Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2025

STATE/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
ALABAMA:					
Birmingham,AL	46.4%	85.1%	85.0%	66.3%	56.4%
Remainder of state	54.6%	87.0%	87.6%	70.1%	61.4%
ALASKA:					
Anchorage,AK	44.6%	76.5%	76.6%	64.1%	49.1%
Remainder of state	29.5%	54.3%	81.1%	78.2%	63.4%
ARIZONA:					
Phoenix-Mesa-Chandler,AZ	48.3%	90.8%	75.0%	63.3%	47.5%
Remainder of state	39.5%	79.5%	79.7%	60.5%	48.3%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	47.2%	83.7%	88.6%	68.5%	60.7%
Remainder of state	53.4%	83.2%	82.2%	59.7%	49.1%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	47.8%	84.5%	74.4%	69.2%	51.5%
Riverside-San Bernardino-Ontario,CA	46.9%	86.4%	77.6%	76.9%	59.7%
Sacramento-Roseville-Folsom,CA	30.7%	87.1%	83.2%	78.7%	65.5%
San Diego-Chula Vista-Carlsbad,CA	42.2%	81.9%	83.5%	63.2%	52.8%
San Francisco-Oakland-Fremont,CA	47.3%	76.3%	80.3%	80.7%	64.8%
San Jose-Sunnyvale-Santa Clara,CA	70.7%	90.2%	77.7%	77.1%	59.9%
Remainder of state	50.2%	83.8%	76.5%	66.9%	51.2%
COLORADO:					
Denver-Aurora-Centennial,CO	48.3%	87.1%	79.9%	70.7%	56.4%
Remainder of state	48.3%	76.8%	75.8%	61.9%	46.9%
CONNECTICUT:					
Bridgeport-Stamford-Danbury,CT	50.6%	83.4%	77.1%	79.0%	60.9%
Hartford-West Hartford-East Hartford,CT	64.0%	89.1%	76.1%	63.0%	48.0%
New Haven,CT	35.2%	83.4%	81.1%	65.9%	53.4%
Remainder of state	65.5%	89.5%	80.0%	61.2%	48.9%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	60.2%	87.8%	76.6%	72.1%	55.2%
Remainder of state	49.9%	74.3%	71.1%	64.7%	46.0%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	72.4%	95.7%	85.8%	70.6%	60.6%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	39.0%	85.3%	77.0%	58.0%	44.7%
Orlando-Kissimmee-Sanford,FL	27.8%	85.4%	75.0%	76.2%	57.2%
Tampa-St. Petersburg-Clearwater,FL	39.8%	68.9%	87.9%	74.0%	65.0%
Remainder of state	42.6%	80.7%	70.0%	67.1%	47.0%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	43.3%	85.3%	81.9%	70.5%	57.7%
Remainder of state	56.4%	86.0%	88.0%	64.2%	56.5%
HAWAII:					
Urban Honolulu,HI	81.4%	95.7%	74.8%	77.4%	57.9%
Remainder of state	60.3%	92.6%	81.9%	74.5%	61.0%
IDAHO:					
Boise City,ID	49.2%	82.7%	82.1%	76.5%	62.8%
Remainder of state	35.9%	68.6%	85.7%	79.2%	67.8%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN	49.7%	89.4%	80.2%	70.4%	56.4%
Remainder of state	54.5%	82.7%	77.0%	66.6%	51.3%
INDIANA:					
Indianapolis-Carmel-Greenwood,IN	56.5%	81.7%	76.5%	70.8%	54.2%
Remainder of state	36.8%	80.6%	79.4%	64.8%	51.4%
IOWA:					
Des Moines-West Des Moines,IA	46.6%	83.6%	82.3%	68.1%	56.1%
Remainder of state	50.0%	83.4%	86.8%	66.2%	57.5%
KANSAS:					
Kansas City,MO-KS	60.4%	92.4%	81.8%	69.9%	57.2%
Wichita,KS	63.7%	86.4%	75.4%	68.5%	51.7%
Remainder of state	44.5%	82.0%	80.6%	72.5%	58.5%

STATE/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
KENTUCKY:					
Louisville/Jefferson County,KY-IN	56.8%	91.2%	79.7%	69.4%	55.3%
Remainder of state	51.2%	82.0%	82.7%	68.7%	56.8%
LOUISIANA:					
New Orleans-Metairie,LA	72.5%	93.7%	71.3%	60.3%	43.0%
Remainder of state	55.5%	84.1%	85.5%	66.3%	56.7%
MAINE:					
Portland-South Portland,ME	46.0%	83.4%	84.9%	73.2%	62.1%
Remainder of state	39.4%	72.7%	80.3%	69.8%	56.1%
MARYLAND:					
Baltimore-Columbia-Towson,MD	50.2%	87.7%	84.3%	66.5%	56.0%
Washington-Arlington-Alexandria,DC-VA-MD-WV	55.8%	89.6%	81.3%	70.6%	57.4%
Remainder of state	62.1%	88.8%	80.5%	69.6%	56.0%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	56.9%	86.3%	75.3%	67.8%	51.0%
Remainder of state	74.8%	92.3%	82.0%	65.7%	53.9%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	43.9%	80.1%	77.0%	65.5%	50.5%
Remainder of state	51.1%	84.1%	79.0%	69.6%	55.0%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	50.0%	91.0%	74.9%	56.4%	42.2%
Remainder of state	43.9%	82.4%	57.5%	62.0%	35.6%
MISSISSIPPI:					
Jackson,MS	60.6%	88.0%	67.8%	70.5%	47.8%
Remainder of state	49.2%	84.8%	83.9%	70.4%	59.0%
MISSOURI:					
Kansas City,MO-KS	46.1%	92.7%	75.2%	72.4%	54.4%
St. Louis,MO-IL	53.2%	83.5%	79.1%	77.3%	61.1%
Remainder of state	53.1%	83.8%	79.6%	69.8%	55.6%
MONTANA:					
Billings,MT	50.4%	86.6%	77.3%	68.9%	53.2%
Remainder of state	42.9%	76.7%	79.3%	72.0%	57.1%
NEBRASKA:					
Omaha,NE-IA	47.5%	86.7%	79.0%	61.8%	48.9%
Remainder of state	41.5%	78.7%	78.2%	65.6%	51.3%
NEVADA:					
Las Vegas-Henderson-North Las Vegas,NV	58.9%	89.5%	74.2%	74.4%	55.2%
Remainder of state	53.7%	86.3%	78.6%	70.4%	55.3%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	56.9%	79.7%	81.3%	63.2%	51.4%
Manchester-Nashua,NH	45.4%	69.6%	76.9%	64.7%	49.7%
Remainder of state	62.7%	79.5%	71.6%	69.1%	49.5%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ	59.4%	85.0%	83.2%	70.6%	58.8%
Remainder of state	50.5%	84.4%	74.4%	63.5%	47.2%
NEW MEXICO:					
Albuquerque,NM	47.4%	83.5%	79.9%	62.8%	50.1%
Remainder of state	47.4%	74.6%	77.5%	63.5%	49.2%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ	50.2%	85.1%	78.7%	66.7%	52.5%
Remainder of state	52.3%	89.7%	80.7%	65.8%	53.1%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	63.1%	91.0%	83.4%	65.5%	54.7%
Remainder of state	42.4%	76.1%	84.0%	70.5%	59.2%
NORTH DAKOTA:					
Fargo,ND-MN	70.5%	86.6%	74.2%	70.9%	52.6%
Remainder of state	42.9%	81.4%	76.2%	74.2%	56.6%
OHIO:					
Cincinnati,OH-KY-IN	42.2%	78.4%	83.5%	68.0%	56.8%
Cleveland,OH	56.9%	82.7%	72.2%	77.9%	56.3%
Columbus,OH	64.7%	89.5%	80.7%	62.6%	50.6%

STATE/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
Remainder of state	54.4%	86.8%	82.7%	65.1%	53.8%
OKLAHOMA:					
Oklahoma City,OK	51.1%	83.8%	88.7%	55.5%	49.2%
Tulsa,OK	57.2%	92.6%	79.4%	65.9%	52.3%
Remainder of state	59.3%	86.3%	79.0%	60.3%	47.6%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	53.6%	86.2%	88.3%	75.6%	66.7%
Remainder of state	38.0%	79.2%	83.8%	64.9%	54.4%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	43.5%	89.5%	72.1%	68.3%	49.3%
Pittsburgh,PA	53.7%	79.1%	76.1%	56.2%	42.8%
Remainder of state	46.6%	88.3%	80.4%	70.9%	57.1%
RHODE ISLAND:					
Providence-Warwick,RI-MA	54.2%	85.7%	82.3%	63.8%	52.5%
Remainder of state	100%	100%	74.3%	67.3%	50.0%
SOUTH CAROLINA:					
Columbia,SC	61.4%	86.6%	90.2%	55.4%	50.0%
Remainder of state	38.2%	69.8%	78.7%	61.9%	48.7%
SOUTH DAKOTA:					
Sioux Falls,SD-MN	48.9%	89.6%	77.6%	73.2%	56.8%
Remainder of state	49.4%	75.6%	80.5%	70.0%	56.4%
TENNESSEE:					
Memphis,TN-MS-AR	74.8%	89.3%	68.2%	64.8%	44.2%
Nashville-Davidson--Murfreesboro--Franklin,TN	56.4%	92.6%	90.6%	74.3%	67.4%
Remainder of state	47.6%	80.4%	85.3%	70.5%	60.2%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	49.6%	88.4%	80.8%	68.6%	55.4%
Houston-Pasadena-The Woodlands,TX	47.4%	78.9%	89.7%	71.3%	63.9%
San Antonio-New Braunfels,TX	35.2%	64.3%	86.2%	63.6%	54.8%
Remainder of state	51.5%	80.4%	81.9%	63.7%	52.2%
UTAH:					
Ogden,UT	22.6%	78.0%	76.2%	68.5%	52.2%
Provo-Orem-Lehi,UT	33.7%	75.2%	76.5%	79.5%	60.8%
Salt Lake City-Murray,UT	39.7%	78.2%	83.2%	68.7%	57.2%
Remainder of state	37.8%	70.1%	79.5%	71.0%	56.4%
VERMONT:					
Burlington-South Burlington,VT	47.1%	87.7%	77.6%	71.6%	55.5%
Remainder of state	39.9%	74.7%	81.9%	70.6%	57.8%
VIRGINIA:					
Virginia Beach-Chesapeake-Norfolk,VA-NC	67.6%	87.9%	76.6%	74.9%	57.4%
Washington-Arlington-Alexandria,DC-VA-MD-WV	54.3%	86.8%	86.7%	69.3%	60.1%
Remainder of state	56.5%	84.7%	76.6%	66.2%	50.7%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	49.4%	86.5%	86.2%	81.8%	70.5%
Remainder of state	50.0%	76.8%	82.7%	74.2%	61.4%
WEST VIRGINIA:					
Charleston,WV	41.2%	81.2%	78.1%	64.4%	50.3%
Remainder of state	48.7%	78.9%	79.4%	67.1%	53.3%
WISCONSIN:					
Milwaukee-Waukesha,WI	47.3%	83.7%	75.8%	70.3%	53.3%
Remainder of state	51.9%	83.0%	72.6%	67.9%	49.3%
WYOMING:					
Cheyenne,WY	44.4%	59.4%	90.5%	73.1%	66.1%
Remainder of state	42.9%	71.8%	81.7%	74.9%	61.2%

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

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

Table IX.A.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2025

STATE/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
ALABAMA:					
Birmingham,AL	9.84%	4.09%	4.41%	4.31%	4.43%
Remainder of state	4.48%	2.81%	3.18%	3.21%	4.53%
ALASKA:					
Anchorage,AK	5.40%	3.37%	3.80%	3.92%	3.28%
Remainder of state	5.92%	7.88%	4.86%	2.86%	4.26%
ARIZONA:					
Phoenix-Mesa-Chandler,AZ	5.58%	1.70%	5.03%	3.59%	4.53%
Remainder of state	7.14%	4.19%	4.21%	3.79%	4.09%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	7.36%	4.70%	3.87%	6.07%	6.38%
Remainder of state	4.76%	2.46%	2.99%	2.84%	2.72%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	3.92%	2.10%	4.09%	3.13%	4.07%
Riverside-San Bernardino-Ontario,CA	7.11%	3.95%	4.78%	4.87%	6.14%
Sacramento-Roseville-Folsom,CA	6.85%	4.14%	4.96%	5.85%	7.26%
San Diego-Chula Vista-Carlsbad,CA	7.37%	5.61%	4.38%	8.77%	7.62%
San Francisco-Oakland-Fremont,CA	6.25%	9.31%	6.06%	2.67%	6.06%
San Jose-Sunnyvale-Santa Clara,CA	9.85%	3.59%	6.24%	5.36%	7.48%
Remainder of state	5.31%	2.42%	3.62%	3.23%	3.85%
COLORADO:					
Denver-Aurora-Centennial,CO	5.71%	2.87%	3.00%	2.34%	2.94%
Remainder of state	5.06%	3.84%	4.84%	5.96%	4.82%
CONNECTICUT:					
Bridgeport-Stamford-Danbury,CT	10.1%	4.41%	6.56%	3.09%	6.23%
Hartford-West Hartford-East Hartford,CT	7.79%	2.81%	4.50%	4.05%	4.24%
New Haven,CT	8.62%	5.14%	3.79%	5.14%	4.08%
Remainder of state	8.50%	3.36%	2.91%	3.14%	3.03%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	7.76%	2.72%	4.06%	2.48%	3.57%
Remainder of state	8.63%	4.40%	4.60%	3.74%	4.01%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.83%	0.82%	2.44%	2.78%	3.18%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	5.52%	3.94%	3.80%	4.86%	5.12%
Orlando-Kissimmee-Sanford,FL	6.86%	4.41%	4.25%	4.04%	4.17%
Tampa-St. Petersburg-Clearwater,FL	10.5%	7.34%	4.47%	2.81%	4.75%
Remainder of state	4.86%	4.23%	4.82%	2.71%	4.42%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	5.21%	2.07%	2.87%	2.43%	3.15%
Remainder of state	5.73%	2.98%	2.66%	2.00%	2.51%
HAWAII:					
Urban Honolulu,HI	4.03%	1.17%	2.87%	2.95%	3.32%
Remainder of state	8.24%	2.38%	3.32%	4.16%	3.87%
IDAHO:					
Boise City,ID	6.28%	3.71%	4.02%	3.63%	5.42%
Remainder of state	5.11%	4.35%	2.63%	3.21%	3.53%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN	3.97%	1.55%	2.79%	2.54%	3.08%
Remainder of state	5.59%	3.53%	4.37%	5.42%	4.59%
INDIANA:					
Indianapolis-Carmel-Greenwood,IN	6.80%	3.70%	5.32%	4.24%	5.15%
Remainder of state	3.56%	3.16%	4.57%	3.04%	4.30%
IOWA:					
Des Moines-West Des Moines,IA	7.95%	4.32%	3.95%	3.33%	4.34%
Remainder of state	4.12%	2.30%	1.97%	2.30%	2.55%
KANSAS:					
Kansas City,MO-KS	7.41%	2.39%	5.95%	2.72%	4.82%
Wichita,KS	8.95%	3.99%	5.70%	5.40%	5.62%
Remainder of state	5.36%	3.32%	3.34%	6.08%	6.93%

STATE/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
KENTUCKY:					
Louisville/Jefferson County,KY-IN	8.25%	2.79%	7.90%	4.52%	6.99%
Remainder of state	4.48%	2.25%	2.66%	2.49%	2.89%
LOUISIANA:					
New Orleans-Metairie,LA	7.91%	2.39%	6.40%	8.98%	6.54%
Remainder of state	3.94%	2.24%	2.36%	4.39%	4.04%
MAINE:					
Portland-South Portland,ME	4.93%	2.50%	2.58%	1.80%	2.57%
Remainder of state	4.51%	4.30%	3.29%	2.52%	3.51%
MARYLAND:					
Baltimore-Columbia-Towson,MD	6.27%	2.73%	3.83%	2.86%	3.98%
Washington-Arlington-Alexandria,DC-VA-MD-WV	7.30%	3.20%	3.75%	3.78%	4.62%
Remainder of state	13.5%	5.42%	7.16%	5.89%	6.86%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	4.41%	3.44%	2.52%	3.23%	3.64%
Remainder of state	7.18%	2.31%	3.46%	3.51%	4.29%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	6.76%	4.60%	4.11%	3.37%	4.58%
Remainder of state	4.82%	3.22%	3.87%	2.92%	3.70%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	5.05%	1.84%	5.06%	9.41%	5.82%
Remainder of state	5.75%	4.06%	8.93%	4.14%	6.35%
MISSISSIPPI:					
Jackson,MS	7.68%	3.86%	11.2%	4.38%	9.54%
Remainder of state	3.85%	2.39%	2.59%	2.47%	2.94%
MISSOURI:					
Kansas City,MO-KS	7.25%	2.19%	5.81%	3.63%	5.49%
St. Louis,MO-IL	7.25%	4.19%	4.48%	4.96%	6.26%
Remainder of state	5.87%	3.09%	3.69%	3.11%	3.48%
MONTANA:					
Billings,MT	8.60%	3.88%	4.52%	4.92%	5.62%
Remainder of state	3.90%	2.66%	2.55%	2.91%	3.40%
NEBRASKA:					
Omaha,NE-IA	7.23%	3.25%	3.71%	3.97%	3.43%
Remainder of state	5.35%	2.96%	3.00%	2.73%	2.92%
NEVADA:					
Las Vegas-Henderson-North Las Vegas,NV	7.29%	2.46%	4.05%	5.28%	6.33%
Remainder of state	8.10%	3.42%	5.09%	5.25%	6.95%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	7.22%	4.40%	4.12%	4.55%	4.12%
Manchester-Nashua,NH	6.98%	9.70%	4.68%	3.42%	3.70%
Remainder of state	7.21%	5.39%	6.10%	3.34%	5.03%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ	5.39%	2.41%	2.57%	3.05%	3.51%
Remainder of state	7.67%	4.84%	3.93%	4.87%	3.98%
NEW MEXICO:					
Albuquerque,NM	5.62%	2.99%	3.00%	3.18%	3.43%
Remainder of state	5.23%	3.43%	3.55%	4.02%	3.97%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ	4.54%	2.06%	2.63%	2.57%	3.23%
Remainder of state	5.04%	1.62%	2.23%	3.19%	3.19%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	8.38%	3.08%	4.17%	3.54%	4.45%
Remainder of state	3.84%	2.90%	2.13%	2.91%	2.98%
NORTH DAKOTA:					
Fargo,ND-MN	9.38%	4.28%	4.50%	3.22%	4.54%
Remainder of state	4.58%	2.68%	4.66%	1.87%	3.57%
OHIO:					
Cincinnati,OH-KY-IN	7.92%	5.38%	3.78%	4.44%	4.92%
Cleveland,OH	8.77%	5.05%	5.15%	2.39%	4.92%
Columbus,OH	9.67%	4.12%	3.58%	3.02%	3.23%

