

Table XII.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 85.6% | 30.6% | 55.1% | 79.8% | 97.2% | 99.6% | 49.5% | 97.9% |
| New England: | | | | | | | | |
| Connecticut | 87.2% | 41.9% | 60.8% | 79.6% | 98.7% | 100.0% | 57.8% | 97.8% |
| Maine | 80.4% | 32.4% | 44.2% | 80.0% | 99.8% | 100.0% | 45.0% | 98.4% |
| Massachusetts | 89.9% | 40.1% | 74.7% | 88.0% | 99.1% | 99.6% | 62.5% | 98.7% |
| New Hampshire | 86.4% | 36.6% | 56.3% | 88.1% | 99.0% | 99.9% | 55.3% | 99.1% |
| Rhode Island | 85.7% | 37.0% | 59.1% | 84.4% | 97.4% | 100.0% | 56.1% | 97.6% |
| Vermont | 79.3% | 25.9% | 45.5% | 85.8% | 99.7% | 100.0% | 46.1% | 98.9% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 86.8% | 35.5% | 66.1% | 82.3% | 97.9% | 99.7% | 57.1% | 97.8% |
| New York | 87.1% | 37.3% | 63.9% | 81.6% | 99.1% | 99.9% | 55.7% | 98.5% |
| Pennsylvania | 88.5% | 35.9% | 61.9% | 83.7% | 98.9% | 99.9% | 55.6% | 98.5% |
| East North Central: | | | | | | | | |
| Illinois | 87.3% | 33.6% | 60.4% | 84.5% | 94.0% | 99.8% | 53.7% | 97.5% |
| Indiana | 85.5% | 25.6% | 46.4% | 77.5% | 98.3% | 99.9% | 43.9% | 98.3% |
| Michigan | 85.8% | 30.0% | 58.6% | 80.3% | 97.1% | 99.6% | 50.5% | 98.2% |
| Ohio | 86.8% | 28.8% | 52.7% | 78.0% | 97.7% | 99.2% | 50.0% | 97.9% |
| Wisconsin | 84.6% | 22.9% | 44.9% | 78.4% | 99.3% | 99.4% | 44.4% | 98.2% |
| West North Central: | | | | | | | | |
| Iowa | 87.1% | 30.6% | 65.8% | 87.9% | 99.9% | 100.0% | 54.2% | 99.4% |
| Kansas | 86.2% | 32.8% | 67.6% | 81.5% | 98.8% | 99.8% | 54.7% | 98.3% |
| Minnesota | 85.1% | 30.0% | 53.0% | 79.9% | 95.4% | 99.4% | 49.2% | 97.1% |
| Missouri | 85.9% | 32.8% | 48.2% | 82.0% | 98.7% | 99.9% | 49.2% | 98.6% |
| Nebraska | 81.9% | 20.9% | 50.3% | 75.3% | 95.5% | 99.0% | 41.2% | 97.2% |
| North Dakota | 84.6% | 31.5% | 67.3% | 88.8% | 97.4% | 99.7% | 56.3% | 98.0% |
| South Dakota | 81.5% | 33.2% | 56.9% | 81.0% | 95.0% | 100.0% | 50.1% | 97.2% |
| South Atlantic: | | | | | | | | |
| Delaware | 85.8% | 28.5% | 57.2% | 78.8% | 96.2% | 100.0% | 50.5% | 97.8% |
| District of Columbia | 93.8% | 53.6% | 73.2% | 89.8% | 99.9% | 100.0% | 70.4% | 99.4% |
| Florida | 84.3% | 21.9% | 49.3% | 78.0% | 98.8% | 99.3% | 41.7% | 98.4% |
| Georgia | 85.8% | 22.3% | 48.4% | 74.5% | 99.4% | 99.8% | 41.1% | 98.5% |
| Maryland | 86.8% | 38.7% | 59.9% | 81.5% | 95.6% | 99.9% | 56.8% | 97.3% |
| North Carolina | 82.3% | 17.4% | 50.2% | 64.4% | 96.3% | 99.9% | 38.5% | 96.9% |
| South Carolina | 84.0% | 24.1% | 44.7% | 67.9% | 97.1% | 99.9% | 40.8% | 97.4% |
| Virginia | 86.7% | 24.1% | 57.8% | 87.8% | 96.7% | 99.9% | 50.8% | 98.4% |
| West Virginia | 84.7% | 26.4% | 46.1% | 81.8% | 96.9% | 99.7% | 44.1% | 98.2% |
| East South Central: | | | | | | | | |
| Alabama | 87.8% | 33.3% | 60.0% | 88.1% | 97.5% | 100.0% | 54.9% | 98.9% |
| Kentucky | 86.8% | 29.9% | 57.1% | 74.4% | 97.2% | 98.7% | 49.4% | 97.2% |
| Mississippi | 84.5% | 25.6% | 52.4% | 76.9% | 98.4% | 99.9% | 45.6% | 98.3% |
| Tennessee | 88.1% | 29.5% | 51.7% | 83.4% | 98.8% | 100.0% | 48.3% | 99.2% |
| West South Central: | | | | | | | | |
| Arkansas | 82.6% | 13.0% | 47.1% | 77.1% | 99.0% | 99.3% | 40.4% | 97.8% |
| Louisiana | 83.7% | 29.9% | 54.8% | 79.2% | 95.9% | 100.0% | 50.2% | 96.6% |
| Oklahoma | 84.7% | 31.6% | 57.9% | 82.9% | 98.3% | 99.5% | 50.2% | 98.5% |
| Texas | 84.4% | 31.4% | 47.9% | 77.7% | 91.6% | 98.7% | 47.4% | 95.7% |
| Mountain: | | | | | | | | |
| Arizona | 86.7% | 23.7% | 52.5% | 79.3% | 98.6% | 99.7% | 45.5% | 98.7% |
| Colorado | 81.9% | 30.0% | 48.4% | 73.9% | 97.5% | 99.6% | 46.1% | 96.8% |
| Idaho | 76.1% | 25.5% | 41.5% | 70.8% | 92.3% | 99.9% | 39.9% | 96.2% |
| Montana | 69.7% | 25.4% | 42.5% | 70.9% | 97.2% | 100.0% | 37.6% | 97.0% |
| Nevada | 86.5% | 34.5% | 56.5% | 78.3% | 92.2% | 99.8% | 51.3% | 97.0% |
| New Mexico | 78.8% | 22.9% | 39.7% | 71.6% | 93.7% | 99.9% | 40.9% | 95.5% |
| Utah | 80.5% | 18.4% | 41.1% | 69.9% | 91.0% | 99.8% | 38.1% | 95.7% |
| Wyoming | 72.1% | 22.2% | 43.7% | 72.7% | 98.0% | 99.8% | 38.0% | 97.3% |
| Pacific: | | | | | | | | |
| Alaska | 76.1% | 19.9% | 43.3% | 66.4% | 96.6% | 99.5% | 35.5% | 96.7% |
| California | 85.8% | 33.8% | 56.3% | 80.8% | 98.8% | 99.5% | 50.2% | 98.5% |
| Hawaii | 96.4% | 80.8% | 95.8% | 98.5% | 100.0% | 97.8% | 90.2% | 98.6% |
| Oregon | 82.1% | 29.4% | 56.3% | 80.5% | 97.5% | 99.9% | 48.2% | 98.3% |
| Washington | 84.6% | 33.7% | 55.2% | 79.5% | 98.1% | 100.0% | 50.1% | 98.5% |

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. Percents may not add to 100% because of rounding.

