Table VII.A.1 Number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	7,567,731	4,814,249	1,100,454	1,653,027	2,157,313	5,410,417
New England:						
Connecticut	80,083	45,490	15,272	19,322	18,717	61,366
Maine	38,710	22,033	6,094	10,584	8,725	29,985
Massachusetts	146,559	80,217	35,442	30,901	21,464	125,095
New Hampshire	35,558	21,540	4,372	9,647	8,923	26,635
Rhode Island	25,650	12,956	5,343 *	7,351	8,964	16,686
Vermont	18,424	10,779	3,644	4,002	3,168	15,257
Middle Atlantic:						
New Jersey	222,145	150,887	21,699	49,559	49,280	172,865
New York	466,561	313,453	62,170	90,938	87,751	378,810
Pennsylvania	263,994	156,279	34,759	72,956	98,616	165,378
East North Central:						
Illinois	276,193	163,863	51,874	60,456	92,795	183,398
Indiana	146,970	80,334	22,468	44,169	53,888	93,082
Michigan	211,540	134,406	32,931	44,203	56,034	155,506
Ohio	230,055	126,520	42,370	61,165	78,489	151,565
Wisconsin	139,092	83,650	18,241	37,200	47,787	91,305
West North Central:						
Iowa	84,328	52,617	10,368	21,342	34,405	49,922
Kansas	70,447	45,620	10,700	14,128	27,343	43,104
Minnesota	143,316	86,486	19,275	37,554	29,084	114,232
Missouri	128,472	87,798	16,582	24,092	44,593	83,879
Nebraska	61,480	38,771	8,174	14,536	18,598	42,882
North Dakota	25,685	16,128	3,143	6,414	8,789	16,896
South Dakota	29,221	16,588	4,545	8,088	9,001	20,220
South Atlantic:						
Delaware	27,712	17,280	3,092	7,340	7,571	20,141
District of Columbia	20,963	16,800	--	2,058	--	19,118
Florida	560,997	399,396	72,920	88,681	153,325	407,672
Georgia	233,411	168,007	28,103	37,300	66,108	167,302
Maryland	124,278	85,400	19,539	19,339	23,637	100,642
North Carolina	241,061	152,490	49,299	39,272	70,527	170,534
South Carolina	115,060	74,182	20,483	20,395	46,608	68,452
Virginia	197,706	129,698	26,321	41,687	64,811	132,894
West Virginia	33,065	19,921	5,405	7,739	15,876	17,189
East South Central:						
Alabama	106,821	69,972	16,001	20,848	49,697	57,124
Kentucky	88,377	58,771	11,803	17,803	32,534	55,844
Mississippi	57,427	38,758	7,778	10,891	27,827	29,599
Tennessee	137,793	91,562	11,789	34,443	49,001	88,792
West South Central:						
Arkansas	66,432	47,847	5,858 *	12,727	24,526	41,906
Louisiana	97,321	70,531	11,807	14,983	37,341	59,980
Oklahoma	86,654	61,759	11,158	13,737	31,777	54,877
Texas	673,964	454,515	107,916	111,533	225,380	448,584
Mountain:						
Arizona	149,680	99,147	13,083	37,450	54,798	94,882
Colorado	153,065	92,791	27,470	32,804	40,693	112,372
Idaho	54,621	36,577	7,155	10,889	13,672	40,950
Montana	37,995	23,328	4,643	10,024	10,126	27,869
Nevada	74,437	48,276	9,050	17,112 *	27,078	47,360
New Mexico	43,406	26,280	6,691	10,434	17,031	26,375
Utah	86,202	53,350	11,932	20,920	36,354	49,848
Wyoming	23,536	14,883	3,280	5,373	6,735	16,801
Pacific:						
Alaska	21,145	11,785	3,784 *	5,576	5,829	15,316
California	875,405	503,170	133,644	238,590	147,394	728,011
Hawaii	29,936	20,090	3,583	6,263	9,022	20,914
Oregon	112,372	68,565	14,436	29,371	28,799	83,572
Washington	192,406	112,705	20,862	58,840	24,976	167,431

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

Table VII.A.1 Standard errors for number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	45,375	61,340	39,505	41,586	47,630	59,746
New England:						
Connecticut	2,815	4,210	2,931	3,038	3,066	3,948
Maine	907	1,649	1,156	1,345	1,296	1,456
Massachusetts	6,151	8,315	5,842	4,900	4,594	7,132
New Hampshire	1,970	2,374	887	1,248	1,289	2,262
Rhode Island	1,357	1,269	1,737 *	1,024	1,800	1,215
Vermont	681	980	639	609	567	896
Middle Atlantic:						
New Jersey	9,222	12,905	5,535	7,856	8,178	12,739
New York	20,103	20,740	14,449	9,589	10,059	22,627
Pennsylvania	6,259	10,132	6,081	8,092	9,564	9,547
East North Central:						
Illinois	7,756	9,200	9,991	8,028	10,494	9,850
Indiana	4,789	6,236	4,472	6,134	6,542	6,424
Michigan	8,965	11,784	6,495	6,910	8,019	11,571
Ohio	6,781	9,499	6,301	8,202	8,563	9,182
Wisconsin	4,044	6,024	3,668	5,377	5,753	6,207
West North Central:						
Iowa	2,738	3,996	2,141	2,877	3,267	4,007
Kansas	2,304	3,479	2,125	2,203	2,894	3,429
Minnesota	5,303	6,723	4,790	5,282	4,854	6,825
Missouri	3,357	5,538	3,289	4,102	5,195	5,705
Nebraska	2,715	3,559	1,948	2,049	2,499	3,392
North Dakota	897	1,456	759	1,087	1,176	1,424
South Dakota	839	1,322	745	966	1,096	1,226
South Atlantic:						
Delaware	2,220	2,588	725	1,182	1,354	2,476
District of Columbia	992	1,343	--	549	--	1,145
Florida	15,838	22,508	12,010	13,267	16,529	22,214
Georgia	7,692	11,276	5,658	6,832	8,094	11,633
Maryland	3,754	5,863	4,496	4,166	4,460	5,770
North Carolina	6,675	11,228	8,033	6,499	8,446	10,527
South Carolina	4,354	6,312	3,975	3,667	5,394	6,260
Virginia	8,961	11,164	4,909	6,522	8,201	10,611
West Virginia	1,132	1,621	1,115	1,055	1,356	1,664
East South Central:						
Alabama	3,533	5,793	3,598	3,843	5,081	5,480
Kentucky	2,736	4,430	2,580	2,847	3,498	4,446
Mississippi	2,188	2,896	1,487	2,064	2,543	2,831
Tennessee	4,822	6,525	3,244	4,709	5,409	6,622
West South Central:						
Arkansas	1,946	2,864	1,823 *	2,144	3,006	2,622
Louisiana	3,053	4,150	2,541	3,085	4,004	4,364
Oklahoma	2,004	3,265	2,000	2,408	3,240	3,279
Texas	15,783	22,877	15,980	14,187	20,298	22,247
Mountain:						
Arizona	7,345	9,915	3,680	6,736	9,717	7,544
Colorado	5,440	6,790	5,962	4,760	6,698	6,315
Idaho	1,580	2,644	1,539	1,684	1,913	2,616
Montana	1,130	1,749	903	1,151	1,329	1,491
Nevada	6,068	4,640	2,178	5,760 *	6,139	4,381
New Mexico	1,746	2,312	1,298	1,373	1,706	2,277
Utah	2,031	3,735	2,215	2,995	3,633	3,593
Wyoming	947	1,351	670	801	961	1,246
Pacific:						
Alaska	1,629	979	1,535 *	748	739	1,753
California	17,514	23,112	16,405	19,136	16,705	21,511
Hawaii	787	1,315	828	1,045	1,159	1,304
Oregon	2,831	4,619	2,616	3,570	3,690	4,336
Washington	6,616	10,350	5,410	7,295	5,069	8,647

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

Table VII.A.1.a Percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	7,567,731	63.6%	14.5%	21.8%	28.5%	71.5%
New England:						
Connecticut	80,083	56.8%	19.1%	24.1%	23.4%	76.6%
Maine	38,710	56.9%	15.7%	27.3%	22.5%	77.5%
Massachusetts	146,559	54.7%	24.2%	21.1%	14.6%	85.4%
New Hampshire	35,558	60.6%	12.3%	27.1%	25.1%	74.9%
Rhode Island	25,650	50.5%	20.8%	28.7%	34.9%	65.1%
Vermont	18,424	58.5%	19.8%	21.7%	17.2%	82.8%
Middle Atlantic:						
New Jersey	222,145	67.9%	9.8%	22.3%	22.2%	77.8%
New York	466,561	67.2%	13.3%	19.5%	18.8%	81.2%
Pennsylvania	263,994	59.2%	13.2%	27.6%	37.4%	62.6%
East North Central:						
Illinois	276,193	59.3%	18.8%	21.9%	33.6%	66.4%
Indiana	146,970	54.7%	15.3%	30.1%	36.7%	63.3%
Michigan	211,540	63.5%	15.6%	20.9%	26.5%	73.5%
Ohio	230,055	55.0%	18.4%	26.6%	34.1%	65.9%
Wisconsin	139,092	60.1%	13.1%	26.7%	34.4%	65.6%
West North Central:						
Iowa	84,328	62.4%	12.3%	25.3%	40.8%	59.2%
Kansas	70,447	64.8%	15.2%	20.1%	38.8%	61.2%
Minnesota	143,316	60.3%	13.4%	26.2%	20.3%	79.7%
Missouri	128,472	68.3%	12.9%	18.8%	34.7%	65.3%
Nebraska	61,480	63.1%	13.3%	23.6%	30.3%	69.7%
North Dakota	25,685	62.8%	12.2%	25.0%	34.2%	65.8%
South Dakota	29,221	56.8%	15.6%	27.7%	30.8%	69.2%
South Atlantic:						
Delaware	27,712	62.4%	11.2%	26.5%	27.3%	72.7%
District of Columbia	20,963	80.1%	--	9.8%	--	91.2%
Florida	560,997	71.2%	13.0%	15.8%	27.3%	72.7%
Georgia	233,411	72.0%	12.0%	16.0%	28.3%	71.7%
Maryland	124,278	68.7%	15.7%	15.6%	19.0%	81.0%
North Carolina	241,061	63.3%	20.5%	16.3%	29.3%	70.7%
South Carolina	115,060	64.5%	17.8%	17.7%	40.5%	59.5%
Virginia	197,706	65.6%	13.3%	21.1%	32.8%	67.2%
West Virginia	33,065	60.2%	16.3%	23.4%	48.0%	52.0%
East South Central:						
Alabama	106,821	65.5%	15.0%	19.5%	46.5%	53.5%
Kentucky	88,377	66.5%	13.4%	20.1%	36.8%	63.2%
Mississippi	57,427	67.5%	13.5%	19.0%	48.5%	51.5%
Tennessee	137,793	66.4%	8.6%	25.0%	35.6%	64.4%
West South Central:						
Arkansas	66,432	72.0%	8.8% *	19.2%	36.9%	63.1%
Louisiana	97,321	72.5%	12.1%	15.4%	38.4%	61.6%
Oklahoma	86,654	71.3%	12.9%	15.9%	36.7%	63.3%
Texas	673,964	67.4%	16.0%	16.5%	33.4%	66.6%
Mountain:						
Arizona	149,680	66.2%	8.7%	25.0%	36.6%	63.4%
Colorado	153,065	60.6%	17.9%	21.4%	26.6%	73.4%
Idaho	54,621	67.0%	13.1%	19.9%	25.0%	75.0%
Montana	37,995	61.4%	12.2%	26.4%	26.7%	73.3%
Nevada	74,437	64.9%	12.2%	23.0%	36.4%	63.6%
New Mexico	43,406	60.5%	15.4%	24.0%	39.2%	60.8%
Utah	86,202	61.9%	13.8%	24.3%	42.2%	57.8%
Wyoming	23,536	63.2%	13.9%	22.8%	28.6%	71.4%
Pacific:						
Alaska	21,145	55.7%	17.9% *	26.4%	27.6%	72.4%
California	875,405	57.5%	15.3%	27.3%	16.8%	83.2%
Hawaii	29,936	67.1%	12.0%	20.9%	30.1%	69.9%
Oregon	112,372	61.0%	12.8%	26.1%	25.6%	74.4%
Washington	192,406	58.6%	10.8%	30.6%	13.0%	87.0%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

Table VII.A.1.a Standard errors for percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	45,375	0.67%	0.51%	0.56%	0.62%	0.62%
New England:						
Connecticut	2,815	4.53%	3.65%	3.81%	3.83%	3.83%
Maine	907	3.92%	2.93%	3.54%	3.30%	3.30%
Massachusetts	6,151	4.59%	3.92%	3.49%	3.11%	3.11%
New Hampshire	1,970	4.40%	2.56%	3.82%	3.77%	3.77%
Rhode Island	1,357	5.45%	5.92%	4.47%	5.79%	5.79%
Vermont	681	4.30%	3.48%	3.39%	3.16%	3.16%
Middle Atlantic:						
New Jersey	9,222	4.22%	2.51%	3.70%	3.86%	3.86%
New York	20,103	3.27%	2.87%	2.29%	2.32%	2.32%
Pennsylvania	6,259	3.39%	2.28%	3.09%	3.43%	3.43%
East North Central:						
Illinois	7,756	3.59%	3.34%	2.89%	3.48%	3.48%
Indiana	4,789	4.22%	2.93%	3.96%	4.13%	4.13%
Michigan	8,965	4.20%	3.10%	3.33%	3.87%	3.87%
Ohio	6,781	3.78%	2.73%	3.43%	3.55%	3.55%
Wisconsin	4,044	4.08%	2.58%	3.78%	4.02%	4.02%
West North Central:						
Iowa	2,738	3.86%	2.54%	3.46%	3.94%	3.94%
Kansas	2,304	3.93%	3.02%	3.22%	4.12%	4.12%
Minnesota	5,303	4.27%	3.18%	3.69%	3.40%	3.40%
Missouri	3,357	3.78%	2.52%	3.23%	4.00%	4.00%
Nebraska	2,715	4.33%	3.11%	3.56%	4.08%	4.08%
North Dakota	897	4.68%	3.01%	4.27%	4.64%	4.64%
South Dakota	839	3.80%	2.54%	3.42%	3.66%	3.66%
South Atlantic:						
Delaware	2,220	5.58%	2.77%	4.80%	5.14%	5.14%
District of Columbia	992	3.87%	--	2.70%	--	2.80%
Florida	15,838	3.01%	2.17%	2.39%	3.00%	3.00%
Georgia	7,692	3.62%	2.46%	2.98%	3.67%	3.67%
Maryland	3,754	4.40%	3.48%	3.38%	3.62%	3.62%
North Carolina	6,675	3.86%	3.36%	2.76%	3.56%	3.56%
South Carolina	4,354	4.35%	3.48%	3.25%	4.65%	4.65%
Virginia	8,961	3.92%	2.55%	3.37%	4.06%	4.06%
West Virginia	1,132	4.14%	3.31%	3.28%	4.24%	4.24%
East South Central:						
Alabama	3,533	4.40%	3.40%	3.68%	4.65%	4.65%
Kentucky	2,736	4.04%	2.92%	3.33%	4.12%	4.12%
Mississippi	2,188	3.99%	2.66%	3.51%	4.27%	4.27%
Tennessee	4,822	3.85%	2.30%	3.49%	3.92%	3.92%
West South Central:						
Arkansas	1,946	3.86%	2.67% *	3.27%	4.08%	4.08%
Louisiana	3,053	3.72%	2.58%	3.11%	3.98%	3.98%
Oklahoma	2,004	3.31%	2.30%	2.77%	3.59%	3.59%
Texas	15,783	2.84%	2.32%	2.15%	2.91%	2.91%
Mountain:						
Arizona	7,345	4.97%	2.47%	4.62%	5.52%	5.52%
Colorado	5,440	4.06%	3.64%	3.22%	4.01%	4.01%
Idaho	1,580	3.92%	2.80%	3.22%	3.66%	3.66%
Montana	1,130	3.63%	2.38%	3.21%	3.37%	3.37%
Nevada	6,068	6.33%	3.11%	6.49%	6.36%	6.36%
New Mexico	1,746	4.05%	2.97%	3.32%	4.04%	4.04%
Utah	2,031	3.90%	2.58%	3.47%	4.03%	4.03%
Wyoming	947	4.18%	2.91%	3.59%	4.08%	4.08%
Pacific:						
Alaska	1,629	5.39%	6.13% *	3.93%	3.99%	3.99%
California	17,514	2.41%	1.81%	2.15%	1.87%	1.87%
Hawaii	787	4.01%	2.77%	3.42%	3.84%	3.84%
Oregon	2,831	3.57%	2.31%	3.22%	3.26%	3.26%
Washington	6,616	4.40%	2.77%	4.04%	2.71%	2.71%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

Table VII.A.2 Percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	49.2%	56.3%	50.8%	27.7%	35.6%	54.7%
New England:						
Connecticut	56.0%	70.3%	44.4%	31.6%	43.1%	59.9%
Maine	42.8%	54.1%	41.5%	20.0%	35.8%	44.8%
Massachusetts	62.7%	72.9%	57.9%	41.6%	55.0%	64.0%
New Hampshire	55.7%	67.8%	74.3%	20.4%	42.1%	60.3%
Rhode Island	54.8%	70.3%	64.2%	20.5%	45.3%	59.9%
Vermont	42.2%	50.9%	38.7%	22.1%	28.1%	45.2%
Middle Atlantic:						
New Jersey	56.8%	65.0%	67.7%	27.2%	32.7%	63.7%
New York	51.0%	54.6%	69.3%	26.2%	30.1%	55.9%
Pennsylvania	47.0%	57.2%	46.2%	25.6%	27.0%	59.0%
East North Central:						
Illinois	51.5%	57.0%	64.4%	25.2%	36.2%	59.2%
Indiana	43.1%	52.7%	62.7%	15.6%	35.3%	47.6%
Michigan	48.4%	51.3%	58.7%	31.7%	42.5%	50.5%
Ohio	54.0%	62.4%	60.5%	31.9%	41.4%	60.5%
Wisconsin	50.8%	55.9%	57.7%	36.1%	38.4%	57.4%
West North Central:						
Iowa	49.3%	59.5%	41.0%	28.2%	31.8%	61.4%
Kansas	52.6%	60.5%	46.0%	31.9%	39.5%	60.9%
Minnesota	47.4%	49.1%	69.0%	32.5%	39.2%	49.5%
Missouri	51.4%	55.3%	61.4%	30.4%	29.1%	63.3%
Nebraska	43.7%	55.9%	29.7%	19.0%	29.2%	50.0%
North Dakota	47.1%	57.1%	40.1%	25.3%	16.0%	63.3%
South Dakota	49.3%	57.2%	63.6%	24.9%	43.2%	52.0%
South Atlantic:						
Delaware	54.4%	59.2%	57.6%	41.5%	53.3%	54.8%
District of Columbia	72.4%	82.4%	--	42.2%	--	73.6%
Florida	39.0%	44.1%	27.2%	25.5%	25.3%	44.1%
Georgia	47.7%	56.2%	31.0%	22.1%	28.3%	55.4%
Maryland	53.4%	58.9%	64.2%	18.6%	34.9%	57.8%
North Carolina	46.9%	61.0%	17.4% *	29.1%	31.2%	53.4%
South Carolina	41.5%	45.8%	41.8%	25.8%	30.8%	48.8%
Virginia	57.7%	65.4%	47.4%	40.4%	47.3%	62.8%
West Virginia	47.9%	58.3%	48.4%	21.0%	36.9%	58.1%
East South Central:						
Alabama	52.6%	60.4%	59.4%	20.8%	41.5%	62.2%
Kentucky	52.5%	63.2%	39.4%	26.0%	34.6%	63.0%
Mississippi	52.4%	60.7%	45.4%	27.6% *	39.4%	64.6%
Tennessee	53.5%	61.3%	34.9% *	39.1%	40.5%	60.7%
West South Central:						
Arkansas	51.5%	58.6%	53.5%	24.2%	48.4%	53.4%
Louisiana	58.9%	61.7%	58.8%	45.4%	43.6%	68.4%
Oklahoma	55.8%	62.2%	49.8%	32.2%	56.1%	55.7%
Texas	49.0%	55.2%	49.7%	23.2%	37.7%	54.7%
Mountain:						
Arizona	45.2%	54.0%	46.3%	21.5%	40.5%	47.9%
Colorado	48.3%	54.1%	56.3%	25.2%	42.4%	50.4%
Idaho	41.9%	49.5%	36.9%	19.5%	17.2%	50.1%
Montana	44.1%	55.8%	54.4%	12.1%	23.5%	51.6%
Nevada	56.7%	60.8%	41.2%	53.2% *	53.5%	58.5%
New Mexico	47.4%	57.4%	42.9%	25.2%	42.6%	50.6%
Utah	35.4%	41.5%	42.9%	15.5%	24.6%	43.3%
Wyoming	43.2%	58.4%	30.2%	9.0% *	20.9% *	52.2%
Pacific:						
Alaska	36.2%	51.4%	14.5% *	18.7% *	21.2%	41.9%
California	47.8%	53.7%	55.3%	30.9%	30.9%	51.2%
Hawaii	75.5%	79.6%	91.2%	53.5%	69.4%	78.2%
Oregon	46.0%	57.6%	57.4%	13.4%	25.2%	53.2%
Washington	49.7%	61.4%	60.2%	23.8%	37.1%	51.6%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2 Standard errors for percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.60%	0.81%	1.87%	1.12%	1.13%	0.76%
New England:						
Connecticut	3.95%	5.64%	10.05%	7.01%	8.31%	4.82%
Maine	2.90%	4.63%	9.06%	5.14%	6.82%	3.69%
Massachusetts	3.67%	5.50%	8.61%	8.25%	10.95%	4.16%
New Hampshire	3.70%	5.12%	9.45%	5.00%	7.35%	4.67%
Rhode Island	5.05%	6.33%	13.77%	4.92%	11.78%	5.45%
Vermont	3.95%	5.87%	8.25%	5.05%	7.48%	4.55%
Middle Atlantic:						
New Jersey	4.24%	5.51%	13.10%	6.61%	8.03%	4.90%
New York	3.24%	4.00%	8.88%	4.26%	4.79%	3.70%
Pennsylvania	2.44%	3.87%	8.92%	4.24%	4.45%	3.67%
East North Central:						
Illinois	3.02%	3.38%	9.03%	6.63%	7.03%	3.45%
Indiana	2.95%	4.57%	9.24%	4.12%	5.97%	4.40%
Michigan	3.16%	4.93%	10.56%	7.77%	7.87%	4.00%
Ohio	3.17%	4.59%	7.91%	7.19%	6.23%	4.00%
Wisconsin	3.54%	5.10%	10.80%	6.50%	6.16%	4.74%
West North Central:						
Iowa	3.34%	4.63%	10.58%	6.73%	5.48%	4.72%
Kansas	3.38%	4.81%	10.51%	6.62%	6.19%	4.69%
Minnesota	3.25%	4.52%	11.50%	6.94%	8.46%	3.89%
Missouri	3.29%	4.60%	10.26%	6.68%	4.92%	4.64%
Nebraska	3.98%	5.78%	8.24%	4.55%	5.23%	5.39%
North Dakota	3.85%	5.69%	10.57%	7.26%	3.71%	5.44%
South Dakota	3.39%	5.05%	8.34%	5.11%	7.05%	4.09%
South Atlantic:						
Delaware	5.42%	7.47%	12.65%	9.69%	9.86%	6.54%
District of Columbia	3.83%	4.06%	--	12.15%	--	3.92%
Florida	2.87%	3.86%	6.31%	5.25%	4.00%	3.75%
Georgia	3.48%	4.55%	9.04%	6.14%	4.77%	4.65%
Maryland	4.11%	5.32%	12.02%	5.59%	8.83%	4.79%
North Carolina	3.18%	4.58%	5.55% *	7.28%	5.17%	4.34%
South Carolina	3.42%	4.93%	9.95%	6.57%	4.79%	5.59%
Virginia	3.59%	4.85%	9.76%	7.78%	7.67%	4.39%
West Virginia	3.43%	5.13%	10.34%	4.52%	4.96%	5.51%
East South Central:						
Alabama	3.85%	5.08%	12.13%	6.07%	6.69%	5.60%
Kentucky	3.54%	4.90%	10.27%	5.68%	4.94%	5.08%
Mississippi	2.84%	4.12%	9.52%	8.80% *	4.80%	5.08%
Tennessee	2.81%	4.26%	12.19% *	6.31%	5.25%	4.41%
West South Central:						
Arkansas	3.74%	4.47%	15.10%	6.91%	6.85%	4.59%
Louisiana	3.51%	4.19%	10.76%	10.73%	6.17%	4.56%
Oklahoma	3.22%	4.13%	9.45%	7.73%	5.88%	4.30%
Texas	2.50%	3.27%	7.95%	4.91%	4.73%	3.37%
Mountain:						
Arizona	3.71%	5.69%	13.82%	5.87%	9.17%	4.88%
Colorado	3.42%	4.51%	11.03%	5.76%	9.38%	3.85%
Idaho	3.88%	5.31%	9.65%	5.04%	3.82%	4.91%
Montana	3.43%	4.87%	10.14%	2.89%	4.86%	4.18%
Nevada	5.00%	6.04%	10.84%	16.27% *	11.10%	5.99%
New Mexico	3.43%	5.06%	10.00%	5.54%	5.21%	5.29%
Utah	2.70%	4.22%	9.10%	4.35%	4.90%	4.03%
Wyoming	4.05%	5.42%	8.88%	2.94% *	7.44% *	4.89%
Pacific:						
Alaska	3.94%	4.80%	6.54% *	6.09% *	5.52%	5.58%
California	2.20%	2.99%	6.31%	3.96%	5.79%	2.44%
Hawaii	3.76%	4.39%	8.30%	9.13%	7.22%	4.44%
Oregon	3.09%	4.31%	9.36%	3.30%	6.27%	3.75%
Washington	3.91%	5.57%	12.83%	5.31%	9.78%	4.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	39.4%	38.8%	41.4%	40.4%	42.3%	38.6%
New England:						
Connecticut	38.0%	38.1%	48.2%	26.2% *	69.6%	31.0%
Maine	39.0%	34.4%	48.7%	53.3%	53.1%	35.7%
Massachusetts	25.5%	19.7%	38.6%	30.7% *	62.4%	20.0%
New Hampshire	38.5%	38.2%	47.5%	26.1% *	54.2%	34.8%
Rhode Island	33.1%	36.7%	22.7% *	35.0% *	19.4% *	38.7%
Vermont	37.3%	38.7%	29.7% *	40.9%	44.6%	36.4%
Middle Atlantic:						
New Jersey	41.5%	39.7%	50.4%	45.0% *	39.9% *	41.8%
New York	25.0%	25.4%	17.5% *	35.7%	35.3%	23.7%
Pennsylvania	43.5%	44.5%	42.7%	39.4%	52.1%	41.2%
East North Central:						
Illinois	32.0%	39.4%	12.6% *	28.3% *	17.3% *	36.5%
Indiana	59.8%	60.3%	70.6%	35.2% *	59.4%	60.0%
Michigan	34.6%	34.6%	50.1%	13.2% *	25.8% *	37.2%
Ohio	46.5%	44.6%	61.8%	34.3% *	31.9%	51.7%
Wisconsin	48.6%	45.4%	45.0%	62.8%	52.0%	47.5%
West North Central:						
Iowa	34.0%	32.2%	54.3%	29.2% *	31.0% *	35.1%
Kansas	47.2%	54.4%	18.1% *	34.5%	41.9%	49.3%
Minnesota	39.5%	49.1%	12.3% *	36.0% *	23.0% *	42.9%
Missouri	43.4%	44.1%	43.8%	38.3%	43.3%	43.4%
Nebraska	56.7%	56.6%	57.7%	56.9%	57.9%	56.4%
North Dakota	35.7%	35.6%	18.1% *	49.9% *	31.2% *	36.3%
South Dakota	39.1%	36.3%	49.9%	36.7%	34.4%	40.8%
South Atlantic:						
Delaware	42.6%	44.4% *	57.9%	27.5% *	44.0% *	42.1%
District of Columbia	24.7%	21.8%	--	--	--	22.4%
Florida	44.6%	41.3%	51.9%	64.2%	55.3%	42.3%
Georgia	55.3%	53.6%	81.3%	46.8% *	51.6%	56.1%
Maryland	34.5%	32.5%	35.7% *	--	39.1% *	33.8%
North Carolina	48.9%	45.1%	82.0%	55.3%	61.0%	46.0%
South Carolina	39.6%	42.0%	29.7% *	40.4% *	35.0%	41.6%
Virginia	43.7%	39.9%	56.4%	53.4%	33.7%	47.4%
West Virginia	49.9%	45.4%	78.4%	36.6%	41.1%	55.1%
East South Central:						
Alabama	48.5%	46.5%	50.8% *	--	39.2%	54.0%
Kentucky	47.7%	44.7%	70.2%	49.9%	57.5%	44.6%
Mississippi	46.4%	47.6%	57.0%	--	54.8%	41.6%
Tennessee	52.4%	52.1%	--	49.5%	54.2%	51.7%
West South Central:						
Arkansas	36.5%	38.4%	--	30.9% *	34.7%	37.5%
Louisiana	36.2%	41.7%	15.5% *	22.2% *	22.1%	41.8%
Oklahoma	39.1%	36.8%	47.6%	49.0%	26.2%	46.6%
Texas	48.0%	43.7%	66.2%	52.1%	52.5%	46.4%
Mountain:						
Arizona	39.4%	35.9%	79.7%	32.6% *	36.9% *	40.7%
Colorado	38.9%	45.0%	25.2% *	27.6% *	22.8% *	43.8%
Idaho	29.5%	31.9%	22.5% *	17.8% *	27.1% *	29.8%
Montana	40.5%	41.1%	37.2% *	40.9%	62.3%	36.9%
Nevada	25.4%	24.6%	62.4%	12.7% *	22.3% *	27.0%
New Mexico	63.6%	66.0%	76.0%	36.4% *	63.2%	63.8%
Utah	39.2%	39.9%	41.4% *	31.2% *	31.0% *	42.7%
Wyoming	50.1%	54.8%	24.3% *	--	23.2% *	54.4%
Pacific:						
Alaska	45.8%	48.0%	42.4%	--	36.8% *	47.5%
California	27.0%	23.9%	23.7%	41.6%	53.0%	23.8%
Hawaii	24.5%	22.5%	23.6% *	35.1% *	36.8%	19.8%
Oregon	25.2%	22.3%	37.1%	29.4% *	21.1% *	25.9%
Washington	36.0%	36.9%	33.8% *	33.9%	35.1% *	36.1%

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

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Table VII.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.88%	1.06%	2.58%	2.26%	1.93%	1.02%
New England:						
Connecticut	4.79%	6.15%	14.06%	10.06% *	9.22%	5.02%
Maine	4.77%	5.33%	13.03%	13.39%	10.56%	5.18%
Massachusetts	3.82%	4.19%	11.37%	10.68% *	12.69%	3.42%
New Hampshire	5.45%	6.95%	12.09%	10.35% *	11.32%	6.14%
Rhode Island	6.35%	6.84%	14.16% *	12.46% *	11.28% *	6.46%
Vermont	5.19%	6.95%	9.62% *	11.32%	13.31%	5.67%
Middle Atlantic:						
New Jersey	5.88%	7.08%	14.87%	13.84% *	13.10% *	6.54%
New York	3.25%	3.97%	6.57% *	7.91%	8.90%	3.38%
Pennsylvania	3.67%	4.74%	11.47%	8.14%	9.54%	4.11%
East North Central:						
Illinois	3.74%	4.32%	5.93% *	11.69% *	6.54% *	4.21%
Indiana	4.84%	6.09%	11.42%	13.05% *	9.89%	6.03%
Michigan	4.80%	6.08%	11.37%	6.93% *	9.88% *	5.73%
Ohio	4.45%	5.93%	8.84%	10.88% *	7.75%	5.21%
Wisconsin	4.96%	6.55%	13.04%	10.02%	9.22%	6.21%
West North Central:						
Iowa	4.75%	5.32%	15.46%	10.04% *	9.88% *	5.54%
Kansas	5.10%	6.14%	7.96% *	10.11%	9.80%	6.18%
Minnesota	5.67%	7.01%	7.10% *	11.30% *	11.42% *	6.48%
Missouri	4.74%	5.77%	12.23%	11.13%	9.82%	5.47%
Nebraska	6.34%	7.70%	11.53%	11.95%	8.69%	7.75%
North Dakota	5.56%	6.50%	6.70% *	15.07% *	10.88% *	6.18%
South Dakota	4.73%	6.37%	11.33%	10.50%	9.47%	5.75%
South Atlantic:						
Delaware	9.73%	13.50% *	13.56%	14.40% *	14.62% *	12.46%
District of Columbia	3.71%	3.75%	--	--	--	3.71%
Florida	5.18%	6.31%	11.97%	8.97%	8.01%	6.19%
Georgia	5.72%	6.50%	10.58%	14.15% *	9.00%	6.70%
Maryland	5.14%	6.13%	13.90% *	--	12.28% *	5.80%
North Carolina	5.27%	5.89%	11.39%	13.22%	9.64%	5.99%
South Carolina	5.54%	6.89%	11.10% *	12.92% *	7.94%	7.25%
Virginia	5.55%	7.02%	12.77%	12.08%	8.80%	6.77%
West Virginia	5.41%	6.54%	9.12%	10.40%	8.78%	7.79%
East South Central:						
Alabama	5.59%	6.46%	15.93% *	--	9.16%	6.71%
Kentucky	5.12%	5.89%	12.20%	11.16%	8.01%	6.25%
Mississippi	4.96%	5.85%	12.37%	--	8.40%	6.78%
Tennessee	4.64%	5.65%	--	9.27%	7.64%	5.83%
West South Central:						
Arkansas	4.56%	5.06%	--	12.42% *	8.83%	5.46%
Louisiana	4.33%	5.16%	6.41% *	11.54% *	6.57%	5.48%
Oklahoma	4.07%	4.69%	13.12%	14.02%	5.49%	5.33%
Texas	4.12%	4.71%	10.29%	11.55%	8.26%	4.82%
Mountain:						
Arizona	6.26%	7.12%	11.19%	11.57% *	12.41% *	6.92%
Colorado	5.21%	6.33%	10.96% *	9.60% *	9.60% *	5.47%
Idaho	4.47%	5.57%	7.96% *	10.83% *	10.48% *	4.87%
Montana	5.36%	6.43%	12.72% *	12.14%	9.77%	6.08%
Nevada	4.88%	4.94%	11.40%	8.98% *	9.73% *	5.34%
New Mexico	5.30%	6.44%	10.50%	11.29% *	7.93%	7.25%
Utah	4.61%	5.72%	12.58% *	13.13% *	10.23% *	5.42%
Wyoming	6.72%	7.70%	11.10% *	--	10.75% *	7.06%
Pacific:						
Alaska	6.32%	7.47%	11.50%	--	14.87% *	7.15%
California	2.71%	2.96%	6.08%	8.04%	11.56%	2.51%
Hawaii	3.69%	4.05%	10.01% *	11.31% *	8.37%	3.74%
Oregon	3.23%	3.75%	10.52%	10.54% *	8.75% *	3.61%
Washington	5.26%	6.71%	14.50% *	10.06%	12.53% *	5.75%

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 VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	29.8%	30.7%	30.9%	23.1%	22.5%	31.7%
New England:						
Connecticut	26.4%	26.8%	35.2% *	14.6% *	15.2% *	28.8%
Maine	24.5%	24.0%	15.7% *	37.7% *	20.9% *	25.3%
Massachusetts	33.3%	29.2%	34.9% *	49.0%	13.1% *	36.2%
New Hampshire	28.5%	29.4%	19.7% *	36.2% *	17.6% *	31.1%
Rhode Island	32.5%	22.1%	61.9% *	27.8% *	50.0% *	25.3%
Vermont	18.1%	17.4%	16.6% *	25.2% *	26.0% *	17.1%
Middle Atlantic:						
New Jersey	29.5%	33.1%	17.8% *	15.7% *	25.1% *	30.1%
New York	32.3%	32.8%	25.6% *	40.9%	35.2%	31.9%
Pennsylvania	20.2%	23.5%	13.0% *	10.7% *	13.1% *	22.2%
East North Central:						
Illinois	32.9%	26.2%	54.0%	28.2% *	50.6%	27.5%
Indiana	14.5% *	15.1% *	19.6% *	0.0%	6.8% *	17.8% *
Michigan	13.1%	11.4%	25.2% *	--	--	15.8%
Ohio	13.3%	13.4%	4.3% *	24.9% *	16.4% *	12.2%
Wisconsin	22.3%	28.6%	13.4% *	7.3% *	15.6% *	24.7%
West North Central:						
Iowa	15.5% *	14.0% *	9.8% *	26.9% *	11.2% *	17.0% *
Kansas	29.2%	26.4%	47.8% *	25.7% *	30.3%	28.7%
Minnesota	26.1%	23.7%	27.8% *	32.4% *	28.4% *	25.6%
Missouri	25.3%	28.3%	18.9% *	14.3% *	14.6% *	27.9%
Nebraska	26.8%	28.8%	--	32.3% *	19.7% *	28.6%
North Dakota	43.3%	46.2%	34.5% *	34.2% *	34.5% *	44.5%
South Dakota	31.2%	26.4%	47.7%	30.0% *	29.6% *	31.8%
South Atlantic:						
Delaware	38.5%	35.2% *	10.6% *	65.8%	58.6%	31.1%
District of Columbia	28.7%	30.3%	0.0%	--	1.6% *	30.9%
Florida	31.6%	36.9%	12.8% *	6.8% *	17.4% *	34.6%
Georgia	20.6%	22.3%	11.8% *	10.1% *	13.3% *	22.0%
Maryland	30.3%	33.1%	21.2% *	--	9.0% *	33.3%
North Carolina	25.9%	28.4%	1.3% *	24.0% *	11.0% *	29.5%
South Carolina	27.6%	27.1%	36.5% *	16.4% *	9.7% *	35.3%
Virginia	18.7%	18.7%	12.0% *	23.4% *	18.9% *	18.6%
West Virginia	20.1%	23.1%	9.2% *	16.2% *	22.3% *	18.8% *
East South Central:						
Alabama	22.0%	15.5% *	47.1% *	--	23.1% *	21.3%
Kentucky	24.0%	26.6%	10.6% *	15.9% *	21.0% *	24.9%
Mississippi	23.0%	19.5%	19.1% *	--	15.5% *	27.2%
Tennessee	26.7%	29.1%	0.0%	24.9% *	17.9% *	30.0%
West South Central:						
Arkansas	30.7%	31.5%	--	--	32.5% *	29.8%
Louisiana	20.6%	24.4%	9.7% *	7.5% *	6.1% *	26.3%
Oklahoma	26.1%	28.9%	20.2% *	10.1% *	13.8% *	33.3%
Texas	32.2%	30.8%	39.6% *	29.9% *	25.4% *	34.5%
Mountain:						
Arizona	21.8% *	25.1% *	--	9.4% *	35.7% *	15.0%
Colorado	36.5%	30.9%	59.8%	26.6% *	46.7% *	33.4%
Idaho	37.8%	36.6%	39.3% *	46.3%	25.4% *	39.2%
Montana	35.1%	39.7%	18.4% *	21.6% *	30.5% *	35.9%
Nevada	17.8%	23.2%	17.2% *	0.8% *	2.6% *	25.8%
New Mexico	24.5%	31.6%	7.9% *	1.4% *	8.8% *	33.0%
Utah	28.5%	30.4%	21.3% *	26.4% *	32.0% *	27.0%
Wyoming	45.9%	45.9%	49.1% *	--	51.2% *	45.0%
Pacific:						
Alaska	27.5%	22.7%	14.7% *	--	47.6% *	23.6%
California	47.6%	52.7%	51.4%	25.2%	23.7% *	50.5%
Hawaii	67.8%	70.3%	60.1%	63.1%	71.8%	66.2%
Oregon	43.6%	46.1%	42.4% *	22.0% *	41.7% *	44.0%
Washington	42.3%	41.7%	52.2% *	36.3% *	50.4%	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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.96%	1.15%	2.84%	2.03%	2.01%	1.10%
New England:						
Connecticut	5.38%	6.69%	15.14% *	7.52% *	10.36% *	6.23%
Maine	4.52%	5.46%	8.18% *	13.95% *	8.48% *	5.25%
Massachusetts	6.21%	8.63%	12.92% *	12.11%	9.11% *	6.79%
New Hampshire	6.26%	8.08%	8.58% *	14.22% *	8.04% *	7.51%
Rhode Island	8.61%	6.48%	19.55% *	11.33% *	20.54% *	6.06%
Vermont	3.96%	4.85%	9.14% *	9.61% *	16.44% *	3.73%
Middle Atlantic:						
New Jersey	6.09%	7.51%	12.18% *	7.80% *	11.85% *	6.74%
New York	5.34%	6.62%	11.91% *	8.88%	8.48%	5.94%
Pennsylvania	3.35%	4.24%	8.73% *	5.17% *	6.11% *	3.93%
East North Central:						
Illinois	5.03%	4.11%	13.61%	19.72% *	12.91%	4.35%
Indiana	4.48% *	5.27% *	12.27% *	0.00%	6.55% *	5.67% *
Michigan	3.00%	3.38%	9.27% *	--	--	3.72%
Ohio	3.36%	3.94%	2.45% *	13.22% *	8.50% *	3.43%
Wisconsin	4.51%	6.28%	8.72% *	4.94% *	7.53% *	5.63%
West North Central:						
Iowa	4.94% *	5.78% *	6.89% *	14.00% *	5.86% *	6.26% *
Kansas	4.76%	5.35%	15.06% *	8.87% *	9.06%	5.70%
Minnesota	5.54%	6.02%	16.72% *	12.23% *	13.02% *	6.13%
Missouri	5.06%	6.23%	10.80% *	8.43% *	6.27% *	6.00%
Nebraska	6.99%	8.41%	--	11.51% *	7.44% *	8.49%
North Dakota	5.86%	7.00%	12.28% *	12.93% *	11.07% *	6.46%
South Dakota	4.97%	6.09%	11.53%	11.26% *	11.06% *	5.54%
South Atlantic:						
Delaware	8.00%	10.72% *	8.67% *	10.33%	12.89%	8.76%
District of Columbia	5.75%	6.25%	0.00%	--	1.69% *	6.06%
Florida	5.32%	6.36%	8.02% *	4.14% *	7.45% *	6.24%
Georgia	5.29%	6.12%	8.28% *	5.27% *	5.85% *	6.23%
Maryland	5.54%	6.66%	11.56% *	--	6.12% *	6.12%
North Carolina	5.46%	6.28%	1.38% *	16.31% *	5.63% *	6.53%
South Carolina	5.93%	7.20%	15.58% *	9.59% *	5.78% *	7.87%
Virginia	3.88%	4.65%	8.45% *	11.72% *	8.85% *	4.31%
West Virginia	4.79%	6.21%	6.51% *	8.05% *	7.47% *	6.20% *
East South Central:						
Alabama	5.36%	5.58% *	16.20% *	--	10.88% *	5.80%
Kentucky	5.09%	6.16%	8.83% *	7.97% *	6.61% *	6.42%
Mississippi	4.54%	4.52%	8.36% *	--	8.36% *	5.73%
Tennessee	4.62%	5.66%	0.00%	7.96% *	6.11% *	5.83%
West South Central:						
Arkansas	5.92%	6.14%	--	--	12.68% *	6.05%
Louisiana	4.34%	5.37%	6.95% *	6.09% *	3.47% *	5.69%
Oklahoma	4.01%	4.71%	9.26% *	6.56% *	6.02% *	5.33%
Texas	4.02%	4.39%	12.43% *	11.58% *	8.49% *	4.72%
Mountain:						
Arizona	8.05% *	9.81% *	--	7.20% *	19.08% *	4.12%
Colorado	5.89%	5.66%	14.52%	13.07% *	16.54% *	5.31%
Idaho	6.47%	7.88%	12.99% *	13.63%	11.17% *	7.09%
Montana	5.02%	6.04%	10.07% *	10.77% *	11.24% *	5.66%
Nevada	5.19%	6.58%	8.09% *	0.91% *	1.73% *	6.95%
New Mexico	6.57%	8.34%	5.97% *	1.39% *	3.80% *	9.20%
Utah	5.12%	6.38%	10.03% *	14.51% *	11.22% *	5.68%
Wyoming	6.88%	7.83%	15.73% *	--	19.99% *	7.29%
Pacific:						
Alaska	5.71%	5.84%	8.12% *	--	14.71% *	5.96%
California	3.43%	4.04%	9.31%	6.15%	11.49% *	3.55%
Hawaii	4.13%	4.77%	12.90%	9.65%	6.93%	5.12%
Oregon	5.04%	5.89%	13.36% *	13.06% *	15.32% *	5.39%
Washington	6.02%	7.31%	17.55% *	12.84% *	14.78%	6.51%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	12.2%	12.7%	12.3%	8.8%	7.8%	13.3%
New England:						
Connecticut	11.5%	11.0% *	20.2% *	--	0.0%	14.1%
Maine	6.1% *	3.3% *	1.8% *	27.0% *	5.8% *	6.2% *
Massachusetts	19.0%	15.4% *	18.4% *	35.9% *	--	21.1%
New Hampshire	8.3% *	9.0% *	--	9.8% *	8.9% *	8.2% *
Rhode Island	8.1% *	12.0% *	0.0%	2.5% *	0.9% *	11.0% *
Vermont	4.6% *	4.1% *	0.0%	14.7% *	0.0%	5.2% *
Middle Atlantic:						
New Jersey	12.4% *	11.8% *	17.8% *	10.2% *	19.9% *	11.2% *
New York	23.5%	27.4%	7.6% *	24.2% *	14.4% *	24.6%
Pennsylvania	11.7%	14.0% *	9.7% *	2.5% *	0.8% *	14.7%
East North Central:						
Illinois	11.6%	9.4%	23.1% *	0.0%	2.1% *	14.5%
Indiana	9.3% *	7.4% *	19.6% *	0.0%	6.8% *	10.4% *
Michigan	11.9%	7.3% *	9.1% *	38.1% *	16.6% *	10.4% *
Ohio	12.3%	19.2%	0.5% *	0.0%	--	15.4%
Wisconsin	17.2%	23.3%	7.8% *	--	11.4% *	19.3%
West North Central:						
Iowa	6.6% *	3.7% *	0.0%	26.2% *	14.4% *	3.8% *
Kansas	15.0%	16.9% *	10.8% *	7.6% *	15.9% *	14.6%
Minnesota	6.2% *	6.9% *	9.8% *	0.0%	11.4% *	5.2% *
Missouri	9.4% *	10.2% *	11.0% *	1.9% *	1.1% *	11.4% *
Nebraska	9.4% *	10.1% *	0.0%	12.8% *	8.6% *	9.7% *
North Dakota	24.6%	23.7% *	--	45.3% *	15.0% *	25.8%
South Dakota	10.3% *	10.6% *	5.8% *	15.4% *	8.5% *	11.0% *
South Atlantic:						
Delaware	13.0% *	15.0% *	1.7% *	12.9% *	9.7% *	14.2% *
District of Columbia	13.3%	14.0%	0.0%	--	0.0%	14.3%
Florida	10.2%	11.7%	8.8% *	0.0%	7.8% *	10.8%
Georgia	11.8% *	13.7% *	0.0%	--	7.7% *	12.7% *
Maryland	14.8% *	14.3% *	20.8% *	1.3% *	0.6% *	16.9% *
North Carolina	3.9% *	4.3% *	--	0.0%	1.2% *	4.5% *
South Carolina	13.0% *	12.1% *	18.0% *	11.2% *	6.8% *	15.7% *
Virginia	9.2% *	9.9% *	8.8% *	5.9% *	9.0% *	9.3% *
West Virginia	5.5% *	6.7% *	0.5% *	--	7.6% *	4.3% *
East South Central:						
Alabama	10.8% *	4.6% *	39.0% *	--	6.2% *	13.4% *
Kentucky	5.7% *	7.1% *	0.0%	0.0%	--	6.4% *
Mississippi	6.3% *	3.6% *	--	--	8.7% *	4.9% *
Tennessee	8.0% *	7.9% *	--	8.5% *	9.2% *	7.5% *
West South Central:						
Arkansas	10.1% *	6.9% *	--	0.0%	13.3% *	8.3% *
Louisiana	6.0% *	4.0% *	--	20.7% *	13.5% *	3.0% *
Oklahoma	8.7% *	9.8% *	1.9% *	7.8% *	3.8% *	11.6% *
Texas	8.6%	9.3%	5.8% *	7.7% *	5.8% *	9.6% *
Mountain:						
Arizona	9.0% *	11.1% *	0.0%	1.6% *	0.4% *	13.1% *
Colorado	20.7%	16.5%	41.2% *	7.5% *	34.0% *	16.7%
Idaho	10.5% *	10.6% *	8.5% *	12.1% *	10.9% *	10.4% *
Montana	20.8%	23.6%	9.8% *	13.6% *	14.1% *	21.9%
Nevada	5.1% *	6.2% *	2.1% *	--	0.5% *	7.5% *
New Mexico	6.0% *	5.9% *	1.3% *	11.8% *	--	6.7% *
Utah	12.3% *	12.9% *	8.4% *	14.8% *	21.6% *	8.5% *
Wyoming	13.3% *	15.6% *	0.0%	0.0%	0.0%	15.5% *
Pacific:						
Alaska	16.3%	11.9% *	7.9% *	--	32.5% *	13.1% *
California	16.2%	19.3%	13.8% *	7.5% *	6.4% *	17.4%
Hawaii	14.1%	15.7%	15.0% *	5.6% *	1.1% *	19.1%
Oregon	7.4%	6.8% *	12.5% *	--	5.9% *	7.7%
Washington	14.5% *	13.6% *	30.9% *	--	5.4% *	15.4% *

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

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

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.78%	0.97%	1.98%	1.31%	1.13%	0.93%
New England:						
Connecticut	3.31%	3.68% *	12.44% *	--	0.00%	4.03%
Maine	2.26% *	1.77% *	1.78% *	12.67% *	5.54% *	2.49% *
Massachusetts	5.10%	6.56% *	11.20% *	12.42% *	--	5.75%
New Hampshire	2.74% *	3.44% *	--	9.13% *	6.03% *	3.11% *
Rhode Island	3.42% *	4.95% *	0.00%	2.49% *	0.99% *	4.54% *
Vermont	1.56% *	1.74% *	0.00%	7.68% *	0.00%	1.78% *
Middle Atlantic:						
New Jersey	5.49% *	6.80% *	12.18% *	6.05% *	11.38% *	6.09% *
New York	6.09%	7.80%	4.54% *	8.72% *	6.50% *	6.75%
Pennsylvania	3.29%	4.23% *	9.01% *	1.70% *	0.85% *	4.08%
East North Central:						
Illinois	3.04%	2.41%	10.97% *	0.00%	1.89% *	3.79%
Indiana	3.85% *	3.82% *	12.27% *	0.00%	6.55% *	4.71% *
Michigan	3.55%	2.54% *	6.12% *	15.87% *	10.86% *	3.24% *
Ohio	3.41%	5.10%	0.47% *	0.00%	--	4.32%
Wisconsin	4.00%	5.68%	7.22% *	--	7.13% *	4.94%
West North Central:						
Iowa	3.02% *	1.66% *	0.00%	15.57% *	9.73% *	1.69% *
Kansas	4.12%	5.16% *	9.23% *	4.37% *	9.48% *	4.24%
Minnesota	2.65% *	3.03% *	9.26% *	0.00%	10.42% *	2.29% *
Missouri	3.65% *	4.42% *	10.10% *	1.91% *	1.07% *	4.48% *
Nebraska	3.48% *	4.19% *	0.00%	8.63% *	4.93% *	4.20% *
North Dakota	6.22%	7.49% *	--	15.79% *	6.28% *	6.92%
South Dakota	3.48% *	4.63% *	5.58% *	8.68% *	5.07% *	4.34% *
South Atlantic:						
Delaware	5.52% *	7.39% *	1.70% *	11.84% *	9.34% *	6.80% *
District of Columbia	3.38%	3.69%	0.00%	--	0.00%	3.65%
Florida	2.82%	3.43%	7.29% *	0.00%	7.19% *	3.10%
Georgia	5.02% *	5.84% *	0.00%	--	5.32% *	5.91% *
Maryland	4.53% *	5.27% *	11.53% *	1.34% *	0.59% *	5.11% *
North Carolina	1.87% *	2.25% *	--	0.00%	1.23% *	2.30% *
South Carolina	4.63% *	5.75% *	11.47% *	8.35% *	5.46% *	6.20% *
Virginia	2.93% *	3.66% *	8.32% *	5.32% *	6.26% *	3.31% *
West Virginia	1.97% *	2.63% *	0.48% *	--	3.71% *	2.24% *
East South Central:						
Alabama	4.02% *	1.86% *	16.67% *	--	6.02% *	5.30% *
Kentucky	1.91% *	2.40% *	0.00%	0.00%	--	2.35% *
Mississippi	3.37% *	1.93% *	--	--	8.03% *	2.44% *
Tennessee	2.62% *	3.18% *	--	5.26% *	4.76% *	3.14% *
West South Central:						
Arkansas	4.80% *	3.27% *	--	0.00%	11.41% *	4.02% *
Louisiana	2.85% *	2.08% *	--	17.01% *	8.70% *	1.35% *
Oklahoma	2.66% *	3.25% *	1.88% *	6.14% *	2.32% *	3.91% *
Texas	2.32%	2.78%	5.62% *	4.15% *	2.55% *	2.98% *
Mountain:						
Arizona	4.15% *	5.21% *	0.00%	1.62% *	0.41% *	5.87% *
Colorado	6.06%	4.85%	19.08% *	6.07% *	18.98% *	4.27%
Idaho	4.24% *	5.14% *	8.10% *	8.68% *	7.78% *	4.66% *
Montana	5.51%	6.71%	9.19% *	8.82% *	9.77% *	6.24%
Nevada	1.69% *	2.16% *	2.10% *	--	0.57% *	2.47% *
New Mexico	2.20% *	2.47% *	1.21% *	9.60% *	--	2.83% *
Utah	3.79% *	4.59% *	6.55% *	13.08% *	9.71% *	3.30% *
Wyoming	5.84% *	6.73% *	0.00%	0.00%	0.00%	6.63% *
Pacific:						
Alaska	4.72%	4.22% *	7.34% *	--	14.75% *	4.73% *
California	3.11%	4.15%	7.46% *	3.62% *	4.25% *	3.41%
Hawaii	3.26%	4.05%	10.04% *	3.23% *	1.13% *	4.35%
Oregon	2.07%	2.09% *	8.05% *	--	4.56% *	2.30%
Washington	5.35% *	5.63% *	22.08% *	--	5.31% *	5.85% *

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	58.8%	59.8%	55.7%	56.8%	58.3%	59.0%
New England:						
Connecticut	48.8%	50.7%	54.7%	31.8% *	60.5%	46.2%
Maine	54.3%	52.8%	74.2%	39.2% *	77.2%	49.0%
Massachusetts	54.4%	44.2%	75.0%	68.1%	71.8%	51.9%
New Hampshire	50.7%	49.0%	61.8%	45.6%	66.4%	47.1%
Rhode Island	56.0%	63.2%	27.5% *	77.2%	39.8% *	62.6%
Vermont	64.4%	67.9%	55.8%	56.1%	49.0%	66.3%
Middle Atlantic:						
New Jersey	54.6%	56.7%	39.8% *	55.3%	48.5%	55.5%
New York	59.5%	66.1%	37.6% *	52.4%	71.3%	58.1%
Pennsylvania	54.1%	55.3%	55.1%	47.5%	48.8%	55.6%
East North Central:						
Illinois	58.0%	67.6%	38.4%	42.1% *	36.7%	64.6%
Indiana	67.9%	63.5%	89.7%	50.2%	69.3%	67.3%
Michigan	54.0%	52.3%	81.6%	24.2% *	37.9%	58.9%
Ohio	54.3%	52.4%	67.4%	44.6%	40.2%	59.3%
Wisconsin	48.5%	43.4%	43.4%	70.2%	70.1%	40.9%
West North Central:						
Iowa	55.4%	58.4%	46.2% *	46.1% *	54.8%	55.6%
Kansas	60.2%	67.3%	22.9% *	57.5%	43.8%	66.9%
Minnesota	56.4%	66.4%	33.4% *	46.6%	41.8%	59.3%
Missouri	57.3%	55.1%	66.2%	60.0%	66.1%	55.2%
Nebraska	67.4%	67.6%	64.8%	68.1%	62.8%	68.5%
North Dakota	39.2%	43.0%	30.8% *	24.6% *	41.6%	38.9%
South Dakota	49.0%	51.5%	44.4%	43.8%	37.8%	53.2%
South Atlantic:						
Delaware	61.8%	68.6%	77.0%	30.0% *	44.2% *	68.2%
District of Columbia	65.3%	65.0%	--	--	--	66.3%
Florida	67.9%	64.0%	81.7%	86.0%	76.6%	66.0%
Georgia	59.7%	60.1%	47.9% *	67.3%	60.2%	59.6%
Maryland	54.6%	56.7%	44.4% *	--	39.1% *	56.8%
North Carolina	59.7%	60.0%	74.4%	46.3%	70.0%	57.2%
South Carolina	58.9%	60.1%	59.8%	50.1%	64.8%	56.4%
Virginia	70.9%	70.1%	52.8%	88.3%	70.8%	70.9%
West Virginia	58.3%	53.1%	83.3%	54.9%	57.8%	58.5%
East South Central:						
Alabama	63.9%	64.5%	54.2%	79.4%	51.3%	71.3%
Kentucky	59.9%	56.3%	72.7%	76.1%	65.9%	58.0%
Mississippi	51.6%	52.3%	48.7%	--	63.7%	44.7%
Tennessee	57.4%	58.7%	74.0%	47.1%	53.5%	58.9%
West South Central:						
Arkansas	44.2%	46.9%	--	43.5% *	42.8%	45.0%
Louisiana	58.6%	59.8%	59.5%	49.9% *	48.2%	62.7%
Oklahoma	58.0%	55.7%	68.0%	65.9%	51.9%	61.6%
Texas	67.7%	67.9%	60.9%	80.8%	67.8%	67.7%
Mountain:						
Arizona	67.3%	62.7%	81.8%	86.5%	80.5%	60.8%
Colorado	60.8%	66.7%	47.5% *	49.7%	38.8% *	67.5%
Idaho	41.9%	41.2%	45.4%	43.8%	63.8%	39.4%
Montana	47.7%	44.4%	59.2%	59.3%	64.7%	44.9%
Nevada	53.9%	59.1%	91.2%	21.9% *	45.0% *	58.5%
New Mexico	59.9%	58.6%	81.0%	44.4%	70.3%	54.3%
Utah	72.0%	76.7%	61.9%	55.5%	77.8%	69.6%
Wyoming	42.5%	45.0%	25.6% *	--	29.9% *	44.6%
Pacific:						
Alaska	60.9%	65.9%	64.7%	--	35.7% *	65.7%
California	58.5%	60.8%	49.0%	59.7%	68.2%	57.4%
Hawaii	44.5%	47.4%	29.9% *	44.8%	31.1%	49.6%
Oregon	44.9%	42.0%	58.8%	44.4%	33.7% *	46.7%
Washington	48.6%	50.6%	44.8% *	41.9%	41.3% *	49.4%

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

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

* Figure does not meet standard of reliability or precision.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.94%	1.10%	2.84%	2.30%	2.00%	1.08%
New England:						
Connecticut	5.17%	6.62%	14.48%	10.48% *	11.69%	5.83%
Maine	4.84%	5.97%	9.63%	12.37% *	8.41%	5.52%
Massachusetts	5.43%	6.88%	10.22%	11.64%	11.82%	5.98%
New Hampshire	6.32%	7.87%	12.15%	13.28%	10.56%	7.17%
Rhode Island	7.61%	6.77%	15.48% *	8.10%	17.34% *	6.32%
Vermont	5.89%	7.45%	12.05%	10.90%	14.13%	6.23%
Middle Atlantic:						
New Jersey	6.09%	7.46%	14.05% *	13.80%	14.09%	6.57%
New York	5.40%	5.37%	12.65% *	8.88%	7.53%	6.00%
Pennsylvania	4.19%	5.30%	11.83%	8.55%	9.88%	4.58%
East North Central:						
Illinois	4.83%	4.19%	11.38%	13.76% *	10.27%	4.75%
Indiana	4.42%	5.75%	5.26%	13.76%	8.95%	5.48%
Michigan	5.49%	7.17%	6.97%	8.93% *	10.63%	6.37%
Ohio	4.39%	5.79%	8.13%	12.66%	8.65%	5.03%
Wisconsin	4.68%	6.20%	12.63%	9.98%	8.96%	5.80%
West North Central:						
Iowa	5.37%	6.23%	15.60% *	14.37% *	10.34%	6.37%
Kansas	4.91%	5.64%	9.12% *	11.28%	9.00%	5.26%
Minnesota	5.71%	6.15%	13.59% *	12.16%	12.27%	6.40%
Missouri	4.96%	6.18%	11.58%	11.41%	8.90%	5.79%
Nebraska	5.45%	6.49%	11.74%	11.37%	8.81%	6.42%
North Dakota	5.42%	6.90%	9.57% *	8.76% *	10.61%	6.01%
South Dakota	4.62%	6.35%	10.89%	10.71%	9.30%	5.52%
South Atlantic:						
Delaware	8.18%	10.63%	10.96%	9.64% *	13.43% *	8.85%
District of Columbia	5.96%	6.45%	--	--	--	6.19%
Florida	4.85%	5.92%	8.56%	6.02%	7.63%	5.72%
Georgia	5.68%	6.45%	16.65% *	11.92%	9.23%	6.54%
Maryland	5.63%	6.64%	14.15% *	--	13.15% *	6.11%
North Carolina	5.36%	6.23%	12.94%	13.49%	7.81%	6.31%
South Carolina	6.04%	7.58%	15.10%	13.52%	8.50%	7.94%
Virginia	4.57%	5.76%	12.84%	5.66%	9.94%	5.18%
West Virginia	5.61%	6.97%	7.89%	11.10%	8.28%	7.97%
East South Central:						
Alabama	5.48%	6.45%	15.82%	10.37%	10.30%	5.36%
Kentucky	5.73%	6.78%	11.81%	9.50%	7.71%	7.15%
Mississippi	4.79%	5.54%	13.16%	--	8.04%	6.67%
Tennessee	4.65%	5.56%	14.53%	9.25%	7.88%	5.76%
West South Central:						
Arkansas	4.88%	5.38%	--	14.90% *	10.04%	5.72%
Louisiana	4.90%	5.67%	14.14%	15.17% *	9.24%	5.96%
Oklahoma	4.18%	4.85%	13.24%	11.88%	7.42%	5.17%
Texas	3.87%	4.20%	12.39%	9.07%	8.33%	4.45%
Mountain:						
Arizona	5.70%	7.28%	14.14%	8.33%	8.46%	6.49%
Colorado	5.68%	5.70%	16.57% *	12.47%	13.88% *	4.98%
Idaho	5.65%	6.77%	13.03%	12.67%	10.01%	6.09%
Montana	5.16%	5.87%	13.48%	11.88%	10.73%	5.78%
Nevada	8.69%	7.31%	7.86%	14.03% *	17.64% *	7.53%
New Mexico	6.32%	8.12%	9.44%	11.85%	7.60%	8.73%
Utah	4.29%	4.60%	11.68%	14.91%	8.58%	5.02%
Wyoming	6.40%	7.35%	11.94% *	--	13.14% *	6.94%
Pacific:						
Alaska	5.84%	6.45%	11.81%	--	13.91% *	6.30%
California	3.37%	4.09%	9.40%	7.29%	11.13%	3.54%
Hawaii	4.31%	5.41%	9.49% *	10.74%	7.05%	5.40%
Oregon	4.54%	5.30%	13.43%	12.08%	11.47% *	4.95%
Washington	5.80%	7.23%	16.81% *	11.17%	13.49% *	6.35%

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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	71.4%	69.7%	73.7%	78.3%	78.3%	69.6%
New England:						
Connecticut	81.3%	81.1%	77.7%	86.1%	90.3%	79.3%
Maine	64.9%	65.4%	73.6%	51.6%	71.4%	63.4%
Massachusetts	59.9%	55.4%	73.4%	58.6%	89.6%	55.5%
New Hampshire	85.2%	84.1%	94.5%	78.1%	92.2%	83.6%
Rhode Island	74.3%	82.8%	46.0% *	87.4%	56.9% *	81.4%
Vermont	70.0%	70.4%	61.4%	81.0%	78.1%	69.0%
Middle Atlantic:						
New Jersey	65.7%	60.8%	71.4%	94.9%	83.6%	63.1%
New York	54.6%	51.6%	58.4% *	68.9%	82.5%	51.1%
Pennsylvania	73.3%	74.8%	68.7%	70.0%	87.1%	69.5%
East North Central:						
Illinois	72.2%	72.2%	80.0%	55.2% *	58.2%	76.5%
Indiana	72.1%	67.8%	79.5%	83.3%	92.6%	63.2%
Michigan	69.3%	64.5%	84.0%	73.1%	66.5%	70.2%
Ohio	71.3%	72.1%	82.1%	53.8%	56.5%	76.6%
Wisconsin	73.5%	67.8%	77.2%	90.1%	79.3%	71.4%
West North Central:						
Iowa	73.4%	69.3%	96.5%	78.1%	80.6%	70.8%
Kansas	65.6%	64.1%	53.8%	88.0%	83.0%	58.5%
Minnesota	76.5%	78.4%	74.2%	72.3%	68.2%	78.1%
Missouri	76.6%	73.9%	87.1%	80.4%	97.0%	71.6%
Nebraska	85.7%	86.2%	84.9%	82.6%	94.5%	83.5%
North Dakota	64.7%	64.0%	81.2%	55.9%	73.5%	63.5%
South Dakota	81.4%	82.4%	88.5%	66.5%	75.4%	83.7%
South Atlantic:						
Delaware	66.4%	65.7%	92.4%	53.3%	49.6%	72.5%
District of Columbia	45.9%	42.5%	89.9%	76.5%	95.3%	42.0%
Florida	74.7%	71.5%	82.6%	93.2%	78.0%	74.0%
Georgia	70.6%	68.4%	77.0%	90.1%	89.2%	66.9%
Maryland	67.6%	63.9%	80.2%	75.3%	89.1%	64.5%
North Carolina	70.5%	66.8%	98.3%	79.5%	89.6%	65.9%
South Carolina	78.5%	80.7%	71.8%	75.1%	76.6%	79.3%
Virginia	73.1%	68.5%	82.8%	89.0%	80.8%	70.2%
West Virginia	78.4%	73.2%	98.9%	82.0%	74.3%	80.8%
East South Central:						
Alabama	63.2%	64.3%	49.5% *	82.4%	75.0%	56.3%
Kentucky	70.8%	65.9%	97.7%	83.0%	91.5%	64.2%
Mississippi	72.4%	72.2%	77.0%	--	76.2%	70.2%
Tennessee	76.0%	73.9%	86.5%	81.7%	86.0%	72.3%
West South Central:						
Arkansas	80.8%	85.5%	--	73.2%	79.1%	81.6%
Louisiana	69.6%	68.4%	90.7%	55.9%	74.6%	67.6%
Oklahoma	73.7%	68.4%	94.3%	93.7%	76.3%	72.2%
Texas	78.0%	76.1%	76.5%	98.7%	86.6%	74.9%
Mountain:						
Arizona	77.6%	74.6%	--	100.0%	81.2%	75.9%
Colorado	68.8%	67.0%	59.3% *	97.2%	52.2% *	73.8%
Idaho	75.0%	72.0%	84.4%	88.1%	98.4%	72.3%
Montana	73.6%	69.8%	89.4%	82.1%	89.8%	71.0%
Nevada	79.6%	73.3%	86.4%	97.1%	92.4%	72.9%
New Mexico	77.8%	73.5%	98.9%	79.2%	85.3%	73.7%
Utah	76.2%	74.3%	83.8%	76.7%	73.5%	77.3%
Wyoming	67.5%	67.6%	55.3%	90.0%	87.0%	64.3%
Pacific:						
Alaska	78.1%	78.8%	75.2%	--	86.0%	76.6%
California	69.6%	69.8%	61.4%	76.8%	67.8%	69.8%
Hawaii	67.2%	63.3%	67.0%	86.0%	70.2%	66.0%
Oregon	84.4%	85.6%	75.6%	91.9%	68.4%	87.1%
Washington	72.3%	78.5%	59.3% *	53.4%	69.0%	72.6%

