Table VIII.A.1 Number of private-sector establishments by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	7,567,731	2,841,416	1,992,021	1,476,440	1,257,854
New England:					
Connecticut	80,083	32,498	19,395	13,407	14,783
Maine	38,710	15,832	8,772	9,281	4,826
Massachusetts	146,559	58,028	31,107	39,166	18,259
New Hampshire	35,558	10,717	10,799	8,610	5,432
Rhode Island	25,650	8,168	9,804	1,668	6,011
Vermont	18,424	5,953	4,870	4,353	3,248
Middle Atlantic:					
New Jersey	222,145	86,604	59,160	50,052	26,329 *
New York	466,561	188,966	121,851	84,309	71,435
Pennsylvania	263,994	100,219	69,859	51,192	42,724
East North Central:					
Illinois	276,193	110,217	60,168	64,031	41,777
Indiana	146,970	63,626	35,192	20,042	28,111
Michigan	211,540	69,841	56,162	44,279	41,258
Ohio	230,055	82,431	74,126	43,569	29,929
Wisconsin	139,092	49,109	30,731	35,996	23,256
West North Central:					
Iowa	84,328	32,672	26,244	13,073	12,340
Kansas	70,447	23,371	21,726	16,558	8,792
Minnesota	143,316	59,903	41,186	27,825	14,402
Missouri	128,472	50,066	41,661	20,587	16,157
Nebraska	61,480	24,296	15,891	8,283	13,010
North Dakota	25,685	10,465	6,293	5,569	3,358
South Dakota	29,221	11,176	9,925	4,545	3,575
South Atlantic:					
Delaware	27,712	9,385	7,184	9,057	2,086
District of Columbia	20,963	6,441	3,145	5,982	5,395
Florida	560,997	172,446	121,921	131,197	135,433
Georgia	233,411	81,246	66,378	41,054	44,732
Maryland	124,278	50,684	37,811	16,157	19,627
North Carolina	241,061	92,811	58,964	51,528	37,758
South Carolina	115,060	48,214	28,473	19,410	18,963
Virginia	197,706	68,148	49,358	30,695	49,505
West Virginia	33,065	12,913	10,707	5,412	4,032
East South Central:					
Alabama	106,821	48,661	19,600	23,406	15,154
Kentucky	88,377	29,180	24,538	21,975	12,685
Mississippi	57,427	15,895	19,391	11,992	10,148
Tennessee	137,793	57,682	37,756	17,308	25,048
West South Central:					
Arkansas	66,432	18,292	23,822	9,411	14,908
Louisiana	97,321	31,781	27,652	20,674	17,214
Oklahoma	86,654	29,946	32,084	16,561	8,063
Texas	673,964	227,721	216,142	118,947	111,154
Mountain:					
Arizona	149,680	64,456	27,610	26,740	30,874
Colorado	153,065	57,100	40,141	28,510	27,313
Idaho	54,621	21,215	14,355	9,315	9,736
Montana	37,995	13,390	8,020	9,163	7,422
Nevada	74,437	35,031	7,090	15,140	17,176 *
New Mexico	43,406	11,965	12,732	11,142	7,566
Utah	86,202	35,072	26,881	15,503	8,746
Wyoming	23,536	9,693	4,586	5,073	4,184
Pacific:					
Alaska	21,145	9,614	5,252	3,574	2,705
California	875,405	351,388	223,705	168,848	131,465
Hawaii	29,936	10,583	6,179	5,440	7,734
Oregon	112,372	54,082	26,946	18,680	12,663
Washington	192,406	72,225	48,675	42,153	29,353

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

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

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.A.1 Standard errors for number of private-sector establishments by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	45,375	52,557	48,150	42,953	44,325
New England:					
Connecticut	2,815	3,485	3,130	2,983	3,119
Maine	907	1,471	1,316	1,345	877
Massachusetts	6,151	6,418	6,740	6,462	3,211
New Hampshire	1,970	1,300	1,985	1,645	957
Rhode Island	1,357	1,100	1,815	380	1,005
Vermont	681	708	945	625	569
Middle Atlantic:					
New Jersey	9,222	9,874	9,066	9,490	8,976 *
New York	20,103	16,448	16,262	11,028	14,651
Pennsylvania	6,259	9,191	8,375	6,905	6,545
East North Central:					
Illinois	7,756	9,368	7,883	8,627	7,602
Indiana	4,789	7,178	4,915	3,268	4,551
Michigan	8,965	9,262	8,610	8,757	8,693
Ohio	6,781	8,623	8,192	6,226	6,386
Wisconsin	4,044	5,791	4,283	5,887	4,024
West North Central:					
Iowa	2,738	3,588	3,600	2,269	1,983
Kansas	2,304	2,676	2,772	3,054	1,729
Minnesota	5,303	6,042	5,889	4,904	4,158
Missouri	3,357	5,286	5,498	3,654	3,340
Nebraska	2,715	2,777	2,635	1,555	3,033
North Dakota	897	1,190	1,183	905	751
South Dakota	839	1,092	1,176	800	731
South Atlantic:					
Delaware	2,220	1,418	1,503	2,338	574
District of Columbia	992	878	709	1,097	1,135
Florida	15,838	18,209	15,141	15,944	19,570
Georgia	7,692	8,799	8,819	8,032	8,666
Maryland	3,754	5,784	5,184	3,958	4,246
North Carolina	6,675	9,410	8,770	9,176	6,415
South Carolina	4,354	5,485	4,820	4,876	2,702
Virginia	8,961	8,145	6,836	6,630	8,789
West Virginia	1,132	1,535	1,306	913	855
East South Central:					
Alabama	3,533	4,323	3,401	4,677	3,249
Kentucky	2,736	3,470	3,925	3,246	2,798
Mississippi	2,188	2,408	2,488	1,817	1,761
Tennessee	4,822	5,400	4,974	3,170	5,141
West South Central:					
Arkansas	1,946	2,483	3,067	1,757	2,201
Louisiana	3,053	3,896	3,627	2,852	3,540
Oklahoma	2,004	3,258	3,295	2,575	1,646
Texas	15,783	20,067	20,340	15,244	16,117
Mountain:					
Arizona	7,345	7,156	5,441	5,619	8,085
Colorado	5,440	6,785	5,278	4,912	4,703
Idaho	1,580	2,287	2,391	1,701	1,859
Montana	1,130	1,398	1,155	1,377	1,193
Nevada	6,068	4,129	1,768	2,722	5,717 *
New Mexico	1,746	1,612	1,560	1,556	1,848
Utah	2,031	3,614	3,233	2,699	1,748
Wyoming	947	1,116	713	732	934
Pacific:					
Alaska	1,629	1,718	710	632	526
California	17,514	21,792	18,808	17,720	15,011
Hawaii	787	1,262	1,012	1,049	1,167
Oregon	2,831	4,077	3,441	3,065	2,486
Washington	6,616	8,043	7,833	6,978	7,311

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

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

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.A.1.a Percent of number of private-sector establishments by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	7,567,731	37.5%	26.3%	19.5%	16.6%
New England:					
Connecticut	80,083	40.6%	24.2%	16.7%	18.5%
Maine	38,710	40.9%	22.7%	24.0%	12.5%
Massachusetts	146,559	39.6%	21.2%	26.7%	12.5%
New Hampshire	35,558	30.1%	30.4%	24.2%	15.3%
Rhode Island	25,650	31.8%	38.2%	6.5%	23.4%
Vermont	18,424	32.3%	26.4%	23.6%	17.6%
Middle Atlantic:					
New Jersey	222,145	39.0%	26.6%	22.5%	11.9% *
New York	466,561	40.5%	26.1%	18.1%	15.3%
Pennsylvania	263,994	38.0%	26.5%	19.4%	16.2%
East North Central:					
Illinois	276,193	39.9%	21.8%	23.2%	15.1%
Indiana	146,970	43.3%	23.9%	13.6%	19.1%
Michigan	211,540	33.0%	26.5%	20.9%	19.5%
Ohio	230,055	35.8%	32.2%	18.9%	13.0%
Wisconsin	139,092	35.3%	22.1%	25.9%	16.7%
West North Central:					
Iowa	84,328	38.7%	31.1%	15.5%	14.6%
Kansas	70,447	33.2%	30.8%	23.5%	12.5%
Minnesota	143,316	41.8%	28.7%	19.4%	10.0%
Missouri	128,472	39.0%	32.4%	16.0%	12.6%
Nebraska	61,480	39.5%	25.8%	13.5%	21.2%
North Dakota	25,685	40.7%	24.5%	21.7%	13.1%
South Dakota	29,221	38.2%	34.0%	15.6%	12.2%
South Atlantic:					
Delaware	27,712	33.9%	25.9%	32.7%	7.5%
District of Columbia	20,963	30.7%	15.0%	28.5%	25.7%
Florida	560,997	30.7%	21.7%	23.4%	24.1%
Georgia	233,411	34.8%	28.4%	17.6%	19.2%
Maryland	124,278	40.8%	30.4%	13.0%	15.8%
North Carolina	241,061	38.5%	24.5%	21.4%	15.7%
South Carolina	115,060	41.9%	24.7%	16.9%	16.5%
Virginia	197,706	34.5%	25.0%	15.5%	25.0%
West Virginia	33,065	39.1%	32.4%	16.4%	12.2%
East South Central:					
Alabama	106,821	45.6%	18.3%	21.9%	14.2%
Kentucky	88,377	33.0%	27.8%	24.9%	14.4%
Mississippi	57,427	27.7%	33.8%	20.9%	17.7%
Tennessee	137,793	41.9%	27.4%	12.6%	18.2%
West South Central:					
Arkansas	66,432	27.5%	35.9%	14.2%	22.4%
Louisiana	97,321	32.7%	28.4%	21.2%	17.7%
Oklahoma	86,654	34.6%	37.0%	19.1%	9.3%
Texas	673,964	33.8%	32.1%	17.6%	16.5%
Mountain:					
Arizona	149,680	43.1%	18.4%	17.9%	20.6%
Colorado	153,065	37.3%	26.2%	18.6%	17.8%
Idaho	54,621	38.8%	26.3%	17.1%	17.8%
Montana	37,995	35.2%	21.1%	24.1%	19.5%
Nevada	74,437	47.1%	9.5%	20.3%	23.1%
New Mexico	43,406	27.6%	29.3%	25.7%	17.4%
Utah	86,202	40.7%	31.2%	18.0%	10.1%
Wyoming	23,536	41.2%	19.5%	21.6%	17.8%
Pacific:					
Alaska	21,145	45.5%	24.8%	16.9%	12.8%
California	875,405	40.1%	25.6%	19.3%	15.0%
Hawaii	29,936	35.4%	20.6%	18.2%	25.8%
Oregon	112,372	48.1%	24.0%	16.6%	11.3%
Washington	192,406	37.5%	25.3%	21.9%	15.3%

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.

Percents may not add to 100% because of rounding.

Table VIII.A.1.a Standard errors for percent of number of private-sector establishments by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	45,375	0.69%	0.62%	0.56%	0.56%
New England:					
Connecticut	2,815	4.48%	3.88%	3.55%	3.73%
Maine	907	3.83%	3.28%	3.35%	2.29%
Massachusetts	6,151	4.40%	4.26%	4.18%	2.28%
New Hampshire	1,970	4.01%	4.76%	4.19%	2.80%
Rhode Island	1,357	4.78%	5.73%	1.53%	3.95%
Vermont	681	4.04%	4.42%	3.52%	3.19%
Middle Atlantic:					
New Jersey	9,222	4.65%	4.05%	4.10%	3.82% *
New York	20,103	3.41%	3.18%	2.39%	2.90%
Pennsylvania	6,259	3.40%	3.13%	2.58%	2.41%
East North Central:					
Illinois	7,756	3.43%	2.85%	2.99%	2.61%
Indiana	4,789	4.23%	3.39%	2.30%	3.07%
Michigan	8,965	4.44%	4.15%	3.91%	3.79%
Ohio	6,781	3.65%	3.54%	2.68%	2.65%
Wisconsin	4,044	4.08%	3.13%	3.98%	2.89%
West North Central:					
Iowa	2,738	4.04%	4.00%	2.66%	2.42%
Kansas	2,304	3.90%	3.96%	3.92%	2.48%
Minnesota	5,303	4.21%	3.97%	3.31%	2.80%
Missouri	3,357	4.10%	4.04%	2.80%	2.63%
Nebraska	2,715	4.58%	4.18%	2.66%	4.42%
North Dakota	897	4.70%	4.41%	3.30%	2.93%
South Dakota	839	3.76%	3.84%	2.69%	2.43%
South Atlantic:					
Delaware	2,220	5.54%	5.35%	6.72%	2.17%
District of Columbia	992	4.58%	3.46%	4.72%	4.94%
Florida	15,838	3.21%	2.73%	2.86%	3.19%
Georgia	7,692	3.97%	3.65%	3.25%	3.60%
Maryland	3,754	4.61%	4.26%	3.15%	3.20%
North Carolina	6,675	3.98%	3.57%	3.58%	2.67%
South Carolina	4,354	4.69%	4.17%	3.98%	2.36%
Virginia	8,961	4.09%	3.54%	3.17%	4.02%
West Virginia	1,132	4.24%	3.94%	2.79%	2.51%
East South Central:					
Alabama	3,533	4.37%	3.12%	4.06%	2.99%
Kentucky	2,736	3.96%	4.15%	3.72%	3.10%
Mississippi	2,188	3.97%	4.12%	3.15%	3.00%
Tennessee	4,822	4.00%	3.59%	2.26%	3.44%
West South Central:					
Arkansas	1,946	3.73%	4.27%	2.69%	3.26%
Louisiana	3,053	3.91%	3.68%	3.05%	3.39%
Oklahoma	2,004	3.62%	3.71%	2.95%	1.91%
Texas	15,783	2.92%	2.88%	2.28%	2.31%
Mountain:					
Arizona	7,345	5.05%	3.69%	3.72%	4.78%
Colorado	5,440	4.06%	3.50%	3.11%	3.01%
Idaho	1,580	4.30%	4.11%	3.11%	3.35%
Montana	1,130	3.65%	3.05%	3.45%	3.03%
Nevada	6,068	5.66%	2.48%	3.81%	6.36%
New Mexico	1,746	3.67%	3.72%	3.53%	3.90%
Utah	2,031	4.03%	3.72%	3.07%	2.04%
Wyoming	947	4.39%	3.16%	3.20%	3.62%
Pacific:					
Alaska	1,629	5.40%	3.72%	3.13%	2.64%
California	17,514	2.39%	2.09%	1.95%	1.70%
Hawaii	787	4.15%	3.37%	3.44%	3.82%
Oregon	2,831	3.55%	3.04%	2.65%	2.16%
Washington	6,616	4.30%	4.03%	3.57%	3.56%

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

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

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table VIII.A.2 Percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	49.2%	30.7%	47.1%	63.2%	78.0%
New England:					
Connecticut	56.0%	33.0%	54.5%	80.5%	86.2%
Maine	42.8%	22.6%	48.7%	65.0%	55.7%
Massachusetts	62.7%	51.0%	64.7%	70.8%	78.7%
New Hampshire	55.7%	32.5%	56.6%	75.7%	68.3%
Rhode Island	54.8%	24.5%	62.5%	82.6%	75.6%
Vermont	42.2%	16.3%	54.7%	58.3%	49.6%
Middle Atlantic:					
New Jersey	56.8%	30.4%	62.1%	77.5%	92.7%
New York	51.0%	30.7%	58.2%	56.6%	86.0%
Pennsylvania	47.0%	26.4%	44.8%	70.6%	70.8%
East North Central:					
Illinois	51.5%	29.5%	47.4%	75.3%	78.6%
Indiana	43.1%	31.1%	35.7%	58.8%	68.1%
Michigan	48.4%	33.8%	43.5%	51.8%	75.9%
Ohio	54.0%	33.3%	48.5%	72.7%	97.1%
Wisconsin	50.8%	27.9%	52.7%	63.1%	77.9%
West North Central:					
Iowa	49.3%	30.0%	47.9%	71.1%	80.4%
Kansas	52.6%	32.0%	46.5%	81.1%	68.4%
Minnesota	47.4%	26.4%	49.5%	68.6%	87.8%
Missouri	51.4%	30.7%	61.0%	63.1%	76.0%
Nebraska	43.7%	21.5%	39.0%	61.5%	79.5%
North Dakota	47.1%	20.8%	57.7%	74.4%	64.1%
South Dakota	49.3%	35.6%	45.1%	69.9%	77.2%
South Atlantic:					
Delaware	54.4%	43.7%	45.8%	67.7%	74.0%
District of Columbia	72.4%	41.2%	57.9%	98.6%	89.2%
Florida	39.0%	24.2%	26.4%	44.7%	63.5%
Georgia	47.7%	26.1%	44.6%	80.1%	62.0%
Maryland	53.4%	31.4%	56.9%	73.8%	86.9%
North Carolina	46.9%	26.8%	46.1%	62.1%	76.7%
South Carolina	41.5%	25.5%	39.4%	47.1%	79.7%
Virginia	57.7%	43.3%	43.6%	75.3%	80.8%
West Virginia	47.9%	34.8%	41.0%	65.5%	84.8%
East South Central:					
Alabama	52.6%	33.1%	58.6%	70.5%	79.4%
Kentucky	52.5%	37.3%	51.6%	63.5%	70.2%
Mississippi	52.4%	27.5%	49.8%	62.6%	84.2%
Tennessee	53.5%	33.0%	55.2%	69.3%	87.3%
West South Central:					
Arkansas	51.5%	31.0%	42.2%	54.9%	89.5%
Louisiana	58.9%	37.3%	54.9%	71.3%	90.0%
Oklahoma	55.8%	42.8%	56.4%	65.5%	82.1%
Texas	49.0%	30.8%	47.5%	54.5%	83.4%
Mountain:					
Arizona	45.2%	23.9%	47.4%	54.9%	79.2%
Colorado	48.3%	34.1%	41.6%	63.5%	72.0%
Idaho	41.9%	16.5%	50.3%	49.5%	77.7%
Montana	44.1%	11.9%	48.4%	67.4%	68.8%
Nevada	56.7%	34.5%	82.7%	59.0%	89.1%
New Mexico	47.4%	40.7%	39.4%	45.0%	75.3%
Utah	35.4%	22.4%	33.5%	49.5%	68.2%
Wyoming	43.2%	26.4%	38.6%	51.7%	76.9%
Pacific:					
Alaska	36.2%	14.2% *	40.9%	68.4%	62.6%
California	47.8%	32.6%	43.7%	63.6%	74.7%
Hawaii	75.5%	61.1%	85.3%	76.0%	87.3%
Oregon	46.0%	23.4%	60.5%	58.3%	93.9%
Washington	49.7%	34.0%	25.5%	71.0%	98.2%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.A.2 Standard errors for percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.60%	0.97%	1.31%	1.54%	1.52%
New England:					
Connecticut	3.95%	5.21%	9.07%	9.75%	8.64%
Maine	2.90%	4.11%	7.98%	7.69%	9.62%
Massachusetts	3.67%	6.23%	10.32%	8.52%	9.70%
New Hampshire	3.70%	6.04%	9.13%	7.86%	9.30%
Rhode Island	5.05%	7.26%	9.50%	10.96%	9.14%
Vermont	3.95%	3.22%	9.82%	8.24%	9.47%
Middle Atlantic:					
New Jersey	4.24%	5.49%	8.25%	7.85%	6.02%
New York	3.24%	5.43%	6.61%	6.74%	5.82%
Pennsylvania	2.44%	4.24%	6.45%	7.60%	8.25%
East North Central:					
Illinois	3.02%	4.79%	6.99%	6.40%	7.49%
Indiana	2.95%	5.86%	6.93%	8.79%	8.23%
Michigan	3.16%	6.51%	7.99%	10.33%	9.86%
Ohio	3.17%	5.99%	5.94%	7.32%	2.50%
Wisconsin	3.54%	5.07%	7.55%	8.86%	7.90%
West North Central:					
Iowa	3.34%	5.90%	7.65%	8.20%	8.23%
Kansas	3.38%	5.42%	7.33%	8.41%	10.69%
Minnesota	3.25%	5.01%	7.40%	8.93%	8.93%
Missouri	3.29%	5.13%	7.26%	9.79%	10.97%
Nebraska	3.98%	3.86%	7.88%	10.58%	8.53%
North Dakota	3.85%	4.82%	10.45%	8.56%	12.05%
South Dakota	3.39%	6.02%	6.55%	8.52%	9.30%
South Atlantic:					
Delaware	5.42%	9.32%	10.82%	10.69%	16.80%
District of Columbia	3.83%	6.55%	11.53%	0.81%	6.71%
Florida	2.87%	4.31%	4.99%	6.74%	7.04%
Georgia	3.48%	4.77%	6.94%	7.63%	10.29%
Maryland	4.11%	6.23%	8.17%	13.44%	8.20%
North Carolina	3.18%	4.73%	7.79%	9.07%	8.86%
South Carolina	3.42%	5.12%	8.53%	12.82%	6.36%
Virginia	3.59%	7.41%	7.15%	8.77%	6.92%
West Virginia	3.43%	7.43%	6.15%	9.15%	8.08%
East South Central:					
Alabama	3.85%	5.96%	9.33%	9.61%	9.53%
Kentucky	3.54%	5.64%	8.82%	8.37%	11.80%
Mississippi	2.84%	7.50%	6.66%	8.11%	7.41%
Tennessee	2.81%	4.33%	7.15%	10.28%	7.23%
West South Central:					
Arkansas	3.74%	5.92%	8.04%	9.98%	5.85%
Louisiana	3.51%	6.84%	7.42%	7.24%	6.62%
Oklahoma	3.22%	6.02%	6.20%	8.86%	10.72%
Texas	2.50%	4.28%	5.27%	6.98%	5.62%
Mountain:					
Arizona	3.71%	4.38%	10.01%	11.00%	10.90%
Colorado	3.42%	7.32%	6.96%	8.80%	9.58%
Idaho	3.88%	3.22%	9.28%	9.26%	9.40%
Montana	3.43%	2.46%	7.90%	7.70%	8.13%
Nevada	5.00%	7.69%	7.82%	9.86%	7.62%
New Mexico	3.43%	6.84%	6.29%	7.46%	9.30%
Utah	2.70%	4.72%	5.85%	8.83%	11.16%
Wyoming	4.05%	7.67%	8.04%	7.59%	8.84%
Pacific:					
Alaska	3.94%	5.73% *	7.16%	8.54%	10.57%
California	2.20%	3.43%	4.58%	5.49%	5.46%
Hawaii	3.76%	7.22%	7.92%	8.97%	6.02%
Oregon	3.09%	3.86%	6.88%	8.38%	5.36%
Washington	3.91%	6.03%	7.19%	8.61%	1.28%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.B.1 Number of private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	141,051,492	33,860,059	36,055,894	35,125,413	36,010,126
New England:					
Connecticut	1,551,562	387,708	385,577	385,785	392,492
Maine	577,972	143,501	139,034	141,831	153,605
Massachusetts	3,466,683	854,438	876,059	852,779	883,408
New Hampshire	648,225	136,552	184,860	158,104	168,709
Rhode Island	503,343	123,820	127,799	76,174	175,550 *
Vermont	270,393	65,177	69,380	68,056	67,780
Middle Atlantic:					
New Jersey	3,816,643	950,005	954,795	956,561	955,282
New York	8,610,564	2,120,940	2,164,272	2,170,472	2,154,880
Pennsylvania	5,826,580	1,397,685	1,430,509	1,529,271	1,469,114
East North Central:					
Illinois	5,562,033	1,366,969	1,406,162	1,394,893	1,394,009
Indiana	2,825,154	699,159	666,166 *	752,010	707,818
Michigan	3,909,268	975,384	969,615	948,911	1,015,358
Ohio	5,140,409	1,116,481	1,394,484	1,338,797	1,290,647
Wisconsin	2,833,020	707,415	697,001	697,342	731,262
West North Central:					
Iowa	1,344,906	333,807	329,575	342,156	339,368
Kansas	1,296,401	323,229	320,209	326,962	326,002
Minnesota	3,041,106	752,886	752,933	734,800	800,487 *
Missouri	2,649,801	653,632	670,251	639,555	686,363
Nebraska	955,955	233,354	228,817	241,167	252,616
North Dakota	376,530	93,663	93,932	93,159	95,775
South Dakota	404,587	97,877	100,289	102,606	103,815
South Atlantic:					
Delaware	491,098	122,201	123,082	121,294	124,521
District of Columbia	556,136	138,796	135,921	141,112	140,307
Florida	10,003,693	2,040,426	2,945,244	2,445,089	2,572,934
Georgia	4,337,707	1,078,557	1,077,184	1,095,890	1,086,076
Maryland	2,531,722	630,569	635,112	421,358	844,684
North Carolina	4,253,203	1,051,715	1,070,254	1,055,557	1,075,676
South Carolina	2,089,033	486,507	546,681	528,731	527,114
Virginia	3,720,985	917,861	940,711	909,847	952,565
West Virginia	538,273	133,892	132,785	136,250	135,346
East South Central:					
Alabama	1,703,463	424,187	331,846	521,386 *	426,044
Kentucky	1,685,213	417,170	417,715	418,945	431,383
Mississippi	1,053,101	262,683 *	261,970	228,097	300,351
Tennessee	3,089,957	766,460	776,836	770,295	776,367 *
West South Central:					
Arkansas	1,171,696	282,372	303,137	284,930	301,257
Louisiana	1,617,476	390,984	411,720	408,058	406,713
Oklahoma	1,591,044	392,384	398,499	386,719	413,443
Texas	12,627,053	2,799,636	3,495,779	3,168,818	3,162,819
Mountain:					
Arizona	2,787,949	680,149	659,995 *	746,886	700,918
Colorado	2,504,198	618,765	633,096	624,073	628,264
Idaho	773,062	190,195	183,277	205,738	193,852
Montana	450,871	112,244	112,710	113,187	112,730
Nevada	1,517,094	348,877	395,264 *	391,717	381,236
New Mexico	681,921	169,911	170,658	168,843	172,508
Utah	1,635,241	408,137	399,627	417,278	410,199
Wyoming	217,049	53,355	55,046	53,644	55,004
Pacific:					
Alaska	279,323	69,310	69,653	69,479	70,881
California	16,303,803	4,042,960	4,102,961	4,071,003	4,086,879
Hawaii	502,282	124,809	118,579	132,646	126,247
Oregon	1,667,689	416,131	416,826	378,440	456,291
Washington	3,059,024	755,133	772,004	758,711	773,176

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

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

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.B.1 Standard errors for number of private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,823,630	866,212	1,382,532	1,083,794	1,143,937
New England:					
Connecticut	79,497	48,037	71,343	69,914	54,608
Maine	26,862	18,723	23,861	17,435	20,806
Massachusetts	288,760	116,587	260,077	151,123	124,963
New Hampshire	49,548	23,595	38,449	24,946	35,830
Rhode Island	58,540	25,238	17,479	21,206	61,934 *
Vermont	16,230	9,136	9,825	13,617	11,528
Middle Atlantic:					
New Jersey	252,912	124,086	235,042	132,326	199,729
New York	452,643	236,528	281,428	296,981	328,463
Pennsylvania	406,784	172,684	325,334	257,701	233,382
East North Central:					
Illinois	312,725	160,932	264,288	172,670	209,605
Indiana	233,024	98,984	210,292 *	113,117	105,876
Michigan	215,497	152,452	144,293	143,511	178,400
Ohio	292,477	132,383	215,440	228,403	176,038
Wisconsin	196,960	145,762	143,211	79,736	108,375
West North Central:					
Iowa	82,631	41,253	49,160	51,604	66,513
Kansas	92,254	62,526	53,007	65,469	46,315
Minnesota	265,898	109,311	152,750	121,061	267,846 *
Missouri	174,151	77,311	85,868	148,456	147,952
Nebraska	56,185	31,204	32,186	43,066	45,460
North Dakota	23,295	17,347	10,466	13,618	17,183
South Dakota	22,351	9,799	11,334	19,262	15,916
South Atlantic:					
Delaware	25,464	16,267	19,189	17,445	22,558
District of Columbia	30,065	29,453	22,156	18,574	25,326
Florida	789,523	330,073	758,738	311,113	309,887
Georgia	287,190	199,910	139,668	179,384	193,638
Maryland	246,540	133,386	102,403	125,001	190,708
North Carolina	223,952	134,919	195,204	159,537	157,211
South Carolina	176,954	58,193	129,682	134,631	65,548
Virginia	275,753	160,427	243,238	145,324	127,002
West Virginia	25,956	19,429	16,435	17,435	22,341
East South Central:					
Alabama	237,509	52,960	55,835	237,286 *	56,173
Kentucky	98,441	68,699	54,304	58,366	85,681
Mississippi	92,325	88,881 *	37,185	44,248	47,900
Tennessee	352,038	114,999	100,322	154,503	320,376 *
West South Central:					
Arkansas	71,772	45,409	48,053	59,825	50,177
Louisiana	102,979	76,084	66,124	66,462	77,494
Oklahoma	122,962	49,541	49,938	49,714	117,266
Texas	632,995	329,932	510,099	400,701	367,724
Mountain:					
Arizona	257,656	95,732	236,023 *	122,866	112,718
Colorado	164,749	77,385	117,956	131,193	89,301
Idaho	62,998	23,646	26,014	61,151	25,822
Montana	23,018	13,782	16,609	18,899	20,145
Nevada	157,385	45,039	145,806 *	59,659	75,055
New Mexico	42,143	24,292	37,821	21,478	22,268
Utah	74,419	59,510	50,064	70,601	59,824
Wyoming	9,220	6,135	6,600	7,219	8,510
Pacific:					
Alaska	19,725	16,099	7,392	12,354	11,341
California	803,738	334,440	475,910	537,551	540,218
Hawaii	33,404	25,642	21,649	22,458	21,416
Oregon	127,047	53,303	58,348	48,853	119,121
Washington	203,152	91,260	165,959	103,962	151,993

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

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

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.B.1.a Percent of number of private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	141,051,492	24.0%	25.6%	24.9%	25.5%
New England:					
Connecticut	1,551,562	25.0%	24.9%	24.9%	25.3%
Maine	577,972	24.8%	24.1%	24.5%	26.6%
Massachusetts	3,466,683	24.6%	25.3%	24.6%	25.5%
New Hampshire	648,225	21.1%	28.5%	24.4%	26.0%
Rhode Island	503,343	24.6%	25.4%	15.1% *	34.9%
Vermont	270,393	24.1%	25.7%	25.2%	25.1%
Middle Atlantic:					
New Jersey	3,816,643	24.9%	25.0%	25.1%	25.0%
New York	8,610,564	24.6%	25.1%	25.2%	25.0%
Pennsylvania	5,826,580	24.0%	24.6%	26.2%	25.2%
East North Central:					
Illinois	5,562,033	24.6%	25.3%	25.1%	25.1%
Indiana	2,825,154	24.7%	23.6%	26.6%	25.1%
Michigan	3,909,268	25.0%	24.8%	24.3%	26.0%
Ohio	5,140,409	21.7%	27.1%	26.0%	25.1%
Wisconsin	2,833,020	25.0%	24.6%	24.6%	25.8%
West North Central:					
Iowa	1,344,906	24.8%	24.5%	25.4%	25.2%
Kansas	1,296,401	24.9%	24.7%	25.2%	25.1%
Minnesota	3,041,106	24.8%	24.8%	24.2%	26.3%
Missouri	2,649,801	24.7%	25.3%	24.1%	25.9%
Nebraska	955,955	24.4%	23.9%	25.2%	26.4%
North Dakota	376,530	24.9%	24.9%	24.7%	25.4%
South Dakota	404,587	24.2%	24.8%	25.4%	25.7%
South Atlantic:					
Delaware	491,098	24.9%	25.1%	24.7%	25.4%
District of Columbia	556,136	25.0%	24.4%	25.4%	25.2%
Florida	10,003,693	20.4%	29.4%	24.4%	25.7%
Georgia	4,337,707	24.9%	24.8%	25.3%	25.0%
Maryland	2,531,722	24.9%	25.1%	16.6%	33.4%
North Carolina	4,253,203	24.7%	25.2%	24.8%	25.3%
South Carolina	2,089,033	23.3%	26.2%	25.3%	25.2%
Virginia	3,720,985	24.7%	25.3%	24.5%	25.6%
West Virginia	538,273	24.9%	24.7%	25.3%	25.1%
East South Central:					
Alabama	1,703,463	24.9%	19.5%	30.6% *	25.0%
Kentucky	1,685,213	24.8%	24.8%	24.9%	25.6%
Mississippi	1,053,101	24.9%	24.9%	21.7%	28.5%
Tennessee	3,089,957	24.8%	25.1%	24.9%	25.1% *
West South Central:					
Arkansas	1,171,696	24.1%	25.9%	24.3%	25.7%
Louisiana	1,617,476	24.2%	25.5%	25.2%	25.1%
Oklahoma	1,591,044	24.7%	25.0%	24.3%	26.0%
Texas	12,627,053	22.2%	27.7%	25.1%	25.0%
Mountain:					
Arizona	2,787,949	24.4%	23.7%	26.8%	25.1%
Colorado	2,504,198	24.7%	25.3%	24.9%	25.1%
Idaho	773,062	24.6%	23.7%	26.6%	25.1%
Montana	450,871	24.9%	25.0%	25.1%	25.0%
Nevada	1,517,094	23.0%	26.1%	25.8%	25.1%
New Mexico	681,921	24.9%	25.0%	24.8%	25.3%
Utah	1,635,241	25.0%	24.4%	25.5%	25.1%
Wyoming	217,049	24.6%	25.4%	24.7%	25.3%
Pacific:					
Alaska	279,323	24.8%	24.9%	24.9%	25.4%
California	16,303,803	24.8%	25.2%	25.0%	25.1%
Hawaii	502,282	24.8%	23.6%	26.4%	25.1%
Oregon	1,667,689	25.0%	25.0%	22.7%	27.4%
Washington	3,059,024	24.7%	25.2%	24.8%	25.3%

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.

