Table VI.A.1 Number of private-sector establishments by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	7,567,731	5,320,385	1,548,457	698,889	1,124,729	6,443,002
New England:						
Connecticut	80,083	46,690	24,347	9,046	--	72,772
Maine	38,710	26,948	6,602	5,160	--	34,032
Massachusetts	146,559	107,401	28,961	10,197	--	134,836
New Hampshire	35,558	19,636	13,326	2,596	4,126	31,432
Rhode Island	25,650	19,589	3,903	2,157	--	23,016
Vermont	18,424	11,556	3,662	3,206	3,585	14,840
Middle Atlantic:						
New Jersey	222,145	141,020	67,206	13,920 *	--	193,458
New York	466,561	329,278	81,146	56,137	61,021	405,540
Pennsylvania	263,994	174,305	62,200	27,489	31,733	232,261
East North Central:						
Illinois	276,193	209,356	35,387	31,450	27,989	248,203
Indiana	146,970	100,182	26,707	20,081	--	133,992
Michigan	211,540	159,135	27,070	25,335	--	193,937
Ohio	230,055	137,495	58,963	33,597	--	213,359
Wisconsin	139,092	94,942	30,497	13,652	--	119,534
West North Central:						
Iowa	84,328	57,039	15,919	11,369	--	75,840
Kansas	70,447	46,539	14,018	9,890	--	64,913
Minnesota	143,316	97,737	21,694	23,885	18,723	124,592
Missouri	128,472	86,316	21,019	21,137	--	109,649
Nebraska	61,480	41,132	13,255	7,093	--	53,472
North Dakota	25,685	14,907	8,437	2,341	3,258	22,427
South Dakota	29,221	20,477	5,534	3,210	--	26,127
South Atlantic:						
Delaware	27,712	18,377	7,112 *	2,223	5,731	21,981
District of Columbia	20,963	11,311	3,381	6,271	--	19,152
Florida	560,997	434,016	95,695	31,287	120,076	440,922
Georgia	233,411	174,524	44,855	14,032 *	32,318	201,092
Maryland	124,278	75,098	28,292	20,888	15,378	108,900
North Carolina	241,061	172,602	53,691	14,768	43,551	197,510
South Carolina	115,060	92,488	17,772	4,800 *	20,911	94,148
Virginia	197,706	141,417	36,050	20,238 *	26,212	171,494
West Virginia	33,065	21,620	6,942	4,502	3,978	29,087
East South Central:						
Alabama	106,821	82,466	14,915	9,440	--	97,848
Kentucky	88,377	59,659	18,153	10,566	13,329	75,048
Mississippi	57,427	36,960	14,226	6,240	--	50,383
Tennessee	137,793	66,621	54,939	16,233	16,979	120,815
West South Central:						
Arkansas	66,432	52,614	8,657	5,161	12,311	54,122
Louisiana	97,321	66,967	25,830	--	13,264	84,057
Oklahoma	86,654	65,278	13,331	8,045	12,573	74,082
Texas	673,964	465,141	162,617	46,206	119,040	554,924
Mountain:						
Arizona	149,680	119,552	24,642	5,486 *	34,259	115,421
Colorado	153,065	122,016	22,799	8,250	22,740	130,325
Idaho	54,621	39,656	11,817	3,148	9,470	45,151
Montana	37,995	26,185	7,937	3,872	6,014	31,981
Nevada	74,437	60,189	9,716	4,532 *	11,694	62,743
New Mexico	43,406	29,975	7,716	5,715	4,368	39,037
Utah	86,202	65,642	15,978	4,582 *	20,668	65,534
Wyoming	23,536	15,804	5,154	2,578	3,851	19,685
Pacific:						
Alaska	21,145	12,751	5,840	2,553	--	18,193
California	875,405	619,833	185,900	69,673	162,957	712,448
Hawaii	29,936	21,287	6,325	2,325	--	25,827
Oregon	112,372	69,304	28,884	14,183	20,728	91,644
Washington	192,406	139,350	39,437	13,619	31,189	161,217

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

Note: Definitions and descriptions of the methods used for this survey can be found in the 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 VI.A.1 Standard errors for number of private-sector establishments by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	45,375	58,835	44,572	29,464	40,223	58,789
New England:						
Connecticut	2,815	3,821	3,577	2,538	--	3,627
Maine	907	1,589	1,195	827	--	1,439
Massachusetts	6,151	8,047	5,325	2,227	--	7,360
New Hampshire	1,970	1,833	2,008	639	951	2,208
Rhode Island	1,357	1,751	878	597	--	1,619
Vermont	681	968	632	535	911	700
Middle Atlantic:						
New Jersey	9,222	11,783	10,537	4,368 *	--	12,000
New York	20,103	20,526	9,429	13,386	10,365	21,876
Pennsylvania	6,259	10,070	7,897	4,604	6,228	8,980
East North Central:						
Illinois	7,756	10,277	5,447	6,246	5,679	9,895
Indiana	4,789	6,535	4,848	4,511	--	5,951
Michigan	8,965	11,433	6,484	5,842	--	10,800
Ohio	6,781	8,862	8,640	6,463	--	8,095
Wisconsin	4,044	5,835	5,772	2,916	--	5,829
West North Central:						
Iowa	2,738	3,809	2,684	2,313	--	3,578
Kansas	2,304	3,374	2,546	1,991	--	2,896
Minnesota	5,303	5,988	5,463	5,113	4,355	6,818
Missouri	3,357	5,614	3,666	3,860	--	5,309
Nebraska	2,715	3,120	2,740	1,943	--	3,399
North Dakota	897	1,332	1,324	583	857	1,261
South Dakota	839	1,120	1,064	554	--	1,134
South Atlantic:						
Delaware	2,220	1,664	2,307 *	646	1,113	2,524
District of Columbia	992	1,009	971	1,115	--	1,225
Florida	15,838	20,968	14,412	8,774	16,420	21,662
Georgia	7,692	10,262	8,547	4,467 *	6,717	10,645
Maryland	3,754	5,817	5,306	4,593	4,014	5,668
North Carolina	6,675	9,527	9,589	3,856	7,923	10,031
South Carolina	4,354	5,442	4,289	1,858 *	4,484	6,003
Virginia	8,961	9,448	7,001	6,208 *	5,857	10,516
West Virginia	1,132	1,608	1,072	959	905	1,504
East South Central:						
Alabama	3,533	5,207	3,470	2,319	--	4,397
Kentucky	2,736	4,467	2,969	1,950	3,204	3,810
Mississippi	2,188	2,945	2,164	1,341	--	2,719
Tennessee	4,822	5,634	5,869	3,561	4,043	6,117
West South Central:						
Arkansas	1,946	2,871	1,977	1,308	2,142	3,111
Louisiana	3,053	4,025	4,187	--	2,838	4,190
Oklahoma	2,004	3,085	2,183	1,734	2,482	3,106
Texas	15,783	21,360	19,718	9,017	16,654	21,252
Mountain:						
Arizona	7,345	9,192	5,804	2,533 *	6,576	9,801
Colorado	5,440	5,401	6,146	2,154	5,833	5,888
Idaho	1,580	2,538	2,097	831	1,894	2,501
Montana	1,130	1,496	1,400	715	1,059	1,586
Nevada	6,068	6,639	2,499	1,689 *	2,882	6,491
New Mexico	1,746	2,221	1,275	1,198	1,009	2,031
Utah	2,031	3,395	2,614	1,397 *	3,285	3,450
Wyoming	947	1,129	971	770	753	1,254
Pacific:						
Alaska	1,629	1,706	894	536	--	1,727
California	17,514	24,509	16,846	10,473	16,886	23,311
Hawaii	787	1,312	1,059	639	--	1,208
Oregon	2,831	4,122	4,069	2,672	3,362	4,204
Washington	6,616	9,057	7,926	3,450	6,905	9,234

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

Note: Definitions and descriptions of the methods used for this survey can be found in the 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 VI.A.1.a Percent of number of private-sector establishments by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	7,567,731	70.3%	20.5%	9.2%	14.9%	85.1%
New England:						
Connecticut	80,083	58.3%	30.4%	11.3%	--	90.9%
Maine	38,710	69.6%	17.1%	13.3%	--	87.9%
Massachusetts	146,559	73.3%	19.8%	7.0%	--	92.0%
New Hampshire	35,558	55.2%	37.5%	7.3%	11.6%	88.4%
Rhode Island	25,650	76.4%	15.2%	8.4%	--	89.7%
Vermont	18,424	62.7%	19.9%	17.4%	19.5%	80.5%
Middle Atlantic:						
New Jersey	222,145	63.5%	30.3%	6.3% *	--	87.1%
New York	466,561	70.6%	17.4%	12.0%	13.1%	86.9%
Pennsylvania	263,994	66.0%	23.6%	10.4%	12.0%	88.0%
East North Central:						
Illinois	276,193	75.8%	12.8%	11.4%	10.1%	89.9%
Indiana	146,970	68.2%	18.2%	13.7%	--	91.2%
Michigan	211,540	75.2%	12.8%	12.0%	--	91.7%
Ohio	230,055	59.8%	25.6%	14.6%	--	92.7%
Wisconsin	139,092	68.3%	21.9%	9.8%	--	85.9%
West North Central:						
Iowa	84,328	67.6%	18.9%	13.5%	--	89.9%
Kansas	70,447	66.1%	19.9%	14.0%	--	92.1%
Minnesota	143,316	68.2%	15.1%	16.7%	13.1%	86.9%
Missouri	128,472	67.2%	16.4%	16.5%	--	85.3%
Nebraska	61,480	66.9%	21.6%	11.5%	--	87.0%
North Dakota	25,685	58.0%	32.8%	9.1%	12.7%	87.3%
South Dakota	29,221	70.1%	18.9%	11.0%	--	89.4%
South Atlantic:						
Delaware	27,712	66.3%	25.7%	8.0% *	20.7%	79.3%
District of Columbia	20,963	54.0%	16.1%	29.9%	--	91.4%
Florida	560,997	77.4%	17.1%	5.6%	21.4%	78.6%
Georgia	233,411	74.8%	19.2%	6.0% *	13.8%	86.2%
Maryland	124,278	60.4%	22.8%	16.8%	12.4%	87.6%
North Carolina	241,061	71.6%	22.3%	6.1%	18.1%	81.9%
South Carolina	115,060	80.4%	15.4%	4.2% *	18.2%	81.8%
Virginia	197,706	71.5%	18.2%	10.2%	13.3%	86.7%
West Virginia	33,065	65.4%	21.0%	13.6%	12.0%	88.0%
East South Central:						
Alabama	106,821	77.2%	14.0%	8.8%	--	91.6%
Kentucky	88,377	67.5%	20.5%	12.0%	15.1%	84.9%
Mississippi	57,427	64.4%	24.8%	10.9%	--	87.7%
Tennessee	137,793	48.3%	39.9%	11.8%	12.3%	87.7%
West South Central:						
Arkansas	66,432	79.2%	13.0%	7.8%	18.5%	81.5%
Louisiana	97,321	68.8%	26.5%	4.6% *	13.6%	86.4%
Oklahoma	86,654	75.3%	15.4%	9.3%	14.5%	85.5%
Texas	673,964	69.0%	24.1%	6.9%	17.7%	82.3%
Mountain:						
Arizona	149,680	79.9%	16.5%	3.7% *	22.9%	77.1%
Colorado	153,065	79.7%	14.9%	5.4%	14.9%	85.1%
Idaho	54,621	72.6%	21.6%	5.8%	17.3%	82.7%
Montana	37,995	68.9%	20.9%	10.2%	15.8%	84.2%
Nevada	74,437	80.9%	13.1%	6.1% *	15.7%	84.3%
New Mexico	43,406	69.1%	17.8%	13.2%	10.1%	89.9%
Utah	86,202	76.1%	18.5%	5.3% *	24.0%	76.0%
Wyoming	23,536	67.1%	21.9%	11.0%	16.4%	83.6%
Pacific:						
Alaska	21,145	60.3%	27.6%	12.1%	--	86.0%
California	875,405	70.8%	21.2%	8.0%	18.6%	81.4%
Hawaii	29,936	71.1%	21.1%	7.8%	--	86.3%
Oregon	112,372	61.7%	25.7%	12.6%	18.4%	81.6%
Washington	192,406	72.4%	20.5%	7.1%	16.2%	83.8%

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.

Percents may not add to 100% because of rounding.

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

Division and State	Total	Ownership For profit, incorporated	Ownership For profit, unincorporated	Ownership Nonprofit	Age of firm Less than 5 years	Age of firm 5 or more years
United States	45,375	0.64%	0.58%	0.39%	0.53%	0.53%
New England:						
Connecticut	2,815	4.57%	4.30%	3.09%	--	2.82%
Maine	907	3.52%	3.07%	2.18%	--	2.77%
Massachusetts	6,151	3.86%	3.65%	1.57%	--	2.40%
New Hampshire	1,970	4.68%	4.74%	1.86%	2.77%	2.77%
Rhode Island	1,357	4.15%	3.56%	2.40%	--	3.37%
Vermont	681	4.15%	3.44%	2.98%	4.51%	4.51%
Middle Atlantic:						
New Jersey	9,222	4.61%	4.53%	1.97% *	--	3.27%
New York	20,103	3.12%	2.17%	2.68%	2.25%	2.25%
Pennsylvania	6,259	3.22%	2.99%	1.77%	2.39%	2.39%
East North Central:						
Illinois	7,756	2.82%	2.02%	2.22%	2.09%	2.09%
Indiana	4,789	3.92%	3.24%	3.02%	--	2.49%
Michigan	8,965	3.90%	3.09%	2.75%	--	2.80%
Ohio	6,781	3.76%	3.55%	2.77%	--	1.96%
Wisconsin	4,044	4.09%	3.88%	2.16%	--	3.25%
West North Central:						
Iowa	2,738	3.82%	3.19%	2.69%	--	2.55%
Kansas	2,304	4.04%	3.51%	2.90%	--	2.33%
Minnesota	5,303	4.32%	3.59%	3.46%	3.07%	3.07%
Missouri	3,357	3.82%	2.86%	3.00%	--	3.25%
Nebraska	2,715	4.66%	4.21%	3.10%	--	3.28%
North Dakota	897	4.87%	4.86%	2.32%	3.38%	3.38%
South Dakota	839	3.64%	3.44%	1.93%	--	2.49%
South Atlantic:						
Delaware	2,220	6.74%	6.89%	2.45% *	4.41%	4.41%
District of Columbia	992	5.20%	4.36%	4.89%	--	2.85%
Florida	15,838	2.87%	2.57%	1.55%	2.93%	2.93%
Georgia	7,692	3.82%	3.55%	1.91% *	2.95%	2.95%
Maryland	3,754	4.71%	4.14%	3.58%	3.28%	3.28%
North Carolina	6,675	3.89%	3.75%	1.62%	3.29%	3.29%
South Carolina	4,354	3.84%	3.61%	1.63% *	3.90%	3.90%
Virginia	8,961	4.14%	3.46%	2.98%	3.00%	3.00%
West Virginia	1,132	3.98%	3.36%	2.81%	2.80%	2.80%
East South Central:						
Alabama	3,533	3.71%	3.24%	2.21%	--	2.87%
Kentucky	2,736	3.94%	3.47%	2.25%	3.57%	3.57%
Mississippi	2,188	3.94%	3.74%	2.41%	--	2.90%
Tennessee	4,822	3.76%	3.90%	2.60%	2.94%	2.94%
West South Central:						
Arkansas	1,946	3.38%	2.95%	2.00%	3.35%	3.35%
Louisiana	3,053	4.07%	3.99%	1.43% *	2.95%	2.95%
Oklahoma	2,004	3.02%	2.47%	2.03%	2.87%	2.87%
Texas	15,783	2.88%	2.77%	1.36%	2.45%	2.45%
Mountain:						
Arizona	7,345	4.13%	3.89%	1.71% *	4.52%	4.52%
Colorado	5,440	3.79%	3.70%	1.43%	3.60%	3.60%
Idaho	1,580	3.99%	3.82%	1.53%	3.52%	3.52%
Montana	1,130	3.67%	3.48%	1.92%	2.85%	2.85%
Nevada	6,068	4.09%	3.48%	2.33% *	3.97%	3.97%
New Mexico	1,746	3.73%	2.98%	2.76%	2.37%	2.37%
Utah	2,031	3.32%	3.04%	1.62% *	3.72%	3.72%
Wyoming	947	4.48%	3.98%	3.17%	3.31%	3.31%
Pacific:						
Alaska	1,629	4.86%	4.35%	2.67%	--	3.08%
California	17,514	2.16%	1.95%	1.20%	1.93%	1.93%
Hawaii	787	3.90%	3.53%	2.12%	--	3.22%
Oregon	2,831	3.67%	3.44%	2.34%	2.99%	2.99%
Washington	6,616	4.15%	3.96%	1.82%	3.59%	3.59%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the 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 VI.A.2 Percent of private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	49.2%	50.2%	41.0%	60.3%	18.6%	54.6%
New England:						
Connecticut	56.0%	57.0%	45.8%	78.4%	--	58.8%
Maine	42.8%	40.6%	26.3% *	75.4%	--	47.9%
Massachusetts	62.7%	61.8%	62.7%	72.0%	--	66.8%
New Hampshire	55.7%	62.4%	45.9%	56.0%	17.8% *	60.7%
Rhode Island	54.8%	56.3%	37.8%	71.5%	--	56.9%
Vermont	42.2%	46.3%	27.1% *	44.8%	29.7% *	45.3%
Middle Atlantic:						
New Jersey	56.8%	61.8%	43.7%	70.3%	--	61.8%
New York	51.0%	47.1%	48.1%	78.3%	26.5% *	54.7%
Pennsylvania	47.0%	50.5%	30.5%	62.4%	8.8% *	52.2%
East North Central:						
Illinois	51.5%	51.0%	44.1%	62.6%	17.6% *	55.3%
Indiana	43.1%	48.2%	36.3%	26.4%	--	46.6%
Michigan	48.4%	48.4%	29.0% *	68.5%	--	51.7%
Ohio	54.0%	60.6%	40.0%	51.1%	--	56.4%
Wisconsin	50.8%	53.5%	39.9%	57.0%	--	56.7%
West North Central:						
Iowa	49.3%	49.8%	28.9%	75.6%	1.9% *	54.6%
Kansas	52.6%	58.5%	42.6%	38.6%	--	55.3%
Minnesota	47.4%	47.5%	48.2%	46.5%	29.0% *	50.2%
Missouri	51.4%	48.7%	50.8%	63.3%	--	58.4%
Nebraska	43.7%	43.2%	33.5% *	65.3%	--	48.2%
North Dakota	47.1%	58.9%	22.5%	60.6%	13.8% *	52.0%
South Dakota	49.3%	46.7%	49.3%	65.9%	--	51.3%
South Atlantic:						
Delaware	54.4%	49.3%	56.7%	88.9%	29.4% *	60.9%
District of Columbia	72.4%	65.3%	72.6%	85.1%	--	77.9%
Florida	39.0%	36.9%	41.6%	60.1%	10.1% *	46.8%
Georgia	47.7%	51.1%	33.4% *	51.3% *	21.6% *	51.9%
Maryland	53.4%	48.0%	59.4%	65.1%	17.7% *	58.5%
North Carolina	46.9%	45.2%	43.3%	79.4%	23.4% *	52.0%
South Carolina	41.5%	40.7%	35.8% *	77.3%	5.3% *	49.6%
Virginia	57.7%	56.7%	55.3%	69.1%	13.3% *	64.5%
West Virginia	47.9%	49.4%	30.9%	67.2%	7.2% *	53.5%
East South Central:						
Alabama	52.6%	55.2%	40.8%	47.7%	--	56.1%
Kentucky	52.5%	56.2%	33.2%	64.8%	31.6% *	56.2%
Mississippi	52.4%	63.3%	27.2%	45.3%	--	57.9%
Tennessee	53.5%	70.6%	34.0%	49.4%	--	60.3%
West South Central:						
Arkansas	51.5%	52.9%	44.2%	50.3%	15.3% *	59.8%
Louisiana	58.9%	56.4%	64.0%	--	14.2% *	65.9%
Oklahoma	55.8%	57.4%	40.5%	68.3%	20.8% *	61.8%
Texas	49.0%	52.2%	44.2%	34.3%	17.5% *	55.8%
Mountain:						
Arizona	45.2%	47.2%	33.1%	56.6% *	9.6% *	55.7%
Colorado	48.3%	43.5%	69.4%	60.5%	35.1% *	50.6%
Idaho	41.9%	42.5%	35.0%	59.5%	24.3% *	45.6%
Montana	44.1%	44.5%	40.1%	49.7%	20.0% *	48.6%
Nevada	56.7%	59.3%	50.3%	35.3% *	27.4% *	62.1%
New Mexico	47.4%	51.7%	30.5%	47.8%	12.1% *	51.4%
Utah	35.4%	34.2%	32.6%	61.8%	7.6% *	44.2%
Wyoming	43.2%	46.0%	31.1%	50.7% *	14.6% *	48.8%
Pacific:						
Alaska	36.2%	37.8%	30.1%	42.2%	--	39.8%
California	47.8%	51.4%	28.2%	67.4%	25.2%	52.9%
Hawaii	75.5%	75.6%	68.6%	94.3%	--	82.5%
Oregon	46.0%	50.5%	34.4%	47.9%	25.1% *	50.7%
Washington	49.7%	46.0%	54.7%	73.1%	26.8% *	54.2%

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 VI.A.2 Standard errors for percent of private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.60%	0.74%	1.54%	2.12%	1.62%	0.66%
New England:						
Connecticut	3.95%	5.15%	8.68%	12.75%	--	4.18%
Maine	2.90%	3.75%	8.65% *	8.74%	--	3.37%
Massachusetts	3.67%	4.82%	9.81%	12.68%	--	3.92%
New Hampshire	3.70%	4.80%	8.78%	12.89%	7.25% *	4.10%
Rhode Island	5.05%	6.11%	10.96%	14.58%	--	5.24%
Vermont	3.95%	5.59%	8.21% *	7.95%	16.12% *	3.53%
Middle Atlantic:						
New Jersey	4.24%	5.09%	9.78%	16.57%	--	4.47%
New York	3.24%	4.14%	6.14%	7.90%	8.98% *	3.48%
Pennsylvania	2.44%	3.60%	5.36%	8.99%	3.63% *	2.86%
East North Central:						
Illinois	3.02%	3.69%	7.65%	9.85%	5.96% *	3.26%
Indiana	2.95%	4.22%	8.90%	7.84%	--	3.29%
Michigan	3.16%	4.33%	9.02% *	11.96%	--	3.61%
Ohio	3.17%	4.18%	8.02%	10.20%	--	3.35%
Wisconsin	3.54%	4.52%	9.60%	11.59%	--	3.89%
West North Central:						
Iowa	3.34%	4.24%	7.73%	8.69%	1.41% *	3.70%
Kansas	3.38%	4.49%	9.82%	9.91%	--	3.58%
Minnesota	3.25%	4.16%	12.69%	11.09%	11.71% *	3.49%
Missouri	3.29%	4.53%	9.43%	9.75%	--	3.73%
Nebraska	3.98%	4.96%	10.31% *	13.29%	--	4.44%
North Dakota	3.85%	5.49%	6.28%	13.02%	6.25% *	4.43%
South Dakota	3.39%	4.25%	10.09%	8.96%	--	3.57%
South Atlantic:						
Delaware	5.42%	6.10%	15.14%	6.91%	10.14% *	6.08%
District of Columbia	3.83%	5.07%	11.65%	6.82%	--	3.99%
Florida	2.87%	3.22%	8.03%	13.73%	4.92% *	3.37%
Georgia	3.48%	4.06%	10.29% *	16.26% *	8.21% *	3.89%
Maryland	4.11%	5.20%	10.26%	11.54%	10.52% *	4.47%
North Carolina	3.18%	3.70%	9.84%	12.98%	8.75% *	3.59%
South Carolina	3.42%	3.93%	11.04% *	14.46%	2.62% *	4.27%
Virginia	3.59%	4.55%	9.89%	13.16%	6.93% *	3.90%
West Virginia	3.43%	4.80%	6.31%	10.16%	3.96% *	3.85%
East South Central:						
Alabama	3.85%	4.63%	12.14%	12.42%	--	4.09%
Kentucky	3.54%	4.94%	7.64%	10.09%	13.85% *	3.66%
Mississippi	2.84%	4.29%	7.13%	10.91%	--	3.41%
Tennessee	2.81%	5.16%	6.26%	11.02%	--	3.41%
West South Central:						
Arkansas	3.74%	4.44%	11.67%	12.78%	6.99% *	4.27%
Louisiana	3.51%	4.21%	8.48%	--	9.87% *	3.75%
Oklahoma	3.22%	3.93%	8.22%	10.85%	7.32% *	3.59%
Texas	2.50%	3.15%	6.52%	8.97%	6.88% *	2.80%
Mountain:						
Arizona	3.71%	4.75%	9.24%	24.97% *	4.21% *	4.99%
Colorado	3.42%	3.44%	11.19%	14.17%	15.36% *	3.37%
Idaho	3.88%	4.59%	9.70%	13.83%	10.20% *	4.30%
Montana	3.43%	4.16%	9.75%	9.39%	7.58% *	3.81%
Nevada	5.00%	5.87%	13.70%	15.13% *	10.68% *	5.36%
New Mexico	3.43%	4.62%	7.63%	10.55%	6.89% *	3.70%
Utah	2.70%	3.36%	7.63%	16.69%	3.35% *	3.56%
Wyoming	4.05%	4.92%	9.19%	15.50% *	6.65% *	4.55%
Pacific:						
Alaska	3.94%	5.84%	8.64%	10.27%	--	4.60%
California	2.20%	2.76%	4.09%	7.55%	5.17%	2.43%
Hawaii	3.76%	4.51%	8.91%	5.60%	--	3.64%
Oregon	3.09%	4.07%	7.50%	9.53%	8.51% *	3.45%
Washington	3.91%	4.51%	10.78%	12.61%	13.18% *	4.20%

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 VI.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	39.4%	40.0%	38.9%	35.9%	22.3%	40.4%
New England:						
Connecticut	38.0%	48.5%	16.6% *	32.2% *	0.3% *	39.8%
Maine	39.0%	40.0%	--	37.3%	--	38.2%
Massachusetts	25.5%	24.2%	27.9% *	30.9% *	0.0%	26.0%
New Hampshire	38.5%	47.6%	20.6% *	36.7% *	--	39.6%
Rhode Island	33.1%	35.6%	17.4% *	30.2% *	--	32.0%
Vermont	37.3%	37.1%	25.8% *	46.1%	2.0% *	42.9%
Middle Atlantic:						
New Jersey	41.5%	40.6%	41.2% *	50.5% *	--	39.0%
New York	25.0%	22.4%	37.5%	22.7% *	--	26.2%
Pennsylvania	43.5%	48.7%	29.8%	31.9%	--	44.4%
East North Central:						
Illinois	32.0%	29.0%	37.1%	43.6%	--	32.6%
Indiana	59.8%	62.6%	55.9%	42.3% *	--	59.5%
Michigan	34.6%	33.5%	15.9% *	47.8%	--	34.8%
Ohio	46.5%	46.9%	53.3%	35.3% *	0.0%	48.0%
Wisconsin	48.6%	46.5%	58.5%	46.9%	--	49.7%
West North Central:						
Iowa	34.0%	35.4%	52.1%	19.7% *	0.0%	34.2%
Kansas	47.2%	50.1%	42.8% *	33.3% *	--	48.6%
Minnesota	39.5%	38.6%	71.3%	13.4% *	--	40.9%
Missouri	43.4%	42.6%	48.8%	41.6%	0.0%	44.8%
Nebraska	56.7%	51.4%	67.2%	67.3%	--	57.5%
North Dakota	35.7%	33.6%	35.0% *	49.8% *	--	35.0%
South Dakota	39.1%	34.7%	51.9%	42.4%	0.0%	42.0%
South Atlantic:						
Delaware	42.6%	35.7%	71.6%	15.1% *	2.7% *	47.6%
District of Columbia	24.7%	38.9%	23.2% *	5.6% *	--	24.4%
Florida	44.6%	50.4%	35.1%	15.9% *	--	45.2%
Georgia	55.3%	55.8%	36.8% *	88.2%	0.0%	59.0%
Maryland	34.5%	37.0%	23.0% *	41.9% *	--	34.6%
North Carolina	48.9%	52.3%	39.5% *	45.2% *	--	50.8%
South Carolina	39.6%	41.2%	42.1% *	--	--	40.1%
Virginia	43.7%	38.5%	52.4%	61.5%	--	44.6%
West Virginia	49.9%	56.0%	40.3%	35.4% *	--	50.7%
East South Central:						
Alabama	48.5%	48.2%	49.2% *	51.3%	--	48.5%
Kentucky	47.7%	45.6%	52.8%	53.8%	--	52.0%
Mississippi	46.4%	54.9%	19.1% *	13.3% *	--	47.4%
Tennessee	52.4%	54.0%	51.4%	45.2% *	0.0%	53.0%
West South Central:						
Arkansas	36.5%	34.7%	36.4% *	55.8%	0.0%	38.6%
Louisiana	36.2%	40.4%	25.9% *	--	--	36.9%
Oklahoma	39.1%	37.7%	50.7%	37.3% *	--	40.8%
Texas	48.0%	45.9%	56.3%	42.5% *	--	47.6%
Mountain:						
Arizona	39.4%	37.8%	50.8%	--	--	40.5%
Colorado	38.9%	41.1%	34.6% *	29.7% *	--	40.6%
Idaho	29.5%	30.7%	21.9% *	35.3% *	--	32.4%
Montana	40.5%	39.0%	48.2% *	37.2%	--	41.2%
Nevada	25.4%	26.1%	12.9% *	--	--	26.2%
New Mexico	63.6%	65.6%	52.6%	62.1%	--	64.5%
Utah	39.2%	42.4%	13.7% *	--	--	40.2%
Wyoming	50.1%	52.4%	68.5%	14.3% *	0.6% *	53.0%
Pacific:						
Alaska	45.8%	50.2%	--	29.7% *	--	48.3%
California	27.0%	28.4%	16.6% *	28.8%	18.1% *	27.9%
Hawaii	24.5%	22.0%	28.3% *	35.8% *	0.0%	26.0%
Oregon	25.2%	27.1%	13.8% *	32.6% *	0.0%	28.1%
Washington	36.0%	39.5%	33.5% *	19.4% *	--	38.6%

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 VI.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.88%	1.06%	2.43%	2.46%	4.51%	0.90%
New England:						
Connecticut	4.79%	6.03%	6.83% *	12.76% *	0.29% *	4.98%
Maine	4.77%	6.05%	--	8.68%	--	4.73%
Massachusetts	3.82%	4.76%	9.91% *	10.44% *	0.00%	3.92%
New Hampshire	5.45%	6.77%	11.17% *	12.05% *	--	5.72%
Rhode Island	6.35%	7.89%	7.57% *	13.36% *	--	6.20%
Vermont	5.19%	6.88%	15.99% *	8.05%	2.14% *	4.54%
Middle Atlantic:						
New Jersey	5.88%	6.67%	14.97% *	17.20% *	--	5.65%
New York	3.25%	3.86%	7.85%	7.60% *	--	3.48%
Pennsylvania	3.67%	4.81%	8.11%	7.80%	--	3.76%
East North Central:						
Illinois	3.74%	4.25%	9.72%	12.33%	--	3.88%
Indiana	4.84%	5.71%	14.78%	13.54% *	--	4.87%
Michigan	4.80%	5.58%	8.37% *	13.26%	--	4.89%
Ohio	4.45%	5.14%	13.20%	12.28% *	0.00%	4.56%
Wisconsin	4.96%	5.76%	13.74%	12.50%	--	4.96%
West North Central:						
Iowa	4.75%	5.80%	14.58%	7.54% *	0.00%	4.77%
Kansas	5.10%	5.97%	16.14% *	12.15% *	--	5.14%
Minnesota	5.67%	5.59%	12.41%	6.27% *	--	5.88%
Missouri	4.74%	6.20%	11.20%	10.98%	0.00%	4.84%
Nebraska	6.34%	7.44%	14.41%	13.60%	--	6.42%
North Dakota	5.56%	6.51%	15.15% *	15.61% *	--	5.67%
South Dakota	4.73%	5.33%	15.36%	10.09%	0.00%	5.00%
South Atlantic:						
Delaware	9.73%	8.45%	16.82%	7.07% *	2.09% *	10.46%
District of Columbia	3.71%	6.32%	10.12% *	3.06% *	--	3.74%
Florida	5.18%	6.08%	10.53%	7.87% *	--	5.30%
Georgia	5.72%	6.03%	15.45% *	6.89%	0.00%	5.99%
Maryland	5.14%	6.59%	10.70% *	13.98% *	--	5.25%
North Carolina	5.27%	6.01%	15.02% *	13.81% *	--	5.50%
South Carolina	5.54%	6.09%	19.19% *	--	--	5.68%
Virginia	5.55%	5.87%	13.89%	16.49%	--	5.70%
West Virginia	5.41%	7.32%	9.93%	13.33% *	--	5.52%
East South Central:						
Alabama	5.59%	6.36%	18.61% *	14.96%	--	5.69%
Kentucky	5.12%	6.52%	12.47%	10.17%	--	5.29%
Mississippi	4.96%	5.78%	10.50% *	5.76% *	--	5.04%
Tennessee	4.64%	5.21%	11.87%	14.00% *	0.00%	4.70%
West South Central:						
Arkansas	4.56%	5.16%	15.14% *	12.43%	0.00%	4.87%
Louisiana	4.33%	5.12%	11.22% *	--	--	4.41%
Oklahoma	4.07%	4.55%	12.57%	12.91% *	--	4.26%
Texas	4.12%	4.62%	10.10%	15.34% *	--	4.13%
Mountain:						
Arizona	6.26%	7.24%	12.30%	--	--	6.59%
Colorado	5.21%	5.60%	15.92% *	11.16% *	--	5.00%
Idaho	4.47%	5.20%	12.73% *	12.96% *	--	4.93%
Montana	5.36%	5.69%	17.29% *	10.50%	--	5.57%
Nevada	4.88%	5.79%	5.91% *	--	--	5.27%
New Mexico	5.30%	6.34%	14.52%	13.78%	--	5.34%
Utah	4.61%	5.82%	6.33% *	--	--	4.83%
Wyoming	6.72%	7.56%	17.24%	8.84% *	0.55% *	7.06%
Pacific:						
Alaska	6.32%	7.50%	--	14.80% *	--	6.40%
California	2.71%	3.32%	5.33% *	7.09%	9.14% *	2.84%
Hawaii	3.69%	4.18%	9.19% *	13.43% *	0.00%	3.88%
Oregon	3.23%	4.17%	6.01% *	10.49% *	0.00%	3.57%
Washington	5.26%	6.45%	14.64% *	8.55% *	--	5.48%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	29.8%	27.7%	33.4%	37.4%	49.1%	28.6%
New England:						
Connecticut	26.4%	16.6% *	59.4%	11.0% *	--	24.6%
Maine	24.5%	16.8%	--	39.3%	--	24.9%
Massachusetts	33.3%	34.5%	37.8% *	10.6% *	0.0%	33.9%
New Hampshire	28.5%	25.1% *	32.9% *	38.7% *	--	27.0%
Rhode Island	32.5%	31.8% *	35.0% *	34.6% *	--	32.2%
Vermont	18.1%	17.5%	5.0% *	29.4%	--	20.3%
Middle Atlantic:						
New Jersey	29.5%	16.6% *	67.1%	30.8% *	--	26.4%
New York	32.3%	27.0%	28.9%	54.0%	--	30.6%
Pennsylvania	20.2%	22.6%	7.8% *	21.9% *	--	19.9%
East North Central:						
Illinois	32.9%	35.0%	17.7% *	33.8% *	--	32.5%
Indiana	14.5% *	17.6% *	2.2% *	8.0% *	--	14.7% *
Michigan	13.1%	12.4%	14.2% *	15.6% *	--	12.6%
Ohio	13.3%	12.4%	23.8% *	--	--	13.5%
Wisconsin	22.3%	25.3%	18.7% *	8.4% *	--	22.2%
West North Central:						
Iowa	15.5% *	16.9% *	10.7% *	13.3% *	95.0%	15.2% *
Kansas	29.2%	27.8%	26.8% *	42.9% *	--	29.7%
Minnesota	26.1%	24.7%	5.9% *	51.1% *	--	26.2%
Missouri	25.3%	25.0%	24.4% *	26.9% *	0.0%	26.1%
Nebraska	26.8%	25.5% *	6.2% *	51.8% *	--	27.6%
North Dakota	43.3%	44.3%	45.7% *	34.1% *	--	42.6%
South Dakota	31.2%	33.7%	--	54.4%	--	32.3%
South Atlantic:						
Delaware	38.5%	42.2%	16.8% *	65.9%	70.7%	34.4%
District of Columbia	28.7%	17.2%	7.5% *	54.5%	0.0%	29.2%
Florida	31.6%	27.0%	41.8% *	49.4% *	--	29.2%
Georgia	20.6%	15.1%	43.7% *	40.7% *	--	19.3%
Maryland	30.3%	31.9%	22.8% *	35.4% *	--	29.1%
North Carolina	25.9%	24.3%	38.0% *	13.1% *	--	24.4%
South Carolina	27.6%	28.3%	1.4% *	--	--	28.0%
Virginia	18.7%	20.7%	9.3% *	20.1% *	0.0%	19.2%
West Virginia	20.1%	14.6% *	15.2% *	42.9% *	0.0%	20.5%
East South Central:						
Alabama	22.0%	19.6%	28.9% *	36.5% *	0.0%	22.5%
Kentucky	24.0%	22.2%	51.3%	8.6% *	--	18.2%
Mississippi	23.0%	16.0%	40.7% *	56.3%	0.0%	23.7%
Tennessee	26.7%	18.8%	35.4% *	52.8%	--	26.5%
West South Central:						
Arkansas	30.7%	29.9%	54.7%	--	--	30.3%
Louisiana	20.6%	19.7%	23.5% *	--	0.0%	21.3%
Oklahoma	26.1%	24.6%	16.5% *	45.8%	--	25.9%
Texas	32.2%	31.9%	29.1% *	50.5%	--	30.3%
Mountain:						
Arizona	21.8% *	20.3% *	20.9% *	--	--	20.2% *
Colorado	36.5%	34.5%	43.1% *	37.1% *	--	31.7%
Idaho	37.8%	40.6%	32.6% *	23.7% *	--	41.7%
Montana	35.1%	41.6%	12.0% *	34.7% *	--	31.9%
Nevada	17.8%	14.6% *	42.2% *	--	--	19.0%
New Mexico	24.5%	28.9%	13.2% *	8.9% *	--	24.9%
Utah	28.5%	23.2%	54.7%	--	--	27.2%
Wyoming	45.9%	45.8%	25.1% *	71.6%	99.4%	42.7%
Pacific:						
Alaska	27.5%	27.1%	--	38.0% *	--	29.0%
California	47.6%	44.7%	52.9%	61.4%	54.8%	46.8%
Hawaii	67.8%	63.8%	74.5%	83.4%	--	67.2%
Oregon	43.6%	34.1%	66.8%	58.9%	--	40.5%
Washington	42.3%	38.5%	48.2% *	54.2%	--	41.4%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.96%	1.11%	2.49%	3.04%	4.91%	0.97%
New England:						
Connecticut	5.38%	5.10% *	11.81%	6.46% *	--	5.40%
Maine	4.52%	4.32%	--	9.13%	--	4.57%
Massachusetts	6.21%	7.76%	12.97% *	6.70% *	0.00%	6.26%
New Hampshire	6.26%	8.43% *	12.20% *	15.10% *	--	6.48%
Rhode Island	8.61%	10.78% *	17.88% *	16.76% *	--	9.05%
Vermont	3.96%	5.03%	3.33% *	8.78%	--	4.05%
Middle Atlantic:						
New Jersey	6.09%	5.24% *	11.97%	15.55% *	--	6.20%
New York	5.34%	5.59%	7.73%	13.60%	--	5.44%
Pennsylvania	3.35%	4.16%	5.25% *	9.68% *	--	3.40%
East North Central:						
Illinois	5.03%	5.99%	9.27% *	15.05% *	--	5.19%
Indiana	4.48% *	5.67% *	1.67% *	7.67% *	--	4.54% *
Michigan	3.00%	3.54%	10.01% *	7.44% *	--	2.98%
Ohio	3.36%	3.31%	12.31% *	--	--	3.45%
Wisconsin	4.51%	5.73%	8.58% *	6.23% *	--	4.58%
West North Central:						
Iowa	4.94% *	6.39% *	6.22% *	9.84% *	5.68%	4.96% *
Kansas	4.76%	5.44%	11.82% *	15.68% *	--	4.87%
Minnesota	5.54%	5.56%	4.27% *	16.45% *	--	5.72%
Missouri	5.06%	7.13%	9.17% *	8.62% *	0.00%	5.15%
Nebraska	6.99%	7.95% *	4.02% *	17.33% *	--	7.18%
North Dakota	5.86%	7.17%	14.38% *	12.81% *	--	6.04%
South Dakota	4.97%	6.25%	--	9.99%	--	5.13%
South Atlantic:						
Delaware	8.00%	9.51%	12.37% *	12.71%	13.78%	8.57%
District of Columbia	5.75%	4.94%	5.46% *	10.70%	0.00%	5.83%
Florida	5.32%	5.80%	13.02% *	19.15% *	--	5.35%
Georgia	5.29%	3.79%	21.19% *	22.81% *	--	5.56%
Maryland	5.54%	6.72%	13.05% *	13.08% *	--	5.53%
North Carolina	5.46%	5.31%	17.46% *	8.43% *	--	5.63%
South Carolina	5.93%	6.68%	1.36% *	--	--	6.04%
Virginia	3.88%	5.08%	5.57% *	10.80% *	0.00%	3.99%
West Virginia	4.79%	5.11% *	8.78% *	13.87% *	0.00%	4.86%
East South Central:						
Alabama	5.36%	5.82%	21.58% *	13.81% *	0.00%	5.46%
Kentucky	5.09%	6.41%	12.13%	5.80% *	--	3.80%
Mississippi	4.54%	4.17%	17.05% *	12.62%	0.00%	4.64%
Tennessee	4.62%	4.42%	11.85% *	14.23%	--	4.66%
West South Central:						
Arkansas	5.92%	6.78%	16.23%	--	--	6.11%
Louisiana	4.34%	4.99%	9.71% *	--	0.00%	4.44%
Oklahoma	4.01%	4.64%	7.31% *	13.46%	--	4.15%
Texas	4.02%	4.75%	9.12% *	14.68%	--	3.90%
Mountain:						
Arizona	8.05% *	9.58% *	11.60% *	--	--	8.49% *
Colorado	5.89%	5.54%	19.06% *	13.66% *	--	4.80%
Idaho	6.47%	7.61%	14.79% *	11.38% *	--	6.61%
Montana	5.02%	6.03%	9.10% *	11.36% *	--	5.03%
Nevada	5.19%	5.28% *	16.98% *	--	--	5.59%
New Mexico	6.57%	8.20%	10.39% *	5.15% *	--	6.71%
Utah	5.12%	5.56%	12.44%	--	--	5.23%
Wyoming	6.88%	7.67%	17.09% *	15.30%	0.55%	7.27%
Pacific:						
Alaska	5.71%	7.16%	--	14.93% *	--	5.94%
California	3.43%	4.20%	7.81%	8.25%	12.04%	3.61%
Hawaii	4.13%	5.05%	9.89%	8.75%	--	4.27%
Oregon	5.04%	5.51%	9.81%	12.50%	--	5.18%
Washington	6.02%	7.29%	15.81% *	13.77%	--	5.92%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	12.2%	11.7%	12.5%	14.5%	13.2%	12.1%
New England:						
Connecticut	11.5%	10.0% *	19.8% *	--	0.0%	12.1%
Maine	6.1% *	5.0% *	--	6.3% *	--	6.2% *
Massachusetts	19.0%	22.4%	11.6% *	5.6% *	0.0%	19.3%
New Hampshire	8.3% *	10.3% *	5.7% *	--	--	7.2% *
Rhode Island	8.1% *	6.8% *	23.4% *	2.5% *	0.0%	8.7% *
Vermont	4.6% *	5.7% *	--	0.0%	--	4.6% *
Middle Atlantic:						
New Jersey	12.4% *	8.5% *	27.9% *	0.0%	0.0%	13.1% *
New York	23.5%	21.7% *	15.9% *	36.4% *	--	24.9%
Pennsylvania	11.7%	12.0% *	19.5% *	1.3% *	--	11.8%
East North Central:						
Illinois	11.6%	13.2%	7.0% *	6.7% *	--	11.3%
Indiana	9.3% *	11.4% *	0.0%	8.0% *	--	9.5% *
Michigan	11.9%	8.5% *	14.2% *	25.7% *	0.0%	12.1%
Ohio	12.3%	14.1% *	10.4% *	6.3% *	--	12.5%
Wisconsin	17.2%	17.2%	11.0% *	27.6% *	--	17.0%
West North Central:						
Iowa	6.6% *	4.6% *	7.3% *	12.8% *	--	6.5% *
Kansas	15.0%	15.3% *	20.4% *	--	--	14.6%
Minnesota	6.2% *	6.3% *	0.0%	11.7% *	0.0%	6.7% *
Missouri	9.4% *	10.1% *	12.5% *	--	0.0%	9.7% *
Nebraska	9.4% *	11.2% *	--	9.4% *	--	9.3% *
North Dakota	24.6%	20.6% *	35.3% *	34.7% *	--	24.8%
South Dakota	10.3% *	10.2% *	15.4% *	--	0.0%	11.1% *
South Atlantic:						
Delaware	13.0% *	11.3% *	9.1% *	28.4% *	--	11.5% *
District of Columbia	13.3%	9.2% *	0.0%	25.0% *	0.0%	13.5%
Florida	10.2%	9.6% *	11.8% *	12.6% *	--	9.3%
Georgia	11.8% *	8.3% *	37.2% *	--	--	11.6% *
Maryland	14.8% *	15.1% *	11.3% *	18.4% *	--	12.9% *
North Carolina	3.9% *	3.7% *	5.9% *	1.0% *	0.0%	4.2% *
South Carolina	13.0% *	13.3% *	5.1% *	--	--	13.1% *
Virginia	9.2% *	11.9% *	0.0%	7.1% *	0.0%	9.5% *
West Virginia	5.5% *	3.4% *	13.7% *	7.2% *	0.0%	5.6% *
East South Central:						
Alabama	10.8% *	7.8% *	28.9% *	16.1% *	0.0%	11.0% *
Kentucky	5.7% *	5.6% *	2.9% *	8.6% *	--	5.3% *
Mississippi	6.3% *	3.5% *	24.7% *	--	0.0%	6.5% *
Tennessee	8.0% *	10.1% *	--	6.5% *	--	7.5% *
West South Central:						
Arkansas	10.1% *	10.2% *	14.4% *	2.2% *	0.0%	10.7% *
Louisiana	6.0% *	7.7% *	1.8% *	--	0.0%	6.2% *
Oklahoma	8.7% *	8.8% *	5.1% *	12.1% *	0.0%	9.2% *
Texas	8.6%	10.6%	1.3% *	11.5% *	0.6% *	9.2%
Mountain:						
Arizona	9.0% *	9.0% *	12.3% *	0.0%	0.0%	9.4% *
Colorado	20.7%	14.6% *	43.1% *	14.0% *	--	14.5%
Idaho	10.5% *	12.7% *	0.5% *	12.2% *	1.9% *	11.4% *
Montana	20.8%	18.9%	33.4% *	11.1% *	--	18.3% *
Nevada	5.1% *	5.6% *	1.4% *	--	--	5.2% *
New Mexico	6.0% *	5.3% *	13.2% *	--	--	4.6% *
Utah	12.3% *	11.8% *	11.1% *	--	--	12.9% *
Wyoming	13.3% *	9.2% *	0.6% *	51.7% *	--	13.7% *
Pacific:						
Alaska	16.3%	11.2% *	--	34.3% *	--	17.2%
California	16.2%	14.1%	23.0% *	22.8% *	10.4% *	16.9%
Hawaii	14.1%	14.2%	13.1% *	15.2% *	--	13.3%
Oregon	7.4%	6.3% *	13.8% *	4.0% *	--	6.9%
Washington	14.5% *	16.5% *	6.1% *	19.6% *	--	11.0% *

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.78%	0.87%	1.86%	3.08%	3.37%	0.80%
New England:						
Connecticut	3.31%	3.75% *	9.49% *	--	0.00%	3.46%
Maine	2.26% *	2.17% *	--	5.96% *	--	2.30% *
Massachusetts	5.10%	6.68%	7.84% *	5.45% *	0.00%	5.17%
New Hampshire	2.74% *	3.30% *	5.69% *	--	--	2.68% *
Rhode Island	3.42% *	3.09% *	18.62% *	2.48% *	0.00%	3.66% *
Vermont	1.56% *	2.14% *	--	0.00%	--	1.60% *
Middle Atlantic:						
New Jersey	5.49% *	3.57% *	18.05% *	0.00%	0.00%	5.75% *
New York	6.09%	7.03% *	6.11% *	18.09% *	--	6.41%
Pennsylvania	3.29%	4.16% *	8.91% *	1.31% *	--	3.36%
East North Central:						
Illinois	3.04%	3.91%	4.17% *	4.13% *	--	3.12%
Indiana	3.85% *	4.91% *	0.00%	7.67% *	--	3.89% *
Michigan	3.55%	3.05% *	10.01% *	13.85% *	0.00%	3.62%
Ohio	3.41%	4.47% *	7.77% *	3.92% *	--	3.50%
Wisconsin	4.00%	4.87%	6.83% *	14.12% *	--	4.06%
West North Central:						
Iowa	3.02% *	2.16% *	7.07% *	11.47% *	--	3.03% *
Kansas	4.12%	5.02% *	11.06% *	--	--	4.19%
Minnesota	2.65% *	2.72% *	0.00%	10.94% *	0.00%	2.86% *
Missouri	3.65% *	4.74% *	11.17% *	--	0.00%	3.75% *
Nebraska	3.48% *	4.58% *	--	9.08% *	--	3.58% *
North Dakota	6.22%	7.64% *	14.07% *	18.39% *	--	6.42%
South Dakota	3.48% *	3.78% *	12.14% *	--	0.00%	3.70% *
South Atlantic:						
Delaware	5.52% *	6.91% *	9.55% *	16.94% *	--	5.68% *
District of Columbia	3.38%	3.81% *	0.00%	8.04% *	0.00%	3.43%
Florida	2.82%	3.08% *	7.61% *	11.75% *	--	2.66%
Georgia	5.02% *	3.32% *	23.12% *	--	--	5.30% *
Maryland	4.53% *	5.98% *	9.15% *	10.79% *	--	4.23% *
North Carolina	1.87% *	2.08% *	5.90% *	0.99% *	0.00%	2.05% *
South Carolina	4.63% *	5.62% *	3.45% *	--	--	4.73% *
Virginia	2.93% *	3.99% *	0.00%	6.69% *	0.00%	3.01% *
West Virginia	1.97% *	1.95% *	8.75% *	4.05% *	0.00%	2.00% *
East South Central:						
Alabama	4.02% *	3.40% *	21.58% *	10.73% *	0.00%	4.10% *
Kentucky	1.91% *	2.36% *	2.31% *	5.81% *	--	1.97% *
Mississippi	3.37% *	1.91% *	19.17% *	--	0.00%	3.46% *
Tennessee	2.62% *	3.71% *	--	5.04% *	--	2.62% *
West South Central:						
Arkansas	4.80% *	5.60% *	13.02% *	2.25% *	0.00%	5.04% *
Louisiana	2.85% *	4.10% *	1.85% *	--	0.00%	2.94% *
Oklahoma	2.66% *	3.18% *	5.03% *	7.42% *	0.00%	2.80% *
Texas	2.32%	3.05%	0.82% *	7.92% *	0.67% *	2.46%
Mountain:						
Arizona	4.15% *	4.71% *	11.11% *	0.00%	0.00%	4.35% *
Colorado	6.06%	4.41% *	19.11% *	10.82% *	--	3.75%
Idaho	4.24% *	5.53% *	0.55% *	9.59% *	2.05% *	4.66% *
Montana	5.51%	5.42%	18.72% *	10.11% *	--	5.73% *
Nevada	1.69% *	2.02% *	1.19% *	--	--	1.81% *
New Mexico	2.20% *	2.38% *	10.39% *	--	--	1.84% *
Utah	3.79% *	4.43% *	6.35% *	--	--	3.97% *
Wyoming	5.84% *	3.04% *	0.63% *	23.80% *	--	6.14% *
Pacific:						
Alaska	4.72%	5.46% *	--	15.03% *	--	4.94%
California	3.11%	3.58%	7.25% *	10.53% *	5.30% *	3.36%
Hawaii	3.26%	3.80%	7.78% *	11.57% *	--	3.18%
Oregon	2.07%	2.01% *	7.95% *	2.40% *	--	1.89%
Washington	5.35% *	7.42% *	4.28% *	10.01% *	--	4.52% *

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 VI.A.2.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	58.8%	59.8%	58.9%	52.8%	40.3%	59.9%
New England:						
Connecticut	48.8%	62.4%	21.9% *	39.7% *	--	49.5%
Maine	54.3%	58.4%	--	56.8%	--	55.0%
Massachusetts	54.4%	46.3%	75.9%	75.2%	--	55.3%
New Hampshire	50.7%	61.7%	30.1% *	45.5%	--	51.1%
Rhode Island	56.0%	56.2%	51.1% *	59.0%	--	58.9%
Vermont	64.4%	70.1%	34.6% *	63.5%	--	62.5%
Middle Atlantic:						
New Jersey	54.6%	59.0%	35.5% *	72.8%	--	57.1%
New York	59.5%	55.2%	62.5%	72.1%	85.1%	57.7%
Pennsylvania	54.1%	56.9%	54.7%	39.3%	76.0%	53.6%
East North Central:						
Illinois	58.0%	55.9%	74.6%	56.2%	87.4%	56.9%
Indiana	67.9%	70.2%	64.0%	54.0%	--	68.6%
Michigan	54.0%	51.5%	87.4%	49.9%	--	54.1%
Ohio	54.3%	52.7%	64.2%	48.6%	--	55.7%
Wisconsin	48.5%	45.9%	59.3%	48.4%	--	50.4%
West North Central:						
Iowa	55.4%	55.6%	52.1%	56.6%	--	55.5%
Kansas	60.2%	62.7%	54.8%	50.4%	--	62.0%
Minnesota	56.4%	59.4%	70.8%	29.9% *	--	58.7%
Missouri	57.3%	60.4%	45.1%	57.7%	--	56.7%
Nebraska	67.4%	64.7%	76.8%	68.7%	--	68.5%
North Dakota	39.2%	34.2%	65.9%	34.4% *	--	38.7%
South Dakota	49.0%	44.0%	57.6%	60.7%	--	51.0%
South Atlantic:						
Delaware	61.8%	59.3%	84.2%	27.5% *	--	62.2%
District of Columbia	65.3%	77.0%	46.8% *	57.8%	--	65.3%
Florida	67.9%	70.4%	71.4%	39.1% *	--	70.5%
Georgia	59.7%	58.3%	78.9%	37.5% *	--	62.1%
Maryland	54.6%	61.9%	43.7%	48.7%	--	54.4%
North Carolina	59.7%	65.0%	48.5% *	46.9%	--	63.6%
South Carolina	58.9%	60.5%	74.7%	--	100.0%	57.9%
Virginia	70.9%	71.7%	67.0%	71.3%	--	70.5%
West Virginia	58.3%	62.6%	54.7%	45.7%	--	59.0%
East South Central:						
Alabama	63.9%	62.1%	88.3%	49.6% *	--	64.0%
Kentucky	59.9%	57.3%	52.9%	78.7%	--	60.0%
Mississippi	51.6%	54.2%	49.9% *	32.1% *	--	52.7%
Tennessee	57.4%	62.5%	44.2%	58.8%	--	57.4%
West South Central:						
Arkansas	44.2%	45.2%	32.6% *	51.0%	--	44.9%
Louisiana	58.6%	61.9%	56.4%	--	--	60.2%
Oklahoma	58.0%	61.0%	70.0%	26.4% *	--	56.9%
Texas	67.7%	68.7%	69.6%	44.3% *	--	69.1%
Mountain:						
Arizona	67.3%	66.6%	80.3%	--	--	68.2%
Colorado	60.8%	64.5%	47.8% *	62.4%	--	66.6%
Idaho	41.9%	39.7%	54.2% *	35.4% *	--	39.8%
Montana	47.7%	44.5%	47.9% *	67.0%	--	48.4%
Nevada	53.9%	56.2%	29.7% *	76.9%	--	56.3%
New Mexico	59.9%	64.1%	73.4%	24.5% *	--	60.2%
Utah	72.0%	71.1%	85.5%	--	--	71.9%
Wyoming	42.5%	42.6%	64.2%	15.5% *	--	43.9%
Pacific:						
Alaska	60.9%	66.2%	--	43.2% *	--	61.9%
California	58.5%	59.1%	62.8%	50.3%	35.7% *	61.0%
Hawaii	44.5%	46.5%	28.8% *	60.2%	--	45.0%
Oregon	44.9%	42.8%	27.5% *	81.1%	--	45.6%
Washington	48.6%	54.4%	34.6% *	41.7% *	--	52.1%

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 VI.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.94%	1.12%	2.40%	2.78%	4.65%	0.95%
New England:						
Connecticut	5.17%	5.96%	7.76% *	14.01% *	--	5.32%
Maine	4.84%	6.12%	--	9.13%	--	4.89%
Massachusetts	5.43%	6.67%	10.46%	8.46%	--	5.56%
New Hampshire	6.32%	7.72%	12.05% *	13.40%	--	6.56%
Rhode Island	7.61%	9.51%	16.05% *	16.17%	--	8.22%
Vermont	5.89%	7.06%	16.20% *	8.28%	--	5.11%
Middle Atlantic:						
New Jersey	6.09%	7.31%	12.42% *	12.70%	--	6.42%
New York	5.40%	7.19%	8.06%	9.29%	13.44%	5.62%
Pennsylvania	4.19%	5.42%	9.59%	9.00%	14.16%	4.24%
East North Central:						
Illinois	4.83%	5.73%	7.80%	13.93%	9.28%	4.91%
Indiana	4.42%	5.06%	14.10%	13.87%	--	4.42%
Michigan	5.49%	6.55%	8.05%	13.47%	--	5.58%
Ohio	4.39%	5.13%	12.55%	13.76%	--	4.50%
Wisconsin	4.68%	5.39%	13.85%	12.84%	--	4.74%
West North Central:						
Iowa	5.37%	6.51%	15.31%	12.86%	--	5.39%
Kansas	4.91%	5.61%	14.54%	14.78%	--	4.93%
Minnesota	5.71%	5.91%	13.57%	11.15% *	--	5.85%
Missouri	4.96%	6.66%	11.13%	10.82%	--	4.96%
Nebraska	5.45%	6.83%	11.02%	13.22%	--	5.34%
North Dakota	5.42%	5.91%	12.05%	11.72% *	--	5.56%
South Dakota	4.62%	5.64%	14.79%	10.32%	--	4.79%
South Atlantic:						
Delaware	8.18%	9.61%	10.95%	11.30% *	--	8.87%
District of Columbia	5.96%	5.98%	17.74% *	10.80%	--	6.05%
Florida	4.85%	5.43%	10.35%	15.73% *	--	4.76%
Georgia	5.68%	6.23%	10.11%	17.67% *	--	5.95%
Maryland	5.63%	6.94%	13.09%	13.46%	--	5.68%
North Carolina	5.36%	5.79%	15.94% *	13.90%	--	5.56%
South Carolina	6.04%	7.04%	11.65%	--	0.00%	6.11%
Virginia	4.57%	5.38%	12.31%	14.02%	--	4.67%
West Virginia	5.61%	7.65%	10.61%	13.43%	--	5.72%
East South Central:						
Alabama	5.48%	6.23%	8.40%	15.01% *	--	5.56%
Kentucky	5.73%	7.36%	12.49%	9.13%	--	5.65%
Mississippi	4.79%	5.70%	15.34% *	10.26% *	--	4.89%
Tennessee	4.65%	5.34%	11.67%	14.05%	--	4.69%
West South Central:						
Arkansas	4.88%	5.58%	14.79% *	12.76%	--	5.06%
Louisiana	4.90%	5.81%	11.34%	--	--	4.91%
Oklahoma	4.18%	4.86%	9.84%	9.32% *	--	4.26%
Texas	3.87%	4.48%	9.11%	13.90% *	--	3.73%
Mountain:						
Arizona	5.70%	6.68%	11.53%	--	--	5.84%
Colorado	5.68%	5.40%	17.59% *	13.12%	--	4.63%
Idaho	5.65%	6.15%	17.19% *	12.68% *	--	5.36%
Montana	5.16%	5.81%	16.58% *	11.18%	--	5.36%
Nevada	8.69%	10.25%	11.69% *	13.07%	--	9.49%
New Mexico	6.32%	7.92%	13.05%	9.37% *	--	6.45%
Utah	4.29%	5.10%	8.10%	--	--	4.41%
Wyoming	6.40%	7.46%	17.28%	9.18% *	--	6.71%
Pacific:						
Alaska	5.84%	6.61%	--	14.59% *	--	5.74%
California	3.37%	3.99%	7.87%	9.07%	12.17% *	3.51%
Hawaii	4.31%	5.19%	9.33% *	15.63%	--	4.40%
Oregon	4.54%	5.32%	9.36% *	8.25%	--	4.64%
Washington	5.80%	7.00%	14.62% *	13.05% *	--	5.78%

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	71.4%	71.5%	76.0%	63.9%	58.6%	72.1%
New England:						
Connecticut	81.3%	80.2%	79.3%	88.5%	--	82.9%
Maine	64.9%	63.5%	--	72.4%	--	64.3%
Massachusetts	59.9%	58.4%	69.0%	51.0%	93.6%	59.2%
New Hampshire	85.2%	82.3%	92.5%	79.7%	--	85.2%
Rhode Island	74.3%	70.5%	84.8%	91.8%	--	75.9%
Vermont	70.0%	74.1%	35.1% *	79.0%	--	68.6%
Middle Atlantic:						
New Jersey	65.7%	70.1%	48.6% *	77.8%	--	68.4%
New York	54.6%	52.8%	66.0%	50.8%	87.0%	52.2%
Pennsylvania	73.3%	74.3%	74.5%	67.1%	77.3%	73.2%
East North Central:						
Illinois	72.2%	73.3%	72.5%	65.9%	--	72.7%
Indiana	72.1%	68.0%	96.7%	64.1%	--	71.7%
Michigan	69.3%	71.3%	85.9%	53.3%	100.0%	68.7%
Ohio	71.3%	72.1%	84.5%	49.3%	--	72.8%
Wisconsin	73.5%	68.6%	98.0%	66.6%	--	75.3%
West North Central:						
Iowa	73.4%	70.1%	84.6%	78.1%	100.0%	73.3%
Kansas	65.6%	69.5%	53.3%	57.2%	100.0%	64.5%
Minnesota	76.5%	75.6%	91.3%	66.2%	--	76.6%
Missouri	76.6%	78.3%	77.6%	70.5%	--	76.6%
Nebraska	85.7%	86.3%	92.3%	77.2%	--	85.7%
North Dakota	64.7%	59.6%	88.9%	63.3%	--	64.7%
South Dakota	81.4%	78.2%	93.5%	80.3%	--	83.3%
South Atlantic:						
Delaware	66.4%	55.4%	99.9%	48.4% *	--	67.4%
District of Columbia	45.9%	52.3%	26.6% *	46.0%	--	46.1%
Florida	74.7%	76.5%	78.0%	53.4% *	--	77.2%
Georgia	70.6%	73.2%	54.0% *	73.8%	--	71.5%
Maryland	67.6%	70.4%	63.8%	64.7%	--	67.1%
North Carolina	70.5%	71.5%	69.4%	65.8%	--	71.7%
South Carolina	78.5%	80.1%	96.0%	--	--	78.2%
Virginia	73.1%	73.4%	95.3%	39.6% *	100.0%	72.2%
West Virginia	78.4%	82.4%	72.1%	68.7%	--	78.6%
East South Central:						
Alabama	63.2%	64.5%	57.9% *	57.3%	91.1%	62.6%
Kentucky	70.8%	65.1%	79.4%	91.1%	--	75.5%
Mississippi	72.4%	74.0%	83.9%	43.6%	--	72.0%
Tennessee	76.0%	78.1%	71.2%	74.7%	100.0%	75.7%
West South Central:						
Arkansas	80.8%	81.5%	66.8%	93.4%	--	82.8%
Louisiana	69.6%	64.3%	82.8%	--	--	69.1%
Oklahoma	73.7%	71.4%	88.3%	75.2%	--	74.2%
Texas	78.0%	75.6%	88.2%	67.7%	--	80.4%
Mountain:						
Arizona	77.6%	77.4%	87.3%	--	--	78.1%
Colorado	68.8%	69.3%	61.2% *	87.7%	--	73.7%
Idaho	75.0%	71.1%	85.9%	85.4%	--	76.0%
Montana	73.6%	76.3%	63.3%	74.4%	--	75.0%
Nevada	79.6%	80.7%	69.7%	85.1%	--	80.5%
New Mexico	77.8%	73.1%	96.8%	87.8%	100.0%	77.2%
Utah	76.2%	72.6%	82.2%	93.9%	90.1%	75.4%
Wyoming	67.5%	67.1%	93.7%	37.3% *	--	68.8%
Pacific:						
Alaska	78.1%	77.2%	83.4%	73.5%	--	80.1%
California	69.6%	69.3%	72.9%	67.3%	62.1%	70.4%
Hawaii	67.2%	64.9%	78.0%	62.9%	91.5%	65.7%
Oregon	84.4%	87.2%	71.9%	88.6%	--	87.5%
Washington	72.3%	77.0%	68.3%	50.5%	--	74.1%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	0.99%	1.17%	2.29%	3.12%	5.10%	1.00%
New England:						
Connecticut	4.61%	6.09%	10.37%	5.90%	--	4.37%
Maine	5.18%	6.41%	--	9.16%	--	5.22%
Massachusetts	5.91%	7.44%	10.87%	10.47%	7.14%	5.97%
New Hampshire	3.16%	4.21%	4.03%	9.03%	--	3.24%
Rhode Island	9.22%	11.08%	9.44%	5.76%	--	9.71%
Vermont	5.78%	7.04%	16.33% *	7.92%	--	5.36%
Middle Atlantic:						
New Jersey	6.48%	6.85%	15.34% *	11.90%	--	6.58%
New York	5.76%	7.34%	8.31%	14.85%	11.32%	5.83%
Pennsylvania	3.95%	4.91%	8.94%	10.04%	13.65%	4.02%
East North Central:						
Illinois	4.82%	5.51%	9.81%	14.99%	--	4.96%
Indiana	5.44%	6.55%	2.14%	14.66%	--	5.50%
Michigan	5.47%	6.36%	7.13%	13.15%	0.00%	5.57%
Ohio	4.59%	4.95%	11.26%	13.93%	--	4.61%
Wisconsin	5.07%	6.30%	2.01%	13.83%	--	4.91%
West North Central:						
Iowa	6.08%	7.76%	8.65%	11.78%	0.00%	6.10%
Kansas	5.77%	6.43%	15.90%	15.13%	0.00%	5.86%
Minnesota	4.99%	5.76%	5.60%	15.73%	--	5.09%
Missouri	5.38%	7.12%	11.76%	10.99%	--	5.47%
Nebraska	3.87%	4.84%	5.13%	11.52%	--	3.99%
North Dakota	6.23%	7.49%	6.16%	18.02%	--	6.41%
South Dakota	4.59%	6.12%	5.45%	10.24%	--	4.56%
South Atlantic:						
Delaware	8.54%	9.92%	0.13%	15.82% *	--	9.29%
District of Columbia	5.74%	6.90%	11.39% *	10.71%	--	5.82%
Florida	4.93%	5.61%	9.10%	19.78% *	--	4.79%
Georgia	6.61%	7.11%	20.53% *	18.46%	--	6.97%
Maryland	5.59%	6.81%	13.80%	12.50%	--	5.72%
North Carolina	5.85%	6.10%	18.44%	14.72%	--	6.09%
South Carolina	4.73%	4.65%	2.56%	--	--	4.84%
Virginia	6.03%	6.72%	3.25%	16.89% *	0.00%	6.18%
West Virginia	4.89%	5.42%	10.06%	13.95%	--	4.95%
East South Central:						
Alabama	6.15%	7.03%	20.01% *	14.45%	7.51%	6.24%
Kentucky	6.30%	7.92%	9.36%	5.00%	--	6.18%
Mississippi	5.60%	6.77%	8.55%	12.47%	--	5.72%
Tennessee	4.25%	4.78%	11.01%	9.94%	0.00%	4.29%
West South Central:						
Arkansas	5.59%	6.40%	17.36%	4.02%	--	5.69%
Louisiana	4.97%	6.05%	9.23%	--	--	5.02%
Oklahoma	4.36%	5.15%	5.33%	13.97%	--	4.51%
Texas	3.69%	4.59%	4.99%	12.52%	--	3.35%
Mountain:						
Arizona	5.50%	6.29%	11.09%	--	--	5.65%
Colorado	6.26%	5.98%	19.86% *	9.70%	--	5.10%
Idaho	5.86%	7.13%	12.25%	7.78%	--	6.05%
Montana	5.74%	6.11%	18.30%	10.41%	--	5.99%
Nevada	5.64%	6.10%	18.36%	10.98%	--	5.79%
New Mexico	5.41%	6.98%	3.17%	5.91%	0.00%	5.54%
Utah	5.13%	6.49%	8.00%	6.14%	9.84%	5.36%
Wyoming	7.44%	8.07%	6.01%	19.23% *	--	7.75%
Pacific:						
Alaska	6.20%	7.94%	12.72%	13.72%	--	6.04%
California	3.38%	3.99%	7.64%	10.10%	12.44%	3.48%
Hawaii	4.60%	5.61%	9.78%	14.49%	8.63%	4.74%
Oregon	3.96%	3.95%	13.48%	6.27%	--	3.19%
Washington	5.95%	6.68%	15.83%	14.42%	--	5.64%

