.8%	44.0%	45.4%	39.3%
Missouri	56.8%	66.4%	43.7%	49.1%	57.9%	58.5%	52.2%	57.5%
Nebraska	49.9%	--	44.2%	42.4%	48.6%	53.0%	46.4%	50.7%
North Dakota	55.5%	64.8%	59.0%	49.7%	47.3%	61.9%	54.9%	55.7%
South Dakota	56.6%	43.5%	43.6%	47.6%	61.0%	62.2%	44.2%	59.6%
South Atlantic:								
Delaware	52.3%	--	--	43.5%	42.2%	60.5%	45.4%	53.6%
District of Columbia	60.6%	81.3%	67.8%	62.9%	60.9%	57.4%	68.5%	59.1%
Florida	49.5%	70.2%	58.2%	43.3%	41.8%	51.6%	54.5%	48.8%
Georgia	57.2%	--	60.3%	50.8%	57.7%	59.0%	50.8%	58.2%
Maryland	56.5%	73.4%	52.0%	48.1%	49.4%	60.7%	55.2%	56.7%
North Carolina	57.9%	86.4%	52.4%	45.0%	48.7%	63.2%	52.5%	58.7%
South Carolina	49.0%	--	61.6%	34.5%	50.2%	49.8%	50.5%	48.8%
Virginia	55.6%	74.5%	50.4%	59.4%	60.1%	53.2%	56.7%	55.4%
West Virginia	53.0%	--	51.6%	46.6%	52.1%	53.9%	52.3%	53.1%
East South Central:								
Alabama	60.4%	65.5%	48.1%	51.9%	56.9%	64.0%	50.3%	62.2%
Kentucky	56.3%	64.9%	42.8%	59.1%	52.1%	58.3%	52.0%	56.9%
Mississippi	56.2%	53.8%	63.8%	55.2%	37.1%	63.3%	53.0%	56.7%
Tennessee	61.5%	--	56.5%	53.7%	63.9%	62.2%	55.2%	62.5%
West South Central:								
Arkansas	52.0%	77.4%	48.3%	45.1%	60.6%	48.6%	58.8%	51.0%
Louisiana	53.6%	64.8%	40.5%	55.0%	49.8%	56.5%	54.1%	53.5%
Oklahoma	49.7%	57.3%	49.6%	49.4%	55.8%	46.7%	51.7%	49.3%
Texas	55.8%	63.1%	63.7%	55.6%	59.8%	53.0%	55.9%	55.8%
Mountain:								
Arizona	47.7%	63.7%	57.2%	53.5%	43.6%	47.4%	59.3%	46.1%
Colorado	52.3%	47.9%	51.5%	33.0%	52.9%	57.7%	44.0%	54.1%
Idaho	64.7%	64.8%	49.2%	63.6%	63.7%	67.7%	59.6%	65.9%
Montana	56.2%	72.2%	59.5%	55.2%	52.2%	56.0%	62.2%	53.7%
Nevada	55.2%	63.0%	47.7%	46.9%	52.8%	57.7%	55.3%	55.2%
New Mexico	49.7%	76.1%	--	45.2%	49.8%	48.2%	53.7%	49.0%
Utah	56.7%	81.0%	52.5%	47.8%	54.3%	58.6%	55.9%	56.8%
Wyoming	61.9%	53.8%	64.0%	58.5%	53.5%	69.9%	59.6%	62.9%
Pacific:								
Alaska	54.3%	--	41.6%	56.1%	53.9%	56.6%	42.2%	56.6%
California	55.9%	59.3%	52.6%	43.4%	55.0%	59.4%	51.3%	56.9%
Hawaii	58.7%	75.5%	57.0%	60.9%	52.5%	58.7%	62.5%	57.6%
Oregon	61.5%	62.2%	64.3%	64.4%	59.7%	61.2%	61.3%	61.6%
Washington	66.6%	68.5%	61.3%	56.5%	60.2%	73.3%	62.3%	67.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	1.53%	1.27%	1.08%	1.08%	0.88%	0.81%	0.65%
New England:								
Connecticut	2.41%	5.76%	5.93%	5.25%	5.31%	3.54%	3.57%	2.84%
Maine	2.00%	6.11%	5.28%	4.98%	4.32%	2.93%	3.72%	2.32%
Massachusetts	2.90%	6.63%	5.61%	4.53%	5.49%	4.99%	3.99%	3.41%
New Hampshire	2.75%	12.27%	6.34%	4.44%	4.80%	5.06%	5.70%	3.18%
Rhode Island	2.57%	7.93%	6.69%	5.71%	5.88%	3.97%	4.19%	3.03%
Vermont	3.23%	8.51%	10.00%	5.17%	4.61%	5.90%	5.12%	3.83%
Middle Atlantic:								
New Jersey	2.94%	6.83%	--	4.10%	6.54%	3.89%	4.48%	3.49%
New York	2.28%	7.02%	5.35%	4.72%	3.94%	3.27%	3.55%	2.61%
Pennsylvania	2.14%	7.04%	5.70%	4.80%	5.42%	2.57%	3.66%	2.42%
East North Central:								
Illinois	2.54%	3.91%	4.58%	4.83%	4.64%	4.25%	2.91%	2.91%
Indiana	3.31%	--	--	6.03%	5.56%	4.94%	5.73%	3.60%
Michigan	2.93%	--	5.80%	6.73%	5.94%	4.22%	6.33%	3.23%
Ohio	1.93%	6.98%	9.19%	3.83%	4.80%	2.62%	4.36%	2.14%
Wisconsin	2.25%	7.18%	6.12%	4.01%	4.20%	3.22%	3.56%	2.54%
West North Central:								
Iowa	2.18%	6.52%	5.92%	5.63%	3.67%	3.07%	3.97%	2.40%
Kansas	3.05%	8.06%	--	6.31%	7.14%	3.79%	5.41%	3.55%
Minnesota	4.38%	--	5.85%	8.61%	5.86%	7.87%	3.82%	5.01%
Missouri	3.07%	7.13%	7.66%	5.91%	4.89%	4.45%	4.43%	3.46%
Nebraska	2.25%	--	6.26%	3.90%	5.10%	3.42%	4.47%	2.58%
North Dakota	2.91%	4.88%	5.19%	5.38%	8.16%	2.92%	4.15%	3.63%
South Dakota	2.20%	5.88%	4.28%	4.31%	3.83%	3.44%	3.40%	2.58%
South Atlantic:								
Delaware	2.63%	--	--	4.78%	6.68%	3.19%	7.56%	2.71%
District of Columbia	3.18%	5.68%	6.20%	6.53%	6.25%	4.88%	3.95%	3.68%
Florida	2.92%	8.98%	5.31%	5.97%	7.38%	3.71%	4.50%	3.20%
Georgia	2.09%	--	8.56%	5.14%	4.37%	2.74%	4.96%	2.26%
Maryland	2.78%	7.07%	6.13%	4.43%	5.37%	4.11%	4.12%	3.23%
North Carolina	2.42%	6.01%	6.27%	7.09%	4.93%	3.25%	5.89%	2.61%
South Carolina	2.10%	--	5.39%	4.98%	4.52%	2.83%	4.83%	2.30%
Virginia	2.99%	6.43%	9.87%	4.77%	4.00%	4.55%	5.38%	3.39%
West Virginia	2.57%	--	7.37%	6.91%	4.10%	3.67%	5.32%	2.82%
East South Central:								
Alabama	3.84%	8.99%	8.74%	6.76%	5.88%	5.13%	4.82%	4.17%
Kentucky	3.13%	8.09%	7.03%	5.61%	5.21%	4.69%	4.85%	3.51%
Mississippi	3.52%	6.27%	7.96%	6.49%	8.37%	3.40%	4.91%	4.03%
Tennessee	3.34%	--	9.74%	6.94%	4.90%	4.82%	5.70%	3.68%
West South Central:								
Arkansas	2.64%	5.79%	5.76%	6.51%	4.83%	3.87%	4.21%	2.96%
Louisiana	3.56%	6.64%	5.78%	7.89%	7.84%	5.42%	3.95%	4.28%
Oklahoma	3.32%	4.70%	5.20%	6.28%	6.31%	4.95%	3.80%	3.87%
Texas	2.64%	6.75%	8.20%	5.61%	3.71%	4.06%	4.08%	2.93%
Mountain:								
Arizona	3.57%	10.54%	7.66%	5.00%	6.00%	5.65%	5.01%	3.92%
Colorado	2.83%	7.89%	8.64%	6.91%	6.93%	3.60%	5.62%	3.25%
Idaho	3.52%	7.68%	7.65%	6.22%	4.13%	5.58%	4.73%	4.09%
Montana	2.91%	7.01%	7.01%	6.73%	4.37%	5.73%	4.70%	3.57%
Nevada	4.80%	9.09%	6.24%	7.81%	4.72%	7.08%	4.53%	5.45%
New Mexico	2.55%	10.84%	--	6.67%	5.17%	3.34%	7.33%	2.71%
Utah	3.09%	6.33%	8.88%	6.21%	5.54%	4.69%	5.15%	3.44%
Wyoming	2.52%	7.49%	6.55%	4.90%	6.13%	3.33%	3.87%	3.21%
Pacific:								
Alaska	2.89%	--	6.36%	6.07%	5.95%	4.37%	4.80%	3.29%
California	2.22%	4.95%	3.73%	3.62%	3.67%	3.68%	2.72%	2.61%
Hawaii	2.68%	4.47%	7.15%	5.63%	5.68%	4.18%	4.29%	3.24%
Oregon	2.70%	4.83%	8.88%	5.65%	4.75%	4.50%	4.09%	3.21%
Washington	2.83%	8.24%	7.12%	4.31%	5.27%	4.26%	4.33%	3.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.7%	11.7%	14.4%	20.4%	50.9%	75.6%	15.1%	65.0%
New England:								
Connecticut	58.0%	7.1% *	19.2% *	16.3% *	37.2% *	87.6%	18.6%	65.5%
Maine	52.7%	--	20.3% *	17.8% *	25.3% *	85.0%	16.1% *	60.1%
Massachusetts	50.1%	0.0%	29.8% *	5.3% *	15.6% *	82.5%	11.7% *	58.4%
New Hampshire	55.9%	0.0%	8.7% *	35.0% *	60.0%	75.3%	13.8% *	66.1%
Rhode Island	62.3%	--	24.4% *	7.4% *	44.6%	85.9%	19.8% *	70.9%
Vermont	65.8%	--	20.2% *	27.8%	68.2%	92.3%	23.3%	77.2%
Middle Atlantic:								
New Jersey	56.1%	28.6% *	20.3% *	28.5% *	59.0%	70.6%	27.4% *	62.2%
New York	48.2%	1.8% *	7.1% *	19.6% *	48.1%	61.2%	9.5% *	54.9%
Pennsylvania	59.6%	1.8% *	12.4% *	29.4%	73.6%	70.2%	14.6% *	68.9%
East North Central:								
Illinois	55.9%	6.0% *	13.8% *	11.6% *	54.4%	75.2%	7.9% *	63.5%
Indiana	74.2%	--	0.0%	43.4%	72.2%	87.1%	27.8% *	79.0%
Michigan	56.1%	--	22.9% *	21.6% *	35.9%	81.2%	15.1% *	65.3%
Ohio	64.3%	--	--	22.0% *	62.4%	79.5%	30.7%	69.4%
Wisconsin	58.3%	--	--	35.7% *	59.4%	72.2%	31.2%	63.6%
West North Central:								
Iowa	65.9%	--	0.0%	24.9% *	54.8%	85.7%	6.2% *	75.2%
Kansas	58.3%	--	--	19.6% *	61.3%	73.9%	23.1% *	65.6%
Minnesota	60.7%	--	26.8% *	15.0% *	57.4%	79.2%	32.0%	66.3%
Missouri	67.6%	--	0.9% *	18.2% *	39.7%	90.5%	12.5% *	75.2%
Nebraska	76.9%	--	19.9% *	63.6%	70.7%	93.2%	39.8%	84.4%
North Dakota	52.4%	16.3% *	9.4% *	23.9% *	35.8%	87.6%	22.3% *	62.2%
South Dakota	62.6%	5.3% *	--	12.7% *	65.7%	88.0%	19.2% *	70.6%
South Atlantic:								
Delaware	58.5%	--	--	25.6% *	47.0% *	75.9%	22.0% *	64.6%
District of Columbia	45.0%	0.0%	16.7% *	0.3% *	32.9%	72.0%	6.9% *	53.4%
Florida	64.5%	--	13.8% *	11.4% *	50.7%	82.1%	13.8% *	71.6%
Georgia	63.2%	--	--	27.7% *	59.7%	74.1%	18.3% *	69.1%
Maryland	56.3%	18.4% *	9.2% *	23.3% *	29.8% *	78.2%	18.9% *	63.5%
North Carolina	63.6%	--	--	22.5% *	54.5%	78.9%	9.2% *	70.6%
South Carolina	56.6%	0.0%	--	18.8% *	41.9% *	74.5%	6.3% *	63.8%
Virginia	61.3%	--	21.5% *	21.2% *	59.4%	76.2%	23.0% *	68.3%
West Virginia	72.3%	0.0%	0.0%	38.7% *	66.8%	89.0%	18.6% *	79.4%
East South Central:								
Alabama	50.9%	--	--	27.5% *	60.7%	55.6% *	20.9% *	55.3%
Kentucky	69.4%	--	--	24.2% *	71.8%	80.9%	10.8% *	77.0%
Mississippi	62.9%	--	--	7.3% *	38.5%	86.6%	9.6% *	71.3%
Tennessee	73.4%	--	27.0% *	20.2% *	60.1%	90.5%	21.4% *	80.2%
West South Central:								
Arkansas	61.4%	--	--	21.3% *	55.8%	81.4%	17.2% *	68.9%
Louisiana	59.2%	--	19.5% *	9.2% *	65.7%	87.1%	11.1% *	70.3%
Oklahoma	55.3%	12.6% *	25.6% *	31.5% *	34.0%	79.6%	21.3% *	62.2%
Texas	61.3%	7.9% *	8.1% *	19.8% *	62.0%	77.1%	7.0% *	68.2%
Mountain:								
Arizona	56.3%	0.0%	--	40.4% *	54.4%	68.0%	20.6% *	62.6%
Colorado	52.9%	16.7% *	15.3% *	26.2% *	37.0%	72.1%	14.3% *	59.8%
Idaho	66.5%	0.0%	0.0%	18.5% *	66.6%	92.1%	8.2% *	78.8%
Montana	46.0%	29.4% *	22.7% *	11.1% *	31.6% *	89.6%	20.2% *	58.4%
Nevada	31.7%	--	23.8% *	6.3% *	22.2% *	39.0% *	12.8% *	34.4%
New Mexico	63.5%	--	--	36.6% *	65.7%	74.0%	34.1% *	68.5%
Utah	61.2%	0.0%	0.0%	42.4% *	48.1%	78.5%	3.7% *	68.9%
Wyoming	63.5%	27.6% *	--	53.6%	68.4%	80.4%	33.0%	76.1%
Pacific:								
Alaska	60.2%	0.0%	--	28.4% *	54.1%	77.8%	8.8% *	67.6%
California	47.5%	6.8% *	10.7% *	7.4% *	28.4%	69.0%	8.1%	54.6%
Hawaii	32.7%	13.9% *	16.9% *	11.6% *	13.6% *	55.9%	15.2%	38.6%
Oregon	49.9%	--	12.3% *	17.5% *	35.0%	79.6%	5.9% *	60.5%
Washington	53.5%	8.9% *	6.9% *	15.8% *	67.1%	68.0%	16.2% *	61.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.43%	1.62%	1.57%	1.96%	1.60%	0.98%	1.16%
New England:								
Connecticut	4.86%	5.15% *	10.41% *	5.98% *	12.57% *	4.83%	4.85%	5.71%
Maine	4.06%	--	10.59% *	7.25% *	8.67% *	4.96%	6.27% *	4.73%
Massachusetts	5.62%	0.00%	11.98% *	4.10% *	7.24% *	7.15%	4.78% *	6.70%
New Hampshire	5.79%	0.00%	6.36% *	11.02% *	11.09%	8.97%	5.97% *	6.50%
Rhode Island	6.24%	--	16.85% *	4.76% *	11.27%	6.37%	8.70% *	6.48%
Vermont	5.34%	--	9.89% *	8.24%	10.68%	3.62%	6.66%	5.64%
Middle Atlantic:								
New Jersey	6.62%	13.32% *	11.31% *	13.72% *	12.91%	9.11%	9.54% *	7.55%
New York	4.76%	1.84% *	3.64% *	6.58% *	7.61%	8.14%	3.10% *	5.69%
Pennsylvania	5.00%	1.78% *	7.72% *	8.03%	7.35%	9.28%	5.70% *	6.10%
East North Central:								
Illinois	4.37%	3.85% *	8.13% *	5.49% *	9.39%	6.34%	3.68% *	4.86%
Indiana	5.15%	--	0.00%	13.02%	8.16%	7.98%	10.26% *	5.65%
Michigan	4.88%	--	9.08% *	8.03% *	9.69%	5.03%	4.93% *	5.45%
Ohio	4.11%	--	--	7.83% *	7.97%	5.89%	8.44%	4.57%
Wisconsin	5.16%	--	--	13.03% *	7.82%	10.66%	8.48%	6.05%
West North Central:								
Iowa	4.35%	--	0.00%	10.99% *	7.92%	4.38%	2.87% *	4.40%
Kansas	5.13%	--	--	8.33% *	8.76%	9.19%	9.03% *	6.09%
Minnesota	4.85%	--	12.50% *	7.09% *	13.65%	5.67%	8.46%	5.42%
Missouri	4.42%	--	0.97% *	6.83% *	8.15%	3.51%	4.95% *	4.48%
Nebraska	3.71%	--	8.91% *	10.55%	8.38%	3.53%	9.56%	3.62%
North Dakota	4.39%	11.05% *	6.68% *	9.93% *	7.39%	4.59%	8.84% *	4.86%
South Dakota	4.38%	3.81% *	--	5.63% *	7.27%	4.28%	6.25% *	4.77%
South Atlantic:								
Delaware	5.45%	--	--	8.44% *	15.05% *	6.90%	8.95% *	6.06%
District of Columbia	4.09%	0.00%	10.47% *	0.27% *	8.66%	5.60%	4.61% *	4.78%
Florida	4.85%	--	7.46% *	5.15% *	9.66%	7.41%	4.75% *	5.56%
Georgia	5.65%	--	--	10.04% *	9.28%	8.40%	6.26% *	6.37%
Maryland	7.11%	11.69% *	6.08% *	10.66% *	9.15% *	9.62%	6.89% *	7.98%
North Carolina	5.31%	--	--	9.36% *	11.43%	7.62%	4.03% *	5.98%
South Carolina	6.11%	0.00%	--	12.33% *	12.95% *	8.59%	4.44% *	6.99%
Virginia	6.10%	--	13.55% *	7.81% *	9.23%	10.70%	7.68% *	7.26%
West Virginia	3.41%	0.00%	0.00%	13.50% *	9.13%	3.07%	9.24% *	3.38%
East South Central:								
Alabama	11.39%	--	--	12.01% *	9.35%	19.27% *	7.15% *	13.96%
Kentucky	4.61%	--	--	11.23% *	9.44%	5.97%	4.44% *	4.77%
Mississippi	5.92%	--	--	5.30% *	8.63%	7.47%	5.64% *	6.40%
Tennessee	5.20%	--	17.34% *	9.67% *	12.37%	3.36%	9.26% *	4.70%
West South Central:								
Arkansas	4.91%	--	--	10.53% *	8.68%	6.33%	7.19% *	5.37%
Louisiana	4.99%	--	10.07% *	5.20% *	10.21%	5.33%	3.95% *	5.60%
Oklahoma	4.16%	8.51% *	13.20% *	12.16% *	8.95%	6.25%	7.05% *	4.85%
Texas	3.78%	5.35% *	6.72% *	9.49% *	7.12%	5.42%	3.41% *	4.14%
Mountain:								
Arizona	5.82%	0.00%	--	12.26% *	10.22%	9.25%	6.90% *	6.62%
Colorado	5.25%	11.55% *	10.41% *	10.50% *	8.42%	6.50%	6.11% *	5.88%
Idaho	5.53%	0.00%	0.00%	9.09% *	8.64%	3.24%	5.97% *	5.02%
Montana	5.28%	14.06% *	14.14% *	5.41% *	10.27% *	4.23%	6.96% *	6.21%
Nevada	7.23%	--	12.70% *	4.46% *	7.26% *	12.30% *	5.34% *	8.63%
New Mexico	5.54%	--	--	13.23% *	9.25%	9.61%	13.16% *	6.32%
Utah	5.18%	0.00%	0.00%	13.00% *	9.82%	7.48%	2.11% *	5.75%
Wyoming	4.54%	12.25% *	--	13.12%	10.78%	5.91%	8.63%	5.16%
Pacific:								
Alaska	4.62%	0.00%	--	9.36% *	9.15%	5.97%	6.74% *	4.90%
California	4.03%	2.91% *	4.52% *	2.52% *	6.28%	6.22%	2.30%	4.69%
Hawaii	5.62%	6.26% *	8.31% *	4.95% *	5.11% *	9.37%	4.30%	7.07%
Oregon	4.84%	--	7.51% *	10.55% *	8.01%	6.09%	3.08% *	5.45%
Washington	6.64%	5.75% *	4.63% *	6.05% *	9.96%	11.90%	5.15% *	8.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.3%	36.0%	53.5%	77.9%	84.9%	91.1%	57.7%	89.5%
New England:								
Connecticut	93.6%	--	98.1%	--	91.0%	95.6%	73.0%	94.7%
Maine	89.8%	--	--	93.5%	99.0%	90.9%	--	91.9%
Massachusetts	71.4%	--	--	--	96.1%	69.9%	--	72.0%
New Hampshire	87.5%	--	0.0%	87.1%	97.2%	84.8%	--	88.7%
Rhode Island	79.9%	--	--	100.0%	96.0%	77.6%	--	80.4%
Vermont	75.1%	--	--	75.1%	85.4%	69.9%	75.7%	75.0%
Middle Atlantic:								
New Jersey	87.4%	--	--	--	96.4%	87.4%	--	90.9%
New York	86.8%	--	--	88.2%	68.0%	93.3%	74.1%	87.2%
Pennsylvania	92.0%	--	--	93.4%	89.8%	94.7%	--	92.7%
East North Central:								
Illinois	86.4%	--	--	--	73.4%	94.5%	--	87.6%
Indiana	84.6%	--	--	90.2%	89.8%	82.1%	100.0%	84.0%
Michigan	93.0%	100.0%	--	95.6%	76.2%	97.0%	80.4%	93.7%
Ohio	88.6%	--	93.7%	--	91.2%	91.3%	--	90.6%
Wisconsin	91.1%	--	--	94.7%	93.4%	94.1%	--	94.4%
West North Central:								
Iowa	89.1%	0.0%	--	--	86.1%	91.8%	--	90.1%
Kansas	89.9%	100.0%	--	81.6%	96.0%	88.1%	81.8%	90.5%
Minnesota	78.0%	--	--	--	89.6%	77.7%	54.5%	80.2%
Missouri	91.3%	--	--	--	66.6%	95.2%	--	91.9%
Nebraska	88.0%	--	--	--	90.4%	94.8%	68.5%	89.9%
North Dakota	78.4%	--	--	--	68.2%	80.8%	77.3%	78.6%
South Dakota	84.1%	--	--	--	64.5%	97.6%	--	86.8%
South Atlantic:								
Delaware	90.6%	--	--	100.0%	84.8%	90.2%	100.0%	90.0%
District of Columbia	89.3%	--	--	--	96.1%	87.7%	--	89.5%
Florida	88.2%	--	--	94.3%	80.1%	91.3%	--	89.7%
Georgia	87.6%	--	0.0%	--	71.7%	92.7%	--	88.5%
Maryland	92.7%	--	--	--	61.3%	99.1%	--	95.3%
North Carolina	87.2%	--	--	--	93.2%	87.3%	--	87.9%
South Carolina	91.4%	--	--	--	91.1%	91.6%	--	91.7%
Virginia	91.8%	--	--	71.1%	96.1%	93.0%	--	93.7%
West Virginia	67.0%	--	--	98.8%	96.4%	57.6%	97.8%	66.1%
East South Central:								
Alabama	87.1%	0.0%	--	79.9%	88.8%	91.9%	--	91.3%
Kentucky	89.1%	0.0%	--	93.7%	88.7%	90.1%	--	90.0%
Mississippi	89.4%	--	--	--	65.7%	91.7%	96.9%	89.2%
Tennessee	89.3%	--	100.0%	78.3%	96.3%	88.3%	--	89.3%
West South Central:								
Arkansas	90.6%	--	--	--	99.2%	90.2%	--	92.5%
Louisiana	86.7%	--	--	--	67.9%	95.6%	--	87.6%
Oklahoma	82.5%	--	100.0%	88.6%	98.9%	78.2%	79.4%	82.7%
Texas	89.7%	--	--	82.2%	86.2%	92.9%	--	90.8%
Mountain:								
Arizona	85.1%	--	--	--	89.3%	88.8%	--	86.4%
Colorado	88.7%	0.0%	--	100.0%	82.7%	91.1%	--	89.9%
Idaho	95.6%	--	--	--	91.5%	97.8%	--	96.0%
Montana	86.6%	--	--	--	78.9%	96.5%	--	93.0%
Nevada	89.4%	--	--	--	90.1%	93.0%	--	91.7%
New Mexico	84.9%	--	--	--	78.5%	93.8%	--	87.5%
Utah	90.6%	--	--	84.4%	85.3%	92.5%	--	90.7%
Wyoming	73.4%	--	--	79.8%	87.6%	68.8%	--	75.6%
Pacific:								
Alaska	80.0%	--	--	85.5%	84.9%	77.9%	--	79.6%
California	91.1%	--	--	58.5%	81.4%	93.9%	58.8%	92.0%
Hawaii	82.5%	--	0.0%	--	81.6%	91.8%	--	90.6%
Oregon	88.6%	--	--	100.0%	82.5%	91.3%	--	90.1%
Washington	88.9%	--	0.0%	--	79.2%	96.5%	--	91.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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, 2025

Division and State	Total	Less than 10 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%	5.80%	5.90%	2.95%	1.78%	0.73%	3.33%	0.68%
New England:								
Connecticut	2.20%	--	1.74%	--	6.32%	2.27%	13.20%	2.19%
Maine	5.62%	--	--	5.19%	1.04%	6.82%	--	5.73%
Massachusetts	8.73%	--	--	--	3.50%	9.68%	--	9.08%
New Hampshire	5.89%	--	0.00%	9.25%	1.49%	9.12%	--	6.13%
Rhode Island	10.01%	--	--	0.00%	2.24%	12.54%	--	10.52%
Vermont	7.23%	--	--	12.82%	9.53%	10.56%	10.83%	7.76%
Middle Atlantic:								
New Jersey	4.15%	--	--	--	2.38%	6.59%	--	3.92%
New York	3.86%	--	--	8.17%	11.08%	3.21%	11.32%	3.96%
Pennsylvania	1.94%	--	--	4.43%	4.34%	1.90%	--	1.89%
East North Central:								
Illinois	4.13%	--	--	--	12.10%	2.00%	--	4.14%
Indiana	6.79%	--	--	9.89%	7.95%	9.29%	0.00%	7.01%
Michigan	2.29%	0.00%	--	2.82%	11.15%	1.74%	8.99%	2.35%
Ohio	3.36%	--	7.00%	--	4.65%	3.93%	--	3.33%
Wisconsin	2.24%	--	--	5.78%	4.47%	1.82%	--	1.83%
West North Central:								
Iowa	3.48%	0.00%	--	--	6.45%	3.96%	--	3.45%
Kansas	3.01%	0.00%	--	12.16%	2.61%	4.38%	11.53%	3.13%
Minnesota	5.51%	--	--	--	6.66%	6.99%	15.24%	5.86%
Missouri	3.00%	--	--	--	13.37%	2.43%	--	2.98%
Nebraska	3.47%	--	--	--	3.92%	2.57%	11.13%	3.67%
North Dakota	5.29%	--	--	--	11.39%	6.57%	14.47%	5.66%
South Dakota	3.85%	--	--	--	10.31%	1.25%	--	3.71%
South Atlantic:								
Delaware	3.05%	--	--	0.00%	10.60%	3.58%	0.00%	3.23%
District of Columbia	3.10%	--	--	--	2.73%	3.88%	--	3.18%
Florida	3.25%	--	--	6.03%	12.22%	3.04%	--	3.23%
Georgia	3.35%	--	0.00%	--	13.46%	2.14%	--	3.39%
Maryland	2.45%	--	--	--	13.92%	0.55%	--	1.94%
North Carolina	4.23%	--	--	--	4.40%	5.03%	--	4.27%
South Carolina	3.43%	--	--	--	4.91%	4.16%	--	3.46%
Virginia	2.42%	--	--	12.40%	2.42%	2.91%	--	2.26%
West Virginia	5.24%	--	--	1.16%	2.48%	6.47%	2.01%	5.40%
East South Central:								
Alabama	3.11%	0.00%	--	12.46%	6.30%	3.36%	--	2.86%
Kentucky	3.17%	0.00%	--	6.82%	6.21%	3.85%	--	3.17%
Mississippi	4.86%	--	--	--	13.59%	5.19%	3.51%	4.97%
Tennessee	3.81%	--	0.00%	14.95%	2.99%	4.83%	--	3.93%
West South Central:								
Arkansas	5.57%	--	--	--	0.73%	7.63%	--	5.65%
Louisiana	6.84%	--	--	--	19.15%	1.51%	--	7.09%
Oklahoma	4.32%	--	0.00%	9.82%	0.93%	5.60%	12.60%	4.53%
Texas	2.60%	--	--	13.80%	5.62%	2.85%	--	2.56%
Mountain:								
Arizona	4.20%	--	--	--	5.68%	4.95%	--	4.23%
Colorado	4.06%	0.00%	--	0.00%	9.28%	4.69%	--	4.10%
Idaho	2.12%	--	--	--	6.65%	1.57%	--	2.07%
Montana	4.30%	--	--	--	13.15%	1.64%	--	3.12%
Nevada	3.27%	--	--	--	6.80%	2.93%	--	2.85%
New Mexico	4.25%	--	--	--	9.91%	2.17%	--	3.83%
Utah	3.38%	--	--	10.23%	10.39%	3.53%	--	3.40%
Wyoming	4.16%	--	--	13.83%	6.08%	5.75%	--	4.04%
Pacific:								
Alaska	6.40%	--	--	10.12%	11.32%	8.03%	--	6.50%
California	1.85%	--	--	16.51%	7.13%	1.78%	13.58%	1.83%
Hawaii	5.20%	--	0.00%	--	13.71%	4.78%	--	4.44%
Oregon	3.26%	--	--	0.00%	8.10%	3.43%	--	3.08%
Washington	4.14%	--	0.00%	--	12.46%	1.93%	--	4.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.7%	27.3%	53.8%	67.7%	90.9%	71.4%	50.5%	75.6%
New England:								
Connecticut	76.0%	--	--	--	95.5%	71.5%	72.6%	76.2%
Maine	63.1%	--	--	--	98.5%	58.4%	--	63.7%
Massachusetts	85.1%	--	--	--	93.2%	85.7%	--	86.2%
New Hampshire	81.3%	--	--	81.4%	89.9%	77.5%	--	82.1%
Rhode Island	70.5%	--	100.0%	--	98.5%	66.1%	--	71.1%
Vermont	80.4%	--	--	--	97.2%	73.9%	54.5%	82.4%
Middle Atlantic:								
New Jersey	82.8%	--	--	--	98.3%	79.9%	--	88.5%
New York	52.8%	--	--	65.4%	77.2%	44.8%	42.9% *	53.1%
Pennsylvania	76.4%	--	--	85.7%	95.4%	64.6%	--	75.9%
East North Central:								
Illinois	70.1%	--	--	--	96.3%	59.1%	--	70.8%
Indiana	67.7%	--	--	--	81.1%	64.6%	--	67.9%
Michigan	84.5%	100.0%	--	--	96.6%	85.8%	--	86.2%
Ohio	60.3%	0.0%	--	82.4%	99.2%	51.2%	--	60.7%
Wisconsin	83.6%	--	--	99.0%	99.2%	74.7%	--	85.6%
West North Central:								
Iowa	85.5%	0.0%	--	--	96.4%	86.0%	--	86.6%
Kansas	82.6%	100.0%	--	83.4%	97.3%	76.1%	82.0%	82.7%
Minnesota	79.9%	--	--	--	94.2%	79.7%	50.1% *	82.7%
Missouri	88.1%	0.0%	--	--	83.4%	90.5%	--	89.6%
Nebraska	81.0%	--	--	--	99.9%	79.3%	50.3% *	84.0%
North Dakota	86.2%	--	--	78.2%	91.3%	87.3%	74.8%	87.5%
South Dakota	86.1%	--	--	--	86.4%	90.7%	--	88.6%
South Atlantic:								
Delaware	68.3%	--	--	--	93.4%	63.2%	--	67.5%
District of Columbia	90.9%	--	--	--	98.5%	90.2%	--	91.8%
Florida	61.9%	--	--	--	67.2%	61.8%	--	62.7%
Georgia	70.7%	--	--	--	94.0%	66.7%	--	71.9%
Maryland	87.2%	--	--	92.9%	100.0%	86.8%	--	88.4%
North Carolina	74.0%	--	--	80.0%	90.0%	71.9%	--	74.9%
South Carolina	85.9%	--	--	--	96.9%	83.6%	--	86.1%
Virginia	82.1%	--	100.0%	--	97.7%	78.9%	--	83.7%
West Virginia	62.1%	--	--	82.9%	99.6%	51.5%	--	61.4%
East South Central:								
Alabama	73.9%	--	--	--	85.8%	76.5%	--	76.4%
Kentucky	70.6%	--	100.0%	--	93.7%	63.7%	--	70.6%
Mississippi	71.4%	--	--	95.7%	90.9%	68.8%	96.9%	70.9%
Tennessee	88.1%	--	0.0%	97.2%	99.9%	87.5%	--	89.8%
West South Central:								
Arkansas	77.9%	--	--	--	97.0%	73.7%	--	79.8%
Louisiana	49.6%	--	--	--	60.2% *	45.0%	--	50.3%
Oklahoma	79.8%	0.0%	100.0%	81.0%	94.4%	77.0%	--	80.3%
Texas	79.3%	--	--	--	90.0%	76.4%	--	79.5%
Mountain:								
Arizona	88.3%	--	--	90.4%	94.9%	84.9%	88.6%	88.3%
Colorado	82.6%	--	--	--	96.7%	81.5%	--	84.4%
Idaho	75.2%	--	--	--	84.4%	72.7%	100.0%	74.7%
Montana	71.3%	--	--	--	88.1%	75.0%	--	78.0%
Nevada	75.1%	--	--	--	100.0%	72.5%	--	75.6%
New Mexico	76.7%	--	--	100.0%	90.5%	73.6%	--	80.5%
Utah	74.0%	--	--	93.7%	96.8%	66.5%	--	74.2%
Wyoming	78.7%	--	97.2%	--	90.9%	80.5%	--	83.6%
Pacific:								
Alaska	79.6%	--	--	78.6%	100.0%	73.9%	--	79.2%
California	73.4%	--	--	39.9% *	83.7%	72.9%	39.0% *	74.3%
Hawaii	80.6%	--	0.0%	--	97.9%	90.5%	--	90.1%
Oregon	74.1%	--	0.0%	100.0%	93.1%	69.8%	--	75.7%
Washington	77.7%	--	--	--	100.0%	73.8%	--	79.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	5.34%	5.77%	4.21%	1.43%	1.46%	3.41%	1.18%
New England:								
Connecticut	5.33%	--	--	--	4.23%	6.74%	11.61%	5.58%
Maine	6.51%	--	--	--	1.55%	7.75%	--	6.74%
Massachusetts	4.68%	--	--	--	6.82%	5.13%	--	4.76%
New Hampshire	5.89%	--	--	11.16%	9.72%	8.27%	--	6.11%
Rhode Island	10.42%	--	0.00%	--	1.21%	12.33%	--	11.02%
Vermont	7.87%	--	--	--	2.47%	12.87%	15.83%	8.42%
Middle Atlantic:								
New Jersey	4.76%	--	--	--	1.12%	6.51%	--	3.64%
New York	6.17%	--	--	14.84%	11.07%	7.19%	16.65% *	6.36%
Pennsylvania	4.70%	--	--	10.04%	3.88%	6.92%	--	4.88%
East North Central:								
Illinois	6.00%	--	--	--	2.27%	7.61%	--	6.08%
Indiana	6.09%	--	--	--	10.32%	7.76%	--	6.27%
Michigan	4.72%	0.00%	--	--	2.33%	5.78%	--	4.78%
Ohio	6.75%	0.00%	--	14.69%	0.81%	7.85%	--	7.14%
Wisconsin	4.50%	--	--	1.16%	0.64%	7.73%	--	4.78%
West North Central:								
Iowa	3.93%	0.00%	--	--	2.94%	4.67%	--	3.92%
Kansas	3.20%	0.00%	--	13.13%	1.56%	4.89%	12.04%	3.32%
Minnesota	5.19%	--	--	--	5.07%	6.51%	15.66% *	5.28%
Missouri	3.63%	0.00%	--	--	14.57%	3.48%	--	3.57%
Nebraska	5.64%	--	--	--	0.14%	8.10%	15.40% *	5.95%
North Dakota	3.53%	--	--	14.44%	7.02%	4.13%	14.94%	3.61%
South Dakota	3.82%	--	--	--	8.04%	3.86%	--	3.73%
South Atlantic:								
Delaware	8.74%	--	--	--	5.19%	10.51%	--	9.15%
District of Columbia	3.59%	--	--	--	1.30%	4.52%	--	3.61%
Florida	6.07%	--	--	--	14.17%	6.91%	--	6.23%
Georgia	7.93%	--	--	--	4.39%	9.78%	--	8.23%
Maryland	7.53%	--	--	6.00%	0.00%	8.97%	--	7.89%
North Carolina	5.36%	--	--	10.15%	5.99%	6.30%	--	5.42%
South Carolina	4.37%	--	--	--	2.40%	5.45%	--	4.42%
Virginia	4.29%	--	0.00%	--	1.71%	5.75%	--	4.43%
West Virginia	5.69%	--	--	11.44%	0.25%	6.70%	--	5.83%
East South Central:								
Alabama	5.21%	--	--	--	12.77%	5.32%	--	5.37%
Kentucky	6.69%	--	0.00%	--	3.50%	8.23%	--	6.80%
Mississippi	8.39%	--	--	5.19%	8.75%	9.43%	3.51%	8.56%
Tennessee	3.25%	--	0.00%	3.11%	0.09%	3.87%	--	2.93%
West South Central:								
Arkansas	8.02%	--	--	--	2.66%	10.90%	--	8.28%
Louisiana	8.72%	--	--	--	18.06% *	10.67%	--	9.07%
Oklahoma	5.60%	0.00%	0.00%	13.14%	4.73%	7.17%	--	5.91%
Texas	3.99%	--	--	--	4.38%	5.22%	--	4.03%
Mountain:								
Arizona	2.63%	--	--	5.85%	3.76%	3.96%	9.72%	2.73%
Colorado	5.40%	--	--	--	2.45%	7.04%	--	5.47%
Idaho	7.23%	--	--	--	8.20%	9.40%	0.00%	7.43%
Montana	6.52%	--	--	--	9.61%	7.38%	--	5.99%
Nevada	6.69%	--	--	--	0.00%	8.23%	--	6.96%
New Mexico	7.19%	--	--	0.00%	8.90%	10.33%	--	7.20%
Utah	6.48%	--	--	5.10%	3.16%	8.17%	--	6.52%
Wyoming	4.49%	--	3.15%	--	5.76%	5.88%	--	4.30%
Pacific:								
Alaska	4.78%	--	--	14.87%	0.00%	6.39%	--	4.87%
California	4.75%	--	--	12.81% *	6.55%	5.58%	15.41% *	4.82%
Hawaii	6.04%	--	0.00%	--	2.21%	5.63%	--	5.03%
Oregon	5.92%	--	0.00%	0.00%	5.76%	7.80%	--	5.89%
Washington	5.25%	--	--	--	0.00%	7.04%	--	5.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	75.6%	26.9%	40.3%	54.8%	72.4%	89.0%	40.3%	82.0%
New England:								
Connecticut	70.4%	23.5% *	--	55.4%	58.4%	89.8%	34.9%	78.1%
Maine	76.5%	--	33.3% *	38.5%	88.3%	95.6%	28.5%	88.3%
Massachusetts	72.1%	20.2% *	52.1%	48.6%	85.2%	79.1%	38.1%	79.4%
New Hampshire	70.2%	--	53.7%	59.7%	64.7%	88.5%	42.3%	78.1%
Rhode Island	80.0%	--	48.7%	59.7%	71.8%	96.1%	47.8%	87.3%
Vermont	78.3%	--	67.0%	59.1%	84.6%	90.2%	62.9%	82.9%
Middle Atlantic:								
New Jersey	72.0%	14.5% *	--	59.6%	76.2%	86.8%	44.5%	79.2%
New York	78.2%	35.0% *	35.6%	76.4%	78.0%	88.5%	49.2%	84.3%
Pennsylvania	75.8%	36.7% *	15.3% *	61.3%	68.7%	93.2%	40.8%	82.4%
East North Central:								
Illinois	81.1%	24.0% *	54.9%	63.7%	83.8%	91.5%	51.8%	85.7%
Indiana	73.1%	--	0.0%	45.1%	67.1%	86.4%	27.8% *	77.8%
Michigan	70.2%	--	44.0%	43.9%	72.0%	85.2%	37.1%	78.7%
Ohio	74.0%	--	--	41.3%	71.1%	90.0%	26.4%	81.9%
Wisconsin	68.6%	0.0%	--	51.5%	69.2%	83.8%	31.7%	75.2%
West North Central:								
Iowa	71.3%	--	--	63.5%	75.3%	79.4%	34.7%	78.6%
Kansas	73.2%	--	--	49.5%	65.3%	95.5%	43.7%	79.7%
Minnesota	70.5%	--	--	46.8%	72.0%	84.7%	42.4%	75.3%
Missouri	72.0%	--	--	40.0%	66.1%	83.7%	42.0%	76.6%
Nebraska	75.8%	--	59.7%	58.0%	76.1%	88.5%	43.3%	83.1%
North Dakota	54.6%	--	17.5% *	30.9%	66.3%	73.3%	17.5%	66.9%
South Dakota	70.1%	15.5% *	--	49.0%	68.4%	93.4%	26.2%	81.1%
South Atlantic:								
Delaware	77.8%	--	--	63.4%	64.7%	98.9%	32.5%	86.8%
District of Columbia	82.0%	--	58.4%	49.1%	77.0%	98.0%	57.1%	86.8%
Florida	80.7%	23.9% *	63.9%	65.6%	76.5%	88.0%	49.0%	84.7%
Georgia	72.3%	--	--	44.0%	63.8%	84.9%	29.6%	78.7%
Maryland	64.3%	--	39.5% *	56.6%	67.1%	69.8%	41.6%	68.8%
North Carolina	77.9%	--	--	55.8%	64.1%	93.7%	36.1%	84.0%
South Carolina	71.1%	--	--	59.2%	49.7%	86.0%	40.6%	75.3%
Virginia	80.8%	--	39.0% *	53.9%	85.4%	89.6%	48.5%	86.5%
West Virginia	68.5%	--	--	45.0%	49.9%	85.6%	23.6% *	74.5%
East South Central:								
Alabama	71.0%	--	--	44.5%	55.4%	88.2%	25.7%	79.2%
Kentucky	75.2%	--	--	50.3%	75.0%	85.7%	35.2%	80.9%
Mississippi	64.9%	--	--	36.9% *	31.1% *	91.3%	9.3% *	74.2%
Tennessee	75.3%	--	--	26.2% *	54.6%	94.8%	30.5%	82.0%
West South Central:								
Arkansas	61.5%	--	--	42.0% *	58.2%	74.3%	13.8% *	68.5%
Louisiana	76.8%	27.4% *	39.9% *	70.6%	72.2%	94.5%	40.7%	85.1%
Oklahoma	71.1%	20.6% *	38.9%	51.7%	55.7%	90.0%	35.5%	78.1%
Texas	76.6%	32.7% *	44.7% *	58.4%	68.7%	88.5%	40.3%	81.2%
Mountain:								
Arizona	81.9%	--	--	73.5%	80.2%	90.6%	43.8%	87.1%
Colorado	77.6%	34.4% *	--	57.4%	69.3%	96.8%	36.9%	86.4%
Idaho	71.3%	11.1% *	--	47.5%	63.0%	90.1%	30.2%	80.9%
Montana	62.9%	16.3% *	--	47.9%	54.1%	90.9%	43.0%	71.2%
Nevada	77.7%	--	--	58.1%	69.2%	88.4%	50.5%	81.5%
New Mexico	76.7%	--	--	64.7%	59.3%	96.0%	42.5%	82.1%
Utah	81.5%	--	--	70.9%	69.5%	92.3%	57.0%	84.9%
Wyoming	55.4%	12.6% *	--	30.9% *	55.3%	87.1%	10.9% *	74.8%
Pacific:								
Alaska	69.0%	--	--	40.3%	48.9%	94.3%	19.2% *	78.6%
California	80.2%	43.9%	51.7%	50.0%	80.1%	93.8%	46.2%	87.1%
Hawaii	73.1%	33.6%	26.0% *	53.7%	73.8%	95.1%	38.1%	84.0%
Oregon	68.0%	18.1% *	49.1%	63.3%	62.8%	81.0%	43.0%	74.1%
Washington	76.1%	--	10.1% *	50.0%	87.0%	95.6%	22.4%	89.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 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%	2.30%	2.21%	1.72%	1.63%	0.80%	1.34%	0.75%
New England:								
Connecticut	3.76%	9.51% *	--	9.11%	7.16%	5.00%	6.57%	4.19%
Maine	3.06%	--	11.53% *	9.30%	4.39%	2.30%	6.57%	2.98%
Massachusetts	6.28%	9.08% *	12.17%	9.58%	5.82%	12.00%	6.90%	7.81%
New Hampshire	4.43%	--	11.58%	9.15%	8.26%	5.56%	7.72%	4.76%
Rhode Island	3.74%	--	12.06%	9.75%	7.61%	1.78%	7.51%	3.32%
Vermont	3.36%	--	12.71%	9.10%	4.34%	3.74%	7.04%	3.63%
Middle Atlantic:								
New Jersey	5.84%	10.57% *	--	12.23%	14.45%	4.75%	9.50%	7.21%
New York	2.67%	11.00% *	8.96%	5.69%	4.85%	3.61%	5.83%	2.79%
Pennsylvania	3.48%	11.51% *	6.55% *	7.62%	8.70%	2.41%	6.97%	3.74%
East North Central:								
Illinois	2.63%	8.52% *	9.72%	6.99%	5.65%	2.71%	5.86%	2.76%
Indiana	4.37%	--	0.00%	10.79%	8.54%	4.59%	8.86% *	4.44%
Michigan	4.45%	--	10.23%	11.17%	8.18%	6.03%	8.24%	4.66%
Ohio	3.09%	--	--	7.99%	6.93%	2.97%	7.15%	3.04%
Wisconsin	4.18%	0.00%	--	10.11%	6.84%	5.39%	7.44%	4.56%
West North Central:								
Iowa	4.04%	--	--	9.65%	5.91%	6.28%	6.98%	4.47%
Kansas	4.55%	--	--	9.19%	11.73%	1.78%	8.07%	5.09%
Minnesota	5.45%	--	--	13.54%	11.46%	5.15%	7.60%	6.17%
Missouri	4.59%	--	--	10.40%	9.24%	6.17%	8.04%	5.06%
Nebraska	3.70%	--	12.24%	10.73%	7.09%	4.24%	8.71%	3.64%
North Dakota	4.91%	--	7.41% *	9.21%	8.92%	8.64%	4.84%	5.62%
South Dakota	3.81%	9.46% *	--	12.46%	7.34%	4.79%	6.61%	4.02%
South Atlantic:								
Delaware	3.85%	--	--	8.90%	13.25%	0.84%	9.01%	3.73%
District of Columbia	2.72%	--	11.34%	9.79%	6.62%	1.24%	7.20%	2.84%
Florida	4.00%	10.26% *	10.40%	9.61%	12.49%	3.70%	7.59%	4.29%
Georgia	3.80%	--	--	9.40%	9.20%	4.43%	7.52%	4.04%
Maryland	6.65%	--	12.66% *	10.42%	8.54%	11.38%	7.58%	7.96%
North Carolina	3.40%	--	--	10.43%	10.68%	2.24%	9.09%	3.36%
South Carolina	4.42%	--	--	11.42%	10.44%	4.62%	9.77%	4.56%
Virginia	3.49%	--	13.32% *	10.27%	5.75%	4.56%	8.25%	3.68%
West Virginia	3.78%	--	--	11.58%	10.33%	4.20%	9.09% *	3.92%
East South Central:								
Alabama	5.63%	--	--	9.37%	9.50%	4.56%	6.94%	5.17%
Kentucky	3.57%	--	--	13.23%	7.36%	4.29%	10.28%	3.68%
Mississippi	5.83%	--	--	11.50% *	12.51% *	3.59%	5.23% *	6.38%
Tennessee	4.89%	--	--	9.20% *	11.99%	2.95%	8.82%	5.09%
West South Central:								
Arkansas	5.27%	--	--	12.93% *	9.23%	7.39%	4.69% *	5.75%
Louisiana	3.82%	12.09% *	12.39% *	8.59%	10.78%	2.13%	7.24%	4.07%
Oklahoma	3.68%	9.79% *	11.23%	9.56%	8.53%	3.05%	6.61%	3.78%
Texas	2.84%	10.09% *	13.67% *	8.68%	6.54%	2.96%	7.01%	2.94%
Mountain:								
Arizona	3.47%	--	--	9.01%	6.48%	4.05%	9.43%	3.47%
Colorado	4.11%	13.29% *	--	10.96%	11.73%	1.85%	8.02%	4.50%
Idaho	4.38%	10.28% *	--	10.23%	8.27%	3.93%	6.97%	4.15%
Montana	4.84%	8.70% *	--	9.81%	11.70%	4.46%	7.85%	5.90%
Nevada	4.26%	--	--	10.95%	7.48%	4.98%	8.51%	4.49%
New Mexico	3.45%	--	--	9.68%	8.12%	1.68%	9.66%	3.43%
Utah	3.07%	--	--	8.84%	7.28%	3.62%	7.92%	3.25%
Wyoming	4.61%	7.24% *	--	10.26% *	9.02%	5.66%	4.35% *	4.93%
Pacific:								
Alaska	3.91%	--	--	10.25%	7.75%	2.57%	9.66% *	3.41%
California	1.90%	8.47%	6.78%	5.60%	3.99%	1.67%	4.41%	1.81%
Hawaii	3.34%	8.89%	9.78% *	9.47%	9.48%	2.57%	6.66%	3.70%
Oregon	4.61%	9.82% *	13.46%	9.09%	8.47%	6.65%	6.82%	5.21%
Washington	3.06%	--	5.75% *	8.55%	4.68%	1.85%	6.07%	2.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	UNION	AHP	NEITHER UNION NOR AHP
United States	2.2%	8.9%	88.9%
New England:			
Connecticut	1.4% *	1.9% *	96.7%
Maine	1.8% *	5.9% *	92.3%
Massachusetts	--	11.1% *	84.0%
New Hampshire	4.2% *	9.5% *	86.3%
Rhode Island	0.6% *	1.3% *	98.1%
Vermont	1.3% *	3.3% *	95.3%
Middle Atlantic:			
New Jersey	0.1% *	--	96.0%
New York	2.7% *	12.9% *	84.4%
Pennsylvania	0.7% *	7.7% *	91.6%
East North Central:			
Illinois	4.7% *	7.7% *	87.6%
Indiana	4.2% *	12.3% *	83.4%
Michigan	2.9% *	12.4% *	84.7%
Ohio	1.9% *	8.5% *	89.6%
Wisconsin	4.4% *	10.9% *	84.7%
West North Central:			
Iowa	1.6% *	3.8% *	94.6%
Kansas	0.0% *	11.3% *	88.7%
Minnesota	3.1% *	5.7% *	91.3%
Missouri	2.1% *	3.5% *	94.4%
Nebraska	1.7% *	4.9%	93.4%
North Dakota	3.1% *	10.7%	86.2%
South Dakota	0.0%	9.2%	90.8%
South Atlantic:			
Delaware	1.0% *	9.0%	90.1%
District of Columbia	0.3% *	4.1% *	95.5%
Florida	1.6% *	9.0% *	89.4%
Georgia	--	15.9% *	80.2%
Maryland	0.6% *	6.3% *	93.1%
North Carolina	0.0%	10.2%	89.8%
South Carolina	0.6% *	14.7% *	84.6%
Virginia	0.1% *	11.3% *	88.7%
West Virginia	0.5% *	3.1% *	96.4%
East South Central:			
Alabama	1.2% *	26.5% *	72.4%
Kentucky	1.6% *	13.4%	85.0%
Mississippi	0.6% *	8.4% *	91.0%
Tennessee	--	1.4% *	93.8%
West South Central:			
Arkansas	0.9% *	5.8%	93.3%
Louisiana	1.5% *	2.0% *	96.5%
Oklahoma	1.0% *	11.0% *	88.1%
Texas	2.6% *	4.8% *	92.6%
Mountain:			
Arizona	1.0% *	7.8% *	91.2%
Colorado	0.8% *	6.6% *	92.6%
Idaho	0.0%	5.2% *	94.8%
Montana	4.5% *	7.1% *	88.4%
Nevada	0.9% *	18.2% *	80.9%
New Mexico	1.8% *	19.8% *	78.4%
Utah	0.3% *	4.4% *	95.3%
Wyoming	1.9% *	14.3%	83.9%
Pacific:			
Alaska	3.8% *	3.5% *	92.7%
California	2.7% *	10.8%	86.5%
Hawaii	4.7% *	9.3%	86.0%
Oregon	3.3% *	5.3% *	91.4%
Washington	1.5% *	6.8%	91.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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, 2025

Division and State	UNION	AHP	NEITHER UNION NOR AHP
United States	0.30%	0.75%	0.79%
New England:			
Connecticut	0.93% *	0.74% *	1.16%
Maine	1.21% *	2.17% *	2.47%
Massachusetts	--	4.54% *	5.47%
New Hampshire	1.78% *	3.83% *	4.09%
Rhode Island	0.36% *	0.83% *	0.92%
Vermont	0.76% *	1.25% *	1.46%
Middle Atlantic:			
New Jersey	0.09% *	--	2.55%
New York	0.84% *	4.46% *	4.45%
Pennsylvania	0.36% *	4.63% *	4.63%
East North Central:			
Illinois	1.51% *	2.97% *	3.17%
Indiana	2.30% *	4.99% *	5.27%
Michigan	1.96% *	3.88% *	4.23%
Ohio	0.97% *	3.20% *	3.30%
Wisconsin	1.64% *	5.09% *	5.12%
West North Central:			
Iowa	1.11% *	1.21% *	1.66%
Kansas	0.01% *	4.80% *	4.80%
Minnesota	1.41% *	3.88% *	4.05%
Missouri	1.05% *	1.37% *	1.74%
Nebraska	0.91% *	1.46%	1.72%
North Dakota	1.54% *	2.88%	3.29%
South Dakota	0.00%	2.50%	2.50%
South Atlantic:			
Delaware	0.70% *	2.06%	2.19%
District of Columbia	0.34% *	1.53% *	1.57%
Florida	0.89% *	4.87% *	4.87%
Georgia	--	4.88% *	5.21%
Maryland	0.61% *	3.04% *	3.10%
North Carolina	0.00%	3.02%	3.02%
South Carolina	0.36% *	5.82% *	5.82%
Virginia	0.06% *	6.60% *	6.60%
West Virginia	0.46% *	1.52% *	1.59%
East South Central:			
Alabama	1.00% *	15.73% *	15.50%
Kentucky	0.93% *	3.70%	3.70%
Mississippi	0.56% *	4.77% *	4.79%
Tennessee	--	0.64% *	4.62%
West South Central:			
Arkansas	0.93% *	1.68%	1.92%
Louisiana	0.70% *	0.71% *	1.01%
Oklahoma	0.76% *	3.45% *	3.48%
Texas	1.32% *	1.82% *	2.21%
Mountain:			
Arizona	0.72% *	4.91% *	4.93%
Colorado	0.68% *	3.71% *	3.75%
Idaho	0.00%	2.19% *	2.19%
Montana	2.13% *	2.18% *	2.99%
Nevada	0.68% *	7.06% *	7.11%
New Mexico	1.67% *	6.26% *	6.33%
Utah	0.22% *	1.88% *	1.90%
Wyoming	1.02% *	3.79%	3.84%
Pacific:			
Alaska	1.64% *	1.14% *	2.00%
California	1.28% *	2.20%	2.46%
Hawaii	2.45% *	2.64%	3.49%
Oregon	1.31% *	1.62% *	2.03%
Washington	0.99% *	1.70%	1.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	97.1%	77.5%	87.9%	94.4%	98.4%	99.4%	87.2%	98.9%
New England:								
Connecticut	95.8%	76.8%	76.1%	86.6%	100.0%	100.0%	79.1%	99.5%
Maine	96.8%	63.5%	87.2%	96.1%	100.0%	100.0%	83.7%	100.0%
Massachusetts	99.1%	88.0%	95.6%	100.0%	100.0%	100.0%	95.0%	100.0%
New Hampshire	94.1%	--	86.2%	99.2%	91.9%	100.0%	83.5%	97.1%
Rhode Island	96.8%	--	91.9%	89.6%	100.0%	100.0%	88.7%	98.6%
Vermont	91.9%	74.9%	65.2%	82.2%	98.9%	100.0%	76.8%	96.5%
Middle Atlantic:								
New Jersey	96.6%	79.9%	90.5%	94.5%	98.4%	99.3%	89.3%	98.5%
New York	96.1%	84.4%	81.5%	94.5%	95.8%	99.7%	87.4%	97.9%
Pennsylvania	96.1%	75.1%	78.5%	96.8%	97.4%	98.2%	87.3%	97.7%
East North Central:								
Illinois	96.7%	89.8%	89.4%	87.1%	98.6%	99.5%	89.0%	98.0%
Indiana	98.8%	--	--	96.4%	100.0%	100.0%	87.3%	100.0%
Michigan	93.6%	81.6%	82.2%	77.4%	96.8%	100.0%	73.5%	98.7%
Ohio	98.5%	74.2%	96.5%	95.7%	100.0%	100.0%	89.7%	100.0%
Wisconsin	98.5%	78.3%	96.8%	95.8%	100.0%	100.0%	92.6%	99.5%
West North Central:								
Iowa	97.2%	90.4%	99.4%	85.9%	100.0%	98.5%	88.3%	99.0%
Kansas	97.3%	82.5%	84.3%	93.9%	100.0%	100.0%	87.6%	99.5%
Minnesota	88.3%	--	86.3%	95.3%	95.5%	98.8%	83.0%	89.1%
Missouri	97.8%	92.1%	96.1%	98.0%	94.5%	99.1%	95.1%	98.2%
Nebraska	96.3%	--	79.9%	100.0%	97.8%	100.0%	82.6%	99.4%
North Dakota	97.6%	73.8%	88.8%	99.8%	100.0%	100.0%	90.5%	100.0%
South Dakota	96.3%	76.2%	70.6%	98.5%	100.0%	100.0%	81.4%	100.0%
South Atlantic:								
Delaware	93.4%	--	--	91.1%	100.0%	100.0%	67.2%	98.6%
District of Columbia	96.8%	--	100.0%	89.5%	99.9%	98.9%	89.9%	98.2%
Florida	99.1%	79.2%	92.6%	100.0%	100.0%	100.0%	92.4%	100.0%
Georgia	97.6%	71.5%	91.5%	94.8%	98.2%	99.8%	85.1%	99.5%
Maryland	97.7%	--	94.6%	95.0%	100.0%	100.0%	86.1%	100.0%
North Carolina	97.7%	81.8%	85.7%	93.2%	98.6%	100.0%	84.0%	99.7%
South Carolina	98.8%	92.6%	100.0%	96.9%	100.0%	98.9%	95.5%	99.3%
Virginia	96.5%	--	73.8%	100.0%	96.8%	100.0%	81.8%	99.1%
West Virginia	96.4%	--	70.6%	92.9%	97.5%	100.0%	74.9%	99.3%
East South Central:								
Alabama	98.6%	77.2%	98.0%	100.0%	98.0%	100.0%	93.4%	99.5%
Kentucky	97.3%	--	86.0%	93.7%	97.8%	100.0%	87.6%	98.7%
Mississippi	98.4%	82.2%	92.7%	95.0%	100.0%	100.0%	89.1%	100.0%
Tennessee	97.0%	--	84.7%	92.2%	97.3%	99.9%	81.6%	99.3%
West South Central:								
Arkansas	98.7%	92.1%	100.0%	97.9%	96.8%	100.0%	96.3%	99.1%
Louisiana	95.0%	70.8%	92.7%	98.0%	91.3%	99.5%	89.1%	96.4%
Oklahoma	96.3%	61.9%	87.7%	93.8%	97.5%	100.0%	85.8%	98.3%
Texas	98.3%	81.9%	82.5%	98.9%	99.1%	99.9%	88.2%	99.6%
Mountain:								
Arizona	99.4%	85.6%	93.1%	100.0%	100.0%	100.0%	95.3%	100.0%
Colorado	98.0%	97.7%	90.2%	91.0%	100.0%	100.0%	93.8%	98.9%
Idaho	97.4%	83.5%	83.9%	100.0%	100.0%	99.2%	88.4%	99.5%
Montana	95.3%	79.0%	93.2%	89.6%	99.0%	100.0%	89.9%	97.5%
Nevada	98.5%	--	90.1%	100.0%	100.0%	100.0%	87.9%	100.0%
New Mexico	97.4%	--	--	100.0%	100.0%	98.9%	85.1%	99.4%
Utah	99.1%	91.7%	97.0%	98.6%	100.0%	99.4%	95.5%	99.6%
Wyoming	96.9%	71.3%	100.0%	96.2%	100.0%	100.0%	89.9%	100.0%
Pacific:								
Alaska	97.1%	--	91.9%	95.4%	94.1%	100.0%	89.9%	98.4%
California	96.6%	72.1%	91.6%	89.6%	98.9%	99.8%	85.5%	98.9%
Hawaii	90.6%	68.4%	62.3%	91.8%	89.5%	100.0%	71.1%	96.7%
Oregon	95.8%	64.9%	86.3%	97.8%	99.5%	98.2%	84.4%	98.6%
Washington	96.1%	77.8%	81.7%	95.4%	98.1%	98.9%	84.5%	98.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	1.95%	1.47%	0.88%	0.31%	0.35%	0.94%	0.25%
New England:								
Connecticut	1.12%	9.14%	10.51%	6.29%	0.00%	0.00%	5.41%	0.54%
Maine	1.09%	12.50%	8.35%	3.82%	0.00%	0.00%	5.28%	0.00%
Massachusetts	0.48%	7.32%	4.35%	0.00%	0.00%	0.00%	2.66%	0.00%
New Hampshire	2.10%	--	7.69%	0.83%	4.63%	0.00%	6.87%	1.63%
Rhode Island	1.54%	--	6.07%	9.46%	0.00%	0.00%	5.15%	1.37%
Vermont	2.56%	11.55%	13.89%	8.38%	1.05%	0.00%	7.25%	2.27%
Middle Atlantic:								
New Jersey	1.13%	9.07%	6.23%	3.85%	1.74%	0.66%	3.82%	0.98%
New York	1.09%	6.99%	8.27%	2.77%	2.78%	0.32%	3.72%	1.03%
Pennsylvania	1.31%	9.96%	11.60%	1.88%	1.61%	1.76%	5.02%	1.19%
East North Central:								
Illinois	0.89%	6.23%	5.30%	5.17%	0.96%	0.48%	3.36%	0.88%
Indiana	0.52%	--	--	2.68%	0.00%	0.00%	5.37%	0.00%
Michigan	2.92%	11.03%	7.57%	14.23%	2.50%	0.00%	11.47%	0.76%
Ohio	0.56%	10.85%	3.44%	3.01%	0.00%	0.00%	3.87%	0.00%
Wisconsin	0.67%	12.03%	3.26%	3.00%	0.00%	0.00%	3.46%	0.47%
West North Central:								
Iowa	1.23%	6.67%	0.58%	7.47%	0.00%	1.54%	5.13%	1.00%
Kansas	1.03%	10.14%	9.91%	4.22%	0.00%	0.00%	4.92%	0.54%
Minnesota	7.46%	--	8.97%	3.45%	3.26%	13.93%	5.95%	8.71%
Missouri	0.87%	7.63%	3.53%	2.01%	3.56%	0.64%	2.71%	0.90%
Nebraska	1.70%	--	9.90%	0.00%	2.20%	0.00%	7.97%	0.61%
North Dakota	0.77%	10.29%	6.68%	0.24%	0.00%	0.00%	3.14%	0.00%
South Dakota	1.13%	8.41%	14.05%	1.55%	0.00%	0.00%	5.35%	0.00%
South Atlantic:								
Delaware	2.60%	--	--	5.66%	0.00%	0.00%	11.20%	1.33%
District of Columbia	1.37%	--	0.00%	7.97%	0.10%	1.13%	5.12%	1.28%
Florida	0.37%	10.18%	5.16%	0.00%	0.00%	0.00%	3.23%	0.00%
Georgia	0.85%	13.50%	6.03%	3.77%	1.83%	0.19%	5.57%	0.40%
Maryland	0.80%	--	3.97%	3.54%	0.00%	0.00%	4.50%	0.00%
North Carolina	1.04%	10.65%	9.41%	6.47%	1.00%	0.00%	7.43%	0.23%
South Carolina	0.62%	7.36%	0.00%	3.10%	0.00%	0.79%	3.26%	0.53%
Virginia	1.22%	--	10.27%	0.00%	3.23%	0.00%	5.98%	0.87%
West Virginia	1.15%	--	13.29%	4.72%	2.45%	0.00%	8.06%	0.57%
East South Central:								
Alabama	0.73%	12.53%	2.12%	0.00%	2.03%	0.00%	3.69%	0.47%
Kentucky	0.97%	--	9.29%	6.22%	1.78%	0.00%	5.20%	0.82%
Mississippi	0.63%	9.89%	6.50%	3.61%	0.00%	0.00%	4.48%	0.00%
Tennessee	1.14%	--	10.82%	6.16%	2.22%	0.06%	6.99%	0.51%
West South Central:								
Arkansas	0.63%	5.30%	0.00%	2.10%	2.38%	0.00%	2.18%	0.64%
Louisiana	1.50%	11.15%	5.29%	2.01%	4.47%	0.51%	3.91%	1.59%
Oklahoma	1.14%	10.93%	7.21%	4.65%	2.49%	0.00%	4.15%	1.03%
Texas	0.60%	8.55%	10.69%	1.11%	0.94%	0.15%	4.56%	0.30%
Mountain:								
Arizona	0.35%	10.00%	6.75%	0.00%	0.00%	0.00%	2.85%	0.00%
Colorado	0.89%	2.35%	7.24%	5.24%	0.00%	0.00%	3.49%	0.78%
Idaho	0.94%	7.05%	8.76%	0.00%	0.00%	0.79%	4.25%	0.52%
Montana	1.49%	9.87%	6.64%	4.86%	0.99%	0.00%	3.91%	1.39%
Nevada	0.60%	--	6.86%	0.00%	0.00%	0.00%	4.53%	0.00%
New Mexico	1.24%	--	--	0.00%	0.00%	0.81%	7.75%	0.47%
Utah	0.38%	6.42%	3.08%	1.41%	0.03%	0.45%	2.36%	0.28%
Wyoming	1.45%	13.05%	0.00%	2.82%	0.00%	0.00%	4.62%	0.00%
Pacific:								
Alaska	1.19%	--	5.83%	4.44%	3.97%	0.00%	5.03%	1.06%
California	0.67%	7.27%	4.25%	3.39%	0.64%	0.15%	3.06%	0.45%
Hawaii	2.38%	8.33%	11.53%	3.58%	7.80%	0.00%	5.87%	2.50%
Oregon	1.26%	10.53%	7.20%	1.58%	0.45%	1.85%	4.27%	1.10%
Washington	1.21%	11.37%	8.34%	3.68%	1.93%	0.78%	5.06%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.3%	25.1%	30.3%	36.2%	46.8%	60.8%	31.3%	54.9%
New England:								
Connecticut	57.1%	22.5% *	--	59.0%	66.0%	58.8%	36.1%	61.6%
Maine	69.7%	--	27.0% *	79.4%	75.7%	75.0%	43.1%	76.2%
Massachusetts	44.1%	24.6% *	25.1% *	28.0%	77.5%	36.5%	22.6%	48.7%
New Hampshire	41.3%	--	34.7% *	32.7%	36.2%	52.8%	28.7%	44.9%
Rhode Island	71.0%	--	45.9%	28.3% *	61.6%	92.3%	33.3%	79.5%
Vermont	59.7%	--	20.9% *	39.1%	59.5%	83.5%	37.0%	66.7%
Middle Atlantic:								
New Jersey	41.6%	28.3% *	--	25.8% *	24.9% *	62.5%	38.7%	42.4%
New York	64.1%	43.3%	50.6%	55.7%	59.3%	73.1%	50.9%	66.9%
Pennsylvania	43.5%	34.1% *	19.1% *	39.1%	22.2% *	60.4%	35.5%	45.0%
East North Central:								
Illinois	44.9%	17.0% *	35.5%	43.8%	38.7%	52.6%	34.6%	46.6%
Indiana	44.6%	--	--	26.4% *	19.3% *	60.0%	24.9% *	46.6%
Michigan	34.1%	--	7.1% *	16.8% *	37.8%	42.9%	14.1% *	39.2%
Ohio	36.3%	0.0%	--	11.6% *	18.1% *	49.4%	18.8% *	39.3%
Wisconsin	41.0%	--	--	26.3%	34.0%	57.1%	17.3% *	45.3%
West North Central:								
Iowa	37.0%	--	--	41.7%	32.0%	40.1%	27.9%	38.8%
Kansas	41.9%	--	--	23.1% *	27.1% *	64.2%	18.5% *	47.1%
Minnesota	25.1%	0.0%	0.0%	20.4% *	22.2% *	32.0% *	10.8% *	27.5%
Missouri	38.5%	--	--	27.4% *	29.2% *	44.6%	26.3%	40.4%
Nebraska	25.2%	--	17.4% *	17.0% *	13.5% *	35.0%	18.6% *	26.6%
North Dakota	24.2%	--	6.3% *	18.1% *	10.9% *	40.5%	13.0% *	27.9%
South Dakota	25.9%	6.1% *	--	33.9% *	25.7%	27.3%	13.6% *	29.0%
South Atlantic:								
Delaware	53.3%	--	--	37.0%	47.5%	66.8%	27.4% *	58.5%
District of Columbia	72.6%	--	56.9%	60.7%	69.1%	82.9%	49.1%	77.1%
Florida	53.4%	33.8% *	27.7% *	45.9%	39.4%	62.3%	40.7%	55.0%
Georgia	49.8%	--	--	23.6% *	41.5%	60.3%	24.1%	53.7%
Maryland	58.7%	--	39.1% *	54.7%	46.6%	68.2%	41.1%	62.2%
North Carolina	40.4%	--	--	22.1% *	36.3%	46.0%	33.9%	41.3%
South Carolina	40.0%	--	--	37.8% *	30.6% *	45.6%	31.3%	41.3%
Virginia	52.8%	--	30.9% *	25.3% *	43.1%	65.3%	26.3% *	57.5%
West Virginia	32.5%	--	--	14.3% *	19.0%	41.9%	13.7% *	35.1%
East South Central:								
Alabama	41.6%	--	--	10.0% *	29.2% *	56.1%	13.6% *	46.6%
Kentucky	35.4%	--	--	13.2% *	47.0%	37.2%	10.7% *	38.9%
Mississippi	33.8%	--	--	16.7% *	10.8% *	50.2%	--	38.8%
Tennessee	27.3%	--	--	11.7% *	37.1% *	29.1%	11.2% *	29.8%
West South Central:								
Arkansas	34.5%	0.0%	--	15.6% *	18.6% *	47.8%	11.5% *	37.8%
Louisiana	32.0%	17.2% *	18.1% *	18.7% *	25.0% *	45.9%	17.7% *	35.2%
Oklahoma	44.0%	27.6% *	40.1%	25.5% *	33.4%	54.9%	31.0%	46.6%
Texas	52.8%	28.9% *	18.5% *	25.8%	53.0%	61.5%	25.0%	56.3%
Mountain:								
Arizona	71.9%	--	--	57.4%	64.8%	82.9%	46.0%	75.5%
Colorado	68.1%	17.5% *	65.0%	50.7%	71.4%	76.0%	47.9%	72.5%
Idaho	63.2%	7.4% *	--	50.0%	57.5%	81.2%	21.1%	73.1%
Montana	60.5%	28.3% *	--	59.9%	70.5%	69.2%	40.3%	68.8%
Nevada	62.9%	--	--	70.5%	65.3%	64.6%	42.7%	65.7%
New Mexico	60.2%	--	--	40.1%	57.3%	72.6%	23.1% *	66.0%
Utah	43.6%	--	--	29.7% *	60.5%	39.4%	34.4%	44.8%
Wyoming	41.0%	--	22.6% *	20.6% *	39.1%	63.3%	16.7% *	51.6%
Pacific:								
Alaska	65.5%	--	--	24.3% *	58.2%	81.3%	35.5% *	71.3%
California	74.9%	33.1%	33.1%	53.8%	76.7%	87.7%	37.7%	82.4%
Hawaii	34.0%	17.1% *	--	28.9%	22.3% *	50.5%	15.2% *	39.8%
Oregon	72.2%	24.2% *	52.6%	65.8%	77.8%	79.3%	43.7%	79.1%
Washington	72.4%	--	39.9%	55.4%	86.1%	81.6%	40.5%	80.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	2.27%	2.08%	1.61%	1.69%	1.41%	1.27%	1.07%
New England:								
Connecticut	5.08%	9.08% *	--	9.06%	9.62%	8.20%	6.52%	6.04%
Maine	4.12%	--	9.28% *	7.33%	7.08%	6.62%	7.14%	4.59%
Massachusetts	5.34%	10.23% *	9.98% *	7.85%	6.47%	8.06%	5.69%	6.59%
New Hampshire	5.56%	--	12.72% *	8.18%	9.44%	11.54%	7.49%	6.97%
Rhode Island	5.63%	--	12.23%	8.71% *	8.11%	5.27%	7.41%	5.64%
Vermont	4.98%	--	8.37% *	8.29%	9.18%	5.87%	6.65%	5.84%
Middle Atlantic:								
New Jersey	5.10%	12.47% *	--	11.45% *	7.77% *	7.35%	9.55%	5.96%
New York	3.56%	11.59%	9.22%	7.40%	6.70%	5.12%	5.88%	4.05%
Pennsylvania	5.18%	11.25% *	8.42% *	8.05%	7.98% *	7.73%	6.90%	5.95%
East North Central:								
Illinois	4.52%	6.61% *	9.64%	7.36%	9.13%	6.85%	5.59%	5.12%
Indiana	6.50%	--	--	9.87% *	7.57% *	8.51%	10.06% *	6.99%
Michigan	4.81%	--	4.18% *	7.19% *	8.80%	7.92%	5.19% *	5.72%
Ohio	4.95%	0.00%	--	5.08% *	5.44% *	7.10%	6.80% *	5.56%
Wisconsin	5.78%	--	--	7.86%	8.01%	8.74%	5.80% *	6.45%
West North Central:								
Iowa	4.88%	--	--	10.08%	7.06%	7.93%	6.76%	5.66%
Kansas	5.41%	--	--	7.20% *	8.24% *	7.67%	5.88% *	6.25%
Minnesota	5.61%	0.00%	0.00%	7.94% *	10.73% *	9.64% *	5.15% *	6.59%
Missouri	5.63%	--	--	9.43% *	10.26% *	8.12%	7.25%	6.34%
Nebraska	4.31%	--	7.97% *	7.10% *	5.39% *	7.70%	6.06% *	5.09%
North Dakota	4.46%	--	4.39% *	6.35% *	4.99% *	9.22%	4.45% *	5.67%
South Dakota	4.58%	3.59% *	--	14.79% *	6.64%	6.53%	4.71% *	5.51%
South Atlantic:								
Delaware	5.25%	--	--	8.94%	12.49%	8.23%	8.64% *	6.01%
District of Columbia	4.64%	--	11.57%	9.69%	8.53%	6.97%	6.89%	5.31%
Florida	5.44%	11.52% *	10.06% *	9.83%	9.41%	7.03%	7.37%	5.95%
Georgia	5.05%	--	--	8.01% *	8.76%	6.95%	7.13%	5.60%
Maryland	6.29%	--	13.72% *	10.34%	10.53%	9.56%	7.93%	7.23%
North Carolina	4.98%	--	--	7.71% *	10.28%	7.01%	8.64%	5.56%
South Carolina	6.01%	--	--	11.50% *	10.71% *	8.72%	9.06%	6.69%
Virginia	5.27%	--	13.39% *	9.06% *	9.14%	7.34%	8.23% *	5.87%
West Virginia	4.39%	--	--	7.31% *	5.20%	6.35%	6.37% *	4.86%
East South Central:								
Alabama	9.94%	--	--	5.30% *	9.26% *	12.97%	5.62% *	10.86%
Kentucky	5.23%	--	--	5.98% *	11.93%	6.72%	5.05% *	5.80%
Mississippi	5.54%	--	--	10.52% *	4.78% *	10.00%	--	6.67%
Tennessee	5.65%	--	--	6.17% *	13.88% *	7.56%	5.08% *	6.58%
West South Central:								
Arkansas	5.90%	0.00%	--	9.29% *	7.70% *	8.72%	5.26% *	6.60%
Louisiana	5.08%	11.03% *	9.43% *	8.55% *	11.08% *	8.43%	5.57% *	6.13%
Oklahoma	5.74%	11.73% *	10.87%	8.61% *	8.54%	8.46%	6.17%	6.56%
Texas	4.06%	8.99% *	10.14% *	7.28%	7.20%	5.90%	5.74%	4.45%
Mountain:								
Arizona	4.70%	--	--	11.40%	9.68%	4.91%	9.30%	4.98%
Colorado	4.25%	8.07% *	12.19%	10.87%	8.63%	5.78%	8.32%	4.63%
Idaho	5.11%	5.25% *	--	10.31%	8.40%	5.39%	5.92%	4.97%
Montana	4.72%	12.04% *	--	9.01%	8.14%	9.34%	8.30%	5.79%
Nevada	6.08%	--	--	10.30%	7.65%	8.99%	8.45%	6.66%
New Mexico	4.84%	--	--	10.15%	9.09%	6.24%	7.23% *	5.10%
Utah	4.69%	--	--	9.73% *	8.05%	6.88%	7.80%	5.23%
Wyoming	4.16%	--	9.26% *	9.56% *	8.61%	5.93%	6.00% *	4.87%
Pacific:								
Alaska	4.43%	--	--	8.38% *	8.03%	5.45%	12.69% *	4.52%
California	2.28%	8.51%	6.33%	5.58%	4.76%	2.55%	4.32%	2.31%
Hawaii	4.73%	6.20% *	--	8.56%	8.19% *	8.95%	4.88% *	6.19%
Oregon	4.23%	9.33% *	13.17%	8.60%	6.90%	6.67%	7.11%	4.61%
Washington	3.76%	--	11.78%	8.46%	5.57%	5.20%	7.00%	3.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.8%	25.1%	29.7%	35.9%	45.8%	60.6%	30.9%	54.4%
New England:								
Connecticut	54.8%	26.4% *	--	59.0%	58.0%	58.8%	35.5%	58.9%
Maine	70.7%	--	37.0% *	79.4%	75.7%	75.0%	48.4%	76.2%
Massachusetts	44.3%	24.6% *	25.1% *	31.8%	77.0%	36.2%	22.6%	49.0%
New Hampshire	37.9%	--	34.7% *	30.2%	36.2%	45.8%	29.9%	40.2%
Rhode Island	70.3%	--	45.9%	31.0%	60.6%	91.0%	35.0%	78.4%
Vermont	60.3%	--	23.2% *	42.0%	59.2%	83.5%	35.1%	67.9%
Middle Atlantic:								
New Jersey	40.8%	25.6% *	--	25.5% *	24.9% *	62.5%	34.8%	42.3%
New York	63.7%	41.5%	50.6%	52.8%	59.3%	73.1%	48.2%	66.9%
Pennsylvania	43.4%	30.3% *	19.1% *	39.1%	23.8% *	59.4%	34.9%	45.0%
East North Central:								
Illinois	44.4%	20.0% *	37.2%	42.9%	36.7%	52.6%	35.2%	45.9%
Indiana	44.3%	--	--	26.4% *	19.3% *	59.6%	24.9% *	46.3%
Michigan	32.1%	--	9.2% *	14.5% *	37.8%	39.3%	13.1% *	36.9%
Ohio	35.6%	0.0%	--	11.6% *	18.1% *	48.2%	18.8% *	38.4%
Wisconsin	40.7%	--	1.7% *	25.1% *	34.0%	57.1%	15.3% *	45.3%
West North Central:								
Iowa	35.6%	--	--	35.2%	32.0%	40.1%	24.0%	37.9%
Kansas	41.2%	--	--	19.1% *	26.2% *	63.8%	19.7% *	46.0%
Minnesota	25.0%	0.0%	0.0%	20.4% *	21.8% *	32.0% *	10.8% *	27.4%
Missouri	38.6%	--	--	27.4% *	29.2% *	45.7%	21.8% *	41.2%
Nebraska	25.4%	--	17.4% *	17.0% *	13.5% *	35.0%	19.9% *	26.6%
North Dakota	24.5%	--	11.5% *	17.6% *	10.9% *	40.5%	13.0% *	28.4%
South Dakota	25.7%	6.1% *	--	32.9% *	25.7%	27.3%	12.6% *	29.0%
South Atlantic:								
Delaware	53.1%	--	--	38.6%	44.4%	66.8%	29.4% *	57.8%
District of Columbia	72.4%	--	53.9%	60.7%	69.1%	82.9%	47.9%	77.1%
Florida	53.0%	41.8%	27.7% *	45.9%	39.4%	61.3%	42.4%	54.3%
Georgia	49.6%	--	--	22.8% *	41.5%	60.0%	25.7%	53.2%
Maryland	58.8%	--	42.8% *	53.8%	46.6%	68.2%	42.6%	62.0%
North Carolina	39.8%	--	--	19.1% *	35.2%	46.0%	31.1%	41.0%
South Carolina	39.8%	--	--	37.8% *	29.7% *	45.6%	31.3%	41.0%
Virginia	52.5%	--	27.5% *	21.0% *	44.5%	65.3%	24.6% *	57.4%
West Virginia	32.3%	--	--	14.3% *	17.8%	41.9%	13.7% *	34.8%
East South Central:								
Alabama	41.7%	--	--	10.0% *	32.3%	55.3%	13.6% *	46.8%
Kentucky	34.2%	--	0.0%	13.2% *	45.0%	36.9%	7.0% *	38.1%
Mississippi	34.0%	--	--	12.1% *	13.1% *	50.0%	9.1% *	38.2%
Tennessee	28.7%	--	--	21.9% *	39.7% *	28.7%	11.2% *	31.3%
West South Central:								
Arkansas	34.2%	0.0%	--	15.6% *	18.6% *	47.4%	11.5% *	37.6%
Louisiana	30.7%	5.2% *	18.1% *	18.7% *	23.1% *	45.6%	14.5% *	34.5%
Oklahoma	43.3%	17.5% *	35.9%	25.5% *	33.1%	54.9%	26.9%	46.5%
Texas	53.6%	31.1% *	19.7% *	29.0%	53.0%	62.2%	29.0%	56.7%
Mountain:								
Arizona	71.4%	--	--	55.4%	64.8%	82.9%	44.0%	75.2%
Colorado	68.1%	18.3% *	65.0%	50.7%	71.4%	76.0%	48.1%	72.5%
Idaho	63.8%	7.4% *	--	53.9%	57.5%	81.2%	21.1%	73.8%
Montana	59.2%	37.9% *	--	59.9%	65.3%	67.6%	42.7%	66.1%
Nevada	62.6%	--	--	68.8%	65.1%	64.6%	42.7%	65.4%
New Mexico	59.7%	--	--	37.4%	57.3%	72.6%	23.1% *	65.5%
Utah	43.9%	--	--	34.4%	60.5%	39.4%	36.9%	44.8%
Wyoming	41.5%	--	28.5% *	20.6% *	39.1%	63.3%	18.4% *	51.6%
Pacific:								
Alaska	64.7%	--	--	24.3% *	58.2%	79.8%	35.5% *	70.3%
California	73.5%	33.2%	33.1%	53.8%	70.5%	87.7%	37.8%	80.7%
Hawaii	31.7%	13.5% *	--	22.6% *	22.3% *	48.2%	10.0% *	38.5%
Oregon	68.9%	24.2% *	52.6%	61.2%	70.3%	78.0%	40.6%	75.8%
Washington	71.2%	--	39.9%	55.4%	81.2%	81.3%	40.5%	78.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 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%	2.28%	2.07%	1.61%	1.70%	1.41%	1.28%	1.07%
New England:								
Connecticut	5.10%	9.51% *	--	9.06%	9.84%	8.20%	6.54%	6.05%
Maine	4.07%	--	11.36% *	7.33%	7.08%	6.62%	7.27%	4.59%
Massachusetts	5.35%	10.23% *	9.98% *	8.36%	6.49%	8.03%	5.69%	6.61%
New Hampshire	5.43%	--	12.72% *	7.76%	9.44%	10.94%	7.48%	6.73%
Rhode Island	5.73%	--	12.23%	8.96%	8.11%	5.58%	7.48%	5.81%
Vermont	4.96%	--	8.68% *	8.63%	9.19%	5.87%	6.49%	5.76%
Middle Atlantic:								
New Jersey	5.07%	12.35% *	--	11.45% *	7.77% *	7.35%	9.58%	5.96%
New York	3.58%	11.53%	9.22%	7.44%	6.70%	5.12%	5.88%	4.05%
Pennsylvania	5.20%	11.06% *	8.42% *	8.05%	8.08% *	7.84%	6.90%	5.98%
East North Central:								
Illinois	4.50%	7.05% *	9.64%	7.36%	9.08%	6.85%	5.61%	5.11%
Indiana	6.53%	--	--	9.87% *	7.57% *	8.56%	10.06% *	7.02%
Michigan	4.69%	--	6.01% *	6.81% *	7.77%	7.77%	5.19% *	5.63%
Ohio	4.99%	0.00%	--	5.08% *	5.44% *	7.18%	6.80% *	5.60%
Wisconsin	5.79%	--	1.80% *	7.77% *	8.01%	8.74%	5.69% *	6.45%
West North Central:								
Iowa	4.87%	--	--	9.42%	7.06%	7.93%	6.45%	5.65%
Kansas	5.43%	--	--	6.69% *	8.24% *	7.70%	6.23% *	6.28%
Minnesota	5.60%	0.00%	0.00%	7.94% *	10.71% *	9.64% *	5.15% *	6.58%
Missouri	5.72%	--	--	9.43% *	10.26% *	8.18%	6.82% *	6.42%
Nebraska	4.31%	--	7.97% *	7.10% *	5.39% *	7.70%	6.17% *	5.09%
North Dakota	4.47%	--	6.53% *	6.25% *	4.99% *	9.22%	4.45% *	5.68%
South Dakota	4.58%	3.59% *	--	14.95% *	6.64%	6.53%	4.64% *	5.51%
South Atlantic:								
Delaware	5.25%	--	--	9.00%	12.47%	8.23%	8.82% *	6.00%
District of Columbia	4.65%	--	11.58%	9.69%	8.53%	6.97%	6.92%	5.31%
Florida	5.48%	12.03%	10.06% *	9.83%	9.41%	7.15%	7.41%	6.01%
Georgia	5.06%	--	--	7.93% *	8.76%	6.96%	7.22%	5.62%
Maryland	6.29%	--	13.45% *	10.31%	10.53%	9.56%	7.90%	7.24%
North Carolina	4.98%	--	--	7.47% *	10.21%	7.01%	8.57%	5.56%
South Carolina	6.02%	--	--	11.50% *	10.74% *	8.72%	9.06%	6.70%
Virginia	5.28%	--	13.48% *	8.47% *	9.06%	7.34%	8.19% *	5.87%
West Virginia	4.39%	--	--	7.31% *	5.02%	6.35%	6.37% *	4.85%
East South Central:								
Alabama	9.92%	--	--	5.30% *	9.43%	13.14%	5.62% *	10.83%
Kentucky	5.23%	--	0.00%	5.98% *	12.12%	6.71%	3.53% *	5.80%
Mississippi	5.55%	--	--	8.53% *	5.74% *	9.97%	4.60% *	6.63%
Tennessee	5.76%	--	--	10.23% *	13.43% *	7.50%	5.08% *	6.72%
West South Central:								
Arkansas	5.90%	0.00%	--	9.29% *	7.70% *	8.72%	5.26% *	6.60%
Louisiana	5.05%	3.75% *	9.43% *	8.55% *	11.02% *	8.43%	4.84% *	6.11%
Oklahoma	5.77%	9.40% *	10.63%	8.61% *	8.54%	8.46%	5.85%	6.57%
Texas	4.05%	9.45% *	10.19% *	7.67%	7.21%	5.88%	6.16%	4.44%
Mountain:								
Arizona	4.73%	--	--	11.59%	9.68%	4.91%	9.40%	5.00%
Colorado	4.25%	8.17% *	12.19%	10.87%	8.63%	5.78%	8.32%	4.63%
Idaho	5.07%	5.25% *	--	10.18%	8.40%	5.39%	5.92%	4.89%
Montana	4.80%	12.18% *	--	9.01%	9.08%	9.30%	8.23%	5.92%
Nevada	6.10%	--	--	10.36%	7.63%	9.02%	8.45%	6.69%
New Mexico	4.85%	--	--	10.08%	9.09%	6.24%	7.23% *	5.12%
Utah	4.70%	--	--	9.97%	8.05%	6.88%	8.03%	5.23%
Wyoming	4.16%	--	10.30% *	9.56% *	8.61%	5.93%	6.15% *	4.87%
Pacific:								
Alaska	4.51%	--	--	8.38% *	8.03%	5.77%	12.69% *	4.65%
California	2.46%	8.52%	6.34%	5.58%	6.00%	2.55%	4.32%	2.59%
Hawaii	4.36%	5.74% *	--	7.13% *	8.19% *	8.16%	3.18% *	5.79%
Oregon	4.46%	9.33% *	13.17%	8.86%	7.54%	6.80%	7.13%	4.89%
Washington	3.86%	--	11.78%	8.46%	6.97%	5.21%	7.00%	4.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	83.7%	56.7%	69.9%	77.8%	83.9%	93.5%	66.4%	89.6%
New England:								
Connecticut	89.2%	48.6%	74.0%	87.3%	96.0%	100.0%	64.5%	98.7%
Maine	82.8%	42.2%	76.1%	90.6%	78.7%	97.0%	64.2%	91.6%
Massachusetts	95.3%	68.8%	88.9%	98.4%	98.6%	98.9%	83.6%	98.9%
New Hampshire	78.8%	60.4%	65.8%	74.4%	91.6%	82.2%	66.4%	84.1%
Rhode Island	85.0%	46.1%	77.1%	89.6%	98.7%	88.7%	69.9%	91.1%
Vermont	91.7%	63.5%	84.7%	97.4%	97.6%	99.5%	80.0%	98.6%
Middle Atlantic:								
New Jersey	92.2%	58.4%	91.5%	86.4%	99.6%	100.0%	74.5%	99.8%
New York	92.9%	71.9%	79.3%	96.0%	96.1%	97.8%	80.5%	97.2%
Pennsylvania	84.0%	37.4%	64.0%	70.9%	90.3%	97.9%	56.5%	92.8%
East North Central:								
Illinois	84.9%	49.8%	65.0%	79.8%	88.3%	95.6%	63.7%	91.2%
Indiana	78.0%	45.9%	41.7%	69.7%	69.8%	94.7%	46.0%	87.5%
Michigan	85.7%	55.5%	78.8%	88.8%	94.9%	88.8%	73.8%	90.7%
Ohio	74.0%	52.1%	44.5%	62.4%	75.1%	85.3%	52.6%	80.5%
Wisconsin	68.3%	42.9%	42.6%	64.9%	65.9%	82.5%	42.5%	77.6%
West North Central:								
Iowa	76.0%	39.4%	44.9%	73.5%	79.5%	91.2%	44.7%	88.5%
Kansas	79.6%	61.9%	62.4%	80.9%	74.8%	91.1%	65.6%	84.8%
Minnesota	91.6%	61.9%	89.0%	95.7%	94.6%	93.9%	84.0%	93.9%
Missouri	86.6%	38.2%	74.9%	75.8%	90.6%	96.4%	61.1%	93.9%
Nebraska	80.7%	46.0%	61.2%	77.4%	82.2%	95.3%	55.2%	91.3%
North Dakota	68.7%	28.8%	59.1%	52.3%	84.2%	89.4%	44.8%	82.3%
South Dakota	71.8%	43.6%	45.0%	67.1%	76.4%	91.7%	47.0%	84.5%
South Atlantic:								
Delaware	79.2%	44.0%	52.8%	82.2%	81.8%	90.8%	53.1%	89.6%
District of Columbia	96.4%	86.0%	93.0%	95.1%	94.9%	99.4%	91.3%	97.7%
Florida	78.7%	53.5%	57.5%	64.4%	65.2%	93.7%	58.7%	84.6%
Georgia	81.4%	58.3%	53.3%	69.3%	70.3%	94.5%	59.8%	87.9%
Maryland	91.7%	69.6%	76.8%	86.1%	91.5%	100.0%	77.3%	96.7%
North Carolina	80.2%	41.0%	64.3%	63.0%	77.6%	96.8%	53.5%	90.1%
South Carolina	76.2%	41.0%	57.0%	70.4%	71.7%	87.8%	54.7%	83.1%
Virginia	80.8%	40.3%	61.1%	62.4%	83.9%	93.8%	50.9%	90.4%
West Virginia	71.4%	28.3%	47.3%	49.0%	74.6%	90.4%	35.8%	83.8%
East South Central:								
Alabama	71.9%	42.1%	43.5%	71.0%	72.3%	81.8%	51.9%	78.8%
Kentucky	79.0%	46.7%	45.3%	64.7%	85.7%	90.2%	54.6%	86.6%
Mississippi	78.9%	45.0%	57.3%	85.7%	77.0%	88.3%	61.9%	84.6%
Tennessee	74.6%	57.5%	69.2%	64.6%	69.2%	81.1%	60.4%	78.5%
West South Central:								
Arkansas	70.2%	35.4%	55.6%	61.5%	70.8%	81.5%	47.4%	77.4%
Louisiana	71.0%	57.0%	63.6%	62.8%	46.0%	97.0%	59.3%	75.6%
Oklahoma	80.4%	51.7%	72.0%	72.1%	80.7%	89.9%	63.5%	86.0%
Texas	75.6%	58.8%	57.6%	59.8%	64.8%	91.2%	59.2%	80.4%
Mountain:								
Arizona	89.9%	48.9%	85.6%	100.0%	83.5%	99.1%	76.2%	93.8%
Colorado	89.8%	57.5%	82.6%	92.7%	96.5%	96.1%	75.5%	95.8%
Idaho	76.2%	43.2%	52.2%	70.1%	93.8%	89.5%	49.5%	90.1%
Montana	73.2%	40.5%	49.2%	79.7%	78.3%	93.5%	57.5%	84.8%
Nevada	69.5%	46.0%	56.3%	70.7%	84.4%	68.7%	58.7%	72.2%
New Mexico	94.2%	78.3%	96.8%	90.5%	96.9%	97.6%	85.8%	97.6%
Utah	70.4%	43.0%	31.5%	46.7%	80.8%	86.2%	36.9%	82.4%
Wyoming	66.7%	40.8%	50.3%	53.4%	79.6%	95.9%	44.8%	87.0%
Pacific:								
Alaska	78.7%	68.3%	63.4%	66.9%	92.8%	86.7%	64.5%	88.0%
California	95.7%	77.2%	94.3%	97.3%	99.1%	98.3%	87.9%	98.6%
Hawaii	81.3%	61.9%	43.7%	71.9%	81.2%	97.9%	63.3%	88.0%
Oregon	91.1%	57.0%	92.5%	97.4%	98.8%	95.4%	78.0%	96.9%
Washington	95.3%	76.6%	92.2%	93.4%	99.5%	100.0%	86.2%	99.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	1.09%	1.37%	1.17%	1.25%	0.57%	0.75%	0.54%
New England:								
Connecticut	1.47%	6.72%	8.30%	4.80%	2.09%	0.00%	4.47%	0.68%
Maine	2.34%	5.98%	6.72%	4.10%	7.66%	2.01%	4.02%	2.84%
Massachusetts	0.90%	6.54%	4.59%	1.59%	1.40%	0.68%	3.09%	0.58%
New Hampshire	4.33%	8.08%	8.14%	6.44%	4.20%	9.91%	4.77%	5.92%
Rhode Island	4.32%	8.11%	6.97%	5.03%	1.01%	8.93%	4.48%	5.77%
Vermont	1.48%	6.88%	5.18%	1.58%	1.82%	0.33%	3.51%	0.77%
Middle Atlantic:								
New Jersey	1.66%	7.16%	4.36%	9.29%	0.41%	0.00%	5.15%	0.18%
New York	0.93%	4.28%	5.09%	1.83%	1.79%	0.95%	2.45%	0.85%
Pennsylvania	2.14%	5.65%	7.85%	6.54%	5.09%	0.92%	4.47%	2.11%
East North Central:								
Illinois	2.37%	5.87%	7.08%	5.52%	5.70%	2.86%	3.85%	2.77%
Indiana	2.97%	6.58%	9.32%	6.73%	9.17%	2.40%	4.89%	3.08%
Michigan	2.98%	7.86%	7.52%	4.86%	4.41%	5.53%	4.74%	3.79%
Ohio	3.06%	7.18%	9.01%	6.66%	6.72%	4.44%	5.16%	3.56%
Wisconsin	3.58%	7.05%	9.22%	7.26%	6.94%	5.51%	4.82%	4.08%
West North Central:								
Iowa	2.68%	6.31%	9.28%	7.78%	5.43%	2.60%	4.96%	2.38%
Kansas	3.97%	7.15%	10.27%	6.00%	11.62%	4.41%	5.04%	5.11%
Minnesota	1.77%	6.96%	6.00%	3.08%	2.83%	2.95%	3.22%	1.99%
Missouri	2.03%	6.89%	8.27%	7.19%	5.46%	1.83%	4.85%	1.99%
Nebraska	2.58%	7.96%	9.07%	7.46%	7.47%	2.36%	5.28%	2.75%
North Dakota	3.43%	6.98%	8.79%	8.53%	5.75%	3.16%	5.39%	3.62%
South Dakota	2.84%	5.93%	9.41%	8.16%	5.92%	3.32%	4.50%	3.09%
South Atlantic:								
Delaware	3.24%	10.52%	11.08%	5.79%	9.97%	3.55%	6.45%	3.18%
District of Columbia	1.01%	5.28%	4.87%	2.83%	2.97%	0.50%	2.71%	1.07%
Florida	2.98%	4.94%	7.51%	8.10%	10.20%	2.59%	4.15%	3.42%
Georgia	2.61%	6.40%	9.28%	7.81%	8.96%	2.15%	4.81%	2.88%
Maryland	1.81%	6.70%	8.24%	6.70%	5.09%	0.01%	4.46%	1.64%
North Carolina	2.48%	7.08%	9.09%	7.94%	9.27%	1.19%	5.27%	2.53%
South Carolina	3.41%	8.28%	9.31%	7.67%	8.67%	4.33%	5.30%	3.86%
Virginia	2.71%	7.01%	9.96%	8.44%	6.08%	3.02%	5.39%	2.73%
West Virginia	2.92%	6.61%	8.96%	9.07%	7.20%	3.63%	5.03%	3.26%
East South Central:								
Alabama	5.19%	7.32%	11.48%	7.81%	8.84%	7.28%	5.42%	5.87%
Kentucky	2.63%	6.80%	9.31%	9.85%	4.91%	3.50%	5.59%	2.88%
Mississippi	3.46%	7.23%	10.98%	6.58%	8.39%	4.63%	5.41%	3.94%
Tennessee	4.53%	7.47%	9.21%	9.17%	10.11%	6.25%	5.61%	5.25%
West South Central:								
Arkansas	3.81%	7.23%	10.61%	8.99%	8.74%	5.31%	5.47%	4.55%
Louisiana	4.23%	6.89%	9.65%	10.03%	11.79%	1.52%	4.95%	5.64%
Oklahoma	2.75%	6.97%	7.49%	7.77%	5.89%	3.57%	4.62%	3.09%
Texas	2.52%	4.90%	7.78%	6.65%	6.82%	2.91%	3.92%	3.02%
Mountain:								
Arizona	2.66%	7.72%	7.25%	0.00%	8.43%	0.89%	4.02%	3.15%
Colorado	1.73%	6.51%	6.77%	3.91%	2.40%	2.35%	3.88%	1.69%
Idaho	3.17%	6.46%	9.81%	7.35%	3.53%	3.97%	4.85%	2.88%
Montana	2.97%	6.02%	8.93%	6.06%	7.49%	3.86%	4.59%	3.84%
Nevada	6.90%	8.45%	9.93%	8.76%	4.92%	11.60%	5.64%	8.72%
New Mexico	1.30%	4.86%	3.12%	5.26%	2.26%	1.28%	3.46%	1.02%
Utah	3.14%	6.23%	8.12%	7.59%	6.46%	4.90%	4.28%	3.81%
Wyoming	3.05%	5.95%	8.27%	9.09%	7.09%	2.17%	4.63%	3.26%
Pacific:								
Alaska	2.63%	9.84%	9.16%	8.16%	3.55%	3.74%	6.46%	2.68%
California	0.64%	2.92%	1.90%	1.20%	0.59%	0.95%	1.45%	0.64%
Hawaii	2.78%	6.93%	10.18%	9.02%	8.28%	1.29%	5.20%	3.23%
Oregon	1.55%	5.81%	3.83%	1.88%	1.21%	2.69%	3.04%	1.64%
Washington	1.07%	5.66%	4.03%	3.79%	0.51%	0.00%	2.98%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.2.i Percent of private-sector employees working in establishments that offer paid vacation leave by firm size and State:
United States, 2025**

Division and State	Total	Less than 10 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%	62.1%	78.1%	88.5%	95.4%	97.9%	74.1%	96.7%
New England:								
Connecticut	91.8%	65.7%	83.4%	82.3%	97.9%	100.0%	72.3%	99.3%
Maine	91.1%	57.4%	94.6%	90.4%	96.2%	98.5%	77.8%	97.3%
Massachusetts	95.8%	80.8%	83.3%	95.7%	100.0%	98.9%	85.9%	98.8%
New Hampshire	88.5%	80.1%	80.6%	93.4%	99.1%	85.1%	85.4%	89.9%
Rhode Island	92.0%	51.5%	87.4%	91.7%	100.0%	99.2%	76.1%	98.4%
Vermont	92.4%	67.4%	84.9%	98.2%	97.6%	99.5%	81.4%	98.8%
Middle Atlantic:								
New Jersey	92.0%	62.2%	84.0%	88.3%	99.6%	99.8%	79.5%	97.4%
New York	92.7%	73.1%	78.6%	90.8%	96.7%	98.3%	78.9%	97.4%
Pennsylvania	93.2%	57.1%	84.1%	99.7%	94.3%	99.3%	79.2%	97.6%
East North Central:								
Illinois	93.2%	59.3%	82.2%	91.2%	99.2%	98.8%	75.9%	98.3%
Indiana	92.6%	68.3%	80.4%	93.4%	95.1%	97.2%	77.9%	97.0%
Michigan	85.9%	56.5%	80.0%	76.0%	95.3%	93.1%	67.6%	93.6%
Ohio	92.9%	72.3%	76.3%	87.4%	97.4%	98.8%	76.5%	97.9%
Wisconsin	91.5%	64.3%	66.4%	94.9%	99.1%	97.0%	73.2%	98.0%
West North Central:								
Iowa	90.9%	54.1%	72.5%	93.2%	99.5%	99.4%	69.2%	99.5%
Kansas	93.3%	67.4%	80.5%	97.5%	98.8%	98.1%	80.4%	98.1%
Minnesota	94.2%	65.9%	80.3%	98.0%	93.8%	100.0%	81.0%	98.1%
Missouri	92.4%	67.9%	78.3%	91.0%	92.0%	98.5%	77.1%	96.8%
Nebraska	87.6%	52.4%	88.3%	87.4%	86.3%	98.3%	70.2%	94.9%
North Dakota	87.1%	48.2%	83.5%	82.0%	98.6%	99.6%	68.3%	97.8%
South Dakota	88.0%	64.1%	70.4%	87.8%	94.3%	100.0%	70.3%	97.1%
South Atlantic:								
Delaware	91.8%	53.9%	81.4%	94.5%	99.8%	99.0%	74.4%	98.7%
District of Columbia	98.0%	77.9%	96.3%	96.6%	100.0%	99.8%	91.0%	99.6%
Florida	89.7%	63.3%	68.4%	86.6%	95.6%	96.0%	69.3%	95.6%
Georgia	93.2%	67.9%	89.5%	94.9%	90.9%	98.3%	82.9%	96.3%
Maryland	95.7%	74.5%	88.1%	97.0%	96.8%	100.0%	86.1%	99.0%
North Carolina	90.1%	60.1%	75.1%	75.4%	100.0%	100.0%	67.4%	98.5%
South Carolina	91.2%	49.1%	82.1%	89.8%	100.0%	97.8%	70.0%	98.0%
Virginia	91.9%	57.8%	78.8%	84.5%	99.8%	98.6%	72.7%	98.1%
West Virginia	87.1%	49.2%	65.9%	84.1%	97.6%	96.6%	63.0%	95.5%
East South Central:								
Alabama	91.8%	54.1%	74.3%	90.6%	99.3%	99.8%	69.3%	99.6%
Kentucky	93.0%	58.3%	82.0%	93.8%	99.8%	98.3%	75.6%	98.4%
Mississippi	89.9%	55.7%	81.4%	90.4%	98.7%	95.0%	73.0%	95.6%
Tennessee	93.8%	70.9%	80.4%	98.9%	94.2%	97.5%	83.0%	96.8%
West South Central:								
Arkansas	90.8%	64.1%	73.2%	93.7%	87.4%	99.9%	73.6%	96.3%
Louisiana	85.0%	62.6%	82.6%	81.2%	76.6%	99.5%	75.0%	89.0%
Oklahoma	92.1%	61.7%	84.4%	91.3%	97.9%	97.5%	78.2%	96.6%
Texas	90.2%	69.4%	78.4%	82.7%	91.4%	97.3%	76.9%	94.1%
Mountain:								
Arizona	92.6%	50.0%	74.8%	90.0%	98.5%	100.0%	69.6%	99.0%
Colorado	87.3%	56.3%	84.5%	81.1%	91.3%	96.2%	74.9%	92.5%
Idaho	85.7%	53.5%	75.4%	85.0%	97.4%	95.3%	67.6%	95.1%
Montana	88.4%	57.2%	74.4%	94.7%	99.0%	99.5%	75.0%	98.5%
Nevada	92.5%	51.4%	85.5%	86.6%	97.9%	97.3%	74.1%	97.2%
New Mexico	87.0%	55.9%	69.5%	82.3%	95.6%	96.4%	65.8%	95.7%
Utah	84.7%	49.6%	64.8%	76.8%	93.6%	95.4%	57.8%	94.4%
Wyoming	83.9%	56.3%	70.2%	88.4%	97.5%	100.0%	67.5%	99.1%
Pacific:								
Alaska	84.8%	66.7%	71.8%	82.3%	96.8%	93.7%	70.1%	94.4%
California	88.1%	53.4%	73.1%	84.2%	91.8%	98.2%	65.3%	96.4%
Hawaii	88.1%	60.3%	68.4%	88.1%	87.5%	99.8%	72.5%	94.0%
Oregon	87.2%	57.4%	82.0%	94.7%	98.3%	89.4%	73.7%	93.1%
Washington	91.6%	66.5%	71.3%	92.5%	100.0%	98.9%	76.0%	98.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	1.07%	1.25%	1.00%	0.69%	0.31%	0.71%	0.30%
New England:								
Connecticut	1.32%	6.33%	7.15%	5.99%	1.50%	0.00%	4.25%	0.50%
Maine	1.48%	6.05%	3.98%	4.46%	3.13%	1.44%	3.36%	1.40%
Massachusetts	0.90%	5.09%	6.16%	3.16%	0.00%	0.68%	3.12%	0.63%
New Hampshire	4.08%	5.29%	6.99%	3.26%	0.78%	9.71%	3.46%	5.67%
Rhode Island	1.61%	8.16%	5.61%	4.34%	0.00%	0.62%	4.17%	0.80%
Vermont	1.42%	6.78%	4.95%	1.39%	1.82%	0.33%	3.39%	0.74%
Middle Atlantic:								
New Jersey	1.56%	6.90%	6.26%	8.03%	0.41%	0.23%	3.68%	1.62%
New York	0.95%	4.24%	5.17%	2.84%	1.73%	0.85%	2.61%	0.84%
Pennsylvania	1.53%	5.81%	5.85%	0.31%	4.77%	0.57%	3.10%	1.69%
East North Central:								
Illinois	1.07%	5.64%	5.42%	4.56%	0.65%	0.85%	3.15%	0.94%
Indiana	1.59%	5.65%	7.43%	3.08%	3.63%	2.10%	3.66%	1.62%
Michigan	3.21%	7.84%	7.32%	12.21%	4.37%	4.27%	6.93%	3.03%
Ohio	1.28%	5.87%	8.16%	4.17%	2.29%	0.83%	4.27%	0.89%
Wisconsin	1.41%	6.41%	8.93%	3.04%	0.82%	1.45%	4.11%	0.83%
West North Central:								
Iowa	1.52%	6.35%	9.30%	4.04%	0.54%	0.43%	4.56%	0.32%
Kansas	1.43%	6.78%	8.54%	2.18%	1.22%	1.71%	4.01%	1.11%
Minnesota	1.22%	6.48%	7.87%	1.55%	3.17%	0.00%	3.64%	0.94%
Missouri	1.49%	6.50%	9.03%	3.94%	4.43%	0.93%	4.43%	1.27%
Nebraska	2.39%	7.58%	4.90%	6.07%	8.68%	1.73%	4.46%	2.87%
North Dakota	2.41%	7.52%	7.55%	7.71%	0.89%	0.35%	5.45%	1.19%
South Dakota	1.65%	5.36%	8.22%	4.60%	2.92%	0.00%	3.83%	1.25%
South Atlantic:								
Delaware	2.05%	11.48%	8.11%	3.17%	0.21%	0.93%	6.13%	0.86%
District of Columbia	0.56%	7.49%	3.65%	2.41%	0.00%	0.17%	2.72%	0.29%
Florida	1.81%	4.64%	7.13%	4.81%	3.63%	2.36%	3.68%	1.89%
Georgia	1.21%	5.61%	5.13%	3.01%	4.57%	0.85%	2.85%	1.25%
Maryland	1.07%	6.33%	5.37%	2.28%	3.16%	0.01%	3.12%	0.81%
North Carolina	1.53%	6.78%	7.97%	7.05%	0.00%	0.00%	4.88%	0.84%
South Carolina	1.50%	7.97%	7.82%	5.10%	0.00%	1.10%	4.56%	0.88%
Virginia	1.45%	6.85%	7.78%	6.15%	0.20%	1.39%	4.36%	1.15%
West Virginia	1.88%	7.05%	8.54%	6.25%	1.66%	1.95%	4.92%	1.63%
East South Central:								
Alabama	1.64%	7.35%	9.34%	4.37%	0.57%	0.21%	4.56%	0.24%
Kentucky	1.24%	6.65%	7.42%	4.38%	0.12%	1.22%	4.21%	0.94%
Mississippi	2.20%	6.94%	8.03%	5.18%	0.93%	3.34%	4.43%	2.33%
Tennessee	1.34%	6.45%	7.63%	1.11%	3.05%	1.29%	3.57%	1.18%
West South Central:								
Arkansas	2.09%	6.80%	9.24%	3.36%	7.24%	0.08%	4.52%	2.29%
Louisiana	3.82%	6.73%	6.74%	10.05%	12.03%	0.50%	4.05%	5.23%
Oklahoma	1.47%	6.87%	5.70%	4.97%	1.84%	1.29%	3.82%	1.29%
Texas	1.47%	4.39%	5.71%	5.28%	3.92%	1.30%	3.02%	1.68%
Mountain:								
Arizona	1.30%	7.65%	9.44%	4.50%	1.21%	0.00%	4.66%	0.66%
Colorado	2.12%	6.25%	6.63%	8.01%	4.68%	2.11%	3.78%	2.47%
Idaho	2.25%	6.23%	7.72%	4.77%	1.81%	3.01%	4.15%	2.16%
Montana	1.63%	5.63%	7.52%	3.67%	0.83%	0.48%	3.56%	0.98%
Nevada	1.50%	8.48%	5.92%	5.40%	1.59%	1.59%	4.52%	1.24%
New Mexico	1.95%	7.12%	8.33%	6.21%	2.15%	2.07%	4.66%	1.58%
Utah	2.27%	6.29%	8.28%	6.37%	5.17%	2.94%	4.42%	2.45%
Wyoming	2.08%	5.99%	7.62%	4.89%	2.38%	0.00%	4.15%	0.82%
Pacific:								
Alaska	2.00%	10.37%	7.87%	6.21%	2.05%	2.31%	5.63%	1.64%
California	1.17%	3.88%	4.21%	3.44%	2.79%	0.98%	2.62%	0.99%
Hawaii	2.43%	6.99%	9.24%	7.15%	8.11%	0.15%	4.55%	2.91%
Oregon	2.51%	5.81%	6.45%	2.62%	1.01%	5.38%	3.52%	3.22%
Washington	1.40%	6.32%	7.57%	3.70%	0.00%	0.88%	3.79%	0.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	95.4%	88.6%	91.1%	92.6%	94.5%	97.2%	91.3%	96.1%
New England:								
Connecticut	96.9%	96.9%	97.4%	90.1%	98.0%	97.7%	96.4%	97.0%
Maine	94.7%	100.0%	75.9%	99.6%	98.6%	93.6%	89.8%	95.7%
Massachusetts	95.9%	63.0%	92.8%	96.6%	98.1%	98.3%	86.1%	98.0%
New Hampshire	94.8%	--	98.4%	96.3%	98.3%	99.4%	77.8%	98.9%
Rhode Island	96.0%	92.6%	84.3%	90.6%	98.8%	97.7%	88.6%	97.5%
Vermont	93.5%	100.0%	87.2%	91.4%	98.6%	91.0%	90.2%	94.3%
Middle Atlantic:								
New Jersey	96.4%	63.1%	99.6%	93.7%	98.7%	99.8%	84.2%	99.1%
New York	97.0%	93.4%	92.9%	99.7%	93.7%	98.5%	95.1%	97.3%
Pennsylvania	96.4%	100.0%	95.0%	99.1%	93.8%	96.8%	98.6%	95.9%
East North Central:								
Illinois	91.9%	98.0%	95.8%	91.0%	91.1%	91.7%	94.3%	91.5%
Indiana	98.4%	100.0%	100.0%	98.7%	98.4%	98.3%	99.2%	98.3%
Michigan	95.2%	84.7%	90.6%	97.5%	97.4%	98.3%	92.0%	95.9%
Ohio	97.0%	78.0%	84.4%	95.4%	95.2%	99.6%	89.3%	98.1%
Wisconsin	95.3%	87.0%	97.7%	91.9%	95.7%	96.6%	95.0%	95.3%
West North Central:								
Iowa	93.5%	75.1%	87.5%	93.6%	94.0%	95.0%	87.9%	94.4%
Kansas	97.1%	100.0%	84.6%	97.2%	99.8%	96.4%	95.3%	97.4%
Minnesota	96.7%	100.0%	100.0%	93.9%	95.8%	97.3%	97.6%	96.6%
Missouri	94.7%	93.9%	81.4%	97.8%	79.2%	99.9%	90.3%	95.4%
Nebraska	95.2%	100.0%	99.0%	91.6%	94.8%	95.4%	94.8%	95.3%
North Dakota	95.2%	95.7%	92.4%	83.9%	98.1%	99.8%	88.4%	97.4%
South Dakota	94.4%	91.2%	78.4%	86.3%	98.1%	97.1%	82.0%	96.7%
South Atlantic:								
Delaware	96.8%	80.5%	98.1%	88.6%	97.3%	100.0%	87.3%	98.4%
District of Columbia	97.4%	100.0%	93.3%	93.5%	95.2%	100.0%	96.2%	97.7%
Florida	97.0%	100.0%	94.2%	100.0%	95.7%	97.2%	97.4%	97.0%
Georgia	97.8%	97.9%	90.2%	90.7%	100.0%	98.7%	94.5%	98.2%
Maryland	98.0%	80.2%	94.4%	100.0%	95.7%	100.0%	92.7%	99.0%
North Carolina	98.2%	91.6%	82.8%	99.5%	96.4%	100.0%	89.7%	99.3%
South Carolina	93.7%	100.0%	100.0%	85.2%	91.3%	94.7%	96.4%	93.3%
Virginia	94.2%	78.1%	88.6%	92.9%	98.1%	94.3%	86.1%	95.7%
West Virginia	81.6%	100.0%	72.8%	93.0%	92.6%	75.8%	89.4%	80.5%
East South Central:								
Alabama	92.3%	99.0%	--	96.0%	86.9%	93.4%	92.8%	92.3%
Kentucky	90.7%	95.7%	100.0%	94.5%	95.7%	87.5%	96.3%	89.9%
Mississippi	89.6%	90.0%	93.9%	72.4%	72.3%	96.6%	80.2%	91.1%
Tennessee	90.7%	--	94.9%	82.5%	75.9%	96.5%	84.8%	91.5%
West South Central:								
Arkansas	94.0%	86.6%	95.2%	75.9%	99.8%	94.6%	88.8%	94.8%
Louisiana	93.8%	84.4%	83.4%	94.9%	93.5%	96.2%	89.9%	94.7%
Oklahoma	95.4%	100.0%	100.0%	100.0%	89.5%	96.0%	100.0%	94.5%
Texas	96.9%	91.7%	94.7%	91.4%	99.0%	97.3%	93.2%	97.3%
Mountain:								
Arizona	92.9%	100.0%	100.0%	89.4%	87.2%	95.7%	96.4%	92.2%
Colorado	94.9%	92.5%	93.1%	93.4%	89.7%	97.9%	91.4%	95.5%
Idaho	97.0%	88.4%	87.6%	96.0%	94.2%	99.9%	88.8%	98.7%
Montana	96.7%	96.2%	90.5%	93.1%	97.5%	100.0%	92.7%	98.6%
Nevada	96.9%	78.8%	100.0%	93.5%	100.0%	96.9%	94.6%	97.3%
New Mexico	97.4%	100.0%	100.0%	100.0%	93.2%	98.5%	100.0%	96.9%
Utah	96.8%	92.8%	87.0%	88.0%	95.7%	99.7%	88.9%	97.9%
Wyoming	91.4%	75.5%	70.3%	95.7%	84.8%	99.8%	82.6%	95.1%
Pacific:								
Alaska	97.9%	100.0%	80.3%	95.9%	100.0%	99.8%	87.8%	99.3%
California	92.9%	80.9%	83.3%	76.8%	91.9%	98.0%	82.8%	94.7%
Hawaii	97.7%	86.0%	100.0%	100.0%	97.2%	99.4%	94.4%	98.9%
Oregon	97.0%	96.6%	84.0%	93.2%	98.5%	99.4%	91.2%	98.4%
Washington	97.5%	94.0%	88.6%	94.4%	96.6%	99.8%	93.7%	98.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	1.54%	1.32%	0.81%	0.87%	0.33%	0.73%	0.34%
New England:								
Connecticut	0.98%	3.16%	2.62%	5.63%	1.20%	1.30%	1.76%	1.11%
Maine	1.75%	0.00%	9.86%	0.38%	1.36%	3.17%	4.18%	1.93%
Massachusetts	1.32%	14.47%	6.99%	2.51%	1.63%	1.04%	5.63%	0.90%
New Hampshire	2.91%	--	1.10%	2.05%	1.70%	0.35%	12.37%	0.60%
Rhode Island	1.31%	7.01%	7.51%	4.60%	0.77%	1.60%	3.96%	1.26%
Vermont	3.05%	0.00%	8.05%	3.72%	1.30%	6.57%	4.03%	3.75%
Middle Atlantic:								
New Jersey	1.12%	13.79%	0.38%	4.91%	0.92%	0.11%	5.74%	0.51%
New York	1.23%	2.98%	3.63%	0.32%	4.77%	0.80%	1.58%	1.41%
Pennsylvania	1.11%	0.00%	4.93%	0.62%	2.71%	1.66%	1.45%	1.32%
East North Central:								
Illinois	2.37%	1.44%	4.20%	3.08%	6.20%	2.64%	2.23%	2.71%
Indiana	0.75%	0.00%	0.00%	0.97%	1.58%	1.10%	0.83%	0.83%
Michigan	2.09%	11.54%	5.44%	2.51%	1.53%	3.76%	3.35%	2.44%
Ohio	0.84%	11.27%	8.39%	2.59%	3.01%	0.37%	3.80%	0.78%
Wisconsin	1.40%	10.07%	2.42%	5.14%	2.69%	1.27%	2.72%	1.59%
West North Central:								
Iowa	2.85%	10.55%	8.51%	3.90%	3.33%	4.48%	4.67%	3.22%
Kansas	1.04%	0.00%	11.88%	2.06%	0.18%	1.64%	3.21%	1.06%
Minnesota	1.00%	0.00%	0.00%	3.00%	2.47%	1.34%	1.81%	1.14%
Missouri	2.75%	6.06%	11.45%	2.16%	11.80%	0.06%	4.64%	3.07%
Nebraska	2.02%	0.00%	1.07%	5.01%	2.71%	3.42%	3.27%	2.34%
North Dakota	1.71%	4.36%	5.21%	7.34%	0.89%	0.25%	5.01%	1.56%
South Dakota	1.57%	4.56%	13.69%	6.70%	1.08%	1.79%	6.74%	1.29%
South Atlantic:								
Delaware	1.16%	15.50%	2.13%	5.00%	2.68%	0.00%	6.28%	0.83%
District of Columbia	1.17%	0.00%	5.36%	3.64%	3.60%	0.00%	2.46%	1.32%
Florida	1.03%	0.00%	5.73%	0.00%	2.17%	1.39%	2.59%	1.12%
Georgia	0.79%	2.26%	8.29%	5.47%	0.00%	0.67%	3.22%	0.79%
Maryland	0.78%	10.02%	3.40%	0.00%	3.30%	0.05%	2.93%	0.72%
North Carolina	0.87%	5.97%	12.17%	0.56%	2.96%	0.00%	6.14%	0.55%
South Carolina	2.33%	0.00%	0.00%	9.58%	3.84%	3.29%	3.54%	2.63%
Virginia	1.84%	14.53%	6.35%	5.69%	1.69%	2.83%	5.38%	1.93%
West Virginia	2.53%	0.00%	13.67%	3.92%	4.97%	3.60%	5.95%	2.77%
East South Central:								
Alabama	2.66%	1.10%	--	2.56%	5.99%	3.53%	4.99%	2.97%
Kentucky	3.83%	4.48%	0.00%	3.05%	2.92%	5.93%	2.25%	4.30%
Mississippi	2.80%	8.09%	6.27%	12.82%	8.84%	1.97%	9.89%	2.74%
Tennessee	4.74%	--	4.59%	7.23%	17.52%	1.77%	5.83%	5.30%
West South Central:								
Arkansas	1.99%	8.08%	5.01%	12.97%	0.21%	2.57%	4.17%	2.24%
Louisiana	1.96%	9.52%	8.41%	4.50%	4.46%	2.41%	4.13%	2.20%
Oklahoma	1.59%	0.00%	0.00%	0.00%	5.40%	1.79%	0.00%	1.92%
Texas	0.78%	6.18%	5.30%	4.17%	0.53%	1.02%	3.21%	0.78%
Mountain:								
Arizona	2.49%	0.00%	0.00%	5.16%	7.69%	1.78%	3.08%	2.90%
Colorado	2.25%	5.23%	4.95%	4.47%	8.03%	1.21%	3.61%	2.56%
Idaho	1.03%	6.03%	7.54%	4.01%	2.84%	0.08%	4.51%	0.65%
Montana	1.23%	3.74%	9.02%	3.70%	1.52%	0.00%	3.47%	0.75%
Nevada	1.41%	8.50%	0.00%	4.55%	0.00%	2.05%	2.39%	1.55%
New Mexico	1.00%	0.00%	0.00%	0.00%	3.43%	0.81%	0.00%	1.18%
Utah	0.93%	5.56%	8.79%	6.41%	2.07%	0.33%	4.45%	0.84%
Wyoming	2.43%	10.32%	11.48%	3.66%	8.48%	0.17%	5.35%	2.67%
Pacific:								
Alaska	1.22%	0.00%	13.86%	3.22%	0.00%	0.20%	8.96%	0.44%
California	1.36%	6.61%	5.87%	5.14%	3.16%	1.51%	3.54%	1.45%
Hawaii	0.63%	5.38%	0.00%	0.00%	1.49%	0.30%	2.12%	0.45%
Oregon	1.02%	2.52%	9.82%	3.91%	0.87%	0.43%	4.19%	0.72%
Washington	0.86%	4.84%	7.41%	3.12%	2.54%	0.12%	2.82%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	23.6%	19.3%	94.8%	92.8%
New England:				
Connecticut	24.8%	21.6%	95.2%	92.1%
Maine	17.1%	11.5%	97.4%	94.5%
Massachusetts	26.4%	15.8%	94.6%	93.0%
New Hampshire	20.3%	14.0%	95.6%	94.7%
Rhode Island	18.1%	12.6%	96.5%	93.9%
Vermont	17.6%	11.1% *	95.2%	93.6%
Middle Atlantic:				
New Jersey	21.7%	19.5%	95.9%	93.9%
New York	27.4%	20.8%	96.8%	92.3%
Pennsylvania	27.5%	24.2%	97.3%	95.2%
East North Central:				
Illinois	23.2%	18.5%	97.3%	96.2%
Indiana	18.1%	17.1%	96.4%	96.3%
Michigan	24.3%	20.8%	96.4%	94.5%
Ohio	17.7%	16.5%	96.9%	95.4%
Wisconsin	24.0%	21.1%	95.3%	95.1%
West North Central:				
Iowa	14.2%	15.3%	97.2%	93.9%
Kansas	21.7%	14.5%	94.4%	95.6%
Minnesota	15.5%	8.9%	98.1%	96.6%
Missouri	22.8%	23.1%	91.9%	92.4%
Nebraska	10.7%	10.8%	92.6%	88.0%
North Dakota	22.5%	17.8%	94.9%	93.9%
South Dakota	23.5%	8.8%	96.8%	95.4%
South Atlantic:				
Delaware	30.2%	25.8%	97.0%	95.4%
District of Columbia	18.9%	15.0%	96.8%	95.3%
Florida	15.2%	13.1%	97.2%	94.9%
Georgia	19.2%	17.5%	96.2%	96.7%
Maryland	24.5%	18.3%	95.9%	91.7%
North Carolina	25.0%	19.4%	97.4%	94.5%
South Carolina	22.1%	22.3%	97.5%	91.3%
Virginia	10.9%	9.3%	94.0%	92.0%
West Virginia	28.5%	27.0%	96.1%	96.0%
East South Central:				
Alabama	17.8%	13.2%	96.7%	95.3%
Kentucky	16.6%	16.4%	92.7%	91.4%
Mississippi	18.9%	16.2% *	93.8%	90.3%
Tennessee	37.5%	39.8%	95.5%	91.6%
West South Central:				
Arkansas	19.4%	16.8%	93.0%	87.0%
Louisiana	23.7%	15.0%	88.0%	85.9%
Oklahoma	30.7%	26.7%	94.2%	90.2%
Texas	21.2%	18.7%	91.5%	88.8%
Mountain:				
Arizona	26.9%	22.3%	96.1%	96.2%
Colorado	20.3%	15.9%	94.3%	93.2%
Idaho	30.7% *	27.9% *	96.9%	93.6%
Montana	21.4%	18.7%	93.1%	89.5%
Nevada	32.1%	30.2%	96.7%	96.9%
New Mexico	12.5%	11.7%	98.0%	98.1%
Utah	21.7%	19.1%	92.5%	86.7%
Wyoming	32.0%	31.4%	92.3%	92.0%
Pacific:				
Alaska	18.1%	16.7%	94.3%	94.0%
California	32.7%	20.8%	89.9%	89.1%
Hawaii	33.3%	42.3%	91.8%	80.3%
Oregon	25.9%	22.7%	94.3%	92.8%
Washington	26.8%	21.8%	98.7%	96.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table 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, 2025

Division and State	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	0.80%	0.74%	0.37%	0.42%
New England:				
Connecticut	4.08%	3.99%	2.58%	3.07%
Maine	2.97%	2.49%	0.95%	1.53%
Massachusetts	4.53%	4.46%	1.97%	2.11%
New Hampshire	4.16%	3.72%	1.65%	1.50%
Rhode Island	3.74%	3.02%	1.53%	1.93%
Vermont	4.75%	4.82% *	2.32%	2.39%
Middle Atlantic:				
New Jersey	4.68%	4.57%	1.80%	2.35%
New York	4.00%	3.78%	0.83%	2.47%
Pennsylvania	4.77%	4.94%	0.84%	1.20%
East North Central:				
Illinois	3.20%	3.21%	0.98%	1.11%
Indiana	3.56%	3.33%	1.41%	1.42%
Michigan	3.40%	3.18%	1.59%	1.85%
Ohio	2.81%	2.71%	0.89%	1.23%
Wisconsin	3.86%	3.84%	1.48%	1.49%
West North Central:				
Iowa	2.95%	3.13%	0.78%	1.35%
Kansas	3.96%	3.02%	1.83%	1.37%
Minnesota	3.01%	2.03%	0.82%	1.09%
Missouri	6.14%	6.14%	3.17%	2.73%
Nebraska	2.56%	2.57%	2.02%	2.83%
North Dakota	3.56%	3.43%	1.76%	1.82%
South Dakota	4.10%	1.99%	1.05%	1.31%
South Atlantic:				
Delaware	5.04%	4.95%	1.38%	1.46%
District of Columbia	2.73%	3.01%	1.19%	1.32%
Florida	2.40%	2.30%	0.92%	1.20%
Georgia	3.62%	3.59%	1.24%	1.04%
Maryland	5.63%	5.35%	2.13%	2.83%
North Carolina	4.27%	3.80%	0.78%	1.46%
South Carolina	4.62%	4.63%	0.99%	3.86%
Virginia	2.14%	2.02%	1.89%	2.08%
West Virginia	4.79%	4.80%	1.18%	1.20%
East South Central:				
Alabama	4.49%	3.60%	1.75%	1.96%
Kentucky	3.35%	3.33%	3.27%	3.39%
Mississippi	5.66%	5.58% *	2.04%	2.76%
Tennessee	10.02%	9.12%	1.64%	2.36%
West South Central:				
Arkansas	4.07%	3.83%	1.84%	3.23%
Louisiana	4.59%	3.06%	2.97%	3.03%
Oklahoma	4.29%	4.33%	2.33%	2.61%
Texas	3.00%	2.89%	2.47%	2.63%
Mountain:				
Arizona	5.26%	5.19%	1.75%	1.34%
Colorado	3.11%	2.83%	2.38%	2.46%
Idaho	9.96% *	10.23% *	1.25%	1.88%
Montana	4.19%	4.07%	2.20%	2.72%
Nevada	7.73%	7.56%	1.20%	1.18%
New Mexico	3.25%	3.35%	0.66%	0.63%
Utah	4.36%	4.24%	1.83%	2.93%
Wyoming	4.21%	4.17%	2.66%	2.64%
Pacific:				
Alaska	3.36%	3.29%	2.49%	2.51%
California	3.14%	2.35%	1.78%	1.76%
Hawaii	4.13%	4.63%	2.30%	4.18%
Oregon	3.73%	3.42%	1.95%	2.01%
Washington	3.67%	3.09%	0.51%	1.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.3	24.8	18.8	17.5	26.2	28.4	20.4	27.0
New England:								
Connecticut	27.8	21.7	25.0 *	23.5	34.5	27.5	22.2	29.9
Maine	24.8	13.6	12.1 *	19.6	26.4	32.8	14.3	29.8
Massachusetts	32.1	25.0	11.2 *	16.9	31.1	41.5	17.5	36.5
New Hampshire	21.5	13.4	12.7 *	14.7	28.9	25.0	14.9	24.2
Rhode Island	25.2	24.8	11.0 *	16.1	19.0	34.2	16.0	28.8
Vermont	25.1	18.0	13.4	20.5	39.1	25.2	19.5	28.5
Middle Atlantic:								
New Jersey	36.3	42.1	20.0 *	17.9 *	47.1	37.1	26.0	40.7
New York	28.4	27.0	19.1	22.8	30.1	31.4	20.2	31.3
Pennsylvania	19.1	10.0	25.3	16.2	25.8	16.8	16.8	19.9
East North Central:								
Illinois	27.4	29.1	32.9	18.5	29.5	27.5	28.6	27.0
Indiana	17.4	25.0	11.7 *	13.0 *	21.1	17.0	17.9	17.3
Michigan	26.8	20.0 *	24.5	16.0 *	29.0	31.7	19.0	30.1
Ohio	20.3	25.4	8.3 *	18.6	16.9	23.1	15.1	21.8
Wisconsin	22.9	19.1	27.5	17.0	26.7	22.8	21.9	23.2
West North Central:								
Iowa	23.6	16.4	10.2 *	13.1 *	17.7	34.0	11.4	28.5
Kansas	26.6	23.4	13.3 *	26.2	9.9	41.7	19.9	29.1
Minnesota	25.3	30.6	8.2 *	19.9 *	17.3	33.7	17.2	27.7
Missouri	26.6	19.9	10.6 *	11.2 *	32.0	31.6	14.7	30.0
Nebraska	19.9	17.4	15.8 *	5.6 *	23.5	25.1	13.5	22.6
North Dakota	17.2	14.8 *	10.3 *	16.0 *	20.7	19.3	16.2	17.8
South Dakota	23.0	9.3	14.2 *	8.1	25.9	38.5	10.7	29.3
South Atlantic:								
Delaware	25.3	23.3	11.3 *	17.2	28.5 *	31.4	19.5	27.6
District of Columbia	56.3	69.2	77.3	62.7	66.1	44.8	69.5	53.2
Florida	23.9	32.2	21.4	14.4	14.4 *	27.9	24.6	23.7
Georgia	19.8	33.1	12.4 *	10.4	18.6	20.7	20.9	19.4
Maryland	37.4	35.3	22.1	29.8	38.8	42.4	29.4	40.2
North Carolina	23.2	19.7	22.8 *	12.3 *	24.8 *	26.7	18.3	25.0
South Carolina	21.6	12.2	13.0 *	14.8 *	10.5	29.2	13.2	24.3
Virginia	25.7	25.2	24.7 *	22.7	36.4	22.5	25.2	25.9
West Virginia	14.6	19.9	6.9 *	9.1 *	20.2	14.6	13.6	15.0
East South Central:								
Alabama	16.8	19.0	5.7 *	10.6	21.4	17.8	11.9	18.4
Kentucky	25.3	20.3	11.3 *	20.7	21.8	30.5	19.5	27.1
Mississippi	19.9	13.1	6.1 *	10.2 *	15.2 *	27.8	8.8	23.6
Tennessee	22.0	18.3	29.1	19.6	23.7	21.4	23.5	21.6
West South Central:								
Arkansas	20.1	15.2	10.5 *	11.3 *	23.2	23.8	13.1	22.4
Louisiana	16.2	11.9	15.1 *	14.8	18.8 *	16.7	15.9	16.3
Oklahoma	19.6	18.1	9.1 *	18.7 *	13.1	24.6	13.6	21.6
Texas	25.9	32.9	19.0	17.2	26.0	28.3	25.0	26.2
Mountain:								
Arizona	26.9	26.5	28.0 *	30.8	27.5	25.5	27.1	26.8
Colorado	28.3	29.6	19.8 *	15.2 *	31.5	32.7	21.5	31.1
Idaho	23.0	18.5	12.5 *	21.1	17.4 *	29.5	14.7	27.3
Montana	16.1	16.7	15.6 *	22.5	11.7 *	14.5	21.1	12.5
Nevada	13.7	31.1	9.2 *	8.7 *	16.0 *	12.7 *	14.9	13.4
New Mexico	19.8	27.4	12.8 *	13.1 *	17.8	23.3	18.7	20.2
Utah	26.7	22.7	8.4 *	14.0 *	37.6	29.6	15.4	30.7
Wyoming	14.3	15.6	15.8	8.7 *	13.8	16.8	13.9	14.6
Pacific:								
Alaska	19.1	11.2	17.3	17.4	27.2	20.7	12.6	23.3
California	28.6	23.0	20.7	18.9	25.7	35.0	20.4	31.5
Hawaii	16.3	23.5	9.2 *	16.4	10.5 *	19.2	15.9	16.5
Oregon	32.1	24.4	14.4 *	16.0	29.1	45.6	19.3	37.7
Washington	27.2	23.7	18.4	16.9	37.9	29.4	18.1	31.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table 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, 2025

Division and State	Total	Less than 10 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	0.90	1.07	0.94	1.24	1.02	0.60	0.74
New England:								
Connecticut	3.07	4.72	7.89 *	5.77	7.76	5.01	3.55	4.04
Maine	2.26	3.24	4.43 *	5.70	5.75	3.91	2.53	3.07
Massachusetts	3.74	5.83	4.47 *	4.11	7.77	7.14	3.14	4.91
New Hampshire	2.94	3.89	4.19 *	4.16	5.91	6.47	3.04	4.09
Rhode Island	2.32	6.39	3.72 *	4.05	4.51	3.16	2.91	2.71
Vermont	2.94	4.35	3.81	4.25	6.81	7.00	2.84	4.35
Middle Atlantic:								
New Jersey	4.34	7.31	7.31 *	6.95 *	10.38	7.43	4.52	5.83
New York	2.94	4.81	5.57	5.45	4.78	5.71	2.85	3.79
Pennsylvania	2.35	2.64	6.14	3.62	6.96	2.66	2.60	3.00
East North Central:								
Illinois	2.69	5.15	6.43	4.29	5.74	4.76	3.48	3.33
Indiana	2.28	5.55	5.44 *	4.07 *	5.53	3.65	3.51	2.75
Michigan	3.15	6.10 *	5.74	5.31 *	8.62	5.16	3.53	4.13
Ohio	1.79	4.51	3.79 *	5.09	3.25	2.85	2.67	2.20
Wisconsin	2.42	4.63	7.41	4.94	5.45	4.10	3.83	3.01
West North Central:								
Iowa	3.37	3.97	3.75 *	5.80 *	4.49	6.35	2.23	4.46
Kansas	3.89	5.38	6.61 *	6.56	2.89	8.15	3.45	5.13
Minnesota	4.42	5.66	4.33 *	6.90 *	4.83	7.96	3.09	5.55
Missouri	3.48	5.30	3.75 *	4.36 *	5.68	5.75	2.97	4.31
Nebraska	2.28	4.13	5.85 *	2.15 *	5.18	4.01	2.64	2.98
North Dakota	2.12	5.17 *	3.58 *	5.14 *	4.84	3.94	3.83	2.54
South Dakota	2.34	2.36	5.11 *	2.14	5.76	4.58	1.90	3.38
South Atlantic:								
Delaware	2.90	6.51	5.51 *	4.79	9.54 *	4.96	3.84	3.77
District of Columbia	3.91	8.55	7.91	8.09	7.91	6.66	5.13	4.70
Florida	2.12	4.13	5.17	4.31	4.63 *	3.24	2.91	2.61
Georgia	2.01	6.15	4.93 *	2.91	4.22	3.11	3.35	2.42
Maryland	5.18	7.58	6.59	7.37	8.07	9.15	4.73	6.61
North Carolina	2.60	4.65	8.00 *	3.74 *	7.67 *	4.02	3.75	3.28
South Carolina	4.79	2.82	4.83 *	5.83 *	2.23	8.16	2.86	6.14
Virginia	2.94	5.48	10.65 *	4.92	6.46	4.18	4.74	3.58
West Virginia	1.85	5.05	3.72 *	2.87 *	5.62	2.88	2.89	2.29
East South Central:								
Alabama	1.58	4.85	2.05 *	2.63	6.21	1.78	2.29	1.90
Kentucky	2.68	4.66	3.98 *	4.90	5.93	4.41	3.07	3.36
Mississippi	2.72	3.64	2.60 *	3.43 *	8.64 *	4.04	1.98	3.65
Tennessee	2.57	4.26	8.47	5.83	6.96	3.57	4.18	3.06
West South Central:								
Arkansas	3.39	4.52	4.79 *	4.37 *	6.55	6.18	2.67	4.32
Louisiana	2.04	3.12	5.48 *	3.76	6.45 *	2.51	2.81	2.62
Oklahoma	2.01	3.98	3.59 *	5.99 *	3.55	2.95	2.36	2.47
Texas	2.30	4.30	4.06	4.88	4.52	4.01	3.15	2.83
Mountain:								
Arizona	4.06	6.62	9.54 *	8.96	7.85	6.67	4.38	5.05
Colorado	3.00	4.99	6.38 *	4.84 *	8.18	5.00	3.28	4.02
Idaho	4.09	4.29	5.62 *	6.23	5.49 *	7.75	2.72	5.63
Montana	2.06	3.40	6.69 *	6.03	3.76 *	3.00	3.66	2.14
Nevada	2.57	6.28	4.14 *	3.54 *	4.98 *	4.05 *	2.58	3.15
New Mexico	2.57	5.29	4.87 *	4.88 *	4.15	5.27	3.22	3.39
Utah	2.99	5.02	5.51 *	4.45 *	6.54	5.35	3.04	3.91
Wyoming	1.63	3.24	4.08	3.79 *	4.02	3.29	2.34	2.28
Pacific:								
Alaska	1.91	2.24	4.45	4.64	4.24	3.63	1.97	2.68
California	2.59	2.74	3.43	3.28	5.47	4.65	1.97	3.42
Hawaii	2.26	5.03	4.00 *	4.41	3.91 *	4.34	2.89	2.90
Oregon	4.85	4.05	4.65 *	4.03	4.43	9.50	2.62	6.46
Washington	3.41	4.98	5.26	4.47	6.74	6.78	2.82	4.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.2	14.7	10.0	9.5	15.7	19.8	11.4	17.9
New England:								
Connecticut	20.9	12.0	17.0 *	15.2 *	26.7 *	22.5	14.2	23.5
Maine	16.7	10.0	7.5 *	14.3 *	12.2	24.4	9.8	19.9
Massachusetts	22.9	10.9 *	4.6 *	10.9 *	23.0 *	31.4	8.3	27.3
New Hampshire	11.0	8.9 *	4.7 *	9.6 *	10.3 *	14.3 *	8.6	11.9
Rhode Island	14.1	14.8 *	7.5 *	9.1 *	10.5	18.5	9.4	15.9
Vermont	18.0	12.8 *	8.3 *	13.7	27.3	20.1 *	13.4	20.8
Middle Atlantic:								
New Jersey	24.6	24.1	9.1 *	9.3 *	33.7 *	27.8	14.3	29.1
New York	17.4	14.1	7.5 *	16.8	17.0	20.6	10.4	19.9
Pennsylvania	13.6	7.4	13.4 *	10.4 *	19.5 *	12.5	9.9	14.8
East North Central:								
Illinois	18.0	17.7	23.8	12.7 *	17.2	19.2	19.6	17.6
Indiana	10.0	15.1	8.6 *	7.7 *	9.9 *	10.2	11.1	9.7
Michigan	19.0	14.1 *	12.8 *	10.3 *	23.0 *	22.9	10.7	22.5
Ohio	10.8	12.0	1.7 *	7.9 *	3.1	15.7	6.4	12.2
Wisconsin	14.5	9.5	3.9 *	12.7 *	17.9	16.4	10.0	16.0
West North Central:								
Iowa	15.3	6.4 *	2.0 *	7.7 *	7.7 *	25.9	3.3 *	20.0
Kansas	14.2	9.0	5.8 *	12.0 *	3.6 *	25.3	7.7	16.6
Minnesota	14.8	16.2	1.3 *	11.0 *	8.4	21.6	8.5	16.6
Missouri	17.2	9.2 *	4.6 *	1.9 *	15.9	23.9	5.7	20.4
Nebraska	12.7	10.5 *	4.6 *	1.6 *	13.6 *	18.7	6.1	15.4
North Dakota	9.1	4.8 *	2.4 *	7.6 *	8.6 *	14.4	6.4 *	10.6
South Dakota	14.3	5.0 *	6.8 *	2.5 *	13.3 *	28.0	5.1	19.0
South Atlantic:								
Delaware	15.3	15.2 *	8.7 *	6.5 *	19.6 *	19.3	11.4	16.9
District of Columbia	48.7	65.4	67.3	55.9	53.9	39.4	62.1	45.6
Florida	14.6	19.0	10.9 *	5.8 *	7.1 *	18.7	13.1	15.1
Georgia	11.4	29.0	4.2 *	5.3 *	11.4 *	10.5	15.4	10.1
Maryland	25.3	21.6 *	14.3 *	20.7 *	20.3	31.4	19.5	27.4
North Carolina	14.4	11.5	16.0 *	4.8 *	11.9 *	18.2	11.8	15.3
South Carolina	16.6	6.7 *	6.9 *	11.5 *	5.5 *	24.1 *	7.6	19.5
Virginia	17.7	18.1	16.1 *	9.2 *	29.4	15.1	15.7	18.3
West Virginia	6.8	4.6 *	2.4 *	3.6 *	5.4 *	9.5	4.4 *	7.7
East South Central:								
Alabama	9.2	8.3 *	0.6 *	2.7 *	10.3 *	11.8	4.6	10.7
Kentucky	14.3	10.2 *	5.8 *	7.9 *	6.7 *	20.5	8.8	16.0
Mississippi	9.4	9.7 *	2.2 *	3.4 *	7.3 *	12.8	5.2	10.8
Tennessee	9.0	10.4 *	9.9 *	4.6 *	6.3	10.4	8.2	9.2
West South Central:								
Arkansas	9.3	5.2 *	2.0 *	1.3 *	9.8 *	13.4 *	3.1 *	11.3
Louisiana	7.8	4.3 *	6.5 *	3.7 *	8.2 *	10.8	5.5	8.7
Oklahoma	9.1	7.2	5.5 *	7.6 *	1.8 *	13.4	5.4	10.3
Texas	14.6	16.6	6.2	9.1 *	15.5	16.8	11.3	15.6
Mountain:								
Arizona	19.5	16.9 *	18.8 *	15.1	17.2 *	22.6	17.7	20.0
Colorado	20.4	24.0	13.2 *	10.2 *	25.3 *	22.1	15.0	22.7
Idaho	16.5	12.6	4.1 *	13.5 *	10.6 *	23.9 *	7.6	21.2
Montana	8.2	8.8	4.4 *	9.2 *	7.1 *	9.7	9.1	7.6
Nevada	9.7	17.5	4.9 *	3.4 *	11.3 *	10.3 *	7.7	10.2 *
New Mexico	8.6	13.5	5.9 *	4.4 *	7.8 *	10.1 *	7.1	9.2
Utah	19.0	16.2	1.5 *	7.5 *	24.6	23.5	9.6	22.4
Wyoming	7.1	7.1	3.7 *	6.7 *	4.2	10.9	6.4	7.7
Pacific:								
Alaska	8.3	7.4	5.7 *	5.1 *	6.0	11.7	5.7	10.0
California	21.1	15.2	14.6	10.0	16.2	28.5	12.9	24.1
Hawaii	8.4	12.1 *	6.8 *	6.2 *	5.6 *	10.0	8.6	8.3
Oregon	23.4	16.0	8.9 *	8.7 *	16.5	37.7	12.5	28.2
Washington	16.0	13.3 *	13.2 *	10.1 *	18.9	18.5 *	10.6	18.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table 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, 2025

Division and State	Total	Less than 10 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	0.70	0.81	0.73	1.10	0.91	0.46	0.66
New England:								
Connecticut	3.02	3.28	6.78 *	4.98 *	8.06 *	4.92	2.99	4.03
Maine	1.99	2.87	3.78 *	5.34 *	3.09	3.95	2.18	2.73
Massachusetts	3.52	3.69 *	2.22 *	3.63 *	7.80 *	6.57	2.09	4.63
New Hampshire	1.96	3.20 *	2.16 *	3.62 *	3.17 *	4.48 *	2.30	2.66
Rhode Island	1.48	5.19 *	3.46 *	3.57 *	3.00	1.81	2.43	1.68
Vermont	2.92	3.96 *	3.67 *	3.78	6.97	7.05 *	2.65	4.32
Middle Atlantic:								
New Jersey	4.35	5.42	5.36 *	4.64 *	11.66 *	6.50	3.21	6.02
New York	1.87	3.31	2.82 *	4.73	3.40	3.41	1.82	2.42
Pennsylvania	2.22	2.22	4.38 *	3.69 *	6.83 *	2.41	2.18	2.84
East North Central:								
Illinois	2.26	3.98	5.24	3.93 *	4.51	4.11	2.87	2.79
Indiana	1.66	4.19	5.14 *	3.75 *	3.77 *	2.59	3.13	1.92
Michigan	2.97	5.51 *	4.62 *	4.72 *	8.59 *	4.89	2.81	3.98
Ohio	1.34	3.14	0.93 *	3.57 *	0.83	2.33	1.68	1.67
Wisconsin	2.05	2.65	1.93 *	5.08 *	4.88	3.60	2.78	2.67
West North Central:								
Iowa	3.24	2.55 *	1.03 *	4.95 *	3.64 *	6.20	1.06 *	4.32
Kansas	2.56	2.45	3.43 *	5.31 *	1.78 *	6.06	1.81	3.46
Minnesota	2.75	4.05	0.57 *	4.77 *	2.31	4.85	2.09	3.43
Missouri	3.69	2.98 *	2.71 *	1.35 *	4.64	6.29	1.62	4.63
Nebraska	2.11	3.24 *	2.29 *	0.74 *	4.11 *	4.06	1.54	2.85
North Dakota	1.75	2.05 *	1.21 *	4.85 *	3.15 *	3.59	3.25 *	2.09
South Dakota	2.06	1.77 *	3.52 *	0.83 *	4.83 *	4.17	1.29	2.97
South Atlantic:								
Delaware	2.30	5.13 *	5.41 *	2.91 *	8.84 *	3.71	3.05	2.99
District of Columbia	3.96	9.29	9.04	8.10	7.53	6.82	5.42	4.74
Florida	1.89	3.22	4.22 *	2.34 *	3.64 *	3.23	2.13	2.38
Georgia	1.41	5.85	1.41 *	2.73 *	3.91 *	1.85	3.08	1.56
Maryland	4.60	7.51 *	5.30 *	6.24 *	4.92	8.25	4.16	5.92
North Carolina	2.03	3.07	7.38 *	2.21 *	4.67 *	3.28	3.28	2.51
South Carolina	4.32	2.00 *	3.88 *	5.27 *	1.78 *	7.32 *	2.27	5.54
Virginia	2.49	5.20	8.79 *	3.53 *	6.69	3.19	4.07	3.05
West Virginia	1.26	2.39 *	1.38 *	2.42 *	2.18 *	2.23	1.70 *	1.59
East South Central:								
Alabama	1.77	2.87 *	0.42 *	1.08 *	3.78 *	2.53	1.33	2.11
Kentucky	2.08	3.23 *	2.78 *	2.74 *	3.76 *	3.50	1.91	2.65
Mississippi	1.54	3.29 *	1.29 *	1.64 *	5.29 *	1.98	1.54	1.99
Tennessee	1.35	3.30 *	3.51 *	1.87 *	1.62	2.34	1.78	1.67
West South Central:								
Arkansas	2.36	2.18 *	1.59 *	0.56 *	4.58 *	4.27 *	1.01 *	3.05
Louisiana	1.37	1.53 *	3.08 *	1.78 *	4.30 *	1.88	1.56	1.80
Oklahoma	1.53	1.98	3.05 *	4.62 *	0.60 *	2.32	1.38	1.91
Texas	1.89	2.96	1.71	3.99 *	4.26	3.17	2.36	2.36
Mountain:								
Arizona	3.48	5.84 *	8.30 *	3.98	7.04 *	6.29	3.82	4.35
Colorado	2.81	4.72	5.88 *	4.48 *	8.56 *	3.98	2.95	3.77
Idaho	4.30	3.20	2.42 *	5.57 *	4.51 *	8.35 *	1.60	6.00
Montana	1.31	1.93	1.65 *	3.95 *	3.16 *	2.10	2.15	1.60
Nevada	2.57	4.83	2.81 *	1.58 *	5.06 *	4.14 *	1.91	3.19 *
New Mexico	1.58	3.25	3.53 *	3.23 *	2.46 *	3.15 *	1.64	2.12
Utah	2.94	3.61	0.74 *	3.15 *	6.29	5.51	1.92	3.92
Wyoming	1.19	2.04	1.42 *	3.78 *	1.21	2.70	1.84	1.53
Pacific:								
Alaska	0.97	1.43	2.31 *	2.07 *	1.59	1.93	1.11	1.41
California	2.48	2.27	3.18	2.39	4.65	4.51	1.60	3.28
Hawaii	1.59	3.74 *	3.71 *	2.57 *	3.92 *	2.65	2.25	2.02
Oregon	5.35	3.13	3.71 *	2.87 *	4.96	10.61	2.03	7.28
Washington	3.30	4.72 *	4.75 *	3.88 *	4.82	7.18 *	2.52	4.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table II.B.3 Number of full-time private-sector employees by firm size and State: United States, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	109,141,411	9,201,849	8,621,582	14,124,945	23,898,639	53,294,396	25,099,697	84,041,714
New England:								
Connecticut	1,165,973	120,683	87,496	132,664	297,371	527,758	287,711	878,262
Maine	436,290	44,953	44,137	64,242	100,546	182,412	123,452	312,838
Massachusetts	2,645,684	209,174	194,346	364,082	564,459	1,313,623	572,943	2,072,741
New Hampshire	497,605	41,182	47,232	84,386	104,109	220,697	126,383	371,222
Rhode Island	384,437	29,258	37,050	49,242	65,660	203,227	89,918	294,519
Vermont	202,147	23,687	24,055	34,917	54,048	65,440	67,192	134,956
Middle Atlantic:								
New Jersey	3,108,434	327,671	297,733	419,888	1,063,705	999,438	847,049	2,261,386
New York	6,447,491	637,110	453,200	858,550	1,581,433	2,917,198	1,546,237	4,901,254
Pennsylvania	4,406,413	328,007	268,091	662,444	1,131,042	2,016,829	963,568	3,442,845
East North Central:								
Illinois	4,374,953	278,693	326,358	566,217	1,254,041	1,949,644	836,508	3,538,444
Indiana	2,078,661	148,367	119,080	329,856	436,804	1,044,554	414,453	1,664,208
Michigan	3,002,115	240,585	288,069	414,173	583,886	1,475,402	752,581	2,249,534
Ohio	3,953,801	247,506	291,329	616,029	693,175	2,105,762	822,392	3,131,408
Wisconsin	2,029,470	188,381	164,128	353,547	560,541	762,874	507,435	1,522,035
West North Central:								
Iowa	1,018,527	91,905	95,464	102,958	236,371	491,828	240,408	778,119
Kansas	1,048,950	99,979	73,525	135,222	272,669	467,556	244,288	804,663
Minnesota	2,072,448	136,072	170,572	271,557	439,293	1,054,954	451,282	1,621,166
Missouri	2,099,310	150,737	149,463	231,181	394,628	1,173,301	415,363	1,683,947
Nebraska	721,483	77,971	56,302	99,017	153,028	335,165	183,240	538,243
North Dakota	279,045	29,232	30,336	66,786	49,676	103,016	92,657	186,388
South Dakota	298,697	40,112	22,302	52,876	68,555	114,852	86,757	211,940
South Atlantic:								
Delaware	352,579	28,821	28,106	68,055	49,907	177,690	84,453	268,127
District of Columbia	481,699	27,068	34,696	58,359	129,199	232,377	92,470	389,229
Florida	7,647,924	711,135	657,608	727,754	1,413,488	4,137,939	1,732,830	5,915,094
Georgia	3,578,870	313,850	198,341	482,128	573,644	2,010,908	784,097	2,794,773
Maryland	2,058,070	146,043	172,466	272,323	392,490	1,074,748	473,745	1,584,325
North Carolina	3,270,839	285,170	313,705	415,330	546,646	1,709,989	804,984	2,465,855
South Carolina	1,665,898	145,167	123,492	157,126	247,301	992,811	350,180	1,315,719
Virginia	2,877,049	236,123	251,213	273,073	598,108	1,518,531	662,350	2,214,698
West Virginia	402,193	37,126	32,309	52,316	72,533	207,909	92,291	309,902
East South Central:								
Alabama	1,403,771	131,093	77,563	186,974	248,485	759,655 *	309,222	1,094,549
Kentucky	1,300,111	109,414	101,810	124,344	266,916	697,627	285,137	1,014,974
Mississippi	808,209	78,338	54,524	117,974	112,820	444,555	195,280	612,929
Tennessee	2,534,384	157,886	161,492	280,785	481,611	1,452,610	497,279	2,037,105
West South Central:								
Arkansas	932,063	78,938	65,814	117,109	211,429	458,773	207,163	724,901
Louisiana	1,284,157	138,800	116,275	238,457	293,157	497,468	365,163	918,994
Oklahoma	1,297,815	114,073	109,140	166,098	270,168	638,336	292,335	1,005,480
Texas	10,127,159	766,543	693,113	1,334,765	2,531,616	4,801,122	2,117,655	8,009,503
Mountain:								
Arizona	2,159,774	143,826	150,046	284,751	609,429	971,722	463,122	1,696,652
Colorado	1,942,491	195,091	204,103	206,132	440,838	896,327	497,224	1,445,267
Idaho	591,895	75,368	56,335	100,233	92,488	267,470	186,296	405,599
Montana	322,843	48,322	33,294	70,414	73,220	97,593	127,972	194,870
Nevada	1,165,435	63,643	75,840	131,004	228,121	666,826	222,300	943,135
New Mexico	505,389	47,218	45,322	79,423	113,567	219,860	131,220	374,169
Utah	1,282,490	129,038	78,871	141,622	271,894	661,066	282,981	999,510
Wyoming	167,168	30,530	18,647	34,404	31,454	52,133	72,954	94,214
Pacific:								
Alaska	202,874	30,757	22,429	25,163	37,546	86,978	66,777	136,097
California	12,446,873	1,054,063	1,158,487	1,406,747	2,560,068	6,267,508	2,967,950	9,478,923
Hawaii	373,509	38,900	34,310	55,149	77,177	167,973	98,922	274,587
Oregon	1,357,042	139,092	125,711	175,760	318,527	597,953	358,311	998,731
Washington	2,328,905	209,148	186,254	431,340	499,752	1,002,410	605,219	1,723,686

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,517,874	174,564	249,708	337,047	633,489	1,372,908	346,730	1,496,254
New England:								
Connecticut	63,017	13,343	13,951	19,469	34,225	50,937	20,109	60,800
Maine	21,450	4,278	6,809	8,789	12,114	16,197	8,517	20,796
Massachusetts	215,919	28,907	29,073	46,691	94,231	189,737	46,621	214,239
New Hampshire	46,467	8,164	7,286	10,338	11,411	43,382	11,650	45,716
Rhode Island	56,607	4,201	6,349	5,805	10,332	55,421	7,494	56,323
Vermont	15,524	3,052	2,945	3,846	6,549	13,743	4,658	15,150
Middle Atlantic:								
New Jersey	248,092	40,533	69,360	71,753	187,452	142,080	96,684	234,679
New York	369,488	67,346	56,870	101,456	144,411	330,618	105,531	358,695
Pennsylvania	351,469	30,240	39,774	73,127	153,477	318,271	75,257	347,428
East North Central:								
Illinois	277,493	23,888	42,134	62,371	180,358	220,079	49,370	276,350
Indiana	150,130	16,587	19,402	47,340	51,009	135,501	31,944	150,232
Michigan	183,802	37,197	39,827	53,670	77,741	161,332	60,717	177,312
Ohio	237,313	26,227	50,293	74,519	91,545	220,472	69,259	232,057
Wisconsin	129,576	19,378	27,513	60,030	65,756	103,477	36,707	128,721
West North Central:								
Iowa	76,496	9,641	16,295	16,243	23,970	72,255	18,454	75,410
Kansas	86,475	15,120	16,768	15,922	33,575	77,605	22,950	84,445
Minnesota	224,039	17,491	33,820	34,294	60,463	223,360	40,926	222,162
Missouri	173,291	15,162	25,504	33,419	64,903	158,449	29,755	172,667
Nebraska	49,325	13,476	12,108	17,509	15,584	41,680	19,225	46,572
North Dakota	17,667	3,623	4,748	10,126	4,669	14,194	8,779	16,087
South Dakota	17,534	3,660	3,877	7,337	6,612	15,176	5,941	17,101
South Atlantic:								
Delaware	20,167	4,146	6,050	8,393	8,878	15,970	8,100	19,698
District of Columbia	29,003	5,161	6,293	7,461	14,957	24,115	8,130	28,784
Florida	585,727	49,326	79,634	92,883	191,405	556,375	107,827	579,754
Georgia	267,217	34,700	32,157	55,984	82,507	254,811	57,923	265,485
Maryland	215,755	14,708	25,477	33,472	71,178	202,167	34,585	214,932
North Carolina	206,068	32,525	56,165	57,667	90,929	184,401	62,844	201,743
South Carolina	171,760	20,465	19,473	25,028	36,830	166,151	28,288	170,051
Virginia	223,878	23,466	47,638	38,597	86,134	207,344	54,526	220,432
West Virginia	22,728	3,999	5,139	7,542	11,650	18,304	8,001	22,120
East South Central:								
Alabama	234,677	14,365	17,871	22,060	28,405	232,095 *	23,991	234,244
Kentucky	83,836	10,939	13,661	26,015	49,682	65,491	28,275	80,604
Mississippi	67,909	9,768	11,797	20,534	13,727	62,962	20,939	65,816
Tennessee	310,890	20,121	32,388	46,617	108,164	292,395	44,890	308,830
West South Central:								
Arkansas	69,321	8,383	14,433	18,533	28,424	64,920	16,543	68,372
Louisiana	82,346	13,957	21,212	35,556	46,542	58,405	25,762	81,558
Oklahoma	112,518	10,701	15,135	23,953	35,385	105,366	19,010	112,173
Texas	514,343	59,275	102,966	156,335	268,161	440,376	137,820	506,638
Mountain:								
Arizona	171,639	17,076	25,848	46,775	86,873	155,686	36,465	169,323
Colorado	143,065	21,638	35,323	26,938	72,209	122,667	40,321	139,655
Idaho	59,634	7,631	10,235	14,539	10,803	57,496	14,683	58,613
Montana	21,568	5,150	6,344	11,182	9,890	15,304	12,093	18,886
Nevada	138,834	7,134	14,025	21,585	24,587	135,517	18,756	138,112
New Mexico	37,182	7,147	7,133	10,550	16,321	31,445	10,588	36,541
Utah	72,159	14,012	12,389	19,212	36,288	64,185	20,432	70,297
Wyoming	8,610	2,864	2,851	5,476	2,521	5,863	6,095	6,743
Pacific:								
Alaska	13,619	8,316	3,801	3,637	4,295	9,269	9,323	10,300
California	697,625	73,399	105,590	116,566	261,450	637,786	138,891	687,266
Hawaii	25,358	4,499	6,203	9,001	14,641	18,982	8,855	24,511
Oregon	125,439	15,746	23,705	25,358	40,483	117,693	28,479	123,320
Washington	172,601	24,643	30,637	44,932	77,984	150,235	46,473	171,038

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	109,141,411	8.4%	7.9%	12.9%	21.9%	48.8%	23.0%	77.0%
New England:								
Connecticut	1,165,973	10.4%	7.5%	11.4%	25.5%	45.3%	24.7%	75.3%
Maine	436,290	10.3%	10.1%	14.7%	23.0%	41.8%	28.3%	71.7%
Massachusetts	2,645,684	7.9%	7.3%	13.8%	21.3%	49.7%	21.7%	78.3%
New Hampshire	497,605	8.3%	9.5%	17.0%	20.9%	44.4%	25.4%	74.6%
Rhode Island	384,437	7.6%	9.6%	12.8%	17.1%	52.9%	23.4%	76.6%
Vermont	202,147	11.7%	11.9%	17.3%	26.7%	32.4%	33.2%	66.8%
Middle Atlantic:								
New Jersey	3,108,434	10.5%	9.6%	13.5%	34.2%	32.2%	27.3%	72.7%
New York	6,447,491	9.9%	7.0%	13.3%	24.5%	45.2%	24.0%	76.0%
Pennsylvania	4,406,413	7.4%	6.1%	15.0%	25.7%	45.8%	21.9%	78.1%
East North Central:								
Illinois	4,374,953	6.4%	7.5%	12.9%	28.7%	44.6%	19.1%	80.9%
Indiana	2,078,661	7.1%	5.7%	15.9%	21.0%	50.3%	19.9%	80.1%
Michigan	3,002,115	8.0%	9.6%	13.8%	19.4%	49.1%	25.1%	74.9%
Ohio	3,953,801	6.3%	7.4%	15.6%	17.5%	53.3%	20.8%	79.2%
Wisconsin	2,029,470	9.3%	8.1%	17.4%	27.6%	37.6%	25.0%	75.0%
West North Central:								
Iowa	1,018,527	9.0%	9.4%	10.1%	23.2%	48.3%	23.6%	76.4%
Kansas	1,048,950	9.5%	7.0%	12.9%	26.0%	44.6%	23.3%	76.7%
Minnesota	2,072,448	6.6%	8.2%	13.1%	21.2%	50.9%	21.8%	78.2%
Missouri	2,099,310	7.2%	7.1%	11.0%	18.8%	55.9%	19.8%	80.2%
Nebraska	721,483	10.8%	7.8%	13.7%	21.2%	46.5%	25.4%	74.6%
North Dakota	279,045	10.5%	10.9%	23.9%	17.8%	36.9%	33.2%	66.8%
South Dakota	298,697	13.4%	7.5%	17.7%	23.0%	38.5%	29.0%	71.0%
South Atlantic:								
Delaware	352,579	8.2%	8.0%	19.3%	14.2%	50.4%	24.0%	76.0%
District of Columbia	481,699	5.6%	7.2%	12.1%	26.8%	48.2%	19.2%	80.8%
Florida	7,647,924	9.3%	8.6%	9.5%	18.5%	54.1%	22.7%	77.3%
Georgia	3,578,870	8.8%	5.5%	13.5%	16.0%	56.2%	21.9%	78.1%
Maryland	2,058,070	7.1%	8.4%	13.2%	19.1%	52.2%	23.0%	77.0%
North Carolina	3,270,839	8.7%	9.6%	12.7%	16.7%	52.3%	24.6%	75.4%
South Carolina	1,665,898	8.7%	7.4%	9.4%	14.8%	59.6%	21.0%	79.0%
Virginia	2,877,049	8.2%	8.7%	9.5%	20.8%	52.8%	23.0%	77.0%
West Virginia	402,193	9.2%	8.0%	13.0%	18.0%	51.7%	22.9%	77.1%
East South Central:								
Alabama	1,403,771	9.3%	5.5%	13.3%	17.7%	54.1%	22.0%	78.0%
Kentucky	1,300,111	8.4%	7.8%	9.6%	20.5%	53.7%	21.9%	78.1%
Mississippi	808,209	9.7%	6.7%	14.6%	14.0%	55.0%	24.2%	75.8%
Tennessee	2,534,384	6.2%	6.4%	11.1%	19.0%	57.3%	19.6%	80.4%
West South Central:								
Arkansas	932,063	8.5%	7.1%	12.6%	22.7%	49.2%	22.2%	77.8%
Louisiana	1,284,157	10.8%	9.1%	18.6%	22.8%	38.7%	28.4%	71.6%
Oklahoma	1,297,815	8.8%	8.4%	12.8%	20.8%	49.2%	22.5%	77.5%
Texas	10,127,159	7.6%	6.8%	13.2%	25.0%	47.4%	20.9%	79.1%
Mountain:								
Arizona	2,159,774	6.7%	6.9%	13.2%	28.2%	45.0%	21.4%	78.6%
Colorado	1,942,491	10.0%	10.5%	10.6%	22.7%	46.1%	25.6%	74.4%
Idaho	591,895	12.7%	9.5%	16.9%	15.6%	45.2%	31.5%	68.5%
Montana	322,843	15.0%	10.3%	21.8%	22.7%	30.2%	39.6%	60.4%
Nevada	1,165,435	5.5%	6.5%	11.2%	19.6%	57.2%	19.1%	80.9%
New Mexico	505,389	9.3%	9.0%	15.7%	22.5%	43.5%	26.0%	74.0%
Utah	1,282,490	10.1%	6.1%	11.0%	21.2%	51.5%	22.1%	77.9%
Wyoming	167,168	18.3%	11.2%	20.6%	18.8%	31.2%	43.6%	56.4%
Pacific:								
Alaska	202,874	15.2%	11.1%	12.4%	18.5%	42.9%	32.9%	67.1%
California	12,446,873	8.5%	9.3%	11.3%	20.6%	50.4%	23.8%	76.2%
Hawaii	373,509	10.4%	9.2%	14.8%	20.7%	45.0%	26.5%	73.5%
Oregon	1,357,042	10.2%	9.3%	13.0%	23.5%	44.1%	26.4%	73.6%
Washington	2,328,905	9.0%	8.0%	18.5%	21.5%	43.0%	26.0%	74.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,517,874	0.19%	0.24%	0.33%	0.55%	0.74%	0.41%	0.41%
New England:								
Connecticut	63,017	1.19%	1.22%	1.67%	2.60%	2.91%	1.88%	1.88%
Maine	21,450	1.06%	1.55%	1.94%	2.46%	2.64%	2.06%	2.06%
Massachusetts	215,919	1.21%	1.23%	1.94%	3.25%	4.13%	2.31%	2.31%
New Hampshire	46,467	1.70%	1.65%	2.39%	2.67%	5.09%	3.00%	3.00%
Rhode Island	56,607	1.52%	2.09%	2.33%	3.40%	7.07%	3.78%	3.78%
Vermont	15,524	1.63%	1.64%	2.11%	3.18%	4.85%	3.02%	3.02%
Middle Atlantic:								
New Jersey	248,092	1.45%	2.19%	2.33%	4.49%	3.85%	3.15%	3.15%
New York	369,488	1.11%	0.94%	1.58%	2.25%	3.16%	1.86%	1.86%
Pennsylvania	351,469	0.88%	1.00%	1.88%	3.33%	4.39%	2.24%	2.24%
East North Central:								
Illinois	277,493	0.66%	1.03%	1.53%	3.44%	3.54%	1.56%	1.56%
Indiana	150,130	0.91%	1.00%	2.26%	2.49%	3.68%	1.99%	1.99%
Michigan	183,802	1.25%	1.38%	1.85%	2.48%	3.20%	2.18%	2.18%
Ohio	237,313	0.74%	1.29%	1.90%	2.33%	3.19%	1.91%	1.91%
Wisconsin	129,576	1.06%	1.41%	2.76%	3.02%	3.66%	2.21%	2.21%
West North Central:								
Iowa	76,496	1.11%	1.65%	1.67%	2.63%	4.04%	2.30%	2.30%
Kansas	86,475	1.53%	1.63%	1.74%	3.18%	4.51%	2.57%	2.57%
Minnesota	224,039	1.08%	1.78%	2.06%	3.57%	5.84%	2.86%	2.86%
Missouri	173,291	0.90%	1.30%	1.71%	2.95%	3.92%	2.04%	2.04%
Nebraska	49,325	1.84%	1.67%	2.30%	2.27%	3.64%	2.65%	2.65%
North Dakota	17,667	1.36%	1.77%	3.18%	1.88%	3.58%	2.96%	2.96%
South Dakota	17,534	1.33%	1.32%	2.31%	2.31%	3.50%	2.29%	2.29%
South Atlantic:								
Delaware	20,167	1.20%	1.70%	2.30%	2.33%	2.90%	2.35%	2.35%
District of Columbia	29,003	1.08%	1.32%	1.62%	2.78%	3.11%	1.88%	1.88%
Florida	585,727	0.94%	1.18%	1.35%	2.54%	3.75%	2.07%	2.07%
Georgia	267,217	1.12%	0.97%	1.73%	2.36%	3.57%	2.14%	2.14%
Maryland	215,755	1.01%	1.47%	2.04%	3.43%	5.09%	2.79%	2.79%
North Carolina	206,068	1.09%	1.74%	1.83%	2.62%	3.34%	2.19%	2.19%
South Carolina	171,760	1.45%	1.36%	1.70%	2.46%	4.43%	2.56%	2.56%
Virginia	223,878	1.00%	1.71%	1.46%	2.94%	3.95%	2.36%	2.36%
West Virginia	22,728	1.06%	1.29%	1.86%	2.61%	2.86%	2.08%	2.08%
East South Central:								
Alabama	234,677	1.83%	1.54%	2.64%	3.42%	7.74%	3.95%	3.95%
Kentucky	83,836	0.95%	1.12%	1.96%	3.32%	3.30%	2.24%	2.24%
Mississippi	67,909	1.38%	1.51%	2.52%	1.90%	3.95%	2.86%	2.86%
Tennessee	310,890	1.07%	1.46%	2.16%	4.20%	5.71%	2.82%	2.82%
West South Central:								
Arkansas	69,321	1.06%	1.57%	2.00%	3.12%	4.24%	2.20%	2.20%
Louisiana	82,346	1.22%	1.67%	2.61%	3.11%	3.31%	2.45%	2.45%
Oklahoma	112,518	1.08%	1.33%	1.99%	2.85%	4.49%	2.32%	2.32%
Texas	514,343	0.68%	1.04%	1.52%	2.42%	2.84%	1.56%	1.56%
Mountain:								
Arizona	171,639	0.93%	1.29%	2.22%	3.85%	4.66%	2.19%	2.19%
Colorado	143,065	1.27%	1.85%	1.52%	3.35%	4.02%	2.47%	2.47%
Idaho	59,634	1.73%	1.90%	2.74%	2.32%	5.57%	3.63%	3.63%
Montana	21,568	1.71%	1.99%	3.14%	2.78%	3.63%	3.37%	3.37%
Nevada	138,834	0.88%	1.40%	2.15%	2.90%	5.26%	2.64%	2.64%
New Mexico	37,182	1.47%	1.51%	2.14%	2.95%	3.97%	2.53%	2.53%
Utah	72,159	1.14%	0.99%	1.51%	2.66%	3.14%	1.78%	1.78%
Wyoming	8,610	1.73%	1.72%	2.83%	1.61%	2.72%	2.84%	2.84%
Pacific:								
Alaska	13,619	3.59%	1.87%	1.86%	2.17%	3.36%	3.56%	3.56%
California	697,625	0.73%	0.95%	1.08%	2.02%	2.82%	1.59%	1.59%
Hawaii	25,358	1.32%	1.70%	2.34%	3.39%	3.55%	2.56%	2.56%
Oregon	125,439	1.43%	1.84%	2.06%	3.25%	5.22%	2.91%	2.91%
Washington	172,601	1.19%	1.38%	2.13%	3.10%	4.12%	2.53%	2.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.3%	37.5%	63.7%	84.5%	96.9%	96.1%	58.1%	96.0%
New England:								
Connecticut	90.7%	53.4%	71.0%	85.9%	97.2%	100.0%	65.3%	99.0%
Maine	84.7%	33.8%	67.7%	86.2%	94.7%	95.3%	58.7%	95.0%
Massachusetts	89.5%	61.3%	71.9%	90.3%	100.0%	91.8%	74.6%	93.6%
New Hampshire	80.6%	53.6%	69.3%	84.6%	95.6%	79.3%	68.6%	84.6%
Rhode Island	92.1%	54.1%	80.1%	84.4%	99.9%	99.1%	70.5%	98.6%
Vermont	84.3%	25.5%	53.6%	94.2%	98.9%	99.4%	55.4%	98.7%
Middle Atlantic:								
New Jersey	87.4%	47.1%	74.6%	78.5%	98.2%	96.8%	65.4%	95.7%
New York	89.5%	50.1%	70.9%	94.4%	94.0%	97.2%	67.8%	96.4%
Pennsylvania	89.3%	33.1%	70.0%	87.6%	92.4%	99.8%	64.8%	96.1%
East North Central:								
Illinois	91.6%	43.1%	70.2%	83.3%	99.2%	99.7%	62.5%	98.5%
Indiana	86.1%	26.2% *	28.3% *	78.7%	97.0%	98.9%	43.2%	96.7%
Michigan	85.9%	26.7% *	75.8%	88.4%	98.6%	91.7%	62.7%	93.6%
Ohio	90.8%	35.6%	66.2%	91.0%	97.6%	98.3%	65.2%	97.5%
Wisconsin	85.3%	29.5%	61.6%	92.3%	96.6%	92.6%	56.1%	95.1%
West North Central:								
Iowa	90.0%	32.9%	73.6%	90.2%	98.5%	99.6%	60.5%	99.1%
Kansas	90.1%	42.7%	70.1%	92.9%	98.4%	97.7%	64.6%	97.8%
Minnesota	90.4%	32.9%	66.4%	92.4%	93.1%	100.0%	62.9%	98.0%
Missouri	89.4%	37.6%	66.3%	86.5%	93.5%	98.2%	58.8%	97.0%
Nebraska	87.8%	40.1%	79.9%	86.4%	94.0%	97.7%	61.5%	96.7%
North Dakota	86.5%	45.6%	71.1%	83.2%	97.2%	99.5%	64.5%	97.4%
South Dakota	86.4%	45.1%	58.7%	87.3%	98.2%	98.6%	56.8%	98.4%
South Atlantic:								
Delaware	85.7%	28.3% *	42.7%	87.7%	92.0%	99.3%	47.2%	97.9%
District of Columbia	96.9%	74.0%	96.5%	89.1%	100.0%	99.8%	86.8%	99.3%
Florida	83.1%	26.0%	52.7%	85.0%	94.9%	93.3%	46.9%	93.6%
Georgia	88.6%	40.4%	50.0%	81.8%	99.7%	98.5%	55.2%	98.0%
Maryland	91.5%	43.9%	68.8%	88.7%	100.0%	99.2%	64.9%	99.4%
North Carolina	85.3%	22.3% *	56.7%	70.4%	100.0%	100.0%	44.2%	98.7%
South Carolina	73.7%	26.9% *	44.1%	79.5%	99.2%	77.0%	42.7%	82.0%
Virginia	88.7%	27.4%	81.3%	80.9%	100.0%	96.5%	60.8%	97.1%
West Virginia	84.6%	26.1% *	51.0%	78.8%	97.5%	97.1%	47.3%	95.7%
East South Central:								
Alabama	89.6%	40.4%	59.5%	85.8%	99.2%	98.9%	58.5%	98.4%
Kentucky	88.0%	26.6%	55.1%	89.7%	99.8%	97.5%	52.6%	97.9%
Mississippi	88.9%	31.1%	64.6%	90.7%	100.0%	98.7%	57.6%	98.8%
Tennessee	89.6%	30.9% *	63.8%	83.4%	97.2%	97.5%	59.7%	96.9%
West South Central:								
Arkansas	86.9%	36.9%	64.3%	68.9%	94.2%	100.0%	53.6%	96.4%
Louisiana	87.5%	41.9%	70.3%	82.5%	100.0%	99.4%	59.1%	98.8%
Oklahoma	89.3%	43.6%	69.4%	92.9%	98.0%	96.2%	63.0%	96.9%
Texas	85.2%	36.5%	48.7%	71.2%	97.0%	96.0%	46.2%	95.6%
Mountain:								
Arizona	90.4%	28.7%	62.8%	86.7%	99.8%	99.1%	58.6%	99.1%
Colorado	85.3%	34.3%	60.5%	83.6%	94.4%	97.9%	53.6%	96.2%
Idaho	82.5%	35.7%	72.6%	67.5%	99.0%	97.8%	50.8%	97.1%
Montana	86.1%	46.4%	65.9%	91.1%	98.3%	100.0%	66.8%	98.8%
Nevada	90.1%	34.7%	65.1%	83.9%	99.3%	96.4%	61.1%	97.0%
New Mexico	82.9%	38.9%	28.0% *	77.7%	99.9%	96.9%	42.0%	97.3%
Utah	82.4%	24.4%	58.0%	74.6%	96.3%	92.5%	43.1%	93.5%
Wyoming	76.8%	33.7%	61.4%	70.0%	96.9%	100.0%	54.4%	94.2%
Pacific:								
Alaska	72.7%	9.4% *	51.1%	70.5%	88.1%	94.7%	31.1%	93.1%
California	86.3%	41.5%	66.5%	87.5%	97.5%	92.6%	60.6%	94.3%
Hawaii	96.1%	82.0%	82.4%	100.0%	98.4%	99.8%	86.8%	99.4%
Oregon	87.8%	45.0%	68.0%	91.8%	99.0%	94.7%	63.4%	96.5%
Washington	86.3%	41.1%	68.9%	85.1%	86.0%	99.7%	62.2%	94.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table 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, 2025