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 VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.99%	1.17%	3.00%	2.11%	1.93%	1.14%
New England:						
Connecticut	4.61%	5.47%	13.66%	8.50%	5.91%	5.40%
Maine	5.18%	6.27%	10.09%	13.87%	9.60%	5.89%
Massachusetts	5.91%	7.87%	9.58%	12.22%	8.56%	6.39%
New Hampshire	3.16%	3.96%	4.44%	10.55%	5.33%	3.78%
Rhode Island	9.22%	5.74%	23.14% *	8.29%	22.98% *	5.52%
Vermont	5.78%	7.08%	13.92%	8.23%	16.67%	6.27%
Middle Atlantic:						
New Jersey	6.48%	7.84%	13.10%	3.17%	10.97%	7.09%
New York	5.76%	6.54%	17.78% *	8.95%	6.62%	6.14%
Pennsylvania	3.95%	4.79%	11.57%	8.71%	5.14%	4.69%
East North Central:						
Illinois	4.82%	4.73%	12.45%	16.57% *	13.61%	4.21%
Indiana	5.44%	6.76%	10.84%	11.74%	4.78%	6.71%
Michigan	5.47%	7.01%	7.23%	16.11%	13.00%	5.77%
Ohio	4.59%	5.28%	7.37%	14.13%	10.48%	4.35%
Wisconsin	5.07%	6.74%	12.02%	5.20%	7.96%	6.29%
West North Central:						
Iowa	6.08%	7.22%	2.49%	15.16%	9.76%	7.41%
Kansas	5.77%	6.99%	15.00%	6.61%	7.49%	6.99%
Minnesota	4.99%	5.91%	13.14%	12.27%	14.08%	5.19%
Missouri	5.38%	6.78%	8.68%	9.12%	2.29%	6.36%
Nebraska	3.87%	4.57%	8.20%	8.47%	3.26%	4.84%
North Dakota	6.23%	7.47%	10.07%	15.96%	10.70%	6.86%
South Dakota	4.59%	6.06%	7.45%	11.25%	9.67%	5.20%
South Atlantic:						
Delaware	8.54%	11.63%	5.39%	14.20%	14.47%	9.22%
District of Columbia	5.74%	5.97%	8.61%	14.08%	4.76%	5.59%
Florida	4.93%	5.93%	10.42%	3.77%	8.12%	5.76%
Georgia	6.61%	7.47%	15.12%	7.34%	4.48%	7.60%
Maryland	5.59%	6.77%	11.37%	12.60%	6.46%	6.17%
North Carolina	5.85%	6.67%	1.45%	16.71%	8.94%	6.78%
South Carolina	4.73%	4.86%	15.72%	10.51%	7.59%	5.95%
Virginia	6.03%	7.61%	9.64%	6.30%	8.36%	7.46%
West Virginia	4.89%	6.32%	0.83%	9.93%	8.67%	5.61%
East South Central:						
Alabama	6.15%	7.13%	15.29% *	10.12%	10.68%	7.34%
Kentucky	6.30%	7.39%	1.84%	8.40%	3.76%	7.67%
Mississippi	5.60%	6.70%	9.81%	--	8.28%	7.31%
Tennessee	4.25%	5.25%	12.39%	6.52%	5.01%	5.43%
West South Central:						
Arkansas	5.59%	4.82%	--	18.46%	11.88%	5.79%
Louisiana	4.97%	5.76%	5.83%	15.76%	9.06%	6.11%
Oklahoma	4.36%	5.16%	4.65%	4.84%	7.30%	5.52%
Texas	3.69%	4.09%	12.09%	1.29%	8.17%	4.21%
Mountain:						
Arizona	5.50%	6.73%	--	0.00%	9.23%	6.74%
Colorado	6.26%	6.39%	19.18% *	2.79%	16.57% *	5.34%
Idaho	5.86%	7.15%	8.19%	10.84%	1.62%	6.48%
Montana	5.74%	6.93%	5.24%	9.45%	7.00%	6.46%
Nevada	5.64%	7.07%	7.21%	3.25%	6.74%	7.13%
New Mexico	5.41%	6.91%	1.06%	11.98%	6.25%	7.59%
Utah	5.13%	6.38%	7.99%	13.50%	11.31%	5.42%
Wyoming	7.44%	8.45%	16.36%	7.17%	9.27%	8.12%
Pacific:						
Alaska	6.20%	6.96%	11.27%	--	12.17%	7.01%
California	3.38%	3.95%	9.97%	6.68%	11.56%	3.52%
Hawaii	4.60%	5.78%	12.19%	8.79%	8.41%	5.67%
Oregon	3.96%	3.94%	14.54%	7.71%	16.66%	3.28%
Washington	5.95%	6.47%	19.97% *	12.45%	16.58%	6.37%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.i Percent of private-sector establishments that offer health insurance that use a private exchange by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees **: 50% or more	Less than 50%
United States	31.6%	30.4%	36.0%	33.7%	31.4%	31.7%
New England:						
Connecticut	23.8%	23.8%	24.9% *	22.9% *	23.6% *	23.9%
Maine	25.0%	26.5%	16.4% *	26.6% *	36.3%	22.4%
Massachusetts	32.8%	29.2%	46.6%	26.8% *	40.8% *	31.6%
New Hampshire	26.6%	25.3%	29.8% *	31.4% *	33.9% *	24.9%
Rhode Island	27.0%	34.8%	--	31.7% *	26.4% *	27.2%
Vermont	27.2%	28.2%	23.8% *	26.2% *	17.8% *	28.4%
Middle Atlantic:						
New Jersey	30.4%	31.1%	29.4% *	26.4% *	18.6% *	32.1%
New York	38.7%	39.0%	47.7% *	20.4% *	29.5%	39.9%
Pennsylvania	25.7%	25.4%	31.7% *	21.6% *	22.1% *	26.6%
East North Central:						
Illinois	38.8%	35.4%	43.5% *	49.1% *	27.6% *	42.2%
Indiana	29.5%	29.1%	37.9% *	14.4% *	20.7% *	33.2%
Michigan	34.1%	31.4%	30.7% *	52.1%	44.9%	30.8%
Ohio	28.1%	23.6%	44.3%	25.1% *	31.4%	27.0%
Wisconsin	32.5%	34.6%	23.7% *	32.0% *	34.4%	31.8%
West North Central:						
Iowa	31.8%	31.3%	11.2% *	48.7%	40.0%	28.9%
Kansas	30.1%	27.5%	36.7% *	39.0%	20.4% *	34.2%
Minnesota	24.6%	22.0%	40.7% *	16.1% *	20.9% *	25.3%
Missouri	31.6%	35.3%	13.9% *	31.6% *	35.6%	30.6%
Nebraska	26.1%	25.6%	18.1% *	37.6% *	42.9%	21.9%
North Dakota	21.4%	19.9%	36.9% *	18.0% *	16.5% *	22.1%
South Dakota	25.9%	21.0%	44.5%	22.3% *	33.9% *	22.9%
South Atlantic:						
Delaware	38.0%	31.9% *	37.4% *	58.7%	35.2% *	39.0%
District of Columbia	26.5%	26.8%	--	--	--	26.9%
Florida	28.8%	28.6%	25.9% *	33.0% *	33.9%	27.7%
Georgia	31.6%	30.9%	33.7% *	38.4% *	39.0%	30.1%
Maryland	40.9%	42.5%	37.6% *	--	46.8% *	40.1%
North Carolina	28.5%	26.8%	32.5% *	39.3% *	24.2% *	29.5%
South Carolina	22.3%	21.9%	28.3% *	15.2% *	15.0% *	25.5%
Virginia	13.8%	10.0%	25.1% *	24.8% *	13.6% *	13.9%
West Virginia	26.4%	24.4%	39.7% *	19.6% *	35.4%	21.1%
East South Central:						
Alabama	22.3%	22.4%	22.9% *	--	22.0% *	22.4%
Kentucky	34.3%	34.4%	38.1% *	30.0% *	32.6%	34.9%
Mississippi	27.1%	30.9%	21.1% *	--	11.7% *	35.9%
Tennessee	26.6%	26.1%	--	31.7%	20.5%	28.9%
West South Central:						
Arkansas	23.8%	24.2%	--	20.6% *	15.5% *	28.2%
Louisiana	30.2%	29.4%	39.7% *	25.8% *	33.1%	29.1%
Oklahoma	29.6%	28.6%	39.4% *	25.5% *	35.2%	26.3%
Texas	34.3%	32.1%	45.6%	31.8% *	35.1%	34.0%
Mountain:						
Arizona	26.3%	25.2%	--	29.2% *	31.9% *	23.6%
Colorado	31.4%	30.5%	34.7% *	30.5% *	29.3% *	32.0%
Idaho	27.6%	25.8%	31.3% *	38.1% *	38.7%	26.3%
Montana	25.7%	21.7%	40.2% *	38.6% *	38.4%	23.7%
Nevada	42.5%	32.7%	38.8% *	75.5%	60.9%	32.9%
New Mexico	35.3%	30.4%	65.5%	30.5% *	37.7%	34.0%
Utah	26.7%	25.1%	27.3% *	36.8% *	19.7% *	29.6%
Wyoming	25.4%	23.2%	54.2%	--	59.4%	19.9%
Pacific:						
Alaska	20.0%	21.4% *	11.1% *	--	28.3% *	18.4% *
California	40.4%	40.9%	31.2%	47.7%	51.5%	39.1%
Hawaii	28.5%	22.8%	38.3% *	45.9%	43.5%	22.7%
Oregon	29.4%	29.1%	33.6% *	23.0% *	27.0% *	29.7%
Washington	32.9%	29.0%	53.8% *	33.4% *	35.9% *	32.6%

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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.i Standard errors for percent of private-sector establishments that offer health insurance that use a private exchange by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.95%	1.09%	2.82%	2.40%	1.94%	1.08%
New England:						
Connecticut	4.40%	5.19%	13.69% *	9.20% *	8.65% *	5.06%
Maine	4.45%	5.60%	7.84% *	11.17% *	10.10%	5.01%
Massachusetts	5.01%	5.93%	12.16%	9.51% *	14.11% *	5.36%
New Hampshire	4.95%	5.79%	11.49% *	12.88% *	11.46% *	5.34%
Rhode Island	5.84%	7.00%	--	12.60% *	13.68% *	6.02%
Vermont	4.95%	6.44%	9.87% *	9.76% *	8.40% *	5.52%
Middle Atlantic:						
New Jersey	5.83%	7.11%	13.24% *	10.40% *	7.70% *	6.53%
New York	5.82%	6.58%	16.51% *	6.47% *	7.87%	6.43%
Pennsylvania	3.93%	4.74%	12.17% *	7.31% *	7.00% *	4.59%
East North Central:						
Illinois	4.90%	4.88%	13.89% *	15.71% *	11.67% *	5.06%
Indiana	5.26%	6.33%	13.58% *	6.82% *	8.63% *	6.42%
Michigan	5.57%	6.91%	11.03% *	14.35%	12.11%	5.97%
Ohio	4.31%	5.28%	9.64%	10.05% *	8.43%	5.06%
Wisconsin	5.15%	6.63%	11.53% *	10.88% *	9.71%	6.09%
West North Central:						
Iowa	5.27%	6.07%	6.78% *	14.30%	10.31%	6.07%
Kansas	4.52%	5.20%	14.25% *	10.97%	6.57% *	5.78%
Minnesota	4.46%	4.77%	15.15% *	6.65% *	8.65% *	5.07%
Missouri	4.80%	5.98%	8.71% *	10.88% *	8.89%	5.56%
Nebraska	4.94%	5.84%	9.63% *	11.56% *	9.16%	5.43%
North Dakota	4.35%	5.15%	12.22% *	9.97% *	8.12% *	4.83%
South Dakota	4.76%	5.53%	11.65%	9.13% *	11.21% *	4.86%
South Atlantic:						
Delaware	8.18%	9.89% *	15.12% *	13.65%	14.12% *	9.93%
District of Columbia	4.69%	5.07%	--	--	--	4.97%
Florida	4.55%	5.33%	10.08% *	11.00% *	8.19%	5.17%
Georgia	5.16%	5.80%	16.39% *	12.88% *	8.83%	5.92%
Maryland	5.52%	6.60%	12.91% *	--	14.39% *	5.97%
North Carolina	4.92%	5.38%	16.29% *	15.06% *	9.24% *	5.67%
South Carolina	4.60%	4.84%	15.71% *	6.58% *	6.06% *	6.14%
Virginia	3.06%	2.99%	11.24% *	9.96% *	6.22% *	3.50%
West Virginia	4.93%	5.28%	15.86% *	8.86% *	8.16%	5.86%
East South Central:						
Alabama	5.29%	6.20%	13.88% *	--	10.68% *	5.55%
Kentucky	5.45%	6.39%	15.07% *	10.63% *	7.80%	6.72%
Mississippi	4.85%	5.80%	8.32% *	--	4.53% *	6.74%
Tennessee	4.45%	5.44%	--	8.61%	6.09%	5.66%
West South Central:						
Arkansas	4.20%	4.71%	--	10.07% *	5.13% *	5.52%
Louisiana	4.95%	5.36%	16.59% *	16.52% *	9.36%	5.88%
Oklahoma	4.40%	4.96%	13.90% *	11.19% *	7.76%	5.30%
Texas	4.08%	4.64%	11.70%	10.76% *	7.94%	4.73%
Mountain:						
Arizona	5.47%	6.39%	--	12.17% *	11.82% *	5.98%
Colorado	5.14%	6.07%	14.11% *	10.57% *	12.48% *	5.48%
Idaho	5.57%	6.59%	11.68% *	13.62% *	11.24%	6.06%
Montana	4.81%	5.03%	14.99% *	11.58% *	10.62%	5.30%
Nevada	9.04%	6.87%	13.48% *	15.84%	15.71%	7.13%
New Mexico	6.27%	7.05%	12.78%	10.09% *	9.33%	8.13%
Utah	4.67%	5.51%	10.34% *	14.22% *	7.80% *	5.56%
Wyoming	5.89%	6.41%	14.99%	--	17.12%	4.47%
Pacific:						
Alaska	5.49%	6.57% *	6.06% *	--	13.31% *	5.98% *
California	3.52%	4.27%	9.13%	7.86%	11.58%	3.61%
Hawaii	4.30%	4.57%	12.98% *	11.20%	8.58%	4.69%
Oregon	4.81%	5.42%	14.27% *	9.41% *	16.20% *	4.96%
Washington	5.89%	6.28%	17.02% *	12.86% *	16.15% *	6.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.l Percent of private-sector establishments that offer paid sick leave by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	63.3%	66.6%	67.1%	51.5%	47.8%	69.5%
New England:						
Connecticut	65.9%	78.2%	66.8%	36.2%	50.4%	70.6%
Maine	56.1%	59.9%	66.6%	42.1%	46.5%	58.9%
Massachusetts	75.1%	70.9%	82.4%	77.7%	63.9%	77.0%
New Hampshire	66.9%	82.6%	68.0%	31.2%	48.1%	73.2%
Rhode Island	59.5%	76.2%	46.5% *	39.4%	33.4%	73.5%
Vermont	70.2%	73.7%	69.0%	62.1%	58.0%	72.8%
Middle Atlantic:						
New Jersey	72.0%	78.0%	75.0%	52.5%	50.3%	78.2%
New York	69.5%	71.7%	78.3%	55.8%	58.0%	72.1%
Pennsylvania	53.8%	57.9%	59.8%	42.3%	33.9%	65.7%
East North Central:						
Illinois	58.7%	62.6%	63.2%	44.5%	38.1%	69.2%
Indiana	51.5%	54.4%	67.1%	38.1%	48.6%	53.1%
Michigan	68.0%	65.1%	84.9%	64.1%	59.2%	71.2%
Ohio	57.6%	61.2%	70.9%	40.9%	44.5%	64.3%
Wisconsin	50.5%	52.1%	53.4%	45.4%	38.8%	56.6%
West North Central:						
Iowa	50.7%	56.2%	53.2%	36.1%	39.2%	58.7%
Kansas	61.6%	64.1%	71.2%	46.2%	51.4%	68.1%
Minnesota	68.0%	66.3%	81.7%	65.2%	58.2%	70.5%
Missouri	58.5%	58.7%	67.4%	51.7%	48.8%	63.7%
Nebraska	49.1%	59.6%	30.6%	31.4%	32.8%	56.1%
North Dakota	42.6%	51.1%	42.3%	21.5% *	15.9% *	56.5%
South Dakota	44.6%	47.2%	62.6%	29.2%	30.3%	51.0%
South Atlantic:						
Delaware	59.6%	63.7%	88.8%	37.5%	48.2%	63.9%
District of Columbia	85.3%	87.2%	100.0%	54.8%	89.7%	84.9%
Florida	56.1%	61.2%	47.5%	40.3%	33.2%	64.7%
Georgia	61.2%	66.3%	56.9%	41.2%	40.3%	69.4%
Maryland	71.8%	74.3%	65.8%	67.1%	60.5%	74.5%
North Carolina	58.5%	67.4%	47.9%	37.1%	45.8%	63.7%
South Carolina	49.6%	55.6%	56.6%	20.7%	32.6%	61.2%
Virginia	59.5%	59.6%	59.4%	59.2%	48.7%	64.8%
West Virginia	51.1%	57.0%	57.6%	31.5%	41.5%	60.0%
East South Central:						
Alabama	55.7%	63.4%	52.1%	32.4%	46.1%	64.0%
Kentucky	59.6%	66.5%	53.9%	40.9%	41.9%	69.9%
Mississippi	56.9%	63.5%	60.8%	30.6% *	45.7%	67.5%
Tennessee	65.2%	73.6%	67.1%	42.1%	46.4%	75.6%
West South Central:						
Arkansas	45.7%	47.6%	47.2% *	37.7%	37.1%	50.7%
Louisiana	62.8%	66.1%	63.2%	47.1%	46.7%	72.9%
Oklahoma	63.0%	65.1%	62.4%	54.3%	53.4%	68.7%
Texas	63.4%	67.5%	66.0%	44.2%	49.8%	70.3%
Mountain:						
Arizona	66.0%	71.6%	54.9%	55.1%	76.8%	59.7%
Colorado	66.2%	69.2%	66.0%	58.1%	56.3%	69.8%
Idaho	48.5%	51.8%	57.0%	31.7%	25.2%	56.3%
Montana	46.8%	53.2%	71.9%	20.2%	25.1%	54.7%
Nevada	61.0%	61.3%	57.7%	62.0%	49.8%	67.4%
New Mexico	78.5%	78.5%	84.2%	74.9%	79.6%	77.8%
Utah	40.5%	43.1%	57.3%	24.4%	31.2%	47.4%
Wyoming	49.7%	57.3%	37.5%	36.0%	44.5%	51.7%
Pacific:						
Alaska	60.3%	64.2%	76.9%	41.0%	49.7%	64.4%
California	78.7%	78.3%	84.8%	76.0%	68.2%	80.8%
Hawaii	61.3%	69.6%	67.4%	31.4%	44.1%	68.8%
Oregon	63.8%	67.8%	74.9%	48.9%	43.6%	70.7%
Washington	77.4%	78.4%	94.7%	69.4%	73.7%	78.0%

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 VII.A.2.l Standard errors for percent of private-sector establishments that offer paid sick leave by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.64%	0.83%	1.78%	1.40%	1.25%	0.76%
New England:						
Connecticut	4.29%	5.23%	10.38%	7.65%	8.98%	4.85%
Maine	3.47%	4.85%	10.39%	7.39%	7.83%	4.13%
Massachusetts	4.18%	6.47%	7.45%	7.86%	11.19%	4.71%
New Hampshire	3.95%	4.19%	9.43%	6.77%	7.79%	4.44%
Rhode Island	5.54%	6.14%	16.18% *	8.02%	8.78%	5.46%
Vermont	3.97%	5.28%	9.66%	8.66%	10.09%	4.33%
Middle Atlantic:						
New Jersey	4.07%	4.97%	13.01%	8.71%	9.56%	4.47%
New York	2.83%	3.50%	7.50%	5.99%	6.39%	3.14%
Pennsylvania	3.21%	4.28%	9.03%	6.29%	5.40%	4.03%
East North Central:						
Illinois	3.19%	3.75%	10.21%	7.10%	6.28%	3.60%
Indiana	3.72%	4.96%	9.58%	7.80%	6.93%	4.85%
Michigan	4.43%	6.24%	9.67%	8.69%	8.09%	5.54%
Ohio	3.50%	4.74%	7.71%	7.65%	6.42%	4.20%
Wisconsin	3.82%	5.13%	10.76%	8.03%	6.30%	4.99%
West North Central:						
Iowa	3.79%	5.12%	11.14%	7.48%	6.09%	5.19%
Kansas	4.10%	5.30%	10.32%	8.84%	6.83%	5.27%
Minnesota	3.81%	5.11%	9.82%	8.06%	9.29%	4.32%
Missouri	3.68%	4.77%	9.96%	9.35%	7.20%	4.76%
Nebraska	4.17%	5.98%	8.43%	6.65%	5.58%	5.56%
North Dakota	4.35%	5.84%	12.20%	7.32% *	5.53% *	5.56%
South Dakota	3.40%	4.76%	8.46%	6.05%	6.01%	4.34%
South Atlantic:						
Delaware	5.23%	7.42%	6.20%	8.81%	9.53%	6.40%
District of Columbia	3.48%	3.71%	0.00%	14.03%	6.77%	3.72%
Florida	3.26%	3.98%	8.60%	7.53%	5.41%	3.82%
Georgia	3.96%	4.86%	10.71%	9.43%	6.72%	4.83%
Maryland	4.21%	5.14%	12.18%	10.87%	10.71%	4.66%
North Carolina	3.89%	4.82%	9.37%	8.47%	6.81%	4.73%
South Carolina	4.48%	5.98%	10.52%	5.62%	5.88%	6.13%
Virginia	3.88%	5.16%	10.22%	8.45%	7.59%	4.63%
West Virginia	3.87%	5.30%	10.62%	6.80%	5.41%	5.75%
East South Central:						
Alabama	4.34%	5.53%	12.30%	8.83%	6.96%	5.85%
Kentucky	4.12%	5.11%	11.62%	8.46%	6.35%	5.25%
Mississippi	3.62%	4.73%	10.13%	9.48% *	5.60%	5.54%
Tennessee	3.79%	4.57%	12.82%	6.99%	6.29%	4.42%
West South Central:						
Arkansas	3.92%	4.72%	15.38% *	8.96%	5.98%	5.24%
Louisiana	3.85%	4.42%	10.67%	11.01%	6.38%	4.55%
Oklahoma	3.63%	4.42%	9.50%	9.44%	6.11%	4.58%
Texas	2.81%	3.46%	7.33%	6.82%	5.16%	3.41%
Mountain:						
Arizona	4.69%	5.73%	14.93%	11.25%	8.15%	5.39%
Colorado	3.53%	4.51%	10.21%	8.36%	8.97%	3.92%
Idaho	4.17%	5.56%	11.79%	6.83%	5.43%	5.22%
Montana	3.57%	4.87%	8.70%	4.96%	5.34%	4.28%
Nevada	5.22%	6.04%	13.15%	14.35%	11.59%	6.04%
New Mexico	3.18%	4.35%	7.30%	7.24%	4.98%	4.42%
Utah	3.45%	4.74%	9.93%	5.88%	5.80%	4.65%
Wyoming	4.26%	5.66%	10.15%	8.44%	8.69%	4.92%
Pacific:						
Alaska	4.70%	5.36%	11.03%	7.82%	7.55%	5.60%
California	1.98%	2.63%	5.33%	4.06%	5.94%	2.08%
Hawaii	4.16%	4.89%	11.73%	7.30%	7.13%	4.85%
Oregon	3.34%	4.32%	10.26%	7.10%	6.94%	3.90%
Washington	3.90%	5.30%	3.95%	7.91%	11.47%	4.25%

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

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

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.m Percent of private-sector establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	68.5%	73.8%	74.2%	49.2%	52.7%	74.8%
New England:						
Connecticut	72.8%	83.8%	79.5%	41.7%	50.6%	79.6%
Maine	65.7%	68.9%	86.4%	47.0%	53.4%	69.3%
Massachusetts	81.7%	82.3%	86.5%	74.4%	68.3%	84.0%
New Hampshire	79.9%	93.6%	83.8%	47.6%	64.9%	84.9%
Rhode Island	66.3%	82.1%	46.5% *	52.8%	45.4%	77.5%
Vermont	72.3%	77.8%	73.7%	56.2%	57.9%	75.3%
Middle Atlantic:						
New Jersey	70.9%	79.6%	77.2%	41.7%	41.8%	79.2%
New York	70.6%	74.1%	86.8%	47.2%	51.4%	75.0%
Pennsylvania	69.2%	76.9%	76.4%	49.4%	49.9%	80.8%
East North Central:						
Illinois	66.6%	69.8%	78.5%	47.6%	53.4%	73.3%
Indiana	70.5%	77.7%	89.2%	47.9%	67.9%	72.0%
Michigan	67.5%	67.0%	87.0%	54.7%	48.1%	74.5%
Ohio	76.7%	78.9%	90.7%	62.4%	65.2%	82.6%
Wisconsin	65.8%	67.5%	74.5%	57.9%	52.5%	72.8%
West North Central:						
Iowa	61.3%	64.0%	72.0%	49.4%	47.1%	71.0%
Kansas	73.3%	74.4%	83.1%	62.7%	63.1%	79.8%
Minnesota	70.5%	71.4%	89.1%	58.8%	49.6%	75.8%
Missouri	72.0%	72.6%	90.6%	57.2%	57.1%	80.0%
Nebraska	56.6%	66.5%	42.5%	38.2%	42.9%	62.6%
North Dakota	60.1%	67.7%	66.4%	37.9%	32.9%	74.3%
South Dakota	64.2%	68.6%	81.6%	45.4%	45.3%	72.7%
South Atlantic:						
Delaware	69.2%	72.8%	87.9%	52.9%	52.8%	75.4%
District of Columbia	83.8%	87.6%	77.1%	59.8%	78.7%	84.3%
Florida	63.6%	68.3%	59.6%	46.2%	37.6%	73.4%
Georgia	70.8%	77.3%	72.5%	40.4%	57.6%	76.0%
Maryland	77.4%	81.2%	73.1%	65.2%	64.2%	80.5%
North Carolina	72.1%	83.7%	59.6%	42.4%	53.2%	79.9%
South Carolina	61.0%	64.3%	65.4%	44.7%	45.0%	71.9%
Virginia	71.5%	73.4%	69.0%	66.8%	51.7%	81.1%
West Virginia	66.7%	73.7%	68.7%	47.2%	55.9%	76.6%
East South Central:						
Alabama	68.3%	78.0%	58.3%	43.4%	61.1%	74.5%
Kentucky	74.0%	82.1%	71.0%	49.1%	57.8%	83.4%
Mississippi	68.4%	74.5%	70.9%	44.6%	57.3%	78.8%
Tennessee	78.5%	87.7%	75.6%	55.1%	61.1%	88.1%
West South Central:						
Arkansas	70.1%	72.1%	87.1%	54.8%	65.3%	72.9%
Louisiana	72.1%	73.5%	83.4%	56.7%	58.0%	80.9%
Oklahoma	71.9%	75.2%	70.2%	58.2%	66.2%	75.2%
Texas	73.1%	77.8%	74.7%	52.1%	61.0%	79.2%
Mountain:						
Arizona	62.1%	69.3%	50.8%	47.1%	59.2%	63.8%
Colorado	61.9%	66.5%	65.7%	45.9%	49.2%	66.5%
Idaho	56.6%	62.2%	63.4%	33.6%	29.4%	65.8%
Montana	59.3%	61.9%	88.8%	39.8%	39.8%	66.4%
Nevada	69.5%	71.3%	62.8%	67.9%	56.5%	76.9%
New Mexico	66.7%	74.0%	75.6%	42.8%	57.4%	72.8%
Utah	52.4%	57.2%	67.7%	31.2%	34.4%	65.4%
Wyoming	63.9%	71.9%	63.2%	42.3%	56.2%	67.0%
Pacific:						
Alaska	63.5%	66.3%	84.8%	43.2%	51.8%	68.0%
California	62.2%	69.2%	69.8%	42.9%	44.5%	65.7%
Hawaii	66.0%	73.7%	71.1%	38.3%	51.4%	72.3%
Oregon	63.1%	71.4%	70.4%	40.0%	35.1%	72.7%
Washington	71.7%	83.2%	79.7%	46.8%	42.8%	76.0%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.m Standard errors for percent of private-sector establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.63%	0.80%	1.70%	1.39%	1.26%	0.74%
New England:						
Connecticut	4.10%	4.90%	8.96%	8.19%	8.99%	4.42%
Maine	3.48%	4.76%	8.64%	7.55%	8.04%	4.12%
Massachusetts	3.49%	5.07%	6.65%	8.03%	11.23%	3.66%
New Hampshire	3.37%	2.96%	7.83%	7.39%	7.78%	3.69%
Rhode Island	5.73%	5.96%	16.18% *	8.78%	10.67%	5.34%
Vermont	3.90%	5.04%	9.33%	8.63%	10.09%	4.22%
Middle Atlantic:						
New Jersey	4.07%	4.89%	13.08%	7.91%	9.13%	4.41%
New York	2.81%	3.41%	5.68%	5.78%	6.28%	3.02%
Pennsylvania	3.14%	3.91%	8.12%	6.43%	5.93%	3.62%
East North Central:						
Illinois	3.06%	3.67%	7.43%	7.22%	6.72%	3.51%
Indiana	3.64%	4.75%	5.90%	7.97%	6.63%	4.85%
Michigan	4.46%	6.21%	9.61%	8.84%	7.94%	5.54%
Ohio	3.22%	4.18%	5.73%	7.84%	6.46%	3.62%
Wisconsin	3.83%	5.18%	10.84%	8.24%	6.97%	4.74%
West North Central:						
Iowa	3.66%	4.97%	11.47%	7.70%	6.14%	5.09%
Kansas	3.74%	4.84%	9.30%	8.87%	6.91%	4.49%
Minnesota	3.71%	4.85%	7.60%	8.10%	9.12%	4.10%
Missouri	3.85%	4.94%	5.03%	9.60%	7.37%	4.71%
Nebraska	4.21%	6.03%	10.59%	6.94%	6.31%	5.61%
North Dakota	4.51%	5.96%	13.54%	8.91%	7.41%	5.42%
South Dakota	3.56%	5.06%	6.26%	7.00%	6.99%	4.19%
South Atlantic:						
Delaware	4.92%	6.85%	6.98%	9.95%	9.86%	5.62%
District of Columbia	3.73%	3.75%	15.03%	14.83%	11.47%	3.87%
Florida	3.19%	3.84%	8.88%	7.82%	5.56%	3.63%
Georgia	3.62%	4.29%	10.79%	8.84%	7.41%	4.32%
Maryland	4.05%	4.76%	12.18%	10.94%	10.76%	4.36%
North Carolina	3.62%	4.01%	9.43%	8.75%	6.90%	4.12%
South Carolina	4.21%	5.80%	10.54%	8.87%	6.27%	5.85%
Virginia	3.72%	4.98%	10.21%	8.25%	7.67%	4.00%
West Virginia	3.68%	4.88%	10.47%	7.57%	5.56%	5.24%
East South Central:						
Alabama	4.19%	5.02%	12.26%	10.02%	6.91%	5.68%
Kentucky	3.86%	4.46%	11.57%	8.88%	6.69%	4.60%
Mississippi	3.32%	4.25%	10.15%	10.20%	5.62%	4.91%
Tennessee	3.44%	3.79%	12.05%	7.73%	6.74%	3.61%
West South Central:						
Arkansas	4.00%	4.75%	8.02%	9.30%	6.97%	5.06%
Louisiana	3.55%	4.21%	7.85%	11.09%	6.46%	4.18%
Oklahoma	3.40%	4.17%	9.50%	9.55%	5.96%	4.42%
Texas	2.64%	3.17%	6.88%	6.92%	5.05%	3.15%
Mountain:						
Arizona	4.41%	5.62%	14.42%	10.83%	9.65%	5.34%
Colorado	3.50%	4.49%	10.21%	8.01%	9.22%	3.93%
Idaho	4.10%	5.55%	12.27%	7.00%	5.81%	5.13%
Montana	3.56%	4.84%	5.57%	6.20%	6.31%	4.14%
Nevada	4.78%	5.88%	13.40%	12.86%	10.72%	5.73%
New Mexico	3.49%	4.55%	8.46%	7.40%	5.78%	4.58%
Utah	3.54%	4.96%	10.01%	6.37%	5.82%	4.82%
Wyoming	4.05%	5.06%	11.22%	8.59%	8.51%	4.66%
Pacific:						
Alaska	4.34%	4.92%	7.32%	7.78%	7.60%	5.11%
California	2.29%	3.10%	6.03%	4.38%	5.96%	2.52%
Hawaii	4.05%	4.78%	11.65%	7.97%	7.28%	4.74%
Oregon	3.37%	4.23%	10.13%	6.74%	6.57%	3.80%
Washington	3.97%	4.65%	10.47%	7.62%	10.18%	4.21%

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

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

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.1 Number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	141,051,492	92,168,612	24,649,606	24,233,274	32,607,679	108,443,813
New England:						
Connecticut	1,551,562	944,208	360,281	247,073	306,728	1,244,834
Maine	577,972	378,096	107,396	92,480	128,850	449,121
Massachusetts	3,466,683	1,928,700	1,087,463	450,520	321,625	3,145,058
New Hampshire	648,225	413,883	110,922	123,421	136,252	511,973
Rhode Island	503,343	345,491	60,460	97,393	106,574	396,769
Vermont	270,393	177,662	33,203	59,528	43,664	226,729
Middle Atlantic:						
New Jersey	3,816,643	2,799,489	362,303	654,851	523,590	3,293,052
New York	8,610,564	5,030,226	2,122,112	1,458,226	1,319,823	7,290,741
Pennsylvania	5,826,580	3,785,119	886,989	1,154,473	1,366,481	4,460,099
East North Central:						
Illinois	5,562,033	3,769,202	903,572	889,259	1,215,248	4,346,786
Indiana	2,825,154	1,545,281	759,279	520,594	814,221	2,010,933
Michigan	3,909,268	2,576,152	633,344	699,773	956,809	2,952,459
Ohio	5,140,409	3,294,088	938,478	907,843	1,365,839	3,774,570
Wisconsin	2,833,020	1,592,378	600,468 *	640,174	928,874	1,904,145
West North Central:						
Iowa	1,344,906	886,716	163,761	294,429	349,399	995,506
Kansas	1,296,401	952,159	164,955	179,287	435,475	860,926
Minnesota	3,041,106	1,578,933	543,898	918,274	701,508	2,339,598
Missouri	2,649,801	1,866,095	316,098	467,609	607,460	2,042,341
Nebraska	955,955	644,612	138,505	172,838	238,354	717,601
North Dakota	376,530	231,612	60,434	84,484	92,636	283,893
South Dakota	404,587	233,640	80,010	90,937	113,126	291,462
South Atlantic:						
Delaware	491,098	291,993	87,399	111,707	127,700	363,398
District of Columbia	556,136	450,329	--	63,503 *	--	498,251
Florida	10,003,693	5,709,304	2,628,000	1,666,389	2,977,727	7,025,966
Georgia	4,337,707	3,222,885	569,908	544,914	1,307,459	3,030,248
Maryland	2,531,722	1,855,575	393,519 *	282,628	332,188	2,199,535
North Carolina	4,253,203	2,683,158	921,815	648,230	908,172	3,345,031
South Carolina	2,089,033	1,390,594	366,010	332,429	766,204	1,322,829
Virginia	3,720,985	2,538,772	533,008	649,205	1,102,690	2,618,295
West Virginia	538,273	339,437	92,547	106,289	196,729	341,545
East South Central:						
Alabama	1,703,463	1,262,894	184,237	256,331	539,027	1,164,436
Kentucky	1,685,213	1,191,520	181,529	312,163	492,868	1,192,345
Mississippi	1,053,101	740,011	115,277	197,813	370,112	682,989
Tennessee	3,089,957	2,426,758	174,198 *	489,001	713,155	2,376,803
West South Central:						
Arkansas	1,171,696	850,220	122,039	199,438	504,737	666,959
Louisiana	1,617,476	1,044,667	345,531	227,278	595,364	1,022,112
Oklahoma	1,591,044	1,239,310	161,519	190,215	505,779	1,085,264
Texas	12,627,053	8,901,879	1,736,361	1,988,812	3,468,084	9,158,968
Mountain:						
Arizona	2,787,949	1,900,477	428,672 *	458,800	763,093	2,024,856
Colorado	2,504,198	1,662,536	381,773	459,889	399,275	2,104,923
Idaho	773,062	483,949	157,252	131,861	158,761	614,301
Montana	450,871	270,461	81,059	99,352	117,431	333,440
Nevada	1,517,094	994,863	321,617	200,614	516,001	1,001,093
New Mexico	681,921	440,955	111,623	129,343	242,768	439,153
Utah	1,635,241	1,134,677	239,601	260,963	422,233	1,213,009
Wyoming	217,049	145,192	32,667	39,190	60,388	156,661
Pacific:						
Alaska	279,323	164,712	60,622	53,990	56,035	223,288
California	16,303,803	10,458,155	2,832,473	3,013,175	2,157,746	14,146,058
Hawaii	502,282	319,531	84,451 *	98,299	151,206	351,076
Oregon	1,667,689	1,163,328	292,149	212,212	237,328	1,430,361
Washington	3,059,024	1,916,730	536,517	605,777	286,995	2,772,029

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

Table VII.B.1 Standard errors for number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	1,823,630	1,512,781	1,281,176	747,889	984,721	1,754,805
New England:						
Connecticut	79,497	69,721	78,174	40,280	53,538	77,872
Maine	26,862	23,974	23,624	13,652	21,841	25,321
Massachusetts	288,760	182,547	273,820	75,029	66,946	291,210
New Hampshire	49,548	50,137	24,632	20,564	23,335	49,010
Rhode Island	58,540	59,133	12,825	12,972	15,148	58,345
Vermont	16,230	17,125	5,624	9,609	7,807	17,114
Middle Atlantic:						
New Jersey	252,912	263,848	75,319	106,763	85,057	263,557
New York	452,643	368,088	371,937	181,205	205,494	447,933
Pennsylvania	406,784	378,031	195,634	165,649	167,150	410,620
East North Central:						
Illinois	312,725	288,523	189,342	137,021	195,887	298,209
Indiana	233,024	125,550	219,425	86,897	107,916	233,663
Michigan	215,497	205,434	118,875	134,673	163,593	201,856
Ohio	292,477	254,690	223,868	113,327	208,066	263,311
Wisconsin	196,960	116,661	185,249 *	87,229	187,798	120,412
West North Central:						
Iowa	82,631	81,935	34,188	44,806	37,958	85,801
Kansas	92,254	92,897	46,033	29,258	76,104	73,834
Minnesota	265,898	244,598	146,830	198,711	161,031	270,347
Missouri	174,151	187,045	71,105	73,626	79,951	181,346
Nebraska	56,185	57,616	25,422	26,578	29,617	56,866
North Dakota	23,295	17,936	16,043	16,469	16,424	21,553
South Dakota	22,351	17,625	14,625	15,656	17,194	19,787
South Atlantic:						
Delaware	25,464	23,896	18,066	18,045	19,690	26,101
District of Columbia	30,065	34,163	--	20,723 *	--	32,025
Florida	789,523	389,378	785,108	244,737	429,547	768,267
Georgia	287,190	284,969	119,997	91,378	240,829	225,782
Maryland	246,540	224,222	133,947 *	55,455	54,583	249,660
North Carolina	223,952	221,545	162,216	109,322	106,320	243,643
South Carolina	176,954	179,842	68,983	57,588	132,706	144,394
Virginia	275,753	256,530	112,875	143,045	254,688	188,772
West Virginia	25,956	25,279	19,834	13,959	17,747	27,921
East South Central:						
Alabama	237,509	236,253	47,159	50,257	63,971	238,738
Kentucky	98,441	91,337	41,507	65,356	69,686	92,290
Mississippi	92,325	86,876	25,877	49,744	60,269	89,433
Tennessee	352,038	348,127	54,386 *	95,469	106,989	348,893
West South Central:						
Arkansas	71,772	76,390	33,014	34,908	55,924	75,141
Louisiana	102,979	87,388	84,434	54,539	91,015	93,319
Oklahoma	122,962	124,257	35,818	36,775	55,404	125,602
Texas	632,995	524,847	425,648	295,008	361,158	610,352
Mountain:						
Arizona	257,656	151,656	229,515 *	99,852	109,092	250,715
Colorado	164,749	151,351	80,605	93,694	67,083	165,997
Idaho	62,998	62,008	28,635	21,945	22,534	64,505
Montana	23,018	25,717	12,847	13,010	15,959	23,826
Nevada	157,385	149,543	77,248	45,468	134,111	105,695
New Mexico	42,143	44,244	20,483	15,824	26,261	41,868
Utah	74,419	80,081	42,797	36,290	60,613	78,824
Wyoming	9,220	9,433	5,305	5,552	6,906	10,065
Pacific:						
Alaska	19,725	14,087	15,809	9,680	7,789	19,989
California	803,738	723,731	420,265	340,372	364,378	768,718
Hawaii	33,404	24,404	27,981 *	16,848	29,531	25,259
Oregon	127,047	128,610	48,739	29,927	38,551	128,773
Washington	203,152	174,389	155,295	83,342	57,383	205,001

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

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

Table VII.B.1.a Percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	141,051,492	65.3%	17.5%	17.2%	23.1%	76.9%
New England:						
Connecticut	1,551,562	60.9%	23.2%	15.9%	19.8%	80.2%
Maine	577,972	65.4%	18.6%	16.0%	22.3%	77.7%
Massachusetts	3,466,683	55.6%	31.4%	13.0%	9.3%	90.7%
New Hampshire	648,225	63.8%	17.1%	19.0%	21.0%	79.0%
Rhode Island	503,343	68.6%	12.0%	19.3%	21.2%	78.8%
Vermont	270,393	65.7%	12.3%	22.0%	16.1%	83.9%
Middle Atlantic:						
New Jersey	3,816,643	73.3%	9.5%	17.2%	13.7%	86.3%
New York	8,610,564	58.4%	24.6%	16.9%	15.3%	84.7%
Pennsylvania	5,826,580	65.0%	15.2%	19.8%	23.5%	76.5%
East North Central:						
Illinois	5,562,033	67.8%	16.2%	16.0%	21.8%	78.2%
Indiana	2,825,154	54.7%	26.9%	18.4%	28.8%	71.2%
Michigan	3,909,268	65.9%	16.2%	17.9%	24.5%	75.5%
Ohio	5,140,409	64.1%	18.3%	17.7%	26.6%	73.4%
Wisconsin	2,833,020	56.2%	21.2%	22.6%	32.8%	67.2%
West North Central:						
Iowa	1,344,906	65.9%	12.2%	21.9%	26.0%	74.0%
Kansas	1,296,401	73.4%	12.7%	13.8%	33.6%	66.4%
Minnesota	3,041,106	51.9%	17.9%	30.2%	23.1%	76.9%
Missouri	2,649,801	70.4%	11.9%	17.6%	22.9%	77.1%
Nebraska	955,955	67.4%	14.5%	18.1%	24.9%	75.1%
North Dakota	376,530	61.5%	16.1%	22.4%	24.6%	75.4%
South Dakota	404,587	57.7%	19.8%	22.5%	28.0%	72.0%
South Atlantic:						
Delaware	491,098	59.5%	17.8%	22.7%	26.0%	74.0%
District of Columbia	556,136	81.0%	--	11.4% *	--	89.6%
Florida	10,003,693	57.1%	26.3%	16.7%	29.8%	70.2%
Georgia	4,337,707	74.3%	13.1%	12.6%	30.1%	69.9%
Maryland	2,531,722	73.3%	15.5% *	11.2%	13.1%	86.9%
North Carolina	4,253,203	63.1%	21.7%	15.2%	21.4%	78.6%
South Carolina	2,089,033	66.6%	17.5%	15.9%	36.7%	63.3%
Virginia	3,720,985	68.2%	14.3%	17.4%	29.6%	70.4%
West Virginia	538,273	63.1%	17.2%	19.7%	36.5%	63.5%
East South Central:						
Alabama	1,703,463	74.1%	10.8%	15.0%	31.6%	68.4%
Kentucky	1,685,213	70.7%	10.8%	18.5%	29.2%	70.8%
Mississippi	1,053,101	70.3%	10.9%	18.8%	35.1%	64.9%
Tennessee	3,089,957	78.5%	5.6% *	15.8%	23.1%	76.9%
West South Central:						
Arkansas	1,171,696	72.6%	10.4%	17.0%	43.1%	56.9%
Louisiana	1,617,476	64.6%	21.4%	14.1%	36.8%	63.2%
Oklahoma	1,591,044	77.9%	10.2%	12.0%	31.8%	68.2%
Texas	12,627,053	70.5%	13.8%	15.8%	27.5%	72.5%
Mountain:						
Arizona	2,787,949	68.2%	15.4% *	16.5%	27.4%	72.6%
Colorado	2,504,198	66.4%	15.2%	18.4%	15.9%	84.1%
Idaho	773,062	62.6%	20.3%	17.1%	20.5%	79.5%
Montana	450,871	60.0%	18.0%	22.0%	26.0%	74.0%
Nevada	1,517,094	65.6%	21.2%	13.2%	34.0%	66.0%
New Mexico	681,921	64.7%	16.4%	19.0%	35.6%	64.4%
Utah	1,635,241	69.4%	14.7%	16.0%	25.8%	74.2%
Wyoming	217,049	66.9%	15.1%	18.1%	27.8%	72.2%
Pacific:						
Alaska	279,323	59.0%	21.7%	19.3%	20.1%	79.9%
California	16,303,803	64.1%	17.4%	18.5%	13.2%	86.8%
Hawaii	502,282	63.6%	16.8%	19.6%	30.1%	69.9%
Oregon	1,667,689	69.8%	17.5%	12.7%	14.2%	85.8%
Washington	3,059,024	62.7%	17.5%	19.8%	9.4%	90.6%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

Table VII.B.1.a Standard errors for percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	1,823,630	0.84%	0.81%	0.53%	0.66%	0.66%
New England:						
Connecticut	79,497	4.49%	4.43%	2.56%	3.22%	3.22%
Maine	26,862	3.79%	3.67%	2.37%	3.41%	3.41%
Massachusetts	288,760	5.61%	6.03%	2.36%	2.02%	2.02%
New Hampshire	49,548	4.77%	3.73%	3.26%	3.54%	3.54%
Rhode Island	58,540	4.66%	2.79%	3.34%	3.61%	3.61%
Vermont	16,230	3.95%	2.16%	3.51%	2.93%	2.93%
Middle Atlantic:						
New Jersey	252,912	3.40%	2.04%	2.88%	2.37%	2.37%
New York	452,643	3.62%	3.68%	2.18%	2.32%	2.32%
Pennsylvania	406,784	3.95%	3.17%	2.84%	3.03%	3.03%
East North Central:						
Illinois	312,725	3.59%	3.15%	2.44%	3.25%	3.25%
Indiana	233,024	5.34%	6.09%	3.15%	4.02%	4.02%
Michigan	215,497	3.93%	2.97%	3.19%	3.76%	3.76%
Ohio	292,477	3.97%	3.88%	2.31%	3.56%	3.56%
Wisconsin	196,960	4.80%	5.43%	3.22%	4.98%	4.98%
West North Central:						
Iowa	82,631	3.78%	2.55%	3.22%	3.03%	3.03%
Kansas	92,254	4.01%	3.45%	2.35%	4.74%	4.74%
Minnesota	265,898	6.30%	4.78%	5.91%	5.12%	5.12%
Missouri	174,151	3.88%	2.71%	2.94%	3.18%	3.18%
Nebraska	56,185	3.65%	2.68%	2.74%	3.09%	3.09%
North Dakota	23,295	4.65%	3.93%	3.84%	3.91%	3.91%
South Dakota	22,351	3.92%	3.32%	3.44%	3.68%	3.68%
South Atlantic:						
Delaware	25,464	4.10%	3.49%	3.42%	3.75%	3.75%
District of Columbia	30,065	4.65%	--	3.69% *	--	3.98%
Florida	789,523	5.38%	6.15%	2.58%	4.18%	4.18%
Georgia	287,190	3.33%	2.70%	2.17%	4.52%	4.52%
Maryland	246,540	5.06%	4.83% *	2.37%	2.45%	2.45%
North Carolina	223,952	3.80%	3.57%	2.59%	2.70%	2.70%
South Carolina	176,954	4.49%	3.41%	2.90%	5.14%	5.14%
Virginia	275,753	4.25%	3.01%	3.59%	5.40%	5.40%
West Virginia	25,956	3.78%	3.42%	2.59%	3.37%	3.37%
East South Central:						
Alabama	237,509	4.84%	3.03%	3.41%	5.45%	5.45%
Kentucky	98,441	3.91%	2.46%	3.53%	3.72%	3.72%
Mississippi	92,325	4.81%	2.54%	4.38%	5.39%	5.39%
Tennessee	352,038	3.82%	1.83% *	3.30%	3.95%	3.95%
West South Central:						
Arkansas	71,772	3.89%	2.74%	3.10%	4.64%	4.64%
Louisiana	102,979	5.04%	4.60%	3.24%	4.78%	4.78%
Oklahoma	122,962	3.30%	2.26%	2.41%	3.89%	3.89%
Texas	632,995	3.33%	3.06%	2.27%	2.71%	2.71%
Mountain:						
Arizona	257,656	6.71%	7.16% *	3.57%	4.03%	4.03%
Colorado	164,749	4.21%	3.13%	3.45%	2.69%	2.69%
Idaho	62,998	4.55%	3.65%	2.99%	3.20%	3.20%
Montana	23,018	3.91%	2.88%	2.95%	3.39%	3.39%
Nevada	157,385	5.54%	4.82%	3.13%	6.63%	6.63%
New Mexico	42,143	3.77%	2.97%	2.56%	3.77%	3.77%
Utah	74,419	3.21%	2.57%	2.25%	3.50%	3.50%
Wyoming	9,220	3.12%	2.38%	2.48%	3.11%	3.11%
Pacific:						
Alaska	19,725	4.77%	4.79%	3.37%	2.91%	2.91%
California	803,738	2.85%	2.42%	2.01%	2.12%	2.12%
Hawaii	33,404	4.93%	4.89%	3.26%	4.74%	4.74%
Oregon	127,047	3.64%	2.99%	1.99%	2.45%	2.45%
Washington	203,152	4.67%	4.47%	2.93%	1.91%	1.91%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

Table VII.B.2 Percent of private-sector employees in establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	84.2%	88.1%	86.6%	66.9%	73.2%	87.5%
New England:						
Connecticut	86.8%	92.0%	87.2%	66.6%	79.0%	88.7%
Maine	78.7%	87.7%	81.3%	38.9%	70.5%	81.1%
Massachusetts	88.0%	90.0%	90.2%	74.3%	79.2%	89.0%
New Hampshire	76.6%	81.7%	82.9%	53.9%	62.8%	80.3%
Rhode Island	86.3%	95.5%	74.3%	61.3%	70.3%	90.6%
Vermont	79.8%	86.3%	74.6%	63.5%	66.2%	82.4%
Middle Atlantic:						
New Jersey	84.8%	87.7%	90.6%	69.4%	72.0%	86.8%
New York	87.2%	90.0%	92.1%	70.2%	74.8%	89.4%
Pennsylvania	86.6%	90.9%	86.6%	72.8%	71.4%	91.3%
East North Central:						
Illinois	87.3%	93.0%	87.3%	63.0%	69.9%	92.2%
Indiana	80.9%	87.1%	88.2%	52.1%	68.6%	85.9%
Michigan	82.6%	86.6%	89.4%	61.9%	66.7%	87.8%
Ohio	85.6%	92.5%	91.1%	55.0%	68.7%	91.8%
Wisconsin	83.1%	84.1%	92.6%	71.7%	76.9%	86.2%
West North Central:						
Iowa	83.5%	92.6%	79.5%	58.1%	59.4%	91.9%
Kansas	87.1%	92.0%	78.8%	68.3%	80.2%	90.5%
Minnesota	88.2%	89.5%	94.2%	82.4%	86.2%	88.8%
Missouri	86.8%	90.0%	87.3%	73.4%	73.2%	90.8%
Nebraska	83.0%	91.7%	67.7%	62.6%	72.0%	86.6%
North Dakota	82.7%	87.7%	80.6%	70.7%	67.7%	87.6%
South Dakota	81.1%	87.3%	85.6%	61.3%	71.7%	84.7%
South Atlantic:						
Delaware	82.9%	86.6%	87.7%	69.4%	73.9%	86.1%
District of Columbia	95.7%	97.3%	88.2%	89.6%	91.1%	96.2%
Florida	81.8%	80.1%	90.4%	74.1%	81.0%	82.2%
Georgia	85.6%	90.3%	78.4%	65.1%	79.9%	88.1%
Maryland	88.4%	92.3%	91.4%	58.6%	69.5%	91.2%
North Carolina	79.7%	88.6%	74.3%	50.6%	61.3%	84.7%
South Carolina	72.6%	73.3%	76.3%	65.3%	77.9%	69.5%
Virginia	86.1%	90.9%	78.5%	73.8%	79.4%	89.0%
West Virginia	79.1%	87.7%	79.2%	51.5%	60.7%	89.7%
East South Central:						
Alabama	86.6%	91.0%	82.0%	68.2%	71.2%	93.7%
Kentucky	85.1%	89.5%	80.1%	71.2%	68.2%	92.0%
Mississippi	85.6%	91.2%	75.4%	70.7%	71.5%	93.3%
Tennessee	87.1%	90.7%	79.7%	72.3%	74.9%	90.8%
West South Central:						
Arkansas	83.3%	88.1%	77.8%	66.1%	74.1%	90.3%
Louisiana	86.1%	86.5%	91.1%	76.8%	75.5%	92.3%
Oklahoma	87.0%	91.4%	77.8%	66.4%	81.6%	89.5%
Texas	82.0%	86.4%	82.0%	62.5%	68.4%	87.2%
Mountain:						
Arizona	87.8%	90.7%	90.7%	73.1%	83.3%	89.5%
Colorado	82.3%	86.5%	80.2%	68.6%	68.6%	84.9%
Idaho	76.6%	83.8%	81.4%	44.7%	45.7%	84.6%
Montana	78.8%	88.3%	83.7%	48.8%	63.2%	84.3%
Nevada	88.4%	90.4%	89.8%	76.0%	87.0%	89.1%
New Mexico	78.9%	84.5%	79.5%	59.4%	71.2%	83.2%
Utah	75.9%	83.8%	75.3%	42.1%	53.7%	83.6%
Wyoming	69.8%	80.6%	65.5%	33.4%	47.2%	78.5%
Pacific:						
Alaska	66.5%	77.8%	52.6%	47.8%	44.6%	72.0%
California	83.6%	86.1%	88.3%	70.4%	74.7%	85.0%
Hawaii	94.9%	95.8%	98.9%	88.6%	92.2%	96.0%
Oregon	83.1%	88.8%	86.9%	46.8%	57.9%	87.3%
Washington	82.0%	86.6%	89.4%	61.0%	66.5%	83.6%

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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.40%	0.51%	0.89%	1.22%	1.01%	0.46%
New England:						
Connecticut	1.55%	1.80%	4.06%	6.81%	5.22%	1.70%
Maine	2.23%	2.08%	5.66%	7.85%	7.03%	2.23%
Massachusetts	2.47%	3.70%	3.36%	6.14%	6.68%	2.64%
New Hampshire	4.11%	5.64%	6.81%	8.40%	7.77%	4.90%
Rhode Island	2.22%	1.47%	7.85%	6.39%	5.72%	2.14%
Vermont	2.02%	2.36%	6.05%	6.95%	7.22%	2.19%
Middle Atlantic:						
New Jersey	2.10%	2.54%	4.29%	6.42%	6.36%	2.28%
New York	1.30%	1.47%	2.70%	4.62%	4.88%	1.35%
Pennsylvania	1.86%	2.33%	4.06%	5.14%	4.57%	2.01%
East North Central:						
Illinois	1.44%	1.32%	4.11%	6.76%	5.95%	1.24%
Indiana	2.22%	2.03%	4.32%	8.36%	5.05%	2.49%
Michigan	2.57%	3.31%	3.63%	8.65%	7.99%	2.17%
Ohio	1.63%	1.37%	3.11%	6.39%	5.77%	1.38%
Wisconsin	2.24%	3.12%	3.09%	5.27%	5.48%	2.60%
West North Central:						
Iowa	1.92%	1.47%	6.04%	7.32%	5.58%	1.49%
Kansas	1.71%	1.75%	7.59%	6.84%	4.38%	1.94%
Minnesota	1.68%	2.50%	2.64%	4.67%	4.38%	1.99%
Missouri	1.71%	1.90%	4.62%	5.99%	4.91%	1.77%
Nebraska	2.12%	1.70%	9.27%	6.64%	4.68%	2.52%
North Dakota	2.15%	2.45%	7.01%	7.16%	6.80%	2.26%
South Dakota	1.88%	2.05%	4.18%	7.58%	5.51%	1.97%
South Atlantic:						
Delaware	2.16%	2.58%	4.77%	6.88%	5.99%	2.25%
District of Columbia	0.82%	0.78%	6.38%	5.02%	5.11%	0.80%
Florida	2.26%	2.97%	3.34%	5.02%	3.55%	2.98%
Georgia	1.61%	1.53%	5.84%	7.34%	4.50%	1.75%
Maryland	1.82%	1.57%	4.21%	9.61%	7.28%	1.68%
North Carolina	2.25%	2.11%	5.77%	8.74%	5.75%	2.55%
South Carolina	5.05%	7.19%	6.44%	7.34%	4.63%	7.33%
Virginia	1.85%	2.01%	6.34%	6.98%	5.61%	2.00%
West Virginia	2.10%	1.98%	6.66%	6.70%	4.54%	1.83%
East South Central:						
Alabama	2.32%	2.23%	6.89%	7.63%	4.67%	1.78%
Kentucky	1.71%	1.84%	6.34%	7.29%	5.45%	1.51%
Mississippi	1.92%	1.74%	7.54%	8.57%	5.43%	1.67%
Tennessee	1.99%	2.00%	8.25%	6.77%	5.06%	1.96%
West South Central:						
Arkansas	2.06%	2.16%	8.03%	7.69%	4.36%	1.83%
Louisiana	1.78%	2.17%	3.24%	7.62%	4.83%	1.62%
Oklahoma	1.69%	1.55%	6.47%	8.22%	3.44%	1.90%
Texas	1.57%	1.76%	5.26%	6.31%	4.14%	1.68%
Mountain:						
Arizona	1.62%	1.55%	6.00%	7.05%	3.69%	1.92%
Colorado	2.25%	2.48%	6.73%	7.73%	7.51%	2.24%
Idaho	2.92%	3.18%	5.21%	8.83%	7.51%	2.61%
Montana	2.13%	2.01%	4.77%	7.09%	6.16%	2.10%
Nevada	1.89%	2.36%	3.82%	6.90%	4.12%	2.19%
New Mexico	2.06%	2.50%	5.31%	6.09%	4.18%	2.50%
Utah	2.68%	3.09%	7.70%	7.73%	7.57%	2.39%
Wyoming	2.54%	2.80%	7.34%	7.36%	6.12%	2.62%
Pacific:						
Alaska	4.31%	3.44%	13.67%	9.44%	7.41%	5.42%
California	1.83%	2.70%	2.37%	3.91%	4.87%	2.06%
Hawaii	1.01%	1.16%	1.16%	3.71%	2.70%	1.05%
Oregon	2.07%	2.34%	3.68%	7.50%	7.60%	2.05%
Washington	2.77%	3.92%	4.26%	6.36%	8.37%	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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees **: 50% or more	Less than 50%
United States	79.6%	91.4%	67.6%	36.4%	57.5%	85.2%
New England:						
Connecticut	78.0%	92.0%	63.3%	32.0%	61.5%	81.6%
Maine	83.0%	93.6%	61.2%	38.5%	61.3%	88.4%
Massachusetts	77.4%	90.0%	68.9%	37.0%	41.8%	80.7%
New Hampshire	75.8%	85.6%	70.7%	33.0%	50.4%	81.1%
Rhode Island	81.9%	92.2%	68.0%	35.5%	53.6%	87.8%
Vermont	80.0%	92.6%	69.1%	36.3%	54.2%	84.0%
Middle Atlantic:						
New Jersey	80.3%	89.8%	68.7%	37.3%	44.8%	85.0%
New York	79.6%	90.9%	70.5%	47.1%	54.6%	83.4%
Pennsylvania	77.0%	89.9%	70.9%	29.9%	54.5%	82.5%
East North Central:						
Illinois	79.2%	89.8%	68.6%	27.8%	51.5%	85.1%
Indiana	78.4%	94.2%	64.7%	33.6%	53.6%	86.4%
Michigan	78.3%	91.4%	65.7%	27.3%	44.2%	86.7%
Ohio	80.7%	89.6%	74.1%	37.2%	62.1%	85.7%
Wisconsin	73.3%	90.2%	63.5%	35.9%	49.4%	83.7%
West North Central:						
Iowa	85.9%	93.2%	79.1%	55.6%	59.8%	91.8%
Kansas	79.8%	88.7%	63.3%	33.7%	59.2%	89.0%
Minnesota	69.5%	91.4%	56.9%	37.1%	40.3%	78.0%
Missouri	77.8%	86.9%	76.5%	34.3%	52.6%	83.9%
Nebraska	78.7%	88.1%	71.7%	33.3%	47.1%	87.4%
North Dakota	75.6%	90.9%	71.2%	27.4%	61.9%	79.1%
South Dakota	79.2%	93.3%	71.1%	37.9%	54.3%	87.4%
South Atlantic:						
Delaware	74.8%	91.7%	67.0%	27.7%	45.2%	83.7%
District of Columbia	85.8%	93.2%	61.9%	44.2%	62.1%	88.4%
Florida	74.8%	91.7%	61.9%	37.1%	58.5%	81.6%
Georgia	84.4%	92.5%	70.4%	35.7%	73.9%	88.5%
Maryland	82.9%	91.7%	66.6%	28.1%	60.2%	85.6%
North Carolina	83.8%	91.6%	79.4%	36.5%	64.2%	87.7%
South Carolina	81.0%	93.4%	68.1%	39.4%	75.1%	84.8%
Virginia	80.4%	93.6%	65.3%	30.0%	59.3%	88.3%
West Virginia	79.3%	90.9%	64.6%	35.7%	54.1%	89.1%
East South Central:						
Alabama	87.0%	95.1%	68.7%	--	68.2%	93.7%
Kentucky	81.6%	92.9%	74.1%	32.7%	54.8%	89.8%
Mississippi	79.8%	92.2%	62.2%	--	55.9%	89.7%
Tennessee	85.6%	96.4%	67.2%	25.5%	47.6%	95.0%
West South Central:						
Arkansas	83.8%	93.2%	68.0%	42.0%	67.1%	94.2%
Louisiana	82.3%	90.7%	78.5%	45.4%	64.7%	90.7%
Oklahoma	83.1%	89.9%	68.9%	35.6%	69.1%	89.0%
Texas	83.2%	94.2%	62.8%	38.6%	60.4%	89.9%
Mountain:						
Arizona	76.2%	88.8%	56.8%	33.5%	65.1%	80.0%
Colorado	78.1%	87.7%	69.2%	42.9% *	48.0%	82.7%
Idaho	83.5%	92.9%	77.0%	32.9%	49.8%	88.2%
Montana	78.9%	91.0%	68.1%	34.2%	56.8%	84.7%
Nevada	75.7%	86.5%	60.9%	39.9%	66.1%	80.5%
New Mexico	78.7%	86.8%	73.2%	45.8%	60.0%	87.5%
Utah	79.9%	88.3%	66.5%	28.8%	42.5%	88.2%
Wyoming	82.9%	91.1%	68.3%	33.4%	62.4%	87.7%
Pacific:						
Alaska	78.3%	88.6%	70.4%	36.9%	54.3%	82.0%
California	77.7%	90.9%	65.3%	36.0%	52.8%	81.0%
Hawaii	76.7%	86.3%	76.8%	43.0%	57.7%	84.6%
Oregon	86.4%	93.2%	78.8%	35.8%	49.3%	90.5%
Washington	84.7%	95.0%	80.4%	43.9%	54.5%	87.2%

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.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.51%	0.32%	1.06%	1.12%	1.30%	0.52%
New England:						
Connecticut	2.58%	1.22%	4.95%	5.53%	6.56%	2.77%
Maine	2.02%	0.84%	1.34%	4.43%	4.34%	1.73%
Massachusetts	2.13%	1.67%	2.74%	4.65%	6.11%	2.13%
New Hampshire	3.41%	4.74%	4.60%	5.61%	5.16%	3.93%
Rhode Island	2.98%	2.10%	6.81%	6.24%	7.39%	2.52%
Vermont	2.86%	1.33%	4.80%	4.95%	6.79%	2.70%
Middle Atlantic:						
New Jersey	2.36%	2.24%	2.91%	5.12%	6.11%	2.22%
New York	1.77%	1.42%	3.68%	6.64%	5.94%	1.58%
Pennsylvania	2.62%	1.53%	2.77%	3.37%	5.84%	2.68%
East North Central:						
Illinois	2.34%	1.76%	3.61%	3.63%	3.81%	2.39%
Indiana	3.48%	1.51%	4.98%	6.16%	5.64%	4.41%
Michigan	2.89%	1.57%	2.49%	4.55%	6.36%	1.75%
Ohio	1.79%	1.56%	3.39%	3.42%	7.83%	1.53%
Wisconsin	2.52%	1.74%	4.01%	5.99%	3.54%	2.12%
West North Central:						
Iowa	1.79%	1.11%	4.16%	9.98%	5.17%	1.31%
Kansas	2.97%	3.37%	2.83%	5.96%	7.84%	2.74%
Minnesota	4.82%	2.30%	3.07%	7.70%	4.90%	5.19%
Missouri	2.78%	2.79%	4.16%	3.12%	5.27%	2.95%
Nebraska	2.45%	2.03%	5.01%	4.82%	5.89%	1.79%
North Dakota	3.65%	1.29%	5.91%	5.60%	6.98%	4.45%
South Dakota	2.25%	1.09%	2.92%	2.45%	3.87%	1.41%
South Atlantic:						
Delaware	3.06%	1.75%	4.28%	3.55%	5.81%	2.56%
District of Columbia	2.44%	2.13%	3.12%	4.63%	10.36%	2.34%
Florida	2.76%	1.33%	3.92%	1.92%	3.61%	3.97%
Georgia	2.06%	1.60%	4.77%	2.88%	6.14%	2.05%
Maryland	2.58%	1.35%	6.62%	4.91%	6.64%	2.77%
North Carolina	1.94%	1.24%	4.17%	6.62%	5.34%	1.95%
South Carolina	2.59%	1.67%	4.11%	4.89%	5.85%	2.71%
Virginia	3.03%	1.39%	3.01%	3.48%	11.31%	1.87%
West Virginia	2.37%	1.45%	6.11%	6.32%	4.61%	1.94%
East South Central:						
Alabama	2.73%	1.26%	6.02%	--	4.83%	1.88%
Kentucky	3.35%	1.21%	5.06%	9.04%	8.53%	1.94%
Mississippi	3.80%	2.16%	5.65%	--	8.25%	2.40%
Tennessee	3.05%	0.80%	3.48%	2.98%	6.37%	1.16%
West South Central:						
Arkansas	2.49%	1.63%	8.18%	7.93%	5.04%	1.62%
Louisiana	2.49%	1.70%	6.45%	10.46%	6.19%	1.59%
Oklahoma	1.91%	1.52%	6.06%	5.27%	4.23%	1.72%
Texas	2.22%	0.93%	3.78%	5.93%	5.70%	2.04%
Mountain:						
Arizona	4.01%	2.82%	2.60%	7.41%	5.93%	5.20%
Colorado	2.71%	2.52%	4.46%	13.25% *	8.43%	2.52%
Idaho	2.67%	1.44%	4.63%	4.81%	7.57%	2.07%
Montana	2.22%	1.31%	3.95%	4.48%	5.11%	2.01%
Nevada	3.16%	2.76%	4.17%	11.24%	8.59%	3.42%
New Mexico	2.30%	2.53%	4.49%	6.24%	5.11%	2.17%
Utah	3.33%	3.74%	4.08%	4.02%	8.06%	2.10%
Wyoming	2.33%	1.82%	5.74%	6.55%	6.35%	2.13%
Pacific:						
Alaska	3.02%	2.24%	3.31%	5.51%	7.92%	3.14%
California	1.98%	1.60%	4.05%	3.46%	7.06%	1.86%
Hawaii	2.31%	1.74%	5.20%	4.87%	4.77%	1.76%
Oregon	2.21%	2.12%	3.52%	4.21%	8.79%	1.55%
Washington	1.99%	0.97%	5.02%	6.86%	10.95%	1.85%

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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	68.2%	71.0%	61.7%	49.6%	49.6%	71.4%
New England:						
Connecticut	66.9%	67.7%	67.9%	51.6%	41.3%	71.2%
Maine	71.9%	73.4%	69.2%	48.2%	57.6%	74.3%
Massachusetts	67.1%	73.0%	57.1%	46.9%	37.7%	68.5%
New Hampshire	66.1%	67.5%	62.0%	59.2%	55.8%	67.4%
Rhode Island	63.9%	66.6%	49.6%	46.8%	54.5%	65.1%
Vermont	71.0%	73.3%	68.7%	49.8%	49.6%	73.1%
Middle Atlantic:						
New Jersey	68.4%	70.6%	57.1%	55.7%	42.8%	70.2%
New York	66.3%	70.9%	64.1%	33.7%	30.4%	69.9%
Pennsylvania	67.3%	68.2%	63.7%	64.5%	46.8%	70.6%
East North Central:						
Illinois	69.3%	71.6%	66.1%	34.2%	52.9%	71.4%
Indiana	66.8%	72.7%	56.0%	35.7%	50.4%	70.1%
Michigan	68.2%	72.1%	53.9%	45.7%	49.7%	70.5%
Ohio	66.8%	68.9%	61.8%	53.5%	45.0%	71.1%
Wisconsin	68.4%	70.9%	67.3%	53.0%	54.5%	72.0%
West North Central:						
Iowa	66.6%	68.8%	59.0%	57.7%	56.5%	68.1%
Kansas	70.5%	74.5%	40.9% *	53.6%	46.3%	77.7%
Minnesota	57.8%	56.6%	55.1%	66.1%	52.2%	58.6%
Missouri	73.0%	75.0%	68.1%	57.0%	51.6%	76.2%
Nebraska	63.4%	65.0%	61.6%	44.4%	48.7%	65.6%
North Dakota	73.4%	75.7%	63.7%	67.2%	56.9%	76.6%
South Dakota	71.4%	72.2%	66.9%	73.9%	69.6%	71.7%
South Atlantic:						
Delaware	69.8%	74.0%	57.0%	55.5%	49.4%	73.2%
District of Columbia	70.6%	72.2%	--	68.6%	--	73.0%
Florida	66.1%	68.1%	61.7%	62.3%	57.4%	68.7%
Georgia	67.8%	69.9%	56.2%	52.4%	53.6%	72.4%
Maryland	68.1%	70.5%	55.4%	--	42.5%	70.2%
North Carolina	69.1%	72.2%	63.4%	39.0%	41.1%	73.1%
South Carolina	60.5%	61.8%	56.9%	53.1%	47.2%	68.1%
Virginia	69.2%	71.7%	60.4%	48.9%	55.1%	72.7%
West Virginia	66.9%	73.6%	42.6%	32.2%	46.9%	71.6%
East South Central:						
Alabama	69.4%	72.4%	47.3%	57.3%	56.5%	72.6%
Kentucky	69.0%	71.4%	68.2%	37.3%	44.5%	73.6%
Mississippi	70.4%	74.1%	51.2%	--	46.1%	76.7%
Tennessee	71.9%	73.9%	56.0%	41.4%	46.9%	75.0%
West South Central:						
Arkansas	62.0%	65.5%	44.9%	37.4%	49.0%	67.8%
Louisiana	65.1%	73.2%	46.1%	--	40.5%	73.5%
Oklahoma	59.8%	59.3%	65.0%	59.9%	52.2%	62.3%
Texas	67.1%	70.0%	59.3%	37.8%	43.8%	71.7%
Mountain:						
Arizona	62.6%	65.0%	54.6%	46.1%	44.9%	67.6%
Colorado	66.9%	71.8%	62.6%	28.4% *	44.4%	68.9%
Idaho	77.5%	78.3%	77.4%	63.9%	60.6%	78.9%
Montana	71.3%	73.1%	69.4%	52.7%	52.5%	74.6%
Nevada	72.9%	76.2%	58.0%	74.6%	74.0%	72.5%
New Mexico	63.1%	66.1%	59.1%	43.3%	38.6%	71.1%
Utah	71.0%	71.7%	69.8%	58.6%	50.2%	73.3%
Wyoming	74.6%	76.8%	61.8%	63.4%	51.7%	78.4%
Pacific:						
Alaska	69.4%	70.7%	67.1%	59.8%	54.2%	71.0%
California	72.0%	75.6%	65.0%	49.2%	54.6%	73.6%
Hawaii	76.6%	82.3%	66.1%	54.0%	72.9%	77.6%
Oregon	71.2%	72.6%	68.7%	47.4%	36.8%	73.3%
Washington	78.6%	79.4%	81.1%	64.7%	67.4%	79.2%