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 VI.A.2.i Percent of private-sector establishments that offer health insurance that use a private exchange by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	31.6%	32.8%	27.0%	31.4%	48.1%	30.7%
New England:						
Connecticut	23.8%	27.1%	28.9% *	3.5% *	--	20.9%
Maine	25.0%	27.6%	--	22.2% *	--	25.2%
Massachusetts	32.8%	31.8%	36.8% *	32.0%	--	31.8%
New Hampshire	26.6%	26.8%	28.2% *	19.2% *	--	27.3%
Rhode Island	27.0%	26.2%	44.8% *	15.4% *	--	27.8%
Vermont	27.2%	22.6%	37.7% *	36.9%	--	30.9%
Middle Atlantic:						
New Jersey	30.4%	34.0%	22.6% *	21.8% *	--	29.6%
New York	38.7%	39.7%	26.6%	46.1% *	--	36.5%
Pennsylvania	25.7%	25.5%	29.5% *	22.1% *	--	25.2%
East North Central:						
Illinois	38.8%	37.8%	38.4%	44.5% *	--	38.3%
Indiana	29.5%	26.0%	49.5% *	24.6% *	--	29.6%
Michigan	34.1%	30.1%	32.8% *	52.6%	0.0%	34.8%
Ohio	28.1%	32.1%	24.1% *	14.4% *	--	27.8%
Wisconsin	32.5%	35.7%	25.5% *	22.3% *	91.4%	29.9%
West North Central:						
Iowa	31.8%	34.0%	19.7% *	30.9% *	--	31.8%
Kansas	30.1%	33.8%	31.5% *	2.0% *	--	30.1%
Minnesota	24.6%	28.8%	18.2% *	12.9% *	--	25.3%
Missouri	31.6%	32.2%	29.7% *	31.0% *	92.8%	29.6%
Nebraska	26.1%	28.2%	20.4% *	23.9% *	--	24.0%
North Dakota	21.4%	19.9%	39.3% *	6.8% *	--	20.7%
South Dakota	25.9%	27.4%	12.6% *	36.1%	--	25.5%
South Atlantic:						
Delaware	38.0%	41.2%	28.8% *	41.9% *	81.2%	32.5%
District of Columbia	26.5%	33.0%	12.8% *	23.7% *	--	26.4%
Florida	28.8%	32.3%	18.5% *	20.7% *	--	26.5%
Georgia	31.6%	35.1%	22.2% *	7.8% *	--	33.4%
Maryland	40.9%	38.3%	42.2% *	46.4%	--	39.3%
North Carolina	28.5%	34.6%	18.1% *	8.3% *	81.6%	23.2%
South Carolina	22.3%	20.4%	8.5% *	--	--	21.1%
Virginia	13.8%	11.7%	5.2% *	38.0% *	0.0%	14.3%
West Virginia	26.4%	30.7%	16.5% *	18.2% *	--	26.8%
East South Central:						
Alabama	22.3%	25.9%	2.8% *	11.5% *	--	21.8%
Kentucky	34.3%	32.9%	44.5%	32.3%	--	29.3%
Mississippi	27.1%	30.1%	11.0% *	23.8% *	--	27.6%
Tennessee	26.6%	25.5%	28.6% *	28.2% *	--	26.1%
West South Central:						
Arkansas	23.8%	24.8%	11.3% *	31.4% *	--	23.4%
Louisiana	30.2%	29.9%	29.7% *	--	--	30.9%
Oklahoma	29.6%	32.5%	14.3% *	25.1% *	--	29.8%
Texas	34.3%	34.1%	33.8%	40.2% *	--	33.5%
Mountain:						
Arizona	26.3%	23.9%	33.4% *	--	--	24.6%
Colorado	31.4%	35.8%	19.1% *	23.1% *	--	33.1%
Idaho	27.6%	25.5%	43.1% *	11.9% *	--	28.2%
Montana	25.7%	32.0%	16.2% *	3.8% *	--	22.0%
Nevada	42.5%	45.6%	18.9% *	--	--	42.5%
New Mexico	35.3%	29.0%	52.1%	56.4%	--	35.2%
Utah	26.7%	21.1%	56.8%	--	--	25.8%
Wyoming	25.4%	29.8%	10.4% *	19.3% *	--	22.0%
Pacific:						
Alaska	20.0%	20.1% *	--	1.4% *	--	17.9%
California	40.4%	42.0%	31.9%	39.0%	47.2%	39.7%
Hawaii	28.5%	30.6%	29.1% *	11.8% *	--	29.2%
Oregon	29.4%	30.3%	36.5% *	14.3% *	--	29.4%
Washington	32.9%	35.5%	17.4% *	49.3%	--	31.2%

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 VI.A.2.i Standard errors for percent of private-sector establishments that offer health insurance that use a private exchange by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.95%	1.14%	2.04%	2.92%	4.89%	0.95%
New England:						
Connecticut	4.40%	5.60%	10.96% *	2.08% *	--	4.08%
Maine	4.45%	5.91%	--	6.87% *	--	4.50%
Massachusetts	5.01%	5.98%	12.14% *	9.52%	--	5.00%
New Hampshire	4.95%	5.70%	11.29% *	9.32% *	--	5.15%
Rhode Island	5.84%	6.59%	16.85% *	8.66% *	--	6.14%
Vermont	4.95%	5.62%	16.72% *	8.72%	--	4.73%
Middle Atlantic:						
New Jersey	5.83%	7.20%	11.82% *	10.61% *	--	5.86%
New York	5.82%	7.23%	6.71%	15.63% *	--	6.05%
Pennsylvania	3.93%	4.95%	9.00% *	7.83% *	--	4.00%
East North Central:						
Illinois	4.90%	5.79%	10.00%	13.87% *	--	5.04%
Indiana	5.26%	5.53%	15.54% *	10.22% *	--	5.32%
Michigan	5.57%	6.25%	14.77% *	13.40%	0.00%	5.67%
Ohio	4.31%	5.39%	9.43% *	6.45% *	--	4.37%
Wisconsin	5.15%	6.33%	11.12% *	8.78% *	8.71%	4.95%
West North Central:						
Iowa	5.27%	6.50%	9.38% *	12.07% *	--	5.28%
Kansas	4.52%	5.48%	12.56% *	2.07% *	--	4.62%
Minnesota	4.46%	5.67%	8.77% *	6.36% *	--	4.73%
Missouri	4.80%	6.09%	9.72% *	11.24% *	8.58%	4.67%
Nebraska	4.94%	6.25%	10.28% *	11.50% *	--	4.63%
North Dakota	4.35%	4.79%	14.41% *	3.56% *	--	4.43%
South Dakota	4.76%	6.02%	9.18% *	10.11%	--	4.85%
South Atlantic:						
Delaware	8.18%	9.30%	17.83% *	16.90% *	11.47%	8.30%
District of Columbia	4.69%	7.07%	9.09% *	7.25% *	--	4.74%
Florida	4.55%	5.63%	8.36% *	10.65% *	--	4.35%
Georgia	5.16%	5.98%	11.23% *	4.82% *	--	5.47%
Maryland	5.52%	6.86%	13.33% *	13.33%	--	5.58%
North Carolina	4.92%	6.08%	8.73% *	4.41% *	12.73%	4.50%
South Carolina	4.60%	4.49%	5.15% *	--	--	4.62%
Virginia	3.06%	3.38%	3.95% *	16.60% *	0.00%	3.16%
West Virginia	4.93%	6.58%	6.96% *	10.36% *	--	5.02%
East South Central:						
Alabama	5.29%	6.28%	2.31% *	8.38% *	--	5.35%
Kentucky	5.45%	6.96%	12.68%	9.55%	--	4.73%
Mississippi	4.85%	5.88%	7.03% *	8.37% *	--	4.97%
Tennessee	4.45%	4.89%	11.67% *	11.98% *	--	4.49%
West South Central:						
Arkansas	4.20%	4.92%	6.10% *	13.33% *	--	4.31%
Louisiana	4.95%	5.90%	10.43% *	--	--	5.02%
Oklahoma	4.40%	5.18%	6.06% *	13.65% *	--	4.57%
Texas	4.08%	4.64%	9.85%	15.44% *	--	4.17%
Mountain:						
Arizona	5.47%	6.01%	12.38% *	--	--	5.47%
Colorado	5.14%	6.03%	9.07% *	8.96% *	--	5.22%
Idaho	5.57%	6.13%	16.73% *	8.28% *	--	5.94%
Montana	4.81%	6.02%	9.71% *	2.48% *	--	4.73%
Nevada	9.04%	10.21%	9.85% *	--	--	9.66%
New Mexico	6.27%	6.97%	14.35%	14.33%	--	6.38%
Utah	4.67%	4.54%	12.20%	--	--	4.71%
Wyoming	5.89%	7.42%	6.10% *	11.75% *	--	5.89%
Pacific:						
Alaska	5.49%	6.76% *	--	1.35% *	--	5.15%
California	3.52%	4.24%	7.21%	8.40%	12.05%	3.66%
Hawaii	4.30%	4.97%	11.57% *	5.91% *	--	4.45%
Oregon	4.81%	5.61%	13.83% *	6.60% *	--	4.72%
Washington	5.89%	7.22%	10.66% *	14.53%	--	5.55%

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.

* Figure does not meet standard of reliability or precision.

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

Table VI.A.2.l Percent of private-sector establishments that offer paid sick leave by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	63.3%	62.3%	60.0%	78.2%	41.8%	67.1%
New England:						
Connecticut	65.9%	65.2%	58.4%	89.6%	--	68.8%
Maine	56.1%	53.4%	54.6%	71.8%	--	59.0%
Massachusetts	75.1%	73.0%	74.3%	100.0%	--	76.4%
New Hampshire	66.9%	69.0%	58.9%	91.7%	51.2%	68.9%
Rhode Island	59.5%	57.2%	62.8%	73.7%	--	60.0%
Vermont	70.2%	71.7%	58.6%	78.2%	55.6%	73.8%
Middle Atlantic:						
New Jersey	72.0%	74.8%	64.5%	79.8%	--	72.8%
New York	69.5%	64.6%	72.9%	93.0%	55.5%	71.6%
Pennsylvania	53.8%	51.8%	46.6%	82.9%	14.4% *	59.2%
East North Central:						
Illinois	58.7%	57.4%	60.7%	65.6%	29.0% *	62.1%
Indiana	51.5%	51.3%	42.5%	64.3%	--	53.5%
Michigan	68.0%	70.1%	44.9%	79.5%	--	69.3%
Ohio	57.6%	61.0%	39.5%	75.5%	--	60.6%
Wisconsin	50.5%	52.7%	29.6% *	81.8%	--	55.4%
West North Central:						
Iowa	50.7%	53.1%	34.1%	62.1%	--	55.2%
Kansas	61.6%	59.0%	59.1%	77.5%	--	63.5%
Minnesota	68.0%	61.9%	93.2%	70.3%	59.4%	69.4%
Missouri	58.5%	55.4%	59.4%	70.3%	--	60.6%
Nebraska	49.1%	49.4%	37.2%	69.3%	--	54.7%
North Dakota	42.6%	50.9%	22.1% *	63.8%	17.0% *	46.3%
South Dakota	44.6%	40.2%	43.2%	75.4%	--	46.7%
South Atlantic:						
Delaware	59.6%	49.7%	73.9%	95.5%	49.3%	62.2%
District of Columbia	85.3%	76.5%	97.2%	94.8%	--	88.4%
Florida	56.1%	52.1%	64.7%	84.8%	28.9%	63.5%
Georgia	61.2%	64.7%	48.2%	58.7%	36.0% *	65.2%
Maryland	71.8%	64.5%	83.9%	81.7%	43.3% *	75.8%
North Carolina	58.5%	55.9%	60.6%	80.6%	35.9%	63.4%
South Carolina	49.6%	47.9%	52.9%	71.3%	29.5% *	54.1%
Virginia	59.5%	56.5%	59.6%	80.1%	29.8% *	64.0%
West Virginia	51.1%	50.9%	36.3%	74.8%	18.8% *	55.5%
East South Central:						
Alabama	55.7%	56.2%	49.1%	61.0%	--	57.3%
Kentucky	59.6%	58.6%	52.7%	77.3%	35.2% *	64.0%
Mississippi	56.9%	62.0%	36.6%	73.1%	--	61.1%
Tennessee	65.2%	65.0%	63.7%	71.0%	31.3% *	70.0%
West South Central:						
Arkansas	45.7%	42.6%	42.8%	81.4%	30.2% *	49.2%
Louisiana	62.8%	58.1%	69.0%	98.0%	29.8% *	68.1%
Oklahoma	63.0%	61.1%	54.5%	93.3%	41.1%	66.8%
Texas	63.4%	65.0%	59.2%	62.5%	25.6%	71.6%
Mountain:						
Arizona	66.0%	67.4%	60.5%	58.7% *	59.2%	68.0%
Colorado	66.2%	59.2%	93.1%	95.7%	62.9%	66.8%
Idaho	48.5%	46.9%	40.7%	98.2%	38.2%	50.7%
Montana	46.8%	44.8%	39.9%	74.2%	15.6% *	52.6%
Nevada	61.0%	68.7%	25.9% *	33.6% *	32.1% *	66.4%
New Mexico	78.5%	81.0%	68.7%	78.7%	52.5%	81.4%
Utah	40.5%	39.4%	43.5%	46.1% *	16.2% *	48.2%
Wyoming	49.7%	51.9%	36.5%	62.3%	28.5% *	53.8%
Pacific:						
Alaska	60.3%	63.8%	54.3%	57.0%	--	64.3%
California	78.7%	79.4%	71.9%	90.7%	68.5%	81.0%
Hawaii	61.3%	59.7%	52.8%	99.4%	--	67.5%
Oregon	63.8%	65.4%	51.4%	81.4%	46.3%	67.7%
Washington	77.4%	74.7%	85.5%	82.6%	74.9%	77.9%

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 VI.A.2.l Standard errors for percent of private-sector establishments that offer paid sick leave by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	0.64%	0.78%	1.55%	1.81%	2.01%	0.67%
New England:						
Connecticut	4.29%	5.47%	8.56%	9.83%	--	4.40%
Maine	3.47%	4.33%	10.07%	8.90%	--	3.74%
Massachusetts	4.18%	5.31%	9.42%	0.01%	--	4.40%
New Hampshire	3.95%	4.86%	8.31%	6.05%	13.07%	4.12%
Rhode Island	5.54%	6.65%	12.20%	14.46%	--	5.87%
Vermont	3.97%	5.18%	9.78%	7.99%	13.38%	4.11%
Middle Atlantic:						
New Jersey	4.07%	4.82%	8.87%	16.82%	--	4.26%
New York	2.83%	3.66%	6.03%	4.66%	8.92%	3.01%
Pennsylvania	3.21%	4.04%	7.20%	6.01%	6.74% *	3.45%
East North Central:						
Illinois	3.19%	3.82%	8.41%	11.26%	8.92% *	3.44%
Indiana	3.72%	4.64%	9.07%	11.49%	--	3.95%
Michigan	4.43%	5.43%	11.49%	10.56%	--	4.62%
Ohio	3.50%	4.26%	8.11%	8.27%	--	3.65%
Wisconsin	3.82%	4.73%	9.21% *	9.43%	--	4.09%
West North Central:						
Iowa	3.79%	4.77%	8.34%	10.64%	--	4.10%
Kansas	4.10%	5.06%	9.88%	9.48%	--	4.32%
Minnesota	3.81%	4.70%	6.57%	10.53%	13.16%	3.99%
Missouri	3.68%	4.90%	9.61%	9.61%	--	3.94%
Nebraska	4.17%	5.18%	10.73%	13.02%	--	4.65%
North Dakota	4.35%	5.82%	6.89% *	12.96%	9.54% *	4.76%
South Dakota	3.40%	4.10%	10.10%	7.85%	--	3.66%
South Atlantic:						
Delaware	5.23%	5.77%	11.76%	3.82%	11.72%	6.11%
District of Columbia	3.48%	5.41%	2.79%	4.02%	--	3.38%
Florida	3.26%	3.64%	7.89%	8.89%	7.24%	3.50%
Georgia	3.96%	4.40%	10.48%	16.38%	10.93% *	4.25%
Maryland	4.21%	5.58%	7.61%	9.28%	14.35% *	4.39%
North Carolina	3.89%	4.49%	9.24%	8.96%	10.07%	4.13%
South Carolina	4.48%	4.87%	12.58%	15.67%	12.21% *	4.83%
Virginia	3.88%	4.82%	9.72%	11.11%	11.69% *	4.20%
West Virginia	3.87%	4.99%	8.47%	9.98%	9.65% *	4.16%
East South Central:						
Alabama	4.34%	5.11%	12.55%	13.53%	--	4.48%
Kentucky	4.12%	5.29%	9.56%	8.92%	12.83% *	4.23%
Mississippi	3.62%	4.77%	8.13%	11.77%	--	4.04%
Tennessee	3.79%	5.10%	7.02%	11.47%	12.67% *	3.87%
West South Central:						
Arkansas	3.92%	4.40%	11.76%	11.67%	9.66% *	4.43%
Louisiana	3.85%	4.57%	8.13%	2.06%	11.44% *	4.06%
Oklahoma	3.63%	4.35%	8.65%	4.35%	10.66%	3.82%
Texas	2.81%	3.38%	6.43%	10.27%	7.35%	2.87%
Mountain:						
Arizona	4.69%	5.31%	12.97%	25.60% *	12.34%	5.11%
Colorado	3.53%	3.93%	6.38%	4.25%	12.35%	3.62%
Idaho	4.17%	4.82%	10.01%	1.87%	11.16%	4.57%
Montana	3.57%	4.16%	9.94%	8.14%	6.67% *	3.96%
Nevada	5.22%	5.66%	8.20% *	14.77% *	12.13% *	5.39%
New Mexico	3.18%	3.83%	8.75%	9.58%	12.59%	3.25%
Utah	3.45%	4.01%	8.86%	15.00% *	6.44% *	4.06%
Wyoming	4.26%	5.05%	9.90%	17.25%	10.37% *	4.67%
Pacific:						
Alaska	4.70%	6.15%	8.64%	11.52%	--	4.82%
California	1.98%	2.38%	4.84%	5.25%	5.48%	2.13%
Hawaii	4.16%	5.02%	9.55%	0.65%	--	4.23%
Oregon	3.34%	4.10%	8.06%	6.94%	9.21%	3.61%
Washington	3.90%	4.81%	7.63%	12.27%	11.07%	4.23%

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

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	68.5%	67.3%	66.4%	81.9%	42.6%	73.0%
New England:						
Connecticut	72.8%	69.0%	74.2%	88.8%	--	74.8%
Maine	65.7%	62.5%	62.7%	86.3%	--	69.6%
Massachusetts	81.7%	78.6%	86.8%	100.0%	--	83.1%
New Hampshire	79.9%	83.5%	72.3%	91.7%	59.3%	82.6%
Rhode Island	66.3%	68.4%	50.0%	76.6%	--	67.5%
Vermont	72.3%	69.8%	72.3%	81.1%	58.4%	75.6%
Middle Atlantic:						
New Jersey	70.9%	75.9%	58.7%	79.8%	--	71.9%
New York	70.6%	64.8%	80.2%	90.1%	53.1%	73.2%
Pennsylvania	69.2%	67.3%	66.1%	88.8%	29.8% *	74.6%
East North Central:						
Illinois	66.6%	65.3%	66.4%	75.2%	37.2%	69.9%
Indiana	70.5%	71.3%	62.3%	77.7%	--	74.2%
Michigan	67.5%	67.2%	53.6%	84.2%	--	68.7%
Ohio	76.7%	82.3%	61.6%	80.1%	--	79.7%
Wisconsin	65.8%	66.1%	56.6%	84.7%	--	70.0%
West North Central:						
Iowa	61.3%	62.1%	42.5%	83.4%	--	66.9%
Kansas	73.3%	74.9%	62.0%	81.9%	--	75.0%
Minnesota	70.5%	68.8%	81.9%	67.3%	59.4%	72.2%
Missouri	72.0%	70.6%	72.3%	77.7%	--	77.6%
Nebraska	56.6%	56.9%	47.9%	71.1%	--	62.2%
North Dakota	60.1%	73.6%	29.3%	85.2%	31.3% *	64.3%
South Dakota	64.2%	63.0%	61.2%	77.0%	--	66.5%
South Atlantic:						
Delaware	69.2%	59.7%	85.2%	96.3%	58.9%	71.9%
District of Columbia	83.8%	72.2%	92.8%	100.0%	--	85.1%
Florida	63.6%	59.9%	73.2%	85.8%	36.0%	71.2%
Georgia	70.8%	71.3%	67.7%	75.2%	34.6%	76.6%
Maryland	77.4%	71.8%	84.2%	88.6%	55.5%	80.5%
North Carolina	72.1%	69.2%	75.4%	93.7%	40.0%	79.1%
South Carolina	61.0%	60.2%	59.1%	83.9%	32.2% *	67.4%
Virginia	71.5%	69.6%	71.4%	84.6%	34.0% *	77.2%
West Virginia	66.7%	65.7%	62.2%	78.4%	30.1% *	71.7%
East South Central:						
Alabama	68.3%	69.4%	57.9%	74.6%	--	70.5%
Kentucky	74.0%	71.8%	75.4%	83.9%	42.9% *	79.5%
Mississippi	68.4%	76.0%	45.6%	74.9%	--	72.5%
Tennessee	78.5%	80.8%	74.4%	83.4%	52.6%	82.2%
West South Central:						
Arkansas	70.1%	70.0%	63.5%	82.0%	56.1%	73.3%
Louisiana	72.1%	67.8%	79.6%	93.3%	35.7% *	77.9%
Oklahoma	71.9%	67.3%	77.4%	100.0%	40.1%	77.3%
Texas	73.1%	74.4%	71.0%	67.1%	38.1%	80.6%
Mountain:						
Arizona	62.1%	64.9%	49.4%	57.3% *	37.1% *	69.5%
Colorado	61.9%	55.9%	88.3%	78.0%	42.4% *	65.3%
Idaho	56.6%	54.5%	53.0%	96.8%	43.7%	59.4%
Montana	59.3%	54.8%	58.2%	92.0%	21.2% *	66.5%
Nevada	69.5%	74.3%	55.4%	35.3% *	43.8%	74.3%
New Mexico	66.7%	69.1%	48.6%	78.7%	16.1% *	72.4%
Utah	52.4%	49.0%	63.1%	63.4%	21.8% *	62.0%
Wyoming	63.9%	63.1%	54.1%	88.4%	42.5%	68.1%
Pacific:						
Alaska	63.5%	70.4%	49.3%	61.4%	--	69.7%
California	62.2%	62.0%	54.3%	84.4%	52.6%	64.3%
Hawaii	66.0%	67.3%	51.1%	94.6%	--	72.2%
Oregon	63.1%	64.0%	50.6%	83.6%	35.7%	69.2%
Washington	71.7%	69.0%	76.2%	86.5%	48.3%	76.2%

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 VI.A.2.m Standard errors for percent of private-sector establishments that offer paid vacation leave by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.63%	0.77%	1.51%	1.78%	2.03%	0.66%
New England:						
Connecticut	4.10%	5.41%	7.59%	9.85%	--	4.20%
Maine	3.48%	4.41%	10.08%	7.63%	--	3.72%
Massachusetts	3.49%	4.40%	7.86%	0.01%	--	3.61%
New Hampshire	3.37%	4.16%	7.20%	6.05%	12.74%	3.42%
Rhode Island	5.73%	7.14%	12.19%	14.58%	--	6.14%
Vermont	3.90%	5.23%	9.42%	7.88%	13.05%	4.03%
Middle Atlantic:						
New Jersey	4.07%	4.78%	9.23%	16.82%	--	4.26%
New York	2.81%	3.67%	5.34%	5.65%	8.99%	2.96%
Pennsylvania	3.14%	3.94%	7.35%	5.22%	9.53% *	3.21%
East North Central:						
Illinois	3.06%	3.63%	8.49%	11.62%	9.59%	3.28%
Indiana	3.64%	4.62%	9.63%	10.12%	--	3.82%
Michigan	4.46%	5.44%	12.95%	9.99%	--	4.65%
Ohio	3.22%	3.65%	8.31%	7.92%	--	3.27%
Wisconsin	3.83%	4.73%	10.11%	9.40%	--	4.11%
West North Central:						
Iowa	3.66%	4.72%	8.59%	8.09%	--	4.00%
Kansas	3.74%	4.64%	9.87%	9.01%	--	3.89%
Minnesota	3.71%	4.58%	9.57%	10.57%	13.16%	3.87%
Missouri	3.85%	5.08%	9.07%	9.29%	--	4.06%
Nebraska	4.21%	5.31%	10.91%	12.95%	--	4.65%
North Dakota	4.51%	5.40%	7.23%	10.62%	12.42% *	4.88%
South Dakota	3.56%	4.48%	9.68%	7.81%	--	3.75%
South Atlantic:						
Delaware	4.92%	5.85%	8.92%	3.70%	12.05%	5.67%
District of Columbia	3.73%	5.60%	5.25%	0.00%	--	3.81%
Florida	3.19%	3.61%	7.45%	9.03%	7.63%	3.35%
Georgia	3.62%	4.22%	10.04%	14.64%	10.21%	3.80%
Maryland	4.05%	5.55%	7.61%	7.34%	14.57%	4.21%
North Carolina	3.62%	4.39%	7.77%	6.10%	10.27%	3.50%
South Carolina	4.21%	4.63%	12.40%	13.11%	12.22% *	4.60%
Virginia	3.72%	4.79%	9.24%	10.32%	11.87% *	3.98%
West Virginia	3.68%	4.77%	9.12%	9.66%	11.78% *	3.86%
East South Central:						
Alabama	4.19%	4.87%	12.49%	12.50%	--	4.28%
Kentucky	3.86%	5.02%	8.63%	8.53%	13.42% *	3.72%
Mississippi	3.32%	4.26%	8.68%	11.75%	--	3.67%
Tennessee	3.44%	4.79%	6.43%	10.26%	13.93%	3.45%
West South Central:						
Arkansas	4.00%	4.59%	12.39%	11.69%	10.64%	4.37%
Louisiana	3.55%	4.33%	7.48%	6.59%	11.52% *	3.72%
Oklahoma	3.40%	4.12%	7.37%	0.00%	10.29%	3.58%
Texas	2.64%	3.21%	5.86%	10.31%	8.02%	2.64%
Mountain:						
Arizona	4.41%	5.14%	12.46%	25.22% *	11.92% *	5.04%
Colorado	3.50%	3.75%	7.09%	12.60%	14.60% *	3.65%
Idaho	4.10%	4.83%	10.27%	2.36%	11.54%	4.56%
Montana	3.56%	4.25%	9.29%	4.41%	7.20% *	3.92%
Nevada	4.78%	5.30%	14.14%	15.13% *	13.07%	4.93%
New Mexico	3.49%	4.33%	8.93%	9.58%	8.43% *	3.54%
Utah	3.54%	4.17%	9.14%	16.91%	6.76% *	4.14%
Wyoming	4.05%	4.85%	10.25%	8.60%	11.19%	4.32%
Pacific:						
Alaska	4.34%	5.46%	8.73%	11.28%	--	4.32%
California	2.29%	2.82%	5.18%	6.36%	5.90%	2.54%
Hawaii	4.05%	4.90%	9.61%	5.33%	--	4.16%
Oregon	3.37%	4.17%	8.04%	6.69%	8.57%	3.61%
Washington	3.97%	4.81%	8.91%	12.10%	12.99%	4.15%

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.

* Figure does not meet standard of reliability or precision.

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

Table VI.B.1 Number of private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	For profit, unincorporated	Nonprofit	Age of firm: Less than 5 years	5 or more years
United States	141,051,492	97,517,685	21,635,702	21,898,106	6,789,751	134,261,741
New England:						
Connecticut	1,551,562	807,999	318,367	425,195	--	1,491,680
Maine	577,972	359,163	62,038	156,770	--	558,947
Massachusetts	3,466,683	2,240,018	375,296	851,369	--	3,369,735
New Hampshire	648,225	446,147	104,451	97,627	27,869	620,356
Rhode Island	503,343	391,111	48,769	63,463	--	487,746
Vermont	270,393	175,818	33,190	61,385	18,252	252,141
Middle Atlantic:						
New Jersey	3,816,643	2,270,381	955,933	590,329 *	--	3,691,769
New York	8,610,564	4,884,568	1,402,200	2,323,795	402,528	8,208,036
Pennsylvania	5,826,580	3,735,833	949,015	1,141,733	222,962	5,603,618
East North Central:						
Illinois	5,562,033	4,190,322	813,244	558,468	250,103	5,311,930
Indiana	2,825,154	2,015,063	410,355	399,736	--	2,750,714
Michigan	3,909,268	2,916,306	554,061	438,902	--	3,808,949
Ohio	5,140,409	3,469,709	581,955	1,088,745	--	4,987,951
Wisconsin	2,833,020	2,003,805	425,456	403,759	--	2,750,317
West North Central:						
Iowa	1,344,906	912,612	244,401	187,893	--	1,311,858
Kansas	1,296,401	819,296	297,606	179,499	--	1,262,557
Minnesota	3,041,106	2,268,818	261,770	510,518	206,457 *	2,834,649
Missouri	2,649,801	1,911,262	224,132	514,406	--	2,575,503
Nebraska	955,955	591,476	137,599	226,880	--	903,620
North Dakota	376,530	225,896	55,212	95,421	22,884	353,646
South Dakota	404,587	263,945	45,969	94,673	--	389,132
South Atlantic:						
Delaware	491,098	340,094	79,438	71,566	45,000	446,098
District of Columbia	556,136	211,834	109,472	234,830	--	548,949
Florida	10,003,693	7,599,478	1,233,606	1,170,609	506,820	9,496,873
Georgia	4,337,707	3,316,113	533,562	488,032	163,239	4,174,467
Maryland	2,531,722	1,492,110	426,681	612,932	95,968	2,435,754
North Carolina	4,253,203	2,818,221	648,361	786,621	294,668	3,958,535
South Carolina	2,089,033	1,582,017	296,075	210,942	118,062	1,970,971
Virginia	3,720,985	2,659,642	540,280	521,063	184,946 *	3,536,039
West Virginia	538,273	337,322	92,067	108,884	23,439	514,834
East South Central:						
Alabama	1,703,463	1,402,194	139,790	161,479	--	1,627,036
Kentucky	1,685,213	1,061,213	330,863	293,137	73,227	1,611,986
Mississippi	1,053,101	739,204	140,310	173,587	--	1,011,907
Tennessee	3,089,957	1,734,400	528,589	826,968 *	109,657	2,980,300
West South Central:						
Arkansas	1,171,696	873,791	120,347	177,558	58,466	1,113,230
Louisiana	1,617,476	1,215,700	286,307	--	108,304 *	1,509,172
Oklahoma	1,591,044	1,191,674	215,245	184,124	62,080	1,528,963
Texas	12,627,053	8,960,904	2,514,150	1,151,998	806,125	11,820,928
Mountain:						
Arizona	2,787,949	2,314,835	298,837	174,277	189,628	2,598,321
Colorado	2,504,198	1,556,482	445,066	502,650	128,196	2,376,002
Idaho	773,062	507,217	135,835	130,009	52,335	720,726
Montana	450,871	281,923	68,667	100,281	25,030	425,841
Nevada	1,517,094	1,181,945	239,989	95,159 *	94,918	1,422,175
New Mexico	681,921	413,991	146,275	121,655	29,877	652,043
Utah	1,635,241	1,291,087	259,573	84,581	112,797	1,522,444
Wyoming	217,049	156,245	39,199	21,605	20,571	196,478
Pacific:						
Alaska	279,323	198,232	44,298	36,792	--	266,196
California	16,303,803	11,577,776	2,584,858	2,141,169	1,005,124	15,298,680
Hawaii	502,282	315,584	99,875	86,823	--	483,630
Oregon	1,667,689	1,150,669	249,796	267,223	95,355	1,572,334
Washington	3,059,024	2,136,241	487,266	435,517	143,052	2,915,972

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

Note: Definitions and descriptions of the methods used for this survey can be found in the 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 VI.B.1 Standard errors for number of private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	1,823,630	1,756,328	749,236	890,095	307,292	1,829,196
New England:						
Connecticut	79,497	68,871	46,074	80,315	--	82,171
Maine	26,862	26,804	12,819	21,364	--	27,289
Massachusetts	288,760	250,111	69,205	180,374	--	290,029
New Hampshire	49,548	51,062	15,380	24,013	6,663	50,003
Rhode Island	58,540	63,893	9,598	12,635	--	58,636
Vermont	16,230	16,782	5,790	8,913	3,270	16,655
Middle Atlantic:						
New Jersey	252,912	201,424	192,614	210,766 *	--	255,096
New York	452,643	396,785	179,464	326,851	76,339	454,688
Pennsylvania	406,784	398,501	128,377	227,081	51,719	413,166
East North Central:						
Illinois	312,725	289,324	193,730	90,536	61,560	313,882
Indiana	233,024	234,116	73,407	91,308	--	233,628
Michigan	215,497	230,178	121,000	91,784	--	216,825
Ohio	292,477	259,408	86,755	227,302	--	295,065
Wisconsin	196,960	200,998	69,790	81,908	--	198,002
West North Central:						
Iowa	82,631	69,583	58,192	31,621	--	83,144
Kansas	92,254	76,914	70,400	43,913	--	93,185
Minnesota	265,898	277,931	52,665	108,287	124,598 *	238,204
Missouri	174,151	185,749	36,789	100,920	--	174,505
Nebraska	56,185	51,378	23,568	41,370	--	54,723
North Dakota	23,295	18,308	8,304	20,402	5,547	23,646
South Dakota	22,351	18,005	8,649	19,176	--	22,516
South Atlantic:						
Delaware	25,464	26,500	13,952	18,545	8,529	26,519
District of Columbia	30,065	26,899	23,612	19,880	--	30,200
Florida	789,523	805,570	223,584	217,133	83,417	792,511
Georgia	287,190	295,042	88,248	109,988	35,550	289,400
Maryland	246,540	194,017	94,371	173,462	26,155	247,948
North Carolina	223,952	221,200	106,990	159,498	60,771	228,719
South Carolina	176,954	183,545	57,474	49,655	26,310	177,389
Virginia	275,753	277,391	102,436	125,925	59,198 *	274,602
West Virginia	25,956	25,706	16,634	14,712	5,296	26,310
East South Central:						
Alabama	237,509	239,807	25,439	36,301	--	237,913
Kentucky	98,441	85,374	67,951	65,648	16,129	99,836
Mississippi	92,325	96,482	24,568	46,167	--	92,505
Tennessee	352,038	150,069	68,291	332,572 *	25,272	352,830
West South Central:						
Arkansas	71,772	77,608	24,184	42,135	13,615	72,159
Louisiana	102,979	108,225	44,770	--	34,497 *	106,381
Oklahoma	122,962	128,596	29,813	29,900	14,256	123,413
Texas	632,995	619,273	367,208	227,408	140,814	635,250
Mountain:						
Arizona	257,656	267,857	51,214	38,843	39,094	261,573
Colorado	164,749	121,631	85,761	132,854	31,808	165,835
Idaho	62,998	63,328	18,162	26,296	11,027	63,490
Montana	23,018	19,508	16,333	15,634	5,564	23,437
Nevada	157,385	157,786	49,385	40,514 *	26,450	157,217
New Mexico	42,143	41,497	24,622	20,201	8,097	42,362
Utah	74,419	85,148	37,931	23,821	19,665	75,826
Wyoming	9,220	9,847	6,846	4,660	5,366	9,485
Pacific:						
Alaska	19,725	19,259	7,829	7,415	--	19,597
California	803,738	784,251	344,859	306,302	118,327	806,124
Hawaii	33,404	24,242	27,345	18,782	--	33,465
Oregon	127,047	130,778	40,798	42,366	21,111	127,386
Washington	203,152	211,087	85,452	104,498	31,606	205,174

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

Note: Definitions and descriptions of the methods used for this survey can be found in the 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 VI.B.1.a Percent of number of private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	141,051,492	69.1%	15.3%	15.5%	4.8%	95.2%
New England:						
Connecticut	1,551,562	52.1%	20.5%	27.4%	3.9%	96.1%
Maine	577,972	62.1%	10.7%	27.1%	3.3%	96.7%
Massachusetts	3,466,683	64.6%	10.8%	24.6%	2.8% *	97.2%
New Hampshire	648,225	68.8%	16.1%	15.1%	4.3%	95.7%
Rhode Island	503,343	77.7%	9.7%	12.6%	3.1% *	96.9%
Vermont	270,393	65.0%	12.3%	22.7%	6.8%	93.2%
Middle Atlantic:						
New Jersey	3,816,643	59.5%	25.0%	15.5% *	3.3%	96.7%
New York	8,610,564	56.7%	16.3%	27.0%	4.7%	95.3%
Pennsylvania	5,826,580	64.1%	16.3%	19.6%	3.8%	96.2%
East North Central:						
Illinois	5,562,033	75.3%	14.6%	10.0%	4.5%	95.5%
Indiana	2,825,154	71.3%	14.5%	14.1%	2.6% *	97.4%
Michigan	3,909,268	74.6%	14.2%	11.2%	2.6%	97.4%
Ohio	5,140,409	67.5%	11.3%	21.2%	3.0%	97.0%
Wisconsin	2,833,020	70.7%	15.0%	14.3%	2.9% *	97.1%
West North Central:						
Iowa	1,344,906	67.9%	18.2%	14.0%	2.5%	97.5%
Kansas	1,296,401	63.2%	23.0%	13.8%	2.6%	97.4%
Minnesota	3,041,106	74.6%	8.6%	16.8%	6.8% *	93.2%
Missouri	2,649,801	72.1%	8.5%	19.4%	2.8% *	97.2%
Nebraska	955,955	61.9%	14.4%	23.7%	--	94.5%
North Dakota	376,530	60.0%	14.7%	25.3%	6.1%	93.9%
South Dakota	404,587	65.2%	11.4%	23.4%	3.8%	96.2%
South Atlantic:						
Delaware	491,098	69.3%	16.2%	14.6%	9.2%	90.8%
District of Columbia	556,136	38.1%	19.7%	42.2%	1.3% *	98.7%
Florida	10,003,693	76.0%	12.3%	11.7%	5.1%	94.9%
Georgia	4,337,707	76.4%	12.3%	11.3%	3.8%	96.2%
Maryland	2,531,722	58.9%	16.9%	24.2%	3.8%	96.2%
North Carolina	4,253,203	66.3%	15.2%	18.5%	6.9%	93.1%
South Carolina	2,089,033	75.7%	14.2%	10.1%	5.7%	94.3%
Virginia	3,720,985	71.5%	14.5%	14.0%	5.0% *	95.0%
West Virginia	538,273	62.7%	17.1%	20.2%	4.4%	95.6%
East South Central:						
Alabama	1,703,463	82.3%	8.2%	9.5%	4.5% *	95.5%
Kentucky	1,685,213	63.0%	19.6%	17.4%	4.3%	95.7%
Mississippi	1,053,101	70.2%	13.3%	16.5%	3.9%	96.1%
Tennessee	3,089,957	56.1%	17.1%	26.8% *	3.5%	96.5%
West South Central:						
Arkansas	1,171,696	74.6%	10.3%	15.2%	5.0%	95.0%
Louisiana	1,617,476	75.2%	17.7%	--	6.7% *	93.3%
Oklahoma	1,591,044	74.9%	13.5%	11.6%	3.9%	96.1%
Texas	12,627,053	71.0%	19.9%	9.1%	6.4%	93.6%
Mountain:						
Arizona	2,787,949	83.0%	10.7%	6.3%	6.8%	93.2%
Colorado	2,504,198	62.2%	17.8%	20.1%	5.1%	94.9%
Idaho	773,062	65.6%	17.6%	16.8%	6.8%	93.2%
Montana	450,871	62.5%	15.2%	22.2%	5.6%	94.4%
Nevada	1,517,094	77.9%	15.8%	6.3% *	6.3%	93.7%
New Mexico	681,921	60.7%	21.5%	17.8%	4.4%	95.6%
Utah	1,635,241	79.0%	15.9%	5.2%	6.9%	93.1%
Wyoming	217,049	72.0%	18.1%	10.0%	9.5%	90.5%
Pacific:						
Alaska	279,323	71.0%	15.9%	13.2%	4.7% *	95.3%
California	16,303,803	71.0%	15.9%	13.1%	6.2%	93.8%
Hawaii	502,282	62.8%	19.9%	17.3%	3.7%	96.3%
Oregon	1,667,689	69.0%	15.0%	16.0%	5.7%	94.3%
Washington	3,059,024	69.8%	15.9%	14.2%	4.7%	95.3%

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.

Percents may not add to 100% because of rounding.

Table VI.B.1.a Standard errors for percent of number of private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership For profit, incorporated	For profit, unincorporated	Nonprofit	Age of firm Less than 5 years	5 or more years
United States	1,823,630	0.74%	0.53%	0.60%	0.22%	0.22%
New England:						
Connecticut	79,497	4.44%	2.99%	4.41%	1.13%	1.13%
Maine	26,862	3.62%	2.17%	3.46%	0.88%	0.88%
Massachusetts	288,760	4.65%	2.13%	4.51%	0.86% *	0.86%
New Hampshire	49,548	4.29%	2.59%	3.67%	1.08%	1.08%
Rhode Island	58,540	4.41%	2.19%	3.27%	1.10% *	1.10%
Vermont	16,230	3.79%	2.20%	3.26%	1.29%	1.29%
Middle Atlantic:						
New Jersey	252,912	5.37%	4.66%	5.07% *	0.84%	0.84%
New York	452,643	3.45%	2.13%	3.33%	0.91%	0.91%
Pennsylvania	406,784	4.17%	2.38%	3.69%	0.94%	0.94%
East North Central:						
Illinois	312,725	3.34%	3.19%	1.71%	1.12%	1.12%
Indiana	233,024	4.09%	2.73%	3.23%	0.80% *	0.80%
Michigan	215,497	3.63%	3.00%	2.41%	0.77%	0.77%
Ohio	292,477	3.91%	1.80%	3.89%	0.87%	0.87%
Wisconsin	196,960	3.76%	2.59%	2.86%	0.94% *	0.94%
West North Central:						
Iowa	82,631	4.00%	3.78%	2.42%	0.69%	0.69%
Kansas	92,254	4.52%	4.82%	3.39%	0.74%	0.74%
Minnesota	265,898	4.20%	1.84%	3.73%	3.87% *	3.87%
Missouri	174,151	4.03%	1.50%	3.78%	0.92% *	0.92%
Nebraska	56,185	3.93%	2.54%	3.89%	--	2.00%
North Dakota	23,295	4.24%	2.40%	4.53%	1.50%	1.50%
South Dakota	22,351	4.06%	2.15%	4.05%	1.00%	1.00%
South Atlantic:						
Delaware	25,464	4.21%	2.78%	3.61%	1.78%	1.78%
District of Columbia	30,065	3.97%	3.91%	3.84%	0.45% *	0.45%
Florida	789,523	3.34%	2.33%	2.30%	0.92%	0.92%
Georgia	287,190	3.25%	2.10%	2.55%	0.86%	0.86%
Maryland	246,540	5.94%	3.77%	5.76%	1.10%	1.10%
North Carolina	223,952	3.92%	2.47%	3.53%	1.45%	1.45%
South Carolina	176,954	3.90%	2.82%	2.53%	1.32%	1.32%
Virginia	275,753	4.20%	2.77%	3.33%	1.59% *	1.59%
West Virginia	25,956	3.42%	2.96%	2.70%	1.00%	1.00%
East South Central:						
Alabama	237,509	3.43%	1.89%	2.45%	1.56% *	1.56%
Kentucky	98,441	4.15%	3.73%	3.70%	0.99%	0.99%
Mississippi	92,325	4.91%	2.59%	4.36%	1.10%	1.10%
Tennessee	352,038	6.69%	2.89%	8.09% *	0.91%	0.91%
West South Central:						
Arkansas	71,772	3.95%	2.17%	3.51%	1.18%	1.18%
Louisiana	102,979	3.91%	2.89%	--	2.15% *	2.15%
Oklahoma	122,962	3.12%	2.10%	2.10%	0.94%	0.94%
Texas	632,995	3.09%	2.74%	1.80%	1.13%	1.13%
Mountain:						
Arizona	257,656	2.70%	2.11%	1.54%	1.55%	1.55%
Colorado	164,749	4.62%	3.32%	4.58%	1.29%	1.29%
Idaho	62,998	4.27%	2.68%	3.37%	1.51%	1.51%
Montana	23,018	3.96%	3.34%	3.19%	1.25%	1.25%
Nevada	157,385	4.25%	3.46%	2.67% *	1.80%	1.80%
New Mexico	42,143	3.89%	3.48%	3.03%	1.20%	1.20%
Utah	74,419	2.82%	2.43%	1.46%	1.22%	1.22%
Wyoming	9,220	3.43%	3.03%	2.11%	2.41%	2.41%
Pacific:						
Alaska	19,725	3.62%	2.77%	2.65%	1.53% *	1.53%
California	803,738	2.61%	2.07%	1.88%	0.77%	0.77%
Hawaii	33,404	4.97%	4.72%	3.51%	1.09%	1.09%
Oregon	127,047	3.79%	2.57%	2.73%	1.31%	1.31%
Washington	203,152	4.17%	2.90%	3.32%	1.07%	1.07%

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.

Percents may not add to 100% because of rounding.

Table VI.B.2 Percent of private-sector employees in establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	84.2%	84.3%	76.1%	91.8%	44.8%	86.2%
New England:						
Connecticut	86.8%	89.3%	65.9%	97.7%	--	88.0%
Maine	78.7%	74.9%	64.6%	93.2%	--	80.6%
Massachusetts	88.0%	84.4%	89.8%	96.9%	--	89.4%
New Hampshire	76.6%	77.5%	60.5%	89.8%	49.0%	77.9%
Rhode Island	86.3%	86.8%	71.0%	95.3%	--	87.8%
Vermont	79.8%	82.1%	51.6%	88.6%	34.9%	83.1%
Middle Atlantic:						
New Jersey	84.8%	84.0%	80.7%	94.7%	--	86.3%
New York	87.2%	83.8%	80.7%	98.2%	51.4%	88.9%
Pennsylvania	86.6%	86.9%	77.0%	94.0%	46.3%	88.2%
East North Central:						
Illinois	87.3%	87.6%	84.6%	88.9%	52.4%	89.0%
Indiana	80.9%	82.9%	69.9%	82.1%	--	82.8%
Michigan	82.6%	82.5%	76.1%	91.3%	--	84.0%
Ohio	85.6%	88.1%	70.5%	85.8%	--	86.8%
Wisconsin	83.1%	84.1%	75.8%	86.1%	--	84.4%
West North Central:						
Iowa	83.5%	86.4%	68.8%	88.5%	--	85.1%
Kansas	87.1%	89.7%	84.4%	79.4%	--	88.4%
Minnesota	88.2%	89.0%	79.1%	89.1%	86.8%	88.3%
Missouri	86.8%	86.8%	70.2%	94.1%	--	88.6%
Nebraska	83.0%	82.0%	73.1%	91.5%	--	84.2%
North Dakota	82.7%	85.7%	54.1%	92.2%	30.5% *	86.1%
South Dakota	81.1%	77.7%	75.0%	93.4%	--	82.5%
South Atlantic:						
Delaware	82.9%	83.4%	69.9%	95.0%	58.9%	85.3%
District of Columbia	95.7%	93.9%	93.3%	98.5%	--	96.4%
Florida	81.8%	82.0%	81.4%	81.2%	31.3%	84.5%
Georgia	85.6%	87.1%	73.6%	88.3%	48.1%	87.1%
Maryland	88.4%	86.2%	85.4%	95.8%	25.9% *	90.8%
North Carolina	79.7%	79.3%	58.5%	98.4%	51.6%	81.8%
South Carolina	72.6%	70.4%	71.8%	89.7%	28.8% *	75.2%
Virginia	86.1%	85.7%	80.1%	94.5%	55.5%	87.7%
West Virginia	79.1%	76.9%	77.1%	87.5%	24.3% *	81.6%
East South Central:						
Alabama	86.6%	90.3%	57.9%	79.2%	--	87.9%
Kentucky	85.1%	87.4%	76.5%	86.3%	33.4% *	87.4%
Mississippi	85.6%	89.6%	67.4%	83.2%	--	87.8%
Tennessee	87.1%	90.3%	62.9%	96.0%	23.0% *	89.5%
West South Central:						
Arkansas	83.3%	83.6%	76.0%	87.0%	37.6% *	85.7%
Louisiana	86.1%	87.0%	79.2%	93.6%	44.2% *	89.1%
Oklahoma	87.0%	89.7%	67.6%	92.2%	49.5%	88.5%
Texas	82.0%	83.5%	76.3%	83.4%	39.0%	85.0%
Mountain:						
Arizona	87.8%	88.7%	76.3%	94.9%	52.6%	90.4%
Colorado	82.3%	75.8%	86.5%	98.4%	53.8%	83.8%
Idaho	76.6%	74.4%	71.4%	90.9%	52.4%	78.4%
Montana	78.8%	77.1%	68.9%	90.3%	44.7%	80.8%
Nevada	88.4%	89.0%	87.2%	84.3%	65.8%	89.9%
New Mexico	78.9%	77.8%	73.2%	89.3%	45.7% *	80.4%
Utah	75.9%	77.1%	64.2%	92.5%	33.6%	79.0%
Wyoming	69.8%	70.3%	63.2%	78.2%	47.5%	72.1%
Pacific:						
Alaska	66.5%	67.4%	49.3%	82.7%	--	68.7%
California	83.6%	83.4%	75.8%	93.9%	47.8%	86.0%
Hawaii	94.9%	95.3%	90.2%	98.8%	--	96.4%
Oregon	83.1%	83.8%	76.9%	86.0%	51.2%	85.0%
Washington	82.0%	80.6%	76.4%	94.9%	35.7% *	84.3%

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 VI.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.40%	0.53%	1.10%	0.65%	2.43%	0.40%
New England:						
Connecticut	1.55%	1.93%	6.35%	1.90%	--	1.54%
Maine	2.23%	3.31%	8.59%	3.01%	--	2.28%
Massachusetts	2.47%	3.80%	3.51%	1.57%	--	2.47%
New Hampshire	4.11%	5.37%	7.45%	5.36%	12.20%	4.26%
Rhode Island	2.22%	2.80%	8.48%	2.72%	--	2.10%
Vermont	2.02%	2.77%	8.78%	3.06%	9.87%	2.04%
Middle Atlantic:						
New Jersey	2.10%	3.05%	5.02%	3.96%	--	2.11%
New York	1.30%	2.02%	4.30%	0.67%	9.61%	1.26%
Pennsylvania	1.86%	2.66%	4.54%	2.26%	11.74%	1.84%
East North Central:						
Illinois	1.44%	1.76%	4.85%	3.73%	12.69%	1.28%
Indiana	2.22%	2.78%	6.96%	5.54%	--	2.13%
Michigan	2.57%	3.15%	7.88%	3.86%	--	2.62%
Ohio	1.63%	1.82%	6.21%	4.65%	--	1.62%
Wisconsin	2.24%	2.90%	5.83%	5.37%	--	2.25%
West North Central:						
Iowa	1.92%	2.02%	8.92%	4.39%	--	1.93%
Kansas	1.71%	1.86%	4.90%	7.30%	--	1.67%
Minnesota	1.68%	2.01%	7.69%	3.72%	8.96%	1.70%
Missouri	1.71%	2.26%	7.45%	2.47%	--	1.62%
Nebraska	2.12%	2.58%	6.58%	5.35%	--	2.18%
North Dakota	2.15%	2.69%	7.80%	3.01%	10.36% *	1.94%
South Dakota	1.88%	2.59%	6.57%	2.54%	--	1.88%
South Atlantic:						
Delaware	2.16%	2.69%	7.62%	3.12%	9.67%	2.22%
District of Columbia	0.82%	1.68%	2.87%	0.71%	--	0.79%
Florida	2.26%	2.75%	4.62%	6.58%	8.92%	2.24%
Georgia	1.61%	1.84%	5.95%	4.70%	11.61%	1.60%
Maryland	1.82%	2.70%	5.52%	1.95%	11.01% *	1.58%
North Carolina	2.25%	2.62%	8.63%	1.09%	10.58%	2.34%
South Carolina	5.05%	6.27%	7.80%	5.31%	9.91% *	5.38%
Virginia	1.85%	2.47%	5.46%	2.93%	14.86%	1.85%
West Virginia	2.10%	2.90%	5.65%	3.95%	10.29% *	2.12%
East South Central:						
Alabama	2.32%	2.13%	9.20%	7.19%	--	2.24%
Kentucky	1.71%	1.91%	6.32%	5.15%	11.17% *	1.66%
Mississippi	1.92%	2.11%	7.29%	6.40%	--	1.85%
Tennessee	1.99%	2.03%	6.01%	2.06%	9.69% *	1.81%
West South Central:						
Arkansas	2.06%	2.51%	6.93%	6.19%	13.48% *	2.07%
Louisiana	1.78%	1.98%	5.67%	4.05%	17.15% *	1.63%
Oklahoma	1.69%	1.83%	6.31%	3.12%	12.15%	1.64%
Texas	1.57%	1.98%	4.44%	4.63%	9.85%	1.54%
Mountain:						
Arizona	1.62%	1.84%	6.48%	3.58%	10.34%	1.54%
Colorado	2.25%	3.13%	5.33%	1.08%	12.57%	2.26%
Idaho	2.92%	4.09%	7.83%	3.62%	10.80%	3.00%
Montana	2.13%	2.92%	8.56%	2.95%	11.96%	2.16%
Nevada	1.89%	2.26%	4.34%	9.48%	11.19%	1.88%
New Mexico	2.06%	3.02%	5.97%	4.22%	14.36% *	2.07%
Utah	2.68%	3.25%	6.71%	4.40%	9.03%	2.79%
Wyoming	2.54%	3.24%	7.71%	7.32%	13.55%	2.67%
Pacific:						
Alaska	4.31%	5.77%	9.22%	5.39%	--	4.54%
California	1.83%	2.50%	3.91%	1.87%	6.30%	1.92%
Hawaii	1.01%	1.20%	4.09%	1.24%	--	0.87%
Oregon	2.07%	2.80%	5.12%	4.08%	11.36%	2.06%
Washington	2.77%	3.82%	6.07%	2.61%	11.57% *	2.83%

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 VI.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	79.6%	80.8%	74.9%	78.6%	70.8%	79.9%
New England:						
Connecticut	78.0%	83.1%	80.0%	68.2%	94.0%	77.6%
Maine	83.0%	80.6%	89.2%	85.8%	--	83.3%
Massachusetts	77.4%	79.5%	68.8%	76.2%	--	77.4%
New Hampshire	75.8%	78.7%	72.1%	66.9%	--	76.0%
Rhode Island	81.9%	85.0%	71.7%	70.3%	87.0%	81.8%
Vermont	80.0%	84.3%	69.6%	72.0%	--	80.1%
Middle Atlantic:						
New Jersey	80.3%	79.6%	85.5%	75.6%	--	80.3%
New York	79.6%	80.2%	80.6%	78.1%	80.6%	79.6%
Pennsylvania	77.0%	82.3%	53.8%	77.0%	60.9%	77.4%
East North Central:						
Illinois	79.2%	81.7%	61.3%	85.3%	82.2%	79.1%
Indiana	78.4%	80.4%	78.5%	68.0%	--	78.3%
Michigan	78.3%	78.4%	83.0%	72.6%	--	78.6%
Ohio	80.7%	82.9%	62.8%	81.0%	85.7%	80.6%
Wisconsin	73.3%	73.9%	71.3%	72.2%	--	73.4%
West North Central:						
Iowa	85.9%	88.7%	83.1%	75.5%	--	86.2%
Kansas	79.8%	85.6%	69.9%	67.1%	--	79.7%
Minnesota	69.5%	69.6%	73.7%	67.4%	--	73.2%
Missouri	77.8%	78.2%	62.3%	81.6%	--	78.2%
Nebraska	78.7%	77.4%	87.1%	77.6%	73.8%	78.9%
North Dakota	75.6%	81.5%	78.0%	62.0%	--	75.6%
South Dakota	79.2%	83.3%	75.6%	71.1%	--	79.5%
South Atlantic:						
Delaware	74.8%	78.2%	52.6%	78.7%	64.2%	75.6%
District of Columbia	85.8%	84.2%	93.2%	83.8%	94.1%	85.7%
Florida	74.8%	73.4%	73.9%	85.3%	90.8%	74.5%
Georgia	84.4%	86.5%	82.2%	72.3%	85.4%	84.4%
Maryland	82.9%	81.9%	82.5%	85.4%	--	83.2%
North Carolina	83.8%	85.3%	74.0%	84.3%	76.2%	84.2%
South Carolina	81.0%	86.0%	66.6%	67.8%	--	81.5%
Virginia	80.4%	80.7%	82.9%	77.0%	87.6%	80.2%
West Virginia	79.3%	77.8%	79.7%	82.9%	--	79.5%
East South Central:						
Alabama	87.0%	88.8%	79.3%	74.4%	97.6%	86.7%
Kentucky	81.6%	86.2%	83.2%	63.5%	97.1%	81.4%
Mississippi	79.8%	80.8%	78.5%	76.3%	--	79.9%
Tennessee	85.6%	81.4%	82.2%	95.3%	--	85.8%
West South Central:						
Arkansas	83.8%	82.9%	94.9%	81.6%	98.5%	83.5%
Louisiana	82.3%	82.5%	85.0%	74.5%	--	83.2%
Oklahoma	83.1%	84.5%	81.8%	75.2%	83.0%	83.1%
Texas	83.2%	83.9%	85.1%	73.6%	68.3%	83.7%
Mountain:						
Arizona	76.2%	76.7%	71.4%	75.8%	62.7%	76.7%
Colorado	78.1%	81.5%	61.7%	82.9%	--	79.1%
Idaho	83.5%	85.8%	75.4%	82.6%	80.7%	83.6%
Montana	78.9%	77.0%	81.0%	82.3%	--	79.1%
Nevada	75.7%	76.6%	65.8%	90.2%	--	76.7%
New Mexico	78.7%	77.6%	79.4%	81.2%	81.5%	78.6%
Utah	79.9%	81.2%	70.2%	83.1%	90.2%	79.5%
Wyoming	82.9%	87.3%	85.2%	51.4%	88.4%	82.5%
Pacific:						
Alaska	78.3%	81.2%	56.2%	81.5%	--	78.2%
California	77.7%	79.6%	64.9%	80.5%	69.7%	77.9%
Hawaii	76.7%	75.9%	74.8%	81.7%	--	77.0%
Oregon	86.4%	89.7%	74.6%	82.5%	73.4%	86.9%
Washington	84.7%	86.8%	83.9%	76.8%	--	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.

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Table VI.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.51%	0.64%	1.39%	1.03%	3.37%	0.51%
New England:						
Connecticut	2.58%	2.72%	5.42%	5.71%	3.37%	2.61%
Maine	2.02%	2.90%	4.86%	2.64%	--	2.01%
Massachusetts	2.13%	2.91%	6.35%	3.58%	--	2.15%
New Hampshire	3.41%	4.44%	7.50%	6.48%	--	3.50%
Rhode Island	2.98%	3.26%	8.79%	6.91%	2.44%	3.03%
Vermont	2.86%	2.96%	10.21%	6.36%	--	2.94%
Middle Atlantic:						
New Jersey	2.36%	2.99%	5.00%	4.42%	--	2.39%
New York	1.77%	2.71%	3.86%	2.50%	5.67%	1.81%
Pennsylvania	2.62%	3.43%	5.43%	3.41%	11.69%	2.65%
East North Central:						
Illinois	2.34%	2.37%	6.95%	2.05%	6.21%	2.40%
Indiana	3.48%	4.36%	6.20%	9.13%	--	3.49%
Michigan	2.89%	3.72%	5.68%	3.16%	--	2.91%
Ohio	1.79%	2.15%	6.76%	2.52%	5.66%	1.81%
Wisconsin	2.52%	3.17%	7.41%	5.12%	--	2.55%
West North Central:						
Iowa	1.79%	1.89%	6.46%	4.25%	--	1.77%
Kansas	2.97%	2.90%	5.68%	9.25%	--	3.01%
Minnesota	4.82%	6.27%	7.33%	6.30%	--	4.05%
Missouri	2.78%	3.57%	8.07%	4.53%	--	2.77%
Nebraska	2.45%	3.42%	4.33%	4.55%	7.37%	2.53%
North Dakota	3.65%	2.63%	7.35%	9.58%	--	3.73%
South Dakota	2.25%	2.21%	6.49%	4.97%	--	2.28%
South Atlantic:						
Delaware	3.06%	3.77%	6.88%	6.13%	8.89%	3.19%
District of Columbia	2.44%	3.91%	3.29%	3.99%	5.60%	2.46%
Florida	2.76%	3.32%	6.57%	2.33%	5.66%	2.79%
Georgia	2.06%	2.09%	5.30%	8.39%	10.26%	2.10%
Maryland	2.58%	3.75%	6.21%	3.48%	--	2.60%
North Carolina	1.94%	2.52%	5.86%	3.72%	5.89%	2.00%
South Carolina	2.59%	2.54%	6.13%	6.57%	--	2.59%
Virginia	3.03%	3.95%	5.14%	5.95%	6.39%	3.12%
West Virginia	2.37%	3.22%	6.07%	4.04%	--	2.39%
East South Central:						
Alabama	2.73%	2.74%	7.99%	7.72%	2.34%	2.85%
Kentucky	3.35%	2.52%	5.60%	11.56%	1.89%	3.40%
Mississippi	3.80%	5.23%	6.74%	7.97%	--	3.84%
Tennessee	3.05%	4.06%	4.93%	2.40%	--	3.06%
West South Central:						
Arkansas	2.49%	3.22%	2.91%	4.04%	1.35%	2.55%
Louisiana	2.49%	2.79%	3.55%	12.51%	--	2.32%
Oklahoma	1.91%	2.20%	4.76%	5.15%	5.66%	1.95%
Texas	2.22%	2.51%	3.37%	11.14%	9.57%	2.26%
Mountain:						
Arizona	4.01%	4.71%	6.72%	6.11%	12.16%	4.17%
Colorado	2.71%	3.39%	6.93%	3.33%	--	2.75%
Idaho	2.67%	3.48%	6.35%	3.26%	8.85%	2.76%
Montana	2.22%	2.78%	7.16%	3.23%	--	2.26%
Nevada	3.16%	3.63%	6.58%	5.99%	--	3.20%
New Mexico	2.30%	3.00%	5.18%	5.52%	7.32%	2.35%
Utah	3.33%	3.85%	8.93%	5.13%	5.27%	3.43%
Wyoming	2.33%	1.92%	4.99%	8.51%	7.49%	2.47%
Pacific:						
Alaska	3.02%	3.21%	8.18%	7.64%	--	3.07%
California	1.98%	2.15%	6.92%	3.66%	7.40%	2.03%
Hawaii	2.31%	3.16%	4.88%	3.55%	--	2.32%
Oregon	2.21%	2.01%	5.76%	7.04%	13.79%	2.20%
Washington	1.99%	2.20%	4.63%	7.02%	--	2.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	68.2%	67.8%	63.6%	73.8%	62.1%	68.4%
New England:						
Connecticut	66.9%	62.6%	75.7%	71.0%	--	67.5%
Maine	71.9%	69.5%	73.0%	75.6%	--	72.2%
Massachusetts	67.1%	67.0%	64.3%	68.2%	--	67.0%
New Hampshire	66.1%	64.7%	62.4%	75.3%	--	66.6%
Rhode Island	63.9%	62.8%	55.2%	76.9%	--	63.8%
Vermont	71.0%	72.4%	49.3%	73.3%	--	71.1%
Middle Atlantic:						
New Jersey	68.4%	71.4%	63.4%	65.7%	--	68.7%
New York	66.3%	66.9%	57.1%	70.0%	62.2%	66.4%
Pennsylvania	67.3%	64.7%	66.7%	76.2%	69.7%	67.3%
East North Central:						
Illinois	69.3%	69.7%	61.7%	74.1%	53.4%	69.8%
Indiana	66.8%	68.9%	55.8%	65.2%	--	66.8%
Michigan	68.2%	71.8%	51.8%	64.1%	82.9%	68.1%
Ohio	66.8%	65.7%	64.3%	71.4%	--	67.2%
Wisconsin	68.4%	69.1%	69.0%	64.8%	93.3%	68.1%
West North Central:						
Iowa	66.6%	67.4%	65.5%	63.7%	68.3%	66.6%
Kansas	70.5%	72.9%	57.7%	77.9%	--	70.6%
Minnesota	57.8%	54.5%	67.7%	67.9%	--	57.6%
Missouri	73.0%	72.0%	71.1%	76.7%	--	72.9%
Nebraska	63.4%	60.5%	58.0%	73.3%	--	63.9%
North Dakota	73.4%	73.9%	77.8%	69.7%	--	73.6%
South Dakota	71.4%	70.8%	75.2%	71.3%	--	71.5%
South Atlantic:						
Delaware	69.8%	69.4%	69.8%	71.6%	70.7%	69.8%
District of Columbia	70.6%	65.1%	63.7%	78.8%	73.7%	70.6%
Florida	66.1%	66.6%	54.6%	73.7%	--	66.0%
Georgia	67.8%	67.5%	65.3%	72.9%	46.9%	68.3%
Maryland	68.1%	65.7%	67.5%	73.5%	--	68.3%
North Carolina	69.1%	67.2%	68.1%	75.0%	64.8%	69.3%
South Carolina	60.5%	61.5%	54.7%	59.0%	--	60.3%
Virginia	69.2%	67.0%	72.4%	76.8%	--	68.8%
West Virginia	66.9%	65.1%	69.0%	69.8%	--	66.9%
East South Central:						
Alabama	69.4%	68.9%	57.7%	82.9%	75.7%	69.1%
Kentucky	69.0%	68.4%	68.9%	71.9%	83.8%	68.7%
Mississippi	70.4%	71.4%	65.5%	69.1%	--	70.7%
Tennessee	71.9%	68.0%	67.3%	80.1%	--	71.9%
West South Central:						
Arkansas	62.0%	59.0%	68.4%	72.0%	--	62.2%
Louisiana	65.1%	62.9%	70.8%	74.8%	--	65.0%
Oklahoma	59.8%	58.0%	57.3%	74.9%	--	59.7%
Texas	67.1%	67.1%	61.0%	80.8%	38.1%	67.8%
Mountain:						
Arizona	62.6%	63.2%	56.9%	62.8%	63.6%	62.6%
Colorado	66.9%	66.3%	55.3%	75.2%	--	67.1%
Idaho	77.5%	77.2%	78.4%	78.0%	75.4%	77.6%
Montana	71.3%	68.8%	80.0%	72.5%	--	71.0%
Nevada	72.9%	72.4%	73.0%	79.1%	66.4%	73.2%
New Mexico	63.1%	58.0%	70.0%	71.1%	--	63.2%
Utah	71.0%	71.2%	71.0%	69.1%	63.9%	71.3%
Wyoming	74.6%	73.8%	78.2%	75.3%	93.9%	73.2%
Pacific:						
Alaska	69.4%	68.2%	63.5%	77.4%	--	69.5%
California	72.0%	71.6%	66.3%	78.6%	65.4%	72.3%
Hawaii	76.6%	74.5%	74.1%	85.4%	98.4%	76.2%
Oregon	71.2%	67.2%	74.4%	87.0%	78.5%	71.0%
Washington	78.6%	79.7%	69.5%	82.6%	--	78.8%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.50%	0.64%	1.30%	0.72%	2.49%	0.51%
New England:						
Connecticut	2.09%	3.10%	5.65%	2.24%	--	2.12%
Maine	1.41%	2.06%	5.54%	1.80%	--	1.39%
Massachusetts	2.43%	3.66%	4.42%	2.36%	--	2.44%
New Hampshire	2.31%	2.81%	8.06%	2.54%	--	2.32%
Rhode Island	3.58%	4.19%	6.05%	2.20%	--	3.62%
Vermont	2.31%	2.73%	5.11%	4.07%	--	2.37%
Middle Atlantic:						
New Jersey	2.70%	3.17%	5.89%	4.93%	--	2.73%
New York	2.01%	2.62%	7.10%	2.32%	6.13%	2.06%
Pennsylvania	2.49%	3.25%	4.89%	2.08%	13.25%	2.52%
East North Central:						
Illinois	2.40%	2.95%	5.53%	2.88%	7.47%	2.47%
Indiana	2.43%	2.85%	5.76%	4.87%	--	2.44%
Michigan	2.27%	2.54%	4.56%	3.47%	3.76%	2.29%
Ohio	2.04%	2.56%	4.29%	3.36%	--	2.02%
Wisconsin	1.66%	2.02%	4.52%	3.23%	2.39%	1.66%
West North Central:						
Iowa	1.93%	2.20%	6.39%	4.36%	6.75%	1.93%
Kansas	2.52%	2.04%	9.19%	4.70%	--	2.53%
Minnesota	7.19%	8.90%	5.07%	4.29%	--	7.30%
Missouri	2.39%	3.16%	5.08%	3.47%	--	2.40%
Nebraska	2.54%	3.74%	4.11%	3.15%	--	2.60%
North Dakota	1.63%	1.99%	4.54%	2.53%	--	1.66%
South Dakota	1.91%	2.68%	3.63%	2.88%	--	1.93%
South Atlantic:						
Delaware	2.03%	2.60%	5.62%	3.26%	8.40%	2.11%
District of Columbia	2.78%	5.91%	4.34%	2.47%	1.86%	2.80%
Florida	2.37%	2.86%	5.89%	4.02%	--	2.40%
Georgia	1.69%	1.99%	4.19%	3.63%	8.72%	1.70%
Maryland	2.15%	2.82%	6.97%	2.52%	--	2.15%
North Carolina	2.30%	3.13%	5.60%	4.13%	9.37%	2.36%
South Carolina	2.51%	2.74%	6.71%	11.00%	--	2.54%
Virginia	2.28%	2.82%	4.09%	2.68%	--	2.29%
West Virginia	2.10%	3.05%	4.66%	2.81%	--	2.11%
East South Central:						
Alabama	2.82%	3.20%	8.15%	3.52%	5.29%	2.93%
Kentucky	2.27%	3.07%	4.50%	3.36%	7.97%	2.31%
Mississippi	2.14%	2.40%	5.41%	5.86%	--	2.15%
Tennessee	2.31%	3.47%	4.91%	1.23%	--	2.32%
West South Central:						
Arkansas	2.64%	3.28%	4.95%	5.38%	--	2.70%
Louisiana	3.92%	4.91%	5.20%	3.16%	--	4.01%
Oklahoma	4.04%	4.78%	7.88%	3.48%	--	4.11%
Texas	2.44%	2.96%	5.76%	2.69%	7.21%	2.49%
Mountain:						
Arizona	2.84%	3.28%	4.99%	5.48%	7.26%	2.93%
Colorado	3.05%	4.64%	6.16%	2.62%	--	3.11%
Idaho	2.45%	3.58%	3.99%	2.73%	4.65%	2.55%
Montana	2.51%	3.10%	4.70%	4.69%	--	2.58%
Nevada	3.96%	4.96%	5.91%	3.23%	8.08%	4.07%
New Mexico	2.51%	3.60%	4.49%	3.54%	--	2.52%
Utah	2.43%	2.85%	5.45%	5.08%	11.73%	2.48%
Wyoming	1.98%	2.39%	6.32%	6.15%	3.71%	2.17%
Pacific:						
Alaska	2.99%	3.72%	7.23%	4.21%	--	3.04%
California	1.78%	2.24%	4.05%	3.55%	6.53%	1.83%
Hawaii	2.46%	3.07%	4.71%	4.87%	1.56%	2.50%
Oregon	3.30%	4.02%	3.91%	1.77%	13.05%	3.36%
Washington	2.27%	2.69%	4.28%	5.86%	--	2.29%

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.