Division and State	Total	Less than 10 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%	1.34%	1.62%	1.03%	0.58%	0.70%	0.89%	0.48%
New England:								
Connecticut	1.45%	7.58%	9.32%	6.24%	1.86%	0.00%	5.05%	0.63%
Maine	1.96%	7.09%	7.71%	5.14%	3.74%	2.66%	4.58%	2.03%
Massachusetts	2.86%	7.81%	7.90%	4.63%	0.00%	5.32%	4.19%	3.46%
New Hampshire	4.88%	10.81%	8.82%	4.67%	3.18%	10.40%	5.05%	6.41%
Rhode Island	1.68%	9.47%	6.97%	5.67%	0.12%	0.70%	5.06%	0.75%
Vermont	2.04%	6.62%	7.97%	2.20%	0.88%	0.41%	4.62%	0.54%
Middle Atlantic:								
New Jersey	2.19%	8.84%	8.89%	9.93%	1.49%	2.22%	5.93%	2.03%
New York	1.26%	6.42%	6.23%	1.81%	2.81%	1.38%	3.38%	1.23%
Pennsylvania	2.03%	5.97%	7.69%	4.37%	6.32%	0.25%	4.10%	2.24%
East North Central:								
Illinois	1.18%	6.14%	7.20%	5.93%	0.80%	0.32%	3.98%	1.02%
Indiana	1.68%	7.92% *	9.44% *	5.97%	2.09%	0.75%	5.36%	1.12%
Michigan	2.84%	8.06% *	4.72%	4.72%	1.41%	5.07%	4.88%	3.41%
Ohio	1.25%	7.52%	8.76%	3.47%	1.54%	1.06%	4.79%	0.93%
Wisconsin	2.48%	7.10%	9.39%	3.23%	2.55%	5.20%	4.96%	2.81%
West North Central:								
Iowa	1.42%	7.16%	8.47%	4.30%	1.25%	0.22%	4.99%	0.47%
Kansas	1.67%	9.99%	10.55%	3.46%	1.53%	1.89%	5.26%	1.25%
Minnesota	1.77%	8.71%	10.45%	3.18%	4.16%	0.00%	5.27%	1.18%
Missouri	1.66%	7.98%	9.34%	4.80%	4.52%	1.11%	5.14%	1.34%
Nebraska	2.05%	11.25%	6.80%	5.41%	5.74%	2.09%	5.64%	2.11%
North Dakota	2.03%	8.66%	8.52%	5.86%	1.89%	0.42%	5.46%	1.31%
South Dakota	1.64%	6.79%	9.89%	4.83%	1.29%	0.98%	4.80%	0.72%
South Atlantic:								
Delaware	2.11%	9.07% *	12.40%	4.74%	6.49%	0.57%	6.45%	1.30%
District of Columbia	0.67%	7.75%	3.09%	4.39%	0.00%	0.20%	3.10%	0.45%
Florida	2.45%	5.32%	8.16%	4.35%	4.03%	3.43%	4.56%	2.60%
Georgia	1.42%	8.04%	9.75%	5.61%	0.33%	0.75%	5.06%	0.86%
Maryland	1.42%	8.00%	8.26%	4.75%	0.04%	0.80%	4.85%	0.54%
North Carolina	1.77%	7.12% *	10.36%	7.99%	0.00%	0.01%	5.94%	0.74%
South Carolina	6.15%	8.70% *	10.14%	6.85%	0.76%	10.25%	5.98%	8.05%
Virginia	1.84%	7.16%	7.37%	7.70%	0.00%	2.26%	5.32%	1.58%
West Virginia	1.92%	8.04% *	10.35%	6.46%	1.62%	1.79%	5.93%	1.50%
East South Central:								
Alabama	2.17%	8.65%	12.48%	5.93%	0.66%	0.94%	5.41%	0.97%
Kentucky	1.66%	7.17%	9.98%	5.06%	0.15%	1.55%	6.34%	1.09%
Mississippi	1.58%	9.12%	11.45%	4.10%	0.00%	0.99%	6.11%	0.73%
Tennessee	1.87%	9.65% *	11.00%	6.46%	2.09%	1.40%	5.75%	1.27%
West South Central:								
Arkansas	1.94%	8.13%	10.94%	9.08%	4.10%	0.00%	5.75%	1.76%
Louisiana	1.65%	7.56%	8.68%	5.67%	0.00%	0.61%	4.95%	0.67%
Oklahoma	1.58%	7.12%	7.96%	3.19%	2.02%	1.51%	4.53%	1.09%
Texas	1.54%	5.69%	8.60%	6.49%	1.17%	1.68%	4.50%	1.16%
Mountain:								
Arizona	1.36%	7.87%	9.83%	4.81%	0.25%	0.70%	5.64%	0.49%
Colorado	2.23%	7.29%	10.14%	6.50%	4.43%	1.94%	5.62%	1.93%
Idaho	2.67%	7.41%	8.27%	8.62%	0.84%	1.67%	5.52%	1.36%
Montana	1.74%	7.12%	9.44%	3.32%	0.99%	0.00%	4.64%	0.66%
Nevada	1.97%	8.84%	10.49%	5.89%	0.57%	2.18%	5.74%	1.54%
New Mexico	2.09%	10.22%	9.23% *	6.07%	0.14%	2.04%	5.89%	1.31%
Utah	2.78%	6.66%	9.82%	7.03%	3.25%	4.44%	5.10%	3.09%
Wyoming	2.44%	6.87%	8.83%	8.18%	2.90%	0.00%	5.22%	2.36%
Pacific:								
Alaska	3.74%	7.32% *	10.03%	7.69%	6.67%	2.10%	6.76%	2.37%
California	2.26%	4.79%	4.89%	2.53%	1.33%	4.36%	2.89%	2.94%
Hawaii	0.98%	5.02%	7.95%	0.00%	1.60%	0.18%	3.48%	0.46%
Oregon	2.05%	7.10%	8.85%	3.30%	0.59%	3.10%	4.70%	1.85%
Washington	3.19%	8.39%	8.35%	5.23%	12.82%	0.33%	4.94%	3.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	93.5%	92.7%	93.0%	92.6%	93.6%	93.7%	92.7%	93.6%
New England:								
Connecticut	94.4%	86.2%	89.7%	95.6%	94.5%	95.7%	90.9%	95.2%
Maine	94.4%	87.3%	87.4%	97.0%	98.2%	93.2%	91.0%	95.2%
Massachusetts	93.6%	89.3%	92.2%	97.0%	87.7%	96.1%	93.9%	93.6%
New Hampshire	89.1%	97.9%	92.8%	93.9%	91.2%	84.1%	95.0%	87.4%
Rhode Island	94.8%	90.1%	89.1%	96.2%	94.2%	95.8%	91.9%	95.4%
Vermont	95.5%	96.8%	91.8%	93.9%	98.1%	94.9%	92.9%	96.3%
Middle Atlantic:								
New Jersey	91.5%	86.5%	79.5%	93.3%	91.3%	94.6%	84.2%	93.3%
New York	93.4%	92.7%	89.7%	85.0%	94.9%	95.4%	86.1%	95.0%
Pennsylvania	91.8%	85.0%	92.7%	92.2%	91.9%	92.0%	91.5%	91.9%
East North Central:								
Illinois	91.4%	97.4%	93.8%	92.2%	90.9%	91.0%	94.6%	91.0%
Indiana	95.1%	91.3%	100.0%	94.3%	99.0%	93.7%	92.9%	95.3%
Michigan	95.1%	97.6%	89.8%	90.8%	93.8%	97.6%	94.0%	95.4%
Ohio	91.9%	90.2%	90.3%	86.3%	88.7%	94.6%	88.3%	92.5%
Wisconsin	93.1%	89.5%	95.7%	93.9%	92.5%	93.1%	93.7%	93.0%
West North Central:								
Iowa	95.9%	96.3%	96.2%	97.5%	88.9%	98.8%	96.2%	95.8%
Kansas	91.6%	99.3%	95.8%	94.6%	86.7%	92.6%	94.9%	91.0%
Minnesota	92.3%	79.4%	89.5%	95.9%	97.7%	90.1%	90.5%	92.6%
Missouri	90.3%	97.7%	87.5%	80.5%	93.5%	90.8%	89.5%	90.4%
Nebraska	93.1%	91.5%	97.2%	96.2%	89.0%	93.7%	96.2%	92.4%
North Dakota	93.1%	93.9%	94.2%	88.2%	90.4%	96.8%	91.9%	93.6%
South Dakota	95.5%	90.7%	88.1%	96.0%	97.0%	96.0%	90.7%	96.6%
South Atlantic:								
Delaware	93.5%	100.0%	93.2%	91.3%	91.5%	94.6%	95.4%	93.3%
District of Columbia	94.5%	97.0%	98.6%	97.0%	96.0%	92.4%	98.1%	93.8%
Florida	92.5%	95.2%	96.8%	95.4%	94.7%	90.7%	97.4%	91.8%
Georgia	94.0%	88.9%	96.2%	92.4%	93.4%	94.7%	93.1%	94.1%
Maryland	94.4%	95.7%	96.2%	92.9%	95.0%	94.2%	95.5%	94.2%
North Carolina	95.3%	96.3%	89.7%	98.4%	94.0%	95.8%	93.7%	95.6%
South Carolina	95.2%	--	94.2%	91.0%	94.6%	96.6%	92.3%	95.6%
Virginia	95.4%	100.0%	91.7%	99.9%	97.1%	94.4%	95.7%	95.4%
West Virginia	91.7%	--	95.8%	88.7%	90.8%	92.7%	89.6%	92.0%
East South Central:								
Alabama	96.2%	93.2%	94.7%	98.1%	98.8%	95.3%	96.0%	96.3%
Kentucky	96.5%	93.4%	99.6%	99.6%	94.1%	96.8%	98.6%	96.2%
Mississippi	93.7%	96.8%	96.9%	90.2%	92.7%	94.4%	89.1%	94.5%
Tennessee	96.7%	100.0%	100.0%	96.5%	98.4%	95.8%	97.7%	96.6%
West South Central:								
Arkansas	95.5%	97.6%	94.5%	98.4%	98.5%	93.7%	96.2%	95.4%
Louisiana	93.2%	90.0%	81.3%	94.6%	97.1%	92.6%	87.4%	94.5%
Oklahoma	94.4%	87.0%	96.7%	93.7%	90.1%	96.8%	93.7%	94.6%
Texas	95.3%	96.5%	96.6%	96.0%	98.0%	93.6%	97.2%	95.1%
Mountain:								
Arizona	91.6%	92.5%	97.9%	85.2%	90.3%	93.4%	92.0%	91.6%
Colorado	90.7%	86.9%	93.4%	84.2%	89.2%	92.5%	90.5%	90.7%
Idaho	94.4%	95.0%	78.8%	98.9%	94.2%	95.6%	88.9%	95.7%
Montana	94.4%	96.0%	98.4%	97.8%	91.2%	93.1%	98.0%	92.7%
Nevada	90.2%	92.5%	99.2%	89.1%	88.3%	90.2%	96.3%	89.2%
New Mexico	89.8%	89.8%	100.0%	96.5%	84.1%	90.2%	93.5%	89.2%
Utah	91.1%	95.5%	98.0%	92.5%	95.2%	88.4%	93.8%	90.8%
Wyoming	94.0%	84.4%	94.3%	95.4%	89.7%	97.7%	93.2%	94.4%
Pacific:								
Alaska	92.5%	100.0%	95.3%	89.8%	86.7%	94.7%	88.9%	93.1%
California	92.9%	92.4%	95.4%	89.8%	93.3%	93.0%	91.4%	93.2%
Hawaii	89.7%	91.2%	88.3%	95.1%	83.5%	90.7%	90.8%	89.3%
Oregon	94.5%	97.6%	95.6%	98.3%	88.9%	96.0%	96.7%	94.0%
Washington	97.0%	97.5%	91.8%	97.1%	95.3%	98.3%	95.9%	97.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	0.89%	0.73%	0.72%	0.58%	0.49%	0.56%	0.36%
New England:								
Connecticut	1.28%	4.86%	6.04%	2.29%	2.57%	1.85%	2.83%	1.43%
Maine	1.06%	5.65%	5.79%	1.06%	0.64%	1.85%	2.83%	1.10%
Massachusetts	1.26%	4.74%	2.46%	2.57%	4.10%	1.26%	1.72%	1.49%
New Hampshire	4.32%	1.70%	3.24%	2.28%	4.89%	8.66%	1.94%	5.35%
Rhode Island	1.68%	5.83%	6.55%	2.52%	2.11%	2.59%	3.45%	1.89%
Vermont	0.99%	2.93%	3.50%	2.28%	0.74%	2.11%	2.20%	1.07%
Middle Atlantic:								
New Jersey	2.03%	4.63%	7.20%	3.18%	3.93%	2.61%	3.95%	2.32%
New York	1.15%	3.30%	3.45%	5.68%	1.76%	1.08%	4.43%	0.91%
Pennsylvania	1.29%	7.18%	3.82%	2.75%	2.80%	1.83%	2.87%	1.43%
East North Central:								
Illinois	1.61%	1.91%	2.33%	2.49%	3.72%	2.24%	1.53%	1.84%
Indiana	1.40%	6.11%	0.00%	2.82%	0.47%	2.28%	3.88%	1.49%
Michigan	1.03%	2.44%	4.67%	3.87%	2.21%	0.94%	2.38%	1.14%
Ohio	1.34%	5.63%	3.80%	3.75%	4.82%	1.07%	3.13%	1.46%
Wisconsin	1.55%	5.29%	2.49%	2.07%	4.04%	1.86%	1.71%	1.83%
West North Central:								
Iowa	0.93%	3.60%	2.65%	1.07%	3.02%	0.41%	1.59%	1.06%
Kansas	3.19%	0.74%	2.31%	2.13%	7.59%	4.71%	1.76%	3.78%
Minnesota	2.14%	11.86%	5.45%	2.08%	1.37%	3.71%	3.55%	2.44%
Missouri	2.53%	1.60%	8.60%	9.44%	3.16%	3.50%	3.98%	2.86%
Nebraska	1.79%	4.28%	1.62%	1.23%	6.04%	1.98%	1.43%	2.15%
North Dakota	1.20%	3.15%	2.41%	3.01%	2.75%	1.44%	1.94%	1.46%
South Dakota	0.91%	3.60%	6.79%	1.88%	1.35%	1.42%	2.84%	0.88%
South Atlantic:								
Delaware	1.44%	0.00%	5.17%	4.86%	4.06%	1.38%	2.14%	1.62%
District of Columbia	2.17%	2.20%	0.77%	1.81%	1.68%	4.21%	0.70%	2.61%
Florida	2.06%	3.03%	1.59%	3.39%	2.51%	3.02%	0.99%	2.30%
Georgia	1.41%	8.66%	1.98%	3.61%	2.03%	1.97%	3.14%	1.56%
Maryland	1.75%	2.53%	1.20%	3.16%	3.41%	2.70%	1.47%	2.06%
North Carolina	0.95%	3.80%	4.45%	0.69%	2.29%	1.23%	2.61%	1.01%
South Carolina	1.32%	--	4.19%	3.72%	2.15%	1.74%	3.26%	1.42%
Virginia	1.23%	0.00%	4.43%	0.10%	1.38%	2.01%	2.22%	1.40%
West Virginia	1.59%	--	3.12%	4.49%	2.54%	2.29%	3.62%	1.75%
East South Central:								
Alabama	1.03%	5.81%	2.93%	1.01%	0.57%	1.85%	1.99%	1.15%
Kentucky	0.96%	6.20%	0.39%	0.33%	3.25%	0.94%	1.28%	1.09%
Mississippi	2.33%	2.48%	1.89%	5.23%	5.09%	3.41%	4.75%	2.67%
Tennessee	0.97%	0.00%	0.00%	1.62%	0.59%	1.59%	1.25%	1.11%
West South Central:								
Arkansas	1.37%	1.72%	3.35%	0.91%	0.82%	2.41%	1.46%	1.57%
Louisiana	1.41%	5.01%	9.76%	2.21%	1.29%	2.22%	4.38%	1.32%
Oklahoma	1.48%	5.59%	1.86%	2.35%	5.55%	0.86%	2.12%	1.71%
Texas	0.85%	1.89%	2.01%	2.64%	0.57%	1.45%	0.96%	0.95%
Mountain:								
Arizona	2.52%	7.08%	1.18%	5.44%	4.54%	3.98%	3.12%	2.88%
Colorado	2.21%	10.16%	5.43%	7.08%	3.47%	3.47%	4.19%	2.51%
Idaho	1.37%	4.11%	8.14%	0.53%	3.32%	1.64%	3.85%	1.34%
Montana	1.35%	2.40%	1.13%	1.53%	4.04%	2.12%	0.88%	1.90%
Nevada	2.40%	5.76%	0.77%	7.07%	4.36%	3.37%	2.07%	2.79%
New Mexico	2.40%	6.31%	0.00%	1.80%	6.48%	3.03%	2.81%	2.73%
Utah	3.39%	3.52%	1.35%	3.35%	1.94%	5.70%	2.62%	3.81%
Wyoming	1.52%	6.73%	2.39%	1.98%	5.37%	0.82%	2.24%	1.96%
Pacific:								
Alaska	1.99%	0.00%	3.36%	8.14%	4.69%	2.28%	7.16%	1.97%
California	1.56%	3.57%	1.70%	2.83%	2.87%	2.52%	2.11%	1.83%
Hawaii	1.58%	3.26%	6.48%	1.80%	4.27%	2.21%	2.68%	1.89%
Oregon	1.83%	2.01%	2.19%	0.52%	5.91%	1.54%	1.04%	2.26%
Washington	0.70%	1.43%	4.09%	1.34%	2.09%	0.74%	1.58%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	70.0%	75.6%	66.4%	65.6%	68.6%	71.7%	67.9%	70.4%
New England:								
Connecticut	69.1%	68.5%	58.5%	64.2%	73.7%	68.9%	64.1%	70.1%
Maine	74.4%	64.7%	73.1%	66.2%	76.8%	76.7%	68.0%	75.9%
Massachusetts	68.6%	70.2%	63.9%	66.6%	70.3%	68.9%	69.0%	68.6%
New Hampshire	67.9%	71.3%	50.4%	61.4%	67.4%	74.3%	57.4%	71.1%
Rhode Island	66.1%	81.4%	58.3%	55.0%	70.0%	67.1%	63.2%	66.7%
Vermont	72.7%	67.9%	67.4%	64.6%	70.9%	79.9%	70.5%	73.3%
Middle Atlantic:								
New Jersey	69.9%	76.6%	56.6%	57.4%	74.9%	70.4%	64.0%	71.2%
New York	69.6%	71.0%	63.1%	58.7%	62.2%	76.7%	63.4%	70.8%
Pennsylvania	69.7%	85.5%	74.1%	75.4%	71.7%	65.9%	77.7%	68.2%
East North Central:								
Illinois	70.6%	74.4%	68.1%	65.2%	71.8%	71.3%	70.5%	70.7%
Indiana	68.7%	85.6%	--	69.5%	64.2%	70.3%	67.4%	68.8%
Michigan	69.2%	78.7%	62.5%	69.0%	75.7%	67.2%	70.0%	69.1%
Ohio	69.1%	79.6%	58.7%	67.6%	68.3%	70.2%	65.0%	69.8%
Wisconsin	70.8%	71.6%	76.3%	67.5%	72.6%	70.2%	70.0%	71.0%
West North Central:								
Iowa	68.9%	72.1%	57.7%	64.4%	67.4%	71.7%	62.0%	70.2%
Kansas	71.9%	83.5%	57.3%	74.4%	64.7%	75.8%	70.7%	72.2%
Minnesota	58.2%	73.9%	68.5%	67.6%	52.7%	56.5%	66.3%	56.8%
Missouri	74.7%	72.6%	63.5%	73.0%	72.9%	76.7%	71.0%	75.3%
Nebraska	65.5%	--	62.3%	60.7%	67.4%	66.5%	61.7%	66.3%
North Dakota	75.7%	83.6%	74.5%	73.4%	77.8%	75.2%	76.9%	75.3%
South Dakota	72.7%	67.2%	64.9%	68.2%	74.3%	75.3%	64.3%	74.6%
South Atlantic:								
Delaware	73.1%	93.5%	72.4%	64.1%	68.6%	76.1%	74.4%	72.9%
District of Columbia	71.5%	84.0%	73.7%	72.1%	71.4%	70.0%	73.9%	71.0%
Florida	67.0%	78.7%	65.9%	54.0%	58.2%	71.8%	62.4%	67.7%
Georgia	69.6%	--	71.1%	61.5%	71.2%	71.8%	59.7%	71.1%
Maryland	69.9%	84.5%	67.6%	64.4%	61.1%	73.8%	68.3%	70.2%
North Carolina	71.2%	94.5%	65.3%	62.3%	63.3%	75.0%	65.8%	72.0%
South Carolina	62.6%	--	78.1%	51.0%	69.0%	60.6%	67.3%	61.9%
Virginia	70.8%	77.4%	65.7%	69.8%	74.5%	69.8%	68.1%	71.3%
West Virginia	70.5%	86.6%	65.3%	62.0%	68.9%	72.5%	65.1%	71.3%
East South Central:								
Alabama	71.1%	76.7%	--	64.4%	66.7%	74.1%	63.9%	72.2%
Kentucky	71.4%	74.5%	52.4%	69.3%	69.3%	74.0%	61.9%	72.8%
Mississippi	73.1%	67.4%	72.4%	66.2%	66.9%	76.6%	66.8%	74.2%
Tennessee	74.5%	--	69.4%	65.6%	74.6%	76.4%	66.4%	75.8%
West South Central:								
Arkansas	64.0%	84.7%	60.0%	59.6%	70.6%	60.9%	68.1%	63.4%
Louisiana	69.3%	83.3%	65.1%	69.5%	64.7%	71.0%	73.7%	68.3%
Oklahoma	60.6%	71.1%	59.2%	66.4%	69.1%	55.1%	66.3%	59.5%
Texas	68.5%	68.0%	74.7%	66.9%	68.3%	68.5%	66.1%	68.8%
Mountain:								
Arizona	63.9%	76.1%	63.4%	68.1%	58.5%	65.7%	69.7%	62.9%
Colorado	69.6%	72.9%	65.2%	60.1%	72.5%	70.5%	66.0%	70.3%
Idaho	78.8%	78.5%	70.8%	79.5%	75.0%	81.0%	76.9%	79.2%
Montana	73.6%	85.2%	72.1%	72.0%	74.1%	71.9%	75.8%	72.5%
Nevada	74.5%	75.3%	64.1%	68.9%	69.9%	77.8%	70.4%	75.1%
New Mexico	66.3%	85.1%	--	60.6%	71.6%	63.4%	72.7%	65.3%
Utah	70.9%	91.8%	62.4%	66.4%	68.2%	72.5%	69.7%	71.1%
Wyoming	75.3%	71.3%	77.5%	68.1%	73.0%	80.0%	71.2%	77.1%
Pacific:								
Alaska	71.1%	67.6%	66.3%	70.1%	75.4%	70.5%	63.6%	72.3%
California	73.6%	78.6%	65.5%	64.7%	70.6%	77.5%	68.8%	74.6%
Hawaii	81.0%	92.0%	88.7%	79.4%	82.9%	77.5%	85.4%	79.6%
Oregon	72.5%	73.8%	77.2%	74.6%	76.7%	68.9%	73.5%	72.2%
Washington	79.4%	85.6%	80.7%	71.4%	73.7%	83.9%	81.1%	79.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 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%	1.48%	1.32%	0.95%	0.93%	0.80%	0.80%	0.58%
New England:								
Connecticut	2.15%	6.34%	5.83%	4.94%	3.78%	3.37%	3.54%	2.49%
Maine	1.59%	8.14%	4.00%	5.06%	3.05%	2.06%	3.32%	1.77%
Massachusetts	2.52%	6.47%	6.24%	4.54%	4.48%	4.14%	3.71%	2.97%
New Hampshire	2.22%	12.07%	7.38%	4.92%	4.74%	2.57%	5.82%	2.23%
Rhode Island	3.64%	7.90%	6.73%	6.38%	6.38%	5.84%	4.50%	4.37%
Vermont	2.33%	9.15%	6.12%	4.36%	3.87%	3.45%	3.40%	2.78%
Middle Atlantic:								
New Jersey	2.72%	8.23%	7.93%	4.54%	5.77%	3.07%	4.43%	3.17%
New York	1.65%	6.44%	5.61%	4.71%	3.31%	1.91%	3.54%	1.81%
Pennsylvania	2.57%	5.00%	4.24%	2.86%	3.94%	4.07%	2.22%	2.93%
East North Central:								
Illinois	2.45%	5.70%	4.76%	4.57%	3.81%	4.30%	3.09%	2.80%
Indiana	2.35%	7.62%	--	4.65%	5.20%	3.11%	4.85%	2.55%
Michigan	2.26%	10.04%	5.83%	5.61%	3.90%	3.37%	3.81%	2.62%
Ohio	2.08%	5.46%	11.11%	3.52%	3.83%	3.01%	5.06%	2.28%
Wisconsin	1.96%	10.90%	5.63%	3.59%	3.17%	3.67%	3.66%	2.23%
West North Central:								
Iowa	1.96%	7.56%	5.44%	4.03%	3.80%	2.86%	3.64%	2.19%
Kansas	2.56%	7.94%	10.98%	3.42%	7.86%	2.13%	5.40%	2.88%
Minnesota	7.70%	10.74%	4.27%	4.14%	7.28%	13.47%	3.39%	8.87%
Missouri	2.35%	10.27%	8.61%	4.72%	4.44%	3.16%	4.89%	2.57%
Nebraska	2.63%	--	5.72%	3.23%	4.09%	4.40%	4.91%	3.04%
North Dakota	1.55%	4.44%	5.59%	4.33%	2.07%	2.18%	3.25%	1.76%
South Dakota	1.91%	5.76%	7.18%	4.68%	3.71%	2.83%	4.07%	2.08%
South Atlantic:								
Delaware	2.14%	3.45%	8.21%	4.14%	5.48%	3.01%	4.65%	2.37%
District of Columbia	2.85%	5.65%	6.56%	5.10%	5.05%	4.74%	3.80%	3.36%
Florida	2.47%	8.84%	5.58%	6.13%	7.44%	2.65%	4.70%	2.77%
Georgia	1.68%	--	7.88%	5.16%	3.16%	2.11%	5.30%	1.73%
Maryland	2.10%	5.17%	5.26%	4.68%	4.91%	2.43%	3.58%	2.39%
North Carolina	2.13%	2.80%	7.65%	7.20%	4.90%	2.73%	6.44%	2.23%
South Carolina	2.59%	--	6.70%	6.53%	3.26%	3.55%	5.50%	2.81%
Virginia	2.29%	7.08%	8.92%	4.74%	3.25%	3.48%	4.85%	2.58%
West Virginia	1.92%	8.30%	7.75%	6.30%	2.83%	2.66%	5.58%	2.03%
East South Central:								
Alabama	2.69%	9.01%	--	6.09%	5.28%	3.20%	4.63%	2.87%
Kentucky	2.00%	7.54%	7.43%	4.38%	3.77%	2.79%	4.24%	2.20%
Mississippi	2.51%	8.74%	9.03%	6.53%	4.97%	3.10%	5.50%	2.69%
Tennessee	2.79%	--	8.68%	6.45%	3.67%	3.94%	5.38%	3.01%
West South Central:								
Arkansas	2.56%	4.98%	5.64%	5.00%	4.03%	3.93%	4.29%	2.87%
Louisiana	2.88%	6.02%	6.74%	4.75%	6.82%	4.25%	3.65%	3.43%
Oklahoma	4.22%	4.96%	6.20%	6.27%	6.36%	6.34%	3.69%	4.88%
Texas	2.51%	6.60%	7.15%	4.94%	3.47%	4.21%	4.12%	2.79%
Mountain:								
Arizona	2.85%	7.25%	6.42%	5.77%	5.62%	4.25%	4.97%	3.21%
Colorado	2.07%	6.24%	8.51%	7.05%	4.85%	2.56%	5.08%	2.28%
Idaho	2.48%	6.34%	10.93%	4.36%	2.61%	3.63%	5.10%	2.76%
Montana	2.33%	6.54%	6.30%	5.46%	4.00%	4.32%	3.84%	2.90%
Nevada	3.96%	8.31%	4.77%	6.64%	4.09%	5.59%	4.05%	4.47%
New Mexico	2.45%	7.81%	--	7.82%	3.37%	3.35%	7.04%	2.58%
Utah	2.46%	3.76%	8.17%	5.85%	6.44%	2.89%	4.79%	2.72%
Wyoming	1.91%	9.37%	6.90%	4.71%	4.01%	2.15%	4.18%	1.92%
Pacific:								
Alaska	3.18%	6.71%	4.13%	5.80%	4.35%	5.10%	3.95%	3.66%
California	1.80%	4.40%	4.54%	3.77%	2.82%	2.84%	2.89%	2.06%
Hawaii	2.22%	2.89%	3.32%	6.58%	3.44%	3.81%	4.83%	2.52%
Oregon	3.50%	6.54%	7.15%	6.19%	3.08%	6.06%	3.75%	4.22%
Washington	2.14%	4.83%	5.95%	4.15%	4.39%	2.95%	2.92%	2.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	65.4%	70.0%	61.7%	60.7%	64.2%	67.2%	62.9%	65.9%
New England:								
Connecticut	65.2%	59.0%	52.4%	61.4%	69.7%	65.9%	58.2%	66.7%
Maine	70.2%	56.5%	63.9%	64.2%	75.5%	71.6%	61.9%	72.3%
Massachusetts	64.3%	62.7%	58.9%	64.6%	61.7%	66.2%	64.8%	64.1%
New Hampshire	60.5%	69.8%	46.8%	57.6%	61.5%	62.5%	54.5%	62.1%
Rhode Island	62.6%	73.3%	51.9%	53.0%	66.0%	64.3%	58.1%	63.6%
Vermont	69.5%	65.7%	61.9%	60.6%	69.5%	75.8%	65.5%	70.6%
Middle Atlantic:								
New Jersey	63.9%	66.3%	--	53.6%	68.4%	66.5%	53.9%	66.5%
New York	64.9%	65.8%	56.6%	49.9%	59.1%	73.2%	54.6%	67.2%
Pennsylvania	64.0%	72.7%	68.7%	69.5%	65.9%	60.6%	71.1%	62.7%
East North Central:								
Illinois	64.6%	72.4%	63.9%	60.1%	65.3%	64.8%	66.7%	64.3%
Indiana	65.3%	--	--	65.5%	63.6%	65.8%	62.6%	65.6%
Michigan	65.9%	76.8%	56.1%	62.7%	71.0%	65.6%	65.8%	65.9%
Ohio	63.5%	71.8%	53.0%	58.4%	60.6%	66.4%	57.4%	64.5%
Wisconsin	66.0%	64.1%	73.0%	63.4%	67.1%	65.4%	65.5%	66.0%
West North Central:								
Iowa	66.0%	69.5%	55.5%	62.8%	59.9%	70.8%	59.6%	67.2%
Kansas	65.9%	82.9%	54.9%	70.4%	56.1%	70.1%	67.1%	65.7%
Minnesota	53.7%	--	61.3%	64.9%	51.4%	50.9%	60.0%	52.6%
Missouri	67.5%	70.9%	55.5%	58.7%	68.2%	69.7%	63.5%	68.1%
Nebraska	61.0%	--	60.6%	58.4%	59.9%	62.3%	59.4%	61.3%
North Dakota	70.5%	78.5%	70.2%	64.7%	70.4%	72.7%	70.7%	70.5%
South Dakota	69.4%	61.0%	57.2%	65.5%	72.1%	72.3%	58.3%	72.1%
South Atlantic:								
Delaware	68.3%	93.5%	67.4%	58.5%	62.8%	72.0%	70.9%	68.0%
District of Columbia	67.6%	81.4%	72.7%	69.9%	68.6%	64.6%	72.5%	66.6%
Florida	61.9%	74.9%	63.8%	51.6%	55.1%	65.2%	60.7%	62.1%
Georgia	65.4%	--	68.4%	56.8%	66.5%	68.0%	55.6%	66.9%
Maryland	66.0%	80.9%	65.0%	59.8%	58.1%	69.5%	65.3%	66.1%
North Carolina	67.9%	91.0%	58.5%	61.3%	59.5%	71.8%	61.7%	68.8%
South Carolina	59.6%	--	73.5%	46.4%	65.2%	58.6%	62.1%	59.2%
Virginia	67.6%	77.4%	60.3%	69.7%	72.4%	65.9%	65.2%	68.0%
West Virginia	64.6%	--	62.5%	55.0%	62.5%	67.2%	58.4%	65.6%
East South Central:								
Alabama	68.4%	71.5%	60.6%	63.1%	65.9%	70.6%	61.4%	69.6%
Kentucky	68.9%	69.6%	52.2%	68.9%	65.2%	71.7%	61.0%	70.1%
Mississippi	68.5%	65.3%	70.2%	59.7%	62.1%	72.3%	59.6%	70.1%
Tennessee	72.1%	--	69.4%	63.3%	73.4%	73.2%	64.9%	73.2%
West South Central:								
Arkansas	61.2%	82.6%	56.7%	58.7%	69.5%	57.1%	65.5%	60.5%
Louisiana	64.6%	75.0%	52.9%	65.7%	62.9%	65.8%	64.4%	64.6%
Oklahoma	57.2%	61.8%	57.3%	62.2%	62.3%	63.1%	62.1%	56.2%
Texas	65.3%	65.6%	72.1%	64.2%	66.9%	64.1%	64.2%	65.4%
Mountain:								
Arizona	58.5%	70.4%	62.0%	58.0%	52.8%	61.4%	64.1%	57.6%
Colorado	63.1%	63.3%	60.9%	50.6%	64.7%	65.2%	59.8%	63.8%
Idaho	74.4%	74.6%	55.8%	78.6%	70.7%	77.4%	68.4%	75.8%
Montana	69.4%	81.8%	71.0%	70.4%	67.6%	67.0%	74.3%	67.3%
Nevada	67.1%	69.7%	63.6%	61.4%	61.8%	70.2%	67.9%	67.0%
New Mexico	59.5%	76.5%	--	58.5%	60.2%	57.2%	68.0%	58.2%
Utah	64.6%	87.7%	61.2%	61.5%	65.0%	64.1%	65.3%	64.6%
Wyoming	70.8%	60.2%	73.1%	65.0%	65.6%	78.1%	66.3%	72.8%
Pacific:								
Alaska	65.8%	67.6%	63.2%	63.0%	65.4%	66.8%	56.6%	67.3%
California	68.4%	72.6%	62.4%	58.1%	65.9%	72.1%	62.9%	69.5%
Hawaii	72.7%	83.9%	78.3%	75.5%	69.2%	70.2%	77.6%	71.1%
Oregon	68.5%	72.0%	73.8%	73.3%	68.2%	66.1%	71.1%	67.9%
Washington	77.0%	83.5%	74.1%	69.3%	70.3%	82.5%	77.7%	76.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table II.B.3.b.(2) Standard errors for 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, 2025

Division and State	Total	Less than 10 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%	1.48%	1.34%	1.00%	0.96%	0.84%	0.82%	0.60%
New England:								
Connecticut	2.26%	6.41%	5.93%	5.26%	4.53%	3.41%	3.65%	2.63%
Maine	1.52%	5.24%	4.75%	4.88%	2.91%	1.92%	3.11%	1.68%
Massachusetts	2.49%	7.57%	6.20%	4.60%	5.88%	3.86%	3.93%	2.91%
New Hampshire	3.30%	12.14%	6.82%	4.82%	5.52%	6.39%	5.80%	3.99%
Rhode Island	3.34%	9.08%	7.11%	6.03%	5.96%	5.45%	4.59%	4.03%
Vermont	2.51%	8.38%	6.16%	4.54%	3.78%	4.20%	3.63%	2.98%
Middle Atlantic:								
New Jersey	3.07%	6.76%	--	3.87%	6.71%	3.32%	5.05%	3.60%
New York	1.83%	5.83%	5.59%	5.28%	3.35%	2.23%	3.99%	1.95%
Pennsylvania	2.20%	7.32%	4.76%	3.59%	4.19%	3.20%	3.23%	2.49%
East North Central:								
Illinois	2.47%	5.69%	4.44%	4.57%	4.01%	4.25%	3.00%	2.80%
Indiana	2.30%	--	--	5.00%	5.08%	3.08%	5.32%	2.48%
Michigan	2.31%	10.02%	5.99%	5.13%	4.47%	3.44%	4.00%	2.69%
Ohio	2.03%	6.40%	10.06%	3.86%	4.63%	2.86%	4.78%	2.23%
Wisconsin	1.96%	9.10%	5.51%	3.76%	4.37%	2.90%	3.42%	2.25%
West North Central:								
Iowa	2.08%	7.35%	5.07%	4.20%	4.20%	2.93%	3.52%	2.35%
Kansas	3.04%	7.91%	10.38%	3.82%	7.05%	4.41%	5.23%	3.48%
Minnesota	6.62%	--	4.91%	4.16%	6.97%	11.04%	3.71%	7.65%
Missouri	2.93%	9.69%	8.96%	7.16%	4.45%	4.14%	5.13%	3.26%
Nebraska	2.52%	--	5.81%	3.09%	4.87%	4.04%	4.80%	2.89%
North Dakota	1.85%	4.68%	5.49%	5.16%	2.93%	2.44%	3.17%	2.22%
South Dakota	1.93%	5.57%	6.82%	4.82%	3.66%	2.88%	3.88%	2.08%
South Atlantic:								
Delaware	2.37%	3.45%	8.58%	5.55%	5.29%	3.16%	4.50%	2.65%
District of Columbia	3.26%	5.84%	6.31%	5.76%	5.52%	5.41%	3.73%	3.83%
Florida	2.81%	8.62%	5.51%	5.83%	6.86%	3.94%	4.55%	3.16%
Georgia	1.86%	--	8.25%	5.39%	3.37%	2.38%	5.15%	1.96%
Maryland	2.39%	6.04%	5.45%	4.84%	5.16%	3.30%	3.74%	2.76%
North Carolina	2.15%	4.61%	6.60%	7.07%	4.92%	2.75%	6.01%	2.27%
South Carolina	2.42%	--	6.62%	5.51%	3.55%	3.40%	4.92%	2.66%
Virginia	2.33%	7.08%	9.21%	4.73%	3.42%	3.50%	5.00%	2.62%
West Virginia	2.16%	--	6.67%	6.99%	2.92%	3.07%	5.27%	2.33%
East South Central:								
Alabama	2.98%	9.42%	5.40%	6.10%	5.17%	3.91%	4.48%	3.21%
Kentucky	2.07%	8.60%	7.44%	4.38%	4.16%	2.82%	4.30%	2.27%
Mississippi	2.25%	8.05%	7.99%	6.59%	7.44%	2.35%	5.29%	2.42%
Tennessee	2.96%	--	8.68%	6.48%	3.84%	4.24%	5.39%	3.21%
West South Central:								
Arkansas	2.58%	5.70%	5.52%	4.61%	4.07%	3.93%	4.11%	2.90%
Louisiana	2.99%	6.29%	8.47%	4.77%	6.53%	4.87%	4.68%	3.53%
Oklahoma	4.03%	4.89%	5.90%	6.33%	6.88%	6.20%	3.59%	4.67%
Texas	2.39%	6.54%	6.91%	5.24%	3.42%	3.87%	4.00%	2.65%
Mountain:								
Arizona	3.01%	9.69%	6.32%	5.52%	5.40%	4.84%	4.88%	3.41%
Colorado	2.40%	8.49%	8.27%	7.86%	4.63%	3.43%	5.08%	2.70%
Idaho	2.86%	7.01%	9.02%	4.30%	3.61%	4.17%	5.13%	3.14%
Montana	2.60%	6.53%	6.00%	5.56%	4.34%	5.23%	3.83%	3.32%
Nevada	4.69%	7.84%	4.94%	9.41%	4.74%	6.80%	4.35%	5.37%
New Mexico	2.67%	10.96%	--	7.54%	5.82%	3.29%	7.20%	2.84%
Utah	3.21%	5.30%	8.07%	5.87%	6.14%	4.75%	4.82%	3.57%
Wyoming	2.15%	8.31%	6.74%	4.38%	5.81%	2.17%	3.94%	2.49%
Pacific:								
Alaska	3.03%	6.71%	4.69%	7.27%	5.07%	4.77%	5.46%	3.43%
California	2.11%	4.78%	4.16%	3.93%	3.53%	3.38%	2.92%	2.45%
Hawaii	2.19%	4.28%	6.32%	6.26%	4.81%	3.30%	4.70%	2.49%
Oregon	3.26%	6.25%	7.12%	6.09%	4.98%	5.49%	3.67%	3.88%
Washington	2.21%	4.78%	5.88%	4.00%	4.46%	3.12%	2.97%	2.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31,910,081	4,310,146	3,693,019	4,946,318	6,002,990	12,957,609	10,654,193	21,255,888
New England:								
Connecticut	385,589	70,033	--	62,661	74,440 *	151,619	142,290	243,299
Maine	141,682	30,809	20,337	19,057	19,356	52,123	62,601	79,081
Massachusetts	820,999	85,037	111,132	75,575	180,995	368,259	236,490	584,508
New Hampshire	150,620	17,711	33,355	29,947	33,526	36,080	67,805	82,815
Rhode Island	118,907	24,075	19,637	14,106	36,794	24,294	53,831	65,076
Vermont	68,246	12,107	15,831	12,973	13,026	14,310	32,648	35,598
Middle Atlantic:								
New Jersey	708,208	120,655	115,333	--	116,127	258,952	300,669	407,539
New York	2,163,073	248,130	273,546	244,430	602,912	794,056	655,266	1,507,807
Pennsylvania	1,420,167	183,207	181,440	198,550	389,111	467,859	447,735	972,432
East North Central:								
Illinois	1,187,081	175,458	165,635	207,631	297,973	340,384	434,364	752,717
Indiana	746,493	76,328	92,257	116,435	118,159 *	343,314 *	229,759	516,734
Michigan	907,154	128,286	128,087	208,210 *	148,552	294,018	396,159	510,995
Ohio	1,186,608	132,612	149,436	189,493	187,550	527,517	379,492	807,116
Wisconsin	803,549	85,411	75,445	97,647	154,264	390,782	242,772	560,778
West North Central:								
Iowa	326,379	51,685	53,575	58,717	40,307	122,095	143,054	183,325
Kansas	247,451	39,571	45,106	52,692	67,101 *	42,979	108,668	138,782
Minnesota	968,658	82,361	87,304	253,650 *	233,372 *	311,971	245,343	723,315
Missouri	550,491	56,770	70,098	80,446	71,441	271,735	173,308	377,182
Nebraska	234,472	38,122	33,145	49,384	43,053	70,768	97,976	136,496
North Dakota	97,485	16,764	13,149	21,908	26,173 *	19,490	44,005	53,480
South Dakota	105,890	24,174	14,402	27,544	15,527	24,242	50,388	55,503
South Atlantic:								
Delaware	138,519	23,457 *	--	32,530	24,146 *	41,748	54,781	83,738
District of Columbia	74,437	--	--	9,310	19,057	36,997	14,078	60,359
Florida	2,355,769	235,057	167,152	250,681	472,176 *	1,230,703	534,706	1,821,063
Georgia	758,837	111,454	68,295	77,344	101,671 *	400,073	222,879	535,957
Maryland	473,652	62,183	83,535	74,473 *	72,742 *	180,719	177,854	295,798
North Carolina	982,364	118,498	112,220	209,420	131,264	410,962	342,747	639,616
South Carolina	423,135	56,806	51,882	74,212	85,388	154,847	154,701	268,433
Virginia	843,936	101,526	--	112,768	136,963	416,820	236,243	607,694
West Virginia	136,080	20,982	16,114	23,611	17,276	58,098	46,877	89,203
East South Central:								
Alabama	299,692	52,129	--	58,056	40,247 *	118,065	125,153	174,539
Kentucky	385,102	54,546	26,608	46,928	71,291	185,730	110,184	274,918
Mississippi	244,892	33,211	--	21,074 *	85,740 *	79,816	69,842	175,049
Tennessee	555,573	63,683	--	54,452	73,786	285,437	179,744	375,829
West South Central:								
Arkansas	239,633	24,919	36,557	35,848 *	45,830	96,479	75,332	164,301
Louisiana	333,318	36,945	39,903	48,839 *	99,671 *	107,960	94,859	238,459
Oklahoma	293,229	39,390	30,841	57,646	31,593	133,758	100,946	192,283
Texas	2,499,894	263,620	259,168	397,083	398,564	1,181,459	742,735	1,757,159
Mountain:								
Arizona	628,175	88,457	--	46,085	139,332 *	318,329 *	147,356	480,819
Colorado	561,707	88,502	78,994	129,323	120,305 *	144,583	244,772	316,935
Idaho	181,167	36,504	21,471	38,123	16,770	68,298	78,508	102,659
Montana	128,029	24,514	21,449	28,756	27,060	26,250	64,991	63,037
Nevada	351,659	28,259	33,320	47,099	40,401	202,581	83,875	267,784
New Mexico	176,531	24,456	21,516	33,497	36,470	60,593	68,079	108,452
Utah	352,751	62,572	50,146	77,076	67,034	95,923	148,352	204,399
Wyoming	49,881	16,624	9,341	8,518	7,232 *	8,166	31,310	18,571
Pacific:								
Alaska	76,449	22,905 *	12,499	10,592	8,765 *	21,686	42,927	33,522
California	3,856,930	670,898	404,822	653,923	572,706	1,554,581	1,406,188	2,450,743
Hawaii	128,773	13,659	15,465	17,265	34,864 *	47,520	38,290	90,483
Oregon	310,647	80,394	39,943	44,884	58,036	87,390	153,539	157,108
Washington	730,120	149,853	99,527	108,703	96,847 *	275,190	317,721	412,399

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	712,211	124,135	146,478	234,626	317,805	574,924	230,958	678,560
New England:								
Connecticut	41,179	10,072	--	13,081	23,284 *	30,542	15,253	38,696
Maine	13,806	4,435	4,469	4,052	4,697	10,996	6,680	12,233
Massachusetts	102,829	17,656	22,382	16,632	40,563	89,471	29,776	99,011
New Hampshire	15,507	3,159	8,113	6,526	9,188	7,842	9,708	12,395
Rhode Island	11,220	3,859	4,428	3,321	8,459	5,547	5,787	9,744
Vermont	6,841	1,584	3,495	3,330	3,278	3,820	3,752	5,824
Middle Atlantic:								
New Jersey	71,734	19,799	25,529	--	32,470	52,535	36,657	62,911
New York	185,394	37,505	42,659	39,133	110,471	140,479	57,824	177,061
Pennsylvania	149,003	24,259	40,139	52,413	100,453	87,777	48,658	142,212
East North Central:								
Illinois	116,599	24,580	27,977	31,883	87,139	64,804	40,690	110,877
Indiana	120,285	12,385	21,193	22,507	43,752 *	108,287 *	26,282	117,761
Michigan	113,919	23,358	31,766	85,390 *	38,088	58,497	88,491	72,993
Ohio	116,687	25,781	36,092	30,216	39,911	99,796	46,958	108,236
Wisconsin	103,567	14,676	19,001	18,358	37,300	93,345	27,966	99,931
West North Central:								
Iowa	35,129	7,518	15,240	12,884	7,604	27,862	19,039	30,211
Kansas	29,376	6,502	10,830	15,135	21,203 *	8,503	13,654	26,695
Minnesota	156,944	14,431	19,057	118,730 *	77,636 *	66,457	29,246	155,460
Missouri	58,239	11,416	20,960	16,686	16,724	48,614	26,207	52,836
Nebraska	22,012	6,116	6,312	9,100	11,279	14,967	10,730	20,000
North Dakota	14,630	3,186	3,070	5,391	12,419 *	4,396	6,020	13,420
South Dakota	10,415	3,146	3,346	8,123	3,120	4,497	4,878	9,518
South Atlantic:								
Delaware	15,324	8,630 *	--	6,207	7,958 *	7,545	10,266	11,863
District of Columbia	12,471	--	--	2,725	5,601	10,636	2,947	12,144
Florida	279,131	37,476	40,082	53,221	159,316 *	218,889	62,454	273,170
Georgia	77,180	19,014	18,055	19,477	38,081 *	60,981	27,925	72,447
Maryland	59,802	17,380	20,136	22,411 *	22,263 *	44,610	27,483	53,656
North Carolina	99,603	18,240	26,708	44,083	29,501	81,438	44,139	91,332
South Carolina	45,022	11,266	10,941	18,381	20,598	34,357	20,807	41,197
Virginia	113,911	18,071	--	22,530	26,510	105,793	31,388	110,234
West Virginia	12,298	3,839	3,583	5,591	3,705	9,383	5,705	11,201
East South Central:								
Alabama	41,531	9,961	--	14,698	15,447 *	33,499	17,808	37,703
Kentucky	56,936	8,882	6,293	11,814	19,967	51,790	14,232	55,734
Mississippi	49,470	6,311	--	6,780 *	42,877 *	21,859	10,679	48,410
Tennessee	81,056	11,119	--	14,766	18,130	75,020	24,528	77,412
West South Central:								
Arkansas	28,035	4,650	10,694	11,881 *	11,346	20,291	11,809	25,752
Louisiana	47,639	7,631	9,089	22,558 *	32,659 *	24,150	12,845	46,279
Oklahoma	31,234	8,278	6,148	14,181	9,414	24,697	14,119	28,457
Texas	290,528	37,345	56,053	70,301	78,957	265,890	76,393	281,973
Mountain:								
Arizona	134,255	17,398	--	12,904	62,971 *	116,424 *	21,331	132,643
Colorado	73,073	13,337	17,756	35,010	50,986 *	34,731	35,624	65,368
Idaho	19,587	7,191	4,490	6,976	3,678	16,166	9,136	17,626
Montana	9,693	3,338	4,141	5,761	4,816	4,663	6,391	7,846
Nevada	46,743	7,113	7,789	13,197	10,868	43,011	11,785	45,512
New Mexico	14,573	4,052	4,330	7,034	5,652	10,615	7,786	12,755
Utah	32,656	9,199	9,899	14,045	14,869	23,370	15,087	29,925
Wyoming	4,399	2,287	1,919	1,800	2,370 *	1,754	3,132	3,199
Pacific:								
Alaska	10,026	7,590 *	3,502	2,124	2,827 *	4,492	8,553	5,354
California	295,799	60,533	52,032	94,912	80,909	260,684	96,301	281,313
Hawaii	14,954	2,973	4,205	3,651	10,960 *	8,935	5,356	14,253
Oregon	25,961	10,226	8,682	9,242	14,591	16,094	14,275	21,992
Washington	82,694	23,767	19,889	22,634	29,921 *	69,274	35,151	75,664

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31,910,081	13.5%	11.6%	15.5%	18.8%	40.6%	33.4%	66.6%
New England:								
Connecticut	385,589	18.2%	--	16.3%	19.3%	39.3%	36.9%	63.1%
Maine	141,682	21.7%	14.4%	13.5%	13.7%	36.8%	44.2%	55.8%
Massachusetts	820,999	10.4%	13.5%	9.2%	22.0%	44.9%	28.8%	71.2%
New Hampshire	150,620	11.8%	22.1%	19.9%	22.3%	24.0%	45.0%	55.0%
Rhode Island	118,907	20.2%	16.5%	11.9%	30.9%	20.4%	45.3%	54.7%
Vermont	68,246	17.7%	23.2%	19.0%	19.1%	21.0%	47.8%	52.2%
Middle Atlantic:								
New Jersey	708,208	17.0%	16.3%	--	16.4%	36.6%	42.5%	57.5%
New York	2,163,073	11.5%	12.6%	11.3%	27.9%	36.7%	30.3%	69.7%
Pennsylvania	1,420,167	12.9%	12.8%	14.0%	27.4%	32.9%	31.5%	68.5%
East North Central:								
Illinois	1,187,081	14.8%	14.0%	17.5%	25.1%	28.7%	36.6%	63.4%
Indiana	746,493	10.2%	12.4%	15.6%	15.8% *	46.0%	30.8%	69.2%
Michigan	907,154	14.1%	14.1%	23.0% *	16.4%	32.4%	43.7%	56.3%
Ohio	1,186,608	11.2%	12.6%	16.0%	15.8%	44.5%	32.0%	68.0%
Wisconsin	803,549	10.6%	9.4%	12.2%	19.2%	48.6%	30.2%	69.8%
West North Central:								
Iowa	326,379	15.8%	16.4%	18.0%	12.3%	37.4%	43.8%	56.2%
Kansas	247,451	16.0%	18.2%	21.3%	27.1%	17.4%	43.9%	56.1%
Minnesota	968,658	8.5%	9.0%	26.2% *	24.1%	32.2%	25.3%	74.7%
Missouri	550,491	10.3%	12.7%	14.6%	13.0%	49.4%	31.5%	68.5%
Nebraska	234,472	16.3%	14.1%	21.1%	18.4%	30.2%	41.8%	58.2%
North Dakota	97,485	17.2%	13.5%	22.5%	26.8% *	20.0%	45.1%	54.9%
South Dakota	105,890	22.8%	13.6%	26.0%	14.7%	22.9%	47.6%	52.4%
South Atlantic:								
Delaware	138,519	16.9% *	--	23.5%	17.4%	30.1%	39.5%	60.5%
District of Columbia	74,437	--	--	12.5% *	25.6%	49.7%	18.9%	81.1%
Florida	2,355,769	10.0%	7.1%	10.6%	20.0%	52.2%	22.7%	77.3%
Georgia	758,837	14.7%	9.0%	10.2%	13.4% *	52.7%	29.4%	70.6%
Maryland	473,652	13.1%	17.6%	15.7%	15.4%	38.2%	37.5%	62.5%
North Carolina	982,364	12.1%	11.4%	21.3%	13.4%	41.8%	34.9%	65.1%
South Carolina	423,135	13.4%	12.3%	17.5%	20.2%	36.6%	36.6%	63.4%
Virginia	843,936	12.0%	--	13.4%	16.2%	49.4%	28.0%	72.0%
West Virginia	136,080	15.4%	11.8%	17.4%	12.7%	42.7%	34.4%	65.6%
East South Central:								
Alabama	299,692	17.4%	--	19.4%	13.4% *	39.4%	41.8%	58.2%
Kentucky	385,102	14.2%	6.9%	12.2%	18.5%	48.2%	28.6%	71.4%
Mississippi	244,892	13.6%	--	8.6% *	35.0% *	32.6%	28.5%	71.5%
Tennessee	555,573	11.5%	--	9.8%	13.3%	51.4%	32.4%	67.6%
West South Central:								
Arkansas	239,633	10.4%	15.3%	15.0% *	19.1%	40.3%	31.4%	68.6%
Louisiana	333,318	11.1%	12.0%	14.7% *	29.9%	32.4%	28.5%	71.5%
Oklahoma	293,229	13.4%	10.5%	19.7%	10.8%	45.6%	34.4%	65.6%
Texas	2,499,894	10.5%	10.4%	15.9%	15.9%	47.3%	29.7%	70.3%
Mountain:								
Arizona	628,175	14.1%	--	7.3% *	22.2% *	50.7%	23.5%	76.5%
Colorado	561,707	15.8%	14.1%	23.0%	21.4% *	25.7%	43.6%	56.4%
Idaho	181,167	20.1%	11.9%	21.0%	9.3%	37.7%	43.3%	56.7%
Montana	128,029	19.1%	16.8%	22.5%	21.1%	20.5%	50.8%	49.2%
Nevada	351,659	8.0%	9.5%	13.4%	11.5%	57.6%	23.9%	76.1%
New Mexico	176,531	13.9%	12.2%	19.0%	20.7%	34.3%	38.6%	61.4%
Utah	352,751	17.7%	14.2%	21.8%	19.0%	27.2%	42.1%	57.9%
Wyoming	49,881	33.3%	18.7%	17.1%	14.5%	16.4%	62.8%	37.2%
Pacific:								
Alaska	76,449	30.0%	16.4%	13.9%	11.5% *	28.4%	56.2%	43.8%
California	3,856,930	17.4%	10.5%	17.0%	14.8%	40.3%	36.5%	63.5%
Hawaii	128,773	10.6%	12.0%	13.4%	27.1%	36.9%	29.7%	70.3%
Oregon	310,647	25.9%	12.9%	14.4%	18.7%	28.1%	49.4%	50.6%
Washington	730,120	20.5%	13.6%	14.9%	13.3%	37.7%	43.5%	56.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	712,211	0.45%	0.49%	0.71%	0.90%	1.21%	0.87%	0.87%
New England:								
Connecticut	41,179	2.90%	--	3.35%	5.22%	5.68%	4.53%	4.53%
Maine	13,806	3.21%	3.08%	2.83%	3.15%	5.38%	4.68%	4.68%
Massachusetts	102,829	2.33%	2.93%	2.19%	4.62%	6.63%	4.37%	4.37%
New Hampshire	15,507	2.24%	4.82%	4.14%	5.13%	4.51%	5.20%	5.20%
Rhode Island	11,220	3.27%	3.58%	2.77%	5.53%	4.26%	4.62%	4.62%
Vermont	6,841	2.66%	4.52%	4.36%	4.35%	4.84%	5.05%	5.05%
Middle Atlantic:								
New Jersey	71,734	2.93%	3.50%	--	4.19%	5.47%	4.88%	4.88%
New York	185,394	1.83%	2.05%	1.89%	4.28%	4.74%	3.13%	3.13%
Pennsylvania	149,003	2.03%	2.82%	3.49%	5.58%	5.01%	3.99%	3.99%
East North Central:								
Illinois	116,599	2.28%	2.47%	2.86%	5.79%	4.57%	4.12%	4.12%
Indiana	120,285	2.23%	3.23%	3.61%	5.50% *	8.51%	5.46%	5.46%
Michigan	113,919	2.85%	3.62%	7.61% *	4.03%	5.59%	6.56%	6.56%
Ohio	116,687	2.24%	2.97%	2.69%	3.26%	5.28%	4.03%	4.03%
Wisconsin	103,567	2.15%	2.49%	2.56%	4.46%	6.64%	4.49%	4.49%
West North Central:								
Iowa	35,129	2.63%	4.29%	3.74%	2.45%	5.92%	5.31%	5.31%
Kansas	29,376	2.94%	4.23%	5.36%	6.67%	3.50%	5.79%	5.79%
Minnesota	156,944	2.00%	2.33%	9.52% *	6.99%	6.64%	4.73%	4.73%
Missouri	58,239	2.17%	3.59%	3.03%	2.98%	5.34%	4.52%	4.52%
Nebraska	22,012	2.68%	2.74%	3.63%	4.21%	4.94%	4.60%	4.60%
North Dakota	14,630	3.78%	3.45%	5.43%	9.59% *	4.64%	7.12%	7.12%
South Dakota	10,415	3.24%	3.11%	5.96%	2.94%	3.90%	5.04%	5.04%
South Atlantic:								
Delaware	15,324	5.42% *	--	4.41%	5.12%	4.80%	5.74%	5.74%
District of Columbia	12,471	--	--	3.82% *	6.79%	8.40%	4.47%	4.47%
Florida	279,131	1.85%	1.80%	2.38%	5.77%	5.93%	3.36%	3.36%
Georgia	77,180	2.60%	2.38%	2.57%	4.55% *	5.08%	3.86%	3.86%
Maryland	59,802	3.57%	4.17%	4.47%	4.39%	6.66%	5.64%	5.64%
North Carolina	99,603	2.07%	2.75%	4.13%	2.93%	5.42%	4.47%	4.47%
South Carolina	45,022	2.73%	2.68%	4.11%	4.45%	5.76%	4.87%	4.87%
Virginia	113,911	2.49%	--	2.92%	3.43%	6.88%	4.58%	4.58%
West Virginia	12,298	2.78%	2.64%	3.74%	2.63%	4.68%	4.05%	4.05%
East South Central:								
Alabama	41,531	3.65%	--	4.76%	4.80% *	7.51%	6.32%	6.32%
Kentucky	56,936	2.89%	1.86%	3.30%	5.04%	7.60%	5.00%	5.00%
Mississippi	49,470	3.53%	--	3.09% *	11.93% *	8.45%	6.47%	6.47%
Tennessee	81,056	2.45%	--	2.86%	3.43%	7.16%	5.42%	5.42%
West South Central:								
Arkansas	28,035	2.16%	4.19%	4.53% *	4.39%	6.07%	4.84%	4.84%
Louisiana	47,639	2.58%	2.96%	6.09% *	7.56%	6.32%	4.89%	4.89%
Oklahoma	31,234	2.83%	2.22%	4.35%	3.09%	5.50%	4.69%	4.69%
Texas	290,528	1.81%	2.37%	3.01%	3.24%	6.08%	4.02%	4.02%
Mountain:								
Arizona	134,255	3.83%	--	2.47% *	8.88% *	10.65%	5.60%	5.60%
Colorado	73,073	2.87%	3.34%	5.55%	7.43% *	5.48%	6.33%	6.33%
Idaho	19,587	3.81%	2.57%	3.76%	2.11%	6.02%	5.17%	5.17%
Montana	9,693	2.58%	3.10%	3.90%	3.30%	3.23%	4.12%	4.12%
Nevada	46,743	2.15%	2.42%	3.74%	3.16%	6.04%	4.05%	4.05%
New Mexico	14,573	2.29%	2.45%	3.59%	3.04%	4.46%	3.99%	3.99%
Utah	32,656	2.71%	2.78%	3.71%	3.85%	5.17%	4.47%	4.47%
Wyoming	4,399	4.04%	3.61%	3.39%	4.21%	3.23%	4.72%	4.72%
Pacific:								
Alaska	10,026	7.45%	4.38%	3.02%	3.59% *	5.36%	6.33%	6.33%
California	295,799	1.87%	1.47%	2.42%	2.12%	4.30%	3.12%	3.12%
Hawaii	14,954	2.44%	3.23%	3.00%	6.70%	5.63%	4.52%	4.52%
Oregon	25,961	3.24%	2.73%	2.83%	4.10%	4.25%	4.24%	4.24%
Washington	82,694	3.48%	2.87%	3.14%	3.86%	6.42%	5.32%	5.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.5%	16.7%	34.7%	64.6%	94.6%	97.2%	32.2%	94.3%
New England:								
Connecticut	75.1%	23.3%	--	62.4%	100.0%	100.0%	36.0%	98.0%
Maine	60.4%	16.4% *	31.0% *	52.7%	96.1%	87.4%	27.3%	86.6%
Massachusetts	83.4%	24.0% *	58.6%	70.0%	100.0%	99.1%	46.6%	98.3%
New Hampshire	63.6%	10.5% *	52.1%	34.6%	92.5%	97.7%	34.4%	87.6%
Rhode Island	67.7%	14.0% *	51.6%	41.8% *	100.0%	100.0%	32.0%	97.2%
Vermont	66.6%	14.6% *	50.6%	72.4%	91.7%	100.0%	40.7%	90.3%
Middle Atlantic:								
New Jersey	73.2%	22.2% *	36.5% *	78.6%	100.0%	99.3%	39.2%	98.3%
New York	80.0%	33.2%	38.1%	76.6%	94.8%	99.0%	40.3%	97.3%
Pennsylvania	78.5%	10.2% *	55.6%	71.6%	99.0%	100.0%	38.1%	97.1%
East North Central:								
Illinois	71.5%	28.7%	27.1%	75.1%	86.2%	100.0%	33.0%	93.7%
Indiana	66.6%	3.2% *	19.0% *	45.5%	99.6%	89.3%	15.3% *	89.5%
Michigan	71.9%	20.6% *	34.6% *	79.3%	82.3%	100.0%	46.1%	91.8%
Ohio	68.6%	19.2% *	18.7% *	42.9%	81.0%	100.0%	24.2%	89.5%
Wisconsin	77.6%	21.7% *	28.9% *	47.6%	99.8%	98.0%	29.3%	98.5%
West North Central:								
Iowa	63.3%	16.7% *	17.2% *	55.2%	91.9%	97.6%	28.5%	90.4%
Kansas	74.3%	16.7% *	45.0% *	92.0%	97.8%	100.0%	44.6%	97.6%
Minnesota	83.4%	21.7% *	36.1% *	90.2%	98.1%	96.6%	41.6%	97.7%
Missouri	76.7%	13.9% *	38.2% *	58.7%	97.8%	99.6%	34.6%	96.0%
Nebraska	68.3%	1.6% *	52.1%	67.4%	89.6%	99.7%	32.7%	93.9%
North Dakota	72.0%	17.8% *	33.5% *	79.3%	99.1%	100.0%	40.4%	98.0%
South Dakota	66.2%	31.4%	28.3% *	69.5%	98.1%	99.3%	32.0%	97.3%
South Atlantic:								
Delaware	75.7%	57.5% *	--	70.3%	94.5%	92.6%	49.9%	92.6%
District of Columbia	88.2%	--	--	71.5%	100.0%	100.0%	39.6%	99.5%
Florida	77.9%	6.1% *	23.2% *	48.8%	100.0%	96.4%	19.1%	95.1%
Georgia	71.3%	8.3% *	30.5% *	62.7%	97.2%	90.8%	23.4%	91.1%
Maryland	74.9%	13.4% *	38.7% *	81.5%	100.0%	99.9%	35.2%	98.8%
North Carolina	61.0%	5.2% *	21.6% *	52.6%	100.0%	79.6%	21.6% *	82.0%
South Carolina	68.1%	--	20.3% *	63.2%	94.8%	94.9%	23.4% *	93.8%
Virginia	77.3%	15.0% *	--	38.2% *	98.9%	100.0%	35.6%	93.6%
West Virginia	62.9%	6.2% *	21.6% *	38.1% *	87.3%	97.7%	14.5%	88.4%
East South Central:								
Alabama	72.6%	13.1% *	--	70.2%	99.1%	100.0%	35.7%	99.0%
Kentucky	75.3%	--	46.2%	44.5% *	100.0%	98.5%	25.9%	95.2%
Mississippi	74.9%	16.9% *	--	47.5% *	100.0%	95.6%	25.2% *	94.8%
Tennessee	75.9%	8.6% *	--	77.6%	96.4%	97.8%	30.5%	97.6%
West South Central:								
Arkansas	69.3%	7.9% *	23.5% *	67.5%	77.1%	99.5%	18.2% *	92.8%
Louisiana	80.6%	32.3% *	62.6%	78.9%	89.4%	96.3%	47.0%	93.9%
Oklahoma	77.0%	13.7% *	43.3%	74.4%	100.0%	99.0%	40.8%	96.0%
Texas	69.1%	12.3% *	20.5% *	39.5%	82.0%	98.0%	24.4%	88.0%
Mountain:								
Arizona	78.7%	6.6% *	--	58.4%	100.0%	98.5%	16.8% *	97.7%
Colorado	71.9%	25.8% *	34.1% *	80.6%	87.4%	100.0%	42.1%	94.9%
Idaho	57.3%	13.3% *	35.3% *	46.5%	91.1%	85.6%	22.5%	83.9%
Montana	60.2%	14.1% *	20.6% *	66.8%	89.8%	97.8%	28.2%	93.1%
Nevada	82.6%	8.3% *	49.5%	72.8%	97.5%	97.7%	36.7%	97.0%
New Mexico	67.3%	7.7% *	11.1% *	57.4%	95.3%	100.0%	27.0%	92.6%
Utah	52.3%	10.1% *	18.1% *	39.6%	77.3%	90.4%	18.5%	76.9%
Wyoming	46.2%	14.1% *	21.8% *	38.5% *	100.0%	100.0%	20.9%	89.0%
Pacific:								
Alaska	50.1%	--	59.2%	28.3% *	87.0%	89.6%	21.1% *	87.2%
California	75.0%	18.7%	42.2%	75.8%	98.8%	98.7%	34.8%	98.0%
Hawaii	91.3%	39.3%	81.8%	100.0%	100.0%	99.8%	71.0%	99.9%
Oregon	62.8%	15.1% *	39.1% *	59.5%	96.7%	96.9%	28.9%	96.0%
Washington	68.2%	19.3% *	30.7% *	81.2%	88.5%	96.2%	35.1%	93.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	1.28%	2.10%	2.22%	1.12%	0.65%	1.26%	0.61%
New England:								
Connecticut	3.86%	7.00%	--	11.64%	0.00%	0.00%	6.47%	2.00%
Maine	5.03%	6.09% *	10.72% *	12.28%	2.19%	8.22%	5.70%	6.01%
Massachusetts	3.18%	9.45% *	11.22%	11.68%	0.00%	0.66%	7.58%	0.97%
New Hampshire	5.11%	5.30% *	12.84%	9.92%	5.20%	1.86%	8.45%	4.14%
Rhode Island	4.43%	7.13% *	12.99%	12.82% *	0.00%	0.00%	6.54%	2.05%
Vermont	4.49%	4.80% *	11.99%	11.67%	7.73%	0.00%	7.02%	4.91%
Middle Atlantic:								
New Jersey	4.41%	7.67% *	12.04% *	14.38%	0.00%	0.57%	7.32%	1.33%
New York	2.62%	9.01%	8.74%	7.06%	3.54%	0.96%	5.35%	1.50%
Pennsylvania	3.16%	3.99% *	11.76%	10.88%	1.06%	0.00%	6.46%	1.77%
East North Central:								
Illinois	4.24%	8.41%	7.83%	6.95%	12.37%	0.00%	5.45%	5.22%
Indiana	6.27%	2.20% *	13.32% *	10.68%	0.39%	8.26%	6.09% *	5.75%
Michigan	5.22%	9.37% *	11.69% *	11.51%	14.50%	0.00%	12.58%	4.99%
Ohio	4.30%	8.27% *	8.26% *	9.50%	8.06%	0.00%	5.40%	3.24%
Wisconsin	3.95%	7.50% *	11.90% *	10.88%	0.23%	1.79%	5.92%	1.23%
West North Central:								
Iowa	5.29%	6.04% *	9.34% *	13.48%	5.75%	2.13%	6.62%	4.74%
Kansas	4.51%	6.84% *	13.56% *	5.88%	2.32%	0.00%	7.51%	1.70%
Minnesota	3.54%	9.53% *	12.08% *	6.04%	1.58%	3.36%	7.33%	1.61%
Missouri	4.16%	6.56% *	15.52% *	12.45%	2.23%	0.45%	8.26%	2.30%
Nebraska	4.14%	1.14% *	11.20%	9.75%	7.46%	0.35%	6.55%	2.79%
North Dakota	5.40%	6.19% *	10.48% *	7.82%	0.91%	0.00%	8.15%	1.25%
South Dakota	4.47%	7.84%	10.58% *	11.55%	1.36%	0.76%	5.67%	1.92%
South Atlantic:								
Delaware	4.34%	17.36% *	--	9.56%	5.27%	4.28%	10.48%	3.32%
District of Columbia	3.43%	--	--	13.79%	0.00%	0.00%	11.27%	0.51%
Florida	3.47%	3.12% *	10.48% *	12.32%	0.00%	2.19%	4.97%	2.12%
Georgia	4.47%	4.13% *	13.05% *	12.69%	2.94%	5.85%	6.32%	4.65%
Maryland	5.10%	5.87% *	12.92% *	9.89%	0.00%	0.07%	7.92%	1.16%
North Carolina	5.75%	4.08% *	10.29% *	12.09%	0.00%	12.59%	7.43% *	8.68%
South Carolina	4.69%	--	10.64% *	13.18%	5.15%	4.30%	7.20% *	3.34%
Virginia	4.20%	9.64% *	--	11.47% *	1.11%	0.00%	7.80%	3.15%
West Virginia	4.41%	3.12% *	9.94% *	12.96% *	6.55%	2.11%	4.31%	4.09%
East South Central:								
Alabama	5.15%	6.00% *	--	11.90%	0.93%	0.00%	8.16%	0.65%
Kentucky	4.72%	--	13.15%	14.37% *	0.00%	1.50%	6.47%	2.88%
Mississippi	6.01%	8.62% *	--	16.64% *	0.00%	4.39%	8.17% *	3.66%
Tennessee	4.72%	5.05% *	--	12.62%	3.19%	2.25%	7.13%	1.82%
West South Central:								
Arkansas	5.23%	6.13% *	14.29% *	14.13%	14.79%	0.49%	7.78% *	4.70%
Louisiana	4.67%	11.46% *	11.97%	13.23%	10.28%	3.63%	7.88%	4.63%
Oklahoma	4.04%	5.23% *	11.26%	11.39%	0.00%	0.98%	7.89%	2.98%
Texas	4.31%	4.39% *	11.74% *	9.71%	7.48%	1.57%	5.64%	3.60%
Mountain:								
Arizona	5.30%	3.44% *	--	15.37%	0.00%	1.19%	5.32% *	1.60%
Colorado	4.99%	8.15% *	12.10% *	9.67%	10.87%	0.00%	8.64%	4.07%
Idaho	5.67%	5.30% *	10.82% *	11.03%	5.65%	11.34%	4.90%	8.14%
Montana	4.24%	5.53% *	8.38% *	10.55%	6.95%	2.20%	5.63%	3.50%
Nevada	3.44%	6.02% *	13.09%	11.21%	2.49%	2.04%	8.24%	1.74%
New Mexico	3.92%	4.69% *	6.23% *	11.92%	4.19%	0.00%	6.91%	3.80%
Utah	5.06%	3.61% *	7.58% *	10.54%	13.14%	6.32%	4.30%	6.85%
Wyoming	4.89%	5.37% *	8.44% *	11.58% *	0.00%	0.00%	4.58%	5.71%
Pacific:								
Alaska	6.83%	--	13.14%	8.78% *	9.28%	5.67%	7.66% *	4.76%
California	2.47%	4.06%	7.09%	5.39%	1.24%	0.92%	4.09%	0.86%
Hawaii	2.58%	10.94%	11.11%	0.00%	0.00%	0.19%	7.47%	0.10%
Oregon	4.12%	4.74% *	11.85% *	11.53%	2.77%	2.47%	5.10%	2.02%
Washington	4.70%	7.96% *	10.14% *	10.13%	7.47%	3.83%	6.35%	3.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.4%	30.8%	15.7%	14.4%	17.0%	28.9%	19.0%	24.1%
New England:								
Connecticut	18.0%	--	--	42.2% *	9.3% *	16.5%	36.1% *	14.1%
Maine	34.1%	--	--	14.6% *	25.7% *	43.9%	22.3% *	37.0%
Massachusetts	21.3%	--	10.4% *	19.1% *	9.1% *	28.3%	18.9% *	21.8%
New Hampshire	20.3%	--	0.7% *	12.8% *	3.9% *	45.4%	8.9% *	23.9%
Rhode Island	25.3%	--	--	--	18.2% *	31.0% *	24.4% *	25.5%
Vermont	21.8%	--	--	7.5% *	18.1% *	35.5% *	18.4% *	23.2%
Middle Atlantic:								
New Jersey	21.9%	--	--	--	16.8% *	16.7%	40.9%	16.3%
New York	33.7%	--	34.0% *	10.5% *	33.0% *	42.2%	19.6% *	36.3%
Pennsylvania	24.8%	--	2.9% *	18.1% *	14.4%	39.6%	10.0% *	27.5%
East North Central:								
Illinois	21.5%	--	--	18.9% *	14.1% *	28.8%	21.2% *	21.5%
Indiana	18.3% *	--	--	9.7% *	11.0% *	23.2% *	6.1% *	19.2% *
Michigan	11.9%	--	--	5.2% *	6.9% *	17.8%	5.4% *	14.4%
Ohio	31.3%	--	--	14.1% *	13.8% *	39.9%	13.6% *	33.5%
Wisconsin	18.4%	--	--	17.1% *	6.6% *	22.8%	15.2% *	18.8%
West North Central:								
Iowa	41.6%	--	--	5.1% *	11.8% *	64.7%	9.3% *	49.5%
Kansas	18.9%	--	--	9.6% *	12.9% *	38.8%	18.4% *	19.0%
Minnesota	16.8%	--	--	2.2% *	6.6% *	35.0%	11.7% *	17.6% *
Missouri	22.3%	--	--	11.1% *	11.9% *	28.5%	9.5% *	24.4%
Nebraska	21.7%	--	--	16.8% *	10.8% *	34.3%	17.6% *	22.7%
North Dakota	15.4%	--	--	6.7% *	7.1% *	31.0%	11.9% *	16.6% *
South Dakota	19.5%	--	0.0%	7.4% *	27.0%	32.2%	3.4% *	24.3%
South Atlantic:								
Delaware	20.9%	--	--	16.3%	11.8% *	34.8%	11.5% *	24.2%
District of Columbia	23.6%	--	--	25.5% *	18.2% *	25.8%	19.9% *	24.0%
Florida	13.8%	--	--	6.7% *	6.3% *	17.0%	17.8% *	13.5%
Georgia	28.0%	0.0%	--	--	8.8% *	34.2%	34.2% *	27.3%
Maryland	22.1%	--	--	3.8% *	10.5% *	26.2%	36.2% *	19.1%
North Carolina	30.3%	--	--	25.1% *	13.1% *	40.5%	--	28.7%
South Carolina	20.4%	--	--	--	12.2% *	24.2%	--	18.5%
Virginia	21.7%	--	--	30.8% *	12.4% *	23.3%	32.2% *	20.2%
West Virginia	30.0%	--	--	--	12.1% *	35.9%	29.5% *	30.1%
East South Central:								
Alabama	33.8%	--	--	16.3% *	12.9% *	47.9% *	21.9% *	36.9% *
Kentucky	23.1%	--	--	--	9.3% *	30.5% *	13.3% *	24.1% *
Mississippi	25.5% *	--	--	--	10.7%	44.3% *	--	26.1% *
Tennessee	25.9% *	--	--	29.9% *	6.3% *	31.3% *	21.7% *	26.5% *
West South Central:								
Arkansas	26.8%	--	--	1.6% *	11.9% *	40.2%	--	28.1%
Louisiana	36.8%	--	2.1% *	63.6% *	39.2% *	33.1% *	13.3% *	41.5%
Oklahoma	24.8%	--	--	8.6% *	20.3% *	30.9%	12.8% *	27.5%
Texas	22.5%	--	--	15.5% *	22.2% *	23.3%	19.0% *	22.9%
Mountain:								
Arizona	15.1% *	--	--	--	11.8% *	15.2% *	--	14.9% *
Colorado	26.6% *	--	--	7.4% *	56.6% *	24.3%	8.8% *	32.7% *
Idaho	32.3%	--	--	14.2% *	33.7% *	36.9%	32.6%	32.2%
Montana	22.9%	--	--	14.9% *	20.9%	29.3%	21.0% *	23.5%
Nevada	23.4% *	--	0.0%	4.9% *	14.7% *	30.5% *	1.3% *	26.0% *
New Mexico	39.7%	--	--	--	47.1%	44.2%	19.4% *	43.4%
Utah	15.4% *	--	--	3.7% *	--	24.1% *	16.0% *	15.3% *
Wyoming	21.3%	--	--	--	3.8% *	32.2% *	29.4% *	18.1% *
Pacific:								
Alaska	23.6%	--	--	30.4% *	11.2% *	27.8% *	25.2% *	23.0%
California	21.2%	39.1%	17.4% *	12.9% *	24.1%	21.8%	19.2%	21.6%
Hawaii	37.2%	--	--	39.4%	34.0%	41.4%	29.9%	39.3%
Oregon	37.3%	--	--	27.8%	24.2%	54.7%	23.1%	41.4%
Washington	35.1%	--	--	9.3% *	17.1% *	53.0%	16.7%	40.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	3.43%	2.10%	1.71%	1.95%	1.60%	1.55%	1.15%
New England:								
Connecticut	3.51%	--	--	13.37% *	3.99% *	4.01%	10.96% *	2.93%
Maine	4.77%	--	--	6.85% *	10.23% *	7.68%	7.25% *	5.72%
Massachusetts	4.10%	--	5.36% *	8.12% *	3.44% *	7.68%	6.75% *	4.75%
New Hampshire	5.04%	--	0.76% *	5.93% *	2.02% *	9.77%	4.73% *	6.31%
Rhode Island	5.79%	--	--	--	8.75% *	11.19% *	9.60% *	6.89%
Vermont	4.85%	--	--	2.89% *	7.49% *	11.46% *	8.18% *	6.00%
Middle Atlantic:								
New Jersey	4.28%	--	--	--	8.71% *	4.21%	11.81%	3.82%
New York	5.28%	--	12.80% *	3.88% *	11.63% *	7.11%	6.28% *	6.00%
Pennsylvania	4.24%	--	2.00% *	7.27% *	3.79%	7.84%	3.52% *	4.96%
East North Central:								
Illinois	3.98%	--	--	7.50% *	6.40% *	7.28%	7.62% *	4.54%
Indiana	5.63% *	--	--	6.83% *	6.61% *	9.50% *	4.96% *	6.16% *
Michigan	2.87%	--	--	3.41% *	2.58% *	5.23%	3.49% *	3.36%
Ohio	4.31%	--	--	7.22% *	4.59% *	5.52%	7.80% *	4.65%
Wisconsin	4.18%	--	--	9.97% *	2.92% *	6.25%	6.84% *	4.63%
West North Central:								
Iowa	8.64%	--	--	3.62% *	4.41% *	9.92%	4.38% *	9.46%
Kansas	4.39%	--	--	8.15% *	4.87% *	10.08%	9.11% *	5.01%
Minnesota	4.92%	--	--	0.81% *	3.26% *	9.77%	5.32% *	5.63% *
Missouri	3.62%	--	--	5.32% *	5.65% *	5.04%	5.19% *	4.08%
Nebraska	4.30%	--	--	11.18% *	4.34% *	7.68%	11.33% *	4.62%
North Dakota	3.88%	--	--	2.72% *	3.94% *	6.77%	4.45% *	5.10% *
South Dakota	3.60%	--	0.00%	4.77% *	6.64%	6.23%	1.43% *	4.95%
South Atlantic:								
Delaware	4.57%	--	--	4.35%	4.88% *	10.08%	5.50% *	5.57%
District of Columbia	4.69%	--	--	14.37% *	6.37% *	7.23%	9.13% *	5.08%
Florida	2.70%	--	--	3.24% *	3.87% *	3.83%	5.59% *	2.82%
Georgia	5.62%	0.00%	--	--	5.48% *	7.79%	11.90% *	6.08%
Maryland	5.07%	--	--	2.21% *	4.93% *	7.80%	13.57% *	5.12%
North Carolina	5.89%	--	--	18.05% *	6.01% *	8.42%	--	5.74%
South Carolina	4.63%	--	--	--	4.95% *	6.58%	--	4.33%
Virginia	4.84%	--	--	13.20% *	5.11% *	6.89%	12.80% *	5.16%
West Virginia	4.91%	--	--	--	6.16% *	6.79%	11.77% *	5.24%
East South Central:								
Alabama	10.11%	--	--	9.00% *	6.43% *	15.02% *	9.56% *	12.10% *
Kentucky	6.83%	--	--	--	4.06% *	11.28% *	7.40% *	7.60% *
Mississippi	8.46% *	--	--	--	2.33%	15.74% *	--	9.34% *
Tennessee	8.33% *	--	--	13.49% *	3.34% *	12.30% *	9.28% *	9.46% *
West South Central:								
Arkansas	7.75%	--	--	1.77% *	7.79% *	11.40%	--	8.32%
Louisiana	9.57%	--	2.14% *	23.13% *	19.27% *	11.15% *	5.30% *	10.92%
Oklahoma	4.38%	--	--	4.73% *	9.47% *	6.02%	5.29% *	5.06%
Texas	4.51%	--	--	8.58% *	7.04% *	6.28%	7.98% *	4.98%
Mountain:								
Arizona	5.37% *	--	--	--	6.96% *	7.58% *	--	5.61% *
Colorado	9.19% *	--	--	3.91% *	21.14% *	6.24%	3.82% *	11.40% *
Idaho	6.15%	--	--	6.07% *	12.25% *	9.99%	8.23%	7.23%
Montana	3.78%	--	--	5.55% *	5.31%	8.48%	7.56% *	4.35%
Nevada	7.53% *	--	0.00%	2.12% *	5.65% *	10.54% *	1.30% *	8.30% *
New Mexico	5.81%	--	--	--	10.02%	9.02%	9.17% *	6.52%
Utah	4.63% *	--	--	2.16% *	--	9.64% *	6.84% *	5.30% *
Wyoming	5.79%	--	--	--	2.25% *	12.19% *	10.32% *	6.81% *
Pacific:								
Alaska	5.48%	--	--	10.86% *	5.54% *	9.14% *	11.43% *	6.25%
California	3.49%	10.88%	5.37% *	4.92% *	6.59%	5.80%	4.27%	4.12%
Hawaii	5.30%	--	--	11.31%	9.65%	9.21%	7.12%	6.60%
Oregon	5.30%	--	--	5.25%	6.46%	9.50%	6.00%	6.55%
Washington	7.16%	--	--	3.39% *	6.48% *	10.01%	4.73%	8.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39.4%	48.0%	38.8%	31.8%	29.0%	42.6%	36.5%	39.8%
New England:								
Connecticut	25.8%	--	--	--	--	29.8%	--	31.3%
Maine	41.3%	--	--	--	--	46.5%	--	44.2%
Massachusetts	43.5%	--	--	--	--	51.0%	--	46.5%
New Hampshire	32.6%	--	--	--	--	30.0%	--	29.9%
Rhode Island	28.1%	--	--	--	--	--	--	24.7% *
Vermont	42.2%	--	--	--	--	37.6%	--	36.3%
Middle Atlantic:								
New Jersey	36.9%	--	--	--	--	39.4%	--	41.8%
New York	36.5%	--	--	24.2% *	9.5% *	54.1%	27.8% *	37.3%
Pennsylvania	35.8%	--	--	--	36.3%	32.0%	--	35.9%
East North Central:								
Illinois	42.8%	--	--	--	--	49.9%	--	43.0%
Indiana	30.7%	--	--	--	--	32.2%	--	31.3%
Michigan	34.8%	--	--	--	--	31.5%	--	32.1%
Ohio	37.2%	--	--	89.8%	--	33.4%	--	37.3%
Wisconsin	34.8%	--	--	--	--	27.8% *	--	32.7%
West North Central:								
Iowa	43.7%	--	0.0%	--	--	46.3%	--	45.0%
Kansas	34.6%	--	0.0%	2.9%	--	27.2%	--	37.0%
Minnesota	52.2%	--	--	--	--	56.2%	--	53.3%
Missouri	41.3%	--	--	--	--	38.8%	--	39.8%
Nebraska	28.8%	--	--	--	57.5%	28.4%	--	33.4%
North Dakota	24.6%	--	--	--	60.4%	15.7%	--	27.0%
South Dakota	46.8%	--	--	60.6%	44.2%	46.3%	--	47.7%
South Atlantic:								
Delaware	28.2%	100.0%	--	--	--	23.6%	70.8%	21.1%
District of Columbia	44.9%	--	--	--	47.0%	46.3%	--	43.9%
Florida	46.0%	--	--	--	65.2%	44.7%	--	47.3%
Georgia	33.1%	--	--	--	78.4%	30.1%	--	33.2%
Maryland	27.0%	--	--	--	--	33.1%	--	31.5%
North Carolina	38.1%	--	--	--	--	44.0%	--	41.7%
South Carolina	18.7%	--	--	--	--	17.4% *	--	21.6%
Virginia	40.8%	--	--	--	--	37.7%	--	38.8%
West Virginia	22.7%	--	--	--	--	19.1%	--	20.7%
East South Central:								
Alabama	41.6%	--	--	--	--	45.6%	--	44.1%
Kentucky	29.3% *	--	--	--	--	27.6% *	--	29.0% *
Mississippi	32.2%	--	--	--	--	--	--	30.2%
Tennessee	18.7%	--	--	--	--	20.2% *	--	19.5%
West South Central:								
Arkansas	26.6% *	--	--	--	--	--	--	26.3% *
Louisiana	20.8% *	--	--	0.2% *	--	36.9% *	--	20.1% *
Oklahoma	44.5%	--	--	--	--	52.3%	--	45.1%
Texas	37.0%	--	--	--	29.3%	36.7%	--	35.0%
Mountain:								
Arizona	31.7% *	--	--	--	--	29.5% *	--	31.2% *
Colorado	29.1% *	--	--	--	--	50.1%	--	28.5% *
Idaho	60.2%	--	--	--	--	65.6%	--	64.3%
Montana	37.1%	--	--	--	--	--	--	40.1%
Nevada	51.7% *	--	--	--	--	56.9%	--	52.0% *
New Mexico	37.8%	--	--	--	33.8% *	38.3%	--	36.3%
Utah	74.0%	100.0%	--	--	--	80.7%	--	71.6%
Wyoming	57.4%	--	--	--	--	--	63.3%	--
Pacific:								
Alaska	43.7%	--	--	--	--	--	--	45.8%
California	46.3%	--	--	53.0%	30.1%	53.3%	44.2%	46.7%
Hawaii	43.6%	--	--	35.9%	47.0%	43.5%	49.9%	42.2%
Oregon	51.2%	--	--	--	50.6%	52.1%	--	51.6%
Washington	70.2%	92.1%	--	--	--	73.1%	--	71.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.64%	5.57%	6.30%	3.87%	3.36%	2.03%	3.25%	1.81%
New England:								
Connecticut	5.59%	--	--	--	--	8.66%	--	6.74%
Maine	4.74%	--	--	--	--	5.39%	--	5.01%
Massachusetts	6.44%	--	--	--	--	8.34%	--	7.05%
New Hampshire	5.16%	--	--	--	--	5.48%	--	5.10%
Rhode Island	7.12%	--	--	--	--	--	--	7.56% *
Vermont	8.09%	--	--	--	--	7.18%	--	6.65%
Middle Atlantic:								
New Jersey	7.52%	--	--	--	--	6.14%	--	7.71%
New York	8.69%	--	--	10.01% *	5.31% *	9.70%	12.82% *	9.45%
Pennsylvania	4.02%	--	--	--	9.37%	3.91%	--	4.22%
East North Central:								
Illinois	7.11%	--	--	--	--	10.76%	--	8.32%
Indiana	7.78%	--	--	--	--	9.53%	--	8.00%
Michigan	5.70%	--	--	--	--	5.48%	--	5.01%
Ohio	5.59%	--	--	7.14%	--	5.82%	--	5.73%
Wisconsin	8.74%	--	--	--	--	9.15% *	--	8.88%
West North Central:								
Iowa	5.41%	--	0.00%	--	--	5.73%	--	5.49%
Kansas	8.04%	--	0.00%	0.47%	--	7.28%	--	7.60%
Minnesota	6.72%	--	--	--	--	6.66%	--	6.83%
Missouri	5.95%	--	--	--	--	6.43%	--	5.95%
Nebraska	5.94%	--	--	--	9.14%	6.08%	--	6.19%
North Dakota	4.53%	--	--	--	8.51%	4.03%	--	5.56%
South Dakota	5.05%	--	--	10.55%	12.41%	5.16%	--	5.17%
South Atlantic:								
Delaware	5.47%	0.00%	--	--	--	5.84%	13.54%	4.54%
District of Columbia	7.20%	--	--	--	13.40%	9.22%	--	7.64%
Florida	5.35%	--	--	--	11.05%	6.12%	--	5.64%
Georgia	4.80%	--	--	--	5.70%	4.80%	--	4.85%
Maryland	7.57%	--	--	--	--	9.91%	--	8.59%
North Carolina	7.35%	--	--	--	--	8.39%	--	7.35%
South Carolina	4.37%	--	--	--	--	5.40% *	--	5.31%
Virginia	4.79%	--	--	--	--	5.34%	--	5.10%
West Virginia	3.93%	--	--	--	--	3.48%	--	3.64%
East South Central:								
Alabama	6.43%	--	--	--	--	6.07%	--	6.17%
Kentucky	11.26% *	--	--	--	--	13.26% *	--	11.83% *
Mississippi	6.38%	--	--	--	--	--	--	6.91%
Tennessee	5.05%	--	--	--	--	6.40% *	--	5.69%
West South Central:								
Arkansas	8.45% *	--	--	--	--	--	--	8.68% *
Louisiana	8.38% *	--	--	0.26% *	--	13.75% *	--	8.67% *
Oklahoma	7.46%	--	--	--	--	8.42%	--	7.97%
Texas	6.90%	--	--	--	6.82%	9.40%	--	7.23%
Mountain:								
Arizona	9.91% *	--	--	--	--	14.88% *	--	10.42% *
Colorado	11.27% *	--	--	--	--	11.90%	--	12.01% *
Idaho	6.70%	--	--	--	--	8.25%	--	7.08%
Montana	7.09%	--	--	--	--	--	--	8.31%
Nevada	16.66% *	--	--	--	--	17.05%	--	16.67% *
New Mexico	8.16%	--	--	--	15.14% *	10.50%	--	8.60%
Utah	8.65%	0.00%	--	--	--	7.92%	--	10.49%
Wyoming	12.60%	--	--	--	--	--	11.11%	--
Pacific:								
Alaska	7.62%	--	--	--	--	--	--	8.60%
California	5.26%	--	--	9.35%	7.86%	7.19%	10.95%	5.87%
Hawaii	5.95%	--	--	8.17%	7.90%	11.27%	9.94%	6.90%
Oregon	6.79%	--	--	--	13.82%	9.42%	--	7.64%
Washington	9.35%	8.55%	--	--	--	10.69%	--	10.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.2%	14.8%	6.1%	4.6%	4.9%	12.3%	6.9%	9.6%
New England:								
Connecticut	4.6%	--	1.5% *	6.3% *	3.3% *	4.9% *	5.8% *	4.4% *
Maine	14.1%	--	--	3.1% *	9.3% *	20.4%	--	16.4%
Massachusetts	9.3%	--	0.8% *	5.1% *	2.9% *	14.4% *	4.8% *	10.1%
New Hampshire	6.6%	--	0.0%	9.2% *	1.2% *	13.6%	--	7.2%
Rhode Island	7.1%	--	--	--	3.5% *	9.8% *	10.1% *	6.3% *
Vermont	9.2% *	--	--	3.3% *	6.2% *	13.4% *	11.1% *	8.4% *
Middle Atlantic:								
New Jersey	8.1%	--	--	--	8.1% *	6.6% *	12.3% *	6.8% *
New York	12.3%	--	8.0% *	2.5% *	3.1% *	22.8%	5.4% *	13.5%
Pennsylvania	8.9%	--	1.9% *	11.6% *	5.2% *	12.7%	3.5% *	9.9%
East North Central:								
Illinois	9.2%	--	--	6.4% *	3.5% *	14.4% *	8.8% *	9.2%
Indiana	5.6% *	0.0%	0.0%	0.2% *	--	7.5% *	0.4% *	6.0% *
Michigan	4.1% *	--	--	1.5% *	2.5% *	5.6% *	--	4.6% *
Ohio	11.6%	--	0.0%	12.7% *	6.5% *	13.3%	--	12.5%
Wisconsin	6.4% *	0.0%	--	12.8% *	2.9% *	6.3% *	8.3% *	6.1% *
West North Central:								
Iowa	18.2%	--	0.0%	1.7% *	2.4% *	29.9%	1.5% *	22.3%
Kansas	6.5% *	--	0.0%	0.3% *	7.6% *	10.5% *	5.1% *	7.0% *
Minnesota	8.8% *	--	--	1.1% *	2.3% *	19.7% *	4.7% *	9.4% *
Missouri	9.2%	--	0.0%	8.4% *	3.4% *	11.0%	6.2% *	9.7%
Nebraska	6.2%	--	1.7% *	1.4% *	6.2% *	9.7%	0.9% *	7.6%
North Dakota	3.8%	--	--	1.8% *	4.3% *	4.9%	1.7% *	4.5% *
South Dakota	9.1%	1.9% *	0.0%	--	11.9% *	14.9%	0.9% *	11.6%
South Atlantic:								
Delaware	5.9%	--	--	4.2% *	0.6% *	8.2% *	8.1% *	5.1%
District of Columbia	10.6%	--	1.5% *	7.8% *	8.6% *	11.9% *	11.6% *	10.5% *
Florida	6.3%	--	--	1.4% *	--	7.6%	5.1% *	6.4%
Georgia	9.2%	0.0%	--	2.5% *	6.9% *	10.3%	10.9% *	9.1%
Maryland	6.0% *	--	--	1.6% *	2.5% *	8.7% *	5.8% *	6.0% *
North Carolina	11.5%	--	--	2.0% *	3.4% *	17.8%	--	12.0%
South Carolina	3.8%	--	0.0%	2.5% *	4.5% *	4.2% *	2.5% *	4.0%
Virginia	8.9%	--	--	6.5% *	5.8% *	8.8% *	15.9% *	7.8%
West Virginia	6.8%	--	0.0%	--	3.1% *	6.8%	13.7% *	6.2%
East South Central:								
Alabama	14.1% *	--	0.0%	7.6% *	1.2% *	21.8% *	5.6% *	16.3% *
Kentucky	6.8% *	--	0.0%	--	3.5% *	8.4% *	--	7.0% *
Mississippi	8.2% *	--	26.0%	--	4.3% *	11.7% *	--	7.9% *
Tennessee	4.8% *	--	0.0%	0.8% *	1.8% *	6.3% *	2.6% *	5.2% *
West South Central:								
Arkansas	7.1% *	--	--	0.0%	10.4% *	7.9% *	--	7.4% *
Louisiana	7.7% *	--	0.0%	0.1% *	6.8% *	12.2% *	--	8.4% *
Oklahoma	11.0%	--	--	3.3% *	1.2% *	16.2%	--	12.4%
Texas	8.3%	--	--	--	6.5% *	8.5% *	11.0% *	8.0%
Mountain:								
Arizona	4.8% *	--	--	--	--	--	--	4.7% *
Colorado	7.8%	--	--	--	6.6% *	12.2% *	3.2% *	9.3% *
Idaho	19.4%	--	--	6.5% *	22.0% *	24.2% *	13.0% *	20.7%
Montana	8.5%	--	2.2% *	--	6.5% *	14.3% *	5.6% *	9.4%
Nevada	12.1% *	--	0.0%	0.2% *	1.6% *	17.4% *	0.0%	13.5% *
New Mexico	15.0%	--	--	2.3% *	15.9% *	16.9% *	11.0% *	15.7%
Utah	11.4% *	--	--	0.5% *	0.3% *	19.5% *	13.9% *	11.0% *
Wyoming	12.2% *	--	--	--	2.4% *	17.5% *	18.6% *	9.7% *
Pacific:								
Alaska	10.3%	0.0%	--	15.6% *	--	13.2% *	9.4% *	10.6%
California	9.8%	13.1% *	8.5% *	6.8% *	7.3%	11.6% *	8.5%	10.1%
Hawaii	16.2%	--	--	14.2%	16.0% *	18.0%	14.9%	16.6%
Oregon	19.1%	--	--	10.8% *	12.3% *	28.5%	11.3% *	21.4%
Washington	24.6% *	--	--	3.2% *	9.7% *	38.7%	10.2% *	28.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	2.22%	1.10%	0.71%	0.50%	0.97%	0.71%	0.63%
New England:								
Connecticut	1.21%	--	1.64% *	3.00% *	1.54% *	1.96% *	2.60% *	1.35% *
Maine	2.81%	--	--	1.75% *	5.11% *	4.96%	--	3.46%
Massachusetts	2.17%	--	0.84% *	2.79% *	1.23% *	4.34% *	2.28% *	2.59%
New Hampshire	1.66%	--	0.00%	5.49% *	0.75% *	3.18%	--	1.96%
Rhode Island	1.94%	--	--	--	1.56% *	4.44% *	5.14% *	2.01% *
Vermont	2.95% *	--	--	2.04% *	3.14% *	5.36% *	7.48% *	2.75% *
Middle Atlantic:								
New Jersey	2.22%	--	--	--	6.02% *	2.33% *	5.70% *	2.32% *
New York	3.43%	--	5.78% *	0.99% *	1.59% *	6.71%	2.54% *	3.99%
Pennsylvania	1.95%	--	1.34% *	7.60% *	2.11% *	3.14%	1.58% *	2.28%
East North Central:								
Illinois	2.32%	--	--	3.28% *	1.83% *	5.05% *	3.11% *	2.72%
Indiana	1.98% *	0.00%	0.00%	0.25% *	--	3.41% *	0.39% *	2.19% *
Michigan	1.28% *	--	--	1.13% *	1.41% *	2.18% *	--	1.41% *
Ohio	2.18%	--	0.00%	7.11% *	3.47% *	2.93%	--	2.43%
Wisconsin	2.10% *	0.00%	--	10.20% *	1.90% *	2.77% *	6.59% *	2.19% *
West North Central:								
Iowa	4.85%	--	0.00%	1.23% *	1.05% *	6.24%	1.19% *	5.47%
Kansas	2.00% *	--	0.00%	0.27% *	3.80% *	3.41% *	4.69% *	2.20% *
Minnesota	3.35% *	--	--	0.77% *	0.94% *	7.24% *	2.16% *	3.84% *
Missouri	2.03%	--	0.00%	4.79% *	2.03% *	2.89%	4.65% *	2.25%
Nebraska	1.27%	--	1.24% *	1.35% *	3.20% *	2.21%	0.66% *	1.59%
North Dakota	1.01%	--	--	1.20% *	2.44% *	1.44%	0.93% *	1.39% *
South Dakota	1.99%	1.79% *	0.00%	--	5.14% *	2.93%	0.87% *	2.70%
South Atlantic:								
Delaware	1.49%	--	--	1.89% *	0.53% *	2.69% *	4.24% *	1.46%
District of Columbia	3.17%	--	1.53% *	4.19% *	3.96% *	5.24% *	6.26% *	3.41% *
Florida	1.47%	--	--	1.11% *	--	2.01%	2.71% *	1.55%
Georgia	2.31%	0.00%	--	2.24% *	4.26% *	3.05%	6.94% *	2.44%
Maryland	2.03% *	--	--	1.03% *	1.25% *	3.65% *	2.93% *	2.38% *
North Carolina	2.71%	--	--	1.59% *	2.36% *	4.78%	--	3.06%
South Carolina	1.04%	--	0.00%	1.47% *	2.23% *	1.59% *	1.80% *	1.17%
Virginia	2.29%	--	--	3.38% *	2.89% *	3.06% *	7.37% *	2.31%
West Virginia	1.17%	--	0.00%	--	1.21% *	1.34%	8.01% *	1.08%
East South Central:								
Alabama	5.78% *	--	0.00%	5.46% *	0.64% *	8.78% *	4.01% *	6.92% *
Kentucky	3.08% *	--	0.00%	--	1.83% *	4.88% *	--	3.40% *
Mississippi	3.82% *	--	2.47%	--	2.02% *	7.60% *	--	4.17% *
Tennessee	1.56% *	--	0.00%	0.78% *	1.28% *	2.39% *	2.11% *	1.78% *
West South Central:								
Arkansas	2.40% *	--	--	0.00%	7.65% *	2.88% *	--	2.58% *
Louisiana	2.57% *	--	0.00%	0.14% *	2.85% *	5.75% *	--	3.04% *
Oklahoma	3.01%	--	--	2.47% *	0.85% *	4.51%	--	3.54%
Texas	2.07%	--	--	--	2.65% *	2.86% *	5.26% *	2.20%
Mountain:								
Arizona	2.28% *	--	--	--	--	--	--	2.37% *
Colorado	2.24%	--	--	--	2.26% *	5.41% *	1.83% *	2.92% *
Idaho	5.00%	--	--	3.64% *	10.79% *	8.22% *	4.40% *	5.97%
Montana	1.96%	--	2.36% *	--	2.60% *	4.77% *	2.99% *	2.38%
Nevada	7.06% *	--	0.00%	0.19% *	0.83% *	9.90% *	0.00%	7.81% *
New Mexico	3.79%	--	--	1.56% *	7.88% *	5.54% *	6.50% *	4.32%
Utah	4.27% *	--	--	0.48% *	0.20% *	8.93% *	6.55% *	4.88% *
Wyoming	4.65% *	--	--	--	1.90% *	10.60% *	7.75% *	5.66% *
Pacific:								
Alaska	2.91%	0.00%	--	8.85% *	--	4.68% *	6.91% *	3.15%
California	2.03%	5.64% *	3.44% *	2.82% *	1.84%	3.63% *	2.50%	2.39%
Hawaii	2.91%	--	--	3.76%	6.03% *	5.34%	3.72%	3.64%
Oregon	3.23%	--	--	3.25% *	5.93% *	5.61%	4.28% *	4.02%
Washington	7.49% *	--	--	1.53% *	4.64% *	11.21%	4.04% *	9.05% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,025	9,390	8,982	8,640	9,016	9,098	9,034	9,024
New England:								
Connecticut	9,987	7,637	8,410	10,030	10,273	10,264	8,243	10,364
Maine	9,803	9,293	10,159	7,755	10,097	10,352	9,062	9,983
Massachusetts	10,436	10,368	9,417	9,874	11,260	10,315	9,965	10,548
New Hampshire	9,502	6,851	9,010	9,569	10,463	9,496	8,505	9,768
Rhode Island	9,388	10,149	9,564	8,728	8,927	9,577	9,465	9,369
Vermont	10,004	11,181	11,910	10,548	9,956	9,084	11,460	9,452
Middle Atlantic:								
New Jersey	9,743	10,652	11,022	10,355	9,938	8,908	10,415	9,552
New York	10,913	13,593	10,803	10,515	11,058	10,708	11,804	10,760
Pennsylvania	9,421	8,836	7,854	8,946	9,889	9,550	8,554	9,619
East North Central:								
Illinois	9,724	9,708	10,388	8,748	10,545	9,323	9,865	9,703
Indiana	8,355	--	--	8,658	9,478	7,849	7,330	8,455
Michigan	8,230	--	8,262	8,369	7,747	8,384	8,384	8,193
Ohio	8,804	8,796	8,621	7,606	8,865	9,081	8,379	8,872
Wisconsin	9,557	--	9,709	9,441	10,061	9,379	9,260	9,618
West North Central:								
Iowa	8,620	9,361	8,425	8,264	8,811	8,587	8,572	8,629
Kansas	8,657	7,092	7,241	8,139	9,034	8,934	7,572	8,874
Minnesota	8,586	--	8,255	8,753	8,370	8,631	8,336	8,644
Missouri	8,084	8,417	8,597	7,440	8,724	7,931	8,370	8,039
Nebraska	8,907	11,363	9,410	7,787	8,321	9,135	9,253	8,822
North Dakota	9,318	8,728	9,844	9,068	9,268	9,445	9,238	9,349
South Dakota	8,985	9,299	8,104	8,700	8,825	9,313	7,990	9,225
South Atlantic:								
Delaware	9,459	11,046	7,855	10,165	10,548	8,958	10,589	9,247
District of Columbia	9,762	8,797	10,271	9,398	10,502	9,485	9,252	9,895
Florida	8,919	9,405	9,696	9,086	7,367	9,319	9,742	8,795
Georgia	8,907	--	8,034	8,580	8,737	8,766	9,801	8,768
Maryland	8,760	7,859	8,407	7,525	9,288	9,068	7,628	9,061
North Carolina	8,612	7,186	7,949	7,448	8,076	9,158	7,872	8,728
South Carolina	8,552	--	8,155	9,033	8,805	8,422	9,020	8,479
Virginia	8,970	--	9,005	7,595	9,502	9,045	8,141	9,157
West Virginia	8,878	--	8,997	8,427	10,163	8,592	8,763	8,897
East South Central:								
Alabama	8,169	7,212	--	8,010	8,135	8,269	7,854	8,216
Kentucky	8,936	--	9,375	9,388	9,136	8,573	9,644	8,810
Mississippi	7,612	8,408	7,793	6,705	7,187	7,891	7,477	7,637
Tennessee	8,667	--	8,293	7,522	8,274	8,906	8,365	8,712
West South Central:								
Arkansas	7,804	7,630	--	7,130	7,555	7,989	7,691	7,823
Louisiana	8,806	10,650	9,002	9,003	8,472	8,596	9,429	8,624
Oklahoma	8,124	8,811	7,446	7,746	7,910	8,357	8,231	8,101
Texas	8,543	9,928	8,078	7,656	8,283	8,849	8,737	8,514
Mountain:								
Arizona	7,734	--	--	7,036	7,571	7,750	8,640	7,578
Colorado	8,816	10,901	7,137	7,422	9,077	9,111	8,039	8,977
Idaho	8,770	9,264	7,621	8,278	9,243	8,847	8,815	8,760
Montana	8,899	--	10,014	8,516	9,251	8,627	9,049	8,826
Nevada	8,215	--	7,110	9,202	7,761	8,315	8,232	8,213
New Mexico	9,447	--	14,092	8,048	9,478	9,737	9,459	9,445
Utah	8,448	7,798	7,567	9,237	8,202	8,511	7,702	8,533
Wyoming	8,997	7,363	10,610	8,590	9,840	8,739	8,691	9,155
Pacific:								
Alaska	10,630	--	10,945	12,774	12,236	9,377	11,082	10,536
California	9,162	7,843	9,730	9,066	8,879	9,330	9,149	9,164
Hawaii	8,285	7,416	7,812	9,022	7,655	8,685	8,372	8,250
Oregon	9,225	8,099	9,146	8,725	8,321	10,232	8,594	9,407
Washington	8,712	9,626	8,273	8,720	8,170	8,917	9,146	8,592

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.60	310.92	218.22	131.44	116.16	75.16	137.37	59.57
New England:								
Connecticut	315.88	1,212.53	634.37	699.25	428.75	534.81	486.14	364.30
Maine	305.50	1,099.46	997.98	374.75	781.81	334.65	504.31	357.96
Massachusetts	400.58	2,068.90	712.34	358.23	732.03	620.15	697.20	464.22
New Hampshire	375.27	869.22	1,086.25	816.14	783.40	510.89	891.82	386.41
Rhode Island	325.44	1,538.48	1,040.55	612.31	735.13	463.71	704.30	366.34
Vermont	369.39	1,085.30	1,312.39	474.60	595.52	599.37	604.45	402.36
Middle Atlantic:								
New Jersey	330.64	1,080.01	669.75	993.69	733.36	278.59	594.98	388.63
New York	327.71	1,631.36	1,300.82	763.09	662.68	450.62	845.55	353.93
Pennsylvania	279.42	709.28	404.33	620.93	787.18	276.88	479.04	322.02
East North Central:								
Illinois	240.73	650.73	958.57	466.41	600.54	241.64	526.62	265.61
Indiana	332.76	--	--	523.52	766.64	406.39	562.68	362.24
Michigan	208.31	--	757.74	526.55	495.24	271.49	486.34	230.07
Ohio	187.14	1,117.79	696.19	423.93	448.29	232.28	489.31	201.01
Wisconsin	256.14	--	853.91	688.63	363.25	405.18	706.37	272.38
West North Central:								
Iowa	180.95	1,306.59	1,472.89	391.39	263.51	219.70	738.20	169.69
Kansas	203.00	1,063.31	501.50	432.99	412.06	263.39	485.53	209.03
Minnesota	258.62	--	1,253.61	493.95	330.85	389.41	635.18	283.74
Missouri	569.52	1,488.76	533.38	579.14	444.49	870.17	482.94	650.68
Nebraska	212.41	1,325.70	1,070.24	476.86	351.91	273.10	666.61	204.62
North Dakota	201.25	847.26	616.08	461.60	366.42	291.65	402.12	230.17
South Dakota	241.44	1,257.45	790.86	844.41	305.74	309.72	699.72	237.86
South Atlantic:								
Delaware	336.72	2,098.53	880.55	991.56	1,326.43	249.06	999.13	354.22
District of Columbia	273.12	1,363.82	973.33	562.27	419.77	428.09	638.43	293.78
Florida	247.96	1,377.75	747.06	615.66	468.22	327.27	575.65	270.22
Georgia	275.94	--	544.73	821.04	469.78	287.62	1,322.69	239.50
Maryland	252.49	721.33	1,034.07	396.94	831.09	253.57	450.10	286.87
North Carolina	240.62	925.95	973.19	705.79	790.41	253.18	603.84	260.21
South Carolina	226.31	--	1,200.93	1,375.96	432.23	235.55	1,065.63	198.04
Virginia	240.79	--	1,184.35	619.16	458.51	282.20	723.33	240.40
West Virginia	217.44	--	972.00	822.22	617.28	196.27	610.86	232.38
East South Central:								
Alabama	136.55	1,011.13	--	432.69	331.81	155.99	539.07	136.46
Kentucky	278.08	--	1,326.28	1,067.24	554.04	293.09	1,024.39	263.87
Mississippi	169.05	1,282.72	577.98	583.44	545.40	138.75	604.49	165.34
Tennessee	325.95	--	335.05	687.76	741.14	398.68	470.58	361.58
West South Central:								
Arkansas	212.60	280.12	--	756.13	352.60	320.43	422.05	237.36
Louisiana	250.92	711.76	1,341.97	741.57	535.64	252.81	582.05	279.64
Oklahoma	211.62	1,013.21	791.41	623.03	575.93	211.86	556.10	227.56
Texas	216.49	1,078.85	907.08	501.12	430.43	296.18	599.05	232.56
Mountain:								
Arizona	385.65	--	--	595.32	536.88	602.88	1,112.81	400.98
Colorado	269.81	1,513.62	1,422.80	677.13	586.16	265.57	923.66	256.87
Idaho	378.17	1,147.63	979.92	586.45	594.81	639.21	563.71	443.08
Montana	302.21	--	1,053.58	550.38	596.36	337.31	643.80	317.52
Nevada	395.02	--	514.40	1,129.44	408.13	614.26	775.31	441.77
New Mexico	244.93	--	488.54	616.36	408.78	240.45	946.49	219.32
Utah	194.83	931.57	814.79	1,041.06	464.94	213.36	481.80	207.54
Wyoming	333.43	1,107.29	1,921.44	585.03	468.71	359.86	785.53	300.96
Pacific:								
Alaska	336.17	--	1,259.03	1,227.05	784.99	312.50	898.57	365.88
California	202.19	919.53	1,026.46	622.46	342.86	280.30	635.45	208.56
Hawaii	230.22	742.32	827.54	612.52	410.78	245.68	568.33	225.92
Oregon	243.05	1,285.94	585.06	532.19	539.25	348.58	486.71	283.80
Washington	193.16	1,154.89	940.98	656.38	318.85	156.28	586.43	181.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,103	8,951	9,152	8,771	8,719	9,446	9,151	9,091
New England:								
Connecticut	9,236	--	--	--	10,260	9,304	7,891	9,449
Maine	9,644	--	8,589	7,920	12,016	9,347	8,397	10,142
Massachusetts	10,470	7,520	--	10,356	11,000	11,660	8,679	11,396
New Hampshire	10,098	--	7,368	9,462	9,967	12,146	7,784	10,873
Rhode Island	8,255	--	--	9,387	9,953	6,857	9,048	8,059
Vermont	10,177	--	--	10,058	8,636	10,663	12,167	9,476
Middle Atlantic:								
New Jersey	9,626	--	--	11,771	--	9,381	11,651	9,139
New York	11,732	--	--	8,277	9,014	13,269	11,917	11,699
Pennsylvania	9,364	9,510	--	8,290	10,282	9,470	8,148	9,782
East North Central:								
Illinois	9,027	--	11,591	7,452	9,554	8,260	10,500	8,750
Indiana	8,127	--	--	9,513	14,017	6,700	8,574	8,084
Michigan	7,428	--	--	7,043	6,775	9,131	6,405	7,957
Ohio	9,881	--	--	6,963	9,285	10,619	8,875	10,016
Wisconsin	9,155	--	--	8,941	9,097	9,731	9,255	9,106
West North Central:								
Iowa	8,788	--	--	7,387	8,062	9,374	8,282	8,912
Kansas	8,462	7,746	7,654	6,401	8,948	8,856	6,776	8,818
Minnesota	7,343	--	--	7,936	9,179	6,125	7,083	7,450
Missouri	9,016	--	--	--	8,368	9,317	--	9,059
Nebraska	8,269	--	7,194	7,695	8,400	8,679	7,856	8,356
North Dakota	9,587	--	--	--	--	10,279	--	10,000
South Dakota	9,034	--	--	--	8,273	9,806	8,329	9,282
South Atlantic:								
Delaware	8,507	--	--	--	--	8,568	--	8,363
District of Columbia	9,439	--	--	10,446	9,294	8,919	10,561	9,165
Florida	8,769	9,224	--	9,718	7,384	9,016	9,801	8,636
Georgia	8,833	--	--	--	8,470	9,465	--	9,180
Maryland	8,259	7,306	8,522	7,391	8,948	8,266	6,850	9,055
North Carolina	7,619	--	--	--	7,804	9,367	6,012	7,945
South Carolina	9,173	--	--	--	8,341	8,454	--	8,391
Virginia	8,704	--	--	7,250	9,772	8,004	8,974	8,609
West Virginia	8,029	--	--	11,050	7,500	8,063	--	8,087
East South Central:								
Alabama	8,358	--	--	--	8,864	8,673	--	8,603
Kentucky	9,991	--	--	11,056	10,114	9,832	7,130	10,225
Mississippi	7,105	6,806	--	--	6,780	7,459	--	7,306
Tennessee	9,580	--	9,099	6,914	6,501	9,908	8,558	9,674
West South Central:								
Arkansas	7,388	6,202	--	7,744	--	9,470	6,787	7,647
Louisiana	8,922	11,978	8,669	--	8,502	9,013	9,007	8,894
Oklahoma	8,157	--	--	9,374	7,195	8,143	8,977	8,032
Texas	8,681	--	--	9,425	7,611	9,956	9,330	8,565
Mountain:								
Arizona	8,340	--	--	5,498	6,846	8,116	--	7,521
Colorado	8,403	--	--	--	9,048	8,779	--	8,698
Idaho	9,040	--	--	9,318	--	9,238	9,593	8,868
Montana	7,488	--	7,459	7,252	7,811	8,781	--	7,926
Nevada	7,665	--	5,672	--	5,948	7,764	9,121	7,352
New Mexico	9,720	--	--	7,841	9,590	11,113	7,569	10,085
Utah	8,428	--	--	8,422	9,524	8,314	7,866	8,544
Wyoming	9,233	--	13,543	--	13,012	10,148	--	11,424
Pacific:								
Alaska	10,362	--	11,128	--	13,912	9,041	11,028	10,067
California	9,091	7,616	10,352	9,771	9,050	8,806	9,826	8,892
Hawaii	8,047	8,133	6,323	9,508	7,646	7,484	8,531	7,654
Oregon	9,686	--	6,624	9,860	10,452	9,433	9,108	9,909
Washington	8,297	--	--	8,628	7,989	8,809	8,808	8,061

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	128.87	651.62	566.57	311.12	222.06	193.72	335.35	138.06
New England:								
Connecticut	855.55	--	--	--	527.06	1,251.25	845.24	984.45
Maine	521.16	--	551.57	599.06	1,504.75	637.20	536.10	676.06
Massachusetts	531.22	1,090.03	--	566.59	612.01	877.06	715.79	597.48
New Hampshire	557.57	--	868.72	715.79	1,336.64	960.45	506.28	690.87
Rhode Island	726.90	--	--	924.75	595.13	728.68	1,217.85	801.82
Vermont	560.11	--	--	699.33	912.28	977.24	1,145.47	536.98
Middle Atlantic:								
New Jersey	916.50	--	--	1,114.82	--	375.98	1,328.69	1,092.29
New York	795.89	--	--	1,579.02	1,151.65	912.94	2,334.56	840.46
Pennsylvania	465.16	418.11	--	1,077.53	913.10	445.35	880.57	482.88
East North Central:								
Illinois	489.95	--	2,206.31	1,198.38	593.20	682.25	1,850.23	435.42
Indiana	1,295.30	--	--	1,115.77	920.88	785.65	573.09	1,407.74
Michigan	304.06	--	--	387.32	299.64	594.78	531.28	333.82
Ohio	633.11	--	--	713.70	503.97	912.53	1,487.07	690.14
Wisconsin	455.03	--	--	741.96	604.56	444.25	1,110.39	428.55
West North Central:								
Iowa	406.49	--	--	598.13	602.07	483.54	1,022.16	422.86
Kansas	457.37	589.51	277.94	1,261.98	745.05	233.10	823.52	467.69
Minnesota	697.07	--	--	1,251.80	1,072.40	832.21	662.29	970.01
Missouri	408.37	--	--	--	480.70	523.09	--	430.21
Nebraska	340.94	--	529.98	726.01	717.90	349.16	638.96	392.48
North Dakota	604.36	--	--	--	--	697.11	--	655.85
South Dakota	509.99	--	--	--	438.76	682.83	1,074.87	539.29
South Atlantic:								
Delaware	664.00	--	--	--	--	323.48	--	306.34
District of Columbia	442.81	--	--	400.15	314.25	617.22	1,600.32	371.89
Florida	441.95	473.87	--	1,097.28	545.79	660.09	1,205.30	468.16
Georgia	650.83	--	--	--	1,146.21	649.92	--	579.85
Maryland	615.89	708.00	626.47	1,210.33	1,286.21	290.75	451.86	838.14
North Carolina	624.53	--	--	--	1,045.28	355.20	530.70	736.79
South Carolina	1,030.97	--	--	--	833.18	585.48	--	504.16
Virginia	546.26	--	--	1,066.90	709.51	578.77	1,567.46	494.95
West Virginia	261.94	--	--	697.51	1,078.45	256.20	--	252.68
East South Central:								
Alabama	371.63	--	--	--	530.10	601.77	--	393.12
Kentucky	515.69	--	--	1,652.34	626.68	657.73	366.54	531.42
Mississippi	303.87	560.31	--	--	406.80	266.42	--	260.57
Tennessee	342.98	--	553.53	219.95	1,289.30	180.78	389.79	320.64
West South Central:								
Arkansas	503.82	478.94	--	394.92	--	1,717.43	266.18	698.48
Louisiana	486.32	1,063.69	829.08	--	742.96	501.56	1,468.17	423.75
Oklahoma	316.89	--	--	949.33	543.79	388.45	1,093.22	321.58
Texas	518.11	--	--	1,364.94	844.15	337.44	1,249.09	563.54
Mountain:								
Arizona	790.76	--	--	311.59	755.36	481.34	--	437.01
Colorado	515.22	--	--	--	921.32	453.68	--	493.74
Idaho	550.41	--	--	1,380.91	--	428.46	1,382.95	579.69
Montana	578.77	--	138.76	898.69	770.61	473.44	--	423.25
Nevada	685.44	--	425.06	--	417.42	972.82	1,747.78	655.57
New Mexico	528.09	--	--	904.00	1,111.31	520.20	1,266.65	556.30
Utah	470.82	--	--	736.48	653.80	689.47	808.69	539.50
Wyoming	1,118.04	--	979.22	--	1,132.15	1,056.22	--	813.04
Pacific:								
Alaska	685.78	--	711.28	--	1,287.08	347.69	713.73	953.71
California	274.12	738.75	1,638.24	903.52	282.64	346.18	929.95	221.40
Hawaii	476.19	935.61	569.50	1,094.57	550.62	340.75	869.96	361.05
Oregon	721.64	--	356.15	1,031.03	1,963.03	219.13	1,105.26	901.30
Washington	575.88	--	--	1,580.22	752.22	268.23	1,454.20	490.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,003	9,482	9,067	8,648	9,154	8,984	9,026	8,999
New England:								
Connecticut	10,208	7,583	7,577	10,271	10,278	10,781	8,033	10,722
Maine	10,048	--	11,344	7,868	9,980	10,656	9,762	10,098
Massachusetts	9,861	--	9,703	9,699	10,752	9,624	9,545	9,905
New Hampshire	9,400	--	11,093	9,689	10,619	9,153	8,917	9,528
Rhode Island	9,488	--	--	7,593	8,216	9,938	9,221	9,531
Vermont	9,822	10,712	11,437	10,709	10,803	8,107	11,176	9,336
Middle Atlantic:								
New Jersey	9,938	11,669	11,417	9,425	10,597	9,072	10,207	9,862
New York	10,526	12,791	11,494	11,209	11,344	9,759	11,784	10,305
Pennsylvania	9,647	9,045	8,004	9,599	10,299	9,491	9,146	9,733
East North Central:								
Illinois	9,906	10,342	10,408	9,208	10,817	9,477	10,086	9,883
Indiana	8,527	--	--	8,665	9,336	8,207	6,957	8,671
Michigan	8,425	7,596	8,586	8,821	8,005	8,527	8,709	8,378
Ohio	8,573	9,099	--	7,864	9,015	8,638	8,313	8,615
Wisconsin	9,404	--	7,863	9,014	9,969	9,240	8,348	9,547
West North Central:								
Iowa	8,632	--	10,096	8,594	8,917	8,349	9,536	8,511
Kansas	8,723	--	6,538	8,254	8,987	9,075	7,488	8,951
Minnesota	8,750	--	--	8,894	7,890	8,980	8,598	8,779
Missouri	7,843	--	8,850	7,319	8,894	7,553	8,701	7,746
Nebraska	8,974	--	9,091	7,546	8,448	9,121	9,325	8,887
North Dakota	9,009	--	--	9,162	8,968	9,179	8,574	9,092
South Dakota	8,980	7,014	--	8,997	8,891	9,273	6,961	9,281
South Atlantic:								
Delaware	9,406	--	--	10,361	10,759	8,621	11,639	9,183
District of Columbia	9,738	7,877	10,696	9,005	10,563	9,593	8,937	9,937
Florida	9,013	--	9,726	8,944	7,501	9,432	9,195	8,987
Georgia	9,029	--	7,663	9,120	9,353	8,616	10,635	8,783
Maryland	8,693	8,059	9,470	7,453	8,296	9,087	8,306	8,776
North Carolina	8,913	8,110	8,800	8,175	8,178	9,158	8,910	8,913
South Carolina	8,609	--	9,039	8,180	9,214	8,470	8,861	8,579
Virginia	9,248	--	7,679	8,095	10,273	9,234	7,834	9,505
West Virginia	9,086	10,623	--	8,939	9,834	8,672	10,093	8,912
East South Central:								
Alabama	8,191	--	--	8,461	8,006	8,275	7,899	8,226
Kentucky	8,567	--	9,674	9,143	9,006	8,244	9,599	8,407
Mississippi	7,697	--	7,604	6,878	6,835	8,032	7,788	7,682
Tennessee	8,419	--	7,801	7,808	8,629	8,368	8,268	8,445
West South Central:								
Arkansas	7,826	7,800	11,685	6,806	7,590	7,945	7,968	7,808
Louisiana	8,790	10,808	9,694	9,185	8,263	8,480	9,922	8,515
Oklahoma	8,052	8,685	7,362	7,257	7,784	8,506	8,011	8,062
Texas	8,478	9,671	8,718	7,363	8,425	8,651	8,670	8,453
Mountain:								
Arizona	7,596	--	--	7,774	7,795	7,614	7,254	7,647
Colorado	8,831	--	--	7,245	8,848	9,229	7,584	9,063
Idaho	8,845	--	7,601	8,186	9,544	8,824	8,850	8,845
Montana	9,260	9,852	10,361	9,143	9,548	8,553	9,613	9,089
Nevada	8,322	--	7,818	7,517	8,233	8,546	7,212	8,466
New Mexico	9,369	--	13,857	8,174	9,308	9,359	10,821	9,134
Utah	8,435	--	--	9,597	7,981	8,470	7,584	8,500
Wyoming	8,990	9,783	--	8,121	9,655	8,369	9,684	8,727
Pacific:								
Alaska	10,578	--	--	14,161	11,710	9,358	10,571	10,579
California	9,305	--	9,474	8,679	9,324	9,386	8,795	9,367
Hawaii	8,302	7,073	--	9,054	7,338	8,655	8,746	8,176
Oregon	9,076	--	9,364	8,253	8,007	10,164	8,428	9,250
Washington	8,772	--	10,028	8,663	8,173	8,912	9,388	8,652

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.54	422.05	225.39	152.86	127.30	79.58	153.67	64.57
New England:								
Connecticut	341.18	1,477.23	468.29	875.29	560.50	508.15	582.79	375.72
Maine	319.20	--	1,430.69	490.52	750.16	331.48	807.05	350.03
Massachusetts	377.70	--	691.12	461.01	777.73	531.92	570.79	422.73
New Hampshire	505.75	--	1,136.32	1,634.77	1,074.55	516.61	1,514.26	467.92
Rhode Island	361.50	--	--	733.07	1,042.89	388.59	1,089.85	382.87
Vermont	480.76	873.92	1,250.55	758.67	608.47	578.68	728.94	535.28
Middle Atlantic:								
New Jersey	362.12	1,728.00	688.10	1,403.89	629.01	366.56	754.42	407.19
New York	304.61	1,521.12	1,092.17	735.96	738.26	353.13	752.75	321.02
Pennsylvania	333.41	1,086.64	693.75	799.11	1,022.56	304.33	666.97	372.80
East North Central:								
Illinois	273.82	906.12	718.77	447.45	767.74	254.72	447.92	303.34
Indiana	250.37	--	--	536.49	659.49	276.12	723.52	257.13
Michigan	232.99	0.00	872.60	919.01	613.46	223.64	704.52	244.84
Ohio	189.57	1,027.00	--	552.16	551.99	202.18	541.14	200.69
Wisconsin	258.78	--	689.74	864.35	412.04	349.80	622.78	279.00
West North Central:								
Iowa	191.44	--	1,516.74	562.69	309.13	191.05	921.73	167.06
Kansas	245.67	--	591.11	349.09	519.76	299.87	597.17	245.06
Minnesota	286.27	--	--	635.64	297.28	364.70	988.28	283.25
Missouri	713.23	--	934.71	673.45	656.64	984.29	689.97	777.47
Nebraska	274.18	--	1,319.04	700.50	411.19	352.77	902.30	257.15
North Dakota	240.48	--	--	785.83	400.32	210.62	767.47	244.49
South Dakota	282.31	1,020.91	--	969.20	342.33	376.10	778.67	275.58
South Atlantic:								
Delaware	436.21	--	--	1,260.74	1,491.24	271.55	1,255.12	454.95
District of Columbia	325.92	1,342.49	1,194.56	703.57	488.94	497.33	752.60	347.03
Florida	285.53	--	837.65	657.39	640.93	358.65	558.51	315.61
Georgia	321.16	--	408.76	680.80	478.77	288.27	1,641.98	253.08
Maryland	240.08	985.88	1,506.86	323.72	543.06	291.18	623.98	257.29
North Carolina	239.08	765.85	1,163.63	769.68	519.13	280.57	790.44	250.37
South Carolina	214.86	--	623.33	524.48	550.73	260.24	489.44	231.98
Virginia	275.73	--	943.35	933.21	487.39	335.67	688.00	288.06
West Virginia	319.61	657.41	--	1,266.93	463.18	404.41	660.23	353.00
East South Central:								
Alabama	159.54	--	--	450.39	445.43	179.35	671.19	161.15
Kentucky	298.37	--	1,455.14	1,493.12	732.40	294.88	1,071.67	282.38
Mississippi	202.35	--	653.96	652.78	638.44	165.98	778.35	196.60
Tennessee	301.00	--	412.08	877.99	829.01	317.00	653.79	333.93
West South Central:								
Arkansas	240.38	220.18	907.17	1,134.93	366.40	343.45	597.49	259.60
Louisiana	312.58	886.24	1,925.06	856.65	604.20	293.07	769.49	333.82
Oklahoma	275.71	1,301.86	1,000.79	700.67	758.78	259.33	667.10	302.98
Texas	248.55	1,147.08	1,342.76	611.97	434.84	353.48	740.00	264.19
Mountain:								
Arizona	484.30	--	--	607.44	664.87	832.82	692.71	550.67
Colorado	313.16	--	--	744.47	749.23	328.34	979.00	301.69
Idaho	535.18	--	1,360.91	691.23	695.88	827.07	727.48	607.35
Montana	380.76	1,582.43	1,129.72	700.13	896.66	414.94	644.61	456.03
Nevada	426.73	--	464.30	999.15	452.10	665.67	488.77	484.09
New Mexico	286.53	--	514.60	631.96	400.40	246.80	1,242.57	228.20
Utah	213.80	--	--	1,401.08	490.15	199.30	629.82	221.94
Wyoming	388.40	894.38	--	769.95	385.46	388.09	1,124.44	314.72
Pacific:								
Alaska	427.08	--	--	1,527.73	854.95	416.37	1,595.43	431.12
California	275.95	--	910.13	879.52	499.56	347.20	931.08	287.79
Hawaii	316.25	1,351.80	--	872.83	584.09	304.10	924.52	310.69
Oregon	268.00	--	638.33	652.22	513.87	394.78	585.43	305.56
Washington	191.79	--	1,171.13	644.35	343.05	186.87	589.03	194.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,993	9,813	8,357	8,296	8,980	9,245	8,844	9,038
New England:								
Connecticut	10,245	--	--	--	10,263	9,811	--	10,246
Maine	8,079	--	--	--	--	9,242	7,796	8,235
Massachusetts	14,447	17,700	--	8,356	13,484	--	--	14,177
New Hampshire	8,490	--	--	9,536	11,259	7,870	--	8,494
Rhode Island	10,379	--	8,843	--	10,455	11,773	9,986	10,764
Vermont	10,438	--	14,180	11,200	--	11,063	11,559	9,882
Middle Atlantic:								
New Jersey	9,174	9,451	--	10,832	11,319	7,789	9,411	9,079
New York	10,945	--	--	11,133	12,925	8,774	11,566	10,863
Pennsylvania	8,127	--	7,761	7,475	7,252	10,857	7,390	8,380
East North Central:								
Illinois	9,522	--	--	8,538	10,632	9,452	8,096	10,063
Indiana	6,707	--	--	6,754	--	8,899	--	6,534
Michigan	8,125	--	11,506	--	7,199	7,048	10,480	7,137
Ohio	8,237	--	--	--	--	9,172	--	8,283
Wisconsin	10,840	--	9,745	--	12,503	9,918	--	10,574
West North Central:								
Iowa	8,413	--	--	8,054	9,232	8,800	--	8,854
Kansas	8,637	--	8,384	--	9,858	8,013	--	8,481
Minnesota	9,010	--	--	9,256	9,530	8,753	9,028	9,004
Missouri	8,636	--	7,746	7,050	8,415	9,915	7,291	9,127
Nebraska	9,606	--	11,672	--	7,684	10,196	--	9,281
North Dakota	9,708	--	10,045	9,174	10,095	9,605	9,737	9,683
South Dakota	8,943	--	--	--	--	8,571	9,449	8,416
South Atlantic:								
Delaware	10,257	--	--	9,254	9,513	11,159	9,971	10,470
District of Columbia	10,865	--	10,590	--	--	9,387	9,641	11,471
Florida	8,705	--	--	--	6,945	9,210	--	7,856
Georgia	8,320	--	11,837	8,635	7,179	8,676	9,908	8,167
Maryland	10,036	--	--	--	13,260	9,485	--	11,224
North Carolina	7,814	--	6,017	--	--	7,838	6,665	8,261
South Carolina	7,427	--	--	7,682	8,019	7,805	--	7,866
Virginia	7,911	--	--	6,681	7,704	8,668	--	7,859
West Virginia	9,460	--	--	7,299	11,675	9,820	6,797	10,044
East South Central:								
Alabama	7,901	--	--	6,360	7,442	8,006	8,224	7,808
Kentucky	9,579	--	--	--	8,546	9,187	--	8,828
Mississippi	7,986	--	--	--	--	7,021	--	8,032
Tennessee	7,954	8,559	--	6,656	--	8,395	8,659	7,850
West South Central:								
Arkansas	8,266	--	--	--	12,769	7,748	--	8,310
Louisiana	8,765	--	--	--	9,447	8,606	8,284	9,048
Oklahoma	8,460	--	--	--	9,086	8,046	--	8,531
Texas	8,716	--	--	7,851	10,084	8,565	--	8,921
Mountain:								
Arizona	7,296	--	--	--	6,889	7,811	7,746	6,975
Colorado	10,655	--	--	11,430	10,557	9,152	--	9,751
Idaho	7,739	--	--	7,135	8,906	7,782	7,716	7,752
Montana	9,086	--	--	--	--	--	--	8,892
Nevada	10,024	--	--	--	9,306	--	--	9,935
New Mexico	9,424	--	--	--	--	9,511	--	10,003
Utah	8,651	--	8,471	--	--	9,504	--	8,881
Wyoming	8,795	--	--	9,010	--	10,121	8,353	9,294
Pacific:								
Alaska	11,705	--	--	12,400	14,368	10,232	13,587	11,167
California	8,858	--	--	6,867	7,313	10,595	6,666	9,252
Hawaii	8,534	--	--	8,142	9,148	9,229	7,240	8,955
Oregon	10,061	--	--	9,190	7,487	11,475	9,098	10,390
Washington	9,272	--	--	9,370	--	9,376	--	9,570

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	175.75	600.13	474.06	261.97	427.52	229.48	306.83	209.07
New England:								
Connecticut	509.65	--	--	--	774.22	667.28	--	527.33
Maine	902.34	--	--	--	--	479.46	512.93	1,380.45
Massachusetts	1,509.64	925.47	--	297.98	340.86	--	--	1,963.72
New Hampshire	470.06	--	--	684.31	586.80	304.87	--	501.43
Rhode Island	653.66	--	758.80	--	613.80	761.05	1,193.43	531.83
Vermont	669.24	--	132.43	547.92	--	448.62	609.53	959.50
Middle Atlantic:								
New Jersey	487.26	504.78	--	828.91	908.67	692.43	466.31	648.46
New York	928.76	--	--	1,975.08	1,634.56	767.40	1,553.93	1,035.30
Pennsylvania	661.64	--	464.77	956.41	1,424.18	1,316.63	389.38	868.32
East North Central:								
Illinois	628.34	--	--	1,572.24	998.00	472.05	1,114.55	671.80
Indiana	1,396.51	--	--	670.95	--	1,282.50	--	1,606.91
Michigan	839.72	--	361.16	--	811.91	1,143.85	1,035.63	915.61
Ohio	495.01	--	--	--	--	649.96	--	539.97
Wisconsin	1,108.21	--	933.80	--	995.88	1,946.26	--	1,208.48
West North Central:								
Iowa	510.91	--	--	570.95	490.64	659.98	--	511.87
Kansas	489.36	--	680.20	--	1,207.55	470.22	--	485.28
Minnesota	372.45	--	--	644.03	697.06	579.82	491.89	458.10
Missouri	396.80	--	644.69	204.28	328.57	485.21	950.10	348.96
Nebraska	677.42	--	373.65	--	1,076.96	984.93	--	743.65
North Dakota	295.07	--	725.27	370.60	562.18	554.00	488.31	352.51
South Dakota	849.02	--	--	--	--	468.42	1,530.50	518.49
South Atlantic:								
Delaware	612.58	--	--	1,079.05	334.15	467.39	1,230.11	510.93
District of Columbia	809.72	--	773.55	--	--	370.75	792.89	1,090.01
Florida	1,007.74	--	--	--	1,472.54	646.21	--	954.58
Georgia	763.02	--	710.10	579.00	960.98	1,080.23	970.23	822.98
Maryland	1,218.26	--	--	--	1,019.71	79.29	--	1,193.09
North Carolina	1,106.87	--	503.61	--	--	375.22	970.77	1,414.19
South Carolina	577.69	--	--	330.58	1,113.18	764.80	--	577.91
Virginia	662.10	--	--	649.33	724.08	481.93	--	528.98
West Virginia	763.45	--	--	291.90	1,463.82	999.58	488.65	862.53
East South Central:								
Alabama	365.56	--	--	584.59	300.19	375.56	1,136.57	323.97
Kentucky	1,226.37	--	--	--	1,207.47	146.88	--	708.34
Mississippi	885.54	--	--	--	--	731.56	--	1,105.35
Tennessee	343.21	289.21	--	446.05	--	296.16	295.41	389.98
West South Central:								
Arkansas	939.15	--	--	--	353.73	1,120.18	--	1,152.07
Louisiana	512.78	--	--	--	742.06	517.77	741.58	588.05
Oklahoma	627.48	--	--	--	1,046.66	528.73	--	657.67
Texas	541.14	--	--	703.58	1,131.71	359.78	--	524.38
Mountain:								
Arizona	693.09	--	--	--	528.36	451.03	1,373.00	636.24
Colorado	749.80	--	--	1,010.04	1,238.34	130.74	--	552.40
Idaho	434.95	--	--	820.42	797.04	422.66	613.88	590.50
Montana	1,174.11	--	--	--	--	--	--	1,198.57
Nevada	937.36	--	--	--	564.20	--	--	1,202.66
New Mexico	697.66	--	--	--	--	404.01	--	543.75
Utah	645.89	--	564.34	--	--	561.18	--	719.51
Wyoming	554.67	--	--	530.37	--	531.43	869.18	563.52
Pacific:								
Alaska	646.52	--	--	961.92	775.43	661.27	475.61	779.89
California	710.90	--	--	556.46	1,403.69	865.12	761.19	828.46
Hawaii	425.76	--	--	656.75	701.76	354.29	1,009.47	347.01
Oregon	507.54	--	--	633.88	1,418.38	538.85	693.85	629.62
Washington	637.11	--	--	806.86	--	473.20	--	483.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,795	9,336	9,081	8,688	8,790	8,623	9,090	8,667
New England:								
Connecticut	9,144	7,073	8,693	10,212	10,116	6,609	8,078	9,670
Maine	9,578	9,401	10,165	7,858	10,242	10,132	9,260	9,726
Massachusetts	10,294	10,368	9,695	9,989	11,064	9,431	10,125	10,371
New Hampshire	9,238	6,851	9,452	9,743	10,097	9,372	8,534	9,694
Rhode Island	8,906	--	9,689	8,343	9,387	7,927	9,274	8,661
Vermont	10,411	11,261	12,599	10,184	9,043	8,858	11,503	9,079
Middle Atlantic:								
New Jersey	9,783	11,164	11,163	11,220	9,248	8,035	10,923	9,251
New York	11,048	13,754	10,965	10,869	11,699	10,169	12,117	10,692
Pennsylvania	8,378	8,516	7,646	8,082	7,557	9,317	8,151	8,512
East North Central:								
Illinois	9,338	9,750	10,307	8,641	9,727	8,891	9,816	9,164
Indiana	8,277	--	--	7,975	8,998	8,358	7,187	8,661
Michigan	7,868	--	8,052	8,034	7,915	7,337	8,320	7,629
Ohio	8,213	8,686	8,388	7,679	8,423	8,456	8,485	8,113
Wisconsin	9,208	--	10,016	9,736	9,938	8,266	9,259	9,191
West North Central:								
Iowa	8,698	9,656	8,425	8,150	8,136	9,861	8,618	8,751
Kansas	8,252	7,988	7,250	8,116	8,041	8,951	7,740	8,468
Minnesota	8,524	--	--	8,756	7,793	8,563	8,469	8,548
Missouri	8,048	8,246	8,571	6,881	8,498	8,217	8,027	8,059
Nebraska	8,705	--	9,840	7,941	7,742	8,518	9,513	8,018
North Dakota	9,245	8,639	9,867	9,211	9,050	9,417	9,293	9,207
South Dakota	8,445	9,269	--	8,518	8,286	8,057	7,718	8,845
South Atlantic:								
Delaware	9,461	--	--	10,180	9,071	8,773	10,381	9,111
District of Columbia	9,520	8,797	9,672	9,415	10,252	8,852	9,005	9,791
Florida	8,506	9,285	9,484	9,250	7,499	8,344	9,737	7,996
Georgia	8,664	--	8,150	7,918	8,450	8,136	9,767	8,159
Maryland	8,574	7,477	8,250	8,019	9,344	8,883	7,618	9,143
North Carolina	7,842	--	7,982	7,779	7,174	8,335	7,891	7,820
South Carolina	8,576	--	8,151	9,322	8,107	8,756	9,066	8,395
Virginia	8,397	--	9,062	7,282	9,362	7,836	8,212	8,491
West Virginia	9,221	--	8,997	9,286	9,706	9,319	9,198	9,234
East South Central:								
Alabama	8,076	7,749	--	8,207	7,884	8,066	8,328	8,007
Kentucky	8,899	--	9,675	9,245	9,000	7,530	9,722	8,406
Mississippi	7,099	7,271	7,829	6,949	6,805	7,206	7,407	6,949
Tennessee	7,921	--	8,772	7,071	6,625	9,093	8,259	7,730
West South Central:								
Arkansas	7,523	7,630	--	7,452	7,234	7,403	7,855	7,387
Louisiana	8,923	10,755	9,395	9,417	7,844	7,093	9,591	8,423
Oklahoma	7,748	9,032	7,621	7,944	7,786	7,045	8,332	7,504
Texas	8,356	9,168	8,560	7,946	8,518	8,193	8,665	8,236
Mountain:								
Arizona	8,127	--	--	8,208	6,589	8,723	9,404	7,652
Colorado	8,232	10,068	--	7,055	8,266	8,628	8,100	8,285
Idaho	8,404	9,264	7,621	8,565	8,355	8,202	8,728	8,117
Montana	8,509	--	8,506	8,460	8,913	8,163	8,432	8,576
Nevada	7,750	--	7,384	9,380	7,555	7,391	8,389	7,601
New Mexico	8,984	--	14,353	7,627	9,291	8,969	9,721	8,707
Utah	8,396	7,798	7,567	8,750	8,800	8,261	7,717	8,646
Wyoming	8,943	7,878	11,330	7,378	9,309	8,361	8,997	8,882
Pacific:								
Alaska	11,246	--	12,131	13,010	11,798	8,408	11,754	10,982
California	8,866	7,796	9,695	9,080	8,971	8,611	9,182	8,748
Hawaii	8,115	7,486	7,923	9,058	7,722	8,119	8,556	7,881
Oregon	8,878	8,089	9,348	8,535	8,168	10,847	8,643	9,016
Washington	8,726	9,501	8,317	8,938	7,748	8,861	9,363	8,354

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.62	335.06	243.16	140.78	148.38	118.59	153.47	83.15
New England:								
Connecticut	493.24	1,160.65	763.45	804.61	356.95	1,783.28	567.36	680.51
Maine	504.88	1,142.20	1,161.86	434.07	946.14	892.17	559.70	688.93
Massachusetts	458.75	2,068.90	851.23	368.39	856.70	328.31	757.73	564.19
New Hampshire	518.08	869.22	1,104.35	957.66	691.97	894.02	977.25	508.33
Rhode Island	491.43	--	1,156.34	559.20	322.22	1,207.39	762.98	606.68
Vermont	533.79	1,103.08	1,291.82	550.40	631.06	447.75	723.07	400.84
Middle Atlantic:								
New Jersey	553.97	1,217.38	742.15	1,103.30	1,232.27	483.74	626.20	760.52
New York	453.32	1,638.10	1,375.39	626.06	808.16	735.77	919.00	495.79
Pennsylvania	429.66	647.71	394.33	565.25	1,316.08	693.10	452.70	619.43
East North Central:								
Illinois	271.98	720.66	1,035.86	495.48	519.11	400.33	562.05	299.25
Indiana	374.13	--	--	641.70	775.63	430.14	655.27	384.80
Michigan	318.28	--	921.23	570.76	578.48	564.32	542.28	397.62
Ohio	243.68	1,276.07	954.80	487.28	360.24	281.76	590.24	259.21
Wisconsin	404.71	--	1,263.15	989.56	577.58	382.10	990.62	423.95
West North Central:								
Iowa	366.79	1,390.51	1,472.89	459.97	415.79	527.98	766.00	344.13
Kansas	307.10	874.06	529.48	518.66	606.37	467.44	489.40	349.78
Minnesota	496.07	--	--	585.21	408.98	1,200.04	897.37	597.43
Missouri	330.43	1,564.64	538.73	531.35	641.32	743.70	471.70	444.86
Nebraska	503.64	--	1,186.95	625.40	565.28	942.40	862.38	425.90
North Dakota	285.82	881.44	652.57	553.56	477.03	433.49	457.98	359.11
South Dakota	476.96	1,327.77	--	986.05	565.14	629.56	837.81	532.37
South Atlantic:								
Delaware	546.58	--	--	1,276.20	1,218.40	298.63	1,305.80	545.11
District of Columbia	297.13	1,363.82	1,032.10	563.97	346.69	387.10	635.07	288.41
Florida	254.96	1,473.84	744.48	678.35	311.45	315.62	620.71	219.04
Georgia	522.29	--	608.18	850.23	647.07	293.66	1,494.60	283.79
Maryland	438.48	670.70	1,087.73	472.91	1,116.42	200.31	509.13	605.04
North Carolina	333.44	--	1,072.91	554.81	1,034.16	259.54	659.84	380.67
South Carolina	356.72	--	1,220.98	1,642.38	510.06	226.36	1,115.69	257.86
Virginia	408.06	--	1,438.97	740.63	724.35	391.27	883.09	413.41
West Virginia	474.47	--	972.00	1,375.72	879.83	574.61	655.73	636.20
East South Central:								
Alabama	175.43	908.77	--	404.00	466.79	146.00	541.07	165.76
Kentucky	619.75	--	1,318.04	1,278.43	538.61	702.21	1,146.79	626.25
Mississippi	311.82	568.95	638.72	629.46	600.65	583.00	586.81	377.62
Tennessee	356.23	--	294.80	526.31	697.08	439.75	460.34	489.13
West South Central:								
Arkansas	280.03	280.12	--	860.67	471.46	481.49	391.81	353.29
Louisiana	440.60	730.09	1,612.49	658.81	826.95	912.26	641.78	599.24
Oklahoma	324.31	1,060.81	462.74	574.22	781.58	187.59	520.50	394.26
Texas	235.68	917.67	911.51	455.61	524.78	199.14	568.68	242.32
Mountain:								
Arizona	508.74	--	--	645.08	753.69	345.58	1,341.14	457.69
Colorado	396.17	1,327.57	--	683.80	672.00	486.08	930.79	407.71
Idaho	380.88	1,147.63	979.92	612.38	876.81	345.93	592.87	486.67
Montana	425.98	--	931.56	621.41	719.57	595.48	680.65	531.76
Nevada	531.62	--	507.69	1,197.91	464.77	913.72	860.43	610.57
New Mexico	522.07	--	418.59	571.58	843.82	581.68	1,408.54	468.15
Utah	356.45	931.57	814.79	1,310.28	517.03	571.77	503.08	433.29
Wyoming	610.03	1,013.62	2,153.35	777.76	641.52	419.35	1,102.05	357.50
Pacific:								
Alaska	568.90	--	835.21	1,303.73	1,133.27	801.83	748.76	790.19
California	261.64	981.22	1,108.00	648.32	450.29	323.28	678.83	247.01
Hawaii	282.71	833.84	1,000.15	674.79	415.96	283.20	655.62	234.28
Oregon	357.39	1,297.81	633.83	553.33	710.12	581.45	509.03	484.95
Washington	321.37	1,216.85	1,025.15	676.23	443.98	271.87	600.50	355.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,213	9,843	8,382	8,432	9,258	9,258	8,701	9,235
New England:								
Connecticut	10,611	--	7,224	9,060	10,553	10,770	8,869	10,731
Maine	10,054	--	--	7,340	9,572	10,390	--	10,190
Massachusetts	10,615	--	8,372	8,176	12,559	10,578	8,382	10,706
New Hampshire	9,753	--	3,498	9,163	10,755	9,542	--	9,812
Rhode Island	9,783	11,591	--	--	8,312	9,969	--	9,731
Vermont	9,734	--	8,963	11,605	10,358	9,110	11,291	9,575
Middle Atlantic:								
New Jersey	9,702	--	--	--	10,767	9,275	9,029	9,795
New York	10,762	--	--	9,167	10,377	11,059	9,033	10,818
Pennsylvania	10,231	--	9,113	11,268	10,865	9,659	11,449	10,180
East North Central:								
Illinois	10,059	9,324	11,366	9,493	11,322	9,486	10,574	10,051
Indiana	8,385	--	--	9,560	9,698	7,774	7,969	8,395
Michigan	8,565	--	--	9,931	7,383	8,682	8,791	8,553
Ohio	9,145	--	9,096	7,287	9,164	9,242	8,123	9,215
Wisconsin	9,831	10,819	9,158	8,864	10,153	9,863	9,263	9,894
West North Central:								
Iowa	8,577	--	--	8,684	9,403	8,374	--	8,587
Kansas	9,017	--	--	8,230	9,771	8,926	--	9,141
Minnesota	8,632	--	8,029	8,739	8,902	8,654	8,037	8,700
Missouri	8,103	--	--	10,524	9,136	7,904	11,543	8,032
Nebraska	8,975	14,494	7,457	7,719	8,604	9,182	8,881	8,987
North Dakota	9,410	--	--	8,389	9,773	9,450	8,900	9,460
South Dakota	9,404	--	--	9,845	9,166	9,523	9,075	9,429
South Atlantic:								
Delaware	9,459	--	--	10,130	11,603	9,014	--	9,318
District of Columbia	10,080	--	13,610	--	11,050	9,724	13,610	9,987
Florida	9,182	--	--	7,689	7,219	9,557	9,776	9,164
Georgia	9,054	--	--	10,859	8,947	8,957	10,050	9,028
Maryland	8,924	--	10,956	6,234	9,141	9,103	7,679	9,013
North Carolina	9,107	--	--	--	8,823	9,377	--	9,137
South Carolina	8,530	--	--	--	9,848	8,280	--	8,536
Virginia	9,380	--	--	8,431	9,610	9,451	7,904	9,496
West Virginia	8,724	--	--	7,318	10,395	8,488	--	8,795
East South Central:								
Alabama	8,251	--	--	7,202	8,311	8,395	6,295	8,370
Kentucky	8,955	--	--	--	9,193	8,839	--	8,949
Mississippi	7,969	--	--	4,351	7,911	8,010	--	7,971
Tennessee	8,956	--	7,261	--	9,561	8,885	--	8,965
West South Central:								
Arkansas	8,007	--	--	--	7,827	8,154	--	8,053
Louisiana	8,704	--	--	--	8,931	8,852	8,193	8,730
Oklahoma	8,485	--	--	--	8,192	8,775	--	8,533
Texas	8,682	--	--	--	8,129	9,063	--	8,666
Mountain:								
Arizona	7,443	--	--	5,507	8,485	7,358	5,832	7,536
Colorado	9,382	--	--	8,401	10,645	9,306	--	9,484
Idaho	8,972	--	--	--	9,833	8,901	--	8,952
Montana	9,425	--	--	8,850	9,949	8,694	11,731	9,038
Nevada	9,099	--	--	--	8,441	9,424	7,078	9,202
New Mexico	9,710	--	--	8,848	9,572	9,992	--	9,789
Utah	8,477	--	--	10,088	7,414	8,565	--	8,487
Wyoming	9,035	--	--	9,426	10,136	8,866	8,148	9,265
Pacific:								
Alaska	10,107	--	--	--	12,979	9,617	--	10,280
California	9,510	--	--	8,899	8,664	9,679	8,761	9,530
Hawaii	8,684	--	--	8,708	7,265	9,138	7,372	8,914
Oregon	9,687	--	--	10,608	8,624	10,038	--	9,743
Washington	8,698	--	--	--	8,381	8,940	--	8,749

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.36	815.48	454.43	333.41	178.91	88.61	279.67	78.76
New England:								
Connecticut	346.15	--	594.16	835.85	943.07	394.51	639.41	363.18
Maine	336.18	--	--	632.19	1,046.53	368.58	--	346.42
Massachusetts	711.03	--	776.19	222.80	954.09	796.05	505.70	738.13
New Hampshire	520.78	--	252.00	1,512.50	1,329.25	598.79	--	537.32
Rhode Island	417.41	1,050.27	--	--	1,559.68	388.68	--	427.28
Vermont	479.59	--	1,076.84	844.15	750.13	663.64	874.49	512.62
Middle Atlantic:								
New Jersey	354.48	--	--	--	727.69	348.84	989.14	374.48
New York	479.80	--	--	2,313.97	1,106.66	516.11	889.35	491.88
Pennsylvania	285.49	--	649.44	953.21	662.83	239.68	1,003.37	292.88
East North Central:								
Illinois	359.71	275.87	1,062.76	993.07	1,018.45	285.55	663.33	365.37
Indiana	436.79	--	--	777.43	1,022.45	446.65	755.44	446.89
Michigan	281.50	--	--	797.64	898.45	309.30	869.78	292.20
Ohio	251.55	--	638.05	722.66	693.50	278.78	822.43	258.74
Wisconsin	316.21	1,062.22	691.98	673.80	454.61	532.96	651.92	342.85
West North Central:								
Iowa	188.44	--	--	686.44	252.00	226.85	--	189.86
Kansas	269.72	--	--	634.53	490.10	299.64	--	261.48
Minnesota	254.00	--	586.42	350.43	512.81	329.50	513.67	279.41
Missouri	852.41	--	--	1,571.92	347.20	946.22	1,505.76	859.11
Nebraska	246.27	729.32	636.69	627.17	466.12	288.86	1,134.27	240.66
North Dakota	276.85	--	--	344.87	443.11	343.45	373.18	293.09
South Dakota	224.94	--	--	749.46	308.62	327.70	781.80	234.95
South Atlantic:								
Delaware	416.90	--	--	1,220.82	1,680.33	303.97	--	442.08
District of Columbia	474.55	--	718.26	--	1,008.66	546.76	718.26	487.28
Florida	367.69	--	--	665.30	907.07	377.84	1,486.33	375.70
Georgia	302.48	--	--	1,154.21	624.90	353.56	1,137.25	308.36
Maryland	277.40	--	915.67	368.72	683.58	295.78	929.71	281.29
North Carolina	296.72	--	--	--	916.17	275.87	--	300.58
South Carolina	293.18	--	--	--	590.70	306.31	--	294.52
Virginia	255.57	--	--	910.61	600.68	280.05	1,001.01	260.98
West Virginia	233.20	--	--	475.27	759.54	215.14	--	235.51
East South Central:								
Alabama	199.51	--	--	1,251.67	450.24	209.88	1,109.41	192.88
Kentucky	266.41	--	--	--	753.65	257.46	--	269.34
Mississippi	168.99	--	--	363.21	1,002.48	131.32	--	150.88
Tennessee	370.65	--	521.76	--	655.51	444.62	--	380.93
West South Central:								
Arkansas	294.05	--	--	--	464.47	377.32	--	298.38
Louisiana	248.77	--	--	--	548.00	164.99	769.06	257.43
Oklahoma	257.27	--	--	--	612.28	191.11	--	238.95
Texas	335.79	--	--	--	618.08	380.12	--	334.60
Mountain:								
Arizona	530.39	--	--	523.30	565.52	772.27	717.17	564.21
Colorado	331.29	--	--	1,360.41	859.84	301.57	--	288.69
Idaho	589.66	--	--	--	705.76	707.02	--	595.86
Montana	460.41	--	--	885.10	1,312.20	378.50	1,182.47	437.79
Nevada	305.02	--	--	--	852.10	288.72	1,121.90	306.19
New Mexico	253.00	--	--	1,220.83	428.32	260.66	--	239.23
Utah	229.31	--	--	1,537.47	653.04	229.86	--	230.70
Wyoming	371.49	--	--	654.34	600.84	471.31	926.32	404.04
Pacific:								
Alaska	384.26	--	--	--	928.28	303.09	--	358.17
California	281.01	--	--	2,026.47	425.13	331.14	1,362.09	286.71
Hawaii	317.34	--	--	884.07	1,331.47	271.23	705.20	319.93
Oregon	317.37	--	--	994.17	767.65	388.25	--	327.49
Washington	223.42	--	--	--	447.89	188.21	--	202.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,817	1,737	2,005	1,949	1,797	1,779	1,924	1,796
New England:								
Connecticut	1,771	1,695 *	1,481	2,658	1,520	1,751	1,843	1,755
Maine	1,869	--	2,333 *	1,604	1,698	1,988	1,963	1,846
Massachusetts	2,038	1,106 *	2,946	2,949	2,278	1,692	2,497	1,930
New Hampshire	2,350	--	3,592	2,682	2,335	2,227	2,410	2,335
Rhode Island	2,046	--	2,041	3,204	2,195	1,878	1,902	2,082
Vermont	2,187	--	2,318	2,265	2,279	1,847	2,622	2,022
Middle Atlantic:								
New Jersey	2,223	1,553 *	2,300 *	4,109	1,662	2,220	2,698	2,088
New York	2,231	2,684 *	3,244	2,536	2,985	1,696	2,885	2,119
Pennsylvania	1,669	2,786	1,909	1,528	1,506	1,703	1,774	1,645
East North Central:								
Illinois	1,858	1,495 *	1,968	2,456	1,780	1,783	2,112	1,820
Indiana	2,137	--	--	3,075	2,348	1,807	1,920	2,158
Michigan	1,970	--	1,803	1,961	1,933	1,980	2,075	1,945
Ohio	2,016	--	--	1,820	2,025	2,000	2,206	1,985
Wisconsin	2,052	--	--	2,439	2,060	2,017	1,809	2,102
West North Central:								
Iowa	2,025	--	--	2,165	1,923	2,047	2,150	2,003
Kansas	1,784	--	--	1,752	1,598	1,962	1,724	1,796
Minnesota	1,939	--	2,629 *	2,480	1,714	1,755	2,661	1,770
Missouri	1,649	--	1,559 *	1,265	1,736	1,652	1,671	1,645
Nebraska	1,722	--	3,092	1,618	1,399	1,672	2,206	1,602
North Dakota	1,579	--	536 *	1,296	1,546	1,864	1,179	1,737
South Dakota	1,730	2,266 *	--	2,003	1,672	1,510	2,002	1,665
South Atlantic:								
Delaware	2,120	--	--	2,720	2,508	1,961	1,806 *	2,179
District of Columbia	1,863	--	1,906	1,357	1,818	2,001	1,777	1,885
Florida	1,913	--	2,303	3,356	1,797	1,754	2,500	1,825
Georgia	1,748	--	--	1,981	1,752	1,681	1,994	1,710
Maryland	2,065	--	2,078	2,027	2,296	2,093	1,586	2,193
North Carolina	2,012	--	--	1,937	1,254	2,295	2,012	2,013
South Carolina	1,814	--	--	1,660	1,794	1,804	1,881	1,804
Virginia	2,054	--	1,787	2,525	1,756	2,279	1,763	2,120
West Virginia	2,012	--	--	2,316	2,818	1,818	1,388 *	2,118
East South Central:								
Alabama	2,048	--	--	2,328	2,296	1,886	2,336	2,005
Kentucky	1,947	--	--	1,212	1,750	1,980	2,306 *	1,884
Mississippi	1,716	--	--	1,883	1,451	1,759	1,566	1,743
Tennessee	1,645	--	--	1,169	1,596	1,823	986	1,743
West South Central:								
Arkansas	1,795	--	--	2,344	1,407	2,018	1,404	1,859
Louisiana	2,259	--	2,216	2,954	2,046	1,879	2,727	2,123
Oklahoma	1,558	2,121 *	1,840	1,110	1,516	1,606	1,750	1,517
Texas	1,638	1,620 *	1,398	1,181	1,547	1,829	1,583	1,646
Mountain:								
Arizona	1,837	--	--	1,009	1,744	1,771	2,503 *	1,722
Colorado	1,618	--	896 *	1,588	1,527	1,776	1,295	1,685
Idaho	1,686	--	1,666 *	1,270	2,477 *	1,529	1,477	1,733
Montana	1,493	--	--	1,529	1,584	1,187	1,799	1,343
Nevada	1,563	--	816 *	1,999	1,508	1,567	1,422	1,586
New Mexico	1,767	--	--	1,898	1,832	1,564	2,171 *	1,682
Utah	1,591	--	--	2,388	1,241	1,673	1,328	1,621
Wyoming	1,497	--	--	1,569	1,362	1,637	1,258 *	1,620
Pacific:								
Alaska	1,931	2,960	--	2,340	1,946	1,876	1,866	1,945
California	1,515	1,290 *	2,325	1,262	1,734	1,397	1,602	1,499
Hawaii	857	244 *	140 *	854 *	353 *	1,514	404 *	1,040
Oregon	1,499	1,602 *	1,233 *	1,403	1,343	1,687	1,448	1,514
Washington	1,381	--	1,661 *	1,132	1,250	1,607	1,088	1,462

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.40	165.72	115.16	70.71	65.16	31.19	70.65	28.42
New England:								
Connecticut	124.43	533.52 *	364.06	260.75	167.98	204.01	262.19	140.29
Maine	121.39	--	884.19 *	261.40	193.95	136.36	416.49	111.76
Massachusetts	108.40	387.49 *	315.30	298.91	250.60	116.06	304.78	113.02
New Hampshire	149.58	--	786.51	314.88	312.60	210.78	426.13	152.99
Rhode Island	156.94	--	218.74	597.33	309.50	210.08	263.55	187.11
Vermont	156.46	--	424.27	320.81	304.15	255.98	319.94	183.52
Middle Atlantic:								
New Jersey	239.06	557.26 *	897.04 *	583.75	407.08	317.24	447.10	279.62
New York	206.64	1,203.86 *	629.61	492.77	672.77	139.16	471.73	226.21
Pennsylvania	106.76	792.17	451.08	193.75	216.27	151.04	264.14	115.86
East North Central:								
Illinois	85.10	535.90 *	402.10	278.75	135.00	121.19	261.02	89.00
Indiana	151.11	--	--	514.49	237.18	145.70	287.58	163.70
Michigan	125.28	--	339.64	333.97	323.47	150.28	286.31	138.53
Ohio	106.46	--	--	240.70	193.37	138.81	317.26	112.43
Wisconsin	126.34	--	--	316.11	233.26	156.47	334.48	134.42
West North Central:								
Iowa	160.34	--	--	293.97	221.04	249.96	279.96	181.95
Kansas	122.45	--	--	268.84	254.32	161.93	349.84	129.10
Minnesota	117.02	--	812.77 *	336.65	122.74	136.46	389.86	107.49
Missouri	104.17	--	527.41 *	289.40	269.97	118.72	346.95	107.40
Nebraska	125.34	--	871.28	280.99	181.30	86.73	506.60	84.33
North Dakota	130.57	--	237.66 *	317.08	164.14	130.17	310.42	116.32
South Dakota	118.61	763.05 *	--	326.86	164.21	144.61	348.22	120.87
South Atlantic:								
Delaware	159.87	--	--	457.93	261.71	174.18	654.38 *	141.63
District of Columbia	132.13	--	367.21	258.62	216.86	201.68	321.42	144.11
Florida	101.26	--	583.65	462.58	256.74	96.19	442.80	95.35
Georgia	99.31	--	--	412.99	222.59	107.25	399.66	97.27
Maryland	154.38	--	493.52	293.78	589.21	125.25	228.56	179.98
North Carolina	149.71	--	--	324.91	208.55	193.99	440.50	158.85
South Carolina	144.14	--	--	273.69	258.53	194.25	453.50	150.51
Virginia	118.26	--	515.68	440.73	201.03	167.20	302.47	125.61
West Virginia	206.88	--	--	441.05	634.78	238.22	433.80 *	225.13
East South Central:								
Alabama	137.36	--	--	328.64	340.81	129.19	524.23	132.18
Kentucky	236.15	--	--	243.74	229.42	219.81	1,271.90 *	162.51
Mississippi	118.74	--	--	388.63	170.46	153.69	372.97	122.42
Tennessee	83.48	--	--	305.34	270.58	92.56	241.11	89.82
West South Central:								
Arkansas	143.23	--	--	568.95	259.04	181.24	291.77	159.78
Louisiana	163.42	--	534.36	438.70	263.19	178.60	390.67	175.25
Oklahoma	111.53	706.96 *	372.73	284.43	327.29	96.50	287.64	120.36
Texas	122.79	672.93 *	367.59	276.29	274.92	153.25	288.99	134.61
Mountain:								
Arizona	177.98	--	--	275.14	234.40	214.58	798.78 *	153.95
Colorado	116.14	--	282.44 *	335.07	281.29	136.37	276.88	127.08
Idaho	183.15	--	562.90 *	318.10	785.47 *	116.22	304.52	217.87
Montana	175.84	--	--	269.63	226.35	113.43	465.40	124.54
Nevada	149.91	--	331.56 *	373.20	152.60	230.07	289.17	169.51
New Mexico	198.72	--	--	457.81	221.43	129.37	972.82 *	123.27
Utah	115.42	--	--	589.97	185.93	142.74	345.18	121.42
Wyoming	171.24	--	--	418.95	244.41	117.48	437.47 *	126.20
Pacific:								
Alaska	155.29	76.25	--	381.86	349.67	185.88	493.48	156.57
California	81.37	430.40 *	468.46	210.71	119.46	104.07	262.12	82.54
Hawaii	115.76	124.65 *	76.06 *	283.01 *	124.46 *	204.94	158.12 *	146.38
Oregon	116.98	630.42 *	414.31 *	304.20	156.23	206.80	275.87	128.08
Washington	125.94	--	588.90 *	202.41	112.40	229.19	252.15	144.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,716	2,150	2,447	2,033	1,690	1,465	2,179	1,605
New England:								
Connecticut	1,711	--	--	--	--	1,412	--	1,690
Maine	2,152	--	--	3,141	2,013	1,891	2,510	2,008
Massachusetts	1,884	--	--	2,322	1,900	1,850	1,807	1,923
New Hampshire	2,438	--	--	2,399	--	2,354	1,578	2,726
Rhode Island	2,362	--	--	--	2,348	1,672	--	2,417
Vermont	2,225	--	--	2,492	2,281	1,689	2,823	2,014
Middle Atlantic:								
New Jersey	1,715	--	--	3,694	--	1,602	--	1,358 *
New York	2,109	--	--	2,046 *	2,443	1,516	4,211	1,730
Pennsylvania	1,397	--	--	983	1,026 *	1,542	1,580 *	1,334
East North Central:								
Illinois	1,700	--	--	1,334	2,033	1,174	2,329	1,582
Indiana	1,789	--	--	2,109	3,726	1,337	2,147	1,754
Michigan	2,106	--	--	--	1,810	2,030	2,260	2,026
Ohio	2,248	--	--	--	1,543	2,127	--	2,166
Wisconsin	2,208	--	--	2,808	1,988	--	2,210	2,206
West North Central:								
Iowa	1,312	--	--	--	1,423	1,177 *	--	1,250
Kansas	1,588	--	--	--	1,606	1,633	--	1,576
Minnesota	1,849	--	--	--	1,731	--	2,519	1,571 *
Missouri	1,846	--	--	1,923	--	2,014	--	1,790
Nebraska	1,487	--	--	--	--	1,399	--	1,514
North Dakota	1,766	--	--	--	--	2,622	--	2,015
South Dakota	2,082	--	--	--	1,894	2,077	--	2,070
South Atlantic:								
Delaware	1,739 *	--	--	--	--	2,232	0	2,003
District of Columbia	2,256	--	--	2,020	2,453	--	2,133	2,287
Florida	2,047	--	--	--	2,037	1,524	--	1,757
Georgia	1,485	--	--	--	--	1,223	--	1,290
Maryland	2,200	--	--	--	1,756	--	2,016 *	2,303
North Carolina	1,677	--	--	--	--	1,552	--	1,722
South Carolina	1,695	--	--	--	--	1,604	--	1,380
Virginia	2,707	--	--	--	2,113 *	3,110	--	2,848
West Virginia	1,025	--	--	--	1,727	974	--	1,034
East South Central:								
Alabama	1,568	--	--	--	1,777	1,431	--	1,715
Kentucky	1,499	--	--	2,095	--	1,103	--	1,526
Mississippi	741	--	--	--	--	--	--	643
Tennessee	1,517	--	--	--	--	1,492	--	1,497
West South Central:								
Arkansas	2,263	--	--	--	--	--	--	2,370
Louisiana	1,956	--	--	--	2,844	--	--	1,577
Oklahoma	1,642	--	--	--	--	1,109	--	1,493
Texas	1,572	--	--	2,540	1,290	2,105	1,194 *	1,639
Mountain:								
Arizona	2,115	--	--	--	1,993	1,512	--	1,498
Colorado	1,288	--	--	--	1,155	1,301	--	1,248
Idaho	1,607	0	--	--	2,272	1,229	--	1,622
Montana	1,073	--	--	--	--	1,101	--	1,007
Nevada	1,144	--	--	--	1,531	951 *	--	1,122
New Mexico	1,994	--	--	--	2,179	1,545	--	1,987
Utah	1,531	--	--	--	1,921	1,337	1,771 *	1,482
Wyoming	1,637	0	--	--	--	2,263	--	2,355
Pacific:								
Alaska	1,405	--	--	--	--	1,415	--	1,666
California	1,540	1,873 *	2,669	1,596	1,848	1,023	1,915	1,439
Hawaii	398	--	--	214 *	386 *	1,088	173 *	581
Oregon	1,030	--	--	--	1,125	--	1,019 *	1,034
Washington	1,418	--	--	1,062	--	1,203	1,879	1,206