STATE/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
Remainder of state	4.97%	2.15%	2.49%	3.20%	2.94%
OKLAHOMA:					
Oklahoma City,OK	6.07%	3.78%	1.47%	7.47%	6.77%
Tulsa,OK	7.37%	2.24%	4.43%	4.77%	4.66%
Remainder of state	5.77%	2.68%	3.63%	4.31%	4.06%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	4.60%	2.51%	1.75%	2.34%	2.52%
Remainder of state	4.80%	4.19%	4.82%	6.00%	4.25%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	5.23%	2.24%	4.49%	4.71%	4.18%
Pittsburgh,PA	7.58%	7.49%	9.82%	6.22%	5.22%
Remainder of state	4.25%	1.99%	2.39%	1.77%	2.19%
RHODE ISLAND:					
Providence-Warwick,RI-MA	5.10%	2.28%	3.08%	3.74%	2.70%
Remainder of state	0.00%	0.00%	0.00%	0.00%	0.00%
SOUTH CAROLINA:					
Columbia,SC	13.1%	4.85%	4.38%	6.43%	5.29%
Remainder of state	3.59%	5.93%	3.03%	2.55%	2.29%
SOUTH DAKOTA:					
Sioux Falls,SD-MN	7.22%	2.50%	4.20%	2.37%	3.15%
Remainder of state	4.24%	2.81%	2.27%	2.77%	3.09%
TENNESSEE:					
Memphis,TN-MS-AR	10.1%	4.83%	11.5%	5.71%	9.87%
Nashville-Davidson--Murfreesboro--Franklin,TN	7.34%	2.36%	3.93%	3.75%	4.81%
Remainder of state	4.29%	3.03%	2.41%	2.65%	3.17%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	5.35%	2.21%	4.49%	5.00%	5.27%
Houston-Pasadena-The Woodlands,TX	7.34%	4.41%	2.42%	3.52%	3.82%
San Antonio-New Braunfels,TX	9.91%	10.2%	6.85%	7.56%	6.73%
Remainder of state	4.09%	2.56%	3.19%	3.60%	3.79%
UTAH:					
Ogden,UT	5.77%	5.67%	7.52%	4.53%	7.36%
Provo-Orem-Lehi,UT	7.88%	7.84%	12.4%	3.23%	10.3%
Salt Lake City-Murray,UT	5.43%	4.64%	3.59%	4.36%	3.90%
Remainder of state	6.88%	5.38%	4.35%	4.22%	5.38%
VERMONT:					
Burlington-South Burlington,VT	6.17%	2.42%	4.14%	3.63%	4.64%
Remainder of state	5.51%	3.56%	3.83%	3.10%	4.49%
VIRGINIA:					
Virginia Beach-Chesapeake-Norfolk,VA-NC	8.98%	4.38%	8.18%	3.79%	8.19%
Washington-Arlington-Alexandria,DC-VA-MD-WV	7.86%	3.59%	4.77%	4.04%	4.90%
Remainder of state	5.53%	2.77%	3.63%	3.32%	3.86%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	6.32%	2.44%	2.63%	2.31%	3.27%
Remainder of state	5.73%	5.34%	3.16%	4.81%	5.39%
WEST VIRGINIA:					
Charleston,WV	11.4%	6.57%	6.94%	5.93%	7.75%
Remainder of state	3.83%	2.30%	2.53%	2.23%	2.72%
WISCONSIN:					
Milwaukee-Waukesha,WI	7.95%	3.98%	5.22%	3.71%	4.56%
Remainder of state	4.29%	2.78%	2.91%	1.87%	2.59%
WYOMING:					
Cheyenne,WY	9.92%	7.95%	2.98%	6.88%	6.23%
Remainder of state	4.58%	2.77%	2.59%	1.98%	2.70%

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

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

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2025

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham,AL	8,465	2,734	16,542	7,977	23,598	8,551
Remainder of state	8,101	1,891	16,144	3,672	23,544	7,297
ALASKA:						
Anchorage,AK	11,113	2,384	21,066	5,284	30,143	7,379
Remainder of state	9,999	1,339	20,335	3,591	30,116	4,525
ARIZONA:						
Phoenix-Mesa-Chandler,AZ	7,656	1,829	15,091	4,376	23,210	8,170
Remainder of state	7,961	1,859	13,420	4,336	22,892	9,702
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	7,611	1,671	14,789	5,424	21,460	8,289
Remainder of state	7,895	1,853	15,888	4,706	23,497	7,656
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	9,126	1,546	19,333	5,055	27,299	7,535
Riverside-San Bernardino-Ontario,CA	8,763	1,558	16,817	4,523	24,390	7,718
Sacramento-Roseville-Folsom,CA	8,616	1,190	17,788	7,173	26,813	12,105
San Diego-Chula Vista-Carlsbad,CA	9,609	1,943	19,254	5,919	27,692	10,240
San Francisco-Oakland-Fremont,CA	9,628	1,422	19,744	4,429	28,846	6,236
San Jose-Sunnyvale-Santa Clara,CA	10,715	1,169	21,034	4,900	27,321	5,469
Remainder of state	8,528	1,588	17,980	5,103	26,130	7,749
COLORADO:						
Denver-Aurora-Centennial,CO	8,897	1,628	17,841	4,551	25,465	6,698
Remainder of state	8,689	1,602	16,943	4,534	24,328	6,797
CONNECTICUT:						
Bridgeport-Stamford-Danbury,CT	10,755	1,357	21,221	2,931	31,237	4,764
Hartford-West Hartford-East Hartford,CT	9,235	2,039	19,255	4,803	26,273	5,847
New Haven,CT	10,758	1,456	19,482	3,254	29,677	3,712
Remainder of state	9,840	2,004	17,807	3,879	25,840	5,192
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	9,467	2,062	18,712	5,289	26,636	7,147
Remainder of state	9,443	2,237	15,736	4,437	21,801	6,430
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	9,762	1,863	19,518	5,001	29,371	8,028
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	9,238	1,679	18,543	4,872	27,246	7,845
Orlando-Kissimmee-Sanford,FL	8,599	1,773	15,502	3,879	20,925	6,633
Tampa-St. Petersburg-Clearwater,FL	8,942	1,811	19,009	5,368	25,808	6,881
Remainder of state	8,800	2,227	17,236	4,902	25,941	8,948
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	9,231	1,709	19,059	4,777	27,657	6,882
Remainder of state	8,437	1,805	17,106	4,957	24,536	7,759
HAWAII:						
Urban Honolulu,HI	8,335	832	17,909	3,888	24,904	5,810
Remainder of state	8,153	923	16,153	3,570	20,751	4,919
IDAHO:						
Boise City,ID	8,926	1,741	18,304	4,658	26,358	7,035
Remainder of state	8,499	1,592	16,745	5,662	25,549	5,832
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN	9,481	1,906	19,346	4,902	28,546	8,401
Remainder of state	10,342	1,738	19,285	5,333	27,486	6,399
INDIANA:						
Indianapolis-Carmel-Greenwood,IN	8,437	2,080	16,959	4,673	22,535	6,714
Remainder of state	8,316	2,164	15,191	4,284	24,159	6,607
IOWA:						
Des Moines-West Des Moines,IA	8,757	2,036	16,572	4,497	25,220	7,521
Remainder of state	8,585	2,021	16,836	4,384	25,170	7,537
KANSAS:						
Kansas City,MO-KS	8,551	2,113	17,930	4,956	25,555	8,671
Wichita,KS	8,603	1,717	17,236	4,388	25,687	8,007
Remainder of state	8,806	1,466	17,327	5,127	25,329	7,853
KENTUCKY:						
Louisville/Jefferson County,KY-IN	8,662	1,995	17,368	3,881	25,630	6,240
Remainder of state	9,089	1,920	14,322	3,571	23,931	5,845

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	8,477	2,414	17,263	6,595	23,920	6,735
Remainder of state	8,889	2,221	18,050	4,782	26,009	8,033
MAINE:						
Portland-South Portland,ME	10,064	1,817	19,429	4,463	27,570	7,565
Remainder of state	9,377	1,953	18,073	5,417	23,626	6,257
MARYLAND:						
Baltimore-Columbia-Towson,MD	8,743	2,243	18,587	4,706	27,528	8,095
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,809	1,808	17,791	5,482	20,169	4,558 *
Remainder of state	8,713	1,733	18,656	3,961	28,727	6,197
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	10,712	2,012	22,334	4,919	30,960	7,547
Remainder of state	9,772	2,101	16,756	4,588	26,702	7,403
MICHIGAN:						
Detroit-Warren-Dearborn,MI	8,531	2,087	17,587	4,759	26,047	6,507
Remainder of state	8,068	1,908	16,325	5,442	22,692	6,403
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	8,732	2,033	18,936	6,115	27,086	7,502
Remainder of state	8,197	1,687	17,725	5,856	22,962	5,732
MISSISSIPPI:						
Jackson,MS	8,746	1,547	17,170	3,666	25,908	6,157
Remainder of state	7,289	1,763	14,174	4,375	21,017	6,244
MISSOURI:						
Kansas City,MO-KS	8,517	1,557	17,195	4,010	25,342	6,541
St. Louis,MO-IL	7,011	1,602	16,875	5,271	25,109	7,357
Remainder of state	8,838	1,793	17,070	5,626	26,061	6,772
MONTANA:						
Billings,MT	9,409	2,019 *	16,828	4,882	22,103	4,938
Remainder of state	8,769	1,358	15,626	3,408	21,947	4,978
NEBRASKA:						
Omaha,NE-IA	8,535	1,763	16,986	4,897	26,604	6,286
Remainder of state	9,394	1,668	17,495	4,234	27,086	6,462
NEVADA:						
Las Vegas-Henderson-North Las Vegas,NV	8,132	1,415	15,949	4,655	23,048	7,812
Remainder of state	8,360	1,818	12,964	4,226	23,141	8,132
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	9,861	2,107	20,955	4,559	28,842	7,213
Manchester-Nashua,NH	9,331	2,066	18,831	5,311	27,265	6,634
Remainder of state	9,390	2,648	19,978	5,567	28,241	8,338
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ	9,704	2,359	19,543	4,781	29,578	7,107
Remainder of state	9,831	1,917	19,580	5,952	29,893	6,912
NEW MEXICO:						
Albuquerque,NM	9,673	1,932	18,005	4,179	24,318	6,830
Remainder of state	9,196	1,583	20,666	4,698	28,912	6,682
NEW YORK:						
New York-Newark-Jersey City,NY-NJ	11,797	2,163	22,039	4,474	31,742	6,101
Remainder of state	9,912	2,309	19,272	5,286	27,386	8,233
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	8,514	2,030	16,711	5,383	24,554	9,220
Remainder of state	8,646	2,006	15,755	4,863	25,607	7,624
NORTH DAKOTA:						
Fargo,ND-MN	9,126	1,708	17,614	5,858	26,872	8,047
Remainder of state	9,386	1,533	17,736	4,252	24,237	4,754
OHIO:						
Cincinnati,OH-KY-IN	10,022	2,071	18,468	4,374	24,449	6,393
Cleveland,OH	8,457	2,015	16,997	4,029	25,476	5,678
Columbus,OH	8,868	2,057	17,922	5,232	26,078	6,776
Remainder of state	8,611	1,985	18,208	3,911	24,135	6,535
OKLAHOMA:						
Oklahoma City,OK	7,899	1,430	15,632	4,853	22,783	7,055
Tulsa,OK	8,299	1,798	16,302	4,794	26,544	6,355
Remainder of state	8,273	1,506	16,130	5,195	24,148	7,627
OREGON:						
Portland-Vancouver-Hillsboro,OR-WA	9,478	1,588	17,805	5,452	27,026	10,519
Remainder of state	8,844	1,365	18,355	3,984	27,566	6,561

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	10,010	1,829	20,096	4,423	28,029	7,053
Pittsburgh,PA	8,615	1,923	19,319	3,328	24,666	7,115
Remainder of state	9,336	1,503	19,211	3,786	26,345	6,455
RHODE ISLAND:						
Providence-Warwick,RI-MA	9,319	2,102	19,728	5,007	27,197	7,152
Remainder of state	10,911	809	20,852	1,512	32,641	3,023
SOUTH CAROLINA:						
Columbia,SC	8,648	1,921	17,469	4,267	26,107	7,932
Remainder of state	8,527	1,787	16,004	5,045	24,809	8,345
SOUTH DAKOTA:						
Sioux Falls,SD-MN	9,075	1,632	18,492	5,123	27,488	7,867
Remainder of state	8,911	1,811	17,529	4,159	25,306	6,323
TENNESSEE:						
Memphis,TN-MS-AR	8,762	1,418	15,962	3,792	23,155	6,903
Nashville-Davidson--Murfreesboro--Franklin,TN	9,209	1,672	17,748	4,058	26,754	6,092
Remainder of state	7,878	1,668	15,567	4,622	23,088	5,634
TEXAS:						
Dallas-Fort Worth-Arlington,TX	8,716	1,686	16,017	5,120	25,589	7,434
Houston-Pasadena-The Woodlands,TX	9,244	1,867	18,471	4,666	25,115	7,239
San Antonio-New Braunfels,TX	7,855	1,314	16,640	5,152	24,590	9,163
Remainder of state	8,084	1,508	16,287	5,772	24,380	8,869
UTAH:						
Ogden,UT	8,043	1,822	16,544	4,308	25,792	6,384
Provo-Orem-Lehi,UT	8,038	1,314	15,674	3,573	23,933	6,847
Salt Lake City-Murray,UT	8,765	1,596	17,406	3,529	25,854	5,422
Remainder of state	8,467	1,615	16,062	3,553	24,460	3,916
VERMONT:						
Burlington-South Burlington,VT	9,842	2,115	20,462	5,573	27,743	9,044
Remainder of state	10,118	2,238	18,102	4,837	23,677	6,963
VIRGINIA:						
Virginia Beach-Chesapeake-Norfolk,VA-NC	8,675	2,129	14,982	4,759	25,418	9,174
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,766	2,007	19,170	4,355	27,408	7,426
Remainder of state	9,330	2,057	16,626	5,932	28,188	9,940
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	8,761	1,401	17,680	4,243	28,668	8,985
Remainder of state	8,638	1,350	18,494	4,372	25,436	6,636
WEST VIRGINIA:						
Charleston,WV	10,082	4,167	19,048	8,023	25,336	10,844
Remainder of state	8,712	1,716	18,461	3,789	26,113	4,989
WISCONSIN:						
Milwaukee-Waukesha,WI	9,517	1,887	18,981	4,962	26,948	5,584
Remainder of state	9,570	2,108	19,420	4,655	27,407	6,302
WYOMING:						
Cheyenne,WY	8,126	1,361	15,947	3,371	24,256	6,016
Remainder of state	9,186	1,527	18,794	4,779	27,405	6,923

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2025

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham,AL	315	376	1,053	1,337	1,800	1,045
Remainder of state	149	118	509	823	519	519
ALASKA:						
Anchorage,AK	424	187	1,133	344	2,096	600
Remainder of state	547	210	771	376	908	497
ARIZONA:						
Phoenix-Mesa-Chandler,AZ	492	199	910	368	1,489	846
Remainder of state	461	395	1,564	756	1,407	1,464
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	304	259	639	748	730	917
Remainder of state	269	172	936	448	1,350	693
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	263	132	640	515	680	844
Riverside-San Bernardino-Ontario,CA	609	352	1,216	542	1,413	841
Sacramento-Roseville-Folsom,CA	382	131	1,741	922	1,990	1,891
San Diego-Chula Vista-Carlsbad,CA	530	212	838	939	2,032	1,485
San Francisco-Oakland-Fremont,CA	507	175	1,098	508	1,370	597
San Jose-Sunnyvale-Santa Clara,CA	1,344	211	1,377	454	1,949	637
Remainder of state	434	206	1,277	595	1,524	1,277
COLORADO:						
Denver-Aurora-Centennial,CO	318	154	549	521	875	662
Remainder of state	483	180	888	497	1,173	607
CONNECTICUT:						
Bridgeport-Stamford-Danbury,CT	435	252	1,761	580	1,336	1,201
Hartford-West Hartford-East Hartford,CT	624	190	543	492	1,353	867
New Haven,CT	758	306	1,426	524	1,896	771
Remainder of state	563	188	1,683	376	3,705	453
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	336	184	541	670	1,118	946
Remainder of state	746	319	1,024	413	1,165	1,016
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	273	132	511	336	816	658
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	519	165	1,108	417	880	697
Orlando-Kissimmee-Sanford,FL	613	151	1,158	402	3,281	838
Tampa-St. Petersburg-Clearwater,FL	299	299	787	850	1,621	1,654
Remainder of state	384	206	884	720	1,429	1,077
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	405	134	956	483	1,015	896
Remainder of state	319	152	888	794	1,053	1,138
HAWAII:						
Urban Honolulu,HI	289	137	686	420	1,313	687
Remainder of state	328	221	858	534	1,427	551
IDAHO:						
Boise City,ID	597	279	838	431	1,186	472
Remainder of state	331	176	776	580	1,279	572
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN	230	103	488	353	721	857
Remainder of state	571	151	1,098	745	2,668	828
INDIANA:						
Indianapolis-Carmel-Greenwood,IN	474	243	629	591	1,507	956
Remainder of state	442	188	609	345	964	522
IOWA:						
Des Moines-West Des Moines,IA	379	249	827	436	864	785
Remainder of state	199	191	523	377	564	510
KANSAS:						
Kansas City,MO-KS	379	247	942	853	1,914	1,033
Wichita,KS	261	180	378	333	729	1,445
Remainder of state	321	130	620	399	1,525	869
KENTUCKY:						
Louisville/Jefferson County,KY-IN	477	314	834	678	1,069	674
Remainder of state	337	324	1,681	400	1,175	570