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

Table VI.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	54.3%	54.8%	47.6%	58.0%	44.0%	54.6%
New England:						
Connecticut	52.2%	52.0%	60.5%	48.4%	--	52.3%
Maine	59.7%	56.0%	65.1%	64.9%	--	60.1%
Massachusetts	51.9%	53.3%	44.2%	52.0%	--	51.9%
New Hampshire	50.1%	50.9%	45.0%	50.4%	--	50.6%
Rhode Island	52.4%	53.4%	39.6%	54.1%	--	52.2%
Vermont	56.8%	61.0%	34.3%	52.8%	--	56.9%
Middle Atlantic:						
New Jersey	55.0%	56.8%	54.2%	49.7%	--	55.1%
New York	52.8%	53.6%	46.0%	54.6%	50.1%	52.9%
Pennsylvania	51.9%	53.2%	35.9%	58.7%	--	52.1%
East North Central:						
Illinois	54.9%	57.0%	37.8%	63.2%	43.9%	55.2%
Indiana	52.3%	55.4%	43.7%	44.3%	--	52.3%
Michigan	53.4%	56.4%	43.0%	46.6%	--	53.5%
Ohio	53.9%	54.5%	40.4%	57.9%	--	54.1%
Wisconsin	50.2%	51.1%	49.1%	46.8%	--	50.0%
West North Central:						
Iowa	57.2%	59.7%	54.4%	48.1%	--	57.4%
Kansas	56.3%	62.5%	40.3%	52.3%	--	56.3%
Minnesota	40.2%	37.9%	49.9%	45.8%	--	42.2%
Missouri	56.8%	56.3%	44.3%	62.6%	--	57.0%
Nebraska	49.9%	46.8%	50.5%	56.9%	--	50.4%
North Dakota	55.5%	60.2%	60.7%	43.2%	--	55.7%
South Dakota	56.6%	59.0%	56.9%	50.7%	--	56.9%
South Atlantic:						
Delaware	52.3%	54.3%	36.7%	56.4%	--	52.7%
District of Columbia	60.6%	54.8%	59.4%	66.1%	69.4%	60.5%
Florida	49.5%	48.9%	40.4%	62.8%	--	49.2%
Georgia	57.2%	58.4%	53.6%	52.8%	40.0%	57.6%
Maryland	56.5%	53.8%	55.7%	62.7%	--	56.8%
North Carolina	57.9%	57.4%	50.4%	63.3%	49.4%	58.3%
South Carolina	49.0%	52.9%	36.4%	40.0%	--	49.1%
Virginia	55.6%	54.0%	60.1%	59.1%	--	55.1%
West Virginia	53.0%	50.7%	55.0%	57.9%	--	53.2%
East South Central:						
Alabama	60.4%	61.2%	45.8%	61.7%	73.9%	60.0%
Kentucky	56.3%	58.9%	57.4%	45.7%	--	55.9%
Mississippi	56.2%	57.6%	51.4%	52.7%	--	56.6%
Tennessee	61.5%	55.3%	55.3%	76.4%	--	61.7%
West South Central:						
Arkansas	52.0%	48.9%	64.9%	58.8%	--	52.0%
Louisiana	53.6%	51.9%	60.1%	55.8%	--	54.0%
Oklahoma	49.7%	49.0%	46.9%	56.3%	--	49.6%
Texas	55.8%	56.3%	51.9%	59.5%	--	56.7%
Mountain:						
Arizona	47.7%	48.5%	40.6%	47.6%	--	48.0%
Colorado	52.3%	54.0%	34.1%	62.3%	--	53.1%
Idaho	64.7%	66.3%	59.1%	64.4%	60.9%	64.9%
Montana	56.2%	52.9%	64.8%	59.6%	--	56.2%
Nevada	55.2%	55.4%	48.0%	71.3%	--	56.1%
New Mexico	49.7%	45.0%	55.6%	57.8%	--	49.7%
Utah	56.7%	57.8%	49.8%	57.4%	--	56.7%
Wyoming	61.9%	64.4%	66.6%	38.7%	--	60.4%
Pacific:						
Alaska	54.3%	55.4%	35.7%	63.0%	--	54.4%
California	55.9%	57.0%	43.0%	63.3%	45.6%	56.3%
Hawaii	58.7%	56.6%	55.4%	69.9%	--	58.7%
Oregon	61.5%	60.3%	55.5%	71.8%	--	61.7%
Washington	66.6%	69.1%	58.3%	63.4%	--	66.8%

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.

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Table VI.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.56%	0.72%	1.31%	1.05%	2.82%	0.57%
New England:						
Connecticut	2.41%	3.13%	7.17%	4.62%	--	2.45%
Maine	2.00%	2.74%	6.49%	2.83%	--	1.97%
Massachusetts	2.90%	4.43%	5.75%	3.41%	--	2.91%
New Hampshire	2.75%	3.45%	8.30%	5.03%	--	2.80%
Rhode Island	2.57%	3.08%	7.22%	5.45%	--	2.60%
Vermont	3.23%	3.76%	4.93%	6.40%	--	3.32%
Middle Atlantic:						
New Jersey	2.94%	3.94%	5.02%	4.52%	--	2.98%
New York	2.28%	3.41%	5.78%	2.99%	6.77%	2.33%
Pennsylvania	2.14%	2.97%	4.80%	3.02%	--	2.16%
East North Central:						
Illinois	2.54%	2.79%	7.01%	3.05%	7.81%	2.61%
Indiana	3.31%	4.35%	5.15%	6.73%	--	3.32%
Michigan	2.93%	3.71%	5.19%	2.94%	--	2.95%
Ohio	1.93%	2.31%	6.00%	4.07%	--	1.92%
Wisconsin	2.25%	2.93%	5.60%	3.81%	--	2.26%
West North Central:						
Iowa	2.18%	2.41%	7.91%	4.44%	--	2.18%
Kansas	3.05%	2.66%	7.98%	9.32%	--	3.07%
Minnesota	4.38%	5.26%	5.75%	6.33%	--	4.45%
Missouri	3.07%	4.09%	6.62%	3.97%	--	3.08%
Nebraska	2.25%	3.29%	3.57%	3.82%	--	2.33%
North Dakota	2.91%	2.68%	7.60%	6.26%	--	2.97%
South Dakota	2.20%	3.00%	5.04%	3.17%	--	2.24%
South Atlantic:						
Delaware	2.63%	3.21%	6.95%	5.71%	--	2.72%
District of Columbia	3.18%	5.92%	4.42%	4.16%	5.62%	3.20%
Florida	2.92%	3.56%	5.73%	4.39%	--	2.95%
Georgia	2.09%	2.39%	5.41%	6.66%	7.81%	2.12%
Maryland	2.78%	3.67%	8.22%	3.71%	--	2.79%
North Carolina	2.42%	3.37%	6.16%	4.58%	7.53%	2.50%
South Carolina	2.10%	2.34%	4.48%	6.74%	--	2.12%
Virginia	2.99%	3.72%	6.14%	5.60%	--	3.03%
West Virginia	2.57%	3.55%	6.64%	3.86%	--	2.59%
East South Central:						
Alabama	3.84%	4.24%	8.00%	7.58%	4.92%	4.00%
Kentucky	3.13%	3.36%	5.63%	9.18%	--	3.16%
Mississippi	3.52%	4.56%	6.64%	8.60%	--	3.57%
Tennessee	3.34%	4.03%	5.99%	1.91%	--	3.35%
West South Central:						
Arkansas	2.64%	3.25%	5.15%	5.98%	--	2.70%
Louisiana	3.56%	4.30%	5.74%	8.61%	--	3.60%
Oklahoma	3.32%	4.00%	7.12%	4.81%	--	3.39%
Texas	2.64%	3.26%	4.95%	9.30%	--	2.71%
Mountain:						
Arizona	3.57%	4.19%	6.14%	6.13%	--	3.71%
Colorado	2.83%	3.99%	5.66%	2.67%	--	2.91%
Idaho	3.52%	4.92%	6.12%	3.99%	7.39%	3.66%
Montana	2.91%	3.30%	7.98%	5.26%	--	2.97%
Nevada	4.80%	5.86%	7.46%	6.86%	--	4.94%
New Mexico	2.55%	3.29%	6.26%	4.94%	--	2.57%
Utah	3.09%	3.64%	7.63%	5.54%	--	3.17%
Wyoming	2.52%	2.63%	8.31%	8.09%	--	2.73%
Pacific:						
Alaska	2.89%	3.37%	6.01%	6.41%	--	2.94%
California	2.22%	2.69%	5.40%	4.45%	6.62%	2.29%
Hawaii	2.68%	3.34%	4.28%	5.65%	--	2.71%
Oregon	2.70%	3.27%	5.61%	6.51%	--	2.73%
Washington	2.83%	3.31%	4.92%	8.98%	--	2.86%

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.

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

Table VI.B.2.b.(1) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	57.7%	56.4%	49.1%	68.4%	20.9%	58.5%
New England:						
Connecticut	58.0%	59.5%	24.7% *	76.3%	--	58.4%
Maine	52.7%	49.1%	29.3% *	64.9%	--	52.6%
Massachusetts	50.1%	48.7%	47.9%	54.1%	0.0%	50.8%
New Hampshire	55.9%	57.5%	36.1% *	62.3%	--	56.4%
Rhode Island	62.3%	64.9%	41.7% *	56.6%	--	62.9%
Vermont	65.8%	66.2%	37.7% *	70.6%	--	66.8%
Middle Atlantic:						
New Jersey	56.1%	55.7%	44.7% *	74.8%	--	55.8%
New York	48.2%	35.3%	48.2%	70.8%	19.4% *	48.9%
Pennsylvania	59.6%	53.1%	60.7%	76.9%	--	59.6%
East North Central:						
Illinois	55.9%	59.8%	33.2%	49.1%	11.8% *	56.9%
Indiana	74.2%	75.9%	53.6%	81.0%	--	74.2%
Michigan	56.1%	55.0%	39.2% *	80.6%	--	56.3%
Ohio	64.3%	58.7%	56.5%	84.0%	0.0%	65.1%
Wisconsin	58.3%	54.6%	59.6%	77.0%	--	58.0%
West North Central:						
Iowa	65.9%	65.0%	73.4%	62.5%	0.0%	66.0%
Kansas	58.3%	65.3%	38.8% *	42.2% *	--	58.4%
Minnesota	60.7%	64.4%	31.7% *	61.5%	--	61.4%
Missouri	67.6%	66.7%	48.3%	74.7%	0.0%	67.9%
Nebraska	76.9%	73.2%	55.8%	92.9%	--	77.0%
North Dakota	52.4%	53.1%	37.0% *	57.7%	--	52.7%
South Dakota	62.6%	63.5%	63.2%	59.8%	0.0%	63.6%
South Atlantic:						
Delaware	58.5%	56.0%	53.8%	71.2%	25.1% *	60.5%
District of Columbia	45.0%	48.2%	47.5%	41.7%	--	45.0%
Florida	64.5%	63.6%	58.2%	73.5%	--	65.9%
Georgia	63.2%	60.4%	57.8%	89.3%	0.0%	64.2%
Maryland	56.3%	51.5%	24.6% *	82.7%	--	56.4%
North Carolina	63.6%	56.7%	44.7%	88.9%	16.1% *	65.4%
South Carolina	56.6%	56.0%	56.2%	61.4%	--	56.8%
Virginia	61.3%	58.4%	60.8%	74.0%	--	63.4%
West Virginia	72.3%	69.2%	85.0%	70.7%	--	72.6%
East South Central:						
Alabama	50.9%	47.0%	76.1%	77.5%	--	50.0%
Kentucky	69.4%	67.0%	78.9%	68.6%	--	69.9%
Mississippi	62.9%	67.5%	26.6% *	63.2%	--	63.4%
Tennessee	73.4%	67.2%	62.2%	85.6%	0.0%	73.8%
West South Central:						
Arkansas	61.4%	62.7%	57.1%	59.3%	0.0%	62.8%
Louisiana	59.2%	64.4%	34.9% *	66.0%	--	60.3%
Oklahoma	55.3%	55.8%	46.5%	58.4%	--	56.2%
Texas	61.3%	60.1%	63.8%	65.9%	--	61.8%
Mountain:						
Arizona	56.3%	56.1%	55.1%	60.8%	--	57.3%
Colorado	52.9%	53.9%	38.6% *	57.0%	--	53.6%
Idaho	66.5%	68.2%	57.8%	67.4%	--	68.5%
Montana	46.0%	43.7%	60.2% *	42.8%	--	47.1%
Nevada	31.7%	28.8%	19.3% *	82.9%	--	32.4%
New Mexico	63.5%	56.3%	69.4%	74.3%	--	64.8%
Utah	61.2%	65.6%	42.5% *	39.3% *	--	62.4%
Wyoming	63.5%	66.3%	65.8%	27.4% *	--	64.2%
Pacific:						
Alaska	60.2%	66.6%	49.1% *	40.2% *	0.0%	61.2%
California	47.5%	50.8%	31.1%	43.7%	7.4% *	48.7%
Hawaii	32.7%	24.3%	33.5% *	55.8%	0.0%	33.4%
Oregon	49.9%	49.4%	36.4% *	60.0%	0.0%	51.5%
Washington	53.5%	50.4%	54.6%	66.6%	--	54.2%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	1.00%	1.26%	2.53%	2.05%	3.26%	1.02%
New England:						
Connecticut	4.86%	6.28%	8.62% *	6.70%	--	5.02%
Maine	4.06%	5.86%	17.56% *	7.54%	--	4.07%
Massachusetts	5.62%	6.95%	11.32%	13.24%	0.00%	5.69%
New Hampshire	5.79%	6.86%	12.89% *	14.46%	--	5.86%
Rhode Island	6.24%	7.92%	18.10% *	11.67%	--	6.27%
Vermont	5.34%	6.98%	13.09% *	8.34%	--	5.43%
Middle Atlantic:						
New Jersey	6.62%	8.01%	14.41% *	11.25%	--	6.69%
New York	4.76%	5.45%	9.52%	6.82%	11.09% *	4.89%
Pennsylvania	5.00%	6.60%	9.96%	5.86%	--	5.11%
East North Central:						
Illinois	4.37%	5.08%	9.82%	8.18%	11.27% *	4.43%
Indiana	5.15%	6.37%	12.90%	8.45%	--	5.17%
Michigan	4.88%	5.98%	14.90% *	7.15%	--	4.91%
Ohio	4.11%	5.09%	10.95%	5.28%	0.00%	4.13%
Wisconsin	5.16%	6.42%	11.31%	9.58%	--	5.22%
West North Central:						
Iowa	4.35%	5.04%	13.33%	9.70%	0.00%	4.36%
Kansas	5.13%	6.14%	12.69% *	13.51% *	--	5.16%
Minnesota	4.85%	5.70%	11.58% *	12.40%	--	4.92%
Missouri	4.42%	6.05%	11.28%	7.57%	0.00%	4.43%
Nebraska	3.71%	5.20%	11.43%	2.74%	--	3.79%
North Dakota	4.39%	5.30%	14.41% *	10.34%	--	4.46%
South Dakota	4.38%	5.51%	11.53%	10.42%	0.00%	4.42%
South Atlantic:						
Delaware	5.45%	6.53%	12.89%	11.74%	12.78% *	5.69%
District of Columbia	4.09%	7.51%	12.08%	5.90%	--	4.12%
Florida	4.85%	6.14%	10.60%	7.88%	--	4.96%
Georgia	5.65%	6.76%	12.25%	7.02%	0.00%	5.75%
Maryland	7.11%	8.12%	11.89% *	7.22%	--	7.13%
North Carolina	5.31%	7.01%	13.13%	4.39%	8.50% *	5.50%
South Carolina	6.11%	7.42%	12.99%	15.15%	--	6.23%
Virginia	6.10%	7.80%	13.77%	9.91%	--	6.27%
West Virginia	3.41%	5.04%	6.15%	6.30%	--	3.42%
East South Central:						
Alabama	11.39%	12.16%	10.09%	9.45%	--	11.62%
Kentucky	4.61%	6.03%	8.68%	8.01%	--	4.70%
Mississippi	5.92%	6.95%	13.12% *	14.90%	--	5.96%
Tennessee	5.20%	5.05%	11.85%	7.89%	0.00%	5.18%
West South Central:						
Arkansas	4.91%	6.33%	12.34%	13.54%	0.00%	4.99%
Louisiana	4.99%	5.72%	10.94% *	18.98%	--	4.84%
Oklahoma	4.16%	5.12%	12.94%	9.98%	--	4.25%
Texas	3.78%	4.61%	9.06%	10.01%	--	3.82%
Mountain:						
Arizona	5.82%	6.67%	11.69%	12.95%	--	5.96%
Colorado	5.25%	6.00%	11.59% *	12.78%	--	5.33%
Idaho	5.53%	7.68%	9.93%	9.86%	--	5.52%
Montana	5.28%	5.76%	18.13% *	10.33%	--	5.41%
Nevada	7.23%	7.58%	8.12% *	11.38%	--	7.55%
New Mexico	5.54%	8.35%	10.70%	7.95%	--	5.65%
Utah	5.18%	5.88%	13.30% *	15.28% *	--	5.31%
Wyoming	4.54%	5.20%	13.44%	11.10% *	--	4.86%
Pacific:						
Alaska	4.62%	5.27%	15.24% *	13.71% *	0.00%	4.58%
California	4.03%	5.04%	8.47%	8.32%	4.84% *	4.13%
Hawaii	5.62%	5.33%	13.14% *	15.07%	0.00%	5.71%
Oregon	4.84%	6.57%	11.11% *	9.10%	0.00%	4.93%
Washington	6.64%	8.60%	10.65%	12.61%	--	6.78%

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	88.3%	89.8%	84.9%	85.4%	66.2%	88.5%
New England:						
Connecticut	93.6%	95.8%	91.3%	90.8%	100.0%	93.5%
Maine	89.8%	95.2%	--	84.3%	--	89.8%
Massachusetts	71.4%	83.2%	85.3%	42.3% *	--	71.4%
New Hampshire	87.5%	95.6%	94.9%	55.2% *	100.0%	87.4%
Rhode Island	79.9%	77.3%	89.9%	93.6%	--	80.4%
Vermont	75.1%	80.5%	76.7%	59.4% *	--	75.3%
Middle Atlantic:						
New Jersey	87.4%	87.2%	85.2%	90.1%	--	88.3%
New York	86.8%	90.0%	85.8%	84.3%	--	86.8%
Pennsylvania	92.0%	91.1%	99.1%	91.3%	93.7%	91.9%
East North Central:						
Illinois	86.4%	88.4%	65.6%	81.6%	100.0%	86.4%
Indiana	84.6%	84.3%	94.0%	80.6%	--	84.5%
Michigan	93.0%	95.0%	94.7%	82.4%	100.0%	93.0%
Ohio	88.6%	92.3%	81.1%	82.1%	--	88.6%
Wisconsin	91.1%	91.7%	92.3%	88.2%	--	90.9%
West North Central:						
Iowa	89.1%	94.0%	94.8%	50.9%	--	89.1%
Kansas	89.9%	88.9%	94.8%	93.3%	72.7%	90.1%
Minnesota	78.0%	85.3%	--	54.4%	--	78.0%
Missouri	91.3%	93.7%	97.8%	83.8%	--	91.3%
Nebraska	88.0%	87.7%	85.7%	89.1%	--	90.5%
North Dakota	78.4%	76.0%	82.5%	84.1%	--	78.6%
South Dakota	84.1%	80.7%	81.9%	94.9%	--	84.1%
South Atlantic:						
Delaware	90.6%	94.6%	82.3%	81.2%	--	91.9%
District of Columbia	89.3%	97.0%	76.7%	88.7%	--	89.3%
Florida	88.2%	88.7%	64.5%	98.6%	--	88.4%
Georgia	87.6%	92.0%	77.2%	71.7%	--	87.6%
Maryland	92.7%	93.5%	84.1%	93.3%	--	92.9%
North Carolina	87.2%	92.7%	90.6%	77.2%	--	87.4%
South Carolina	91.4%	93.3%	67.8% *	100.0%	100.0%	91.3%
Virginia	91.8%	90.6%	90.8%	96.4%	--	92.5%
West Virginia	67.0%	85.2%	61.6%	29.3%	--	66.8%
East South Central:						
Alabama	87.1%	87.8%	67.0%	91.7%	--	87.2%
Kentucky	89.1%	91.6%	86.7%	81.2%	100.0%	88.9%
Mississippi	89.4%	88.7%	100.0%	90.3%	--	89.4%
Tennessee	89.3%	84.5%	88.2%	94.9%	--	89.3%
West South Central:						
Arkansas	90.6%	95.0%	100.0%	--	--	90.6%
Louisiana	86.7%	85.6%	94.0%	87.8%	--	87.3%
Oklahoma	82.5%	82.4%	96.6%	75.3%	--	82.4%
Texas	89.7%	90.1%	85.4%	94.4%	--	90.1%
Mountain:						
Arizona	85.1%	86.9%	63.1%	87.8%	--	85.8%
Colorado	88.7%	85.8%	72.9%	99.0%	--	89.0%
Idaho	95.6%	98.4%	86.9%	91.6%	--	96.1%
Montana	86.6%	79.9%	99.8%	90.8%	--	87.2%
Nevada	89.4%	86.8%	93.0%	97.3%	100.0%	89.3%
New Mexico	84.9%	76.1%	86.9%	98.5%	--	85.3%
Utah	90.6%	90.2%	99.0%	81.5%	--	91.1%
Wyoming	73.4%	78.2%	53.3% *	--	--	79.4%
Pacific:						
Alaska	80.0%	89.2%	--	--	--	80.0%
California	91.1%	92.3%	89.7%	86.1%	--	91.1%
Hawaii	82.5%	81.4%	60.4%	95.0%	--	82.5%
Oregon	88.6%	93.0%	88.8%	75.8%	--	88.6%
Washington	88.9%	85.0%	92.0%	100.0%	--	88.8%

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 VI.B.2.b.1.a Standard errors for among self-insured plans for percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	0.68%	0.73%	2.28%	1.85%	7.86%	0.68%
New England:						
Connecticut	2.20%	1.73%	7.69%	4.81%	0.00%	2.22%
Maine	5.62%	2.96%	--	12.14%	--	5.64%
Massachusetts	8.73%	7.65%	9.45%	17.73% *	--	8.73%
New Hampshire	5.89%	1.71%	3.78%	21.09% *	0.00%	5.94%
Rhode Island	10.01%	12.03%	8.19%	4.63%	--	10.04%
Vermont	7.23%	6.97%	14.73%	18.16% *	--	7.33%
Middle Atlantic:						
New Jersey	4.15%	5.96%	9.34%	6.40%	--	4.04%
New York	3.86%	3.36%	8.16%	7.52%	--	3.89%
Pennsylvania	1.94%	2.62%	0.74%	4.26%	8.66%	1.97%
East North Central:						
Illinois	4.13%	4.66%	15.13%	9.25%	0.00%	4.15%
Indiana	6.79%	8.19%	5.46%	12.81%	--	6.81%
Michigan	2.29%	2.24%	5.78%	8.79%	0.00%	2.30%
Ohio	3.36%	2.64%	12.10%	9.05%	--	3.36%
Wisconsin	2.24%	2.65%	5.70%	5.96%	--	2.30%
West North Central:						
Iowa	3.48%	2.22%	4.14%	14.13%	--	3.48%
Kansas	3.01%	3.61%	5.35%	6.76%	0.00%	3.03%
Minnesota	5.51%	4.97%	--	9.74%	--	5.55%
Missouri	3.00%	2.99%	2.09%	7.80%	--	3.00%
Nebraska	3.47%	4.99%	7.37%	5.60%	--	2.54%
North Dakota	5.29%	7.04%	12.30%	8.61%	--	5.33%
South Dakota	3.85%	5.60%	9.34%	4.47%	--	3.85%
South Atlantic:						
Delaware	3.05%	2.43%	11.60%	10.64%	--	2.91%
District of Columbia	3.10%	1.65%	8.69%	4.81%	--	3.12%
Florida	3.25%	3.33%	16.46%	1.42%	--	3.25%
Georgia	3.35%	2.25%	12.35%	14.97%	--	3.35%
Maryland	2.45%	2.80%	11.38%	4.38%	--	2.44%
North Carolina	4.23%	3.04%	7.65%	9.75%	--	4.26%
South Carolina	3.43%	2.34%	20.87% *	0.00%	0.00%	3.49%
Virginia	2.42%	3.29%	6.46%	2.43%	--	2.30%
West Virginia	5.24%	6.69%	14.48%	7.55%	--	5.27%
East South Central:						
Alabama	3.11%	3.46%	16.61%	6.80%	--	3.25%
Kentucky	3.17%	3.20%	8.48%	11.15%	0.00%	3.23%
Mississippi	4.86%	5.59%	0.00%	7.93%	--	4.87%
Tennessee	3.81%	5.46%	7.26%	3.90%	--	3.81%
West South Central:						
Arkansas	5.57%	2.30%	0.00%	--	--	5.57%
Louisiana	6.84%	8.36%	3.94%	11.30%	--	6.88%
Oklahoma	4.32%	4.92%	2.56%	14.86%	--	4.35%
Texas	2.60%	3.01%	8.05%	5.22%	--	2.58%
Mountain:						
Arizona	4.20%	4.65%	12.13%	11.46%	--	4.18%
Colorado	4.06%	5.62%	17.99%	1.03%	--	4.08%
Idaho	2.12%	0.98%	11.06%	6.27%	--	2.00%
Montana	4.30%	6.57%	0.21%	6.61%	--	4.32%
Nevada	3.27%	3.97%	6.94%	3.18%	0.00%	3.31%
New Mexico	4.25%	6.78%	10.63%	1.50%	--	4.25%
Utah	3.38%	3.81%	1.04%	11.47%	--	3.37%
Wyoming	4.16%	6.27%	20.49% *	--	--	5.43%
Pacific:						
Alaska	6.40%	4.47%	--	--	--	6.40%
California	1.85%	1.94%	6.42%	6.04%	--	1.86%
Hawaii	5.20%	6.70%	14.87%	3.93%	--	5.20%
Oregon	3.26%	3.37%	5.08%	8.33%	--	3.26%
Washington	4.14%	5.84%	7.76%	0.00%	--	4.15%

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.

* Figure does not meet standard of reliability or precision.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	74.7%	73.6%	80.5%	75.3%	65.5%	74.7%
New England:						
Connecticut	76.0%	59.9%	85.6%	97.4%	100.0%	75.6%
Maine	63.1%	61.1%	--	63.1%	--	63.0%
Massachusetts	85.1%	82.7%	95.1%	87.1%	--	85.1%
New Hampshire	81.3%	83.0%	93.1%	70.6%	100.0%	81.1%
Rhode Island	70.5%	64.7%	98.8%	98.8%	--	71.0%
Vermont	80.4%	72.8%	100.0%	99.8%	--	80.5%
Middle Atlantic:						
New Jersey	82.8%	82.0%	87.7%	80.8%	--	84.1%
New York	52.8%	69.5%	97.0%	25.6% *	0.0%	53.4%
Pennsylvania	76.4%	69.4%	78.1%	89.1%	93.7%	76.1%
East North Central:						
Illinois	70.1%	67.8%	94.5%	75.5%	100.0%	70.0%
Indiana	67.7%	64.5%	88.9%	75.1%	--	67.6%
Michigan	84.5%	85.8%	81.2%	80.1%	100.0%	84.5%
Ohio	60.3%	70.3%	66.5%	37.7% *	--	60.3%
Wisconsin	83.6%	79.6%	91.5%	92.5%	--	83.1%
West North Central:						
Iowa	85.5%	83.9%	89.2%	90.8%	--	85.5%
Kansas	82.6%	78.9%	98.9%	97.3%	77.8%	82.7%
Minnesota	79.9%	78.6%	84.3%	83.7%	--	79.7%
Missouri	88.1%	89.7%	63.1%	87.2%	--	88.1%
Nebraska	81.0%	86.1%	83.2%	72.7%	97.1%	80.5%
North Dakota	86.2%	85.5%	91.8%	86.4%	--	87.1%
South Dakota	86.1%	81.2%	96.4%	95.4%	--	86.1%
South Atlantic:						
Delaware	68.3%	80.0%	93.7%	20.8% *	--	68.9%
District of Columbia	90.9%	77.7%	97.0%	98.9%	--	90.8%
Florida	61.9%	54.5%	69.0%	90.6%	--	62.0%
Georgia	70.7%	66.9%	80.6%	83.5%	--	70.7%
Maryland	87.2%	78.2%	98.0%	95.9%	--	87.3%
North Carolina	74.0%	68.9%	74.6%	82.5%	--	74.5%
South Carolina	85.9%	83.9%	95.2%	91.6%	100.0%	85.7%
Virginia	82.1%	83.5%	96.1%	67.4%	--	82.0%
West Virginia	62.1%	74.9%	76.7%	19.8% *	--	62.3%
East South Central:						
Alabama	73.9%	74.5%	86.4%	--	--	75.7%
Kentucky	70.6%	58.8%	93.0%	93.0%	--	70.3%
Mississippi	71.4%	76.1%	98.7%	--	--	71.4%
Tennessee	88.1%	79.7%	88.7%	97.5%	--	88.1%
West South Central:						
Arkansas	77.9%	78.5%	94.0%	--	--	77.9%
Louisiana	49.6%	46.1%	49.7% *	--	--	49.9%
Oklahoma	79.8%	80.0%	100.0%	67.5%	--	79.7%
Texas	79.3%	78.7%	69.4%	99.8%	--	79.1%
Mountain:						
Arizona	88.3%	88.6%	81.9%	91.3%	--	88.1%
Colorado	82.6%	73.6%	96.6%	96.3%	--	83.0%
Idaho	75.2%	75.9%	70.5%	76.1%	0.0%	76.3%
Montana	71.3%	69.5%	--	73.3%	--	71.3%
Nevada	75.1%	67.0%	83.9%	100.0%	--	75.2%
New Mexico	76.7%	83.5%	37.0% *	100.0%	--	76.5%
Utah	74.0%	70.4%	100.0%	100.0%	--	74.5%
Wyoming	78.7%	77.5%	82.7%	86.9%	--	77.0%
Pacific:						
Alaska	79.6%	78.1%	97.9%	80.4%	--	79.6%
California	73.4%	75.7%	63.1%	66.4%	--	73.5%
Hawaii	80.6%	67.9%	80.9%	96.1%	--	80.6%
Oregon	74.1%	74.6%	89.2%	66.6%	--	74.1%
Washington	77.7%	75.6%	69.7%	90.0%	--	77.6%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	1.14%	1.36%	2.94%	2.78%	7.70%	1.15%
New England:						
Connecticut	5.33%	7.85%	10.39%	2.12%	0.00%	5.47%
Maine	6.51%	7.92%	--	10.86%	--	6.53%
Massachusetts	4.68%	6.72%	3.41%	6.92%	--	4.68%
New Hampshire	5.89%	6.94%	6.35%	13.63%	0.00%	5.94%
Rhode Island	10.42%	12.34%	1.09%	1.26%	--	10.52%
Vermont	7.87%	10.56%	0.00%	0.22%	--	7.98%
Middle Atlantic:						
New Jersey	4.76%	6.78%	8.40%	11.54%	--	4.66%
New York	6.17%	6.03%	1.75%	7.90% *	0.00%	6.26%
Pennsylvania	4.70%	6.29%	12.89%	6.25%	8.66%	4.79%
East North Central:						
Illinois	6.00%	7.04%	3.55%	10.32%	0.00%	6.02%
Indiana	6.09%	7.39%	6.14%	12.78%	--	6.11%
Michigan	4.72%	5.77%	9.67%	9.16%	0.00%	4.73%
Ohio	6.75%	6.13%	13.76%	12.01% *	--	6.75%
Wisconsin	4.50%	6.20%	6.31%	4.68%	--	4.60%
West North Central:						
Iowa	3.93%	4.76%	10.15%	7.19%	--	3.93%
Kansas	3.20%	4.08%	1.18%	2.87%	0.00%	3.23%
Minnesota	5.19%	6.16%	14.23%	12.40%	--	5.23%
Missouri	3.63%	4.47%	15.99%	6.04%	--	3.63%
Nebraska	5.64%	5.30%	9.48%	12.68%	3.86%	5.78%
North Dakota	3.53%	4.60%	7.34%	6.92%	--	3.46%
South Dakota	3.82%	5.68%	3.51%	3.96%	--	3.82%
South Atlantic:						
Delaware	8.74%	6.15%	5.99%	11.42% *	--	8.96%
District of Columbia	3.59%	9.25%	2.63%	0.89%	--	3.61%
Florida	6.07%	7.03%	14.50%	5.81%	--	6.10%
Georgia	7.93%	9.62%	11.25%	11.40%	--	7.93%
Maryland	7.53%	13.58%	1.93%	2.99%	--	7.54%
North Carolina	5.36%	8.10%	13.90%	7.08%	--	5.40%
South Carolina	4.37%	5.47%	3.52%	8.93%	0.00%	4.44%
Virginia	4.29%	3.66%	2.90%	18.28%	--	4.33%
West Virginia	5.69%	8.40%	13.02%	8.55% *	--	5.71%
East South Central:						
Alabama	5.21%	5.56%	7.10%	--	--	4.84%
Kentucky	6.69%	8.62%	4.71%	3.32%	--	6.79%
Mississippi	8.39%	7.25%	1.48%	--	--	8.40%
Tennessee	3.25%	5.35%	6.37%	0.67%	--	3.25%
West South Central:						
Arkansas	8.02%	9.07%	6.05%	--	--	8.02%
Louisiana	8.72%	9.17%	21.73% *	--	--	8.80%
Oklahoma	5.60%	6.73%	0.00%	14.73%	--	5.63%
Texas	3.99%	4.63%	12.17%	0.26%	--	4.01%
Mountain:						
Arizona	2.63%	2.81%	11.14%	5.35%	--	2.69%
Colorado	5.40%	7.81%	3.52%	2.53%	--	5.41%
Idaho	7.23%	10.37%	7.87%	8.15%	0.00%	7.16%
Montana	6.52%	7.12%	--	10.32%	--	6.58%
Nevada	6.69%	7.46%	8.46%	0.00%	--	6.74%
New Mexico	7.19%	7.20%	17.73% *	0.00%	--	7.22%
Utah	6.48%	7.27%	0.00%	0.00%	--	6.55%
Wyoming	4.49%	5.28%	12.24%	7.94%	--	4.97%
Pacific:						
Alaska	4.78%	5.50%	2.03%	13.00%	--	4.78%
California	4.75%	5.23%	16.76%	11.86%	--	4.76%
Hawaii	6.04%	10.69%	12.72%	2.93%	--	6.04%
Oregon	5.92%	7.40%	6.68%	10.70%	--	5.92%
Washington	5.25%	7.14%	14.08%	8.11%	--	5.28%

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 VI.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	75.6%	76.2%	74.9%	74.0%	60.8%	76.0%
New England:						
Connecticut	70.4%	76.9%	53.5%	67.8%	--	70.2%
Maine	76.5%	72.1%	70.6%	86.4%	--	76.6%
Massachusetts	72.1%	61.5%	88.8%	89.5%	--	72.7%
New Hampshire	70.2%	73.2%	51.5%	71.6%	--	70.6%
Rhode Island	80.0%	82.5%	68.4%	72.4%	--	80.4%
Vermont	78.3%	83.2%	44.7% *	75.7%	--	78.8%
Middle Atlantic:						
New Jersey	72.0%	76.7%	81.5%	42.8% *	--	72.4%
New York	78.2%	80.9%	72.3%	76.2%	76.1%	78.2%
Pennsylvania	75.8%	78.7%	73.5%	68.8%	85.5%	75.6%
East North Central:						
Illinois	81.1%	80.5%	86.5%	77.8%	83.3%	81.0%
Indiana	73.1%	70.8%	73.4%	84.5%	--	73.2%
Michigan	70.2%	66.4%	93.8%	68.6%	--	70.6%
Ohio	74.0%	74.4%	61.5%	78.2%	--	74.8%
Wisconsin	68.6%	72.5%	61.8%	56.1%	--	69.3%
West North Central:						
Iowa	71.3%	66.9%	84.0%	79.3%	--	71.6%
Kansas	73.2%	80.2%	54.9%	69.1%	--	73.3%
Minnesota	70.5%	72.4%	67.2%	63.9%	--	74.9%
Missouri	72.0%	74.3%	69.6%	65.0%	--	71.9%
Nebraska	75.8%	73.8%	72.9%	82.0%	92.3%	75.1%
North Dakota	54.6%	48.8%	46.1%	70.2%	--	54.7%
South Dakota	70.1%	63.9%	76.0%	82.2%	--	70.7%
South Atlantic:						
Delaware	77.8%	78.4%	82.5%	71.7%	79.8%	77.7%
District of Columbia	82.0%	79.2%	81.4%	84.7%	--	82.1%
Florida	80.7%	78.9%	83.9%	89.7%	88.3%	80.6%
Georgia	72.3%	75.6%	61.6%	59.8%	--	73.5%
Maryland	64.3%	81.5%	44.8%	38.9% *	--	64.7%
North Carolina	77.9%	77.7%	69.0%	82.9%	--	78.8%
South Carolina	71.1%	72.4%	68.5%	66.4%	100.0%	70.4%
Virginia	80.8%	84.2%	79.7%	66.0%	--	80.4%
West Virginia	68.5%	70.5%	61.1%	68.5%	--	68.8%
East South Central:						
Alabama	71.0%	73.5%	59.9%	54.0%	--	70.5%
Kentucky	75.2%	74.3%	71.1%	82.7%	--	75.3%
Mississippi	64.9%	62.6%	70.9%	71.2%	--	65.8%
Tennessee	75.3%	77.4%	63.5%	76.1%	--	75.3%
West South Central:						
Arkansas	61.5%	65.6%	55.6%	45.7%	--	62.5%
Louisiana	76.8%	77.1%	74.5%	78.5%	--	76.5%
Oklahoma	71.1%	75.4%	60.6%	53.3%	--	71.1%
Texas	76.6%	75.3%	80.5%	79.8%	--	76.9%
Mountain:						
Arizona	81.9%	81.4%	84.1%	84.6%	--	82.3%
Colorado	77.6%	74.1%	79.3%	84.4%	--	78.7%
Idaho	71.3%	67.0%	78.9%	78.6%	--	71.8%
Montana	62.9%	59.5%	69.3%	67.9%	--	62.4%
Nevada	77.7%	80.9%	76.6%	--	--	78.5%
New Mexico	76.7%	76.5%	87.6%	66.5%	--	76.4%
Utah	81.5%	79.8%	89.8%	86.1%	--	82.0%
Wyoming	55.4%	54.9%	62.8%	47.3%	--	55.7%
Pacific:						
Alaska	69.0%	75.5%	--	53.6%	--	68.7%
California	80.2%	80.4%	79.1%	80.4%	53.9%	81.2%
Hawaii	73.1%	68.2%	71.3%	92.0%	--	73.7%
Oregon	68.0%	67.5%	53.5%	82.3%	--	68.2%
Washington	76.1%	76.3%	71.2%	80.0%	--	76.6%

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 VI.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.70%	0.84%	1.63%	1.88%	4.29%	0.71%
New England:						
Connecticut	3.76%	3.83%	10.58%	9.74%	--	3.84%
Maine	3.06%	4.48%	11.68%	4.78%	--	3.08%
Massachusetts	6.28%	8.69%	5.30%	5.07%	--	6.36%
New Hampshire	4.43%	5.23%	10.80%	10.77%	--	4.51%
Rhode Island	3.74%	4.29%	10.49%	8.97%	--	3.73%
Vermont	3.36%	3.36%	14.34% *	7.37%	--	3.42%
Middle Atlantic:						
New Jersey	5.84%	4.38%	6.83%	16.77% *	--	5.93%
New York	2.67%	3.11%	6.38%	5.97%	15.18%	2.72%
Pennsylvania	3.48%	4.15%	7.47%	9.44%	9.16%	3.55%
East North Central:						
Illinois	2.63%	3.11%	5.55%	7.69%	11.19%	2.68%
Indiana	4.37%	5.66%	9.99%	7.75%	--	4.37%
Michigan	4.45%	5.50%	3.72%	10.52%	--	4.48%
Ohio	3.09%	3.67%	9.65%	7.15%	--	3.07%
Wisconsin	4.18%	4.66%	11.07%	11.97%	--	4.20%
West North Central:						
Iowa	4.04%	5.09%	7.23%	6.98%	--	4.05%
Kansas	4.55%	3.43%	14.78%	12.22%	--	4.60%
Minnesota	5.45%	6.80%	10.56%	11.97%	--	4.48%
Missouri	4.59%	5.01%	9.37%	11.78%	--	4.62%
Nebraska	3.70%	4.85%	9.45%	6.47%	8.36%	3.80%
North Dakota	4.91%	5.25%	11.11%	8.75%	--	5.00%
South Dakota	3.81%	5.12%	8.76%	5.71%	--	3.84%
South Atlantic:						
Delaware	3.85%	4.98%	8.69%	9.67%	11.05%	4.03%
District of Columbia	2.72%	5.12%	7.09%	3.80%	--	2.73%
Florida	4.00%	5.17%	6.65%	4.45%	7.40%	4.08%
Georgia	3.80%	4.00%	11.75%	12.87%	--	3.83%
Maryland	6.65%	4.13%	12.26%	13.06% *	--	6.73%
North Carolina	3.40%	4.36%	9.75%	6.09%	--	3.43%
South Carolina	4.42%	5.34%	10.76%	11.63%	0.00%	4.54%
Virginia	3.49%	3.40%	8.66%	12.45%	--	3.59%
West Virginia	3.78%	4.88%	10.45%	7.32%	--	3.80%
East South Central:						
Alabama	5.63%	6.00%	12.77%	14.24%	--	5.83%
Kentucky	3.57%	4.54%	10.45%	7.35%	--	3.62%
Mississippi	5.83%	7.37%	10.62%	10.80%	--	5.88%
Tennessee	4.89%	4.15%	8.67%	13.88%	--	4.93%
West South Central:						
Arkansas	5.27%	5.80%	12.58%	13.60%	--	5.34%
Louisiana	3.82%	4.48%	7.22%	11.27%	--	3.74%
Oklahoma	3.68%	4.13%	10.05%	9.20%	--	3.75%
Texas	2.84%	3.43%	6.18%	7.52%	--	2.88%
Mountain:						
Arizona	3.47%	4.04%	8.34%	7.77%	--	3.55%
Colorado	4.11%	5.73%	7.13%	7.77%	--	4.18%
Idaho	4.38%	6.64%	7.55%	7.42%	--	4.51%
Montana	4.84%	5.31%	12.79%	12.81%	--	4.95%
Nevada	4.26%	3.98%	7.95%	--	--	4.35%
New Mexico	3.45%	4.68%	6.83%	9.12%	--	3.53%
Utah	3.07%	3.75%	5.59%	6.96%	--	3.11%
Wyoming	4.61%	5.18%	11.47%	13.20%	--	4.43%
Pacific:						
Alaska	3.91%	3.84%	--	12.20%	--	3.94%
California	1.90%	2.28%	5.48%	4.74%	10.38%	1.91%
Hawaii	3.34%	4.42%	10.17%	4.03%	--	3.35%
Oregon	4.61%	6.07%	10.54%	8.82%	--	4.73%
Washington	3.06%	4.09%	8.33%	7.36%	--	3.08%

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.B.2.h Percent of private-sector employees working in establishments that offer paid sick leave by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	83.7%	83.4%	77.7%	91.1%	59.4%	85.0%
New England:						
Connecticut	89.2%	89.0%	75.7%	99.8%	77.1%	89.7%
Maine	82.8%	82.2%	59.5%	93.3%	--	84.3%
Massachusetts	95.3%	94.6%	92.4%	98.6%	79.8%	95.8%
New Hampshire	78.8%	77.7%	66.2%	97.4%	62.2%	79.6%
Rhode Island	85.0%	82.8%	90.5%	94.6%	78.9%	85.2%
Vermont	91.7%	92.3%	83.2%	94.8%	72.8%	93.1%
Middle Atlantic:						
New Jersey	92.2%	91.5%	90.1%	98.6%	77.5%	92.7%
New York	92.9%	90.2%	93.0%	98.7%	85.3%	93.3%
Pennsylvania	84.0%	81.2%	80.5%	96.2%	47.9%	85.5%
East North Central:						
Illinois	84.9%	84.0%	85.3%	91.4%	74.7%	85.4%
Indiana	78.0%	79.0%	68.1%	83.1%	--	79.0%
Michigan	85.7%	85.0%	82.9%	94.2%	--	86.5%
Ohio	74.0%	76.6%	58.1%	74.2%	--	75.4%
Wisconsin	68.3%	70.3%	54.3%	73.3%	--	69.3%
West North Central:						
Iowa	76.0%	75.9%	71.4%	82.4%	--	77.0%
Kansas	79.6%	80.6%	73.0%	85.7%	--	80.2%
Minnesota	91.6%	90.4%	99.4%	93.2%	94.8%	91.4%
Missouri	86.6%	86.7%	72.9%	92.2%	78.8%	86.8%
Nebraska	80.7%	80.2%	66.0%	91.0%	--	82.4%
North Dakota	68.7%	62.2%	50.6%	94.4%	25.6% *	71.5%
South Dakota	71.8%	66.7%	58.8%	92.2%	--	73.0%
South Atlantic:						
Delaware	79.2%	79.3%	77.8%	80.8%	66.0%	80.6%
District of Columbia	96.4%	94.7%	98.9%	96.8%	--	96.9%
Florida	78.7%	79.8%	70.0%	80.9%	36.0%	81.0%
Georgia	81.4%	85.7%	48.8%	88.1%	45.5%	82.8%
Maryland	91.7%	89.3%	90.5%	98.3%	45.9% *	93.5%
North Carolina	80.2%	77.6%	74.3%	94.5%	56.4%	82.0%
South Carolina	76.2%	75.7%	71.7%	86.0%	48.2%	77.9%
Virginia	80.8%	78.2%	81.3%	94.1%	58.9%	82.0%
West Virginia	71.4%	65.1%	70.6%	91.3%	25.3% *	73.5%
East South Central:						
Alabama	71.9%	72.3%	47.9%	89.4%	--	72.2%
Kentucky	79.0%	76.6%	76.7%	90.6%	41.6%	80.7%
Mississippi	78.9%	81.2%	62.6%	82.3%	--	80.5%
Tennessee	74.6%	69.8%	69.5%	87.8%	37.5% *	75.9%
West South Central:						
Arkansas	70.2%	69.1%	64.7%	79.1%	44.4%	71.5%
Louisiana	71.0%	71.8%	65.3%	--	17.7% *	74.8%
Oklahoma	80.4%	82.8%	53.8%	96.1%	55.2%	81.4%
Texas	75.6%	78.9%	65.6%	71.8%	31.4%	78.6%
Mountain:						
Arizona	89.9%	90.6%	81.9%	95.0%	76.2%	90.9%
Colorado	89.8%	85.8%	96.4%	96.5%	72.2%	90.8%
Idaho	76.2%	73.1%	66.7%	98.2%	56.2%	77.6%
Montana	73.2%	70.7%	55.1%	92.4%	42.9%	74.9%
Nevada	69.5%	69.7%	63.2%	82.2%	59.3%	70.1%
New Mexico	94.2%	94.8%	90.2%	96.9%	70.8%	95.2%
Utah	70.4%	70.6%	66.0%	81.4%	39.7%	72.7%
Wyoming	66.7%	67.3%	51.2%	90.4%	48.1%	68.7%
Pacific:						
Alaska	78.7%	81.0%	64.2%	84.1%	77.5%	78.8%
California	95.7%	95.7%	93.4%	99.0%	85.4%	96.4%
Hawaii	81.3%	79.1%	73.5%	98.4%	--	83.0%
Oregon	91.1%	91.3%	89.0%	92.0%	74.1%	92.1%
Washington	95.3%	95.4%	91.7%	98.7%	94.5%	95.3%

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 VI.B.2.h Standard errors for percent of private-sector employees working in establishments that offer paid sick leave by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.46%	0.57%	1.26%	1.14%	2.22%	0.47%
New England:						
Connecticut	1.47%	2.11%	5.49%	0.23%	9.82%	1.51%
Maine	2.34%	2.66%	11.28%	2.81%	--	2.33%
Massachusetts	0.90%	1.25%	3.22%	1.11%	9.67%	0.88%
New Hampshire	4.33%	5.86%	7.03%	1.87%	11.62%	4.50%
Rhode Island	4.32%	5.62%	4.38%	2.86%	11.25%	4.44%
Vermont	1.48%	2.01%	5.40%	2.03%	8.08%	1.49%
Middle Atlantic:						
New Jersey	1.66%	2.54%	3.15%	1.50%	9.96%	1.69%
New York	0.93%	1.55%	2.08%	0.71%	5.14%	0.94%
Pennsylvania	2.14%	3.23%	4.20%	1.62%	11.84%	2.13%
East North Central:						
Illinois	2.37%	3.01%	4.92%	3.65%	8.59%	2.46%
Indiana	2.97%	3.37%	9.28%	7.95%	--	2.98%
Michigan	2.98%	3.76%	7.09%	3.31%	--	3.03%
Ohio	3.06%	3.25%	7.50%	9.08%	--	3.08%
Wisconsin	3.58%	4.17%	8.39%	10.34%	--	3.64%
West North Central:						
Iowa	2.68%	3.28%	8.25%	5.39%	--	2.71%
Kansas	3.97%	3.77%	12.15%	6.45%	--	4.06%
Minnesota	1.77%	2.31%	0.57%	3.44%	3.97%	1.85%
Missouri	2.03%	2.47%	7.64%	4.17%	9.58%	2.08%
Nebraska	2.58%	3.23%	7.79%	5.48%	--	2.61%
North Dakota	3.43%	4.68%	7.89%	2.40%	9.61% *	3.49%
South Dakota	2.84%	3.61%	9.06%	3.10%	--	2.89%
South Atlantic:						
Delaware	3.24%	3.84%	7.21%	8.97%	9.98%	3.43%
District of Columbia	1.01%	1.74%	1.11%	1.73%	--	0.98%
Florida	2.98%	3.35%	9.42%	8.44%	8.47%	3.02%
Georgia	2.61%	2.49%	8.64%	5.62%	11.46%	2.63%
Maryland	1.81%	2.74%	4.54%	0.98%	13.80% *	1.64%
North Carolina	2.48%	3.34%	6.53%	2.61%	10.69%	2.51%
South Carolina	3.41%	4.32%	7.62%	6.27%	11.91%	3.48%
Virginia	2.71%	3.65%	5.37%	3.94%	14.25%	2.76%
West Virginia	2.92%	4.06%	6.81%	3.72%	9.63% *	2.99%
East South Central:						
Alabama	5.19%	6.11%	9.47%	4.80%	--	5.38%
Kentucky	2.63%	3.56%	6.53%	4.41%	11.30%	2.66%
Mississippi	3.46%	3.93%	8.38%	9.99%	--	3.49%
Tennessee	4.53%	4.94%	5.97%	9.15%	11.33% *	4.57%
West South Central:						
Arkansas	3.81%	4.31%	9.37%	10.51%	12.86%	3.94%
Louisiana	4.23%	5.00%	7.73%	--	8.10% *	4.15%
Oklahoma	2.75%	3.19%	7.68%	2.70%	12.05%	2.79%
Texas	2.52%	2.82%	6.35%	11.19%	8.42%	2.56%
Mountain:						
Arizona	2.66%	3.09%	5.95%	3.54%	8.58%	2.78%
Colorado	1.73%	2.39%	2.81%	3.45%	11.49%	1.70%
Idaho	3.17%	4.43%	8.20%	1.78%	10.75%	3.27%
Montana	2.97%	3.87%	11.44%	2.81%	12.11%	3.07%
Nevada	6.90%	8.60%	9.83%	10.12%	13.21%	7.36%
New Mexico	1.30%	1.42%	4.38%	1.81%	14.37%	1.10%
Utah	3.14%	3.83%	6.60%	10.08%	9.31%	3.30%
Wyoming	3.05%	3.69%	9.18%	5.17%	13.62%	3.25%
Pacific:						
Alaska	2.63%	3.08%	8.10%	5.41%	9.74%	2.72%
California	0.64%	0.83%	1.63%	0.58%	3.37%	0.64%
Hawaii	2.78%	3.70%	9.13%	1.62%	--	2.79%
Oregon	1.55%	2.05%	3.21%	3.43%	8.46%	1.56%
Washington	1.07%	1.28%	3.90%	0.98%	2.85%	1.12%

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.

* Figure does not meet standard of reliability or precision.

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

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

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	91.0%	90.8%	86.5%	95.9%	63.9%	92.3%
New England:						
Connecticut	91.8%	91.9%	83.5%	97.9%	88.0%	92.0%
Maine	91.1%	90.1%	84.3%	95.9%	--	92.0%
Massachusetts	95.8%	94.7%	96.2%	98.6%	69.8%	96.6%
New Hampshire	88.5%	87.5%	84.4%	97.4%	67.0%	89.5%
Rhode Island	92.0%	92.6%	80.9%	96.9%	78.9%	92.4%
Vermont	92.4%	91.9%	88.8%	95.9%	72.4%	93.9%
Middle Atlantic:						
New Jersey	92.0%	92.6%	86.7%	98.6%	72.5%	92.7%
New York	92.7%	89.4%	93.3%	99.2%	70.9%	93.8%
Pennsylvania	93.2%	92.0%	91.6%	98.3%	59.4%	94.5%
East North Central:						
Illinois	93.2%	93.0%	93.6%	93.9%	82.4%	93.7%
Indiana	92.6%	93.0%	87.8%	95.5%	--	93.6%
Michigan	85.9%	84.6%	86.0%	94.5%	--	86.7%
Ohio	92.9%	95.0%	85.1%	90.4%	--	94.1%
Wisconsin	91.5%	92.5%	85.0%	93.3%	--	92.3%
West North Central:						
Iowa	90.9%	92.2%	83.6%	94.0%	--	92.2%
Kansas	93.3%	94.8%	92.2%	88.0%	78.7%	93.6%
Minnesota	94.2%	94.4%	91.8%	94.5%	94.8%	94.1%
Missouri	92.4%	92.2%	84.8%	96.4%	--	93.6%
Nebraska	87.6%	86.3%	85.4%	92.5%	--	89.4%
North Dakota	87.1%	87.3%	67.7%	97.9%	37.4%	90.3%
South Dakota	88.0%	87.2%	82.2%	93.1%	63.0%	89.0%
South Atlantic:						
Delaware	91.8%	90.6%	92.1%	97.5%	78.9%	93.1%
District of Columbia	98.0%	95.8%	97.9%	100.0%	92.6%	98.0%
Florida	89.7%	89.1%	90.4%	92.3%	52.9%	91.6%
Georgia	93.2%	94.8%	87.3%	88.8%	70.6%	94.1%
Maryland	95.7%	95.4%	92.4%	98.8%	66.9%	96.8%
North Carolina	90.1%	88.4%	86.4%	99.3%	68.8%	91.7%
South Carolina	91.2%	93.1%	80.6%	92.4%	55.6%	93.4%
Virginia	91.9%	90.9%	91.6%	97.6%	67.5%	93.2%
West Virginia	87.1%	85.3%	86.5%	93.2%	33.8% *	89.6%
East South Central:						
Alabama	91.8%	93.4%	76.8%	91.0%	79.8%	92.4%
Kentucky	93.0%	93.4%	91.9%	92.9%	54.1%	94.8%
Mississippi	89.9%	94.0%	76.4%	83.7%	--	91.3%
Tennessee	93.8%	93.8%	85.2%	99.3%	62.8%	94.9%
West South Central:						
Arkansas	90.8%	92.2%	89.0%	85.5%	68.4%	92.0%
Louisiana	85.0%	83.3%	86.9%	98.4%	64.9%	86.5%
Oklahoma	92.1%	91.9%	86.1%	100.0%	61.4%	93.3%
Texas	90.2%	91.7%	82.7%	94.7%	54.0%	92.7%
Mountain:						
Arizona	92.6%	93.6%	82.5%	96.4%	62.0%	94.8%
Colorado	87.3%	83.7%	87.5%	98.1%	74.1%	88.0%
Idaho	85.7%	84.6%	79.1%	96.9%	64.3%	87.2%
Montana	88.4%	86.8%	82.7%	97.1%	48.9%	90.8%
Nevada	92.5%	93.5%	91.0%	84.3%	81.6%	93.3%
New Mexico	87.0%	87.6%	76.8%	96.9%	30.8% *	89.5%
Utah	84.7%	84.8%	81.4%	93.4%	49.5%	87.3%
Wyoming	83.9%	84.2%	77.3%	94.0%	65.5%	85.9%
Pacific:						
Alaska	84.8%	87.6%	72.0%	85.5%	--	86.0%
California	88.1%	88.2%	80.5%	96.4%	64.2%	89.6%
Hawaii	88.1%	87.7%	79.5%	99.4%	--	89.6%
Oregon	87.2%	86.2%	85.4%	92.8%	56.9%	89.0%
Washington	91.6%	91.4%	85.3%	99.6%	65.1%	92.9%

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 VI.B.2.i Standard errors for percent of private-sector employees working in establishments that offer paid vacation leave by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.31%	0.39%	0.87%	0.49%	2.12%	0.30%
New England:						
Connecticut	1.32%	1.73%	4.56%	1.88%	6.47%	1.36%
Maine	1.48%	1.93%	5.73%	2.63%	--	1.49%
Massachusetts	0.90%	1.32%	2.22%	1.11%	13.38%	0.82%
New Hampshire	4.08%	5.64%	5.28%	1.87%	11.18%	4.24%
Rhode Island	1.61%	1.94%	6.84%	2.24%	11.25%	1.62%
Vermont	1.42%	2.02%	4.21%	1.85%	8.11%	1.42%
Middle Atlantic:						
New Jersey	1.56%	2.23%	3.91%	1.50%	10.82%	1.58%
New York	0.95%	1.62%	2.07%	0.45%	7.89%	0.91%
Pennsylvania	1.53%	2.28%	2.71%	0.91%	11.50%	1.48%
East North Central:						
Illinois	1.07%	1.30%	2.64%	3.23%	6.92%	1.08%
Indiana	1.59%	2.01%	4.43%	2.38%	--	1.54%
Michigan	3.21%	4.05%	6.82%	3.29%	--	3.28%
Ohio	1.28%	1.36%	4.24%	3.73%	--	1.14%
Wisconsin	1.41%	1.59%	4.68%	3.96%	--	1.38%
West North Central:						
Iowa	1.52%	1.65%	6.09%	3.44%	--	1.52%
Kansas	1.43%	1.53%	3.13%	6.13%	10.29%	1.45%
Minnesota	1.22%	1.41%	6.38%	2.30%	3.97%	1.27%
Missouri	1.49%	1.90%	5.67%	2.24%	--	1.38%
Nebraska	2.39%	3.21%	4.16%	5.30%	--	2.42%
North Dakota	2.41%	3.58%	6.73%	1.48%	11.16%	2.27%
South Dakota	1.65%	2.13%	5.85%	2.76%	12.05%	1.64%
South Atlantic:						
Delaware	2.05%	2.77%	4.07%	2.52%	7.65%	2.16%
District of Columbia	0.56%	1.34%	1.50%	0.00%	5.50%	0.57%
Florida	1.81%	2.27%	3.30%	4.28%	8.66%	1.79%
Georgia	1.21%	1.13%	4.54%	5.55%	8.90%	1.21%
Maryland	1.07%	1.32%	4.16%	0.81%	12.30%	0.95%
North Carolina	1.53%	2.15%	4.65%	0.72%	8.88%	1.53%
South Carolina	1.50%	1.42%	6.43%	4.57%	11.76%	1.29%
Virginia	1.45%	1.98%	3.34%	1.76%	12.31%	1.43%
West Virginia	1.88%	2.59%	4.21%	3.26%	10.76% *	1.82%
East South Central:						
Alabama	1.64%	1.67%	7.31%	4.48%	10.04%	1.63%
Kentucky	1.24%	1.36%	3.38%	4.00%	11.81%	1.09%
Mississippi	2.20%	1.65%	6.35%	9.75%	--	2.19%
Tennessee	1.34%	1.71%	4.12%	0.57%	11.94%	1.23%
West South Central:						
Arkansas	2.09%	1.80%	4.61%	9.41%	10.69%	2.12%
Louisiana	3.82%	4.99%	4.97%	1.67%	13.13%	4.07%
Oklahoma	1.47%	1.79%	4.60%	0.00%	11.54%	1.42%
Texas	1.47%	1.73%	4.31%	2.25%	9.12%	1.37%
Mountain:						
Arizona	1.30%	1.36%	6.10%	2.82%	10.07%	1.09%
Colorado	2.12%	2.63%	6.80%	1.44%	9.86%	2.17%
Idaho	2.25%	2.86%	7.43%	2.19%	10.04%	2.27%
Montana	1.63%	2.28%	5.82%	1.68%	11.54%	1.59%
Nevada	1.50%	1.70%	3.57%	9.48%	7.59%	1.52%
New Mexico	1.95%	2.34%	6.39%	1.81%	12.94% *	1.77%
Utah	2.27%	2.72%	5.36%	4.25%	9.26%	2.31%
Wyoming	2.08%	2.49%	6.51%	4.33%	11.30%	2.10%
Pacific:						
Alaska	2.00%	2.25%	6.77%	4.97%	--	1.99%
California	1.17%	1.42%	3.82%	2.35%	5.76%	1.15%
Hawaii	2.43%	3.32%	7.69%	0.59%	--	2.46%
Oregon	2.51%	3.51%	4.05%	3.37%	10.87%	2.57%
Washington	1.40%	1.74%	5.08%	0.43%	10.81%	1.36%

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 VI.B.2.j Percent of private-sector employees that are enrolled in a plan that covers telemedicine by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	95.4%	95.5%	94.4%	95.6%	91.0%	95.5%
New England:						
Connecticut	96.9%	96.3%	100.0%	96.2%	93.9%	97.0%
Maine	94.7%	94.9%	100.0%	92.9%	100.0%	94.7%
Massachusetts	95.9%	94.1%	99.7%	98.8%	100.0%	95.8%
New Hampshire	94.8%	98.8%	66.4%	97.3%	96.9%	94.8%
Rhode Island	96.0%	96.0%	94.6%	96.2%	100.0%	95.9%
Vermont	93.5%	91.0%	99.7%	99.9%	85.9%	93.7%
Middle Atlantic:						
New Jersey	96.4%	97.1%	92.4%	100.0%	--	97.0%
New York	97.0%	97.5%	98.4%	95.3%	91.1%	97.1%
Pennsylvania	96.4%	96.9%	98.0%	94.3%	100.0%	96.3%
East North Central:						
Illinois	91.9%	92.4%	92.6%	88.0%	94.5%	91.8%
Indiana	98.4%	98.0%	100.0%	100.0%	100.0%	98.4%
Michigan	95.2%	94.6%	100.0%	94.3%	--	95.3%
Ohio	97.0%	96.3%	98.2%	98.8%	--	97.4%
Wisconsin	95.3%	95.0%	92.5%	99.4%	100.0%	95.2%
West North Central:						
Iowa	93.5%	92.4%	97.7%	95.3%	100.0%	93.5%
Kansas	97.1%	98.3%	98.1%	88.3%	100.0%	97.0%
Minnesota	96.7%	97.1%	92.1%	97.7%	85.4%	97.0%
Missouri	94.7%	93.0%	95.0%	99.9%	100.0%	94.7%
Nebraska	95.2%	97.0%	92.6%	93.0%	93.9%	95.3%
North Dakota	95.2%	95.0%	87.3%	99.4%	95.6%	95.2%
South Dakota	94.4%	95.6%	88.9%	93.9%	--	94.8%
South Atlantic:						
Delaware	96.8%	97.9%	88.8%	96.4%	78.8%	97.9%
District of Columbia	97.4%	96.8%	100.0%	96.8%	100.0%	97.4%
Florida	97.0%	97.1%	96.9%	97.0%	97.7%	97.0%
Georgia	97.8%	97.6%	97.0%	100.0%	100.0%	97.7%
Maryland	98.0%	97.9%	94.6%	100.0%	--	98.3%
North Carolina	98.2%	97.2%	99.5%	100.0%	93.2%	98.3%
South Carolina	93.7%	92.6%	95.6%	100.0%	100.0%	93.5%
Virginia	94.2%	93.9%	94.3%	95.3%	100.0%	93.9%
West Virginia	81.6%	94.8%	93.2%	41.8%	--	81.8%
East South Central:						
Alabama	92.3%	92.0%	93.5%	95.5%	100.0%	92.0%
Kentucky	90.7%	91.1%	86.7%	93.4%	100.0%	90.4%
Mississippi	89.6%	90.5%	77.0%	93.2%	100.0%	89.5%
Tennessee	90.7%	96.3%	81.4%	85.5%	--	90.8%
West South Central:						
Arkansas	94.0%	93.7%	86.0%	100.0%	100.0%	93.8%
Louisiana	93.8%	94.1%	90.6%	98.7%	--	94.2%
Oklahoma	95.4%	94.0%	100.0%	100.0%	96.2%	95.4%
Texas	96.9%	97.3%	97.3%	93.0%	100.0%	96.8%
Mountain:						
Arizona	92.9%	93.7%	87.9%	88.1%	--	93.9%
Colorado	94.9%	95.4%	97.1%	92.8%	96.8%	94.8%
Idaho	97.0%	95.5%	99.4%	100.0%	88.2%	97.4%
Montana	96.7%	95.3%	97.7%	99.1%	100.0%	96.6%
Nevada	96.9%	97.2%	93.8%	100.0%	95.6%	97.0%
New Mexico	97.4%	95.6%	99.9%	99.2%	100.0%	97.3%
Utah	96.8%	97.8%	93.7%	90.3%	95.0%	96.9%
Wyoming	91.4%	91.0%	93.7%	90.1%	100.0%	90.6%
Pacific:						
Alaska	97.9%	98.6%	86.0%	100.0%	100.0%	97.8%
California	92.9%	93.2%	86.5%	95.8%	86.2%	93.1%
Hawaii	97.7%	97.5%	97.6%	98.7%	100.0%	97.7%
Oregon	97.0%	96.4%	98.9%	97.5%	93.0%	97.1%
Washington	97.5%	97.7%	96.8%	97.2%	--	97.7%

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.