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.01	381.03	277.88	137.04	89.12	75.75	168.39	55.96
New England:								
Connecticut	294.12	--	--	--	--	365.54	--	320.65
Maine	270.76	--	--	585.49	293.38	424.25	492.12	306.02
Massachusetts	170.44	--	--	202.59	480.44	243.68	279.78	214.85
New Hampshire	287.71	--	--	383.59	--	549.23	366.88	340.69
Rhode Island	367.49	--	--	--	413.75	145.26	--	450.73
Vermont	237.61	--	--	561.89	226.92	321.63	364.57	273.95
Middle Atlantic:								
New Jersey	471.46	--	--	692.87	--	215.07	--	451.70 *
New York	342.30	--	--	754.71 *	290.76	361.96	1,239.34	274.91
Pennsylvania	225.41	--	--	260.64	375.94 *	298.69	500.31 *	250.28
East North Central:								
Illinois	178.39	--	--	284.34	175.01	233.69	629.16	162.55
Indiana	342.79	--	--	168.04	531.24	112.91	188.75	369.90
Michigan	221.75	--	--	--	209.05	288.01	515.27	202.04
Ohio	311.00	--	--	--	210.93	407.81	--	324.25
Wisconsin	268.22	--	--	274.85	181.14	--	625.04	258.51
West North Central:								
Iowa	236.78	--	--	--	380.31	366.17 *	--	273.96
Kansas	251.53	--	--	--	423.89	169.05	--	262.59
Minnesota	387.37	--	--	--	339.89	--	314.82	488.25 *
Missouri	384.90	--	--	174.74	--	545.59	--	428.31
Nebraska	217.72	--	--	--	--	206.09	--	220.50
North Dakota	404.24	--	--	--	--	180.81	--	337.58
South Dakota	263.48	--	--	--	313.83	404.09	--	302.68
South Atlantic:								
Delaware	562.48 *	--	--	--	--	643.83	0.00	582.47
District of Columbia	318.29	--	--	350.42	354.66	--	356.18	385.24
Florida	209.42	--	--	--	360.57	147.57	--	144.80
Georgia	218.70	--	--	--	--	89.35	--	162.17
Maryland	345.01	--	--	--	239.69	--	636.44 *	377.00
North Carolina	200.42	--	--	--	--	151.21	--	176.26
South Carolina	323.67	--	--	--	--	260.55	--	202.47
Virginia	323.21	--	--	--	637.15 *	441.50	--	382.71
West Virginia	107.98	--	--	--	341.70	95.40	--	93.57
East South Central:								
Alabama	206.20	--	--	--	294.79	273.58	--	231.17
Kentucky	246.98	--	--	368.89	--	293.92	--	267.85
Mississippi	180.90	--	--	--	--	--	--	161.66
Tennessee	74.93	--	--	--	--	51.32	--	61.19
West South Central:								
Arkansas	444.26	--	--	--	--	--	--	597.07
Louisiana	329.79	--	--	--	217.43	--	--	307.03
Oklahoma	299.52	--	--	--	--	101.00	--	298.89
Texas	260.63	--	--	490.70	270.19	624.10	411.30 *	297.92
Mountain:								
Arizona	554.57	--	--	--	329.07	289.51	--	243.07
Colorado	166.01	--	--	--	242.48	197.18	--	162.07
Idaho	291.37	0.00	--	--	450.98	280.97	--	324.54
Montana	170.75	--	--	--	--	183.11	--	161.67
Nevada	247.16	--	--	--	180.27	289.22 *	--	272.96
New Mexico	243.29	--	--	--	423.71	72.57	--	272.41
Utah	218.91	--	--	--	277.13	294.88	553.93 *	236.77
Wyoming	332.82	0.00	--	--	--	290.73	--	206.60
Pacific:								
Alaska	275.27	--	--	--	--	214.06	--	264.87
California	138.91	668.93 *	704.32	325.14	165.57	148.65	402.42	131.97
Hawaii	83.04	--	--	108.82 *	153.02 *	210.23	81.08 *	129.34
Oregon	201.69	--	--	--	248.91	--	385.20 *	234.65
Washington	216.41	--	--	176.29	--	234.70	517.22	158.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,843	1,663	1,890	1,931	1,769	1,860	1,885	1,837
New England:								
Connecticut	1,755	--	--	2,698	1,178	1,924	1,913	1,718
Maine	1,818	--	--	1,273	1,541	2,033	1,963 *	1,793
Massachusetts	2,011	--	2,820	3,271	2,152	1,664	3,326	1,829
New Hampshire	2,355	--	5,661	2,979	1,806	2,340	2,907	2,209
Rhode Island	2,050	--	--	2,809	2,152	1,960	2,005	2,057
Vermont	2,284	--	2,087	2,258	2,435	1,914	2,729	2,124
Middle Atlantic:								
New Jersey	2,505	--	--	--	2,206	2,319	2,898	2,394
New York	2,149	--	3,357	2,689	2,509	1,821	2,438	2,098
Pennsylvania	1,744	--	--	1,763	1,674	1,726	1,871	1,722
East North Central:								
Illinois	1,891	--	--	2,791	1,728	1,857	2,097	1,865
Indiana	2,206	--	--	3,165	2,126	1,968	1,816	2,242
Michigan	1,920	2,228	1,956	1,264	1,985	2,007	1,722	1,953
Ohio	1,946	--	--	1,525	2,175	1,959	2,011	1,936
Wisconsin	2,072	--	--	2,144	2,113	2,139	1,646 *	2,130
West North Central:								
Iowa	2,144	--	--	1,959	1,834	2,233	2,424	2,106
Kansas	1,924	--	--	2,158	1,622	1,998	2,068	1,898
Minnesota	1,982	--	--	2,193	1,707	1,865	2,892	1,805
Missouri	1,547	--	--	1,343	1,683	1,555	1,394	1,564
Nebraska	1,695	--	--	1,788	1,285	1,782	1,897	1,644
North Dakota	1,724	--	--	1,803	1,619	1,709	1,541 *	1,759
South Dakota	1,643	--	--	2,091	1,646	1,320	1,976	1,593
South Atlantic:								
Delaware	2,131	--	--	3,031	2,381	1,800	2,330 *	2,112
District of Columbia	1,711	--	1,490	1,053	1,614	1,932	1,602	1,738
Florida	1,896	--	--	3,067	1,663	1,807	2,447	1,819
Georgia	1,716	--	--	1,825	1,631	1,714	1,809	1,701
Maryland	1,897	--	--	2,084	1,650	2,088	1,243	2,037
North Carolina	2,189	--	--	2,070	1,096	2,390	2,572	2,144
South Carolina	1,833	--	--	1,793	1,971	1,837	1,635 *	1,857
Virginia	2,037	--	--	2,376	1,957	2,118	1,809	2,079
West Virginia	2,117	--	--	1,795	3,192 *	1,915	--	2,210
East South Central:								
Alabama	1,908	--	--	2,252	2,036	1,879	1,809 *	1,920
Kentucky	1,901	--	--	--	1,789	2,183	1,000	2,041
Mississippi	1,923	--	--	1,901	1,472	2,080	1,550	1,988
Tennessee	1,795	--	--	1,183	1,664	2,123	860	1,961
West South Central:								
Arkansas	1,659	--	--	--	1,346	1,868	1,257 *	1,710
Louisiana	2,375	--	--	2,929	2,128	2,056	2,695	2,297
Oklahoma	1,543	--	--	937 *	1,176	1,862	1,641	1,521
Texas	1,654	--	--	979 *	1,633	1,788	1,757	1,641
Mountain:								
Arizona	1,846	--	--	1,384	1,744	1,876	1,999	1,823
Colorado	1,794	--	--	1,304	1,853	1,978	1,078	1,927
Idaho	1,764	--	--	794 *	2,700 *	1,606	1,668	1,779
Montana	1,383	--	--	1,562	1,514	1,222	1,472	1,339
Nevada	1,739	--	--	2,196	1,508	1,850	1,264	1,801
New Mexico	1,864	--	--	1,732 *	1,749	1,714	2,954 *	1,687
Utah	1,609	--	--	2,522 *	1,105	1,714	1,259 *	1,635
Wyoming	1,465	--	--	--	1,105	1,504	1,472 *	1,463
Pacific:								
Alaska	2,092	3,022	--	2,321	1,918	1,994	--	1,986
California	1,539	--	2,079	1,117	1,592	1,567	1,469	1,547
Hawaii	1,127	--	--	1,270 *	269 *	1,868	669 *	1,258
Oregon	1,494	--	--	1,401	1,406	1,585	1,479	1,498
Washington	1,354	--	--	1,166	1,245	1,638	651 *	1,491

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.34	178.41	134.58	93.34	67.98	33.74	79.79	30.34
New England:								
Connecticut	144.33	--	--	312.39	164.40	240.08	304.67	163.42
Maine	141.10	--	--	242.65	209.08	135.27	638.36 *	121.50
Massachusetts	130.34	--	492.22	462.67	337.73	118.34	459.06	117.81
New Hampshire	187.56	--	661.29	545.65	177.86	240.25	724.38	172.79
Rhode Island	192.82	--	--	522.50	451.29	249.02	372.61	215.95
Vermont	225.45	--	422.89	471.68	404.57	380.33	457.46	265.72
Middle Atlantic:								
New Jersey	300.54	--	--	--	521.46	432.14	594.18	349.32
New York	152.80	--	756.77	620.35	450.53	123.96	372.56	165.62
Pennsylvania	125.80	--	--	231.83	238.96	183.55	298.92	137.03
East North Central:								
Illinois	96.52	--	--	355.54	183.78	119.17	310.04	101.51
Indiana	163.51	--	--	600.01	207.83	159.06	373.60	174.01
Michigan	149.99	0.00	388.44	308.18	420.10	168.47	312.59	167.85
Ohio	102.37	--	--	239.93	229.07	117.27	347.86	104.88
Wisconsin	162.87	--	--	494.77	316.63	196.00	507.39 *	171.93
West North Central:								
Iowa	194.21	--	--	309.68	211.65	294.05	383.39	216.41
Kansas	122.90	--	--	305.11	239.19	158.77	427.97	121.63
Minnesota	132.35	--	--	387.09	156.37	125.29	588.07	102.45
Missouri	108.28	--	--	336.93	358.74	110.37	416.34	111.92
Nebraska	100.57	--	--	218.94	209.20	89.32	349.22	90.73
North Dakota	153.68	--	--	465.22	199.89	154.84	580.46 *	143.64
South Dakota	127.27	--	--	350.45	177.03	131.85	365.32	137.46
South Atlantic:								
Delaware	158.69	--	--	553.45	241.68	150.26	1,075.53 *	138.37
District of Columbia	142.60	--	361.48	236.70	246.26	201.66	385.60	150.68
Florida	118.17	--	--	458.59	314.39	121.19	465.92	117.12
Georgia	111.80	--	--	404.00	176.10	132.98	433.36	110.81
Maryland	103.91	--	--	348.14	219.58	108.18	198.15	106.39
North Carolina	177.64	--	--	478.72	265.44	208.93	567.72	188.98
South Carolina	171.39	--	--	319.52	316.73	227.46	497.19 *	183.83
Virginia	133.36	--	--	680.47	216.12	168.43	441.56	132.93
West Virginia	302.27	--	--	240.31	966.27 *	293.11	--	321.46
East South Central:								
Alabama	117.95	--	--	354.82	171.23	142.08	555.17 *	115.89
Kentucky	183.60	--	--	--	308.85	239.78	267.20	196.50
Mississippi	125.43	--	--	403.34	185.32	154.06	456.26	123.19
Tennessee	123.46	--	--	283.20	325.02	121.39	241.95	129.48
West South Central:								
Arkansas	149.16	--	--	--	275.97	176.75	389.16 *	160.27
Louisiana	202.07	--	--	548.94	287.03	220.97	570.81	207.47
Oklahoma	111.15	--	--	309.03 *	235.28	105.35	270.12	122.04
Texas	151.00	--	--	308.66 *	439.62	146.90	432.71	161.13
Mountain:								
Arizona	180.85	--	--	373.37	295.76	284.78	443.77	196.67
Colorado	148.17	--	--	342.80	455.22	173.83	287.16	160.81
Idaho	257.59	--	--	330.96 *	1,102.27 *	143.57	423.42	292.97
Montana	141.14	--	--	339.87	231.16	149.88	323.98	134.59
Nevada	151.14	--	--	399.57	198.03	215.36	324.53	165.72
New Mexico	300.57	--	--	648.32 *	266.42	204.84	1,901.14 *	161.61
Utah	144.19	--	--	804.86 *	197.36	170.95	504.42 *	148.97
Wyoming	229.16	--	--	--	235.43	121.27	736.43 *	141.77
Pacific:								
Alaska	186.76	25.66	--	404.74	424.51	237.99	--	189.63
California	107.07	--	569.35	285.17	187.03	137.25	342.35	112.87
Hawaii	208.09	--	--	550.13 *	140.19 *	286.23	360.72 *	245.20
Oregon	132.43	--	--	393.89	174.64	209.35	351.95	139.10
Washington	149.75	--	--	331.03	116.35	263.16	224.61 *	168.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,877	1,306	1,630	1,846	2,134	1,853	1,595	1,961
New England:								
Connecticut	2,004	--	--	--	2,217	1,677	--	2,141
Maine	1,611	--	--	--	--	--	--	2,009
Massachusetts	2,641	--	3,517	4,049	3,196	--	--	2,844
New Hampshire	2,092	--	--	--	--	1,672	--	2,090
Rhode Island	1,623	--	2,047	--	2,184	--	--	1,596
Vermont	1,788	--	5,447	--	--	1,746	--	1,629
Middle Atlantic:								
New Jersey	2,068	--	--	--	2,044	2,497	--	2,341
New York	2,994 *	0	--	--	5,336 *	1,435	--	3,180 *
Pennsylvania	1,868	--	--	1,797	--	2,093	--	1,857
East North Central:								
Illinois	1,899	--	--	--	1,637	2,167	--	1,904
Indiana	2,424	--	--	--	--	--	--	2,456
Michigan	2,092	--	--	--	--	--	--	1,790
Ohio	2,087	--	--	--	--	2,063	--	1,981
Wisconsin	1,744	--	--	--	--	1,535	--	1,837
West North Central:								
Iowa	2,262	--	--	--	--	2,106	--	2,307
Kansas	1,320	--	--	--	1,380	--	--	1,588
Minnesota	1,808	--	--	--	1,725	1,775	--	1,759
Missouri	2,064	--	--	--	--	2,153	--	2,083
Nebraska	2,280	--	5,663	3,490	1,190	--	--	1,511
North Dakota	1,275	--	--	920 *	1,263	1,807	968 *	1,547
South Dakota	1,744	--	--	--	--	1,598	--	1,529
South Atlantic:								
Delaware	2,314	--	--	--	--	--	--	2,745
District of Columbia	2,741	--	--	--	--	--	--	--
Florida	1,683	--	--	--	1,868 *	2,115	--	2,064
Georgia	2,299	--	--	--	--	2,130	--	2,291
Maryland	3,061 *	--	--	--	--	1,485	--	3,225 *
North Carolina	1,293	--	--	--	--	--	--	1,374
South Carolina	1,846	--	--	--	--	--	--	1,973
Virginia	1,391	--	--	--	--	2,740	--	1,532
West Virginia	3,066	0	--	--	--	3,894	--	3,448
East South Central:								
Alabama	3,161	--	--	--	--	2,188	4,537	2,765
Kentucky	3,161 *	--	--	--	1,036	--	--	1,283
Mississippi	1,868	--	--	--	--	1,952	--	1,703
Tennessee	1,171	--	--	--	--	1,371	--	1,244
West South Central:								
Arkansas	2,685	--	--	--	--	--	--	--
Louisiana	1,953	--	--	3,316	--	--	--	1,598
Oklahoma	1,454	--	--	--	--	1,691	--	1,551
Texas	1,677	--	--	--	--	1,650	--	1,713
Mountain:								
Arizona	1,043	--	--	--	--	--	--	1,398
Colorado	1,791	--	--	--	--	1,399	--	1,848
Idaho	1,348	--	1,337	--	--	1,495	--	1,594
Montana	3,203 *	--	--	--	--	--	--	2,342
Nevada	1,752	--	--	--	--	--	--	--
New Mexico	1,137	--	--	--	--	1,123	--	1,196
Utah	--	--	--	--	--	2,213	--	1,895
Wyoming	1,497	--	--	--	--	1,953	--	1,788
Pacific:								
Alaska	1,914	--	--	--	--	--	--	2,172
California	1,329	--	--	--	1,595	1,599	--	1,503
Hawaii	785	--	--	--	--	883	--	923
Oregon	2,459	--	--	--	--	--	--	2,595
Washington	1,547	--	--	--	--	2,549	--	1,938

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	106.25	377.83	200.82	160.72	301.10	84.09	162.32	128.60
New England:								
Connecticut	213.99	--	--	--	178.87	309.86	--	209.95
Maine	446.82	--	--	--	--	--	--	579.89
Massachusetts	418.67	--	293.52	226.39	92.52	--	--	310.60
New Hampshire	206.55	--	--	--	--	139.75	--	226.19
Rhode Island	325.34	--	281.26	--	518.20	--	--	375.41
Vermont	223.93	--	389.70	--	--	63.00	--	203.39
Middle Atlantic:								
New Jersey	394.88	--	--	--	263.69	500.91	--	351.59
New York	1,191.12 *	0.00	--	--	2,436.93 *	302.28	--	1,326.37 *
Pennsylvania	242.20	--	--	191.38	--	371.19	--	219.84
East North Central:								
Illinois	257.80	--	--	--	314.99	398.06	--	241.70
Indiana	381.38	--	--	--	--	--	--	430.13
Michigan	389.92	--	--	--	--	--	--	341.80
Ohio	248.19	--	--	--	--	343.71	--	261.46
Wisconsin	209.13	--	--	--	--	279.56	--	240.37
West North Central:								
Iowa	314.27	--	--	--	--	364.52	--	358.41
Kansas	335.58	--	--	--	256.05	--	--	390.33
Minnesota	200.68	--	--	--	148.49	309.22	--	214.44
Missouri	262.24	--	--	--	--	111.18	--	224.58
Nebraska	645.79	--	411.76	234.34	265.93	--	--	278.21
North Dakota	227.18	--	--	430.06 *	311.70	227.61	363.55 *	201.79
South Dakota	506.99	--	--	--	--	108.79	--	188.81
South Atlantic:								
Delaware	485.63	--	--	--	--	--	--	500.10
District of Columbia	529.15	--	--	--	--	--	--	--
Florida	397.82	--	--	--	908.92 *	284.75	--	505.88
Georgia	280.21	--	--	--	--	266.27	--	291.02
Maryland	1,042.96 *	--	--	--	--	173.02	--	1,310.76 *
North Carolina	332.22	--	--	--	--	--	--	309.34
South Carolina	421.72	--	--	--	--	--	--	511.73
Virginia	292.24	--	--	--	--	464.58	--	355.46
West Virginia	571.25	0.00	--	--	--	1,160.12	--	629.79
East South Central:								
Alabama	490.54	--	--	--	--	368.14	826.38	554.88
Kentucky	1,870.93 *	--	--	--	93.26	--	--	242.36
Mississippi	287.03	--	--	--	--	356.35	--	282.62
Tennessee	187.17	--	--	--	--	113.95	--	179.56
West South Central:								
Arkansas	692.34	--	--	--	--	--	--	--
Louisiana	452.58	--	--	89.32	--	--	--	449.35
Oklahoma	302.56	--	--	--	--	260.30	--	372.84
Texas	232.50	--	--	--	--	364.87	--	279.38
Mountain:								
Arizona	305.91	--	--	--	--	--	--	412.08
Colorado	437.62	--	--	--	--	124.39	--	513.38
Idaho	155.62	--	108.87	--	--	259.15	--	176.70
Montana	1,364.67 *	--	--	--	--	--	--	440.93
Nevada	474.49	--	--	--	--	--	--	--
New Mexico	169.34	--	--	--	--	158.22	--	161.45
Utah	--	--	--	--	--	258.78	--	341.26
Wyoming	268.85	--	--	--	--	370.98	--	308.65
Pacific:								
Alaska	519.35	--	--	--	--	--	--	619.11
California	205.91	--	--	--	419.43	291.90	--	233.28
Hawaii	123.57	--	--	--	--	63.60	--	128.09
Oregon	490.33	--	--	--	--	--	--	634.16
Washington	381.76	--	--	--	--	183.33	--	355.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,886	1,751	1,992	1,965	1,875	1,832	1,920	1,871
New England:								
Connecticut	1,807	--	--	2,729	1,673	1,143 *	1,809	1,806
Maine	1,946	--	2,468 *	1,737	1,718	--	2,029	1,908
Massachusetts	2,214	1,106 *	2,927	2,872	2,137	1,930	2,404	2,128
New Hampshire	2,511	--	3,814	2,677	2,426	2,530	2,477	2,533
Rhode Island	2,180	--	1,900	3,130	2,613	1,818	1,670	2,519
Vermont	2,471	--	2,525	2,408	2,496	1,033	2,775	2,100
Middle Atlantic:								
New Jersey	2,278	--	--	4,515	1,630 *	2,059 *	2,599	2,128
New York	2,493	2,732 *	3,169	2,757	2,659	2,075	2,994	2,326
Pennsylvania	1,664	2,855	1,912	1,410	1,707	1,477	1,792	1,588
East North Central:								
Illinois	1,960	--	1,961	2,588	1,854	1,702	2,125	1,900
Indiana	2,192	--	--	2,812	2,274	1,538	1,840	2,317
Michigan	2,140	--	1,713	2,109	1,833	2,750	2,048	2,188
Ohio	2,158	--	--	1,869	2,345	2,285	2,117	2,173
Wisconsin	2,028	--	--	2,493	2,000	1,792	2,118	1,996
West North Central:								
Iowa	1,988	--	--	2,292	1,488	2,321	2,138	1,891
Kansas	1,663	--	--	1,606	1,419	2,100	1,508	1,728
Minnesota	1,979	--	--	2,481	1,729	1,496	2,623	1,697
Missouri	1,676	--	1,579 *	1,081	1,748	2,049	1,700	1,662
Nebraska	2,142	--	--	2,060	1,741	--	2,626	1,730
North Dakota	1,523	--	575 *	1,550	1,424	1,936	1,368	1,643
South Dakota	1,892	--	--	1,990	1,764	1,401	2,070	1,794
South Atlantic:								
Delaware	2,172	--	--	2,905	2,335	1,629	2,390 *	2,089
District of Columbia	1,819	--	2,117	1,342	1,837	2,030	1,836	1,811
Florida	2,305	--	2,593	3,386	2,123	2,017	2,574	2,193
Georgia	1,747	--	--	1,787	2,152	1,434	1,885	1,684
Maryland	2,203	--	2,134	2,390	2,454 *	2,267	1,717	2,492
North Carolina	2,041	--	--	2,005	1,515	2,593	1,941	2,086
South Carolina	1,739	--	--	1,590	1,385	1,881	1,855	1,696
Virginia	1,821	--	--	2,136	1,743	2,179	1,432	2,021
West Virginia	1,638	--	--	1,732	1,937	1,921	1,169 *	1,898
East South Central:								
Alabama	2,052	--	--	2,261	2,283	1,709	2,465	1,939
Kentucky	2,478	--	--	1,038	1,937	3,199	2,383 *	2,534
Mississippi	1,612	--	--	2,040	1,366	1,520	1,487	1,673
Tennessee	1,452	--	--	1,160	1,625	2,219	1,009	1,703
West South Central:								
Arkansas	1,872	--	--	2,595	1,744	1,983	1,419	2,057
Louisiana	2,807	--	1,744	3,140	2,590	2,489	2,656	2,919
Oklahoma	1,574	2,268 *	2,170	1,244	1,456 *	1,498	1,923	1,427
Texas	1,772	1,668 *	1,414	1,225	2,120	2,054	1,620	1,831
Mountain:								
Arizona	2,194	--	--	1,294 *	1,834	2,043	2,835 *	1,956
Colorado	1,509	--	--	1,449	1,108	2,112	1,363	1,568
Idaho	1,475	--	1,666 *	1,230	1,495	1,407	1,588	1,375
Montana	1,611	--	--	1,377	1,476	1,592	1,909	1,353
Nevada	1,461	--	--	2,010	1,546	1,365	1,321	1,494
New Mexico	2,003	--	--	1,278 *	2,146	1,776	2,743 *	1,725
Utah	1,728	--	--	3,059	1,673	1,652	1,338	1,872
Wyoming	1,329	--	--	--	--	1,475	1,336 *	1,321
Pacific:								
Alaska	1,958	2,960	--	2,161	1,876	1,895	2,047	1,912
California	1,542	1,348 *	2,129	1,287	1,771	1,333	1,532	1,545
Hawaii	652	278 *	158 *	793 *	366 *	1,282	383 *	794
Oregon	1,507	1,599 *	1,323 *	1,394	1,528	1,722	1,495	1,514
Washington	1,117	--	--	1,103	1,026	1,217	1,030	1,167

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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* 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.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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.77	180.94	127.13	80.11	79.47	80.52	79.36	50.94
New England:								
Connecticut	183.83	--	--	295.14	240.14	492.47 *	305.62	228.53
Maine	216.05	--	1,002.85 *	315.79	241.74	--	474.46	224.65
Massachusetts	153.78	387.49 *	376.88	310.01	269.83	205.80	323.11	169.44
New Hampshire	226.66	--	813.11	426.63	390.08	365.75	470.13	215.28
Rhode Island	204.36	--	229.23	627.70	300.78	130.87	253.60	297.72
Vermont	250.13	--	498.67	408.33	357.73	163.37	386.98	301.10
Middle Atlantic:								
New Jersey	412.14	--	--	649.18	644.36 *	679.37 *	581.57	533.04
New York	230.80	1,219.43 *	663.05	550.61	485.10	289.43	513.40	244.19
Pennsylvania	177.44	804.19	513.28	213.31	439.48	274.08	299.33	212.09
East North Central:								
Illinois	135.52	--	435.19	298.19	174.77	260.42	277.73	153.51
Indiana	300.84	--	--	692.65	393.76	198.75	341.77	393.95
Michigan	228.51	--	361.95	371.17	435.62	413.21	316.96	308.18
Ohio	231.24	--	--	291.37	358.73	544.81	301.45	296.55
Wisconsin	176.74	--	--	436.23	178.52	86.95	458.84	179.42
West North Central:								
Iowa	175.98	--	--	323.50	269.05	349.98	287.81	216.19
Kansas	207.61	--	--	279.18	241.92	487.12	372.70	246.62
Minnesota	238.33	--	--	395.60	144.77	371.76	539.13	227.34
Missouri	207.00	--	533.51 *	310.27	394.53	146.61	380.00	244.96
Nebraska	405.25	--	--	363.95	412.11	--	742.77	275.06
North Dakota	193.10	--	258.01 *	344.10	208.91	220.17	348.19	195.36
South Dakota	202.16	--	--	353.71	180.13	187.85	409.71	221.74
South Atlantic:								
Delaware	281.80	--	--	568.08	468.45	65.66	874.92 *	203.16
District of Columbia	184.49	--	370.05	258.80	245.21	501.31	334.15	220.35
Florida	196.13	--	671.37	512.54	244.57	279.23	498.85	180.41
Georgia	180.44	--	--	459.10	401.98	143.56	416.68	179.37
Maryland	288.93	--	521.42	344.33	779.26 *	223.79	261.54	417.76
North Carolina	306.00	--	--	375.75	330.89	614.27	476.10	382.49
South Carolina	166.20	--	--	321.80	260.88	202.34	473.52	141.01
Virginia	168.36	--	--	487.04	345.39	230.71	260.35	196.79
West Virginia	228.35	--	--	265.89	369.02	199.85	545.31 *	165.66
East South Central:								
Alabama	228.47	--	--	350.90	248.47	113.92	650.06	181.22
Kentucky	605.88	--	--	176.59	359.14	571.65	1,466.14 *	403.86
Mississippi	196.33	--	--	396.62	194.15	342.51	395.23	217.25
Tennessee	195.26	--	--	337.42	331.19	404.07	294.62	256.71
West South Central:								
Arkansas	236.29	--	--	669.43	459.25	220.32	333.61	301.39
Louisiana	250.28	--	513.96	418.23	268.53	511.44	423.27	293.08
Oklahoma	197.80	746.51 *	420.11	340.84	446.88 *	172.05	334.92	237.77
Texas	217.98	724.09 *	402.42	299.77	571.58	280.67	312.02	278.28
Mountain:								
Arizona	315.74	--	--	398.53 *	337.86	326.44	1,000.36 *	214.34
Colorado	155.94	--	--	367.06	181.99	292.20	285.98	185.52
Idaho	202.62	--	562.90 *	357.68	236.33	118.35	319.87	249.68
Montana	283.47	--	--	283.77	320.09	128.02	547.40	229.03
Nevada	202.64	--	--	399.26	180.20	353.56	316.40	241.75
New Mexico	492.61	--	--	490.28 *	220.81	480.62	1,565.39 *	262.04
Utah	199.00	--	--	810.03	216.84	291.40	366.24	224.71
Wyoming	360.07	--	--	--	--	142.85	650.25 *	211.91
Pacific:								
Alaska	248.23	76.25	--	355.90	516.86	308.56	513.77	267.63
California	116.58	460.62 *	478.91	225.63	137.93	182.85	267.39	125.63
Hawaii	132.66	140.98 *	94.57 *	291.71 *	146.15 *	354.35	168.86 *	181.83
Oregon	157.60	636.55 *	456.16 *	326.32	193.65	370.73	285.75	184.35
Washington	135.44	--	--	231.06	196.83	190.91	292.67	130.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,761	1,623	2,089	1,881	1,713	1,762	1,953	1,752
New England:								
Connecticut	1,744	--	--	--	1,247	1,835	--	1,729
Maine	1,782	--	--	--	1,628	1,874	--	1,795
Massachusetts	1,819	--	--	4,088	3,217	1,621	--	1,753
New Hampshire	2,199	--	--	2,696	2,262	2,114	--	2,216
Rhode Island	1,935	--	3,095	--	1,636	1,892	--	1,858
Vermont	1,999	--	--	--	2,183	1,937	--	1,997
Middle Atlantic:								
New Jersey	2,167	--	--	--	1,701	2,288	2,969	2,056
New York	1,939	--	--	1,696 *	3,330 *	1,449	--	1,940
Pennsylvania	1,673	--	--	1,847	1,422	1,808	--	1,675
East North Central:								
Illinois	1,770	--	--	--	1,709	1,814	--	1,768
Indiana	2,115	--	--	3,424	2,382	1,847	--	2,112
Michigan	1,813	--	--	--	2,151	1,762	--	1,791
Ohio	1,934	--	--	--	1,808	1,927	--	1,901
Wisconsin	2,072	--	--	2,333	2,105	2,114	--	2,170
West North Central:								
Iowa	2,045	--	--	--	2,304	2,001	--	2,041
Kansas	1,892	--	--	--	1,730	1,902	--	1,841
Minnesota	1,908	--	--	2,476	1,700	1,840	2,745	1,813
Missouri	1,635	--	--	--	1,714	1,614	--	1,640
Nebraska	1,579	--	--	--	1,232	1,695	1,604 *	1,576
North Dakota	1,650	--	--	--	1,832	1,851	0	1,810
South Dakota	1,604	--	--	--	1,613	1,528	--	1,595
South Atlantic:								
Delaware	2,086	--	--	--	2,632	2,061	--	2,225
District of Columbia	1,920	--	--	--	1,777	1,990	--	1,951
Florida	1,664	--	--	--	1,431	1,690	--	1,654
Georgia	1,749	--	--	--	1,459	1,756	--	1,721
Maryland	1,945	--	--	--	1,879	2,060	--	2,016
North Carolina	1,994	--	--	--	1,039	2,215	--	1,979
South Carolina	1,883	--	--	--	2,404	1,771	--	1,877
Virginia	2,220	--	--	3,566	1,766	2,312	--	2,170
West Virginia	2,180	--	--	--	3,263	1,803	2,095	2,185
East South Central:								
Alabama	2,045	--	--	--	2,304	1,996	--	2,054
Kentucky	1,664	--	--	--	1,672	1,669	--	1,660
Mississippi	1,787	--	--	--	1,611	1,801	--	1,777
Tennessee	1,719	--	--	--	1,572	1,779	--	1,754
West South Central:								
Arkansas	1,739	--	--	--	1,120	2,028	--	1,754
Louisiana	1,778	--	4,070	--	1,648	1,775	--	1,701
Oklahoma	1,543	--	--	--	1,655	1,640	--	1,582
Texas	1,538	--	--	--	1,171	1,756	--	1,546
Mountain:								
Arizona	1,573	--	--	--	1,660	1,661	--	1,589
Colorado	1,723	--	--	--	2,338	1,640	--	1,770
Idaho	1,803	--	--	--	3,129 *	1,539	0	1,840
Montana	1,333	--	--	2,434	1,806	1,129	--	1,335
Nevada	1,755	--	--	--	1,383 *	1,809	--	1,734
New Mexico	1,634	--	--	3,076	1,673	1,493	--	1,662
Utah	1,515	--	--	--	672	1,678	--	1,519
Wyoming	1,612	--	--	--	1,480	1,692	--	1,740
Pacific:								
Alaska	1,908	--	--	--	2,063	1,872	--	1,964
California	1,484	--	--	955 *	1,650	1,428	--	1,458
Hawaii	1,337	0	--	--	--	1,701	--	1,481
Oregon	1,490	--	--	--	976	1,676	--	1,514
Washington	1,638	--	--	1,305	1,362	1,771	--	1,657

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.05	346.45	261.17	140.81	103.38	32.44	136.85	33.93
New England:								
Connecticut	172.08	--	--	--	328.85	203.17	--	180.65
Maine	87.68	--	--	--	201.62	98.39	--	89.22
Massachusetts	140.65	--	--	111.40	253.02	126.09	--	135.94
New Hampshire	201.29	--	--	315.99	449.60	260.26	--	207.56
Rhode Island	229.49	--	17.00	--	448.15	260.08	--	230.02
Vermont	208.79	--	--	--	412.36	271.81	--	225.62
Middle Atlantic:								
New Jersey	271.53	--	--	--	476.30	349.85	445.16	301.65
New York	350.84	--	--	848.01 *	1,233.37 *	93.31	--	361.73
Pennsylvania	127.98	--	--	350.04	236.10	151.11	--	132.84
East North Central:								
Illinois	100.26	--	--	--	163.03	131.71	--	101.43
Indiana	175.48	--	--	651.94	286.59	161.98	--	179.37
Michigan	110.76	--	--	--	368.50	108.83	--	112.33
Ohio	102.02	--	--	--	209.56	106.88	--	94.53
Wisconsin	176.46	--	--	420.23	381.78	211.37	--	184.88
West North Central:								
Iowa	228.39	--	--	--	301.12	287.75	--	230.46
Kansas	141.10	--	--	--	411.84	91.72	--	140.49
Minnesota	107.13	--	--	353.79	192.37	120.68	362.38	105.00
Missouri	111.55	--	--	--	244.04	121.40	--	113.81
Nebraska	93.47	--	--	--	175.74	92.25	484.86 *	86.36
North Dakota	167.76	--	--	--	223.23	152.68	0.00	136.50
South Dakota	131.61	--	--	--	239.03	164.47	--	136.23
South Atlantic:								
Delaware	192.89	--	--	--	284.57	227.68	--	193.95
District of Columbia	191.81	--	--	--	435.41	217.20	--	193.46
Florida	107.67	--	--	--	402.67	99.41	--	108.29
Georgia	114.68	--	--	--	205.76	128.37	--	112.74
Maryland	140.74	--	--	--	423.38	146.45	--	139.64
North Carolina	157.53	--	--	--	242.30	168.31	--	160.09
South Carolina	230.32	--	--	--	479.73	264.75	--	232.65
Virginia	155.31	--	--	699.26	210.90	200.49	--	154.43
West Virginia	270.39	--	--	--	884.84	271.72	166.36	283.79
East South Central:								
Alabama	169.80	--	--	--	553.68	155.01	--	174.27
Kentucky	131.01	--	--	--	290.25	147.86	--	133.66
Mississippi	159.13	--	--	--	272.79	176.98	--	157.97
Tennessee	87.95	--	--	--	392.32	84.88	--	90.78
West South Central:								
Arkansas	180.27	--	--	--	260.13	222.81	--	186.24
Louisiana	167.63	--	180.07	--	381.27	168.21	--	165.81
Oklahoma	108.64	--	--	--	314.48	112.97	--	113.68
Texas	137.06	--	--	--	203.97	180.28	--	139.52
Mountain:								
Arizona	194.84	--	--	--	330.17	267.67	--	204.74
Colorado	170.17	--	--	--	669.28	140.11	--	173.52
Idaho	275.30	--	--	--	1,234.27 *	127.35	0.00	285.23
Montana	145.57	--	--	427.93	366.83	121.85	--	139.29
Nevada	178.73	--	--	--	415.53 *	207.96	--	184.46
New Mexico	139.99	--	--	457.49	318.64	76.47	--	133.49
Utah	141.00	--	--	--	152.22	162.38	--	142.22
Wyoming	139.41	--	--	--	189.94	147.75	--	144.21
Pacific:								
Alaska	194.74	--	--	--	333.22	222.13	--	192.28
California	113.90	--	--	390.60 *	236.41	124.48	--	111.98
Hawaii	193.38	0.00	--	--	--	241.32	--	206.25
Oregon	172.37	--	--	--	166.60	245.91	--	177.04
Washington	200.59	--	--	261.05	144.94	289.54	--	213.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.1%	18.5%	22.3%	22.6%	19.9%	19.6%	21.3%	19.9%
New England:								
Connecticut	17.7%	22.2%	17.6%	26.5%	14.8%	17.1%	22.4%	16.9%
Maine	19.1%	--	23.0% *	20.7%	16.8%	19.2%	21.7%	18.5%
Massachusetts	19.5%	10.7% *	31.3%	29.9%	20.2%	16.4%	25.1%	18.3%
New Hampshire	24.7%	--	39.9%	28.0%	22.3%	23.5%	28.3%	23.9%
Rhode Island	21.8%	--	21.3%	36.7%	24.6%	19.6%	20.1%	22.2%
Vermont	21.9%	--	19.5%	21.5%	22.9%	20.3%	22.9%	21.4%
Middle Atlantic:								
New Jersey	22.8%	14.6% *	20.9% *	39.7%	16.7%	24.9%	25.9%	21.9%
New York	20.4%	19.7% *	30.0%	24.1%	27.0%	15.8%	24.4%	19.7%
Pennsylvania	17.7%	31.5%	24.3%	17.1%	15.2%	17.8%	20.7%	17.1%
East North Central:								
Illinois	19.1%	15.4% *	18.9%	28.1%	16.9%	19.1%	21.4%	18.8%
Indiana	25.6%	--	--	35.5%	24.8%	23.0%	26.2%	25.5%
Michigan	23.9%	--	21.8%	23.4%	25.0%	23.6%	24.7%	23.7%
Ohio	22.9%	--	--	23.9%	22.8%	22.0%	26.3%	22.4%
Wisconsin	21.5%	--	--	25.8%	20.5%	21.5%	19.5%	21.9%
West North Central:								
Iowa	23.5%	--	23.9%	26.2%	21.8%	23.8%	25.1%	23.2%
Kansas	20.6%	--	--	21.5%	17.7%	22.0%	22.8%	20.2%
Minnesota	22.6%	--	31.8%	28.3%	20.5%	20.3%	31.9%	20.5%
Missouri	20.4%	--	18.1% *	17.0%	19.9%	20.8%	20.0%	20.5%
Nebraska	19.3%	--	32.9%	20.8%	16.8%	18.3%	23.8%	18.2%
North Dakota	16.9%	--	5.4% *	14.3%	16.7%	19.7%	12.8%	18.6%
South Dakota	19.3%	24.4%	24.1%	23.0%	18.9%	16.2%	25.1%	18.0%
South Atlantic:								
Delaware	22.4%	--	--	26.8%	23.8%	21.9%	17.1% *	23.6%
District of Columbia	19.1%	--	18.6%	14.4%	17.3%	21.1%	19.2%	19.1%
Florida	21.5%	--	23.8%	36.9%	24.4%	18.8%	25.7%	20.7%
Georgia	19.6%	--	--	23.1%	20.0%	19.2%	20.3%	19.5%
Maryland	23.6%	--	24.7%	26.9%	24.7%	23.1%	20.8%	24.2%
North Carolina	23.4%	38.9%	--	26.0%	15.5%	25.1%	25.6%	23.1%
South Carolina	21.2%	--	--	18.4%	20.4%	21.4%	20.8%	21.3%
Virginia	22.9%	--	19.8%	33.3%	18.5%	25.2%	21.7%	23.1%
West Virginia	22.7%	1.5% *	--	27.5%	27.7%	21.2%	15.8% *	23.8%
East South Central:								
Alabama	25.1%	--	--	29.1%	28.2%	22.8%	29.7%	24.4%
Kentucky	21.8%	--	--	12.9%	19.2%	23.1%	23.9% *	21.4%
Mississippi	22.5%	--	--	28.1%	20.2%	22.3%	20.9%	22.8%
Tennessee	19.0%	--	--	15.5%	19.3%	20.5%	11.8%	20.0%
West South Central:								
Arkansas	23.0%	--	--	32.9%	18.6%	25.3%	18.3%	23.8%
Louisiana	25.7%	--	24.6% *	32.8%	24.2%	21.9%	28.9%	24.6%
Oklahoma	19.2%	24.1%	24.7%	14.3%	19.2%	19.2%	21.3%	18.7%
Texas	19.2%	16.3% *	17.3% *	15.4%	18.7%	20.7%	18.1%	19.3%
Mountain:								
Arizona	23.7%	--	49.9%	14.3%	23.0%	22.8%	29.0%	22.7%
Colorado	18.4%	--	12.6%	21.4%	16.8%	19.5%	16.1%	18.8%
Idaho	19.2%	--	21.9% *	15.3%	26.8%	17.3%	16.7%	19.8%
Montana	16.8%	--	--	18.0%	17.1%	13.8%	19.9%	15.2%
Nevada	19.0%	--	11.5% *	21.7%	19.4%	18.8%	17.3%	19.3%
New Mexico	18.7%	--	--	23.6%	19.3%	16.1%	22.9% *	17.8%
Utah	18.8%	--	--	25.9%	15.1%	19.7%	17.2%	19.0%
Wyoming	16.6%	--	--	18.3%	13.8%	18.7%	14.5%	17.7%
Pacific:								
Alaska	18.2%	--	--	18.3%	15.9%	20.0%	16.8%	18.5%
California	16.5%	16.4% *	23.9%	13.9%	19.5%	15.0%	17.5%	16.4%
Hawaii	10.3%	3.3% *	1.8% *	9.5% *	4.6% *	17.4%	4.8% *	12.6%
Oregon	16.3%	19.8% *	13.5% *	16.1%	16.1%	16.5%	16.9%	16.1%
Washington	15.9%	--	20.1% *	13.0%	15.3%	18.0%	11.9%	17.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.66%	1.13%	0.80%	0.67%	0.36%	0.74%	0.31%
New England:								
Connecticut	1.09%	6.28%	4.93%	2.88%	1.80%	1.54%	3.02%	1.15%
Maine	1.32%	--	8.21% *	3.43%	2.32%	1.30%	4.33%	1.27%
Massachusetts	1.25%	4.63% *	3.95%	3.44%	2.09%	1.58%	3.83%	1.25%
New Hampshire	1.59%	--	5.34%	2.37%	3.60%	2.34%	3.43%	1.76%
Rhode Island	1.63%	--	3.00%	5.41%	2.44%	2.21%	2.96%	1.92%
Vermont	1.83%	--	4.88%	2.77%	2.69%	3.84%	3.29%	2.24%
Middle Atlantic:								
New Jersey	2.53%	5.58% *	8.29% *	4.01%	4.10%	3.79%	4.64%	3.00%
New York	1.79%	7.01% *	4.48%	4.67%	5.19%	1.53%	3.04%	2.03%
Pennsylvania	1.16%	7.97%	5.66%	2.03%	2.25%	1.61%	3.10%	1.23%
East North Central:								
Illinois	0.98%	5.24% *	3.57%	3.48%	1.82%	1.22%	2.55%	1.06%
Indiana	1.49%	--	--	5.65%	1.75%	1.62%	3.27%	1.60%
Michigan	1.62%	--	5.33%	4.18%	4.55%	1.85%	3.76%	1.79%
Ohio	1.25%	--	--	2.96%	2.08%	1.63%	3.67%	1.31%
Wisconsin	1.19%	--	--	2.76%	2.19%	1.59%	3.34%	1.25%
West North Central:								
Iowa	1.99%	--	3.63%	3.99%	2.52%	3.17%	2.91%	2.28%
Kansas	1.56%	--	--	3.70%	2.82%	2.16%	5.14%	1.60%
Minnesota	1.31%	--	5.60%	3.76%	1.70%	1.73%	3.51%	1.30%
Missouri	1.62%	--	5.83% *	4.05%	3.71%	2.11%	3.75%	1.78%
Nebraska	1.35%	--	7.37%	3.35%	2.22%	1.03%	5.23%	0.95%
North Dakota	1.32%	--	2.49% *	3.45%	1.63%	1.10%	3.28%	1.13%
South Dakota	1.21%	6.49%	4.74%	2.96%	2.25%	1.42%	3.64%	1.22%
South Atlantic:								
Delaware	1.72%	--	--	4.77%	3.76%	2.04%	5.37% *	1.75%
District of Columbia	1.21%	--	3.87%	2.85%	1.90%	1.77%	3.32%	1.27%
Florida	1.18%	--	5.42%	4.20%	3.00%	1.22%	4.32%	1.17%
Georgia	1.19%	--	--	4.25%	2.78%	1.19%	5.03%	1.10%
Maryland	1.45%	--	7.14%	3.05%	4.69%	1.33%	3.25%	1.58%
North Carolina	1.78%	6.82%	--	4.40%	2.91%	2.21%	5.44%	1.88%
South Carolina	1.73%	--	--	4.33%	2.74%	2.44%	5.14%	1.83%
Virginia	1.27%	--	4.98%	4.17%	2.08%	1.85%	3.51%	1.35%
West Virginia	2.31%	1.14% *	--	6.08%	6.67%	2.62%	4.91% *	2.52%
East South Central:								
Alabama	1.61%	--	--	4.53%	4.38%	1.42%	5.91%	1.56%
Kentucky	2.64%	--	--	2.88%	2.45%	3.06%	11.95% *	2.12%
Mississippi	1.67%	--	--	6.45%	2.91%	1.96%	5.10%	1.73%
Tennessee	1.17%	--	--	4.58%	2.70%	1.72%	3.12%	1.38%
West South Central:								
Arkansas	1.62%	--	--	5.44%	3.09%	1.94%	3.90%	1.77%
Louisiana	1.95%	--	8.72% *	3.81%	3.73%	2.46%	4.41%	2.13%
Oklahoma	1.39%	6.68%	4.37%	3.74%	4.27%	1.24%	3.27%	1.52%
Texas	1.36%	6.75% *	5.33% *	3.24%	3.03%	1.71%	3.38%	1.48%
Mountain:								
Arizona	2.07%	--	5.64%	3.62%	3.07%	2.88%	6.59%	2.05%
Colorado	1.27%	--	3.63%	3.28%	3.07%	1.48%	3.10%	1.39%
Idaho	1.95%	--	7.64% *	3.96%	7.48%	1.47%	3.74%	2.25%
Montana	1.84%	--	--	2.81%	2.28%	1.13%	4.80%	1.31%
Nevada	2.01%	--	5.12% *	5.43%	2.26%	3.00%	4.40%	2.24%
New Mexico	1.99%	--	--	4.42%	2.54%	1.28%	9.51% *	1.28%
Utah	1.34%	--	--	5.77%	1.86%	1.75%	4.14%	1.42%
Wyoming	1.56%	--	--	4.61%	2.35%	1.06%	4.10%	1.24%
Pacific:								
Alaska	1.53%	--	--	2.73%	3.35%	2.08%	4.04%	1.65%
California	0.82%	5.12% *	3.25%	2.48%	1.25%	1.01%	2.58%	0.84%
Hawaii	1.33%	1.75% *	0.94% *	3.23% *	1.52% *	2.32%	1.87% *	1.64%
Oregon	1.27%	6.23% *	4.47% *	3.63%	2.51%	1.76%	3.06%	1.39%
Washington	1.52%	--	8.82% *	2.42%	1.39%	2.63%	3.12%	1.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.8%	24.0%	26.7%	23.2%	19.4%	15.5%	23.8%	17.6%
New England:								
Connecticut	18.5%	--	--	--	24.9%	15.2%	--	17.9%
Maine	22.3%	--	--	39.7%	--	20.2%	29.9%	19.8%
Massachusetts	18.0%	--	--	22.4%	17.3%	15.9%	20.8%	16.9%
New Hampshire	24.1%	--	--	25.4%	--	19.4%	20.3%	25.1%
Rhode Island	28.6%	--	--	--	--	24.4%	23.7%	30.0%
Vermont	21.9%	--	--	24.8%	26.4%	15.8%	23.2%	21.3%
Middle Atlantic:								
New Jersey	17.8%	--	--	31.4%	--	17.1%	--	14.9% *
New York	18.0%	--	--	24.7%	27.1%	11.4%	35.3%	14.8%
Pennsylvania	14.9%	--	--	11.9% *	10.0% *	16.3%	19.4% *	13.6%
East North Central:								
Illinois	18.8%	--	--	17.9% *	21.3%	14.2%	22.2%	18.1%
Indiana	22.0%	--	--	22.2%	26.6%	20.0%	--	21.7%
Michigan	28.4%	46.7%	--	33.1%	26.7%	22.2%	35.3%	25.5%
Ohio	22.7%	--	--	42.7%	16.6%	20.0%	--	21.6%
Wisconsin	24.1%	--	--	31.4%	21.9%	--	23.9%	24.2%
West North Central:								
Iowa	14.9%	--	--	--	17.6%	12.6% *	--	14.0%
Kansas	18.8%	46.4%	--	--	17.9%	18.4%	--	17.9%
Minnesota	25.2%	--	27.5%	42.1%	18.9%	--	35.6%	21.1%
Missouri	20.5%	--	--	--	--	21.6%	--	19.8%
Nebraska	18.0%	--	--	--	--	16.1%	--	18.1%
North Dakota	18.4%	--	--	--	22.0%	25.5%	--	20.1%
South Dakota	23.1%	--	--	--	22.9%	21.2%	--	22.3%
South Atlantic:								
Delaware	20.4% *	--	--	1.2% *	--	26.0% *	0.0%	24.0% *
District of Columbia	23.9%	--	--	19.3%	26.4%	--	--	25.0%
Florida	23.3%	--	--	--	27.6%	16.9%	--	20.3%
Georgia	16.8%	--	--	--	--	12.9%	--	14.1%
Maryland	26.6%	--	--	22.7%	19.6%	--	29.4%	25.4%
North Carolina	22.0%	--	--	--	--	16.6%	--	21.7%
South Carolina	18.5%	--	--	2.3% *	--	19.0%	--	16.4%
Virginia	31.1%	--	--	40.7%	21.6% *	38.9%	--	33.1%
West Virginia	12.8%	--	--	--	23.0%	12.1%	--	12.8%
East South Central:								
Alabama	18.8%	--	--	--	20.0%	16.5%	--	19.9%
Kentucky	15.0%	--	--	--	--	11.2%	--	14.9%
Mississippi	10.4%	--	--	--	--	--	--	8.8%
Tennessee	15.8%	--	--	--	--	15.1%	--	15.5%
West South Central:								
Arkansas	30.6%	--	--	43.7%	--	--	--	31.0%
Louisiana	21.9%	31.0%	--	--	33.5%	--	--	17.7%
Oklahoma	20.1%	--	--	--	--	13.6%	--	18.6%
Texas	18.1%	--	--	--	16.9%	21.1%	12.8% *	19.1%
Mountain:								
Arizona	25.4%	--	--	--	29.1%	18.6%	--	19.9%
Colorado	15.3%	--	--	--	12.8%	14.8%	--	14.3%
Idaho	17.8%	0.0%	--	--	27.4%	13.3%	--	18.3%
Montana	14.3%	--	--	--	--	12.5%	20.1%	12.7%
Nevada	14.9%	--	--	--	25.7%	12.2%	--	15.3%
New Mexico	20.5%	--	--	--	--	13.9%	26.9%	19.7%
Utah	18.2%	--	--	25.1%	20.2%	16.1%	22.5% *	17.3%
Wyoming	17.7%	0.0%	--	--	--	22.3%	--	20.6%
Pacific:								
Alaska	13.6%	--	--	--	--	15.7%	--	16.5%
California	16.9%	24.6% *	25.8%	16.3%	20.4%	11.6%	19.5%	16.2%
Hawaii	5.0%	2.2% *	--	2.2% *	5.0% *	14.5%	2.0% *	7.6%
Oregon	10.6%	--	--	--	10.8% *	--	11.2% *	10.4%
Washington	17.1%	--	--	--	--	13.7%	21.3% *	15.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	3.42%	2.25%	1.64%	1.08%	0.80%	1.63%	0.63%
New England:								
Connecticut	2.06%	--	--	--	4.73%	2.32%	--	2.07%
Maine	3.02%	--	--	5.32%	--	4.61%	5.63%	3.17%
Massachusetts	1.83%	--	--	2.07%	3.71%	2.76%	3.18%	2.15%
New Hampshire	3.17%	--	--	3.07%	--	3.95%	4.77%	3.74%
Rhode Island	3.82%	--	--	--	--	3.84%	4.16%	4.65%
Vermont	2.12%	--	--	4.77%	2.78%	2.70%	3.33%	2.68%
Middle Atlantic:								
New Jersey	5.24%	--	--	4.74%	--	2.17%	--	5.58% *
New York	2.97%	--	--	6.13%	2.84%	2.85%	5.36%	2.64%
Pennsylvania	2.55%	--	--	3.64% *	4.16% *	2.46%	6.23% *	2.70%
East North Central:								
Illinois	2.03%	--	--	6.06% *	1.98%	3.54%	4.69%	2.19%
Indiana	1.76%	--	--	3.13%	2.10%	2.11%	--	1.98%
Michigan	2.55%	2.87%	--	5.65%	3.10%	2.52%	5.98%	2.27%
Ohio	3.14%	--	--	7.98%	2.21%	3.62%	--	3.22%
Wisconsin	2.43%	--	--	2.00%	1.55%	--	5.24%	2.49%
West North Central:								
Iowa	2.77%	--	--	--	4.14%	3.91% *	--	3.11%
Kansas	3.14%	4.53%	--	--	4.92%	1.60%	--	3.09%
Minnesota	3.75%	--	1.92%	4.44%	4.29%	--	4.11%	4.81%
Missouri	4.06%	--	--	--	--	5.53%	--	4.54%
Nebraska	2.46%	--	--	--	--	2.36%	--	2.32%
North Dakota	3.86%	--	--	--	1.82%	1.22%	--	3.20%
South Dakota	2.37%	--	--	--	3.57%	3.03%	--	2.46%
South Atlantic:								
Delaware	7.06% *	--	--	1.32% *	--	8.24% *	0.00%	7.37% *
District of Columbia	3.22%	--	--	3.31%	3.52%	--	--	3.67%
Florida	2.27%	--	--	--	5.62%	1.65%	--	1.80%
Georgia	2.25%	--	--	--	--	0.96%	--	1.71%
Maryland	4.13%	--	--	4.43%	3.04%	--	8.35%	4.78%
North Carolina	3.08%	--	--	--	--	1.86%	--	2.85%
South Carolina	3.67%	--	--	2.35% *	--	3.04%	--	2.79%
Virginia	4.07%	--	--	4.25%	6.57% *	6.19%	--	4.52%
West Virginia	1.25%	--	--	--	2.94%	1.03%	--	1.02%
East South Central:								
Alabama	2.24%	--	--	--	3.26%	2.39%	--	2.35%
Kentucky	2.50%	--	--	--	--	3.00%	--	2.61%
Mississippi	2.61%	--	--	--	--	--	--	2.28%
Tennessee	1.15%	--	--	--	--	0.71%	--	0.94%
West South Central:								
Arkansas	5.42%	--	--	3.85%	--	--	--	6.94%
Louisiana	4.01%	2.27%	--	--	4.78%	--	--	3.83%
Oklahoma	3.70%	--	--	--	--	1.62%	--	3.90%
Texas	2.86%	--	--	--	3.35%	5.90%	4.66% *	3.25%
Mountain:								
Arizona	4.74%	--	--	--	4.18%	3.66%	--	2.98%
Colorado	1.82%	--	--	--	2.53%	2.32%	--	1.81%
Idaho	3.36%	0.00%	--	--	3.39%	3.25%	--	3.74%
Montana	1.92%	--	--	--	--	2.38%	3.40%	1.86%
Nevada	3.02%	--	--	--	2.25%	3.08%	--	3.32%
New Mexico	2.53%	--	--	--	--	0.50%	2.72%	2.75%
Utah	2.72%	--	--	4.91%	2.38%	3.90%	7.24% *	2.90%
Wyoming	2.38%	0.00%	--	--	--	2.57%	--	1.58%
Pacific:								
Alaska	2.36%	--	--	--	--	2.55%	--	1.82%
California	1.40%	7.79% *	4.39%	3.85%	1.63%	1.62%	3.83%	1.38%
Hawaii	1.13%	1.36% *	--	1.32% *	1.92% *	2.86%	1.01% *	1.63%
Oregon	2.13%	--	--	--	3.34% *	--	4.55% *	2.36%
Washington	3.16%	--	--	--	--	2.89%	7.99% *	2.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	17.5%	20.8%	22.3%	19.3%	20.7%	20.9%	20.4%
New England:								
Connecticut	17.2%	--	--	26.3%	11.5%	17.8%	23.8%	16.0%
Maine	18.1%	--	--	16.2%	15.4%	19.1%	20.1% *	17.8%
Massachusetts	20.4%	--	29.1%	33.7%	20.0%	17.3%	34.8%	18.5%
New Hampshire	25.1%	--	51.0%	30.7%	17.0%	25.6%	32.6%	23.2%
Rhode Island	21.6%	--	--	37.0%	26.2%	19.7%	21.7%	21.6%
Vermont	23.3%	--	18.3%	21.1%	22.5%	23.6%	24.4%	22.7%
Middle Atlantic:								
New Jersey	25.2%	--	--	43.7%	20.8%	25.6%	28.4%	24.3%
New York	20.4%	--	29.2%	24.0%	22.1%	18.7%	20.7%	20.4%
Pennsylvania	18.1%	--	--	18.4%	16.2%	18.2%	20.5%	17.7%
East North Central:								
Illinois	19.1%	--	--	30.3%	16.0%	19.6%	20.8%	18.9%
Indiana	25.9%	--	--	36.5%	22.8%	24.0%	26.1%	25.9%
Michigan	22.8%	29.3%	22.8%	14.3%	24.8%	23.5%	19.8%	23.3%
Ohio	22.7%	--	--	19.4%	24.1%	22.7%	24.2%	22.5%
Wisconsin	22.0%	--	--	23.8%	21.2%	23.1%	19.7%	22.3%
West North Central:								
Iowa	24.8%	--	24.5%	22.8%	20.6%	26.7%	25.4%	24.7%
Kansas	22.1%	--	--	26.1%	18.0%	22.0%	27.6%	21.2%
Minnesota	22.7%	--	35.2%	24.7%	21.6%	20.8%	33.6%	20.6%
Missouri	19.7%	--	--	18.3%	18.9%	20.6%	16.0%	20.2%
Nebraska	18.9%	--	--	23.7%	15.2%	19.5%	20.3%	18.5%
North Dakota	19.1%	--	--	19.7%	18.0%	18.6%	18.0% *	19.3%
South Dakota	18.3%	--	--	23.2%	18.5%	14.2%	28.4%	17.2%
South Atlantic:								
Delaware	22.7%	--	--	29.2%	22.1%	20.9%	20.0% *	23.0%
District of Columbia	17.6%	--	13.9%	11.7%	15.3%	20.1%	17.9%	17.5%
Florida	21.0%	--	--	34.3%	22.2%	19.2%	26.6%	20.2%
Georgia	19.0%	--	--	20.0%	17.4%	19.9%	17.0% *	19.4%
Maryland	21.8%	--	--	28.0%	19.9%	23.0%	15.0%	23.2%
North Carolina	24.6%	48.0%	--	25.3%	13.4%	26.1%	28.9%	24.1%
South Carolina	21.3%	--	--	21.9%	21.4%	21.7%	18.5% *	21.6%
Virginia	22.0%	--	--	29.3%	19.0%	22.9%	23.1%	21.9%
West Virginia	23.3%	1.0% *	--	20.1%	32.5% *	22.1%	--	24.8%
East South Central:								
Alabama	23.3%	--	--	26.6%	25.4%	22.7%	22.9%	23.3%
Kentucky	22.2%	--	--	--	19.9%	26.5%	10.4% *	24.3%
Mississippi	25.0%	--	--	27.6%	21.5%	25.9%	19.9% *	25.9%
Tennessee	21.3%	--	--	15.2% *	19.3%	25.4%	10.4% *	23.2%
West South Central:								
Arkansas	21.2%	--	--	--	17.7%	23.5%	15.8% *	21.9%
Louisiana	27.0%	--	--	31.9%	25.8%	24.2%	27.2%	27.0%
Oklahoma	19.2%	--	24.9%	12.9% *	15.1%	21.9%	20.5%	18.9%
Texas	19.5%	--	--	13.3%	19.4%	20.7%	20.3%	19.4%
Mountain:								
Arizona	24.3%	--	48.3%	17.8%	22.4%	24.6%	27.6%	23.8%
Colorado	20.3%	--	--	18.0%	20.9%	21.4%	14.2%	21.3%
Idaho	19.9%	--	--	9.7% *	28.3% *	18.2%	18.9%	20.1%
Montana	14.9%	--	--	17.1%	15.9%	14.3%	15.3%	14.7%
Nevada	20.9%	--	--	29.2%	18.3%	21.7%	17.5%	21.3%
New Mexico	19.9%	--	--	21.2% *	18.8%	18.3%	27.3% *	18.5%
Utah	19.1%	--	--	26.3%	13.9%	20.2%	16.6% *	19.2%
Wyoming	16.3%	--	--	--	11.4%	18.0%	15.2% *	16.8%
Pacific:								
Alaska	19.8%	--	--	16.4%	16.4%	21.3%	26.7%	18.8%
California	16.5%	--	21.9%	12.9%	17.1%	16.7%	16.7%	16.5%
Hawaii	13.6%	2.0% *	0.5% *	14.0% *	3.7% *	21.6%	7.6% *	15.4%
Oregon	16.5%	--	--	17.0% *	17.6%	15.6%	17.5%	16.2%
Washington	15.4%	1.9% *	3.8% *	13.5%	15.2%	18.4%	6.9% *	17.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	1.87%	1.42%	1.00%	0.71%	0.39%	0.86%	0.33%
New England:								
Connecticut	1.34%	--	--	3.42%	1.89%	1.94%	3.41%	1.42%
Maine	1.44%	--	--	3.32%	2.43%	1.30%	6.05% *	1.31%
Massachusetts	1.40%	--	5.51%	5.28%	3.25%	1.31%	5.21%	1.26%
New Hampshire	1.77%	--	2.73%	3.94%	1.50%	2.55%	4.43%	1.87%
Rhode Island	1.83%	--	--	4.16%	3.27%	2.31%	4.26%	2.02%
Vermont	2.75%	--	4.81%	4.01%	3.53%	6.20%	4.76%	3.39%
Middle Atlantic:								
New Jersey	3.10%	--	--	4.29%	4.47%	5.16%	6.80%	3.52%
New York	1.35%	--	5.61%	5.60%	3.22%	1.34%	2.88%	1.51%
Pennsylvania	1.35%	--	--	2.03%	2.13%	2.14%	3.37%	1.45%
East North Central:								
Illinois	1.17%	--	--	4.25%	2.43%	1.21%	3.31%	1.25%
Indiana	1.82%	--	--	6.25%	1.73%	2.10%	4.61%	1.94%
Michigan	1.88%	0.00%	6.25%	3.67%	5.68%	1.96%	4.17%	2.09%
Ohio	1.23%	--	--	2.83%	2.46%	1.52%	4.33%	1.25%
Wisconsin	1.47%	--	--	4.26%	3.00%	1.58%	5.90%	1.49%
West North Central:								
Iowa	2.39%	--	4.71%	3.51%	2.56%	3.69%	3.65%	2.70%
Kansas	1.65%	--	--	3.89%	2.53%	2.17%	6.42%	1.58%
Minnesota	1.55%	--	6.45%	4.35%	2.35%	1.86%	4.73%	1.42%
Missouri	2.00%	--	--	4.87%	5.02%	2.53%	4.42%	2.18%
Nebraska	1.20%	--	--	3.35%	2.44%	1.10%	4.17%	1.07%
North Dakota	1.55%	--	--	4.84%	2.01%	1.60%	5.76% *	1.50%
South Dakota	1.38%	--	--	2.93%	2.44%	1.45%	4.66%	1.43%
South Atlantic:								
Delaware	1.79%	--	--	5.80%	3.46%	1.84%	7.82% *	1.78%
District of Columbia	1.26%	--	3.37%	2.90%	2.03%	1.64%	3.94%	1.26%
Florida	1.34%	--	--	4.16%	3.69%	1.47%	4.16%	1.39%
Georgia	1.39%	--	--	4.21%	2.53%	1.51%	5.45% *	1.26%
Maryland	1.05%	--	--	3.93%	2.76%	0.95%	2.72%	0.99%
North Carolina	2.04%	2.68%	--	5.93%	3.04%	2.38%	7.29%	2.14%
South Carolina	2.11%	--	--	4.12%	3.19%	2.89%	6.11% *	2.26%
Virginia	1.32%	--	--	6.36%	2.14%	1.73%	4.44%	1.36%
West Virginia	3.22%	0.82% *	--	3.10%	9.98% *	3.05%	--	3.45%
East South Central:								
Alabama	1.31%	--	--	4.31%	1.73%	1.51%	6.25%	1.27%
Kentucky	2.49%	--	--	--	3.26%	3.48%	3.24% *	2.66%
Mississippi	1.76%	--	--	6.89%	2.79%	1.97%	6.18% *	1.75%
Tennessee	1.44%	--	--	4.63% *	3.08%	1.36%	3.34% *	1.47%
West South Central:								
Arkansas	1.68%	--	--	--	3.30%	1.92%	4.85% *	1.77%
Louisiana	2.31%	--	--	4.61%	3.65%	3.18%	6.11%	2.39%
Oklahoma	1.26%	--	4.85%	4.16% *	2.57%	1.37%	3.02%	1.39%
Texas	1.71%	--	--	3.83%	4.74%	1.84%	4.83%	1.83%
Mountain:								
Arizona	2.44%	--	0.95%	4.82%	3.85%	3.82%	6.18%	2.65%
Colorado	1.71%	--	--	3.40%	5.90%	1.90%	3.74%	1.88%
Idaho	2.61%	--	--	4.49% *	10.12% *	1.57%	5.27%	2.92%
Montana	1.46%	--	--	3.34%	2.13%	1.43%	3.48%	1.30%
Nevada	2.35%	--	--	4.49%	2.47%	3.44%	5.22%	2.54%
New Mexico	3.05%	--	--	6.85% *	3.13%	2.19%	16.34% *	1.78%
Utah	1.70%	--	--	7.57%	2.21%	2.14%	5.75% *	1.77%
Wyoming	2.12%	--	--	--	2.44%	1.19%	6.20% *	1.53%
Pacific:								
Alaska	1.97%	--	--	3.02%	4.46%	2.71%	3.78%	2.12%
California	1.02%	--	4.69%	3.04%	2.14%	1.27%	3.18%	1.07%
Hawaii	2.25%	1.49% *	0.48% *	5.20% *	1.74% *	3.07%	3.79% *	2.67%
Oregon	1.47%	--	--	5.15% *	2.87%	1.82%	3.95%	1.55%
Washington	1.76%	2.00% *	2.15% *	3.90%	1.43%	3.05%	2.58% *	1.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.9%	13.3%	19.5%	22.3%	23.8%	20.0%	18.0%	21.7%
New England:								
Connecticut	19.6%	--	--	--	21.6%	17.1%	--	20.9%
Maine	19.9%	--	--	--	--	--	--	24.4%
Massachusetts	18.3%	--	--	48.5%	23.7%	--	--	20.1%
New Hampshire	24.6%	--	--	--	32.7%	21.2%	25.0%	24.6%
Rhode Island	15.6%	--	23.1%	--	20.9%	--	--	14.8%
Vermont	17.1%	--	38.4%	--	--	15.8%	--	16.5%
Middle Atlantic:								
New Jersey	22.5%	--	--	--	18.1%	32.1%	--	25.8%
New York	27.4% *	0.0%	--	--	41.3% *	16.4%	--	29.3% *
Pennsylvania	23.0%	--	--	24.0%	--	19.3%	--	22.2%
East North Central:								
Illinois	19.9%	--	--	--	15.4%	22.9%	--	18.9%
Indiana	36.1%	--	--	--	--	--	--	37.6%
Michigan	25.7%	--	1.9% *	--	--	25.3%	--	25.1%
Ohio	25.3%	--	42.0%	--	--	22.5%	--	23.9%
Wisconsin	16.1%	--	--	--	--	15.5% *	--	17.4%
West North Central:								
Iowa	26.9%	--	--	--	--	23.9%	--	26.1%
Kansas	15.3%	--	--	--	--	--	--	18.7%
Minnesota	20.1%	--	--	--	18.1%	20.3%	--	19.5%
Missouri	23.9%	--	--	--	--	21.7%	--	22.8%
Nebraska	23.7%	--	48.5%	--	15.5%	--	--	16.3%
North Dakota	13.1%	--	2.6% *	10.0% *	12.5%	18.8%	9.9% *	16.0%
South Dakota	19.5%	--	--	--	--	18.6%	--	18.2%
South Atlantic:								
Delaware	22.6%	--	--	--	--	22.7%	--	26.2%
District of Columbia	25.2%	--	--	--	--	--	--	--
Florida	19.3%	--	0.7% *	48.0%	26.9%	23.0%	--	26.3%
Georgia	27.6%	--	--	--	36.0%	24.6%	--	28.0%
Maryland	30.5%	--	--	--	--	15.7%	--	28.7% *
North Carolina	16.6%	--	2.8% *	--	--	--	--	16.6%
South Carolina	24.9%	--	--	--	--	--	--	25.1%
Virginia	17.6%	--	--	--	--	31.6%	--	19.5%
West Virginia	32.4%	0.0%	--	--	--	39.7%	--	34.3%
East South Central:								
Alabama	40.0%	--	--	--	--	27.3%	55.2%	35.4%
Kentucky	33.0% *	--	--	--	12.1%	--	--	14.5%
Mississippi	23.4%	--	--	--	--	27.8%	--	21.2%
Tennessee	14.7%	--	--	--	--	16.3%	--	15.9%
West South Central:								
Arkansas	32.5%	--	--	--	--	36.8%	--	38.2%
Louisiana	22.3%	1.1% *	--	--	--	24.7%	--	17.7% *
Oklahoma	17.2%	--	--	--	--	21.0%	--	18.2% *
Texas	19.2%	--	--	--	--	19.3%	--	19.2%
Mountain:								
Arizona	14.3%	--	44.7%	--	--	--	--	20.0%
Colorado	16.8%	--	--	--	--	15.3%	--	19.0%
Idaho	17.4%	--	15.9%	--	--	19.2%	11.9%	20.6%
Montana	35.2% *	--	--	--	28.1%	--	--	26.3%
Nevada	17.5%	--	--	--	--	16.4%	--	--
New Mexico	12.1%	--	--	--	--	11.8%	--	12.0%
Utah	18.5%	--	--	--	--	23.3%	--	21.3%
Wyoming	17.0%	--	--	--	--	19.3%	--	19.2%
Pacific:								
Alaska	16.3%	--	--	--	--	--	--	19.5%
California	15.0%	3.1% *	--	2.0% *	21.8%	15.1%	--	16.2%
Hawaii	9.2%	--	3.2% *	--	--	9.6%	--	10.3%
Oregon	24.4%	--	--	--	--	--	--	25.0%
Washington	16.7%	--	--	--	--	27.2%	--	20.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.07%	3.88%	2.53%	1.87%	2.83%	0.93%	1.90%	1.26%
New England:								
Connecticut	2.23%	--	--	--	2.66%	3.14%	--	2.19%
Maine	5.18%	--	--	--	--	--	--	6.33%
Massachusetts	4.41%	--	--	1.14%	1.04%	--	--	4.70%
New Hampshire	2.10%	--	--	--	6.42%	2.52%	2.26%	2.34%
Rhode Island	3.20%	--	2.66%	--	4.67%	--	--	3.22%
Vermont	1.80%	--	3.09%	--	--	1.05%	--	1.36%
Middle Atlantic:								
New Jersey	4.62%	--	--	--	2.74%	6.07%	--	4.50%
New York	9.47% *	0.00%	--	--	16.43% *	2.64%	--	10.45% *
Pennsylvania	3.11%	--	--	4.59%	--	2.95%	--	2.72%
East North Central:								
Illinois	2.59%	--	--	--	2.79%	4.09%	--	2.51%
Indiana	8.06%	--	--	--	--	--	--	9.56%
Michigan	4.28%	--	1.98% *	--	--	4.47%	--	3.71%
Ohio	3.18%	--	3.78%	--	--	4.39%	--	3.51%
Wisconsin	2.61%	--	--	--	--	5.07% *	--	3.20%
West North Central:								
Iowa	3.93%	--	--	--	--	4.88%	--	4.33%
Kansas	4.18%	--	--	--	--	--	--	4.95%
Minnesota	2.03%	--	--	--	2.16%	2.86%	--	2.04%
Missouri	2.89%	--	--	--	--	1.60%	--	2.62%
Nebraska	6.17%	--	1.97%	--	3.90%	--	--	3.29%
North Dakota	2.28%	--	1.57% *	4.66% *	2.89%	1.81%	3.76% *	1.80%
South Dakota	4.66%	--	--	--	--	1.45%	--	1.96%
South Atlantic:								
Delaware	4.22%	--	--	--	--	4.11%	--	4.94%
District of Columbia	5.56%	--	--	--	--	--	--	--
Florida	4.22%	--	0.66% *	2.14%	7.81%	3.63%	--	4.10%
Georgia	3.14%	--	--	--	6.57%	3.09%	--	3.23%
Maryland	7.47%	--	--	--	--	1.81%	--	8.69% *
North Carolina	4.46%	--	2.48% *	--	--	--	--	4.77%
South Carolina	4.70%	--	--	--	--	--	--	5.18%
Virginia	3.84%	--	--	--	--	4.94%	--	4.32%
West Virginia	5.86%	0.00%	--	--	--	8.10%	--	6.51%
East South Central:								
Alabama	6.02%	--	--	--	--	4.24%	7.53%	7.31%
Kentucky	16.10% *	--	--	--	1.50%	--	--	2.86%
Mississippi	5.25%	--	--	--	--	3.13%	--	5.51%
Tennessee	2.30%	--	--	--	--	1.40%	--	2.17%
West South Central:								
Arkansas	5.87%	--	--	--	--	6.06%	--	5.18%
Louisiana	5.94%	1.18% *	--	--	--	4.72%	--	5.69% *
Oklahoma	4.60%	--	--	--	--	3.41%	--	5.53% *
Texas	2.91%	--	--	--	--	4.39%	--	3.12%
Mountain:								
Arizona	4.07%	--	3.92%	--	--	--	--	4.68%
Colorado	3.88%	--	--	--	--	1.37%	--	4.32%
Idaho	2.19%	--	0.48%	--	--	3.36%	2.27%	2.74%
Montana	11.62% *	--	--	--	0.86%	--	--	2.19%
Nevada	4.89%	--	--	--	--	0.78%	--	--
New Mexico	1.69%	--	--	--	--	1.38%	--	1.23%
Utah	3.29%	--	--	--	--	1.39%	--	2.13%
Wyoming	2.90%	--	--	--	--	3.05%	--	3.41%
Pacific:								
Alaska	4.45%	--	--	--	--	--	--	5.45%
California	2.08%	1.96% *	--	1.31% *	4.11%	2.24%	--	2.28%
Hawaii	1.44%	--	1.95% *	--	--	0.33%	--	1.48%
Oregon	4.38%	--	--	--	--	--	--	5.48%
Washington	4.61%	--	--	--	--	2.92%	--	4.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.4%	18.8%	21.9%	22.6%	21.3%	21.2%	21.1%	21.6%
New England:								
Connecticut	19.8%	--	--	26.7%	16.5%	17.3%	22.4%	18.7%
Maine	20.3%	--	24.3% *	22.1%	16.8%	--	21.9%	19.6%
Massachusetts	21.5%	10.7% *	30.2%	28.8%	19.3%	20.5%	23.7%	20.5%
New Hampshire	27.2%	--	40.4%	27.5%	24.0%	27.0%	29.0%	26.1%
Rhode Island	24.5%	--	19.6%	37.5%	27.8%	22.9%	18.0%	29.1%
Vermont	23.7%	--	20.0%	23.6%	27.6%	11.7%	24.1%	23.1%
Middle Atlantic:								
New Jersey	23.3%	--	--	40.2%	17.6% *	25.6%	23.8%	23.0%
New York	22.6%	19.9% *	28.9%	25.4%	22.7%	20.4%	24.7%	21.8%
Pennsylvania	19.9%	33.5%	25.0%	17.4%	22.6%	15.8%	22.0%	18.7%
East North Central:								
Illinois	21.0%	--	19.0%	30.0%	19.1%	19.1%	21.6%	20.7%
Indiana	26.5%	--	--	35.3%	25.3%	18.4%	25.6%	26.8%
Michigan	27.2%	--	21.3%	26.2%	23.2%	37.5%	24.6%	28.7%
Ohio	26.3%	--	--	24.3%	27.8%	27.0%	25.0%	26.8%
Wisconsin	22.0%	--	--	25.6%	20.1%	21.7%	22.9%	21.7%
West North Central:								
Iowa	22.9%	--	23.9%	28.1%	18.3%	23.5%	24.8%	21.6%
Kansas	20.1%	--	--	19.8%	17.7%	23.5%	19.5%	20.4%
Minnesota	23.2%	--	--	28.3%	22.2%	17.5%	31.0%	19.8%
Missouri	20.8%	--	18.4% *	15.7%	20.6%	24.9%	21.2%	20.6%
Nebraska	24.6%	--	--	25.9%	22.5%	--	27.6%	21.6%
North Dakota	16.5%	--	5.8% *	16.8%	15.7%	20.6%	14.7%	17.8%
South Dakota	22.4%	--	--	23.4%	21.3%	17.4%	26.8%	20.3%
South Atlantic:								
Delaware	23.0%	--	--	28.5%	25.7%	18.6%	23.0%	22.9%
District of Columbia	19.1%	--	21.9%	14.3%	17.9%	22.9%	20.4%	18.5%
Florida	27.1%	--	27.3%	36.6%	28.3%	24.2%	26.4%	27.4%
Georgia	20.2%	--	--	22.6%	25.5%	17.6%	19.3%	20.6%
Maryland	25.7%	--	25.9% *	29.8%	26.3%	25.5%	22.5%	27.3%
North Carolina	26.0%	--	--	25.8%	21.1%	31.1%	24.6%	26.7%
South Carolina	20.3%	--	--	17.1%	17.1%	21.5%	20.5%	20.2%
Virginia	21.7%	--	--	29.3%	18.6%	27.8%	17.4%	23.8%
West Virginia	17.8%	1.5% *	--	18.6%	20.0%	20.6%	12.7% *	20.6%
East South Central:								
Alabama	25.4%	--	--	27.5%	29.0%	21.2%	29.6%	24.2%
Kentucky	27.8%	--	--	11.2%	21.5%	42.5%	24.5% *	30.1%
Mississippi	22.7%	--	--	29.4%	20.1%	21.1%	20.1%	24.1%
Tennessee	18.3%	--	--	16.4%	24.5%	24.4%	12.2% *	22.0%
West South Central:								
Arkansas	24.9%	--	--	34.8%	24.1%	26.8%	18.1%	27.9%
Louisiana	31.5%	--	18.6% *	33.3%	33.0%	35.1%	27.7%	34.7%
Oklahoma	20.3%	25.1%	28.5%	15.7% *	18.7% *	21.3%	23.1%	19.0%
Texas	21.2%	18.2% *	16.5% *	15.4%	24.9%	25.1%	18.7%	22.2%
Mountain:								
Arizona	27.0%	--	50.1%	15.8% *	27.8%	23.4%	30.2%	25.6%
Colorado	18.3%	--	--	20.5%	13.4%	24.5%	16.8%	18.9%
Idaho	17.6%	--	21.9% *	14.4%	17.9%	17.2%	18.2%	16.9%
Montana	18.9%	--	--	16.3%	16.6%	19.5%	22.6%	15.8%
Nevada	18.9%	--	4.5% *	21.4%	20.5%	18.5% *	15.7%	19.7%
New Mexico	22.3%	--	--	16.8% *	23.1%	19.8%	28.2% *	19.8%
Utah	20.6%	--	--	35.0%	19.0%	20.0%	17.3%	21.6%
Wyoming	14.9%	--	--	--	--	17.6%	14.8% *	14.9%
Pacific:								
Alaska	17.4%	--	--	16.6%	15.9% *	22.5%	17.4%	17.4%
California	17.4%	17.3% *	22.0%	14.2%	19.7%	15.5%	16.7%	17.7%
Hawaii	8.0%	3.7% *	2.0% *	8.8% *	4.7% *	15.8%	4.5% *	10.1%
Oregon	17.0%	19.8% *	14.2% *	16.3%	18.7%	15.9%	17.3%	16.8%
Washington	12.8%	--	--	12.3%	13.2%	13.7%	11.0% *	14.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	1.81%	1.22%	0.92%	0.86%	0.91%	0.82%	0.57%
New England:								
Connecticut	1.80%	--	--	3.27%	2.42%	3.80%	3.46%	2.00%
Maine	2.47%	--	9.20% *	4.05%	2.84%	--	4.79%	2.77%
Massachusetts	1.66%	4.63% *	4.38%	3.45%	2.20%	2.44%	3.92%	1.63%
New Hampshire	1.80%	--	5.42%	2.99%	3.49%	2.43%	3.71%	1.82%
Rhode Island	2.36%	--	2.97%	5.94%	3.25%	3.48%	3.03%	2.96%
Vermont	2.78%	--	5.59%	3.62%	4.18%	2.12%	4.11%	3.27%
Middle Atlantic:								
New Jersey	4.36%	--	--	4.45%	7.85% *	7.40%	5.71%	6.04%
New York	1.85%	7.03% *	4.62%	5.50%	3.51%	2.80%	3.22%	2.19%
Pennsylvania	2.23%	7.99%	6.64%	2.84%	4.27%	3.05%	3.65%	2.63%
East North Central:								
Illinois	1.41%	--	3.89%	3.60%	2.24%	2.41%	2.73%	1.65%
Indiana	3.35%	--	--	7.46%	2.78%	2.57%	3.99%	4.20%
Michigan	3.25%	--	6.15%	4.62%	5.81%	7.21%	4.18%	4.59%
Ohio	2.80%	--	--	3.49%	4.19%	6.69%	3.36%	3.66%
Wisconsin	1.60%	--	--	3.72%	1.70%	1.86%	4.52%	1.50%
West North Central:								
Iowa	2.04%	--	3.63%	4.75%	3.69%	4.05%	2.99%	2.66%
Kansas	2.73%	--	--	3.95%	2.43%	6.50%	5.33%	3.17%
Minnesota	2.53%	--	--	4.44%	2.29%	4.45%	4.68%	2.61%
Missouri	2.75%	--	5.90% *	4.61%	5.68%	2.15%	4.15%	3.60%
Nebraska	4.23%	--	--	4.76%	5.58%	--	7.20%	3.57%
North Dakota	2.07%	--	2.71% *	3.73%	2.13%	2.74%	3.68%	2.12%
South Dakota	1.87%	--	--	3.01%	2.80%	1.41%	3.89%	1.96%
South Atlantic:								
Delaware	2.60%	--	--	5.24%	4.50%	0.66%	6.74%	2.41%
District of Columbia	1.84%	--	3.86%	2.84%	2.35%	5.06%	3.44%	2.13%
Florida	2.22%	--	5.71%	4.57%	3.29%	3.29%	4.78%	2.32%
Georgia	2.33%	--	--	5.35%	4.05%	1.57%	5.39%	1.99%
Maryland	2.59%	--	7.78% *	3.28%	5.82%	2.18%	3.83%	3.19%
North Carolina	3.75%	--	--	4.14%	3.65%	7.64%	5.88%	4.66%
South Carolina	1.97%	--	--	4.80%	3.32%	2.40%	5.33%	1.74%
Virginia	2.01%	--	--	5.11%	3.59%	3.65%	3.35%	2.32%
West Virginia	2.40%	1.14% *	--	3.29%	3.07%	2.60%	5.70% *	1.72%
East South Central:								
Alabama	2.63%	--	--	4.30%	2.18%	1.30%	6.59%	2.26%
Kentucky	6.74%	--	--	2.45%	4.29%	10.14%	13.64% *	6.38%
Mississippi	3.11%	--	--	6.71%	2.99%	5.96%	5.75%	3.67%
Tennessee	2.33%	--	--	4.84%	3.72%	4.13%	3.74% *	2.81%
West South Central:								
Arkansas	2.76%	--	--	5.78%	5.67%	2.07%	4.25%	3.36%
Louisiana	2.89%	--	7.84% *	3.89%	3.62%	10.51%	4.71%	3.28%
Oklahoma	2.64%	6.90%	4.74% *	4.74% *	6.07% *	2.15%	3.93%	3.37%
Texas	2.48%	7.50% *	5.44% *	3.44%	6.09%	3.72%	3.60%	3.18%
Mountain:								
Arizona	3.23%	--	6.10%	4.93% *	5.01%	3.98%	7.49%	3.05%
Colorado	1.79%	--	--	4.28%	2.43%	2.92%	3.17%	2.17%
Idaho	2.43%	--	7.64% *	3.93%	2.69%	1.31%	3.97%	2.90%
Montana	2.98%	--	--	3.00%	3.12%	2.52%	5.71%	2.40%
Nevada	3.00%	--	2.22% *	5.70%	3.07%	5.58% *	4.62%	3.62%
New Mexico	5.02%	--	--	5.63% *	2.97%	5.58%	14.37% *	2.97%
Utah	1.84%	--	--	5.16%	1.83%	2.51%	4.37%	1.89%
Wyoming	3.28%	--	--	--	--	1.35%	5.74% *	2.47%
Pacific:								
Alaska	2.39%	--	--	2.78%	5.23% *	2.48%	4.15%	2.90%
California	1.15%	5.52% *	3.27%	2.69%	1.33%	1.84%	2.63%	1.24%
Hawaii	1.58%	1.98% *	1.14% *	3.28% *	1.75% *	4.14%	1.94% *	2.17%
Oregon	1.85%	6.30% *	4.82% *	4.00%	3.47%	3.32%	3.15%	2.27%
Washington	1.70%	--	--	2.64%	2.33%	2.17%	3.51% *	1.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.1%	16.5%	24.9%	22.3%	18.5%	19.0%	22.4%	19.0%
New England:								
Connecticut	16.4%	--	--	25.2%	11.8% *	17.0%	--	16.1%
Maine	17.7%	--	--	--	17.0%	18.0%	--	17.6%
Massachusetts	17.1%	--	--	50.0%	25.6%	15.3%	--	16.4%
New Hampshire	22.5%	--	--	29.4%	21.0%	22.2%	--	22.6%
Rhode Island	19.8%	--	--	--	19.7%	19.0%	--	19.1%
Vermont	20.5%	--	--	16.0%	21.1%	21.3%	--	20.9%
Middle Atlantic:								
New Jersey	22.3%	--	--	--	15.8%	24.7%	32.9%	21.0%
New York	18.0%	--	--	18.5% *	32.1%	13.1%	--	17.9%
Pennsylvania	16.4%	--	--	16.4%	13.1%	18.7%	--	16.5%
East North Central:								
Illinois	17.6%	--	--	--	15.1%	19.1%	--	17.6%
Indiana	25.2%	--	--	--	24.6%	23.8%	--	25.2%
Michigan	21.2%	--	--	--	29.1%	20.3%	--	20.9%
Ohio	21.1%	--	--	--	19.7%	20.9%	--	20.6%
Wisconsin	21.1%	--	--	26.3%	20.7%	21.4%	--	21.9%
West North Central:								
Iowa	23.8%	--	--	--	24.5%	23.9%	--	23.8%
Kansas	21.0%	--	--	--	17.7%	21.3%	--	20.1%
Minnesota	22.1%	--	--	28.3%	19.1%	21.3%	34.2%	20.8%
Missouri	20.2%	--	--	--	18.8%	20.4%	--	20.4%
Nebraska	17.6%	--	--	--	14.3%	18.5%	18.1%	17.5%
North Dakota	17.5%	--	--	1.0% *	18.7%	19.6%	0.0%	19.1%
South Dakota	17.1%	--	--	--	17.6%	16.1%	--	16.9%
South Atlantic:								
Delaware	22.1%	--	--	--	22.7%	22.9%	4.7% *	23.9%
District of Columbia	19.0%	--	--	--	16.1%	20.5%	--	19.5%
Florida	18.1%	--	--	--	19.8%	17.7%	--	18.0%
Georgia	19.3%	--	--	--	16.3%	19.6%	--	19.1%
Maryland	21.8%	--	--	--	20.6%	22.6%	--	22.4%
North Carolina	21.9%	--	--	--	11.8%	23.6%	--	21.7%
South Carolina	22.1%	--	--	--	24.4%	21.4%	--	22.0%
Virginia	23.7%	--	--	42.3%	18.4%	24.5%	36.1%	22.9%
West Virginia	25.0%	--	--	--	31.4% *	21.2%	28.5%	24.8%
East South Central:								
Alabama	24.8%	--	--	--	27.7%	23.8%	--	24.5%
Kentucky	18.6%	--	--	--	18.2%	18.9%	--	18.5%
Mississippi	22.4%	--	--	--	20.4%	22.5%	--	22.3%
Tennessee	19.2%	--	--	--	16.4%	20.0%	--	19.6%
West South Central:								
Arkansas	21.7%	--	--	--	14.3%	24.9%	--	21.8%
Louisiana	20.4%	--	54.6%	--	18.4%	20.1%	--	19.5%
Oklahoma	18.2%	--	15.7%	--	20.2%	18.7%	12.5%	18.5%
Texas	17.7%	--	--	--	14.4%	19.4%	--	17.8%
Mountain:								
Arizona	21.1%	--	--	--	19.6%	22.6%	--	21.1%
Colorado	18.4%	--	--	23.3%	22.0%	17.6%	--	18.7%
Idaho	20.1%	--	--	--	31.8% *	17.3%	0.0%	20.5%
Montana	14.1%	--	--	27.5%	18.2%	13.0%	--	14.8%
Nevada	19.3%	--	--	26.9%	16.4%	19.2%	--	18.8%
New Mexico	16.8%	--	--	34.8%	17.5%	14.9%	--	17.0%
Utah	17.9%	--	--	--	9.1%	19.6%	--	17.9%
Wyoming	17.8%	--	--	--	14.6%	19.1%	--	18.8%
Pacific:								
Alaska	18.9%	--	--	24.6%	15.9%	19.5%	--	19.1%
California	15.6%	--	--	10.7% *	19.0%	14.8%	--	15.3%
Hawaii	15.4%	0.0%	0.9% *	--	3.9% *	18.6%	--	16.6%
Oregon	15.4%	--	--	--	11.3%	16.7%	--	15.5%
Washington	18.8%	--	--	--	16.2%	19.8%	--	18.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	3.73%	2.92%	1.45%	1.02%	0.37%	1.60%	0.36%
New England:								
Connecticut	1.50%	--	--	4.81%	3.65% *	1.60%	--	1.54%
Maine	0.87%	--	--	--	2.12%	0.94%	--	0.86%
Massachusetts	1.78%	--	--	0.00%	2.51%	1.70%	--	1.71%
New Hampshire	2.43%	--	--	3.45%	5.50%	2.95%	--	2.50%
Rhode Island	2.15%	--	--	--	2.64%	2.50%	--	2.18%
Vermont	2.53%	--	--	2.56%	3.45%	4.19%	--	2.78%
Middle Atlantic:								
New Jersey	3.02%	--	--	--	3.69%	4.45%	5.38%	3.29%
New York	3.14%	--	--	6.67% *	9.58%	1.27%	--	3.22%
Pennsylvania	1.33%	--	--	2.40%	2.35%	1.61%	--	1.39%
East North Central:								
Illinois	1.20%	--	--	--	2.21%	1.41%	--	1.22%
Indiana	1.67%	--	--	--	2.23%	1.66%	--	1.71%
Michigan	1.19%	--	--	--	5.48%	0.90%	--	1.20%
Ohio	1.19%	--	--	--	1.90%	1.28%	--	1.10%
Wisconsin	1.71%	--	--	3.13%	3.56%	2.06%	--	1.79%
West North Central:								
Iowa	2.88%	--	--	--	3.08%	3.71%	--	2.90%
Kansas	1.71%	--	--	--	4.27%	1.28%	--	1.66%
Minnesota	1.37%	--	--	3.16%	2.16%	1.63%	4.03%	1.37%
Missouri	1.97%	--	--	--	2.89%	2.26%	--	2.02%
Nebraska	0.98%	--	--	--	1.90%	1.09%	4.75%	0.93%
North Dakota	1.48%	--	--	0.99% *	2.15%	1.24%	0.00%	1.13%
South Dakota	1.44%	--	--	--	3.04%	1.59%	--	1.46%
South Atlantic:								
Delaware	2.25%	--	--	--	4.88%	2.67%	2.08% *	2.38%
District of Columbia	1.53%	--	--	--	3.31%	1.73%	--	1.53%
Florida	1.23%	--	--	--	4.62%	1.22%	--	1.23%
Georgia	1.29%	--	--	--	2.93%	1.45%	--	1.29%
Maryland	1.47%	--	--	--	4.86%	1.56%	--	1.48%
North Carolina	1.69%	--	--	--	3.17%	1.62%	--	1.72%
South Carolina	2.78%	--	--	--	4.32%	3.39%	--	2.81%
Virginia	1.62%	--	--	4.94%	2.33%	2.13%	6.68%	1.64%
West Virginia	3.06%	--	--	--	9.44% *	3.00%	1.47%	3.21%
East South Central:								
Alabama	2.12%	--	--	--	7.12%	1.80%	--	2.13%
Kentucky	1.50%	--	--	--	2.94%	1.84%	--	1.54%
Mississippi	1.98%	--	--	--	5.45%	2.18%	--	2.00%
Tennessee	1.40%	--	--	--	3.37%	1.74%	--	1.49%
West South Central:								
Arkansas	1.98%	--	--	--	2.97%	2.36%	--	2.03%
Louisiana	2.04%	--	4.01%	--	4.61%	2.01%	--	2.00%
Oklahoma	1.19%	--	1.08%	--	2.73%	1.43%	2.43%	1.27%
Texas	1.44%	--	--	--	2.25%	1.87%	--	1.46%
Mountain:								
Arizona	2.61%	--	--	--	3.43%	3.80%	--	2.71%
Colorado	1.77%	--	--	2.62%	6.40%	1.48%	--	1.81%
Idaho	2.70%	--	--	--	10.82% *	1.58%	0.00%	2.77%
Montana	1.51%	--	--	4.62%	3.42%	1.17%	--	1.34%
Nevada	2.02%	--	--	1.14%	3.41%	2.33%	--	2.02%
New Mexico	1.46%	--	--	1.24%	3.53%	0.62%	--	1.37%
Utah	1.80%	--	--	--	2.22%	2.06%	--	1.81%
Wyoming	1.38%	--	--	--	1.72%	1.26%	--	1.31%
Pacific:								
Alaska	1.94%	--	--	3.14%	2.57%	2.48%	--	1.95%
California	1.12%	--	--	3.56% *	2.89%	1.17%	--	1.10%
Hawaii	2.25%	0.00%	0.88% *	--	2.31% *	2.77%	--	2.38%
Oregon	1.62%	--	--	--	2.35%	2.10%	--	1.64%
Washington	2.37%	--	--	--	1.76%	3.38%	--	2.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.1%	61.1%	65.4%	64.1%	59.8%	55.2%	63.5%	57.1%
New England:								
Connecticut	56.8%	53.0%	77.0%	62.4%	52.9%	56.4%	63.0%	55.6%
Maine	61.7%	69.0%	65.2%	75.2%	68.3%	53.3%	71.5%	59.7%
Massachusetts	56.1%	63.4%	58.1%	56.6%	60.6%	53.2%	60.2%	55.2%
New Hampshire	62.5%	75.7%	68.0%	64.9%	59.2%	60.8%	67.5%	61.3%
Rhode Island	54.8%	59.6%	66.5%	64.1%	52.8%	51.9%	65.1%	52.7%
Vermont	58.5%	82.6%	77.4%	69.5%	55.6%	51.0%	76.1%	53.8%
Middle Atlantic:								
New Jersey	51.4%	66.6%	59.1%	66.9%	44.6%	51.0%	64.8%	48.6%
New York	56.8%	51.4%	60.7%	65.8%	59.9%	54.1%	56.3%	56.9%
Pennsylvania	59.6%	73.5%	65.1%	64.6%	62.0%	55.2%	64.4%	58.6%
East North Central:								
Illinois	56.9%	46.4%	61.9%	56.1%	58.6%	56.2%	55.6%	57.1%
Indiana	58.1%	--	--	62.6%	62.1%	55.3%	54.7%	58.4%
Michigan	54.2%	--	55.8%	62.7%	55.6%	52.2%	57.1%	53.6%
Ohio	56.2%	59.3%	62.7%	56.6%	52.2%	56.7%	59.3%	55.8%
Wisconsin	57.3%	62.4%	54.6%	62.1%	55.4%	56.6%	59.7%	56.8%
West North Central:								
Iowa	56.9%	46.6%	64.4%	57.2%	61.4%	54.9%	61.6%	56.1%
Kansas	56.8%	--	69.1%	63.6%	60.6%	53.5%	55.5%	57.1%
Minnesota	61.9%	67.3%	76.0%	61.0%	62.3%	60.0%	72.2%	59.9%
Missouri	58.1%	56.5%	73.3%	62.1%	56.7%	57.0%	65.3%	57.1%
Nebraska	60.1%	71.4%	68.4%	68.8%	58.5%	56.6%	69.9%	58.1%
North Dakota	56.7%	66.7%	71.2%	60.6%	55.4%	51.0%	65.3%	53.9%
South Dakota	54.8%	64.4%	76.3%	63.4%	58.1%	46.6%	68.3%	52.4%
South Atlantic:								
Delaware	55.5%	62.4%	--	61.4%	57.3%	52.4%	61.2%	54.5%
District of Columbia	58.3%	73.6%	56.2%	65.7%	56.6%	56.3%	66.1%	56.6%
Florida	61.9%	66.5%	65.9%	64.5%	68.7%	59.1%	65.9%	61.4%
Georgia	56.0%	67.1%	70.1%	62.3%	58.4%	53.0%	64.8%	54.8%
Maryland	54.7%	73.2%	66.3%	72.5%	62.8%	46.3%	71.0%	51.5%
North Carolina	59.3%	61.4%	78.1%	75.9%	63.7%	54.1%	69.7%	57.9%
South Carolina	66.0%	--	68.4%	76.6%	66.9%	64.1%	70.5%	65.4%
Virginia	57.7%	70.0%	68.0%	60.4%	63.6%	52.7%	68.6%	55.7%
West Virginia	54.4%	71.0%	58.1%	75.5%	51.3%	50.7%	67.2%	52.7%
East South Central:								
Alabama	55.6%	--	76.1%	56.1%	60.5%	53.4%	57.0%	55.4%
Kentucky	57.4%	85.3%	73.5%	68.5%	63.2%	51.6%	75.1%	55.1%
Mississippi	61.4%	68.7%	65.2%	73.5%	66.3%	57.3%	70.2%	60.1%
Tennessee	58.8%	89.3%	60.9%	57.8%	52.9%	59.6%	65.4%	57.9%
West South Central:								
Arkansas	62.9%	65.7%	56.3%	62.8%	69.4%	59.8%	61.1%	63.2%
Louisiana	56.3%	60.9%	71.7%	63.0%	59.8%	49.1%	67.6%	53.7%
Oklahoma	62.6%	72.3%	70.5%	63.7%	60.2%	61.5%	65.5%	62.0%
Texas	58.1%	69.4%	74.5%	61.7%	61.4%	53.6%	67.6%	56.9%
Mountain:								
Arizona	58.1%	45.8%	61.4%	61.5%	59.5%	56.8%	56.5%	58.4%
Colorado	57.6%	45.4%	70.8%	67.4%	60.4%	53.9%	65.5%	56.2%
Idaho	61.1%	56.5%	64.2%	67.9%	62.3%	59.1%	63.0%	60.7%
Montana	57.2%	54.7%	69.3%	54.5%	66.9%	49.8%	57.9%	56.8%
Nevada	53.8%	--	62.4%	64.4%	62.6%	49.1%	61.0%	52.8%
New Mexico	60.1%	82.6%	--	66.9%	58.0%	56.6%	70.8%	58.3%
Utah	48.5%	--	49.7%	44.4%	41.8%	53.1%	41.5%	49.5%
Wyoming	51.6%	70.9%	58.9%	52.4%	48.9%	48.0%	59.6%	48.3%
Pacific:								
Alaska	53.2%	77.9%	70.2%	60.9%	54.3%	48.0%	73.3%	50.3%
California	59.5%	57.0%	59.8%	66.8%	61.3%	57.7%	61.2%	59.2%
Hawaii	68.0%	73.4%	80.9%	77.1%	74.9%	58.1%	77.4%	64.8%
Oregon	63.4%	73.7%	75.7%	70.6%	68.1%	55.4%	72.4%	61.2%
Washington	59.3%	61.5%	67.3%	80.3%	66.6%	50.0%	70.6%	56.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 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%	1.37%	0.99%	0.83%	0.46%	0.85%	0.39%
New England:								
Connecticut	1.44%	8.89%	6.12%	5.32%	2.66%	1.67%	4.84%	1.42%
Maine	1.43%	9.88%	4.98%	3.21%	3.34%	1.67%	3.54%	1.61%
Massachusetts	2.48%	8.59%	7.41%	2.78%	5.85%	3.39%	3.83%	2.90%
New Hampshire	2.17%	13.38%	6.95%	5.10%	3.24%	2.94%	6.82%	2.04%
Rhode Island	2.20%	11.71%	10.17%	4.06%	2.82%	2.95%	5.88%	2.23%
Vermont	2.22%	6.25%	7.71%	3.15%	3.52%	2.38%	3.53%	2.06%
Middle Atlantic:								
New Jersey	3.13%	9.40%	7.84%	5.23%	6.51%	2.19%	4.97%	3.53%
New York	1.63%	9.65%	6.22%	3.26%	1.87%	2.33%	4.19%	1.77%
Pennsylvania	1.37%	8.61%	6.18%	3.48%	3.46%	1.58%	3.44%	1.47%
East North Central:								
Illinois	1.51%	5.65%	6.57%	4.26%	3.03%	2.04%	3.54%	1.66%
Indiana	2.26%	--	--	4.86%	3.05%	3.38%	5.94%	2.41%
Michigan	2.07%	--	6.66%	5.12%	5.81%	2.11%	5.16%	2.26%
Ohio	1.40%	9.43%	7.73%	4.95%	1.65%	1.80%	5.29%	1.41%
Wisconsin	1.45%	9.18%	6.88%	3.98%	2.10%	2.19%	3.70%	1.57%
West North Central:								
Iowa	1.51%	9.00%	5.35%	5.31%	3.07%	2.01%	3.84%	1.64%
Kansas	1.63%	--	12.38%	4.06%	2.78%	2.25%	5.45%	1.61%
Minnesota	1.81%	12.21%	5.64%	5.82%	3.47%	2.40%	3.56%	2.02%
Missouri	2.50%	8.66%	5.74%	3.55%	3.86%	3.70%	3.67%	2.83%
Nebraska	1.52%	11.24%	6.45%	4.76%	2.83%	1.90%	4.97%	1.52%
North Dakota	2.08%	8.08%	5.59%	3.34%	3.29%	3.80%	3.28%	2.49%
South Dakota	2.21%	9.73%	7.25%	4.33%	2.54%	3.13%	4.61%	2.35%
South Atlantic:								
Delaware	2.40%	9.56%	--	4.13%	9.94%	2.69%	6.24%	2.59%
District of Columbia	1.37%	9.69%	4.41%	4.64%	1.97%	1.88%	3.93%	1.36%
Florida	1.59%	11.20%	5.10%	4.60%	6.51%	1.21%	4.48%	1.69%
Georgia	1.84%	5.99%	8.66%	5.78%	4.79%	2.05%	5.61%	1.89%
Maryland	3.26%	11.36%	5.60%	4.12%	4.23%	4.27%	4.23%	3.59%
North Carolina	1.61%	12.28%	5.31%	3.62%	5.72%	1.70%	4.89%	1.69%
South Carolina	1.89%	--	6.25%	4.69%	3.18%	2.69%	4.48%	2.07%
Virginia	1.35%	10.86%	4.15%	4.88%	2.75%	1.63%	3.36%	1.41%
West Virginia	2.73%	11.25%	10.75%	5.79%	8.05%	3.03%	6.61%	2.91%
East South Central:								
Alabama	2.70%	--	6.12%	8.08%	2.82%	3.21%	4.99%	2.97%
Kentucky	1.97%	6.85%	4.84%	5.35%	2.11%	2.73%	3.17%	2.13%
Mississippi	1.65%	7.49%	8.32%	5.96%	4.31%	1.51%	4.88%	1.65%
Tennessee	1.47%	5.84%	9.19%	3.94%	4.11%	1.31%	4.63%	1.58%
West South Central:								
Arkansas	2.32%	10.94%	8.98%	7.57%	3.78%	3.21%	5.82%	2.53%
Louisiana	2.13%	9.84%	3.67%	4.94%	5.14%	2.39%	3.98%	2.28%
Oklahoma	1.86%	8.60%	6.41%	5.04%	4.63%	2.27%	4.48%	2.04%
Texas	1.58%	5.99%	7.78%	7.48%	2.93%	1.84%	4.14%	1.69%
Mountain:								
Arizona	1.76%	8.38%	8.13%	6.58%	2.49%	2.47%	5.72%	1.82%
Colorado	1.76%	7.54%	5.65%	8.02%	2.72%	2.19%	3.81%	1.87%
Idaho	3.58%	9.86%	6.17%	4.04%	3.87%	6.44%	4.34%	4.30%
Montana	3.06%	11.92%	5.78%	8.50%	3.71%	4.02%	7.03%	3.03%
Nevada	3.98%	--	4.81%	5.89%	3.44%	4.88%	4.90%	4.33%
New Mexico	2.36%	10.67%	--	4.82%	4.79%	2.59%	7.86%	2.28%
Utah	1.86%	--	9.47%	4.21%	3.28%	2.53%	5.50%	1.96%
Wyoming	2.29%	8.77%	8.31%	5.06%	3.64%	3.80%	4.48%	2.68%
Pacific:								
Alaska	2.28%	0.82%	9.91%	6.10%	4.99%	2.72%	6.66%	2.30%
California	1.29%	7.46%	5.30%	3.02%	3.27%	1.65%	3.47%	1.39%
Hawaii	2.12%	6.35%	7.11%	4.47%	4.70%	2.69%	3.84%	2.46%
Oregon	1.75%	6.17%	3.04%	5.69%	3.13%	2.73%	2.84%	2.05%
Washington	3.60%	11.13%	5.49%	3.26%	4.46%	5.14%	4.29%	4.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.0%	52.7%	32.6%	24.4%	13.4%	4.8%	35.5%	8.7%
New England:								
Connecticut	11.5%	33.4% *	36.3% *	8.7% *	11.5% *	6.8% *	28.2%	7.9% *
Maine	10.6%	--	48.1%	24.8% *	3.2% *	0.7% *	43.1%	2.7% *
Massachusetts	5.8% *	54.0% *	2.3% *	3.3% *	0.9% *	3.5% *	17.4% *	3.0% *
New Hampshire	6.5%	--	18.6% *	6.9% *	--	1.9% *	21.2% *	2.5% *
Rhode Island	9.9% *	73.4%	8.3% *	9.9% *	17.8% *	0.9% *	24.3% *	6.3% *
Vermont	7.0%	--	16.7% *	19.0% *	2.1% *	0.5% *	15.5% *	3.9% *
Middle Atlantic:								
New Jersey	16.1% *	53.7%	41.2% *	--	21.8% *	2.2% *	32.4%	11.5% *
New York	9.5%	43.8% *	21.6% *	19.5% *	5.5% *	4.8% *	28.3%	6.2%
Pennsylvania	10.3%	40.0% *	28.4% *	13.1% *	12.9% *	2.9% *	24.1%	7.1% *
East North Central:								
Illinois	10.4%	62.9%	39.1%	12.0% *	10.4% *	3.3% *	36.3%	6.5%
Indiana	3.7% *	--	0.0%	--	2.6% *	3.1% *	14.8% *	2.6% *
Michigan	9.3% *	--	19.1% *	18.1% *	17.0% *	1.1% *	19.8% *	6.8% *
Ohio	4.9%	--	--	16.5% *	2.8% *	1.2% *	15.3% *	3.2% *
Wisconsin	10.1%	--	--	13.1% *	8.9% *	1.4% *	29.1%	6.2% *
West North Central:								
Iowa	3.9% *	--	--	0.7% *	5.9% *	2.0% *	8.6% *	3.1% *
Kansas	14.7%	--	--	24.2% *	15.9% *	3.2% *	41.9%	9.2%
Minnesota	11.6%	--	35.5% *	9.9% *	2.9% *	10.5% *	21.4% *	9.3% *
Missouri	13.1%	--	46.4%	45.2%	13.7% *	3.9% *	43.6%	8.3%
Nebraska	7.1%	--	5.8% *	8.5% *	13.5% *	0.6% *	16.7% *	4.7% *
North Dakota	32.2%	--	83.6%	54.1%	23.2%	7.2% *	70.3%	17.1%
South Dakota	17.6%	44.9% *	--	17.5% *	17.0% *	11.2% *	32.4%	14.0%
South Atlantic:								
Delaware	12.8%	--	--	22.6% *	9.6% *	5.1% *	43.3%	7.1% *
District of Columbia	13.3%	--	26.2% *	32.8%	19.4% *	2.5% *	24.4%	10.4%
Florida	9.2%	--	31.4% *	--	8.4% *	4.7% *	32.2%	5.8% *
Georgia	8.6%	--	--	26.5% *	12.2% *	1.3% *	34.3%	4.6% *
Maryland	7.8%	--	21.0% *	5.8% *	10.2% *	1.2% *	23.6%	3.6% *
North Carolina	11.9%	--	--	23.8% *	19.6% *	1.2% *	43.3%	7.0% *
South Carolina	12.0%	--	--	11.8% *	14.7% *	6.2% *	37.0%	8.1% *
Virginia	11.9%	--	32.1% *	14.3% *	17.3% *	0.5% *	37.5%	6.1% *
West Virginia	9.5%	--	--	7.1% *	--	3.8% *	41.7%	4.0% *
East South Central:								
Alabama	5.2% *	--	--	19.9% *	1.0% *	0.2% *	35.0%	0.8% *
Kentucky	9.4%	--	--	19.5% *	8.5% *	2.4% *	31.0%	5.6% *
Mississippi	15.1%	--	--	31.2% *	9.6% *	8.2%	48.1%	9.1%
Tennessee	12.2%	91.2%	--	42.3% *	15.2% *	1.3% *	53.9%	6.0% *
West South Central:								
Arkansas	14.6%	--	--	30.8% *	16.9% *	4.8% *	41.2%	10.3% *
Louisiana	9.2%	--	28.8% *	12.8% *	5.9% *	1.1% *	26.6%	4.1% *
Oklahoma	20.0%	50.5%	16.3% *	52.0%	36.2%	0.6% *	34.1%	17.0%
Texas	17.4%	59.1%	33.7% *	44.2%	20.7% *	3.8% *	41.4%	13.8%
Mountain:								
Arizona	11.6%	--	--	36.3% *	15.1% *	2.2% *	26.7% *	9.0% *
Colorado	13.8%	--	33.9% *	13.1% *	22.1% *	3.8% *	30.1%	10.4% *
Idaho	13.5%	--	32.8% *	46.5%	9.2% *	0.1% *	41.4%	7.3% *
Montana	23.1%	--	--	34.9%	15.3% *	3.3% *	44.0%	13.0% *
Nevada	11.2%	--	55.8%	19.5% *	18.6% *	1.8% *	40.1%	6.4% *
New Mexico	14.0%	--	--	30.2% *	10.1% *	2.7% *	44.0% *	7.7% *
Utah	12.1%	81.5%	--	22.8% *	17.3% *	2.3% *	54.6%	7.3% *
Wyoming	25.2%	70.8%	--	34.6% *	22.8% *	3.9% *	55.0%	10.0% *
Pacific:								
Alaska	15.5%	0.0%	--	--	25.4% *	5.3% *	41.4% *	10.1%
California	21.2%	62.6%	32.8%	48.1%	13.1%	14.7%	50.1%	15.8%
Hawaii	44.4%	74.3%	88.9%	50.3%	64.3%	9.9% *	77.4%	31.0%
Oregon	23.4%	55.4%	54.4%	44.1%	12.4% *	11.0% *	49.1%	16.0%
Washington	21.4%	80.1%	46.3% *	32.2%	19.7% *	7.8% *	50.0%	13.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	2.90%	2.41%	1.86%	1.32%	0.61%	1.48%	0.60%
New England:								
Connecticut	3.18%	13.28% *	14.07% *	4.57% *	7.40% *	4.23% *	7.15%	3.53% *
Maine	2.05%	--	12.87%	8.53% *	2.06% *	0.56% *	8.09%	1.16% *
Massachusetts	1.84% *	17.18% *	1.69% *	2.39% *	0.58% *	1.99% *	6.86% *	1.33% *
New Hampshire	1.76%	--	8.63% *	4.30% *	--	1.60% *	7.33% *	1.39% *
Rhode Island	2.99% *	13.58%	5.74% *	7.00% *	9.81% *	0.68% *	7.58% *	2.94% *
Vermont	1.69%	--	9.97% *	5.72% *	1.32% *	0.41% *	5.10% *	1.38% *
Middle Atlantic:								
New Jersey	6.29% *	13.99%	18.71% *	--	15.88% *	1.20% *	9.20%	7.85% *
New York	1.65%	14.11% *	8.10% *	6.47% *	2.06% *	1.82% *	5.82%	1.60%
Pennsylvania	2.79%	13.03% *	10.43% *	4.84% *	8.51% *	1.22% *	5.77%	3.18% *
East North Central:								
Illinois	1.87%	12.53%	10.47%	4.13% *	4.28% *	1.48% *	6.19%	1.83%
Indiana	1.31% *	--	0.00%	--	2.40% *	1.65% *	7.39% *	1.20% *
Michigan	3.54% *	--	9.16% *	8.44% *	12.06% *	0.62% *	6.81% *	4.11% *
Ohio	1.46%	--	--	7.59% *	1.54% *	0.76% *	5.37% *	1.45% *
Wisconsin	2.62%	--	--	8.29% *	4.36% *	1.11% *	8.60%	2.49% *
West North Central:								
Iowa	1.22% *	--	--	0.69% *	2.85% *	1.40% *	4.06% *	1.23% *
Kansas	2.85%	--	--	8.40% *	5.61% *	1.45% *	9.60%	2.47%
Minnesota	3.17%	--	12.80% *	5.03% *	2.16% *	5.13% *	6.65% *	3.57% *
Missouri	2.65%	--	13.65%	10.52%	7.00% *	1.72% *	8.16%	2.44%
Nebraska	2.10%	--	4.22% *	4.39% *	6.19% *	0.40% *	7.20% *	1.90% *
North Dakota	4.16%	--	6.61%	9.70%	5.51%	2.96% *	6.73%	3.44%
South Dakota	3.23%	14.14% *	--	8.37% *	7.08% *	3.48% *	8.03%	3.48%
South Atlantic:								
Delaware	2.82%	--	--	7.57% *	6.87% *	3.02% *	10.09%	2.61% *
District of Columbia	2.57%	--	10.45% *	8.93%	7.01% *	1.12% *	5.87%	2.92%
Florida	2.05%	--	11.61% *	--	4.26% *	2.15% *	8.20%	1.85% *
Georgia	1.99%	--	--	9.75% *	5.43% *	0.59% *	9.59%	1.45% *
Maryland	1.91%	--	11.50% *	2.83% *	5.43% *	0.78% *	6.18%	1.65% *
North Carolina	2.70%	--	--	9.90% *	8.76% *	0.74% *	10.64%	2.33% *
South Carolina	2.83%	--	--	7.42% *	7.03% *	2.89% *	10.07%	2.74% *
Virginia	2.52%	--	13.76% *	8.22% *	6.60% *	0.34% *	8.32%	2.20% *
West Virginia	2.34%	--	--	4.77% *	--	1.72% *	12.07%	1.37% *
East South Central:								
Alabama	1.59% *	--	--	8.09% *	0.65% *	0.12% *	9.26%	0.31% *
Kentucky	2.29%	--	--	8.38% *	5.45% *	2.09% *	8.51%	2.27% *
Mississippi	2.76%	--	--	11.67% *	4.48% *	1.29%	11.35%	1.67%
Tennessee	3.09%	5.86%	--	12.98% *	7.38% *	0.69% *	10.24%	2.35% *
West South Central:								
Arkansas	3.80%	--	--	11.80% *	9.56% *	2.30% *	10.41%	4.05% *
Louisiana	2.32%	--	13.89% *	6.75% *	4.14% *	0.78% *	6.91%	2.02% *
Oklahoma	3.57%	11.69%	8.36% *	10.65%	9.65%	0.38% *	7.48%	4.13%
Texas	2.91%	11.55%	13.74% *	12.15%	6.27% *	1.42% *	7.74%	3.15%
Mountain:								
Arizona	2.86%	--	--	11.67% *	6.03% *	1.21% *	9.13% *	2.91% *
Colorado	3.13%	--	14.58% *	6.17% *	8.64% *	2.25% *	8.83%	3.30% *
Idaho	3.77%	--	13.87% *	12.03%	3.20% *	0.07% *	8.77%	3.37% *
Montana	3.99%	--	--	9.13%	7.70% *	1.85% *	7.93%	4.08% *
Nevada	3.05%	--	15.36%	10.31% *	9.37% *	1.28% *	9.81%	2.82% *
New Mexico	3.66%	--	--	11.63% *	4.95% *	1.81% *	14.31% *	2.59% *
Utah	2.64%	11.99%	--	10.33% *	6.59% *	1.84% *	9.61%	2.32% *
Wyoming	4.51%	13.19%	--	12.69% *	10.84% *	2.49% *	8.90%	4.02% *
Pacific:								
Alaska	3.64%	0.00%	--	--	9.38% *	1.95% *	13.62% *	2.98%
California	2.69%	9.62%	6.87%	6.91%	3.17%	3.95%	5.38%	2.85%
Hawaii	5.00%	10.86%	5.54%	11.51%	10.56%	3.86% *	5.96%	6.22%
Oregon	3.70%	10.41%	15.94%	10.97%	4.60% *	4.27% *	7.94%	3.90%
Washington	3.55%	10.44%	14.12% *	8.48%	6.93% *	4.82% *	8.34%	3.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.1%	10.7%	14.2%	19.0%	48.4%	74.9%	14.5%	62.8%
New England:								
Connecticut	57.5%	13.5% *	19.3% *	15.8% *	35.9% *	87.8%	20.9%	65.4%
Maine	47.2%	--	15.2% *	19.8% *	21.6% *	85.2%	14.1% *	55.3%
Massachusetts	44.4%	0.0%	21.0% *	6.3% *	13.1% *	77.1%	9.2% *	52.7%
New Hampshire	51.3%	0.0%	7.4% *	29.9% *	55.7%	72.8%	9.0% *	62.6%
Rhode Island	55.0%	--	11.8% *	5.8% *	42.8%	80.8%	10.9% *	66.1%
Vermont	60.2%	1.5% *	18.9% *	25.6% *	69.5%	90.0%	20.3% *	75.3%
Middle Atlantic:								
New Jersey	49.0%	28.8% *	19.5% *	26.1% *	45.4% *	70.4%	26.8% *	55.3%
New York	47.2%	1.8% *	5.8% *	20.8% *	48.5%	60.5%	10.2% *	53.6%
Pennsylvania	56.3%	2.4% *	14.2% *	27.1% *	70.5%	68.3%	12.2% *	66.4%
East North Central:								
Illinois	53.6%	9.8% *	7.7% *	12.6% *	51.3%	72.6%	6.4% *	60.8%
Indiana	72.3%	--	0.0%	43.0% *	68.6%	87.1%	18.4% *	77.6%
Michigan	51.9%	--	25.0% *	17.6% *	31.6% *	77.9%	13.5% *	61.0%
Ohio	63.4%	--	--	18.7% *	59.6%	79.5%	29.1% *	68.9%
Wisconsin	56.0%	--	--	33.8% *	57.2%	69.7%	33.2%	60.7%
West North Central:								
Iowa	64.0%	--	0.0%	21.4% *	53.3%	85.6%	4.0% *	74.4%
Kansas	52.9%	--	--	20.2% *	57.4%	69.6%	16.1% *	60.2%
Minnesota	56.9%	--	28.6% *	16.2% *	52.0%	75.3%	30.7%	63.0%
Missouri	65.5%	--	1.2% *	15.4% *	35.4%	91.1%	9.7% *	74.3%
Nebraska	74.7%	--	18.0% *	69.4%	67.2%	92.9%	41.1%	83.0%
North Dakota	44.2%	--	6.6% *	17.4% *	30.1%	84.7%	13.8% *	56.3%
South Dakota	56.3%	5.9% *	--	13.7% *	61.3%	85.7%	20.0% *	65.0%
South Atlantic:								
Delaware	60.5%	--	--	29.2% *	58.3%	76.9%	31.2% *	66.0%
District of Columbia	43.2%	0.0%	15.2% *	0.4% *	31.4%	72.5%	5.4% *	53.0%
Florida	61.2%	--	16.0% *	10.5% *	47.2%	80.3%	13.3% *	68.4%
Georgia	62.3%	--	--	22.5% *	57.8%	76.8%	11.9% *	70.1%
Maryland	53.3%	--	5.8% *	27.6% *	27.5% *	83.8%	16.9% *	62.9%
North Carolina	60.8%	--	--	24.3% *	54.7%	78.9%	9.3% *	68.9%
South Carolina	52.3%	0.0%	1.6% *	17.3% *	40.1% *	70.2%	--	59.8%
Virginia	58.4%	--	20.1% *	27.2% *	56.4%	74.9%	23.3% *	66.3%
West Virginia	69.1%	0.0%	0.0%	43.7% *	66.4%	87.5%	23.6% *	76.7%
East South Central:								
Alabama	53.1%	--	--	19.6% *	58.7%	61.7%	23.3% *	57.6%
Kentucky	65.2%	--	--	18.7% *	70.5%	79.7%	13.3% *	74.4%
Mississippi	59.0%	--	--	9.4% *	34.5%	85.2%	13.5% *	67.3%
Tennessee	72.1%	--	--	18.3% *	56.1%	90.0%	22.6% *	79.5%
West South Central:								
Arkansas	58.1%	0.0%	--	19.4% *	54.1%	78.0%	13.6% *	65.4%
Louisiana	53.2%	--	20.3% *	10.2% *	57.7%	85.4%	11.6% *	65.4%
Oklahoma	50.9%	6.6% *	31.0% *	23.9% *	30.5%	75.9%	18.2% *	58.0%
Texas	57.3%	8.2% *	9.1% *	12.7% *	60.3%	75.4%	8.0% *	64.7%
Mountain:								
Arizona	57.5%	0.0%	--	43.4% *	51.8%	71.3%	21.4% *	63.7%
Colorado	50.8%	--	18.9% *	27.2% *	34.1%	71.2%	17.5% *	57.7%
Idaho	64.3%	0.0%	0.0%	19.2% *	60.1%	92.3%	7.0% *	76.9%
Montana	42.6%	--	--	14.4% *	32.6% *	87.4%	18.7% *	54.2%
Nevada	34.5%	--	25.5% *	7.1% *	23.3% *	45.4%	12.0% *	38.2%
New Mexico	63.9%	--	--	34.5% *	66.4%	75.0%	43.3% *	68.2%
Utah	64.5%	0.0%	0.0%	36.4%	43.2%	82.3%	5.6% *	71.1%
Wyoming	59.3%	--	--	59.2%	64.2%	74.9%	36.1%	71.2%
Pacific:								
Alaska	54.1%	0.0%	--	22.9% *	37.1%	80.1%	8.8% *	63.5%
California	46.0%	7.6% *	9.5% *	7.7% *	30.1%	67.3%	7.7%	53.2%
Hawaii	29.9%	12.5% *	19.7% *	10.5% *	14.7% *	55.5%	15.5% *	35.7%
Oregon	43.0%	0.9% *	11.9% *	9.1% *	33.5%	76.0%	5.3% *	53.8%
Washington	50.6%	--	8.6% *	14.4% *	66.7%	70.4%	16.0% *	60.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.48%	1.67%	1.53%	1.95%	1.66%	1.02%	1.19%
New England:								
Connecticut	4.41%	9.27% *	10.53% *	5.77% *	11.08% *	4.46%	5.54%	5.17%
Maine	4.20%	--	7.49% *	7.85% *	7.45% *	5.25%	5.76% *	5.10%
Massachusetts	5.84%	0.00%	9.95% *	4.72% *	6.52% *	9.21%	4.16% *	7.45%
New Hampshire	6.38%	0.00%	5.69% *	10.76% *	11.50%	10.24%	4.30% *	7.17%
Rhode Island	6.50%	--	7.85% *	3.74% *	10.29%	8.69%	4.67% *	7.11%
Vermont	5.20%	1.55% *	10.79% *	7.69% *	8.91%	4.58%	6.15% *	5.15%
Middle Atlantic:								
New Jersey	6.61%	13.02% *	11.37% *	13.97% *	13.68% *	9.24%	9.81% *	8.09%
New York	4.51%	1.84% *	3.43% *	7.58% *	7.32%	7.62%	3.61% *	5.29%
Pennsylvania	4.87%	2.42% *	9.11% *	8.60% *	7.53%	9.64%	5.70% *	6.06%
East North Central:								
Illinois	4.68%	7.07% *	5.43% *	5.46% *	9.84%	7.42%	3.07% *	5.30%
Indiana	5.34%	--	0.00%	14.35% *	9.44%	8.13%	8.97% *	5.77%
Michigan	5.19%	--	8.75% *	7.82% *	9.75% *	5.79%	4.35% *	6.07%
Ohio	4.40%	--	--	8.33% *	8.02%	6.51%	9.29% *	4.96%
Wisconsin	5.38%	--	--	12.97% *	7.95%	11.09%	9.46%	6.33%
West North Central:								
Iowa	4.51%	--	0.00%	8.83% *	8.33%	4.03%	2.35% *	4.45%
Kansas	5.43%	--	--	8.64% *	9.13%	10.61%	6.45% *	6.54%
Minnesota	5.17%	--	13.88% *	7.83% *	14.50%	6.54%	8.88%	5.95%
Missouri	4.88%	--	1.31% *	6.17% *	8.08%	3.42%	4.03% *	4.79%
Nebraska	4.05%	--	9.19% *	9.97%	8.89%	3.53%	10.55%	3.82%
North Dakota	4.86%	--	4.78% *	9.75% *	6.54%	5.42%	8.06% *	5.51%
South Dakota	4.52%	4.42% *	--	6.34% *	7.73%	4.39%	6.54% *	5.24%
South Atlantic:								
Delaware	4.98%	--	--	9.54% *	14.41%	6.19%	11.66% *	5.47%
District of Columbia	4.07%	0.00%	10.14% *	0.41% *	8.45%	5.39%	3.82% *	4.71%
Florida	4.72%	--	8.46% *	4.82% *	9.14%	7.32%	4.91% *	5.41%
Georgia	4.91%	--	--	9.75% *	8.20%	7.33%	4.63% *	5.52%
Maryland	6.14%	--	3.61% *	12.13% *	9.16% *	6.63%	7.54% *	6.94%
North Carolina	5.10%	--	--	10.45% *	10.95%	7.68%	4.14% *	5.85%
South Carolina	6.29%	0.00%	1.69% *	11.69% *	12.08% *	9.78%	--	7.39%
Virginia	5.80%	--	12.10% *	9.28% *	9.08%	10.84%	7.26% *	7.06%
West Virginia	3.71%	0.00%	0.00%	14.66% *	8.12%	3.43%	12.02% *	3.69%
East South Central:								
Alabama	9.99%	--	--	8.38% *	9.72%	18.23%	8.19% *	12.19%
Kentucky	4.95%	--	--	8.81% *	9.57%	6.90%	5.39% *	5.28%
Mississippi	6.00%	--	--	6.85% *	8.82%	8.31%	7.67% *	6.71%
Tennessee	5.51%	--	--	9.36% *	12.70%	3.60%	9.50% *	4.94%
West South Central:								
Arkansas	5.22%	0.00%	--	9.82% *	9.10%	7.32%	6.56% *	5.79%
Louisiana	4.93%	--	11.27% *	6.03% *	10.46%	5.48%	4.57% *	5.81%
Oklahoma	4.29%	6.34% *	16.19% *	10.92% *	7.51%	6.91%	8.27% *	5.08%
Texas	4.08%	5.69% *	7.39% *	7.36% *	7.52%	6.15%	3.93% *	4.60%
Mountain:								
Arizona	5.58%	0.00%	--	13.65% *	9.94%	8.06%	7.88% *	6.12%
Colorado	4.98%	--	12.49% *	11.37% *	8.19%	6.20%	7.65% *	5.65%
Idaho	7.41%	0.00%	0.00%	9.04% *	9.28%	3.65%	4.79% *	6.47%
Montana	4.84%	--	--	7.52% *	10.58% *	4.62%	7.23% *	5.96%
Nevada	6.33%	--	12.54% *	5.12% *	8.10% *	11.32%	5.13% *	7.59%
New Mexico	5.34%	--	--	12.73% *	10.06%	8.25%	15.14% *	5.92%
Utah	5.13%	0.00%	0.00%	10.66%	9.97%	6.27%	3.39% *	5.49%
Wyoming	5.32%	--	--	14.02%	10.72%	7.93%	9.49%	6.19%
Pacific:								
Alaska	4.95%	0.00%	--	9.69% *	8.73%	5.43%	8.57% *	5.26%
California	4.24%	4.02% *	3.75% *	2.66% *	6.83%	7.01%	2.16%	4.98%
Hawaii	5.04%	6.26% *	9.57% *	4.55% *	5.70% *	8.91%	4.71% *	6.58%
Oregon	5.03%	0.96% *	7.71% *	6.47% *	7.82%	7.71%	3.22% *	6.02%
Washington	5.85%	--	5.43% *	5.73% *	10.93%	10.63%	5.42% *	7.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.6%	61.8%	65.6%	65.2%	62.9%	56.8%	64.0%	60.7%
New England:								
Connecticut	57.5%	49.3%	76.9%	62.7%	53.9%	55.5%	61.3%	55.8%
Maine	68.8%	70.0%	69.3%	73.3%	71.7%	52.9%	73.2%	66.9%
Massachusetts	62.5%	63.4%	65.4%	56.0%	62.4%	69.6%	61.9%	62.7%
New Hampshire	68.9%	75.7%	69.0%	70.0%	65.6%	67.1%	71.3%	67.5%
Rhode Island	65.4%	67.5%	77.6%	65.2%	54.5%	70.5%	72.4%	61.4%
Vermont	68.2%	83.4%	78.7%	71.6%	53.3%	66.3%	79.1%	58.4%
Middle Atlantic:								
New Jersey	59.7%	66.4%	59.6%	69.1%	59.3%	51.4%	65.3%	57.4%
New York	57.8%	51.5%	61.5%	64.8%	59.4%	55.1%	55.9%	58.5%
Pennsylvania	64.5%	73.0%	63.8%	66.6%	69.3%	58.8%	66.2%	63.5%
East North Central:								
Illinois	60.0%	44.6%	66.3%	55.5%	62.7%	62.1%	56.4%	61.4%
Indiana	62.2%	--	--	63.0%	70.1%	55.3%	61.9%	62.3%
Michigan	59.5%	--	54.3%	65.8%	59.3%	61.5%	58.2%	60.2%
Ohio	57.7%	60.4%	58.6%	59.0%	56.1%	56.6%	60.6%	56.7%
Wisconsin	60.5%	--	53.7%	63.9%	58.4%	61.7%	57.9%	61.4%
West North Central:								
Iowa	59.9%	51.8%	64.4%	60.0%	63.4%	55.1%	63.1%	58.0%
Kansas	64.3%	63.5%	69.5%	63.1%	66.7%	62.1%	60.5%	66.0%
Minnesota	67.9%	--	74.1%	60.2%	70.3%	71.4%	73.6%	65.7%
Missouri	61.8%	61.0%	73.0%	64.3%	60.7%	53.5%	67.4%	59.1%
Nebraska	65.7%	--	70.0%	57.9%	65.4%	59.6%	68.4%	63.5%
North Dakota	66.4%	76.4%	73.4%	65.8%	60.4%	62.6%	72.5%	62.3%
South Dakota	64.0%	64.0%	85.6%	62.7%	65.6%	55.7%	67.6%	62.2%
South Atlantic:								
Delaware	52.8%	60.2%	--	58.5%	45.1%	50.4%	54.0%	52.4%
District of Columbia	60.2%	73.6%	57.2%	65.6%	57.8%	55.3%	67.2%	57.1%
Florida	67.8%	72.2%	64.3%	65.1%	73.7%	65.0%	66.3%	68.4%
Georgia	57.3%	71.2%	70.1%	66.8%	61.2%	47.5%	69.9%	53.0%
Maryland	58.4%	83.4%	68.8%	68.4%	64.8%	34.4% *	72.7%	52.3%
North Carolina	63.7%	--	78.5%	74.1%	63.3%	54.1%	69.6%	61.3%
South Carolina	72.5%	--	71.2%	77.9%	68.9%	75.1%	71.9%	72.7%
Virginia	62.0%	72.0%	69.2%	55.8%	68.3%	55.6%	68.3%	59.3%
West Virginia	60.8%	71.0%	58.1%	69.4%	52.0%	57.9%	63.0%	59.6%
East South Central:								
Alabama	53.1%	--	77.6%	62.2%	63.6%	46.0%	55.3%	52.6%
Kentucky	65.2%	84.0%	70.7%	73.5%	66.0%	54.8%	72.9%	61.3%
Mississippi	68.0%	65.4%	62.9%	71.8%	70.6%	63.6%	67.2%	68.4%
Tennessee	61.5%	87.8%	--	59.2%	58.2%	62.6%	64.4%	60.0%
West South Central:								
Arkansas	68.2%	67.5%	58.6%	64.3%	72.1%	70.9%	63.8%	70.2%
Louisiana	64.5%	60.7%	70.9%	62.3%	73.8%	55.4%	67.2%	62.6%
Oklahoma	68.6%	77.2%	65.3%	70.7%	63.5%	72.8%	68.1%	68.9%
Texas	64.1%	69.2%	73.7%	67.2%	64.0%	57.6%	66.9%	63.1%
Mountain:								
Arizona	56.5%	45.8%	62.1%	58.4%	62.9%	51.0%	56.0%	56.7%
Colorado	60.1%	40.6%	67.8%	66.4%	63.2%	55.5%	63.1%	59.0%
Idaho	65.0%	56.5%	64.2%	67.4%	74.4%	57.4%	63.8%	66.0%
Montana	60.8%	68.9%	65.8%	52.5%	65.8%	60.6%	59.0%	62.4%
Nevada	51.6%	--	61.0%	63.9%	61.7%	43.9%	61.6%	49.7%
New Mexico	59.5%	--	--	69.1%	56.7%	54.4%	60.9%	58.9%
Utah	44.4%	--	49.7%	49.0%	45.7%	43.8%	40.7%	46.0%
Wyoming	57.5%	66.2%	60.3%	46.1%	55.4%	61.6%	56.8%	58.2%
Pacific:								
Alaska	61.4%	77.9%	66.7%	65.6%	74.4%	43.0%	73.2%	56.7%
California	61.2%	56.5%	60.6%	66.6%	59.9%	60.7%	61.5%	61.0%
Hawaii	70.8%	74.6%	78.2%	78.1%	74.0%	58.6%	77.1%	67.8%
Oregon	72.1%	75.1%	76.0%	77.8%	69.7%	65.1%	72.9%	71.7%
Washington	62.9%	64.3%	66.1%	81.6%	67.4%	46.3%	70.7%	59.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	2.09%	1.52%	0.94%	1.03%	1.25%	0.93%	0.75%
New England:								
Connecticut	2.70%	9.09%	7.48%	6.14%	3.78%	3.85%	5.64%	2.83%
Maine	2.22%	10.32%	5.21%	3.41%	3.58%	4.09%	3.63%	2.77%
Massachusetts	3.03%	8.59%	8.62%	2.89%	6.51%	3.74%	4.04%	4.01%
New Hampshire	3.03%	13.38%	7.60%	4.60%	3.88%	4.15%	6.41%	2.69%
Rhode Island	3.25%	11.81%	4.63%	4.31%	4.97%	6.35%	4.40%	4.34%
Vermont	4.82%	6.37%	9.21%	3.84%	9.53%	2.67%	3.90%	6.30%
Middle Atlantic:								
New Jersey	3.61%	12.70%	8.63%	7.03%	7.29%	2.65%	6.53%	4.41%
New York	2.83%	9.82%	6.45%	3.56%	2.61%	5.32%	4.55%	3.52%
Pennsylvania	2.32%	8.74%	6.47%	3.96%	4.07%	3.64%	3.49%	2.95%
East North Central:								
Illinois	2.23%	5.63%	5.21%	4.72%	3.53%	4.65%	3.27%	2.76%
Indiana	2.70%	--	--	3.88%	5.86%	1.90%	4.71%	3.26%
Michigan	3.18%	--	7.83%	4.86%	6.37%	2.96%	5.91%	3.66%
Ohio	2.53%	9.31%	8.66%	4.62%	2.80%	5.17%	4.50%	3.05%
Wisconsin	2.56%	--	8.14%	5.61%	3.90%	4.27%	4.36%	3.11%
West North Central:								
Iowa	2.79%	8.35%	5.35%	6.60%	5.59%	4.35%	3.74%	3.72%
Kansas	2.49%	11.57%	13.15%	4.78%	3.96%	3.55%	5.89%	2.36%
Minnesota	3.31%	--	6.07%	6.75%	4.69%	6.46%	4.11%	4.31%
Missouri	2.43%	8.02%	5.76%	3.06%	4.57%	5.71%	3.48%	3.03%
Nebraska	3.38%	--	5.54%	5.99%	6.05%	3.71%	6.02%	3.52%
North Dakota	2.17%	6.84%	5.66%	3.63%	3.94%	3.63%	3.16%	2.73%
South Dakota	2.87%	10.24%	7.01%	4.88%	3.57%	5.30%	5.42%	3.31%
South Atlantic:								
Delaware	3.25%	9.77%	--	4.78%	10.44%	3.66%	5.95%	3.86%
District of Columbia	2.24%	9.69%	4.50%	4.65%	2.47%	5.25%	4.00%	2.45%
Florida	2.62%	11.65%	5.50%	4.97%	3.08%	4.82%	4.93%	3.17%
Georgia	3.78%	4.76%	9.59%	6.77%	4.92%	4.79%	5.69%	4.01%
Maryland	7.20%	7.38%	5.54%	4.57%	4.80%	14.46% *	4.00%	9.29%
North Carolina	2.52%	--	5.90%	3.98%	4.99%	2.12%	5.31%	2.60%
South Carolina	2.73%	--	6.23%	5.60%	4.29%	4.62%	4.65%	3.31%
Virginia	2.36%	11.94%	4.52%	5.57%	3.51%	2.07%	3.91%	2.43%
West Virginia	3.55%	11.25%	10.75%	6.45%	5.95%	6.19%	7.08%	3.89%
East South Central:								
Alabama	3.82%	--	6.61%	5.81%	4.10%	1.02%	5.29%	4.34%
Kentucky	2.93%	7.96%	5.26%	4.24%	3.22%	6.16%	3.32%	3.90%
Mississippi	2.94%	7.34%	8.59%	6.28%	5.75%	3.92%	5.19%	3.59%
Tennessee	3.10%	6.18%	--	4.80%	6.63%	2.51%	5.75%	3.59%
West South Central:								
Arkansas	3.43%	11.11%	9.39%	7.29%	7.06%	5.22%	5.94%	4.21%
Louisiana	2.99%	10.26%	3.36%	5.33%	4.63%	5.88%	4.39%	3.91%
Oklahoma	2.83%	9.14%	5.42%	5.00%	5.96%	4.34%	4.20%	3.61%
Texas	2.52%	6.31%	8.48%	4.77%	4.01%	5.24%	4.42%	3.06%
Mountain:								
Arizona	3.13%	8.38%	9.50%	9.71%	2.87%	4.55%	6.98%	3.43%
Colorado	2.48%	7.83%	6.32%	10.19%	3.37%	3.92%	4.32%	2.94%
Idaho	2.82%	9.86%	6.17%	3.92%	7.35%	4.41%	4.58%	3.49%
Montana	4.37%	8.95%	6.09%	8.96%	4.77%	4.62%	7.82%	4.01%
Nevada	5.23%	--	5.37%	6.19%	3.03%	6.06%	5.47%	5.65%
New Mexico	3.91%	--	--	6.13%	5.51%	6.13%	8.19%	4.35%
Utah	3.19%	--	9.47%	4.83%	4.86%	6.51%	5.64%	3.88%
Wyoming	3.52%	10.92%	9.14%	7.00%	7.10%	4.41%	5.58%	4.04%
Pacific:								
Alaska	4.04%	0.82%	10.70%	6.86%	6.32%	5.24%	6.89%	4.60%
California	1.92%	7.90%	5.85%	3.23%	4.09%	3.00%	3.72%	2.24%
Hawaii	2.90%	7.01%	8.40%	4.90%	5.47%	5.16%	4.42%	3.66%
Oregon	2.41%	6.28%	3.49%	4.41%	4.50%	7.08%	2.99%	3.39%
Washington	4.51%	11.78%	5.76%	3.11%	9.63%	2.93%	4.66%	5.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.5%	55.8%	64.3%	59.7%	56.9%	54.6%	60.9%	55.2%
New England:								
Connecticut	56.2%	--	77.3%	60.6%	51.1%	56.5%	70.8%	55.5%
Maine	55.3%	--	--	83.6%	58.2%	53.4%	--	54.9%
Massachusetts	49.7%	--	--	67.1%	50.8%	49.7%	--	49.9%
New Hampshire	57.4%	--	58.2%	55.5%	54.9%	58.8%	--	58.1%
Rhode Island	48.4%	--	--	--	50.7%	48.9%	--	49.1%
Vermont	53.4%	--	72.6%	63.9%	56.6%	49.7%	66.1%	52.4%
Middle Atlantic:								
New Jersey	44.9%	--	--	61.3%	34.4%	50.8%	63.5%	43.2%
New York	55.7%	--	--	70.0%	60.5%	53.5%	60.2%	55.6%
Pennsylvania	56.3%	--	--	59.7%	59.5%	53.7%	--	56.4%
East North Central:								
Illinois	54.5%	--	--	60.6%	55.3%	54.2%	--	54.7%
Indiana	56.6%	--	--	62.0%	59.1%	55.3%	--	57.4%
Michigan	50.2%	38.2%	60.9%	--	48.9%	50.0%	51.1%	50.1%
Ohio	55.4%	--	--	--	49.8%	56.8%	--	55.4%
Wisconsin	55.0%	--	--	59.0%	53.3%	54.7%	63.4%	54.2%
West North Central:								
Iowa	55.3%	--	--	49.0%	59.8%	54.9%	--	55.5%
Kansas	51.5%	--	--	65.3%	56.7%	50.4%	--	52.5%
Minnesota	58.0%	--	--	65.5%	56.4%	57.0%	69.3%	56.9%
Missouri	56.3%	--	--	--	50.6%	57.4%	--	56.4%
Nebraska	58.4%	--	--	75.0%	55.6%	56.4%	72.1%	57.1%
North Dakota	47.9%	--	--	44.1%	46.5%	49.4%	--	48.7%
South Dakota	49.4%	--	--	68.7%	54.2%	45.4%	71.3%	48.3%
South Atlantic:								
Delaware	57.3%	--	--	69.8%	71.1%	53.1%	86.8%	55.7%
District of Columbia	56.0%	--	--	--	54.0%	56.7%	--	56.2%
Florida	58.7%	--	--	--	63.9%	57.8%	63.8%	58.6%
Georgia	55.2%	--	--	--	56.5%	55.0%	--	55.6%
Maryland	51.8%	--	--	86.0%	57.9%	49.6%	--	51.1%
North Carolina	56.7%	--	--	82.2%	64.0%	54.2%	70.6%	56.5%
South Carolina	61.1%	--	--	70.6%	64.1%	60.4%	--	61.2%
Virginia	55.0%	--	--	77.4%	60.5%	51.8%	69.3%	54.1%
West Virginia	52.0%	--	--	85.1%	50.9%	49.8%	--	51.0%
East South Central:								
Alabama	58.0%	--	--	--	58.6%	59.3%	--	57.7%
Kentucky	54.0%	91.4%	89.9%	--	62.0%	50.8%	92.7%	53.3%
Mississippi	57.6%	--	--	95.1%	59.4%	56.3%	98.6%	56.7%
Tennessee	57.8%	--	71.4%	52.4%	49.4%	59.3%	69.0%	57.4%
West South Central:								
Arkansas	59.5%	--	--	--	67.3%	57.3%	--	60.0%
Louisiana	50.6%	--	--	70.4%	52.5%	48.2%	70.6%	49.9%
Oklahoma	57.7%	--	--	48.4%	53.9%	58.6%	--	57.8%
Texas	54.3%	--	--	--	59.7%	52.4%	77.5%	54.0%
Mountain:								
Arizona	59.3%	--	--	66.1%	56.7%	59.5%	58.6%	59.4%
Colorado	55.3%	--	87.9%	70.1%	55.7%	53.3%	80.4%	54.3%
Idaho	59.1%	--	--	--	56.2%	59.2%	--	59.2%
Montana	52.9%	--	--	70.9%	69.2%	48.5%	--	52.8%
Nevada	58.6%	--	--	--	65.6%	57.3%	56.9%	58.7%
New Mexico	60.5%	100.0%	--	63.0%	58.6%	57.4%	90.0%	58.0%
Utah	51.1%	--	--	38.1%	37.5%	55.7%	63.8%	51.0%
Wyoming	48.2%	--	--	57.9%	45.9%	44.7%	65.2%	45.2%
Pacific:								
Alaska	47.7%	--	--	--	37.2%	49.4%	--	47.2%
California	57.6%	--	52.7%	69.4%	64.8%	56.3%	58.1%	57.6%
Hawaii	62.3%	--	94.1%	69.6%	81.3%	57.7%	79.3%	60.0%
Oregon	54.6%	--	73.7%	--	65.2%	52.9%	--	54.4%
Washington	56.2%	--	--	73.3%	66.2%	51.8%	69.8%	55.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 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%	4.30%	3.11%	3.02%	1.20%	0.46%	1.97%	0.45%
New England:								
Connecticut	1.80%	--	5.22%	8.73%	4.89%	1.80%	6.61%	1.82%
Maine	1.65%	--	--	6.24%	5.28%	1.75%	--	1.65%
Massachusetts	2.87%	--	--	2.95%	3.34%	3.20%	--	2.98%
New Hampshire	2.69%	--	4.06%	9.85%	4.36%	3.44%	--	2.60%
Rhode Island	2.07%	--	--	--	2.23%	2.40%	--	2.07%
Vermont	1.89%	--	7.94%	4.67%	1.57%	2.32%	5.14%	1.89%
Middle Atlantic:								
New Jersey	3.49%	--	--	3.64%	4.48%	2.85%	5.77%	3.57%
New York	1.62%	--	--	7.08%	2.52%	1.97%	6.65%	1.65%
Pennsylvania	1.59%	--	--	6.96%	3.94%	1.47%	--	1.59%
East North Central:								
Illinois	1.82%	--	--	6.23%	4.21%	1.86%	--	1.81%
Indiana	2.93%	--	--	10.24%	3.28%	3.87%	--	2.96%
Michigan	2.38%	3.37%	10.52%	--	8.62%	2.37%	7.51%	2.47%
Ohio	1.72%	--	--	--	2.11%	1.90%	--	1.58%
Wisconsin	1.55%	--	--	3.54%	2.00%	2.35%	6.69%	1.52%
West North Central:								
Iowa	1.83%	--	--	6.54%	3.09%	2.19%	--	1.83%
Kansas	1.90%	--	--	5.35%	3.44%	2.12%	--	1.81%
Minnesota	1.98%	--	--	3.77%	3.82%	2.36%	7.55%	2.01%
Missouri	3.56%	--	--	--	4.69%	4.04%	--	3.62%
Nebraska	1.72%	--	--	6.16%	3.11%	2.04%	7.17%	1.73%
North Dakota	3.38%	--	--	8.71%	5.10%	4.32%	--	3.64%
South Dakota	2.66%	--	--	6.91%	3.20%	3.35%	7.32%	2.68%
South Atlantic:								
Delaware	3.40%	--	--	7.26%	8.44%	3.47%	8.45%	3.40%
District of Columbia	1.44%	--	--	--	2.93%	1.60%	--	1.42%
Florida	1.98%	--	--	--	11.66%	1.25%	9.98%	2.01%
Georgia	1.95%	--	--	--	7.21%	1.86%	--	1.98%
Maryland	2.51%	--	--	4.29%	7.41%	2.33%	--	2.41%
North Carolina	2.19%	--	--	6.55%	9.76%	2.06%	6.67%	2.22%
South Carolina	2.21%	--	--	1.47%	5.67%	2.47%	--	2.23%
Virginia	1.71%	--	--	5.90%	3.52%	1.98%	5.89%	1.77%
West Virginia	3.43%	--	--	7.48%	11.24%	3.29%	--	3.44%
East South Central:								
Alabama	2.56%	--	--	--	3.70%	2.61%	--	2.60%
Kentucky	2.44%	8.18%	5.37%	--	2.66%	2.98%	3.80%	2.46%
Mississippi	1.43%	--	--	2.65%	5.17%	1.28%	0.86%	1.28%
Tennessee	1.71%	--	1.97%	6.57%	4.79%	1.45%	5.05%	1.79%
West South Central:								
Arkansas	2.80%	--	--	--	3.78%	3.42%	--	2.84%
Louisiana	2.45%	--	--	4.71%	5.67%	2.56%	6.88%	2.47%
Oklahoma	2.37%	--	--	7.44%	5.93%	2.55%	--	2.30%
Texas	1.89%	--	--	--	3.90%	1.70%	6.85%	1.90%
Mountain:								
Arizona	1.76%	--	--	6.50%	3.36%	2.04%	6.55%	1.82%
Colorado	2.39%	--	2.36%	10.76%	4.44%	2.60%	4.97%	2.33%
Idaho	5.54%	--	--	--	3.76%	6.96%	--	5.64%
Montana	4.21%	--	--	12.92%	4.05%	4.31%	--	4.13%
Nevada	1.90%	--	--	--	10.76%	1.41%	8.78%	1.94%
New Mexico	2.89%	0.00%	--	7.01%	6.83%	2.54%	7.49%	2.72%
Utah	2.14%	--	--	5.42%	4.15%	2.14%	4.84%	2.15%
Wyoming	3.05%	--	--	6.89%	4.16%	4.60%	7.20%	3.31%
Pacific:								
Alaska	2.63%	--	--	--	3.55%	3.08%	--	2.56%
California	1.66%	--	7.75%	3.79%	4.46%	1.83%	6.99%	1.70%
Hawaii	2.73%	--	3.18%	6.42%	5.58%	2.73%	5.83%	2.69%
Oregon	2.25%	--	5.11%	--	3.17%	2.80%	--	2.28%
Washington	5.71%	--	--	11.20%	5.12%	7.35%	10.20%	5.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26,281	23,768	24,138	24,591	26,687	26,733	24,176	26,602
New England:								
Connecticut	28,700	20,054	27,888	30,659	28,973	29,622	23,892	29,669
Maine	26,106	--	22,487	24,904	26,120	26,889	22,577	26,617
Massachusetts	29,619	25,137	25,627	29,215	30,477	30,308	27,129	30,238
New Hampshire	28,161	--	22,002	24,581	33,712	28,146	23,407	29,510
Rhode Island	27,361	--	25,491	21,203	24,611	30,070	23,044	28,020
Vermont	25,450	--	28,531	28,374	29,255	22,116	28,494	25,016
Middle Atlantic:								
New Jersey	29,666	25,942	26,492	29,008	31,728	27,333	26,238	30,043
New York	29,752	29,797	31,927	29,611	27,377	30,386	30,351	29,635
Pennsylvania	26,623	26,267	20,372	26,051	28,390	26,511	24,389	27,077
East North Central:								
Illinois	28,248	30,054	23,152	26,076	30,709	27,647	27,996	28,288
Indiana	23,497	--	--	22,208	22,302	24,131	20,362	23,868
Michigan	23,800	--	23,845	23,403	22,499	24,379	23,191	23,913
Ohio	24,661	--	21,349	20,989	23,545	26,680	20,726	25,377
Wisconsin	27,309	24,929	31,869	25,478	28,248	26,425	28,362	27,093
West North Central:								
Iowa	25,181	26,694	24,322	23,839	26,498	24,944	25,071	25,195
Kansas	25,493	17,326	19,477	23,938	28,368	26,506	19,915	27,038
Minnesota	25,947	--	--	22,246	25,095	28,123	22,393	26,446
Missouri	25,520	--	21,900	17,273	25,391	26,814	23,850	25,723
Nebraska	26,830	--	28,283	25,943	24,578	27,748	27,269	26,754
North Dakota	24,903	29,533	23,395	22,059	25,692	25,494	23,944	25,153
South Dakota	26,110	27,391	--	23,296	24,594	27,945	22,476	26,661
South Atlantic:								
Delaware	25,600	--	--	25,802	23,933	26,755	22,354	26,070
District of Columbia	29,371	--	27,800	30,623	30,695	28,893	26,474	29,886
Florida	25,396	--	27,173	24,675	27,515	24,993	24,957	25,454
Georgia	26,439	--	24,936	28,288	26,712	26,360	27,747	26,308
Maryland	24,717	22,494	30,465	24,417	23,353	24,769	25,156	24,670
North Carolina	25,311	--	--	27,981	24,084	25,755	23,343	25,467
South Carolina	25,046	--	--	24,763	24,068	25,672	23,531	25,209
Virginia	27,257	--	21,460	25,257	29,995	28,054	19,835	28,538
West Virginia	26,094	--	21,779	25,808	27,043	25,840	24,948	26,213
East South Central:								
Alabama	23,554	--	--	23,642	24,878	23,961	19,467	24,093
Kentucky	24,520	--	--	17,743	23,821	25,538	20,839	24,775
Mississippi	21,932	--	--	19,750	20,953	22,678	18,158	22,249
Tennessee	25,123	--	26,474	22,696	25,421	25,221	24,654	25,166
West South Central:								
Arkansas	22,956	15,670	--	18,756	19,772	25,755	17,908	23,777
Louisiana	25,647	--	19,897	24,025	23,926	27,375	23,163	26,099
Oklahoma	24,483	--	19,973	23,553	25,565	24,976	23,828	24,628
Texas	25,053	21,755	23,622	23,288	24,179	25,807	21,949	25,371
Mountain:								
Arizona	23,143	--	23,505	21,007	22,143	23,801	22,869	23,190
Colorado	25,055	23,640	--	21,310	24,409	26,514	21,275	25,668
Idaho	25,957	--	--	21,427	24,840	28,257	22,091	26,821
Montana	21,989	21,503	22,867	18,427	21,059	24,829	20,292	22,878
Nevada	23,075	--	22,914	21,355	23,658	23,328	20,601	23,408
New Mexico	26,482	--	37,773	25,506	27,458	26,267	27,361	26,403
Utah	25,122	21,114	21,176	22,637	25,855	26,082	21,266	25,736
Wyoming	27,084	24,553	25,326	25,835	29,216	26,902	25,028	27,668
Pacific:								
Alaska	30,132	--	38,964	30,621	37,419	26,780	39,824	29,538
California	27,057	24,645	22,743	25,471	27,297	27,868	23,389	27,727
Hawaii	23,603	21,638	31,468	25,318	24,461	22,879	25,498	23,278
Oregon	27,182	--	21,601	23,151	24,101	30,121	21,815	28,022
Washington	27,618	--	20,524	25,405	24,655	29,118	22,978	28,199

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	175.57	903.68	656.21	396.89	365.55	238.21	407.15	191.26
New England:								
Connecticut	923.35	3,997.22	2,579.83	2,379.49	1,795.53	1,110.05	2,578.26	964.64
Maine	1,000.49	--	1,392.11	1,512.10	1,985.24	1,388.73	1,417.51	1,119.85
Massachusetts	1,101.42	2,965.55	1,206.92	1,131.47	1,734.04	1,932.75	1,178.04	1,337.94
New Hampshire	1,154.64	--	1,193.75	1,682.93	2,367.68	1,763.86	1,445.10	1,356.82
Rhode Island	1,031.10	--	2,777.53	1,959.15	2,726.46	564.55	2,650.89	1,097.10
Vermont	1,851.33	--	3,424.88	1,483.73	1,281.58	3,003.42	1,867.18	2,054.88
Middle Atlantic:								
New Jersey	822.59	1,510.03	2,222.02	2,613.06	1,342.35	879.97	993.82	894.30
New York	1,056.48	4,391.71	2,353.07	2,645.54	1,719.03	1,511.11	2,585.03	1,159.25
Pennsylvania	706.69	4,655.23	1,712.72	1,145.80	1,990.24	706.02	1,410.91	785.88
East North Central:								
Illinois	905.61	3,568.42	3,482.52	2,759.97	2,034.70	908.52	2,187.66	991.99
Indiana	839.28	--	--	2,904.83	2,137.77	857.06	2,973.79	825.53
Michigan	635.95	--	2,256.96	1,223.57	1,213.67	950.04	1,458.96	704.96
Ohio	552.52	--	2,567.80	1,081.40	1,116.06	634.57	1,320.74	559.89
Wisconsin	610.76	1,563.91	1,311.32	1,385.73	1,363.68	743.71	1,228.84	688.57
West North Central:								
Iowa	484.87	2,513.49	1,839.48	2,324.03	1,010.38	544.59	1,339.59	520.10
Kansas	942.24	2,271.22	530.68	1,419.97	1,245.16	1,029.13	1,871.52	795.11
Minnesota	839.85	--	--	1,565.93	1,543.45	898.15	2,068.08	892.77
Missouri	823.52	--	3,254.94	2,044.51	2,016.72	930.09	2,382.74	880.72
Nebraska	719.89	--	2,690.42	1,547.83	1,029.37	1,005.15	2,022.61	765.16
North Dakota	808.99	1,125.27	2,529.90	1,223.25	871.34	1,419.85	1,326.84	967.29
South Dakota	709.74	2,142.22	--	2,423.36	1,294.63	848.48	2,443.68	729.20
South Atlantic:								
Delaware	993.11	--	--	1,753.54	1,432.06	1,304.84	2,295.85	1,053.27
District of Columbia	815.76	--	1,740.83	1,248.66	1,807.30	1,186.65	1,311.89	925.89
Florida	982.59	--	2,052.43	2,417.67	2,439.79	1,184.36	1,433.66	1,095.27
Georgia	799.40	--	2,293.54	2,763.71	2,994.37	720.08	2,633.93	834.65
Maryland	2,097.61	1,448.82	2,008.85	2,831.02	2,107.49	2,824.92	1,880.94	2,312.44
North Carolina	914.03	--	--	1,990.77	2,146.87	1,084.99	2,877.17	955.82
South Carolina	734.39	--	--	3,565.18	1,505.07	918.49	2,994.91	755.20
Virginia	819.74	--	1,487.53	2,348.05	1,488.32	924.09	1,855.06	783.72
West Virginia	552.55	--	3,330.39	2,628.10	1,158.65	637.41	2,993.47	526.44
East South Central:								
Alabama	543.15	--	--	708.44	1,247.15	652.37	1,989.91	534.27
Kentucky	885.22	--	--	4,463.95	1,073.79	1,068.14	1,678.37	937.64
Mississippi	614.71	--	--	1,756.78	2,464.80	594.88	1,890.39	622.97
Tennessee	967.36	--	2,365.47	1,661.05	1,885.23	1,276.30	1,246.31	1,046.07
West South Central:								
Arkansas	1,038.24	787.29	--	1,972.74	981.52	1,362.76	1,248.75	1,146.17
Louisiana	798.09	--	2,228.46	2,537.21	1,606.86	1,008.94	1,691.84	862.87
Oklahoma	765.29	--	1,826.18	3,249.56	1,666.84	756.72	2,361.04	778.54
Texas	573.75	2,456.84	2,339.47	1,546.46	1,508.87	645.55	1,374.49	609.24
Mountain:								
Arizona	1,213.88	--	2,694.67	1,238.67	2,248.00	1,879.24	2,132.86	1,375.92
Colorado	710.45	2,078.47	--	1,054.65	1,057.24	767.85	2,584.27	677.52
Idaho	863.50	--	--	2,987.98	1,374.00	882.30	2,048.29	907.67
Montana	812.69	3,413.36	4,317.66	968.34	2,207.31	947.62	1,188.45	1,004.93
Nevada	1,126.45	--	2,937.79	2,243.55	1,216.64	1,564.00	1,699.23	1,324.93
New Mexico	853.46	--	2,712.20	2,757.37	1,384.62	1,132.02	3,814.49	863.17
Utah	520.46	1,125.13	2,553.04	849.84	1,148.32	697.64	1,013.15	568.04
Wyoming	774.85	1,763.52	1,747.31	2,607.36	1,915.64	780.91	1,441.39	873.93
Pacific:								
Alaska	1,258.63	--	3,618.69	2,563.01	2,287.92	1,461.58	3,018.25	1,288.95
California	532.75	3,324.92	2,911.63	1,455.68	1,210.72	620.53	1,762.64	537.69
Hawaii	1,119.50	1,760.20	1,174.79	2,374.04	2,524.51	1,480.65	1,495.01	1,263.85
Oregon	675.63	--	2,262.97	3,033.83	1,338.46	578.25	1,677.40	746.38
Washington	1,841.44	--	2,901.16	1,968.05	2,025.78	2,158.10	1,771.31	1,945.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25,909	23,239	22,249	24,311	25,220	27,410	23,033	26,535
New England:								
Connecticut	27,801	--	--	31,252	28,283	26,527	31,563	26,996
Maine	24,418	--	--	--	26,940	25,412	19,876	25,888
Massachusetts	32,176	--	25,369	29,436	30,674	37,100	26,254	35,333
New Hampshire	30,139	--	23,207	25,926	32,390	37,628	22,164	33,556
Rhode Island	24,740	--	--	19,919	29,580	23,938	--	25,758
Vermont	27,587	--	--	31,620	23,330	29,534	37,659	26,467
Middle Atlantic:								
New Jersey	29,972	--	--	--	32,205	27,558	28,102	30,447
New York	31,331	--	--	33,977	23,097	34,297	28,738	31,826
Pennsylvania	27,745	--	19,398	24,298	30,664	28,050	22,267	29,056
East North Central:								
Illinois	25,864	--	--	--	29,749	25,121	--	26,462
Indiana	25,015	--	--	--	--	23,004	--	25,037
Michigan	22,630	--	20,338	22,866	19,652	27,230	20,440	24,089
Ohio	26,129	--	--	19,613	22,399	29,316	--	26,411
Wisconsin	28,500	--	33,252	26,081	28,234	27,688	28,998	27,981
West North Central:								
Iowa	25,292	--	--	--	24,017	26,635	--	25,863
Kansas	25,580	--	--	18,375	27,162	25,637	20,280	26,337
Minnesota	22,374	--	--	19,229	24,883	25,847	--	22,621
Missouri	23,646	--	--	--	29,094	--	25,867	22,644
Nebraska	26,378	--	--	--	25,025	26,035	31,908	25,694
North Dakota	22,447	--	--	16,762	--	27,654	--	22,642
South Dakota	22,166	--	--	--	20,418	26,891	--	24,055
South Atlantic:								
Delaware	26,835	--	--	--	19,410	24,111	--	23,617
District of Columbia	28,682	--	27,175	--	25,731	30,416	--	28,625
Florida	22,927	--	--	25,777	22,573	22,133	24,921	22,559
Georgia	26,947	--	--	24,798	27,778	26,976	24,997	27,079
Maryland	22,917	--	29,981	--	20,560	23,811	26,261	21,829
North Carolina	23,443	--	--	27,464	--	24,463	--	23,743
South Carolina	23,531	--	--	--	--	23,384	--	23,374
Virginia	23,759	--	--	19,578	24,741	25,282	18,003	25,335
West Virginia	23,587	--	17,448	--	--	24,246	--	24,154
East South Central:								
Alabama	25,919	--	--	--	25,423	27,771	--	26,319
Kentucky	25,087	--	--	--	24,853	25,546	20,160	25,552
Mississippi	21,447	--	--	--	19,430	22,753	11,882	22,284
Tennessee	28,071	--	--	29,120	--	29,182	23,639	28,295
West South Central:								
Arkansas	21,316	--	--	17,543	--	26,916	--	22,340
Louisiana	26,375	--	--	--	--	27,934	26,807	26,160
Oklahoma	23,101	--	--	--	20,777	24,214	--	23,764
Texas	24,787	--	--	22,127	24,896	26,581	19,028	25,510
Mountain:								
Arizona	22,380	--	--	--	19,103	24,934	--	22,206
Colorado	24,269	--	--	--	22,726	28,762	--	26,077
Idaho	23,864	--	21,604	--	--	25,970	23,014	24,006
Montana	22,892	--	--	--	16,290	25,260	--	23,234
Nevada	20,654	--	16,625	--	19,806	21,230	14,278	21,228
New Mexico	24,338	--	--	22,632	28,866	25,183	--	25,389
Utah	25,389	21,978	--	25,467	30,398	24,928	21,295	26,372
Wyoming	32,196	--	--	34,412	39,402	--	29,072	32,681
Pacific:								
Alaska	29,518	--	--	--	25,648	27,050	39,224	28,129
California	25,476	24,750	17,572	24,876	24,927	28,233	20,848	26,894
Hawaii	21,600	--	27,409	18,092	23,117	19,784	21,500	21,668
Oregon	22,704	--	--	--	22,043	28,913	--	22,459
Washington	25,666	--	--	--	--	25,503	27,000	25,430

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	442.82	1,043.46	1,793.67	805.99	704.64	722.65	794.98	505.30
New England:								
Connecticut	1,635.54	--	--	2,612.23	1,654.51	2,129.40	2,610.16	1,559.55
Maine	2,329.02	--	--	--	2,564.53	3,565.20	2,853.60	2,763.58
Massachusetts	1,595.62	--	2,113.06	1,837.26	2,640.39	1,657.07	1,500.01	1,571.69
New Hampshire	2,153.12	--	1,411.56	2,573.16	2,457.30	2,433.38	3,010.36	2,133.09
Rhode Island	1,925.92	--	--	2,885.65	941.40	2,251.75	--	1,628.95
Vermont	1,531.89	--	--	2,505.50	2,898.85	2,109.70	1,046.89	1,515.65
Middle Atlantic:								
New Jersey	1,252.78	--	--	--	1,991.98	647.92	1,287.45	1,481.55
New York	2,485.84	--	--	2,788.92	4,794.96	2,923.26	3,796.64	2,811.64
Pennsylvania	1,763.94	--	1,428.17	2,719.24	2,954.64	1,250.69	2,224.97	1,714.05
East North Central:								
Illinois	1,760.07	--	--	--	3,334.73	2,290.84	--	1,903.77
Indiana	1,954.54	--	--	--	--	1,473.67	--	2,161.14
Michigan	1,178.39	--	1,463.33	2,273.59	1,093.76	1,904.84	1,445.51	1,529.67
Ohio	1,528.10	--	--	1,604.77	2,530.42	1,904.77	--	1,568.37
Wisconsin	1,125.78	--	1,545.18	2,410.78	1,927.46	1,210.89	1,930.71	1,150.29
West North Central:								
Iowa	851.76	--	--	--	1,238.15	1,090.04	--	879.71
Kansas	1,397.11	--	--	2,471.20	2,238.66	1,066.78	2,986.67	1,389.21
Minnesota	2,181.91	--	--	1,190.27	4,242.59	1,176.74	--	2,456.44
Missouri	3,208.87	--	--	--	2,037.80	--	1,006.35	4,333.21
Nebraska	992.78	--	--	--	2,985.31	807.66	1,864.02	890.02
North Dakota	1,924.62	--	--	789.94	--	614.85	--	2,281.83
South Dakota	1,736.60	--	--	--	1,759.78	1,216.16	--	1,431.41
South Atlantic:								
Delaware	2,500.34	--	--	--	1,194.68	1,044.84	--	948.07
District of Columbia	1,166.49	--	473.64	--	631.69	1,846.20	--	1,249.63
Florida	2,811.93	--	--	1,238.73	1,548.83	4,226.87	1,930.39	3,252.50
Georgia	1,835.25	--	--	2,404.05	1,865.22	2,685.81	2,273.49	1,947.96
Maryland	1,934.18	--	1,654.98	--	2,563.09	3,334.37	2,409.37	2,153.43
North Carolina	1,046.55	--	--	2,622.68	--	568.05	--	989.35
South Carolina	1,893.60	--	--	--	--	1,017.29	--	1,256.62
Virginia	1,126.42	--	--	2,919.40	1,261.89	1,201.44	3,113.83	930.03
West Virginia	855.43	--	1,277.46	--	--	617.49	--	618.54
East South Central:								
Alabama	1,453.11	--	--	--	2,998.35	1,200.39	--	1,571.69
Kentucky	1,716.16	--	--	--	1,444.49	2,356.61	1,885.87	1,921.71
Mississippi	1,503.25	--	--	--	1,785.98	1,611.18	1,004.67	1,451.98
Tennessee	1,660.94	--	--	2,622.83	--	1,110.25	2,146.92	1,644.83
West South Central:								
Arkansas	2,717.29	--	--	739.07	--	4,373.98	--	3,172.27
Louisiana	1,147.58	--	--	--	--	563.38	2,371.18	1,254.63
Oklahoma	1,172.11	--	--	--	529.36	1,343.62	--	1,165.19
Texas	1,453.39	--	--	2,272.03	2,192.89	2,262.99	1,999.88	1,583.90
Mountain:								
Arizona	1,699.24	--	--	--	3,363.20	1,396.46	--	1,745.84
Colorado	1,433.85	--	--	--	1,456.94	1,004.53	--	1,214.90
Idaho	1,750.30	--	1,281.76	--	--	1,464.55	2,164.52	1,997.04
Montana	1,103.30	--	--	--	1,484.90	807.76	--	1,124.57
Nevada	947.95	--	1,003.19	--	1,166.92	1,367.90	1,015.29	1,275.62
New Mexico	1,764.87	--	--	3,260.24	1,115.23	2,069.17	--	1,652.77
Utah	1,431.57	1,822.00	--	2,667.75	1,199.19	2,035.17	2,316.83	1,662.10
Wyoming	2,780.19	--	--	2,650.27	3,603.22	--	1,884.38	3,142.37
Pacific:								
Alaska	1,476.25	--	--	--	876.73	804.93	3,073.63	1,603.53
California	855.57	2,422.43	4,537.93	2,549.59	1,119.60	908.69	2,331.37	778.53
Hawaii	1,080.48	--	962.00	1,352.37	1,505.87	927.13	2,108.99	1,119.38
Oregon	2,954.03	--	--	--	2,436.73	547.05	--	3,455.29
Washington	1,488.36	--	--	--	--	1,700.26	3,828.36	1,617.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26,411	24,167	25,163	25,061	27,241	26,506	24,887	26,606
New England:								
Connecticut	29,357	22,333	23,820	30,575	29,402	30,705	22,515	30,558
Maine	26,554	--	22,805	23,752	26,623	27,115	23,757	26,852
Massachusetts	28,561	--	25,682	29,627	30,304	28,005	27,442	28,714
New Hampshire	27,554	--	22,220	22,911	34,064	26,136	23,797	28,372
Rhode Island	27,539	--	--	21,913	22,947	30,209	22,741	28,105
Vermont	23,994	--	24,900	25,646	30,520	19,648	24,821	23,912
Middle Atlantic:								
New Jersey	30,040	--	--	--	31,814	27,790	25,279	30,359
New York	28,741	33,715	28,279	30,617	27,541	28,257	31,544	28,210
Pennsylvania	26,764	--	21,620	26,890	28,260	26,338	26,386	26,822
East North Central:								
Illinois	28,878	32,157	27,856	30,454	30,003	27,690	31,198	28,513
Indiana	23,926	--	--	21,739	23,039	24,706	19,333	24,475
Michigan	24,499	--	25,892	24,199	23,707	24,678	25,518	24,374
Ohio	24,354	--	--	21,624	24,274	25,942	19,236	25,362
Wisconsin	27,177	24,155	30,086	25,424	27,843	26,863	27,304	27,160
West North Central:								
Iowa	25,257	--	26,500	23,689	26,940	24,845	25,986	25,172
Kansas	25,430	--	19,314	25,614	29,172	26,640	19,845	27,243
Minnesota	26,775	--	--	24,459	24,531	28,735	22,450	27,292
Missouri	25,858	--	--	16,008	26,039	27,269	23,872	26,033
Nebraska	26,124	--	27,634	25,695	23,797	27,540	25,640	26,222
North Dakota	25,761	--	--	23,867	25,160	26,724	20,374	26,260
South Dakota	27,407	29,168	30,489	26,338	25,835	28,166	26,404	27,532
South Atlantic:								
Delaware	25,137	--	--	23,983	24,039	25,693	23,353	25,295
District of Columbia	29,616	22,818	28,651	30,675	31,210	28,748	26,974	30,049
Florida	26,370	--	29,093	23,804	29,893	25,781	25,439	26,466
Georgia	27,177	--	--	28,739	29,413	26,827	28,024	27,073
Maryland	24,175	--	29,533	22,415	24,648	23,978	25,212	24,094
North Carolina	25,980	--	27,114	30,067	26,007	26,065	25,359	26,025
South Carolina	25,680	--	27,995	--	24,365	26,020	26,684	25,597
Virginia	28,133	--	21,361	30,354	32,496	28,239	20,962	29,242
West Virginia	27,056	--	--	--	28,434	26,623	27,752	26,985
East South Central:								
Alabama	23,355	--	22,650	23,659	24,883	23,675	18,921	23,890
Kentucky	24,189	--	--	--	23,213	25,352	21,403	24,356
Mississippi	21,796	--	--	20,273	19,364	22,582	19,712	21,967
Tennessee	24,371	--	--	23,785	26,105	22,950	24,905	24,307
West South Central:								
Arkansas	23,264	14,813	--	17,516	19,791	25,617	17,692	23,774
Louisiana	25,590	--	19,551	24,481	24,460	27,284	21,960	26,089
Oklahoma	25,138	24,043	20,179	23,397	26,184	25,918	25,523	25,048
Texas	25,035	--	24,733	23,258	23,448	25,701	22,452	25,301
Mountain:								
Arizona	23,488	--	--	21,997	23,407	23,594	23,352	23,509
Colorado	25,078	--	18,787	20,449	24,747	25,914	20,583	25,569
Idaho	27,787	26,849	21,072	22,117	25,025	29,573	25,268	28,156
Montana	21,753	--	--	18,341	21,180	24,781	20,045	22,811
Nevada	24,622	22,405	--	22,639	24,177	25,062	23,067	24,828
New Mexico	26,276	--	--	22,940	27,341	26,349	--	26,261
Utah	25,167	20,638	--	21,644	25,559	26,306	20,555	25,742
Wyoming	25,841	--	25,513	20,701	27,556	26,419	23,511	26,392
Pacific:								
Alaska	29,722	--	--	29,214	38,577	25,356	--	29,577
California	27,529	--	29,026	26,237	29,561	27,100	27,908	27,483
Hawaii	22,569	24,262	--	24,093	24,952	21,659	26,701	22,229
Oregon	27,304	--	--	26,588	24,496	29,574	21,560	28,243
Washington	28,099	20,613	--	27,501	23,775	29,927	22,176	28,736