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 VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.50%	0.55%	1.30%	1.67%	1.36%	0.52%
New England:						
Connecticut	2.09%	2.67%	2.67%	7.03%	6.41%	1.71%
Maine	1.41%	1.62%	1.85%	5.61%	4.13%	1.38%
Massachusetts	2.43%	2.19%	4.29%	6.59%	5.18%	2.52%
New Hampshire	2.31%	2.58%	5.23%	7.79%	5.57%	2.50%
Rhode Island	3.58%	4.15%	7.96%	8.89%	9.51%	3.99%
Vermont	2.31%	2.50%	6.43%	4.56%	4.26%	2.23%
Middle Atlantic:						
New Jersey	2.70%	3.05%	5.92%	8.42%	6.22%	2.81%
New York	2.01%	1.55%	4.93%	9.34%	7.33%	1.70%
Pennsylvania	2.49%	3.04%	5.66%	4.01%	6.02%	2.70%
East North Central:						
Illinois	2.40%	2.78%	4.20%	5.48%	5.36%	2.66%
Indiana	2.43%	2.77%	2.97%	9.23%	5.21%	2.67%
Michigan	2.27%	2.28%	5.27%	9.00%	6.06%	2.31%
Ohio	2.04%	2.38%	4.78%	7.25%	3.27%	1.79%
Wisconsin	1.66%	1.85%	4.05%	4.58%	4.96%	1.72%
West North Central:						
Iowa	1.93%	2.05%	8.58%	3.91%	5.14%	2.02%
Kansas	2.52%	2.26%	13.69% *	7.61%	7.39%	1.58%
Minnesota	7.19%	9.64%	8.18%	7.11%	11.33%	8.10%
Missouri	2.39%	2.66%	5.74%	4.55%	4.08%	2.42%
Nebraska	2.54%	2.87%	6.68%	7.18%	5.50%	2.76%
North Dakota	1.63%	1.72%	3.47%	5.72%	3.17%	1.58%
South Dakota	1.91%	2.33%	3.25%	6.05%	4.31%	2.11%
South Atlantic:						
Delaware	2.03%	2.26%	4.84%	5.91%	3.81%	2.22%
District of Columbia	2.78%	2.90%	--	3.60%	--	2.23%
Florida	2.37%	2.34%	6.66%	3.73%	6.91%	2.08%
Georgia	1.69%	1.78%	5.54%	6.44%	3.73%	1.68%
Maryland	2.15%	2.25%	4.00%	--	4.93%	2.11%
North Carolina	2.30%	2.41%	5.80%	7.91%	5.21%	2.37%
South Carolina	2.51%	3.08%	5.09%	7.73%	3.48%	2.31%
Virginia	2.28%	2.59%	6.03%	4.06%	3.74%	2.55%
West Virginia	2.10%	1.71%	3.97%	5.50%	3.93%	2.28%
East South Central:						
Alabama	2.82%	2.65%	6.93%	3.43%	3.99%	2.83%
Kentucky	2.27%	2.14%	8.47%	9.58%	5.46%	2.08%
Mississippi	2.14%	1.88%	8.35%	--	4.80%	1.62%
Tennessee	2.31%	2.37%	6.35%	3.90%	5.84%	2.30%
West South Central:						
Arkansas	2.64%	2.88%	4.73%	8.83%	3.83%	3.50%
Louisiana	3.92%	2.49%	10.42%	--	7.93%	2.54%
Oklahoma	4.04%	4.42%	9.12%	8.08%	4.72%	5.21%
Texas	2.44%	2.73%	5.44%	6.22%	5.66%	2.61%
Mountain:						
Arizona	2.84%	3.22%	4.06%	8.44%	7.92%	2.70%
Colorado	3.05%	2.05%	6.68%	10.01% *	5.44%	3.30%
Idaho	2.45%	2.97%	3.71%	6.39%	5.77%	2.48%
Montana	2.51%	2.93%	4.65%	6.12%	4.60%	2.72%
Nevada	3.96%	4.34%	3.68%	11.23%	10.76%	3.03%
New Mexico	2.51%	2.71%	7.57%	9.57%	6.20%	2.37%
Utah	2.43%	2.75%	6.36%	6.16%	6.34%	2.56%
Wyoming	1.98%	1.96%	9.33%	9.52%	4.20%	2.00%
Pacific:						
Alaska	2.99%	3.64%	5.24%	8.08%	4.76%	3.29%
California	1.78%	1.93%	4.65%	4.34%	4.37%	1.86%
Hawaii	2.46%	2.53%	5.73%	4.50%	3.50%	2.97%
Oregon	3.30%	4.04%	5.91%	6.04%	5.38%	3.60%
Washington	2.27%	2.25%	7.70%	3.22%	13.07%	2.30%

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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	54.3%	64.9%	41.7%	18.0%	28.5%	60.8%
New England:						
Connecticut	52.2%	62.3%	43.0%	16.5%	25.4%	58.1%
Maine	59.7%	68.7%	42.4%	18.5%	35.3%	65.7%
Massachusetts	51.9%	65.7%	39.3%	17.4%	15.8%	55.2%
New Hampshire	50.1%	57.8%	43.8%	19.6%	28.1%	54.7%
Rhode Island	52.4%	61.4%	33.7%	16.6%	29.2%	57.2%
Vermont	56.8%	67.9%	47.4%	18.1%	26.9%	61.4%
Middle Atlantic:						
New Jersey	55.0%	63.4%	39.3%	20.8%	19.2%	59.7%
New York	52.8%	64.4%	45.2%	15.9%	16.6%	58.3%
Pennsylvania	51.9%	61.3%	45.2%	19.3%	25.5%	58.2%
East North Central:						
Illinois	54.9%	64.3%	45.3%	9.5%	27.3%	60.8%
Indiana	52.3%	68.5%	36.2%	12.0%	27.0%	60.5%
Michigan	53.4%	65.9%	35.4%	12.5%	22.0%	61.1%
Ohio	53.9%	61.7%	45.8%	19.9%	28.0%	60.9%
Wisconsin	50.2%	63.9%	42.8%	19.0%	26.9%	60.3%
West North Central:						
Iowa	57.2%	64.1%	46.6%	32.1%	33.8%	62.5%
Kansas	56.3%	66.1%	25.9% *	18.1%	27.4%	69.2%
Minnesota	40.2%	51.7%	31.4%	24.6%	21.0%	45.8%
Missouri	56.8%	65.2%	52.1%	19.5%	27.2%	63.9%
Nebraska	49.9%	57.3%	44.2%	14.8%	22.9%	57.4%
North Dakota	55.5%	68.8%	45.3%	18.4%	35.2%	60.6%
South Dakota	56.6%	67.4%	47.6%	28.0%	37.8%	62.7%
South Atlantic:						
Delaware	52.3%	67.8%	38.1%	15.3%	22.3%	61.3%
District of Columbia	60.6%	67.3%	--	30.3%	--	64.6%
Florida	49.5%	62.4%	38.2%	23.1%	33.6%	56.1%
Georgia	57.2%	64.6%	39.6%	18.7%	39.6%	64.1%
Maryland	56.5%	64.6%	36.9%	--	25.6%	60.0%
North Carolina	57.9%	66.2%	50.3%	14.2%	26.4%	64.1%
South Carolina	49.0%	57.8%	38.7%	20.9%	35.4%	57.8%
Virginia	55.6%	67.1%	39.4%	14.7%	32.7%	64.3%
West Virginia	53.0%	66.9%	27.6%	11.5%	25.3%	63.8%
East South Central:						
Alabama	60.4%	68.9%	32.5%	--	38.5%	68.1%
Kentucky	56.3%	66.3%	50.6%	12.2%	24.4%	66.1%
Mississippi	56.2%	68.3%	31.8%	--	25.8%	68.8%
Tennessee	61.5%	71.2%	37.6%	10.6%	22.3%	71.2%
West South Central:						
Arkansas	52.0%	61.1%	30.5%	15.7%	32.9%	63.8%
Louisiana	53.6%	66.5%	36.2%	18.2%	26.2%	66.6%
Oklahoma	49.7%	53.4%	44.8%	21.3%	36.1%	55.4%
Texas	55.8%	65.9%	37.2%	14.6%	26.5%	64.5%
Mountain:						
Arizona	47.7%	57.7%	31.0%	15.4%	29.3%	54.1%
Colorado	52.3%	63.0%	43.3%	12.2%	21.3%	57.0%
Idaho	64.7%	72.7%	59.6%	21.0%	30.2%	69.5%
Montana	56.2%	66.5%	47.3%	18.0%	29.8%	63.2%
Nevada	55.2%	65.9%	35.3%	29.8% *	48.9%	58.4%
New Mexico	49.7%	57.4%	43.3%	19.8%	23.1%	62.2%
Utah	56.7%	63.3%	46.4%	16.9%	21.3%	64.7%
Wyoming	61.9%	70.0%	42.2%	--	32.2%	68.7%
Pacific:						
Alaska	54.3%	62.6%	47.2%	22.1%	29.5%	58.2%
California	55.9%	68.7%	42.4%	17.7%	28.8%	59.6%
Hawaii	58.7%	71.0%	50.7%	23.2%	42.1%	65.6%
Oregon	61.5%	67.6%	54.2%	17.0%	18.2%	66.3%
Washington	66.6%	75.5%	65.2%	28.4%	36.7% *	69.0%

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

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

* Figure does not meet standard of reliability or precision.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.56%	0.55%	1.29%	0.71%	1.04%	0.62%
New England:						
Connecticut	2.41%	2.74%	4.05%	2.86%	3.34%	2.58%
Maine	2.00%	1.60%	1.29%	3.82%	2.96%	1.88%
Massachusetts	2.90%	2.55%	3.98%	2.06%	1.74%	3.16%
New Hampshire	2.75%	3.72%	3.43%	4.79%	3.80%	3.19%
Rhode Island	2.57%	3.14%	4.55%	2.48%	7.53%	2.80%
Vermont	3.23%	2.80%	7.21%	2.58%	2.60%	3.16%
Middle Atlantic:						
New Jersey	2.94%	3.49%	3.90%	4.91%	3.32%	3.11%
New York	2.28%	1.83%	5.60%	4.15%	3.94%	2.10%
Pennsylvania	2.14%	2.50%	3.40%	2.90%	3.23%	2.28%
East North Central:						
Illinois	2.54%	2.64%	4.22%	2.10%	3.75%	2.84%
Indiana	3.31%	2.75%	2.69%	2.77%	3.92%	4.37%
Michigan	2.93%	2.55%	3.52%	2.37%	4.05%	2.57%
Ohio	1.93%	2.15%	4.60%	3.43%	3.74%	2.01%
Wisconsin	2.25%	2.07%	4.32%	3.30%	3.24%	2.23%
West North Central:						
Iowa	2.18%	2.20%	8.01%	6.34%	3.97%	2.18%
Kansas	3.05%	3.22%	9.53% *	3.55%	6.17%	2.91%
Minnesota	4.38%	8.19%	4.98%	5.90%	4.21%	5.89%
Missouri	3.07%	3.28%	4.80%	2.55%	2.77%	3.32%
Nebraska	2.25%	2.52%	4.96%	1.78%	2.60%	2.45%
North Dakota	2.91%	1.96%	4.87%	3.52%	5.11%	3.52%
South Dakota	2.20%	2.31%	3.22%	3.26%	2.92%	2.22%
South Atlantic:						
Delaware	2.63%	2.42%	2.95%	2.43%	3.05%	2.54%
District of Columbia	3.18%	3.19%	--	4.38%	--	2.97%
Florida	2.92%	2.45%	5.71%	2.02%	5.01%	3.65%
Georgia	2.09%	1.95%	4.64%	2.53%	5.34%	2.19%
Maryland	2.78%	2.36%	3.76%	--	3.87%	2.91%
North Carolina	2.42%	2.45%	4.90%	2.12%	3.53%	2.59%
South Carolina	2.10%	2.76%	3.05%	3.16%	3.49%	2.68%
Virginia	2.99%	2.74%	5.18%	2.48%	7.90%	3.06%
West Virginia	2.57%	2.02%	3.62%	1.37%	3.05%	2.79%
East South Central:						
Alabama	3.84%	3.06%	4.76%	--	4.14%	3.43%
Kentucky	3.13%	2.29%	8.83%	3.16%	4.13%	2.47%
Mississippi	3.52%	2.15%	6.33%	--	4.84%	2.11%
Tennessee	3.34%	2.44%	5.39%	1.31%	4.19%	2.50%
West South Central:						
Arkansas	2.64%	2.83%	2.81%	2.08%	3.14%	3.35%
Louisiana	3.56%	2.89%	7.85%	4.13%	3.58%	2.80%
Oklahoma	3.32%	4.17%	7.85%	4.33%	3.61%	4.82%
Texas	2.64%	2.58%	5.24%	2.83%	4.09%	3.01%
Mountain:						
Arizona	3.57%	3.31%	3.45%	3.86%	5.47%	4.72%
Colorado	2.83%	2.53%	6.42%	2.10%	4.44%	3.07%
Idaho	3.52%	3.28%	5.47%	4.89%	6.29%	3.19%
Montana	2.91%	3.17%	5.40%	1.49%	4.33%	3.05%
Nevada	4.80%	5.07%	2.33%	12.72% *	13.08%	4.19%
New Mexico	2.55%	3.07%	6.39%	4.75%	4.37%	2.70%
Utah	3.09%	3.49%	6.64%	3.68%	4.77%	2.65%
Wyoming	2.52%	2.28%	8.62%	--	4.36%	2.41%
Pacific:						
Alaska	2.89%	3.43%	5.26%	3.49%	5.48%	3.15%
California	2.22%	2.20%	4.38%	2.16%	4.68%	2.30%
Hawaii	2.68%	2.60%	3.57%	3.23%	4.66%	2.73%
Oregon	2.70%	3.61%	4.46%	3.20%	3.01%	2.93%
Washington	2.83%	2.41%	9.52%	4.85%	13.58% *	2.76%

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.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.b.(1) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	57.7%	57.5%	61.3%	49.6%	49.3%	58.7%
New England:						
Connecticut	58.0%	53.4%	83.3%	25.0% *	77.0%	56.2%
Maine	52.7%	53.5%	50.5%	38.2% *	70.2%	50.4%
Massachusetts	50.1%	50.2%	48.6%	56.3%	71.0%	49.5%
New Hampshire	55.9%	54.4%	72.5%	27.1% *	60.1%	55.4%
Rhode Island	62.3%	65.2%	52.9%	16.3% *	11.5% *	67.7%
Vermont	65.8%	68.2%	46.6%	62.9%	51.2%	66.8%
Middle Atlantic:						
New Jersey	56.1%	53.3%	68.9%	84.1%	70.0%	55.5%
New York	48.2%	43.1%	67.8%	32.5% *	32.5% *	48.8%
Pennsylvania	59.6%	58.6%	72.7%	43.9%	52.4%	60.3%
East North Central:						
Illinois	55.9%	59.1%	39.6%	31.5% *	25.6% *	58.8%
Indiana	74.2%	78.8%	61.8%	35.2% *	69.9%	74.8%
Michigan	56.1%	57.9%	56.4%	5.9% *	31.0% *	58.3%
Ohio	64.3%	61.2%	83.6%	47.8%	39.6% *	67.4%
Wisconsin	58.3%	59.7%	47.3% *	74.6%	27.1% *	64.4%
West North Central:						
Iowa	65.9%	62.6%	76.4%	85.6%	55.0%	67.2%
Kansas	58.3%	60.6%	32.4% *	37.6%	33.7% *	62.7%
Minnesota	60.7%	62.1%	46.7% *	67.4%	49.4% *	62.2%
Missouri	67.6%	67.2%	73.2%	62.0%	68.3%	67.5%
Nebraska	76.9%	76.9%	83.1%	59.2%	53.0%	79.5%
North Dakota	52.4%	53.4%	50.5% *	43.3%	75.0%	49.1%
South Dakota	62.6%	63.3%	76.5%	27.2% *	39.0%	67.2%
South Atlantic:						
Delaware	58.5%	56.9%	77.0%	36.4% *	58.0%	58.6%
District of Columbia	45.0%	45.4%	--	59.0%	83.9%	43.3%
Florida	64.5%	69.0%	52.1% *	58.6%	70.5%	63.0%
Georgia	63.2%	62.1%	81.7%	46.1% *	37.7% *	69.4%
Maryland	56.3%	59.6%	25.8% *	69.0%	54.7%	56.3%
North Carolina	63.6%	58.4%	91.5%	29.5% *	65.5%	63.4%
South Carolina	56.6%	52.8%	70.6%	72.4%	39.8% *	63.2%
Virginia	61.3%	61.3%	70.0%	39.4% *	23.4% *	68.5%
West Virginia	72.3%	73.6%	66.4%	51.1%	29.9%	78.9%
East South Central:						
Alabama	50.9%	47.4%	74.2%	83.0%	64.5%	48.2%
Kentucky	69.4%	68.9%	73.7%	70.6%	60.9%	70.3%
Mississippi	62.9%	64.6%	45.8%	44.8% *	51.8%	64.6%
Tennessee	73.4%	74.6%	63.1% *	35.4%	59.0%	74.5%
West South Central:						
Arkansas	61.4%	62.5%	65.0%	31.2% *	42.7%	67.4%
Louisiana	59.2%	57.7%	78.2%	17.8% *	40.5%	62.7%
Oklahoma	55.3%	53.5%	65.3%	74.9%	53.2%	55.8%
Texas	61.3%	62.0%	58.3%	50.7%	63.7%	61.0%
Mountain:						
Arizona	56.3%	59.7%	35.7% *	39.7% *	79.4%	51.9%
Colorado	52.9%	51.6%	61.2%	54.6%	42.9% *	53.5%
Idaho	66.5%	64.6%	81.3%	21.4% *	40.3%	68.1%
Montana	46.0%	42.5%	68.7%	26.2% *	60.8%	44.2%
Nevada	31.7%	28.9%	52.3%	21.9% *	26.3% *	33.9%
New Mexico	63.5%	63.2%	68.4%	54.2%	68.3%	62.6%
Utah	61.2%	63.3%	57.6%	10.5% *	30.6% *	63.5%
Wyoming	63.5%	68.0%	26.7% *	--	55.0%	64.4%
Pacific:						
Alaska	60.2%	60.5%	60.8%	--	24.6% *	63.0%
California	47.5%	46.0%	58.6%	39.7%	29.0% *	48.7%
Hawaii	32.7%	31.7%	42.7% *	22.4% *	25.2% *	34.6%
Oregon	49.9%	44.2%	81.5%	25.5% *	21.5% *	50.7%
Washington	53.5%	56.3%	38.5% *	64.7%	68.2%	52.8%

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

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Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	1.00%	1.11%	3.10%	2.78%	2.87%	1.06%
New England:						
Connecticut	4.86%	6.12%	6.73%	9.74% *	7.82%	5.23%
Maine	4.06%	4.43%	13.60%	14.11% *	9.10%	4.45%
Massachusetts	5.62%	6.24%	13.74%	11.10%	10.30%	5.78%
New Hampshire	5.79%	6.63%	10.12%	14.45% *	16.89%	6.07%
Rhode Island	6.24%	6.70%	14.11%	7.09% *	6.21% *	5.91%
Vermont	5.34%	6.00%	13.89%	12.51%	13.86%	5.62%
Middle Atlantic:						
New Jersey	6.62%	7.55%	11.07%	8.00%	10.79%	6.90%
New York	4.76%	4.84%	14.18%	12.47% *	12.88% *	4.95%
Pennsylvania	5.00%	6.00%	7.15%	9.27%	9.60%	5.44%
East North Central:						
Illinois	4.37%	4.77%	11.49%	11.06% *	9.83% *	4.45%
Indiana	5.15%	4.00%	17.03%	13.19% *	9.11%	5.80%
Michigan	4.88%	5.54%	10.39%	3.52% *	11.01% *	5.13%
Ohio	4.11%	4.81%	6.30%	12.22%	13.57% *	3.82%
Wisconsin	5.16%	4.97%	15.23% *	10.15%	10.50% *	4.45%
West North Central:						
Iowa	4.35%	5.30%	10.31%	6.79%	10.59%	4.71%
Kansas	5.13%	5.59%	12.87% *	11.20%	13.46% *	4.75%
Minnesota	4.85%	5.53%	16.48% *	13.94%	20.52% *	4.91%
Missouri	4.42%	5.32%	9.83%	9.69%	9.36%	4.86%
Nebraska	3.71%	4.22%	7.45%	12.55%	9.99%	3.85%
North Dakota	4.39%	4.83%	18.19% *	11.36%	10.02%	4.71%
South Dakota	4.38%	5.18%	7.70%	11.27% *	10.24%	4.52%
South Atlantic:						
Delaware	5.45%	6.64%	9.22%	13.56% *	10.25%	6.06%
District of Columbia	4.09%	4.76%	--	7.43%	11.61%	4.50%
Florida	4.85%	3.60%	15.79% *	11.04%	7.78%	5.70%
Georgia	5.65%	6.26%	9.92%	14.69% *	13.38% *	4.33%
Maryland	7.11%	7.58%	11.62% *	18.55%	12.36%	7.47%
North Carolina	5.31%	6.29%	4.27%	10.56% *	9.16%	5.69%
South Carolina	6.11%	7.39%	10.63%	11.78%	14.21% *	6.06%
Virginia	6.10%	6.93%	11.30%	14.55% *	11.84% *	4.26%
West Virginia	3.41%	3.64%	12.14%	11.67%	6.73%	3.53%
East South Central:						
Alabama	11.39%	11.98%	10.61%	10.14%	8.56%	12.90%
Kentucky	4.61%	5.03%	12.34%	10.59%	8.60%	5.04%
Mississippi	5.92%	6.40%	13.64%	20.60% *	8.42%	6.71%
Tennessee	5.20%	5.29%	20.02% *	9.68%	10.94%	5.45%
West South Central:						
Arkansas	4.91%	5.27%	14.27%	11.23% *	9.72%	5.17%
Louisiana	4.99%	5.69%	8.51%	10.03% *	9.18%	5.36%
Oklahoma	4.16%	4.53%	14.85%	11.06%	8.23%	4.93%
Texas	3.78%	4.02%	13.65%	12.82%	8.42%	4.14%
Mountain:						
Arizona	5.82%	5.56%	21.05% *	15.10% *	7.21%	6.59%
Colorado	5.25%	6.07%	12.22%	13.69%	13.52% *	5.51%
Idaho	5.53%	7.19%	7.10%	10.38% *	11.83%	5.67%
Montana	5.28%	6.80%	9.39%	8.21% *	12.16%	5.65%
Nevada	7.23%	8.15%	12.75%	16.90% *	15.15% *	7.01%
New Mexico	5.54%	6.56%	11.97%	14.89%	10.58%	6.16%
Utah	5.18%	5.78%	13.57%	5.59% *	13.82% *	5.52%
Wyoming	4.54%	4.70%	12.41% *	--	11.00%	4.99%
Pacific:						
Alaska	4.62%	5.59%	9.67%	--	12.09% *	4.85%
California	4.03%	4.81%	7.60%	9.51%	9.73% *	4.18%
Hawaii	5.62%	6.62%	15.41% *	8.00% *	9.72% *	6.58%
Oregon	4.84%	5.93%	6.42%	12.49% *	8.90% *	4.97%
Washington	6.64%	6.33%	18.92% *	12.05%	19.35%	6.85%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	88.3%	88.6%	89.9%	76.3%	87.2%	88.4%
New England:						
Connecticut	93.6%	91.6%	98.6%	96.1%	98.3%	93.0%
Maine	89.8%	88.6%	98.5%	85.9%	97.2%	88.5%
Massachusetts	71.4%	86.3%	23.7% *	83.7%	81.3%	71.0%
New Hampshire	87.5%	96.2%	57.1% *	78.9%	92.0%	87.0%
Rhode Island	79.9%	79.8%	88.9%	--	82.9%	79.8%
Vermont	75.1%	72.1%	94.7%	99.2%	99.2%	73.8%
Middle Atlantic:						
New Jersey	87.4%	93.2%	77.8%	37.7% *	90.5%	87.2%
New York	86.8%	85.7%	88.8%	89.9%	97.0%	86.5%
Pennsylvania	92.0%	90.3%	98.7%	96.5%	85.6%	92.5%
East North Central:						
Illinois	86.4%	86.1%	90.3%	81.4%	72.8%	87.0%
Indiana	84.6%	84.5%	84.2%	94.4%	94.5%	83.3%
Michigan	93.0%	93.9%	86.6%	--	96.8%	92.8%
Ohio	88.6%	87.9%	95.2%	61.3% *	98.5%	87.9%
Wisconsin	91.1%	91.3%	93.4%	85.7%	72.9%	92.6%
West North Central:						
Iowa	89.1%	87.6%	93.6%	95.0%	62.4%	91.7%
Kansas	89.9%	90.8%	81.5%	--	89.9%	89.9%
Minnesota	78.0%	81.4%	92.4%	56.9%	89.0%	76.8%
Missouri	91.3%	93.4%	83.6%	74.1%	89.9%	91.4%
Nebraska	88.0%	89.2%	79.4%	88.7%	88.8%	88.0%
North Dakota	78.4%	77.5%	93.0%	59.2% *	97.6%	74.1%
South Dakota	84.1%	83.2%	93.9%	45.3% *	65.6%	86.2%
South Atlantic:						
Delaware	90.6%	89.6%	93.0%	100.0%	98.8%	89.7%
District of Columbia	89.3%	89.1%	--	93.6%	98.3%	88.6%
Florida	88.2%	86.2%	97.2%	86.9%	84.7%	89.2%
Georgia	87.6%	87.4%	91.5%	78.3%	84.5%	88.0%
Maryland	92.7%	92.4%	96.3%	97.7%	98.8%	92.4%
North Carolina	87.2%	86.4%	90.4%	--	84.8%	87.4%
South Carolina	91.4%	94.1%	94.8%	--	96.3%	90.2%
Virginia	91.8%	91.8%	91.6%	91.4%	93.7%	91.6%
West Virginia	67.0%	63.3%	99.6%	100.0%	92.1%	65.5%
East South Central:						
Alabama	87.1%	88.1%	71.6%	91.6%	70.8%	91.4%
Kentucky	89.1%	92.2%	74.4%	52.7% *	68.8%	91.1%
Mississippi	89.4%	89.9%	--	85.0%	82.0%	90.3%
Tennessee	89.3%	89.5%	78.8%	100.0%	95.8%	88.9%
West South Central:						
Arkansas	90.6%	90.2%	95.8%	91.4%	93.6%	90.0%
Louisiana	86.7%	83.0%	100.0%	100.0%	76.5%	87.9%
Oklahoma	82.5%	85.9%	89.5%	16.1% *	65.7%	87.0%
Texas	89.7%	89.6%	97.0%	70.4%	94.9%	89.1%
Mountain:						
Arizona	85.1%	87.0%	59.2% *	83.8%	84.9%	85.2%
Colorado	88.7%	87.0%	95.9%	98.8%	93.8%	88.5%
Idaho	95.6%	96.5%	93.0%	--	89.9%	95.8%
Montana	86.6%	83.5%	96.0%	87.4%	77.2%	88.3%
Nevada	89.4%	87.7%	97.0%	--	96.1%	87.3%
New Mexico	84.9%	84.7%	84.4%	90.2%	86.7%	84.6%
Utah	90.6%	89.4%	100.0%	95.5%	99.4%	90.3%
Wyoming	73.4%	72.7%	100.0%	--	90.8%	71.8%
Pacific:						
Alaska	80.0%	75.9%	94.9%	100.0%	78.7%	80.0%
California	91.1%	90.7%	97.6%	72.4%	82.1%	91.5%
Hawaii	82.5%	87.5%	69.7%	--	49.5%	88.9%
Oregon	88.6%	88.0%	91.2%	--	86.6%	88.6%
Washington	88.9%	88.7%	92.5%	84.5%	96.7%	88.4%

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

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

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.68%	0.74%	1.83%	3.42%	1.72%	0.73%
New England:						
Connecticut	2.20%	2.88%	1.40%	3.97%	1.61%	2.46%
Maine	5.62%	6.57%	1.59%	13.77%	2.14%	6.64%
Massachusetts	8.73%	6.63%	11.19% *	14.40%	16.05%	9.03%
New Hampshire	5.89%	1.65%	19.59% *	11.93%	6.13%	6.53%
Rhode Island	10.01%	10.74%	7.32%	--	11.82%	10.19%
Vermont	7.23%	7.91%	4.95%	0.77%	0.82%	7.50%
Middle Atlantic:						
New Jersey	4.15%	2.72%	11.87%	18.76% *	6.06%	4.36%
New York	3.86%	4.29%	8.27%	5.95%	2.48%	3.97%
Pennsylvania	1.94%	2.43%	1.01%	1.99%	7.90%	1.95%
East North Central:						
Illinois	4.13%	4.54%	7.46%	13.78%	14.19%	4.26%
Indiana	6.79%	8.01%	10.17%	5.68%	3.70%	7.63%
Michigan	2.29%	2.43%	6.55%	--	2.94%	2.40%
Ohio	3.36%	3.97%	2.84%	23.75% *	1.14%	3.60%
Wisconsin	2.24%	2.81%	4.77%	6.10%	9.73%	2.23%
West North Central:						
Iowa	3.48%	4.41%	5.13%	4.38%	11.67%	3.45%
Kansas	3.01%	3.08%	14.36%	--	6.07%	3.25%
Minnesota	5.51%	6.02%	7.78%	8.30%	10.08%	5.75%
Missouri	3.00%	3.09%	7.49%	12.31%	5.43%	3.25%
Nebraska	3.47%	3.80%	11.01%	5.45%	4.42%	3.71%
North Dakota	5.29%	6.07%	6.98%	18.90% *	2.49%	6.33%
South Dakota	3.85%	4.88%	3.89%	15.29% *	11.63%	3.98%
South Atlantic:						
Delaware	3.05%	3.57%	5.41%	0.00%	1.30%	3.30%
District of Columbia	3.10%	3.29%	--	5.97%	1.92%	3.25%
Florida	3.25%	4.14%	2.18%	9.26%	7.70%	3.58%
Georgia	3.35%	3.78%	5.41%	12.53%	7.28%	3.65%
Maryland	2.45%	2.68%	3.87%	2.87%	1.24%	2.60%
North Carolina	4.23%	5.17%	6.76%	--	8.60%	4.53%
South Carolina	3.43%	2.34%	3.59%	--	3.12%	4.23%
Virginia	2.42%	2.65%	6.73%	8.86%	5.56%	2.55%
West Virginia	5.24%	5.87%	0.43%	0.00%	7.10%	5.56%
East South Central:						
Alabama	3.11%	3.48%	10.72%	7.64%	10.53%	2.62%
Kentucky	3.17%	2.67%	18.20%	21.81% *	11.42%	3.16%
Mississippi	4.86%	5.09%	--	15.05%	8.64%	5.31%
Tennessee	3.81%	3.90%	15.15%	0.00%	3.91%	4.09%
West South Central:						
Arkansas	5.57%	6.04%	3.58%	8.40%	3.39%	6.62%
Louisiana	6.84%	8.52%	0.00%	0.00%	11.78%	7.55%
Oklahoma	4.32%	4.43%	7.07%	9.42% *	12.07%	3.96%
Texas	2.60%	2.86%	2.86%	16.30%	3.31%	2.89%
Mountain:						
Arizona	4.20%	4.17%	17.78% *	13.32%	4.87%	5.25%
Colorado	4.06%	4.93%	3.14%	1.30%	4.07%	4.26%
Idaho	2.12%	2.23%	4.99%	--	7.83%	2.16%
Montana	4.30%	6.04%	2.95%	8.09%	14.40%	4.43%
Nevada	3.27%	4.37%	1.95%	--	2.68%	4.41%
New Mexico	4.25%	5.16%	7.76%	8.00%	6.51%	4.89%
Utah	3.38%	3.80%	0.00%	4.89%	0.69%	3.50%
Wyoming	4.16%	4.42%	0.00%	--	6.44%	4.56%
Pacific:						
Alaska	6.40%	7.79%	2.96%	0.00%	15.40%	6.58%
California	1.85%	2.28%	1.01%	11.74%	6.22%	1.89%
Hawaii	5.20%	4.84%	13.68%	--	7.89%	4.26%
Oregon	3.26%	4.23%	4.54%	--	12.77%	3.30%
Washington	4.14%	5.06%	4.71%	14.57%	4.07%	4.34%

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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	74.7%	79.4%	48.0%	75.9%	67.3%	75.4%
New England:						
Connecticut	76.0%	76.7%	73.5%	87.3%	41.1% *	80.6%
Maine	63.1%	64.1%	54.6% *	79.7%	54.2% *	64.8%
Massachusetts	85.1%	86.1%	85.4%	66.1%	64.7%	85.9%
New Hampshire	81.3%	88.5%	55.1%	81.1%	47.6% *	85.2%
Rhode Island	70.5%	70.8%	--	82.0%	--	70.5%
Vermont	80.4%	81.3%	77.3%	68.1%	69.4%	80.9%
Middle Atlantic:						
New Jersey	82.8%	84.5%	54.5%	97.5%	91.8%	82.4%
New York	52.8%	62.8%	28.2% *	94.4%	98.0%	51.5%
Pennsylvania	76.4%	80.8%	61.2%	53.1%	61.9%	77.7%
East North Central:						
Illinois	70.1%	72.4%	47.1% *	81.7%	54.0% *	70.8%
Indiana	67.7%	71.9%	49.3%	--	65.1%	68.1%
Michigan	84.5%	84.1%	88.6%	--	97.3%	83.9%
Ohio	60.3%	69.2%	27.5% *	71.5%	86.6%	58.4%
Wisconsin	83.6%	83.3%	79.7%	92.1%	86.1%	83.3%
West North Central:						
Iowa	85.5%	88.8%	52.5%	94.9%	79.3%	86.1%
Kansas	82.6%	83.3%	--	--	85.6%	82.3%
Minnesota	79.9%	74.7%	80.8%	98.0%	90.9%	78.7%
Missouri	88.1%	93.4%	57.0%	73.6%	52.5%	91.8%
Nebraska	81.0%	79.6%	87.9%	95.7%	95.3%	80.0%
North Dakota	86.2%	86.9%	97.2%	49.1%	97.1%	83.7%
South Dakota	86.1%	88.7%	80.5%	67.0%	68.7%	88.1%
South Atlantic:						
Delaware	68.3%	69.9%	56.4%	93.5%	67.9%	68.3%
District of Columbia	90.9%	91.9%	--	76.9%	100.0%	90.1%
Florida	61.9%	73.8%	19.4% *	41.9%	35.1% *	69.4%
Georgia	70.7%	71.4%	72.6%	--	79.8%	69.5%
Maryland	87.2%	86.4%	96.3%	100.0%	87.8%	87.1%
North Carolina	74.0%	83.1%	48.4%	--	60.6%	75.2%
South Carolina	85.9%	90.7%	80.1%	--	82.4%	86.8%
Virginia	82.1%	81.9%	84.5%	79.2%	82.5%	82.1%
West Virginia	62.1%	61.1%	74.0%	58.1% *	85.4%	60.7%
East South Central:						
Alabama	73.9%	75.2%	--	--	84.3%	71.2%
Kentucky	70.6%	73.3%	45.0% *	76.2%	73.4%	70.4%
Mississippi	71.4%	69.5%	100.0%	96.3%	89.7%	69.2%
Tennessee	88.1%	89.9%	--	94.8%	77.1%	88.8%
West South Central:						
Arkansas	77.9%	79.2%	--	86.9%	85.7%	76.3%
Louisiana	49.6%	46.9%	56.8% *	100.0%	83.2%	45.5%
Oklahoma	79.8%	89.7%	15.3% *	39.2% *	61.4%	84.6%
Texas	79.3%	83.0%	40.9% *	81.4%	67.8%	80.7%
Mountain:						
Arizona	88.3%	89.6%	81.5%	63.9%	83.5%	89.7%
Colorado	82.6%	84.9%	69.2% *	83.2%	87.9%	82.4%
Idaho	75.2%	84.6%	45.2% *	100.0%	93.1%	74.6%
Montana	71.3%	74.9%	58.6%	88.4%	84.9%	69.0%
Nevada	75.1%	86.3%	38.3% *	--	55.3%	81.5%
New Mexico	76.7%	71.5%	97.5%	94.8%	96.1%	72.9%
Utah	74.0%	79.4%	32.3% *	--	--	74.6%
Wyoming	78.7%	79.4%	--	--	80.6%	78.6%
Pacific:						
Alaska	79.6%	88.4%	28.4%	92.8%	94.9%	79.1%
California	73.4%	81.6%	34.5% *	78.9%	70.2%	73.5%
Hawaii	80.6%	84.7%	--	--	70.7%	82.5%
Oregon	74.1%	83.1%	48.5%	90.4%	--	74.0%
Washington	77.7%	84.2%	27.7% *	98.6%	--	79.6%

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 VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	1.14%	1.14%	3.33%	3.06%	3.52%	1.20%
New England:						
Connecticut	5.33%	5.40%	11.52%	9.70%	14.92% *	5.07%
Maine	6.51%	6.90%	19.61% *	14.97%	17.00% *	6.90%
Massachusetts	4.68%	5.86%	7.45%	13.18%	15.66%	4.77%
New Hampshire	5.89%	5.29%	13.07%	9.69%	19.22% *	5.68%
Rhode Island	10.42%	11.22%	--	12.17%	--	10.60%
Vermont	7.87%	9.02%	16.73%	15.87%	15.51%	8.22%
Middle Atlantic:						
New Jersey	4.76%	5.19%	15.89%	2.22%	5.43%	5.03%
New York	6.17%	7.15%	9.70% *	3.07%	1.95%	6.28%
Pennsylvania	4.70%	4.87%	16.47%	14.14%	11.32%	4.97%
East North Central:						
Illinois	6.00%	6.32%	18.59% *	13.75%	19.03% *	6.16%
Indiana	6.09%	6.95%	11.10%	--	14.15%	6.59%
Michigan	4.72%	5.38%	5.28%	--	1.96%	4.96%
Ohio	6.75%	6.73%	11.12% *	9.55%	6.44%	7.08%
Wisconsin	4.50%	5.53%	10.80%	4.32%	7.53%	4.83%
West North Central:						
Iowa	3.93%	3.80%	13.68%	4.40%	8.98%	4.21%
Kansas	3.20%	3.26%	--	--	7.48%	3.45%
Minnesota	5.19%	6.87%	15.07%	2.13%	7.57%	5.70%
Missouri	3.63%	3.12%	16.57%	12.07%	14.23%	3.24%
Nebraska	5.64%	6.42%	9.99%	3.26%	3.14%	6.03%
North Dakota	3.53%	3.85%	2.76%	14.42%	2.66%	4.32%
South Dakota	3.82%	3.95%	10.36%	14.38%	14.65%	3.65%
South Atlantic:						
Delaware	8.74%	10.77%	13.94%	6.09%	12.92%	9.67%
District of Columbia	3.59%	3.73%	--	14.35%	0.00%	3.93%
Florida	6.07%	5.82%	9.29% *	12.33%	12.35% *	6.47%
Georgia	7.93%	8.92%	15.44%	--	9.17%	8.82%
Maryland	7.53%	8.08%	3.87%	0.00%	7.85%	7.86%
North Carolina	5.36%	5.59%	10.03%	--	14.88%	5.62%
South Carolina	4.37%	3.90%	13.65%	--	12.29%	4.60%
Virginia	4.29%	4.85%	8.81%	14.04%	8.23%	4.56%
West Virginia	5.69%	6.17%	19.56%	17.59% *	8.50%	6.01%
East South Central:						
Alabama	5.21%	5.62%	--	--	8.15%	6.10%
Kentucky	6.69%	6.80%	23.37% *	11.86%	8.75%	7.29%
Mississippi	8.39%	8.97%	0.00%	3.95%	7.01%	9.31%
Tennessee	3.25%	2.84%	--	4.20%	14.97%	3.21%
West South Central:						
Arkansas	8.02%	8.40%	--	12.32%	10.47%	9.41%
Louisiana	8.72%	9.49%	18.98% *	0.00%	11.13%	9.27%
Oklahoma	5.60%	3.82%	9.87% *	19.64% *	12.17%	6.04%
Texas	3.99%	3.91%	13.73% *	9.69%	9.85%	4.29%
Mountain:						
Arizona	2.63%	2.72%	8.81%	11.14%	5.95%	2.96%
Colorado	5.40%	5.17%	21.29% *	10.10%	9.75%	5.65%
Idaho	7.23%	5.29%	14.51% *	0.00%	6.86%	7.55%
Montana	6.52%	7.70%	13.06%	7.68%	9.91%	7.49%
Nevada	6.69%	6.09%	14.32% *	--	11.81%	7.30%
New Mexico	7.19%	8.84%	2.08%	4.80%	2.57%	8.33%
Utah	6.48%	6.52%	14.88% *	--	--	6.61%
Wyoming	4.49%	4.67%	--	--	7.61%	4.88%
Pacific:						
Alaska	4.78%	4.31%	8.12%	2.91%	4.24%	4.92%
California	4.75%	4.48%	10.41% *	8.95%	11.54%	4.90%
Hawaii	6.04%	5.62%	--	--	14.70%	6.62%
Oregon	5.92%	4.88%	10.99%	9.73%	--	5.99%
Washington	5.25%	5.18%	11.77% *	1.49%	--	5.03%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	75.6%	75.8%	80.4%	68.5%	73.4%	76.2%
New England:						
Connecticut	70.4%	72.1%	79.9%	43.6%	74.9%	69.5%
Maine	76.5%	77.4%	81.2%	57.1%	83.1%	74.9%
Massachusetts	72.1%	72.9%	70.3%	73.4%	77.6%	71.6%
New Hampshire	70.2%	67.0%	86.2%	64.2%	80.2%	68.1%
Rhode Island	80.0%	82.4%	79.3%	67.1%	62.8%	83.6%
Vermont	78.3%	86.5%	60.2%	56.6%	79.5%	78.1%
Middle Atlantic:						
New Jersey	72.0%	73.3%	55.3%	76.6%	68.2%	72.5%
New York	78.2%	81.6%	72.5%	73.9%	87.3%	76.8%
Pennsylvania	75.8%	77.1%	87.3%	60.2%	71.1%	77.0%
East North Central:						
Illinois	81.1%	81.8%	86.6%	69.0%	71.0%	83.2%
Indiana	73.1%	66.2%	93.5%	57.2%	68.2%	74.7%
Michigan	70.2%	74.7%	78.4%	36.7% *	54.1%	74.2%
Ohio	74.0%	73.1%	80.9%	67.6%	69.4%	75.3%
Wisconsin	68.6%	63.5%	72.7%	78.5%	91.1%	58.8%
West North Central:						
Iowa	71.3%	76.5%	80.9%	39.1%	64.2%	72.9%
Kansas	73.2%	79.1%	37.2% *	68.9%	63.2%	77.6%
Minnesota	70.5%	83.1%	49.9%	61.0%	72.4%	70.0%
Missouri	72.0%	69.1%	80.9%	79.2%	74.8%	71.3%
Nebraska	75.8%	72.8%	85.2%	84.2%	79.4%	74.8%
North Dakota	54.6%	47.9%	68.2%	66.3%	79.3%	48.4%
South Dakota	70.1%	67.3%	83.7%	63.9%	67.4%	71.0%
South Atlantic:						
Delaware	77.8%	82.4%	75.3%	65.5%	72.7%	79.4%
District of Columbia	82.0%	80.6%	97.8%	82.2%	93.4%	80.8%
Florida	80.7%	79.5%	86.1%	74.9%	74.9%	83.2%
Georgia	72.3%	72.7%	74.8%	65.8%	79.7%	69.4%
Maryland	64.3%	63.0%	74.5%	--	58.3%	65.0%
North Carolina	77.9%	77.6%	86.9%	61.0%	67.5%	79.9%
South Carolina	71.1%	72.5%	86.5%	44.8%	72.9%	69.9%
Virginia	80.8%	78.9%	83.1%	87.8%	89.4%	77.5%
West Virginia	68.5%	68.0%	75.0%	62.6%	67.4%	68.9%
East South Central:						
Alabama	71.0%	71.3%	66.1%	73.5%	60.9%	74.6%
Kentucky	75.2%	72.5%	83.3%	82.7%	80.0%	73.7%
Mississippi	64.9%	70.0%	48.9% *	--	50.6%	70.8%
Tennessee	75.3%	77.2%	88.4%	58.2%	59.5%	79.2%
West South Central:						
Arkansas	61.5%	61.9%	--	60.8%	55.2%	65.5%
Louisiana	76.8%	71.2%	90.7%	80.8%	82.2%	74.2%
Oklahoma	71.1%	71.7%	79.9%	57.2%	60.0%	75.9%
Texas	76.6%	74.9%	87.6%	74.9%	75.4%	77.0%
Mountain:						
Arizona	81.9%	76.4%	98.4%	90.7%	78.4%	83.1%
Colorado	77.6%	81.8%	83.8%	52.0%	52.4%	81.4%
Idaho	71.3%	68.3%	89.8%	51.9%	65.6%	72.1%
Montana	62.9%	60.1%	79.2%	54.3%	64.3%	62.6%
Nevada	77.7%	73.9%	93.1%	70.9%	80.1%	76.5%
New Mexico	76.7%	78.0%	84.9%	61.0%	73.5%	78.3%
Utah	81.5%	84.3%	79.6%	60.8%	79.9%	81.9%
Wyoming	55.4%	52.6%	70.3%	--	62.2%	53.8%
Pacific:						
Alaska	69.0%	70.5%	82.1%	--	49.3%	72.1%
California	80.2%	81.8%	80.0%	73.6%	79.7%	80.3%
Hawaii	73.1%	78.1%	79.6%	49.4%	56.2%	80.1%
Oregon	68.0%	65.5%	84.8%	51.3%	49.2%	70.1%
Washington	76.1%	73.7%	86.3%	73.8%	67.9%	76.8%

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

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

* Figure does not meet standard of reliability or precision.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.70%	0.78%	2.00%	1.95%	1.66%	0.77%
New England:						
Connecticut	3.76%	4.01%	9.74%	11.94%	8.26%	4.29%
Maine	3.06%	3.45%	8.15%	13.14%	6.73%	3.50%
Massachusetts	6.28%	4.93%	16.51%	9.38%	10.62%	6.77%
New Hampshire	4.43%	5.97%	5.94%	12.09%	7.37%	5.19%
Rhode Island	3.74%	4.18%	8.78%	9.45%	9.07%	3.77%
Vermont	3.36%	2.75%	10.70%	12.08%	8.12%	3.72%
Middle Atlantic:						
New Jersey	5.84%	7.43%	11.78%	8.53%	9.76%	6.52%
New York	2.67%	2.61%	7.68%	6.52%	4.07%	3.02%
Pennsylvania	3.48%	4.19%	4.81%	10.14%	6.82%	4.05%
East North Central:						
Illinois	2.63%	3.10%	5.21%	9.06%	8.15%	2.73%
Indiana	4.37%	4.99%	3.92%	14.10%	8.84%	4.96%
Michigan	4.45%	4.74%	7.97%	12.82% *	11.64%	4.41%
Ohio	3.09%	3.79%	6.28%	9.47%	8.49%	3.29%
Wisconsin	4.18%	4.92%	10.87%	8.88%	3.47%	4.74%
West North Central:						
Iowa	4.04%	4.12%	7.91%	10.81%	7.89%	4.60%
Kansas	4.55%	3.63%	17.35% *	9.53%	12.04%	3.76%
Minnesota	5.45%	3.99%	14.37%	13.05%	12.74%	6.22%
Missouri	4.59%	5.95%	8.50%	7.21%	7.71%	5.43%
Nebraska	3.70%	4.75%	6.48%	6.90%	5.90%	4.43%
North Dakota	4.91%	5.25%	11.94%	11.06%	7.63%	5.18%
South Dakota	3.81%	5.02%	5.88%	11.39%	8.62%	4.34%
South Atlantic:						
Delaware	3.85%	3.69%	11.31%	11.50%	9.66%	4.13%
District of Columbia	2.72%	3.21%	2.33%	8.98%	4.59%	3.05%
Florida	4.00%	3.69%	10.57%	7.96%	9.53%	3.58%
Georgia	3.80%	4.36%	11.48%	10.49%	6.18%	4.55%
Maryland	6.65%	8.09%	11.26%	--	10.43%	7.34%
North Carolina	3.40%	4.06%	5.85%	11.74%	7.87%	3.77%
South Carolina	4.42%	5.46%	6.47%	13.20%	7.61%	5.30%
Virginia	3.49%	4.57%	7.16%	5.75%	4.43%	4.32%
West Virginia	3.78%	4.48%	8.97%	10.78%	6.43%	4.72%
East South Central:						
Alabama	5.63%	6.79%	13.99%	11.84%	8.06%	6.54%
Kentucky	3.57%	4.43%	7.24%	9.04%	5.68%	4.37%
Mississippi	5.83%	5.26%	14.85% *	--	11.47%	5.44%
Tennessee	4.89%	5.48%	7.25%	12.96%	9.74%	5.41%
West South Central:						
Arkansas	5.27%	6.21%	--	12.24%	8.37%	6.28%
Louisiana	3.82%	4.99%	3.84%	8.28%	5.10%	4.76%
Oklahoma	3.68%	4.24%	8.02%	12.53%	6.52%	4.16%
Texas	2.84%	3.32%	5.28%	8.41%	5.55%	3.32%
Mountain:						
Arizona	3.47%	4.23%	1.50%	6.04%	7.83%	3.81%
Colorado	4.11%	3.80%	6.67%	14.72%	11.06%	4.31%
Idaho	4.38%	6.04%	4.79%	14.84%	10.29%	4.77%
Montana	4.84%	6.60%	6.54%	12.16%	10.09%	5.42%
Nevada	4.26%	6.10%	3.82%	10.93%	7.39%	5.14%
New Mexico	3.45%	4.30%	7.37%	9.03%	6.46%	4.20%
Utah	3.07%	3.15%	6.51%	14.97%	9.29%	3.18%
Wyoming	4.61%	5.57%	8.99%	--	9.58%	5.41%
Pacific:						
Alaska	3.91%	4.53%	6.40%	--	11.70%	3.99%
California	1.90%	2.19%	4.95%	5.81%	6.49%	2.00%
Hawaii	3.34%	3.40%	8.23%	9.86%	10.12%	2.85%
Oregon	4.61%	5.93%	6.02%	13.38%	13.32%	4.81%
Washington	3.06%	4.02%	6.33%	7.78%	10.98%	3.22%

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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.h Percent of private-sector employees working in establishments that offer paid sick leave by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	83.7%	85.3%	87.3%	74.0%	71.4%	87.5%
New England:						
Connecticut	89.2%	92.2%	92.6%	73.0%	83.2%	90.7%
Maine	82.8%	85.2%	92.5%	61.8%	78.4%	84.1%
Massachusetts	95.3%	95.2%	96.7%	92.8%	89.5%	95.9%
New Hampshire	78.8%	82.2%	83.8%	62.9%	72.4%	80.5%
Rhode Island	85.0%	88.1%	80.5%	77.2%	73.2%	88.2%
Vermont	91.7%	94.3%	87.7%	86.2%	84.4%	93.1%
Middle Atlantic:						
New Jersey	92.2%	93.7%	95.3%	84.0%	84.3%	93.5%
New York	92.9%	93.3%	96.1%	87.0%	87.7%	93.9%
Pennsylvania	84.0%	86.1%	83.5%	77.6%	70.1%	88.3%
East North Central:						
Illinois	84.9%	86.1%	90.2%	74.5%	68.6%	89.5%
Indiana	78.0%	75.2%	90.6%	68.1%	77.1%	78.4%
Michigan	85.7%	86.1%	97.0%	74.0%	71.8%	90.2%
Ohio	74.0%	77.6%	79.4%	55.4%	63.2%	77.9%
Wisconsin	68.3%	67.7%	83.8%	55.1%	65.9%	69.5%
West North Central:						
Iowa	76.0%	80.2%	77.4%	62.6%	57.9%	82.4%
Kansas	79.6%	87.8%	60.3%	53.6%	65.2%	86.9%
Minnesota	91.6%	88.9%	97.3%	93.0%	89.4%	92.3%
Missouri	86.6%	87.8%	89.8%	79.6%	77.0%	89.5%
Nebraska	80.7%	89.0%	68.3%	59.8%	66.9%	85.3%
North Dakota	68.7%	74.0%	68.6%	54.3%	49.6%	74.9%
South Dakota	71.8%	77.0%	81.0%	50.1%	57.1%	77.5%
South Atlantic:						
Delaware	79.2%	85.0%	87.7%	57.6%	71.1%	82.1%
District of Columbia	96.4%	96.3%	100.0%	95.3%	93.1%	96.8%
Florida	78.7%	77.9%	88.3%	66.2%	70.3%	82.2%
Georgia	81.4%	81.5%	85.0%	76.9%	78.3%	82.7%
Maryland	91.7%	93.0%	95.6%	77.8%	78.9%	93.6%
North Carolina	80.2%	85.2%	79.2%	61.1%	62.2%	85.1%
South Carolina	76.2%	81.1%	71.0%	61.6%	69.8%	79.9%
Virginia	80.8%	81.7%	81.6%	77.0%	76.4%	82.7%
West Virginia	71.4%	73.5%	81.1%	56.1%	59.3%	78.3%
East South Central:						
Alabama	71.9%	77.7%	61.3%	51.2%	51.9%	81.2%
Kentucky	79.0%	80.9%	77.5%	72.9%	64.9%	84.9%
Mississippi	78.9%	84.6%	74.5%	60.1%	61.6%	88.3%
Tennessee	74.6%	78.3%	62.3%	60.5%	61.5%	78.5%
West South Central:						
Arkansas	70.2%	72.1%	76.8%	58.0%	60.8%	77.3%
Louisiana	71.0%	77.8%	70.6%	40.2%	49.6%	83.4%
Oklahoma	80.4%	82.1%	79.2%	70.4%	68.7%	85.9%
Texas	75.6%	80.0%	70.3%	60.8%	58.7%	82.0%
Mountain:						
Arizona	89.9%	89.9%	93.7%	86.8%	94.0%	88.4%
Colorado	89.8%	90.1%	89.2%	89.4%	83.3%	91.1%
Idaho	76.2%	77.8%	86.6%	57.7%	50.6%	82.8%
Montana	73.2%	83.0%	84.9%	36.9%	49.9%	81.4%
Nevada	69.5%	65.5%	82.3%	68.4%	54.7%	77.1%
New Mexico	94.2%	94.7%	94.4%	92.1%	92.1%	95.3%
Utah	70.4%	74.9%	72.8%	48.7%	58.6%	74.5%
Wyoming	66.7%	73.6%	63.7%	43.9%	54.5%	71.4%
Pacific:						
Alaska	78.7%	82.7%	81.1%	64.1%	59.3%	83.6%
California	95.7%	96.1%	97.6%	92.7%	92.1%	96.3%
Hawaii	81.3%	85.0%	91.6%	60.2%	65.9%	87.9%
Oregon	91.1%	92.9%	96.3%	74.2%	82.4%	92.5%
Washington	95.3%	95.8%	97.5%	91.6%	92.5%	95.5%

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

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Table VII.B.2.h Standard errors for percent of private-sector employees working in establishments that offer paid sick leave by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	0.46%	0.56%	1.08%	1.24%	1.23%	0.48%
New England:						
Connecticut	1.47%	1.80%	3.03%	6.10%	4.56%	1.60%
Maine	2.34%	2.95%	3.30%	7.13%	5.52%	2.65%
Massachusetts	0.90%	1.23%	1.54%	2.91%	4.35%	0.90%
New Hampshire	4.33%	6.18%	5.98%	7.57%	6.43%	5.29%
Rhode Island	4.32%	6.00%	7.17%	4.85%	5.45%	5.29%
Vermont	1.48%	1.74%	4.58%	4.01%	5.00%	1.53%
Middle Atlantic:						
New Jersey	1.66%	2.09%	2.76%	4.30%	4.51%	1.84%
New York	0.93%	1.25%	1.34%	2.90%	3.14%	0.96%
Pennsylvania	2.14%	2.82%	4.92%	4.72%	4.80%	2.36%
East North Central:						
Illinois	2.37%	3.16%	3.94%	5.45%	6.76%	2.42%
Indiana	2.97%	3.92%	3.83%	7.11%	4.40%	3.89%
Michigan	2.98%	4.01%	1.89%	7.50%	7.83%	2.89%
Ohio	3.06%	3.38%	9.38%	6.55%	6.63%	3.49%
Wisconsin	3.58%	4.04%	6.39%	7.33%	7.78%	3.91%
West North Central:						
Iowa	2.68%	3.16%	7.14%	7.07%	5.94%	2.75%
Kansas	3.97%	2.95%	17.64%	8.74%	9.80%	3.07%
Minnesota	1.77%	3.18%	1.71%	2.66%	4.06%	2.02%
Missouri	2.03%	2.57%	4.03%	5.13%	5.11%	2.15%
Nebraska	2.58%	2.28%	9.42%	7.68%	5.93%	2.78%
North Dakota	3.43%	3.96%	10.93%	9.50%	9.09%	3.69%
South Dakota	2.84%	3.33%	5.42%	9.14%	7.51%	2.95%
South Atlantic:						
Delaware	3.24%	3.41%	5.30%	8.82%	7.78%	3.24%
District of Columbia	1.01%	1.19%	0.00%	3.07%	4.53%	1.03%
Florida	2.98%	3.60%	4.70%	7.51%	5.90%	3.42%
Georgia	2.61%	3.25%	5.20%	5.76%	5.03%	3.18%
Maryland	1.81%	2.04%	2.59%	7.64%	6.67%	1.76%
North Carolina	2.48%	2.92%	5.52%	7.92%	5.93%	2.65%
South Carolina	3.41%	4.03%	8.78%	7.94%	6.19%	4.32%
Virginia	2.71%	3.48%	5.93%	6.75%	6.52%	3.10%
West Virginia	2.92%	3.72%	6.46%	6.58%	4.75%	3.68%
East South Central:						
Alabama	5.19%	5.36%	12.54%	10.40%	6.63%	5.18%
Kentucky	2.63%	3.16%	7.51%	7.47%	6.08%	2.98%
Mississippi	3.46%	3.34%	9.68%	11.24%	7.63%	3.06%
Tennessee	4.53%	4.95%	16.24%	9.82%	7.76%	5.06%
West South Central:						
Arkansas	3.81%	4.54%	8.82%	8.82%	6.41%	4.23%
Louisiana	4.23%	3.75%	13.08%	11.33%	7.91%	3.51%
Oklahoma	2.75%	3.17%	6.45%	8.39%	5.43%	2.83%
Texas	2.52%	2.77%	8.93%	7.38%	5.51%	2.67%
Mountain:						
Arizona	2.66%	3.53%	4.46%	4.70%	2.06%	3.61%
Colorado	1.73%	2.30%	4.28%	3.74%	5.08%	1.85%
Idaho	3.17%	4.12%	4.51%	8.33%	7.50%	3.09%
Montana	2.97%	3.29%	4.76%	7.25%	7.65%	2.87%
Nevada	6.90%	9.45%	7.62%	9.11%	14.44%	4.73%
New Mexico	1.30%	1.63%	3.09%	3.15%	2.76%	1.34%
Utah	3.14%	3.87%	7.97%	7.60%	7.18%	3.59%
Wyoming	3.05%	3.77%	7.95%	7.66%	6.26%	3.58%
Pacific:						
Alaska	2.63%	3.11%	6.51%	7.68%	7.00%	2.69%
California	0.64%	0.85%	1.02%	1.59%	2.24%	0.67%
Hawaii	2.78%	2.89%	4.07%	8.83%	8.28%	2.35%
Oregon	1.55%	1.92%	1.75%	5.40%	4.31%	1.69%
Washington	1.07%	1.32%	1.85%	3.17%	3.99%	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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.i Percent of private-sector employees working in establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	91.0%	93.9%	92.9%	77.8%	81.1%	93.9%
New England:						
Connecticut	91.8%	94.9%	94.3%	76.5%	84.3%	93.7%
Maine	91.1%	94.0%	97.7%	71.3%	88.1%	91.9%
Massachusetts	95.8%	97.8%	95.0%	89.2%	90.0%	96.4%
New Hampshire	88.5%	90.4%	90.3%	80.6%	83.1%	90.0%
Rhode Island	92.0%	98.1%	77.2%	79.6%	77.3%	96.0%
Vermont	92.4%	95.7%	90.5%	83.5%	82.9%	94.2%
Middle Atlantic:						
New Jersey	92.0%	94.8%	96.6%	77.6%	78.3%	94.2%
New York	92.7%	94.8%	97.3%	78.7%	82.0%	94.6%
Pennsylvania	93.2%	95.4%	93.9%	85.2%	82.5%	96.4%
East North Central:						
Illinois	93.2%	95.3%	96.1%	81.2%	84.5%	95.6%
Indiana	92.6%	95.2%	97.0%	78.6%	88.3%	94.4%
Michigan	85.9%	90.2%	97.5%	59.8%	60.3%	94.2%
Ohio	92.9%	95.0%	97.8%	80.4%	85.0%	95.8%
Wisconsin	91.5%	92.9%	96.3%	83.4%	85.8%	94.2%
West North Central:						
Iowa	90.9%	94.3%	94.9%	78.2%	77.9%	95.4%
Kansas	93.3%	94.9%	94.2%	83.9%	88.6%	95.6%
Minnesota	94.2%	94.4%	98.3%	91.2%	88.6%	95.8%
Missouri	92.4%	94.1%	96.7%	82.8%	83.6%	95.0%
Nebraska	87.6%	94.7%	82.2%	65.5%	82.7%	89.2%
North Dakota	87.1%	90.2%	90.2%	76.3%	77.1%	90.4%
South Dakota	88.0%	94.2%	91.8%	68.7%	74.9%	93.1%
South Atlantic:						
Delaware	91.8%	96.2%	95.0%	77.7%	84.0%	94.5%
District of Columbia	98.0%	98.7%	94.4%	95.4%	94.2%	98.4%
Florida	89.7%	89.1%	95.2%	83.0%	81.8%	93.0%
Georgia	93.2%	95.4%	95.1%	78.1%	90.6%	94.3%
Maryland	95.7%	98.2%	96.4%	78.3%	88.0%	96.8%
North Carolina	90.1%	97.1%	85.7%	67.6%	73.1%	94.7%
South Carolina	91.2%	94.5%	88.1%	80.9%	86.0%	94.3%
Virginia	91.9%	94.7%	88.6%	84.1%	83.5%	95.5%
West Virginia	87.1%	92.7%	89.1%	67.6%	72.2%	95.7%
East South Central:						
Alabama	91.8%	95.3%	87.0%	78.5%	81.8%	96.5%
Kentucky	93.0%	95.2%	92.1%	85.2%	84.2%	96.7%
Mississippi	89.9%	94.7%	93.0%	70.2%	77.6%	96.6%
Tennessee	93.8%	96.3%	93.8%	81.5%	84.0%	96.7%
West South Central:						
Arkansas	90.8%	93.7%	93.4%	77.1%	84.6%	95.6%
Louisiana	85.0%	90.1%	80.4%	69.0%	69.5%	94.1%
Oklahoma	92.1%	94.9%	89.8%	75.6%	84.7%	95.5%
Texas	90.2%	93.2%	87.5%	79.3%	80.5%	93.9%
Mountain:						
Arizona	92.6%	95.2%	91.8%	82.3%	87.5%	94.5%
Colorado	87.3%	89.9%	90.7%	74.9%	74.8%	89.6%
Idaho	85.7%	90.4%	90.9%	62.1%	60.0%	92.3%
Montana	88.4%	92.4%	96.4%	71.2%	81.3%	91.0%
Nevada	92.5%	94.6%	93.4%	81.0%	87.6%	95.1%
New Mexico	87.0%	92.7%	85.7%	68.7%	73.9%	94.2%
Utah	84.7%	90.1%	81.5%	64.5%	66.4%	91.1%
Wyoming	83.9%	89.8%	88.3%	58.6%	74.3%	87.6%
Pacific:						
Alaska	84.8%	89.7%	85.5%	69.4%	71.5%	88.2%
California	88.1%	92.9%	89.3%	70.2%	74.4%	90.2%
Hawaii	88.1%	92.2%	94.5%	69.5%	78.1%	92.4%
Oregon	87.2%	89.6%	94.7%	63.3%	72.5%	89.6%
Washington	91.6%	95.6%	94.4%	76.4%	72.4%	93.6%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.i Standard errors for percent of private-sector employees working in establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.31%	0.34%	0.67%	1.04%	0.90%	0.30%
New England:						
Connecticut	1.32%	1.56%	2.44%	5.61%	4.39%	1.38%
Maine	1.48%	1.49%	1.77%	6.50%	3.63%	1.69%
Massachusetts	0.90%	0.71%	2.31%	3.83%	4.56%	0.89%
New Hampshire	4.08%	6.06%	4.92%	5.05%	5.21%	5.03%
Rhode Island	1.61%	0.78%	7.89%	4.81%	5.34%	1.20%
Vermont	1.42%	1.61%	3.68%	4.40%	5.23%	1.41%
Middle Atlantic:						
New Jersey	1.56%	1.79%	2.40%	5.22%	5.54%	1.61%
New York	0.95%	1.11%	1.13%	3.88%	4.04%	0.90%
Pennsylvania	1.53%	2.00%	2.57%	3.65%	3.40%	1.70%
East North Central:						
Illinois	1.07%	1.27%	1.53%	4.28%	3.69%	1.04%
Indiana	1.59%	1.58%	1.73%	6.27%	3.02%	1.88%
Michigan	3.21%	3.18%	1.79%	10.52%	9.29%	1.79%
Ohio	1.28%	1.46%	1.56%	4.55%	3.87%	1.15%
Wisconsin	1.41%	1.66%	1.96%	4.23%	3.94%	1.37%
West North Central:						
Iowa	1.52%	1.36%	2.65%	5.68%	4.60%	1.19%
Kansas	1.43%	1.63%	3.40%	4.99%	3.46%	1.44%
Minnesota	1.22%	1.91%	1.27%	2.79%	3.89%	1.21%
Missouri	1.49%	1.62%	1.84%	5.28%	4.20%	1.46%
Nebraska	2.39%	1.68%	8.41%	7.97%	3.95%	2.97%
North Dakota	2.41%	3.23%	4.89%	6.51%	5.70%	2.83%
South Dakota	1.65%	1.29%	3.10%	6.88%	5.26%	1.40%
South Atlantic:						
Delaware	2.05%	1.18%	3.00%	7.74%	6.77%	1.42%
District of Columbia	0.56%	0.47%	4.46%	3.00%	3.91%	0.49%
Florida	1.81%	2.64%	1.91%	4.06%	3.89%	2.01%
Georgia	1.21%	1.14%	2.42%	5.97%	2.58%	1.43%
Maryland	1.07%	0.65%	2.40%	7.28%	4.31%	1.02%
North Carolina	1.53%	1.01%	4.34%	7.36%	5.25%	1.30%
South Carolina	1.50%	1.38%	4.70%	5.36%	3.51%	1.50%
Virginia	1.45%	1.51%	4.65%	5.30%	4.80%	1.40%
West Virginia	1.88%	1.55%	5.28%	6.18%	4.32%	1.16%
East South Central:						
Alabama	1.64%	1.43%	5.28%	6.25%	3.74%	1.17%
Kentucky	1.24%	1.34%	3.72%	4.66%	3.58%	1.13%
Mississippi	2.20%	1.28%	3.43%	9.90%	5.67%	1.11%
Tennessee	1.34%	1.23%	3.61%	5.34%	4.03%	1.12%
West South Central:						
Arkansas	2.09%	2.32%	3.99%	6.77%	4.38%	1.22%
Louisiana	3.82%	2.68%	13.61%	12.09%	8.48%	2.44%
Oklahoma	1.47%	1.22%	4.11%	7.95%	3.63%	1.20%
Texas	1.47%	1.65%	5.10%	4.54%	3.48%	1.58%
Mountain:						
Arizona	1.30%	1.14%	5.48%	5.62%	3.34%	1.34%
Colorado	2.12%	2.31%	3.36%	7.61%	6.71%	2.13%
Idaho	2.25%	2.15%	3.80%	8.07%	7.10%	1.64%
Montana	1.63%	1.60%	2.17%	5.74%	4.21%	1.77%
Nevada	1.50%	1.73%	3.05%	6.02%	4.00%	1.54%
New Mexico	1.95%	1.88%	5.53%	5.85%	4.57%	1.41%
Utah	2.27%	2.45%	7.44%	6.55%	6.60%	2.06%
Wyoming	2.08%	2.08%	4.31%	7.46%	5.23%	2.15%
Pacific:						
Alaska	2.00%	2.02%	5.58%	6.89%	5.82%	2.02%
California	1.17%	1.18%	2.70%	4.26%	5.19%	1.18%
Hawaii	2.43%	2.20%	3.17%	8.75%	7.06%	1.95%
Oregon	2.51%	3.34%	2.08%	6.66%	5.89%	2.80%
Washington	1.40%	1.29%	3.17%	5.16%	7.65%	1.35%