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	387	286	957	972	1,117	860
Remainder of state	292	191	643	346	919	735
MAINE:						
Portland-South Portland,ME	444	141	923	408	1,035	532
Remainder of state	339	216	907	979	2,024	692
MARYLAND:						
Baltimore-Columbia-Towson,MD	338	230	840	363	1,226	505
Washington-Arlington-Alexandria,DC-VA-MD-WV	454	129	777	383	2,759	2,223 *
Remainder of state	655	251	1,220	597	2,162	604
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	410	138	1,115	610	1,108	780
Remainder of state	862	179	2,435	781	2,395	658
MICHIGAN:						
Detroit-Warren-Dearborn,MI	327	179	651	611	835	988
Remainder of state	262	165	587	1,291	774	689
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	334	151	813	574	878	645
Remainder of state	332	145	1,285	805	1,420	1,154
MISSISSIPPI:						
Jackson,MS	371	226	912	422	1,156	1,258
Remainder of state	192	141	416	272	673	376
MISSOURI:						
Kansas City,MO-KS	416	216	573	528	1,240	728
St. Louis,MO-IL	1,252	145	1,143	540	1,502	515
Remainder of state	314	165	1,171	529	1,764	597
MONTANA:						
Billings,MT	828	678 *	814	565	1,894	864
Remainder of state	326	137	909	543	873	1,015
NEBRASKA:						
Omaha,NE-IA	292	198	697	316	957	496
Remainder of state	333	143	853	349	1,212	578
NEVADA:						
Las Vegas-Henderson-North Las Vegas,NV	488	181	2,038	454	1,400	448
Remainder of state	650	201	1,406	743	1,783	872
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	751	278	1,780	648	2,633	938
Manchester-Nashua,NH	487	261	845	670	1,224	1,303
Remainder of state	603	215	1,212	431	1,709	675
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ	430	262	826	602	1,001	1,342
Remainder of state	522	506	922	868	1,748	1,966
NEW MEXICO:						
Albuquerque,NM	365	326	738	539	955	500
Remainder of state	325	218	1,138	537	1,200	992
NEW YORK:						
New York-Newark-Jersey City,NY-NJ	432	218	772	413	1,603	766
Remainder of state	441	367	677	461	1,295	706
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	426	417	602	604	954	797
Remainder of state	283	145	552	362	1,158	602
NORTH DAKOTA:						
Fargo,ND-MN	281	206	720	1,155	1,491	797
Remainder of state	253	164	554	380	902	660
OHIO:						
Cincinnati,OH-KY-IN	973	241	1,568	501	2,247	1,521
Cleveland,OH	397	181	1,093	287	990	573
Columbus,OH	231	225	816	674	892	696
Remainder of state	232	177	533	280	767	1,418
OKLAHOMA:						
Oklahoma City,OK	295	156	768	509	990	683
Tulsa,OK	279	243	912	459	1,141	694
Remainder of state	495	178	1,109	384	1,479	663
OREGON:						
Portland-Vancouver-Hillsboro,OR-WA	334	142	596	479	895	1,438
Remainder of state	348	192	1,026	424	855	731

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	386	222	1,263	541	1,349	1,038
Pittsburgh,PA	626	379	1,393	899	816	1,038
Remainder of state	418	113	751	409	909	988
RHODE ISLAND:						
Providence-Warwick,RI-MA	331	156	785	365	1,055	486
Remainder of state	0	0	0	0	0	0
SOUTH CAROLINA:						
Columbia,SC	406	270	807	682	1,763	916
Remainder of state	265	165	467	579	811	1,055
SOUTH DAKOTA:						
Sioux Falls,SD-MN	366	165	818	446	1,328	911
Remainder of state	315	169	600	458	767	914
TENNESSEE:						
Memphis,TN-MS-AR	553	196	1,030	484	2,380	1,057
Nashville-Davidson--Murfreesboro--Franklin,TN	453	113	535	440	1,265	866
Remainder of state	212	154	576	405	843	580
TEXAS:						
Dallas-Fort Worth-Arlington,TX	438	171	999	391	968	795
Houston-Pasadena-The Woodlands,TX	337	402	544	655	1,280	1,024
San Antonio-New Braunfels,TX	694	264	1,121	681	1,915	1,952
Remainder of state	311	158	813	676	819	701
UTAH:						
Ogden,UT	275	128	602	419	1,045	380
Provo-Orem-Lehi,UT	446	220	946	492	1,455	1,447
Salt Lake City-Murray,UT	301	219	865	357	744	672
Remainder of state	508	217	1,057	665	793	1,016
VERMONT:						
Burlington-South Burlington,VT	382	221	755	943	779	1,471
Remainder of state	565	213	2,182	877	2,950	922
VIRGINIA:						
Virginia Beach-Chesapeake-Norfolk,VA-NC	483	310	926	698	1,593	1,336
Washington-Arlington-Alexandria,DC-VA-MD-WV	391	191	1,356	536	1,262	718
Remainder of state	365	170	717	931	1,256	1,659
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	231	182	625	447	2,401	1,719
Remainder of state	337	150	923	640	1,161	624
WEST VIRGINIA:						
Charleston,WV	923	965	897	702	2,377	2,049
Remainder of state	212	157	535	285	563	555
WISCONSIN:						
Milwaukee-Waukesha,WI	416	278	921	784	1,517	797
Remainder of state	309	138	625	601	664	482
WYOMING:						
Cheyenne,WY	699	233	1,192	742	2,749	1,109
Remainder of state	366	200	687	436	788	751

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.A.3 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2023-2025

STATE/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
ALABAMA:					
Birmingham-Hoover,AL	58.0%	88.5%	83.8%	68.8%	57.6%
Remainder of state	56.6%	87.2%	83.6%	68.8%	57.5%
ALASKA:					
Anchorage,AK	38.2%	74.0%	79.9%	66.5%	53.1%
Remainder of state	30.4%	62.4%	83.2%	72.1%	60.0%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	51.3%	90.8%	79.3%	69.9%	55.5%
Remainder of state	38.5%	77.8%	78.6%	66.2%	52.0%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	45.8%	82.4%	86.4%	70.9%	61.2%
Remainder of state	48.7%	84.0%	83.5%	68.9%	57.5%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	49.2%	84.8%	77.4%	69.6%	53.9%
Riverside-San Bernardino-Ontario,CA	43.0%	88.5%	83.4%	83.4%	69.6%
Sacramento--Roseville--Arden-Arcade,CA	46.5%	88.6%	83.2%	77.4%	64.4%
San Diego-Carlsbad,CA	44.9%	85.2%	79.5%	67.1%	53.3%
San Francisco-Oakland-Hayward,CA	49.3%	84.4%	83.9%	75.8%	63.6%
San Jose-Sunnyvale-Santa Clara,CA	52.0%	89.3%	80.9%	77.9%	63.0%
Remainder of state	48.8%	81.9%	76.2%	67.9%	51.7%
COLORADO:					
Denver-Aurora-Lakewood,CO	49.6%	88.7%	79.9%	68.3%	54.6%
Remainder of state	37.9%	76.9%	74.5%	64.7%	48.2%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	48.8%	80.7%	80.1%	75.0%	60.0%
Hartford-West Hartford-East Hartford,CT	56.9%	88.9%	76.0%	65.6%	49.9%
New Haven-Milford,CT	48.5%	84.7%	79.5%	67.5%	53.6%
Remainder of state	53.0%	86.2%	76.7%	67.2%	51.6%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	48.1%	86.5%	80.9%	71.4%	57.7%
Remainder of state	48.9%	79.6%	74.1%	65.9%	48.8%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	71.1%	93.6%	84.9%	71.9%	61.1%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	34.6%	84.1%	82.0%	64.5%	52.9%
Orlando-Kissimmee-Sanford,FL	36.5%	85.9%	75.2%	66.9%	50.4%
Tampa-St. Petersburg-Clearwater,FL	40.1%	86.5%	86.2%	67.5%	58.1%
Remainder of state	42.9%	78.8%	78.8%	61.3%	48.3%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	40.3%	85.1%	81.7%	70.3%	57.5%
Remainder of state	47.5%	82.4%	82.0%	63.6%	52.1%
HAWAII:					
Urban Honolulu,HI	79.4%	95.8%	75.1%	75.1%	56.4%
Remainder of state	74.8%	93.2%	81.2%	79.7%	64.7%
IDAHO:					
Boise City,ID	46.6%	84.2%	78.4%	73.7%	57.8%
Remainder of state	33.1%	71.8%	80.5%	74.0%	59.6%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	49.5%	89.3%	79.5%	69.5%	55.2%
Remainder of state	54.3%	84.2%	76.8%	69.5%	53.4%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	49.1%	83.5%	78.2%	72.2%	56.5%
Remainder of state	40.8%	82.7%	80.7%	69.2%	55.8%
IOWA:					
Des Moines-West Des Moines,IA	51.0%	85.9%	78.8%	66.7%	52.5%
Remainder of state	55.8%	86.1%	83.0%	67.2%	55.8%
KANSAS:					
Kansas City,MO-KS	55.0%	91.3%	78.6%	71.3%	56.1%
Wichita,KS	62.2%	89.5%	81.1%	70.0%	56.7%

STATE/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
Remainder of state	44.0%	81.1%	80.6%	71.3%	57.5%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	55.2%	91.4%	82.0%	69.6%	57.1%
Remainder of state	49.3%	82.9%	80.6%	68.2%	54.9%
LOUISIANA:					
New Orleans-Metairie,LA	55.2%	86.2%	76.0%	65.2%	49.6%
Remainder of state	52.2%	81.9%	83.6%	67.5%	56.5%
MAINE:					
Portland-South Portland,ME	48.6%	84.2%	81.2%	72.1%	58.5%
Remainder of state	38.8%	74.7%	79.4%	71.2%	56.6%
MARYLAND:					
Baltimore-Columbia-Towson,MD	53.7%	85.3%	78.8%	65.8%	51.8%
Washington-Arlington-Alexandria,DC-VA-MD-WV	53.0%	89.9%	81.9%	64.6%	52.9%
Remainder of state	52.1%	86.5%	85.8%	71.2%	61.1%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	55.1%	89.3%	77.3%	67.5%	52.2%
Remainder of state	58.8%	87.5%	79.1%	64.7%	51.2%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	49.6%	88.0%	80.3%	70.3%	56.4%
Remainder of state	46.1%	81.1%	79.1%	70.4%	55.7%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	40.4%	86.2%	74.2%	63.1%	46.8%
Remainder of state	49.4%	85.4%	67.2%	63.9%	42.9%
MISSISSIPPI:					
Jackson,MS	64.1%	87.4%	71.9%	67.5%	48.6%
Remainder of state	50.3%	83.6%	83.3%	70.9%	59.0%
MISSOURI:					
Kansas City,MO-KS	51.5%	91.3%	78.1%	69.4%	54.2%
St. Louis,MO-IL	57.9%	88.1%	80.5%	72.5%	58.3%
Remainder of state	51.2%	82.0%	76.5%	67.4%	51.6%
MONTANA:					
Billings,MT	42.6%	78.2%	78.1%	74.0%	57.8%
Remainder of state	40.5%	73.5%	81.0%	73.4%	59.5%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	43.8%	85.5%	80.5%	67.9%	54.7%
Remainder of state	38.6%	77.2%	79.1%	67.5%	53.4%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	52.8%	88.0%	76.6%	67.5%	51.8%
Remainder of state	56.3%	86.9%	82.9%	71.0%	58.9%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	56.6%	85.0%	76.6%	67.7%	51.8%
Manchester-Nashua,NH	51.5%	79.0%	75.9%	66.9%	50.8%
Remainder of state	52.5%	83.8%	76.5%	68.9%	52.8%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	49.3%	82.9%	81.6%	69.7%	56.9%
Remainder of state	49.5%	84.0%	73.3%	63.9%	46.8%
NEW MEXICO:					
Albuquerque,NM	45.1%	82.6%	80.6%	59.9%	48.3%
Remainder of state	48.7%	75.5%	76.7%	60.2%	46.2%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	44.0%	85.1%	74.0%	64.8%	48.0%
Remainder of state	53.6%	87.7%	76.7%	62.8%	48.2%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	48.4%	86.9%	82.4%	70.3%	57.9%
Remainder of state	40.7%	79.2%	82.6%	69.8%	57.7%
NORTH DAKOTA:					
Fargo,ND-MN	54.8%	86.9%	76.8%	70.6%	54.2%
Remainder of state	47.5%	82.8%	76.8%	74.1%	56.9%
OHIO:					
Cincinnati,OH-KY-IN	50.7%	84.7%	81.1%	69.7%	56.5%

STATE/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
Cleveland-Elyria,OH	59.2%	84.1%	74.5%	73.5%	54.8%
Columbus,OH	54.9%	89.0%	73.0%	67.5%	49.3%
Remainder of state	51.5%	85.5%	81.1%	68.4%	55.4%
OKLAHOMA:					
Oklahoma City,OK	56.4%	86.0%	84.6%	62.6%	52.9%
Tulsa,OK	53.1%	91.2%	84.1%	69.1%	58.1%
Remainder of state	51.8%	80.5%	80.3%	66.0%	53.0%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	51.9%	84.9%	84.7%	75.4%	63.9%
Remainder of state	42.6%	80.5%	81.4%	74.6%	60.7%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	47.7%	89.8%	79.1%	68.1%	53.9%
Pittsburgh,PA	56.4%	84.9%	78.6%	67.8%	53.3%
Remainder of state	51.1%	85.3%	79.5%	71.0%	56.5%
RHODE ISLAND:					
Providence-Warwick,RI-MA	52.9%	84.8%	78.0%	64.9%	50.6%
Remainder of state	100%	100%	74.3%	67.3%	50.0%
SOUTH CAROLINA:					
Columbia,SC	56.0%	85.8%	85.7%	66.7%	57.2%
Remainder of state	43.6%	74.7%	79.1%	68.0%	53.8%
SOUTH DAKOTA:					
Sioux Falls,SD	48.7%	87.7%	78.7%	70.4%	55.4%
Remainder of state	46.3%	75.2%	79.9%	69.7%	55.7%
TENNESSEE:					
Memphis,TN-MS-AR	59.6%	87.7%	75.5%	67.0%	50.5%
Nashville-Davidson--Murfreesboro--Franklin,TN	49.8%	86.2%	81.5%	71.5%	58.2%
Remainder of state	56.4%	83.3%	79.1%	70.1%	55.4%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	55.7%	88.9%	82.9%	66.4%	55.0%
Houston-The Woodlands-Sugar Land,TX	48.0%	85.8%	80.5%	69.6%	56.0%
San Antonio-New Braunfels,TX	43.4%	77.8%	80.8%	64.4%	52.1%
Remainder of state	48.0%	81.4%	80.4%	66.7%	53.6%
UTAH:					
Ogden-Clearfield,UT	31.9%	77.5%	75.0%	70.6%	52.9%
Provo-Orem,UT	30.1%	77.8%	57.7%	71.6%	41.3%
Salt Lake City,UT	43.9%	82.8%	83.7%	70.5%	59.0%
Remainder of state	34.5%	70.8%	78.8%	70.3%	55.4%
VERMONT:					
Burlington-South Burlington,VT	54.1%	86.6%	77.1%	67.2%	51.8%
Remainder of state	36.0%	71.8%	80.3%	68.1%	54.7%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	56.2%	88.7%	81.8%	66.7%	54.6%
Washington-Arlington-Alexandria,DC-VA-MD-WV	53.9%	89.1%	84.4%	68.0%	57.4%
Remainder of state	49.9%	84.7%	79.9%	67.6%	54.0%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	49.9%	86.6%	82.3%	78.3%	64.4%
Remainder of state	47.1%	79.5%	75.8%	71.5%	54.2%
WEST VIRGINIA:					
Charleston,WV	50.9%	83.8%	75.6%	61.6%	46.6%
Remainder of state	49.3%	82.3%	81.5%	66.9%	54.6%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	47.6%	85.7%	83.2%	70.3%	58.5%
Remainder of state	49.6%	83.8%	76.7%	66.6%	51.1%
WYOMING:					
Cheyenne,WY	46.7%	76.0%	77.5%	72.2%	55.9%
Remainder of state	36.3%	67.3%	79.8%	71.7%	57.2%

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

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

Table IX.A.3 Standard errors for health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2023-2025

STATE/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
ALABAMA:					
Birmingham-Hoover,AL	5.22%	2.01%	2.87%	2.41%	3.05%
Remainder of state	2.38%	1.51%	2.07%	2.30%	2.88%
ALASKA:					
Anchorage,AK	2.54%	2.03%	1.97%	2.14%	2.15%
Remainder of state	2.71%	3.92%	2.01%	2.19%	2.14%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	3.08%	1.07%	2.37%	3.17%	3.74%
Remainder of state	4.03%	2.90%	2.51%	2.81%	3.03%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	4.05%	2.65%	2.23%	2.62%	2.94%
Remainder of state	2.51%	1.32%	1.57%	1.75%	1.74%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	2.20%	1.09%	2.01%	1.63%	2.01%
Riverside-San Bernardino-Ontario,CA	4.03%	3.72%	5.97%	6.82%	10.5%
Sacramento--Roseville--Arden-Arcade,CA	5.33%	2.19%	2.65%	3.40%	4.09%
San Diego-Carlsbad,CA	4.17%	2.28%	2.60%	3.56%	3.40%
San Francisco-Oakland-Hayward,CA	3.75%	3.42%	2.35%	2.38%	2.66%
San Jose-Sunnyvale-Santa Clara,CA	5.95%	2.22%	4.50%	2.67%	4.60%
Remainder of state	2.79%	1.44%	1.81%	1.73%	1.98%
COLORADO:					
Denver-Aurora-Lakewood,CO	3.06%	1.29%	2.19%	2.07%	2.03%
Remainder of state	2.65%	2.08%	2.83%	2.75%	2.67%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	6.60%	3.46%	4.18%	2.46%	4.05%
Hartford-West Hartford-East Hartford,CT	4.71%	1.84%	3.21%	2.66%	3.14%
New Haven-Milford,CT	7.04%	3.36%	3.11%	3.51%	3.37%
Remainder of state	2.98%	1.49%	2.24%	1.77%	2.13%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	3.10%	1.51%	1.94%	1.51%	2.09%
Remainder of state	4.87%	2.76%	3.69%	1.82%	2.95%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.49%	0.71%	1.27%	1.32%	1.54%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	3.26%	2.28%	2.64%	3.08%	3.48%
Orlando-Kissimmee-Sanford,FL	4.36%	2.51%	2.94%	3.29%	3.51%
Tampa-St. Petersburg-Clearwater,FL	4.91%	3.61%	1.98%	2.67%	2.72%
Remainder of state	2.84%	2.39%	2.85%	3.45%	2.86%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	2.73%	1.55%	1.66%	1.48%	1.85%
Remainder of state	3.76%	1.93%	2.37%	1.77%	2.20%
HAWAII:					
Urban Honolulu,HI	2.49%	0.73%	1.79%	1.72%	1.90%
Remainder of state	4.07%	2.14%	1.92%	1.74%	2.14%
IDAHO:					
Boise City,ID	3.40%	2.03%	2.71%	2.19%	3.32%
Remainder of state	2.45%	2.35%	2.14%	1.67%	2.05%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	2.12%	0.87%	1.68%	1.42%	1.79%
Remainder of state	3.23%	1.76%	2.54%	2.39%	2.35%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	4.02%	2.09%	2.57%	2.66%	3.04%
Remainder of state	2.05%	1.38%	1.93%	1.38%	2.02%
IOWA:					
Des Moines-West Des Moines,IA	4.65%	2.17%	2.76%	2.28%	2.54%
Remainder of state	2.34%	1.08%	1.20%	1.15%	1.24%
KANSAS:					
Kansas City,MO-KS	4.08%	1.54%	2.82%	1.71%	2.52%
Wichita,KS	5.02%	2.20%	3.31%	4.49%	5.00%