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	203.43	1,367.74	640.67	507.22	441.68	261.47	544.70	217.81
New England:								
Connecticut	1,124.97	4,188.44	1,641.59	3,764.04	2,314.75	1,304.51	2,526.07	1,197.58
Maine	1,120.45	--	1,829.62	1,475.48	2,425.86	1,493.76	1,480.12	1,230.60
Massachusetts	1,224.76	--	1,252.91	1,515.59	1,991.83	1,959.04	2,093.97	1,372.26
New Hampshire	1,398.60	--	1,197.21	2,044.10	3,200.08	1,570.95	1,473.63	1,631.21
Rhode Island	1,251.35	--	--	1,412.94	3,384.88	578.57	3,912.50	1,305.74
Vermont	2,420.28	--	3,861.27	2,237.46	1,575.20	3,354.05	2,364.45	2,639.10
Middle Atlantic:								
New Jersey	1,086.87	--	--	--	1,603.71	1,185.09	1,523.68	1,137.05
New York	1,168.15	5,552.96	2,030.83	3,669.50	1,582.97	1,569.79	3,295.31	1,222.81
Pennsylvania	782.55	--	1,492.56	1,407.01	2,737.87	791.15	2,114.17	841.79
East North Central:								
Illinois	869.38	4,333.12	5,113.65	2,220.91	1,871.25	1,039.08	2,469.79	915.92
Indiana	813.85	--	--	3,317.77	1,483.29	785.87	3,386.94	687.20
Michigan	754.56	--	2,752.33	1,412.41	1,658.25	1,012.56	1,996.60	801.96
Ohio	636.83	--	--	1,452.00	1,262.28	708.91	1,288.04	622.12
Wisconsin	817.73	1,374.05	2,354.76	1,736.40	1,598.02	1,027.92	1,834.53	891.96
West North Central:								
Iowa	578.48	--	2,337.85	2,754.24	1,350.76	536.48	1,792.71	606.51
Kansas	1,246.23	--	293.85	1,405.58	1,782.00	1,332.39	2,132.40	1,027.37
Minnesota	936.18	--	--	1,974.38	847.01	1,046.82	3,258.06	910.36
Missouri	936.21	--	--	1,988.66	2,447.09	946.46	3,767.30	966.97
Nebraska	939.75	--	3,644.36	1,443.89	1,264.86	1,315.60	2,410.34	1,018.15
North Dakota	872.38	--	--	2,315.61	857.10	1,369.44	1,426.10	940.79
South Dakota	763.68	2,910.91	2,170.85	2,523.54	1,232.62	1,120.24	2,455.71	806.57
South Atlantic:								
Delaware	1,296.36	--	--	1,626.02	1,656.97	1,865.27	1,418.42	1,399.32
District of Columbia	943.58	1,487.15	2,006.79	1,354.14	2,045.42	1,423.86	1,467.56	1,060.97
Florida	975.65	--	1,799.00	4,352.53	2,327.46	916.80	2,209.02	1,049.54
Georgia	775.96	--	--	3,083.05	2,806.59	529.37	2,893.31	791.77
Maryland	2,404.97	--	2,441.20	2,212.76	2,423.68	3,009.98	2,579.47	2,575.51
North Carolina	1,108.82	--	1,812.63	2,783.31	1,756.68	1,313.78	3,770.42	1,155.72
South Carolina	878.40	--	1,950.41	--	2,429.00	1,050.42	1,990.37	930.39
Virginia	926.20	--	1,532.62	2,666.45	1,248.43	1,009.67	2,223.28	874.49
West Virginia	761.05	--	--	--	1,527.92	886.13	3,498.90	751.91
East South Central:								
Alabama	602.23	--	2,161.52	523.53	1,508.73	673.82	2,357.61	560.99
Kentucky	1,095.64	--	--	--	1,320.79	1,251.35	2,395.75	1,147.17
Mississippi	635.96	--	--	1,839.51	2,190.36	622.90	2,387.94	646.50
Tennessee	1,014.64	--	--	1,887.44	1,887.72	882.13	1,454.56	1,129.60
West South Central:								
Arkansas	1,230.20	1,016.83	--	2,620.63	987.63	1,515.46	1,741.42	1,294.40
Louisiana	988.33	--	2,710.12	2,577.72	1,828.47	1,293.98	1,891.72	1,040.15
Oklahoma	1,048.87	593.57	2,470.28	4,555.60	2,213.04	884.64	2,936.76	1,077.48
Texas	653.33	--	2,184.79	1,855.82	2,372.79	690.45	1,611.26	695.25
Mountain:								
Arizona	1,571.45	--	--	1,199.43	2,804.51	2,289.94	2,808.79	1,765.67
Colorado	845.94	--	1,777.75	2,567.05	1,388.50	969.25	1,629.63	862.55
Idaho	889.92	2,365.21	760.66	3,015.77	1,470.45	1,024.68	1,626.69	974.25
Montana	946.77	--	--	1,056.67	3,032.27	1,178.85	1,224.22	1,271.74
Nevada	1,015.11	883.88	--	1,765.46	1,602.19	1,392.18	1,564.49	1,124.71
New Mexico	916.83	--	--	2,687.13	1,518.38	1,272.81	--	949.44
Utah	537.54	1,432.65	--	879.40	1,141.18	648.72	1,169.05	556.74
Wyoming	894.34	--	1,762.83	2,423.45	1,846.60	940.68	1,804.61	958.45
Pacific:								
Alaska	1,751.34	--	--	2,671.75	2,413.30	2,127.94	--	1,770.93
California	689.57	--	2,188.85	2,048.14	2,032.00	746.94	2,601.86	704.88
Hawaii	1,348.51	1,427.53	--	2,191.71	3,946.19	1,361.32	1,492.91	1,403.48
Oregon	642.57	--	--	1,789.85	1,503.85	688.12	1,933.61	657.11
Washington	2,176.71	2,023.77	--	2,090.78	2,198.86	2,377.93	1,962.82	2,244.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26,091	23,104	23,669	22,850	26,303	27,401	23,243	26,693
New England:								
Connecticut	25,909	--	--	--	27,193	27,888	--	27,815
Maine	25,470	--	28,387	--	--	29,062	27,494	25,105
Massachusetts	28,474	33,811	26,478	22,819	32,916	26,398	30,669	27,367
New Hampshire	27,072	--	--	--	34,584	25,872	--	27,886
Rhode Island	28,048	--	22,444	--	30,452	31,268	25,218	29,234
Vermont	29,761	--	--	30,685	30,684	28,978	30,541	29,437
Middle Atlantic:								
New Jersey	27,331	28,731	--	26,354	30,563	25,121	25,927	27,660
New York	32,086	--	--	24,128	31,052	35,843	27,671	33,115
Pennsylvania	24,218	--	--	--	25,842	24,171	22,110	25,139
East North Central:								
Illinois	26,819	--	--	16,747	--	29,888	--	28,660
Indiana	--	--	--	23,729	--	--	23,895	--
Michigan	22,254	--	--	--	21,601	22,161	--	22,037
Ohio	24,328	--	--	--	--	27,400	--	22,747
Wisconsin	26,698	--	--	23,831	31,577	25,049	30,781	26,384
West North Central:								
Iowa	24,772	--	--	25,431	27,459	24,225	24,422	24,802
Kansas	25,773	--	--	--	29,131	27,576	--	27,854
Minnesota	25,768	--	--	21,554	27,910	26,050	23,274	26,442
Missouri	24,448	--	--	--	20,761	26,865	--	25,061
Nebraska	31,239	--	--	--	27,655	32,852	32,562	31,097
North Dakota	23,945	31,001	25,139	23,246	28,891	19,359	25,602	22,414
South Dakota	23,157	--	--	--	--	27,472	--	24,246
South Atlantic:								
Delaware	27,722	--	--	--	26,555	34,609	--	33,674
District of Columbia	27,821	--	--	26,802	--	28,368	--	30,038
Florida	24,355	--	--	--	22,636	25,495	--	24,588
Georgia	22,511	--	--	--	19,214	23,651	--	22,419
Maryland	28,563	--	--	--	--	30,047	--	29,502
North Carolina	21,008	--	--	22,465	--	22,124	--	21,753
South Carolina	22,971	--	--	--	24,100	--	--	24,690
Virginia	23,043	--	--	--	24,603	27,509	--	24,953
West Virginia	25,547	--	--	--	26,363	23,857	--	25,709
East South Central:								
Alabama	22,462	--	--	--	22,905	23,052	--	23,074
Kentucky	27,443	--	--	--	27,948	29,840	--	28,533
Mississippi	--	--	--	--	--	--	--	--
Tennessee	23,809	--	--	18,411	--	24,817	--	23,810
West South Central:								
Arkansas	22,230	16,403	--	--	--	26,087	--	27,217
Louisiana	24,874	--	--	--	--	27,321	--	26,113
Oklahoma	23,659	--	--	--	28,662	22,931	--	24,136
Texas	26,048	--	--	26,288	25,204	26,338	31,868	25,838
Mountain:								
Arizona	21,604	--	--	23,865	20,632	23,597	--	22,213
Colorado	26,556	--	--	22,473	27,583	25,840	--	25,300
Idaho	21,680	--	--	24,472	26,376	21,744	--	24,563
Montana	23,892	--	--	--	24,964	--	26,456	--
Nevada	25,129	--	--	25,372	--	26,680	--	26,382
New Mexico	31,004	--	--	--	--	27,476	38,847	29,111
Utah	23,318	--	--	--	--	--	--	--
Wyoming	29,159	25,960	--	29,539	--	32,469	27,386	30,785
Pacific:								
Alaska	32,113	--	--	--	--	30,426	--	30,363
California	29,275	--	--	25,571	32,263	30,976	19,838	30,894
Hawaii	28,487	--	33,572	--	--	27,762	31,844	27,848
Oregon	31,778	--	--	--	--	34,181	--	32,426
Washington	25,606	--	--	23,544	28,259	--	--	27,159

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	498.72	1,668.54	1,272.29	868.64	1,115.77	697.00	757.83	574.53
New England:								
Connecticut	2,524.22	--	--	--	2,070.00	2,717.14	--	1,697.38
Maine	2,890.60	--	1,091.74	--	--	2,094.32	1,276.44	3,394.04
Massachusetts	1,428.84	1,949.95	2,442.56	901.74	2,122.90	378.33	2,342.29	1,382.59
New Hampshire	1,484.61	--	--	--	2,706.48	936.77	--	1,386.55
Rhode Island	1,442.34	--	1,454.47	--	1,290.64	1,718.60	2,030.26	1,741.65
Vermont	935.72	--	--	839.28	1,744.99	558.20	2,935.25	503.02
Middle Atlantic:								
New Jersey	1,583.59	584.13	--	810.39	3,192.97	1,331.49	1,959.42	1,887.30
New York	2,801.80	--	--	2,960.15	4,999.00	3,613.10	4,183.20	3,073.81
Pennsylvania	1,711.42	--	--	--	3,014.77	1,127.05	2,500.84	1,948.50
East North Central:								
Illinois	3,717.84	--	--	1,532.78	--	1,869.32	--	4,419.29
Indiana	--	--	--	1,320.01	--	--	1,382.96	--
Michigan	1,701.39	--	--	--	2,052.70	2,422.33	--	1,804.37
Ohio	1,745.44	--	--	--	--	2,365.42	--	1,880.62
Wisconsin	905.05	--	--	1,147.72	1,714.35	997.24	569.05	945.80
West North Central:								
Iowa	1,270.84	--	--	1,052.32	1,968.05	1,548.78	1,907.19	1,376.73
Kansas	1,898.96	--	--	--	2,184.46	2,224.84	--	1,783.64
Minnesota	1,241.29	--	--	1,554.17	5,225.16	722.99	2,052.61	1,367.30
Missouri	1,376.37	--	--	--	1,400.37	906.26	--	1,390.22
Nebraska	2,647.36	--	--	--	1,348.75	4,580.81	1,372.34	2,936.33
North Dakota	1,860.13	694.92	3,276.66	1,321.09	1,640.53	3,570.69	1,801.39	2,893.73
South Dakota	2,134.45	--	--	--	--	1,037.79	--	2,058.62
South Atlantic:								
Delaware	3,204.45	--	--	--	303.48	2,504.71	--	2,192.11
District of Columbia	2,249.50	--	--	686.34	--	1,637.28	--	2,934.35
Florida	1,157.01	--	--	--	2,086.95	1,570.40	--	1,228.78
Georgia	2,820.49	--	--	--	3,739.07	3,309.83	--	2,879.69
Maryland	1,891.62	--	--	--	--	782.17	--	1,728.40
North Carolina	3,079.09	--	--	1,089.47	--	1,136.68	--	3,972.43
South Carolina	1,655.87	--	--	--	1,199.57	--	--	1,756.62
Virginia	2,068.26	--	--	--	2,433.43	2,806.15	--	1,870.02
West Virginia	980.93	--	--	--	1,514.67	924.55	--	1,017.77
East South Central:								
Alabama	2,135.19	--	--	--	894.42	3,057.44	--	2,354.45
Kentucky	1,349.17	--	--	--	1,769.00	1,620.13	--	1,187.59
Mississippi	--	--	--	--	--	--	--	--
Tennessee	1,645.89	--	--	915.73	--	915.22	--	1,701.84
West South Central:								
Arkansas	1,927.50	570.18	--	--	--	2,041.12	--	1,987.19
Louisiana	2,044.56	--	--	--	--	1,609.06	--	1,986.12
Oklahoma	1,435.36	--	--	--	2,684.03	1,374.77	--	1,455.53
Texas	1,442.36	--	--	2,491.39	2,289.46	2,066.32	1,510.55	1,490.69
Mountain:								
Arizona	1,366.55	--	--	1,239.16	2,184.30	2,303.49	--	1,355.17
Colorado	1,918.55	--	--	855.33	3,360.53	386.36	--	1,617.06
Idaho	2,187.76	--	--	2,297.65	3,224.59	395.72	--	1,804.09
Montana	1,796.25	--	--	--	1,311.74	--	2,190.10	--
Nevada	1,921.37	--	--	1,850.88	--	1,528.02	--	1,539.16
New Mexico	2,517.63	--	--	--	--	1,875.03	2,132.04	2,366.62
Utah	2,593.51	--	--	--	--	--	--	--
Wyoming	1,433.85	1,468.25	--	2,282.36	--	1,848.96	2,125.21	1,730.42
Pacific:								
Alaska	1,264.47	--	--	--	--	337.52	--	393.67
California	1,541.31	--	--	1,280.19	3,341.67	1,930.15	3,049.73	1,602.88
Hawaii	841.70	--	1,112.21	--	--	825.57	1,400.21	1,037.98
Oregon	2,041.18	--	--	--	--	2,202.51	--	2,134.40
Washington	2,075.07	--	--	2,021.17	2,128.05	--	--	1,808.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24,963	24,445	23,960	24,710	26,079	24,678	24,347	25,206
New England:								
Connecticut	26,529	20,054	28,890	32,001	27,212	24,031	24,064	27,829
Maine	25,076	--	22,026	24,807	27,343	25,096	22,908	26,002
Massachusetts	28,425	25,137	27,078	29,351	29,403	27,053	27,697	28,844
New Hampshire	26,022	--	23,031	26,182	32,105	25,050	23,276	28,036
Rhode Island	24,177	--	21,100	19,318	27,136	27,793	19,059	26,166
Vermont	27,763	--	--	28,151	27,055	27,880	28,529	27,372
Middle Atlantic:								
New Jersey	29,516	25,885	25,779	30,229	33,640	25,961	25,966	30,580
New York	27,661	29,961	31,724	30,496	27,610	25,510	30,419	26,517
Pennsylvania	23,753	26,267	19,802	25,115	21,870	24,370	23,886	23,662
East North Central:								
Illinois	27,224	30,488	23,152	25,822	30,475	26,324	28,142	26,796
Indiana	24,455	--	--	26,045	23,135	23,788	24,750	24,357
Michigan	22,762	--	23,054	22,765	23,350	21,675	22,181	23,041
Ohio	22,144	--	21,916	20,642	21,884	24,470	20,127	22,873
Wisconsin	26,299	26,679	31,580	25,569	26,025	24,142	28,428	25,314
West North Central:								
Iowa	25,765	24,228	24,322	25,262	23,528	30,043	24,067	26,577
Kansas	23,812	--	18,995	24,318	23,646	23,820	23,739	23,858
Minnesota	23,009	--	--	21,371	26,586	24,949	21,489	23,524
Missouri	22,574	--	21,900	16,643	25,001	24,244	21,584	22,940
Nebraska	26,496	--	27,829	24,305	25,223	24,939	28,033	25,284
North Dakota	24,830	28,532	23,617	21,773	27,356	26,962	24,111	25,172
South Dakota	23,650	27,817	16,692	22,255	24,457	22,974	23,401	23,808
South Atlantic:								
Delaware	23,363	--	--	24,273	22,284	25,395	20,999	24,203
District of Columbia	29,360	--	27,878	30,623	30,690	28,428	26,345	30,453
Florida	24,404	--	26,969	23,590	24,389	23,882	25,505	23,864
Georgia	24,950	19,952	24,799	24,993	26,350	24,780	26,921	24,584
Maryland	20,199	--	29,538	24,543	21,102	17,457	25,145	19,247
North Carolina	22,677	--	--	28,337	20,015	23,582	22,490	22,719
South Carolina	24,080	--	25,945	25,006	22,424	25,528	24,763	23,815
Virginia	25,463	--	21,496	25,678	27,898	27,687	20,437	27,850
West Virginia	27,457	--	21,779	--	29,427	28,706	24,800	28,985
East South Central:								
Alabama	22,736	--	--	24,658	22,718	23,009	21,729	22,958
Kentucky	21,708	24,186	--	21,087	22,385	21,717	21,210	21,870
Mississippi	20,907	--	--	19,894	17,897	26,940	18,158	21,950
Tennessee	22,983	--	26,474	21,831	22,703	22,262	24,414	22,405
West South Central:								
Arkansas	19,311	15,437	--	17,494	17,781	24,121	17,248	20,141
Louisiana	23,343	--	20,416	25,265	21,585	20,024	23,953	22,960
Oklahoma	23,505	--	21,517	24,378	24,749	22,827	22,526	23,989
Texas	24,286	22,684	25,351	23,231	26,554	23,188	22,660	24,821
Mountain:								
Arizona	23,930	--	--	23,365	19,693	25,930	23,821	23,968
Colorado	22,797	24,838	--	22,272	22,299	24,322	21,344	23,371
Idaho	21,739	--	--	20,186	24,613	25,256	21,346	22,234
Montana	19,697	24,240	--	18,426	19,061	24,866	20,387	18,782
Nevada	21,555	--	24,883	21,036	22,359	21,436	20,674	21,709
New Mexico	26,543	--	38,666	24,632	26,569	28,002	27,050	26,407
Utah	24,306	21,114	21,176	21,945	27,120	24,611	21,178	25,729
Wyoming	27,646	24,553	27,037	28,083	31,283	25,346	26,569	28,877
Pacific:								
Alaska	26,232	--	38,964	30,244	29,669	19,901	38,370	23,891
California	26,558	25,478	21,915	25,627	28,051	27,514	23,444	27,785
Hawaii	23,824	20,868	31,932	25,494	26,457	21,675	25,459	23,401
Oregon	25,153	--	--	24,866	25,636	30,711	21,715	27,149
Washington	23,950	20,237	19,294	26,751	19,280	26,216	22,031	24,559

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	242.09	996.98	723.42	448.85	439.75	426.89	454.57	288.17
New England:								
Connecticut	1,396.53	3,997.22	2,548.24	2,382.50	1,591.60	1,712.33	2,860.70	1,526.83
Maine	1,525.01	--	1,341.76	1,643.16	2,812.20	3,500.29	1,608.22	2,028.87
Massachusetts	798.83	2,965.55	1,110.85	1,158.17	1,658.32	1,024.59	1,275.45	1,062.27
New Hampshire	1,531.97	--	1,103.36	1,744.22	2,035.91	3,965.36	2,064.89	2,155.35
Rhode Island	1,273.67	--	1,794.09	1,577.75	1,185.37	3,067.92	2,210.85	1,104.58
Vermont	1,163.04	--	--	1,781.59	1,762.78	1,637.12	2,363.03	1,211.60
Middle Atlantic:								
New Jersey	1,303.80	1,705.56	2,196.67	3,442.91	2,620.34	1,167.63	1,187.86	1,625.36
New York	1,080.39	4,457.65	2,431.77	3,188.71	1,500.85	1,067.86	2,759.67	919.74
Pennsylvania	1,016.63	4,655.23	1,760.35	1,488.23	3,352.36	1,383.77	1,678.34	1,272.48
East North Central:								
Illinois	1,207.39	3,620.16	3,482.52	2,951.43	1,504.95	1,866.95	2,205.57	1,411.36
Indiana	1,248.10	--	--	1,856.64	2,690.95	1,260.92	2,899.12	1,353.10
Michigan	877.62	--	2,407.68	1,680.35	1,716.69	885.79	1,549.80	1,053.40
Ohio	859.09	--	3,045.50	1,231.60	1,403.82	1,160.89	1,621.20	935.40
Wisconsin	981.94	1,749.02	2,078.42	1,712.58	1,875.31	1,778.34	1,494.66	1,195.14
West North Central:								
Iowa	737.91	1,597.98	1,839.48	1,648.24	1,069.46	1,288.49	1,035.52	873.29
Kansas	1,031.13	--	541.45	1,696.55	1,846.69	2,234.61	1,560.62	1,363.83
Minnesota	1,267.13	--	--	1,488.19	1,534.78	1,184.83	2,561.11	1,439.10
Missouri	1,346.64	--	3,254.94	2,122.43	2,936.25	2,309.38	2,208.18	1,688.16
Nebraska	1,201.56	--	2,189.22	1,951.88	1,759.25	1,405.62	1,998.43	1,054.78
North Dakota	1,122.19	2,652.86	3,002.61	1,560.64	1,080.02	4,030.75	1,812.10	1,418.60
South Dakota	1,412.90	2,197.00	729.39	2,574.00	1,853.52	2,400.74	2,493.75	1,696.51
South Atlantic:								
Delaware	732.53	--	--	1,537.52	1,001.95	616.80	1,891.31	709.35
District of Columbia	717.32	--	2,179.04	1,248.66	1,231.76	1,033.77	1,480.96	817.50
Florida	883.38	--	2,051.56	2,365.42	896.09	1,428.53	1,558.20	982.52
Georgia	917.66	1,910.04	2,463.06	2,578.43	2,246.23	1,178.60	1,675.79	1,053.75
Maryland	2,437.80	--	2,200.49	3,105.13	2,178.10	2,381.81	2,295.56	2,444.31
North Carolina	1,133.36	--	--	2,295.63	3,703.38	893.63	3,320.27	1,164.60
South Carolina	1,359.58	--	2,173.51	4,197.26	2,130.73	2,292.91	2,966.49	1,453.03
Virginia	1,279.45	--	1,756.92	2,634.72	1,687.03	1,010.55	2,107.09	951.24
West Virginia	1,316.70	--	3,330.39	--	1,661.21	1,380.63	3,094.99	1,005.08
East South Central:								
Alabama	795.94	--	--	875.49	1,912.67	969.08	1,419.13	844.07
Kentucky	1,326.21	869.00	--	2,522.86	1,233.67	2,282.48	1,675.75	1,676.40
Mississippi	1,442.28	--	--	1,725.10	2,601.92	1,669.94	1,890.39	1,744.48
Tennessee	1,194.99	--	2,365.47	1,779.09	2,184.69	3,024.93	1,384.86	1,613.41
West South Central:								
Arkansas	1,091.04	805.40	--	2,069.80	976.63	2,706.10	1,143.04	1,420.45
Louisiana	1,444.38	--	2,714.32	2,192.72	2,436.48	3,223.43	1,812.13	2,098.46
Oklahoma	904.07	--	1,382.54	1,711.59	2,115.16	721.68	1,426.76	1,195.45
Texas	918.94	2,646.67	1,732.01	1,604.06	2,182.97	1,042.95	1,394.81	1,127.19
Mountain:								
Arizona	1,193.62	--	--	1,108.63	3,591.72	862.70	2,438.78	1,366.79
Colorado	1,093.28	2,136.63	--	975.07	1,021.62	1,880.61	2,893.61	1,032.03
Idaho	1,621.41	--	--	3,354.04	2,452.72	1,488.62	2,194.52	2,505.66
Montana	956.00	2,136.53	--	997.34	2,449.17	663.99	1,066.92	1,687.23
Nevada	1,140.08	--	3,282.21	2,281.57	1,399.43	1,563.79	2,008.88	1,333.72
New Mexico	1,390.63	--	2,751.21	2,473.91	2,042.74	1,758.94	4,010.85	1,391.21
Utah	860.35	1,125.13	2,553.04	1,286.17	1,170.07	1,710.93	1,025.82	1,088.91
Wyoming	1,032.03	1,763.52	1,492.90	1,704.68	2,627.77	1,071.88	1,197.19	1,611.34
Pacific:								
Alaska	2,879.26	--	3,618.69	3,612.43	1,663.89	3,735.08	3,058.76	2,913.21
California	779.94	3,370.41	3,193.24	1,517.20	1,457.46	873.71	1,873.91	774.97
Hawaii	1,192.41	1,980.20	1,268.59	2,982.00	2,075.29	1,325.43	1,784.38	1,389.17
Oregon	972.60	--	--	1,912.23	1,484.74	1,165.36	1,745.43	1,156.00
Washington	1,183.06	1,842.77	2,799.85	2,299.21	1,403.19	1,029.15	1,809.39	1,346.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27,124	19,475	25,258	24,193	27,193	27,364	23,321	27,266
New England:								
Connecticut	30,371	--	--	23,271	31,477	30,350	22,432	30,626
Maine	26,643	--	--	--	23,929	27,174	--	26,850
Massachusetts	30,717	--	22,851	--	35,643	30,709	22,988	31,091
New Hampshire	29,352	--	17,381	23,177	34,593	28,800	23,694	30,041
Rhode Island	28,726	--	--	30,796	21,529	30,239	29,961	28,635
Vermont	24,666	--	--	28,879	30,332	21,843	28,417	24,458
Middle Atlantic:								
New Jersey	29,747	--	--	--	31,026	27,960	27,465	29,812
New York	32,001	--	--	24,998	27,107	33,448	29,431	32,062
Pennsylvania	27,993	--	--	27,573	30,204	27,027	26,169	28,099
East North Central:								
Illinois	29,006	--	--	--	30,831	28,084	--	29,044
Indiana	23,226	--	--	--	22,038	24,175	--	23,757
Michigan	24,419	--	--	24,733	21,195	24,859	26,680	24,285
Ohio	26,173	--	--	21,690	24,362	27,389	21,822	26,587
Wisconsin	27,936	--	32,303	25,295	29,721	26,967	28,199	27,913
West North Central:								
Iowa	24,914	--	--	--	28,982	24,178	--	24,761
Kansas	26,283	13,932	--	22,376	30,313	27,194	14,992	28,112
Minnesota	27,495	--	--	28,739	24,242	28,570	24,599	27,662
Missouri	26,873	--	--	--	25,848	27,167	--	26,690
Nebraska	26,916	--	--	27,263	24,377	27,968	26,020	26,983
North Dakota	24,939	30,145	--	22,485	23,897	25,338	23,764	25,146
South Dakota	27,051	--	--	--	24,629	28,303	--	27,350
South Atlantic:								
Delaware	27,522	--	--	--	28,253	27,239	--	27,265
District of Columbia	29,382	--	27,495	--	30,703	29,046	27,495	29,449
Florida	25,821	--	--	--	29,725	25,184	--	25,922
Georgia	27,194	--	--	32,316	26,894	26,978	--	27,091
Maryland	28,182	--	--	--	27,705	28,462	--	28,338
North Carolina	26,599	--	--	--	27,489	26,481	--	26,583
South Carolina	25,484	--	--	23,373	25,621	25,698	--	25,672
Virginia	28,288	--	--	22,276	31,414	28,151	--	28,819
West Virginia	25,644	--	--	--	25,956	25,579	--	25,629
East South Central:								
Alabama	24,310	6,386	--	22,695	26,366	24,858	--	25,004
Kentucky	25,481	--	--	--	24,313	26,477	--	25,527
Mississippi	22,333	--	--	--	24,262	22,160	--	22,333
Tennessee	25,877	--	--	--	27,025	25,490	--	25,868
West South Central:								
Arkansas	24,982	--	--	22,474	21,834	26,071	--	25,308
Louisiana	26,886	--	17,862	--	24,801	28,227	--	27,168
Oklahoma	24,998	--	--	--	26,756	25,327	--	24,878
Texas	25,472	--	--	--	22,563	26,547	--	25,599
Mountain:								
Arizona	22,380	--	--	16,882	23,802	22,266	--	22,605
Colorado	26,809	--	--	--	27,242	27,260	--	26,982
Idaho	27,665	--	--	--	24,890	28,516	27,510	27,669
Montana	24,282	--	--	--	25,201	24,826	--	24,875
Nevada	26,145	--	15,393	--	28,818	26,290	20,232	26,516
New Mexico	26,446	--	--	--	27,970	25,614	--	26,401
Utah	25,742	--	--	23,287	24,597	26,608	--	25,739
Wyoming	26,857	--	20,403	23,728	28,474	27,089	21,554	27,416
Pacific:								
Alaska	31,951	--	--	--	39,899	29,096	--	31,767
California	27,562	--	--	23,033	25,010	28,006	22,762	27,684
Hawaii	23,280	--	--	24,639	--	23,845	25,693	23,126
Oregon	28,283	--	--	--	20,892	30,037	--	28,324
Washington	29,930	--	--	--	28,308	30,331	--	29,992

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	230.23	1,686.64	1,452.66	850.59	556.44	262.67	895.87	234.91
New England:								
Connecticut	1,108.95	--	--	2,053.38	2,869.99	1,088.06	1,914.48	1,122.39
Maine	1,300.93	--	--	--	2,125.45	1,493.85	--	1,345.80
Massachusetts	1,932.00	--	1,233.38	--	2,503.70	2,161.21	1,115.74	2,006.68
New Hampshire	1,542.09	--	407.55	2,503.80	3,431.76	1,866.43	989.15	1,643.42
Rhode Island	1,310.04	--	--	1,912.54	5,143.42	569.21	788.48	1,404.37
Vermont	2,362.41	--	--	2,649.43	1,474.13	3,094.15	2,922.17	2,463.47
Middle Atlantic:								
New Jersey	1,101.36	--	--	--	1,546.53	1,191.77	1,418.35	1,126.99
New York	1,514.57	--	--	1,956.62	3,286.81	1,639.02	4,360.80	1,544.63
Pennsylvania	809.76	--	--	1,811.19	2,073.40	742.58	2,332.35	840.93
East North Central:								
Illinois	1,267.15	--	--	--	3,011.55	1,038.75	--	1,270.09
Indiana	1,000.00	--	--	--	2,696.42	946.83	--	962.02
Michigan	897.52	--	--	1,421.53	1,603.44	1,149.03	2,836.62	923.94
Ohio	692.63	--	--	2,106.71	1,438.14	690.83	2,374.98	643.66
Wisconsin	772.88	--	1,219.13	2,430.99	1,820.54	772.40	2,376.81	813.98
West North Central:								
Iowa	580.77	--	--	--	1,358.19	466.51	--	559.73
Kansas	1,251.79	1,033.37	--	1,728.07	1,301.26	1,036.54	1,039.02	831.36
Minnesota	962.47	--	--	2,392.83	2,134.90	1,005.02	3,002.44	1,000.63
Missouri	916.40	--	--	--	2,434.47	975.36	--	931.28
Nebraska	836.07	--	--	2,153.62	1,279.39	1,058.57	3,012.18	867.03
North Dakota	1,062.37	117.50	--	1,887.77	886.01	1,477.02	1,955.93	1,206.14
South Dakota	803.60	--	--	--	1,573.29	888.57	--	787.21
South Atlantic:								
Delaware	1,425.69	--	--	--	2,279.82	1,640.84	--	1,438.84
District of Columbia	1,438.18	--	204.60	--	4,074.08	1,494.48	204.60	1,486.43
Florida	1,334.88	--	--	--	2,683.29	1,365.05	--	1,364.13
Georgia	1,092.53	--	--	4,069.67	4,345.36	893.01	--	1,102.01
Maryland	1,001.27	--	--	--	2,907.65	1,045.28	--	1,001.44
North Carolina	1,106.97	--	--	--	758.93	1,280.44	--	1,127.16
South Carolina	859.85	--	--	151.97	1,595.05	989.58	--	861.65
Virginia	1,050.24	--	--	795.68	1,993.63	1,146.86	--	1,029.83
West Virginia	579.40	--	--	--	1,105.53	691.11	--	581.62
East South Central:								
Alabama	861.35	17.95	--	1,324.75	1,589.86	1,007.82	--	765.08
Kentucky	1,024.90	--	--	--	1,374.36	1,064.25	--	1,026.26
Mississippi	662.67	--	--	--	3,479.02	664.42	--	662.67
Tennessee	1,124.61	--	--	--	2,408.57	1,312.08	--	1,140.72
West South Central:								
Arkansas	1,294.93	--	--	1,257.88	1,646.05	1,511.63	--	1,344.04
Louisiana	862.14	--	499.57	--	1,819.71	844.32	--	859.13
Oklahoma	1,045.19	--	--	--	2,186.73	836.44	--	967.24
Texas	716.12	--	--	--	1,915.05	688.85	--	714.22
Mountain:								
Arizona	2,007.20	--	--	1,576.27	2,249.56	2,928.82	--	2,104.20
Colorado	617.26	--	--	--	1,527.59	604.22	--	606.09
Idaho	847.54	--	--	--	1,580.84	933.52	1,282.52	873.57
Montana	1,018.50	--	--	--	3,281.44	1,030.54	--	979.94
Nevada	772.76	--	1,312.74	--	1,636.87	810.85	1,974.18	741.87
New Mexico	1,075.24	--	--	--	1,769.32	1,385.97	--	1,082.42
Utah	629.03	--	--	1,097.67	1,649.85	626.82	--	630.85
Wyoming	1,044.61	--	538.59	4,539.73	2,492.41	851.06	2,101.29	1,034.81
Pacific:								
Alaska	1,000.24	--	--	--	2,440.77	594.92	--	995.18
California	704.45	--	--	3,687.35	1,987.40	773.81	4,494.08	716.28
Hawaii	1,871.45	--	--	860.83	--	2,163.41	835.32	1,970.11
Oregon	911.93	--	--	--	2,105.01	628.38	--	920.34
Washington	2,221.30	--	--	--	1,525.62	2,570.26	--	2,267.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,314	6,113	7,721	9,242	7,310	7,050	7,760	7,246
New England:								
Connecticut	4,979	--	--	4,885	4,064	4,853	6,788 *	4,614
Maine	7,079	--	--	10,961	7,634	6,140	10,518	6,581
Massachusetts	7,501	--	--	10,852	8,496	6,758	7,943	7,392
New Hampshire	7,434	--	--	6,825 *	8,757	7,359	5,703 *	7,926
Rhode Island	7,028	--	--	7,270	6,833	7,046	7,194	7,002
Vermont	7,870	--	13,439	10,636	10,184	5,353	11,701	7,324
Middle Atlantic:								
New Jersey	7,053	--	--	13,377	5,682	7,694	9,849	6,745
New York	7,075	9,296 *	--	12,749	7,057	6,092	9,527	6,596
Pennsylvania	6,720	--	--	8,004	8,407	5,762	5,659	6,936
East North Central:								
Illinois	7,838	--	--	8,684	6,838	8,366	7,377	7,911
Indiana	6,650	--	--	8,383 *	7,192	6,113	5,322 *	6,808
Michigan	6,437	--	7,260	10,422	3,955	6,625	7,727	6,199
Ohio	6,453	--	--	4,292	5,325	7,749	4,392 *	6,828
Wisconsin	6,148	--	--	7,749	7,436	5,664	3,464	6,698
West North Central:								
Iowa	7,533	--	--	7,342	8,305	6,848	10,963	7,102
Kansas	8,222	--	--	9,332	10,097	6,619	9,353	7,908
Minnesota	7,013	--	--	6,686 *	7,020	6,930	9,801	6,622
Missouri	6,797	--	--	6,791	8,012	6,311	7,909	6,662
Nebraska	6,369	--	--	9,575	7,293	5,960	4,775	6,641
North Dakota	5,586	--	--	5,807	8,005	4,390	5,409	5,632
South Dakota	6,892	--	--	12,477	6,453	5,819	6,288	6,983
South Atlantic:								
Delaware	6,993	--	--	10,015	6,805 *	6,853	--	7,184
District of Columbia	8,028	--	6,512 *	8,255	7,071	8,948	7,114	8,191
Florida	7,976	--	--	14,470	8,991	7,101	10,263	7,676
Georgia	7,224	--	--	6,993	7,497 *	7,175	5,677	7,379
Maryland	6,502	--	--	11,067	7,190	5,667	10,129	6,107
North Carolina	8,073	--	--	16,239	5,207 *	8,284	10,336	7,894
South Carolina	8,269	--	--	--	6,865	8,837	--	8,307
Virginia	8,692	--	--	8,911	11,207	8,387	6,839	9,012
West Virginia	5,129	--	--	7,937	6,694	4,083	--	4,966
East South Central:								
Alabama	7,540	--	--	6,806	9,781	7,528	5,592	7,797
Kentucky	5,982	--	--	6,926 *	6,920	5,628	7,769	5,858
Mississippi	6,228	--	--	8,193	7,617	5,606	8,694	6,021
Tennessee	5,972	--	--	7,465 *	5,341	5,795	9,127	5,680
West South Central:								
Arkansas	7,824	--	--	--	8,651	8,129	5,480	8,205
Louisiana	7,808	--	12,195	13,092	7,245	6,014	11,197	7,191
Oklahoma	6,955	--	--	8,510	8,362	5,969	7,568	6,820
Texas	7,913	--	--	12,964	8,053	7,095	11,247	7,571
Mountain:								
Arizona	8,493	--	--	12,350	7,088	8,842	7,732	8,624
Colorado	6,733	--	--	6,640	7,805	6,385	7,191	6,659
Idaho	6,439	--	--	9,218	7,973	5,807	6,135	6,506
Montana	4,967	--	8,749	3,032 *	8,266	4,769	4,365 *	5,282
Nevada	7,902	--	8,891	10,615	8,092	7,759	7,528	7,953
New Mexico	6,761	--	--	6,809 *	7,086	6,573	--	6,586
Utah	5,567	--	--	4,668 *	5,705	5,818	5,199	5,625
Wyoming	6,830	--	--	7,523	7,420 *	5,933	7,410	6,666
Pacific:								
Alaska	6,171	--	--	6,672	5,598	6,570	--	6,272
California	7,847	3,457 *	9,449	9,917	8,298	7,625	7,166	7,972
Hawaii	5,531	--	--	7,710	5,628	5,180	6,819	5,310
Oregon	9,374	--	9,799	6,888	8,201	10,544	8,246	9,550
Washington	8,222	--	--	9,798	7,881	8,560	5,989	8,501

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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* 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	127.23	814.69	491.81	404.28	280.94	161.30	366.95	135.51
New England:								
Connecticut	586.39	--	--	1,317.07	697.17	724.53	2,368.70 *	500.31
Maine	441.56	--	--	2,131.28	694.01	539.67	1,597.64	438.74
Massachusetts	570.72	--	--	1,986.20	1,394.54	621.95	1,642.26	580.11
New Hampshire	593.77	--	--	2,216.27 *	930.65	640.79	1,780.52 *	508.31
Rhode Island	488.21	--	--	1,084.65	1,221.68	596.63	970.72	542.45
Vermont	855.94	--	1,280.04	1,567.73	1,840.12	648.08	1,384.21	928.62
Middle Atlantic:								
New Jersey	1,092.17	--	--	2,578.39	1,608.57	878.27	1,231.61	1,164.51
New York	553.81	4,652.82 *	--	1,558.14	777.85	514.54	2,569.85	424.11
Pennsylvania	660.53	--	--	1,539.04	2,319.72	428.83	1,214.13	755.66
East North Central:								
Illinois	668.21	--	--	2,174.36	695.17	1,126.69	1,029.80	757.82
Indiana	499.83	--	--	2,790.39 *	661.68	535.32	2,142.37 *	473.73
Michigan	564.93	--	1,428.65	1,577.31	943.98	760.30	1,079.52	627.09
Ohio	876.32	--	--	1,261.42	557.36	1,379.82	1,325.75 *	979.38
Wisconsin	417.95	--	--	715.57	971.59	383.43	692.66	458.82
West North Central:								
Iowa	435.60	--	--	899.60	707.84	551.55	1,995.74	412.84
Kansas	612.38	--	--	867.59	1,211.83	627.41	1,754.55	598.81
Minnesota	589.70	--	--	2,158.40 *	972.16	660.71	1,567.18	606.12
Missouri	419.77	--	--	1,455.03	805.09	473.85	1,335.17	438.57
Nebraska	375.42	--	--	1,712.97	772.83	314.56	1,429.41	331.13
North Dakota	582.55	--	--	1,448.34	798.11	819.05	1,245.62	658.86
South Dakota	704.65	--	--	1,939.37	417.33	866.62	1,776.73	771.16
South Atlantic:								
Delaware	767.08	--	--	1,882.82	2,128.78 *	957.56	--	835.32
District of Columbia	657.90	--	2,008.62 *	988.64	1,156.65	1,001.33	1,325.42	734.94
Florida	513.25	--	--	2,832.62	1,498.66	443.78	2,771.72	427.76
Georgia	734.57	--	--	1,875.45	3,259.39 *	582.61	1,473.44	795.35
Maryland	1,207.18	--	--	1,311.61	1,334.21	1,464.32	1,589.26	1,265.97
North Carolina	533.80	--	--	2,518.97	1,744.76 *	451.40	2,276.92	554.11
South Carolina	877.73	--	--	--	1,131.49	1,139.91	--	906.38
Virginia	771.75	--	--	1,680.80	1,602.90	1,048.52	1,144.48	872.75
West Virginia	551.20	--	--	1,390.78	551.10	631.12	--	529.45
East South Central:								
Alabama	452.91	--	--	1,932.26	1,163.31	391.40	1,632.04	448.04
Kentucky	430.50	--	--	2,406.20 *	855.41	489.15	1,582.57	437.35
Mississippi	376.44	--	--	1,568.29	1,485.69	423.27	1,408.91	393.15
Tennessee	535.06	--	--	2,275.26 *	1,295.74	367.32	1,754.17	513.25
West South Central:								
Arkansas	561.43	--	--	--	1,285.79	604.89	1,490.19	566.56
Louisiana	641.38	--	1,677.25	1,183.99	681.54	401.12	2,148.01	625.98
Oklahoma	398.41	--	--	1,561.03	704.09	421.97	1,169.54	410.16
Texas	466.94	--	--	1,274.73	830.26	583.38	1,448.26	479.56
Mountain:								
Arizona	759.87	--	--	2,104.10	488.87	1,229.81	1,759.32	840.69
Colorado	478.00	--	--	1,948.11	1,194.95	527.07	1,560.07	488.70
Idaho	391.09	--	--	1,479.62	707.78	399.13	1,267.76	387.81
Montana	771.14	--	1,349.52	1,569.24 *	1,318.90	354.61	1,829.37 *	535.93
Nevada	388.58	--	1,026.95	1,844.11	1,006.23	465.70	1,008.62	417.08
New Mexico	543.89	--	--	2,580.22 *	1,464.31	228.56	--	499.96
Utah	510.84	--	--	1,652.64 *	1,373.55	414.93	883.11	575.17
Wyoming	685.22	--	--	1,778.88	2,293.11 *	360.58	1,459.97	783.74
Pacific:								
Alaska	412.03	--	--	1,934.82	741.30	458.73	--	400.45
California	472.62	1,354.87 *	1,825.01	1,392.11	1,059.71	628.93	1,048.58	526.58
Hawaii	493.14	--	--	1,928.66	1,361.10	561.09	1,517.03	510.82
Oregon	1,051.02	--	1,242.81	1,964.96	1,106.86	1,677.55	1,329.13	1,199.38
Washington	1,320.78	--	--	2,424.63	1,279.22	1,732.75	1,696.77	1,415.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,008	4,047	7,721	9,841	8,096	5,999	7,285	6,947
New England:								
Connecticut	4,793	--	--	--	--	4,492 *	--	5,432
Maine	7,643	6,887	--	--	7,187	5,796	--	6,223
Massachusetts	7,243	--	--	--	7,079	8,087	5,439	8,205
New Hampshire	8,688	--	--	9,401	10,257	--	--	8,624
Rhode Island	6,775	--	--	--	6,439	8,105	--	7,101
Vermont	9,529	--	--	13,269	7,046	--	14,896	8,932
Middle Atlantic:								
New Jersey	10,834	--	--	--	--	7,161	10,383	10,949
New York	5,738	--	--	22,386	9,373	4,219	7,175 *	5,463
Pennsylvania	6,108	--	--	--	5,102	6,470	--	6,016
East North Central:								
Illinois	6,593	--	--	--	7,830	5,132	--	6,354
Indiana	6,522	--	--	--	--	4,805	--	5,574
Michigan	9,097	--	--	15,137	5,012	7,641	10,488	8,172
Ohio	6,020	--	--	--	--	7,550	--	6,184
Wisconsin	4,976	--	--	8,301	7,037	--	--	7,250
West North Central:								
Iowa	4,384	--	--	--	7,376	--	--	4,352
Kansas	8,216	--	--	7,240	10,922	4,334	--	7,653
Minnesota *	4,410	--	--	--	--	7,279	--	4,265 *
Missouri	6,535	--	--	--	--	6,564	--	6,589
Nebraska	6,207	--	--	15,000	--	5,018	--	6,707
North Dakota	5,840	--	--	--	--	8,832	--	--
South Dakota	6,768	--	--	--	6,775	7,597	--	7,698
South Atlantic:								
Delaware	8,851 *	--	--	--	--	7,493	--	7,323
District of Columbia	8,126	--	11,090	--	--	--	--	7,582
Florida	8,718	--	--	--	9,546	6,107	--	7,240
Georgia	9,447	--	--	--	--	5,883	--	9,615
Maryland	6,753	--	12,754	--	6,229	--	--	7,069
North Carolina	8,767	--	--	--	--	8,717	--	8,871
South Carolina	7,436	--	--	--	--	--	--	6,624
Virginia	12,456	--	--	--	16,603	8,895	--	12,613
West Virginia	4,169	--	--	--	--	4,272	--	4,484
East South Central:								
Alabama	8,550	--	--	--	12,518	5,262	--	8,425
Kentucky	4,321	--	--	--	--	3,381 *	--	4,106
Mississippi	--	--	--	--	--	--	--	--
Tennessee	5,252	--	--	--	--	4,559	--	5,123
West South Central:								
Arkansas	9,913	--	7,779	--	--	10,400	7,620	10,405
Louisiana	7,798	--	--	--	--	--	--	6,273
Oklahoma	6,816	--	--	--	10,859	5,082	--	7,001
Texas	7,682	--	--	13,092	7,518	7,284	--	7,665
Mountain:								
Arizona	8,691	--	--	--	7,722	7,247	--	7,897
Colorado	5,707	--	--	--	6,292	5,447	--	5,865
Idaho	6,064	--	--	--	--	4,147	--	4,960
Montana	6,399	--	--	--	10,525	4,109	--	5,730
Nevada	8,123	--	11,624	--	7,899	8,150	--	8,192
New Mexico	6,989	--	--	--	--	7,200	--	7,121
Utah	6,054	--	--	--	--	4,468	--	6,222
Wyoming	7,064	--	--	--	--	--	--	7,688
Pacific:								
Alaska	6,833	--	--	--	--	5,828	--	5,727
California	6,526	--	6,603 *	8,893	7,297	5,999	4,709	7,082
Hawaii	4,902	--	--	--	--	--	--	5,174
Oregon *	4,832	--	--	--	8,734	--	--	3,263 *
Washington	6,330	--	--	--	14,394	4,833	--	5,478

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	235.24	975.71	896.92	1,011.55	528.88	234.51	767.14	232.37
New England:								
Connecticut	1,231.92	--	--	--	--	1,664.23 *	--	1,358.29
Maine	922.15	653.64	--	--	418.81	548.16	--	478.98
Massachusetts	817.21	--	--	--	1,162.01	1,313.94	923.82	1,019.53
New Hampshire	1,118.74	--	--	896.34	1,091.73	--	--	1,096.29
Rhode Island	963.63	--	--	--	954.36	1,206.47	--	1,047.64
Vermont	1,726.15	--	--	2,231.49	924.22	--	1,483.64	1,880.74
Middle Atlantic:								
New Jersey	1,444.99	--	--	--	--	623.57	916.43	1,785.56
New York	759.87	--	--	3,769.34	1,291.36	576.49	3,223.24 *	667.06
Pennsylvania	690.20	--	--	--	722.03	941.73	--	741.50
East North Central:								
Illinois	787.33	--	--	--	938.11	913.74	--	751.39
Indiana	929.73	--	--	--	--	504.72	--	712.53
Michigan	1,057.04	--	--	2,936.18	515.87	1,103.17	1,485.09	1,416.28
Ohio	1,259.44	--	--	--	--	1,639.79	--	1,329.41
Wisconsin	899.77	--	--	810.16	710.58	--	--	893.13
West North Central:								
Iowa	803.43	--	--	--	1,253.11	--	--	848.63
Kansas	1,112.16	--	--	1,070.89	1,422.45	706.30	--	1,165.96
Minnesota	1,734.31 *	--	--	--	--	830.25	--	1,864.30 *
Missouri	861.33	--	--	--	--	501.04	--	776.38
Nebraska	971.03	--	--	193.95	--	236.28	--	945.01
North Dakota	1,206.91	--	--	--	--	221.87	--	--
South Dakota	708.18	--	--	--	817.72	570.82	--	581.65
South Atlantic:								
Delaware	2,673.94 *	--	--	--	--	1,477.39	--	1,131.71
District of Columbia	1,769.84	--	657.12	--	--	--	--	2,019.46
Florida	1,662.01	--	--	--	1,145.92	951.83	--	944.75
Georgia	2,479.11	--	--	--	--	545.29	--	2,598.51
Maryland	1,008.50	--	597.93	--	707.52	--	--	889.50
North Carolina	341.03	--	--	--	--	329.65	--	335.32
South Carolina	2,068.45	--	--	--	--	--	--	1,624.50
Virginia	1,387.54	--	--	--	1,073.11	1,277.48	--	1,523.52
West Virginia	745.18	--	--	--	--	789.81	--	753.96
East South Central:								
Alabama	1,283.03	--	--	--	1,464.07	1,021.75	--	1,378.15
Kentucky	1,129.33	--	--	--	--	1,157.02 *	--	1,155.14
Mississippi	--	--	--	--	--	--	--	--
Tennessee	584.46	--	--	--	--	177.47	--	540.25
West South Central:								
Arkansas	1,172.56	--	738.19	--	--	1,892.78	689.96	1,316.50
Louisiana	2,312.53	--	--	--	--	--	--	1,223.24
Oklahoma	1,058.86	--	--	--	2,026.07	829.56	--	1,193.52
Texas	937.39	--	--	1,952.18	1,210.14	1,776.96	--	1,019.81
Mountain:								
Arizona	832.38	--	--	--	699.60	1,010.57	--	682.05
Colorado	880.01	--	--	--	1,325.14	841.83	--	730.62
Idaho	1,121.66	--	--	--	--	826.50	--	855.80
Montana	747.07	--	--	--	410.54	335.00	--	720.07
Nevada	529.59	--	905.26	--	1,420.71	580.07	--	548.62
New Mexico	567.70	--	--	--	--	343.47	--	426.33
Utah	764.72	--	--	--	--	525.93	--	891.09
Wyoming	1,159.60	--	--	--	--	--	--	1,252.01
Pacific:								
Alaska	1,206.23	--	--	--	--	896.65	--	996.14
California	550.37	--	2,294.82 *	1,226.05	1,320.63	488.71	1,194.95	632.45
Hawaii	1,066.59	--	--	--	--	--	--	1,393.31
Oregon	1,706.18 *	--	--	--	1,739.89	--	--	1,267.28 *
Washington	833.77	--	--	--	1,181.61	735.79	--	664.99

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,355	7,358	8,141	9,213	6,973	7,184	8,194	7,248
New England:								
Connecticut	5,136	--	--	6,031	3,331	5,090	9,373 *	4,392
Maine	7,006	--	--	9,486	8,149	6,163	10,039	6,682
Massachusetts	7,684	--	--	12,349	8,831	6,394	11,651	7,141
New Hampshire	7,032	--	--	--	7,537	7,508	--	7,578
Rhode Island	6,897	--	--	8,766	6,309	7,022	7,454	6,831
Vermont	7,837	--	12,554	10,034	11,619	4,747	12,344	7,390
Middle Atlantic:								
New Jersey	6,210	--	--	--	4,784 *	7,883	9,336	6,000
New York	7,698	--	--	11,058	6,169	6,844	11,792 *	6,922
Pennsylvania	7,112	--	--	8,265	10,824 *	5,701	5,565	7,351
East North Central:								
Illinois	8,605	--	--	11,993	6,841	9,064	7,946	8,708
Indiana	6,683	--	--	7,369 *	6,872	6,537	--	7,060
Michigan	6,311	--	--	--	4,224 *	6,808	6,485	6,289
Ohio	6,618	--	--	4,300 *	5,520	7,879	4,284 *	7,078
Wisconsin	6,472	--	--	7,390	6,999	6,254	4,052 *	6,781
West North Central:								
Iowa	7,853	--	--	6,453	8,465	7,125	12,717	7,281
Kansas	8,251	--	--	10,016	9,607	6,963	9,479	7,853
Minnesota	7,514	--	--	9,574	7,435	6,960	10,905	7,108
Missouri	6,893	--	--	7,099	8,115	6,367	--	6,688
Nebraska	6,718	--	--	--	7,047	6,668	5,720	6,920
North Dakota	5,229	--	--	6,947	7,453	4,090	--	5,301
South Dakota	6,693	--	10,470	12,460	6,250	5,453	7,861 *	6,547
South Atlantic:								
Delaware	6,615	--	--	9,642	5,382	6,368	6,106	6,660
District of Columbia	7,637	--	--	8,403	7,226	8,143	6,687	7,793
Florida	7,552	--	--	10,882	8,103	7,188	--	7,500
Georgia	6,930	--	--	6,621	3,825 *	7,636	5,463	7,110
Maryland	6,056	--	6,555	11,866	6,736	5,489 *	8,161	5,891
North Carolina	7,998	--	--	18,767	3,895 *	8,244	--	7,728
South Carolina	8,714	--	--	--	7,767	9,131	--	8,837
Virginia	8,570	--	--	--	11,272	8,368	6,420	8,902
West Virginia	4,732	--	--	5,791	6,649	3,765	--	4,371
East South Central:								
Alabama	7,269	--	--	5,458	8,370	7,832	3,690	7,701
Kentucky	6,293	--	--	--	6,924	6,148	--	6,189
Mississippi	6,331	--	--	--	5,918	5,964	9,750	6,050
Tennessee	6,647	--	--	9,650	5,242	6,644	10,265	6,212
West South Central:								
Arkansas	7,950	--	--	--	8,155	8,005	--	7,914
Louisiana	7,839	--	13,061	13,322	7,183	5,969	11,412	7,348
Oklahoma	7,212	--	--	7,960	7,379	6,816	8,479	6,917
Texas	7,794	--	--	12,821	7,637	7,090	12,033	7,357
Mountain:								
Arizona	8,322	--	--	10,677	6,725	9,327	5,729 *	8,732
Colorado	7,207	--	--	--	9,233	6,719	--	7,102
Idaho	6,802	--	--	7,726	8,903	6,539	--	7,033
Montana	4,507	--	--	--	7,449	4,990	3,700 *	5,008
Nevada	7,712	--	--	11,881	7,917	7,456	7,225	7,776
New Mexico	6,482	--	--	--	7,050	6,116	--	6,402
Utah	5,366	--	--	3,258 *	5,443 *	5,986	4,407	5,486
Wyoming	6,477	--	--	--	7,653 *	5,568	7,561	6,220
Pacific:								
Alaska	6,382	--	--	--	5,929	6,983	--	6,460
California	7,634	--	12,723	13,389	9,700	6,654	9,880	7,364
Hawaii	5,797	--	--	--	5,255 *	5,151	12,282	5,263
Oregon	10,025	--	--	8,220	8,413	11,317	7,385	10,456
Washington	8,363	--	--	--	7,206	9,209	3,250 *	8,913

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	154.99	1,220.80	700.91	446.72	352.67	188.84	488.32	162.81
New England:								
Connecticut	725.39	--	--	1,198.34	711.53	849.83	2,891.40 *	573.44
Maine	525.90	--	--	1,892.73	965.63	644.24	2,024.03	534.35
Massachusetts	754.09	--	--	2,784.05	1,788.38	539.75	3,465.82	647.74
New Hampshire	711.56	--	--	--	803.83	678.01	--	504.88
Rhode Island	555.16	--	--	1,128.87	1,550.23	597.08	812.03	612.86
Vermont	1,150.48	--	2,096.92	2,201.03	2,353.60	540.56	2,036.62	1,217.26
Middle Atlantic:								
New Jersey	1,247.43	--	--	--	1,525.67 *	1,156.02	1,714.02	1,288.61
New York	770.90	--	--	1,384.89	934.35	664.00	3,594.64 *	550.05
Pennsylvania	904.78	--	--	1,773.92	4,150.51 *	508.08	1,371.82	1,019.00
East North Central:								
Illinois	804.91	--	--	2,259.83	798.61	1,297.24	1,306.55	909.83
Indiana	575.11	--	--	2,999.94 *	700.88	617.98	--	534.37
Michigan	635.02	--	--	--	1,386.53 *	789.11	1,318.68	694.01
Ohio	958.03	--	--	1,559.79 *	643.22	1,471.09	1,525.01 *	1,058.75
Wisconsin	522.64	--	--	1,051.22	1,030.25	488.54	1,219.60 *	550.37
West North Central:								
Iowa	502.31	--	--	485.96	842.30	602.90	2,478.36	446.97
Kansas	765.50	--	--	1,117.84	1,848.08	601.40	2,056.36	709.24
Minnesota	589.19	--	--	1,597.05	743.05	792.57	1,721.58	594.72
Missouri	518.08	--	--	1,673.28	954.27	577.78	--	526.00
Nebraska	388.73	--	--	--	679.94	339.42	1,540.95	317.61
North Dakota	685.37	--	--	1,964.78	842.32	914.65	--	733.76
South Dakota	864.07	--	21.64	2,484.05	508.94	1,026.77	2,853.64 *	899.05
South Atlantic:								
Delaware	812.68	--	--	1,792.06	1,515.26	1,034.48	1,219.18	881.35
District of Columbia	567.91	--	--	1,056.09	1,204.73	700.28	1,628.84	601.11
Florida	480.21	--	--	1,794.54	1,818.57	462.85	--	485.38
Georgia	753.43	--	--	1,936.28	1,995.59 *	743.18	1,491.94	828.97
Maryland	1,406.58	--	1,053.90	1,539.35	1,351.45	1,667.86 *	979.30	1,486.46
North Carolina	663.68	--	--	3,501.73	2,085.54 *	540.54	--	684.89
South Carolina	1,089.34	--	--	--	1,266.39	1,350.69	--	1,117.21
Virginia	905.54	--	--	--	2,123.40	1,162.82	1,253.48	1,017.33
West Virginia	768.13	--	--	368.77	1,143.38	780.37	--	683.12
East South Central:								
Alabama	509.10	--	--	1,500.44	1,278.62	372.56	1,056.72	497.29
Kentucky	407.40	--	--	--	1,046.12	385.53	--	402.10
Mississippi	373.15	--	--	--	848.51	436.02	1,705.24	373.23
Tennessee	822.33	--	--	1,826.92	1,557.39	449.69	1,836.44	813.24
West South Central:								
Arkansas	609.75	--	--	--	1,497.17	647.75	--	628.84
Louisiana	699.43	--	1,657.94	1,201.28	722.75	409.50	2,144.23	740.41
Oklahoma	421.29	--	--	1,537.31	538.57	445.83	1,327.94	396.58
Texas	542.38	--	--	1,619.95	1,056.91	637.93	1,776.19	548.18
Mountain:								
Arizona	948.02	--	--	2,034.01	685.93	1,527.02	1,766.02 *	1,073.82
Colorado	570.98	--	--	--	1,439.19	633.49	--	588.92
Idaho	414.18	--	--	944.88	859.60	388.74	--	390.97
Montana	841.73	--	--	--	1,476.33	478.77	1,730.05 *	613.62
Nevada	553.15	--	--	2,071.44	1,199.21	672.76	1,241.55	604.83
New Mexico	666.98	--	--	--	1,574.36	250.87	--	638.83
Utah	633.62	--	--	1,585.87 *	1,686.80 *	462.93	1,090.42	697.85
Wyoming	867.36	--	--	--	2,843.05 *	317.81	2,162.58	959.34
Pacific:								
Alaska	509.35	--	--	--	778.11	652.21	--	518.07
California	540.89	--	2,006.55	2,058.31	1,511.43	548.18	1,551.61	562.95
Hawaii	705.75	--	--	--	1,711.42 *	734.79	2,322.67	658.20
Oregon	1,310.71	--	--	1,490.00	1,290.46	2,133.03	1,349.91	1,507.90
Washington	1,587.45	--	--	--	1,328.89	1,907.93	1,198.70 *	1,616.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,581	4,814	6,356	8,308	7,724	7,802	6,797	7,747
New England:								
Connecticut	4,268	--	--	--	--	--	--	4,807
Maine	6,060	--	--	--	4,559	--	--	6,088
Massachusetts	6,715	--	--	11,189	9,725	--	--	7,049
New Hampshire	6,856	0	--	--	--	6,410	--	8,714
Rhode Island	8,098	--	--	7,181	11,045	--	--	8,393
Vermont	6,550	--	--	--	--	5,152	--	5,156
Middle Atlantic:								
New Jersey	7,748	--	--	--	--	--	--	7,176
New York	6,269	0	--	--	7,302	5,495	--	6,939
Pennsylvania	5,724	--	--	--	--	4,470	--	6,017
East North Central:								
Illinois	4,699	--	--	--	--	--	--	4,794 *
Indiana	--	--	--	--	--	--	9,690	--
Michigan	4,232 *	--	--	--	--	--	--	4,536 *
Ohio	5,903	--	--	--	--	--	--	6,049
Wisconsin	5,969	--	--	--	--	4,163	--	6,097
West North Central:								
Iowa	8,797	--	--	--	--	8,319	--	8,393
Kansas	7,974	--	--	--	8,534	--	--	9,415
Minnesota	7,332	--	--	--	--	6,683	--	6,792
Missouri	6,318	--	4,926	--	7,817	5,721	5,342	6,506
Nebraska	4,857	--	--	--	--	4,623	--	5,215
North Dakota	6,258	--	--	--	10,157	3,301 *	5,912 *	6,579
South Dakota	7,926	--	--	--	--	6,583	--	8,577
South Atlantic:								
Delaware	8,345	--	--	--	23,820	--	--	11,357
District of Columbia	11,995 *	--	--	--	--	--	--	--
Florida	9,206	--	--	--	12,522	8,907	--	10,087
Georgia	7,048	--	--	--	--	5,791	--	7,023
Maryland	8,975	--	--	--	--	6,484	--	7,175
North Carolina	7,272	--	--	--	--	--	--	7,458
South Carolina	6,593	--	--	--	--	--	--	--
Virginia	6,711	--	--	--	--	8,201	--	7,185
West Virginia	7,297	--	--	--	6,667	--	--	7,128
East South Central:								
Alabama	8,886	--	--	--	--	6,648	--	7,942
Kentucky	7,913	--	--	--	--	--	--	7,726
Mississippi	--	--	--	--	--	--	--	--
Tennessee	4,231	--	--	--	--	5,385	--	4,433
West South Central:								
Arkansas	--	--	--	--	--	5,980	--	--
Louisiana	7,506	--	--	--	--	7,455	--	6,881
Oklahoma	6,134	--	--	--	10,374	4,397	--	6,183
Texas	10,114	--	--	--	12,107	6,779	--	9,894
Mountain:								
Arizona	9,636	--	--	--	8,185	--	--	--
Colorado	6,705	--	--	--	--	5,303	--	6,049
Idaho	5,534	--	--	--	6,222	--	--	6,552
Montana	9,822	--	--	--	11,072	--	--	--
Nevada	8,134	--	--	--	--	--	--	--
New Mexico	--	--	--	--	--	7,955	--	7,061
Utah	--	--	--	--	--	--	--	--
Wyoming	8,624	--	--	--	5,329	9,780	8,272	8,947
Pacific:								
Alaska	4,916	--	--	--	--	5,831	--	5,827
California	12,388	--	--	--	8,027 *	14,776	--	12,954
Hawaii	5,200	--	--	--	--	5,431	--	5,550
Oregon	9,712 *	--	--	--	--	--	--	9,673 *
Washington	11,920	--	--	--	--	--	--	10,931

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	435.56	1,339.71	949.02	1,161.53	541.85	757.68	697.63	505.66
New England:								
Connecticut	1,044.11	--	--	--	--	--	--	1,147.82
Maine	1,048.86	--	--	--	784.61	--	--	915.73
Massachusetts	1,519.36	--	--	624.86	606.02	--	--	1,716.03
New Hampshire	1,453.30	0.00	--	--	--	748.15	--	1,815.14
Rhode Island	1,260.13	--	--	253.95	1,633.58	--	--	1,386.19
Vermont	907.21	--	--	--	--	175.14	--	294.29
Middle Atlantic:								
New Jersey	1,161.19	--	--	--	--	--	--	1,175.55
New York	1,023.34	0.00	--	--	2,032.90	326.31	--	1,028.40
Pennsylvania	1,258.10	--	--	--	--	395.73	--	1,086.57
East North Central:								
Illinois	1,332.74	--	--	--	--	--	--	1,606.79 *
Indiana	--	--	--	--	--	--	878.28	--
Michigan	1,349.62 *	--	--	--	--	--	--	1,520.61 *
Ohio	1,210.13	--	--	--	--	--	--	929.38
Wisconsin	1,051.68	--	--	--	--	521.25	--	1,126.65
West North Central:								
Iowa	932.78	--	--	--	--	995.01	--	905.90
Kansas	1,768.17	--	--	--	670.31	--	--	1,897.27
Minnesota	1,025.69	--	--	--	--	1,020.65	--	882.46
Missouri	426.09	--	302.21	--	521.65	535.10	486.43	489.83
Nebraska	1,012.05	--	--	--	--	761.53	--	1,037.16
North Dakota	1,238.94	--	--	--	1,586.92	1,340.16 *	1,819.41 *	1,689.08
South Dakota	1,485.83	--	--	--	--	479.75	--	1,555.44
South Atlantic:								
Delaware	2,330.40	--	--	--	1,985.93	--	--	3,078.68
District of Columbia	3,637.53 *	--	--	--	--	--	--	--
Florida	1,134.94	--	--	--	1,783.12	1,574.77	--	1,232.13
Georgia	1,047.22	--	--	--	--	904.60	--	1,064.22
Maryland	2,037.27	--	--	--	--	828.00	--	1,452.14
North Carolina	936.44	--	--	--	--	--	--	1,192.09
South Carolina	1,718.59	--	--	--	--	--	--	--
Virginia	1,225.98	--	--	--	--	1,250.07	--	1,212.27
West Virginia	711.37	--	--	--	298.63	--	--	640.68
East South Central:								
Alabama	1,729.62	--	--	--	--	856.34	--	1,612.84
Kentucky	1,496.62	--	--	--	--	--	--	1,611.04
Mississippi	--	--	--	--	--	--	--	--
Tennessee	705.91	--	--	--	--	382.23	--	742.58
West South Central:								
Arkansas	--	--	--	--	--	431.72	--	--
Louisiana	1,163.21	--	--	--	--	1,441.42	--	1,182.11
Oklahoma	1,156.97	--	--	--	631.53	793.03	--	1,178.95
Texas	1,496.72	--	--	--	2,132.89	1,443.24	--	1,536.51
Mountain:								
Arizona	2,217.90	--	--	--	594.38	--	--	--
Colorado	1,321.96	--	--	--	--	632.75	--	1,466.26
Idaho	1,118.12	--	--	--	982.43	--	--	1,631.10
Montana	1,623.58	--	--	--	1,069.74	--	--	--
Nevada	1,681.43	--	--	--	--	--	--	--
New Mexico	--	--	--	--	--	1,032.86	--	1,093.75
Utah	--	--	--	--	--	--	--	--
Wyoming	875.50	--	--	--	319.29	1,751.92	1,184.17	1,297.41
Pacific:								
Alaska	655.78	--	--	--	--	379.18	--	371.34
California	2,665.38	--	--	--	2,569.78 *	3,616.03	--	3,027.91
Hawaii	638.56	--	--	--	--	308.66	--	546.11
Oregon	3,127.26 *	--	--	--	--	--	--	3,266.82 *
Washington	1,813.22	--	--	--	--	--	--	1,561.95

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,086	6,067	7,786	9,658	8,267	7,690	7,928	8,149
New England:								
Connecticut	5,657	--	--	5,107 *	5,025	--	7,012 *	4,942
Maine	8,740	--	--	9,944	8,496	--	9,768	8,301
Massachusetts	8,451	--	--	10,825	8,301	10,492	7,906	8,764
New Hampshire	8,960	--	--	10,894	10,362	9,778	7,468	10,055
Rhode Island	7,979	--	--	7,029	8,673	--	5,700	8,864
Vermont	12,791	--	14,034	11,978	13,571	--	12,084	13,152
Middle Atlantic:								
New Jersey	10,072	--	--	--	10,708	8,141	9,645	10,200
New York	8,132	9,401 *	--	13,315	6,896	6,984	9,733	7,467
Pennsylvania	7,292	--	--	8,552	9,751	6,340	6,172	8,062
East North Central:								
Illinois	9,179	--	--	8,947	8,545	11,497 *	7,318	10,047
Indiana	9,075	--	--	11,611	9,124	8,179	7,725	9,526
Michigan	6,812	--	--	7,378	4,391	10,210	7,251	6,602
Ohio	7,726	--	--	4,309	6,062	12,737 *	4,512	8,887
Wisconsin	5,956	--	--	7,817	6,585	6,112	4,010	6,855
West North Central:								
Iowa	8,559	--	--	8,030	7,416	10,015	9,352	8,179
Kansas	9,119	--	--	8,686	9,082	9,345	8,844	9,289
Minnesota	6,734	--	--	5,350 *	8,230	7,037	8,269	6,214
Missouri	8,240	--	--	7,972	8,927	7,129	9,056	7,939
Nebraska	6,890	--	--	9,514	11,022	--	4,294 *	8,938
North Dakota	8,272	--	--	8,968	8,722	5,714	8,611	8,111
South Dakota	9,291	--	--	12,531	7,869	--	6,624 *	10,990
South Atlantic:								
Delaware	6,654	--	--	7,714	3,664	9,656	--	7,464
District of Columbia	8,005	--	7,536	8,255	6,256	11,192	7,693	8,118
Florida	9,999	--	--	13,913	12,355	7,101	11,159	9,430
Georgia	8,954	--	--	7,037 *	15,175	7,793	6,213	9,463
Maryland	5,337 *	--	--	10,823	8,065	2,474 *	9,207	4,592 *
North Carolina	8,943	--	--	--	6,728	9,243	--	8,866
South Carolina	8,177	--	--	--	7,888	9,087	--	8,076
Virginia	7,888	--	--	7,887	10,469	7,433	6,874	8,370
West Virginia	7,261	--	--	--	5,529	10,884	--	7,600
East South Central:								
Alabama	8,186	--	--	9,093 *	10,473	8,151	5,851 *	8,702
Kentucky	7,572	--	--	--	8,893	6,974	7,875	7,474
Mississippi	7,973	--	--	8,230	8,165 *	--	8,694	7,699
Tennessee	7,498	--	--	6,302 *	7,909	6,059	8,921	6,924
West South Central:								
Arkansas	8,520	--	--	--	10,442	8,892	--	9,245
Louisiana	10,430	--	11,582	13,678	7,527	--	10,925	10,120
Oklahoma	8,628	--	--	9,794	8,855	7,733	7,294	9,289
Texas	9,787	--	--	12,770	9,883	7,903	11,730	9,148
Mountain:								
Arizona	8,067	--	--	--	7,424	7,581	7,758	8,174
Colorado	7,185	--	--	--	5,878	8,481	7,581	7,029
Idaho	7,041	--	--	10,173	--	6,250	6,113	8,209
Montana	4,802	--	--	2,812 *	7,565	6,906	4,210 *	5,586
Nevada	8,268	--	8,011	10,600	7,433	8,393	7,456	8,410
New Mexico	7,334	--	--	--	9,295	7,119	--	7,252
Utah	6,805	--	--	7,043	8,187	6,581	5,109	7,576
Wyoming	7,534	--	--	--	--	--	8,930	5,936 *
Pacific:								
Alaska	5,874	--	--	--	--	6,897	--	6,027
California	7,511	3,605 *	8,888	9,925	7,700	6,963	6,910	7,747
Hawaii	4,791	--	--	--	5,901	3,639	5,886	4,508
Oregon	8,082	--	--	9,610	9,376	4,884	8,221	8,002
Washington	6,593	--	--	11,135	6,160 *	6,851	5,586 *	6,912

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	224.72	918.84	534.36	465.01	356.77	430.86	414.19	268.76
New England:								
Connecticut	1,079.10	--	--	1,570.44 *	831.40	--	2,640.32 *	799.73
Maine	922.24	--	--	2,315.84	784.31	--	1,759.82	1,079.42
Massachusetts	979.70	--	--	2,035.92	1,632.95	1,168.01	1,861.71	1,111.83
New Hampshire	920.85	--	--	1,342.89	1,127.50	1,559.34	1,791.74	854.12
Rhode Island	689.05	--	--	1,264.03	636.86	--	937.72	705.16
Vermont	1,381.52	--	1,363.66	2,023.17	2,079.05	--	1,924.18	1,768.45
Middle Atlantic:								
New Jersey	949.62	--	--	--	1,296.83	2,204.70	1,467.49	1,153.87
New York	975.77	4,703.72 *	--	1,783.48	1,076.95	887.09	2,753.13	712.43
Pennsylvania	870.70	--	--	1,672.88	2,815.55	655.08	1,393.19	1,113.08
East North Central:								
Illinois	1,326.33	--	--	2,428.61	793.68	3,664.61 *	1,039.19	1,875.91
Indiana	1,002.48	--	--	2,547.93	1,325.78	927.94	1,845.99	1,213.65
Michigan	885.22	--	--	1,357.13	1,263.27	1,933.92	1,242.71	1,149.37
Ohio	2,105.16	--	--	1,209.85	1,535.10	3,882.76 *	1,329.54	2,646.01
Wisconsin	596.15	--	--	940.04	951.57	1,133.42	888.12	702.26
West North Central:								
Iowa	629.69	--	--	1,198.21	737.83	867.25	1,384.85	665.26
Kansas	1,090.55	--	--	904.69	2,159.11	2,185.09	1,740.00	1,379.97
Minnesota	1,135.25	--	--	1,900.83 *	1,660.30	597.44	1,596.37	1,318.86
Missouri	657.86	--	--	1,590.68	980.10	819.72	1,515.37	742.72
Nebraska	1,321.51	--	--	1,789.33	2,126.62	--	1,796.41 *	1,671.08
North Dakota	927.55	--	--	1,954.76	1,208.81	1,115.46	1,809.48	1,063.20
South Dakota	1,504.96	--	--	2,168.35	828.14	--	2,130.26 *	1,742.80
South Atlantic:								
Delaware	916.08	--	--	1,678.11	721.35	677.47	--	1,144.12
District of Columbia	1,072.44	--	2,208.55	988.64	1,133.80	3,158.19	1,326.67	1,377.33
Florida	1,305.62	--	--	3,276.39	1,832.57	466.90	3,115.17	1,037.99
Georgia	1,355.98	--	--	2,361.56 *	4,548.05	1,084.69	1,491.00	1,594.29
Maryland	2,246.88 *	--	--	1,415.12	1,703.45	1,947.56 *	1,903.23	2,315.47 *
North Carolina	805.70	--	--	--	1,364.86	861.19	--	833.88
South Carolina	1,201.83	--	--	--	1,691.62	604.14	--	921.91
Virginia	847.40	--	--	1,718.53	2,011.60	1,052.71	1,112.64	1,137.54
West Virginia	1,252.53	--	--	--	995.02	1,859.85	--	1,077.79
East South Central:								
Alabama	540.12	--	--	2,901.26 *	1,613.06	247.13	2,160.19 *	485.69
Kentucky	577.11	--	--	--	751.70	606.23	1,637.39	537.60
Mississippi	1,014.46	--	--	1,591.94	2,618.06 *	--	1,408.91	1,272.28
Tennessee	1,344.59	--	--	2,494.42 *	2,323.75	1,556.94	1,996.69	1,609.74
West South Central:								
Arkansas	1,047.33	--	--	--	1,748.32	1,140.35	--	1,161.50
Louisiana	1,274.86	--	2,112.81	922.32	1,498.29	--	2,399.33	1,467.63
Oklahoma	742.36	--	--	2,361.43	974.57	632.32	1,526.64	771.93
Texas	995.46	--	--	1,352.44	1,758.81	1,705.99	1,502.62	1,177.70
Mountain:								
Arizona	780.31	--	--	--	1,183.81	655.96	2,013.80	801.33
Colorado	816.61	--	--	--	999.52	1,184.16	1,675.07	918.45
Idaho	974.90	--	--	1,981.01	--	263.66	1,422.16	1,168.35
Montana	1,432.71	--	--	1,547.45 *	1,606.07	703.56	2,092.65 *	1,394.63
Nevada	505.51	--	1,057.38	1,920.94	1,114.53	643.28	1,007.68	574.05
New Mexico	980.21	--	--	--	855.33	868.72	--	810.64
Utah	888.22	--	--	1,714.85	2,266.94	759.42	890.57	1,207.54
Wyoming	1,117.11	--	--	--	--	--	1,206.15	1,814.85 *
Pacific:								
Alaska	833.63	--	--	--	--	589.06	--	794.06
California	573.52	1,425.30 *	1,861.01	1,475.01	1,092.47	871.36	1,043.99	696.44
Hawaii	668.70	--	--	--	1,522.37	652.68	1,518.21	726.26
Oregon	913.98	--	--	2,171.31	1,501.13	1,185.45	1,389.57	1,203.28
Washington	673.28	--	--	2,705.39	1,903.33 *	634.61	1,749.48 *	685.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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* 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,821	6,408	7,311	7,840	6,513	6,854	6,919	6,817
New England:								
Connecticut	4,458	--	--	--	2,699 *	5,012	--	4,444
Maine	6,213	--	--	17,402	6,089	5,787	--	5,929
Massachusetts	6,629	--	--	--	9,432	6,298	--	6,552
New Hampshire	6,585	--	--	--	7,876	6,848	--	7,159
Rhode Island	6,620	--	--	--	4,588 *	6,777	9,786	6,385
Vermont	6,203	--	--	--	8,525	4,863	10,866	5,945
Middle Atlantic:								
New Jersey	5,414	--	--	--	3,834 *	7,489	--	5,261
New York	5,938	--	--	--	7,244	5,532	--	5,918
Pennsylvania	6,447	--	--	--	8,033 *	5,622	--	6,599
East North Central:								
Illinois	6,845	--	--	--	5,953	7,331	--	6,830
Indiana	5,966	--	--	--	6,579	5,851	--	6,193
Michigan	6,214	--	--	--	3,287 *	5,988	--	6,027
Ohio	5,688	--	--	--	4,963	6,149	--	5,833
Wisconsin	6,267	0	--	--	7,999	5,558	--	6,625
West North Central:								
Iowa	7,064	--	--	--	9,049	6,372	--	6,763
Kansas	7,800	--	--	11,988	10,516	5,920	--	7,442
Minnesota	7,160	--	--	--	6,327	6,915	13,539	6,791
Missouri	6,134	--	--	--	6,942	6,199	--	6,218
Nebraska	6,234	--	--	--	6,138	6,061	--	6,284
North Dakota	4,245	--	--	--	7,232	4,249	--	4,646
South Dakota	5,974	--	--	--	6,102	5,766	--	6,015
South Atlantic:								
Delaware	7,285	--	--	--	15,034	5,856	--	7,005
District of Columbia	8,051	--	--	--	--	8,214	--	8,246
Florida	7,110	--	--	--	6,614	7,101	--	7,160
Georgia	6,347	--	--	--	3,637 *	6,934	--	6,433
Maryland	7,395	--	--	--	--	7,280	--	7,132
North Carolina	7,647	--	--	15,722	--	7,963	15,344	7,499
South Carolina	8,312	--	--	--	5,898	8,793	--	8,384
Virginia	9,154	--	--	16,158	11,706	8,641	--	9,275
West Virginia	4,424	--	--	--	7,225	3,465	--	4,411
East South Central:								
Alabama	6,943	3,368	--	--	9,303	6,941	--	7,071
Kentucky	5,438	--	--	--	6,243	5,297	--	5,440
Mississippi	5,545	--	--	--	7,024	5,399	--	5,545
Tennessee	5,434	--	--	11,969	3,826	5,772	--	5,363
West South Central:								
Arkansas	7,437	--	--	--	6,796	7,981	--	7,768
Louisiana	6,397	--	14,596	--	7,139	5,966	--	6,193
Oklahoma	6,075	--	--	--	7,644	5,681	--	5,852
Texas	6,888	--	--	--	6,807	6,866	--	6,916
Mountain:								
Arizona	8,905	--	--	--	6,861	9,752	--	8,962
Colorado	6,383	--	--	--	10,392	5,672	--	6,448
Idaho	6,195	--	--	--	7,783	5,768	--	6,192
Montana	5,132	--	--	--	9,720	4,570	--	5,134
Nevada	7,163	--	12,251	--	10,710	6,765	--	7,118
New Mexico	6,420	--	--	--	5,815 *	6,368	--	6,272
Utah	4,624	--	--	--	3,238	5,544	--	4,601
Wyoming	6,547	--	--	--	9,351	5,702	--	6,817
Pacific:								
Alaska	6,309	--	--	--	6,399	6,460	--	6,368
California	8,188	--	--	--	10,112	7,884	--	8,139
Hawaii	6,611	--	--	--	--	6,417	--	6,300
Oregon	10,074	--	--	--	5,742	11,347	--	10,087
Washington	9,249	--	--	--	9,052	9,275	--	9,285

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	151.26	1,366.40	1,295.33	762.54	381.79	167.41	734.54	154.50
New England:								
Connecticut	645.56	--	--	--	998.90 *	727.47	--	662.85
Maine	395.64	--	--	1,553.31	995.08	382.64	--	365.10
Massachusetts	566.31	--	--	--	652.21	616.87	--	588.50
New Hampshire	673.88	--	--	--	953.89	685.80	--	530.81
Rhode Island	603.47	--	--	--	1,527.56 *	608.41	579.99	634.43
Vermont	700.19	--	--	--	1,933.51	443.21	1,209.13	714.53
Middle Atlantic:								
New Jersey	1,174.31	--	--	--	1,372.45 *	807.70	--	1,175.63
New York	523.35	--	--	--	1,095.11	614.96	--	531.87
Pennsylvania	869.45	--	--	--	2,792.61 *	496.79	--	910.35
East North Central:								
Illinois	532.11	--	--	--	744.08	688.18	--	533.00
Indiana	516.12	--	--	--	674.62	563.68	--	469.75
Michigan	718.12	--	--	--	1,222.90 *	747.45	--	738.04
Ohio	382.12	--	--	--	377.02	338.44	--	266.66
Wisconsin	568.04	0.00	--	--	1,449.61	371.74	--	585.56
West North Central:								
Iowa	557.81	--	--	--	1,082.77	582.28	--	485.90
Kansas	729.94	--	--	1,862.96	1,492.29	302.12	--	591.26
Minnesota	657.29	--	--	--	1,179.60	748.83	2,705.01	643.21
Missouri	442.81	--	--	--	672.14	510.91	--	453.96
Nebraska	327.20	--	--	--	750.75	313.35	--	322.52
North Dakota	655.51	--	--	--	818.62	880.01	--	744.59
South Dakota	660.14	--	--	--	447.26	912.52	--	683.44
South Atlantic:								
Delaware	1,098.09	--	--	--	2,729.22	1,006.64	--	1,050.56
District of Columbia	738.00	--	--	--	--	712.34	--	730.20
Florida	471.29	--	--	--	873.18	510.61	--	477.22
Georgia	737.89	--	--	--	1,719.37 *	680.18	--	766.25
Maryland	435.78	--	--	--	--	393.91	--	408.34
North Carolina	619.51	--	--	997.39	--	411.35	1,115.04	619.88
South Carolina	1,170.23	--	--	--	1,612.45	1,332.14	--	1,183.42
Virginia	1,095.27	--	--	1,394.32	2,301.15	1,278.33	--	1,127.31
West Virginia	559.36	--	--	--	712.78	545.62	--	561.72
East South Central:								
Alabama	610.49	232.66	--	--	1,550.95	526.13	--	645.65
Kentucky	502.70	--	--	--	1,071.65	557.56	--	504.12
Mississippi	390.74	--	--	--	1,348.05	418.26	--	390.74
Tennessee	465.70	--	--	1,053.57	911.22	371.29	--	458.49
West South Central:								
Arkansas	645.81	--	--	--	1,092.29	693.29	--	618.29
Louisiana	385.49	--	449.44	--	736.06	397.18	--	371.39
Oklahoma	430.39	--	--	--	804.49	451.01	--	409.66
Texas	481.99	--	--	--	673.72	599.39	--	486.59
Mountain:								
Arizona	1,291.39	--	--	--	465.31	2,014.25	--	1,343.93
Colorado	514.78	--	--	--	1,803.07	359.23	--	526.66
Idaho	390.01	--	--	--	769.39	432.16	--	398.79
Montana	484.69	--	--	--	1,619.53	336.74	--	452.69
Nevada	528.89	--	991.87	--	1,669.03	504.51	--	512.79
New Mexico	652.93	--	--	--	1,946.22 *	213.21	--	632.71
Utah	533.90	--	--	--	925.09	508.73	--	534.29
Wyoming	792.77	--	--	--	2,482.76	329.92	--	796.60
Pacific:								
Alaska	471.08	--	--	--	884.73	583.93	--	473.93
California	744.59	--	--	--	2,258.35	797.95	--	753.89
Hawaii	621.47	--	--	--	--	589.47	--	546.00
Oregon	1,580.96	--	--	--	593.18	1,936.07	--	1,596.58
Washington	1,783.86	--	--	--	1,003.35	2,163.61	--	1,821.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 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%	25.7%	32.0%	37.6%	27.4%	26.4%	32.1%	27.2%
New England:								
Connecticut	17.3%	--	--	15.9% *	14.0%	16.4%	28.4% *	15.6%
Maine	27.1%	--	47.2%	44.0%	29.2%	22.8%	46.6%	24.7%
Massachusetts	25.3%	--	--	37.1%	27.9%	22.3%	29.3%	24.4%
New Hampshire	26.4%	--	--	27.8% *	26.0%	26.1%	24.4% *	26.9%
Rhode Island	25.7%	--	27.7%	34.3%	27.8%	23.4%	31.2%	25.0%
Vermont	30.9%	--	47.1%	37.5%	34.8%	24.2%	41.1%	29.3%
Middle Atlantic:								
New Jersey	23.8%	--	--	46.1%	17.9%	28.1%	37.5%	22.5%
New York	23.8%	31.2% *	--	43.1%	25.8%	20.0%	31.4%	22.3%
Pennsylvania	25.2%	--	--	30.7%	29.6%	21.7%	23.2%	25.6%
East North Central:								
Illinois	27.7%	--	--	33.3%	22.3%	30.3%	26.4%	28.0%
Indiana	28.3%	--	--	37.7%	32.2%	25.3%	26.1% *	28.5%
Michigan	27.0%	--	30.4%	44.5%	17.6%	27.2%	33.3%	25.9%
Ohio	26.2%	--	--	20.4%	22.6%	29.0%	21.2%	26.9%
Wisconsin	22.5%	--	--	30.4%	26.3%	21.4%	12.2%	24.7%
West North Central:								
Iowa	29.9%	--	--	30.8%	31.3%	27.5%	43.7%	28.2%
Kansas	32.3%	--	--	39.0%	35.6%	25.0%	47.0%	29.2%
Minnesota	27.0%	--	--	30.1%	28.0%	24.6%	43.8%	25.0%
Missouri	26.6%	--	--	39.3%	31.6%	23.5%	33.2%	25.9%
Nebraska	23.7%	--	--	36.9%	29.7%	21.5%	17.5% *	24.8%
North Dakota	22.4%	--	--	26.3%	31.2%	17.2%	22.6%	22.4%
South Dakota	26.4%	--	--	53.6%	26.2%	20.8%	28.0%	26.2%
South Atlantic:								
Delaware	27.3%	--	--	38.8%	28.4%	25.6%	--	27.6%
District of Columbia	27.3%	--	23.4% *	27.0%	23.0%	31.0%	26.9%	27.4%
Florida	31.4%	--	--	58.6%	32.7%	28.4%	41.1%	30.2%
Georgia	27.3%	--	--	24.7% *	28.1% *	27.2%	20.5% *	28.0%
Maryland	26.3%	--	--	45.3%	30.8%	22.9%	40.3%	24.8%
North Carolina	31.9%	--	--	58.0%	21.6% *	32.2%	44.3%	31.0%
South Carolina	33.0%	--	--	--	28.5%	34.4%	--	33.0%
Virginia	31.9%	--	--	35.3%	37.4%	29.9%	34.5%	31.6%
West Virginia	19.7%	--	--	30.8%	24.8%	15.8%	--	18.9%
East South Central:								
Alabama	32.0%	--	--	28.8%	39.3%	31.4%	28.7%	32.4%
Kentucky	24.4%	--	--	39.0%	29.0%	22.0%	37.3%	23.6%
Mississippi	28.4%	53.1%	--	41.5%	36.4%	24.7%	47.9%	27.1%
Tennessee	23.8%	--	--	32.9%	21.0%	23.0%	37.0%	22.6%
West South Central:								
Arkansas	34.1%	--	--	--	43.8%	31.6%	30.6%	34.5%
Louisiana	30.4%	--	61.3%	54.5%	30.3%	22.0%	48.3%	27.6%
Oklahoma	28.4%	--	--	36.1%	32.7%	23.9%	31.8%	27.7%
Texas	31.6%	--	--	55.7%	33.3%	27.5%	51.2%	29.8%
Mountain:								
Arizona	36.7%	--	--	58.8%	32.0%	37.2%	33.8%	37.2%
Colorado	26.9%	--	--	31.2%	32.0%	24.1%	33.8%	25.9%
Idaho	24.8%	--	--	43.0%	32.1%	20.5%	27.8%	24.3%
Montana	22.6%	--	38.3%	16.5% *	39.3%	19.2%	21.5% *	23.1%
Nevada	34.2%	--	--	49.7%	34.2%	33.3%	36.5%	34.0%
New Mexico	25.5%	--	--	26.7% *	25.8%	25.0%	--	24.9%
Utah	22.2%	--	--	20.6% *	22.1%	22.3%	24.4%	21.9%
Wyoming	25.2%	--	--	29.1%	25.4% *	22.1%	29.6%	24.1%
Pacific:								
Alaska	20.5%	--	--	21.8%	15.0%	24.5%	--	21.2%
California	29.0%	14.0% *	41.5%	38.9%	30.4%	27.4%	30.6%	28.7%
Hawaii	23.4%	--	--	30.5%	23.0%	22.6%	26.7%	22.8%
Oregon	34.5%	--	45.4%	29.8%	34.0%	35.0%	37.8%	34.1%
Washington	29.8%	--	--	38.6%	32.0%	29.4%	26.1%	30.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	3.13%	1.92%	1.55%	1.13%	0.57%	1.43%	0.50%
New England:								
Connecticut	2.04%	--	--	4.87% *	2.81%	2.18%	9.55% *	1.69%
Maine	1.44%	--	8.60%	7.74%	3.30%	1.46%	6.40%	1.30%
Massachusetts	2.06%	--	--	6.35%	4.41%	2.42%	5.64%	2.13%
New Hampshire	2.28%	--	--	8.77% *	3.22%	3.13%	7.42% *	2.21%
Rhode Island	1.62%	--	4.95%	4.07%	3.13%	2.06%	3.56%	1.74%
Vermont	3.30%	--	4.96%	4.73%	6.73%	3.99%	4.26%	3.75%
Middle Atlantic:								
New Jersey	3.73%	--	--	6.56%	4.79%	3.17%	4.47%	3.88%
New York	1.92%	13.27% *	--	6.00%	2.70%	2.02%	7.55%	1.65%
Pennsylvania	2.40%	--	--	5.87%	7.83%	1.60%	4.84%	2.70%
East North Central:								
Illinois	2.31%	--	--	7.41%	2.15%	3.94%	4.03%	2.60%
Indiana	1.83%	--	--	8.67%	3.49%	1.93%	8.34% *	1.82%
Michigan	2.22%	--	8.52%	7.08%	4.24%	2.58%	6.03%	2.36%
Ohio	3.48%	--	--	5.41%	2.28%	5.33%	5.77%	3.86%
Wisconsin	1.47%	--	--	2.19%	3.17%	1.22%	2.71%	1.53%
West North Central:								
Iowa	1.68%	--	--	3.94%	2.34%	2.29%	6.67%	1.66%
Kansas	2.81%	--	--	3.50%	4.88%	2.70%	9.50%	2.44%
Minnesota	2.17%	--	--	8.17%	3.54%	2.46%	7.73%	2.10%
Missouri	1.99%	--	--	7.56%	4.98%	1.98%	6.63%	2.07%
Nebraska	1.52%	--	--	6.92%	3.23%	0.97%	6.13% *	1.24%
North Dakota	2.03%	--	--	6.18%	2.75%	2.70%	4.83%	2.23%
South Dakota	2.64%	--	--	7.56%	1.23%	2.77%	7.50%	2.82%
South Atlantic:								
Delaware	3.47%	--	--	6.68%	7.67%	4.61%	--	3.82%
District of Columbia	2.18%	--	7.84% *	3.89%	3.32%	3.42%	5.37%	2.37%
Florida	2.17%	--	--	10.63%	7.88%	1.73%	10.42%	1.91%
Georgia	2.95%	--	--	7.62% *	13.70% *	1.95%	6.88% *	3.17%
Maryland	3.10%	--	--	6.10%	6.65%	3.54%	6.88%	3.18%
North Carolina	2.62%	--	--	7.26%	8.17% *	2.57%	6.92%	2.75%
South Carolina	3.58%	--	--	--	4.64%	4.65%	--	3.71%
Virginia	2.58%	--	--	7.66%	5.33%	3.36%	6.01%	2.79%
West Virginia	1.99%	--	--	6.03%	2.28%	2.29%	--	1.94%
East South Central:								
Alabama	1.89%	--	--	8.13%	5.18%	1.64%	8.05%	1.89%
Kentucky	1.70%	--	--	7.00%	3.46%	1.81%	7.05%	1.69%
Mississippi	1.85%	5.11%	--	8.98%	5.46%	2.06%	6.79%	1.88%
Tennessee	2.69%	--	--	8.32%	6.12%	2.35%	7.66%	2.61%
West South Central:								
Arkansas	2.27%	--	--	--	7.22%	1.86%	8.46%	2.31%
Louisiana	2.63%	--	5.59%	3.37%	3.40%	1.91%	7.17%	2.58%
Oklahoma	1.76%	--	--	6.76%	3.85%	1.82%	5.79%	1.77%
Texas	1.96%	--	--	5.07%	4.13%	2.26%	6.35%	1.97%
Mountain:								
Arizona	3.04%	--	--	8.92%	3.53%	4.44%	7.49%	3.33%
Colorado	2.03%	--	--	9.13%	4.24%	2.27%	6.49%	2.04%
Idaho	1.66%	--	--	6.07%	2.95%	1.49%	5.84%	1.65%
Montana	3.05%	--	5.54%	8.39% *	5.42%	1.32%	8.31% *	1.98%
Nevada	2.58%	--	--	6.14%	4.12%	3.47%	5.04%	2.86%
New Mexico	2.24%	--	--	10.73% *	5.37%	1.49%	--	2.09%
Utah	1.96%	--	--	7.34% *	5.15%	1.56%	4.32%	2.14%
Wyoming	2.55%	--	--	5.80%	8.23% *	1.35%	4.95%	2.94%
Pacific:								
Alaska	1.62%	--	--	5.56%	2.34%	2.02%	--	1.61%
California	1.74%	5.69% *	5.17%	5.75%	3.60%	2.32%	4.17%	1.91%
Hawaii	1.71%	--	--	9.00%	4.29%	1.80%	6.04%	1.71%
Oregon	3.67%	--	4.23%	6.73%	5.43%	5.22%	6.37%	4.04%
Washington	2.98%	--	--	9.87%	3.57%	3.93%	6.63%	3.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.0%	17.4%	34.7%	40.5%	32.1%	21.9%	31.6%	26.2%
New England:								
Connecticut	17.2%	--	--	--	25.3%	16.9%	--	20.1%
Maine	31.3%	--	--	--	26.7%	22.8%	60.5%	24.0%
Massachusetts	22.5%	--	--	28.1%	23.1%	21.8%	20.7%	23.2%
New Hampshire	28.8%	--	--	36.3%	31.7%	--	--	25.7%
Rhode Island	27.4%	--	--	--	21.8%	33.9%	--	27.6%
Vermont	34.5%	--	--	42.0%	30.2%	--	39.6%	33.7%
Middle Atlantic:								
New Jersey	36.1%	--	--	--	--	26.0%	36.9%	36.0%
New York	18.3%	0.4% *	--	65.9%	40.6%	12.3%	25.0% *	17.2%
Pennsylvania	22.0%	--	--	--	--	23.1%	--	20.7%
East North Central:								
Illinois	25.5%	--	--	--	26.3%	20.4%	--	24.0%
Indiana	26.1%	--	--	--	27.4%	20.9%	--	22.3%
Michigan	40.2%	--	--	66.2%	25.5%	28.1%	51.3%	33.9%
Ohio	23.0%	--	--	--	--	25.8%	--	23.4%
Wisconsin	17.5%	--	--	31.8%	24.9%	--	--	25.9%
West North Central:								
Iowa	17.3%	--	--	--	30.7%	--	--	16.8%
Kansas	32.1%	--	--	--	40.2%	16.9%	--	29.1%
Minnesota	19.7% *	--	--	--	--	28.2%	--	18.9% *
Missouri	27.6%	--	--	--	--	--	--	29.1%
Nebraska	23.5%	--	--	--	--	19.3%	--	26.1%
North Dakota	26.0%	--	--	--	--	31.9%	--	27.2%
South Dakota	30.5%	--	--	58.2%	33.2%	28.3%	--	32.0%
South Atlantic:								
Delaware	33.0%	--	--	--	--	31.1%	--	31.0%
District of Columbia	28.3%	--	40.8%	--	--	--	--	26.5%
Florida	38.0%	--	59.5%	--	42.3%	27.6%	--	32.1%
Georgia	35.1%	--	--	--	--	21.8%	--	35.5%
Maryland	29.5%	--	--	--	30.3%	--	--	32.4%
North Carolina	37.4%	--	--	--	49.3%	35.6%	--	37.4%
South Carolina	31.6%	--	--	--	--	--	--	28.3%
Virginia	52.4%	--	--	56.9%	67.1%	35.2%	66.0%	49.8%
West Virginia	17.7%	--	--	--	--	17.6%	--	18.6%
East South Central:								
Alabama	33.0%	--	--	--	49.2%	18.9%	--	32.0%
Kentucky	17.2%	--	--	--	--	13.2%	--	16.1%
Mississippi	--	--	--	--	--	--	--	--
Tennessee	18.7%	--	--	--	--	15.6%	--	18.1%
West South Central:								
Arkansas	46.5%	--	45.9%	--	--	38.6%	46.1%	46.6%
Louisiana	29.6%	--	--	--	--	--	--	24.0%
Oklahoma	29.5%	--	--	--	52.3%	21.0%	--	29.5%
Texas	31.0%	--	--	59.2%	30.2%	27.4%	--	30.0%
Mountain:								
Arizona	38.8%	--	--	72.6%	40.4%	29.1%	71.1%	35.6%
Colorado	23.5%	--	--	71.8%	27.7%	18.9%	--	22.5%
Idaho	25.4%	--	--	--	--	16.0%	--	20.7%
Montana	28.0%	--	--	--	64.6%	16.3%	--	24.7%
Nevada	39.3%	--	69.9%	--	39.9%	38.4%	--	38.6%
New Mexico	28.7%	--	--	--	--	28.6%	--	28.0%
Utah	23.8%	--	--	--	--	17.9%	--	23.6%
Wyoming	21.9%	--	--	--	--	--	--	--
Pacific:								
Alaska	23.1%	--	--	--	--	21.5%	--	20.4%
California	25.6%	--	37.6%	35.7%	29.3%	21.2%	22.6%	26.3%
Hawaii	22.7%	--	--	--	--	--	--	23.9%
Oregon	21.3% *	--	--	--	39.6%	--	--	14.5% *
Washington	24.7%	--	--	--	--	18.9%	--	21.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.98%	4.02%	3.48%	3.68%	2.16%	1.08%	3.11%	0.99%
New England:								
Connecticut	4.17%	--	--	--	3.71%	5.06%	--	4.01%
Maine	4.28%	--	--	--	2.36%	1.95%	9.43%	1.89%
Massachusetts	2.63%	--	--	5.24%	2.34%	4.38%	3.36%	3.42%
New Hampshire	4.36%	--	--	5.18%	4.99%	--	--	4.33%
Rhode Island	3.86%	--	--	--	3.83%	4.47%	--	4.40%
Vermont	5.85%	--	--	7.85%	3.99%	--	3.47%	6.75%
Middle Atlantic:								
New Jersey	4.26%	--	--	--	--	2.27%	2.68%	5.22%
New York	3.28%	0.50% *	--	7.53%	7.02%	2.60%	9.69% *	3.29%
Pennsylvania	3.47%	--	--	--	--	3.60%	--	3.40%
East North Central:								
Illinois	3.48%	--	--	--	2.46%	4.95%	--	3.23%
Indiana	2.82%	--	--	--	1.61%	2.07%	--	1.78%
Michigan	4.44%	--	--	7.59%	2.81%	4.11%	6.87%	5.09%
Ohio	4.48%	--	--	--	--	5.60%	--	4.67%
Wisconsin	3.34%	--	--	1.54%	2.17%	--	--	3.04%
West North Central:								
Iowa	3.20%	--	--	--	5.23%	--	--	3.35%
Kansas	3.75%	--	--	--	7.02%	2.07%	--	3.70%
Minnesota	6.46% *	--	--	--	--	3.82%	--	6.82% *
Missouri	5.27%	--	--	--	--	--	--	6.37%
Nebraska	4.28%	--	--	--	--	1.25%	--	4.17%
North Dakota	3.80%	--	--	--	--	0.79%	--	3.67%
South Dakota	1.92%	--	--	5.43%	3.05%	1.32%	--	1.74%
South Atlantic:								
Delaware	7.91%	--	--	--	--	5.97%	--	5.12%
District of Columbia	5.77%	--	3.09%	--	--	--	--	6.66%
Florida	5.90%	--	2.97%	--	5.21%	2.74%	--	2.70%
Georgia	8.82%	--	--	--	--	1.17%	--	9.19%
Maryland	4.75%	--	--	--	3.74%	--	--	4.05%
North Carolina	1.69%	--	--	--	2.06%	1.51%	--	1.72%
South Carolina	6.65%	--	--	--	--	--	--	5.85%
Virginia	5.83%	--	--	5.79%	7.36%	5.53%	6.44%	6.81%
West Virginia	2.90%	--	--	--	--	3.13%	--	3.00%
East South Central:								
Alabama	5.71%	--	--	--	7.93%	3.73%	--	6.10%
Kentucky	3.82%	--	--	--	--	3.62%	--	3.72%
Mississippi	--	--	--	--	--	--	--	--
Tennessee	2.93%	--	--	--	--	1.02%	--	2.69%
West South Central:								
Arkansas	5.95%	--	4.08%	--	--	7.40%	3.98%	6.87%
Louisiana	8.29%	--	--	--	--	--	--	5.37%
Oklahoma	5.29%	--	--	--	8.73%	4.55%	--	5.83%
Texas	3.95%	--	--	6.54%	5.09%	6.64%	--	4.12%
Mountain:								
Arizona	4.33%	--	--	1.03%	7.59%	4.50%	0.91%	4.22%
Colorado	3.52%	--	--	4.83%	5.23%	2.91%	--	2.73%
Idaho	5.39%	--	--	--	--	3.55%	--	4.27%
Montana	4.26%	--	--	--	4.38%	1.76%	--	4.18%
Nevada	3.14%	--	4.32%	--	7.94%	3.81%	--	3.51%
New Mexico	2.40%	--	--	--	--	2.08%	--	2.32%
Utah	3.05%	--	--	--	--	2.89%	--	3.26%
Wyoming	4.25%	--	--	--	--	--	--	--
Pacific:								
Alaska	3.88%	--	--	--	--	3.53%	--	3.06%
California	1.96%	--	7.15%	3.99%	5.05%	1.74%	5.27%	2.11%
Hawaii	4.92%	--	--	--	--	--	--	5.99%
Oregon	6.68% *	--	--	--	7.13%	--	--	5.05% *
Washington	3.54%	--	--	--	--	3.44%	--	3.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 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%	30.4%	32.4%	36.8%	25.6%	27.1%	32.9%	27.2%
New England:								
Connecticut	17.5%	--	--	19.7%	11.3%	16.6%	41.6%	14.4%
Maine	26.4%	--	--	--	30.6%	22.7%	42.3%	24.9%
Massachusetts	26.9%	--	--	41.7%	29.1%	22.8%	42.5%	24.9%
New Hampshire	25.5%	--	--	--	22.1%	28.7%	--	26.7%
Rhode Island	25.0%	--	30.0%	40.0%	27.5%	23.2%	32.8%	24.3%
Vermont	32.7%	--	50.4%	39.1%	38.1%	24.2%	49.7%	30.9%
Middle Atlantic:								
New Jersey	20.7%	--	--	--	15.0%	28.4%	36.9%	19.8%
New York	26.8%	--	--	36.1%	22.4%	24.2%	37.4%	24.5%
Pennsylvania	26.6%	--	--	30.7%	38.3% *	21.6%	21.1%	27.4%
East North Central:								
Illinois	29.8%	--	--	39.4%	22.8%	32.7%	25.5%	30.5%
Indiana	27.9%	--	--	33.9%	29.8%	26.5%	--	28.8%
Michigan	25.8%	--	--	--	17.8% *	27.6%	25.4%	25.8%
Ohio	27.2%	--	--	19.9% *	22.7%	30.4%	22.3% *	27.9%
Wisconsin	23.8%	--	--	29.1%	25.1%	23.3%	14.8% *	25.0%
West North Central:								
Iowa	31.1%	--	--	27.2%	31.4%	28.7%	48.9%	28.9%
Kansas	32.4%	--	--	39.1%	32.9%	26.1%	47.8%	28.8%
Minnesota	28.1%	--	--	39.1%	30.3%	24.2%	48.6%	26.0%
Missouri	26.7%	--	65.4%	44.3%	31.2%	23.4%	--	25.7%
Nebraska	25.7%	--	--	--	29.6%	24.2%	22.3% *	26.4%
North Dakota	20.3%	--	--	29.1%	29.6%	15.3%	--	20.2%
South Dakota	24.4%	--	34.3%	47.3%	24.2%	19.4%	29.8% *	23.8%
South Atlantic:								
Delaware	26.3%	--	--	40.2%	22.4%	24.8%	--	26.3%
District of Columbia	25.8%	--	--	27.4%	23.2%	28.3%	24.8%	25.9%
Florida	28.6%	--	--	45.7%	27.1%	27.9%	--	28.3%
Georgia	25.5%	--	--	23.0% *	13.0% *	28.5%	19.5% *	26.3%
Maryland	25.0%	--	22.2%	52.9%	27.3%	22.9%	32.4%	24.4%
North Carolina	30.8%	--	--	62.4%	15.0% *	31.6%	46.3%	29.7%
South Carolina	33.9%	--	--	--	31.9%	35.1%	--	34.5%
Virginia	30.5%	--	--	--	34.7%	29.6%	30.6%	30.4%
West Virginia	17.5%	--	--	--	23.4%	14.1%	--	16.2%
East South Central:								
Alabama	31.1%	--	--	23.1%	33.6%	33.1%	19.5% *	32.2%
Kentucky	26.0%	--	--	--	29.8%	24.3%	--	25.4%
Mississippi	29.0%	59.2%	--	--	30.6%	26.4%	49.5%	27.5%
Tennessee	27.3%	--	--	40.6%	20.1% *	29.0%	41.2%	25.6%
West South Central:								
Arkansas	34.2%	--	--	--	41.2%	31.2%	--	33.3%
Louisiana	30.6%	--	66.8%	54.4%	29.4%	21.9%	52.0%	28.2%
Oklahoma	28.7%	--	--	34.0%	28.2%	26.3%	33.2%	27.6%
Texas	31.1%	--	--	55.1%	32.6%	27.6%	53.6%	29.1%
Mountain:								
Arizona	35.4%	--	--	48.5%	28.7%	39.5%	24.5% *	37.1%
Colorado	28.7%	--	--	40.8%	37.3%	25.9%	39.7%	27.8%
Idaho	24.5%	--	--	34.9%	35.6%	22.1%	--	25.0%
Montana	20.7%	--	--	--	35.2%	20.1%	18.5% *	22.0%
Nevada	31.3%	--	--	52.5%	32.7%	29.8%	31.3%	31.3%
New Mexico	24.7%	--	--	--	25.8%	23.2%	--	24.4%
Utah	21.3%	--	--	15.1% *	21.3% *	22.8%	21.4%	21.3%
Wyoming	25.1%	--	--	--	27.8% *	21.1%	32.2%	23.6%
Pacific:								
Alaska	21.5%	--	--	--	15.4%	27.5%	--	21.8%
California	27.7%	--	43.8%	51.0%	32.8%	24.6%	35.4%	26.8%
Hawaii	25.7%	--	--	43.1%	21.1%	23.8%	46.0%	23.7%
Oregon	36.7%	--	45.7%	30.9%	34.3%	38.3%	34.3%	37.0%
Washington	29.8%	--	--	--	30.3%	30.8%	14.7% *	31.0%

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	4.65%	2.73%	1.77%	1.39%	0.63%	1.89%	0.58%
New England:								
Connecticut	2.53%	--	--	5.15%	2.94%	2.52%	10.14%	1.93%
Maine	1.61%	--	--	--	4.30%	1.74%	8.07%	1.55%
Massachusetts	2.60%	--	--	8.81%	5.78%	2.15%	10.76%	2.33%
New Hampshire	2.48%	--	--	--	2.51%	2.71%	--	1.99%
Rhode Island	1.78%	--	1.17%	5.45%	4.08%	2.05%	3.43%	1.92%
Vermont	4.72%	--	7.46%	6.73%	8.50%	5.40%	5.93%	5.13%
Middle Atlantic:								
New Jersey	4.16%	--	--	--	4.42%	4.17%	5.28%	4.21%
New York	2.48%	--	--	6.73%	2.96%	2.21%	10.58%	1.81%
Pennsylvania	3.06%	--	--	6.87%	12.21% *	1.94%	4.74%	3.43%
East North Central:								
Illinois	2.74%	--	--	9.24%	2.33%	4.50%	4.50%	3.11%
Indiana	2.07%	--	--	9.67%	3.34%	2.31%	--	2.06%
Michigan	2.45%	--	--	--	5.64% *	2.75%	6.56%	2.64%
Ohio	3.82%	--	--	6.41% *	2.46%	5.79%	7.35% *	4.19%
Wisconsin	1.82%	--	--	3.42%	3.44%	1.46%	5.11% *	1.84%
West North Central:								
Iowa	1.96%	--	--	2.34%	2.53%	2.64%	7.81%	1.87%
Kansas	3.83%	--	--	4.28%	7.04%	2.95%	12.22%	3.03%
Minnesota	2.51%	--	--	6.35%	3.07%	2.90%	10.58%	2.36%
Missouri	2.40%	--	1.53%	7.34%	5.92%	2.28%	--	2.41%
Nebraska	1.66%	--	--	--	2.71%	1.10%	7.27% *	1.24%
North Dakota	2.41%	--	--	8.67%	3.16%	3.03%	--	2.53%
South Dakota	2.87%	--	2.37%	7.34%	1.36%	3.21%	10.39% *	2.95%
South Atlantic:								
Delaware	4.04%	--	--	7.43%	5.04%	5.45%	--	4.34%
District of Columbia	1.71%	--	--	4.16%	3.34%	1.82%	6.59%	1.69%
Florida	2.09%	--	--	6.88%	7.78%	1.78%	--	2.14%
Georgia	3.09%	--	--	7.58% *	7.91% *	2.56%	6.94% *	3.37%
Maryland	3.65%	--	2.87%	5.00%	7.80%	4.26%	5.16%	3.87%
North Carolina	3.16%	--	--	9.30%	8.27% *	3.05%	9.00%	3.30%
South Carolina	4.43%	--	--	--	5.04%	5.43%	--	4.53%
Virginia	2.90%	--	--	--	6.27%	3.70%	6.60%	3.13%
West Virginia	2.59%	--	--	--	4.38%	2.65%	--	2.31%
East South Central:								
Alabama	2.04%	--	--	6.40%	5.10%	1.39%	6.07% *	2.02%
Kentucky	1.81%	--	--	--	4.19%	1.79%	--	1.76%
Mississippi	1.81%	3.51%	--	--	3.36%	2.01%	7.61%	1.77%
Tennessee	4.08%	--	--	6.75%	6.91% *	1.96%	8.24%	4.12%
West South Central:								
Arkansas	2.45%	--	--	--	8.60%	1.86%	--	2.52%
Louisiana	3.00%	--	3.62%	3.49%	3.47%	2.15%	7.79%	3.06%
Oklahoma	1.84%	--	--	5.45%	3.56%	2.04%	6.21%	1.79%
Texas	2.26%	--	--	6.49%	6.17%	2.45%	7.81%	2.24%
Mountain:								
Arizona	3.61%	--	--	7.95%	3.73%	5.46%	7.89% *	4.00%
Colorado	2.69%	--	--	7.40%	6.28%	2.88%	7.80%	2.73%
Idaho	1.81%	--	--	5.51%	4.55%	1.53%	--	1.80%
Montana	3.36%	--	--	--	5.85%	1.69%	8.03% *	2.15%
Nevada	2.54%	--	--	9.17%	4.61%	3.14%	6.00%	2.76%
New Mexico	2.63%	--	--	--	5.81%	1.18%	--	2.53%
Utah	2.46%	--	--	7.64% *	6.56% *	1.75%	5.50%	2.64%
Wyoming	3.34%	--	--	--	10.52% *	1.32%	7.58%	3.73%
Pacific:								
Alaska	2.11%	--	--	--	2.47%	2.90%	--	2.14%
California	1.95%	--	6.91%	10.18%	5.25%	1.97%	6.91%	2.00%
Hawaii	2.39%	--	--	7.01%	4.75%	2.77%	8.61%	2.31%
Oregon	4.56%	--	4.55%	6.83%	6.40%	6.61%	6.98%	5.05%
Washington	3.49%	--	--	--	4.11%	4.06%	5.05% *	3.37%

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.1%	20.8%	26.9%	36.4%	29.4%	28.5%	29.2%	29.0%
New England:								
Connecticut	16.5%	--	--	--	--	--	--	17.3%
Maine	23.8%	--	--	--	--	25.6%	--	24.2%
Massachusetts	23.6%	--	--	49.0%	29.5%	--	--	25.8%
New Hampshire	25.3%	0.0%	--	--	--	24.8%	--	31.2%
Rhode Island	28.9%	--	--	--	36.3%	--	--	28.7%
Vermont	22.0%	--	--	--	--	17.8%	--	17.5%
Middle Atlantic:								
New Jersey	28.3%	--	--	--	--	--	--	25.9%
New York	19.5%	0.0%	--	--	23.5%	15.3%	--	21.0%
Pennsylvania	23.6%	--	--	--	--	18.5%	--	23.9%
East North Central:								
Illinois	17.5%	--	--	--	--	--	--	16.7%
Indiana	--	--	--	--	94.6%	--	--	--
Michigan	19.0%	--	--	--	--	--	--	20.6% *
Ohio	24.3%	--	--	--	--	--	--	26.6%
Wisconsin	22.4%	--	--	--	--	16.6%	--	23.1%
West North Central:								
Iowa	35.5%	--	--	--	--	34.3%	55.1%	33.8%
Kansas	30.9%	--	--	--	29.3%	--	--	33.8%
Minnesota	28.5%	--	--	--	--	25.7%	--	25.7%
Missouri	25.8%	--	--	62.1%	37.7%	21.3%	--	26.0%
Nebraska	15.5%	--	--	--	--	14.1%	--	16.8%
North Dakota	26.1%	--	--	--	35.2%	17.1%	23.1%	29.4%
South Dakota	34.2%	--	--	--	35.0%	24.0%	--	35.4%
South Atlantic:								
Delaware	30.1%	--	--	--	89.7%	--	--	33.7%
District of Columbia	43.1% *	--	--	--	--	--	--	--
Florida	37.8%	--	--	--	55.3%	34.9%	--	41.0%
Georgia	31.3%	--	--	--	48.5%	24.5%	--	31.3%
Maryland	31.4%	--	--	--	--	21.6%	69.0%	24.3%
North Carolina	34.6%	--	--	--	--	--	--	34.3%
South Carolina	28.7%	--	--	--	--	--	--	--
Virginia	29.1%	--	--	--	--	29.8%	--	28.8%
West Virginia	28.6%	--	--	73.1%	25.3%	26.7%	--	27.7%
East South Central:								
Alabama	39.6%	--	--	--	--	28.8%	--	34.4%
Kentucky	28.8%	--	--	--	29.0%	--	--	27.1%
Mississippi	34.7%	--	--	--	--	--	--	35.9%
Tennessee	17.8%	--	--	--	--	21.7%	--	18.6%
West South Central:								
Arkansas	--	--	--	--	48.7%	22.9%	--	31.6%
Louisiana	30.2%	--	--	67.7%	--	--	--	26.4%
Oklahoma	25.9%	--	--	--	36.2%	19.2%	--	25.6%
Texas	38.8%	--	--	--	48.0%	25.7%	--	38.3%
Mountain:								
Arizona	44.6%	--	--	--	39.7%	19.6%	--	--
Colorado	25.2%	--	--	--	--	20.5%	--	23.9%
Idaho	25.5%	--	--	--	23.6%	--	--	26.7%
Montana	41.1%	--	--	--	44.4%	--	--	--
Nevada	32.4%	--	--	--	--	--	--	--
New Mexico	--	--	--	--	--	29.0%	--	--
Utah	--	--	--	--	--	--	--	--
Wyoming	29.6%	--	--	--	--	--	30.2%	29.1%
Pacific:								
Alaska	15.3%	--	--	--	--	19.2%	--	19.2%
California	42.3%	--	--	--	24.9% *	47.7%	--	41.9%
Hawaii	18.3%	--	--	--	--	19.6%	--	19.9%
Oregon	30.6%	--	--	--	--	--	--	29.8%
Washington	46.6%	--	--	--	35.3%	--	75.2%	40.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.58%	5.61%	3.65%	4.44%	2.25%	2.60%	2.79%	1.80%
New England:								
Connecticut	3.37%	--	--	--	--	--	--	3.83%
Maine	3.35%	--	--	--	--	1.89%	--	2.49%
Massachusetts	5.62%	--	--	1.61%	1.86%	--	--	5.85%
New Hampshire	5.03%	0.00%	--	--	--	2.80%	--	6.19%
Rhode Island	4.57%	--	--	--	4.67%	--	--	5.01%
Vermont	2.87%	--	--	--	--	0.73%	--	0.83%
Middle Atlantic:								
New Jersey	4.56%	--	--	--	--	--	--	4.48%
New York	3.17%	0.00%	--	--	6.07%	1.29%	--	3.51%
Pennsylvania	5.18%	--	--	--	--	1.49%	--	5.10%
East North Central:								
Illinois	3.78%	--	--	--	--	--	--	4.10%
Indiana	--	--	--	--	4.59%	--	--	--
Michigan	5.50%	--	--	--	--	--	--	6.20% *
Ohio	4.70%	--	--	--	--	--	--	4.57%
Wisconsin	3.64%	--	--	--	--	1.84%	--	3.94%
West North Central:								
Iowa	2.74%	--	--	--	--	2.48%	5.39%	2.64%
Kansas	6.69%	--	--	--	2.22%	--	--	7.62%
Minnesota	3.53%	--	--	--	--	3.50%	--	3.01%
Missouri	2.55%	--	--	6.18%	0.96%	2.04%	--	2.83%
Nebraska	2.98%	--	--	--	--	0.68%	--	3.04%
North Dakota	4.12%	--	--	--	4.62%	3.81%	6.47%	4.32%
South Dakota	8.11%	--	--	--	1.87%	1.80%	--	8.78%
South Atlantic:								
Delaware	6.61%	--	--	--	8.13%	--	--	8.02%
District of Columbia	14.47% *	--	--	--	--	--	--	--
Florida	5.35%	--	--	--	4.63%	7.89%	--	6.18%
Georgia	4.03%	--	--	--	7.61%	1.31%	--	4.13%
Maryland	8.11%	--	--	--	--	3.17%	4.74%	5.03%
North Carolina	3.81%	--	--	--	--	--	--	4.53%
South Carolina	8.43%	--	--	--	--	--	--	--
Virginia	3.91%	--	--	--	--	4.02%	--	3.71%
West Virginia	2.68%	--	--	3.66%	1.35%	5.25%	--	2.38%
East South Central:								
Alabama	7.45%	--	--	--	--	3.96%	--	7.35%
Kentucky	5.39%	--	--	--	5.78%	--	--	5.18%
Mississippi	4.77%	--	--	--	--	--	--	5.04%
Tennessee	3.05%	--	--	--	--	1.40%	--	3.19%
West South Central:								
Arkansas	--	--	--	--	1.15%	1.96%	--	6.08%
Louisiana	5.66%	--	--	1.25%	--	--	--	5.15%
Oklahoma	5.20%	--	--	--	4.56%	3.37%	--	4.28%
Texas	6.92%	--	--	--	9.60%	7.00%	--	7.18%
Mountain:								
Arizona	9.50%	--	--	--	5.29%	1.96%	--	--
Colorado	3.62%	--	--	--	--	2.18%	--	4.36%
Idaho	4.13%	--	--	--	1.74%	--	--	5.76%
Montana	6.48%	--	--	--	2.30%	--	--	--
Nevada	6.74%	--	--	--	--	--	--	--
New Mexico	--	--	--	--	--	4.44%	--	--
Utah	--	--	--	--	--	--	--	--
Wyoming	3.69%	--	--	--	--	--	5.54%	4.87%
Pacific:								
Alaska	2.56%	--	--	--	--	1.41%	--	1.39%
California	8.12%	--	--	--	9.95% *	10.14%	--	8.92%
Hawaii	2.41%	--	--	--	--	0.61%	--	2.28%
Oregon	8.53%	--	--	--	--	--	--	8.63%
Washington	7.42%	--	--	--	2.87%	--	7.52%	7.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32.4%	24.8%	32.5%	39.1%	31.7%	31.2%	32.6%	32.3%
New England:								
Connecticut	21.3%	--	--	16.0% *	18.5%	--	29.1% *	17.8%
Maine	34.9%	--	--	40.1%	31.1%	--	42.6%	31.9%
Massachusetts	29.7%	--	--	36.9%	28.2%	38.8%	28.5%	30.4%
New Hampshire	34.4%	--	--	41.6%	32.3%	39.0%	32.1%	35.9%
Rhode Island	33.0%	--	--	36.4%	32.0%	38.4%	29.9%	33.9%
Vermont	46.1%	--	--	42.5%	50.2%	--	42.4%	48.0%
Middle Atlantic:								
New Jersey	34.1%	--	--	51.5%	31.8%	31.4%	37.1%	33.4%
New York	29.4%	31.4% *	--	43.7%	25.0%	27.4%	32.0%	28.2%
Pennsylvania	30.7%	--	--	34.1%	44.6%	26.0%	25.8%	34.1%
East North Central:								
Illinois	33.7%	--	--	34.6%	28.0%	43.7%	26.0%	37.5%
Indiana	37.1%	--	--	44.6%	39.4%	34.4%	31.2%	39.1%
Michigan	29.9%	--	--	32.4%	18.8%	47.1%	32.7%	28.7%
Ohio	34.9%	--	--	20.9%	27.7%	52.1%	22.4%	38.9%
Wisconsin	22.6%	--	--	30.6%	25.3%	25.3%	14.1%	27.1%
West North Central:								
Iowa	33.2%	--	--	31.8%	31.5%	33.3%	38.9%	30.8%
Kansas	38.3%	--	--	35.7%	38.4%	39.2%	37.3%	38.9%
Minnesota	29.3%	--	--	25.0% *	31.0%	28.2%	38.5%	26.4%
Missouri	36.5%	--	--	47.9%	35.7%	29.4%	42.0%	34.6%
Nebraska	26.0%	--	--	39.1%	43.7%	--	15.3% *	35.4%
North Dakota	33.3%	--	--	41.2%	31.9%	21.2%	35.7%	32.2%
South Dakota	39.3%	--	--	56.3%	32.2%	28.5%	28.3% *	46.2%
South Atlantic:								
Delaware	28.5%	--	--	31.8%	16.4%	38.0%	--	30.8%
District of Columbia	27.3%	--	27.0% *	27.0%	20.4%	39.4%	29.2%	26.7%
Florida	41.0%	--	--	59.0%	50.7%	29.7%	43.8%	39.5%
Georgia	35.9%	--	--	28.2% *	57.6%	31.4%	23.1%	38.5%
Maryland	26.4% *	--	--	44.1%	38.2%	14.2% *	36.6%	23.9% *
North Carolina	39.4%	--	--	57.9%	33.6%	39.2%	41.3%	39.0%
South Carolina	34.0%	--	--	--	35.2%	35.6%	--	33.9%
Virginia	31.0%	--	--	30.7%	37.5%	26.8%	33.6%	30.1%
West Virginia	26.4%	--	--	--	18.8%	37.9%	--	26.2%
East South Central:								
Alabama	36.0%	--	--	36.9% *	46.1%	35.4%	26.9% *	37.9%
Kentucky	34.9%	--	--	--	39.7%	32.1%	37.1%	34.2%
Mississippi	38.1%	53.1%	--	41.4%	45.6%	--	47.9%	35.1%
Tennessee	32.6%	--	--	28.9% *	34.8% *	27.2%	36.5%	30.9%
West South Central:								
Arkansas	44.1%	--	--	47.5%	58.7%	36.9%	--	45.9%
Louisiana	44.7%	--	56.7%	54.1%	--	--	45.6%	44.1%
Oklahoma	36.7%	--	--	40.2%	35.8%	33.9%	32.4%	38.7%
Texas	40.3%	--	--	55.0%	37.2%	34.1%	51.8%	36.9%
Mountain:								
Arizona	33.7%	--	--	60.6%	37.7%	29.2%	32.6%	34.1%
Colorado	31.5%	--	--	--	26.4%	34.9%	35.5%	30.1%
Idaho	32.4%	--	--	50.4%	--	24.7%	28.6%	36.9%
Montana	24.4%	--	--	15.3% *	39.7%	27.8%	20.7% *	29.7%
Nevada	38.4%	--	--	50.4%	33.2%	39.2%	36.1%	38.7%
New Mexico	27.6%	--	--	--	35.0%	25.4%	--	27.5%
Utah	28.0%	--	--	32.1%	30.2%	26.7%	24.1%	29.4%
Wyoming	27.3%	--	--	--	--	31.0%	33.6%	20.6% *
Pacific:								
Alaska	22.4%	--	--	--	--	34.7%	--	25.2%
California	28.3%	14.2% *	40.6%	38.7%	27.4%	25.3%	29.5%	27.9%
Hawaii	20.1%	--	--	--	22.3%	16.8%	23.1%	19.3%
Oregon	32.1%	--	46.5%	38.6%	36.6%	15.9%	37.9%	29.5%
Washington	27.5%	--	--	41.6%	32.0%	26.1%	25.4%	28.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	3.42%	2.07%	1.78%	1.40%	1.58%	1.59%	0.99%
New England:								
Connecticut	3.95%	--	--	5.48% *	3.22%	--	10.58% *	2.73%
Maine	3.49%	--	--	8.44%	4.15%	--	7.17%	3.83%
Massachusetts	3.36%	--	--	6.48%	5.53%	5.30%	6.26%	3.90%
New Hampshire	2.99%	--	--	5.23%	3.66%	2.02%	7.09%	2.05%
Rhode Island	2.42%	--	--	4.89%	2.90%	5.89%	6.42%	2.39%
Vermont	5.60%	--	--	6.05%	10.12%	--	5.93%	7.61%
Middle Atlantic:								
New Jersey	3.12%	--	--	8.43%	4.42%	7.24%	5.41%	3.69%
New York	3.21%	13.33% *	--	6.83%	3.59%	3.72%	8.01%	2.70%
Pennsylvania	3.57%	--	--	7.41%	10.71%	2.34%	5.78%	4.59%
East North Central:								
Illinois	4.49%	--	--	8.18%	3.48%	12.57%	4.01%	6.17%
Indiana	4.31%	--	--	9.70%	7.88%	2.51%	9.19%	4.87%
Michigan	4.17%	--	--	6.99%	5.16%	9.06%	7.44%	4.96%
Ohio	8.76%	--	--	5.41%	6.33%	15.29%	5.78%	10.73%
Wisconsin	2.28%	--	--	3.14%	3.19%	3.93%	3.51%	2.35%
West North Central:								
Iowa	2.32%	--	--	5.78%	2.70%	2.94%	5.61%	2.20%
Kansas	4.44%	--	--	3.37%	8.63%	9.97%	6.23%	6.02%
Minnesota	4.51%	--	--	7.77% *	7.21%	1.41%	9.64%	4.66%
Missouri	3.71%	--	--	6.75%	7.50%	4.47%	6.89%	4.53%
Nebraska	5.60%	--	--	5.21%	7.38%	--	7.11% *	6.58%
North Dakota	3.27%	--	--	6.77%	4.18%	1.27%	7.19%	3.52%
South Dakota	6.16%	--	--	8.54%	2.46%	4.70%	8.75% *	6.92%
South Atlantic:								
Delaware	3.49%	--	--	7.56%	2.74%	2.56%	--	4.21%
District of Columbia	3.87%	--	9.06% *	3.89%	3.70%	11.57%	5.54%	4.78%
Florida	4.82%	--	--	12.66%	6.82%	2.05%	11.53%	3.75%
Georgia	4.75%	--	--	9.17% *	13.05%	3.39%	6.01%	5.61%
Maryland	8.17% *	--	--	6.52%	7.38%	9.26% *	7.29%	9.21% *
North Carolina	3.07%	--	--	9.11%	5.37%	4.04%	8.10%	3.40%
South Carolina	4.89%	--	--	--	5.74%	5.20%	--	3.78%
Virginia	3.50%	--	--	7.42%	7.06%	3.78%	6.22%	4.02%
West Virginia	4.20%	--	--	--	3.73%	7.61%	--	4.08%
East South Central:								
Alabama	2.23%	--	--	11.26% *	5.12%	1.21%	9.39% *	2.43%
Kentucky	2.86%	--	--	--	4.16%	3.35%	7.19%	2.92%
Mississippi	4.99%	5.11%	--	8.97%	10.36%	--	6.79%	5.75%
Tennessee	5.98%	--	--	9.74% *	12.00% *	5.10%	8.72%	7.39%
West South Central:								
Arkansas	4.99%	--	--	8.73%	10.37%	4.22%	--	5.80%
Louisiana	4.24%	--	5.98%	3.32%	--	--	7.84%	4.83%
Oklahoma	3.40%	--	--	10.87%	4.68%	1.85%	7.80%	3.12%
Texas	4.23%	--	--	5.44%	8.65%	6.50%	6.54%	4.85%
Mountain:								
Arizona	3.45%	--	--	11.37%	6.86%	2.76%	8.20%	3.75%
Colorado	3.33%	--	--	--	4.36%	5.08%	7.05%	3.70%
Idaho	4.58%	--	--	6.03%	--	1.98%	6.91%	5.18%
Montana	6.76%	--	--	8.26% *	5.02%	3.47%	9.56% *	5.48%
Nevada	3.12%	--	--	6.50%	5.11%	4.18%	4.92%	3.50%
New Mexico	4.11%	--	--	--	5.40%	3.60%	--	3.64%
Utah	3.58%	--	--	7.90%	8.58%	2.12%	4.38%	4.61%
Wyoming	4.42%	--	--	--	--	6.19%	4.71%	6.74% *
Pacific:								
Alaska	3.98%	--	--	--	--	4.60%	--	4.02%
California	2.10%	5.76% *	4.96%	6.07%	3.41%	3.32%	4.14%	2.43%
Hawaii	2.32%	--	--	--	4.54%	2.28%	6.11%	2.43%
Oregon	4.23%	--	4.57%	10.01%	7.56%	3.76%	6.71%	5.39%
Washington	2.70%	--	--	10.75%	7.90%	2.91%	7.25%	2.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.1%	32.9%	28.9%	32.4%	24.0%	25.0%	29.7%	25.0%
New England:								
Connecticut	14.7%	--	--	--	8.6% *	16.5%	--	14.5%
Maine	23.3%	--	--	68.2%	25.4%	21.3%	--	22.1%
Massachusetts	21.6%	--	--	--	26.5%	20.5%	--	21.1%
New Hampshire	22.4%	--	--	--	22.8%	23.8%	--	23.8%
Rhode Island	23.0%	--	--	27.6%	21.3%	22.4%	32.7%	22.3%
Vermont	25.1%	--	--	--	28.1%	22.3%	38.2%	24.3%
Middle Atlantic:								
New Jersey	18.2%	--	--	32.7%	12.4% *	26.8%	39.2%	17.6%
New York	18.6%	--	--	39.2%	26.7%	16.5%	--	18.5%
Pennsylvania	23.0%	--	--	--	26.6% *	20.8%	--	23.5%
East North Central:								
Illinois	23.6%	--	--	--	19.3%	26.1%	--	23.5%
Indiana	25.7%	--	--	--	29.9%	24.2%	--	26.1%
Michigan	25.4%	--	--	--	15.5% *	24.1%	--	24.8%
Ohio	21.7%	--	--	--	20.4%	22.5%	--	21.9%
Wisconsin	22.4%	0.0%	--	30.1%	26.9%	20.6%	--	23.7%
West North Central:								
Iowa	28.4%	--	--	28.4%	31.2%	26.4%	--	27.3%
Kansas	29.7%	--	--	53.6%	34.7%	21.8%	--	26.5%
Minnesota	26.0%	--	--	--	26.1%	24.2%	55.0%	24.6%
Missouri	22.8%	--	--	--	26.9%	22.8%	--	23.3%
Nebraska	23.2%	--	--	--	25.2%	21.7%	--	23.3%
North Dakota	17.0%	--	--	--	30.3%	16.8%	--	18.5%
South Dakota	22.1%	--	34.5%	--	24.8%	20.4%	--	22.0%
South Atlantic:								
Delaware	26.5%	--	--	--	53.2%	21.5%	--	25.7%
District of Columbia	27.4%	--	--	--	27.2%	28.3%	--	28.0%
Florida	27.5%	--	--	--	22.3%	28.2%	--	27.6%
Georgia	23.3%	--	--	--	13.5% *	25.7%	--	23.7%
Maryland	26.2%	--	--	--	--	25.6%	--	25.2%
North Carolina	28.7%	--	--	--	--	30.1%	--	28.2%
South Carolina	32.6%	--	--	--	23.0%	34.2%	--	32.7%
Virginia	32.4%	--	--	72.5%	37.3%	30.7%	--	32.2%
West Virginia	17.3%	--	--	--	27.8%	13.5%	--	17.2%
East South Central:								
Alabama	28.6%	52.7%	--	--	35.3%	27.9%	--	28.3%
Kentucky	21.3%	--	--	--	25.7%	20.0%	--	21.3%
Mississippi	24.8%	--	--	--	29.0%	24.4%	--	24.8%
Tennessee	21.0%	--	--	--	14.2% *	22.6%	--	20.7%
West South Central:								
Arkansas	29.8%	--	--	--	31.1%	30.6%	--	30.7%
Louisiana	23.8%	--	81.7%	--	28.8%	21.1%	74.5%	22.8%
Oklahoma	24.3%	--	--	--	28.6%	22.4%	--	23.5%
Texas	27.0%	--	--	65.2%	30.2%	25.9%	--	27.0%
Mountain:								
Arizona	39.8%	--	--	--	28.8%	43.8%	--	39.6%
Colorado	23.8%	--	--	--	38.1%	20.8%	--	23.9%
Idaho	22.4%	--	--	--	31.3%	20.2%	--	22.4%
Montana	21.1%	--	--	--	--	18.4%	--	20.6%
Nevada	27.4%	--	79.6%	--	37.2%	25.7%	--	26.8%
New Mexico	24.3%	--	--	--	20.8% *	24.9%	--	23.8%
Utah	18.0%	--	--	--	13.2%	20.8%	--	17.9%
Wyoming	24.4%	--	--	--	32.8%	21.0%	--	24.9%
Pacific:								
Alaska	19.7%	--	--	--	16.0%	22.2%	--	20.0%
California	29.7%	--	--	42.5%	40.4%	28.2%	--	29.4%
Hawaii	28.4%	--	--	--	--	26.9%	--	27.2%
Oregon	35.6%	--	--	--	27.5%	37.8%	36.6%	35.6%
Washington	30.9%	--	--	--	32.0%	30.6%	--	31.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	7.11%	5.37%	2.89%	1.51%	0.58%	3.17%	0.56%
New England:								
Connecticut	2.18%	--	--	--	3.47% *	2.20%	--	2.20%
Maine	1.05%	--	--	4.87%	4.30%	0.75%	--	0.83%
Massachusetts	2.14%	--	--	--	1.08%	2.33%	--	2.16%
New Hampshire	2.49%	--	--	--	3.11%	3.30%	--	2.37%
Rhode Island	1.79%	--	--	2.11%	3.51%	2.13%	2.39%	1.88%
Vermont	3.10%	--	--	--	6.08%	3.74%	3.25%	3.26%
Middle Atlantic:								
New Jersey	3.97%	--	--	2.70%	4.10% *	3.20%	3.08%	3.95%
New York	1.72%	--	--	7.68%	3.87%	1.87%	--	1.74%
Pennsylvania	2.96%	--	--	--	8.69% *	1.81%	--	3.10%
East North Central:								
Illinois	1.85%	--	--	--	1.81%	2.45%	--	1.84%
Indiana	1.85%	--	--	--	3.63%	2.03%	--	1.80%
Michigan	2.54%	--	--	--	6.73% *	2.31%	--	2.62%
Ohio	1.27%	--	--	--	1.59%	1.21%	--	0.98%
Wisconsin	1.94%	0.00%	--	1.72%	4.65%	1.13%	--	1.94%
West North Central:								
Iowa	2.26%	--	--	2.60%	3.33%	2.62%	--	2.09%
Kansas	3.50%	--	--	7.69%	5.68%	1.29%	--	2.25%
Minnesota	2.43%	--	--	--	3.82%	2.72%	9.83%	2.34%
Missouri	1.81%	--	--	--	3.67%	2.03%	--	1.86%
Nebraska	1.26%	--	--	--	3.24%	1.02%	--	1.22%
North Dakota	2.29%	--	--	--	3.25%	2.97%	--	2.56%
South Dakota	2.25%	--	1.91%	--	1.29%	2.86%	--	2.28%
South Atlantic:								
Delaware	4.96%	--	--	--	10.71%	4.75%	--	4.90%
District of Columbia	1.88%	--	--	--	4.91%	1.76%	--	1.81%
Florida	2.03%	--	--	--	4.67%	1.96%	--	2.06%
Georgia	3.05%	--	--	--	8.32% *	2.26%	--	3.13%
Maryland	1.89%	--	--	--	--	1.58%	--	1.62%
North Carolina	2.76%	--	--	--	--	2.23%	--	2.76%
South Carolina	4.69%	--	--	--	5.98%	5.34%	--	4.72%
Virginia	3.47%	--	--	4.09%	7.27%	4.06%	--	3.53%
West Virginia	2.08%	--	--	--	2.71%	1.95%	--	2.09%
East South Central:								
Alabama	2.50%	3.50%	--	--	7.03%	1.98%	--	2.54%
Kentucky	1.70%	--	--	--	4.01%	1.74%	--	1.70%
Mississippi	1.90%	--	--	--	3.11%	2.08%	--	1.90%
Tennessee	2.45%	--	--	--	4.29% *	2.43%	--	2.43%
West South Central:								
Arkansas	1.96%	--	--	--	4.84%	1.96%	--	1.82%
Louisiana	1.79%	--	0.53%	--	3.78%	1.63%	5.38%	1.67%
Oklahoma	1.73%	--	--	--	4.90%	1.86%	--	1.67%
Texas	1.95%	--	--	5.13%	3.01%	2.30%	--	1.96%
Mountain:								
Arizona	4.75%	--	--	--	3.75%	6.47%	--	4.88%
Colorado	2.01%	--	--	--	5.69%	1.43%	--	2.05%
Idaho	1.55%	--	--	--	2.92%	1.58%	--	1.59%
Montana	1.76%	--	--	--	--	1.24%	--	1.74%
Nevada	2.07%	--	1.94%	--	5.60%	1.92%	--	1.95%
New Mexico	2.63%	--	--	--	6.53% *	1.55%	--	2.56%
Utah	1.97%	--	--	--	3.65%	1.94%	--	1.98%
Wyoming	2.92%	--	--	--	9.45%	1.20%	--	3.02%
Pacific:								
Alaska	1.70%	--	--	--	2.89%	1.95%	--	1.71%
California	2.74%	--	--	4.11%	7.89%	2.91%	--	2.76%
Hawaii	2.29%	--	--	--	--	2.14%	--	2.05%
Oregon	5.12%	--	--	--	2.60%	5.99%	1.57%	5.16%
Washington	3.83%	--	--	--	3.60%	4.70%	--	3.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	23.8%	20.4%	19.9%	23.1%	25.2%	21.6%	24.2%
New England:								
Connecticut	24.6%	35.7%	14.5%	24.0%	27.6%	22.8%	25.8%	24.4%
Maine	23.0%	--	19.5%	11.8%	16.4%	30.3%	17.3%	24.2%
Massachusetts	26.5%	27.9%	31.2%	27.6%	27.2%	25.3%	29.6%	25.8%
New Hampshire	20.3%	--	19.9%	19.6%	21.2%	20.3%	23.1%	19.7%
Rhode Island	28.4%	--	24.5% *	20.1%	38.5%	27.5%	22.1%	29.7%
Vermont	20.9%	--	11.5% *	13.7%	21.7%	25.1%	12.3%	23.1%
Middle Atlantic:								
New Jersey	30.3%	16.1% *	16.7% *	18.0%	39.1%	28.6%	17.1%	33.1%
New York	26.2%	40.6%	23.9%	17.5%	23.1%	27.9%	28.9%	25.8%
Pennsylvania	21.5%	21.3% *	20.0%	20.8%	20.1%	22.7%	21.1%	21.6%
East North Central:								
Illinois	24.8%	27.9%	19.5%	30.2%	24.1%	24.5%	25.1%	24.8%
Indiana	21.9%	--	--	20.1%	21.3%	22.9%	24.8%	21.7%
Michigan	27.1%	--	30.8%	21.6%	26.6%	28.9%	23.1%	28.0%
Ohio	24.6%	--	--	27.5%	28.5%	22.5%	28.7%	23.9%
Wisconsin	24.5%	--	--	19.7%	26.9%	23.5%	25.6%	24.3%
West North Central:								
Iowa	26.7%	--	19.6%	29.1%	23.3%	27.7%	21.9%	27.4%
Kansas	24.8%	--	--	20.2%	26.5%	23.7%	31.5%	23.4%
Minnesota	24.4%	--	16.9% *	28.0%	24.9%	24.6%	18.5%	25.6%
Missouri	24.0%	--	16.0% *	25.8%	24.5%	23.9%	21.4%	24.4%
Nebraska	24.1%	--	23.8%	12.7%	27.3%	25.5%	20.8%	24.8%
North Dakota	28.0%	19.7% *	18.8%	26.4%	27.0%	32.4%	23.6%	29.5%
South Dakota	26.5%	26.4% *	--	22.1%	24.3%	30.0%	22.4%	27.2%
South Atlantic:								
Delaware	26.2%	--	--	21.4%	29.3% *	26.7%	23.1%	26.7%
District of Columbia	21.6%	12.7% *	23.7%	20.1%	23.1%	21.7%	17.9%	22.4%
Florida	20.9%	--	20.4%	21.7%	17.4%	22.3%	19.7%	21.1%
Georgia	23.8%	--	--	22.0%	23.7%	25.1%	18.7%	24.5%
Maryland	28.7%	19.3% *	19.2%	13.2%	22.9%	35.0%	17.4%	30.8%
North Carolina	23.5%	--	--	10.0%	20.7%	27.6%	14.9%	24.6%
South Carolina	17.1%	--	--	10.3% *	16.5%	18.6%	13.2%	17.7%
Virginia	23.7%	--	23.1%	21.8%	20.3%	25.6%	22.6%	23.9%
West Virginia	28.7%	--	--	14.5%	35.2%	29.1%	23.0%	29.4%
East South Central:								
Alabama	25.2%	--	--	29.8% *	23.9%	25.4%	23.0%	25.5%
Kentucky	22.9%	--	--	15.1%	21.0%	25.8%	12.9%	24.2%
Mississippi	18.4%	--	--	10.4% *	17.1%	20.9%	10.5%	19.6%
Tennessee	22.7%	--	20.6% *	20.2%	31.4%	21.1%	16.4%	23.6%
West South Central:								
Arkansas	20.1%	--	--	20.0%	15.9%	22.4%	19.5%	20.2%
Louisiana	23.2%	29.7% *	16.8%	19.9%	17.7%	27.5%	18.9%	24.2%
Oklahoma	20.3%	14.4% *	18.2%	22.7%	17.4%	21.9%	21.7%	20.0%
Texas	23.4%	18.4%	15.0% *	15.3%	20.4%	27.7%	19.4%	23.9%
Mountain:								
Arizona	23.7%	49.9%	25.2%	16.0%	21.2%	25.4%	23.1%	23.8%
Colorado	24.1%	33.2%	23.9%	18.9% *	20.5%	25.9%	22.3%	24.4%
Idaho	21.3%	--	25.9%	15.6%	21.1%	22.2%	22.3%	21.1%
Montana	26.0%	23.0%	15.2%	34.1%	14.8%	32.0%	27.6%	25.2%
Nevada	24.0%	--	19.7%	19.1%	17.5%	26.7%	22.9%	24.2%
New Mexico	21.6%	--	--	17.6%	22.4%	24.3%	12.1% *	23.2%
Utah	32.9%	--	--	40.5%	39.9%	27.8%	38.1%	32.2%
Wyoming	30.2%	16.1% *	--	29.8%	34.1%	32.3%	22.8%	33.3%
Pacific:								
Alaska	27.1%	0.0%	--	25.3%	28.2%	29.5%	12.5% *	29.2%
California	21.9%	25.8%	22.5%	17.3%	20.4%	23.0%	22.0%	21.9%
Hawaii	17.5%	13.2% *	8.3% *	9.4%	14.5%	24.4%	10.1%	20.0%
Oregon	20.8%	14.7% *	10.0%	18.9%	16.0%	26.4%	14.4%	22.3%
Washington	24.0%	23.9% *	13.4% *	8.5%	20.2%	30.7%	14.6%	26.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	1.65%	1.02%	0.75%	0.71%	0.44%	0.70%	0.35%
New England:								
Connecticut	1.37%	9.01%	4.22%	4.82%	2.88%	1.56%	4.42%	1.40%
Maine	1.25%	--	3.55%	1.63%	1.78%	2.10%	2.59%	1.43%
Massachusetts	1.56%	6.97%	7.43%	3.59%	3.42%	2.17%	3.80%	1.70%
New Hampshire	1.66%	--	5.02%	5.36%	2.04%	2.27%	5.90%	1.48%
Rhode Island	2.11%	--	7.51% *	3.39%	4.11%	2.74%	5.08%	2.30%
Vermont	1.35%	--	4.99% *	1.98%	1.41%	2.42%	2.22%	1.46%
Middle Atlantic:								
New Jersey	3.25%	6.41% *	5.94% *	3.58%	6.72%	2.23%	3.49%	3.73%
New York	1.42%	9.82%	5.62%	2.90%	1.56%	1.98%	4.39%	1.50%
Pennsylvania	1.52%	8.49% *	5.62%	3.18%	2.26%	2.63%	3.09%	1.72%
East North Central:								
Illinois	1.28%	6.30%	4.36%	4.77%	2.74%	1.48%	2.99%	1.41%
Indiana	1.78%	--	--	4.98%	2.78%	2.52%	7.31%	1.81%
Michigan	1.77%	--	5.35%	3.75%	4.28%	2.32%	3.51%	2.01%
Ohio	1.45%	--	--	5.26%	2.02%	1.84%	5.09%	1.47%
Wisconsin	1.37%	--	--	2.52%	2.09%	2.23%	3.30%	1.50%
West North Central:								
Iowa	1.63%	--	4.19%	7.19%	2.42%	2.21%	3.57%	1.80%
Kansas	1.97%	--	--	3.45%	3.43%	2.65%	5.65%	1.98%
Minnesota	1.91%	--	6.38% *	6.68%	3.58%	2.46%	3.59%	2.17%
Missouri	2.23%	--	5.43% *	4.07%	3.20%	3.25%	3.93%	2.49%
Nebraska	1.50%	--	5.93%	2.65%	2.86%	1.99%	4.47%	1.57%
North Dakota	2.00%	9.57% *	4.29%	2.96%	2.87%	3.81%	3.45%	2.39%
South Dakota	1.99%	10.14% *	--	3.90%	2.69%	3.16%	4.57%	2.18%
South Atlantic:								
Delaware	2.39%	--	--	3.03%	9.59% *	2.88%	5.77%	2.62%
District of Columbia	1.02%	5.30% *	4.75%	3.19%	1.67%	1.40%	2.87%	1.05%
Florida	1.27%	--	4.19%	4.56%	4.98%	1.11%	3.59%	1.36%
Georgia	1.58%	--	--	5.29%	5.15%	1.64%	4.96%	1.64%
Maryland	3.77%	11.70% *	4.37%	2.57%	3.81%	5.66%	3.87%	4.33%
North Carolina	1.71%	--	--	2.78%	4.19%	2.11%	3.52%	1.84%
South Carolina	1.46%	--	--	3.38% *	2.75%	2.03%	3.29%	1.60%
Virginia	1.28%	--	5.19%	3.37%	2.62%	1.68%	3.48%	1.38%
West Virginia	2.73%	--	--	4.20%	8.87%	2.86%	6.07%	2.97%
East South Central:								
Alabama	1.62%	--	--	9.38% *	2.66%	1.48%	4.39%	1.72%
Kentucky	1.88%	--	--	4.09%	2.31%	2.74%	2.48%	2.07%
Mississippi	1.13%	--	--	3.67% *	2.93%	1.47%	2.10%	1.27%
Tennessee	1.73%	--	8.81% *	2.50%	5.23%	1.51%	3.65%	1.92%
West South Central:								
Arkansas	1.82%	--	--	5.68%	3.12%	2.63%	3.84%	2.02%
Louisiana	1.91%	10.36% *	2.27%	5.54%	3.62%	2.31%	3.72%	2.17%
Oklahoma	1.35%	5.84% *	4.54%	4.18%	2.96%	1.81%	3.75%	1.43%
Texas	1.26%	4.81%	5.28% *	2.99%	2.14%	1.77%	3.21%	1.36%
Mountain:								
Arizona	1.56%	8.44%	5.00%	3.49%	2.04%	2.42%	3.14%	1.75%
Colorado	1.76%	8.33%	4.40%	7.65% *	2.06%	2.57%	3.30%	1.97%
Idaho	2.43%	--	6.15%	3.02%	2.66%	4.17%	4.12%	2.79%
Montana	2.88%	5.50%	3.52%	9.51%	2.47%	3.25%	7.16%	2.43%
Nevada	2.77%	--	3.63%	3.93%	2.16%	3.72%	3.30%	3.11%
New Mexico	1.81%	--	--	3.44%	4.18%	2.09%	4.44% *	1.87%
Utah	1.71%	--	--	6.10%	3.48%	1.71%	6.35%	1.73%
Wyoming	2.36%	5.80% *	--	5.98%	3.47%	3.90%	4.44%	2.79%
Pacific:								
Alaska	1.86%	0.00%	--	5.61%	3.98%	2.34%	4.44% *	1.95%
California	0.96%	5.74%	3.28%	2.29%	2.58%	1.20%	2.46%	1.04%
Hawaii	2.05%	4.70% *	2.77% *	2.63%	3.82%	3.77%	2.25%	2.63%
Oregon	1.38%	4.67% *	2.44%	4.57%	2.45%	2.05%	2.17%	1.61%
Washington	4.02%	9.56% *	4.63% *	1.81%	4.33%	6.51%	3.26%	4.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.7%	47.0%	23.5%	17.2%	7.3%	2.5% *	28.6%	4.6%
New England:								
Connecticut	16.3% *	--	0.0%	28.6% *	15.1% *	9.6% *	41.0% *	11.3% *
Maine	1.9% *	--	--	14.9% *	0.0%	0.0%	15.1% *	0.0%
Massachusetts	5.7% *	71.0%	--	2.6% *	0.7% *	0.0%	26.4% *	0.6% *
New Hampshire	10.1% *	--	--	30.8% *	0.0%	0.0%	45.6% *	0.0%
Rhode Island	5.8% *	--	--	--	15.8% *	0.1% *	10.0% *	5.2% *
Vermont	2.1% *	--	0.0%	10.3% *	1.2% *	0.0%	11.4% *	0.8% *
Middle Atlantic:								
New Jersey	2.3% *	0.0%	--	1.1% *	0.3% *	--	5.5% *	1.9% *
New York	10.2%	56.9%	--	14.8% *	4.8% *	2.8% *	43.9%	3.6% *
Pennsylvania	6.8% *	--	--	15.4% *	0.9% *	2.4% *	28.9% *	2.3% *
East North Central:								
Illinois	10.2% *	--	--	24.6% *	5.2% *	5.7% *	25.3% *	7.8% *
Indiana	7.4% *	--	0.0%	27.3% *	0.0%	5.2% *	39.9% *	--
Michigan	11.0% *	--	--	8.2% *	36.1% *	0.6% *	14.1% *	10.4% *
Ohio	12.8% *	--	--	43.2% *	8.8% *	1.9% *	46.7%	6.6% *
Wisconsin	9.4%	--	--	--	0.5% *	2.2% *	46.5%	1.8% *
West North Central:								
Iowa	2.1% *	0.0%	--	0.0%	--	0.0%	14.1% *	0.6% *
Kansas	6.2% *	--	--	--	1.3% *	1.4% *	23.4% *	1.4% *
Minnesota	7.9% *	--	--	31.3% *	--	1.6% *	9.6% *	7.6% *
Missouri	4.3% *	--	--	16.0% *	2.0% *	0.0%	21.0% *	2.2% *
Nebraska	8.0% *	--	--	--	6.0% *	0.0%	44.6% *	1.8% *
North Dakota	24.9%	--	--	39.6% *	6.1% *	22.8% *	44.1%	19.9% *
South Dakota	5.0% *	--	--	1.6% *	0.2% *	0.0%	37.4% *	0.1% *
South Atlantic:								
Delaware	12.3% *	--	0.0%	22.1% *	40.8% *	0.0%	--	9.3% *
District of Columbia	12.0% *	--	40.7% *	--	23.7% *	1.1% *	29.1% *	8.9% *
Florida	3.4% *	--	--	0.0%	1.5% *	0.1% *	26.5% *	0.3% *
Georgia	10.8% *	--	2.1% *	41.0% *	32.9% *	0.4% *	36.7% *	8.2% *
Maryland	19.3% *	--	--	1.7% *	1.1% *	24.6% *	10.9% *	20.3% *
North Carolina	6.8% *	--	0.0%	0.0%	36.7% *	0.3% *	15.0% *	6.1% *
South Carolina	6.6% *	--	--	--	--	0.5% *	--	1.7% *
Virginia	5.0% *	--	--	--	7.5% *	0.3% *	22.1% *	2.1% *
West Virginia	14.3% *	--	--	0.0%	5.5% *	17.3% *	--	13.4% *
East South Central:								
Alabama	4.7% *	--	--	18.2% *	0.9% *	0.0%	36.5%	0.6% *
Kentucky	3.3% *	--	--	27.3% *	--	0.0%	15.0% *	2.5% *
Mississippi	0.6% *	0.0%	0.0%	--	2.1% *	0.0%	--	0.3% *
Tennessee	3.8% *	--	--	32.1% *	1.3% *	0.0%	16.3% *	2.6% *
West South Central:								
Arkansas	3.1% *	--	0.0%	--	0.3% *	0.6% *	15.2% *	1.1% *
Louisiana	2.9% *	--	--	0.0%	0.0%	0.0%	18.6% *	0.0%
Oklahoma	4.5% *	--	--	11.0% *	1.7% *	0.0%	22.8% *	0.4% *
Texas	2.3% *	--	0.0%	0.7% *	5.4% *	0.2% *	9.1% *	1.7% *
Mountain:								
Arizona	6.3% *	--	--	0.8% *	--	0.0%	36.5%	1.0% *
Colorado	5.4% *	--	--	9.7% *	6.0% *	0.0%	26.2% *	2.1% *
Idaho	4.4% *	--	0.0%	9.5% *	0.3% *	0.0%	20.6% *	0.7% *
Montana	27.7% *	--	--	72.5%	--	0.0%	62.4%	9.6% *
Nevada	4.0% *	--	--	3.0% *	9.1% *	0.0%	23.1% *	1.4% *
New Mexico	12.2% *	--	--	41.3% *	20.2% *	0.0%	--	9.0% *
Utah	15.2% *	--	--	42.0% *	24.7% *	0.8% *	27.1% *	13.3% *
Wyoming	7.8% *	--	--	9.4% *	16.4% *	0.0%	17.3% *	5.1% *
Pacific:								
Alaska	10.3% *	--	--	35.8% *	9.9% *	1.4% *	--	6.7% *
California	12.0%	55.2%	28.3% *	21.9% *	9.5% *	6.0% *	34.8%	7.8%
Hawaii	13.9%	--	--	33.7% *	29.4% *	1.7% *	42.7%	8.9% *
Oregon	6.8% *	--	--	28.1% *	5.3% *	1.9% *	9.6% *	6.3% *
Washington	5.2% *	--	--	23.9% *	0.0%	0.0%	44.7% *	0.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.66%	3.95%	3.22%	2.44%	1.33%	0.79% *	2.04%	0.67%
New England:								
Connecticut	5.70% *	--	0.00%	18.11% *	12.78% *	6.35% *	12.87% *	6.23% *
Maine	0.89% *	--	--	10.38% *	0.00%	0.00%	6.79% *	0.00%
Massachusetts	1.95% *	12.50%	--	2.09% *	0.50% *	0.00%	8.59% *	0.38% *
New Hampshire	4.70% *	--	--	21.15% *	0.00%	0.00%	14.20% *	0.00%
Rhode Island	3.73% *	--	--	--	12.28% *	0.13% *	8.09% *	4.11% *
Vermont	0.96% *	--	0.00%	5.82% *	1.01% *	0.00%	6.51% *	0.44% *
Middle Atlantic:								
New Jersey	1.28% *	0.00%	--	1.23% *	0.26% *	--	4.25% *	1.33% *
New York	2.33%	12.77%	--	6.42% *	2.42% *	1.50% *	8.69%	1.29% *
Pennsylvania	2.13% *	--	--	8.11% *	0.67% *	1.54% *	9.48% *	1.13% *
East North Central:								
Illinois	3.22% *	--	--	15.23% *	3.77% *	3.41% *	7.92% *	3.51% *
Indiana	4.09% *	--	0.00%	20.96% *	0.00%	3.78% *	21.85% *	--
Michigan	4.14% *	--	--	6.86% *	13.66% *	0.47% *	6.55% *	4.76% *
Ohio	3.86% *	--	--	15.22% *	5.09% *	1.14% *	13.55%	2.91% *
Wisconsin	2.59%	--	--	--	0.46% *	2.15% *	10.42%	1.17% *
West North Central:								
Iowa	0.97% *	0.00%	--	0.00%	--	0.00%	6.92% *	0.56% *
Kansas	2.72% *	--	--	--	1.35% *	0.83% *	12.96% *	0.69% *
Minnesota	4.78% *	--	--	20.43% *	--	1.24% *	5.98% *	5.39% *
Missouri	1.77% *	--	--	10.90% *	2.01% *	0.00%	9.51% *	1.39% *
Nebraska	3.50% *	--	--	--	5.46% *	0.00%	15.57% *	1.66% *
North Dakota	6.67%	--	--	12.85% *	3.29% *	11.51% *	12.24%	7.76% *
South Dakota	2.38% *	--	--	1.58% *	0.25% *	0.00%	13.70% *	0.07% *
South Atlantic:								
Delaware	4.74% *	--	0.00%	9.12% *	14.02% *	0.00%	--	4.86% *
District of Columbia	3.64% *	--	13.65% *	--	9.82% *	0.82% *	9.30% *	3.89% *
Florida	1.22% *	--	--	0.00%	1.19% *	0.10% *	9.70% *	0.21% *
Georgia	5.34% *	--	2.28% *	15.69% *	21.19% *	0.34% *	15.84% *	5.60% *
Maryland	14.88% *	--	--	1.72% *	1.13% *	19.41% *	6.19% *	16.36% *
North Carolina	4.50% *	--	0.00%	0.00%	20.66% *	0.35% *	13.19% *	4.73% *
South Carolina	2.41% *	--	--	--	--	0.39% *	--	0.78% *
Virginia	1.88% *	--	--	--	5.17% *	0.33% *	10.21% *	1.31% *
West Virginia	6.42% *	--	--	0.00%	4.72% *	9.43% *	--	6.91% *
East South Central:								
Alabama	1.92% *	--	--	11.10% *	0.91% *	0.00%	10.96%	0.40% *
Kentucky	1.92% *	--	--	21.60% *	--	0.00%	8.75% *	1.95% *
Mississippi	0.37% *	0.00%	0.00%	--	2.07% *	0.00%	--	0.30% *
Tennessee	2.16% *	--	--	18.33% *	1.13% *	0.00%	7.87% *	2.22% *
West South Central:								
Arkansas	1.65% *	--	0.00%	--	0.33% *	0.61% *	9.97% *	0.72% *
Louisiana	1.78% *	--	--	0.00%	0.00%	0.00%	10.95% *	0.00%
Oklahoma	2.12% *	--	--	9.51% *	1.74% *	0.00%	10.33% *	0.42% *
Texas	1.11% *	--	0.00%	0.52% *	3.87% *	0.21% *	5.25% *	1.09% *
Mountain:								
Arizona	2.24% *	--	--	0.82% *	--	0.00%	10.53%	1.05% *
Colorado	1.68% *	--	--	7.45% *	3.84% *	0.00%	9.21% *	1.14% *
Idaho	2.28% *	--	0.00%	5.69% *	0.31% *	0.00%	11.24% *	0.52% *
Montana	10.25% *	--	--	13.75%	--	0.00%	15.32%	6.47% *
Nevada	1.70% *	--	--	2.35% *	7.13% *	0.00%	7.84% *	1.20% *
New Mexico	5.34% *	--	--	17.92% *	14.10% *	0.00%	--	5.43% *
Utah	4.94% *	--	--	19.66% *	11.43% *	0.49% *	11.50% *	5.49% *
Wyoming	2.97% *	--	--	5.78% *	9.68% *	0.00%	7.97% *	3.08% *
Pacific:								
Alaska	3.27% *	--	--	16.24% *	5.88% *	0.89% *	--	2.80% *
California	2.41%	13.67%	11.41% *	8.09% *	4.49% *	2.73% *	7.37%	2.33%
Hawaii	3.85%	--	--	15.88% *	11.60% *	1.14% *	12.03%	3.62% *
Oregon	3.21% *	--	--	18.53% *	4.79% *	1.35% *	5.82% *	3.61% *
Washington	2.53% *	--	--	11.59% *	0.00%	0.00%	13.86% *	0.20% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.0%	13.6%	13.7%	22.9%	54.6%	76.5%	16.6%	67.8%
New England:								
Connecticut	56.5%	0.0%	--	15.4% *	41.3% *	88.5%	10.5% *	65.8%
Maine	65.7%	--	--	13.6% *	35.8% *	86.3%	18.9% *	72.5%
Massachusetts	52.1%	0.0%	--	2.5% *	17.2% *	89.0%	12.1% *	62.0%
New Hampshire	64.2%	0.0%	--	53.3% *	64.6%	82.6%	31.5% *	73.5%
Rhode Island	70.0%	--	--	16.4% *	45.0% *	93.1%	36.6% *	75.1%
Vermont	74.7%	--	--	30.7% *	67.1%	95.5%	31.5% *	80.9%
Middle Atlantic:								
New Jersey	64.8%	--	--	31.5% *	73.1%	68.6%	18.1% *	70.0%
New York	48.2%	1.1% *	--	16.1% *	46.4%	61.4%	6.9% *	56.2%
Pennsylvania	67.7%	0.0%	--	38.1%	78.2%	80.6%	22.0% *	77.0%
East North Central:								
Illinois	57.5%	--	0.0%	9.8% *	65.9%	75.2%	1.2% *	66.4%
Indiana	78.0%	--	0.0%	49.6% *	75.9%	88.7%	48.0% *	81.5%
Michigan	62.7%	--	23.1% *	32.4% *	39.5% *	84.9%	22.4% *	70.1%
Ohio	62.5%	--	--	33.1% *	67.0%	75.7%	35.3% *	67.4%
Wisconsin	61.7%	--	--	33.3% *	60.1%	80.8%	28.8% *	68.4%
West North Central:								
Iowa	68.6%	--	0.0%	33.2% *	54.5%	86.9%	8.9% *	76.1%
Kansas	68.0%	--	--	19.6% *	70.8%	79.6%	43.7% *	74.7%
Minnesota	65.5%	--	--	11.9% *	63.6%	87.6%	29.1% *	70.6%
Missouri	68.5%	--	0.0%	25.4% *	46.1%	87.9%	21.7% *	74.2%
Nebraska	79.4%	--	--	--	76.3%	92.7%	38.0% *	86.5%
North Dakota	66.7%	--	--	40.2% *	48.1%	90.4%	48.2%	71.5%
South Dakota	72.3%	--	--	11.3% *	80.1%	93.3%	18.2% *	80.5%
South Atlantic:								
Delaware	53.8%	0.0%	0.0%	24.9% *	27.6% *	73.8%	--	61.0%
District of Columbia	49.6%	0.0%	20.4% *	0.0%	39.0%	75.4%	11.2% *	56.5%
Florida	70.0%	--	--	13.1% *	58.6%	85.4%	14.8% *	77.3%
Georgia	66.4%	--	--	45.0% *	66.5%	71.9%	42.1% *	68.8%
Maryland	56.6%	--	--	9.8% *	34.1% *	66.4%	28.5% *	59.7%
North Carolina	67.2%	--	--	23.6% *	54.4% *	75.0%	17.3% *	71.1%
South Carolina	68.8%	--	--	--	51.4%	85.0%	--	75.1%
Virginia	63.5%	--	--	12.4% *	59.6%	79.0%	20.2% *	71.0%
West Virginia	75.2%	0.0%	0.0%	--	68.7%	91.7%	--	82.6%
East South Central:								
Alabama	52.0%	--	--	51.8% *	59.2%	51.5% *	25.5% *	55.5%
Kentucky	74.5%	--	--	49.4% *	74.5%	80.3%	--	79.5%
Mississippi	71.9%	0.0%	0.0%	1.0% *	48.0%	89.2%	0.0%	77.9%
Tennessee	73.9%	--	0.0%	20.5% *	62.9%	91.7%	11.6% *	79.7%
West South Central:								
Arkansas	64.3%	--	--	--	49.1%	83.8%	26.8% *	70.4%
Louisiana	65.0%	--	--	10.2% *	72.8%	89.6%	12.4% *	74.6%
Oklahoma	65.5%	--	--	47.3% *	40.7% *	86.0%	36.9% *	71.8%
Texas	64.7%	--	--	6.6% *	59.5%	78.0%	6.0% *	70.7%
Mountain:								
Arizona	50.8%	0.0%	--	36.4% *	59.6%	58.1%	14.3% *	57.1%
Colorado	56.3%	--	--	24.2% *	42.7%	74.6%	11.2% *	63.6%
Idaho	71.2%	0.0%	0.0%	24.3% *	82.2%	92.0%	12.1% *	84.4%
Montana	50.0%	--	--	--	32.5% *	91.5%	17.1% *	67.2%
Nevada	33.1% *	--	--	--	20.1% *	39.0% *	16.5% *	35.4% *
New Mexico	62.7%	0.0%	--	33.5% *	63.5%	72.7%	--	68.0%
Utah	56.8%	0.0%	0.0%	51.6% *	50.2%	73.7%	1.6% *	65.6%
Wyoming	71.3%	0.0%	--	51.6%	73.6%	89.3%	30.7% *	82.8%
Pacific:								
Alaska	68.2%	--	0.0%	41.3% *	75.8%	74.8%	--	71.7%
California	49.7%	--	12.7% *	6.0% *	24.8%	71.9%	8.0% *	57.3%
Hawaii	40.6%	--	--	20.5% *	13.3% *	55.5%	16.7% *	44.7%
Oregon	64.8%	--	--	44.9% *	32.4% *	87.6%	--	74.3%
Washington	61.4%	--	--	23.4% *	59.5%	70.5%	16.2% *	67.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.24%	2.53%	2.26%	2.23%	2.63%	1.81%	1.63%	1.39%
New England:								
Connecticut	6.50%	0.00%	--	8.85% *	16.57% *	6.07%	5.10% *	7.31%
Maine	4.19%	--	--	7.70% *	11.90% *	4.59%	8.06% *	4.46%
Massachusetts	5.86%	0.00%	--	2.12% *	8.18% *	4.61%	6.12% *	6.56%
New Hampshire	5.57%	0.00%	--	16.33% *	11.81%	6.52%	15.71% *	5.84%
Rhode Island	6.93%	--	--	11.03% *	14.34% *	3.04%	17.44% *	7.27%
Vermont	5.72%	--	--	10.44% *	12.33%	2.46%	9.83% *	5.96%
Middle Atlantic:								
New Jersey	7.88%	--	--	17.25% *	11.04%	9.99%	11.99% *	7.95%
New York	6.08%	1.17% *	--	6.85% *	8.61%	10.30%	2.98% *	7.46%
Pennsylvania	4.94%	0.00%	--	10.42%	7.59%	7.65%	8.86% *	5.53%
East North Central:								
Illinois	5.01%	--	0.00%	6.28% *	9.93%	6.27%	0.91% *	5.36%
Indiana	4.95%	--	0.00%	17.38% *	8.07%	6.58%	19.41% *	5.25%
Michigan	5.47%	--	13.05% *	13.76% *	11.90% *	4.46%	8.62% *	5.69%
Ohio	5.26%	--	--	14.75% *	8.99%	7.98%	14.33% *	5.88%
Wisconsin	4.91%	--	--	12.48% *	9.14%	7.04%	10.76% *	5.45%
West North Central:								
Iowa	5.26%	--	0.00%	19.74% *	9.06%	5.47%	8.43% *	5.51%
Kansas	4.97%	--	--	8.70% *	9.53%	6.28%	15.55% *	5.04%
Minnesota	6.30%	--	--	6.57% *	13.97%	5.75%	11.06% *	6.80%
Missouri	5.56%	--	0.00%	13.24% *	11.60%	4.94%	11.90% *	5.73%
Nebraska	4.49%	--	--	--	8.27%	4.81%	12.23% *	4.18%
North Dakota	4.87%	--	--	12.56% *	10.39%	4.40%	11.59%	5.35%
South Dakota	4.96%	--	--	5.59% *	6.47%	3.04%	8.90% *	4.57%
South Atlantic:								
Delaware	7.87%	0.00%	0.00%	10.44% *	15.41% *	8.89%	--	8.64%
District of Columbia	4.94%	0.00%	15.86% *	0.00%	10.01%	7.07%	9.30% *	5.64%
Florida	5.76%	--	--	7.36% *	17.02%	7.64%	7.31% *	6.24%
Georgia	7.15%	--	--	15.93% *	14.78%	9.65%	16.61% *	7.78%
Maryland	12.82%	--	--	5.88% *	13.28% *	18.41%	15.01% *	14.41%
North Carolina	8.26%	--	--	12.31% *	16.96% *	10.62%	8.92% *	8.95%
South Carolina	6.31%	--	--	--	15.39%	6.99%	--	6.55%
Virginia	6.79%	--	--	6.82% *	11.46%	10.67%	9.84% *	7.79%
West Virginia	4.93%	0.00%	0.00%	--	14.71%	3.15%	--	4.37%
East South Central:								
Alabama	12.40%	--	--	21.09% *	11.00%	18.69% *	11.28% *	14.68%
Kentucky	5.58%	--	--	19.51% *	9.63%	7.11%	--	5.72%
Mississippi	5.62%	0.00%	0.00%	1.05% *	11.60%	5.64%	0.00%	5.79%
Tennessee	6.01%	--	0.00%	10.93% *	15.40%	2.99%	8.68% *	5.73%
West South Central:								
Arkansas	6.33%	--	--	--	13.04%	6.65%	13.37% *	6.84%
Louisiana	6.16%	--	--	6.83% *	10.22%	4.80%	4.84% *	6.69%
Oklahoma	5.06%	--	--	15.12% *	13.94% *	5.36%	12.81% *	5.57%
Texas	4.60%	--	--	4.47% *	9.16%	5.90%	4.29% *	4.84%
Mountain:								
Arizona	7.00%	0.00%	--	13.87% *	10.44%	11.69%	5.78% *	8.32%
Colorado	7.00%	--	--	16.96% *	10.17%	7.86%	5.43% *	7.51%
Idaho	4.61%	0.00%	0.00%	14.81% *	8.38%	2.94%	9.17% *	3.83%
Montana	8.51%	--	--	--	12.51% *	4.74%	8.49% *	7.89%
Nevada	10.19% *	--	--	--	7.59% *	15.49% *	7.75% *	12.02% *
New Mexico	7.63%	0.00%	--	17.00% *	12.11%	12.72%	--	8.40%
Utah	5.88%	0.00%	0.00%	17.51% *	11.19%	8.97%	0.99% *	6.50%
Wyoming	5.14%	0.00%	--	14.62%	11.84%	3.63%	12.83% *	4.86%
Pacific:								
Alaska	5.74%	--	0.00%	14.08% *	10.07%	7.66%	--	5.96%
California	4.35%	--	7.70% *	2.42% *	7.39%	5.28%	3.67% *	5.00%
Hawaii	9.21%	--	--	12.17% *	7.84% *	13.28%	7.07% *	10.52%
Oregon	5.36%	--	--	18.67% *	10.05% *	4.57%	--	5.50%
Washington	10.91%	--	--	12.56% *	15.75%	13.65%	7.81% *	11.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	23.3%	20.6%	19.3%	21.4%	24.3%	21.2%	22.2%
New England:								
Connecticut	25.5%	38.4%	--	24.2%	25.8%	21.2%	28.4%	24.2%
Maine	16.7%	--	18.0%	12.4%	14.1%	27.7%	16.8%	16.7%
Massachusetts	25.4%	27.9%	29.2% *	28.4%	26.7%	15.9%	29.5%	23.5%
New Hampshire	16.5%	--	17.8%	14.1%	18.8%	14.3%	18.4%	15.4%
Rhode Island	22.6%	--	16.6%	18.1%	38.1%	13.5% *	17.5%	25.4%
Vermont	15.4%	--	8.9% *	13.2%	22.4%	14.8%	11.0%	19.4%
Middle Atlantic:								
New Jersey	24.3%	--	--	17.2%	25.6%	30.5%	19.3%	26.3%
New York	26.2%	40.8%	22.5%	18.2%	23.9%	27.7%	29.7%	25.0%
Pennsylvania	17.2%	21.6% *	20.5% *	18.2%	16.5%	14.8% *	19.3%	16.0%
East North Central:								
Illinois	24.0%	28.9%	22.6%	30.8%	18.0%	24.6%	26.9%	22.8%
Indiana	18.7%	--	--	17.9%	18.4%	20.0%	17.8%	19.0%
Michigan	23.0%	--	30.7%	18.6%	25.1%	23.2%	21.1%	24.1%
Ohio	25.8%	--	--	23.5%	25.0%	26.6%	26.8%	25.5%
Wisconsin	22.5%	--	--	20.4%	26.5%	16.2%	26.5%	21.1%
West North Central:								
Iowa	24.5%	--	19.6%	25.9% *	23.5%	25.3%	21.2%	26.5%
Kansas	19.1%	--	--	20.3%	20.0%	18.5%	23.1%	17.2%
Minnesota	21.5%	--	--	29.0%	21.3%	14.7% *	19.3%	22.3%
Missouri	23.3%	--	16.1% *	23.5%	21.9%	30.5%	19.2%	25.3%
Nebraska	21.4%	--	22.3%	15.6%	22.0%	--	21.4%	21.4%
North Dakota	19.6%	--	17.0%	20.7%	21.8%	25.0%	15.7%	22.2%
South Dakota	19.6%	26.3% *	--	22.5%	14.1%	16.9%	22.6%	18.0%
South Atlantic:								
Delaware	29.2%	--	--	21.6%	40.1% *	29.2%	28.3%	29.5%
District of Columbia	19.8%	12.7% *	22.6%	20.1%	21.0%	19.1%	17.1%	21.0%
Florida	17.7%	--	21.8%	21.3%	14.6%	18.2%	19.4%	16.9%
Georgia	21.8%	--	--	16.7%	19.7%	27.2%	13.2%	24.7%
Maryland	28.4%	--	18.4%	15.5%	21.5%	53.9% *	15.3%	34.1% *
North Carolina	21.2%	--	--	9.9% *	20.7%	32.8%	13.6%	24.2%
South Carolina	12.3%	--	--	10.8% *	13.8%	10.9% *	12.6%	12.2%
Virginia	22.4%	--	--	24.2%	20.2%	22.6%	23.4%	21.9%
West Virginia	25.7%	--	--	19.2%	33.3%	22.1%	27.3%	24.9%
East South Central:								
Alabama	24.6%	--	--	19.8%	24.8%	27.7%	21.7%	25.4%
Kentucky	19.0%	--	--	10.1%	19.0%	26.6%	14.0%	21.6%
Mississippi	13.9%	--	--	11.1% *	14.4%	17.0% *	11.6%	15.1%
Tennessee	22.2%	--	--	20.1%	29.2%	18.5%	18.5%	24.2%
West South Central:								
Arkansas	18.6%	--	--	19.0% *	18.3% *	19.5%	17.2%	19.2%
Louisiana	19.9%	29.5% *	16.6%	19.6% *	14.1% *	22.1%	18.6%	20.7%
Oklahoma	15.7%	7.5% *	20.3%	17.4%	15.6%	15.0%	17.4%	14.9%
Texas	21.4%	17.6%	14.9% *	17.9%	21.8%	26.7%	19.6%	22.0%
Mountain:								
Arizona	26.7%	49.9%	27.2%	17.0%	18.8%	33.3%	24.9%	27.3%
Colorado	22.4%	33.8%	26.0%	19.4% *	18.7%	23.6%	23.1%	22.1%
Idaho	18.3%	--	25.9%	14.5%	11.3% *	22.3%	21.4%	15.5%
Montana	24.1%	17.4% *	14.1%	36.8%	14.6%	26.3%	28.7% *	19.9%
Nevada	23.5%	--	--	19.6%	18.0%	26.7%	22.0%	23.8%
New Mexico	22.0%	--	--	18.5%	23.9%	25.5%	17.4%	23.7%
Utah	36.6%	--	--	34.1%	38.3%	34.1%	38.9%	35.6%
Wyoming	23.8%	--	--	31.1%	--	17.7%	23.5%	24.0%
Pacific:								
Alaska	21.7%	0.0%	--	20.7% *	14.9% *	33.6%	12.2% *	25.5%
California	21.0%	26.6%	22.0%	17.6%	21.4%	20.8%	22.1%	20.6%
Hawaii	15.4%	12.7% *	8.8% *	8.5% *	14.5%	24.6%	10.0%	18.0%
Oregon	14.6%	14.4% *	10.6%	12.7%	16.7%	16.1%	14.6%	14.5%
Washington	19.9%	--	--	7.7%	24.8% *	28.3%	14.6%	22.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.13%	0.79%	0.84%	1.13%	0.76%	0.64%
New England:								
Connecticut	2.07%	9.24%	--	5.54%	2.43%	4.27%	5.11%	1.97%
Maine	1.48%	--	4.15%	1.79%	1.98%	3.47%	2.87%	1.72%
Massachusetts	2.40%	6.97%	9.50% *	3.71%	3.94%	4.18%	4.12%	2.76%
New Hampshire	2.07%	--	5.26%	3.32%	3.57%	2.27%	4.55%	1.93%
Rhode Island	3.70%	--	4.78%	3.20%	6.46%	4.49% *	4.08%	5.26%
Vermont	2.13%	--	5.33% *	2.40%	3.22%	2.63%	2.58%	2.62%
Middle Atlantic:								
New Jersey	2.75%	--	--	4.67%	5.69%	2.69%	4.51%	3.46%
New York	2.33%	10.00%	5.81%	3.24%	1.83%	4.18%	4.74%	2.77%
Pennsylvania	2.65%	8.63% *	6.19% *	3.57%	2.39%	5.77% *	3.04%	3.66%
East North Central:								
Illinois	2.02%	6.58%	4.65%	5.25%	3.17%	3.12%	3.06%	2.52%
Indiana	1.87%	--	--	2.13%	4.13%	3.34%	4.37%	2.01%
Michigan	2.40%	--	6.12%	3.44%	5.51%	1.84%	3.90%	3.06%
Ohio	3.06%	--	--	4.73%	3.34%	7.10%	4.11%	3.86%
Wisconsin	2.56%	--	--	3.42%	4.42%	3.64%	3.77%	3.06%
West North Central:								
Iowa	2.76%	--	4.19%	8.42% *	4.27%	5.01%	3.41%	3.78%
Kansas	2.32%	--	--	4.15%	3.33%	4.87%	4.36%	2.48%
Minnesota	3.43%	--	--	7.69%	5.47%	4.95% *	4.70%	4.44%
Missouri	2.21%	--	5.46% *	3.38%	4.14%	5.10%	3.63%	2.64%
Nebraska	2.98%	--	4.26%	3.22%	4.36%	--	5.26%	3.34%
North Dakota	1.63%	--	4.22%	2.88%	2.66%	4.18%	2.28%	2.08%
South Dakota	2.55%	10.66% *	--	4.38%	3.44%	1.73%	5.33%	2.69%
South Atlantic:								
Delaware	3.46%	--	--	3.48%	12.35% *	2.85%	6.37%	4.10%
District of Columbia	1.67%	5.30% *	4.66%	3.19%	2.14%	4.37%	2.78%	2.00%
Florida	1.73%	--	4.64%	5.11%	2.33%	2.63%	3.91%	1.90%
Georgia	2.77%	--	--	4.43%	4.16%	4.59%	3.34%	3.23%
Maryland	8.46%	--	4.68%	3.03%	3.70%	19.13% *	3.22%	11.21% *
North Carolina	3.70%	--	--	3.05% *	4.28%	5.68%	3.77%	4.52%
South Carolina	1.89%	--	--	4.14% *	2.78%	3.56% *	3.45%	2.25%
Virginia	1.89%	--	--	4.08%	3.42%	2.55%	4.17%	2.02%
West Virginia	3.29%	--	--	5.33%	6.73%	4.03%	6.94%	3.48%
East South Central:								
Alabama	1.69%	--	--	4.53%	4.37%	1.64%	4.92%	1.51%
Kentucky	2.87%	--	--	2.87%	3.99%	6.18%	2.75%	3.91%
Mississippi	1.97%	--	--	3.91% *	3.82%	5.15% *	2.25%	2.72%
Tennessee	3.09%	--	--	2.93%	7.67%	2.99%	4.28%	4.07%
West South Central:								
Arkansas	2.71%	--	--	5.99% *	5.70% *	4.52%	3.95%	3.49%
Louisiana	3.04%	10.79% *	1.81%	6.10% *	4.29% *	4.14%	4.10%	4.23%
Oklahoma	1.73%	3.25% *	4.29%	3.84%	3.79%	1.92%	2.93%	2.13%
Texas	1.95%	4.88%	5.71% *	3.19%	3.78%	3.79%	3.40%	2.36%
Mountain:								
Arizona	2.57%	8.44%	5.36%	4.42%	2.68%	3.80%	3.82%	3.15%
Colorado	2.22%	9.37%	4.91%	10.01% *	2.93%	3.44%	3.72%	2.70%
Idaho	2.42%	--	6.15%	3.00%	4.22% *	3.19%	4.39%	2.26%
Montana	4.83%	6.72% *	4.03%	10.11%	2.87%	7.20%	8.67% *	3.86%
Nevada	3.95%	--	--	4.12%	2.26%	5.83%	3.54%	4.59%
New Mexico	2.92%	--	--	4.68%	5.03%	4.86%	5.00%	3.29%
Utah	3.03%	--	--	3.95%	5.89%	3.88%	6.54%	3.28%
Wyoming	3.28%	--	--	6.98%	--	3.02%	5.05%	4.04%
Pacific:								
Alaska	3.17%	0.00%	--	6.73% *	5.06% *	4.73%	4.63% *	3.71%
California	1.48%	6.08%	3.51%	2.43%	3.32%	2.28%	2.61%	1.77%
Hawaii	2.51%	5.19% *	3.26% *	2.75% *	4.34%	6.15%	2.54%	3.45%
Oregon	1.81%	4.79% *	2.92%	2.85%	3.64%	4.62%	2.32%	2.52%
Washington	2.63%	--	--	1.82%	10.54% *	2.32%	3.75%	3.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.2%	27.6%	19.5%	22.4%	24.8%	25.5%	23.8%	25.2%
New England:								
Connecticut	24.0%	--	--	--	30.7%	23.0%	--	24.5%
Maine	28.7%	--	--	--	23.2%	30.7%	--	29.1%
Massachusetts	27.5%	--	--	--	29.9%	27.3%	--	27.4%
New Hampshire	23.4%	--	41.8%	--	22.9%	22.2%	--	21.9%
Rhode Island	31.9%	--	--	--	38.9%	29.8%	--	31.4%
Vermont	23.7%	--	--	--	21.3%	26.0%	16.6%	24.2%
Middle Atlantic:								
New Jersey	35.0%	--	--	--	48.5%	27.8%	--	37.3%
New York	26.2%	--	--	14.4% *	22.3%	28.0%	21.1% *	26.4%
Pennsylvania	24.4%	--	--	27.0%	21.4%	26.0%	--	24.1%
East North Central:								
Illinois	25.5%	--	0.0%	--	29.1%	24.5%	--	25.9%
Indiana	23.1%	--	--	--	22.4%	23.3%	--	22.4%
Michigan	30.3%	--	--	--	29.2%	30.2%	--	30.1%
Ohio	23.9%	--	--	--	30.6%	21.4%	--	23.3%
Wisconsin	25.9%	--	--	18.4%	27.3%	26.3%	--	26.1%
West North Central:								
Iowa	27.8%	--	--	--	23.2%	28.1%	--	27.7%
Kansas	28.9%	78.7%	--	--	30.6%	25.5%	59.8%	26.7%
Minnesota	26.4%	--	--	--	27.6%	27.2%	16.8%	27.3%
Missouri	24.3%	--	--	--	28.4%	23.2%	--	24.1%
Nebraska	24.9%	--	--	--	29.5%	25.3%	19.8% *	25.4%
North Dakota	35.7%	--	--	44.4%	36.2%	33.4%	50.9%	33.9%
South Dakota	30.6%	--	--	--	29.6%	31.8%	--	31.1%
South Atlantic:								
Delaware	24.1%	--	--	--	17.2% *	26.0%	--	25.2%
District of Columbia	23.9%	--	--	--	27.4%	22.7%	--	23.7%
Florida	22.7%	--	--	--	20.1% *	23.2%	--	22.7%
Georgia	25.0%	--	--	--	26.5% *	24.3%	--	24.4%
Maryland	28.8%	--	--	--	26.2% *	29.8%	--	29.0%
North Carolina	24.8%	--	--	--	20.6% *	26.2%	--	24.8%
South Carolina	20.8%	--	--	--	20.2%	21.2%	--	20.8%
Virginia	24.6%	--	--	--	20.4%	26.5%	--	24.9%
West Virginia	29.8%	--	--	--	36.2% *	29.9%	--	30.6%
East South Central:								
Alabama	25.8%	--	--	--	23.3%	23.5%	--	25.6%
Kentucky	24.6%	--	--	--	21.8%	25.6%	--	25.0%
Mississippi	21.0%	--	--	1.5% *	21.3%	21.5%	0.0%	21.5%
Tennessee	22.9%	--	0.0%	--	32.8%	21.4%	--	23.4%
West South Central:								
Arkansas	21.0%	--	--	--	14.0%	23.1%	--	20.6%
Louisiana	25.5%	--	--	--	19.6%	28.3%	--	25.6%
Oklahoma	24.1%	--	--	--	20.8%	23.6%	--	23.1%
Texas	24.7%	--	--	--	19.6%	28.0%	--	24.8%
Mountain:								
Arizona	21.4%	--	--	--	23.3%	21.7%	--	21.7%
Colorado	25.6%	--	--	--	23.7%	26.9%	--	26.0%
Idaho	22.8%	--	--	--	26.1%	22.2%	32.8%	22.6%
Montana	28.3%	--	--	--	15.2%	32.7%	--	29.1%
Nevada	25.1%	--	--	--	15.9%	26.6%	--	24.9%
New Mexico	21.3%	0.0%	--	--	21.7%	23.8%	1.7% *	23.0%
Utah	30.5%	--	--	--	41.6%	26.0%	--	30.6%
Wyoming	33.9%	0.0%	--	--	36.7%	35.8%	--	36.2%
Pacific:								
Alaska	30.6%	--	--	--	39.5%	28.4%	--	30.9%
California	23.0%	--	--	14.1% *	17.8%	23.9%	21.6% *	23.0%
Hawaii	21.8%	--	--	--	--	24.2%	--	23.2%
Oregon	27.0%	--	--	--	14.8%	29.1%	--	27.4%
Washington	27.5%	--	--	--	17.9%	31.8%	--	28.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	3.99%	2.31%	2.04%	1.09%	0.45%	1.86%	0.42%
New England:								
Connecticut	1.91%	--	--	--	5.96%	1.68%	--	1.96%
Maine	1.92%	--	--	--	2.49%	2.37%	--	2.01%
Massachusetts	1.86%	--	--	--	2.51%	2.05%	--	1.90%
New Hampshire	2.36%	--	4.06%	--	2.46%	2.82%	--	1.97%
Rhode Island	2.30%	--	--	--	3.64%	2.59%	--	2.30%
Vermont	1.64%	--	--	--	1.36%	2.61%	3.91%	1.72%
Middle Atlantic:								
New Jersey	4.50%	--	--	--	6.66%	2.88%	--	4.65%
New York	1.55%	--	--	5.39% *	2.42%	1.89%	7.56% *	1.57%
Pennsylvania	1.43%	--	--	6.52%	2.69%	1.89%	--	1.42%
East North Central:								
Illinois	1.56%	--	0.00%	--	3.31%	1.62%	--	1.56%
Indiana	2.30%	--	--	--	3.49%	2.81%	--	2.21%
Michigan	2.33%	--	--	--	5.18%	2.76%	--	2.42%
Ohio	1.53%	--	--	--	2.57%	1.47%	--	1.33%
Wisconsin	1.29%	--	--	3.17%	1.75%	1.63%	--	1.27%
West North Central:								
Iowa	1.95%	--	--	--	2.73%	2.29%	--	1.94%
Kansas	2.64%	6.22%	--	--	4.55%	2.72%	9.73%	2.38%
Minnesota	2.16%	--	--	--	3.74%	2.72%	5.00%	2.28%
Missouri	3.10%	--	--	--	4.88%	3.48%	--	3.14%
Nebraska	1.74%	--	--	--	3.48%	2.12%	6.46% *	1.80%
North Dakota	3.40%	--	--	7.10%	5.56%	4.32%	9.24%	3.65%
South Dakota	2.49%	--	--	--	3.37%	3.38%	--	2.56%
South Atlantic:								
Delaware	3.17%	--	--	--	5.39% *	3.78%	--	3.30%
District of Columbia	1.08%	--	--	--	2.59%	1.03%	--	1.00%
Florida	1.67%	--	--	--	8.86% *	1.30%	--	1.70%
Georgia	1.94%	--	--	--	8.20% *	1.46%	--	1.90%
Maryland	2.25%	--	--	--	8.87% *	2.16%	--	2.20%
North Carolina	2.07%	--	--	--	6.89% *	2.20%	--	2.10%
South Carolina	1.78%	--	--	--	4.02%	2.03%	--	1.80%
Virginia	1.69%	--	--	--	3.54%	2.08%	--	1.78%
West Virginia	3.49%	--	--	--	12.31% *	3.14%	--	3.55%
East South Central:								
Alabama	2.77%	--	--	--	3.51%	2.47%	--	2.89%
Kentucky	2.37%	--	--	--	2.96%	3.02%	--	2.40%
Mississippi	1.23%	--	--	1.60% *	4.29%	1.31%	0.00%	1.25%
Tennessee	2.09%	--	0.00%	--	6.92%	1.65%	--	2.16%
West South Central:								
Arkansas	2.36%	--	--	--	2.98%	3.03%	--	2.41%
Louisiana	2.52%	--	--	--	5.25%	2.57%	--	2.60%
Oklahoma	1.92%	--	--	--	3.98%	2.19%	--	1.81%
Texas	1.63%	--	--	--	2.52%	1.97%	--	1.64%
Mountain:								
Arizona	1.67%	--	--	--	2.99%	2.14%	--	1.75%
Colorado	2.57%	--	--	--	2.31%	3.23%	--	2.64%
Idaho	3.67%	--	--	--	2.50%	4.50%	2.61%	3.71%
Montana	2.85%	--	--	--	4.15%	3.54%	--	3.17%
Nevada	2.14%	--	--	--	4.15%	2.25%	--	2.22%
New Mexico	2.24%	0.00%	--	--	5.82%	2.14%	1.88% *	2.28%
Utah	2.03%	--	--	--	3.73%	1.64%	--	2.04%
Wyoming	3.21%	0.00%	--	--	3.90%	4.73%	--	3.42%
Pacific:								
Alaska	2.25%	--	--	--	4.23%	2.57%	--	2.25%
California	1.14%	--	--	4.34% *	2.94%	1.27%	6.54% *	1.16%
Hawaii	3.45%	--	--	--	--	4.25%	--	3.80%
Oregon	1.81%	--	--	--	1.80%	2.12%	--	1.84%
Washington	7.06%	--	--	--	3.70%	9.42%	--	7.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17,901	17,506	17,838	17,044	18,098	17,998	17,678	17,932
New England:								
Connecticut	19,523	--	--	20,286	18,433	20,302	16,920	19,797
Maine	18,908	--	20,186	16,077	18,948	19,467	18,479	18,969
Massachusetts	19,960	--	16,448	19,599	22,394	19,688	18,465	20,135
New Hampshire	19,972	--	13,133	19,170	22,694	19,278	17,855	20,224
Rhode Island	19,825	--	20,095	14,493	20,438	20,837	16,114	20,372
Vermont	19,157	--	19,139	20,407	21,075	17,471	21,527	18,840
Middle Atlantic:								
New Jersey	19,551	--	18,901	20,575	21,295	18,155	19,176	19,631
New York	20,784	20,715	28,750	20,737	19,958	20,529	23,553	20,376
Pennsylvania	19,455	--	16,931	18,692	20,157	19,514	17,599	19,736
East North Central:								
Illinois	19,330	20,579	20,441	19,450	19,818	18,796	20,228	19,179
Indiana	15,825	--	--	17,499	17,084	15,128	15,355	15,875
Michigan	16,678	--	17,041	17,847	15,722	16,557	17,546	16,469
Ohio	17,960	--	--	16,576	18,061	18,372	16,253	18,113
Wisconsin	19,321	--	20,597	17,629	20,500	18,876	19,165	19,345
West North Central:								
Iowa	16,782	--	11,564	16,390	17,922	16,876	14,736	17,103
Kansas	17,574	--	--	15,150	17,308	18,307	15,480	17,861
Minnesota	18,599	--	--	19,862	19,859	18,522	16,078	18,913
Missouri	17,045	15,979	--	14,322	17,429	17,215	16,241	17,125
Nebraska	17,232	--	17,419	15,856	16,733	17,754	15,704	17,402
North Dakota	17,707	13,166	12,254	16,932	18,883	18,606	13,977	18,518
South Dakota	17,990	15,590	--	16,612	17,535	18,618	14,750	18,264
South Atlantic:								
Delaware	17,997	--	--	17,580	16,385	18,270	16,742	18,172
District of Columbia	19,518	15,936	19,737	20,823	22,287	18,024	19,173	19,577
Florida	17,433	--	21,687	17,535	17,577	17,466	17,221	17,458
Georgia	18,227	--	18,182	20,911	16,837	17,874	22,802	17,748
Maryland	18,373	13,872	18,189	18,382	16,540	18,942	16,466	18,615
North Carolina	15,958	8,684	--	15,594	15,798	16,648	12,131	16,396
South Carolina	16,317	14,208	--	16,371	15,907	16,767	14,947	16,508
Virginia	17,453	--	--	15,703	16,716	17,826	16,454	17,533
West Virginia	18,492	--	--	17,153	18,870	18,817	13,947	18,824
East South Central:								
Alabama	16,224	--	--	17,183	16,914	16,281	14,957	16,418
Kentucky	15,348	--	--	15,557	16,672	14,919	18,513	15,109
Mississippi	14,841	--	16,661	12,060	14,154	15,158	14,645	14,870
Tennessee	16,743	--	17,005	14,704	16,520	17,062	16,341	16,796
West South Central:								
Arkansas	15,632	13,813	--	13,955	14,445	16,699	14,031	15,948
Louisiana	17,941	21,197	16,181	17,657	17,821	18,022	18,432	17,872
Oklahoma	16,005	--	13,832	12,313	16,231	17,090	14,048	16,288
Texas	16,654	--	18,915	13,920	16,292	17,399	18,357	16,510
Mountain:								
Arizona	14,664	--	--	11,886	15,173	15,341	11,974	15,210
Colorado	17,447	--	--	15,169	17,149	17,279	19,954	17,168
Idaho	17,652	--	--	15,261	18,048	18,500	16,185	17,903
Montana	15,842	--	--	12,384	14,594	17,161	16,382	15,634
Nevada	14,858	--	14,571	15,344	15,047	14,843	13,611	14,982
New Mexico	19,454	--	--	19,703	20,589	18,315	21,911	19,059
Utah	16,593	--	15,379	14,594	17,130	16,998	14,209	16,949
Wyoming	18,455	--	15,080	19,010	21,591	18,174	16,466	19,248
Pacific:								
Alaska	20,764	--	--	22,083	27,505	18,808	20,379	20,802
California	18,827	21,182	15,515	17,594	19,345	18,994	17,950	18,968
Hawaii	17,453	12,085	18,174	18,756	16,381	18,236	15,739	17,926
Oregon	18,006	--	17,111	17,579	15,061	19,813	16,815	18,239
Washington	18,067	--	--	17,514	17,095	18,638	17,787	18,121