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.j Percent of private-sector employees that are enrolled in a plan that covers telemedicine by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	95.4%	95.1%	97.4%	94.0%	94.8%	95.5%
New England:						
Connecticut	96.9%	97.0%	97.5%	92.3%	97.8%	96.9%
Maine	94.7%	94.0%	99.1%	93.2%	96.5%	94.4%
Massachusetts	95.9%	95.4%	97.8%	92.8%	95.2%	95.9%
New Hampshire	94.8%	94.1%	97.6%	96.0%	93.8%	94.9%
Rhode Island	96.0%	96.8%	91.5%	86.3%	85.8%	97.1%
Vermont	93.5%	93.7%	90.2%	95.3%	95.9%	93.3%
Middle Atlantic:						
New Jersey	96.4%	96.5%	93.9%	99.2%	90.6%	96.7%
New York	97.0%	96.6%	98.4%	96.6%	98.3%	96.9%
Pennsylvania	96.4%	96.5%	98.0%	90.6%	95.1%	96.5%
East North Central:						
Illinois	91.9%	91.6%	94.2%	86.0%	98.2%	91.3%
Indiana	98.4%	98.3%	99.1%	97.6%	98.6%	98.4%
Michigan	95.2%	94.8%	96.4%	100.0%	94.8%	95.2%
Ohio	97.0%	97.1%	97.2%	94.4%	95.0%	97.2%
Wisconsin	95.3%	95.9%	96.9%	84.2%	93.1%	95.7%
West North Central:						
Iowa	93.5%	92.8%	98.6%	94.7%	95.7%	93.3%
Kansas	97.1%	97.4%	89.0%	100.0%	94.4%	97.5%
Minnesota	96.7%	98.0%	99.8%	89.2%	89.6%	97.7%
Missouri	94.7%	94.2%	98.3%	95.7%	97.9%	94.4%
Nebraska	95.2%	96.9%	80.2%	99.5%	94.8%	95.3%
North Dakota	95.2%	95.0%	98.4%	90.8%	97.1%	94.9%
South Dakota	94.4%	93.5%	98.2%	94.5%	88.9%	95.5%
South Atlantic:						
Delaware	96.8%	97.6%	95.2%	88.6%	99.2%	96.5%
District of Columbia	97.4%	97.4%	93.3%	100.0%	97.4%	97.4%
Florida	97.0%	96.5%	99.1%	95.4%	97.9%	96.8%
Georgia	97.8%	97.8%	100.0%	91.6%	95.6%	98.3%
Maryland	98.0%	97.9%	98.4%	98.4%	95.9%	98.1%
North Carolina	98.2%	98.4%	98.3%	89.6%	98.3%	98.1%
South Carolina	93.7%	93.4%	94.7%	95.3%	99.1%	91.5%
Virginia	94.2%	94.2%	93.2%	95.8%	99.0%	93.3%
West Virginia	81.6%	79.7%	99.3%	85.7%	90.4%	80.2%
East South Central:						
Alabama	92.3%	91.8%	93.6%	100.0%	92.4%	92.3%
Kentucky	90.7%	90.5%	94.0%	86.1%	92.7%	90.4%
Mississippi	89.6%	89.9%	91.9%	79.5%	86.1%	90.2%
Tennessee	90.7%	90.6%	98.0%	84.8%	83.9%	91.2%
West South Central:						
Arkansas	94.0%	93.8%	93.2%	98.6%	91.8%	94.6%
Louisiana	93.8%	92.7%	98.0%	99.0%	95.2%	93.6%
Oklahoma	95.4%	95.6%	95.7%	90.8%	90.6%	96.8%
Texas	96.9%	97.0%	97.1%	92.8%	92.7%	97.4%
Mountain:						
Arizona	92.9%	92.2%	96.3%	97.2%	95.2%	92.4%
Colorado	94.9%	94.1%	99.4%	97.8%	97.5%	94.7%
Idaho	97.0%	96.7%	98.5%	92.8%	91.5%	97.3%
Montana	96.7%	96.6%	96.5%	100.0%	100.0%	96.3%
Nevada	96.9%	96.2%	100.0%	99.4%	99.9%	95.7%
New Mexico	97.4%	97.9%	97.9%	88.8%	95.7%	97.7%
Utah	96.8%	97.2%	95.8%	89.5%	91.9%	97.2%
Wyoming	91.4%	91.6%	98.3%	--	86.0%	92.0%
Pacific:						
Alaska	97.9%	97.5%	99.2%	100.0%	80.3%	99.3%
California	92.9%	92.1%	96.3%	95.6%	88.1%	93.2%
Hawaii	97.7%	97.7%	98.9%	96.3%	94.9%	98.5%
Oregon	97.0%	96.9%	98.3%	90.5%	96.2%	97.0%
Washington	97.5%	96.8%	99.9%	98.2%	95.9%	97.5%

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.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.j Standard errors for Percent of private-sector employees that are enrolled in a plan that covers telemedicine by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.31%	0.37%	0.42%	0.79%	0.70%	0.33%
New England:						
Connecticut	0.98%	1.19%	1.47%	4.32%	1.73%	1.05%
Maine	1.75%	2.06%	0.89%	4.37%	2.22%	1.98%
Massachusetts	1.32%	1.72%	1.60%	4.60%	3.76%	1.35%
New Hampshire	2.91%	3.68%	1.51%	2.98%	3.20%	3.21%
Rhode Island	1.31%	1.35%	4.99%	5.80%	8.79%	1.05%
Vermont	3.05%	3.51%	6.81%	2.39%	2.06%	3.24%
Middle Atlantic:						
New Jersey	1.12%	1.17%	5.94%	0.68%	5.79%	1.16%
New York	1.23%	1.62%	1.04%	1.72%	1.15%	1.28%
Pennsylvania	1.11%	1.30%	1.56%	3.89%	2.33%	1.20%
East North Central:						
Illinois	2.37%	2.75%	2.90%	7.13%	1.02%	2.58%
Indiana	0.75%	0.95%	0.68%	1.83%	0.93%	0.85%
Michigan	2.09%	2.44%	2.65%	0.00%	3.73%	2.26%
Ohio	0.84%	0.97%	2.06%	3.65%	2.96%	0.89%
Wisconsin	1.40%	1.75%	1.99%	6.44%	3.47%	1.57%
West North Central:						
Iowa	2.85%	3.43%	1.12%	3.37%	2.25%	3.18%
Kansas	1.04%	0.98%	9.46%	0.00%	4.15%	1.00%
Minnesota	1.00%	1.04%	0.22%	4.88%	5.80%	0.95%
Missouri	2.75%	3.27%	1.74%	2.99%	1.68%	3.03%
Nebraska	2.02%	1.06%	13.98%	0.55%	4.21%	2.20%
North Dakota	1.71%	2.06%	1.03%	6.21%	2.41%	1.94%
South Dakota	1.57%	2.05%	1.29%	4.06%	5.79%	1.51%
South Atlantic:						
Delaware	1.16%	1.22%	3.84%	6.14%	0.79%	1.29%
District of Columbia	1.17%	1.28%	5.71%	0.00%	2.84%	1.21%
Florida	1.03%	1.36%	0.90%	4.07%	1.61%	1.23%
Georgia	0.79%	0.87%	0.00%	6.16%	2.95%	0.74%
Maryland	0.78%	0.88%	1.59%	1.80%	3.36%	0.80%
North Carolina	0.87%	1.01%	1.71%	5.65%	1.22%	0.94%
South Carolina	2.33%	2.83%	4.15%	3.64%	0.65%	3.12%
Virginia	1.84%	2.07%	4.36%	3.51%	1.03%	2.12%
West Virginia	2.53%	2.92%	0.75%	5.95%	4.87%	2.88%
East South Central:						
Alabama	2.66%	3.04%	5.73%	0.00%	3.58%	3.11%
Kentucky	3.83%	4.32%	5.21%	7.70%	4.43%	4.22%
Mississippi	2.80%	2.97%	7.14%	17.14%	6.24%	3.06%
Tennessee	4.74%	5.00%	2.08%	7.21%	6.57%	5.09%
West South Central:						
Arkansas	1.99%	2.19%	4.87%	1.09%	4.52%	2.21%
Louisiana	1.96%	2.42%	1.37%	1.04%	2.32%	2.29%
Oklahoma	1.59%	1.76%	2.97%	7.18%	5.32%	1.40%
Texas	0.78%	0.84%	2.39%	4.14%	3.02%	0.80%
Mountain:						
Arizona	2.49%	2.88%	3.65%	1.93%	3.04%	2.91%
Colorado	2.25%	2.68%	0.52%	2.27%	1.87%	2.38%
Idaho	1.03%	1.31%	0.97%	5.68%	5.23%	1.03%
Montana	1.23%	1.48%	2.55%	0.00%	0.00%	1.39%
Nevada	1.41%	1.81%	0.00%	0.61%	0.12%	1.91%
New Mexico	1.00%	1.10%	2.08%	6.20%	2.48%	1.11%
Utah	0.93%	1.03%	2.36%	7.30%	3.78%	0.98%
Wyoming	2.43%	2.62%	1.46%	--	7.45%	2.57%
Pacific:						
Alaska	1.22%	1.52%	0.77%	0.00%	13.95%	0.51%
California	1.36%	1.66%	1.97%	2.25%	6.63%	1.39%
Hawaii	0.63%	0.78%	1.10%	1.96%	2.13%	0.66%
Oregon	1.02%	1.21%	1.24%	6.93%	3.73%	1.04%
Washington	0.86%	1.13%	0.08%	1.43%	3.24%	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.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.l Percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees **: 50% or more	Less than 50%
United States	25.3	32.4	15.6	8.2	6.4	31.0
New England:						
Connecticut	27.8	36.6	15.5 *	11.8 *	5.5	33.3
Maine	24.8	28.6	23.4	10.8 *	8.8	29.3
Massachusetts	32.1	41.2	26.9	5.5	10.8 *	34.2
New Hampshire	21.5	23.5	19.1	16.8 *	13.4 *	23.6
Rhode Island	25.2	32.0	11.2 *	9.5	6.8 *	30.1
Vermont	25.1	31.8	21.5	7.1	11.7	27.7
Middle Atlantic:						
New Jersey	36.3	43.7	15.2 *	16.3	8.0	40.8
New York	28.4	41.7	11.0 *	8.2	6.3	32.5
Pennsylvania	19.1	23.5	15.4	7.6	4.4	23.6
East North Central:						
Illinois	27.4	34.0	17.8 *	9.1	8.3	32.7
Indiana	17.4	23.5	11.0 *	8.7	7.1	21.6
Michigan	26.8	34.8	20.9 *	3.0 *	1.6 *	35.0
Ohio	20.3	24.3	16.3	9.7	6.7 *	25.2
Wisconsin	22.9	31.6	15.0 *	8.6	7.0	30.6
West North Central:						
Iowa	23.6	29.3	15.6	10.9	8.2	29.0
Kansas	26.6	33.4	10.4 *	5.1 *	4.1 *	37.9
Minnesota	25.3	39.7	10.0 *	9.5	5.6	31.2
Missouri	26.6	32.5	24.1	4.9	7.6	32.3
Nebraska	19.9	26.3	6.1	7.0	9.3 *	23.4
North Dakota	17.2	22.0	8.4	10.4 *	3.0 *	21.8
South Dakota	23.0	32.5	15.3	5.2 *	4.3 *	30.2
South Atlantic:						
Delaware	25.3	37.3	11.2	5.0 *	6.3 *	32.0
District of Columbia	56.3	66.1	--	14.9	--	60.1
Florida	23.9	34.0	14.2	4.8 *	5.4	31.8
Georgia	19.8	22.3	19.6	4.9 *	6.4	25.5
Maryland	37.4	40.8	37.3 *	14.9 *	4.7 *	42.3
North Carolina	23.2	28.0	18.4	10.3 *	7.0 *	27.6
South Carolina	21.6	27.1	14.5	6.3 *	4.0	31.8
Virginia	25.7	34.3	11.3 *	3.9 *	3.7 *	35.0
West Virginia	14.6	18.2	14.7	3.2 *	4.3	20.6
East South Central:						
Alabama	16.8	18.4	14.3 *	10.3 *	9.7	20.0
Kentucky	25.3	32.6	7.6	7.6 *	7.5	32.7
Mississippi	19.9	24.7	6.9 *	9.6 *	5.2	27.8
Tennessee	22.0	26.3	11.8 *	4.4 *	5.4 *	27.0
West South Central:						
Arkansas	20.1	25.3	8.5 *	5.3 *	8.0 *	29.3
Louisiana	16.2	20.1	13.6	2.4 *	5.8	22.3
Oklahoma	19.6	22.1	16.3	6.0 *	5.2	26.3
Texas	25.9	33.2	9.8	7.4	8.4	32.6
Mountain:						
Arizona	26.9	35.9	13.0 *	2.5 *	8.3	33.9
Colorado	28.3	33.3	12.6	23.0 *	9.2 *	31.9
Idaho	23.0	29.8	16.7 *	5.6 *	2.7	28.2
Montana	16.1	20.8	11.6 *	7.2 *	3.0 *	20.8
Nevada	13.7	13.4	19.0 *	6.8 *	4.3	18.5
New Mexico	19.8	26.4	7.6 *	7.9 *	7.7 *	26.5
Utah	26.7	32.9	20.7	5.3 *	12.9 *	31.5
Wyoming	14.3	16.3	15.8 *	5.3 *	4.8 *	17.9
Pacific:						
Alaska	19.1	25.3	12.2	7.8	3.2 *	23.1
California	28.6	37.0	16.9	10.2	5.6	32.1
Hawaii	16.3	21.2	14.5 *	2.2 *	4.0	21.6
Oregon	32.1	38.4	20.0	14.3	8.5	36.0
Washington	27.2	36.0	19.5 *	6.0	2.1 *	29.8

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	Percent Full-Time Employees: 50-74%	Percent Full-Time Employees: Less than 50%	Percent Low-Wage Employees **: 50% or more	Percent Low-Wage Employees **: Less than 50%
United States	0.58	0.78	0.91	0.49	0.36	0.71
New England:						
Connecticut	3.07	4.25	5.49 *	3.92 *	1.62	3.68
Maine	2.26	2.70	6.50	4.06 *	2.06	2.75
Massachusetts	3.74	4.64	7.23	1.55	5.42 *	4.13
New Hampshire	2.94	4.18	4.52	7.26 *	6.70 *	3.53
Rhode Island	2.32	2.56	3.51 *	2.75	2.14 *	2.38
Vermont	2.94	4.13	5.84	1.72	2.84	3.40
Middle Atlantic:						
New Jersey	4.34	5.62	6.08 *	3.72	2.31	4.90
New York	2.94	3.97	3.31 *	1.59	1.70	3.35
Pennsylvania	2.35	3.54	2.34	2.12	1.25	3.08
East North Central:						
Illinois	2.69	3.48	5.50 *	2.62	2.24	3.21
Indiana	2.28	2.89	3.84 *	2.52	1.81	3.26
Michigan	3.15	4.04	8.19 *	1.37 *	0.80 *	3.73
Ohio	1.79	2.61	2.63	2.62	2.03 *	2.11
Wisconsin	2.42	3.30	4.76 *	2.31	1.89	3.06
West North Central:						
Iowa	3.37	4.75	4.02	2.31	2.11	4.28
Kansas	3.89	5.03	3.74 *	1.84 *	1.33 *	4.80
Minnesota	4.42	5.73	3.16 *	2.66	1.60	5.07
Missouri	3.48	4.63	4.56	1.31	2.15	4.28
Nebraska	2.28	3.06	1.68	1.93	3.12 *	2.81
North Dakota	2.12	2.60	2.25	5.31 *	0.92 *	2.60
South Dakota	2.34	3.52	2.07	1.64 *	1.34 *	2.88
South Atlantic:						
Delaware	2.90	4.34	2.86	1.68 *	2.19 *	3.72
District of Columbia	3.91	3.86	--	4.35	--	4.46
Florida	2.12	3.06	2.93	1.54 *	1.48	2.79
Georgia	2.01	2.53	4.50	1.91 *	1.63	2.44
Maryland	5.18	6.16	14.22 *	6.59 *	1.54 *	5.65
North Carolina	2.60	3.78	3.74	3.10 *	2.29 *	3.19
South Carolina	4.79	6.82	3.45	2.48 *	0.99	6.65
Virginia	2.94	4.26	3.61 *	1.56 *	1.31 *	3.24
West Virginia	1.85	2.62	3.49	1.23 *	0.98	2.82
East South Central:						
Alabama	1.58	1.85	4.38 *	3.72 *	2.40	1.93
Kentucky	2.68	3.17	1.98	2.60 *	2.24	3.22
Mississippi	2.72	2.92	2.66 *	7.82 *	1.56	3.51
Tennessee	2.57	3.18	5.11 *	1.77 *	2.00 *	3.25
West South Central:						
Arkansas	3.39	4.37	4.45 *	3.04 *	3.28 *	5.02
Louisiana	2.04	2.60	3.56	0.80 *	1.43	2.64
Oklahoma	2.01	2.33	4.35	1.99 *	1.45	2.42
Texas	2.30	2.87	2.66	1.74	1.55	3.08
Mountain:						
Arizona	4.06	4.35	10.11 *	0.96 *	2.47	5.65
Colorado	3.00	3.55	2.92	10.14 *	3.89 *	3.43
Idaho	4.09	5.52	5.22 *	1.90 *	0.75	4.71
Montana	2.06	2.99	3.88 *	2.83 *	1.00 *	2.63
Nevada	2.57	2.33	8.95 *	2.97 *	0.69	3.63
New Mexico	2.57	3.80	2.36 *	3.16 *	2.34 *	3.72
Utah	2.99	3.97	6.09	1.78 *	7.76 *	3.13
Wyoming	1.63	2.07	5.11 *	1.69 *	1.57 *	2.11
Pacific:						
Alaska	1.91	2.75	2.85	1.83	1.21 *	2.35
California	2.59	3.56	2.71	1.56	1.16	2.86
Hawaii	2.26	3.19	4.96 *	0.66 *	1.13	3.08
Oregon	4.85	6.32	4.03	3.18	2.19	5.34
Washington	3.41	4.79	6.59 *	1.55	1.04 *	3.66

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.m Percent of private-sector employees working in establishments that telework on a regular basis by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees **: 50% or more	Less than 50%
United States	16.2	21.1	9.2	4.8	3.5	20.0
New England:						
Connecticut	20.9	28.3	10.4 *	8.0 *	2.8 *	25.4
Maine	16.7	20.2	11.2 *	8.5 *	6.0 *	19.7
Massachusetts	22.9	30.0	18.5 *	2.9 *	5.3 *	24.7
New Hampshire	11.0	12.9	10.8 *	4.4 *	2.6	13.2
Rhode Island	14.1	17.6	5.3 *	7.0 *	3.8 *	16.8
Vermont	18.0	23.0	17.8 *	3.4	7.6	20.1
Middle Atlantic:						
New Jersey	24.6	30.3	11.1 *	7.9	5.6 *	27.7
New York	17.4	26.2	6.0	4.0	4.3 *	19.8
Pennsylvania	13.6	17.5	10.3	3.6 *	1.7 *	17.3
East North Central:						
Illinois	18.0	22.7	10.1 *	6.2 *	5.2 *	21.6
Indiana	10.0	12.1	9.5 *	4.5 *	4.2	12.4
Michigan	19.0	26.0	9.9 *	1.6 *	1.3 *	24.7
Ohio	10.8	13.6	7.6 *	4.1 *	3.4 *	13.5
Wisconsin	14.5	21.1	6.3 *	5.5 *	2.8 *	20.1
West North Central:						
Iowa	15.3	19.9	5.3	6.7	3.8 *	19.3
Kansas	14.2	17.9	5.2 *	2.4 *	1.4 *	20.6
Minnesota	14.8	22.7	5.7 *	6.5 *	3.1 *	18.3
Missouri	17.2	22.2	9.9 *	1.9 *	4.1 *	21.0
Nebraska	12.7	16.7	3.8 *	5.0 *	4.5 *	15.4
North Dakota	9.1	11.0	4.1 *	7.6 *	1.7 *	11.5
South Dakota	14.3	19.9	10.5	3.4 *	2.6 *	18.9
South Atlantic:						
Delaware	15.3	23.1	6.0	2.1 *	2.1 *	19.9
District of Columbia	48.7	56.9	--	14.4 *	--	51.7
Florida	14.6	21.2	8.7	1.5 *	3.9 *	19.2
Georgia	11.4	12.8	11.2	2.8 *	2.8 *	15.1
Maryland	25.3	29.1	17.3 *	12.0 *	3.7 *	28.6
North Carolina	14.4	17.2	10.8	7.7 *	3.4 *	17.4
South Carolina	16.6	21.5	9.2 *	4.6 *	2.2 *	25.0
Virginia	17.7	24.3	6.4 *	1.0 *	2.4 *	24.1
West Virginia	6.8	9.0	5.0 *	1.5 *	2.0 *	9.6
East South Central:						
Alabama	9.2	11.2	3.1 *	3.5 *	2.7 *	12.2
Kentucky	14.3	18.6	3.0 *	4.4 *	3.1 *	19.0
Mississippi	9.4	11.3	3.9 *	5.6 *	3.2 *	12.8
Tennessee	9.0	10.2	8.3 *	3.4 *	1.3 *	11.3
West South Central:						
Arkansas	9.3	12.4	2.6 *	0.4 *	1.4 *	15.3
Louisiana	7.8	9.2	7.9	0.8 *	3.8 *	10.1
Oklahoma	9.1	10.9	3.2	2.2 *	2.9 *	11.9
Texas	14.6	19.0	4.4 *	3.7 *	3.7	18.7
Mountain:						
Arizona	19.5	27.1	5.3 *	1.3 *	6.3 *	24.5
Colorado	20.4	23.2	6.9	21.7 *	7.8 *	22.8
Idaho	16.5	22.7	8.9 *	3.1 *	1.6 *	20.4
Montana	8.2	10.2	6.7 *	4.2 *	1.6 *	10.5
Nevada	9.7	8.6	15.8 *	5.5 *	1.9	13.7
New Mexico	8.6	11.8	2.5 *	3.0 *	4.4 *	10.9
Utah	19.0	22.8	16.9 *	4.4 *	11.5 *	21.6
Wyoming	7.1	7.2	11.2 *	3.4 *	3.3 *	8.6
Pacific:						
Alaska	8.3	10.1	7.5	3.9 *	1.1 *	10.1
California	21.1	27.3	13.2	7.0	4.1	23.7
Hawaii	8.4	11.4	5.9 *	0.7 *	0.8 *	11.6
Oregon	23.4	27.9	16.2	8.3	3.4 *	26.7
Washington	16.0	22.7	5.7 *	4.1 *	2.0 *	17.5

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.2.m Standard errors for percent of private-sector employees working in establishments that telework on a regular basis by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.51	0.71	0.65	0.40	0.28	0.64
New England:						
Connecticut	3.02	4.28	5.66 *	3.09 *	1.12 *	3.64
Maine	1.99	2.68	4.23 *	3.89 *	1.97 *	2.44
Massachusetts	3.52	4.93	5.82 *	1.15 *	2.22 *	3.89
New Hampshire	1.96	2.98	3.45 *	1.34 *	0.68	2.52
Rhode Island	1.48	1.65	2.44 *	2.49 *	1.40 *	1.60
Vermont	2.92	4.16	5.74 *	0.89	2.08	3.36
Middle Atlantic:						
New Jersey	4.35	5.78	4.20 *	2.31	1.80 *	4.98
New York	1.87	2.69	1.78	1.12	1.70 *	2.15
Pennsylvania	2.22	3.33	2.30	1.51 *	0.61 *	2.86
East North Central:						
Illinois	2.26	3.06	4.18 *	2.29 *	1.90 *	2.78
Indiana	1.66	2.33	3.48 *	1.77 *	1.24	2.35
Michigan	2.97	4.12	5.83 *	0.86 *	0.66 *	3.71
Ohio	1.34	2.00	2.48 *	1.30 *	1.24 *	1.67
Wisconsin	2.05	2.95	3.27 *	1.70 *	1.06 *	2.65
West North Central:						
Iowa	3.24	4.63	1.33	1.87	1.27 *	4.19
Kansas	2.56	3.46	2.02 *	1.19 *	0.53 *	3.59
Minnesota	2.75	3.93	2.12 *	2.16 *	1.32 *	3.28
Missouri	3.69	5.03	3.53 *	0.80 *	1.97 *	4.61
Nebraska	2.11	2.90	1.22 *	1.78 *	1.48 *	2.69
North Dakota	1.75	2.00	1.38 *	5.17 *	0.60 *	2.21
South Dakota	2.06	3.20	2.11	1.55 *	1.19 *	2.61
South Atlantic:						
Delaware	2.30	3.64	1.73	1.16 *	0.95 *	3.07
District of Columbia	3.96	4.03	--	4.39 *	--	4.44
Florida	1.89	2.88	2.01	0.52 *	1.47 *	2.67
Georgia	1.41	1.81	3.09	1.69 *	1.15 *	1.77
Maryland	4.60	5.95	5.78 *	6.23 *	1.54 *	5.12
North Carolina	2.03	2.96	2.81	2.86 *	1.67 *	2.51
South Carolina	4.32	6.21	2.88 *	2.35 *	0.75 *	6.11
Virginia	2.49	3.63	3.08 *	0.51 *	1.06 *	2.98
West Virginia	1.26	1.89	1.56 *	0.85 *	0.71 *	1.92
East South Central:						
Alabama	1.77	2.04	1.27 *	1.61 *	0.89 *	2.02
Kentucky	2.08	2.75	1.26 *	1.89 *	1.69 *	2.71
Mississippi	1.54	1.52	2.35 *	5.04 *	1.23 *	1.88
Tennessee	1.35	1.68	4.35 *	1.58 *	0.42 *	1.82
West South Central:						
Arkansas	2.36	3.16	1.52 *	0.22 *	0.53 *	3.86
Louisiana	1.37	1.86	2.32	0.44 *	1.31 *	1.86
Oklahoma	1.53	1.82	0.94	0.95 *	1.30 *	1.91
Texas	1.89	2.51	1.57 *	1.26 *	0.96	2.56
Mountain:						
Arizona	3.48	4.16	3.73 *	0.65 *	2.21 *	4.79
Colorado	2.81	2.99	2.05	10.27 *	3.52 *	3.24
Idaho	4.30	6.07	2.69 *	1.24 *	0.55 *	5.07
Montana	1.31	2.03	2.11 *	1.35 *	0.62 *	1.72
Nevada	2.57	2.01	9.39 *	2.79 *	0.38	3.65
New Mexico	1.58	2.35	0.88 *	1.06 *	1.82 *	2.20
Utah	2.94	3.98	6.19 *	1.62 *	7.83 *	2.98
Wyoming	1.19	1.40	4.58 *	1.23 *	1.16 *	1.55
Pacific:						
Alaska	0.97	1.41	1.97	1.25 *	0.47 *	1.16
California	2.48	3.52	2.60	1.40	1.15	2.77
Hawaii	1.59	2.11	4.38 *	0.31 *	0.28 *	2.15
Oregon	5.35	7.21	3.85	2.47	1.31 *	5.98
Washington	3.30	4.81	2.05 *	1.30 *	1.02 *	3.63

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

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

* Figure does not meet standard of reliability or precision.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3 Number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	109,141,411	87,930,359	15,458,293	5,752,759	17,772,512	91,368,899
New England:						
Connecticut	1,165,973	893,929	224,163	47,881	166,110	999,862
Maine	436,290	352,796	62,361	21,133	70,809	365,481
Massachusetts	2,645,684	1,813,733	704,763	127,188	123,862	2,521,822
New Hampshire	497,605	395,327	71,068	31,211	60,178	437,427
Rhode Island	384,437	328,751	36,293	19,393	51,775	332,662
Vermont	202,147	167,286	19,549	15,312	21,283	180,864
Middle Atlantic:						
New Jersey	3,108,434	2,700,266	225,045	183,124	222,540	2,885,895
New York	6,447,491	4,784,552	1,293,888	369,051	650,234	5,797,256
Pennsylvania	4,406,413	3,575,560	560,604	270,248	688,215	3,718,198
East North Central:						
Illinois	4,374,953	3,596,661	568,697	209,595	624,762	3,750,191
Indiana	2,078,661	1,500,875	465,847	111,940	383,261	1,695,400
Michigan	3,002,115	2,457,334	393,989	150,792	450,079	2,552,036
Ohio	3,953,801	3,129,573	599,172	225,056	700,276	3,253,525
Wisconsin	2,029,470	1,515,980	343,406	170,084	445,944	1,583,526
West North Central:						
Iowa	1,018,527	850,416	105,435	62,676	176,212	842,315
Kansas	1,048,950	912,896	99,852	36,202	259,509	789,441
Minnesota	2,072,448	1,511,562	333,826	227,060	311,316	1,761,132
Missouri	2,099,310	1,776,993	201,269	121,048	316,861	1,782,450
Nebraska	721,483	594,910	84,831	41,742	111,771	609,712
North Dakota	279,045	219,928	40,013	19,105	49,817	229,228
South Dakota	298,697	222,267	51,142	25,288	55,264	243,433
South Atlantic:						
Delaware	352,579	274,162	53,892	24,525	59,705	292,875
District of Columbia	481,699	431,489	--	--	--	431,347
Florida	7,647,924	5,420,282	1,740,839 *	486,802	1,730,117	5,917,807
Georgia	3,578,870	3,073,290	361,948	143,632	923,029	2,655,841
Maryland	2,058,070	1,732,239	265,046 *	60,786	182,841	1,875,230
North Carolina	3,270,839	2,549,969	595,429	125,441	499,722	2,771,117
South Carolina	1,665,898	1,357,864	232,313	75,722	516,184	1,149,715
Virginia	2,877,049	2,389,063	338,464	149,522	609,514 *	2,267,534
West Virginia	402,193	320,375	56,872	24,946	104,092	298,101
East South Central:						
Alabama	1,403,771	1,230,221	110,489	63,061	309,931	1,093,839
Kentucky	1,300,111	1,131,998	109,009	59,105	249,482	1,050,629
Mississippi	808,209	695,583	72,886	39,740	199,339	608,870
Tennessee	2,534,384	2,298,987	109,064 *	126,333	348,583	2,185,801
West South Central:						
Arkansas	932,063	809,311	73,034	49,718	306,188	625,875
Louisiana	1,284,157	1,001,014	220,427	62,716 *	363,794	920,363
Oklahoma	1,297,815	1,158,960	97,352	41,503	331,506	966,309
Texas	10,127,159	8,598,970	1,039,028	489,161	1,918,815	8,208,344
Mountain:						
Arizona	2,159,774	1,820,420	245,131 *	94,223	492,331	1,667,443
Colorado	1,942,491	1,597,120	241,830	103,540	228,539	1,713,952
Idaho	591,895	464,629	101,602	25,663	67,981	523,914
Montana	322,843	249,330	51,410	22,102	55,141	267,702
Nevada	1,165,435	924,497	200,440	40,497	360,467 *	804,968
New Mexico	505,389	408,609	69,381	27,400	135,401	369,988
Utah	1,282,490	1,091,393	142,521	48,576	249,385	1,033,106
Wyoming	167,168	139,015	18,692	9,461	33,884	133,284
Pacific:						
Alaska	202,874	153,821	36,370	12,683	28,996	173,878
California	12,446,873	10,036,534	1,784,389	625,950	1,139,826	11,307,047
Hawaii	373,509	292,898	54,791 *	25,819	84,255	289,254
Oregon	1,357,042	1,123,524	187,608	45,910	131,667	1,225,375
Washington	2,328,905	1,853,197	334,557	141,151	121,365 *	2,207,539

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

Table VII.B.3 Standard errors for number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	Percent Full-Time Employees 50-74%	Percent Full-Time Employees Less than 50%	Percent Low-Wage Employees ** 50% or more	Percent Low-Wage Employees ** Less than 50%
United States	1,517,874	1,439,525	834,800	215,274	656,841	1,494,788
New England:						
Connecticut	63,017	64,919	50,218	8,445	36,283	62,032
Maine	21,450	22,242	13,536	4,195	13,155	21,690
Massachusetts	215,919	167,345	184,117	24,935	27,189	218,136
New Hampshire	46,467	48,659	16,469	7,861	12,516	46,840
Rhode Island	56,607	57,062	7,911	2,742	9,660	56,482
Vermont	15,524	16,472	3,262	3,180	4,559	16,155
Middle Atlantic:						
New Jersey	248,092	256,977	48,575	39,387	41,029	253,454
New York	369,488	354,386	226,299	59,326	114,868	370,174
Pennsylvania	351,469	348,002	134,416	36,432	111,436	353,864
East North Central:						
Illinois	277,493	279,713	113,915	53,046	121,292	279,276
Indiana	150,130	123,427	119,480	20,195	59,713	154,545
Michigan	183,802	197,008	76,293	31,379	91,775	187,412
Ohio	237,313	234,860	137,360	37,836	162,831	208,884
Wisconsin	129,576	113,327	96,626	30,361	96,460	110,045
West North Central:						
Iowa	76,496	79,775	22,245	11,568	25,895	77,597
Kansas	86,475	89,842	26,905	6,076	62,140	71,567
Minnesota	224,039	241,814	96,747	51,247	88,226	236,203
Missouri	173,291	182,546	45,795	20,720	50,870	174,706
Nebraska	49,325	52,129	16,392	8,351	17,984	50,192
North Dakota	17,667	17,492	11,612	3,357	11,523	16,843
South Dakota	17,534	17,001	9,621	6,209	8,880	17,539
South Atlantic:						
Delaware	20,167	21,795	11,056	4,491	9,935	21,511
District of Columbia	29,003	33,174	--	--	--	28,521
Florida	585,727	362,442	558,868 *	85,780	263,883	593,319
Georgia	267,217	270,699	78,876	31,660	209,876	213,183
Maryland	215,755	204,855	96,938 *	16,858	34,773	218,466
North Carolina	206,068	214,516	108,102	22,161	68,198	217,210
South Carolina	171,760	177,866	44,897	19,633	123,390	137,012
Virginia	223,878	228,993	70,713	39,023	191,629 *	165,043
West Virginia	22,728	24,223	12,278	3,696	10,837	24,661
East South Central:						
Alabama	234,677	235,930	29,049	13,465	37,463	237,263
Kentucky	83,836	88,576	25,116	11,144	30,027	87,251
Mississippi	67,909	70,849	16,654	9,710	24,680	72,153
Tennessee	310,890	312,878	34,384 *	28,615	55,120	313,083
West South Central:						
Arkansas	69,321	72,925	20,640	10,409	43,343	71,640
Louisiana	82,346	83,965	52,688	18,990 *	52,580	86,100
Oklahoma	112,518	114,104	22,235	10,333	40,654	114,308
Texas	514,343	508,438	237,983	80,119	229,424	514,209
Mountain:						
Arizona	171,639	144,852	123,836 *	20,536	79,578	168,206
Colorado	143,065	146,690	51,540	26,806	42,292	144,756
Idaho	59,634	60,319	18,771	4,964	10,024	60,750
Montana	21,568	23,782	8,563	4,281	9,854	22,022
Nevada	138,834	139,783	45,392	11,211	122,947 *	82,148
New Mexico	37,182	38,846	13,046	4,335	20,194	35,696
Utah	72,159	77,356	25,490	8,116	49,999	74,932
Wyoming	8,610	9,178	3,081	1,744	4,734	9,318
Pacific:						
Alaska	13,619	12,966	8,235	2,971	5,070	13,661
California	697,625	694,461	268,769	87,239	239,490	685,198
Hawaii	25,358	22,423	18,667 *	4,842	19,052	21,847
Oregon	125,439	127,804	32,080	10,181	30,183	126,030
Washington	172,601	169,328	95,177	27,987	41,342 *	172,197

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

Table VII.B.3.a Percent of number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	109,141,411	80.6%	14.2%	5.3%	16.3%	83.7%
New England:						
Connecticut	1,165,973	76.7%	19.2%	4.1%	14.2%	85.8%
Maine	436,290	80.9%	14.3%	4.8%	16.2%	83.8%
Massachusetts	2,645,684	68.6%	26.6%	4.8%	4.7%	95.3%
New Hampshire	497,605	79.4%	14.3%	6.3%	12.1%	87.9%
Rhode Island	384,437	85.5%	9.4%	5.0%	13.5%	86.5%
Vermont	202,147	82.8%	9.7%	7.6%	10.5%	89.5%
Middle Atlantic:						
New Jersey	3,108,434	86.9%	7.2%	5.9%	7.2%	92.8%
New York	6,447,491	74.2%	20.1%	5.7%	10.1%	89.9%
Pennsylvania	4,406,413	81.1%	12.7%	6.1%	15.6%	84.4%
East North Central:						
Illinois	4,374,953	82.2%	13.0%	4.8%	14.3%	85.7%
Indiana	2,078,661	72.2%	22.4%	5.4%	18.4%	81.6%
Michigan	3,002,115	81.9%	13.1%	5.0%	15.0%	85.0%
Ohio	3,953,801	79.2%	15.2%	5.7%	17.7%	82.3%
Wisconsin	2,029,470	74.7%	16.9%	8.4%	22.0%	78.0%
West North Central:						
Iowa	1,018,527	83.5%	10.4%	6.2%	17.3%	82.7%
Kansas	1,048,950	87.0%	9.5%	3.5%	24.7%	75.3%
Minnesota	2,072,448	72.9%	16.1%	11.0%	15.0%	85.0%
Missouri	2,099,310	84.6%	9.6%	5.8%	15.1%	84.9%
Nebraska	721,483	82.5%	11.8%	5.8%	15.5%	84.5%
North Dakota	279,045	78.8%	14.3%	6.8%	17.9%	82.1%
South Dakota	298,697	74.4%	17.1%	8.5%	18.5%	81.5%
South Atlantic:						
Delaware	352,579	77.8%	15.3%	7.0%	16.9%	83.1%
District of Columbia	481,699	89.6%	--	4.6% *	--	89.5%
Florida	7,647,924	70.9%	22.8%	6.4%	22.6%	77.4%
Georgia	3,578,870	85.9%	10.1%	4.0%	25.8%	74.2%
Maryland	2,058,070	84.2%	12.9% *	3.0%	8.9%	91.1%
North Carolina	3,270,839	78.0%	18.2%	3.8%	15.3%	84.7%
South Carolina	1,665,898	81.5%	13.9%	4.5%	31.0%	69.0%
Virginia	2,877,049	83.0%	11.8%	5.2%	21.2%	78.8%
West Virginia	402,193	79.7%	14.1%	6.2%	25.9%	74.1%
East South Central:						
Alabama	1,403,771	87.6%	7.9% *	4.5%	22.1%	77.9%
Kentucky	1,300,111	87.1%	8.4%	4.5%	19.2%	80.8%
Mississippi	808,209	86.1%	9.0%	4.9%	24.7%	75.3%
Tennessee	2,534,384	90.7%	4.3% *	5.0%	13.8%	86.2%
West South Central:						
Arkansas	932,063	86.8%	7.8%	5.3%	32.9%	67.1%
Louisiana	1,284,157	78.0%	17.2%	4.9% *	28.3%	71.7%
Oklahoma	1,297,815	89.3%	7.5%	3.2%	25.5%	74.5%
Texas	10,127,159	84.9%	10.3%	4.8%	18.9%	81.1%
Mountain:						
Arizona	2,159,774	84.3%	11.3% *	4.4%	22.8%	77.2%
Colorado	1,942,491	82.2%	12.4%	5.3%	11.8%	88.2%
Idaho	591,895	78.5%	17.2%	4.3%	11.5%	88.5%
Montana	322,843	77.2%	15.9%	6.8%	17.1%	82.9%
Nevada	1,165,435	79.3%	17.2%	3.5% *	30.9%	69.1%
New Mexico	505,389	80.9%	13.7%	5.4%	26.8%	73.2%
Utah	1,282,490	85.1%	11.1%	3.8%	19.4%	80.6%
Wyoming	167,168	83.2%	11.2%	5.7%	20.3%	79.7%
Pacific:						
Alaska	202,874	75.8%	17.9%	6.3%	14.3%	85.7%
California	12,446,873	80.6%	14.3%	5.0%	9.2%	90.8%
Hawaii	373,509	78.4%	14.7% *	6.9%	22.6%	77.4%
Oregon	1,357,042	82.8%	13.8%	3.4%	9.7%	90.3%
Washington	2,328,905	79.6%	14.4%	6.1%	5.2% *	94.8%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

Table VII.B.3.a Standard errors for percent of number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	Percent Full-Time Employees 50-74%	Percent Full-Time Employees Less than 50%	Percent Low-Wage Employees ** 50% or more	Percent Low-Wage Employees ** Less than 50%
United States	1,517,874	0.72%	0.71%	0.21%	0.59%	0.59%
New England:						
Connecticut	63,017	4.04%	4.02%	0.79%	2.96%	2.96%
Maine	21,450	3.05%	2.96%	1.02%	2.89%	2.89%
Massachusetts	215,919	5.62%	5.72%	1.06%	1.10%	1.10%
New Hampshire	46,467	3.97%	3.45%	1.70%	2.65%	2.65%
Rhode Island	56,607	2.96%	2.43%	1.07%	3.04%	3.04%
Vermont	15,524	2.61%	1.78%	1.74%	2.39%	2.39%
Middle Atlantic:						
New Jersey	248,092	2.20%	1.66%	1.38%	1.46%	1.46%
New York	369,488	3.28%	3.23%	1.00%	1.79%	1.79%
Pennsylvania	351,469	3.15%	2.97%	0.99%	2.66%	2.66%
East North Central:						
Illinois	277,493	2.81%	2.57%	1.24%	2.74%	2.74%
Indiana	150,130	4.82%	4.92%	1.08%	3.01%	3.01%
Michigan	183,802	2.85%	2.59%	1.12%	3.00%	3.00%
Ohio	237,313	3.37%	3.28%	1.04%	3.69%	3.69%
Wisconsin	129,576	4.24%	4.24%	1.62%	4.13%	4.13%
West North Central:						
Iowa	76,496	2.62%	2.27%	1.26%	2.70%	2.70%
Kansas	86,475	2.78%	2.64%	0.67%	5.03%	5.03%
Minnesota	224,039	5.47%	4.77%	2.94%	4.47%	4.47%
Missouri	173,291	2.69%	2.31%	1.16%	2.59%	2.59%
Nebraska	49,325	2.74%	2.38%	1.23%	2.57%	2.57%
North Dakota	17,667	4.01%	3.91%	1.30%	3.83%	3.83%
South Dakota	17,534	3.48%	3.06%	2.05%	2.90%	2.90%
South Atlantic:						
Delaware	20,167	3.30%	3.10%	1.38%	2.88%	2.88%
District of Columbia	29,003	3.26%	--	1.92% *	--	4.38%
Florida	585,727	5.72%	5.99%	1.23%	3.54%	3.54%
Georgia	267,217	2.44%	2.24%	0.94%	4.90%	4.90%
Maryland	215,755	4.49%	4.43% *	0.88%	1.93%	1.93%
North Carolina	206,068	3.29%	3.25%	0.77%	2.30%	2.30%
South Carolina	171,760	3.44%	3.02%	1.28%	6.01%	6.01%
Virginia	223,878	2.88%	2.53%	1.41%	5.64%	5.64%
West Virginia	22,728	3.14%	3.00%	1.03%	3.00%	3.00%
East South Central:						
Alabama	234,677	2.96%	2.41% *	1.23%	4.53%	4.53%
Kentucky	83,836	2.23%	1.99%	0.94%	2.55%	2.55%
Mississippi	67,909	2.62%	2.15%	1.33%	3.68%	3.68%
Tennessee	310,890	2.02%	1.44% *	1.29%	2.69%	2.69%
West South Central:						
Arkansas	69,321	2.59%	2.22%	1.27%	4.66%	4.66%
Louisiana	82,346	4.14%	3.87%	1.52% *	4.05%	4.05%
Oklahoma	112,518	2.05%	1.79%	0.86%	3.58%	3.58%
Texas	514,343	2.35%	2.25%	0.85%	2.25%	2.25%
Mountain:						
Arizona	171,639	5.20%	5.26% *	1.04%	3.63%	3.63%
Colorado	143,065	3.04%	2.70%	1.41%	2.26%	2.26%
Idaho	59,634	3.64%	3.38%	0.98%	2.08%	2.08%
Montana	21,568	3.28%	2.85%	1.45%	3.06%	3.06%
Nevada	138,834	4.34%	4.10%	1.07% *	7.87%	7.87%
New Mexico	37,182	2.91%	2.68%	1.00%	3.80%	3.80%
Utah	72,159	2.22%	2.07%	0.70%	3.73%	3.73%
Wyoming	8,610	2.20%	1.90%	1.10%	2.90%	2.90%
Pacific:						
Alaska	13,619	3.88%	3.73%	1.53%	2.51%	2.51%
California	697,625	2.27%	2.14%	0.75%	1.88%	1.88%
Hawaii	25,358	4.53%	4.52% *	1.42%	4.45%	4.45%
Oregon	125,439	2.83%	2.61%	0.82%	2.31%	2.31%
Washington	172,601	4.00%	3.81%	1.36%	1.77% *	1.77%

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

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* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

Table VII.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	87.3%	88.0%	87.2%	76.4%	77.5%	89.2%
New England:						
Connecticut	90.7%	92.1%	87.8%	78.3%	84.0%	91.8%
Maine	84.7%	87.6%	81.7%	45.9%	73.5%	86.9%
Massachusetts	89.5%	89.6%	90.9%	80.2%	76.1%	90.2%
New Hampshire	80.6%	81.3%	83.1%	65.3%	73.6%	81.5%
Rhode Island	92.1%	95.6%	74.7%	65.2%	76.8%	94.4%
Vermont	84.3%	86.4%	74.9%	73.0%	71.0%	85.9%
Middle Atlantic:						
New Jersey	87.4%	87.7%	91.0%	79.6%	72.0%	88.6%
New York	89.5%	89.7%	92.2%	77.9%	79.1%	90.7%
Pennsylvania	89.3%	90.9%	87.2%	72.3%	75.4%	91.8%
East North Central:						
Illinois	91.6%	93.2%	87.6%	76.1%	79.0%	93.7%
Indiana	86.1%	87.2%	88.0%	62.0%	75.0%	88.6%
Michigan	85.9%	86.2%	89.8%	70.0%	66.0%	89.4%
Ohio	90.8%	92.4%	91.3%	65.9%	78.7%	93.3%
Wisconsin	85.3%	84.1%	92.2%	82.0%	77.9%	87.4%
West North Central:						
Iowa	90.0%	92.6%	79.9%	71.6%	73.0%	93.5%
Kansas	90.1%	91.9%	78.8%	75.6%	86.6%	91.2%
Minnesota	90.4%	89.5%	94.6%	89.9%	87.1%	91.0%
Missouri	89.4%	90.1%	88.1%	82.2%	76.5%	91.7%
Nebraska	87.8%	91.5%	66.3%	77.7%	80.0%	89.2%
North Dakota	86.5%	87.8%	81.8%	81.3%	79.1%	88.1%
South Dakota	86.4%	87.5%	86.2%	76.6%	80.0%	87.8%
South Atlantic:						
Delaware	85.7%	86.5%	89.0%	70.1%	73.3%	88.3%
District of Columbia	96.9%	97.4%	90.9%	94.0%	95.4%	97.0%
Florida	83.1%	79.8%	91.7%	88.2%	82.5%	83.2%
Georgia	88.6%	90.3%	79.8%	75.8%	85.1%	89.9%
Maryland	91.5%	92.4%	92.1%	63.1%	75.0%	93.1%
North Carolina	85.3%	88.5%	76.9%	60.5%	65.4%	88.9%
South Carolina	73.7%	72.8%	75.8%	82.6%	84.8%	68.7%
Virginia	88.7%	90.5%	79.5%	81.8%	81.5%	90.6%
West Virginia	84.6%	87.7%	79.9%	54.4%	65.8%	91.1%
East South Central:						
Alabama	89.6%	91.1%	82.5%	72.3%	74.3%	93.9%
Kentucky	88.0%	89.5%	80.6%	72.2%	67.4%	92.8%
Mississippi	88.9%	91.1%	75.7%	73.0%	73.4%	93.9%
Tennessee	89.6%	90.7%	80.5%	78.2%	78.3%	91.4%
West South Central:						
Arkansas	86.9%	88.4%	77.3%	76.0%	77.4%	91.6%
Louisiana	87.5%	86.6%	91.7%	87.6%	73.2%	93.2%
Oklahoma	89.3%	91.0%	77.8%	68.7%	83.9%	91.1%
Texas	85.2%	86.6%	82.1%	68.8%	71.7%	88.4%
Mountain:						
Arizona	90.4%	91.0%	91.1%	77.6%	85.3%	92.0%
Colorado	85.3%	86.6%	79.5%	78.0%	60.3%	88.6%
Idaho	82.5%	84.0%	82.3%	58.0%	50.3%	86.7%
Montana	86.1%	88.1%	85.2%	66.0%	73.4%	88.8%
Nevada	90.1%	90.4%	90.1%	85.1%	91.1%	89.7%
New Mexico	82.9%	84.1%	80.2%	72.8%	75.5%	85.7%
Utah	82.4%	84.0%	77.4%	59.8%	56.9%	88.5%
Wyoming	76.8%	80.9%	66.9%	35.9%	56.8%	81.9%
Pacific:						
Alaska	72.7%	78.1%	56.4%	53.6%	44.4%	77.4%
California	86.3%	86.1%	89.0%	81.6%	82.2%	86.7%
Hawaii	96.1%	95.4%	98.9%	98.0%	94.1%	96.7%
Oregon	87.8%	88.8%	87.7%	62.6%	62.6%	90.5%
Washington	86.3%	86.6%	89.5%	75.2%	79.8%	86.7%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	0.43%	0.52%	0.88%	1.20%	1.10%	0.49%
New England:						
Connecticut	1.45%	1.77%	3.98%	6.29%	5.41%	1.55%
Maine	1.96%	2.14%	5.51%	10.11%	7.64%	1.83%
Massachusetts	2.86%	3.89%	3.31%	6.25%	8.25%	2.98%
New Hampshire	4.88%	5.85%	6.93%	9.94%	8.02%	5.48%
Rhode Island	1.68%	1.42%	7.88%	6.76%	6.32%	1.50%
Vermont	2.04%	2.38%	6.00%	6.96%	7.88%	2.15%
Middle Atlantic:						
New Jersey	2.19%	2.51%	4.22%	6.00%	7.67%	2.30%
New York	1.26%	1.52%	2.63%	4.70%	4.83%	1.31%
Pennsylvania	2.03%	2.39%	4.11%	5.99%	5.12%	2.25%
East North Central:						
Illinois	1.18%	1.32%	4.06%	7.05%	5.25%	1.21%
Indiana	1.68%	2.01%	4.12%	7.90%	5.21%	1.80%
Michigan	2.84%	3.43%	3.60%	8.30%	11.45%	2.24%
Ohio	1.25%	1.39%	3.05%	7.66%	5.96%	1.22%
Wisconsin	2.48%	3.19%	3.09%	5.06%	6.17%	2.86%
West North Central:						
Iowa	1.42%	1.48%	6.04%	6.95%	5.36%	1.37%
Kansas	1.67%	1.79%	7.49%	6.79%	4.19%	1.94%
Minnesota	1.77%	2.52%	2.56%	3.40%	5.84%	1.92%
Missouri	1.66%	1.92%	4.46%	4.98%	4.99%	1.78%
Nebraska	2.05%	1.76%	10.10%	5.85%	4.62%	2.33%
North Dakota	2.03%	2.40%	6.99%	5.96%	6.15%	2.30%
South Dakota	1.64%	2.03%	4.04%	7.10%	4.69%	1.82%
South Atlantic:						
Delaware	2.11%	2.59%	4.27%	8.40%	6.83%	2.23%
District of Columbia	0.67%	0.72%	5.21%	3.51%	3.12%	0.70%
Florida	2.45%	3.05%	3.06%	3.34%	3.77%	3.04%
Georgia	1.42%	1.54%	5.64%	7.24%	4.00%	1.61%
Maryland	1.42%	1.52%	4.03%	13.00%	7.21%	1.35%
North Carolina	1.77%	2.12%	5.38%	8.43%	6.33%	1.80%
South Carolina	6.15%	7.31%	6.70%	6.49%	4.46%	8.11%
Virginia	1.84%	2.08%	6.05%	6.47%	6.76%	1.98%
West Virginia	1.92%	1.97%	6.94%	7.45%	4.92%	1.77%
East South Central:						
Alabama	2.17%	2.24%	6.76%	7.74%	4.81%	1.80%
Kentucky	1.66%	1.85%	6.27%	7.53%	5.63%	1.51%
Mississippi	1.58%	1.66%	7.59%	8.72%	4.38%	1.57%
Tennessee	1.87%	1.96%	8.20%	6.65%	5.30%	1.90%
West South Central:						
Arkansas	1.94%	2.14%	8.34%	7.27%	4.98%	1.68%
Louisiana	1.65%	2.13%	2.97%	5.52%	5.08%	1.51%
Oklahoma	1.58%	1.61%	6.60%	11.21%	3.29%	1.77%
Texas	1.54%	1.75%	5.00%	6.47%	4.49%	1.67%
Mountain:						
Arizona	1.36%	1.47%	5.54%	7.69%	3.68%	1.53%
Colorado	2.23%	2.51%	7.16%	7.53%	9.40%	1.99%
Idaho	2.67%	3.17%	5.18%	9.82%	7.74%	2.59%
Montana	1.74%	2.00%	4.41%	8.12%	6.26%	1.75%
Nevada	1.97%	2.39%	3.65%	5.88%	3.66%	2.32%
New Mexico	2.09%	2.53%	5.28%	6.61%	4.78%	2.46%
Utah	2.78%	3.14%	7.02%	8.01%	10.50%	1.88%
Wyoming	2.44%	2.75%	7.18%	8.89%	7.02%	2.56%
Pacific:						
Alaska	3.74%	3.37%	12.45%	11.46%	9.11%	4.18%
California	2.26%	2.78%	2.28%	3.57%	4.43%	2.47%
Hawaii	0.98%	1.24%	1.20%	1.52%	2.67%	1.06%
Oregon	2.05%	2.36%	3.59%	9.68%	9.83%	1.99%
Washington	3.19%	3.96%	4.23%	6.75%	9.05%	3.35%

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	93.5%	94.0%	91.7%	89.9%	88.4%	94.3%
New England:						
Connecticut	94.4%	95.1%	92.6%	89.1%	96.4%	94.1%
Maine	94.4%	95.7%	86.0%	95.2%	86.7%	95.6%
Massachusetts	93.6%	93.4%	94.4%	93.5%	84.2%	94.0%
New Hampshire	89.1%	88.2%	90.8%	97.2%	87.8%	89.2%
Rhode Island	94.8%	95.1%	93.2%	89.9%	91.9%	95.1%
Vermont	95.5%	95.9%	91.5%	95.7%	96.1%	95.5%
Middle Atlantic:						
New Jersey	91.5%	91.8%	90.5%	87.1%	90.2%	91.5%
New York	93.4%	93.3%	94.2%	91.3%	78.0%	94.9%
Pennsylvania	91.8%	92.1%	90.0%	92.7%	89.8%	92.2%
East North Central:						
Illinois	91.4%	92.1%	93.7%	70.0%	82.2%	92.7%
Indiana	95.1%	96.2%	90.7%	99.4%	89.2%	96.2%
Michigan	95.1%	95.1%	97.1%	89.0%	88.5%	96.0%
Ohio	91.9%	92.1%	91.1%	89.9%	92.5%	91.7%
Wisconsin	93.1%	93.9%	92.9%	86.0%	87.6%	94.5%
West North Central:						
Iowa	95.9%	95.7%	98.6%	92.8%	91.1%	96.6%
Kansas	91.6%	91.1%	98.2%	88.5%	85.7%	93.5%
Minnesota	92.3%	94.0%	83.6%	93.8%	85.3%	93.5%
Missouri	90.3%	89.4%	98.9%	89.8%	85.7%	91.0%
Nebraska	93.1%	92.7%	96.4%	93.5%	78.0%	95.6%
North Dakota	93.1%	93.5%	93.0%	88.8%	86.3%	94.5%
South Dakota	95.5%	95.8%	96.4%	90.3%	91.0%	96.4%
South Atlantic:						
Delaware	93.5%	94.3%	89.1%	95.2%	88.9%	94.3%
District of Columbia	94.5%	94.8%	85.9%	100.0%	66.6%	97.7%
Florida	92.5%	95.3%	84.7%	93.3%	92.9%	92.3%
Georgia	94.0%	93.7%	95.4%	97.9%	92.1%	94.6%
Maryland	94.4%	95.5%	86.5%	99.9%	87.2%	95.0%
North Carolina	95.3%	95.3%	96.0%	91.3%	96.5%	95.2%
South Carolina	95.2%	95.3%	93.7%	98.1%	96.3%	94.6%
Virginia	95.4%	96.7%	93.0%	78.6%	90.4%	96.6%
West Virginia	91.7%	93.3%	86.1%	75.5%	74.1%	96.1%
East South Central:						
Alabama	96.2%	96.8%	90.8%	93.0%	91.1%	97.4%
Kentucky	96.5%	96.5%	98.4%	92.5%	89.4%	97.7%
Mississippi	93.7%	94.0%	88.2%	96.7%	88.9%	94.9%
Tennessee	96.7%	97.7%	94.2%	76.8%	87.3%	98.0%
West South Central:						
Arkansas	95.5%	95.4%	94.4%	99.7%	94.0%	96.2%
Louisiana	93.2%	93.7%	91.6%	89.9%	86.9%	95.1%
Oklahoma	94.4%	94.4%	94.6%	95.0%	92.5%	95.0%
Texas	95.3%	95.9%	94.8%	84.3%	90.0%	96.3%
Mountain:						
Arizona	91.6%	91.5%	93.7%	88.7%	86.3%	93.1%
Colorado	90.7%	89.9%	95.0%	94.0%	80.5%	91.6%
Idaho	94.4%	94.6%	92.6%	99.4%	94.1%	94.4%
Montana	94.4%	95.6%	91.2%	86.0%	92.1%	94.8%
Nevada	90.2%	90.9%	86.9%	89.3%	88.2%	91.1%
New Mexico	89.8%	90.3%	85.4%	93.4%	77.7%	93.6%
Utah	91.1%	90.6%	93.6%	98.5%	66.4%	95.0%
Wyoming	94.0%	94.2%	92.2%	92.6%	85.4%	95.5%
Pacific:						
Alaska	92.5%	91.7%	94.8%	100.0%	90.8%	92.7%
California	92.9%	93.5%	90.0%	90.1%	81.9%	93.9%
Hawaii	89.7%	89.8%	91.6%	84.1%	85.1%	91.0%
Oregon	94.5%	94.6%	95.0%	88.2%	71.5%	96.2%
Washington	97.0%	97.1%	96.9%	94.9%	99.5%	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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	0.32%	0.32%	1.16%	1.11%	0.95%	0.34%
New England:						
Connecticut	1.28%	1.19%	4.43%	5.57%	1.62%	1.45%
Maine	1.06%	0.82%	5.08%	3.48%	5.65%	0.73%
Massachusetts	1.26%	1.57%	2.36%	2.62%	5.03%	1.27%
New Hampshire	4.32%	5.26%	3.16%	2.59%	4.44%	4.83%
Rhode Island	1.68%	1.85%	3.49%	4.18%	3.54%	1.83%
Vermont	0.99%	1.06%	3.44%	2.67%	2.63%	1.05%
Middle Atlantic:						
New Jersey	2.03%	2.27%	4.80%	5.98%	5.39%	2.13%
New York	1.15%	1.45%	1.72%	3.25%	7.72%	0.84%
Pennsylvania	1.29%	1.47%	3.22%	2.97%	4.22%	1.34%
East North Central:						
Illinois	1.61%	1.74%	2.04%	9.56%	5.33%	1.68%
Indiana	1.40%	1.50%	4.00%	0.37%	4.19%	1.35%
Michigan	1.03%	1.20%	1.54%	5.31%	4.45%	0.98%
Ohio	1.34%	1.56%	2.76%	4.25%	2.90%	1.47%
Wisconsin	1.55%	1.87%	3.13%	5.10%	3.62%	1.73%
West North Central:						
Iowa	0.93%	1.06%	0.57%	3.89%	3.68%	0.86%
Kansas	3.19%	3.53%	1.31%	3.54%	9.24%	3.06%
Minnesota	2.14%	2.17%	5.66%	2.18%	5.33%	2.04%
Missouri	2.53%	2.95%	0.55%	4.49%	5.88%	2.79%
Nebraska	1.79%	2.06%	2.26%	2.83%	8.83%	1.09%
North Dakota	1.20%	1.26%	3.89%	5.28%	5.43%	1.02%
South Dakota	0.91%	1.06%	1.57%	5.20%	3.37%	0.87%
South Atlantic:						
Delaware	1.44%	1.65%	3.16%	3.35%	3.08%	1.54%
District of Columbia	2.17%	2.35%	2.86%	0.00%	11.97%	0.68%
Florida	2.06%	1.07%	5.43%	2.30%	1.66%	2.59%
Georgia	1.41%	1.60%	1.97%	1.19%	3.39%	1.55%
Maryland	1.75%	1.42%	6.81%	0.07%	6.81%	1.81%
North Carolina	0.95%	1.15%	0.99%	3.98%	1.66%	1.05%
South Carolina	1.32%	1.56%	2.58%	0.80%	1.57%	1.79%
Virginia	1.23%	1.16%	2.15%	9.97%	4.82%	1.16%
West Virginia	1.59%	1.44%	7.11%	8.06%	5.66%	0.80%
East South Central:						
Alabama	1.03%	1.01%	4.42%	3.39%	2.57%	0.94%
Kentucky	0.96%	1.07%	0.74%	3.40%	4.07%	0.83%
Mississippi	2.33%	2.60%	6.47%	1.67%	4.40%	2.76%
Tennessee	0.97%	0.63%	3.40%	12.42%	5.62%	0.55%
West South Central:						
Arkansas	1.37%	1.53%	3.59%	0.25%	3.10%	1.45%
Louisiana	1.41%	1.65%	3.11%	5.83%	3.70%	1.37%
Oklahoma	1.48%	1.61%	2.79%	4.12%	2.49%	1.78%
Texas	0.85%	0.90%	2.38%	5.97%	3.12%	0.83%
Mountain:						
Arizona	2.52%	2.90%	4.09%	4.73%	4.17%	3.00%
Colorado	2.21%	2.56%	3.88%	3.42%	9.26%	2.26%
Idaho	1.37%	1.43%	4.15%	0.64%	3.46%	1.45%
Montana	1.35%	1.42%	3.11%	8.07%	3.64%	1.45%
Nevada	2.40%	2.85%	3.88%	4.58%	5.44%	2.64%
New Mexico	2.40%	2.83%	4.02%	3.11%	6.48%	2.17%
Utah	3.39%	3.89%	2.41%	1.10%	16.75%	1.88%
Wyoming	1.52%	1.69%	3.14%	4.08%	7.56%	1.01%
Pacific:						
Alaska	1.99%	2.42%	1.86%	0.00%	6.89%	2.07%
California	1.56%	1.68%	5.05%	3.25%	6.86%	1.56%
Hawaii	1.58%	1.90%	3.37%	3.49%	4.30%	1.56%
Oregon	1.83%	2.15%	1.59%	7.38%	17.28%	0.93%
Washington	0.70%	0.78%	1.59%	3.73%	0.49%	0.73%

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	Percent Full-Time Employees: 50-74%	Percent Full-Time Employees: Less than 50%	Percent Low-Wage Employees **: 50% or more	Percent Low-Wage Employees **: Less than 50%
United States	70.0%	71.6%	64.3%	58.4%	53.0%	72.7%
New England:						
Connecticut	69.1%	68.3%	72.2%	69.8%	45.2%	72.8%
Maine	74.4%	75.0%	75.6%	49.7%	60.1%	76.5%
Massachusetts	68.6%	73.2%	59.6%	53.0%	49.5%	69.3%
New Hampshire	67.9%	68.1%	68.1%	64.8%	59.2%	69.0%
Rhode Island	66.1%	66.9%	54.0%	71.6%	56.7%	67.3%
Vermont	72.7%	74.3%	68.8%	57.5%	49.7%	75.0%
Middle Atlantic:						
New Jersey	69.9%	70.9%	60.9%	65.9%	48.6%	71.2%
New York	69.6%	71.8%	67.5%	44.0%	34.7%	72.4%
Pennsylvania	69.7%	69.3%	72.0%	71.6%	48.0%	73.0%
East North Central:						
Illinois	70.6%	72.2%	67.4%	40.6%	55.0%	72.6%
Indiana	68.7%	73.0%	59.0%	43.1%	55.9%	71.0%
Michigan	69.2%	72.4%	56.1%	48.7%	52.2%	71.3%
Ohio	69.1%	69.6%	68.5%	61.1%	46.7%	73.2%
Wisconsin	70.8%	71.2%	73.6%	60.0%	61.1%	73.1%
West North Central:						
Iowa	68.9%	69.3%	60.3%	78.4%	58.7%	70.4%
Kansas	71.9%	75.3%	42.2% *	62.0%	47.7%	78.9%
Minnesota	58.2%	57.0%	58.6%	66.1%	52.6%	59.1%
Missouri	74.7%	75.6%	71.6%	67.9%	53.8%	77.7%
Nebraska	65.5%	65.7%	71.4%	51.2%	55.6%	66.8%
North Dakota	75.7%	76.8%	69.9%	74.4%	63.1%	77.9%
South Dakota	72.7%	73.0%	69.8%	77.0%	70.7%	73.1%
South Atlantic:						
Delaware	73.1%	75.5%	63.7%	64.7%	52.4%	76.4%
District of Columbia	71.5%	72.7%	--	76.8%	--	74.0%
Florida	67.0%	68.4%	62.4%	67.0%	57.7%	69.7%
Georgia	69.6%	71.3%	59.1%	55.1%	54.6%	74.4%
Maryland	69.9%	71.2%	62.5%	--	48.7%	71.4%
North Carolina	71.2%	72.6%	67.3%	53.8%	44.7%	74.8%
South Carolina	62.6%	62.2%	62.2%	68.7%	49.5%	69.9%
Virginia	70.8%	72.7%	60.3%	57.2%	58.2%	73.7%
West Virginia	70.5%	74.8%	47.4%	47.8%	55.7%	73.4%
East South Central:						
Alabama	71.1%	72.6%	51.5%	68.9%	59.6%	73.5%
Kentucky	71.4%	71.7%	73.5%	58.9%	53.0%	74.3%
Mississippi	73.1%	75.8%	50.8%	--	49.7%	78.7%
Tennessee	74.5%	76.2%	58.3%	47.8%	50.0%	77.5%
West South Central:						
Arkansas	64.0%	65.7%	51.0%	53.0%	53.1%	68.5%
Louisiana	69.3%	73.7%	53.7%	--	47.5%	75.5%
Oklahoma	60.6%	59.9%	65.7%	70.0%	53.2%	62.8%
Texas	68.5%	70.3%	58.1%	52.4%	48.2%	72.1%
Mountain:						
Arizona	63.9%	65.4%	56.0%	55.0%	49.2%	67.6%
Colorado	69.6%	72.1%	62.7%	45.5%	46.8%	71.5%
Idaho	78.8%	79.2%	80.7%	60.0%	60.1%	80.2%
Montana	73.6%	74.9%	70.6%	61.5%	56.5%	76.4%
Nevada	74.5%	77.4%	62.0%	65.9%	75.5%	74.0%
New Mexico	66.3%	66.8%	67.2%	55.2%	43.6%	72.4%
Utah	70.9%	71.9%	66.9%	56.9%	49.1%	73.3%
Wyoming	75.3%	77.1%	63.5%	59.4%	51.2%	79.1%
Pacific:						
Alaska	71.1%	72.0%	66.7%	69.1%	57.5%	72.4%
California	73.6%	76.0%	66.4%	55.1%	58.8%	74.9%
Hawaii	81.0%	83.0%	76.2%	68.8%	79.0%	81.6%
Oregon	72.5%	72.9%	73.1%	55.5%	39.3%	74.3%
Washington	79.4%	80.0%	79.5%	69.5%	72.4%	79.7%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.51%	0.56%	1.38%	1.51%	1.42%	0.53%
New England:						
Connecticut	2.15%	2.68%	3.11%	6.22%	7.24%	1.74%
Maine	1.59%	1.68%	3.86%	7.39%	5.04%	1.52%
Massachusetts	2.52%	2.16%	5.21%	5.19%	4.35%	2.63%
New Hampshire	2.22%	2.63%	4.17%	7.49%	6.12%	2.36%
Rhode Island	3.64%	4.07%	7.67%	4.77%	9.03%	4.07%
Vermont	2.33%	2.52%	6.84%	4.16%	5.05%	2.17%
Middle Atlantic:						
New Jersey	2.72%	3.01%	5.99%	8.60%	6.00%	2.84%
New York	1.65%	1.51%	4.91%	8.97%	5.78%	1.48%
Pennsylvania	2.57%	2.94%	5.79%	4.44%	6.76%	2.68%
East North Central:						
Illinois	2.45%	2.82%	4.19%	8.14%	5.12%	2.73%
Indiana	2.35%	2.77%	2.48%	9.59%	4.44%	2.66%
Michigan	2.26%	2.27%	5.60%	10.11%	6.23%	2.30%
Ohio	2.08%	2.31%	5.35%	9.17%	3.65%	1.75%
Wisconsin	1.96%	1.86%	6.93%	4.91%	7.71%	1.72%
West North Central:						
Iowa	1.96%	2.09%	7.48%	5.43%	5.47%	2.00%
Kansas	2.56%	2.24%	14.49% *	5.77%	7.92%	1.56%
Minnesota	7.70%	9.79%	9.22%	9.94%	12.01%	8.70%
Missouri	2.35%	2.68%	5.17%	4.89%	4.68%	2.35%
Nebraska	2.63%	2.98%	6.22%	4.95%	5.10%	2.91%
North Dakota	1.55%	1.71%	4.49%	4.14%	4.11%	1.61%
South Dakota	1.91%	2.33%	3.15%	5.97%	4.44%	2.09%
South Atlantic:						
Delaware	2.14%	2.50%	4.76%	6.36%	4.05%	2.29%
District of Columbia	2.85%	2.95%	--	4.62%	--	2.26%
Florida	2.47%	2.39%	7.19%	4.06%	7.25%	2.16%
Georgia	1.68%	1.74%	5.96%	7.16%	3.90%	1.58%
Maryland	2.10%	2.28%	3.66%	--	4.11%	2.14%
North Carolina	2.13%	2.42%	4.77%	6.12%	5.12%	2.18%
South Carolina	2.59%	3.07%	3.86%	7.48%	3.52%	2.24%
Virginia	2.29%	2.54%	5.86%	5.19%	4.14%	2.59%
West Virginia	1.92%	1.77%	4.67%	4.58%	3.65%	2.14%
East South Central:						
Alabama	2.69%	2.63%	7.81%	5.25%	4.94%	2.67%
Kentucky	2.00%	2.16%	6.77%	6.91%	4.81%	2.08%
Mississippi	2.51%	2.37%	8.65%	--	5.40%	2.16%
Tennessee	2.79%	2.86%	4.88%	4.16%	5.77%	2.80%
West South Central:						
Arkansas	2.56%	2.90%	4.27%	5.31%	3.43%	3.42%
Louisiana	2.88%	2.49%	10.07%	--	6.13%	2.47%
Oklahoma	4.22%	4.53%	6.91%	13.89%	5.29%	5.33%
Texas	2.51%	2.78%	5.00%	7.68%	6.31%	2.69%
Mountain:						
Arizona	2.85%	3.15%	4.71%	8.26%	8.49%	2.75%
Colorado	2.07%	2.06%	6.77%	9.89%	5.87%	2.13%
Idaho	2.48%	2.97%	3.19%	6.40%	5.88%	2.50%
Montana	2.33%	2.66%	4.94%	5.76%	4.55%	2.49%
Nevada	3.96%	4.30%	3.33%	8.49%	10.44%	3.03%
New Mexico	2.45%	2.83%	6.14%	6.04%	6.66%	2.50%
Utah	2.46%	2.78%	5.73%	5.97%	6.38%	2.60%
Wyoming	1.91%	1.97%	8.34%	9.93%	4.26%	1.88%
Pacific:						
Alaska	3.18%	3.82%	5.21%	6.05%	5.38%	3.47%
California	1.80%	1.93%	4.90%	3.95%	3.65%	1.89%
Hawaii	2.22%	2.55%	4.94%	5.38%	3.09%	2.67%
Oregon	3.50%	4.14%	4.99%	6.25%	6.40%	3.78%
Washington	2.14%	2.28%	7.10%	5.05%	12.18%	2.16%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	65.4%	67.3%	59.0%	52.5%	46.8%	68.6%
New England:						
Connecticut	65.2%	65.0%	66.9%	62.2%	43.5%	68.5%
Maine	70.2%	71.8%	65.1%	47.3%	52.1%	73.2%
Massachusetts	64.3%	68.4%	56.2%	49.5%	41.7%	65.2%
New Hampshire	60.5%	60.1%	61.9%	62.9%	52.0%	61.5%
Rhode Island	62.6%	63.6%	50.4%	64.4%	52.1%	64.0%
Vermont	69.5%	71.3%	63.0%	55.1%	47.8%	71.6%
Middle Atlantic:						
New Jersey	63.9%	65.1%	55.1%	57.4%	43.8%	65.2%
New York	64.9%	67.0%	63.5%	40.2%	27.1%	68.6%
Pennsylvania	64.0%	63.8%	64.8%	66.4%	43.1%	67.2%
East North Central:						
Illinois	64.6%	66.5%	63.1%	28.4% *	45.3%	67.3%
Indiana	65.3%	70.2%	53.5%	42.8%	49.8%	68.3%
Michigan	65.9%	68.9%	54.4%	43.3%	46.3%	68.4%
Ohio	63.5%	64.1%	62.4%	54.9%	43.2%	67.1%
Wisconsin	66.0%	66.9%	68.4%	51.6%	53.6%	69.1%
West North Central:						
Iowa	66.0%	66.3%	59.5%	72.8%	53.4%	68.1%
Kansas	65.9%	68.6%	41.4% *	54.9%	40.9%	73.8%
Minnesota	53.7%	53.6%	49.0%	62.0%	44.8%	55.2%
Missouri	67.5%	67.5%	70.9%	61.0%	46.2%	70.7%
Nebraska	61.0%	60.9%	68.8%	47.9%	43.3%	63.9%
North Dakota	70.5%	71.8%	65.0%	66.1%	54.5%	73.6%
South Dakota	69.4%	69.9%	67.3%	69.5%	64.3%	70.5%
South Atlantic:						
Delaware	68.3%	71.2%	56.7%	61.7%	46.6%	72.0%
District of Columbia	67.6%	68.9%	--	76.8%	--	72.3%
Florida	61.9%	65.2%	52.9%	62.5%	53.6%	64.3%
Georgia	65.4%	66.8%	56.3%	54.0%	50.3%	70.4%
Maryland	66.0%	67.9%	54.1%	--	42.5%	67.8%
North Carolina	67.9%	69.2%	64.6%	49.1%	43.2%	71.2%
South Carolina	59.6%	59.3%	58.3%	67.4%	47.6%	66.2%
Virginia	67.6%	70.3%	56.0%	45.0%	52.7%	71.2%
West Virginia	64.6%	69.9%	40.8%	36.1%	41.3%	70.5%
East South Central:						
Alabama	68.4%	70.3%	46.8%	64.1%	54.3%	71.5%
Kentucky	68.9%	69.2%	72.3%	54.4%	47.4%	72.6%
Mississippi	68.5%	71.2%	44.8%	--	44.2%	74.7%
Tennessee	72.1%	74.5%	54.9%	36.7%	43.6%	75.9%
West South Central:						
Arkansas	61.2%	62.7%	48.2%	52.9%	49.9%	65.9%
Louisiana	64.6%	69.1%	49.2%	--	41.3%	71.8%
Oklahoma	57.2%	56.6%	62.1%	66.5%	49.2%	59.7%
Texas	65.3%	67.4%	55.0%	44.2%	43.3%	69.4%
Mountain:						
Arizona	58.5%	59.8%	52.5%	48.8%	42.5%	62.9%
Colorado	63.1%	64.8%	59.6%	42.8%	37.7%	65.5%
Idaho	74.4%	74.9%	74.7%	59.6%	56.6%	75.7%
Montana	69.4%	71.5%	64.4%	52.9%	52.0%	72.4%
Nevada	67.1%	70.3%	53.8%	58.8%	66.5%	67.4%
New Mexico	59.5%	60.3%	57.4%	51.6%	33.9%	67.8%
Utah	64.6%	65.2%	62.6%	56.0%	32.6%	69.6%
Wyoming	70.8%	72.6%	58.6%	55.0%	43.7%	75.6%
Pacific:						
Alaska	65.8%	66.0%	63.2%	69.1%	52.2%	67.1%
California	68.4%	71.1%	59.8%	49.7%	48.2%	70.3%
Hawaii	72.7%	74.6%	69.8%	57.9%	67.3%	74.2%
Oregon	68.5%	68.9%	69.4%	48.9%	28.1%	71.5%
Washington	77.0%	77.7%	77.1%	65.9%	72.0%	77.2%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	0.53%	0.57%	1.48%	1.53%	1.33%	0.57%
New England:						
Connecticut	2.26%	2.74%	4.44%	6.56%	6.93%	2.08%
Maine	1.52%	1.65%	3.14%	7.78%	4.14%	1.42%
Massachusetts	2.49%	2.57%	4.52%	4.83%	3.31%	2.59%
New Hampshire	3.30%	3.96%	4.14%	7.77%	6.25%	3.68%
Rhode Island	3.34%	3.74%	7.50%	4.65%	9.00%	3.73%
Vermont	2.51%	2.74%	6.40%	4.37%	4.30%	2.44%
Middle Atlantic:						
New Jersey	3.07%	3.46%	5.14%	9.11%	5.74%	3.24%
New York	1.83%	1.78%	5.28%	7.96%	4.47%	1.60%
Pennsylvania	2.20%	2.58%	3.81%	4.68%	5.92%	2.26%
East North Central:						
Illinois	2.47%	2.75%	4.08%	8.88% *	5.03%	2.78%
Indiana	2.30%	2.74%	2.63%	9.52%	3.78%	2.57%
Michigan	2.31%	2.38%	5.13%	10.75%	6.18%	2.32%
Ohio	2.03%	2.22%	5.91%	8.33%	3.28%	2.00%
Wisconsin	1.96%	2.18%	5.07%	5.64%	6.19%	2.10%
West North Central:						
Iowa	2.08%	2.25%	7.41%	6.58%	5.10%	2.15%
Kansas	3.04%	3.39%	13.87% *	5.06%	6.83%	3.22%
Minnesota	6.62%	8.77%	7.37%	8.80%	8.75%	7.76%
Missouri	2.93%	3.40%	5.18%	4.89%	4.86%	3.15%
Nebraska	2.52%	2.84%	6.25%	5.12%	4.75%	2.76%
North Dakota	1.85%	2.02%	6.27%	4.81%	5.99%	1.83%
South Dakota	1.93%	2.32%	3.34%	7.74%	4.81%	2.08%
South Atlantic:						
Delaware	2.37%	2.72%	5.24%	5.97%	3.77%	2.53%
District of Columbia	3.26%	3.31%	--	4.62%	--	2.45%
Florida	2.81%	2.40%	7.03%	4.19%	6.52%	3.13%
Georgia	1.86%	1.99%	5.84%	6.97%	4.59%	1.94%
Maryland	2.39%	2.30%	6.26%	--	5.88%	2.45%
North Carolina	2.15%	2.44%	4.89%	5.70%	4.97%	2.23%
South Carolina	2.42%	2.85%	4.04%	7.41%	3.37%	2.41%
Virginia	2.33%	2.55%	5.86%	5.40%	5.28%	2.68%
West Virginia	2.16%	2.05%	4.92%	5.02%	4.35%	2.17%
East South Central:						
Alabama	2.98%	2.92%	6.96%	5.29%	4.67%	2.92%
Kentucky	2.07%	2.23%	6.88%	6.87%	4.61%	2.12%
Mississippi	2.25%	2.16%	8.13%	--	5.85%	1.72%
Tennessee	2.96%	2.95%	4.42%	6.67%	5.41%	2.88%
West South Central:						
Arkansas	2.58%	2.92%	3.68%	5.29%	3.45%	3.41%
Louisiana	2.99%	2.81%	9.29%	--	4.98%	2.76%
Oklahoma	4.03%	4.32%	7.00%	13.16%	5.02%	5.13%
Texas	2.39%	2.67%	4.97%	6.61%	5.74%	2.58%
Mountain:						
Arizona	3.01%	3.46%	2.72%	8.01%	7.62%	3.21%
Colorado	2.40%	2.59%	6.74%	9.07%	6.05%	2.51%
Idaho	2.86%	3.32%	4.79%	6.33%	5.76%	2.91%
Montana	2.60%	2.94%	5.61%	5.00%	4.98%	2.83%
Nevada	4.69%	5.36%	2.37%	7.74%	12.67%	3.68%
New Mexico	2.67%	3.10%	5.67%	5.64%	6.03%	2.54%
Utah	3.21%	3.65%	5.68%	5.77%	9.06%	2.70%
Wyoming	2.15%	2.27%	8.09%	9.07%	5.05%	1.94%
Pacific:						
Alaska	3.03%	3.59%	5.05%	6.05%	6.40%	3.26%
California	2.11%	2.32%	5.23%	4.29%	5.27%	2.20%
Hawaii	2.19%	2.42%	5.73%	5.45%	4.74%	2.36%
Oregon	3.26%	3.84%	4.99%	7.26%	7.06%	3.45%
Washington	2.21%	2.35%	7.64%	5.19%	12.28%	2.24%