Percents may not add to 100% because of rounding.

Table VIII.B.1.a Standard errors for percent of number of private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,823,630	0.61%	0.84%	0.72%	0.75%
New England:					
Connecticut	79,497	3.07%	4.12%	4.22%	3.57%
Maine	26,862	3.13%	3.66%	3.13%	3.35%
Massachusetts	288,760	3.51%	6.12%	4.01%	4.04%
New Hampshire	49,548	3.59%	4.84%	4.06%	4.96%
Rhode Island	58,540	4.91%	4.83%	4.64% *	9.03%
Vermont	16,230	3.44%	3.58%	4.41%	3.86%
Middle Atlantic:					
New Jersey	252,912	3.57%	5.34%	3.48%	4.85%
New York	452,643	2.73%	2.99%	3.18%	3.35%
Pennsylvania	406,784	3.10%	4.72%	4.11%	3.82%
East North Central:					
Illinois	312,725	2.92%	4.05%	3.10%	3.51%
Indiana	233,024	3.55%	6.06%	4.15%	3.92%
Michigan	215,497	3.62%	3.52%	3.61%	4.12%
Ohio	292,477	2.67%	3.66%	3.88%	3.38%
Wisconsin	196,960	4.38%	4.38%	3.23%	3.71%
West North Central:					
Iowa	82,631	3.14%	3.49%	3.63%	4.16%
Kansas	92,254	4.31%	3.88%	4.39%	3.55%
Minnesota	265,898	4.16%	5.01%	4.21%	7.13%
Missouri	174,151	3.12%	3.62%	4.85%	4.95%
Nebraska	56,185	3.15%	3.42%	4.07%	4.22%
North Dakota	23,295	4.08%	2.97%	3.42%	4.01%
South Dakota	22,351	2.67%	2.93%	4.00%	3.50%
South Atlantic:					
Delaware	25,464	3.18%	3.68%	3.51%	4.15%
District of Columbia	30,065	4.84%	4.21%	3.49%	3.89%
Florida	789,523	3.28%	5.78%	3.50%	3.48%
Georgia	287,190	4.00%	3.28%	3.86%	4.00%
Maryland	246,540	4.79%	4.19%	4.64%	5.97%
North Carolina	223,952	3.10%	4.07%	3.58%	3.60%
South Carolina	176,954	3.20%	5.17%	5.33%	3.68%
Virginia	275,753	3.98%	5.45%	3.81%	3.80%
West Virginia	25,956	3.24%	3.03%	3.25%	3.74%
East South Central:					
Alabama	237,509	4.44%	4.09%	9.97% *	4.66%
Kentucky	98,441	3.65%	3.33%	3.55%	4.38%
Mississippi	92,325	6.82%	4.12%	4.24%	4.63%
Tennessee	352,038	4.21%	4.05%	5.04%	8.04% *
West South Central:					
Arkansas	71,772	3.77%	3.98%	4.52%	4.06%
Louisiana	102,979	4.25%	3.89%	3.98%	4.42%
Oklahoma	122,962	3.32%	3.44%	3.39%	5.78%
Texas	632,995	2.49%	3.43%	3.00%	2.84%
Mountain:					
Arizona	257,656	3.79%	6.83%	4.46%	4.29%
Colorado	164,749	3.25%	4.12%	4.56%	3.57%
Idaho	62,998	3.48%	3.63%	6.14%	3.63%
Montana	23,018	3.11%	3.60%	3.89%	4.02%
Nevada	157,385	3.66%	7.48%	4.43%	4.85%
New Mexico	42,143	3.47%	4.59%	3.29%	3.26%
Utah	74,419	3.46%	3.03%	3.93%	3.58%
Wyoming	9,220	2.78%	2.91%	3.24%	3.53%
Pacific:					
Alaska	19,725	4.72%	3.15%	4.08%	3.88%
California	803,738	2.14%	2.64%	2.90%	2.91%
Hawaii	33,404	4.39%	3.96%	4.40%	4.19%
Oregon	127,047	3.37%	3.58%	3.24%	5.56%
Washington	203,152	3.08%	4.62%	3.53%	4.48%

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

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

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table VIII.B.2 Percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	84.2%	67.9%	84.5%	90.2%	93.2%
New England:					
Connecticut	86.8%	64.8%	86.5%	98.0%	97.9%
Maine	78.7%	51.0%	79.3%	88.2%	95.4%
Massachusetts	88.0%	81.1%	92.0%	92.0%	87.1%
New Hampshire	76.6%	57.8%	81.1%	94.2%	70.4%
Rhode Island	86.3%	71.4%	80.2%	95.5%	97.3%
Vermont	79.8%	58.0%	80.6%	91.1%	88.7%
Middle Atlantic:					
New Jersey	84.8%	71.6%	80.5%	90.5%	96.5%
New York	87.2%	74.5%	85.8%	91.4%	96.6%
Pennsylvania	86.6%	68.3%	87.5%	92.0%	97.6%
East North Central:					
Illinois	87.3%	66.2%	87.8%	97.1%	97.7%
Indiana	80.9%	57.0%	83.6%	91.3%	90.9%
Michigan	82.6%	68.9%	87.9%	75.8%	97.1%
Ohio	85.6%	62.1%	85.7%	95.1%	96.1%
Wisconsin	83.1%	69.7%	85.9%	88.7%	88.1%
West North Central:					
Iowa	83.5%	58.4%	85.5%	91.8%	97.8%
Kansas	87.1%	74.3%	82.8%	96.1%	94.9%
Minnesota	88.2%	75.2%	88.4%	92.3%	96.4%
Missouri	86.8%	67.9%	89.3%	95.3%	94.4%
Nebraska	83.0%	62.4%	83.9%	94.8%	89.9%
North Dakota	82.7%	66.8%	84.6%	86.7%	92.6%
South Dakota	81.1%	56.9%	78.3%	92.6%	95.1%
South Atlantic:					
Delaware	82.9%	68.1%	80.3%	84.6%	98.4%
District of Columbia	95.7%	88.9%	97.1%	97.4%	99.3%
Florida	81.8%	69.4%	85.3%	85.0%	84.8%
Georgia	85.6%	76.1%	80.2%	93.1%	92.8%
Maryland	88.4%	70.7%	88.0%	96.0%	98.1%
North Carolina	79.7%	52.3%	86.8%	85.2%	93.9%
South Carolina	72.6%	59.3%	86.4%	53.8%	89.3%
Virginia	86.1%	73.2%	85.0%	89.4%	96.6%
West Virginia	79.1%	63.5%	67.6%	87.9%	96.9%
East South Central:					
Alabama	86.6%	67.7%	85.2%	94.3%	97.1%
Kentucky	85.1%	69.7%	83.8%	93.2%	93.3%
Mississippi	85.6%	77.4%	79.9%	86.0%	97.5%
Tennessee	87.1%	69.6%	88.1%	92.4%	98.3%
West South Central:					
Arkansas	83.3%	71.5%	73.6%	91.0%	96.8%
Louisiana	86.1%	69.6%	83.9%	92.4%	97.8%
Oklahoma	87.0%	70.7%	87.1%	94.0%	95.8%
Texas	82.0%	58.4%	83.8%	88.4%	94.7%
Mountain:					
Arizona	87.8%	78.6%	84.5%	91.1%	96.3%
Colorado	82.3%	69.6%	73.6%	93.2%	92.7%
Idaho	76.6%	43.4%	79.4%	91.4%	90.9%
Montana	78.8%	49.1%	78.4%	92.0%	95.3%
Nevada	88.4%	70.4%	96.8%	87.6%	96.9%
New Mexico	78.9%	74.9%	71.0%	77.3%	92.2%
Utah	75.9%	47.2%	69.7%	88.2%	97.9%
Wyoming	69.8%	37.8%	69.7%	78.3%	92.6%
Pacific:					
Alaska	66.5%	31.6%	66.8%	83.1%	84.2%
California	83.6%	72.3%	82.8%	92.7%	86.5%
Hawaii	94.9%	86.3%	98.8%	96.5%	97.9%
Oregon	83.1%	62.4%	84.3%	87.9%	96.9%
Washington	82.0%	67.4%	79.8%	91.7%	88.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.40%	1.01%	0.76%	0.67%	0.98%
New England:					
Connecticut	1.55%	5.45%	4.02%	1.13%	1.52%
Maine	2.23%	6.97%	5.18%	3.41%	1.77%
Massachusetts	2.47%	3.81%	3.31%	2.90%	7.51%
New Hampshire	4.11%	8.20%	5.31%	2.38%	11.66%
Rhode Island	2.22%	6.72%	4.81%	3.43%	1.50%
Vermont	2.02%	6.58%	4.04%	3.00%	4.32%
Middle Atlantic:					
New Jersey	2.10%	4.92%	6.60%	3.44%	2.59%
New York	1.30%	3.79%	2.76%	2.33%	1.58%
Pennsylvania	1.86%	5.65%	3.71%	2.68%	0.92%
East North Central:					
Illinois	1.44%	5.10%	3.08%	1.03%	1.07%
Indiana	2.22%	6.77%	5.82%	2.63%	2.90%
Michigan	2.57%	6.41%	3.18%	7.63%	1.48%
Ohio	1.63%	5.35%	3.68%	1.92%	2.26%
Wisconsin	2.24%	6.97%	3.92%	3.47%	5.72%
West North Central:					
Iowa	1.92%	6.15%	3.47%	2.70%	1.11%
Kansas	1.71%	5.90%	4.57%	2.12%	2.22%
Minnesota	1.68%	4.63%	3.58%	2.64%	2.75%
Missouri	1.71%	5.09%	2.69%	1.97%	2.92%
Nebraska	2.12%	5.93%	3.62%	1.97%	5.52%
North Dakota	2.15%	7.10%	4.68%	4.25%	3.18%
South Dakota	1.88%	5.31%	3.95%	2.71%	2.40%
South Atlantic:					
Delaware	2.16%	6.24%	5.02%	4.51%	1.45%
District of Columbia	0.82%	3.29%	1.50%	1.47%	0.43%
Florida	2.26%	6.17%	4.26%	3.03%	5.26%
Georgia	1.61%	5.25%	3.84%	2.48%	2.49%
Maryland	1.82%	7.26%	3.27%	2.56%	1.29%
North Carolina	2.25%	6.68%	3.47%	4.36%	2.60%
South Carolina	5.05%	5.76%	4.43%	15.00%	4.10%
Virginia	1.85%	5.68%	5.12%	3.90%	1.54%
West Virginia	2.10%	6.12%	5.42%	4.22%	1.44%
East South Central:					
Alabama	2.32%	5.21%	4.37%	3.19%	1.36%
Kentucky	1.71%	5.93%	3.66%	2.14%	3.05%
Mississippi	1.92%	8.36%	4.49%	4.56%	1.38%
Tennessee	1.99%	5.61%	2.92%	2.97%	1.35%
West South Central:					
Arkansas	2.06%	5.95%	5.86%	3.39%	1.80%
Louisiana	1.78%	7.10%	3.85%	2.65%	1.96%
Oklahoma	1.69%	4.92%	2.75%	2.36%	2.07%
Texas	1.57%	5.41%	3.00%	2.94%	2.66%
Mountain:					
Arizona	1.62%	3.97%	6.39%	2.77%	2.10%
Colorado	2.25%	5.52%	6.26%	2.88%	3.55%
Idaho	2.92%	6.79%	4.53%	3.60%	4.66%
Montana	2.13%	6.69%	4.85%	2.57%	1.95%
Nevada	1.89%	5.06%	1.92%	4.28%	1.77%
New Mexico	2.06%	4.81%	7.20%	4.45%	3.12%
Utah	2.68%	7.99%	5.38%	3.70%	1.06%
Wyoming	2.54%	6.42%	5.56%	4.93%	2.87%
Pacific:					
Alaska	4.31%	8.67%	4.95%	4.91%	6.16%
California	1.83%	2.85%	2.54%	1.59%	6.38%
Hawaii	1.01%	4.07%	0.74%	1.69%	1.49%
Oregon	2.07%	5.53%	3.55%	3.95%	2.90%
Washington	2.77%	5.13%	5.40%	2.72%	8.50%

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

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

Table VIII.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	79.6%	54.8%	74.8%	88.7%	92.4%
New England:					
Connecticut	78.0%	47.1%	73.1%	84.6%	95.9%
Maine	83.0%	62.3%	77.7%	86.6%	94.4%
Massachusetts	77.4%	53.7%	73.8%	88.5%	91.1%
New Hampshire	75.8%	50.9%	66.0%	85.6%	92.3%
Rhode Island	81.9%	63.0%	71.9%	95.5%	91.8%
Vermont	80.0%	56.7%	69.2%	88.0%	96.6%
Middle Atlantic:					
New Jersey	80.3%	62.7%	72.0%	86.4%	94.6%
New York	79.6%	53.5%	80.2%	86.5%	92.4%
Pennsylvania	77.0%	45.9%	74.9%	88.8%	88.1%
East North Central:					
Illinois	79.2%	52.3%	75.4%	89.5%	90.3%
Indiana	78.4%	52.4%	68.8%	89.3%	91.1%
Michigan	78.3%	47.2%	78.1%	85.5%	94.5%
Ohio	80.7%	58.4%	77.0%	87.9%	89.2%
Wisconsin	73.3%	42.6%	60.8%	90.9%	91.6%
West North Central:					
Iowa	85.9%	61.0%	83.8%	93.5%	95.0%
Kansas	79.8%	62.3%	68.8%	85.1%	97.4%
Minnesota	69.5%	44.9%	65.3%	88.8%	74.3%
Missouri	77.8%	49.8%	78.8%	88.2%	86.4%
Nebraska	78.7%	51.2%	71.1%	91.0%	90.2%
North Dakota	75.6%	38.0%	68.9%	91.4%	93.8%
South Dakota	79.2%	53.6%	74.8%	83.7%	92.9%
South Atlantic:					
Delaware	74.8%	43.8%	68.7%	79.8%	96.6%
District of Columbia	85.8%	61.9%	82.5%	97.5%	98.6%
Florida	74.8%	55.9%	61.3%	82.1%	95.7%
Georgia	84.4%	70.3%	80.9%	89.1%	94.1%
Maryland	82.9%	57.1%	85.1%	88.8%	92.4%
North Carolina	83.8%	70.7%	77.3%	89.0%	92.4%
South Carolina	81.0%	58.5%	80.1%	80.7%	95.9%
Virginia	80.4%	51.6%	79.3%	88.6%	95.2%
West Virginia	79.3%	47.7%	71.6%	91.4%	93.9%
East South Central:					
Alabama	87.0%	64.7%	80.5%	96.8%	95.4%
Kentucky	81.6%	50.6%	83.6%	91.8%	92.4%
Mississippi	79.8%	48.9%	75.6%	90.5%	97.0%
Tennessee	85.6%	49.7%	91.0%	94.5%	97.7%
West South Central:					
Arkansas	83.8%	69.5%	74.6%	95.5%	90.5%
Louisiana	82.3%	58.1%	77.8%	92.6%	93.0%
Oklahoma	83.1%	62.5%	80.8%	90.4%	92.7%
Texas	83.2%	56.3%	77.1%	92.3%	95.3%
Mountain:					
Arizona	76.2%	61.7%	59.9%	81.1%	96.1%
Colorado	78.1%	46.1%	75.2%	90.7%	91.5%
Idaho	83.5%	43.5%	79.1%	94.8%	93.8%
Montana	78.9%	40.4%	79.3%	86.1%	91.2%
Nevada	75.7%	54.3%	76.2%	75.0%	90.1%
New Mexico	78.7%	57.6%	74.2%	86.4%	92.7%
Utah	79.9%	44.9%	72.5%	92.3%	90.4%
Wyoming	82.9%	51.7%	71.5%	91.2%	97.1%
Pacific:					
Alaska	78.3%	50.0%	75.5%	89.9%	79.6%
California	77.7%	54.0%	71.8%	89.7%	90.1%
Hawaii	76.7%	54.0%	80.4%	81.3%	88.4%
Oregon	86.4%	62.1%	90.1%	90.6%	94.7%
Washington	84.7%	57.6%	83.5%	93.5%	96.9%

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

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

Table VIII.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.51%	1.21%	1.13%	0.50%	0.64%
New England:					
Connecticut	2.58%	5.97%	5.71%	2.07%	0.95%
Maine	2.02%	5.12%	4.58%	2.66%	0.91%
Massachusetts	2.13%	4.16%	4.38%	1.87%	2.55%
New Hampshire	3.41%	8.47%	6.69%	2.17%	4.18%
Rhode Island	2.98%	7.87%	5.49%	0.97%	3.74%
Vermont	2.86%	8.62%	5.43%	2.98%	1.06%
Middle Atlantic:					
New Jersey	2.36%	6.79%	3.20%	3.58%	1.97%
New York	1.77%	4.18%	2.78%	2.13%	2.60%
Pennsylvania	2.62%	6.04%	7.17%	1.86%	2.73%
East North Central:					
Illinois	2.34%	5.98%	4.91%	1.56%	3.43%
Indiana	3.48%	7.85%	7.01%	3.85%	2.80%
Michigan	2.89%	6.23%	4.46%	2.88%	1.62%
Ohio	1.79%	5.95%	4.13%	1.95%	3.02%
Wisconsin	2.52%	5.15%	4.23%	1.48%	1.67%
West North Central:					
Iowa	1.79%	6.62%	3.32%	1.40%	1.68%
Kansas	2.97%	10.11%	5.32%	5.72%	0.74%
Minnesota	4.82%	4.44%	8.03%	3.14%	13.81%
Missouri	2.78%	6.50%	3.35%	4.62%	6.03%
Nebraska	2.45%	8.50%	5.43%	1.58%	2.41%
North Dakota	3.65%	8.02%	3.80%	1.80%	1.65%
South Dakota	2.25%	4.29%	3.29%	6.12%	1.63%
South Atlantic:					
Delaware	3.06%	4.05%	5.40%	6.98%	1.11%
District of Columbia	2.44%	5.79%	4.90%	0.79%	0.43%
Florida	2.76%	4.14%	4.10%	2.69%	1.17%
Georgia	2.06%	7.44%	3.83%	3.63%	1.87%
Maryland	2.58%	4.95%	3.39%	2.77%	2.04%
North Carolina	1.94%	6.28%	4.59%	2.19%	3.00%
South Carolina	2.59%	6.34%	6.12%	5.23%	0.99%
Virginia	3.03%	6.34%	8.00%	3.12%	1.14%
West Virginia	2.37%	5.85%	4.20%	1.54%	1.67%
East South Central:					
Alabama	2.73%	5.45%	4.75%	1.84%	1.47%
Kentucky	3.35%	9.48%	2.80%	1.87%	4.11%
Mississippi	3.80%	12.55%	4.68%	3.64%	0.91%
Tennessee	3.05%	8.23%	2.34%	1.59%	1.23%
West South Central:					
Arkansas	2.49%	7.81%	5.14%	2.29%	3.42%
Louisiana	2.49%	9.93%	4.50%	1.84%	2.68%
Oklahoma	1.91%	7.04%	3.13%	1.91%	1.23%
Texas	2.22%	7.43%	4.12%	1.73%	1.35%
Mountain:					
Arizona	4.01%	6.95%	7.82%	6.21%	0.95%
Colorado	2.71%	6.32%	5.47%	2.21%	2.28%
Idaho	2.67%	6.73%	3.68%	1.50%	1.12%
Montana	2.22%	4.45%	3.28%	2.68%	2.39%
Nevada	3.16%	4.86%	7.39%	4.82%	3.16%
New Mexico	2.30%	6.97%	3.83%	4.32%	1.81%
Utah	3.33%	9.83%	6.00%	2.30%	4.00%
Wyoming	2.33%	6.77%	5.49%	1.66%	1.00%
Pacific:					
Alaska	3.02%	7.20%	4.19%	1.83%	6.98%
California	1.98%	4.25%	4.12%	1.57%	3.41%
Hawaii	2.31%	4.32%	5.87%	2.82%	2.54%
Oregon	2.21%	7.67%	2.27%	2.23%	1.99%
Washington	1.99%	5.79%	3.79%	1.60%	1.31%