STATE/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
Remainder of state	2.93%	2.29%	2.82%	1.97%	2.91%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	4.58%	1.56%	3.48%	2.40%	3.65%
Remainder of state	2.21%	1.19%	1.46%	1.35%	1.61%
LOUISIANA:					
New Orleans-Metairie,LA	4.28%	2.16%	2.94%	3.36%	3.37%
Remainder of state	2.35%	1.58%	1.51%	2.11%	2.13%
MAINE:					
Portland-South Portland,ME	3.18%	1.56%	1.60%	1.23%	1.57%
Remainder of state	2.31%	2.03%	2.08%	1.44%	2.02%
MARYLAND:					
Baltimore-Columbia-Towson,MD	3.24%	1.71%	2.06%	1.80%	2.21%
Washington-Arlington-Alexandria,DC-VA-MD-WV	4.03%	1.55%	2.56%	2.24%	2.68%
Remainder of state	6.50%	3.98%	4.29%	5.95%	7.37%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	3.30%	1.40%	2.10%	1.63%	2.09%
Remainder of state	4.38%	2.07%	3.07%	2.25%	2.96%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	3.99%	1.88%	1.92%	2.05%	2.13%
Remainder of state	2.55%	1.82%	2.18%	1.60%	2.17%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	2.44%	1.43%	2.74%	4.13%	3.06%
Remainder of state	3.34%	1.90%	4.66%	2.69%	3.40%
MISSISSIPPI:					
Jackson,MS	4.65%	2.74%	5.45%	3.55%	4.54%
Remainder of state	2.32%	1.50%	2.09%	1.54%	2.19%
MISSOURI:					
Kansas City,MO-KS	4.76%	1.71%	3.63%	4.46%	4.03%
St. Louis,MO-IL	3.73%	1.65%	2.03%	2.61%	2.88%
Remainder of state	3.18%	1.84%	2.63%	2.16%	2.24%
MONTANA:					
Billings,MT	4.46%	3.01%	2.81%	3.04%	3.81%
Remainder of state	2.08%	1.69%	1.58%	1.45%	1.92%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	3.84%	1.77%	2.06%	1.89%	2.05%
Remainder of state	2.47%	1.69%	1.66%	1.29%	1.56%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	3.23%	1.71%	2.13%	3.00%	2.91%
Remainder of state	4.43%	1.84%	2.50%	2.64%	3.23%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	3.92%	2.03%	2.46%	2.01%	2.35%
Manchester-Nashua,NH	4.43%	4.18%	2.98%	1.88%	2.54%
Remainder of state	3.54%	2.14%	2.55%	1.54%	2.21%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	3.11%	1.52%	1.98%	1.75%	2.43%
Remainder of state	5.30%	2.79%	3.65%	2.58%	3.10%
NEW MEXICO:					
Albuquerque,NM	3.16%	1.79%	1.90%	2.30%	2.22%
Remainder of state	2.79%	2.00%	1.86%	2.45%	2.12%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	2.12%	1.02%	1.66%	1.54%	1.75%
Remainder of state	3.04%	1.28%	1.44%	1.67%	1.73%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	4.98%	2.18%	2.85%	2.90%	3.23%
Remainder of state	2.11%	1.53%	1.43%	1.49%	1.67%
NORTH DAKOTA:					
Fargo,ND-MN	5.14%	2.17%	2.15%	1.37%	2.05%
Remainder of state	2.43%	1.40%	2.68%	1.19%	2.18%
OHIO:					
Cincinnati,OH-KY-IN	4.77%	2.32%	1.99%	1.89%	2.18%

STATE/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
Cleveland-Elyria,OH	4.62%	2.40%	2.52%	1.76%	2.44%
Columbus,OH	4.73%	2.11%	3.05%	2.10%	2.69%
Remainder of state	2.78%	1.36%	1.50%	1.61%	1.72%
OKLAHOMA:					
Oklahoma City,OK	3.70%	1.96%	1.62%	3.58%	3.06%
Tulsa,OK	3.88%	1.43%	2.05%	2.17%	2.35%
Remainder of state	3.41%	1.96%	1.99%	2.43%	2.45%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	2.62%	1.39%	1.57%	1.53%	1.85%
Remainder of state	2.68%	1.94%	2.21%	2.99%	2.73%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	3.01%	1.23%	2.27%	2.85%	2.38%
Pittsburgh,PA	4.46%	2.83%	3.67%	4.01%	3.77%
Remainder of state	2.48%	1.43%	1.52%	1.27%	1.56%
RHODE ISLAND:					
Providence-Warwick,RI-MA	2.25%	1.23%	1.70%	1.63%	1.55%
Remainder of state	0.00%	0.00%	0.00%	0.00%	0.00%
SOUTH CAROLINA:					
Columbia,SC	6.74%	2.65%	2.94%	4.14%	3.67%
Remainder of state	2.08%	2.69%	1.49%	1.46%	1.52%
SOUTH DAKOTA:					
Sioux Falls,SD	3.95%	1.51%	2.08%	1.42%	1.87%
Remainder of state	2.36%	1.77%	1.35%	1.37%	1.55%
TENNESSEE:					
Memphis,TN-MS-AR	6.14%	2.75%	5.28%	3.22%	4.92%
Nashville-Davidson--Murfreesboro--Franklin,TN	4.60%	2.70%	3.20%	2.45%	3.39%
Remainder of state	2.78%	1.87%	1.94%	1.31%	1.87%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	3.06%	1.19%	2.18%	2.37%	2.52%
Houston-The Woodlands-Sugar Land,TX	3.54%	1.83%	2.40%	2.88%	2.95%
San Antonio-New Braunfels,TX	5.57%	3.92%	3.72%	3.48%	4.14%
Remainder of state	2.52%	1.48%	1.89%	1.93%	2.18%
UTAH:					
Ogden-Clearfield,UT	4.05%	3.45%	4.00%	2.12%	3.69%
Provo-Orem,UT	4.36%	4.29%	7.13%	2.42%	5.23%
Salt Lake City,UT	3.22%	2.41%	1.95%	2.01%	2.43%
Remainder of state	3.74%	3.49%	3.17%	2.66%	3.58%
VERMONT:					
Burlington-South Burlington,VT	3.44%	1.54%	2.72%	1.70%	2.32%
Remainder of state	2.34%	1.98%	2.38%	1.68%	2.51%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	5.11%	2.15%	3.75%	2.92%	3.79%
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.91%	1.59%	2.34%	2.60%	2.84%
Remainder of state	3.59%	1.62%	1.82%	1.65%	2.06%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	2.82%	1.35%	1.94%	1.84%	2.47%
Remainder of state	3.04%	2.38%	2.83%	2.50%	3.17%
WEST VIRGINIA:					
Charleston,WV	5.90%	3.07%	3.59%	3.93%	4.82%
Remainder of state	1.91%	1.21%	1.31%	1.54%	1.75%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	4.22%	2.05%	2.18%	2.23%	2.61%
Remainder of state	2.43%	1.31%	1.59%	1.53%	1.64%
WYOMING:					
Cheyenne,WY	6.35%	3.86%	4.84%	2.68%	4.59%
Remainder of state	2.14%	1.81%	1.60%	1.33%	1.67%

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

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

Table IX.A.4 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2023-2025

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	8,130	2,135	15,866	5,756	23,938	7,430
Remainder of state	7,823	1,836	15,916	4,152	22,482	7,337
ALASKA:						
Anchorage,AK	9,752	1,945	18,784	4,900	26,044	7,354
Remainder of state	9,488	1,616	19,083	4,228	28,289	6,016
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	7,922	1,548	15,615	4,676	23,450	7,630
Remainder of state	8,564	1,731	16,747	4,487	23,558	8,123
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	7,530	1,573	14,098	4,579	20,962	7,163
Remainder of state	7,574	1,730	15,329	4,899	22,000	6,448
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	8,504	1,566	17,201	4,788	25,597	7,950
Riverside-San Bernardino-Ontario,CA	9,510	2,301	17,147	4,131	22,656	11,133
Sacramento--Roseville--Arden-Arcade,CA	8,235	1,051	17,446	5,162	25,811	8,586
San Diego-Carlsbad,CA	8,683	1,776	16,391	5,328	25,719	10,585
San Francisco-Oakland-Hayward,CA	8,803	1,424	17,731	4,564	25,045	6,885
San Jose-Sunnyvale-Santa Clara,CA	9,476	1,451	19,292	5,216	27,713	6,342
Remainder of state	8,238	1,454	16,428	4,823	23,998	7,411
COLORADO:						
Denver-Aurora-Lakewood,CO	8,590	1,764	17,294	4,732	24,978	6,771
Remainder of state	8,167	1,840	16,420	4,805	23,984	6,968
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	10,234	1,812	20,534	3,822	30,101	5,267
Hartford-West Hartford-East Hartford,CT	8,772	1,932	18,135	4,586	25,898	6,970
New Haven-Milford,CT	10,105	1,414	20,280	2,977	27,348	3,600
Remainder of state	8,989	1,983	17,837	4,369	26,155	7,448
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	8,970	1,926	17,326	4,966	26,568	7,502
Remainder of state	8,276	1,772	18,838	4,955	21,819	6,684
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	9,134	1,818	18,460	4,894	27,472	7,482
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	9,115	1,725	17,593	5,027	24,090	7,345
Orlando-Kissimmee-Sanford,FL	8,457	1,765	15,778	4,825	22,497	8,477
Tampa-St. Petersburg-Clearwater,FL	8,685	1,436	17,167	5,165	26,022	7,765
Remainder of state	8,467	1,837	16,678	4,927	25,215	8,650
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	8,311	1,725	16,906	4,349	25,361	6,630
Remainder of state	8,086	1,709	16,256	4,429	23,455	6,484
HAWAII:						
Urban Honolulu,HI	7,899	853	16,212	4,380	22,697	5,784
Remainder of state	7,682	996	15,022	3,940	21,728	5,664
IDAHO:						
Boise City,ID	8,158	1,498	16,298	4,224	23,724	6,787
Remainder of state	7,716	1,459	16,239	5,094	24,847	6,024
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	8,673	1,890	17,917	4,876	25,799	7,511
Remainder of state	9,272	1,643	18,138	4,421	25,710	5,520
INDIANA:						
Indianapolis-Carmel-Anderson,IN	8,499	1,827	16,418	4,702	23,175	7,229
Remainder of state	8,314	1,753	16,589	4,119	24,120	6,059
IOWA:						
Des Moines-West Des Moines,IA	7,709	1,786	14,835	4,135	22,856	7,043
Remainder of state	8,166	1,973	16,139	4,375	23,996	6,703
KANSAS:						
Kansas City,MO-KS	8,170	1,831	16,575	4,845	24,048	8,314
Wichita,KS	7,904	1,883	17,163	4,361	24,499	6,583
Remainder of state	8,000	1,637	16,710	4,541	24,286	6,966
KENTUCKY:						
Louisville/Jefferson County,KY-IN	8,260	1,693	16,814	4,338	24,685	6,348
Remainder of state	8,377	1,774	15,794	4,029	23,441	6,034

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	8,612	2,222	16,939	5,757	24,593	8,340
Remainder of state	8,183	1,928	16,209	5,532	23,838	8,181
MAINE:						
Portland-South Portland,ME	9,298	1,741	17,680	4,565	26,085	6,744
Remainder of state	9,003	1,649	17,543	4,981	24,953	6,871
MARYLAND:						
Baltimore-Columbia-Towson,MD	8,320	2,113	17,223	4,785	25,695	7,703
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,389	1,923	16,649	4,782	23,394	6,417
Remainder of state	7,392	2,010	14,968	4,930	22,823	6,409
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	10,177	2,061	19,161	4,446	28,688	7,845
Remainder of state	8,779	2,008	16,499	4,613	26,423	7,200
MICHIGAN:						
Detroit-Warren-Dearborn,MI	8,418	1,838	17,710	5,055	24,968	6,903
Remainder of state	8,175	1,788	16,585	4,487	22,319	5,853
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	8,251	1,936	17,444	5,066	25,083	7,090
Remainder of state	8,500	1,690	17,697	4,748	24,412	6,237
MISSISSIPPI:						
Jackson,MS	7,873	1,584	16,330	3,867	23,430	5,940
Remainder of state	7,361	1,767	14,183	4,369	21,711	6,240
MISSOURI:						
Kansas City,MO-KS	8,614	1,570	17,717	4,782	25,336	6,752
St. Louis,MO-IL	8,029	1,772	16,452	5,279	24,081	6,465
Remainder of state	8,302	1,808	16,457	5,055	23,269	6,513
MONTANA:						
Billings,MT	7,714	1,560	15,667	4,740	21,157	5,984
Remainder of state	8,330	1,336	16,621	4,237	22,667	5,798
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	8,128	1,823	16,303	4,344	24,531	6,440
Remainder of state	8,486	1,619	16,483	4,339	24,819	6,315
NEVADA:						
Las Vegas-Henderson-Paradise,NV	7,820	1,505	15,208	4,124	22,370	6,495
Remainder of state	7,973	1,610	13,861	4,504	22,359	6,993
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	8,670	1,942	17,641	5,328	27,052	6,142
Manchester-Nashua,NH	8,600	1,978	17,600	4,572	26,262	5,820
Remainder of state	9,039	2,097	18,411	4,241	26,630	7,050
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	9,460	2,087	18,623	4,754	28,163	7,189
Remainder of state	9,590	1,926	17,937	4,680	27,770	6,881
NEW MEXICO:						
Albuquerque,NM	8,741	1,878	16,671	4,516	23,692	5,774
Remainder of state	8,874	1,525	18,607	4,958	26,121	6,925
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	10,310	1,938	20,053	4,727	29,264	6,634
Remainder of state	9,236	2,141	17,900	4,824	25,448	7,328
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	8,220	1,981	18,615	5,759	24,213	8,517
Remainder of state	8,091	1,837	15,636	4,992	23,513	7,435
NORTH DAKOTA:						
Fargo,ND-MN	8,446	1,640	16,248	5,117	23,953	7,157
Remainder of state	8,831	1,393	16,434	3,827	23,430	5,462
OHIO:						
Cincinnati,OH-KY-IN	8,438	1,771	16,854	4,938	24,384	6,908
Cleveland-Elyria,OH	8,684	2,038	16,746	4,290	25,721	6,291
Columbus,OH	8,286	1,790	16,182	4,753	21,231	5,212
Remainder of state	8,433	1,863	16,873	3,857	23,690	6,025
OKLAHOMA:						
Oklahoma City,OK	7,676	1,572	15,046	4,709	22,748	6,990
Tulsa,OK	7,887	2,026	15,295	4,767	23,593	7,102
Remainder of state	7,760	1,585	15,291	4,865	22,890	6,878
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	8,437	1,346	16,475	4,471	24,416	6,843
Remainder of state	8,603	1,183	16,363	3,449	25,278	5,224
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	8,779	1,657	18,107	4,238	26,424	6,607
Pittsburgh,PA	7,845	1,883	17,362	3,972	22,639	6,247
Remainder of state	9,030	1,761	19,122	4,021	25,505	6,360
RHODE ISLAND:						
Providence-Warwick,RI-MA	8,997	1,929	18,535	4,637	25,568	6,693
Remainder of state	10,631	788	20,317	1,473	31,805	2,946
SOUTH CAROLINA:						
Columbia,SC	8,441	1,939	17,451	4,980	24,364	8,376
Remainder of state	7,973	1,684	15,752	4,553	23,579	7,229
SOUTH DAKOTA:						
Sioux Falls,SD	8,630	1,791	17,794	5,098	25,745	7,600
Remainder of state	8,527	1,774	16,991	4,942	24,638	6,739
TENNESSEE:						
Memphis,TN-MS-AR	7,880	1,670	14,780	3,895	23,226	6,581
Nashville-Davidson--Murfreesboro--Franklin,TN	8,458	1,624	16,466	4,173	24,119	6,739
Remainder of state	7,642	1,724	15,206	4,832	23,123	7,352
TEXAS:						
Dallas-Fort Worth-Arlington,TX	8,234	1,780	15,611	4,845	24,748	7,506
Houston-The Woodlands-Sugar Land,TX	8,484	1,517	16,580	4,545	24,423	6,698
San Antonio-New Braunfels,TX	7,995	1,627	16,402	5,260	25,012	7,498
Remainder of state	7,951	1,488	15,795	5,323	23,738	7,841
UTAH:						
Ogden-Clearfield,UT	7,544	1,750	15,509	4,234	23,285	6,066
Provo-Orem,UT	7,787	1,322	15,619	3,773	23,585	6,212
Salt Lake City,UT	8,318	1,676	15,574	3,704	23,670	6,505
Remainder of state	8,132	1,470	17,818	3,140	24,604	4,674
VERMONT:						
Burlington-South Burlington,VT	8,941	1,991	18,651	5,331	26,191	7,910
Remainder of state	9,124	2,130	18,009	5,063	25,113	6,918
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	8,143	1,932	14,813	4,965	23,895	7,690
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,520	1,917	17,186	4,211	25,756	7,700
Remainder of state	8,486	1,955	16,072	4,988	26,371	8,024
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	8,425	1,253	16,949	4,165	26,835	7,808
Remainder of state	8,155	1,484	16,771	4,152	24,034	7,754
WEST VIRGINIA:						
Charleston,WV	8,988	2,368	18,770	4,326	25,891	6,054
Remainder of state	8,813	1,724	17,747	3,893	25,399	6,533
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	8,399	1,717	17,114	4,197	25,696	6,098
Remainder of state	8,632	1,920	17,421	4,277	25,419	6,112
WYOMING:						
Cheyenne,WY	9,107	1,669	17,264	4,163	26,070	6,755
Remainder of state	8,887	1,488	17,285	4,967	25,201	6,742