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

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

* Figure does not meet standard of reliability or precision.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4 Number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	Percent Full-Time Employees 50-74%	Percent Full-Time Employees Less than 50%	Percent Low-Wage Employees ** 50% or more	Percent Low-Wage Employees ** Less than 50%
United States	31,910,081	4,238,253	9,191,313	18,480,515	14,835,167	17,074,914
New England:						
Connecticut	385,589	50,279	136,118	199,192	140,618	244,971
Maine	141,682	25,300	45,036	71,347	58,042	83,640
Massachusetts	820,999	114,966	382,700	323,332	197,763	623,236
New Hampshire	150,620	18,556	39,853	92,210	76,075	74,546
Rhode Island	118,907	16,740	24,166	78,000	54,800	64,107
Vermont	68,246	10,376	13,654	44,215	22,381	45,865
Middle Atlantic:						
New Jersey	708,208	99,223	137,258	471,727	301,051	407,158
New York	2,163,073	245,674	828,224	1,089,175	669,589	1,493,484
Pennsylvania	1,420,167	209,558	326,384	884,224	678,266	741,901
East North Central:						
Illinois	1,187,081	172,541	334,875	679,665	590,486	596,595
Indiana	746,493	44,407	293,432 *	408,655	430,960	315,534 *
Michigan	907,154	118,818	239,355	548,981	506,731	400,423
Ohio	1,186,608	164,515	339,306	682,787	665,563	521,045
Wisconsin	803,549	76,398	257,062 *	470,089	482,930	320,619
West North Central:						
Iowa	326,379	36,299	58,327	231,753	173,187	153,192
Kansas	247,451	39,263	65,103	143,084	175,966	71,485
Minnesota	968,658	67,371	210,073	691,215	390,193	578,465
Missouri	550,491	89,102	114,828	346,560	290,600	259,891
Nebraska	234,472	49,702	53,674	131,095	126,583	107,889
North Dakota	97,485	11,684	20,421	65,379	42,819	54,665
South Dakota	105,890	11,373	28,868	65,649	57,861	48,029
South Atlantic:						
Delaware	138,519	17,831	33,507	87,182	67,996	70,524
District of Columbia	74,437	18,840	--	41,560	--	66,904
Florida	2,355,769	289,022	887,161	1,179,587	1,247,611	1,108,158
Georgia	758,837	149,595	207,960	401,282	384,430	374,407
Maryland	473,652	123,336	128,473	221,843	149,347	324,305
North Carolina	982,364	133,189	326,386	522,789	408,449	573,914
South Carolina	423,135	32,730	133,697	256,708	250,020	173,115
Virginia	843,936	149,709	194,544	499,683	493,176	350,760
West Virginia	136,080	19,062	35,674	81,343	92,637	43,444
East South Central:						
Alabama	299,692	32,673	73,748	193,271	229,095	70,597
Kentucky	385,102	59,523	72,520	253,059	243,386	141,716
Mississippi	244,892	44,427 *	42,391	158,073	170,773	74,119
Tennessee	555,573	127,771 *	65,135 *	362,668	364,572	191,002
West South Central:						
Arkansas	239,633	40,909	49,005	149,719	198,548	41,085
Louisiana	333,318	43,652	125,104	164,562	231,570	101,748
Oklahoma	293,229	80,350	64,167	148,712	174,274	118,955
Texas	2,499,894	302,909	697,333	1,499,652	1,549,269	950,624
Mountain:						
Arizona	628,175	80,057	183,541 *	364,577	270,762	357,413 *
Colorado	561,707	65,415	139,943	356,349	170,736	390,971
Idaho	181,167	19,319	55,650	106,198	90,780	90,387
Montana	128,029	21,131	29,648	77,249	62,290	65,739
Nevada	351,659	70,366	121,177	160,116	155,534	196,125
New Mexico	176,531	32,346	42,243	101,943	107,367	69,164
Utah	352,751	43,284	97,080	212,386	172,848	179,903
Wyoming	49,881	6,177	13,974	29,730	26,504	23,377
Pacific:						
Alaska	76,449	10,891	24,251 *	41,306	27,038	49,410
California	3,856,930	421,622	1,048,083	2,387,225	1,017,920	2,839,011
Hawaii	128,773	26,633	29,660 *	72,480	66,951	61,822
Oregon	310,647	39,804	104,541	166,301	105,661	204,986
Washington	730,120	63,533	201,960	464,626	165,630	564,490

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

Table VII.B.4 Standard errors for number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	712,211	139,717	468,519	570,491	516,793	534,110
New England:						
Connecticut	41,179	9,536	29,018	33,335	27,543	34,282
Maine	13,806	3,641	10,256	10,550	11,290	9,764
Massachusetts	102,829	23,215	90,720	54,266	45,196	96,022
New Hampshire	15,507	2,903	8,364	14,219	12,924	10,682
Rhode Island	11,220	4,179	5,036	10,716	8,752	8,309
Vermont	6,841	1,298	2,417	6,923	4,470	5,759
Middle Atlantic:						
New Jersey	71,734	16,311	28,045	71,585	55,868	55,217
New York	185,394	29,138	147,925	133,184	114,287	160,628
Pennsylvania	149,003	43,109	62,947	136,358	96,403	123,429
East North Central:						
Illinois	116,599	23,817	76,881	95,071	96,805	77,034
Indiana	120,285	6,674	102,362 *	69,721	66,343	105,225 *
Michigan	113,919	23,460	44,989	108,814	110,147	48,423
Ohio	116,687	28,356	88,534	83,007	81,442	92,361
Wisconsin	103,567	8,890	89,426 *	61,791	98,268	43,314
West North Central:						
Iowa	35,129	5,172	12,076	34,921	23,060	29,311
Kansas	29,376	5,965	19,433	24,051	29,824	10,095
Minnesota	156,944	9,223	52,395	159,567	93,382	131,638
Missouri	58,239	13,791	25,761	56,586	45,653	44,243
Nebraska	22,012	9,655	9,498	19,840	17,808	15,416
North Dakota	14,630	1,374	4,557	14,272	6,731	13,418
South Dakota	10,415	1,452	5,134	9,855	9,835	5,345
South Atlantic:						
Delaware	15,324	3,927	7,253	14,567	13,407	10,546
District of Columbia	12,471	3,109	--	12,252	--	12,436
Florida	279,131	48,847	237,182	165,695	208,195	207,478
Georgia	77,180	28,892	42,603	64,859	58,687	56,406
Maryland	59,802	27,992	37,888	41,973	28,339	54,804
North Carolina	99,603	16,435	55,344	95,699	61,225	88,916
South Carolina	45,022	5,909	24,921	40,714	32,254	35,043
Virginia	113,911	34,514	43,091	106,631	107,309	51,268
West Virginia	12,298	2,256	7,707	10,866	10,790	7,535
East South Central:						
Alabama	41,531	4,836	18,643	39,155	40,213	16,311
Kentucky	56,936	8,397	16,669	56,286	54,345	24,379
Mississippi	49,470	18,998 *	9,476	46,184	49,795	21,743
Tennessee	81,056	39,379 *	20,289 *	71,091	70,941	43,525
West South Central:						
Arkansas	28,035	9,105	12,844	26,277	27,077	11,005
Louisiana	47,639	8,497	32,842	37,034	46,140	18,548
Oklahoma	31,234	12,437	13,704	28,314	28,064	18,324
Texas	290,528	36,619	190,270	230,828	226,924	192,134
Mountain:						
Arizona	134,255	15,704	106,142 *	84,481	55,937	123,551 *
Colorado	73,073	10,751	29,549	69,756	40,946	63,842
Idaho	19,587	2,870	10,102	18,273	17,382	11,798
Montana	9,693	3,521	4,566	9,457	8,735	6,830
Nevada	46,743	13,926	32,817	35,358	24,339	42,619
New Mexico	14,573	7,665	7,771	12,383	12,537	10,107
Utah	32,656	6,240	17,665	30,032	28,125	21,622
Wyoming	4,399	869	2,269	4,153	3,634	3,173
Pacific:						
Alaska	10,026	1,713	7,679 *	6,980	4,401	9,423
California	295,799	58,196	153,848	262,338	209,289	223,873
Hawaii	14,954	3,424	9,378 *	12,434	13,557	8,069
Oregon	25,961	5,376	17,197	21,933	17,562	21,724
Washington	82,694	11,111	60,507	60,907	32,493	78,702

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

Table VII.B.4.a Percent of number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	31,910,081	13.3%	28.8%	57.9%	46.5%	53.5%
New England:						
Connecticut	385,589	13.0%	35.3%	51.7%	36.5%	63.5%
Maine	141,682	17.9%	31.8%	50.4%	41.0%	59.0%
Massachusetts	820,999	14.0%	46.6%	39.4%	24.1%	75.9%
New Hampshire	150,620	12.3%	26.5%	61.2%	50.5%	49.5%
Rhode Island	118,907	14.1%	20.3%	65.6%	46.1%	53.9%
Vermont	68,246	15.2%	20.0%	64.8%	32.8%	67.2%
Middle Atlantic:						
New Jersey	708,208	14.0%	19.4%	66.6%	42.5%	57.5%
New York	2,163,073	11.4%	38.3%	50.4%	31.0%	69.0%
Pennsylvania	1,420,167	14.8%	23.0%	62.3%	47.8%	52.2%
East North Central:						
Illinois	1,187,081	14.5%	28.2%	57.3%	49.7%	50.3%
Indiana	746,493	5.9%	39.3%	54.7%	57.7%	42.3%
Michigan	907,154	13.1%	26.4%	60.5%	55.9%	44.1%
Ohio	1,186,608	13.9%	28.6%	57.5%	56.1%	43.9%
Wisconsin	803,549	9.5%	32.0%	58.5%	60.1%	39.9%
West North Central:						
Iowa	326,379	11.1%	17.9%	71.0%	53.1%	46.9%
Kansas	247,451	15.9%	26.3%	57.8%	71.1%	28.9%
Minnesota	968,658	7.0%	21.7%	71.4%	40.3%	59.7%
Missouri	550,491	16.2%	20.9%	63.0%	52.8%	47.2%
Nebraska	234,472	21.2%	22.9%	55.9%	54.0%	46.0%
North Dakota	97,485	12.0%	20.9%	67.1%	43.9%	56.1%
South Dakota	105,890	10.7%	27.3%	62.0%	54.6%	45.4%
South Atlantic:						
Delaware	138,519	12.9%	24.2%	62.9%	49.1%	50.9%
District of Columbia	74,437	25.3%	--	55.8%	--	89.9%
Florida	2,355,769	12.3%	37.7%	50.1%	53.0%	47.0%
Georgia	758,837	19.7%	27.4%	52.9%	50.7%	49.3%
Maryland	473,652	26.0%	27.1%	46.8%	31.5%	68.5%
North Carolina	982,364	13.6%	33.2%	53.2%	41.6%	58.4%
South Carolina	423,135	7.7%	31.6%	60.7%	59.1%	40.9%
Virginia	843,936	17.7%	23.1%	59.2%	58.4%	41.6%
West Virginia	136,080	14.0%	26.2%	59.8%	68.1%	31.9%
East South Central:						
Alabama	299,692	10.9%	24.6%	64.5%	76.4%	23.6%
Kentucky	385,102	15.5%	18.8%	65.7%	63.2%	36.8%
Mississippi	244,892	18.1% *	17.3%	64.5%	69.7%	30.3% *
Tennessee	555,573	23.0%	11.7% *	65.3%	65.6%	34.4%
West South Central:						
Arkansas	239,633	17.1%	20.4%	62.5%	82.9%	17.1%
Louisiana	333,318	13.1%	37.5%	49.4%	69.5%	30.5%
Oklahoma	293,229	27.4%	21.9%	50.7%	59.4%	40.6%
Texas	2,499,894	12.1%	27.9%	60.0%	62.0%	38.0%
Mountain:						
Arizona	628,175	12.7%	29.2% *	58.0%	43.1%	56.9%
Colorado	561,707	11.6%	24.9%	63.4%	30.4%	69.6%
Idaho	181,167	10.7%	30.7%	58.6%	50.1%	49.9%
Montana	128,029	16.5%	23.2%	60.3%	48.7%	51.3%
Nevada	351,659	20.0%	34.5%	45.5%	44.2%	55.8%
New Mexico	176,531	18.3%	23.9%	57.7%	60.8%	39.2%
Utah	352,751	12.3%	27.5%	60.2%	49.0%	51.0%
Wyoming	49,881	12.4%	28.0%	59.6%	53.1%	46.9%
Pacific:						
Alaska	76,449	14.2%	31.7%	54.0%	35.4%	64.6%
California	3,856,930	10.9%	27.2%	61.9%	26.4%	73.6%
Hawaii	128,773	20.7%	23.0%	56.3%	52.0%	48.0%
Oregon	310,647	12.8%	33.7%	53.5%	34.0%	66.0%
Washington	730,120	8.7%	27.7%	63.6%	22.7%	77.3%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

Table VII.B.4.a Standard errors for percent of number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	712,211	0.51%	1.21%	1.20%	1.21%	1.21%
New England:						
Connecticut	41,179	2.89%	6.14%	5.89%	5.90%	5.90%
Maine	13,806	3.00%	5.78%	5.57%	5.83%	5.83%
Massachusetts	102,829	3.17%	6.96%	6.19%	5.22%	5.22%
New Hampshire	15,507	2.36%	4.97%	5.40%	5.95%	5.95%
Rhode Island	11,220	3.48%	4.16%	5.11%	5.44%	5.44%
Vermont	6,841	2.51%	3.71%	4.74%	5.48%	5.48%
Middle Atlantic:						
New Jersey	71,734	2.62%	4.04%	4.92%	6.05%	6.05%
New York	185,394	1.67%	5.10%	4.89%	4.54%	4.54%
Pennsylvania	149,003	3.14%	4.24%	5.04%	5.72%	5.72%
East North Central:						
Illinois	116,599	2.39%	5.36%	5.39%	5.50%	5.50%
Indiana	120,285	1.36%	9.27%	8.81%	9.21%	9.21%
Michigan	113,919	2.97%	5.07%	6.00%	6.49%	6.49%
Ohio	116,687	2.63%	5.89%	5.53%	5.55%	5.55%
Wisconsin	103,567	1.73%	8.14%	7.50%	6.11%	6.11%
West North Central:						
Iowa	35,129	1.98%	3.81%	4.47%	6.11%	6.11%
Kansas	29,376	3.10%	6.55%	6.35%	4.98%	4.98%
Minnesota	156,944	1.57%	6.03%	6.68%	8.17%	8.17%
Missouri	58,239	3.01%	4.51%	5.39%	6.22%	6.22%
Nebraska	22,012	3.99%	4.00%	5.11%	5.29%	5.29%
North Dakota	14,630	2.34%	4.95%	5.94%	7.38%	7.38%
South Dakota	10,415	1.79%	4.57%	4.98%	5.39%	5.39%
South Atlantic:						
Delaware	15,324	3.00%	5.11%	5.68%	6.75%	6.75%
District of Columbia	12,471	6.20%	--	9.27%	--	3.34%
Florida	279,131	2.53%	7.05%	6.27%	6.55%	6.55%
Georgia	77,180	3.81%	5.00%	5.56%	5.63%	5.63%
Maryland	59,802	5.47%	6.67%	6.83%	5.68%	5.68%
North Carolina	99,603	2.24%	5.42%	5.95%	5.64%	5.64%
South Carolina	45,022	1.66%	5.28%	5.54%	6.08%	6.08%
Virginia	113,911	4.25%	5.20%	6.69%	6.67%	6.67%
West Virginia	12,298	2.14%	4.93%	4.99%	4.82%	4.82%
East South Central:						
Alabama	41,531	2.24%	5.91%	6.51%	5.52%	5.52%
Kentucky	56,936	3.13%	4.67%	6.15%	6.91%	6.91%
Mississippi	49,470	7.39% *	4.89%	8.86%	9.69%	9.69% *
Tennessee	81,056	6.33%	3.76% *	7.03%	6.95%	6.95%
West South Central:						
Arkansas	28,035	4.00%	5.08%	6.17%	4.46%	4.46%
Louisiana	47,639	3.20%	7.65%	7.70%	6.06%	6.06%
Oklahoma	31,234	4.54%	4.40%	6.05%	5.75%	5.75%
Texas	290,528	2.02%	6.19%	6.08%	6.01%	6.01%
Mountain:						
Arizona	134,255	3.63%	12.67% *	11.51%	9.99%	9.99%
Colorado	73,073	2.44%	5.21%	5.96%	6.36%	6.36%
Idaho	19,587	1.98%	5.24%	5.68%	6.16%	6.16%
Montana	9,693	2.87%	3.49%	4.34%	4.84%	4.84%
Nevada	46,743	4.47%	7.35%	7.39%	6.94%	6.94%
New Mexico	14,573	4.03%	4.13%	4.87%	4.84%	4.84%
Utah	32,656	2.13%	4.54%	4.88%	5.42%	5.42%
Wyoming	4,399	2.08%	4.28%	4.67%	5.20%	5.20%
Pacific:						
Alaska	10,026	2.87%	7.61%	7.17%	5.99%	5.99%
California	295,799	1.65%	3.58%	3.80%	4.37%	4.37%
Hawaii	14,954	3.55%	6.17%	6.24%	6.32%	6.32%
Oregon	25,961	2.03%	4.62%	4.75%	4.70%	4.70%
Washington	82,694	1.85%	6.55%	6.28%	4.38%	4.38%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

Table VII.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	73.5%	89.5%	85.6%	63.9%	68.1%	78.2%
New England:						
Connecticut	75.1%	90.1%	86.1%	63.8%	73.1%	76.3%
Maine	60.4%	90.4%	80.8%	36.8%	66.8%	55.9%
Massachusetts	83.4%	96.7%	89.1%	71.9%	81.1%	84.1%
New Hampshire	63.6%	90.9%	82.3%	50.1%	54.2%	73.3%
Rhode Island	67.7%	93.4%	73.7%	60.3%	64.2%	70.7%
Vermont	66.6%	83.6%	74.2%	60.2%	61.6%	69.0%
Middle Atlantic:						
New Jersey	73.2%	87.2%	89.9%	65.4%	71.9%	74.2%
New York	80.0%	95.6%	91.9%	67.6%	70.7%	84.3%
Pennsylvania	78.5%	90.6%	85.7%	73.0%	67.4%	88.6%
East North Central:						
Illinois	71.5%	90.9%	86.8%	59.0%	60.3%	82.6%
Indiana	66.6%	81.7%	88.4%	49.4%	63.0%	71.6%
Michigan	71.9%	94.5%	88.8%	59.6%	67.4%	77.6%
Ohio	68.6%	94.2%	90.7%	51.5%	58.1%	82.0%
Wisconsin	77.6%	84.6%	93.1%	68.0%	75.9%	80.1%
West North Central:						
Iowa	63.3%	94.2%	78.8%	54.5%	45.6%	83.3%
Kansas	74.3%	95.8%	78.7%	66.5%	70.9%	82.8%
Minnesota	83.4%	87.8%	93.6%	79.9%	85.4%	82.1%
Missouri	76.7%	89.5%	86.1%	70.3%	69.6%	84.7%
Nebraska	68.3%	94.4%	69.8%	57.8%	64.9%	72.3%
North Dakota	72.0%	85.8%	78.3%	67.5%	54.4%	85.8%
South Dakota	66.2%	82.4%	84.4%	55.4%	63.8%	69.1%
South Atlantic:						
Delaware	75.7%	88.9%	85.6%	69.3%	74.4%	77.1%
District of Columbia	88.2%	94.2%	82.7%	87.3%	--	91.1%
Florida	77.9%	86.5%	87.8%	68.3%	79.0%	76.7%
Georgia	71.3%	91.6%	76.0%	61.2%	67.3%	75.3%
Maryland	74.9%	90.8%	89.9%	57.4%	62.9%	80.4%
North Carolina	61.0%	90.0%	69.6%	48.2%	56.4%	64.2%
South Carolina	68.1%	93.6%	77.0%	60.1%	63.8%	74.2%
Virginia	77.3%	97.7%	76.8%	71.4%	76.7%	78.2%
West Virginia	62.9%	87.2%	78.1%	50.6%	54.9%	80.0%
East South Central:						
Alabama	72.6%	87.1%	81.2%	66.9%	67.1%	90.4%
Kentucky	75.3%	88.7%	79.4%	71.0%	69.1%	86.1%
Mississippi	74.9%	92.2%	74.8%	70.1%	69.2%	88.2%
Tennessee	75.9%	90.6%	78.3%	70.3%	71.6%	84.0%
West South Central:						
Arkansas	69.3%	82.1%	78.5%	62.8%	69.0%	71.0%
Louisiana	80.6%	83.7%	90.0%	72.6%	79.2%	83.7%
Oklahoma	77.0%	96.9%	77.9%	65.8%	77.1%	76.7%
Texas	69.1%	82.3%	81.9%	60.5%	64.2%	77.1%
Mountain:						
Arizona	78.7%	83.3%	90.1%	72.0%	79.7%	78.0%
Colorado	71.9%	84.2%	81.4%	65.8%	79.6%	68.5%
Idaho	57.3%	79.9%	79.7%	41.5%	42.3%	72.4%
Montana	60.2%	90.2%	81.2%	43.9%	54.1%	65.9%
Nevada	82.6%	91.2%	89.3%	73.7%	77.4%	86.7%
New Mexico	67.3%	89.5%	78.2%	55.8%	65.8%	69.7%
Utah	52.3%	77.4%	72.2%	38.1%	49.2%	55.3%
Wyoming	46.2%	72.8%	63.5%	32.6%	34.9%	59.1%
Pacific:						
Alaska	50.1%	72.6%	46.9% *	46.1%	44.8%	53.0%
California	75.0%	87.5%	87.1%	67.5%	66.3%	78.1%
Hawaii	91.3%	99.4%	98.9%	85.2%	89.7%	93.0%
Oregon	62.8%	88.5%	85.6%	42.4%	52.1%	68.3%
Washington	68.2%	85.5%	89.4%	56.6%	56.7%	71.6%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.79%	0.65%	0.95%	1.31%	1.35%	0.97%
New England:						
Connecticut	3.86%	3.86%	4.32%	7.33%	7.34%	4.79%
Maine	5.03%	2.92%	5.95%	7.87%	8.54%	6.10%
Massachusetts	3.18%	1.80%	3.56%	6.67%	6.81%	3.67%
New Hampshire	5.11%	3.30%	6.75%	8.18%	8.60%	6.44%
Rhode Island	4.43%	3.21%	8.03%	6.63%	7.05%	6.18%
Vermont	4.49%	4.32%	6.28%	7.22%	8.90%	5.35%
Middle Atlantic:						
New Jersey	4.41%	5.68%	4.56%	6.71%	7.49%	5.72%
New York	2.62%	1.49%	2.85%	4.87%	6.18%	2.82%
Pennsylvania	3.16%	3.24%	4.10%	5.21%	5.77%	2.79%
East North Central:						
Illinois	4.24%	2.85%	4.31%	6.81%	7.79%	3.62%
Indiana	6.27%	5.73%	4.78%	8.78%	6.57%	11.48%
Michigan	5.22%	2.30%	3.82%	9.22%	8.98%	4.97%
Ohio	4.30%	2.54%	3.31%	6.40%	6.15%	4.99%
Wisconsin	3.95%	4.61%	3.11%	5.62%	6.03%	5.01%
West North Central:						
Iowa	5.29%	2.59%	6.15%	7.62%	7.13%	4.96%
Kansas	4.51%	2.35%	7.91%	7.28%	6.45%	4.74%
Minnesota	3.54%	3.90%	2.82%	5.54%	4.94%	5.13%
Missouri	4.16%	3.65%	4.99%	6.66%	6.83%	4.77%
Nebraska	4.14%	2.16%	8.21%	7.13%	6.21%	5.88%
North Dakota	5.40%	5.06%	7.15%	8.32%	7.97%	4.77%
South Dakota	4.47%	4.57%	4.53%	7.45%	7.45%	5.11%
South Atlantic:						
Delaware	4.34%	4.50%	5.71%	6.91%	7.07%	5.54%
District of Columbia	3.43%	2.87%	8.34%	5.89%	--	2.97%
Florida	3.47%	3.58%	3.89%	5.72%	4.96%	5.30%
Georgia	4.47%	3.14%	6.33%	7.71%	6.71%	6.21%
Maryland	5.10%	3.55%	4.63%	9.38%	9.30%	5.96%
North Carolina	5.75%	3.19%	6.52%	9.39%	7.49%	8.87%
South Carolina	4.69%	2.94%	6.13%	7.55%	6.25%	7.19%
Virginia	4.20%	1.55%	6.99%	7.37%	6.35%	5.69%
West Virginia	4.41%	4.06%	6.49%	6.84%	5.90%	5.52%
East South Central:						
Alabama	5.15%	3.98%	7.33%	8.07%	6.99%	3.85%
Kentucky	4.72%	3.37%	6.60%	7.64%	7.88%	4.22%
Mississippi	6.01%	4.16%	7.68%	9.79%	9.83%	5.00%
Tennessee	4.72%	3.94%	8.56%	7.22%	6.95%	5.06%
West South Central:						
Arkansas	5.23%	5.60%	7.87%	8.21%	6.15%	9.48%
Louisiana	4.67%	5.98%	3.85%	8.60%	6.28%	6.31%
Oklahoma	4.04%	1.37%	6.36%	8.08%	5.55%	6.30%
Texas	4.31%	4.10%	5.77%	6.75%	6.08%	5.55%
Mountain:						
Arizona	5.30%	5.63%	6.71%	7.61%	5.83%	8.65%
Colorado	4.99%	4.96%	6.06%	8.01%	7.06%	6.58%
Idaho	5.67%	5.98%	5.42%	9.02%	9.89%	5.41%
Montana	4.24%	3.38%	5.52%	6.81%	7.23%	5.10%
Nevada	3.44%	3.26%	4.27%	7.40%	5.63%	4.19%
New Mexico	3.92%	3.39%	5.58%	6.27%	5.53%	5.95%
Utah	5.06%	5.53%	8.71%	7.92%	8.39%	6.56%
Wyoming	4.89%	6.31%	7.65%	7.37%	6.74%	6.66%
Pacific:						
Alaska	6.83%	6.52%	15.06% *	9.06%	8.59%	9.92%
California	2.47%	2.63%	2.60%	4.14%	7.58%	2.47%
Hawaii	2.58%	0.56%	1.10%	4.65%	4.26%	3.21%
Oregon	4.12%	4.15%	3.99%	7.14%	8.42%	4.76%
Washington	4.70%	4.50%	4.38%	6.54%	9.92%	5.27%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	23.4%	39.1%	26.2%	16.5%	15.4%	29.4%
New England:						
Connecticut	18.0%	36.6%	13.9%	15.1% *	14.0% *	20.2%
Maine	34.1%	65.1%	26.5% *	17.5% *	27.2%	39.7%
Massachusetts	21.3%	41.0%	21.0%	12.3% *	16.8% *	22.7%
New Hampshire	20.3%	35.3%	34.5%	--	10.2% *	27.9%
Rhode Island	25.3%	33.6% *	29.7% *	20.9% *	10.2% *	37.0%
Vermont	21.8%	36.4%	36.7%	11.4% *	8.3% *	27.7%
Middle Atlantic:						
New Jersey	21.9%	35.3%	32.6% *	13.8% *	11.2% *	29.6%
New York	33.7%	47.1%	33.3%	29.9% *	29.2% *	35.4%
Pennsylvania	24.8%	53.1%	37.6%	10.9%	14.4%	32.1%
East North Central:						
Illinois	21.5%	40.5%	25.7% *	10.9% *	8.9% *	30.5%
Indiana	18.3% *	20.9% *	23.6% *	11.0% *	16.0% *	21.1% *
Michigan	11.9%	21.8% *	13.5%	7.4% *	5.6% *	18.8%
Ohio	31.3%	43.1%	44.0%	14.9%	19.0% *	42.4%
Wisconsin	18.4%	16.6%	24.6% *	14.1% *	13.1% *	25.9%
West North Central:						
Iowa	41.6%	36.1%	43.4%	42.4% *	8.7% *	62.0%
Kansas	18.9%	33.5%	9.8% *	18.0% *	11.4% *	34.6%
Minnesota	16.8%	31.9%	13.9% *	16.2% *	3.6% *	26.0% *
Missouri	22.3%	37.7%	36.3% *	11.6% *	12.9% *	31.0%
Nebraska	21.7%	34.3%	34.5%	7.5% *	13.5% *	30.3%
North Dakota	15.4%	39.8%	26.6%	5.8% *	20.5% *	12.9% *
South Dakota	19.5%	41.2%	25.3%	10.1% *	10.4% *	29.7%
South Atlantic:						
Delaware	20.9%	51.9%	29.9%	8.4% *	7.4% *	33.4%
District of Columbia	23.6%	56.1%	--	--	--	24.2%
Florida	13.8%	30.1%	15.4% *	7.1%	8.6%	19.7%
Georgia	28.0%	67.3%	24.6% *	8.1% *	18.7% *	36.5%
Maryland	22.1%	37.5%	24.5% *	--	20.8% *	22.6%
North Carolina	30.3%	22.7%	45.7%	20.0% *	18.3% *	37.8%
South Carolina	20.4%	31.5%	24.3% *	15.5% *	17.1% *	24.4%
Virginia	21.7%	48.7%	15.4% *	13.4% *	18.4% *	26.3%
West Virginia	30.0%	49.3%	29.6% *	22.6% *	27.1%	34.4%
East South Central:						
Alabama	33.8%	29.2%	34.9% *	--	33.7% *	34.1% *
Kentucky	23.1%	23.3%	37.2% *	18.5% *	20.3% *	27.0%
Mississippi	25.5% *	64.0%	17.0% *	--	15.1%	44.3% *
Tennessee	25.9% *	72.9%	--	5.6% *	6.2% *	57.9%
West South Central:						
Arkansas	26.8%	46.5%	--	18.7% *	20.7% *	55.3%
Louisiana	36.8%	19.9%	54.9%	24.9% *	32.4% *	46.2%
Oklahoma	24.8%	29.6%	30.1% *	18.3% *	20.9%	30.6%
Texas	22.5%	43.0%	15.0% *	21.6%	19.6%	26.4%
Mountain:						
Arizona	15.1% *	22.7% *	--	18.1% *	23.8% *	8.3% *
Colorado	26.6% *	34.0%	25.6% *	25.3% *	15.0% *	32.5% *
Idaho	32.3%	50.4%	47.7%	10.4% *	10.4% *	45.2%
Montana	22.9%	38.4%	26.1%	11.9% *	14.5% *	29.4%
Nevada	23.4% *	29.3% *	17.5% *	25.5% *	5.7%	35.9% *
New Mexico	39.7%	45.8%	52.6%	29.0%	34.3%	47.5%
Utah	15.4% *	26.0%	23.7% *	3.8% *	2.6% *	26.3%
Wyoming	21.3%	13.6%	34.6% *	--	14.4% *	25.9% *
Pacific:						
Alaska	23.6%	41.2%	26.5%	--	15.5% *	27.3%
California	21.2%	29.2%	22.2%	18.8%	12.4% *	23.9%
Hawaii	37.2%	49.2%	49.5%	26.1%	21.5%	53.5%
Oregon	37.3%	53.2%	49.0%	14.5%	16.1%	45.6%
Washington	35.1%	32.3%	53.1%	23.3% *	--	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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	1.00%	1.78%	1.89%	1.40%	1.30%	1.45%
New England:						
Connecticut	3.51%	5.33%	4.03%	6.29% *	6.92% *	3.93%
Maine	4.77%	5.37%	8.02% *	6.23% *	7.93%	5.68%
Massachusetts	4.10%	9.74%	6.24%	5.75% *	8.08% *	4.82%
New Hampshire	5.04%	8.72%	9.98%	--	4.48% *	7.36%
Rhode Island	5.79%	12.48% *	12.66% *	7.69% *	4.58% *	8.91%
Vermont	4.85%	6.61%	9.59%	6.19% *	4.37% *	6.39%
Middle Atlantic:						
New Jersey	4.28%	9.31%	9.86% *	5.06% *	5.12% *	6.13%
New York	5.28%	4.83%	7.63%	9.58% *	12.11% *	5.57%
Pennsylvania	4.24%	10.45%	7.16%	2.56%	3.66%	6.63%
East North Central:						
Illinois	3.98%	8.31%	8.50% *	3.79% *	3.53% *	5.85%
Indiana	5.63% *	6.72% *	10.11% *	7.85% *	6.68% *	10.35% *
Michigan	2.87%	7.12% *	3.56%	4.02% *	2.04% *	4.71%
Ohio	4.31%	10.08%	6.29%	3.40%	5.75% *	4.98%
Wisconsin	4.18%	3.80%	7.65% *	5.99% *	5.26% *	6.54%
West North Central:						
Iowa	8.64%	8.38%	12.14%	13.04% *	3.15% *	9.37%
Kansas	4.39%	8.03%	4.65% *	6.78% *	4.45% *	7.46%
Minnesota	4.92%	6.64%	4.75% *	7.00% *	1.32% *	8.61% *
Missouri	3.62%	8.43%	10.99% *	3.62% *	4.69% *	5.67%
Nebraska	4.30%	5.13%	10.07%	5.21% *	6.69% *	5.11%
North Dakota	3.88%	5.99%	7.73%	2.89% *	6.66% *	4.08% *
South Dakota	3.60%	7.88%	5.60%	3.73% *	3.79% *	4.41%
South Atlantic:						
Delaware	4.57%	11.26%	8.66%	2.71% *	2.71% *	7.00%
District of Columbia	4.69%	4.96%	--	--	--	5.03%
Florida	2.70%	6.07%	5.73% *	2.02%	2.55%	5.38%
Georgia	5.62%	8.45%	10.53% *	2.90% *	8.24% *	7.76%
Maryland	5.07%	6.74%	11.92% *	--	10.20% *	5.87%
North Carolina	5.89%	4.46%	11.31%	9.11% *	9.98% *	7.41%
South Carolina	4.63%	9.28%	9.12% *	5.73% *	6.62% *	6.16%
Virginia	4.84%	12.49%	5.44% *	4.50% *	7.53% *	5.37%
West Virginia	4.91%	5.30%	9.57% *	7.56% *	6.44%	7.86%
East South Central:						
Alabama	10.11%	7.29%	12.77% *	--	13.64% *	11.16% *
Kentucky	6.83%	5.07%	11.37% *	9.62% *	10.26% *	7.36%
Mississippi	8.46% *	16.16%	7.14% *	--	4.51%	16.57% *
Tennessee	8.33% *	10.46%	--	2.77% *	2.86% *	12.30%
West South Central:						
Arkansas	7.75%	11.23%	--	11.39% *	8.51% *	15.08%
Louisiana	9.57%	4.97%	13.94%	14.92% *	13.32% *	10.17%
Oklahoma	4.38%	5.64%	13.26% *	5.58% *	5.08%	7.47%
Texas	4.51%	7.21%	6.55% *	6.45%	5.67%	7.81%
Mountain:						
Arizona	5.37% *	8.93% *	--	8.07% *	7.97% *	5.40% *
Colorado	9.19% *	7.24%	9.36% *	15.25% *	6.36% *	12.54% *
Idaho	6.15%	7.56%	7.65%	5.02% *	5.16% *	6.61%
Montana	3.78%	8.61%	6.84%	4.47% *	4.91% *	5.31%
Nevada	7.53% *	10.90% *	7.56% *	15.36% *	1.45%	11.60% *
New Mexico	5.81%	12.49%	10.16%	8.57%	7.62%	9.62%
Utah	4.63% *	6.74%	9.64% *	2.45% *	1.94% *	7.26%
Wyoming	5.79%	3.93%	11.39% *	--	6.99% *	8.28% *
Pacific:						
Alaska	5.48%	10.13%	7.39%	--	7.05% *	7.48%
California	3.49%	6.13%	5.00%	5.43%	6.06% *	3.98%
Hawaii	5.30%	8.07%	12.30%	6.71%	5.63%	6.95%
Oregon	5.30%	6.94%	8.51%	3.67%	4.78%	6.31%
Washington	7.16%	8.37%	12.19%	7.14% *	--	7.91%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	39.4%	40.2%	46.2%	31.5%	23.6%	45.6%
New England:						
Connecticut	25.8%	37.8%	--	--	--	33.7%
Maine	41.3%	40.9%	--	--	47.1%	38.0%
Massachusetts	43.5%	66.3%	35.8%	--	3.0% *	52.7%
New Hampshire	32.6%	40.5%	--	--	--	34.7%
Rhode Island	28.1%	46.3%	--	--	--	27.3%
Vermont	42.2%	30.4%	68.2%	--	--	41.3%
Middle Atlantic:						
New Jersey	36.9%	49.3%	--	--	--	44.6%
New York	36.5%	37.6%	49.2%	21.4% *	17.7% *	42.3%
Pennsylvania	35.8%	35.5%	29.2%	46.1%	38.5% *	34.9%
East North Central:						
Illinois	42.8%	42.2%	--	--	--	46.3%
Indiana	30.7%	26.0%	37.8%	--	--	42.5%
Michigan	34.8%	43.7%	--	--	--	41.4%
Ohio	37.2%	39.5%	37.2%	34.4% *	33.3%	38.8%
Wisconsin	34.8%	31.7%	--	--	--	51.0%
West North Central:						
Iowa	43.7%	37.1%	--	41.6%	--	45.8%
Kansas	34.6%	30.2% *	--	--	--	39.7%
Minnesota	52.2%	30.0%	--	66.2%	--	53.0%
Missouri	41.3%	47.5%	--	--	--	44.0%
Nebraska	28.8%	42.7%	--	--	--	39.7%
North Dakota	24.6%	27.9%	--	--	--	33.8%
South Dakota	46.8%	35.4%	46.9%	--	--	42.4%
South Atlantic:						
Delaware	28.2%	34.5% *	--	--	--	30.4%
District of Columbia	44.9%	51.6%	--	--	--	46.1%
Florida	46.0%	47.1%	53.2%	29.4%	52.9%	42.5%
Georgia	33.1%	30.6%	--	--	38.6%	30.5%
Maryland	27.0%	47.4%	2.5% *	--	--	34.5%
North Carolina	38.1%	39.3% *	--	--	--	45.3%
South Carolina	18.7%	23.6% *	--	--	--	24.9%
Virginia	40.8%	40.2%	--	--	34.8%	46.6%
West Virginia	22.7%	34.3%	--	--	14.3% *	32.4%
East South Central:						
Alabama	41.6%	44.5% *	--	--	44.1%	35.6%
Kentucky	29.3% *	46.3%	--	--	--	52.7%
Mississippi	32.2%	35.5%	--	--	--	40.1%
Tennessee	18.7%	18.2%	--	--	2.0% *	21.6%
West South Central:						
Arkansas	26.6% *	59.8%	--	--	--	--
Louisiana	20.8% *	16.1% *	--	--	--	32.1% *
Oklahoma	44.5%	33.0%	--	44.8%	43.4%	45.6%
Texas	37.0%	47.2%	70.9%	--	15.7% *	58.5%
Mountain:						
Arizona	31.7% *	26.4% *	--	--	15.0% *	68.7%
Colorado	29.1% *	49.6%	--	6.6%	--	28.6% *
Idaho	60.2%	36.2%	65.4%	--	--	59.5%
Montana	37.1%	22.3% *	61.8%	--	--	42.7%
Nevada	51.7% *	27.3%	--	83.6%	--	56.0% *
New Mexico	37.8%	49.2%	--	--	22.2% *	54.4%
Utah	74.0%	47.6%	--	--	93.9%	72.3%
Wyoming	57.4%	--	--	--	--	--
Pacific:						
Alaska	43.7%	25.5%	69.5%	--	--	46.3%
California	46.3%	46.2%	55.4%	40.3%	16.1% *	51.1%
Hawaii	43.6%	68.4%	--	34.4%	41.1%	44.7%
Oregon	51.2%	59.3%	53.3%	--	--	55.5%
Washington	70.2%	31.1% *	85.9%	56.9%	3.5% *	73.2%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees **: 50% or more	Less than 50%
United States	1.64%	1.62%	2.93%	2.94%	2.33%	1.90%
New England:						
Connecticut	5.59%	10.58%	--	--	--	6.31%
Maine	4.74%	6.46%	--	--	4.78%	6.52%
Massachusetts	6.44%	8.61%	6.98%	--	1.22% *	5.88%
New Hampshire	5.16%	5.74%	--	--	--	6.12%
Rhode Island	7.12%	12.47%	--	--	--	7.30%
Vermont	8.09%	7.08%	12.07%	--	--	8.88%
Middle Atlantic:						
New Jersey	7.52%	14.60%	--	--	--	8.11%
New York	8.69%	6.79%	12.59%	11.30% *	14.43% *	9.42%
Pennsylvania	4.02%	4.94%	5.21%	10.59%	11.62% *	3.77%
East North Central:						
Illinois	7.11%	11.31%	--	--	--	8.25%
Indiana	7.78%	7.20%	9.10%	--	--	8.53%
Michigan	5.70%	8.50%	--	--	--	6.67%
Ohio	5.59%	3.25%	9.50%	10.71% *	7.93%	7.38%
Wisconsin	8.74%	9.18%	--	--	--	8.02%
West North Central:						
Iowa	5.41%	6.25%	--	5.37%	--	5.60%
Kansas	8.04%	9.67% *	--	--	--	10.54%
Minnesota	6.72%	7.50%	--	3.96%	--	6.94%
Missouri	5.95%	6.81%	--	--	--	7.57%
Nebraska	5.94%	3.44%	--	--	--	4.65%
North Dakota	4.53%	5.93%	--	--	--	6.24%
South Dakota	5.05%	4.79%	6.06%	--	--	4.10%
South Atlantic:						
Delaware	5.47%	13.01% *	--	--	--	6.66%
District of Columbia	7.20%	6.40%	--	--	--	7.53%
Florida	5.35%	9.55%	8.80%	3.74%	9.28%	6.48%
Georgia	4.80%	5.81%	--	--	7.51%	5.71%
Maryland	7.57%	6.51%	1.52% *	--	--	8.17%
North Carolina	7.35%	11.95% *	--	--	--	8.16%
South Carolina	4.37%	7.94% *	--	--	--	6.41%
Virginia	4.79%	3.91%	--	--	6.04%	6.97%
West Virginia	3.93%	6.06%	--	--	4.91% *	4.99%
East South Central:						
Alabama	6.43%	13.85% *	--	--	6.89%	9.20%
Kentucky	11.26% *	8.91%	--	--	--	13.13%
Mississippi	6.38%	5.97%	--	--	--	5.06%
Tennessee	5.05%	4.91%	--	--	2.19% *	6.46%
West South Central:						
Arkansas	8.45% *	8.84%	--	--	--	--
Louisiana	8.38% *	6.60% *	--	--	--	12.02% *
Oklahoma	7.46%	7.58%	--	6.90%	6.60%	13.32%
Texas	6.90%	5.72%	11.50%	--	5.51% *	6.63%
Mountain:						
Arizona	9.91% *	11.45% *	--	--	5.80% *	9.11%
Colorado	11.27% *	5.93%	--	0.69%	--	13.43% *
Idaho	6.70%	9.22%	8.20%	--	--	7.39%
Montana	7.09%	7.81% *	11.23%	--	--	8.59%
Nevada	16.66% *	4.30%	--	10.29%	--	17.20% *
New Mexico	8.16%	3.81%	--	--	11.58% *	8.65%
Utah	8.65%	7.18%	--	--	5.87%	9.60%
Wyoming	12.60%	--	--	--	--	--
Pacific:						
Alaska	7.62%	7.31%	9.04%	--	--	8.40%
California	5.26%	5.80%	10.66%	8.18%	5.62% *	5.21%
Hawaii	5.95%	6.95%	--	6.52%	6.43%	8.07%
Oregon	6.79%	8.28%	10.44%	--	--	7.81%
Washington	9.35%	9.89% *	9.80%	9.55%	2.29% *	9.03%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	9.2%	15.7%	12.1%	5.2%	3.6%	13.4%
New England:						
Connecticut	4.6%	13.8%	2.9% *	3.0% *	0.7% *	6.8%
Maine	14.1%	26.6%	10.6% *	7.9% *	12.8% *	15.1%
Massachusetts	9.3%	27.2%	7.5% *	3.3% *	0.5% *	11.9%
New Hampshire	6.6%	14.3%	11.4% *	0.4% *	2.5% *	9.7%
Rhode Island	7.1%	15.6% *	8.4% *	3.8% *	--	10.1%
Vermont	9.2% *	11.1%	25.0% *	2.6% *	--	11.5% *
Middle Atlantic:						
New Jersey	8.1%	17.4% *	12.9% *	3.5% *	0.9% *	13.2%
New York	12.3%	17.7%	16.4% *	6.4% *	5.2% *	15.0%
Pennsylvania	8.9%	18.8%	11.0%	5.0% *	5.5% *	11.2%
East North Central:						
Illinois	9.2%	17.1%	14.9% *	2.0% *	2.3% *	14.1%
Indiana	5.6% *	5.4% *	8.9% *	1.4% *	2.8% *	9.0% *
Michigan	4.1% *	9.5% *	3.8% *	2.5% *	0.8% *	7.8%
Ohio	11.6%	17.1%	16.3%	5.1% *	6.3% *	16.5%
Wisconsin	6.4% *	5.3%	8.8% *	--	1.6% *	13.2% *
West North Central:						
Iowa	18.2%	13.4% *	23.1% *	17.7% *	1.7% *	28.4%
Kansas	6.5% *	10.1% *	2.1% *	7.5% *	3.1% *	13.7% *
Minnesota	8.8% *	9.6%	3.0% *	10.7% *	1.6% *	13.8% *
Missouri	9.2%	17.9%	18.4% *	2.6% *	4.4% *	13.6%
Nebraska	6.2%	14.7%	7.1% *	0.6% *	0.7% *	12.0%
North Dakota	3.8%	11.1%	5.0%	1.7% *	2.6% *	4.4% *
South Dakota	9.1%	14.6%	11.8%	5.9% *	6.0% *	12.6%
South Atlantic:						
Delaware	5.9%	17.9% *	7.1% *	2.2% *	1.3% *	10.2%
District of Columbia	10.6%	29.0%	3.6% *	--	3.6% *	11.1% *
Florida	6.3%	14.2% *	8.2% *	2.1%	4.6% *	8.4% *
Georgia	9.2%	20.6%	8.9% *	3.1% *	7.2% *	11.1%
Maryland	6.0% *	17.8%	0.6% *	0.5% *	0.9% *	7.8% *
North Carolina	11.5%	8.9% *	21.6%	3.7% *	2.6% *	17.1%
South Carolina	3.8%	7.4% *	5.4% *	2.1% *	2.0% *	6.1% *
Virginia	8.9%	19.6%	9.4% *	4.3% *	6.4% *	12.3%
West Virginia	6.8%	16.9%	5.9% *	3.4% *	3.9% *	11.2%
East South Central:						
Alabama	14.1% *	13.0% *	10.7% *	--	14.9% *	12.1% *
Kentucky	6.8% *	10.8%	17.4% *	2.2% *	1.4% *	14.2% *
Mississippi	8.2% *	22.7% *	9.3% *	2.6% *	2.9% *	17.8% *
Tennessee	4.8% *	13.3%	--	0.4% *	0.1% *	12.5%
West South Central:						
Arkansas	7.1% *	27.8% *	--	0.8% *	3.5% *	24.0% *
Louisiana	7.7% *	3.2% *	12.8% *	4.2% *	4.3% *	14.9% *
Oklahoma	11.0%	9.8% *	18.6% *	8.2% *	9.1% *	14.0% *
Texas	8.3%	20.3%	10.7% *	3.6% *	3.1% *	15.5% *
Mountain:						
Arizona	4.8% *	6.0% *	2.1% *	6.1% *	3.6% *	5.7% *
Colorado	7.8%	16.9%	15.8% *	1.7% *	--	9.3% *
Idaho	19.4%	18.2%	31.2%	8.0% *	6.7% *	26.9%
Montana	8.5%	8.6% *	16.1% *	3.0% *	3.3% *	12.6%
Nevada	12.1% *	8.0% *	4.4% *	21.3% *	0.7% *	20.1% *
New Mexico	15.0%	22.5%	19.4% *	8.6% *	7.6% *	25.8%
Utah	11.4% *	12.4% *	20.8% *	2.8% *	2.5% *	19.0% *
Wyoming	12.2% *	4.9% *	19.1% *	--	8.2% *	14.9% *
Pacific:						
Alaska	10.3%	10.5% *	18.4% *	--	5.2% *	12.6% *
California	9.8%	13.5%	12.3%	7.6% *	2.0% *	12.2%
Hawaii	16.2%	33.7%	15.7% *	9.0% *	8.9% *	23.9%
Oregon	19.1%	31.6%	26.1%	4.0% *	3.3% *	25.3%
Washington	24.6% *	10.0% *	45.6%	13.3% *	0.3% *	30.3%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	0.55%	0.89%	1.25%	0.64%	0.42%	0.89%
New England:						
Connecticut	1.21%	3.67%	1.37% *	1.40% *	0.48% *	1.92%
Maine	2.81%	4.15%	4.54% *	4.08% *	4.55% *	3.50%
Massachusetts	2.17%	7.97%	2.78% *	1.73% *	0.34% *	2.92%
New Hampshire	1.66%	3.45%	3.43% *	0.42% *	1.42% *	2.40%
Rhode Island	1.94%	6.99% *	3.53% *	1.93% *	--	2.61%
Vermont	2.95% *	2.85%	9.47% *	2.30% *	--	3.98% *
Middle Atlantic:						
New Jersey	2.22%	8.02% *	5.02% *	2.03% *	0.58% *	3.55%
New York	3.43%	4.08%	6.77% *	3.12% *	4.30% *	4.31%
Pennsylvania	1.95%	5.05%	2.71%	2.01% *	2.55% *	2.74%
East North Central:						
Illinois	2.32%	4.77%	5.92% *	1.12% *	1.45% *	3.71%
Indiana	1.98% *	2.60% *	4.34% *	0.99% *	1.79% *	4.66% *
Michigan	1.28% *	3.68% *	2.03% *	1.58% *	0.48% *	2.24%
Ohio	2.18%	4.30%	4.49%	2.16% *	2.73% *	3.38%
Wisconsin	2.10% *	1.39%	4.44% *	--	0.54% *	4.25% *
West North Central:						
Iowa	4.85%	4.11% *	10.48% *	6.72% *	0.89% *	5.87%
Kansas	2.00% *	3.08% *	1.66% *	3.43% *	1.56% *	4.51% *
Minnesota	3.35% *	2.67%	1.26% *	4.93% *	0.56% *	5.69% *
Missouri	2.03%	5.32%	6.11% *	1.29% *	1.90% *	3.74%
Nebraska	1.27%	2.12%	2.91% *	0.56% *	0.55% *	2.25%
North Dakota	1.01%	2.65%	1.45%	0.98% *	1.10% *	1.53% *
South Dakota	1.99%	4.00%	2.67%	2.75% *	2.75% *	2.15%
South Atlantic:						
Delaware	1.49%	5.79% *	2.64% *	1.00% *	0.66% *	2.67%
District of Columbia	3.17%	3.82%	2.04% *	--	2.45% *	3.44% *
Florida	1.47%	4.57% *	3.28% *	0.51%	1.64% *	2.66% *
Georgia	2.31%	4.92%	4.18% *	1.76% *	3.68% *	2.83%
Maryland	2.03% *	4.27%	0.39% *	0.35% *	0.54% *	2.72% *
North Carolina	2.71%	3.45% *	6.37%	1.66% *	1.52% *	4.31%
South Carolina	1.04%	3.54% *	2.16% *	0.85% *	0.77% *	2.11% *
Virginia	2.29%	5.20%	4.73% *	1.96% *	3.21% *	3.22%
West Virginia	1.17%	3.50%	2.10% *	1.28% *	1.21% *	2.31%
East South Central:						
Alabama	5.78% *	6.17% *	4.73% *	--	7.89% *	4.41% *
Kentucky	3.08% *	2.94%	12.05% *	1.21% *	0.77% *	6.31% *
Mississippi	3.82% *	9.25% *	4.97% *	1.21% *	1.22% *	7.62% *
Tennessee	1.56% *	2.82%	--	0.31% *	0.13% *	3.25%
West South Central:						
Arkansas	2.40% *	8.63% *	--	0.46% *	1.78% *	8.54% *
Louisiana	2.57% *	1.38% *	5.48% *	2.40% *	1.74% *	6.22% *
Oklahoma	3.01%	3.41% *	10.46% *	2.98% *	2.82% *	6.05% *
Texas	2.07%	4.20%	5.35% *	1.35% *	1.15% *	5.11% *
Mountain:						
Arizona	2.28% *	2.40% *	1.97% *	3.84% *	1.57% *	3.98% *
Colorado	2.24%	4.00%	6.75% *	0.98% *	--	3.05% *
Idaho	5.00%	5.30%	7.89%	4.44% *	4.25% *	6.19%
Montana	1.96%	2.87% *	5.02% *	2.00% *	2.11% *	2.96%
Nevada	7.06% *	3.52% *	1.82% *	15.26% *	0.27% *	11.15% *
New Mexico	3.79%	6.32%	9.57% *	5.20% *	4.22% *	7.04%
Utah	4.27% *	3.99% *	9.43% *	2.11% *	1.93% *	6.92% *
Wyoming	4.65% *	2.49% *	9.93% *	--	4.51% *	7.04% *
Pacific:						
Alaska	2.91%	3.17% *	5.96% *	--	4.49% *	3.86% *
California	2.03%	2.97%	3.45%	3.02% *	0.81% *	2.49%
Hawaii	2.91%	7.40%	6.06% *	3.05% *	2.86% *	4.71%
Oregon	3.23%	6.25%	5.27%	1.80% *	1.35% *	4.14%
Washington	7.49% *	3.47% *	13.57%	5.23% *	0.28% *	8.46%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	9,025	9,004	9,247	8,726	8,188	9,144
New England:						
Connecticut	9,987	9,882	10,312	10,279	10,289	9,948
Maine	9,803	9,935	9,350	8,401	9,187	9,900
Massachusetts	10,436	10,215	11,148	9,582	9,471	10,468
New Hampshire	9,502	9,366	9,845	10,438	8,559	9,615
Rhode Island	9,388	9,302	10,303	9,390	8,247	9,581
Vermont	10,004	9,807	11,728	9,263	9,028	10,097
Middle Atlantic:						
New Jersey	9,743	9,748	9,770	9,644	8,911	9,788
New York	10,913	11,319	9,719	10,341	9,689	10,968
Pennsylvania	9,421	9,454	10,067	7,847	8,430	9,548
East North Central:						
Illinois	9,724	9,859	9,103	8,686	8,143	9,911
Indiana	8,355	8,143	9,082	8,371	8,490	8,332
Michigan	8,230	8,032	9,317	8,956	8,168	8,238
Ohio	8,804	8,676	9,557	8,149	8,165	8,906
Wisconsin	9,557	9,382	10,040	9,711	8,452	9,831
West North Central:						
Iowa	8,620	8,577	8,675	8,895	8,450	8,645
Kansas	8,657	8,712	8,238	8,199	8,731	8,640
Minnesota	8,586	8,749	7,855	8,794	7,282	8,805
Missouri	8,084	7,965	8,617	8,630	8,854	7,981
Nebraska	8,907	8,856	9,709	7,998	8,776	8,926
North Dakota	9,318	9,132	10,433	8,826	9,891	9,209
South Dakota	8,985	8,741	9,650	9,565	8,194	9,189
South Atlantic:						
Delaware	9,459	9,205	10,704	9,084	8,501	9,597
District of Columbia	9,762	9,800	10,706	8,436	10,628	9,724
Florida	8,919	8,992	8,580	9,271	7,866	9,228
Georgia	8,907	8,864	9,720	7,915	8,123	9,104
Maryland	8,760	8,837	8,500	7,506	8,002	8,812
North Carolina	8,612	8,468	9,641	7,112	8,520	8,622
South Carolina	8,552	8,489	9,152	7,879	8,894	8,403
Virginia	8,970	9,027	9,473	7,154	8,499	9,070
West Virginia	8,878	8,976	8,441	7,904	8,189	9,018
East South Central:						
Alabama	8,169	8,184	7,657	8,519	7,337	8,373
Kentucky	8,936	8,859	9,866	8,464	8,655	8,978
Mississippi	7,612	7,598	8,537	6,546	7,147	7,708
Tennessee	8,667	8,659	9,722	7,552	7,513	8,769
West South Central:						
Arkansas	7,804	7,864	7,686	6,791	7,521	7,908
Louisiana	8,806	8,860	8,915	7,689	8,312	8,932
Oklahoma	8,124	8,001	8,961	8,938	8,430	8,011
Texas	8,543	8,550	8,706	7,733	7,849	8,650
Mountain:						
Arizona	7,734	7,720	7,902	7,670	8,371	7,599
Colorado	8,816	8,748	9,172	9,097	8,782	8,819
Idaho	8,770	8,326	10,261	10,130	9,462	8,719
Montana	8,899	9,046	8,264	8,904	8,547	8,959
Nevada	8,215	7,934	8,344	11,247	7,827	8,348
New Mexico	9,447	9,697	8,847	8,147	8,229	9,743
Utah	8,448	8,316	9,217	9,091	8,006	8,489
Wyoming	8,997	9,054	8,473	9,706	7,236	9,253
Pacific:						
Alaska	10,630	10,421	11,459	11,006	9,664	10,732
California	9,162	9,250	8,859	8,770	7,401	9,284
Hawaii	8,285	8,384	8,033	7,958	7,886	8,430
Oregon	9,225	8,990	10,730	7,718	8,134	9,269
Washington	8,712	8,568	8,800	9,954	8,657	8,715

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	54.60	64.64	112.97	144.10	111.31	60.03
New England:						
Connecticut	315.88	401.84	456.10	426.38	886.65	336.30
Maine	305.50	363.42	428.64	582.45	356.33	348.38
Massachusetts	400.58	505.16	676.58	611.37	544.31	412.42
New Hampshire	375.27	418.86	1,034.54	557.40	871.51	410.93
Rhode Island	325.44	359.35	1,078.91	434.94	1,083.51	301.49
Vermont	369.39	384.08	1,139.41	288.33	504.74	402.11
Middle Atlantic:						
New Jersey	330.64	373.16	823.31	682.95	846.46	345.58
New York	327.71	365.01	673.63	880.34	554.25	341.51
Pennsylvania	279.42	338.60	376.24	537.83	414.34	309.85
East North Central:						
Illinois	240.73	277.13	362.66	464.36	448.29	256.09
Indiana	332.76	394.94	642.74	379.22	421.46	386.53
Michigan	208.31	226.02	599.57	552.80	633.29	221.46
Ohio	187.14	228.93	217.80	536.29	342.35	211.21
Wisconsin	256.14	304.84	587.75	848.81	285.61	302.29
West North Central:						
Iowa	180.95	220.09	370.65	151.62	392.63	198.10
Kansas	203.00	215.90	874.47	393.35	419.73	225.25
Minnesota	258.62	258.88	875.74	399.58	374.75	277.02
Missouri	569.52	679.74	338.67	562.75	430.23	631.39
Nebraska	212.41	242.10	529.57	650.05	497.40	233.13
North Dakota	201.25	211.28	353.35	392.39	510.13	202.87
South Dakota	241.44	263.95	365.82	970.65	830.22	233.20
South Atlantic:						
Delaware	336.72	340.56	968.36	562.78	559.09	370.62
District of Columbia	273.12	295.67	720.80	326.50	1,010.33	281.55
Florida	247.96	350.08	260.91	452.80	520.93	287.12
Georgia	275.94	297.97	888.90	908.73	303.39	331.44
Maryland	252.49	278.81	571.85	1,083.25	626.00	265.60
North Carolina	240.62	271.21	369.07	762.23	511.94	257.40
South Carolina	226.31	269.82	320.03	787.16	542.80	230.14
Virginia	240.79	260.29	711.97	771.17	437.77	264.68
West Virginia	217.44	217.90	962.98	621.31	673.34	214.43
East South Central:						
Alabama	136.55	145.85	492.37	553.40	285.90	162.77
Kentucky	278.08	314.15	304.45	482.60	541.49	310.99
Mississippi	169.05	168.86	1,150.72	835.68	368.65	188.77
Tennessee	325.95	345.25	528.85	591.94	557.75	337.27
West South Central:						
Arkansas	212.60	232.97	471.05	638.63	282.17	267.37
Louisiana	250.92	289.90	528.56	543.62	643.10	258.04
Oklahoma	211.62	227.76	616.48	529.04	289.60	266.54
Texas	216.49	245.69	267.72	1,049.66	441.92	240.44
Mountain:						
Arizona	385.65	437.87	698.53	618.07	353.97	453.46
Colorado	269.81	303.08	659.34	980.62	1,138.06	275.84
Idaho	378.17	331.76	805.24	938.57	779.14	392.27
Montana	302.21	352.89	669.64	529.62	354.70	347.02
Nevada	395.02	393.71	362.28	1,703.47	600.87	468.68
New Mexico	244.93	278.96	418.01	1,032.90	393.01	283.89
Utah	194.83	207.39	367.76	1,914.37	362.20	210.42
Wyoming	333.43	383.35	618.78	1,117.89	708.41	373.61
Pacific:						
Alaska	336.17	354.16	836.58	1,939.03	1,130.29	348.00
California	202.19	246.26	316.61	519.20	759.54	207.02
Hawaii	230.22	258.21	595.94	694.85	567.01	227.48
Oregon	243.05	266.39	623.01	801.98	1,376.83	247.91
Washington	193.16	243.49	230.03	397.75	612.93	200.46