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

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

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	68.2%	46.5%	61.7%	72.0%	78.5%
New England:					
Connecticut	66.9%	45.7%	53.3%	67.8%	82.0%
Maine	71.9%	61.0%	63.9%	71.8%	80.4%
Massachusetts	67.1%	51.2%	61.0%	68.3%	79.5%
New Hampshire	66.1%	46.2%	67.1%	67.2%	71.1%
Rhode Island	63.9%	68.6%	54.5%	68.4%	64.7%
Vermont	71.0%	67.7%	61.1%	70.1%	79.6%
Middle Atlantic:					
New Jersey	68.4%	46.5%	63.3%	68.9%	82.1%
New York	66.3%	36.6%	62.4%	70.2%	79.0%
Pennsylvania	67.3%	50.5%	54.1%	72.5%	77.9%
East North Central:					
Illinois	69.3%	39.5%	63.1%	77.0%	77.9%
Indiana	66.8%	39.4%	53.4%	68.0%	83.9%
Michigan	68.2%	49.3%	58.0%	72.8%	78.8%
Ohio	66.8%	47.4%	62.5%	71.6%	72.7%
Wisconsin	68.4%	62.0%	60.7%	69.7%	74.3%
West North Central:					
Iowa	66.6%	51.7%	59.3%	71.2%	73.5%
Kansas	70.5%	54.6%	61.2%	74.4%	80.6%
Minnesota	57.8%	39.1%	64.3%	74.1%	44.0% *
Missouri	73.0%	45.3%	73.4%	72.7%	83.8%
Nebraska	63.4%	54.4%	62.4%	68.0%	62.8%
North Dakota	73.4%	63.8%	64.9%	77.3%	78.2%
South Dakota	71.4%	65.7%	62.3%	73.1%	77.5%
South Atlantic:					
Delaware	69.8%	54.4%	58.7%	76.4%	76.5%
District of Columbia	70.6%	41.7%	71.8%	78.8%	77.8%
Florida	66.1%	38.0%	67.9%	64.5%	76.7%
Georgia	67.8%	58.2%	54.7%	73.8%	77.6%
Maryland	68.1%	47.0%	62.2%	70.9%	77.4%
North Carolina	69.1%	48.9%	67.1%	65.9%	81.8%
South Carolina	60.5%	47.2%	52.8%	64.2%	70.0%
Virginia	69.2%	45.0%	64.5%	72.8%	79.1%
West Virginia	66.9%	42.3%	53.6%	71.0%	78.2%
East South Central:					
Alabama	69.4%	47.4%	63.5%	71.4%	80.7%
Kentucky	69.0%	41.8%	66.8%	73.0%	77.5%
Mississippi	70.4%	61.5%	56.5%	71.4%	80.7%
Tennessee	71.9%	53.6%	62.6%	78.9%	79.8%
West South Central:					
Arkansas	62.0%	40.8%	53.3%	62.3%	78.5%
Louisiana	65.1%	39.6%	49.9%	70.2%	82.3%
Oklahoma	59.8%	38.5%	62.4%	73.9%	55.2%
Texas	67.1%	34.8%	54.7%	71.9%	82.9%
Mountain:					
Arizona	62.6%	37.7%	60.6%	66.7%	72.8%
Colorado	66.9%	46.6%	55.0%	69.4%	80.0%
Idaho	77.5%	70.7%	64.8%	81.5%	83.6%
Montana	71.3%	51.8%	61.8%	71.9%	82.0%
Nevada	72.9%	53.9%	71.6%	69.7%	84.2%
New Mexico	63.1%	44.2%	49.4%	68.7%	76.6%
Utah	71.0%	58.6%	69.7%	67.8%	77.8%
Wyoming	74.6%	48.1%	66.3%	80.7%	80.2%
Pacific:					
Alaska	69.4%	42.8%	66.2%	65.3%	82.4%
California	72.0%	51.8%	62.6%	76.9%	84.1%
Hawaii	76.6%	67.0%	72.5%	73.4%	88.2%
Oregon	71.2%	50.5%	67.1%	81.5%	74.9%
Washington	78.6%	52.2%	83.1%	79.5%	85.9%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.50%	1.33%	1.06%	0.66%	0.78%
New England:					
Connecticut	2.09%	6.30%	4.09%	2.67%	2.26%
Maine	1.41%	3.96%	3.76%	2.24%	2.09%
Massachusetts	2.43%	2.77%	6.54%	2.61%	3.16%
New Hampshire	2.31%	7.01%	3.71%	3.29%	4.13%
Rhode Island	3.58%	11.36%	5.42%	4.18%	5.61%
Vermont	2.31%	8.83%	4.44%	3.19%	3.20%
Middle Atlantic:					
New Jersey	2.70%	4.59%	6.15%	2.92%	3.49%
New York	2.01%	5.32%	4.86%	1.93%	2.28%
Pennsylvania	2.49%	5.99%	4.74%	2.94%	1.86%
East North Central:					
Illinois	2.40%	6.95%	4.60%	2.46%	3.49%
Indiana	2.43%	5.28%	4.06%	4.30%	2.32%
Michigan	2.27%	5.03%	4.19%	2.77%	3.21%
Ohio	2.04%	5.66%	4.36%	2.06%	3.25%
Wisconsin	1.66%	5.49%	4.00%	2.74%	2.48%
West North Central:					
Iowa	1.93%	6.44%	4.58%	3.23%	1.39%
Kansas	2.52%	6.16%	8.87%	2.54%	2.77%
Minnesota	7.19%	6.63%	4.69%	1.82%	17.88% *
Missouri	2.39%	3.96%	2.62%	3.21%	3.90%
Nebraska	2.54%	5.03%	4.57%	2.64%	6.15%
North Dakota	1.63%	5.10%	2.92%	2.66%	3.36%
South Dakota	1.91%	5.11%	3.32%	2.37%	3.56%
South Atlantic:					
Delaware	2.03%	4.97%	4.97%	2.63%	3.53%
District of Columbia	2.78%	8.88%	3.68%	2.61%	3.11%
Florida	2.37%	6.73%	3.83%	3.52%	2.96%
Georgia	1.69%	3.73%	4.04%	2.66%	1.79%
Maryland	2.15%	4.92%	4.05%	5.16%	1.65%
North Carolina	2.30%	8.58%	4.02%	3.66%	3.11%
South Carolina	2.51%	5.13%	3.19%	3.46%	4.37%
Virginia	2.28%	4.06%	2.42%	5.06%	2.39%
West Virginia	2.10%	5.71%	4.21%	2.88%	2.39%
East South Central:					
Alabama	2.82%	5.23%	3.25%	5.16%	2.99%
Kentucky	2.27%	7.18%	4.59%	2.39%	3.48%
Mississippi	2.14%	11.99%	4.57%	3.95%	1.77%
Tennessee	2.31%	6.95%	5.95%	2.55%	1.14%
West South Central:					
Arkansas	2.64%	4.63%	4.33%	5.21%	2.60%
Louisiana	3.92%	11.84%	6.99%	3.62%	2.70%
Oklahoma	4.04%	5.45%	4.22%	3.00%	9.78%
Texas	2.44%	6.83%	5.44%	2.81%	1.78%
Mountain:					
Arizona	2.84%	6.55%	4.38%	5.15%	3.59%
Colorado	3.05%	5.08%	10.26%	2.73%	2.44%
Idaho	2.45%	4.49%	3.73%	4.90%	1.80%
Montana	2.51%	4.50%	4.70%	4.25%	2.85%
Nevada	3.96%	5.17%	12.29%	3.88%	3.14%
New Mexico	2.51%	8.64%	5.01%	4.74%	2.63%
Utah	2.43%	7.42%	4.18%	5.16%	2.53%
Wyoming	1.98%	5.90%	3.42%	3.45%	3.36%
Pacific:					
Alaska	2.99%	4.56%	4.36%	6.04%	3.06%
California	1.78%	5.20%	3.33%	2.70%	1.46%
Hawaii	2.46%	3.29%	5.00%	4.87%	2.66%
Oregon	3.30%	3.85%	4.60%	2.00%	8.74%
Washington	2.27%	4.90%	5.28%	3.15%	2.70%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	54.3%	25.5%	46.2%	63.9%	72.5%
New England:					
Connecticut	52.2%	21.5%	39.0%	57.4%	78.6%
Maine	59.7%	38.0%	49.7%	62.2%	75.9%
Massachusetts	51.9%	27.5%	45.0%	60.5%	72.4%
New Hampshire	50.1%	23.6%	44.3%	57.6%	65.6%
Rhode Island	52.4%	43.3%	39.2%	65.3%	59.4%
Vermont	56.8%	38.4%	42.2%	61.7%	76.9%
Middle Atlantic:					
New Jersey	55.0%	29.1%	45.6%	59.5%	77.6%
New York	52.8%	19.6%	50.0%	60.7%	73.0%
Pennsylvania	51.9%	23.2%	40.5%	64.4%	68.6%
East North Central:					
Illinois	54.9%	20.7%	47.5%	68.9%	70.4%
Indiana	52.3%	20.7%	36.8%	60.7%	76.4%
Michigan	53.4%	23.3%	45.3%	62.3%	74.4%
Ohio	53.9%	27.7%	48.1%	62.9%	64.8%
Wisconsin	50.2%	26.4%	36.9%	63.4%	68.0%
West North Central:					
Iowa	57.2%	31.6%	49.7%	66.6%	69.7%
Kansas	56.3%	34.0%	42.1%	63.3%	78.5%
Minnesota	40.2%	17.6%	42.0%	65.8%	32.7% *
Missouri	56.8%	22.6%	57.8%	64.1%	72.4%
Nebraska	49.9%	27.9%	44.4%	61.9%	56.6%
North Dakota	55.5%	24.2%	44.7%	70.6%	73.3%
South Dakota	56.6%	35.2%	46.6%	61.2%	72.0%
South Atlantic:					
Delaware	52.3%	23.9%	40.3%	60.9%	73.9%
District of Columbia	60.6%	25.8%	59.2%	76.8%	76.7%
Florida	49.5%	21.3%	41.7%	52.9%	73.4%
Georgia	57.2%	40.9%	44.2%	65.8%	73.0%
Maryland	56.5%	26.9%	53.0%	62.9%	71.6%
North Carolina	57.9%	34.6%	51.9%	58.6%	75.6%
South Carolina	49.0%	27.6%	42.3%	51.8%	67.1%
Virginia	55.6%	23.3%	51.1%	64.5%	75.3%
West Virginia	53.0%	20.2%	38.4%	64.9%	73.5%
East South Central:					
Alabama	60.4%	30.7%	51.1%	69.1%	77.0%
Kentucky	56.3%	21.2%	55.8%	67.1%	71.6%
Mississippi	56.2%	30.1% *	42.7%	64.6%	78.3%
Tennessee	61.5%	26.6%	56.9%	74.6%	77.9%
West South Central:					
Arkansas	52.0%	28.3%	39.8%	59.5%	71.0%
Louisiana	53.6%	23.0%	38.8%	65.0%	76.5%
Oklahoma	49.7%	24.1%	50.4%	66.8%	51.2%
Texas	55.8%	19.6%	42.1%	66.3%	79.1%
Mountain:					
Arizona	47.7%	23.3%	36.3%	54.1%	69.9%
Colorado	52.3%	21.5%	41.3%	63.0%	73.2%
Idaho	64.7%	30.7%	51.2%	77.3%	78.4%
Montana	56.2%	20.9%	49.0%	61.9%	74.7%
Nevada	55.2%	29.2%	54.6%	52.2%	75.8%
New Mexico	49.7%	25.5%	36.7%	59.3%	71.0%
Utah	56.7%	26.3%	50.5%	62.6%	70.3%
Wyoming	61.9%	24.9%	47.4%	73.6%	77.8%
Pacific:					
Alaska	54.3%	21.4%	50.0%	58.7%	65.5%
California	55.9%	28.0%	44.9%	69.0%	75.8%
Hawaii	58.7%	36.2%	58.3%	59.7%	77.9%
Oregon	61.5%	31.4%	60.5%	73.8%	70.9%
Washington	66.6%	30.1%	69.5%	74.3%	83.2%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.56%	0.88%	1.06%	0.72%	0.86%
New England:					
Connecticut	2.41%	3.01%	2.61%	2.41%	2.42%
Maine	2.00%	3.93%	4.52%	2.61%	2.05%
Massachusetts	2.90%	2.28%	7.00%	2.73%	3.73%
New Hampshire	2.75%	3.97%	4.66%	2.98%	4.83%
Rhode Island	2.57%	10.21%	4.57%	3.96%	3.89%
Vermont	3.23%	9.41%	4.84%	4.20%	3.49%
Middle Atlantic:					
New Jersey	2.94%	4.16%	4.10%	3.41%	3.98%
New York	2.28%	2.64%	5.24%	2.47%	2.88%
Pennsylvania	2.14%	3.31%	3.18%	2.73%	2.33%
East North Central:					
Illinois	2.54%	3.97%	3.72%	2.76%	3.97%
Indiana	3.31%	4.01%	3.76%	4.79%	2.73%
Michigan	2.93%	3.51%	4.47%	3.38%	3.26%
Ohio	1.93%	4.04%	2.88%	2.72%	3.74%
Wisconsin	2.25%	4.50%	3.80%	2.61%	2.58%
West North Central:					
Iowa	2.18%	4.62%	4.56%	3.60%	1.85%
Kansas	3.05%	7.29%	7.39%	5.32%	2.79%
Minnesota	4.38%	3.30%	4.83%	3.20%	11.18% *
Missouri	3.07%	2.91%	3.45%	4.37%	6.56%
Nebraska	2.25%	4.52%	4.39%	2.47%	5.26%
North Dakota	2.91%	5.12%	2.72%	2.21%	4.22%
South Dakota	2.20%	3.76%	3.19%	3.77%	3.81%
South Atlantic:					
Delaware	2.63%	3.59%	3.69%	5.56%	3.48%
District of Columbia	3.18%	4.18%	5.11%	2.57%	3.08%
Florida	2.92%	4.32%	4.40%	3.37%	2.93%
Georgia	2.09%	5.77%	3.80%	3.17%	2.44%
Maryland	2.78%	3.15%	4.02%	3.49%	2.57%
North Carolina	2.42%	7.25%	4.50%	3.30%	4.21%
South Carolina	2.10%	3.42%	2.83%	4.72%	4.14%
Virginia	2.99%	2.87%	5.45%	5.84%	2.52%
West Virginia	2.57%	3.39%	3.64%	2.94%	2.62%
East South Central:					
Alabama	3.84%	3.77%	4.06%	5.91%	3.18%
Kentucky	3.13%	4.84%	4.31%	2.82%	4.65%
Mississippi	3.52%	12.68% *	4.26%	5.41%	2.13%
Tennessee	3.34%	6.88%	5.29%	3.08%	1.40%
West South Central:					
Arkansas	2.64%	4.10%	3.34%	5.02%	3.93%
Louisiana	3.56%	4.03%	5.42%	3.99%	3.55%
Oklahoma	3.32%	3.80%	3.83%	3.48%	9.70%
Texas	2.64%	4.18%	4.47%	2.82%	1.98%
Mountain:					
Arizona	3.57%	4.24%	6.07%	6.10%	3.49%
Colorado	2.83%	3.69%	6.94%	2.87%	2.87%
Idaho	3.52%	6.08%	3.96%	5.10%	2.10%
Montana	2.91%	2.05%	4.56%	4.56%	3.63%
Nevada	4.80%	3.81%	13.94%	4.71%	4.31%
New Mexico	2.55%	6.56%	4.44%	4.77%	2.56%
Utah	3.09%	7.78%	5.66%	4.53%	3.88%
Wyoming	2.52%	4.21%	4.29%	3.78%	3.31%
Pacific:					
Alaska	2.89%	3.44%	4.10%	5.22%	6.55%
California	2.22%	3.18%	3.79%	2.88%	3.31%
Hawaii	2.68%	3.38%	6.06%	3.91%	2.99%
Oregon	2.70%	3.92%	4.06%	2.61%	7.52%
Washington	2.83%	4.32%	6.95%	3.05%	2.98%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.B.3 Number of full-time private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	109,141,411	17,178,304	26,742,901	31,506,991	33,713,215
New England:					
Connecticut	1,165,973	174,384	286,251	330,288	375,050
Maine	436,290	77,443	100,532	116,779	141,536
Massachusetts	2,645,684	470,560	623,570	719,790	831,763
New Hampshire	497,605	51,723	144,778	138,308	162,797
Rhode Island	384,437	64,715 *	81,339	71,141	167,242 *
Vermont	202,147	33,005	43,369	60,643	65,130
Middle Atlantic:					
New Jersey	3,108,434	530,454	825,445	842,319	910,217
New York	6,447,491	986,228	1,591,663	1,849,390	2,020,211
Pennsylvania	4,406,413	623,888	1,038,060	1,433,398	1,311,067
East North Central:					
Illinois	4,374,953	712,919	1,101,908	1,262,968	1,297,157
Indiana	2,078,661	280,043	448,962	679,867	669,790
Michigan	3,002,115	444,548	744,059	828,696	984,812
Ohio	3,953,801	511,172	1,081,412	1,184,987	1,176,229
Wisconsin	2,029,470	302,227	463,991	603,171	660,081
West North Central:					
Iowa	1,018,527	156,350	215,048	319,859	327,270
Kansas	1,048,950	179,902	246,105	306,059	316,885
Minnesota	2,072,448	332,082	490,606	623,005	626,755 *
Missouri	2,099,310	356,544	522,837	567,383	652,547
Nebraska	721,483	110,872	174,304	211,025	225,281
North Dakota	279,045	38,586	67,621	84,017	88,821
South Dakota	298,697	46,257	73,451	85,239	93,749
South Atlantic:					
Delaware	352,579	54,658	80,309	101,483	116,129
District of Columbia	481,699	102,315	107,830	136,713	134,840
Florida	7,647,924	1,144,374	1,977,492	2,100,573	2,425,485
Georgia	3,578,870	691,154	856,844	997,093	1,033,779
Maryland	2,058,070	362,181	536,593	394,266 *	765,030
North Carolina	3,270,839	527,047	813,682	956,143	973,967
South Carolina	1,665,898	246,394	451,050	457,385	511,069
Virginia	2,877,049	437,878	711,041	824,680	903,449
West Virginia	402,193	61,034	91,391	123,318	126,451
East South Central:					
Alabama	1,403,771	229,857	248,279	510,039 *	415,595
Kentucky	1,300,111	183,955	337,258	380,876	398,022
Mississippi	808,209	117,951 *	191,426	213,598	285,234
Tennessee	2,534,384	395,624	696,838	726,284	715,638 *
West South Central:					
Arkansas	932,063	150,986	222,088	274,802	284,188
Louisiana	1,284,157	201,266	307,436	387,114	388,341
Oklahoma	1,297,815	248,484	305,049	355,489	388,792
Texas	10,127,159	1,404,129	2,709,527	2,931,852	3,081,650
Mountain:					
Arizona	2,159,774	399,874	412,717 *	667,596	679,587
Colorado	1,942,491	337,403	435,800	575,118	594,170
Idaho	591,895	96,052	136,796	188,516 *	170,531
Montana	322,843	40,306	88,075	95,591	98,871
Nevada	1,165,435	203,875	297,696 *	306,621	357,243
New Mexico	505,389	92,482	112,926	145,633	154,347
Utah	1,282,490	233,632	269,429	383,744	395,686
Wyoming	167,168	26,885	38,604	48,118	53,561
Pacific:					
Alaska	202,874	33,311	48,778	61,038	59,748
California	12,446,873	2,008,265	2,945,353	3,686,598	3,806,657
Hawaii	373,509	65,398	86,891	104,025	117,194
Oregon	1,357,042	242,154	344,050	336,803	434,036
Washington	2,328,905	355,479	516,340	717,551	739,535

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

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

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.B.3 Standard errors for number of full-time private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,517,874	538,202	1,018,721	984,536	1,083,687
New England:					
Connecticut	63,017	26,559	49,701	57,788	53,086
Maine	21,450	11,035	17,449	14,222	19,607
Massachusetts	215,919	76,876	185,541	117,265	122,630
New Hampshire	46,467	12,208	35,302	21,064	35,400
Rhode Island	56,607	19,960 *	12,523	20,064	60,455 *
Vermont	15,524	6,439	6,116	12,834	11,329
Middle Atlantic:					
New Jersey	248,092	99,149	223,734	117,101	191,417
New York	369,488	120,273	196,343	224,534	318,226
Pennsylvania	351,469	103,492	271,482	249,317	198,925
East North Central:					
Illinois	277,493	106,516	219,805	161,654	200,367
Indiana	150,130	46,328	113,624	104,064	103,470
Michigan	183,802	72,893	120,288	130,683	175,136
Ohio	237,313	85,110	177,307	175,343	160,518
Wisconsin	129,576	72,416	88,311	70,071	98,412
West North Central:					
Iowa	76,496	28,146	29,035	49,644	65,050
Kansas	86,475	53,952	41,089	64,142	45,155
Minnesota	224,039	57,832	73,195	98,875	229,377 *
Missouri	173,291	54,531	68,831	137,179	145,262
Nebraska	49,325	23,255	25,155	37,833	39,239
North Dakota	17,667	7,648	7,618	13,212	14,860
South Dakota	17,534	6,419	8,345	12,830	15,115
South Atlantic:					
Delaware	20,167	8,670	12,907	14,035	20,586
District of Columbia	29,003	25,373	17,810	18,089	24,684
Florida	585,727	188,713	551,225	258,169	298,458
Georgia	267,217	166,191	109,887	171,514	188,297
Maryland	215,755	96,112	84,980	123,385 *	170,168
North Carolina	206,068	87,416	165,334	147,276	148,390
South Carolina	171,760	37,026	122,997	128,388	64,585
Virginia	223,878	85,863	201,292	131,528	119,772
West Virginia	22,728	10,800	11,713	16,307	21,355
East South Central:					
Alabama	234,677	32,678	37,232	237,098 *	54,921
Kentucky	83,836	28,521	44,532	53,158	82,407
Mississippi	67,909	54,691 *	28,179	42,439	42,399
Tennessee	310,890	72,409	93,477	147,077	282,277 *
West South Central:					
Arkansas	69,321	34,249	36,586	59,276	46,776
Louisiana	82,346	42,127	43,930	61,366	74,259
Oklahoma	112,518	38,839	35,923	46,236	107,553
Texas	514,343	193,993	367,508	381,027	360,697
Mountain:					
Arizona	171,639	65,744	126,785 *	112,966	110,445
Colorado	143,065	54,203	81,475	126,790	81,674
Idaho	59,634	12,224	19,721	58,546 *	23,076
Montana	21,568	6,366	13,895	15,876	18,949
Nevada	138,834	30,785	126,267 *	43,233	70,885
New Mexico	37,182	20,230	29,178	18,924	20,703
Utah	72,159	52,286	34,398	66,659	58,433
Wyoming	8,610	4,003	4,986	6,537	8,426
Pacific:					
Alaska	13,619	8,215	5,880	11,166	8,485
California	697,625	214,856	308,035	500,462	523,466
Hawaii	25,358	16,479	16,553	17,352	19,480
Oregon	125,439	45,354	49,101	45,650	118,162
Washington	172,601	59,084	108,686	101,246	150,063

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

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

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.B.3.a Percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	109,141,411	15.7%	24.5%	28.9%	30.9%
New England:					
Connecticut	1,165,973	15.0%	24.6%	28.3%	32.2%
Maine	436,290	17.8%	23.0%	26.8%	32.4%
Massachusetts	2,645,684	17.8%	23.6%	27.2%	31.4%
New Hampshire	497,605	10.4%	29.1%	27.8%	32.7%
Rhode Island	384,437	16.8% *	21.2%	18.5% *	43.5%
Vermont	202,147	16.3%	21.5%	30.0%	32.2%
Middle Atlantic:					
New Jersey	3,108,434	17.1%	26.6%	27.1%	29.3%
New York	6,447,491	15.3%	24.7%	28.7%	31.3%
Pennsylvania	4,406,413	14.2%	23.6%	32.5%	29.8%
East North Central:					
Illinois	4,374,953	16.3%	25.2%	28.9%	29.6%
Indiana	2,078,661	13.5%	21.6%	32.7%	32.2%
Michigan	3,002,115	14.8%	24.8%	27.6%	32.8%
Ohio	3,953,801	12.9%	27.4%	30.0%	29.7%
Wisconsin	2,029,470	14.9%	22.9%	29.7%	32.5%
West North Central:					
Iowa	1,018,527	15.4%	21.1%	31.4%	32.1%
Kansas	1,048,950	17.2%	23.5%	29.2%	30.2%
Minnesota	2,072,448	16.0%	23.7%	30.1%	30.2%
Missouri	2,099,310	17.0%	24.9%	27.0%	31.1%
Nebraska	721,483	15.4%	24.2%	29.2%	31.2%
North Dakota	279,045	13.8%	24.2%	30.1%	31.8%
South Dakota	298,697	15.5%	24.6%	28.5%	31.4%
South Atlantic:					
Delaware	352,579	15.5%	22.8%	28.8%	32.9%
District of Columbia	481,699	21.2%	22.4%	28.4%	28.0%
Florida	7,647,924	15.0%	25.9%	27.5%	31.7%
Georgia	3,578,870	19.3%	23.9%	27.9%	28.9%
Maryland	2,058,070	17.6%	26.1%	19.2%	37.2%
North Carolina	3,270,839	16.1%	24.9%	29.2%	29.8%
South Carolina	1,665,898	14.8%	27.1%	27.5%	30.7%
Virginia	2,877,049	15.2%	24.7%	28.7%	31.4%
West Virginia	402,193	15.2%	22.7%	30.7%	31.4%
East South Central:					
Alabama	1,403,771	16.4%	17.7%	36.3% *	29.6%
Kentucky	1,300,111	14.1%	25.9%	29.3%	30.6%
Mississippi	808,209	14.6% *	23.7%	26.4%	35.3%
Tennessee	2,534,384	15.6%	27.5%	28.7%	28.2%
West South Central:					
Arkansas	932,063	16.2%	23.8%	29.5%	30.5%
Louisiana	1,284,157	15.7%	23.9%	30.1%	30.2%
Oklahoma	1,297,815	19.1%	23.5%	27.4%	30.0%
Texas	10,127,159	13.9%	26.8%	29.0%	30.4%
Mountain:					
Arizona	2,159,774	18.5%	19.1%	30.9%	31.5%
Colorado	1,942,491	17.4%	22.4%	29.6%	30.6%
Idaho	591,895	16.2%	23.1%	31.8%	28.8%
Montana	322,843	12.5%	27.3%	29.6%	30.6%
Nevada	1,165,435	17.5%	25.5% *	26.3%	30.7%
New Mexico	505,389	18.3%	22.3%	28.8%	30.5%
Utah	1,282,490	18.2%	21.0%	29.9%	30.9%
Wyoming	167,168	16.1%	23.1%	28.8%	32.0%
Pacific:					
Alaska	202,874	16.4%	24.0%	30.1%	29.5%
California	12,446,873	16.1%	23.7%	29.6%	30.6%
Hawaii	373,509	17.5%	23.3%	27.9%	31.4%
Oregon	1,357,042	17.8%	25.4%	24.8%	32.0%
Washington	2,328,905	15.3%	22.2%	30.8%	31.8%

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.

Percents may not add to 100% because of rounding.

Table VIII.B.3.a Standard errors for percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,517,874	0.51%	0.83%	0.82%	0.87%
New England:					
Connecticut	63,017	2.36%	3.92%	4.55%	4.32%
Maine	21,450	2.61%	3.61%	3.35%	3.88%
Massachusetts	215,919	2.98%	5.91%	4.07%	4.72%
New Hampshire	46,467	2.57%	5.70%	4.65%	6.00%
Rhode Island	56,607	5.07% *	4.98%	5.95% *	10.39%
Vermont	15,524	3.21%	3.34%	5.23%	4.80%
Middle Atlantic:					
New Jersey	248,092	3.41%	6.14%	3.86%	5.62%
New York	369,488	2.00%	2.91%	3.29%	3.93%
Pennsylvania	351,469	2.52%	5.25%	4.99%	4.40%
East North Central:					
Illinois	277,493	2.53%	4.33%	3.58%	4.09%
Indiana	150,130	2.32%	4.74%	4.66%	4.61%
Michigan	183,802	2.60%	3.84%	4.15%	4.86%
Ohio	237,313	2.20%	3.90%	3.94%	3.84%
Wisconsin	129,576	3.31%	3.92%	3.66%	4.21%
West North Central:					
Iowa	76,496	2.80%	3.09%	4.40%	4.96%
Kansas	86,475	4.65%	3.91%	5.11%	4.26%
Minnesota	224,039	3.30%	4.39%	5.07%	8.35%
Missouri	173,291	2.82%	3.82%	5.52%	5.80%
Nebraska	49,325	3.08%	3.66%	4.60%	4.69%
North Dakota	17,667	2.81%	2.96%	3.99%	4.46%
South Dakota	17,534	2.25%	2.98%	3.77%	4.15%
South Atlantic:					
Delaware	20,167	2.48%	3.56%	3.99%	4.91%
District of Columbia	29,003	4.84%	4.06%	3.80%	4.24%
Florida	585,727	2.57%	5.72%	3.72%	4.02%
Georgia	267,217	4.14%	3.30%	4.34%	4.55%
Maryland	215,755	4.40%	4.40%	5.47%	6.42%
North Carolina	206,068	2.69%	4.50%	4.19%	4.21%
South Carolina	171,760	2.61%	6.03%	6.24%	4.69%
Virginia	223,878	2.99%	5.82%	4.31%	4.48%
West Virginia	22,728	2.60%	2.98%	3.89%	4.46%
East South Central:					
Alabama	234,677	3.56%	3.98%	11.11% *	6.06%
Kentucky	83,836	2.28%	3.55%	4.07%	5.08%
Mississippi	67,909	5.99% *	3.87%	4.97%	5.13%
Tennessee	310,890	3.27%	4.56%	5.76%	8.37%
West South Central:					
Arkansas	69,321	3.60%	3.96%	5.34%	4.62%
Louisiana	82,346	3.22%	3.54%	4.41%	4.91%
Oklahoma	112,518	3.17%	3.26%	3.90%	6.16%
Texas	514,343	1.90%	3.26%	3.38%	3.28%
Mountain:					
Arizona	171,639	3.22%	5.13%	4.77%	4.75%
Colorado	143,065	2.93%	3.91%	5.34%	4.16%
Idaho	59,634	2.67%	3.81%	7.11%	4.40%
Montana	21,568	2.16%	4.16%	4.50%	4.93%
Nevada	138,834	3.29%	8.42% *	4.63%	5.80%
New Mexico	37,182	3.73%	4.89%	3.86%	3.97%
Utah	72,159	3.86%	2.84%	4.58%	4.35%
Wyoming	8,610	2.44%	2.93%	3.75%	4.28%
Pacific:					
Alaska	13,619	3.68%	3.17%	4.64%	4.00%
California	697,625	1.83%	2.49%	3.39%	3.48%
Hawaii	25,358	4.01%	4.05%	4.63%	4.83%
Oregon	125,439	3.40%	3.93%	3.80%	6.39%
Washington	172,601	2.61%	4.25%	4.34%	5.35%

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.

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table VIII.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	87.3%	72.3%	85.2%	90.6%	93.4%
New England:					
Connecticut	90.7%	65.1%	86.6%	98.2%	99.1%
Maine	84.7%	56.3%	82.0%	92.0%	96.1%
Massachusetts	89.5%	83.4%	93.7%	93.1%	86.6%
New Hampshire	80.6%	72.9%	83.3%	93.6%	69.4%
Rhode Island	92.1%	80.1%	85.4%	96.1%	98.2%
Vermont	84.3%	66.6%	79.6%	91.7%	89.4%
Middle Atlantic:					
New Jersey	87.4%	79.2%	80.6%	89.6%	96.4%
New York	89.5%	74.0%	86.4%	91.4%	97.9%
Pennsylvania	89.3%	65.2%	88.9%	92.3%	97.7%
East North Central:					
Illinois	91.6%	71.3%	90.8%	97.4%	97.8%
Indiana	86.1%	63.8%	82.7%	92.0%	91.6%
Michigan	85.9%	75.9%	87.8%	75.9%	97.3%
Ohio	90.8%	72.2%	88.6%	94.9%	96.6%
Wisconsin	85.3%	71.0%	84.3%	90.2%	88.1%
West North Central:					
Iowa	90.0%	73.2%	85.3%	92.5%	98.6%
Kansas	90.1%	81.7%	82.4%	96.2%	94.9%
Minnesota	90.4%	79.7%	85.6%	92.9%	97.3%
Missouri	89.4%	73.1%	87.8%	95.2%	94.6%
Nebraska	87.8%	72.5%	85.0%	94.9%	90.7%
North Dakota	86.5%	72.6%	84.8%	87.4%	92.9%
South Dakota	86.4%	67.3%	80.2%	92.0%	95.5%
South Atlantic:					
Delaware	85.7%	69.5%	81.2%	83.7%	98.3%
District of Columbia	96.9%	91.8%	97.6%	97.7%	99.3%
Florida	83.1%	67.4%	86.5%	85.7%	85.3%
Georgia	88.6%	83.5%	80.8%	94.8%	92.7%
Maryland	91.5%	76.0%	87.8%	96.8%	98.7%
North Carolina	85.3%	66.3%	87.7%	85.5%	93.4%
South Carolina	73.7%	61.7%	88.3%	47.5% *	90.0%
Virginia	88.7%	76.8%	83.9%	89.4%	97.6%
West Virginia	84.6%	70.1%	70.3%	89.9%	96.7%
East South Central:					
Alabama	89.6%	72.8%	81.9%	94.6%	97.3%
Kentucky	88.0%	70.4%	84.2%	93.9%	93.5%
Mississippi	88.9%	81.5%	81.9%	86.9%	98.0%
Tennessee	89.6%	69.6%	89.0%	92.5%	98.3%
West South Central:					
Arkansas	86.9%	76.3%	74.5%	92.3%	97.0%
Louisiana	87.5%	66.3%	82.0%	92.5%	98.0%
Oklahoma	89.3%	74.2%	88.0%	93.9%	95.6%
Texas	85.2%	60.1%	83.4%	88.9%	94.8%
Mountain:					
Arizona	90.4%	82.9%	83.2%	93.1%	96.6%
Colorado	85.3%	72.9%	73.4%	94.0%	92.5%
Idaho	82.5%	49.9%	80.7%	91.5%	92.5%
Montana	86.1%	57.2%	80.9%	92.6%	96.3%
Nevada	90.1%	76.0%	96.2%	85.8%	96.9%
New Mexico	82.9%	83.1%	75.1%	79.4%	91.9%
Utah	82.4%	56.6%	72.2%	88.7%	98.4%
Wyoming	76.8%	47.5%	70.9%	80.1%	92.9%
Pacific:					
Alaska	72.7%	32.6%	73.1%	84.2%	83.0%
California	86.3%	76.6%	84.4%	93.3%	86.1%
Hawaii	96.1%	90.1%	98.4%	95.9%	97.9%
Oregon	87.8%	71.1%	86.7%	89.2%	96.8%
Washington	86.3%	77.6%	81.4%	91.8%	88.6%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.43%	1.16%	0.75%	0.70%	1.03%
New England:					
Connecticut	1.45%	6.97%	4.09%	1.13%	0.58%
Maine	1.96%	7.34%	5.15%	2.22%	1.66%
Massachusetts	2.86%	4.11%	2.82%	2.54%	7.91%
New Hampshire	4.88%	8.14%	5.30%	2.64%	11.94%
Rhode Island	1.68%	7.13%	4.18%	3.04%	1.09%
Vermont	2.04%	7.50%	4.33%	2.90%	4.32%
Middle Atlantic:					
New Jersey	2.19%	5.41%	7.07%	3.78%	2.64%
New York	1.26%	4.27%	2.76%	2.45%	1.35%
Pennsylvania	2.03%	8.90%	3.58%	2.62%	0.91%
East North Central:					
Illinois	1.18%	6.00%	2.50%	0.92%	0.97%
Indiana	1.68%	6.80%	5.46%	2.48%	2.74%
Michigan	2.84%	5.91%	3.49%	8.40%	1.47%
Ohio	1.25%	5.81%	2.87%	1.98%	1.98%
Wisconsin	2.48%	8.09%	4.17%	3.28%	6.16%
West North Central:					
Iowa	1.42%	6.27%	3.69%	2.49%	0.79%
Kansas	1.67%	6.36%	5.03%	2.18%	2.25%
Minnesota	1.77%	5.03%	4.16%	2.53%	2.71%
Missouri	1.66%	5.58%	3.13%	2.06%	2.94%
Nebraska	2.05%	7.14%	3.52%	1.99%	5.11%
North Dakota	2.03%	6.90%	4.51%	4.27%	2.98%
South Dakota	1.64%	5.85%	3.90%	2.77%	2.50%
South Atlantic:					
Delaware	2.11%	7.05%	5.58%	4.88%	1.55%
District of Columbia	0.67%	2.84%	1.32%	1.33%	0.45%
Florida	2.45%	7.17%	4.23%	3.04%	5.48%
Georgia	1.42%	4.63%	3.82%	1.92%	2.57%
Maryland	1.42%	7.31%	3.28%	2.07%	1.16%
North Carolina	1.77%	6.55%	3.54%	4.38%	2.81%
South Carolina	6.15%	7.07%	4.23%	15.18% *	4.13%
Virginia	1.84%	5.93%	6.05%	3.97%	1.04%
West Virginia	1.92%	6.43%	5.45%	3.53%	1.54%
East South Central:					
Alabama	2.17%	5.41%	5.09%	3.13%	1.26%
Kentucky	1.66%	6.21%	3.82%	2.06%	3.07%
Mississippi	1.58%	9.19%	4.10%	4.38%	1.10%
Tennessee	1.87%	7.03%	2.89%	2.97%	1.35%
West South Central:					
Arkansas	1.94%	7.31%	5.88%	3.05%	1.67%
Louisiana	1.65%	8.08%	4.20%	2.71%	1.83%
Oklahoma	1.58%	5.19%	2.77%	2.52%	2.18%
Texas	1.54%	6.25%	3.01%	2.99%	2.64%
Mountain:					
Arizona	1.36%	3.98%	6.23%	2.26%	1.85%
Colorado	2.23%	6.60%	6.47%	2.88%	3.71%
Idaho	2.67%	6.89%	4.51%	3.72%	4.80%
Montana	1.74%	7.54%	4.49%	2.47%	1.87%
Nevada	1.97%	5.05%	2.35%	4.95%	1.84%
New Mexico	2.09%	4.92%	7.29%	4.37%	3.42%
Utah	2.78%	11.56%	5.04%	3.78%	0.80%
Wyoming	2.44%	8.04%	5.92%	4.81%	2.80%
Pacific:					
Alaska	3.74%	9.48%	4.67%	4.62%	6.49%
California	2.26%	3.33%	2.30%	1.53%	6.80%
Hawaii	0.98%	4.23%	1.01%	2.02%	1.48%
Oregon	2.05%	6.41%	3.37%	4.14%	3.05%
Washington	3.19%	5.11%	5.31%	2.69%	8.72%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	93.5%	86.3%	93.1%	94.4%	95.8%
New England:					
Connecticut	94.4%	87.2%	93.7%	93.3%	98.0%
Maine	94.4%	89.3%	95.1%	94.1%	95.8%
Massachusetts	93.6%	85.2%	97.2%	95.7%	93.4%
New Hampshire	89.1%	90.0%	77.1%	95.3%	94.4%
Rhode Island	94.8%	97.6%	90.4%	99.3%	93.8%
Vermont	95.5%	92.4%	94.9%	94.3%	98.3%
Middle Atlantic:					
New Jersey	91.5%	95.5%	80.8%	91.7%	97.5%
New York	93.4%	87.4%	95.8%	93.0%	94.2%
Pennsylvania	91.8%	86.1%	92.9%	91.6%	93.2%
East North Central:					
Illinois	91.4%	82.0%	89.3%	95.1%	93.3%
Indiana	95.1%	93.6%	96.1%	95.8%	94.2%
Michigan	95.1%	84.1%	98.4%	95.7%	96.4%
Ohio	91.9%	87.9%	90.1%	93.2%	93.3%
Wisconsin	93.1%	83.1%	88.0%	96.9%	96.7%
West North Central:					
Iowa	95.9%	94.1%	94.7%	96.1%	96.9%
Kansas	91.6%	91.5%	86.9%	87.2%	99.3%
Minnesota	92.3%	87.5%	92.7%	93.6%	92.7%
Missouri	90.3%	74.6%	96.2%	95.4%	88.1%
Nebraska	93.1%	84.3%	87.0%	97.1%	97.0%
North Dakota	93.1%	79.9%	88.1%	97.3%	97.5%
South Dakota	95.5%	84.0%	94.4%	97.1%	98.8%
South Atlantic:					
Delaware	93.5%	81.5%	90.8%	93.7%	99.0%
District of Columbia	94.5%	78.0%	97.8%	98.8%	99.3%
Florida	92.5%	93.0%	86.3%	91.6%	98.1%
Georgia	94.0%	90.2%	96.7%	93.0%	95.3%
Maryland	94.4%	84.2%	97.1%	93.0%	97.1%
North Carolina	95.3%	93.9%	94.6%	92.6%	98.8%
South Carolina	95.2%	91.6%	91.8%	99.3%	97.5%
Virginia	95.4%	88.8%	96.7%	94.9%	97.5%
West Virginia	91.7%	70.9%	88.4%	95.2%	97.4%
East South Central:					
Alabama	96.2%	91.1%	94.4%	98.5%	96.6%
Kentucky	96.5%	87.6%	96.4%	97.4%	98.8%
Mississippi	93.7%	71.4%	96.5%	94.4%	99.3%
Tennessee	96.7%	89.9%	96.8%	97.8%	98.2%
West South Central:					
Arkansas	95.5%	97.6%	95.5%	96.1%	94.2%
Louisiana	93.2%	87.9%	90.5%	94.1%	95.9%
Oklahoma	94.4%	82.3%	95.0%	96.7%	97.9%
Texas	95.3%	88.7%	95.4%	95.9%	96.7%
Mountain:					
Arizona	91.6%	82.9%	95.1%	87.4%	98.2%
Colorado	90.7%	71.7%	90.6%	95.2%	94.7%
Idaho	94.4%	68.9%	94.1%	98.1%	98.2%
Montana	94.4%	79.1%	90.8%	96.5%	98.7%
Nevada	90.2%	79.5%	97.2%	84.7%	93.3%
New Mexico	89.8%	79.4%	91.6%	89.5%	94.5%
Utah	91.1%	64.8%	96.6%	96.5%	92.6%
Wyoming	94.0%	73.4%	93.3%	95.6%	98.5%
Pacific:					
Alaska	92.5%	93.0%	86.3%	95.1%	94.2%
California	92.9%	82.7%	92.3%	95.8%	94.9%
Hawaii	89.7%	79.1%	93.5%	92.7%	89.6%
Oregon	94.5%	84.3%	98.4%	93.8%	96.4%
Washington	97.0%	94.5%	97.9%	96.4%	98.0%

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.