Table XII.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.14% | 0.55% | 0.73% | 0.50% | 0.27% | 0.08% | 0.39% | 0.11% |
| New England: | | | | | | | | |
| Connecticut | 0.77% | 3.76% | 4.62% | 3.18% | 0.65% | 0.01% | 2.34% | 0.51% |
| Maine | 1.06% | 2.90% | 4.81% | 2.98% | 0.11% | 0.00% | 2.39% | 0.50% |
| Massachusetts | 0.78% | 4.20% | 3.82% | 2.90% | 0.80% | 0.36% | 2.50% | 0.51% |
| New Hampshire | 0.77% | 3.46% | 4.19% | 2.31% | 0.57% | 0.04% | 2.30% | 0.31% |
| Rhode Island | 0.90% | 3.57% | 4.72% | 3.38% | 1.12% | 0.02% | 2.50% | 0.73% |
| Vermont | 0.90% | 2.75% | 4.00% | 2.25% | 0.23% | 0.01% | 2.05% | 0.38% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 0.78% | 2.97% | 4.32% | 2.73% | 0.83% | 0.25% | 2.31% | 0.48% |
| New York | 0.53% | 2.30% | 3.00% | 2.32% | 0.41% | 0.08% | 1.62% | 0.35% |
| Pennsylvania | 0.57% | 2.90% | 3.53% | 2.26% | 0.40% | 0.07% | 1.91% | 0.35% |
| East North Central: | | | | | | | | |
| Illinois | 0.85% | 2.88% | 4.21% | 2.40% | 3.05% | 0.16% | 2.02% | 0.89% |
| Indiana | 0.73% | 3.31% | 4.67% | 2.94% | 0.78% | 0.12% | 2.37% | 0.40% |
| Michigan | 0.82% | 3.43% | 4.05% | 3.05% | 1.52% | 0.27% | 2.34% | 0.51% |
| Ohio | 0.71% | 3.21% | 4.03% | 2.98% | 0.94% | 0.39% | 2.41% | 0.49% |
| Wisconsin | 0.77% | 3.07% | 4.16% | 2.66% | 0.43% | 0.37% | 2.33% | 0.44% |
| West North Central: | | | | | | | | |
| Iowa | 0.69% | 2.82% | 4.06% | 2.32% | 0.11% | 0.04% | 2.17% | 0.25% |
| Kansas | 0.78% | 3.35% | 4.09% | 2.94% | 0.61% | 0.15% | 2.31% | 0.48% |
| Minnesota | 0.86% | 3.33% | 4.39% | 2.79% | 1.96% | 0.44% | 2.37% | 0.72% |
| Missouri | 0.76% | 3.73% | 5.01% | 2.88% | 0.68% | 0.13% | 2.43% | 0.50% |
| Nebraska | 0.96% | 2.64% | 4.19% | 3.42% | 1.82% | 0.58% | 2.28% | 0.71% |
| North Dakota | 0.83% | 3.13% | 3.93% | 2.02% | 1.19% | 0.26% | 2.12% | 0.54% |
| South Dakota | 1.05% | 2.82% | 3.97% | 2.89% | 2.68% | 0.00% | 2.09% | 1.09% |
| South Atlantic: | | | | | | | | |
| Delaware | 1.06% | 3.90% | 5.09% | 3.98% | 1.90% | 0.04% | 2.88% | 0.75% |
| District of Columbia | 0.57% | 4.38% | 4.89% | 2.41% | 0.07% | 0.03% | 2.63% | 0.29% |
| Florida | 0.73% | 2.42% | 4.14% | 2.84% | 0.76% | 0.27% | 2.11% | 0.35% |
| Georgia | 0.81% | 3.08% | 4.98% | 3.63% | 0.51% | 0.11% | 2.53% | 0.46% |
| Maryland | 0.89% | 3.74% | 4.50% | 2.90% | 2.20% | 0.03% | 2.45% | 0.78% |
| North Carolina | 0.88% | 2.38% | 4.24% | 4.05% | 1.36% | 0.10% | 2.24% | 0.74% |
| South Carolina | 0.79% | 3.37% | 4.58% | 3.64% | 1.33% | 0.06% | 2.44% | 0.58% |
| Virginia | 0.91% | 3.16% | 4.48% | 2.66% | 2.30% | 0.08% | 2.35% | 0.68% |
| West Virginia | 0.84% | 3.95% | 4.71% | 2.94% | 1.22% | 0.18% | 2.60% | 0.46% |
| East South Central: | | | | | | | | |
| Alabama | 0.78% | 3.71% | 4.33% | 2.41% | 1.58% | 0.03% | 2.32% | 0.45% |
| Kentucky | 0.83% | 3.68% | 4.60% | 3.52% | 1.26% | 0.66% | 2.56% | 0.67% |
| Mississippi | 0.92% | 3.30% | 4.62% | 3.48% | 0.74% | 0.04% | 2.59% | 0.49% |
| Tennessee | 0.67% | 3.51% | 4.60% | 2.65% | 0.71% | 0.00% | 2.49% | 0.26% |
| West South Central: | | | | | | | | |
| Arkansas | 0.90% | 2.41% | 4.53% | 3.30% | 0.44% | 0.40% | 2.51% | 0.53% |
| Louisiana | 1.07% | 3.29% | 4.37% | 4.19% | 1.49% | 0.00% | 2.46% | 1.14% |
| Oklahoma | 0.82% | 3.17% | 4.24% | 3.07% | 0.73% | 0.48% | 2.31% | 0.45% |
| Texas | 0.70% | 2.52% | 3.19% | 2.12% | 1.86% | 0.77% | 1.67% | 0.75% |
| Mountain: | | | | | | | | |
| Arizona | 0.88% | 3.32% | 5.05% | 3.38% | 0.85% | 0.23% | 2.69% | 0.47% |
| Colorado | 1.05% | 3.17% | 4.67% | 3.67% | 1.28% | 0.23% | 2.44% | 0.79% |
| Idaho | 1.22% | 3.23% | 4.01% | 3.56% | 2.43% | 0.04% | 2.27% | 0.85% |
| Montana | 1.24% | 2.77% | 4.14% | 3.49% | 1.53% | 0.04% | 2.08% | 0.91% |
| Nevada | 0.89% | 4.35% | 5.39% | 3.42% | 2.49% | 0.19% | 2.89% | 0.69% |
| New Mexico | 1.08% | 3.00% | 4.37% | 3.29% | 2.10% | 0.13% | 2.32% | 0.86% |
| Utah | 1.06% | 2.69% | 4.12% | 3.69% | 3.29% | 0.16% | 2.47% | 0.99% |
| Wyoming | 1.25% | 2.38% | 4.15% | 3.39% | 1.28% | 0.14% | 2.06% | 0.71% |
| Pacific: | | | | | | | | |
| Alaska | 1.04% | 2.85% | 4.42% | 4.31% | 1.38% | 0.25% | 2.32% | 0.73% |
| California | 0.50% | 2.05% | 2.64% | 1.68% | 0.47% | 0.23% | 1.44% | 0.26% |
| Hawaii | 0.69% | 2.88% | 1.70% | 0.72% | 0.00% | 1.36% | 1.34% | 0.81% |
| Oregon | 0.88% | 3.05% | 3.72% | 2.66% | 0.88% | 0.10% | 2.08% | 0.39% |
| Washington | 0.91% | 3.07% | 4.06% | 3.05% | 0.92% | 0.00% | 2.24% | 0.45% |

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. Percents may not add to 100% because of rounding.

Table XII.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 56.4% | 60.7% | 53.4% | 52.6% | 55.2% | 57.8% | 55.0% | 56.7% |
| New England: | | | | | | | | |
| Connecticut | 55.3% | 52.4% | 46.4% | 50.1% | 52.6% | 58.8% | 49.0% | 56.6% |
| Maine | 57.2% | 54.7% | 50.0% | 45.3% | 63.8% | 59.4% | 50.3% | 58.8% |
| Massachusetts | 53.1% | 50.3% | 41.7% | 47.3% | 49.8% | 57.2% | 45.6% | 54.7% |
| New Hampshire | 52.9% | 45.9% | 44.8% | 45.8% | 54.5% | 56.1% | 45.5% | 54.6% |
| Rhode Island | 53.8% | 50.0% | 46.2% | 48.4% | 55.3% | 56.2% | 49.0% | 55.0% |
| Vermont | 53.8% | 47.4% | 49.7% | 48.7% | 52.9% | 58.5% | 47.1% | 55.6% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 54.3% | 52.0% | 49.8% | 46.5% | 55.5% | 56.5% | 47.7% | 55.8% |
| New York | 51.0% | 53.6% | 44.1% | 43.2% | 50.0% | 53.8% | 46.3% | 51.9% |
| Pennsylvania | 57.6% | 58.7% | 56.8% | 54.1% | 57.9% | 58.5% | 55.2% | 58.1% |
| East North Central: | | | | | | | | |
| Illinois | 55.9% | 64.2% | 53.9% | 52.0% | 54.7% | 56.8% | 56.7% | 55.7% |
| Indiana | 56.8% | 52.2% | 59.1% | 52.7% | 54.9% | 58.5% | 55.6% | 56.9% |
| Michigan | 56.4% | 53.1% | 45.1% | 51.5% | 60.5% | 57.5% | 50.2% | 57.5% |
| Ohio | 57.2% | 59.0% | 53.7% | 51.0% | 57.2% | 58.8% | 51.1% | 58.2% |
| Wisconsin | 56.3% | 63.5% | 49.4% | 48.1% | 53.3% | 60.5% | 50.3% | 57.2% |
| West North Central: | | | | | | | | |
| Iowa | 56.4% | 53.9% | 45.3% | 50.4% | 55.0% | 60.7% | 49.2% | 57.9% |
| Kansas | 55.4% | 60.4% | 55.7% | 53.7% | 53.0% | 56.8% | 55.0% | 55.5% |
| Minnesota | 59.0% | 56.4% | 51.7% | 50.7% | 55.1% | 63.8% | 53.8% | 59.9% |
| Missouri | 59.9% | 65.1% | 55.4% | 56.2% | 58.7% | 61.2% | 58.7% | 60.1% |
| Nebraska | 57.7% | 63.2% | 48.4% | 46.5% | 51.4% | 63.9% | 49.6% | 59.0% |
| North Dakota | 58.4% | 59.7% | 52.4% | 51.6% | 54.7% | 64.8% | 52.6% | 59.9% |
| South Dakota | 56.9% | 53.4% | 48.8% | 53.0% | 55.8% | 60.8% | 49.7% | 58.7% |
| South Atlantic: | | | | | | | | |
| Delaware | 56.5% | 50.6% | 50.0% | 53.5% | 54.1% | 59.0% | 50.4% | 57.6% |
| District of Columbia | 60.1% | 71.7% | 58.7% | 65.6% | 64.5% | 55.5% | 67.3% | 58.8% |
| Florida | 52.9% | 70.0% | 59.2% | 55.9% | 55.6% | 50.4% | 60.9% | 51.8% |
| Georgia | 55.0% | 68.9% | 50.3% | 49.8% | 56.5% | 55.3% | 52.6% | 55.3% |
| Maryland | 52.8% | 52.4% | 54.8% | 52.7% | 48.6% | 54.5% | 52.3% | 52.9% |
| North Carolina | 60.6% | 69.7% | 53.1% | 59.0% | 62.3% | 60.6% | 58.2% | 60.9% |
| South Carolina | 57.2% | 54.8% | 63.4% | 55.3% | 54.5% | 58.1% | 57.3% | 57.2% |
| Virginia | 55.4% | 64.8% | 52.9% | 48.7% | 56.5% | 56.3% | 53.8% | 55.6% |
| West Virginia | 52.2% | 52.6% | 49.4% | 43.8% | 46.6% | 56.7% | 49.5% | 52.6% |
| East South Central: | | | | | | | | |
| Alabama | 56.3% | 62.5% | 51.6% | 53.0% | 56.4% | 57.0% | 54.1% | 56.7% |
| Kentucky | 59.6% | 60.7% | 48.4% | 53.7% | 56.7% | 62.4% | 53.4% | 60.5% |
| Mississippi | 57.3% | 63.0% | 56.2% | 58.5% | 57.2% | 56.9% | 58.4% | 57.1% |
| Tennessee | 55.5% | 51.3% | 48.0% | 49.9% | 54.6% | 57.7% | 49.5% | 56.3% |
| West South Central: | | | | | | | | |
| Arkansas | 57.7% | 77.5% | 61.2% | 59.4% | 51.7% | 58.6% | 65.2% | 56.6% |
| Louisiana | 54.0% | 60.9% | 54.9% | 54.4% | 50.9% | 54.5% | 55.9% | 53.6% |
| Oklahoma | 57.1% | 61.6% | 56.2% | 53.4% | 57.0% | 58.0% | 59.0% | 56.7% |
| Texas | 59.2% | 64.0% | 57.2% | 54.5% | 55.2% | 61.4% | 57.4% | 59.5% |
| Mountain: | | | | | | | | |
| Arizona | 54.3% | 67.7% | 53.7% | 52.3% | 46.5% | 56.8% | 55.8% | 54.1% |
| Colorado | 58.2% | 61.3% | 53.4% | 50.5% | 56.4% | 61.3% | 52.9% | 59.3% |
| Idaho | 60.2% | 65.6% | 59.6% | 58.6% | 56.6% | 61.9% | 60.2% | 60.3% |
| Montana | 56.5% | 61.5% | 57.5% | 56.6% | 57.8% | 54.4% | 58.5% | 55.9% |
| Nevada | 53.6% | 62.3% | 56.0% | 49.6% | 53.4% | 53.8% | 57.3% | 53.0% |
| New Mexico | 51.3% | 57.1% | 50.4% | 46.7% | 43.9% | 55.6% | 49.6% | 51.6% |
| Utah | 56.7% | 62.6% | 57.3% | 52.1% | 55.3% | 57.8% | 57.5% | 56.6% |
| Wyoming | 54.5% | 65.6% | 54.7% | 53.9% | 54.5% | 53.2% | 57.5% | 53.6% |
| Pacific: | | | | | | | | |
| Alaska | 56.9% | 59.6% | 51.5% | 50.8% | 60.1% | 57.1% | 52.7% | 57.6% |
| California | 57.2% | 65.5% | 57.9% | 56.4% | 54.9% | 57.6% | 62.2% | 56.3% |
| Hawaii | 62.8% | 69.6% | 60.3% | 65.8% | 61.5% | 61.5% | 65.2% | 62.0% |
| Oregon | 63.8% | 59.2% | 57.3% | 64.2% | 67.1% | 63.5% | 59.1% | 64.9% |
| Washington | 64.3% | 71.1% | 64.8% | 58.8% | 62.5% | 65.8% | 64.5% | 64.2% |