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	125.52	930.72	682.77	444.72	277.53	148.17	395.85	132.17
New England:								
Connecticut	658.50	--	--	1,568.02	1,494.34	698.82	1,825.65	703.17
Maine	660.52	--	1,871.69	1,197.27	1,583.38	826.13	1,271.76	730.91
Massachusetts	1,426.47	--	1,121.15	1,351.35	1,792.33	2,076.39	1,431.64	1,591.21
New Hampshire	794.51	--	1,871.59	1,368.87	1,110.57	1,298.14	1,785.42	850.66
Rhode Island	720.22	--	1,032.95	1,309.23	761.13	850.42	1,618.90	762.35
Vermont	1,334.85	--	2,439.32	1,879.12	1,012.88	2,462.19	1,754.60	1,474.59
Middle Atlantic:								
New Jersey	651.82	--	1,468.91	1,579.21	1,368.91	708.66	1,211.24	744.02
New York	511.23	3,742.86	3,156.57	1,055.91	1,182.94	621.17	1,509.71	531.23
Pennsylvania	603.64	--	1,768.49	1,678.80	1,484.90	704.36	1,575.89	637.80
East North Central:								
Illinois	469.94	1,485.63	2,256.37	1,119.37	1,187.84	504.25	1,149.22	508.02
Indiana	454.56	--	--	1,285.73	1,356.69	485.99	1,212.46	483.59
Michigan	460.66	--	2,078.98	1,174.71	711.44	501.37	1,459.83	405.82
Ohio	405.95	--	--	1,091.77	1,198.91	436.93	1,147.92	423.51
Wisconsin	524.53	--	2,103.66	1,030.82	922.33	836.20	1,200.30	578.36
West North Central:								
Iowa	448.48	--	1,979.10	1,337.22	639.64	597.43	1,446.30	478.44
Kansas	481.20	--	--	900.62	833.15	573.72	1,259.62	486.94
Minnesota	687.05	--	--	1,737.60	1,358.16	915.08	1,314.64	755.93
Missouri	603.40	1,075.22	--	1,365.77	711.15	838.76	1,091.09	654.02
Nebraska	530.74	--	1,659.17	1,507.54	936.67	723.26	1,523.62	564.45
North Dakota	450.38	1,298.36	2,081.51	1,097.10	870.54	424.14	988.77	417.50
South Dakota	527.66	965.67	--	1,625.39	1,129.76	661.46	1,676.12	546.36
South Atlantic:								
Delaware	494.57	--	--	1,832.16	2,045.94	441.16	2,259.60	458.55
District of Columbia	510.87	1,038.59	1,795.81	1,105.00	936.12	672.06	1,186.53	562.67
Florida	550.56	--	2,751.98	1,542.19	1,212.93	621.38	2,598.91	535.08
Georgia	698.71	--	1,775.55	1,828.24	1,950.35	619.22	3,206.60	611.98
Maryland	596.88	1,347.02	1,584.95	1,877.31	1,477.11	676.48	1,281.48	631.86
North Carolina	459.10	853.17	--	1,604.30	1,118.02	498.43	1,614.41	439.17
South Carolina	428.80	1,089.53	--	2,326.32	1,249.04	440.18	1,407.74	447.06
Virginia	806.00	--	--	2,400.46	1,396.35	1,038.48	2,120.30	850.99
West Virginia	507.83	--	--	1,752.64	1,083.62	592.54	1,499.71	508.27
East South Central:								
Alabama	480.14	--	--	1,430.25	733.91	634.87	1,370.01	563.95
Kentucky	1,248.97	--	--	3,283.40	925.01	1,657.21	2,285.25	1,306.68
Mississippi	408.75	--	1,164.53	1,168.38	1,165.63	478.58	1,248.54	431.59
Tennessee	413.53	--	1,395.47	882.88	1,698.13	368.36	872.22	451.65
West South Central:								
Arkansas	750.86	1,118.94	--	1,305.35	661.62	1,187.33	1,193.83	854.46
Louisiana	586.59	1,800.60	2,802.75	967.33	1,136.74	888.17	1,275.26	648.65
Oklahoma	529.36	--	2,100.15	1,450.13	1,148.56	537.19	1,213.74	578.82
Texas	546.46	--	2,479.02	1,740.58	1,206.80	355.38	1,346.70	573.44
Mountain:								
Arizona	816.85	--	--	1,931.88	1,647.41	970.26	1,912.61	831.14
Colorado	487.98	--	--	1,426.58	936.88	589.57	1,698.69	491.96
Idaho	599.23	--	--	1,530.45	1,238.16	632.69	2,110.54	587.48
Montana	776.68	--	--	942.53	1,838.86	861.01	1,689.45	850.14
Nevada	1,414.56	--	1,895.95	1,813.55	1,188.41	1,939.78	1,185.84	1,570.98
New Mexico	724.17	--	--	1,806.38	966.84	629.39	3,622.69	566.23
Utah	464.91	--	1,905.90	1,203.85	1,212.73	526.74	1,015.16	494.47
Wyoming	624.12	--	1,258.16	1,766.62	1,091.03	849.25	1,308.89	682.08
Pacific:								
Alaska	724.35	--	--	1,574.83	1,375.68	803.62	2,410.71	758.45
California	460.17	2,781.13	2,357.93	1,291.43	891.18	555.48	1,738.41	455.01
Hawaii	575.48	2,361.29	1,568.15	1,499.25	572.92	634.28	1,562.62	539.40
Oregon	521.75	--	1,348.26	1,513.60	1,048.70	723.00	939.96	603.72
Washington	597.65	--	--	1,747.45	782.65	679.12	1,760.79	619.34

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17,454	17,736	17,517	17,314	17,925	17,124	17,578	17,409
New England:								
Connecticut	18,639	--	--	20,940	18,300	19,212	16,582	19,114
Maine	18,744	--	22,459	16,376	19,830	18,049	19,558	18,532
Massachusetts	19,604	--	--	19,872	20,795	18,311	19,237	19,709
New Hampshire	18,864	--	13,133	20,369	20,795	18,079	17,769	19,270
Rhode Island	16,409	--	18,687	14,285	20,063	17,577	14,211	17,361
Vermont	18,780	--	19,239	18,539	19,043	18,038	19,627	18,442
Middle Atlantic:								
New Jersey	19,349	18,795	18,999	20,610	20,594	17,465	19,356	19,347
New York	20,818	21,417	28,770	21,108	21,011	19,049	24,162	19,809
Pennsylvania	18,030	--	16,272	16,495	15,929	19,622	15,974	18,858
East North Central:								
Illinois	18,910	20,693	16,813	19,334	19,283	17,667	19,309	18,744
Indiana	16,205	--	--	17,842	15,767	15,265	15,931	16,311
Michigan	16,482	--	--	16,971	16,653	14,095	17,105	16,033
Ohio	16,422	--	--	16,265	16,964	16,665	16,158	16,486
Wisconsin	18,108	--	21,368	16,672	19,724	16,824	19,123	17,777
West North Central:								
Iowa	16,166	--	11,564	14,956	17,919	18,215	13,808	17,583
Kansas	16,572	--	--	15,270	16,112	18,125	15,385	17,107
Minnesota	17,099	--	--	19,350	17,281	15,939	15,400	17,492
Missouri	16,200	15,240	--	13,385	17,307	16,504	15,547	16,477
Nebraska	15,142	--	--	14,404	14,777	15,569	16,060	14,655
North Dakota	16,694	--	11,589	16,960	18,328	19,776	13,757	18,198
South Dakota	15,874	15,590	--	16,614	15,343	15,707	14,278	16,274
South Atlantic:								
Delaware	17,562	--	--	16,756	16,194	18,369	15,467	18,316
District of Columbia	19,840	15,936	18,983	20,823	21,680	18,357	18,760	20,184
Florida	16,127	--	20,952	17,559	16,421	15,576	16,318	16,048
Georgia	18,646	--	--	20,684	19,868	16,086	24,892	17,010
Maryland	17,220	13,872	16,824	18,312	16,020	18,458	14,987	18,058
North Carolina	14,784	8,684	--	16,613	14,295	17,152	12,131	16,024
South Carolina	16,366	14,208	--	17,990	14,383	18,949	15,934	16,533
Virginia	15,956	--	--	15,783	14,899	15,682	16,531	15,844
West Virginia	18,610	--	--	18,243	20,668	20,111	--	20,191
East South Central:								
Alabama	15,509	--	--	17,252	15,939	15,304	15,649	15,472
Kentucky	15,588	--	--	17,767	17,473	13,319	18,324	14,536
Mississippi	14,082	--	16,661	12,139	14,044	13,949	14,684	13,698
Tennessee	15,874	--	18,041	14,519	12,419	19,183	16,210	15,682
West South Central:								
Arkansas	13,967	13,813	--	13,282	12,304	16,117	13,750	14,143
Louisiana	16,917	21,197	--	17,717	16,281	13,700	18,957	15,713
Oklahoma	15,192	--	--	13,703	15,592	16,943	14,459	15,470
Texas	16,782	--	18,915	16,431	17,361	15,969	18,333	16,264
Mountain:								
Arizona	14,205	--	--	--	13,066	17,590	--	15,479
Colorado	16,746	--	--	16,120	16,000	15,467	20,033	15,834
Idaho	15,754	--	--	15,331	16,290	17,562	16,042	15,541
Montana	15,278	21,359	--	11,882	13,846	17,160	18,108	13,476
Nevada	13,929	--	16,176	15,313	13,845	13,735	13,898	13,933
New Mexico	19,745	--	--	19,477	19,581	18,537	22,302	18,590
Utah	15,943	--	15,379	13,847	18,601	15,779	14,223	16,742
Wyoming	17,125	--	14,912	18,018	--	15,759	16,495	17,940
Pacific:								
Alaska	18,653	--	--	22,191	22,812	15,585	--	18,417
California	18,450	22,604	14,430	17,732	19,882	17,827	18,065	18,577
Hawaii	16,632	--	18,174	18,649	16,403	17,422	15,182	17,249
Oregon	17,984	--	17,773	17,689	15,860	21,510	17,326	18,331
Washington	18,147	--	--	18,297	13,946	19,545	17,377	18,444

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	200.76	1,024.09	766.58	369.86	347.32	329.70	448.76	220.13
New England:								
Connecticut	1,028.87	--	--	1,757.29	1,660.96	846.97	2,332.08	1,149.86
Maine	1,100.68	--	1,705.19	1,321.03	1,998.61	1,761.22	1,382.92	1,345.74
Massachusetts	798.79	--	--	1,405.74	1,716.97	884.83	1,759.65	899.90
New Hampshire	956.53	--	1,871.59	1,179.85	1,152.31	2,093.70	1,875.31	1,119.43
Rhode Island	1,326.16	--	794.42	1,272.10	832.38	3,475.93	1,806.55	1,727.12
Vermont	875.19	--	2,704.65	2,029.66	964.47	1,146.15	2,034.43	892.91
Middle Atlantic:								
New Jersey	996.83	937.02	1,763.60	2,172.20	2,369.71	1,226.91	1,230.15	1,301.32
New York	685.98	3,869.67	3,280.08	1,244.39	1,223.63	625.88	1,685.57	580.86
Pennsylvania	1,094.80	--	1,738.99	1,782.59	1,431.31	1,344.77	1,452.18	1,196.79
East North Central:								
Illinois	634.57	1,530.25	2,470.37	1,247.33	1,237.41	880.42	1,141.22	755.53
Indiana	755.95	--	--	1,526.10	1,233.99	389.68	1,483.97	871.75
Michigan	906.06	--	--	1,471.03	1,065.95	1,025.23	1,713.89	769.44
Ohio	603.38	--	--	1,233.61	1,203.17	724.36	1,514.51	651.92
Wisconsin	722.44	--	2,453.24	860.20	1,807.49	356.77	1,385.05	805.18
West North Central:								
Iowa	717.63	--	1,979.10	1,366.86	1,053.73	899.01	1,404.65	688.94
Kansas	1,100.95	--	--	996.66	1,783.52	1,965.51	1,281.68	1,355.27
Minnesota	1,077.82	--	--	2,057.50	796.16	1,613.74	987.63	1,287.96
Missouri	793.45	921.52	--	1,228.76	1,388.98	1,501.30	1,053.36	1,032.18
Nebraska	830.45	--	--	1,537.72	1,216.95	1,538.48	1,880.51	723.67
North Dakota	749.15	--	2,230.88	1,265.41	824.26	1,198.94	1,154.93	746.53
South Dakota	993.50	965.67	--	1,793.09	1,808.36	1,960.32	1,832.26	1,150.39
South Atlantic:								
Delaware	914.89	--	--	1,926.65	3,159.04	571.80	2,313.54	866.62
District of Columbia	507.18	1,038.59	1,804.83	1,105.00	750.96	705.68	1,171.75	550.29
Florida	1,078.78	--	2,936.24	1,751.42	1,047.71	1,344.29	2,844.30	964.29
Georgia	1,257.62	--	--	2,218.07	1,138.30	500.56	3,311.14	642.96
Maryland	898.46	1,347.02	1,447.07	1,961.98	2,042.70	824.84	946.12	1,145.89
North Carolina	978.76	853.17	--	1,417.06	1,996.97	950.52	1,625.80	944.75
South Carolina	845.08	1,089.53	--	3,004.74	1,252.03	731.27	1,471.22	1,018.65
Virginia	966.12	--	--	2,709.12	1,431.41	1,184.63	2,763.11	1,030.33
West Virginia	1,265.33	--	--	2,408.84	1,930.43	2,244.81	--	1,299.38
East South Central:								
Alabama	454.60	--	--	1,540.18	1,272.39	408.65	1,352.74	433.57
Kentucky	1,346.51	--	--	2,699.82	1,335.09	1,756.08	2,387.48	1,299.31
Mississippi	658.98	--	1,164.53	1,189.06	1,260.17	840.75	1,257.42	720.59
Tennessee	1,010.36	--	1,660.99	1,038.14	2,397.50	1,537.24	1,083.89	1,451.70
West South Central:								
Arkansas	750.40	1,118.94	--	1,266.79	666.44	1,144.40	1,314.09	832.10
Louisiana	1,027.69	1,800.60	--	1,023.17	2,097.33	2,227.68	1,321.39	1,241.40
Oklahoma	782.20	--	--	1,931.86	1,327.92	720.43	1,313.31	954.82
Texas	614.09	--	2,479.02	1,781.49	1,082.71	473.31	1,389.95	641.70
Mountain:								
Arizona	1,497.31	--	--	--	2,656.23	1,060.54	--	1,594.99
Colorado	886.94	--	--	1,544.26	1,082.60	1,625.69	1,726.47	945.08
Idaho	1,235.83	--	--	1,667.13	2,206.27	1,585.22	2,267.95	1,345.55
Montana	1,430.96	1,252.43	--	950.44	2,353.60	1,231.34	1,784.67	1,633.85
Nevada	1,646.69	--	1,868.72	1,914.47	1,120.24	2,307.36	1,305.10	1,833.67
New Mexico	1,582.87	--	--	2,742.59	1,236.72	1,478.42	4,270.24	1,001.32
Utah	629.07	--	1,905.90	1,163.25	1,031.37	618.00	1,050.74	705.06
Wyoming	1,028.86	--	1,324.00	2,697.46	--	815.32	1,552.48	1,216.53
Pacific:								
Alaska	1,322.91	--	--	1,451.93	1,771.73	2,179.76	--	1,600.57
California	703.76	2,226.44	2,394.74	1,358.10	1,015.00	937.66	1,867.65	703.44
Hawaii	695.88	--	1,568.15	1,671.95	599.79	857.95	1,677.73	644.04
Oregon	813.21	--	1,324.74	1,825.55	1,229.33	1,507.74	933.53	1,135.36
Washington	1,108.10	--	--	2,165.79	1,123.15	992.36	1,984.31	1,217.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,180	15,951	19,455	16,140	18,242	18,267	18,218	18,178
New England:								
Connecticut	20,075	--	--	--	18,683	20,477	17,975	20,157
Maine	19,042	--	--	13,390	16,965	19,771	15,196	19,267
Massachusetts	20,150	--	16,490	15,857	27,272	19,872	16,276	20,319
New Hampshire	20,634	--	--	--	23,576	19,664	--	20,643
Rhode Island	21,089	--	--	--	20,767	21,240	--	21,202
Vermont	19,297	--	--	23,939	22,121	17,434	25,100	18,951
Middle Atlantic:								
New Jersey	19,677	--	--	--	21,722	18,396	--	19,774
New York	20,753	--	--	19,079	18,849	21,398	19,087	20,805
Pennsylvania	20,376	--	--	24,695	21,280	19,455	27,370	20,153
East North Central:								
Illinois	19,596	--	24,289	20,308	20,373	19,028	23,742	19,384
Indiana	15,700	--	--	--	17,399	15,105	--	15,768
Michigan	16,816	--	--	20,845	14,537	16,996	21,032	16,653
Ohio	18,641	--	--	18,433	18,698	18,711	16,508	18,712
Wisconsin	20,094	--	--	18,827	20,912	19,791	19,276	20,145
West North Central:								
Iowa	17,075	--	--	21,351	17,925	16,618	--	16,957
Kansas	18,184	--	--	--	18,101	18,358	--	18,180
Minnesota	19,262	--	--	22,377	20,861	19,122	--	19,465
Missouri	17,355	--	--	--	17,582	17,275	--	17,294
Nebraska	17,720	--	--	17,437	17,415	17,867	--	17,839
North Dakota	18,489	--	--	--	19,906	18,487	15,019	18,691
South Dakota	19,031	--	--	--	18,975	19,095	--	19,061
South Atlantic:								
Delaware	18,295	--	--	--	16,659	18,239	--	18,098
District of Columbia	19,126	--	--	--	23,695	17,864	--	19,000
Florida	17,996	--	--	--	18,404	17,829	--	17,896
Georgia	17,970	--	--	--	14,536	18,638	--	18,115
Maryland	18,979	--	--	--	17,592	19,019	--	18,835
North Carolina	16,511	--	--	--	17,106	16,557	--	16,516
South Carolina	16,286	--	--	--	18,236	16,199	--	16,496
Virginia	18,176	--	--	15,107	17,468	18,503	--	18,238
West Virginia	18,458	--	--	14,635	17,845	18,659	14,726	18,525
East South Central:								
Alabama	17,168	--	--	16,324	17,321	17,479	--	17,430
Kentucky	15,271	--	--	--	16,382	15,217	--	15,245
Mississippi	15,220	--	--	--	14,289	15,322	--	15,228
Tennessee	17,009	--	15,549	--	18,445	16,842	16,712	17,021
West South Central:								
Arkansas	16,341	--	--	--	15,313	16,764	--	16,392
Louisiana	18,404	--	--	--	18,173	18,638	--	18,492
Oklahoma	16,572	--	--	--	17,255	17,116	--	16,712
Texas	16,599	--	--	11,181	15,839	17,738	--	16,590
Mountain:								
Arizona	14,976	--	--	13,530	16,797	14,453	--	15,074
Colorado	18,021	--	--	--	18,866	18,018	--	18,026
Idaho	18,537	--	--	--	18,756	18,589	--	18,546
Montana	16,375	--	--	--	16,641	17,161	12,713	17,140
Nevada	17,926	--	8,534	--	19,643	18,007	--	18,221
New Mexico	19,282	--	--	--	21,107	18,232	--	19,257
Utah	17,018	--	--	15,967	15,913	17,403	--	17,042
Wyoming	19,261	--	--	20,486	21,631	18,797	--	19,638
Pacific:								
Alaska	21,853	--	--	--	29,338	19,777	--	21,736
California	19,210	--	--	15,938	17,890	19,484	--	19,276
Hawaii	18,920	--	--	--	--	18,833	--	18,840
Oregon	18,022	--	--	--	14,050	19,357	--	18,194
Washington	17,994	--	--	--	17,854	17,981	--	17,895

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	161.37	1,663.15	1,189.43	1,323.16	419.00	162.31	706.62	164.94
New England:								
Connecticut	817.40	--	--	--	3,017.12	797.60	1,712.68	844.89
Maine	819.68	--	--	964.69	1,337.59	923.51	632.88	850.66
Massachusetts	2,155.77	--	910.68	283.09	3,328.17	2,361.64	692.53	2,257.14
New Hampshire	1,088.53	--	--	--	1,453.93	1,528.90	--	1,097.19
Rhode Island	754.49	--	--	--	1,208.53	838.53	--	778.21
Vermont	1,807.88	--	--	2,384.63	1,140.58	2,616.47	2,252.62	1,877.96
Middle Atlantic:								
New Jersey	887.85	--	--	--	1,732.95	860.27	--	941.64
New York	763.75	--	--	1,214.14	2,163.17	770.96	1,552.20	784.57
Pennsylvania	738.04	--	--	1,836.21	1,638.67	775.67	1,600.68	751.39
East North Central:								
Illinois	647.78	--	364.02	1,759.60	2,028.82	574.68	776.51	651.15
Indiana	553.11	--	--	--	1,662.47	563.33	--	566.99
Michigan	490.62	--	--	331.67	907.24	573.40	991.56	491.47
Ohio	471.35	--	--	1,099.11	1,685.83	474.29	1,059.94	482.07
Wisconsin	649.34	--	--	1,538.83	1,037.31	1,033.57	2,439.57	672.11
West North Central:								
Iowa	581.77	--	--	1,739.41	796.43	668.04	--	578.84
Kansas	415.08	--	--	--	876.11	451.47	--	417.15
Minnesota	874.88	--	--	2,091.74	1,742.63	1,054.16	--	928.44
Missouri	781.75	--	--	--	1,049.02	895.87	--	790.06
Nebraska	627.75	--	--	2,590.92	1,178.09	763.44	--	647.15
North Dakota	483.08	--	--	--	1,636.28	454.74	1,022.11	487.88
South Dakota	501.47	--	--	--	1,031.47	594.68	--	507.45
South Atlantic:								
Delaware	542.06	--	--	--	2,080.62	546.97	--	528.45
District of Columbia	959.35	--	--	--	2,288.40	948.87	--	972.26
Florida	572.96	--	--	--	1,523.83	625.07	--	578.85
Georgia	814.18	--	--	--	2,497.84	797.75	--	836.30
Maryland	704.22	--	--	--	1,497.43	762.48	--	728.74
North Carolina	496.61	--	--	--	609.24	554.82	--	497.37
South Carolina	411.27	--	--	--	1,015.17	395.73	--	405.74
Virginia	1,064.66	--	--	1,434.94	1,785.80	1,277.85	--	1,091.59
West Virginia	540.63	--	--	1,105.08	1,062.42	605.09	1,452.06	546.27
East South Central:								
Alabama	541.54	--	--	867.01	824.55	617.01	--	501.09
Kentucky	1,587.81	--	--	--	1,028.29	1,951.32	--	1,590.09
Mississippi	499.69	--	--	--	2,010.04	516.69	--	500.38
Tennessee	408.31	--	1,304.77	--	1,408.73	373.49	1,426.02	419.82
West South Central:								
Arkansas	972.34	--	--	--	752.13	1,307.57	--	1,011.98
Louisiana	600.65	--	--	--	1,142.51	700.94	--	595.98
Oklahoma	703.81	--	--	--	1,870.41	616.12	--	710.99
Texas	734.48	--	--	820.99	1,605.43	398.44	--	736.34
Mountain:								
Arizona	849.87	--	--	1,106.59	1,089.33	1,118.74	--	911.49
Colorado	485.59	--	--	--	1,357.92	491.82	--	487.82
Idaho	604.57	--	--	--	1,500.50	671.26	--	614.22
Montana	728.03	--	--	--	791.50	921.80	608.29	760.31
Nevada	701.54	--	384.41	--	981.75	735.54	--	670.96
New Mexico	661.65	--	--	--	1,207.16	639.84	--	687.46
Utah	635.75	--	--	2,571.37	1,857.39	635.22	--	640.24
Wyoming	810.19	--	--	1,777.49	1,194.13	1,031.43	--	832.15
Pacific:								
Alaska	839.81	--	--	--	1,608.24	728.29	--	836.28
California	604.24	--	--	2,938.01	1,510.89	676.54	--	612.24
Hawaii	656.56	--	--	--	--	724.95	--	694.98
Oregon	668.98	--	--	--	1,574.69	725.71	--	690.43
Washington	485.61	--	--	--	850.09	573.37	--	479.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,776	5,598	5,529	6,245	4,963	4,365	5,809	4,635
New England:								
Connecticut	3,857	--	--	5,313	3,071	3,890	5,396	3,695
Maine	4,829	--	--	5,283	4,376	4,287	8,221 *	4,353
Massachusetts	4,778	--	--	6,041	6,320	4,221	4,715	4,785
New Hampshire	5,201	--	--	7,718	4,966	4,786	6,280	5,072
Rhode Island	4,706	--	--	5,258 *	4,676	4,742	3,981	4,813
Vermont	5,166	--	--	7,181	5,836	3,983	7,994	4,787
Middle Atlantic:								
New Jersey	5,052	--	--	7,919	4,010	5,012	6,836	4,675
New York	4,842	--	--	7,724	5,024	4,174	6,460	4,604
Pennsylvania	3,855	--	--	5,014	4,063	3,531	3,916	3,846
East North Central:								
Illinois	5,016	--	--	6,756	5,167	5,113	3,694	5,238
Indiana	4,424	--	--	7,372	4,716	3,647	6,270	4,226
Michigan	5,251	--	5,105	5,866	3,990	4,178	9,482 *	4,232
Ohio	4,226	--	--	4,903	3,918	4,179	5,839	4,081
Wisconsin	4,724	--	--	5,704	5,435	3,798	5,010	4,680
West North Central:								
Iowa	4,408	--	--	4,786	5,300	4,304	3,575	4,538
Kansas	4,862	--	--	5,527	5,360	4,786	4,195	4,954
Minnesota	6,043	--	--	9,801	6,695	5,076	8,314	5,760
Missouri	4,993	--	--	4,770	5,217	4,668	6,982	4,795
Nebraska	4,577	--	--	5,673	4,508	4,222	4,432	4,593
North Dakota	4,640	--	--	6,319	5,193	4,142	3,347	4,921
South Dakota	4,620	--	--	6,353	5,040	4,161	--	4,700
South Atlantic:								
Delaware	5,084	--	--	7,335	5,506	4,774	3,689 *	5,279
District of Columbia	5,001	--	4,450	4,034	5,338	5,322	3,685	5,224
Florida	4,714	--	--	7,895	5,890	4,277	4,395	4,751
Georgia	4,853	--	--	5,290 *	7,120	4,000	5,660 *	4,769
Maryland	4,840	--	6,141	6,721	4,252	4,723	4,989	4,821
North Carolina	4,973	--	--	7,405	4,230 *	5,031	4,148	5,068
South Carolina	4,879	--	--	8,405	4,750	4,813	--	4,919
Virginia	4,979	--	--	5,442	4,486	4,958	6,957	4,821
West Virginia	4,013	--	--	5,527	5,314	3,558	5,036	3,938
East South Central:								
Alabama	4,545	--	--	7,800	5,783	3,397	8,912	3,878
Kentucky	3,676	--	--	6,380	4,096	3,319	--	3,503
Mississippi	4,217	--	--	5,090	5,374	4,003	3,552	4,317
Tennessee	4,236	--	7,437	4,392	3,741	4,092	5,877	4,023
West South Central:								
Arkansas	4,874	--	--	--	4,628	5,181	3,252	5,194
Louisiana	5,033	--	8,350	6,659	4,574	4,266	7,519	4,682
Oklahoma	4,926	--	--	5,340	5,075	4,518	6,016	4,768
Texas	5,237	--	7,291	6,128	5,151	4,819	8,450	4,964
Mountain:								
Arizona	4,366	--	--	4,928	4,731	4,134	3,563	4,529
Colorado	4,543	--	--	6,735	5,009	4,066	6,320 *	4,346
Idaho	5,078	--	--	7,097	5,160	4,625	6,590	4,820
Montana	3,674	--	7,992	4,428	4,401	2,829	4,138 *	3,495
Nevada	4,498	--	4,283	7,147	5,443	3,980	6,257	4,324
New Mexico	4,461	--	--	6,419	5,269	3,781	5,360 *	4,317
Utah	3,719	--	--	4,704	3,307	3,566	4,771	3,562
Wyoming	4,612	--	--	--	3,793	3,985	6,009	4,055
Pacific:								
Alaska	4,584	7,520	--	5,195	5,051	4,376	--	4,583
California	5,159	--	6,009	6,477	5,693	4,657	6,153	4,999
Hawaii	3,806	--	--	6,054	4,309	3,920	2,472 *	4,173
Oregon	4,915	--	7,462	3,706	4,466	5,002	5,794	4,743
Washington	4,304	--	--	7,247	4,742	3,783	5,301	4,113

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.79	922.57	386.89	235.03	148.53	83.47	318.12	71.58
New England:								
Connecticut	297.98	--	--	740.23	391.45	426.88	901.37	312.02
Maine	459.03	--	--	635.19	753.70	323.74	2,534.77 *	307.08
Massachusetts	485.86	--	--	1,213.18	1,559.14	517.16	803.52	534.85
New Hampshire	334.67	--	--	1,107.90	547.85	470.88	1,373.62	338.83
Rhode Island	431.58	--	--	1,697.06 *	375.50	540.19	1,030.47	474.08
Vermont	628.58	--	--	1,167.99	1,363.54	566.05	1,015.82	664.54
Middle Atlantic:								
New Jersey	514.98	--	--	1,182.99	876.90	557.92	1,619.00	505.91
New York	296.60	--	--	1,058.25	694.06	341.86	1,167.59	294.39
Pennsylvania	340.58	--	--	1,019.23	785.71	379.89	745.67	374.65
East North Central:								
Illinois	329.14	--	--	658.52	343.87	525.73	847.01	343.67
Indiana	309.77	--	--	1,166.47	264.63	343.60	761.08	324.67
Michigan	952.23	--	904.93	1,185.91	862.16	404.70	3,491.62 *	375.05
Ohio	214.65	--	--	864.13	422.32	244.49	1,248.88	200.76
Wisconsin	502.34	--	--	613.62	1,146.78	480.64	1,396.98	536.17
West North Central:								
Iowa	314.56	--	--	522.84	489.88	441.04	658.10	351.80
Kansas	407.48	--	--	498.13	931.61	527.50	1,256.06	427.94
Minnesota	469.03	--	--	1,680.06	1,217.33	440.62	1,531.73	486.61
Missouri	357.74	--	--	590.22	545.97	436.22	1,515.02	347.62
Nebraska	240.03	--	--	783.60	551.03	266.49	797.50	250.87
North Dakota	417.70	--	--	1,625.74	496.56	432.23	767.87	457.58
South Dakota	347.38	--	--	1,560.35	217.03	423.56	--	370.72
South Atlantic:								
Delaware	511.58	--	--	1,942.66	1,181.67	485.79	1,221.69 *	556.87
District of Columbia	335.62	--	953.06	616.21	832.27	380.68	686.55	366.74
Florida	308.83	--	--	1,098.12	1,036.40	313.47	1,000.90	326.37
Georgia	432.04	--	--	2,104.23 *	1,303.07	322.30	2,149.05 *	417.75
Maryland	273.80	--	1,064.89	664.40	717.88	334.49	795.64	292.15
North Carolina	316.10	--	--	763.86	1,287.47 *	281.42	709.99	344.24
South Carolina	472.10	--	--	1,457.65	680.71	651.26	--	506.75
Virginia	444.87	--	--	1,063.94	453.11	609.06	2,047.49	446.84
West Virginia	294.37	--	--	1,031.50	605.00	348.23	401.35	311.95
East South Central:								
Alabama	997.92	--	--	1,339.51	1,119.39	817.77	1,689.71	838.87
Kentucky	347.65	--	--	1,730.03	362.02	374.55	--	317.44
Mississippi	234.24	--	--	868.15	802.70	238.71	855.14	227.53
Tennessee	295.28	--	1,343.75	957.13	785.54	293.18	805.11	287.52
West South Central:								
Arkansas	383.82	--	--	--	826.52	454.26	693.10	425.90
Louisiana	338.99	--	1,477.10	1,173.08	348.42	335.98	1,156.19	335.25
Oklahoma	275.17	--	--	813.43	418.04	339.33	1,084.36	264.21
Texas	308.77	--	1,219.69	811.48	638.00	371.45	1,320.54	296.91
Mountain:								
Arizona	335.03	--	--	1,466.20	491.78	387.92	1,027.33	333.19
Colorado	361.66	--	--	959.28	840.18	343.73	2,000.78 *	341.17
Idaho	344.38	--	--	871.79	610.19	477.48	919.11	370.66
Montana	482.84	--	779.08	1,205.54	685.72	415.34	1,313.68 *	440.47
Nevada	408.21	--	639.86	566.95	610.29	518.93	867.02	427.63
New Mexico	383.43	--	--	1,744.26	620.24	404.03	1,660.27 *	350.46
Utah	224.73	--	--	499.60	603.29	198.05	852.79	217.56
Wyoming	402.60	--	--	--	763.18	288.00	1,170.49	306.33
Pacific:								
Alaska	274.70	505.27	--	1,034.55	543.32	324.06	--	270.00
California	274.10	--	1,362.77	1,128.66	421.25	354.95	897.72	281.74
Hawaii	339.80	--	--	1,532.74	735.27	310.83	793.69 *	354.87
Oregon	357.20	--	915.32	936.52	367.97	578.46	824.98	383.77
Washington	374.60	--	--	1,901.66	401.96	385.31	1,415.93	336.25

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,215	5,924	5,451	6,277	5,567	4,184	5,901	4,969
New England:								
Connecticut	3,779	--	--	5,245	3,356	3,014 *	4,704	3,565
Maine	5,191	--	--	4,856	4,528	3,585	8,687 *	4,280
Massachusetts	5,482	--	--	5,903	5,815 *	5,573	3,906	5,933
New Hampshire	6,686	--	--	8,674	6,589	6,711	6,353	6,810
Rhode Island	5,356	--	--	5,186 *	5,397	6,786 *	--	6,115
Vermont	6,345	--	--	7,987	4,521	--	8,829	5,353
Middle Atlantic:								
New Jersey	5,998	--	--	7,488	5,399	5,882	6,253 *	5,899
New York	5,939	--	--	8,403	5,433	5,232	6,986	5,624
Pennsylvania	3,248	--	--	4,460	2,651 *	2,789	3,863	3,001
East North Central:								
Illinois	5,371	--	--	6,816	5,541	5,701	4,261	5,833
Indiana	5,147	--	--	7,218	4,643	3,266	6,439	4,647
Michigan	7,080	--	--	4,837	5,155	5,235	9,741 *	5,167
Ohio	4,754	--	--	4,734	4,929	4,471	6,459	4,339
Wisconsin	3,720	--	--	5,219	4,413	2,438	4,079	3,603
West North Central:								
Iowa	4,830	--	--	4,309	6,419	5,231	3,709	5,505
Kansas	4,829	--	--	5,679	4,368	5,275 *	4,120 *	5,148
Minnesota	6,945	--	--	9,163	7,271	4,151	9,520	6,348
Missouri	6,088	--	--	4,687	5,756	5,600	7,379	5,542
Nebraska	4,958	--	--	4,906	5,336	--	--	5,083
North Dakota	5,366	--	--	7,648	5,021	4,609	3,751	6,193
South Dakota	4,888	--	--	6,524	4,588	3,856	--	5,168
South Atlantic:								
Delaware	5,587	--	--	7,233 *	--	6,192	--	6,670
District of Columbia	4,978	--	--	4,034	5,212	6,112	3,713	5,382
Florida	5,467	--	--	7,694	7,805	3,722 *	4,920	5,696
Georgia	5,062	--	--	--	8,950	3,343	--	5,047
Maryland	5,031	--	6,489	6,543	4,736	4,260	4,707	5,153
North Carolina	5,242	--	--	7,606	4,984	5,162	4,135	5,760
South Carolina	4,902	--	--	--	4,874	4,645	--	4,861
Virginia	4,481	--	--	4,810	4,997	3,616	--	4,095
West Virginia	4,957	--	--	--	--	5,484	4,821	5,001
East South Central:								
Alabama	4,206 *	--	--	7,635	6,873	2,213	9,303	2,831 *
Kentucky	4,408	--	--	--	4,395	3,321	--	3,826
Mississippi	4,237	--	--	5,094	6,175	--	3,533	4,686
Tennessee	5,203	--	--	3,738	5,065	6,017	5,526	5,018
West South Central:								
Arkansas	5,125	--	--	--	--	5,467	3,632	6,335
Louisiana	7,048	--	--	6,685	--	6,591	7,687	6,671
Oklahoma	5,679	--	--	6,476	5,105	5,712	6,082	5,526
Texas	6,351	--	7,291	6,603	7,241	4,684	8,545	5,619
Mountain:								
Arizona	4,296	--	--	--	4,936	3,799	--	4,605
Colorado	4,716	--	--	7,663	3,872	4,596	6,206 *	4,303
Idaho	5,788	--	--	7,162	5,372	4,576	6,522	5,247
Montana	4,308	--	7,992	3,874 *	3,886	3,051	5,503	3,547
Nevada	4,319	--	--	7,127	4,995	3,763	6,235	4,095
New Mexico	4,548	--	--	--	5,561	--	--	4,258
Utah	4,525	--	--	4,409	4,826	4,051	4,715	4,437
Wyoming	4,449	--	--	--	--	--	5,727	2,794
Pacific:								
Alaska	5,265	7,520	--	6,320	--	4,998	--	5,379
California	5,340	--	5,302	6,645	5,908	4,141	6,084	5,094
Hawaii	3,439	--	--	5,806	4,339	3,301	2,045 *	4,031
Oregon	4,999	--	7,313	3,904	5,027	4,315	5,752	4,602
Washington	4,544	--	--	8,496	5,313	3,499	5,798	4,060

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	151.65	1,015.50	412.27	281.23	201.70	207.89	359.67	152.67
New England:								
Connecticut	499.33	--	--	900.94	591.12	1,142.85 *	989.26	542.06
Maine	940.17	--	--	569.74	1,014.96	681.00	3,137.42 *	564.29
Massachusetts	841.95	--	--	1,297.07	2,019.37 *	344.01	844.16	1,034.57
New Hampshire	599.88	--	--	1,496.75	925.81	872.68	1,440.93	631.64
Rhode Island	994.07	--	--	1,727.48 *	383.90	2,326.24 *	--	1,331.91
Vermont	995.02	--	--	1,760.62	609.65	--	1,435.55	972.56
Middle Atlantic:								
New Jersey	831.45	--	--	1,034.39	1,119.37	1,546.09	2,041.71 *	837.30
New York	465.23	--	--	1,176.59	1,068.95	493.37	1,305.87	454.85
Pennsylvania	494.30	--	--	851.37	851.13 *	609.63	837.41	540.85
East North Central:								
Illinois	468.11	--	--	671.43	481.64	1,510.92	761.76	569.58
Indiana	937.26	--	--	1,767.52	473.83	518.25	1,003.81	1,103.07
Michigan	1,976.01	--	--	1,234.75	996.13	1,482.56	3,861.12 *	747.22
Ohio	521.08	--	--	968.49	937.05	896.70	1,478.85	510.05
Wisconsin	468.16	--	--	559.18	541.52	303.36	958.10	516.62
West North Central:								
Iowa	485.50	--	--	489.53	1,057.54	911.44	652.27	637.42
Kansas	922.59	--	--	554.65	792.70	2,217.43 *	1,276.59 *	1,213.29
Minnesota	915.88	--	--	1,809.36	924.71	695.98	983.33	1,074.40
Missouri	629.60	--	--	671.07	679.36	489.00	1,652.09	438.41
Nebraska	549.39	--	--	915.82	970.20	--	--	585.26
North Dakota	805.36	--	--	1,818.35	628.61	484.24	925.21	1,017.34
South Dakota	727.42	--	--	1,717.89	293.30	951.03	--	872.15
South Atlantic:								
Delaware	894.40	--	--	2,191.24 *	--	556.10	--	1,016.75
District of Columbia	518.64	--	--	616.21	889.70	960.51	748.98	615.81
Florida	925.35	--	--	1,256.37	1,550.19	1,216.62 *	1,107.95	1,271.40
Georgia	1,025.86	--	--	--	2,368.80	628.03	--	1,116.49
Maryland	495.62	--	1,226.72	729.52	724.78	1,046.43	874.20	606.54
North Carolina	520.73	--	--	812.29	1,325.66	640.32	715.26	668.57
South Carolina	682.62	--	--	--	1,154.53	1,120.78	--	756.39
Virginia	748.09	--	--	1,054.86	929.47	790.04	--	663.72
West Virginia	505.20	--	--	--	--	856.48	448.84	650.72
East South Central:								
Alabama	1,567.78 *	--	--	1,439.08	1,302.62	515.70	1,703.44	861.31 *
Kentucky	829.24	--	--	--	529.78	942.95	--	680.62
Mississippi	660.25	--	--	882.08	1,331.77	--	858.86	972.71
Tennessee	738.70	--	--	1,083.31	1,118.33	1,175.85	1,065.02	972.87
West South Central:								
Arkansas	735.86	--	--	--	--	1,089.66	764.16	1,130.87
Louisiana	713.46	--	--	1,207.95	--	830.15	1,223.95	898.46
Oklahoma	452.07	--	--	609.25	535.31	680.00	1,206.33	414.39
Texas	635.94	--	1,219.69	1,372.35	731.07	968.14	1,351.97	615.62
Mountain:								
Arizona	658.28	--	--	--	861.71	763.93	--	690.67
Colorado	624.62	--	--	941.83	716.26	909.92	2,034.82 *	582.54
Idaho	496.82	--	--	976.25	795.85	479.68	985.43	492.69
Montana	643.31	--	779.08	1,278.38 *	795.62	452.62	1,081.25	652.50
Nevada	511.44	--	--	601.83	653.29	716.09	975.55	549.30
New Mexico	890.92	--	--	--	584.59	--	--	897.02
Utah	386.49	--	--	692.51	834.74	219.91	882.55	379.05
Wyoming	802.61	--	--	--	--	--	1,268.97	692.81
Pacific:								
Alaska	503.36	505.27	--	1,257.93	--	387.14	--	453.86
California	386.48	--	1,382.25	1,193.55	493.84	449.25	967.12	389.45
Hawaii	481.46	--	--	1,699.05	780.76	535.45	799.60 *	563.00
Oregon	407.18	--	962.12	1,127.90	520.14	434.93	895.37	350.58
Washington	697.86	--	--	2,137.59	472.57	376.36	1,643.45	538.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,503	3,392 *	5,919	6,139	4,463	4,420	5,309	4,478
New England:								
Connecticut	3,906	--	--	--	2,536	4,030	--	3,764
Maine	4,535	--	--	--	--	4,438	--	4,402
Massachusetts	4,402	--	--	7,928	7,861	4,041	--	4,289
New Hampshire	4,313	--	--	5,795	4,212	4,167	--	4,308
Rhode Island	4,466	--	--	--	4,044	4,490	--	4,454
Vermont	4,729	--	--	--	6,512	3,772	6,425	4,628
Middle Atlantic:								
New Jersey	4,460	--	--	--	3,163 *	4,708	--	4,058
New York	3,796	--	--	--	4,592	3,553	--	3,833
Pennsylvania	4,247	--	--	--	4,438	3,940	--	4,247
East North Central:								
Illinois	4,792	--	--	--	4,778	4,992	--	4,959
Indiana	4,186	--	--	--	4,733	3,712	--	4,123
Michigan	3,970	--	--	--	2,507 *	3,990	--	3,836
Ohio	3,992	--	--	--	3,331	4,121	--	3,986
Wisconsin	5,363	--	--	6,312	5,977	4,405	--	5,230
West North Central:								
Iowa	4,206	--	--	--	4,592	4,126	--	4,245
Kansas	4,882	--	--	--	6,018	4,646	--	4,871
Minnesota	5,644	--	--	--	6,471	5,290	--	5,531
Missouri	4,590	--	--	--	4,537	4,588	3,926	4,599
Nebraska	4,488	--	6,242	6,508	4,220	4,297	--	4,515
North Dakota	4,079	--	--	--	5,510	4,095	--	4,233
South Dakota	4,488	--	--	--	5,337	4,210	--	4,512
South Atlantic:								
Delaware	4,739	--	--	--	--	4,335	--	4,558
District of Columbia	5,028	--	--	--	--	4,940	--	5,075
Florida	4,389	--	--	9,215	4,520	4,384	--	4,457
Georgia	4,726	8,378	--	8,296	5,731	4,280	8,327	4,631
Maryland	4,739	--	--	7,834	--	4,797	--	4,690
North Carolina	4,847	--	--	--	--	5,008	--	4,846
South Carolina	4,863	--	--	--	4,561	4,857	--	4,946
Virginia	5,219	--	--	--	4,274	5,382	--	5,124
West Virginia	3,744	--	--	--	5,901	3,323	--	3,705
East South Central:								
Alabama	4,992	--	--	--	5,328	4,848	--	4,996
Kentucky	3,437	--	--	--	3,987	3,319	--	3,427
Mississippi	4,207	--	--	--	4,384	4,190	--	4,204
Tennessee	3,941	--	--	--	3,119	3,892	6,878	3,821
West South Central:								
Arkansas	4,766	--	--	--	4,226	5,149	--	4,912
Louisiana	4,124	--	--	--	4,422	3,935	--	4,110
Oklahoma	4,400	--	--	--	5,027	4,309	--	4,375
Texas	4,752	--	--	5,609	4,265	4,851	--	4,749
Mountain:								
Arizona	4,413	--	--	--	4,572	4,266	--	4,491
Colorado	4,402	--	--	--	6,710	3,850	--	4,373
Idaho	4,747	--	--	--	5,074	4,630	--	4,704
Montana	3,074	--	--	--	5,811	2,810	--	3,459
Nevada	5,091	--	6,280	7,478	7,160	4,602	6,438	5,031
New Mexico	4,410	--	--	--	5,118	3,938	--	4,342
Utah	3,192	--	--	5,247	2,050	3,405	--	3,168
Wyoming	4,710	--	--	--	4,353	4,278	--	4,431
Pacific:								
Alaska	4,233	--	--	--	4,694	4,189	--	4,270
California	4,975	--	--	--	5,111	4,873	--	4,923
Hawaii	4,461	--	--	--	--	4,374	--	4,366
Oregon	4,854	--	--	--	3,756	5,186	--	4,812
Washington	4,084	--	--	--	4,604	3,988	--	4,150

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	78.64	1,051.16 *	1,059.25	384.66	196.53	87.25	543.86	79.33
New England:								
Connecticut	393.36	--	--	--	670.67	444.63	--	397.77
Maine	337.77	--	--	--	--	348.40	--	331.66
Massachusetts	552.43	--	--	141.54	710.21	566.13	--	560.71
New Hampshire	345.22	--	--	436.39	341.03	541.27	--	348.28
Rhode Island	447.89	--	--	--	567.14	486.71	--	448.24
Vermont	763.23	--	--	--	1,940.03	526.26	627.82	797.67
Middle Atlantic:								
New Jersey	571.71	--	--	--	1,011.17 *	482.57	--	543.30
New York	305.68	--	--	--	966.34	294.92	--	314.86
Pennsylvania	411.14	--	--	--	981.75	324.64	--	422.10
East North Central:								
Illinois	447.60	--	--	--	400.94	557.36	--	428.43
Indiana	308.63	--	--	--	311.51	378.26	--	318.51
Michigan	393.06	--	--	--	912.34 *	365.63	--	379.01
Ohio	204.34	--	--	--	347.19	234.23	--	199.11
Wisconsin	686.09	--	--	889.87	1,718.25	479.50	--	681.40
West North Central:								
Iowa	389.33	--	--	--	363.83	480.36	--	393.42
Kansas	329.64	--	--	--	1,447.51	276.80	--	330.58
Minnesota	531.57	--	--	--	1,661.40	504.62	--	522.72
Missouri	404.57	--	--	--	534.74	464.69	261.19	410.47
Nebraska	278.15	--	620.15	1,017.35	725.69	273.16	--	286.95
North Dakota	408.92	--	--	--	736.93	480.51	--	415.28
South Dakota	364.14	--	--	--	294.54	458.73	--	370.41
South Atlantic:								
Delaware	527.99	--	--	--	--	498.13	--	501.96
District of Columbia	387.71	--	--	--	--	305.75	--	396.80
Florida	259.83	--	--	434.53	995.22	256.95	--	260.36
Georgia	335.07	710.29	--	347.39	1,042.62	309.74	545.37	332.03
Maryland	331.64	--	--	697.45	--	332.29	--	340.80
North Carolina	388.07	--	--	--	--	309.28	--	388.44
South Carolina	665.24	--	--	--	988.94	774.38	--	680.15
Virginia	527.38	--	--	--	459.45	672.13	--	531.00
West Virginia	331.95	--	--	--	658.76	354.33	--	335.61
East South Central:								
Alabama	455.57	--	--	--	1,413.56	407.41	--	464.44
Kentucky	354.12	--	--	--	408.89	408.04	--	354.39
Mississippi	146.64	--	--	--	562.78	155.20	--	147.09
Tennessee	274.62	--	--	--	904.85	252.20	577.55	263.57
West South Central:								
Arkansas	450.96	--	--	--	928.08	491.58	--	455.80
Louisiana	213.17	--	--	--	359.27	236.76	--	215.03
Oklahoma	295.31	--	--	--	637.78	360.04	--	299.29
Texas	336.91	--	--	471.70	710.49	406.22	--	338.05
Mountain:								
Arizona	340.40	--	--	--	513.27	453.99	--	363.66
Colorado	417.37	--	--	--	1,368.32	282.19	--	417.51
Idaho	446.10	--	--	--	802.76	520.67	--	450.37
Montana	589.85	--	--	--	939.19	442.76	--	576.50
Nevada	346.80	--	362.04	603.70	564.42	300.10	348.43	362.78
New Mexico	318.68	--	--	--	863.75	238.36	--	321.27
Utah	242.89	--	--	473.04	569.56	240.80	--	243.91
Wyoming	432.92	--	--	--	793.23	258.13	--	291.25
Pacific:								
Alaska	306.38	--	--	--	436.60	386.25	--	308.26
California	393.32	--	--	--	782.91	447.15	--	400.37
Hawaii	358.63	--	--	--	--	340.33	--	325.17
Oregon	541.98	--	--	--	419.73	735.77	--	552.44
Washington	421.63	--	--	--	464.29	556.35	--	430.80

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.7%	32.0%	31.0%	36.6%	27.4%	24.3%	32.9%	25.8%
New England:								
Connecticut	19.8%	--	--	26.2%	16.7%	19.2%	31.9%	18.7%
Maine	25.5%	--	--	32.9%	23.1%	22.0%	44.5%	22.9%
Massachusetts	23.9%	--	--	30.8%	28.2%	21.4%	25.5%	23.8%
New Hampshire	26.0%	--	--	40.3%	21.9%	24.8%	35.2%	25.1%
Rhode Island	23.7%	--	--	36.3%	22.9%	22.8%	24.7%	23.6%
Vermont	27.0%	--	--	35.2%	27.7%	22.8%	37.1%	25.4%
Middle Atlantic:								
New Jersey	25.8%	--	--	38.5%	18.8%	27.6%	35.6%	23.8%
New York	23.3%	--	--	37.2%	25.2%	20.3%	27.4%	22.6%
Pennsylvania	19.8%	--	--	26.8%	20.2%	18.1%	22.3%	19.5%
East North Central:								
Illinois	25.9%	--	--	34.7%	26.1%	27.2%	18.3%	27.3%
Indiana	28.0%	--	--	42.1%	27.6%	24.1%	40.8%	26.6%
Michigan	31.5%	--	--	32.9%	25.4%	25.2%	54.0% *	25.7%
Ohio	23.5%	--	--	29.6%	21.7%	22.7%	35.9%	22.5%
Wisconsin	24.4%	--	--	32.4%	26.5%	20.1%	26.1%	24.2%
West North Central:								
Iowa	26.3%	--	--	29.2%	29.6%	25.5%	24.3%	26.5%
Kansas	27.7%	--	--	36.5%	31.0%	26.1%	27.1%	27.7%
Minnesota	32.5%	--	--	49.3%	33.7%	27.4%	51.7%	30.5%
Missouri	29.3%	--	--	33.3%	29.9%	27.1%	43.0%	28.0%
Nebraska	26.6%	--	--	35.8%	26.9%	23.8%	28.2%	26.4%
North Dakota	26.2%	--	38.2%	37.3%	27.5%	22.3%	23.9%	26.6%
South Dakota	25.7%	--	--	38.2%	28.7%	22.3%	--	25.7%
South Atlantic:								
Delaware	28.2%	--	--	41.7%	33.6%	26.1%	22.0% *	29.1%
District of Columbia	25.6%	--	22.5%	19.4%	24.0%	29.5%	19.2%	26.7%
Florida	27.0%	--	--	45.0%	33.5%	24.5%	25.5%	27.2%
Georgia	26.6%	--	31.4%	25.3% *	42.3%	22.4%	24.8% *	26.9%
Maryland	26.3%	2.2% *	33.8%	36.6%	25.7%	24.9%	30.3%	25.9%
North Carolina	31.2%	--	--	47.5%	26.8% *	30.2%	34.2%	30.9%
South Carolina	29.9%	--	--	51.3%	29.9%	28.7%	--	29.8%
Virginia	28.5%	--	--	34.7%	26.8%	27.8%	42.3%	27.5%
West Virginia	21.7%	--	--	--	28.2%	18.9%	36.1%	20.9%
East South Central:								
Alabama	28.0%	87.7%	--	45.4%	34.2%	20.9%	59.6%	23.6%
Kentucky	23.9%	--	--	41.0%	24.6%	22.2%	--	23.2%
Mississippi	28.4%	--	--	42.2%	38.0%	26.4%	24.3%	29.0%
Tennessee	25.3%	--	43.7%	29.9%	22.6%	24.0%	36.0%	24.0%
West South Central:								
Arkansas	31.2%	--	--	--	32.0%	31.0%	23.2%	32.6%
Louisiana	28.1%	--	51.6%	37.7%	25.7%	23.7%	40.8%	26.2%
Oklahoma	30.8%	--	46.8%	43.4%	31.3%	26.4%	42.8%	29.3%
Texas	31.4%	--	38.5%	44.0%	31.6%	27.7%	46.0%	30.1%
Mountain:								
Arizona	29.8%	--	--	41.5%	31.2%	26.9%	29.8%	29.8%
Colorado	26.0%	--	--	44.4%	29.2%	23.5%	31.7% *	25.3%
Idaho	28.8%	--	--	46.5%	28.6%	25.0%	40.7%	26.9%
Montana	23.2%	--	--	35.8%	30.2%	16.5%	25.3%	22.4%
Nevada	30.3%	--	--	46.6%	36.2%	26.8%	46.0%	28.9%
New Mexico	22.9%	--	--	32.6%	25.6%	20.6%	24.5% *	22.7%
Utah	22.4%	--	--	32.2%	19.3%	21.0%	33.6%	21.0%
Wyoming	25.0%	--	--	--	17.6%	21.9%	36.5%	21.1%
Pacific:								
Alaska	22.1%	37.0%	--	23.5%	18.4%	23.3%	--	22.0%
California	27.4%	--	38.7%	36.8%	29.4%	24.5%	34.3%	26.4%
Hawaii	21.8%	--	--	32.3%	26.3%	21.5%	15.7% *	23.3%
Oregon	27.3%	33.2%	43.6%	21.1%	29.7%	25.2%	34.5%	26.0%
Washington	23.8%	--	--	41.4%	27.7%	20.3%	29.8%	22.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	4.91%	2.04%	1.31%	0.82%	0.48%	1.68%	0.42%
New England:								
Connecticut	1.40%	--	--	4.69%	2.26%	1.80%	6.21%	1.42%
Maine	2.45%	--	--	4.52%	5.20%	1.07%	11.31%	1.77%
Massachusetts	2.20%	--	--	6.21%	7.27%	2.17%	4.57%	2.38%
New Hampshire	2.07%	--	--	6.06%	2.91%	2.94%	8.14%	2.09%
Rhode Island	2.29%	--	--	8.96%	2.04%	2.78%	5.49%	2.47%
Vermont	3.32%	--	--	4.52%	5.64%	4.69%	4.61%	3.64%
Middle Atlantic:								
New Jersey	2.59%	--	--	4.90%	3.83%	2.98%	7.71%	2.55%
New York	1.50%	--	--	4.78%	3.04%	1.93%	5.11%	1.54%
Pennsylvania	1.92%	--	--	5.05%	3.71%	2.38%	4.09%	2.07%
East North Central:								
Illinois	1.83%	--	--	4.32%	2.16%	2.85%	4.64%	1.88%
Indiana	1.90%	--	--	6.11%	2.15%	2.27%	5.36%	1.95%
Michigan	5.21%	--	--	6.87%	5.65%	2.19%	16.74% *	2.18%
Ohio	1.25%	--	--	5.32%	2.23%	1.41%	6.78%	1.17%
Wisconsin	2.36%	--	--	2.61%	5.21%	2.20%	7.20%	2.49%
West North Central:								
Iowa	1.83%	--	--	2.62%	2.76%	2.53%	4.93%	1.97%
Kansas	2.69%	--	--	3.78%	4.80%	3.53%	8.02%	2.86%
Minnesota	2.39%	--	--	4.81%	5.44%	2.66%	7.63%	2.44%
Missouri	2.18%	--	--	5.76%	3.84%	2.50%	9.99%	2.08%
Nebraska	1.35%	--	--	5.41%	3.02%	1.39%	4.38%	1.43%
North Dakota	2.13%	--	4.95%	8.27%	2.63%	2.17%	4.70%	2.34%
South Dakota	1.78%	--	--	7.48%	1.66%	2.03%	--	1.87%
South Atlantic:								
Delaware	2.91%	--	--	9.36%	7.14%	2.88%	7.21% *	3.16%
District of Columbia	1.64%	--	4.92%	2.80%	3.33%	1.96%	3.36%	1.79%
Florida	1.66%	--	--	5.80%	6.93%	1.53%	5.95%	1.73%
Georgia	2.11%	--	5.17%	11.47% *	6.70%	1.37%	8.80% *	2.04%
Maryland	1.57%	2.26% *	5.41%	3.92%	4.74%	1.85%	4.01%	1.67%
North Carolina	1.99%	--	--	6.17%	8.51% *	1.60%	6.46%	2.08%
South Carolina	2.87%	--	--	5.33%	4.12%	3.97%	--	3.11%
Virginia	2.46%	--	--	10.30%	2.68%	3.22%	9.11%	2.47%
West Virginia	1.74%	--	--	--	3.48%	1.96%	3.70%	1.77%
East South Central:								
Alabama	5.62%	4.61%	--	5.01%	6.58%	4.36%	10.42%	4.46%
Kentucky	1.75%	--	--	4.42%	3.08%	1.94%	--	1.67%
Mississippi	1.64%	--	--	7.20%	4.82%	1.62%	6.34%	1.58%
Tennessee	1.87%	--	5.68%	6.00%	5.37%	1.77%	4.20%	1.82%
West South Central:								
Arkansas	2.13%	--	--	--	5.15%	1.94%	6.42%	2.16%
Louisiana	2.47%	--	6.14%	7.40%	3.05%	2.86%	6.29%	2.53%
Oklahoma	2.05%	--	8.70%	6.76%	3.96%	2.15%	6.86%	2.02%
Texas	1.86%	--	6.86%	3.70%	3.43%	2.21%	6.10%	1.89%
Mountain:								
Arizona	2.15%	--	--	7.56%	3.86%	2.43%	6.79%	2.25%
Colorado	1.95%	--	--	6.25%	3.84%	1.88%	11.11% *	1.75%
Idaho	1.93%	--	--	4.13%	2.76%	2.61%	3.63%	2.10%
Montana	2.58%	--	--	7.65%	2.78%	2.00%	6.62%	2.45%
Nevada	4.16%	--	--	8.28%	3.02%	5.74%	7.75%	4.47%
New Mexico	2.37%	--	--	9.52%	3.88%	2.54%	9.90% *	2.16%
Utah	1.41%	--	--	4.19%	3.16%	1.37%	5.95%	1.31%
Wyoming	2.10%	--	--	--	3.24%	1.42%	6.78%	1.47%
Pacific:								
Alaska	1.45%	1.98%	--	4.53%	2.59%	1.73%	--	1.43%
California	1.52%	--	4.59%	5.28%	2.50%	2.10%	3.73%	1.64%
Hawaii	1.94%	--	--	8.26%	4.43%	1.78%	4.93% *	2.09%
Oregon	1.98%	3.25%	4.04%	5.98%	2.65%	2.75%	4.97%	2.09%
Washington	2.44%	--	--	9.65%	3.24%	2.49%	7.87%	2.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.9%	33.4%	31.1%	36.3%	31.1%	24.4%	33.6%	28.5%
New England:								
Connecticut	20.3%	--	--	25.0%	18.3%	15.7% *	28.4%	18.6%
Maine	27.7%	--	--	29.7%	22.8%	19.9%	44.4% *	23.1%
Massachusetts	28.0%	--	--	29.7%	28.0% *	30.4%	20.3%	30.1%
New Hampshire	35.4%	--	--	42.6%	31.7%	37.1%	35.8%	35.3%
Rhode Island	32.6%	--	--	36.3%	26.9%	38.6%	--	35.2%
Vermont	33.8%	--	--	43.1%	23.7%	--	45.0%	29.0%
Middle Atlantic:								
New Jersey	31.0%	--	--	36.3%	26.2%	33.7%	32.3% *	30.5%
New York	28.5%	--	--	39.8%	25.9%	27.5%	28.9%	28.4%
Pennsylvania	18.0%	--	--	27.0%	16.6%	14.2%	24.2%	15.9%
East North Central:								
Illinois	28.4%	--	31.9%	35.3%	28.7%	32.3%	22.1%	31.1%
Indiana	31.8%	--	--	40.5%	29.4%	21.4%	40.4%	28.5%
Michigan	43.0%	--	--	28.5%	31.0%	37.1% *	56.9% *	32.2%
Ohio	28.9%	--	--	29.1%	29.1%	26.8%	40.0%	26.3%
Wisconsin	20.5%	--	--	31.3%	22.4%	14.5%	21.3%	20.3%
West North Central:								
Iowa	29.9%	--	--	28.8%	35.8%	28.7%	26.9%	31.3%
Kansas	29.1%	--	--	37.2%	27.1%	29.1% *	26.8% *	30.1%
Minnesota	40.6%	--	--	47.4%	42.1%	26.0%	61.8%	36.3%
Missouri	37.6%	--	--	35.0%	33.3%	33.9%	47.5%	33.6%
Nebraska	32.7%	--	--	34.1%	36.1%	--	29.4%	34.7%
North Dakota	32.1%	--	41.1%	45.1%	27.4%	23.3%	27.3%	34.0%
South Dakota	30.8%	--	--	39.3%	29.9%	24.6%	--	31.8%
South Atlantic:								
Delaware	31.8%	--	--	43.2%	--	33.7%	--	36.4%
District of Columbia	25.1%	--	--	19.4%	24.0%	33.3%	19.8%	26.7%
Florida	33.9%	--	--	43.8%	47.5%	23.9%	30.1%	35.5%
Georgia	27.1%	--	--	--	45.0%	20.8%	--	29.7%
Maryland	29.2%	2.2% *	38.6%	35.7%	29.6%	23.1%	31.4%	28.5%
North Carolina	35.5%	--	--	45.8%	34.9%	30.1%	34.1%	35.9%
South Carolina	30.0%	--	--	47.1%	33.9%	24.5%	--	29.4%
Virginia	28.1%	--	--	30.5% *	33.5%	23.1%	--	25.8%
West Virginia	26.6%	--	--	--	--	27.3%	--	24.8%
East South Central:								
Alabama	27.1% *	--	--	44.3%	--	14.5%	59.4%	18.3%
Kentucky	28.3%	--	--	41.8%	25.2%	24.9% *	--	26.3%
Mississippi	30.1%	--	--	42.0%	44.0%	--	24.1%	34.2%
Tennessee	32.8%	--	--	25.7%	40.8%	31.4%	34.1%	32.0%
West South Central:								
Arkansas	36.7%	--	--	55.8%	--	33.9%	26.4%	44.8%
Louisiana	41.7%	--	--	37.7%	--	--	40.5%	42.5%
Oklahoma	37.4%	--	--	47.3%	32.7%	33.7%	42.1%	35.7%
Texas	37.8%	--	38.5%	40.2%	41.7%	29.3%	46.6%	34.5%
Mountain:								
Arizona	30.2%	--	--	--	37.8%	21.6%	--	29.7%
Colorado	28.2%	--	--	47.5%	24.2%	29.7%	31.0% *	27.2%
Idaho	36.7%	--	--	46.7%	--	26.1%	40.7%	33.8%
Montana	28.2%	--	--	32.6%	28.1%	17.8%	30.4%	26.3%
Nevada	31.0%	--	--	46.5%	36.1%	27.4% *	44.9%	29.4%
New Mexico	23.0%	--	--	--	28.4%	--	--	22.9%
Utah	28.4%	--	--	31.8%	25.9%	25.7%	33.2%	26.5%
Wyoming	26.0%	--	--	--	--	--	34.7%	15.6%
Pacific:								
Alaska	28.2%	37.0%	--	28.5%	--	32.1%	--	29.2%
California	28.9%	--	36.7%	37.5%	29.7%	23.2%	33.7%	27.4%
Hawaii	20.7%	--	--	31.1%	26.5%	18.9%	13.5% *	23.4%
Oregon	27.8%	34.1%	41.1%	22.1% *	31.7%	20.1%	33.2%	25.1%
Washington	25.0%	--	--	46.4%	38.1%	17.9%	33.4%	22.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	5.35%	2.03%	1.50%	1.19%	1.26%	1.88%	0.88%
New England:								
Connecticut	2.91%	--	--	5.37%	3.59%	6.31% *	7.23%	3.00%
Maine	5.35%	--	--	3.90%	6.80%	2.68%	13.54% *	4.08%
Massachusetts	4.43%	--	--	6.46%	10.38% *	2.75%	3.85%	5.47%
New Hampshire	2.98%	--	--	7.90%	4.07%	2.10%	8.59%	2.74%
Rhode Island	4.34%	--	--	9.32%	1.89%	6.67%	--	4.96%
Vermont	4.78%	--	--	5.73%	2.72%	--	5.56%	4.92%
Middle Atlantic:								
New Jersey	4.09%	--	--	4.82%	5.07%	7.28%	10.32% *	3.99%
New York	2.15%	--	--	5.31%	4.30%	2.59%	5.63%	2.11%
Pennsylvania	3.45%	--	--	4.74%	4.78%	3.88%	5.05%	3.60%
East North Central:								
Illinois	2.80%	--	5.69%	4.47%	3.59%	9.30%	4.03%	3.54%
Indiana	5.36%	--	--	9.27%	2.35%	3.51%	7.10%	5.97%
Michigan	10.53%	--	--	7.94%	6.95%	11.96% *	18.34% *	5.41%
Ohio	3.11%	--	--	6.15%	5.10%	5.27%	7.66%	3.13%
Wisconsin	2.47%	--	--	4.01%	2.70%	1.72%	5.88%	2.61%
West North Central:								
Iowa	3.04%	--	--	3.40%	5.45%	5.78%	4.84%	3.81%
Kansas	6.72%	--	--	4.41%	4.18%	15.20% *	8.23% *	8.98%
Minnesota	3.81%	--	--	4.91%	4.46%	3.72%	4.70%	4.14%
Missouri	4.71%	--	--	6.79%	5.79%	5.66%	11.01%	4.13%
Nebraska	3.22%	--	--	5.51%	5.42%	--	5.19%	4.05%
North Dakota	4.16%	--	4.21%	8.34%	3.81%	2.12%	5.59%	5.17%
South Dakota	3.83%	--	--	8.24%	3.70%	3.46%	--	4.41%
South Atlantic:								
Delaware	4.86%	--	--	11.12%	--	2.37%	--	5.19%
District of Columbia	2.53%	--	--	2.80%	3.99%	4.36%	3.66%	3.01%
Florida	4.59%	--	--	6.62%	7.29%	5.93%	6.45%	6.18%
Georgia	4.71%	--	--	--	10.06%	3.45%	--	5.65%
Maryland	2.95%	2.26% *	5.85%	4.22%	4.73%	5.57%	4.94%	3.47%
North Carolina	3.37%	--	--	6.31%	7.55%	3.78%	6.51%	3.99%
South Carolina	3.94%	--	--	5.02%	6.84%	6.42%	--	4.66%
Virginia	5.26%	--	--	10.28% *	6.60%	6.24%	--	5.24%
West Virginia	3.12%	--	--	--	--	5.41%	--	3.55%
East South Central:								
Alabama	9.73% *	--	--	5.33%	--	3.14%	10.94%	5.22%
Kentucky	4.39%	--	--	4.59%	3.37%	7.67% *	--	4.77%
Mississippi	4.90%	--	--	7.25%	7.36%	--	6.34%	7.34%
Tennessee	3.58%	--	--	6.75%	4.34%	4.46%	5.43%	4.65%
West South Central:								
Arkansas	5.28%	--	--	6.89%	--	5.47%	7.31%	6.37%
Louisiana	4.98%	--	--	7.67%	--	--	6.51%	7.09%
Oklahoma	3.68%	--	--	9.24%	5.46%	2.68%	7.40%	4.09%
Texas	3.37%	--	6.86%	5.07%	4.88%	6.01%	6.23%	3.56%
Mountain:								
Arizona	4.17%	--	--	--	5.78%	3.68%	--	4.69%
Colorado	3.66%	--	--	7.43%	3.77%	5.04%	11.21% *	3.15%
Idaho	2.73%	--	--	4.57%	--	2.29%	3.95%	3.67%
Montana	3.18%	--	--	8.68%	2.83%	3.30%	5.94%	3.03%
Nevada	5.78%	--	--	8.78%	4.03%	8.34% *	8.49%	6.35%
New Mexico	5.33%	--	--	--	3.59%	--	--	5.49%
Utah	2.47%	--	--	5.63%	4.51%	1.28%	6.17%	2.14%
Wyoming	4.72%	--	--	--	--	--	7.56%	4.14%
Pacific:								
Alaska	3.16%	1.98%	--	4.77%	--	4.13%	--	3.19%
California	1.90%	--	5.06%	5.57%	3.02%	2.53%	3.96%	2.06%
Hawaii	2.87%	--	--	9.12%	4.70%	3.18%	5.10% *	3.36%
Oregon	2.71%	3.33%	3.53%	7.71% *	4.50%	2.40%	5.22%	2.75%
Washington	4.72%	--	--	9.87%	3.89%	2.55%	9.37%	4.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.8%	21.3% *	30.4%	38.0%	24.5%	24.2%	29.1%	24.6%
New England:								
Connecticut	19.5%	--	--	--	13.6% *	19.7%	--	18.7%
Maine	23.8%	--	--	--	23.8%	22.4%	--	22.8%
Massachusetts	21.8%	--	--	50.0%	28.8%	20.3%	--	21.1%
New Hampshire	20.9%	--	--	--	17.9%	21.2%	--	20.9%
Rhode Island	21.2%	--	--	--	19.5%	21.1%	--	21.0%
Vermont	24.5%	--	--	--	29.4%	21.6%	--	24.4%
Middle Atlantic:								
New Jersey	22.7%	--	59.6%	--	14.6%	25.6%	--	20.5%
New York	18.3%	--	--	--	24.4%	16.6%	--	18.4%
Pennsylvania	20.8%	--	--	--	20.9%	20.3%	--	21.1%
East North Central:								
Illinois	24.5%	--	--	--	23.5%	26.2%	--	25.6%
Indiana	26.7%	--	--	45.1%	27.2%	24.6%	--	26.1%
Michigan	23.6%	--	--	--	17.2% *	23.5%	--	23.0%
Ohio	21.4%	--	--	--	17.8%	22.0%	--	21.3%
Wisconsin	26.7%	--	--	33.5%	28.6%	22.3%	--	26.0%
West North Central:								
Iowa	24.6%	--	--	--	25.6%	24.8%	--	25.0%
Kansas	26.8%	--	--	--	33.2%	25.3%	--	26.8%
Minnesota	29.3%	--	--	--	31.0%	27.7%	--	28.4%
Missouri	26.4%	--	--	--	25.8%	26.6%	--	26.6%
Nebraska	25.3%	--	--	--	24.2%	24.1%	--	25.3%
North Dakota	22.1%	--	--	--	27.7%	22.1%	--	22.6%
South Dakota	23.6%	--	--	--	28.1%	22.0%	--	23.7%
South Atlantic:								
Delaware	25.9%	--	--	--	49.6%	23.8%	--	25.2%
District of Columbia	26.3%	--	--	--	--	27.7%	--	26.7%
Florida	24.4%	--	--	53.0%	24.6%	24.6%	--	24.9%
Georgia	26.3%	--	--	--	39.4%	23.0%	--	25.6%
Maryland	25.0%	--	--	--	--	25.2%	--	24.9%
North Carolina	29.4%	--	--	--	--	30.2%	--	29.3%
South Carolina	29.9%	--	--	65.3%	25.0%	30.0%	--	30.0%
Virginia	28.7%	--	--	67.3%	24.5%	29.1%	--	28.1%
West Virginia	20.3%	--	--	--	33.1%	17.8%	--	20.0%
East South Central:								
Alabama	29.1%	--	--	--	30.8%	27.7%	--	28.7%
Kentucky	22.5%	--	--	--	24.3%	21.8%	--	22.5%
Mississippi	27.6%	--	--	--	30.7%	27.3%	--	27.6%
Tennessee	23.2%	--	48.2%	--	16.9%	23.1%	--	22.5%
West South Central:								
Arkansas	29.2%	--	--	--	27.6%	30.7%	--	30.0%
Louisiana	22.4%	--	--	37.2%	24.3%	21.1%	--	22.2%
Oklahoma	26.6%	--	--	--	29.1%	25.2%	--	26.2%
Texas	28.6%	--	--	50.2%	26.9%	27.3%	--	28.6%
Mountain:								
Arizona	29.5%	--	--	--	27.2%	29.5%	--	29.8%
Colorado	24.4%	--	--	--	35.6%	21.4%	--	24.3%
Idaho	25.6%	--	--	--	27.1%	24.9%	--	25.4%
Montana	18.8%	--	--	--	34.9%	16.4%	--	20.2%
Nevada	28.4%	--	73.6%	--	36.4%	25.6%	--	27.6%
New Mexico	22.9%	--	--	--	24.2%	21.6%	--	22.5%
Utah	18.8%	--	--	32.9%	12.9%	19.6%	--	18.6%
Wyoming	24.5%	--	--	--	20.1%	22.8%	--	22.6%
Pacific:								
Alaska	19.4%	--	--	--	16.0%	21.2%	--	19.6%
California	25.9%	--	--	--	28.6%	25.0%	--	25.5%
Hawaii	23.6%	--	--	--	--	23.2%	--	23.2%
Oregon	26.9%	--	--	--	26.7%	26.8%	--	26.4%
Washington	22.7%	--	--	--	25.8%	22.2%	--	23.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.47%	6.54% *	6.46%	2.52%	1.05%	0.51%	3.21%	0.47%
New England:								
Connecticut	1.72%	--	--	--	4.09% *	1.75%	--	1.72%
Maine	1.29%	--	--	--	4.69%	1.11%	--	1.14%
Massachusetts	2.22%	--	--	0.00%	2.43%	2.30%	--	2.18%
New Hampshire	2.12%	--	--	--	2.10%	3.18%	--	2.14%
Rhode Island	2.34%	--	--	--	3.10%	2.61%	--	2.41%
Vermont	4.10%	--	--	--	7.83%	4.68%	--	4.41%
Middle Atlantic:								
New Jersey	2.91%	--	0.89%	--	4.13%	2.93%	--	2.78%
New York	1.49%	--	--	--	4.41%	1.48%	--	1.53%
Pennsylvania	2.11%	--	--	--	4.42%	2.10%	--	2.21%
East North Central:								
Illinois	2.39%	--	--	--	1.72%	2.94%	--	2.22%
Indiana	1.94%	--	--	3.29%	2.45%	2.49%	--	1.98%
Michigan	1.94%	--	--	--	6.57% *	1.59%	--	1.89%
Ohio	1.14%	--	--	--	1.09%	1.35%	--	1.11%
Wisconsin	3.16%	--	--	2.55%	7.55%	2.35%	--	3.16%
West North Central:								
Iowa	2.20%	--	--	--	2.18%	2.78%	--	2.21%
Kansas	1.94%	--	--	--	7.01%	1.80%	--	1.94%
Minnesota	2.79%	--	--	--	6.72%	3.06%	--	2.80%
Missouri	2.24%	--	--	--	2.44%	2.59%	--	2.28%
Nebraska	1.54%	--	--	--	3.66%	1.40%	--	1.58%
North Dakota	2.00%	--	--	--	2.91%	2.40%	--	2.03%
South Dakota	1.78%	--	--	--	1.43%	2.23%	--	1.81%
South Atlantic:								
Delaware	3.11%	--	--	--	9.82%	3.07%	--	3.10%
District of Columbia	1.83%	--	--	--	--	1.73%	--	1.85%
Florida	1.57%	--	--	3.54%	6.74%	1.47%	--	1.58%
Georgia	1.78%	--	--	--	8.16%	1.24%	--	1.72%
Maryland	1.85%	--	--	--	--	1.91%	--	1.91%
North Carolina	2.39%	--	--	--	--	1.76%	--	2.39%
South Carolina	4.12%	--	--	2.61%	5.89%	4.78%	--	4.16%
Virginia	2.79%	--	--	5.88%	2.18%	3.56%	--	2.79%
West Virginia	1.95%	--	--	--	3.98%	2.01%	--	1.95%
East South Central:								
Alabama	2.68%	--	--	--	7.78%	2.55%	--	2.70%
Kentucky	1.72%	--	--	--	3.60%	1.90%	--	1.73%
Mississippi	1.30%	--	--	--	3.33%	1.40%	--	1.31%
Tennessee	1.83%	--	2.70%	--	4.94%	1.70%	--	1.75%
West South Central:								
Arkansas	2.11%	--	--	--	5.38%	2.07%	--	2.06%
Louisiana	1.63%	--	--	1.93%	3.06%	1.79%	--	1.62%
Oklahoma	1.98%	--	--	--	4.81%	2.31%	--	1.96%
Texas	2.22%	--	--	2.04%	3.90%	2.41%	--	2.23%
Mountain:								
Arizona	2.24%	--	--	--	3.28%	2.77%	--	2.34%
Colorado	2.06%	--	--	--	5.37%	1.51%	--	2.06%
Idaho	2.38%	--	--	--	3.00%	2.84%	--	2.40%
Montana	3.10%	--	--	--	6.77%	2.13%	--	2.91%
Nevada	2.00%	--	0.93%	--	2.50%	1.94%	--	1.98%
New Mexico	2.04%	--	--	--	5.13%	1.45%	--	2.07%
Utah	1.46%	--	--	6.10%	3.23%	1.57%	--	1.46%
Wyoming	2.23%	--	--	--	3.36%	1.28%	--	1.42%
Pacific:								
Alaska	1.39%	--	--	--	2.14%	1.65%	--	1.40%
California	2.40%	--	--	--	4.30%	2.72%	--	2.44%
Hawaii	2.25%	--	--	--	--	2.15%	--	2.06%
Oregon	2.84%	--	--	--	1.95%	3.53%	--	2.85%
Washington	2.53%	--	--	--	3.40%	3.32%	--	2.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.1%	15.1%	14.2%	15.9%	17.1%	19.6%	14.9%	18.7%
New England:								
Connecticut	18.6%	11.4% *	8.5% *	13.7%	19.5%	20.8%	11.1%	20.1%
Maine	15.3%	--	15.3% *	13.0%	15.3%	16.4%	11.2%	16.2%
Massachusetts	17.4%	8.7% *	10.7% *	15.8%	12.2%	21.5%	10.2%	19.0%
New Hampshire	17.2%	--	12.1% *	15.5%	19.6%	18.9%	9.4%	19.0%
Rhode Island	16.8%	--	9.0% *	15.8%	8.7%	20.5%	12.8%	17.7%
Vermont	20.7%	1.2% *	11.1% *	16.8%	22.8%	23.9%	11.6%	23.1%
Middle Atlantic:								
New Jersey	18.2%	17.3% *	24.2%	15.1%	16.3%	20.4%	18.1%	18.3%
New York	17.0%	8.0% *	15.4%	16.7%	17.0%	18.0%	14.7%	17.4%
Pennsylvania	18.9%	5.3% *	14.9%	14.6%	17.9%	22.1%	14.5%	19.8%
East North Central:								
Illinois	18.3%	25.7%	18.6% *	13.7%	17.3%	19.3%	19.4%	18.1%
Indiana	20.0%	--	--	17.3%	16.6%	21.8%	20.5%	19.9%
Michigan	18.7%	--	13.4%	15.8%	17.9%	18.9%	19.8%	18.4%
Ohio	19.2%	--	--	15.9%	19.4%	20.8%	12.0%	20.3%
Wisconsin	18.2%	--	--	18.2%	17.7%	19.8%	14.8%	18.9%
West North Central:								
Iowa	16.5%	--	16.0%	13.7%	15.3%	17.4%	16.5%	16.5%
Kansas	18.3%	--	--	16.2%	13.0%	22.8%	13.0%	19.4%
Minnesota	13.7%	--	7.1% *	11.0%	12.8%	15.3%	9.3%	14.5%
Missouri	17.9%	--	10.7%	12.1%	18.8%	19.1%	13.3%	18.5%
Nebraska	15.8%	--	7.8% *	18.5%	14.2%	17.9%	9.3%	17.1%
North Dakota	15.3%	13.6% *	10.0%	13.0%	17.6%	16.6%	11.1%	16.7%
South Dakota	18.7%	9.2% *	--	14.4%	17.6%	23.3%	9.4%	20.4%
South Atlantic:								
Delaware	18.4%	--	--	17.2%	13.3%	20.8%	15.7%	18.8%
District of Columbia	20.1%	13.7% *	20.1%	14.3%	20.4%	22.0%	16.0%	21.0%
Florida	17.1%	--	13.7%	13.8%	13.9%	18.6%	14.4%	17.5%
Georgia	20.2%	--	--	15.7% *	17.9%	21.9%	16.5%	20.7%
Maryland	16.7%	7.6% *	14.5%	14.3%	14.3%	18.7%	11.6%	17.6%
North Carolina	17.2%	--	--	14.0%	15.7%	18.3%	15.4%	17.5%
South Carolina	16.9%	--	--	13.1%	16.6%	17.3%	16.3%	17.0%
Virginia	18.5%	--	8.9% *	17.9%	16.1%	21.7%	8.9%	20.3%
West Virginia	16.9%	--	--	10.0%	13.5%	20.2%	9.8% *	17.8%
East South Central:								
Alabama	19.2%	--	--	14.1%	15.6%	21.2%	20.0%	19.1%
Kentucky	19.7%	--	--	16.4%	15.8%	22.6%	12.0%	20.7%
Mississippi	20.2%	--	--	16.1%	16.6%	21.8%	19.4%	20.3%
Tennessee	18.5%	--	18.5%	22.0%	15.7%	19.3%	18.2%	18.5%
West South Central:								
Arkansas	17.0%	--	--	17.2%	14.7%	17.8%	19.4%	16.6%
Louisiana	20.5%	9.4% *	11.6%	17.1%	22.5%	23.4%	13.5%	22.2%
Oklahoma	17.1%	13.3% *	11.3% *	13.7%	22.4%	16.6%	12.8%	18.0%
Texas	18.5%	12.2% *	10.5% *	22.9% *	18.2%	18.8%	12.9%	19.2%
Mountain:								
Arizona	18.2%	--	--	22.5% *	19.2%	17.8%	20.4%	17.8%
Colorado	18.3%	21.4% *	5.3% *	13.8%	19.0%	20.2%	12.2%	19.4%
Idaho	17.6%	--	9.9% *	16.4%	16.6%	18.7%	14.7%	18.2%
Montana	16.8%	22.3% *	15.5% *	11.4%	18.3%	18.2%	14.5%	18.0%
Nevada	22.2%	--	17.9%	16.4%	19.9%	24.2%	16.1%	23.0%
New Mexico	18.3%	--	--	15.5%	19.6%	19.1%	17.1%	18.5%
Utah	18.6%	--	19.9%	15.0%	18.4%	19.1%	20.4%	18.4%
Wyoming	18.2%	13.0% *	--	17.7%	17.0%	19.7%	17.6%	18.4%
Pacific:								
Alaska	19.8%	22.1%	--	13.8%	17.5%	22.4%	14.2% *	20.6%
California	18.6%	17.1% *	17.7%	15.8%	18.4%	19.3%	16.8%	18.9%
Hawaii	14.5%	13.5% *	10.8% *	13.5%	10.6%	17.5%	12.4%	15.2%
Oregon	15.8%	11.6% *	14.2%	10.4%	15.9%	18.2%	13.3%	16.5%
Washington	16.7%	14.6% *	19.4%	11.2%	13.2%	19.3%	14.8%	17.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	1.46%	0.89%	0.82%	0.43%	0.29%	0.58%	0.24%
New England:								
Connecticut	0.91%	3.75% *	3.56% *	2.14%	1.96%	1.19%	1.84%	1.01%
Maine	1.04%	--	5.06% *	2.31%	2.84%	0.98%	2.73%	1.13%
Massachusetts	1.65%	4.69% *	4.10% *	2.89%	2.92%	2.20%	2.45%	1.90%
New Hampshire	1.08%	--	3.65% *	2.17%	2.26%	1.36%	2.26%	1.10%
Rhode Island	1.34%	--	4.05% *	4.36%	2.41%	1.15%	3.01%	1.43%
Vermont	1.64%	1.28% *	4.16% *	2.42%	2.82%	2.41%	2.14%	1.75%
Middle Atlantic:								
New Jersey	1.11%	5.90% *	5.89%	2.88%	1.77%	1.44%	3.38%	1.14%
New York	0.90%	2.82% *	4.22%	2.04%	1.21%	1.36%	2.22%	0.98%
Pennsylvania	1.18%	2.46% *	4.36%	1.75%	1.68%	1.78%	1.94%	1.30%
East North Central:								
Illinois	1.18%	6.83%	6.82% *	1.48%	2.78%	1.28%	3.40%	1.25%
Indiana	1.15%	--	--	2.18%	2.19%	1.56%	3.77%	1.21%
Michigan	1.29%	--	3.28%	2.30%	2.56%	1.26%	4.89%	1.12%
Ohio	0.99%	--	--	2.45%	1.47%	1.41%	2.45%	1.07%
Wisconsin	1.19%	--	--	2.69%	1.52%	2.10%	2.20%	1.32%
West North Central:								
Iowa	1.06%	--	4.56%	3.42%	1.68%	1.45%	3.00%	1.14%
Kansas	1.47%	--	--	2.36%	2.38%	1.97%	2.98%	1.63%
Minnesota	0.86%	--	3.18% *	2.33%	1.55%	1.11%	2.48%	0.90%
Missouri	1.06%	--	3.16%	1.53%	2.81%	1.36%	2.47%	1.17%
Nebraska	0.93%	--	3.24% *	2.90%	1.64%	1.30%	2.30%	0.98%
North Dakota	0.96%	6.16% *	2.84%	2.24%	2.11%	1.15%	2.12%	1.02%
South Dakota	0.92%	4.55% *	--	2.00%	1.37%	1.23%	2.14%	0.96%
South Atlantic:								
Delaware	1.51%	--	--	3.16%	2.40%	1.93%	3.84%	1.63%
District of Columbia	1.22%	6.63% *	3.52%	2.18%	1.09%	2.21%	2.58%	1.36%
Florida	0.84%	--	2.70%	2.45%	1.98%	0.94%	3.21%	0.84%
Georgia	1.20%	--	--	4.74% *	2.78%	1.34%	4.44%	1.21%
Maryland	1.35%	4.28% *	2.56%	2.65%	2.22%	1.96%	1.91%	1.54%
North Carolina	1.32%	--	--	3.11%	1.98%	1.82%	4.20%	1.40%
South Carolina	1.03%	--	--	2.47%	2.05%	1.20%	4.34%	1.01%
Virginia	1.14%	--	3.60% *	3.19%	1.91%	1.54%	2.04%	1.18%
West Virginia	1.11%	--	--	2.49%	1.73%	1.43%	2.98% *	1.18%
East South Central:								
Alabama	2.22%	--	--	3.37%	1.84%	2.64%	5.38%	2.44%
Kentucky	1.53%	--	--	3.01%	1.20%	2.32%	2.78%	1.69%
Mississippi	1.18%	--	--	3.28%	2.26%	1.24%	4.03%	1.19%
Tennessee	0.80%	--	3.12%	2.88%	2.25%	0.86%	2.37%	0.85%
West South Central:								
Arkansas	1.38%	--	--	3.17%	2.26%	2.04%	3.44%	1.52%
Louisiana	1.81%	4.57% *	2.85%	3.34%	5.67%	1.35%	2.22%	2.07%
Oklahoma	1.17%	7.00% *	3.91% *	2.63%	3.43%	1.00%	2.67%	1.29%
Texas	1.19%	5.54% *	3.25% *	8.08% *	1.72%	1.12%	2.42%	1.31%
Mountain:								
Arizona	1.38%	--	--	7.00% *	2.12%	1.55%	6.01%	1.23%
Colorado	1.02%	9.63% *	2.19% *	2.04%	1.31%	1.47%	3.08%	1.04%
Idaho	1.63%	--	3.00% *	2.06%	2.08%	2.76%	3.49%	1.91%
Montana	1.88%	10.71% *	5.85% *	2.60%	2.13%	3.28%	3.96%	1.94%
Nevada	2.50%	--	2.74%	3.24%	2.29%	3.37%	2.69%	2.72%
New Mexico	1.43%	--	--	3.34%	3.46%	1.48%	4.40%	1.48%
Utah	1.15%	--	3.72%	2.99%	1.56%	1.52%	4.41%	1.16%
Wyoming	1.12%	6.26% *	--	3.10%	1.49%	1.49%	2.76%	1.08%
Pacific:								
Alaska	1.11%	0.82%	--	2.57%	2.31%	1.25%	4.41% *	1.08%
California	0.78%	5.77% *	3.73%	1.43%	1.95%	0.94%	2.38%	0.82%
Hawaii	1.28%	4.55% *	5.27% *	2.67%	1.53%	2.03%	2.71%	1.43%
Oregon	0.76%	3.70% *	3.09%	1.90%	1.33%	1.19%	1.89%	0.84%
Washington	1.78%	5.65% *	4.62%	1.87%	1.90%	2.92%	2.56%	2.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.0%	36.2%	23.1%	11.1%	6.7%	2.0%	23.1%	3.6%
New England:								
Connecticut	7.8% *	--	0.0%	8.7% *	9.1% *	7.2% *	10.9% *	7.5% *
Maine	3.9% *	--	1.6% *	8.8% *	0.5% *	1.1% *	24.7% *	1.0% *
Massachusetts	4.2% *	--	--	2.0% *	6.8% *	0.6% *	24.7% *	1.9% *
New Hampshire	5.3% *	--	--	8.4% *	3.0% *	1.1% *	27.8% *	2.7% *
Rhode Island	5.4% *	--	0.0%	11.4% *	0.0%	0.7% *	34.9% *	1.1% *
Vermont	2.2% *	--	--	8.2% *	0.5% *	0.0%	7.7% *	1.5% *
Middle Atlantic:								
New Jersey	8.8% *	--	--	--	11.7% *	0.4% *	25.3% *	5.3% *
New York	7.3% *	--	--	16.3% *	4.3% *	3.1% *	32.2%	3.7% *
Pennsylvania	5.8% *	--	--	19.6% *	5.3% *	1.1% *	26.5% *	2.6% *
East North Central:								
Illinois	10.2%	73.3%	--	8.1% *	5.6% *	3.1% *	47.6%	3.9% *
Indiana	4.2% *	--	--	--	0.0%	5.4% *	--	--
Michigan	8.7% *	--	0.0%	15.2% *	22.3% *	0.9% *	16.0% *	6.9% *
Ohio	3.9% *	--	0.0%	11.4% *	2.5% *	2.0% *	11.6% *	3.2% *
Wisconsin	7.6% *	--	--	2.1% *	3.1% *	6.2% *	26.3% *	--
West North Central:								
Iowa	3.9% *	--	--	0.0%	--	0.0%	22.9% *	0.9% *
Kansas	8.4% *	--	--	11.1% *	--	2.9% *	46.5% *	3.2% *
Minnesota	4.6% *	--	--	1.1% *	12.2% *	2.8% *	--	4.7% *
Missouri	2.5% *	0.0%	--	12.8% *	1.9% *	0.3% *	17.1% *	1.0% *
Nebraska	4.1% *	--	0.0%	8.4% *	9.7% *	1.5% *	12.5% *	3.2% *
North Dakota	15.5%	--	--	19.2% *	10.6% *	9.0% *	39.5%	10.3%
South Dakota	5.0% *	--	0.0%	18.3% *	2.1% *	0.0%	--	2.7% *
South Atlantic:								
Delaware	8.4% *	--	--	21.0% *	17.2% *	0.0%	42.1% *	3.7% *
District of Columbia	12.2%	--	25.3% *	11.9% *	22.3% *	1.5% *	32.4%	8.8% *
Florida	7.3%	--	--	7.9% *	8.7% *	3.1% *	31.7% *	4.5% *
Georgia	--	0.0%	--	37.1% *	2.4% *	0.9% *	38.4% *	1.1% *
Maryland	5.5% *	--	--	0.8% *	14.6% *	1.2% *	20.7% *	3.5% *
North Carolina	8.2% *	--	0.0%	0.0%	33.8% *	1.0% *	--	6.6% *
South Carolina	--	--	--	1.2% *	0.8% *	0.7% *	--	0.7% *
Virginia	3.3% *	--	--	--	1.1% *	1.1% *	31.8% *	1.0% *
West Virginia	7.4% *	--	0.0%	--	6.4% *	8.3% *	0.0%	7.9% *
East South Central:								
Alabama	2.7% *	0.0%	--	5.1% *	1.7% *	1.4% *	--	1.9% *
Kentucky	6.7% *	--	--	19.5% *	3.2% *	5.0% *	--	5.8% *
Mississippi	4.0% *	--	--	1.0% *	1.1% *	0.0%	29.6% *	0.1% *
Tennessee	4.2% *	--	--	26.9% *	4.1% *	0.1% *	10.7% *	3.3% *
West South Central:								
Arkansas	4.9% *	0.0%	--	--	0.0%	1.9% *	19.8% *	2.0% *
Louisiana	2.2% *	--	--	11.9% *	0.4% *	0.0%	13.1% *	0.7% *
Oklahoma	2.3% *	--	--	3.1% *	0.6% *	0.5% *	14.3% *	0.5% *
Texas	3.0% *	--	--	1.4% *	5.4% *	0.8% *	11.9% *	2.2% *
Mountain:								
Arizona	2.6% *	--	--	--	0.0%	1.0% *	12.5% *	0.6% *
Colorado	5.8% *	--	--	8.4% *	5.4% *	0.0% *	38.1% *	2.2% *
Idaho	--	--	0.0%	--	0.6% *	5.2% *	--	--
Montana	16.8% *	--	--	30.0% *	5.5% *	0.8% *	43.5% *	6.5% *
Nevada	3.6% *	--	--	--	6.2% *	1.8% *	13.8% *	2.6% *
New Mexico	6.6% *	--	--	13.8% *	2.9% *	1.6% *	34.1% *	2.2% *
Utah	7.7% *	--	--	8.4% *	17.9% *	1.0% *	21.6% *	5.6% *
Wyoming	13.0% *	--	--	--	24.5% *	0.0%	28.3% *	6.9% *
Pacific:								
Alaska	4.4% *	0.0%	--	--	--	2.0% *	--	2.2% *
California	8.2%	--	21.7% *	22.8% *	9.1% *	4.0% *	16.7% *	6.8%
Hawaii	20.4%	77.5%	--	26.2% *	14.9% *	3.1% *	63.9%	8.4% *
Oregon	4.5% *	--	--	31.7% *	2.3% *	0.8% *	10.9% *	3.3% *
Washington	5.1% *	--	--	17.0% *	0.0%	0.5% *	29.6% *	0.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 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%	4.81%	3.67%	1.72%	1.12%	0.32%	2.04%	0.38%
New England:								
Connecticut	3.40% *	--	0.00%	8.18% *	7.17% *	4.45% *	7.54% *	3.67% *
Maine	1.78% *	--	1.71% *	6.37% *	0.37% *	1.08% *	13.02% *	0.68% *
Massachusetts	1.75% *	--	--	1.66% *	6.02% *	0.49% *	11.40% *	1.18% *
New Hampshire	1.91% *	--	--	6.56% *	2.37% *	0.67% *	10.76% *	1.39% *
Rhode Island	2.58% *	--	0.00%	7.74% *	0.00%	0.71% *	14.71% *	0.78% *
Vermont	1.04% *	--	--	5.87% *	0.53% *	0.00%	3.94% *	1.04% *
Middle Atlantic:								
New Jersey	3.56% *	--	--	--	7.29% *	0.36% *	12.42% *	3.31% *
New York	1.72%	--	--	6.55% *	2.01% *	1.79% *	8.04%	1.39% *
Pennsylvania	1.90% *	--	--	7.95% *	4.38% *	0.85% *	8.82% *	1.45% *
East North Central:								
Illinois	2.87%	12.58%	--	5.16% *	3.22% *	1.98% *	11.21%	1.61% *
Indiana	2.38% *	--	--	--	0.00%	3.64% *	--	--
Michigan	3.63% *	--	0.00%	10.55% *	12.84% *	0.63% *	8.25% *	4.13% *
Ohio	1.42% *	--	0.00%	6.97% *	2.00% *	1.11% *	8.99% *	1.28% *
Wisconsin	2.82% *	--	--	2.19% *	1.95% *	4.72% *	10.78% *	--
West North Central:								
Iowa	1.70% *	--	--	0.00%	--	0.00%	10.33% *	0.60% *
Kansas	2.84% *	--	--	5.32% *	--	1.53% *	14.17% *	1.29% *
Minnesota	2.20% *	--	--	1.13% *	7.72% *	2.44% *	--	2.43% *
Missouri	0.91% *	0.00%	--	7.96% *	1.47% *	0.26% *	8.26% *	0.49% *
Nebraska	1.98% *	--	0.00%	8.13% *	6.68% *	1.23% *	11.51% *	1.72% *
North Dakota	3.73%	--	--	7.71% *	5.58% *	3.93% *	11.81%	3.06%
South Dakota	2.06% *	--	0.00%	11.85% *	1.22% *	0.00%	--	1.83% *
South Atlantic:								
Delaware	2.80% *	--	--	8.43% *	11.69% *	0.00%	12.72% *	1.81% *
District of Columbia	3.25%	--	12.27% *	6.59% *	8.72% *	1.00% *	9.68%	3.30% *
Florida	2.17%	--	--	5.64% *	7.11% *	1.76% *	11.63% *	1.96% *
Georgia	--	0.00%	--	23.71% *	1.57% *	0.88% *	20.34% *	0.73% *
Maryland	2.35% *	--	--	0.81% *	10.97% *	0.76% *	9.32% *	2.25% *
North Carolina	4.01% *	--	0.00%	0.00%	17.74% *	1.05% *	--	4.27% *
South Carolina	--	--	--	1.24% *	0.56% *	0.47% *	--	0.36% *
Virginia	1.26% *	--	--	--	0.95% *	0.62% *	12.39% *	0.49% *
West Virginia	3.75% *	--	0.00%	--	5.19% *	4.92% *	0.00%	4.01% *
East South Central:								
Alabama	1.54% *	0.00%	--	4.57% *	1.44% *	1.55% *	--	1.42% *
Kentucky	3.07% *	--	--	14.13% *	2.00% *	3.77% *	--	3.19% *
Mississippi	2.12% *	--	--	1.03% *	1.07% *	0.00%	13.41% *	0.15% *
Tennessee	2.14% *	--	--	14.72% *	2.06% *	0.05% *	4.83% *	2.28% *
West South Central:								
Arkansas	2.20% *	0.00%	--	--	0.00%	1.27% *	11.00% *	1.09% *
Louisiana	1.07% *	--	--	6.78% *	0.43% *	0.00%	7.25% *	0.48% *
Oklahoma	1.34% *	--	--	2.40% *	0.42% *	0.37% *	9.57% *	0.26% *
Texas	1.21% *	--	--	0.97% *	3.76% *	0.54% *	5.80% *	1.22% *
Mountain:								
Arizona	1.42% *	--	--	--	0.00%	0.78% *	8.24% *	0.47% *
Colorado	2.48% *	--	--	6.68% *	3.79% *	0.04% *	15.88% *	1.28% *
Idaho	--	--	0.00%	--	0.60% *	4.73% *	--	--
Montana	7.20% *	--	--	15.96% *	5.06% *	0.81% *	17.13% *	4.41% *
Nevada	1.73% *	--	--	--	4.50% *	1.61% *	7.23% *	1.62% *
New Mexico	3.06% *	--	--	10.97% *	2.02% *	1.52% *	16.35% *	1.14% *
Utah	2.79% *	--	--	7.23% *	9.66% *	0.55% *	9.48% *	2.89% *
Wyoming	4.57% *	--	--	--	13.28% *	0.00%	11.25% *	4.12% *
Pacific:								
Alaska	2.00% *	0.00%	--	--	--	1.23% *	--	1.05% *
California	1.84%	--	12.37% *	7.59% *	4.22% *	1.69% *	6.73% *	1.78%
Hawaii	4.57%	12.92%	--	10.58% *	7.56% *	1.82% *	10.34%	2.83% *
Oregon	1.56% *	--	--	12.98% *	2.23% *	0.57% *	5.85% *	1.52% *
Washington	2.19% *	--	--	10.62% *	0.00%	0.51% *	10.79% *	0.38% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.7%	12.9%	16.5%	23.0%	54.7%	76.5%	15.5%	68.0%
New England:								
Connecticut	61.6%	0.0%	--	20.1% *	34.8% *	86.2%	24.3% *	65.5%
Maine	55.1%	--	--	10.0% *	30.8% *	82.3%	24.7% *	59.4%
Massachusetts	65.2%	0.0%	--	6.8% *	24.7% *	88.2%	26.1% *	69.8%
New Hampshire	62.6%	0.0%	0.0%	33.2% *	68.3%	75.7%	--	69.5%
Rhode Island	73.0%	--	--	2.6% *	53.3%	89.0%	36.4% *	78.4%
Vermont	73.0%	--	--	34.6% *	66.0%	93.9%	34.7% *	78.1%
Middle Atlantic:								
New Jersey	61.5%	--	--	35.4% *	62.1%	74.1%	38.1% *	66.5%
New York	51.2%	--	--	18.3% *	48.7%	63.0%	12.0% *	57.0%
Pennsylvania	60.7%	0.0%	--	26.8% *	79.0%	64.5%	14.3% *	67.8%
East North Central:								
Illinois	61.3%	--	--	11.8% *	49.1%	82.9%	20.7% *	68.1%
Indiana	75.3%	--	0.0%	37.6% *	80.7%	85.4%	28.5% *	80.3%
Michigan	58.8%	--	--	22.6% *	44.0%	84.9%	11.2% *	70.3%
Ohio	69.3%	--	--	14.3% *	63.3%	83.4%	27.2% *	73.1%
Wisconsin	61.1%	--	--	44.4% *	65.3%	69.2%	27.4% *	66.2%
West North Central:								
Iowa	67.7%	--	0.0%	22.4% *	61.2%	83.9%	10.8% *	76.7%
Kansas	62.2%	0.0%	0.0%	17.6% *	60.1%	77.8%	2.7% *	70.3%
Minnesota	69.3%	--	--	16.9% *	72.0%	81.2%	47.9% *	72.0%
Missouri	73.1%	--	0.0%	17.4% *	44.3%	92.1%	11.5% *	79.2%
Nebraska	81.1%	--	--	47.9% *	74.2%	95.1%	34.5% *	86.3%
North Dakota	56.4%	--	--	21.2% *	35.2%	90.8%	17.4% *	64.9%
South Dakota	67.0%	0.0%	--	10.2% *	60.3%	85.9%	--	71.4%
South Atlantic:								
Delaware	59.3%	0.0%	0.0%	14.0% *	41.0% *	76.4%	12.4% *	65.9%
District of Columbia	45.1%	0.0%	16.6% *	0.0%	30.1%	67.4%	8.6% *	51.3%
Florida	69.9%	--	--	13.2% *	58.3%	83.9%	14.4% *	76.3%
Georgia	62.0%	--	--	24.0% *	56.8%	70.1%	16.8% *	66.8%
Maryland	65.5%	0.0%	--	13.8% *	33.1% *	86.3%	16.6% *	71.8%
North Carolina	68.0%	0.0%	0.0%	--	53.5%	84.8%	0.7% *	75.7%
South Carolina	60.9%	0.0%	--	--	39.6% *	79.4%	--	67.8%
Virginia	67.4%	--	--	11.8% *	70.7%	76.0%	28.3% *	70.6%
West Virginia	77.8%	--	0.0%	--	63.7%	89.1%	--	82.1%
East South Central:								
Alabama	43.1% *	--	0.0%	7.4% *	70.6%	44.9% *	--	48.3% *
Kentucky	75.4%	--	--	24.1% *	73.4%	84.3%	2.9% *	80.9%
Mississippi	66.7%	0.0%	0.0%	1.6% *	44.7%	88.1%	0.7% *	76.6%
Tennessee	76.6%	--	--	24.9% *	68.1%	90.6%	26.0% *	83.2%
West South Central:								
Arkansas	70.1%	0.0%	--	--	71.2%	90.0%	18.9% *	80.2%
Louisiana	68.9%	0.0%	--	--	81.4%	87.5%	6.8% *	77.7%
Oklahoma	58.9%	0.0%	--	40.3% *	38.4% *	85.1%	10.7% *	65.9%
Texas	69.7%	0.0%	0.0%	47.8% *	70.2%	80.8%	--	75.3%
Mountain:								
Arizona	59.6%	--	--	34.9% *	56.5%	71.7%	25.7% *	66.5%
Colorado	55.0%	0.0%	0.0%	23.8% *	40.1%	71.0%	2.4% *	60.9%
Idaho	68.2%	0.0%	0.0%	10.6% *	71.3%	91.4%	7.4% *	78.6%
Montana	51.4%	--	0.0%	16.2% *	26.8% *	92.5%	32.0% *	58.9%
Nevada	23.2% *	--	--	5.8% *	20.7% *	25.9% *	10.9% *	24.5% *
New Mexico	62.9%	0.0%	--	49.5% *	66.0%	72.7%	16.6% *	70.4%
Utah	60.4%	0.0%	0.0%	35.2% *	54.7%	75.1%	3.5% *	69.0%
Wyoming	62.3%	--	--	--	69.9%	79.5%	25.3% *	77.0%
Pacific:								
Alaska	66.0%	0.0%	0.0%	--	71.9%	76.9%	--	71.8%
California	49.6%	--	12.5% *	7.7% *	27.0%	70.5%	9.8% *	56.0%
Hawaii	35.9%	--	0.0%	11.8% *	5.8% *	57.7%	11.6% *	42.6%
Oregon	57.8%	--	--	24.3% *	44.1%	78.8%	11.0% *	66.9%
Washington	52.1%	--	0.0%	19.9% *	80.6%	58.0%	17.1% *	58.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.24%	3.15%	3.09%	4.18%	2.31%	1.83%	1.63%	1.37%
New England:								
Connecticut	5.95%	0.00%	--	8.45% *	12.56% *	5.30%	8.44% *	6.57%
Maine	5.83%	--	--	6.50% *	12.83% *	6.12%	14.49% *	6.26%
Massachusetts	6.42%	0.00%	--	5.41% *	10.10% *	5.52%	11.99% *	6.64%
New Hampshire	6.22%	0.00%	0.00%	14.11% *	11.08%	8.58%	--	6.41%
Rhode Island	6.43%	--	--	2.09% *	12.99%	5.48%	16.20% *	6.44%
Vermont	7.45%	--	--	12.00% *	15.88%	3.03%	11.84% *	8.18%
Middle Atlantic:								
New Jersey	6.27%	--	--	13.50% *	11.74%	8.79%	13.93% *	6.79%
New York	5.81%	--	--	6.88% *	9.12%	9.58%	5.08% *	6.79%
Pennsylvania	7.60%	0.00%	--	8.82% *	8.01%	12.45%	7.17% *	9.07%
East North Central:								
Illinois	4.76%	--	--	6.12% *	11.14%	4.87%	13.16% *	5.02%
Indiana	6.42%	--	0.00%	13.21% *	7.41%	9.49%	13.20% *	6.98%
Michigan	6.09%	--	--	11.58% *	12.13%	4.73%	7.12% *	5.63%
Ohio	4.28%	--	--	7.32% *	8.40%	5.00%	12.09% *	4.44%
Wisconsin	7.20%	--	--	16.09% *	8.48%	14.84%	8.79% *	8.38%
West North Central:								
Iowa	5.08%	--	0.00%	11.11% *	10.42%	4.99%	7.69% *	4.98%
Kansas	6.93%	0.00%	0.00%	9.60% *	10.65%	10.29%	1.97% *	7.75%
Minnesota	5.30%	--	--	9.72% *	12.40%	6.17%	15.22% *	5.63%
Missouri	4.51%	--	0.00%	8.62% *	7.97%	3.45%	6.21% *	4.39%
Nebraska	4.01%	--	--	14.60% *	11.69%	2.29%	12.87% *	3.84%
North Dakota	5.16%	--	--	9.03% *	10.13%	4.19%	7.35% *	5.42%
South Dakota	5.35%	0.00%	--	6.44% *	9.78%	5.98%	--	5.52%
South Atlantic:								
Delaware	7.29%	0.00%	0.00%	7.92% *	12.56% *	8.12%	8.36% *	7.65%
District of Columbia	5.20%	0.00%	10.86% *	0.00%	8.78%	9.15%	5.83% *	6.07%
Florida	5.86%	--	--	9.12% *	12.14%	8.13%	9.14% *	6.40%
Georgia	7.84%	--	--	14.91% *	12.32%	10.80%	9.20% *	8.53%
Maryland	6.82%	0.00%	--	8.22% *	11.93% *	6.73%	8.64% *	6.89%
North Carolina	5.50%	0.00%	0.00%	--	14.42%	6.04%	0.74% *	5.47%
South Carolina	7.07%	0.00%	--	--	16.65% *	7.11%	--	7.55%
Virginia	7.50%	--	--	6.82% *	9.98%	10.95%	11.95% *	8.11%
West Virginia	3.98%	--	0.00%	--	9.60%	3.62%	--	3.70%
East South Central:								
Alabama	14.22% *	--	0.00%	4.65% *	9.82%	20.93% *	--	17.99% *
Kentucky	5.02%	--	--	14.97% *	11.52%	5.47%	2.38% *	4.78%
Mississippi	7.12%	0.00%	0.00%	1.22% *	10.94%	7.65%	0.72% *	7.15%
Tennessee	5.21%	--	--	12.64% *	12.55%	3.59%	12.48% *	4.63%
West South Central:								
Arkansas	5.61%	0.00%	--	--	10.47%	4.35%	10.30% *	5.38%
Louisiana	6.51%	0.00%	--	--	10.67%	6.68%	3.50% *	6.59%
Oklahoma	5.84%	0.00%	--	16.91% *	12.65% *	6.36%	7.07% *	6.53%
Texas	4.17%	0.00%	0.00%	22.82% *	7.11%	5.16%	--	4.13%
Mountain:								
Arizona	7.45%	--	--	16.57% *	12.80%	10.46%	12.37% *	7.68%
Colorado	6.12%	0.00%	0.00%	10.93% *	9.85%	8.05%	1.79% *	6.59%
Idaho	5.21%	0.00%	0.00%	8.25% *	10.60%	3.65%	7.15% *	4.94%
Montana	8.62%	--	0.00%	8.79% *	10.83% *	4.14%	18.71% *	9.47%
Nevada	7.22% *	--	--	4.58% *	9.88% *	10.66% *	7.32% *	8.21% *
New Mexico	6.80%	0.00%	--	16.90% *	11.09%	11.05%	13.21% *	7.50%
Utah	6.72%	0.00%	0.00%	11.23% *	10.68%	10.34%	2.04% *	7.54%
Wyoming	5.58%	--	--	--	12.63%	6.62%	10.55% *	5.77%
Pacific:								
Alaska	5.67%	0.00%	0.00%	--	8.48%	6.93%	--	5.58%
California	4.52%	--	6.08% *	3.41% *	6.57%	6.01%	3.87% *	5.02%
Hawaii	7.64%	--	0.00%	6.02% *	2.99% *	10.44%	5.52% *	8.89%
Oregon	5.35%	--	--	13.81% *	9.57%	6.57%	4.92% *	5.59%
Washington	9.78%	--	0.00%	10.75% *	7.52%	15.63%	8.25% *	12.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.4%	14.9%	13.8%	15.4%	15.7%	18.9%	14.8%	17.1%
New England:								
Connecticut	17.0%	12.3% *	--	13.1%	20.3%	23.3%	10.3%	20.0%
Maine	14.5%	--	12.7% *	14.2%	14.2%	19.3%	10.1%	16.4%
Massachusetts	12.1%	8.7% *	5.4% *	15.6%	10.9%	14.5%	8.6%	13.8%
New Hampshire	14.6%	--	13.2%	15.9%	15.5%	18.6%	10.4%	17.1%
Rhode Island	12.1%	--	5.9% *	16.7%	7.3% *	16.0%	10.1%	13.1%
Vermont	16.4%	1.3% *	12.5% *	15.2%	24.3%	18.9%	9.9%	22.2%
Middle Atlantic:								
New Jersey	16.0%	--	--	13.7%	15.1%	18.0%	15.4%	16.2%
New York	16.0%	7.7% *	16.0%	16.9%	16.8%	17.2%	14.3%	16.6%
Pennsylvania	18.4%	5.4% *	15.7% *	15.2%	14.2%	26.4%	14.5%	20.5%
East North Central:								
Illinois	16.0%	26.5%	11.1%	13.7%	19.3%	13.3%	16.7%	15.8%
Indiana	19.1%	--	--	19.1%	11.5%	24.7%	20.3%	18.7%
Michigan	17.5%	--	15.0%	15.5%	15.6%	15.3%	20.7%	15.8%
Ohio	16.5%	--	--	17.5%	19.0%	16.8%	12.6%	17.8%
Wisconsin	17.0%	--	--	15.7%	15.1%	22.0%	15.6%	17.5%
West North Central:								
Iowa	15.6%	--	16.0%	14.1%	13.1%	19.6%	15.7%	15.5%
Kansas	16.7%	--	--	16.6%	13.4%	19.4%	16.4%	16.8%
Minnesota	10.7%	--	--	10.8%	8.4%	13.9%	7.1% *	12.1%
Missouri	14.8%	--	10.8%	12.2%	17.4%	15.9%	13.5%	15.5%
Nebraska	12.9%	1.5% *	--	26.5%	12.6% *	--	10.2% *	15.1%
North Dakota	14.0%	--	9.7% *	13.5%	17.8%	12.4%	11.8%	15.5%
South Dakota	16.5%	9.7% *	1.4% *	14.8%	20.4%	27.4%	9.8%	19.8%
South Atlantic:								
Delaware	18.0%	--	--	19.8%	14.9%	20.5%	17.7%	18.1%
District of Columbia	20.0%	13.7% *	20.2%	14.3%	21.2%	25.6%	15.7%	21.9%
Florida	14.6%	--	13.9%	13.6%	11.8%	16.8%	14.3%	14.7%
Georgia	20.9%	--	--	16.5% *	19.1%	25.3%	16.8% *	22.3%
Maryland	13.1%	--	12.8%	16.1%	13.7%	11.7% *	12.0%	13.6%
North Carolina	15.1%	--	--	16.0%	16.0%	13.1% *	16.8%	14.5%
South Carolina	15.2%	--	--	11.2%	17.3%	14.0%	15.5%	15.1%
Virginia	15.6%	--	--	20.0%	11.6%	21.9%	8.3%	18.9%
West Virginia	13.5%	--	--	11.4%	14.8%	20.0%	9.7% *	15.5%
East South Central:								
Alabama	22.2%	--	--	18.0%	11.7%	26.3%	23.0%	22.0%
Kentucky	15.8%	--	--	16.5%	14.9%	18.6%	13.1%	17.1%
Mississippi	18.1%	--	--	17.1%	14.9%	19.5%	21.3%	16.5%
Tennessee	16.3%	--	--	20.7%	12.6%	19.0%	17.1%	15.8%
West South Central:								
Arkansas	13.2%	--	--	16.7%	9.6% *	9.6%	19.0%	10.6%
Louisiana	15.6%	9.8% *	12.5%	18.1%	12.2%	22.6%	14.1%	16.7%
Oklahoma	15.7%	15.3% *	14.4% *	11.9%	20.9%	12.1%	14.5%	16.2%
Texas	14.5%	13.2% *	11.4% *	14.9%	14.3%	15.7%	13.5%	14.9%
Mountain:								
Arizona	16.8%	--	--	24.6% *	18.4%	15.7%	19.1% *	16.0%
Colorado	17.5%	25.7% *	--	14.2%	18.1%	20.9%	13.8%	18.9%
Idaho	16.7%	--	9.9% *	18.1%	14.3%	20.3%	14.8%	18.4%
Montana	15.1%	13.8% *	20.1%	10.7%	19.6%	13.2% *	12.3%	17.7%
Nevada	24.9%	--	18.5%	16.5%	20.3%	29.4%	16.4%	26.5%
New Mexico	18.5%	--	--	12.3%	19.4%	20.1%	21.7%	17.4%
Utah	19.0%	--	19.9%	16.9%	16.0%	22.2%	20.4%	18.3%
Wyoming	18.8%	--	--	22.8%	16.1%	20.7%	19.7%	17.7%
Pacific:								
Alaska	16.9%	22.1%	--	13.7%	10.7%	23.4%	14.6% *	17.9%
California	17.8%	16.9% *	17.4%	15.8%	18.7%	18.4%	16.5%	18.3%
Hawaii	13.8%	12.7% *	13.0% *	13.4%	11.5%	16.8%	12.9%	14.2%
Oregon	13.3%	10.5% *	13.4%	9.6%	13.6%	18.9%	12.5%	13.8%
Washington	17.2%	--	--	10.6%	7.8%	25.4%	14.6%	18.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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, 2025

Division and State	Total	Less than 10 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%	1.60%	0.94%	0.56%	0.60%	0.78%	0.64%	0.45%
New England:								
Connecticut	1.56%	4.11% *	--	2.37%	2.20%	3.71%	2.10%	1.75%
Maine	1.85%	--	5.94% *	2.54%	3.43%	3.00%	2.99%	2.33%
Massachusetts	1.67%	4.69% *	2.37% *	3.03%	3.17%	2.86%	2.42%	2.27%
New Hampshire	1.45%	--	3.81%	2.56%	1.93%	2.18%	2.59%	1.44%
Rhode Island	1.98%	--	3.63% *	4.62%	2.66% *	2.99%	2.79%	2.64%
Vermont	3.22%	1.32% *	5.42% *	2.97%	7.26%	2.80%	2.17%	4.55%
Middle Atlantic:								
New Jersey	1.46%	--	--	3.26%	2.25%	1.68%	3.56%	1.47%
New York	1.57%	2.83% *	4.49%	2.39%	1.67%	3.15%	2.42%	1.91%
Pennsylvania	2.54%	2.50% *	4.84% *	2.25%	3.07%	3.88%	2.20%	3.38%
East North Central:								
Illinois	1.35%	7.18%	3.14%	1.63%	2.06%	2.76%	2.39%	1.63%
Indiana	2.22%	--	--	2.36%	3.03%	1.80%	4.22%	2.67%
Michigan	2.32%	--	4.10%	2.28%	2.72%	2.11%	5.63%	1.68%
Ohio	1.42%	--	--	2.58%	2.18%	2.94%	2.52%	1.76%
Wisconsin	2.40%	--	--	3.34%	2.36%	5.61%	2.56%	3.08%
West North Central:								
Iowa	1.57%	--	4.56%	3.97%	2.72%	1.98%	2.87%	1.82%
Kansas	1.89%	--	--	2.81%	2.36%	3.56%	3.20%	2.33%
Minnesota	1.54%	--	--	2.67%	1.93%	3.32%	2.71% *	1.81%
Missouri	1.54%	--	3.18%	1.61%	2.93%	3.17%	2.75%	1.87%
Nebraska	2.15%	1.61% *	--	4.61%	4.30% *	--	3.39% *	2.62%
North Dakota	1.46%	--	3.12% *	2.56%	2.16%	3.07%	2.48%	1.72%
South Dakota	1.76%	4.81% *	1.48% *	2.23%	2.84%	3.96%	2.58%	2.18%
South Atlantic:								
Delaware	1.92%	--	--	3.63%	3.11%	2.49%	4.56%	2.01%
District of Columbia	2.03%	6.63% *	4.20%	2.18%	1.44%	6.82%	2.76%	2.59%
Florida	1.70%	--	2.94%	2.50%	2.06%	3.04%	3.49%	1.91%
Georgia	2.31%	--	--	6.29% *	3.40%	2.42%	5.22% *	2.33%
Maryland	2.01%	--	2.29%	3.14%	2.23%	5.42% *	2.07%	2.79%
North Carolina	2.70%	--	--	3.54%	2.17%	5.52% *	4.51%	3.23%
South Carolina	1.84%	--	--	2.53%	3.20%	1.71%	4.60%	1.85%
Virginia	1.79%	--	--	3.68%	2.46%	1.47%	2.39%	1.65%
West Virginia	1.68%	--	--	2.44%	2.99%	3.11%	3.28% *	1.88%
East South Central:								
Alabama	3.13%	--	--	3.79%	2.85%	1.84%	6.41%	3.66%
Kentucky	1.85%	--	--	3.45%	2.72%	3.63%	3.00%	2.39%
Mississippi	1.86%	--	--	3.45%	2.74%	1.85%	4.36%	1.90%
Tennessee	1.68%	--	--	3.02%	3.59%	1.82%	2.83%	2.07%
West South Central:								
Arkansas	1.83%	--	--	3.32%	3.21% *	2.11%	3.91%	1.95%
Louisiana	1.89%	4.72% *	3.28%	3.54%	2.84%	4.29%	2.44%	2.67%
Oklahoma	2.22%	7.72% *	4.58% *	3.01%	4.88%	2.91%	3.04%	2.89%
Texas	1.41%	5.92% *	3.50% *	3.14%	2.20%	2.80%	2.57%	1.69%
Mountain:								
Arizona	2.41%	--	--	11.46% *	2.15%	2.45%	7.58% *	1.67%
Colorado	1.72%	11.04% *	--	2.41%	1.03%	3.88%	3.54%	1.87%
Idaho	2.10%	--	3.00% *	1.96%	3.61%	3.38%	3.79%	1.83%
Montana	1.97%	6.81% *	5.97%	2.68%	2.94%	4.19% *	2.95%	2.33%
Nevada	2.80%	--	3.13%	3.44%	2.28%	3.50%	2.98%	2.97%
New Mexico	1.97%	--	--	3.36%	4.18%	1.47%	4.78%	2.09%
Utah	2.19%	--	3.72%	2.21%	2.29%	4.12%	4.57%	2.50%
Wyoming	2.05%	--	--	3.90%	1.93%	2.79%	3.44%	1.89%
Pacific:								
Alaska	1.99%	0.82%	--	3.08%	2.46%	2.69%	4.75% *	2.01%
California	1.12%	6.06% *	4.16%	1.52%	2.53%	1.26%	2.56%	1.22%
Hawaii	1.39%	5.12% *	6.19% *	2.99%	1.72%	2.19%	3.15%	1.40%
Oregon	1.19%	3.76% *	3.54%	2.22%	1.50%	3.66%	2.01%	1.50%
Washington	2.76%	--	--	1.88%	1.72%	3.15%	2.81%	3.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.4%	16.6%	16.3%	17.9%	18.3%	19.8%	15.3%	19.5%
New England:								
Connecticut	19.8%	--	--	--	18.2%	20.5%	--	20.1%
Maine	16.0%	--	--	--	18.6%	15.9%	--	16.0%
Massachusetts	22.7%	--	--	20.2%	19.3%	23.0%	--	22.7%
New Hampshire	19.2%	--	0.0%	--	22.3%	19.0%	--	20.0%
Rhode Island	19.7%	--	--	--	10.4% *	21.3%	--	19.5%
Vermont	22.9%	--	--	20.9%	22.0%	24.4%	17.2%	23.4%
Middle Atlantic:								
New Jersey	20.0%	--	--	--	17.2%	21.4%	--	19.5%
New York	18.1%	--	--	15.6%	17.2%	18.5%	18.6%	18.0%
Pennsylvania	19.3%	--	--	13.4%	19.2%	20.3%	--	19.5%
East North Central:								
Illinois	20.0%	--	--	13.9%	15.6%	21.3%	--	19.4%
Indiana	20.3%	--	--	--	18.5%	21.4%	--	20.3%
Michigan	19.6%	--	--	--	21.9%	19.8%	--	19.8%
Ohio	20.7%	--	--	--	19.7%	21.8%	--	21.4%
Wisconsin	19.1%	--	--	22.6%	19.4%	19.0%	--	19.7%
West North Central:								
Iowa	17.0%	--	--	--	17.1%	17.0%	--	16.8%
Kansas	19.5%	0.0%	--	--	12.7%	24.1%	1.5% *	20.8%
Minnesota	15.6%	--	--	--	16.0%	15.7%	13.9% *	15.8%
Missouri	19.4%	--	--	--	21.0%	19.4%	--	19.5%
Nebraska	16.7%	--	--	--	14.9%	18.3%	8.1% *	17.5%
North Dakota	16.5%	--	--	--	17.3%	17.2%	--	17.4%
South Dakota	20.0%	--	--	--	16.2%	22.8%	--	20.6%
South Atlantic:								
Delaware	18.6%	--	--	--	11.6% *	20.9%	--	19.1%
District of Columbia	20.1%	--	--	--	18.6%	20.6%	--	20.1%
Florida	18.6%	--	--	--	16.0%	19.1%	--	18.7%
Georgia	19.9%	--	--	--	17.0%	20.7%	--	20.0%
Maryland	19.4%	0.0%	--	--	15.9% *	20.6%	--	19.9%
North Carolina	18.4%	--	--	--	15.4%	19.6%	1.2% *	18.7%
South Carolina	18.2%	--	--	21.2%	15.7%	18.4%	--	18.0%
Virginia	20.4%	--	--	--	19.1%	21.6%	--	21.0%
West Virginia	18.2%	--	--	--	12.8%	20.2%	--	18.4%
East South Central:								
Alabama	16.2%	--	--	--	18.1%	17.2%	--	16.7%
Kentucky	21.4%	0.0%	--	--	16.2%	23.6%	3.2% *	21.7%
Mississippi	21.4%	--	--	3.5% *	19.3%	22.1%	1.4% *	21.8%
Tennessee	19.3%	--	28.6%	--	17.8%	19.3%	--	19.2%
West South Central:								
Arkansas	19.4%	--	--	--	18.7%	19.6%	--	19.4%
Louisiana	23.9%	--	--	--	27.8%	23.5%	--	24.5%
Oklahoma	18.2%	0.0%	2.4% *	--	25.3%	17.8%	--	19.0%
Texas	21.0%	--	--	--	20.6%	19.7%	--	21.2%
Mountain:								
Arizona	19.3%	--	--	19.5%	20.0%	18.7%	25.4%	18.9%
Colorado	19.0%	0.0%	0.0%	--	20.6%	19.9%	2.0% *	19.8%
Idaho	18.1%	--	--	--	17.7%	18.6%	--	18.2%
Montana	18.8%	--	--	--	15.5%	18.8%	--	18.1%
Nevada	16.2%	0.0%	--	--	18.6% *	16.1%	--	16.4%
New Mexico	18.1%	0.0%	--	--	19.7%	18.8%	--	19.0%
Utah	18.4%	--	--	--	20.9%	18.2%	--	18.4%
Wyoming	17.8%	--	--	--	17.4%	19.5%	--	18.6%
Pacific:								
Alaska	21.6%	--	--	--	23.2%	22.2%	--	21.9%
California	19.4%	--	--	16.5%	17.4%	19.8%	20.3%	19.4%
Hawaii	15.9%	--	0.0%	--	4.5% *	18.1%	--	16.8%
Oregon	18.4%	--	--	14.5%	20.0%	18.0%	--	18.2%
Washington	16.3%	--	0.0%	--	15.9%	16.5%	--	16.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	3.39%	2.59%	3.29%	0.61%	0.28%	1.31%	0.29%
New England:								
Connecticut	1.09%	--	--	--	2.33%	1.25%	--	1.13%
Maine	1.07%	--	--	--	3.74%	1.06%	--	1.06%
Massachusetts	2.13%	--	--	1.31%	1.47%	2.36%	--	2.20%
New Hampshire	1.41%	--	0.00%	--	3.11%	1.64%	--	1.41%
Rhode Island	1.39%	--	--	--	3.74% *	1.14%	--	1.40%
Vermont	1.70%	--	--	3.56%	1.46%	2.53%	4.24%	1.77%
Middle Atlantic:								
New Jersey	1.77%	--	--	--	2.67%	1.93%	--	1.72%
New York	0.85%	--	--	3.45%	1.66%	1.04%	2.87%	0.87%
Pennsylvania	1.01%	--	--	2.50%	1.78%	1.28%	--	1.03%
East North Central:								
Illinois	1.76%	--	--	2.24%	4.55%	0.95%	--	1.68%
Indiana	1.38%	--	--	--	2.58%	1.72%	--	1.39%
Michigan	1.33%	--	--	--	4.10%	1.45%	--	1.36%
Ohio	1.26%	--	--	--	1.95%	1.50%	--	1.26%
Wisconsin	1.20%	--	--	2.71%	1.82%	1.68%	--	1.20%
West North Central:								
Iowa	1.35%	--	--	--	2.12%	1.60%	--	1.34%
Kansas	2.16%	0.00%	--	--	3.55%	2.36%	1.18% *	2.22%
Minnesota	0.99%	--	--	--	2.56%	1.07%	4.70% *	0.99%
Missouri	1.30%	--	--	--	3.81%	1.42%	--	1.33%
Nebraska	1.00%	--	--	--	1.60%	1.33%	2.79% *	1.03%
North Dakota	1.24%	--	--	--	4.47%	1.24%	--	1.26%
South Dakota	1.00%	--	--	--	1.61%	1.12%	--	1.00%
South Atlantic:								
Delaware	2.22%	--	--	--	3.66% *	2.41%	--	2.28%
District of Columbia	1.10%	--	--	--	1.26%	1.39%	--	1.13%
Florida	0.94%	--	--	--	3.21%	0.95%	--	0.94%
Georgia	1.33%	--	--	--	4.08%	1.39%	--	1.35%
Maryland	1.25%	0.00%	--	--	5.08% *	1.22%	--	1.25%
North Carolina	1.27%	--	--	--	3.16%	1.44%	1.21% *	1.28%
South Carolina	1.14%	--	--	0.62%	2.41%	1.31%	--	1.15%
Virginia	1.50%	--	--	--	2.26%	1.96%	--	1.56%
West Virginia	1.41%	--	--	--	2.05%	1.56%	--	1.43%
East South Central:								
Alabama	1.24%	--	--	--	1.85%	1.44%	--	1.26%
Kentucky	2.02%	0.00%	--	--	1.57%	2.70%	1.86% *	2.05%
Mississippi	1.36%	--	--	1.10% *	3.35%	1.35%	0.86% *	1.31%
Tennessee	0.93%	--	1.97%	--	2.76%	0.93%	--	0.95%
West South Central:								
Arkansas	1.73%	--	--	--	2.91%	2.18%	--	1.79%
Louisiana	2.46%	--	--	--	7.10%	1.44%	--	2.50%
Oklahoma	1.14%	0.00%	2.50% *	--	3.14%	1.03%	--	1.11%
Texas	1.67%	--	--	--	2.20%	1.17%	--	1.68%
Mountain:								
Arizona	1.55%	--	--	3.36%	3.07%	2.01%	4.89%	1.63%
Colorado	1.15%	0.00%	0.00%	--	3.02%	1.25%	1.49% *	1.15%
Idaho	2.31%	--	--	--	2.49%	2.97%	--	2.38%
Montana	3.21%	--	--	--	2.94%	3.52%	--	2.91%
Nevada	2.24%	0.00%	--	--	7.11% *	2.46%	--	2.35%
New Mexico	1.90%	0.00%	--	--	4.59%	1.91%	--	1.88%
Utah	1.23%	--	--	--	1.83%	1.43%	--	1.24%
Wyoming	1.30%	--	--	--	2.06%	1.72%	--	1.31%
Pacific:								
Alaska	1.26%	--	--	--	2.86%	1.41%	--	1.24%
California	1.06%	--	--	3.19%	2.38%	1.20%	5.09%	1.08%
Hawaii	2.49%	--	0.00%	--	2.06% *	3.01%	--	2.73%
Oregon	0.98%	--	--	0.64%	1.93%	1.16%	--	0.98%
Washington	2.26%	--	0.00%	--	2.74%	3.04%	--	2.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.1%	82.6%	86.0%	90.6%	87.7%	90.2%	86.2%	89.6%
New England:								
Connecticut	91.7%	89.1%	85.6%	78.0%	93.2%	94.5%	82.1%	93.5%
Maine	95.1%	78.4%	96.3%	97.6%	95.2%	95.3%	93.9%	95.3%
Massachusetts	96.1%	90.5%	93.3%	98.5%	91.2%	98.3%	94.7%	96.4%
New Hampshire	92.4%	95.7%	88.3%	96.9%	99.7%	86.9%	94.9%	91.8%
Rhode Island	92.2%	97.1%	83.6%	87.0%	86.3%	95.7%	90.4%	92.6%
Vermont	95.0%	91.4%	97.4%	94.4%	93.9%	95.8%	96.2%	94.7%
Middle Atlantic:								
New Jersey	80.9%	84.9%	90.6%	90.5%	67.7%	90.6%	88.5%	79.3%
New York	83.5%	65.1%	73.5%	88.6%	89.8%	82.6%	73.2%	85.3%
Pennsylvania	87.9%	77.0%	74.7%	80.8%	89.5%	91.3%	76.2%	90.3%
East North Central:								
Illinois	90.4%	97.8%	77.7%	90.4%	89.5%	91.8%	87.9%	90.8%
Indiana	87.1%	100.0%	100.0%	85.6%	94.0%	83.9%	98.7%	85.9%
Michigan	94.2%	82.8%	97.5%	88.0%	93.1%	96.6%	87.7%	95.7%
Ohio	92.6%	100.0%	99.4%	97.0%	98.6%	89.0%	99.8%	91.5%
Wisconsin	93.6%	69.6%	94.2%	91.4%	94.8%	95.5%	87.6%	94.8%
West North Central:								
Iowa	97.0%	96.6%	96.6%	100.0%	99.4%	95.6%	97.7%	96.8%
Kansas	91.5%	96.9%	92.3%	95.6%	85.8%	92.4%	93.5%	91.1%
Minnesota	91.9%	100.0%	97.7%	92.2%	94.7%	89.7%	98.4%	90.6%
Missouri	94.6%	100.0%	72.7%	95.5%	98.4%	94.5%	87.1%	95.6%
Nebraska	95.6%	89.2%	100.0%	100.0%	93.7%	95.3%	97.0%	95.3%
North Dakota	96.6%	100.0%	100.0%	100.0%	98.6%	92.8%	100.0%	95.5%
South Dakota	98.1%	100.0%	95.3%	97.5%	97.3%	98.8%	98.8%	98.0%
South Atlantic:								
Delaware	95.3%	88.1%	--	91.0%	93.6%	98.2%	88.1%	96.5%
District of Columbia	79.9%	63.3%	71.3%	58.6%	79.1%	88.5%	68.6%	82.4%
Florida	91.7%	84.5%	90.5%	91.5%	89.3%	92.9%	90.6%	91.8%
Georgia	93.4%	87.2%	100.0%	96.6%	88.9%	94.0%	95.0%	93.2%
Maryland	76.4%	66.5%	66.5%	98.3%	89.0%	70.0%	77.9%	76.1%
North Carolina	94.7%	95.4%	100.0%	98.5%	97.2%	93.0%	97.8%	94.3%
South Carolina	93.2%	96.5%	100.0%	94.2%	92.6%	92.5%	95.4%	92.9%
Virginia	93.1%	70.6%	96.3%	93.3%	92.0%	94.5%	89.1%	93.8%
West Virginia	91.4%	100.0%	88.8%	92.7%	99.9%	88.2%	95.6%	90.9%
East South Central:								
Alabama	97.2%	100.0%	100.0%	98.0%	92.1%	98.3%	98.2%	97.1%
Kentucky	97.2%	95.4%	100.0%	98.8%	96.1%	97.2%	98.8%	97.0%
Mississippi	93.4%	92.4%	100.0%	100.0%	95.2%	91.2%	98.2%	92.7%
Tennessee	95.9%	--	68.4%	96.6%	98.1%	97.5%	81.9%	97.8%
West South Central:								
Arkansas	94.1%	90.9%	100.0%	95.2%	97.6%	91.8%	96.1%	93.8%
Louisiana	93.5%	81.9%	93.1%	89.7%	90.8%	98.0%	87.0%	94.9%
Oklahoma	97.6%	86.8%	98.5%	97.5%	97.1%	98.6%	95.4%	98.0%
Texas	92.1%	79.7%	98.5%	97.4%	88.3%	93.3%	91.8%	92.1%
Mountain:								
Arizona	91.6%	96.6%	100.0%	99.6%	90.5%	89.1%	99.1%	90.2%
Colorado	94.7%	97.1%	95.2%	89.0%	91.4%	96.9%	97.0%	94.3%
Idaho	96.7%	97.5%	91.0%	97.3%	91.0%	98.9%	95.0%	97.1%
Montana	97.1%	80.7%	98.9%	100.0%	98.5%	98.3%	94.1%	98.6%
Nevada	71.4%	100.0%	87.2%	78.4%	90.7%	63.0%	81.0%	70.1%
New Mexico	86.2%	--	100.0%	96.0%	88.0%	83.9%	83.4%	86.7%
Utah	96.1%	100.0%	88.1%	94.2%	94.8%	97.3%	91.4%	96.8%
Wyoming	97.2%	89.8%	89.8%	99.1%	99.8%	98.1%	93.9%	98.6%
Pacific:								
Alaska	95.0%	100.0%	100.0%	96.9%	92.1%	94.9%	100.0%	94.3%
California	75.6%	69.7%	65.0%	74.3%	65.8%	81.2%	68.0%	77.0%
Hawaii	44.0%	22.6% *	38.0% *	34.5%	45.1%	52.8%	32.9%	47.8%
Oregon	95.0%	90.4%	87.9%	96.9%	97.3%	95.0%	90.5%	96.1%
Washington	91.5%	86.9%	85.5%	92.1%	94.1%	91.4%	87.8%	92.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.96%	1.55%	1.00%	1.25%	0.90%	0.96%	0.69%
New England:								
Connecticut	1.99%	6.50%	7.97%	9.67%	3.90%	2.15%	6.10%	2.01%
Maine	1.71%	11.25%	3.59%	2.11%	2.93%	2.86%	2.87%	1.97%
Massachusetts	1.16%	5.91%	6.53%	1.06%	4.33%	0.97%	2.62%	1.29%
New Hampshire	3.47%	4.82%	6.32%	2.06%	0.23%	7.17%	2.68%	4.24%
Rhode Island	2.31%	3.12%	8.79%	7.69%	6.43%	2.16%	4.16%	2.61%
Vermont	1.41%	6.03%	1.90%	2.57%	3.45%	1.77%	1.66%	1.74%
Middle Atlantic:								
New Jersey	6.63%	10.49%	5.09%	5.47%	14.75%	3.21%	4.96%	7.91%
New York	3.17%	8.90%	9.11%	3.74%	2.63%	5.29%	4.94%	3.62%
Pennsylvania	2.78%	10.36%	9.26%	6.25%	5.63%	4.15%	5.99%	3.10%
East North Central:								
Illinois	1.91%	2.24%	7.91%	5.89%	3.78%	2.63%	3.71%	2.14%
Indiana	5.09%	0.00%	0.00%	11.92%	4.50%	7.82%	1.31%	5.56%
Michigan	1.81%	8.22%	2.01%	7.23%	3.35%	2.39%	5.33%	1.81%
Ohio	3.13%	0.00%	0.62%	2.01%	0.85%	5.02%	0.20%	3.59%
Wisconsin	1.45%	11.56%	5.83%	4.72%	2.28%	1.70%	4.40%	1.48%
West North Central:								
Iowa	1.21%	3.52%	3.25%	0.00%	0.39%	2.05%	1.71%	1.38%
Kansas	2.22%	3.23%	6.19%	2.60%	7.85%	1.34%	2.87%	2.60%
Minnesota	2.23%	0.00%	2.38%	4.46%	3.21%	3.60%	1.11%	2.65%
Missouri	1.73%	0.00%	11.62%	3.32%	1.37%	2.48%	5.02%	1.81%
Nebraska	1.24%	10.31%	0.00%	0.00%	3.12%	1.66%	2.97%	1.36%
North Dakota	1.49%	0.00%	0.00%	0.00%	1.12%	3.50%	0.00%	1.99%
South Dakota	0.67%	0.00%	4.78%	2.26%	1.57%	0.60%	1.22%	0.76%
South Atlantic:								
Delaware	1.33%	11.78%	--	4.07%	3.99%	0.72%	6.54%	1.04%
District of Columbia	3.11%	15.87%	8.56%	10.87%	6.51%	3.33%	6.35%	3.50%
Florida	2.27%	9.64%	4.86%	4.70%	3.51%	3.27%	3.55%	2.54%
Georgia	1.49%	7.74%	0.00%	2.21%	4.25%	1.90%	2.60%	1.66%
Maryland	7.75%	13.73%	14.07%	1.31%	4.81%	12.03%	7.11%	9.13%
North Carolina	2.17%	4.80%	0.00%	1.29%	1.90%	3.26%	1.60%	2.44%
South Carolina	2.02%	3.79%	0.00%	4.23%	3.95%	2.97%	2.72%	2.29%
Virginia	1.65%	12.59%	3.15%	4.51%	4.02%	2.01%	4.18%	1.78%
West Virginia	2.98%	0.00%	8.16%	7.14%	0.15%	4.54%	3.13%	3.34%
East South Central:								
Alabama	0.97%	0.00%	0.00%	2.03%	3.45%	0.81%	1.86%	1.10%
Kentucky	1.23%	5.13%	0.00%	1.08%	2.36%	1.78%	1.08%	1.39%
Mississippi	1.21%	6.47%	0.00%	0.00%	3.60%	1.94%	1.45%	1.44%
Tennessee	1.36%	--	18.20%	3.48%	1.34%	1.16%	8.18%	0.87%
West South Central:								
Arkansas	3.41%	7.20%	0.00%	3.66%	1.83%	6.25%	2.52%	3.96%
Louisiana	1.75%	8.52%	5.39%	4.77%	5.09%	0.99%	4.43%	1.85%
Oklahoma	0.72%	7.68%	1.12%	2.08%	1.74%	0.68%	2.21%	0.74%
Texas	1.74%	10.69%	1.50%	1.60%	3.36%	2.59%	3.83%	1.90%
Mountain:								
Arizona	2.34%	3.64%	0.00%	0.39%	4.15%	3.87%	0.69%	2.75%
Colorado	1.74%	2.99%	4.75%	5.57%	4.78%	1.83%	2.41%	2.00%
Idaho	1.18%	2.70%	5.86%	1.43%	5.46%	0.50%	2.48%	1.31%
Montana	1.70%	14.66%	1.18%	0.00%	1.42%	1.53%	4.79%	0.94%
Nevada	12.41%	0.00%	11.80%	12.12%	3.38%	17.04%	9.82%	13.90%
New Mexico	3.71%	--	0.00%	2.65%	7.31%	5.56%	10.40%	3.94%
Utah	1.21%	0.00%	11.50%	3.71%	2.78%	1.46%	4.79%	1.20%
Wyoming	1.02%	7.64%	6.77%	0.62%	0.21%	1.24%	2.94%	0.79%
Pacific:								
Alaska	1.59%	0.00%	0.00%	3.09%	4.60%	2.03%	0.00%	1.80%
California	2.60%	8.32%	6.46%	5.69%	5.28%	3.73%	4.55%	2.96%
Hawaii	4.73%	7.67% *	13.74% *	9.37%	10.98%	8.09%	6.67%	5.88%
Oregon	1.43%	6.03%	7.67%	1.92%	1.30%	2.57%	3.65%	1.54%
Washington	2.61%	7.77%	8.75%	4.32%	4.58%	4.13%	4.41%	3.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,169	2,428	2,714	2,699	2,472	1,829	2,599	2,089
New England:								
Connecticut	2,454	3,004	2,939	2,912	2,683	2,128	2,935	2,357
Maine	2,665	--	3,390	4,054	2,868	1,799	3,678	2,425
Massachusetts	1,809	1,833	2,298	2,158	2,198	1,490	2,056	1,752
New Hampshire	2,635	--	2,970	3,410	2,482	1,647	4,217	2,189
Rhode Island	1,975	3,765	2,084	2,572	2,721	1,422	2,728	1,796
Vermont	2,677	3,201	2,785	2,498	2,720	2,642	2,511	2,740
Middle Atlantic:								
New Jersey	1,825	--	1,740	2,857	1,483	1,711	2,361	1,657
New York	1,912	2,354	2,476	2,770	2,010	1,575	2,427	1,833
Pennsylvania	2,139	--	2,470	2,390	2,388	1,876	2,267	2,113
East North Central:								
Illinois	1,990	2,619	1,509	2,347	1,960	1,941	1,975	1,992
Indiana	2,422	--	--	3,082	2,545	2,031	3,503	2,298
Michigan	1,905	--	1,901	1,701	2,664	1,562	2,047	1,875
Ohio	2,397	2,825	3,843	3,447	2,483	1,947	3,470	2,206
Wisconsin	2,631	--	3,373	3,240	2,425	2,378	3,058	2,548
West North Central:								
Iowa	2,254	2,251	2,320	3,002	2,609	1,975	2,523	2,208
Kansas	2,363	1,918	--	2,483	2,562	2,287	2,276	2,381
Minnesota	2,498	--	3,249	2,545	3,033	2,161	2,910	2,394
Missouri	2,247	3,057	3,096	2,681	2,815	1,903	2,956	2,148
Nebraska	2,676	--	2,760	3,392	2,485	2,228	3,714	2,407
North Dakota	2,250	--	2,095	2,328	2,611	2,202	2,099	2,312
South Dakota	2,660	3,473	--	3,367	2,645	2,178	3,236	2,519
South Atlantic:								
Delaware	2,014	--	2,520	2,474	2,369	1,688	2,727	1,891
District of Columbia	1,613	--	1,570	1,504	1,582	1,675	1,495	1,638
Florida	2,121	--	3,334	2,995	2,925	1,676	2,620	2,046
Georgia	2,192	2,640	3,036	2,883	2,738	1,803	2,805	2,094
Maryland	2,308	--	3,075	3,077	2,241	1,903	2,889	2,154
North Carolina	2,258	2,492	3,195	2,442	3,028	1,858	2,816	2,169
South Carolina	2,426	--	3,210	3,835	2,576	2,100	3,389	2,276
Virginia	2,248	--	1,768	2,313	2,754	2,063	1,866	2,327
West Virginia	2,035	--	--	3,401	1,965	1,702	2,786	1,907
East South Central:								
Alabama	1,826	--	--	1,633	1,572	2,027	1,482	1,879
Kentucky	2,211	--	3,049	2,352	2,487	1,951	2,724	2,118
Mississippi	2,285	--	3,297	2,523	2,398	2,120	2,450	2,253
Tennessee	2,102	--	3,190	3,858	2,331	1,695	3,455	1,939
West South Central:								
Arkansas	2,335	1,558	--	2,562	2,644	2,237	1,833	2,418
Louisiana	2,121	2,709	2,289	1,988	3,134	1,421	2,474	2,027
Oklahoma	2,045	1,644	2,433	2,183	1,798	2,099	1,983	2,058
Texas	2,464	3,360	3,218	3,176	2,934	1,855	3,167	2,357
Mountain:								
Arizona	2,571	--	2,905	3,111	2,880	2,200	2,659	2,554
Colorado	2,490	4,097	--	3,488	2,419	1,927	4,039	2,147
Idaho	2,258	3,705	2,956	2,773	2,349	1,879	2,877	2,125
Montana	2,851	2,868	--	3,134	3,437	1,899	3,114	2,720
Nevada	2,099	--	3,198	2,604	2,294	1,775	2,998	1,935
New Mexico	2,005	--	--	1,809	2,273	2,177	1,157	2,169
Utah	2,000	1,894	2,373	2,538	2,411	1,782	2,372	1,960
Wyoming	2,045	2,732	2,188	2,105	2,233	1,731	2,302	1,917
Pacific:								
Alaska	1,905	--	--	2,589	2,369	1,519	2,077	1,867
California	1,801	1,543	2,677	1,912	2,001	1,650	2,025	1,761
Hawaii	1,124	--	--	1,890	775 *	1,128	1,383	1,050
Oregon	2,464	3,228	2,647	2,780	2,953	1,838	2,806	2,372
Washington	2,072	1,841	1,667	2,771	2,423	1,672	2,250	2,027