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.32%	1.08%	0.75%	0.43%	0.51%
New England:					
Connecticut	1.28%	4.26%	3.33%	2.29%	0.70%
Maine	1.06%	4.38%	2.23%	2.01%	0.93%
Massachusetts	1.26%	4.44%	1.48%	1.60%	2.32%
New Hampshire	4.32%	4.02%	10.54%	1.28%	4.27%
Rhode Island	1.68%	1.52%	3.44%	0.50%	3.45%
Vermont	0.99%	3.83%	1.79%	2.17%	0.78%
Middle Atlantic:					
New Jersey	2.03%	2.40%	3.79%	3.33%	1.24%
New York	1.15%	2.52%	1.09%	1.93%	2.62%
Pennsylvania	1.29%	4.84%	3.06%	1.79%	2.15%
East North Central:					
Illinois	1.61%	5.58%	3.26%	1.23%	3.51%
Indiana	1.40%	3.06%	1.80%	2.21%	2.88%
Michigan	1.03%	4.90%	0.63%	1.77%	1.40%
Ohio	1.34%	3.03%	2.73%	1.76%	3.01%
Wisconsin	1.55%	3.17%	5.48%	1.00%	1.19%
West North Central:					
Iowa	0.93%	3.85%	1.91%	1.23%	1.57%
Kansas	3.19%	4.90%	9.37%	6.37%	0.35%
Minnesota	2.14%	5.43%	2.21%	3.73%	4.69%
Missouri	2.53%	8.51%	1.44%	1.89%	6.29%
Nebraska	1.79%	6.51%	6.02%	1.21%	0.84%
North Dakota	1.20%	3.45%	2.49%	1.00%	1.66%
South Dakota	0.91%	3.98%	1.71%	1.53%	0.38%
South Atlantic:					
Delaware	1.44%	6.74%	2.66%	2.26%	0.47%
District of Columbia	2.17%	7.38%	1.09%	0.68%	0.38%
Florida	2.06%	2.53%	5.30%	2.44%	0.48%
Georgia	1.41%	4.39%	1.29%	3.42%	1.83%
Maryland	1.75%	6.07%	1.60%	3.50%	1.39%
North Carolina	0.95%	3.05%	1.72%	2.45%	0.50%
South Carolina	1.32%	3.09%	3.99%	0.57%	0.87%
Virginia	1.23%	4.86%	1.80%	2.98%	0.96%
West Virginia	1.59%	8.95%	3.02%	1.32%	1.09%
East South Central:					
Alabama	1.03%	2.81%	2.10%	1.02%	1.49%
Kentucky	0.96%	5.33%	1.76%	1.67%	0.54%
Mississippi	2.33%	5.01%	1.40%	3.60%	0.39%
Tennessee	0.97%	5.83%	1.27%	0.85%	1.00%
West South Central:					
Arkansas	1.37%	1.35%	1.75%	2.27%	3.35%
Louisiana	1.41%	6.17%	2.49%	1.75%	2.60%
Oklahoma	1.48%	7.97%	1.49%	1.01%	0.44%
Texas	0.85%	4.21%	1.63%	1.55%	1.22%
Mountain:					
Arizona	2.52%	5.13%	2.83%	6.90%	0.55%
Colorado	2.21%	10.37%	3.34%	1.53%	2.32%
Idaho	1.37%	8.54%	1.93%	0.58%	0.88%
Montana	1.35%	6.27%	3.48%	1.52%	0.56%
Nevada	2.40%	5.95%	1.81%	5.33%	2.73%
New Mexico	2.40%	8.84%	3.88%	4.97%	1.94%
Utah	3.39%	17.83%	1.44%	1.73%	4.14%
Wyoming	1.52%	10.66%	2.33%	1.23%	0.75%
Pacific:					
Alaska	1.99%	4.53%	5.36%	1.64%	3.57%
California	1.56%	5.34%	2.86%	1.23%	3.46%
Hawaii	1.58%	5.28%	2.13%	1.64%	2.76%
Oregon	1.83%	9.91%	0.60%	2.21%	1.76%
Washington	0.70%	2.40%	1.07%	1.26%	1.03%

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.

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	70.0%	50.2%	62.9%	73.1%	79.3%
New England:					
Connecticut	69.1%	51.7%	55.2%	69.6%	82.3%
Maine	74.4%	66.6%	66.0%	74.2%	82.0%
Massachusetts	68.6%	54.7%	62.4%	69.7%	79.9%
New Hampshire	67.9%	51.7%	68.8%	67.7%	72.6%
Rhode Island	66.1%	71.1%	61.3%	68.6%	65.3%
Vermont	72.7%	70.6%	62.4%	71.9%	80.2%
Middle Atlantic:					
New Jersey	69.9%	48.2%	63.3%	72.1%	82.3%
New York	69.6%	42.7%	63.6%	73.3%	79.8%
Pennsylvania	69.7%	51.9%	56.2%	73.9%	80.4%
East North Central:					
Illinois	70.6%	41.3%	64.0%	78.4%	78.3%
Indiana	68.7%	47.5%	54.4%	68.2%	84.1%
Michigan	69.2%	51.5%	59.2%	73.5%	78.9%
Ohio	69.1%	51.7%	63.6%	74.7%	73.3%
Wisconsin	70.8%	70.4%	61.2%	72.5%	75.3%
West North Central:					
Iowa	68.9%	54.9%	62.7%	72.5%	73.8%
Kansas	71.9%	57.8%	61.8%	75.6%	81.2%
Minnesota	58.2%	39.7%	65.9%	75.2%	44.3% *
Missouri	74.7%	47.9%	75.2%	74.4%	84.3%
Nebraska	65.5%	59.2%	64.9%	70.0%	63.5%
North Dakota	75.7%	66.3%	68.2%	78.9%	80.2%
South Dakota	72.7%	67.9%	63.4%	74.5%	78.5%
South Atlantic:					
Delaware	73.1%	60.4%	62.2%	77.5%	79.1%
District of Columbia	71.5%	42.8%	74.1%	79.0%	78.0%
Florida	67.0%	39.2%	68.7%	64.7%	77.4%
Georgia	69.6%	60.9%	55.3%	75.6%	79.3%
Maryland	69.9%	50.7%	64.5%	71.3%	78.7%
North Carolina	71.2%	55.0%	69.6%	66.1%	82.7%
South Carolina	62.6%	54.6%	53.6%	67.1%	70.2%
Virginia	70.8%	47.2%	66.8%	73.4%	79.6%
West Virginia	70.5%	51.6%	58.3%	72.3%	79.6%
East South Central:					
Alabama	71.1%	51.4%	65.7%	71.4%	80.9%
Kentucky	71.4%	52.4%	66.9%	74.4%	77.8%
Mississippi	73.1%	74.3%	57.1%	72.0%	82.2%
Tennessee	74.5%	57.2%	63.6%	79.8%	85.1%
West South Central:					
Arkansas	64.0%	46.5%	55.1%	62.0%	79.0%
Louisiana	69.3%	46.6%	54.7%	72.2%	83.0%
Oklahoma	60.6%	38.8%	62.7%	74.7%	55.5%
Texas	68.5%	39.4%	55.1%	72.3%	83.0%
Mountain:					
Arizona	63.9%	39.6%	61.3%	67.0%	72.9%
Colorado	69.6%	48.5%	62.3%	70.1%	80.5%
Idaho	78.8%	70.0%	65.2%	82.4%	85.9%
Montana	73.6%	57.5%	65.5%	73.4%	82.4%
Nevada	74.5%	57.2%	74.4%	67.6%	85.8%
New Mexico	66.3%	52.0%	50.5%	72.1%	77.4%
Utah	70.9%	59.1%	69.0%	67.4%	78.0%
Wyoming	75.3%	47.1%	68.3%	80.6%	80.3%
Pacific:					
Alaska	71.1%	46.5%	68.5%	66.8%	82.7%
California	73.6%	55.4%	63.0%	77.6%	84.7%
Hawaii	81.0%	73.8%	78.0%	78.8%	88.6%
Oregon	72.5%	53.9%	69.3%	82.0%	74.8%
Washington	79.4%	55.2%	82.0%	79.6%	87.3%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.51%	1.47%	1.07%	0.67%	0.80%
New England:					
Connecticut	2.15%	7.58%	4.34%	3.11%	2.26%
Maine	1.59%	5.86%	4.33%	2.20%	2.18%
Massachusetts	2.52%	2.54%	6.79%	2.76%	3.18%
New Hampshire	2.22%	7.30%	4.03%	3.40%	4.05%
Rhode Island	3.64%	11.04%	4.95%	4.26%	5.53%
Vermont	2.33%	8.45%	4.53%	3.46%	3.13%
Middle Atlantic:					
New Jersey	2.72%	4.59%	6.30%	2.88%	3.43%
New York	1.65%	3.29%	4.28%	2.10%	2.25%
Pennsylvania	2.57%	6.90%	5.12%	3.13%	1.90%
East North Central:					
Illinois	2.45%	7.82%	4.78%	2.27%	3.60%
Indiana	2.35%	5.62%	4.13%	4.39%	2.33%
Michigan	2.26%	5.28%	4.30%	2.73%	3.25%
Ohio	2.08%	6.66%	4.26%	2.02%	3.33%
Wisconsin	1.96%	10.18%	3.68%	2.72%	2.38%
West North Central:					
Iowa	1.96%	6.80%	5.45%	3.30%	1.40%
Kansas	2.56%	6.62%	9.06%	2.68%	2.74%
Minnesota	7.70%	7.18%	5.29%	1.88%	18.20% *
Missouri	2.35%	4.56%	2.78%	3.27%	3.92%
Nebraska	2.63%	4.34%	4.18%	2.79%	6.47%
North Dakota	1.55%	5.48%	3.02%	2.75%	2.73%
South Dakota	1.91%	5.54%	3.18%	2.38%	3.62%
South Atlantic:					
Delaware	2.14%	5.28%	4.85%	2.53%	4.14%
District of Columbia	2.85%	9.34%	3.68%	2.65%	3.24%
Florida	2.47%	7.58%	4.07%	3.60%	3.08%
Georgia	1.68%	3.68%	4.14%	2.84%	1.67%
Maryland	2.10%	4.15%	4.33%	5.17%	1.63%
North Carolina	2.13%	8.87%	3.16%	3.66%	3.05%
South Carolina	2.59%	3.77%	3.29%	3.80%	4.41%
Virginia	2.29%	4.90%	2.47%	5.22%	2.35%
West Virginia	1.92%	6.13%	4.29%	2.90%	2.47%
East South Central:					
Alabama	2.69%	6.19%	3.74%	5.15%	3.01%
Kentucky	2.00%	6.91%	4.29%	2.56%	3.53%
Mississippi	2.51%	15.16%	4.67%	3.96%	1.44%
Tennessee	2.79%	6.74%	6.16%	2.56%	1.78%
West South Central:					
Arkansas	2.56%	4.07%	4.06%	5.16%	2.59%
Louisiana	2.88%	10.45%	4.69%	4.12%	2.68%
Oklahoma	4.22%	6.17%	4.14%	3.05%	9.86%
Texas	2.51%	8.27%	5.65%	2.92%	1.80%
Mountain:					
Arizona	2.85%	7.16%	4.66%	5.23%	3.62%
Colorado	2.07%	5.30%	6.46%	2.81%	2.45%
Idaho	2.48%	4.56%	3.82%	4.91%	1.73%
Montana	2.33%	4.89%	3.79%	4.34%	2.87%
Nevada	3.96%	5.11%	11.60%	2.69%	3.29%
New Mexico	2.45%	9.05%	4.96%	3.95%	2.60%
Utah	2.46%	7.39%	3.99%	5.25%	2.54%
Wyoming	1.91%	6.06%	3.15%	3.37%	3.38%
Pacific:					
Alaska	3.18%	5.44%	4.15%	6.72%	3.11%
California	1.80%	6.13%	3.34%	2.69%	1.48%
Hawaii	2.22%	3.50%	4.45%	4.54%	2.65%
Oregon	3.50%	4.53%	4.16%	2.14%	9.02%
Washington	2.14%	5.00%	5.28%	3.20%	2.61%

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

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

* Figure does not meet standard of reliability or precision.

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

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	65.4%	43.4%	58.6%	69.0%	75.9%
New England:					
Connecticut	65.2%	45.1%	51.7%	64.9%	80.6%
Maine	70.2%	59.5%	62.8%	69.8%	78.5%
Massachusetts	64.3%	46.6%	60.6%	66.6%	74.6%
New Hampshire	60.5%	46.5%	53.0%	64.4%	68.6%
Rhode Island	62.6%	69.4%	55.4%	68.1%	61.3%
Vermont	69.5%	65.2%	59.2%	67.8%	78.9%
Middle Atlantic:					
New Jersey	63.9%	46.0%	51.1%	66.1%	80.2%
New York	64.9%	37.3%	60.9%	68.2%	75.2%
Pennsylvania	64.0%	44.7%	52.2%	67.8%	74.9%
East North Central:					
Illinois	64.6%	33.9%	57.2%	74.5%	73.1%
Indiana	65.3%	44.5%	52.3%	65.3%	79.3%
Michigan	65.9%	43.3%	58.3%	70.3%	76.0%
Ohio	63.5%	45.5%	57.3%	69.7%	68.3%
Wisconsin	66.0%	58.5%	53.8%	70.2%	72.9%
West North Central:					
Iowa	66.0%	51.7%	59.4%	69.7%	71.5%
Kansas	65.9%	52.8%	53.7%	65.9%	80.6%
Minnesota	53.7%	34.7%	61.1%	70.4%	41.1% *
Missouri	67.5%	35.7%	72.3%	71.0%	74.2%
Nebraska	61.0%	49.9%	56.5%	68.0%	61.6%
North Dakota	70.5%	53.0%	60.0%	76.8%	78.2%
South Dakota	69.4%	57.0%	59.8%	72.3%	77.6%
South Atlantic:					
Delaware	68.3%	49.2%	56.4%	72.7%	78.3%
District of Columbia	67.6%	33.4%	72.5%	78.0%	77.4%
Florida	61.9%	36.4%	59.2%	59.3%	76.0%
Georgia	65.4%	54.9%	53.4%	70.3%	75.5%
Maryland	66.0%	42.7%	62.6%	66.3%	76.4%
North Carolina	67.9%	51.6%	65.9%	61.2%	81.8%
South Carolina	59.6%	50.0%	49.2%	66.6%	68.4%
Virginia	67.6%	41.9%	64.6%	69.7%	77.6%
West Virginia	64.6%	36.6%	51.5%	68.8%	77.5%
East South Central:					
Alabama	68.4%	46.8%	62.0%	70.3%	78.2%
Kentucky	68.9%	46.0%	64.5%	72.4%	76.8%
Mississippi	68.5%	53.1%	55.1%	68.0%	81.5%
Tennessee	72.1%	51.4%	61.6%	78.0%	83.7%
West South Central:					
Arkansas	61.2%	45.4%	52.6%	59.6%	74.4%
Louisiana	64.6%	41.0%	49.5%	68.0%	79.5%
Oklahoma	57.2%	32.0%	59.6%	72.3%	54.4%
Texas	65.3%	34.9%	52.6%	69.3%	80.3%
Mountain:					
Arizona	58.5%	32.8%	58.3%	58.6%	71.6%
Colorado	63.1%	34.8%	56.4%	66.7%	76.2%
Idaho	74.4%	48.2%	61.3%	80.8%	84.4%
Montana	69.4%	45.5%	59.5%	70.9%	81.4%
Nevada	67.1%	45.5%	72.4%	57.2%	80.0%
New Mexico	59.5%	41.3%	46.3%	64.6%	73.1%
Utah	64.6%	38.3% *	66.6%	65.1%	72.2%
Wyoming	70.8%	34.6%	63.7%	77.0%	79.1%
Pacific:					
Alaska	65.8%	43.2%	59.1%	63.5%	77.8%
California	68.4%	45.9%	58.1%	74.3%	80.4%
Hawaii	72.7%	58.4%	72.9%	73.1%	79.5%
Oregon	68.5%	45.4%	68.2%	77.0%	72.1%
Washington	77.0%	52.2%	80.3%	76.7%	85.5%

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.

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.53%	1.31%	1.07%	0.72%	0.86%
New England:					
Connecticut	2.26%	6.27%	3.65%	3.38%	2.26%
Maine	1.52%	4.40%	4.42%	2.21%	1.99%
Massachusetts	2.49%	3.15%	6.53%	3.16%	3.67%
New Hampshire	3.30%	7.05%	6.68%	3.30%	4.82%
Rhode Island	3.34%	11.28%	4.93%	4.25%	4.28%
Vermont	2.51%	9.05%	4.28%	4.04%	3.29%
Middle Atlantic:					
New Jersey	3.07%	4.47%	4.61%	3.53%	3.63%
New York	1.83%	3.09%	4.21%	2.56%	2.86%
Pennsylvania	2.20%	5.84%	3.81%	2.97%	2.06%
East North Central:					
Illinois	2.47%	6.53%	4.26%	2.50%	4.09%
Indiana	2.30%	5.29%	4.27%	4.44%	2.67%
Michigan	2.31%	5.18%	4.23%	2.72%	3.30%
Ohio	2.03%	5.64%	3.31%	2.39%	4.02%
Wisconsin	1.96%	7.74%	4.45%	2.73%	2.29%
West North Central:					
Iowa	2.08%	6.63%	5.38%	3.68%	1.78%
Kansas	3.04%	6.95%	8.00%	6.08%	2.73%
Minnesota	6.62%	6.71%	4.76%	3.72%	15.49% *
Missouri	2.93%	4.88%	2.80%	2.60%	6.80%
Nebraska	2.52%	4.04%	4.61%	2.77%	6.22%
North Dakota	1.85%	5.49%	3.02%	2.54%	3.54%
South Dakota	1.93%	4.89%	3.20%	2.00%	3.62%
South Atlantic:					
Delaware	2.37%	6.93%	4.66%	2.86%	4.16%
District of Columbia	3.26%	5.80%	3.84%	2.52%	3.20%
Florida	2.81%	6.74%	6.34%	3.57%	3.01%
Georgia	1.86%	4.89%	4.08%	3.36%	2.27%
Maryland	2.39%	3.73%	4.21%	3.32%	2.14%
North Carolina	2.15%	8.83%	3.21%	3.41%	3.08%
South Carolina	2.42%	3.83%	2.95%	3.79%	4.23%
Virginia	2.33%	3.86%	2.55%	5.38%	2.41%
West Virginia	2.16%	5.64%	4.34%	2.83%	2.55%
East South Central:					
Alabama	2.98%	5.80%	3.43%	5.52%	3.26%
Kentucky	2.07%	6.58%	4.27%	2.76%	3.54%
Mississippi	2.25%	9.17%	4.52%	5.62%	1.37%
Tennessee	2.96%	7.61%	5.81%	2.59%	2.38%
West South Central:					
Arkansas	2.58%	3.90%	3.85%	5.06%	3.70%
Louisiana	2.99%	8.58%	4.29%	4.52%	3.48%
Oklahoma	4.03%	5.40%	4.18%	3.21%	9.86%
Texas	2.39%	7.08%	5.31%	2.82%	1.98%
Mountain:					
Arizona	3.01%	5.80%	3.89%	6.90%	3.52%
Colorado	2.40%	5.93%	5.01%	3.03%	2.97%
Idaho	2.86%	6.33%	3.77%	4.93%	1.87%
Montana	2.60%	4.36%	5.01%	4.20%	2.94%
Nevada	4.69%	5.94%	12.10%	3.75%	4.23%
New Mexico	2.67%	9.17%	5.31%	4.90%	2.62%
Utah	3.21%	12.40% *	3.95%	4.82%	3.99%
Wyoming	2.15%	5.88%	3.58%	3.50%	3.32%
Pacific:					
Alaska	3.03%	4.51%	4.64%	5.94%	4.16%
California	2.11%	5.63%	3.41%	2.97%	3.38%
Hawaii	2.19%	4.49%	4.51%	4.07%	2.98%
Oregon	3.26%	5.89%	4.14%	2.75%	8.16%
Washington	2.21%	5.14%	5.57%	3.11%	2.79%

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.

Table VIII.B.4 Number of part-time private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	31,910,081	16,681,755	9,312,993	3,618,422	2,296,911
New England:					
Connecticut	385,589	213,324	99,326	55,497	17,442
Maine	141,682	66,058	38,502	25,053	12,069
Massachusetts	820,999	383,878	252,488 *	132,988 *	51,644
New Hampshire	150,620	84,829	40,082	19,797	5,912 *
Rhode Island	118,907	59,105	46,460	5,033	8,308
Vermont	68,246	32,172	26,011	7,413	2,650
Middle Atlantic:					
New Jersey	708,208	419,551	129,351	114,242 *	45,065 *
New York	2,163,073	1,134,712	572,609	321,082 *	134,670
Pennsylvania	1,420,167	773,797	392,450	95,873	158,047 *
East North Central:					
Illinois	1,187,081	654,049	304,254	131,926	96,852
Indiana	746,493	419,116	217,204 *	72,144	38,029
Michigan	907,154	530,836	225,556	120,216	30,546
Ohio	1,186,608	605,308	313,072	153,810 *	114,419
Wisconsin	803,549	405,188	233,009	94,170	71,181 *
West North Central:					
Iowa	326,379	177,456	114,527	22,297	12,098
Kansas	247,451	143,327	74,103	20,903	9,117 *
Minnesota	968,658	420,804	262,327 *	111,794 *	--
Missouri	550,491	297,088	147,414	72,172 *	33,817 *
Nebraska	234,472	122,482	54,513	30,142	27,334 *
North Dakota	97,485	55,077	26,311	9,142	6,955 *
South Dakota	105,890	51,620	26,838	17,367 *	10,066
South Atlantic:					
Delaware	138,519	67,544	42,772	19,811 *	--
District of Columbia	74,437	36,480	28,091 *	4,399	5,467
Florida	2,355,769	896,051	967,752	344,516	147,449
Georgia	758,837	387,403	220,340	98,797 *	52,296
Maryland	473,652	268,388	98,519	27,092	79,653 *
North Carolina	982,364	524,668	256,573	99,414	101,709 *
South Carolina	423,135	240,113	95,631	71,346 *	16,045
Virginia	843,936	479,983	229,670 *	85,167	49,116 *
West Virginia	136,080	72,858	41,394	12,932	8,895
East South Central:					
Alabama	299,692	194,330	83,567 *	--	10,449
Kentucky	385,102	233,215	80,457	38,069	33,360 *
Mississippi	244,892	144,732 *	70,544	14,500	15,117 *
Tennessee	555,573	370,836	79,997	44,011 *	--
West South Central:					
Arkansas	239,633	131,386	81,049	10,129 *	17,069 *
Louisiana	333,318	189,718	104,285	20,944 *	18,372 *
Oklahoma	293,229	143,899	93,450	31,229	24,651 *
Texas	2,499,894	1,395,507	786,252	236,966	81,169
Mountain:					
Arizona	628,175	280,276	247,278 *	79,290	21,331
Colorado	561,707	281,362	197,296	48,955	34,094 *
Idaho	181,167	94,143	46,481	17,222 *	23,321
Montana	128,029	71,939	24,635	17,596	13,859
Nevada	351,659	145,002	97,569 *	85,095 *	23,993 *
New Mexico	176,531	77,429	57,732	23,209	18,161
Utah	352,751	174,505	130,198	33,534	14,513
Wyoming	49,881	26,470	16,442	5,527	1,443 *
Pacific:					
Alaska	76,449	35,999	20,875	8,442	11,133 *
California	3,856,930	2,034,696	1,157,608	384,405	280,222
Hawaii	128,773	59,412	31,688	28,621	9,053
Oregon	310,647	173,977	72,776	41,637	22,256
Washington	730,120	399,655	255,664	41,159	33,642 *

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

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

* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

Table VIII.B.4 Standard errors for number of part-time private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	712,211	495,418	500,817	206,092	179,134
New England:					
Connecticut	41,179	33,511	26,365	16,263	5,026
Maine	13,806	10,929	8,454	5,986	3,091
Massachusetts	102,829	54,401	83,448 *	40,907 *	12,529
New Hampshire	15,507	13,573	7,841	5,554	1,975 *
Rhode Island	11,220	8,986	8,782	1,474	2,460
Vermont	6,841	5,130	5,306	1,309	653
Middle Atlantic:					
New Jersey	71,734	59,061	30,399	38,908 *	16,820 *
New York	185,394	141,355	102,895	97,436 *	30,157
Pennsylvania	149,003	116,969	89,325	23,979	48,715 *
East North Central:					
Illinois	116,599	88,578	79,951	24,693	22,156
Indiana	120,285	69,248	100,547 *	18,764	9,994
Michigan	113,919	105,905	48,191	26,669	7,126
Ohio	116,687	73,980	59,501	75,584 *	33,586
Wisconsin	103,567	80,873	66,453	20,203	26,625 *
West North Central:					
Iowa	35,129	23,576	28,763	5,002	3,326
Kansas	29,376	23,569	19,708	4,767	2,771 *
Minnesota	156,944	63,238	97,488 *	44,288 *	--
Missouri	58,239	40,698	33,502	35,338 *	11,929 *
Nebraska	22,012	17,117	12,547	8,195	8,973 *
North Dakota	14,630	13,755	4,703	1,697	3,485 *
South Dakota	10,415	5,833	4,532	8,396 *	2,409
South Atlantic:					
Delaware	15,324	10,787	8,618	8,804 *	--
District of Columbia	12,471	9,111	8,869 *	965	1,629
Florida	279,131	169,254	233,153	66,115	35,616
Georgia	77,180	58,413	49,381	29,934 *	14,047
Maryland	59,802	49,487	26,701	8,048	26,466 *
North Carolina	99,603	85,964	52,357	21,518	38,256 *
South Carolina	45,022	32,413	21,488	28,155 *	4,696
Virginia	113,911	94,908	70,011 *	22,412	15,137 *
West Virginia	12,298	11,277	7,063	2,417	2,228
East South Central:					
Alabama	41,531	29,115	31,802 *	--	2,966
Kentucky	56,936	54,357	16,198	9,122	17,161 *
Mississippi	49,470	51,799 *	14,750	3,870	7,168 *
Tennessee	81,056	70,902	18,285	14,363 *	--
West South Central:					
Arkansas	28,035	23,483	18,053	3,356 *	6,989 *
Louisiana	47,639	38,928	28,880	9,621 *	7,041 *
Oklahoma	31,234	21,643	22,704	7,952	10,223 *
Texas	290,528	221,778	195,727	49,363	17,817
Mountain:					
Arizona	134,255	57,039	122,264 *	20,449	6,226
Colorado	73,073	44,655	58,143	14,349	13,505 *
Idaho	19,587	17,439	9,542	6,230 *	5,415
Montana	9,693	9,110	4,234	4,217	3,453
Nevada	46,743	22,639	32,795 *	28,759 *	10,315 *
New Mexico	14,573	10,886	11,004	5,147	4,299
Utah	32,656	22,695	25,809	10,004	3,346
Wyoming	4,399	3,439	3,070	1,532	461 *
Pacific:					
Alaska	10,026	8,561	2,860	1,824	5,262 *
California	295,799	186,633	229,658	75,802	64,948
Hawaii	14,954	11,749	8,800	6,664	2,661
Oregon	25,961	21,907	15,186	8,737	5,539
Washington	82,694	53,515	67,397	10,225	11,953 *

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

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

* Figure does not meet standard of reliability or precision.

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

Totals may not sum exactly because of rounding.

Table VIII.B.4.a Percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	31,910,081	52.3%	29.2%	11.3%	7.2%
New England:					
Connecticut	385,589	55.3%	25.8%	14.4%	4.5% *
Maine	141,682	46.6%	27.2%	17.7%	8.5%
Massachusetts	820,999	46.8%	30.8%	16.2%	6.3%
New Hampshire	150,620	56.3%	26.6%	13.1%	3.9% *
Rhode Island	118,907	49.7%	39.1%	4.2% *	7.0% *
Vermont	68,246	47.1%	38.1%	10.9%	3.9%
Middle Atlantic:					
New Jersey	708,208	59.2%	18.3%	16.1% *	6.4% *
New York	2,163,073	52.5%	26.5%	14.8%	6.2%
Pennsylvania	1,420,167	54.5%	27.6%	6.8%	11.1%
East North Central:					
Illinois	1,187,081	55.1%	25.6%	11.1%	8.2%
Indiana	746,493	56.1%	29.1% *	9.7%	5.1% *
Michigan	907,154	58.5%	24.9%	13.3%	3.4%
Ohio	1,186,608	51.0%	26.4%	13.0% *	9.6%
Wisconsin	803,549	50.4%	29.0%	11.7%	8.9% *
West North Central:					
Iowa	326,379	54.4%	35.1%	6.8%	3.7%
Kansas	247,451	57.9%	29.9%	8.4%	3.7% *
Minnesota	968,658	43.4%	27.1% *	11.5% *	--
Missouri	550,491	54.0%	26.8%	13.1% *	6.1% *
Nebraska	234,472	52.2%	23.2%	12.9%	11.7% *
North Dakota	97,485	56.5%	27.0%	9.4%	7.1% *
South Dakota	105,890	48.7%	25.3%	16.4% *	9.5%
South Atlantic:					
Delaware	138,519	48.8%	30.9%	14.3% *	--
District of Columbia	74,437	49.0%	37.7%	5.9%	7.3% *
Florida	2,355,769	38.0%	41.1%	14.6%	6.3%
Georgia	758,837	51.1%	29.0%	13.0%	6.9%
Maryland	473,652	56.7%	20.8%	5.7% *	16.8% *
North Carolina	982,364	53.4%	26.1%	10.1%	10.4% *
South Carolina	423,135	56.7%	22.6%	16.9% *	3.8% *
Virginia	843,936	56.9%	27.2%	10.1%	5.8% *
West Virginia	136,080	53.5%	30.4%	9.5%	6.5%
East South Central:					
Alabama	299,692	64.8%	27.9%	3.8% *	3.5% *
Kentucky	385,102	60.6%	20.9%	9.9%	8.7% *
Mississippi	244,892	59.1%	28.8%	5.9% *	6.2% *
Tennessee	555,573	66.7%	14.4%	7.9% *	--
West South Central:					
Arkansas	239,633	54.8%	33.8%	4.2% *	7.1% *
Louisiana	333,318	56.9%	31.3%	6.3% *	5.5% *
Oklahoma	293,229	49.1%	31.9%	10.7%	8.4% *
Texas	2,499,894	55.8%	31.5%	9.5%	3.2%
Mountain:					
Arizona	628,175	44.6%	39.4% *	12.6% *	3.4% *
Colorado	561,707	50.1%	35.1%	8.7% *	6.1% *
Idaho	181,167	52.0%	25.7%	9.5% *	12.9%
Montana	128,029	56.2%	19.2%	13.7%	10.8%
Nevada	351,659	41.2%	27.7%	24.2%	6.8% *
New Mexico	176,531	43.9%	32.7%	13.1%	10.3%
Utah	352,751	49.5%	36.9%	9.5%	4.1%
Wyoming	49,881	53.1%	33.0%	11.1%	2.9% *
Pacific:					
Alaska	76,449	47.1%	27.3%	11.0%	14.6% *
California	3,856,930	52.8%	30.0%	10.0%	7.3%
Hawaii	128,773	46.1%	24.6%	22.2%	7.0% *
Oregon	310,647	56.0%	23.4%	13.4%	7.2%
Washington	730,120	54.7%	35.0%	5.6%	4.6% *

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.