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

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

Table IX.A.4 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2023-2025

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	221	163	582	624	979	593
Remainder of state	115	74	408	410	493	349
ALASKA:						
Anchorage,AK	252	102	704	250	1,082	486
Remainder of state	260	126	566	469	612	725
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	203	160	399	273	556	388
Remainder of state	604	173	1,797	339	941	709
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	262	143	513	300	541	466
Remainder of state	149	103	339	263	826	401
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	156	94	342	226	495	438
Riverside-San Bernardino-Ontario,CA	544	304	1,284	285	556	1,919
Sacramento--Roseville--Arden-Arcade,CA	251	106	983	639	1,160	1,077
San Diego-Carlsbad,CA	342	190	744	543	1,157	1,044
San Francisco-Oakland-Hayward,CA	231	120	608	280	830	487
San Jose-Sunnyvale-Santa Clara,CA	805	137	1,080	407	1,535	468
Remainder of state	226	99	588	279	778	555
COLORADO:						
Denver-Aurora-Lakewood,CO	168	95	393	241	578	359
Remainder of state	212	102	566	291	621	360
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	282	215	1,086	478	914	913
Hartford-West Hartford-East Hartford,CT	327	127	491	324	783	660
New Haven-Milford,CT	540	190	1,370	563	1,374	726
Remainder of state	227	137	502	309	792	548
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	192	96	438	372	781	725
Remainder of state	496	125	978	326	1,700	725
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	136	80	280	203	442	295
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	517	111	549	369	685	852
Orlando-Kissimmee-Sanford,FL	294	106	705	347	1,490	761
Tampa-St. Petersburg-Clearwater,FL	179	178	512	276	719	560
Remainder of state	204	95	587	325	867	599
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	246	77	510	254	603	432
Remainder of state	190	166	500	390	616	554
HAWAII:						
Urban Honolulu,HI	259	79	460	401	594	400
Remainder of state	253	147	402	443	563	401
IDAHO:						
Boise City,ID	249	130	513	257	799	349
Remainder of state	208	94	687	346	1,265	384
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	114	70	253	224	528	354
Remainder of state	307	123	499	336	1,164	376
INDIANA:						
Indianapolis-Carmel-Anderson,IN	227	137	434	433	858	681
Remainder of state	179	76	390	185	604	275
IOWA:						
Des Moines-West Des Moines,IA	223	149	541	281	789	661
Remainder of state	114	93	285	171	361	265
KANSAS:						
Kansas City,MO-KS	190	125	535	414	949	579
Wichita,KS	299	165	845	316	1,341	697
Remainder of state	177	118	1,030	285	699	490
KENTUCKY:						
Louisville/Jefferson County,KY-IN	238	136	510	307	601	370
Remainder of state	157	124	635	207	589	304

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	207	162	481	417	757	597
Remainder of state	159	143	470	664	694	429
MAINE:						
Portland-South Portland,ME	215	84	456	209	487	310
Remainder of state	233	96	581	414	817	395
MARYLAND:						
Baltimore-Columbia-Towson,MD	207	129	518	283	699	507
Washington-Arlington-Alexandria,DC-VA-MD-WV	188	159	456	345	1,662	1,156
Remainder of state	342	319	935	1,064	1,688	737
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	271	134	508	235	678	589
Remainder of state	405	116	1,060	384	906	553
MICHIGAN:						
Detroit-Warren-Dearborn,MI	198	182	462	539	587	681
Remainder of state	378	86	477	576	577	409
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	182	105	408	247	575	336
Remainder of state	208	94	582	277	875	568
MISSISSIPPI:						
Jackson,MS	240	142	623	367	830	659
Remainder of state	168	107	287	194	604	263
MISSOURI:						
Kansas City,MO-KS	258	132	451	424	857	467
St. Louis,MO-IL	559	125	430	286	1,052	559
Remainder of state	201	128	539	453	814	544
MONTANA:						
Billings,MT	528	252	764	521	1,194	691
Remainder of state	164	74	587	308	571	493
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	196	111	395	249	566	317
Remainder of state	210	85	488	274	631	286
NEVADA:						
Las Vegas-Henderson-Paradise,NV	209	100	782	267	657	431
Remainder of state	297	118	843	457	788	598
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	290	159	653	684	941	480
Manchester-Nashua,NH	256	113	704	312	822	540
Remainder of state	260	128	424	276	787	481
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	204	154	517	411	563	686
Remainder of state	452	203	553	427	1,279	957
NEW MEXICO:						
Albuquerque,NM	194	159	475	341	673	490
Remainder of state	169	102	543	313	657	599
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	241	105	433	212	678	376
Remainder of state	259	175	414	291	669	405
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	282	210	1,772	362	711	522
Remainder of state	150	81	415	263	654	426
NORTH DAKOTA:						
Fargo,ND-MN	185	121	498	429	594	367
Remainder of state	142	84	286	219	541	349
OHIO:						
Cincinnati,OH-KY-IN	233	169	524	468	776	678
Cleveland-Elyria,OH	188	157	547	212	621	422
Columbus,OH	230	118	801	305	1,781	1,033
Remainder of state	133	86	404	169	521	593
OKLAHOMA:						
Oklahoma City,OK	172	287	348	367	587	422
Tulsa,OK	149	115	472	276	697	381
Remainder of state	229	123	524	382	836	716
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	177	76	371	327	651	667
Remainder of state	205	85	813	299	816	479
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	214	94	433	219	507	437
Pittsburgh,PA	278	182	774	624	654	593
Remainder of state	203	93	508	244	576	440
RHODE ISLAND:						
Providence-Warwick,RI-MA	170	85	414	193	530	255
Remainder of state	0	0	0	0	0	0
SOUTH CAROLINA:						
Columbia,SC	226	190	790	508	835	727
Remainder of state	165	83	346	310	518	386
SOUTH DAKOTA:						
Sioux Falls,SD	185	113	440	234	573	381
Remainder of state	142	98	384	262	497	411
TENNESSEE:						
Memphis,TN-MS-AR	393	181	880	280	1,408	636
Nashville-Davidson--Murfreesboro--Franklin,TN	291	81	410	292	1,041	585
Remainder of state	152	99	366	307	586	663
TEXAS:						
Dallas-Fort Worth-Arlington,TX	208	106	561	241	642	614
Houston-The Woodlands-Sugar Land,TX	283	147	404	391	594	554
San Antonio-New Braunfels,TX	347	169	674	593	1,281	939
Remainder of state	223	104	456	282	664	419
UTAH:						
Ogden-Clearfield,UT	208	106	453	289	1,030	439
Provo-Orem,UT	269	124	576	272	845	625
Salt Lake City,UT	216	253	392	363	653	876
Remainder of state	439	144	1,742	558	1,851	695
VERMONT:						
Burlington-South Burlington,VT	186	122	459	428	496	632
Remainder of state	248	123	829	383	1,250	424
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	226	142	732	587	932	644
Washington-Arlington-Alexandria,DC-VA-MD-WV	218	104	707	369	705	438
Remainder of state	255	119	448	374	629	665
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	172	87	413	301	1,154	993
Remainder of state	201	144	601	292	767	928
WEST VIRGINIA:						
Charleston,WV	365	395	758	375	1,298	652
Remainder of state	139	110	370	149	493	549
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	197	122	472	316	682	428
Remainder of state	142	68	377	281	490	306
WYOMING:						
Cheyenne,WY	401	167	890	409	1,724	533
Remainder of state	210	100	394	349	589	440

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

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

Table IX.A.5 Deductibles for private-sector employees for areas within States: United States, 2023-2025

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
ALABAMA:							
Birmingham-Hoover,AL	90.2%	1,970	3,616	47.2%	39.2%	3,219	6,132
Remainder of state	95.9%	1,734	3,471	49.1%	53.6%	2,721	5,114
ALASKA:							
Anchorage,AK	94.9%	1,983	3,447	53.6%	47.4%	2,844	5,159
Remainder of state	94.5%	1,716	3,307	52.4%	51.4%	2,473	4,835
ARIZONA:							
Phoenix-Mesa-Scottsdale,AZ	95.7%	2,117	4,369	64.8%	67.3%	2,746	5,462
Remainder of state	94.0%	2,405	4,767	76.2%	67.2%	2,780	5,826
ARKANSAS:							
Little Rock-North Little Rock-Conway,AR	97.2%	2,007	3,607	53.8%	49.6%	2,914	5,609
Remainder of state	93.0%	2,025	3,872	59.7%	56.8%	2,676	5,189
CALIFORNIA:							
Los Angeles-Long Beach-Anaheim,CA	75.2%	1,723	3,332	38.7%	41.4%	2,670	5,015
Riverside-San Bernardino-Ontario,CA	40.8% *	1,897	3,847	22.2% *	25.5% *	2,562	5,006
Sacramento--Roseville--Arden-Arcade,CA	88.1%	1,731	4,046	44.5%	50.0%	2,581	5,653
San Diego-Carlsbad,CA	56.3%	1,941	4,377	30.7%	46.0%	2,747	5,505
San Francisco-Oakland-Hayward,CA	81.8%	1,411	3,053	37.1%	41.3%	2,342	5,000
San Jose-Sunnyvale-Santa Clara,CA	65.4%	1,536	3,344	31.5%	37.5%	2,431	4,736
Remainder of state	80.8%	1,706	4,031	40.4%	47.6%	2,702	5,774
COLORADO:							
Denver-Aurora-Lakewood,CO	94.7%	2,219	4,460	62.6%	67.7%	2,934	5,604
Remainder of state	95.6%	2,484	4,264	62.1%	58.4%	3,335	5,984
CONNECTICUT:							
Bridgeport-Stamford-Norwalk,CT	90.9%	2,012	3,728	62.5%	58.0%	2,591	4,880
Hartford-West Hartford-East Hartford,CT	89.5%	2,188	3,850	57.1%	52.6%	2,923	5,406
New Haven-Milford,CT	93.5%	2,620	4,733	75.3%	89.7%	2,926	4,989
Remainder of state	87.0%	2,548	4,555	66.1%	59.6%	3,107	5,864
DELAWARE:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	93.1%	1,985	3,240	53.2%	44.6%	2,841	5,494
Remainder of state	95.9%	1,989	4,090	56.0%	55.7%	2,806	5,882
DISTRICT OF COLUMBIA							
Washington-Arlington-Alexandria,DC-VA-MD-WV	81.5%	1,448	3,108	34.9%	40.8%	2,483	4,907
FLORIDA:							
Miami-Fort Lauderdale-West Palm Beach,FL	94.5%	1,990	3,997	47.4%	56.7%	3,056	5,240
Orlando-Kissimmee-Sanford,FL	92.7%	1,896	3,764	54.4%	50.6%	2,795	5,388
Tampa-St. Petersburg-Clearwater,FL	92.1%	1,694	3,463	46.6%	55.9%	2,660	4,600
Remainder of state	94.2%	2,317	4,319	66.3%	63.0%	2,946	5,513
GEORGIA:							
Atlanta-Sandy Springs-Roswell,GA	91.8%	2,348	4,483	65.1%	60.7%	2,950	5,988
Remainder of state	95.8%	2,187	4,269	59.2%	59.2%	2,980	5,760
HAWAII:							
Urban Honolulu,HI	42.0%	1,027	2,716	12.7%	16.1%	2,479	5,406
Remainder of state	60.2%	1,340	3,102	23.3%	28.9%	2,581	5,686
IDAHO:							
Boise City,ID	93.8%	2,187	3,513	67.0%	50.6%	2,745	5,050
Remainder of state	97.7%	2,203	3,757	64.3%	52.2%	2,922	5,452
ILLINOIS:							
Chicago-Naperville-Elgin,IL-IN-WI	90.2%	1,864	3,865	49.1%	50.0%	2,693	5,709
Remainder of state	92.9%	1,823	3,520	45.0%	43.4%	2,873	5,500
INDIANA:							
Indianapolis-Carmel-Anderson,IN	92.2%	2,353	4,040	66.3%	58.2%	2,973	5,456
Remainder of state	89.7%	2,124	4,073	53.0%	54.2%	2,982	5,705
IOWA:							
Des Moines-West Des Moines,IA	93.2%	2,111	4,093	50.8%	51.0%	3,079	5,995
Remainder of state	95.5%	2,299	4,236	63.9%	59.5%	2,929	5,679
KANSAS:							
Kansas City,MO-KS	98.1%	2,476	4,484	74.5%	65.2%	2,948	5,764
Wichita,KS	82.8%	2,285	4,503	54.6%	52.4%	3,039	5,828
Remainder of state	94.7%	2,111	4,046	59.3%	55.0%	2,749	5,644

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
KENTUCKY:							
Louisville/Jefferson County,KY-IN	98.7%	2,009	3,661	62.1%	65.5%	2,710	4,769
Remainder of state	93.0%	2,296	4,234	64.5%	59.7%	2,901	5,570
LOUISIANA:							
New Orleans-Metairie,LA	87.3%	1,993	3,762	50.9%	47.5%	2,828	5,657
Remainder of state	90.1%	1,954	3,751	49.7%	52.0%	2,809	5,424
MAINE:							
Portland-South Portland,ME	96.6%	2,352	4,140	70.7%	63.8%	2,912	5,564
Remainder of state	97.3%	2,640	4,477	71.7%	65.2%	3,288	5,909
MARYLAND:							
Baltimore-Columbia-Towson,MD	80.4%	2,066	3,812	53.2%	46.2%	2,759	5,092
Washington-Arlington-Alexandria,DC-VA-MD-WV	89.1%	1,911	3,050	53.1%	47.4%	2,599	5,013
Remainder of state	94.6%	2,052	3,426	67.7%	56.2%	2,535	4,793
MASSACHUSETTS:							
Boston-Cambridge-Newton,MA-NH	91.6%	1,680	3,470	49.0%	51.2%	2,424	4,888
Remainder of state	87.6%	1,717	3,278	52.6%	47.9%	2,346	4,866
MICHIGAN:							
Detroit-Warren-Dearborn,MI	93.3%	1,487	3,479	39.1%	52.6%	2,430	4,933
Remainder of state	91.9%	1,934	3,433	52.9%	45.0%	2,726	5,157
MINNESOTA:							
Minneapolis-St. Paul-Bloomington,MN-WI	91.2%	2,203	4,204	57.6%	56.3%	2,961	5,765
Remainder of state	97.7%	2,767	4,377	74.3%	65.4%	3,343	5,801
MISSISSIPPI:							
Jackson,MS	93.9%	2,184	4,070	57.8%	61.2%	2,990	5,551
Remainder of state	94.6%	2,004	3,510	55.3%	51.4%	2,878	5,074
MISSOURI:							
Kansas City,MO-KS	94.6%	2,238	4,175	64.1%	64.5%	2,883	5,375
St. Louis,MO-IL	94.0%	2,367	4,247	68.9%	54.4%	2,901	6,257
Remainder of state	92.4%	2,267	4,119	60.0%	53.6%	3,027	5,802
MONTANA:							
Billings,MT	96.5%	2,333	4,112	58.5%	65.9%	3,162	5,089
Remainder of state	96.7%	2,624	4,201	66.4%	55.5%	3,413	6,081
NEBRASKA:							
Omaha-Council Bluffs,NE-IA	96.1%	2,424	4,637	72.0%	70.2%	2,941	5,632
Remainder of state	94.3%	2,446	4,559	65.6%	66.4%	3,138	5,715
NEVADA:							
Las Vegas-Henderson-Paradise,NV	81.6%	2,418	4,916	52.8%	48.4%	3,402	6,729
Remainder of state	84.7%	1,979	4,414	50.7%	52.9%	2,758	5,957
NEW HAMPSHIRE:							
Boston-Cambridge-Newton,MA-NH	93.4%	2,320	4,423	65.9%	59.1%	2,952	6,056
Manchester-Nashua,NH	93.7%	2,539	4,596	68.6%	62.3%	3,275	6,045
Remainder of state	93.7%	2,581	4,388	68.2%	61.4%	3,216	5,819
NEW JERSEY:							
New York-Newark-Jersey City,NY-NJ-PA	84.0%	1,738	3,332	40.9%	37.4%	2,617	5,298
Remainder of state	87.2%	1,851	3,814	43.5%	44.9%	2,611	5,508
NEW MEXICO:							
Albuquerque,NM	85.6%	2,146	3,898	55.5%	54.3%	2,811	5,091
Remainder of state	92.8%	2,071	4,432	53.8%	61.6%	3,006	5,895
NEW YORK:							
New York-Newark-Jersey City,NY-NJ-PA	79.9%	1,730	3,261	42.3%	41.3%	2,634	4,893
Remainder of state	86.0%	1,989	4,015	54.5%	57.3%	2,696	5,283
NORTH CAROLINA:							
Charlotte-Concord-Gastonia,NC-SC	98.0%	2,309	4,157	65.1%	67.4%	2,952	5,136
Remainder of state	94.8%	2,253	4,208	63.5%	58.0%	2,912	5,631
NORTH DAKOTA:							
Fargo,ND-MN	95.5%	2,275	4,838	64.5%	69.6%	2,982	6,030
Remainder of state	98.2%	2,054	4,198	62.5%	61.1%	2,767	5,669
OHIO:							
Cincinnati,OH-KY-IN	97.6%	2,369	4,359	68.7%	66.6%	2,985	5,606
Cleveland-Elyria,OH	79.0%	2,367	4,008	49.5%	39.3%	3,283	6,033
Columbus,OH	91.1%	2,410	4,741	67.2%	53.6%	3,035	5,972
Remainder of state	92.7%	2,123	4,151	58.0%	57.8%	2,868	5,597