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

Table VI.B.2.j Standard errors for Percent of private-sector employees that are enrolled in a plan that covers telemedicine by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.31%	0.35%	0.82%	0.91%	1.99%	0.31%
New England:						
Connecticut	0.98%	1.42%	0.00%	2.20%	6.15%	0.99%
Maine	1.75%	1.72%	0.00%	4.34%	0.00%	1.76%
Massachusetts	1.32%	2.03%	0.29%	1.15%	0.00%	1.34%
New Hampshire	2.91%	0.53%	18.30%	2.41%	3.51%	2.96%
Rhode Island	1.31%	1.53%	3.36%	2.52%	0.00%	1.34%
Vermont	3.05%	4.00%	0.33%	0.13%	10.01%	3.14%
Middle Atlantic:						
New Jersey	1.12%	1.19%	4.34%	0.00%	--	1.05%
New York	1.23%	0.87%	0.97%	3.50%	5.27%	1.25%
Pennsylvania	1.11%	1.14%	0.99%	3.35%	0.00%	1.14%
East North Central:						
Illinois	2.37%	2.86%	3.84%	5.37%	3.70%	2.42%
Indiana	0.75%	0.98%	0.00%	0.00%	0.00%	0.76%
Michigan	2.09%	2.60%	0.00%	3.89%	--	2.11%
Ohio	0.84%	1.13%	1.78%	1.20%	--	0.72%
Wisconsin	1.40%	1.82%	3.49%	0.56%	0.00%	1.43%
West North Central:						
Iowa	2.85%	3.75%	1.80%	4.17%	0.00%	2.85%
Kansas	1.04%	0.78%	1.70%	6.15%	0.00%	1.05%
Minnesota	1.00%	1.10%	4.69%	1.48%	13.04%	0.98%
Missouri	2.75%	3.83%	3.92%	0.09%	0.00%	2.77%
Nebraska	2.02%	1.37%	3.87%	6.03%	7.01%	2.09%
North Dakota	1.71%	2.20%	8.21%	0.40%	4.21%	1.74%
South Dakota	1.57%	1.63%	7.24%	3.57%	--	1.58%
South Atlantic:						
Delaware	1.16%	0.94%	7.57%	3.35%	13.48%	0.85%
District of Columbia	1.17%	1.39%	0.00%	2.26%	0.00%	1.17%
Florida	1.03%	1.28%	2.46%	2.12%	2.45%	1.06%
Georgia	0.79%	0.96%	2.38%	0.00%	0.00%	0.81%
Maryland	0.78%	1.17%	3.20%	0.00%	--	0.75%
North Carolina	0.87%	1.34%	0.53%	0.00%	4.57%	0.89%
South Carolina	2.33%	2.90%	3.29%	0.00%	0.00%	2.38%
Virginia	1.84%	2.43%	3.52%	3.40%	0.00%	1.92%
West Virginia	2.53%	1.84%	5.66%	6.63%	--	2.52%
East South Central:						
Alabama	2.66%	3.09%	4.70%	2.71%	0.00%	2.79%
Kentucky	3.83%	5.14%	8.38%	4.32%	0.00%	3.92%
Mississippi	2.80%	3.09%	12.94%	5.50%	0.00%	2.83%
Tennessee	4.74%	1.48%	8.34%	12.69%	--	4.76%
West South Central:						
Arkansas	1.99%	2.12%	10.65%	0.00%	0.00%	2.04%
Louisiana	1.96%	2.27%	5.38%	1.10%	--	1.93%
Oklahoma	1.59%	2.07%	0.00%	0.00%	3.85%	1.63%
Texas	0.78%	0.83%	1.59%	4.09%	0.00%	0.79%
Mountain:						
Arizona	2.49%	2.67%	7.32%	10.67%	--	2.40%
Colorado	2.25%	1.54%	2.11%	7.12%	3.04%	2.29%
Idaho	1.03%	1.71%	0.57%	0.00%	8.49%	0.98%
Montana	1.23%	1.97%	2.49%	0.87%	0.00%	1.27%
Nevada	1.41%	1.67%	3.64%	0.00%	4.97%	1.46%
New Mexico	1.00%	1.83%	0.14%	0.85%	0.00%	1.03%
Utah	0.93%	0.83%	4.06%	7.17%	4.09%	0.96%
Wyoming	2.43%	2.93%	4.56%	7.06%	0.00%	2.66%
Pacific:						
Alaska	1.22%	0.79%	12.67%	0.00%	0.00%	1.24%
California	1.36%	1.62%	4.83%	2.18%	7.06%	1.39%
Hawaii	0.63%	0.93%	1.37%	0.97%	0.00%	0.65%
Oregon	1.02%	1.34%	0.94%	2.34%	5.65%	1.04%
Washington	0.86%	1.02%	1.99%	2.53%	--	0.84%

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 VI.B.2.l Percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	25.3	25.5	21.4	28.1	18.1	25.7
New England:						
Connecticut	27.8	32.2	25.2	21.2	--	28.0
Maine	24.8	20.6	11.8 *	39.5	--	25.3
Massachusetts	32.1	34.3	24.3	29.6	--	32.3
New Hampshire	21.5	20.8	9.6	37.1	14.3 *	21.8
Rhode Island	25.2	23.2	17.0 *	43.9	--	25.0
Vermont	25.1	26.9	12.2 *	27.1	23.0 *	25.3
Middle Atlantic:						
New Jersey	36.3	40.0	34.0	25.9	--	36.0
New York	28.4	30.1	24.5	27.4	19.0 *	28.9
Pennsylvania	19.1	17.2	12.9 *	30.5	5.5 *	19.7
East North Central:						
Illinois	27.4	27.0	25.1 *	33.9	37.5	26.9
Indiana	17.4	17.9	11.9 *	20.9	--	17.1
Michigan	26.8	26.7	32.7	20.3	--	27.0
Ohio	20.3	20.3	14.7	23.2	--	20.6
Wisconsin	22.9	21.5	24.2 *	28.1	--	23.0
West North Central:						
Iowa	23.6	20.7	30.4 *	28.8	--	23.8
Kansas	26.6	28.1	28.7 *	16.1 *	--	26.8
Minnesota	25.3	25.4	34.2	20.2	6.7 *	26.6
Missouri	26.6	30.0	8.1 *	22.1	--	27.1
Nebraska	19.9	23.6	13.8 *	14.0	--	20.4
North Dakota	17.2	18.9	16.3 *	13.6 *	10.1 *	17.7
South Dakota	23.0	27.8	14.6 *	13.5	--	23.6
South Atlantic:						
Delaware	25.3	28.0	19.5 *	19.4 *	22.4	25.6
District of Columbia	56.3	56.4	59.7	54.7	--	56.2
Florida	23.9	24.0	16.9	30.6	13.8	24.4
Georgia	19.8	20.9	9.4 *	23.3	9.2 *	20.2
Maryland	37.4	33.2	20.4	59.4	17.7 *	38.2
North Carolina	23.2	22.8	23.1	24.8	28.2 *	22.8
South Carolina	21.6	24.1	7.9 *	21.9	16.1 *	21.9
Virginia	25.7	22.9	39.3	25.7	23.3 *	25.8
West Virginia	14.6	14.2	17.0 *	14.0	10.0 *	14.8
East South Central:						
Alabama	16.8	18.4	8.3 *	9.5	--	16.5
Kentucky	25.3	25.3	27.3	23.2	12.8 *	25.9
Mississippi	19.9	21.0	8.8	24.1 *	--	20.5
Tennessee	22.0	21.3	23.0	22.8	22.3 *	22.0
West South Central:						
Arkansas	20.1	18.6	20.7 *	26.9 *	16.3	20.3
Louisiana	16.2	16.0	15.0	--	9.1 *	16.7
Oklahoma	19.6	21.1	8.9 *	22.6	16.0 *	19.7
Texas	25.9	27.3	21.1	25.8	13.5	26.8
Mountain:						
Arizona	26.9	28.7	15.0 *	23.7	28.3 *	26.8
Colorado	28.3	29.1	16.6 *	35.9	13.7 *	29.1
Idaho	23.0	23.7	12.8 *	31.0	11.1 *	23.9
Montana	16.1	14.1	15.4 *	22.3	11.0 *	16.4
Nevada	13.7	14.3	8.7 *	18.3 *	8.8 *	14.0
New Mexico	19.8	16.5	22.7 *	27.7	7.3 *	20.4
Utah	26.7	25.4	30.3	35.5	26.4	26.7
Wyoming	14.3	15.1	11.2 *	13.9	24.6 *	13.2
Pacific:						
Alaska	19.1	21.5	12.7	13.7	--	19.6
California	28.6	28.6	22.8	35.2	20.9	29.1
Hawaii	16.3	14.7	10.5	29.1 *	--	16.5
Oregon	32.1	34.8	20.7 *	31.0	19.8	32.8
Washington	27.2	28.9	20.7	25.7	5.5 *	28.2

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 VI.B.2.l Standard errors for percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	0.58	0.73	1.20	1.26	1.46	0.60
New England:						
Connecticut	3.07	4.36	5.54	5.38	--	3.18
Maine	2.26	2.79	3.60 *	4.63	--	2.32
Massachusetts	3.74	5.34	7.22	5.05	--	3.83
New Hampshire	2.94	3.75	2.68	7.49	6.49 *	3.06
Rhode Island	2.32	3.44	5.32 *	7.78	--	2.37
Vermont	2.94	4.13	3.76 *	4.44	8.20 *	3.10
Middle Atlantic:						
New Jersey	4.34	5.40	9.43	4.54	--	4.47
New York	2.94	4.40	5.10	4.59	8.10 *	3.06
Pennsylvania	2.35	2.11	3.96 *	8.25	2.55 *	2.44
East North Central:						
Illinois	2.69	3.08	7.91 *	5.87	10.70	2.77
Indiana	2.28	2.89	4.05 *	5.17	--	2.31
Michigan	3.15	3.66	8.67	5.96	--	3.22
Ohio	1.79	2.31	4.11	3.58	--	1.84
Wisconsin	2.42	2.73	7.39 *	6.54	--	2.49
West North Central:						
Iowa	3.37	2.54	14.11 *	5.62	--	3.45
Kansas	3.89	4.04	12.97 *	6.05 *	--	3.99
Minnesota	4.42	5.71	8.71	4.58	4.99 *	4.55
Missouri	3.48	4.53	3.00 *	3.97	--	3.56
Nebraska	2.28	3.37	4.20 *	2.22	--	2.36
North Dakota	2.12	2.34	5.29 *	4.92 *	3.47 *	2.25
South Dakota	2.34	3.17	4.41 *	2.61	--	2.43
South Atlantic:						
Delaware	2.90	3.47	6.03 *	6.22 *	6.37	3.13
District of Columbia	3.91	6.27	10.87	4.14	--	3.96
Florida	2.12	2.53	3.97	5.20	3.91	2.23
Georgia	2.01	2.44	2.95 *	5.06	3.69 *	2.09
Maryland	5.18	6.41	5.53	8.85	9.43 *	5.33
North Carolina	2.60	3.48	4.84	5.62	10.36 *	2.66
South Carolina	4.79	6.17	2.71 *	5.46	6.40 *	5.05
Virginia	2.94	3.26	8.10	6.26	16.83 *	2.97
West Virginia	1.85	2.24	5.40 *	3.51	5.69 *	1.92
East South Central:						
Alabama	1.58	1.77	4.48 *	2.17	--	1.63
Kentucky	2.68	3.41	5.53	6.06	4.96 *	2.78
Mississippi	2.72	2.92	2.62	8.23 *	--	2.83
Tennessee	2.57	4.12	5.16	2.54	7.97 *	2.65
West South Central:						
Arkansas	3.39	4.25	6.97 *	9.09 *	4.83	3.55
Louisiana	2.04	2.40	4.09	--	3.81 *	2.12
Oklahoma	2.01	2.43	2.88 *	5.39	5.78 *	2.08
Texas	2.30	2.97	3.48	6.45	3.38	2.44
Mountain:						
Arizona	4.06	4.86	6.40 *	6.86	9.90 *	4.29
Colorado	3.00	3.79	5.04 *	8.12	4.81 *	3.15
Idaho	4.09	5.66	4.60 *	7.59	4.89 *	4.32
Montana	2.06	2.29	5.01 *	5.36	4.19 *	2.17
Nevada	2.57	3.21	2.62 *	6.37 *	3.63 *	2.73
New Mexico	2.57	2.76	7.48 *	5.38	3.48 *	2.68
Utah	2.99	3.43	7.57	9.23	7.69	3.16
Wyoming	1.63	1.98	3.59 *	4.03	8.71 *	1.53
Pacific:						
Alaska	1.91	2.46	3.70	3.70	--	1.98
California	2.59	3.30	5.29	5.74	4.54	2.74
Hawaii	2.26	2.24	3.05	8.91 *	--	2.33
Oregon	4.85	6.61	6.31 *	4.55	4.71	5.09
Washington	3.41	4.15	5.85	6.85	2.49 *	3.54

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 VI.B.2.m Percent of private-sector employees working in establishments that telework on a regular basis by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	16.2	16.4	14.0	17.4	11.6	16.4
New England:						
Connecticut	20.9	24.8	17.3 *	16.2 *	--	21.1
Maine	16.7	13.6	7.0 *	27.5	--	17.0
Massachusetts	22.9	23.9	19.1 *	21.7	--	23.2
New Hampshire	11.0	11.0	3.8 *	18.2	10.2 *	11.0
Rhode Island	14.1	13.0	11.1 *	22.8	--	13.6
Vermont	18.0	20.7	7.1 *	16.4	16.9 *	18.1
Middle Atlantic:						
New Jersey	24.6	28.7	26.8 *	5.5 *	--	24.8
New York	17.4	18.2	18.1	15.5	9.6 *	17.8
Pennsylvania	13.6	11.3	8.5 *	25.5 *	2.6 *	14.1
East North Central:						
Illinois	18.0	17.4	17.1 *	24.4	33.7 *	17.3
Indiana	10.0	10.5	4.0 *	13.8	--	10.0
Michigan	19.0	20.5	17.6 *	11.0 *	--	19.1
Ohio	10.8	11.3	11.0 *	9.3	--	11.0
Wisconsin	14.5	13.8	13.8 *	18.5	--	14.6
West North Central:						
Iowa	15.3	13.0	23.8 *	15.1 *	--	15.5
Kansas	14.2	18.9	3.6 *	10.2 *	--	14.3
Minnesota	14.8	14.7	24.0 *	10.4	4.5 *	15.5
Missouri	17.2	19.9	2.9 *	13.1	--	17.5
Nebraska	12.7	15.8	5.8 *	8.8	--	12.9
North Dakota	9.1	9.4	10.8 *	7.3 *	6.8 *	9.2
South Dakota	14.3	18.0	5.6 *	8.3	--	14.7
South Atlantic:						
Delaware	15.3	18.2	13.7 *	3.3	16.7 *	15.2
District of Columbia	48.7	47.8	47.5	50.2	--	48.8
Florida	14.6	15.1	9.2 *	17.3	5.5 *	15.1
Georgia	11.4	12.0	5.1 *	13.6 *	5.9 *	11.6
Maryland	25.3	19.4	13.3 *	48.2	5.3 *	26.1
North Carolina	14.4	12.8	17.2	17.9	22.9 *	13.8
South Carolina	16.6	18.9	4.1 *	17.1 *	15.0 *	16.7
Virginia	17.7	14.6	31.1	19.3	17.6 *	17.7
West Virginia	6.8	7.2	8.1 *	4.7 *	5.8 *	6.9
East South Central:						
Alabama	9.2	10.6	2.9 *	2.4 *	--	9.2
Kentucky	14.3	15.9	13.4 *	9.7 *	7.6 *	14.6
Mississippi	9.4	10.1	4.2 *	10.6 *	--	9.6
Tennessee	9.0	8.1	12.3 *	8.8	11.1 *	8.9
West South Central:						
Arkansas	9.3	9.2 *	15.3 *	5.9 *	7.4 *	9.4
Louisiana	7.8	7.9	6.0 *	--	5.6 *	7.9
Oklahoma	9.1	10.7	4.0 *	4.6 *	7.4 *	9.1
Texas	14.6	15.4	9.9	18.7 *	7.9 *	15.1
Mountain:						
Arizona	19.5	21.4	12.1 *	8.0 *	19.1 *	19.6
Colorado	20.4	21.6	8.6 *	27.5	9.7 *	21.0
Idaho	16.5	18.1 *	9.2 *	18.1 *	7.3 *	17.2
Montana	8.2	7.0	11.0 *	9.8	7.6 *	8.3
Nevada	9.7	10.3 *	4.3 *	15.7 *	4.9 *	10.0
New Mexico	8.6	9.1	6.7 *	9.4 *	1.5 *	8.9
Utah	19.0	18.7	21.1 *	17.6 *	15.4	19.3
Wyoming	7.1	7.6	6.3 *	5.2	15.8 *	6.2
Pacific:						
Alaska	8.3	9.3	6.2 *	5.9	--	8.5
California	21.1	21.5	19.4	20.7	15.8	21.4
Hawaii	8.4	8.5	2.5 *	14.6 *	--	8.5
Oregon	23.4	25.0	16.9 *	22.4	11.3	24.1
Washington	16.0	15.8	15.3 *	18.0 *	4.4 *	16.6

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 VI.B.2.m Standard errors for percent of private-sector employees working in establishments that telework on a regular basis by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.51	0.65	1.06	1.07	1.18	0.53
New England:						
Connecticut	3.02	4.24	5.51 *	5.22 *	--	3.13
Maine	1.99	2.63	2.71 *	4.36	--	2.05
Massachusetts	3.52	5.03	7.11 *	4.23	--	3.62
New Hampshire	1.96	2.62	1.37 *	5.03	5.43 *	2.03
Rhode Island	1.48	1.71	4.92 *	5.35	--	1.48
Vermont	2.92	4.16	2.72 *	3.73	7.99 *	3.06
Middle Atlantic:						
New Jersey	4.35	5.17	8.71 *	2.43 *	--	4.48
New York	1.87	2.65	4.26	3.22	3.35 *	1.96
Pennsylvania	2.22	1.79	3.52 *	8.17 *	1.35 *	2.30
East North Central:						
Illinois	2.26	2.66	5.61 *	6.18	10.48 *	2.30
Indiana	1.66	2.17	1.43 *	4.06	--	1.69
Michigan	2.97	3.62	6.98 *	4.40 *	--	3.03
Ohio	1.34	1.81	3.64 *	2.20	--	1.38
Wisconsin	2.05	2.36	6.30 *	5.37	--	2.11
West North Central:						
Iowa	3.24	2.24	13.67 *	5.24 *	--	3.31
Kansas	2.56	3.61	1.59 *	4.55 *	--	2.62
Minnesota	2.75	3.50	7.64 *	2.77	3.52 *	2.84
Missouri	3.69	4.97	1.37 *	3.16	--	3.78
Nebraska	2.11	3.18	1.86 *	2.12	--	2.20
North Dakota	1.75	1.64	4.96 *	4.59 *	2.89 *	1.85
South Dakota	2.06	2.92	1.87 *	2.25	--	2.14
South Atlantic:						
Delaware	2.30	3.05	4.92 *	0.93	5.94 *	2.46
District of Columbia	3.96	6.18	11.02	4.33	--	4.01
Florida	1.89	2.29	3.05 *	4.82	2.04 *	2.00
Georgia	1.41	1.70	2.03 *	4.57 *	2.94 *	1.47
Maryland	4.60	4.38	5.27 *	9.49	4.08 *	4.74
North Carolina	2.03	2.63	4.89	4.15	9.89 *	2.03
South Carolina	4.32	5.60	1.56 *	5.40 *	6.32 *	4.56
Virginia	2.49	2.57	7.96	5.30	12.66 *	2.53
West Virginia	1.26	1.74	3.03 *	1.97 *	4.70 *	1.30
East South Central:						
Alabama	1.77	1.95	1.37 *	0.78 *	--	1.83
Kentucky	2.08	2.71	4.68 *	3.89 *	4.36 *	2.16
Mississippi	1.54	1.56	2.18 *	4.84 *	--	1.60
Tennessee	1.35	1.37	4.84 *	2.44	5.28 *	1.38
West South Central:						
Arkansas	2.36	2.90 *	6.81 *	4.13 *	3.84 *	2.47
Louisiana	1.37	1.62	2.28 *	--	3.35 *	1.42
Oklahoma	1.53	1.87	2.43 *	1.78 *	4.52 *	1.58
Texas	1.89	2.48	1.92	6.00 *	2.65 *	2.01
Mountain:						
Arizona	3.48	4.17	6.19 *	2.83 *	9.37 *	3.68
Colorado	2.81	3.80	3.15 *	6.49	3.65 *	2.95
Idaho	4.30	6.11 *	3.99 *	5.45 *	2.89 *	4.56
Montana	1.31	1.42	4.65 *	2.88	3.08 *	1.37
Nevada	2.57	3.23 *	2.00 *	5.33 *	3.23 *	2.73
New Mexico	1.58	2.28	2.58 *	2.89 *	0.92 *	1.65
Utah	2.94	3.49	6.86 *	6.47 *	4.34	3.14
Wyoming	1.19	1.56	1.94 *	1.51	7.74 *	0.97
Pacific:						
Alaska	0.97	1.19	2.42 *	1.65	--	1.01
California	2.48	3.24	5.20	3.76	4.25	2.62
Hawaii	1.59	1.81	1.84 *	5.25 *	--	1.65
Oregon	5.35	7.44	6.28 *	4.41	3.14	5.63
Washington	3.30	4.32	5.28 *	6.14 *	2.13 *	3.46

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 VI.B.3 Number of full-time private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	109,141,411	77,525,929	15,538,313	16,077,169	4,156,604	104,984,807
New England:						
Connecticut	1,165,973	640,968	223,770	301,235	--	1,133,919
Maine	436,290	268,286	45,146	122,857	--	426,035
Massachusetts	2,645,684	1,757,927	274,308	613,450	--	2,588,372
New Hampshire	497,605	368,178	67,561	61,866	--	482,791
Rhode Island	384,437	314,712	28,178	41,547	--	376,222
Vermont	202,147	139,191	20,702	42,254	11,525	190,623
Middle Atlantic:						
New Jersey	3,108,434	1,814,658	836,252	457,525 *	--	3,025,949
New York	6,447,491	3,835,671	946,717	1,665,103	261,064	6,186,426
Pennsylvania	4,406,413	3,001,897	529,459	875,057	131,132	4,275,281
East North Central:						
Illinois	4,374,953	3,384,783	520,915	469,254	136,082	4,238,870
Indiana	2,078,661	1,550,295	292,865	235,501	--	2,021,263
Michigan	3,002,115	2,277,049	431,321	293,744	--	2,950,891
Ohio	3,953,801	2,856,893	365,899	731,008	--	3,843,750
Wisconsin	2,029,470	1,485,123	268,551	275,796	--	1,973,687
West North Central:						
Iowa	1,018,527	727,377	173,442 *	117,708	--	992,506
Kansas	1,048,950	680,563	228,453	139,934	--	1,028,856
Minnesota	2,072,448	1,618,171	183,994	270,283	--	2,028,248
Missouri	2,099,310	1,565,482	144,858	388,971	--	2,067,271
Nebraska	721,483	462,602	100,316	158,565	--	691,589
North Dakota	279,045	184,857	38,564	55,624	14,523	264,522
South Dakota	298,697	202,156	32,879	63,662	--	288,683
South Atlantic:						
Delaware	352,579	261,039	43,205	48,335	27,397	325,182
District of Columbia	481,699	176,839	97,288	207,573	--	476,241
Florida	7,647,924	5,793,930	887,848	966,146	318,341	7,329,583
Georgia	3,578,870	2,800,567	443,974	334,329	126,233	3,452,637
Maryland	2,058,070	1,252,120	319,661	486,289 *	--	2,002,722
North Carolina	3,270,839	2,267,378	389,490	613,971	203,651	3,067,188
South Carolina	1,665,898	1,354,568	168,200	143,131	78,631	1,587,268
Virginia	2,877,049	2,060,723	414,954	401,371	--	2,738,231
West Virginia	402,193	254,903	67,574	79,717	11,779	390,413
East South Central:						
Alabama	1,403,771	1,184,101	102,770	116,899	--	1,339,873
Kentucky	1,300,111	849,088	261,945	189,077	52,299	1,247,811
Mississippi	808,209	592,098	95,632	120,479	--	781,205
Tennessee	2,534,384	1,416,107	396,864	721,413 *	--	2,469,337
West South Central:						
Arkansas	932,063	686,331	108,037	137,695	36,289 *	895,775
Louisiana	1,284,157	974,960	230,877	--	75,088	1,209,069
Oklahoma	1,297,815	999,605	170,334	127,875	44,790	1,253,025
Texas	10,127,159	7,291,409	2,079,417	756,332	469,088	9,658,071
Mountain:						
Arizona	2,159,774	1,846,505	174,747	138,521	114,345	2,045,429
Colorado	1,942,491	1,196,913	312,236	433,342	85,548	1,856,942
Idaho	591,895	403,122	96,546	92,227	35,273	556,622
Montana	322,843	197,835	49,303 *	75,704	14,839	308,004
Nevada	1,165,435	947,949	149,229	--	51,766 *	1,113,668
New Mexico	505,389	306,240	106,804	92,346	--	489,425
Utah	1,282,490	1,027,117	186,981	68,392 *	68,099	1,214,392
Wyoming	167,168	127,014	26,348	13,805	14,543 *	152,625
Pacific:						
Alaska	202,874	147,417	28,752	26,705	--	193,624
California	12,446,873	9,082,262	1,764,710	1,599,901	610,684	11,836,189
Hawaii	373,509	231,560	69,818	72,130	--	363,449
Oregon	1,357,042	985,854	169,418	201,770	56,877	1,300,165
Washington	2,328,905	1,673,536	371,199	284,170 *	74,017	2,254,888

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

Note: Definitions and descriptions of the methods used for this survey can be found in the 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 VI.B.3 Standard errors for number of full-time private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership For profit, incorporated	For profit, unincorporated	Nonprofit	Age of firm Less than 5 years	5 or more years
United States	1,517,874	1,455,811	622,486	715,364	204,924	1,522,802
New England:						
Connecticut	63,017	59,888	40,727	58,617	--	64,775
Maine	21,450	20,572	11,414	17,446	--	21,690
Massachusetts	215,919	187,615	56,060	135,986	--	216,626
New Hampshire	46,467	48,423	12,560	15,554	--	46,617
Rhode Island	56,607	60,935	7,201	10,106	--	56,617
Vermont	15,524	15,555	3,625	7,558	2,437	15,763
Middle Atlantic:						
New Jersey	248,092	184,816	188,734	195,647 *	--	248,972
New York	369,488	334,180	125,841	240,503	58,987	369,644
Pennsylvania	351,469	347,352	76,379	189,268	36,012	357,015
East North Central:						
Illinois	277,493	275,597	117,332	81,427	37,062	279,277
Indiana	150,130	155,021	61,463	59,611	--	150,668
Michigan	183,802	195,716	102,817	67,406	--	184,048
Ohio	237,313	230,533	59,599	155,125	--	238,630
Wisconsin	129,576	128,737	52,818	63,211	--	130,196
West North Central:						
Iowa	76,496	60,819	53,840 *	22,006	--	76,610
Kansas	86,475	71,742	60,837	38,843	--	86,956
Minnesota	224,039	231,590	44,782	58,168	--	224,197
Missouri	173,291	180,858	25,778	85,083	--	173,616
Nebraska	49,325	47,182	19,850	30,066	--	48,145
North Dakota	17,667	17,064	6,774	11,376	3,717	17,914
South Dakota	17,534	16,376	6,829	11,763	--	17,621
South Atlantic:						
Delaware	20,167	21,262	7,997	14,066	5,521	20,684
District of Columbia	29,003	22,797	21,555	20,586	--	29,092
Florida	585,727	601,116	163,241	181,746	59,360	587,683
Georgia	267,217	271,704	82,608	80,450	31,321	268,555
Maryland	215,755	171,583	85,606	146,824 *	--	216,499
North Carolina	206,068	203,256	73,264	131,318	49,482	207,465
South Carolina	171,760	178,659	32,960	38,123	20,609	171,598
Virginia	223,878	218,296	93,248	110,065	--	220,641
West Virginia	22,728	21,164	14,530	11,572	2,843	22,922
East South Central:						
Alabama	234,677	236,178	20,445	30,308	--	234,868
Kentucky	83,836	76,382	64,145	32,131	13,036	84,454
Mississippi	67,909	69,072	20,000	35,993	--	67,872
Tennessee	310,890	126,305	62,128	295,136 *	--	311,303
West South Central:						
Arkansas	69,321	72,393	23,097	34,987	11,474 *	69,179
Louisiana	82,346	85,779	39,057	--	20,504	84,916
Oklahoma	112,518	116,475	26,866	23,467	10,851	112,716
Texas	514,343	497,816	339,210	143,042	92,569	516,735
Mountain:						
Arizona	171,639	181,226	35,996	30,835	28,705	175,141
Colorado	143,065	90,720	64,810	126,767	21,964	143,504
Idaho	59,634	59,722	15,844	19,135	8,356	59,911
Montana	21,568	15,916	15,265 *	13,020	3,689	21,815
Nevada	138,834	140,691	26,240	--	17,162 *	138,894
New Mexico	37,182	34,568	21,778	16,725	--	37,174
Utah	72,159	80,315	32,760	21,302 *	14,528	72,673
Wyoming	8,610	9,410	5,688	3,213	4,775 *	8,791
Pacific:						
Alaska	13,619	13,127	5,480	5,844	--	13,343
California	697,625	675,164	288,559	255,125	88,268	697,556
Hawaii	25,358	18,754	18,962	16,370	--	25,353
Oregon	125,439	128,443	30,831	36,234	15,314	125,406
Washington	172,601	175,028	70,950	92,464 *	20,161	173,460

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

Note: Definitions and descriptions of the methods used for this survey can be found in the 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 VI.B.3.a Percent of number of full-time private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership For profit, incorporated	For profit, unincorporated	Nonprofit	Age of firm Less than 5 years	5 or more years
United States	109,141,411	71.0%	14.2%	14.7%	3.8%	96.2%
New England:						
Connecticut	1,165,973	55.0%	19.2%	25.8%	2.7% *	97.3%
Maine	436,290	61.5%	10.3%	28.2%	2.4%	97.6%
Massachusetts	2,645,684	66.4%	10.4%	23.2%	2.2% *	97.8%
New Hampshire	497,605	74.0%	13.6%	12.4%	3.0% *	97.0%
Rhode Island	384,437	81.9%	7.3%	10.8% *	2.1% *	97.9%
Vermont	202,147	68.9%	10.2%	20.9%	5.7%	94.3%
Middle Atlantic:						
New Jersey	3,108,434	58.4%	26.9%	14.7% *	2.7% *	97.3%
New York	6,447,491	59.5%	14.7%	25.8%	4.0%	96.0%
Pennsylvania	4,406,413	68.1%	12.0%	19.9%	3.0%	97.0%
East North Central:						
Illinois	4,374,953	77.4%	11.9%	10.7%	3.1%	96.9%
Indiana	2,078,661	74.6%	14.1%	11.3%	2.8% *	97.2%
Michigan	3,002,115	75.8%	14.4%	9.8%	1.7% *	98.3%
Ohio	3,953,801	72.3%	9.3%	18.5%	2.8% *	97.2%
Wisconsin	2,029,470	73.2%	13.2%	13.6%	2.7% *	97.3%
West North Central:						
Iowa	1,018,527	71.4%	17.0%	11.6%	2.6% *	97.4%
Kansas	1,048,950	64.9%	21.8%	13.3%	1.9% *	98.1%
Minnesota	2,072,448	78.1%	8.9%	13.0%	2.1% *	97.9%
Missouri	2,099,310	74.6%	6.9%	18.5%	1.5%	98.5%
Nebraska	721,483	64.1%	13.9%	22.0%	4.1% *	95.9%
North Dakota	279,045	66.2%	13.8%	19.9%	5.2%	94.8%
South Dakota	298,697	67.7%	11.0%	21.3%	3.4%	96.6%
South Atlantic:						
Delaware	352,579	74.0%	12.3%	13.7%	7.8%	92.2%
District of Columbia	481,699	36.7%	20.2%	43.1%	1.1% *	98.9%
Florida	7,647,924	75.8%	11.6%	12.6%	4.2%	95.8%
Georgia	3,578,870	78.3%	12.4%	9.3%	3.5%	96.5%
Maryland	2,058,070	60.8%	15.5%	23.6%	2.7%	97.3%
North Carolina	3,270,839	69.3%	11.9%	18.8%	6.2%	93.8%
South Carolina	1,665,898	81.3%	10.1%	8.6%	4.7%	95.3%
Virginia	2,877,049	71.6%	14.4%	14.0%	4.8% *	95.2%
West Virginia	402,193	63.4%	16.8%	19.8%	2.9%	97.1%
East South Central:						
Alabama	1,403,771	84.4%	7.3%	8.3% *	4.6% *	95.4%
Kentucky	1,300,111	65.3%	20.1%	14.5%	4.0%	96.0%
Mississippi	808,209	73.3%	11.8%	14.9%	3.3% *	96.7%
Tennessee	2,534,384	55.9%	15.7%	28.5% *	2.6% *	97.4%
West South Central:						
Arkansas	932,063	73.6%	11.6%	14.8%	3.9% *	96.1%
Louisiana	1,284,157	75.9%	18.0%	--	5.8%	94.2%
Oklahoma	1,297,815	77.0%	13.1%	9.9%	3.5%	96.5%
Texas	10,127,159	72.0%	20.5%	7.5%	4.6%	95.4%
Mountain:						
Arizona	2,159,774	85.5%	8.1%	6.4%	5.3%	94.7%
Colorado	1,942,491	61.6%	16.1%	22.3%	4.4%	95.6%
Idaho	591,895	68.1%	16.3%	15.6%	6.0%	94.0%
Montana	322,843	61.3%	15.3%	23.4%	4.6%	95.4%
Nevada	1,165,435	81.3%	12.8%	--	4.4% *	95.6%
New Mexico	505,389	60.6%	21.1%	18.3%	3.2% *	96.8%
Utah	1,282,490	80.1%	14.6%	5.3% *	5.3%	94.7%
Wyoming	167,168	76.0%	15.8%	8.3%	8.7% *	91.3%
Pacific:						
Alaska	202,874	72.7%	14.2%	13.2%	4.6% *	95.4%
California	12,446,873	73.0%	14.2%	12.9%	4.9%	95.1%
Hawaii	373,509	62.0%	18.7%	19.3%	2.7% *	97.3%
Oregon	1,357,042	72.6%	12.5%	14.9%	4.2%	95.8%
Washington	2,328,905	71.9%	15.9%	12.2% *	3.2%	96.8%

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.

Percents may not add to 100% because of rounding.

Table VI.B.3.a Standard errors for percent of number of full-time private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	1,517,874	0.78%	0.56%	0.63%	0.19%	0.19%
New England:						
Connecticut	63,017	4.79%	3.40%	4.50%	1.05% *	1.05%
Maine	21,450	3.92%	2.50%	3.73%	0.65%	0.65%
Massachusetts	215,919	4.65%	2.20%	4.49%	0.82% *	0.82%
New Hampshire	46,467	4.27%	2.69%	3.31%	0.92% *	0.92%
Rhode Island	56,607	4.64%	2.14%	3.50% *	0.96% *	0.96%
Vermont	15,524	4.11%	1.95%	3.65%	1.29%	1.29%
Middle Atlantic:						
New Jersey	248,092	6.09%	5.46%	5.80% *	0.85% *	0.85%
New York	369,488	3.56%	2.01%	3.34%	0.93%	0.93%
Pennsylvania	351,469	4.46%	1.96%	4.09%	0.87%	0.87%
East North Central:						
Illinois	277,493	3.08%	2.59%	1.94%	0.87%	0.87%
Indiana	150,130	3.87%	2.95%	2.92%	0.84% *	0.84%
Michigan	183,802	3.86%	3.31%	2.33%	0.64% *	0.64%
Ohio	237,313	3.78%	1.61%	3.62%	0.95% *	0.95%
Wisconsin	129,576	3.78%	2.60%	3.00%	1.01% *	1.01%
West North Central:						
Iowa	76,496	4.62%	4.58%	2.27%	0.83% *	0.83%
Kansas	86,475	5.06%	5.16%	3.65%	0.62% *	0.62%
Minnesota	224,039	4.05%	2.26%	3.18%	0.66% *	0.66%
Missouri	173,291	4.34%	1.35%	4.08%	0.44%	0.44%
Nebraska	49,325	4.13%	2.81%	3.92%	1.93% *	1.93%
North Dakota	17,667	3.84%	2.57%	3.80%	1.36%	1.36%
South Dakota	17,534	3.89%	2.27%	3.61%	0.90%	0.90%
South Atlantic:						
Delaware	20,167	4.28%	2.27%	3.84%	1.61%	1.61%
District of Columbia	29,003	4.05%	4.07%	4.13%	0.44% *	0.44%
Florida	585,727	3.38%	2.24%	2.48%	0.83%	0.83%
Georgia	267,217	3.28%	2.34%	2.31%	0.91%	0.91%
Maryland	215,755	6.38%	4.12%	6.05%	0.79%	0.79%
North Carolina	206,068	4.21%	2.23%	3.80%	1.53%	1.53%
South Carolina	171,760	3.53%	2.20%	2.48%	1.30%	1.30%
Virginia	223,878	4.64%	3.15%	3.71%	1.90% *	1.90%
West Virginia	22,728	3.77%	3.37%	2.86%	0.73%	0.73%
East South Central:						
Alabama	234,677	3.54%	1.91%	2.52% *	1.81% *	1.81%
Kentucky	83,836	4.18%	4.40%	2.73%	1.03%	1.03%
Mississippi	67,909	4.75%	2.63%	4.31%	1.05% *	1.05%
Tennessee	310,890	7.18%	3.01%	8.58% *	0.78% *	0.78%
West South Central:						
Arkansas	69,321	4.33%	2.59%	3.68%	1.24% *	1.24%
Louisiana	82,346	3.77%	3.07%	--	1.64%	1.64%
Oklahoma	112,518	3.24%	2.28%	2.04%	0.88%	0.88%
Texas	514,343	3.26%	3.07%	1.46%	0.93%	0.93%
Mountain:						
Arizona	171,639	2.43%	1.82%	1.55%	1.41%	1.41%
Colorado	143,065	5.13%	3.29%	5.41%	1.16%	1.16%
Idaho	59,634	4.59%	3.02%	3.35%	1.51%	1.51%
Montana	21,568	4.63%	4.26%	3.66%	1.18%	1.18%
Nevada	138,834	3.87%	2.72%	--	1.54% *	1.54%
New Mexico	37,182	4.34%	4.03%	3.39%	1.18% *	1.18%
Utah	72,159	3.16%	2.70%	1.66% *	1.15%	1.15%
Wyoming	8,610	3.66%	3.32%	1.94%	2.78% *	2.78%
Pacific:						
Alaska	13,619	3.60%	2.64%	2.81%	1.79% *	1.79%
California	697,625	2.85%	2.25%	2.05%	0.74%	0.74%
Hawaii	25,358	5.06%	4.49%	3.99%	1.00% *	1.00%
Oregon	125,439	3.95%	2.47%	2.91%	1.17%	1.17%
Washington	172,601	4.62%	3.18%	3.79% *	0.89%	0.89%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the 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 VI.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	87.3%	86.8%	82.1%	94.5%	53.9%	88.6%
New England:						
Connecticut	90.7%	93.7%	73.3%	97.2%	78.8%	91.0%
Maine	84.7%	79.1%	78.2%	99.2%	--	86.2%
Massachusetts	89.5%	86.0%	94.7%	97.1%	--	90.2%
New Hampshire	80.6%	79.0%	75.7%	95.1%	68.0%	80.9%
Rhode Island	92.1%	92.5%	77.6%	98.9%	--	92.7%
Vermont	84.3%	86.0%	53.9%	93.7%	43.1%	86.8%
Middle Atlantic:						
New Jersey	87.4%	85.2%	85.7%	99.3%	--	88.5%
New York	89.5%	86.7%	84.6%	98.9%	67.0%	90.5%
Pennsylvania	89.3%	89.3%	76.1%	97.3%	55.6%	90.3%
East North Central:						
Illinois	91.6%	91.9%	90.4%	90.8%	81.5%	91.9%
Indiana	86.1%	87.9%	73.8%	89.0%	--	88.2%
Michigan	85.9%	86.2%	75.9%	98.2%	--	86.8%
Ohio	90.8%	92.2%	74.1%	93.4%	--	91.6%
Wisconsin	85.3%	85.0%	85.2%	87.1%	--	86.5%
West North Central:						
Iowa	90.0%	90.0%	86.8%	94.6%	--	91.7%
Kansas	90.1%	91.3%	90.4%	83.6%	--	90.9%
Minnesota	90.4%	90.2%	83.0%	96.3%	69.4%	90.8%
Missouri	89.4%	88.8%	78.5%	95.7%	--	90.4%
Nebraska	87.8%	86.4%	84.5%	93.9%	--	88.4%
North Dakota	86.5%	88.1%	63.9%	96.8%	38.4% *	89.1%
South Dakota	86.4%	84.7%	79.5%	95.2%	--	87.6%
South Atlantic:						
Delaware	85.7%	86.0%	70.2%	98.1%	62.6%	87.7%
District of Columbia	96.9%	95.0%	95.6%	99.1%	--	97.4%
Florida	83.1%	82.7%	86.1%	82.2%	41.7%	84.8%
Georgia	88.6%	89.8%	79.5%	90.8%	59.8%	89.7%
Maryland	91.5%	89.0%	91.5%	98.0%	--	93.3%
North Carolina	85.3%	83.2%	75.7%	99.3%	62.8%	86.8%
South Carolina	73.7%	71.9%	72.3%	92.1%	26.8% *	76.0%
Virginia	88.7%	87.7%	84.9%	98.1%	70.7%	89.6%
West Virginia	84.6%	82.2%	81.6%	94.7%	27.0% *	86.3%
East South Central:						
Alabama	89.6%	92.1%	63.3%	87.3%	--	90.5%
Kentucky	88.0%	90.7%	81.0%	85.2%	45.0%	89.8%
Mississippi	88.9%	91.5%	76.2%	85.8%	--	90.7%
Tennessee	89.6%	91.3%	68.4%	98.1%	--	91.3%
West South Central:						
Arkansas	86.9%	87.3%	80.2%	90.1%	59.6%	88.0%
Louisiana	87.5%	87.7%	85.6%	90.9%	37.1% *	90.7%
Oklahoma	89.3%	91.1%	72.8%	96.9%	58.1%	90.4%
Texas	85.2%	86.2%	81.6%	86.0%	48.7%	87.0%
Mountain:						
Arizona	90.4%	90.4%	83.3%	99.5%	64.1%	91.9%
Colorado	85.3%	79.7%	87.0%	99.5%	46.8%	87.0%
Idaho	82.5%	78.6%	88.3%	93.8%	66.3%	83.6%
Montana	86.1%	83.7%	83.0%	94.4%	56.9%	87.5%
Nevada	90.1%	90.2%	86.8%	96.9%	65.3%	91.3%
New Mexico	82.9%	81.3%	79.5%	92.3%	--	83.6%
Utah	82.4%	82.7%	75.6%	96.7%	49.8%	84.2%
Wyoming	76.8%	75.8%	76.4%	86.6%	57.9%	78.6%
Pacific:						
Alaska	72.7%	74.3%	53.1%	85.1%	--	74.9%
California	86.3%	85.2%	83.8%	95.1%	57.7%	87.7%
Hawaii	96.1%	96.0%	93.9%	98.5%	--	97.0%
Oregon	87.8%	87.4%	83.8%	92.7%	62.4%	88.9%
Washington	86.3%	85.2%	83.8%	96.6%	51.6%	87.5%

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 VI.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.43%	0.57%	1.02%	0.62%	2.44%	0.44%
New England:						
Connecticut	1.45%	1.54%	6.50%	2.47%	11.59%	1.48%
Maine	1.96%	3.10%	7.20%	0.47%	--	1.97%
Massachusetts	2.86%	4.26%	2.63%	1.57%	--	2.90%
New Hampshire	4.88%	6.24%	7.23%	2.56%	12.00%	5.03%
Rhode Island	1.68%	1.98%	8.70%	1.07%	--	1.64%
Vermont	2.04%	2.60%	8.78%	2.32%	11.47%	2.03%
Middle Atlantic:						
New Jersey	2.19%	3.31%	4.55%	0.65%	--	2.19%
New York	1.26%	1.97%	3.76%	0.45%	8.68%	1.27%
Pennsylvania	2.03%	2.82%	5.14%	1.30%	13.16%	2.04%
East North Central:						
Illinois	1.18%	1.42%	3.48%	3.67%	6.56%	1.21%
Indiana	1.68%	1.93%	7.21%	4.03%	--	1.52%
Michigan	2.84%	3.32%	9.11%	1.21%	--	2.88%
Ohio	1.25%	1.34%	6.46%	3.12%	--	1.21%
Wisconsin	2.48%	3.21%	4.59%	6.16%	--	2.53%
West North Central:						
Iowa	1.42%	1.72%	5.21%	2.47%	--	1.33%
Kansas	1.67%	1.83%	3.58%	7.59%	--	1.66%
Minnesota	1.77%	2.13%	8.52%	1.89%	11.84%	1.79%
Missouri	1.66%	2.20%	6.94%	1.97%	--	1.65%
Nebraska	2.05%	2.50%	5.29%	5.47%	--	2.09%
North Dakota	2.03%	2.39%	8.64%	1.65%	12.54% *	1.86%
South Dakota	1.64%	2.26%	6.26%	2.11%	--	1.65%
South Atlantic:						
Delaware	2.11%	2.59%	8.47%	1.43%	9.88%	2.20%
District of Columbia	0.67%	1.46%	2.13%	0.49%	--	0.64%
Florida	2.45%	2.98%	3.78%	7.11%	10.10%	2.49%
Georgia	1.42%	1.60%	5.52%	3.87%	11.69%	1.40%
Maryland	1.42%	2.22%	3.75%	1.27%	--	1.24%
North Carolina	1.77%	2.51%	6.67%	0.68%	10.91%	1.80%
South Carolina	6.15%	7.25%	9.07%	5.54%	11.03% *	6.50%
Virginia	1.84%	2.48%	5.18%	1.51%	13.47%	1.87%
West Virginia	1.92%	2.69%	5.43%	2.15%	11.51% *	1.92%
East South Central:						
Alabama	2.17%	2.00%	9.59%	5.67%	--	2.09%
Kentucky	1.66%	1.71%	6.01%	5.87%	13.18%	1.62%
Mississippi	1.58%	1.65%	6.64%	6.42%	--	1.52%
Tennessee	1.87%	2.07%	6.41%	1.09%	--	1.70%
West South Central:						
Arkansas	1.94%	2.25%	6.43%	6.29%	14.41%	1.97%
Louisiana	1.65%	1.98%	4.63%	5.60%	14.69% *	1.42%
Oklahoma	1.58%	1.67%	6.32%	1.73%	12.18%	1.54%
Texas	1.54%	1.93%	3.99%	3.97%	10.36%	1.54%
Mountain:						
Arizona	1.36%	1.55%	6.28%	0.50%	10.72%	1.34%
Colorado	2.23%	3.01%	6.43%	0.34%	13.52%	2.20%
Idaho	2.67%	4.15%	3.87%	2.58%	9.96%	2.76%
Montana	1.74%	2.42%	6.57%	2.17%	11.99%	1.73%
Nevada	1.97%	2.36%	4.68%	2.55%	13.35%	1.95%
New Mexico	2.09%	3.01%	5.51%	4.78%	--	2.13%
Utah	2.78%	3.35%	6.28%	2.80%	10.87%	2.88%
Wyoming	2.44%	3.16%	6.70%	5.52%	14.61%	2.58%
Pacific:						
Alaska	3.74%	4.68%	9.77%	5.63%	--	3.80%
California	2.26%	3.02%	3.49%	1.93%	7.02%	2.36%
Hawaii	0.98%	1.21%	3.41%	1.49%	--	0.89%
Oregon	2.05%	2.73%	4.47%	3.25%	11.75%	2.06%
Washington	3.19%	4.26%	5.51%	2.63%	13.74%	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 VI.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	93.5%	93.9%	90.5%	94.2%	92.5%	93.5%
New England:						
Connecticut	94.4%	95.8%	97.2%	89.9%	97.9%	94.3%
Maine	94.4%	93.8%	97.1%	94.6%	--	94.3%
Massachusetts	93.6%	94.8%	82.2%	95.6%	97.8%	93.6%
New Hampshire	89.1%	88.3%	86.9%	94.9%	90.6%	89.0%
Rhode Island	94.8%	94.5%	95.4%	96.5%	100.0%	94.7%
Vermont	95.5%	96.0%	93.7%	94.6%	96.5%	95.5%
Middle Atlantic:						
New Jersey	91.5%	93.1%	89.3%	89.3%	100.0%	91.3%
New York	93.4%	93.2%	93.3%	93.6%	94.9%	93.3%
Pennsylvania	91.8%	93.6%	88.0%	88.3%	81.9%	92.0%
East North Central:						
Illinois	91.4%	92.1%	87.5%	91.3%	94.5%	91.3%
Indiana	95.1%	94.6%	93.7%	99.6%	--	95.1%
Michigan	95.1%	94.4%	98.8%	95.8%	--	95.2%
Ohio	91.9%	92.0%	84.4%	94.1%	94.3%	91.8%
Wisconsin	93.1%	93.7%	95.3%	87.7%	88.8%	93.2%
West North Central:						
Iowa	95.9%	96.8%	90.5%	97.8%	--	96.3%
Kansas	91.6%	96.9%	83.0%	79.3%	100.0%	91.6%
Minnesota	92.3%	92.9%	95.5%	86.9%	95.5%	92.2%
Missouri	90.3%	88.5%	84.7%	98.7%	--	90.4%
Nebraska	93.1%	91.5%	94.0%	97.0%	93.0%	93.1%
North Dakota	93.1%	93.8%	93.2%	91.0%	92.8%	93.1%
South Dakota	95.5%	96.8%	92.0%	93.2%	--	95.7%
South Atlantic:						
Delaware	93.5%	93.6%	87.1%	97.2%	92.4%	93.6%
District of Columbia	94.5%	97.0%	98.2%	90.8%	100.0%	94.5%
Florida	92.5%	91.9%	92.4%	96.0%	98.8%	92.3%
Georgia	94.0%	95.3%	89.1%	88.9%	88.5%	94.1%
Maryland	94.4%	92.7%	96.3%	97.1%	96.9%	94.4%
North Carolina	95.3%	94.9%	92.6%	97.8%	87.0%	95.7%
South Carolina	95.2%	95.4%	93.9%	95.3%	90.9%	95.3%
Virginia	95.4%	95.4%	99.7%	91.7%	91.6%	95.6%
West Virginia	91.7%	89.2%	95.9%	95.4%	96.5%	91.6%
East South Central:						
Alabama	96.2%	97.1%	95.1%	88.2%	97.6%	96.2%
Kentucky	96.5%	96.5%	98.0%	94.2%	99.1%	96.4%
Mississippi	93.7%	92.0%	97.9%	99.6%	98.5%	93.6%
Tennessee	96.7%	96.1%	94.6%	98.5%	95.7%	96.7%
West South Central:						
Arkansas	95.5%	94.5%	99.7%	97.6%	100.0%	95.4%
Louisiana	93.2%	92.5%	94.0%	99.1%	100.0%	93.0%
Oklahoma	94.4%	94.6%	91.3%	96.5%	93.5%	94.4%
Texas	95.3%	95.7%	93.1%	97.8%	93.8%	95.4%
Mountain:						
Arizona	91.6%	91.5%	94.5%	89.7%	76.9%	92.2%
Colorado	90.7%	93.0%	82.0%	90.9%	--	90.9%
Idaho	94.4%	97.4%	83.9%	93.5%	89.5%	94.6%
Montana	94.4%	95.0%	91.8%	94.5%	95.7%	94.3%
Nevada	90.2%	91.0%	82.8%	93.4%	97.2%	89.9%
New Mexico	89.8%	88.9%	95.3%	86.8%	96.9%	89.6%
Utah	91.1%	92.3%	81.8%	96.6%	99.2%	90.9%
Wyoming	94.0%	96.1%	96.5%	72.4%	98.1%	93.7%
Pacific:						
Alaska	92.5%	93.6%	78.0%	97.0%	--	92.4%
California	92.9%	94.4%	79.5%	98.1%	91.4%	92.9%
Hawaii	89.7%	90.1%	88.4%	89.6%	100.0%	89.5%
Oregon	94.5%	96.2%	94.1%	87.1%	96.2%	94.4%
Washington	97.0%	96.1%	99.1%	99.2%	97.1%	97.0%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.32%	0.35%	1.27%	0.55%	1.29%	0.32%
New England:						
Connecticut	1.28%	0.90%	1.64%	3.71%	1.10%	1.31%
Maine	1.06%	1.66%	1.71%	1.21%	--	1.06%
Massachusetts	1.26%	1.34%	5.88%	1.90%	1.96%	1.28%
New Hampshire	4.32%	5.62%	8.50%	1.63%	5.99%	4.42%
Rhode Island	1.68%	2.06%	3.04%	2.05%	0.00%	1.71%
Vermont	0.99%	1.16%	4.51%	1.84%	1.93%	1.01%
Middle Atlantic:						
New Jersey	2.03%	1.90%	5.30%	3.88%	0.00%	2.05%
New York	1.15%	1.70%	2.96%	1.51%	3.78%	1.18%
Pennsylvania	1.29%	1.38%	3.14%	3.41%	10.97%	1.29%
East North Central:						
Illinois	1.61%	1.86%	5.72%	2.01%	2.71%	1.66%
Indiana	1.40%	1.76%	3.06%	0.19%	--	1.40%
Michigan	1.03%	1.32%	0.77%	1.91%	--	1.03%
Ohio	1.34%	1.65%	5.44%	1.81%	3.38%	1.36%
Wisconsin	1.55%	1.25%	2.14%	8.04%	8.41%	1.57%
West North Central:						
Iowa	0.93%	0.91%	4.56%	1.18%	--	0.81%
Kansas	3.19%	0.90%	8.36%	13.65%	0.00%	3.22%
Minnesota	2.14%	2.48%	3.96%	5.46%	4.27%	2.18%
Missouri	2.53%	3.31%	7.72%	0.59%	--	2.54%
Nebraska	1.79%	2.71%	3.43%	1.00%	1.64%	1.85%
North Dakota	1.20%	1.41%	2.81%	3.10%	6.04%	1.22%
South Dakota	0.91%	0.92%	3.75%	2.40%	--	0.91%
South Atlantic:						
Delaware	1.44%	1.78%	3.69%	1.65%	4.88%	1.50%
District of Columbia	2.17%	1.17%	1.18%	4.67%	0.00%	2.19%
Florida	2.06%	2.62%	3.70%	1.03%	1.01%	2.09%
Georgia	1.41%	1.19%	3.90%	9.39%	9.64%	1.43%
Maryland	1.75%	2.55%	3.16%	1.63%	3.06%	1.76%
North Carolina	0.95%	1.26%	3.21%	1.03%	5.27%	0.93%
South Carolina	1.32%	1.55%	3.11%	2.83%	9.02%	1.33%
Virginia	1.23%	1.25%	0.21%	5.14%	6.28%	1.24%
West Virginia	1.59%	2.38%	2.25%	2.22%	2.45%	1.61%
East South Central:						
Alabama	1.03%	0.90%	2.86%	5.11%	2.34%	1.07%
Kentucky	0.96%	1.30%	0.92%	2.23%	0.91%	0.98%
Mississippi	2.33%	2.93%	1.06%	0.32%	1.73%	2.36%
Tennessee	0.97%	1.41%	2.37%	1.01%	2.29%	0.98%
West South Central:						
Arkansas	1.37%	1.86%	0.22%	1.35%	0.00%	1.41%
Louisiana	1.41%	1.78%	2.09%	0.94%	0.00%	1.45%
Oklahoma	1.48%	1.75%	4.66%	1.67%	4.64%	1.51%
Texas	0.85%	0.92%	2.45%	0.96%	2.78%	0.87%
Mountain:						
Arizona	2.52%	2.91%	2.53%	3.54%	13.37%	2.54%
Colorado	2.21%	2.06%	9.86%	2.65%	--	2.23%
Idaho	1.37%	0.81%	5.57%	3.18%	9.75%	1.34%
Montana	1.35%	1.44%	3.93%	3.41%	4.42%	1.38%
Nevada	2.40%	2.77%	3.55%	5.29%	2.35%	2.49%
New Mexico	2.40%	3.43%	1.50%	6.41%	1.88%	2.46%
Utah	3.39%	3.93%	10.21%	1.39%	0.76%	3.50%
Wyoming	1.52%	0.83%	1.80%	10.60%	2.03%	1.63%
Pacific:						
Alaska	1.99%	2.14%	9.50%	1.48%	--	2.02%
California	1.56%	1.18%	7.94%	0.64%	4.77%	1.61%
Hawaii	1.58%	2.16%	3.46%	2.71%	0.00%	1.60%
Oregon	1.83%	1.14%	2.58%	9.01%	3.56%	1.88%
Washington	0.70%	0.98%	0.48%	0.56%	2.31%	0.71%

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.

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Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	70.0%	69.3%	65.8%	76.7%	62.7%	70.2%
New England:						
Connecticut	69.1%	64.7%	77.4%	73.6%	--	69.3%
Maine	74.4%	72.2%	75.9%	77.7%	--	74.8%
Massachusetts	68.6%	68.3%	66.3%	70.4%	--	68.6%
New Hampshire	67.9%	66.9%	63.1%	76.3%	--	68.5%
Rhode Island	66.1%	64.8%	61.0%	77.8%	--	66.0%
Vermont	72.7%	73.7%	54.6%	74.8%	70.5%	72.8%
Middle Atlantic:						
New Jersey	69.9%	73.1%	65.0%	66.3%	--	70.1%
New York	69.6%	67.4%	67.2%	75.1%	62.2%	69.8%
Pennsylvania	69.7%	67.1%	68.8%	79.0%	72.5%	69.7%
East North Central:						
Illinois	70.6%	71.1%	62.6%	75.5%	53.1%	71.2%
Indiana	68.7%	70.9%	55.9%	67.3%	--	68.7%
Michigan	69.2%	72.4%	53.6%	66.0%	83.5%	69.2%
Ohio	69.1%	67.3%	67.8%	76.3%	--	69.5%
Wisconsin	70.8%	71.7%	67.8%	69.0%	95.4%	70.5%
West North Central:						
Iowa	68.9%	69.2%	66.2%	70.4%	--	68.9%
Kansas	71.9%	75.0%	57.6%	78.6%	--	72.1%
Minnesota	58.2%	54.9%	70.0%	70.6%	--	58.1%
Missouri	74.7%	74.0%	71.9%	77.9%	--	74.7%
Nebraska	65.5%	61.6%	63.6%	76.4%	--	65.6%
North Dakota	75.7%	75.6%	78.3%	74.7%	--	76.0%
South Dakota	72.7%	71.9%	75.3%	74.1%	--	72.8%
South Atlantic:						
Delaware	73.1%	71.3%	76.2%	79.4%	69.7%	73.3%
District of Columbia	71.5%	66.3%	63.2%	80.2%	73.7%	71.5%
Florida	67.0%	67.3%	55.4%	75.6%	--	67.0%
Georgia	69.6%	68.7%	66.1%	81.1%	46.7%	70.1%
Maryland	69.9%	66.7%	71.4%	76.1%	--	70.1%
North Carolina	71.2%	70.1%	69.3%	75.6%	65.4%	71.5%
South Carolina	62.6%	62.7%	65.2%	59.3%	--	62.4%
Virginia	70.8%	68.6%	73.8%	78.7%	--	70.4%
West Virginia	70.5%	68.9%	72.4%	73.4%	--	70.5%
East South Central:						
Alabama	71.1%	70.6%	59.7%	84.1%	75.7%	70.9%
Kentucky	71.4%	71.3%	69.5%	74.6%	85.4%	71.1%
Mississippi	73.1%	74.4%	67.1%	70.9%	--	73.5%
Tennessee	74.5%	69.0%	70.3%	86.0%	--	74.6%
West South Central:						
Arkansas	64.0%	61.6%	68.5%	72.1%	--	64.4%
Louisiana	69.3%	67.3%	72.5%	83.4%	--	69.3%
Oklahoma	60.6%	58.4%	59.1%	77.6%	--	60.5%
Texas	68.5%	68.7%	61.6%	83.9%	38.2%	69.3%
Mountain:						
Arizona	63.9%	64.4%	58.5%	63.5%	67.5%	63.8%
Colorado	69.6%	70.2%	56.3%	76.1%	--	69.9%
Idaho	78.8%	77.7%	79.5%	82.4%	77.8%	78.8%
Montana	73.6%	71.0%	81.0%	75.6%	--	73.4%
Nevada	74.5%	74.2%	69.0%	87.5%	69.2%	74.6%
New Mexico	66.3%	61.5%	72.4%	73.8%	--	66.6%
Utah	70.9%	71.0%	70.9%	70.2%	63.3%	71.2%
Wyoming	75.3%	74.3%	80.3%	75.2%	93.6%	74.0%
Pacific:						
Alaska	71.1%	69.4%	65.4%	82.2%	--	71.3%
California	73.6%	72.8%	69.9%	80.6%	66.1%	73.9%
Hawaii	81.0%	79.0%	81.9%	86.6%	98.4%	80.7%
Oregon	72.5%	68.1%	78.2%	90.0%	80.0%	72.3%
Washington	79.4%	80.4%	69.9%	84.8%	--	79.6%

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.