Percents may not add to 100% because of rounding.

Table VIII.B.4.a Standard errors for percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	712,211	1.22%	1.25%	0.64%	0.55%
New England:					
Connecticut	41,179	5.89%	6.00%	4.16%	1.38% *
Maine	13,806	5.72%	5.16%	4.09%	2.21%
Massachusetts	102,829	6.50%	7.66%	4.66%	1.75%
New Hampshire	15,507	5.59%	4.77%	3.61%	1.36% *
Rhode Island	11,220	5.81%	5.90%	1.32% *	2.13% *
Vermont	6,841	5.79%	5.89%	2.22%	1.04%
Middle Atlantic:					
New Jersey	71,734	5.75%	4.18%	4.98% *	2.34% *
New York	185,394	4.88%	4.23%	4.11%	1.46%
Pennsylvania	149,003	5.63%	5.32%	1.78%	3.30%
East North Central:					
Illinois	116,599	5.37%	5.49%	2.27%	1.95%
Indiana	120,285	8.73%	10.07% *	2.88%	1.56% *
Michigan	113,919	6.19%	5.09%	3.21%	0.91%
Ohio	116,687	5.50%	4.56%	5.70% *	2.81%
Wisconsin	103,567	7.06%	6.83%	2.79%	3.29% *
West North Central:					
Iowa	35,129	6.11%	6.50%	1.69%	1.10%
Kansas	29,376	6.52%	6.48%	2.11%	1.20% *
Minnesota	156,944	8.70%	8.82% *	4.55% *	--
Missouri	58,239	6.05%	5.49%	5.82% *	2.22% *
Nebraska	22,012	5.31%	4.78%	3.41%	3.66% *
North Dakota	14,630	7.21%	5.43%	2.20%	3.50% *
South Dakota	10,415	5.61%	4.26%	6.81% *	2.32%
South Atlantic:					
Delaware	15,324	6.31%	5.66%	5.69% *	--
District of Columbia	12,471	8.86%	8.86%	1.66%	2.42% *
Florida	279,131	6.10%	6.81%	3.18%	1.66%
Georgia	77,180	5.64%	5.45%	3.77%	1.93%
Maryland	59,802	6.65%	5.25%	1.82% *	5.09% *
North Carolina	99,603	5.74%	4.83%	2.39%	3.75% *
South Carolina	45,022	6.02%	4.74%	5.80% *	1.18% *
Virginia	113,911	7.22%	7.04%	2.84%	1.94% *
West Virginia	12,298	5.19%	4.74%	1.95%	1.72%
East South Central:					
Alabama	41,531	7.95%	8.30%	1.35% *	1.10% *
Kentucky	56,936	7.10%	4.79%	2.71%	4.31% *
Mississippi	49,470	10.53%	8.48%	1.97% *	3.08% *
Tennessee	81,056	7.00%	3.68%	2.74% *	--
West South Central:					
Arkansas	28,035	6.57%	6.44%	1.47% *	2.92% *
Louisiana	47,639	7.52%	7.20%	2.89% *	2.24% *
Oklahoma	31,234	5.83%	6.21%	2.74%	3.41% *
Texas	290,528	6.10%	6.20%	2.14%	0.81%
Mountain:					
Arizona	134,255	10.28%	12.46% *	4.00% *	1.24% *
Colorado	73,073	6.90%	7.48%	2.64% *	2.43% *
Idaho	19,587	6.09%	5.06%	3.38% *	3.05%
Montana	9,693	4.53%	3.38%	3.20%	2.66%
Nevada	46,743	6.56%	7.53%	6.99%	2.97% *
New Mexico	14,573	5.06%	5.06%	2.93%	2.43%
Utah	32,656	5.24%	5.61%	2.81%	1.03%
Wyoming	4,399	5.07%	5.06%	3.04%	0.96% *
Pacific:					
Alaska	10,026	7.13%	4.80%	2.71%	6.20% *
California	295,799	4.23%	4.57%	1.97%	1.69%
Hawaii	14,954	6.52%	5.93%	5.02%	2.19% *
Oregon	25,961	4.74%	4.31%	2.81%	1.81%
Washington	82,694	6.27%	6.76%	1.52%	1.70% *

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

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

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table VIII.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	73.5%	63.5%	82.4%	86.5%	90.3%
New England:					
Connecticut	75.1%	64.5%	86.4%	96.7%	72.4%
Maine	60.4%	44.9%	72.2%	70.4%	86.4%
Massachusetts	83.4%	78.2%	87.7%	85.9%	94.3%
New Hampshire	63.6%	48.6%	73.2%	98.6%	97.4%
Rhode Island	67.7%	61.8%	71.2%	86.3%	78.6%
Vermont	66.6%	49.2%	82.1%	86.0%	70.5%
Middle Atlantic:					
New Jersey	73.2%	62.1%	80.0%	96.9%	96.8%
New York	80.0%	74.9%	84.3%	91.3%	78.3%
Pennsylvania	78.5%	70.8%	83.8%	88.5%	96.8%
East North Central:					
Illinois	71.5%	60.6%	77.0%	94.8%	95.7%
Indiana	66.6%	52.5%	85.7%	85.1%	78.9%
Michigan	71.9%	63.1%	88.2%	74.7%	93.4%
Ohio	68.6%	53.6%	75.9%	96.1%	91.0%
Wisconsin	77.6%	68.8%	89.2%	78.7%	88.4%
West North Central:					
Iowa	63.3%	45.3%	86.0%	81.2%	77.8%
Kansas	74.3%	65.0%	84.4%	94.4%	92.7%
Minnesota	83.4%	71.6%	93.7%	89.1%	93.1%
Missouri	76.7%	61.7%	94.5%	96.4%	89.0%
Nebraska	68.3%	53.3%	80.4%	94.1%	83.3%
North Dakota	72.0%	62.7%	83.9%	81.0%	88.5%
South Dakota	66.2%	47.6%	73.3%	95.8%	91.6%
South Atlantic:					
Delaware	75.7%	66.9%	78.7%	89.5%	99.2%
District of Columbia	88.2%	80.8%	95.2%	89.9%	100.0%
Florida	77.9%	71.8%	82.8%	80.2%	76.9%
Georgia	71.3%	63.0%	78.0%	75.8%	95.9%
Maryland	74.9%	63.5%	88.9%	84.4%	92.6%
North Carolina	61.0%	38.3%	84.2%	82.3%	98.4%
South Carolina	68.1%	56.8%	77.1%	94.1%	67.4%
Virginia	77.3%	69.9%	88.6%	88.9%	77.2%
West Virginia	62.9%	58.1%	61.7%	68.7%	100.0%
East South Central:					
Alabama	72.6%	61.6%	95.0%	82.6%	87.7%
Kentucky	75.3%	69.2%	81.8%	85.8%	91.0%
Mississippi	74.9%	74.1%	74.3%	73.4%	87.6%
Tennessee	75.9%	69.5%	80.8%	90.6%	97.8%
West South Central:					
Arkansas	69.3%	66.0%	71.0%	56.2%	94.3%
Louisiana	80.6%	73.0%	89.4%	92.2%	95.2%
Oklahoma	77.0%	64.5%	84.0%	95.1%	100.0%
Texas	69.1%	56.7%	84.9%	82.2%	91.6%
Mountain:					
Arizona	78.7%	72.6%	86.7%	73.6%	86.0%
Colorado	71.9%	65.5%	74.1%	83.5%	95.1%
Idaho	57.3%	36.7%	75.7%	91.0%	78.9%
Montana	60.2%	44.5%	69.4%	89.1%	88.1%
Nevada	82.6%	62.7%	98.5%	93.9%	98.1%
New Mexico	67.3%	65.1%	63.1%	63.8%	94.5%
Utah	52.3%	34.7%	64.5%	82.5%	84.3%
Wyoming	46.2%	28.0%	67.0%	62.7%	80.7%
Pacific:					
Alaska	50.1%	30.7% *	52.1%	75.2%	90.3%
California	75.0%	68.2%	78.6%	87.8%	91.9%
Hawaii	91.3%	82.1%	100.0%	98.6%	98.3%
Oregon	62.8%	50.4%	73.0%	77.2%	100.0%
Washington	68.2%	58.3%	76.6%	88.9%	96.2%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.79%	1.29%	1.25%	1.42%	1.60%
New England:					
Connecticut	3.86%	6.74%	5.26%	3.31%	16.96%
Maine	5.03%	9.01%	8.17%	11.89%	8.38%
Massachusetts	3.18%	4.61%	5.47%	10.00%	5.55%
New Hampshire	5.11%	8.56%	7.40%	1.16%	2.65%
Rhode Island	4.43%	6.93%	8.11%	9.08%	13.30%
Vermont	4.49%	8.29%	5.09%	6.25%	12.91%
Middle Atlantic:					
New Jersey	4.41%	6.74%	7.56%	2.06%	3.36%
New York	2.62%	4.28%	4.28%	4.30%	10.87%
Pennsylvania	3.16%	5.44%	5.46%	5.42%	2.02%
East North Central:					
Illinois	4.24%	6.65%	7.71%	2.61%	3.30%
Indiana	6.27%	8.36%	7.74%	6.13%	10.04%
Michigan	5.22%	8.98%	4.59%	8.51%	6.35%
Ohio	4.30%	6.29%	8.37%	2.88%	8.55%
Wisconsin	3.95%	7.36%	4.51%	10.13%	6.83%
West North Central:					
Iowa	5.29%	7.10%	5.47%	8.11%	16.56%
Kansas	4.51%	7.27%	5.90%	4.38%	7.09%
Minnesota	3.54%	5.66%	3.30%	6.66%	7.43%
Missouri	4.16%	6.78%	2.53%	2.99%	8.29%
Nebraska	4.14%	7.16%	6.61%	3.27%	11.17%
North Dakota	5.40%	10.22%	7.58%	8.45%	9.53%
South Dakota	4.47%	6.17%	7.29%	3.49%	5.84%
South Atlantic:					
Delaware	4.34%	7.24%	6.80%	7.66%	0.81%
District of Columbia	3.43%	6.81%	3.29%	7.12%	0.00%
Florida	3.47%	6.78%	5.44%	5.91%	9.25%
Georgia	4.47%	7.06%	7.11%	13.79%	4.13%
Maryland	5.10%	8.45%	4.71%	9.47%	7.27%
North Carolina	5.75%	7.92%	4.92%	7.95%	1.36%
South Carolina	4.69%	6.89%	8.77%	3.64%	15.99%
Virginia	4.20%	7.16%	4.93%	7.19%	18.22%
West Virginia	4.41%	7.31%	8.06%	11.40%	0.00%
East South Central:					
Alabama	5.15%	6.97%	2.82%	12.86%	6.96%
Kentucky	4.72%	8.18%	5.69%	7.71%	8.71%
Mississippi	6.01%	10.35%	8.25%	10.99%	9.62%
Tennessee	4.72%	7.04%	8.50%	5.84%	2.59%
West South Central:					
Arkansas	5.23%	7.76%	9.46%	16.03%	5.87%
Louisiana	4.67%	7.90%	4.56%	5.41%	4.92%
Oklahoma	4.04%	7.10%	5.55%	3.52%	0.02%
Texas	4.31%	7.34%	4.81%	6.56%	5.11%
Mountain:					
Arizona	5.30%	6.97%	8.12%	10.56%	12.58%
Colorado	4.99%	7.32%	9.46%	8.70%	3.97%
Idaho	5.67%	9.68%	7.02%	6.45%	10.97%
Montana	4.24%	7.07%	8.27%	5.55%	6.99%
Nevada	3.44%	7.19%	1.16%	3.24%	2.07%
New Mexico	3.92%	6.49%	8.52%	10.43%	3.27%
Utah	5.06%	6.48%	8.68%	8.34%	12.15%
Wyoming	4.89%	6.27%	8.27%	13.12%	12.87%
Pacific:					
Alaska	6.83%	9.40% *	7.25%	10.28%	6.69%
California	2.47%	3.59%	5.03%	6.01%	5.04%
Hawaii	2.58%	5.79%	0.00%	1.17%	1.70%
Oregon	4.12%	6.56%	7.52%	9.17%	0.00%
Washington	4.70%	6.72%	7.91%	4.87%	3.92%

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.

Table VIII.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	23.4%	17.9%	20.6%	37.0%	41.1%
New England:					
Connecticut	18.0%	13.9% *	13.7% *	31.9%	32.7%
Maine	34.1%	22.7%	26.0% *	41.1%	76.1%
Massachusetts	21.3%	12.7% *	12.3% *	46.5%	56.4%
New Hampshire	20.3%	15.3% *	20.2% *	21.9% *	51.4%
Rhode Island	25.3%	14.0% *	33.1% *	--	42.5% *
Vermont	21.8%	7.2% *	27.5% *	33.4%	41.9% *
Middle Atlantic:					
New Jersey	21.9%	9.8% *	15.7% *	50.3%	36.7% *
New York	33.7%	24.3% *	35.7%	48.9%	58.2%
Pennsylvania	24.8%	16.1%	24.5% *	45.3%	45.3%
East North Central:					
Illinois	21.5%	14.2%	15.7% *	34.4%	49.6%
Indiana	18.3% *	19.0% *	14.5% *	23.0% *	27.3% *
Michigan	11.9%	10.0% *	11.2% *	14.2% *	31.2% *
Ohio	31.3%	24.9%	24.2% *	47.2%	44.8%
Wisconsin	18.4%	11.4% *	9.6% *	47.1%	44.0% *
West North Central:					
Iowa	41.6%	13.9% *	63.7%	51.8%	27.5% *
Kansas	18.9%	16.3% *	10.3% *	53.0%	31.6% *
Minnesota	16.8%	7.4% *	18.4% *	60.8%	--
Missouri	22.3%	14.5% *	21.5% *	31.8%	51.9%
Nebraska	21.7%	10.4% *	17.5% *	48.0%	29.2% *
North Dakota	15.4%	4.0% *	19.2%	33.3%	44.4%
South Dakota	19.5%	15.0% *	16.4% *	20.8% *	36.0%
South Atlantic:					
Delaware	20.9%	12.2%	25.8% *	13.1% *	--
District of Columbia	23.6%	10.2% *	22.2%	52.9%	81.8%
Florida	13.8%	11.5% *	8.1% *	19.8%	51.4%
Georgia	28.0%	23.0% *	17.4% *	40.0% *	70.4%
Maryland	22.1%	13.5% *	21.0% *	--	44.5%
North Carolina	30.3%	30.4% *	20.1% *	52.0%	34.4%
South Carolina	20.4%	21.5% *	16.5% *	20.5%	30.8% *
Virginia	21.7%	14.3%	28.4% *	26.7% *	42.4%
West Virginia	30.0%	24.3% *	29.3% *	44.0%	45.7%
East South Central:					
Alabama	33.8%	27.9% *	44.7% *	--	44.3%
Kentucky	23.1%	20.9% *	28.6% *	31.5%	13.4% *
Mississippi	25.5% *	--	13.3% *	--	50.1%
Tennessee	25.9% *	6.7% *	34.7% *	39.2% *	90.7%
West South Central:					
Arkansas	26.8%	32.0% *	14.7% *	--	--
Louisiana	36.8%	29.5% *	43.3% *	64.6%	29.5%
Oklahoma	24.8%	23.2% *	32.2%	18.7%	14.6%
Texas	22.5%	21.8% *	14.9% *	43.8%	41.7%
Mountain:					
Arizona	15.1% *	27.2% *	--	13.7% *	19.5% *
Colorado	26.6% *	11.9% *	41.5% *	31.5% *	37.0%
Idaho	32.3%	8.2% *	32.0%	58.7%	55.8%
Montana	22.9%	12.5% *	31.7% *	27.1%	32.4%
Nevada	23.4% *	11.3% *	13.7% *	43.0% *	43.0% *
New Mexico	39.7%	24.4% *	33.8% *	61.8%	77.9%
Utah	15.4% *	1.5% *	16.6% *	39.6% *	21.1% *
Wyoming	21.3%	14.6% *	17.3% *	43.2% *	--
Pacific:					
Alaska	23.6%	7.8% *	40.2%	48.0%	7.5% *
California	21.2%	22.2%	15.7% *	26.6%	28.5% *
Hawaii	37.2%	23.7%	44.9% *	40.8%	72.0%
Oregon	37.3%	18.6%	43.5%	60.0%	63.1%
Washington	35.1%	14.0% *	52.7%	39.8%	74.7%

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.00%	1.45%	1.89%	2.06%	3.30%
New England:					
Connecticut	3.51%	5.63% *	4.70% *	4.46%	7.12%
Maine	4.77%	6.57%	9.19% *	8.94%	4.98%
Massachusetts	4.10%	4.70% *	6.14% *	5.32%	9.58%
New Hampshire	5.04%	9.54% *	7.55% *	6.90% *	15.04%
Rhode Island	5.79%	6.44% *	10.96% *	--	16.28% *
Vermont	4.85%	4.76% *	8.77% *	8.67%	12.80% *
Middle Atlantic:					
New Jersey	4.28%	3.13% *	7.75% *	12.15%	15.14% *
New York	5.28%	8.72% *	9.46%	8.54%	10.80%
Pennsylvania	4.24%	4.23%	10.52% *	9.19%	6.19%
East North Central:					
Illinois	3.98%	4.12%	8.54% *	9.66%	10.15%
Indiana	5.63% *	8.34% *	9.47% *	8.96% *	8.62% *
Michigan	2.87%	4.31% *	4.37% *	5.74% *	10.65% *
Ohio	4.31%	6.48%	8.18% *	5.15%	10.05%
Wisconsin	4.18%	5.49% *	5.24% *	10.46%	13.34% *
West North Central:					
Iowa	8.64%	6.74% *	11.43%	11.55%	12.16% *
Kansas	4.39%	6.51% *	4.56% *	11.68%	14.06% *
Minnesota	4.92%	2.85% *	9.15% *	9.42%	--
Missouri	3.62%	5.74% *	6.56% *	9.41%	12.08%
Nebraska	4.30%	6.32% *	8.60% *	5.61%	9.09% *
North Dakota	3.88%	2.02% *	5.17%	8.14%	6.72%
South Dakota	3.60%	4.58% *	5.90% *	10.94% *	7.31%
South Atlantic:					
Delaware	4.57%	3.37%	8.90% *	7.29% *	--
District of Columbia	4.69%	4.74% *	5.85%	9.19%	6.91%
Florida	2.70%	4.11% *	3.22% *	5.29%	11.60%
Georgia	5.62%	9.43% *	6.26% *	15.99% *	9.54%
Maryland	5.07%	6.65% *	9.85% *	--	7.90%
North Carolina	5.89%	12.36% *	9.72% *	9.59%	9.28%
South Carolina	4.63%	8.91% *	6.31% *	3.68%	9.71% *
Virginia	4.84%	3.40%	14.03% *	10.16% *	7.68%
West Virginia	4.91%	7.48% *	10.06% *	7.87%	9.02%
East South Central:					
Alabama	10.11%	9.52% *	20.90% *	--	13.25%
Kentucky	6.83%	10.76% *	10.77% *	8.02%	8.54% *
Mississippi	8.46% *	--	5.25% *	--	5.53%
Tennessee	8.33% *	3.02% *	11.15% *	12.06% *	7.31%
West South Central:					
Arkansas	7.75%	12.35% *	12.11% *	--	--
Louisiana	9.57%	14.22% *	16.40% *	18.74%	6.73%
Oklahoma	4.38%	8.01% *	6.93%	4.86%	2.82%
Texas	4.51%	7.05% *	6.03% *	10.17%	11.31%
Mountain:					
Arizona	5.37% *	9.70% *	--	7.83% *	8.57% *
Colorado	9.19% *	4.89% *	20.05% *	11.61% *	7.38%
Idaho	6.15%	5.14% *	9.30%	14.13%	4.72%
Montana	3.78%	4.59% *	10.69% *	7.43%	8.52%
Nevada	7.53% *	5.40% *	7.42% *	17.02% *	23.57% *
New Mexico	5.81%	8.28% *	11.02% *	11.14%	8.40%
Utah	4.63% *	1.11% *	7.75% *	17.24% *	6.57% *
Wyoming	5.79%	8.39% *	7.78% *	15.45% *	--
Pacific:					
Alaska	5.48%	4.41% *	9.70%	12.09%	5.02% *
California	3.49%	5.81%	4.94% *	6.28%	8.65% *
Hawaii	5.30%	6.22%	13.49% *	10.58%	9.03%
Oregon	5.30%	4.92%	12.77%	9.36%	7.91%
Washington	7.16%	4.83% *	11.65%	10.42%	12.27%

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.

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	39.4%	25.3%	45.8%	45.3%	50.8%
New England:					
Connecticut	25.8%	--	--	--	60.5%
Maine	41.3%	--	--	38.2%	54.3%
Massachusetts	43.5%	--	--	52.0%	70.7%
New Hampshire	32.6%	--	41.5%	54.7%	--
Rhode Island	28.1%	--	--	--	--
Vermont	42.2%	--	53.9%	--	--
Middle Atlantic:					
New Jersey	36.9%	--	--	--	--
New York	36.5%	17.9% *	53.2%	35.5%	54.6%
Pennsylvania	35.8%	44.7%	31.2%	--	34.5%
East North Central:					
Illinois	42.8%	26.3% *	--	39.6%	67.5%
Indiana	30.7%	--	--	62.5%	65.7%
Michigan	34.8%	--	--	--	68.6%
Ohio	37.2%	30.0%	45.6%	--	58.8%
Wisconsin	34.8%	--	--	28.6% *	52.6%
West North Central:					
Iowa	43.7%	--	49.8%	--	--
Kansas	34.6%	--	--	45.7% *	--
Minnesota	52.2%	--	50.3%	64.8%	--
Missouri	41.3%	--	47.2%	--	66.9%
Nebraska	28.8%	--	--	38.3%	41.4%
North Dakota	24.6%	--	25.9% *	29.8%	--
South Dakota	46.8%	--	--	43.0%	49.9%
South Atlantic:					
Delaware	28.2%	--	--	--	--
District of Columbia	44.9%	--	--	67.7%	71.7%
Florida	46.0%	27.1%	50.6%	58.8%	52.7%
Georgia	33.1%	33.3%	--	--	--
Maryland	27.0%	--	--	--	48.9%
North Carolina	38.1%	--	--	63.2%	--
South Carolina	18.7%	--	--	--	--
Virginia	40.8%	--	41.0%	--	52.9%
West Virginia	22.7%	--	18.4%	--	--
East South Central:					
Alabama	41.6%	--	51.8%	--	--
Kentucky	29.3% *	--	--	--	--
Mississippi	32.2%	--	--	--	--
Tennessee	18.7%	1.9% *	35.3% *	--	10.8%
West South Central:					
Arkansas	26.6% *	--	20.2%	--	--
Louisiana	20.8% *	--	--	--	--
Oklahoma	44.5%	--	59.1%	--	--
Texas	37.0%	--	45.3%	58.2%	74.4%
Mountain:					
Arizona	31.7% *	--	--	--	--
Colorado	29.1% *	--	--	43.7%	57.6%
Idaho	60.2%	--	61.1%	--	48.5%
Montana	37.1%	--	--	--	71.2%
Nevada	51.7% *	--	--	83.6%	32.2%
New Mexico	37.8%	--	--	29.7% *	69.0%
Utah	74.0%	--	78.7%	79.2%	--
Wyoming	57.4%	--	--	--	--
Pacific:					
Alaska	43.7%	0.0%	--	--	63.7%
California	46.3%	36.6%	56.5%	53.5%	58.2%
Hawaii	43.6%	39.2%	41.5%	30.3% *	80.4%
Oregon	51.2%	--	--	73.3%	76.2%
Washington	70.2%	--	87.5%	75.5%	--

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.64%	2.57%	3.45%	2.74%	2.90%
New England:					
Connecticut	5.59%	--	--	--	7.46%
Maine	4.74%	--	--	7.45%	7.31%
Massachusetts	6.44%	--	--	5.41%	9.53%
New Hampshire	5.16%	--	5.84%	7.28%	--
Rhode Island	7.12%	--	--	--	--
Vermont	8.09%	--	10.77%	--	--
Middle Atlantic:					
New Jersey	7.52%	--	--	--	--
New York	8.69%	10.85% *	15.41%	8.63%	8.37%
Pennsylvania	4.02%	9.82%	5.56%	--	7.09%
East North Central:					
Illinois	7.11%	8.95% *	--	9.71%	7.56%
Indiana	7.78%	--	--	12.14%	5.77%
Michigan	5.70%	--	--	--	12.49%
Ohio	5.59%	7.36%	6.14%	--	9.02%
Wisconsin	8.74%	--	--	11.93% *	4.24%
West North Central:					
Iowa	5.41%	--	6.49%	--	--
Kansas	8.04%	--	--	17.64% *	--
Minnesota	6.72%	--	9.82%	5.10%	--
Missouri	5.95%	--	8.20%	--	10.76%
Nebraska	5.94%	--	--	7.02%	4.92%
North Dakota	4.53%	--	9.07% *	8.45%	--
South Dakota	5.05%	--	--	4.70%	4.19%
South Atlantic:					
Delaware	5.47%	--	--	--	--
District of Columbia	7.20%	--	--	9.72%	8.89%
Florida	5.35%	3.30%	10.02%	9.38%	12.84%
Georgia	4.80%	6.37%	--	--	--
Maryland	7.57%	--	--	--	8.37%
North Carolina	7.35%	--	--	11.43%	--
South Carolina	4.37%	--	--	--	--
Virginia	4.79%	--	4.13%	--	13.09%
West Virginia	3.93%	--	3.31%	--	--
East South Central:					
Alabama	6.43%	--	5.11%	--	--
Kentucky	11.26% *	--	--	--	--
Mississippi	6.38%	--	--	--	--
Tennessee	5.05%	2.03% *	11.69% *	--	0.70%
West South Central:					
Arkansas	8.45% *	--	1.77%	--	--
Louisiana	8.38% *	--	--	--	--
Oklahoma	7.46%	--	11.18%	--	--
Texas	6.90%	--	12.99%	8.38%	8.20%
Mountain:					
Arizona	9.91% *	--	--	--	--
Colorado	11.27% *	--	--	7.28%	5.77%
Idaho	6.70%	--	8.54%	--	6.32%
Montana	7.09%	--	--	--	7.60%
Nevada	16.66% *	--	--	9.55%	1.49%
New Mexico	8.16%	--	--	11.90% *	9.93%
Utah	8.65%	--	12.28%	12.21%	--
Wyoming	12.60%	--	--	--	--
Pacific:					
Alaska	7.62%	0.00%	--	--	12.10%
California	5.26%	9.01%	10.41%	5.74%	9.81%
Hawaii	5.95%	6.51%	8.77%	11.79% *	8.18%
Oregon	6.79%	--	--	7.27%	8.07%
Washington	9.35%	--	6.93%	9.04%	--

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	9.2%	4.5%	9.4%	16.8%	20.9%
New England:					
Connecticut	4.6%	2.0% *	2.2% *	11.7% *	19.8%
Maine	14.1%	6.5% *	10.9% *	15.7% *	41.4%
Massachusetts	9.3%	2.6% *	--	24.2%	39.9%
New Hampshire	6.6%	2.5% *	8.4% *	12.0% *	8.6% *
Rhode Island	7.1%	6.2% *	5.3% *	--	12.7% *
Vermont	9.2% *	1.1% *	14.8% *	8.9% *	14.4% *
Middle Atlantic:					
New Jersey	8.1%	1.9% *	9.7% *	14.6% *	24.5% *
New York	12.3%	--	19.0% *	17.4% *	31.8%
Pennsylvania	8.9%	7.2% *	7.7% *	12.4% *	15.6%
East North Central:					
Illinois	9.2%	3.7% *	6.4% *	13.6%	33.5%
Indiana	5.6% *	1.3% *	5.8% *	14.4% *	18.0% *
Michigan	4.1% *	3.0% *	2.7% *	5.8% *	21.4% *
Ohio	11.6%	7.5% *	11.1% *	11.4%	26.3% *
Wisconsin	6.4% *	1.8%	5.0% *	13.5% *	23.2% *
West North Central:					
Iowa	18.2%	2.9% *	31.7%	17.0% *	9.1% *
Kansas	6.5% *	4.3% *	--	24.2% *	--
Minnesota	8.8% *	2.4% *	9.3% *	39.4%	0.9% *
Missouri	9.2%	3.8% *	10.1% *	10.5% *	34.8%
Nebraska	6.2%	0.7% *	3.6% *	18.4%	12.1% *
North Dakota	3.8%	0.9% *	5.0% *	9.9% *	8.3%
South Dakota	9.1%	7.5% *	7.2% *	8.9% *	17.9%
South Atlantic:					
Delaware	5.9%	2.6% *	9.0% *	--	--
District of Columbia	10.6%	1.5% *	7.0% *	35.8%	58.7%
Florida	6.3%	3.1% *	4.1% *	11.7% *	27.1% *
Georgia	9.2%	7.7% *	7.3% *	8.8% *	24.3%
Maryland	6.0% *	1.3% *	1.4% *	--	21.8%
North Carolina	11.5%	5.1% *	5.6% *	32.9% *	20.0% *
South Carolina	3.8%	2.6% *	4.8% *	3.8% *	12.2% *
Virginia	8.9%	4.5% *	11.6% *	13.9% *	22.4% *
West Virginia	6.8%	3.7% *	5.4% *	15.3%	17.6% *
East South Central:					
Alabama	14.1% *	8.1% *	23.2% *	3.8% *	23.3% *
Kentucky	6.8% *	1.3% *	18.6% *	9.0% *	7.8% *
Mississippi	8.2% *	--	5.8% *	--	9.3% *
Tennessee	4.8% *	0.1% *	12.2% *	15.8% *	9.8%
West South Central:					
Arkansas	7.1% *	5.6% *	--	--	--
Louisiana	7.7% *	5.7% *	9.8% *	9.3%	9.6% *
Oklahoma	11.0%	8.3% *	19.0% *	5.0% *	3.1% *
Texas	8.3%	3.3% *	6.8% *	25.5%	31.0%
Mountain:					
Arizona	4.8% *	7.7% *	1.1% *	6.7% *	9.0% *
Colorado	7.8%	3.7% *	8.2% *	13.8% *	21.3%
Idaho	19.4%	6.5% *	19.5% *	38.9% *	27.1%
Montana	8.5%	3.2% *	5.6% *	11.0% *	23.1%
Nevada	12.1% *	1.6% *	1.7% *	35.9% *	13.8% *
New Mexico	15.0%	1.3% *	14.4% *	18.3% *	53.8%
Utah	11.4% *	0.2% *	13.1% *	31.4% *	9.9% *
Wyoming	12.2% *	8.2% *	6.7% *	35.1% *	--
Pacific:					
Alaska	10.3%	0.0%	20.0% *	20.2% *	--
California	9.8%	8.1% *	8.9% *	14.2%	16.6% *
Hawaii	16.2%	9.3% *	18.6% *	12.4% *	57.9%
Oregon	19.1%	3.8% *	17.1% *	44.0%	48.1%
Washington	24.6% *	3.9% *	46.2%	30.0% *	37.1% *