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	9,103	9,148	9,078	8,528	8,290	9,232
New England:						
Connecticut	9,236	8,943	9,420	10,481	9,489	9,152
Maine	9,644	9,818	9,260	--	8,989	9,878
Massachusetts	10,470	9,725	11,521	8,653	10,206	10,477
New Hampshire	10,098	10,321	9,518	11,028	8,848	10,571
Rhode Island	8,255	8,269	7,767	--	6,744	9,263
Vermont	10,177	10,529	10,399	8,497	7,218	10,428
Middle Atlantic:						
New Jersey	9,626	9,689	9,771	7,408	9,370	9,632
New York	11,732	12,928	8,018	10,836	10,253	11,812
Pennsylvania	9,364	9,269	10,047	6,673	7,701	9,614
East North Central:						
Illinois	9,027	8,846	9,416	10,124	9,354	8,962
Indiana	8,127	6,679	10,948	9,294	8,773	7,991
Michigan	7,428	7,194	8,014	--	8,288	7,341
Ohio	9,881	10,095	9,940	7,473	7,442	10,204
Wisconsin	9,155	9,318	9,260	7,601	8,771	9,231
West North Central:						
Iowa	8,788	8,635	9,058	9,292	8,834	8,781
Kansas	8,462	8,684	--	--	8,747	8,402
Minnesota	7,343	8,900	6,270	--	--	7,913
Missouri	9,016	9,029	9,006	--	10,015	8,486
Nebraska	8,269	8,181	--	--	--	8,414
North Dakota	9,587	9,230	10,577	--	10,135	9,261
South Dakota	9,034	8,947	8,944	--	8,310	9,272
South Atlantic:						
Delaware	8,507	8,317	8,684	--	7,559	9,051
District of Columbia	9,439	9,398	--	7,870	--	9,151
Florida	8,769	8,671	8,815	10,586	7,891	9,203
Georgia	8,833	9,153	8,294	5,081	7,637	9,100
Maryland	8,259	7,918	12,687	--	8,889	8,218
North Carolina	7,619	6,777	9,654	--	9,364	7,333
South Carolina	9,173	9,237	10,007	--	11,496	8,306
Virginia	8,704	8,679	11,148	6,383	--	8,603
West Virginia	8,029	7,907	10,936	--	8,637	7,881
East South Central:						
Alabama	8,358	8,412	7,448	--	--	8,543
Kentucky	9,991	9,996	10,027	--	10,915	9,898
Mississippi	7,105	7,010	8,189	--	--	7,162
Tennessee	9,580	9,654	9,517	--	8,665	9,647
West South Central:						
Arkansas	7,388	7,298	--	--	7,987	7,253
Louisiana	8,922	8,374	9,614	--	--	8,731
Oklahoma	8,157	7,792	9,794	--	9,097	7,716
Texas	8,681	8,579	9,314	--	8,588	8,701
Mountain:						
Arizona	8,340	8,812	6,172	--	7,370	8,777
Colorado	8,403	8,310	7,697	11,185	--	8,454
Idaho	9,040	8,223	9,414	12,275	11,772	8,661
Montana	7,488	7,695	--	7,971	7,843	7,423
Nevada	7,665	7,263	7,047	10,388	6,748	8,478
New Mexico	9,720	10,344	8,047	4,364	6,926	10,414
Utah	8,428	7,736	9,539	7,589	8,202	8,460
Wyoming	9,233	9,196	--	--	--	9,520
Pacific:						
Alaska	10,362	10,465	9,099	--	--	10,306
California	9,091	9,224	8,627	8,974	7,712	9,183
Hawaii	8,047	8,395	7,327	7,004	8,223	7,977
Oregon	9,686	9,818	9,309	--	--	9,998
Washington	8,297	7,960	8,932	8,634	7,442	8,347

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	128.87	166.22	182.11	308.53	253.91	142.68
New England:						
Connecticut	855.55	1,406.34	190.35	862.72	391.45	1,125.08
Maine	521.16	678.86	233.10	--	463.39	692.14
Massachusetts	531.22	570.33	815.11	643.04	838.44	543.66
New Hampshire	557.57	591.18	1,157.31	341.63	1,122.86	596.19
Rhode Island	726.90	894.92	513.88	--	836.43	424.57
Vermont	560.11	671.91	1,816.86	503.05	509.95	587.10
Middle Atlantic:						
New Jersey	916.50	1,029.18	1,252.89	500.69	918.10	936.52
New York	795.89	760.47	1,171.55	977.98	947.37	833.60
Pennsylvania	465.16	635.20	389.45	884.91	734.93	499.13
East North Central:						
Illinois	489.95	655.67	259.17	1,012.09	296.50	580.37
Indiana	1,295.30	900.08	1,438.10	1,369.57	439.46	1,525.73
Michigan	304.06	310.38	805.64	--	1,317.18	296.82
Ohio	633.11	944.69	516.33	1,439.00	995.20	703.36
Wisconsin	455.03	576.14	711.42	575.13	863.07	514.42
West North Central:						
Iowa	406.49	564.26	510.16	472.78	1,319.52	421.48
Kansas	457.37	446.01	--	--	467.33	552.82
Minnesota	697.07	737.97	781.52	--	--	954.49
Missouri	408.37	598.34	475.30	--	497.74	515.44
Nebraska	340.94	351.43	--	--	--	357.35
North Dakota	604.36	667.92	853.33	--	817.71	784.68
South Dakota	509.99	645.28	514.65	--	561.68	640.41
South Atlantic:						
Delaware	664.00	1,101.59	359.43	--	1,133.05	856.01
District of Columbia	442.81	510.48	--	361.11	--	343.91
Florida	441.95	740.89	330.13	1,205.42	1,062.30	372.30
Georgia	650.83	707.53	514.31	49.50	727.63	769.02
Maryland	615.89	619.23	528.45	--	451.64	654.59
North Carolina	624.53	732.11	219.27	--	385.56	687.08
South Carolina	1,030.97	1,259.06	306.26	--	3,078.58	652.71
Virginia	546.26	587.59	1,890.89	1,187.80	--	537.51
West Virginia	261.94	260.61	888.58	--	924.08	238.08
East South Central:						
Alabama	371.63	413.03	269.38	--	--	425.38
Kentucky	515.69	677.44	441.12	--	1,081.91	558.15
Mississippi	303.87	325.65	7.88	--	--	314.02
Tennessee	342.98	327.61	404.09	--	843.16	331.09
West South Central:						
Arkansas	503.82	514.10	--	--	860.39	570.38
Louisiana	486.32	769.52	147.02	--	--	529.19
Oklahoma	316.89	281.34	623.35	--	426.73	383.43
Texas	518.11	650.82	295.42	--	729.25	611.96
Mountain:						
Arizona	790.76	931.34	677.65	--	457.83	1,115.64
Colorado	515.22	588.85	1,160.59	1,584.64	--	530.29
Idaho	550.41	845.10	387.04	1,221.61	1,165.80	585.58
Montana	578.77	493.97	--	651.88	558.60	675.47
Nevada	685.44	616.05	752.50	1,893.39	375.15	965.75
New Mexico	528.09	542.33	504.09	819.93	693.02	530.06
Utah	470.82	641.39	476.59	949.73	724.00	529.86
Wyoming	1,118.04	1,272.08	--	--	--	1,291.72
Pacific:						
Alaska	685.78	881.93	338.57	--	--	766.23
California	274.12	340.38	498.01	676.82	697.11	288.69
Hawaii	476.19	567.65	507.16	794.43	1,422.35	328.19
Oregon	721.64	912.51	735.72	--	--	737.86
Washington	575.88	879.95	381.46	778.57	716.04	608.87

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

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

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	9,003	8,962	9,348	8,822	8,228	9,111
New England:						
Connecticut	10,208	9,998	11,097	10,424	11,756	10,096
Maine	10,048	10,178	9,617	8,150	9,103	10,156
Massachusetts	9,861	9,562	10,950	9,367	9,030	9,888
New Hampshire	9,400	9,316	10,453	8,361	7,654	9,480
Rhode Island	9,488	9,467	10,268	8,529	7,838	9,604
Vermont	9,822	9,401	12,858	10,095	8,937	9,906
Middle Atlantic:						
New Jersey	9,938	9,914	9,869	10,442	8,532	10,026
New York	10,526	10,714	10,002	10,341	9,496	10,574
Pennsylvania	9,647	9,682	10,156	8,532	9,136	9,707
East North Central:						
Illinois	9,906	10,059	9,060	8,233	7,203	10,134
Indiana	8,527	8,613	8,248	8,138	8,322	8,560
Michigan	8,425	8,228	9,914	9,028	8,009	8,469
Ohio	8,573	8,430	9,479	8,352	8,419	8,600
Wisconsin	9,404	8,963	10,330	10,165	8,386	9,723
West North Central:						
Iowa	8,632	8,614	8,185	8,900	8,224	8,689
Kansas	8,723	8,723	9,210	8,167	8,870	8,688
Minnesota	8,750	8,709	8,454	9,046	7,771	8,901
Missouri	7,843	7,698	8,531	8,656	8,047	7,827
Nebraska	8,974	9,003	9,499	7,733	9,212	8,933
North Dakota	9,009	8,999	9,820	8,557	9,137	8,992
South Dakota	8,980	8,593	9,934	9,909	8,262	9,174
South Atlantic:						
Delaware	9,406	9,038	10,815	9,968	9,091	9,436
District of Columbia	9,738	9,779	8,774	9,114	9,606	9,745
Florida	9,013	9,131	8,428	9,181	7,793	9,338
Georgia	9,029	8,921	10,040	8,424	8,200	9,270
Maryland	8,693	8,787	8,524	6,758	8,525	8,704
North Carolina	8,913	8,924	9,130	7,783	8,388	8,975
South Carolina	8,609	8,568	9,077	8,117	8,626	8,601
Virginia	9,248	9,196	10,260	8,024	8,603	9,403
West Virginia	9,086	9,322	8,283	7,641	7,851	9,392
East South Central:						
Alabama	8,191	8,189	7,766	8,995	7,128	8,385
Kentucky	8,567	8,540	9,271	8,544	8,702	8,548
Mississippi	7,697	7,731	8,490	6,080	7,404	7,753
Tennessee	8,419	8,371	9,868	8,451	7,373	8,520
West South Central:						
Arkansas	7,826	7,894	7,587	6,910	7,542	7,943
Louisiana	8,790	8,895	8,713	7,715	8,214	8,984
Oklahoma	8,052	7,979	8,101	9,332	8,187	8,001
Texas	8,478	8,560	8,013	7,166	7,200	8,654
Mountain:						
Arizona	7,596	7,476	8,777	8,014	9,484	7,335
Colorado	8,831	8,714	9,909	7,387	9,241	8,796
Idaho	8,845	8,397	11,411	8,132	8,295	8,874
Montana	9,260	9,276	9,096	9,680	8,738	9,356
Nevada	8,322	8,033	8,633	12,539	9,153	8,145
New Mexico	9,369	9,547	9,199	8,027	8,557	9,633
Utah	8,435	8,377	8,745	--	7,896	8,473
Wyoming	8,990	9,026	8,598	--	8,244	9,082
Pacific:						
Alaska	10,578	10,280	11,731	--	8,750	10,756
California	9,305	9,366	9,298	8,491	8,608	9,353
Hawaii	8,302	8,158	8,499	9,132	7,707	8,542
Oregon	9,076	8,824	10,855	7,634	9,134	9,074
Washington	8,772	8,592	8,910	10,517	9,655	8,734

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 VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	59.54	69.29	127.65	170.72	110.98	65.76
New England:						
Connecticut	341.18	404.06	633.75	537.56	1,789.03	338.40
Maine	319.20	365.34	620.63	630.15	559.05	348.37
Massachusetts	377.70	446.88	717.05	764.21	682.77	389.35
New Hampshire	505.75	548.68	1,195.13	969.38	624.26	528.84
Rhode Island	361.50	385.86	1,265.58	681.73	359.39	387.10
Vermont	480.76	484.89	902.76	328.20	584.41	523.32
Middle Atlantic:						
New Jersey	362.12	392.22	1,292.85	1,174.80	1,190.48	376.82
New York	304.61	350.24	595.41	1,139.82	663.78	318.32
Pennsylvania	333.41	393.09	628.20	588.94	371.00	370.56
East North Central:						
Illinois	273.82	300.01	532.62	450.29	653.16	275.31
Indiana	250.37	304.54	454.79	350.49	542.46	279.67
Michigan	232.99	239.63	828.13	1,043.99	954.88	236.02
Ohio	189.57	212.85	276.43	574.60	306.23	216.80
Wisconsin	258.78	250.87	816.51	981.80	307.17	309.72
West North Central:						
Iowa	191.44	231.48	359.42	141.33	416.65	209.55
Kansas	245.67	267.74	752.11	400.40	524.93	268.25
Minnesota	286.27	322.25	1,245.76	397.79	463.60	312.02
Missouri	713.23	831.78	456.87	655.59	674.65	767.46
Nebraska	274.18	312.82	540.37	603.34	574.12	303.86
North Dakota	240.48	270.97	429.14	482.73	283.87	269.94
South Dakota	282.31	283.55	423.88	1,104.21	1,082.19	241.68
South Atlantic:						
Delaware	436.21	398.84	1,279.84	894.50	594.89	471.45
District of Columbia	325.92	345.49	179.92	294.04	143.18	342.05
Florida	285.53	377.75	336.02	491.14	534.04	323.92
Georgia	321.16	342.41	1,060.83	762.89	323.44	397.73
Maryland	240.08	266.54	526.49	711.89	406.26	255.73
North Carolina	239.08	274.17	361.07	1,006.35	621.64	254.69
South Carolina	214.86	252.06	300.97	858.40	412.87	252.60
Virginia	275.73	304.13	663.81	230.57	311.35	308.27
West Virginia	319.61	296.35	1,374.77	615.22	885.68	298.12
East South Central:						
Alabama	159.54	163.89	601.24	1,147.81	394.73	183.35
Kentucky	298.37	318.08	772.93	573.61	534.29	332.34
Mississippi	202.35	207.88	1,315.32	920.44	490.93	222.25
Tennessee	301.00	316.93	828.66	662.45	703.55	318.23
West South Central:						
Arkansas	240.38	265.83	389.38	678.60	308.50	312.20
Louisiana	312.58	356.44	822.31	597.80	697.31	335.57
Oklahoma	275.71	295.68	1,056.80	578.97	361.98	354.22
Texas	248.55	272.70	352.71	1,101.35	560.65	271.79
Mountain:						
Arizona	484.30	533.81	392.03	697.05	579.58	523.84
Colorado	313.16	343.02	794.53	266.83	1,416.52	313.97
Idaho	535.18	422.51	1,274.76	661.92	976.35	565.21
Montana	380.76	460.33	615.84	844.27	461.97	440.14
Nevada	426.73	476.31	394.87	1,226.88	469.60	495.88
New Mexico	286.53	306.51	716.06	1,026.69	421.40	335.04
Utah	213.80	207.84	388.61	--	390.94	226.99
Wyoming	388.40	453.42	337.73	--	653.75	434.50
Pacific:						
Alaska	427.08	416.25	1,085.61	--	1,426.78	435.81
California	275.95	337.01	315.82	763.59	290.82	294.18
Hawaii	316.25	343.48	756.25	1,319.44	609.76	327.42
Oregon	268.00	285.14	786.04	985.97	1,838.39	269.16
Washington	191.79	221.03	283.02	419.22	599.06	196.32

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

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	8,993	8,987	9,288	8,558	7,625	9,159
New England:						
Connecticut	10,245	10,606	--	--	8,684	10,447
Maine	8,079	7,935	--	--	10,979	7,710
Massachusetts	14,447	15,208	10,141	--	--	14,655
New Hampshire	8,490	8,196	10,224	--	--	8,476
Rhode Island	10,379	9,864	--	10,404	13,273	9,756
Vermont	10,438	10,491	9,791	--	11,164	10,358
Middle Atlantic:						
New Jersey	9,174	9,093	9,355	9,465	9,868	9,116
New York	10,945	10,472	--	--	--	10,989
Pennsylvania	8,127	8,410	--	6,447	6,494	8,353
East North Central:						
Illinois	9,522	9,842	8,522	7,357	9,257	9,607
Indiana	6,707	--	9,625	8,420	--	6,202
Michigan	8,125	7,766	9,873	8,856	8,497	8,011
Ohio	8,237	8,098	8,546	--	--	8,405
Wisconsin	10,840	11,185	9,475	--	--	10,975
West North Central:						
Iowa	8,413	8,390	8,563	--	8,871	8,340
Kansas	8,637	8,697	--	--	--	8,822
Minnesota	9,010	8,824	10,072	8,910	8,215	9,092
Missouri	8,636	8,737	7,527	7,703	8,806	8,605
Nebraska	9,606	9,199	10,949	8,518	7,934	9,779
North Dakota	9,708	9,365	10,567	9,736	10,632	9,552
South Dakota	8,943	9,320	--	6,699	--	9,162
South Atlantic:						
Delaware	10,257	10,208	14,636	7,574	--	10,465
District of Columbia	10,865	10,950	--	--	--	10,865
Florida	8,705	8,783	7,624	9,322	9,139	8,677
Georgia	8,320	8,201	8,346	--	--	8,310
Maryland	10,036	10,682	--	--	--	10,570
North Carolina	7,814	6,884	11,297	--	7,698	7,820
South Carolina	7,427	7,051	8,680	9,546	6,948	7,520
Virginia	7,911	8,450	6,721	--	--	8,083
West Virginia	9,460	9,707	8,250	--	--	9,462
East South Central:						
Alabama	7,901	7,913	7,347	8,148	7,694	8,066
Kentucky	9,579	9,596	10,286	--	--	10,544
Mississippi	7,986	7,726	--	--	6,366	9,395
Tennessee	7,954	8,005	--	--	6,056	8,104
West South Central:						
Arkansas	8,266	8,473	--	--	5,387	8,613
Louisiana	8,765	9,021	--	--	--	8,919
Oklahoma	8,460	8,577	7,700	--	--	8,572
Texas	8,716	8,407	10,203	--	10,469	8,494
Mountain:						
Arizona	7,296	7,242	10,154	6,357	--	7,328
Colorado	10,655	10,705	--	--	9,423	10,711
Idaho	7,739	7,996	--	--	--	7,789
Montana	9,086	9,617	--	--	--	9,108
Nevada	10,024	10,164	8,927	--	--	10,050
New Mexico	9,424	9,430	8,540	13,724	--	9,427
Utah	8,651	8,821	--	--	--	8,767
Wyoming	8,795	9,033	--	--	--	9,793
Pacific:						
Alaska	11,705	11,456	15,242	7,398	12,666	11,575
California	8,858	8,932	7,153	9,386	--	9,389
Hawaii	8,534	8,783	--	--	7,903	8,688
Oregon	10,061	9,526	11,927	--	--	10,170
Washington	9,272	9,741	7,056	9,223	--	9,567

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	175.75	198.00	510.95	296.25	520.67	182.67
New England:						
Connecticut	509.65	522.89	--	--	811.19	551.85
Maine	902.34	1,111.30	--	--	802.50	961.47
Massachusetts	1,509.64	1,795.19	800.40	--	--	1,579.61
New Hampshire	470.06	421.67	389.18	--	--	471.30
Rhode Island	653.66	645.53	--	411.19	1,063.10	536.95
Vermont	669.24	738.20	876.40	--	888.41	735.39
Middle Atlantic:						
New Jersey	487.26	635.28	434.78	262.89	404.01	523.05
New York	928.76	878.99	--	--	--	939.84
Pennsylvania	661.64	753.91	--	1,016.22	1,014.66	729.22
East North Central:						
Illinois	628.34	744.81	830.45	318.49	728.54	782.63
Indiana	1,396.51	--	1,041.11	228.86	--	1,460.28
Michigan	839.72	1,040.24	451.05	392.16	280.53	1,075.48
Ohio	495.01	732.26	265.41	--	--	507.96
Wisconsin	1,108.21	1,432.87	804.36	--	--	1,172.59
West North Central:						
Iowa	510.91	600.78	530.42	--	702.16	574.34
Kansas	489.36	551.40	--	--	--	549.56
Minnesota	372.45	408.84	940.47	381.28	277.20	409.78
Missouri	396.80	425.13	438.94	436.49	434.26	463.93
Nebraska	677.42	799.16	1,152.79	174.28	393.75	726.32
North Dakota	295.07	375.51	288.12	541.09	308.83	309.09
South Dakota	849.02	1,013.17	--	1,200.60	--	894.24
South Atlantic:						
Delaware	612.58	650.30	807.96	170.61	--	650.23
District of Columbia	809.72	819.90	--	--	--	809.72
Florida	1,007.74	1,173.54	518.40	827.79	724.00	1,069.63
Georgia	763.02	804.94	0.00	--	--	820.43
Maryland	1,218.26	1,159.66	--	--	--	1,143.73
North Carolina	1,106.87	949.22	46.59	--	735.01	1,156.94
South Carolina	577.69	560.99	1,595.87	467.07	1,319.80	645.05
Virginia	662.10	817.48	1,144.39	--	--	720.05
West Virginia	763.45	882.18	473.17	--	--	786.58
East South Central:						
Alabama	365.56	494.32	705.75	60.37	334.05	596.44
Kentucky	1,226.37	1,750.80	480.10	--	--	1,497.83
Mississippi	885.54	525.00	--	--	603.22	1,445.23
Tennessee	343.21	353.37	--	--	244.76	362.37
West South Central:						
Arkansas	939.15	1,017.55	--	--	158.87	1,082.49
Louisiana	512.78	503.10	--	--	--	501.51
Oklahoma	627.48	706.72	609.55	--	--	685.99
Texas	541.14	567.32	869.11	--	1,007.12	562.63
Mountain:						
Arizona	693.09	762.32	447.12	158.30	--	729.45
Colorado	749.80	766.43	--	--	889.96	784.10
Idaho	434.95	505.51	--	--	--	459.61
Montana	1,174.11	1,260.45	--	--	--	1,220.12
Nevada	937.36	1,063.49	175.38	--	--	949.24
New Mexico	697.66	934.43	123.59	814.87	--	700.30
Utah	645.89	694.86	--	--	--	716.31
Wyoming	554.67	413.55	--	--	--	367.76
Pacific:						
Alaska	646.52	564.61	289.21	681.64	598.95	714.05
California	710.90	760.05	1,287.16	420.66	--	587.14
Hawaii	425.76	412.79	--	--	486.86	500.47
Oregon	507.54	586.35	903.28	--	--	521.84
Washington	637.11	730.62	979.12	424.18	--	601.80

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

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	1,817	1,783	1,868	2,182	1,817	1,817
New England:						
Connecticut	1,771	1,778	1,518	2,613	1,956	1,747
Maine	1,869	1,849	1,852	2,527	1,863	1,869
Massachusetts	2,038	2,086	1,809	2,725	2,441	2,025
New Hampshire	2,350	2,345	2,148	3,069	2,690	2,310
Rhode Island	2,046	2,058	1,519	2,540	2,177	2,023
Vermont	2,187	2,195	2,114	2,218	2,234	2,182
Middle Atlantic:						
New Jersey	2,223	2,164	2,537	2,691	1,899	2,241
New York	2,231	2,159	2,295 *	3,187	2,789	2,206
Pennsylvania	1,669	1,601	1,940	1,913	1,867	1,644
East North Central:						
Illinois	1,858	1,812	1,901	3,141	1,912	1,852
Indiana	2,137	2,124	2,113	2,546	2,133	2,137
Michigan	1,970	1,916	1,882	3,366	2,537	1,899
Ohio	2,016	1,993	1,976	2,517	1,939	2,028
Wisconsin	2,052	2,016	2,048	2,342	1,820	2,110
West North Central:						
Iowa	2,025	2,111	1,439	1,959	2,039	2,022
Kansas	1,784	1,757	1,950	2,056	1,428	1,866
Minnesota	1,939	1,922	2,005	1,925	1,888	1,947
Missouri	1,649	1,606	1,801	1,931	1,983	1,604
Nebraska	1,722	1,738	1,867	1,167	1,617	1,737
North Dakota	1,579	1,463	2,190	1,485	2,078	1,484
South Dakota	1,730	1,728	1,469	2,181	1,960	1,671
South Atlantic:						
Delaware	2,120	2,024	2,481	2,231	1,894	2,152
District of Columbia	1,863	1,796	3,291	2,058	1,563	1,876
Florida	1,913	1,897	1,883	2,127	1,746	1,962
Georgia	1,748	1,719	2,129	1,462	1,421	1,831
Maryland	2,065	2,070	2,087	1,786	1,563	2,099
North Carolina	2,012	2,021	2,052	1,619	1,534	2,067
South Carolina	1,814	1,811	1,836	1,800	1,959	1,751
Virginia	2,054	2,063	2,308	1,440	2,053	2,054
West Virginia	2,012	1,972	2,353	1,971	1,470	2,123
East South Central:						
Alabama	2,048	1,980	2,618	2,376	2,219	2,007
Kentucky	1,947	1,989	1,179	2,792	2,189	1,911
Mississippi	1,716	1,698	2,044	1,604 *	1,809	1,696
Tennessee	1,645	1,608	2,673 *	1,709	1,754	1,635
West South Central:						
Arkansas	1,795	1,716	2,957	1,988	1,951	1,738
Louisiana	2,259	2,275	2,251	2,058	2,510	2,196
Oklahoma	1,558	1,523	1,775 *	1,828	1,981	1,402
Texas	1,638	1,618	1,702	2,004	1,551	1,651
Mountain:						
Arizona	1,837	1,873	1,187	2,412	1,399	1,929
Colorado	1,618	1,522	1,492	3,753	2,160	1,581
Idaho	1,686	1,831	1,092	1,744	2,481	1,628
Montana	1,493	1,498	1,335	1,927	1,894	1,425
Nevada	1,563	1,468	2,098	1,512	1,603	1,549
New Mexico	1,767	1,740	1,597	2,431	2,099	1,686
Utah	1,591	1,595	1,143	3,102 *	1,365	1,612
Wyoming	1,497	1,448	1,827	--	1,524	1,493
Pacific:						
Alaska	1,931	2,147	1,448	--	1,062 *	2,022
California	1,515	1,447	1,585	2,257	1,552	1,512
Hawaii	857	846	979 *	714 *	559 *	965
Oregon	1,499	1,390	1,973	2,192	1,561	1,497
Washington	1,381	1,447	1,004	1,608	1,682	1,366

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	26.40	28.69	83.39	71.86	54.13	29.19
New England:						
Connecticut	124.43	135.30	252.89	512.43	350.99	133.00
Maine	121.39	136.35	270.64	349.37	316.77	129.37
Massachusetts	108.40	132.89	182.39	322.49	278.01	111.14
New Hampshire	149.58	158.39	450.02	292.89	523.75	150.99
Rhode Island	156.94	180.96	315.70	473.52	282.71	179.72
Vermont	156.46	185.61	299.68	315.35	333.09	167.85
Middle Atlantic:						
New Jersey	239.06	274.31	392.71	206.23	328.34	251.37
New York	206.64	171.90	698.72 *	545.39	330.29	215.47
Pennsylvania	106.76	126.14	167.88	246.62	221.54	115.33
East North Central:						
Illinois	85.10	92.38	228.16	359.53	220.29	91.35
Indiana	151.11	181.83	307.41	413.41	203.92	174.76
Michigan	125.28	134.55	303.48	565.60	387.77	128.69
Ohio	106.46	128.19	195.18	375.67	189.35	119.30
Wisconsin	126.34	151.26	248.86	436.77	102.07	152.85
West North Central:						
Iowa	160.34	184.96	408.84	90.89	293.49	178.61
Kansas	122.45	133.35	337.95	348.69	164.64	141.51
Minnesota	117.02	148.57	361.86	99.19	196.45	133.58
Missouri	104.17	115.35	338.67	219.05	324.54	108.18
Nebraska	125.34	147.88	183.16	267.81	191.73	141.08
North Dakota	130.57	146.13	299.56	243.21	163.02	144.47
South Dakota	118.61	136.09	190.77	393.83	297.25	124.36
South Atlantic:						
Delaware	159.87	181.59	403.99	370.57	298.09	173.92
District of Columbia	132.13	133.71	307.42	81.35	152.28	137.70
Florida	101.26	137.82	123.72	261.91	177.69	123.24
Georgia	99.31	97.85	497.52	327.45	124.22	117.55
Maryland	154.38	177.32	248.36	387.11	188.06	163.32
North Carolina	149.71	179.15	327.85	285.93	237.05	163.04
South Carolina	144.14	153.70	346.99	215.68	220.45	179.93
Virginia	118.26	134.42	312.37	340.45	243.17	134.38
West Virginia	206.88	235.51	395.49	266.82	171.99	240.78
East South Central:						
Alabama	137.36	143.03	368.30	375.36	282.57	152.80
Kentucky	236.15	266.36	277.49	219.09	419.44	264.43
Mississippi	118.74	125.42	463.58	486.89 *	191.70	136.43
Tennessee	83.48	82.39	852.23 *	330.55	247.14	87.98
West South Central:						
Arkansas	143.23	152.86	328.54	280.68	250.31	175.22
Louisiana	163.42	197.76	344.01	312.53	332.82	183.73
Oklahoma	111.53	113.70	560.88 *	296.69	255.53	109.83
Texas	122.79	137.11	296.31	289.76	272.84	134.13
Mountain:						
Arizona	177.98	199.99	256.25	501.23	241.06	208.02
Colorado	116.14	117.58	241.98	780.22	240.73	121.57
Idaho	183.15	244.75	171.10	369.48	487.90	187.51
Montana	175.84	224.23	201.03	344.27	274.89	201.39
Nevada	149.91	170.03	273.80	432.16	433.95	139.59
New Mexico	198.72	239.10	347.30	561.56	325.73	232.35
Utah	115.42	119.93	239.28	1,162.05 *	251.37	123.41
Wyoming	171.24	198.85	289.70	--	210.97	194.39
Pacific:						
Alaska	155.29	182.69	208.83	--	385.57 *	157.66
California	81.37	87.70	224.76	260.21	272.90	85.13
Hawaii	115.76	129.59	375.89 *	236.69 *	183.57 *	137.74
Oregon	116.98	121.61	348.22	326.15	445.45	120.30
Washington	125.94	153.99	145.64	191.51	331.40	130.86

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	1,716	1,729	1,531	2,364	1,747	1,711
New England:						
Connecticut	1,711	1,899	1,118	--	1,167	1,892
Maine	2,152	2,346	--	--	--	2,488
Massachusetts	1,884	1,858	1,829	2,851	--	1,854
New Hampshire	2,438	2,604	2,007	3,123	2,797	2,302
Rhode Island	2,362	2,492	--	--	2,287	2,412
Vermont	2,225	2,200	--	2,399	2,222	2,225
Middle Atlantic:						
New Jersey	1,715	1,553 *	3,341	--	--	1,705
New York	2,109	2,239	1,622	2,782	2,606	2,083
Pennsylvania	1,397	1,201	1,873	--	1,272	1,415
East North Central:						
Illinois	1,700	1,753	1,193	--	1,526	1,735
Indiana	1,789	1,442	--	2,426	1,458	1,859
Michigan	2,106	2,263	1,536	--	2,770	2,039
Ohio	2,248	2,528	1,583	--	2,127 *	2,264
Wisconsin	2,208	2,372	--	1,736	2,378	2,174
West North Central:						
Iowa	1,312	1,569	659	1,812	1,301	1,314
Kansas	1,588	1,412	--	--	--	1,601
Minnesota	1,849	2,247	--	--	1,810	1,861
Missouri	1,846	1,950 *	--	--	2,330 *	1,588
Nebraska	1,487	1,366	--	--	--	1,444
North Dakota	1,766	1,660 *	--	--	--	1,350 *
South Dakota	2,082	2,240	--	--	--	2,368
South Atlantic:						
Delaware	1,739 *	2,198 *	1,018	--	--	2,269 *
District of Columbia	2,256	2,231	--	--	--	2,308
Florida	2,047	2,124	1,837	--	1,874	2,132
Georgia	1,485	1,568	--	452	1,026	1,588
Maryland	2,200	2,135	--	--	--	2,271
North Carolina	1,677	1,801	1,404	--	--	1,720
South Carolina	1,695	1,690	--	--	1,708 *	1,691
Virginia	2,707	2,825	2,989	--	--	2,660
West Virginia	1,025	968	--	--	1,491	912
East South Central:						
Alabama	1,568	1,525	--	--	--	1,531
Kentucky	1,499	1,553	--	--	2,918	1,355
Mississippi	741	667	0	--	--	--
Tennessee	1,517	1,504	--	--	--	1,505
West South Central:						
Arkansas	2,263	2,304	1,839	--	--	2,101
Louisiana	1,956	2,506	--	--	--	1,884
Oklahoma	1,642	1,708	--	--	2,791	1,103
Texas	1,572	1,741	952	--	1,200	1,651
Mountain:						
Arizona	2,115	2,248	--	--	1,280	2,491 *
Colorado	1,288	1,187	--	--	--	1,270
Idaho	1,607	2,019	--	--	--	1,314
Montana	1,073	1,152	--	1,676	1,548	986
Nevada	1,144	1,077	--	--	1,121 *	1,165
New Mexico	1,994	2,017	--	--	1,569	2,099
Utah	1,531	1,805	1,155	--	1,775 *	1,497
Wyoming	1,637	1,649	--	--	2,674	1,454
Pacific:						
Alaska	1,405	1,680	--	--	--	1,551
California	1,540	1,447	1,499	2,669	1,878	1,518
Hawaii	398	353	--	702 *	522 *	349
Oregon	1,030	1,035	--	--	--	1,055
Washington	1,418	1,678	755	--	--	1,360

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	Percent Full-Time Employees: 50-74%	Percent Full-Time Employees: Less than 50%	Percent Low-Wage Employees **: 50% or more	Percent Low-Wage Employees **: Less than 50%
United States	57.01	72.25	85.67	198.48	116.40	63.54
New England:						
Connecticut	294.12	442.91	121.52	--	170.85	384.45
Maine	270.76	280.70	--	--	--	273.03
Massachusetts	170.44	250.90	236.52	455.82	--	171.67
New Hampshire	287.71	330.15	581.02	231.14	698.85	276.39
Rhode Island	367.49	450.61	--	--	410.56	537.74
Vermont	237.61	288.27	--	479.23	317.05	256.79
Middle Atlantic:						
New Jersey	471.46	495.24 *	459.99	--	--	479.64
New York	342.30	440.75	395.64	694.89	631.52	357.27
Pennsylvania	225.41	263.66	248.09	--	241.68	257.04
East North Central:						
Illinois	178.39	193.18	297.05	--	222.21	211.89
Indiana	342.79	146.31	--	456.25	217.54	423.84
Michigan	221.75	279.54	269.64	--	290.92	238.63
Ohio	311.00	382.00	194.30	--	737.62 *	339.36
Wisconsin	268.22	319.56	--	194.90	241.94	319.11
West North Central:						
Iowa	236.78	305.56	75.49	237.01	311.75	267.74
Kansas	251.53	248.53	--	--	--	288.61
Minnesota	387.37	438.65	--	--	172.60	511.29
Missouri	384.90	585.17 *	--	--	880.60 *	365.18
Nebraska	217.72	216.63	--	--	--	220.09
North Dakota	404.24	526.62 *	--	--	--	566.22 *
South Dakota	263.48	258.82	--	--	--	271.48
South Atlantic:						
Delaware	562.48 *	822.15 *	99.27	--	--	707.26 *
District of Columbia	318.29	310.36	--	--	--	323.69
Florida	209.42	340.76	184.87	--	370.99	257.33
Georgia	218.70	233.77	--	39.68	177.23	263.37
Maryland	345.01	362.18	--	--	--	363.00
North Carolina	200.42	266.11	165.46	--	--	215.09
South Carolina	323.67	388.79	--	--	785.16 *	323.67
Virginia	323.21	370.57	579.73	--	--	326.12
West Virginia	107.98	103.09	--	--	342.68	107.43
East South Central:						
Alabama	206.20	219.23	--	--	--	228.54
Kentucky	246.98	249.79	--	--	444.84	241.57
Mississippi	180.90	156.37	0.00	--	--	--
Tennessee	74.93	70.95	--	--	--	71.10
West South Central:						
Arkansas	444.26	490.97	54.57	--	--	520.77
Louisiana	329.79	366.20	--	--	--	350.42
Oklahoma	299.52	310.30	--	--	728.16	143.85
Texas	260.63	323.50	178.05	--	286.05	309.48
Mountain:						
Arizona	554.57	659.45	--	--	223.57	788.15 *
Colorado	166.01	160.68	--	--	--	170.52
Idaho	291.37	380.65	--	--	--	240.65
Montana	170.75	225.10	--	317.02	277.74	194.78
Nevada	247.16	286.73	--	--	464.62 *	195.09
New Mexico	243.29	290.58	--	--	121.30	297.96
Utah	218.91	280.18	278.62	--	576.16 *	233.80
Wyoming	332.82	368.49	--	--	119.21	367.00
Pacific:						
Alaska	275.27	301.71	--	--	--	262.13
California	138.91	161.32	277.52	488.25	520.23	144.45
Hawaii	83.04	93.86	--	262.98 *	242.37 *	79.85
Oregon	201.69	239.99	--	--	--	216.25
Washington	216.41	296.70	104.36	--	--	225.24

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	1,843	1,806	1,972	2,121	1,861	1,841
New England:						
Connecticut	1,755	1,715	1,657	2,880	2,914	1,671
Maine	1,818	1,797	1,910	2,036	1,875	1,812
Massachusetts	2,011	2,090	1,713	2,211	2,047	2,010
New Hampshire	2,355	2,373	2,272	1,967	2,198	2,362
Rhode Island	2,050	2,034	2,058	2,504	2,337	2,029
Vermont	2,284	2,335	2,089	1,828	2,428	2,270
Middle Atlantic:						
New Jersey	2,505	2,543	1,832	2,734	1,830	2,548
New York	2,149	2,205	1,700	3,513	2,997	2,109
Pennsylvania	1,744	1,675	2,010	2,140	2,168	1,694
East North Central:						
Illinois	1,891	1,806	2,345	2,904	2,078	1,875
Indiana	2,206	2,253	1,977	2,434	2,320	2,188
Michigan	1,920	1,870	2,014	--	2,101	1,901
Ohio	1,946	1,907	2,099	2,285	1,839	1,965
Wisconsin	2,072	1,976	2,132	2,564	1,724	2,181
West North Central:						
Iowa	2,144	2,146	2,547	1,981	1,886	2,180
Kansas	1,924	1,910	2,142	1,930	1,555	2,013
Minnesota	1,982	1,930	2,312	1,915	2,068	1,968
Missouri	1,547	1,465	2,033	1,841	1,716	1,533
Nebraska	1,695	1,713	1,853	1,185	1,534	1,723
North Dakota	1,724	1,686	2,368	1,703	1,911	1,699
South Dakota	1,643	1,587	1,438	2,376	2,175	1,498
South Atlantic:						
Delaware	2,131	2,049	2,387	2,452	2,301	2,115
District of Columbia	1,711	1,666	2,298	2,564	1,687	1,712
Florida	1,896	1,873	1,910	2,014	1,666	1,957
Georgia	1,716	1,645	2,221	1,762	1,455	1,791
Maryland	1,897	1,889	1,974	--	1,622	1,915
North Carolina	2,189	2,135	2,660	1,748	1,510	2,270
South Carolina	1,833	1,903	1,435	1,902	1,976	1,762
Virginia	2,037	2,029	2,082	2,130	2,181	2,003
West Virginia	2,117	2,099	2,165	2,247	1,491	2,272
East South Central:						
Alabama	1,908	1,875	2,366	--	1,839	1,920
Kentucky	1,901	1,893	--	2,707	2,460	1,823
Mississippi	1,923	1,915	--	1,238	1,740	1,958
Tennessee	1,795	1,741	--	1,529	1,926	1,783
West South Central:						
Arkansas	1,659	1,550	3,253	1,984	1,858	1,577
Louisiana	2,375	2,294	2,987	2,070	2,553	2,315
Oklahoma	1,543	1,471	2,713	1,719	1,620	1,514
Texas	1,654	1,581	2,359	2,047	1,672	1,652
Mountain:						
Arizona	1,846	1,879	1,455	1,893	1,813	1,851
Colorado	1,794	1,686	1,847	3,741 *	2,319	1,749
Idaho	1,764	1,865	1,285	--	2,044	1,749
Montana	1,383	1,309	1,563	2,043	2,002	1,269
Nevada	1,739	1,616	2,435	--	2,189	1,644
New Mexico	1,864	1,804	1,761 *	2,600	2,234	1,744
Utah	1,609	1,534	1,538	--	1,340	1,627
Wyoming	1,465	1,414	1,856	--	1,619	1,446
Pacific:						
Alaska	2,092	2,285	1,683	--	1,551 *	2,145
California	1,539	1,486	1,751	1,751	1,643	1,532
Hawaii	1,127	1,194	1,107 *	--	480 *	1,389
Oregon	1,494	1,424	1,781	2,345	1,869	1,481
Washington	1,354	1,399	1,108	1,366	1,603	1,343

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	28.34	32.41	67.32	77.99	58.03	31.20
New England:						
Connecticut	144.33	155.77	358.86	565.48	525.78	145.73
Maine	141.10	161.43	224.91	269.21	233.64	154.51
Massachusetts	130.34	164.03	201.42	304.11	271.30	134.14
New Hampshire	187.56	202.14	636.40	341.53	234.35	195.73
Rhode Island	192.82	210.76	341.87	415.90	261.95	204.81
Vermont	225.45	260.64	358.89	200.32	424.41	244.45
Middle Atlantic:						
New Jersey	300.54	338.23	325.78	241.66	436.79	317.10
New York	152.80	189.68	166.04	700.69	408.35	157.32
Pennsylvania	125.80	141.84	310.59	278.51	268.48	133.67
East North Central:						
Illinois	96.52	103.65	198.05	386.72	256.85	101.56
Indiana	163.51	192.92	291.91	530.14	220.33	187.83
Michigan	149.99	159.04	459.34	--	473.74	157.31
Ohio	102.37	117.76	217.95	211.81	162.83	116.26
Wisconsin	162.87	202.12	270.95	512.49	95.11	206.60
West North Central:						
Iowa	194.21	234.82	602.00	94.90	207.87	216.75
Kansas	122.90	135.26	263.69	249.75	162.56	136.61
Minnesota	132.35	186.57	404.87	81.62	244.99	148.60
Missouri	108.28	110.48	501.49	254.85	202.71	114.65
Nebraska	100.57	113.19	195.83	352.18	197.74	112.96
North Dakota	153.68	173.00	497.99	283.26	253.19	171.86
South Dakota	127.27	134.19	202.44	378.92	347.06	112.13
South Atlantic:						
Delaware	158.69	189.37	286.12	578.87	321.93	171.21
District of Columbia	142.60	148.76	260.00	176.13	136.76	149.74
Florida	118.17	152.71	199.46	259.45	202.95	141.06
Georgia	111.80	102.09	567.54	351.03	140.96	136.95
Maryland	103.91	116.40	258.87	--	246.41	108.29
North Carolina	177.64	210.00	321.17	372.27	283.71	190.14
South Carolina	171.39	184.33	312.91	226.98	238.89	224.71
Virginia	133.36	147.09	404.92	121.47	190.62	159.85
West Virginia	302.27	360.81	509.25	224.47	212.52	363.42
East South Central:						
Alabama	117.95	120.39	428.90	--	254.50	133.69
Kentucky	183.60	198.28	--	210.54	578.66	193.53
Mississippi	125.43	132.73	--	357.17	221.18	146.45
Tennessee	123.46	122.54	--	265.13	296.56	132.47
West South Central:						
Arkansas	149.16	155.77	308.70	302.02	264.15	182.20
Louisiana	202.07	242.36	371.34	332.26	366.74	235.27
Oklahoma	111.15	116.10	376.85	290.39	138.81	145.09
Texas	151.00	163.16	480.05	382.69	356.65	163.46
Mountain:						
Arizona	180.85	203.54	162.50	251.62	418.94	198.68
Colorado	148.17	148.71	262.08	1,247.86 *	265.93	157.34
Idaho	257.59	325.21	179.58	--	386.86	268.36
Montana	141.14	168.73	249.33	476.49	357.26	156.03
Nevada	151.14	172.98	291.68	--	251.32	171.66
New Mexico	300.57	359.81	535.09 *	768.99	414.49	371.45
Utah	144.19	140.74	249.73	--	194.27	153.07
Wyoming	229.16	265.50	279.46	--	123.21	255.76
Pacific:						
Alaska	186.76	218.63	250.90	--	498.41 *	193.49
California	107.07	111.19	358.87	167.55	193.05	113.62
Hawaii	208.09	242.68	472.31 *	--	229.57 *	238.71
Oregon	132.43	139.57	376.16	340.28	552.95	135.08
Washington	149.75	181.98	212.93	157.47	277.02	155.62

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	20.1%	19.8%	20.2%	25.0%	22.2%	19.9%
New England:						
Connecticut	17.7%	18.0%	14.7%	25.4%	19.0%	17.6%
Maine	19.1%	18.6%	19.8%	30.1%	20.3%	18.9%
Massachusetts	19.5%	20.4%	16.2%	28.4%	25.8%	19.3%
New Hampshire	24.7%	25.0%	21.8%	29.4%	31.4%	24.0%
Rhode Island	21.8%	22.1%	14.7%	27.1%	26.4%	21.1%
Vermont	21.9%	22.4%	18.0%	23.9%	24.7%	21.6%
Middle Atlantic:						
New Jersey	22.8%	22.2%	26.0%	27.9%	21.3%	22.9%
New York	20.4%	19.1%	23.6%	30.8%	28.8%	20.1%
Pennsylvania	17.7%	16.9%	19.3%	24.4%	22.1%	17.2%
East North Central:						
Illinois	19.1%	18.4%	20.9%	36.2%	23.5%	18.7%
Indiana	25.6%	26.1%	23.3%	30.4%	25.1%	25.7%
Michigan	23.9%	23.9%	20.2%	37.6%	31.1%	23.1%
Ohio	22.9%	23.0%	20.7%	30.9%	23.8%	22.8%
Wisconsin	21.5%	21.5%	20.4%	24.1%	21.5%	21.5%
West North Central:						
Iowa	23.5%	24.6%	16.6% *	22.0%	24.1%	23.4%
Kansas	20.6%	20.2%	23.7%	25.1%	16.4%	21.6%
Minnesota	22.6%	22.0%	25.5%	21.9%	25.9%	22.1%
Missouri	20.4%	20.2%	20.9%	22.4%	22.4%	20.1%
Nebraska	19.3%	19.6%	19.2%	14.6%	18.4%	19.5%
North Dakota	16.9%	16.0%	21.0%	16.8%	21.0%	16.1%
South Dakota	19.3%	19.8%	15.2%	22.8%	23.9%	18.2%
South Atlantic:						
Delaware	22.4%	22.0%	23.2%	24.6%	22.3%	22.4%
District of Columbia	19.1%	18.3%	30.7%	24.4%	14.7%	19.3%
Florida	21.5%	21.1%	21.9%	22.9%	22.2%	21.3%
Georgia	19.6%	19.4%	21.9%	18.5%	17.5%	20.1%
Maryland	23.6%	23.4%	24.6%	23.8%	19.5%	23.8%
North Carolina	23.4%	23.9%	21.3%	22.8%	18.0%	24.0%
South Carolina	21.2%	21.3%	20.1%	22.8%	22.0%	20.8%
Virginia	22.9%	22.9%	24.4%	20.1%	24.2%	22.6%
West Virginia	22.7%	22.0%	27.9%	24.9%	18.0%	23.5%
East South Central:						
Alabama	25.1%	24.2%	34.2%	27.9%	30.2%	24.0%
Kentucky	21.8%	22.5%	11.9%	33.0%	25.3%	21.3%
Mississippi	22.5%	22.4%	23.9%	24.5%	25.3%	22.0%
Tennessee	19.0%	18.6%	27.5%	22.6%	23.4%	18.6%
West South Central:						
Arkansas	23.0%	21.8%	38.5%	29.3%	25.9%	22.0%
Louisiana	25.7%	25.7%	25.3%	26.8%	30.2%	24.6%
Oklahoma	19.2%	19.0%	19.8% *	20.4%	23.5%	17.5%
Texas	19.2%	18.9%	19.6%	25.9%	19.8%	19.1%
Mountain:						
Arizona	23.7%	24.3%	15.0%	31.4%	16.7%	25.4%
Colorado	18.4%	17.4%	16.3%	41.3%	24.6%	17.9%
Idaho	19.2%	22.0%	10.6%	17.2%	26.2%	18.7%
Montana	16.8%	16.6%	16.2%	21.6%	22.2%	15.9%
Nevada	19.0%	18.5%	25.1%	13.4% *	20.5%	18.5%
New Mexico	18.7%	17.9%	18.0%	29.8%	25.5%	17.3%
Utah	18.8%	19.2%	12.4%	34.1%	17.0%	19.0%
Wyoming	16.6%	16.0%	21.6%	--	21.1%	16.1%
Pacific:						
Alaska	18.2%	20.6%	12.6%	--	11.0% *	18.8%
California	16.5%	15.6%	17.9%	25.7%	21.0%	16.3%
Hawaii	10.3%	10.1%	12.2% *	9.0% *	7.1% *	11.5%
Oregon	16.3%	15.5%	18.4%	28.4%	19.2% *	16.2%
Washington	15.9%	16.9%	11.4%	16.2%	19.4%	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.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	0.29%	0.32%	0.84%	0.81%	0.60%	0.31%
New England:						
Connecticut	1.09%	1.17%	2.19%	4.67%	2.58%	1.18%
Maine	1.32%	1.46%	2.92%	4.24%	3.52%	1.40%
Massachusetts	1.25%	1.38%	2.41%	3.36%	2.72%	1.27%
New Hampshire	1.59%	1.35%	6.24%	1.87%	7.93%	1.49%
Rhode Island	1.63%	1.85%	4.26%	5.03%	4.59%	1.76%
Vermont	1.83%	2.14%	3.38%	3.05%	4.77%	1.94%
Middle Atlantic:						
New Jersey	2.53%	2.90%	3.55%	3.34%	2.23%	2.66%
New York	1.79%	1.57%	6.14%	4.29%	2.80%	1.86%
Pennsylvania	1.16%	1.36%	1.77%	3.54%	2.33%	1.23%
East North Central:						
Illinois	0.98%	1.05%	2.67%	3.70%	2.85%	1.01%
Indiana	1.49%	1.85%	2.51%	4.59%	2.63%	1.72%
Michigan	1.62%	1.82%	3.54%	5.19%	5.07%	1.65%
Ohio	1.25%	1.51%	2.11%	3.88%	2.64%	1.38%
Wisconsin	1.19%	1.56%	1.86%	2.60%	1.15%	1.42%
West North Central:						
Iowa	1.99%	2.29%	5.19% *	1.16%	3.53%	2.22%
Kansas	1.56%	1.69%	4.36%	4.48%	1.81%	1.80%
Minnesota	1.31%	1.45%	5.14%	1.03%	3.28%	1.37%
Missouri	1.62%	1.90%	4.08%	3.29%	3.67%	1.78%
Nebraska	1.35%	1.58%	2.70%	3.24%	2.67%	1.49%
North Dakota	1.32%	1.56%	2.61%	3.27%	1.06%	1.53%
South Dakota	1.21%	1.44%	2.35%	2.85%	3.36%	1.26%
South Atlantic:						
Delaware	1.72%	2.00%	3.83%	5.01%	3.46%	1.85%
District of Columbia	1.21%	1.23%	1.15%	1.10%	2.58%	1.25%
Florida	1.18%	1.58%	1.64%	2.93%	2.09%	1.38%
Georgia	1.19%	1.20%	5.46%	3.57%	1.58%	1.41%
Maryland	1.45%	1.67%	2.26%	2.89%	3.01%	1.51%
North Carolina	1.78%	2.03%	4.00%	2.92%	2.84%	1.94%
South Carolina	1.73%	1.88%	3.64%	2.54%	3.11%	2.09%
Virginia	1.27%	1.44%	3.75%	3.76%	2.07%	1.47%
West Virginia	2.31%	2.61%	4.60%	4.13%	2.14%	2.68%
East South Central:						
Alabama	1.61%	1.64%	5.71%	5.27%	3.38%	1.69%
Kentucky	2.64%	2.99%	2.75%	2.72%	4.77%	2.95%
Mississippi	1.67%	1.76%	6.58%	5.89%	2.61%	1.88%
Tennessee	1.17%	1.15%	7.85%	5.00%	4.30%	1.18%
West South Central:						
Arkansas	1.62%	1.70%	4.54%	3.69%	3.42%	1.89%
Louisiana	1.95%	2.30%	4.16%	3.75%	3.02%	2.20%
Oklahoma	1.39%	1.44%	6.35% *	3.58%	2.98%	1.42%
Texas	1.36%	1.50%	3.52%	3.01%	3.07%	1.48%
Mountain:						
Arizona	2.07%	2.32%	2.18%	7.56%	2.88%	2.40%
Colorado	1.27%	1.26%	2.81%	9.79%	2.67%	1.33%
Idaho	1.95%	2.57%	1.46%	2.95%	4.87%	2.05%
Montana	1.84%	2.30%	2.28%	3.82%	2.65%	2.10%
Nevada	2.01%	2.23%	3.21%	5.69% *	4.22%	2.33%
New Mexico	1.99%	2.32%	3.90%	6.70%	3.99%	2.22%
Utah	1.34%	1.44%	2.46%	7.59%	3.43%	1.43%
Wyoming	1.56%	1.81%	2.75%	--	2.75%	1.72%
Pacific:						
Alaska	1.53%	1.83%	1.93%	--	3.79% *	1.60%
California	0.82%	0.86%	2.34%	2.89%	3.45%	0.84%
Hawaii	1.33%	1.53%	4.03% *	2.83% *	2.25% *	1.57%
Oregon	1.27%	1.37%	3.24%	6.82%	7.59% *	1.29%
Washington	1.52%	1.91%	1.70%	2.33%	3.44%	1.59%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	Percent Full-Time Employees: 50-74%	Percent Full-Time Employees: Less than 50%	Percent Low-Wage Employees **: 50% or more	Percent Low-Wage Employees **: Less than 50%
United States	18.8%	18.9%	16.9%	27.7%	21.1%	18.5%
New England:						
Connecticut	18.5%	21.2%	11.9%	--	12.3%	20.7%
Maine	22.3%	23.9%	--	--	--	25.2%
Massachusetts	18.0%	19.1%	15.9%	32.9%	--	17.7%
New Hampshire	24.1%	25.2%	21.1% *	28.3%	31.6% *	21.8%
Rhode Island	28.6%	30.1%	--	--	33.9%	26.0%
Vermont	21.9%	20.9%	--	28.2%	--	21.3%
Middle Atlantic:						
New Jersey	17.8%	16.0% *	34.2%	--	--	17.7% *
New York	18.0%	17.3%	20.2%	25.7%	25.4%	17.6%
Pennsylvania	14.9%	13.0%	18.6%	--	16.5%	14.7%
East North Central:						
Illinois	18.8%	19.8%	12.7%	36.6%	16.3%	19.4%
Indiana	22.0%	21.6%	22.2%	26.1%	16.6%	23.3%
Michigan	28.4%	31.5%	19.2%	--	33.4%	27.8%
Ohio	22.7%	25.0%	15.9%	--	28.6% *	22.2%
Wisconsin	24.1%	25.5%	--	22.8%	27.1%	23.5%
West North Central:						
Iowa	14.9%	18.2%	7.3%	19.5%	14.7%	15.0%
Kansas	18.8%	16.3%	--	46.2%	--	19.0%
Minnesota	25.2%	25.2%	--	--	32.4%	23.5%
Missouri	20.5%	21.6%	--	--	23.3% *	18.7%
Nebraska	18.0%	16.7%	--	--	--	17.2%
North Dakota	18.4%	18.0% *	--	--	24.3%	14.6% *
South Dakota	23.1%	25.0%	--	--	--	25.5%
South Atlantic:						
Delaware	20.4% *	26.4% *	11.7%	--	10.8%	25.1% *
District of Columbia	23.9%	23.7%	--	--	--	25.2%
Florida	23.3%	24.5%	20.8%	42.7%	23.8%	23.2%
Georgia	16.8%	17.1%	--	8.9%	--	17.4%
Maryland	26.6%	27.0%	--	--	--	27.6%
North Carolina	22.0%	26.6%	14.5%	--	--	23.5%
South Carolina	18.5%	18.3%	--	--	14.9% *	20.4%
Virginia	31.1%	32.5%	26.8%	--	--	30.9%
West Virginia	12.8%	12.2%	--	--	17.3%	11.6%
East South Central:						
Alabama	18.8%	18.1%	--	--	--	17.9%
Kentucky	15.0%	15.5%	--	--	26.7%	13.7%
Mississippi	10.4%	9.5%	0.0%	--	--	--
Tennessee	15.8%	15.6%	--	--	--	15.6%
West South Central:						
Arkansas	30.6%	31.6%	--	--	--	29.0%
Louisiana	21.9%	29.9%	--	--	--	21.6%
Oklahoma	20.1%	21.9%	--	--	30.7%	14.3%
Texas	18.1%	20.3%	10.2%	--	14.0%	19.0%
Mountain:						
Arizona	25.4%	25.5%	--	--	17.4%	28.4%
Colorado	15.3%	14.3%	--	--	22.7%	15.0%
Idaho	17.8%	24.6%	--	--	--	15.2%
Montana	14.3%	15.0%	--	--	--	13.3%
Nevada	14.9%	14.8%	--	--	16.6% *	13.7%
New Mexico	20.5%	19.5%	--	--	22.6%	20.2%
Utah	18.2%	23.3%	12.1%	--	21.6% *	17.7%
Wyoming	17.7%	17.9%	--	--	--	15.3%
Pacific:						
Alaska	13.6%	16.1%	--	--	--	15.1%
California	16.9%	15.7%	17.4%	29.7%	24.3%	16.5%
Hawaii	5.0%	4.2%	2.3% *	10.0% *	6.4% *	4.4%
Oregon	10.6%	10.5%	--	--	--	10.5%
Washington	17.1%	21.1%	8.5%	--	--	16.3%

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

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

* Figure does not meet standard of reliability or precision.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.62%	0.78%	0.85%	2.18%	1.23%	0.68%
New England:						
Connecticut	2.06%	2.27%	1.19%	--	1.70%	2.32%
Maine	3.02%	3.25%	--	--	--	3.25%
Massachusetts	1.83%	2.16%	2.68%	4.07%	--	1.84%
New Hampshire	3.17%	2.59%	7.70% *	1.50%	10.38% *	2.36%
Rhode Island	3.82%	4.39%	--	--	2.98%	5.50%
Vermont	2.12%	2.20%	--	4.19%	--	2.20%
Middle Atlantic:						
New Jersey	5.24%	5.42% *	5.43%	--	--	5.33% *
New York	2.97%	3.49%	4.35%	6.04%	5.33%	3.06%
Pennsylvania	2.55%	3.16%	1.94%	--	3.20%	2.81%
East North Central:						
Illinois	2.03%	2.19%	3.18%	5.00%	2.40%	2.41%
Indiana	1.76%	1.32%	3.75%	2.55%	2.79%	1.69%
Michigan	2.55%	3.23%	2.39%	--	5.39%	2.79%
Ohio	3.14%	4.19%	1.28%	--	8.93% *	3.28%
Wisconsin	2.43%	2.79%	--	1.90%	1.85%	2.89%
West North Central:						
Iowa	2.77%	3.61%	1.15%	2.17%	2.54%	3.17%
Kansas	3.14%	2.88%	--	3.49%	--	3.67%
Minnesota	3.75%	4.26%	--	--	3.08%	4.37%
Missouri	4.06%	5.97%	--	--	7.89% *	4.34%
Nebraska	2.46%	2.48%	--	--	--	2.36%
North Dakota	3.86%	5.42% *	--	--	1.19%	5.88% *
South Dakota	2.37%	1.76%	--	--	--	2.16%
South Atlantic:						
Delaware	7.06% *	10.73% *	1.25%	--	1.15%	9.31% *
District of Columbia	3.22%	3.58%	--	--	--	3.12%
Florida	2.27%	3.62%	2.28%	4.78%	3.90%	2.82%
Georgia	2.25%	2.35%	--	0.69%	--	2.58%
Maryland	4.13%	4.61%	--	--	--	4.37%
North Carolina	3.08%	4.11%	1.55%	--	--	3.34%
South Carolina	3.67%	4.46%	--	--	7.69% *	3.49%
Virginia	4.07%	4.95%	3.10%	--	--	4.58%
West Virginia	1.25%	1.22%	--	--	3.07%	1.34%
East South Central:						
Alabama	2.24%	2.35%	--	--	--	2.41%
Kentucky	2.50%	2.67%	--	--	2.35%	2.50%
Mississippi	2.61%	2.32%	0.00%	--	--	--
Tennessee	1.15%	1.06%	--	--	--	1.07%
West South Central:						
Arkansas	5.42%	6.02%	--	--	--	6.42%
Louisiana	4.01%	4.17%	--	--	--	4.47%
Oklahoma	3.70%	3.95%	--	--	8.28%	2.30%
Texas	2.86%	3.50%	1.87%	--	2.64%	3.39%
Mountain:						
Arizona	4.74%	5.20%	--	--	2.29%	6.15%
Colorado	1.82%	1.77%	--	--	4.04%	1.87%
Idaho	3.36%	4.88%	--	--	--	3.11%
Montana	1.92%	2.36%	--	--	--	2.18%
Nevada	3.02%	3.68%	--	--	6.22% *	3.26%
New Mexico	2.53%	2.78%	--	--	3.33%	2.90%
Utah	2.72%	3.44%	2.72%	--	8.59% *	2.87%
Wyoming	2.38%	2.65%	--	--	--	2.35%
Pacific:						
Alaska	2.36%	2.30%	--	--	--	2.19%
California	1.40%	1.61%	2.72%	5.17%	6.58%	1.43%
Hawaii	1.13%	1.23%	1.64% *	3.46% *	3.59% *	0.97%
Oregon	2.13%	2.52%	--	--	--	2.21%
Washington	3.16%	4.81%	1.47%	--	--	3.25%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	20.5%	20.1%	21.1%	24.0%	22.6%	20.2%
New England:						
Connecticut	17.2%	17.2%	14.9%	27.6%	24.8%	16.6%
Maine	18.1%	17.7%	19.9%	25.0%	20.6%	17.8%
Massachusetts	20.4%	21.9%	15.6%	23.6%	22.7%	20.3%
New Hampshire	25.1%	25.5%	21.7% *	23.5%	28.7%	24.9%
Rhode Island	21.6%	21.5%	20.0%	29.4%	29.8%	21.1%
Vermont	23.3%	24.8%	16.2%	18.1%	27.2%	22.9%
Middle Atlantic:						
New Jersey	25.2%	25.6%	18.6%	26.2%	21.4%	25.4%
New York	20.4%	20.6%	17.0%	34.0%	31.6%	19.9%
Pennsylvania	18.1%	17.3%	19.8%	25.1%	23.7%	17.5%
East North Central:						
Illinois	19.1%	18.0%	25.9%	35.3%	28.9%	18.5%
Indiana	25.9%	26.2%	24.0%	29.9%	27.9%	25.6%
Michigan	22.8%	22.7%	20.3%	35.1%	26.2%	22.4%
Ohio	22.7%	22.6%	22.1%	27.4%	21.8%	22.9%
Wisconsin	22.0%	22.0%	20.6%	25.2%	20.6%	22.4%
West North Central:						
Iowa	24.8%	24.9%	31.1%	22.3%	22.9%	25.1%
Kansas	22.1%	21.9%	23.3%	23.6%	17.5%	23.2%
Minnesota	22.7%	22.2%	27.4%	21.2%	26.6%	22.1%
Missouri	19.7%	19.0%	23.8%	21.3%	21.3%	19.6%
Nebraska	18.9%	19.0%	19.5%	15.3%	16.7%	19.3%
North Dakota	19.1%	18.7%	24.1%	19.9%	20.9%	18.9%
South Dakota	18.3%	18.5%	14.5%	24.0%	26.3%	16.3%
South Atlantic:						
Delaware	22.7%	22.7%	22.1%	24.6%	25.3%	22.4%
District of Columbia	17.6%	17.0%	26.2%	28.1%	17.6%	17.6%
Florida	21.0%	20.5%	22.7%	21.9%	21.4%	21.0%
Georgia	19.0%	18.4%	22.1%	20.9%	17.7%	19.3%
Maryland	21.8%	21.5%	23.2%	25.8%	19.0%	22.0%
North Carolina	24.6%	23.9%	29.1%	22.5%	18.0%	25.3%
South Carolina	21.3%	22.2%	15.8%	23.4%	22.9%	20.5%
Virginia	22.0%	22.1%	20.3%	26.5%	25.4%	21.3%
West Virginia	23.3%	22.5%	26.1%	29.4%	19.0%	24.2%
East South Central:						
Alabama	23.3%	22.9%	30.5%	--	25.8%	22.9%
Kentucky	22.2%	22.2%	--	31.7%	28.3%	21.3%
Mississippi	25.0%	24.8%	--	20.4%	23.5%	25.2%
Tennessee	21.3%	20.8%	--	18.1%	26.1%	20.9%
West South Central:						
Arkansas	21.2%	19.6%	42.9%	28.7%	24.6%	19.9%
Louisiana	27.0%	25.8%	34.3%	26.8%	31.1%	25.8%
Oklahoma	19.2%	18.4%	33.5%	18.4%	19.8%	18.9%
Texas	19.5%	18.5%	29.4%	28.6%	23.2%	19.1%
Mountain:						
Arizona	24.3%	25.1%	16.6%	23.6%	19.1%	25.2%
Colorado	20.3%	19.3%	18.6%	50.6% *	25.1%	19.9%
Idaho	19.9%	22.2%	11.3%	--	24.6%	19.7%
Montana	14.9%	14.1%	17.2%	21.1%	22.9%	13.6%
Nevada	20.9%	20.1%	28.2%	--	23.9%	20.2%
New Mexico	19.9%	18.9%	19.1% *	32.4%	26.1%	18.1%
Utah	19.1%	18.3%	17.6%	40.2%	17.0%	19.2%
Wyoming	16.3%	15.7%	21.6%	--	19.6%	15.9%
Pacific:						
Alaska	19.8%	22.2%	14.3%	--	17.7%	19.9%
California	16.5%	15.9%	18.8%	20.6%	19.1%	16.4%
Hawaii	13.6%	14.6%	13.0% *	--	6.2% *	16.3%
Oregon	16.5%	16.1%	16.4%	--	20.5% *	16.3%
Washington	15.4%	16.3%	12.4%	13.0%	16.6%	15.4%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.31%	0.36%	0.77%	0.87%	0.66%	0.34%
New England:						
Connecticut	1.34%	1.49%	2.84%	4.72%	3.58%	1.40%
Maine	1.44%	1.60%	2.51%	4.25%	2.90%	1.54%
Massachusetts	1.40%	1.66%	2.59%	3.93%	2.72%	1.44%
New Hampshire	1.77%	1.75%	8.36% *	3.40%	4.17%	1.83%
Rhode Island	1.83%	1.98%	5.40%	6.30%	3.16%	1.91%
Vermont	2.75%	3.20%	3.11%	2.20%	6.33%	2.93%
Middle Atlantic:						
New Jersey	3.10%	3.51%	1.47%	4.62%	2.55%	3.26%
New York	1.35%	1.64%	1.99%	5.21%	3.08%	1.38%
Pennsylvania	1.35%	1.48%	3.50%	4.22%	2.76%	1.41%
East North Central:						
Illinois	1.17%	1.20%	2.35%	5.09%	3.26%	1.16%
Indiana	1.82%	2.12%	3.65%	6.20%	2.74%	2.09%
Michigan	1.88%	2.05%	5.32%	6.83%	6.90%	1.93%
Ohio	1.23%	1.43%	2.59%	2.76%	2.25%	1.39%
Wisconsin	1.47%	2.05%	1.87%	2.85%	1.15%	1.82%
West North Central:						
Iowa	2.39%	2.90%	7.76%	1.18%	3.29%	2.66%
Kansas	1.65%	1.82%	2.52%	2.92%	2.00%	1.82%
Minnesota	1.55%	1.85%	7.66%	0.70%	3.53%	1.65%
Missouri	2.00%	2.32%	6.08%	3.84%	3.47%	2.14%
Nebraska	1.20%	1.35%	2.60%	4.59%	2.59%	1.33%
North Dakota	1.55%	1.74%	4.39%	4.25%	2.42%	1.74%
South Dakota	1.38%	1.64%	2.50%	2.33%	4.13%	1.28%
South Atlantic:						
Delaware	1.79%	2.06%	3.69%	7.27%	4.06%	1.90%
District of Columbia	1.26%	1.30%	2.57%	2.43%	1.54%	1.31%
Florida	1.34%	1.68%	2.25%	3.07%	2.38%	1.55%
Georgia	1.39%	1.34%	6.17%	5.11%	1.70%	1.70%
Maryland	1.05%	1.21%	2.27%	4.06%	3.05%	1.09%
North Carolina	2.04%	2.38%	3.91%	3.53%	3.40%	2.19%
South Carolina	2.11%	2.30%	3.59%	2.83%	3.55%	2.61%
Virginia	1.32%	1.42%	4.50%	1.87%	1.63%	1.54%
West Virginia	3.22%	3.75%	6.17%	2.65%	3.11%	3.79%
East South Central:						
Alabama	1.31%	1.30%	5.94%	--	3.01%	1.38%
Kentucky	2.49%	2.69%	--	3.45%	6.78%	2.67%
Mississippi	1.76%	1.86%	--	3.79%	2.81%	2.05%
Tennessee	1.44%	1.45%	--	3.64%	5.41%	1.49%
West South Central:						
Arkansas	1.68%	1.72%	3.09%	3.82%	3.60%	1.93%
Louisiana	2.31%	2.71%	4.28%	3.99%	3.31%	2.72%
Oklahoma	1.26%	1.31%	5.29%	3.04%	1.60%	1.65%
Texas	1.71%	1.82%	6.17%	3.72%	4.28%	1.82%
Mountain:						
Arizona	2.44%	2.75%	1.77%	3.41%	4.67%	2.73%
Colorado	1.71%	1.67%	3.07%	17.15% *	3.29%	1.82%
Idaho	2.61%	3.29%	1.82%	--	4.12%	2.72%
Montana	1.46%	1.74%	2.58%	4.21%	3.15%	1.61%
Nevada	2.35%	2.75%	3.60%	--	2.70%	2.80%
New Mexico	3.05%	3.56%	5.80% *	8.44%	4.84%	3.62%
Utah	1.70%	1.73%	2.98%	7.19%	2.45%	1.80%
Wyoming	2.12%	2.45%	3.23%	--	1.73%	2.35%
Pacific:						
Alaska	1.97%	2.41%	2.45%	--	3.82%	2.10%
California	1.02%	0.97%	3.97%	2.07%	2.03%	1.07%
Hawaii	2.25%	2.74%	4.64% *	--	2.64% *	2.60%
Oregon	1.47%	1.58%	3.75%	--	9.84% *	1.48%
Washington	1.76%	2.18%	2.47%	1.89%	3.28%	1.84%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	58.1%	56.9%	62.0%	68.1%	68.3%	56.9%
New England:						
Connecticut	56.8%	55.4%	58.1%	77.0%	74.3%	55.1%
Maine	61.7%	60.3%	68.3%	71.2%	71.2%	60.4%
Massachusetts	56.1%	54.3%	60.8%	60.5%	69.6%	55.7%
New Hampshire	62.5%	62.1%	64.4%	62.9%	68.7%	61.8%
Rhode Island	54.8%	52.7%	65.8%	80.6%	82.4%	51.8%
Vermont	58.5%	56.1%	73.7%	68.7%	80.2%	57.0%
Middle Atlantic:						
New Jersey	51.4%	50.9%	51.3%	60.2%	65.2%	50.9%
New York	56.8%	56.4%	58.5%	55.3%	59.5%	56.7%
Pennsylvania	59.6%	58.7%	60.9%	69.4%	70.9%	58.4%
East North Central:						
Illinois	56.9%	56.2%	58.8%	73.0%	69.0%	55.8%
Indiana	58.1%	56.3%	62.3%	75.8%	67.1%	56.8%
Michigan	54.2%	53.1%	58.4%	69.7%	74.8%	52.4%
Ohio	56.2%	55.0%	59.6%	66.9%	70.0%	54.5%
Wisconsin	57.3%	54.5%	62.8%	69.7%	70.1%	54.8%
West North Central:						
Iowa	56.9%	54.8%	63.4%	69.7%	66.0%	55.7%
Kansas	56.8%	55.3%	67.6%	79.9%	70.6%	54.4%
Minnesota	61.9%	57.1%	79.6%	65.2%	75.7%	60.0%
Missouri	58.1%	56.7%	63.9%	68.1%	73.9%	56.5%
Nebraska	60.1%	58.3%	66.5%	82.2%	77.9%	58.1%
North Dakota	56.7%	54.8%	69.7%	54.0%	70.8%	54.6%
South Dakota	54.8%	53.4%	54.3%	68.1%	68.0%	52.2%
South Atlantic:						
Delaware	55.5%	51.6%	71.0%	73.7%	70.5%	53.8%
District of Columbia	58.3%	58.2%	64.4%	56.3%	62.1%	58.2%
Florida	61.9%	60.0%	64.3%	74.2%	70.1%	59.9%
Georgia	56.0%	54.2%	66.4%	78.4%	57.7%	55.5%
Maryland	54.7%	53.0%	65.5%	73.9%	73.8%	53.7%
North Carolina	59.3%	59.4%	54.8%	86.6%	81.4%	57.5%
South Carolina	66.0%	64.9%	70.3%	70.5%	70.3%	64.3%
Virginia	57.7%	55.8%	65.8%	81.1%	62.9%	56.7%
West Virginia	54.4%	52.7%	65.2%	73.4%	68.6%	52.2%
East South Central:						
Alabama	55.6%	54.4%	68.9%	61.8%	66.0%	53.5%
Kentucky	57.4%	57.0%	57.6%	68.0%	74.0%	55.5%
Mississippi	61.4%	60.6%	69.0%	70.0%	78.1%	58.8%
Tennessee	58.8%	58.6%	60.3%	61.5%	66.0%	58.2%
West South Central:						
Arkansas	62.9%	62.7%	59.1%	72.0%	69.5%	60.8%
Louisiana	56.3%	54.2%	63.4%	71.2%	72.5%	53.3%
Oklahoma	62.6%	62.0%	65.2%	69.8%	77.9%	58.3%
Texas	58.1%	57.4%	66.4%	53.3%	71.2%	56.5%
Mountain:						
Arizona	58.1%	59.0%	50.0%	60.4%	63.6%	57.1%
Colorado	57.6%	56.8%	58.5%	72.0%	68.6%	57.0%
Idaho	61.1%	61.0%	58.4%	79.5%	73.4%	60.3%
Montana	57.2%	55.2%	63.3%	70.9%	74.5%	55.0%
Nevada	53.8%	52.9%	57.1%	58.7%	46.3%	57.0%
New Mexico	60.1%	57.6%	67.4%	76.8%	78.5%	56.9%
Utah	48.5%	48.2%	48.5%	60.5%	58.9%	47.8%
Wyoming	51.6%	49.7%	69.7%	50.3%	66.7%	50.0%
Pacific:						
Alaska	53.2%	51.3%	57.1%	68.6%	69.2%	51.9%
California	59.5%	57.8%	65.5%	70.2%	63.4%	59.2%
Hawaii	68.0%	64.5%	77.3%	85.8%	86.5%	63.1%
Oregon	63.4%	63.6%	60.4%	80.3%	82.8%	62.8%
Washington	59.3%	59.3%	55.9%	70.4%	66.5%	59.0%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	0.36%	0.41%	0.81%	1.35%	1.22%	0.38%
New England:						
Connecticut	1.44%	1.75%	2.84%	4.18%	3.61%	1.45%
Maine	1.43%	1.62%	2.56%	6.44%	2.87%	1.59%
Massachusetts	2.48%	3.11%	3.74%	6.62%	5.98%	2.54%
New Hampshire	2.17%	2.52%	4.96%	5.69%	4.56%	2.34%
Rhode Island	2.20%	2.26%	6.01%	4.02%	2.76%	1.91%
Vermont	2.22%	2.16%	7.02%	5.61%	3.43%	2.19%
Middle Atlantic:						
New Jersey	3.13%	3.50%	6.39%	3.64%	4.35%	3.23%
New York	1.63%	2.02%	2.01%	12.48%	13.44%	1.60%
Pennsylvania	1.37%	1.60%	2.61%	5.18%	4.15%	1.40%
East North Central:						
Illinois	1.51%	1.65%	3.86%	6.77%	3.59%	1.57%
Indiana	2.26%	2.83%	2.75%	5.61%	3.09%	2.53%
Michigan	2.07%	2.27%	5.50%	9.16%	3.68%	2.16%
Ohio	1.40%	1.54%	4.03%	5.39%	2.78%	1.44%
Wisconsin	1.45%	1.64%	3.46%	3.47%	4.39%	1.54%
West North Central:						
Iowa	1.51%	1.64%	2.84%	2.73%	3.48%	1.65%
Kansas	1.63%	1.77%	2.92%	3.92%	3.20%	1.75%
Minnesota	1.81%	1.98%	3.85%	3.24%	2.78%	1.90%
Missouri	2.50%	2.96%	3.46%	2.91%	2.40%	2.76%
Nebraska	1.52%	1.66%	6.89%	3.77%	3.52%	1.62%
North Dakota	2.08%	2.21%	1.74%	5.30%	2.82%	2.01%
South Dakota	2.21%	2.73%	3.33%	4.04%	4.15%	2.30%
South Atlantic:						
Delaware	2.40%	2.51%	4.49%	6.27%	4.49%	2.55%
District of Columbia	1.37%	1.48%	5.32%	1.40%	1.88%	1.42%
Florida	1.59%	2.03%	2.59%	3.27%	3.28%	1.80%
Georgia	1.84%	1.90%	4.21%	3.36%	5.60%	1.89%
Maryland	3.26%	3.56%	6.73%	6.54%	4.14%	3.35%
North Carolina	1.61%	1.66%	5.65%	3.35%	2.45%	1.69%
South Carolina	1.89%	2.28%	3.34%	4.18%	4.86%	1.79%
Virginia	1.35%	1.44%	4.66%	4.71%	4.55%	1.53%
West Virginia	2.73%	2.97%	5.34%	5.69%	4.46%	3.02%
East South Central:						
Alabama	2.70%	2.75%	5.22%	5.34%	3.99%	2.71%
Kentucky	1.97%	2.22%	3.22%	3.67%	2.84%	2.13%
Mississippi	1.65%	1.71%	5.85%	7.94%	2.91%	1.64%
Tennessee	1.47%	1.52%	8.07%	6.68%	3.70%	1.57%
West South Central:						
Arkansas	2.32%	2.49%	7.21%	6.53%	4.54%	2.51%
Louisiana	2.13%	2.39%	3.05%	7.97%	3.41%	2.17%
Oklahoma	1.86%	2.09%	3.94%	4.27%	2.73%	2.05%
Texas	1.58%	1.70%	3.62%	6.24%	3.33%	1.66%
Mountain:						
Arizona	1.76%	1.59%	7.35%	5.71%	2.85%	2.00%
Colorado	1.76%	1.97%	4.63%	4.31%	8.35%	1.78%
Idaho	3.58%	4.60%	3.45%	5.30%	3.93%	3.88%
Montana	3.06%	3.65%	3.03%	6.23%	4.14%	3.20%
Nevada	3.98%	4.77%	2.52%	6.32%	8.64%	1.99%
New Mexico	2.36%	2.82%	3.34%	4.96%	3.52%	2.45%
Utah	1.86%	2.06%	4.67%	10.08%	5.97%	1.93%
Wyoming	2.29%	2.54%	3.42%	8.19%	4.98%	2.49%
Pacific:						
Alaska	2.28%	2.75%	2.68%	11.05%	9.17%	2.34%
California	1.29%	1.50%	2.85%	4.14%	5.93%	1.32%
Hawaii	2.12%	2.28%	5.75%	2.84%	3.99%	2.06%
Oregon	1.75%	2.03%	3.57%	7.72%	5.96%	1.78%
Washington	3.60%	4.36%	6.41%	7.05%	6.82%	3.73%