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. Percents may not add to 100% because of rounding.

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|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.25% | 0.68% | 0.60% | 0.48% | 0.50% | 0.38% | 0.37% | 0.29% |
| New England: | | | | | | | | |
| Connecticut | 1.29% | 3.64% | 3.67% | 2.44% | 2.59% | 1.94% | 1.94% | 1.50% |
| Maine | 1.25% | 3.63% | 3.14% | 2.81% | 2.03% | 2.02% | 2.11% | 1.46% |
| Massachusetts | 1.38% | 5.08% | 3.46% | 2.38% | 2.40% | 2.14% | 2.18% | 1.59% |
| New Hampshire | 1.36% | 3.50% | 2.58% | 2.19% | 2.51% | 2.30% | 1.65% | 1.62% |
| Rhode Island | 1.12% | 3.44% | 3.35% | 2.78% | 2.53% | 1.60% | 1.96% | 1.30% |
| Vermont | 1.13% | 2.93% | 3.16% | 2.30% | 1.96% | 2.06% | 1.71% | 1.36% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 1.44% | 3.17% | 2.98% | 2.94% | 3.98% | 1.94% | 2.11% | 1.66% |
| New York | 0.91% | 2.67% | 2.52% | 1.99% | 1.94% | 1.35% | 1.55% | 1.05% |
| Pennsylvania | 0.96% | 2.72% | 2.34% | 2.28% | 2.16% | 1.37% | 1.46% | 1.09% |
| East North Central: | | | | | | | | |
| Illinois | 1.26% | 3.26% | 2.90% | 2.69% | 2.29% | 1.93% | 1.71% | 1.45% |
| Indiana | 1.37% | 4.57% | 3.62% | 2.82% | 2.42% | 2.11% | 2.13% | 1.53% |
| Michigan | 1.33% | 4.45% | 3.30% | 3.08% | 2.59% | 1.99% | 2.21% | 1.51% |
| Ohio | 1.34% | 4.13% | 3.02% | 2.94% | 3.19% | 1.82% | 2.50% | 1.48% |
| Wisconsin | 1.28% | 3.81% | 3.34% | 2.31% | 2.71% | 1.86% | 2.01% | 1.45% |
| West North Central: | | | | | | | | |
| Iowa | 1.14% | 3.14% | 2.72% | 2.38% | 2.12% | 1.83% | 1.85% | 1.32% |
| Kansas | 1.49% | 3.64% | 3.55% | 2.60% | 3.87% | 2.00% | 1.97% | 1.76% |
| Minnesota | 1.32% | 4.18% | 2.98% | 2.75% | 2.27% | 1.98% | 1.90% | 1.50% |
| Missouri | 1.26% | 5.74% | 3.84% | 2.74% | 2.74% | 1.78% | 2.43% | 1.41% |
| Nebraska | 1.19% | 3.61% | 3.30% | 2.86% | 2.46% | 1.67% | 2.06% | 1.34% |
| North Dakota | 1.11% | 3.56% | 3.41% | 2.54% | 2.49% | 1.56% | 2.00% | 1.30% |
| South Dakota | 1.21% | 2.54% | 2.74% | 2.49% | 2.53% | 2.05% | 1.65% | 1.47% |
| South Atlantic: | | | | | | | | |
| Delaware | 1.78% | 4.79% | 3.49% | 3.37% | 3.64% | 2.56% | 2.27% | 2.02% |
| District of Columbia | 1.39% | 3.40% | 3.51% | 3.26% | 2.15% | 2.25% | 2.07% | 1.58% |
| Florida | 1.49% | 3.09% | 3.23% | 2.28% | 2.74% | 2.13% | 1.88% | 1.67% |
| Georgia | 1.57% | 4.64% | 3.46% | 3.37% | 3.52% | 2.14% | 2.40% | 1.73% |
| Maryland | 1.16% | 3.32% | 2.99% | 2.75% | 2.55% | 1.73% | 1.79% | 1.35% |
| North Carolina | 1.32% | 3.92% | 3.86% | 2.89% | 2.73% | 1.83% | 2.47% | 1.46% |
| South Carolina | 1.27% | 5.13% | 3.18% | 2.89% | 2.82% | 1.74% | 2.52% | 1.40% |
| Virginia | 1.56% | 4.22% | 3.21% | 2.72% | 2.66% | 2.41% | 2.05% | 1.79% |
| West Virginia | 1.37% | 5.04% | 3.34% | 2.79% | 2.69% | 2.00% | 2.22% | 1.53% |
| East South Central: | | | | | | | | |
| Alabama | 1.58% | 4.41% | 2.92% | 2.47% | 2.64% | 2.52% | 1.95% | 1.85% |
| Kentucky | 1.24% | 4.60% | 4.33% | 3.21% | 2.25% | 1.73% | 2.40% | 1.37% |
| Mississippi | 1.54% | 4.61% | 3.45% | 2.86% | 3.17% | 2.27% | 2.47% | 1.74% |
| Tennessee | 1.36% | 4.10% | 3.81% | 2.60% | 2.32% | 1.98% | 2.14% | 1.51% |
| West South Central: | | | | | | | | |
| Arkansas | 1.39% | 3.94% | 3.27% | 2.86% | 2.22% | 2.12% | 2.35% | 1.55% |
| Louisiana | 1.37% | 3.72% | 3.66% | 2.85% | 2.75% | 2.13% | 2.31% | 1.57% |
| Oklahoma | 1.45% | 4.17% | 3.92% | 2.85% | 2.91% | 2.32% | 2.19% | 1.69% |
| Texas | 1.03% | 2.82% | 3.25% | 2.12% | 2.00% | 1.48% | 1.67% | 1.16% |
| Mountain: | | | | | | | | |
| Arizona | 1.89% | 5.74% | 3.55% | 2.83% | 3.03% | 2.85% | 2.43% | 2.12% |
| Colorado | 1.33% | 3.93% | 3.96% | 2.90% | 2.71% | 1.97% | 2.42% | 1.51% |
| Idaho | 1.55% | 5.03% | 3.28% | 2.73% | 3.13% | 2.52% | 2.13% | 1.85% |
| Montana | 1.25% | 4.11% | 2.65% | 2.78% | 2.27% | 2.31% | 1.89% | 1.54% |
| Nevada | 1.46% | 4.48% | 4.21% | 2.93% | 3.14% | 2.07% | 2.36% | 1.66% |
| New Mexico | 1.35% | 4.38% | 3.55% | 2.86% | 2.94% | 1.92% | 2.19% | 1.55% |
| Utah | 1.60% | 4.89% | 3.30% | 2.85% | 2.68% | 2.40% | 2.12% | 1.80% |
| Wyoming | 1.91% | 3.31% | 3.78% | 2.59% | 3.39% | 3.49% | 2.00% | 2.36% |
| Pacific: | | | | | | | | |
| Alaska | 1.36% | 4.06% | 4.10% | 3.48% | 2.31% | 2.08% | 2.64% | 1.54% |
| California | 1.03% | 2.29% | 2.16% | 1.98% | 2.25% | 1.53% | 1.31% | 1.19% |
| Hawaii | 1.44% | 2.53% | 3.18% | 2.27% | 2.48% | 2.76% | 1.79% | 1.80% |
| Oregon | 1.40% | 3.30% | 2.53% | 2.51% | 2.55% | 2.45% | 1.75% | 1.68% |
| Washington | 1.82% | 3.13% | 3.15% | 2.88% | 2.91% | 3.02% | 2.07% | 2.16% |

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. Percents may not add to 100% because of rounding.