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.55%	0.57%	1.23%	1.44%	1.99%
New England:					
Connecticut	1.21%	0.82% *	1.29% *	4.19% *	5.04%
Maine	2.81%	3.88% *	4.61% *	5.11% *	5.20%
Massachusetts	2.17%	1.26% *	--	3.19%	10.72%
New Hampshire	1.66%	2.02% *	3.06% *	4.38% *	4.29% *
Rhode Island	1.94%	2.99% *	2.75% *	--	4.95% *
Vermont	2.95% *	0.94% *	6.05% *	3.29% *	6.39% *
Middle Atlantic:					
New Jersey	2.22%	0.76% *	6.04% *	4.49% *	13.79% *
New York	3.43%	--	9.69% *	5.96% *	8.28%
Pennsylvania	1.95%	2.48% *	4.24% *	4.81% *	3.64%
East North Central:					
Illinois	2.32%	1.71% *	5.39% *	4.03%	8.85%
Indiana	1.98% *	0.62% *	4.25% *	7.71% *	6.36% *
Michigan	1.28% *	1.64% *	1.43% *	4.34% *	9.10% *
Ohio	2.18%	2.52% *	3.83% *	3.32%	8.68% *
Wisconsin	2.10% *	0.50%	3.43% *	5.94% *	8.19% *
West North Central:					
Iowa	4.85%	1.64% *	6.96%	5.58% *	6.81% *
Kansas	2.00% *	2.10% *	--	10.67% *	--
Minnesota	3.35% *	1.00% *	5.29% *	8.44%	0.77% *
Missouri	2.03%	1.89% *	3.26% *	7.43% *	9.63%
Nebraska	1.27%	0.66% *	1.53% *	2.70%	3.71% *
North Dakota	1.01%	0.67% *	1.55% *	3.87% *	0.92%
South Dakota	1.99%	3.56% *	2.42% *	4.98% *	4.38%
South Atlantic:					
Delaware	1.49%	1.20% *	3.67% *	--	--
District of Columbia	3.17%	0.90% *	3.86% *	8.65%	10.40%
Florida	1.47%	0.99% *	1.96% *	3.85% *	10.67% *
Georgia	2.31%	3.72% *	3.45% *	3.81% *	7.22%
Maryland	2.03% *	0.89% *	0.61% *	--	5.13%
North Carolina	2.71%	2.32% *	2.51% *	10.50% *	10.09% *
South Carolina	1.04%	1.38% *	2.16% *	2.09% *	8.18% *
Virginia	2.29%	1.40% *	5.87% *	7.92% *	8.23% *
West Virginia	1.17%	1.13% *	2.23% *	4.21%	6.19% *
East South Central:					
Alabama	5.78% *	3.92% *	12.08% *	2.01% *	15.63% *
Kentucky	3.08% *	0.79% *	10.33% *	2.94% *	5.60% *
Mississippi	3.82% *	--	3.07% *	--	3.38% *
Tennessee	1.56% *	0.13% *	5.58% *	9.81% *	0.86%
West South Central:					
Arkansas	2.40% *	2.80% *	--	--	--
Louisiana	2.57% *	2.16% *	6.75% *	2.34%	3.93% *
Oklahoma	3.01%	3.30% *	6.64% *	1.78% *	1.03% *
Texas	2.07%	1.39% *	3.80% *	7.43%	9.25%
Mountain:					
Arizona	2.28% *	4.69% *	0.82% *	3.75% *	4.85% *
Colorado	2.24%	1.98% *	4.95% *	5.56% *	5.17%
Idaho	5.00%	4.61% *	6.85% *	17.41% *	4.98%
Montana	1.96%	2.11% *	3.86% *	4.51% *	6.83%
Nevada	7.06% *	1.15% *	1.31% *	17.76% *	7.36% *
New Mexico	3.79%	0.58% *	8.05% *	6.66% *	10.92%
Utah	4.27% *	0.22% *	7.10% *	16.62% *	4.97% *
Wyoming	4.65% *	5.33% *	3.57% *	17.61% *	--
Pacific:					
Alaska	2.91%	0.00%	6.61% *	6.23% *	--
California	2.03%	3.30% *	3.38% *	3.70%	5.73% *
Hawaii	2.91%	3.26% *	6.06% *	3.84% *	12.24%
Oregon	3.23%	1.46% *	6.66% *	7.73%	7.47%
Washington	7.49% *	1.28% *	12.57%	10.68% *	11.53% *

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	9,025	8,511	8,886	8,892	9,406
New England:					
Connecticut	9,987	10,317	10,418	9,978	9,644
Maine	9,803	9,351	10,509	9,226	9,977
Massachusetts	10,436	9,563	10,468	11,473	9,794
New Hampshire	9,502	9,216	9,196	10,341	9,014
Rhode Island	9,388	7,711	9,504	9,915	9,830
Vermont	10,004	11,220	10,648	9,424	9,642
Middle Atlantic:					
New Jersey	9,743	9,100	10,436	9,220	10,040
New York	10,913	10,052	10,193	10,962	11,596
Pennsylvania	9,421	8,690	10,078	8,843	9,785
East North Central:					
Illinois	9,724	8,399	9,238	9,514	10,795
Indiana	8,355	9,787	8,428	8,094	8,245
Michigan	8,230	8,829	8,097	7,883	8,367
Ohio	8,804	8,049	8,417	8,693	9,432
Wisconsin	9,557	8,565	9,400	9,544	10,018
West North Central:					
Iowa	8,620	7,937	8,924	8,543	8,650
Kansas	8,657	8,677	8,882	7,879	9,230
Minnesota	8,586	8,093	8,915	8,504	8,514
Missouri	8,084	8,679	8,375	8,887	6,912
Nebraska	8,907	8,484	8,744	9,237	8,848
North Dakota	9,318	8,046	9,298	9,783	9,218
South Dakota	8,985	8,093	8,570	9,652	8,957
South Atlantic:					
Delaware	9,459	8,391	10,235	9,366	9,430
District of Columbia	9,762	9,151	8,584	10,255	10,431
Florida	8,919	7,993	8,580	8,292	9,967
Georgia	8,907	8,236	8,401	9,173	9,253
Maryland	8,760	7,435	8,586	8,918	9,201
North Carolina	8,612	7,664	8,569	8,444	9,083
South Carolina	8,552	8,752	8,184	8,950	8,532
Virginia	8,970	8,199	9,323	8,947	8,988
West Virginia	8,878	8,821	8,544	8,829	9,139
East South Central:					
Alabama	8,169	8,025	7,890	8,050	8,538
Kentucky	8,936	8,693	10,405	8,027	8,573
Mississippi	7,612	7,623	7,142	8,056	7,549
Tennessee	8,667	7,391	7,888	8,655	9,577
West South Central:					
Arkansas	7,804	7,338	7,799	7,921	7,882
Louisiana	8,806	9,007	8,122	8,922	9,086
Oklahoma	8,124	8,365	8,281	8,069	7,906
Texas	8,543	8,093	8,057	8,656	8,856
Mountain:					
Arizona	7,734	7,918	7,562	7,529	7,918
Colorado	8,816	7,757	8,806	8,638	9,324
Idaho	8,770	8,443	10,549	8,033	8,639
Montana	8,899	8,781	9,914	8,414	8,529
Nevada	8,215	8,098	7,320	9,179	8,159
New Mexico	9,447	9,023	8,659	9,446	9,967
Utah	8,448	8,244	8,666	8,495	8,317
Wyoming	8,997	6,961	8,789	9,345	9,259
Pacific:					
Alaska	10,630	10,648	10,387	10,495	10,986
California	9,162	8,709	8,967	8,626	9,979
Hawaii	8,285	7,513	8,562	8,119	8,649
Oregon	9,225	9,617	8,681	9,000	9,791
Washington	8,712	8,213	8,813	8,620	8,949

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	54.60	120.87	96.89	97.78	107.13
New England:					
Connecticut	315.88	757.30	694.34	456.55	593.21
Maine	305.50	648.85	819.64	488.93	423.18
Massachusetts	400.58	455.91	997.52	785.69	328.68
New Hampshire	375.27	723.25	738.20	743.06	514.51
Rhode Island	325.44	541.06	657.21	966.24	258.80
Vermont	369.39	689.69	746.64	752.86	463.91
Middle Atlantic:					
New Jersey	330.64	690.84	534.92	767.82	490.63
New York	327.71	461.60	567.46	595.04	565.81
Pennsylvania	279.42	661.35	396.42	596.25	379.52
East North Central:					
Illinois	240.73	558.76	409.98	307.68	540.70
Indiana	332.76	1,350.89	539.88	602.86	475.78
Michigan	208.31	648.01	506.51	408.41	254.51
Ohio	187.14	372.74	287.46	286.17	401.10
Wisconsin	256.14	325.75	432.82	528.24	452.53
West North Central:					
Iowa	180.95	472.88	296.99	314.26	329.86
Kansas	203.00	524.34	451.76	263.24	336.77
Minnesota	258.62	553.48	661.16	287.68	462.79
Missouri	569.52	455.46	319.08	494.07	1,366.98
Nebraska	212.41	287.01	365.75	440.42	455.62
North Dakota	201.25	474.31	365.50	295.84	415.12
South Dakota	241.44	640.87	390.16	479.98	318.54
South Atlantic:					
Delaware	336.72	664.87	867.31	571.49	421.21
District of Columbia	273.12	423.64	513.49	415.09	544.85
Florida	247.96	295.90	351.00	513.46	450.52
Georgia	275.94	375.46	346.39	686.06	386.17
Maryland	252.49	544.49	581.49	631.34	239.32
North Carolina	240.62	325.25	495.05	505.31	360.84
South Carolina	226.31	458.71	358.99	722.10	333.80
Virginia	240.79	575.78	664.08	337.16	405.24
West Virginia	217.44	457.79	612.54	379.37	313.69
East South Central:					
Alabama	136.55	465.41	314.56	169.66	261.16
Kentucky	278.08	580.87	539.00	370.43	476.80
Mississippi	169.05	406.24	508.30	327.40	211.58
Tennessee	325.95	439.99	414.69	379.26	413.72
West South Central:					
Arkansas	212.60	312.16	370.64	572.41	264.04
Louisiana	250.92	701.38	545.21	390.95	437.47
Oklahoma	211.62	525.73	419.30	397.11	339.83
Texas	216.49	520.52	475.98	302.13	399.36
Mountain:					
Arizona	385.65	425.39	939.44	922.45	413.69
Colorado	269.81	443.13	559.80	525.28	380.64
Idaho	378.17	900.90	706.39	415.24	419.14
Montana	302.21	411.76	644.04	552.39	544.80
Nevada	395.02	537.20	473.02	764.99	636.68
New Mexico	244.93	296.60	548.89	546.61	397.18
Utah	194.83	700.13	445.69	349.61	280.71
Wyoming	333.43	918.69	664.04	701.20	376.40
Pacific:					
Alaska	336.17	730.94	831.32	413.52	676.10
California	202.19	605.56	194.16	296.04	428.54
Hawaii	230.22	469.99	401.53	397.05	418.08
Oregon	243.05	705.69	601.08	342.62	357.64
Washington	193.16	364.96	303.72	426.55	245.01

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

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

Table VIII.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,817	2,007	1,862	1,775	1,766
New England:					
Connecticut	1,771	2,436	2,095	1,478	1,634
Maine	1,869	1,939	1,747	2,075	1,754
Massachusetts	2,038	2,315	2,052	2,065	1,871
New Hampshire	2,350	2,716	2,369	2,519	2,059
Rhode Island	2,046	1,526	2,170	2,349	2,060
Vermont	2,187	1,968	2,283	2,470	1,938
Middle Atlantic:					
New Jersey	2,223	1,837	1,654 *	2,349	2,584
New York	2,231	2,430	2,320	2,424	1,961
Pennsylvania	1,669	2,119	1,872	1,411	1,677
East North Central:					
Illinois	1,858	1,835	1,871	2,014	1,666
Indiana	2,137	2,518	1,989	2,010	2,265
Michigan	1,970	2,664	2,317	1,918	1,566
Ohio	2,016	2,279	1,955	1,778	2,240
Wisconsin	2,052	1,898	1,994	1,958	2,232
West North Central:					
Iowa	2,025	2,092	1,855	2,015	2,149
Kansas	1,784	1,639	1,605	2,043	1,718
Minnesota	1,939	1,914	2,178	1,818	1,820
Missouri	1,649	1,971	1,646	1,785	1,433
Nebraska	1,722	1,250	1,970	1,958	1,467
North Dakota	1,579	1,656	1,705	1,514	1,529
South Dakota	1,730	1,825	1,827	1,864	1,487
South Atlantic:					
Delaware	2,120	2,228	2,405	1,717	2,296
District of Columbia	1,863	2,337	1,898	1,752	1,780
Florida	1,913	2,216	1,953	1,948	1,777
Georgia	1,748	1,597	1,917	1,752	1,711
Maryland	2,065	1,799	2,222	2,018	2,039
North Carolina	2,012	1,612	2,188	2,002	2,012
South Carolina	1,814	2,014	1,681	1,834	1,839
Virginia	2,054	2,400	2,116	2,157	1,827
West Virginia	2,012	1,921	2,202	2,066	1,869
East South Central:					
Alabama	2,048	2,139	2,337	1,735	2,186
Kentucky	1,947	1,971	2,556	1,499	1,832
Mississippi	1,716	1,315	1,720	1,717	1,825
Tennessee	1,645	1,600	1,465	1,954	1,498
West South Central:					
Arkansas	1,795	1,868	2,553	1,998	1,280
Louisiana	2,259	2,573	2,401	2,447	1,859
Oklahoma	1,558	2,169	1,539	1,537	1,351
Texas	1,638	1,976	1,256	1,612	1,871
Mountain:					
Arizona	1,837	1,871	1,383	1,789	2,040
Colorado	1,618	2,134	1,958	1,377	1,513
Idaho	1,686	2,056	2,335 *	1,337	1,612
Montana	1,493	1,808	1,969	1,386	1,116
Nevada	1,563	2,498	1,343	1,627	1,392
New Mexico	1,767	1,704	1,766	1,703	1,842
Utah	1,591	2,133	1,674	1,517	1,470
Wyoming	1,497	1,108	1,607	1,648	1,337
Pacific:					
Alaska	1,931	2,035	1,647	2,261	1,782
California	1,515	1,921	1,639	1,374	1,425
Hawaii	857	475 *	1,309	683 *	827
Oregon	1,499	2,167	1,609	1,244	1,369
Washington	1,381	1,897	1,722	1,155	1,150

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	26.40	60.29	48.20	53.25	46.58
New England:					
Connecticut	124.43	343.36	257.83	194.53	192.58
Maine	121.39	322.45	319.26	206.27	165.91
Massachusetts	108.40	133.42	220.89	233.71	185.79
New Hampshire	149.58	358.88	288.36	283.36	267.01
Rhode Island	156.94	331.25	265.21	403.90	224.11
Vermont	156.46	384.10	317.10	222.42	297.89
Middle Atlantic:					
New Jersey	239.06	229.33	599.29 *	323.68	461.89
New York	206.64	291.80	301.29	562.23	240.42
Pennsylvania	106.76	223.39	268.24	198.43	143.45
East North Central:					
Illinois	85.10	206.07	205.80	129.23	143.96
Indiana	151.11	518.80	269.87	259.34	232.18
Michigan	125.28	352.23	239.66	204.08	182.41
Ohio	106.46	355.16	168.87	140.26	232.13
Wisconsin	126.34	80.54	232.13	141.06	298.62
West North Central:					
Iowa	160.34	252.56	238.91	192.23	377.29
Kansas	122.45	122.17	204.15	275.57	204.29
Minnesota	117.02	218.19	311.77	147.82	203.61
Missouri	104.17	237.18	165.81	237.11	146.17
Nebraska	125.34	188.25	157.64	293.87	178.62
North Dakota	130.57	248.85	214.09	260.66	246.94
South Dakota	118.61	267.54	210.80	267.27	150.05
South Atlantic:					
Delaware	159.87	392.27	349.98	219.35	312.28
District of Columbia	132.13	298.57	175.14	217.88	287.09
Florida	101.26	302.74	131.64	237.65	175.73
Georgia	99.31	164.40	275.96	183.88	154.01
Maryland	154.38	169.53	405.15	295.40	147.77
North Carolina	149.71	381.60	409.24	232.20	186.35
South Carolina	144.14	294.93	219.34	275.13	240.72
Virginia	118.26	252.52	210.38	246.66	209.50
West Virginia	206.88	344.98	383.20	327.52	448.72
East South Central:					
Alabama	137.36	303.39	247.56	152.76	254.15
Kentucky	236.15	171.14	724.34	135.25	332.46
Mississippi	118.74	380.37	141.49	276.99	145.06
Tennessee	83.48	153.79	189.59	179.81	91.53
West South Central:					
Arkansas	143.23	108.74	331.30	308.53	177.74
Louisiana	163.42	493.79	340.73	285.49	278.45
Oklahoma	111.53	344.25	237.49	176.45	163.87
Texas	122.79	206.57	123.39	179.73	274.68
Mountain:					
Arizona	177.98	338.54	144.40	381.78	295.66
Colorado	116.14	255.77	345.45	166.67	200.87
Idaho	183.15	328.78	742.31 *	108.95	191.85
Montana	175.84	346.55	505.88	237.90	200.79
Nevada	149.91	255.18	362.55	209.36	219.37
New Mexico	198.72	107.62	352.81	248.84	458.16
Utah	115.42	225.22	272.33	248.48	137.67
Wyoming	171.24	304.33	286.73	370.71	238.65
Pacific:					
Alaska	155.29	345.82	247.33	290.73	270.21
California	81.37	271.58	119.54	147.19	131.87
Hawaii	115.76	181.28 *	299.81	214.96 *	133.24
Oregon	116.98	225.10	243.54	173.25	201.61
Washington	125.94	277.57	375.92	137.39	166.04

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	20.1%	23.6%	21.0%	20.0%	18.8%
New England:					
Connecticut	17.7%	23.6%	20.1%	14.8%	16.9%
Maine	19.1%	20.7%	16.6%	22.5%	17.6%
Massachusetts	19.5%	24.2%	19.6%	18.0%	19.1%
New Hampshire	24.7%	29.5%	25.8%	24.4%	22.8%
Rhode Island	21.8%	19.8%	22.8%	23.7%	21.0%
Vermont	21.9%	17.5%	21.4%	26.2%	20.1%
Middle Atlantic:					
New Jersey	22.8%	20.2%	15.9% *	25.5%	25.7%
New York	20.4%	24.2%	22.8%	22.1%	16.9%
Pennsylvania	17.7%	24.4%	18.6%	16.0%	17.1%
East North Central:					
Illinois	19.1%	21.8%	20.3%	21.2%	15.4%
Indiana	25.6%	25.7%	23.6%	24.8%	27.5%
Michigan	23.9%	30.2%	28.6%	24.3%	18.7%
Ohio	22.9%	28.3%	23.2%	20.5%	23.8%
Wisconsin	21.5%	22.2%	21.2%	20.5%	22.3%
West North Central:					
Iowa	23.5%	26.4%	20.8%	23.6%	24.8%
Kansas	20.6%	18.9%	18.1%	25.9%	18.6%
Minnesota	22.6%	23.7%	24.4%	21.4%	21.4%
Missouri	20.4%	22.7%	19.7%	20.1%	20.7%
Nebraska	19.3%	14.7%	22.5%	21.2%	16.6%
North Dakota	16.9%	20.6%	18.3%	15.5%	16.6%
South Dakota	19.3%	22.5%	21.3%	19.3%	16.6%
South Atlantic:					
Delaware	22.4%	26.6%	23.5%	18.3%	24.3%
District of Columbia	19.1%	25.5%	22.1%	17.1%	17.1%
Florida	21.5%	27.7%	22.8%	23.5%	17.8%
Georgia	19.6%	19.4%	22.8%	19.1%	18.5%
Maryland	23.6%	24.2%	25.9%	22.6%	22.2%
North Carolina	23.4%	21.0%	25.5%	23.7%	22.2%
South Carolina	21.2%	23.0%	20.5%	20.5%	21.6%
Virginia	22.9%	29.3%	22.7%	24.1%	20.3%
West Virginia	22.7%	21.8%	25.8%	23.4%	20.4%
East South Central:					
Alabama	25.1%	26.7%	29.6%	21.6%	25.6%
Kentucky	21.8%	22.7%	24.6%	18.7%	21.4%
Mississippi	22.5%	17.3%	24.1%	21.3%	24.2%
Tennessee	19.0%	21.6%	18.6%	22.6%	15.6%
West South Central:					
Arkansas	23.0%	25.4%	32.7%	25.2%	16.2%
Louisiana	25.7%	28.6%	29.6%	27.4%	20.5%
Oklahoma	19.2%	25.9%	18.6%	19.0%	17.1%
Texas	19.2%	24.4%	15.6%	18.6%	21.1%
Mountain:					
Arizona	23.7%	23.6%	18.3%	23.8%	25.8%
Colorado	18.4%	27.5%	22.2%	15.9%	16.2%
Idaho	19.2%	24.4%	22.1% *	16.6%	18.7%
Montana	16.8%	20.6%	19.9%	16.5%	13.1%
Nevada	19.0%	30.8%	18.3%	17.7%	17.1%
New Mexico	18.7%	18.9%	20.4%	18.0%	18.5%
Utah	18.8%	25.9%	19.3%	17.9%	17.7%
Wyoming	16.6%	15.9%	18.3%	17.6%	14.4%
Pacific:					
Alaska	18.2%	19.1%	15.9%	21.5%	16.2%
California	16.5%	22.1%	18.3%	15.9%	14.3%
Hawaii	10.3%	6.3% *	15.3%	8.4%	9.6%
Oregon	16.3%	22.5%	18.5%	13.8%	14.0%
Washington	15.9%	23.1%	19.5%	13.4%	12.9%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.29%	0.61%	0.54%	0.56%	0.51%
New England:					
Connecticut	1.09%	3.19%	1.75%	2.00%	1.81%
Maine	1.32%	3.97%	3.27%	2.34%	1.50%
Massachusetts	1.25%	1.73%	2.15%	2.83%	1.68%
New Hampshire	1.59%	3.66%	2.29%	3.69%	2.10%
Rhode Island	1.63%	4.77%	2.95%	4.18%	2.30%
Vermont	1.83%	3.22%	3.69%	3.55%	2.68%
Middle Atlantic:					
New Jersey	2.53%	2.02%	6.03% *	3.49%	4.64%
New York	1.79%	2.53%	2.25%	4.59%	2.36%
Pennsylvania	1.16%	3.45%	2.85%	2.32%	1.48%
East North Central:					
Illinois	0.98%	2.51%	2.47%	1.28%	1.60%
Indiana	1.49%	2.39%	2.97%	2.57%	2.78%
Michigan	1.62%	4.56%	3.92%	2.15%	2.26%
Ohio	1.25%	4.20%	1.85%	1.73%	2.73%
Wisconsin	1.19%	1.13%	1.81%	1.46%	2.79%
West North Central:					
Iowa	1.99%	3.55%	2.68%	2.28%	4.78%
Kansas	1.56%	1.96%	2.37%	3.73%	2.27%
Minnesota	1.31%	2.33%	3.15%	1.53%	3.06%
Missouri	1.62%	2.94%	1.90%	2.78%	4.23%
Nebraska	1.35%	2.22%	1.93%	2.87%	2.13%
North Dakota	1.32%	2.47%	2.06%	2.64%	2.39%
South Dakota	1.21%	3.21%	2.81%	2.27%	1.72%
South Atlantic:					
Delaware	1.72%	5.09%	3.48%	2.42%	3.35%
District of Columbia	1.21%	2.99%	1.76%	2.03%	2.30%
Florida	1.18%	3.89%	1.50%	2.59%	1.95%
Georgia	1.19%	2.08%	3.15%	2.31%	1.60%
Maryland	1.45%	2.63%	3.17%	3.83%	1.33%
North Carolina	1.78%	4.44%	5.30%	2.14%	2.03%
South Carolina	1.73%	3.50%	3.37%	3.23%	2.57%
Virginia	1.27%	3.43%	2.01%	2.91%	2.12%
West Virginia	2.31%	4.41%	4.84%	3.52%	4.77%
East South Central:					
Alabama	1.61%	4.27%	2.36%	1.78%	3.00%
Kentucky	2.64%	1.84%	6.44%	1.97%	4.61%
Mississippi	1.67%	5.04%	3.02%	3.33%	2.23%
Tennessee	1.17%	2.12%	2.52%	2.09%	0.87%
West South Central:					
Arkansas	1.62%	1.75%	4.01%	2.82%	2.23%
Louisiana	1.95%	4.74%	4.30%	2.92%	3.59%
Oklahoma	1.39%	3.45%	2.94%	2.37%	1.79%
Texas	1.36%	2.89%	1.59%	2.04%	2.83%
Mountain:					
Arizona	2.07%	4.19%	3.06%	3.99%	3.61%
Colorado	1.27%	2.83%	3.80%	1.65%	2.13%
Idaho	1.95%	4.30%	6.85% *	1.80%	2.38%
Montana	1.84%	3.79%	4.49%	2.54%	2.37%
Nevada	2.01%	2.85%	4.14%	3.28%	3.51%
New Mexico	1.99%	1.58%	4.31%	2.68%	4.23%
Utah	1.34%	3.21%	2.98%	2.98%	1.37%
Wyoming	1.56%	4.15%	2.91%	2.99%	2.40%
Pacific:					
Alaska	1.53%	2.52%	2.08%	2.70%	3.01%
California	0.82%	2.17%	1.27%	1.54%	1.35%
Hawaii	1.33%	2.23% *	3.73%	2.42%	1.37%
Oregon	1.27%	2.49%	3.01%	2.06%	1.82%
Washington	1.52%	3.40%	4.38%	1.86%	1.86%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	58.1%	65.7%	64.8%	58.3%	52.1%
New England:					
Connecticut	56.8%	75.0%	68.6%	56.2%	48.8%
Maine	61.7%	65.9%	68.5%	64.4%	55.3%
Massachusetts	56.1%	64.3%	67.1%	54.7%	47.3%
New Hampshire	62.5%	64.4%	72.8%	56.9%	59.4%
Rhode Island	54.8%	59.9%	66.9%	54.2%	48.3%
Vermont	58.5%	57.4%	73.8%	56.8%	52.3%
Middle Atlantic:					
New Jersey	51.4%	59.8%	53.5%	55.5%	45.2%
New York	56.8%	58.5%	63.9%	55.6%	53.0%
Pennsylvania	59.6%	66.1%	67.4%	59.4%	54.3%
East North Central:					
Illinois	56.9%	67.1%	69.5%	57.6%	46.6%
Indiana	58.1%	73.1%	63.9%	64.0%	48.1%
Michigan	54.2%	69.3%	60.3%	53.4%	48.3%
Ohio	56.2%	57.3%	62.4%	54.4%	53.4%
Wisconsin	57.3%	60.3%	70.8%	54.3%	52.2%
West North Central:					
Iowa	56.9%	57.9%	69.3%	53.0%	52.5%
Kansas	56.8%	69.1%	63.6%	56.2%	50.1%
Minnesota	61.9%	74.7%	72.6%	54.5%	58.0%
Missouri	58.1%	71.7%	64.1%	56.7%	52.0%
Nebraska	60.1%	72.7%	66.1%	55.6%	57.0%
North Dakota	56.7%	61.9%	66.9%	58.6%	48.2%
South Dakota	54.8%	66.9%	62.5%	57.0%	45.8%
South Atlantic:					
Delaware	55.5%	69.4%	63.2%	62.5%	44.2%
District of Columbia	58.3%	66.0%	60.8%	60.0%	52.6%
Florida	61.9%	69.1%	67.1%	67.6%	53.4%
Georgia	56.0%	52.8%	61.2%	59.2%	51.8%
Maryland	54.7%	62.9%	72.3%	55.2%	44.0%
North Carolina	59.3%	68.1%	65.7%	59.7%	52.7%
South Carolina	66.0%	67.4%	66.7%	71.6%	62.6%
Virginia	57.7%	70.2%	59.1%	58.3%	53.6%
West Virginia	54.4%	65.4%	69.3%	59.3%	43.2%
East South Central:					
Alabama	55.6%	63.0%	71.2%	52.9%	49.3%
Kentucky	57.4%	61.2%	67.2%	53.9%	53.1%
Mississippi	61.4%	59.4%	69.6%	65.9%	56.3%
Tennessee	58.8%	63.3%	61.3%	58.4%	56.3%
West South Central:					
Arkansas	62.9%	75.9%	65.1%	59.0%	61.3%
Louisiana	56.3%	69.9%	69.5%	59.9%	44.7%
Oklahoma	62.6%	68.9%	74.5%	59.9%	53.4%
Texas	58.1%	61.5%	70.1%	56.6%	52.6%
Mountain:					
Arizona	58.1%	65.7%	50.2%	61.9%	56.5%
Colorado	57.6%	70.5%	63.4%	59.5%	50.5%
Idaho	61.1%	77.2%	64.5%	65.0%	52.1%
Montana	57.2%	76.0%	73.7%	55.7%	46.8%
Nevada	53.8%	61.2%	44.9%	56.7%	56.8%
New Mexico	60.1%	78.0%	60.5%	60.7%	54.5%
Utah	48.5%	59.9%	55.7%	48.2%	43.2%
Wyoming	51.6%	76.9%	62.1%	58.1%	38.5%
Pacific:					
Alaska	53.2%	66.3%	62.0%	56.5%	43.5%
California	59.5%	69.9%	61.6%	57.6%	56.9%
Hawaii	68.0%	86.0%	75.2%	65.9%	57.3%
Oregon	63.4%	78.6%	74.6%	61.2%	53.6%
Washington	59.3%	69.0%	60.4%	71.8%	44.7%

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.