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.21	116.83	89.71	65.59	55.74	28.94	54.44	26.60
New England:								
Connecticut	119.87	346.87	255.30	205.88	215.87	188.49	169.01	138.98
Maine	130.70	--	315.34	396.46	212.12	129.85	250.73	151.76
Massachusetts	107.23	310.95	145.54	224.39	285.18	144.86	187.87	122.95
New Hampshire	307.99	--	299.83	227.52	395.39	271.45	696.39	234.22
Rhode Island	142.46	383.28	258.75	259.18	282.75	123.12	270.06	143.69
Vermont	178.42	259.70	338.48	255.61	209.28	427.54	194.81	231.18
Middle Atlantic:								
New Jersey	124.41	--	173.44	516.01	113.99	138.14	382.32	93.94
New York	97.17	440.15	449.49	222.34	176.58	128.00	222.69	105.81
Pennsylvania	110.72	--	307.09	168.57	285.63	145.07	166.99	128.84
East North Central:								
Illinois	125.89	322.27	308.79	231.56	145.30	225.76	191.73	141.23
Indiana	136.93	--	--	358.64	365.06	124.99	317.36	148.37
Michigan	106.70	--	225.51	197.87	289.16	100.69	152.41	125.09
Ohio	110.27	495.67	333.41	369.83	290.74	104.23	287.83	111.75
Wisconsin	127.16	--	586.13	381.80	211.27	116.19	339.41	137.92
West North Central:								
Iowa	85.30	380.66	342.89	381.12	148.04	102.57	235.07	90.40
Kansas	110.31	332.68	--	182.99	337.20	129.85	233.36	123.62
Minnesota	128.46	--	456.54	365.08	252.78	148.34	332.26	133.47
Missouri	115.38	517.32	424.26	315.54	232.05	126.36	263.23	120.42
Nebraska	188.52	--	314.95	305.42	201.64	169.95	696.59	141.13
North Dakota	124.99	--	417.32	383.73	177.78	147.02	343.23	111.93
South Dakota	130.97	302.58	--	414.73	193.12	113.17	233.86	154.61
South Atlantic:								
Delaware	132.06	--	162.72	326.99	343.98	173.70	313.98	143.73
District of Columbia	110.18	--	364.92	253.05	207.83	163.78	211.32	125.44
Florida	117.30	--	504.49	326.64	230.69	136.13	309.91	127.57
Georgia	96.03	392.44	492.14	305.53	242.40	115.89	249.20	104.73
Maryland	139.31	--	909.11	391.58	288.36	98.95	365.00	145.18
North Carolina	98.73	345.48	400.35	253.70	402.93	97.69	240.69	105.48
South Carolina	148.02	--	541.29	518.06	491.21	120.12	443.16	155.89
Virginia	115.31	--	215.74	305.34	251.64	150.26	160.75	133.11
West Virginia	131.24	--	--	525.53	168.44	114.64	489.42	126.13
East South Central:								
Alabama	162.38	--	--	377.42	287.63	188.95	277.56	174.27
Kentucky	121.88	--	535.19	308.94	175.11	162.69	319.63	129.36
Mississippi	158.38	--	622.55	408.27	339.40	197.17	474.02	163.89
Tennessee	243.50	--	210.82	508.77	462.77	236.59	356.87	241.56
West South Central:								
Arkansas	163.09	224.74	--	278.36	242.08	281.69	185.01	183.99
Louisiana	155.62	388.96	413.22	384.15	300.53	141.70	315.71	175.80
Oklahoma	131.37	238.36	280.65	451.13	191.19	196.92	181.77	153.70
Texas	122.59	632.98	359.31	410.62	278.36	115.00	262.40	134.04
Mountain:								
Arizona	111.76	--	319.73	412.54	197.69	124.13	356.20	114.01
Colorado	179.71	528.94	--	466.88	413.12	150.86	531.14	159.33
Idaho	120.35	424.56	299.70	298.08	239.17	140.34	263.53	122.45
Montana	151.83	459.58	--	297.85	215.85	222.62	293.08	172.82
Nevada	141.54	--	448.92	474.00	315.28	150.44	403.29	144.42
New Mexico	125.05	--	--	292.67	220.41	123.89	300.73	112.14
Utah	101.53	350.44	361.19	216.79	266.38	118.00	232.25	108.50
Wyoming	106.37	481.07	346.71	247.95	260.57	129.30	216.40	120.44
Pacific:								
Alaska	118.46	--	--	435.87	314.76	101.00	330.47	123.92
California	87.42	368.84	381.09	233.52	192.51	111.62	232.87	94.12
Hawaii	155.18	--	--	320.78	343.59 *	173.54	320.38	176.93
Oregon	215.10	469.14	567.76	295.72	631.46	189.88	287.72	264.09
Washington	80.93	265.74	261.53	172.37	183.91	115.25	180.31	90.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,997	5,004	4,977	4,780	4,328	3,610	4,898	3,865
New England:								
Connecticut	4,308	--	--	4,922	4,273	3,969	5,416	4,147
Maine	4,278	--	6,890	8,383	5,402	3,189	6,861	3,898
Massachusetts	3,370	3,595	4,467	4,346	4,533	2,489	4,104	3,192
New Hampshire	4,797	--	6,011	6,028	5,495	3,261	6,270	4,390
Rhode Island	3,941	--	--	5,664	5,286	3,034	5,125	3,755
Vermont	5,220	--	4,848	5,311	5,050	5,331	4,959	5,259
Middle Atlantic:								
New Jersey	3,280	--	--	4,931	2,770	3,261	4,948	3,053
New York	3,624	3,897	--	5,436	3,717	3,360	4,089	3,551
Pennsylvania	4,153	--	--	4,120	4,744	3,604	4,704	4,066
East North Central:								
Illinois	3,662	3,789	4,634	4,171	3,488	3,543	4,460	3,538
Indiana	4,275	--	7,308	4,007	5,186	3,869	4,182 *	4,287
Michigan	3,368	--	3,911	4,177	4,400	2,770	3,830	3,286
Ohio	4,532	4,658	--	4,869	4,804	4,208	4,763	4,488
Wisconsin	4,914	--	--	5,821	4,664	4,518	6,242	4,686
West North Central:								
Iowa	4,232	--	--	4,199	5,205	4,058	3,899	4,274
Kansas	4,312	--	4,692	4,717	4,998	4,173	3,664	4,493
Minnesota	4,639	--	--	3,215	4,970	4,578	6,478	4,370
Missouri	4,352	--	--	5,987	5,343	3,586	6,038	4,150
Nebraska	4,901	--	--	5,718	5,265	4,774	4,617	4,944
North Dakota	4,943	--	--	4,931	5,376	4,831	5,238	4,861
South Dakota	4,364	--	--	5,740	4,735	3,890	4,751	4,306
South Atlantic:								
Delaware	3,579	--	8,194	4,200	5,472	2,703	5,902	3,283
District of Columbia	3,498	--	--	2,953	3,423	3,793	2,533	3,642
Florida	3,973	3,045	--	4,928	4,106	3,754	4,811	3,861
Georgia	4,193	--	--	5,380	3,711	4,055	5,740	4,038
Maryland	3,015	--	3,368	4,830	4,364	2,525 *	3,686	2,949
North Carolina	3,881	--	--	7,431	4,869	3,411	5,927	3,701
South Carolina	4,037	--	--	6,242	4,531	3,565	5,566	3,863
Virginia	4,452	--	3,830	4,992	5,391	4,111	4,288	4,482
West Virginia	3,275	--	--	--	3,704	3,147	--	3,284
East South Central:								
Alabama	3,258	--	--	2,024 *	2,195	3,752	3,546	3,220
Kentucky	3,520	--	--	3,647	3,673	3,420	4,302	3,465
Mississippi	3,776	--	--	3,664	3,367	3,851	3,650	3,788
Tennessee	3,921	--	7,797	6,978	3,014	3,720	6,206	3,725
West South Central:								
Arkansas	4,279	--	--	--	5,161	3,929	4,154	4,299
Louisiana	3,638	--	--	5,088	4,739	2,462	5,922	3,222
Oklahoma	4,245	--	6,208	4,852	4,155	3,907	4,244	4,245
Texas	4,106	--	7,106	6,209	4,918	3,364	5,903	3,914
Mountain:								
Arizona	5,039	--	--	5,592	5,189	4,729	5,872	4,885
Colorado	4,522	7,552	--	--	5,229	3,986	6,397	4,228
Idaho	3,753	--	--	5,155	3,898	3,154	4,930	3,493
Montana	4,825	--	5,583	5,348	5,782	3,784	5,473	4,500
Nevada	4,205	--	--	5,244	4,413	3,880	5,166	4,023
New Mexico	4,245	--	--	--	3,821	4,693	--	4,314
Utah	4,164	--	3,385	5,114	5,131	3,467	4,163	4,164
Wyoming	3,864	--	--	4,375	4,543	3,531	3,912	3,852
Pacific:								
Alaska	3,357	--	--	3,160	4,495	3,012	--	3,376
California	3,768	6,321	5,215	3,936	4,218	3,340	5,197	3,570
Hawaii	2,563	--	--	3,698	3,781	2,321	--	2,605
Oregon	3,604	--	--	3,188	3,876	3,380	4,865	3,407
Washington	4,769	--	--	5,793	5,062	4,725	4,442	4,812

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.48	266.10	235.68	169.66	140.00	74.75	139.54	63.53
New England:								
Connecticut	361.88	--	--	741.48	658.23	521.09	779.88	393.57
Maine	273.29	--	652.12	1,129.72	689.73	238.56	474.39	288.39
Massachusetts	215.31	426.38	420.96	403.34	436.92	263.37	305.71	243.95
New Hampshire	432.57	--	898.67	1,034.36	1,114.53	377.49	991.40	486.12
Rhode Island	379.42	--	--	1,170.80	889.09	223.42	1,380.74	379.89
Vermont	495.26	--	805.07	451.91	392.51	932.03	485.81	562.10
Middle Atlantic:								
New Jersey	214.54	--	--	885.20	276.38	251.80	631.47	205.00
New York	212.17	184.72	--	414.71	478.77	279.71	575.80	229.65
Pennsylvania	237.72	--	--	399.67	567.71	257.13	896.74	230.77
East North Central:								
Illinois	246.53	757.45	808.77	507.31	322.48	441.23	472.30	271.18
Indiana	243.52	--	152.60	1,106.21	392.43	244.51	1,338.39 *	208.11
Michigan	199.07	--	802.25	846.89	478.81	182.37	550.87	213.20
Ohio	277.68	442.62	--	1,074.46	688.36	304.91	882.32	287.99
Wisconsin	313.68	--	--	912.37	635.74	283.17	971.44	330.00
West North Central:								
Iowa	202.27	--	--	724.51	324.77	274.69	536.35	216.36
Kansas	355.54	--	269.57	528.32	1,040.23	333.62	551.05	416.02
Minnesota	358.90	--	--	910.85	740.28	337.70	855.22	367.05
Missouri	308.45	--	--	885.94	460.05	345.21	825.60	321.92
Nebraska	241.51	--	--	902.07	370.14	325.20	891.62	239.27
North Dakota	363.41	--	--	954.19	571.36	520.27	979.88	372.05
South Dakota	237.17	--	--	659.23	501.01	198.01	854.24	239.79
South Atlantic:								
Delaware	346.46	--	340.38	652.06	379.00	338.69	949.47	337.94
District of Columbia	269.27	--	--	703.47	568.96	347.25	320.79	302.38
Florida	299.00	241.34	--	746.66	1,221.03	336.73	670.72	327.55
Georgia	307.36	--	--	1,184.59	1,076.97	274.42	1,151.83	313.97
Maryland	697.86	--	491.28	634.34	620.21	825.81 *	450.39	752.51
North Carolina	241.98	--	--	991.72	1,200.74	202.49	1,018.59	241.92
South Carolina	299.48	--	--	703.21	981.46	273.74	1,003.83	310.42
Virginia	235.97	--	293.10	1,070.16	575.37	298.32	530.48	260.24
West Virginia	241.00	--	--	--	267.05	342.17	--	257.35
East South Central:								
Alabama	359.79	--	--	777.62 *	440.36	328.87	636.73	404.25
Kentucky	208.82	--	--	681.24	571.29	231.77	677.41	215.84
Mississippi	269.56	--	--	588.91	592.03	346.62	566.93	290.00
Tennessee	508.23	--	631.01	1,431.67	701.72	612.78	763.13	518.49
West South Central:								
Arkansas	398.36	--	--	--	535.06	584.88	854.18	442.43
Louisiana	291.09	--	--	625.84	754.13	204.34	1,100.26	259.92
Oklahoma	286.64	--	934.43	1,234.15	386.05	329.68	720.66	307.52
Texas	263.93	--	654.80	860.03	607.38	311.68	683.19	276.60
Mountain:								
Arizona	219.91	--	--	991.22	572.77	219.95	874.11	210.58
Colorado	319.78	870.49	--	--	753.44	332.36	763.79	332.29
Idaho	265.39	--	--	581.58	554.07	301.21	715.15	267.81
Montana	412.22	--	828.03	800.27	580.19	562.42	708.32	444.48
Nevada	226.66	--	--	532.73	567.39	256.75	668.28	232.60
New Mexico	276.56	--	--	--	439.03	345.81	--	270.92
Utah	240.37	--	648.98	534.36	513.04	232.38	579.55	262.96
Wyoming	331.61	--	--	959.19	992.71	196.70	958.13	337.96
Pacific:								
Alaska	243.55	--	--	724.93	816.04	200.49	--	254.59
California	236.53	1,239.93	749.27	567.43	734.54	223.39	550.75	258.19
Hawaii	444.27	--	--	707.61	1,128.98	506.76	--	494.04
Oregon	227.82	--	--	654.78	458.81	263.59	714.98	229.47
Washington	505.31	--	--	708.15	380.84	695.47	772.77	553.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	64.6%	66.3%	66.7%	62.0%	54.6%	65.9%	57.5%
New England:								
Connecticut	50.5%	56.4%	50.2%	63.6%	34.5%	56.5%	57.8%	49.1%
Maine	54.9%	--	60.2%	68.2%	52.0%	52.7%	58.1%	54.3%
Massachusetts	65.7%	94.6%	82.8%	74.8%	55.2%	63.2%	87.7%	60.9%
New Hampshire	65.5%	80.5%	72.5%	82.6%	70.4%	53.6%	82.8%	61.3%
Rhode Island	73.3%	--	84.8%	81.3%	81.7%	68.7%	74.7%	73.0%
Vermont	41.0%	--	53.7%	43.1%	37.7%	39.5%	49.7%	38.7%
Middle Atlantic:								
New Jersey	64.5%	75.0%	67.8%	48.9%	73.9%	56.2%	65.0%	64.4%
New York	66.0%	77.3%	66.0%	58.3%	62.9%	67.5%	66.8%	65.8%
Pennsylvania	66.4%	62.6%	82.0%	68.8%	71.5%	61.4%	73.9%	64.8%
East North Central:								
Illinois	58.5%	69.1%	76.7%	58.4%	67.2%	50.1%	69.7%	56.7%
Indiana	57.8%	--	--	59.8%	61.4%	58.1%	45.9%	59.0%
Michigan	50.2%	--	39.3%	58.8%	43.2%	53.2%	44.8%	51.5%
Ohio	44.4%	--	--	62.4%	55.4%	35.9%	55.8%	42.7%
Wisconsin	45.5%	--	--	69.0%	42.0%	36.2%	49.4%	44.7%
West North Central:								
Iowa	49.9%	--	62.0%	67.5%	45.5%	47.0%	60.6%	48.3%
Kansas	56.5%	74.4%	--	60.5%	66.5%	48.1%	61.5%	55.5%
Minnesota	35.4%	--	34.5% *	41.4%	26.1%	38.0%	35.3%	35.5%
Missouri	59.5%	74.8%	88.2%	59.5%	78.5%	50.9%	72.0%	57.7%
Nebraska	45.2%	--	24.7% *	62.0%	32.3%	51.6%	40.6%	46.1%
North Dakota	39.7%	44.4%	44.4%	48.0%	33.6%	36.8%	41.2%	39.2%
South Dakota	53.9%	57.5%	--	68.4%	61.9%	43.3%	57.3%	53.3%
South Atlantic:								
Delaware	67.9%	--	--	81.9%	61.4%	65.1%	74.2%	66.9%
District of Columbia	60.1%	73.9%	53.2%	88.2%	57.5%	54.4%	67.7%	58.4%
Florida	59.3%	--	61.5%	67.8%	45.1%	62.4%	58.7%	59.4%
Georgia	58.7%	85.6%	--	70.7%	80.7%	48.8%	65.3%	57.9%
Maryland	61.1%	48.4%	72.8%	72.8%	60.6%	58.6%	66.1%	60.1%
North Carolina	65.0%	82.0%	80.6%	61.6%	81.9%	59.0%	83.8%	62.5%
South Carolina	58.6%	--	74.4%	65.9%	76.9%	49.2%	65.4%	57.6%
Virginia	54.0%	--	66.1%	80.9%	54.5%	48.8%	68.3%	51.3%
West Virginia	55.6%	--	--	52.7%	82.1%	46.4%	66.9%	54.1%
East South Central:								
Alabama	62.8%	--	95.8%	87.5%	82.8%	50.9%	76.3%	60.9%
Kentucky	52.9%	--	88.3%	82.5%	46.7%	47.8%	81.9%	49.2%
Mississippi	72.3%	--	70.9%	90.5%	68.6%	70.1%	72.3%	72.3%
Tennessee	52.3%	--	51.4% *	43.7%	45.5%	55.7%	50.9%	52.4%
West South Central:								
Arkansas	62.8%	77.9%	--	66.6%	70.9%	55.2%	68.4%	61.9%
Louisiana	61.4%	61.0%	91.9%	80.6%	57.9%	52.3%	76.8%	57.9%
Oklahoma	63.7%	66.5%	57.8%	84.8%	65.8%	57.4%	68.1%	62.8%
Texas	59.0%	64.2%	53.0%	62.0%	67.1%	54.2%	59.9%	58.9%
Mountain:								
Arizona	55.9%	84.7%	--	81.4%	56.9%	46.6%	77.2%	52.2%
Colorado	53.6%	59.5%	65.3%	43.4%	55.2%	52.5%	59.1%	52.7%
Idaho	64.8%	--	66.6%	65.4%	61.0%	65.0%	64.0%	65.0%
Montana	46.1%	18.9% *	82.3%	46.4%	29.3% *	57.2%	50.8%	43.8%
Nevada	69.2%	74.4%	72.4%	75.0%	73.8%	66.8%	72.5%	68.8%
New Mexico	63.0%	--	100.0%	90.9%	62.2%	52.0%	86.1%	59.0%
Utah	52.7%	--	--	58.5%	49.2%	51.7%	63.0%	51.3%
Wyoming	48.6%	32.9% *	--	52.0%	45.8%	48.7%	54.8%	46.0%
Pacific:								
Alaska	49.2%	--	--	42.0%	54.8%	48.6%	50.0%	49.1%
California	65.5%	73.3%	74.5%	81.8%	73.6%	57.9%	75.8%	63.6%
Hawaii	64.7%	61.9%	45.5%	68.7%	77.1%	61.8%	62.9%	65.3%
Oregon	56.0%	51.6%	60.2%	64.2%	65.9%	47.8%	62.5%	54.4%
Washington	47.9%	52.6%	73.2%	65.4%	42.0%	42.0%	71.3%	42.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	2.30%	2.30%	1.68%	1.65%	1.11%	1.32%	0.87%
New England:								
Connecticut	4.83%	12.01%	13.50%	9.71%	8.20%	7.86%	7.20%	5.58%
Maine	4.15%	--	12.75%	9.26%	9.41%	5.74%	7.80%	4.74%
Massachusetts	5.20%	3.50%	8.98%	8.02%	12.63%	7.22%	4.54%	6.11%
New Hampshire	4.55%	12.35%	9.33%	8.75%	6.00%	9.16%	5.25%	5.51%
Rhode Island	3.73%	--	7.43%	7.53%	5.47%	5.76%	6.79%	4.27%
Vermont	5.28%	--	7.58%	6.83%	9.12%	10.23%	5.45%	6.47%
Middle Atlantic:								
New Jersey	5.55%	14.00%	15.92%	13.71%	9.30%	7.90%	9.70%	6.41%
New York	3.42%	7.67%	9.81%	8.15%	7.12%	4.91%	5.69%	3.90%
Pennsylvania	4.38%	11.11%	8.20%	8.08%	11.19%	6.28%	6.47%	5.15%
East North Central:								
Illinois	3.26%	9.49%	8.64%	7.21%	5.94%	4.61%	5.14%	3.69%
Indiana	4.57%	--	--	12.74%	9.25%	6.07%	9.90%	4.94%
Michigan	3.86%	--	10.15%	9.39%	9.82%	4.97%	7.09%	4.42%
Ohio	3.36%	--	--	8.64%	7.81%	3.90%	8.49%	3.61%
Wisconsin	3.89%	--	--	9.16%	7.20%	4.87%	8.60%	4.36%
West North Central:								
Iowa	4.56%	--	12.37%	8.78%	6.86%	6.71%	7.50%	5.09%
Kansas	3.60%	11.24%	--	8.05%	8.42%	4.93%	7.96%	4.01%
Minnesota	3.82%	--	12.16% *	8.58%	6.34%	5.82%	7.70%	4.30%
Missouri	5.82%	13.15%	6.20%	10.46%	6.20%	7.83%	7.06%	6.42%
Nebraska	3.88%	--	8.22% *	13.13%	5.78%	5.72%	8.02%	4.40%
North Dakota	4.62%	12.29%	12.07%	9.62%	6.44%	8.48%	7.74%	5.58%
South Dakota	4.48%	11.23%	--	7.57%	6.13%	7.19%	7.88%	5.09%
South Atlantic:								
Delaware	3.37%	--	--	6.83%	9.59%	4.45%	8.69%	3.67%
District of Columbia	4.04%	15.10%	9.86%	4.63%	8.63%	6.00%	6.75%	4.70%
Florida	3.31%	--	11.85%	7.93%	7.98%	4.21%	7.54%	3.63%
Georgia	4.84%	10.24%	--	9.35%	4.80%	6.59%	9.62%	5.31%
Maryland	5.86%	14.16%	13.51%	9.28%	6.41%	9.38%	8.28%	6.85%
North Carolina	4.76%	11.89%	10.85%	12.81%	5.67%	6.30%	6.42%	5.21%
South Carolina	3.64%	--	13.70%	10.89%	5.48%	5.01%	9.49%	3.94%
Virginia	4.32%	--	9.01%	7.44%	9.23%	6.00%	6.18%	4.95%
West Virginia	4.08%	--	--	13.21%	5.44%	5.11%	10.25%	4.37%
East South Central:								
Alabama	4.99%	--	4.44%	6.02%	5.13%	4.47%	8.81%	5.21%
Kentucky	4.22%	--	8.03%	6.64%	10.06%	5.35%	6.06%	4.59%
Mississippi	4.32%	--	13.90%	6.38%	7.15%	6.27%	8.68%	4.80%
Tennessee	7.49%	--	16.25% *	11.28%	12.64%	10.02%	8.84%	8.37%
West South Central:								
Arkansas	5.06%	10.26%	--	11.65%	9.17%	7.58%	8.85%	5.70%
Louisiana	4.28%	10.30%	4.44%	6.74%	11.86%	5.41%	4.87%	5.18%
Oklahoma	4.03%	11.27%	12.64%	6.27%	9.34%	5.98%	6.92%	4.66%
Texas	3.38%	10.34%	13.89%	9.92%	6.41%	4.89%	7.20%	3.69%
Mountain:								
Arizona	4.69%	10.08%	--	7.23%	7.92%	7.30%	7.25%	5.26%
Colorado	4.14%	11.75%	14.19%	10.15%	7.17%	6.06%	9.21%	4.57%
Idaho	5.86%	--	12.84%	9.93%	7.82%	9.45%	8.43%	6.84%
Montana	5.32%	8.62% *	10.80%	11.89%	9.68% *	8.81%	8.49%	6.75%
Nevada	7.69%	13.92%	12.99%	7.84%	6.87%	11.77%	6.89%	8.77%
New Mexico	4.93%	--	0.00%	3.84%	10.28%	7.96%	6.24%	5.64%
Utah	4.13%	--	--	12.05%	8.77%	5.65%	8.33%	4.56%
Wyoming	5.27%	12.51% *	--	12.74%	10.71%	8.69%	8.42%	6.51%
Pacific:								
Alaska	4.03%	--	--	9.91%	7.03%	5.72%	10.98%	4.33%
California	2.28%	6.56%	6.11%	4.03%	5.26%	3.24%	3.75%	2.62%
Hawaii	4.12%	8.89%	12.48%	9.80%	7.36%	6.79%	6.90%	4.96%
Oregon	3.78%	11.37%	17.17%	10.50%	6.52%	6.09%	8.03%	4.31%
Washington	3.92%	14.28%	10.83%	7.27%	5.53%	5.89%	6.18%	4.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.37	31.21	30.34	30.03	27.60	25.92	30.35	26.78
New England:								
Connecticut	27.03	36.32	26.63	27.30	26.76	26.08	29.95	26.38
Maine	25.51	--	33.66	33.36	30.70	18.47	33.07	23.87
Massachusetts	26.46	33.11	29.06	34.01	25.03	23.42	31.06	25.02
New Hampshire	26.00	29.24	23.28	30.05	27.28	22.62	28.14	25.30
Rhode Island	25.22	--	26.48	27.43	25.23	23.81	28.08	24.62
Vermont	24.22	--	29.11	28.03	20.00	23.65	28.96	22.60
Middle Atlantic:								
New Jersey	26.21	28.49	28.64	24.67	26.57	25.09	27.04	26.03
New York	26.83	30.95	23.97	27.51	25.40	27.04	26.92	26.81
Pennsylvania	25.46	27.09	31.42	27.35	23.37	25.20	27.97	24.87
East North Central:								
Illinois	26.58	37.10	29.21	24.56	27.52	24.81	30.61	25.80
Indiana	27.09	--	29.09	30.18	27.90	26.13	27.93	27.03
Michigan	25.54	29.09	--	29.22	26.50	23.74	30.24	24.63
Ohio	27.63	35.51	21.98	29.28	29.36	26.18	27.46	27.66
Wisconsin	30.69	--	22.07	35.63	29.68	29.29	26.23	31.65
West North Central:								
Iowa	27.24	--	32.74	28.65	27.93	25.54	31.60	26.37
Kansas	29.94	28.83	32.78	32.49	31.42	27.97	30.17	29.89
Minnesota	30.58	--	31.85	27.54	35.35	29.98	30.41	30.61
Missouri	26.55	30.70	20.66	26.32	30.22	25.23	25.19	26.79
Nebraska	30.46	--	--	33.22	32.34	29.07	31.26	30.31
North Dakota	28.27	25.12	29.84	25.02	28.82	30.24	26.83	28.77
South Dakota	27.58	31.23	--	30.19	29.42	24.38	29.91	27.11
South Atlantic:								
Delaware	24.45	--	--	28.45	25.96	22.80	25.53	24.25
District of Columbia	23.50	23.58	24.65	22.32	21.37	25.07	23.21	23.57
Florida	26.09	25.99	23.94	28.51	30.50	25.03	26.16	26.08
Georgia	27.84	30.17	28.99	30.46	29.21	26.33	29.44	27.60
Maryland	24.46	24.71	32.26	29.72	23.63	23.61	24.52	24.45
North Carolina	29.28	27.65	34.58	30.12	29.65	28.53	32.42	28.73
South Carolina	29.37	31.62	36.92	35.16	27.71	28.12	34.58	28.51
Virginia	26.34	26.10	28.47	25.94	24.20	27.16	26.89	26.21
West Virginia	25.53	--	--	30.68	25.47	24.50	29.17	24.93
East South Central:								
Alabama	33.41	33.19	--	35.37	34.51	32.83	31.64	33.74
Kentucky	28.74	--	36.54	26.92	27.24	29.16	30.54	28.35
Mississippi	28.26	--	--	27.43	32.78	27.30	27.89	28.32
Tennessee	27.87	--	37.91	27.32	26.58	27.51	31.32	27.42
West South Central:								
Arkansas	28.81	30.52	27.72	30.59	30.13	27.46	29.22	28.73
Louisiana	28.76	35.46	35.11	34.83	24.58	25.32	36.13	26.49
Oklahoma	29.61	39.48	36.56	30.76	26.47	28.91	35.83	28.23
Texas	29.48	33.08	44.44	32.43	29.47	27.35	36.91	28.53
Mountain:								
Arizona	26.55	--	--	31.68	27.19	24.32	28.29	26.10
Colorado	29.94	27.31	33.52	33.49	31.20	28.49	31.08	29.71
Idaho	28.99	31.93	27.11	31.72	26.60	28.91	29.72	28.84
Montana	31.08	31.36	35.04	33.24	38.51	25.81	34.88	28.96
Nevada	29.31	37.92	31.91	34.46	27.58	28.57	36.18	28.28
New Mexico	26.83	--	29.82	25.37	26.36	26.98	27.53	26.65
Utah	27.51	26.46	26.77	26.30	29.40	27.13	27.07	27.58
Wyoming	28.15	--	32.58	29.50	27.84	26.08	30.46	27.00
Pacific:								
Alaska	26.74	30.85	29.69	23.97	31.52	24.61	28.37	26.50
California	26.90	34.51	35.64	31.85	27.56	23.36	34.87	25.17
Hawaii	17.83	22.06	14.54	19.34	15.71	17.96	19.31	17.34
Oregon	25.92	26.41	30.45	27.83	24.94	24.89	28.37	25.23
Washington	25.90	28.14	25.05	32.92	24.49	23.24	29.83	24.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 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	0.94	0.78	0.44	0.39	0.33	0.44	0.24
New England:								
Connecticut	1.19	3.77	4.88	1.94	1.74	1.90	2.23	1.37
Maine	1.50	--	3.59	2.58	2.68	1.58	1.92	1.74
Massachusetts	0.98	2.43	1.76	3.11	1.69	1.08	1.46	1.12
New Hampshire	0.95	3.38	2.11	1.91	1.31	1.12	1.65	1.10
Rhode Island	1.07	--	3.33	1.54	1.34	1.60	2.26	1.17
Vermont	0.95	--	3.95	2.44	0.55	1.35	2.20	0.82
Middle Atlantic:								
New Jersey	1.79	1.78	2.22	3.34	3.59	1.43	1.76	2.16
New York	1.17	6.41	2.48	2.27	0.97	1.80	2.95	1.27
Pennsylvania	1.22	2.70	3.33	1.23	2.56	1.92	1.42	1.47
East North Central:								
Illinois	0.89	4.16	2.91	2.09	1.13	1.50	1.99	0.95
Indiana	1.03	--	0.90	1.64	1.07	1.57	2.76	1.09
Michigan	1.44	2.43	--	1.94	1.68	2.23	2.71	1.59
Ohio	0.69	2.46	2.69	1.51	1.09	1.04	1.63	0.76
Wisconsin	1.32	--	2.43	3.23	1.88	1.71	1.59	1.50
West North Central:								
Iowa	0.68	--	4.28	1.10	1.24	0.87	2.25	0.67
Kansas	0.89	3.06	3.86	2.15	1.55	1.46	1.82	1.01
Minnesota	1.41	--	2.72	3.72	1.91	1.97	2.94	1.58
Missouri	1.15	3.24	2.21	1.63	1.49	1.78	1.53	1.33
Nebraska	1.25	--	--	2.75	1.98	1.74	2.48	1.40
North Dakota	0.89	1.74	3.97	2.05	1.11	1.02	1.78	1.01
South Dakota	0.99	4.17	--	2.03	1.32	1.62	2.47	1.08
South Atlantic:								
Delaware	1.66	--	--	1.65	2.90	2.60	2.93	1.90
District of Columbia	0.83	3.46	2.68	1.88	1.11	1.40	1.56	0.96
Florida	0.98	5.09	2.89	2.65	2.39	1.20	2.11	1.07
Georgia	0.82	3.65	4.05	1.72	1.43	1.32	2.14	0.89
Maryland	1.02	3.11	2.76	3.27	1.91	1.24	1.89	1.17
North Carolina	0.85	2.61	2.38	2.32	2.11	1.13	1.72	0.93
South Carolina	0.81	2.12	2.63	2.61	1.25	1.19	1.86	0.88
Virginia	0.88	1.94	2.01	1.97	1.30	1.44	1.55	1.02
West Virginia	0.85	--	--	4.88	1.03	0.95	3.93	0.70
East South Central:								
Alabama	0.64	2.25	--	1.51	0.92	1.07	1.55	0.69
Kentucky	1.77	--	4.76	1.96	1.17	3.01	2.37	2.09
Mississippi	1.41	--	--	1.63	1.79	2.15	3.03	1.56
Tennessee	1.07	--	2.58	1.55	0.91	1.41	2.01	1.08
West South Central:								
Arkansas	0.80	3.09	2.71	1.02	1.19	1.26	1.63	0.89
Louisiana	1.21	1.89	1.91	2.23	2.01	1.47	1.51	1.32
Oklahoma	0.84	3.34	2.74	1.97	1.90	1.01	1.78	0.89
Texas	0.98	2.33	3.90	1.99	1.23	1.73	2.19	1.06
Mountain:								
Arizona	1.13	--	--	2.27	1.01	2.19	2.24	1.31
Colorado	1.22	3.88	2.40	4.04	2.75	1.64	1.85	1.41
Idaho	0.90	3.43	3.09	2.27	2.41	1.17	2.05	1.00
Montana	1.60	2.41	3.51	1.84	4.64	1.55	1.47	2.25
Nevada	1.10	3.74	5.84	2.52	1.62	1.59	2.53	1.24
New Mexico	1.37	--	2.82	0.82	3.32	2.14	2.51	1.60
Utah	1.28	2.22	3.92	1.26	3.31	1.74	1.80	1.46
Wyoming	1.13	--	3.21	1.71	3.57	1.27	1.71	1.42
Pacific:								
Alaska	0.92	2.22	2.50	2.35	2.17	1.15	1.75	1.02
California	0.72	2.89	3.11	1.88	1.08	0.90	1.73	0.73
Hawaii	0.71	2.80	1.57	2.40	0.98	0.97	1.69	0.75
Oregon	1.01	3.17	4.92	3.28	1.83	1.43	2.46	1.11
Washington	1.01	4.71	4.46	1.99	1.11	1.21	2.43	0.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 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%	22.8%	23.6%	23.0%	20.2%	20.1%	23.3%	20.2%
New England:								
Connecticut	20.3%	--	17.8%	19.3%	17.4%	21.6%	23.0%	20.0%
Maine	21.1%	--	28.8%	33.7%	21.1%	16.3%	29.7%	19.6%
Massachusetts	16.6%	--	--	--	19.6%	15.8%	--	16.5%
New Hampshire	21.2%	--	--	--	21.0%	20.6%	24.5%	20.7%
Rhode Island	19.7%	--	--	22.1%	19.8%	19.5%	--	19.6%
Vermont	20.8%	--	--	23.2%	23.0%	19.3%	19.0%	21.0%
Middle Atlantic:								
New Jersey	19.3%	--	--	25.0%	18.5%	17.8%	23.2%	18.7%
New York	18.8%	20.1%	--	19.3%	19.8%	18.0%	22.2%	18.4%
Pennsylvania	23.2%	--	--	22.5%	16.5%	24.5%	21.8%	23.4%
East North Central:								
Illinois	19.5%	--	--	23.4%	18.9%	19.2%	19.9%	19.5%
Indiana	20.4%	--	--	20.9%	21.4%	19.7%	22.1%	20.1%
Michigan	19.2%	--	19.2%	21.0%	19.5%	18.9%	20.2%	19.1%
Ohio	21.2%	--	47.2%	21.3%	19.5%	21.2%	--	20.7%
Wisconsin	19.3%	--	20.0%	20.9%	18.9%	19.3%	20.1%	19.2%
West North Central:								
Iowa	20.6%	--	20.0%	24.0%	17.7%	20.9%	23.9%	20.3%
Kansas	21.5%	--	29.5%	19.9%	20.9%	21.2%	25.1%	20.9%
Minnesota	21.3%	21.0%	--	19.9%	22.5%	21.0%	22.9%	21.2%
Missouri	20.3%	--	26.8%	22.5%	17.7%	20.8%	21.0%	20.2%
Nebraska	19.2%	--	27.8%	20.3%	19.5%	18.4%	22.7%	18.7%
North Dakota	17.6%	--	17.2%	18.8%	16.9%	17.1%	18.9%	17.3%
South Dakota	20.1%	27.6%	--	21.7%	20.1%	18.1%	25.2%	19.0%
South Atlantic:								
Delaware	22.6%	--	--	--	25.0%	22.8%	--	23.0%
District of Columbia	19.2%	--	20.0%	16.4%	14.1%	20.2%	--	18.4%
Florida	20.4%	--	--	--	19.2%	20.0%	20.0%	20.4%
Georgia	18.5%	--	20.0%	20.0%	19.5%	18.4%	19.6%	18.5%
Maryland	21.1%	--	--	20.6%	18.3%	21.9%	--	21.1%
North Carolina	22.8%	--	--	--	22.6%	22.0%	--	22.2%
South Carolina	21.8%	--	22.7%	17.6%	24.4%	21.4%	22.4%	21.8%
Virginia	20.7%	--	--	--	19.0%	21.7%	17.5%	21.1%
West Virginia	20.4%	20.0%	20.0%	20.0%	20.9%	20.5%	20.0%	20.5%
East South Central:								
Alabama	22.8%	20.0%	--	--	19.1%	23.2%	20.0%	23.1%
Kentucky	20.8%	21.9%	21.7%	23.1%	21.7%	20.5%	22.6%	20.7%
Mississippi	21.0%	20.0%	17.9%	20.0%	22.1%	21.1%	19.0%	21.3%
Tennessee	21.3%	20.8%	--	33.3%	18.9%	20.3%	30.7%	20.1%
West South Central:								
Arkansas	20.4%	--	--	16.5%	22.6%	20.3%	18.4%	20.6%
Louisiana	20.9%	--	--	19.1%	20.8%	20.3%	24.6%	20.4%
Oklahoma	20.6%	--	21.0%	22.2%	19.0%	20.7%	22.8%	20.2%
Texas	20.9%	20.0%	--	23.8%	24.8%	19.6%	20.7%	20.9%
Mountain:								
Arizona	25.7%	--	--	25.5%	18.9%	28.3%	25.9%	25.7%
Colorado	20.0%	20.0%	21.1%	19.0%	17.9%	20.8%	22.3%	19.8%
Idaho	20.9%	--	--	23.9%	20.1%	19.5%	26.3%	20.1%
Montana	21.8%	22.2%	20.0%	24.1%	22.8%	20.2%	24.2%	21.1%
Nevada	23.6%	--	--	21.6%	21.9%	23.8%	25.4%	23.5%
New Mexico	21.7%	--	--	--	20.9%	20.8%	30.7%	20.9%
Utah	21.3%	--	--	20.9%	20.1%	21.3%	26.3%	21.0%
Wyoming	23.7%	--	--	33.9%	22.8%	21.5%	28.2%	22.8%
Pacific:								
Alaska	20.5%	--	20.0%	18.9%	20.8%	21.0%	19.8%	20.6%
California	19.9%	27.2%	25.3%	30.2%	21.4%	18.3%	28.3%	19.0%
Hawaii	16.1%	19.1%	--	--	14.5%	17.3%	14.4%	16.4%
Oregon	20.1%	--	--	21.9%	20.8%	18.5%	27.2%	19.0%
Washington	18.9%	21.0%	18.5%	23.8%	19.4%	17.8%	21.3%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.21%	0.76%	1.15%	0.60%	0.45%	0.26%	0.56%	0.22%
New England:								
Connecticut	0.94%	--	1.43%	1.73%	1.23%	1.34%	2.25%	1.04%
Maine	1.40%	--	5.38%	4.88%	0.62%	1.01%	2.93%	1.55%
Massachusetts	1.02%	--	--	--	0.41%	1.10%	--	1.04%
New Hampshire	0.79%	--	--	--	1.76%	0.91%	2.66%	0.82%
Rhode Island	0.46%	--	--	2.14%	0.24%	0.53%	--	0.47%
Vermont	0.83%	--	--	3.13%	2.22%	0.66%	3.39%	0.81%
Middle Atlantic:								
New Jersey	0.84%	--	--	4.03%	1.28%	0.92%	2.48%	0.85%
New York	1.08%	1.15%	--	1.68%	1.87%	1.44%	2.71%	1.15%
Pennsylvania	1.36%	--	--	3.33%	2.53%	1.68%	3.21%	1.50%
East North Central:								
Illinois	0.57%	--	--	1.28%	0.92%	0.80%	1.50%	0.60%
Indiana	0.73%	--	--	0.91%	1.27%	1.05%	1.77%	0.79%
Michigan	0.84%	--	1.66%	1.03%	1.57%	1.19%	1.06%	0.96%
Ohio	0.76%	--	3.67%	1.74%	0.60%	0.89%	--	0.70%
Wisconsin	0.85%	--	0.00%	1.40%	2.03%	1.12%	1.61%	0.95%
West North Central:								
Iowa	1.28%	--	0.00%	3.99%	1.07%	1.78%	3.08%	1.37%
Kansas	0.70%	--	0.61%	1.68%	0.72%	0.91%	2.09%	0.74%
Minnesota	0.63%	0.30%	--	1.62%	1.42%	0.78%	1.34%	0.67%
Missouri	1.69%	--	2.65%	1.23%	1.32%	2.24%	1.36%	1.83%
Nebraska	0.97%	--	2.43%	0.32%	1.38%	1.24%	3.63%	0.94%
North Dakota	0.93%	--	2.92%	1.43%	1.04%	1.45%	1.92%	1.03%
South Dakota	0.77%	1.64%	--	2.09%	0.81%	0.91%	2.67%	0.69%
South Atlantic:								
Delaware	1.14%	--	--	--	4.25%	1.21%	--	1.17%
District of Columbia	1.29%	--	0.00%	1.46%	1.63%	0.90%	--	1.09%
Florida	0.92%	--	--	--	1.07%	1.23%	2.27%	0.99%
Georgia	1.01%	--	0.00%	0.00%	2.30%	1.14%	1.50%	1.05%
Maryland	0.77%	--	--	1.77%	1.00%	1.03%	--	0.80%
North Carolina	1.30%	--	--	--	4.29%	1.31%	--	1.21%
South Carolina	0.89%	--	1.46%	0.99%	1.57%	1.04%	1.51%	0.94%
Virginia	1.00%	--	--	--	1.34%	1.18%	2.89%	1.02%
West Virginia	0.84%	0.00%	0.00%	0.03%	1.41%	1.13%	0.00%	0.92%
East South Central:								
Alabama	1.01%	0.00%	--	--	2.64%	0.98%	0.00%	1.04%
Kentucky	0.97%	1.12%	1.94%	1.85%	0.88%	1.23%	1.25%	1.03%
Mississippi	0.54%	0.00%	1.46%	0.00%	1.21%	0.73%	0.79%	0.60%
Tennessee	1.54%	1.01%	--	4.56%	4.22%	1.03%	4.20%	1.49%
West South Central:								
Arkansas	0.87%	--	--	1.93%	2.35%	1.03%	2.71%	0.90%
Louisiana	0.71%	--	--	1.53%	1.13%	0.95%	3.02%	0.70%
Oklahoma	0.56%	--	1.50%	2.09%	0.72%	0.79%	1.76%	0.58%
Texas	0.67%	0.00%	--	2.49%	2.40%	0.41%	2.01%	0.70%
Mountain:								
Arizona	4.22%	--	--	1.97%	4.68%	5.39%	1.67%	4.60%
Colorado	0.61%	0.00%	2.03%	2.42%	2.02%	0.52%	2.21%	0.64%
Idaho	0.80%	--	--	2.31%	1.97%	0.81%	2.91%	0.81%
Montana	0.65%	1.29%	0.00%	1.97%	1.38%	0.80%	1.44%	0.67%
Nevada	1.63%	--	--	1.00%	3.29%	1.97%	3.99%	1.75%
New Mexico	0.49%	--	--	--	0.79%	0.29%	2.86%	0.29%
Utah	0.59%	--	--	0.62%	0.15%	0.83%	3.32%	0.58%
Wyoming	0.84%	--	--	4.21%	1.60%	0.60%	3.01%	0.80%
Pacific:								
Alaska	1.07%	--	0.00%	1.06%	0.88%	1.86%	0.80%	1.19%
California	0.80%	3.25%	2.50%	3.57%	2.11%	0.85%	2.19%	0.82%
Hawaii	1.28%	0.94%	--	--	2.06%	1.79%	1.62%	1.47%
Oregon	0.90%	--	--	1.92%	0.82%	1.40%	1.90%	0.95%
Washington	1.15%	1.71%	1.50%	2.59%	0.71%	1.67%	1.25%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 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%	18.4%	19.0%	20.3%	28.3%	40.0%	20.1%	35.3%
New England:								
Connecticut	35.5%	27.4% *	25.6% *	18.0% *	38.5%	39.2%	24.5%	37.6%
Maine	39.1%	--	37.9% *	42.0%	35.3%	41.3%	35.4%	39.9%
Massachusetts	20.5%	0.5% *	5.0% *	0.9% *	17.6% *	30.2%	1.9% *	24.6%
New Hampshire	32.4%	0.9% *	20.1% *	15.3% *	17.6%	52.6%	19.0% *	35.6%
Rhode Island	25.7%	--	0.0%	13.1% *	9.7% *	38.3%	5.7% *	29.8%
Vermont	44.3%	--	31.0% *	35.5%	34.0%	60.4%	25.9%	49.2%
Middle Atlantic:								
New Jersey	28.4%	--	26.0% *	31.4% *	21.1% *	40.5%	21.1% *	30.0%
New York	29.9%	12.1% *	7.6% *	32.8%	21.8%	36.1%	19.7%	31.6%
Pennsylvania	25.2%	21.7% *	8.8% *	23.2% *	8.0% *	37.3%	19.7% *	26.3%
East North Central:								
Illinois	35.7%	21.2% *	4.2% *	33.4%	33.3%	42.4%	16.8%	38.7%
Indiana	33.3%	--	--	21.8% *	33.0%	34.7%	46.6%	32.0%
Michigan	38.2%	--	31.7%	27.1% *	32.3%	46.2%	29.7%	40.1%
Ohio	36.2%	--	--	24.8% *	41.1%	40.5%	15.9% *	39.2%
Wisconsin	37.3%	--	--	24.2% *	31.8%	50.6%	27.4%	39.2%
West North Central:								
Iowa	40.0%	--	16.4% *	24.4% *	38.1%	45.6%	29.1%	41.7%
Kansas	31.7%	--	--	25.2% *	21.8%	40.1%	25.0% *	33.0%
Minnesota	44.0%	--	10.6% *	35.6%	50.8%	48.9%	25.0% *	47.7%
Missouri	32.5%	--	6.6% *	19.8% *	31.0% *	37.1%	20.8%	34.1%
Nebraska	40.0%	--	35.0% *	16.7% *	42.7%	46.7%	26.6% *	42.8%
North Dakota	40.4%	26.2% *	41.4%	23.7% *	42.5%	49.3%	32.8%	42.9%
South Dakota	43.6%	28.7% *	--	31.9% *	31.2%	55.5%	49.6%	42.5%
South Atlantic:								
Delaware	25.3%	0.0%	--	7.0% *	20.2% *	34.5%	9.3% *	28.0%
District of Columbia	29.6%	17.0% *	8.8% *	7.4% *	28.1%	40.4%	11.6% *	33.6%
Florida	28.8%	--	32.3% *	14.7% *	33.8%	29.2%	20.3% *	29.9%
Georgia	37.7%	--	--	11.3% *	19.4% *	49.2%	15.7% *	40.6%
Maryland	34.8%	25.1% *	6.0% *	13.3% *	36.7%	42.0%	8.9% *	39.8%
North Carolina	35.6%	0.0%	--	23.2% *	17.0% *	45.0%	10.6% *	38.8%
South Carolina	39.8%	2.3% *	--	9.0% *	21.7%	53.2%	19.0% *	42.8%
Virginia	34.3%	--	33.0%	9.2% *	26.4%	41.9%	24.9%	36.0%
West Virginia	37.8%	--	--	39.0% *	18.6%	44.6%	28.9% *	39.0%
East South Central:								
Alabama	37.3%	--	--	15.0% *	23.7%	46.5%	25.4% *	39.1%
Kentucky	34.4%	--	--	11.3% *	21.6% *	43.5%	17.9% *	36.5%
Mississippi	24.2%	--	--	11.4% *	38.5%	23.1%	19.3% *	25.0%
Tennessee	43.9%	--	49.1% *	30.0% *	53.2%	42.7%	41.1%	44.3%
West South Central:								
Arkansas	33.0%	--	--	39.5% *	19.4% *	43.2%	21.6% *	35.0%
Louisiana	32.6%	24.9% *	5.3% *	19.3% *	40.4%	37.8%	19.5% *	35.6%
Oklahoma	27.9%	25.2% *	41.3% *	11.7% *	29.1%	30.4%	26.8%	28.1%
Texas	33.8%	10.1% *	18.2% *	10.3% *	27.9%	44.5%	19.1%	35.6%
Mountain:								
Arizona	32.7%	--	--	15.7% *	27.2%	42.0%	18.0% *	35.3%
Colorado	37.1%	8.2% *	29.2% *	32.1% *	32.7%	43.1%	21.8% *	39.8%
Idaho	30.7%	--	18.6% *	22.5% *	46.4%	29.8%	22.9% *	32.4%
Montana	36.3%	43.5%	7.3% *	26.5% *	39.0%	45.5%	25.4%	41.5%
Nevada	30.9%	--	9.1% *	18.2% *	30.3%	34.7% *	15.8% *	33.1%
New Mexico	32.5%	--	--	8.0% *	26.4%	44.2%	19.4% *	34.8%
Utah	46.3%	--	--	36.1% *	46.5%	51.1%	23.1%	49.4%
Wyoming	46.2%	42.2% *	--	29.9% *	50.6%	54.6%	27.7%	53.8%
Pacific:								
Alaska	42.1%	--	--	62.7%	39.5%	41.1%	35.0%	43.1%
California	27.5%	18.0%	17.4% *	10.9%	21.1%	34.7%	16.0%	29.6%
Hawaii	23.6%	12.1% *	21.2% *	15.1% *	18.0% *	32.2%	14.5% *	26.7%
Oregon	36.6%	25.1% *	21.6% *	36.5%	30.2%	43.9%	25.5%	39.3%
Washington	40.7%	31.2% *	14.4% *	23.2%	56.0%	43.9%	17.1%	45.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.72%	1.79%	1.82%	1.31%	1.48%	1.09%	1.09%	0.83%
New England:								
Connecticut	4.72%	10.62% *	12.59% *	7.41% *	9.47%	7.10%	6.37%	5.45%
Maine	3.93%	--	12.66% *	11.19%	7.07%	5.99%	7.66%	4.47%
Massachusetts	3.61%	0.52% *	4.94% *	0.61% *	10.43% *	5.74%	1.53% *	4.41%
New Hampshire	5.28%	1.03% *	9.83% *	6.88% *	5.06%	9.60%	6.65% *	6.21%
Rhode Island	6.37%	--	0.00%	6.79% *	4.34% *	9.74%	3.76% *	7.39%
Vermont	5.88%	--	9.84% *	7.79%	8.14%	10.24%	5.74%	7.08%
Middle Atlantic:								
New Jersey	5.11%	--	15.91% *	12.51% *	8.11% *	8.05%	8.40% *	5.98%
New York	3.42%	7.79% *	4.56% *	7.72%	4.80%	5.46%	5.30%	3.91%
Pennsylvania	3.28%	8.15% *	5.96% *	7.21% *	4.12% *	6.14%	6.12% *	3.81%
East North Central:								
Illinois	3.19%	8.47% *	2.40% *	6.79%	6.13%	4.70%	3.61%	3.60%
Indiana	4.21%	--	--	8.48% *	7.53%	5.91%	10.60%	4.52%
Michigan	3.78%	--	9.50%	8.77% *	8.87%	5.32%	7.06%	4.36%
Ohio	3.56%	--	--	8.29% *	9.08%	4.65%	6.71% *	3.93%
Wisconsin	3.86%	--	--	8.62% *	7.17%	5.41%	6.98%	4.39%
West North Central:								
Iowa	5.17%	--	8.37% *	8.33% *	7.26%	7.67%	6.69%	5.82%
Kansas	3.29%	--	--	8.62% *	6.06%	4.83%	7.66% *	3.62%
Minnesota	4.41%	--	6.44% *	9.71%	8.38%	6.40%	7.59% *	4.94%
Missouri	5.31%	--	4.69% *	7.38% *	10.79% *	7.54%	6.18%	5.97%
Nebraska	3.88%	--	13.17% *	7.75% *	7.73%	5.56%	8.70% *	4.37%
North Dakota	4.85%	13.28% *	11.88%	7.43% *	6.85%	9.03%	7.36%	5.88%
South Dakota	4.67%	11.11% *	--	9.68% *	5.89%	7.29%	7.60%	5.36%
South Atlantic:								
Delaware	3.28%	0.00%	--	4.32% *	6.64% *	4.85%	5.20% *	3.73%
District of Columbia	3.97%	14.21% *	5.88% *	3.25% *	8.37%	6.07%	4.98% *	4.67%
Florida	3.08%	--	11.65% *	6.29% *	9.47%	3.64%	6.53% *	3.38%
Georgia	4.90%	--	--	5.56% *	6.63% *	6.67%	5.82% *	5.40%
Maryland	6.16%	15.03% *	4.19% *	6.90% *	7.62%	10.18%	4.71% *	7.43%
North Carolina	5.23%	0.00%	--	11.37% *	5.46% *	6.95%	6.43% *	5.72%
South Carolina	3.55%	2.50% *	--	6.14% *	5.85%	4.66%	7.91% *	3.84%
Virginia	4.11%	--	9.01%	4.95% *	5.89%	6.21%	6.49%	4.68%
West Virginia	4.38%	--	--	13.62% *	5.32%	5.89%	9.18% *	4.77%
East South Central:								
Alabama	4.97%	--	--	7.02% *	6.32%	5.01%	8.54% *	5.25%
Kentucky	4.39%	--	--	5.33% *	8.39% *	5.80%	6.17% *	4.88%
Mississippi	3.03%	--	--	6.93% *	8.74%	3.64%	6.92% *	3.36%
Tennessee	8.26%	--	16.21% *	10.13% *	13.02%	11.70%	9.68%	9.32%
West South Central:								
Arkansas	4.91%	--	--	12.16% *	7.76% *	7.59%	7.21% *	5.57%
Louisiana	4.25%	11.44% *	3.33% *	7.63% *	10.44%	5.96%	6.39% *	5.00%
Oklahoma	3.54%	10.56% *	12.47% *	5.77% *	8.39%	5.04%	6.71%	4.05%
Texas	3.16%	5.26% *	9.05% *	4.33% *	6.09%	4.84%	5.28%	3.51%
Mountain:								
Arizona	4.78%	--	--	6.60% *	7.90%	7.48%	6.56% *	5.40%
Colorado	4.14%	5.70% *	13.44% *	10.16% *	7.52%	5.83%	7.23% *	4.60%
Idaho	5.06%	--	9.09% *	8.73% *	8.19%	8.00%	7.70% *	6.15%
Montana	4.46%	12.58%	4.85% *	9.03% *	9.57%	8.74%	6.86%	5.80%
Nevada	7.71%	--	6.98% *	6.69% *	7.10%	12.00% *	5.08% *	8.98%
New Mexico	4.69%	--	--	3.61% *	7.72%	8.10%	8.11% *	5.33%
Utah	3.99%	--	--	12.38% *	8.57%	5.44%	5.88%	4.40%
Wyoming	3.78%	13.65% *	--	9.19% *	10.52%	4.13%	6.72%	4.18%
Pacific:								
Alaska	3.50%	--	--	8.21%	6.27%	4.85%	10.06%	3.76%
California	1.99%	5.24%	5.38% *	2.83%	4.87%	2.69%	3.11%	2.28%
Hawaii	3.51%	5.80% *	9.72% *	8.59% *	6.22% *	6.34%	4.41% *	4.47%
Oregon	3.51%	9.27% *	8.95% *	10.40%	6.44%	5.62%	5.27%	4.16%
Washington	4.23%	14.15% *	7.39% *	6.38%	5.35%	6.81%	5.08%	4.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	92.9%	75.7%	87.7%	87.8%	92.6%	96.2%	84.3%	94.5%
New England:								
Connecticut	95.1%	80.7%	95.1%	86.8%	96.1%	97.9%	89.7%	96.2%
Maine	95.8%	81.1%	87.9%	88.4%	97.7%	100.0%	88.0%	97.7%
Massachusetts	94.9%	83.7%	100.0%	94.6%	99.9%	93.3%	93.2%	95.2%
New Hampshire	98.0%	90.4%	100.0%	94.4%	100.0%	99.4%	92.7%	99.4%
Rhode Island	91.0%	80.2%	82.0%	83.5%	81.0%	98.5%	84.5%	92.6%
Vermont	97.1%	89.3%	93.9%	94.6%	98.6%	99.1%	92.3%	98.9%
Middle Atlantic:								
New Jersey	92.8%	84.9%	83.5%	96.4%	90.9%	96.6%	89.1%	93.8%
New York	92.6%	87.2%	89.3%	86.1%	89.5%	96.2%	84.8%	93.9%
Pennsylvania	91.6%	65.5%	93.2%	84.2%	93.8%	95.0%	81.9%	93.8%
East North Central:								
Illinois	92.2%	84.5%	93.7%	87.2%	92.0%	93.7%	87.5%	92.9%
Indiana	91.9%	100.0%	--	82.7%	88.4%	96.9%	90.3%	92.1%
Michigan	92.7%	--	82.0%	91.3%	95.3%	95.7%	79.8%	95.8%
Ohio	93.9%	--	97.4%	87.2%	95.9%	96.2%	81.0%	96.0%
Wisconsin	93.0%	69.9%	93.5%	91.8%	90.9%	96.8%	87.4%	94.1%
West North Central:								
Iowa	95.9%	83.1%	100.0%	88.2%	94.3%	98.0%	89.5%	97.1%
Kansas	95.3%	--	91.9%	96.1%	94.9%	98.1%	86.5%	97.1%
Minnesota	97.0%	--	84.5%	97.8%	98.9%	98.3%	91.5%	98.3%
Missouri	94.6%	--	90.3%	89.7%	89.6%	99.7%	83.1%	96.5%
Nebraska	93.0%	85.9%	56.7% *	97.6%	92.1%	98.6%	77.1%	96.9%
North Dakota	95.9%	81.0%	96.4%	92.0%	97.4%	99.9%	91.4%	97.7%
South Dakota	96.0%	80.0%	94.4%	96.5%	96.1%	98.9%	88.8%	97.8%
South Atlantic:								
Delaware	93.9%	--	--	93.7%	95.9%	98.8%	74.4%	97.5%
District of Columbia	94.7%	78.8%	94.8%	88.2%	96.6%	97.7%	88.8%	96.3%
Florida	93.6%	--	95.3%	79.7%	96.4%	95.9%	83.7%	95.1%
Georgia	91.8%	93.4%	78.7%	68.5%	92.0%	97.0%	78.7%	93.8%
Maryland	92.4%	--	69.0%	86.7%	99.2%	98.1%	75.0%	96.9%
North Carolina	95.5%	78.4%	91.8%	97.4%	87.5%	98.8%	88.7%	96.5%
South Carolina	92.0%	--	74.8%	71.9%	96.4%	97.0%	70.6%	95.3%
Virginia	94.3%	74.7%	89.8%	86.0%	98.5%	95.9%	87.6%	95.8%
West Virginia	91.2%	97.3%	--	87.9%	94.9%	94.0%	81.5%	92.8%
East South Central:								
Alabama	94.5%	73.6%	--	96.1%	94.5%	96.3%	86.5%	95.7%
Kentucky	96.9%	92.7%	100.0%	89.7%	96.9%	98.4%	91.2%	97.9%
Mississippi	92.2%	--	98.9%	99.4%	95.0%	90.7%	90.5%	92.5%
Tennessee	94.6%	94.0%	88.6%	76.5%	97.6%	96.7%	88.5%	95.5%
West South Central:								
Arkansas	87.7%	100.0%	--	87.7%	80.1%	92.9%	85.9%	88.0%
Louisiana	95.1%	98.6%	92.0%	95.7%	89.9%	98.5%	97.0%	94.6%
Oklahoma	94.2%	69.8%	82.9%	95.8%	90.4%	99.7%	81.5%	96.9%
Texas	91.0%	66.8%	86.0%	94.2%	88.4%	94.5%	80.3%	92.6%
Mountain:								
Arizona	90.9%	--	82.3%	98.2%	85.5%	93.3%	89.3%	91.2%
Colorado	94.9%	100.0%	82.8%	85.5%	98.6%	96.6%	84.9%	97.0%
Idaho	97.3%	83.3%	97.6%	94.7%	99.7%	98.5%	90.3%	98.9%
Montana	94.4%	78.3%	100.0%	94.7%	94.8%	96.8%	92.9%	95.2%
Nevada	94.8%	100.0%	94.0%	83.2%	89.0%	99.0%	87.1%	96.1%
New Mexico	98.0%	93.5%	96.7%	97.6%	97.0%	99.5%	94.2%	98.8%
Utah	96.9%	90.8%	85.0%	87.3%	98.9%	98.5%	88.8%	97.8%
Wyoming	92.8%	76.1%	88.7%	91.9%	93.1%	97.9%	86.1%	96.2%
Pacific:								
Alaska	88.7%	96.6%	--	94.6%	79.3%	100.0%	65.4%	93.6%
California	90.3%	62.7%	85.8%	83.2%	89.3%	94.8%	78.7%	92.5%
Hawaii	84.5%	69.6%	48.9%	80.8%	89.9%	96.5%	66.9%	91.7%
Oregon	91.9%	67.7%	88.0%	77.0%	98.1%	98.0%	84.0%	94.2%
Washington	93.5%	84.6%	95.3%	84.7%	97.9%	96.2%	86.9%	95.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.40%	2.46%	1.43%	1.17%	0.82%	0.52%	1.04%	0.43%
New England:								
Connecticut	1.32%	10.22%	3.75%	6.68%	2.04%	1.33%	3.85%	1.37%
Maine	1.65%	11.31%	10.51%	7.30%	1.53%	0.00%	5.55%	1.51%
Massachusetts	2.62%	8.57%	0.00%	3.28%	0.09%	4.94%	2.88%	3.17%
New Hampshire	0.90%	9.32%	0.00%	3.79%	0.00%	0.45%	4.24%	0.33%
Rhode Island	2.27%	11.93%	7.42%	7.76%	6.98%	1.15%	4.84%	2.46%
Vermont	1.14%	10.97%	5.69%	3.79%	1.01%	0.77%	3.89%	0.57%
Middle Atlantic:								
New Jersey	2.68%	9.03%	9.61%	3.00%	6.74%	1.66%	4.44%	3.23%
New York	1.62%	6.51%	5.97%	4.76%	4.42%	1.76%	4.26%	1.73%
Pennsylvania	1.78%	12.47%	4.77%	6.31%	3.21%	1.66%	5.63%	1.70%
East North Central:								
Illinois	1.55%	11.59%	3.81%	3.97%	2.97%	2.19%	3.73%	1.68%
Indiana	3.16%	0.00%	--	14.45%	6.16%	1.84%	9.12%	3.41%
Michigan	1.62%	--	7.93%	5.19%	2.14%	1.98%	5.62%	1.39%
Ohio	2.00%	--	2.58%	8.16%	2.00%	2.27%	8.55%	1.74%
Wisconsin	1.76%	13.31%	5.00%	4.58%	3.84%	1.87%	4.35%	1.92%
West North Central:								
Iowa	1.17%	10.82%	0.00%	7.01%	2.71%	1.00%	4.79%	1.03%
Kansas	1.36%	--	6.02%	2.30%	2.82%	1.55%	5.17%	1.24%
Minnesota	1.25%	--	11.40%	1.83%	0.67%	0.94%	5.53%	0.73%
Missouri	1.58%	--	8.08%	8.38%	5.03%	0.21%	5.39%	1.52%
Nebraska	2.50%	12.61%	18.43% *	1.66%	3.99%	0.87%	10.72%	1.24%
North Dakota	1.33%	12.83%	2.88%	3.38%	1.44%	0.10%	4.07%	0.90%
South Dakota	1.12%	10.36%	5.65%	2.38%	1.96%	0.70%	4.56%	0.83%
South Atlantic:								
Delaware	2.30%	--	--	3.58%	4.01%	0.64%	11.16%	1.10%
District of Columbia	1.50%	11.91%	5.13%	5.35%	1.94%	2.08%	4.10%	1.57%
Florida	1.67%	--	2.90%	8.73%	1.82%	1.95%	6.24%	1.63%
Georgia	1.82%	6.59%	13.06%	10.24%	3.56%	0.98%	8.02%	1.63%
Maryland	2.17%	--	13.41%	8.11%	0.88%	1.22%	7.05%	1.77%
North Carolina	1.56%	13.87%	6.06%	1.74%	7.27%	0.69%	4.84%	1.62%
South Carolina	1.99%	--	13.40%	11.39%	2.24%	1.55%	8.99%	1.76%
Virginia	1.63%	12.68%	7.23%	7.83%	0.92%	2.28%	4.72%	1.69%
West Virginia	2.53%	2.81%	--	9.17%	2.65%	3.01%	8.17%	2.61%
East South Central:								
Alabama	1.84%	13.58%	--	3.70%	3.46%	2.06%	6.39%	1.75%
Kentucky	1.31%	7.32%	0.00%	8.41%	2.50%	0.85%	6.74%	0.92%
Mississippi	1.30%	--	1.17%	0.49%	2.95%	1.62%	5.48%	1.16%
Tennessee	1.86%	4.94%	8.12%	12.85%	1.42%	1.62%	4.75%	1.98%
West South Central:								
Arkansas	4.20%	0.00%	--	6.51%	8.76%	5.55%	7.32%	4.74%
Louisiana	1.58%	1.48%	4.33%	3.22%	4.97%	0.82%	1.43%	2.00%
Oklahoma	1.67%	11.86%	8.23%	2.25%	5.73%	0.22%	5.35%	1.69%
Texas	2.11%	10.82%	8.63%	2.92%	4.27%	3.02%	5.75%	2.26%
Mountain:								
Arizona	2.79%	--	13.16%	1.89%	7.23%	3.13%	5.57%	3.12%
Colorado	1.86%	0.00%	13.08%	7.47%	0.85%	2.23%	7.84%	1.45%
Idaho	1.20%	13.18%	2.51%	4.79%	0.20%	0.78%	5.56%	0.49%
Montana	2.13%	14.52%	0.00%	2.97%	4.38%	1.76%	4.61%	2.21%
Nevada	1.93%	0.00%	5.15%	10.32%	5.95%	0.62%	8.06%	1.71%
New Mexico	0.67%	5.80%	3.76%	1.86%	1.65%	0.28%	3.19%	0.52%
Utah	0.96%	9.50%	10.97%	6.86%	0.84%	0.77%	5.38%	0.87%
Wyoming	2.08%	12.77%	7.54%	4.69%	4.54%	1.44%	5.10%	1.74%
Pacific:								
Alaska	3.76%	4.34%	--	4.07%	11.12%	0.00%	12.87%	3.47%
California	1.84%	9.85%	4.33%	4.15%	3.06%	2.70%	3.85%	2.02%
Hawaii	2.94%	9.64%	14.28%	7.88%	3.99%	1.62%	7.63%	2.38%
Oregon	2.36%	10.21%	8.49%	11.16%	1.04%	1.46%	4.96%	2.71%
Washington	1.84%	9.53%	2.60%	6.16%	1.31%	2.31%	4.95%	1.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* 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 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.4%	74.4%	82.5%	82.9%	91.2%	94.7%	78.0%	93.5%
New England:								
Connecticut	92.6%	85.7%	94.6%	66.5%	93.7%	98.6%	72.7%	96.7%
Maine	97.2%	--	97.3%	86.8%	94.7%	99.9%	90.8%	98.1%
Massachusetts	90.8%	80.4%	85.3%	78.1%	98.7%	92.6%	75.9%	94.6%
New Hampshire	92.5%	--	77.4%	93.3%	97.6%	97.9%	77.4%	96.9%
Rhode Island	91.4%	--	--	83.0%	84.0%	99.3%	77.3%	93.5%
Vermont	96.9%	92.3%	100.0%	92.8%	96.7%	98.0%	93.9%	97.4%
Middle Atlantic:								
New Jersey	94.1%	--	--	91.1%	94.6%	98.0%	76.1%	96.1%
New York	91.8%	69.1%	87.3%	90.3%	89.6%	96.1%	77.7%	94.5%
Pennsylvania	88.5%	85.0%	--	70.8%	97.7%	91.3%	72.8%	91.7%
East North Central:								
Illinois	87.2%	79.4%	85.4%	76.5%	90.7%	88.8%	73.7%	89.3%
Indiana	86.9%	100.0%	--	67.5%	78.8%	93.5%	64.4% *	89.5%
Michigan	92.9%	--	98.3%	90.6%	86.1%	96.3%	89.0%	93.7%
Ohio	91.6%	--	--	87.1%	87.3%	97.2%	73.2%	94.9%
Wisconsin	92.1%	--	82.6%	90.0%	93.1%	96.9%	74.7%	95.7%
West North Central:								
Iowa	97.4%	--	100.0%	100.0%	97.9%	98.7%	87.6%	98.6%
Kansas	95.2%	88.7%	94.5%	90.4%	95.7%	97.6%	89.2%	96.9%
Minnesota	97.5%	100.0%	93.3%	89.6%	100.0%	99.4%	94.4%	98.0%
Missouri	91.5%	--	72.9%	74.9%	84.4%	99.4%	74.8%	93.5%
Nebraska	93.3%	--	--	97.9%	93.9%	99.4%	68.3%	97.6%
North Dakota	97.6%	100.0%	93.8%	94.9%	94.8%	100.0%	96.2%	98.0%
South Dakota	93.0%	--	95.8%	100.0%	93.8%	96.2%	73.6%	96.0%
South Atlantic:								
Delaware	97.8%	100.0%	--	95.7%	98.8%	99.5%	90.8%	98.8%
District of Columbia	94.8%	--	77.7%	93.4%	97.1%	98.6%	78.6%	97.7%
Florida	91.1%	--	95.0%	53.8%	86.8%	97.2%	72.5%	93.5%
Georgia	91.6%	100.0%	91.4%	65.3%	96.0%	93.9%	64.8%	94.2%
Maryland	77.4%	100.0%	83.1%	91.8%	80.9%	74.4%	88.4%	76.2%
North Carolina	97.0%	--	--	95.9%	92.0%	98.3%	93.2%	97.3%
South Carolina	89.9%	--	--	81.5%	93.5%	90.7%	78.4%	91.1%
Virginia	94.8%	--	93.6%	86.5%	99.8%	95.2%	89.3%	95.7%
West Virginia	94.7%	100.0%	--	97.1%	99.2%	94.8%	81.2%	96.0%
East South Central:								
Alabama	96.3%	92.1%	--	96.6%	88.4%	99.0%	92.7%	96.8%
Kentucky	92.3%	100.0%	--	100.0%	87.4%	93.6%	89.9%	92.5%
Mississippi	88.7%	--	100.0%	95.8%	91.1%	88.7%	80.0%	89.4%
Tennessee	88.2%	--	87.3%	60.7%	87.8%	92.5%	78.2%	89.1%
West South Central:								
Arkansas	87.1%	--	--	--	86.6%	91.1%	71.1%	89.7%
Louisiana	96.2%	94.2%	85.7%	93.0%	95.8%	98.4%	93.2%	96.8%
Oklahoma	84.1%	--	78.4%	89.1%	70.2%	91.4%	72.6%	86.6%
Texas	89.7%	--	88.2%	90.8%	87.2%	91.8%	80.3%	90.7%
Mountain:								
Arizona	91.3%	100.0%	88.4%	94.4%	79.2%	95.7%	93.3%	91.0%
Colorado	93.3%	84.4%	--	98.1%	96.2%	95.6%	76.4%	96.0%
Idaho	95.2%	--	--	95.5%	98.7%	99.4%	79.2%	98.8%
Montana	87.9%	--	92.6%	82.8%	91.0%	93.8%	89.7%	86.9%
Nevada	92.9%	--	98.2%	76.4%	85.4%	96.5%	78.5%	94.8%
New Mexico	90.7%	--	--	74.9%	87.9%	99.7%	--	93.5%
Utah	96.7%	100.0%	--	92.2%	99.3%	97.4%	88.7%	98.0%
Wyoming	92.7%	--	91.1%	83.4%	99.4%	95.5%	77.7%	97.0%
Pacific:								
Alaska	96.4%	--	--	94.3%	90.3%	99.4%	--	96.9%
California	89.8%	58.4%	70.4%	82.6%	91.0%	95.2%	66.9%	94.0%
Hawaii	85.0%	--	--	94.3%	69.0%	96.7%	48.6%	91.2%
Oregon	96.5%	--	95.1%	94.2%	99.4%	97.1%	90.4%	97.5%
Washington	97.0%	95.9%	91.4%	77.5%	99.6%	98.3%	88.5%	98.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	3.41%	2.65%	2.04%	1.09%	0.67%	1.80%	0.56%
New England:								
Connecticut	2.80%	13.04%	5.71%	17.38%	3.31%	1.38%	12.43%	1.50%
Maine	1.31%	--	2.78%	8.70%	5.05%	0.06%	4.88%	1.32%
Massachusetts	3.85%	10.30%	10.37%	12.61%	0.99%	6.25%	9.63%	4.08%
New Hampshire	2.29%	--	14.32%	5.57%	2.29%	1.43%	8.85%	1.60%
Rhode Island	3.17%	--	--	10.87%	8.96%	0.45%	9.85%	3.15%
Vermont	1.24%	7.41%	0.00%	5.23%	2.60%	1.24%	4.65%	1.22%
Middle Atlantic:								
New Jersey	2.08%	--	--	7.93%	3.31%	1.20%	10.07%	1.87%
New York	2.21%	10.60%	9.57%	4.73%	5.35%	2.26%	6.59%	2.12%
Pennsylvania	2.95%	10.64%	--	11.42%	1.34%	3.35%	8.69%	2.90%
East North Central:								
Illinois	2.43%	14.12%	8.43%	9.35%	3.57%	3.22%	7.75%	2.43%
Indiana	4.59%	0.00%	--	20.14%	10.61%	3.23%	22.69% *	3.72%
Michigan	2.68%	--	1.86%	5.16%	9.61%	1.83%	4.73%	3.06%
Ohio	2.17%	--	--	7.50%	6.00%	1.25%	9.86%	1.71%
Wisconsin	2.13%	--	15.69%	5.65%	2.85%	1.54%	9.50%	1.36%
West North Central:								
Iowa	0.90%	--	0.00%	0.00%	1.30%	0.69%	6.44%	0.56%
Kansas	1.48%	8.88%	6.28%	5.91%	2.74%	1.19%	5.60%	1.17%
Minnesota	1.29%	0.00%	7.26%	6.85%	0.00%	0.34%	3.73%	1.37%
Missouri	2.86%	--	9.71%	12.65%	10.28%	0.56%	8.81%	2.91%
Nebraska	2.88%	--	--	2.16%	4.00%	0.56%	15.26%	1.29%
North Dakota	1.21%	0.00%	6.15%	2.98%	4.99%	0.00%	2.69%	1.36%
South Dakota	2.83%	--	4.55%	0.00%	3.60%	2.71%	14.19%	1.93%
South Atlantic:								
Delaware	1.23%	0.00%	--	2.73%	1.13%	0.26%	9.02%	0.53%
District of Columbia	1.92%	--	15.97%	3.80%	2.20%	1.00%	9.92%	1.04%
Florida	2.64%	--	5.03%	15.14%	7.83%	1.67%	12.21%	2.31%
Georgia	2.42%	0.00%	7.75%	14.51%	2.43%	2.05%	15.28%	1.66%
Maryland	10.14%	0.00%	8.40%	4.89%	10.73%	13.56%	4.52%	11.18%
North Carolina	1.29%	--	--	3.00%	6.42%	1.00%	5.47%	1.31%
South Carolina	2.53%	--	--	10.50%	3.73%	3.14%	11.81%	2.52%
Virginia	1.56%	--	7.02%	9.49%	0.19%	1.62%	6.65%	1.42%
West Virginia	2.10%	0.00%	--	3.08%	0.59%	2.51%	12.66%	1.78%
East South Central:								
Alabama	1.63%	8.14%	--	2.53%	7.17%	0.71%	4.19%	1.71%
Kentucky	3.01%	0.00%	--	0.00%	7.59%	3.63%	7.06%	3.18%
Mississippi	2.04%	--	0.00%	3.61%	8.65%	1.75%	12.33%	1.86%
Tennessee	4.21%	--	13.17%	17.54%	10.30%	3.39%	9.43%	4.50%
West South Central:								
Arkansas	4.19%	--	--	--	7.41%	5.22%	13.80%	4.13%
Louisiana	1.28%	5.90%	9.82%	5.99%	2.52%	0.86%	4.01%	1.30%
Oklahoma	5.22%	--	12.10%	7.67%	12.46%	7.25%	9.98%	6.08%
Texas	2.39%	--	11.23%	4.71%	4.86%	3.12%	6.86%	2.55%
Mountain:								
Arizona	3.17%	0.00%	9.37%	4.65%	10.48%	2.34%	4.15%	3.65%
Colorado	2.40%	11.13%	--	2.19%	2.05%	2.67%	10.95%	1.89%
Idaho	2.23%	--	--	3.77%	1.11%	0.65%	10.95%	0.71%
Montana	4.83%	--	7.25%	14.36%	7.97%	2.11%	6.28%	6.43%
Nevada	2.87%	--	1.89%	12.19%	7.26%	2.38%	9.41%	2.56%
New Mexico	3.21%	--	--	15.85%	5.92%	0.33%	--	2.88%
Utah	1.27%	0.00%	--	5.17%	0.69%	1.85%	6.03%	1.12%
Wyoming	2.44%	--	6.82%	10.14%	0.46%	2.52%	9.15%	1.55%
Pacific:								
Alaska	2.19%	--	--	3.63%	8.81%	0.42%	--	2.27%
California	1.84%	14.21%	10.63%	5.94%	4.03%	1.58%	7.13%	1.50%
Hawaii	4.46%	--	--	3.37%	15.98%	2.19%	11.17%	4.32%
Oregon	1.19%	--	5.13%	3.37%	0.65%	1.59%	4.70%	1.15%
Washington	1.55%	4.38%	8.78%	12.52%	0.24%	1.63%	7.13%	1.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,852	5,674	5,696	5,564	4,973	4,505	5,723	4,704
New England:								
Connecticut	5,020	6,099	6,269	5,995	4,545	4,831	6,177	4,787
Maine	5,235	--	6,600	6,613	5,273	4,474	6,729	4,909
Massachusetts	4,213	6,992	5,577	4,429	4,147	3,742	5,575	3,898
New Hampshire	5,428	7,379	6,472	6,253	5,692	4,520	6,916	5,058
Rhode Island	4,325	--	4,412	4,772	5,273	3,930	4,570	4,269
Vermont	5,072	--	6,007	5,425	4,550	5,015	5,651	4,868
Middle Atlantic:								
New Jersey	4,428	5,181	5,603	4,663	4,220	4,204	5,253	4,205
New York	4,725	5,638	6,110	5,938	4,958	4,193	5,982	4,529
Pennsylvania	5,433	5,577	5,789	6,597	5,640	4,860	6,375	5,246
East North Central:								
Illinois	4,240	5,151	3,921	4,430	3,932	4,390	4,413	4,215
Indiana	4,955	--	--	5,663	4,754	4,819	6,312	4,826
Michigan	5,073	--	5,471	5,595	6,217	4,300	5,985	4,892
Ohio	4,972	5,658	5,542	5,573	4,893	4,798	5,626	4,883
Wisconsin	5,061	--	5,907	5,571	4,164	5,301	5,655	4,948
West North Central:								
Iowa	4,727	5,846	4,310	5,511	4,560	4,685	5,047	4,676
Kansas	5,115	--	4,473	5,157	4,978	5,263	4,839	5,164
Minnesota	4,679	--	5,320	4,891	4,932	4,448	5,221	4,561
Missouri	4,704	6,982	5,839	5,173	5,627	4,242	5,666	4,573
Nebraska	4,914	--	5,121	5,840	4,934	4,632	5,458	4,807
North Dakota	4,025	4,007	2,936	3,380	4,270	4,544	3,398	4,257
South Dakota	5,135	7,238	6,574	5,241	4,711	4,882	6,527	4,831
South Atlantic:								
Delaware	4,977	--	6,088	5,528	5,962	4,609	5,425	4,913
District of Columbia	3,810	4,145	4,800	4,156	2,909	4,056	4,557	3,630
Florida	4,943	4,721	6,322	5,341	5,591	4,555	5,833	4,824
Georgia	5,160	6,533	6,569	6,262	6,286	4,535	6,120	5,035
Maryland	4,893	7,088	5,580	6,402	4,938	4,245	6,716	4,518
North Carolina	5,354	6,708	6,568	5,603	5,553	5,062	6,456	5,196
South Carolina	5,461	--	--	6,256	5,768	5,105	6,814	5,305
Virginia	5,126	--	5,415	5,496	4,738	5,201	5,428	5,064
West Virginia	5,355	--	--	6,297	5,551	4,902	7,288	5,069
East South Central:								
Alabama	4,961	--	--	5,313	4,529	5,081	4,745	4,990
Kentucky	5,008	5,723	5,389	5,991	5,280	4,631	6,255	4,803
Mississippi	5,134	--	5,475	5,078	4,983	5,176	4,879	5,180
Tennessee	4,762	--	6,115	5,310	5,230	4,434	5,767	4,623
West South Central:								
Arkansas	5,211	6,442	5,298	4,912	5,100	5,186	5,522	5,161
Louisiana	5,085	5,697	7,249	5,521	5,456	4,166	6,456	4,673
Oklahoma	4,858	5,887	4,056	4,800	4,819	4,911	4,636	4,898
Texas	5,212	6,414	5,168	6,218	5,136	4,957	5,733	5,144
Mountain:								
Arizona	4,977	--	5,625	6,443	5,482	4,259	5,818	4,836
Colorado	4,859	6,598	4,909	5,870	4,563	4,727	5,717	4,704
Idaho	5,314	6,152	5,767	5,751	5,248	5,098	5,510	5,275
Montana	5,019	4,974	5,643	5,609	5,419	4,020	5,552	4,765
Nevada	5,100	--	6,982	6,235	4,909	4,810	6,563	4,882
New Mexico	4,615	--	--	5,182	3,798	5,042	4,185	4,701
Utah	4,897	--	7,530	5,210	5,009	4,581	6,898	4,692
Wyoming	4,822	4,036	4,387	5,789	4,368	4,901	5,054	4,716
Pacific:								
Alaska	5,050	6,218	--	4,482	5,914	4,662	5,863	4,932
California	4,345	5,904	6,458	5,404	4,667	3,732	5,968	4,085
Hawaii	2,949	2,891	3,515	3,045	2,521	3,087	3,232	2,866
Oregon	4,903	5,691	5,841	5,686	5,145	4,225	5,747	4,687
Washington	4,618	3,957	4,849	5,273	4,960	4,235	5,202	4,472

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.91	151.68	120.42	84.66	77.50	53.64	74.73	41.98
New England:								
Connecticut	202.98	433.85	448.95	394.32	324.68	331.46	279.10	232.02
Maine	152.05	--	361.86	477.44	222.71	205.06	371.19	166.81
Massachusetts	255.87	440.60	585.77	276.00	836.13	205.25	349.18	279.94
New Hampshire	315.06	511.65	334.21	571.10	379.42	525.20	378.08	345.91
Rhode Island	214.71	--	544.65	492.31	360.89	270.45	443.07	240.55
Vermont	192.41	--	426.71	393.55	287.48	323.16	394.10	203.87
Middle Atlantic:								
New Jersey	232.26	569.44	925.25	517.46	590.31	202.37	405.23	281.97
New York	213.21	679.27	451.65	262.00	195.52	354.41	304.80	240.48
Pennsylvania	204.75	899.39	591.47	386.69	420.59	313.13	415.75	229.04
East North Central:								
Illinois	138.95	355.60	624.17	387.56	208.79	214.56	350.31	150.09
Indiana	175.75	--	--	350.93	250.93	277.73	334.26	194.28
Michigan	216.05	--	541.29	579.98	326.62	243.52	457.90	238.63
Ohio	141.65	752.88	370.79	313.64	350.28	190.21	297.45	156.46
Wisconsin	207.38	--	661.03	345.86	291.92	346.78	371.48	239.39
West North Central:								
Iowa	160.91	849.29	607.58	425.80	221.61	233.85	432.80	174.42
Kansas	158.30	--	783.45	330.77	292.83	219.82	405.74	169.11
Minnesota	160.85	--	629.03	360.18	235.61	227.21	384.81	175.74
Missouri	207.84	587.06	521.93	393.91	419.76	225.29	359.15	222.04
Nebraska	146.87	--	678.55	492.10	255.12	172.81	412.51	155.11
North Dakota	140.23	758.34	289.15	324.53	215.33	224.34	313.14	152.30
South Dakota	147.22	488.94	775.72	308.68	225.49	217.56	407.80	139.99
South Atlantic:								
Delaware	198.11	--	301.80	530.41	522.11	216.94	544.85	214.20
District of Columbia	162.68	391.16	609.77	425.87	235.03	265.49	302.52	184.02
Florida	169.39	826.59	532.45	463.67	358.52	228.57	382.83	187.07
Georgia	157.12	701.51	610.38	433.41	301.31	195.39	383.12	168.91
Maryland	247.63	426.32	771.38	359.04	462.32	304.75	353.17	262.10
North Carolina	156.40	523.94	889.70	362.30	456.57	196.81	500.16	164.93
South Carolina	207.20	--	--	512.54	400.72	289.81	502.53	225.94
Virginia	180.80	--	704.54	411.43	208.41	285.92	456.77	202.14
West Virginia	189.60	--	--	722.79	573.50	143.52	547.52	174.04
East South Central:								
Alabama	369.30	--	--	391.52	428.15	548.22	442.08	410.06
Kentucky	204.42	503.89	440.82	827.91	380.37	246.91	552.01	208.38
Mississippi	233.53	--	629.90	632.34	422.91	326.30	643.81	249.62
Tennessee	228.86	--	271.21	488.52	825.32	201.98	346.68	239.39
West South Central:								
Arkansas	225.34	470.52	432.24	516.46	493.37	308.36	350.84	253.89
Louisiana	211.93	526.23	721.23	508.65	370.81	270.62	363.31	232.93
Oklahoma	212.36	702.22	446.69	608.67	537.70	270.99	379.02	240.19
Texas	146.62	603.26	487.11	493.93	294.79	199.91	339.88	160.50
Mountain:								
Arizona	262.11	--	546.74	391.21	190.85	404.89	362.69	293.98
Colorado	200.91	1,093.45	421.76	398.42	508.97	212.39	412.27	218.37
Idaho	305.76	651.60	467.87	479.94	365.99	578.25	384.74	365.51
Montana	219.78	577.88	677.31	453.55	429.27	278.46	391.39	260.36
Nevada	263.31	--	362.89	381.81	488.57	384.09	240.81	299.45
New Mexico	198.03	--	--	488.53	252.73	218.97	627.19	197.81
Utah	182.21	--	390.57	354.46	353.86	235.15	387.29	189.12
Wyoming	226.59	556.05	746.78	745.74	250.13	261.46	565.19	194.74
Pacific:								
Alaska	172.43	181.88	--	432.05	339.17	206.62	518.49	176.62
California	140.71	578.40	347.15	361.77	316.54	153.69	307.24	144.22
Hawaii	141.35	405.93	504.00	297.38	279.35	207.28	299.85	158.50
Oregon	204.21	869.61	1,153.66	427.73	284.79	333.75	542.29	221.27
Washington	171.90	651.74	848.67	470.49	192.95	241.90	499.28	166.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,209	11,370	10,527	10,410	9,176	8,849	10,878	8,997
New England:								
Connecticut	9,234	11,586	--	11,581	7,621	9,465	11,608	8,874
Maine	9,200	--	11,542	13,615	10,130	8,302	11,881	8,840
Massachusetts	8,195	--	10,927	9,406	9,531	6,596	10,899	7,655
New Hampshire	10,068	--	13,469	13,293	10,497	8,252	13,757	9,231
Rhode Island	8,565	12,588	7,737	11,494	9,397	7,804	10,231	8,354
Vermont	9,102	--	8,628	9,149	7,711	9,877	9,374	9,065
Middle Atlantic:								
New Jersey	7,957	10,566	9,717	8,451	7,552	8,151	9,287	7,841
New York	9,796	14,522	--	11,683	9,284	9,399	12,027	9,437
Pennsylvania	10,096	10,731	12,347	12,191	11,564	8,645	12,057	9,779
East North Central:								
Illinois	8,243	10,950	10,718	8,195	7,764	8,143	10,836	7,904
Indiana	9,654	--	--	10,595	9,477	9,503	11,524	9,494
Michigan	8,963	--	11,642	12,147	9,682	7,760	11,822	8,461
Ohio	9,596	--	10,934	9,317	9,680	9,478	9,493	9,610
Wisconsin	9,423	10,661	9,266	11,537	8,078	9,784	9,630	9,390
West North Central:								
Iowa	8,547	--	--	8,953	8,605	8,556	8,628	8,538
Kansas	9,568	--	--	10,245	9,779	9,567	9,052	9,699
Minnesota	8,577	--	9,728	7,202	8,234	9,025	8,829	8,543
Missouri	8,875	10,327	--	11,466	10,849	7,930	11,026	8,666
Nebraska	8,624	--	--	11,009	8,248	8,922	6,875	8,833
North Dakota	7,598	--	5,510	7,060	8,303	7,618	7,493	7,625
South Dakota	9,789	--	13,161	12,232	9,200	9,161	12,010	9,531
South Atlantic:								
Delaware	8,585	--	12,665	9,645	11,177	7,638	10,044	8,391
District of Columbia	7,406	--	9,901	7,269	5,960	8,064	9,009	7,177
Florida	9,589	--	10,929	10,752	9,209	9,389	11,607	9,385
Georgia	9,764	--	11,915	11,765	8,761	9,703	12,702	9,562
Maryland	9,169	--	11,599	11,582	8,905	8,687	12,272	8,778
North Carolina	9,474	--	--	11,303	8,937	9,393	11,276	9,338
South Carolina	10,797	--	--	--	11,074	10,434	13,485	10,548
Virginia	10,280	14,702	9,400	10,515	10,316	10,135	10,529	10,240
West Virginia	9,904	--	--	--	13,230	8,888	--	10,064
East South Central:								
Alabama	10,599	10,272	11,789	11,605	8,540	10,885	10,196	10,650
Kentucky	8,149	--	--	7,521	9,260	7,880	10,352	8,001
Mississippi	9,972	12,103	--	9,801	10,117	9,836	10,698	9,917
Tennessee	8,685	--	12,859	9,902	8,348	8,473	11,470	8,459
West South Central:								
Arkansas	9,255	--	8,588	7,590	10,302	8,928	9,749	9,191
Louisiana	9,803	--	14,609	11,824	9,319	8,618	13,782	9,106
Oklahoma	9,455	14,730	10,890	11,101	8,652	8,972	10,572	9,248
Texas	9,620	--	9,938	12,686	10,372	8,922	11,796	9,422
Mountain:								
Arizona	10,040	--	--	11,800	9,974	9,717	10,489	9,961
Colorado	9,236	11,190	11,168	8,973	8,875	9,075	11,368	8,961
Idaho	9,323	--	--	9,233	9,295	8,929	10,199	9,166
Montana	8,473	--	8,319	9,270	8,364	7,508	9,555	7,888
Nevada	11,205	--	13,363	11,471	10,133	11,247	12,193	11,095
New Mexico	9,400	--	--	8,375	7,166	10,566	8,366	9,460
Utah	9,231	12,328	9,946	9,415	9,072	8,834	11,379	8,922
Wyoming	8,566	--	--	8,249	8,737	9,046	7,237	8,868
Pacific:								
Alaska	9,686	--	8,463	7,485	9,643	10,138	--	9,795
California	8,192	9,998	9,497	9,657	8,887	7,597	9,640	8,004
Hawaii	7,110	--	--	8,158	6,917	6,969	7,999	7,029
Oregon	8,463	--	--	9,378	10,283	7,090	12,165	7,926
Washington	9,589	--	14,129	11,555	9,272	9,360	11,460	9,378

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.85	398.09	341.77	248.87	206.20	116.34	218.54	96.82
New England:								
Connecticut	646.57	1,564.32	--	817.31	1,188.08	881.73	1,093.24	710.88
Maine	484.40	--	1,505.09	1,083.45	827.74	604.92	1,003.37	521.15
Massachusetts	445.21	--	1,379.27	940.57	885.88	443.71	969.72	472.75
New Hampshire	538.61	--	1,380.54	780.32	942.84	671.53	645.61	555.64
Rhode Island	586.98	743.69	585.75	983.80	1,499.76	626.78	970.48	645.12
Vermont	525.62	--	908.85	705.35	500.61	895.92	686.75	590.97
Middle Atlantic:								
New Jersey	478.59	977.81	263.22	624.86	785.90	413.27	587.33	506.35
New York	529.82	1,081.86	--	564.88	470.42	781.64	1,113.63	584.60
Pennsylvania	429.41	1,025.70	1,900.13	938.43	994.56	340.50	976.48	472.92
East North Central:								
Illinois	331.48	787.54	1,583.30	1,501.08	409.63	467.10	730.44	340.04
Indiana	346.35	--	--	794.74	547.10	471.78	1,156.75	362.17
Michigan	424.64	--	1,657.36	1,031.18	979.51	463.61	1,134.17	430.22
Ohio	367.27	--	1,366.12	1,579.85	682.94	391.43	1,842.61	327.01
Wisconsin	404.64	826.49	1,791.53	758.58	705.72	590.67	1,098.60	435.26
West North Central:								
Iowa	338.85	--	--	1,509.78	496.59	423.06	1,141.64	354.32
Kansas	322.95	--	--	648.76	763.08	280.26	936.81	306.14
Minnesota	376.77	--	716.84	1,286.61	901.61	295.85	630.97	417.85
Missouri	574.72	595.94	--	525.58	1,256.47	601.97	579.81	616.48
Nebraska	311.51	--	--	871.41	452.09	320.83	1,490.57	266.92
North Dakota	325.64	--	697.09	868.83	517.57	429.14	863.31	347.94
South Dakota	476.25	--	1,020.50	1,134.69	658.07	604.29	813.61	504.69
South Atlantic:								
Delaware	721.78	--	210.95	1,093.34	579.57	955.58	1,396.16	788.04
District of Columbia	363.08	--	1,827.26	864.55	662.30	470.54	1,169.19	369.47
Florida	476.62	--	1,388.92	969.13	1,899.21	495.75	1,020.69	513.19
Georgia	534.17	--	898.77	1,657.41	1,509.25	563.67	744.91	562.43
Maryland	403.86	--	1,937.33	960.28	704.29	382.96	1,313.61	340.37
North Carolina	441.60	--	--	786.75	1,385.94	462.08	1,860.89	446.82
South Carolina	456.61	--	--	--	826.45	600.23	1,465.68	483.92
Virginia	436.18	703.42	840.14	1,017.45	968.21	599.95	892.91	488.62
West Virginia	1,006.43	--	--	--	1,379.09	1,205.49	--	1,066.49
East South Central:								
Alabama	816.34	868.45	862.92	1,143.28	1,409.71	1,076.49	660.84	903.94
Kentucky	405.68	--	--	2,111.71	975.36	424.79	1,537.21	406.75
Mississippi	345.38	73.76	--	518.40	581.97	440.53	912.52	362.24
Tennessee	663.09	--	414.88	1,140.42	2,059.96	308.90	950.44	682.79
West South Central:								
Arkansas	448.61	--	666.88	1,224.06	1,325.70	498.28	1,224.88	476.15
Louisiana	477.99	--	1,271.16	640.55	1,126.51	504.67	1,204.52	474.29
Oklahoma	414.20	756.43	1,678.93	1,259.00	756.26	501.38	1,248.37	435.87
Texas	422.03	--	1,324.78	1,048.44	894.80	527.35	1,165.36	441.51
Mountain:								
Arizona	563.54	--	--	696.46	513.42	922.85	1,131.94	638.18
Colorado	367.51	2,105.85	1,940.92	1,049.27	692.58	451.09	1,276.30	353.41
Idaho	508.77	--	--	1,377.35	625.24	752.19	1,281.04	557.10
Montana	536.00	--	1,662.51	1,634.77	724.84	472.96	1,441.19	415.50
Nevada	375.89	--	928.61	560.71	701.19	462.50	574.25	433.83
New Mexico	548.17	--	--	1,565.49	889.57	581.34	924.61	571.97
Utah	291.36	1,491.87	1,515.39	673.31	551.30	408.94	872.71	303.87
Wyoming	372.63	--	--	933.77	798.24	311.83	1,217.00	318.93
Pacific:								
Alaska	376.33	--	742.64	1,007.70	1,083.86	377.26	--	391.72
California	246.98	985.52	937.51	556.72	614.59	304.51	569.88	267.15
Hawaii	636.42	--	--	705.86	497.64	850.31	1,207.05	678.76
Oregon	405.36	--	--	713.55	651.36	404.98	1,005.10	403.46
Washington	353.58	--	919.76	609.36	913.62	445.34	907.61	389.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.4%	52.6%	57.9%	63.5%	56.6%	51.0%	57.2%	53.9%
New England:								
Connecticut	70.2%	81.8%	76.5%	74.5%	80.4%	61.8%	74.9%	69.2%
Maine	71.8%	--	83.8%	85.1%	74.2%	64.3%	80.0%	69.8%
Massachusetts	49.0%	59.8%	84.7%	68.0%	41.6% *	42.3%	69.2%	44.2%
New Hampshire	59.8%	94.1%	80.1%	89.8%	59.1%	39.6%	86.3%	52.8%
Rhode Island	47.6%	85.9%	54.9%	60.6%	69.3%	32.2%	61.9%	43.9%
Vermont	74.3%	76.4%	74.8%	64.9%	75.9%	77.5%	65.3%	77.6%
Middle Atlantic:								
New Jersey	37.3%	45.3% *	33.1% *	57.9%	21.9% *	43.6%	48.9%	34.0%
New York	49.4%	54.2%	38.4%	71.5%	57.4%	41.6%	52.2%	48.9%
Pennsylvania	56.8%	33.0% *	55.7%	59.8%	59.1%	56.3%	49.6%	58.4%
East North Central:								
Illinois	44.3%	66.0%	27.2% *	53.8%	38.1%	47.2%	43.7%	44.4%
Indiana	59.2%	95.3%	93.9%	67.5%	55.5%	56.0%	89.3%	56.3%
Michigan	51.5%	--	57.0%	46.3%	68.1%	56.0%	56.0%	50.5%
Ohio	61.7%	69.9%	92.6%	81.0%	61.5%	54.5%	80.0%	58.8%
Wisconsin	71.8%	--	82.9%	80.6%	62.2%	74.5%	70.6%	72.0%
West North Central:								
Iowa	62.0%	--	--	78.2%	78.4%	54.8%	58.7%	62.6%
Kansas	61.1%	--	--	72.4%	51.4%	67.2%	48.7%	63.6%
Minnesota	62.3%	--	73.0%	58.8%	69.9%	57.5%	69.5%	60.6%
Missouri	65.0%	83.5%	59.6%	64.4%	79.3%	60.2%	64.4%	65.0%
Nebraska	69.2%	--	77.6%	85.3%	69.4%	63.7%	72.9%	68.3%
North Dakota	59.7%	--	56.3%	51.1%	62.7%	66.4%	52.6%	62.5%
South Dakota	70.6%	85.4%	--	74.4%	73.8%	66.2%	75.1%	69.5%
South Atlantic:								
Delaware	44.9%	--	--	55.6%	46.6% *	37.4%	65.2%	41.2%
District of Columbia	35.7%	--	27.7% *	20.1%	32.3%	45.9%	22.2%	39.2%
Florida	54.2%	--	65.4%	66.2%	75.2%	45.1%	58.4%	53.5%
Georgia	57.2%	--	66.1%	67.3%	61.3%	53.1%	66.0%	55.8%
Maryland	52.6%	--	37.2% *	84.1%	60.5%	42.9%	54.9%	52.0%
North Carolina	63.5%	80.5%	98.2%	70.2%	60.0%	58.2%	84.6%	60.2%
South Carolina	64.2%	--	78.4%	90.4%	58.0%	62.3%	70.5%	63.3%
Virginia	60.9%	--	42.0%	53.4%	66.3%	64.0%	41.3%	65.4%
West Virginia	45.4%	--	--	67.8%	50.8%	39.2%	56.1%	43.6%
East South Central:								
Alabama	51.6%	--	--	32.5% *	33.2%	65.0%	30.1%	54.9%
Kentucky	60.2%	--	--	63.0%	68.0%	55.3%	61.1%	60.0%
Mississippi	57.1%	--	74.7%	61.3%	45.3%	57.5%	55.2%	57.5%
Tennessee	54.1%	--	--	75.0%	65.7%	46.7%	66.8%	52.1%
West South Central:								
Arkansas	62.6%	--	--	73.8%	68.1%	62.0%	45.8%	65.4%
Louisiana	51.0%	--	45.9%	43.1%	70.6%	41.4%	50.6%	51.2%
Oklahoma	50.7%	39.9% *	71.7%	45.6%	42.2%	54.3%	49.1%	51.1%
Texas	58.6%	55.2%	78.8%	76.6%	61.7%	50.4%	70.4%	56.8%
Mountain:								
Arizona	70.6%	--	77.2%	71.7%	73.6%	69.1%	61.5%	72.2%
Colorado	60.6%	100.0%	68.7%	68.7%	54.3%	58.6%	75.2%	57.6%
Idaho	70.7%	85.7%	75.7%	78.3%	63.2%	69.0%	73.6%	70.1%
Montana	71.4%	73.8%	--	83.0%	81.8%	54.6%	74.9%	69.7%
Nevada	47.3%	--	79.4%	54.0%	56.1%	39.8%	63.6%	44.7%
New Mexico	48.4%	--	--	31.8% *	62.6%	56.2%	15.0% *	55.5%
Utah	56.5%	--	--	69.6%	75.1%	49.0%	56.1%	56.6%
Wyoming	57.9%	--	--	68.2%	65.4%	49.5%	61.5%	56.1%
Pacific:								
Alaska	53.1%	--	--	67.9%	60.2%	45.8%	57.2%	52.2%
California	39.8%	30.9%	44.7%	34.7%	34.8%	43.0%	36.8%	40.4%
Hawaii	15.5%	12.1% *	5.4% *	21.1% *	13.4% *	17.6% *	14.4%	15.9%
Oregon	59.9%	62.6%	46.7% *	72.1%	65.3%	53.9%	57.8%	60.5%
Washington	60.0%	--	33.0% *	78.0%	68.5%	53.1%	58.8%	60.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.85%	2.91%	2.37%	1.83%	1.70%	1.29%	1.46%	0.97%
New England:								
Connecticut	3.68%	9.42%	11.09%	8.24%	7.12%	5.57%	6.34%	4.25%
Maine	3.86%	--	7.94%	6.34%	7.41%	6.31%	6.06%	4.59%
Massachusetts	5.18%	16.05%	8.91%	9.29%	12.86% *	6.32%	7.95%	5.76%
New Hampshire	6.50%	5.54%	9.00%	4.26%	9.85%	9.46%	5.19%	7.29%
Rhode Island	6.18%	10.81%	13.59%	9.37%	7.78%	8.53%	8.41%	7.14%
Vermont	3.25%	11.59%	6.97%	6.91%	4.75%	6.31%	5.44%	3.74%
Middle Atlantic:								
New Jersey	5.33%	14.35% *	15.82% *	12.92%	7.87% *	8.39%	9.98%	6.12%
New York	4.05%	14.02%	10.48%	6.73%	5.96%	6.48%	6.85%	4.60%
Pennsylvania	4.38%	12.16% *	11.61%	8.27%	10.07%	6.40%	7.67%	5.07%
East North Central:								
Illinois	3.85%	10.26%	8.66% *	7.72%	7.19%	5.63%	6.25%	4.33%
Indiana	5.91%	5.31%	6.28%	13.62%	8.81%	8.93%	4.90%	6.34%
Michigan	4.20%	--	11.85%	10.04%	10.66%	5.14%	8.11%	4.83%
Ohio	4.13%	13.52%	6.58%	6.27%	9.16%	5.98%	6.39%	4.65%
Wisconsin	3.64%	--	10.04%	6.59%	6.80%	5.60%	7.78%	4.08%
West North Central:								
Iowa	4.60%	--	--	8.81%	5.02%	7.30%	8.82%	5.17%
Kansas	4.59%	--	--	7.89%	9.80%	6.26%	8.49%	5.15%
Minnesota	3.37%	--	12.04%	9.18%	6.21%	4.58%	8.17%	3.67%
Missouri	5.16%	12.19%	14.87%	10.28%	6.65%	8.24%	8.26%	5.82%
Nebraska	4.22%	--	11.47%	6.40%	7.30%	6.50%	8.92%	4.76%
North Dakota	3.92%	--	13.57%	9.66%	6.71%	6.07%	8.55%	4.35%
South Dakota	3.69%	8.63%	--	9.30%	6.53%	5.91%	6.77%	4.29%
South Atlantic:								
Delaware	4.25%	--	--	9.47%	14.40% *	4.91%	10.66%	4.50%
District of Columbia	3.82%	--	10.03% *	5.73%	7.02%	6.41%	5.37%	4.57%
Florida	4.39%	--	9.38%	8.35%	6.44%	6.54%	7.37%	4.95%
Georgia	4.28%	--	12.68%	9.50%	7.97%	6.30%	8.23%	4.82%
Maryland	5.65%	--	12.95% *	4.84%	9.29%	9.21%	8.09%	6.84%
North Carolina	4.24%	10.46%	1.79%	10.43%	11.80%	5.77%	6.07%	4.81%
South Carolina	5.08%	--	13.64%	5.45%	12.09%	7.07%	8.72%	5.75%
Virginia	4.72%	--	9.72%	9.62%	8.08%	7.35%	7.10%	5.32%
West Virginia	3.67%	--	--	12.55%	8.31%	4.04%	11.25%	3.76%
East South Central:								
Alabama	8.94%	--	--	10.15% *	8.50%	10.83%	7.91%	9.64%
Kentucky	5.00%	--	--	13.36%	8.27%	7.01%	11.53%	5.52%
Mississippi	5.27%	--	13.38%	12.79%	9.28%	7.49%	11.89%	5.82%
Tennessee	8.84%	--	--	10.10%	14.44%	11.44%	10.58%	9.74%
West South Central:								
Arkansas	5.24%	--	--	9.81%	8.29%	8.34%	10.15%	5.75%
Louisiana	4.35%	--	13.69%	11.96%	6.17%	6.51%	8.13%	5.10%
Oklahoma	4.31%	12.31% *	10.60%	11.76%	8.86%	6.16%	8.17%	4.94%
Texas	3.74%	11.72%	12.38%	11.98%	6.67%	5.41%	7.08%	4.14%
Mountain:								
Arizona	4.08%	--	13.45%	9.40%	7.01%	6.39%	10.14%	4.42%
Colorado	4.20%	0.00%	14.44%	8.82%	8.64%	5.74%	8.55%	4.66%
Idaho	6.74%	8.73%	9.84%	8.04%	8.90%	12.10%	7.20%	8.17%
Montana	4.19%	11.79%	--	5.17%	5.60%	8.66%	6.77%	5.29%
Nevada	7.14%	--	11.49%	11.76%	7.91%	10.51%	9.83%	7.99%
New Mexico	5.02%	--	--	10.39% *	9.71%	5.94%	5.87% *	5.22%
Utah	4.41%	--	--	7.78%	6.55%	6.07%	8.38%	4.82%
Wyoming	5.01%	--	--	13.31%	8.40%	8.05%	9.14%	5.94%
Pacific:								
Alaska	4.36%	--	--	9.32%	10.24%	5.56%	12.90%	4.51%
California	2.62%	8.68%	7.57%	6.00%	5.33%	3.71%	5.04%	2.96%
Hawaii	2.92%	6.58% *	3.97% *	7.40% *	5.87% *	5.45% *	4.25%	3.73%
Oregon	4.32%	11.12%	15.05% *	7.87%	6.42%	8.49%	8.13%	5.03%
Washington	3.72%	--	12.25% *	6.81%	4.56%	6.90%	7.81%	4.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.3%	12.8%	24.3%	28.7%	49.4%	63.7%	22.0%	56.0%
New England:								
Connecticut	46.5%	--	--	20.3% *	66.3%	49.5%	14.8% *	53.9%
Maine	52.7%	--	20.8% *	40.4%	60.3%	62.1%	31.0%	58.7%
Massachusetts	58.1%	--	--	49.4%	70.5%	73.7%	27.6% *	69.4%
New Hampshire	38.3%	--	13.3% *	30.3% *	55.7%	53.9%	18.0% *	47.2%
Rhode Island	53.5%	--	--	29.8% *	55.1%	74.2%	29.1% *	62.2%
Vermont	47.9%	--	--	50.0%	75.3%	38.5%	26.1% *	54.9%
Middle Atlantic:								
New Jersey	53.3%	--	--	--	60.2%	77.4%	12.0% *	70.3%
New York	55.7%	--	--	38.0% *	58.4%	64.8%	33.6%	59.7%
Pennsylvania	44.2%	--	--	41.8%	34.9% *	55.9%	27.1%	47.5%
East North Central:								
Illinois	51.2%	--	--	17.1% *	55.8%	63.1%	18.7% *	56.0%
Indiana	52.7%	--	--	40.1% *	57.4%	55.0%	55.6%	52.3%
Michigan	40.9%	--	--	9.3% *	26.0% *	63.7%	19.9% *	46.4%
Ohio	51.1%	--	--	39.6%	45.2%	61.1%	32.9% *	55.1%
Wisconsin	49.3%	--	0.0%	39.2% *	70.7%	51.9%	15.2% *	56.1%
West North Central:								
Iowa	53.0%	0.0%	--	32.1% *	35.2%	70.7%	39.3%	55.3%
Kansas	42.0%	0.0%	--	30.8% *	25.8% *	56.2%	24.1% *	44.7%
Minnesota	60.3%	--	--	33.8%	72.4%	69.5%	26.8% *	69.2%
Missouri	42.6%	--	--	23.8% *	39.3%	50.3%	16.4% *	46.7%
Nebraska	46.2%	--	--	10.7% *	49.2%	68.4%	11.9% *	55.2%
North Dakota	49.9%	0.0%	--	51.0%	43.8%	66.6%	38.0% *	53.8%
South Dakota	51.9%	--	--	47.9% *	43.8%	74.0%	26.7% *	58.5%
South Atlantic:								
Delaware	50.0%	--	--	22.0% *	57.8%	72.6%	8.4% *	62.3%
District of Columbia	69.7%	--	--	--	70.4%	81.4%	28.5% *	75.8%
Florida	46.3%	0.0%	0.0%	24.9% *	33.8% *	66.7%	--	53.3%
Georgia	44.7%	--	--	9.5% *	30.9% *	63.8%	--	52.3%
Maryland	45.6%	--	--	32.1% *	35.9%	63.0%	41.6% *	46.7%
North Carolina	40.9%	0.0%	1.9% *	12.0% *	32.9%	61.1%	--	48.8%
South Carolina	39.8%	--	--	9.6% *	43.5% *	47.8%	15.5% *	44.0%
Virginia	65.6%	0.0%	--	40.9% *	50.6%	82.5%	31.7% *	70.4%
West Virginia	48.3%	--	0.0%	15.8% *	40.7%	68.4%	24.8% *	53.4%
East South Central:								
Alabama	42.8%	--	--	9.8% *	7.4% *	53.5%	--	45.4%
Kentucky	50.4%	--	--	--	69.0%	52.4%	13.6% *	57.0%
Mississippi	49.8%	0.0%	0.0%	19.9% *	21.9% *	72.7%	5.2% *	57.7%
Tennessee	56.8%	0.0%	--	32.7% *	49.0%	70.4%	31.7% *	61.7%
West South Central:								
Arkansas	35.8%	--	0.0%	--	35.1% *	45.4%	9.3% *	38.8%
Louisiana	44.0%	--	0.0%	28.7% *	46.6%	61.2%	30.3% *	47.9%
Oklahoma	31.7%	--	--	39.1% *	39.2% *	33.0%	13.0% *	35.6%
Texas	52.9%	--	--	18.1% *	60.6%	62.2%	34.2%	56.4%
Mountain:								
Arizona	50.0%	--	--	32.2% *	45.4%	61.7%	29.3% *	53.0%
Colorado	53.9%	--	--	13.9% *	57.1%	71.6%	18.0% *	63.6%
Idaho	57.7%	--	--	43.7%	34.0%	80.7%	24.3% *	65.4%
Montana	37.5%	--	0.0%	23.1% *	49.9%	58.7%	14.5% *	49.6%
Nevada	45.6%	0.0%	--	--	26.6% *	69.8%	5.4% *	55.0%
New Mexico	54.6%	--	--	--	68.5%	55.0%	0.0%	57.8%
Utah	65.1%	0.0%	--	40.4% *	66.2%	76.1%	13.5% *	70.8%
Wyoming	40.9%	--	--	44.5% *	22.5% *	64.2%	27.0% *	48.8%
Pacific:								
Alaska	69.0%	41.1%	--	46.7% *	72.5%	83.9%	--	76.2%
California	56.3%	--	19.8% *	30.7% *	48.7%	69.1%	23.5% *	61.9%
Hawaii	37.0%	0.0%	--	0.0%	--	66.8%	0.0%	50.5%
Oregon	44.9%	0.0%	--	33.5% *	45.5%	66.0%	7.3% *	55.2%
Washington	52.8%	0.0%	0.0%	29.7% *	78.6%	62.9%	12.1% *	63.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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.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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.05%	2.49%	3.37%	2.10%	2.27%	1.53%	1.78%	1.19%
New England:								
Connecticut	5.72%	--	--	7.80% *	9.65%	9.46%	6.05% *	6.70%
Maine	5.05%	--	10.26% *	10.85%	9.16%	8.49%	7.66%	5.89%
Massachusetts	4.97%	--	--	11.17%	10.14%	6.44%	9.12% *	5.29%
New Hampshire	6.23%	--	9.79% *	10.44% *	11.93%	10.86%	7.25% *	7.33%
Rhode Island	5.54%	--	--	11.72% *	11.83%	5.78%	11.53% *	5.88%
Vermont	5.91%	--	--	10.77%	6.53%	10.81%	8.40% *	7.49%
Middle Atlantic:								
New Jersey	8.33%	--	--	--	14.91%	8.97%	6.60% *	7.57%
New York	4.55%	--	--	11.92% *	9.00%	5.50%	10.07%	4.91%
Pennsylvania	6.41%	--	--	10.26%	13.48% *	12.22%	7.68%	7.58%
East North Central:								
Illinois	5.20%	--	--	6.35% *	9.63%	7.01%	5.80% *	5.58%
Indiana	4.97%	--	--	14.16% *	12.02%	5.86%	11.39%	5.43%
Michigan	6.39%	--	--	6.79% *	10.39% *	8.48%	8.00% *	7.71%
Ohio	4.62%	--	--	10.92%	8.28%	6.73%	10.94% *	5.15%
Wisconsin	5.07%	--	0.00%	14.79% *	6.36%	6.69%	6.02% *	5.34%
West North Central:								
Iowa	6.35%	0.00%	--	10.93% *	8.13%	7.47%	11.46%	6.98%
Kansas	5.08%	0.00%	--	10.70% *	10.69% *	8.05%	9.97% *	5.70%
Minnesota	4.83%	--	--	10.06%	7.43%	7.22%	10.56% *	5.25%
Missouri	4.74%	--	--	11.40% *	11.38%	5.71%	7.00% *	5.12%
Nebraska	5.21%	--	--	5.75% *	9.95%	6.92%	6.28% *	5.92%
North Dakota	5.75%	0.00%	--	14.53%	8.64%	8.10%	13.44% *	6.23%
South Dakota	5.15%	--	--	16.11% *	8.28%	6.50%	9.84% *	5.69%
South Atlantic:								
Delaware	5.72%	--	--	11.11% *	14.94%	6.50%	5.46% *	6.01%
District of Columbia	4.60%	--	--	--	8.76%	5.29%	10.99% *	4.53%
Florida	4.85%	0.00%	0.00%	9.36% *	12.08% *	5.39%	--	5.34%
Georgia	6.29%	--	--	6.66% *	9.48% *	8.76%	--	6.93%
Maryland	7.17%	--	--	12.49% *	9.98%	10.63%	12.69% *	8.37%
North Carolina	5.45%	0.00%	1.97% *	8.43% *	8.07%	8.73%	--	6.47%
South Carolina	5.36%	--	--	6.97% *	17.14% *	6.13%	8.97% *	5.95%
Virginia	5.66%	0.00%	--	13.84% *	12.91%	5.00%	13.12% *	5.75%
West Virginia	5.70%	--	0.00%	8.32% *	9.27%	7.00%	13.71% *	5.99%
East South Central:								
Alabama	5.35%	--	--	8.14% *	6.09% *	5.31%	--	5.29%
Kentucky	6.46%	--	--	--	14.08%	6.53%	7.26% *	6.97%
Mississippi	8.53%	0.00%	0.00%	11.75% *	11.43% *	12.66%	4.14% *	9.71%
Tennessee	5.75%	0.00%	--	14.12% *	9.10%	7.71%	13.27% *	6.27%
West South Central:								
Arkansas	8.19%	--	0.00%	--	12.84% *	12.83%	6.69% *	8.93%
Louisiana	5.93%	--	0.00%	18.28% *	9.99%	8.02%	13.06% *	6.79%
Oklahoma	5.09%	--	--	18.07% *	11.97% *	6.58%	6.36% *	5.95%
Texas	4.55%	--	--	7.82% *	8.97%	6.28%	10.21%	5.10%
Mountain:								
Arizona	6.19%	--	--	14.14% *	9.52%	8.97%	14.40% *	6.73%
Colorado	5.66%	--	--	7.08% *	10.57%	7.91%	9.82% *	6.23%
Idaho	11.82%	--	--	8.70%	10.13%	10.37%	8.72% *	12.01%
Montana	5.51%	--	0.00%	9.70% *	12.27%	10.15%	6.45% *	7.46%
Nevada	7.98%	0.00%	--	--	9.73% *	8.91%	3.57% *	8.62%
New Mexico	7.80%	--	--	--	12.44%	10.48%	0.00%	8.22%
Utah	4.98%	0.00%	--	12.69% *	9.12%	6.68%	7.06% *	5.14%
Wyoming	5.67%	--	--	15.89% *	7.71% *	8.87%	9.73% *	6.57%
Pacific:								
Alaska	5.45%	2.33%	--	14.58% *	8.42%	7.34%	--	5.38%
California	4.59%	--	9.72% *	9.60% *	9.62%	6.91%	7.23% *	5.25%
Hawaii	9.54%	0.00%	--	0.00%	--	12.72%	0.00%	11.24%
Oregon	7.07%	0.00%	--	14.78% *	9.96%	12.32%	3.95% *	8.07%
Washington	6.24%	0.00%	0.00%	9.19% *	7.27%	11.47%	5.43% *	7.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.4%	15.2%	12.3%	12.5%	14.5%	13.1%	14.2%	13.2%
New England:								
Connecticut	7.8% *	0.0%	1.6% *	8.3% *	0.0%	13.6% *	5.5% *	8.3% *
Maine	7.4%	--	--	--	5.1% *	9.2% *	7.1% *	7.4% *
Massachusetts	12.6%	13.4% *	7.7% *	22.1% *	5.2% *	14.1% *	18.1% *	11.3%
New Hampshire	9.4%	0.0%	6.4% *	7.6% *	10.1% *	11.9% *	5.1% *	10.6% *
Rhode Island	11.1% *	--	8.9% *	13.6% *	9.5% *	12.1% *	8.5% *	11.7% *
Vermont	7.9%	--	10.4% *	13.3%	5.8% *	6.5% *	10.7%	6.9%
Middle Atlantic:								
New Jersey	20.2% *	--	1.6% *	21.4% *	33.4% *	13.9%	8.6% *	23.4% *
New York	14.9%	19.0% *	12.9% *	3.6% *	11.5% *	18.7% *	11.7% *	15.4%
Pennsylvania	14.3%	17.3% *	16.2% *	20.0% *	15.3% *	11.1% *	22.1%	12.5% *
East North Central:								
Illinois	11.0%	--	31.4% *	15.4% *	12.8% *	6.7% *	16.6% *	10.1%
Indiana	15.5% *	--	0.0%	2.3% *	9.4% *	22.7% *	--	16.6% *
Michigan	7.0%	--	7.0% *	18.3% *	7.5% *	3.3% *	10.5% *	6.2%
Ohio	7.1%	--	0.0%	--	4.0% *	9.2%	2.0% *	7.9%
Wisconsin	7.4%	--	--	2.7% *	12.0% *	--	10.0% *	6.9% *
West North Central:								
Iowa	7.0%	--	--	1.0% *	4.0% *	8.6% *	7.3% *	6.9% *
Kansas	10.6% *	--	--	6.9% *	17.7% *	6.1%	17.4% *	9.2% *
Minnesota	4.4%	--	7.1% *	6.3% *	7.5% *	2.3% *	5.6% *	4.1% *
Missouri	3.5% *	0.0%	12.4% *	0.0%	0.0%	4.5% *	--	3.3% *
Nebraska	5.0%	--	1.2% *	--	4.2% *	6.6% *	2.2% *	5.7%
North Dakota	6.5% *	--	0.0%	11.5% *	5.7% *	6.5% *	--	7.5% *
South Dakota	5.2% *	0.0%	--	--	2.8% *	5.5% *	7.7% *	4.5% *
South Atlantic:								
Delaware	4.8% *	--	0.0%	3.1% *	2.8% *	5.4% *	--	4.9% *
District of Columbia	10.3%	--	9.4% *	14.5% *	14.3% *	7.4% *	10.9% *	10.1%
Florida	13.6%	0.0%	0.6% *	13.7% *	8.4% *	17.4%	5.7% *	14.8%
Georgia	12.5%	--	2.0% *	11.1% *	11.8% *	13.8%	12.4% *	12.5%
Maryland	6.2%	--	13.2% *	1.7% *	12.5% *	2.1% *	11.2% *	4.8% *
North Carolina	3.7% *	0.0%	0.0%	1.9% *	0.0%	5.8% *	1.4% *	4.0% *
South Carolina	5.8% *	--	0.0%	6.8% *	3.2% *	5.2% *	14.7% *	4.4% *
Virginia	4.1% *	--	6.0% *	11.3% *	4.2% *	1.1% *	12.8% *	2.1% *
West Virginia	20.4%	--	--	0.0%	2.6% *	30.9%	15.0% *	21.3%
East South Central:								
Alabama	8.1% *	--	--	7.8% *	18.4% *	4.0% *	13.2% *	7.3% *
Kentucky	10.8% *	--	--	7.6% *	11.0% *	11.8% *	7.8% *	11.4% *
Mississippi	10.2%	--	0.0%	8.7% *	15.2% *	9.1%	14.9% *	9.3%
Tennessee	22.1% *	--	--	0.0%	2.8% *	30.7% *	13.0% *	23.4% *
West South Central:								
Arkansas	6.1% *	--	--	1.4% *	9.5% *	1.1% *	17.9% *	4.2% *
Louisiana	9.0% *	--	0.0%	8.8% *	1.7% *	16.3% *	7.5% *	9.5% *
Oklahoma	11.6%	17.1% *	--	7.8% *	9.1% *	14.3% *	8.9% *	12.2% *
Texas	13.0%	19.6% *	7.7% *	1.4% *	20.0% *	11.3%	10.6% *	13.3%
Mountain:								
Arizona	6.5%	0.0%	0.0%	5.1% *	3.8% *	9.3% *	1.1% *	7.4%
Colorado	17.9%	0.0%	--	10.9% *	34.2%	14.4% *	--	20.9%
Idaho	10.4% *	--	13.3% *	10.0% *	3.0% *	13.2% *	14.8% *	9.4% *
Montana	4.3% *	0.0%	0.6% *	1.6% *	3.1% *	10.0% *	1.0% *	6.0% *
Nevada	18.9% *	--	11.4% *	23.0% *	7.5% *	22.7% *	23.7% *	18.1% *
New Mexico	14.6%	--	0.0%	13.9% *	12.7% *	18.9% *	11.2% *	15.3%
Utah	12.0%	--	--	10.2% *	11.6% *	12.1% *	15.0% *	11.7% *
Wyoming	5.0% *	--	--	--	2.5% *	2.5% *	8.2% *	3.4% *
Pacific:								
Alaska	11.1% *	0.0%	--	7.3% *	12.4% *	10.4% *	11.8% *	11.0% *
California	29.7%	40.6%	31.6%	40.2%	38.0%	23.1%	39.2%	27.9%
Hawaii	22.9%	39.3%	22.6% *	23.0% *	35.6%	10.9%	34.7%	18.2%
Oregon	7.0%	22.5% *	--	11.1% *	3.9% *	5.9% *	10.3% *	6.0% *
Washington	11.8%	--	28.4% *	16.9% *	4.0% *	11.0% *	15.9% *	10.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 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%	2.04%	1.58%	1.28%	1.43%	1.07%	1.12%	0.80%
New England:								
Connecticut	2.60% *	0.00%	1.63% *	4.43% *	0.00%	4.81% *	2.88% *	3.08% *
Maine	2.15%	--	--	--	2.85% *	4.10% *	3.28% *	2.55% *
Massachusetts	2.77%	7.93% *	6.78% *	8.65% *	2.73% *	4.23% *	6.77% *	3.00%
New Hampshire	2.71%	0.00%	5.88% *	3.39% *	6.74% *	4.67% *	2.88% *	3.34% *
Rhode Island	4.72% *	--	5.56% *	5.90% *	5.34% *	8.19% *	3.67% *	5.82% *
Vermont	1.74%	--	4.22% *	3.76%	2.50% *	3.25% *	2.92%	2.04%
Middle Atlantic:								
New Jersey	6.12% *	--	1.65% *	10.13% *	14.79% *	3.68%	4.75% *	7.56% *
New York	3.33%	9.27% *	6.09% *	1.55% *	3.95% *	5.71% *	3.76% *	3.85%
Pennsylvania	3.50%	10.66% *	10.38% *	6.47% *	8.84% *	4.67% *	6.50%	4.04% *
East North Central:								
Illinois	2.36%	--	10.62% *	8.32% *	4.27% *	3.00% *	5.65% *	2.58%
Indiana	6.50% *	--	0.00%	1.70% *	7.42% *	10.48% *	--	7.07% *
Michigan	1.63%	--	4.43% *	7.49% *	2.61% *	1.54% *	4.43% *	1.74%
Ohio	1.77%	--	0.00%	--	1.82% *	2.70%	1.54% *	2.03%
Wisconsin	2.11%	--	--	1.35% *	5.07% *	--	4.23% *	2.39% *
West North Central:								
Iowa	2.02%	--	--	1.02% *	2.13% *	3.27% *	3.74% *	2.28% *
Kansas	3.31% *	--	--	4.71% *	10.53% *	1.34%	7.95% *	3.62% *
Minnesota	1.30%	--	5.23% *	3.71% *	4.29% *	1.32% *	2.73% *	1.48% *
Missouri	1.45% *	0.00%	11.61% *	0.00%	0.00%	2.12% *	--	1.50% *
Nebraska	1.27%	--	1.22% *	--	2.05% *	2.18% *	1.38% *	1.55%
North Dakota	2.30% *	--	0.00%	6.24% *	3.37% *	4.23% *	--	2.98% *
South Dakota	1.68% *	0.00%	--	--	1.54% *	3.30% *	3.88% *	1.86% *
South Atlantic:								
Delaware	1.60% *	--	0.00%	2.25% *	2.37% *	2.27% *	--	1.70% *
District of Columbia	1.96%	--	7.16% *	6.48% *	4.36% *	2.40% *	4.71% *	2.16%
Florida	2.82%	0.00%	0.63% *	6.30% *	3.06% *	4.33%	3.36% *	3.20%
Georgia	2.67%	--	2.18% *	7.57% *	5.18% *	3.74%	6.86% *	2.90%
Maryland	1.81%	--	8.24% *	1.31% *	6.36% *	1.58% *	4.15% *	1.98% *
North Carolina	1.46% *	0.00%	0.00%	1.62% *	0.00%	2.48% *	1.41% *	1.69% *
South Carolina	1.98% *	--	0.00%	4.43% *	2.14% *	2.84% *	6.41% *	2.03% *
Virginia	1.26% *	--	6.16% *	7.46% *	2.26% *	0.60% *	5.57% *	0.85% *
West Virginia	2.78%	--	--	0.00%	2.24% *	4.46%	6.65% *	3.07%
East South Central:								
Alabama	2.57% *	--	--	5.18% *	7.92% *	2.06% *	6.77% *	2.70% *
Kentucky	3.36% *	--	--	4.71% *	4.94% *	5.43% *	4.13% *	3.87% *
Mississippi	2.01%	--	0.00%	6.93% *	7.19% *	1.60%	7.86% *	1.81%
Tennessee	11.08% *	--	--	0.00%	2.04% *	15.11% *	9.14% *	12.46% *
West South Central:								
Arkansas	2.17% *	--	--	1.40% *	5.23% *	0.48% *	9.30% *	1.92% *
Louisiana	3.41% *	--	0.00%	4.64% *	1.51% *	7.72% *	4.02% *	4.24% *
Oklahoma	3.12%	10.06% *	--	3.15% *	5.46% *	5.42% *	3.71% *	3.70% *
Texas	2.58%	9.18% *	7.07% *	0.88% *	6.17% *	3.32%	4.36% *	2.89%
Mountain:								
Arizona	1.71%	0.00%	0.00%	3.47% *	1.87% *	3.07% *	1.10% *	1.99%
Colorado	4.13%	0.00%	--	5.54% *	9.43%	5.22% *	--	4.86%
Idaho	4.06% *	--	7.18% *	6.18% *	2.42% *	7.50% *	5.78% *	4.69% *
Montana	1.43% *	0.00%	0.61% *	1.19% *	2.00% *	4.34% *	0.78% *	2.10% *
Nevada	7.98% *	--	9.83% *	11.04% *	3.43% *	12.61% *	9.42% *	9.22% *
New Mexico	3.39%	--	0.00%	6.90% *	6.06% *	5.93% *	6.36% *	3.87%
Utah	3.36%	--	--	5.60% *	6.06% *	4.78% *	6.00% *	3.68% *
Wyoming	2.21% *	--	--	--	1.50% *	1.43% *	5.86% *	1.33% *
Pacific:								
Alaska	3.87% *	0.00%	--	6.70% *	9.43% *	4.84% *	11.00% *	4.08% *
California	2.87%	10.30%	6.44%	6.91%	5.79%	3.88%	5.45%	3.21%
Hawaii	3.49%	8.26%	9.80% *	11.16% *	9.04%	3.13%	7.61%	3.41%
Oregon	1.82%	9.65% *	--	5.56% *	1.78% *	3.27% *	3.48% *	2.12% *
Washington	2.61%	--	15.10% *	6.27% *	1.65% *	3.99% *	6.42% *	2.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	7.9%	6.2%	6.0%	4.7%	2.3%	6.8%	3.2%
New England:								
Connecticut	1.2% *	--	0.0%	5.5% *	1.3% *	0.1% *	4.5% *	0.5% *
Maine	6.2%	0.0%	0.0%	0.9% *	3.2% *	11.9%	0.7% *	7.5%
Massachusetts	8.5% *	6.3% *	7.6% *	8.0% *	1.2% *	12.5% *	6.1% *	9.1% *
New Hampshire	2.1% *	--	8.5% *	2.4% *	--	0.0% *	5.8% *	1.1% *
Rhode Island	3.8% *	0.0%	9.4% *	15.5% *	3.7% *	0.9% *	12.1% *	1.7% *
Vermont	5.1% *	--	--	11.0% *	6.9% *	0.1% *	11.2% *	2.8% *
Middle Atlantic:								
New Jersey	6.1% *	11.0% *	37.2% *	8.1% *	--	0.5% *	15.3% *	3.5% *
New York	3.2%	9.0% *	7.9% *	9.0% *	5.0% *	0.2% *	11.6% *	1.8% *
Pennsylvania	1.8% *	14.0% *	5.5% *	4.5% *	0.3% *	0.2% *	8.2% *	0.3% *
East North Central:								
Illinois	6.2%	8.2% *	0.0%	7.1% *	8.3% *	5.2% *	3.8% *	6.5% *
Indiana	4.1% *	0.0%	0.0%	8.4% *	7.4% *	1.9% *	0.0%	4.5% *
Michigan	7.3%	0.0%	13.8% *	14.4% *	9.7% *	3.2% *	11.8% *	6.2% *
Ohio	2.9% *	0.0%	0.0%	5.8% *	7.9% *	1.2% *	6.0% *	2.4% *
Wisconsin	5.5% *	--	2.3% *	7.6% *	9.2% *	1.3% *	10.1% *	4.6% *
West North Central:								
Iowa	2.4% *	--	0.0%	1.1% *	7.8% *	0.0%	--	2.3% *
Kansas	2.6% *	--	--	0.1% *	0.4% *	1.2% *	11.3% *	0.8% *
Minnesota	3.4% *	0.0%	18.0% *	9.2% *	0.5% *	0.8% *	13.6% *	1.0% *
Missouri	1.2% *	0.0%	0.0%	8.8% *	0.5% *	0.3% *	0.0%	1.3% *
Nebraska	3.8% *	0.8% *	7.4% *	0.0%	8.9% *	2.5% *	--	4.0% *
North Dakota	3.3% *	--	--	1.2% *	--	0.0%	8.9% *	1.1% *
South Dakota	0.5% *	--	0.0%	0.0%	0.3% *	0.5% *	1.1% *	0.4% *
South Atlantic:								
Delaware	2.1% *	0.0%	0.0%	5.1% *	0.0%	2.1% *	2.1% *	2.2% *
District of Columbia	4.0% *	--	--	14.5% *	1.8% *	2.0% *	9.0% *	2.6% *
Florida	1.3% *	--	--	--	0.0% *	1.2% *	3.1% *	1.1% *
Georgia	2.1% *	0.0%	--	2.4% *	1.1% *	1.7% *	5.7% *	1.6% *
Maryland	5.4% *	--	20.6% *	3.1% *	9.5% *	1.7% *	12.4% *	3.6% *
North Carolina	2.2% *	--	0.0%	0.8% *	6.0% *	1.6% *	0.6% *	2.5% *
South Carolina	3.3% *	--	--	0.0%	9.5% *	0.5% *	6.5% *	2.8% *
Virginia	2.2% *	0.0%	0.0%	1.8% *	5.0% *	1.4% *	0.9% *	2.5% *
West Virginia	4.1% *	--	--	--	2.8% *	1.6% *	15.1% *	2.2% *
East South Central:								
Alabama	5.5% *	0.0%	0.0%	28.0% *	7.0% *	1.3% *	5.4% *	5.5% *
Kentucky	--	0.0%	--	--	1.0% *	6.2% *	2.1% *	--
Mississippi	8.9% *	0.0%	0.0%	18.0% *	7.9% *	8.2% *	13.8% *	8.0% *
Tennessee	1.1% *	0.0%	1.7% *	5.1% *	0.1% *	0.8% *	--	0.6% *
West South Central:								
Arkansas	7.6% *	--	0.0%	9.0% *	13.6% *	1.0% *	17.4% *	6.0% *
Louisiana	2.4% *	0.0%	0.0%	3.7% *	4.3% *	1.4% *	2.0% *	2.6% *
Oklahoma	8.6% *	20.1% *	9.9% *	11.6% *	6.9% *	7.1% *	10.1% *	8.3% *
Texas	3.1% *	6.6% *	0.0%	1.0% *	1.4% *	--	2.9% *	3.1% *
Mountain:								
Arizona	3.1% *	0.0%	--	--	0.1% *	--	7.2% *	2.4% *
Colorado	2.2% *	0.0%	0.0%	2.3% *	1.1% *	--	0.9% *	2.5% *
Idaho	2.2% *	0.0%	0.0%	--	--	1.5% *	--	1.8% *
Montana	6.5% *	--	--	10.1% *	1.9% *	1.1% *	16.1% *	1.9% *
Nevada	4.0% *	0.0%	5.2% *	0.0%	13.6% *	1.2% *	1.8% *	4.3% *
New Mexico	5.8% *	--	--	10.3% *	5.4% *	1.1% *	13.6% *	4.2% *
Utah	1.2% *	--	0.0%	0.0%	0.0% *	0.8% *	6.9% *	0.6% *
Wyoming	0.5% *	0.0%	0.0%	0.8% *	0.0%	0.8% *	0.4% *	0.5% *
Pacific:								
Alaska	1.7% *	--	--	--	1.1% *	0.5% *	7.2% *	0.6% *
California	5.8%	17.9% *	7.2% *	10.0% *	9.1%	2.6% *	10.2% *	5.0%
Hawaii	12.5%	10.7% *	32.7% *	24.0% *	6.8% *	5.8% *	16.3% *	10.9%
Oregon	4.1% *	--	6.2% *	1.6% *	9.6% *	0.7% *	--	3.9% *
Washington	1.4% *	0.0%	1.3% *	0.0%	--	1.0% *	0.4% *	1.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.66%	1.14%	0.78%	0.56%	0.39%	0.72%	0.31%
New England:								
Connecticut	0.52% *	--	0.00%	2.79% *	1.27% *	0.07% *	2.17% *	0.42% *
Maine	1.55%	0.00%	0.00%	0.91% *	1.52% *	3.43%	0.73% *	1.94%
Massachusetts	4.81% *	4.91% *	6.27% *	5.70% *	0.83% *	8.95% *	3.00% *	5.88% *
New Hampshire	0.93% *	--	5.26% *	2.47% *	--	0.01% *	3.10% *	0.86% *
Rhode Island	1.40% *	0.00%	7.12% *	8.13% *	2.26% *	0.88% *	5.58% *	0.85% *
Vermont	1.61% *	--	--	4.77% *	3.83% *	0.08% *	4.00% *	1.64% *
Middle Atlantic:								
New Jersey	2.43% *	6.12% *	19.01% *	7.74% *	--	0.31% *	7.59% *	2.09% *
New York	0.85%	8.67% *	4.31% *	3.98% *	2.07% *	0.17% *	4.33% *	0.62% *
Pennsylvania	0.62% *	8.41% *	5.40% *	2.35% *	0.29% *	0.15% *	3.17% *	0.16% *
East North Central:								
Illinois	1.83%	5.38% *	0.00%	3.73% *	4.45% *	2.23% *	1.95% *	2.09% *
Indiana	1.57% *	0.00%	0.00%	5.85% *	4.65% *	0.92% *	0.00%	1.73% *
Michigan	2.16%	0.00%	10.36% *	7.89% *	5.44% *	1.40% *	6.52% *	2.15% *
Ohio	1.43% *	0.00%	0.00%	4.00% *	6.33% *	1.22% *	4.01% *	1.52% *
Wisconsin	1.77% *	--	2.41% *	4.29% *	4.43% *	1.05% *	5.04% *	1.85% *
West North Central:								
Iowa	1.11% *	--	0.00%	1.10% *	4.25% *	0.00%	--	1.23% *
Kansas	1.18% *	--	--	0.11% *	0.32% *	0.63% *	6.34% *	0.37% *
Minnesota	1.43% *	0.00%	11.44% *	6.14% *	0.34% *	0.54% *	6.68% *	0.51% *
Missouri	0.90% *	0.00%	0.00%	8.37% *	0.55% *	0.23% *	0.00%	1.04% *
Nebraska	1.82% *	0.80% *	7.39% *	0.00%	5.53% *	2.38% *	--	2.14% *
North Dakota	1.33% *	--	--	0.91% *	--	0.00%	3.86% *	1.08% *
South Dakota	0.29% *	--	0.00%	0.00%	0.26% *	0.45% *	1.11% *	0.24% *
South Atlantic:								
Delaware	0.97% *	0.00%	0.00%	3.73% *	0.00%	1.15% *	2.07% *	1.08% *
District of Columbia	1.25% *	--	--	6.32% *	1.76% *	1.49% *	3.39% *	1.32% *
Florida	0.43% *	--	--	--	0.05% *	0.50% *	1.80% *	0.42% *
Georgia	0.70% *	0.00%	--	1.71% *	0.86% *	0.80% *	3.40% *	0.61% *
Maryland	1.75% *	--	11.32% *	2.15% *	5.60% *	1.38% *	4.73% *	1.76% *
North Carolina	0.82% *	--	0.00%	0.87% *	2.91% *	1.08% *	0.61% *	0.95% *
South Carolina	1.25% *	--	--	0.00%	4.83% *	0.41% *	4.06% *	1.29% *
Virginia	0.97% *	0.00%	0.00%	1.84% *	3.15% *	0.85% *	0.91% *	1.18% *
West Virginia	1.71% *	--	--	--	2.17% *	0.93% *	9.67% *	0.95% *
East South Central:								
Alabama	2.78% *	0.00%	0.00%	16.01% *	5.07% *	0.71% *	3.28% *	3.16% *
Kentucky	--	0.00%	--	--	0.83% *	4.90% *	2.15% *	--
Mississippi	4.90% *	0.00%	0.00%	11.87% *	4.79% *	7.39% *	11.53% *	5.38% *
Tennessee	0.66% *	0.00%	1.86% *	4.52% *	0.10% *	0.78% *	--	0.57% *
West South Central:								
Arkansas	2.71% *	--	0.00%	6.03% *	6.82% *	0.54% *	9.56% *	2.66% *
Louisiana	0.95% *	0.00%	0.00%	2.30% *	2.43% *	1.33% *	1.45% *	1.15% *
Oklahoma	2.63% *	9.70% *	6.43% *	9.99% *	4.38% *	3.63% *	4.04% *	3.08% *
Texas	1.43% *	6.38% *	0.00%	1.01% *	0.85% *	--	2.23% *	1.61% *
Mountain:								
Arizona	1.55% *	0.00%	--	--	0.07% *	--	5.03% *	1.60% *
Colorado	1.36% *	0.00%	0.00%	1.80% *	0.83% *	--	0.97% *	1.63% *
Idaho	1.23% *	0.00%	0.00%	--	--	1.47% *	--	1.15% *
Montana	2.23% *	--	--	4.50% *	1.16% *	0.88% *	6.16% *	0.80% *
Nevada	1.62% *	0.00%	5.26% *	0.00%	6.79% *	0.63% *	1.84% *	1.87% *
New Mexico	2.47% *	--	--	9.06% *	4.24% *	0.78% *	9.23% *	2.24% *
Utah	0.58% *	--	0.00%	0.00%	0.05% *	0.45% *	4.90% *	0.31% *
Wyoming	0.30% *	0.00%	0.00%	0.80% *	0.00%	0.64% *	0.39% *	0.40% *
Pacific:								
Alaska	0.81% *	--	--	--	1.07% *	0.47% *	4.55% *	0.41% *
California	1.05%	9.07% *	3.52% *	3.64% *	2.67%	0.95% *	3.20% *	1.07%
Hawaii	3.02%	6.44% *	15.90% *	9.13% *	3.11% *	2.99% *	7.04% *	3.04%
Oregon	1.47% *	--	5.37% *	1.19% *	4.62% *	0.67% *	--	1.71% *
Washington	0.65% *	0.00%	1.39% *	0.00%	--	0.75% *	0.42% *	0.83% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	15.0%	17.3%	13.9%	18.5%	30.2%	15.1%	25.5%
New England:								
Connecticut	17.7%	10.6% *	9.6% *	5.6% *	16.9% *	22.6%	8.4% *	19.7%
Maine	11.5%	--	6.4% *	7.2% *	12.4% *	14.2% *	7.2% *	12.6%
Massachusetts	23.9%	0.0%	0.0%	1.0% *	37.1%	29.2%	0.2% *	29.5%
New Hampshire	21.8% *	--	--	0.0%	21.4% *	36.4% *	2.7% *	27.0% *
Rhode Island	34.4%	--	8.7% *	6.1% *	14.4% *	53.9%	8.5% *	40.9%
Vermont	10.3%	--	9.4% *	3.8% *	11.3% *	13.8% *	7.0% *	11.5%
Middle Atlantic:								
New Jersey	26.4%	7.1% *	19.6% *	8.0% *	31.0% *	34.0%	11.4% *	30.7%
New York	27.5%	13.4% *	35.1% *	14.7% *	19.3%	34.5%	20.9%	28.7%
Pennsylvania	23.8%	28.1% *	11.3% *	12.3% *	20.9% *	31.1%	14.2% *	25.9%
East North Central:								
Illinois	34.3%	18.5% *	25.7% *	20.4%	36.6%	38.0%	25.7%	35.6%
Indiana	18.3%	0.0%	--	18.2% *	22.5%	17.6%	3.4% *	19.7%
Michigan	28.1%	2.3% *	18.6% *	16.1% *	14.5% *	40.9%	14.1% *	31.5%
Ohio	26.5%	--	0.9% *	8.7% *	25.7% *	33.3%	7.5% *	29.5%
Wisconsin	10.1%	--	--	--	12.2% *	12.7%	--	11.1%
West North Central:								
Iowa	23.8%	--	--	10.4% *	8.8% *	30.6%	23.0% *	24.0%
Kansas	21.0%	--	--	13.0% *	25.7% *	22.4%	13.7% *	22.5%
Minnesota	24.9%	--	1.9% *	18.2% *	16.3%	34.4%	5.2% *	29.5%
Missouri	24.1%	--	6.2% *	20.9% *	11.8% *	30.8%	15.6% *	25.5%
Nebraska	19.3%	--	13.8% *	11.1% *	13.9% *	23.5%	21.7% *	18.7%
North Dakota	15.5%	--	--	24.4% *	19.3%	13.0% *	9.1% *	18.1%
South Dakota	20.5%	0.0%	--	16.8% *	22.8%	24.2%	8.8% *	23.3%
South Atlantic:								
Delaware	40.2%	--	2.0% *	35.0%	48.7% *	45.5%	16.7% *	44.7%
District of Columbia	44.7%	--	42.1%	49.7%	43.9%	41.8%	49.4%	43.5%
Florida	27.1%	--	21.9% *	14.7% *	11.5% *	34.1%	22.3% *	27.8%
Georgia	22.6%	--	--	18.4% *	13.0% *	26.9%	13.8% *	24.0%
Maryland	32.6%	--	22.1% *	8.4% *	13.6% *	50.5%	17.8% *	36.5%
North Carolina	27.0%	--	0.0%	25.8% *	17.0% *	34.4%	11.0% *	29.5%
South Carolina	23.0%	0.0%	--	2.8% *	19.4% *	29.9%	6.7% *	25.6%
Virginia	26.5%	--	37.5%	30.6% *	15.6% *	31.3%	31.4%	25.4%
West Virginia	22.1%	0.0%	--	25.9% *	26.2% *	22.5%	7.8% *	24.5%
East South Central:								
Alabama	27.7%	--	--	20.1% *	38.3%	23.0% *	37.8%	26.2%
Kentucky	20.6%	0.0%	--	14.5% *	15.6% *	26.1%	14.2% *	21.8%
Mississippi	19.7%	--	--	10.6% *	17.7% *	23.4%	12.4% *	21.1%
Tennessee	19.9%	--	--	19.9% *	24.5% *	19.2% *	16.2% *	20.4%
West South Central:								
Arkansas	23.0%	--	--	10.7% *	8.5% *	35.8%	15.6% *	24.2%
Louisiana	33.5%	--	37.3% *	41.7%	20.6%	37.5%	31.4%	34.1%
Oklahoma	22.6%	19.4% *	10.3% *	20.2% *	32.8%	20.7%	18.5% *	23.5%
Texas	23.3%	9.6% *	13.5% *	19.7% *	14.1%	32.2%	13.3% *	24.8%
Mountain:								
Arizona	17.1%	--	--	13.2% *	19.4% *	17.1%	19.6% *	16.6%
Colorado	17.1%	0.0%	21.7% *	11.7% *	7.9% *	23.3%	13.2% *	18.0%
Idaho	14.6%	--	9.7% *	5.5% *	25.0% *	15.2% *	--	16.7%
Montana	15.7%	--	--	1.6% *	11.6% *	33.9%	5.5% *	20.7%
Nevada	27.3%	0.0%	2.0% *	20.2% *	15.8% *	35.9%	7.7% *	30.5%
New Mexico	19.0%	--	--	29.0% *	16.5% *	12.8%	28.1% *	17.0%
Utah	27.8%	--	--	20.2% *	13.2% *	34.5%	20.7% *	28.6%
Wyoming	30.7%	--	--	21.3% *	25.1% *	41.4%	24.4% *	33.9%
Pacific:								
Alaska	31.8%	0.0%	--	17.3% *	26.4% *	41.6%	18.4% *	34.6%
California	17.9%	7.9% *	13.7% *	4.8% *	9.2%	25.3%	8.5%	19.6%
Hawaii	27.4%	19.8% *	10.1% *	9.9% *	33.3% *	38.5%	16.7%	31.6%
Oregon	26.1%	8.0% *	40.9% *	12.2% *	18.6%	36.2%	23.1% *	27.0%
Washington	24.4%	--	24.6% *	--	22.4%	32.4%	20.8%	25.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.96%	1.87%	1.42%	1.21%	1.11%	1.00%	0.80%
New England:								
Connecticut	3.17%	7.65% *	7.11% *	3.50% *	7.05% *	4.94%	3.70% *	3.79%
Maine	2.86%	--	5.28% *	4.89% *	5.92% *	4.70% *	4.37% *	3.39%
Massachusetts	4.17%	0.00%	0.00%	0.72% *	8.38%	6.31%	0.24% *	4.96%
New Hampshire	6.77% *	--	--	0.00%	8.74% *	12.36% *	1.66% *	8.12% *
Rhode Island	6.93%	--	8.43% *	3.41% *	5.38% *	10.33%	4.77% *	8.10%
Vermont	2.25%	--	4.35% *	2.29% *	3.47% *	5.34% *	2.64% *	2.98%
Middle Atlantic:								
New Jersey	4.90%	5.11% *	9.44% *	4.00% *	11.65% *	6.83%	3.76% *	6.21%
New York	3.72%	6.70% *	10.72% *	4.73% *	4.03%	6.40%	5.03%	4.28%
Pennsylvania	3.40%	13.46% *	6.83% *	4.34% *	7.61% *	5.77%	4.54% *	4.09%
East North Central:								
Illinois	3.22%	8.28% *	9.02% *	5.78%	5.69%	5.17%	5.46%	3.61%
Indiana	3.85%	0.00%	--	14.34% *	5.66%	5.02%	1.90% *	4.22%
Michigan	3.67%	2.23% *	9.42% *	7.48% *	5.60% *	5.52%	5.94% *	4.23%
Ohio	4.22%	--	1.00% *	4.19% *	9.48% *	6.20%	4.18% *	4.82%
Wisconsin	1.89%	--	--	--	4.04% *	3.20%	--	2.23%
West North Central:								
Iowa	4.53%	--	--	6.43% *	2.87% *	7.36%	8.30% *	5.12%
Kansas	3.41%	--	--	5.74% *	8.11% *	5.18%	4.34% *	4.01%
Minnesota	3.09%	--	1.97% *	7.28% *	4.69%	4.51%	2.43% *	3.52%
Missouri	4.08%	--	5.97% *	7.32% *	4.21% *	6.94%	5.31% *	4.75%
Nebraska	3.91%	--	8.64% *	5.66% *	4.51% *	6.55%	8.31% *	4.44%
North Dakota	2.89%	--	--	7.92% *	5.48%	4.49% *	4.26% *	3.72%
South Dakota	3.20%	0.00%	--	7.57% *	6.43%	4.95%	4.37% *	3.84%
South Atlantic:								
Delaware	4.86%	--	2.12% *	9.38%	15.04% *	6.64%	7.92% *	5.53%
District of Columbia	3.94%	--	11.49%	8.90%	8.16%	5.63%	8.27%	4.45%
Florida	3.05%	--	8.55% *	6.08% *	5.46% *	4.40%	6.71% *	3.38%
Georgia	3.07%	--	--	7.70% *	4.69% *	4.51%	5.97% *	3.46%
Maryland	6.09%	--	14.27% *	3.59% *	5.37% *	9.99%	6.61% *	7.38%
North Carolina	3.57%	--	0.00%	10.08% *	8.31% *	5.16%	4.71% *	4.06%
South Carolina	4.27%	0.00%	--	2.17% *	7.68% *	6.75%	5.14% *	4.95%
Virginia	4.22%	--	10.49%	9.28% *	5.66% *	7.25%	6.98%	4.87%
West Virginia	3.42%	0.00%	--	12.31% *	8.74% *	4.05%	5.47% *	3.80%
East South Central:								
Alabama	5.86%	--	--	8.19% *	8.76%	7.91% *	9.98%	6.32%
Kentucky	4.05%	0.00%	--	10.46% *	5.93% *	6.07%	8.57% *	4.51%
Mississippi	2.98%	--	--	6.46% *	6.19% *	4.42%	5.44% *	3.39%
Tennessee	4.90%	--	--	9.50% *	15.34% *	5.91% *	6.69% *	5.58%
West South Central:								
Arkansas	4.41%	--	--	5.96% *	3.10% *	8.32%	6.26% *	5.04%
Louisiana	3.73%	--	14.52% *	11.48%	5.64%	5.01%	7.68%	4.29%
Oklahoma	3.55%	10.13% *	6.48% *	9.24% *	9.06%	4.64%	5.95% *	4.12%
Texas	3.39%	6.58% *	10.72% *	12.15% *	4.05%	5.33%	5.60% *	3.77%
Mountain:								
Arizona	3.07%	--	--	7.93% *	6.71% *	3.97%	8.07% *	3.31%
Colorado	2.76%	0.00%	13.23% *	5.17% *	3.65% *	4.10%	7.25% *	2.98%
Idaho	3.81%	--	7.98% *	3.57% *	8.52% *	6.41% *	--	4.95%
Montana	3.75%	--	--	1.46% *	4.91% *	9.12%	3.27% *	5.22%
Nevada	6.07%	0.00%	2.04% *	8.52% *	5.57% *	10.02%	4.42% *	7.06%
New Mexico	4.13%	--	--	12.45% *	6.56% *	3.53%	14.01% *	3.84%
Utah	4.34%	--	--	6.67% *	5.01% *	6.22%	6.46% *	4.76%
Wyoming	4.67%	--	--	12.96% *	7.58% *	7.67%	8.20% *	5.65%
Pacific:								
Alaska	4.21%	0.00%	--	6.71% *	9.01% *	6.19%	9.74% *	4.58%
California	2.24%	3.84% *	5.23% *	2.00% *	2.27%	3.55%	2.53%	2.58%
Hawaii	4.46%	7.09% *	5.87% *	5.22% *	12.95% *	7.12%	4.65%	5.81%
Oregon	3.51%	4.97% *	14.27% *	5.48% *	4.49%	7.34%	7.69% *	4.01%
Washington	3.24%	--	11.43% *	--	5.08%	6.51%	5.77%	3.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.5%	9.3%	6.3%	4.2%	5.8%	3.5%	6.7%	4.1%
New England:								
Connecticut	3.0% *	--	12.4% *	6.1% *	1.3% *	1.9% *	6.6% *	2.2% *
Maine	3.2% *	--	--	--	5.2% *	0.5% *	5.0% *	2.7% *
Massachusetts	5.9% *	20.5% *	0.0%	1.0% *	14.9% *	2.0% *	6.3% *	5.9% *
New Hampshire	6.7% *	0.0%	0.0%	0.2% *	5.5% *	12.1% *	0.2% *	8.5% *
Rhode Island	3.2% *	0.0%	18.1% *	--	3.2% *	0.9% *	9.0% *	1.7% *
Vermont	2.4% *	--	0.6% *	7.0% *	0.1% *	2.1% *	5.8% *	1.1% *
Middle Atlantic:								
New Jersey	10.0%	32.8% *	8.4% *	--	9.3% *	8.0% *	15.8% *	8.4%
New York	5.0%	--	5.7% *	1.2% *	6.8% *	5.0% *	3.6% *	5.2%
Pennsylvania	3.3% *	7.7% *	11.4% *	3.3% *	--	1.4% *	5.8% *	2.8% *
East North Central:								
Illinois	4.2% *	--	15.6% *	3.4% *	--	3.0% *	10.2% *	3.3% *
Indiana	2.9% *	0.0%	0.0%	3.6% *	5.3% *	1.9% *	--	2.8% *
Michigan	6.1% *	--	--	--	0.3% *	8.6% *	7.7% *	5.7% *
Ohio	1.8% *	--	--	0.6% *	0.8% *	1.7% *	--	1.4% *
Wisconsin	5.2% *	0.0%	1.1% *	5.4% *	--	6.8% *	--	5.3% *
West North Central:								
Iowa	4.8% *	--	0.0%	9.3% *	0.9% *	5.9% *	7.9% *	4.2% *
Kansas	4.7% *	0.0%	--	7.6% *	--	3.1% *	8.9% *	3.9% *
Minnesota	5.0% *	0.0%	0.0%	7.5% *	5.8% *	5.1% *	6.0% *	4.8% *
Missouri	6.3% *	--	21.9% *	5.9% *	8.3% *	4.2% *	15.2% *	4.9% *
Nebraska	2.7% *	0.0%	0.0%	0.0%	3.7% *	--	0.0%	3.3% *
North Dakota	15.0%	--	36.6% *	11.8% *	8.4% *	14.1% *	25.6%	10.7% *
South Dakota	3.3% *	11.6% *	0.0%	5.1% *	0.3% *	3.5% *	7.4% *	2.3% *
South Atlantic:								
Delaware	7.8% *	--	--	1.2% *	1.9% *	9.6% *	11.4% *	7.2% *
District of Columbia	5.4% *	--	16.7% *	1.2% *	7.7% *	3.0% *	8.5% *	4.6% *
Florida	3.8% *	--	9.4% *	1.5% *	4.8% *	2.2% *	10.5% *	2.8% *
Georgia	5.5% *	--	1.2% *	0.8% *	12.8% *	4.5% *	2.1% *	6.1% *
Maryland	3.2% *	0.0%	7.0% *	2.7% *	4.0% *	2.8% *	--	3.0% *
North Carolina	--	--	1.8% *	1.4% *	17.0% *	0.0%	2.4% *	--
South Carolina	3.7% *	--	1.6% *	0.0%	9.9% *	2.1% *	1.6% *	4.0% *
Virginia	6.2%	--	14.4% *	2.9% *	8.8% *	2.3% *	13.5% *	4.6% *
West Virginia	8.0%	0.0%	--	2.9% *	17.6% *	5.9% *	6.0% *	8.3% *
East South Central:								
Alabama	7.2% *	--	--	11.7% *	3.0% *	6.7% *	13.5% *	6.2% *
Kentucky	4.0% *	--	0.0%	12.3% *	--	0.6% *	14.8% *	2.1% *
Mississippi	4.1% *	--	--	1.4% *	13.9% *	1.9% *	--	4.2% *
Tennessee	2.9% *	0.0%	0.0%	0.0%	6.9% *	2.6% *	0.0%	3.4% *
West South Central:								
Arkansas	0.6% *	0.0%	0.0%	5.1% *	0.3% *	0.2% *	3.3% *	0.2% *
Louisiana	4.0% *	--	16.8% *	2.7% *	2.7% *	3.4% *	8.6% *	2.7% *
Oklahoma	6.5% *	--	--	14.8% *	9.0% *	3.6% *	13.4% *	5.0% *
Texas	2.1% *	9.0% *	0.0%	1.3% *	2.9% *	1.4% *	--	1.9% *
Mountain:								
Arizona	2.8% *	--	0.0%	7.0% *	3.2% *	0.5% *	10.7% *	1.4% *
Colorado	2.1% *	0.0%	6.9% *	6.3% *	2.5% *	0.4% *	7.2% *	1.1% *
Idaho	2.1% *	--	1.3% *	1.4% *	5.3% *	1.1% *	2.5% *	2.0% *
Montana	2.0% *	--	0.0%	3.7% *	1.5% *	0.5% *	2.5% *	1.8% *
Nevada	2.5% *	--	2.1% *	--	7.0% *	0.4% *	--	2.4% *
New Mexico	12.2%	--	--	15.0% *	--	11.0% *	32.0% *	8.0% *
Utah	2.4% *	0.0%	3.1% *	0.0%	0.0%	--	1.3% *	2.6% *
Wyoming	5.9% *	1.6% *	--	5.6% *	7.0% *	5.7% *	5.5% *	6.1% *
Pacific:								
Alaska	2.3% *	0.0%	--	--	0.0%	1.7% *	5.5% *	1.7% *
California	6.8%	2.7% *	2.9% *	10.3% *	8.8% *	6.1% *	5.4% *	7.1%
Hawaii	21.8%	18.1% *	29.2% *	21.9% *	11.0% *	27.3% *	17.9%	23.4%
Oregon	2.9% *	1.9% *	--	--	2.6% *	--	--	2.6% *
Washington	2.4% *	0.0%	12.7% *	1.1% *	1.0% *	2.5% *	4.0% *	2.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	1.94%	0.96%	0.66%	0.87%	0.38%	0.72%	0.36%
New England:								
Connecticut	0.94% *	--	9.12% *	4.47% *	0.94% *	0.79% *	3.74% *	0.80% *
Maine	1.41% *	--	--	--	3.77% *	0.27% *	3.60% *	1.51% *
Massachusetts	3.05% *	16.38% *	0.00%	0.97% *	9.44% *	1.19% *	5.62% *	3.53% *
New Hampshire	3.57% *	0.00%	0.00%	0.19% *	2.47% *	7.66% *	0.16% *	4.48% *
Rhode Island	1.26% *	0.00%	10.54% *	--	2.26% *	0.71% *	5.02% *	0.84% *
Vermont	0.88% *	--	0.66% *	3.83% *	0.08% *	1.03% *	2.86% *	0.52% *
Middle Atlantic:								
New Jersey	2.39%	15.98% *	6.54% *	--	4.19% *	2.45% *	7.22% *	2.24%
New York	1.21%	--	3.33% *	0.88% *	2.71% *	1.82% *	1.60% *	1.39%
Pennsylvania	1.05% *	5.53% *	5.77% *	1.98% *	--	0.73% *	2.25% *	1.17% *
East North Central:								
Illinois	1.30% *	--	7.91% *	1.97% *	--	1.52% *	4.05% *	1.36% *
Indiana	1.22% *	0.00%	0.00%	2.39% *	3.98% *	1.05% *	--	1.31% *
Michigan	2.41% *	--	--	--	0.26% *	4.60% *	2.66% *	2.92% *
Ohio	0.63% *	--	--	0.60% *	0.64% *	0.77% *	--	0.56% *
Wisconsin	1.62% *	0.00%	1.15% *	3.87% *	--	2.96% *	--	1.76% *
West North Central:								
Iowa	1.75% *	--	0.00%	6.92% *	0.83% *	2.79% *	4.74% *	1.88% *
Kansas	1.66% *	0.00%	--	4.16% *	--	2.36% *	5.29% *	1.67% *
Minnesota	1.77% *	0.00%	0.00%	6.78% *	4.07% *	2.19% *	5.42% *	1.76% *
Missouri	2.10% *	--	12.61% *	5.73% *	5.55% *	2.32% *	6.82% *	2.11% *
Nebraska	1.59% *	0.00%	0.00%	0.00%	2.15% *	--	0.00%	1.99% *
North Dakota	3.66%	--	13.34% *	5.35% *	3.62% *	7.48% *	7.16%	4.43% *
South Dakota	1.17% *	8.39% *	0.00%	3.62% *	0.21% *	1.80% *	4.36% *	0.98% *
South Atlantic:								
Delaware	3.59% *	--	--	1.22% *	1.95% *	5.76% *	7.11% *	4.07% *
District of Columbia	1.64% *	--	7.91% *	0.90% *	3.83% *	2.14% *	3.81% *	1.81% *
Florida	1.24% *	--	6.38% *	1.22% *	2.40% *	1.29% *	5.83% *	1.08% *
Georgia	1.89% *	--	1.28% *	0.46% *	6.39% *	2.23% *	1.50% *	2.17% *
Maryland	1.30% *	0.00%	6.87% *	1.96% *	2.21% *	2.07% *	--	1.48% *
North Carolina	--	--	1.79% *	1.17% *	13.10% *	0.00%	1.78% *	--
South Carolina	1.95% *	--	1.69% *	0.00%	7.96% *	1.47% *	1.13% *	2.25% *
Virginia	1.79%	--	9.04% *	2.15% *	4.95% *	1.15% *	5.34% *	1.82% *
West Virginia	2.32%	0.00%	--	2.11% *	7.18% *	3.00% *	3.68% *	2.63% *
East South Central:								
Alabama	2.40% *	--	--	6.08% *	1.91% *	3.37% *	7.51% *	2.41% *
Kentucky	1.71% *	--	0.00%	8.59% *	--	0.42% *	9.49% *	0.90% *
Mississippi	1.44% *	--	--	1.51% *	7.01% *	0.82% *	--	1.60% *
Tennessee	1.31% *	0.00%	0.00%	0.00%	5.42% *	1.23% *	0.00%	1.53% *
West South Central:								
Arkansas	0.35% *	0.00%	0.00%	3.78% *	0.23% *	0.11% *	2.36% *	0.10% *
Louisiana	1.25% *	--	9.98% *	2.08% *	1.65% *	1.89% *	3.90% *	1.12% *
Oklahoma	2.04% *	--	--	7.00% *	6.92% *	1.35% *	5.31% *	2.17% *
Texas	0.64% *	8.46% *	0.00%	1.37% *	1.43% *	0.55% *	--	0.61% *
Mountain:								
Arizona	1.23% *	--	0.00%	6.83% *	2.16% *	0.32% *	6.87% *	0.76% *
Colorado	0.90% *	0.00%	6.95% *	5.20% *	1.38% *	0.36% *	4.65% *	0.48% *
Idaho	0.95% *	--	1.17% *	0.85% *	3.84% *	0.87% *	1.50% *	1.10% *
Montana	0.74% *	--	0.00%	2.25% *	1.13% *	0.48% *	1.50% *	0.83% *
Nevada	1.10% *	--	2.15% *	--	4.16% *	0.35% *	--	1.20% *
New Mexico	3.58%	--	--	9.02% *	--	4.45% *	14.04% *	2.89% *
Utah	2.03% *	0.00%	2.38% *	0.00%	0.00%	--	1.15% *	2.25% *
Wyoming	1.83% *	1.72% *	--	4.47% *	3.63% *	2.98% *	3.23% *	2.22% *
Pacific:								
Alaska	1.26% *	0.00%	--	--	0.00%	1.33% *	5.41% *	1.02% *
California	1.74%	1.92% *	2.04% *	4.70% *	4.97% *	2.13% *	2.25% *	2.02%
Hawaii	4.47%	7.51% *	11.55% *	10.49% *	4.45% *	8.89% *	5.10%	5.85%
Oregon	1.31% *	1.90% *	--	--	1.35% *	--	--	1.52% *
Washington	0.87% *	0.00%	7.21% *	0.73% *	0.99% *	1.44% *	2.23% *	0.92% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.4%	6.7%	14.1%	18.2%	27.9%	32.4%	12.6%	30.2%
New England:								
Connecticut	32.6%	--	16.2% *	15.1% *	53.3%	30.6%	11.1% *	37.3%
Maine	37.8%	--	17.4% *	34.4%	44.7%	40.0%	24.8%	40.9%
Massachusetts	28.5%	6.9% *	9.9% *	33.6%	29.3% *	31.2%	19.1% *	30.7%
New Hampshire	22.9%	--	10.7% *	27.2% *	32.9%	21.3% *	15.5% *	24.9%
Rhode Island	25.4%	--	25.6% *	18.1% *	38.2%	23.9%	18.0% *	27.3%
Vermont	35.6%	--	2.1% *	32.5%	57.2%	29.9%	17.1% *	42.6%
Middle Atlantic:								
New Jersey	19.9%	1.9% *	12.7% *	13.8% *	13.2% *	33.8%	5.9% *	23.9%
New York	27.5%	11.8% *	20.4% *	27.2% *	33.5%	26.9%	17.5% *	29.2%
Pennsylvania	25.1%	11.8% *	5.1% *	25.0%	20.6% *	31.4%	13.5%	27.8%
East North Central:								
Illinois	22.7%	11.3% *	3.2% *	9.2% *	21.3%	29.7%	8.2% *	24.9%
Indiana	31.2%	--	--	27.0% *	31.9%	30.8%	49.6%	29.4%
Michigan	21.1%	--	23.9% *	--	17.7% *	28.1%	11.2% *	23.4%
Ohio	31.6%	--	--	32.1%	27.8%	33.3%	26.3% *	32.4%
Wisconsin	35.4%	--	0.0%	31.6% *	44.0%	38.6%	10.7% *	40.4%
West North Central:								
Iowa	32.9%	0.0%	--	25.1% *	27.6%	38.8%	23.1% *	34.6%
Kansas	25.7%	0.0%	--	22.3% *	13.2% *	37.8%	11.7% *	28.5%
Minnesota	37.6%	--	32.5% *	19.9% *	50.6%	40.0%	18.7% *	42.0%
Missouri	27.7%	--	15.4% *	15.3% *	31.2% *	30.3%	10.6% *	30.4%
Nebraska	32.0%	--	9.3% *	9.1% *	34.1%	43.6%	8.7% *	37.7%
North Dakota	29.8%	0.0%	9.7% *	26.0% *	27.4%	44.2%	20.0% *	33.7%
South Dakota	36.6%	2.3% *	--	35.7% *	32.4%	49.0%	20.0% *	40.6%
South Atlantic:								
Delaware	22.5%	--	--	12.2% *	26.9% *	27.2%	5.5% *	25.6%
District of Columbia	24.9%	--	--	6.9% *	22.7%	37.4%	6.3% *	29.7%
Florida	25.1%	0.0%	0.0%	16.5% *	25.4% *	30.1%	2.2% *	28.5%
Georgia	25.6%	--	2.1% *	6.4% *	18.9% *	33.9%	2.2% *	29.2%
Maryland	24.0%	--	15.7% *	27.0% *	21.7%	27.0% *	22.8% *	24.3%
North Carolina	26.0%	0.0%	1.9% *	8.4% *	19.8%	35.6%	--	29.4%
South Carolina	25.6%	0.0%	--	8.7% *	25.2% *	29.8%	10.9% *	27.8%
Virginia	40.0%	0.0%	21.2% *	21.9% *	33.5% *	52.7%	13.1% *	46.0%
West Virginia	21.9%	--	0.0%	10.7% *	20.7%	26.8%	13.9% *	23.3%
East South Central:								
Alabama	22.1%	--	0.0%	--	2.5% *	34.7%	3.5% *	24.9%
Kentucky	30.3%	--	--	17.5% *	47.0%	29.0%	8.3% *	34.2%
Mississippi	28.5%	0.0%	0.0%	12.2% *	9.9% *	41.8%	2.8% *	33.2%
Tennessee	30.7%	0.0%	--	24.5% *	32.2%	32.9%	21.2% *	32.2%
West South Central:								
Arkansas	22.4%	--	0.0%	7.2% *	23.9% *	28.1% *	--	25.4%
Louisiana	22.4%	--	0.0%	12.4% *	32.9%	25.4%	15.3% *	24.5%
Oklahoma	16.1%	9.2% *	--	17.8% *	16.5% *	17.9%	6.4% *	18.2%
Texas	31.0%	9.2% *	43.7% *	13.9% *	37.3%	31.4%	24.1% *	32.0%
Mountain:								
Arizona	35.3%	--	--	23.1% *	33.4%	42.6%	18.0% *	38.3%
Colorado	32.7%	--	19.7% *	9.6% *	31.0%	41.9%	13.5% *	36.6%
Idaho	40.8%	2.2% *	14.0% *	34.2%	21.5% *	55.7%	17.9% *	45.8%
Montana	26.8%	--	0.0%	19.2% *	40.8%	32.0%	10.8% *	34.5%
Nevada	21.6%	0.0%	8.1% *	11.4% *	14.9% *	27.8% *	3.5% *	24.5%
New Mexico	26.5%	0.0%	0.0%	--	42.9%	30.9%	0.0%	32.1%
Utah	36.8%	0.0%	--	28.1% *	49.8%	37.3%	7.6% *	40.1%
Wyoming	23.7%	--	--	30.4% *	14.7%	31.8%	16.6% *	27.3%
Pacific:								
Alaska	36.6%	--	--	31.7% *	43.6%	38.4%	21.2% *	39.8%
California	22.4%	7.3% *	8.9% *	10.7% *	17.0%	29.7%	8.6% *	25.0%
Hawaii	5.7% *	0.0%	0.0%	0.0%	5.2% *	11.8% *	0.0%	8.0% *
Oregon	26.9%	0.0%	--	24.1% *	29.7%	35.6%	4.2% *	33.4%
Washington	31.7%	0.0%	0.0%	23.1% *	53.9%	33.4%	7.1% *	38.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.34%	2.15%	1.43%	1.62%	1.10%	1.09%	0.85%
New England:								
Connecticut	4.56%	--	9.44% *	6.02% *	10.24%	6.36%	4.57% *	5.41%
Maine	4.24%	--	8.87% *	9.63%	9.23%	5.70%	6.42%	4.94%
Massachusetts	3.95%	6.22% *	5.78% *	9.43%	10.13% *	5.47%	6.77% *	4.71%
New Hampshire	4.29%	--	7.76% *	9.36% *	9.70%	6.47% *	5.96% *	5.18%
Rhode Island	4.35%	--	14.32% *	7.74% *	9.45%	6.32%	7.84% *	5.17%
Vermont	4.38%	--	2.19% *	7.57%	7.20%	7.90%	5.66% *	5.60%
Middle Atlantic:								
New Jersey	4.66%	1.89% *	9.66% *	7.24% *	6.55% *	9.00%	3.16% *	5.82%
New York	3.24%	7.66% *	10.65% *	8.64% *	6.88%	4.51%	5.54% *	3.64%
Pennsylvania	3.70%	9.02% *	5.10% *	6.91%	9.37% *	5.45%	3.85%	4.48%
East North Central:								
Illinois	3.58%	7.64% *	2.00% *	3.64% *	6.22%	5.73%	2.77% *	4.08%
Indiana	4.39%	--	--	11.11% *	8.77%	5.86%	10.66%	4.60%
Michigan	3.33%	--	9.71% *	--	6.84% *	4.94%	4.51% *	3.95%
Ohio	3.60%	--	--	9.50%	6.53%	4.87%	9.37% *	3.91%
Wisconsin	4.37%	--	0.00%	12.79% *	6.90%	6.35%	4.17% *	4.83%
West North Central:								
Iowa	5.24%	0.00%	--	8.78% *	5.95%	8.05%	8.03% *	5.92%
Kansas	3.41%	0.00%	--	7.77% *	5.90% *	5.29%	5.26% *	3.93%
Minnesota	3.55%	--	14.73% *	6.45% *	6.41%	5.11%	7.93% *	3.94%
Missouri	4.11%	--	9.26% *	7.85% *	9.36% *	5.38%	4.64% *	4.49%
Nebraska	3.81%	--	6.22% *	4.79% *	8.19%	5.63%	4.51% *	4.47%
North Dakota	4.37%	0.00%	6.92% *	9.73% *	5.98%	8.69%	8.32% *	5.22%
South Dakota	4.32%	2.43% *	--	14.39% *	6.49%	5.82%	7.94% *	4.86%
South Atlantic:								
Delaware	3.22%	--	--	6.64% *	10.99% *	4.26%	3.53% *	3.71%
District of Columbia	3.44%	--	--	3.25% *	6.57%	6.13%	2.67% *	4.25%
Florida	3.65%	0.00%	0.00%	6.60% *	9.55% *	4.86%	1.71% *	4.11%
Georgia	4.48%	--	2.18% *	4.57% *	6.40% *	6.46%	1.70% *	5.02%
Maryland	4.88%	--	8.91% *	10.42% *	6.18%	8.53% *	7.77% *	5.81%
North Carolina	3.88%	0.00%	1.93% *	5.93% *	5.36%	5.74%	--	4.43%
South Carolina	4.19%	0.00%	--	6.27% *	13.36% *	4.39%	6.37% *	4.65%
Virginia	5.41%	0.00%	10.46% *	8.28% *	10.56% *	7.77%	5.68% *	6.15%
West Virginia	2.75%	--	0.00%	5.47% *	5.69%	3.67%	7.51% *	2.91%
East South Central:								
Alabama	5.66%	--	0.00%	--	1.99% *	6.31%	2.41% *	6.04%
Kentucky	4.88%	--	--	7.63% *	13.38%	4.82%	4.50% *	5.58%
Mississippi	5.24%	0.00%	0.00%	7.24% *	5.36% *	7.38%	2.28% *	5.91%
Tennessee	5.83%	0.00%	--	11.13% *	8.98%	8.75%	9.64% *	6.73%
West South Central:								
Arkansas	5.88%	--	0.00%	5.23% *	9.59% *	9.61% *	--	6.71%
Louisiana	3.60%	--	0.00%	8.75% *	7.92%	5.19%	7.74% *	4.11%
Oklahoma	2.87%	6.56% *	--	10.79% *	6.65% *	3.67%	3.09% *	3.44%
Texas	3.50%	8.66% *	14.79% *	6.29% *	7.89%	4.24%	8.07% *	3.85%
Mountain:								
Arizona	5.08%	--	--	11.32% *	6.95%	8.06%	9.88% *	5.64%
Colorado	4.07%	--	13.62% *	4.58% *	7.33%	6.17%	7.55% *	4.62%
Idaho	11.62%	2.25% *	10.34% *	7.58%	6.48% *	16.16%	6.71% *	13.02%
Montana	4.13%	--	0.00%	8.28% *	10.28%	6.06%	4.96% *	5.54%
Nevada	5.69%	0.00%	6.19% *	8.37% *	5.37% *	9.29% *	2.25% *	6.64%
New Mexico	4.65%	0.00%	0.00%	--	12.08%	5.13%	0.00%	5.40%
Utah	4.30%	0.00%	--	9.73% *	7.66%	6.08%	3.98% *	4.76%
Wyoming	3.45%	--	--	11.19% *	4.38%	5.61%	6.27% *	3.98%
Pacific:								
Alaska	4.16%	--	--	10.70% *	9.72%	5.67%	9.78% *	4.65%
California	2.28%	4.15% *	4.68% *	4.15% *	3.96%	3.56%	3.00% *	2.61%
Hawaii	2.07% *	0.00%	0.00%	0.00%	4.72% *	4.50% *	0.00%	2.89% *
Oregon	5.17%	0.00%	--	11.85% *	6.68%	9.87%	2.35% *	6.20%
Washington	4.08%	0.00%	0.00%	7.41% *	6.30%	6.93%	3.14% *	4.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.0%	45.9%	43.8%	45.2%	28.7%	18.5%	44.6%	23.7%
New England:								
Connecticut	37.6%	78.7%	60.3%	59.4%	27.1%	31.3%	63.9%	31.9%
Maine	34.0%	--	66.4%	50.8%	29.5%	24.4%	55.2%	28.8%
Massachusetts	20.5%	52.9% *	74.8%	34.4%	12.3% *	11.1%	50.1%	13.5%
New Hampshire	36.9%	91.6%	69.4%	62.6%	26.2%	18.3% *	70.8%	27.9%
Rhode Island	22.1%	--	29.3% *	42.6%	31.1%	8.3% *	43.9%	16.6%
Vermont	38.7%	--	72.7%	32.5%	18.8%	47.6%	48.3%	35.0%
Middle Atlantic:								
New Jersey	17.4%	43.5% *	20.5% *	44.1% *	8.7% *	9.8% *	43.1%	10.1%
New York	21.9%	42.4% *	18.0% *	44.3%	23.8%	14.6%	34.7%	19.7%
Pennsylvania	31.7%	21.2% *	50.6%	34.8%	38.5%	24.8% *	36.2%	30.7%
East North Central:								
Illinois	21.6%	54.7%	24.0% *	44.5%	16.8%	17.4%	35.5%	19.5%
Indiana	28.0%	--	--	40.5% *	23.6% *	25.2%	39.7%	26.9%
Michigan	30.5%	--	33.1% *	42.0%	50.4%	16.0%	44.8%	27.0%
Ohio	30.2%	--	--	48.9%	33.7%	21.2%	53.7%	26.4%
Wisconsin	36.4%	--	82.9%	48.9%	18.3%	35.9%	59.8%	31.6%
West North Central:								
Iowa	29.1%	--	--	53.1%	50.8%	16.0%	35.7%	28.0%
Kansas	35.5%	--	--	50.1%	38.1%	29.4%	36.9%	35.2%
Minnesota	24.8%	--	40.5% *	38.9%	19.3%	17.5%	50.9%	18.7%
Missouri	37.3%	--	44.2% *	49.1%	48.1%	29.9%	53.8%	34.7%
Nebraska	37.2%	--	68.3%	76.2%	35.3%	20.1%	64.2%	30.6%
North Dakota	29.9%	--	46.6%	25.0% *	35.2%	22.1%	32.6%	28.9%
South Dakota	34.0%	83.0%	--	38.8%	41.5%	17.2%	55.1%	28.9%
South Atlantic:								
Delaware	22.5%	--	--	43.4%	19.6% *	10.3%	59.7%	15.5%
District of Columbia	10.8%	--	23.0% *	13.1% *	9.6%	8.5%	15.9% *	9.5%
Florida	29.1%	--	65.4%	49.8%	49.8%	15.0%	56.1%	25.0%
Georgia	31.6%	--	64.0%	60.9%	42.4%	19.2%	63.8%	26.6%
Maryland	28.6%	--	21.4% *	57.1%	38.8%	15.9%	32.1%	27.7%
North Carolina	37.5%	80.5%	96.3%	61.8%	40.2%	22.6%	80.5%	30.8%
South Carolina	38.7%	--	--	81.8%	32.8%	32.5%	59.6%	35.4%
Virginia	21.0%	--	20.8% *	31.6%	32.8%	11.2%	28.2%	19.4%
West Virginia	23.5%	--	--	57.1%	30.1%	12.4%	42.2% *	20.3%
East South Central:								
Alabama	29.5%	--	--	29.3% *	30.8%	30.2%	26.5%	30.0%
Kentucky	29.9%	--	--	45.5% *	21.1% *	26.3%	52.8%	25.8%
Mississippi	28.7%	--	74.7%	49.1%	35.4%	15.7% *	52.3%	24.3%
Tennessee	23.3%	--	--	50.5%	33.5%	13.8% *	45.6%	20.0%
West South Central:								
Arkansas	40.2%	--	--	66.7%	44.2%	33.9%	41.5%	40.0%
Louisiana	28.6%	--	45.9%	30.7% *	37.7%	16.1%	35.3%	26.6%
Oklahoma	34.6%	30.7% *	68.2%	27.8% *	25.7%	36.3%	42.7%	32.9%
Texas	27.6%	46.1%	35.1% *	62.8%	24.3%	19.0%	46.4%	24.8%
Mountain:								
Arizona	35.3%	--	--	48.6%	40.2%	26.5%	43.4%	33.9%
Colorado	28.0%	94.6%	49.0% *	59.2%	23.3% *	16.6%	61.6%	21.0%
Idaho	29.9%	83.5%	61.7%	44.0%	41.7%	13.3% *	55.7%	24.3%
Montana	44.6%	--	--	63.9%	41.0%	22.5% *	64.0%	35.1%
Nevada	25.8%	--	71.2%	42.6%	41.2%	12.0% *	60.2%	20.1%
New Mexico	22.0%	--	--	27.3% *	19.7% *	25.3%	15.0% *	23.4%
Utah	19.7%	--	--	41.5%	25.4%	11.7%	48.5%	16.5%
Wyoming	34.2%	--	--	37.8% *	50.7%	17.7% *	44.9%	28.7%
Pacific:								
Alaska	16.5%	--	--	36.2% *	16.6% *	7.4% *	35.9% *	12.4%
California	17.4%	23.6% *	35.8%	24.1%	17.9%	13.3%	28.1%	15.4%
Hawaii	9.7%	12.1% *	5.4% *	21.1% *	8.2% *	5.8% *	14.4%	7.9%
Oregon	33.0%	62.6%	44.1% *	47.9%	35.6%	18.3% *	53.6%	27.1%
Washington	28.3%	--	33.0% *	54.8%	14.7% *	19.7% *	51.7%	21.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	2.91%	2.37%	1.87%	1.46%	0.93%	1.47%	0.76%
New England:								
Connecticut	4.25%	9.99%	13.34%	8.83%	7.39%	6.60%	7.29%	4.82%
Maine	3.98%	--	10.33%	9.92%	6.51%	6.59%	7.41%	4.50%
Massachusetts	3.20%	16.60% *	10.22%	8.32%	5.57% *	3.15%	8.36%	2.87%
New Hampshire	5.72%	7.07%	11.81%	10.05%	7.56%	6.31% *	8.80%	5.46%
Rhode Island	3.78%	--	11.85% *	9.48%	8.74%	3.09% *	8.70%	3.70%
Vermont	4.99%	--	6.85%	8.02%	4.60%	10.35%	6.82%	6.50%
Middle Atlantic:								
New Jersey	3.51%	14.43% *	13.81% *	14.34% *	3.73% *	3.47% *	10.08%	2.49%
New York	2.83%	15.54% *	5.77% *	9.87%	5.17%	3.43%	7.27%	3.04%
Pennsylvania	4.84%	8.64% *	11.68%	7.96%	9.16%	8.90% *	7.52%	5.71%
East North Central:								
Illinois	2.33%	11.08%	8.15% *	7.29%	4.04%	3.14%	5.72%	2.48%
Indiana	3.96%	--	--	12.44% *	7.30% *	5.23%	10.28%	4.21%
Michigan	4.58%	--	10.43% *	10.17%	11.99%	4.19%	8.47%	5.21%
Ohio	3.44%	--	--	9.16%	7.19%	4.56%	9.02%	3.72%
Wisconsin	3.73%	--	10.04%	11.61%	4.00%	5.06%	8.55%	3.93%
West North Central:								
Iowa	3.86%	--	--	10.81%	8.17%	3.54%	7.93%	4.26%
Kansas	4.37%	--	--	10.12%	9.37%	6.88%	8.08%	5.00%
Minnesota	3.36%	--	12.67% *	8.82%	5.68%	4.44%	8.85%	3.45%
Missouri	3.83%	--	14.65% *	10.50%	9.93%	5.35%	8.43%	4.35%
Nebraska	4.57%	--	13.38%	8.38%	7.40%	5.20%	9.78%	4.85%
North Dakota	3.48%	--	13.84%	7.93% *	6.81%	4.24%	8.00%	3.69%
South Dakota	3.84%	8.75%	--	10.96%	7.44%	4.71%	8.06%	4.19%
South Atlantic:								
Delaware	3.44%	--	--	9.31%	9.11% *	2.81%	10.88%	3.02%
District of Columbia	1.77%	--	9.72% *	4.85% *	2.78%	2.51%	4.86% *	1.86%
Florida	3.13%	--	9.38%	8.68%	9.65%	3.36%	7.30%	3.46%
Georgia	3.77%	--	12.54%	9.66%	7.86%	4.96%	8.36%	4.10%
Maryland	4.48%	--	10.47% *	11.39%	9.41%	4.65%	8.38%	5.19%
North Carolina	4.25%	10.46%	2.59%	11.39%	10.30%	5.85%	6.63%	4.74%
South Carolina	4.34%	--	--	8.38%	8.82%	5.96%	10.05%	4.81%
Virginia	3.23%	--	9.58% *	9.44%	8.27%	3.00%	7.60%	3.54%
West Virginia	3.57%	--	--	13.21%	6.95%	3.15%	12.76% *	3.46%
East South Central:								
Alabama	4.56%	--	--	9.58% *	8.53%	6.50%	7.71%	5.05%
Kentucky	4.35%	--	--	15.06% *	8.58% *	5.21%	11.45%	4.51%
Mississippi	5.83%	--	13.38%	13.44%	9.35%	8.22% *	11.82%	6.54%
Tennessee	4.99%	--	--	12.52%	9.76%	5.00% *	11.14%	5.05%
West South Central:								
Arkansas	5.40%	--	--	11.14%	9.61%	8.13%	9.89%	6.08%
Louisiana	3.86%	--	13.69%	11.31% *	7.44%	4.17%	7.26%	4.51%
Oklahoma	3.99%	11.81% *	11.25%	8.74% *	6.64%	6.05%	8.31%	4.50%
Texas	3.02%	11.53%	11.97% *	11.70%	5.25%	4.03%	7.66%	3.30%
Mountain:								
Arizona	4.56%	--	--	10.44%	8.77%	6.13%	10.24%	5.05%
Colorado	3.98%	5.38%	16.27% *	10.36%	7.02% *	4.92%	10.11%	4.00%
Idaho	6.43%	9.18%	13.64%	8.28%	9.55%	5.41% *	8.28%	6.46%
Montana	4.87%	--	--	8.55%	10.57%	7.58% *	7.44%	6.12%
Nevada	4.51%	--	12.89%	11.38%	8.86%	3.75% *	9.90%	4.43%
New Mexico	4.43%	--	--	8.66% *	7.15% *	7.58%	5.87% *	5.12%
Utah	3.01%	--	--	9.46%	7.45%	3.36%	8.69%	3.06%
Wyoming	4.89%	--	--	14.35% *	10.09%	5.97% *	9.36%	5.41%
Pacific:								
Alaska	3.20%	--	--	11.20% *	5.32% *	3.50% *	11.13% *	2.91%
California	2.22%	8.21% *	7.23%	4.72%	4.60%	3.37%	4.49%	2.53%
Hawaii	1.99%	6.58% *	3.97% *	7.40% *	3.59% *	2.71% *	4.25%	2.24%
Oregon	4.16%	11.12%	14.53% *	10.06%	7.88%	6.42% *	7.94%	4.82%
Washington	4.27%	--	12.25% *	8.68%	5.02% *	6.96% *	8.14%	4.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.3%	49.5%	54.6%	56.2%	51.1%	50.5%	52.0%	51.2%
New England:								
Connecticut	59.8%	--	--	39.5% *	71.6%	57.0%	44.8%	62.8%
Maine	64.8%	--	90.7%	91.1%	62.9%	60.3%	81.5%	62.4%
Massachusetts	49.8%	--	84.9%	79.3%	50.1%	38.0%	69.8%	44.8%
New Hampshire	54.0%	--	--	61.8% *	55.0%	46.3%	59.0%	52.5%
Rhode Island	51.6%	--	--	60.1%	68.9%	41.8%	54.0% *	51.3%
Vermont	74.9%	--	--	72.4%	75.1%	76.5%	71.1%	75.4%
Middle Atlantic:								
New Jersey	31.6%	--	--	55.6%	18.9% *	39.6%	66.4%	27.8%
New York	47.4%	49.6%	--	70.5%	50.8%	45.2%	45.3%	47.8%
Pennsylvania	53.4%	--	--	49.3%	56.6%	54.7%	31.4%	57.9%
East North Central:								
Illinois	38.3%	--	--	46.9%	36.2%	35.9%	48.1%	36.8%
Indiana	59.1%	--	100.0%	62.0% *	64.2%	54.8%	56.6% *	59.4%
Michigan	47.0%	--	54.4%	50.2%	61.1%	39.5%	51.3%	46.2%
Ohio	59.9%	--	--	48.3%	60.9%	60.4%	55.1%	60.8%
Wisconsin	64.9%	--	--	54.8%	64.1%	73.2%	54.9%	66.9%
West North Central:								
Iowa	60.4%	--	--	68.4%	76.8%	58.5%	41.5%	62.8%
Kansas	50.7%	--	--	52.3%	52.3%	55.6%	34.2% *	55.3%
Minnesota	63.1%	100.0%	96.9%	39.3% *	66.0%	65.7%	81.5%	60.5%
Missouri	57.4%	--	--	70.6%	79.3%	47.9%	66.0%	56.4%
Nebraska	69.5%	--	--	71.5%	77.0%	72.2%	43.5% *	73.9%
North Dakota	65.2%	--	--	56.1%	68.4%	69.6%	59.1%	66.8%
South Dakota	62.8%	--	--	74.7%	53.4%	66.5%	57.2%	63.6%
South Atlantic:								
Delaware	47.0%	--	--	55.7%	67.1%	36.1%	73.7%	43.1%
District of Columbia	38.9%	--	15.4% *	13.5% *	38.1%	50.6%	14.1% *	43.4%
Florida	49.8%	--	--	48.1%	47.9% *	50.1%	48.4%	50.0%
Georgia	59.4%	--	--	54.6%	48.8% *	62.0%	64.3%	58.9%
Maryland	32.1%	0.0%	--	64.4%	47.6%	28.5% *	24.0% *	33.0%
North Carolina	53.2%	--	100.0%	83.8%	49.1% *	51.1%	79.2%	51.1%
South Carolina	55.6%	--	--	82.6%	45.1% *	56.3%	--	54.5%
Virginia	62.2%	--	--	48.0%	73.8%	60.9%	54.9%	63.5%
West Virginia	45.0%	--	--	--	65.8%	38.7%	--	45.4%
East South Central:								
Alabama	49.4%	74.2%	0.0%	17.2% *	25.0% *	62.6%	39.7%	50.7%
Kentucky	52.7%	--	--	27.8% *	44.8%	56.8%	51.0%	52.8%
Mississippi	48.8%	--	--	37.6% *	37.5% *	51.5%	49.5%	48.7%
Tennessee	49.8%	--	81.5%	68.8%	40.1% *	50.0%	61.9%	48.6%
West South Central:								
Arkansas	53.9%	--	--	--	74.1%	49.8%	39.4% *	56.3%
Louisiana	46.3%	--	--	81.9%	52.4%	34.8%	50.4%	45.6%
Oklahoma	61.2%	--	76.1%	47.6% *	55.2%	66.2%	46.8%	64.4%
Texas	50.3%	--	89.9%	71.8%	47.4%	47.0%	69.5%	48.3%
Mountain:								
Arizona	69.0%	--	--	81.5%	56.1%	76.3%	54.7%	71.5%
Colorado	62.8%	92.6%	--	39.9% *	59.3%	65.8%	68.0%	61.9%
Idaho	51.7%	--	--	72.1%	50.6%	46.9%	60.0%	49.9%
Montana	65.8%	--	--	77.2%	75.9%	55.2%	67.2%	65.0%
Nevada	37.9%	--	--	58.1%	50.5%	32.6% *	48.4%	36.4% *
New Mexico	58.0%	--	--	41.0% *	53.6%	64.5%	--	60.2%
Utah	61.1%	--	--	64.1%	83.4%	52.2%	39.8%	64.5%
Wyoming	54.6%	--	--	54.4%	50.9%	63.6%	40.4%	58.6%
Pacific:								
Alaska	48.1%	--	--	42.0% *	57.4%	46.3%	--	48.3%
California	46.0%	35.0% *	43.6%	49.3%	50.7%	45.2%	42.1%	46.7%
Hawaii	12.9%	0.0%	--	20.7% *	15.1% *	12.9% *	7.5% *	13.9%
Oregon	47.7%	--	--	35.0% *	46.4%	49.7%	53.3%	46.8%
Washington	63.9%	--	--	85.7%	57.5%	65.5%	57.2%	64.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	3.82%	3.23%	2.50%	2.53%	1.49%	2.02%	1.23%
New England:								
Connecticut	6.28%	--	--	14.86% *	14.55%	8.00%	11.45%	7.13%
Maine	5.08%	--	5.84%	5.22%	11.10%	6.81%	5.98%	5.68%
Massachusetts	4.69%	--	10.09%	8.63%	9.46%	5.96%	8.79%	5.01%
New Hampshire	5.90%	--	--	19.52% *	11.74%	8.08%	14.74%	6.41%
Rhode Island	5.26%	--	--	12.43%	10.97%	5.41%	16.44% *	5.54%
Vermont	4.72%	--	--	8.52%	5.23%	8.28%	8.18%	5.23%
Middle Atlantic:								
New Jersey	6.84%	--	--	14.70%	8.55% *	8.18%	10.69%	6.98%
New York	4.93%	12.57%	--	8.16%	8.11%	7.42%	8.61%	5.63%
Pennsylvania	4.82%	--	--	10.61%	13.90%	5.36%	8.25%	5.52%
East North Central:								
Illinois	4.03%	--	--	11.53%	8.00%	5.54%	8.14%	4.41%
Indiana	5.55%	--	0.00%	19.13% *	9.28%	7.42%	20.54% *	5.64%
Michigan	4.56%	--	12.81%	13.56%	11.03%	5.58%	9.73%	5.12%
Ohio	4.45%	--	--	13.60%	10.43%	5.18%	13.01%	4.61%
Wisconsin	4.48%	--	--	11.54%	7.72%	6.31%	10.86%	4.84%
West North Central:								
Iowa	4.84%	--	--	19.53%	6.15%	6.64%	9.26%	5.21%
Kansas	5.65%	--	--	9.76%	9.53%	7.26%	14.10% *	5.59%
Minnesota	5.05%	0.00%	3.40%	12.93% *	12.55%	4.85%	6.35%	5.54%
Missouri	5.01%	--	--	13.69%	8.59%	6.90%	12.90%	5.46%
Nebraska	4.72%	--	--	11.74%	6.57%	6.16%	14.30% *	4.51%
North Dakota	5.51%	--	--	11.86%	8.72%	8.47%	11.16%	6.28%
South Dakota	5.30%	--	--	10.36%	9.27%	7.30%	13.97%	5.65%
South Atlantic:								
Delaware	5.54%	--	--	11.20%	6.85%	6.46%	12.91%	5.73%
District of Columbia	4.71%	--	7.14% *	8.10% *	9.55%	7.04%	4.82% *	5.49%
Florida	5.67%	--	--	14.30%	18.67% *	6.69%	10.33%	6.26%
Georgia	6.23%	--	--	15.11%	16.59% *	7.06%	14.82%	6.71%
Maryland	8.06%	0.00%	--	10.44%	12.00%	10.01% *	8.26% *	9.02%
North Carolina	7.10%	--	0.00%	9.18%	17.21% *	8.50%	13.52%	7.62%
South Carolina	6.44%	--	--	10.07%	15.29% *	7.87%	--	6.96%
Virginia	5.17%	--	--	12.96%	7.56%	7.56%	10.31%	5.76%
West Virginia	7.91%	--	--	--	17.25%	8.10%	--	8.58%
East South Central:								
Alabama	11.93%	10.09%	0.00%	8.62% *	7.55% *	13.94%	9.29%	13.19%
Kentucky	5.30%	--	--	12.25% *	11.62%	6.63%	12.36%	5.60%
Mississippi	6.11%	--	--	17.76% *	12.83% *	7.47%	12.83%	6.54%
Tennessee	8.87%	--	14.74%	12.58%	16.15% *	11.98%	13.03%	9.45%
West South Central:								
Arkansas	6.95%	--	--	--	8.21%	10.18%	13.42% *	7.75%
Louisiana	5.20%	--	--	9.24%	11.69%	5.21%	13.18%	5.71%
Oklahoma	5.13%	--	12.22%	14.69% *	10.69%	6.80%	11.25%	5.46%
Texas	4.53%	--	7.81%	10.49%	8.64%	6.06%	8.92%	4.85%
Mountain:								
Arizona	5.20%	--	--	10.07%	9.05%	6.59%	10.76%	5.56%
Colorado	4.79%	7.40%	--	14.73% *	7.80%	6.20%	11.97%	5.26%
Idaho	5.90%	--	--	10.11%	9.55%	8.34%	13.10%	6.52%
Montana	7.64%	--	--	14.91%	11.44%	10.49%	15.09%	8.32%
Nevada	10.89%	--	--	16.34%	9.56%	13.01% *	11.18%	11.90% *
New Mexico	6.51%	--	--	16.91% *	12.39%	8.13%	--	6.71%
Utah	4.62%	--	--	13.83%	6.16%	5.81%	11.87%	4.77%
Wyoming	4.98%	--	--	13.35%	10.93%	5.76%	11.38%	5.15%
Pacific:								
Alaska	5.76%	--	--	12.94% *	10.57%	7.93%	--	5.97%
California	3.26%	13.24% *	10.27%	8.55%	10.26%	3.48%	7.02%	3.62%
Hawaii	3.33%	0.00%	--	9.26% *	7.43% *	4.65% *	3.75% *	3.86%
Oregon	5.02%	--	--	11.02% *	6.81%	7.25%	10.45%	5.59%
Washington	8.83%	--	--	5.35%	15.00%	11.43%	10.30%	9.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.8%	17.2%	29.7%	32.6%	57.0%	67.8%	25.3%	62.9%
New England:								
Connecticut	54.1%	0.0%	--	32.3% *	74.0%	50.9%	9.2% *	60.6%
Maine	69.4%	0.0%	--	52.6%	76.8%	79.6%	31.8% *	76.5%
Massachusetts	62.0%	--	--	49.5%	67.5%	68.2%	54.9%	64.7%
New Hampshire	53.6%	--	--	44.4% *	63.0%	70.0%	31.0% *	60.8%
Rhode Island	71.4%	--	--	--	70.0%	87.6%	--	76.6%
Vermont	49.7%	0.0%	0.0%	69.6%	82.5%	30.6% *	33.4% *	51.8%
Middle Atlantic:								
New Jersey	70.8%	--	--	--	75.5%	83.7%	--	79.0%
New York	52.8%	--	--	23.1% *	66.0%	57.2%	26.8% *	57.6%
Pennsylvania	64.1%	0.0%	--	22.4% *	62.5%	81.8%	20.4% *	68.9%
East North Central:								
Illinois	48.7%	--	--	21.7% *	45.9%	65.2%	28.4% *	52.9%
Indiana	56.0%	--	--	31.8% *	51.2%	63.9%	55.5%	56.0%
Michigan	62.4%	--	--	--	74.2%	75.8%	16.4% *	71.8%
Ohio	58.2%	0.0%	--	44.6%	52.2%	70.9%	19.5% *	64.6%
Wisconsin	55.0%	--	0.0%	54.3%	74.0%	48.4%	28.1% *	59.5%
West North Central:								
Iowa	50.5%	--	--	19.1% *	41.6%	62.9%	--	52.1%
Kansas	61.2%	--	--	49.7%	56.9%	70.0%	40.9% *	64.7%
Minnesota	72.1%	--	--	33.9% *	74.8%	80.3%	40.6% *	78.1%
Missouri	57.3%	--	0.0%	19.1% *	42.5% *	78.5%	14.7% *	63.4%
Nebraska	56.9%	--	--	--	59.6%	64.1%	--	60.3%
North Dakota	66.0%	0.0%	--	63.9%	54.0%	81.0%	48.3% *	70.1%
South Dakota	65.0%	--	--	32.9% *	57.3%	85.2%	21.2% *	70.9%
South Atlantic:								
Delaware	56.7%	0.0%	--	23.8% *	37.8%	80.2%	--	63.1%
District of Columbia	73.8%	--	--	--	82.7%	75.1%	--	75.4%
Florida	59.2%	--	0.0%	--	39.1%	70.8%	13.5% *	65.0%
Georgia	50.4%	--	0.0%	--	55.8%	57.3%	--	55.1%
Maryland	54.7%	--	--	35.2% *	48.1%	60.6%	--	54.7%
North Carolina	46.8%	--	0.0%	--	59.6%	50.3%	9.2% *	51.4%
South Carolina	53.9%	--	--	--	40.6% *	64.2%	--	59.5%
Virginia	59.1%	--	--	--	46.4%	68.4%	--	61.6%
West Virginia	38.5%	--	0.0%	--	17.0% *	57.4%	--	40.7%
East South Central:								
Alabama	58.2%	--	--	--	--	65.3%	--	60.0%
Kentucky	63.8%	0.0%	0.0%	--	66.6%	68.1%	--	67.8%
Mississippi	70.2%	--	0.0%	--	--	81.8%	--	75.6%
Tennessee	49.9%	--	--	--	39.2% *	63.3%	--	54.1%
West South Central:								
Arkansas	37.8%	0.0%	--	--	33.9% *	49.1%	0.0%	42.1%
Louisiana	52.4%	--	0.0%	22.3% *	47.9% *	79.2%	32.8% *	56.3%
Oklahoma	49.0%	0.0%	--	--	57.9%	53.8%	6.9% *	55.7%
Texas	48.9%	0.0%	--	18.8% *	38.3% *	63.0%	10.7% *	54.5%
Mountain:								
Arizona	49.9%	--	--	39.7% *	56.5%	51.2%	37.6% *	51.5%
Colorado	61.7%	--	--	--	43.1%	75.6%	33.4% *	66.7%
Idaho	63.2%	--	--	64.1%	50.8%	77.1%	--	68.7%
Montana	59.6%	0.0%	0.0%	78.9%	30.6% *	74.4%	52.5% *	63.4%
Nevada	46.6%	0.0%	--	--	35.5% *	56.1%	22.3% *	51.0%
New Mexico	61.0%	--	--	--	56.6% *	63.5%	--	62.1%
Utah	74.5%	--	--	67.9%	71.6%	87.2%	18.6% *	80.0%
Wyoming	57.2%	--	--	--	32.1% *	75.7%	33.8% *	61.8%
Pacific:								
Alaska	80.8%	--	--	--	81.4%	87.5%	--	82.1%
California	64.0%	--	29.8% *	28.0% *	66.4%	75.7%	18.5% *	71.5%
Hawaii	54.6%	--	--	0.0%	--	71.3%	0.0%	59.6%
Oregon	48.4%	0.0%	--	--	61.2%	57.5%	5.2% *	56.1%
Washington	78.6%	--	0.0%	47.8%	83.3%	86.8%	22.6% *	84.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.34%	3.64%	4.55%	2.71%	2.65%	1.91%	2.41%	1.46%
New England:								
Connecticut	8.47%	0.00%	--	13.63% *	11.81%	14.22%	5.76% *	9.37%
Maine	4.91%	0.00%	--	13.74%	7.29%	6.04%	10.32% *	4.88%
Massachusetts	6.23%	--	--	13.77%	11.04%	11.00%	12.90%	7.22%
New Hampshire	6.56%	--	--	13.68% *	12.49%	9.48%	10.35% *	7.52%
Rhode Island	8.28%	--	--	--	16.42%	5.68%	--	8.28%
Vermont	9.53%	0.00%	0.00%	9.91%	5.52%	12.60% *	11.74% *	10.91%
Middle Atlantic:								
New Jersey	6.93%	--	--	--	10.99%	6.96%	--	6.07%
New York	7.13%	--	--	9.79% *	8.75%	11.36%	11.10% *	8.27%
Pennsylvania	5.68%	0.00%	--	9.90% *	14.54%	4.69%	11.86% *	5.75%
East North Central:								
Illinois	5.98%	--	--	9.71% *	12.34%	8.05%	10.94% *	6.79%
Indiana	6.86%	--	--	14.03% *	12.14%	8.88%	14.07%	7.46%
Michigan	6.99%	--	--	--	10.26%	8.87%	10.48% *	7.22%
Ohio	5.70%	0.00%	--	12.19%	11.06%	7.13%	8.46% *	5.87%
Wisconsin	5.65%	--	0.00%	15.40%	7.04%	9.04%	11.01% *	5.99%
West North Central:								
Iowa	6.99%	--	--	12.62% *	9.33%	8.62%	--	7.42%
Kansas	6.91%	--	--	14.60%	16.15%	8.25%	19.07% *	7.10%
Minnesota	5.54%	--	--	12.02% *	5.72%	8.13%	16.77% *	5.93%
Missouri	8.24%	--	0.00%	12.00% *	16.24% *	8.49%	10.90% *	8.77%
Nebraska	6.61%	--	--	--	10.69%	9.40%	--	7.01%
North Dakota	6.80%	0.00%	--	13.36%	12.31%	7.71%	16.41% *	7.16%
South Dakota	7.25%	--	--	14.02% *	10.76%	6.34%	10.56% *	7.25%
South Atlantic:								
Delaware	6.94%	0.00%	--	14.74% *	9.64%	5.96%	--	7.05%
District of Columbia	5.31%	--	--	--	7.57%	6.83%	--	5.46%
Florida	5.52%	--	0.00%	--	11.37%	7.87%	8.85% *	6.18%
Georgia	8.88%	--	0.00%	--	16.05%	11.79%	--	9.70%
Maryland	8.01%	--	--	15.14% *	9.59%	11.66%	--	8.53%
North Carolina	8.98%	--	0.00%	--	14.32%	12.05%	7.92% *	10.37%
South Carolina	7.97%	--	--	--	19.28% *	10.85%	--	8.79%
Virginia	7.63%	--	--	--	12.87%	11.77%	--	8.56%
West Virginia	10.74%	--	0.00%	--	12.32% *	13.89%	--	12.12%
East South Central:								
Alabama	4.96%	--	--	--	--	3.42%	--	4.52%
Kentucky	7.40%	0.00%	0.00%	--	17.46%	8.61%	--	7.63%
Mississippi	8.24%	--	0.00%	--	--	9.06%	--	8.27%
Tennessee	7.97%	--	--	--	18.50% *	10.04%	--	8.96%
West South Central:								
Arkansas	8.76%	0.00%	--	--	15.58% *	12.22%	0.00%	9.58%
Louisiana	8.98%	--	0.00%	17.18% *	15.51% *	8.17%	17.41% *	10.60%
Oklahoma	7.48%	0.00%	--	--	16.36%	10.16%	5.66% *	8.28%
Texas	4.86%	0.00%	--	10.01% *	11.61% *	6.56%	5.92% *	5.26%
Mountain:								
Arizona	7.20%	--	--	16.67% *	9.27%	10.95%	11.77% *	8.10%
Colorado	8.18%	--	--	--	12.31%	9.82%	12.00% *	8.88%
Idaho	6.43%	--	--	13.15%	13.44%	6.53%	--	6.01%
Montana	9.85%	0.00%	0.00%	13.27%	11.66% *	9.57%	25.49% *	9.00%
Nevada	6.60%	0.00%	--	--	11.32% *	9.03%	12.33% *	7.40%
New Mexico	11.56%	--	--	--	17.13% *	17.45%	--	12.19%
Utah	4.74%	--	--	16.97%	8.74%	4.61%	10.48% *	4.66%
Wyoming	10.59%	--	--	--	11.92% *	14.67%	13.65% *	11.97%
Pacific:								
Alaska	5.65%	--	--	--	13.94%	5.40%	--	5.86%
California	4.96%	--	14.93% *	10.79% *	11.98%	5.93%	8.23% *	5.00%
Hawaii	11.32%	--	--	0.00%	--	11.71%	0.00%	11.63%
Oregon	8.28%	0.00%	--	--	14.11%	11.40%	3.29% *	9.07%
Washington	7.63%	--	0.00%	12.07%	9.16%	6.62%	11.35% *	6.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	13.7%	12.0%	13.0%	11.5%	11.5%	13.3%	11.6%
New England:								
Connecticut	10.2% *	0.0%	--	26.8% *	0.4% *	15.2% *	17.5% *	8.8% *
Maine	9.8% *	--	--	--	8.8% *	11.5% *	--	10.5% *
Massachusetts	18.0%	--	--	12.4% *	6.7% *	23.4% *	21.3% *	17.2% *
New Hampshire	10.8% *	--	--	6.8% *	5.2% *	14.8% *	8.5% *	11.4% *
Rhode Island	4.9% *	0.0%	0.0%	11.9% *	11.0% *	2.1% *	3.2% *	5.2% *
Vermont	4.8% *	0.0%	0.0%	5.6% *	6.3% *	--	0.6% *	5.3% *
Middle Atlantic:								
New Jersey	9.8% *	0.0%	0.0%	33.2% *	8.0% *	10.4% *	10.4% *	9.8% *
New York	13.7%	--	--	5.4% *	11.5% *	16.4% *	8.7% *	14.7%
Pennsylvania	13.6% *	--	--	14.4% *	21.6% *	9.7% *	17.3% *	12.8% *
East North Central:								
Illinois	7.5%	--	--	9.5% *	6.7% *	8.1% *	3.0% *	8.2%
Indiana	9.3% *	--	0.0%	2.2% *	5.0% *	12.5% *	5.3% *	9.8% *
Michigan	9.9%	--	25.4% *	24.9% *	8.9% *	4.6% *	25.8% *	6.9%
Ohio	7.6% *	0.0%	0.0%	14.5% *	0.6% *	9.3%	0.0%	9.0% *
Wisconsin	6.2% *	--	--	2.4% *	5.3% *	--	14.5% *	4.4% *
West North Central:								
Iowa	7.9% *	--	--	0.0%	1.7% *	9.8% *	13.6% *	7.2% *
Kansas	10.5%	--	--	11.3% *	10.3% *	10.0%	12.9% *	9.8%
Minnesota	10.7% *	0.0%	--	29.1% *	22.7% *	1.4% *	2.6% *	11.8% *
Missouri	5.2% *	0.0%	--	11.8% *	0.0%	6.1% *	12.5% *	4.3% *
Nebraska	9.1% *	--	--	0.0%	--	10.3% *	16.0% *	8.0% *
North Dakota	6.2% *	0.0%	0.0%	19.5% *	1.8% *	--	--	7.1% *
South Dakota	5.6% *	0.0%	--	0.7% *	9.3% *	3.5% *	10.3% *	4.9% *
South Atlantic:								
Delaware	2.9% *	0.0%	0.0%	7.7% *	--	1.9% *	--	2.5% *
District of Columbia	7.2%	--	7.2% *	6.5% *	8.3% *	5.8% *	9.1% *	6.8%
Florida	15.2%	0.0%	0.0%	29.0% *	8.6% *	16.7% *	17.2% *	14.9%
Georgia	9.1%	0.0%	0.0%	5.6% *	14.5% *	8.6% *	5.7% *	9.4%
Maryland	3.6% *	--	--	1.7% *	14.3% *	0.5% *	10.6% *	2.8% *
North Carolina	11.7% *	--	0.0%	1.2% *	0.2% *	15.1% *	0.0%	12.6% *
South Carolina	6.4% *	--	0.0%	--	2.5% *	6.9% *	--	5.6% *
Virginia	1.8% *	0.0%	0.0%	7.1% *	3.7% *	0.8% *	3.2% *	1.6% *
West Virginia	15.6%	--	--	0.0%	2.4% *	20.1%	--	14.6%
East South Central:								
Alabama	8.2% *	--	--	--	19.9% *	6.0% *	8.1% *	8.2% *
Kentucky	10.6% *	0.0%	--	7.1% *	9.5% *	11.0% *	11.4% *	10.5% *
Mississippi	12.3%	--	0.0%	--	14.0% *	13.2%	10.0% *	12.5%
Tennessee	18.5% *	--	0.0%	0.0%	2.3% *	29.7% *	--	19.9% *
West South Central:								
Arkansas	3.5% *	0.0%	--	0.0%	2.6% *	1.9% *	12.9% *	1.9% *
Louisiana	11.2% *	--	--	--	2.4% *	10.8% *	29.8% *	7.8% *
Oklahoma	9.8% *	0.0%	--	7.7% *	7.6% *	12.2% *	3.4% *	11.2% *
Texas	12.1%	--	0.0%	5.5% *	25.5% *	7.9% *	7.5% *	12.5%
Mountain:								
Arizona	6.8% *	0.0%	0.0%	0.0%	12.8% *	6.5% *	0.0%	8.0% *
Colorado	12.9%	0.0%	--	1.3% *	24.6% *	11.2% *	6.1% *	14.0%
Idaho	14.0% *	0.0%	--	7.0% *	7.0% *	17.0% *	15.1% *	13.7% *
Montana	5.8% *	0.0%	0.0%	0.8% *	7.8% *	10.5% *	0.4% *	8.7% *
Nevada	32.3% *	0.0%	--	26.2% *	6.8% *	39.6% *	20.5% *	33.9% *
New Mexico	13.2%	0.0%	0.0%	9.9% *	8.4% *	17.4% *	--	13.9% *
Utah	9.6%	--	--	17.0% *	3.5% *	10.1% *	16.5% *	8.5% *
Wyoming	4.5% *	0.0%	--	15.4% *	2.9% *	1.4% *	2.6% *	5.0% *
Pacific:								
Alaska	7.2% *	--	0.0%	5.6% *	7.0% *	8.1% *	0.0%	7.7% *
California	21.2%	41.0% *	27.0% *	30.6%	24.5%	16.5%	33.0%	19.0%
Hawaii	14.7%	--	--	3.0% *	26.9% *	5.9% *	42.2%	10.0% *
Oregon	8.2% *	--	--	26.9% *	3.7% *	5.5% *	8.1% *	8.3% *
Washington	7.6% *	--	--	--	1.7% *	8.9% *	8.7% *	7.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.75%	2.86%	2.38%	1.85%	1.50%	1.05%	1.50%	0.83%
New England:								
Connecticut	3.88% *	0.00%	--	17.96% *	0.40% *	6.45% *	12.12% *	3.92% *
Maine	3.68% *	--	--	--	5.64% *	5.37% *	--	4.18% *
Massachusetts	5.06%	--	--	7.20% *	3.35% *	8.64% *	7.85% *	6.06% *
New Hampshire	3.33% *	--	--	4.56% *	3.12% *	6.12% *	5.91% *	3.91% *
Rhode Island	2.00% *	0.00%	0.00%	6.09% *	6.57% *	1.06% *	2.36% *	2.29% *
Vermont	1.59% *	0.00%	0.00%	2.49% *	2.50% *	--	0.61% *	1.86% *
Middle Atlantic:								
New Jersey	3.23% *	0.00%	0.00%	14.09% *	5.05% *	3.29% *	7.87% *	3.48% *
New York	3.48%	--	--	3.71% *	5.23% *	5.45% *	3.66% *	4.10%
Pennsylvania	4.58% *	--	--	5.68% *	14.71% *	4.41% *	6.01% *	5.40% *
East North Central:								
Illinois	2.05%	--	--	5.62% *	2.96% *	3.42% *	1.48% *	2.37%
Indiana	2.91% *	--	0.00%	2.28% *	3.68% *	4.50% *	4.05% *	3.22% *
Michigan	2.55%	--	13.05% *	12.25% *	3.55% *	2.10% *	10.04% *	1.95%
Ohio	2.59% *	0.00%	0.00%	12.40% *	0.48% *	2.77%	0.00%	3.01% *
Wisconsin	2.07% *	--	--	1.49% *	2.66% *	--	8.31% *	1.72% *
West North Central:								
Iowa	2.46% *	--	--	0.00%	1.15% *	3.76% *	6.99% *	2.61% *
Kansas	1.94%	--	--	6.37% *	5.00% *	1.44%	6.17% *	1.89%
Minnesota	5.30% *	0.00%	--	20.86% *	12.31% *	0.82% *	1.94%	5.97% *
Missouri	2.49% *	0.00%	--	10.66% *	0.00%	3.49% *	10.06% *	2.48% *
Nebraska	2.85% *	--	--	0.00%	--	3.41% *	12.79% *	2.44% *
North Dakota	2.71% *	0.00%	0.00%	10.61% *	1.21% *	--	--	3.34% *
South Dakota	1.97% *	0.00%	--	0.74% *	4.58% *	2.31% *	7.62% *	1.91% *
South Atlantic:								
Delaware	1.12% *	0.00%	0.00%	5.62% *	--	0.90% *	--	0.94% *
District of Columbia	1.70%	--	4.75% *	3.69% *	2.85% *	2.62% *	4.64% *	1.84%
Florida	4.03%	0.00%	0.00%	15.60% *	4.69% *	5.29% *	11.96% *	4.26%
Georgia	2.53%	0.00%	0.00%	3.92% *	9.52% *	2.68% *	4.19% *	2.77%
Maryland	1.82% *	--	--	1.72% *	10.06% *	0.28% *	6.22% *	1.84% *
North Carolina	5.31% *	--	0.00%	1.20% *	0.21% *	6.86% *	0.00%	5.72% *
South Carolina	2.75% *	--	0.00%	--	1.79% *	3.83% *	--	2.86% *
Virginia	0.64% *	0.00%	0.00%	3.91% *	2.22% *	0.45% *	2.18% *	0.66% *
West Virginia	3.14%	--	--	0.00%	2.19% *	4.04%	--	2.97%
East South Central:								
Alabama	2.97% *	--	--	--	9.11% *	3.27% *	3.92% *	3.32% *
Kentucky	3.68% *	0.00%	--	4.76% *	5.16% *	5.00% *	6.04% *	3.91% *
Mississippi	2.17%	--	0.00%	--	9.36% *	2.29%	7.71% *	2.27%
Tennessee	10.19% *	--	0.00%	0.00%	1.56% *	14.62% *	--	10.96% *
West South Central:								
Arkansas	1.46% *	0.00%	--	0.00%	1.97% *	1.34% *	7.86% *	1.06% *
Louisiana	4.05% *	--	--	--	1.78% *	5.67% *	14.29% *	3.67% *
Oklahoma	3.52% *	0.00%	--	4.87% *	5.30% *	5.86% *	2.35% *	4.24% *
Texas	2.96%	--	0.00%	4.02% *	8.63% *	2.57% *	3.94% *	3.23%
Mountain:								
Arizona	2.15% *	0.00%	0.00%	0.00%	6.47% *	2.49% *	0.00%	2.57% *
Colorado	3.50%	0.00%	--	1.46% *	7.39% *	4.77% *	5.93% *	4.01%
Idaho	4.78% *	0.00%	--	4.11% *	5.62% *	7.46% *	8.13% *	5.57% *
Montana	2.82% *	0.00%	0.00%	0.60% *	7.15% *	6.03% *	0.32% *	4.22% *
Nevada	17.77% *	0.00%	--	18.54% *	3.45% *	21.89% *	12.80% *	19.67% *
New Mexico	3.86%	0.00%	0.00%	3.90% *	5.91% *	6.46% *	--	4.22% *
Utah	2.75%	--	--	9.40% *	1.89% *	4.63% *	7.85% *	2.95% *
Wyoming	1.85% *	0.00%	--	9.06% *	1.72% *	1.31% *	1.70% *	2.28% *
Pacific:								
Alaska	2.55% *	--	0.00%	3.78% *	5.10% *	3.60% *	0.00%	2.71% *
California	2.53%	14.19% *	10.40% *	7.18%	6.17%	2.96%	7.03%	2.61%
Hawaii	4.05%	--	--	2.12% *	12.61% *	3.09% *	12.08%	3.59% *
Oregon	3.56% *	--	--	18.63% *	1.98% *	3.46% *	4.59% *	4.06% *
Washington	3.01% *	--	--	--	0.93% *	4.25% *	4.13% *	3.34% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3.7%	8.3% *	6.7%	5.8%	3.4%	2.9%	7.4%	3.1%
New England:								
Connecticut	1.1% *	--	0.0%	5.4% *	0.1% *	0.0%	5.4% *	0.2% *
Maine	11.7%	--	0.0%	1.9% *	6.2% *	15.4%	--	12.8%
Massachusetts	3.4% *	--	--	7.2% *	0.3% *	3.7% *	--	3.2% *
New Hampshire	4.7% *	--	--	2.2% *	8.7% *	0.1% *	11.0% *	2.9% *
Rhode Island	5.6% *	0.0%	--	11.3% *	2.5% *	2.1% *	28.4% *	2.1% *
Vermont	3.6% *	--	--	5.8% *	6.8% *	0.5% *	9.8% *	2.8% *
Middle Atlantic:								
New Jersey	0.6% *	0.0%	0.0%	--	0.6% *	0.2% *	1.4% *	0.5% *
New York	4.1% *	30.4% *	0.0%	10.2% *	4.2% *	0.0% *	19.2% *	1.1% *
Pennsylvania	2.2% *	--	--	5.0% *	0.8% *	0.4% *	9.7% *	0.6% *
East North Central:								
Illinois	5.9% *	--	1.6% *	--	2.2% *	7.8% *	10.4% *	5.2% *
Indiana	2.4% *	0.0%	0.0%	0.0%	3.8% *	2.5% *	0.0%	2.7% *
Michigan	7.5% *	0.0%	14.4% *	10.6% *	2.1% *	8.4% *	10.3% *	7.0% *
Ohio	2.6% *	0.0%	0.0%	6.3% *	6.4% *	0.5% *	6.5% *	1.9% *
Wisconsin	5.4% *	--	0.0%	19.5% *	--	1.2% *	9.8% *	4.5% *
West North Central:								
Iowa	3.2% *	--	0.0%	1.8% *	1.5% *	0.0%	24.5% *	0.5% *
Kansas	1.5% *	--	0.0%	0.7% *	0.7% *	1.9% *	1.5% *	1.5% *
Minnesota	1.8% *	0.0%	0.0%	1.6% *	0.2% *	2.7% *	0.0%	2.1% *
Missouri	2.0% *	0.0%	--	10.6% *	0.0%	1.2% *	1.9% *	2.0% *
Nebraska	1.4% *	0.0%	2.2% *	0.0%	--	0.0%	1.1% *	1.4% *
North Dakota	0.6% *	0.0%	--	0.0%	2.4% *	0.0%	0.8% *	0.6% *
South Dakota	0.8% *	--	0.0%	0.0%	0.0%	1.0% *	1.7% *	0.6% *
South Atlantic:								
Delaware	1.9% *	0.0%	0.0%	--	0.2% *	2.1% *	--	1.5% *
District of Columbia	2.2% *	--	6.8% *	6.5% *	0.7% *	0.4% *	10.4% *	0.7% *
Florida	1.0% *	0.0%	0.0%	--	0.0%	0.9% *	--	0.7% *
Georgia	4.0% *	0.0%	--	--	0.9% *	--	8.5% *	3.6% *
Maryland	20.1% *	0.0%	--	--	5.8% *	24.8% *	10.5% *	21.1% *
North Carolina	2.4% *	--	0.0%	1.3% *	--	2.1% *	0.0%	2.6% *
South Carolina	1.9% *	--	0.0%	0.0%	9.0% *	0.0% *	0.0%	2.2% *
Virginia	2.4% *	0.0%	0.0%	0.0%	6.3% *	1.8% *	0.0%	2.8% *
West Virginia	3.0% *	--	--	--	5.0% *	0.1% *	--	2.2% *
East South Central:								
Alabama	4.4% *	0.0%	0.0%	13.4% *	--	2.9% *	10.8% *	3.6% *
Kentucky	5.4% *	0.0%	0.0%	27.3% *	10.0% *	2.4% *	0.0%	5.8% *
Mississippi	10.9% *	0.0%	0.0%	46.6% *	--	9.5% *	--	11.5% *
Tennessee	--	--	--	--	7.4% *	2.4% *	9.0% *	--
West South Central:								
Arkansas	5.7% *	0.0%	0.0%	--	10.9% *	1.7% *	0.9% *	6.5% *
Louisiana	2.7% *	0.0%	0.0%	1.5% *	8.1% *	1.7% *	0.0%	3.2% *
Oklahoma	4.5% *	0.0%	--	1.4% *	14.2% *	1.0% *	--	--
Texas	2.3% *	0.0%	--	1.2% *	2.9% *	2.2% *	1.8% *	2.3% *
Mountain:								
Arizona	2.4% *	0.0%	--	7.3% *	0.1% *	2.4% *	7.3% *	1.6% *
Colorado	1.0% *	0.0%	0.0%	--	0.4% *	1.3% *	1.4% *	1.0% *
Idaho	5.9% *	--	0.0%	0.8% *	6.7% *	7.5% *	1.6% *	6.9% *
Montana	7.9% *	0.0%	--	19.8% *	1.2% *	1.4% *	20.1% *	1.6% *
Nevada	1.9% *	0.0%	--	0.0%	10.2% *	0.1% *	--	1.7% *
New Mexico	4.7% *	--	0.0%	7.3% *	6.4% *	--	--	4.6% *
Utah	1.4% *	0.0%	--	0.0%	0.1% *	1.4% *	--	0.9% *
Wyoming	2.1% *	0.0%	--	0.0%	0.0%	1.4% *	6.6% *	0.9% *
Pacific:								
Alaska	2.9% *	--	0.0%	0.0%	1.0% *	--	0.0%	3.0% *
California	4.6%	0.0%	17.6% *	5.1% *	6.3% *	2.9% *	10.2% *	3.6%
Hawaii	13.7%	--	--	28.9% *	13.9% *	12.3% *	10.3% *	14.3%
Oregon	2.8% *	--	--	3.8% *	5.3% *	1.1% *	6.5% *	2.2% *
Washington	1.9% *	--	0.0%	0.0%	--	0.4% *	8.7% *	1.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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, 2025