Table XII.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 6,944 | 7,255 | 6,893 | 6,584 | 6,984 | 6,999 | 6,874 | 6,958 |
| New England: | | | | | | | | |
| Connecticut | 7,426 | 8,104 | 7,291 | 7,344 | 8,093 | 7,129 | 7,465 | 7,418 |
| Maine | 7,261 | 6,597 | 6,933 | 6,829 | 7,844 | 7,243 | 6,654 | 7,410 |
| Massachusetts | 7,477 | 7,872 | 7,971 | 7,477 | 7,855 | 7,275 | 7,795 | 7,419 |
| New Hampshire | 7,544 | 7,643 | 7,280 | 6,923 | 8,534 | 7,218 | 7,283 | 7,605 |
| Rhode Island | 7,208 | 8,272 | 7,511 | 7,021 | 7,264 | 7,087 | 7,377 | 7,168 |
| Vermont | 7,369 | 7,309 | 6,701 | 7,099 | 7,714 | 7,395 | 6,930 | 7,494 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 7,554 | 8,055 | 8,113 | 6,996 | 7,919 | 7,427 | 7,681 | 7,526 |
| New York | 7,937 | 8,780 | 8,244 | 8,323 | 8,052 | 7,658 | 8,502 | 7,816 |
| Pennsylvania | 7,059 | 7,455 | 6,500 | 6,335 | 7,253 | 7,221 | 6,713 | 7,127 |
| East North Central: | | | | | | | | |
| Illinois | 7,217 | 7,965 | 6,913 | 7,223 | 7,086 | 7,246 | 7,229 | 7,215 |
| Indiana | 7,016 | 6,982 | 7,615 | 7,026 | 6,924 | 7,010 | 7,188 | 6,991 |
| Michigan | 6,564 | 5,834 | 6,482 | 5,754 | 6,323 | 6,916 | 6,088 | 6,639 |
| Ohio | 6,995 | 7,507 | 6,448 | 6,506 | 7,262 | 7,015 | 6,730 | 7,034 |
| Wisconsin | 7,021 | 7,204 | 6,718 | 6,367 | 7,280 | 7,069 | 6,743 | 7,061 |
| West North Central: | | | | | | | | |
| Iowa | 6,791 | 6,466 | 6,773 | 6,359 | 6,882 | 6,894 | 6,426 | 6,861 |
| Kansas | 6,417 | 6,526 | 5,576 | 5,801 | 6,032 | 6,912 | 5,990 | 6,509 |
| Minnesota | 6,865 | 7,614 | 6,309 | 6,463 | 7,086 | 6,873 | 6,719 | 6,893 |
| Missouri | 6,875 | 6,384 | 6,393 | 6,116 | 6,783 | 7,207 | 6,434 | 6,959 |
| Nebraska | 7,007 | 8,042 | 7,410 | 6,896 | 7,232 | 6,836 | 7,282 | 6,964 |
| North Dakota | 6,841 | 7,279 | 7,169 | 6,562 | 6,841 | 6,836 | 6,904 | 6,823 |
| South Dakota | 7,058 | 7,198 | 7,132 | 6,938 | 7,002 | 7,112 | 6,989 | 7,075 |
| South Atlantic: | | | | | | | | |
| Delaware | 7,427 | 8,754 | 7,799 | 7,130 | 7,662 | 7,314 | 7,618 | 7,389 |
| District of Columbia | 7,370 | 7,318 | 6,717 | 6,989 | 7,642 | 7,424 | 6,964 | 7,456 |
| Florida | 6,830 | 6,990 | 6,768 | 6,766 | 6,725 | 6,877 | 6,898 | 6,817 |
| Georgia | 6,848 | 6,822 | 6,953 | 6,461 | 7,051 | 6,843 | 6,943 | 6,836 |
| Maryland | 7,048 | 6,842 | 6,948 | 6,795 | 7,042 | 7,150 | 6,673 | 7,126 |
| North Carolina | 6,723 | 6,902 | 7,086 | 6,348 | 6,768 | 6,748 | 6,569 | 6,747 |
| South Carolina | 6,950 | 7,923 | 7,412 | 6,768 | 6,846 | 6,937 | 7,216 | 6,905 |
| Virginia | 6,780 | 7,071 | 6,610 | 6,733 | 6,913 | 6,740 | 6,793 | 6,777 |
| West Virginia | 6,988 | 7,647 | 7,187 | 7,277 | 7,216 | 6,789 | 7,367 | 6,925 |
| East South Central: | | | | | | | | |
| Alabama | 6,336 | 6,665 | 6,423 | 6,079 | 6,327 | 6,368 | 6,371 | 6,329 |
| Kentucky | 6,770 | 7,809 | 6,161 | 5,936 | 6,524 | 7,019 | 6,557 | 6,805 |
| Mississippi | 6,256 | 6,423 | 6,264 | 5,270 | 5,805 | 6,702 | 6,053 | 6,298 |
| Tennessee | 6,358 | 6,764 | 6,594 | 5,438 | 6,217 | 6,593 | 6,242 | 6,374 |
| West South Central: | | | | | | | | |
| Arkansas | 6,152 | 5,486 | 6,190 | 5,468 | 6,256 | 6,345 | 5,685 | 6,244 |
| Louisiana | 6,666 | 7,463 | 7,287 | 6,586 | 6,254 | 6,722 | 7,092 | 6,572 |
| Oklahoma | 6,807 | 6,335 | 6,413 | 6,302 | 7,003 | 6,975 | 6,298 | 6,932 |
| Texas | 6,849 | 7,894 | 7,104 | 6,488 | 6,672 | 6,892 | 7,151 | 6,797 |
| Mountain: | | | | | | | | |
| Arizona | 6,453 | 6,576 | 5,967 | 5,802 | 6,056 | 6,791 | 5,952 | 6,536 |
| Colorado | 6,662 | 6,348 | 6,337 | 6,336 | 6,627 | 6,845 | 6,180 | 6,765 |
| Idaho | 6,428 | 6,256 | 5,577 | 5,372 | 6,232 | 7,105 | 5,806 | 6,621 |
| Montana | 6,871 | 6,336 | 6,167 | 6,578 | 7,250 | 7,083 | 6,251 | 7,112 |
| Nevada | 6,365 | 6,005 | 5,832 | 5,484 | 5,669 | 6,854 | 5,690 | 6,489 |
| New Mexico | 6,932 | 7,009 | 6,320 | 7,002 | 6,822 | 7,020 | 7,015 | 6,915 |
| Utah | 6,315 | 5,962 | 5,790 | 5,258 | 6,032 | 6,620 | 5,618 | 6,414 |
| Wyoming | 7,205 | 8,010 | 6,831 | 7,687 | 7,424 | 6,776 | 7,497 | 7,103 |
| Pacific: | | | | | | | | |
| Alaska | 8,672 | 10,606 | 9,368 | 11,043 | 9,758 | 7,206 | 9,924 | 8,420 |
| California | 6,884 | 6,805 | 6,859 | 6,533 | 6,922 | 6,982 | 6,692 | 6,929 |
| Hawaii | 6,731 | 6,901 | 6,742 | 6,571 | 6,719 | 6,763 | 6,829 | 6,691 |
| Oregon | 6,669 | 6,624 | 6,148 | 6,350 | 6,724 | 6,887 | 6,060 | 6,838 |
| Washington | 6,996 | 6,872 | 6,634 | 6,454 | 7,243 | 7,140 | 6,565 | 7,112 |

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

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

Table XII.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 19.15 | 83.93 | 70.81 | 43.51 | 45.32 | 26.19 | 39.73 | 21.56 |
| New England: | | | | | | | | |
| Connecticut | 104.35 | 499.57 | 451.11 | 211.95 | 213.86 | 143.28 | 235.65 | 116.25 |
| Maine | 88.99 | 302.41 | 340.80 | 269.91 | 215.06 | 101.29 | 193.55 | 99.61 |
| Massachusetts | 114.19 | 457.03 | 370.83 | 160.88 | 215.77 | 169.22 | 197.73 | 129.79 |
| New Hampshire | 124.31 | 414.74 | 302.98 | 211.51 | 335.70 | 144.07 | 198.45 | 146.24 |
| Rhode Island | 81.15 | 491.42 | 496.57 | 187.90 | 202.07 | 87.23 | 243.28 | 82.15 |
| Vermont | 84.20 | 418.71 | 260.87 | 177.21 | 187.17 | 108.98 | 147.63 | 98.38 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 115.38 | 342.85 | 396.26 | 281.91 | 338.73 | 130.15 | 213.14 | 132.99 |
| New York | 105.12 | 391.26 | 256.76 | 273.08 | 294.35 | 120.02 | 184.60 | 121.61 |
| Pennsylvania | 87.32 | 328.33 | 258.18 | 152.55 | 196.13 | 129.16 | 165.84 | 99.09 |
| East North Central: | | | | | | | | |
| Illinois | 75.86 | 425.19 | 265.11 | 195.04 | 171.00 | 100.52 | 179.41 | 83.55 |
| Indiana | 102.29 | 494.02 | 359.62 | 289.30 | 265.79 | 118.61 | 194.51 | 113.72 |
| Michigan | 99.59 | 338.32 | 354.22 | 212.33 | 197.10 | 142.72 | 204.63 | 110.44 |
| Ohio | 98.44 | 685.15 | 334.48 | 183.84 | 285.49 | 118.19 | 226.90 | 108.09 |
| Wisconsin | 94.35 | 487.01 | 346.16 | 187.59 | 186.27 | 137.58 | 193.83 | 104.34 |
| West North Central: | | | | | | | | |
| Iowa | 93.95 | 391.46 | 379.54 | 202.15 | 168.68 | 146.38 | 212.10 | 103.78 |
| Kansas | 92.69 | 434.49 | 236.40 | 228.12 | 196.95 | 126.51 | 178.24 | 106.52 |
| Minnesota | 108.24 | 455.01 | 239.24 | 188.69 | 172.02 | 176.84 | 188.36 | 124.40 |
| Missouri | 106.52 | 371.15 | 810.62 | 310.09 | 228.52 | 130.11 | 309.90 | 111.98 |
| Nebraska | 109.89 | 587.65 | 428.32 | 335.02 | 245.17 | 135.43 | 264.92 | 120.12 |
| North Dakota | 75.49 | 336.97 | 287.52 | 169.12 | 153.16 | 111.66 | 166.54 | 84.05 |
| South Dakota | 85.90 | 331.15 | 331.81 | 207.14 | 177.39 | 104.07 | 190.10 | 96.27 |
| South Atlantic: | | | | | | | | |
| Delaware | 150.85 | 669.99 | 584.32 | 206.76 | 337.97 | 218.78 | 295.53 | 170.20 |
| District of Columbia | 95.40 | 424.00 | 355.89 | 226.85 | 219.94 | 124.21 | 205.62 | 107.19 |
| Florida | 112.65 | 395.77 | 412.66 | 204.34 | 269.37 | 159.10 | 216.05 | 127.45 |
| Georgia | 130.70 | 544.34 | 287.65 | 281.72 | 297.16 | 177.84 | 239.77 | 144.26 |
| Maryland | 115.75 | 446.07 | 468.98 | 311.24 | 255.33 | 154.85 | 247.41 | 129.49 |
| North Carolina | 71.69 | 369.69 | 417.30 | 178.17 | 157.47 | 92.49 | 203.99 | 76.67 |
| South Carolina | 94.89 | 676.20 | 558.93 | 216.02 | 192.37 | 124.21 | 304.68 | 97.85 |
| Virginia | 86.08 | 818.17 | 280.78 | 215.86 | 225.41 | 101.24 | 238.51 | 91.96 |
| West Virginia | 132.38 | 804.58 | 573.98 | 303.34 | 307.71 | 172.17 | 315.11 | 144.10 |
| East South Central: | | | | | | | | |
| Alabama | 101.61 | 409.65 | 227.85 | 209.11 | 226.35 | 149.92 | 186.85 | 115.82 |
| Kentucky | 99.96 | 644.28 | 339.29 | 193.73 | 190.18 | 141.46 | 229.45 | 110.11 |
| Mississippi | 90.81 | 460.48 | 354.68 | 198.32 | 195.02 | 122.67 | 211.59 | 100.92 |
| Tennessee | 79.12 | 411.49 | 365.67 | 255.30 | 150.13 | 101.67 | 205.17 | 85.98 |
| West South Central: | | | | | | | | |
| Arkansas | 106.96 | 538.86 | 466.53 | 177.07 | 330.80 | 131.79 | 225.64 | 120.47 |
| Louisiana | 105.95 | 445.59 | 304.39 | 268.31 | 202.98 | 156.69 | 274.60 | 113.78 |
| Oklahoma | 103.47 | 537.16 | 319.08 | 227.56 | 177.76 | 165.42 | 216.81 | 116.04 |
| Texas | 76.81 | 338.53 | 438.14 | 196.11 | 172.75 | 100.32 | 194.13 | 83.11 |
| Mountain: | | | | | | | | |
| Arizona | 87.61 | 545.01 | 296.57 | 215.22 | 195.12 | 120.60 | 208.78 | 96.52 |
| Colorado | 94.10 | 365.61 | 336.73 | 239.28 | 221.88 | 121.66 | 181.72 | 106.24 |
| Idaho | 104.37 | 407.30 | 282.53 | 284.09 | 180.60 | 136.87 | 177.76 | 124.70 |
| Montana | 98.56 | 433.75 | 318.48 | 246.50 | 183.77 | 129.42 | 203.04 | 108.70 |
| Nevada | 110.37 | 553.91 | 349.57 | 371.88 | 327.22 | 94.86 | 293.76 | 118.70 |
| New Mexico | 106.66 | 496.06 | 308.79 | 327.93 | 208.99 | 144.14 | 295.52 | 112.63 |
| Utah | 93.34 | 534.06 | 421.09 | 184.25 | 206.79 | 118.97 | 198.92 | 101.48 |
| Wyoming | 133.08 | 431.43 | 515.02 | 274.98 | 409.25 | 120.39 | 255.36 | 154.13 |
| Pacific: | | | | | | | | |
| Alaska | 206.06 | 654.18 | 554.92 | 1,113.35 | 283.02 | 168.78 | 354.99 | 239.56 |
| California | 72.22 | 278.33 | 246.47 | 174.62 | 154.25 | 104.07 | 139.87 | 82.79 |
| Hawaii | 79.23 | 175.47 | 207.80 | 173.97 | 179.57 | 139.51 | 118.88 | 100.49 |
| Oregon | 113.36 | 426.97 | 251.80 | 227.13 | 274.20 | 163.88 | 168.58 | 135.94 |
| Washington | 114.13 | 325.52 | 305.30 | 193.21 | 328.37 | 157.80 | 165.27 | 138.06 |