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.C.4.a Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	13.0%	14.0%	8.8%	8.8%	10.4%	13.4%
New England:						
Connecticut	11.5%	14.3%	2.7% *	--	6.8% *	12.1%
Maine	10.6%	11.4%	6.1% *	10.2% *	--	11.5%
Massachusetts	5.8% *	7.3% *	1.1% *	9.9% *	5.5% *	5.8% *
New Hampshire	6.5%	6.5% *	7.7% *	--	1.2% *	7.1%
Rhode Island	9.9% *	7.7% *	26.2% *	19.1% *	11.7% *	9.6% *
Vermont	7.0%	7.1%	5.8% *	8.5% *	8.2% *	6.9%
Middle Atlantic:						
New Jersey	16.1% *	18.3% *	--	1.3% *	12.7% *	16.3% *
New York	9.5%	9.9%	8.0% *	10.9% *	9.8% *	9.5%
Pennsylvania	10.3%	11.4% *	--	9.0% *	5.6% *	10.9%
East North Central:						
Illinois	10.4%	10.3%	12.5% *	2.3% *	13.3% *	10.1%
Indiana	3.7% *	4.9% *	0.0%	0.0%	0.0%	4.3% *
Michigan	9.3% *	8.7% *	16.4% *	0.0%	--	9.9% *
Ohio	4.9%	5.4% *	2.3% *	6.1% *	--	5.0% *
Wisconsin	10.1%	13.6%	2.8% *	0.8% *	--	11.4%
West North Central:						
Iowa	3.9% *	2.5% *	14.2% *	--	4.5% *	3.8% *
Kansas	14.7%	14.3%	19.9% *	14.5% *	20.2% *	13.4%
Minnesota	11.6%	10.1%	21.5% *	6.4% *	7.9% *	12.2%
Missouri	13.1%	14.5%	6.8% *	6.9% *	7.1% *	13.9%
Nebraska	7.1%	6.0% *	1.2% *	36.2% *	10.8% *	6.5% *
North Dakota	32.2%	35.9%	16.3% *	26.2% *	6.2% *	37.2%
South Dakota	17.6%	14.1%	30.5%	19.7% *	17.1% *	17.7%
South Atlantic:						
Delaware	12.8%	14.1%	--	22.3% *	13.3% *	12.8%
District of Columbia	13.3%	14.4%	0.0%	1.5% *	0.9% *	13.8%
Florida	9.2%	13.1%	1.0% *	0.7% *	5.2% *	10.4%
Georgia	8.6%	9.3%	1.7% *	10.0% *	3.3% *	9.9%
Maryland	7.8%	8.6%	2.4% *	7.2% *	2.9% *	8.2%
North Carolina	11.9%	13.8%	1.8% *	16.9% *	20.7% *	10.9%
South Carolina	12.0%	12.8%	11.6% *	2.7% *	--	15.3%
Virginia	11.9%	10.9%	12.3% *	25.8% *	11.4% *	12.0%
West Virginia	9.5%	9.2%	10.7% *	12.3% *	17.8% *	7.8%
East South Central:						
Alabama	5.2% *	4.9% *	9.7% *	--	5.1% *	5.3% *
Kentucky	9.4%	10.2%	--	2.7% *	12.5% *	9.0%
Mississippi	15.1%	14.3%	19.2% *	26.5% *	6.1% *	17.0%
Tennessee	12.2%	12.5%	0.0%	16.9% *	6.7% *	12.7%
West South Central:						
Arkansas	14.6%	15.8%	0.0%	7.6% *	12.0% *	15.5%
Louisiana	9.2%	11.2%	1.3% *	--	7.4% *	9.6%
Oklahoma	20.0%	21.4%	12.6% *	7.5% *	7.9% *	24.5%
Texas	17.4%	19.2%	5.6% *	5.6% *	28.3% *	15.7%
Mountain:						
Arizona	11.6%	11.2%	20.2% *	1.9% *	14.7% *	10.9%
Colorado	13.8%	14.3%	13.7% *	--	--	14.4%
Idaho	13.5%	13.5% *	11.9% *	20.3% *	14.8% *	13.4% *
Montana	23.1%	28.1%	8.6% *	0.0%	5.1% *	26.2%
Nevada	11.2%	12.8% *	7.2% *	0.3% *	2.3% *	14.2%
New Mexico	14.0%	16.8%	5.8% *	--	4.0% *	16.5%
Utah	12.1%	12.6%	9.8% *	6.7% *	17.9% *	11.6%
Wyoming	25.2%	27.5%	14.8% *	--	16.2% *	26.5%
Pacific:						
Alaska	15.5%	12.7% *	10.1% *	--	55.1%	11.3%
California	21.2%	21.7%	20.3% *	16.4% *	5.7% *	22.3%
Hawaii	44.4%	42.1%	53.9%	44.5%	67.8%	35.8%
Oregon	23.4%	24.4%	20.4% *	8.8% *	36.2% *	22.9%
Washington	21.4%	23.9%	15.2% *	11.2% *	20.1% *	21.5%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.57%	0.68%	1.22%	1.15%	1.42%	0.62%
New England:						
Connecticut	3.18%	4.16%	1.98% *	--	4.50% *	3.51%
Maine	2.05%	2.44%	3.65% *	5.11% *	--	2.37%
Massachusetts	1.84% *	2.60% *	0.95% *	5.32% *	4.15% *	1.90% *
New Hampshire	1.76%	2.04% *	4.61% *	--	1.22% *	1.97%
Rhode Island	2.99% *	3.18% *	13.51% *	9.02% *	8.62% *	3.33% *
Vermont	1.69%	1.92%	5.19% *	5.22% *	6.21% *	1.76%
Middle Atlantic:						
New Jersey	6.29% *	7.17% *	--	1.39% *	8.15% *	6.60% *
New York	1.65%	1.82%	4.22% *	4.68% *	4.23% *	1.72%
Pennsylvania	2.79%	3.45% *	--	4.66% *	3.02% *	3.13%
East North Central:						
Illinois	1.87%	2.12%	4.77% *	2.32% *	6.26% *	1.99%
Indiana	1.31% *	1.75% *	0.00%	0.00%	0.00%	1.53% *
Michigan	3.54% *	4.09% *	7.78% *	0.00%	--	3.93% *
Ohio	1.46%	1.81% *	1.66% *	4.52% *	--	1.64% *
Wisconsin	2.62%	3.61%	2.12% *	0.81% *	--	3.13%
West North Central:						
Iowa	1.22% *	0.92% *	6.37% *	--	2.35% *	1.34% *
Kansas	2.85%	3.07%	11.95% *	6.85% *	8.90% *	3.07%
Minnesota	3.17%	2.90%	12.65% *	3.23% *	4.78% *	3.64%
Missouri	2.65%	3.29%	4.93% *	4.50% *	3.84% *	3.03%
Nebraska	2.10%	2.22% *	1.18% *	12.98% *	4.78% *	2.30% *
North Dakota	4.16%	4.78%	8.58% *	9.11% *	3.00% *	4.44%
South Dakota	3.23%	3.85%	5.98%	10.40% *	8.38% *	3.42%
South Atlantic:						
Delaware	2.82%	3.71%	--	8.72% *	6.20% *	3.21%
District of Columbia	2.57%	2.89%	0.00%	1.35% *	0.98% *	2.71%
Florida	2.05%	2.89%	1.06% *	0.67% *	3.38% *	2.48%
Georgia	1.99%	2.30%	1.30% *	6.12% *	1.98% *	2.43%
Maryland	1.91%	2.25%	1.89% *	5.84% *	1.83% *	2.04%
North Carolina	2.70%	3.32%	1.82% *	9.05% *	8.79% *	2.84%
South Carolina	2.83%	3.48%	6.15% *	1.93% *	--	3.65%
Virginia	2.52%	2.70%	8.73% *	14.91% *	7.56% *	2.75%
West Virginia	2.34%	2.62%	6.40% *	8.59% *	7.56% *	2.30%
East South Central:						
Alabama	1.59% *	1.75% *	7.06% *	--	2.67% *	1.89% *
Kentucky	2.29%	2.65%	--	2.07% *	5.27% *	2.54%
Mississippi	2.76%	2.90%	10.37% *	11.68% *	3.22% *	3.40%
Tennessee	3.09%	3.30%	0.00%	7.27% *	3.41% *	3.40%
West South Central:						
Arkansas	3.80%	4.22%	0.00%	5.42% *	8.26% *	4.31%
Louisiana	2.32%	2.99%	1.01% *	--	5.30% *	2.60%
Oklahoma	3.57%	4.03%	7.35% *	4.70% *	4.11% *	4.62%
Texas	2.91%	3.30%	4.12% *	4.55% *	10.33% *	2.94%
Mountain:						
Arizona	2.86%	2.89%	15.62% *	1.93% *	7.26% *	3.09%
Colorado	3.13%	3.61%	6.82% *	--	--	3.34%
Idaho	3.77%	4.78% *	5.61% *	9.20% *	7.71% *	4.03% *
Montana	3.99%	5.16%	3.82% *	0.00%	2.83% *	4.55%
Nevada	3.05%	3.89% *	5.00% *	0.31% *	1.59% *	3.94%
New Mexico	3.66%	4.64%	3.83% *	--	2.25% *	4.40%
Utah	2.64%	3.04%	6.47% *	5.81% *	9.44% *	2.81%
Wyoming	4.51%	5.18%	9.04% *	--	9.50% *	5.05%
Pacific:						
Alaska	3.64%	4.03% *	4.55% *	--	14.46%	3.23%
California	2.69%	3.17%	6.51% *	5.70% *	3.39% *	2.86%
Hawaii	5.00%	5.32%	16.07%	11.35%	10.12%	4.48%
Oregon	3.70%	4.30%	7.21% *	6.54% *	15.29% *	3.82%
Washington	3.55%	4.40%	7.07% *	6.05% *	13.54% *	3.71%

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.

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	26,281	26,226	26,970	25,225	22,533	26,557
New England:						
Connecticut	28,700	28,299	30,943	24,871	23,733	28,905
Maine	26,106	26,109	26,209	25,620	25,849	26,120
Massachusetts	29,619	28,464	34,590	26,974	27,784	29,638
New Hampshire	28,161	27,147	33,367	29,407	25,967	28,373
Rhode Island	27,361	27,547	24,063	23,531	23,522	27,464
Vermont	25,450	25,367	25,185	27,081	25,935	25,432
Middle Atlantic:						
New Jersey	29,666	29,536	32,374	28,045	26,491	29,750
New York	29,752	30,838	26,934	25,562	24,702	30,009
Pennsylvania	26,623	26,636	28,097	23,245	22,517	26,913
East North Central:						
Illinois	28,248	28,434	26,829	30,116	23,915	28,435
Indiana	23,497	23,259	25,066	20,251	21,242	23,685
Michigan	23,800	23,714	24,780	21,947	23,368	23,821
Ohio	24,661	24,278	26,860	25,183	23,982	24,718
Wisconsin	27,309	26,580	31,373	27,234	26,320	27,385
West North Central:						
Iowa	25,181	24,965	26,162	27,015	25,190	25,181
Kansas	25,493	25,588	22,936	24,015	21,636	25,791
Minnesota	25,947	25,498	24,931	28,401	23,656	26,091
Missouri	25,520	25,562	23,831	29,101	21,809	25,662
Nebraska	26,830	26,362	31,700	25,951	26,548	26,843
North Dakota	24,903	24,779	28,273	22,158	27,927	24,679
South Dakota	26,110	25,763	27,702	25,934	21,436	26,681
South Atlantic:						
Delaware	25,600	25,620	25,495	25,115	22,668	25,740
District of Columbia	29,371	29,578	29,767	25,630	30,560	29,326
Florida	25,396	25,414	25,143	26,255	19,774	26,373
Georgia	26,439	26,639	24,203	22,452	24,753	26,780
Maryland	24,717	24,757	24,196	24,541	24,718	24,717
North Carolina	25,311	25,349	25,394	--	23,034	25,367
South Carolina	25,046	25,018	26,802	21,523	23,732	25,451
Virginia	27,257	27,680	23,330	20,516	26,130	27,453
West Virginia	26,094	26,142	25,669	24,911	27,303	25,992
East South Central:						
Alabama	23,554	23,721	19,807	24,124	20,194	23,987
Kentucky	24,520	24,074	28,913	24,302	28,527	24,326
Mississippi	21,932	21,473	31,390	--	21,745	21,947
Tennessee	25,123	25,201	--	20,228	17,748	25,488
West South Central:						
Arkansas	22,956	23,582	17,613	17,361	19,316	23,950
Louisiana	25,647	25,806	26,141	20,390	21,816	26,083
Oklahoma	24,483	24,346	25,097	27,088	23,967	24,548
Texas	25,053	25,079	26,583	20,138	23,710	25,116
Mountain:						
Arizona	23,143	22,716	25,093	24,459	24,151	23,022
Colorado	25,055	25,018	25,735	23,025	--	25,314
Idaho	25,957	25,308	28,941	--	21,941	26,110
Montana	21,989	21,559	25,171	--	20,009	22,099
Nevada	23,075	22,537	23,338	36,055	20,353	24,607
New Mexico	26,482	26,247	29,649	--	23,565	26,713
Utah	25,122	25,156	25,999	19,305	22,174	25,295
Wyoming	27,084	27,275	24,779	24,916	22,241	27,421
Pacific:						
Alaska	30,132	30,018	28,481	45,896	31,449	30,077
California	27,057	27,047	27,261	26,651	17,263	27,527
Hawaii	23,603	23,456	25,103	23,990	21,557	23,767
Oregon	27,182	26,775	29,034	25,491	25,394	27,198
Washington	27,618	27,648	27,348	28,383	22,144	27,835

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	175.57	199.41	371.06	609.95	685.66	178.41
New England:						
Connecticut	923.35	1,015.18	2,377.37	2,293.28	2,398.06	951.58
Maine	1,000.49	1,114.08	1,386.93	1,771.72	834.80	1,053.82
Massachusetts	1,101.42	1,129.43	2,292.76	810.30	2,511.89	1,112.41
New Hampshire	1,154.64	1,178.95	3,358.36	947.94	1,473.41	1,261.45
Rhode Island	1,031.10	1,077.91	769.99	1,401.83	2,014.61	1,053.21
Vermont	1,851.33	2,078.03	2,826.95	1,614.48	861.72	1,918.51
Middle Atlantic:						
New Jersey	822.59	858.95	3,393.58	1,324.20	1,718.02	842.51
New York	1,056.48	1,316.64	1,402.44	1,608.46	1,250.08	1,090.59
Pennsylvania	706.69	808.12	1,479.91	823.30	1,465.40	732.56
East North Central:						
Illinois	905.61	1,017.96	1,292.10	5,167.57	1,527.62	936.17
Indiana	839.28	973.45	1,286.71	1,760.88	1,273.99	907.70
Michigan	635.95	689.95	1,732.47	2,606.51	2,985.04	652.35
Ohio	552.52	640.53	1,072.45	1,304.42	1,427.54	590.86
Wisconsin	610.76	627.32	1,678.89	1,397.15	936.62	653.36
West North Central:						
Iowa	484.87	543.27	795.73	654.49	1,248.32	517.01
Kansas	942.24	976.75	3,394.23	2,183.85	3,882.15	1,014.21
Minnesota	839.85	879.29	1,352.66	2,356.06	1,391.15	888.59
Missouri	823.52	903.30	1,162.25	3,170.13	2,396.23	846.23
Nebraska	719.89	718.92	3,608.96	1,512.90	1,706.99	749.36
North Dakota	808.99	894.07	1,004.41	2,604.17	716.20	852.42
South Dakota	709.74	743.93	2,187.11	2,836.82	2,505.99	692.06
South Atlantic:						
Delaware	993.11	1,099.78	998.23	2,142.45	1,438.67	1,037.79
District of Columbia	815.76	877.57	2,628.02	1,216.68	1,152.53	846.38
Florida	982.59	1,233.61	1,174.91	2,420.46	3,752.17	808.81
Georgia	799.40	852.33	1,732.84	2,424.80	966.11	925.62
Maryland	2,097.61	2,270.40	1,312.09	4,224.41	1,155.92	2,129.40
North Carolina	914.03	1,141.11	538.55	--	1,423.17	935.62
South Carolina	734.39	836.83	1,250.62	2,594.32	1,300.28	792.79
Virginia	819.74	870.55	2,380.90	2,511.34	2,130.02	895.98
West Virginia	552.55	595.64	1,190.71	2,763.00	2,354.24	560.28
East South Central:						
Alabama	543.15	580.73	1,618.77	1,016.61	1,092.61	574.96
Kentucky	885.22	975.74	1,060.24	3,829.13	2,231.27	919.28
Mississippi	614.71	632.09	3,740.61	--	1,576.23	661.07
Tennessee	967.36	999.28	--	2,252.99	1,218.10	966.87
West South Central:						
Arkansas	1,038.24	1,098.57	2,332.30	1,968.35	1,012.34	1,193.95
Louisiana	798.09	904.88	1,147.08	1,833.90	1,834.17	823.82
Oklahoma	765.29	824.12	2,164.31	2,923.30	1,058.98	849.87
Texas	573.75	606.41	1,200.94	4,495.81	3,235.48	576.51
Mountain:						
Arizona	1,213.88	1,462.19	498.47	2,561.33	1,309.53	1,348.46
Colorado	710.45	771.85	2,290.56	4,115.53	--	686.19
Idaho	863.50	967.22	1,538.08	--	1,397.47	888.13
Montana	812.69	887.14	1,497.38	--	2,480.05	856.65
Nevada	1,126.45	1,124.02	1,107.86	3,975.97	564.49	1,020.73
New Mexico	853.46	937.15	2,006.22	--	2,119.11	892.55
Utah	520.46	580.76	1,203.88	1,241.58	1,717.36	538.79
Wyoming	774.85	832.65	2,018.78	1,083.87	1,249.09	815.78
Pacific:						
Alaska	1,258.63	1,456.56	868.63	934.75	3,244.95	1,301.86
California	532.75	606.51	1,040.20	1,943.78	3,614.13	512.53
Hawaii	1,119.50	1,233.50	1,212.68	2,476.78	1,175.56	1,214.54
Oregon	675.63	827.65	1,242.62	1,133.42	1,799.68	680.69
Washington	1,841.44	2,302.17	669.55	1,106.44	372.56	1,868.92

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.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	25,909	25,586	27,314	23,931	20,042	26,608
New England:						
Connecticut	27,801	28,417	27,415	20,734	23,731	28,091
Maine	24,418	24,501	--	--	--	24,430
Massachusetts	32,176	30,365	35,570	--	--	32,203
New Hampshire	30,139	27,546	37,995	29,098	26,582	30,869
Rhode Island	24,740	25,494	--	22,047	--	24,774
Vermont	27,587	30,985	20,533	23,240	21,099	28,251
Middle Atlantic:						
New Jersey	29,972	30,690	25,164	--	--	30,050
New York	31,331	34,373	23,545	--	--	31,512
Pennsylvania	27,745	27,830	28,768	--	24,201	28,023
East North Central:						
Illinois	25,864	25,629	26,706	--	--	26,259
Indiana	25,015	22,095	30,120	--	24,478	25,090
Michigan	22,630	21,830	24,937	--	--	22,166
Ohio	26,129	25,495	27,643	22,138	23,572	26,235
Wisconsin	28,500	28,820	28,151	--	25,480	28,726
West North Central:						
Iowa	25,292	24,135	27,002	32,201	--	25,350
Kansas	25,580	26,083	--	--	26,255	25,524
Minnesota	22,374	23,548	23,300	--	--	22,489
Missouri	23,646	--	26,010	--	--	23,256
Nebraska	26,378	26,400	--	--	--	26,379
North Dakota	22,447	20,613	26,390	--	27,530	18,839
South Dakota	22,166	24,263	--	--	--	22,647
South Atlantic:						
Delaware	26,835	28,261	21,781	--	21,412	27,988
District of Columbia	28,682	29,175	--	22,756	35,090	28,212
Florida	22,927	20,691	26,663	33,429	16,349 *	26,133
Georgia	26,947	27,431	--	--	--	28,390
Maryland	22,917	22,245	--	--	30,151	22,588
North Carolina	23,443	20,523	24,715	--	21,752	23,494
South Carolina	23,531	23,028	--	--	--	22,125
Virginia	23,759	23,504	27,455	--	--	23,582
West Virginia	23,587	23,630	--	--	27,558	23,006
East South Central:						
Alabama	25,919	26,148	--	--	--	26,522
Kentucky	25,087	23,097	30,653	--	32,044	24,239
Mississippi	21,447	21,441	--	--	--	21,640
Tennessee	28,071	28,208	--	--	--	28,216
West South Central:						
Arkansas	21,316	21,835	--	--	20,404	21,751
Louisiana	26,375	25,606	28,618	--	23,093	27,094
Oklahoma	23,101	22,367	--	--	22,621	23,169
Texas	24,787	23,855	30,213	--	--	24,787
Mountain:						
Arizona	22,380	22,529	--	20,402	21,274	22,752
Colorado	24,269	23,916	24,533	31,869	--	24,972
Idaho	23,864	21,460	27,819	--	23,445	23,899
Montana	22,892	21,553	27,148	26,261	24,588	22,705
Nevada	20,654	19,833	23,049	--	19,962	22,256
New Mexico	24,338	24,307	26,221	--	29,793	24,189
Utah	25,389	24,718	26,652	--	20,632	25,671
Wyoming	32,196	32,527	--	--	18,349	33,584
Pacific:						
Alaska	29,518	29,261	27,490	--	--	29,518
California	25,476	25,176	27,043	25,055	14,171 *	26,499
Hawaii	21,600	21,866	21,154	--	16,911	21,896
Oregon	22,704	21,518	27,267	26,657	--	22,678
Washington	25,666	21,826	29,211	--	--	27,002

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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	Percent Full-Time Employees 50-74%	Percent Full-Time Employees Less than 50%	Percent Low-Wage Employees ** 50% or more	Percent Low-Wage Employees ** Less than 50%
United States	442.82	559.27	616.53	1,196.38	1,762.74	394.85
New England:						
Connecticut	1,635.54	2,112.16	496.94	1,746.43	1,872.96	1,747.76
Maine	2,329.02	2,450.39	--	--	--	2,348.43
Massachusetts	1,595.62	1,799.02	2,823.78	--	--	1,610.19
New Hampshire	2,153.12	2,222.61	3,174.74	284.54	1,815.65	2,533.70
Rhode Island	1,925.92	2,130.12	--	1,767.89	--	2,129.21
Vermont	1,531.89	1,649.45	3,751.35	361.12	1,381.92	1,639.32
Middle Atlantic:						
New Jersey	1,252.78	1,385.32	1,592.87	--	--	1,287.12
New York	2,485.84	2,574.86	2,932.00	--	--	2,529.02
Pennsylvania	1,763.94	2,413.42	1,847.88	--	3,174.41	1,826.37
East North Central:						
Illinois	1,760.07	2,475.73	1,387.99	--	--	1,945.75
Indiana	1,954.54	1,838.76	3,108.24	--	1,061.49	2,227.88
Michigan	1,178.39	1,147.72	2,990.59	--	--	1,028.98
Ohio	1,528.10	2,243.00	1,671.73	107.99	2,055.98	1,599.23
Wisconsin	1,125.78	1,377.99	1,961.19	--	3,010.23	1,165.99
West North Central:						
Iowa	851.76	983.11	1,003.40	660.39	--	880.95
Kansas	1,397.11	1,356.98	--	--	2,988.84	1,503.51
Minnesota	2,181.91	2,972.81	2,086.27	--	--	2,498.05
Missouri	3,208.87	--	1,159.65	--	--	3,365.95
Nebraska	992.78	993.32	--	--	--	996.89
North Dakota	1,924.62	1,975.43	2,135.72	--	815.99	1,632.75
South Dakota	1,736.60	1,339.33	--	--	--	1,991.92
South Atlantic:						
Delaware	2,500.34	3,138.05	1,472.46	--	1,471.17	2,914.40
District of Columbia	1,166.49	1,360.02	--	1,880.76	1,469.26	1,154.80
Florida	2,811.93	3,763.72	890.02	1,615.02	6,156.31 *	846.38
Georgia	1,835.25	1,886.84	--	--	--	1,858.18
Maryland	1,934.18	1,990.05	--	--	997.31	1,973.30
North Carolina	1,046.55	2,352.17	450.16	--	1,661.57	1,073.09
South Carolina	1,893.60	1,993.26	--	--	--	1,744.88
Virginia	1,126.42	1,235.12	2,566.57	--	--	1,166.12
West Virginia	855.43	862.91	--	--	3,161.25	832.27
East South Central:						
Alabama	1,453.11	1,485.96	--	--	--	1,577.89
Kentucky	1,716.16	1,515.56	1,522.67	--	2,619.19	1,711.20
Mississippi	1,503.25	1,507.72	--	--	--	1,505.62
Tennessee	1,660.94	1,621.92	--	--	--	1,622.28
West South Central:						
Arkansas	2,717.29	2,941.83	--	--	1,939.15	3,903.40
Louisiana	1,147.58	1,933.29	285.53	--	1,369.11	1,055.06
Oklahoma	1,172.11	804.71	--	--	980.78	1,321.29
Texas	1,453.39	1,645.89	2,047.36	--	--	1,465.47
Mountain:						
Arizona	1,699.24	2,045.20	--	1,670.27	1,200.66	2,266.31
Colorado	1,433.85	1,520.27	4,106.78	1,501.42	--	1,297.42
Idaho	1,750.30	2,190.11	789.98	--	1,949.45	1,889.35
Montana	1,103.30	1,248.48	1,286.53	1,835.11	2,098.77	1,193.82
Nevada	947.95	401.47	1,839.45	--	306.93	2,259.66
New Mexico	1,764.87	1,793.21	1,544.76	--	2,458.09	1,810.06
Utah	1,431.57	2,093.76	1,223.92	--	2,508.81	1,495.55
Wyoming	2,780.19	2,871.46	--	--	958.17	2,761.34
Pacific:						
Alaska	1,476.25	1,875.96	892.39	--	--	1,476.25
California	855.57	1,008.36	1,556.97	3,270.01	4,588.38 *	710.91
Hawaii	1,080.48	1,229.78	447.15	--	1,644.79	1,121.98
Oregon	2,954.03	3,410.10	1,552.61	907.22	--	3,015.54
Washington	1,488.36	1,581.38	947.78	--	--	1,146.92

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	26,411	26,404	26,776	25,503	23,550	26,597
New England:						
Connecticut	29,357	28,716	31,735	29,202	23,699	29,554
Maine	26,554	26,537	26,741	26,484	25,741	26,603
Massachusetts	28,561	27,816	33,749	27,183	26,811	28,579
New Hampshire	27,554	27,126	30,102	28,788	24,447	27,767
Rhode Island	27,539	27,652	26,004	23,380	22,358	27,634
Vermont	23,994	23,763	26,378	28,290	28,639	23,842
Middle Atlantic:						
New Jersey	30,040	29,773	36,310	27,393	25,234	30,129
New York	28,741	29,265	28,087	25,399	24,748	29,014
Pennsylvania	26,764	26,886	27,458	23,897	22,521	27,095
East North Central:						
Illinois	28,878	29,016	27,051	--	23,875	28,954
Indiana	23,926	24,186	22,691	19,551	20,447	24,219
Michigan	24,499	24,517	24,541	21,556	19,565	24,681
Ohio	24,354	24,080	26,577	25,562	23,612	24,415
Wisconsin	27,177	26,081	32,639	27,539	25,949	27,286
West North Central:						
Iowa	25,257	25,123	26,612	26,083	23,952	25,384
Kansas	25,430	25,394	27,218	24,926	19,726	25,886
Minnesota	26,775	25,898	26,172	30,170	24,848	26,876
Missouri	25,858	25,967	22,887	29,263	20,674	26,005
Nebraska	26,124	26,061	26,812	26,350	27,093	26,065
North Dakota	25,761	25,928	27,720	21,631	29,798	25,646
South Dakota	27,407	26,306	31,598	28,658	22,894	27,863
South Atlantic:						
Delaware	25,137	24,994	26,475	--	23,175	25,218
District of Columbia	29,616	29,750	--	27,468	29,301	29,628
Florida	26,370	26,932	24,161	23,840	22,534	26,795
Georgia	27,177	27,446	24,284	24,563	25,359	27,612
Maryland	24,175	24,174	24,349	--	23,427	24,187
North Carolina	25,980	26,016	25,966	--	23,656	26,028
South Carolina	25,680	25,561	27,295	23,006	23,104	26,639
Virginia	28,133	28,403	24,665	--	26,269	28,517
West Virginia	27,056	27,240	25,636	--	28,585	26,931
East South Central:						
Alabama	23,355	23,488	20,227	24,492	19,044	23,801
Kentucky	24,189	24,191	24,408	23,445	27,073	24,117
Mississippi	21,796	21,442	30,300	--	23,323	21,665
Tennessee	24,371	24,311	--	23,319	18,526	24,665
West South Central:						
Arkansas	23,264	23,945	17,574	19,084	19,240	24,397
Louisiana	25,590	25,830	24,834	--	21,388	26,047
Oklahoma	25,138	25,077	23,932	28,056	24,794	25,192
Texas	25,035	25,245	24,534	18,666	22,288	25,156
Mountain:						
Arizona	23,488	22,915	25,028	29,618	26,317	23,251
Colorado	25,078	25,138	26,450	16,011	21,517	25,203
Idaho	27,787	27,462	29,936	--	21,415	27,946
Montana	21,753	21,390	25,143	--	18,393	21,918
Nevada	24,622	24,453	22,826	39,629	21,673	25,147
New Mexico	26,276	25,965	30,257	--	23,149	26,610
Utah	25,167	25,342	25,308	19,168	20,582	25,381
Wyoming	25,841	25,936	23,108	27,884	24,445	25,917
Pacific:						
Alaska	29,722	29,565	28,167	46,242	26,445	29,826
California	27,529	27,519	27,739	27,164	25,401	27,590
Hawaii	22,569	22,183	25,832	24,081	22,094	22,616
Oregon	27,304	27,404	26,840	--	26,030	27,315
Washington	28,099	28,356	25,860	29,187	28,711	28,092

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.1.b Standard errors for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	203.43	227.19	440.92	768.22	486.59	213.70
New England:						
Connecticut	1,124.97	1,220.56	2,710.53	3,087.63	3,798.94	1,148.85
Maine	1,120.45	1,250.31	1,595.66	1,700.75	988.54	1,188.18
Massachusetts	1,224.76	1,361.20	2,246.82	982.95	2,937.68	1,237.92
New Hampshire	1,398.60	1,593.58	2,801.20	1,783.96	1,387.51	1,489.12
Rhode Island	1,251.35	1,304.43	1,156.60	1,892.44	2,420.22	1,270.21
Vermont	2,420.28	2,548.44	876.76	2,095.82	1,130.66	2,477.47
Middle Atlantic:						
New Jersey	1,086.87	1,117.87	4,225.52	1,408.87	2,124.24	1,103.59
New York	1,168.15	1,536.95	1,367.40	1,585.67	1,112.58	1,222.98
Pennsylvania	782.55	888.04	2,063.79	591.10	1,789.17	818.50
East North Central:						
Illinois	869.38	927.87	2,291.93	--	1,613.53	881.26
Indiana	813.85	943.89	1,161.06	1,829.89	1,394.36	874.77
Michigan	754.56	805.48	1,883.68	1,392.65	2,551.08	773.45
Ohio	636.83	700.19	1,720.42	1,120.07	1,525.59	681.81
Wisconsin	817.73	809.28	2,177.33	1,706.68	926.73	885.24
West North Central:						
Iowa	578.48	644.89	1,265.92	560.80	663.59	629.52
Kansas	1,246.23	1,291.64	2,887.44	2,242.51	4,521.17	1,382.59
Minnesota	936.18	994.46	877.76	1,549.91	1,994.64	984.23
Missouri	936.21	1,007.45	1,644.05	3,724.85	2,975.25	954.69
Nebraska	939.75	1,036.20	2,018.89	1,914.09	1,954.20	992.08
North Dakota	872.38	913.87	945.66	4,441.60	1,414.83	892.44
South Dakota	763.68	822.25	502.02	3,584.04	3,507.65	773.08
South Atlantic:						
Delaware	1,296.36	1,439.32	1,030.31	--	1,876.59	1,344.93
District of Columbia	943.58	1,000.26	--	1,051.98	283.35	979.26
Florida	975.65	1,085.47	1,409.57	2,674.30	1,834.99	1,053.33
Georgia	775.96	823.09	1,906.50	2,457.60	941.08	870.47
Maryland	2,404.97	2,620.25	1,357.87	--	1,015.33	2,443.73
North Carolina	1,108.82	1,241.47	1,230.66	--	1,858.18	1,131.36
South Carolina	878.40	1,037.59	1,236.42	2,826.41	1,129.22	885.76
Virginia	926.20	986.80	1,701.56	--	2,220.27	1,027.04
West Virginia	761.05	838.06	1,259.51	--	3,038.32	772.28
East South Central:						
Alabama	602.23	640.21	1,552.04	1,273.75	881.39	614.76
Kentucky	1,095.64	1,138.75	2,194.91	2,405.28	3,135.11	1,121.79
Mississippi	635.96	666.10	1,516.14	--	1,526.66	690.00
Tennessee	1,014.64	1,072.91	--	3,091.51	1,839.90	1,028.76
West South Central:						
Arkansas	1,230.20	1,308.20	2,476.51	2,112.28	1,142.58	1,389.78
Louisiana	988.33	1,050.52	1,436.52	--	2,380.35	1,015.38
Oklahoma	1,048.87	1,130.64	1,183.32	2,417.68	1,224.56	1,194.42
Texas	653.33	677.15	1,319.38	5,460.23	3,487.39	657.75
Mountain:						
Arizona	1,571.45	1,940.86	470.76	2,549.92	1,760.87	1,685.22
Colorado	845.94	906.87	2,631.72	953.66	736.19	847.59
Idaho	889.92	872.56	2,303.59	--	2,291.62	893.50
Montana	946.77	1,015.54	1,879.09	--	2,859.54	997.91
Nevada	1,015.11	1,138.37	1,350.25	1,800.45	1,240.67	1,135.56
New Mexico	916.83	1,016.10	2,653.51	--	2,246.22	960.55
Utah	537.54	558.61	2,902.71	1,372.05	1,018.73	552.77
Wyoming	894.34	946.20	1,459.14	1,968.57	1,670.57	936.72
Pacific:						
Alaska	1,751.34	2,050.73	1,113.86	609.35	2,406.52	1,809.29
California	689.57	780.16	1,430.99	2,331.67	1,609.03	708.87
Hawaii	1,348.51	1,449.59	1,293.36	637.39	1,411.51	1,478.53
Oregon	642.57	752.97	835.07	--	2,428.29	646.01
Washington	2,176.71	2,495.49	936.72	851.71	2,660.28	2,202.37

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

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

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	26,091	26,046	26,850	25,723	23,696	26,221
New England:						
Connecticut	25,909	26,034	--	--	--	25,982
Maine	25,470	25,882	--	--	27,404	25,193
Massachusetts	28,474	28,518	--	27,159	--	28,474
New Hampshire	27,072	26,569	--	31,343	--	26,759
Rhode Island	28,048	28,169	24,075	25,624	--	28,040
Vermont	29,761	29,053	--	--	--	29,756
Middle Atlantic:						
New Jersey	27,331	26,849	28,079	32,116	27,854	27,299
New York	32,086	32,247	--	25,911	25,208	32,174
Pennsylvania	24,218	24,256	--	--	--	24,454
East North Central:						
Illinois	26,819	26,882	26,442	--	24,724	27,097
Indiana	--	--	--	--	--	--
Michigan	22,254	21,971	--	25,953	26,437	22,028
Ohio	24,328	24,217	23,731	--	--	24,063
Wisconsin	26,698	26,537	28,062	28,582	31,474	26,526
West North Central:						
Iowa	24,772	24,864	21,803	--	--	24,172
Kansas	25,773	25,744	--	--	--	25,799
Minnesota	25,768	25,464	--	29,480	23,516	25,851
Missouri	24,448	24,422	--	--	--	24,781
Nebraska	31,239	28,354	37,862	25,740	22,769	31,609
North Dakota	23,945	23,197	30,172	--	26,324	23,865
South Dakota	23,157	24,417	18,007	--	19,045	23,947
South Atlantic:						
Delaware	27,722	28,058	--	--	--	27,842
District of Columbia	27,821	28,250	--	--	--	27,821
Florida	24,355	23,930	24,937	30,131	30,368	23,933
Georgia	22,511	22,494	23,983	--	--	22,528
Maryland	28,563	28,884	--	--	--	28,551
North Carolina	21,008	20,394	--	--	--	20,962
South Carolina	22,971	24,223	17,054	--	--	22,963
Virginia	23,043	24,342	--	--	--	23,145
West Virginia	25,547	25,472	--	--	--	25,821
East South Central:						
Alabama	22,462	22,517	--	24,943	23,389	21,973
Kentucky	27,443	26,541	28,830	--	--	28,458
Mississippi	--	--	--	--	11,860	--
Tennessee	23,809	24,169	--	--	16,261	24,611
West South Central:						
Arkansas	22,230	22,617	--	--	--	22,635
Louisiana	24,874	25,763	--	--	--	24,874
Oklahoma	23,659	23,601	--	--	--	23,882
Texas	26,048	26,186	--	--	31,179	25,584
Mountain:						
Arizona	21,604	21,574	--	--	--	21,405
Colorado	26,556	26,409	28,546	--	--	26,488
Idaho	21,680	21,745	--	--	17,929	21,787
Montana	23,892	25,124	--	--	--	23,892
Nevada	25,129	24,452	29,511	--	--	25,172
New Mexico	31,004	31,683	28,088	--	--	31,004
Utah	23,318	23,650	--	--	--	21,806
Wyoming	29,159	30,116	--	24,029	--	30,413
Pacific:						
Alaska	32,113	31,872	--	--	--	31,534
California	29,275	29,408	--	--	--	29,878
Hawaii	28,487	28,429	--	--	23,467	28,681
Oregon	31,778	28,235	36,790	--	--	31,778
Washington	25,606	26,039	22,585	--	--	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.

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Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	498.72	542.85	1,294.96	1,111.76	1,386.56	519.24
New England:						
Connecticut	2,524.22	2,583.05	--	--	--	2,621.53
Maine	2,890.60	3,537.68	--	--	1,050.89	3,306.91
Massachusetts	1,428.84	1,606.49	--	1,406.49	--	1,428.84
New Hampshire	1,484.61	1,584.87	--	3,041.14	--	1,490.82
Rhode Island	1,442.34	1,499.05	1,934.29	2,016.09	--	1,458.29
Vermont	935.72	848.91	--	--	--	941.61
Middle Atlantic:						
New Jersey	1,583.59	1,911.74	1,207.50	424.93	2,226.12	1,673.07
New York	2,801.80	3,010.96	--	1,833.82	2,004.06	2,831.83
Pennsylvania	1,711.42	1,762.67	--	--	--	1,722.11
East North Central:						
Illinois	3,717.84	4,571.75	1,143.41	--	75.56	4,193.71
Indiana	--	--	--	--	--	--
Michigan	1,701.39	1,770.17	--	2,503.35	2,005.93	1,752.10
Ohio	1,745.44	2,056.98	1,641.42	--	--	1,819.47
Wisconsin	905.05	977.09	2,160.70	2,508.76	2,359.49	920.59
West North Central:						
Iowa	1,270.84	1,370.40	613.41	--	--	1,175.93
Kansas	1,898.96	1,966.92	--	--	--	1,963.72
Minnesota	1,241.29	1,324.64	--	1,864.24	520.55	1,289.60
Missouri	1,376.37	1,424.49	--	--	--	1,350.63
Nebraska	2,647.36	1,272.56	2,260.11	292.60	1,986.63	2,718.13
North Dakota	1,860.13	2,179.79	1,441.16	--	1,774.91	1,914.38
South Dakota	2,134.45	2,258.00	546.86	--	1,182.72	2,367.86
South Atlantic:						
Delaware	3,204.45	3,330.17	--	--	--	3,267.06
District of Columbia	2,249.50	2,307.79	--	--	--	2,249.50
Florida	1,157.01	1,328.28	611.74	2,277.65	1,662.52	1,182.11
Georgia	2,820.49	2,852.18	0.00	--	--	2,880.12
Maryland	1,891.62	1,892.53	--	--	--	1,898.07
North Carolina	3,079.09	3,382.10	--	--	--	3,261.26
South Carolina	1,655.87	1,583.82	520.46	--	--	1,663.81
Virginia	2,068.26	1,967.66	--	--	--	2,146.57
West Virginia	980.93	1,019.80	--	--	--	1,040.90
East South Central:						
Alabama	2,135.19	2,604.09	--	1,724.09	2,057.85	3,039.90
Kentucky	1,349.17	1,471.64	686.04	--	--	1,224.27
Mississippi	--	--	--	--	1,147.20	--
Tennessee	1,645.89	1,702.70	--	--	1,072.49	1,780.37
West South Central:						
Arkansas	1,927.50	1,933.87	--	--	--	1,950.27
Louisiana	2,044.56	1,930.75	--	--	--	2,044.56
Oklahoma	1,435.36	1,429.12	--	--	--	1,451.97
Texas	1,442.36	1,515.44	--	--	1,518.23	1,558.27
Mountain:						
Arizona	1,366.55	1,400.11	--	--	--	1,440.65
Colorado	1,918.55	2,090.39	177.93	--	--	1,930.50
Idaho	2,187.76	2,242.04	--	--	1,414.58	2,252.03
Montana	1,796.25	1,389.89	--	--	--	1,796.25
Nevada	1,921.37	2,073.11	1,021.36	--	--	1,947.85
New Mexico	2,517.63	3,145.73	22.26	--	--	2,517.63
Utah	2,593.51	2,802.37	--	--	--	2,354.15
Wyoming	1,433.85	1,474.94	--	896.57	--	1,322.09
Pacific:						
Alaska	1,264.47	1,250.73	--	--	--	1,205.30
California	1,541.31	1,597.69	--	--	--	1,472.97
Hawaii	841.70	889.71	--	--	2,176.78	841.59
Oregon	2,041.18	2,119.26	2,474.68	--	--	2,041.18
Washington	2,075.07	2,200.46	488.16	--	--	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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	7,314	7,280	7,253	8,450	7,864	7,274
New England:						
Connecticut	4,979	4,991	5,087	--	6,843	4,902
Maine	7,079	7,142	6,757	--	6,065	7,134
Massachusetts	7,501	7,868	6,427	5,260 *	9,090	7,485
New Hampshire	7,434	7,410	7,054	--	8,195	7,361
Rhode Island	7,028	6,983	6,385	10,295	9,058	6,973
Vermont	7,870	8,040	7,099	5,972	8,124	7,861
Middle Atlantic:						
New Jersey	7,053	6,921	8,196	8,317	8,794	7,006
New York	7,075	6,892	6,729	11,342	10,870	6,881
Pennsylvania	6,720	6,622	6,346	9,063	7,253	6,682
East North Central:						
Illinois	7,838	7,856	7,554	--	7,432 *	7,856
Indiana	6,650	6,467	7,372	--	6,977	6,623
Michigan	6,437	5,891	10,417	--	7,741	6,374
Ohio	6,453	6,392	6,227	8,768	7,277	6,384
Wisconsin	6,148	6,051	6,266	7,411	6,973	6,084
West North Central:						
Iowa	7,533	7,563	6,230	8,420	8,571	7,435
Kansas	8,222	8,213	8,357	8,586	7,159 *	8,304
Minnesota	7,013	6,673	9,579	7,838	8,890	6,895
Missouri	6,797	6,747	6,550	9,224	8,471	6,733
Nebraska	6,369	6,204	6,961	12,009	12,522	6,087
North Dakota	5,586	5,342	9,584	3,617 *	8,613	5,362
South Dakota	6,892	6,337	7,972	10,668 *	8,560 *	6,688
South Atlantic:						
Delaware	6,993	6,711	10,277	--	5,773	7,051
District of Columbia	8,028	7,785	--	9,749	--	7,951
Florida	7,976	8,007	7,396	10,147	7,002	8,145
Georgia	7,224	7,163	7,443	10,353	7,523	7,163
Maryland	6,502	6,481	6,710	--	5,405	6,519
North Carolina	8,073	7,619	10,069	--	7,338	8,091
South Carolina	8,269	8,664	5,518	--	9,690	7,831
Virginia	8,692	8,709	8,781	--	8,340	8,753
West Virginia	5,129	4,880	7,658	--	10,093	4,707
East South Central:						
Alabama	7,540	7,604	6,141	--	8,029	7,477
Kentucky	5,982	5,903	5,595	10,974	10,339	5,771
Mississippi	6,228	5,802	14,016	--	7,168	6,152
Tennessee	5,972	5,857	--	--	5,135	6,013
West South Central:						
Arkansas	7,824	8,056	--	--	8,384	7,671
Louisiana	7,808	7,954	7,836	--	6,917	7,909
Oklahoma	6,955	7,025	--	8,420	8,634	6,742
Texas	7,913	7,783	9,300	8,908 *	10,323	7,799
Mountain:						
Arizona	8,493	8,905	6,481	--	7,768	8,580
Colorado	6,733	6,690	6,683	--	--	6,759
Idaho	6,439	6,606	5,746	--	12,577	6,205
Montana	4,967	4,896	5,027	--	--	4,915
Nevada	7,902	7,882	9,386	2,735	8,026	7,833
New Mexico	6,761	6,643	6,796	--	9,913	6,511
Utah	5,567	5,662	5,322	--	5,459 *	5,573
Wyoming	6,830	6,576	9,241	10,600	8,694	6,701
Pacific:						
Alaska	6,171	6,221	5,443	--	--	6,245
California	7,847	7,939	6,918	8,661	5,647	7,953
Hawaii	5,531	5,382	--	7,532	7,486	5,373
Oregon	9,374	9,786	7,495	--	--	9,374
Washington	8,222	8,972	5,127	5,873	8,603	8,207

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	127.23	144.32	255.53	450.64	333.66	134.29
New England:						
Connecticut	586.39	675.07	1,062.75	--	1,383.56	604.02
Maine	441.56	485.20	971.60	--	714.97	463.81
Massachusetts	570.72	666.13	1,064.55	2,155.36 *	1,658.50	575.50
New Hampshire	593.77	645.77	1,590.72	--	1,529.04	620.34
Rhode Island	488.21	509.76	942.76	1,800.36	1,134.43	500.78
Vermont	855.94	978.80	1,688.20	712.01	1,112.94	888.77
Middle Atlantic:						
New Jersey	1,092.17	1,194.60	1,166.73	1,472.38	1,278.99	1,115.19
New York	553.81	663.03	849.79	637.22	797.10	553.08
Pennsylvania	660.53	774.25	628.79	1,453.64	1,757.58	695.43
East North Central:						
Illinois	668.21	728.70	1,663.28	--	2,270.59 *	690.28
Indiana	499.83	572.90	739.64	--	630.62	538.62
Michigan	564.93	577.53	1,093.94	--	1,325.52	584.22
Ohio	876.32	1,055.07	537.68	1,904.40	1,379.96	944.45
Wisconsin	417.95	504.40	532.91	822.38	576.22	447.56
West North Central:						
Iowa	435.60	481.63	1,508.18	654.64	1,203.89	465.94
Kansas	612.38	638.15	560.55	879.75	3,254.09 *	592.56
Minnesota	589.70	686.38	1,104.18	1,124.76	1,199.51	610.17
Missouri	419.77	459.71	781.77	1,236.84	906.21	430.61
Nebraska	375.42	410.99	809.22	2,089.53	1,868.96	365.89
North Dakota	582.55	627.81	1,039.74	1,404.00 *	528.98	588.64
South Dakota	704.65	731.39	1,295.71	3,951.91 *	2,669.16 *	709.40
South Atlantic:						
Delaware	767.08	815.75	1,138.75	--	1,257.07	799.70
District of Columbia	657.90	684.78	--	1,366.61	--	680.72
Florida	513.25	646.98	487.71	1,252.01	1,039.06	576.37
Georgia	734.57	788.35	619.54	1,696.74	1,679.46	816.48
Maryland	1,207.18	1,304.93	638.08	--	1,118.55	1,227.84
North Carolina	533.80	642.00	777.53	--	1,085.01	546.72
South Carolina	877.73	930.73	1,423.00	--	1,399.06	1,021.38
Virginia	771.75	839.78	1,309.92	--	1,451.13	866.42
West Virginia	551.20	582.81	1,356.85	--	2,580.08	498.57
East South Central:						
Alabama	452.91	470.87	1,497.86	--	1,632.43	468.23
Kentucky	430.50	452.29	1,392.58	906.26	1,480.34	432.65
Mississippi	376.44	364.56	1,338.10	--	903.95	402.74
Tennessee	535.06	542.26	--	--	1,199.53	560.71
West South Central:						
Arkansas	561.43	589.58	--	--	1,403.03	595.73
Louisiana	641.38	706.72	1,578.06	--	1,638.20	678.42
Oklahoma	398.41	404.53	--	1,206.17	974.73	420.06
Texas	466.94	480.45	2,295.70	2,796.54 *	1,872.09	478.99
Mountain:						
Arizona	759.87	914.54	331.60	--	764.50	849.92
Colorado	478.00	517.78	1,261.45	--	--	491.08
Idaho	391.09	431.01	990.19	--	2,650.98	363.72
Montana	771.14	895.51	794.15	--	--	804.86
Nevada	388.58	348.67	1,664.10	522.22	251.24	586.13
New Mexico	543.89	574.98	863.32	--	1,802.98	543.57
Utah	510.84	585.83	652.34	--	1,859.89 *	531.49
Wyoming	685.22	729.74	1,823.41	1,294.87	1,098.06	726.97
Pacific:						
Alaska	412.03	451.89	916.13	--	--	412.19
California	472.62	531.30	1,144.94	1,335.05	1,205.43	490.95
Hawaii	493.14	524.25	--	1,141.81	1,697.50	511.12
Oregon	1,051.02	1,327.50	1,565.41	--	--	1,060.21
Washington	1,320.78	1,474.08	833.79	1,157.40	293.04	1,375.27

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	Percent Full-Time Employees: 50-74%	Percent Full-Time Employees: Less than 50%	Percent Low-Wage Employees **: 50% or more	Percent Low-Wage Employees **: Less than 50%
United States	7,008	7,208	6,176	7,982	6,806	7,032
New England:						
Connecticut	4,793	4,995 *	--	--	--	4,873
Maine	7,643	7,537	--	--	--	7,542
Massachusetts	7,243	8,150	5,555	--	--	7,168
New Hampshire	8,688	9,446	--	--	--	8,512
Rhode Island	6,775	6,139	--	16,805	--	6,452
Vermont	9,529	12,029	--	6,044	--	9,750
Middle Atlantic:						
New Jersey	10,834	11,140	--	--	--	10,919
New York	5,738	5,454	6,281	--	--	5,683
Pennsylvania	6,108	6,049	6,324	--	--	6,269
East North Central:						
Illinois	6,593	7,371	--	--	7,881	6,413
Indiana	6,522	6,704	--	--	--	6,731
Michigan	9,097	8,379	10,494	--	--	9,059
Ohio	6,020	6,434 *	5,647	--	--	6,055
Wisconsin	4,976	4,869	--	8,606	--	4,771
West North Central:						
Iowa	4,384	4,150	2,485	--	--	4,251
Kansas	8,216	8,213	--	9,225	--	7,696
Minnesota	4,410 *	3,971 *	--	--	--	4,014 *
Missouri	6,535	7,087	--	--	--	6,388
Nebraska	6,207	6,204	--	--	--	6,168
North Dakota	5,840	--	8,136	--	8,607	--
South Dakota	6,768	7,583	--	--	--	7,266
South Atlantic:						
Delaware	8,851 *	9,839 *	5,441	--	5,078	9,654 *
District of Columbia	8,126	6,796	--	--	--	7,451
Florida	8,718	8,775	8,006	--	5,785	10,148
Georgia	9,447	9,421	--	--	--	10,902
Maryland	6,753	6,886	--	--	--	6,915
North Carolina	8,767	8,629	8,877	--	--	8,856
South Carolina	7,436	7,173 *	--	--	--	--
Virginia	12,456	13,334	--	--	--	12,538
West Virginia	4,169	4,149	--	--	--	3,247
East South Central:						
Alabama	8,550	8,527	--	--	--	8,250
Kentucky	4,321	4,062 *	--	--	9,083	3,741
Mississippi	--	--	--	--	--	--
Tennessee	5,252	5,236	--	--	--	5,244
West South Central:						
Arkansas	9,913	10,235	--	--	--	9,302
Louisiana	7,798	--	--	--	--	8,696
Oklahoma	6,816	8,059	--	--	--	6,407
Texas	7,682	8,191	--	--	--	7,612
Mountain:						
Arizona	8,691	8,324	--	--	7,192	9,195
Colorado	5,707	5,885	--	7,968	--	5,850
Idaho	6,064	7,777	--	--	--	5,053
Montana	6,399	6,952	--	--	--	6,324
Nevada	8,123	8,171	--	--	8,407	7,467
New Mexico	6,989	6,908	--	--	--	6,848
Utah	6,054	6,852	4,548	--	--	6,202
Wyoming	7,064	6,980	--	--	6,713	7,100
Pacific:						
Alaska	6,833	7,845	--	--	--	6,833
California	6,526	6,661	5,525	7,963	4,621 *	6,698
Hawaii	4,902	4,991	--	9,108	--	4,455
Oregon	4,832 *	4,929 *	--	--	--	4,754 *
Washington	6,330	8,119	--	--	--	6,327

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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	Percent Full-Time Employees: 50-74%	Percent Full-Time Employees: Less than 50%	Percent Low-Wage Employees **: 50% or more	Percent Low-Wage Employees **: Less than 50%
United States	235.24	297.56	332.95	923.07	590.37	253.78
New England:						
Connecticut	1,231.92	1,597.17 *	--	--	--	1,327.32
Maine	922.15	965.83	--	--	--	922.54
Massachusetts	817.21	990.61	830.45	--	--	825.15
New Hampshire	1,118.74	1,382.39	--	--	--	1,250.97
Rhode Island	963.63	976.07	--	1,420.38	--	1,039.25
Vermont	1,726.15	2,244.10	--	381.66	--	1,880.41
Middle Atlantic:						
New Jersey	1,444.99	1,621.39	--	--	--	1,490.53
New York	759.87	999.49	672.30	--	--	771.38
Pennsylvania	690.20	980.70	477.92	--	--	749.88
East North Central:						
Illinois	787.33	691.35	--	--	756.70	876.49
Indiana	929.73	1,249.73	--	--	--	1,060.50
Michigan	1,057.04	1,382.55	1,391.69	--	--	1,145.63
Ohio	1,259.44	1,997.15 *	450.27	--	--	1,312.22
Wisconsin	899.77	1,148.88	--	717.24	--	955.93
West North Central:						
Iowa	803.43	941.64	180.44	--	--	837.74
Kansas	1,112.16	1,170.35	--	778.23	--	1,104.05
Minnesota	1,734.31 *	2,101.66 *	--	--	--	1,793.81 *
Missouri	861.33	1,073.54	--	--	--	894.21
Nebraska	971.03	974.01	--	--	--	968.18
North Dakota	1,206.91	--	708.05	--	715.50	--
South Dakota	708.18	573.11	--	--	--	723.01
South Atlantic:						
Delaware	2,673.94 *	3,478.89 *	397.52	--	118.15	3,222.42 *
District of Columbia	1,769.84	1,466.45	--	--	--	1,786.65
Florida	1,662.01	2,475.12	801.76	--	1,590.94	2,025.39
Georgia	2,479.11	2,634.49	--	--	--	2,815.87
Maryland	1,008.50	1,091.23	--	--	--	1,056.58
North Carolina	341.03	958.96	188.38	--	--	338.36
South Carolina	2,068.45	2,253.71 *	--	--	--	--
Virginia	1,387.54	1,515.75	--	--	--	1,451.24
West Virginia	745.18	750.31	--	--	--	457.14
East South Central:						
Alabama	1,283.03	1,310.49	--	--	--	1,369.54
Kentucky	1,129.33	1,380.69 *	--	--	505.39	1,065.07
Mississippi	--	--	--	--	--	--
Tennessee	584.46	583.16	--	--	--	587.92
West South Central:						
Arkansas	1,172.56	1,244.41	--	--	--	1,504.64
Louisiana	2,312.53	--	--	--	--	2,446.14
Oklahoma	1,058.86	924.53	--	--	--	1,054.11
Texas	937.39	1,012.37	--	--	--	970.30
Mountain:						
Arizona	832.38	844.72	--	--	1,344.79	1,050.10
Colorado	880.01	1,008.07	--	179.27	--	900.04
Idaho	1,121.66	1,267.14	--	--	--	809.48
Montana	747.07	879.32	--	--	--	815.01
Nevada	529.59	310.01	--	--	299.17	1,660.36
New Mexico	567.70	558.89	--	--	--	557.22
Utah	764.72	1,099.16	788.14	--	--	794.18
Wyoming	1,159.60	1,210.48	--	--	229.90	1,276.20
Pacific:						
Alaska	1,206.23	1,451.11	--	--	--	1,206.23
California	550.37	646.86	1,107.57	2,112.96	1,648.08 *	583.19
Hawaii	1,066.59	1,170.83	--	895.57	--	1,073.25
Oregon	1,706.18 *	2,111.15 *	--	--	--	1,723.50 *
Washington	833.77	1,572.77	--	--	--	1,034.20

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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	Percent Full-Time Employees 50-74%	Percent Full-Time Employees Less than 50%	Percent Low-Wage Employees ** 50% or more	Percent Low-Wage Employees ** Less than 50%
United States	7,355	7,253	7,831	8,680	8,401	7,287
New England:						
Connecticut	5,136	5,133	5,262	--	--	5,032
Maine	7,006	7,063	6,997	--	5,461	7,099
Massachusetts	7,684	7,950	7,058	--	6,757	7,694
New Hampshire	7,032	6,908	8,310	--	--	6,998
Rhode Island	6,897	6,924	5,589	--	9,275	6,853
Vermont	7,837	7,870	--	7,305	8,703	7,809
Middle Atlantic:						
New Jersey	6,210	6,046	8,272	--	--	6,144
New York	7,698	7,531	6,956	11,655	11,678	7,426
Pennsylvania	7,112	6,967	6,367	10,394	8,525	7,002
East North Central:						
Illinois	8,605	8,346	11,111	--	--	8,560
Indiana	6,683	6,499	7,786	--	7,430	6,620
Michigan	6,311	5,854	10,331	--	8,580	6,227
Ohio	6,618	6,525	6,358	9,981	7,605	6,537
Wisconsin	6,472	6,369	6,738	7,238	6,565	6,463
West North Central:						
Iowa	7,853	7,788	9,524	7,765	7,146	7,921
Kansas	8,251	8,239	8,771	8,180	4,363 *	8,562
Minnesota	7,514	7,257	12,151	7,926	9,912	7,388
Missouri	6,893	6,817	6,986	9,199	9,010	6,833
Nebraska	6,718	6,448	8,108	--	13,210	6,321
North Dakota	5,229	5,151	7,872	4,903 *	9,030	5,120
South Dakota	6,693	6,107	7,086	--	10,670 *	6,291
South Atlantic:						
Delaware	6,615	6,195	11,258	--	5,755	6,651
District of Columbia	7,637	7,474	--	9,429	--	7,621
Florida	7,552	7,581	7,049	8,897	7,675	7,538
Georgia	6,930	6,845	7,265	--	8,148	6,638
Maryland	6,056	5,969	6,833	--	--	6,061
North Carolina	7,998	7,612	11,327	--	8,455	7,988
South Carolina	8,714	9,313	--	--	9,868	8,284
Virginia	8,570	8,468	10,335	--	8,255	8,634
West Virginia	4,732	4,478	6,928	--	--	4,285
East South Central:						
Alabama	7,269	7,347	--	--	6,522	7,347
Kentucky	6,293	6,216	7,237	10,726	--	6,145
Mississippi	6,331	5,941	--	--	7,177	6,259
Tennessee	6,647	6,458	--	11,407	6,452	6,657
West South Central:						
Arkansas	7,950	8,237	--	--	7,877	7,971
Louisiana	7,839	7,598	11,534	--	7,995	7,822
Oklahoma	7,212	7,014	10,034	8,989	8,515	7,009
Texas	7,794	7,492	12,555	8,656 *	9,974	7,698
Mountain:						
Arizona	8,322	8,920	6,239	--	7,648	8,379
Colorado	7,207	7,098	8,400	--	--	7,205
Idaho	6,802	6,612	7,548	--	--	6,746
Montana	4,507	4,375	4,980	--	--	4,458
Nevada	7,712	7,544	9,419	--	6,738	7,885
New Mexico	6,482	6,366	5,990	--	9,764	6,133
Utah	5,366	5,372	6,876	--	--	5,440
Wyoming	6,477	6,326	7,420	--	8,963	6,341
Pacific:						
Alaska	6,382	6,362	5,679	11,798	8,262	6,322
California	7,634	7,553	7,872	8,798	8,401	7,612
Hawaii	5,797	5,558	7,639	--	--	5,805
Oregon	10,025	10,944	5,147	--	--	10,026
Washington	8,363	8,865	5,520	5,299	15,937	8,277