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Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.51%	0.65%	1.25%	0.77%	2.53%	0.51%
New England:						
Connecticut	2.15%	3.13%	5.55%	2.46%	--	2.19%
Maine	1.59%	2.25%	5.79%	2.17%	--	1.57%
Massachusetts	2.52%	3.75%	4.09%	2.41%	--	2.54%
New Hampshire	2.22%	2.66%	8.27%	2.40%	--	2.22%
Rhode Island	3.64%	4.18%	6.10%	2.38%	--	3.68%
Vermont	2.33%	2.81%	5.33%	4.13%	7.01%	2.39%
Middle Atlantic:						
New Jersey	2.72%	3.08%	5.83%	5.15%	--	2.75%
New York	1.65%	2.39%	4.23%	2.26%	6.12%	1.68%
Pennsylvania	2.57%	3.32%	5.07%	2.30%	11.36%	2.60%
East North Central:						
Illinois	2.45%	3.03%	5.33%	2.90%	7.62%	2.52%
Indiana	2.35%	2.67%	6.49%	4.00%	--	2.36%
Michigan	2.26%	2.51%	5.08%	3.36%	3.76%	2.27%
Ohio	2.08%	2.47%	4.34%	3.24%	--	2.04%
Wisconsin	1.96%	2.39%	4.11%	4.00%	1.44%	1.97%
West North Central:						
Iowa	1.96%	2.25%	6.56%	3.32%	--	1.96%
Kansas	2.56%	1.97%	9.19%	4.65%	--	2.57%
Minnesota	7.70%	9.25%	5.12%	5.00%	--	7.82%
Missouri	2.35%	3.06%	5.27%	3.61%	--	2.36%
Nebraska	2.63%	3.78%	3.58%	3.15%	--	2.71%
North Dakota	1.55%	1.98%	4.50%	2.36%	--	1.58%
South Dakota	1.91%	2.62%	3.42%	3.09%	--	1.93%
South Atlantic:						
Delaware	2.14%	2.50%	4.86%	5.30%	8.72%	2.22%
District of Columbia	2.85%	6.10%	4.52%	2.43%	1.86%	2.87%
Florida	2.47%	2.95%	6.12%	4.27%	--	2.50%
Georgia	1.68%	1.96%	4.28%	2.93%	8.67%	1.68%
Maryland	2.10%	2.86%	5.86%	2.27%	--	2.09%
North Carolina	2.13%	2.85%	5.49%	4.26%	9.15%	2.19%
South Carolina	2.59%	2.77%	5.53%	11.30%	--	2.62%
Virginia	2.29%	2.87%	3.96%	2.66%	--	2.31%
West Virginia	1.92%	2.78%	4.01%	2.72%	--	1.94%
East South Central:						
Alabama	2.69%	3.05%	8.07%	3.54%	5.29%	2.80%
Kentucky	2.00%	2.61%	4.53%	3.47%	8.03%	2.03%
Mississippi	2.51%	2.90%	5.26%	6.91%	--	2.52%
Tennessee	2.79%	3.52%	4.91%	1.49%	--	2.81%
West South Central:						
Arkansas	2.56%	3.21%	4.90%	5.46%	--	2.62%
Louisiana	2.88%	3.49%	5.09%	6.33%	--	2.94%
Oklahoma	4.22%	4.96%	7.92%	3.71%	--	4.30%
Texas	2.51%	3.02%	5.97%	2.62%	7.20%	2.56%
Mountain:						
Arizona	2.85%	3.25%	5.14%	5.29%	6.65%	2.93%
Colorado	2.07%	2.75%	6.48%	2.66%	--	2.10%
Idaho	2.48%	3.66%	4.11%	2.65%	5.54%	2.59%
Montana	2.33%	2.77%	4.27%	4.80%	--	2.39%
Nevada	3.96%	4.76%	3.60%	6.50%	9.84%	4.07%
New Mexico	2.45%	3.51%	4.50%	3.09%	--	2.44%
Utah	2.46%	2.89%	5.48%	5.00%	11.58%	2.52%
Wyoming	1.91%	2.29%	6.28%	6.17%	3.94%	2.09%
Pacific:						
Alaska	3.18%	3.89%	7.53%	4.13%	--	3.25%
California	1.80%	2.30%	3.26%	3.43%	6.68%	1.84%
Hawaii	2.22%	2.93%	3.15%	4.84%	1.56%	2.26%
Oregon	3.50%	4.15%	3.34%	1.57%	13.36%	3.56%
Washington	2.14%	2.43%	4.35%	6.09%	--	2.15%

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 VI.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	65.4%	65.0%	59.6%	72.3%	58.0%	65.6%
New England:						
Connecticut	65.2%	62.0%	75.3%	66.2%	--	65.3%
Maine	70.2%	67.7%	73.7%	73.6%	--	70.5%
Massachusetts	64.3%	64.7%	54.5%	67.3%	--	64.2%
New Hampshire	60.5%	59.1%	54.9%	72.4%	--	60.9%
Rhode Island	62.6%	61.2%	58.2%	75.1%	--	62.5%
Vermont	69.5%	70.8%	51.2%	70.7%	--	69.5%
Middle Atlantic:						
New Jersey	63.9%	68.0%	58.0%	59.2%	--	64.1%
New York	64.9%	62.8%	62.7%	70.3%	59.0%	65.1%
Pennsylvania	64.0%	62.8%	60.5%	69.7%	--	64.1%
East North Central:						
Illinois	64.6%	65.5%	54.8%	68.9%	50.2%	65.0%
Indiana	65.3%	67.1%	52.4%	67.0%	--	65.3%
Michigan	65.9%	68.4%	53.0%	63.2%	72.1%	65.8%
Ohio	63.5%	62.0%	57.2%	71.8%	--	63.8%
Wisconsin	66.0%	67.2%	64.6%	60.5%	84.7%	65.7%
West North Central:						
Iowa	66.0%	66.9%	59.9%	68.8%	--	66.3%
Kansas	65.9%	72.6%	47.8%	62.3%	--	66.0%
Minnesota	53.7%	51.0%	66.8%	61.3%	--	53.5%
Missouri	67.5%	65.5%	60.9%	76.9%	--	67.5%
Nebraska	61.0%	56.3%	59.8%	74.1%	--	61.0%
North Dakota	70.5%	71.0%	72.9%	68.0%	--	70.8%
South Dakota	69.4%	69.6%	69.3%	69.1%	--	69.7%
South Atlantic:						
Delaware	68.3%	66.7%	66.4%	77.1%	64.4%	68.6%
District of Columbia	67.6%	64.3%	62.1%	72.8%	73.7%	67.6%
Florida	61.9%	61.9%	51.2%	72.6%	--	61.8%
Georgia	65.4%	65.5%	58.9%	72.1%	41.3%	66.0%
Maryland	66.0%	61.8%	68.8%	73.9%	--	66.1%
North Carolina	67.9%	66.5%	64.2%	73.9%	56.9%	68.4%
South Carolina	59.6%	59.8%	61.3%	56.5%	--	59.5%
Virginia	67.6%	65.4%	73.6%	72.2%	--	67.3%
West Virginia	64.6%	61.4%	69.5%	70.0%	--	64.6%
East South Central:						
Alabama	68.4%	68.5%	56.8%	74.2%	73.9%	68.2%
Kentucky	68.9%	68.8%	68.1%	70.3%	84.6%	68.5%
Mississippi	68.5%	68.4%	65.7%	70.6%	45.8%	68.8%
Tennessee	72.1%	66.3%	66.5%	84.7%	--	72.1%
West South Central:						
Arkansas	61.2%	58.3%	68.2%	70.4%	--	61.4%
Louisiana	64.6%	62.2%	68.1%	82.6%	--	64.4%
Oklahoma	57.2%	55.2%	53.9%	74.9%	--	57.1%
Texas	65.3%	65.7%	57.3%	82.1%	35.8%	66.1%
Mountain:						
Arizona	58.5%	58.9%	55.3%	57.0%	51.9%	58.8%
Colorado	63.1%	65.2%	46.2%	69.2%	--	63.5%
Idaho	74.4%	75.7%	66.7%	77.0%	69.6%	74.6%
Montana	69.4%	67.4%	74.3%	71.4%	--	69.2%
Nevada	67.1%	67.5%	57.1%	81.7%	67.3%	67.1%
New Mexico	59.5%	54.7%	69.1%	64.0%	--	59.6%
Utah	64.6%	65.5%	58.0%	67.8%	62.8%	64.7%
Wyoming	70.8%	71.4%	77.6%	54.4%	91.8%	69.3%
Pacific:						
Alaska	65.8%	64.9%	51.0%	79.6%	--	65.8%
California	68.4%	68.7%	55.6%	79.0%	60.4%	68.6%
Hawaii	72.7%	71.2%	72.4%	77.6%	98.4%	72.2%
Oregon	68.5%	65.5%	73.6%	78.4%	77.0%	68.2%
Washington	77.0%	77.3%	69.3%	84.2%	--	77.2%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.53%	0.66%	1.34%	0.91%	2.50%	0.54%
New England:						
Connecticut	2.26%	3.04%	5.58%	3.80%	--	2.30%
Maine	1.52%	2.14%	5.36%	2.19%	--	1.50%
Massachusetts	2.49%	3.53%	6.21%	3.32%	--	2.50%
New Hampshire	3.30%	4.01%	9.34%	2.65%	--	3.37%
Rhode Island	3.34%	3.81%	6.32%	2.74%	--	3.37%
Vermont	2.51%	3.06%	4.86%	4.60%	--	2.57%
Middle Atlantic:						
New Jersey	3.07%	3.37%	5.05%	6.87%	--	3.11%
New York	1.83%	2.65%	4.59%	2.58%	6.43%	1.87%
Pennsylvania	2.20%	2.94%	5.03%	2.65%	--	2.22%
East North Central:						
Illinois	2.47%	2.94%	7.30%	2.87%	6.93%	2.54%
Indiana	2.30%	2.65%	5.99%	3.95%	--	2.31%
Michigan	2.31%	2.68%	4.87%	3.30%	7.05%	2.33%
Ohio	2.03%	2.38%	5.40%	3.50%	--	2.00%
Wisconsin	1.96%	2.11%	4.18%	6.64%	6.82%	1.97%
West North Central:						
Iowa	2.08%	2.29%	7.66%	3.48%	--	2.06%
Kansas	3.04%	1.94%	8.03%	12.31%	--	3.06%
Minnesota	6.62%	7.94%	5.60%	7.80%	--	6.71%
Missouri	2.93%	3.81%	7.49%	3.44%	--	2.94%
Nebraska	2.52%	3.54%	3.70%	2.94%	--	2.60%
North Dakota	1.85%	2.38%	5.32%	2.97%	--	1.88%
South Dakota	1.93%	2.56%	3.83%	3.64%	--	1.95%
South Atlantic:						
Delaware	2.37%	2.80%	4.62%	5.55%	8.42%	2.48%
District of Columbia	3.26%	6.20%	4.39%	4.69%	1.86%	3.28%
Florida	2.81%	3.48%	5.72%	4.00%	--	2.85%
Georgia	1.86%	2.06%	5.18%	8.05%	7.88%	1.87%
Maryland	2.39%	2.97%	6.44%	2.82%	--	2.40%
North Carolina	2.15%	2.92%	5.29%	4.27%	8.32%	2.20%
South Carolina	2.42%	2.60%	5.18%	10.63%	--	2.45%
Virginia	2.33%	2.79%	3.94%	4.92%	--	2.36%
West Virginia	2.16%	3.01%	4.42%	3.55%	--	2.17%
East South Central:						
Alabama	2.98%	3.32%	9.03%	5.37%	4.92%	3.11%
Kentucky	2.07%	2.73%	4.47%	3.70%	8.42%	2.09%
Mississippi	2.25%	2.54%	4.97%	6.93%	4.45%	2.27%
Tennessee	2.96%	3.47%	5.25%	1.98%	--	2.97%
West South Central:						
Arkansas	2.58%	3.22%	4.90%	5.52%	--	2.64%
Louisiana	2.99%	3.62%	4.94%	6.50%	--	3.06%
Oklahoma	4.03%	4.72%	8.01%	4.00%	--	4.11%
Texas	2.39%	2.92%	5.17%	2.76%	7.09%	2.44%
Mountain:						
Arizona	3.01%	3.44%	5.07%	5.37%	10.20%	3.10%
Colorado	2.40%	2.92%	7.15%	3.23%	--	2.43%
Idaho	2.86%	3.75%	5.76%	3.84%	8.50%	2.95%
Montana	2.60%	3.09%	5.70%	5.36%	--	2.67%
Nevada	4.69%	5.56%	3.86%	9.17%	10.50%	4.84%
New Mexico	2.67%	3.66%	4.41%	5.61%	--	2.68%
Utah	3.21%	3.79%	8.49%	5.03%	11.55%	3.30%
Wyoming	2.15%	2.26%	6.38%	10.42%	4.91%	2.35%
Pacific:						
Alaska	3.03%	3.67%	7.50%	3.90%	--	3.09%
California	2.11%	2.42%	6.21%	3.51%	6.76%	2.16%
Hawaii	2.19%	2.92%	4.68%	3.62%	1.56%	2.22%
Oregon	3.26%	3.79%	3.68%	8.56%	13.00%	3.31%
Washington	2.21%	2.57%	4.35%	6.27%	--	2.23%

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.

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

Table VI.B.4 Number of part-time private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	For profit, unincorporated	Nonprofit	Age of firm: Less than 5 years	5 or more years
United States	31,910,081	19,991,756	6,097,389	5,820,936	2,633,147	29,276,934
New England:						
Connecticut	385,589	167,031	94,597	123,960	--	357,761
Maine	141,682	90,877	16,892	33,913	--	132,912
Massachusetts	820,999	482,091	100,989	237,919	--	781,362
New Hampshire	150,620	77,969	36,890	35,761 *	--	137,565
Rhode Island	118,907	76,400	20,591	21,916	--	111,524
Vermont	68,246	36,627	12,488	19,131	6,728	61,518
Middle Atlantic:						
New Jersey	708,208	455,723	119,681	132,805 *	--	665,819
New York	2,163,073	1,048,898	455,483	658,693	141,464	2,021,610
Pennsylvania	1,420,167	733,935	419,556	266,676	91,830	1,328,338
East North Central:						
Illinois	1,187,081	805,538	292,329	89,214	114,021 *	1,073,060
Indiana	746,493	464,768	117,490	164,235	--	729,451
Michigan	907,154	639,256	122,740	145,157	--	858,057
Ohio	1,186,608	612,816	216,056	357,737	--	1,144,201
Wisconsin	803,549	518,681	156,905	127,962	--	776,630
West North Central:						
Iowa	326,379	185,236	70,959	70,184	--	319,351
Kansas	247,451	138,733	69,153	39,565	--	233,701
Minnesota	968,658	650,647	77,775	240,236	--	806,401
Missouri	550,491	345,781	79,275	125,435	--	508,232
Nebraska	234,472	128,874	37,283	68,315	--	212,031
North Dakota	97,485	41,039	16,649	39,797 *	--	89,124
South Dakota	105,890	61,790	13,090	31,011	--	100,449
South Atlantic:						
Delaware	138,519	79,055	36,233	23,231	17,603	120,916
District of Columbia	74,437	34,995	12,184 *	27,258	--	72,708
Florida	2,355,769	1,805,548	345,758	204,463	188,479	2,167,290
Georgia	758,837	515,546	89,588	153,703	--	721,831
Maryland	473,652	239,989	107,020	126,642	--	433,033
North Carolina	982,364	550,843	258,871	172,650	--	891,347
South Carolina	423,135	227,449	127,875	--	--	383,703
Virginia	843,936	598,918	125,326	119,692	--	797,808
West Virginia	136,080	82,419	24,494	29,167	--	124,421
East South Central:						
Alabama	299,692	218,093	37,021	44,579 *	--	287,164
Kentucky	385,102	212,124	68,918	104,060 *	--	364,175
Mississippi	244,892	147,106 *	44,678	53,108	--	230,702
Tennessee	555,573	318,293	131,726	105,554 *	--	510,963
West South Central:						
Arkansas	239,633	187,460	--	39,863	--	217,456
Louisiana	333,318	240,740	55,430	--	--	300,103
Oklahoma	293,229	192,069	44,911	56,249	--	275,938
Texas	2,499,894	1,669,494	434,733	395,666 *	337,036	2,162,857
Mountain:						
Arizona	628,175	468,330	124,090	--	--	552,892
Colorado	561,707	359,569	132,829	69,309	--	519,059
Idaho	181,167	104,095	39,290	37,782	--	164,104
Montana	128,029	84,088	19,364	24,577	--	117,838
Nevada	351,659	233,997	90,761 *	--	--	308,507
New Mexico	176,531	107,751	39,471	29,309	--	162,619
Utah	352,751	263,970	72,593	--	44,699	308,052
Wyoming	49,881	29,231	12,851	7,800 *	--	43,853
Pacific:						
Alaska	76,449	50,816	15,546	10,087	--	72,572
California	3,856,930	2,495,514	820,149	541,268	394,440	3,462,491
Hawaii	128,773	84,023	30,057 *	14,693	--	120,181
Oregon	310,647	164,815	80,378	65,454	38,478 *	272,168
Washington	730,120	462,706	116,067	151,347	--	661,085

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.

* 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 VI.B.4 Standard errors for number of part-time private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	712,211	625,045	282,524	292,618	189,817	693,566
New England:						
Connecticut	41,179	25,515	16,488	32,080	--	40,552
Maine	13,806	12,297	4,080	6,985	--	13,718
Massachusetts	102,829	88,043	21,182	55,534	--	102,790
New Hampshire	15,507	10,349	6,588	11,291 *	--	15,443
Rhode Island	11,220	10,090	4,993	5,598	--	11,139
Vermont	6,841	4,974	3,336	4,331	1,550	6,834
Middle Atlantic:						
New Jersey	71,734	62,243	25,989	40,214 *	--	71,619
New York	185,394	132,459	99,709	113,900	33,370	184,342
Pennsylvania	149,003	124,793	82,074	56,066	26,864	148,149
East North Central:						
Illinois	116,599	84,497	87,011	20,586	45,333 *	109,487
Indiana	120,285	110,742	25,062	47,558	--	120,098
Michigan	113,919	109,607	34,263	31,239	--	113,136
Ohio	116,687	70,541	52,939	87,969	--	116,634
Wisconsin	103,567	97,640	36,846	30,550	--	103,157
West North Central:						
Iowa	35,129	30,504	17,309	13,323	--	35,187
Kansas	29,376	22,395	20,594	10,203	--	29,377
Minnesota	156,944	149,794	19,772	57,589	--	105,889
Missouri	58,239	53,738	19,694	26,336	--	55,938
Nebraska	22,012	16,171	7,983	15,348	--	21,395
North Dakota	14,630	5,356	4,225	13,468 *	--	14,485
South Dakota	10,415	6,389	2,922	8,849	--	10,345
South Atlantic:						
Delaware	15,324	13,326	9,030	5,521	4,719	15,110
District of Columbia	12,471	9,024	3,984 *	8,080	--	12,457
Florida	279,131	265,565	99,537	49,981	47,936	276,612
Georgia	77,180	65,399	22,588	43,590	--	76,927
Maryland	59,802	44,807	29,812	32,527	--	58,847
North Carolina	99,603	74,082	71,852	39,107	--	98,787
South Carolina	45,022	29,312	32,820	--	--	44,372
Virginia	113,911	110,398	29,457	30,457	--	113,398
West Virginia	12,298	10,874	5,621	5,586	--	12,086
East South Central:						
Alabama	41,531	39,380	10,667	13,489 *	--	41,393
Kentucky	56,936	32,663	15,544	48,371 *	--	56,757
Mississippi	49,470	50,656 *	10,701	15,369	--	49,299
Tennessee	81,056	68,411	24,410	40,300 *	--	80,043
West South Central:						
Arkansas	28,035	27,133	--	11,104	--	27,568
Louisiana	47,639	43,509	15,029	--	--	45,013
Oklahoma	31,234	28,805	9,900	12,243	--	30,833
Texas	290,528	248,290	80,934	147,877 *	78,169	283,188
Mountain:						
Arizona	134,255	132,010	29,858	--	--	132,808
Colorado	73,073	64,964	34,842	20,627	--	72,505
Idaho	19,587	15,173	11,433	8,900	--	19,135
Montana	9,693	9,025	4,041	4,676	--	9,461
Nevada	46,743	37,077	30,702 *	--	--	45,433
New Mexico	14,573	12,875	8,071	5,941	--	14,371
Utah	32,656	31,011	14,589	--	10,529	31,864
Wyoming	4,399	3,115	2,656	2,518 *	--	4,282
Pacific:						
Alaska	10,026	9,134	3,905	3,024	--	9,974
California	295,799	268,096	123,813	91,254	64,749	291,806
Hawaii	14,954	12,400	9,238 *	3,875	--	14,702
Oregon	25,961	19,648	17,497	11,578	12,245 *	23,751
Washington	82,694	71,513	28,737	41,503	--	81,986

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

Note: Definitions and descriptions of the methods used for this survey can be found in the 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 VI.B.4.a Percent of number of part-time private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	31,910,081	62.7%	19.1%	18.2%	8.3%	91.7%
New England:						
Connecticut	385,589	43.3%	24.5%	32.1%	--	92.8%
Maine	141,682	64.1%	11.9%	23.9%	--	93.8%
Massachusetts	820,999	58.7%	12.3%	29.0%	4.8% *	95.2%
New Hampshire	150,620	51.8%	24.5%	23.7%	--	91.3%
Rhode Island	118,907	64.3%	17.3%	18.4%	--	93.8%
Vermont	68,246	53.7%	18.3%	28.0%	9.9%	90.1%
Middle Atlantic:						
New Jersey	708,208	64.3%	16.9%	18.8%	--	94.0%
New York	2,163,073	48.5%	21.1%	30.5%	6.5%	93.5%
Pennsylvania	1,420,167	51.7%	29.5%	18.8%	6.5%	93.5%
East North Central:						
Illinois	1,187,081	67.9%	24.6%	7.5%	9.6% *	90.4%
Indiana	746,493	62.3%	15.7%	22.0%	2.3% *	97.7%
Michigan	907,154	70.5%	13.5%	16.0%	--	94.6%
Ohio	1,186,608	51.6%	18.2%	30.1%	3.6% *	96.4%
Wisconsin	803,549	64.5%	19.5%	15.9%	3.4% *	96.6%
West North Central:						
Iowa	326,379	56.8%	21.7%	21.5%	2.2% *	97.8%
Kansas	247,451	56.1%	27.9%	16.0%	--	94.4%
Minnesota	968,658	67.2%	8.0%	24.8%	--	83.2%
Missouri	550,491	62.8%	14.4%	22.8%	--	92.3%
Nebraska	234,472	55.0%	15.9%	29.1%	--	90.4%
North Dakota	97,485	42.1%	17.1%	40.8%	--	91.4%
South Dakota	105,890	58.4%	12.4%	29.3%	--	94.9%
South Atlantic:						
Delaware	138,519	57.1%	26.2%	16.8%	12.7%	87.3%
District of Columbia	74,437	47.0%	16.4% *	36.6%	2.3% *	97.7%
Florida	2,355,769	76.6%	14.7%	8.7%	8.0%	92.0%
Georgia	758,837	67.9%	11.8%	20.3%	4.9% *	95.1%
Maryland	473,652	50.7%	22.6%	26.7%	--	91.4%
North Carolina	982,364	56.1%	26.4%	17.6%	--	90.7%
South Carolina	423,135	53.8%	30.2%	--	--	90.7%
Virginia	843,936	71.0%	14.9%	14.2%	--	94.5%
West Virginia	136,080	60.6%	18.0%	21.4%	--	91.4%
East South Central:						
Alabama	299,692	72.8%	12.4%	14.9%	4.2% *	95.8%
Kentucky	385,102	55.1%	17.9%	27.0% *	--	94.6%
Mississippi	244,892	60.1%	18.2%	21.7% *	--	94.2%
Tennessee	555,573	57.3%	23.7%	19.0% *	--	92.0%
West South Central:						
Arkansas	239,633	78.2%	--	16.6%	--	90.7%
Louisiana	333,318	72.2%	16.6%	--	--	90.0%
Oklahoma	293,229	65.5%	15.3%	19.2%	--	94.1%
Texas	2,499,894	66.8%	17.4%	15.8% *	13.5%	86.5%
Mountain:						
Arizona	628,175	74.6%	19.8%	--	--	88.0%
Colorado	561,707	64.0%	23.6%	12.3%	--	92.4%
Idaho	181,167	57.5%	21.7%	20.9%	--	90.6%
Montana	128,029	65.7%	15.1%	19.2%	--	92.0%
Nevada	351,659	66.5%	25.8%	--	--	87.7%
New Mexico	176,531	61.0%	22.4%	16.6%	--	92.1%
Utah	352,751	74.8%	20.6%	4.6% *	12.7%	87.3%
Wyoming	49,881	58.6%	25.8%	15.6%	--	87.9%
Pacific:						
Alaska	76,449	66.5%	20.3%	13.2%	--	94.9%
California	3,856,930	64.7%	21.3%	14.0%	10.2%	89.8%
Hawaii	128,773	65.2%	23.3%	11.4%	--	93.3%
Oregon	310,647	53.1%	25.9%	21.1%	12.4%	87.6%
Washington	730,120	63.4%	15.9%	20.7%	--	90.5%

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.

Percents may not add to 100% because of rounding.

Table VI.B.4.a Standard errors for percent of number of part-time private-sector employees by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	712,211	1.11%	0.85%	0.87%	0.58%	0.58%
New England:						
Connecticut	41,179	5.80%	4.36%	6.25%	--	2.63%
Maine	13,806	5.03%	2.87%	4.51%	--	2.01%
Massachusetts	102,829	6.25%	2.84%	5.87%	1.55% *	1.55%
New Hampshire	15,507	5.70%	4.38%	6.14%	--	2.48%
Rhode Island	11,220	5.41%	3.95%	4.49%	--	2.42%
Vermont	6,841	5.71%	4.51%	5.32%	2.37%	2.37%
Middle Atlantic:						
New Jersey	71,734	5.62%	3.72%	5.08%	--	1.96%
New York	185,394	4.77%	4.12%	4.56%	1.58%	1.58%
Pennsylvania	149,003	5.81%	5.15%	3.89%	1.93%	1.93%
East North Central:						
Illinois	116,599	5.75%	5.94%	1.82%	3.60% *	3.60%
Indiana	120,285	7.32%	3.91%	6.06%	1.29% *	1.29%
Michigan	113,919	5.28%	3.79%	3.65%	--	2.29%
Ohio	116,687	5.45%	4.18%	5.76%	1.32% *	1.32%
Wisconsin	103,567	6.00%	4.63%	3.90%	1.62% *	1.62%
West North Central:						
Iowa	35,129	5.81%	4.83%	4.10%	0.89% *	0.89%
Kansas	29,376	6.49%	6.92%	4.24%	--	2.12%
Minnesota	156,944	6.82%	2.34%	6.11%	--	10.29%
Missouri	58,239	5.48%	3.54%	4.63%	--	3.36%
Nebraska	22,012	5.34%	3.37%	5.26%	--	3.10%
North Dakota	14,630	7.02%	4.51%	8.75%	--	3.16%
South Dakota	10,415	5.96%	2.85%	6.39%	--	1.94%
South Atlantic:						
Delaware	15,324	6.40%	5.82%	4.01%	3.42%	3.42%
District of Columbia	12,471	8.75%	5.26% *	8.49%	1.24% *	1.24%
Florida	279,131	4.62%	4.04%	2.27%	2.12%	2.12%
Georgia	77,180	5.41%	2.96%	5.06%	1.57% *	1.57%
Maryland	59,802	6.83%	5.68%	5.99%	--	3.17%
North Carolina	99,603	5.90%	6.02%	4.02%	--	2.48%
South Carolina	45,022	6.15%	6.08%	--	--	2.88%
Virginia	113,911	5.42%	3.72%	3.73%	--	2.02%
West Virginia	12,298	5.00%	3.94%	3.86%	--	2.52%
East South Central:						
Alabama	41,531	5.66%	3.63%	4.45%	1.93% *	1.93%
Kentucky	56,936	8.53%	4.41%	9.67% *	--	2.10%
Mississippi	49,470	10.31%	5.24%	7.55% *	--	2.51%
Tennessee	81,056	7.26%	4.92%	6.41% *	--	2.96%
West South Central:						
Arkansas	28,035	4.82%	--	4.52%	--	2.91%
Louisiana	47,639	6.73%	4.63%	--	--	5.06%
Oklahoma	31,234	5.05%	3.42%	4.01%	--	2.37%
Texas	290,528	5.71%	3.42%	5.31% *	3.16%	3.16%
Mountain:						
Arizona	134,255	6.72%	5.75%	--	--	4.35%
Colorado	73,073	6.40%	5.73%	3.66%	--	2.54%
Idaho	19,587	6.13%	5.40%	4.67%	--	3.06%
Montana	9,693	4.31%	3.07%	3.48%	--	2.37%
Nevada	46,743	7.30%	7.28%	--	--	3.77%
New Mexico	14,573	4.82%	4.19%	3.27%	--	2.18%
Utah	32,656	4.16%	3.94%	1.55% *	2.94%	2.94%
Wyoming	4,399	5.26%	4.66%	4.52%	--	3.12%
Pacific:						
Alaska	10,026	6.03%	4.91%	3.92%	--	2.00%
California	295,799	3.66%	3.05%	2.36%	1.73%	1.73%
Hawaii	14,954	6.33%	6.17%	3.07%	--	2.60%
Oregon	25,961	4.95%	4.74%	3.59%	3.64%	3.64%
Washington	82,694	5.90%	3.88%	5.13%	--	2.66%

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.

Percents may not add to 100% because of rounding.

Table VI.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	73.5%	74.2%	61.0%	84.3%	30.3%	77.4%
New England:						
Connecticut	75.1%	72.7%	48.4%	98.8%	--	78.6%
Maine	60.4%	62.3%	28.2% *	71.4%	--	62.8%
Massachusetts	83.4%	78.4%	76.6%	96.3%	--	86.7%
New Hampshire	63.6%	70.4%	32.8%	80.7%	--	67.1%
Rhode Island	67.7%	63.3%	61.9%	88.4%	--	71.5%
Vermont	66.6%	67.4%	47.7%	77.2%	20.8% *	71.6%
Middle Atlantic:						
New Jersey	73.2%	78.9%	45.6%	78.7%	--	76.6%
New York	80.0%	73.0%	72.4%	96.5%	22.5% *	84.1%
Pennsylvania	78.5%	77.0%	78.0%	83.3%	33.0% *	81.6%
East North Central:						
Illinois	71.5%	69.6%	74.4%	78.9%	17.7% *	77.2%
Indiana	66.6%	66.3%	60.1%	72.2%	--	68.1%
Michigan	71.9%	69.6%	77.0%	77.4%	--	74.0%
Ohio	68.6%	69.2%	64.4%	70.1%	--	70.5%
Wisconsin	77.6%	81.4%	59.8%	83.9%	--	79.1%
West North Central:						
Iowa	63.3%	72.4%	24.7% *	78.2%	2.6% *	64.6%
Kansas	74.3%	82.0%	64.5%	64.5%	--	77.6%
Minnesota	83.4%	86.0%	70.1%	80.9%	91.5%	81.8%
Missouri	76.7%	77.3%	55.0%	88.8%	--	81.2%
Nebraska	68.3%	66.5%	42.3%	86.0%	--	70.3%
North Dakota	72.0%	75.1%	31.3% *	85.8%	--	77.2%
South Dakota	66.2%	54.9%	63.8%	89.6%	--	68.0%
South Atlantic:						
Delaware	75.7%	74.8%	69.4%	88.6%	53.3%	79.0%
District of Columbia	88.2%	88.5%	74.6%	93.8%	--	90.0%
Florida	77.9%	79.7%	69.3%	76.2%	13.8% *	83.5%
Georgia	71.3%	72.5%	44.2% *	82.9%	--	74.5%
Maryland	74.9%	71.7%	67.3%	87.5%	--	79.4%
North Carolina	61.0%	63.5%	32.6% *	95.4%	--	64.5%
South Carolina	68.1%	61.4%	71.1%	84.5%	--	71.7%
Virginia	77.3%	79.0%	64.4%	82.6%	--	81.2%
West Virginia	62.9%	60.6%	64.9%	67.9%	--	66.8%
East South Central:						
Alabama	72.6%	80.6%	43.0% *	58.0%	0.0%	75.8%
Kentucky	75.3%	74.2%	59.3%	88.3%	--	79.4%
Mississippi	74.9%	82.1%	48.5%	77.4%	--	77.9%
Tennessee	75.9%	86.0%	46.4%	82.1%	--	80.7%
West South Central:						
Arkansas	69.3%	69.8%	--	76.2%	1.4% *	76.2%
Louisiana	80.6%	84.1%	52.4%	99.5%	--	82.8%
Oklahoma	77.0%	82.5%	47.9%	81.3%	--	80.1%
Texas	69.1%	71.7%	50.8%	78.4%	25.6% *	75.9%
Mountain:						
Arizona	78.7%	82.1%	66.5%	77.2%	--	84.7%
Colorado	71.9%	63.1%	85.3%	91.3%	--	72.2%
Idaho	57.3%	58.1%	29.8% *	83.8%	--	60.8%
Montana	60.2%	61.3%	33.1% *	77.5%	--	63.0%
Nevada	82.6%	84.1%	87.8%	--	66.4%	84.9%
New Mexico	67.3%	68.0%	56.2%	80.0%	--	70.9%
Utah	52.3%	55.7%	35.0%	74.8%	9.0% *	58.6%
Wyoming	46.2%	46.1%	36.2%	63.2%	--	49.5%
Pacific:						
Alaska	50.1%	47.4%	42.2% *	76.2%	--	52.1%
California	75.0%	77.1%	58.6%	90.2%	32.4%	79.8%
Hawaii	91.3%	93.3%	81.6%	100.0%	--	94.6%
Oregon	62.8%	62.1%	62.4%	65.3%	34.5% *	66.8%
Washington	68.2%	64.4%	52.7%	91.9%	--	73.4%

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 VI.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.79%	1.04%	2.11%	1.31%	4.09%	0.75%
New England:						
Connecticut	3.86%	5.97%	9.19%	0.91%	--	3.67%
Maine	5.03%	6.46%	11.72% *	10.78%	--	5.26%
Massachusetts	3.18%	5.35%	7.82%	1.94%	--	2.99%
New Hampshire	5.11%	5.87%	8.88%	11.68%	--	5.30%
Rhode Island	4.43%	6.19%	11.51%	6.70%	--	4.36%
Vermont	4.49%	6.17%	13.83%	7.29%	9.89% *	4.58%
Middle Atlantic:						
New Jersey	4.41%	4.93%	11.27%	12.75%	--	4.49%
New York	2.62%	4.42%	7.86%	1.71%	9.55% *	2.37%
Pennsylvania	3.16%	5.00%	6.22%	5.95%	13.26% *	2.95%
East North Central:						
Illinois	4.24%	5.23%	9.28%	7.60%	10.09% *	3.37%
Indiana	6.27%	9.23%	10.28%	9.67%	--	6.23%
Michigan	5.22%	7.16%	9.79%	9.30%	--	5.31%
Ohio	4.30%	5.48%	10.71%	9.24%	--	4.33%
Wisconsin	3.95%	4.67%	11.06%	7.04%	--	3.86%
West North Central:						
Iowa	5.29%	6.24%	8.86% *	7.56%	2.33% *	5.37%
Kansas	4.51%	4.62%	12.30%	12.29%	--	4.30%
Minnesota	3.54%	4.23%	11.58%	6.36%	7.20%	3.52%
Missouri	4.16%	5.75%	12.63%	5.08%	--	3.57%
Nebraska	4.14%	5.52%	11.11%	6.69%	--	4.26%
North Dakota	5.40%	6.06%	12.34% *	6.48%	--	4.96%
South Dakota	4.47%	5.58%	10.30%	4.70%	--	4.50%
South Atlantic:						
Delaware	4.34%	6.05%	10.18%	6.61%	13.93%	4.42%
District of Columbia	3.43%	5.19%	12.11%	3.52%	--	3.27%
Florida	3.47%	3.94%	10.53%	11.20%	7.85% *	3.04%
Georgia	4.47%	5.47%	13.35% *	9.90%	--	4.55%
Maryland	5.10%	7.33%	13.58%	5.63%	--	4.83%
North Carolina	5.75%	6.17%	11.02% *	3.44%	--	6.28%
South Carolina	4.69%	6.27%	9.58%	10.11%	--	4.78%
Virginia	4.20%	5.14%	11.00%	9.77%	--	3.96%
West Virginia	4.41%	6.15%	9.90%	9.55%	--	4.54%
East South Central:						
Alabama	5.15%	5.60%	14.98% *	14.71%	0.00%	5.06%
Kentucky	4.72%	5.65%	11.20%	6.93%	--	4.43%
Mississippi	6.01%	7.50%	12.17%	9.49%	--	5.82%
Tennessee	4.72%	4.69%	9.41%	8.63%	--	4.28%
West South Central:						
Arkansas	5.23%	6.18%	--	12.75%	1.50% *	5.12%
Louisiana	4.67%	4.23%	13.95%	0.53%	--	4.68%
Oklahoma	4.04%	4.49%	11.20%	7.71%	--	3.80%
Texas	4.31%	5.23%	9.52%	9.55%	11.85% *	3.96%
Mountain:						
Arizona	5.30%	5.99%	10.43%	14.52%	--	4.47%
Colorado	4.99%	7.72%	6.98%	5.65%	--	5.26%
Idaho	5.67%	7.01%	10.56% *	7.45%	--	5.97%
Montana	4.24%	5.59%	9.96% *	7.16%	--	4.39%
Nevada	3.44%	3.74%	5.75%	--	12.68%	3.52%
New Mexico	3.92%	5.16%	10.32%	7.68%	--	3.97%
Utah	5.06%	6.07%	9.93%	14.08%	5.21% *	5.44%
Wyoming	4.89%	5.74%	10.01%	14.03%	--	5.30%
Pacific:						
Alaska	6.83%	8.94%	13.75% *	10.23%	--	7.22%
California	2.47%	3.13%	6.83%	3.05%	8.69%	2.32%
Hawaii	2.58%	2.89%	8.59%	0.00%	--	2.17%
Oregon	4.12%	5.76%	9.55%	9.03%	17.20% *	4.11%
Washington	4.70%	6.63%	12.33%	4.45%	--	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.

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

Table VI.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	23.4%	21.7%	21.2%	30.2%	10.2%	23.8%
New England:						
Connecticut	18.0%	19.9% *	17.9% *	16.2% *	--	16.0%
Maine	34.1%	31.3%	--	41.2%	--	34.9%
Massachusetts	21.3%	18.0% *	23.6% *	25.9%	--	21.5%
New Hampshire	20.3%	28.1%	9.2% *	10.0% *	--	20.9%
Rhode Island	25.3%	28.1% *	--	14.6% *	--	25.5%
Vermont	21.8%	27.4%	--	11.4% *	--	22.1%
Middle Atlantic:						
New Jersey	21.9%	21.4%	--	16.1% *	--	22.2%
New York	33.7%	23.5% *	49.6%	37.9%	2.5% *	34.3%
Pennsylvania	24.8%	28.8%	11.8%	34.0%	--	25.2%
East North Central:						
Illinois	21.5%	24.4%	--	49.6%	--	21.6%
Indiana	18.3% *	17.5% *	32.0% *	--	--	18.2% *
Michigan	11.9%	8.0%	--	13.1% *	--	11.8%
Ohio	31.3%	26.4%	20.8%	45.5%	--	31.5%
Wisconsin	18.4%	14.8% *	12.5% *	37.6%	--	18.4%
West North Central:						
Iowa	41.6%	49.1%	20.0% *	30.2% *	--	41.6%
Kansas	18.9%	24.3%	9.3% *	--	--	18.9%
Minnesota	16.8%	8.7% *	--	41.3%	1.8% *	20.2%
Missouri	22.3%	24.4%	--	24.4% *	--	22.8%
Nebraska	21.7%	11.8% *	49.6% *	28.6%	--	20.6%
North Dakota	15.4%	16.1%	--	16.2% *	--	15.4%
South Dakota	19.5%	15.5%	24.3% *	22.9% *	--	19.8%
South Atlantic:						
Delaware	20.9%	19.7% *	--	36.2% *	--	21.7%
District of Columbia	23.6%	14.9% *	42.2% *	27.6%	--	23.7%
Florida	13.8%	11.7%	15.1% *	30.5%	--	13.2%
Georgia	28.0%	27.0%	--	--	--	28.1%
Maryland	22.1%	12.2% *	--	34.8%	--	22.5%
North Carolina	30.3%	33.5%	--	34.5%	--	30.8%
South Carolina	20.4%	20.6%	--	4.3% *	--	20.9%
Virginia	21.7%	24.5%	9.5% *	18.3% *	--	21.9%
West Virginia	30.0%	30.0%	23.5% *	35.5%	--	30.6%
East South Central:						
Alabama	33.8%	37.6% *	--	--	--	33.8%
Kentucky	23.1%	35.3%	6.3% *	9.5% *	--	23.0%
Mississippi	25.5% *	30.4% *	--	17.7% *	--	26.0% *
Tennessee	25.9% *	12.0% *	26.7% *	--	--	26.5% *
West South Central:						
Arkansas	26.8%	29.8% *	--	--	--	26.8%
Louisiana	36.8%	40.5%	23.4% *	--	--	39.8%
Oklahoma	24.8%	26.6%	--	17.5% *	--	24.8%
Texas	22.5%	22.1%	24.2% *	22.9% *	0.6% *	23.6%
Mountain:						
Arizona	15.1% *	12.4% *	--	--	--	14.6% *
Colorado	26.6% *	33.0% *	13.1% *	27.7% *	4.1% *	28.3% *
Idaho	32.3%	25.0% *	--	53.0%	--	32.4%
Montana	22.9%	19.2%	--	36.6%	0.0%	23.7%
Nevada	23.4% *	13.7% *	38.2% *	--	--	25.4% *
New Mexico	39.7%	39.3%	--	61.1%	--	39.7%
Utah	15.4% *	17.5% *	6.1% *	--	--	15.4% *
Wyoming	21.3%	23.9% *	--	0.4% *	--	20.9%
Pacific:						
Alaska	23.6%	24.6%	--	35.8% *	--	23.9%
California	21.2%	20.4%	19.8% *	25.8%	--	21.7%
Hawaii	37.2%	35.5%	38.4% *	43.7% *	--	38.4%
Oregon	37.3%	35.7%	19.3% *	62.1%	--	39.1%
Washington	35.1%	42.1%	--	32.6%	--	35.2%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	1.00%	1.27%	2.64%	1.97%	2.49%	1.03%
New England:						
Connecticut	3.51%	6.13% *	6.83% *	4.93% *	--	2.94%
Maine	4.77%	6.03%	--	8.78%	--	4.86%
Massachusetts	4.10%	5.75% *	8.94% *	6.22%	--	4.16%
New Hampshire	5.04%	7.64%	3.87% *	6.25% *	--	5.24%
Rhode Island	5.79%	8.64% *	--	6.58% *	--	5.85%
Vermont	4.85%	7.39%	--	4.46% *	--	5.00%
Middle Atlantic:						
New Jersey	4.28%	4.98%	--	6.82% *	--	4.34%
New York	5.28%	7.27% *	14.74%	5.80%	2.20% *	5.35%
Pennsylvania	4.24%	7.59%	2.90%	6.49%	--	4.35%
East North Central:						
Illinois	3.98%	4.84%	--	9.26%	--	4.08%
Indiana	5.63% *	7.94% *	11.47% *	--	--	5.62% *
Michigan	2.87%	2.16%	--	5.33% *	--	2.94%
Ohio	4.31%	6.32%	4.44%	6.36%	--	4.34%
Wisconsin	4.18%	4.63% *	7.65% *	11.13%	--	4.24%
West North Central:						
Iowa	8.64%	11.46%	10.67% *	9.32% *	--	8.65%
Kansas	4.39%	6.70%	4.51% *	--	--	4.44%
Minnesota	4.92%	3.07% *	--	11.62%	0.89% *	5.38%
Missouri	3.62%	4.87%	--	7.50% *	--	3.68%
Nebraska	4.30%	4.74% *	18.25% *	6.63%	--	4.00%
North Dakota	3.88%	3.75%	--	7.34% *	--	3.94%
South Dakota	3.60%	4.39%	11.12% *	7.22% *	--	3.70%
South Atlantic:						
Delaware	4.57%	5.96% *	--	12.23% *	--	4.96%
District of Columbia	4.69%	5.42% *	14.00% *	7.28%	--	4.71%
Florida	2.70%	2.83%	8.41% *	7.33%	--	2.62%
Georgia	5.62%	6.76%	--	--	--	5.65%
Maryland	5.07%	5.25% *	--	8.58%	--	5.23%
North Carolina	5.89%	8.90%	--	10.07%	--	6.12%
South Carolina	4.63%	6.02%	--	1.79% *	--	4.79%
Virginia	4.84%	6.41%	4.63% *	7.80% *	--	4.87%
West Virginia	4.91%	7.26%	10.54% *	6.81%	--	5.03%
East South Central:						
Alabama	10.11%	11.83% *	--	--	--	10.11%
Kentucky	6.83%	9.06%	2.60% *	6.22% *	--	6.84%
Mississippi	8.46% *	13.06% *	--	9.57% *	--	8.64% *
Tennessee	8.33% *	4.09% *	9.71% *	--	--	8.51% *
West South Central:						
Arkansas	7.75%	9.55% *	--	--	--	7.76%
Louisiana	9.57%	11.40%	9.85% *	--	--	9.75%
Oklahoma	4.38%	5.80%	--	5.93% *	--	4.45%
Texas	4.51%	5.42%	9.56% *	11.95% *	0.67% *	4.80%
Mountain:						
Arizona	5.37% *	5.58% *	--	--	--	5.56% *
Colorado	9.19% *	14.59% *	7.28% *	8.60% *	2.09% *	9.74% *
Idaho	6.15%	8.96% *	--	6.86%	--	6.38%
Montana	3.78%	4.65%	--	7.86%	0.00%	3.90%
Nevada	7.53% *	4.36% *	19.20% *	--	--	8.22% *
New Mexico	5.81%	7.97%	--	11.92%	--	5.96%
Utah	4.63% *	5.79% *	3.72% *	--	--	4.72% *
Wyoming	5.79%	7.31% *	--	0.43% *	--	6.04%
Pacific:						
Alaska	5.48%	6.73%	--	15.72% *	--	5.57%
California	3.49%	4.56%	8.63% *	6.01%	--	3.65%
Hawaii	5.30%	6.51%	12.65% *	13.49% *	--	5.44%
Oregon	5.30%	8.22%	7.14% *	6.89%	--	5.50%
Washington	7.16%	9.94%	--	9.60%	--	7.31%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	39.4%	38.7%	30.3%	45.7%	46.3%	39.3%
New England:						
Connecticut	25.8%	12.7% *	41.4%	--	4.6%	29.1%
Maine	41.3%	38.8%	--	50.8%	--	41.3%
Massachusetts	43.5%	41.0%	--	47.3%	--	43.5%
New Hampshire	32.6%	28.2%	--	55.8%	--	32.8%
Rhode Island	28.1%	21.6% *	--	64.4%	--	28.1%
Vermont	42.2%	49.1%	--	41.1%	--	43.0%
Middle Atlantic:						
New Jersey	36.9%	39.7%	--	--	--	37.0%
New York	36.5%	58.6%	11.0% *	37.3%	--	36.4%
Pennsylvania	35.8%	27.2%	--	48.4%	--	36.0%
East North Central:						
Illinois	42.8%	40.3%	--	57.8%	--	42.5%
Indiana	30.7%	19.7% *	--	--	--	30.9%
Michigan	34.8%	40.6%	--	--	--	33.2%
Ohio	37.2%	30.7%	--	43.8%	--	37.3%
Wisconsin	34.8%	19.0% *	90.7%	43.0%	--	34.5%
West North Central:						
Iowa	43.7%	49.9%	--	--	--	43.8%
Kansas	34.6%	28.3% *	--	--	--	33.6%
Minnesota	52.2%	43.1%	--	60.5%	--	52.4%
Missouri	41.3%	33.8%	--	60.2%	--	41.3%
Nebraska	28.8%	20.1% *	1.0% *	47.0%	--	32.7%
North Dakota	24.6%	22.1% *	--	--	--	25.1%
South Dakota	46.8%	37.4%	--	45.9%	--	47.4%
South Atlantic:						
Delaware	28.2%	35.9%	--	--	--	25.0%
District of Columbia	44.9%	22.1% *	76.0%	42.8%	--	44.9%
Florida	46.0%	48.5%	--	--	--	44.3%
Georgia	33.1%	38.3%	--	--	--	33.0%
Maryland	27.0%	16.2% *	--	--	--	27.0%
North Carolina	38.1%	23.9%	--	69.0%	--	37.8%
South Carolina	18.7%	24.1%	--	--	--	17.6%
Virginia	40.8%	43.2%	--	38.8%	--	40.8%
West Virginia	22.7%	18.6%	--	--	--	22.5%
East South Central:						
Alabama	41.6%	41.4%	--	61.2%	--	41.6%
Kentucky	29.3% *	30.1% *	--	--	--	29.5% *
Mississippi	32.2%	--	--	--	--	32.2%
Tennessee	18.7%	30.9% *	--	11.3%	--	18.7%
West South Central:						
Arkansas	26.6% *	--	--	--	--	26.6% *
Louisiana	20.8% *	21.2% *	--	--	--	20.8% *
Oklahoma	44.5%	49.5%	--	--	--	45.3%
Texas	37.0%	31.2%	--	52.9%	--	37.1%
Mountain:						
Arizona	31.7% *	23.6% *	--	--	--	32.0% *
Colorado	29.1% *	20.6% *	--	56.4%	--	29.5% *
Idaho	60.2%	67.4%	--	56.8%	--	61.1%
Montana	37.1%	33.9%	--	--	--	37.1%
Nevada	51.7% *	19.8%	87.2%	30.2%	--	52.7% *
New Mexico	37.8%	30.4% *	--	--	100.0%	35.9%
Utah	74.0%	76.9%	--	--	--	73.4%
Wyoming	57.4%	59.6%	--	--	--	54.0%
Pacific:						
Alaska	43.7%	48.4%	--	--	--	43.7%
California	46.3%	49.0%	22.8% *	55.8%	--	46.3%
Hawaii	43.6%	42.6%	--	73.6%	--	43.6%
Oregon	51.2%	46.2%	--	69.1%	--	51.3%
Washington	70.2%	71.7%	--	68.9%	--	69.5%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	1.64%	2.24%	4.55%	2.38%	8.99%	1.66%
New England:						
Connecticut	5.59%	3.90% *	7.11%	--	0.49%	5.82%
Maine	4.74%	5.89%	--	7.53%	--	4.74%
Massachusetts	6.44%	12.28%	--	3.02%	--	6.44%
New Hampshire	5.16%	5.08%	--	3.21%	--	5.22%
Rhode Island	7.12%	7.91% *	--	7.00%	--	7.12%
Vermont	8.09%	10.09%	--	5.83%	--	8.18%
Middle Atlantic:						
New Jersey	7.52%	9.27%	--	--	--	7.55%
New York	8.69%	14.10%	6.51% *	6.29%	--	8.70%
Pennsylvania	4.02%	4.26%	--	8.41%	--	4.05%
East North Central:						
Illinois	7.11%	8.78%	--	9.60%	--	7.23%
Indiana	7.78%	8.68% *	--	--	--	7.85%
Michigan	5.70%	9.90%	--	--	--	5.83%
Ohio	5.59%	4.84%	--	12.01%	--	5.60%
Wisconsin	8.74%	7.60% *	7.66%	8.42%	--	8.82%
West North Central:						
Iowa	5.41%	5.25%	--	--	--	5.41%
Kansas	8.04%	8.56% *	--	--	--	8.08%
Minnesota	6.72%	5.86%	--	7.19%	--	6.77%
Missouri	5.95%	6.04%	--	8.18%	--	5.95%
Nebraska	5.94%	9.57% *	0.80% *	4.20%	--	5.85%
North Dakota	4.53%	7.11% *	--	--	--	4.64%
South Dakota	5.05%	8.84%	--	4.25%	--	5.07%
South Atlantic:						
Delaware	5.47%	7.80%	--	--	--	5.19%
District of Columbia	7.20%	8.39% *	7.98%	8.77%	--	7.20%
Florida	5.35%	6.52%	--	--	--	5.30%
Georgia	4.80%	6.14%	--	--	--	4.81%
Maryland	7.57%	6.72% *	--	--	--	7.67%
North Carolina	7.35%	4.65%	--	9.98%	--	7.47%
South Carolina	4.37%	5.21%	--	--	--	4.21%
Virginia	4.79%	5.83%	--	7.44%	--	4.79%
West Virginia	3.93%	4.41%	--	--	--	3.94%
East South Central:						
Alabama	6.43%	7.06%	--	3.63%	--	6.43%
Kentucky	11.26% *	13.48% *	--	--	--	11.34% *
Mississippi	6.38%	--	--	--	--	6.38%
Tennessee	5.05%	11.70% *	--	0.99%	--	5.05%
West South Central:						
Arkansas	8.45% *	--	--	--	--	8.45% *
Louisiana	8.38% *	10.06% *	--	--	--	8.38% *
Oklahoma	7.46%	8.87%	--	--	--	7.51%
Texas	6.90%	9.15%	--	8.44%	--	6.91%
Mountain:						
Arizona	9.91% *	7.91% *	--	--	--	10.58% *
Colorado	11.27% *	11.92% *	--	7.05%	--	11.50% *
Idaho	6.70%	11.91%	--	4.40%	--	6.79%
Montana	7.09%	9.98%	--	--	--	7.09%
Nevada	16.66% *	3.67%	8.17%	1.98%	--	16.67% *
New Mexico	8.16%	10.46% *	--	--	0.00%	8.24%
Utah	8.65%	8.85%	--	--	--	8.91%
Wyoming	12.60%	15.93%	--	--	--	13.66%
Pacific:						
Alaska	7.62%	9.38%	--	--	--	7.62%
California	5.26%	5.75%	10.34% *	7.68%	--	5.35%
Hawaii	5.95%	5.50%	--	9.58%	--	5.95%
Oregon	6.79%	10.07%	--	6.67%	--	6.93%
Washington	9.35%	12.14%	--	7.73%	--	9.69%

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.

* Figure does not meet standard of reliability or precision.

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

Table VI.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	9.2%	8.4%	6.4%	13.8%	4.7% *	9.4%
New England:						
Connecticut	4.6%	2.5%	7.4% *	5.7% *	3.8%	4.7%
Maine	14.1%	12.2%	1.8% *	20.9%	--	14.4%
Massachusetts	9.3%	7.4% *	9.6% *	12.2%	--	9.4%
New Hampshire	6.6%	7.9%	3.0% *	5.6% *	0.0%	6.9%
Rhode Island	7.1%	6.1% *	--	9.4% *	--	7.2%
Vermont	9.2% *	13.5% *	2.7% *	4.7% *	0.0%	9.5% *
Middle Atlantic:						
New Jersey	8.1%	8.5% *	--	8.4% *	0.0%	8.2%
New York	12.3%	13.8% *	5.5% *	14.1%	1.8% *	12.5%
Pennsylvania	8.9%	7.8% *	5.6% *	16.4%	1.4% *	9.1%
East North Central:						
Illinois	9.2%	9.8%	1.2% *	28.7%	--	9.2%
Indiana	5.6% *	3.5% *	17.3% *	4.3% *	--	5.6% *
Michigan	4.1% *	3.3% *	--	3.9% *	--	3.9% *
Ohio	11.6%	8.1%	7.6% *	19.9% *	0.0%	11.7%
Wisconsin	6.4% *	2.8% *	11.4% *	16.1% *	--	6.4% *
West North Central:						
Iowa	18.2%	24.5%	7.9% *	6.0% *	--	18.2%
Kansas	6.5% *	6.9% *	5.8% *	--	--	6.3% *
Minnesota	8.8% *	3.8% *	2.4% *	25.0% *	0.8% *	10.6% *
Missouri	9.2%	8.2%	1.1% *	14.7% *	--	9.4%
Nebraska	6.2%	2.4% *	0.5% *	13.4%	0.0%	6.7%
North Dakota	3.8%	3.6% *	2.9% *	4.1% *	0.0%	3.9%
South Dakota	9.1%	5.8% *	18.1% *	10.5% *	0.0%	9.4%
South Atlantic:						
Delaware	5.9%	7.1% *	0.9% *	8.5% *	--	5.4%
District of Columbia	10.6%	3.3% *	32.1% *	11.8% *	--	10.6%
Florida	6.3%	5.7%	6.0% *	12.9% *	--	5.9%
Georgia	9.2%	10.3%	--	--	--	9.3%
Maryland	6.0% *	2.0% *	2.4% *	14.6% *	--	6.1% *
North Carolina	11.5%	8.0%	2.3% *	23.8% *	--	11.6%
South Carolina	3.8%	4.9% *	3.2% *	1.9% *	--	3.7%
Virginia	8.9%	10.6%	0.9% *	7.1% *	--	8.9%
West Virginia	6.8%	5.6%	4.8% *	11.6%	--	6.9%
East South Central:						
Alabama	14.1% *	15.6% *	0.5% *	--	--	14.1% *
Kentucky	6.8% *	10.6% *	1.6% *	2.4% *	--	6.8% *
Mississippi	8.2% *	9.2% *	3.2% *	7.8% *	--	8.4% *
Tennessee	4.8% *	3.7% *	5.6% *	--	--	4.9% *
West South Central:						
Arkansas	7.1% *	6.2% *	--	--	--	7.1% *
Louisiana	7.7% *	8.6% *	5.8% *	--	--	8.3% *
Oklahoma	11.0%	13.2% *	--	5.9% *	1.8% *	11.2%
Texas	8.3%	6.9% *	10.8% *	12.1% *	0.0%	8.8%
Mountain:						
Arizona	4.8% *	2.9% *	--	0.6% *	--	4.7% *
Colorado	7.8%	6.8% *	5.2% *	15.6% *	0.0%	8.4%
Idaho	19.4%	16.8% *	4.0% *	30.1%	--	19.8%
Montana	8.5%	6.5% *	--	15.5% *	0.0%	8.8%
Nevada	12.1% *	2.7% *	33.3% *	--	0.0%	13.4% *
New Mexico	15.0%	11.9% *	4.1% *	34.9% *	--	14.3%
Utah	11.4% *	13.5% *	--	0.7% *	--	11.3% *
Wyoming	12.2% *	14.2% *	--	0.4% *	--	11.3% *
Pacific:						
Alaska	10.3%	11.9% *	0.0%	14.0% *	--	10.4%
California	9.8%	10.0%	4.5% *	14.4%	--	10.1%
Hawaii	16.2%	15.1%	10.1% *	32.2% *	--	16.8%
Oregon	19.1%	16.5%	4.0% *	43.0%	--	20.1%
Washington	24.6% *	30.2% *	2.4% *	22.5% *	--	24.5% *

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.55%	0.75%	0.93%	1.10%	1.63% *	0.57%
New England:						
Connecticut	1.21%	0.75%	3.54% *	2.48% *	1.07%	1.25%
Maine	2.81%	3.48%	1.98% *	5.42%	--	2.87%
Massachusetts	2.17%	2.98% *	5.35% *	3.28%	--	2.19%
New Hampshire	1.66%	2.22%	1.93% *	3.42% *	0.00%	1.73%
Rhode Island	1.94%	2.47% *	--	4.58% *	--	1.96%
Vermont	2.95% *	4.98% *	2.49% *	2.09% *	0.00%	3.05% *
Middle Atlantic:						
New Jersey	2.22%	2.89% *	--	3.96% *	0.00%	2.25%
New York	3.43%	7.03% *	2.73% *	3.20%	1.91% *	3.49%
Pennsylvania	1.95%	2.78% *	2.18% *	4.78%	0.90% *	2.00%
East North Central:						
Illinois	2.32%	2.93%	0.75% *	8.35%	--	2.37%
Indiana	1.98% *	1.94% *	8.07% *	2.17% *	--	1.99% *
Michigan	1.28% *	1.31% *	--	2.34% *	--	1.29% *
Ohio	2.18%	2.36%	4.07% *	6.04% *	0.00%	2.20%
Wisconsin	2.10% *	1.12% *	7.69% *	6.46% *	--	2.13% *
West North Central:						
Iowa	4.85%	6.25%	4.94% *	2.64% *	--	4.85%
Kansas	2.00% *	2.63% *	4.51% *	--	--	2.00% *
Minnesota	3.35% *	1.56% *	1.50% *	8.96% *	0.99% *	3.77% *
Missouri	2.03%	2.32%	1.04% *	5.34% *	--	2.07%
Nebraska	1.27%	0.90% *	0.36% *	3.06%	0.00%	1.36%
North Dakota	1.01%	1.13% *	2.20% *	1.87% *	0.00%	1.04%
South Dakota	1.99%	2.12% *	8.24% *	3.62% *	0.00%	2.05%
South Atlantic:						
Delaware	1.49%	2.41% *	0.53% *	2.97% *	--	1.50%
District of Columbia	3.17%	1.43% *	13.43% *	5.40% *	--	3.18%
Florida	1.47%	1.56%	4.52% *	4.83% *	--	1.36%
Georgia	2.31%	2.95%	--	--	--	2.32%
Maryland	2.03% *	0.76% *	1.42% *	4.95% *	--	2.09% *
North Carolina	2.71%	2.10%	2.15% *	8.78% *	--	2.81%
South Carolina	1.04%	1.71% *	1.66% *	0.92% *	--	1.04%
Virginia	2.29%	3.17%	0.94% *	3.14% *	--	2.31%
West Virginia	1.17%	1.54%	1.87% *	2.51%	--	1.20%
East South Central:						
Alabama	5.78% *	6.88% *	0.57% *	--	--	5.78% *
Kentucky	3.08% *	5.12% *	1.25% *	1.66% *	--	3.09% *
Mississippi	3.82% *	5.78% *	2.43% *	4.16% *	--	3.90% *
Tennessee	1.56% *	2.04% *	2.67% *	--	--	1.60% *
West South Central:						
Arkansas	2.40% *	2.34% *	--	--	--	2.41% *
Louisiana	2.57% *	3.30% *	4.44% *	--	--	2.75% *
Oklahoma	3.01%	4.07% *	--	3.03% *	2.06% *	3.07%
Texas	2.07%	2.41% *	4.73% *	6.40% *	0.00%	2.20%
Mountain:						
Arizona	2.28% *	1.29% *	--	0.66% *	--	2.37% *
Colorado	2.24%	3.31% *	2.74% *	5.49% *	0.00%	2.42%
Idaho	5.00%	8.08% *	2.40% *	4.97%	--	5.19%
Montana	1.96%	2.22% *	--	4.87% *	0.00%	2.03%
Nevada	7.06% *	0.94% *	19.08% *	--	0.00%	7.74% *
New Mexico	3.79%	4.52% *	1.99% *	10.75% *	--	3.81%
Utah	4.27% *	5.35% *	--	0.57% *	--	4.36% *
Wyoming	4.65% *	6.81% *	--	0.43% *	--	4.81% *
Pacific:						
Alaska	2.91%	4.05% *	0.00%	6.75% *	--	2.96%
California	2.03%	2.85%	1.45% *	3.74%	--	2.11%
Hawaii	2.91%	3.15%	4.95% *	12.48% *	--	3.01%
Oregon	3.23%	4.27%	2.41% *	5.98%	--	3.35%
Washington	7.49% *	11.00% *	1.64% *	7.81% *	--	7.67% *

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 VI.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	9,025	8,720	8,631	10,480	8,599	9,035
New England:						
Connecticut	9,987	9,889	8,662	11,064	--	9,979
Maine	9,803	8,969	8,252	11,615	7,224	9,809
Massachusetts	10,436	9,668	9,064	12,576	9,906	10,443
New Hampshire	9,502	9,207	7,617	12,558	7,491	9,542
Rhode Island	9,388	9,380	7,816	10,331	--	9,403
Vermont	10,004	9,598	9,331	11,587	9,117	10,033
Middle Atlantic:						
New Jersey	9,743	9,608	9,259	11,283	--	9,789
New York	10,913	10,327	9,791	12,488	10,781 *	10,917
Pennsylvania	9,421	9,039	8,570	10,863	12,582	9,369
East North Central:						
Illinois	9,724	9,607	9,114	10,848	10,659	9,708
Indiana	8,355	8,107	8,557	9,632	7,903	8,357
Michigan	8,230	8,064	8,125	9,582	8,068	8,231
Ohio	8,804	8,299	8,105	10,623	--	8,798
Wisconsin	9,557	9,222	9,465	11,464	--	9,628
West North Central:						
Iowa	8,620	8,513	8,870	8,944	--	8,629
Kansas	8,657	8,815	7,083	9,585	--	8,676
Minnesota	8,586	8,294	8,763	9,493	--	8,596
Missouri	8,084	7,468	8,787	9,788	--	8,077
Nebraska	8,907	8,364	8,587	10,295	6,573	9,011
North Dakota	9,318	9,000	9,360	10,159	10,541	9,295
South Dakota	8,985	8,446	8,826	10,433	--	9,043
South Atlantic:						
Delaware	9,459	9,185	9,382	10,647	8,858	9,495
District of Columbia	9,762	9,419	11,135	9,449	9,025	9,767
Florida	8,919	8,798	8,046	10,205	8,530	8,929
Georgia	8,907	8,486	9,576	11,394	9,280	8,899
Maryland	8,760	8,644	7,601	9,607	--	8,774
North Carolina	8,612	8,264	8,646	9,582	6,800	8,699
South Carolina	8,552	8,655	7,593	8,807	10,797	8,514
Virginia	8,970	8,634	8,163	11,295	--	9,020
West Virginia	8,878	9,260	9,290	7,877	7,169	8,889
East South Central:						
Alabama	8,169	8,225	6,729	8,307	8,791	8,142
Kentucky	8,936	8,724	8,676	10,235	7,910	8,959
Mississippi	7,612	7,434	7,226	8,795	6,459	7,626
Tennessee	8,667	8,351	6,871	9,703	--	8,681
West South Central:						
Arkansas	7,804	7,732	8,094	7,872	6,994	7,824
Louisiana	8,806	8,715	9,026	9,023	--	8,828
Oklahoma	8,124	8,031	9,176	8,049	9,988	8,082
Texas	8,543	8,422	8,332	9,665	5,422	8,592
Mountain:						
Arizona	7,734	7,605	7,883	9,173	5,990	7,795
Colorado	8,816	8,684	8,845	9,077	--	8,848
Idaho	8,770	8,423	7,640	10,820	5,903	8,946
Montana	8,899	8,313	9,676	9,899	11,624	8,786
Nevada	8,215	7,655	10,000	10,156	6,770	8,272
New Mexico	9,447	9,056	9,465	10,393	--	9,597
Utah	8,448	8,457	8,001	9,257	6,681	8,500
Wyoming	8,997	9,053	7,778	11,103	6,254	9,297
Pacific:						
Alaska	10,630	10,053	11,045	12,310	8,666	10,676
California	9,162	8,940	8,662	10,442	10,228	9,126
Hawaii	8,285	7,951	7,799	9,851	--	8,250
Oregon	9,225	8,919	8,557	10,799	7,533	9,299
Washington	8,712	8,428	8,782	10,326	--	8,708

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

Note: Definitions and 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 VI.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	54.60	60.25	133.31	145.08	494.12	54.76
New England:						
Connecticut	315.88	354.79	1,033.58	546.80	--	321.28
Maine	305.50	295.39	564.14	491.74	550.91	306.03
Massachusetts	400.58	446.52	490.40	487.43	435.62	405.05
New Hampshire	375.27	314.48	1,121.16	815.77	1,373.21	381.26
Rhode Island	325.44	411.56	676.24	551.51	--	330.54
Vermont	369.39	458.77	488.00	536.56	827.94	380.61
Middle Atlantic:						
New Jersey	330.64	507.37	520.72	526.49	--	334.15
New York	327.71	370.87	715.81	653.21	3,314.18 *	321.69
Pennsylvania	279.42	344.74	836.10	354.28	2,106.62	277.27
East North Central:						
Illinois	240.73	287.22	359.65	528.00	895.82	244.49
Indiana	332.76	381.25	640.85	1,036.77	97.26	333.84
Michigan	208.31	240.11	392.18	633.91	679.15	209.74
Ohio	187.14	175.95	389.36	563.82	--	188.03
Wisconsin	256.14	289.63	669.47	497.04	--	254.88
West North Central:						
Iowa	180.95	210.66	607.61	378.28	--	181.54
Kansas	203.00	226.44	495.18	480.01	--	204.06
Minnesota	258.62	243.31	531.43	837.23	--	261.93
Missouri	569.52	703.09	683.67	337.87	--	572.16
Nebraska	212.41	279.29	440.37	386.81	366.19	211.73
North Dakota	201.25	212.66	477.50	430.03	615.11	205.00
South Dakota	241.44	258.58	925.32	374.46	--	239.96
South Atlantic:						
Delaware	336.72	434.64	654.25	542.87	1,608.97	339.21
District of Columbia	273.12	420.95	553.70	384.08	517.39	274.82
Florida	247.96	236.81	710.45	1,043.49	1,077.17	254.55
Georgia	275.94	212.23	1,586.74	884.23	579.09	281.24
Maryland	252.49	341.02	567.41	298.83	--	254.57
North Carolina	240.62	292.05	432.30	441.76	844.79	245.00
South Carolina	226.31	268.81	620.39	452.45	950.26	227.98
Virginia	240.79	254.14	468.19	366.13	--	241.63
West Virginia	217.44	226.13	678.21	412.34	357.00	218.71
East South Central:						
Alabama	136.55	147.95	718.32	396.60	867.05	135.40
Kentucky	278.08	318.79	718.74	687.79	1,505.91	283.09
Mississippi	169.05	176.59	703.18	555.32	475.23	170.48
Tennessee	325.95	255.20	649.58	353.84	--	325.85
West South Central:						
Arkansas	212.60	269.50	473.67	381.19	486.95	217.42
Louisiana	250.92	289.87	636.94	592.22	--	250.68
Oklahoma	211.62	220.93	755.55	658.09	1,258.42	212.89
Texas	216.49	277.97	297.45	488.19	1,012.36	218.45
Mountain:						
Arizona	385.65	443.65	504.47	788.59	271.37	400.57
Colorado	269.81	306.44	735.46	634.69	--	271.47
Idaho	378.17	379.20	667.50	744.70	681.27	415.78
Montana	302.21	354.86	823.63	774.91	1,928.96	297.06
Nevada	395.02	334.82	1,162.77	288.11	547.40	410.92
New Mexico	244.93	324.05	551.86	540.03	--	241.18
Utah	194.83	206.15	690.83	384.97	640.42	198.78
Wyoming	333.43	397.08	585.94	580.18	538.13	339.58
Pacific:						
Alaska	336.17	368.51	679.27	911.12	0.00	341.01
California	202.19	203.38	625.42	655.75	1,718.89	199.47
Hawaii	230.22	248.99	492.41	362.43	--	233.08
Oregon	243.05	284.30	750.36	505.47	676.09	253.40
Washington	193.16	223.51	521.04	331.20	--	190.85