Table VIII.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.36%	1.13%	0.77%	0.63%	0.61%
New England:					
Connecticut	1.44%	3.11%	4.05%	2.71%	1.79%
Maine	1.43%	3.65%	4.19%	2.42%	2.20%
Massachusetts	2.48%	3.22%	6.70%	1.90%	3.69%
New Hampshire	2.17%	3.38%	4.07%	4.16%	2.25%
Rhode Island	2.20%	7.52%	5.16%	2.92%	2.16%
Vermont	2.22%	6.37%	3.86%	3.72%	2.77%
Middle Atlantic:					
New Jersey	3.13%	3.34%	12.04%	3.19%	3.91%
New York	1.63%	7.54%	2.31%	2.39%	3.07%
Pennsylvania	1.37%	4.38%	2.71%	2.76%	1.57%
East North Central:					
Illinois	1.51%	4.29%	2.06%	2.01%	2.07%
Indiana	2.26%	5.19%	3.81%	3.11%	2.88%
Michigan	2.07%	5.18%	3.30%	3.25%	3.93%
Ohio	1.40%	6.28%	2.27%	1.81%	2.90%
Wisconsin	1.45%	3.73%	2.40%	2.36%	2.23%
West North Central:					
Iowa	1.51%	3.17%	2.00%	2.16%	3.00%
Kansas	1.63%	2.60%	3.03%	3.58%	2.18%
Minnesota	1.81%	5.30%	2.96%	2.54%	3.75%
Missouri	2.50%	3.81%	2.39%	2.58%	6.86%
Nebraska	1.52%	3.11%	3.37%	2.71%	3.13%
North Dakota	2.08%	4.36%	3.11%	2.84%	4.70%
South Dakota	2.21%	5.25%	4.27%	2.55%	3.61%
South Atlantic:					
Delaware	2.40%	5.08%	5.35%	3.46%	3.20%
District of Columbia	1.37%	3.09%	2.00%	1.92%	3.09%
Florida	1.59%	3.61%	2.68%	2.99%	2.41%
Georgia	1.84%	6.01%	4.66%	2.58%	2.48%
Maryland	3.26%	7.46%	2.71%	5.11%	5.07%
North Carolina	1.61%	9.83%	3.33%	3.26%	2.17%
South Carolina	1.89%	4.39%	4.89%	3.16%	2.61%
Virginia	1.35%	3.29%	3.19%	2.47%	2.25%
West Virginia	2.73%	7.72%	4.11%	4.53%	3.95%
East South Central:					
Alabama	2.70%	4.48%	3.14%	4.50%	3.13%
Kentucky	1.97%	5.93%	2.87%	3.95%	3.70%
Mississippi	1.65%	4.23%	3.84%	3.26%	1.69%
Tennessee	1.47%	3.00%	2.93%	3.02%	2.95%
West South Central:					
Arkansas	2.32%	3.62%	5.64%	4.61%	2.99%
Louisiana	2.13%	5.50%	3.42%	3.29%	2.61%
Oklahoma	1.86%	5.67%	3.28%	2.74%	3.89%
Texas	1.58%	6.84%	2.78%	3.00%	2.16%
Mountain:					
Arizona	1.76%	3.40%	5.22%	2.18%	2.22%
Colorado	1.76%	5.60%	2.58%	4.21%	2.17%
Idaho	3.58%	5.15%	3.05%	7.51%	2.74%
Montana	3.06%	5.24%	3.44%	4.59%	4.53%
Nevada	3.98%	4.65%	8.41%	2.67%	3.18%
New Mexico	2.36%	4.63%	6.95%	4.64%	3.10%
Utah	1.86%	3.86%	3.65%	2.80%	3.23%
Wyoming	2.29%	7.82%	3.63%	2.77%	3.98%
Pacific:					
Alaska	2.28%	8.87%	4.18%	3.69%	4.02%
California	1.29%	3.17%	1.83%	2.71%	2.17%
Hawaii	2.12%	3.03%	4.83%	4.63%	2.40%
Oregon	1.75%	4.67%	2.91%	2.58%	3.15%
Washington	3.60%	5.91%	6.99%	2.40%	6.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	26,281	24,544	25,087	25,841	27,314
New England:					
Connecticut	28,700	26,115	26,708	29,698	28,626
Maine	26,106	25,902	24,143	24,205	27,712
Massachusetts	29,619	30,200	24,826	32,298	29,221
New Hampshire	28,161	26,901	25,388	30,846	26,121
Rhode Island	27,361	27,922	27,326	24,459	28,263
Vermont	25,450	30,045	28,615	19,768	28,103
Middle Atlantic:					
New Jersey	29,666	27,666	33,353	27,097	29,832
New York	29,752	25,161	27,107	30,074	31,722
Pennsylvania	26,623	24,716	24,901	26,487	27,499
East North Central:					
Illinois	28,248	26,760	25,313	27,175	30,387
Indiana	23,497	24,585	25,223	23,223	23,130
Michigan	23,800	28,477	21,791	23,164	24,274
Ohio	24,661	24,090	24,298	23,683	25,949
Wisconsin	27,309	27,324	27,543	27,184	27,344
West North Central:					
Iowa	25,181	24,500	25,990	25,313	24,974
Kansas	25,493	24,533	23,733	23,717	27,477
Minnesota	25,947	21,970	25,842	26,007	26,657
Missouri	25,520	24,301	21,412	25,386	27,722
Nebraska	26,830	25,180	28,457	27,763	25,075
North Dakota	24,903	22,308	26,374	26,529	23,819
South Dakota	26,110	24,944	22,034	26,458	27,557
South Atlantic:					
Delaware	25,600	24,936	22,669	24,089	27,031
District of Columbia	29,371	26,852	25,815	29,582	31,411
Florida	25,396	23,778	25,110	22,381	27,014
Georgia	26,439	22,162	26,935	23,746	29,510
Maryland	24,717	24,361	23,418	27,791	24,250
North Carolina	25,311	26,349	21,711	27,323	25,700
South Carolina	25,046	24,769	22,652	25,989	26,006
Virginia	27,257	16,424	29,270	26,672	27,765
West Virginia	26,094	29,124	23,419	25,577	26,501
East South Central:					
Alabama	23,554	21,472	23,103	22,912	24,655
Kentucky	24,520	24,485	26,118	23,278	24,683
Mississippi	21,932	22,648	25,038	22,373	20,953
Tennessee	25,123	18,193	22,056	25,216	27,830
West South Central:					
Arkansas	22,956	19,520	19,477	26,655	22,018
Louisiana	25,647	22,574	21,843	26,526	26,459
Oklahoma	24,483	22,755	25,127	24,595	24,477
Texas	25,053	24,707	23,599	25,155	25,453
Mountain:					
Arizona	23,143	21,680	23,805	19,646	25,476
Colorado	25,055	24,747	22,565	25,224	25,843
Idaho	25,957	22,051	24,185	26,462	26,550
Montana	21,989	23,530	24,040	22,507	21,130
Nevada	23,075	21,140	20,881	25,390	24,256
New Mexico	26,482	24,998	26,935	25,782	26,770
Utah	25,122	23,395	24,386	24,852	25,755
Wyoming	27,084	--	26,186	26,069	28,088
Pacific:					
Alaska	30,132	27,736	28,831	26,794	32,938
California	27,057	24,558	25,498	25,792	29,406
Hawaii	23,603	25,752	20,055	22,295	26,067
Oregon	27,182	27,420	24,544	26,413	28,451
Washington	27,618	26,243	26,299	23,416	29,581

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

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

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

Table VIII.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	175.57	385.94	355.65	317.59	288.73
New England:					
Connecticut	923.35	1,890.43	3,946.78	1,507.28	1,431.27
Maine	1,000.49	1,831.70	4,051.28	1,360.96	1,120.61
Massachusetts	1,101.42	1,662.71	3,971.50	1,849.98	1,100.68
New Hampshire	1,154.64	1,428.50	2,098.87	1,955.64	1,550.17
Rhode Island	1,031.10	1,154.82	1,514.32	4,501.69	935.08
Vermont	1,851.33	1,752.14	1,406.74	3,447.99	735.35
Middle Atlantic:					
New Jersey	822.59	1,669.22	1,147.28	1,183.93	1,294.17
New York	1,056.48	1,195.43	1,111.47	1,507.45	2,149.68
Pennsylvania	706.69	1,174.90	1,450.50	1,378.65	1,008.49
East North Central:					
Illinois	905.61	1,270.73	1,641.53	1,438.67	1,500.66
Indiana	839.28	4,195.95	754.66	1,149.85	1,329.42
Michigan	635.95	1,801.59	1,609.85	1,279.61	794.29
Ohio	552.52	1,913.53	939.93	1,010.89	866.38
Wisconsin	610.76	1,463.44	815.85	1,191.91	943.48
West North Central:					
Iowa	484.87	1,060.03	725.86	859.26	807.62
Kansas	942.24	1,123.87	2,892.89	1,965.22	999.77
Minnesota	839.85	3,255.50	1,601.66	1,393.44	1,043.62
Missouri	823.52	3,134.94	1,453.97	1,452.99	1,119.24
Nebraska	719.89	1,212.38	1,468.04	1,246.61	1,521.54
North Dakota	808.99	1,621.36	1,584.13	1,209.00	1,237.16
South Dakota	709.74	1,192.63	1,595.61	1,468.24	933.20
South Atlantic:					
Delaware	993.11	948.95	1,592.53	1,048.91	1,486.42
District of Columbia	815.76	1,023.17	1,470.66	1,414.72	1,334.14
Florida	982.59	1,477.35	1,216.64	2,828.85	1,108.37
Georgia	799.40	1,951.35	1,013.25	1,497.13	989.42
Maryland	2,097.61	988.12	1,948.48	1,672.98	2,998.82
North Carolina	914.03	1,399.99	1,258.64	2,546.89	679.42
South Carolina	734.39	2,498.28	838.96	2,526.74	925.94
Virginia	819.74	3,660.23	1,236.37	1,400.66	1,231.95
West Virginia	552.55	2,400.02	1,368.36	983.17	765.43
East South Central:					
Alabama	543.15	1,516.24	1,130.85	868.78	1,015.53
Kentucky	885.22	3,323.35	969.08	2,148.77	1,200.27
Mississippi	614.71	742.12	2,190.34	1,846.62	849.68
Tennessee	967.36	1,839.91	990.75	1,598.67	1,090.66
West South Central:					
Arkansas	1,038.24	1,679.64	1,156.38	2,141.83	1,066.95
Louisiana	798.09	1,327.89	2,259.27	1,445.05	1,051.04
Oklahoma	765.29	1,247.28	1,592.28	1,663.70	977.94
Texas	573.75	3,094.15	1,087.85	900.98	913.59
Mountain:					
Arizona	1,213.88	940.88	1,997.47	2,962.57	1,277.83
Colorado	710.45	2,369.65	1,673.07	1,413.88	887.36
Idaho	863.50	2,539.88	1,579.52	1,572.98	1,335.60
Montana	812.69	1,497.90	2,453.79	1,374.87	1,020.72
Nevada	1,126.45	2,056.85	975.64	1,754.26	1,416.62
New Mexico	853.46	1,502.16	1,021.96	1,864.78	1,295.62
Utah	520.46	1,845.80	969.33	895.86	855.48
Wyoming	774.85	--	1,689.04	1,497.57	1,116.18
Pacific:					
Alaska	1,258.63	1,398.09	1,325.18	2,648.94	1,850.89
California	532.75	1,252.77	832.21	987.58	853.42
Hawaii	1,119.50	1,757.60	1,592.13	1,379.93	1,261.69
Oregon	675.63	1,855.99	1,401.21	904.17	1,201.52
Washington	1,841.44	1,501.48	1,068.10	826.67	2,692.26

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

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

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

Table VIII.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	7,314	7,898	7,941	7,191	7,065
New England:					
Connecticut	4,979	5,276	7,253	4,861	4,562
Maine	7,079	7,095	6,356	7,752	6,969
Massachusetts	7,501	9,122	6,480	7,454	7,490
New Hampshire	7,434	10,047	8,278	6,420	7,802
Rhode Island	7,028	6,305	8,000	6,264	7,262
Vermont	7,870	5,331	8,488	8,226	7,975
Middle Atlantic:					
New Jersey	7,053	9,177	7,390 *	7,595	6,240
New York	7,075	8,098	7,792	6,868	6,679
Pennsylvania	6,720	8,957	6,390	5,987	7,009
East North Central:					
Illinois	7,838	6,694	11,691	6,386	7,949
Indiana	6,650	8,266	7,627	6,640	6,291
Michigan	6,437	10,524	7,720	7,905	4,535
Ohio	6,453	5,643 *	6,143	5,170	8,074
Wisconsin	6,148	4,105	6,530	5,876	6,662
West North Central:					
Iowa	7,533	8,091	6,971	7,179	7,883
Kansas	8,222	7,596	8,820	9,498	7,199
Minnesota	7,013	5,154 *	9,006	6,803	6,623
Missouri	6,797	8,636	7,430	7,760	5,571
Nebraska	6,369	8,664	7,781	5,550	6,206
North Dakota	5,586	4,153 *	7,332	7,306	4,178
South Dakota	6,892	5,185 *	8,184	8,021	6,125
South Atlantic:					
Delaware	6,993	9,885 *	7,084	5,884	7,171
District of Columbia	8,028	10,022	7,896	6,531	9,004
Florida	7,976	11,441	8,540	8,896	6,993
Georgia	7,224	7,087	9,300	8,048	5,811
Maryland	6,502	8,491	9,393	6,967	5,640
North Carolina	8,073	3,752 *	8,739	8,093	8,396
South Carolina	8,269	8,729	8,744	6,216 *	8,408
Virginia	8,692	6,189	10,405	8,316	8,280
West Virginia	5,129	--	7,898	5,482	4,023
East South Central:					
Alabama	7,540	6,857	7,384	7,672	7,622
Kentucky	5,982	6,474	6,723	6,156	5,405
Mississippi	6,228	7,487	9,993	7,399	4,737
Tennessee	5,972	5,613	7,364	5,752	5,514
West South Central:					
Arkansas	7,824	6,417	9,513	8,001	7,316
Louisiana	7,808	5,504 *	8,076	9,263	7,227
Oklahoma	6,955	7,638	7,205	7,403	6,249
Texas	7,913	10,429	7,854	8,613	7,340
Mountain:					
Arizona	8,493	7,513	7,041	6,650	10,624
Colorado	6,733	6,608	7,635	6,835	6,339
Idaho	6,439	5,877	7,589	6,190	6,267
Montana	4,967	7,235	6,036	5,750	4,147
Nevada	7,902	7,508	8,438	8,759	6,883
New Mexico	6,761	8,070	8,469	7,217	5,853
Utah	5,567	7,060	5,695	5,618	5,323
Wyoming	6,830	--	8,777	7,155	6,092
Pacific:					
Alaska	6,171	7,216	5,366	7,406	5,629
California	7,847	8,426	7,869	7,728	7,823
Hawaii	5,531	8,548	6,337	3,831	5,984
Oregon	9,374	8,753	7,553	5,351	12,383
Washington	8,222	10,334	6,242	6,561	9,311

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	127.23	358.32	277.25	195.09	219.20
New England:					
Connecticut	586.39	1,186.41	899.81	941.99	828.55
Maine	441.56	1,049.56	1,236.64	858.10	601.36
Massachusetts	570.72	1,444.37	1,077.41	1,203.26	824.96
New Hampshire	593.77	1,070.95	1,180.41	974.22	722.91
Rhode Island	488.21	1,248.63	547.59	1,454.05	489.62
Vermont	855.94	1,406.54	1,305.08	1,623.62	1,434.60
Middle Atlantic:					
New Jersey	1,092.17	1,193.51	2,929.96 *	867.96	1,839.00
New York	553.81	1,876.47	975.39	755.01	1,038.22
Pennsylvania	660.53	1,083.88	1,278.92	688.35	1,271.45
East North Central:					
Illinois	668.21	1,778.57	2,897.62	830.10	696.12
Indiana	499.83	1,809.99	1,024.99	688.13	752.79
Michigan	564.93	1,991.78	1,251.63	1,146.35	562.21
Ohio	876.32	2,025.26 *	623.93	553.12	2,058.37
Wisconsin	417.95	1,037.90	655.23	436.18	851.35
West North Central:					
Iowa	435.60	984.18	964.47	704.13	736.55
Kansas	612.38	1,125.99	2,018.02	910.87	809.17
Minnesota	589.70	1,649.12 *	1,024.15	968.95	717.81
Missouri	419.77	1,201.04	739.15	933.27	406.14
Nebraska	375.42	1,361.49	636.35	639.04	531.11
North Dakota	582.55	1,347.09 *	1,059.72	755.70	856.36
South Dakota	704.65	1,568.21 *	1,415.36	1,155.81	1,051.20
South Atlantic:					
Delaware	767.08	3,473.68 *	1,513.33	890.51	1,214.39
District of Columbia	657.90	1,333.46	608.90	822.31	1,358.52
Florida	513.25	1,769.75	682.63	1,708.39	526.53
Georgia	734.57	510.81	1,460.26	1,670.97	880.56
Maryland	1,207.18	1,691.69	1,311.31	1,011.85	1,654.63
North Carolina	533.80	2,796.31 *	1,018.71	852.49	430.73
South Carolina	877.73	1,050.72	1,343.73	1,878.68 *	1,295.76
Virginia	771.75	1,375.50	2,478.49	977.75	915.62
West Virginia	551.20	--	1,087.28	945.98	702.28
East South Central:					
Alabama	452.91	1,249.77	1,640.80	515.94	789.99
Kentucky	430.50	1,015.36	947.06	576.38	771.75
Mississippi	376.44	585.89	1,316.34	781.65	265.94
Tennessee	535.06	964.82	1,234.18	998.21	697.34
West South Central:					
Arkansas	561.43	1,115.45	1,472.96	1,042.32	727.87
Louisiana	641.38	1,733.26 *	1,892.61	1,246.50	785.97
Oklahoma	398.41	1,108.07	1,282.49	700.64	535.10
Texas	466.94	2,079.53	799.61	869.59	707.12
Mountain:					
Arizona	759.87	1,044.33	850.75	926.40	1,439.03
Colorado	478.00	1,202.27	1,455.77	857.31	656.79
Idaho	391.09	922.90	1,403.00	730.09	435.31
Montana	771.14	1,147.65	1,045.03	735.84	1,170.42
Nevada	388.58	791.10	452.17	1,084.91	665.46
New Mexico	543.89	565.89	1,662.99	850.04	747.02
Utah	510.84	660.08	924.82	875.49	862.06
Wyoming	685.22	--	1,056.72	766.79	1,123.77
Pacific:					
Alaska	412.03	944.25	906.21	827.27	530.49
California	472.62	909.00	929.91	810.48	852.06
Hawaii	493.14	997.00	975.57	782.55	626.46
Oregon	1,051.02	1,414.94	1,076.55	760.09	2,068.40
Washington	1,320.78	2,181.42	562.24	917.46	1,994.63

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.D.3 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	27.8%	32.2%	31.7%	27.8%	25.9%
New England:					
Connecticut	17.3%	20.2%	27.2%	16.4%	15.9%
Maine	27.1%	27.4%	26.3%	32.0%	25.1%
Massachusetts	25.3%	30.2%	26.1%	23.1%	25.6%
New Hampshire	26.4%	37.3%	32.6%	20.8%	29.9%
Rhode Island	25.7%	22.6%	29.3%	25.6%	25.7%
Vermont	30.9%	17.7%	29.7%	41.6%	28.4%
Middle Atlantic:					
New Jersey	23.8%	33.2%	22.2% *	28.0%	20.9%
New York	23.8%	32.2%	28.7%	22.8%	21.1%
Pennsylvania	25.2%	36.2%	25.7%	22.6%	25.5%
East North Central:					
Illinois	27.7%	25.0%	46.2%	23.5%	26.2%
Indiana	28.3%	33.6%	30.2%	28.6%	27.2%
Michigan	27.0%	37.0%	35.4%	34.1%	18.7%
Ohio	26.2%	23.4% *	25.3%	21.8%	31.1%
Wisconsin	22.5%	15.0%	23.7%	21.6%	24.4%
West North Central:					
Iowa	29.9%	33.0%	26.8%	28.4%	31.6%
Kansas	32.3%	31.0%	37.2%	40.0%	26.2%
Minnesota	27.0%	23.5%	34.9%	26.2%	24.8%
Missouri	26.6%	35.5%	34.7%	30.6%	20.1%
Nebraska	23.7%	34.4%	27.3%	20.0%	24.7%
North Dakota	22.4%	18.6%	27.8%	27.5%	17.5%
South Dakota	26.4%	20.8% *	37.1%	30.3%	22.2%
South Atlantic:					
Delaware	27.3%	39.6% *	31.2%	24.4%	26.5%
District of Columbia	27.3%	37.3%	30.6%	22.1%	28.7%
Florida	31.4%	48.1%	34.0%	39.7%	25.9%
Georgia	27.3%	32.0%	34.5%	33.9%	19.7%
Maryland	26.3%	34.9%	40.1%	25.1%	23.3%
North Carolina	31.9%	14.2% *	40.3%	29.6%	32.7%
South Carolina	33.0%	35.2%	38.6%	23.9%	32.3%
Virginia	31.9%	37.7%	35.5%	31.2%	29.8%
West Virginia	19.7%	--	33.7%	21.4%	15.2%
East South Central:					
Alabama	32.0%	31.9%	32.0%	33.5%	30.9%
Kentucky	24.4%	26.4%	25.7%	26.4%	21.9%
Mississippi	28.4%	33.1%	39.9%	33.1%	22.6%
Tennessee	23.8%	30.9%	33.4%	22.8%	19.8%
West South Central:					
Arkansas	34.1%	32.9%	48.8%	30.0%	33.2%
Louisiana	30.4%	24.4% *	37.0%	34.9%	27.3%
Oklahoma	28.4%	33.6%	28.7%	30.1%	25.5%
Texas	31.6%	42.2%	33.3%	34.2%	28.8%
Mountain:					
Arizona	36.7%	34.7%	29.6%	33.8%	41.7%
Colorado	26.9%	26.7%	33.8%	27.1%	24.5%
Idaho	24.8%	26.7%	31.4%	23.4%	23.6%
Montana	22.6%	--	25.1%	25.5%	19.6%
Nevada	34.2%	35.5%	40.4%	34.5%	28.4%
New Mexico	25.5%	32.3%	31.4%	28.0%	21.9%
Utah	22.2%	30.2%	23.4%	22.6%	20.7%
Wyoming	25.2%	47.9%	33.5%	27.4%	21.7%
Pacific:					
Alaska	20.5%	26.0%	18.6%	27.6%	17.1%
California	29.0%	34.3%	30.9%	30.0%	26.6%
Hawaii	23.4%	33.2%	31.6%	17.2%	23.0%
Oregon	34.5%	31.9%	30.8%	20.3%	43.5%
Washington	29.8%	39.4%	23.7%	28.0%	31.5%

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.48%	1.41%	1.22%	0.77%	0.76%
New England:					
Connecticut	2.04%	4.75%	1.93%	3.26%	2.98%
Maine	1.44%	3.62%	3.23%	3.46%	1.98%
Massachusetts	2.06%	4.84%	4.70%	4.43%	2.51%
New Hampshire	2.28%	3.42%	4.53%	3.20%	1.98%
Rhode Island	1.62%	5.25%	2.08%	4.48%	1.79%
Vermont	3.30%	4.21%	4.81%	4.91%	5.41%
Middle Atlantic:					
New Jersey	3.73%	3.40%	8.89% *	2.99%	6.02%
New York	1.92%	7.64%	3.42%	2.13%	3.34%
Pennsylvania	2.40%	4.79%	4.15%	3.01%	4.20%
East North Central:					
Illinois	2.31%	5.87%	10.11%	2.76%	2.55%
Indiana	1.83%	6.37%	4.04%	2.35%	2.89%
Michigan	2.22%	6.09%	5.37%	4.02%	2.27%
Ohio	3.48%	7.21% *	2.36%	2.19%	8.06%
Wisconsin	1.47%	4.29%	2.40%	1.63%	2.90%
West North Central:					
Iowa	1.68%	3.10%	3.86%	2.70%	2.81%
Kansas	2.81%	4.91%	6.35%	6.26%	2.94%
Minnesota	2.17%	4.78%	4.12%	3.57%	2.81%
Missouri	1.99%	5.44%	4.25%	4.24%	1.63%
Nebraska	1.52%	5.01%	2.29%	2.62%	2.18%
North Dakota	2.03%	4.85%	3.72%	3.07%	3.14%
South Dakota	2.64%	6.43% *	6.97%	3.87%	3.47%
South Atlantic:					
Delaware	3.47%	14.00% *	4.75%	3.97%	5.32%
District of Columbia	2.18%	5.46%	2.23%	2.65%	4.29%
Florida	2.17%	7.21%	1.85%	6.36%	2.34%
Georgia	2.95%	3.13%	5.10%	5.93%	3.42%
Maryland	3.10%	8.09%	5.54%	4.14%	4.20%
North Carolina	2.62%	11.34% *	4.19%	4.07%	1.68%
South Carolina	3.58%	4.61%	5.96%	6.95%	4.85%
Virginia	2.58%	8.15%	7.53%	3.69%	3.01%
West Virginia	1.99%	--	4.05%	3.93%	2.53%
East South Central:					
Alabama	1.89%	5.55%	6.65%	1.54%	3.18%
Kentucky	1.70%	1.20%	4.06%	2.26%	2.85%
Mississippi	1.85%	2.92%	4.84%	3.76%	1.88%
Tennessee	2.69%	3.80%	4.86%	5.06%	2.99%
West South Central:					
Arkansas	2.27%	3.18%	7.52%	2.83%	2.87%
Louisiana	2.63%	7.89% *	9.58%	5.15%	3.30%
Oklahoma	1.76%	3.69%	5.60%	3.06%	2.48%
Texas	1.96%	5.31%	3.59%	3.71%	2.91%
Mountain:					
Arizona	3.04%	5.09%	4.25%	3.28%	5.41%
Colorado	2.03%	3.77%	6.56%	4.06%	2.53%
Idaho	1.66%	4.48%	6.20%	3.13%	1.75%
Montana	3.05%	--	3.43%	2.95%	4.97%
Nevada	2.58%	3.27%	2.27%	5.81%	3.04%
New Mexico	2.24%	3.41%	6.75%	4.13%	2.89%
Utah	1.96%	3.24%	3.81%	3.35%	3.24%
Wyoming	2.55%	2.89%	3.81%	2.64%	3.98%
Pacific:					
Alaska	1.62%	3.34%	3.35%	3.49%	1.97%
California	1.74%	3.03%	3.63%	3.26%	2.80%
Hawaii	1.71%	4.32%	3.37%	2.87%	2.30%
Oregon	3.67%	4.91%	5.05%	2.98%	6.63%
Washington	2.98%	9.94%	2.68%	3.84%	4.04%

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	23.8%	18.5%	19.0%	23.2%	28.4%
New England:					
Connecticut	24.6%	9.7%	14.6%	26.8%	30.0%
Maine	23.0%	20.1%	18.1%	20.1%	28.2%
Massachusetts	26.5%	23.5%	17.4%	27.4%	32.6%
New Hampshire	20.3%	20.2%	13.3%	26.3%	19.8%
Rhode Island	28.4%	23.0%	19.7%	26.4%	34.8%
Vermont	20.9%	17.2%	13.9%	23.3%	23.5%
Middle Atlantic:					
New Jersey	30.3%	22.3%	30.7% *	26.5%	35.1%
New York	26.2%	29.0%	21.5%	26.9%	27.9%
Pennsylvania	21.5%	20.1%	12.1%	22.8%	25.4%
East North Central:					
Illinois	24.8%	17.4%	16.4%	27.0%	29.3%
Indiana	21.9%	15.1%	16.7%	16.4%	29.9%
Michigan	27.1%	20.1%	22.2%	28.4%	30.4%
Ohio	24.6%	27.7%	18.5%	26.3%	26.5%
Wisconsin	24.5%	18.0%	16.6%	27.2%	28.0%
West North Central:					
Iowa	26.7%	28.8%	16.5%	28.8%	30.3%
Kansas	24.8%	12.3%	21.4%	25.9%	29.7%
Minnesota	24.4%	13.7% *	14.7%	30.9%	28.0%
Missouri	24.0%	15.3%	18.6%	25.5%	28.7%
Nebraska	24.1%	14.2%	20.5%	28.3%	25.0%
North Dakota	28.0%	24.1%	18.3%	26.8%	35.4%
South Dakota	26.5%	21.8%	22.5%	22.4%	33.2%
South Atlantic:					
Delaware	26.2%	14.7%	19.8%	21.3%	34.9%
District of Columbia	21.6%	16.8%	17.0%	22.5%	25.6%
Florida	20.9%	15.8%	15.2%	17.9%	27.7%
Georgia	23.8%	22.2%	24.1%	19.9%	28.0%
Maryland	28.7%	21.7%	14.6%	22.4%	39.8%
North Carolina	23.5%	16.5% *	21.0%	23.7%	26.7%
South Carolina	17.1%	16.4%	15.8%	10.0%	21.4%
Virginia	23.7%	13.7%	24.8%	21.6%	27.0%
West Virginia	28.7%	19.3% *	17.6%	22.8%	39.1%
East South Central:					
Alabama	25.2%	25.4%	15.6%	23.8%	31.0%
Kentucky	22.9%	16.6%	19.8%	22.7%	26.5%
Mississippi	18.4%	15.6%	13.0%	15.2%	23.0%
Tennessee	22.7%	18.7%	19.4%	23.6%	25.1%
West South Central:					
Arkansas	20.1%	15.6%	18.6%	22.3%	20.3%
Louisiana	23.2%	18.9%	15.8%	20.6%	29.4%
Oklahoma	20.3%	18.9%	14.8%	20.1%	25.8%
Texas	23.4%	15.7%	16.8%	21.7%	29.3%
Mountain:					
Arizona	23.7%	20.1%	27.6%	21.3%	24.9%
Colorado	24.1%	11.0%	21.6%	25.1%	27.2%
Idaho	21.3%	12.9% *	17.7%	19.4%	26.8%
Montana	26.0%	10.5% *	15.0%	25.7%	34.4%
Nevada	24.0%	18.3%	30.3%	22.1%	22.0%
New Mexico	21.6%	8.5% *	23.8%	17.6%	27.2%
Utah	32.9%	23.3%	27.1%	32.0%	38.2%
Wyoming	30.2%	11.0% *	22.6%	25.0%	40.2%
Pacific:					
Alaska	27.1%	11.9% *	22.0%	25.3%	33.4%
California	21.9%	16.4%	19.9%	22.2%	24.5%
Hawaii	17.5%	6.8%	15.3% *	19.9%	21.5%
Oregon	20.8%	8.5%	13.2%	21.6%	28.4%
Washington	24.0%	14.5% *	20.5%	13.3%	38.7%

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.

