

**Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2020**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
New York-Newark-Jersey City, NY-NJ-PA:					
Less than 50 employees	34.7%	53.7%	75.7%	63.0%	47.7%
50 or more employees	96.9%	98.8%	81.8%	69.2%	56.6%
Total	48.6%	88.5%	81.0%	68.4%	55.3%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	33.5%	56.7%	88.5%	73.9%	65.4%
50 or more employees	97.2%	99.4%	81.1%	73.0%	59.2%
Total	49.6%	88.8%	82.3%	73.2%	60.2%
Chicago-Naperville-Elgin, IL-IN-WI:					
Less than 50 employees	25.2%	53.7%	78.4%	71.5%	56.1%
50 or more employees	97.6%	99.2%	76.3%	70.7%	54.0%
Total	48.5%	90.8%	76.6%	70.8%	54.2%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	23.1%	46.2%	88.8%	65.3%	57.9%
50 or more employees	96.1%	95.4%	86.9%	70.7%	61.5%
Total	44.0%	84.4%	87.1%	70.0%	61.0%
Houston-The Woodlands-Sugar Land, TX:					
Less than 50 employees	34.6%	49.8%	82.2%	64.8%	53.3%
50 or more employees	98.0%	93.2%	86.3%	69.9%	60.3%
Total	56.2%	83.6%	85.7%	69.3%	59.4%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	42.8%	65.0%	84.5%	69.9%	59.1%
50 or more employees	96.6%	97.9%	82.7%	69.4%	57.4%
Total	60.9%	92.0%	83.0%	69.5%	57.6%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	41.4%	61.3%	69.7%	73.9%	51.5%
50 or more employees	96.2%	97.9%	78.3%	78.4%	61.3%
Total	58.3%	91.3%	77.2%	77.9%	60.1%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	25.0%	45.9%	87.0%	55.8%	48.6%
50 or more employees	99.7%	98.5%	81.2%	63.1%	51.2%
Total	39.7%	82.7%	82.1%	61.8%	50.8%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	20.3%	46.1%	81.1%	56.7%	46.0%
50 or more employees	95.8%	99.5%	81.4%	65.9%	53.6%
Total	48.1%	90.2%	81.4%	65.1%	53.0%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	32.7%	53.4%	79.8%	65.9%	52.6%
50 or more employees	99.0%	98.7%	77.8%	75.6%	58.8%
Total	53.8%	89.8%	78.0%	74.5%	58.1%
San Francisco-Oakland-Hayward, CA:					
Less than 50 employees	42.1%	59.0%	86.8%	76.1%	66.1%
50 or more employees	96.4%	99.6%	87.3%	79.9%	69.8%
Total	54.6%	88.4%	87.2%	79.2%	69.1%
Phoenix-Mesa-Scottsdale, AZ:					
Less than 50 employees	31.4%	54.7%	85.4%	62.7%	53.6%
50 or more employees	98.6%	97.9%	82.7%	72.7%	60.2%
Total	55.0%	90.0%	83.0%	71.6%	59.4%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	27.0% *	45.9%	88.8%	73.8%	65.5%
50 or more employees	86.4%	93.8%	85.3%	65.6%	55.9%
Total	44.1%	83.9%	85.7%	66.6%	57.0%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	33.9%	50.2%	78.7%	66.4%	52.2%
50 or more employees	99.2%	98.4%	86.0%	67.9%	58.4%
Total	55.3%	88.6%	85.2%	67.7%	57.7%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	44.3%	67.2%	78.9%	82.3%	64.9%
50 or more employees	97.2%	98.7%	89.0%	80.8%	72.0%
Total	61.4%	91.5%	87.3%	81.1%	70.8%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	32.4%	53.4%	86.0%	71.6%	61.5%
50 or more employees	96.7%	97.7%	77.7%	74.9%	58.2%

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Total	52.8%	88.5%	78.7%	74.5%	58.6%
San Diego-Carlsbad, CA:					
Less than 50 employees	37.9%	52.2%	100%	59.7%	59.7%
50 or more employees	98.9%	98.7%	69.6%	70.4%	49.0%
Total	57.4%	90.0%	72.9%	68.8%	50.2%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	24.7% *	48.4%	93.8%	68.1%	63.9%
50 or more employees	95.2%	96.7%	79.2%	56.4%	44.6%
Total	47.5%	88.6%	80.5%	57.6%	46.4%
Denver-Aurora-Lakewood, CO:					
Less than 50 employees	25.3%	53.7%	80.5%	72.8%	58.6%
50 or more employees	92.9%	96.6%	85.8%	70.8%	60.7%
Total	43.8%	87.5%	85.1%	71.1%	60.4%
St. Louis, MO-IL:					
Less than 50 employees	32.4%	54.0%	83.8%	75.7%	63.4%
50 or more employees	97.7%	98.8%	78.6%	74.8%	58.8%
Total	57.8%	90.4%	79.2%	74.9%	59.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

\* Figure does not meet standard of reliability or precision.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

**Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2020**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
New York-Newark-Jersey City, NY-NJ-PA:					
Less than 50 employees	2.72%	3.06%	3.36%	2.80%	2.91%
50 or more employees	1.39%	0.48%	1.53%	1.79%	1.89%
Total	2.21%	0.92%	1.41%	1.60%	1.69%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	4.59%	4.56%	2.33%	3.66%	3.63%
50 or more employees	1.68%	0.38%	2.13%	2.09%	2.60%
Total	3.89%	1.44%	1.83%	1.84%	2.25%
Chicago-Naperville-Elgin, IL-IN-WI:					
Less than 50 employees	2.84%	3.88%	3.31%	3.56%	3.65%
50 or more employees	1.01%	0.39%	3.03%	2.26%	2.96%
Total	2.41%	0.95%	2.72%	2.05%	2.66%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	4.28%	5.47%	2.98%	5.56%	5.24%
50 or more employees	1.57%	2.07%	2.77%	2.94%	3.42%
Total	4.01%	2.27%	2.45%	2.67%	3.08%
Houston-The Woodlands-Sugar Land, TX:					
Less than 50 employees	6.45%	6.41%	6.54%	5.08%	6.27%
50 or more employees	0.96%	3.26%	2.31%	2.92%	3.23%
Total	5.15%	3.01%	2.19%	2.64%	2.94%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	4.90%	4.29%	3.08%	2.86%	3.52%
50 or more employees	1.62%	1.13%	2.15%	2.24%	2.81%
Total	3.58%	1.27%	1.92%	1.99%	2.50%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	5.18%	4.72%	4.52%	4.11%	4.17%
50 or more employees	1.37%	1.16%	2.80%	2.36%	3.49%
Total	3.96%	1.42%	2.55%	2.17%	3.14%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	5.86%	7.26%	4.01%	5.81%	5.33%
50 or more employees	0.34%	1.46%	3.95%	5.47%	5.18%
Total	5.35%	3.13%	3.35%	4.65%	4.41%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	4.11%	6.25%	4.08%	7.34%	6.01%
50 or more employees	3.49%	0.36%	2.38%	3.70%	3.38%
Total	3.70%	1.37%	2.20%	3.43%	3.12%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	4.76%	5.50%	3.62%	3.44%	4.15%
50 or more employees	0.74%	0.91%	3.36%	2.12%	3.49%
Total	3.93%	1.71%	2.99%	1.97%	3.15%
San Francisco-Oakland-Hayward, CA:					
Less than 50 employees	6.98%	6.53%	2.71%	5.71%	5.61%
50 or more employees	3.52%	0.39%	3.53%	3.68%	5.06%
Total	5.83%	2.50%	2.93%	3.25%	4.31%
Phoenix-Mesa-Scottsdale, AZ:					
Less than 50 employees	5.82%	7.03%	5.08%	4.30%	4.60%
50 or more employees	0.92%	1.35%	3.55%	3.18%	4.54%
Total	4.16%	2.01%	3.18%	2.99%	4.14%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	8.88% *	9.61%	7.45%	8.19%	9.82%
50 or more employees	6.43%	3.21%	4.08%	4.71%	5.25%
Total	7.57%	3.97%	3.71%	4.27%	4.78%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	5.64%	6.18%	5.62%	6.55%	6.81%
50 or more employees	0.62%	1.12%	2.68%	4.30%	4.30%
Total	4.31%	1.83%	2.45%	3.91%	3.88%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	5.86%	5.33%	5.31%	3.30%	5.28%
50 or more employees	1.89%	0.71%	2.17%	3.07%	3.38%
Total	4.43%	1.46%	2.09%	2.65%	3.00%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	5.03%	5.33%	3.31%	3.63%	3.71%
50 or more employees	1.33%	1.03%	3.16%	3.39%	4.10%

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Total	3.80%	1.73%	2.77%	2.99%	3.60%
San Diego-Carlsbad, CA:					
Less than 50 employees	10.2%	10.3%	0.00%	12.6%	12.6%
50 or more employees	1.07%	1.28%	8.72%	4.77%	6.95%
Total	7.87%	2.74%	8.09%	4.59%	6.40%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	8.55% *	9.78%	2.86%	6.10%	5.73%
50 or more employees	2.24%	1.88%	4.51%	6.71%	5.01%
Total	7.01%	2.78%	4.06%	6.15%	4.71%
Denver-Aurora-Lakewood, CO:					
Less than 50 employees	5.97%	7.36%	7.64%	4.99%	7.25%
50 or more employees	4.22%	1.85%	2.56%	3.70%	3.59%
Total	4.95%	2.19%	2.45%	3.31%	3.26%
St. Louis, MO-IL:					
Less than 50 employees	5.96%	6.60%	6.85%	6.20%	6.81%
50 or more employees	1.43%	0.90%	3.73%	4.00%	3.52%
Total	4.65%	1.73%	3.42%	3.61%	3.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

\* Figure does not meet standard of reliability or precision.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.