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
OKLAHOMA:							
Oklahoma City,OK	97.5%	2,462	5,080	63.1%	70.4%	3,292	6,451
Tulsa,OK	96.3%	2,033	3,783	59.3%	58.6%	2,733	5,112
Remainder of state	97.2%	1,909	4,295	48.1%	58.2%	2,856	5,891
OREGON:							
Portland-Vancouver-Hillsboro,OR-WA	89.3%	2,179	3,825	54.4%	52.1%	3,072	5,525
Remainder of state	93.7%	1,933	3,026	52.5%	43.0%	2,903	5,172
PENNSYLVANIA:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	83.4%	1,884	3,177	42.0%	37.6%	2,877	5,430
Pittsburgh,PA	94.3%	1,856	3,258	55.2%	48.5%	2,544	4,792
Remainder of state	91.4%	2,032	3,939	55.1%	56.6%	2,858	5,414
RHODE ISLAND:							
Providence-Warwick,RI-MA	92.1%	1,998	3,970	51.9%	51.5%	2,894	5,893
Remainder of state	100%	2,403	4,793	100%	100%	2,403	4,793
SOUTH CAROLINA:							
Columbia,SC	86.4%	2,376	4,085	60.3%	55.8%	3,015	4,955
Remainder of state	96.7%	2,319	4,248	66.8%	59.1%	2,926	5,748
SOUTH DAKOTA:							
Sioux Falls,SD	98.4%	2,727	4,939	76.1%	66.9%	3,234	6,235
Remainder of state	96.0%	2,589	4,497	70.6%	59.6%	3,198	6,050
TENNESSEE:							
Memphis,TN-MS-AR	82.5%	2,255	4,638	52.2%	47.0%	3,182	6,417
Nashville-Davidson--Murfreesboro--Franklin,TN	93.8%	1,975	3,762	51.2%	39.1%	3,023	6,523
Remainder of state	95.6%	2,574	4,500	67.2%	68.8%	3,238	5,644
TEXAS:							
Dallas-Fort Worth-Arlington,TX	93.8%	2,389	4,318	65.0%	58.8%	3,001	5,738
Houston-The Woodlands-Sugar Land,TX	93.3%	2,183	3,768	56.3%	52.6%	3,047	5,313
San Antonio-New Braunfels,TX	97.2%	2,460	5,035	67.5%	71.2%	3,112	6,110
Remainder of state	93.5%	2,439	4,318	62.8%	59.8%	3,208	5,877
UTAH:							
Ogden-Clearfield,UT	97.6%	2,135	4,007	68.6%	66.2%	2,628	5,000
Provo-Orem,UT	94.9%	2,014	4,301	59.5%	69.0%	2,634	5,188
Salt Lake City,UT	96.1%	2,082	4,127	63.5%	64.1%	2,729	5,254
Remainder of state	95.5%	2,303	4,546	68.9%	67.6%	2,786	5,436
VERMONT:							
Burlington-South Burlington,VT	93.1%	2,426	4,828	70.9%	68.8%	2,961	5,813
Remainder of state	93.7%	2,490	4,948	67.8%	69.4%	3,115	5,917
VIRGINIA:							
Virginia Beach-Norfolk-Newport News,VA-NC	90.7%	2,420	4,393	59.8%	63.6%	3,196	5,513
Washington-Arlington-Alexandria,DC-VA-MD-WV	91.9%	1,735	3,788	52.5%	54.8%	2,435	5,056
Remainder of state	95.0%	2,072	3,616	53.7%	53.2%	3,017	5,233
WASHINGTON:							
Seattle-Tacoma-Bellevue,WA	90.2%	1,773	3,971	48.5%	54.7%	2,653	5,537
Remainder of state	93.9%	2,070	3,807	62.4%	50.9%	2,701	5,361
WEST VIRGINIA:							
Charleston,WV	92.9%	2,331	4,413	46.4%	46.7%	3,568	6,904
Remainder of state	93.6%	1,987	3,770	54.3%	54.7%	2,855	5,347
WISCONSIN:							
Milwaukee-Waukesha-West Allis,WI	93.9%	2,281	4,356	61.0%	59.1%	3,067	6,012
Remainder of state	90.3%	2,355	4,338	62.9%	57.9%	2,942	5,738
WYOMING:							
Cheyenne,WY	95.5%	1,922	3,754	53.1%	47.5%	2,747	5,467
Remainder of state	97.8%	2,134	3,819	61.9%	58.9%	2,821	5,220

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.A.5 Standard errors for deductibles for private-sector employees for areas within States: United States, 2023-2025

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
ALABAMA:							
Birmingham-Hoover,AL	4.01%	144	347	4.37%	5.30%	112	279
Remainder of state	1.17%	87	201	4.52%	8.42%	97	366
ALASKA:							
Anchorage,AK	1.30%	83	195	3.24%	4.34%	90	203
Remainder of state	1.61%	95	269	4.15%	5.90%	94	328
ARIZONA:							
Phoenix-Mesa-Scottsdale,AZ	0.87%	168	201	3.27%	4.20%	161	208
Remainder of state	2.01%	164	399	4.61%	5.68%	231	402
ARKANSAS:							
Little Rock-North Little Rock-Conway,AR	1.12%	144	339	5.49%	7.19%	164	346
Remainder of state	1.98%	80	235	3.59%	5.06%	79	183
CALIFORNIA:							
Los Angeles-Long Beach-Anaheim,CA	2.19%	90	260	2.50%	3.75%	80	253
Riverside-San Bernardino-Ontario,CA	17.7% *	143	379	11.1% *	10.3% *	157	408
Sacramento--Roseville--Arden-Arcade,CA	3.35%	166	325	4.66%	6.37%	205	319
San Diego-Carlsbad,CA	5.25%	140	331	4.01%	6.45%	137	450
San Francisco-Oakland-Hayward,CA	3.27%	136	257	5.13%	5.38%	101	223
San Jose-Sunnyvale-Santa Clara,CA	7.21%	127	236	4.15%	4.97%	128	264
Remainder of state	2.49%	92	260	3.26%	4.09%	80	314
COLORADO:							
Denver-Aurora-Lakewood,CO	1.27%	110	225	3.18%	3.25%	111	269
Remainder of state	1.34%	159	266	4.14%	4.94%	155	212
CONNECTICUT:							
Bridgeport-Stamford-Norwalk,CT	3.26%	134	374	6.08%	8.26%	119	218
Hartford-West Hartford-East Hartford,CT	3.20%	126	313	5.17%	6.41%	98	298
New Haven-Milford,CT	2.88%	183	346	5.01%	3.65%	197	386
Remainder of state	4.37%	125	280	4.77%	5.08%	115	244
DELAWARE:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	1.25%	94	303	3.10%	4.99%	98	200
Remainder of state	1.40%	181	356	5.12%	6.29%	163	315
DISTRICT OF COLUMBIA							
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.85%	49	121	1.93%	2.64%	56	100
FLORIDA:							
Miami-Fort Lauderdale-West Palm Beach,FL	1.43%	130	235	5.72%	9.69%	142	471
Orlando-Kissimmee-Sanford,FL	3.70%	169	375	6.50%	7.08%	165	356
Tampa-St. Petersburg-Clearwater,FL	4.32%	305	264	10.9%	8.38%	225	423
Remainder of state	1.11%	91	250	3.09%	5.04%	103	237
GEORGIA:							
Atlanta-Sandy Springs-Roswell,GA	1.40%	77	284	3.05%	4.24%	85	269
Remainder of state	1.01%	102	268	4.14%	6.02%	92	212
HAWAII:							
Urban Honolulu,HI	3.76%	127	245	1.70%	2.72%	95	273
Remainder of state	4.03%	125	415	3.31%	5.42%	113	427
IDAHO:							
Boise City,ID	1.95%	104	203	5.53%	5.78%	188	248
Remainder of state	0.61%	112	255	4.35%	5.99%	114	237
ILLINOIS:							
Chicago-Naperville-Elgin,IL-IN-WI	1.21%	71	211	2.77%	2.96%	87	213
Remainder of state	2.02%	83	229	3.79%	4.29%	96	286
INDIANA:							
Indianapolis-Carmel-Anderson,IN	2.66%	133	247	3.89%	6.44%	119	207
Remainder of state	3.12%	82	165	3.46%	3.41%	86	177
IOWA:							
Des Moines-West Des Moines,IA	2.31%	123	360	4.69%	5.99%	132	269
Remainder of state	1.06%	57	158	2.80%	3.45%	59	150
KANSAS:							
Kansas City,MO-KS	0.62%	99	260	3.29%	6.33%	109	188
Wichita,KS	7.14%	130	312	5.07%	6.48%	138	347
Remainder of state	2.03%	81	280	5.54%	4.91%	99	384

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
KENTUCKY:							
Louisville/Jefferson County,KY-IN	0.71%	142	325	4.94%	4.42%	158	385
Remainder of state	1.29%	72	172	2.61%	3.28%	86	194
LOUISIANA:							
New Orleans-Metairie,LA	3.09%	128	344	4.39%	5.17%	121	371
Remainder of state	3.53%	93	207	4.45%	4.58%	123	250
MAINE:							
Portland-South Portland,ME	1.09%	102	278	2.98%	3.53%	81	279
Remainder of state	0.73%	114	282	2.84%	4.24%	102	264
MARYLAND:							
Baltimore-Columbia-Towson,MD	5.55%	109	229	4.70%	6.17%	113	202
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.22%	101	536	4.41%	9.05%	116	187
Remainder of state	2.67%	206	336	13.9%	11.6%	225	244
MASSACHUSETTS:							
Boston-Cambridge-Newton,MA-NH	2.25%	83	170	4.10%	3.93%	84	148
Remainder of state	4.29%	86	254	5.38%	5.67%	114	208
MICHIGAN:							
Detroit-Warren-Dearborn,MI	1.82%	126	195	4.71%	3.89%	76	253
Remainder of state	2.16%	93	160	3.52%	3.79%	105	193
MINNESOTA:							
Minneapolis-St. Paul-Bloomington,MN-WI	1.71%	89	198	3.67%	3.43%	72	171
Remainder of state	0.81%	126	334	3.29%	6.73%	129	299
MISSISSIPPI:							
Jackson,MS	1.93%	151	381	5.02%	6.03%	164	449
Remainder of state	1.04%	100	197	4.05%	4.95%	110	161
MISSOURI:							
Kansas City,MO-KS	2.20%	119	294	4.37%	4.62%	115	274
St. Louis,MO-IL	1.59%	127	360	4.39%	6.14%	192	250
Remainder of state	1.89%	113	264	3.70%	5.09%	107	232
MONTANA:							
Billings,MT	2.08%	167	326	6.54%	6.95%	180	410
Remainder of state	0.99%	110	324	3.63%	7.25%	85	170
NEBRASKA:							
Omaha-Council Bluffs,NE-IA	1.23%	100	199	3.49%	4.21%	92	170
Remainder of state	1.73%	145	216	3.39%	4.48%	167	201
NEVADA:							
Las Vegas-Henderson-Paradise,NV	7.48%	173	427	4.43%	7.96%	233	471
Remainder of state	4.80%	130	387	5.50%	6.61%	156	369
NEW HAMPSHIRE:							
Boston-Cambridge-Newton,MA-NH	1.75%	133	326	3.52%	5.24%	163	317
Manchester-Nashua,NH	2.16%	184	386	4.97%	6.10%	178	501
Remainder of state	2.37%	213	266	4.75%	5.53%	215	329
NEW JERSEY:							
New York-Newark-Jersey City,NY-NJ-PA	3.66%	83	205	3.73%	4.53%	95	291
Remainder of state	3.27%	102	377	5.98%	10.1%	114	218
NEW MEXICO:							
Albuquerque,NM	2.71%	104	204	3.69%	5.36%	111	187
Remainder of state	2.06%	120	269	4.05%	4.92%	110	253
NEW YORK:							
New York-Newark-Jersey City,NY-NJ-PA	2.39%	84	127	2.69%	2.56%	65	149
Remainder of state	1.88%	86	194	3.40%	4.47%	82	194
NORTH CAROLINA:							
Charlotte-Concord-Gastonia,NC-SC	0.87%	157	249	6.50%	5.22%	167	353
Remainder of state	1.49%	92	196	3.42%	4.40%	93	182
NORTH DAKOTA:							
Fargo,ND-MN	1.57%	99	278	3.61%	4.87%	86	180
Remainder of state	0.54%	71	184	2.95%	3.94%	66	187
OHIO:							
Cincinnati,OH-KY-IN	0.75%	121	286	3.85%	5.10%	118	231
Cleveland-Elyria,OH	6.13%	172	313	5.22%	5.26%	190	391
Columbus,OH	4.37%	124	243	3.69%	10.2%	127	243
Remainder of state	2.34%	77	192	3.22%	3.80%	83	198

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
OKLAHOMA:							
Oklahoma City,OK	0.75%	132	276	4.17%	4.02%	115	262
Tulsa,OK	1.33%	105	236	3.95%	5.10%	116	289
Remainder of state	0.76%	100	262	4.17%	5.51%	128	297
OREGON:							
Portland-Vancouver-Hillsboro,OR-WA	2.63%	145	272	2.83%	5.03%	199	213
Remainder of state	2.03%	143	323	5.08%	6.68%	117	253
PENNSYLVANIA:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	3.05%	113	262	3.93%	4.51%	99	207
Pittsburgh,PA	1.64%	116	302	6.48%	8.66%	112	195
Remainder of state	2.03%	91	199	2.95%	3.95%	94	209
RHODE ISLAND:							
Providence-Warwick,RI-MA	1.20%	84	238	3.04%	3.28%	81	252
Remainder of state	0.00%	0	0	0.00%	0.00%	0	0
SOUTH CAROLINA:							
Columbia,SC	4.70%	162	217	5.83%	9.09%	179	289
Remainder of state	0.62%	86	177	2.89%	3.54%	108	212
SOUTH DAKOTA:							
Sioux Falls,SD	0.49%	108	224	2.95%	4.20%	100	218
Remainder of state	0.92%	86	225	2.47%	4.41%	84	259
TENNESSEE:							
Memphis,TN-MS-AR	8.11%	253	620	7.12%	11.0%	263	636
Nashville-Davidson--Murfreesboro--Franklin,TN	2.41%	223	488	7.88%	7.17%	173	405
Remainder of state	0.99%	105	236	3.30%	4.54%	112	246
TEXAS:							
Dallas-Fort Worth-Arlington,TX	1.59%	101	220	3.93%	5.34%	104	210
Houston-The Woodlands-Sugar Land,TX	2.05%	130	229	3.87%	5.02%	145	295
San Antonio-New Braunfels,TX	1.16%	175	457	5.31%	6.51%	185	432
Remainder of state	1.33%	112	225	3.49%	3.82%	101	251
UTAH:							
Ogden-Clearfield,UT	1.08%	130	264	5.20%	6.91%	138	299
Provo-Orem,UT	2.10%	143	319	5.57%	4.86%	165	345
Salt Lake City,UT	1.13%	102	228	4.31%	4.05%	90	182
Remainder of state	2.23%	144	389	5.06%	7.77%	179	518
VERMONT:							
Burlington-South Burlington,VT	1.47%	162	209	3.55%	3.26%	153	220
Remainder of state	1.40%	123	352	2.50%	3.59%	130	368
VIRGINIA:							
Virginia Beach-Norfolk-Newport News,VA-NC	2.32%	162	251	4.95%	5.93%	151	376
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.99%	85	208	5.17%	6.10%	83	180
Remainder of state	1.41%	108	233	3.88%	5.50%	107	264
WASHINGTON:							
Seattle-Tacoma-Bellevue,WA	2.98%	110	455	3.91%	7.56%	99	279
Remainder of state	1.61%	91	239	3.47%	5.41%	114	224
WEST VIRGINIA:							
Charleston,WV	2.98%	233	588	7.87%	9.91%	212	610
Remainder of state	1.27%	96	174	2.54%	3.98%	109	203
WISCONSIN:							
Milwaukee-Waukesha-West Allis,WI	1.69%	160	327	4.98%	5.07%	147	371
Remainder of state	1.91%	86	194	3.08%	3.93%	83	193
WYOMING:							
Cheyenne,WY	1.65%	163	534	6.57%	8.60%	211	569
Remainder of state	0.58%	88	180	3.15%	3.89%	86	204

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.A.6 Enrollment for private-sector employees for areas within States: United States, 2023-2025

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
ALABAMA:				
Birmingham-Hoover,AL	51.0%	54.5%	18.1%	27.4%
Remainder of state	50.1%	55.3%	17.9%	26.8%
ALASKA:				
Anchorage,AK	39.3%	56.3%	18.6%	25.2%
Remainder of state	37.4%	53.8%	18.7%	27.5%
ARIZONA:				
Phoenix-Mesa-Scottsdale,AZ	50.4%	57.4%	19.4%	23.2%
Remainder of state	40.5%	61.6%	19.7%	18.7%
ARKANSAS:				
Little Rock-North Little Rock-Conway,AR	50.5%	62.1%	15.6%	22.3%
Remainder of state	48.3%	58.3%	18.1%	23.6%
CALIFORNIA:				
Los Angeles-Long Beach-Anaheim,CA	45.7%	61.6%	17.6%	20.8%
Riverside-San Bernardino-Ontario,CA	61.5%	64.9%	13.2% *	21.9%
Sacramento--Roseville--Arden-Arcade,CA	57.1%	57.6%	21.1%	21.3%
San Diego-Carlsbad,CA	45.4%	65.6%	14.5%	19.8%
San Francisco-Oakland-Hayward,CA	53.7%	59.8%	17.8%	22.4%
San Jose-Sunnyvale-Santa Clara,CA	56.3%	53.5%	19.8%	26.7%
Remainder of state	42.4%	62.2%	16.6%	21.2%
COLORADO:				
Denver-Aurora-Lakewood,CO	48.4%	59.0%	16.4%	24.6%
Remainder of state	37.1%	60.5%	18.0%	21.5%
CONNECTICUT:				
Bridgeport-Stamford-Norwalk,CT	48.4%	49.4%	18.7%	31.9%
Hartford-West Hartford-East Hartford,CT	44.3%	59.0%	18.6%	22.4%
New Haven-Milford,CT	45.4%	54.2%	19.6%	26.2%
Remainder of state	44.4%	57.5%	19.2%	23.4%
DELAWARE:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	49.9%	54.3%	20.1%	25.6%
Remainder of state	38.9%	65.0%	13.1%	21.9%
DISTRICT OF COLUMBIA				
Washington-Arlington-Alexandria,DC-VA-MD-WV	57.2%	58.2%	18.3%	23.5%
FLORIDA:				
Miami-Fort Lauderdale-West Palm Beach,FL	44.5%	57.6%	17.3%	25.0%
Orlando-Kissimmee-Sanford,FL	43.2%	59.6%	19.2%	21.2%
Tampa-St. Petersburg-Clearwater,FL	50.3%	61.5%	18.2%	20.3%
Remainder of state	38.0%	61.3%	17.1%	21.6%
GEORGIA:				
Atlanta-Sandy Springs-Roswell,GA	48.9%	57.0%	18.5%	24.5%
Remainder of state	43.0%	57.9%	18.7%	23.4%
HAWAII:				
Urban Honolulu,HI	54.1%	67.6%	15.1%	17.3%
Remainder of state	60.3%	66.4%	12.2%	21.3%
IDAHO:				
Boise City,ID	48.7%	59.1%	17.8%	23.1%
Remainder of state	42.8%	56.0%	18.3%	25.7%
ILLINOIS:				
Chicago-Naperville-Elgin,IL-IN-WI	49.3%	56.0%	17.8%	26.2%
Remainder of state	45.0%	57.4%	17.8%	24.8%
INDIANA:				
Indianapolis-Carmel-Anderson,IN	47.1%	54.6%	19.6%	25.8%
Remainder of state	46.1%	58.5%	18.9%	22.6%
IOWA:				
Des Moines-West Des Moines,IA	45.1%	53.2%	17.2%	29.5%
Remainder of state	48.0%	57.4%	17.1%	25.5%
KANSAS:				
Kansas City,MO-KS	51.2%	59.6%	18.2%	22.2%
Wichita,KS	50.7%	53.9%	20.7%	25.4%
Remainder of state	46.6%	57.8%	20.8%	21.4%
KENTUCKY:				
Louisville/Jefferson County,KY-IN	52.2%	56.2%	18.3%	25.5%
Remainder of state	45.5%	56.2%	19.7%	24.1%