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

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

Table XII.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,483 | 1,216 | 1,515 | 1,526 | 1,487 | 1,488 | 1,424 | 1,494 |
| New England: | | | | | | | | |
| Connecticut | 1,734 | 2,026 | 2,011 | 1,982 | 1,839 | 1,571 | 1,941 | 1,687 |
| Maine | 1,464 | 1,316 | 1,995 | 1,304 | 1,467 | 1,464 | 1,571 | 1,438 |
| Massachusetts | 1,750 | 1,147 | 2,115 | 2,295 | 2,085 | 1,526 | 1,955 | 1,712 |
| New Hampshire | 1,661 | 931 | 1,996 | 1,923 | 1,774 | 1,541 | 1,646 | 1,665 |
| Rhode Island | 1,642 | 1,660 | 1,961 | 1,799 | 1,768 | 1,504 | 1,804 | 1,605 |
| Vermont | 1,593 | 1,450 | 1,605 | 1,632 | 1,656 | 1,541 | 1,615 | 1,587 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 1,689 | 1,824 | 1,455 | 1,977 | 2,072 | 1,478 | 1,777 | 1,670 |
| New York | 1,649 | 1,666 | 1,878 | 2,137 | 1,623 | 1,520 | 1,898 | 1,595 |
| Pennsylvania | 1,403 | 829 | 1,131 | 1,437 | 1,468 | 1,446 | 1,122 | 1,458 |
| East North Central: | | | | | | | | |
| Illinois | 1,607 | 1,208 | 1,965 | 1,467 | 1,756 | 1,570 | 1,563 | 1,615 |
| Indiana | 1,535 | 1,599 | 2,053 | 1,472 | 1,592 | 1,484 | 1,710 | 1,508 |
| Michigan | 1,409 | 300 * | 1,334 | 1,238 | 1,428 | 1,504 | 1,034 | 1,468 |
| Ohio | 1,561 | 749 | 1,374 | 1,519 | 1,590 | 1,613 | 1,297 | 1,600 |
| Wisconsin | 1,561 | 1,270 | 1,613 | 1,896 | 1,618 | 1,460 | 1,688 | 1,542 |
| West North Central: | | | | | | | | |
| Iowa | 1,612 | 905 | 1,780 | 1,875 | 1,572 | 1,599 | 1,556 | 1,623 |
| Kansas | 1,359 | 907 | 1,196 | 1,260 | 1,441 | 1,419 | 1,209 | 1,391 |
| Minnesota | 1,506 | 1,267 | 1,744 | 1,459 | 1,446 | 1,540 | 1,511 | 1,506 |
| Missouri | 1,480 | 1,319 | 1,404 | 1,379 | 1,351 | 1,576 | 1,453 | 1,485 |
| Nebraska | 1,548 | 769 | 1,771 | 1,771 | 1,593 | 1,502 | 1,655 | 1,531 |
| North Dakota | 1,297 | 1,146 | 1,019 | 1,260 | 1,378 | 1,341 | 1,213 | 1,320 |
| South Dakota | 1,545 | 1,602 | 1,289 | 1,695 | 1,628 | 1,462 | 1,518 | 1,552 |
| South Atlantic: | | | | | | | | |
| Delaware | 1,607 | 1,245 | 1,836 | 1,447 | 1,914 | 1,551 | 1,625 | 1,603 |
| District of Columbia | 1,434 | 1,509 | 1,156 | 1,208 | 1,253 | 1,649 | 1,293 | 1,464 |
| Florida | 1,598 | 1,713 | 1,169 | 1,860 | 1,538 | 1,601 | 1,531 | 1,610 |
| Georgia | 1,491 | 1,878 | 1,675 | 1,804 | 1,494 | 1,402 | 1,814 | 1,449 |
| Maryland | 1,649 | 1,401 | 1,796 | 1,883 | 1,656 | 1,579 | 1,683 | 1,642 |
| North Carolina | 1,476 | 927 | 1,647 | 1,383 | 1,434 | 1,523 | 1,443 | 1,481 |
| South Carolina | 1,565 | 859 | 1,206 | 1,743 | 1,443 | 1,643 | 1,301 | 1,609 |
| Virginia | 1,681 | 1,588 | 2,265 | 1,739 | 1,739 | 1,591 | 1,967 | 1,629 |
| West Virginia | 1,435 | 1,084 | 1,330 | 1,480 | 1,591 | 1,403 | 1,340 | 1,451 |
| East South Central: | | | | | | | | |
| Alabama | 1,594 | 1,077 | 1,569 | 1,692 | 1,614 | 1,603 | 1,412 | 1,630 |
| Kentucky | 1,648 | 1,262 | 2,015 | 1,677 | 1,428 | 1,719 | 1,664 | 1,646 |
| Mississippi | 1,471 | 995 | 1,354 | 1,430 | 1,484 | 1,529 | 1,214 | 1,524 |
| Tennessee | 1,507 | 954 | 1,729 | 1,453 | 1,575 | 1,505 | 1,498 | 1,508 |
| West South Central: | | | | | | | | |
| Arkansas | 1,412 | 1,070 | 1,464 | 1,259 | 1,349 | 1,491 | 1,338 | 1,426 |
| Louisiana | 1,679 | 1,292 | 1,949 | 1,752 | 1,772 | 1,613 | 1,696 | 1,675 |
| Oklahoma | 1,388 | 705 | 1,653 | 1,188 | 1,346 | 1,533 | 1,209 | 1,433 |
| Texas | 1,472 | 1,480 | 1,589 | 1,494 | 1,352 | 1,502 | 1,508 | 1,466 |
| Mountain: | | | | | | | | |
| Arizona | 1,541 | 1,366 | 1,553 | 1,531 | 1,495 | 1,572 | 1,554 | 1,539 |
| Colorado | 1,508 | 1,255 | 1,424 | 1,625 | 1,491 | 1,517 | 1,304 | 1,551 |
| Idaho | 1,192 | 1,001 | 1,299 | 1,007 | 1,149 | 1,290 | 1,161 | 1,202 |
| Montana | 1,165 | 1,209 | 1,014 | 992 | 1,149 | 1,318 | 1,041 | 1,213 |
| Nevada | 1,454 | 920 * | 1,458 | 1,484 | 1,385 | 1,508 | 1,112 | 1,517 |
| New Mexico | 1,616 | 974 | 1,730 | 1,944 | 1,571 | 1,577 | 1,483 | 1,644 |
| Utah | 1,359 | 990 | 938 | 1,242 | 1,392 | 1,409 | 1,037 | 1,405 |
| Wyoming | 1,359 | 627 | 1,381 | 1,309 | 1,532 | 1,435 | 1,104 | 1,448 |
| Pacific: | | | | | | | | |
| Alaska | 1,353 | 1,554 | 1,155 | 2,143 | 1,246 | 1,222 | 1,406 | 1,343 |
| California | 1,248 | 918 | 1,390 | 1,183 | 1,208 | 1,301 | 1,100 | 1,282 |
| Hawaii | 777 | 304 * | 177 | 380 | 681 | 1,326 | 290 | 978 |
| Oregon | 1,120 | 744 | 950 | 848 | 957 | 1,436 | 856 | 1,193 |
| Washington | 1,019 | 902 | 1,001 | 1,098 | 1,093 | 975 | 963 | 1,035 |

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

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

* Figure does not meet standard of reliability or precision.