Table VIII.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.32%	0.94%	0.68%	0.51%	0.58%
New England:					
Connecticut	1.37%	2.62%	2.84%	2.28%	2.20%
Maine	1.25%	3.25%	4.29%	2.25%	1.84%
Massachusetts	1.56%	3.19%	2.60%	1.92%	2.36%
New Hampshire	1.66%	2.13%	2.64%	3.28%	2.11%
Rhode Island	2.11%	5.84%	3.50%	3.93%	2.92%
Vermont	1.35%	2.44%	2.52%	2.91%	1.79%
Middle Atlantic:					
New Jersey	3.25%	2.78%	12.66% *	3.30%	4.43%
New York	1.42%	8.61%	2.95%	2.16%	2.28%
Pennsylvania	1.52%	4.16%	3.62%	1.97%	1.69%
East North Central:					
Illinois	1.28%	4.20%	1.86%	2.23%	1.87%
Indiana	1.78%	4.15%	2.60%	2.16%	2.80%
Michigan	1.77%	4.04%	2.26%	3.19%	3.44%
Ohio	1.45%	7.15%	1.81%	2.02%	3.02%
Wisconsin	1.37%	5.00%	1.77%	1.60%	2.25%
West North Central:					
Iowa	1.63%	4.01%	1.44%	2.65%	3.58%
Kansas	1.97%	2.70%	3.12%	4.51%	2.43%
Minnesota	1.91%	4.92% *	2.19%	3.01%	4.21%
Missouri	2.23%	2.99%	2.44%	2.27%	5.85%
Nebraska	1.50%	1.78%	2.83%	2.92%	2.57%
North Dakota	2.00%	4.43%	3.13%	2.28%	4.54%
South Dakota	1.99%	5.18%	4.37%	2.02%	3.37%
South Atlantic:					
Delaware	2.39%	4.27%	3.79%	3.31%	4.39%
District of Columbia	1.02%	2.04%	1.08%	1.67%	2.31%
Florida	1.27%	2.56%	2.01%	2.20%	2.02%
Georgia	1.58%	3.63%	4.13%	2.13%	3.00%
Maryland	3.77%	5.87%	1.78%	4.33%	6.73%
North Carolina	1.71%	6.83% *	5.20%	3.34%	2.46%
South Carolina	1.46%	3.43%	3.26%	1.70%	2.04%
Virginia	1.28%	3.73%	2.96%	1.92%	2.00%
West Virginia	2.73%	6.32% *	2.93%	3.54%	4.68%
East South Central:					
Alabama	1.62%	3.59%	2.46%	1.87%	3.61%
Kentucky	1.88%	4.69%	2.86%	3.28%	3.86%
Mississippi	1.13%	1.86%	2.39%	2.09%	1.57%
Tennessee	1.73%	3.87%	3.13%	3.86%	3.00%
West South Central:					
Arkansas	1.82%	3.21%	4.69%	3.47%	2.64%
Louisiana	1.91%	4.86%	2.83%	3.25%	3.68%
Oklahoma	1.35%	3.54%	2.14%	2.44%	2.75%
Texas	1.26%	4.08%	2.45%	1.96%	2.04%
Mountain:					
Arizona	1.56%	3.11%	5.05%	2.54%	1.92%
Colorado	1.76%	2.94%	3.08%	3.97%	2.30%
Idaho	2.43%	3.90% *	2.21%	5.16%	2.60%
Montana	2.88%	3.58% *	2.84%	3.41%	5.53%
Nevada	2.77%	3.60%	4.99%	2.65%	3.12%
New Mexico	1.81%	3.59% *	4.52%	2.22%	2.96%
Utah	1.71%	3.38%	2.96%	2.92%	3.04%
Wyoming	2.36%	5.71% *	2.94%	2.52%	4.27%
Pacific:					
Alaska	1.86%	4.53% *	3.06%	3.03%	3.43%
California	0.96%	2.92%	1.27%	2.13%	1.42%
Hawaii	2.05%	2.00%	5.27% *	4.95%	2.06%
Oregon	1.38%	2.19%	1.90%	2.00%	2.77%
Washington	4.02%	4.44% *	3.09%	1.62%	9.47%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	17,901	16,991	17,186	17,594	18,667
New England:					
Connecticut	19,523	21,566	19,754	19,901	18,965
Maine	18,908	17,945	17,849	17,651	20,365
Massachusetts	19,960	21,275	13,870	22,953	20,478
New Hampshire	19,972	18,061	18,712	22,931	18,395
Rhode Island	19,825	20,023	19,974	20,035	19,589
Vermont	19,157	22,708	21,116	14,834	20,422
Middle Atlantic:					
New Jersey	19,551	17,548	20,016	19,134	20,148
New York	20,784	19,137	20,777	20,324	21,343
Pennsylvania	19,455	16,891	20,839	19,557	19,046
East North Central:					
Illinois	19,330	19,270	16,733	19,156	20,379
Indiana	15,825	15,479	15,137	15,999	15,977
Michigan	16,678	18,167	15,632	16,139	17,255
Ohio	17,960	15,347	17,584	18,169	18,482
Wisconsin	19,321	17,050	18,629	19,665	19,996
West North Central:					
Iowa	16,782	15,324	17,897	16,560	16,737
Kansas	17,574	18,865	16,244	16,610	18,325
Minnesota	18,599	16,006	17,758	20,030	17,640
Missouri	17,045	19,027	15,672	18,650	16,437
Nebraska	17,232	17,568	16,109	17,739	17,209
North Dakota	17,707	15,399	17,691	17,781	18,113
South Dakota	17,990	16,328	17,328	18,030	18,446
South Atlantic:					
Delaware	17,997	15,259	16,087	19,229	18,474
District of Columbia	19,518	18,180	16,868	21,237	20,439
Florida	17,433	17,654	16,357	14,668	19,515
Georgia	18,227	15,105	17,956	19,165	19,201
Maryland	18,373	17,772	16,641	18,214	19,277
North Carolina	15,958	14,981	15,194	15,770	16,556
South Carolina	16,317	16,603	16,263	16,571	16,146
Virginia	17,453	13,434	17,469	15,895	19,415
West Virginia	18,492	18,462	17,301	18,029	19,188
East South Central:					
Alabama	16,224	15,444	16,112	15,361	17,474
Kentucky	15,348	15,628	18,393	12,194	17,256
Mississippi	14,841	14,712	15,187	15,270	14,552
Tennessee	16,743	14,674	14,595	18,047	17,558
West South Central:					
Arkansas	15,632	15,635	13,947	17,177	15,104
Louisiana	17,941	18,182	16,931	17,892	18,201
Oklahoma	16,005	15,489	17,424	15,435	16,123
Texas	16,654	16,379	16,271	15,930	17,528
Mountain:					
Arizona	14,664	16,245	13,097	14,131	15,525
Colorado	17,447	18,928	17,730	18,092	16,715
Idaho	17,652	16,355	18,014	16,791	18,268
Montana	15,842	18,630	18,593	13,051	16,877
Nevada	14,858	13,618	12,604	19,250	14,330
New Mexico	19,454	19,898	19,994	19,435	19,192
Utah	16,593	15,156	16,557	17,121	16,385
Wyoming	18,455	18,333	16,252	16,622	20,319
Pacific:					
Alaska	20,764	16,964	19,505	19,237	22,757
California	18,827	18,353	17,858	17,550	20,833
Hawaii	17,453	16,635	13,883	17,422	18,727
Oregon	18,006	17,843	16,756	17,109	19,280
Washington	18,067	16,132	19,639	17,231	17,910

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

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

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	125.52	316.19	269.10	266.26	171.30
New England:					
Connecticut	658.50	1,860.01	2,526.43	865.49	942.07
Maine	660.52	1,089.87	1,255.27	1,023.90	1,085.12
Massachusetts	1,426.47	2,257.42	3,565.91	1,724.11	867.88
New Hampshire	794.51	1,915.50	1,424.97	1,251.92	1,052.16
Rhode Island	720.22	3,034.53	1,862.21	1,661.40	536.04
Vermont	1,334.85	1,004.38	994.11	2,796.01	762.96
Middle Atlantic:					
New Jersey	651.82	977.72	1,062.49	1,342.21	1,162.80
New York	511.23	1,290.91	1,124.76	818.00	905.72
Pennsylvania	603.64	1,120.60	719.35	1,422.50	675.17
East North Central:					
Illinois	469.94	1,314.96	1,025.05	763.56	722.07
Indiana	454.56	1,811.55	818.60	771.47	767.54
Michigan	460.66	1,820.28	930.93	852.98	654.80
Ohio	405.95	634.33	658.02	763.79	646.31
Wisconsin	524.53	341.92	577.46	1,022.16	772.19
West North Central:					
Iowa	448.48	1,017.19	562.29	771.51	811.06
Kansas	481.20	1,531.57	877.29	628.39	701.94
Minnesota	687.05	2,155.09	951.62	944.06	1,468.33
Missouri	603.40	1,681.67	564.98	927.83	940.14
Nebraska	530.74	570.10	1,551.93	897.68	876.80
North Dakota	450.38	802.82	1,357.19	763.34	616.14
South Dakota	527.66	1,664.42	771.69	1,003.94	846.46
South Atlantic:					
Delaware	494.57	1,054.62	1,235.79	1,043.57	668.61
District of Columbia	510.87	905.62	942.71	956.81	738.66
Florida	550.56	758.25	865.99	1,438.52	546.42
Georgia	698.71	1,343.57	1,027.53	1,480.23	877.81
Maryland	596.88	910.46	1,399.92	1,056.27	767.46
North Carolina	459.10	1,249.44	1,434.84	1,110.65	507.55
South Carolina	428.80	861.14	842.21	1,038.39	661.91
Virginia	806.00	1,542.14	806.14	782.13	1,489.08
West Virginia	507.83	1,811.53	1,354.25	745.91	834.69
East South Central:					
Alabama	480.14	1,335.49	556.63	398.53	727.59
Kentucky	1,248.97	947.10	830.51	2,427.97	795.50
Mississippi	408.75	348.44	1,113.22	823.51	659.54
Tennessee	413.53	1,637.90	822.46	684.53	379.77
West South Central:					
Arkansas	750.86	827.88	783.43	1,852.71	690.36
Louisiana	586.59	2,317.01	1,260.16	905.69	883.27
Oklahoma	529.36	1,351.53	826.13	934.32	886.31
Texas	546.46	1,006.01	630.39	1,068.85	771.01
Mountain:					
Arizona	816.85	933.73	2,161.88	1,322.81	1,163.01
Colorado	487.98	1,901.88	1,159.95	737.21	714.75
Idaho	599.23	1,987.54	1,166.24	1,111.92	935.60
Montana	776.68	1,623.28	834.74	1,234.92	1,047.23
Nevada	1,414.56	1,222.99	937.31	2,623.58	1,919.74
New Mexico	724.17	1,993.69	873.66	1,755.83	794.25
Utah	464.91	1,660.66	782.91	972.41	605.24
Wyoming	624.12	1,766.54	1,427.14	750.02	810.21
Pacific:					
Alaska	724.35	1,856.81	943.65	1,473.76	1,197.45
California	460.17	1,461.98	653.40	902.67	655.74
Hawaii	575.48	1,277.56	1,024.58	782.82	794.81
Oregon	521.75	1,858.36	1,098.64	1,037.73	792.96
Washington	597.65	841.24	705.01	975.53	826.34

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	4,776	5,038	4,753	4,726	4,775
New England:					
Connecticut	3,857	5,820	4,908	3,811	3,271
Maine	4,829	4,423	5,949	5,005	4,350
Massachusetts	4,778	6,436	3,689 *	4,481	5,206
New Hampshire	5,201	7,268	6,507	4,463	4,745
Rhode Island	4,706	4,131	5,770	5,295	4,275
Vermont	5,166	3,950 *	5,501	6,422	4,625
Middle Atlantic:					
New Jersey	5,052	4,878	6,518	4,867	4,643
New York	4,842	4,828	4,449	4,552	5,239
Pennsylvania	3,855	5,228	3,300	3,454	4,257
East North Central:					
Illinois	5,016	4,569	5,564	5,037	4,862
Indiana	4,424	5,180	4,314	4,453	4,374
Michigan	5,251	5,143	5,153	4,248	5,830 *
Ohio	4,226	3,975	4,617	3,961	4,258
Wisconsin	4,724	3,070	4,613	4,460	5,517
West North Central:					
Iowa	4,408	5,690	4,093	4,314	4,390
Kansas	4,862	3,416	5,562	6,254	4,062
Minnesota	6,043	4,093	7,473	6,228	4,899
Missouri	4,993	5,473	6,071	5,337	3,945
Nebraska	4,577	4,980	4,458	4,644	4,478
North Dakota	4,640	4,788	4,371	4,967	4,488
South Dakota	4,620	6,337	3,899	5,072	4,267
South Atlantic:					
Delaware	5,084	4,810	4,654	4,790	5,441
District of Columbia	5,001	5,283	5,135	4,832	4,968
Florida	4,714	7,212	3,935	5,050	4,639
Georgia	4,853	3,787	5,512	5,253	4,828
Maryland	4,840	3,021	4,827	4,938	5,136
North Carolina	4,973	2,521 *	5,047	4,503	5,660
South Carolina	4,879	5,772	4,305	4,701	5,143
Virginia	4,979	4,950	5,870 *	4,905	4,604
West Virginia	4,013	5,183	5,306	4,348	3,218
East South Central:					
Alabama	4,545	6,154	5,740	3,046 *	5,806
Kentucky	3,676	4,365	4,155	3,333	3,664
Mississippi	4,217	4,902	5,133	3,602	4,006
Tennessee	4,236	4,021	4,422	4,278	4,124
West South Central:					
Arkansas	4,874	6,549	7,303	4,765	3,821
Louisiana	5,033	5,769	4,996	4,982	5,009
Oklahoma	4,926	4,863	4,695	5,047	4,901
Texas	5,237	7,429	4,639	5,269	5,059
Mountain:					
Arizona	4,366	4,560	3,063	3,854	5,356
Colorado	4,543	4,034 *	5,095	5,118	4,130
Idaho	5,078	5,396	4,985	5,241	4,967
Montana	3,674	--	4,171	2,907	3,896
Nevada	4,498	6,696	5,114	4,008	3,733
New Mexico	4,461	7,111	3,696 *	4,289	4,296
Utah	3,719	5,168	3,278	4,259	3,220
Wyoming	4,612	4,872	5,174	4,695	4,356
Pacific:					
Alaska	4,584	--	4,057	5,069	4,392
California	5,159	4,837	5,236	5,252	5,089
Hawaii	3,806	--	4,778	3,154	3,603
Oregon	4,915	5,014	4,957	3,621	5,845
Washington	4,304	7,143	3,025	5,016	4,069

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	74.79	231.47	161.75	130.03	124.76
New England:					
Connecticut	297.98	1,044.67	683.30	542.94	366.76
Maine	459.03	782.79	1,692.99	686.09	549.65
Massachusetts	485.86	911.66	1,160.66 *	669.31	697.43
New Hampshire	334.67	869.79	865.84	489.50	448.87
Rhode Island	431.58	327.22	669.31	1,164.24	686.48
Vermont	628.58	1,514.21 *	837.95	1,739.56	487.58
Middle Atlantic:					
New Jersey	514.98	652.89	1,196.93	627.69	946.17
New York	296.60	499.31	611.88	571.77	448.42
Pennsylvania	340.58	581.72	820.63	330.34	586.06
East North Central:					
Illinois	329.14	812.56	681.65	439.55	583.12
Indiana	309.77	1,239.58	798.46	407.67	519.49
Michigan	952.23	1,349.08	893.60	459.63	1,861.49 *
Ohio	214.65	722.61	541.19	304.49	332.69
Wisconsin	502.34	677.32	612.89	267.39	1,039.60
West North Central:					
Iowa	314.56	998.68	728.05	656.67	301.06
Kansas	407.48	781.21	700.68	759.13	481.01
Minnesota	469.03	820.88	953.49	786.30	704.62
Missouri	357.74	598.72	820.73	519.26	427.79
Nebraska	240.03	824.75	670.32	343.57	435.58
North Dakota	417.70	772.53	822.99	443.12	877.70
South Dakota	347.38	1,118.51	527.96	557.85	553.23
South Atlantic:					
Delaware	511.58	1,168.13	503.36	621.35	986.94
District of Columbia	335.62	566.10	411.33	730.57	598.06
Florida	308.83	1,327.29	576.73	596.77	394.26
Georgia	432.04	766.54	466.76	1,004.78	529.94
Maryland	273.80	229.96	744.85	620.61	249.16
North Carolina	316.10	1,317.93 *	499.18	506.03	408.10
South Carolina	472.10	892.71	811.99	719.33	814.28
Virginia	444.87	496.03	1,939.98 *	649.65	418.74
West Virginia	294.37	771.27	570.26	553.09	394.34
East South Central:					
Alabama	997.92	1,182.63	510.36	999.61 *	987.84
Kentucky	347.65	691.35	667.48	573.61	631.20
Mississippi	234.24	389.92	663.05	634.99	227.05
Tennessee	295.28	551.67	486.76	567.16	536.17
West South Central:					
Arkansas	383.82	842.30	709.56	839.42	381.98
Louisiana	338.99	653.85	804.51	615.82	510.64
Oklahoma	275.17	706.97	993.54	423.66	359.18
Texas	308.77	941.07	523.53	532.07	494.40
Mountain:					
Arizona	335.03	364.61	494.36	458.40	559.30
Colorado	361.66	1,281.46 *	1,019.73	773.64	449.84
Idaho	344.38	992.93	905.00	637.46	483.26
Montana	482.84	--	379.99	813.03	781.61
Nevada	408.21	804.07	319.07	989.73	551.19
New Mexico	383.43	1,250.97	1,283.78 *	542.93	468.36
Utah	224.73	1,383.12	394.72	384.97	370.76
Wyoming	402.60	344.19	999.23	482.53	689.99
Pacific:					
Alaska	274.70	--	623.38	498.24	385.12
California	274.10	520.71	524.26	482.23	491.10
Hawaii	339.80	--	938.05	475.39	512.67
Oregon	357.20	881.27	575.19	360.50	768.84
Washington	374.60	1,088.20	200.83	798.96	391.50

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	26.7%	29.7%	27.7%	26.9%	25.6%
New England:					
Connecticut	19.8%	27.0%	24.8%	19.2%	17.2%
Maine	25.5%	24.6%	33.3%	28.4%	21.4%
Massachusetts	23.9%	30.3%	26.6%	19.5%	25.4%
New Hampshire	26.0%	40.2%	34.8%	19.5%	25.8%
Rhode Island	23.7%	20.6%	28.9%	26.4%	21.8%
Vermont	27.0%	17.4% *	26.1%	43.3%	22.6%
Middle Atlantic:					
New Jersey	25.8%	27.8%	32.6%	25.4%	23.0%
New York	23.3%	25.2%	21.4%	22.4%	24.5%
Pennsylvania	19.8%	30.9%	15.8%	17.7%	22.4%
East North Central:					
Illinois	25.9%	23.7%	33.3%	26.3%	23.9%
Indiana	28.0%	33.5%	28.5%	27.8%	27.4%
Michigan	31.5%	28.3%	33.0%	26.3%	33.8%
Ohio	23.5%	25.9%	26.3%	21.8%	23.0%
Wisconsin	24.4%	18.0%	24.8%	22.7%	27.6%
West North Central:					
Iowa	26.3%	37.1%	22.9%	26.1%	26.2%
Kansas	27.7%	18.1%	34.2%	37.7%	22.2%
Minnesota	32.5%	25.6%	42.1%	31.1%	27.8%
Missouri	29.3%	28.8%	38.7%	28.6%	24.0%
Nebraska	26.6%	28.3%	27.7%	26.2%	26.0%
North Dakota	26.2%	31.1%	24.7%	27.9%	24.8%
South Dakota	25.7%	38.8%	22.5%	28.1%	23.1%
South Atlantic:					
Delaware	28.2%	31.5%	28.9%	24.9%	29.5%
District of Columbia	25.6%	29.1%	30.4%	22.8%	24.3%
Florida	27.0%	40.9%	24.1%	34.4%	23.8%
Georgia	26.6%	25.1%	30.7%	27.4%	25.1%
Maryland	26.3%	17.0%	29.0%	27.1%	26.6%
North Carolina	31.2%	16.8% *	33.2%	28.6%	34.2%
South Carolina	29.9%	34.8%	26.5%	28.4%	31.9%
Virginia	28.5%	36.8%	33.6% *	30.9%	23.7%
West Virginia	21.7%	28.1%	30.7%	24.1%	16.8%
East South Central:					
Alabama	28.0%	39.8%	35.6%	19.8% *	33.2%
Kentucky	23.9%	27.9%	22.6%	27.3%	21.2%
Mississippi	28.4%	33.3%	33.8%	23.6%	27.5%
Tennessee	25.3%	27.4%	30.3%	23.7%	23.5%
West South Central:					
Arkansas	31.2%	41.9%	52.4%	27.7%	25.3%
Louisiana	28.1%	31.7%	29.5%	27.8%	27.5%
Oklahoma	30.8%	31.4%	26.9%	32.7%	30.4%
Texas	31.4%	45.4%	28.5%	33.1%	28.9%
Mountain:					
Arizona	29.8%	28.1%	23.4%	27.3%	34.5%
Colorado	26.0%	21.3% *	28.7%	28.3%	24.7%
Idaho	28.8%	33.0%	27.7%	31.2%	27.2%
Montana	23.2%	--	22.4%	22.3%	23.1%
Nevada	30.3%	49.2%	40.6%	20.8% *	26.1%
New Mexico	22.9%	35.7%	18.5% *	22.1%	22.4%
Utah	22.4%	34.1%	19.8%	24.9%	19.6%
Wyoming	25.0%	--	31.8%	28.2%	21.4%
Pacific:					
Alaska	22.1%	31.1%	20.8%	26.4%	19.3%
California	27.4%	26.4%	29.3%	29.9%	24.4%
Hawaii	21.8%	--	34.4%	18.1%	19.2%
Oregon	27.3%	28.1%	29.6%	21.2%	30.3%
Washington	23.8%	44.3%	15.4%	29.1%	22.7%

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

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

* Figure does not meet standard of reliability or precision.

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Table VIII.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 average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.42%	1.49%	1.01%	0.74%	0.67%
New England:					
Connecticut	1.40%	3.52%	1.97%	2.72%	2.09%
Maine	2.45%	4.29%	8.37%	3.49%	2.84%
Massachusetts	2.20%	5.34%	3.10%	3.85%	3.00%
New Hampshire	2.07%	3.70%	4.67%	2.80%	1.59%
Rhode Island	2.29%	3.23%	2.70%	5.30%	3.66%
Vermont	3.32%	6.33% *	3.52%	7.34%	2.33%
Middle Atlantic:					
New Jersey	2.59%	4.13%	6.21%	3.65%	4.47%
New York	1.50%	2.65%	2.77%	2.48%	2.57%
Pennsylvania	1.92%	3.23%	4.28%	1.95%	2.93%
East North Central:					
Illinois	1.83%	4.70%	4.63%	2.53%	3.00%
Indiana	1.90%	5.92%	5.49%	2.14%	3.35%
Michigan	5.21%	5.74%	5.18%	2.58%	9.89%
Ohio	1.25%	5.29%	2.99%	1.80%	1.88%
Wisconsin	2.36%	4.02%	3.23%	1.31%	4.86%
West North Central:					
Iowa	1.83%	5.94%	4.36%	3.60%	1.85%
Kansas	2.69%	5.43%	4.13%	5.58%	2.43%
Minnesota	2.39%	5.24%	4.92%	3.83%	3.94%
Missouri	2.18%	4.59%	5.09%	2.70%	3.34%
Nebraska	1.35%	4.35%	3.23%	2.02%	2.88%
North Dakota	2.13%	4.09%	3.28%	2.34%	4.54%
South Dakota	1.78%	4.71%	3.10%	2.78%	2.79%
South Atlantic:					
Delaware	2.91%	7.16%	2.81%	3.76%	5.34%
District of Columbia	1.64%	3.43%	2.42%	3.10%	2.81%
Florida	1.66%	6.92%	2.57%	3.68%	2.24%
Georgia	2.11%	5.93%	3.08%	4.75%	2.10%
Maryland	1.57%	1.92%	4.75%	4.23%	1.15%
North Carolina	1.99%	9.90% *	3.26%	2.99%	2.38%
South Carolina	2.87%	6.28%	5.38%	3.76%	4.76%
Virginia	2.46%	6.27%	10.78% *	3.94%	1.62%
West Virginia	1.74%	4.27%	4.31%	3.16%	2.18%
East South Central:					
Alabama	5.62%	7.37%	3.29%	6.19% *	6.13%
Kentucky	1.75%	4.93%	4.25%	2.40%	2.99%
Mississippi	1.64%	2.07%	4.50%	4.06%	1.84%
Tennessee	1.87%	2.26%	3.07%	3.22%	3.05%
West South Central:					
Arkansas	2.13%	4.04%	3.88%	3.47%	2.35%
Louisiana	2.47%	4.69%	5.77%	4.24%	3.71%
Oklahoma	2.05%	4.11%	6.44%	2.97%	3.23%
Texas	1.86%	7.39%	3.52%	3.04%	2.90%
Mountain:					
Arizona	2.15%	3.02%	3.99%	3.23%	3.91%
Colorado	1.95%	8.32% *	5.44%	3.65%	2.37%
Idaho	1.93%	5.80%	4.25%	4.10%	2.69%
Montana	2.58%	--	2.22%	5.50%	3.96%
Nevada	4.16%	6.65%	3.15%	7.64% *	1.93%
New Mexico	2.37%	6.05%	6.87% *	4.30%	2.57%
Utah	1.41%	7.84%	2.87%	2.73%	2.17%
Wyoming	2.10%	--	4.66%	2.84%	3.33%
Pacific:					
Alaska	1.45%	5.55%	3.58%	3.11%	1.78%
California	1.52%	3.91%	3.11%	2.76%	2.38%
Hawaii	1.94%	--	5.33%	2.44%	2.68%
Oregon	1.98%	5.76%	4.23%	2.35%	3.69%
Washington	2.44%	7.44%	1.13%	4.62%	2.14%

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

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

* Figure does not meet standard of reliability or precision.

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

Table VIII.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	18.1%	15.8%	16.2%	18.5%	19.5%
New England:					
Connecticut	18.6%	15.3%	16.8%	16.9%	21.2%
Maine	15.3%	14.0%	13.4%	15.5%	16.5%
Massachusetts	17.4%	12.2%	15.5% *	17.9%	20.1%
New Hampshire	17.2%	15.4%	13.9%	16.8%	20.8%
Rhode Island	16.8%	17.1%	13.4%	19.3%	16.9%
Vermont	20.7%	25.4%	12.2%	19.9%	24.1%
Middle Atlantic:					
New Jersey	18.2%	18.0%	15.8%	18.0%	19.7%
New York	17.0%	12.5%	14.6%	17.4%	19.0%
Pennsylvania	18.9%	13.8%	20.5%	17.7%	20.3%
East North Central:					
Illinois	18.3%	15.5%	14.1%	15.5%	24.1%
Indiana	20.0%	11.7%	19.4%	19.6%	22.0%
Michigan	18.7%	10.6%	17.5%	18.2%	21.2%
Ohio	19.2%	15.0%	19.2%	19.4%	20.1%
Wisconsin	18.2%	21.7%	12.6%	18.4%	19.8%
West North Central:					
Iowa	16.5%	13.3%	14.2%	18.2%	17.2%
Kansas	18.3%	18.6%	14.9%	17.9%	20.2%
Minnesota	13.7%	11.6%	12.7%	14.6%	13.9%
Missouri	17.9%	13.0%	17.4%	17.8%	19.4%
Nebraska	15.8%	13.0%	13.4%	16.1%	18.0%
North Dakota	15.3%	14.0%	14.9%	14.6%	16.4%
South Dakota	18.7%	11.3%	14.9%	20.6%	21.1%
South Atlantic:					
Delaware	18.4%	15.9%	17.0%	16.2%	20.9%
District of Columbia	20.1%	17.2%	22.2%	17.5%	21.9%
Florida	17.1%	15.1%	17.8%	14.5%	18.9%
Georgia	20.2%	25.0%	14.7%	21.0%	20.2%
Maryland	16.7%	15.5%	13.0%	22.4%	16.2%
North Carolina	17.2%	15.4%	13.4%	16.5%	20.6%
South Carolina	16.9%	16.2%	17.5%	18.4%	15.9%
Virginia	18.5%	16.1%	16.1%	20.1%	19.4%
West Virginia	16.9%	15.3%	13.1%	17.9%	17.7%
East South Central:					
Alabama	19.2%	11.6%	13.2%	23.2%	19.7%
Kentucky	19.7%	22.3%	13.0%	23.4%	20.3%
Mississippi	20.2%	25.0%	17.4%	18.9%	20.7%
Tennessee	18.5%	18.0%	19.3%	18.0%	18.6%
West South Central:					
Arkansas	17.0%	8.5%	16.3%	18.7%	18.4%
Louisiana	20.5%	11.2%	14.7%	19.5%	25.9%
Oklahoma	17.1%	12.2%	10.8%	19.9%	20.8%
Texas	18.5%	22.8%	13.1%	21.7%	18.1%
Mountain:					
Arizona	18.2%	14.2%	22.2%	16.8%	18.6%
Colorado	18.3%	18.5%	14.9%	15.3%	22.3%
Idaho	17.6%	9.9%	17.8%	15.5%	21.1%
Montana	16.8%	13.6% *	11.3%	18.6%	18.8%
Nevada	22.2%	20.5%	24.8%	21.1%	21.3%
New Mexico	18.3%	13.6%	15.7%	21.7%	18.4%
Utah	18.6%	16.8%	17.3%	19.8%	18.6%
Wyoming	18.2%	12.1% *	15.3%	16.9%	21.3%
Pacific:					
Alaska	19.8%	21.9% *	16.0%	18.2%	23.1%
California	18.6%	13.6%	18.4%	20.2%	18.6%
Hawaii	14.5%	7.1%	9.6%	14.2%	21.2%
Oregon	15.8%	12.9%	12.2%	17.2%	18.0%
Washington	16.7%	16.5%	19.1%	14.9%	16.6%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2025

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.23%	0.66%	0.48%	0.44%	0.35%
New England:					
Connecticut	0.91%	2.85%	2.19%	1.15%	1.61%
Maine	1.04%	1.93%	2.39%	1.62%	1.89%
Massachusetts	1.65%	2.67%	5.10% *	1.83%	2.63%
New Hampshire	1.08%	2.20%	2.18%	2.31%	0.93%
Rhode Island	1.34%	2.22%	2.46%	3.26%	2.41%
Vermont	1.64%	5.18%	2.14%	2.33%	2.57%
Middle Atlantic:					
New Jersey	1.11%	1.60%	3.27%	1.57%	1.80%
New York	0.90%	1.84%	1.60%	1.26%	1.60%
Pennsylvania	1.18%	1.93%	4.32%	1.68%	1.38%
East North Central:					
Illinois	1.18%	2.63%	1.84%	1.51%	2.15%
Indiana	1.15%	2.50%	3.12%	1.70%	1.68%
Michigan	1.29%	2.65%	1.83%	1.61%	2.59%
Ohio	0.99%	2.56%	1.75%	1.55%	2.06%
Wisconsin	1.19%	5.63%	1.36%	1.84%	1.55%
West North Central:					
Iowa	1.06%	2.51%	1.81%	2.07%	1.64%
Kansas	1.47%	2.90%	2.26%	3.43%	2.21%
Minnesota	0.86%	3.44%	1.60%	1.35%	1.74%
Missouri	1.06%	2.33%	1.67%	2.45%	1.87%
Nebraska	0.93%	2.25%	1.98%	1.74%	1.62%
North Dakota	0.96%	2.69%	2.52%	1.56%	1.51%
South Dakota	0.92%	2.15%	2.02%	1.72%	1.48%
South Atlantic:					
Delaware	1.51%	2.65%	3.27%	2.31%	2.42%
District of Columbia	1.22%	1.72%	1.87%	1.08%	3.03%
Florida	0.84%	2.15%	1.41%	1.78%	1.28%
Georgia	1.20%	2.75%	1.63%	2.14%	1.96%
Maryland	1.35%	3.33%	1.94%	1.64%	2.17%
North Carolina	1.32%	3.38%	3.48%	1.68%	1.50%
South Carolina	1.03%	2.36%	2.43%	2.69%	1.20%
Virginia	1.14%	2.27%	2.07%	1.48%	2.54%
West Virginia	1.11%	3.10%	2.23%	1.61%	2.09%
East South Central:					
Alabama	2.22%	2.54%	2.37%	3.13%	2.25%
Kentucky	1.53%	3.29%	1.61%	4.15%	1.16%
Mississippi	1.18%	2.80%	2.25%	2.42%	1.34%
Tennessee	0.80%	2.47%	1.66%	1.83%	0.93%
West South Central:					
Arkansas	1.38%	1.81%	2.85%	2.85%	2.01%
Louisiana	1.81%	2.50%	2.08%	2.29%	3.14%
Oklahoma	1.17%	2.76%	1.79%	1.61%	2.88%
Texas	1.19%	5.03%	1.33%	2.79%	1.48%
Mountain:					
Arizona	1.38%	2.10%	4.97%	2.50%	1.69%
Colorado	1.02%	4.84%	1.43%	1.57%	1.61%
Idaho	1.63%	1.82%	3.00%	2.96%	1.80%
Montana	1.88%	4.08% *	2.07%	3.46%	3.32%
Nevada	2.50%	3.19%	3.64%	2.98%	5.11%
New Mexico	1.43%	2.32%	2.81%	3.48%	1.95%
Utah	1.15%	1.70%	1.57%	2.03%	2.09%
Wyoming	1.12%	4.83% *	2.70%	1.77%	1.72%
Pacific:					
Alaska	1.11%	8.53% *	2.02%	2.10%	1.55%
California	0.78%	2.28%	1.30%	1.59%	1.15%
Hawaii	1.28%	1.76%	2.30%	2.24%	1.62%
Oregon	0.76%	2.89%	1.33%	1.29%	1.33%
Washington	1.78%	3.09%	4.69%	1.54%	3.05%

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

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

* Figure does not meet standard of reliability or precision.