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
LOUISIANA:				
New Orleans-Metairie,LA	42.7%	60.7%	18.8%	20.6%
Remainder of state	46.3%	56.3%	19.7%	24.0%
MAINE:				
Portland-South Portland,ME	49.3%	58.6%	16.2%	25.2%
Remainder of state	42.3%	61.6%	17.7%	20.7%
MARYLAND:				
Baltimore-Columbia-Towson,MD	44.2%	56.7%	18.0%	25.3%
Washington-Arlington-Alexandria,DC-VA-MD-WV	47.6%	55.0%	17.2%	27.8%
Remainder of state	52.9%	61.9%	17.2%	20.9%
MASSACHUSETTS:				
Boston-Cambridge-Newton,MA-NH	46.6%	57.3%	16.5%	26.3%
Remainder of state	44.8%	53.9%	18.6%	27.5%
MICHIGAN:				
Detroit-Warren-Dearborn,MI	49.7%	53.0%	19.5%	27.5%
Remainder of state	45.2%	53.2%	19.2%	27.6%
MINNESOTA:				
Minneapolis-St. Paul-Bloomington,MN-WI	40.3%	60.8%	15.3%	23.8%
Remainder of state	36.7%	57.7%	14.6%	27.7%
MISSISSIPPI:				
Jackson,MS	42.4%	61.3%	18.9%	19.8%
Remainder of state	49.3%	59.7%	19.9%	20.4%
MISSOURI:				
Kansas City,MO-KS	49.5%	53.1%	18.9%	28.0%
St. Louis,MO-IL	51.4%	56.2%	19.0%	24.8%
Remainder of state	42.3%	58.2%	19.4%	22.4%
MONTANA:				
Billings,MT	45.2%	58.4%	15.4%	26.2%
Remainder of state	43.7%	58.5%	17.9%	23.6%
NEBRASKA:				
Omaha-Council Bluffs,NE-IA	46.7%	57.1%	17.6%	25.3%
Remainder of state	41.2%	56.6%	16.2%	27.2%
NEVADA:				
Las Vegas-Henderson-Paradise,NV	45.5%	56.5%	19.9%	23.6%
Remainder of state	51.2%	56.6%	20.4%	23.0%
NEW HAMPSHIRE:				
Boston-Cambridge-Newton,MA-NH	44.0%	58.0%	17.3%	24.7%
Manchester-Nashua,NH	40.1%	60.6%	16.6%	22.8%
Remainder of state	44.2%	58.9%	20.0%	21.0%
NEW JERSEY:				
New York-Newark-Jersey City,NY-NJ-PA	47.1%	52.1%	20.3%	27.7%
Remainder of state	39.3%	59.7%	16.7%	23.6%
NEW MEXICO:				
Albuquerque,NM	39.8%	59.7%	16.7%	23.7%
Remainder of state	34.9%	58.1%	19.0%	22.9%
NEW YORK:				
New York-Newark-Jersey City,NY-NJ-PA	40.8%	59.4%	15.7%	24.9%
Remainder of state	42.2%	58.9%	17.7%	23.5%
NORTH CAROLINA:				
Charlotte-Concord-Gastonia,NC-SC	50.3%	57.7%	19.7%	22.5%
Remainder of state	45.7%	60.2%	18.4%	21.3%
NORTH DAKOTA:				
Fargo,ND-MN	47.2%	58.6%	13.2%	28.2%
Remainder of state	47.1%	55.1%	16.4%	28.5%
OHIO:				
Cincinnati,OH-KY-IN	47.9%	60.3%	15.9%	23.8%
Cleveland-Elyria,OH	46.1%	59.1%	19.5%	21.4%
Columbus,OH	43.9%	55.3%	19.3%	25.4%
Remainder of state	47.4%	53.4%	19.8%	26.7%
OKLAHOMA:				
Oklahoma City,OK	45.5%	64.3%	16.7%	19.0%
Tulsa,OK	53.0%	58.9%	18.1%	22.9%
Remainder of state	42.6%	60.8%	17.1%	22.1%

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
OREGON:				
Portland-Vancouver-Hillsboro,OR-WA	54.2%	59.9%	16.7%	23.4%
Remainder of state	48.9%	62.9%	18.6%	18.5%
PENNSYLVANIA:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	48.4%	58.0%	17.5%	24.6%
Pittsburgh,PA	45.2%	56.3%	19.2%	24.5%
Remainder of state	48.2%	59.6%	17.9%	22.5%
RHODE ISLAND:				
Providence-Warwick,RI-MA	42.9%	56.8%	15.7%	27.5%
Remainder of state	50.0%	50.9%	30.9%	18.3%
SOUTH CAROLINA:				
Columbia,SC	49.0%	58.2%	21.3%	20.5%
Remainder of state	40.2%	63.5%	17.7%	18.8%
SOUTH DAKOTA:				
Sioux Falls,SD	48.6%	57.3%	18.0%	24.7%
Remainder of state	41.8%	55.3%	17.3%	27.4%
TENNESSEE:				
Memphis,TN-MS-AR	44.3%	60.3%	19.9%	19.9%
Nashville-Davidson--Murfreesboro--Franklin,TN	50.2%	58.8%	17.3%	23.9%
Remainder of state	46.2%	56.9%	18.7%	24.4%
TEXAS:				
Dallas-Fort Worth-Arlington,TX	48.9%	55.0%	18.2%	26.8%
Houston-The Woodlands-Sugar Land,TX	48.0%	56.4%	17.9%	25.7%
San Antonio-New Braunfels,TX	40.5%	61.2%	18.3%	20.4%
Remainder of state	43.6%	61.8%	17.5%	20.7%
UTAH:				
Ogden-Clearfield,UT	41.0%	51.4%	20.4%	28.2%
Provo-Orem,UT	32.1%	43.9%	17.5%	38.6%
Salt Lake City,UT	48.9%	50.7%	18.4%	30.8%
Remainder of state	39.3%	46.6%	19.3%	34.1%
VERMONT:				
Burlington-South Burlington,VT	44.9%	59.8%	18.9%	21.3%
Remainder of state	39.3%	58.4%	20.9%	20.7%
VIRGINIA:				
Virginia Beach-Norfolk-Newport News,VA-NC	48.4%	57.5%	20.2%	22.3%
Washington-Arlington-Alexandria,DC-VA-MD-WV	51.2%	54.6%	19.1%	26.3%
Remainder of state	45.8%	60.9%	16.7%	22.5%
WASHINGTON:				
Seattle-Tacoma-Bellevue,WA	55.8%	61.1%	16.0%	22.9%
Remainder of state	43.1%	63.6%	16.9%	19.5%
WEST VIRGINIA:				
Charleston,WV	39.0%	62.0%	17.0%	21.0%
Remainder of state	44.9%	55.3%	18.4%	26.3%
WISCONSIN:				
Milwaukee-Waukesha-West Allis,WI	50.1%	56.3%	18.2%	25.4%
Remainder of state	42.8%	56.4%	18.0%	25.6%
WYOMING:				
Cheyenne,WY	42.5%	62.0%	16.1%	21.9%
Remainder of state	38.5%	52.3%	19.0%	28.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.A.6 Standard errors for enrollment for private-sector employees for areas within States: United States, 2023-2025

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
ALABAMA:				
Birmingham-Hoover,AL	2.95%	2.26%	1.53%	2.25%
Remainder of state	3.05%	1.55%	1.34%	1.57%
ALASKA:				
Anchorage,AK	1.86%	1.63%	0.93%	1.31%
Remainder of state	2.68%	2.08%	1.54%	2.06%
ARIZONA:				
Phoenix-Mesa-Scottsdale,AZ	3.68%	1.90%	1.29%	1.64%
Remainder of state	3.14%	2.29%	1.72%	2.29%
ARKANSAS:				
Little Rock-North Little Rock-Conway,AR	3.09%	2.13%	1.36%	1.90%
Remainder of state	1.67%	1.33%	1.03%	1.28%
CALIFORNIA:				
Los Angeles-Long Beach-Anaheim,CA	1.72%	1.05%	0.63%	0.91%
Riverside-San Bernardino-Ontario,CA	11.6%	3.82%	4.17% *	1.07%
Sacramento--Roseville--Arden-Arcade,CA	4.29%	2.51%	1.65%	2.07%
San Diego-Carlsbad,CA	3.20%	2.22%	1.13%	1.64%
San Francisco-Oakland-Hayward,CA	2.76%	1.66%	1.00%	1.39%
San Jose-Sunnyvale-Santa Clara,CA	4.34%	2.25%	1.13%	2.05%
Remainder of state	1.82%	1.62%	1.03%	1.08%
COLORADO:				
Denver-Aurora-Lakewood,CO	1.89%	1.41%	0.61%	1.39%
Remainder of state	2.18%	1.62%	1.12%	1.22%
CONNECTICUT:				
Bridgeport-Stamford-Norwalk,CT	3.81%	1.86%	1.39%	2.17%
Hartford-West Hartford-East Hartford,CT	2.91%	1.74%	1.04%	1.36%
New Haven-Milford,CT	3.49%	5.00%	2.22%	3.30%
Remainder of state	2.02%	1.64%	0.93%	1.32%
DELAWARE:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.10%	1.86%	1.23%	1.86%
Remainder of state	2.89%	1.82%	2.05%	1.72%
DISTRICT OF COLUMBIA				
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.49%	0.85%	0.53%	0.66%
FLORIDA:				
Miami-Fort Lauderdale-West Palm Beach,FL	3.32%	2.11%	0.97%	1.90%
Orlando-Kissimmee-Sanford,FL	2.97%	1.79%	0.92%	1.55%
Tampa-St. Petersburg-Clearwater,FL	2.71%	2.55%	1.16%	2.43%
Remainder of state	2.05%	1.48%	0.76%	1.21%
GEORGIA:				
Atlanta-Sandy Springs-Roswell,GA	1.88%	1.52%	0.85%	1.25%
Remainder of state	2.15%	1.91%	1.28%	1.16%
HAWAII:				
Urban Honolulu,HI	1.86%	1.56%	0.85%	1.14%
Remainder of state	2.56%	1.78%	1.42%	2.35%
IDAHO:				
Boise City,ID	3.01%	3.21%	1.36%	2.16%
Remainder of state	2.15%	1.80%	0.90%	1.76%
ILLINOIS:				
Chicago-Naperville-Elgin,IL-IN-WI	1.65%	1.11%	0.69%	1.02%
Remainder of state	2.19%	1.74%	1.07%	1.45%
INDIANA:				
Indianapolis-Carmel-Anderson,IN	2.84%	2.15%	1.25%	1.65%
Remainder of state	1.76%	1.32%	0.88%	0.93%
IOWA:				
Des Moines-West Des Moines,IA	2.44%	2.05%	1.42%	2.17%
Remainder of state	1.24%	0.99%	0.70%	1.09%
KANSAS:				
Kansas City,MO-KS	2.38%	1.58%	0.92%	1.80%
Wichita,KS	4.99%	3.33%	1.94%	1.80%
Remainder of state	2.95%	1.55%	2.18%	1.79%
KENTUCKY:				
Louisville/Jefferson County,KY-IN	3.66%	2.15%	1.29%	2.74%
Remainder of state	1.50%	1.24%	1.02%	1.23%

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
LOUISIANA:				
New Orleans-Metairie,LA	2.80%	1.97%	1.29%	1.71%
Remainder of state	2.04%	1.81%	1.07%	1.65%
MAINE:				
Portland-South Portland,ME	1.65%	1.31%	1.13%	1.33%
Remainder of state	1.88%	1.30%	0.91%	1.10%
MARYLAND:				
Baltimore-Columbia-Towson,MD	2.18%	1.74%	0.91%	1.33%
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.49%	2.85%	1.26%	3.53%
Remainder of state	7.98%	5.19%	2.12%	3.40%
MASSACHUSETTS:				
Boston-Cambridge-Newton,MA-NH	1.96%	1.49%	0.97%	0.98%
Remainder of state	2.67%	2.45%	1.60%	1.98%
MICHIGAN:				
Detroit-Warren-Dearborn,MI	2.15%	2.35%	0.93%	2.04%
Remainder of state	2.03%	1.56%	0.88%	1.28%
MINNESOTA:				
Minneapolis-St. Paul-Bloomington,MN-WI	2.54%	1.28%	0.64%	1.26%
Remainder of state	2.74%	1.68%	1.06%	1.93%
MISSISSIPPI:				
Jackson,MS	3.84%	2.44%	1.36%	1.85%
Remainder of state	2.13%	1.22%	0.90%	0.86%
MISSOURI:				
Kansas City,MO-KS	3.74%	1.68%	1.12%	1.57%
St. Louis,MO-IL	2.81%	2.61%	1.09%	2.19%
Remainder of state	2.00%	1.95%	1.20%	1.44%
MONTANA:				
Billings,MT	3.46%	2.82%	1.35%	2.83%
Remainder of state	1.93%	2.20%	1.11%	1.83%
NEBRASKA:				
Omaha-Council Bluffs,NE-IA	2.02%	1.39%	0.83%	1.19%
Remainder of state	1.47%	1.37%	0.83%	1.22%
NEVADA:				
Las Vegas-Henderson-Paradise,NV	2.83%	2.66%	1.24%	1.71%
Remainder of state	3.00%	1.84%	2.24%	2.03%
NEW HAMPSHIRE:				
Boston-Cambridge-Newton,MA-NH	2.30%	1.44%	1.12%	1.10%
Manchester-Nashua,NH	2.89%	2.15%	1.07%	1.84%
Remainder of state	2.15%	1.84%	1.30%	1.19%
NEW JERSEY:				
New York-Newark-Jersey City,NY-NJ-PA	2.20%	1.44%	0.78%	1.44%
Remainder of state	2.85%	3.92%	1.39%	3.79%
NEW MEXICO:				
Albuquerque,NM	2.02%	1.83%	0.93%	1.70%
Remainder of state	1.86%	1.78%	1.05%	1.47%
NEW YORK:				
New York-Newark-Jersey City,NY-NJ-PA	1.56%	1.17%	0.59%	0.93%
Remainder of state	1.68%	1.16%	0.77%	1.22%
NORTH CAROLINA:				
Charlotte-Concord-Gastonia,NC-SC	3.17%	3.22%	3.85%	2.56%
Remainder of state	1.67%	1.38%	0.92%	1.18%
NORTH DAKOTA:				
Fargo,ND-MN	2.02%	1.64%	1.09%	1.79%
Remainder of state	1.84%	1.40%	0.70%	1.22%
OHIO:				
Cincinnati,OH-KY-IN	2.29%	1.53%	1.16%	1.41%
Cleveland-Elyria,OH	2.54%	1.90%	1.03%	1.48%
Columbus,OH	2.58%	3.02%	1.47%	3.72%
Remainder of state	1.63%	1.32%	0.90%	1.17%
OKLAHOMA:				
Oklahoma City,OK	2.49%	1.76%	0.97%	1.27%
Tulsa,OK	2.30%	1.71%	1.08%	1.43%
Remainder of state	2.30%	2.14%	1.38%	1.78%

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
OREGON:				
Portland-Vancouver-Hillsboro,OR-WA	1.81%	1.76%	0.82%	1.65%
Remainder of state	2.57%	1.64%	1.05%	1.23%
PENNSYLVANIA:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.18%	1.75%	0.78%	1.33%
Pittsburgh,PA	3.57%	1.78%	1.52%	2.36%
Remainder of state	1.66%	1.20%	0.89%	0.86%
RHODE ISLAND:				
Providence-Warwick,RI-MA	1.51%	1.14%	0.67%	1.01%
Remainder of state	0.00%	0.00%	0.00%	0.00%
SOUTH CAROLINA:				
Columbia,SC	3.36%	2.29%	2.02%	2.08%
Remainder of state	1.94%	1.30%	0.95%	0.90%
SOUTH DAKOTA:				
Sioux Falls,SD	1.83%	1.26%	0.80%	1.09%
Remainder of state	1.57%	1.65%	0.75%	1.54%
TENNESSEE:				
Memphis,TN-MS-AR	4.43%	3.21%	1.37%	2.67%
Nashville-Davidson--Murfreesboro--Franklin,TN	3.64%	1.61%	0.77%	1.90%
Remainder of state	1.89%	1.48%	0.85%	1.57%
TEXAS:				
Dallas-Fort Worth-Arlington,TX	2.27%	1.68%	1.21%	1.61%
Houston-The Woodlands-Sugar Land,TX	2.67%	1.66%	0.82%	1.48%
San Antonio-New Braunfels,TX	3.63%	2.76%	1.58%	2.09%
Remainder of state	1.96%	1.57%	1.12%	1.28%
UTAH:				
Ogden-Clearfield,UT	3.55%	2.20%	1.85%	1.55%
Provo-Orem,UT	3.84%	2.80%	1.52%	2.45%
Salt Lake City,UT	2.83%	1.48%	1.39%	1.59%
Remainder of state	3.53%	3.53%	2.06%	3.24%
VERMONT:				
Burlington-South Burlington,VT	2.13%	1.63%	1.24%	1.12%
Remainder of state	2.18%	1.45%	0.96%	1.06%
VIRGINIA:				
Virginia Beach-Norfolk-Newport News,VA-NC	3.46%	1.83%	1.91%	1.67%
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.71%	1.35%	1.33%	1.57%
Remainder of state	2.03%	1.57%	0.86%	1.42%
WASHINGTON:				
Seattle-Tacoma-Bellevue,WA	2.41%	2.14%	0.84%	2.42%
Remainder of state	2.84%	2.24%	1.43%	1.53%
WEST VIRGINIA:				
Charleston,WV	4.20%	2.94%	1.48%	2.21%
Remainder of state	1.71%	1.49%	0.73%	1.46%
WISCONSIN:				
Milwaukee-Waukesha-West Allis,WI	2.63%	1.51%	0.88%	1.22%
Remainder of state	1.48%	1.14%	0.79%	0.91%
WYOMING:				
Cheyenne,WY	3.68%	2.98%	1.56%	2.41%
Remainder of state	1.53%	1.35%	0.81%	1.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2025