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	9,103	8,715	8,482	10,447	9,293	9,097
New England:						
Connecticut	9,236	10,194	--	10,001	--	9,270
Maine	9,644	8,649	--	11,668	--	9,644
Massachusetts	10,470	8,673	9,593	12,482	--	10,491
New Hampshire	10,098	10,258	6,063	11,625	--	10,198
Rhode Island	8,255	7,897	--	9,924	--	8,255
Vermont	10,177	9,529	9,629	12,045	--	10,201
Middle Atlantic:						
New Jersey	9,626	9,024	10,017	--	--	9,637
New York	11,732	11,920	8,142	12,746	--	11,662
Pennsylvania	9,364	8,537	8,161	11,025	--	9,385
East North Central:						
Illinois	9,027	9,023	10,301	8,643	--	8,997
Indiana	8,127	6,906	8,730	11,034	--	8,127
Michigan	7,428	7,152	6,660	8,744	--	7,449
Ohio	9,881	8,187	8,050	11,784	--	9,808
Wisconsin	9,155	9,171	9,018	9,300	--	9,422
West North Central:						
Iowa	8,788	8,951	--	8,443	--	8,787
Kansas	8,462	9,006	6,300	8,366	--	8,454
Minnesota	7,343	7,746	7,928	--	--	7,451
Missouri	9,016	9,320	--	8,218	--	9,112
Nebraska	8,269	7,741	6,648	9,166	6,275	8,628
North Dakota	9,587	8,510	--	10,319	--	9,569
South Dakota	9,034	8,276	11,076	9,194	--	8,983
South Atlantic:						
Delaware	8,507	8,384	8,321	11,122	--	8,507
District of Columbia	9,439	9,475	--	9,449	--	9,458
Florida	8,769	8,397	8,536	11,284	--	8,817
Georgia	8,833	8,180	--	10,439	10,288	8,735
Maryland	8,259	8,158	8,477	8,460	--	8,299
North Carolina	7,619	7,206	7,745	8,004	--	7,594
South Carolina	9,173	9,577	--	7,442	--	9,171
Virginia	8,704	8,524	8,489	--	--	8,726
West Virginia	8,029	9,426	--	7,436	--	8,029
East South Central:						
Alabama	8,358	8,428	7,820	--	--	8,417
Kentucky	9,991	9,229	12,231	10,105	--	10,055
Mississippi	7,105	7,164	--	5,790	6,194	7,168
Tennessee	9,580	8,683	--	10,033	--	9,580
West South Central:						
Arkansas	7,388	7,140	7,387	--	--	7,487
Louisiana	8,922	8,523	--	--	--	8,922
Oklahoma	8,157	7,979	--	8,881	--	8,183
Texas	8,681	8,656	7,779	9,700	--	8,698
Mountain:						
Arizona	8,340	8,425	8,063	--	--	8,340
Colorado	8,403	8,229	7,901	8,724	--	8,479
Idaho	9,040	9,607	5,347	11,076	--	9,263
Montana	7,488	6,842	9,467	--	--	7,488
Nevada	7,665	7,217	9,318	10,275	6,811	7,754
New Mexico	9,720	8,402	6,199	11,719	5,807	9,936
Utah	8,428	8,505	6,779	9,937	--	8,485
Wyoming	9,233	9,889	--	11,932	--	9,422
Pacific:						
Alaska	10,362	8,945	11,233	--	--	10,362
California	9,091	8,828	8,808	10,212	--	8,997
Hawaii	8,047	7,549	7,155	10,115	--	8,057
Oregon	9,686	10,569	6,159	9,243	5,502	9,936
Washington	8,297	8,197	8,879	8,653	--	8,307

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	128.87	148.73	244.88	300.48	1,311.45	126.17
New England:						
Connecticut	855.55	650.98	--	550.80	--	865.00
Maine	521.16	420.76	--	969.29	--	521.16
Massachusetts	531.22	543.56	323.89	670.35	--	537.59
New Hampshire	557.57	571.08	618.60	965.03	--	577.35
Rhode Island	726.90	775.34	--	862.70	--	726.90
Vermont	560.11	759.40	508.91	936.96	--	564.07
Middle Atlantic:						
New Jersey	916.50	1,613.67	624.35	--	--	919.70
New York	795.89	1,041.48	1,166.57	1,299.09	--	763.86
Pennsylvania	465.16	499.53	844.45	375.01	--	467.63
East North Central:						
Illinois	489.95	577.07	641.56	955.11	--	491.16
Indiana	1,295.30	1,036.58	618.65	2,123.63	--	1,302.17
Michigan	304.06	391.26	361.08	497.75	--	305.27
Ohio	633.11	386.70	1,564.52	1,323.46	--	634.25
Wisconsin	455.03	648.47	607.95	1,068.57	--	376.11
West North Central:						
Iowa	406.49	504.13	--	700.63	--	407.20
Kansas	457.37	503.89	915.87	339.15	--	462.23
Minnesota	697.07	731.75	1,370.27	--	--	734.43
Missouri	408.37	477.49	--	695.08	--	402.60
Nebraska	340.94	531.75	711.13	320.56	371.21	268.35
North Dakota	604.36	991.91	--	703.65	--	606.52
South Dakota	509.99	541.15	875.22	759.69	--	515.28
South Atlantic:						
Delaware	664.00	768.71	264.24	538.92	--	664.00
District of Columbia	442.81	367.55	--	735.67	--	450.98
Florida	441.95	517.12	1,107.12	953.85	--	459.73
Georgia	650.83	720.48	--	1,319.19	623.41	689.00
Maryland	615.89	813.14	1,287.56	735.42	--	638.94
North Carolina	624.53	1,132.54	633.39	1,104.41	--	639.12
South Carolina	1,030.97	1,233.32	--	459.03	--	1,034.56
Virginia	546.26	611.64	562.26	--	--	550.42
West Virginia	261.94	587.75	--	216.60	--	261.94
East South Central:						
Alabama	371.63	361.03	476.21	--	--	427.11
Kentucky	515.69	433.02	1,040.63	625.25	--	516.93
Mississippi	303.87	280.15	--	829.53	385.14	311.18
Tennessee	342.98	395.79	--	105.90	--	342.98
West South Central:						
Arkansas	503.82	736.81	708.09	--	--	544.34
Louisiana	486.32	599.14	--	--	--	486.32
Oklahoma	316.89	365.88	--	395.93	--	320.91
Texas	518.11	706.22	551.49	669.74	--	527.46
Mountain:						
Arizona	790.76	914.94	768.75	--	--	790.76
Colorado	515.22	456.33	989.90	1,068.03	--	522.61
Idaho	550.41	570.82	937.73	677.22	--	523.92
Montana	578.77	632.16	343.60	--	--	578.77
Nevada	685.44	570.26	2,005.00	1,797.74	675.93	761.74
New Mexico	528.09	864.93	576.21	402.93	542.42	525.27
Utah	470.82	542.94	636.42	755.00	--	470.73
Wyoming	1,118.04	1,342.27	--	352.24	--	1,180.03
Pacific:						
Alaska	685.78	559.39	898.49	--	--	685.78
California	274.12	316.90	441.60	841.61	--	247.63
Hawaii	476.19	417.98	465.29	1,003.52	--	490.05
Oregon	721.64	1,051.01	582.07	958.42	201.43	746.07
Washington	575.88	654.83	1,639.24	864.92	--	578.06

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.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	9,003	8,689	8,830	10,528	8,447	9,014
New England:						
Connecticut	10,208	9,717	9,795	11,223	--	10,188
Maine	10,048	9,223	8,634	11,744	--	10,055
Massachusetts	9,861	9,257	8,838	12,360	--	9,856
New Hampshire	9,400	8,978	8,110	13,518	6,532	9,414
Rhode Island	9,488	9,508	7,085	11,011	--	9,488
Vermont	9,822	9,344	8,816	11,425	8,947	9,865
Middle Atlantic:						
New Jersey	9,938	9,880	8,800	11,535	--	9,996
New York	10,526	10,001	10,956	11,591	8,662	10,566
Pennsylvania	9,647	9,217	9,797	11,001	--	9,556
East North Central:						
Illinois	9,906	9,788	8,931	11,383	10,524	9,893
Indiana	8,527	8,481	8,556	8,837	--	8,527
Michigan	8,425	8,249	8,423	10,003	7,596	8,427
Ohio	8,573	8,307	8,158	9,906	--	8,576
Wisconsin	9,404	8,865	9,527	12,091	--	9,427
West North Central:						
Iowa	8,632	8,512	8,814	9,212	--	8,645
Kansas	8,723	8,854	6,978	9,793	--	8,754
Minnesota	8,750	8,294	8,805	10,244	--	8,737
Missouri	7,843	7,016	8,558	10,337	--	7,819
Nebraska	8,974	8,382	8,833	10,614	7,328	9,004
North Dakota	9,009	8,797	9,731	9,503	10,944	8,959
South Dakota	8,980	8,388	7,595	10,947	--	8,995
South Atlantic:						
Delaware	9,406	9,394	8,690	10,282	7,269	9,543
District of Columbia	9,738	9,139	11,648	9,425	--	9,739
Florida	9,013	8,846	7,710	11,056	--	8,997
Georgia	9,029	8,460	11,634	12,225	8,304	9,038
Maryland	8,693	8,366	7,002	9,686	--	8,699
North Carolina	8,913	8,656	9,010	9,786	7,315	8,971
South Carolina	8,609	8,664	7,693	9,165	--	8,566
Virginia	9,248	8,994	8,046	11,142	--	9,334
West Virginia	9,086	9,515	7,691	8,734	7,221	9,098
East South Central:						
Alabama	8,191	8,271	6,447	8,341	--	8,192
Kentucky	8,567	8,342	7,824	10,926	--	8,610
Mississippi	7,697	7,530	7,116	8,956	--	7,695
Tennessee	8,419	8,376	6,752	9,539	--	8,434
West South Central:						
Arkansas	7,826	7,736	8,344	7,817	7,678	7,828
Louisiana	8,790	8,729	9,013	8,758	--	8,819
Oklahoma	8,052	8,049	8,805	7,753	--	7,973
Texas	8,478	8,351	8,483	9,541	--	8,533
Mountain:						
Arizona	7,596	7,346	7,951	10,305	5,960	7,649
Colorado	8,831	8,618	8,824	9,486	--	8,831
Idaho	8,845	8,207	8,664	10,869	6,163	9,046
Montana	9,260	9,047	8,926	9,832	10,190	9,219
Nevada	8,322	7,777	9,984	10,141	5,451	8,350
New Mexico	9,369	9,087	9,667	10,136	--	9,542
Utah	8,435	8,395	8,407	9,002	7,010	8,489
Wyoming	8,990	9,048	7,909	11,360	6,435	9,309
Pacific:						
Alaska	10,578	10,219	10,902	12,055	8,666	10,642
California	9,305	8,841	10,307	10,893	9,344	9,304
Hawaii	8,302	8,275	8,040	9,404	--	8,241
Oregon	9,076	8,647	8,746	11,376	7,923	9,124
Washington	8,772	8,506	8,381	10,559	--	8,764

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership For profit, incorporated	For profit, unincorporated	Nonprofit	Age of firm Less than 5 years	5 or more years
United States	59.54	67.98	161.32	140.02	409.98	60.15
New England:						
Connecticut	341.18	502.75	661.28	659.54	--	347.26
Maine	319.20	357.20	678.22	451.09	--	319.81
Massachusetts	377.70	396.90	674.10	636.57	--	382.22
New Hampshire	505.75	391.55	1,731.08	881.08	299.54	508.28
Rhode Island	361.50	445.97	882.27	621.88	--	362.82
Vermont	480.76	584.80	730.09	682.06	838.61	502.68
Middle Atlantic:						
New Jersey	362.12	471.27	540.75	595.75	--	365.83
New York	304.61	371.68	947.39	519.21	1,660.30	309.31
Pennsylvania	333.41	407.94	943.70	553.75	--	325.44
East North Central:						
Illinois	273.82	321.74	381.58	560.78	936.01	279.10
Indiana	250.37	280.97	899.20	849.76	--	250.37
Michigan	232.99	258.29	448.33	948.52	0.00	233.44
Ohio	189.57	211.37	306.39	411.02	--	190.91
Wisconsin	258.78	214.01	1,043.87	495.57	--	262.34
West North Central:						
Iowa	191.44	200.90	737.18	389.83	--	192.37
Kansas	245.67	273.21	547.21	580.53	--	246.57
Minnesota	286.27	285.60	624.59	714.02	--	288.12
Missouri	713.23	821.59	761.34	349.02	--	713.24
Nebraska	274.18	338.32	539.17	436.94	390.56	275.93
North Dakota	240.48	243.08	848.87	728.95	737.80	245.07
South Dakota	282.31	281.34	879.85	255.64	--	284.79
South Atlantic:						
Delaware	436.21	528.54	485.40	1,301.58	1,352.25	445.46
District of Columbia	325.92	505.78	594.42	453.80	--	327.48
Florida	285.53	270.56	1,052.91	871.67	--	289.06
Georgia	321.16	194.10	2,305.65	1,061.12	528.99	325.08
Maryland	240.08	247.58	663.07	302.49	--	240.71
North Carolina	239.08	289.65	529.47	459.57	1,152.22	242.81
South Carolina	214.86	241.34	755.97	547.95	--	213.50
Virginia	275.73	275.48	642.65	296.47	--	272.25
West Virginia	319.61	242.03	809.14	1,469.03	666.14	321.47
East South Central:						
Alabama	159.54	179.28	819.81	326.63	--	158.70
Kentucky	298.37	342.88	465.51	832.22	--	302.77
Mississippi	202.35	223.26	714.33	480.02	--	202.63
Tennessee	301.00	333.07	791.90	452.71	--	301.61
West South Central:						
Arkansas	240.38	303.01	577.45	400.56	711.33	243.86
Louisiana	312.58	350.73	813.72	912.05	--	316.38
Oklahoma	275.71	284.69	901.10	943.06	--	275.95
Texas	248.55	310.90	340.56	626.01	--	248.98
Mountain:						
Arizona	484.30	545.73	623.22	742.21	414.51	502.11
Colorado	313.16	410.62	904.40	413.07	--	314.33
Idaho	535.18	420.78	933.67	1,008.47	815.55	609.39
Montana	380.76	400.92	947.73	947.47	1,606.60	389.49
Nevada	426.73	403.48	1,061.45	207.60	476.16	432.08
New Mexico	286.53	370.59	614.11	521.07	--	264.95
Utah	213.80	219.91	888.24	309.05	600.06	219.95
Wyoming	388.40	463.37	707.07	824.85	525.97	383.76
Pacific:						
Alaska	427.08	456.87	977.09	1,393.40	0.00	437.35
California	275.95	267.63	735.64	951.31	1,074.96	281.87
Hawaii	316.25	353.31	723.73	601.09	--	315.82
Oregon	268.00	292.29	852.08	504.01	717.51	278.38
Washington	191.79	219.79	479.02	334.49	--	186.69

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	8,993	8,936	8,029	10,290	7,532	9,034
New England:						
Connecticut	10,245	10,059	9,881	11,380	--	10,245
Maine	8,079	7,858	--	--	--	8,085
Massachusetts	14,447	15,643	9,233	13,623	--	14,447
New Hampshire	8,490	8,340	8,770	12,526	--	8,589
Rhode Island	10,379	11,112	--	--	--	10,662
Vermont	10,438	10,369	--	11,418	--	10,402
Middle Atlantic:						
New Jersey	9,174	9,415	8,413	9,761	--	9,220
New York	10,945	9,101	8,969	15,863	--	11,001
Pennsylvania	8,127	8,914	--	--	--	8,135
East North Central:						
Illinois	9,522	9,196	9,520	11,045	--	9,535
Indiana	6,707	--	8,235	--	--	6,662
Michigan	8,125	7,998	8,579	9,743	8,919	8,088
Ohio	8,237	8,385	7,899	--	--	8,319
Wisconsin	10,840	10,989	10,021	11,686	--	10,840
West North Central:						
Iowa	8,413	8,185	9,112	9,608	--	8,413
Kansas	8,637	8,192	--	--	--	8,637
Minnesota	9,010	8,681	10,325	--	--	9,012
Missouri	8,636	8,753	--	--	--	8,642
Nebraska	9,606	8,979	9,184	13,134	--	9,606
North Dakota	9,708	9,487	8,771	10,825	8,766	9,720
South Dakota	8,943	8,958	--	--	--	9,500
South Atlantic:						
Delaware	10,257	8,741	--	10,934	--	9,977
District of Columbia	10,865	--	10,264	9,865	--	10,865
Florida	8,705	9,746	8,426	--	7,296	8,770
Georgia	8,320	9,012	6,029	--	--	8,327
Maryland	10,036	11,288	7,709	--	--	10,036
North Carolina	7,814	6,412	--	10,663	--	8,144
South Carolina	7,427	7,259	7,934	7,777	9,302	7,318
Virginia	7,911	7,036	8,406	--	--	7,911
West Virginia	9,460	8,327	13,102	--	--	9,495
East South Central:						
Alabama	7,901	7,876	--	8,581	11,113	7,662
Kentucky	9,579	10,958	--	8,145	--	9,408
Mississippi	7,986	7,219	--	--	--	7,986
Tennessee	7,954	8,076	8,376	--	--	7,968
West South Central:						
Arkansas	8,266	8,298	--	--	--	8,321
Louisiana	8,765	8,911	8,553	--	--	8,765
Oklahoma	8,460	8,053	--	7,896	--	8,470
Texas	8,716	8,438	8,399	10,086	--	8,795
Mountain:						
Arizona	7,296	7,581	--	6,243	6,044	7,502
Colorado	10,655	10,342	--	9,982	--	10,655
Idaho	7,739	7,700	7,791	--	--	7,739
Montana	9,086	5,924	--	10,145	--	8,281
Nevada	10,024	9,003	--	--	--	10,110
New Mexico	9,424	9,441	12,229	--	--	9,424
Utah	8,651	8,909	--	--	--	8,651
Wyoming	8,795	8,241	10,846	--	--	9,117
Pacific:						
Alaska	11,705	10,537	--	13,922	--	11,705
California	8,858	9,683	--	9,010	--	8,890
Hawaii	8,534	7,433	--	9,872	--	8,501
Oregon	10,061	9,644	9,917	--	--	10,112
Washington	9,272	8,316	--	10,399	--	9,272

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	175.75	189.18	396.74	582.73	507.92	179.82
New England:						
Connecticut	509.65	801.58	311.54	642.04	--	509.65
Maine	902.34	1,226.11	--	--	--	909.28
Massachusetts	1,509.64	2,657.46	720.23	190.82	--	1,509.64
New Hampshire	470.06	481.01	353.32	73.23	--	493.95
Rhode Island	653.66	753.95	--	--	--	614.73
Vermont	669.24	721.71	--	625.44	--	675.84
Middle Atlantic:						
New Jersey	487.26	703.96	801.63	893.44	--	505.46
New York	928.76	875.15	933.65	1,095.91	--	948.50
Pennsylvania	661.64	629.08	--	--	--	673.39
East North Central:						
Illinois	628.34	890.10	615.80	1,256.96	--	630.04
Indiana	1,396.51	--	245.52	--	--	1,445.11
Michigan	839.72	912.46	98.46	725.31	330.97	874.76
Ohio	495.01	595.31	570.95	--	--	507.17
Wisconsin	1,108.21	1,490.35	799.32	590.54	--	1,108.21
West North Central:						
Iowa	510.91	599.08	737.26	871.78	--	510.91
Kansas	489.36	435.55	--	--	--	489.36
Minnesota	372.45	378.06	565.95	--	--	377.60
Missouri	396.80	420.58	--	--	--	397.71
Nebraska	677.42	815.17	191.25	344.87	--	677.42
North Dakota	295.07	388.03	576.75	154.69	525.85	297.99
South Dakota	849.02	1,033.01	--	--	--	752.24
South Atlantic:						
Delaware	612.58	963.62	--	608.22	--	600.11
District of Columbia	809.72	--	984.58	753.97	--	809.72
Florida	1,007.74	997.72	613.16	--	326.32	1,060.20
Georgia	763.02	896.30	674.16	--	--	774.64
Maryland	1,218.26	1,459.22	1,195.36	--	--	1,218.26
North Carolina	1,106.87	885.85	--	561.69	--	1,207.95
South Carolina	577.69	726.55	1,046.00	489.33	329.22	603.66
Virginia	662.10	693.43	339.70	--	--	662.10
West Virginia	763.45	501.16	1,227.13	--	--	773.89
East South Central:						
Alabama	365.56	374.61	--	547.00	111.36	314.95
Kentucky	1,226.37	1,593.61	--	1,577.65	--	1,321.56
Mississippi	885.54	464.37	--	--	--	885.54
Tennessee	343.21	394.66	48.98	--	--	349.26
West South Central:						
Arkansas	939.15	962.86	--	--	--	957.20
Louisiana	512.78	680.90	821.43	--	--	543.47
Oklahoma	627.48	666.16	--	709.01	--	629.83
Texas	541.14	825.93	851.79	242.12	--	551.75
Mountain:						
Arizona	693.09	860.47	--	363.93	129.45	793.61
Colorado	749.80	796.52	--	676.24	--	749.80
Idaho	434.95	545.88	598.28	--	--	434.95
Montana	1,174.11	765.50	--	431.02	--	1,055.75
Nevada	937.36	881.87	--	--	--	1,007.09
New Mexico	697.66	930.52	1,058.20	--	--	697.66
Utah	645.89	620.69	--	--	--	645.89
Wyoming	554.67	609.94	794.97	--	--	423.19
Pacific:						
Alaska	646.52	609.95	--	441.81	--	646.52
California	710.90	675.39	--	731.80	--	715.45
Hawaii	425.76	567.88	--	123.97	--	431.57
Oregon	507.54	503.31	776.87	--	--	523.75
Washington	637.11	596.43	--	939.12	--	637.11

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 VI.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	1,817	1,847	1,912	1,635	2,096	1,810
New England:						
Connecticut	1,771	2,129	1,285	1,334	--	1,768
Maine	1,869	1,971	1,922 *	1,686	3,211	1,866
Massachusetts	2,038	2,010	2,182	2,049	--	2,038
New Hampshire	2,350	2,412	2,284	2,124	--	2,347
Rhode Island	2,046	1,944	2,313	2,480	--	2,068
Vermont	2,187	2,269	2,731	1,761	--	2,127
Middle Atlantic:						
New Jersey	2,223	2,550	1,754 *	1,828	--	2,243
New York	2,231	2,353	1,948	2,157	3,565 *	2,189
Pennsylvania	1,669	1,684	2,129	1,405	--	1,674
East North Central:						
Illinois	1,858	1,887	2,022	1,569	--	1,854
Indiana	2,137	2,158	2,050	2,080	--	2,133
Michigan	1,970	2,013	1,978	1,645	--	1,964
Ohio	2,016	2,067	2,509	1,678	--	2,020
Wisconsin	2,052	2,053	1,824	2,299	--	2,092
West North Central:						
Iowa	2,025	1,995	2,981	1,221	--	2,027
Kansas	1,784	1,847	1,908	1,317	1,603	1,786
Minnesota	1,939	2,033	2,159	1,507	--	1,945
Missouri	1,649	1,698	2,254	1,363	--	1,643
Nebraska	1,722	1,771	1,843	1,549	--	1,728
North Dakota	1,579	1,461	2,266	1,604	--	1,556
South Dakota	1,730	1,699	2,302	1,581	--	1,696
South Atlantic:						
Delaware	2,120	1,959	2,452	2,550	--	2,119
District of Columbia	1,863	1,881	2,782	1,479	--	1,859
Florida	1,913	1,958	1,969	1,640	--	1,893
Georgia	1,748	1,823	1,719	1,221	--	1,743
Maryland	2,065	2,035	2,094	2,123	--	2,076
North Carolina	2,012	2,052	2,211	1,808	--	2,004
South Carolina	1,814	1,885	1,879	1,192	2,578	1,801
Virginia	2,054	2,120	2,066	1,750	--	2,031
West Virginia	2,012	2,022	3,331	1,277	--	2,011
East South Central:						
Alabama	2,048	2,075	1,580	2,014	--	2,024
Kentucky	1,947	2,097	1,799	1,460	--	1,939
Mississippi	1,716	1,787	2,103	1,066	--	1,714
Tennessee	1,645	1,775	1,417	1,538	--	1,647
West South Central:						
Arkansas	1,795	1,833	1,680	1,726	--	1,783
Louisiana	2,259	2,233	2,495	1,941	--	2,236
Oklahoma	1,558	1,621	1,523	1,278	--	1,550
Texas	1,638	1,563	1,710	2,027	--	1,644
Mountain:						
Arizona	1,837	1,854	2,324	994	--	1,860
Colorado	1,618	1,614	1,820	1,528	--	1,608
Idaho	1,686	1,510	2,997 *	1,252	2,568	1,632
Montana	1,493	1,260	2,551 *	1,464	--	1,363
Nevada	1,563	1,682	1,162	1,184	--	1,544
New Mexico	1,767	1,609	2,545	1,438	--	1,794
Utah	1,591	1,565	1,687	1,722	--	1,578
Wyoming	1,497	1,609	1,164	1,201	--	1,596
Pacific:						
Alaska	1,931	2,085	1,210 *	1,729	3,000	1,906
California	1,515	1,535	1,745	1,281	2,054 *	1,497
Hawaii	857	959	801 *	605	--	875
Oregon	1,499	1,612	1,606	1,021	1,734	1,489
Washington	1,381	1,410	1,626	927	--	1,396

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

Note: Definitions and 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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	26.40	30.94	64.79	75.04	243.18	26.39
New England:						
Connecticut	124.43	151.97	280.48	212.47	--	126.25
Maine	121.39	157.88	721.64 *	115.17	281.46	121.58
Massachusetts	108.40	125.80	318.27	241.19	--	109.12
New Hampshire	149.58	159.87	534.59	380.17	--	152.10
Rhode Island	156.94	179.08	388.61	500.76	--	160.06
Vermont	156.46	190.66	386.69	251.66	--	150.54
Middle Atlantic:						
New Jersey	239.06	276.91	591.76 *	376.89	--	242.78
New York	206.64	191.22	309.50	553.35	1,717.38 *	203.81
Pennsylvania	106.76	142.01	251.66	187.53	--	108.35
East North Central:						
Illinois	85.10	99.88	220.07	198.61	--	85.63
Indiana	151.11	183.68	293.57	419.85	--	151.46
Michigan	125.28	148.43	337.30	279.04	--	125.92
Ohio	106.46	137.28	369.04	113.30	--	107.45
Wisconsin	126.34	144.58	363.88	317.10	--	126.65
West North Central:						
Iowa	160.34	135.66	511.07	187.60	--	160.79
Kansas	122.45	129.74	473.70	232.09	152.61	123.58
Minnesota	117.02	135.54	355.02	262.58	--	119.36
Missouri	104.17	133.63	570.23	149.74	--	104.43
Nebraska	125.34	193.15	192.95	113.35	--	130.30
North Dakota	130.57	153.78	538.39	222.39	--	132.04
South Dakota	118.61	146.53	273.58	247.95	--	118.29
South Atlantic:						
Delaware	159.87	192.35	470.92	357.45	--	167.69
District of Columbia	132.13	193.55	301.45	136.79	--	132.87
Florida	101.26	117.12	216.11	326.11	--	102.06
Georgia	99.31	115.96	296.40	179.70	--	99.58
Maryland	154.38	233.29	318.98	148.71	--	155.42
North Carolina	149.71	206.69	365.86	246.18	--	152.45
South Carolina	144.14	159.92	224.82	178.41	235.06	146.08
Virginia	118.26	142.08	305.22	325.05	--	115.95
West Virginia	206.88	197.44	810.30	306.43	--	208.16
East South Central:						
Alabama	137.36	157.69	186.38	318.85	--	136.13
Kentucky	236.15	341.22	274.81	113.71	--	242.60
Mississippi	118.74	139.43	407.04	242.24	--	120.09
Tennessee	83.48	120.40	286.30	115.81	--	83.92
West South Central:						
Arkansas	143.23	181.96	412.21	293.74	--	146.06
Louisiana	163.42	193.08	421.22	299.24	--	168.12
Oklahoma	111.53	135.88	383.58	177.58	--	113.46
Texas	122.79	147.68	177.24	490.25	--	124.52
Mountain:						
Arizona	177.98	202.65	431.54	206.92	--	183.76
Colorado	116.14	170.14	310.93	151.15	--	114.87
Idaho	183.15	118.78	1,007.71 *	199.19	462.55	187.36
Montana	175.84	139.61	1,023.07 *	277.38	--	120.77
Nevada	149.91	194.46	186.00	82.06	--	153.93
New Mexico	198.72	184.65	761.55	180.52	--	203.79
Utah	115.42	125.65	416.93	142.91	--	117.62
Wyoming	171.24	216.45	244.99	322.91	--	184.58
Pacific:						
Alaska	155.29	168.20	431.59 *	378.62	0.00	156.84
California	81.37	98.89	209.68	190.96	822.19 *	78.38
Hawaii	115.76	161.22	284.65 *	158.03	--	118.31
Oregon	116.98	154.77	237.75	216.59	296.80	121.10
Washington	125.94	160.15	294.64	130.67	--	128.03

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	1,716	1,791	1,806	1,470	2,671	1,685
New England:						
Connecticut	1,711	2,116	--	--	--	1,705
Maine	2,152	2,268	--	1,777	--	2,152
Massachusetts	1,884	1,964	1,458	1,913	--	1,874
New Hampshire	2,438	2,358	--	2,275	--	2,406
Rhode Island	2,362	2,032	1,964	--	--	2,362
Vermont	2,225	1,912	--	2,552	--	2,219
Middle Atlantic:						
New Jersey	1,715	2,504	706 *	--	--	1,709
New York	2,109	3,107	2,108	1,192	--	1,885
Pennsylvania	1,397	1,180	--	1,356 *	--	1,402
East North Central:						
Illinois	1,700	1,723	2,088	--	--	1,697
Indiana	1,789	1,564	1,335	--	--	1,788
Michigan	2,106	2,407	1,530	1,465	--	2,117
Ohio	2,248	2,690	--	1,735	--	2,231
Wisconsin	2,208	2,499	--	2,078	--	2,273
West North Central:						
Iowa	1,312	1,478	--	990	--	1,314
Kansas	1,588	1,686	1,807	--	--	1,603
Minnesota	1,849	2,360	2,605	--	--	1,827
Missouri	1,846	1,971	--	--	--	1,843
Nebraska	1,487	1,050	--	1,795	--	1,618
North Dakota	1,766	--	--	2,125	--	1,749
South Dakota	2,082	1,780	--	1,996	--	2,042
South Atlantic:						
Delaware	1,739 *	1,870 *	--	1,695	--	1,739 *
District of Columbia	2,256	2,825	--	1,734	--	2,261
Florida	2,047	2,009	2,192	--	--	2,039
Georgia	1,485	1,534	--	--	--	1,382
Maryland	2,200	2,084	--	2,073	--	2,276
North Carolina	1,677	1,696	--	1,434	--	1,663
South Carolina	1,695	1,863	--	--	--	1,692
Virginia	2,707	2,651	--	--	--	2,722
West Virginia	1,025	1,808	--	660	--	1,025
East South Central:						
Alabama	1,568	1,701	--	--	--	1,599
Kentucky	1,499	1,389	--	--	--	1,501
Mississippi	741	--	--	--	--	668
Tennessee	1,517	1,870	--	1,439	--	1,517
West South Central:						
Arkansas	2,263	2,069	--	--	--	2,227
Louisiana	1,956	1,998	--	--	--	1,956
Oklahoma	1,642	1,771	--	1,143	--	1,655
Texas	1,572	1,278	1,567 *	--	--	1,597
Mountain:						
Arizona	2,115	2,002 *	3,168	--	--	2,115
Colorado	1,288	1,110	--	1,345	--	1,244
Idaho	1,607	1,581	--	--	--	1,602
Montana	1,073	889	--	1,139	--	1,073
Nevada	1,144	1,177	1,097	--	--	1,051
New Mexico	1,994	2,268	--	1,806	--	1,961
Utah	1,531	1,422	--	--	--	1,539
Wyoming	1,637	1,756	--	--	--	1,733
Pacific:						
Alaska	1,405	1,416	0	--	--	1,405
California	1,540	1,635	1,664	1,123	--	1,475
Hawaii	398	488	--	162 *	--	411
Oregon	1,030	1,617	--	--	--	1,057
Washington	1,418	1,417	--	--	--	1,414

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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Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	57.01	77.34	137.79	101.19	638.25	54.17
New England:						
Connecticut	294.12	328.69	--	--	--	297.01
Maine	270.76	413.97	--	235.96	--	270.76
Massachusetts	170.44	282.78	121.55	255.34	--	171.44
New Hampshire	287.71	339.77	--	387.13	--	300.71
Rhode Island	367.49	214.38	73.15	--	--	367.49
Vermont	237.61	255.57	--	518.53	--	239.32
Middle Atlantic:						
New Jersey	471.46	510.91	413.74 *	--	--	472.11
New York	342.30	685.10	519.18	117.37	--	269.85
Pennsylvania	225.41	197.34	--	485.71 *	--	227.45
East North Central:						
Illinois	178.39	202.66	150.10	--	--	179.31
Indiana	342.79	229.65	114.89	--	--	344.57
Michigan	221.75	308.65	223.97	213.58	--	222.55
Ohio	311.00	545.83	--	202.01	--	312.03
Wisconsin	268.22	343.16	--	96.88	--	266.32
West North Central:						
Iowa	236.78	363.04	--	244.91	--	237.27
Kansas	251.53	330.17	178.64	--	--	254.81
Minnesota	387.37	358.92	508.18	--	--	400.45
Missouri	384.90	467.64	--	--	--	391.10
Nebraska	217.72	270.65	--	211.73	--	230.00
North Dakota	404.24	--	--	330.76	--	405.17
South Dakota	263.48	330.99	--	217.81	--	263.71
South Atlantic:						
Delaware	562.48 *	632.28 *	--	51.99	--	562.48 *
District of Columbia	318.29	541.68	--	311.92	--	323.92
Florida	209.42	240.60	273.12	--	--	217.12
Georgia	218.70	277.10	--	--	--	199.30
Maryland	345.01	408.98	--	151.57	--	350.56
North Carolina	200.42	242.96	--	211.21	--	204.90
South Carolina	323.67	371.69	--	--	--	324.78
Virginia	323.21	350.27	--	--	--	324.59
West Virginia	107.98	291.93	--	40.22	--	107.98
East South Central:						
Alabama	206.20	238.86	--	--	--	236.67
Kentucky	246.98	323.52	--	--	--	252.95
Mississippi	180.90	--	--	--	--	179.17
Tennessee	74.93	291.12	--	30.60	--	74.93
West South Central:						
Arkansas	444.26	545.69	--	--	--	487.76
Louisiana	329.79	424.29	--	--	--	329.79
Oklahoma	299.52	369.51	--	171.53	--	305.05
Texas	260.63	197.20	498.92 *	--	--	264.65
Mountain:						
Arizona	554.57	627.78 *	609.70	--	--	554.57
Colorado	166.01	301.80	--	168.67	--	153.70
Idaho	291.37	425.93	--	--	--	306.24
Montana	170.75	157.79	--	69.76	--	170.75
Nevada	247.16	311.00	281.64	--	--	242.63
New Mexico	243.29	543.58	--	251.93	--	255.35
Utah	218.91	230.81	--	--	--	221.23
Wyoming	332.82	347.93	--	--	--	344.84
Pacific:						
Alaska	275.27	229.39	0.00	--	--	275.27
California	138.91	195.88	188.29	238.85	--	126.21
Hawaii	83.04	96.55	--	153.30 *	--	85.73
Oregon	201.69	317.65	--	--	--	214.88
Washington	216.41	248.57	--	--	--	217.18

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	1,843	1,859	2,030	1,636	1,842	1,843
New England:						
Connecticut	1,755	2,127	1,614	1,228	--	1,752
Maine	1,818	1,867	--	1,715	--	1,815
Massachusetts	2,011	2,006	2,411	1,827	--	2,013
New Hampshire	2,355	2,493	1,988	--	--	2,362
Rhode Island	2,050	1,965	2,231	2,574	--	2,048
Vermont	2,284	2,537	--	1,529	--	2,206
Middle Atlantic:						
New Jersey	2,505	2,641	2,850	1,604	--	2,520
New York	2,149	2,210	2,056	2,046	--	2,170
Pennsylvania	1,744	1,775	2,152	1,406	--	1,756
East North Central:						
Illinois	1,891	1,933	1,998	1,561	--	1,887
Indiana	2,206	2,308	1,897	1,736	--	2,206
Michigan	1,920	1,933	2,097	1,564	2,228	1,920
Ohio	1,946	1,949	2,636	1,636	--	1,948
Wisconsin	2,072	2,005	2,076	2,417	--	2,114
West North Central:						
Iowa	2,144	2,024	3,182	1,344	--	2,147
Kansas	1,924	2,035	1,732 *	1,556	--	1,922
Minnesota	1,982	2,053	2,117	1,674	--	1,995
Missouri	1,547	1,611	1,450	1,359	--	1,540
Nebraska	1,695	1,739	1,926	1,436	3,680	1,659
North Dakota	1,724	1,715	--	1,216	--	1,680
South Dakota	1,643	1,610	2,062	1,582	--	1,607
South Atlantic:						
Delaware	2,131	2,023	2,602	2,360	2,058	2,136
District of Columbia	1,711	1,603	2,796	1,379	--	1,707
Florida	1,896	1,986	1,897	1,335	--	1,864
Georgia	1,716	1,785	1,349	1,379	--	1,728
Maryland	1,897	1,798	1,714	2,120	--	1,896
North Carolina	2,189	2,208	2,248	2,089	--	2,147
South Carolina	1,833	1,904	1,951	1,190	--	1,822
Virginia	2,037	2,112	1,928	1,868	--	2,000
West Virginia	2,117	1,937	3,041 *	1,804	--	2,118
East South Central:						
Alabama	1,908	1,875	1,572	2,322	--	1,905
Kentucky	1,901	1,955	1,965	1,503	--	1,874
Mississippi	1,923	2,078	2,037	1,132	--	1,922
Tennessee	1,795	1,835	1,633	1,800	1,742	1,796
West South Central:						
Arkansas	1,659	1,707	1,183	1,800	--	1,652
Louisiana	2,375	2,376	2,573	--	--	2,368
Oklahoma	1,543	1,547	2,013	1,327	--	1,523
Texas	1,654	1,606	1,765	1,866	--	1,659
Mountain:						
Arizona	1,846	1,882	2,058	1,144	--	1,855
Colorado	1,794	1,834	1,646	1,768	--	1,796
Idaho	1,764	1,519	3,950 *	1,137	--	1,689
Montana	1,383	1,436	1,522 *	1,218	--	1,377
Nevada	1,739	1,885	1,295	1,259	--	1,750
New Mexico	1,864	1,542	2,873 *	1,336	--	1,925
Utah	1,609	1,598	1,713 *	1,521	--	1,589
Wyoming	1,465	1,635	1,116	--	--	1,579
Pacific:						
Alaska	2,092	2,249	2,129	1,370 *	3,000	2,061
California	1,539	1,443	2,399	1,526	--	1,560
Hawaii	1,127	1,319	828 *	--	--	1,163
Oregon	1,494	1,602	1,690	805	1,872	1,479
Washington	1,354	1,385	1,730	854	--	1,376

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	28.34	34.72	79.12	61.23	177.43	28.69
New England:						
Connecticut	144.33	199.63	368.98	234.72	--	146.86
Maine	141.10	163.57	--	155.32	--	141.41
Massachusetts	130.34	142.84	399.06	346.43	--	131.45
New Hampshire	187.56	197.37	503.16	--	--	188.24
Rhode Island	192.82	233.75	223.15	238.22	--	193.46
Vermont	225.45	274.62	--	262.93	--	217.61
Middle Atlantic:						
New Jersey	300.54	414.91	568.45	367.11	--	303.32
New York	152.80	159.30	449.26	391.04	--	155.83
Pennsylvania	125.80	171.49	242.69	115.79	--	128.73
East North Central:						
Illinois	96.52	113.21	254.22	222.11	--	97.39
Indiana	163.51	196.11	340.14	239.97	--	163.51
Michigan	149.99	172.49	423.05	395.91	0.00	150.26
Ohio	102.37	119.05	420.58	157.65	--	102.79
Wisconsin	162.87	183.12	451.69	418.04	--	163.17
West North Central:						
Iowa	194.21	117.88	543.48	239.79	--	194.87
Kansas	122.90	135.39	527.21 *	168.73	--	123.93
Minnesota	132.35	171.08	371.64	216.37	--	134.69
Missouri	108.28	147.30	240.83	146.85	--	108.15
Nebraska	100.57	140.89	153.09	138.65	177.64	99.24
North Dakota	153.68	161.63	--	273.08	--	155.48
South Dakota	127.27	150.55	192.88	308.60	--	125.34
South Atlantic:						
Delaware	158.69	177.25	557.65	417.66	356.77	167.64
District of Columbia	142.60	180.73	384.96	147.80	--	143.10
Florida	118.17	142.55	329.89	162.14	--	116.93
Georgia	111.80	125.64	380.72	263.84	--	112.90
Maryland	103.91	123.00	321.61	159.54	--	104.19
North Carolina	177.64	233.59	465.25	304.60	--	182.72
South Carolina	171.39	185.79	183.24	183.51	--	173.13
Virginia	133.36	150.63	365.08	358.15	--	127.35
West Virginia	302.27	266.11	1,184.37 *	480.49	--	304.07
East South Central:						
Alabama	117.95	126.00	212.91	250.09	--	119.92
Kentucky	183.60	247.91	338.50	162.93	--	185.88
Mississippi	125.43	145.93	395.08	274.50	--	125.56
Tennessee	123.46	150.64	309.43	266.30	72.02	123.89
West South Central:						
Arkansas	149.16	193.55	287.36	322.70	--	150.89
Louisiana	202.07	226.81	534.56	--	--	208.08
Oklahoma	111.15	135.78	291.82	247.26	--	112.74
Texas	151.00	189.70	210.06	431.12	--	153.07
Mountain:						
Arizona	180.85	204.98	552.31	245.71	--	186.57
Colorado	148.17	207.03	147.18	264.00	--	148.95
Idaho	257.59	115.12	1,647.69 *	227.71	--	263.42
Montana	141.14	183.32	528.70 *	237.42	--	144.27
Nevada	151.14	177.20	272.95	83.92	--	152.53
New Mexico	300.57	241.66	958.92 *	143.25	--	308.76
Utah	144.19	150.92	559.44 *	62.16	--	147.62
Wyoming	229.16	295.01	255.62	--	--	247.74
Pacific:						
Alaska	186.76	203.96	234.53	570.65 *	0.00	190.69
California	107.07	105.86	369.33	324.50	--	109.74
Hawaii	208.09	255.12	419.17 *	--	--	214.76
Oregon	132.43	178.42	261.34	137.64	271.51	136.46
Washington	149.75	192.62	322.38	141.25	--	152.64

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 VI.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	20.1%	21.2%	22.1%	15.6%	24.4%	20.0%
New England:						
Connecticut	17.7%	21.5%	14.8%	12.1%	--	17.7%
Maine	19.1%	22.0%	23.3% *	14.5%	44.5%	19.0%
Massachusetts	19.5%	20.8%	24.1%	16.3%	--	19.5%
New Hampshire	24.7%	26.2%	30.0%	16.9%	--	24.6%
Rhode Island	21.8%	20.7%	29.6%	24.0%	--	22.0%
Vermont	21.9%	23.6%	29.3%	15.2%	--	21.2%
Middle Atlantic:						
New Jersey	22.8%	26.5%	18.9% *	16.2%	--	22.9%
New York	20.4%	22.8%	19.9%	17.3%	33.1%	20.1%
Pennsylvania	17.7%	18.6%	24.8%	12.9%	--	17.9%
East North Central:						
Illinois	19.1%	19.6%	22.2%	14.5%	--	19.1%
Indiana	25.6%	26.6%	24.0%	21.6%	--	25.5%
Michigan	23.9%	25.0%	24.3%	17.2%	--	23.9%
Ohio	22.9%	24.9%	31.0%	15.8%	--	23.0%
Wisconsin	21.5%	22.3%	19.3%	20.1%	--	21.7%
West North Central:						
Iowa	23.5%	23.4%	33.6%	13.7%	--	23.5%
Kansas	20.6%	20.9%	26.9%	13.7%	24.2%	20.6%
Minnesota	22.6%	24.5%	24.6%	15.9%	--	22.6%
Missouri	20.4%	22.7%	25.6%	13.9%	28.2%	20.3%
Nebraska	19.3%	21.2%	21.5%	15.0%	--	19.2%
North Dakota	16.9%	16.2%	24.2%	15.8%	--	16.7%
South Dakota	19.3%	20.1%	26.1%	15.1%	--	18.8%
South Atlantic:						
Delaware	22.4%	21.3%	26.1%	24.0%	--	22.3%
District of Columbia	19.1%	20.0%	25.0%	15.7%	--	19.0%
Florida	21.5%	22.3%	24.5%	16.1%	31.7%	21.2%
Georgia	19.6%	21.5%	18.0%	10.7%	--	19.6%
Maryland	23.6%	23.5%	27.6%	22.1%	--	23.7%
North Carolina	23.4%	24.8%	25.6%	18.9%	--	23.0%
South Carolina	21.2%	21.8%	24.7%	13.5%	23.9%	21.2%
Virginia	22.9%	24.5%	25.3%	15.5%	--	22.5%
West Virginia	22.7%	21.8%	35.9%	16.2%	--	22.6%
East South Central:						
Alabama	25.1%	25.2%	23.5%	24.2%	--	24.9%
Kentucky	21.8%	24.0%	20.7%	14.3%	--	21.6%
Mississippi	22.5%	24.0%	29.1%	12.1%	--	22.5%
Tennessee	19.0%	21.3%	20.6%	15.8%	--	19.0%
West South Central:						
Arkansas	23.0%	23.7%	20.8%	21.9%	--	22.8%
Louisiana	25.7%	25.6%	27.6%	21.5%	--	25.3%
Oklahoma	19.2%	20.2%	16.6%	15.9%	19.4%	19.2%
Texas	19.2%	18.6%	20.5%	21.0%	--	19.1%
Mountain:						
Arizona	23.7%	24.4%	29.5%	10.8%	--	23.9%
Colorado	18.4%	18.6%	20.6%	16.8%	--	18.2%
Idaho	19.2%	17.9%	39.2%	11.6%	43.5%	18.2%
Montana	16.8%	15.2%	26.4% *	14.8%	--	15.5%
Nevada	19.0%	22.0%	11.6%	11.7%	29.9%	18.7%
New Mexico	18.7%	17.8%	26.9%	13.8%	--	18.7%
Utah	18.8%	18.5%	21.1%	18.6%	--	18.6%
Wyoming	16.6%	17.8%	15.0%	10.8%	--	17.2%
Pacific:						
Alaska	18.2%	20.7%	11.0% *	14.0%	34.6%	17.9%
California	16.5%	17.2%	20.1%	12.3%	20.1%	16.4%
Hawaii	10.3%	12.1%	10.3% *	6.1%	1.9% *	10.6%
Oregon	16.3%	18.1%	18.8%	9.5%	23.0%	16.0%
Washington	15.9%	16.7%	18.5%	9.0%	--	16.0%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.29%	0.34%	0.79%	0.71%	1.95%	0.29%
New England:						
Connecticut	1.09%	1.44%	2.82%	1.70%	--	1.10%
Maine	1.32%	1.81%	7.48% *	1.35%	0.51%	1.32%
Massachusetts	1.25%	1.45%	3.80%	2.21%	--	1.26%
New Hampshire	1.59%	1.44%	6.61%	3.58%	--	1.60%
Rhode Island	1.63%	1.85%	4.59%	4.40%	--	1.67%
Vermont	1.83%	2.38%	3.81%	1.93%	--	1.78%
Middle Atlantic:						
New Jersey	2.53%	2.60%	7.26% *	3.35%	--	2.56%
New York	1.79%	1.56%	3.29%	4.25%	7.68%	1.80%
Pennsylvania	1.16%	1.56%	3.10%	1.80%	--	1.19%
East North Central:						
Illinois	0.98%	1.14%	2.78%	2.07%	--	0.99%
Indiana	1.49%	1.93%	2.69%	2.33%	--	1.49%
Michigan	1.62%	1.98%	4.37%	2.87%	--	1.63%
Ohio	1.25%	1.67%	3.99%	0.90%	--	1.26%
Wisconsin	1.19%	1.50%	2.90%	2.51%	--	1.19%
West North Central:						
Iowa	1.99%	1.79%	6.97%	1.77%	--	1.99%
Kansas	1.56%	1.62%	6.86%	2.26%	1.60%	1.57%
Minnesota	1.31%	1.44%	4.21%	2.63%	--	1.33%
Missouri	1.62%	2.26%	5.83%	1.41%	1.73%	1.63%
Nebraska	1.35%	2.14%	2.60%	1.18%	--	1.39%
North Dakota	1.32%	1.72%	5.17%	1.77%	--	1.34%
South Dakota	1.21%	1.67%	2.23%	2.13%	--	1.20%
South Atlantic:						
Delaware	1.72%	2.02%	5.18%	3.99%	--	1.77%
District of Columbia	1.21%	2.11%	2.52%	1.28%	--	1.22%
Florida	1.18%	1.33%	2.11%	3.14%	6.20%	1.19%
Georgia	1.19%	1.23%	5.12%	1.47%	--	1.20%
Maryland	1.45%	2.24%	3.39%	1.29%	--	1.45%
North Carolina	1.78%	2.41%	4.53%	2.51%	--	1.81%
South Carolina	1.73%	1.90%	2.46%	2.09%	3.03%	1.77%
Virginia	1.27%	1.56%	2.76%	2.80%	--	1.28%
West Virginia	2.31%	2.04%	9.45%	4.00%	--	2.33%
East South Central:						
Alabama	1.61%	1.83%	2.87%	3.56%	--	1.63%
Kentucky	2.64%	3.85%	3.52%	1.35%	--	2.70%
Mississippi	1.67%	2.04%	5.48%	2.83%	--	1.68%
Tennessee	1.17%	1.38%	4.56%	1.18%	--	1.17%
West South Central:						
Arkansas	1.62%	2.03%	5.05%	3.21%	--	1.64%
Louisiana	1.95%	2.44%	3.93%	3.63%	--	1.97%
Oklahoma	1.39%	1.66%	4.95%	1.92%	3.61%	1.42%
Texas	1.36%	1.67%	2.31%	4.49%	--	1.37%
Mountain:						
Arizona	2.07%	2.37%	5.29%	2.26%	--	2.12%
Colorado	1.27%	1.91%	2.87%	1.60%	--	1.26%
Idaho	1.95%	1.40%	11.01%	1.84%	7.52%	1.96%
Montana	1.84%	1.73%	8.70% *	2.63%	--	1.31%
Nevada	2.01%	2.46%	2.72%	0.82%	4.37%	2.05%
New Mexico	1.99%	2.16%	7.05%	1.45%	--	2.01%
Utah	1.34%	1.57%	3.60%	1.04%	--	1.36%
Wyoming	1.56%	1.90%	3.25%	2.71%	--	1.62%
Pacific:						
Alaska	1.53%	1.66%	3.70% *	3.42%	0.00%	1.53%
California	0.82%	0.96%	1.83%	2.16%	5.28%	0.81%
Hawaii	1.33%	1.93%	3.16% *	1.67%	1.79% *	1.37%
Oregon	1.27%	1.74%	2.99%	1.80%	3.31%	1.30%
Washington	1.52%	2.01%	3.61%	1.27%	--	1.54%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	18.8%	20.6%	21.3%	14.1%	28.7%	18.5%
New England:						
Connecticut	18.5%	20.8%	--	--	--	18.4%
Maine	22.3%	26.2%	--	15.2%	--	22.3%
Massachusetts	18.0%	22.6%	15.2%	15.3%	--	17.9%
New Hampshire	24.1%	23.0%	--	--	--	23.6%
Rhode Island	28.6%	25.7%	21.3%	--	--	28.6%
Vermont	21.9%	20.1%	35.4%	21.2%	--	21.7%
Middle Atlantic:						
New Jersey	17.8%	27.7%	7.1% *	20.2%	--	17.7%
New York	18.0%	26.1%	25.9%	9.4%	47.5%	16.2%
Pennsylvania	14.9%	13.8%	--	12.3% *	--	14.9%
East North Central:						
Illinois	18.8%	19.1%	20.3%	--	--	18.9%
Indiana	22.0%	22.6%	15.3%	23.4%	--	22.0%
Michigan	28.4%	33.7%	23.0%	16.8%	--	28.4%
Ohio	22.7%	32.9%	34.9%	14.7%	--	22.7%
Wisconsin	24.1%	27.2%	--	22.3%	--	24.1%
West North Central:						
Iowa	14.9%	16.5%	--	11.7%	--	15.0%
Kansas	18.8%	18.7%	28.7%	--	--	19.0%
Minnesota	25.2%	30.5%	--	--	--	24.5%
Missouri	20.5%	21.2%	--	--	--	20.2%
Nebraska	18.0%	13.6%	34.5%	19.6%	--	18.8%
North Dakota	18.4%	--	--	20.6%	--	18.3%
South Dakota	23.1%	21.5%	--	21.7%	--	22.7%
South Atlantic:						
Delaware	20.4% *	22.3% *	--	15.2%	--	20.4% *
District of Columbia	23.9%	29.8%	--	18.4%	--	23.9%
Florida	23.3%	23.9%	25.7%	--	--	23.1%
Georgia	16.8%	18.8%	--	9.9%	--	15.8%
Maryland	26.6%	25.5%	--	24.5%	--	27.4%
North Carolina	22.0%	23.5%	--	17.9%	--	21.9%
South Carolina	18.5%	19.5%	--	--	--	18.4%
Virginia	31.1%	31.1%	45.5%	--	--	31.2%
West Virginia	12.8%	19.2%	--	8.9%	--	12.8%
East South Central:						
Alabama	18.8%	20.2%	--	--	--	19.0%
Kentucky	15.0%	15.0%	--	--	--	14.9%
Mississippi	10.4%	--	--	--	--	9.3%
Tennessee	15.8%	21.5%	--	14.3%	--	15.8%
West South Central:						
Arkansas	30.6%	29.0%	43.8%	12.8%	--	29.7%
Louisiana	21.9%	23.4%	--	--	--	21.9%
Oklahoma	20.1%	22.2%	--	12.9%	--	20.2%
Texas	18.1%	14.8%	20.1% *	--	--	18.4%
Mountain:						
Arizona	25.4%	23.8%	--	--	--	25.4%
Colorado	15.3%	13.5%	--	15.4%	--	14.7%
Idaho	17.8%	16.5%	34.5%	--	--	17.3%
Montana	14.3%	13.0%	--	10.7%	--	14.3%
Nevada	14.9%	16.3%	11.8% *	--	--	13.6%
New Mexico	20.5%	27.0%	--	15.4%	44.6%	19.7%
Utah	18.2%	16.7%	--	22.7%	--	18.1%
Wyoming	17.7%	17.8%	--	--	--	18.4%
Pacific:						
Alaska	13.6%	15.8%	0.0%	17.9%	--	13.6%
California	16.9%	18.5%	18.9%	11.0%	--	16.4%
Hawaii	5.0%	6.5%	--	1.6% *	--	5.1%
Oregon	10.6%	15.3%	--	3.4% *	--	10.6%
Washington	17.1%	17.3%	--	--	--	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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.62%	0.78%	1.85%	1.07%	3.57%	0.61%
New England:						
Connecticut	2.06%	2.44%	--	--	--	2.08%
Maine	3.02%	5.01%	--	2.28%	--	3.02%
Massachusetts	1.83%	3.05%	1.66%	2.24%	--	1.84%
New Hampshire	3.17%	2.61%	--	--	--	3.26%
Rhode Island	3.82%	2.56%	1.72%	--	--	3.82%
Vermont	2.12%	2.45%	2.57%	3.76%	--	2.13%
Middle Atlantic:						
New Jersey	5.24%	4.32%	4.50% *	1.88%	--	5.24%
New York	2.97%	4.79%	3.90%	1.59%	2.62%	2.59%
Pennsylvania	2.55%	2.33%	--	4.61% *	--	2.56%
East North Central:						
Illinois	2.03%	2.34%	0.71%	--	--	2.05%
Indiana	1.76%	1.94%	0.95%	3.34%	--	1.77%
Michigan	2.55%	3.33%	3.88%	1.82%	--	2.55%
Ohio	3.14%	6.20%	6.21%	0.70%	--	3.19%
Wisconsin	2.43%	2.74%	--	2.09%	--	2.45%
West North Central:						
Iowa	2.77%	4.37%	--	2.34%	--	2.78%
Kansas	3.14%	3.74%	5.37%	--	--	3.19%
Minnesota	3.75%	3.32%	--	--	--	3.79%
Missouri	4.06%	4.88%	--	--	--	4.06%
Nebraska	2.46%	3.54%	6.86%	1.95%	--	2.67%
North Dakota	3.86%	--	--	2.94%	--	3.87%
South Dakota	2.37%	3.85%	--	2.73%	--	2.39%
South Atlantic:						
Delaware	7.06% *	8.11% *	--	0.27%	--	7.06% *
District of Columbia	3.22%	5.47%	--	3.69%	--	3.27%
Florida	2.27%	2.60%	3.90%	--	--	2.32%
Georgia	2.25%	3.01%	--	1.48%	--	2.08%
Maryland	4.13%	5.28%	--	2.85%	--	4.21%
North Carolina	3.08%	5.92%	--	1.74%	--	3.15%
South Carolina	3.67%	4.03%	--	--	--	3.69%
Virginia	4.07%	4.60%	3.58%	--	--	4.08%
West Virginia	1.25%	2.93%	--	0.58%	--	1.25%
East South Central:						
Alabama	2.24%	2.47%	--	--	--	2.56%
Kentucky	2.50%	3.39%	--	--	--	2.54%
Mississippi	2.61%	--	--	--	--	2.50%
Tennessee	1.15%	3.85%	--	0.32%	--	1.15%
West South Central:						
Arkansas	5.42%	6.91%	3.53%	1.26%	--	5.83%
Louisiana	4.01%	5.55%	--	--	--	4.01%
Oklahoma	3.70%	4.64%	--	2.35%	--	3.76%
Texas	2.86%	2.14%	6.61% *	--	--	2.89%
Mountain:						
Arizona	4.74%	5.23%	--	--	--	4.74%
Colorado	1.82%	3.45%	--	1.62%	--	1.71%
Idaho	3.36%	4.44%	5.36%	--	--	3.38%
Montana	1.92%	2.21%	--	0.76%	--	1.92%
Nevada	3.02%	4.00%	4.08% *	--	--	2.88%
New Mexico	2.53%	6.40%	--	2.29%	4.42%	2.55%
Utah	2.72%	2.90%	--	1.39%	--	2.73%
Wyoming	2.38%	2.11%	--	--	--	2.38%
Pacific:						
Alaska	2.36%	2.65%	0.00%	1.00%	--	2.36%
California	1.40%	1.90%	2.26%	2.86%	--	1.37%
Hawaii	1.13%	1.21%	--	1.56% *	--	1.17%
Oregon	2.13%	3.59%	--	2.00% *	--	2.21%
Washington	3.16%	3.65%	--	--	--	3.16%

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	20.5%	21.4%	23.0%	15.5%	21.8%	20.5%
New England:						
Connecticut	17.2%	21.9%	16.5%	10.9%	--	17.2%
Maine	18.1%	20.2%	--	14.6%	--	18.1%
Massachusetts	20.4%	21.7%	27.3%	14.8%	--	20.4%
New Hampshire	25.1%	27.8%	24.5%	--	--	25.1%
Rhode Island	21.6%	20.7%	31.5%	23.4%	--	21.6%
Vermont	23.3%	27.1%	--	13.4%	--	22.4%
Middle Atlantic:						
New Jersey	25.2%	26.7%	32.4%	13.9%	--	25.2%
New York	20.4%	22.1%	18.8%	17.7%	--	20.5%
Pennsylvania	18.1%	19.3%	22.0%	12.8%	--	18.4%
East North Central:						
Illinois	19.1%	19.7%	22.4%	13.7%	--	19.1%
Indiana	25.9%	27.2%	22.2%	19.7%	--	25.9%
Michigan	22.8%	23.4%	24.9%	15.6%	29.3%	22.8%
Ohio	22.7%	23.5%	32.3%	16.5%	--	22.7%
Wisconsin	22.0%	22.6%	21.8%	20.0%	--	22.4%
West North Central:						
Iowa	24.8%	23.8%	36.1%	14.6%	--	24.8%
Kansas	22.1%	23.0%	24.8% *	15.9%	--	22.0%
Minnesota	22.7%	24.8%	24.0%	16.3%	--	22.8%
Missouri	19.7%	23.0%	16.9%	13.2%	--	19.7%
Nebraska	18.9%	20.7%	21.8%	13.5%	50.2%	18.4%
North Dakota	19.1%	19.5%	--	12.8%	--	18.8%
South Dakota	18.3%	19.2%	27.2%	14.5%	--	17.9%
South Atlantic:						
Delaware	22.7%	21.5%	29.9%	--	--	22.4%
District of Columbia	17.6%	17.5%	24.0%	14.6%	--	17.5%
Florida	21.0%	22.5%	24.6%	12.1%	--	20.7%
Georgia	19.0%	21.1%	11.6% *	11.3%	--	19.1%
Maryland	21.8%	21.5%	24.5%	21.9%	--	21.8%
North Carolina	24.6%	25.5%	24.9%	21.3%	45.6%	23.9%
South Carolina	21.3%	22.0%	25.4%	13.0%	--	21.3%
Virginia	22.0%	23.5%	24.0%	16.8%	--	21.4%
West Virginia	23.3%	20.4%	39.5% *	20.7%	--	23.3%
East South Central:						
Alabama	23.3%	22.7%	24.4%	27.8%	--	23.3%
Kentucky	22.2%	23.4%	25.1%	13.8%	--	21.8%
Mississippi	25.0%	27.6%	28.6%	12.6%	--	25.0%
Tennessee	21.3%	21.9%	24.2%	18.9%	--	21.3%
West South Central:						
Arkansas	21.2%	22.1%	14.2%	23.0%	--	21.1%
Louisiana	27.0%	27.2%	28.5%	--	32.9%	26.8%
Oklahoma	19.2%	19.2%	22.9%	17.1%	--	19.1%
Texas	19.5%	19.2%	20.8%	19.6%	--	19.4%
Mountain:						
Arizona	24.3%	25.6%	25.9%	11.1%	--	24.2%
Colorado	20.3%	21.3%	18.7%	18.6%	--	20.3%
Idaho	19.9%	18.5%	45.6% *	10.5%	44.9%	18.7%
Montana	14.9%	15.9%	17.0%	12.4%	--	14.9%
Nevada	20.9%	24.2%	13.0%	12.4%	--	21.0%
New Mexico	19.9%	17.0%	29.7%	13.2%	--	20.2%
Utah	19.1%	19.0%	20.4%	16.9%	--	18.7%
Wyoming	16.3%	18.1%	14.1%	4.9% *	--	17.0%
Pacific:						
Alaska	19.8%	22.0%	19.5%	11.4% *	34.6%	19.4%
California	16.5%	16.3%	23.3%	14.0%	--	16.8%
Hawaii	13.6%	15.9%	10.3% *	4.7% *	0.6% *	14.1%
Oregon	16.5%	18.5%	19.3%	7.1%	23.6%	16.2%
Washington	15.4%	16.3%	20.6%	8.1%	--	15.7%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.31%	0.39%	0.93%	0.59%	2.11%	0.32%
New England:						
Connecticut	1.34%	2.04%	3.86%	1.87%	--	1.37%
Maine	1.44%	1.89%	--	1.64%	--	1.44%
Massachusetts	1.40%	1.29%	4.59%	3.13%	--	1.42%
New Hampshire	1.77%	1.87%	3.53%	--	--	1.78%
Rhode Island	1.83%	2.16%	4.06%	1.34%	--	1.84%
Vermont	2.75%	3.56%	--	1.97%	--	2.71%
Middle Atlantic:						
New Jersey	3.10%	3.85%	7.58%	3.25%	--	3.12%
New York	1.35%	1.37%	4.42%	2.89%	--	1.36%
Pennsylvania	1.35%	1.95%	3.02%	1.01%	--	1.39%
East North Central:						
Illinois	1.17%	1.34%	3.32%	2.30%	--	1.19%
Indiana	1.82%	2.23%	2.55%	2.18%	--	1.82%
Michigan	1.88%	2.21%	5.37%	3.97%	0.00%	1.88%
Ohio	1.23%	1.47%	5.00%	1.43%	--	1.24%
Wisconsin	1.47%	1.90%	2.53%	3.26%	--	1.47%
West North Central:						
Iowa	2.39%	1.48%	7.80%	2.29%	--	2.40%
Kansas	1.65%	1.87%	7.60% *	1.93%	--	1.65%
Minnesota	1.55%	1.76%	4.21%	2.99%	--	1.57%
Missouri	2.00%	2.94%	2.89%	1.22%	--	2.01%
Nebraska	1.20%	1.75%	2.20%	1.27%	0.30%	1.14%
North Dakota	1.55%	1.76%	--	2.27%	--	1.58%
South Dakota	1.38%	1.90%	3.25%	2.55%	--	1.35%
South Atlantic:						
Delaware	1.79%	1.86%	5.88%	--	--	1.83%
District of Columbia	1.26%	2.04%	3.08%	1.30%	--	1.26%
Florida	1.34%	1.57%	2.71%	1.27%	--	1.34%
Georgia	1.39%	1.38%	4.92% *	2.33%	--	1.41%
Maryland	1.05%	1.60%	2.65%	1.40%	--	1.05%
North Carolina	2.04%	2.74%	5.46%	2.54%	6.01%	2.08%
South Carolina	2.11%	2.30%	1.66%	1.91%	--	2.15%
Virginia	1.32%	1.51%	3.11%	3.03%	--	1.30%
West Virginia	3.22%	2.64%	13.99% *	5.45%	--	3.23%
East South Central:						
Alabama	1.31%	1.35%	3.40%	2.53%	--	1.33%
Kentucky	2.49%	3.53%	3.65%	1.80%	--	2.51%
Mississippi	1.76%	2.08%	5.52%	3.09%	--	1.77%
Tennessee	1.44%	1.67%	4.97%	2.68%	--	1.44%
West South Central:						
Arkansas	1.68%	2.19%	3.11%	3.51%	--	1.70%
Louisiana	2.31%	2.80%	4.75%	--	2.36%	2.37%
Oklahoma	1.26%	1.56%	3.37%	2.38%	--	1.30%
Texas	1.71%	2.17%	2.69%	4.43%	--	1.72%
Mountain:						
Arizona	2.44%	2.85%	5.87%	2.64%	--	2.49%
Colorado	1.71%	2.40%	1.95%	2.97%	--	1.72%
Idaho	2.61%	1.18%	15.42% *	2.10%	8.85%	2.63%
Montana	1.46%	2.17%	4.41%	2.07%	--	1.49%
Nevada	2.35%	2.59%	3.52%	0.82%	--	2.36%
New Mexico	3.05%	2.87%	8.36%	1.63%	--	3.09%
Utah	1.70%	1.95%	4.72%	0.67%	--	1.73%
Wyoming	2.12%	2.59%	3.50%	1.86% *	--	2.22%
Pacific:						
Alaska	1.97%	2.02%	0.91%	5.65% *	0.00%	1.98%
California	1.02%	1.00%	2.72%	3.35%	--	1.04%
Hawaii	2.25%	2.87%	4.32% *	1.82% *	0.69% *	2.32%
Oregon	1.47%	2.04%	3.25%	1.09%	3.38%	1.50%
Washington	1.76%	2.35%	3.41%	1.38%	--	1.78%