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	Percent Full-Time Employees 50-74%	Percent Full-Time Employees Less than 50%	Percent Low-Wage Employees ** 50% or more	Percent Low-Wage Employees ** Less than 50%
United States	154.99	171.56	362.20	552.58	396.47	162.51
New England:						
Connecticut	725.39	859.40	1,157.76	--	--	742.65
Maine	525.90	580.19	1,157.59	--	547.54	557.03
Massachusetts	754.09	865.06	1,537.67	--	594.53	762.34
New Hampshire	711.56	770.09	1,927.78	--	--	749.52
Rhode Island	555.16	574.85	539.58	--	1,443.06	565.68
Vermont	1,150.48	1,233.33	--	862.97	1,638.47	1,187.65
Middle Atlantic:						
New Jersey	1,247.43	1,330.63	1,594.61	--	--	1,259.99
New York	770.90	950.07	1,249.87	496.46	340.12	782.60
Pennsylvania	904.78	1,032.75	1,203.87	1,311.63	2,053.06	957.67
East North Central:						
Illinois	804.91	855.71	1,584.39	--	--	814.92
Indiana	575.11	647.00	761.12	--	770.48	618.61
Michigan	635.02	625.16	1,764.16	--	1,239.08	649.05
Ohio	958.03	1,089.59	773.91	1,945.49	1,181.91	1,033.67
Wisconsin	522.64	646.07	518.91	917.09	455.39	567.13
West North Central:						
Iowa	502.31	561.46	1,400.37	494.67	625.36	547.92
Kansas	765.50	795.20	289.01	1,040.72	2,037.99 *	722.54
Minnesota	589.19	722.45	1,230.32	828.05	1,694.42	605.53
Missouri	518.08	561.38	864.91	1,425.96	1,254.73	527.23
Nebraska	388.73	411.89	1,496.02	--	2,119.59	367.07
North Dakota	685.37	735.58	1,120.95	1,908.23 *	978.11	697.81
South Dakota	864.07	928.98	421.70	--	3,878.80 *	799.86
South Atlantic:						
Delaware	812.68	838.77	1,156.68	--	1,718.19	845.09
District of Columbia	567.91	590.46	--	451.24	--	585.86
Florida	480.21	580.89	568.91	977.95	577.20	527.86
Georgia	753.43	818.73	589.77	--	1,911.08	798.92
Maryland	1,406.58	1,521.55	683.42	--	--	1,429.37
North Carolina	663.68	723.82	1,594.56	--	1,315.05	677.58
South Carolina	1,089.34	1,131.44	--	--	1,158.09	1,372.63
Virginia	905.54	962.84	1,722.80	--	1,499.29	1,045.13
West Virginia	768.13	826.61	1,305.37	--	--	670.47
East South Central:						
Alabama	509.10	521.36	--	--	1,558.75	529.79
Kentucky	407.40	419.47	1,136.90	550.25	--	399.49
Mississippi	373.15	330.14	--	--	1,002.52	395.94
Tennessee	822.33	846.65	--	2,094.44	1,591.60	861.87
West South Central:						
Arkansas	609.75	630.22	--	--	1,687.87	621.74
Louisiana	699.43	744.99	1,395.64	--	1,682.26	753.21
Oklahoma	421.29	439.71	652.52	902.94	872.32	456.28
Texas	542.38	542.65	2,442.88	3,523.88 *	2,295.75	554.45
Mountain:						
Arizona	948.02	1,184.72	378.46	--	627.86	1,028.70
Colorado	570.98	604.16	1,410.47	--	--	591.85
Idaho	414.18	481.21	534.98	--	--	411.69
Montana	841.73	953.35	896.63	--	--	873.52
Nevada	553.15	560.48	1,635.95	--	1,042.27	627.06
New Mexico	666.98	711.93	914.77	--	1,923.90	664.07
Utah	633.62	682.07	842.42	--	--	659.93
Wyoming	867.36	918.72	980.62	--	1,448.40	910.47
Pacific:						
Alaska	509.35	561.35	1,101.93	767.19	1,357.43	519.51
California	540.89	576.55	1,925.52	1,711.95	855.43	555.59
Hawaii	705.75	742.83	1,411.71	--	--	757.22
Oregon	1,310.71	1,519.90	1,137.16	--	--	1,321.59
Washington	1,587.45	1,727.68	1,013.84	1,024.61	1,544.93	1,620.36

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.3 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	27.8%	27.8%	26.9%	33.5%	34.9%	27.4%
New England:						
Connecticut	17.3%	17.6%	16.4%	--	28.8%	17.0%
Maine	27.1%	27.4%	25.8%	--	23.5%	27.3%
Massachusetts	25.3%	27.6%	18.6%	19.5% *	32.7%	25.3%
New Hampshire	26.4%	27.3%	21.1% *	--	31.6%	25.9%
Rhode Island	25.7%	25.3%	26.5%	43.8%	38.5%	25.4%
Vermont	30.9%	31.7%	28.2%	22.1%	31.3%	30.9%
Middle Atlantic:						
New Jersey	23.8%	23.4%	25.3%	29.7%	33.2%	23.6%
New York	23.8%	22.3%	25.0%	44.4%	44.0%	22.9%
Pennsylvania	25.2%	24.9%	22.6%	39.0%	32.2%	24.8%
East North Central:						
Illinois	27.7%	27.6%	28.2%	38.5%	31.1% *	27.6%
Indiana	28.3%	27.8%	29.4%	--	32.8%	28.0%
Michigan	27.0%	24.8%	42.0%	--	33.1%	26.8%
Ohio	26.2%	26.3%	23.2%	34.8%	30.3%	25.8%
Wisconsin	22.5%	22.8%	20.0%	27.2%	26.5%	22.2%
West North Central:						
Iowa	29.9%	30.3%	23.8%	31.2%	34.0%	29.5%
Kansas	32.3%	32.1%	36.4%	35.8%	33.1% *	32.2%
Minnesota	27.0%	26.2%	38.4%	27.6%	37.6%	26.4%
Missouri	26.6%	26.4%	27.5%	31.7%	38.8%	26.2%
Nebraska	23.7%	23.5%	22.0%	46.3%	47.2%	22.7%
North Dakota	22.4%	21.6%	33.9%	16.3% *	30.8%	21.7%
South Dakota	26.4%	24.6%	28.8%	41.1%	39.9%	25.1%
South Atlantic:						
Delaware	27.3%	26.2%	40.3%	--	25.5%	27.4%
District of Columbia	27.3%	26.3%	--	38.0%	33.0%	27.1%
Florida	31.4%	31.5%	29.4%	38.6%	35.4%	30.9%
Georgia	27.3%	26.9%	30.8%	46.1%	30.4%	26.7%
Maryland	26.3%	26.2%	27.7%	--	21.9%	26.4%
North Carolina	31.9%	30.1%	39.7%	--	31.9%	31.9%
South Carolina	33.0%	34.6%	20.6%	--	40.8%	30.8%
Virginia	31.9%	31.5%	37.6%	--	31.9%	31.9%
West Virginia	19.7%	18.7%	29.8%	--	37.0%	18.1%
East South Central:						
Alabama	32.0%	32.1%	31.0%	--	39.8%	31.2%
Kentucky	24.4%	24.5%	19.4%	45.2%	36.2%	23.7%
Mississippi	28.4%	27.0%	44.7%	--	33.0%	28.0%
Tennessee	23.8%	23.2%	--	39.7%	28.9%	23.6%
West South Central:						
Arkansas	34.1%	34.2%	--	--	43.4%	32.0%
Louisiana	30.4%	30.8%	30.0%	--	31.7%	30.3%
Oklahoma	28.4%	28.9%	--	31.1%	36.0%	27.5%
Texas	31.6%	31.0%	35.0%	44.2%	43.5%	31.1%
Mountain:						
Arizona	36.7%	39.2%	25.8%	--	32.2%	37.3%
Colorado	26.9%	26.7%	26.0%	--	35.4%	26.7%
Idaho	24.8%	26.1%	19.9%	--	57.3%	23.8%
Montana	22.6%	22.7%	20.0%	--	29.6%	22.2%
Nevada	34.2%	35.0%	40.2%	--	39.4%	31.8%
New Mexico	25.5%	25.3%	22.9%	--	42.1%	24.4%
Utah	22.2%	22.5%	20.5%	--	24.6%	22.0%
Wyoming	25.2%	24.1%	37.3%	42.5%	39.1%	24.4%
Pacific:						
Alaska	20.5%	20.7%	19.1%	--	--	20.8%
California	29.0%	29.4%	25.4%	32.5%	32.7%	28.9%
Hawaii	23.4%	22.9%	--	31.4%	34.7%	22.6%
Oregon	34.5%	36.5%	25.8%	--	36.9%	34.5%
Washington	29.8%	32.5%	18.7%	--	38.9%	29.5%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees: 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees **: 50% or more	Less than 50%
United States	0.48%	0.54%	1.01%	1.84%	1.29%	0.50%
New England:						
Connecticut	2.04%	2.45%	3.10%	--	4.00%	2.08%
Maine	1.44%	1.56%	3.55%	--	3.18%	1.50%
Massachusetts	2.06%	2.15%	4.05%	7.72% *	4.96%	2.08%
New Hampshire	2.28%	2.20%	6.63% *	--	5.85%	2.32%
Rhode Island	1.62%	1.67%	4.18%	6.89%	4.05%	1.65%
Vermont	3.30%	3.74%	5.54%	3.53%	4.37%	3.42%
Middle Atlantic:						
New Jersey	3.73%	4.12%	3.01%	4.47%	4.63%	3.79%
New York	1.92%	2.12%	3.39%	4.17%	4.55%	1.84%
Pennsylvania	2.40%	2.79%	2.65%	6.23%	6.95%	2.49%
East North Central:						
Illinois	2.31%	2.51%	5.74%	5.36%	10.27% *	2.37%
Indiana	1.83%	2.14%	2.87%	--	2.59%	1.96%
Michigan	2.22%	2.25%	5.14%	--	7.79%	2.28%
Ohio	3.48%	4.24%	2.00%	7.45%	5.18%	3.75%
Wisconsin	1.47%	1.83%	1.69%	2.46%	2.00%	1.57%
West North Central:						
Iowa	1.68%	1.85%	6.01%	2.28%	3.79%	1.81%
Kansas	2.81%	2.91%	4.26%	4.56%	10.35% *	2.94%
Minnesota	2.17%	2.55%	3.50%	4.37%	4.37%	2.21%
Missouri	1.99%	2.18%	3.96%	6.99%	4.33%	2.02%
Nebraska	1.52%	1.68%	3.89%	7.40%	6.05%	1.48%
North Dakota	2.03%	2.23%	3.22%	5.18% *	1.75%	2.09%
South Dakota	2.64%	2.76%	6.27%	11.62%	8.24%	2.63%
South Atlantic:						
Delaware	3.47%	3.70%	4.28%	--	5.81%	3.60%
District of Columbia	2.18%	2.24%	--	5.59%	6.40%	2.25%
Florida	2.17%	2.74%	1.73%	4.77%	2.81%	2.40%
Georgia	2.95%	3.13%	3.37%	6.38%	6.13%	3.29%
Maryland	3.10%	3.34%	2.06%	--	4.67%	3.15%
North Carolina	2.62%	3.12%	2.70%	--	4.35%	2.67%
South Carolina	3.58%	3.76%	5.89%	--	5.83%	3.97%
Virginia	2.58%	2.76%	4.56%	--	6.16%	2.85%
West Virginia	1.99%	2.10%	5.11%	--	7.21%	1.84%
East South Central:						
Alabama	1.89%	1.95%	6.53%	--	6.76%	1.98%
Kentucky	1.70%	1.77%	4.78%	5.32%	5.01%	1.73%
Mississippi	1.85%	1.90%	4.23%	--	5.22%	1.97%
Tennessee	2.69%	2.71%	--	7.75%	6.50%	2.74%
West South Central:						
Arkansas	2.27%	2.42%	--	--	6.93%	2.02%
Louisiana	2.63%	2.91%	6.61%	--	7.45%	2.78%
Oklahoma	1.76%	1.77%	--	4.35%	4.79%	1.83%
Texas	1.96%	2.04%	8.74%	6.22%	4.22%	2.02%
Mountain:						
Arizona	3.04%	3.56%	1.43%	--	3.74%	3.41%
Colorado	2.03%	2.21%	5.12%	--	4.11%	2.05%
Idaho	1.66%	1.93%	3.17%	--	11.33%	1.53%
Montana	3.05%	3.64%	3.32%	--	5.60%	3.15%
Nevada	2.58%	2.53%	6.55%	--	1.87%	2.81%
New Mexico	2.24%	2.40%	3.69%	--	5.95%	2.21%
Utah	1.96%	2.24%	2.76%	--	6.94%	2.03%
Wyoming	2.55%	2.68%	5.48%	5.46%	3.75%	2.65%
Pacific:						
Alaska	1.62%	1.85%	3.09%	--	--	1.63%
California	1.74%	1.97%	4.16%	4.32%	4.13%	1.79%
Hawaii	1.71%	1.82%	--	6.12%	7.44%	1.76%
Oregon	3.67%	4.63%	4.81%	--	7.06%	3.70%
Washington	2.98%	2.90%	3.04%	--	1.48%	3.12%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	**Total**	**75% or more**	**50-74%**	**Less than 50%**	**50% or more**	**Less than 50%**
United States	27.0%	28.2%	22.6%	33.4%	34.0%	26.4%
New England:						
Connecticut	17.2%	17.6%	--	--	--	17.3%
Maine	31.3%	30.8%	--	--	83.6%	30.9%
Massachusetts	22.5%	26.8%	15.6%	39.7%	46.5%	22.3%
New Hampshire	28.8%	34.3%	--	--	--	27.6%
Rhode Island	27.4%	24.1%	--	76.2%	--	26.0%
Vermont	34.5%	38.8%	--	26.0%	--	34.5%
Middle Atlantic:						
New Jersey	36.1%	36.3%	--	--	--	36.3%
New York	18.3%	15.9%	26.7%	--	--	18.0%
Pennsylvania	22.0%	21.7%	22.0%	--	--	22.4%
East North Central:						
Illinois	25.5%	28.8%	--	33.7%	--	24.4%
Indiana	26.1%	30.3%	21.2%	--	--	26.8%
Michigan	40.2%	38.4%	42.1%	--	--	40.9%
Ohio	23.0%	25.2%	20.4%	--	--	23.1%
Wisconsin	17.5%	16.9%	--	34.9%	30.3%	16.6%
West North Central:						
Iowa	17.3%	17.2%	9.2%	--	--	16.8%
Kansas	32.1%	31.5%	--	60.0%	--	30.2%
Minnesota	19.7% *	16.9% *	35.2%	--	--	17.8% *
Missouri	27.6%	--	--	--	29.4%	27.5%
Nebraska	23.5%	23.5%	--	--	--	23.4%
North Dakota	26.0%	--	30.8%	--	31.3%	--
South Dakota	30.5%	31.3%	--	--	--	32.1%
South Atlantic:						
Delaware	33.0%	34.8%	25.0%	--	23.7%	34.5%
District of Columbia	28.3%	23.3%	--	--	--	26.4%
Florida	38.0%	42.4%	30.0%	--	35.4%	38.8%
Georgia	35.1%	34.3%	--	--	--	38.4%
Maryland	29.5%	31.0%	--	--	--	30.6%
North Carolina	37.4%	42.0%	35.9%	--	--	37.7%
South Carolina	31.6%	31.1%	--	--	--	31.4%
Virginia	52.4%	56.7%	--	--	--	53.2%
West Virginia	17.7%	17.6%	--	--	--	14.1%
East South Central:						
Alabama	33.0%	32.6%	--	--	--	31.1%
Kentucky	17.2%	17.6%	--	--	28.3%	15.4%
Mississippi	--	--	--	--	--	--
Tennessee	18.7%	18.6%	--	--	--	18.6%
West South Central:						
Arkansas	46.5%	46.9%	--	--	54.9%	42.8%
Louisiana	29.6%	45.5%	--	--	--	32.1%
Oklahoma	29.5%	36.0%	--	--	--	27.7%
Texas	31.0%	34.3%	--	--	36.8%	30.7%
Mountain:						
Arizona	38.8%	37.0%	--	--	--	40.4%
Colorado	23.5%	24.6%	--	25.0%	--	23.4%
Idaho	25.4%	36.2%	--	--	--	21.1%
Montana	28.0%	32.3%	--	--	--	27.9%
Nevada	39.3%	41.2%	--	--	42.1%	33.5%
New Mexico	28.7%	28.4%	--	--	--	28.3%
Utah	23.8%	27.7%	17.1%	--	--	24.2%
Wyoming	21.9%	21.5%	--	--	36.6%	21.1%
Pacific:						
Alaska	23.1%	26.8%	--	--	--	23.1%
California	25.6%	26.5%	20.4%	31.8%	32.6%	25.3%
Hawaii	22.7%	22.8%	--	--	71.0%	20.3%
Oregon	21.3% *	22.9% *	--	--	--	21.0% *
Washington	24.7%	37.2%	--	--	--	23.4%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.98%	1.27%	1.33%	3.51%	1.89%	1.03%
New England:						
Connecticut	4.17%	5.23%	--	--	--	4.43%
Maine	4.28%	4.42%	--	--	3.88%	4.25%
Massachusetts	2.63%	2.37%	2.81%	2.81%	3.09%	2.65%
New Hampshire	4.36%	4.29%	--	--	--	4.72%
Rhode Island	3.86%	3.55%	--	7.00%	--	4.15%
Vermont	5.85%	7.24%	--	1.84%	--	6.26%
Middle Atlantic:						
New Jersey	4.26%	4.68%	--	--	--	4.38%
New York	3.28%	3.51%	4.78%	--	--	3.29%
Pennsylvania	3.47%	4.97%	1.22%	--	--	3.76%
East North Central:						
Illinois	3.48%	3.52%	--	1.58%	--	3.68%
Indiana	2.82%	4.53%	3.09%	--	--	3.15%
Michigan	4.44%	5.62%	7.51%	--	--	4.79%
Ohio	4.48%	7.26%	0.59%	--	--	4.65%
Wisconsin	3.34%	4.22%	--	3.22%	5.33%	3.51%
West North Central:						
Iowa	3.20%	3.89%	0.78%	--	--	3.34%
Kansas	3.75%	3.86%	--	2.36%	--	3.60%
Minnesota	6.46% *	7.26% *	5.29%	--	--	6.60% *
Missouri	5.27%	--	--	--	0.75%	5.76%
Nebraska	4.28%	4.28%	--	--	--	4.26%
North Dakota	3.80%	--	0.21%	--	2.07%	--
South Dakota	1.92%	1.73%	--	--	--	1.73%
South Atlantic:						
Delaware	7.91%	9.72%	2.15%	--	2.04%	9.10%
District of Columbia	5.77%	4.62%	--	--	--	6.02%
Florida	5.90%	9.16%	2.79%	--	4.46%	7.52%
Georgia	8.82%	9.24%	--	--	--	9.94%
Maryland	4.75%	5.26%	--	--	--	4.99%
North Carolina	1.69%	6.67%	0.26%	--	--	1.76%
South Carolina	6.65%	7.49%	--	--	--	6.28%
Virginia	5.83%	6.29%	--	--	--	6.17%
West Virginia	2.90%	2.91%	--	--	--	1.79%
East South Central:						
Alabama	5.71%	5.79%	--	--	--	6.00%
Kentucky	3.82%	5.06%	--	--	0.89%	3.88%
Mississippi	--	--	--	--	--	--
Tennessee	2.93%	2.87%	--	--	--	2.89%
West South Central:						
Arkansas	5.95%	6.46%	--	--	3.90%	7.36%
Louisiana	8.29%	6.86%	--	--	--	8.81%
Oklahoma	5.29%	3.66%	--	--	--	5.28%
Texas	3.95%	4.37%	--	--	6.60%	4.11%
Mountain:						
Arizona	4.33%	4.52%	--	--	--	5.35%
Colorado	3.52%	4.03%	--	0.62%	--	3.53%
Idaho	5.39%	5.27%	--	--	--	4.08%
Montana	4.26%	5.38%	--	--	--	4.69%
Nevada	3.14%	1.43%	--	--	1.08%	8.03%
New Mexico	2.40%	2.35%	--	--	--	2.38%
Utah	3.05%	4.31%	3.15%	--	--	3.17%
Wyoming	4.25%	4.34%	--	--	1.46%	4.37%
Pacific:						
Alaska	3.88%	4.34%	--	--	--	3.88%
California	1.96%	2.32%	3.79%	8.66%	6.62%	2.01%
Hawaii	4.92%	5.28%	--	--	4.60%	4.82%
Oregon	6.68% *	8.61% *	--	--	--	6.76% *
Washington	3.54%	6.44%	--	--	--	3.79%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	27.8%	27.5%	29.2%	34.0%	35.7%	27.4%
New England:						
Connecticut	17.5%	17.9%	16.6%	--	34.3%	17.0%
Maine	26.4%	26.6%	26.2%	--	21.2%	26.7%
Massachusetts	26.9%	28.6%	20.9%	--	25.2%	26.9%
New Hampshire	25.5%	25.5%	27.6% *	--	--	25.2%
Rhode Island	25.0%	25.0%	21.5%	--	41.5%	24.8%
Vermont	32.7%	33.1%	--	25.8%	30.4%	32.8%
Middle Atlantic:						
New Jersey	20.7%	20.3%	22.8%	--	38.6%	20.4%
New York	26.8%	25.7%	24.8%	45.9%	47.2%	25.6%
Pennsylvania	26.6%	25.9%	23.2%	43.5%	37.9%	25.8%
East North Central:						
Illinois	29.8%	28.8%	41.1%	--	--	29.6%
Indiana	27.9%	26.9%	34.3%	--	36.3%	27.3%
Michigan	25.8%	23.9%	42.1%	--	--	25.2%
Ohio	27.2%	27.1%	23.9%	--	32.2%	26.8%
Wisconsin	23.8%	24.4%	20.6%	26.3%	25.3%	23.7%
West North Central:						
Iowa	31.1%	31.0%	35.8%	29.8%	29.8%	31.2%
Kansas	32.4%	32.4%	32.2%	32.8%	22.1%	33.1%
Minnesota	28.1%	28.0%	46.4%	26.3%	39.9%	27.5%
Missouri	26.7%	26.3%	30.5%	31.4%	43.6%	26.3%
Nebraska	25.7%	24.7%	30.2%	--	48.8%	24.3%
North Dakota	20.3%	19.9%	28.4%	22.7%	30.3%	20.0%
South Dakota	24.4%	23.2%	22.4%	--	46.6%	22.6%
South Atlantic:						
Delaware	26.3%	24.8%	42.5%	--	24.8% *	26.4%
District of Columbia	25.8%	25.1%	--	34.3%	--	25.7%
Florida	28.6%	28.1%	29.2%	37.3%	34.1%	28.1%
Georgia	25.5%	24.9%	29.9%	43.2%	32.1%	24.0%
Maryland	25.0%	24.7%	28.1%	--	--	25.1%
North Carolina	30.8%	29.3%	43.6%	--	35.7%	30.7%
South Carolina	33.9%	36.4%	--	--	42.7%	31.1%
Virginia	30.5%	29.8%	41.9%	--	31.4%	30.3%
West Virginia	17.5%	16.4%	27.0%	--	--	15.9%
East South Central:						
Alabama	31.1%	31.3%	--	--	34.2%	30.9%
Kentucky	26.0%	25.7%	29.6%	45.7%	--	25.5%
Mississippi	29.0%	27.7%	47.2%	--	30.8%	28.9%
Tennessee	27.3%	26.6%	--	48.9%	34.8%	27.0%
West South Central:						
Arkansas	34.2%	34.4%	--	--	40.9%	32.7%
Louisiana	30.6%	29.4%	46.4%	--	37.4%	30.0%
Oklahoma	28.7%	28.0%	41.9%	32.0%	34.3%	27.8%
Texas	31.1%	29.7%	51.2%	46.4%	44.7%	30.6%
Mountain:						
Arizona	35.4%	38.9%	24.9%	--	29.1%	36.0%
Colorado	28.7%	28.2%	31.8%	--	--	28.6%
Idaho	24.5%	24.1%	25.2%	--	--	24.1%
Montana	20.7%	20.5%	19.8%	--	--	20.3%
Nevada	31.3%	30.9%	41.3%	--	31.1%	31.4%
New Mexico	24.7%	24.5%	19.8%	--	42.2%	23.0%
Utah	21.3%	21.2%	27.2%	--	--	21.4%
Wyoming	25.1%	24.4%	32.1%	--	36.7%	24.5%
Pacific:						
Alaska	21.5%	21.5%	20.2%	25.5%	31.2%	21.2%
California	27.7%	27.4%	28.4%	32.4%	33.1%	27.6%
Hawaii	25.7%	25.1%	--	--	--	25.7%
Oregon	36.7%	39.9%	19.2%	--	--	36.7%
Washington	29.8%	31.3%	21.3%	18.2%	55.5%	29.5%

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.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

		Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	Total	75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.56%	0.62%	1.39%	2.32%	1.69%	0.58%
New England:						
Connecticut	2.53%	3.19%	3.32%	--	1.98%	2.57%
Maine	1.61%	1.75%	4.18%	--	2.64%	1.68%
Massachusetts	2.60%	2.95%	5.85%	--	2.71%	2.62%
New Hampshire	2.48%	2.61%	8.30% *	--	--	2.56%
Rhode Island	1.78%	1.84%	1.64%	--	5.27%	1.81%
Vermont	4.72%	5.07%	--	2.24%	5.51%	4.90%
Middle Atlantic:						
New Jersey	4.16%	4.52%	2.74%	--	6.36%	4.18%
New York	2.48%	2.78%	4.73%	3.38%	2.75%	2.39%
Pennsylvania	3.06%	3.43%	5.13%	6.03%	7.35%	3.17%
East North Central:						
Illinois	2.74%	2.91%	4.63%	--	--	2.76%
Indiana	2.07%	2.29%	3.16%	--	2.61%	2.20%
Michigan	2.45%	2.40%	7.27%	--	--	2.46%
Ohio	3.82%	4.38%	3.34%	--	5.45%	4.11%
Wisconsin	1.82%	2.34%	1.79%	2.66%	1.91%	1.97%
West North Central:						
Iowa	1.96%	2.21%	5.31%	1.60%	2.41%	2.14%
Kansas	3.83%	3.99%	3.22%	4.79%	5.63%	3.93%
Minnesota	2.51%	3.09%	3.73%	3.79%	6.57%	2.56%
Missouri	2.40%	2.57%	4.89%	8.26%	7.19%	2.41%
Nebraska	1.66%	1.74%	4.57%	--	6.75%	1.56%
North Dakota	2.41%	2.58%	3.71%	5.13%	3.06%	2.47%
South Dakota	2.87%	3.35%	1.56%	--	10.21%	2.60%
South Atlantic:						
Delaware	4.04%	4.25%	4.63%	--	7.77% *	4.19%
District of Columbia	1.71%	1.76%	--	2.76%	--	1.75%
Florida	2.09%	2.43%	2.45%	5.93%	3.53%	2.21%
Georgia	3.09%	3.30%	3.30%	6.99%	6.65%	3.31%
Maryland	3.65%	3.96%	2.20%	--	--	3.71%
North Carolina	3.16%	3.42%	4.80%	--	5.66%	3.21%
South Carolina	4.43%	4.63%	--	--	5.46%	5.06%
Virginia	2.90%	3.03%	7.34%	--	6.26%	3.28%
West Virginia	2.59%	2.75%	5.22%	--	--	2.29%
East South Central:						
Alabama	2.04%	2.08%	--	--	7.36%	2.16%
Kentucky	1.81%	1.84%	3.73%	4.62%	--	1.78%
Mississippi	1.81%	1.74%	4.56%	--	5.17%	1.94%
Tennessee	4.08%	4.24%	--	5.07%	8.37%	4.19%
West South Central:						
Arkansas	2.45%	2.61%	--	--	8.61%	1.99%
Louisiana	3.00%	3.12%	3.98%	--	7.54%	3.18%
Oklahoma	1.84%	1.90%	3.02%	5.40%	4.29%	1.95%
Texas	2.26%	2.27%	8.51%	7.34%	5.31%	2.31%
Mountain:						
Arizona	3.61%	4.39%	1.57%	--	3.18%	3.96%
Colorado	2.69%	2.85%	6.43%	--	--	2.75%
Idaho	1.81%	2.16%	2.62%	--	--	1.77%
Montana	3.36%	3.89%	3.73%	--	--	3.44%
Nevada	2.54%	2.56%	6.34%	--	3.93%	2.88%
New Mexico	2.63%	2.84%	3.90%	--	6.38%	2.55%
Utah	2.46%	2.63%	3.15%	--	--	2.54%
Wyoming	3.34%	3.52%	2.95%	--	4.83%	3.49%
Pacific:						
Alaska	2.11%	2.43%	3.67%	1.87%	4.20%	2.15%
California	1.95%	2.08%	7.05%	4.97%	4.81%	1.99%
Hawaii	2.39%	2.57%	--	--	--	2.53%
Oregon	4.56%	5.24%	4.55%	--	--	4.60%
Washington	3.49%	3.54%	3.58%	3.52%	2.09%	3.60%

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	23.8%	24.8%	20.2%	16.8%	15.5%	24.8%
New England:						
Connecticut	24.6%	25.5%	23.2%	14.5%	11.1% *	25.9%
Maine	23.0%	24.5%	13.8%	21.6%	10.0%	24.8%
Massachusetts	26.5%	28.4%	21.4%	23.1% *	10.5%	26.9%
New Hampshire	20.3%	20.7%	17.7%	23.2%	18.6%	20.5%
Rhode Island	28.4%	30.3%	13.3% *	12.4%	7.7%	30.6%
Vermont	20.9%	21.8%	13.1% *	20.4%	12.0%	21.5%
Middle Atlantic:						
New Jersey	30.3%	31.2%	26.9%	20.3%	19.3%	30.8%
New York	26.2%	26.3%	25.0%	31.3% *	30.8% *	26.0%
Pennsylvania	21.5%	22.2%	18.4%	18.3%	14.9%	22.2%
East North Central:						
Illinois	24.8%	25.6%	22.4%	6.4% *	11.9% *	26.1%
Indiana	21.9%	23.6%	17.0%	12.5% *	13.4%	23.2%
Michigan	27.1%	27.3%	27.9%	20.1% *	15.4%	28.1%
Ohio	24.6%	25.7%	20.3%	20.4%	17.2%	25.5%
Wisconsin	24.5%	27.3%	17.7%	16.0%	10.9%	27.2%
West North Central:						
Iowa	26.7%	28.2%	18.4%	21.0%	21.1%	27.3%
Kansas	24.8%	26.1%	13.1%	9.2%	11.8% *	27.1%
Minnesota	24.4%	28.3%	8.4%	23.3%	12.3%	26.1%
Missouri	24.0%	25.6%	17.0%	12.3%	9.5%	25.5%
Nebraska	24.1%	25.2%	20.5%	10.0%	10.6%	25.6%
North Dakota	28.0%	29.6%	18.3%	28.1%	15.1%	29.9%
South Dakota	26.5%	27.3%	26.2%	19.7%	17.4%	28.3%
South Atlantic:						
Delaware	26.2%	29.2%	15.6%	8.4% *	12.0%	27.7%
District of Columbia	21.6%	21.9%	--	21.6%	19.6%	21.7%
Florida	20.9%	22.9%	17.6%	11.7%	15.5%	22.3%
Georgia	23.8%	24.9%	16.6%	10.6%	20.5%	24.6%
Maryland	28.7%	30.2%	18.5%	13.7% *	9.3%	29.6%
North Carolina	23.5%	23.5%	25.7%	5.8% *	7.5%	24.8%
South Carolina	17.1%	17.9%	13.7%	14.5%	14.1%	18.3%
Virginia	23.7%	24.9%	19.8%	7.4% *	21.9%	24.1%
West Virginia	28.7%	29.9%	21.2%	13.3% *	16.7%	30.5%
East South Central:						
Alabama	25.2%	25.9%	21.4%	18.7% *	17.3%	26.8%
Kentucky	22.9%	23.2%	22.9%	14.3%	10.4%	24.3%
Mississippi	18.4%	18.7%	16.6% *	13.2% *	10.2%	19.7%
Tennessee	22.7%	23.0%	17.1% *	21.9%	14.9%	23.4%
West South Central:						
Arkansas	20.1%	20.0%	27.5%	12.6%	17.8%	20.8%
Louisiana	23.2%	24.5%	16.9%	19.7% *	15.0%	24.7%
Oklahoma	20.3%	20.8%	17.6%	15.9%	10.6%	23.0%
Texas	23.4%	24.2%	17.0%	19.2%	9.7%	25.1%
Mountain:						
Arizona	23.7%	22.5%	33.9%	23.0%	15.9%	25.2%
Colorado	24.1%	24.9%	21.5%	14.1% *	13.4% *	24.7%
Idaho	21.3%	21.8%	21.4%	8.7% *	13.7%	21.8%
Montana	26.0%	27.5%	21.7%	13.9% *	12.3%	27.7%
Nevada	24.0%	25.3%	21.7%	12.7%	29.2%	21.8%
New Mexico	21.6%	23.8%	14.3%	9.4% *	10.6%	23.5%
Utah	32.9%	33.1%	32.5%	28.4% *	26.6%	33.3%
Wyoming	30.2%	31.8%	14.3%	--	20.1%	31.3%
Pacific:						
Alaska	27.1%	29.0%	23.7%	--	14.9% *	28.0%
California	21.9%	23.0%	18.1%	15.7%	16.5%	22.3%
Hawaii	17.5%	20.1%	9.2%	7.2%	6.2%	20.5%
Oregon	20.8%	20.5%	23.7%	6.4% *	6.3% *	21.2%
Washington	24.0%	25.5%	21.9%	11.3%	21.8% *	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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.32%	0.37%	0.66%	1.25%	0.89%	0.34%
New England:						
Connecticut	1.37%	1.65%	3.11%	3.95%	3.40% *	1.40%
Maine	1.25%	1.31%	2.89%	5.35%	2.98%	1.28%
Massachusetts	1.56%	1.84%	2.76%	7.64% *	2.86%	1.60%
New Hampshire	1.66%	1.94%	3.70%	4.00%	4.61%	1.77%
Rhode Island	2.11%	2.26%	4.44% *	3.34%	2.20%	2.04%
Vermont	1.35%	1.47%	4.15% *	3.76%	2.67%	1.41%
Middle Atlantic:						
New Jersey	3.25%	3.62%	6.25%	2.72%	2.86%	3.36%
New York	1.42%	1.58%	2.47%	14.80% *	14.84% *	1.32%
Pennsylvania	1.52%	1.81%	2.14%	5.47%	3.93%	1.63%
East North Central:						
Illinois	1.28%	1.36%	3.83%	2.53% *	3.77% *	1.25%
Indiana	1.78%	2.19%	1.95%	3.75% *	2.97%	1.97%
Michigan	1.77%	1.97%	4.12%	6.86% *	3.56%	1.87%
Ohio	1.45%	1.69%	3.13%	4.79%	3.17%	1.54%
Wisconsin	1.37%	1.43%	2.75%	2.25%	1.14%	1.30%
West North Central:						
Iowa	1.63%	1.93%	2.11%	2.12%	4.35%	1.78%
Kansas	1.97%	2.17%	2.60%	2.41%	3.56% *	2.07%
Minnesota	1.91%	2.26%	1.90%	3.28%	1.61%	1.98%
Missouri	2.23%	2.61%	3.76%	2.48%	2.08%	2.45%
Nebraska	1.50%	1.67%	5.07%	2.63%	1.73%	1.64%
North Dakota	2.00%	2.14%	1.74%	6.16%	1.51%	1.97%
South Dakota	1.99%	2.45%	3.62%	3.74%	4.36%	2.10%
South Atlantic:						
Delaware	2.39%	2.75%	2.87%	3.62% *	3.32%	2.57%
District of Columbia	1.02%	1.10%	--	2.61%	2.14%	1.06%
Florida	1.27%	1.63%	1.70%	2.64%	2.64%	1.42%
Georgia	1.58%	1.71%	2.49%	1.95%	3.52%	1.78%
Maryland	3.77%	4.21%	4.16%	4.58% *	2.00%	3.91%
North Carolina	1.71%	1.94%	5.31%	2.15% *	1.97%	1.80%
South Carolina	1.46%	1.71%	2.59%	2.83%	3.32%	1.55%
Virginia	1.28%	1.40%	3.62%	2.26% *	2.79%	1.45%
West Virginia	2.73%	3.02%	4.08%	4.15% *	3.82%	3.04%
East South Central:						
Alabama	1.62%	1.69%	4.49%	5.83% *	3.48%	1.73%
Kentucky	1.88%	2.13%	2.56%	3.88%	2.47%	2.04%
Mississippi	1.13%	1.18%	5.72% *	4.34% *	2.08%	1.26%
Tennessee	1.73%	1.82%	6.86% *	4.88%	3.21%	1.86%
West South Central:						
Arkansas	1.82%	1.94%	6.96%	3.71%	3.85%	1.99%
Louisiana	1.91%	2.31%	2.05%	8.17% *	2.86%	2.22%
Oklahoma	1.35%	1.50%	3.85%	2.33%	1.43%	1.58%
Texas	1.26%	1.37%	2.80%	3.77%	1.97%	1.33%
Mountain:						
Arizona	1.56%	1.30%	6.49%	4.55%	2.45%	1.69%
Colorado	1.76%	1.95%	3.83%	4.31% *	5.93% *	1.82%
Idaho	2.43%	3.16%	2.81%	2.89% *	3.02%	2.63%
Montana	2.88%	3.49%	2.36%	5.07% *	3.48%	3.09%
Nevada	2.77%	3.22%	2.39%	2.02%	5.27%	1.96%
New Mexico	1.81%	2.11%	2.35%	3.48% *	2.98%	1.92%
Utah	1.71%	1.92%	3.95%	10.30% *	6.11%	1.77%
Wyoming	2.36%	2.62%	2.10%	--	4.42%	2.59%
Pacific:						
Alaska	1.86%	2.26%	2.37%	--	5.69% *	1.95%
California	0.96%	1.14%	1.97%	2.41%	2.78%	1.01%
Hawaii	2.05%	2.45%	2.70%	1.85%	1.60%	2.37%
Oregon	1.38%	1.65%	2.33%	3.64% *	2.58% *	1.42%
Washington	4.02%	5.19%	2.50%	2.47%	8.89% *	4.17%

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

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

* Figure does not meet standard of reliability or precision.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	17,901	17,809	18,400	18,141	16,036	18,097
New England:						
Connecticut	19,523	19,047	21,451	19,812	17,763	19,653
Maine	18,908	19,172	17,459	19,874	17,632	19,125
Massachusetts	19,960	18,379	24,873	17,494	17,257	20,041
New Hampshire	19,972	19,615	21,104	22,084	19,313	20,022
Rhode Island	19,825	20,327	14,957	17,102	13,132	20,225
Vermont	19,157	19,143	20,069	17,679	16,892	19,213
Middle Atlantic:						
New Jersey	19,551	19,846	18,555	16,626	17,416	19,628
New York	20,784	21,198	19,362	20,698	19,704	20,810
Pennsylvania	19,455	19,733	18,433	17,521	17,354	19,617
East North Central:						
Illinois	19,330	19,556	17,956	19,344	16,825	19,581
Indiana	15,825	15,943	15,494	14,431	14,945	15,948
Michigan	16,678	16,748	16,609	--	16,371	16,692
Ohio	17,960	17,575	19,865	17,183	17,047	18,032
Wisconsin	19,321	18,909	20,379	20,573	17,060	19,785
West North Central:						
Iowa	16,782	16,566	18,215	17,480	18,163	16,654
Kansas	17,574	17,692	16,785	14,429	18,429	17,429
Minnesota	18,599	18,580	15,056	21,924	15,298	18,979
Missouri	17,045	17,022	16,630	18,243	17,799	16,974
Nebraska	17,232	16,990	19,676	17,541	16,129	17,318
North Dakota	17,707	17,417	19,110	19,023	18,216	17,639
South Dakota	17,990	17,107	21,352	19,022	15,540	18,352
South Atlantic:						
Delaware	17,997	18,250	18,326	13,477	14,864	18,322
District of Columbia	19,518	19,685	21,295	15,861	18,544	19,555
Florida	17,433	17,705	16,313	18,702	14,977	17,933
Georgia	18,227	18,181	19,313	16,265	16,351	18,725
Maryland	18,373	18,453	17,970	16,191	17,546	18,414
North Carolina	15,958	16,045	15,708	14,071	15,906	15,961
South Carolina	16,317	16,293	17,287	14,221	17,261	15,983
Virginia	17,453	17,654	16,766	12,028	17,217	17,489
West Virginia	18,492	18,647	16,800	17,619	19,406	18,372
East South Central:						
Alabama	16,224	16,250	14,738	16,539	15,538	16,340
Kentucky	15,348	14,955	19,854	13,385	16,168	15,277
Mississippi	14,841	14,690	18,413	14,905	15,192	14,811
Tennessee	16,743	16,639	19,660	16,068	14,066	16,958
West South Central:						
Arkansas	15,632	15,702	13,804	16,108	14,674	15,843
Louisiana	17,941	18,155	16,798	--	17,512	17,987
Oklahoma	16,005	15,919	16,367	17,395	17,039	15,828
Texas	16,654	16,615	17,057	16,682	15,613	16,786
Mountain:						
Arizona	14,664	14,503	16,203	14,656	15,553	14,469
Colorado	17,447	17,007	20,041	18,246	19,657	17,323
Idaho	17,652	16,889	20,180	17,486	17,267	17,669
Montana	15,842	15,481	16,934	19,352	18,118	15,625
Nevada	14,858	13,550	15,473	26,810	12,688	15,919
New Mexico	19,454	19,503	19,198	19,370	18,787	19,519
Utah	16,593	16,475	17,993	12,208	14,345	16,721
Wyoming	18,455	18,529	17,620	--	16,270	18,623
Pacific:						
Alaska	20,764	20,669	21,117	--	18,533	20,903
California	18,827	18,770	18,894	19,872	14,704	19,118
Hawaii	17,453	17,191	18,669	18,743	16,814	17,528
Oregon	18,006	17,876	18,856	16,141	15,336	18,061
Washington	18,067	17,313	20,085	18,226	17,777	18,076

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	125.52	142.14	286.37	550.01	371.53	131.67
New England:						
Connecticut	658.50	680.90	1,815.93	2,049.02	1,125.28	700.90
Maine	660.52	766.96	852.64	1,405.79	504.10	758.98
Massachusetts	1,426.47	1,630.34	1,585.29	595.27	824.20	1,471.14
New Hampshire	794.51	805.96	2,669.47	1,371.59	1,566.93	849.57
Rhode Island	720.22	742.15	1,112.03	1,612.35	1,361.07	698.55
Vermont	1,334.85	1,455.43	2,607.73	1,080.34	1,291.90	1,369.59
Middle Atlantic:						
New Jersey	651.82	733.63	1,326.20	1,502.75	1,247.91	673.34
New York	511.23	604.11	1,126.86	2,516.01	871.28	523.27
Pennsylvania	603.64	706.56	904.16	1,133.74	678.61	641.84
East North Central:						
Illinois	469.94	509.12	1,235.89	2,071.71	1,289.99	487.00
Indiana	454.56	570.32	570.56	1,404.59	670.76	512.85
Michigan	460.66	482.15	1,513.28	--	1,265.48	476.84
Ohio	405.95	449.66	672.55	1,885.22	575.68	431.73
Wisconsin	524.53	522.42	1,814.45	2,010.11	351.39	565.70
West North Central:						
Iowa	448.48	497.37	980.86	728.03	957.83	473.45
Kansas	481.20	504.42	1,713.15	1,529.52	1,571.98	458.32
Minnesota	687.05	641.55	1,450.93	1,603.58	1,206.00	671.57
Missouri	603.40	711.60	589.93	1,440.44	967.98	651.04
Nebraska	530.74	565.02	1,691.81	650.43	1,472.67	558.19
North Dakota	450.38	465.80	992.00	2,179.04	1,275.18	480.86
South Dakota	527.66	557.45	943.54	1,678.38	1,777.61	522.10
South Atlantic:						
Delaware	494.57	559.08	1,182.29	1,248.09	1,693.12	506.79
District of Columbia	510.87	568.64	655.17	868.37	260.27	535.64
Florida	550.56	691.01	818.21	1,317.07	1,641.40	567.20
Georgia	698.71	735.14	2,530.29	1,650.15	582.87	837.52
Maryland	596.88	652.37	1,108.89	2,578.95	854.93	620.17
North Carolina	459.10	560.81	644.49	1,798.09	817.38	479.62
South Carolina	428.80	521.12	542.96	1,178.83	948.79	482.20
Virginia	806.00	881.29	732.77	1,334.05	576.02	922.12
West Virginia	507.83	537.08	1,221.54	1,327.49	1,839.99	516.49
East South Central:						
Alabama	480.14	526.39	669.39	1,062.52	759.68	576.42
Kentucky	1,248.97	1,379.04	778.41	916.43	949.13	1,351.51
Mississippi	408.75	422.30	2,757.04	1,060.85	1,080.17	437.82
Tennessee	413.53	426.52	2,619.76	2,353.79	978.85	420.37
West South Central:						
Arkansas	750.86	813.83	561.88	1,063.71	460.62	898.94
Louisiana	586.59	657.21	891.87	--	1,400.36	618.45
Oklahoma	529.36	564.47	2,106.24	665.36	675.86	604.79
Texas	546.46	616.43	766.73	1,452.70	804.58	612.00
Mountain:						
Arizona	816.85	924.79	822.10	1,043.34	736.40	983.99
Colorado	487.98	520.96	1,163.23	1,882.65	2,510.50	482.33
Idaho	599.23	644.41	1,094.00	2,838.79	2,023.58	618.41
Montana	776.68	899.45	1,380.51	1,934.14	973.45	835.50
Nevada	1,414.56	1,011.98	651.11	1,761.14	911.13	1,846.08
New Mexico	724.17	852.82	1,343.36	1,875.45	1,816.02	764.20
Utah	464.91	515.37	975.45	1,117.03	1,210.76	484.41
Wyoming	624.12	685.39	1,350.31	--	1,402.92	673.66
Pacific:						
Alaska	724.35	839.95	748.10	--	2,933.35	743.74
California	460.17	525.31	701.19	2,514.02	2,803.88	445.75
Hawaii	575.48	668.23	1,089.03	1,645.03	1,528.77	620.93
Oregon	521.75	609.86	935.74	2,175.01	1,741.85	531.14
Washington	597.65	568.85	635.10	866.68	1,068.34	614.29

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.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	4,776	4,826	4,381	5,102	4,574	4,797
New England:						
Connecticut	3,857	3,806	3,794	--	4,032	3,844
Maine	4,829	4,968	3,926	--	4,353	4,910
Massachusetts	4,778	4,768	4,551	6,623	6,926	4,714
New Hampshire	5,201	5,140	5,268	--	--	5,185
Rhode Island	4,706	4,760	3,898	--	--	4,770
Vermont	5,166	5,174	5,161	4,920	5,755	5,152
Middle Atlantic:						
New Jersey	5,052	5,122	4,418	4,972	5,781	5,026
New York	4,842	5,100	3,939	4,907	6,341	4,806
Pennsylvania	3,855	3,704	4,629	4,107	4,381	3,814
East North Central:						
Illinois	5,016	5,021	5,201	--	4,551	5,062
Indiana	4,424	4,638	3,460	--	4,824	4,368
Michigan	5,251	5,262	5,371	--	4,235	5,297
Ohio	4,226	4,109	4,832	3,824	4,186	4,229
Wisconsin	4,724	4,917	3,701	6,093	3,439	4,987
West North Central:						
Iowa	4,408	4,483	3,357	5,344	4,497	4,399
Kansas	4,862	4,918	4,207	4,138	3,909	5,023
Minnesota	6,043	5,885	6,014	6,858	6,097	6,037
Missouri	4,993	5,051	4,576	4,998	5,059	4,987
Nebraska	4,577	4,505	5,021	5,870	5,881	4,476
North Dakota	4,640	4,420	6,017	5,226	5,587	4,514
South Dakota	4,620	4,245	4,916	8,802	6,116	4,399
South Atlantic:						
Delaware	5,084	5,219	4,877	3,381	3,787	5,219
District of Columbia	5,001	4,927	8,379	4,049	--	5,016
Florida	4,714	5,027	3,811	4,596	4,017	4,856
Georgia	4,853	4,857	4,860	--	3,265	5,275
Maryland	4,840	4,926	4,134	--	4,114	4,876
North Carolina	4,973	4,933	5,120	--	5,032	4,971
South Carolina	4,879	4,887	5,026	4,385	4,794	4,908
Virginia	4,979	4,942	5,677	4,269	3,727	5,168
West Virginia	4,013	3,869	4,826	--	5,065	3,874
East South Central:						
Alabama	4,545	4,332	6,860	6,838	8,866	3,814
Kentucky	3,676	3,586	3,439	6,977	5,264	3,536
Mississippi	4,217	4,099	6,114	5,448	5,162	4,137
Tennessee	4,236	4,153	--	--	4,431	4,221
West South Central:						
Arkansas	4,874	4,735	6,817	5,948	6,290	4,561
Louisiana	5,033	5,194	4,260	--	4,841	5,054
Oklahoma	4,926	4,991	--	--	5,876	4,764
Texas	5,237	5,203	4,501	7,167	6,243	5,110
Mountain:						
Arizona	4,366	4,418	--	5,642	3,945	4,458
Colorado	4,543	4,523	3,400	10,769	--	4,644
Idaho	5,078	5,276	4,408	--	6,112	5,033
Montana	3,674	3,545	3,953	--	5,603	3,490
Nevada	4,498	4,671	5,135	--	4,955	4,275
New Mexico	4,461	4,143	4,821	--	7,098	4,202
Utah	3,719	3,758	3,433	--	4,295 *	3,686
Wyoming	4,612	4,623	--	--	4,488	4,621
Pacific:						
Alaska	4,584	4,698	3,964	--	--	4,647
California	5,159	5,301	4,545	3,998	2,758	5,328
Hawaii	3,806	3,573	4,569	--	--	3,770
Oregon	4,915	5,138	3,636	--	4,281	4,928
Washington	4,304	4,740	3,474	2,997	--	4,337

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 VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	Percent Full-Time Employees 50-74%	Percent Full-Time Employees Less than 50%	Percent Low-Wage Employees ** 50% or more	Percent Low-Wage Employees ** Less than 50%
United States	74.79	85.12	157.67	319.92	209.54	79.62
New England:						
Connecticut	297.98	309.98	716.65	--	598.19	316.96
Maine	459.03	542.73	462.72	--	598.28	526.12
Massachusetts	485.86	615.84	747.19	737.05	956.72	494.54
New Hampshire	334.67	317.17	1,118.37	--	--	327.15
Rhode Island	431.58	467.69	1,162.45	--	--	455.91
Vermont	628.58	690.83	1,103.60	764.43	1,192.95	642.29
Middle Atlantic:						
New Jersey	514.98	599.14	462.41	527.39	777.16	532.50
New York	296.60	336.24	589.69	948.98	685.08	302.84
Pennsylvania	340.58	398.53	400.85	654.69	499.35	361.61
East North Central:						
Illinois	329.14	353.01	1,037.26	--	939.63	350.67
Indiana	309.77	366.38	382.08	--	517.23	345.88
Michigan	952.23	1,057.14	962.04	--	843.41	992.70
Ohio	214.65	251.57	315.01	692.15	601.84	226.94
Wisconsin	502.34	592.51	742.27	976.30	753.14	532.19
West North Central:						
Iowa	314.56	348.73	746.78	347.72	1,113.29	328.10
Kansas	407.48	439.21	918.10	760.94	1,079.15	405.55
Minnesota	469.03	617.71	649.80	793.10	445.36	521.79
Missouri	357.74	426.03	623.01	377.86	717.13	385.45
Nebraska	240.03	268.38	449.35	918.62	1,287.94	242.11
North Dakota	417.70	484.06	559.72	837.41	597.27	456.30
South Dakota	347.38	352.20	289.26	2,105.82	1,408.18	318.70
South Atlantic:						
Delaware	511.58	599.60	606.85	685.34	501.52	561.77
District of Columbia	335.62	345.43	637.67	181.87	--	348.56
Florida	308.83	349.59	559.61	877.11	433.77	365.77
Georgia	432.04	472.42	373.85	--	537.98	472.08
Maryland	273.80	285.60	789.34	--	882.42	283.43
North Carolina	316.10	356.44	687.10	--	887.70	327.99
South Carolina	472.10	501.93	923.27	865.34	706.00	595.91
Virginia	444.87	489.36	466.05	668.13	958.54	449.89
West Virginia	294.37	308.20	813.33	--	559.13	319.63
East South Central:						
Alabama	997.92	1,024.22	491.03	1,023.15	1,440.78	828.71
Kentucky	347.65	379.14	729.40	1,149.67	853.61	364.69
Mississippi	234.24	251.75	521.98	838.04	471.38	252.11
Tennessee	295.28	292.40	--	--	596.57	313.61
West South Central:						
Arkansas	383.82	413.09	395.60	1,004.82	765.85	438.85
Louisiana	338.99	400.89	535.22	--	541.06	370.42
Oklahoma	275.17	281.14	--	--	808.03	282.77
Texas	308.77	330.60	762.60	1,390.88	856.13	323.94
Mountain:						
Arizona	335.03	360.92	--	586.48	487.36	391.51
Colorado	361.66	378.36	845.99	1,826.72	--	361.17
Idaho	344.38	408.47	670.01	--	1,143.47	353.44
Montana	482.84	559.64	614.29	--	949.77	502.29
Nevada	408.21	429.27	858.13	--	198.32	551.92
New Mexico	383.43	388.21	922.88	--	1,071.39	376.93
Utah	224.73	251.32	464.01	--	1,667.12 *	220.99
Wyoming	402.60	436.97	--	--	548.76	431.92
Pacific:						
Alaska	274.70	319.40	665.25	--	--	275.73
California	274.10	308.72	634.24	768.16	534.27	283.60
Hawaii	339.80	380.05	841.45	--	--	356.46
Oregon	357.20	418.28	567.30	--	794.32	364.50
Washington	374.60	454.11	417.64	417.17	--	381.75

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

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

* Figure does not meet standard of reliability or precision.

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

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	26.7%	27.1%	23.8%	28.1%	28.5%	26.5%
New England:						
Connecticut	19.8%	20.0%	17.7%	--	22.7%	19.6%
Maine	25.5%	25.9%	22.5%	--	24.7%	25.7%
Massachusetts	23.9%	25.9%	18.3%	37.9%	40.1%	23.5%
New Hampshire	26.0%	26.2%	25.0% *	--	--	25.9%
Rhode Island	23.7%	23.4%	26.1%	--	--	23.6%
Vermont	27.0%	27.0%	25.7%	27.8%	34.1%	26.8%
Middle Atlantic:						
New Jersey	25.8%	25.8%	23.8%	29.9%	33.2%	25.6%
New York	23.3%	24.1%	20.3%	23.7%	32.2%	23.1%
Pennsylvania	19.8%	18.8%	25.1%	23.4%	25.2%	19.4%
East North Central:						
Illinois	25.9%	25.7%	29.0%	--	27.0%	25.9%
Indiana	28.0%	29.1%	22.3%	--	32.3%	27.4%
Michigan	31.5%	31.4%	32.3%	30.5%	25.9%	31.7%
Ohio	23.5%	23.4%	24.3%	22.3%	24.6%	23.5%
Wisconsin	24.4%	26.0%	18.2%	29.6%	20.2%	25.2%
West North Central:						
Iowa	26.3%	27.1%	18.4%	30.6%	24.8%	26.4%
Kansas	27.7%	27.8%	25.1%	28.7%	21.2% *	28.8%
Minnesota	32.5%	31.7%	39.9%	31.3%	39.9%	31.8%
Missouri	29.3%	29.7%	27.5%	27.4%	28.4%	29.4%
Nebraska	26.6%	26.5%	25.5%	33.5%	36.5%	25.8%
North Dakota	26.2%	25.4%	31.5%	27.5%	30.7%	25.6%
South Dakota	25.7%	24.8%	23.0%	46.3%	39.4%	24.0%
South Atlantic:						
Delaware	28.2%	28.6%	26.6%	25.1%	25.5%	28.5%
District of Columbia	25.6%	25.0%	39.3%	25.5%	--	25.7%
Florida	27.0%	28.4%	23.4%	24.6%	26.8%	27.1%
Georgia	26.6%	26.7%	25.2%	28.5%	20.0%	28.2%
Maryland	26.3%	26.7%	23.0%	--	23.4%	26.5%
North Carolina	31.2%	30.7%	32.6%	37.5%	31.6%	31.1%
South Carolina	29.9%	30.0%	29.1%	30.8%	27.8%	30.7%
Virginia	28.5%	28.0%	33.9%	35.5%	21.6%	29.6%
West Virginia	21.7%	20.7%	28.7%	--	26.1%	21.1%
East South Central:						
Alabama	28.0%	26.7%	46.5%	41.3%	57.1%	23.3%
Kentucky	23.9%	24.0%	17.3%	52.1%	32.6%	23.1%
Mississippi	28.4%	27.9%	33.2%	36.5%	34.0%	27.9%
Tennessee	25.3%	25.0%	--	--	31.5%	24.9%
West South Central:						
Arkansas	31.2%	30.2%	49.4%	36.9%	42.9%	28.8%
Louisiana	28.1%	28.6%	25.4%	--	27.6%	28.1%
Oklahoma	30.8%	31.3%	--	--	34.5%	30.1%
Texas	31.4%	31.3%	26.4%	43.0%	40.0%	30.4%
Mountain:						
Arizona	29.8%	30.5%	--	38.5%	25.4%	30.8%
Colorado	26.0%	26.6%	17.0%	59.0%	--	26.8%
Idaho	28.8%	31.2%	21.8%	30.2%	--	28.5%
Montana	23.2%	22.9%	23.3%	--	30.9%	22.3%
Nevada	30.3%	34.5%	33.2%	--	39.0%	26.9%
New Mexico	22.9%	21.2%	25.1%	48.0%	37.8%	21.5%
Utah	22.4%	22.8%	19.1%	--	29.9% *	22.0%
Wyoming	25.0%	24.9%	--	--	27.6%	24.8%
Pacific:						
Alaska	22.1%	22.7%	18.8%	21.6%	--	22.2%
California	27.4%	28.2%	24.1%	20.1%	18.8%	27.9%
Hawaii	21.8%	20.8%	--	--	--	21.5%
Oregon	27.3%	28.7%	19.3%	--	27.9%	27.3%
Washington	23.8%	27.4%	17.3%	16.4%	--	24.0%

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.

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.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 proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	0.42%	0.48%	0.87%	2.25%	1.40%	0.45%
New England:						
Connecticut	1.40%	1.63%	2.20%	--	2.35%	1.48%
Maine	2.45%	2.86%	2.61%	--	3.45%	2.78%
Massachusetts	2.20%	2.28%	3.72%	4.92%	5.26%	2.22%
New Hampshire	2.07%	1.69%	7.72% *	--	--	2.06%
Rhode Island	2.29%	2.42%	7.01%	--	--	2.36%
Vermont	3.32%	3.65%	5.62%	3.71%	6.90%	3.37%
Middle Atlantic:						
New Jersey	2.59%	2.98%	1.84%	4.01%	4.22%	2.67%
New York	1.50%	1.73%	2.94%	6.30%	3.53%	1.53%
Pennsylvania	1.92%	2.17%	2.51%	4.06%	2.79%	2.01%
East North Central:						
Illinois	1.83%	1.96%	5.46%	--	6.45%	1.90%
Indiana	1.90%	2.25%	2.45%	--	4.17%	2.07%
Michigan	5.21%	5.78%	4.88%	5.12%	6.47%	5.42%
Ohio	1.25%	1.50%	2.11%	4.28%	3.73%	1.32%
Wisconsin	2.36%	2.97%	2.32%	3.03%	4.41%	2.53%
West North Central:						
Iowa	1.83%	1.98%	4.70%	2.87%	6.48%	1.91%
Kansas	2.69%	2.88%	5.18%	4.53%	7.27% *	2.55%
Minnesota	2.39%	3.02%	2.17%	4.60%	2.61%	2.52%
Missouri	2.18%	2.58%	4.23%	2.53%	4.16%	2.35%
Nebraska	1.35%	1.52%	3.92%	4.89%	5.29%	1.39%
North Dakota	2.13%	2.58%	2.44%	2.21%	1.97%	2.37%
South Dakota	1.78%	2.00%	1.67%	7.25%	6.72%	1.59%
South Atlantic:						
Delaware	2.91%	3.36%	4.07%	4.75%	3.13%	3.14%
District of Columbia	1.64%	1.71%	2.31%	1.52%	--	1.69%
Florida	1.66%	2.10%	2.43%	3.84%	2.52%	1.90%
Georgia	2.11%	2.30%	3.24%	4.20%	2.88%	2.36%
Maryland	1.57%	1.67%	4.37%	--	5.24%	1.64%
North Carolina	1.99%	2.25%	4.04%	6.64%	5.47%	2.07%
South Carolina	2.87%	2.97%	5.61%	5.15%	4.95%	3.58%
Virginia	2.46%	2.64%	2.64%	4.73%	5.68%	2.54%
West Virginia	1.74%	1.77%	5.73%	--	3.24%	1.90%
East South Central:						
Alabama	5.62%	5.75%	3.24%	6.48%	9.90%	4.41%
Kentucky	1.75%	1.81%	3.94%	7.55%	6.01%	1.82%
Mississippi	1.64%	1.78%	4.21%	4.97%	2.99%	1.78%
Tennessee	1.87%	1.92%	--	--	4.77%	1.91%
West South Central:						
Arkansas	2.13%	2.23%	2.84%	6.70%	4.76%	2.27%
Louisiana	2.47%	2.88%	4.18%	--	3.26%	2.69%
Oklahoma	2.05%	2.00%	--	--	5.25%	2.18%
Texas	1.86%	1.95%	5.09%	10.66%	5.75%	1.93%
Mountain:						
Arizona	2.15%	2.22%	--	4.86%	2.37%	2.60%
Colorado	1.95%	1.91%	4.72%	8.35%	--	1.84%
Idaho	1.93%	2.20%	3.42%	5.03%	--	1.96%
Montana	2.58%	3.08%	3.49%	--	5.80%	2.73%
Nevada	4.16%	2.86%	4.65%	--	3.32%	4.37%
New Mexico	2.37%	2.50%	4.68%	7.79%	7.24%	2.33%
Utah	1.41%	1.57%	3.04%	--	10.21% *	1.41%
Wyoming	2.10%	2.29%	--	--	2.61%	2.24%
Pacific:						
Alaska	1.45%	1.73%	3.06%	1.60%	--	1.45%
California	1.52%	1.71%	3.39%	5.25%	3.62%	1.57%
Hawaii	1.94%	2.12%	--	--	--	2.00%
Oregon	1.98%	2.31%	3.37%	--	5.22%	2.01%
Washington	2.44%	2.69%	2.43%	2.20%	--	2.50%

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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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees 75% or more	50-74%	Less than 50%	Percent Low-Wage Employees ** 50% or more	Less than 50%
United States	18.1%	18.3%	17.8%	15.0%	16.3%	18.3%
New England:						
Connecticut	18.6%	19.1%	18.7%	8.5% *	14.5%	19.0%
Maine	15.3%	15.2%	17.9%	7.2% *	18.8%	14.9%
Massachusetts	17.4%	17.4%	17.8%	16.4%	19.9% *	17.4%
New Hampshire	17.2%	17.2%	17.9%	13.9%	12.7%	17.6%
Rhode Island	16.8%	17.0%	20.9%	7.0% *	9.9%	17.6%
Vermont	20.7%	22.2%	13.2%	10.9%	7.8%	21.5%
Middle Atlantic:						
New Jersey	18.2%	17.9%	21.8%	19.5%	15.5%	18.4%
New York	17.0%	17.3%	16.5%	13.5%	9.6%	17.3%
Pennsylvania	18.9%	19.1%	20.7%	12.3%	14.2%	19.4%
East North Central:						
Illinois	18.3%	18.1%	18.8%	20.6% *	19.2%	18.2%
Indiana	20.0%	20.1%	20.7%	11.7%	19.5%	20.1%
Michigan	18.7%	19.6%	13.7%	10.2% *	9.9%	19.4%
Ohio	19.2%	19.4%	20.1%	12.7%	12.8%	20.0%
Wisconsin	18.2%	18.3%	19.5%	14.3%	19.1%	18.1%
West North Central:						
Iowa	16.5%	17.0%	18.2%	9.3%	12.8%	16.9%
Kansas	18.3%	18.6%	19.2%	10.9%	17.6%	18.5%
Minnesota	13.7%	14.6%	12.1%	11.5%	12.0%	13.9%
Missouri	17.9%	17.6%	19.0%	19.6%	16.6%	18.0%
Nebraska	15.8%	16.5%	13.0%	7.9%	11.5%	16.3%
North Dakota	15.3%	15.6%	12.0%	17.9%	14.1%	15.5%
South Dakota	18.7%	19.2%	19.5%	12.3%	14.6%	19.5%
South Atlantic:						
Delaware	18.4%	19.2%	13.4%	17.9%	17.4%	18.5%
District of Columbia	20.1%	19.9%	22.7%	22.1%	18.3%	20.1%
Florida	17.1%	17.1%	18.1%	14.2%	14.5%	17.8%
Georgia	20.2%	20.9%	17.0%	11.0%	21.8%	19.9%
Maryland	16.7%	16.8%	16.0%	12.4%	16.9%	16.6%
North Carolina	17.2%	17.0%	19.4%	7.6%	11.1%	17.7%
South Carolina	16.9%	17.2%	16.0%	15.0%	15.5%	17.4%
Virginia	18.5%	19.3%	14.4%	11.5%	15.2%	19.2%
West Virginia	16.9%	17.4%	13.5%	13.4%	14.6%	17.3%
East South Central:						
Alabama	19.2%	19.7%	9.7%	19.6%	16.7%	19.7%
Kentucky	19.7%	19.8%	19.5%	17.7%	15.6%	20.1%
Mississippi	20.2%	20.7%	14.3%	16.8%	11.7%	21.5%
Tennessee	18.5%	18.4%	22.6%	16.6%	19.1%	18.5%
West South Central:						
Arkansas	17.0%	17.3%	13.4%	15.4%	12.7%	18.4%
Louisiana	20.5%	21.3%	19.7%	9.1% *	12.6%	22.0%
Oklahoma	17.1%	17.2%	17.2%	14.3%	11.5%	18.6%
Texas	18.5%	18.3%	16.6%	27.5%	19.1%	18.4%
Mountain:						
Arizona	18.2%	18.5%	16.1%	16.6%	20.5%	17.8%
Colorado	18.3%	18.3%	19.9%	14.0%	18.0% *	18.3%
Idaho	17.6%	17.2%	20.2%	11.8%	12.9%	17.9%
Montana	16.8%	17.3%	15.0%	15.2% *	13.2%	17.3%
Nevada	22.2%	21.8%	21.2%	28.7%	24.5%	21.1%
New Mexico	18.3%	18.6%	18.4%	13.8%	11.0%	19.6%
Utah	18.6%	18.8%	19.1%	11.1%	14.6%	18.9%
Wyoming	18.2%	18.5%	16.0%	--	13.2%	18.7%
Pacific:						
Alaska	19.8%	19.7%	19.2%	--	15.9% *	20.1%
California	18.6%	19.2%	16.5%	14.1%	20.1%	18.5%
Hawaii	14.5%	15.4%	13.5%	7.0%	7.3% *	16.4%
Oregon	15.8%	15.9%	15.9%	13.2% *	10.9% *	16.0%
Washington	16.7%	15.2%	22.2%	18.3%	11.7% *	16.9%

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

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** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by proportion of employees who are full-time or low-wage and State: United States, 2025

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.23%	0.26%	0.53%	0.87%	0.67%	0.24%
New England:						
Connecticut	0.91%	1.08%	1.74%	2.87% *	2.96%	0.96%
Maine	1.04%	1.20%	1.63%	2.82% *	1.85%	1.15%
Massachusetts	1.65%	2.15%	2.17%	4.64%	6.54% *	1.68%
New Hampshire	1.08%	1.28%	2.19%	2.45%	2.97%	1.14%
Rhode Island	1.34%	1.43%	5.72%	2.14% *	2.28%	1.42%
Vermont	1.64%	1.69%	3.74%	3.18%	2.26%	1.64%
Middle Atlantic:						
New Jersey	1.11%	1.18%	5.11%	2.15%	2.09%	1.15%
New York	0.90%	1.05%	1.93%	3.34%	2.31%	0.93%
Pennsylvania	1.18%	1.37%	2.33%	2.10%	2.35%	1.24%
East North Central:						
Illinois	1.18%	1.34%	2.37%	6.78% *	2.58%	1.26%
Indiana	1.15%	1.40%	1.98%	2.99%	2.66%	1.28%
Michigan	1.29%	1.45%	2.37%	3.71% *	2.19%	1.37%
Ohio	0.99%	1.16%	2.18%	2.21%	1.57%	1.09%
Wisconsin	1.19%	1.18%	3.90%	2.31%	4.63%	1.08%
West North Central:						
Iowa	1.06%	1.17%	1.97%	1.86%	2.55%	1.14%
Kansas	1.47%	1.60%	2.43%	3.04%	2.94%	1.67%
Minnesota	0.86%	1.08%	2.63%	1.31%	2.02%	0.96%
Missouri	1.06%	1.25%	1.95%	2.47%	2.50%	1.14%
Nebraska	0.93%	1.04%	2.40%	2.05%	2.38%	0.99%
North Dakota	0.96%	1.08%	1.65%	4.78%	1.76%	1.06%
South Dakota	0.92%	1.16%	1.54%	1.91%	2.43%	0.98%
South Atlantic:						
Delaware	1.51%	1.76%	2.63%	4.69%	2.72%	1.65%
District of Columbia	1.22%	1.29%	3.22%	1.78%	2.17%	1.26%
Florida	0.84%	1.01%	1.81%	2.42%	1.70%	0.98%
Georgia	1.20%	1.28%	3.46%	2.68%	3.33%	1.23%
Maryland	1.35%	1.50%	2.89%	2.30%	2.67%	1.41%
North Carolina	1.32%	1.59%	1.54%	1.77%	2.25%	1.42%
South Carolina	1.03%	1.19%	3.03%	2.60%	1.98%	1.20%
Virginia	1.14%	1.29%	2.19%	3.14%	3.03%	1.31%
West Virginia	1.11%	1.25%	2.02%	3.02%	2.53%	1.23%
East South Central:						
Alabama	2.22%	2.36%	2.86%	3.56%	4.52%	2.40%
Kentucky	1.53%	1.72%	2.55%	2.62%	2.50%	1.67%
Mississippi	1.18%	1.24%	1.86%	4.76%	1.82%	1.20%
Tennessee	0.80%	0.83%	2.44%	3.51%	2.70%	0.84%
West South Central:						
Arkansas	1.38%	1.51%	3.09%	3.25%	2.01%	1.63%
Louisiana	1.81%	2.14%	2.05%	3.21% *	1.96%	1.99%
Oklahoma	1.17%	1.30%	2.62%	4.21%	2.00%	1.34%
Texas	1.19%	1.31%	1.89%	7.21%	2.66%	1.29%
Mountain:						
Arizona	1.38%	1.58%	2.11%	4.68%	3.11%	1.50%
Colorado	1.02%	1.07%	3.86%	3.45%	7.51% *	0.99%
Idaho	1.63%	2.01%	2.17%	2.98%	2.88%	1.75%
Montana	1.88%	2.28%	2.01%	4.61% *	3.01%	2.06%
Nevada	2.50%	3.08%	1.47%	4.81%	3.58%	2.96%
New Mexico	1.43%	1.67%	2.63%	3.43%	1.83%	1.59%
Utah	1.15%	1.31%	1.90%	2.97%	2.58%	1.21%
Wyoming	1.12%	1.24%	2.77%	--	2.02%	1.22%
Pacific:						
Alaska	1.11%	1.20%	1.90%	--	6.37% *	1.08%
California	0.78%	0.89%	1.80%	3.59%	4.35%	0.79%
Hawaii	1.28%	1.44%	3.96%	2.08%	3.03% *	1.36%
Oregon	0.76%	0.82%	2.19%	5.93% *	4.64% *	0.77%
Washington	1.78%	1.62%	4.31%	4.83%	6.09% *	1.82%

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.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.