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
New York-Newark-Jersey City, NY-NJ:					
Less than 50 employees	42.5%	57.4%	78.9%	64.0%	50.5%
50 or more employees	95.0%	95.9%	80.6%	69.1%	55.7%
Total	53.5%	85.1%	80.3%	68.1%	54.7%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	35.3%	47.2%	84.3%	66.0%	55.6%
50 or more employees	96.6%	98.6%	72.6%	69.9%	50.8%
Total	47.8%	84.5%	74.4%	69.2%	51.5%
Chicago-Naperville-Elgin, IL-IN:					
Less than 50 employees	34.3%	59.3%	80.6%	69.7%	56.1%
50 or more employees	95.6%	98.2%	80.3%	70.0%	56.2%
Total	49.0%	89.1%	80.3%	69.9%	56.2%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	29.4%	40.2%	88.7%	75.9%	67.3%
50 or more employees	92.5%	97.3%	80.3%	68.0%	54.5%
Total	49.6%	88.4%	80.8%	68.6%	55.4%
Houston-Pasadena-The Woodlands, TX:					
Less than 50 employees	32.5%	44.9%	89.4%	55.6%	49.7%
50 or more employees	81.5%	91.8%	89.7%	74.1%	66.5%
Total	47.4%	78.9%	89.7%	71.3%	63.9%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	26.4%	39.8%	85.9%	67.5%	58.0%
50 or more employees	96.3%	98.5%	81.4%	70.9%	57.7%
Total	43.3%	85.3%	81.9%	70.5%	57.7%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	42.7%	62.3%	89.6%	69.1%	61.9%
50 or more employees	96.5%	97.4%	84.0%	70.1%	58.9%
Total	57.5%	89.3%	84.9%	69.9%	59.4%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	29.0%	62.3%	70.9%	77.4%	54.9%
50 or more employees	95.9%	97.2%	76.7%	66.0%	50.6%
Total	46.8%	88.0%	75.6%	68.0%	51.4%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	26.3%	51.2%	92.9%	59.1%	54.9%
50 or more employees	96.5%	94.3%	74.7%	57.9%	43.2%
Total	39.0%	85.3%	77.0%	58.0%	44.7%
Phoenix-Mesa-Chandler, AZ:					
Less than 50 employees	31.2%	51.2%	86.1%	70.5%	60.7%
50 or more employees	99.7%	99.9%	73.7%	62.3%	45.9%
Total	48.3%	90.8%	75.0%	63.3%	47.5%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	39.3%	59.0%	81.0%	70.7%	57.3%
50 or more employees	97.0%	93.7%	74.7%	66.8%	49.9%
Total	56.9%	85.8%	75.7%	67.5%	51.1%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	37.0%	58.6%	64.2%	74.4%	47.8%
50 or more employees	94.1%	97.8%	80.9%	77.4%	62.6%
Total	46.9%	86.4%	77.6%	76.9%	59.7%
San Francisco-Oakland-Fremont, CA:					
Less than 50 employees	36.9%	58.9%	74.7%	67.0%	50.0%
50 or more employees	96.1%	81.6%	81.5%	83.5%	68.0%
Total	47.3%	76.3%	80.3%	80.7%	64.8%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	26.8%	55.2%	85.3%	75.5%	64.4%
50 or more employees	90.3%	88.8%	75.2%	63.1%	47.4%
Total	43.9%	80.1%	77.0%	65.5%	50.5%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	35.9%	52.2%	82.1%	86.6%	71.1%
50 or more employees	92.9%	97.9%	86.9%	81.0%	70.4%
Total	49.4%	86.5%	86.2%	81.8%	70.5%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	30.4%	65.5%	68.0%	66.7%	45.4%
50 or more employees	98.3%	97.3%	76.2%	55.3%	42.2%

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	48.1%	90.5%	75.0%	56.9%	42.7%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	17.4% *	31.7% *	98.0%	63.5%	62.3%
50 or more employees	87.2%	86.0%	86.2%	76.0%	65.5%
Total	39.8%	68.9%	87.9%	74.0%	65.0%
San Diego-Chula Vista-Carlsbad, CA:					
Less than 50 employees	30.0%	57.6%	67.0%	72.3%	48.5%
50 or more employees	92.7%	91.0%	87.5%	61.5%	53.8%
Total	42.2%	81.9%	83.5%	63.2%	52.8%
Denver-Aurora-Centennial, CO:					
Less than 50 employees	33.3%	59.0%	67.7%	61.2%	41.5%
50 or more employees	92.4%	95.3%	82.1%	72.1%	59.1%
Total	48.3%	87.1%	79.9%	70.7%	56.4%
Baltimore-Columbia-Towson, MD:					
Less than 50 employees	39.4%	56.2%	89.4%	63.4%	56.7%
50 or more employees	92.6%	98.9%	83.2%	67.2%	55.9%
Total	50.2%	87.7%	84.3%	66.5%	56.0%

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

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
New York-Newark-Jersey City, NY-NJ:					
Less than 50 employees	4.59%	3.71%	2.55%	3.24%	3.15%
50 or more employees	1.71%	1.36%	2.32%	2.30%	2.92%
Total	3.45%	1.58%	1.94%	1.99%	2.45%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	4.69%	4.71%	3.91%	4.78%	4.78%
50 or more employees	1.69%	0.82%	4.66%	3.66%	4.68%
Total	3.92%	2.09%	4.09%	3.13%	4.07%
Chicago-Naperville-Elgin, IL-IN:					
Less than 50 employees	4.88%	4.35%	3.29%	3.36%	3.31%
50 or more employees	1.74%	1.15%	3.07%	2.82%	3.42%
Total	3.74%	1.49%	2.65%	2.44%	2.94%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	6.18%	7.10%	7.28%	5.70%	7.81%
50 or more employees	4.13%	1.25%	4.77%	5.38%	5.59%
Total	5.34%	2.20%	4.49%	5.01%	5.28%
Houston-Pasadena-The Woodlands, TX:					
Less than 50 employees	9.71%	9.51%	4.22%	8.70%	8.05%
50 or more employees	7.23%	3.11%	2.75%	3.62%	4.10%
Total	7.34%	4.40%	2.41%	3.51%	3.81%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	6.71%	6.53%	5.70%	8.57%	8.29%
50 or more employees	2.56%	0.85%	3.13%	2.51%	3.37%
Total	5.19%	2.05%	2.86%	2.43%	3.14%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	5.80%	5.13%	1.93%	3.12%	3.36%
50 or more employees	1.56%	1.51%	3.14%	2.82%	3.27%
Total	4.61%	1.95%	2.64%	2.40%	2.80%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	4.74%	5.72%	6.49%	3.46%	5.16%
50 or more employees	2.53%	2.13%	3.60%	4.06%	3.43%
Total	4.49%	2.29%	3.16%	3.41%	2.95%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	5.99%	7.91%	2.94%	8.66%	8.26%
50 or more employees	2.43%	4.35%	4.11%	5.51%	5.63%
Total	5.52%	3.93%	3.80%	4.86%	5.12%
Phoenix-Mesa-Chandler, AZ:					
Less than 50 employees	7.65%	6.31%	4.57%	5.33%	5.96%
50 or more employees	0.35%	0.09%	5.48%	3.99%	4.89%
Total	5.57%	1.70%	5.03%	3.59%	4.53%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	5.53%	5.47%	3.58%	3.99%	4.31%
50 or more employees	1.05%	3.58%	2.72%	3.49%	3.90%
Total	4.04%	3.24%	2.39%	3.01%	3.42%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	8.00%	8.17%	11.6%	6.77%	9.32%
50 or more employees	4.07%	1.53%	4.34%	5.55%	6.44%
Total	7.11%	3.95%	4.78%	4.87%	6.14%
San Francisco-Oakland-Fremont, CA:					
Less than 50 employees	7.14%	6.87%	4.79%	5.52%	4.98%
50 or more employees	3.05%	12.3%	7.29%	2.48%	7.09%
Total	6.24%	9.31%	6.06%	2.67%	6.06%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	6.97%	8.04%	4.34%	4.55%	5.63%
50 or more employees	5.22%	5.12%	4.85%	4.00%	5.29%
Total	6.68%	4.60%	4.12%	3.37%	4.58%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	7.74%	6.88%	5.68%	3.16%	6.01%
50 or more employees	5.44%	1.17%	2.89%	2.67%	3.71%
Total	6.32%	2.44%	2.63%	2.31%	3.27%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	5.06%	5.32%	6.31%	3.97%	4.44%
50 or more employees	0.87%	1.35%	5.72%	10.5%	6.68%

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	4.76%	1.85%	4.95%	9.26%	5.74%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	8.70% *	11.0% *	1.25%	4.54%	5.04%
50 or more employees	9.09%	8.00%	5.29%	2.95%	5.46%
Total	10.5%	7.34%	4.47%	2.82%	4.75%
San Diego-Chula Vista-Carlsbad, CA:					
Less than 50 employees	7.94%	9.03%	10.7%	5.68%	9.24%
50 or more employees	4.00%	6.66%	4.02%	10.2%	9.15%
Total	7.37%	5.61%	4.38%	8.77%	7.62%
Denver-Aurora-Centennial, CO:					
Less than 50 employees	6.12%	7.57%	6.74%	7.53%	6.45%
50 or more employees	4.88%	2.49%	3.29%	2.39%	3.20%
Total	5.69%	2.86%	3.00%	2.34%	2.94%
Baltimore-Columbia-Towson, MD:					
Less than 50 employees	7.31%	7.07%	3.87%	6.44%	5.64%
50 or more employees	5.84%	0.86%	4.49%	3.13%	4.64%
Total	6.27%	2.72%	3.83%	2.86%	3.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.2 Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2025

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
New York-Newark-Jersey City, NY-NJ:						
Less than 50 employees	12,343	3,164	23,341	5,669	30,580	8,331 *
50 or more employees	10,764	2,006	20,638	4,416	30,910	6,170
Total	11,071	2,231	21,030	4,598	30,858	6,512
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	10,184	1,364	22,233	7,005	28,036	8,603
50 or more employees	8,904	1,584	18,694	4,625	27,187	7,372
Total	9,126	1,546	19,333	5,055	27,299	7,535
Chicago-Naperville-Elgin, IL-IN:						
Less than 50 employees	9,560	2,161	19,862	3,905	29,208	7,753
50 or more employees	9,497	1,981	19,141	5,178	28,445	8,597
Total	9,506	2,007	19,260	4,968	28,568	8,462
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	9,121	2,813	16,771	8,957	23,059	13,055
50 or more employees	8,672	1,564	15,946	4,758	25,752	7,072
Total	8,716	1,686	16,017	5,120	25,589	7,434
Houston-Pasadena-The Woodlands, TX:						
Less than 50 employees	8,935	1,111 *	13,889	5,795	18,641	10,583
50 or more employees	9,297	1,998	18,725	4,603	25,935	6,815
Total	9,244	1,867	18,471	4,666	25,115	7,239
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	11,400	1,811 *	24,454	5,435 *	27,523	5,152 *
50 or more employees	8,969	1,696	18,382	4,694	27,671	7,058
Total	9,231	1,709	19,059	4,777	27,657	6,882
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	8,572	1,551	15,907	4,867	23,298	8,694
50 or more employees	9,130	2,015	19,325	4,735	25,417	6,208
Total	9,014	1,918	18,957	4,749	25,148	6,524
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	8,884	2,213	18,699	5,883	24,962	7,470
50 or more employees	10,151	1,797	19,915	4,872	28,292	8,020
Total	9,880	1,886	19,744	5,014	27,635	7,911
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	9,135	1,719 *	15,787 *	4,076	21,942	6,217
50 or more employees	9,255	1,672	19,117	5,038	28,465	8,219
Total	9,238	1,679	18,543	4,872	27,246	7,845
Phoenix-Mesa-Chandler, AZ:						
Less than 50 employees	8,796	2,421 *	14,338	3,176	22,432	6,035
50 or more employees	7,480	1,738	15,179	4,518	23,353	8,564
Total	7,656	1,829	15,091	4,376	23,210	8,170
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	9,342	2,612	19,473	5,015	28,085	8,294
50 or more employees	10,943	1,890	22,544	4,878	31,584	7,319
Total	10,659	2,018	22,232	4,892	30,837	7,527
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	10,330	2,436 *	16,008	6,710	19,298	6,330 *
50 or more employees	8,428	1,371	16,877	4,358	25,546	8,033
Total	8,763	1,558	16,817	4,523	24,390	7,718
San Francisco-Oakland-Fremont, CA:						
Less than 50 employees	8,263	1,455 *	23,539	9,185	29,374	10,493
50 or more employees	9,872	1,416	19,369	3,959	28,758	5,531
Total	9,628	1,422	19,744	4,429	28,846	6,236
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	8,305	2,073	17,561	5,571 *	24,956	9,660
50 or more employees	8,614	2,092	17,596	4,468	26,194	6,082
Total	8,531	2,087	17,587	4,759	26,047	6,507
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	8,954	660	18,818	4,098 *	21,469	4,820 *
50 or more employees	8,717	1,572	17,509	4,265	29,345	9,377
Total	8,761	1,401	17,680	4,243	28,668	8,985
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	9,421	3,130	18,081	8,409	26,419	8,934
50 or more employees	8,607	1,776	18,897	5,841	27,235	7,119
Total	8,761	2,031	18,821	6,079	27,124	7,368
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	9,118	2,432 *	20,599	1,901 *	22,569	2,627 *

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	8,902	1,670	18,814	5,792	25,887	6,984
Total	8,942	1,811	19,009	5,368	25,808	6,881
San Diego-Chula Vista-Carlsbad, CA:						
Less than 50 employees	8,549	2,139 *	15,176	5,356 *	22,935	11,649 *
50 or more employees	9,842	1,900	19,828	5,998	28,960	9,865
Total	9,609	1,943	19,254	5,919	27,692	10,240
Denver-Aurora-Centennial, CO:						
Less than 50 employees	8,171	1,719	21,239	9,166 *	22,727	8,148 *
50 or more employees	9,010	1,614	17,679	4,331	25,790	6,526
Total	8,897	1,628	17,841	4,551	25,465	6,698
Baltimore-Columbia-Towson, MD:						
Less than 50 employees	6,878	1,720	15,921	3,699 *	25,172	9,060
50 or more employees	9,244	2,384	18,873	4,814	27,871	7,955
Total	8,743	2,243	18,587	4,706	27,528	8,095

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2025

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
New York-Newark-Jersey City, NY-NJ:						
Less than 50 employees	761	472	1,646	1,277	2,721	2,614 *
50 or more employees	381	168	572	340	1,098	637
Total	341	170	548	343	1,021	692
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	1,184	323	2,110	1,503	3,011	1,750
50 or more employees	184	146	517	474	623	922
Total	263	132	640	515	680	844
Chicago-Naperville-Elgin, IL-IN:						
Less than 50 employees	580	264	1,269	932	2,266	1,136
50 or more employees	247	124	493	350	710	966
Total	227	113	468	340	703	830
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	863	792	1,668	2,052	3,061	3,256
50 or more employees	476	160	1,073	322	1,005	790
Total	438	171	1,000	392	970	794
Houston-Pasadena-The Woodlands, TX:						
Less than 50 employees	1,056	381 *	1,852	1,132	1,150	1,483
50 or more employees	350	464	543	684	1,388	1,063
Total	337	402	545	654	1,281	1,024
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	2,295	590 *	4,384	3,071 *	4,146	2,057 *
50 or more employees	335	132	764	387	1,035	967
Total	405	134	957	483	1,015	896
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	592	254	1,128	797	2,321	1,457
50 or more employees	271	112	852	357	2,127	1,230
Total	245	106	787	331	1,850	1,132
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	639	300	1,676	836	1,713	1,704
50 or more employees	324	284	953	533	997	915
Total	311	238	862	486	933	806
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	864	520 *	4,908 *	935	1,637	1,432
50 or more employees	586	172	649	458	835	801
Total	519	165	1,107	417	880	697
Phoenix-Mesa-Chandler, AZ:						
Less than 50 employees	1,535	1,154 *	1,438	914	2,481	1,751
50 or more employees	502	141	1,005	404	1,708	964
Total	491	199	910	369	1,489	846
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	580	372	2,011	659	1,328	2,052
50 or more employees	434	135	1,131	625	1,276	737
Total	390	131	1,044	566	1,055	736
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	2,576	1,160 *	1,916	1,223	2,965	2,214 *
50 or more employees	373	266	1,304	528	1,567	937
Total	609	352	1,216	542	1,414	841
San Francisco-Oakland-Fremont, CA:						
Less than 50 employees	803	563 *	3,978	1,761	3,687	2,061
50 or more employees	589	180	1,119	447	1,469	504
Total	507	176	1,098	508	1,370	597
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	692	399	1,673	1,703 *	1,967	2,427
50 or more employees	365	198	651	525	915	1,021
Total	327	179	651	610	833	987
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	620	187	3,311	1,460 *	2,207	2,384 *
50 or more employees	243	210	518	464	2,419	1,748
Total	231	182	625	447	2,401	1,719
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	813	472	1,685	2,181	2,259	2,199
50 or more employees	357	141	858	573	926	638
Total	330	153	793	556	858	626
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	893	825 *	413	1,924 *	2,147	2,295 *

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	305	289	876	825	1,669	1,682
Total	299	299	787	850	1,621	1,654
San Diego-Chula Vista-Carlsbad, CA:						
Less than 50 employees	1,112	773 *	2,332	1,996 *	4,265	3,952 *
50 or more employees	622	191	926	1,037	2,249	1,516
Total	530	212	837	939	2,032	1,485
Denver-Aurora-Centennial, CO:						
Less than 50 employees	1,096	476	1,263	3,335 *	3,045	2,770 *
50 or more employees	322	162	568	504	876	646
Total	318	154	550	521	875	662
Baltimore-Columbia-Towson, MD:						
Less than 50 employees	371	319	1,834	1,117 *	1,893	1,838
50 or more employees	360	268	865	374	1,305	496
Total	338	230	840	363	1,226	505

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