Table XII.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 9.37 | 49.02 | 46.58 | 23.69 | 19.63 | 12.68 | 24.17 | 10.19 |
| New England: | | | | | | | | |
| Connecticut | 54.79 | 405.66 | 319.84 | 134.19 | 120.47 | 57.31 | 177.12 | 53.30 |
| Maine | 50.95 | 193.69 | 230.05 | 142.45 | 88.41 | 73.39 | 129.41 | 54.81 |
| Massachusetts | 56.84 | 226.80 | 274.42 | 136.24 | 107.58 | 74.18 | 136.51 | 62.02 |
| New Hampshire | 49.04 | 212.18 | 223.69 | 132.31 | 103.12 | 58.67 | 129.84 | 52.41 |
| Rhode Island | 47.92 | 415.99 | 299.40 | 109.70 | 124.27 | 39.56 | 169.06 | 43.52 |
| Vermont | 44.00 | 366.01 | 196.12 | 108.04 | 74.76 | 54.69 | 120.92 | 44.79 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 56.85 | 300.80 | 184.70 | 147.83 | 150.42 | 63.59 | 138.34 | 62.22 |
| New York | 42.88 | 254.66 | 195.62 | 138.95 | 90.14 | 50.91 | 125.69 | 44.44 |
| Pennsylvania | 46.38 | 151.01 | 140.25 | 100.75 | 94.38 | 70.92 | 82.83 | 52.93 |
| East North Central: | | | | | | | | |
| Illinois | 40.76 | 214.09 | 303.31 | 94.55 | 71.80 | 53.75 | 131.88 | 41.57 |
| Indiana | 46.69 | 305.88 | 302.00 | 116.78 | 84.61 | 63.97 | 139.95 | 49.34 |
| Michigan | 41.59 | 98.05 * | 190.83 | 115.74 | 87.67 | 55.48 | 102.46 | 45.09 |
| Ohio | 43.95 | 176.52 | 153.81 | 111.66 | 111.00 | 55.69 | 101.27 | 47.97 |
| Wisconsin | 43.46 | 217.23 | 221.97 | 120.41 | 72.86 | 62.39 | 118.37 | 46.66 |
| West North Central: | | | | | | | | |
| Iowa | 42.14 | 207.84 | 245.88 | 121.49 | 70.49 | 57.95 | 128.18 | 43.82 |
| Kansas | 47.07 | 235.04 | 177.44 | 115.04 | 121.58 | 53.12 | 111.15 | 51.63 |
| Minnesota | 41.74 | 286.67 | 172.23 | 129.89 | 82.83 | 52.62 | 116.29 | 44.44 |
| Missouri | 54.42 | 225.96 | 400.87 | 157.17 | 94.87 | 72.43 | 176.23 | 55.44 |
| Nebraska | 39.83 | 202.37 | 190.95 | 140.11 | 96.59 | 45.77 | 122.10 | 41.72 |
| North Dakota | 42.13 | 244.77 | 158.35 | 127.39 | 75.92 | 51.13 | 111.80 | 43.57 |
| South Dakota | 44.75 | 311.62 | 193.32 | 125.94 | 90.84 | 42.32 | 131.99 | 45.30 |
| South Atlantic: | | | | | | | | |
| Delaware | 43.32 | 340.15 | 242.46 | 138.27 | 126.13 | 39.94 | 148.35 | 42.71 |
| District of Columbia | 44.55 | 244.22 | 188.59 | 152.97 | 66.76 | 57.59 | 146.82 | 44.58 |
| Florida | 47.82 | 337.23 | 132.93 | 97.37 | 126.95 | 59.38 | 116.08 | 52.61 |
| Georgia | 53.00 | 414.02 | 234.45 | 159.90 | 161.69 | 54.83 | 173.90 | 55.35 |
| Maryland | 50.91 | 328.41 | 209.84 | 147.97 | 98.77 | 67.87 | 131.75 | 55.00 |
| North Carolina | 51.76 | 215.28 | 269.04 | 135.16 | 118.00 | 66.20 | 140.53 | 55.66 |
| South Carolina | 75.95 | 252.82 | 234.67 | 203.99 | 200.05 | 94.69 | 127.98 | 86.06 |
| Virginia | 64.91 | 333.81 | 269.62 | 124.41 | 172.89 | 82.13 | 143.62 | 71.85 |
| West Virginia | 44.90 | 300.52 | 217.87 | 101.14 | 110.78 | 56.64 | 129.76 | 47.81 |
| East South Central: | | | | | | | | |
| Alabama | 52.28 | 285.72 | 247.14 | 117.55 | 158.11 | 57.81 | 129.86 | 57.23 |
| Kentucky | 87.90 | 263.60 | 287.84 | 109.12 | 98.94 | 141.56 | 138.51 | 99.70 |
| Mississippi | 59.36 | 244.46 | 236.42 | 158.49 | 179.04 | 64.24 | 144.12 | 64.54 |
| Tennessee | 41.48 | 194.13 | 217.76 | 99.53 | 93.65 | 54.92 | 114.86 | 44.48 |
| West South Central: | | | | | | | | |
| Arkansas | 46.42 | 266.86 | 244.45 | 131.79 | 99.30 | 59.20 | 139.94 | 48.52 |
| Louisiana | 51.50 | 358.98 | 260.65 | 135.75 | 117.62 | 59.62 | 152.69 | 53.04 |
| Oklahoma | 49.98 | 145.48 | 270.57 | 130.10 | 96.92 | 63.88 | 124.10 | 53.95 |
| Texas | 33.43 | 186.98 | 298.11 | 92.03 | 72.65 | 38.34 | 119.35 | 33.31 |
| Mountain: | | | | | | | | |
| Arizona | 47.63 | 336.52 | 205.13 | 161.05 | 93.36 | 58.62 | 136.99 | 50.64 |
| Colorado | 63.72 | 249.77 | 215.38 | 178.11 | 136.29 | 88.34 | 118.46 | 73.06 |
| Idaho | 58.05 | 273.80 | 272.34 | 109.35 | 112.35 | 84.87 | 140.27 | 62.64 |
| Montana | 49.98 | 294.26 | 133.54 | 107.67 | 81.39 | 75.85 | 112.52 | 53.47 |
| Nevada | 56.03 | 312.79 * | 315.30 | 186.10 | 104.88 | 72.15 | 152.69 | 60.68 |
| New Mexico | 83.82 | 256.01 | 164.44 | 231.49 | 216.64 | 106.71 | 128.66 | 98.27 |
| Utah | 46.58 | 291.88 | 172.36 | 98.81 | 125.39 | 57.12 | 98.80 | 50.48 |
| Wyoming | 63.14 | 161.13 | 240.71 | 135.54 | 174.00 | 77.85 | 126.71 | 72.66 |
| Pacific: | | | | | | | | |
| Alaska | 76.42 | 382.19 | 203.06 | 446.25 | 112.64 | 57.42 | 162.02 | 86.06 |
| California | 37.62 | 131.80 | 197.39 | 95.72 | 63.56 | 55.85 | 87.99 | 42.05 |
| Hawaii | 47.46 | 98.43 * | 42.75 | 64.54 | 73.11 | 99.22 | 48.57 | 61.82 |
| Oregon | 51.88 | 154.18 | 141.41 | 89.43 | 71.56 | 95.75 | 83.84 | 61.33 |
| Washington | 57.09 | 191.82 | 155.98 | 131.30 | 103.62 | 91.94 | 105.42 | 67.11 |

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

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

* Figure does not meet standard of reliability or precision.