Division and State	Total	Less than 10 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%	2.70% *	1.53%	0.85%	0.55%	0.77%	1.08%	0.55%
New England:								
Connecticut	0.47% *	--	0.00%	2.78% *	0.07% *	0.00%	2.80% *	0.18% *
Maine	2.84%	--	0.00%	1.93% *	5.07% *	4.07%	--	3.21%
Massachusetts	1.43% *	--	--	5.11% *	0.27% *	2.34% *	--	1.65% *
New Hampshire	2.22% *	--	--	2.26% *	6.68% *	0.08% *	5.99% *	2.33% *
Rhode Island	3.20% *	0.00%	--	6.61% *	1.62% *	2.08% *	17.59% *	1.43% *
Vermont	1.45% *	--	--	3.84% *	3.76% *	0.51% *	4.79% *	1.48% *
Middle Atlantic:								
New Jersey	0.32% *	0.00%	0.00%	--	0.49% *	0.13% *	1.40% *	0.31% *
New York	1.64% *	13.03% *	0.00%	5.66% *	2.13% *	0.00% *	7.96% *	0.53% *
Pennsylvania	0.84% *	--	--	3.33% *	0.58% *	0.28% *	4.58% *	0.27% *
East North Central:								
Illinois	2.48% *	--	1.60% *	--	1.27% *	4.72% *	5.15% *	2.76% *
Indiana	1.17% *	0.00%	0.00%	0.00%	2.39% *	1.71% *	0.00%	1.31% *
Michigan	3.20% *	0.00%	12.13% *	7.00% *	1.41% *	5.21% *	7.07% *	3.56% *
Ohio	1.26% *	0.00%	0.00%	4.56% *	4.77% *	0.53% *	4.57% *	1.23% *
Wisconsin	1.91% *	--	0.00%	8.94% *	--	0.98% *	5.18% *	2.04% *
West North Central:								
Iowa	1.33% *	--	0.00%	1.91% *	1.11% *	0.00%	9.90% *	0.31% *
Kansas	0.62% *	--	0.00%	0.70% *	0.66% *	0.99% *	1.56% *	0.67% *
Minnesota	1.05% *	0.00%	0.00%	1.68% *	0.16% *	1.81% *	0.00%	1.20% *
Missouri	1.31% *	0.00%	--	10.06% *	0.00%	1.17% *	1.96% *	1.45% *
Nebraska	0.92% *	0.00%	2.32% *	0.00%	--	0.00%	1.06% *	1.06% *
North Dakota	0.49% *	0.00%	--	0.00%	2.36% *	0.00%	0.82% *	0.58% *
South Dakota	0.48% *	--	0.00%	0.00%	0.00%	0.82% *	1.71% *	0.48% *
South Atlantic:								
Delaware	0.96% *	0.00%	0.00%	--	0.18% *	1.15% *	--	0.86% *
District of Columbia	0.84% *	--	5.56% *	4.07% *	0.64% *	0.42% *	4.99% *	0.41% *
Florida	0.48% *	0.00%	0.00%	--	0.00%	0.44% *	--	0.34% *
Georgia	2.16% *	0.00%	--	--	0.76% *	--	5.25% *	2.33% *
Maryland	14.80% *	0.00%	--	--	3.27% *	19.38% *	6.14% *	16.25% *
North Carolina	1.22% *	--	0.00%	1.33% *	--	1.46% *	0.00%	1.32% *
South Carolina	1.31% *	--	0.00%	0.00%	6.07% *	0.04% *	0.00%	1.45% *
Virginia	1.32% *	0.00%	0.00%	0.00%	5.38% *	1.10% *	0.00%	1.55% *
West Virginia	1.45% *	--	--	--	4.68% *	0.07% *	--	1.38% *
East South Central:								
Alabama	1.92% *	0.00%	0.00%	8.29% *	--	2.22% *	6.41% *	1.87% *
Kentucky	2.68% *	0.00%	0.00%	21.60% *	8.47% *	1.50% *	0.00%	2.87% *
Mississippi	6.36% *	0.00%	0.00%	23.14% *	--	7.92% *	--	6.86% *
Tennessee	--	--	--	--	7.45% *	2.32% *	6.43% *	--
West South Central:								
Arkansas	2.31% *	0.00%	0.00%	--	6.55% *	1.38% *	0.93% *	2.69% *
Louisiana	1.76% *	0.00%	0.00%	1.58% *	7.33% *	1.75% *	0.00%	2.08% *
Oklahoma	2.34% *	0.00%	--	1.38% *	9.49% *	0.50% *	--	--
Texas	1.17% *	0.00%	--	1.22% *	2.47% *	1.58% *	1.26% *	1.29% *
Mountain:								
Arizona	1.19% *	0.00%	--	7.23% *	0.09% *	1.64% *	5.04% *	1.05% *
Colorado	0.67% *	0.00%	0.00%	--	0.38% *	1.07% *	1.43% *	0.74% *
Idaho	4.21% *	--	0.00%	0.84% *	5.16% *	6.96% *	1.33% *	5.11% *
Montana	4.22% *	0.00%	--	14.27% *	1.20% *	1.19% *	12.42% *	0.92% *
Nevada	1.22% *	0.00%	--	0.00%	7.29% *	0.09% *	--	1.27% *
New Mexico	2.15% *	--	0.00%	7.21% *	4.11% *	--	--	2.28% *
Utah	0.82% *	0.00%	--	0.00%	0.10% *	1.12% *	--	0.65% *
Wyoming	1.53% *	0.00%	--	0.00%	0.00%	1.07% *	6.38% *	0.66% *
Pacific:								
Alaska	1.80% *	--	0.00%	0.00%	1.03% *	--	0.00%	1.90% *
California	0.96%	0.00%	7.14% *	2.13% *	2.59% *	1.01% *	3.37% *	0.93%
Hawaii	3.62%	--	--	11.75% *	6.49% *	5.02% *	5.22% *	4.14%
Oregon	0.97% *	--	--	2.29% *	3.24% *	0.86% *	3.35% *	0.97% *
Washington	1.15% *	--	0.00%	0.00%	--	0.39% *	7.64% *	0.60% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.2%	21.7%	17.8%	19.1%	28.1%	30.9%	20.3%	29.4%
New England:								
Connecticut	24.8%	--	--	19.3% *	27.2% *	24.9%	18.8% *	26.0%
Maine	11.7%	--	--	--	19.0% *	10.9% *	7.7% *	12.3% *
Massachusetts	25.6%	0.0%	0.0%	0.4% *	40.5%	31.6%	0.0%	31.9%
New Hampshire	26.2%	0.0%	0.0%	29.2% *	26.4% *	31.9%	21.5% *	27.5%
Rhode Island	34.4%	--	--	--	13.6% *	53.2%	6.9% *	38.6%
Vermont	14.6%	0.0%	--	13.0% *	11.9%	17.3% *	9.0% *	15.4% *
Middle Atlantic:								
New Jersey	50.2%	0.0%	--	2.6% *	64.2%	44.8%	8.3% *	54.8%
New York	27.8%	13.0% *	--	10.7% *	21.2%	32.3%	22.4% *	28.9%
Pennsylvania	23.4%	--	--	20.7% *	9.1% *	33.5%	21.2% *	23.9%
East North Central:								
Illinois	37.6%	--	--	18.8% *	47.2%	38.6%	29.2%	38.9%
Indiana	23.5%	0.0%	0.0%	34.4% *	16.0% *	25.1%	36.4% *	21.9%
Michigan	26.4%	0.0%	--	12.4% *	17.4% *	37.1%	6.4% *	30.1%
Ohio	27.8%	--	--	30.9% *	31.3% *	28.2%	31.8% *	27.1%
Wisconsin	17.7%	--	--	22.8% *	21.1% *	12.4%	17.0% *	17.9%
West North Central:								
Iowa	26.2%	--	--	29.8% *	18.3% *	28.5%	20.4% *	26.9%
Kansas	33.4%	--	--	26.6% *	34.3% *	29.5%	43.0% *	30.8%
Minnesota	21.5%	0.0%	0.0%	24.4% *	6.6% *	28.5%	8.0% *	23.4%
Missouri	30.0%	--	--	6.3% *	17.0% *	39.9%	6.7% *	32.9%
Nebraska	15.8%	--	--	--	11.8% *	12.0% *	39.5% *	11.7%
North Dakota	15.6%	--	--	9.8% *	19.2% *	17.3% *	7.8% *	17.6%
South Dakota	23.7%	--	--	18.0% *	30.2%	20.4% *	24.7% *	23.5%
South Atlantic:								
Delaware	40.0%	--	0.0%	32.1% *	23.5%	50.1%	--	44.9%
District of Columbia	45.9%	--	55.7%	73.1%	51.2%	35.9%	54.8%	44.4%
Florida	30.7%	--	--	18.0% *	37.5% *	30.3%	22.9% *	31.8%
Georgia	24.0%	--	--	33.0% *	33.6% *	20.8%	21.0% *	24.2%
Maryland	36.5%	--	--	25.0% *	25.5% *	40.5% *	28.5% *	37.3% *
North Carolina	32.2%	--	0.0%	12.2% *	42.7% *	31.6%	20.8% *	33.1%
South Carolina	27.7%	--	--	--	20.0% *	32.8%	--	29.3%
Virginia	28.4%	--	--	35.3% *	9.5% *	33.6%	30.5% *	28.0%
West Virginia	31.0%	0.0%	--	--	15.7% *	37.6%	--	32.0%
East South Central:								
Alabama	34.0%	--	--	60.4%	48.2%	24.7% *	34.6%	34.0%
Kentucky	29.5%	--	--	33.2% *	32.7% *	29.0%	29.7% *	29.5%
Mississippi	25.6%	--	--	9.6% *	34.3% *	25.2%	33.0% *	25.0%
Tennessee	22.3% *	--	--	25.4% *	41.0% *	14.0%	24.0% *	22.2% *
West South Central:								
Arkansas	33.4%	--	--	--	9.8% *	46.3%	27.4% *	34.4%
Louisiana	36.6%	--	--	10.9% *	34.2% *	49.4%	14.6% *	40.6%
Oklahoma	17.8%	--	0.0%	23.6% *	17.0% *	16.6%	27.6% *	15.6%
Texas	33.3%	--	--	21.1% *	20.3% *	41.2%	21.3% *	34.6%
Mountain:								
Arizona	19.4%	--	--	9.0% *	26.8% *	14.4% *	31.8% *	17.3%
Colorado	17.9%	0.0%	--	13.8% *	12.9% *	21.3%	12.1% *	18.9%
Idaho	24.2%	--	--	5.9% *	24.5% *	27.4%	17.3% *	25.8%
Montana	18.9% *	--	--	0.0%	13.7% *	33.0% *	8.4% *	24.4% *
Nevada	24.9% *	--	--	15.7% *	24.6% *	25.7% *	23.6% *	25.1% *
New Mexico	17.0%	0.0%	--	21.9% *	31.5% *	8.9% *	--	15.6%
Utah	27.4%	--	--	18.9% *	13.0% *	35.8%	36.6% *	25.9%
Wyoming	32.8%	--	--	24.8% *	41.0%	29.3%	39.2% *	31.0%
Pacific:								
Alaska	38.1%	--	--	52.4%	34.6% *	38.4%	--	39.0%
California	21.1%	23.9% *	7.2% *	--	13.4% *	27.2%	11.1% *	22.9%
Hawaii	38.6%	--	0.0%	11.1% *	37.0%	47.1%	18.0% *	42.1%
Oregon	34.7%	--	--	33.5% *	41.6%	33.8%	31.3% *	35.3%
Washington	25.5%	--	--	8.0% *	35.8% *	24.3% *	22.9% *	25.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.04%	3.42%	2.56%	2.07%	2.83%	1.31%	1.78%	1.17%
New England:								
Connecticut	6.11%	--	--	11.47% *	14.69% *	7.02%	8.77% *	7.11%
Maine	3.36%	--	--	--	10.11% *	4.03% *	4.07% *	3.78% *
Massachusetts	4.89%	0.00%	0.00%	0.45% *	11.54%	7.22%	0.00%	5.91%
New Hampshire	6.49%	0.00%	0.00%	21.50% *	11.52% *	9.55%	17.15% *	6.88%
Rhode Island	5.14%	--	--	--	8.13% *	5.13%	4.50% *	5.47%
Vermont	4.08%	0.00%	--	8.71% *	3.45%	7.71% *	4.22% *	4.64% *
Middle Atlantic:								
New Jersey	9.70%	0.00%	--	2.24% *	13.88%	8.42%	4.62% *	10.03%
New York	4.37%	8.61% *	--	4.67% *	5.36%	6.69%	7.81% *	5.00%
Pennsylvania	3.45%	--	--	8.48% *	4.02% *	5.02%	7.89% *	3.83%
East North Central:								
Illinois	5.06%	--	--	7.83% *	11.36%	6.49%	7.62%	5.72%
Indiana	5.37%	0.00%	0.00%	19.67% *	5.92% *	7.02%	22.24% *	5.12%
Michigan	4.42%	0.00%	--	7.77% *	6.90% *	6.88%	4.82% *	5.14%
Ohio	4.49%	--	--	15.05% *	10.99% *	5.25%	14.62% *	4.50%
Wisconsin	3.61%	--	--	10.27% *	7.03% *	3.52%	9.37% *	3.91%
West North Central:								
Iowa	4.60%	--	--	19.56% *	6.03% *	6.29%	9.22% *	5.06%
Kansas	6.52%	--	--	10.63% *	12.40% *	7.75%	17.91% *	6.31%
Minnesota	3.69%	0.00%	0.00%	10.23% *	4.02% *	4.90%	4.25% *	4.10%
Missouri	4.84%	--	--	5.67% *	7.93% *	7.03%	5.75% *	5.41%
Nebraska	3.56%	--	--	--	5.02% *	3.88% *	14.61% *	2.97%
North Dakota	3.77%	--	--	5.29% *	7.48% *	6.41% *	4.71% *	4.63%
South Dakota	4.67%	--	--	9.18% *	7.69%	6.32% *	14.33% *	4.91%
South Atlantic:								
Delaware	6.34%	--	0.00%	10.79% *	5.06%	8.88%	--	6.88%
District of Columbia	4.75%	--	13.36%	10.64%	9.80%	5.71%	9.32%	5.33%
Florida	5.17%	--	--	9.96% *	23.06% *	4.56%	9.21% *	5.70%
Georgia	5.71%	--	--	14.13% *	20.68% *	5.05%	12.48% *	6.16%
Maryland	10.31%	--	--	10.87% *	11.38% *	14.04% *	12.06% *	11.39% *
North Carolina	5.63%	--	0.00%	8.82% *	18.67% *	5.93%	13.52% *	6.00%
South Carolina	5.38%	--	--	--	7.86% *	7.55%	--	5.86%
Virginia	4.65%	--	--	12.46% *	3.00% *	7.22%	9.24% *	5.20%
West Virginia	7.34%	0.00%	--	--	10.21% *	9.30%	--	7.97%
East South Central:								
Alabama	9.04%	--	--	17.87%	10.80%	9.86% *	9.76%	10.14%
Kentucky	4.99%	--	--	16.34% *	10.24% *	6.35%	13.15% *	5.26%
Mississippi	4.06%	--	--	7.91% *	11.02% *	4.82%	12.69% *	4.23%
Tennessee	7.30% *	--	--	11.79% *	18.89% *	3.75%	10.91% *	7.91% *
West South Central:								
Arkansas	6.82%	--	--	--	4.41% *	10.28%	10.25% *	7.71%
Louisiana	4.86%	--	--	6.94% *	11.83% *	5.58%	5.89% *	5.47%
Oklahoma	3.97%	--	0.00%	14.29% *	7.28% *	4.74%	12.81% *	3.65%
Texas	4.69%	--	--	9.88% *	7.75% *	6.41%	8.23% *	5.07%
Mountain:								
Arizona	4.31%	--	--	7.05% *	9.05% *	5.10% *	11.22% *	4.50%
Colorado	3.18%	0.00%	--	9.24% *	5.02% *	4.34%	9.46% *	3.38%
Idaho	5.21%	--	--	5.00% *	8.59% *	7.71%	11.23% *	5.86%
Montana	6.59% *	--	--	0.00%	8.84% *	11.98% *	5.52% *	8.79% *
Nevada	8.50% *	--	--	9.28% *	8.04% *	11.67% *	8.71% *	9.60% *
New Mexico	4.35%	0.00%	--	15.55% *	11.14% *	3.52% *	--	4.28%
Utah	4.60%	--	--	10.21% *	5.92% *	6.50%	15.25% *	4.63%
Wyoming	5.08%	--	--	14.83% *	11.28%	5.54%	13.64% *	5.12%
Pacific:								
Alaska	5.36%	--	--	14.84%	10.52% *	6.98%	--	5.57%
California	2.69%	12.11% *	4.28% *	--	5.13% *	3.69%	4.63% *	3.04%
Hawaii	7.55%	--	0.00%	5.97% *	10.05%	10.35%	7.24% *	8.39%
Oregon	4.65%	--	--	14.76% *	7.34%	6.47%	10.43% *	5.14%
Washington	7.37%	--	--	4.01% *	15.91% *	9.26% *	11.07% *	8.23% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.0%	6.8%	8.9%	5.9%	5.9%	4.1%	7.0%	4.7%
New England:								
Connecticut	4.1% *	--	0.0%	9.0% *	0.8% *	2.8% *	13.5% *	2.2% *
Maine	2.0% *	0.0%	--	0.0%	--	1.9% *	1.9% *	2.1% *
Massachusetts	3.2% *	--	0.0%	0.7% *	2.3% *	--	--	2.9% *
New Hampshire	4.4% *	0.0%	0.0%	0.0%	--	6.9% *	0.0%	5.7% *
Rhode Island	3.4% *	0.0%	--	13.8% *	--	0.9% *	7.6% *	2.7% *
Vermont	2.1% *	--	--	3.3% *	0.0%	1.5% *	9.5% *	1.0% *
Middle Atlantic:								
New Jersey	7.7% *	--	--	--	8.3% *	5.0% *	13.6% *	7.1% *
New York	7.1% *	--	--	--	12.2% *	6.1% *	4.4% *	7.6% *
Pennsylvania	7.4% *	--	--	10.6% *	11.8% *	1.7% *	20.4% *	4.8% *
East North Central:								
Illinois	10.7% *	--	--	20.4% *	7.8% *	9.6% *	9.3% *	10.9% *
Indiana	5.7% *	0.0%	0.0%	1.4% *	11.0% *	5.0% *	1.7% *	6.1% *
Michigan	9.3% *	--	--	1.9% *	10.5% *	10.4% *	6.2% *	9.9% *
Ohio	2.1% *	0.0%	--	0.0%	1.0% *	1.5% *	6.7% *	1.2% *
Wisconsin	5.8% *	--	2.2% *	0.5% *	--	9.0% *	--	6.3% *
West North Central:								
Iowa	2.3% *	0.0%	0.0%	0.0%	1.7% *	3.2% *	0.0%	2.6% *
Kansas	3.9% *	--	0.0%	9.1% *	2.3% *	2.9% *	8.3% *	2.6% *
Minnesota	2.9% *	0.0%	0.0%	5.6% *	--	1.7% *	8.0% *	2.2% *
Missouri	5.3% *	0.0%	--	0.6% *	--	--	12.8% *	4.4% *
Nebraska	--	0.0%	0.0%	--	2.5% *	5.5% *	0.0%	--
North Dakota	12.4%	--	--	14.5% *	8.2% *	9.1% *	29.7% *	7.9% *
South Dakota	7.2% *	0.0%	0.0%	6.5% *	7.1% *	8.6% *	6.1% *	7.3% *
South Atlantic:								
Delaware	8.1% *	0.0%	--	0.0%	5.1% *	9.9% *	--	8.0% *
District of Columbia	5.8% *	--	15.0% *	0.4% *	1.7% *	7.3% *	11.6% *	--
Florida	3.2% *	0.0%	--	0.0%	6.0% *	1.9% *	8.3% *	2.6% *
Georgia	3.5% *	0.0%	2.1% *	2.0% *	2.2% *	--	0.5% *	--
Maryland	7.8% *	--	--	--	6.7% *	5.6% *	26.4% *	5.7% *
North Carolina	0.5% *	--	0.0%	1.5% *	3.1% *	0.0%	0.0%	0.6% *
South Carolina	8.3% *	--	--	0.0%	23.3% *	--	--	8.4% *
Virginia	5.1% *	--	--	9.6% *	6.7% *	3.0% *	11.4% *	4.1% *
West Virginia	5.4% *	0.0%	--	--	11.0% *	3.5% *	1.3% *	5.8% *
East South Central:								
Alabama	4.0% *	--	0.0%	5.6% *	2.4% *	3.8% *	7.0% *	3.6% *
Kentucky	1.8% *	0.0%	--	--	3.0% *	0.8% *	7.8% *	1.4% *
Mississippi	2.4% *	0.0%	--	--	10.2% *	0.6% *	--	2.2% *
Tennessee	5.2% *	--	0.0%	--	9.2% *	3.9% *	2.3% *	5.4% *
West South Central:								
Arkansas	3.5% *	--	0.0%	--	--	0.3% *	19.3% *	0.9% *
Louisiana	3.2% *	0.0%	--	--	2.9% *	3.3% *	5.3% *	2.8% *
Oklahoma	6.8% *	0.0%	--	19.8% *	5.9% *	4.1% *	17.7% *	4.3% *
Texas	2.0% *	0.0%	0.0%	0.5% *	3.9% *	1.6% *	0.0%	2.2% *
Mountain:								
Arizona	2.3% *	--	0.0%	2.3% *	--	0.4% *	6.3% *	1.6% *
Colorado	5.3% *	--	--	42.0% *	2.9% *	0.3% *	12.4% *	--
Idaho	4.1% *	0.0%	0.0%	14.2% *	11.2% *	1.2% *	6.0% *	3.7% *
Montana	1.5% *	--	0.0%	2.1% *	1.4% *	0.0%	--	0.3% *
Nevada	3.0% *	--	0.0%	0.0%	7.9% *	1.9% *	--	2.8% *
New Mexico	7.1% *	0.0%	--	19.9% *	0.1% *	6.4% *	--	5.8% *
Utah	0.6% *	0.0%	--	0.0%	0.0%	0.4% *	2.6% *	0.2% *
Wyoming	6.0% *	--	--	5.4% *	5.1% *	--	11.2% *	4.5% *
Pacific:								
Alaska	3.7% *	--	--	0.0%	0.0%	3.0% *	--	2.0% *
California	7.2%	0.0%	--	11.6% *	5.1% *	8.2% *	3.6% *	7.8%
Hawaii	20.1% *	0.0%	--	36.2% *	7.0% *	21.7% *	22.0% *	19.8% *
Oregon	6.6% *	0.0%	0.0%	0.7% *	3.0% *	9.9% *	0.7% *	7.5% *
Washington	1.1% *	0.0%	--	1.6% *	1.1% *	0.8% *	--	1.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.74%	1.78%	1.50%	0.87%	0.53%	0.94%	0.45%
New England:								
Connecticut	1.94% *	--	0.00%	7.09% *	0.78% *	1.85% *	9.51% *	1.12% *
Maine	1.14% *	0.00%	--	0.00%	--	1.45% *	1.93% *	1.27% *
Massachusetts	1.72% *	--	0.00%	0.77% *	1.60% *	--	--	1.94% *
New Hampshire	2.05% *	0.00%	0.00%	0.00%	--	4.21% *	0.00%	2.62% *
Rhode Island	1.50% *	0.00%	--	10.81% *	--	0.77% *	6.15% *	1.42% *
Vermont	0.86% *	--	--	2.27% *	0.00%	0.91% *	5.40% *	0.54% *
Middle Atlantic:								
New Jersey	2.62% *	--	--	--	4.49% *	2.29% *	8.14% *	2.72% *
New York	2.14% *	--	--	--	5.28% *	2.93% *	2.09% *	2.53% *
Pennsylvania	2.37% *	--	--	7.38% *	6.55% *	1.10% *	8.05% *	2.23% *
East North Central:								
Illinois	3.57% *	--	--	15.18% *	5.44% *	4.62% *	4.24% *	4.07% *
Indiana	2.64% *	0.00%	0.00%	1.50% *	9.19% *	2.49% *	1.85% *	2.93% *
Michigan	4.46% *	--	--	1.55% *	9.58% *	6.72% *	4.19% *	5.20% *
Ohio	1.00% *	0.00%	--	0.00%	0.97% *	0.89% *	5.45% *	0.63% *
Wisconsin	2.26% *	--	2.30% *	0.50% *	--	5.01% *	--	2.65% *
West North Central:								
Iowa	0.93% *	0.00%	0.00%	0.00%	1.54% *	1.44% *	0.00%	1.04% *
Kansas	1.41% *	--	0.00%	6.45% *	1.53% *	1.68% *	5.13% *	1.15% *
Minnesota	1.03% *	0.00%	0.00%	3.94% *	--	0.76% *	5.01% *	0.87% *
Missouri	2.25% *	0.00%	--	0.67% *	--	--	11.14% *	2.06% *
Nebraska	--	0.00%	0.00%	--	1.90% *	4.64% *	0.00%	--
North Dakota	3.63%	--	--	7.98% *	5.42% *	5.50% *	10.10% *	3.79% *
South Dakota	2.96% *	0.00%	0.00%	5.66% *	5.26% *	4.82% *	5.87% *	3.28% *
South Atlantic:								
Delaware	3.58% *	0.00%	--	0.00%	5.27% *	5.22% *	--	3.88% *
District of Columbia	3.11% *	--	7.49% *	0.39% *	1.15% *	6.13% *	5.10% *	--
Florida	1.10% *	0.00%	--	0.00%	3.40% *	0.84% *	6.45% *	0.84% *
Georgia	2.33% *	0.00%	2.28% *	2.02% *	1.82% *	--	0.47% *	--
Maryland	4.05% *	--	--	--	4.33% *	4.70% *	15.57% *	3.89% *
North Carolina	0.33% *	--	0.00%	1.47% *	2.35% *	0.00%	0.00%	0.36% *
South Carolina	4.25% *	--	--	0.00%	16.47% *	--	--	4.65% *
Virginia	1.74% *	--	--	6.53% *	4.51% *	1.69% *	6.68% *	1.67% *
West Virginia	2.42% *	0.00%	--	--	8.38% *	2.08% *	1.32% *	2.68% *
East South Central:								
Alabama	1.50% *	--	0.00%	3.82% *	1.76% *	2.08% *	4.21% *	1.54% *
Kentucky	0.74% *	0.00%	--	--	2.28% *	0.59% *	5.80% *	0.67% *
Mississippi	1.00% *	0.00%	--	--	6.02% *	0.35% *	--	1.02% *
Tennessee	1.97% *	--	0.00%	--	5.97% *	1.70% *	2.40% *	2.16% *
West South Central:								
Arkansas	2.22% *	--	0.00%	--	--	0.25% *	13.25% *	0.73% *
Louisiana	1.41% *	0.00%	--	--	2.25% *	2.31% *	3.19% *	1.55% *
Oklahoma	2.31% *	0.00%	--	11.54% *	4.12% *	1.74% *	9.78% *	1.55% *
Texas	0.74% *	0.00%	0.00%	0.55% *	2.29% *	0.75% *	0.00%	0.82% *
Mountain:								
Arizona	1.18% *	--	0.00%	1.80% *	--	0.39% *	5.70% *	0.95% *
Colorado	3.03% *	--	--	23.49% *	1.76% *	0.26% *	9.23% *	--
Idaho	1.92% *	0.00%	0.00%	10.24% *	8.14% *	0.68% *	5.78% *	1.96% *
Montana	0.89% *	--	0.00%	1.88% *	1.39% *	0.00%	--	0.30% *
Nevada	1.47% *	--	0.00%	0.00%	4.00% *	1.56% *	--	1.56% *
New Mexico	2.52% *	0.00%	--	14.08% *	0.12% *	2.31% *	--	2.30% *
Utah	0.32% *	0.00%	--	0.00%	0.00%	0.42% *	1.85% *	0.24% *
Wyoming	2.12% *	--	--	3.62% *	3.13% *	--	5.92% *	2.16% *
Pacific:								
Alaska	2.06% *	--	--	0.00%	0.00%	1.62% *	--	1.08% *
California	1.79%	0.00%	--	7.87% *	2.55% *	2.61% *	1.85% *	2.09%
Hawaii	6.54% *	0.00%	--	16.15% *	3.59% *	10.01% *	9.03% *	7.49% *
Oregon	3.17% *	0.00%	0.00%	0.79% *	2.32% *	5.21% *	0.72% *	3.66% *
Washington	0.66% *	0.00%	--	1.24% *	1.12% *	0.75% *	--	0.65% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.7%	8.5%	16.2%	18.3%	29.1%	34.2%	13.1%	32.2%
New England:								
Connecticut	32.4%	0.0%	--	12.7% *	53.0%	29.0% *	--	38.1%
Maine	45.0%	0.0%	--	48.0%	48.3%	48.0%	25.9% *	47.7%
Massachusetts	30.9%	--	--	39.2% *	33.8%	25.9%	38.3%	29.0%
New Hampshire	28.9%	1.7% *	--	27.4% *	34.6% *	32.4%	18.3% *	31.9%
Rhode Island	36.9%	--	--	23.7% *	48.3%	36.6%	21.0% *	39.3%
Vermont	37.2%	0.0%	0.0%	50.4%	61.9%	23.4% *	23.7% *	39.1%
Middle Atlantic:								
New Jersey	22.4%	--	--	22.3% *	14.3% *	33.2%	26.2% *	22.0%
New York	25.0%	10.1% *	--	16.3% *	33.6%	25.9%	12.1% *	27.6%
Pennsylvania	34.2%	0.0%	--	11.1% *	35.4% *	44.7%	6.4% *	39.9%
East North Central:								
Illinois	18.7%	--	--	10.2% *	16.6% *	23.4%	13.7% *	19.5%
Indiana	33.1%	--	--	19.7% *	32.8%	35.1%	31.4% *	33.3%
Michigan	29.3%	--	10.5% *	8.4% *	45.3%	30.0%	8.4% *	33.2%
Ohio	34.9%	0.0%	--	21.5% *	31.8%	42.8%	10.7% *	39.3%
Wisconsin	35.7%	--	0.0%	29.8% *	47.5%	35.4%	15.4% *	39.8%
West North Central:								
Iowa	30.5%	0.0%	--	13.1% *	32.0%	36.8%	12.8% *	32.7%
Kansas	31.1%	0.0%	--	26.0% *	29.8% *	39.0%	14.0% *	35.8%
Minnesota	45.5%	--	--	13.3% *	49.4%	52.7%	33.1% *	47.2%
Missouri	32.9%	--	0.0%	13.5% *	33.7% *	37.6%	9.7% *	35.7%
Nebraska	39.5%	0.0%	--	--	45.9%	46.3%	9.8% *	44.6%
North Dakota	43.0%	0.0%	--	35.8% *	36.9%	56.4%	28.5% *	46.8%
South Dakota	40.8%	--	0.0%	24.6% *	30.6%	56.6%	12.1% *	45.1%
South Atlantic:								
Delaware	26.7%	0.0%	--	13.3% *	25.4%	28.9%	--	27.2%
District of Columbia	28.7%	--	5.9% *	2.7% *	31.5%	38.0%	6.6% *	32.7%
Florida	29.5%	--	0.0%	23.1% *	18.7% *	35.5%	6.5% *	32.5%
Georgia	30.0%	--	0.0%	1.8% *	27.2% *	35.5%	5.2% *	32.5%
Maryland	17.6%	0.0%	--	22.7% *	22.9% *	17.3% *	13.2% *	18.1% *
North Carolina	24.9%	--	0.0%	20.2% *	29.3% *	25.7%	7.3% *	26.3%
South Carolina	29.9%	--	--	--	18.3% *	36.2%	--	32.4%
Virginia	36.8%	0.0%	--	19.9% *	34.3%	41.6%	23.4% *	39.1%
West Virginia	17.4%	0.0%	0.0%	--	11.2% *	22.2%	--	18.5%
East South Central:								
Alabama	28.7% *	--	0.0%	--	5.2% *	40.9%	16.0% *	30.4% *
Kentucky	33.6%	0.0%	0.0%	8.5% *	29.8% *	38.6%	2.1% *	35.8%
Mississippi	34.2%	0.0%	0.0%	5.9% *	21.9% *	42.1%	--	36.8%
Tennessee	24.9%	--	2.1% *	19.1% *	15.7% *	31.6%	9.1% *	26.3%
West South Central:								
Arkansas	20.4%	0.0%	0.0%	--	25.1% *	24.4% *	0.0%	23.7%
Louisiana	24.3%	--	0.0%	18.2% *	25.1%	27.6%	16.5% *	25.7%
Oklahoma	30.0%	0.0%	--	21.9% *	31.9% *	35.6%	--	35.9%
Texas	24.6%	0.0%	--	13.5% *	18.2% *	29.6%	7.5% *	26.4%
Mountain:								
Arizona	34.4%	--	--	32.3% *	31.7%	39.0%	20.5% *	36.8%
Colorado	38.7%	--	--	12.4% *	25.5%	49.7%	22.7% *	41.3%
Idaho	32.7%	--	--	46.2%	25.7% *	36.1%	25.5% *	34.3%
Montana	39.2%	0.0%	0.0%	60.9% *	23.2% *	41.1%	35.3% *	41.3%
Nevada	17.7% *	0.0%	--	20.0% *	17.9% *	18.3% *	10.8% *	18.6% *
New Mexico	35.4%	--	0.0%	25.1% *	30.3% *	41.0%	--	37.4%
Utah	45.6%	--	--	43.5% *	59.7%	45.5%	7.4% *	51.6%
Wyoming	31.2%	--	--	21.3% *	16.3% *	48.1%	13.7% *	36.2%
Pacific:								
Alaska	38.9%	--	--	14.9% *	46.7%	40.5%	--	39.7%
California	29.4%	2.4% *	13.0% *	13.8% *	33.6% *	34.2%	7.8% *	33.4%
Hawaii	7.1% *	0.0%	0.0%	0.0%	7.3% *	9.2% *	0.0%	8.3% *
Oregon	23.1%	0.0%	--	1.5% *	28.4%	28.6%	2.8% *	26.2%
Washington	50.2%	--	0.0%	41.0%	47.9%	56.9%	12.9% *	54.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.86%	2.76%	1.72%	2.17%	1.31%	1.35%	1.08%
New England:								
Connecticut	6.38%	0.00%	--	7.95% *	14.27%	9.10% *	--	7.57%
Maine	5.18%	0.00%	--	13.43%	10.66%	7.00%	8.44% *	5.77%
Massachusetts	4.04%	--	--	11.99% *	8.03%	4.99%	10.76%	4.15%
New Hampshire	5.01%	1.75% *	--	12.11% *	11.03% *	7.61%	7.83% *	5.87%
Rhode Island	5.61%	--	--	11.70% *	14.29%	5.84%	10.99% *	5.95%
Vermont	6.55%	0.00%	0.00%	10.01%	7.70%	8.92% *	8.60% *	7.49%
Middle Atlantic:								
New Jersey	5.80%	--	--	12.17% *	7.47% *	8.23%	11.18% *	6.28%
New York	3.51%	7.65% *	--	6.59% *	8.10%	4.74%	5.27% *	3.97%
Pennsylvania	4.72%	0.00%	--	4.92% *	14.07% *	5.54%	3.78% *	5.53%
East North Central:								
Illinois	3.05%	--	--	5.17% *	4.99% *	5.10%	5.83% *	3.44%
Indiana	5.76%	--	--	10.40% *	9.08%	8.17%	14.35% *	6.20%
Michigan	4.77%	--	10.22% *	6.23% *	11.98%	5.89%	5.80%	5.35%
Ohio	4.81%	0.00%	--	8.86% *	9.21%	6.64%	5.06% *	5.30%
Wisconsin	4.67%	--	0.00%	11.70% *	8.28%	7.39%	6.54% *	5.24%
West North Central:								
Iowa	5.11%	0.00%	--	8.32% *	7.35%	7.10%	6.45% *	5.59%
Kansas	4.83%	0.00%	--	10.31% *	11.11% *	6.43%	8.00% *	5.40%
Minnesota	4.92%	--	--	6.19% *	9.85%	6.09%	14.99% *	5.34%
Missouri	5.77%	--	0.00%	9.04% *	13.14% *	7.34%	7.56% *	6.17%
Nebraska	4.90%	0.00%	--	--	9.23%	6.75%	4.97% *	5.33%
North Dakota	6.57%	0.00%	--	12.23% *	10.17%	9.97%	11.96% *	7.53%
South Dakota	6.49%	--	0.00%	10.73% *	7.56%	8.61%	6.48% *	6.94%
South Atlantic:								
Delaware	4.49%	0.00%	--	9.04% *	6.71%	5.77%	--	4.47%
District of Columbia	4.49%	--	5.46% *	1.86% *	8.99%	7.19%	3.67% *	5.27%
Florida	4.13%	--	0.00%	10.47% *	9.70% *	4.97%	4.64% *	4.59%
Georgia	5.92%	--	0.00%	1.39% *	13.81% *	7.54%	5.18% *	6.42%
Maryland	5.16%	0.00%	--	11.52% *	7.33% *	6.79% *	7.32% *	5.72% *
North Carolina	5.00%	--	0.00%	12.38% *	12.44% *	6.02%	6.37% *	5.40%
South Carolina	5.62%	--	--	--	12.91% *	7.00%	--	6.14%
Virginia	4.76%	0.00%	--	11.08% *	9.82%	6.49%	13.28% *	5.27%
West Virginia	3.65%	0.00%	0.00%	--	6.45% *	4.95%	--	4.04%
East South Central:								
Alabama	8.66% *	--	0.00%	--	3.15% *	9.46%	9.03% *	9.38% *
Kentucky	5.80%	0.00%	0.00%	5.91% *	14.12% *	7.22%	1.99% *	6.17%
Mississippi	6.41%	0.00%	0.00%	4.45% *	12.74% *	7.68%	--	6.76%
Tennessee	5.15%	--	2.28% *	10.59% *	7.40% *	8.29%	8.01% *	5.77%
West South Central:								
Arkansas	5.48%	0.00%	0.00%	--	11.13% *	8.10% *	0.00%	6.33%
Louisiana	4.06%	--	0.00%	13.83% *	7.49%	4.89%	11.06% *	4.36%
Oklahoma	5.45%	0.00%	--	14.28% *	12.94% *	7.56%	--	6.31%
Texas	3.13%	0.00%	--	7.27% *	6.68% *	4.13%	4.06% *	3.41%
Mountain:								
Arizona	5.19%	--	--	14.57% *	7.34%	8.13%	8.63% *	5.86%
Colorado	6.28%	--	--	3.97% *	6.03%	8.45%	9.17% *	6.90%
Idaho	5.37%	--	--	12.33%	8.81% *	7.92%	11.09% *	6.07%
Montana	9.34%	0.00%	0.00%	19.32% *	7.84% *	10.02%	23.30% *	8.11%
Nevada	5.73% *	0.00%	--	11.39% *	5.88% *	7.88% *	6.75% *	6.66% *
New Mexico	6.23%	--	0.00%	16.08% *	12.06% *	9.17%	--	6.69%
Utah	4.72%	--	--	18.58% *	8.77%	5.75%	4.62% *	5.04%
Wyoming	6.81%	--	--	8.51% *	5.09% *	11.89%	6.58% *	8.15%
Pacific:								
Alaska	5.74%	--	--	7.24% *	9.84%	8.16%	--	6.00%
California	3.50%	2.41% *	7.77% *	5.98% *	11.55% *	3.84%	3.72% *	3.94%
Hawaii	2.67% *	0.00%	0.00%	0.00%	6.56% *	3.84% *	0.00%	3.13% *
Oregon	5.00%	0.00%	--	1.18% *	8.44%	7.34%	1.73% *	5.63%
Washington	11.20%	--	0.00%	11.13%	13.87%	13.63%	6.93% *	11.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.6%	41.0%	38.4%	37.9%	22.0%	16.3%	38.8%	19.0%
New England:								
Connecticut	27.5%	--	--	26.8% *	18.6% *	28.0% *	40.7%	24.8%
Maine	19.8%	--	69.6%	43.2%	14.6% *	12.3%	55.6%	14.7%
Massachusetts	18.9%	--	--	40.0%	16.3% *	12.1% *	31.5%	15.8%
New Hampshire	25.0%	--	--	34.4% *	20.4% *	13.9% *	40.7%	20.6%
Rhode Island	14.8% *	--	--	36.4% *	20.7% *	5.2% *	32.9% *	12.0% *
Vermont	37.7%	--	--	22.0% *	13.1%	53.1%	47.4%	36.3%
Middle Atlantic:								
New Jersey	9.3%	--	--	33.4% *	4.6% *	6.4% *	40.2% *	5.8% *
New York	22.4%	39.5% *	--	54.2%	17.3%	19.4% *	33.1%	20.3%
Pennsylvania	19.2%	--	--	38.2%	21.2% *	10.0%	25.0% *	18.0%
East North Central:								
Illinois	19.7%	--	--	36.7%	19.6% *	12.5%	34.4%	17.3%
Indiana	26.0%	--	--	42.3% *	31.3%	19.8%	25.2% *	26.1%
Michigan	17.7%	--	43.9%	41.8% *	15.8% *	9.5% *	42.9%	13.0%
Ohio	25.0%	--	--	26.8% *	29.1%	17.6%	44.3%	21.5%
Wisconsin	29.2%	--	--	25.1% *	16.7%	37.8%	39.5%	27.1%
West North Central:								
Iowa	29.9%	--	--	55.4% *	44.8%	21.7%	28.7%	30.1%
Kansas	19.7%	--	--	26.3%	22.5% *	16.7% *	20.2% *	19.5%
Minnesota	17.6%	--	--	26.0% *	16.7% *	12.9% *	48.4%	13.3%
Missouri	24.5%	--	--	57.1%	45.6% *	10.3% *	56.3%	20.7%
Nebraska	29.9%	--	--	--	31.1%	25.9%	33.7% *	29.3%
North Dakota	22.1%	--	--	20.3% *	31.5%	13.2% *	30.6% *	19.9%
South Dakota	22.0%	--	--	50.2%	22.8% *	9.8% *	45.1%	18.5%
South Atlantic:								
Delaware	20.3%	--	--	42.4%	41.7%	7.2% *	--	15.9%
District of Columbia	10.2%	--	9.4% *	10.8% *	6.6% *	12.6%	7.4% *	10.7%
Florida	20.3%	--	--	25.1% *	29.2% *	14.6% *	41.9%	17.5%
Georgia	29.4%	--	--	52.8%	21.6% *	26.5% *	59.1%	26.5%
Maryland	14.6% *	0.0%	--	41.7%	24.7% *	11.2% *	10.8% *	15.0% *
North Carolina	28.3%	--	100.0%	63.6%	19.8% *	25.4% *	71.9%	24.8%
South Carolina	25.7%	--	--	--	26.8% *	20.2% *	--	22.1%
Virginia	25.4%	--	--	28.1% *	39.6%	19.3% *	31.5% *	24.4%
West Virginia	27.7% *	--	--	--	54.6% *	16.5% *	--	26.9% *
East South Central:								
Alabama	20.7%	--	0.0%	13.6% *	19.8% *	21.7%	23.7% *	20.3%
Kentucky	19.1%	--	--	19.3% *	15.0% *	18.1%	49.0%	17.0%
Mississippi	14.5%	--	--	31.7% *	15.6% *	9.4% *	46.3%	11.9% *
Tennessee	24.9%	--	79.4%	49.7% *	24.4% *	18.3% *	52.9%	22.3% *
West South Central:								
Arkansas	33.5%	--	--	--	49.0%	25.4% *	39.4% *	32.6%
Louisiana	22.0%	--	--	63.7%	27.3% *	7.2% *	33.9%	19.9% *
Oklahoma	31.2%	--	--	25.7% *	23.2% *	30.6%	43.6%	28.5%
Texas	25.7%	--	--	58.3%	29.2%	17.4%	62.0%	22.0%
Mountain:								
Arizona	34.6%	--	--	49.2%	24.4%	37.2%	34.1%	34.7%
Colorado	24.1%	--	--	27.5% *	33.7% *	16.1% *	45.3%	20.6%
Idaho	19.0%	--	--	25.9% *	24.9% *	10.7%	34.5% *	15.6%
Montana	26.6%	--	--	16.3% *	52.7%	14.1% *	31.9% *	23.8%
Nevada	20.2% *	--	--	38.2% *	32.6%	14.3% *	37.6%	17.9% *
New Mexico	22.6% *	--	--	15.9% *	23.3% *	23.5% *	--	22.8% *
Utah	15.6%	--	--	20.5% *	23.7% *	6.7% *	32.4% *	12.9%
Wyoming	23.3%	--	--	33.1% *	34.6% *	15.5% *	26.8% *	22.4% *
Pacific:								
Alaska	9.2%	--	--	27.1% *	10.7% *	5.8% *	--	8.6% *
California	16.6%	32.7% *	30.6%	35.5%	17.0%	11.0%	34.3%	13.3%
Hawaii	5.9%	0.0%	--	20.7% *	7.8% *	3.7% *	7.5% *	5.6% *
Oregon	24.6%	--	--	33.5% *	18.0% *	21.1%	50.5%	20.6%
Washington	13.7%	--	--	44.7%	9.6% *	8.6% *	44.3%	9.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 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%	3.78%	3.17%	2.29%	1.55%	1.12%	1.96%	0.88%
New England:								
Connecticut	5.57%	--	--	10.33% *	8.94% *	8.98% *	11.00%	6.32%
Maine	3.26%	--	13.40%	12.18%	4.65% *	3.68%	9.72%	3.08%
Massachusetts	3.72%	--	--	11.47%	6.59% *	5.02% *	9.35%	3.95%
New Hampshire	4.23%	--	--	13.77% *	7.37% *	4.72% *	11.57%	4.43%
Rhode Island	4.58% *	--	--	12.30% *	11.47% *	2.29% *	14.92% *	4.47% *
Vermont	8.38%	--	--	7.22% *	3.60%	13.07%	10.30%	9.57%
Middle Atlantic:								
New Jersey	2.56%	--	--	14.63% *	2.35% *	2.61% *	13.31% *	1.83% *
New York	4.70%	12.53% *	--	10.61%	4.30%	7.27% *	8.52%	5.38%
Pennsylvania	3.19%	--	--	10.48%	7.87% *	2.54%	8.14% *	3.43%
East North Central:								
Illinois	3.05%	--	--	10.18%	6.98% *	3.10%	7.69%	3.23%
Indiana	4.10%	--	--	15.98% *	9.06%	4.39%	11.70% *	4.35%
Michigan	3.37%	--	11.80%	13.68% *	5.87% *	3.56% *	9.15%	3.41%
Ohio	3.42%	--	--	9.09% *	7.82%	3.99%	11.92%	3.44%
Wisconsin	3.95%	--	--	8.78% *	4.35%	7.28%	10.26%	4.22%
West North Central:								
Iowa	4.61%	--	--	20.16% *	8.36%	5.21%	8.29%	5.09%
Kansas	4.21%	--	--	7.59%	8.43% *	5.31% *	11.37% *	4.36%
Minnesota	3.83%	--	--	10.08% *	5.11% *	5.57% *	12.44%	3.90%
Missouri	5.00%	--	--	13.48%	14.10% *	4.06% *	12.75%	5.25%
Nebraska	5.34%	--	--	--	8.57%	7.74%	13.53% *	5.82%
North Dakota	4.23%	--	--	7.35% *	8.85%	5.09% *	10.29% *	4.50%
South Dakota	4.36%	--	--	13.08%	7.19% *	3.98% *	13.03%	4.42%
South Atlantic:								
Delaware	4.08%	--	--	10.81%	8.10%	2.41% *	--	3.88%
District of Columbia	2.11%	--	5.46% *	7.75% *	2.99% *	3.33%	3.40% *	2.40%
Florida	3.76%	--	--	7.93% *	11.90% *	4.99% *	9.49%	4.13%
Georgia	6.32%	--	--	15.06%	8.97% *	8.50% *	15.18%	6.78%
Maryland	4.42% *	0.00%	--	9.83%	7.75% *	5.28% *	4.21% *	4.92% *
North Carolina	6.86%	--	0.00%	13.81%	9.89% *	8.68% *	13.93%	7.43%
South Carolina	5.34%	--	--	--	9.03% *	7.28% *	--	5.71%
Virginia	5.78%	--	--	10.00% *	10.66%	8.58% *	11.22% *	6.58%
West Virginia	8.83% *	--	--	--	20.75% *	7.76% *	--	9.70% *
East South Central:								
Alabama	3.99%	--	0.00%	7.18% *	7.04% *	5.18%	8.80% *	4.43%
Kentucky	3.86%	--	--	10.89% *	6.08% *	4.97%	12.81%	3.99%
Mississippi	4.09%	--	--	15.73% *	6.66% *	4.86% *	12.84%	4.14% *
Tennessee	6.65%	--	15.83%	15.51% *	14.64% *	7.25% *	14.52%	6.92% *
West South Central:								
Arkansas	6.30%	--	--	--	14.00%	7.75% *	13.42% *	6.98%
Louisiana	5.56%	--	--	16.95%	12.17% *	3.10% *	10.05%	6.40% *
Oklahoma	5.02%	--	--	10.04% *	8.19% *	7.51%	10.95%	5.70%
Texas	3.53%	--	--	11.64%	7.29%	4.33%	9.57%	3.59%
Mountain:								
Arizona	6.00%	--	--	14.25%	6.49%	9.72%	7.67%	6.91%
Colorado	5.20%	--	--	15.57% *	10.49% *	6.45% *	11.28%	5.56%
Idaho	3.67%	--	--	9.59% *	7.81% *	3.07%	12.97% *	3.10%
Montana	5.91%	--	--	8.95% *	14.40%	5.58% *	13.28% *	6.44%
Nevada	6.26% *	--	--	13.58% *	9.39%	6.42% *	9.90%	6.40% *
New Mexico	8.09% *	--	--	8.91% *	10.20% *	13.24% *	--	8.75% *
Utah	3.02%	--	--	8.50% *	7.38% *	2.47% *	10.72% *	3.08%
Wyoming	5.86%	--	--	11.71% *	11.89% *	8.81% *	9.55% *	6.97% *
Pacific:								
Alaska	2.77%	--	--	10.21% *	8.80% *	2.34% *	--	2.89% *
California	2.25%	13.19% *	8.60%	7.84%	4.83%	2.78%	6.65%	2.27%
Hawaii	1.74%	0.00%	--	9.26% *	3.80% *	1.87% *	3.75% *	1.93% *
Oregon	4.31%	--	--	10.64% *	6.54% *	6.19%	10.41%	4.57%
Washington	3.58%	--	--	10.19%	5.69% *	3.28% *	10.21%	3.01% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.4%	69.4%	67.3%	67.5%	62.2%	53.3%	68.5%	56.7%
New England:								
Connecticut	53.5%	74.1%	57.0%	52.9%	40.7%	58.4%	58.5%	52.6%
Maine	57.9%	--	62.1%	75.5%	57.6%	53.1%	63.1%	56.8%
Massachusetts	70.6%	95.1%	100.0%	85.1%	67.6%	63.0%	95.6%	65.2%
New Hampshire	64.9%	79.5%	65.7%	80.9%	69.6%	54.4%	77.2%	61.9%
Rhode Island	74.8%	--	82.9%	83.9%	82.2%	70.3%	76.4%	74.4%
Vermont	44.6%	--	49.2%	41.8%	47.3%	41.2%	53.1%	42.3%
Middle Atlantic:								
New Jersey	66.5%	68.8%	75.3%	67.8%	71.0%	59.5%	76.1%	64.5%
New York	66.5%	91.6%	67.4%	59.4%	62.2%	67.0%	73.5%	65.3%
Pennsylvania	66.0%	71.7%	82.0%	69.5%	70.3%	60.5%	76.2%	63.9%
East North Central:								
Illinois	56.5%	75.6%	73.3%	69.4%	62.6%	46.5%	72.4%	54.0%
Indiana	53.2%	--	--	62.3%	46.6%	55.4%	50.7%	53.5%
Michigan	50.9%	--	41.6%	57.8%	41.5%	55.2%	44.7%	52.3%
Ohio	53.6%	--	--	61.5%	59.3%	50.9%	49.5%	54.2%
Wisconsin	44.8%	--	--	66.9%	37.4%	39.5%	50.5%	43.7%
West North Central:								
Iowa	50.2%	--	62.0%	66.4%	46.9%	47.0%	61.1%	48.4%
Kansas	57.7%	80.6%	79.8%	65.8%	68.0%	45.9%	70.1%	55.1%
Minnesota	35.3%	--	34.5% *	40.4%	31.3%	36.1%	35.2%	35.3%
Missouri	60.6%	79.9%	71.6%	63.7%	79.0%	52.8%	73.0%	58.8%
Nebraska	44.2%	--	29.9% *	65.0%	26.7%	52.1%	38.5%	45.4%
North Dakota	35.9%	39.7% *	40.1%	44.3%	38.5%	29.4%	38.2%	35.2%
South Dakota	53.7%	59.4%	72.9%	72.6%	56.5%	42.8%	62.7%	52.1%
South Atlantic:								
Delaware	61.8%	--	--	80.3%	63.0%	55.7%	70.9%	60.3%
District of Columbia	62.3%	86.1%	70.8%	89.8%	57.7%	54.6%	80.8%	58.2%
Florida	64.2%	87.3%	68.1%	70.9%	58.9%	63.4%	71.0%	63.2%
Georgia	55.8%	82.4%	--	71.3%	76.3%	46.6%	60.9%	55.2%
Maryland	61.9%	65.3%	84.1%	72.2%	64.8%	56.5%	77.4%	58.9%
North Carolina	58.4%	--	--	57.0%	69.2%	55.0%	69.8%	56.9%
South Carolina	59.4%	--	--	62.3%	78.3%	50.8%	70.5%	57.8%
Virginia	50.8%	--	76.6%	79.2%	48.9%	43.1%	78.2%	45.7%
West Virginia	56.3%	--	--	44.1%	84.0%	48.4%	61.6%	55.6%
East South Central:								
Alabama	62.0%	88.2%	95.8%	89.7%	81.6%	47.6%	88.3%	58.2%
Kentucky	52.2%	--	85.3%	82.5%	46.4%	47.1%	79.5%	48.7%
Mississippi	76.8%	--	78.4%	94.6%	63.2%	77.6%	75.9%	76.9%
Tennessee	35.8%	--	58.7%	51.1%	46.4%	28.0%	62.2%	32.3%
West South Central:								
Arkansas	61.3%	70.3%	--	57.4%	71.4%	55.2%	63.3%	61.0%
Louisiana	64.9%	60.7%	75.3%	81.6%	57.4%	62.0%	72.2%	63.2%
Oklahoma	66.4%	70.1%	55.8%	85.0%	69.9%	60.5%	69.0%	65.8%
Texas	53.8%	64.5%	60.0%	60.2%	67.7%	43.8%	59.6%	53.1%
Mountain:								
Arizona	54.0%	73.0%	--	75.0%	53.9%	46.5%	74.8%	50.3%
Colorado	53.3%	58.4%	66.8%	46.6%	57.5%	50.2%	59.6%	52.1%
Idaho	64.9%	75.1%	65.7%	67.5%	56.4%	65.9%	65.8%	64.7%
Montana	37.6%	20.3% *	51.6%	44.4%	28.0% *	41.5%	46.7%	33.2%
Nevada	76.5%	74.4%	81.8%	71.1%	75.4%	77.3%	76.3%	76.6%
New Mexico	64.8%	--	100.0%	93.3%	63.4%	55.4%	82.6%	61.7%
Utah	49.5%	--	72.3%	54.4%	51.4%	46.2%	62.3%	47.8%
Wyoming	44.3%	26.6% *	--	43.3%	45.9%	49.4%	38.9%	46.6%
Pacific:								
Alaska	50.2%	--	--	46.3%	48.0%	51.7%	54.4%	49.6%
California	65.7%	77.8%	75.4%	80.5%	76.6%	57.0%	79.4%	63.3%
Hawaii	64.8%	60.7%	56.7%	66.5%	74.9%	61.8%	65.1%	64.6%
Oregon	60.1%	51.6%	69.5%	67.1%	64.5%	54.9%	66.5%	58.5%
Washington	47.7%	49.5%	72.5%	58.7%	37.4%	45.3%	64.9%	43.8%

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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	0.79%	2.13%	2.28%	1.66%	1.64%	1.16%	1.28%	0.90%
New England:								
Connecticut	4.86%	8.58%	12.04%	10.64%	8.42%	7.91%	7.12%	5.62%
Maine	4.04%	--	11.94%	8.31%	8.48%	6.06%	7.36%	4.65%
Massachusetts	5.22%	3.42%	0.00%	6.03%	14.62%	7.29%	3.11%	6.19%
New Hampshire	4.60%	12.78%	11.17%	8.91%	5.87%	9.12%	6.58%	5.50%
Rhode Island	3.67%	--	9.26%	7.11%	5.19%	5.64%	6.86%	4.19%
Vermont	5.50%	--	7.90%	7.22%	9.37%	10.38%	5.88%	6.72%
Middle Atlantic:								
New Jersey	5.41%	15.24%	16.17%	11.18%	9.69%	7.76%	8.36%	6.35%
New York	3.43%	3.87%	9.80%	8.09%	7.29%	4.91%	5.45%	3.93%
Pennsylvania	4.40%	10.69%	8.20%	8.08%	11.16%	6.38%	6.44%	5.19%
East North Central:								
Illinois	3.23%	8.77%	9.09%	6.15%	5.81%	4.77%	5.06%	3.67%
Indiana	4.51%	--	--	12.85%	8.00%	6.20%	10.46%	4.87%
Michigan	3.87%	--	10.29%	9.39%	9.88%	4.93%	7.12%	4.42%
Ohio	3.67%	--	--	8.57%	7.81%	5.00%	8.55%	4.02%
Wisconsin	3.71%	--	--	9.21%	6.99%	4.35%	8.25%	4.16%
West North Central:								
Iowa	4.61%	--	12.37%	9.00%	6.93%	6.78%	7.51%	5.14%
Kansas	3.66%	9.72%	12.65%	7.91%	7.97%	5.23%	7.19%	4.12%
Minnesota	3.82%	--	12.16% *	8.58%	6.36%	5.83%	7.38%	4.33%
Missouri	5.89%	11.12%	10.78%	10.65%	6.20%	7.99%	6.86%	6.50%
Nebraska	3.87%	--	9.16% *	13.25%	5.81%	5.75%	7.03%	4.46%
North Dakota	3.83%	12.16% *	11.80%	9.39%	6.71%	5.81%	7.57%	4.44%
South Dakota	4.51%	11.40%	13.20%	6.91%	7.03%	7.15%	7.75%	5.10%
South Atlantic:								
Delaware	4.48%	--	--	6.81%	9.21%	6.56%	8.89%	5.02%
District of Columbia	3.98%	7.79%	9.98%	4.34%	8.55%	5.98%	5.15%	4.68%
Florida	3.34%	7.17%	9.21%	7.74%	9.59%	4.14%	6.23%	3.70%
Georgia	5.17%	11.36%	--	9.25%	6.15%	7.21%	9.67%	5.71%
Maryland	5.88%	12.60%	12.94%	9.45%	5.81%	9.59%	7.52%	6.95%
North Carolina	5.14%	--	--	12.13%	8.34%	6.93%	10.05%	5.61%
South Carolina	4.07%	--	--	12.09%	5.46%	5.62%	9.00%	4.45%
Virginia	4.06%	--	11.38%	7.47%	6.94%	5.63%	6.18%	4.36%
West Virginia	4.08%	--	--	12.82%	5.17%	5.13%	10.83%	4.38%
East South Central:								
Alabama	4.85%	9.17%	4.44%	5.59%	5.29%	4.02%	5.52%	4.78%
Kentucky	4.29%	--	8.53%	6.64%	10.02%	5.48%	6.49%	4.66%
Mississippi	4.23%	--	12.12%	3.10%	8.36%	5.98%	7.92%	4.74%
Tennessee	6.47%	--	16.74%	12.71%	12.76%	7.84%	9.24%	6.76%
West South Central:								
Arkansas	4.71%	12.43%	--	12.55%	9.21%	7.18%	8.92%	5.30%
Louisiana	4.01%	11.13%	10.14%	6.64%	11.95%	5.01%	5.69%	4.82%
Oklahoma	3.75%	10.71%	12.54%	6.31%	9.06%	5.32%	6.87%	4.30%
Texas	3.42%	10.04%	13.94%	9.85%	6.57%	4.80%	7.13%	3.74%
Mountain:								
Arizona	4.72%	13.66%	--	8.70%	7.75%	7.43%	7.41%	5.30%
Colorado	4.11%	11.04%	14.13%	10.47%	6.96%	5.97%	9.12%	4.53%
Idaho	5.79%	14.54%	12.94%	9.66%	8.68%	9.09%	8.40%	6.81%
Montana	4.97%	8.31% *	14.91%	12.11%	9.36% *	8.78%	8.92%	5.51%
Nevada	5.15%	13.92%	10.05%	9.26%	6.56%	7.28%	6.16%	5.81%
New Mexico	4.77%	--	0.00%	3.07%	10.28%	7.53%	6.97%	5.47%
Utah	4.33%	--	14.09%	11.41%	8.57%	6.14%	8.29%	4.78%
Wyoming	5.27%	11.96% *	--	12.96%	10.88%	8.54%	9.06%	6.44%
Pacific:								
Alaska	4.20%	--	--	9.89%	8.88%	5.81%	10.90%	4.56%
California	2.22%	5.90%	6.01%	4.52%	4.30%	3.28%	3.43%	2.57%
Hawaii	4.08%	9.21%	13.51%	9.75%	7.58%	6.76%	6.74%	4.95%
Oregon	3.42%	11.37%	16.67%	10.50%	6.57%	4.63%	7.84%	3.81%
Washington	4.22%	14.27%	10.87%	7.67%	4.91%	6.64%	6.76%	4.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.13	58.41	57.39	55.60	47.09	48.57	57.13	48.69
New England:								
Connecticut	47.28	63.91	52.87	63.74	41.41	43.78	62.27	44.11
Maine	48.43	55.75	69.88	62.36	53.56	35.92	64.19	44.89
Massachusetts	40.77	61.09	54.32	44.77	34.22	37.24	51.38	37.40
New Hampshire	46.84	67.93	47.67	53.83	47.36	38.32	56.32	43.98
Rhode Island	41.95	--	42.98	49.48	40.02	39.14	48.83	40.51
Vermont	42.36	61.95	49.27	57.33	31.91	41.21	57.13	37.40
Middle Atlantic:								
New Jersey	46.11	49.31	54.48	55.76	41.70	46.60	53.48	44.25
New York	48.71	47.34	44.26	53.61	43.20	50.51	45.10	49.42
Pennsylvania	49.50	45.94	60.25	52.48	42.03	51.97	53.12	48.60
East North Central:								
Illinois	47.94	67.45	50.21	51.57	46.31	45.43	56.23	46.20
Indiana	52.62	39.18	62.72	56.93	51.08	52.00	57.96	52.10
Michigan	45.44	--	55.22	48.29	40.75	45.18	52.97	44.00
Ohio	53.49	64.95	47.16	60.73	56.03	50.35	58.39	52.81
Wisconsin	58.14	--	64.95	65.88	51.69	54.65	62.16	57.24
West North Central:								
Iowa	46.95	--	60.17	50.08	52.09	42.70	55.44	45.26
Kansas	49.24	58.24	41.49	53.67	53.54	43.81	51.90	48.55
Minnesota	50.73	--	49.90	50.78	63.44	46.85	51.72	50.54
Missouri	48.34	86.42	58.16	54.29	48.88	43.19	65.58	45.37
Nebraska	54.64	--	64.74	62.62	56.18	50.93	69.26	52.10
North Dakota	35.97	--	29.81	28.90	34.60	43.36	31.69	37.49
South Dakota	45.98	47.54	55.83	52.72	48.33	38.26	54.46	44.10
South Atlantic:								
Delaware	49.63	--	--	52.46	47.94	48.45	51.99	49.17
District of Columbia	41.05	43.23	38.52	40.60	30.63	47.81	40.84	41.12
Florida	53.05	44.72	76.92	54.56	53.34	51.17	63.91	51.33
Georgia	55.28	66.86	54.60	58.89	52.01	55.07	59.61	54.65
Maryland	46.61	57.94	43.97	58.84	44.81	43.73	51.21	45.45
North Carolina	55.02	--	85.82	62.72	54.83	51.57	71.38	52.41
South Carolina	54.18	--	--	61.93	51.62	53.66	59.12	53.31
Virginia	52.47	50.78	51.37	54.53	48.38	54.31	52.15	52.57
West Virginia	49.45	--	--	51.56	55.14	47.28	48.83	49.54
East South Central:								
Alabama	54.00	57.23	--	53.12	50.04	57.30	51.46	54.56
Kentucky	52.21	--	60.25	59.00	48.56	50.27	63.24	49.87
Mississippi	63.05	49.21	--	42.22	51.19	71.73	45.08	65.84
Tennessee	50.94	--	67.00	55.81	45.01	50.22	60.84	48.41
West South Central:								
Arkansas	55.82	60.41	--	61.77	62.23	50.72	57.72	55.49
Louisiana	49.27	46.77	66.87	63.21	45.33	41.90	63.54	45.48
Oklahoma	46.25	73.14	56.68	51.09	41.67	42.81	60.36	43.23
Texas	54.31	88.37	81.82	68.96	52.72	45.27	81.48	50.46
Mountain:								
Arizona	57.42	--	66.59	65.35	47.12	58.07	63.76	55.74
Colorado	59.84	69.04	69.31	67.58	59.04	56.72	69.49	57.89
Idaho	43.72	51.43	43.72	48.17	41.84	42.26	46.38	43.15
Montana	55.02	--	64.82	47.11	71.51	47.67	54.90	55.11
Nevada	57.41	77.07	59.76	56.91	49.24	59.02	61.74	56.80
New Mexico	48.40	--	62.67	51.24	40.30	50.29	51.41	47.70
Utah	44.75	--	--	46.17	42.38	42.09	59.65	42.14
Wyoming	46.61	--	--	54.87	48.50	44.11	48.43	45.98
Pacific:								
Alaska	44.21	--	--	41.24	50.38	40.53	51.73	43.04
California	46.78	56.93	51.44	53.69	42.51	45.57	54.36	45.05
Hawaii	22.15	30.08	15.20	23.01	16.54	24.39	24.37	21.39
Oregon	49.21	--	--	52.64	46.67	39.72	69.10	43.72
Washington	45.82	--	41.43	50.88	39.38	47.62	45.56	45.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48	2.11	1.57	0.91	0.71	0.80	0.92	0.55
New England:								
Connecticut	2.26	5.55	7.44	5.74	2.68	3.48	3.76	2.50
Maine	2.63	4.54	6.25	5.78	4.85	2.94	3.36	3.10
Massachusetts	1.88	4.19	7.17	3.13	3.81	2.42	3.04	2.04
New Hampshire	2.44	8.39	4.56	4.21	3.72	1.63	6.03	2.01
Rhode Island	2.04	--	5.69	3.44	2.34	2.85	4.82	2.13
Vermont	2.74	8.59	7.44	5.36	3.33	3.95	4.32	2.70
Middle Atlantic:								
New Jersey	1.69	2.55	5.30	6.96	2.14	2.71	3.85	1.73
New York	2.53	4.26	4.26	5.42	2.55	4.00	2.49	2.95
Pennsylvania	2.52	5.49	6.05	2.05	3.47	4.38	2.55	3.13
East North Central:								
Illinois	1.76	6.45	4.21	4.75	2.91	2.83	2.97	1.97
Indiana	5.50	2.12	2.69	6.63	3.25	8.69	6.35	5.97
Michigan	1.60	--	8.95	3.59	2.13	2.26	4.35	1.67
Ohio	2.10	5.34	4.39	4.43	4.54	2.86	5.42	2.25
Wisconsin	2.45	--	4.96	3.60	4.69	4.42	4.07	2.88
West North Central:								
Iowa	1.84	--	11.53	6.84	3.27	2.19	6.41	1.81
Kansas	2.16	9.71	8.24	3.75	2.53	4.07	5.31	2.32
Minnesota	3.54	--	9.76	6.39	9.01	5.28	7.01	4.01
Missouri	2.19	10.03	7.28	4.71	3.77	2.92	4.40	2.34
Nebraska	2.89	--	8.67	7.21	3.87	3.95	5.96	3.17
North Dakota	1.79	--	4.49	3.43	3.60	2.08	2.97	2.14
South Dakota	2.89	7.41	11.10	6.59	2.76	5.27	6.12	3.24
South Atlantic:								
Delaware	3.94	--	--	3.83	5.39	6.58	6.55	4.52
District of Columbia	1.70	7.16	1.92	3.46	2.23	2.47	2.60	2.08
Florida	2.38	7.62	9.27	6.83	4.30	3.24	5.60	2.59
Georgia	2.09	9.40	6.20	3.34	2.15	3.52	4.30	2.33
Maryland	1.97	6.86	3.74	7.75	4.15	1.89	4.13	2.15
North Carolina	1.88	--	15.28	6.29	4.41	1.83	7.96	1.67
South Carolina	1.98	--	--	2.49	3.50	3.04	4.06	2.21
Virginia	1.71	5.37	4.89	4.57	1.25	2.95	3.21	2.00
West Virginia	2.52	--	--	8.79	5.23	3.09	5.18	2.79
East South Central:								
Alabama	3.37	4.36	--	3.78	2.76	5.82	3.19	3.98
Kentucky	3.59	--	8.10	5.35	2.47	6.05	4.10	4.22
Mississippi	3.18	4.73	--	4.46	3.02	5.29	4.04	3.77
Tennessee	2.13	--	6.34	7.13	3.97	2.53	4.90	2.24
West South Central:								
Arkansas	2.33	5.99	--	6.42	4.02	2.81	5.59	2.55
Louisiana	2.29	4.28	6.95	5.05	3.79	2.98	4.56	2.38
Oklahoma	1.96	9.32	5.71	3.70	5.25	2.32	3.86	2.18
Texas	1.88	12.96	7.09	3.81	2.76	2.63	5.40	1.85
Mountain:								
Arizona	2.82	--	4.78	6.66	3.80	4.66	5.34	3.40
Colorado	3.67	9.98	7.11	7.33	9.67	4.46	4.87	4.27
Idaho	1.48	6.49	6.15	5.33	3.87	1.79	3.61	1.64
Montana	3.84	--	7.10	5.69	6.67	4.83	6.21	4.86
Nevada	4.34	6.27	9.67	5.24	4.52	6.13	5.22	4.96
New Mexico	3.04	--	5.79	5.18	3.75	5.64	3.79	3.69
Utah	2.02	--	--	4.95	2.89	2.78	6.87	1.98
Wyoming	3.41	--	--	9.79	5.26	4.84	7.11	3.82
Pacific:								
Alaska	1.91	--	--	4.95	4.16	2.32	5.98	1.97
California	1.81	5.11	4.55	3.35	1.99	3.31	2.97	2.14
Hawaii	1.68	6.17	1.50	3.91	1.22	3.08	3.36	1.94
Oregon	4.19	--	--	8.97	5.26	2.65	16.52	2.77
Washington	2.81	--	4.10	4.49	2.41	4.69	3.37	3.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.5	22.3	26.4	24.8	21.3	21.0	24.6	21.2
New England:								
Connecticut	20.9	--	18.5	17.6	18.4	22.1	22.6	20.7
Maine	21.0	--	--	34.0	21.6	16.6	30.4	19.3
Massachusetts	17.7	--	--	--	19.7	16.2	--	17.7
New Hampshire	20.8	--	--	--	21.2	20.0	24.7	20.2
Rhode Island	19.7	--	--	20.0	19.7	19.5	--	19.5
Vermont	21.4	--	--	23.7	23.2	19.4	22.5	21.2
Middle Atlantic:								
New Jersey	19.7	--	--	--	19.3	18.2	--	19.2
New York	19.3	20.0	--	20.9	19.6	18.5	22.5	18.9
Pennsylvania	24.0	--	--	27.6	16.3	24.7	21.9	24.3
East North Central:								
Illinois	21.0	--	--	22.9	21.9	20.4	19.8	21.1
Indiana	19.8	--	--	--	21.3	18.8	22.8	19.4
Michigan	19.7	18.5	23.9	21.6	18.8	19.2	22.6	19.2
Ohio	21.2	--	--	21.9	19.2	21.3	23.5	20.9
Wisconsin	20.1	--	--	21.7	18.3	20.8	20.8	20.0
West North Central:								
Iowa	21.8	--	20.0	23.2	18.8	22.2	24.9	21.5
Kansas	20.7	--	--	18.4	22.4	20.4	21.9	20.5
Minnesota	21.8	21.0	--	20.9	23.6	21.1	25.1	21.5
Missouri	19.3	--	--	23.3	17.1	19.4	21.2	19.1
Nebraska	19.4	--	28.8	22.1	19.6	18.4	24.4	18.7
North Dakota	18.4	--	--	19.9	17.0	18.2	18.8	18.2
South Dakota	20.7	27.4	--	26.9	21.6	18.2	27.5	19.4
South Atlantic:								
Delaware	22.7	--	--	--	26.7	22.6	--	23.0
District of Columbia	18.6	--	--	--	14.3	20.2	21.6	18.4
Florida	21.3	--	--	--	18.9	21.2	23.9	21.2
Georgia	19.5	--	20.0	21.1	22.6	19.1	19.4	19.5
Maryland	22.9	27.8	--	22.1	18.2	24.0	29.5	22.8
North Carolina	25.9	--	--	43.4	33.4	21.3	51.1	24.0
South Carolina	23.3	--	--	--	25.5	22.8	--	23.3
Virginia	24.0	--	--	--	20.6	25.6	20.4	24.3
West Virginia	21.6	23.4	20.0	19.9	22.1	22.0	20.4	21.8
East South Central:								
Alabama	24.6	20.0	--	--	26.9	24.2	20.0	24.9
Kentucky	21.7	--	--	23.1	20.8	21.8	24.7	21.5
Mississippi	22.7	20.0	17.9	20.0	22.9	23.6	19.2	23.2
Tennessee	21.3	20.6	--	37.7	19.1	20.4	32.3	20.4
West South Central:								
Arkansas	21.0	20.0	--	17.9	22.4	20.9	21.1	21.0
Louisiana	22.2	--	--	23.7	21.1	21.1	30.4	21.1
Oklahoma	22.2	--	22.3	--	19.9	22.9	23.1	22.1
Texas	22.2	20.0	--	23.3	25.7	21.0	23.6	22.1
Mountain:								
Arizona	26.0	--	--	26.7	22.1	27.9	24.9	26.1
Colorado	20.5	--	19.6	22.6	17.9	21.0	24.6	20.1
Idaho	23.2	--	--	26.2	24.9	21.2	24.5	23.0
Montana	23.6	26.0	--	27.8	22.9	20.4	28.4	21.6
Nevada	28.7	--	--	31.9	20.5	30.3	27.0	28.8
New Mexico	22.4	30.0	--	--	23.2	21.4	28.4	21.9
Utah	22.0	--	--	20.6	20.1	22.4	25.1	21.7
Wyoming	23.6	21.3	--	28.1	24.5	21.5	25.6	22.9
Pacific:								
Alaska	20.2	--	22.1	18.7	21.2	20.0	21.1	20.1
California	20.3	22.1	26.5	27.0	21.0	19.2	26.6	19.6
Hawaii	16.5	17.6	--	--	14.4	17.5	16.0	16.6
Oregon	21.0	--	27.9	24.6	21.6	18.4	29.4	19.7
Washington	22.8	20.9	--	22.8	24.0	22.3	22.0	22.9

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23	0.89	1.38	0.71	0.48	0.29	0.67	0.25
New England:								
Connecticut	1.04	--	1.31	2.17	1.59	1.39	2.80	1.13
Maine	1.32	--	--	5.27	1.40	1.04	3.19	1.36
Massachusetts	1.17	--	--	--	0.33	1.18	--	1.18
New Hampshire	0.88	--	--	--	1.76	1.04	2.54	0.92
Rhode Island	0.29	--	--	0.00	0.25	0.32	--	0.28
Vermont	0.97	--	--	3.69	2.29	0.68	4.55	0.86
Middle Atlantic:								
New Jersey	0.81	--	--	--	1.09	0.93	--	0.82
New York	1.10	1.01	--	2.32	1.82	1.45	2.69	1.18
Pennsylvania	1.43	--	--	3.99	2.46	1.69	3.40	1.58
East North Central:								
Illinois	0.74	--	--	1.54	1.67	0.87	1.46	0.78
Indiana	0.81	--	--	--	0.91	1.26	2.06	0.87
Michigan	0.88	1.56	4.19	1.23	1.45	1.23	1.98	0.96
Ohio	0.74	--	--	1.57	0.63	0.86	3.66	0.69
Wisconsin	0.81	--	--	1.68	1.93	0.86	1.87	0.88
West North Central:								
Iowa	1.43	--	0.00	3.80	1.14	2.03	3.54	1.52
Kansas	0.75	--	--	1.69	1.57	0.93	2.29	0.80
Minnesota	0.63	0.30	--	1.79	1.50	0.73	1.92	0.66
Missouri	0.94	--	--	2.26	2.30	1.09	1.58	1.01
Nebraska	1.00	--	2.41	1.77	1.44	1.24	3.64	0.97
North Dakota	1.13	--	--	1.53	1.08	1.84	1.92	1.32
South Dakota	0.87	1.91	--	4.67	0.74	0.86	3.65	0.66
South Atlantic:								
Delaware	0.94	--	--	--	3.82	0.96	--	0.94
District of Columbia	1.04	--	--	--	1.64	0.90	2.33	1.09
Florida	0.92	--	--	--	1.04	1.10	4.05	0.94
Georgia	1.10	--	0.00	1.14	3.96	1.18	1.30	1.16
Maryland	1.60	2.24	--	1.33	0.99	2.08	2.14	1.63
North Carolina	1.86	--	--	5.05	5.19	0.98	5.09	1.57
South Carolina	1.12	--	--	--	1.73	1.31	--	1.18
Virginia	2.17	--	--	--	1.47	2.97	3.40	2.33
West Virginia	1.10	1.52	0.00	0.09	1.69	1.53	0.50	1.22
East South Central:								
Alabama	0.97	0.00	--	--	4.62	0.95	0.00	1.00
Kentucky	0.85	--	--	1.85	0.48	1.20	2.40	0.89
Mississippi	1.67	0.00	1.46	0.00	1.28	2.78	0.65	1.88
Tennessee	1.17	0.74	--	4.89	4.33	0.63	4.58	1.07
West South Central:								
Arkansas	1.03	0.00	--	1.69	2.16	1.34	3.67	1.05
Louisiana	0.86	--	--	2.19	1.12	1.12	3.07	0.77
Oklahoma	0.71	--	1.84	--	0.80	1.04	1.90	0.77
Texas	0.68	0.00	--	3.13	2.30	0.61	2.05	0.71
Mountain:								
Arizona	4.06	--	--	1.76	4.83	5.51	1.89	4.42
Colorado	0.67	--	1.21	4.24	1.93	0.59	3.36	0.66
Idaho	1.08	--	--	3.23	3.01	1.00	2.43	1.19
Montana	1.00	3.84	--	2.22	1.21	0.63	1.72	0.85
Nevada	4.92	--	--	4.78	3.58	6.04	5.00	5.17
New Mexico	0.71	0.00	--	--	2.10	0.43	2.05	0.68
Utah	0.55	--	--	0.45	0.16	0.74	2.98	0.55
Wyoming	0.80	1.97	--	3.63	1.87	0.61	2.11	0.83
Pacific:								
Alaska	0.80	--	1.97	1.23	0.93	1.38	1.51	0.87
California	0.77	4.00	2.27	2.66	1.52	0.91	2.10	0.79
Hawaii	1.14	1.72	--	--	1.96	1.64	1.39	1.36
Oregon	1.03	--	1.84	1.78	1.45	1.54	2.34	1.07
Washington	1.81	1.55	--	2.52	2.43	2.88	2.02	2.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.2%	17.1%	20.2%	21.3%	29.7%	43.0%	20.7%	37.6%
New England:								
Connecticut	33.7%	18.6% *	18.7% *	23.3% *	36.6%	37.2%	23.3%	35.7%
Maine	35.5%	--	34.3% *	29.5% *	33.0%	39.3%	31.6%	36.3%
Massachusetts	21.4%	0.0%	0.0%	--	20.6% *	30.4%	0.8% *	25.9%
New Hampshire	33.6%	--	21.6% *	15.6% *	17.5%	54.6%	21.4% *	36.6%
Rhode Island	24.2%	--	--	13.1% *	8.6% *	36.0%	5.9% *	27.9%
Vermont	42.5%	--	37.7%	31.2%	30.1%	58.7%	28.3%	46.3%
Middle Atlantic:								
New Jersey	29.5%	0.0%	23.0% *	30.6% *	24.8% *	40.2%	19.2% *	31.7%
New York	30.7%	13.8% *	7.6% *	32.6%	22.2%	37.3%	19.8%	32.7%
Pennsylvania	25.1%	25.2% *	7.9% *	22.3% *	8.1% *	37.2%	19.3% *	26.3%
East North Central:								
Illinois	39.2%	25.6% *	8.4% *	28.7%	36.6%	47.6%	18.5%	42.4%
Indiana	35.8%	--	--	17.3% *	43.7%	36.1%	38.8%	35.5%
Michigan	37.9%	--	32.9%	26.4% *	33.4%	44.9%	30.6%	39.6%
Ohio	38.2%	--	--	30.3%	39.0%	41.1%	33.7%	38.8%
Wisconsin	38.0%	--	--	18.8% *	34.6%	52.6%	25.6%	40.3%
West North Central:								
Iowa	38.1%	--	16.4% *	25.2% *	37.5%	42.8%	27.3%	39.8%
Kansas	34.5%	--	--	27.7% *	18.5% *	48.0%	23.0% *	36.8%
Minnesota	45.9%	--	15.2% *	36.7%	47.5%	52.7%	24.9%	50.0%
Missouri	35.6%	--	16.0% *	18.3% *	23.3%	44.1%	22.5%	37.4%
Nebraska	39.7%	--	30.3% *	16.6% *	40.5%	47.4%	27.4% *	42.2%
North Dakota	40.4%	34.7% *	35.8% *	27.4%	34.4%	51.2%	34.0%	42.5%
South Dakota	44.8%	28.1% *	--	26.9% *	37.8%	57.6%	43.9%	45.0%
South Atlantic:								
Delaware	29.5%	0.0%	--	5.6% *	19.8% *	41.9%	6.5% *	33.3%
District of Columbia	28.7%	--	11.3% *	3.5% *	28.6%	40.1%	7.1% *	33.5%
Florida	29.9%	--	22.2% *	12.0% *	33.7%	33.0%	13.7% *	32.1%
Georgia	40.8%	--	--	12.4% *	21.3% *	52.9%	17.7% *	43.8%
Maryland	33.4%	10.5% *	0.7% *	17.8% *	33.6%	41.4%	3.2% *	39.3%
North Carolina	39.5%	0.0%	--	32.8% *	27.3%	45.6%	23.1% *	41.6%
South Carolina	37.6%	2.3% *	--	16.8% *	19.5%	49.4%	15.9% *	40.7%
Virginia	40.4%	--	29.5% *	14.1% *	37.3%	48.9%	21.9%	43.8%
West Virginia	39.5%	--	--	50.0%	18.7%	45.1%	36.5%	40.0%
East South Central:								
Alabama	36.8%	--	--	12.8% *	21.0%	48.9%	13.4% *	40.3%
Kentucky	41.1%	--	--	11.3% *	47.6%	44.9%	18.5% *	44.0%
Mississippi	26.3%	--	--	14.5% *	44.6%	23.7%	24.2% *	26.7%
Tennessee	61.0%	--	41.8% *	30.4% *	52.9%	69.7%	40.2%	63.7%
West South Central:								
Arkansas	30.9%	--	--	54.4%	21.0% *	35.0%	27.9%	31.4%
Louisiana	31.1%	18.3% *	27.0% *	15.3% *	40.9%	33.9%	20.4%	33.6%
Oklahoma	31.4%	21.5% *	42.6%	11.5% *	30.0%	37.1%	25.6%	32.6%
Texas	39.4%	7.9% *	19.5% *	8.5% *	30.7%	53.9%	15.8% *	42.3%
Mountain:								
Arizona	34.0%	--	--	12.9% *	32.7%	41.9%	19.1% *	36.6%
Colorado	38.7%	13.9% *	27.8% *	34.0%	34.2%	44.8%	23.1% *	41.4%
Idaho	35.1%	--	18.6% *	26.3% *	53.9%	33.3%	25.0% *	37.2%
Montana	49.6%	41.8%	31.3% *	52.4%	40.0%	61.0%	43.4%	52.6%
Nevada	30.2%	--	2.3% *	22.8% *	25.9%	34.7% *	12.8% *	32.6%
New Mexico	30.3%	--	--	5.7% *	27.2%	40.4%	17.3% *	32.5%
Utah	50.7%	--	--	41.5%	45.4%	56.8%	29.0%	53.6%
Wyoming	50.4%	52.3%	--	41.9%	49.2%	53.0%	43.9%	53.2%
Pacific:								
Alaska	41.7%	--	--	54.0%	47.2%	38.3%	34.7%	42.8%
California	27.6%	18.5% *	16.9% *	15.8%	17.3%	35.6%	17.3%	29.5%
Hawaii	26.4%	17.2% *	26.9% *	16.8% *	19.2% *	35.0%	19.2%	28.8%
Oregon	35.3%	22.4% *	21.6% *	34.5% *	33.0%	40.4%	25.0%	37.8%
Washington	43.6%	34.3% *	24.7% *	29.5%	58.8%	45.1%	26.5%	47.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	1.67%	1.83%	1.33%	1.50%	1.14%	1.09%	0.87%
New England:								
Connecticut	5.06%	7.88% *	9.42% *	8.32% *	9.43%	8.04%	5.89%	5.89%
Maine	3.74%	--	11.83% *	9.64% *	6.99%	5.83%	7.25%	4.28%
Massachusetts	3.60%	0.00%	0.00%	--	9.28% *	5.94%	0.77% *	4.39%
New Hampshire	5.41%	--	9.24% *	6.91% *	4.99%	9.90%	6.78% *	6.38%
Rhode Island	6.40%	--	--	6.72% *	3.72% *	9.75%	3.56% *	7.44%
Vermont	6.01%	--	8.83%	7.67%	8.05%	10.39%	5.89%	7.29%
Middle Atlantic:								
New Jersey	5.27%	0.00%	16.00% *	12.51% *	9.02% *	8.10%	8.38% *	6.20%
New York	3.41%	7.90% *	4.56% *	7.70%	4.74%	5.47%	5.32%	3.91%
Pennsylvania	3.29%	10.59% *	5.89% *	7.21% *	4.14% *	6.12%	6.23% *	3.81%
East North Central:								
Illinois	3.30%	9.04% *	4.76% *	6.25%	6.44%	4.87%	3.94%	3.73%
Indiana	4.36%	--	--	7.55% *	8.31%	6.06%	10.61%	4.69%
Michigan	3.77%	--	9.61%	8.81% *	9.05%	5.17%	7.16%	4.33%
Ohio	3.64%	--	--	8.62%	9.27%	4.81%	7.64%	4.02%
Wisconsin	3.55%	--	--	7.23% *	7.40%	4.69%	6.86%	4.03%
West North Central:								
Iowa	5.30%	--	8.37% *	8.51% *	7.07%	8.00%	6.45%	5.98%
Kansas	3.52%	--	--	8.83% *	6.54% *	4.73%	7.27% *	3.91%
Minnesota	4.34%	--	7.89% *	9.19%	7.79%	6.44%	7.15%	4.87%
Missouri	6.19%	--	9.22% *	6.77% *	6.81%	8.50%	6.38%	6.86%
Nebraska	3.89%	--	13.52% *	7.92% *	7.70%	5.59%	8.68% *	4.37%
North Dakota	4.83%	14.03% *	11.61% *	7.56%	6.44%	8.96%	7.39%	5.86%
South Dakota	4.47%	11.12% *	--	8.97% *	6.84%	6.62%	7.83%	5.06%
South Atlantic:								
Delaware	4.15%	0.00%	--	3.58% *	6.76% *	6.47%	4.26% *	4.81%
District of Columbia	3.92%	--	6.32% *	2.06% *	8.33%	6.07%	3.05% *	4.66%
Florida	3.24%	--	7.97% *	5.46% *	9.51%	4.03%	4.18% *	3.62%
Georgia	5.15%	--	--	5.59% *	6.41% *	7.22%	6.39% *	5.71%
Maryland	6.11%	6.36% *	0.74% *	7.69% *	7.06%	10.14%	1.72% *	7.40%
North Carolina	5.44%	0.00%	--	11.27% *	8.16%	7.35%	9.39% *	5.97%
South Carolina	4.02%	2.50% *	--	10.89% *	5.78%	5.52%	7.30% *	4.40%
Virginia	4.55%	--	8.88% *	5.97% *	10.22%	6.08%	5.46%	5.19%
West Virginia	4.39%	--	--	13.25%	5.36%	5.85%	10.52%	4.76%
East South Central:								
Alabama	5.04%	--	--	6.65% *	5.53%	4.66%	5.94% *	5.06%
Kentucky	4.86%	--	--	5.33% *	12.15%	6.01%	6.19% *	5.30%
Mississippi	3.21%	--	--	7.28% *	9.35%	3.69%	8.05% *	3.51%
Tennessee	5.91%	--	16.71% *	10.67% *	13.07%	6.51%	9.88%	6.24%
West South Central:								
Arkansas	4.57%	--	--	12.81%	7.87% *	7.18%	8.22%	5.18%
Louisiana	3.92%	10.46% *	10.96% *	6.07% *	10.52%	4.71%	5.56%	4.62%
Oklahoma	3.74%	9.62% *	12.48% *	5.88% *	8.70%	5.45%	6.67%	4.32%
Texas	3.40%	4.87% *	9.61% *	4.03% *	6.35%	4.96%	5.05% *	3.77%
Mountain:								
Arizona	4.85%	--	--	6.30% *	7.85%	7.65%	6.62% *	5.49%
Colorado	4.02%	6.92% *	13.42% *	10.07%	7.30%	5.71%	7.27% *	4.46%
Idaho	5.71%	--	9.09% *	9.06% *	8.77%	8.94%	7.78% *	7.04%
Montana	5.26%	12.30%	13.71% *	11.77%	9.52%	8.01%	9.75%	6.23%
Nevada	7.56%	--	1.71% *	8.77% *	6.51%	11.89% *	4.36% *	8.85%
New Mexico	4.44%	--	--	2.73% *	7.27%	7.71%	7.88% *	5.04%
Utah	4.03%	--	--	11.56%	8.50%	5.38%	7.13%	4.38%
Wyoming	3.87%	13.57%	--	11.45%	10.58%	3.86%	8.47%	4.10%
Pacific:								
Alaska	3.64%	--	--	8.99%	8.57%	4.61%	10.20%	3.92%
California	1.92%	6.12% *	5.51% *	4.10%	3.49%	2.73%	3.43%	2.18%
Hawaii	3.72%	6.64% *	10.45% *	8.60% *	6.25% *	6.94%	4.85%	4.73%
Oregon	3.21%	8.95% *	8.95% *	10.51% *	6.45%	4.43%	5.36%	3.72%
Washington	4.22%	14.23% *	11.26% *	6.98%	4.63%	6.83%	6.38%	4.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	15.6%	12.7%	9.5%	6.0%	3.2%	12.9%	4.4%
New England:								
Connecticut	4.7%	24.8% *	22.1% *	5.2% *	6.0% *	0.0%	16.0% *	2.5% *
Maine	2.8% *	0.0%	0.0%	--	--	--	--	2.8% *
Massachusetts	6.0%	35.1% *	--	--	12.0% *	1.7% *	11.5% *	4.8% *
New Hampshire	3.2% *	--	0.9% *	3.7% *	7.8% *	0.4% *	--	3.0% *
Rhode Island	4.5% *	--	1.7% *	12.4% *	0.9% *	3.2% *	7.1% *	3.9% *
Vermont	2.2% *	--	2.6% *	2.2% *	1.5% *	1.9% *	3.8% *	1.8% *
Middle Atlantic:								
New Jersey	6.6%	27.9% *	18.1% *	7.5% *	6.1% *	1.5% *	19.7% *	3.8% *
New York	3.9%	21.5% *	23.7% *	--	3.1% *	1.0% *	17.5%	1.6% *
Pennsylvania	9.3%	24.6% *	12.5% *	18.2% *	15.8% *	1.5% *	17.3% *	7.7% *
East North Central:								
Illinois	4.2% *	15.7% *	6.5% *	5.9% *	2.9% *	3.5% *	9.4% *	3.4% *
Indiana	3.0% *	0.0%	0.0%	13.6% *	0.4% *	1.7% *	0.0%	3.3% *
Michigan	3.5% *	--	0.0%	11.4% *	0.4% *	3.0% *	9.7% *	2.2% *
Ohio	2.5% *	0.0%	1.8% *	6.0% *	0.7% *	2.5% *	--	2.4% *
Wisconsin	1.0% *	--	--	0.9% *	0.8% *	0.0%	--	0.4% *
West North Central:								
Iowa	2.9% *	--	10.6% *	0.3% *	0.0%	--	6.5% *	2.3% *
Kansas	3.3% *	0.0%	--	5.1% *	--	1.5% *	--	3.0% *
Minnesota	2.2% *	0.0%	14.0% *	5.3% *	2.2% *	0.0%	6.8% *	1.3% *
Missouri	4.1% *	1.5% *	1.1% *	7.6% *	7.4% *	2.9% *	6.6% *	3.7% *
Nebraska	0.9% *	0.0%	0.0%	1.3% *	2.5% *	0.2% *	1.0% *	0.8% *
North Dakota	3.8% *	16.1% *	15.1% *	--	3.2% *	0.0%	12.7% *	0.9% *
South Dakota	2.4% *	--	--	9.4% *	0.0%	0.0%	13.1% *	0.5% *
South Atlantic:								
Delaware	3.8% *	0.0%	0.0%	13.5% *	9.8% *	0.4% *	9.5% *	2.9% *
District of Columbia	5.9%	8.9% *	9.7% *	10.5% *	8.6% *	2.3% *	10.5% *	4.9% *
Florida	10.9%	--	11.5% *	11.5% *	1.4% *	13.5% *	10.7% *	11.0% *
Georgia	7.3%	--	--	13.9% *	1.9% *	7.7% *	11.0% *	6.8% *
Maryland	5.0% *	8.4% *	19.5% *	12.4% *	6.0% *	1.6% *	11.8% *	3.7% *
North Carolina	2.6% *	--	--	1.5% *	5.3% *	1.3% *	6.9% *	2.1% *
South Carolina	3.2% *	0.0%	0.0%	2.7% *	--	3.6% *	1.7% *	3.4% *
Virginia	5.4%	--	18.9% *	9.5% *	3.2% *	2.8% *	19.2% *	2.8% *
West Virginia	0.7% *	0.0%	1.0% *	2.2% *	1.7% *	0.1% *	0.4% *	0.7% *
East South Central:								
Alabama	22.0%	--	95.8%	50.4%	25.6% *	11.1% *	58.3%	16.7% *
Kentucky	2.5% *	0.0%	0.0%	--	7.2% *	0.9% *	0.0%	2.8% *
Mississippi	3.5% *	--	--	0.0%	--	--	5.4% *	3.2% *
Tennessee	2.2% *	--	0.3% *	0.5% *	0.9% *	2.7% *	2.5% *	2.1% *
West South Central:								
Arkansas	6.8% *	--	--	19.8% *	1.8% *	6.7% *	7.0% *	6.7% *
Louisiana	7.5% *	26.6% *	7.0% *	9.0% *	--	6.3% *	17.3%	5.3% *
Oklahoma	9.6%	--	6.3% *	6.2% *	11.0% *	10.6% *	7.3% *	10.0%
Texas	3.7%	30.5% *	7.5% *	3.9% *	--	1.4% *	14.3% *	2.4% *
Mountain:								
Arizona	3.3% *	0.0%	--	10.6% *	0.9% *	2.7% *	10.5% *	2.0% *
Colorado	1.8% *	1.7% *	5.0% *	0.0%	--	0.4% *	2.9% *	1.6% *
Idaho	3.7% *	--	6.0% *	1.9% *	6.8% *	1.6% *	7.7% *	2.8% *
Montana	--	7.1% *	--	0.0%	14.4% *	0.0%	3.0% *	5.4% *
Nevada	1.8% *	0.0%	0.0%	0.2% *	--	1.5% *	0.0%	2.1% *
New Mexico	2.6% *	0.0%	0.0%	2.8% *	--	2.0% *	0.0%	3.1% *
Utah	2.8% *	--	--	--	0.3% *	2.0% *	10.0% *	1.9% *
Wyoming	1.4% *	11.5% *	0.0%	0.0%	2.5% *	0.0%	2.8% *	0.8% *
Pacific:								
Alaska	2.6% *	0.0%	--	--	7.2% *	0.0%	--	2.3% *
California	10.6%	20.4% *	29.7%	25.3%	18.3% *	2.2% *	27.1%	7.6%
Hawaii	9.8%	16.4% *	14.8% *	14.2% *	10.2% *	5.6% *	20.2%	6.3% *
Oregon	4.7% *	6.4% *	--	6.0% *	2.1% *	5.7% *	7.0% *	4.2% *
Washington	1.6% *	0.0%	6.8% *	6.2% *	0.0%	0.5% *	--	1.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	2.13%	1.47%	1.02%	0.86%	0.41%	0.99%	0.37%
New England:								
Connecticut	1.27%	10.93% *	10.02% *	3.90% *	3.06% *	0.00%	5.10% *	1.11% *
Maine	1.53% *	0.00%	0.00%	--	--	--	--	1.72% *
Massachusetts	1.68%	13.44% *	--	--	5.98% *	0.81% *	4.60% *	1.75% *
New Hampshire	1.60% *	--	0.91% *	2.33% *	5.99% *	0.29% *	--	1.86% *
Rhode Island	1.55% *	--	1.45% *	7.49% *	0.92% *	1.80% *	4.53% *	1.59% *
Vermont	0.84% *	--	1.88% *	1.56% *	0.95% *	1.56% *	1.98% *	0.92% *
Middle Atlantic:								
New Jersey	1.89%	15.78% *	10.02% *	6.69% *	2.86% *	0.68% *	7.84% *	1.38% *
New York	0.96%	10.10% *	8.12% *	--	1.77% *	0.56% *	4.89%	0.62% *
Pennsylvania	2.34%	8.90% *	6.95% *	6.41% *	7.00% *	1.22% *	5.57% *	2.51% *
East North Central:								
Illinois	1.39% *	10.74% *	4.87% *	2.81% *	1.67% *	2.35% *	3.95% *	1.48% *
Indiana	2.08% *	0.00%	0.00%	11.96% *	0.38% *	1.47% *	0.00%	2.29% *
Michigan	1.38% *	--	0.00%	5.88% *	0.28% *	2.02% *	4.70% *	1.30% *
Ohio	1.00% *	0.00%	1.86% *	3.54% *	0.62% *	1.40% *	--	1.05% *
Wisconsin	0.54% *	--	--	0.69% *	0.61% *	0.00%	--	0.25% *
West North Central:								
Iowa	1.62% *	--	6.79% *	0.26% *	0.00%	--	3.35% *	1.81% *
Kansas	1.25% *	0.00%	--	3.84% *	--	0.72% *	--	1.35% *
Minnesota	0.87% *	0.00%	7.28% *	4.13% *	1.68% *	0.00%	3.02% *	0.86% *
Missouri	1.42% *	1.51% *	1.16% *	4.00% *	4.58% *	1.61% *	3.17% *	1.55% *
Nebraska	0.44% *	0.00%	0.00%	1.38% *	1.72% *	0.23% *	1.01% *	0.48% *
North Dakota	1.32% *	8.91% *	8.23% *	--	2.24% *	0.00%	4.92% *	0.60% *
South Dakota	1.07% *	--	--	5.22% *	0.00%	0.00%	6.05% *	0.45% *
South Atlantic:								
Delaware	1.34% *	0.00%	0.00%	6.03% *	6.28% *	0.30% *	5.62% *	1.23% *
District of Columbia	1.43%	7.62% *	5.48% *	4.37% *	3.69% *	1.28% *	3.69% *	1.53% *
Florida	2.94%	--	6.68% *	4.89% *	0.99% *	4.46% *	3.77% *	3.31% *
Georgia	1.93%	--	--	5.76% *	1.45% *	2.76% *	4.53% *	2.08% *
Maryland	1.57% *	6.32% *	10.46% *	8.06% *	3.74% *	0.87% *	4.60% *	1.59% *
North Carolina	1.18% *	--	--	1.16% *	5.34% *	0.94% *	4.12% *	1.22% *
South Carolina	1.49% *	0.00%	0.00%	2.43% *	--	2.02% *	1.46% *	1.69% *
Virginia	1.35%	--	9.44% *	5.62% *	1.42% *	1.58% *	6.13% *	1.13% *
West Virginia	0.34% *	0.00%	1.05% *	2.23% *	1.29% *	0.06% *	0.39% *	0.38% *
East South Central:								
Alabama	5.59%	--	4.44%	11.93%	7.89% *	5.09% *	9.50%	5.24% *
Kentucky	0.85% *	0.00%	0.00%	--	3.56% *	0.43% *	0.00%	0.97% *
Mississippi	1.79% *	--	--	0.00%	--	--	4.26% *	1.95% *
Tennessee	1.10% *	--	0.33% *	0.51% *	0.56% *	1.70% *	1.98% *	1.21% *
West South Central:								
Arkansas	3.65% *	--	--	13.20% *	1.75% *	6.24% *	3.75% *	4.22% *
Louisiana	2.68% *	10.39% *	6.79% *	4.14% *	--	4.95% *	5.04%	3.11% *
Oklahoma	2.45%	--	5.60% *	4.38% *	5.79% *	3.68% *	3.93% *	2.84%
Texas	1.03%	11.85% *	5.72% *	2.06% *	--	0.52% *	5.05% *	0.95% *
Mountain:								
Arizona	1.57% *	0.00%	--	8.20% *	0.75% *	2.14% *	6.94% *	1.33% *
Colorado	1.21% *	1.77% *	5.15% *	0.00%	--	0.26% *	2.48% *	1.35% *
Idaho	1.44% *	--	4.99% *	1.49% *	4.64% *	1.32% *	4.53% *	1.40% *
Montana	--	7.03% *	--	0.00%	9.54% *	0.00%	2.29% *	3.81% *
Nevada	1.09% *	0.00%	0.00%	0.26% *	--	1.36% *	0.00%	1.26% *
New Mexico	1.49% *	0.00%	0.00%	2.45% *	--	1.57% *	0.00%	1.75% *
Utah	1.03% *	--	--	--	0.28% *	1.18% *	5.72% *	0.87% *
Wyoming	0.72% *	7.66% *	0.00%	0.00%	1.90% *	0.00%	2.01% *	0.58% *
Pacific:								
Alaska	1.45% *	0.00%	--	--	5.77% *	0.00%	--	1.52% *
California	1.67%	7.66% *	6.28%	5.64%	5.52% *	0.68% *	4.45%	1.72%
Hawaii	2.03%	7.64% *	7.42% *	5.54% *	5.97% *	1.93% *	4.99%	2.02% *
Oregon	1.49% *	4.98% *	--	3.61% *	1.53% *	2.77% *	3.17% *	1.68% *
Washington	0.81% *	0.00%	6.07% *	4.40% *	0.00%	0.27% *	--	0.79% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.4%	27.3%	26.5%	22.1%	20.2%	13.6%	24.4%	16.2%
New England:								
Connecticut	12.5%	12.3% *	21.5% *	22.3% *	6.6% *	13.1% *	24.4%	10.2% *
Maine	8.9%	--	7.4% *	15.3% *	--	8.6% *	11.5% *	8.3%
Massachusetts	32.6%	42.6% *	72.7%	64.5%	36.0%	18.3%	54.8%	27.8%
New Hampshire	25.2%	--	19.5% *	40.3%	22.0% *	16.8% *	36.1% *	22.6%
Rhode Island	19.0%	--	46.8% *	34.1%	44.2%	2.7% *	41.7%	14.4%
Vermont	14.6%	--	13.1% *	24.2%	21.6% *	5.3% *	19.8%	13.2% *
Middle Atlantic:								
New Jersey	25.4%	32.3% *	19.0% *	18.6% *	30.7% *	21.3% *	22.6%	26.0% *
New York	34.4%	46.1%	32.6%	24.2%	41.1%	32.6%	32.9%	34.6%
Pennsylvania	22.3%	27.3% *	53.7%	32.9%	20.6%	16.2% *	41.5%	18.3%
East North Central:								
Illinois	20.3%	29.3% *	47.3%	24.9%	30.7%	9.0%	34.5%	18.1%
Indiana	13.2% *	--	--	7.3% *	8.1% *	16.9% *	9.1% *	13.6% *
Michigan	10.0%	--	17.5% *	21.5% *	8.8% *	6.0% *	20.6%	7.6%
Ohio	16.9%	--	--	16.2% *	0.6% *	21.1% *	16.2% *	17.0%
Wisconsin	16.7%	--	--	39.6% *	11.1% *	10.1% *	22.8%	15.6%
West North Central:								
Iowa	7.4%	--	13.0% *	10.3% *	5.3% *	6.6% *	16.9% *	5.9% *
Kansas	18.5%	--	--	31.9%	15.8% *	17.6%	17.5% *	18.7%
Minnesota	9.5%	--	16.3% *	1.9% *	7.9% *	10.8% *	10.0% *	9.4% *
Missouri	10.4%	--	26.2% *	16.0% *	13.3% *	7.3% *	19.1% *	9.2% *
Nebraska	5.1%	--	6.3% *	--	7.6% *	2.5% *	11.4% *	3.8%
North Dakota	7.0% *	--	10.8% *	12.7% *	3.3% *	5.5% *	10.1% *	6.0% *
South Dakota	3.9%	1.8% *	--	3.1% *	7.6% *	1.5% *	4.0% *	3.8%
South Atlantic:								
Delaware	19.4%	--	--	28.1%	6.8% *	16.5% *	43.0%	15.4%
District of Columbia	25.9%	43.0% *	74.9%	60.9%	23.7%	9.3% *	61.5%	18.0%
Florida	16.2%	--	29.0% *	40.2%	18.6%	10.2% *	30.5%	14.2%
Georgia	18.1%	--	74.7%	14.1% *	34.4%	9.7%	41.7%	15.0%
Maryland	16.0%	76.8%	44.6%	33.5% *	16.2% *	5.3% *	47.1%	10.0%
North Carolina	13.4%	--	--	23.5% *	8.2% *	13.2% *	17.2% *	12.9%
South Carolina	14.1%	--	--	29.6% *	18.7% *	6.5% *	37.0%	10.8%
Virginia	8.8%	--	0.0%	11.8% *	7.2% *	9.5% *	--	9.6%
West Virginia	15.6%	--	--	7.7% *	20.1% *	15.8% *	9.4% *	16.5%
East South Central:								
Alabama	12.2%	--	0.0%	29.8% *	22.2% *	6.4% *	10.6% *	12.4% *
Kentucky	11.1%	--	--	29.6% *	12.7% *	3.7% *	36.0%	7.9%
Mississippi	6.9% *	1.5% *	--	16.4% *	6.6% *	3.2% *	23.0% *	4.3% *
Tennessee	8.6%	--	7.3% *	32.3% *	15.5% *	2.2% *	15.1% *	7.8% *
West South Central:								
Arkansas	5.3%	0.0%	--	13.5% *	7.2% *	3.3% *	11.0% *	4.4%
Louisiana	14.3%	0.0%	15.5% *	3.8% *	10.6% *	22.1%	6.0% *	16.2%
Oklahoma	24.5%	41.6%	30.0% *	44.0%	25.6% *	16.3% *	39.4%	21.5%
Texas	14.2%	16.1% *	28.4% *	20.4% *	22.0%	7.3%	26.7%	12.6%
Mountain:								
Arizona	12.2%	--	--	14.1% *	10.3% *	12.1% *	10.7% *	12.5%
Colorado	10.3%	29.0% *	20.6% *	12.6% *	5.0% *	9.7% *	17.5% *	9.1%
Idaho	9.6%	--	34.7% *	7.2% *	15.4% *	6.2% *	16.3% *	8.2%
Montana	14.0% *	0.0%	12.5% *	32.4% *	7.5% *	10.6% *	20.8% *	10.8% *
Nevada	29.5%	--	59.9%	33.6% *	22.2% *	28.8% *	51.1%	26.4% *
New Mexico	23.5%	--	2.1% *	16.9% *	14.1% *	31.8%	17.4% *	24.6%
Utah	6.9%	--	--	8.1% *	1.8% *	8.2% *	12.0% *	6.2% *
Wyoming	13.8%	0.0%	--	17.6% *	26.6% *	6.3% *	16.3% *	12.7%
Pacific:								
Alaska	11.3%	0.0%	0.0%	9.5% *	16.3% *	11.6% *	0.0%	12.9%
California	23.4%	19.3%	25.8%	11.8%	31.5%	22.2%	18.7%	24.2%
Hawaii	7.4% *	14.6% *	--	--	3.4% *	9.2% *	8.2% *	7.1% *
Oregon	5.0%	--	5.1% *	11.3% *	4.8% *	3.4% *	3.9% *	5.3% *
Washington	12.6%	19.9% *	16.9% *	9.1% *	15.4% *	11.6% *	14.1% *	12.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.66%	2.11%	2.09%	1.38%	1.49%	0.91%	1.14%	0.74%
New England:								
Connecticut	3.09%	7.20% *	10.60% *	8.57% *	2.77% *	5.44% *	6.50%	3.46% *
Maine	2.25%	--	7.18% *	7.11% *	--	3.57% *	5.14% *	2.49%
Massachusetts	3.72%	13.44% *	9.65%	9.85%	9.70%	4.50%	7.98%	4.22%
New Hampshire	4.37%	--	6.49% *	10.31%	8.22% *	5.51% *	11.11% *	4.53%
Rhode Island	3.99%	--	15.29% *	8.44%	11.38%	1.62% *	8.58%	4.07%
Vermont	3.60%	--	6.76% *	6.91%	8.91% *	2.29% *	5.65%	4.28% *
Middle Atlantic:								
New Jersey	6.96%	12.01% *	10.03% *	8.29% *	14.87% *	7.42% *	6.46%	8.30% *
New York	4.31%	9.90%	9.02%	5.03%	6.76%	6.90%	5.22%	4.98%
Pennsylvania	3.31%	9.74% *	11.60%	6.46%	5.39%	5.63% *	6.39%	3.75%
East North Central:								
Illinois	2.88%	11.39% *	10.05%	6.64%	6.65%	2.66%	5.86%	3.21%
Indiana	5.01% *	--	--	3.75% *	4.81% *	8.11% *	4.19% *	5.50% *
Michigan	2.03%	--	7.99% *	7.45% *	4.53% *	2.13% *	5.73%	2.05%
Ohio	4.44%	--	--	7.16% *	0.32% *	6.81% *	5.26% *	5.05%
Wisconsin	3.52%	--	--	12.04% *	3.86% *	3.33% *	6.23%	4.01%
West North Central:								
Iowa	1.79%	--	9.05% *	5.42% *	2.89% *	2.44% *	5.72% *	1.80% *
Kansas	3.17%	--	--	9.19%	7.78% *	4.10%	5.25% *	3.68%
Minnesota	2.63%	--	8.89% *	1.57% *	5.15% *	4.16% *	3.98% *	3.05% *
Missouri	2.70%	--	12.56% *	7.38% *	7.14% *	3.14% *	6.05% *	2.90% *
Nebraska	1.20%	--	5.69% *	--	2.82% *	0.88% *	5.28% *	0.97%
North Dakota	2.14% *	--	7.38% *	6.00% *	2.11% *	3.36% *	4.05% *	2.51% *
South Dakota	0.96%	1.84% *	--	1.95% *	2.54% *	0.80% *	2.48% *	1.05%
South Atlantic:								
Delaware	3.74%	--	--	8.06%	4.45% *	5.00% *	10.49%	3.82%
District of Columbia	3.21%	16.04% *	8.58%	10.11%	6.70%	3.10% *	6.66%	3.50%
Florida	2.60%	--	9.68% *	8.45%	4.85%	3.19% *	6.46%	2.77%
Georgia	3.18%	--	11.58%	6.17% *	9.09%	2.90%	9.13%	3.23%
Maryland	2.94%	9.89%	12.11%	10.11% *	6.12% *	1.93% *	7.53%	2.56%
North Carolina	3.23%	--	--	9.63% *	3.64% *	4.50% *	7.19% *	3.52%
South Carolina	2.95%	--	--	10.24% *	6.55% *	2.65% *	10.13%	2.80%
Virginia	2.12%	--	0.00%	6.84% *	3.69% *	3.17% *	--	2.48%
West Virginia	3.54%	--	--	4.94% *	8.44% *	4.86% *	5.52% *	3.93%
East South Central:								
Alabama	3.56%	--	0.00%	11.60% *	8.75% *	2.75% *	4.05% *	4.08% *
Kentucky	2.30%	--	--	10.63% *	5.36% *	2.08% *	8.56%	2.21%
Mississippi	2.15% *	1.50% *	--	9.80% *	3.31% *	1.57% *	10.94% *	1.47% *
Tennessee	2.51%	--	7.46% *	13.73% *	6.80% *	0.99% *	5.35% *	2.68% *
West South Central:								
Arkansas	1.28%	0.00%	--	7.65% *	2.54% *	1.33% *	5.08% *	1.17%
Louisiana	3.51%	0.00%	7.84% *	1.92% *	4.22% *	6.62%	2.68% *	4.23%
Oklahoma	3.98%	12.35%	10.42% *	11.24%	8.63% *	5.75% *	7.26%	4.58%
Texas	2.24%	6.90% *	12.60% *	6.76% *	5.91%	1.79%	6.75%	2.35%
Mountain:								
Arizona	2.45%	--	--	7.63% *	3.57% *	3.64% *	5.26% *	2.73%
Colorado	2.42%	10.79% *	12.88% *	5.21% *	2.48% *	3.64% *	6.98% *	2.53%
Idaho	2.34%	--	12.74% *	3.80% *	7.18% *	2.00% *	5.61% *	2.39%
Montana	4.36% *	0.00%	8.98% *	13.91% *	3.36% *	4.71% *	10.69% *	3.40% *
Nevada	8.07%	--	14.47%	11.97% *	8.04% *	11.86% *	9.34%	8.94% *
New Mexico	3.73%	--	2.32% *	9.88% *	6.59% *	6.04%	8.12% *	4.18%
Utah	1.99%	--	--	4.39% *	1.12% *	3.16% *	5.08% *	2.14% *
Wyoming	3.26%	0.00%	--	9.21% *	10.33% *	2.25% *	6.67% *	3.67%
Pacific:								
Alaska	2.57%	0.00%	0.00%	4.75% *	6.65% *	3.55% *	0.00%	2.95%
California	2.39%	5.59%	6.34%	3.28%	5.33%	3.38%	3.49%	2.75%
Hawaii	3.04% *	5.80% *	--	--	2.19% *	6.36% *	2.75% *	3.97% *
Oregon	1.42%	--	3.58% *	7.35% *	2.25% *	1.27% *	1.77% *	1.71% *
Washington	3.01%	13.60% *	13.88% *	5.23% *	6.52% *	4.32% *	6.68% *	3.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	293.29	398.83	351.09	305.31	307.21	217.55	369.44	254.85
New England:								
Connecticut	--	--	--	--	--	--	--	--
Maine	--	--	--	--	--	--	--	209.62
Massachusetts	343.23	--	--	--	--	60.63	--	241.19
New Hampshire	224.01	--	--	--	190.60	--	--	--
Rhode Island	--	--	--	--	--	--	--	--
Vermont	--	--	--	--	--	153.89	--	--
Middle Atlantic:								
New Jersey	339.25	481.96	464.08	--	155.97	--	450.88	215.00
New York	306.62	--	--	--	--	296.87	--	221.30
Pennsylvania	263.07	--	--	350.13	--	150.90	435.74	182.18
East North Central:								
Illinois	187.18	--	--	--	--	204.53	--	190.47
Indiana	--	--	--	--	--	250.00	--	--
Michigan	--	--	--	--	--	--	--	383.74
Ohio	227.83	--	--	--	--	--	--	--
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	--	--	--	--	--	160.36	--	158.76
Kansas	230.90	--	--	--	298.22	--	--	219.25
Minnesota	--	--	--	--	--	--	--	--
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	94.96	--	--	94.96
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	387.04	--	--	--	484.82	--	463.39	--
District of Columbia	241.37	--	--	--	--	238.81	331.17	198.20
Florida	225.45	--	--	--	--	186.58	--	196.02
Georgia	208.07	--	--	--	--	224.88	--	206.21
Maryland	364.43	--	--	455.35	296.96	--	435.58	--
North Carolina	316.18	--	--	--	--	--	--	277.04
South Carolina	--	--	--	--	--	--	--	--
Virginia	341.50	--	--	428.51	272.48	--	407.63	258.98
West Virginia	--	--	--	--	--	--	--	--
East South Central:								
Alabama	204.86	--	--	286.68	174.56	169.80	244.16	184.85
Kentucky	--	--	--	--	--	--	--	--
Mississippi	157.54	--	--	--	--	--	--	--
Tennessee	--	--	--	--	--	--	--	161.21
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	368.65	--	--	--	974.44	198.55	320.34	--
Oklahoma	200.86	--	--	--	--	229.05	--	204.39
Texas	318.19	--	400.00	--	--	--	--	310.89
Mountain:								
Arizona	--	--	--	--	--	241.49	--	--
Colorado	--	--	--	--	--	--	--	--
Idaho	--	--	--	--	--	224.50	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	720.09	--	--	--	918.48	561.64	--	720.09
New Mexico	--	--	--	--	--	--	--	--
Utah	193.50	--	--	--	--	223.14	--	209.42
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	350.00	--	--	--
California	415.09	--	436.38	430.94	424.87	319.34	455.49	388.87
Hawaii	145.14	222.91	--	--	82.49	96.91	191.55	94.57
Oregon	150.34	--	--	--	--	--	--	154.45
Washington	--	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11.82	40.36	27.10	29.97	28.04	9.89	21.19	13.95
New England:								
Connecticut	--	--	--	--	--	--	--	--
Maine	--	--	--	--	--	--	--	17.27
Massachusetts	86.59	--	--	--	--	9.71	--	57.88
New Hampshire	36.80	--	--	--	12.71	--	--	--
Rhode Island	--	--	--	--	--	--	--	--
Vermont	--	--	--	--	--	9.87	--	--
Middle Atlantic:								
New Jersey	46.93	21.57	38.61	--	27.40	--	29.81	45.85
New York	67.67	--	--	--	--	14.43	--	42.31
Pennsylvania	38.36	--	--	60.09	--	1.17	50.18	27.63
East North Central:								
Illinois	24.08	--	--	--	--	24.39	--	21.89
Indiana	--	--	--	--	--	0.00	--	--
Michigan	--	--	--	--	--	--	--	72.69
Ohio	39.99	--	--	--	--	--	--	--
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	--	--	--	--	--	10.55	--	9.68
Kansas	34.88	--	--	--	9.85	--	--	40.70
Minnesota	--	--	--	--	--	--	--	--
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	5.83	--	--	5.83
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	69.16	--	--	--	17.08	--	37.41	--
District of Columbia	35.14	--	--	--	--	9.62	59.18	37.76
Florida	22.51	--	--	--	--	23.01	--	20.54
Georgia	18.81	--	--	--	--	19.54	--	20.26
Maryland	43.94	--	--	38.00	16.96	--	59.82	--
North Carolina	28.65	--	--	--	--	--	--	16.70
South Carolina	--	--	--	--	--	--	--	--
Virginia	33.71	--	--	25.78	10.12	--	53.20	19.49
West Virginia	--	--	--	--	--	--	--	--
East South Central:								
Alabama	18.09	--	--	51.86	32.08	15.90	42.87	14.17
Kentucky	--	--	--	--	--	--	--	--
Mississippi	28.54	--	--	--	--	--	--	--
Tennessee	--	--	--	--	--	--	--	29.34
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	105.39	--	--	--	32.06	1.87	42.60	--
Oklahoma	17.48	--	--	--	--	9.12	--	20.00
Texas	43.49	--	0.00	--	--	--	--	58.46
Mountain:								
Arizona	--	--	--	--	--	9.48	--	--
Colorado	--	--	--	--	--	--	--	--
Idaho	--	--	--	--	--	21.63	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	119.23	--	--	--	69.29	5.30	--	119.23
New Mexico	--	--	--	--	--	--	--	--
Utah	20.83	--	--	--	--	14.69	--	13.86
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	0.00	--	--	--
California	27.94	--	54.02	76.79	39.44	36.79	49.73	34.27
Hawaii	23.58	12.83	--	--	6.91	11.04	38.99	9.11
Oregon	19.72	--	--	--	--	--	--	21.22
Washington	--	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	639.10	591.58	538.28	656.10	584.09	693.38	561.73	659.00
New England:								
Connecticut	666.24	--	--	--	--	--	--	546.14
Maine	566.10	--	--	--	--	236.69	--	581.78 *
Massachusetts	574.42	611.42	--	804.27	524.35 *	379.88	618.33	555.69
New Hampshire	716.67	--	--	1,188.05 *	--	--	308.64 *	874.48
Rhode Island	519.28	--	--	--	421.34	--	575.34	486.09
Vermont	664.27	--	--	--	--	--	--	634.54 *
Middle Atlantic:								
New Jersey	873.62 *	--	--	--	1,342.48 *	442.61	396.07	961.99 *
New York	450.78	574.81	744.82	643.12	384.12	416.93	596.76	426.71
Pennsylvania	489.71	--	--	578.99	478.13 *	525.71	381.43	540.65
East North Central:								
Illinois	501.38	--	527.45	594.75	545.80 *	390.45	466.66	511.78
Indiana	797.14 *	--	--	--	--	719.57 *	--	782.65 *
Michigan	506.45	--	--	--	--	--	--	465.74
Ohio	508.73	--	--	--	--	428.85	--	438.69
Wisconsin	670.59	--	--	--	--	1,145.21	389.34	750.54
West North Central:								
Iowa	1,215.56	--	--	--	--	--	--	1,347.41
Kansas	670.02	--	--	--	1,037.75	403.92	--	579.76
Minnesota	1,000.10	--	--	--	--	1,153.09	--	1,037.79
Missouri	1,121.27 *	--	--	240.74	--	1,535.84 *	--	1,129.13 *
Nebraska	906.98 *	--	--	--	--	--	--	834.28
North Dakota	1,324.66	--	--	--	--	--	--	--
South Dakota	1,226.53 *	--	--	--	--	--	--	1,358.72 *
South Atlantic:								
Delaware	438.58 *	--	--	--	--	246.54	319.93	493.83 *
District of Columbia	335.16	--	336.34	307.23	396.62	--	293.43	366.94
Florida	765.24	--	284.74	765.39 *	344.06	1,147.84 *	376.14	882.64 *
Georgia	645.94	--	--	--	584.10 *	675.54 *	741.53 *	611.09
Maryland	622.02	--	368.38	386.68	--	350.15	542.60 *	694.00 *
North Carolina	647.24	--	--	--	--	497.89	--	637.65
South Carolina	677.73	--	--	535.06	--	--	425.18	802.41 *
Virginia	441.38	--	--	--	--	422.78	--	444.43
West Virginia	661.97 *	--	162.05	--	--	872.27 *	173.74	698.89 *
East South Central:								
Alabama	627.38	271.80	--	--	283.66	--	--	663.59
Kentucky	1,098.18	--	--	--	--	--	--	1,254.35 *
Mississippi	1,304.42	--	--	--	--	--	--	--
Tennessee	619.46	--	--	--	--	--	--	636.66
West South Central:								
Arkansas	954.71	--	--	--	--	--	--	967.87
Louisiana	1,239.84 *	--	--	--	--	1,409.56 *	--	1,289.27 *
Oklahoma	594.30	--	--	319.06	--	670.17	398.12	667.65
Texas	538.29	--	--	502.58 *	502.62	675.81	348.96	589.15
Mountain:								
Arizona	830.67	--	--	--	375.44	702.13	--	732.15
Colorado	639.17	--	--	--	464.17	--	--	580.15
Idaho	1,301.32	--	--	--	--	--	--	1,661.88
Montana	1,867.04	--	--	--	--	--	--	1,589.01 *
Nevada	1,056.36 *	--	--	--	1,033.72 *	1,219.75 *	590.22	1,184.66 *
New Mexico	942.86	--	--	--	--	748.36	--	878.29
Utah	484.40	--	--	--	--	363.90	--	340.37
Wyoming	572.81 *	--	--	--	--	--	--	683.24 *
Pacific:								
Alaska	567.47	--	--	--	--	770.58 *	--	567.47
California	646.32	501.30	288.06	466.67	324.39	896.33 *	361.44	686.48
Hawaii	526.95 *	--	--	--	--	--	--	--
Oregon	743.47 *	--	--	--	--	253.92	--	786.55 *
Washington	490.06	--	--	--	--	--	--	454.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.79	54.27	56.11	49.93	69.21	74.60	32.43	47.91
New England:								
Connecticut	176.07	--	--	--	--	--	--	158.25
Maine	162.75	--	--	--	--	34.73	--	202.40 *
Massachusetts	73.95	80.99	--	113.99	195.85 *	72.29	112.61	92.47
New Hampshire	185.44	--	--	463.40 *	--	--	108.46 *	227.35
Rhode Island	73.48	--	--	--	64.98	--	154.70	71.41
Vermont	159.77	--	--	--	--	--	--	197.21 *
Middle Atlantic:								
New Jersey	328.30 *	--	--	--	408.48 *	41.72	63.70	363.01 *
New York	35.45	146.77	145.29	83.87	34.80	52.28	96.10	36.17
Pennsylvania	90.29	--	--	108.38	283.34 *	140.17	58.81	131.96
East North Central:								
Illinois	83.49	--	101.45	158.68	165.19 *	95.66	79.32	106.62
Indiana	263.52 *	--	--	--	--	291.13 *	--	274.51 *
Michigan	104.71	--	--	--	--	--	--	111.38
Ohio	96.26	--	--	--	--	74.99	--	69.59
Wisconsin	141.39	--	--	--	--	198.28	62.44	192.26
West North Central:								
Iowa	291.29	--	--	--	--	--	--	371.16
Kansas	104.57	--	--	--	100.38	103.93	--	97.57
Minnesota	228.31	--	--	--	--	311.25	--	264.09
Missouri	461.30 *	--	--	22.79	--	895.59 *	--	577.63 *
Nebraska	330.58 *	--	--	--	--	--	--	143.25
North Dakota	379.03	--	--	--	--	--	--	--
South Dakota	375.71 *	--	--	--	--	--	--	434.78 *
South Atlantic:								
Delaware	135.46 *	--	--	--	--	30.13	61.26	195.37 *
District of Columbia	30.17	--	33.62	22.20	96.82	--	23.78	51.61
Florida	213.25	--	44.51	370.17 *	72.51	432.50 *	60.04	266.70 *
Georgia	143.14	--	--	--	261.85 *	234.07 *	268.64 *	167.99
Maryland	171.85	--	35.73	39.44	--	84.24	182.14 *	280.60 *
North Carolina	117.45	--	--	--	--	63.42	--	130.69
South Carolina	183.16	--	--	86.41	--	--	72.66	264.43 *
Virginia	83.63	--	--	--	--	118.73	--	90.21
West Virginia	201.96 *	--	8.48	--	--	285.68 *	14.18	214.57 *
East South Central:								
Alabama	143.75	16.63	--	--	28.57	--	--	164.19
Kentucky	321.43	--	--	--	--	--	--	477.96 *
Mississippi	366.17	--	--	--	--	--	--	--
Tennessee	145.53	--	--	--	--	--	--	179.52
West South Central:								
Arkansas	210.42	--	--	--	--	--	--	254.70
Louisiana	622.84 *	--	--	--	--	881.63 *	--	674.83 *
Oklahoma	97.52	--	--	71.83	--	122.18	63.66	130.77
Texas	61.82	--	--	173.85 *	88.68	126.84	74.93	73.16
Mountain:								
Arizona	161.00	--	--	--	56.42	189.84	--	152.61
Colorado	159.97	--	--	--	54.43	--	--	174.03
Idaho	308.65	--	--	--	--	--	--	428.56
Montana	548.14	--	--	--	--	--	--	644.91 *
Nevada	463.88 *	--	--	--	346.81 *	723.53 *	127.07	591.80 *
New Mexico	246.31	--	--	--	--	162.32	--	263.01
Utah	119.60	--	--	--	--	44.13	--	39.17
Wyoming	203.40 *	--	--	--	--	--	--	295.35 *
Pacific:								
Alaska	149.90	--	--	--	--	247.98 *	--	149.90
California	163.55	93.02	64.14	100.89	26.19	282.26 *	51.11	184.99
Hawaii	224.49 *	--	--	--	--	--	--	--
Oregon	380.28 *	--	--	--	--	42.39	--	439.30 *
Washington	104.73	--	--	--	--	--	--	127.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.6	22.8	23.7	22.6	20.9	19.9	23.0	20.3
New England:								
Connecticut	19.7	22.3	16.3	20.0	18.0	20.5	20.6	19.6
Maine	21.1	28.2	26.4	26.0	20.3	19.4	27.2	20.1
Massachusetts	17.3	--	--	20.0	20.5	15.9	19.4	17.1
New Hampshire	19.9	--	18.6	21.5	19.6	19.7	22.1	19.5
Rhode Island	20.5	--	--	21.7	19.5	19.7	28.1	19.6
Vermont	21.9	31.9	19.8	24.9	22.7	20.4	23.9	21.4
Middle Atlantic:								
New Jersey	20.4	24.6	23.6	25.5	20.1	18.7	24.1	19.7
New York	20.3	25.3	22.2	23.4	21.7	19.2	20.9	20.2
Pennsylvania	21.0	14.8	18.4	21.1	18.7	22.0	20.8	21.0
East North Central:								
Illinois	19.3	23.4	20.6	23.1	18.2	18.9	21.5	19.1
Indiana	20.2	--	18.4	22.0	20.6	19.5	22.0	20.0
Michigan	19.6	27.9	22.0	20.5	20.3	18.6	21.6	19.3
Ohio	21.0	22.5	20.1	20.1	20.6	21.3	19.9	21.1
Wisconsin	19.3	--	18.9	19.8	17.5	20.6	19.0	19.3
West North Central:								
Iowa	21.4	24.8	20.7	22.7	19.8	21.7	23.0	21.2
Kansas	21.6	23.9	22.5	21.5	22.1	21.0	23.7	21.2
Minnesota	22.0	22.5	22.8	22.8	22.1	21.4	24.2	21.7
Missouri	19.0	22.5	22.0	19.2	19.6	18.5	21.0	18.8
Nebraska	20.6	--	25.9	25.3	20.0	19.2	25.2	19.9
North Dakota	18.2	19.9	21.4	17.5	18.9	17.6	20.0	17.8
South Dakota	21.2	23.9	23.5	23.8	23.1	18.9	25.3	20.6
South Atlantic:								
Delaware	21.6	--	21.7	22.2	27.9	20.9	20.1	21.8
District of Columbia	19.4	--	--	18.2	17.9	19.5	23.7	19.0
Florida	20.6	--	26.2	24.7	23.7	18.9	23.4	20.3
Georgia	19.8	--	22.2	22.5	20.4	19.3	22.7	19.6
Maryland	19.0	--	--	21.7	18.7	18.6	24.4	18.6
North Carolina	21.8	--	27.5	23.9	22.7	20.8	27.2	21.2
South Carolina	23.7	--	30.5	25.5	27.0	21.7	28.8	23.2
Virginia	22.4	--	19.2	25.3	22.9	22.2	22.3	22.4
West Virginia	19.1	20.0	20.2	25.5	20.8	17.4	24.2	18.4
East South Central:								
Alabama	22.4	22.8	--	26.8	20.1	22.6	22.0	22.4
Kentucky	21.5	--	18.7	20.7	20.3	21.9	21.2	21.5
Mississippi	21.1	20.3	19.9	19.3	20.8	21.7	20.3	21.3
Tennessee	20.8	21.5	29.7	22.1	21.7	19.8	25.0	20.3
West South Central:								
Arkansas	19.7	20.1	18.9	19.2	20.1	19.6	19.0	19.8
Louisiana	20.6	28.4	26.3	22.7	19.3	19.1	25.4	19.7
Oklahoma	21.6	25.5	22.9	27.9	20.7	19.9	23.3	21.2
Texas	20.4	21.3	21.8	22.8	21.2	19.5	21.9	20.2
Mountain:								
Arizona	23.2	20.0	20.7	22.8	19.1	25.9	21.3	23.5
Colorado	21.3	27.1	19.6	24.2	20.0	21.4	23.3	21.0
Idaho	21.7	24.5	31.1	25.9	22.2	19.7	25.9	21.0
Montana	22.2	19.1	26.1	22.8	24.9	20.4	23.0	21.9
Nevada	24.1	20.0	26.6	20.0	21.6	25.6	21.4	24.3
New Mexico	20.9	--	25.2	18.8	20.5	21.6	20.8	21.0
Utah	20.9	26.1	22.3	23.4	20.1	20.5	25.4	20.4
Wyoming	23.7	23.3	26.3	29.5	22.9	21.8	27.1	22.4
Pacific:								
Alaska	21.0	19.1	23.7	20.0	20.9	21.1	21.6	21.0
California	20.6	24.5	28.5	23.5	23.0	18.8	26.5	19.8
Hawaii	17.0	15.9	14.3	17.2	17.5	17.3	16.3	17.2
Oregon	21.2	26.3	29.9	23.8	21.2	18.4	27.3	19.8
Washington	19.7	20.5	22.9	22.8	21.5	17.9	22.5	19.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 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	0.55	0.55	0.39	0.29	0.20	0.30	0.16
New England:								
Connecticut	0.60	1.18	1.74	2.32	1.03	0.80	1.79	0.64
Maine	0.69	3.98	2.59	2.89	0.91	0.88	1.48	0.75
Massachusetts	0.76	--	--	3.14	0.72	0.91	2.05	0.82
New Hampshire	0.70	--	2.51	2.37	1.61	0.83	1.88	0.74
Rhode Island	0.84	--	--	1.57	0.29	0.80	4.49	0.65
Vermont	0.84	5.17	3.71	2.60	1.59	0.98	2.70	0.81
Middle Atlantic:								
New Jersey	0.52	3.19	2.10	2.13	0.88	0.54	1.34	0.53
New York	0.95	2.91	3.87	3.91	2.01	1.12	1.53	1.04
Pennsylvania	0.90	2.50	2.34	2.06	2.41	0.95	2.63	0.95
East North Central:								
Illinois	0.40	2.25	1.89	0.94	0.74	0.55	1.09	0.43
Indiana	0.50	--	1.53	1.16	0.59	0.79	1.33	0.54
Michigan	0.76	1.63	2.26	1.01	0.91	1.15	1.34	0.85
Ohio	0.54	1.28	1.96	0.79	0.78	0.82	0.88	0.60
Wisconsin	0.66	--	1.60	0.69	1.05	1.04	1.05	0.75
West North Central:								
Iowa	0.69	3.36	1.48	1.50	0.71	1.06	1.39	0.76
Kansas	0.50	2.12	2.06	1.17	0.91	0.78	1.19	0.56
Minnesota	0.57	1.61	1.86	1.48	0.94	0.81	1.28	0.63
Missouri	0.86	2.64	1.19	1.49	1.70	1.16	0.91	0.95
Nebraska	0.79	--	2.55	1.76	0.94	1.09	1.84	0.85
North Dakota	0.64	2.27	2.24	1.28	1.21	0.94	1.26	0.70
South Dakota	0.51	1.88	3.59	1.94	0.74	0.55	2.10	0.46
South Atlantic:								
Delaware	0.85	--	1.40	2.52	2.67	1.00	2.40	0.90
District of Columbia	0.81	--	--	1.57	1.90	0.79	4.40	0.77
Florida	0.76	--	3.80	2.02	1.30	1.00	2.33	0.80
Georgia	0.82	--	1.61	1.05	1.59	1.09	1.34	0.88
Maryland	0.67	--	--	2.66	1.44	0.78	2.41	0.66
North Carolina	0.78	--	1.42	2.09	3.47	0.68	1.50	0.82
South Carolina	0.77	--	4.25	2.26	1.89	0.74	2.72	0.78
Virginia	0.60	--	1.21	1.57	1.64	0.73	1.23	0.67
West Virginia	0.68	0.00	1.41	4.02	0.51	0.87	3.27	0.61
East South Central:								
Alabama	0.89	2.81	--	4.32	1.20	1.03	2.04	0.93
Kentucky	0.74	--	1.71	0.49	0.36	1.10	1.11	0.82
Mississippi	0.57	0.33	0.78	0.98	0.94	0.84	0.39	0.66
Tennessee	0.83	1.47	4.68	2.44	3.36	0.47	2.77	0.83
West South Central:								
Arkansas	0.38	0.49	1.10	1.86	0.11	0.62	0.79	0.42
Louisiana	0.57	2.81	2.91	1.41	0.90	0.77	1.47	0.59
Oklahoma	0.96	4.40	1.81	4.66	0.74	0.89	1.51	1.12
Texas	0.45	0.92	1.11	1.05	1.17	0.57	0.76	0.49
Mountain:								
Arizona	2.01	0.00	3.85	1.48	2.00	3.26	1.49	2.30
Colorado	0.75	2.87	2.03	2.12	1.93	0.85	1.67	0.82
Idaho	0.64	1.91	3.23	1.67	1.55	0.64	1.71	0.64
Montana	0.74	2.30	3.86	1.06	2.08	0.83	1.58	0.83
Nevada	3.13	0.00	5.13	0.59	1.39	4.72	1.70	3.42
New Mexico	0.57	--	2.46	1.35	0.90	0.59	2.38	0.52
Utah	0.45	3.37	2.43	1.26	0.39	0.68	1.55	0.46
Wyoming	0.72	3.45	2.70	2.42	1.45	0.50	1.94	0.59
Pacific:								
Alaska	0.76	0.23	2.08	0.70	0.60	1.20	1.18	0.84
California	0.62	2.43	1.89	2.27	1.13	0.75	1.55	0.65
Hawaii	0.78	1.47	1.88	1.88	1.01	1.41	1.30	0.93
Oregon	0.71	2.22	2.12	1.28	0.85	1.32	1.30	0.80
Washington	0.62	1.61	1.22	0.97	0.91	0.86	0.75	0.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.6%	55.4%	58.4%	67.3%	71.9%	83.8%	61.0%	79.3%
New England:								
Connecticut	78.1%	46.7%	57.9%	72.4%	71.4%	88.5%	56.1%	82.3%
Maine	89.5%	--	90.7%	82.4%	89.5%	93.3%	80.9%	91.2%
Massachusetts	56.9%	25.7% *	27.6% *	36.6%	43.7% *	73.5%	36.8%	61.3%
New Hampshire	65.7%	--	60.2%	59.2%	61.5%	77.8%	52.4%	68.9%
Rhode Island	73.8%	--	47.4% *	54.5%	53.8%	90.7%	47.0%	79.3%
Vermont	76.1%	75.3%	79.6%	68.8%	55.2%	93.9%	76.5%	76.0%
Middle Atlantic:								
New Jersey	68.4%	41.5% *	71.0%	66.1%	61.7%	80.5%	61.0%	70.0%
New York	67.4%	24.0% *	42.5%	71.1%	47.3%	80.8%	47.3%	70.9%
Pennsylvania	70.0%	34.8% *	23.0% *	61.3%	57.4%	86.9%	40.2%	76.2%
East North Central:								
Illinois	81.9%	57.7%	60.5%	75.4%	79.7%	88.9%	63.1%	84.8%
Indiana	80.1%	--	--	70.2%	88.2%	79.4%	86.3%	79.4%
Michigan	83.8%	--	91.6%	67.6%	80.3%	89.7%	74.4%	85.9%
Ohio	84.7%	70.4%	--	81.7%	97.5%	84.0%	74.3%	86.2%
Wisconsin	76.1%	--	69.9%	57.2%	79.8%	84.8%	64.4%	78.4%
West North Central:								
Iowa	83.6%	80.9%	73.2%	83.0%	84.9%	84.5%	81.2%	84.0%
Kansas	80.3%	82.9%	71.6%	72.4%	70.1%	87.7%	74.5%	81.5%
Minnesota	76.8%	--	54.2%	79.2%	70.1%	82.0%	65.2%	79.1%
Missouri	85.3%	--	56.1%	77.8%	85.3%	89.3%	67.0%	87.8%
Nebraska	81.3%	--	73.6%	80.6%	67.9%	91.3%	68.9%	83.8%
North Dakota	81.2%	73.2%	69.6%	71.1%	78.2%	90.9%	67.3%	85.7%
South Dakota	93.6%	80.5%	80.3%	92.3%	92.2%	97.8%	84.3%	95.3%
South Atlantic:								
Delaware	83.8%	--	--	62.9%	61.3%	97.4%	62.8%	87.3%
District of Columbia	63.7%	40.1% *	20.2% *	30.6%	53.9%	86.7%	28.8%	71.4%
Florida	75.1%	--	65.9%	46.9%	84.1%	78.1%	55.9%	77.8%
Georgia	78.7%	--	--	68.4%	81.5%	83.8%	52.5%	82.2%
Maryland	74.6%	12.1% *	36.1% *	37.2%	76.7%	89.5%	28.3%	83.5%
North Carolina	84.2%	--	82.7%	69.5%	84.4%	87.2%	72.7%	85.7%
South Carolina	85.9%	--	--	74.3%	81.3%	91.8%	70.3%	88.1%
Virginia	76.4%	--	59.6%	77.6%	70.6%	82.0%	67.3%	78.0%
West Virginia	82.0%	--	77.3%	73.1%	92.1%	81.3%	78.7%	82.5%
East South Central:								
Alabama	71.9%	73.1%	--	24.6% *	59.8%	87.7%	38.8%	76.8%
Kentucky	82.8%	84.2%	--	61.4%	81.8%	87.8%	73.9%	84.0%
Mississippi	82.9%	92.4%	78.5%	83.9%	88.1%	81.4%	79.3%	83.5%
Tennessee	86.5%	--	91.4%	44.9%	91.7%	90.7%	72.2%	88.4%
West South Central:								
Arkansas	86.0%	91.0%	71.4%	65.4%	87.2%	89.9%	80.8%	86.9%
Louisiana	80.8%	54.0%	81.1%	81.5%	76.7%	86.4%	67.4%	83.9%
Oklahoma	75.4%	70.0%	92.8%	70.7%	73.1%	76.2%	80.6%	74.4%
Texas	79.2%	57.9%	47.9%	78.8%	67.4%	89.7%	61.4%	81.5%
Mountain:								
Arizona	77.1%	--	74.9%	77.8%	78.9%	76.9%	71.2%	78.1%
Colorado	85.3%	72.7%	78.3%	75.3%	83.1%	89.7%	79.0%	86.4%
Idaho	89.7%	88.2%	56.5%	90.8%	86.3%	94.3%	74.7%	92.8%
Montana	77.2%	72.8%	70.0%	67.8%	68.6%	92.5%	64.6%	83.2%
Nevada	61.2%	--	38.3% *	61.7%	74.6%	59.2%	45.3%	63.5%
New Mexico	78.8%	72.9%	97.9%	90.6%	66.6%	81.6%	82.6%	78.1%
Utah	89.6%	--	76.7%	81.3%	95.3%	91.3%	70.8%	92.1%
Wyoming	88.2%	89.1%	75.4%	78.7%	96.4%	90.4%	80.2%	91.5%
Pacific:								
Alaska	85.2%	100.0%	--	91.0%	71.7%	92.0%	75.8%	86.6%
California	66.9%	60.2%	45.5%	57.0%	54.9%	76.1%	52.4%	69.5%
Hawaii	77.3%	62.6%	63.1%	75.6%	83.9%	80.6%	66.0%	81.1%
Oregon	88.9%	84.4%	82.5%	89.6%	92.7%	88.1%	85.0%	89.8%
Washington	86.0%	80.1%	68.5%	78.5%	95.8%	87.2%	75.3%	88.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.72%	2.49%	2.26%	1.60%	1.62%	0.97%	1.34%	0.81%
New England:								
Connecticut	4.06%	11.77%	13.15%	9.30%	11.09%	3.78%	7.31%	4.52%
Maine	2.24%	--	7.37%	7.52%	4.12%	3.04%	6.03%	2.38%
Massachusetts	5.12%	12.76% *	9.70% *	9.94%	14.42% *	6.90%	7.99%	6.09%
New Hampshire	5.49%	--	10.49%	10.44%	11.14%	8.79%	9.93%	6.25%
Rhode Island	4.90%	--	15.80% *	9.60%	11.06%	3.46%	9.03%	5.01%
Vermont	4.71%	14.04%	9.16%	8.03%	9.91%	2.57%	6.03%	5.75%
Middle Atlantic:								
New Jersey	6.69%	14.55% *	12.67%	11.54%	14.50%	5.04%	9.11%	7.91%
New York	3.80%	8.67% *	10.77%	6.05%	5.94%	5.32%	6.17%	4.24%
Pennsylvania	3.95%	11.92% *	7.95% *	7.59%	10.68%	4.49%	6.46%	4.37%
East North Central:								
Illinois	2.34%	11.57%	9.62%	7.09%	5.16%	2.68%	5.74%	2.52%
Indiana	5.16%	--	--	12.81%	3.93%	7.91%	6.44%	5.65%
Michigan	2.70%	--	6.20%	8.21%	6.10%	3.26%	6.43%	2.92%
Ohio	3.39%	11.79%	--	6.44%	1.08%	5.15%	6.35%	3.79%
Wisconsin	3.83%	--	11.85%	12.34%	5.18%	4.17%	7.30%	4.35%
West North Central:								
Iowa	2.77%	9.74%	11.43%	9.64%	4.68%	3.83%	5.88%	3.07%
Kansas	2.97%	10.17%	14.27%	7.95%	7.92%	2.35%	6.95%	3.27%
Minnesota	3.62%	--	14.19%	6.40%	8.62%	5.10%	8.15%	3.98%
Missouri	3.50%	--	12.53%	7.88%	6.16%	4.67%	6.99%	3.75%
Nebraska	3.13%	--	12.23%	9.43%	7.88%	2.86%	8.17%	3.33%
North Dakota	3.48%	13.00%	10.36%	10.09%	5.94%	4.02%	8.57%	3.35%
South Dakota	1.47%	10.96%	14.02%	3.79%	2.71%	0.94%	6.30%	1.22%
South Atlantic:								
Delaware	2.96%	--	--	9.26%	12.84%	0.86%	9.69%	3.04%
District of Columbia	3.63%	15.51% *	7.81% *	9.11%	7.88%	3.68%	6.07%	4.08%
Florida	3.58%	--	10.83%	8.83%	4.72%	5.03%	7.55%	3.91%
Georgia	3.27%	--	--	8.76%	5.91%	3.78%	9.46%	3.23%
Maryland	4.06%	6.88% *	13.50% *	10.06%	6.62%	3.71%	7.40%	3.79%
North Carolina	3.27%	--	10.08%	9.60%	6.74%	4.29%	7.76%	3.53%
South Carolina	2.57%	--	--	9.34%	6.55%	2.39%	9.19%	2.53%
Virginia	3.92%	--	9.15%	8.21%	8.50%	4.94%	6.41%	4.44%
West Virginia	3.74%	--	13.10%	10.39%	5.51%	5.18%	9.01%	4.06%
East South Central:								
Alabama	6.56%	12.04%	--	8.36% *	9.17%	4.89%	8.75%	6.43%
Kentucky	3.13%	10.60%	--	11.31%	5.98%	3.95%	7.71%	3.36%
Mississippi	5.35%	6.47%	12.53%	9.79%	6.05%	7.92%	9.77%	6.00%
Tennessee	2.72%	--	7.66%	12.23%	3.96%	2.24%	9.47%	2.67%
West South Central:								
Arkansas	3.95%	6.54%	13.79%	13.27%	4.51%	6.39%	6.07%	4.51%
Louisiana	3.77%	12.42%	9.21%	7.25%	7.30%	6.42%	7.02%	4.28%
Oklahoma	3.98%	10.04%	5.06%	9.97%	5.18%	5.79%	5.28%	4.65%
Texas	2.77%	11.44%	13.52%	6.43%	6.65%	2.85%	7.02%	2.96%
Mountain:								
Arizona	3.76%	--	13.68%	9.83%	7.32%	5.38%	9.03%	4.09%
Colorado	3.03%	9.30%	12.97%	7.28%	6.57%	3.98%	7.06%	3.31%
Idaho	2.62%	6.15%	13.24%	3.91%	5.83%	3.13%	6.19%	2.59%
Montana	4.96%	10.44%	13.77%	13.42%	10.92%	3.71%	10.01%	4.92%
Nevada	11.14%	--	13.79% *	12.02%	6.94%	16.33%	9.23%	12.99%
New Mexico	4.81%	12.94%	2.32%	6.72%	11.11%	6.32%	8.12%	5.49%
Utah	2.20%	--	13.57%	7.67%	1.79%	3.07%	8.89%	2.14%
Wyoming	2.69%	7.42%	10.66%	9.85%	2.79%	3.73%	6.35%	2.76%
Pacific:								
Alaska	3.13%	0.00%	--	4.77%	8.63%	3.15%	10.84%	3.21%
California	2.76%	7.93%	6.49%	6.18%	4.82%	3.91%	4.59%	3.13%
Hawaii	3.95%	8.78%	13.71%	7.87%	6.63%	6.86%	6.59%	4.76%
Oregon	2.11%	6.91%	8.51%	4.39%	2.46%	3.81%	4.32%	2.38%
Washington	3.02%	13.60%	13.46%	7.45%	2.87%	4.45%	7.39%	3.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.7%	11.7%	9.0%	9.1%	6.8%	7.4%	9.4%	7.4%
New England:								
Connecticut	8.2% *	0.0%	12.2% *	1.9% *	13.6% *	7.0% *	--	9.0% *
Maine	3.5% *	0.0%	12.5% *	--	6.3% *	0.6% *	6.0% *	3.0% *
Massachusetts	5.8% *	1.8% *	18.8% *	15.7% *	5.8% *	2.3% *	13.0% *	4.2% *
New Hampshire	13.5%	--	28.1% *	33.6%	12.7% *	4.7% *	23.1%	11.2% *
Rhode Island	3.8% *	--	0.0%	15.4% *	7.5% *	0.2% *	5.1% *	3.5% *
Vermont	19.6%	--	42.0%	30.9%	26.4% *	--	41.4%	13.7% *
Middle Atlantic:								
New Jersey	7.5%	6.9% *	33.7% *	1.0% *	5.1% *	7.8% *	14.0% *	6.0% *
New York	6.3%	14.4% *	5.7% *	24.5% *	5.2% *	2.8% *	14.2% *	4.9% *
Pennsylvania	5.9%	--	--	--	4.3% *	7.8% *	--	6.2%
East North Central:								
Illinois	5.7%	9.3% *	0.0%	5.2% *	0.3% *	9.5% *	5.8% *	5.6% *
Indiana	4.1% *	--	0.0%	0.0%	6.7% *	4.0% *	--	4.3% *
Michigan	3.5% *	0.9% *	6.4% *	5.8% *	2.9% *	3.0% *	4.5% *	3.3% *
Ohio	12.5%	--	0.0%	2.7% *	21.7% *	13.5% *	0.8% *	14.3%
Wisconsin	4.8% *	--	--	--	7.1% *	--	6.1% *	4.5% *
West North Central:								
Iowa	15.2%	--	11.8% *	2.5% *	19.8%	16.5%	6.8% *	16.5%
Kansas	9.6% *	--	0.0%	5.4% *	7.1% *	11.7% *	10.8% *	9.3% *
Minnesota	4.9% *	--	8.7% *	2.8% *	8.3% *	2.2% *	10.6% *	3.8% *
Missouri	6.5% *	0.0%	1.2% *	0.0%	2.7% *	9.3% *	0.4% *	7.4% *
Nebraska	5.5% *	1.9% *	0.0%	0.0%	7.9% *	6.9% *	0.5% *	6.5% *
North Dakota	6.1%	27.9% *	0.0%	1.4% *	10.8% *	4.4% *	6.9% *	5.9% *
South Dakota	11.7%	14.7% *	0.0%	11.1% *	20.8%	7.2% *	11.0% *	11.8%
South Atlantic:								
Delaware	4.1% *	--	0.0%	0.9% *	0.9% *	4.5% *	7.7% *	3.5% *
District of Columbia	8.4%	1.9% *	6.0% *	16.2% *	13.2% *	4.7% *	12.4% *	7.4% *
Florida	6.4%	--	0.0%	2.3% *	2.7% *	8.4%	--	6.8%
Georgia	9.6%	--	0.0%	15.7% *	14.9% *	7.7% *	8.6% *	9.7% *
Maryland	5.8%	34.9% *	23.8% *	2.1% *	10.7% *	1.1% *	19.7%	3.1% *
North Carolina	5.5% *	0.0%	--	9.9% *	3.3% *	5.4% *	5.0% *	5.5% *
South Carolina	8.6%	2.3% *	0.0%	12.7% *	5.6% *	10.2% *	2.7% *	9.4% *
Virginia	8.4% *	--	8.1% *	2.8% *	6.2% *	9.6% *	9.0% *	8.3% *
West Virginia	8.9%	--	0.0%	13.2% *	12.1% *	7.1% *	6.1% *	9.2%
East South Central:								
Alabama	8.1% *	--	0.0%	7.4% *	8.5% *	8.8% *	8.4% *	8.1% *
Kentucky	9.7% *	--	0.0%	9.8% *	6.8% *	11.4% *	3.0% *	10.6% *
Mississippi	20.0%	--	--	55.0%	11.2% *	12.0%	41.3%	16.6%
Tennessee	7.3%	--	7.3% *	2.2% *	12.3% *	6.3% *	5.9% *	7.5% *
West South Central:								
Arkansas	2.8% *	--	--	1.4% *	0.0%	--	6.5% *	2.1% *
Louisiana	16.1%	12.3% *	21.2% *	7.6% *	17.2% *	18.7% *	12.3% *	17.0%
Oklahoma	10.1%	7.7% *	--	--	8.6% *	13.6%	6.6% *	10.8%
Texas	10.5%	28.0% *	0.0%	15.3% *	2.5% *	13.7% *	10.5% *	10.6% *
Mountain:								
Arizona	4.4% *	--	--	--	3.5% *	4.4% *	7.6% *	3.8% *
Colorado	3.3% *	0.0%	2.1% *	8.3% *	1.7% *	3.6% *	2.9% *	3.3% *
Idaho	5.1% *	--	0.0%	9.5% *	8.3% *	2.5% *	5.2% *	5.1% *
Montana	4.4% *	10.9% *	0.0%	0.0%	7.5% *	4.2% *	3.2% *	4.9% *
Nevada	1.7% *	--	10.9% *	0.9% *	3.0% *	0.6% *	6.1% *	1.1% *
New Mexico	5.0% *	0.0%	--	10.7% *	--	2.6% *	7.3% *	4.7% *
Utah	18.3%	--	--	40.8% *	13.2% *	15.9% *	22.5%	17.7%
Wyoming	7.0%	--	--	3.5% *	10.2% *	7.0% *	4.8% *	8.0% *
Pacific:								
Alaska	7.1% *	0.0%	--	14.4% *	1.5% *	6.7% *	9.8% *	6.7% *
California	9.1%	13.4% *	16.9%	13.8%	12.0% *	5.9% *	14.7%	8.0%
Hawaii	10.7%	13.1% *	15.6% *	22.1% *	13.4% *	4.0% *	19.3%	7.8% *
Oregon	4.0%	15.0% *	14.1% *	10.1% *	0.6% *	1.1% *	14.7% *	1.4% *
Washington	5.6% *	9.8% *	16.2% *	2.5% *	1.3% *	6.4% *	9.5% *	4.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	1.56%	1.03%	1.21%	0.82%	0.69%	0.69%	0.52%
New England:								
Connecticut	2.58% *	0.00%	7.82% *	1.18% *	4.73% *	4.25% *	--	3.03% *
Maine	1.26% *	0.00%	9.83% *	--	3.33% *	0.43% *	4.47% *	1.20% *
Massachusetts	1.76% *	1.85% *	9.00% *	8.42% *	3.12% *	1.69% *	5.43% *	1.75% *
New Hampshire	3.31%	--	9.48% *	9.95%	9.08% *	2.42% *	6.41%	3.86% *
Rhode Island	1.59% *	--	0.00%	7.70% *	5.61% *	0.18% *	3.15% *	1.79% *
Vermont	3.99%	--	10.10%	6.66%	10.27% *	--	6.20%	4.77% *
Middle Atlantic:								
New Jersey	1.95%	4.96% *	11.79% *	1.00% *	3.40% *	2.59% *	4.87% *	2.06% *
New York	1.61%	8.99% *	3.23% *	9.90% *	2.09% *	1.33% *	4.48% *	1.71% *
Pennsylvania	1.45%	--	--	--	2.29% *	2.55% *	--	1.67%
East North Central:								
Illinois	1.62%	5.36% *	0.00%	2.32% *	0.29% *	3.11% *	2.18% *	1.84% *
Indiana	1.31% *	--	0.00%	0.00%	4.09% *	1.47% *	--	1.42% *
Michigan	1.16% *	0.87% *	4.99% *	3.77% *	2.02% *	1.56% *	2.49% *	1.29% *
Ohio	3.72%	--	0.00%	2.46% *	10.75% *	5.05% *	0.83% *	4.26%
Wisconsin	1.96% *	--	--	--	4.78% *	--	3.38% *	2.24% *
West North Central:								
Iowa	3.04%	--	10.99% *	1.57% *	5.52%	4.58%	5.20% *	3.45%
Kansas	2.98% *	--	0.00%	3.31% *	4.48% *	5.10% *	5.26% *	3.42% *
Minnesota	1.73% *	--	6.15% *	2.01% *	5.11% *	2.09% *	4.75% *	1.86% *
Missouri	2.30% *	0.00%	1.18% *	0.00%	1.65% *	3.69% *	0.41% *	2.65% *
Nebraska	2.46% *	1.97% *	0.00%	0.00%	4.84% *	4.15% *	0.53% *	2.97% *
North Dakota	1.57%	11.31% *	0.00%	1.36% *	4.71% *	2.19% *	2.89% *	1.86% *
South Dakota	2.56%	8.88% *	0.00%	5.73% *	6.22%	3.19% *	5.28% *	2.87%
South Atlantic:								
Delaware	1.43% *	--	0.00%	0.93% *	0.74% *	2.02% *	4.84% *	1.47% *
District of Columbia	2.10%	1.97% *	4.14% *	6.45% *	5.98% *	1.96% *	4.10% *	2.43% *
Florida	1.50%	--	0.00%	1.39% *	1.72% *	2.26%	--	1.67%
Georgia	2.71%	--	0.00%	7.52% *	9.50% *	2.78% *	4.80% *	3.00% *
Maryland	1.48%	14.16% *	10.34% *	1.89% *	4.49% *	0.54% *	5.90%	1.17% *
North Carolina	2.08% *	0.00%	--	8.23% *	1.78% *	2.83% *	4.07% *	2.29% *
South Carolina	2.46%	2.50% *	0.00%	5.53% *	4.17% *	3.73% *	1.63% *	2.82% *
Virginia	3.22% *	--	6.46% *	1.71% *	2.96% *	5.47% *	3.87% *	3.75% *
West Virginia	2.26%	--	0.00%	8.46% *	6.19% *	2.53% *	6.06% *	2.42%
East South Central:								
Alabama	2.66% *	--	0.00%	4.38% *	5.93% *	3.94% *	4.36% *	2.97% *
Kentucky	3.43% *	--	0.00%	8.15% *	3.53% *	5.16% *	2.22% *	3.85% *
Mississippi	3.40%	--	--	13.08%	4.85% *	3.23%	10.34%	3.43%
Tennessee	2.14%	--	7.46% *	1.49% *	6.72% *	2.40% *	3.55% *	2.40% *
West South Central:								
Arkansas	1.56% *	--	--	1.19% *	0.00%	--	4.79% *	1.64% *
Louisiana	3.45%	7.24% *	9.29% *	3.68% *	6.22% *	6.42% *	4.05% *	4.16%
Oklahoma	2.28%	4.33% *	--	--	4.10% *	3.92%	3.06% *	2.68%
Texas	3.01%	9.53% *	0.00%	9.33% *	2.17% *	5.06% *	3.66% *	3.35% *
Mountain:								
Arizona	1.37% *	--	--	--	2.41% *	1.79% *	4.62% *	1.36% *
Colorado	1.09% *	0.00%	2.09% *	4.21% *	1.64% *	1.68% *	1.65% *	1.24% *
Idaho	1.57% *	--	0.00%	5.70% *	4.23% *	1.34% *	2.90% *	1.79% *
Montana	1.34% *	6.42% *	0.00%	0.00%	3.76% *	2.03% *	1.93% *	1.76% *
Nevada	0.74% *	--	10.39% *	0.95% *	1.84% *	0.42% *	4.16% *	0.53% *
New Mexico	2.09% *	0.00%	--	9.10% *	--	1.55% *	6.55% *	2.17% *
Utah	3.77%	--	--	12.43% *	5.60% *	5.51% *	6.05%	4.21%
Wyoming	1.88%	--	--	2.35% *	4.35% *	3.15% *	2.38% *	2.46% *
Pacific:								
Alaska	2.25% *	0.00%	--	7.06% *	1.12% *	3.11% *	8.38% *	2.27% *
California	1.67%	5.01% *	3.56%	3.33%	4.39% *	2.13% *	2.49%	1.90%
Hawaii	2.43%	6.06% *	10.09% *	7.52% *	7.50% *	1.79% *	5.32%	2.63% *
Oregon	1.16%	9.54% *	7.62% *	4.87% *	0.39% *	0.79% *	4.77% *	0.74% *
Washington	2.14% *	5.65% *	9.23% *	2.18% *	1.34% *	3.62% *	3.80% *	2.49% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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, 2025