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	58.1%	57.7%	60.8%	57.8%	63.8%	58.0%
New England:						
Connecticut	56.8%	59.6%	54.8%	52.8%	--	56.6%
Maine	61.7%	61.9%	64.4%	60.5%	--	61.7%
Massachusetts	56.1%	54.2%	60.4%	59.1%	--	56.2%
New Hampshire	62.5%	62.9%	74.1%	53.6%	69.9%	62.4%
Rhode Island	54.8%	54.1%	70.6%	51.8%	--	54.4%
Vermont	58.5%	59.9%	65.5%	52.8%	68.2%	58.2%
Middle Atlantic:						
New Jersey	51.4%	48.7%	62.0%	46.1%	--	51.3%
New York	56.8%	55.4%	65.2%	55.7%	66.3%	56.5%
Pennsylvania	59.6%	58.2%	69.8%	59.4%	57.9%	59.6%
East North Central:						
Illinois	56.9%	55.6%	58.3%	64.8%	45.0%	57.2%
Indiana	58.1%	57.4%	57.2%	63.2%	--	58.1%
Michigan	54.2%	54.2%	56.5%	52.4%	--	54.2%
Ohio	56.2%	55.5%	66.1%	55.4%	--	56.4%
Wisconsin	57.3%	56.5%	63.1%	55.5%	--	57.2%
West North Central:						
Iowa	56.9%	56.5%	54.4%	62.0%	71.8%	56.8%
Kansas	56.8%	56.1%	54.0%	65.6%	--	56.9%
Minnesota	61.9%	60.5%	65.6%	65.2%	70.8%	61.7%
Missouri	58.1%	57.8%	57.8%	59.0%	--	58.0%
Nebraska	60.1%	63.0%	62.4%	53.5%	80.0%	59.4%
North Dakota	56.7%	54.9%	56.1%	62.3%	53.5%	56.7%
South Dakota	54.8%	54.3%	52.5%	57.2%	--	54.6%
South Atlantic:						
Delaware	55.5%	54.3%	69.3%	52.9%	54.7%	55.5%
District of Columbia	58.3%	57.6%	59.4%	58.4%	--	58.3%
Florida	61.9%	61.5%	67.3%	60.6%	64.1%	61.9%
Georgia	56.0%	55.7%	58.5%	55.4%	80.6%	55.6%
Maryland	54.7%	61.2%	43.5% *	48.6%	--	54.5%
North Carolina	59.3%	59.8%	66.0%	55.2%	70.9%	58.8%
South Carolina	66.0%	65.5%	70.4%	65.6%	56.2%	66.2%
Virginia	57.7%	57.4%	62.6%	54.6%	64.9%	57.4%
West Virginia	54.4%	53.1%	47.8%	62.3%	--	54.6%
East South Central:						
Alabama	55.6%	55.3%	56.8%	58.5%	62.0%	55.4%
Kentucky	57.4%	56.3%	60.5%	58.7%	--	57.6%
Mississippi	61.4%	60.5%	70.6%	60.5%	83.3%	61.2%
Tennessee	58.8%	57.5%	64.2%	58.9%	--	58.8%
West South Central:						
Arkansas	62.9%	62.6%	73.1%	57.3%	65.1%	62.8%
Louisiana	56.3%	54.0%	62.4%	63.3%	--	56.1%
Oklahoma	62.6%	62.5%	49.6%	72.1%	59.3%	62.7%
Texas	58.1%	57.7%	56.3%	64.4%	--	58.1%
Mountain:						
Arizona	58.1%	57.7%	62.6%	57.6%	57.9%	58.1%
Colorado	57.6%	56.7%	65.4%	56.2%	--	57.7%
Idaho	61.1%	61.2%	62.4%	59.8%	81.1%	60.2%
Montana	57.2%	60.6%	52.3%	52.6%	70.4%	56.7%
Nevada	53.8%	52.5%	56.7%	62.6%	66.4%	53.4%
New Mexico	60.1%	62.2%	56.8%	58.5%	78.8%	59.6%
Utah	48.5%	47.9%	53.2%	47.6%	--	48.7%
Wyoming	51.6%	50.8%	51.5%	61.0%	58.7%	50.9%
Pacific:						
Alaska	53.2%	50.4%	60.3%	60.9%	77.8%	52.8%
California	59.5%	59.5%	58.7%	59.8%	68.2%	59.2%
Hawaii	68.0%	66.4%	81.5%	61.3%	--	67.7%
Oregon	63.4%	63.0%	68.2%	61.8%	79.8%	62.8%
Washington	59.3%	61.2%	64.5%	46.6% *	--	59.2%

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 VI.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	0.36%	0.42%	1.11%	0.91%	2.05%	0.36%
New England:						
Connecticut	1.44%	2.26%	3.34%	2.54%	--	1.46%
Maine	1.43%	1.70%	6.13%	2.68%	--	1.44%
Massachusetts	2.48%	3.04%	3.88%	5.03%	--	2.51%
New Hampshire	2.17%	2.21%	8.33%	3.83%	5.57%	2.20%
Rhode Island	2.20%	2.63%	4.78%	4.45%	--	2.16%
Vermont	2.22%	2.91%	6.57%	3.19%	9.75%	2.25%
Middle Atlantic:						
New Jersey	3.13%	3.15%	4.56%	9.91%	--	3.16%
New York	1.63%	2.50%	3.43%	2.14%	10.25%	1.64%
Pennsylvania	1.37%	1.63%	3.01%	3.34%	6.23%	1.40%
East North Central:						
Illinois	1.51%	1.69%	4.68%	3.96%	7.00%	1.54%
Indiana	2.26%	2.85%	3.25%	3.19%	--	2.26%
Michigan	2.07%	2.52%	4.83%	4.02%	--	2.09%
Ohio	1.40%	1.52%	5.72%	3.78%	--	1.42%
Wisconsin	1.45%	1.54%	5.79%	3.75%	--	1.46%
West North Central:						
Iowa	1.51%	1.89%	3.22%	3.84%	6.28%	1.52%
Kansas	1.63%	1.92%	4.74%	3.80%	--	1.67%
Minnesota	1.81%	2.16%	5.63%	4.00%	13.51%	1.82%
Missouri	2.50%	3.38%	4.72%	3.50%	--	2.52%
Nebraska	1.52%	1.93%	4.05%	2.48%	7.49%	1.56%
North Dakota	2.08%	2.12%	9.04%	3.76%	7.50%	2.11%
South Dakota	2.21%	3.03%	5.74%	3.39%	--	2.23%
South Atlantic:						
Delaware	2.40%	3.11%	4.65%	3.76%	5.54%	2.52%
District of Columbia	1.37%	3.04%	3.02%	1.52%	--	1.38%
Florida	1.59%	1.90%	4.14%	3.51%	5.60%	1.62%
Georgia	1.84%	2.09%	5.65%	5.61%	7.04%	1.84%
Maryland	3.26%	2.90%	14.34% *	2.65%	--	3.27%
North Carolina	1.61%	1.92%	4.68%	4.20%	5.75%	1.64%
South Carolina	1.89%	2.29%	2.85%	4.35%	3.68%	1.92%
Virginia	1.35%	1.63%	2.99%	3.86%	2.71%	1.40%
West Virginia	2.73%	3.12%	10.10%	2.69%	--	2.75%
East South Central:						
Alabama	2.70%	2.79%	8.28%	10.86%	7.86%	2.75%
Kentucky	1.97%	2.53%	4.37%	4.15%	--	2.00%
Mississippi	1.65%	1.84%	4.87%	4.62%	2.48%	1.65%
Tennessee	1.47%	1.94%	4.26%	2.61%	--	1.47%
West South Central:						
Arkansas	2.32%	2.72%	3.98%	5.20%	4.14%	2.37%
Louisiana	2.13%	2.28%	6.03%	4.09%	--	2.12%
Oklahoma	1.86%	2.08%	5.68%	3.83%	8.86%	1.89%
Texas	1.58%	1.76%	4.74%	3.60%	--	1.59%
Mountain:						
Arizona	1.76%	1.98%	4.19%	5.35%	5.38%	1.81%
Colorado	1.76%	1.65%	5.09%	4.52%	--	1.78%
Idaho	3.58%	5.29%	4.44%	3.92%	4.70%	3.83%
Montana	3.06%	2.92%	10.35%	5.82%	8.18%	3.12%
Nevada	3.98%	4.76%	3.27%	2.11%	4.45%	4.04%
New Mexico	2.36%	3.30%	5.95%	3.96%	6.99%	2.41%
Utah	1.86%	1.99%	6.60%	5.60%	--	1.88%
Wyoming	2.29%	2.74%	5.22%	8.84%	5.73%	2.51%
Pacific:						
Alaska	2.28%	2.58%	10.73%	5.17%	0.00%	2.28%
California	1.29%	1.46%	3.87%	3.49%	7.04%	1.31%
Hawaii	2.12%	2.29%	4.49%	5.21%	--	2.14%
Oregon	1.75%	2.26%	4.64%	3.60%	4.71%	1.79%
Washington	3.60%	3.20%	4.61%	15.28% *	--	3.65%

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 VI.C.4.a Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	13.0%	12.6%	15.7%	12.7%	25.2%	12.7%
New England:						
Connecticut	11.5%	7.4% *	34.9% *	--	--	11.1%
Maine	10.6%	10.7%	11.1% *	10.2% *	0.0%	10.6%
Massachusetts	5.8% *	8.7% *	--	0.3% *	0.0%	5.8% *
New Hampshire	6.5%	5.7% *	10.3% *	6.5% *	--	6.1%
Rhode Island	9.9% *	8.7% *	13.1% *	15.2% *	--	8.7% *
Vermont	7.0%	6.7%	5.8% *	8.6% *	--	6.7%
Middle Atlantic:						
New Jersey	16.1% *	4.5% *	39.9% *	15.8% *	--	15.4% *
New York	9.5%	9.4%	19.8% *	4.5% *	14.7% *	9.3%
Pennsylvania	10.3%	10.7%	1.9% *	13.2% *	--	10.3%
East North Central:						
Illinois	10.4%	9.0%	11.7% *	17.7% *	--	10.3%
Indiana	3.7% *	3.8% *	7.5% *	0.0%	0.0%	3.7% *
Michigan	9.3% *	9.8% *	1.0% *	14.3% *	--	9.3% *
Ohio	4.9%	5.8% *	6.7% *	1.3% *	--	4.6% *
Wisconsin	10.1%	9.7% *	18.2% *	3.0% *	--	8.9%
West North Central:						
Iowa	3.9% *	4.5% *	2.3% *	2.3% *	--	3.8% *
Kansas	14.7%	12.8%	15.7% *	23.3% *	--	14.5%
Minnesota	11.6%	8.6%	11.9% *	21.5% *	--	11.4%
Missouri	13.1%	9.8%	14.7% *	22.7%	0.0%	13.2%
Nebraska	7.1%	8.3% *	5.2% *	5.3% *	--	7.1% *
North Dakota	32.2%	36.4%	36.1%	19.2% *	--	32.6%
South Dakota	17.6%	14.9%	2.9% *	30.4%	0.0%	17.9%
South Atlantic:						
Delaware	12.8%	13.6%	12.2% *	10.0% *	--	12.1%
District of Columbia	13.3%	10.2% *	2.8% *	19.6%	0.0%	13.3%
Florida	9.2%	10.3%	--	7.3% *	--	9.0%
Georgia	8.6%	6.3%	15.7% *	18.4% *	--	8.2%
Maryland	7.8%	10.0%	8.4% *	2.3% *	--	7.4%
North Carolina	11.9%	14.6%	15.1% *	2.9% *	--	11.0%
South Carolina	12.0%	14.3%	0.9% *	5.8% *	0.0%	12.2%
Virginia	11.9%	11.2%	10.4% *	16.5% *	0.0%	12.4%
West Virginia	9.5%	9.2% *	10.4% *	9.4% *	0.0%	9.5%
East South Central:						
Alabama	5.2% *	5.0% *	0.0%	10.1% *	0.0%	5.5% *
Kentucky	9.4%	10.4% *	13.4% *	0.0%	--	9.0%
Mississippi	15.1%	11.6%	19.2% *	29.8% *	0.0%	15.3%
Tennessee	12.2%	9.0%	35.8% *	8.9% *	--	12.2%
West South Central:						
Arkansas	14.6%	16.7%	20.8% *	0.2% *	--	14.7%
Louisiana	9.2%	9.6% *	7.7% *	--	0.0%	9.5%
Oklahoma	20.0%	17.3%	34.5% *	25.9% *	--	20.4%
Texas	17.4%	19.6%	10.2% *	13.6% *	--	17.3%
Mountain:						
Arizona	11.6%	9.9% *	14.7% *	28.9% *	--	10.9%
Colorado	13.8%	18.8%	7.4% *	6.4% *	--	13.8%
Idaho	13.5%	9.7% *	22.5% *	18.9% *	--	13.8%
Montana	23.1%	29.6%	--	18.5% *	--	21.9%
Nevada	11.2%	9.8% *	21.1% *	6.8% *	--	11.3%
New Mexico	14.0%	18.7%	8.5% *	7.6% *	--	13.0%
Utah	12.1%	11.1%	23.2% *	1.5% *	--	11.7%
Wyoming	25.2%	23.5%	27.9% *	34.9% *	--	22.2%
Pacific:						
Alaska	15.5%	10.2%	43.2% *	21.4% *	0.0%	15.9%
California	21.2%	19.7%	20.4%	28.4%	43.2%	20.5%
Hawaii	44.4%	41.2%	53.6%	44.0% *	--	43.2%
Oregon	23.4%	18.3%	30.4%	36.7%	--	23.4%
Washington	21.4%	19.4%	27.8% *	26.0% *	--	20.5%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.57%	0.70%	1.68%	1.23%	3.87%	0.58%
New England:						
Connecticut	3.18%	3.70% *	12.25% *	--	--	3.19%
Maine	2.05%	3.00%	7.54% *	3.31% *	0.00%	2.06%
Massachusetts	1.84% *	2.93% *	--	0.23% *	0.00%	1.86% *
New Hampshire	1.76%	2.05% *	6.64% *	3.65% *	--	1.76%
Rhode Island	2.99% *	3.39% *	9.84% *	9.81% *	--	2.87% *
Vermont	1.69%	2.00%	5.60% *	3.97% *	--	1.66%
Middle Atlantic:						
New Jersey	6.29% *	1.72% *	16.42% *	11.13% *	--	6.42% *
New York	1.65%	2.12%	6.10% *	1.59% *	10.43% *	1.66%
Pennsylvania	2.79%	2.26%	1.59% *	9.45% *	--	2.83%
East North Central:						
Illinois	1.87%	1.99%	6.01% *	5.98% *	--	1.88%
Indiana	1.31% *	1.54% *	5.46% *	0.00%	0.00%	1.31% *
Michigan	3.54% *	4.37% *	1.06% *	8.52% *	--	3.56% *
Ohio	1.46%	1.96% *	4.43% *	1.37% *	--	1.43% *
Wisconsin	2.62%	3.29% *	7.97% *	2.20% *	--	2.50%
West North Central:						
Iowa	1.22% *	1.56% *	2.05% *	1.89% *	--	1.21% *
Kansas	2.85%	3.29%	7.80% *	9.40% *	--	2.87%
Minnesota	3.17%	2.50%	7.50% *	11.96% *	--	3.21%
Missouri	2.65%	2.90%	7.48% *	6.27%	0.00%	2.67%
Nebraska	2.10%	3.12% *	3.05% *	3.01% *	--	2.16% *
North Dakota	4.16%	5.16%	10.73%	6.98% *	--	4.24%
South Dakota	3.23%	4.13%	2.19% *	6.80%	0.00%	3.29%
South Atlantic:						
Delaware	2.82%	3.65%	7.21% *	5.81% *	--	2.97%
District of Columbia	2.57%	3.87% *	1.94% *	4.60%	0.00%	2.58%
Florida	2.05%	2.56%	--	5.30% *	--	2.09%
Georgia	1.99%	1.79%	9.02% *	9.37% *	--	1.99%
Maryland	1.91%	2.81%	5.64% *	1.34% *	--	1.89%
North Carolina	2.70%	3.87%	6.82% *	1.84% *	--	2.59%
South Carolina	2.83%	3.60%	0.77% *	4.00% *	0.00%	2.88%
Virginia	2.52%	3.01%	6.06% *	8.11% *	0.00%	2.62%
West Virginia	2.34%	3.11% *	5.61% *	5.17% *	0.00%	2.36%
East South Central:						
Alabama	1.59% *	1.71% *	0.00%	6.54% *	0.00%	1.68% *
Kentucky	2.29%	3.14% *	6.29% *	0.00%	--	2.30%
Mississippi	2.76%	2.19%	12.54% *	12.73% *	0.00%	2.79%
Tennessee	3.09%	2.53%	12.15% *	5.52% *	--	3.10%
West South Central:						
Arkansas	3.80%	5.00%	11.01% *	0.23% *	--	3.88%
Louisiana	2.32%	3.03% *	3.80% *	--	0.00%	2.38%
Oklahoma	3.57%	4.06%	15.33% *	9.62% *	--	3.65%
Texas	2.91%	3.80%	4.19% *	5.88% *	--	2.94%
Mountain:						
Arizona	2.86%	3.01% *	9.23% *	11.76% *	--	2.87%
Colorado	3.13%	4.77%	3.82% *	3.79% *	--	3.18%
Idaho	3.77%	3.68% *	8.80% *	10.21% *	--	4.02%
Montana	3.99%	5.33%	--	7.99% *	--	4.10%
Nevada	3.05%	3.55% *	9.13% *	5.36% *	--	3.15%
New Mexico	3.66%	5.51%	6.99% *	5.47% *	--	3.56%
Utah	2.64%	2.88%	10.72% *	1.39% *	--	2.69%
Wyoming	4.51%	4.84%	14.89% *	12.83% *	--	4.41%
Pacific:						
Alaska	3.64%	2.87%	18.85% *	10.04% *	0.00%	3.70%
California	2.69%	3.36%	5.76%	6.18%	12.78%	2.73%
Hawaii	5.00%	4.95%	14.25%	13.31% *	--	5.07%
Oregon	3.70%	4.34%	8.90%	8.74%	--	3.83%
Washington	3.55%	4.37%	9.20% *	7.91% *	--	3.55%

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.

* Figure does not meet standard of reliability or precision.

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

Table VI.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	26,281	25,563	25,613	29,360	24,671	26,311
New England:						
Connecticut	28,700	26,169	27,974	32,601	23,142	28,832
Maine	26,106	25,069	21,348	28,134	--	26,156
Massachusetts	29,619	27,466	27,611	35,925	--	29,612
New Hampshire	28,161	26,009	23,931	37,727	21,673	28,241
Rhode Island	27,361	27,141	23,915	29,265	--	27,338
Vermont	25,450	24,833	25,110	27,161	--	25,381
Middle Atlantic:						
New Jersey	29,666	29,609	26,368	32,663	--	29,696
New York	29,752	27,126	34,152	33,256	28,253	29,769
Pennsylvania	26,623	26,052	24,942	28,687	38,282	26,328
East North Central:						
Illinois	28,248	27,882	30,678	28,720	37,021	28,005
Indiana	23,497	22,696	25,188	28,935	--	23,493
Michigan	23,800	23,504	21,767	27,336	--	23,821
Ohio	24,661	23,792	24,427	27,787	--	24,729
Wisconsin	27,309	26,175	26,482	33,195	--	27,398
West North Central:						
Iowa	25,181	25,284	24,208	25,939	--	25,199
Kansas	25,493	26,183	20,842	29,037	--	25,458
Minnesota	25,947	24,924	24,197	30,601	26,669	25,938
Missouri	25,520	24,850	29,258	27,028	--	25,523
Nebraska	26,830	25,483	24,303	29,512	19,466	26,894
North Dakota	24,903	25,087	23,316	25,257	--	24,866
South Dakota	26,110	25,531	23,360	29,360	--	26,287
South Atlantic:						
Delaware	25,600	25,164	31,123	25,515	23,641	25,713
District of Columbia	29,371	28,299	33,730	28,081	--	29,418
Florida	25,396	24,753	23,534	29,805	23,275	25,470
Georgia	26,439	26,177	19,779	32,571	27,687	26,429
Maryland	24,717	25,138	18,493	29,185	--	24,723
North Carolina	25,311	23,453	27,868	29,324	21,939	25,376
South Carolina	25,046	25,191	25,593	23,019	--	24,964
Virginia	27,257	26,649	24,434	32,315	--	27,404
West Virginia	26,094	27,767	23,846	24,438	--	26,213
East South Central:						
Alabama	23,554	23,648	16,299	25,605	--	23,424
Kentucky	24,520	24,113	22,545	28,707	--	24,938
Mississippi	21,932	21,703	20,286	23,805	--	22,009
Tennessee	25,123	22,871	22,673	28,792	--	25,161
West South Central:						
Arkansas	22,956	23,415	20,559	22,304	17,249	23,048
Louisiana	25,647	26,569	22,727	24,763	--	25,592
Oklahoma	24,483	24,216	27,591	22,981	--	24,591
Texas	25,053	25,004	25,434	24,654	--	25,117
Mountain:						
Arizona	23,143	23,118	22,269	24,028	17,760	23,376
Colorado	25,055	24,862	25,723	25,207	--	25,056
Idaho	25,957	26,286	18,945	30,075	--	26,028
Montana	21,989	21,482	20,853	23,317	21,877	21,991
Nevada	23,075	21,737	27,800	28,497	18,062	23,152
New Mexico	26,482	26,254	28,868	24,491	--	26,720
Utah	25,122	25,438	22,345	26,297	21,644	25,285
Wyoming	27,084	27,250	25,533	29,489	21,635	27,388
Pacific:						
Alaska	30,132	29,970	34,225	28,845	--	30,132
California	27,057	27,096	28,599	25,970	24,446	27,114
Hawaii	23,603	22,809	27,717	24,535	--	23,596
Oregon	27,182	26,779	27,137	28,599	--	27,315
Washington	27,618	24,725	27,291	34,200	--	27,684

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 VI.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	175.57	181.90	596.23	445.69	1,093.68	177.73
New England:						
Connecticut	923.35	1,662.25	1,872.78	1,483.09	833.11	925.89
Maine	1,000.49	994.23	1,540.98	1,939.03	--	1,003.36
Massachusetts	1,101.42	1,219.07	2,133.17	1,644.93	--	1,114.37
New Hampshire	1,154.64	974.70	1,615.11	2,483.20	2,160.39	1,166.97
Rhode Island	1,031.10	1,338.57	2,819.03	972.90	--	1,046.48
Vermont	1,851.33	2,386.60	2,495.99	3,087.73	--	1,893.54
Middle Atlantic:						
New Jersey	822.59	1,023.69	1,483.83	1,091.00	--	823.18
New York	1,056.48	932.76	3,413.16	1,949.89	3,620.39	1,069.05
Pennsylvania	706.69	757.20	2,047.13	1,486.80	2,090.07	692.17
East North Central:						
Illinois	905.61	1,086.60	1,410.43	1,765.94	3,723.25	911.20
Indiana	839.28	954.40	1,443.90	2,383.33	--	842.38
Michigan	635.95	749.63	810.93	1,075.59	--	639.12
Ohio	552.52	599.23	2,626.93	1,597.93	--	557.26
Wisconsin	610.76	618.04	1,747.25	1,260.04	--	618.50
West North Central:						
Iowa	484.87	523.85	1,580.31	1,019.78	--	486.08
Kansas	942.24	916.31	2,473.50	3,026.74	--	935.02
Minnesota	839.85	938.69	1,773.17	935.47	2,230.32	848.95
Missouri	823.52	937.08	3,230.16	2,260.90	--	825.70
Nebraska	719.89	851.11	1,424.78	1,357.92	241.26	722.42
North Dakota	808.99	1,007.25	1,554.86	1,404.91	--	818.09
South Dakota	709.74	781.52	2,146.82	1,560.35	--	696.36
South Atlantic:						
Delaware	993.11	1,261.53	1,387.76	1,799.16	2,541.13	1,033.39
District of Columbia	815.76	1,097.95	1,840.44	1,169.75	--	815.83
Florida	982.59	1,235.56	1,209.53	1,174.95	1,443.16	1,015.43
Georgia	799.40	715.73	2,019.19	1,396.50	2,054.01	805.85
Maryland	2,097.61	1,132.42	2,997.78	1,174.41	--	2,101.26
North Carolina	914.03	787.36	815.15	2,133.49	3,953.98	927.73
South Carolina	734.39	828.86	2,637.31	1,665.63	--	740.21
Virginia	819.74	959.60	1,649.48	1,369.89	--	821.68
West Virginia	552.55	646.81	852.95	1,112.28	--	548.74
East South Central:						
Alabama	543.15	559.66	3,739.43	1,243.16	--	549.78
Kentucky	885.22	972.62	2,438.40	2,291.79	--	823.16
Mississippi	614.71	688.61	2,559.56	2,352.39	--	613.08
Tennessee	967.36	797.26	1,345.63	887.69	--	973.65
West South Central:						
Arkansas	1,038.24	1,319.92	2,453.62	1,889.57	1,697.93	1,051.06
Louisiana	798.09	945.54	1,443.99	2,112.92	--	814.15
Oklahoma	765.29	805.34	2,706.18	1,953.57	--	782.04
Texas	573.75	706.75	852.79	2,028.78	--	579.93
Mountain:						
Arizona	1,213.88	1,434.90	993.22	1,162.89	1,139.12	1,269.80
Colorado	710.45	621.13	3,266.09	1,596.84	--	715.67
Idaho	863.50	885.42	2,148.04	1,456.53	--	876.02
Montana	812.69	1,021.26	1,308.86	2,086.43	166.58	822.45
Nevada	1,126.45	885.18	2,694.83	335.01	897.58	1,158.15
New Mexico	853.46	988.98	1,706.27	1,197.49	--	848.87
Utah	520.46	608.48	1,091.61	1,042.56	303.28	536.48
Wyoming	774.85	948.67	1,971.53	1,533.36	942.19	813.28
Pacific:						
Alaska	1,258.63	1,579.56	3,081.34	1,604.47	--	1,258.63
California	532.75	628.22	1,520.42	1,165.18	3,724.13	538.45
Hawaii	1,119.50	1,187.87	2,082.29	2,752.90	--	1,120.18
Oregon	675.63	733.54	1,104.53	2,596.61	--	684.45
Washington	1,841.44	754.85	1,315.73	1,362.42	--	1,853.72

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	25,909	24,714	25,526	28,708	25,115	25,923
New England:						
Connecticut	27,801	28,210	--	28,984	--	27,801
Maine	24,418	23,577	--	25,781	--	24,418
Massachusetts	32,176	29,001	--	37,256	--	32,167
New Hampshire	30,139	28,803	23,284	34,552	25,458	30,280
Rhode Island	24,740	22,797	--	30,050	--	24,740
Vermont	27,587	24,940	--	31,523	--	27,587
Middle Atlantic:						
New Jersey	29,972	29,861	30,385	28,347	--	29,972
New York	31,331	29,396	24,055	33,077	--	31,269
Pennsylvania	27,745	24,737	--	32,459	--	27,745
East North Central:						
Illinois	25,864	26,633	--	--	--	25,857
Indiana	25,015	22,482	26,233	--	--	25,029
Michigan	22,630	21,712	20,369	27,652	--	22,630
Ohio	26,129	22,683	--	30,124	--	26,129
Wisconsin	28,500	28,259	29,963	27,525	--	28,563
West North Central:						
Iowa	25,292	25,518	--	24,525	--	25,292
Kansas	25,580	26,684	--	25,278	--	25,407
Minnesota	22,374	20,704	--	26,210	--	22,374
Missouri	23,646	26,405	--	22,501	--	23,646
Nebraska	26,378	25,824	23,030	27,335	--	26,629
North Dakota	22,447	17,481	--	26,491	--	22,447
South Dakota	22,166	19,458	--	24,152	--	22,166
South Atlantic:						
Delaware	26,835	26,228	--	29,497	--	26,835
District of Columbia	28,682	24,649	34,800	29,189	--	28,848
Florida	22,927	21,086	24,393	28,326	25,137	22,770
Georgia	26,947	25,278	--	33,312	--	26,947
Maryland	22,917	21,579	--	25,528	--	22,917
North Carolina	23,443	17,002	26,495	24,864	--	23,443
South Carolina	23,531	23,978	25,633	21,629	--	23,530
Virginia	23,759	23,891	22,275	--	--	23,883
West Virginia	23,587	27,367	--	22,430	--	23,587
East South Central:						
Alabama	25,919	25,583	25,241	--	--	26,262
Kentucky	25,087	24,530	26,251	28,836	--	25,215
Mississippi	21,447	21,441	--	--	--	21,930
Tennessee	28,071	21,372	21,246	30,021	--	28,131
West South Central:						
Arkansas	21,316	22,015	--	--	--	21,494
Louisiana	26,375	26,085	--	--	--	25,638
Oklahoma	23,101	23,343	--	22,603	--	23,430
Texas	24,787	24,509	24,027	27,857	--	24,919
Mountain:						
Arizona	22,380	22,409	--	--	--	22,596
Colorado	24,269	25,849	21,205	23,927	--	24,326
Idaho	23,864	26,904	--	26,538	--	23,864
Montana	22,892	23,072	--	26,714	--	22,892
Nevada	20,654	19,901	27,716	--	17,843	20,721
New Mexico	24,338	24,693	--	24,744	--	24,338
Utah	25,389	25,073	--	27,750	--	25,389
Wyoming	32,196	32,373	--	--	--	32,196
Pacific:						
Alaska	29,518	29,427	--	28,622	--	29,518
California	25,476	25,302	28,212	24,753	--	25,419
Hawaii	21,600	20,957	--	25,111	--	21,581
Oregon	22,704	26,462	26,156	15,860	--	22,714
Washington	25,666	25,558	--	--	--	25,466

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	442.82	516.93	716.61	946.93	1,678.98	449.70
New England:						
Connecticut	1,635.54	1,942.54	--	898.86	--	1,635.54
Maine	2,329.02	2,007.54	--	4,542.31	--	2,329.02
Massachusetts	1,595.62	2,189.05	--	2,070.40	--	1,605.95
New Hampshire	2,153.12	2,826.02	1,580.96	3,559.00	966.43	2,211.83
Rhode Island	1,925.92	2,416.21	--	1,288.42	--	1,925.92
Vermont	1,531.89	1,422.74	--	3,061.59	--	1,531.89
Middle Atlantic:						
New Jersey	1,252.78	1,722.37	2,135.77	1,605.09	--	1,252.78
New York	2,485.84	1,880.40	2,531.31	3,855.58	--	2,520.21
Pennsylvania	1,763.94	1,177.80	--	1,402.58	--	1,763.94
East North Central:						
Illinois	1,760.07	1,742.27	--	--	--	1,764.86
Indiana	1,954.54	1,997.90	902.06	--	--	1,999.05
Michigan	1,178.39	1,480.80	1,262.71	624.39	--	1,178.39
Ohio	1,528.10	1,674.56	--	2,720.73	--	1,528.10
Wisconsin	1,125.78	1,533.72	2,442.28	1,693.96	--	1,125.90
West North Central:						
Iowa	851.76	1,112.74	--	1,362.59	--	851.76
Kansas	1,397.11	1,380.87	--	1,629.81	--	1,455.67
Minnesota	2,181.91	1,915.13	--	2,975.60	--	2,181.91
Missouri	3,208.87	1,639.04	--	4,255.73	--	3,208.87
Nebraska	992.78	2,363.78	824.04	443.84	--	969.16
North Dakota	1,924.62	1,093.51	--	1,242.27	--	1,924.62
South Dakota	1,736.60	2,390.87	--	1,914.11	--	1,736.60
South Atlantic:						
Delaware	2,500.34	3,225.96	--	495.66	--	2,500.34
District of Columbia	1,166.49	1,028.12	2,142.87	1,185.58	--	1,188.06
Florida	2,811.93	3,745.20	1,033.88	1,331.08	1,432.75	2,992.09
Georgia	1,835.25	1,973.61	--	2,275.41	--	1,835.25
Maryland	1,934.18	2,206.39	--	2,193.01	--	1,934.18
North Carolina	1,046.55	1,406.02	1,909.25	382.71	--	1,046.55
South Carolina	1,893.60	2,498.48	966.85	248.44	--	1,908.50
Virginia	1,126.42	1,400.06	848.06	--	--	1,152.32
West Virginia	855.43	1,592.49	--	282.61	--	855.43
East South Central:						
Alabama	1,453.11	1,403.52	1,710.45	--	--	1,639.04
Kentucky	1,716.16	1,885.31	1,368.94	2,213.28	--	1,765.05
Mississippi	1,503.25	1,507.72	--	--	--	1,473.61
Tennessee	1,660.94	3,889.35	2,151.01	481.63	--	1,640.12
West South Central:						
Arkansas	2,717.29	3,203.04	--	--	--	2,947.49
Louisiana	1,147.58	1,168.44	--	--	--	1,192.31
Oklahoma	1,172.11	1,344.70	--	911.32	--	1,162.38
Texas	1,453.39	1,782.81	2,496.05	2,599.86	--	1,457.74
Mountain:						
Arizona	1,699.24	1,957.12	--	--	--	1,779.66
Colorado	1,433.85	1,801.08	3,696.51	2,386.52	--	1,437.22
Idaho	1,750.30	1,205.02	--	618.04	--	1,750.30
Montana	1,103.30	1,296.21	--	748.94	--	1,103.30
Nevada	947.95	488.75	4,386.29	--	843.39	999.56
New Mexico	1,764.87	4,366.29	--	896.32	--	1,764.87
Utah	1,431.57	1,556.54	--	2,012.73	--	1,431.57
Wyoming	2,780.19	2,814.07	--	--	--	2,780.19
Pacific:						
Alaska	1,476.25	2,095.40	--	1,072.33	--	1,476.25
California	855.57	1,170.23	1,880.09	1,267.89	--	865.26
Hawaii	1,080.48	1,180.64	--	2,746.39	--	1,083.14
Oregon	2,954.03	1,834.97	1,740.46	2,234.21	--	2,957.02
Washington	1,488.36	1,618.01	--	--	--	1,502.23

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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Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	26,411	25,719	25,511	29,825	25,127	26,435
New England:						
Connecticut	29,357	26,020	28,720	33,943	23,142	29,566
Maine	26,554	25,398	21,335	28,784	--	26,622
Massachusetts	28,561	26,897	27,810	34,752	--	28,545
New Hampshire	27,554	25,233	24,409	40,656	--	27,568
Rhode Island	27,539	27,327	25,023	29,021	--	27,539
Vermont	23,994	23,141	24,989	25,821	--	24,015
Middle Atlantic:						
New Jersey	30,040	29,734	25,123	33,573	--	30,083
New York	28,741	26,487	35,252	32,415	--	28,790
Pennsylvania	26,764	26,660	27,950	26,685	39,031	26,298
East North Central:						
Illinois	28,878	28,449	29,963	31,927	37,111	28,573
Indiana	23,926	23,574	24,402	27,964	--	23,925
Michigan	24,499	24,428	21,990	27,310	--	24,509
Ohio	24,354	23,887	23,798	26,793	--	24,409
Wisconsin	27,177	25,523	24,998	34,474	--	27,293
West North Central:						
Iowa	25,257	25,562	23,544	26,543	--	25,283
Kansas	25,430	26,059	20,761	29,897	--	25,441
Minnesota	26,775	25,632	24,451	31,571	24,045	26,802
Missouri	25,858	24,784	29,940	29,532	--	25,873
Nebraska	26,124	24,976	23,784	28,872	--	26,134
North Dakota	25,761	26,875	21,312	24,407	--	25,738
South Dakota	27,407	26,438	22,543	32,495	--	27,407
South Atlantic:						
Delaware	25,137	25,801	31,752	17,464	23,752	25,208
District of Columbia	29,616	28,899	35,584	27,810	--	29,650
Florida	26,370	25,808	22,965	31,643	--	26,496
Georgia	27,177	26,578	23,847	32,331	27,687	27,171
Maryland	24,175	24,255	16,045	29,840	--	24,172
North Carolina	25,980	24,077	28,029	32,822	--	25,994
South Carolina	25,680	25,673	25,507	26,001	--	25,620
Virginia	28,133	27,431	24,477	33,505	--	28,354
West Virginia	27,056	28,111	23,294	27,677	--	27,238
East South Central:						
Alabama	23,355	23,564	--	25,170	29,525	23,192
Kentucky	24,189	23,776	22,369	28,842	--	24,703
Mississippi	21,796	21,840	20,286	22,248	--	21,796
Tennessee	24,371	22,565	22,507	28,656	--	24,404
West South Central:						
Arkansas	23,264	23,915	20,995	22,317	--	23,339
Louisiana	25,590	26,739	21,921	24,504	18,202	25,657
Oklahoma	25,138	24,569	28,362	25,303	--	25,208
Texas	25,035	25,052	25,626	22,985	--	25,086
Mountain:						
Arizona	23,488	23,395	22,216	24,958	18,419	23,670
Colorado	25,078	24,469	23,992	26,359	--	25,053
Idaho	27,787	27,263	24,222	30,608	--	27,961
Montana	21,753	21,247	19,850	23,064	21,877	21,751
Nevada	24,622	23,159	27,674	28,600	--	24,691
New Mexico	26,276	26,019	28,164	23,824	--	26,606
Utah	25,167	25,797	21,125	25,947	21,644	25,394
Wyoming	25,841	25,833	24,895	28,881	--	26,243
Pacific:						
Alaska	29,722	29,616	34,924	27,026	--	29,722
California	27,529	27,122	31,270	26,883	--	27,571
Hawaii	22,569	22,942	25,613	20,203	--	22,561
Oregon	27,304	26,752	26,995	30,013	--	27,458
Washington	28,099	24,425	27,918	34,331	--	28,217

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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Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	203.43	201.29	742.79	498.06	1,439.77	205.42
New England:						
Connecticut	1,124.97	2,110.82	2,320.22	1,732.51	833.11	1,123.31
Maine	1,120.45	1,109.42	1,754.50	2,258.75	--	1,125.22
Massachusetts	1,224.76	1,475.71	2,424.37	1,618.06	--	1,242.71
New Hampshire	1,398.60	1,163.27	3,037.45	2,428.69	--	1,402.16
Rhode Island	1,251.35	1,611.69	2,895.87	1,179.87	--	1,251.35
Vermont	2,420.28	3,150.86	2,637.58	3,731.38	--	2,491.78
Middle Atlantic:						
New Jersey	1,086.87	1,329.45	1,482.89	644.25	--	1,088.05
New York	1,168.15	1,076.58	3,653.77	2,045.62	--	1,181.89
Pennsylvania	782.55	987.78	1,692.91	1,424.30	1,738.90	697.88
East North Central:						
Illinois	869.38	1,018.96	1,845.03	2,070.95	3,738.88	864.03
Indiana	813.85	900.83	2,202.61	2,583.05	--	814.84
Michigan	754.56	903.91	943.75	1,534.30	--	756.76
Ohio	636.83	670.72	3,460.81	2,234.96	--	641.45
Wisconsin	817.73	773.91	2,243.04	1,268.85	--	834.89
West North Central:						
Iowa	578.48	554.36	1,742.97	1,432.06	--	580.43
Kansas	1,246.23	1,203.65	3,149.39	3,726.34	--	1,250.52
Minnesota	936.18	1,039.78	2,288.18	702.58	1,098.13	944.85
Missouri	936.21	1,098.19	4,171.28	2,054.85	--	938.86
Nebraska	939.75	1,013.36	2,101.83	1,666.19	--	939.78
North Dakota	872.38	848.38	540.37	2,006.20	--	876.64
South Dakota	763.68	846.23	2,463.06	375.49	--	763.68
South Atlantic:						
Delaware	1,296.36	1,341.93	1,735.05	3,229.01	3,477.17	1,344.03
District of Columbia	943.58	1,112.73	1,566.12	1,331.14	--	943.00
Florida	975.65	1,165.47	1,937.34	1,267.42	--	995.01
Georgia	775.96	650.00	1,834.32	1,738.38	2,054.01	784.29
Maryland	2,404.97	753.59	1,397.60	978.09	--	2,405.65
North Carolina	1,108.82	800.71	873.02	2,400.83	--	1,125.83
South Carolina	878.40	983.31	3,144.75	528.50	--	871.86
Virginia	926.20	1,075.09	2,030.89	1,232.83	--	919.52
West Virginia	761.05	726.35	996.24	2,413.89	--	748.12
East South Central:						
Alabama	602.23	601.84	--	945.18	2,667.94	606.33
Kentucky	1,095.64	1,213.84	2,566.16	3,089.25	--	995.08
Mississippi	635.96	707.26	2,559.56	1,961.85	--	635.96
Tennessee	1,014.64	801.18	1,487.00	1,029.06	--	1,016.49
West South Central:						
Arkansas	1,230.20	1,636.80	2,598.25	1,905.17	--	1,236.70
Louisiana	988.33	1,150.76	1,570.51	2,437.82	120.35	990.20
Oklahoma	1,048.87	1,118.42	3,309.26	2,425.34	--	1,079.17
Texas	653.33	803.06	939.45	2,563.13	--	661.13
Mountain:						
Arizona	1,571.45	1,838.67	1,146.30	1,237.24	1,556.34	1,633.03
Colorado	845.94	718.00	3,591.67	1,810.63	--	851.99
Idaho	889.92	984.21	2,726.67	1,597.07	--	900.98
Montana	946.77	1,200.47	1,666.83	2,173.47	166.58	960.19
Nevada	1,015.11	1,054.92	2,638.25	255.45	--	1,023.45
New Mexico	916.83	950.28	1,746.70	2,026.79	--	901.19
Utah	537.54	620.22	1,056.25	1,098.28	303.28	552.83
Wyoming	894.34	977.56	2,545.70	1,520.45	--	875.92
Pacific:						
Alaska	1,751.34	2,227.26	3,295.26	1,384.43	--	1,751.34
California	689.57	790.89	1,904.61	1,501.29	--	693.22
Hawaii	1,348.51	1,636.61	1,383.54	1,750.60	--	1,348.50
Oregon	642.57	843.23	1,443.14	1,105.51	--	646.07
Washington	2,176.71	861.51	1,729.73	1,284.28	--	2,179.70

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	26,091	25,834	26,193	27,589	21,410	26,187
New England:						
Connecticut	25,909	24,418	28,037	26,115	--	25,909
Maine	25,470	25,790	--	--	--	25,470
Massachusetts	28,474	27,409	28,209	35,289	--	28,474
New Hampshire	27,072	26,604	24,013	40,322	--	27,522
Rhode Island	28,048	28,747	--	30,760	--	27,924
Vermont	29,761	30,267	--	29,683	--	29,282
Middle Atlantic:						
New Jersey	27,331	28,888	--	--	--	27,331
New York	32,086	28,297	36,034	41,154	--	32,108
Pennsylvania	24,218	24,406	7,612	--	--	24,297
East North Central:						
Illinois	26,819	--	32,804	25,056	--	26,819
Indiana	--	--	27,519	--	--	--
Michigan	22,254	21,892	--	26,615	--	22,320
Ohio	24,328	24,401	--	--	--	24,596
Wisconsin	26,698	26,967	--	28,182	--	26,698
West North Central:						
Iowa	24,772	24,216	28,888	--	--	24,772
Kansas	25,773	25,357	26,419	--	--	25,773
Minnesota	25,768	25,887	21,631	31,264	--	25,623
Missouri	24,448	24,926	27,553	18,192	--	24,373
Nebraska	31,239	27,946	26,695	39,664	--	31,239
North Dakota	23,945	23,048	--	25,612	--	23,836
South Dakota	23,157	25,167	--	17,112	--	24,201
South Atlantic:						
Delaware	27,722	16,817	--	35,986	23,361	28,263
District of Columbia	27,821	--	26,482	--	--	27,821
Florida	24,355	24,883	24,173	--	--	24,332
Georgia	22,511	24,582	16,907	--	--	22,511
Maryland	28,563	30,595	28,711	20,748	--	28,651
North Carolina	21,008	20,104	--	--	--	21,727
South Carolina	22,971	23,598	26,159	--	26,942	22,504
Virginia	23,043	23,073	25,426	--	--	23,043
West Virginia	25,547	26,249	25,120	--	--	25,594
East South Central:						
Alabama	22,462	21,932	--	26,131	--	22,462
Kentucky	27,443	27,258	--	27,743	--	27,443
Mississippi	--	--	--	--	--	--
Tennessee	23,809	24,321	26,475	--	--	23,768
West South Central:						
Arkansas	22,230	21,962	--	--	--	22,230
Louisiana	24,874	25,680	23,929	--	--	24,874
Oklahoma	23,659	23,937	31,223	13,344	--	23,659
Texas	26,048	25,924	25,440	--	--	26,089
Mountain:						
Arizona	21,604	21,964	22,984	--	16,337	22,246
Colorado	26,556	25,254	39,585	22,391	--	26,578
Idaho	21,680	22,259	17,199	--	--	21,680
Montana	23,892	--	--	--	--	23,892
Nevada	25,129	24,108	28,592	--	--	25,129
New Mexico	31,004	29,068	36,637	--	--	31,004
Utah	23,318	21,595	--	--	--	23,318
Wyoming	29,159	28,607	--	32,643	--	29,087
Pacific:						
Alaska	32,113	31,403	--	--	--	32,113
California	29,275	30,910	20,357	28,164	18,189	29,767
Hawaii	28,487	25,499	34,683	29,149	--	28,487
Oregon	31,778	27,410	--	39,568	--	31,959
Washington	25,606	25,866	25,968	--	--	25,606

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	498.72	545.76	1,759.99	1,176.20	1,491.51	506.50
New England:						
Connecticut	2,524.22	4,607.20	2,710.63	2,534.70	--	2,524.22
Maine	2,890.60	3,508.09	--	--	--	2,890.60
Massachusetts	1,428.84	1,453.63	1,072.10	723.83	--	1,428.84
New Hampshire	1,484.61	1,638.09	1,220.73	256.10	--	1,474.28
Rhode Island	1,442.34	1,351.06	--	1,418.20	--	1,637.84
Vermont	935.72	703.36	--	2,618.85	--	859.59
Middle Atlantic:						
New Jersey	1,583.59	1,624.89	--	--	--	1,583.59
New York	2,801.80	2,699.59	6,967.05	2,422.92	--	2,847.32
Pennsylvania	1,711.42	1,049.18	528.18	--	--	1,707.54
East North Central:						
Illinois	3,717.84	--	1,243.26	1,903.92	--	3,717.84
Indiana	--	--	2,358.20	--	--	--
Michigan	1,701.39	1,791.45	--	1,730.66	--	1,736.25
Ohio	1,745.44	2,025.25	--	--	--	1,823.57
Wisconsin	905.05	697.71	--	450.18	--	905.05
West North Central:						
Iowa	1,270.84	1,328.13	2,192.99	--	--	1,270.84
Kansas	1,898.96	2,597.32	1,456.25	--	--	1,898.96
Minnesota	1,241.29	1,364.85	1,442.46	2,015.93	--	1,266.32
Missouri	1,376.37	1,379.15	898.72	602.51	--	1,389.72
Nebraska	2,647.36	1,489.81	539.85	776.06	--	2,647.36
North Dakota	1,860.13	2,209.80	--	3,326.66	--	1,917.65
South Dakota	2,134.45	2,357.78	--	526.64	--	1,932.95
South Atlantic:						
Delaware	3,204.45	1,618.62	--	2,978.86	1,765.31	3,627.99
District of Columbia	2,249.50	--	976.40	--	--	2,249.50
Florida	1,157.01	1,458.03	837.09	--	--	1,178.29
Georgia	2,820.49	3,126.70	2,038.68	--	--	2,820.49
Maryland	1,891.62	2,232.24	1,907.59	991.18	--	1,892.49
North Carolina	3,079.09	3,227.40	--	--	--	3,371.84
South Carolina	1,655.87	1,622.48	697.70	--	1,392.16	1,858.85
Virginia	2,068.26	2,668.10	2,425.74	--	--	2,068.26
West Virginia	980.93	2,122.53	349.33	--	--	1,008.55
East South Central:						
Alabama	2,135.19	2,391.39	--	1,728.22	--	2,135.19
Kentucky	1,349.17	2,144.78	--	755.97	--	1,349.17
Mississippi	--	--	--	--	--	--
Tennessee	1,645.89	1,829.46	1,270.88	--	--	1,713.27
West South Central:						
Arkansas	1,927.50	1,958.23	--	--	--	1,927.50
Louisiana	2,044.56	2,293.27	1,925.62	--	--	2,044.56
Oklahoma	1,435.36	1,334.51	2,979.84	1,259.17	--	1,435.36
Texas	1,442.36	1,821.74	2,948.68	--	--	1,452.71
Mountain:						
Arizona	1,366.55	1,658.04	2,134.49	--	346.56	1,411.24
Colorado	1,918.55	1,021.50	1,743.44	912.90	--	1,952.87
Idaho	2,187.76	2,721.92	751.59	--	--	2,187.76
Montana	1,796.25	--	--	--	--	1,796.25
Nevada	1,921.37	2,287.05	1,219.53	--	--	1,921.37
New Mexico	2,517.63	3,185.04	2,463.63	--	--	2,517.63
Utah	2,593.51	2,463.89	--	--	--	2,593.51
Wyoming	1,433.85	1,919.59	--	1,029.33	--	1,489.72
Pacific:						
Alaska	1,264.47	1,199.21	--	--	--	1,264.47
California	1,541.31	1,702.11	3,825.51	2,238.92	672.66	1,552.91
Hawaii	841.70	1,744.15	2,474.96	251.76	--	841.70
Oregon	2,041.18	2,239.36	--	1,653.20	--	2,062.03
Washington	2,075.07	3,388.70	2,172.24	--	--	2,075.07

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.

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

Table VI.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	7,314	7,319	8,085	6,837	8,729	7,288
New England:						
Connecticut	4,979	5,733	4,540 *	4,249	--	4,958
Maine	7,079	7,694	--	6,237	--	7,072
Massachusetts	7,501	7,817	7,617	6,642	--	7,287
New Hampshire	7,434	7,517	8,198	6,757	--	7,449
Rhode Island	7,028	6,872	8,408	7,425	--	6,967
Vermont	7,870	7,417	9,344	8,733	--	7,867
Middle Atlantic:						
New Jersey	7,053	7,023	10,486	4,249	--	7,049
New York	7,075	7,617	10,272 *	5,181	--	7,029
Pennsylvania	6,720	6,829	9,853	5,559	--	6,203
East North Central:						
Illinois	7,838	7,900	8,463	6,529	--	7,926
Indiana	6,650	6,784	6,486	5,603	--	6,629
Michigan	6,437	5,956	7,661	8,557	--	6,443
Ohio	6,453	6,837	6,779	5,018	--	6,515
Wisconsin	6,148	6,181	5,728	6,294	--	6,112
West North Central:						
Iowa	7,533	7,752	7,947	5,640	--	7,529
Kansas	8,222	7,455	10,091	9,924	--	8,118
Minnesota	7,013	6,403	7,944	8,916	--	6,936
Missouri	6,797	6,872	5,859	6,746	--	6,769
Nebraska	6,369	6,552	5,968	6,283	14,004	6,302
North Dakota	5,586	5,836	2,487 *	6,710	--	5,491
South Dakota	6,892	6,315	5,413	9,430	--	6,939
South Atlantic:						
Delaware	6,993	6,006	12,422	9,341	--	6,773
District of Columbia	8,028	8,673	12,074	5,683	--	8,039
Florida	7,976	7,602	8,874	9,291	--	7,977
Georgia	7,224	7,358	8,041	5,824 *	--	7,223
Maryland	6,502	8,010	2,955 *	7,397	--	6,505
North Carolina	8,073	7,565	9,516	8,964	--	7,960
South Carolina	8,269	8,736	8,077	3,555	6,995	8,312
Virginia	8,692	7,732	10,275	11,485	--	8,697
West Virginia	5,129	5,572	4,033 *	5,328	--	5,042
East South Central:						
Alabama	7,540	8,115	3,872	4,556	--	7,488
Kentucky	5,982	5,799	6,362	6,359	--	6,030
Mississippi	6,228	5,962	7,889	7,013	--	6,231
Tennessee	5,972	6,597	9,583	4,210	--	5,988
West South Central:						
Arkansas	7,824	7,796	6,893	8,179	--	7,806
Louisiana	7,808	7,756	7,939	7,980	--	7,565
Oklahoma	6,955	6,398	9,983	7,569	--	7,008
Texas	7,913	7,477	8,452	11,430	--	7,941
Mountain:						
Arizona	8,493	8,715	8,341	6,520	6,326	8,587
Colorado	6,733	6,950	8,933	5,773	--	6,701
Idaho	6,439	5,997	6,719	7,824	--	6,329
Montana	4,967	5,857	--	3,680 *	--	4,953
Nevada	7,902	8,260	6,582	6,523	--	7,888
New Mexico	6,761	7,047	6,818	6,080	--	6,932
Utah	5,567	5,617	5,462	5,136	5,691	5,561
Wyoming	6,830	7,159	4,724	8,939	--	6,962
Pacific:						
Alaska	6,171	6,782	--	3,487	--	6,171
California	7,847	7,857	9,213	6,979	5,917 *	7,889
Hawaii	5,531	5,375	--	5,106	--	5,536
Oregon	9,374	10,290	8,308	6,758	--	9,415
Washington	8,222	6,769	8,200	11,488	--	8,282

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	127.23	142.37	438.56	342.46	1,134.22	127.55
New England:						
Connecticut	586.39	877.09	1,592.00 *	788.31	--	599.96
Maine	441.56	672.61	--	522.67	--	443.20
Massachusetts	570.72	714.00	1,464.09	1,107.77	--	536.42
New Hampshire	593.77	717.78	2,044.56	1,135.57	--	600.51
Rhode Island	488.21	597.02	906.76	724.70	--	492.05
Vermont	855.94	966.05	1,654.05	2,024.43	--	873.80
Middle Atlantic:						
New Jersey	1,092.17	1,455.42	1,295.42	843.15	--	1,094.34
New York	553.81	598.02	3,667.40 *	752.21	--	556.36
Pennsylvania	660.53	876.24	1,813.49	795.11	--	435.77
East North Central:						
Illinois	668.21	793.28	1,699.13	929.29	--	684.44
Indiana	499.83	605.18	764.71	882.07	--	500.58
Michigan	564.93	611.24	1,586.46	1,376.21	--	567.87
Ohio	876.32	1,127.23	1,660.14	830.53	--	886.07
Wisconsin	417.95	519.44	968.54	879.01	--	425.06
West North Central:						
Iowa	435.60	503.11	1,056.29	1,091.30	--	436.34
Kansas	612.38	634.46	1,490.17	1,328.17	--	610.61
Minnesota	589.70	640.06	1,277.89	1,632.88	--	588.23
Missouri	419.77	524.53	1,456.63	661.16	--	419.55
Nebraska	375.42	652.81	832.41	479.01	1,003.34	371.41
North Dakota	582.55	604.77	1,433.03 *	928.61	--	581.47
South Dakota	704.65	814.05	1,180.24	1,453.52	--	710.12
South Atlantic:						
Delaware	767.08	813.57	2,220.29	1,399.80	--	775.74
District of Columbia	657.90	929.39	1,488.74	537.79	--	660.32
Florida	513.25	503.55	979.23	2,126.32	--	527.17
Georgia	734.57	730.92	1,232.39	2,597.74 *	--	739.95
Maryland	1,207.18	677.79	2,151.97 *	556.63	--	1,209.64
North Carolina	533.80	755.96	1,722.23	691.43	--	538.77
South Carolina	877.73	930.46	953.29	561.65	668.01	906.00
Virginia	771.75	584.94	1,988.98	3,194.73	--	800.01
West Virginia	551.20	658.33	1,399.27 *	1,207.25	--	553.40
East South Central:						
Alabama	452.91	405.02	833.47	779.29	--	455.49
Kentucky	430.50	529.36	934.61	983.08	--	426.36
Mississippi	376.44	439.01	888.62	1,252.02	--	378.01
Tennessee	535.06	507.68	1,493.06	650.24	--	541.23
West South Central:						
Arkansas	561.43	633.00	1,138.39	1,411.83	--	570.42
Louisiana	641.38	740.92	1,610.28	534.47	--	593.02
Oklahoma	398.41	447.44	987.84	572.00	--	409.41
Texas	466.94	534.23	958.60	2,201.69	--	473.23
Mountain:						
Arizona	759.87	887.06	1,737.17	568.49	875.85	794.74
Colorado	478.00	629.55	1,904.50	497.74	--	478.30
Idaho	391.09	475.67	1,109.12	698.85	--	389.02
Montana	771.14	846.97	--	1,438.90 *	--	778.25
Nevada	388.58	441.53	1,047.14	258.87	--	394.00
New Mexico	543.89	932.10	937.72	569.09	--	547.27
Utah	510.84	604.22	1,141.19	397.21	877.68	533.48
Wyoming	685.22	826.80	977.88	1,653.49	--	734.37
Pacific:						
Alaska	412.03	468.36	--	900.96	--	412.03
California	472.62	576.31	1,021.80	1,065.55	2,071.28 *	481.16
Hawaii	493.14	530.56	--	1,105.34	--	493.85
Oregon	1,051.02	1,486.32	1,348.82	1,697.74	--	1,068.12
Washington	1,320.78	512.18	1,436.64	1,939.02	--	1,327.82

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.

* Figure does not meet standard of reliability or precision.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	7,008	7,066	9,179	6,123	10,944	6,939
New England:						
Connecticut	4,793	8,924	--	--	--	4,793
Maine	7,643	9,035	--	5,952	--	7,643
Massachusetts	7,243	7,841	--	6,425	--	7,185
New Hampshire	8,688	8,812	--	--	--	8,674
Rhode Island	6,775	6,138	--	--	--	6,775
Vermont	9,529	7,269	--	--	--	9,529
Middle Atlantic:						
New Jersey	10,834	11,420	--	--	--	10,834
New York	5,738	8,409	--	3,871	--	5,445
Pennsylvania	6,108	6,608	--	5,255	--	6,108
East North Central:						
Illinois	6,593	6,723	--	--	--	6,560
Indiana	6,522	7,664	--	--	--	6,413
Michigan	9,097	8,166	--	--	--	9,097
Ohio	6,020	6,568 *	--	5,565	--	6,020
Wisconsin	4,976	5,457	--	--	--	4,970
West North Central:						
Iowa	4,384	4,106	--	--	--	4,384
Kansas	8,216	7,381	--	--	--	7,719
Minnesota	4,410 *	--	10,572	3,391	--	4,410 *
Missouri	6,535	9,267	--	5,334	--	6,535
Nebraska	6,207	--	5,107	5,118	--	5,884
North Dakota	5,840	--	--	8,206	--	5,840
South Dakota	6,768	5,984	--	7,704	--	6,768
South Atlantic:						
Delaware	8,851 *	11,012	--	--	--	8,851 *
District of Columbia	8,126	--	--	6,585	--	8,161
Florida	8,718	6,878	10,889	--	--	8,538
Georgia	9,447	10,846 *	--	7,170	--	9,447
Maryland	6,753	6,734	--	--	--	6,753
North Carolina	8,767	--	--	8,723	--	8,767
South Carolina	7,436	--	--	--	--	7,362
Virginia	12,456	12,242	17,690	--	--	12,673
West Virginia	4,169	8,586	--	2,828	--	4,169
East South Central:						
Alabama	8,550	8,597	7,456	--	--	7,460
Kentucky	4,321	3,813 *	--	6,955	--	4,227
Mississippi	--	--	--	--	--	--
Tennessee	5,252	8,335	--	4,393	--	5,259
West South Central:						
Arkansas	9,913	10,070	--	--	--	10,104
Louisiana	7,798	5,485	--	--	--	5,726
Oklahoma	6,816	6,072	--	7,054	--	7,039
Texas	7,682	6,798	10,826	--	--	7,708
Mountain:						
Arizona	8,691	7,870	--	--	--	8,852
Colorado	5,707	5,483 *	--	5,268	--	5,703
Idaho	6,064	6,304	--	--	--	6,064
Montana	6,399	5,942	--	--	--	6,399
Nevada	8,123	8,407	--	--	10,465	8,067
New Mexico	6,989	6,725	--	7,079	--	6,989
Utah	6,054	5,832	--	--	--	6,054
Wyoming	7,064	6,971	--	--	--	7,064
Pacific:						
Alaska	6,833	--	--	--	--	6,833
California	6,526	6,251	10,474	5,542	--	6,579
Hawaii	4,902	3,875	--	--	--	4,918
Oregon	4,832 *	5,291 *	15,062	--	--	4,831 *
Washington	6,330	6,239	--	--	--	6,149

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	235.24	265.58	588.32	516.97	1,733.96	235.70
New England:						
Connecticut	1,231.92	943.95	--	--	--	1,231.92
Maine	922.15	1,824.46	--	671.26	--	922.15
Massachusetts	817.21	1,171.88	--	862.61	--	820.29
New Hampshire	1,118.74	1,416.46	--	--	--	1,132.18
Rhode Island	963.63	783.04	--	--	--	963.63
Vermont	1,726.15	1,689.79	--	--	--	1,726.15
Middle Atlantic:						
New Jersey	1,444.99	1,657.70	--	--	--	1,444.99
New York	759.87	1,291.05	--	695.24	--	679.20
Pennsylvania	690.20	1,023.32	--	705.13	--	690.20
East North Central:						
Illinois	787.33	857.37	--	--	--	785.63
Indiana	929.73	1,493.56	--	--	--	940.39
Michigan	1,057.04	1,068.64	--	--	--	1,057.04
Ohio	1,259.44	2,520.41 *	--	518.75	--	1,259.44
Wisconsin	899.77	1,254.75	--	--	--	903.40
West North Central:						
Iowa	803.43	887.24	--	--	--	803.43
Kansas	1,112.16	1,176.37	--	--	--	1,054.32
Minnesota	1,734.31 *	--	872.38	603.36	--	1,734.31 *
Missouri	861.33	1,718.36	--	833.94	--	861.33
Nebraska	971.03	--	244.55	371.59	--	906.37
North Dakota	1,206.91	--	--	394.60	--	1,206.91
South Dakota	708.18	1,000.08	--	909.35	--	708.18
South Atlantic:						
Delaware	2,673.94 *	2,984.08	--	--	--	2,673.94 *
District of Columbia	1,769.84	--	--	1,447.33	--	1,809.95
Florida	1,662.01	1,094.00	962.42	--	--	1,769.92
Georgia	2,479.11	3,433.10 *	--	540.70	--	2,479.11
Maryland	1,008.50	1,229.32	--	--	--	1,008.50
North Carolina	341.03	--	--	307.11	--	341.03
South Carolina	2,068.45	--	--	--	--	2,079.14
Virginia	1,387.54	1,363.62	1,376.25	--	--	1,396.02
West Virginia	745.18	2,062.92	--	102.11	--	745.18
East South Central:						
Alabama	1,283.03	1,431.25	586.07	--	--	1,001.50
Kentucky	1,129.33	1,159.55 *	--	511.45	--	1,128.76
Mississippi	--	--	--	--	--	--
Tennessee	584.46	1,362.59	--	103.90	--	589.28
West South Central:						
Arkansas	1,172.56	1,289.63	--	--	--	1,243.86
Louisiana	2,312.53	1,494.60	--	--	--	1,233.15
Oklahoma	1,058.86	1,135.81	--	518.61	--	1,110.90
Texas	937.39	974.62	1,842.17	--	--	945.85
Mountain:						
Arizona	832.38	770.67	--	--	--	853.33
Colorado	880.01	1,721.60 *	--	603.36	--	882.69
Idaho	1,121.66	1,661.82	--	--	--	1,121.66
Montana	747.07	833.45	--	--	--	747.07
Nevada	529.59	563.27	--	--	569.31	542.52
New Mexico	567.70	1,336.56	--	412.23	--	567.70
Utah	764.72	776.58	--	--	--	764.72
Wyoming	1,159.60	1,177.29	--	--	--	1,159.60
Pacific:						
Alaska	1,206.23	--	--	--	--	1,206.23
California	550.37	620.69	1,180.96	1,084.88	--	562.93
Hawaii	1,066.59	981.29	--	--	--	1,071.12
Oregon	1,706.18 *	1,911.13 *	362.61	--	--	1,707.19 *
Washington	833.77	802.84	--	--	--	813.61

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	7,355	7,329	7,896	7,119	8,631	7,332
New England:						
Connecticut	5,136	5,257	6,758 *	4,195	--	5,111
Maine	7,006	7,541	--	6,280	--	6,996
Massachusetts	7,684	7,982	7,678	6,662	--	7,382
New Hampshire	7,032	7,308	--	5,583	--	7,041
Rhode Island	6,897	6,839	9,248	6,731	--	6,897
Vermont	7,837	7,570	11,721	7,740	--	7,933
Middle Atlantic:						
New Jersey	6,210	6,201	10,376	3,986	--	6,201
New York	7,698	7,726	12,978 *	5,969	--	7,724
Pennsylvania	7,112	6,990	11,069	5,969	--	6,331
East North Central:						
Illinois	8,605	8,713	8,404	7,737	--	8,756
Indiana	6,683	6,886	5,896	5,030	--	6,673
Michigan	6,311	5,948	7,086	7,879	--	6,317
Ohio	6,618	6,898	--	4,725	--	6,669
Wisconsin	6,472	6,480	5,724	6,736	--	6,426
West North Central:						
Iowa	7,853	8,261	7,633	5,815	--	7,847
Kansas	8,251	7,806	9,581	8,347	--	8,274
Minnesota	7,514	6,835	8,238	9,550	17,573	7,413
Missouri	6,893	6,865	--	7,206	--	6,865
Nebraska	6,718	6,678	6,943	6,687	--	6,720
North Dakota	5,229	5,826	--	6,109	--	5,198
South Dakota	6,693	6,430	3,919 *	8,716	--	6,693
South Atlantic:						
Delaware	6,615	5,943	11,124	9,091	--	6,542
District of Columbia	7,637	9,086	10,830	5,450	--	7,646
Florida	7,552	7,575	7,929	7,194	--	7,631
Georgia	6,930	6,964	10,351	5,393 *	--	6,925
Maryland	6,056	8,525	--	7,101	--	6,056
North Carolina	7,998	7,595	9,148	9,122	--	7,861
South Carolina	8,714	9,114	7,726	4,599	7,032	8,755
Virginia	8,570	7,476	9,417	12,129	--	8,555
West Virginia	4,732	4,779	2,146 *	--	--	4,731
East South Central:						
Alabama	7,269	7,886	--	4,441	4,466	7,344
Kentucky	6,293	6,213	6,304	6,634	--	6,382
Mississippi	6,331	6,185	7,889	6,340	--	6,331
Tennessee	6,647	6,978	10,050	4,470	--	6,630
West South Central:						
Arkansas	7,950	8,014	6,412	8,141	--	7,928
Louisiana	7,839	8,216	6,323	9,063	--	7,853
Oklahoma	7,212	6,822	9,257	7,528	--	7,233
Texas	7,794	7,464	7,873	11,787	--	7,831
Mountain:						
Arizona	8,322	8,679	6,341	6,270	--	8,407
Colorado	7,207	7,525	8,835	6,419	--	7,202
Idaho	6,802	6,131	--	7,303	--	6,634
Montana	4,507	5,794	--	3,130 *	--	4,483
Nevada	7,712	8,189	6,633	6,480	--	7,728
New Mexico	6,482	6,464	7,267	5,181	--	6,715
Utah	5,366	5,593	4,219	5,064	5,691	5,345
Wyoming	6,477	7,047	--	--	--	6,619
Pacific:						
Alaska	6,382	7,051	6,447	--	--	6,382
California	7,634	7,084	10,404	8,182	--	7,593
Hawaii	5,797	6,052	--	--	--	5,802
Oregon	10,025	11,602	7,219	4,898	--	10,082
Washington	8,363	6,650	6,990	11,484	--	8,467