Table XII.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 20,263 | 18,866 | 19,512 | 19,079 | 20,146 | 20,609 | 19,041 | 20,431 |
| New England: | | | | | | | | |
| Connecticut | 21,349 | 20,072 | 18,397 | 21,262 | 22,657 | 21,215 | 19,529 | 21,611 |
| Maine | 20,317 | 20,833 | 20,230 | 18,695 | 20,866 | 20,282 | 19,144 | 20,460 |
| Massachusetts | 21,740 | 22,559 | 21,082 | 21,689 | 21,478 | 21,816 | 21,957 | 21,707 |
| New Hampshire | 21,281 | 17,100 | 22,722 | 20,774 | 22,660 | 20,992 | 20,206 | 21,424 |
| Rhode Island | 20,153 | 21,049 | 18,185 | 19,318 | 19,339 | 20,962 | 19,340 | 20,303 |
| Vermont | 21,274 | 19,709 | 19,598 | 20,600 | 21,973 | 21,348 | 19,875 | 21,507 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 22,433 | 21,183 | 21,289 | 22,366 | 22,516 | 22,568 | 21,032 | 22,634 |
| New York | 22,716 | 24,185 | 25,315 | 23,549 | 23,320 | 22,099 | 23,559 | 22,594 |
| Pennsylvania | 20,270 | 17,345 | 19,636 | 18,641 | 20,508 | 20,640 | 19,526 | 20,363 |
| East North Central: | | | | | | | | |
| Illinois | 20,933 | 20,559 | 21,253 | 19,130 | 20,931 | 21,232 | 20,362 | 21,020 |
| Indiana | 20,283 | 17,198 | 22,814 | 19,718 | 18,028 | 21,178 | 20,642 | 20,237 |
| Michigan | 19,514 | 15,231 | 16,653 | 17,585 | 18,780 | 20,797 | 16,933 | 19,975 |
| Ohio | 19,785 | 20,099 | 19,121 | 19,319 | 18,720 | 20,214 | 19,074 | 19,865 |
| Wisconsin | 20,422 | 18,079 | 18,947 | 18,413 | 21,212 | 20,670 | 18,333 | 20,704 |
| West North Central: | | | | | | | | |
| Iowa | 18,626 | 16,545 | 17,975 | 17,789 | 18,590 | 18,985 | 17,322 | 18,835 |
| Kansas | 19,292 | 17,839 | 16,198 | 18,610 | 18,917 | 20,333 | 17,131 | 19,754 |
| Minnesota | 20,272 | 19,794 | 18,124 | 17,620 | 19,831 | 21,030 | 17,832 | 20,575 |
| Missouri | 20,070 | 13,869 | 16,550 | 17,441 | 19,960 | 21,052 | 16,337 | 20,619 |
| Nebraska | 19,636 | 20,587 | 18,584 | 19,370 | 21,059 | 19,186 | 19,261 | 19,683 |
| North Dakota | 18,490 | 17,481 | 17,239 | 17,758 | 18,549 | 19,005 | 17,338 | 18,758 |
| South Dakota | 20,106 | 21,024 | 18,370 | 18,699 | 19,301 | 21,008 | 19,029 | 20,320 |
| South Atlantic: | | | | | | | | |
| Delaware | 20,756 | 23,525 | 20,674 | 21,819 | 21,296 | 20,402 | 20,790 | 20,753 |
| District of Columbia | 22,205 | 21,992 | 21,425 | 21,668 | 23,389 | 21,705 | 22,166 | 22,212 |
| Florida | 20,129 | 18,373 | 22,678 | 19,671 | 20,897 | 19,897 | 20,615 | 20,060 |
| Georgia | 19,395 | 14,376 | 17,060 | 18,474 | 19,191 | 19,806 | 16,642 | 19,612 |
| Maryland | 19,972 | 16,837 | 16,960 | 19,265 | 20,123 | 20,689 | 17,860 | 20,384 |
| North Carolina | 19,507 | 18,441 | 17,243 | 18,091 | 19,338 | 19,808 | 17,631 | 19,679 |
| South Carolina | 20,462 | 17,929 | 19,167 | 19,120 | 20,474 | 20,672 | 18,921 | 20,575 |
| Virginia | 19,956 | 20,204 | 19,667 | 19,251 | 20,574 | 19,865 | 19,833 | 19,972 |
| West Virginia | 21,095 | 14,371 | 18,260 | 20,917 | 22,508 | 21,043 | 17,218 | 21,462 |
| East South Central: | | | | | | | | |
| Alabama | 17,674 | 17,807 | 16,878 | 15,318 | 17,197 | 18,332 | 16,734 | 17,819 |
| Kentucky | 20,107 | 17,958 | 16,843 | 19,094 | 18,538 | 20,749 | 18,087 | 20,252 |
| Mississippi | 18,093 | 12,792 | 20,019 | 16,527 | 16,262 | 18,859 | 17,146 | 18,215 |
| Tennessee | 18,315 | 15,898 | 17,564 | 15,276 | 17,755 | 18,910 | 16,438 | 18,492 |
| West South Central: | | | | | | | | |
| Arkansas | 17,627 | 16,596 | 18,740 | 15,325 | 16,525 | 18,187 | 16,975 | 17,720 |
| Louisiana | 19,102 | 17,213 | 18,606 | 17,543 | 16,443 | 20,494 | 17,755 | 19,345 |
| Oklahoma | 19,450 | 14,136 | 16,837 | 17,692 | 19,975 | 20,132 | 16,315 | 19,962 |
| Texas | 20,441 | 19,201 | 20,398 | 18,614 | 19,980 | 20,820 | 19,482 | 20,549 |
| Mountain: | | | | | | | | |
| Arizona | 19,530 | 16,495 | 17,569 | 16,827 | 18,462 | 20,255 | 16,899 | 19,833 |
| Colorado | 19,961 | 19,545 | 19,047 | 20,409 | 20,344 | 19,872 | 19,360 | 20,043 |
| Idaho | 19,320 | 16,703 | 14,166 | 15,654 | 17,039 | 20,947 | 15,349 | 19,863 |
| Montana | 19,739 | 16,365 | 15,153 | 17,955 | 21,064 | 20,733 | 16,687 | 20,595 |
| Nevada | 18,848 | 16,046 | 16,412 | 16,227 | 18,570 | 19,599 | 15,821 | 19,310 |
| New Mexico | 18,687 | 15,069 | 18,006 | 18,784 | 17,644 | 19,132 | 17,544 | 18,835 |
| Utah | 18,707 | 15,177 | 17,196 | 15,632 | 17,810 | 20,056 | 16,429 | 19,072 |
| Wyoming | 20,245 | 17,926 | 19,318 | 19,897 | 22,642 | 19,713 | 19,459 | 20,471 |
| Pacific: | | | | | | | | |
| Alaska | 22,170 | 26,551 | 22,932 | 22,709 | 24,250 | 20,834 | 23,049 | 22,029 |
| California | 20,498 | 18,428 | 19,382 | 19,659 | 20,083 | 21,008 | 18,516 | 20,830 |
| Hawaii | 18,913 | 19,556 | 17,586 | 19,283 | 18,477 | 19,056 | 19,051 | 18,885 |
| Oregon | 19,539 | 15,993 | 17,948 | 18,461 | 19,541 | 20,012 | 16,914 | 19,852 |
| Washington | 19,436 | 19,249 | 16,934 | 17,841 | 19,917 | 19,684 | 18,180 | 19,599 |

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

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

Table XII.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 67.52 | 284.13 | 303.96 | 177.39 | 172.42 | 84.00 | 159.26 | 73.47 |
| New England: | | | | | | | | |
| Connecticut | 302.18 | 1,125.27 | 1,334.83 | 885.92 | 716.27 | 387.01 | 739.39 | 329.10 |
| Maine | 216.38 | 1,351.53 | 1,313.63 | 831.62 | 610.72 | 196.69 | 796.71 | 225.02 |
| Massachusetts | 484.09 | 1,756.59 | 857.04 | 624.96 | 716.13 | 757.30 | 839.23 | 543.39 |
| New Hampshire | 294.52 | 1,266.19 | 1,450.29 | 990.89 | 488.21 | 394.74 | 763.61 | 318.81 |
| Rhode Island | 262.34 | 851.88 | 1,075.00 | 565.37 | 621.93 | 311.54 | 575.66 | 291.85 |
| Vermont | 254.66 | 931.93 | 798.72 | 465.49 | 661.16 | 299.35 | 405.36 | 288.76 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 453.17 | 1,257.02 | 1,195.84 | 1,151.93 | 1,588.05 | 399.53 | 699.38 | 502.63 |
| New York | 336.85 | 1,100.27 | 1,362.41 | 1,372.71 | 994.49 | 332.46 | 867.31 | 365.03 |
| Pennsylvania | 299.66 | 991.05 | 1,005.62 | 606.79 | 583.74 | 420.88 | 635.28 | 327.56 |
| East North Central: | | | | | | | | |
| Illinois | 281.46 | 1,672.53 | 967.78 | 1,280.94 | 485.33 | 327.45 | 759.56 | 303.03 |
| Indiana | 370.53 | 1,408.09 | 1,772.65 | 756.01 | 976.71 | 328.15 | 1,120.15 | 390.30 |
| Michigan | 445.32 | 876.00 | 702.95 | 738.75 | 715.79 | 637.85 | 626.70 | 495.15 |
| Ohio | 329.98 | 1,616.04 | 1,203.59 | 677.49 | 1,045.56 | 315.36 | 705.93 | 361.25 |
| Wisconsin | 270.58 | 1,047.14 | 1,225.05 | 651.12 | 626.63 | 343.52 | 665.18 | 293.19 |
| West North Central: | | | | | | | | |
| Iowa | 283.43 | 829.28 | 727.09 | 566.43 | 413.69 | 451.69 | 448.40 | 321.43 |
| Kansas | 296.17 | 1,404.24 | 1,252.38 | 493.98 | 593.72 | 408.67 | 753.30 | 315.72 |
| Minnesota | 304.34 | 1,857.06 | 719.24 | 763.72 | 486.73 | 416.03 | 663.14 | 326.11 |
| Missouri | 360.24 | 1,265.70 | 1,064.57 | 822.42 | 562.90 | 480.77 | 789.64 | 384.99 |
| Nebraska | 327.03 | 1,022.04 | 1,285.47 | 988.10 | 741.04 | 401.68 | 792.67 | 354.05 |
| North Dakota | 208.18 | 1,154.63 | 791.46 | 420.00 | 458.77 | 294.50 | 496.09 | 228.72 |
| South Dakota | 281.10 | 907.81 | 662.14 | 773.54 | 509.31 | 425.03 | 523.03 | 317.33 |
| South Atlantic: | | | | | | | | |
| Delaware | 384.06 | 2,471.74 | 1,084.63 | 1,408.10 | 905.99 | 436.84 | 843.77 | 408.34 |
| District of Columbia | 304.85 | 1,461.29 | 1,198.23 | 1,029.79 | 613.60 | 374.48 | 913.30 | 321.12 |
| Florida | 354.02 | 1,432.83 | 2,330.03 | 780.28 | 672.67 | 450.54 | 1,103.58 | 372.33 |
| Georgia | 351.56 | 2,210.18 | 813.72 | 1,086.29 | 716.91 | 449.63 | 824.09 | 372.14 |
| Maryland | 314.89 | 789.35 | 702.54 | 1,039.83 | 592.91 | 436.45 | 754.04 | 348.09 |
| North Carolina | 215.93 | 1,826.27 | 1,707.06 | 533.89 | 533.66 | 245.53 | 929.50 | 218.86 |
| South Carolina | 459.91 | 1,879.50 | 1,712.77 | 784.35 | 738.00 | 586.30 | 943.22 | 486.40 |
| Virginia | 306.82 | 1,929.39 | 1,019.55 | 687.16 | 653.63 | 404.85 | 720.15 | 334.00 |
| West Virginia | 463.82 | 1,482.16 | 1,393.85 | 1,217.93 | 1,489.91 | 460.54 | 907.38 | 496.80 |
| East South Central: | | | | | | | | |
| Alabama | 315.59 | 1,094.21 | 498.12 | 685.90 | 856.71 | 405.21 | 455.71 | 355.78 |
| Kentucky | 301.08 | 1,324.63 | 1,180.04 | 1,044.51 | 942.50 | 322.52 | 796.63 | 315.64 |
| Mississippi | 376.04 | 1,661.73 | 2,414.77 | 973.49 | 628.96 | 502.43 | 1,303.18 | 393.66 |
| Tennessee | 237.45 | 1,028.41 | 1,586.03 | 704.17 | 507.56 | 311.25 | 731.96 | 253.37 |
| West South Central: | | | | | | | | |
| Arkansas | 333.03 | 1,967.64 | 1,479.89 | 977.19 | 735.02 | 418.82 | 878.08 | 359.18 |
| Louisiana | 354.69 | 1,114.93 | 903.15 | 740.33 | 697.45 | 506.99 | 521.55 | 408.46 |
| Oklahoma | 301.05 | 1,269.63 | 1,003.48 | 1,052.56 | 755.00 | 328.69 | 599.55 | 325.96 |
| Texas | 266.78 | 963.21 | 1,852.85 | 748.40 | 924.99 | 276.63 | 877.93 | 280.79 |
| Mountain: | | | | | | | | |
| Arizona | 362.27 | 2,052.64 | 1,509.48 | 721.89 | 823.15 | 417.45 | 887.13 | 378.39 |
| Colorado | 289.40 | 1,186.51 | 1,092.39 | 1,296.34 | 781.26 | 328.02 | 715.90 | 313.72 |
| Idaho | 398.64 | 1,431.42 | 845.25 | 628.23 | 637.63 | 527.45 | 600.84 | 433.55 |
| Montana | 402.97 | 1,181.87 | 894.73 | 1,125.90 | 872.61 | 438.30 | 846.82 | 427.63 |
| Nevada | 367.57 | 1,619.52 | 1,966.89 | 668.32 | 915.81 | 462.18 | 920.06 | 397.83 |
| New Mexico | 411.17 | 2,329.33 | 2,300.81 | 1,190.00 | 1,430.92 | 411.05 | 1,092.65 | 445.63 |
| Utah | 257.93 | 879.19 | 786.05 | 562.61 | 387.14 | 369.00 | 452.73 | 288.55 |
| Wyoming | 323.51 | 1,991.56 | 1,013.41 | 859.39 | 828.54 | 325.23 | 778.44 | 351.04 |
| Pacific: | | | | | | | | |
| Alaska | 419.80 | 2,941.72 | 2,155.18 | 1,305.89 | 1,085.16 | 389.94 | 1,372.18 | 434.12 |
| California | 295.66 | 889.13 | 1,100.77 | 712.17 | 611.62 | 400.81 | 547.79 | 328.21 |
| Hawaii | 335.41 | 802.01 | 943.39 | 820.80 | 643.25 | 516.71 | 618.72 | 383.56 |
| Oregon | 277.03 | 1,982.49 | 988.64 | 650.22 | 698.23 | 363.11 | 659.96 | 302.78 |
| Washington | 380.31 | 1,414.69 | 1,845.67 | 565.94 | 1,008.91 | 510.54 | 808.58 | 427.57 |