Division and State	Total	Less than 10 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	390	363	292	444	297	367	330
New England:								
Connecticut	315	--	--	--	159	--	--	--
Maine	--	--	--	--	--	100	--	--
Massachusetts	699	--	--	--	--	--	--	919
New Hampshire	565	--	--	370	--	--	397	649 *
Rhode Island	--	--	--	--	--	--	--	--
Vermont	834	--	638	794	1,135	--	712	931 *
Middle Atlantic:								
New Jersey	447 *	--	--	--	--	--	--	501 *
New York	295	100	--	171	--	520 *	215 *	335 *
Pennsylvania	274 *	--	--	--	--	--	--	253 *
East North Central:								
Illinois	201	--	--	--	--	193 *	--	189 *
Indiana	--	--	--	--	--	--	--	--
Michigan	--	--	--	--	--	--	--	--
Ohio	603 *	--	--	--	--	187	--	608 *
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	157	--	--	--	159	156 *	--	158
Kansas	306	--	--	--	106	353	--	297
Minnesota	--	--	--	--	--	--	--	--
Missouri	952 *	--	--	--	--	958 *	--	956 *
Nebraska	--	--	--	--	105	--	--	--
North Dakota	478	--	--	--	--	96	--	361 *
South Dakota	500 *	--	--	100	109	--	--	564 *
South Atlantic:								
Delaware	--	--	--	--	241	--	--	--
District of Columbia	230	--	--	272	--	--	257	220
Florida	266	--	--	--	222	240	--	241
Georgia	238	--	--	--	374	150	--	236
Maryland	349 *	--	--	--	--	180	--	--
North Carolina	--	--	--	51	--	--	--	--
South Carolina	319 *	--	--	192	500	--	--	318 *
Virginia	307	--	--	--	161	--	--	281
West Virginia	467 *	--	--	--	--	164	--	443 *
East South Central:								
Alabama	186	--	--	--	--	141	--	159
Kentucky	361 *	--	--	--	--	--	--	362 *
Mississippi	265	--	--	125	--	--	--	244 *
Tennessee	180	--	--	--	--	145	--	168
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	223	--	--	--	--	156	375	197
Oklahoma	154	--	--	--	--	133	--	132
Texas	286	--	--	--	--	281	--	236
Mountain:								
Arizona	181	--	--	--	109	--	--	--
Colorado	--	--	408	--	--	--	--	--
Idaho	288	--	--	514	--	145	--	286
Montana	--	--	--	--	--	--	--	--
Nevada	--	--	--	--	--	--	--	--
New Mexico	--	--	--	--	1,500	--	--	--
Utah	234	--	--	--	189	236	--	212
Wyoming	635 *	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	268	--	301	350	243	229	326	248
Hawaii	440	--	--	--	--	--	--	--
Oregon	421	--	--	--	--	--	--	--
Washington	437 *	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.74	82.22	38.85	35.03	108.44	24.13	33.42	32.97
New England:								
Connecticut	61.89	--	--	--	20.87	--	--	--
Maine	--	--	--	--	--	0.00	--	--
Massachusetts	126.08	--	--	--	--	--	--	82.65
New Hampshire	164.17	--	--	46.98	--	--	89.29	227.58 *
Rhode Island	--	--	--	--	--	--	--	--
Vermont	183.82	--	188.15	126.34	306.00	--	99.06	305.30 *
Middle Atlantic:								
New Jersey	181.24 *	--	--	--	--	--	--	259.60 *
New York	75.47	0.00	--	16.20	--	280.24 *	87.54 *	106.36 *
Pennsylvania	85.85 *	--	--	--	--	--	--	99.22 *
East North Central:								
Illinois	57.51	--	--	--	--	65.88 *	--	62.55 *
Indiana	--	--	--	--	--	--	--	--
Michigan	--	--	--	--	--	--	--	--
Ohio	337.17 *	--	--	--	--	25.62	--	339.75 *
Wisconsin	--	--	--	--	--	--	--	--
West North Central:								
Iowa	34.49	--	--	--	21.15	52.24 *	--	36.57
Kansas	40.27	--	--	--	5.52	59.16	--	44.58
Minnesota	--	--	--	--	--	--	--	--
Missouri	333.08 *	--	--	--	--	363.84 *	--	335.12 *
Nebraska	--	--	--	--	4.93	--	--	--
North Dakota	129.60	--	--	--	--	7.98	--	114.88 *
South Dakota	276.91 *	--	--	0.00	10.97	--	--	319.27 *
South Atlantic:								
Delaware	--	--	--	--	10.62	--	--	--
District of Columbia	46.84	--	--	30.30	--	--	22.42	61.93
Florida	58.76	--	--	--	18.01	68.05	--	61.73
Georgia	47.88	--	--	--	32.53	44.22	--	52.51
Maryland	126.55 *	--	--	--	--	13.94	--	--
North Carolina	--	--	--	0.95	--	--	--	--
South Carolina	100.79 *	--	--	13.00	0.00	--	--	104.57 *
Virginia	63.11	--	--	--	11.55	--	--	58.39
West Virginia	233.67 *	--	--	--	--	43.91	--	253.11 *
East South Central:								
Alabama	34.78	--	--	--	--	23.28	--	28.81
Kentucky	176.14 *	--	--	--	--	--	--	182.35 *
Mississippi	62.69	--	--	21.29	--	--	--	80.75 *
Tennessee	22.12	--	--	--	--	14.06	--	19.20
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	36.68	--	--	--	--	30.65	47.77	39.25
Oklahoma	23.47	--	--	--	--	23.48	--	18.67
Texas	55.71	--	--	--	--	45.47	--	48.18
Mountain:								
Arizona	54.31	--	--	--	10.12	--	--	--
Colorado	--	--	0.00	--	--	--	--	--
Idaho	44.46	--	--	17.35	--	13.50	--	53.24
Montana	--	--	--	--	--	--	--	--
Nevada	--	--	--	--	--	--	--	--
New Mexico	--	--	--	--	0.00	--	--	--
Utah	33.13	--	--	--	13.90	49.98	--	36.41
Wyoming	287.43 *	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	24.52	--	34.20	54.91	38.33	45.89	38.28	28.78
Hawaii	75.56	--	--	--	--	--	--	--
Oregon	80.15	--	--	--	--	--	--	--
Washington	188.25 *	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* 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, 2025

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	70.3%	61.7%	60.2%	41.1%
New England:				
Connecticut	77.9%	74.9%	68.0%	41.6%
Maine	72.2%	68.9%	64.9%	48.6%
Massachusetts	80.6%	78.2%	76.3%	58.7%
New Hampshire	76.6%	73.8%	62.0%	52.3%
Rhode Island	77.2%	71.8%	68.3%	51.3%
Vermont	57.7%	52.6%	48.1%	28.1%
Middle Atlantic:				
New Jersey	77.1%	70.5%	69.5%	45.8%
New York	73.5%	64.9%	65.8%	46.0%
Pennsylvania	73.8%	62.6%	65.9%	43.7%
East North Central:				
Illinois	63.8%	57.6%	55.2%	46.2%
Indiana	64.0%	56.2%	51.4%	27.2%
Michigan	71.1%	67.1%	62.6%	33.9%
Ohio	62.6%	50.2%	50.2%	41.8%
Wisconsin	62.5%	47.6%	51.0%	36.0%
West North Central:				
Iowa	59.7%	59.8%	59.7%	45.7%
Kansas	67.8%	65.9%	64.8%	47.0%
Minnesota	45.6%	42.7%	39.2%	24.4%
Missouri	73.2%	73.3%	68.5%	56.5%
Nebraska	51.3%	50.3%	46.9%	35.6%
North Dakota	44.8%	44.5%	43.8%	32.2%
South Dakota	57.5%	53.5%	50.6%	27.2%
South Atlantic:				
Delaware	73.2%	68.3%	65.1%	53.2%
District of Columbia	72.0%	69.2%	67.8%	43.7%
Florida	75.3%	64.8%	65.1%	45.9%
Georgia	67.3%	58.8%	56.9%	30.0%
Maryland	87.6%	78.5%	80.2%	43.2%
North Carolina	66.5%	54.4%	54.8%	39.7%
South Carolina	66.5%	54.3%	58.6%	42.7%
Virginia	73.5%	58.9%	61.8%	34.7%
West Virginia	62.4%	57.7%	55.7%	49.0%
East South Central:				
Alabama	79.3%	55.5%	75.4%	40.7%
Kentucky	70.7%	60.8%	56.6%	30.3%
Mississippi	69.3%	58.2%	61.4%	45.9%
Tennessee	64.3%	63.3%	60.9%	51.0%
West South Central:				
Arkansas	68.3%	66.3%	63.9%	53.4%
Louisiana	71.6%	62.0%	61.5%	48.0%
Oklahoma	67.2%	69.9%	70.0%	60.0%
Texas	65.3%	57.2%	55.0%	47.6%
Mountain:				
Arizona	66.2%	56.6%	55.5%	32.9%
Colorado	74.6%	61.8%	54.4%	32.4%
Idaho	76.8%	56.5%	47.4%	25.3%
Montana	49.3%	39.9%	34.9%	39.0%
Nevada	83.0%	75.4%	63.4%	37.6%
New Mexico	71.9%	64.8%	69.7%	39.0%
Utah	77.7%	54.2%	46.9%	35.7%
Wyoming	64.6%	52.3%	48.2%	34.0%
Pacific:				
Alaska	64.6%	48.1%	37.7%	34.1%
California	74.4%	64.8%	62.9%	33.6%
Hawaii	77.6%	79.6%	78.3%	63.6%
Oregon	69.6%	61.1%	52.4%	39.2%
Washington	67.1%	57.5%	45.2%	25.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table 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, 2025

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	0.75%	0.89%	0.83%	0.93%
New England:				
Connecticut	3.43%	3.53%	3.85%	5.29%
Maine	4.30%	4.38%	4.57%	5.02%
Massachusetts	4.18%	4.49%	4.92%	5.57%
New Hampshire	4.35%	4.49%	5.25%	5.22%
Rhode Island	5.05%	7.34%	7.19%	5.69%
Vermont	5.24%	5.00%	4.89%	4.97%
Middle Atlantic:				
New Jersey	4.36%	4.84%	4.53%	6.56%
New York	3.18%	4.62%	3.54%	4.67%
Pennsylvania	3.93%	4.95%	4.35%	5.12%
East North Central:				
Illinois	3.61%	3.78%	3.68%	3.64%
Indiana	5.16%	5.93%	5.25%	4.74%
Michigan	4.13%	4.27%	4.48%	4.56%
Ohio	3.87%	4.22%	3.95%	4.35%
Wisconsin	4.30%	4.67%	3.81%	4.63%
West North Central:				
Iowa	5.39%	4.92%	4.92%	4.88%
Kansas	3.87%	4.52%	4.14%	4.35%
Minnesota	4.91%	4.90%	3.99%	3.83%
Missouri	5.18%	4.96%	5.25%	5.69%
Nebraska	4.13%	4.05%	4.01%	4.11%
North Dakota	4.06%	4.10%	4.09%	3.73%
South Dakota	4.66%	4.62%	4.46%	3.88%
South Atlantic:				
Delaware	3.29%	3.82%	3.34%	4.56%
District of Columbia	3.72%	3.82%	3.83%	3.99%
Florida	3.34%	4.70%	4.09%	4.18%
Georgia	4.16%	4.70%	4.65%	4.80%
Maryland	2.83%	4.33%	3.65%	6.43%
North Carolina	5.36%	4.99%	4.92%	5.03%
South Carolina	4.66%	5.09%	4.70%	5.04%
Virginia	3.70%	5.75%	3.96%	4.91%
West Virginia	4.47%	4.49%	4.53%	4.43%
East South Central:				
Alabama	5.38%	12.31%	6.16%	9.24%
Kentucky	4.60%	5.41%	5.60%	5.34%
Mississippi	4.28%	5.41%	5.70%	6.75%
Tennessee	6.00%	6.18%	6.51%	7.74%
West South Central:				
Arkansas	5.04%	5.67%	5.58%	5.96%
Louisiana	3.82%	5.58%	5.59%	5.81%
Oklahoma	3.92%	3.96%	3.97%	4.36%
Texas	3.39%	3.68%	3.59%	3.76%
Mountain:				
Arizona	5.17%	5.54%	5.44%	4.29%
Colorado	3.64%	4.57%	4.96%	4.01%
Idaho	4.33%	7.06%	8.03%	5.05%
Montana	5.50%	5.13%	4.98%	5.56%
Nevada	4.22%	5.76%	8.62%	8.66%
New Mexico	4.12%	5.33%	3.89%	4.87%
Utah	3.43%	4.67%	4.57%	4.69%
Wyoming	3.75%	4.07%	3.86%	4.90%
Pacific:				
Alaska	3.77%	3.70%	4.33%	3.74%
California	2.50%	2.83%	2.84%	3.21%
Hawaii	4.03%	3.35%	3.22%	4.69%
Oregon	3.19%	4.11%	3.96%	3.67%
Washington	5.01%	5.32%	5.51%	4.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table 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, 2025

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	11	38	64	116
New England:				
Connecticut	10	35	54	102
Maine	10	34	56	82
Massachusetts	13	38	62	87
New Hampshire	11	33	59	85
Rhode Island	13	33	57	80
Vermont	11	35	58	60
Middle Atlantic:				
New Jersey	12	39	66	121
New York	10	40	70	93
Pennsylvania	12	40	70	103
East North Central:				
Illinois	11	34	60	106
Indiana	11	34	60	113
Michigan	12	40	68	111
Ohio	12	39	72	185
Wisconsin	11	39	72	155
West North Central:				
Iowa	13	38	63	121
Kansas	12	39	63	115
Minnesota	13	40	69	96
Missouri	12	37	64	114
Nebraska	12	38	64	125
North Dakota	11	30	51	74
South Dakota	13	40	65	125
South Atlantic:				
Delaware	10	40	75	113
District of Columbia	11	36	59	84
Florida	10	43	68	121
Georgia	11	39	68	149
Maryland	12	35	58	98
North Carolina	10	36	62	98
South Carolina	12	36	67	135
Virginia	11	38	64	119
West Virginia	11	35	62	119
East South Central:				
Alabama	11	38	57	117
Kentucky	12	35	64	143
Mississippi	12	40	67	121
Tennessee	8	49	76	124
West South Central:				
Arkansas	13	43	71	142
Louisiana	11	35	60	101
Oklahoma	11	38	69	139
Texas	11	37	63	121
Mountain:				
Arizona	10	36	66	114
Colorado	12	41	73	127
Idaho	11	36	57	114
Montana	12	37	62	141
Nevada	14	40	68	138
New Mexico	11	34	61	113
Utah	10	36	64	120
Wyoming	12	34	58	100
Pacific:				
Alaska	12	37	62	79
California	11	36	56	112
Hawaii	9	32	50	136
Oregon	11	34	58	100
Washington	12	35	62	117

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table 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, 2025

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	0.12	0.43	0.65	2.11
New England:				
Connecticut	0.51	1.48	2.13	12.81
Maine	0.40	1.25	1.66	6.05
Massachusetts	0.71	1.40	2.11	6.27
New Hampshire	0.44	1.53	2.51	7.08
Rhode Island	1.15	1.66	1.85	4.99
Vermont	0.99	1.44	3.83	7.74
Middle Atlantic:				
New Jersey	0.62	2.22	3.24	15.72
New York	0.45	2.98	4.37	14.01
Pennsylvania	0.81	1.45	4.12	5.85
East North Central:				
Illinois	0.40	1.14	2.33	6.83
Indiana	0.61	1.30	2.29	16.42
Michigan	0.69	1.51	3.77	11.25
Ohio	0.44	1.26	2.48	16.09
Wisconsin	0.47	1.86	3.10	13.03
West North Central:				
Iowa	0.76	1.19	2.52	6.75
Kansas	0.57	1.61	2.11	9.98
Minnesota	0.58	2.27	4.70	10.78
Missouri	0.54	1.18	2.13	15.37
Nebraska	0.61	1.60	2.56	7.97
North Dakota	0.58	1.84	3.31	7.26
South Dakota	0.91	3.37	2.91	21.79
South Atlantic:				
Delaware	0.56	3.11	6.91	15.25
District of Columbia	0.37	1.13	2.71	6.31
Florida	0.32	2.14	2.38	8.23
Georgia	0.41	1.27	2.10	15.02
Maryland	0.45	1.23	2.25	6.69
North Carolina	0.34	1.43	3.08	10.86
South Carolina	0.54	1.66	2.74	11.18
Virginia	0.40	1.63	3.68	12.09
West Virginia	0.53	2.28	4.64	9.54
East South Central:				
Alabama	0.99	1.68	3.67	8.07
Kentucky	0.69	1.19	5.33	20.21
Mississippi	0.98	4.48	6.00	17.19
Tennessee	1.61	6.16	6.51	7.93
West South Central:				
Arkansas	0.60	1.66	3.04	9.54
Louisiana	0.54	1.31	3.18	7.83
Oklahoma	0.41	1.34	2.04	8.28
Texas	0.47	1.32	2.02	7.21
Mountain:				
Arizona	0.43	1.65	2.92	8.20
Colorado	0.58	1.70	3.35	12.16
Idaho	0.62	2.55	4.45	13.09
Montana	0.65	2.64	4.19	15.96
Nevada	0.61	1.61	2.66	16.60
New Mexico	0.50	1.46	2.69	10.22
Utah	0.48	1.75	3.39	10.68
Wyoming	0.85	2.70	2.54	13.65
Pacific:				
Alaska	0.50	1.84	4.52	5.68
California	0.38	1.28	1.92	7.77
Hawaii	0.37	1.09	1.99	5.27
Oregon	0.53	1.72	3.23	10.39
Washington	0.50	1.88	3.28	12.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table 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, 2025

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	20.0%	32.5%	32.9%	44.6%
New England:				
Connecticut	15.8%	22.9%	30.0%	40.3%
Maine	24.0%	28.1%	32.0%	36.2%
Massachusetts	15.4%	22.9%	22.0%	27.0%
New Hampshire	16.3%	20.2%	31.2%	34.3%
Rhode Island	13.0%	22.7% *	24.1% *	31.4%
Vermont	23.1%	31.8%	37.0%	38.4%
Middle Atlantic:				
New Jersey	16.3%	23.2%	22.1%	27.9%
New York	13.2%	24.6%	24.0%	31.3%
Pennsylvania	15.3%	27.9%	24.4%	39.3%
East North Central:				
Illinois	28.1%	38.5%	38.5%	38.8%
Indiana	26.2%	34.7%	39.9%	52.8%
Michigan	21.5%	31.2%	33.2%	52.0%
Ohio	29.0%	44.4%	44.6%	49.5%
Wisconsin	19.5%	37.7%	35.5%	44.6%
West North Central:				
Iowa	20.9%	28.4%	27.6%	37.9%
Kansas	20.0%	28.7%	29.9%	36.7%
Minnesota	37.3%	40.9%	45.5%	57.0%
Missouri	19.1%	25.2%	29.4%	40.4%
Nebraska	28.3%	34.6%	36.3%	41.1%
North Dakota	34.1%	44.9%	49.9%	54.5%
South Dakota	27.7%	38.1%	39.5%	60.1%
South Atlantic:				
Delaware	13.1%	27.6%	31.3%	30.2%
District of Columbia	18.4%	27.2%	28.6%	47.6%
Florida	17.4%	36.6%	32.0%	43.4%
Georgia	24.0%	38.2%	39.8%	56.7%
Maryland	8.3%	18.4%	16.6%	51.3%
North Carolina	25.1%	37.7%	38.7%	43.8%
South Carolina	20.4%	35.4%	30.5%	39.1%
Virginia	14.7%	32.1%	28.9%	54.5%
West Virginia	37.4%	43.4%	42.9%	44.5%
East South Central:				
Alabama	14.8%	43.6%	21.0%	47.1%
Kentucky	26.0%	37.7%	41.4%	60.0%
Mississippi	19.8%	46.7%	42.3%	50.5%
Tennessee	27.5%	49.0%	51.5%	56.2%
West South Central:				
Arkansas	26.7%	32.2%	33.4%	37.1%
Louisiana	19.0%	31.2%	31.5%	41.2%
Oklahoma	14.6%	22.5%	23.1%	30.4%
Texas	20.0%	33.7%	35.1%	37.2%
Mountain:				
Arizona	27.9%	39.0%	39.4%	42.3%
Colorado	14.7%	29.7%	35.0%	52.1%
Idaho	18.9%	38.6%	46.5%	62.1%
Montana	21.6%	36.2%	41.2%	32.5%
Nevada	10.8%	20.9%	34.5%	48.9%
New Mexico	18.7%	28.3%	24.8%	51.1%
Utah	18.1%	47.5%	52.5%	57.2%
Wyoming	34.8%	52.3%	56.5%	52.5%
Pacific:				
Alaska	23.2%	42.3%	51.4%	45.7%
California	16.0%	26.4%	25.3%	52.0%
Hawaii	9.9%	14.3%	14.7%	18.3%
Oregon	26.1%	38.1%	44.1%	50.8%
Washington	26.7%	37.0%	48.5%	56.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table 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, 2025

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	0.65%	0.95%	0.86%	0.98%
New England:				
Connecticut	3.21%	3.83%	4.12%	5.13%
Maine	4.15%	4.31%	4.52%	4.55%
Massachusetts	4.10%	4.72%	4.62%	4.86%
New Hampshire	3.99%	4.46%	5.29%	5.03%
Rhode Island	3.79%	7.45% *	7.37% *	6.54%
Vermont	6.05%	6.14%	6.20%	6.29%
Middle Atlantic:				
New Jersey	4.06%	4.58%	4.26%	4.76%
New York	2.12%	4.53%	3.13%	4.76%
Pennsylvania	2.82%	4.99%	3.81%	5.49%
East North Central:				
Illinois	3.82%	4.11%	4.13%	3.84%
Indiana	4.54%	5.89%	5.16%	5.65%
Michigan	4.06%	4.49%	4.56%	4.69%
Ohio	3.90%	4.46%	4.15%	4.50%
Wisconsin	3.03%	4.91%	3.59%	4.89%
West North Central:				
Iowa	5.20%	5.29%	5.30%	5.75%
Kansas	3.11%	4.49%	4.05%	4.63%
Minnesota	5.31%	5.31%	4.67%	4.17%
Missouri	4.98%	6.17%	6.06%	6.04%
Nebraska	3.78%	4.06%	4.08%	4.54%
North Dakota	4.49%	4.28%	4.21%	4.12%
South Dakota	3.90%	4.54%	4.43%	4.49%
South Atlantic:				
Delaware	2.42%	4.04%	4.04%	3.70%
District of Columbia	3.21%	4.03%	4.03%	4.63%
Florida	2.59%	5.11%	3.87%	4.97%
Georgia	4.11%	4.96%	4.91%	4.43%
Maryland	2.31%	3.98%	3.16%	6.92%
North Carolina	5.36%	5.23%	5.26%	5.47%
South Carolina	3.03%	4.94%	3.52%	5.03%
Virginia	2.67%	5.88%	3.61%	5.48%
West Virginia	4.46%	4.32%	4.42%	4.34%
East South Central:				
Alabama	4.09%	12.43%	5.34%	11.64%
Kentucky	4.40%	5.33%	5.49%	5.33%
Mississippi	2.83%	5.24%	5.50%	6.64%
Tennessee	5.12%	8.27%	8.04%	7.56%
West South Central:				
Arkansas	5.54%	6.13%	6.08%	6.10%
Louisiana	3.18%	5.60%	5.60%	5.87%
Oklahoma	2.40%	3.42%	3.47%	4.03%
Texas	2.91%	3.77%	3.74%	3.80%
Mountain:				
Arizona	5.25%	5.74%	5.76%	5.72%
Colorado	2.58%	4.40%	5.23%	4.83%
Idaho	3.68%	6.48%	7.34%	6.41%
Montana	5.63%	5.62%	5.70%	4.51%
Nevada	2.87%	5.20%	8.39%	9.97%
New Mexico	3.48%	5.41%	3.93%	5.18%
Utah	3.41%	4.45%	4.43%	4.84%
Wyoming	4.79%	4.00%	4.07%	5.85%
Pacific:				
Alaska	3.19%	3.70%	4.67%	4.19%
California	1.99%	2.91%	2.74%	3.60%
Hawaii	2.35%	3.00%	2.78%	3.24%
Oregon	3.03%	4.01%	3.95%	3.93%
Washington	5.23%	6.07%	6.71%	6.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

Table 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, 2025

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	20.8	24.3	30.5	26.1
New England:				
Connecticut	22.6	23.8	31.7	26.5
Maine	26.2	27.6	30.6	33.5
Massachusetts	18.4	20.6	24.7	22.7
New Hampshire	21.7	23.4	26.9	30.4
Rhode Island	19.7	21.7	26.4	24.4
Vermont	23.6	27.7	38.0	37.3
Middle Atlantic:				
New Jersey	20.9	25.3	31.9	26.2
New York	21.6	24.1	32.2	28.1
Pennsylvania	25.7	27.5	33.2	31.5
East North Central:				
Illinois	20.0	24.2	27.2	26.8
Indiana	22.8	24.9	26.2	24.2
Michigan	18.4	21.4	29.2	27.4
Ohio	19.2	24.3	33.6	27.2
Wisconsin	19.6	23.1	30.8	24.4
West North Central:				
Iowa	19.0	22.9	28.7	25.6
Kansas	22.5	25.8	31.2	26.6
Minnesota	21.8	25.4	33.1	26.4
Missouri	18.9	23.3	25.5	23.3
Nebraska	20.3	21.3	25.4	21.1
North Dakota	17.6	20.5	32.3	23.9
South Dakota	18.2	19.4	23.7	23.3
South Atlantic:				
Delaware	20.4	28.6	33.1	29.4
District of Columbia	18.3	20.9	28.0	33.1
Florida	20.5	25.6	31.9	25.9
Georgia	18.8	22.7	29.3	25.4
Maryland	17.9	23.9	32.0	25.5
North Carolina	20.2	28.9	33.4	26.7
South Carolina	21.9	24.7	28.4	25.3
Virginia	19.6	25.4	32.7	22.9
West Virginia	24.6	27.1	33.1	29.3
East South Central:				
Alabama	20.2	24.4	31.3	23.0
Kentucky	22.9	23.9	28.7	27.7
Mississippi	19.5	25.4	32.2	24.9
Tennessee	23.2	23.3	35.7	21.0
West South Central:				
Arkansas	21.2	25.1	27.5	26.1
Louisiana	21.7	24.7	28.9	26.0
Oklahoma	19.2	25.9	29.7	27.6
Texas	19.4	24.3	30.2	24.4
Mountain:				
Arizona	26.2	26.6	30.5	30.9
Colorado	18.6	22.9	29.5	25.1
Idaho	24.3	22.9	31.4	27.1
Montana	18.5	20.4	26.9	28.2
Nevada	29.0	27.7	35.8	25.8
New Mexico	22.4	26.5	32.8	26.1
Utah	20.0	24.4	34.1	31.1
Wyoming	23.8	26.8	32.5	29.3
Pacific:				
Alaska	19.3	22.6	29.3	24.8
California	20.9	23.5	27.8	26.4
Hawaii	21.2	23.3	29.8	25.3
Oregon	21.8	23.8	34.7	27.3
Washington	20.5	21.8	28.1	25.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table 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, 2025

Division and State	Generic	Preferred	Non-Preferred	Specialty
United States	0.30	0.28	0.48	0.31
New England:				
Connecticut	1.60	1.45	2.23	1.32
Maine	2.71	1.78	1.55	3.11
Massachusetts	0.81	0.63	1.71	0.93
New Hampshire	0.95	1.47	1.31	1.76
Rhode Island	1.46	0.95	1.78	1.27
Vermont	1.97	1.43	2.76	3.41
Middle Atlantic:				
New Jersey	3.44	2.21	2.46	2.01
New York	1.36	1.21	1.63	1.64
Pennsylvania	2.24	1.71	1.67	2.39
East North Central:				
Illinois	0.82	1.04	1.64	1.16
Indiana	2.06	1.71	1.63	1.32
Michigan	1.18	0.64	2.22	2.02
Ohio	0.83	0.72	1.89	1.58
Wisconsin	0.86	0.69	1.63	1.04
West North Central:				
Iowa	2.83	1.41	2.81	1.64
Kansas	2.37	1.11	1.85	1.40
Minnesota	1.14	1.68	2.14	1.47
Missouri	1.72	1.63	1.98	1.31
Nebraska	0.93	0.81	1.99	1.02
North Dakota	1.05	1.19	2.14	1.45
South Dakota	0.80	1.34	1.31	1.10
South Atlantic:				
Delaware	2.14	1.76	2.34	1.86
District of Columbia	1.99	1.25	2.20	1.79
Florida	1.12	0.87	1.74	1.46
Georgia	1.62	1.27	2.11	1.43
Maryland	1.19	1.83	2.47	1.60
North Carolina	1.01	2.72	3.43	2.30
South Carolina	1.37	1.18	1.82	2.10
Virginia	1.83	1.76	2.71	0.99
West Virginia	1.44	1.38	1.87	1.78
East South Central:				
Alabama	1.18	0.84	3.24	1.47
Kentucky	2.15	1.33	1.76	1.81
Mississippi	1.48	1.24	3.21	1.21
Tennessee	1.21	1.31	3.96	2.93
West South Central:				
Arkansas	0.93	1.84	2.03	1.53
Louisiana	1.00	1.21	2.19	1.66
Oklahoma	1.37	1.98	2.45	1.27
Texas	1.27	1.58	2.71	1.09
Mountain:				
Arizona	4.80	3.42	3.30	3.30
Colorado	0.94	1.42	2.31	0.97
Idaho	1.22	1.16	1.91	1.99
Montana	2.51	1.81	2.70	1.28
Nevada	3.54	2.10	2.25	1.59
New Mexico	3.80	1.28	2.30	1.89
Utah	0.83	1.47	2.28	1.67
Wyoming	1.93	2.09	2.11	2.13
Pacific:				
Alaska	1.39	0.87	1.26	1.17
California	1.05	0.90	1.48	0.74
Hawaii	1.60	1.46	2.81	1.82
Oregon	1.72	1.36	3.24	1.59
Washington	0.60	0.72	1.44	1.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

Table 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.4%	50.6%	55.3%	60.4%	54.3%	49.8%	54.4%	52.1%
New England:								
Connecticut	66.6%	71.0%	74.9%	61.4%	78.2%	59.8%	65.6%	66.8%
Maine	69.3%	--	86.1%	85.8%	71.7%	62.0%	81.0%	67.0%
Massachusetts	47.6%	56.6%	82.2%	69.7%	45.4%	38.8%	68.2%	43.2%
New Hampshire	57.7%	89.2%	73.9%	83.9%	56.8%	42.1%	78.2%	52.8%
Rhode Island	47.2%	84.3%	47.8% *	58.1%	66.7%	35.3%	59.2%	44.7%
Vermont	74.3%	74.5%	73.0%	63.5%	74.7%	78.4%	65.4%	76.7%
Middle Atlantic:								
New Jersey	35.2%	53.6%	39.0% *	56.4%	20.6% *	41.7%	52.0%	31.6%
New York	46.7%	50.8%	29.1% *	69.5%	54.6%	40.6%	47.1%	46.7%
Pennsylvania	54.7%	35.3% *	44.8%	56.2%	57.1%	55.2%	43.0%	57.2%
East North Central:								
Illinois	40.8%	58.7%	29.4%	49.8%	36.9%	41.2%	43.4%	40.4%
Indiana	59.2%	--	93.1%	68.1%	57.7%	55.5%	80.3%	57.1%
Michigan	49.7%	71.5%	58.9%	46.1%	65.2%	41.0%	57.4%	48.0%
Ohio	60.2%	76.0%	83.4%	70.2%	61.4%	55.2%	71.2%	58.6%
Wisconsin	69.3%	--	68.6%	72.8%	63.6%	73.5%	64.3%	70.2%
West North Central:								
Iowa	61.8%	--	53.9%	76.1%	78.5%	56.4%	54.5%	62.9%
Kansas	56.6%	--	--	65.7%	51.2%	60.4%	44.9%	59.0%
Minnesota	61.9%	91.2%	76.5%	51.3%	68.7%	59.2%	71.9%	59.9%
Missouri	61.6%	82.0%	56.6%	64.9%	77.9%	55.4%	64.3%	61.2%
Nebraska	68.6%	--	74.0%	78.7%	72.8%	65.4%	65.5%	69.2%
North Dakota	61.3%	55.1%	55.7%	51.4%	63.5%	67.1%	55.8%	63.1%
South Dakota	67.1%	78.4%	--	74.4%	66.1%	65.4%	71.5%	66.3%
South Atlantic:								
Delaware	44.3%	--	--	55.9%	54.0%	35.5%	66.0%	40.7%
District of Columbia	36.6%	15.3% *	27.6% *	18.6% *	32.6%	47.0%	22.1%	39.9%
Florida	51.2%	--	62.8%	59.7%	68.3%	44.9%	53.6%	50.8%
Georgia	57.3%	--	65.3%	60.2%	57.6%	55.9%	62.7%	56.6%
Maryland	44.2%	36.5% *	34.4% *	80.3%	55.8%	35.4%	48.5%	43.4%
North Carolina	58.4%	--	98.6%	68.1%	56.7%	54.4%	76.4%	56.0%
South Carolina	61.9%	--	76.7%	90.4%	55.9%	59.9%	69.8%	60.7%
Virginia	61.1%	--	46.8%	53.3%	68.1%	62.1%	45.4%	64.0%
West Virginia	44.2%	--	--	61.0%	57.1%	38.5%	50.0%	43.5%
East South Central:								
Alabama	53.0%	--	--	30.1%	30.7%	65.4%	38.1%	55.2%
Kentucky	56.8%	--	--	56.7%	63.7%	53.7%	60.3%	56.4%
Mississippi	54.6%	--	--	55.6%	43.7%	56.6%	47.9%	55.7%
Tennessee	51.9%	--	62.3%	71.3%	56.5%	46.2%	63.5%	50.4%
West South Central:								
Arkansas	59.3%	--	--	63.8%	70.2%	57.4%	39.1%	62.8%
Louisiana	49.2%	54.9%	45.3%	50.8%	66.9%	38.5%	51.0%	48.8%
Oklahoma	53.3%	44.1%	69.5%	50.2%	43.1%	57.8%	49.0%	54.2%
Texas	54.9%	51.6%	80.4%	69.2%	57.4%	48.8%	68.3%	53.2%
Mountain:								
Arizona	69.6%	--	--	73.2%	68.5%	70.7%	60.1%	71.3%
Colorado	60.2%	83.9%	61.6%	62.8%	55.9%	59.9%	70.5%	58.4%
Idaho	64.8%	78.0%	70.8%	74.6%	59.1%	62.2%	69.1%	63.9%
Montana	67.8%	63.3%	60.7%	79.8%	81.5%	52.7%	68.8%	67.3%
Nevada	44.4%	--	69.2%	53.4%	54.7%	38.4% *	56.5%	42.7%
New Mexico	49.7%	--	--	32.4%	54.1%	59.0%	17.2% *	55.4%
Utah	57.0%	--	--	64.9%	78.4%	49.1%	45.6%	58.5%
Wyoming	55.0%	65.0%	--	60.9%	58.5%	53.2%	54.0%	55.5%
Pacific:								
Alaska	51.8%	--	--	59.1%	61.1%	46.4%	55.1%	51.4%
California	40.0%	31.1%	42.8%	37.5%	35.8%	42.5%	36.9%	40.6%
Hawaii	14.7%	8.9% *	5.8% *	19.1% *	13.2% *	16.7% *	12.4%	15.5%
Oregon	55.0%	56.6%	47.0% *	62.3%	60.0%	51.2%	54.7%	55.1%
Washington	60.1%	42.2% *	37.5% *	78.3%	66.6%	56.8%	56.2%	61.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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%	2.44%	2.20%	1.73%	1.71%	1.24%	1.32%	0.95%
New England:								
Connecticut	4.31%	10.97%	10.08%	10.54%	9.00%	6.17%	7.08%	4.94%
Maine	3.99%	--	6.91%	5.66%	8.23%	6.03%	5.44%	4.66%
Massachusetts	4.48%	13.62%	8.70%	8.92%	10.70%	5.75%	7.35%	4.95%
New Hampshire	5.88%	8.07%	7.97%	6.80%	10.19%	8.86%	6.64%	6.73%
Rhode Island	5.40%	10.01%	15.41% *	9.55%	8.90%	6.97%	8.95%	6.09%
Vermont	3.60%	10.42%	6.35%	6.32%	5.03%	6.57%	5.35%	4.14%
Middle Atlantic:								
New Jersey	5.20%	14.59%	16.71% *	11.48%	7.85% *	7.72%	9.18%	5.85%
New York	3.95%	9.87%	8.96% *	6.03%	6.51%	6.13%	5.86%	4.52%
Pennsylvania	4.47%	11.76% *	10.31%	7.81%	10.98%	6.15%	6.84%	5.17%
East North Central:								
Illinois	3.47%	10.00%	8.25%	7.47%	6.61%	5.21%	5.64%	3.90%
Indiana	5.10%	--	6.85%	12.01%	7.73%	7.56%	8.57%	5.53%
Michigan	3.77%	12.85%	10.34%	9.54%	9.36%	4.74%	7.48%	4.26%
Ohio	3.70%	10.19%	7.24%	7.78%	9.31%	5.15%	6.86%	4.13%
Wisconsin	3.66%	--	11.97%	7.70%	6.63%	5.68%	7.40%	4.10%
West North Central:								
Iowa	4.34%	--	12.89%	10.26%	4.61%	6.81%	7.48%	4.86%
Kansas	4.19%	--	--	7.50%	7.66%	6.46%	7.59%	4.75%
Minnesota	3.04%	7.25%	10.52%	8.50%	6.38%	3.83%	7.27%	3.31%
Missouri	4.84%	11.53%	15.93%	9.94%	6.66%	7.39%	7.95%	5.43%
Nebraska	4.07%	--	11.60%	7.23%	6.75%	6.24%	9.27%	4.52%
North Dakota	3.93%	12.64%	12.17%	9.26%	6.53%	6.32%	7.93%	4.53%
South Dakota	3.82%	10.87%	--	8.79%	6.78%	6.16%	7.41%	4.34%
South Atlantic:								
Delaware	3.76%	--	--	8.87%	10.83%	4.35%	9.21%	3.95%
District of Columbia	3.90%	8.20% *	9.07% *	6.01% *	7.32%	6.29%	4.91%	4.64%
Florida	4.55%	--	9.67%	8.70%	9.40%	6.53%	6.49%	5.12%
Georgia	4.66%	--	12.51%	8.09%	7.75%	6.72%	7.47%	5.21%
Maryland	5.88%	14.50% *	11.24% *	5.68%	9.19%	8.31%	7.56%	6.84%
North Carolina	4.70%	--	1.38%	10.65%	12.41%	6.27%	8.12%	5.24%
South Carolina	5.04%	--	13.00%	5.00%	12.97%	6.69%	8.15%	5.69%
Virginia	4.91%	--	10.36%	9.69%	7.67%	7.62%	6.82%	5.55%
West Virginia	4.16%	--	--	12.70%	10.74%	4.94%	9.33%	4.54%
East South Central:								
Alabama	10.35%	--	--	8.67%	8.02%	12.26%	8.36%	11.32%
Kentucky	4.61%	--	--	13.07%	8.59%	6.09%	11.05%	4.99%
Mississippi	5.34%	--	--	11.29%	8.28%	7.51%	9.95%	5.93%
Tennessee	8.32%	--	17.42%	10.71%	14.63%	10.95%	9.64%	9.10%
West South Central:								
Arkansas	5.38%	--	--	11.90%	7.37%	8.77%	8.13%	6.04%
Louisiana	4.30%	12.18%	12.10%	10.73%	7.89%	5.90%	7.09%	5.03%
Oklahoma	4.00%	10.61%	10.62%	11.36%	8.70%	5.65%	6.97%	4.60%
Texas	3.55%	11.30%	10.25%	10.97%	6.70%	4.95%	6.64%	3.88%
Mountain:								
Arizona	4.16%	--	--	8.96%	7.71%	6.13%	9.27%	4.55%
Colorado	4.05%	10.08%	15.23%	8.51%	7.75%	5.78%	8.52%	4.51%
Idaho	6.29%	10.52%	11.89%	7.75%	8.57%	10.87%	7.30%	7.54%
Montana	5.30%	14.27%	15.91%	6.69%	5.91%	10.12%	7.97%	6.81%
Nevada	9.10%	--	13.39%	11.43%	8.02%	12.52% *	9.51%	10.09%
New Mexico	4.85%	--	--	9.20%	9.09%	6.39%	6.34% *	5.12%
Utah	4.10%	--	--	9.39%	5.79%	5.76%	8.39%	4.52%
Wyoming	4.51%	13.30%	--	10.95%	9.40%	7.24%	7.75%	5.49%
Pacific:								
Alaska	4.28%	--	--	9.02%	8.29%	6.05%	12.58%	4.54%
California	2.31%	7.28%	6.81%	5.50%	5.66%	3.05%	4.35%	2.60%
Hawaii	2.81%	4.81% *	4.18% *	6.18% *	5.28% *	5.20% *	3.54%	3.57%
Oregon	4.18%	11.13%	15.39% *	9.29%	6.00%	7.45%	8.01%	4.82%
Washington	4.25%	14.31% *	12.65% *	6.07%	5.39%	7.29%	7.06%	4.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.3%	63.4%	70.4%	67.1%	71.8%	78.0%	65.8%	75.8%
New England:								
Connecticut	71.9%	94.7%	70.9%	81.1%	74.1%	66.3%	79.0%	70.5%
Maine	73.1%	--	65.6%	85.4%	79.3%	68.9%	68.9%	74.0%
Massachusetts	66.1%	33.6% *	60.0%	48.4%	72.7%	71.6%	44.9%	70.7%
New Hampshire	62.8%	--	29.5%	42.8%	50.8%	80.1%	47.4%	66.5%
Rhode Island	79.5%	75.1%	82.6%	67.7%	65.8%	86.2%	77.4%	80.0%
Vermont	64.3%	--	57.5%	23.9%	74.4%	74.3%	44.0%	69.7%
Middle Atlantic:								
New Jersey	62.3%	35.8% *	48.6% *	31.1%	66.7%	72.7%	38.2%	67.5%
New York	70.9%	67.1%	64.7%	70.7%	63.8%	74.6%	69.1%	71.2%
Pennsylvania	77.2%	68.1%	84.7%	64.3%	80.7%	79.3%	70.4%	78.6%
East North Central:								
Illinois	79.8%	79.0%	79.8%	83.0%	80.4%	78.8%	81.1%	79.7%
Indiana	79.0%	--	92.3%	76.6%	80.3%	78.6%	81.7%	78.8%
Michigan	78.5%	--	73.2%	58.8%	87.0%	81.2%	63.4%	81.9%
Ohio	78.4%	81.5%	78.7%	79.9%	85.3%	75.8%	80.5%	78.0%
Wisconsin	79.0%	--	64.5%	69.3%	75.1%	90.4%	57.4%	83.2%
West North Central:								
Iowa	81.4%	--	86.4%	76.0%	82.3%	82.7%	80.6%	81.5%
Kansas	87.0%	81.4%	--	89.5%	68.2%	97.2%	82.5%	87.9%
Minnesota	88.7%	86.5%	91.3%	71.6%	90.9%	92.4%	88.1%	88.8%
Missouri	87.0%	72.5%	79.1%	92.1%	83.1%	88.6%	81.4%	87.7%
Nebraska	73.6%	--	64.6%	65.1%	91.9%	69.3%	71.7%	73.9%
North Dakota	81.4%	80.3%	95.8%	74.4%	97.3%	74.6%	79.6%	82.0%
South Dakota	81.6%	89.8%	--	71.2%	87.9%	84.7%	72.7%	83.2%
South Atlantic:								
Delaware	80.9%	79.5%	--	81.3%	91.2%	79.4%	80.6%	81.0%
District of Columbia	79.5%	59.8%	85.8%	77.0%	81.6%	80.1%	73.5%	80.9%
Florida	65.4%	--	78.4%	51.7%	49.7%	71.2%	63.7%	65.7%
Georgia	87.4%	83.9%	81.3%	76.4%	79.8%	91.8%	79.3%	88.4%
Maryland	84.9%	75.8%	77.3%	68.6%	77.5%	91.7%	70.7%	87.6%
North Carolina	80.5%	80.3%	89.6%	66.6%	85.2%	80.5%	78.1%	80.8%
South Carolina	86.6%	--	80.4%	85.4%	87.8%	88.1%	77.0%	88.0%
Virginia	81.4%	66.9%	77.2%	57.5%	85.6%	84.7%	67.1%	84.0%
West Virginia	68.2%	--	--	74.0%	87.7%	63.0%	47.7%	70.9%
East South Central:								
Alabama	89.5%	71.4%	--	89.9%	87.5%	91.6%	80.1%	90.9%
Kentucky	86.0%	83.5%	79.5%	76.4%	86.3%	87.9%	84.7%	86.2%
Mississippi	72.6%	--	--	60.8%	78.1%	73.4%	63.7%	74.0%
Tennessee	65.8%	--	85.2%	49.0%	76.3%	62.9%	60.7%	66.5%
West South Central:								
Arkansas	81.6%	72.0%	--	90.6%	77.4%	83.7%	79.5%	82.0%
Louisiana	85.8%	68.1%	85.4%	94.1%	88.8%	83.3%	81.9%	86.7%
Oklahoma	72.1%	60.7%	89.0%	80.0%	71.0%	69.3%	81.8%	70.1%
Texas	76.3%	64.4%	73.4%	70.5%	70.9%	81.5%	64.8%	77.8%
Mountain:								
Arizona	78.4%	100.0%	89.5%	74.3%	78.4%	77.3%	90.0%	76.4%
Colorado	67.5%	56.7%	39.3% *	69.5%	58.3%	75.9%	53.3%	70.0%
Idaho	79.8%	80.7%	81.2%	84.8%	87.6%	75.9%	84.3%	78.8%
Montana	82.0%	82.7%	88.9%	85.3%	78.9%	80.3%	89.1%	78.6%
Nevada	60.4%	--	71.7%	49.9%	72.2%	57.5%	52.2%	61.6%
New Mexico	77.4%	--	--	61.1%	87.4%	77.8%	67.8%	79.1%
Utah	84.8%	--	62.5%	76.6%	89.1%	87.6%	59.8%	88.2%
Wyoming	86.3%	67.9%	81.4%	89.2%	88.4%	88.2%	81.5%	88.3%
Pacific:								
Alaska	85.3%	100.0%	80.1%	83.2%	93.6%	82.7%	82.3%	85.7%
California	56.3%	37.4%	40.2%	46.2%	40.0%	67.7%	37.5%	59.8%
Hawaii	71.0%	41.3%	77.1%	52.5%	59.1%	88.5%	53.9%	76.8%
Oregon	87.6%	57.3%	95.6%	80.6%	86.2%	92.8%	78.8%	89.7%
Washington	81.2%	84.9%	78.2%	70.7%	85.9%	82.5%	77.1%	82.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	2.33%	2.12%	1.68%	1.60%	1.18%	1.32%	0.90%
New England:								
Connecticut	4.93%	4.24%	12.34%	8.34%	11.02%	6.97%	6.56%	5.74%
Maine	3.39%	--	12.94%	6.04%	5.50%	5.34%	7.33%	3.80%
Massachusetts	4.60%	12.53% *	11.19%	9.91%	9.19%	6.83%	7.61%	5.27%
New Hampshire	5.05%	--	8.18%	10.63%	11.84%	5.87%	10.09%	5.80%
Rhode Island	4.57%	12.67%	7.79%	9.04%	10.74%	5.95%	6.33%	5.34%
Vermont	4.44%	--	8.05%	6.80%	6.91%	7.27%	6.07%	5.12%
Middle Atlantic:								
New Jersey	5.89%	13.77% *	16.86% *	8.44%	12.10%	5.78%	8.43%	6.63%
New York	3.74%	8.50%	10.59%	8.90%	6.31%	5.66%	5.39%	4.29%
Pennsylvania	3.46%	9.59%	7.55%	8.49%	5.77%	5.32%	7.27%	3.85%
East North Central:								
Illinois	2.74%	9.11%	7.59%	6.57%	4.98%	4.26%	4.39%	3.09%
Indiana	4.99%	--	8.28%	9.43%	6.98%	7.71%	7.10%	5.46%
Michigan	3.36%	--	12.09%	9.50%	4.02%	5.05%	7.66%	3.59%
Ohio	4.47%	10.33%	9.08%	6.73%	4.67%	6.86%	5.58%	5.07%
Wisconsin	3.08%	--	11.31%	8.52%	6.04%	3.19%	7.46%	3.22%
West North Central:								
Iowa	3.44%	--	6.65%	11.25%	5.56%	4.87%	5.58%	3.87%
Kansas	3.49%	10.26%	--	4.09%	11.12%	1.85%	6.08%	4.03%
Minnesota	2.62%	9.47%	5.50%	9.02%	4.09%	3.59%	4.07%	3.03%
Missouri	2.66%	13.21%	11.53%	5.04%	6.50%	3.38%	6.25%	2.87%
Nebraska	5.40%	--	9.50%	13.09%	3.25%	9.07%	6.99%	6.35%
North Dakota	3.95%	13.65%	3.42%	10.19%	1.51%	6.80%	9.05%	4.33%
South Dakota	3.44%	6.09%	--	10.37%	4.03%	5.30%	6.91%	3.88%
South Atlantic:								
Delaware	3.13%	12.70%	--	7.06%	4.89%	4.20%	7.96%	3.41%
District of Columbia	2.62%	17.63%	6.58%	6.99%	4.85%	3.57%	7.02%	2.73%
Florida	4.06%	--	10.01%	9.56%	9.92%	5.24%	7.41%	4.51%
Georgia	2.20%	11.19%	11.91%	7.80%	6.58%	2.28%	6.88%	2.30%
Maryland	3.12%	10.52%	8.91%	9.87%	7.55%	3.64%	7.09%	3.29%
North Carolina	3.77%	10.12%	7.45%	10.88%	5.50%	5.26%	6.63%	4.18%
South Carolina	2.69%	--	12.09%	5.85%	4.74%	3.68%	7.43%	2.87%
Virginia	3.14%	11.68%	11.23%	10.54%	4.90%	4.41%	7.87%	3.38%
West Virginia	3.71%	--	--	11.46%	4.48%	5.14%	11.38%	3.74%
East South Central:								
Alabama	3.03%	13.38%	--	4.93%	4.80%	3.88%	6.48%	3.10%
Kentucky	3.72%	10.62%	10.52%	10.17%	5.55%	5.41%	6.75%	4.12%
Mississippi	7.30%	--	--	12.93%	7.75%	10.83%	11.22%	8.33%
Tennessee	9.40%	--	7.57%	11.74%	11.11%	13.57%	8.26%	10.69%
West South Central:								
Arkansas	4.54%	12.86%	--	4.60%	8.77%	6.89%	6.80%	5.18%
Louisiana	3.57%	11.38%	8.59%	2.52%	5.11%	6.91%	5.02%	4.26%
Oklahoma	4.23%	11.77%	6.37%	8.92%	6.98%	7.00%	4.81%	4.96%
Texas	2.91%	9.68%	11.41%	8.47%	5.93%	3.95%	6.69%	3.16%
Mountain:								
Arizona	3.51%	0.00%	10.06%	11.71%	6.02%	5.18%	5.12%	4.06%
Colorado	4.47%	13.34%	12.92% *	8.84%	11.28%	5.09%	8.61%	5.07%
Idaho	5.16%	13.46%	10.43%	6.34%	5.37%	8.95%	6.05%	6.18%
Montana	3.16%	8.61%	6.87%	5.97%	6.89%	6.08%	3.83%	4.28%
Nevada	10.67%	--	14.55%	10.91%	8.92%	15.38%	9.60%	12.27%
New Mexico	4.08%	--	--	11.12%	5.79%	6.35%	9.75%	4.43%
Utah	3.03%	--	12.38%	8.94%	4.02%	4.49%	8.45%	3.20%
Wyoming	3.00%	14.56%	8.53%	5.20%	7.82%	3.95%	5.79%	3.50%
Pacific:								
Alaska	3.00%	0.00%	13.03%	8.08%	2.77%	4.56%	9.51%	3.16%
California	3.14%	7.96%	6.31%	6.24%	5.18%	4.33%	4.32%	3.56%
Hawaii	3.79%	8.14%	9.73%	10.11%	9.04%	4.12%	6.41%	4.28%
Oregon	2.30%	11.37%	3.68%	6.86%	3.81%	3.44%	5.15%	2.55%
Washington	3.23%	8.00%	9.99%	7.44%	4.62%	5.10%	6.05%	3.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	90.3%	84.3%	87.2%	86.9%	86.5%	92.9%	86.0%	90.9%
New England:								
Connecticut	94.2%	91.7%	97.4%	99.2%	92.8%	93.8%	95.9%	93.8%
Maine	86.5%	--	100.0%	99.0%	88.7%	80.1%	94.1%	85.1%
Massachusetts	79.5%	--	72.8%	67.2%	47.7%	95.2%	79.5%	79.4%
New Hampshire	91.0%	--	83.9%	83.4%	93.3%	93.4%	77.0%	93.5%
Rhode Island	95.0%	100.0%	86.0%	79.5%	88.1%	99.5%	93.5%	95.3%
Vermont	88.2%	--	57.0%	89.3%	86.5%	95.6%	70.8%	91.1%
Middle Atlantic:								
New Jersey	80.1%	--	100.0%	84.8%	83.4%	76.6%	81.4%	79.9%
New York	92.7%	95.7%	80.8%	84.1%	80.3%	98.9%	88.2%	93.4%
Pennsylvania	95.1%	77.0%	97.1%	96.5%	92.2%	97.2%	95.0%	95.2%
East North Central:								
Illinois	95.1%	90.2%	82.4%	98.2%	95.9%	95.6%	89.0%	96.0%
Indiana	93.2%	94.1%	--	74.2%	94.6%	97.1%	88.1%	93.7%
Michigan	84.8%	91.7%	93.5%	81.4%	64.5%	94.0%	83.6%	85.0%
Ohio	89.2%	--	89.8%	92.9%	91.8%	88.3%	89.2%	89.2%
Wisconsin	94.7%	100.0%	73.4%	96.3%	93.7%	97.0%	87.7%	95.6%
West North Central:								
Iowa	85.3%	88.7%	90.1%	78.3%	81.5%	87.1%	79.5%	86.3%
Kansas	76.3%	--	100.0%	69.1%	48.7%	86.0%	78.6%	75.9%
Minnesota	88.0%	--	96.6%	91.3%	91.3%	85.3%	89.4%	87.8%
Missouri	94.1%	100.0%	86.4%	93.0%	98.1%	93.3%	89.4%	94.7%
Nebraska	98.1%	92.0%	91.2%	100.0%	96.6%	99.8%	94.6%	98.7%
North Dakota	80.3%	--	76.9%	74.0%	68.2%	95.9%	64.7%	85.2%
South Dakota	75.4%	69.3%	100.0%	74.9%	74.8%	76.0%	77.3%	75.1%
South Atlantic:								
Delaware	96.1%	--	100.0%	84.9%	95.5%	99.9%	94.9%	96.3%
District of Columbia	95.2%	--	89.1%	94.5%	96.6%	98.6%	81.2%	98.0%
Florida	90.9%	--	93.0%	83.6%	86.2%	92.4%	92.7%	90.6%
Georgia	94.6%	92.0%	--	85.8%	90.8%	98.4%	86.0%	95.6%
Maryland	89.2%	76.8%	62.6%	90.0%	99.6%	89.4%	74.2%	91.5%
North Carolina	92.8%	--	90.0%	90.5%	83.1%	96.4%	88.5%	93.4%
South Carolina	85.2%	--	86.3%	52.8%	82.9%	92.4%	51.6%	89.5%
Virginia	91.8%	--	97.3%	87.5%	88.6%	93.6%	91.0%	91.9%
West Virginia	85.6%	96.7%	100.0%	78.5%	86.2%	85.4%	84.6%	85.7%
East South Central:								
Alabama	80.2%	88.0%	95.0%	66.0%	75.1%	83.1%	79.9%	80.2%
Kentucky	94.3%	100.0%	--	71.0%	96.2%	98.5%	65.8%	97.9%
Mississippi	88.9%	--	92.9%	79.3%	76.5%	94.2%	84.6%	89.5%
Tennessee	90.5%	--	87.4%	93.1%	97.3%	87.8%	87.7%	90.8%
West South Central:								
Arkansas	99.0%	96.2%	100.0%	95.7%	100.0%	99.3%	98.9%	99.1%
Louisiana	88.3%	83.4%	89.9%	87.1%	80.0%	94.2%	83.3%	89.4%
Oklahoma	88.8%	92.5%	88.5%	91.8%	71.5%	96.0%	92.2%	88.0%
Texas	94.8%	80.1%	95.8%	97.0%	89.5%	97.6%	90.5%	95.3%
Mountain:								
Arizona	91.4%	91.4%	88.7%	64.4%	96.6%	95.1%	73.5%	95.1%
Colorado	91.7%	95.4%	--	90.3%	84.8%	97.6%	77.5%	93.7%
Idaho	90.7%	88.2%	--	93.9%	72.9%	99.6%	83.6%	92.3%
Montana	73.0%	60.9%	89.4%	72.5%	70.1%	74.7%	73.8%	72.6%
Nevada	95.2%	91.4%	95.8%	93.4%	83.8%	99.6%	93.4%	95.4%
New Mexico	90.0%	--	100.0%	77.8%	88.7%	94.0%	88.9%	90.2%
Utah	96.8%	93.3%	96.9%	95.1%	91.9%	99.3%	92.5%	97.2%
Wyoming	89.4%	--	93.1%	88.8%	80.3%	99.1%	81.3%	92.5%
Pacific:								
Alaska	73.8%	--	82.7%	73.3%	63.2%	78.3%	70.8%	74.2%
California	90.8%	89.5%	94.6%	89.5%	86.1%	91.8%	93.5%	90.5%
Hawaii	78.6%	72.8%	92.3%	66.4%	57.8%	85.9%	84.4%	77.2%
Oregon	72.4%	90.1%	76.8%	79.4%	83.3%	62.8%	80.6%	70.6%
Washington	79.3%	74.3%	--	80.1%	91.4%	76.4%	69.8%	81.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	2.18%	1.70%	1.17%	1.32%	0.72%	1.06%	0.61%
New England:								
Connecticut	1.86%	5.75%	2.53%	0.50%	4.37%	2.72%	2.52%	2.20%
Maine	3.04%	--	0.00%	1.07%	6.05%	5.34%	3.54%	3.58%
Massachusetts	4.77%	--	13.97%	11.60%	8.67%	2.62%	7.85%	5.32%
New Hampshire	3.30%	--	10.75%	9.97%	6.03%	4.70%	11.22%	3.55%
Rhode Island	1.71%	0.00%	10.41%	11.34%	5.01%	0.47%	4.77%	1.78%
Vermont	3.27%	--	12.06%	7.78%	5.88%	3.75%	8.69%	3.28%
Middle Atlantic:								
New Jersey	6.76%	--	0.00%	9.08%	10.25%	11.40%	10.85%	7.46%
New York	2.29%	3.26%	11.91%	6.60%	9.00%	0.62%	4.76%	2.54%
Pennsylvania	1.67%	12.98%	2.96%	2.13%	4.60%	1.89%	2.67%	1.92%
East North Central:								
Illinois	1.42%	6.99%	8.16%	1.15%	2.40%	2.20%	3.95%	1.51%
Indiana	2.32%	6.27%	--	11.97%	4.15%	1.76%	6.76%	2.47%
Michigan	3.49%	8.82%	4.91%	10.50%	9.22%	2.71%	7.75%	3.87%
Ohio	2.52%	--	9.83%	4.68%	5.50%	3.54%	4.86%	2.82%
Wisconsin	1.43%	0.00%	13.66%	2.28%	2.98%	1.41%	6.35%	1.34%
West North Central:								
Iowa	6.21%	10.82%	8.27%	9.06%	6.84%	9.95%	7.00%	7.15%
Kansas	3.88%	--	0.00%	9.33%	9.95%	4.64%	8.09%	4.35%
Minnesota	3.22%	--	3.48%	5.94%	3.99%	5.15%	5.11%	3.71%
Missouri	2.96%	0.00%	12.85%	4.28%	1.06%	4.40%	5.60%	3.27%
Nebraska	0.83%	8.10%	8.69%	0.00%	1.96%	0.14%	3.72%	0.66%
North Dakota	3.18%	--	10.98%	7.15%	6.97%	3.53%	7.21%	3.35%
South Dakota	6.28%	10.36%	0.00%	9.06%	8.35%	11.73%	6.57%	7.21%
South Atlantic:								
Delaware	1.26%	--	0.00%	5.45%	3.69%	0.07%	4.46%	1.25%
District of Columbia	1.33%	--	6.62%	3.15%	1.91%	0.99%	6.09%	0.88%
Florida	3.30%	--	5.02%	10.67%	6.61%	4.39%	4.01%	3.71%
Georgia	1.31%	6.41%	--	6.45%	3.84%	0.81%	6.23%	1.23%
Maryland	5.83%	15.03%	15.48%	4.98%	0.46%	8.80%	8.54%	6.62%
North Carolina	2.51%	--	7.44%	6.27%	8.35%	2.84%	5.44%	2.74%
South Carolina	4.20%	--	13.20%	12.85%	12.21%	3.89%	12.37%	4.22%
Virginia	2.47%	--	2.92%	7.28%	5.37%	3.20%	5.19%	2.72%
West Virginia	3.86%	3.88%	0.00%	9.51%	7.11%	5.60%	9.82%	4.11%
East South Central:								
Alabama	6.19%	10.76%	5.38%	8.64%	8.69%	8.48%	7.43%	6.92%
Kentucky	2.26%	0.00%	--	19.14%	1.75%	0.68%	14.64%	0.64%
Mississippi	2.79%	--	6.12%	11.20%	9.21%	2.84%	6.26%	3.05%
Tennessee	2.60%	--	6.48%	5.86%	1.76%	3.99%	5.63%	2.82%
West South Central:								
Arkansas	0.52%	3.96%	0.00%	4.40%	0.00%	0.33%	1.13%	0.57%
Louisiana	4.98%	10.57%	6.34%	5.07%	16.20%	3.23%	5.47%	5.98%
Oklahoma	3.37%	7.54%	7.98%	5.14%	11.49%	1.48%	3.99%	4.04%
Texas	1.73%	12.85%	4.18%	1.87%	5.21%	1.48%	4.67%	1.85%
Mountain:								
Arizona	2.34%	8.62%	10.82%	12.69%	2.25%	2.16%	9.59%	1.63%
Colorado	2.87%	4.44%	--	4.60%	8.08%	2.35%	11.74%	2.74%
Idaho	2.82%	8.23%	--	3.89%	9.12%	0.35%	6.95%	2.86%
Montana	6.93%	16.66%	10.15%	10.38%	12.02%	16.35%	8.19%	9.68%
Nevada	1.63%	8.28%	4.42%	4.70%	6.21%	0.30%	3.83%	1.75%
New Mexico	2.74%	--	0.00%	13.71%	4.79%	2.56%	8.34%	2.87%
Utah	1.29%	7.37%	3.22%	2.93%	4.63%	0.50%	3.94%	1.37%
Wyoming	2.29%	--	6.78%	6.33%	6.69%	0.54%	5.99%	2.18%
Pacific:								
Alaska	4.69%	--	15.87%	10.14%	7.48%	7.33%	10.70%	5.13%
California	1.78%	5.96%	3.22%	3.84%	4.88%	2.23%	2.32%	1.97%
Hawaii	5.01%	11.13%	4.89%	11.94%	17.17%	4.65%	4.94%	6.06%
Oregon	4.06%	9.40%	16.60%	8.33%	6.44%	5.74%	8.80%	4.52%
Washington	6.10%	14.77%	--	7.38%	3.77%	10.03%	8.63%	7.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,806	6,049	6,667	6,157	5,463	4,047	6,327	4,566
New England:								
Connecticut	5,035	--	6,408	6,858	4,687	4,413	6,155	4,764
Maine	6,078	--	6,942	8,440	7,083	3,779	7,288	5,770
Massachusetts	3,410	--	5,689	6,140	4,327	2,649	5,475	3,112
New Hampshire	5,576	--	4,092	8,026	5,676	3,014	--	4,164
Rhode Island	3,911	--	4,501	5,501	6,727	2,623	5,817	3,456
Vermont	4,993	--	--	5,387	4,674	4,852	6,040	4,800
Middle Atlantic:								
New Jersey	3,947	--	--	--	3,069	3,344	7,768 *	3,243
New York	4,929	3,418	12,952 *	5,744	5,966	4,088	6,692 *	4,636
Pennsylvania	5,029	6,773	5,042	6,090	6,127	3,991	6,375	4,771
East North Central:								
Illinois	4,484	4,939	3,506	5,960	4,313	4,320	4,297	4,511
Indiana	4,895	7,793	--	5,221	5,360	4,353	7,373	4,642
Michigan	4,741	4,558	--	4,099	6,385	3,545	7,367 *	4,284
Ohio	5,301	--	8,007	7,818	5,930	4,217	7,550	4,906
Wisconsin	5,574	--	--	6,394	5,458	5,093	6,180	5,486
West North Central:								
Iowa	4,538	--	--	4,841	5,374	4,121	4,579	4,531
Kansas	4,705	--	--	5,007	4,202	4,826	4,445	4,756
Minnesota	5,690	--	7,070	7,503	6,989	4,238	7,668	5,217
Missouri	4,552	--	--	7,625	5,209	3,792	5,406	4,435
Nebraska	5,472	--	4,883	9,334	5,996	4,218	6,845	5,168
North Dakota	5,317	--	4,931	5,967	5,512	5,387	3,472	5,883
South Dakota	5,532	--	--	4,967	6,194	4,510	7,243	5,154
South Atlantic:								
Delaware	4,715	--	--	6,083	6,259	3,382	8,218	4,096
District of Columbia	3,081	--	2,533	2,881	3,148	3,147	3,048	3,088
Florida	4,892	--	9,340	6,837	6,178	4,242	6,627	4,622
Georgia	5,023	--	--	8,177	6,120	4,167	6,699	4,826
Maryland	4,263	--	--	5,185	4,441	3,738	5,661	4,036
North Carolina	4,886	--	7,271	5,541	5,447	4,229	7,012	4,586
South Carolina	4,933	--	--	6,109	5,673	4,460	6,248	4,842
Virginia	4,407	--	3,974	4,647	5,498	3,804	4,339	4,419
West Virginia	4,129	--	--	--	4,427	3,981	--	4,244
East South Central:								
Alabama	3,927	--	--	4,712 *	2,583	4,138	5,171	3,766
Kentucky	5,494	--	--	--	5,283	4,783	9,662	4,979
Mississippi	4,885	--	--	5,929	4,820	4,584	6,515	4,671
Tennessee	5,298	--	6,901	--	4,391	4,998	7,278	5,003
West South Central:								
Arkansas	6,289	--	--	5,063	8,964	5,487	4,332	6,596
Louisiana	4,716	--	4,826	4,472	6,465	3,694	4,790	4,696
Oklahoma	4,550	--	7,879	6,984	3,221	3,794	5,605	4,275
Texas	5,172	--	6,676	7,136	6,870	3,645	6,706	4,972
Mountain:								
Arizona	5,903	--	9,422	7,589	6,206	5,027	8,084	5,550
Colorado	5,191	--	--	6,616	6,350	4,336	8,274	4,825
Idaho	5,154	--	7,291	6,827	4,635	4,356	6,293	4,905
Montana	6,225	--	--	7,008	5,829	4,560	7,527	5,484
Nevada	5,153	--	--	4,704	4,975	5,015	6,870	4,943
New Mexico	5,463	--	--	--	4,337	4,653	11,342 *	4,463
Utah	4,092	--	--	4,285	4,694	3,863	4,538	4,059
Wyoming	4,348	--	4,393	4,968	4,902	3,887	4,614	4,248
Pacific:								
Alaska	4,795	2,466	--	4,456	5,413	4,496	--	4,802
California	3,800	8,769 *	4,093	4,152	3,551	3,552	5,725	3,570
Hawaii	2,689	--	--	2,265	2,452	2,789	2,711	2,682
Oregon	6,353	--	--	7,671	6,332	5,161	7,666	5,985
Washington	4,276	--	--	5,767	4,554	3,718	4,713	4,187

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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* 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	69.48	554.62	450.03	189.10	177.07	67.28	246.27	69.61
New England:								
Connecticut	383.92	--	1,046.93	608.94	417.31	726.66	685.28	449.31
Maine	417.06	--	836.72	1,080.06	694.02	192.54	896.55	485.00
Massachusetts	310.56	--	476.21	959.92	522.64	332.42	689.02	312.31
New Hampshire	1,369.88	--	324.71	577.23	810.65	362.55	--	455.76
Rhode Island	501.00	--	623.53	602.01	1,561.80	381.18	758.39	541.92
Vermont	465.69	--	--	857.95	774.96	740.86	805.43	539.79
Middle Atlantic:								
New Jersey	494.20	--	--	--	599.29	196.79	2,794.80 *	277.22
New York	413.26	416.83	7,319.73 *	461.22	801.18	405.19	2,079.86 *	349.23
Pennsylvania	341.68	964.58	942.64	659.51	968.68	378.95	587.16	382.52
East North Central:								
Illinois	260.02	959.30	717.58	597.13	456.09	398.92	469.44	289.17
Indiana	359.83	286.72	--	1,103.86	1,163.21	214.37	558.40	380.39
Michigan	654.25	275.32	--	983.10	1,829.51	323.23	2,538.85 *	620.79
Ohio	287.54	--	945.53	920.64	885.65	229.60	878.97	272.68
Wisconsin	305.56	--	--	1,055.87	566.85	210.59	955.52	322.64
West North Central:								
Iowa	239.93	--	--	1,073.67	544.05	260.11	651.13	257.80
Kansas	216.58	--	--	567.05	802.83	215.87	609.11	230.18
Minnesota	382.00	--	1,226.91	874.89	930.98	445.03	773.39	431.40
Missouri	303.77	--	--	1,452.46	433.07	286.06	678.85	327.80
Nebraska	411.93	--	624.67	1,641.21	698.22	351.58	1,134.63	415.89
North Dakota	431.26	--	858.33	1,771.27	414.77	405.08	656.87	503.27
South Dakota	328.99	--	--	749.04	592.27	243.51	1,191.37	289.49
South Atlantic:								
Delaware	374.85	--	--	938.56	1,263.73	411.18	1,092.31	361.83
District of Columbia	178.15	--	463.18	488.00	416.83	228.70	312.60	203.88
Florida	335.59	--	2,772.26	1,318.33	711.28	320.91	1,666.66	296.27
Georgia	291.63	--	--	1,830.57	588.72	325.84	923.37	311.68
Maryland	294.68	--	--	776.23	755.79	243.55	856.49	297.24
North Carolina	294.08	--	1,304.61	1,120.54	961.86	323.41	926.93	298.21
South Carolina	332.63	--	--	561.07	1,104.33	261.35	1,162.15	346.92
Virginia	265.87	--	609.77	788.31	563.92	347.14	427.01	303.72
West Virginia	284.58	--	--	--	532.12	327.40	--	299.53
East South Central:								
Alabama	363.63	--	--	1,691.05 *	365.84	397.74	1,411.69	405.84
Kentucky	458.96	--	--	--	447.70	633.98	1,795.40	451.29
Mississippi	383.00	--	--	1,053.53	873.41	478.87	1,150.71	392.25
Tennessee	471.69	--	1,062.97	--	1,225.47	478.72	864.55	505.17
West South Central:								
Arkansas	541.81	--	--	823.77	1,112.49	701.74	649.83	603.74
Louisiana	347.38	--	828.77	919.72	839.40	215.77	499.26	420.38
Oklahoma	420.96	--	1,405.68	1,903.20	393.12	291.51	963.43	454.27
Texas	358.13	--	929.68	800.06	941.41	263.83	745.74	392.10
Mountain:								
Arizona	330.84	--	1,507.30	1,014.87	728.25	298.18	877.99	327.14
Colorado	339.50	--	--	1,678.68	732.97	272.56	1,599.01	272.78
Idaho	441.66	--	715.86	1,206.90	713.76	303.67	815.76	462.60
Montana	496.56	--	--	878.67	667.28	387.05	1,198.87	372.44
Nevada	434.04	--	--	930.67	478.40	625.94	1,342.86	456.61
New Mexico	756.43	--	--	--	435.61	201.53	5,124.90 *	205.81
Utah	254.67	--	--	391.23	674.06	304.24	661.61	267.84
Wyoming	283.21	--	874.72	599.19	504.46	429.67	491.28	343.10
Pacific:								
Alaska	484.32	44.82	--	635.30	1,022.39	745.16	--	541.95
California	222.11	4,560.65 *	632.32	581.58	402.05	195.67	1,441.54	170.62
Hawaii	207.64	--	--	302.27	360.69	266.00	564.45	209.75
Oregon	568.55	--	--	1,888.74	836.78	799.52	1,432.33	626.43
Washington	245.47	--	--	807.46	365.70	261.80	917.01	222.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,611	9,047	13,236	10,263	9,743	7,706	10,968	8,343
New England:								
Connecticut	8,877	--	--	11,427	8,227	7,771	13,555	8,219
Maine	10,240	--	--	16,595	11,507	7,163	15,708	9,656
Massachusetts	5,918	--	--	11,689	9,382	4,860	--	5,449
New Hampshire	7,718	--	--	16,079	9,554	6,222	--	7,641
Rhode Island	5,554	--	--	13,698	7,393	4,780	9,303	5,138
Vermont	8,852	--	--	--	8,446	8,801	--	8,712
Middle Atlantic:								
New Jersey	6,832	--	--	--	5,607	5,825	--	5,789
New York	10,640	--	--	8,735	11,770	8,319	21,639 *	9,066
Pennsylvania	8,818	--	--	10,942	10,160	7,488	12,049	8,346
East North Central:								
Illinois	8,163	--	--	10,453	6,614	7,652	11,845 *	7,545
Indiana	9,257	--	--	11,135	11,578	8,037	12,840	8,944
Michigan	8,565	--	--	--	9,350	6,601	12,777	7,596
Ohio	9,291	--	--	15,199	11,306	7,505	--	9,172
Wisconsin	10,487	--	--	12,542	10,238	9,710	--	10,327
West North Central:								
Iowa	9,004	--	--	9,810	11,512	8,034	9,992	8,824
Kansas	8,798	--	--	9,755	8,564	8,822	8,281	8,861
Minnesota	10,388	--	--	12,539	13,728	8,033	15,009	9,664
Missouri	8,091	--	--	14,091	10,433	6,718	8,934	8,009
Nebraska	9,773	--	13,017	--	11,555	7,553	10,246	9,701
North Dakota	9,059	--	8,122	8,026 *	10,914	8,819	--	9,512
South Dakota	8,577	--	6,000	--	10,028	8,227	--	8,666
South Atlantic:								
Delaware	6,968	--	--	8,232	14,759	5,275	9,548	6,571
District of Columbia	5,908	--	5,928	3,770	5,856	6,419	5,105	6,020
Florida	9,004	--	--	--	10,223	8,846	--	9,153
Georgia	8,882	--	--	7,145	15,377	7,899	7,509	9,017
Maryland	7,497	--	--	8,940	6,690	7,579	6,759	7,572
North Carolina	9,084	--	--	9,673	11,830 *	8,452	8,586	9,135
South Carolina	10,032	--	--	--	12,476	8,869	--	9,852
Virginia	8,546	--	--	--	11,992	7,301	8,689	8,539
West Virginia	6,945	--	--	--	6,787	7,208	--	7,018
East South Central:								
Alabama	9,155	11,784	--	--	4,988	9,852	--	9,047
Kentucky	8,706	--	--	--	9,862	7,979	--	8,550
Mississippi	7,859	--	--	8,787	7,138	7,841	--	7,889
Tennessee	10,069	--	--	--	11,059 *	9,080	9,838	10,093
West South Central:								
Arkansas	11,477	--	--	--	19,696	8,996	8,294	12,092
Louisiana	8,523	--	--	11,816 *	12,482	6,157	10,817	8,251
Oklahoma	8,960	--	--	18,750	5,681	6,902	9,989	8,750
Texas	7,826	--	--	7,964 *	9,874	6,892	9,074	7,739
Mountain:								
Arizona	10,372	--	--	--	11,063	9,866	--	10,288
Colorado	9,136	--	--	9,147	11,007	8,363	--	8,967
Idaho	10,307	--	--	11,034	7,677	10,369	10,688	10,260
Montana	10,979	--	--	13,535	10,808	9,540	--	10,897
Nevada	9,853	--	--	--	8,406	8,761	--	8,614
New Mexico	9,096	--	--	--	7,757	9,273	11,955	8,685
Utah	7,214	--	--	8,425	8,411	6,918	6,537 *	7,287
Wyoming	8,468	--	--	8,135	7,584	7,811	--	7,913
Pacific:								
Alaska	8,909	--	--	7,401	--	9,133	--	8,804
California	7,119	--	--	7,964	6,660	7,074	8,822	6,955
Hawaii	5,581	--	4,788	3,954	2,391	5,888	--	5,387
Oregon	8,025	--	--	--	8,307	8,082	7,548	8,110
Washington	7,665	--	--	9,751	8,847	7,655	5,473	8,080

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	166.61	1,010.74	2,227.56	695.55	411.13	155.77	879.71	155.06
New England:								
Connecticut	870.16	--	--	1,658.71	722.20	1,429.81	2,692.35	887.63
Maine	792.55	--	--	2,214.06	1,361.99	576.81	2,744.88	794.91
Massachusetts	812.49	--	--	2,190.13	923.60	865.70	--	818.96
New Hampshire	678.45	--	--	481.54	1,931.85	481.86	--	689.96
Rhode Island	794.28	--	--	2,088.21	1,311.36	847.40	1,669.31	814.88
Vermont	908.28	--	--	--	1,421.24	1,274.83	--	957.76
Middle Atlantic:								
New Jersey	875.88	--	--	--	1,196.43	845.46	--	715.28
New York	1,564.72	--	--	807.00	2,295.26	1,036.77	10,150.42 *	955.52
Pennsylvania	672.22	--	--	1,516.86	1,327.31	986.77	2,143.31	692.12
East North Central:								
Illinois	855.65	--	--	1,528.71	1,330.57	995.88	3,601.68 *	799.84
Indiana	836.52	--	--	1,696.89	3,293.02	533.75	1,133.59	894.18
Michigan	958.20	--	--	--	1,700.02	680.89	2,362.16	734.07
Ohio	654.59	--	--	2,195.50	2,035.16	563.64	--	678.93
Wisconsin	763.12	--	--	3,097.62	1,411.74	502.39	--	807.22
West North Central:								
Iowa	567.66	--	--	1,553.06	1,315.59	714.62	1,354.20	617.68
Kansas	538.38	--	--	1,543.02	1,439.97	637.21	1,445.08	575.27
Minnesota	723.73	--	--	2,266.85	1,502.31	598.90	2,442.74	697.58
Missouri	580.93	--	--	2,864.08	1,037.94	594.86	1,760.45	617.45
Nebraska	859.85	--	774.19	--	1,157.29	705.61	1,965.22	940.70
North Dakota	717.49	--	1,368.43	2,814.40 *	1,454.22	719.24	--	806.56
South Dakota	541.61	--	510.00	--	1,434.28	547.45	--	576.81
South Atlantic:								
Delaware	739.86	--	--	1,422.98	4,293.18	534.43	1,624.79	781.60
District of Columbia	460.30	--	1,042.22	582.52	1,014.78	616.13	767.21	515.39
Florida	533.27	--	--	--	1,368.45	626.96	--	551.52
Georgia	820.83	--	--	1,235.68	3,724.10	651.11	1,184.94	880.31
Maryland	465.75	--	--	944.71	1,588.44	528.89	1,092.06	497.10
North Carolina	932.82	--	--	1,323.54	4,896.25 *	912.31	1,098.76	1,020.70
South Carolina	934.66	--	--	--	2,660.94	596.87	--	962.78
Virginia	935.09	--	--	--	1,777.41	1,040.95	1,165.21	979.53
West Virginia	512.69	--	--	--	852.90	627.76	--	519.35
East South Central:								
Alabama	1,080.61	249.56	--	--	617.98	1,051.14	--	1,233.70
Kentucky	604.01	--	--	--	659.58	688.05	--	598.20
Mississippi	782.94	--	--	1,659.72	1,537.18	944.23	--	813.99
Tennessee	1,303.48	--	--	--	4,986.84 *	1,006.83	1,542.23	1,430.90
West South Central:								
Arkansas	1,440.50	--	--	--	2,729.95	1,601.15	2,063.50	1,689.24
Louisiana	988.47	--	--	4,215.21 *	2,462.65	538.78	2,087.59	1,075.71
Oklahoma	1,120.65	--	--	3,856.48	1,175.83	403.45	1,675.75	1,308.21
Texas	640.61	--	--	2,703.32 *	1,660.23	523.85	1,907.47	669.48
Mountain:								
Arizona	687.76	--	--	--	1,597.02	679.40	--	707.25
Colorado	622.39	--	--	1,525.05	1,809.41	605.28	--	623.34
Idaho	940.10	--	--	1,401.31	1,573.56	1,319.50	1,766.08	1,027.51
Montana	990.05	--	--	2,221.76	1,155.31	856.95	--	963.95
Nevada	1,627.64	--	--	--	1,524.58	1,578.82	--	1,274.45
New Mexico	503.31	--	--	--	1,183.07	467.67	1,260.21	544.93
Utah	596.70	--	--	1,112.42	1,020.35	781.81	2,133.50 *	615.25
Wyoming	927.02	--	--	1,105.02	767.07	1,039.28	--	790.10
Pacific:								
Alaska	1,138.59	--	--	1,410.73	--	1,624.62	--	1,250.23
California	364.08	--	--	1,479.57	988.28	418.13	1,451.89	373.36
Hawaii	754.04	--	219.95	569.51	376.02	1,047.14	--	854.50
Oregon	573.36	--	--	--	1,088.53	831.10	915.88	654.37
Washington	902.05	--	--	768.52	1,362.23	1,412.08	1,033.90	1,034.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,134	11,905	16,902	11,299	9,613	8,054	13,549	8,589
New England:								
Connecticut	9,332	--	--	13,193	7,766	8,650	12,691	8,592
Maine	10,154	--	14,464	18,706	12,465	7,342	15,192	9,359
Massachusetts	6,527	--	8,425	10,653	9,462	5,016	9,877	6,008
New Hampshire	8,388	--	--	--	9,198	7,187	--	8,200
Rhode Island	8,256	16,253	--	--	14,270 *	5,398	12,218	7,574
Vermont	9,554	--	--	11,008	8,646	9,469	13,388	9,243
Middle Atlantic:								
New Jersey	6,559	--	--	--	5,935	6,882	--	6,302
New York	11,940	--	--	11,681	12,536	9,012	26,137 *	9,708
Pennsylvania	9,278	--	--	8,285	11,319	7,846	10,126	9,103
East North Central:								
Illinois	8,155	--	--	9,594	7,499	7,572	10,924	7,739
Indiana	8,844	--	13,931	--	11,716	8,187	--	9,047
Michigan	9,614	--	--	--	10,044	5,901	27,759 *	7,352
Ohio	9,954	--	17,244	11,772	10,825	8,489	10,347	9,877
Wisconsin	10,145	--	--	9,189	9,719	10,347	10,896	10,065
West North Central:								
Iowa	8,925	--	11,875	--	10,240	8,242	15,179	8,456
Kansas	10,148	--	--	10,876	6,235	9,730	13,883	9,103
Minnesota	11,505	--	19,550	18,035	13,958	8,690	19,529	10,508
Missouri	9,506	--	--	22,716	10,803	7,206	17,240 *	8,738
Nebraska	10,696	--	13,927	16,278	11,662	8,945	13,935	10,259
North Dakota	10,163	--	--	9,079	11,426	10,318	6,790	10,675
South Dakota	9,534	--	6,672	11,108	11,795	8,674	--	9,986
South Atlantic:								
Delaware	7,639	--	--	12,421	13,300	4,936	12,888	6,866
District of Columbia	6,383	--	4,914	4,979	6,929	6,653	5,037	6,563
Florida	10,304	--	--	--	9,144	10,288	12,147	10,068
Georgia	9,459	18,098	--	11,244	11,179 *	8,719	--	9,432
Maryland	8,109	--	--	9,077	8,598	7,940	8,435	8,085
North Carolina	8,578	--	--	19,723	9,796 *	7,822	--	8,131
South Carolina	9,003	--	--	--	10,836	8,283	--	8,814
Virginia	9,499	--	8,464	--	10,919	8,108	--	8,942
West Virginia	7,749	--	--	--	8,359	8,283	--	8,007
East South Central:								
Alabama	7,092	--	--	4,078 *	4,227	8,084	8,918	6,871
Kentucky	7,664	--	--	--	7,459	7,150	--	7,155
Mississippi	7,807	--	--	--	5,303	7,556	--	7,379
Tennessee	9,976	--	--	18,073	8,168 *	9,765	16,615	9,606
West South Central:								
Arkansas	11,937	--	--	--	17,291	9,061	--	11,313
Louisiana	9,694	--	--	12,441	12,663	6,735	17,155	8,653
Oklahoma	8,646	--	13,669	11,802 *	6,979	7,528	9,137	8,522
Texas	8,379	--	--	15,323	10,543	6,978	14,301	8,030
Mountain:								
Arizona	11,108	--	--	--	11,152	10,981	12,264	10,886
Colorado	9,426	--	--	--	13,111	8,646	--	9,278
Idaho	8,189	--	--	10,079	8,384	7,265	9,490	7,881
Montana	10,529	--	--	--	11,864	9,406	10,514	10,538
Nevada	12,868	--	--	7,886	11,524	11,487	22,977 *	11,414
New Mexico	9,924	--	--	8,905	10,837	9,560	9,925	9,923
Utah	8,248	--	--	9,817	9,665	7,126	9,397	8,141
Wyoming	8,554	--	--	7,847	11,933	8,093	6,900	9,010
Pacific:								
Alaska	9,557	--	12,004	--	--	9,152	11,300	9,452
California	7,676	--	9,486	11,618	7,353	7,145	11,641	7,152
Hawaii	5,682	--	--	--	4,082	5,877	6,674	5,514
Oregon	8,158	--	--	5,434 *	8,699	7,955	10,882	7,661
Washington	9,639	--	--	9,591	9,555	9,531	10,398	9,544

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	204.71	912.49	3,490.22	558.16	387.64	172.13	1,353.74	154.91
New England:								
Connecticut	1,234.53	--	--	2,334.72	1,367.87	2,371.12	2,001.20	1,426.70
Maine	689.40	--	1,773.17	2,965.09	1,550.95	407.42	2,015.94	693.83
Massachusetts	543.50	--	341.43	1,203.41	832.07	554.69	1,008.89	547.85
New Hampshire	885.68	--	--	--	2,100.17	598.48	--	722.49
Rhode Island	1,558.46	1,212.92	--	--	5,144.30 *	532.41	1,664.88	1,798.07
Vermont	1,076.10	--	--	1,449.76	1,186.02	1,809.13	2,028.58	1,156.14
Middle Atlantic:								
New Jersey	856.70	--	--	--	1,309.18	857.06	--	865.62
New York	2,104.21	--	--	905.60	1,911.32	811.89	14,362.20 *	744.49
Pennsylvania	671.52	--	--	1,162.88	1,684.66	803.42	1,888.54	702.76
East North Central:								
Illinois	579.51	--	--	1,336.51	916.48	824.69	1,597.47	595.15
Indiana	674.26	--	992.22	--	1,839.44	534.97	--	618.53
Michigan	1,884.96	--	--	--	1,496.51	463.58	13,591.80 *	760.74
Ohio	724.36	--	3,331.37	3,218.89	1,926.86	525.77	2,797.58	674.91
Wisconsin	606.18	--	--	2,563.72	1,148.06	597.02	2,370.16	621.90
West North Central:								
Iowa	668.79	--	2,279.00	--	1,082.30	674.96	4,252.13	597.24
Kansas	1,076.15	--	--	1,251.50	1,551.69	509.75	3,040.82	626.33
Minnesota	867.30	--	800.31	3,251.63	2,243.27	617.20	1,526.77	867.01
Missouri	894.38	--	--	4,993.14	1,232.41	795.94	5,792.86 *	779.16
Nebraska	624.87	--	1,243.15	2,725.87	1,001.64	719.24	2,208.51	619.84
North Dakota	840.01	--	--	2,520.94	1,352.68	1,218.53	1,545.73	916.88
South Dakota	691.25	--	618.19	2,392.14	1,716.57	415.70	--	717.60
South Atlantic:								
Delaware	968.18	--	--	3,055.90	1,933.50	895.17	2,383.25	980.06
District of Columbia	452.73	--	716.13	1,161.84	1,101.97	488.07	553.42	508.27
Florida	881.01	--	--	--	1,365.29	1,071.38	2,807.65	927.34
Georgia	947.95	1,469.04	--	2,850.83	5,082.49 *	720.24	--	1,014.86
Maryland	407.31	--	--	1,314.89	1,335.21	446.20	1,189.24	429.73
North Carolina	648.69	--	--	3,683.89	3,148.17 *	532.57	--	631.60
South Carolina	643.99	--	--	--	2,242.60	540.96	--	653.13
Virginia	651.43	--	735.54	--	1,360.68	693.71	--	594.94
West Virginia	680.23	--	--	--	614.74	1,025.50	--	694.47
East South Central:								
Alabama	787.54	--	--	2,077.41 *	747.49	562.69	1,642.90	897.13
Kentucky	609.25	--	--	--	1,175.42	562.64	--	502.60
Mississippi	634.16	--	--	--	1,030.67	670.17	--	588.92
Tennessee	1,550.84	--	--	3,088.62	3,248.68 *	756.41	2,602.89	1,599.34
West South Central:								
Arkansas	1,387.37	--	--	--	3,569.68	1,193.60	--	1,461.50
Louisiana	943.92	--	--	1,898.67	2,334.46	667.34	2,590.66	915.25
Oklahoma	817.51	--	2,230.67	3,725.52 *	1,682.27	467.09	2,013.58	882.13
Texas	685.34	--	--	2,199.05	1,670.20	801.74	1,926.46	707.41
Mountain:								
Arizona	679.75	--	--	--	1,531.01	803.75	2,040.54	707.46
Colorado	799.43	--	--	--	2,328.88	618.90	--	823.93
Idaho	530.99	--	--	1,548.73	1,235.85	587.62	1,295.90	569.21
Montana	1,040.36	--	--	--	2,089.91	971.76	2,346.72	874.96
Nevada	2,313.48	--	--	652.31	1,960.28	2,488.14	12,585.38 *	1,977.33
New Mexico	718.04	--	--	1,546.32	2,005.76	526.32	1,674.76	768.89
Utah	500.31	--	--	1,202.76	978.81	587.65	754.56	542.92
Wyoming	809.34	--	--	1,890.76	2,417.18	666.68	1,821.00	855.76
Pacific:								
Alaska	1,434.86	--	3.45	--	--	1,629.72	643.53	1,514.12
California	445.97	--	1,244.95	3,390.01	1,327.94	433.25	1,798.65	414.82
Hawaii	779.67	--	--	--	1,071.30	1,054.77	1,258.33	869.72
Oregon	789.51	--	--	1,632.61 *	1,692.25	830.18	2,371.20	779.71
Washington	978.00	--	--	870.85	1,647.40	1,321.95	2,453.75	1,077.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 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	463	387	357	365	392	375	386
New England:								
Connecticut	--	--	--	--	--	--	--	--
Maine	--	--	--	--	--	--	--	--
Massachusetts	--	--	--	--	--	--	--	--
New Hampshire	--	--	--	--	--	--	--	--
Rhode Island	--	--	--	--	--	--	--	--
Vermont	--	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	--	--	--	--	--	--	--	--
New York	334	--	--	--	--	--	--	--
Pennsylvania	--	--	--	216	--	--	--	--
East North Central:								
Illinois	--	--	--	--	251	--	--	--
Indiana	--	--	--	--	--	--	--	--
Michigan	--	--	--	--	324	--	--	--
Ohio	--	--	--	--	--	--	--	--
Wisconsin	489	--	--	--	--	--	--	500
West North Central:								
Iowa	--	--	--	--	--	--	--	--
Kansas	--	--	--	--	--	--	--	--
Minnesota	--	--	--	--	--	--	--	--
Missouri	106	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	--	--	--	--	--	--	--	--
District of Columbia	--	--	--	--	--	--	--	--
Florida	--	--	--	--	--	--	--	--
Georgia	457	--	--	--	--	455	--	432
Maryland	275	--	--	--	360	--	--	306
North Carolina	--	--	--	--	--	--	--	--
South Carolina	--	--	--	--	--	--	--	--
Virginia	--	--	--	--	--	--	--	--
West Virginia	--	--	--	--	--	--	--	--
East South Central:								
Alabama	201	--	--	--	--	148	--	--
Kentucky	231	--	--	--	--	--	--	--
Mississippi	--	--	--	--	--	--	--	--
Tennessee	505	--	--	--	--	--	--	505
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	--	--	--	469	--	--	--	--
Oklahoma	420	--	--	--	--	--	--	--
Texas	--	--	--	--	--	111	--	--
Mountain:								
Arizona	--	--	--	--	--	--	--	--
Colorado	--	--	--	--	650	--	--	650
Idaho	--	--	--	--	--	300	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	--	--	--	--	--	--	--	--
New Mexico	--	--	--	--	--	--	--	--
Utah	--	--	--	--	--	250	--	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	715	--	623	--	512	--	--	779 *
Hawaii	120	--	--	--	--	--	114	--
Oregon	248	--	--	--	--	258	--	--
Washington	--	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.72	123.49	46.77	56.74	40.90	81.57	40.79	50.27
New England:								
Connecticut	--	--	--	--	--	--	--	--
Maine	--	--	--	--	--	--	--	--
Massachusetts	--	--	--	--	--	--	--	--
New Hampshire	--	--	--	--	--	--	--	--
Rhode Island	--	--	--	--	--	--	--	--
Vermont	--	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	--	--	--	--	--	--	--	--
New York	71.43	--	--	--	--	--	--	--
Pennsylvania	--	--	--	16.36	--	--	--	--
East North Central:								
Illinois	--	--	--	--	11.74	--	--	--
Indiana	--	--	--	--	--	--	--	--
Michigan	--	--	--	--	28.97	--	--	--
Ohio	--	--	--	--	--	--	--	--
Wisconsin	12.14	--	--	--	--	--	--	0.00
West North Central:								
Iowa	--	--	--	--	--	--	--	--
Kansas	--	--	--	--	--	--	--	--
Minnesota	--	--	--	--	--	--	--	--
Missouri	7.41	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	--	--	--	--	--	--	--	--
District of Columbia	--	--	--	--	--	--	--	--
Florida	--	--	--	--	--	--	--	--
Georgia	37.88	--	--	--	--	39.05	--	37.66
Maryland	37.81	--	--	--	29.91	--	--	39.83
North Carolina	--	--	--	--	--	--	--	--
South Carolina	--	--	--	--	--	--	--	--
Virginia	--	--	--	--	--	--	--	--
West Virginia	--	--	--	--	--	--	--	--
East South Central:								
Alabama	39.68	--	--	--	--	14.00	--	--
Kentucky	19.39	--	--	--	--	--	--	--
Mississippi	--	--	--	--	--	--	--	--
Tennessee	4.31	--	--	--	--	--	--	4.65
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	--	--	--	34.02	--	--	--	--
Oklahoma	70.88	--	--	--	--	--	--	--
Texas	--	--	--	--	--	9.96	--	--
Mountain:								
Arizona	--	--	--	--	--	--	--	--
Colorado	--	--	--	--	0.00	--	--	0.00
Idaho	--	--	--	--	--	0.00	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	--	--	--	--	--	--	--	--
New Mexico	--	--	--	--	--	--	--	--
Utah	--	--	--	--	--	0.00	--	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	--	--	--	--
California	204.17	--	22.03	--	44.01	--	--	290.30 *
Hawaii	7.05	--	--	--	--	--	0.93	--
Oregon	41.72	--	--	--	--	22.57	--	--
Washington	--	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,735	1,112 *	817	1,450	1,499 *	2,317 *	997	1,929
New England:								
Connecticut	--	--	--	--	184	--	--	--
Maine	--	--	--	--	487	--	--	--
Massachusetts	880 *	--	--	--	--	--	--	--
New Hampshire	997 *	--	--	--	--	--	--	--
Rhode Island	419	--	--	--	--	--	--	--
Vermont	--	--	--	--	--	--	275	--
Middle Atlantic:								
New Jersey	5,428	--	--	--	5,840	--	--	5,746
New York	568	--	--	654	538	495	--	525
Pennsylvania	--	--	--	--	--	--	--	--
East North Central:								
Illinois	869	--	--	--	948 *	--	--	952 *
Indiana	2,423	--	--	--	--	--	--	2,487
Michigan	3,219 *	--	--	--	241	--	--	--
Ohio	4,397 *	--	--	--	--	--	--	--
Wisconsin	1,090	--	--	--	--	--	--	--
West North Central:								
Iowa	--	--	--	--	--	--	--	--
Kansas	1,318 *	--	--	--	--	--	--	707 *
Minnesota	--	--	--	--	--	--	--	--
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	865 *	--	--	--	--	--	--	--
District of Columbia	1,179 *	281	--	--	--	--	872 *	--
Florida	888	--	--	330	--	--	--	1,134
Georgia	574	--	--	--	--	--	--	594
Maryland	769	--	492	--	--	--	487	--
North Carolina	644	--	--	--	--	--	--	645 *
South Carolina	--	--	--	--	--	--	--	--
Virginia	753	--	--	--	--	--	--	763
West Virginia	2,141 *	--	--	--	--	--	--	2,141 *
East South Central:								
Alabama	1,003	--	--	--	--	--	--	904
Kentucky	23,610 *	--	--	--	--	--	--	30,444 *
Mississippi	--	--	--	--	--	--	--	--
Tennessee	362	--	--	--	--	--	--	--
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	1,511 *	--	--	--	--	--	--	1,563 *
Oklahoma	787 *	--	417	--	--	582	385	980 *
Texas	786	--	--	--	490	916 *	--	909
Mountain:								
Arizona	--	--	--	--	--	--	--	--
Colorado	--	--	--	--	--	--	--	--
Idaho	--	--	294	--	--	--	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	--	--	--	--	--	253	--	--
New Mexico	--	--	--	--	--	--	--	--
Utah	--	--	--	--	--	--	--	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	480	--	--	--
California	1,899	238	--	--	--	--	--	2,015
Hawaii	--	--	--	--	--	--	--	--
Oregon	--	--	--	--	--	--	214	--
Washington	--	--	--	--	242	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	421.49	475.43 *	168.67	384.42	540.11 *	964.92 *	174.79	528.05
New England:								
Connecticut	--	--	--	--	14.70	--	--	--
Maine	--	--	--	--	17.63	--	--	--
Massachusetts	332.54 *	--	--	--	--	--	--	--
New Hampshire	377.13 *	--	--	--	--	--	--	--
Rhode Island	110.76	--	--	--	--	--	--	--
Vermont	--	--	--	--	--	--	27.52	--
Middle Atlantic:								
New Jersey	556.23	--	--	--	185.05	--	--	268.77
New York	51.69	--	--	121.95	36.63	54.12	--	40.96
Pennsylvania	--	--	--	--	--	--	--	--
East North Central:								
Illinois	236.97	--	--	--	399.77 *	--	--	293.72 *
Indiana	375.41	--	--	--	--	--	--	325.72
Michigan	2,690.25 *	--	--	--	10.06	--	--	--
Ohio	2,175.55 *	--	--	--	--	--	--	--
Wisconsin	293.08	--	--	--	--	--	--	--
West North Central:								
Iowa	--	--	--	--	--	--	--	--
Kansas	510.50 *	--	--	--	--	--	--	301.79 *
Minnesota	--	--	--	--	--	--	--	--
Missouri	--	--	--	--	--	--	--	--
Nebraska	--	--	--	--	--	--	--	--
North Dakota	--	--	--	--	--	--	--	--
South Dakota	--	--	--	--	--	--	--	--
South Atlantic:								
Delaware	438.45 *	--	--	--	--	--	--	--
District of Columbia	373.97 *	22.90	--	--	--	--	360.81 *	--
Florida	193.15	--	--	16.47	--	--	--	279.36
Georgia	133.03	--	--	--	--	--	--	173.36
Maryland	206.10	--	9.65	--	--	--	34.08	--
North Carolina	177.12	--	--	--	--	--	--	206.40 *
South Carolina	--	--	--	--	--	--	--	--
Virginia	132.88	--	--	--	--	--	--	137.59
West Virginia	698.03 *	--	--	--	--	--	--	698.03 *
East South Central:								
Alabama	195.31	--	--	--	--	--	--	191.93
Kentucky	19,728.63 *	--	--	--	--	--	--	25,017.70 *
Mississippi	--	--	--	--	--	--	--	--
Tennessee	79.21	--	--	--	--	--	--	--
West South Central:								
Arkansas	--	--	--	--	--	--	--	--
Louisiana	793.09 *	--	--	--	--	--	--	827.62 *
Oklahoma	256.92 *	--	18.96	--	--	73.78	55.24	361.71 *
Texas	190.40	--	--	--	11.82	335.26 *	--	266.48
Mountain:								
Arizona	--	--	--	--	--	--	--	--
Colorado	--	--	--	--	--	--	--	--
Idaho	--	--	7.45	--	--	--	--	--
Montana	--	--	--	--	--	--	--	--
Nevada	--	--	--	--	--	12.62	--	--
New Mexico	--	--	--	--	--	--	--	--
Utah	--	--	--	--	--	--	--	--
Wyoming	--	--	--	--	--	--	--	--
Pacific:								
Alaska	--	--	--	--	17.09	--	--	--
California	478.51	14.73	--	--	--	--	--	504.88
Hawaii	--	--	--	--	--	--	--	--
Oregon	--	--	--	--	--	--	10.17	--
Washington	--	--	--	--	14.46	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.1	43.0	44.0	41.8	40.9	42.4	43.8	41.9
New England:								
Connecticut	39.6	35.5	39.0	37.5	34.9	44.3	36.8	40.2
Maine	38.8	52.7	41.6	48.3	36.9	35.9	47.1	37.3
Massachusetts	36.0	--	32.9	27.4	23.8	40.3	32.8	36.3
New Hampshire	43.8	--	--	--	35.1	46.0	--	43.3
Rhode Island	32.4	37.4	41.2	35.2	23.0	33.1	39.2	31.3
Vermont	38.3	46.3	45.5	42.7	37.6	36.8	44.3	37.3
Middle Atlantic:								
New Jersey	40.7	--	28.6	43.2	42.3	39.2	42.8	40.4
New York	40.8	37.7	30.8	39.2	39.9	42.0	34.9	41.8
Pennsylvania	42.2	34.5	33.4	42.6	42.2	43.1	42.0	42.2
East North Central:								
Illinois	38.5	42.5	36.6	40.5	42.5	35.5	38.8	38.5
Indiana	40.8	--	21.2	43.3	39.9	40.8	41.0	40.8
Michigan	37.2	31.1	45.5	34.9	38.9	36.1	40.0	36.7
Ohio	42.9	50.5	38.8	39.0	43.0	43.7	40.8	43.2
Wisconsin	41.4	--	35.7	37.4	41.7	43.1	38.0	41.7
West North Central:								
Iowa	42.9	50.9	39.2	45.7	37.5	44.4	45.4	42.5
Kansas	39.0	--	44.6	34.7	32.2	41.4	41.2	38.6
Minnesota	42.0	--	52.5	42.8	40.5	41.7	45.7	41.4
Missouri	40.2	42.1	43.6	41.1	44.7	38.5	42.9	39.9
Nebraska	44.5	47.5	--	43.7	38.6	46.0	49.1	43.8
North Dakota	36.9	--	32.2	37.7	34.9	38.5	34.0	37.7
South Dakota	37.7	35.8	--	36.1	39.1	37.5	35.7	38.0
South Atlantic:								
Delaware	41.3	--	--	40.1	45.5	41.7	30.7	42.7
District of Columbia	38.2	--	39.3	43.1	30.5	41.1	37.3	38.3
Florida	43.5	--	46.0	41.4	40.3	44.1	45.5	43.2
Georgia	43.4	--	--	47.5	37.4	43.7	48.9	42.9
Maryland	44.6	43.7	66.4	33.4	39.5	45.8	49.8	44.0
North Carolina	44.9	--	55.1	38.9	41.5	45.3	53.9	43.9
South Carolina	44.1	--	49.1	41.6	41.8	44.8	43.8	44.1
Virginia	42.7	--	42.6	47.4	35.9	45.1	45.7	42.3
West Virginia	41.0	41.3	--	47.5	44.1	37.0	48.5	40.3
East South Central:								
Alabama	43.8	--	--	45.5	43.3	42.8	52.4	43.0
Kentucky	41.0	--	34.8	48.3	40.1	40.9	43.2	40.7
Mississippi	41.1	--	48.4	41.3	36.0	42.1	43.3	40.9
Tennessee	43.6	53.2	53.1	57.4	33.6	45.1	50.9	42.7
West South Central:								
Arkansas	39.6	40.5	--	37.6	37.6	41.4	33.3	40.5
Louisiana	39.2	40.5	38.6	47.2	35.5	38.2	39.1	39.3
Oklahoma	42.8	--	36.8	45.3	40.8	43.6	40.1	43.4
Texas	44.7	42.3	50.6	36.1	48.4	44.3	47.2	44.5
Mountain:								
Arizona	42.0	--	43.0	48.0	36.5	43.8	45.0	41.5
Colorado	46.2	--	--	53.3	41.7	46.1	54.3	45.1
Idaho	47.5	54.0	58.2	53.6	43.1	45.7	52.8	46.4
Montana	44.2	42.0	53.9	43.4	40.7	45.3	45.0	43.8
Nevada	47.2	--	--	55.4	49.6	46.2	46.4	47.3
New Mexico	41.5	--	--	36.7	38.6	44.0	39.4	41.8
Utah	43.4	48.1	49.3	39.5	39.5	45.1	46.7	43.1
Wyoming	42.5	44.5	43.6	48.1	35.9	43.2	45.0	41.6
Pacific:								
Alaska	43.0	44.1	53.8	43.6	39.3	43.4	47.9	42.5
California	41.3	37.7	47.4	43.6	42.1	40.7	46.1	40.8
Hawaii	32.7	26.5	--	25.2	28.9	35.5	32.0	32.9
Oregon	44.2	39.6	53.8	48.0	44.5	41.7	51.6	42.6
Washington	44.1	43.3	40.0	48.0	45.7	43.0	48.1	43.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 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	1.57	1.18	0.83	0.75	0.45	0.74	0.37
New England:								
Connecticut	2.17	5.16	3.49	2.96	3.10	3.65	2.67	2.56
Maine	1.06	2.87	4.31	2.90	2.10	1.17	2.37	1.16
Massachusetts	2.39	--	5.68	2.88	1.82	2.82	3.96	2.62
New Hampshire	3.48	--	--	--	3.53	4.73	--	3.67
Rhode Island	2.00	3.30	5.03	4.31	1.45	2.69	3.09	2.35
Vermont	2.36	7.42	11.10	6.34	3.62	3.46	5.92	2.52
Middle Atlantic:								
New Jersey	1.96	--	5.05	4.99	2.86	2.96	6.78	2.03
New York	1.34	4.96	5.16	2.67	3.62	1.59	2.65	1.41
Pennsylvania	1.39	5.64	4.79	3.49	3.40	1.57	3.14	1.52
East North Central:								
Illinois	1.17	6.97	4.88	2.55	2.15	1.48	2.81	1.28
Indiana	1.45	--	1.15	6.65	2.53	1.73	5.64	1.50
Michigan	2.91	1.55	4.88	2.75	7.30	3.88	2.95	3.37
Ohio	1.26	3.77	4.82	3.50	2.77	1.62	4.02	1.31
Wisconsin	1.89	--	6.29	2.33	4.76	2.05	3.60	2.05
West North Central:								
Iowa	1.53	7.00	3.93	6.26	2.10	2.04	4.26	1.65
Kansas	1.45	--	3.24	3.31	2.57	1.96	3.21	1.61
Minnesota	1.10	--	3.02	2.81	1.95	1.54	2.31	1.23
Missouri	2.32	5.31	7.07	4.08	5.54	2.85	3.33	2.53
Nebraska	1.61	4.05	--	2.72	1.69	2.21	6.03	1.56
North Dakota	1.82	--	4.25	3.97	3.50	3.00	4.18	2.01
South Dakota	1.28	6.08	--	2.97	1.29	2.20	3.53	1.38
South Atlantic:								
Delaware	1.80	--	--	3.47	3.80	2.31	4.67	1.87
District of Columbia	1.35	--	3.45	8.63	1.86	0.88	2.29	1.48
Florida	1.28	--	3.67	2.70	2.44	1.57	2.82	1.41
Georgia	1.96	--	--	4.53	3.52	2.35	6.18	2.08
Maryland	2.73	3.33	8.58	3.78	5.05	3.61	6.33	2.99
North Carolina	1.67	--	6.85	4.40	5.69	1.62	5.33	1.72
South Carolina	1.37	--	1.85	3.20	1.94	1.93	2.69	1.51
Virginia	1.67	--	2.96	8.03	2.96	2.07	4.63	1.80
West Virginia	1.99	1.55	--	4.90	2.80	2.80	5.03	2.12
East South Central:								
Alabama	2.27	--	--	2.98	4.89	3.16	8.76	2.48
Kentucky	1.35	--	4.99	6.09	1.52	1.82	4.93	1.39
Mississippi	1.49	--	8.36	3.62	2.69	1.96	3.84	1.62
Tennessee	3.07	4.51	6.42	6.66	7.64	2.23	4.38	3.31
West South Central:								
Arkansas	1.21	3.44	--	4.50	2.64	1.48	3.21	1.30
Louisiana	1.92	7.90	3.78	4.17	5.44	1.33	2.99	2.22
Oklahoma	1.36	--	5.37	5.02	2.21	1.61	3.74	1.42
Texas	1.74	7.23	5.60	4.14	3.38	2.37	3.74	1.88
Mountain:								
Arizona	1.60	--	5.36	6.27	2.42	1.93	4.45	1.73
Colorado	1.61	--	--	6.45	2.17	1.87	7.10	1.48
Idaho	1.53	7.74	6.63	5.53	2.57	2.08	4.13	1.75
Montana	1.43	3.44	7.56	3.24	1.96	2.32	3.16	1.51
Nevada	1.53	--	--	5.33	4.81	1.51	5.96	1.56
New Mexico	1.37	--	--	4.11	2.42	1.55	4.33	1.42
Utah	1.42	3.95	3.01	1.93	1.77	2.13	2.74	1.53
Wyoming	1.43	6.26	6.18	4.58	2.59	1.50	3.69	1.45
Pacific:								
Alaska	1.67	1.26	3.72	3.18	2.84	2.42	3.20	1.80
California	1.43	4.43	4.17	3.61	2.73	1.84	2.97	1.52
Hawaii	1.60	1.81	--	4.52	3.47	2.09	3.84	1.76
Oregon	1.15	5.48	6.59	4.04	1.57	1.47	3.86	1.09
Washington	1.95	5.26	4.06	6.08	2.08	2.93	4.96	2.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,613	9,949	11,169	10,855	10,071	9,044	10,939	9,425
New England:								
Connecticut	10,130	12,734	15,596	11,843	9,678	9,081	13,419	9,454
Maine	8,682	--	13,530	10,806	9,612	6,194	11,782	8,036
Massachusetts	6,251	--	--	5,681	5,132	6,755	7,165	6,142
New Hampshire	8,812	--	--	9,858	10,596	8,157	9,466	8,707
Rhode Island	7,959	--	7,805	9,498	8,445	7,698	8,618	7,826
Vermont	9,714	--	--	9,179	8,849	10,243	10,417	9,612
Middle Atlantic:								
New Jersey	9,090	--	--	6,231	10,238	9,027	7,670	9,338
New York	9,791	7,762	9,472	12,008	8,996	9,853	10,097	9,746
Pennsylvania	9,707	--	12,677	11,542	11,384	8,107	12,253	9,281
East North Central:								
Illinois	9,329	--	--	9,689	9,465	8,898	10,220	9,223
Indiana	10,106	--	--	11,941	11,249	8,928	13,727	9,723
Michigan	9,614	6,632	11,388	11,706	11,404	8,155	12,194	9,251
Ohio	10,954	--	13,847	12,533	11,672	10,038	12,814	10,661
Wisconsin	10,684	--	--	13,125	9,508	10,468	10,413	10,727
West North Central:								
Iowa	9,527	--	--	9,287	8,025	10,488	8,492	9,691
Kansas	10,038	--	--	13,676	7,214	10,460	8,549	10,254
Minnesota	9,855	--	--	10,376	10,140	9,152	12,195	9,381
Missouri	9,943	13,100	11,426	9,403	11,277	9,538	9,968	9,940
Nebraska	9,937	--	7,508	11,724	11,115	8,972	11,261	9,730
North Dakota	7,743	--	5,854	7,069	8,162	8,455	5,938	8,332
South Dakota	9,664	19,262	--	9,628	8,805	8,836	14,572	8,715
South Atlantic:								
Delaware	9,370	--	--	11,461	9,652	8,786	10,084	9,275
District of Columbia	7,704	--	8,731	8,402	5,963	8,268	9,213	7,411
Florida	9,324	--	11,129	10,655	9,544	8,916	10,811	9,102
Georgia	10,478	--	--	12,379	12,767	9,656	12,108	10,336
Maryland	8,757	--	14,601	12,556	7,908	7,915	12,897	8,175
North Carolina	10,607	--	10,752	10,332	10,849	10,445	11,268	10,518
South Carolina	10,568	--	--	11,457	13,266	9,231	11,915	10,422
Virginia	9,941	--	10,430	11,468	10,223	9,291	11,476	9,715
West Virginia	9,068	18,723	--	--	8,618	7,985	17,956	8,251
East South Central:								
Alabama	7,432	--	--	12,871	5,618	6,919	11,601	6,795
Kentucky	10,330	--	10,695	12,284	10,927	9,677	11,522	10,164
Mississippi	9,559	--	--	7,584	8,661	10,109	9,429	9,579
Tennessee	10,441	12,056	--	18,852	11,053	9,359	14,571	9,879
West South Central:								
Arkansas	10,544	11,249	8,888	11,745	10,467	10,478	10,756	10,507
Louisiana	10,628	9,815	14,918	11,511	11,299	9,104	12,149	10,117
Oklahoma	9,651	--	5,998	12,129	8,386	9,981	7,636	10,111
Texas	10,104	--	--	10,179	10,598	9,843	10,143	10,101
Mountain:								
Arizona	10,338	--	13,846	12,879	11,701	8,430	13,031	9,846
Colorado	10,226	--	--	8,085	11,368	9,691	12,160	9,980
Idaho	9,337	--	9,252	11,836	9,169	8,432	9,706	9,266
Montana	9,438	11,617	13,128	11,912	7,927	7,423	11,483	8,469
Nevada	9,542	--	12,403	14,923	8,700	9,219	12,069	9,323
New Mexico	9,363	--	--	11,634	7,404	9,530	12,978	8,659
Utah	9,293	--	--	9,734	9,170	9,037	12,873	9,023
Wyoming	8,739	--	--	11,672	10,112	7,534	8,934	8,654
Pacific:								
Alaska	8,334	6,218	--	7,105	9,840	7,734	--	8,148
California	9,211	12,083	12,790	10,020	11,010	8,422	12,269	8,927
Hawaii	4,023	--	--	--	2,852	4,175	5,644	3,786
Oregon	8,709	--	8,731	7,876	10,331	7,744	8,701	8,711
Washington	7,903	--	9,607	8,748	8,983	7,194	7,935	7,897

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	97.10	413.71	375.64	269.88	223.89	123.45	226.27	105.46
New England:								
Connecticut	652.46	2,255.90	2,648.85	999.59	1,160.90	981.54	1,268.35	718.64
Maine	384.57	--	2,394.52	810.14	569.04	376.88	1,083.27	413.33
Massachusetts	574.62	--	--	607.54	1,333.74	604.31	897.25	620.57
New Hampshire	784.91	--	--	1,463.23	1,426.02	1,167.19	1,236.45	894.66
Rhode Island	397.67	--	1,100.42	1,225.58	708.12	523.27	927.54	435.88
Vermont	881.75	--	--	1,336.13	899.97	1,551.09	2,178.55	957.13
Middle Atlantic:								
New Jersey	682.39	--	--	1,172.48	1,755.24	563.34	816.54	776.59
New York	613.06	1,316.15	945.05	1,990.96	699.55	939.00	998.21	688.54
Pennsylvania	490.84	--	1,448.66	1,212.63	1,254.59	567.94	1,036.88	531.72
East North Central:								
Illinois	476.84	--	--	987.19	865.21	601.34	1,896.40	480.96
Indiana	482.16	--	--	1,014.42	1,439.65	337.76	1,289.47	502.13
Michigan	513.53	328.75	1,535.09	1,395.26	801.23	555.44	1,065.52	555.65
Ohio	543.63	--	2,418.98	1,286.09	1,140.12	720.29	1,406.06	582.62
Wisconsin	661.24	--	--	2,232.43	714.91	772.18	1,333.09	731.43
West North Central:								
Iowa	510.76	--	--	2,095.66	709.00	695.42	1,508.60	535.67
Kansas	677.78	--	--	2,206.72	928.96	766.37	1,623.84	733.04
Minnesota	502.21	--	--	1,485.66	845.71	629.97	1,630.18	502.86
Missouri	544.07	1,268.55	1,886.96	1,113.19	852.68	700.97	1,038.01	598.31
Nebraska	383.60	--	994.64	1,033.93	907.38	385.33	1,179.47	397.35
North Dakota	385.90	--	993.23	1,386.21	444.97	594.38	764.43	425.55
South Dakota	439.85	1,812.43	--	1,010.45	701.83	305.26	1,386.36	348.80
South Atlantic:								
Delaware	410.13	--	--	1,190.52	942.45	487.13	1,590.17	419.85
District of Columbia	361.89	--	1,370.64	1,195.39	754.26	355.81	845.09	390.85
Florida	375.99	--	1,307.16	972.94	1,306.09	404.96	995.21	404.97
Georgia	359.33	--	--	1,662.83	817.88	465.38	1,193.58	379.91
Maryland	564.89	--	2,848.46	908.45	1,000.41	648.67	1,363.30	550.87
North Carolina	374.63	--	1,849.01	1,304.96	1,288.05	383.57	1,388.86	382.19
South Carolina	729.67	--	--	1,489.90	1,896.95	632.97	1,338.80	800.77
Virginia	392.81	--	1,703.68	1,739.10	731.74	506.41	1,264.29	419.43
West Virginia	632.96	1,227.25	--	--	1,159.28	574.88	862.74	559.54
East South Central:								
Alabama	502.08	--	--	2,374.82	607.70	557.25	1,875.51	447.16
Kentucky	412.40	--	833.53	1,499.85	925.02	471.31	1,134.10	446.48
Mississippi	562.23	--	--	1,243.98	1,054.31	694.12	1,112.68	626.06
Tennessee	728.18	1,007.41	--	3,601.10	2,773.60	450.92	1,669.87	745.29
West South Central:								
Arkansas	591.52	472.73	856.08	1,581.04	1,801.42	658.47	873.93	677.55
Louisiana	451.82	1,909.02	2,175.46	1,373.48	803.00	409.90	1,360.73	391.24
Oklahoma	644.83	--	1,023.58	2,915.61	738.44	634.98	941.07	730.52
Texas	403.30	--	--	515.23	958.38	483.31	1,338.60	422.45
Mountain:								
Arizona	868.33	--	2,091.71	1,482.51	1,067.30	1,240.69	1,412.81	956.88
Colorado	510.03	--	--	1,213.04	1,726.23	422.75	1,334.09	554.07
Idaho	890.89	--	1,281.33	2,081.81	1,539.42	946.59	1,045.74	1,024.91
Montana	591.49	2,048.97	2,537.97	1,528.67	607.56	561.33	1,308.72	560.34
Nevada	655.78	--	1,560.13	1,276.05	1,075.97	885.24	1,217.20	697.25
New Mexico	717.22	--	--	1,861.71	788.30	580.81	2,791.56	516.36
Utah	396.35	--	--	878.54	993.45	474.57	1,020.63	410.28
Wyoming	776.45	--	--	1,790.15	1,871.08	568.87	1,692.25	829.77
Pacific:								
Alaska	566.11	181.88	--	790.81	1,297.11	674.70	--	568.77
California	421.45	1,707.01	1,230.76	1,407.33	828.92	503.85	953.40	444.34
Hawaii	359.16	--	--	--	769.81	397.80	982.00	364.47
Oregon	395.39	--	737.49	694.18	847.26	514.07	616.06	469.60
Washington	461.11	--	1,222.71	598.13	675.95	716.89	669.27	536.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,611	20,998	21,679	23,133	19,573	17,456	22,385	18,227
New England:								
Connecticut	20,660	--	--	19,894	17,253	18,965	39,581	18,415
Maine	18,125	--	--	23,299	21,060	14,153	--	17,552
Massachusetts	12,179	--	--	12,042	15,130	11,611	15,409	11,999
New Hampshire	17,212	--	--	--	21,343	15,350	--	16,920
Rhode Island	14,144	--	16,287	19,650	14,183	13,431	18,634	13,710
Vermont	17,203	--	--	--	15,215	18,743	17,276	17,200
Middle Atlantic:								
New Jersey	17,878	--	--	16,712	21,764	14,756	18,308	17,836
New York	18,838	--	17,113	21,177	16,668	19,456	18,652	18,859
Pennsylvania	17,454	--	--	22,907	21,187	14,830	22,543	16,816
East North Central:								
Illinois	16,810	--	23,107	17,977	17,577	15,685	18,756	16,482
Indiana	20,185	--	--	24,052	23,774	17,693	27,401	19,393
Michigan	18,543	--	--	23,902	19,937	15,765	25,848	17,135
Ohio	19,900	--	--	28,699	22,517	17,183	21,165	19,820
Wisconsin	22,125	--	--	28,815	19,081	21,558	21,386	22,193
West North Central:								
Iowa	16,947	--	--	20,686	17,592	16,888	16,316	17,048
Kansas	18,020	--	--	24,840	14,816	17,970	14,693	18,429
Minnesota	20,820	--	--	19,836	22,115	20,370	23,271	20,561
Missouri	18,635	--	--	19,726	21,520	17,985	16,078	18,907
Nebraska	18,674	--	19,297	22,176	19,795	17,533	23,396	18,383
North Dakota	14,062	--	--	--	13,847	14,254	--	14,204
South Dakota	16,832	--	--	17,945	16,941	16,289	20,890	16,487
South Atlantic:								
Delaware	17,740	--	--	27,407	21,581	15,325	19,091	17,580
District of Columbia	15,057	--	--	15,628	11,420	16,421	19,020	14,562
Florida	17,753	--	--	21,618	17,428	17,310	19,730	17,538
Georgia	20,120	--	--	--	31,059	17,448	27,590	19,728
Maryland	17,752	--	--	22,261	13,750	16,463	27,686	16,216
North Carolina	18,926	--	--	--	17,854	18,268	--	18,619
South Carolina	22,283	--	--	--	28,823	19,644	--	22,233
Virginia	19,907	--	--	--	19,999	18,789	29,599	19,300
West Virginia	14,872	--	--	--	18,659	13,302	35,344	14,290
East South Central:								
Alabama	14,345	--	--	--	10,413	14,053	--	13,252
Kentucky	19,534	--	20,701	22,611	21,825	18,457	21,994	19,348
Mississippi	19,456	--	--	12,954	16,099	20,083	19,507	19,448
Tennessee	17,623	--	--	--	13,678	17,559	27,625	16,743
West South Central:								
Arkansas	19,401	--	--	--	25,547	17,547	22,808	18,952
Louisiana	20,856	--	--	30,326	23,281	18,072	28,882	19,612
Oklahoma	21,960	--	--	33,993	16,489	19,757	24,116	21,729
Texas	19,337	32,788	--	20,117	20,645	18,387	22,810	19,174
Mountain:								
Arizona	23,534	--	--	--	23,721	17,918	--	20,280
Colorado	18,271	--	--	--	19,521	18,516	--	18,626
Idaho	18,773	--	--	20,671	14,161	19,840	15,054	19,164
Montana	16,231	--	--	--	16,838	13,828	14,364	16,703
Nevada	31,965	--	28,552	26,821	17,885	35,454	27,306	32,240
New Mexico	16,974	--	--	--	16,764	17,513	--	16,591
Utah	17,697	18,638	--	20,587	17,588	17,070	21,500	17,258
Wyoming	18,921	18,977	--	28,040	21,391	15,418	22,364	17,767
Pacific:								
Alaska	14,654	14,772	--	12,883	13,013	15,420	--	14,915
California	17,989	--	21,313	20,015	19,577	17,267	20,577	17,805
Hawaii	9,592	--	--	--	--	9,612	--	9,401
Oregon	15,271	--	--	13,742	17,326	14,311	15,990	15,156
Washington	15,798	--	--	--	15,856	13,739	--	14,480

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

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

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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	285.09	1,510.81	971.95	965.14	581.33	364.70	871.94	297.94
New England:								
Connecticut	1,683.46	--	--	2,541.74	2,600.81	1,837.36	7,774.75	1,430.45
Maine	1,190.58	--	--	3,429.96	1,437.01	1,425.68	--	1,202.89
Massachusetts	996.11	--	--	2,105.92	1,778.20	1,231.89	1,380.60	1,034.78
New Hampshire	1,696.68	--	--	--	2,358.60	2,003.98	--	1,717.44
Rhode Island	1,096.00	--	1,258.05	3,262.30	2,718.05	1,227.24	1,486.43	1,144.20
Vermont	1,920.54	--	--	--	1,787.34	3,030.23	1,162.13	1,993.68
Middle Atlantic:								
New Jersey	2,037.11	--	--	1,219.89	4,692.07	795.35	1,972.73	2,232.08
New York	1,626.89	--	2,673.77	2,177.72	1,526.25	2,452.18	1,766.28	1,794.90
Pennsylvania	990.84	--	--	3,424.49	1,516.64	1,140.17	3,248.98	1,015.99
East North Central:								
Illinois	758.80	--	3,147.23	2,135.21	1,463.35	943.63	2,062.96	785.90
Indiana	1,198.58	--	--	2,606.89	3,509.06	959.18	2,880.86	1,216.19
Michigan	1,217.83	--	--	2,978.11	1,811.61	1,337.45	1,955.47	1,100.71
Ohio	1,146.90	--	--	2,541.15	2,381.17	1,330.76	2,735.89	1,205.23
Wisconsin	1,592.73	--	--	4,897.18	1,652.01	1,551.07	2,947.81	1,710.13
West North Central:								
Iowa	1,030.15	--	--	2,794.22	2,022.87	1,399.68	2,350.30	1,131.89
Kansas	1,271.44	--	--	3,450.26	1,033.55	1,696.71	2,401.78	1,398.33
Minnesota	1,915.55	--	--	3,720.22	3,178.91	2,671.52	3,017.46	2,094.27
Missouri	1,457.20	--	--	2,926.48	3,516.17	1,782.35	2,341.04	1,605.93
Nebraska	641.17	--	1,284.24	1,994.46	1,435.35	667.65	2,459.09	650.11
North Dakota	968.63	--	--	--	1,930.50	944.87	--	951.93
South Dakota	713.40	--	--	2,637.86	1,557.76	796.85	2,629.21	725.42
South Atlantic:								
Delaware	1,494.49	--	--	4,160.75	3,357.98	1,544.07	3,044.25	1,638.40
District of Columbia	992.84	--	--	2,755.43	1,383.42	1,028.36	5,460.71	837.11
Florida	1,008.86	--	--	3,184.32	3,369.53	1,110.30	2,845.88	1,067.69
Georgia	957.32	--	--	--	3,251.67	1,057.21	4,531.12	978.26
Maryland	762.48	--	--	2,112.00	1,272.69	704.32	2,267.68	611.53
North Carolina	1,121.18	--	--	--	3,796.70	973.32	--	1,132.27
South Carolina	1,954.76	--	--	--	4,626.98	1,861.72	--	2,147.68
Virginia	875.98	--	--	--	1,430.82	1,090.01	5,057.97	870.41
West Virginia	1,473.28	--	--	--	2,485.70	1,614.89	1,591.36	1,416.05
East South Central:								
Alabama	1,279.10	--	--	--	1,464.15	1,355.88	--	1,087.56
Kentucky	1,043.97	--	817.46	3,944.68	1,417.96	1,308.16	1,827.49	1,109.28
Mississippi	1,736.51	--	--	1,691.50	3,107.60	2,114.42	3,480.94	1,936.41
Tennessee	1,384.67	--	--	--	3,728.44	1,028.17	3,160.64	1,392.49
West South Central:								
Arkansas	1,425.52	--	--	--	2,898.06	1,413.05	3,720.22	1,473.03
Louisiana	1,117.54	--	--	4,170.51	3,203.01	1,100.59	4,701.95	1,110.19
Oklahoma	2,051.55	--	--	5,165.89	1,733.07	2,031.65	2,867.47	2,255.96
Texas	1,146.80	3,029.10	--	1,758.08	3,172.28	1,149.55	2,124.45	1,187.97
Mountain:								
Arizona	3,301.93	--	--	--	2,457.76	2,073.45	--	1,718.98
Colorado	1,070.32	--	--	--	2,390.54	1,103.12	--	1,004.08
Idaho	1,969.73	--	--	5,313.90	2,042.30	2,833.94	2,213.05	2,156.29
Montana	1,683.02	--	--	--	1,940.12	1,248.84	2,766.07	2,021.91
Nevada	7,792.08	--	2,736.99	2,645.81	3,388.45	8,937.08	2,394.30	8,176.65
New Mexico	2,012.26	--	--	--	4,662.47	1,623.84	--	2,096.60
Utah	924.91	1,444.99	--	1,888.76	1,615.87	1,296.07	1,602.43	993.71
Wyoming	1,541.25	1,670.84	--	2,371.85	4,506.42	827.14	2,927.63	1,657.84
Pacific:								
Alaska	947.59	204.08	--	1,281.85	2,265.57	1,205.05	--	1,016.34
California	1,103.04	--	3,699.41	1,696.71	1,277.63	1,444.75	2,949.23	1,160.93
Hawaii	1,492.91	--	--	--	--	2,080.69	--	1,715.41
Oregon	788.71	--	--	1,656.03	1,642.04	1,011.73	1,579.35	868.89
Washington	1,929.34	--	--	--	1,766.83	2,220.30	--	1,820.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

-- 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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,464	20,010	22,890	20,680	18,348	17,898	21,283	18,165
New England:								
Connecticut	18,769	--	--	18,651	14,552	19,923	24,970	17,866
Maine	14,908	--	--	23,267	18,635	11,773	22,801	13,852
Massachusetts	12,495	--	--	11,149	12,164	12,937	12,324	12,516
New Hampshire	18,691	--	--	27,212	18,672	15,940	28,175	16,721
Rhode Island	16,533	--	--	21,879	20,043	15,269	16,790	16,496
Vermont	18,308	--	--	18,322	15,612	20,572	15,841	18,512
Middle Atlantic:								
New Jersey	15,781	--	--	17,307	16,054	15,010	21,433	15,664
New York	19,750	--	--	20,803	16,902	20,614	20,194	19,666
Pennsylvania	19,126	--	--	22,378	22,289	15,268	28,765	17,405
East North Central:								
Illinois	17,821	--	--	21,399	17,407	16,987	22,676	17,347
Indiana	18,877	--	--	20,713	22,082	17,772	20,461	18,757
Michigan	16,146	--	22,628	23,038	17,276	14,461	22,104	15,379
Ohio	20,532	--	--	18,502 *	22,073	20,336	17,742 *	20,981
Wisconsin	20,453	--	--	26,784	17,826	20,414	--	20,560
West North Central:								
Iowa	17,932	--	--	14,117 *	15,015	19,482	16,803	18,022
Kansas	18,087	--	--	20,857	14,029	19,514	15,343	18,618
Minnesota	19,343	--	--	20,870	17,307	18,584	25,639	18,527
Missouri	19,330	20,760	--	25,971	24,748	17,200	22,262	19,097
Nebraska	18,132	--	--	20,205	19,321	17,484	17,325	18,212
North Dakota	15,432	12,938	--	13,529	16,515	16,090	12,196	16,221
South Dakota	18,076	--	--	22,570	17,892	16,465	22,241	17,748
South Atlantic:								
Delaware	16,071	--	24,304	20,135	21,329	14,191	--	16,196
District of Columbia	14,311	--	--	12,446	12,301	15,860	16,038	14,081
Florida	18,798	--	21,495	25,301	15,471	18,793	22,407	18,415
Georgia	19,954	--	--	26,007	20,114	19,112	27,166	19,524
Maryland	16,650	--	--	19,797	15,598	15,858	24,512	15,929
North Carolina	19,917	--	--	20,080	18,436	20,102	--	19,817
South Carolina	20,489	--	--	--	24,832	19,394	--	20,542
Virginia	19,583	--	--	--	20,746	18,198	22,722	19,088
West Virginia	16,471	--	--	--	13,331	16,924	--	16,062
East South Central:								
Alabama	15,454	--	--	23,762	9,459	14,284	16,875	15,258
Kentucky	17,426	--	--	--	17,046	17,551	22,052	17,208
Mississippi	17,623	--	--	13,272	13,200	17,944	--	17,189
Tennessee	18,433	--	--	--	18,367 *	17,606	--	18,038
West South Central:								
Arkansas	20,692	26,003	13,607	--	20,195	20,572	21,982	20,519
Louisiana	22,470	--	32,208	32,280	25,688	18,297	29,470	21,729
Oklahoma	21,097	--	--	--	19,386	19,601	--	21,158
Texas	19,515	--	--	19,739	21,239	18,877	21,319	19,453
Mountain:								
Arizona	20,574	--	--	23,483	23,193	18,000	24,509	19,753
Colorado	18,684	--	--	--	17,582	19,171	28,261	18,078
Idaho	18,221	--	--	15,320	15,531	20,370	13,969	19,188
Montana	14,705	--	--	--	13,396	15,405	--	15,808
Nevada	22,498	17,436	--	--	20,664	22,500	23,254	22,412
New Mexico	17,445	--	--	--	14,321	19,454	25,018	16,686
Utah	18,165	--	--	20,129	17,197	18,751	17,057	18,277
Wyoming	16,454	--	11,881	15,010	18,358	16,340	15,233	16,608
Pacific:								
Alaska	15,376	--	--	--	10,158	17,231	--	15,487
California	18,401	--	21,524	20,424	20,622	17,465	22,325	17,968
Hawaii	9,439	--	--	--	--	8,914	--	9,321
Oregon	15,291	--	--	13,517	18,419	14,269	17,032	15,053
Washington	18,187	--	18,345	17,467	17,364	18,411	17,665	18,232

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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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, 2025

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	262.27	1,287.47	1,248.34	837.66	654.53	310.53	759.57	277.82
New England:								
Connecticut	1,916.73	--	--	2,190.81	3,607.97	2,509.47	3,559.32	2,078.36
Maine	901.28	--	--	2,323.59	1,405.61	951.74	2,461.29	917.74
Massachusetts	922.75	--	--	1,568.60	1,726.73	1,331.26	1,221.10	1,024.44
New Hampshire	1,553.71	--	--	2,564.76	3,697.36	1,506.48	1,969.70	1,471.89
Rhode Island	1,289.84	--	--	3,380.89	4,173.82	976.40	1,655.18	1,455.37
Vermont	1,579.91	--	--	1,808.36	1,437.23	2,736.85	1,227.84	1,704.04
Middle Atlantic:								
New Jersey	1,836.08	--	--	1,648.13	3,054.50	917.93	1,973.76	1,862.25
New York	1,343.58	--	--	2,133.62	1,286.58	2,062.24	2,886.11	1,502.79
Pennsylvania	1,098.75	--	--	3,274.13	1,895.97	805.34	4,795.12	881.66
East North Central:								
Illinois	759.45	--	--	2,490.08	1,314.76	880.85	2,833.09	743.71
Indiana	775.31	--	--	2,074.06	1,401.30	954.72	2,808.57	802.97
Michigan	888.53	--	3,225.11	2,706.60	1,410.69	1,061.44	2,440.69	891.14
Ohio	1,486.61	--	--	5,639.16 *	2,471.75	1,595.56	5,884.18 *	1,357.94
Wisconsin	1,288.34	--	--	4,570.31	1,932.49	1,369.51	--	1,309.61
West North Central:								
Iowa	1,267.82	--	--	4,681.50 *	1,747.13	1,585.00	3,438.00	1,338.08
Kansas	1,418.46	--	--	3,912.58	2,157.56	1,903.04	1,757.86	1,628.37
Minnesota	1,395.07	--	--	3,313.98	1,420.94	1,420.66	5,502.68	1,318.98
Missouri	1,655.11	1,780.38	--	2,381.77	3,411.10	1,829.83	2,523.43	1,757.02
Nebraska	749.05	--	--	1,042.48	1,527.42	850.34	3,428.45	749.10
North Dakota	1,095.95	1,152.78	--	2,545.54	1,460.55	1,907.28	1,414.35	1,314.80
South Dakota	1,075.24	--	--	3,769.21	1,915.23	810.25	2,228.03	1,149.96
South Atlantic:								
Delaware	1,841.41	--	887.74	3,320.25	2,086.36	2,266.66	--	2,000.56
District of Columbia	857.36	--	--	2,150.58	1,650.88	937.76	2,987.84	876.59
Florida	1,281.14	--	3,869.75	4,857.69	3,692.81	1,067.01	3,326.36	1,328.95
Georgia	1,363.65	--	--	2,628.03	5,440.00	1,162.95	3,828.21	1,401.13
Maryland	669.28	--	--	1,313.89	2,489.55	503.64	3,961.79	574.85
North Carolina	1,133.18	--	--	2,920.94	3,937.39	1,065.12	--	1,160.33
South Carolina	1,534.70	--	--	--	3,731.97	1,795.57	--	1,621.39
Virginia	925.94	--	--	--	1,995.69	1,021.89	3,867.53	924.90
West Virginia	3,157.21	--	--	--	2,193.18	3,953.79	--	3,259.11
East South Central:								
Alabama	1,736.45	--	--	3,511.25	1,389.23	1,344.11	3,285.23	1,939.91
Kentucky	1,074.93	--	--	--	2,453.49	1,247.24	3,725.61	1,089.52
Mississippi	1,629.43	--	--	1,834.71	1,068.01	1,998.46	--	1,698.58
Tennessee	3,322.25	--	--	--	8,209.06 *	877.17	--	3,401.85
West South Central:								
Arkansas	1,628.63	2,042.34	814.57	--	3,093.35	2,056.53	3,493.63	1,779.25
Louisiana	1,845.40	--	4,401.57	5,416.69	4,448.90	915.36	2,772.85	2,042.13
Oklahoma	1,682.83	--	--	--	2,027.04	1,545.78	--	1,788.03
Texas	1,375.31	--	--	1,458.75	2,932.72	1,694.52	2,247.69	1,417.58
Mountain:								
Arizona	1,306.35	--	--	1,613.93	1,770.85	1,802.04	3,485.62	1,394.34
Colorado	971.83	--	--	--	1,677.18	1,027.06	4,776.24	921.99
Idaho	1,625.83	--	--	3,145.75	2,325.77	2,520.66	1,942.35	1,888.71
Montana	1,612.02	--	--	--	1,278.20	956.43	--	1,051.59
Nevada	2,769.57	1,509.08	--	--	2,122.68	4,086.11	2,600.49	3,076.33
New Mexico	1,411.80	--	--	--	2,553.16	1,293.72	3,804.33	1,500.18
Utah	780.67	--	--	1,899.05	1,500.01	950.78	2,831.00	799.44
Wyoming	1,061.04	--	636.91	2,689.94	3,022.16	866.89	2,316.29	1,152.48
Pacific:								
Alaska	1,271.37	--	--	--	2,628.86	1,455.55	--	1,323.31
California	895.84	--	2,626.74	1,537.35	1,501.38	1,136.29	2,311.04	958.51
Hawaii	829.01	--	--	--	--	818.35	--	864.04
Oregon	986.58	--	--	2,185.18	1,802.44	1,371.01	1,497.38	1,096.24
Washington	2,225.63	--	1,229.40	1,599.29	4,439.86	2,778.48	1,476.31	2,407.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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