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	154.99	165.47	588.21	456.69	1,494.57	155.05
New England:						
Connecticut	725.39	1,077.21	2,528.47 *	936.75	--	750.26
Maine	525.90	777.67	--	624.17	--	528.38
Massachusetts	754.09	940.22	1,692.35	1,763.23	--	693.57
New Hampshire	711.56	903.08	--	867.89	--	714.48
Rhode Island	555.16	681.15	1,501.30	678.71	--	555.16
Vermont	1,150.48	1,399.13	1,616.38	2,311.46	--	1,185.19
Middle Atlantic:						
New Jersey	1,247.43	1,780.80	1,033.66	763.15	--	1,250.40
New York	770.90	725.69	5,965.04 *	1,189.51	--	779.06
Pennsylvania	904.78	1,143.92	2,164.70	1,417.28	--	538.98
East North Central:						
Illinois	804.91	960.98	1,631.51	605.45	--	829.84
Indiana	575.11	676.01	535.06	679.61	--	575.63
Michigan	635.02	686.65	1,803.52	1,489.38	--	637.09
Ohio	958.03	1,133.52	--	1,372.05	--	968.16
Wisconsin	522.64	657.93	622.72	982.77	--	534.01
West North Central:						
Iowa	502.31	630.72	1,207.79	876.19	--	503.51
Kansas	765.50	843.70	1,700.92	685.20	--	766.91
Minnesota	589.19	585.02	722.94	1,980.50	1,086.30	584.09
Missouri	518.08	616.52	--	834.82	--	518.05
Nebraska	388.73	605.18	994.10	546.66	--	388.91
North Dakota	685.37	578.48	--	1,067.30	--	687.52
South Dakota	864.07	1,048.85	1,504.67 *	1,694.14	--	864.07
South Atlantic:						
Delaware	812.68	870.14	1,547.40	1,346.55	--	839.98
District of Columbia	567.91	934.51	1,213.36	549.00	--	568.94
Florida	480.21	579.45	1,280.21	903.39	--	490.03
Georgia	753.43	663.60	1,986.43	3,204.25 *	--	760.50
Maryland	1,406.58	588.34	--	488.51	--	1,407.58
North Carolina	663.68	853.90	1,797.03	1,270.41	--	670.07
South Carolina	1,089.34	1,130.59	1,043.43	753.16	59.87	1,115.03
Virginia	905.54	658.51	2,215.14	3,467.35	--	947.05
West Virginia	768.13	669.16	1,285.72 *	--	--	776.25
East South Central:						
Alabama	509.10	411.22	--	793.37	393.78	511.84
Kentucky	407.40	440.56	970.92	1,292.35	--	387.59
Mississippi	373.15	447.93	888.62	1,031.83	--	373.15
Tennessee	822.33	706.56	1,719.20	1,320.95	--	824.40
West South Central:						
Arkansas	609.75	690.54	700.21	1,428.02	--	615.82
Louisiana	699.43	866.16	927.20	1,283.07	--	704.99
Oklahoma	421.29	488.91	821.26	690.35	--	432.66
Texas	542.38	632.00	1,003.53	2,614.93	--	550.72
Mountain:						
Arizona	948.02	1,117.04	851.54	558.72	--	984.77
Colorado	570.98	703.60	1,537.67	747.57	--	571.77
Idaho	414.18	474.78	--	398.38	--	404.11
Montana	841.73	1,014.00	--	1,321.06 *	--	849.98
Nevada	553.15	739.85	867.90	229.30	--	557.48
New Mexico	666.98	1,047.85	1,007.81	1,022.00	--	675.35
Utah	633.62	784.28	806.58	447.46	877.68	672.33
Wyoming	867.36	1,081.95	--	--	--	925.35
Pacific:						
Alaska	509.35	604.78	860.25	--	--	509.35
California	540.89	589.58	1,263.00	1,558.66	--	547.33
Hawaii	705.75	646.00	--	--	--	706.84
Oregon	1,310.71	1,745.03	1,230.63	1,050.71	--	1,335.44
Washington	1,587.45	593.40	850.92	1,959.29	--	1,586.31

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 VI.D.3 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	27.8%	28.6%	31.6%	23.3%	35.4%	27.7%
New England:						
Connecticut	17.3%	21.9%	16.2% *	13.0%	--	17.2%
Maine	27.1%	30.7%	--	22.2%	--	27.0%
Massachusetts	25.3%	28.5%	27.6%	18.5%	--	24.6%
New Hampshire	26.4%	28.9%	34.3%	17.9%	--	26.4%
Rhode Island	25.7%	25.3%	35.2%	25.4%	--	25.5%
Vermont	30.9%	29.9%	--	32.2%	--	31.0%
Middle Atlantic:						
New Jersey	23.8%	23.7%	39.8%	13.0%	--	23.7%
New York	23.8%	28.1%	30.1% *	15.6%	--	23.6%
Pennsylvania	25.2%	26.2%	39.5%	19.4%	--	23.6%
East North Central:						
Illinois	27.7%	28.3%	27.6%	22.7%	--	28.3%
Indiana	28.3%	29.9%	25.8%	19.4%	--	28.2%
Michigan	27.0%	25.3%	35.2%	31.3%	--	27.0%
Ohio	26.2%	28.7%	27.8%	18.1%	--	26.3%
Wisconsin	22.5%	23.6%	21.6%	19.0%	--	22.3%
West North Central:						
Iowa	29.9%	30.7%	32.8%	21.7%	--	29.9%
Kansas	32.3%	28.5%	48.4%	34.2%	--	31.9%
Minnesota	27.0%	25.7%	32.8%	29.1%	--	26.7%
Missouri	26.6%	27.7%	20.0%	25.0%	--	26.5%
Nebraska	23.7%	25.7%	24.6%	21.3%	71.9%	23.4%
North Dakota	22.4%	23.3%	10.7% *	26.6%	--	22.1%
South Dakota	26.4%	24.7%	23.2%	32.1%	--	26.4%
South Atlantic:						
Delaware	27.3%	23.9%	39.9%	36.6%	--	26.3%
District of Columbia	27.3%	30.6%	35.8%	20.2%	--	27.3%
Florida	31.4%	30.7%	37.7%	31.2%	--	31.3%
Georgia	27.3%	28.1%	40.7%	17.9% *	--	27.3%
Maryland	26.3%	31.9%	16.0% *	25.3%	--	26.3%
North Carolina	31.9%	32.3%	34.1%	30.6%	63.5%	31.4%
South Carolina	33.0%	34.7%	31.6%	15.4%	--	33.3%
Virginia	31.9%	29.0%	42.0%	35.5%	--	31.7%
West Virginia	19.7%	20.1%	16.9% *	21.8%	62.2%	19.2%
East South Central:						
Alabama	32.0%	34.3%	23.8%	17.8%	--	32.0%
Kentucky	24.4%	24.1%	28.2%	22.2%	--	24.2%
Mississippi	28.4%	27.5%	38.9%	29.5%	--	28.3%
Tennessee	23.8%	28.8%	42.3%	14.6%	--	23.8%
West South Central:						
Arkansas	34.1%	33.3%	--	36.7%	--	33.9%
Louisiana	30.4%	29.2%	34.9%	32.2%	56.2%	29.6%
Oklahoma	28.4%	26.4%	36.2%	32.9%	--	28.5%
Texas	31.6%	29.9%	33.2%	46.4%	--	31.6%
Mountain:						
Arizona	36.7%	37.7%	37.5%	27.1%	35.6%	36.7%
Colorado	26.9%	28.0%	34.7%	22.9%	--	26.7%
Idaho	24.8%	22.8%	35.5%	26.0%	--	24.3%
Montana	22.6%	27.3%	--	15.8% *	--	22.5%
Nevada	34.2%	38.0%	23.7%	22.9%	--	34.1%
New Mexico	25.5%	26.8%	23.6%	24.8%	--	25.9%
Utah	22.2%	22.1%	24.4%	19.5%	26.3%	22.0%
Wyoming	25.2%	26.3%	18.5%	30.3%	--	25.4%
Pacific:						
Alaska	20.5%	22.6%	--	12.1%	--	20.5%
California	29.0%	29.0%	32.2%	26.9%	24.2%	29.1%
Hawaii	23.4%	23.6%	--	20.8%	--	23.5%
Oregon	34.5%	38.4%	30.6%	23.6%	--	34.5%
Washington	29.8%	27.4%	30.0%	33.6%	--	29.9%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	0.48%	0.57%	1.40%	1.12%	3.97%	0.48%
New England:						
Connecticut	2.04%	4.13%	5.45% *	2.10%	--	2.07%
Maine	1.44%	2.42%	--	1.12%	--	1.44%
Massachusetts	2.06%	2.36%	4.27%	3.47%	--	1.95%
New Hampshire	2.28%	2.41%	8.16%	3.82%	--	2.29%
Rhode Island	1.62%	1.97%	5.52%	2.18%	--	1.63%
Vermont	3.30%	3.86%	--	7.16%	--	3.40%
Middle Atlantic:						
New Jersey	3.73%	4.76%	4.86%	2.83%	--	3.73%
New York	1.92%	2.13%	10.08% *	2.28%	--	1.93%
Pennsylvania	2.40%	3.04%	6.20%	3.17%	--	1.73%
East North Central:						
Illinois	2.31%	2.78%	5.72%	2.54%	--	2.37%
Indiana	1.83%	2.29%	3.02%	2.48%	--	1.84%
Michigan	2.22%	2.50%	6.73%	4.89%	--	2.23%
Ohio	3.48%	4.62%	5.52%	2.38%	--	3.51%
Wisconsin	1.47%	1.90%	3.52%	2.65%	--	1.48%
West North Central:						
Iowa	1.68%	1.75%	5.19%	4.21%	--	1.68%
Kansas	2.81%	2.29%	11.10%	5.24%	--	2.88%
Minnesota	2.17%	2.46%	4.36%	5.57%	--	2.16%
Missouri	1.99%	2.73%	5.93%	2.24%	--	1.99%
Nebraska	1.52%	3.01%	3.39%	1.42%	4.26%	1.49%
North Dakota	2.03%	2.17%	5.74% *	2.48%	--	2.03%
South Dakota	2.64%	3.14%	5.24%	5.74%	--	2.64%
South Atlantic:						
Delaware	3.47%	3.82%	7.53%	7.62%	--	3.50%
District of Columbia	2.18%	3.08%	5.66%	1.90%	--	2.18%
Florida	2.17%	2.27%	4.12%	7.56%	--	2.22%
Georgia	2.95%	2.64%	4.04%	8.43% *	--	2.98%
Maryland	3.10%	3.33%	9.13% *	2.14%	--	3.10%
North Carolina	2.62%	3.58%	5.89%	3.84%	10.88%	2.64%
South Carolina	3.58%	3.79%	5.18%	1.98%	--	3.70%
Virginia	2.58%	2.09%	6.13%	9.32%	--	2.70%
West Virginia	1.99%	2.36%	5.55% *	4.07%	4.23%	1.99%
East South Central:						
Alabama	1.89%	1.70%	5.98%	2.60%	--	1.86%
Kentucky	1.70%	2.25%	3.55%	2.50%	--	1.69%
Mississippi	1.85%	2.30%	6.14%	3.76%	--	1.86%
Tennessee	2.69%	2.27%	5.11%	2.29%	--	2.71%
West South Central:						
Arkansas	2.27%	2.27%	--	6.67%	--	2.29%
Louisiana	2.63%	3.04%	6.93%	3.15%	4.80%	2.50%
Oklahoma	1.76%	2.02%	4.62%	4.45%	--	1.80%
Texas	1.96%	2.31%	3.81%	6.24%	--	1.98%
Mountain:						
Arizona	3.04%	3.52%	8.01%	2.91%	6.04%	3.13%
Colorado	2.03%	2.62%	5.84%	2.49%	--	2.03%
Idaho	1.66%	2.02%	7.21%	2.57%	--	1.63%
Montana	3.05%	3.27%	--	5.20% *	--	3.07%
Nevada	2.58%	2.20%	5.77%	0.83%	--	2.63%
New Mexico	2.24%	3.73%	3.51%	2.84%	--	2.27%
Utah	1.96%	2.31%	4.38%	1.52%	4.13%	2.03%
Wyoming	2.55%	2.97%	4.55%	5.43%	--	2.66%
Pacific:						
Alaska	1.62%	2.01%	--	3.25%	--	1.62%
California	1.74%	2.17%	3.68%	3.94%	6.54%	1.78%
Hawaii	1.71%	2.16%	--	2.40%	--	1.71%
Oregon	3.67%	5.30%	5.52%	4.47%	--	3.71%
Washington	2.98%	2.08%	5.53%	4.38%	--	2.98%

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.

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Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	27.0%	28.6%	36.0%	21.3%	43.6%	26.8%
New England:						
Connecticut	17.2%	31.6%	0.9% *	--	--	17.2%
Maine	31.3%	38.3%	--	23.1%	--	31.3%
Massachusetts	22.5%	27.0%	26.4%	17.2%	--	22.3%
New Hampshire	28.8%	30.6%	--	--	--	28.6%
Rhode Island	27.4%	26.9%	--	--	--	27.4%
Vermont	34.5%	29.1%	--	--	--	34.5%
Middle Atlantic:						
New Jersey	36.1%	38.2%	--	--	--	36.1%
New York	18.3%	28.6%	38.2%	11.7%	76.2%	17.4%
Pennsylvania	22.0%	26.7%	--	16.2%	--	22.0%
East North Central:						
Illinois	25.5%	25.2%	--	--	--	25.4%
Indiana	26.1%	34.1%	16.6%	--	--	25.6%
Michigan	40.2%	37.6%	--	--	--	40.2%
Ohio	23.0%	29.0% *	--	18.5%	--	23.0%
Wisconsin	17.5%	19.3%	--	--	--	17.4%
West North Central:						
Iowa	17.3%	16.1%	--	--	--	17.3%
Kansas	32.1%	27.7%	--	63.7%	--	30.4%
Minnesota	19.7% *	--	--	12.9%	--	19.7% *
Missouri	27.6%	35.1%	--	--	--	27.6%
Nebraska	23.5%	--	22.2%	18.7%	--	22.1%
North Dakota	26.0%	--	--	31.0%	--	26.0%
South Dakota	30.5%	30.8%	--	31.9%	--	30.5%
South Atlantic:						
Delaware	33.0%	42.0%	--	2.0% *	--	33.0%
District of Columbia	28.3%	--	--	22.6%	--	28.3%
Florida	38.0%	32.6%	44.6%	--	--	37.5%
Georgia	35.1%	42.9%	--	21.5%	--	35.1%
Maryland	29.5%	31.2%	--	--	--	29.5%
North Carolina	37.4%	--	--	35.1%	--	37.4%
South Carolina	31.6%	--	--	--	--	31.3%
Virginia	52.4%	51.2%	79.4%	--	--	53.1%
West Virginia	17.7%	31.4%	1.2% *	12.6%	--	17.7%
East South Central:						
Alabama	33.0%	33.6%	29.5%	--	--	28.4%
Kentucky	17.2%	15.5%	--	--	--	16.8%
Mississippi	--	--	--	--	--	--
Tennessee	18.7%	39.0%	--	14.6%	--	18.7%
West South Central:						
Arkansas	46.5%	45.7%	--	--	--	47.0%
Louisiana	29.6%	21.0%	60.5%	--	--	22.3%
Oklahoma	29.5%	26.0%	--	31.2%	--	30.0%
Texas	31.0%	27.7%	45.1%	--	--	30.9%
Mountain:						
Arizona	38.8%	35.1%	--	--	--	39.2%
Colorado	23.5%	21.2% *	33.8%	22.0%	--	23.4%
Idaho	25.4%	23.4%	--	--	--	25.4%
Montana	28.0%	25.8%	--	--	--	28.0%
Nevada	39.3%	42.2%	--	--	58.7%	38.9%
New Mexico	28.7%	27.2%	--	28.6%	--	28.7%
Utah	23.8%	23.3%	--	19.6%	--	23.8%
Wyoming	21.9%	21.5%	--	--	--	21.9%
Pacific:						
Alaska	23.1%	26.2%	--	--	--	23.1%
California	25.6%	24.7%	37.1%	22.4%	--	25.9%
Hawaii	22.7%	18.5%	--	--	--	22.8%
Oregon	21.3% *	20.0% *	57.6%	--	--	21.3% *
Washington	24.7%	24.4%	--	--	--	24.1%

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.

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Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.98%	1.03%	2.34%	2.01%	6.47%	0.99%
New England:						
Connecticut	4.17%	2.15%	0.77% *	--	--	4.17%
Maine	4.28%	6.99%	--	2.80%	--	4.28%
Massachusetts	2.63%	2.92%	2.08%	2.81%	--	2.64%
New Hampshire	4.36%	3.31%	--	--	--	4.41%
Rhode Island	3.86%	3.16%	--	--	--	3.86%
Vermont	5.85%	6.52%	--	--	--	5.85%
Middle Atlantic:						
New Jersey	4.26%	3.84%	--	--	--	4.26%
New York	3.28%	4.19%	7.43%	3.11%	6.03%	3.07%
Pennsylvania	3.47%	4.74%	--	2.63%	--	3.47%
East North Central:						
Illinois	3.48%	3.66%	--	--	--	3.47%
Indiana	2.82%	5.17%	1.45%	--	--	2.85%
Michigan	4.44%	4.90%	--	--	--	4.44%
Ohio	4.48%	10.22% *	--	1.45%	--	4.48%
Wisconsin	3.34%	4.80%	--	--	--	3.34%
West North Central:						
Iowa	3.20%	3.47%	--	--	--	3.20%
Kansas	3.75%	3.36%	--	5.17%	--	3.47%
Minnesota	6.46% *	--	--	1.90%	--	6.46% *
Missouri	5.27%	5.12%	--	--	--	5.27%
Nebraska	4.28%	--	1.76%	1.29%	--	3.90%
North Dakota	3.80%	--	--	0.18%	--	3.80%
South Dakota	1.92%	3.34%	--	2.32%	--	1.92%
South Atlantic:						
Delaware	7.91%	6.90%	--	2.38% *	--	7.91%
District of Columbia	5.77%	--	--	4.49%	--	5.86%
Florida	5.90%	3.11%	3.47%	--	--	6.36%
Georgia	8.82%	11.96%	--	2.42%	--	8.82%
Maryland	4.75%	6.41%	--	--	--	4.75%
North Carolina	1.69%	--	--	1.11%	--	1.69%
South Carolina	6.65%	--	--	--	--	6.70%
Virginia	5.83%	5.30%	3.92%	--	--	5.89%
West Virginia	2.90%	7.54%	1.21% *	0.41%	--	2.90%
East South Central:						
Alabama	5.71%	6.46%	1.13%	--	--	4.47%
Kentucky	3.82%	4.07%	--	--	--	3.77%
Mississippi	--	--	--	--	--	--
Tennessee	2.93%	6.17%	--	0.51%	--	2.93%
West South Central:						
Arkansas	5.95%	6.08%	--	--	--	6.41%
Louisiana	8.29%	5.80%	0.96%	--	--	5.00%
Oklahoma	5.29%	5.93%	--	2.31%	--	5.53%
Texas	3.95%	4.32%	6.69%	--	--	3.95%
Mountain:						
Arizona	4.33%	4.05%	--	--	--	4.44%
Colorado	3.52%	6.69% *	6.69%	1.60%	--	3.52%
Idaho	5.39%	6.59%	--	--	--	5.39%
Montana	4.26%	4.79%	--	--	--	4.26%
Nevada	3.14%	2.29%	--	--	0.42%	3.29%
New Mexico	2.40%	4.53%	--	2.30%	--	2.40%
Utah	3.05%	3.21%	--	1.84%	--	3.05%
Wyoming	4.25%	4.25%	--	--	--	4.25%
Pacific:						
Alaska	3.88%	4.90%	--	--	--	3.88%
California	1.96%	2.18%	4.57%	4.27%	--	2.01%
Hawaii	4.92%	4.96%	--	--	--	4.95%
Oregon	6.68% *	7.75% *	2.47%	--	--	6.68% *
Washington	3.54%	3.56%	--	--	--	3.53%

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.

* Figure does not meet standard of reliability or precision.

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Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	27.8%	28.5%	31.0%	23.9%	34.3%	27.7%
New England:						
Connecticut	17.5%	20.2%	23.5% *	12.4%	--	17.3%
Maine	26.4%	29.7%	--	21.8%	--	26.3%
Massachusetts	26.9%	29.7%	27.6%	19.2%	--	25.9%
New Hampshire	25.5%	29.0%	29.4%	13.7%	--	25.5%
Rhode Island	25.0%	25.0%	--	23.2%	--	25.0%
Vermont	32.7%	32.7%	--	30.0%	--	33.0%
Middle Atlantic:						
New Jersey	20.7%	20.9%	41.3%	11.9%	--	20.6%
New York	26.8%	29.2%	36.8% *	18.4%	--	26.8%
Pennsylvania	26.6%	26.2%	39.6%	22.4%	--	24.1%
East North Central:						
Illinois	29.8%	30.6%	28.0%	24.2%	--	30.6%
Indiana	27.9%	29.2%	24.2%	18.0%	--	27.9%
Michigan	25.8%	24.3%	32.2%	28.8%	--	25.8%
Ohio	27.2%	28.9%	35.7%	17.6%	--	27.3%
Wisconsin	23.8%	25.4%	22.9%	19.5%	--	23.5%
West North Central:						
Iowa	31.1%	32.3%	32.4%	21.9%	--	31.0%
Kansas	32.4%	30.0%	46.1% *	27.9%	--	32.5%
Minnesota	28.1%	26.7%	33.7%	30.3%	73.1%	27.7%
Missouri	26.7%	27.7%	--	24.4%	--	26.5%
Nebraska	25.7%	26.7%	29.2%	23.2%	--	25.7%
North Dakota	20.3%	21.7%	--	25.0%	--	20.2%
South Dakota	24.4%	24.3%	17.4% *	26.8%	--	24.4%
South Atlantic:						
Delaware	26.3%	23.0%	35.0%	--	--	26.0%
District of Columbia	25.8%	31.4%	30.4%	19.6%	--	25.8%
Florida	28.6%	29.3%	34.5%	22.7%	--	28.8%
Georgia	25.5%	26.2%	43.4%	16.7% *	--	25.5%
Maryland	25.0%	35.1%	--	23.8%	--	25.1%
North Carolina	30.8%	31.5%	32.6%	27.8%	--	30.2%
South Carolina	33.9%	35.5%	30.3%	17.7%	--	34.2%
Virginia	30.5%	27.3%	38.5%	36.2%	--	30.2%
West Virginia	17.5%	17.0%	9.2% *	--	--	17.4%
East South Central:						
Alabama	31.1%	33.5%	--	17.6%	--	31.7%
Kentucky	26.0%	26.1%	28.2%	23.0%	--	25.8%
Mississippi	29.0%	28.3%	38.9%	28.5%	--	29.0%
Tennessee	27.3%	30.9%	44.7%	15.6% *	--	27.2%
West South Central:						
Arkansas	34.2%	33.5%	30.5%	36.5%	--	34.0%
Louisiana	30.6%	30.7%	28.8%	37.0%	--	30.6%
Oklahoma	28.7%	27.8%	32.6%	29.8%	--	28.7%
Texas	31.1%	29.8%	30.7%	51.3%	--	31.2%
Mountain:						
Arizona	35.4%	37.1%	28.5%	25.1%	--	35.5%
Colorado	28.7%	30.8%	36.8%	24.4%	--	28.7%
Idaho	24.5%	22.5%	--	23.9%	--	23.7%
Montana	20.7%	27.3%	--	13.6% *	--	20.6%
Nevada	31.3%	35.4%	24.0%	22.7%	--	31.3%
New Mexico	24.7%	24.8%	25.8%	21.7%	--	25.2%
Utah	21.3%	21.7%	20.0%	19.5%	26.3%	21.1%
Wyoming	25.1%	27.3%	--	--	--	25.2%
Pacific:						
Alaska	21.5%	23.8%	18.5%	--	--	21.5%
California	27.7%	26.1%	33.3%	30.4%	39.2%	27.5%
Hawaii	25.7%	26.4%	--	--	--	25.7%
Oregon	36.7%	43.4%	26.7%	16.3%	--	36.7%
Washington	29.8%	27.2%	25.0%	33.5%	--	30.0%

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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Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.56%	0.66%	1.75%	1.42%	5.13%	0.56%
New England:						
Connecticut	2.53%	5.25%	8.54% *	2.36%	--	2.59%
Maine	1.61%	2.76%	--	1.21%	--	1.61%
Massachusetts	2.60%	3.23%	4.90%	5.29%	--	2.41%
New Hampshire	2.48%	3.21%	5.71%	1.77%	--	2.49%
Rhode Island	1.78%	2.19%	--	1.59%	--	1.78%
Vermont	4.72%	5.85%	--	8.91%	--	4.85%
Middle Atlantic:						
New Jersey	4.16%	5.78%	3.86%	2.25%	--	4.16%
New York	2.48%	2.73%	14.40% *	2.86%	--	2.50%
Pennsylvania	3.06%	3.83%	7.24%	5.59%	--	2.01%
East North Central:						
Illinois	2.74%	3.32%	5.90%	1.34%	--	2.82%
Indiana	2.07%	2.43%	1.98%	3.27%	--	2.07%
Michigan	2.45%	2.73%	7.43%	4.99%	--	2.46%
Ohio	3.82%	4.64%	5.37%	4.18%	--	3.85%
Wisconsin	1.82%	2.34%	1.31%	3.01%	--	1.84%
West North Central:						
Iowa	1.96%	2.15%	5.98%	3.50%	--	1.96%
Kansas	3.83%	3.37%	13.85% *	2.15%	--	3.84%
Minnesota	2.51%	2.82%	3.04%	6.65%	2.68%	2.49%
Missouri	2.40%	3.23%	--	2.15%	--	2.39%
Nebraska	1.66%	2.83%	3.59%	1.65%	--	1.66%
North Dakota	2.41%	2.32%	--	2.95%	--	2.42%
South Dakota	2.87%	3.76%	7.21% *	5.01%	--	2.87%
South Atlantic:						
Delaware	4.04%	4.11%	5.04%	--	--	4.16%
District of Columbia	1.71%	2.99%	3.31%	1.99%	--	1.71%
Florida	2.09%	2.61%	5.98%	2.50%	--	2.13%
Georgia	3.09%	2.46%	6.44%	10.55% *	--	3.12%
Maryland	3.65%	2.55%	--	1.40%	--	3.66%
North Carolina	3.16%	3.96%	6.03%	5.04%	--	3.18%
South Carolina	4.43%	4.65%	5.86%	2.94%	--	4.53%
Virginia	2.90%	2.24%	6.49%	9.84%	--	3.05%
West Virginia	2.59%	2.30%	5.47% *	--	--	2.59%
East South Central:						
Alabama	2.04%	1.59%	--	2.79%	--	2.01%
Kentucky	1.81%	2.43%	3.71%	3.10%	--	1.79%
Mississippi	1.81%	2.24%	6.14%	4.02%	--	1.81%
Tennessee	4.08%	2.97%	5.55%	5.00% *	--	4.08%
West South Central:						
Arkansas	2.45%	2.30%	5.59%	6.73%	--	2.46%
Louisiana	3.00%	3.66%	5.37%	5.67%	--	3.01%
Oklahoma	1.84%	2.22%	4.36%	4.59%	--	1.88%
Texas	2.26%	2.68%	3.94%	7.14%	--	2.30%
Mountain:						
Arizona	3.61%	4.25%	3.64%	2.39%	--	3.71%
Colorado	2.69%	3.04%	5.57%	3.83%	--	2.72%
Idaho	1.81%	2.21%	--	1.48%	--	1.74%
Montana	3.36%	3.85%	--	4.82% *	--	3.39%
Nevada	2.54%	3.06%	5.16%	0.67%	--	2.55%
New Mexico	2.63%	4.22%	3.52%	4.82%	--	2.68%
Utah	2.46%	2.98%	3.52%	1.82%	4.13%	2.58%
Wyoming	3.34%	3.91%	--	--	--	3.45%
Pacific:						
Alaska	2.11%	2.75%	3.26%	--	--	2.11%
California	1.95%	2.19%	4.47%	5.68%	4.34%	1.97%
Hawaii	2.39%	2.28%	--	--	--	2.40%
Oregon	4.56%	6.11%	5.14%	3.28%	--	4.62%
Washington	3.49%	2.31%	2.92%	4.50%	--	3.45%

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	23.8%	23.9%	22.1%	24.7%	20.9%	23.9%
New England:						
Connecticut	24.6%	20.7%	29.8%	28.6%	--	24.6%
Maine	23.0%	20.4%	18.3%	28.4%	--	23.0%
Massachusetts	26.5%	27.3%	25.7%	24.7%	--	26.5%
New Hampshire	20.3%	19.9%	18.5% *	23.1%	--	20.4%
Rhode Island	28.4%	28.2%	19.5%	32.9%	--	28.5%
Vermont	20.9%	19.8%	25.6%	23.0%	--	20.8%
Middle Atlantic:						
New Jersey	30.3%	32.9%	20.1%	35.7% *	--	30.6%
New York	26.2%	27.7%	18.4%	26.9%	11.7% *	26.6%
Pennsylvania	21.5%	22.4%	14.3%	21.9%	31.8%	21.3%
East North Central:						
Illinois	24.8%	25.6%	26.6%	18.5%	31.0%	24.7%
Indiana	21.9%	23.0%	21.8%	15.7%	--	22.0%
Michigan	27.1%	26.9%	25.0%	30.4%	--	27.2%
Ohio	24.6%	25.9%	17.7%	22.6%	--	24.5%
Wisconsin	24.5%	24.7%	20.2%	27.9%	--	24.5%
West North Central:						
Iowa	26.7%	25.9%	31.4%	25.5%	--	26.7%
Kansas	24.8%	24.1%	29.2%	23.3%	--	24.8%
Minnesota	24.4%	24.9%	21.5%	24.2%	--	24.6%
Missouri	24.0%	24.9%	21.6%	21.8%	--	24.0%
Nebraska	24.1%	20.3%	26.4%	30.3%	--	24.7%
North Dakota	28.0%	29.1%	32.4%	22.8%	--	28.2%
South Dakota	26.5%	26.7%	30.6%	24.2%	--	26.7%
South Atlantic:						
Delaware	26.2%	27.5%	17.2%	25.4%	25.1%	26.2%
District of Columbia	21.6%	20.6%	24.8%	21.0%	--	21.7%
Florida	20.9%	21.0%	19.7%	21.3%	--	20.7%
Georgia	23.8%	23.8%	20.0%	27.7%	--	24.0%
Maryland	28.7%	21.9%	46.3% *	31.6%	--	28.8%
North Carolina	23.5%	24.0%	17.4%	24.7%	11.6%	24.0%
South Carolina	17.1%	18.2%	12.1%	13.5%	28.3%	16.9%
Virginia	23.7%	24.0%	22.6%	23.5%	--	23.4%
West Virginia	28.7%	26.7%	42.5%	23.5%	--	28.5%
East South Central:						
Alabama	25.2%	24.5%	25.7%	31.6% *	--	25.3%
Kentucky	22.9%	22.8%	22.4%	23.8%	--	22.8%
Mississippi	18.4%	19.4%	11.0%	18.1%	--	18.4%
Tennessee	22.7%	22.6%	19.9%	23.8%	--	22.6%
West South Central:						
Arkansas	20.1%	19.8%	11.9%	26.5%	--	20.2%
Louisiana	23.2%	23.0%	27.0%	16.7%	--	23.1%
Oklahoma	20.3%	20.5%	24.5%	16.1%	--	20.1%
Texas	23.4%	24.5%	23.0%	16.2%	--	23.4%
Mountain:						
Arizona	23.7%	23.4%	19.9%	31.5%	--	23.5%
Colorado	24.1%	23.4%	17.8%	28.3%	--	24.3%
Idaho	21.3%	22.0%	20.1%	20.0%	--	21.9%
Montana	26.0%	24.6%	22.6%	31.0%	--	26.6%
Nevada	24.0%	24.1%	20.8%	28.7%	11.9%	24.4%
New Mexico	21.6%	20.5%	23.9%	21.8%	--	21.6%
Utah	32.9%	32.7%	33.5%	33.9%	--	32.4%
Wyoming	30.2%	30.0%	31.6%	29.0% *	--	31.3%
Pacific:						
Alaska	27.1%	28.7%	26.9%	20.8%	0.0%	27.5%
California	21.9%	21.4%	22.1%	24.1%	16.2%	22.1%
Hawaii	17.5%	19.2%	6.7%	21.7%	0.8% *	17.9%
Oregon	20.8%	21.2%	17.3%	21.6%	--	21.1%
Washington	24.0%	21.4%	14.6%	43.3% *	--	24.1%

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 VI.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.32%	0.36%	0.95%	0.95%	1.68%	0.32%
New England:						
Connecticut	1.37%	2.14%	2.81%	2.31%	--	1.41%
Maine	1.25%	1.72%	3.50%	2.34%	--	1.25%
Massachusetts	1.56%	2.12%	4.20%	2.19%	--	1.58%
New Hampshire	1.66%	1.97%	6.19% *	2.30%	--	1.69%
Rhode Island	2.11%	2.54%	2.97%	4.16%	--	2.10%
Vermont	1.35%	1.54%	6.51%	3.26%	--	1.37%
Middle Atlantic:						
New Jersey	3.25%	3.43%	3.04%	12.72% *	--	3.28%
New York	1.42%	2.10%	2.88%	2.06%	3.50% *	1.44%
Pennsylvania	1.52%	2.10%	2.22%	2.48%	6.29%	1.53%
East North Central:						
Illinois	1.28%	1.35%	5.31%	3.94%	8.76%	1.29%
Indiana	1.78%	2.22%	3.68%	2.27%	--	1.79%
Michigan	1.77%	2.15%	3.10%	4.55%	--	1.79%
Ohio	1.45%	1.70%	3.80%	3.46%	--	1.47%
Wisconsin	1.37%	1.69%	2.51%	3.66%	--	1.38%
West North Central:						
Iowa	1.63%	1.93%	4.77%	3.62%	--	1.64%
Kansas	1.97%	2.32%	6.08%	3.92%	--	2.00%
Minnesota	1.91%	2.43%	5.11%	3.40%	--	1.94%
Missouri	2.23%	2.98%	6.37%	2.35%	--	2.24%
Nebraska	1.50%	1.85%	3.45%	2.24%	--	1.51%
North Dakota	2.00%	1.91%	9.70%	3.28%	--	2.04%
South Dakota	1.99%	2.64%	7.38%	2.75%	--	2.01%
South Atlantic:						
Delaware	2.39%	2.92%	3.46%	4.40%	5.20%	2.51%
District of Columbia	1.02%	2.01%	2.71%	1.16%	--	1.03%
Florida	1.27%	1.56%	3.32%	2.41%	--	1.29%
Georgia	1.58%	1.64%	3.67%	7.81%	--	1.60%
Maryland	3.77%	2.23%	17.37% *	2.55%	--	3.79%
North Carolina	1.71%	2.23%	4.11%	4.18%	1.60%	1.76%
South Carolina	1.46%	1.72%	2.03%	3.44%	4.61%	1.48%
Virginia	1.28%	1.52%	3.97%	2.75%	--	1.28%
West Virginia	2.73%	2.50%	11.04%	2.18%	--	2.76%
East South Central:						
Alabama	1.62%	1.31%	6.66%	11.86% *	--	1.67%
Kentucky	1.88%	2.37%	4.50%	4.40%	--	1.92%
Mississippi	1.13%	1.41%	2.01%	2.47%	--	1.14%
Tennessee	1.73%	2.33%	5.18%	3.00%	--	1.74%
West South Central:						
Arkansas	1.82%	1.92%	3.52%	5.83%	--	1.86%
Louisiana	1.91%	2.12%	5.63%	2.70%	--	1.95%
Oklahoma	1.35%	1.53%	5.55%	2.56%	--	1.37%
Texas	1.26%	1.47%	3.18%	2.69%	--	1.27%
Mountain:						
Arizona	1.56%	1.74%	3.80%	5.23%	--	1.61%
Colorado	1.76%	1.48%	3.68%	4.68%	--	1.78%
Idaho	2.43%	3.65%	3.16%	3.46%	--	2.59%
Montana	2.88%	3.01%	4.48%	7.45%	--	2.95%
Nevada	2.77%	3.40%	2.79%	3.89%	2.22%	2.81%
New Mexico	1.81%	2.66%	4.25%	3.08%	--	1.85%
Utah	1.71%	1.74%	7.46%	6.50%	--	1.66%
Wyoming	2.36%	2.62%	4.78%	10.48% *	--	2.39%
Pacific:						
Alaska	1.86%	2.18%	6.68%	3.61%	0.00%	1.84%
California	0.96%	0.99%	1.94%	3.43%	4.85%	0.97%
Hawaii	2.05%	2.26%	1.74%	6.23%	0.81% *	2.09%
Oregon	1.38%	1.82%	2.84%	3.03%	--	1.42%
Washington	4.02%	2.04%	3.58%	18.99% *	--	4.08%

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	17,901	17,367	17,682	20,222	17,138	17,915
New England:						
Connecticut	19,523	17,634	19,912	23,062	--	19,547
Maine	18,908	18,347	17,218	21,062	--	18,908
Massachusetts	19,960	17,825	17,858	26,351	--	19,982
New Hampshire	19,972	18,160	18,993	25,512	--	20,100
Rhode Island	19,825	19,779	18,261	20,539	--	19,825
Vermont	19,157	17,590	18,663	23,218	--	19,174
Middle Atlantic:						
New Jersey	19,551	19,930	17,693	20,810	11,790	19,711
New York	20,784	19,900	21,227	22,121	20,774	20,785
Pennsylvania	19,455	18,611	17,475	22,549	--	19,381
East North Central:						
Illinois	19,330	19,212	18,536	20,823	18,938	19,342
Indiana	15,825	15,474	15,720	17,988	--	15,822
Michigan	16,678	16,577	15,827	18,374	--	16,758
Ohio	17,960	16,978	15,860	20,986	--	17,993
Wisconsin	19,321	18,352	19,415	25,032	--	19,386
West North Central:						
Iowa	16,782	16,392	16,791	20,011	15,255	16,784
Kansas	17,574	18,204	14,027	17,934	16,468	17,590
Minnesota	18,599	17,864	18,949	22,093	--	18,662
Missouri	17,045	16,215	15,984	19,598	--	17,045
Nebraska	17,232	15,691	17,983	20,074	--	17,327
North Dakota	17,707	17,331	16,121	19,526	--	17,785
South Dakota	17,990	16,921	17,166	21,251	--	18,098
South Atlantic:						
Delaware	17,997	17,610	22,066	17,949	17,852	18,006
District of Columbia	19,518	19,725	22,904	18,326	15,364	19,551
Florida	17,433	17,221	16,026	19,165	20,887	17,398
Georgia	18,227	17,851	17,908	21,983	--	18,229
Maryland	18,373	17,105	19,173	20,186	--	18,373
North Carolina	15,958	15,550	15,124	17,084	12,460	16,099
South Carolina	16,317	16,526	15,525	15,728	--	16,212
Virginia	17,453	16,797	15,279	21,105	--	17,442
West Virginia	18,492	19,309	15,703	17,068	--	18,588
East South Central:						
Alabama	16,224	16,230	12,513	19,191	--	16,168
Kentucky	15,348	15,036	14,150	18,577	--	15,477
Mississippi	14,841	14,418	15,483	16,479	--	14,841
Tennessee	16,743	16,561	14,054	17,790	--	16,739
West South Central:						
Arkansas	15,632	15,610	15,593	15,749	12,846	15,712
Louisiana	17,941	18,056	17,269	17,536	13,695	17,988
Oklahoma	16,005	16,055	15,554	16,314	--	15,945
Texas	16,654	16,647	15,991	17,940	--	16,635
Mountain:						
Arizona	14,664	14,566	13,908	18,230	13,093	14,704
Colorado	17,447	16,412	20,914	18,596	22,973	17,239
Idaho	17,652	17,307	14,742	20,502	--	17,845
Montana	15,842	16,000	14,864	16,388	16,652	15,809
Nevada	14,858	13,399	22,552	19,918	--	14,930
New Mexico	19,454	18,617	21,648	19,116	--	19,460
Utah	16,593	16,573	15,279	18,609	15,656	16,606
Wyoming	18,455	18,435	18,149	20,171	14,817	18,897
Pacific:						
Alaska	20,764	20,367	26,953	20,746	--	20,810
California	18,827	18,256	20,973	20,066	17,070	18,870
Hawaii	17,453	16,706	16,836	19,620	--	17,685
Oregon	18,006	16,795	21,450	20,148	15,992	18,051
Washington	18,067	18,019	17,486	19,440	--	18,069

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	125.52	139.85	474.92	258.77	830.46	127.01
New England:						
Connecticut	658.50	761.86	1,262.65	1,303.97	--	665.74
Maine	660.52	847.23	1,037.23	1,423.40	--	660.52
Massachusetts	1,426.47	1,646.44	1,004.72	1,448.05	--	1,466.54
New Hampshire	794.51	744.88	1,858.77	1,058.73	--	790.80
Rhode Island	720.22	805.39	1,333.02	2,512.83	--	720.22
Vermont	1,334.85	1,630.35	597.04	1,088.20	--	1,353.44
Middle Atlantic:						
New Jersey	651.82	936.04	984.41	1,335.31	751.22	651.92
New York	511.23	519.57	1,139.01	1,129.76	1,657.70	526.86
Pennsylvania	603.64	673.41	1,761.59	1,393.61	--	606.22
East North Central:						
Illinois	469.94	527.90	1,721.96	1,059.55	2,957.76	476.02
Indiana	454.56	517.92	1,403.41	1,275.84	--	457.71
Michigan	460.66	548.64	638.36	1,281.57	--	461.50
Ohio	405.95	487.58	1,090.74	575.97	--	408.22
Wisconsin	524.53	516.50	1,170.74	1,174.60	--	527.63
West North Central:						
Iowa	448.48	495.45	1,401.21	753.45	740.17	449.23
Kansas	481.20	479.48	712.86	1,358.94	1,085.26	487.23
Minnesota	687.05	729.62	1,317.39	1,352.67	--	701.76
Missouri	603.40	611.29	965.60	882.11	--	603.40
Nebraska	530.74	499.44	2,001.48	619.15	--	537.99
North Dakota	450.38	530.60	840.01	898.82	--	460.92
South Dakota	527.66	619.98	1,146.60	713.25	--	528.68
South Atlantic:						
Delaware	494.57	589.23	1,005.91	1,057.93	2,289.28	504.35
District of Columbia	510.87	702.73	1,086.53	758.84	1,294.82	514.01
Florida	550.56	596.65	2,917.56	836.27	1,135.07	554.59
Georgia	698.71	562.40	4,441.65	1,694.89	--	701.97
Maryland	596.88	604.22	1,629.10	746.19	--	597.20
North Carolina	459.10	447.86	2,442.94	964.04	1,626.67	478.17
South Carolina	428.80	502.14	1,827.75	845.99	--	423.68
Virginia	806.00	655.66	933.85	2,039.08	--	810.06
West Virginia	507.83	601.97	1,566.80	611.42	--	506.17
East South Central:						
Alabama	480.14	508.34	2,386.26	828.17	--	475.34
Kentucky	1,248.97	1,665.50	1,154.91	845.69	--	1,280.47
Mississippi	408.75	481.75	1,470.28	958.37	--	408.75
Tennessee	413.53	524.02	1,845.69	453.13	--	414.99
West South Central:						
Arkansas	750.86	991.25	1,004.98	1,166.51	675.19	769.56
Louisiana	586.59	670.50	1,001.75	1,113.38	954.65	581.26
Oklahoma	529.36	605.65	1,725.88	916.78	--	532.30
Texas	546.46	587.40	1,694.32	436.23	--	549.55
Mountain:						
Arizona	816.85	916.00	956.90	940.30	1,559.88	838.56
Colorado	487.98	585.29	1,361.35	831.21	1,406.91	475.37
Idaho	599.23	697.41	1,302.98	1,170.70	--	606.10
Montana	776.68	760.08	836.73	2,477.36	409.60	805.72
Nevada	1,414.56	910.74	2,877.98	1,462.49	--	1,468.56
New Mexico	724.17	768.94	2,052.10	1,196.70	--	724.42
Utah	464.91	523.01	1,197.71	1,139.90	1,082.11	471.19
Wyoming	624.12	670.80	1,680.10	1,536.01	915.25	580.15
Pacific:						
Alaska	724.35	892.64	1,316.64	1,149.55	--	736.70
California	460.17	540.44	928.94	973.65	3,236.47	463.97
Hawaii	575.48	668.18	1,809.07	586.21	--	539.81
Oregon	521.75	585.42	1,064.59	1,133.82	1,368.37	532.87
Washington	597.65	756.18	869.01	725.04	--	603.76

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership For profit, incorporated	For profit, unincorporated	Nonprofit	Age of firm Less than 5 years	5 or more years
United States	4,776	4,716	5,452	4,577	6,081	4,753
New England:						
Connecticut	3,857	4,139	2,790	3,858	4,006	3,855
Maine	4,829	4,361	--	4,845	--	4,829
Massachusetts	4,778	5,068	5,552	3,764	--	4,470
New Hampshire	5,201	5,198	4,921	5,265	--	5,204
Rhode Island	4,706	4,573	4,384	5,644	--	4,706
Vermont	5,166	4,462	--	6,835 *	--	5,152
Middle Atlantic:						
New Jersey	5,052	5,023	5,902	3,911	--	5,140
New York	4,842	5,527	4,990	3,612	--	4,775
Pennsylvania	3,855	3,702	6,018	3,528	--	3,706
East North Central:						
Illinois	5,016	4,978	5,659	4,817	--	5,010
Indiana	4,424	4,534	4,855	3,403	--	4,405
Michigan	5,251	5,669	3,172	4,088	--	5,289
Ohio	4,226	4,158	4,812	4,271	--	4,254
Wisconsin	4,724	4,603	4,486	5,680	--	4,732
West North Central:						
Iowa	4,408	4,572	3,963	3,616	5,866	4,405
Kansas	4,862	4,559	5,831	6,197	--	4,774
Minnesota	6,043	5,762	6,042	7,457	--	6,103
Missouri	4,993	4,762	8,116	4,860	--	4,993
Nebraska	4,577	4,543	4,705	4,608	--	4,471
North Dakota	4,640	4,280	3,546	6,226	--	4,684
South Dakota	4,620	4,201	5,120	5,572	--	4,614
South Atlantic:						
Delaware	5,084	5,410	5,176 *	3,954	--	5,047
District of Columbia	5,001	5,318	7,359	4,038	--	5,007
Florida	4,714	4,824	5,564	3,758	--	4,664
Georgia	4,853	4,361	7,565	6,089	--	4,863
Maryland	4,840	4,464	6,379	5,004	--	4,840
North Carolina	4,973	4,981	5,464	4,801	--	4,996
South Carolina	4,879	4,972	6,604	2,839	5,112	4,874
Virginia	4,979	4,447	5,622	6,492	--	4,936
West Virginia	4,013	4,205	4,394	3,174	--	3,984
East South Central:						
Alabama	4,545	4,520	3,449	5,957	2,873	4,593
Kentucky	3,676	3,512	4,153	4,011	--	3,673
Mississippi	4,217	3,944	6,516	4,247	--	4,217
Tennessee	4,236	4,815	5,404	2,961	--	4,246
West South Central:						
Arkansas	4,874	4,694	6,518	4,638	--	4,885
Louisiana	5,033	5,020	5,539	4,567	--	5,034
Oklahoma	4,926	4,752	5,669	5,124	5,357	4,919
Texas	5,237	4,846	5,786	6,863	--	5,222
Mountain:						
Arizona	4,366	4,354	4,022	5,270	--	4,379
Colorado	4,543	4,559	5,763 *	3,940	--	4,542
Idaho	5,078	4,732	6,186	5,301	--	5,052
Montana	3,674	4,293	--	4,271	--	3,643
Nevada	4,498	4,735	3,023 *	--	--	4,424
New Mexico	4,461	4,370	5,371	3,801	--	4,458
Utah	3,719	3,735	3,672	3,571	--	3,678
Wyoming	4,612	4,755	3,136	--	--	4,836
Pacific:						
Alaska	4,584	5,012	4,102	2,847	--	4,540
California	5,159	4,890	5,700	6,114	6,207	5,133
Hawaii	3,806	3,167	--	4,028	--	3,903
Oregon	4,915	5,342	5,234	3,291	--	4,902
Washington	4,304	4,201	5,587	2,916	--	4,270

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

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

* Figure does not meet standard of reliability or precision.

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

Table VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	74.79	94.20	170.16	148.98	661.34	74.97
New England:						
Connecticut	297.98	320.95	771.00	670.26	213.27	302.12
Maine	459.03	457.33	--	415.99	--	459.03
Massachusetts	485.86	677.30	1,165.93	510.48	--	416.11
New Hampshire	334.67	336.89	1,084.45	992.84	--	339.01
Rhode Island	431.58	488.66	300.16	1,144.05	--	431.58
Vermont	628.58	336.28	--	2,234.85 *	--	636.37
Middle Atlantic:						
New Jersey	514.98	675.96	1,025.88	850.04	--	514.83
New York	296.60	405.37	589.85	399.78	--	294.30
Pennsylvania	340.58	448.14	1,165.72	239.27	--	293.55
East North Central:						
Illinois	329.14	390.79	796.30	607.90	--	336.67
Indiana	309.77	396.29	691.84	380.67	--	311.51
Michigan	952.23	1,171.14	320.30	689.36	--	961.24
Ohio	214.65	227.68	1,204.84	498.17	--	217.37
Wisconsin	502.34	644.14	433.92	565.49	--	509.17
West North Central:						
Iowa	314.56	376.99	485.46	747.03	21.75	315.03
Kansas	407.48	369.16	1,734.99	685.42	--	404.50
Minnesota	469.03	557.61	751.09	1,118.21	--	476.70
Missouri	357.74	405.97	1,852.36	543.66	--	357.74
Nebraska	240.03	340.47	925.88	349.61	--	224.97
North Dakota	417.70	549.61	940.61	367.60	--	429.24
South Dakota	347.38	416.45	418.72	680.23	--	350.30
South Atlantic:						
Delaware	511.58	632.85	1,776.64 *	572.81	--	520.02
District of Columbia	335.62	480.92	615.38	448.75	--	337.54
Florida	308.83	392.23	888.14	368.85	--	308.22
Georgia	432.04	440.52	1,360.78	953.52	--	434.55
Maryland	273.80	430.90	601.23	210.41	--	273.99
North Carolina	316.10	417.10	444.45	586.51	--	327.87
South Carolina	472.10	511.05	1,107.44	330.39	125.77	480.59
Virginia	444.87	401.30	892.26	1,459.09	--	443.32
West Virginia	294.37	383.42	1,211.84	345.35	--	296.24
East South Central:						
Alabama	997.92	1,081.72	326.38	530.31	275.67	1,038.74
Kentucky	347.65	445.14	484.35	476.91	--	351.77
Mississippi	234.24	282.72	615.49	311.61	--	234.24
Tennessee	295.28	292.26	733.77	315.15	--	296.70
West South Central:						
Arkansas	383.82	466.81	1,263.70	622.03	--	389.45
Louisiana	338.99	395.47	907.05	503.76	--	343.31
Oklahoma	275.17	331.27	581.15	274.10	517.12	279.60
Texas	308.77	395.25	486.56	772.98	--	311.00
Mountain:						
Arizona	335.03	361.21	1,194.48	787.54	--	343.09
Colorado	361.66	409.59	1,791.46 *	448.62	--	346.14
Idaho	344.38	493.53	733.71	332.64	--	351.56
Montana	482.84	478.98	--	872.82	--	497.24
Nevada	408.21	432.51	1,066.11 *	--	--	412.49
New Mexico	383.43	531.05	1,071.10	374.31	--	383.59
Utah	224.73	250.88	677.39	348.88	--	226.93
Wyoming	402.60	465.94	567.44	--	--	414.77
Pacific:						
Alaska	274.70	319.28	715.93	364.43	--	274.76
California	274.10	322.58	588.54	738.02	1,363.37	278.56
Hawaii	339.80	406.25	--	268.14	--	347.22
Oregon	357.20	495.75	751.87	376.62	--	364.29
Washington	374.60	422.62	1,002.74	248.56	--	373.67

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 VI.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership			Age of firm	
		For profit, incorporated	For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	26.7%	27.2%	30.8%	22.6%	35.5%	26.5%
New England:						
Connecticut	19.8%	23.5%	14.0%	16.7%	22.4%	19.7%
Maine	25.5%	23.8%	--	23.0%	--	25.5%
Massachusetts	23.9%	28.4%	31.1%	14.3%	--	22.4%
New Hampshire	26.0%	28.6%	25.9%	20.6%	--	25.9%
Rhode Island	23.7%	23.1%	24.0%	27.5%	--	23.7%
Vermont	27.0%	25.4%	--	29.4%	--	26.9%
Middle Atlantic:						
New Jersey	25.8%	25.2%	33.4%	18.8%	--	26.1%
New York	23.3%	27.8%	23.5%	16.3%	--	23.0%
Pennsylvania	19.8%	19.9%	34.4%	15.6%	--	19.1%
East North Central:						
Illinois	25.9%	25.9%	30.5%	23.1%	--	25.9%
Indiana	28.0%	29.3%	30.9%	18.9%	--	27.8%
Michigan	31.5%	34.2%	20.0%	22.2%	--	31.6%
Ohio	23.5%	24.5%	30.3%	20.4%	--	23.6%
Wisconsin	24.4%	25.1%	23.1%	22.7%	--	24.4%
West North Central:						
Iowa	26.3%	27.9%	23.6%	18.1%	38.5%	26.2%
Kansas	27.7%	25.0%	41.6%	34.6%	--	27.1%
Minnesota	32.5%	32.3%	31.9%	33.8%	--	32.7%
Missouri	29.3%	29.4%	50.8%	24.8%	--	29.3%
Nebraska	26.6%	28.9%	26.2%	23.0%	--	25.8%
North Dakota	26.2%	24.7%	22.0%	31.9%	--	26.3%
South Dakota	25.7%	24.8%	29.8%	26.2%	--	25.5%
South Atlantic:						
Delaware	28.2%	30.7%	23.5% *	22.0%	--	28.0%
District of Columbia	25.6%	27.0%	32.1%	22.0%	--	25.6%
Florida	27.0%	28.0%	34.7%	19.6%	--	26.8%
Georgia	26.6%	24.4%	42.2%	27.7%	--	26.7%
Maryland	26.3%	26.1%	33.3%	24.8%	--	26.3%
North Carolina	31.2%	32.0%	36.1%	28.1%	35.4%	31.0%
South Carolina	29.9%	30.1%	42.5%	18.1%	--	30.1%
Virginia	28.5%	26.5%	36.8%	30.8%	--	28.3%
West Virginia	21.7%	21.8%	28.0%	18.6%	--	21.4%
East South Central:						
Alabama	28.0%	27.9%	27.6%	31.0%	15.8%	28.4%
Kentucky	23.9%	23.4%	29.4%	21.6%	--	23.7%
Mississippi	28.4%	27.4%	42.1%	25.8%	--	28.4%
Tennessee	25.3%	29.1%	38.4%	16.6%	--	25.4%
West South Central:						
Arkansas	31.2%	30.1%	41.8%	29.4%	--	31.1%
Louisiana	28.1%	27.8%	32.1%	26.0%	--	28.0%
Oklahoma	30.8%	29.6%	36.4%	31.4%	--	30.8%
Texas	31.4%	29.1%	36.2%	38.3%	--	31.4%
Mountain:						
Arizona	29.8%	29.9%	28.9%	28.9%	--	29.8%
Colorado	26.0%	27.8%	27.6% *	21.2%	--	26.3%
Idaho	28.8%	27.3%	42.0%	25.9%	63.2%	28.3%
Montana	23.2%	26.8%	--	26.1%	--	23.0%
Nevada	30.3%	35.3%	13.4% *	--	--	29.6%
New Mexico	22.9%	23.5%	24.8%	19.9%	--	22.9%
Utah	22.4%	22.5%	24.0%	19.2%	--	22.1%
Wyoming	25.0%	25.8%	--	--	--	25.6%
Pacific:						
Alaska	22.1%	24.6%	--	13.7%	--	21.8%
California	27.4%	26.8%	27.2%	30.5%	36.4%	27.2%
Hawaii	21.8%	19.0%	--	20.5%	--	22.1%
Oregon	27.3%	31.8%	24.4%	16.3%	34.3%	27.2%
Washington	23.8%	23.3%	32.0%	15.0%	--	23.6%

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 VI.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 ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.42%	0.54%	1.12%	0.76%	3.42%	0.43%
New England:						
Connecticut	1.40%	1.75%	4.14%	2.23%	1.67%	1.42%
Maine	2.45%	2.77%	--	1.37%	--	2.45%
Massachusetts	2.20%	2.38%	6.30%	2.34%	--	1.80%
New Hampshire	2.07%	1.62%	4.62%	4.61%	--	2.08%
Rhode Island	2.29%	2.63%	1.82%	4.02%	--	2.29%
Vermont	3.32%	2.50%	--	8.78%	--	3.35%
Middle Atlantic:						
New Jersey	2.59%	3.33%	5.33%	4.05%	--	2.60%
New York	1.50%	1.92%	3.02%	1.81%	--	1.50%
Pennsylvania	1.92%	2.65%	6.39%	1.65%	--	1.73%
East North Central:						
Illinois	1.83%	2.16%	6.01%	2.79%	--	1.87%
Indiana	1.90%	2.44%	4.99%	1.42%	--	1.91%
Michigan	5.21%	6.38%	2.39%	3.16%	--	5.24%
Ohio	1.25%	1.47%	6.60%	2.22%	--	1.27%
Wisconsin	2.36%	3.22%	3.26%	2.24%	--	2.39%
West North Central:						
Iowa	1.83%	2.21%	3.55%	3.35%	1.72%	1.83%
Kansas	2.69%	2.36%	11.72%	3.31%	--	2.67%
Minnesota	2.39%	2.82%	4.16%	6.25%	--	2.42%
Missouri	2.18%	2.92%	12.53%	2.09%	--	2.18%
Nebraska	1.35%	2.15%	3.34%	1.68%	--	1.17%
North Dakota	2.13%	2.93%	5.12%	1.83%	--	2.18%
South Dakota	1.78%	2.40%	2.35%	3.18%	--	1.78%
South Atlantic:						
Delaware	2.91%	3.66%	8.65% *	3.12%	--	2.90%
District of Columbia	1.64%	2.40%	3.30%	2.43%	--	1.65%
Florida	1.66%	2.07%	4.09%	2.18%	--	1.66%
Georgia	2.11%	2.27%	4.27%	4.61%	--	2.12%
Maryland	1.57%	2.91%	3.34%	0.73%	--	1.57%
North Carolina	1.99%	2.90%	4.98%	2.65%	6.89%	2.04%
South Carolina	2.87%	3.03%	6.15%	1.48%	--	2.94%
Virginia	2.46%	2.35%	5.10%	7.99%	--	2.45%
West Virginia	1.74%	2.24%	6.21%	1.71%	--	1.73%
East South Central:						
Alabama	5.62%	6.10%	3.98%	2.82%	0.30%	5.89%
Kentucky	1.75%	2.24%	2.81%	2.67%	--	1.77%
Mississippi	1.64%	2.11%	6.33%	1.19%	--	1.64%
Tennessee	1.87%	1.59%	2.80%	1.85%	--	1.88%
West South Central:						
Arkansas	2.13%	2.41%	9.34%	3.71%	--	2.13%
Louisiana	2.47%	2.87%	5.61%	2.67%	--	2.48%
Oklahoma	2.05%	2.30%	6.36%	3.06%	--	2.09%
Texas	1.86%	2.25%	4.06%	4.17%	--	1.88%
Mountain:						
Arizona	2.15%	2.35%	7.96%	4.55%	--	2.18%
Colorado	1.95%	2.29%	8.82% *	1.85%	--	1.78%
Idaho	1.93%	2.77%	4.92%	1.90%	4.17%	1.94%
Montana	2.58%	2.99%	--	2.77%	--	2.67%
Nevada	4.16%	2.70%	6.35% *	--	--	4.25%
New Mexico	2.37%	3.23%	6.24%	2.74%	--	2.37%
Utah	1.41%	1.63%	3.29%	0.97%	--	1.43%
Wyoming	2.10%	2.46%	--	--	--	2.19%
Pacific:						
Alaska	1.45%	1.75%	--	2.27%	--	1.44%
California	1.52%	1.89%	2.49%	3.69%	4.78%	1.55%
Hawaii	1.94%	2.53%	--	1.35%	--	1.98%
Oregon	1.98%	2.90%	3.95%	1.63%	2.41%	2.01%
Washington	2.44%	2.81%	5.97%	1.53%	--	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.

* Figure does not meet standard of reliability or precision.

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

Table VI.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	18.1%	18.5%	17.1%	17.5%	15.3%	18.2%
New England:						
Connecticut	18.6%	19.7%	15.4%	18.6%	--	18.8%
Maine	15.3%	17.7%	17.4%	11.1%	0.0%	15.4%
Massachusetts	17.4%	18.5%	13.9%	16.1%	--	17.2%
New Hampshire	17.2%	17.2%	7.4% *	23.3%	--	17.2%
Rhode Island	16.8%	17.6%	9.9% *	15.3%	0.0%	17.1%
Vermont	20.7%	20.3%	8.9%	24.2%	--	21.0%
Middle Atlantic:						
New Jersey	18.2%	18.4%	17.9%	18.2%	--	18.1%
New York	17.0%	16.9%	16.5%	17.4%	22.0% *	16.8%
Pennsylvania	18.9%	19.4%	15.8%	18.7%	--	19.0%
East North Central:						
Illinois	18.3%	18.9%	15.1%	16.6%	24.0%	18.1%
Indiana	20.0%	19.7%	21.0%	21.2%	--	19.9%
Michigan	18.7%	18.9%	18.5%	17.2%	--	18.6%
Ohio	19.2%	18.6%	16.2%	22.0%	27.1%	19.1%
Wisconsin	18.2%	18.8%	16.7%	16.6%	--	18.3%
West North Central:						
Iowa	16.5%	17.6%	14.2%	12.5%	--	16.5%
Kansas	18.3%	19.8%	16.8%	11.1%	--	18.3%
Minnesota	13.7%	14.6%	12.9%	10.7%	--	13.7%
Missouri	17.9%	17.3%	20.6%	19.3%	0.0%	18.0%
Nebraska	15.8%	16.7%	11.2%	16.1%	--	15.9%
North Dakota	15.3%	16.0%	11.5%	14.9%	--	15.1%
South Dakota	18.7%	19.0%	16.9%	18.7%	--	18.7%
South Atlantic:						
Delaware	18.4%	18.2%	13.5%	21.7%	20.2%	18.2%
District of Columbia	20.1%	21.8%	15.8%	20.5%	--	20.0%
Florida	17.1%	17.5%	13.0%	18.1%	--	17.4%
Georgia	20.2%	20.5%	21.5%	16.9%	--	20.4%
Maryland	16.7%	16.9%	10.2% *	19.7%	1.7% *	16.7%
North Carolina	17.2%	16.2%	16.5%	20.1%	17.4% *	17.2%
South Carolina	16.9%	16.3%	17.4%	20.9%	15.4%	16.9%
Virginia	18.5%	18.5%	14.8%	21.9%	2.5% *	19.2%
West Virginia	16.9%	20.2%	9.7%	14.2%	--	16.8%
East South Central:						
Alabama	19.2%	20.2%	17.5%	9.9%	--	19.4%
Kentucky	19.7%	20.8%	17.1%	17.5%	22.9%	19.6%
Mississippi	20.2%	20.1%	18.4%	21.5%	0.0%	20.4%
Tennessee	18.5%	19.9%	15.8%	17.3%	--	18.6%
West South Central:						
Arkansas	17.0%	17.6%	15.1%	16.2%	--	16.9%
Louisiana	20.5%	23.1%	10.6%	20.0%	--	20.8%
Oklahoma	17.1%	16.9%	26.0%	11.8%	--	17.2%
Texas	18.5%	17.8%	20.7%	19.4%	--	18.5%
Mountain:						
Arizona	18.2%	18.9%	17.5%	10.9%	--	18.4%
Colorado	18.3%	19.9%	16.8%	15.6%	--	18.0%
Idaho	17.6%	16.8%	17.5%	20.2%	--	18.0%
Montana	16.8%	14.8%	25.1% *	16.4%	--	16.7%
Nevada	22.2%	23.4%	22.5%	8.7% *	--	22.2%
New Mexico	18.3%	17.3%	19.3%	19.6%	0.5% *	18.8%
Utah	18.6%	19.4%	13.3%	18.5%	--	18.9%
Wyoming	18.2%	19.2%	16.9%	10.0%	--	17.7%
Pacific:						
Alaska	19.8%	20.9%	12.8% *	18.4%	22.2%	19.7%
California	18.6%	19.1%	19.1%	16.1%	15.6%	18.7%
Hawaii	14.5%	14.4%	11.8%	16.9%	--	14.4%
Oregon	15.8%	15.9%	14.5%	16.6%	--	16.0%
Washington	16.7%	17.4%	20.9%	10.1% *	--	16.8%

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 VI.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by ownership type and age of firm and State: United States, 2025

Division and State	Total	Ownership: For profit, incorporated	Ownership: For profit, unincorporated	Ownership: Nonprofit	Age of firm: Less than 5 years	Age of firm: 5 or more years
United States	0.23%	0.26%	0.86%	0.47%	1.37%	0.23%
New England:						
Connecticut	0.91%	1.44%	2.30%	1.20%	--	0.92%
Maine	1.04%	1.52%	4.41%	1.00%	0.00%	1.04%
Massachusetts	1.65%	2.14%	2.68%	3.17%	--	1.67%
New Hampshire	1.08%	1.05%	2.76% *	2.71%	--	1.10%
Rhode Island	1.34%	1.49%	3.17% *	3.91%	0.00%	1.34%
Vermont	1.64%	1.97%	2.65%	3.20%	--	1.67%
Middle Atlantic:						
New Jersey	1.11%	1.28%	2.86%	3.15%	--	1.10%
New York	0.90%	1.45%	2.04%	1.06%	7.99% *	0.90%
Pennsylvania	1.18%	1.57%	1.77%	2.23%	--	1.18%
East North Central:						
Illinois	1.18%	1.45%	1.48%	2.19%	4.19%	1.20%
Indiana	1.15%	1.42%	2.66%	2.53%	--	1.16%
Michigan	1.29%	1.53%	2.86%	2.92%	--	1.30%
Ohio	0.99%	1.13%	2.80%	2.33%	2.43%	1.00%
Wisconsin	1.19%	1.42%	3.94%	1.76%	--	1.21%
West North Central:						
Iowa	1.06%	1.30%	2.36%	2.39%	--	1.07%
Kansas	1.47%	1.78%	3.51%	2.31%	--	1.48%
Minnesota	0.86%	1.05%	2.50%	1.47%	--	0.85%
Missouri	1.06%	1.12%	4.83%	2.83%	0.00%	1.07%
Nebraska	0.93%	1.19%	2.06%	1.91%	--	0.96%
North Dakota	0.96%	1.23%	1.73%	1.83%	--	0.96%
South Dakota	0.92%	1.20%	3.44%	1.55%	--	0.93%
South Atlantic:						
Delaware	1.51%	1.42%	3.84%	4.76%	4.85%	1.58%
District of Columbia	1.22%	2.90%	1.48%	1.17%	--	1.22%
Florida	0.84%	0.92%	3.55%	2.03%	--	0.85%
Georgia	1.20%	1.32%	3.01%	3.99%	--	1.21%
Maryland	1.35%	1.48%	3.56% *	1.31%	1.81% *	1.35%
North Carolina	1.32%	1.70%	4.08%	2.46%	5.99% *	1.36%
South Carolina	1.03%	1.20%	2.44%	2.40%	2.76%	1.05%
Virginia	1.14%	1.08%	3.46%	4.33%	2.17% *	1.08%
West Virginia	1.11%	1.41%	2.29%	1.36%	--	1.11%
East South Central:						
Alabama	2.22%	2.28%	4.49%	2.89%	--	2.27%
Kentucky	1.53%	2.14%	2.00%	2.53%	4.26%	1.56%
Mississippi	1.18%	1.35%	4.20%	2.73%	0.00%	1.17%
Tennessee	0.80%	1.24%	2.95%	0.71%	--	0.80%
West South Central:						
Arkansas	1.38%	1.64%	2.22%	3.74%	--	1.42%
Louisiana	1.81%	2.18%	1.66%	3.33%	--	1.81%
Oklahoma	1.17%	1.10%	6.81%	1.47%	--	1.19%
Texas	1.19%	1.07%	4.98%	2.19%	--	1.21%
Mountain:						
Arizona	1.38%	1.56%	3.50%	2.16%	--	1.41%
Colorado	1.02%	1.24%	3.69%	1.87%	--	0.98%
Idaho	1.63%	2.22%	2.81%	2.20%	--	1.74%
Montana	1.88%	1.45%	7.58% *	2.65%	--	1.94%
Nevada	2.50%	2.70%	4.24%	2.93% *	--	2.57%
New Mexico	1.43%	1.72%	2.49%	3.66%	0.58% *	1.43%
Utah	1.15%	1.33%	1.63%	1.79%	--	1.16%
Wyoming	1.12%	1.36%	2.43%	2.28%	--	1.15%
Pacific:						
Alaska	1.11%	1.17%	5.62% *	3.12%	0.00%	1.13%
California	0.78%	0.82%	2.90%	2.04%	3.75%	0.80%
Hawaii	1.28%	1.45%	3.49%	2.92%	--	1.28%
Oregon	0.76%	0.88%	2.58%	1.89%	--	0.78%
Washington	1.78%	1.98%	3.58%	4.41% *	--	1.81%

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.

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