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

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

Table XII.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5,707 | 4,639 | 6,765 | 7,205 | 6,354 | 5,258 | 6,284 | 5,628 |
| New England: | | | | | | | | |
| Connecticut | 5,527 | 2,506 * | 6,088 | 6,476 | 5,960 | 5,389 | 5,261 | 5,565 |
| Maine | 5,751 | 4,483 | 7,576 | 8,141 | 6,328 | 5,098 | 6,260 | 5,689 |
| Massachusetts | 5,540 | 3,717 | 7,071 | 6,562 | 6,143 | 5,198 | 5,522 | 5,543 |
| New Hampshire | 5,642 | 3,582 | 5,965 | 8,531 | 6,098 | 5,140 | 6,040 | 5,589 |
| Rhode Island | 5,451 | 6,058 | 7,054 | 5,792 | 5,467 | 5,124 | 6,341 | 5,287 |
| Vermont | 5,324 | 3,937 * | 9,216 | 5,712 | 5,591 | 4,844 | 6,484 | 5,132 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 6,138 | 3,938 | 6,964 | 9,384 | 7,324 | 5,312 | 6,998 | 6,014 |
| New York | 5,309 | 4,437 | 6,043 | 7,430 | 5,388 | 5,014 | 5,854 | 5,230 |
| Pennsylvania | 5,170 | 5,215 | 3,698 | 6,015 | 5,711 | 4,958 | 5,061 | 5,184 |
| East North Central: | | | | | | | | |
| Illinois | 5,659 | 4,879 * | 8,049 | 6,828 | 6,785 | 5,056 | 6,610 | 5,515 |
| Indiana | 4,981 | 6,931 * | 6,532 | 6,751 | 5,090 | 4,472 | 6,846 | 4,743 |
| Michigan | 4,250 | 2,436 | 4,644 | 3,771 | 4,076 | 4,518 | 3,454 | 4,392 |
| Ohio | 4,867 | 3,464 | 5,543 | 5,086 | 4,598 | 4,925 | 4,784 | 4,876 |
| Wisconsin | 4,965 | 5,069 | 3,973 | 5,762 | 4,928 | 4,898 | 5,086 | 4,949 |
| West North Central: | | | | | | | | |
| Iowa | 5,617 | 3,457 | 6,280 | 7,439 | 5,528 | 5,400 | 5,427 | 5,647 |
| Kansas | 6,007 | 6,352 | 7,103 | 6,433 | 6,590 | 5,357 | 6,785 | 5,841 |
| Minnesota | 5,717 | 7,915 | 8,150 | 5,592 | 6,104 | 5,373 | 7,195 | 5,533 |
| Missouri | 6,108 | 3,411 * | 6,952 | 6,625 | 6,222 | 6,117 | 5,607 | 6,182 |
| Nebraska | 5,730 | 4,344 * | 6,821 | 6,989 | 6,845 | 5,207 | 5,424 | 5,768 |
| North Dakota | 5,430 | 6,694 | 6,154 | 6,692 | 6,280 | 4,388 | 6,273 | 5,234 |
| South Dakota | 6,230 | 6,397 | 5,980 | 7,089 | 7,087 | 5,550 | 6,379 | 6,200 |
| South Atlantic: | | | | | | | | |
| Delaware | 6,452 | -- | 6,874 | 9,260 | 6,342 | 6,091 | 5,759 | 6,518 |
| District of Columbia | 6,577 | 8,333 | 7,451 | 5,737 | 6,609 | 6,643 | 6,641 | 6,567 |
| Florida | 6,874 | 4,018 * | 7,425 | 9,601 | 9,661 | 5,910 | 6,700 | 6,899 |
| Georgia | 5,979 | -- | 8,214 | 9,819 | 6,190 | 5,412 | 7,949 | 5,823 |
| Maryland | 6,456 | 4,835 | 7,008 | 7,414 | 7,881 | 5,823 | 6,902 | 6,369 |
| North Carolina | 5,961 | 3,191 * | 7,012 | 9,439 | 6,684 | 5,559 | 6,238 | 5,936 |
| South Carolina | 6,928 | -- | 7,884 | 7,889 | 7,848 | 6,697 | 6,705 | 6,945 |
| Virginia | 6,460 | 4,777 | 6,592 | 9,692 | 7,520 | 5,675 | 6,995 | 6,389 |
| West Virginia | 4,782 | -- | 5,766 | 5,278 | 5,561 | 4,458 | 5,287 | 4,734 |
| East South Central: | | | | | | | | |
| Alabama | 5,593 | 5,310 | 7,412 | 5,849 | 6,319 | 5,144 | 6,426 | 5,464 |
| Kentucky | 5,454 | -- | 8,468 | 7,691 | 5,797 | 5,129 | 7,199 | 5,329 |
| Mississippi | 6,334 | -- | 10,620 | 8,710 | 6,715 | 5,617 | 9,221 | 5,964 |
| Tennessee | 5,487 | 5,103 | 7,163 | 7,548 | 7,411 | 4,731 | 7,048 | 5,340 |
| West South Central: | | | | | | | | |
| Arkansas | 5,954 | -- | 5,554 | 8,795 | 6,730 | 5,372 | 6,845 | 5,827 |
| Louisiana | 6,841 | 4,057 * | 7,678 | 8,915 | 7,747 | 6,146 | 7,677 | 6,690 |
| Oklahoma | 5,916 | 3,259 * | 6,224 | 7,535 | 6,790 | 5,395 | 6,022 | 5,899 |
| Texas | 6,505 | 6,583 | 8,716 | 9,168 | 7,347 | 5,867 | 8,626 | 6,268 |
| Mountain: | | | | | | | | |
| Arizona | 5,718 | 5,153 | 5,944 | 6,684 | 7,079 | 5,377 | 6,150 | 5,669 |
| Colorado | 5,778 | 4,210 * | 8,561 | 7,635 | 6,960 | 5,147 | 6,300 | 5,707 |
| Idaho | 5,134 | 5,180 * | 6,175 | 6,973 | 5,852 | 4,617 | 6,386 | 4,962 |
| Montana | 5,150 | 3,769 * | 5,393 | 6,726 | 5,155 | 4,860 | 4,968 | 5,200 |
| Nevada | 6,156 | 3,625 | 4,491 | 7,527 | 8,017 | 5,819 | 4,675 | 6,382 |
| New Mexico | 5,964 | -- | 7,884 | 7,160 | 7,307 | 5,400 | 6,069 | 5,951 |
| Utah | 4,970 | 4,493 | 4,941 | 5,989 | 5,137 | 4,743 | 5,268 | 4,923 |
| Wyoming | 5,564 | 3,913 | 5,585 | 6,810 | 5,362 | 5,434 | 5,698 | 5,525 |
| Pacific: | | | | | | | | |
| Alaska | 5,019 | 4,388 * | 3,258 * | 5,689 | 5,533 | 4,899 | 3,505 | 5,262 |
| California | 5,662 | 4,258 | 7,543 | 7,346 | 6,440 | 5,058 | 6,448 | 5,530 |
| Hawaii | 5,196 | 3,825 | 3,265 | 5,361 | 5,368 | 5,462 | 4,227 | 5,396 |
| Oregon | 5,831 | -- | 6,278 | 5,997 | 6,142 | 5,570 | 6,338 | 5,771 |
| Washington | 4,356 | 8,046 | 7,135 | 5,883 | 6,442 | 3,282 | 6,412 | 4,090 |

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

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

* Figure does not meet standard of reliability or precision.

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

Table XII.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 43.88 | 245.26 | 234.50 | 147.09 | 109.23 | 51.38 | 127.43 | 46.53 |
| New England: | | | | | | | | |
| Connecticut | 167.65 | 788.68 * | 1,112.23 | 551.88 | 498.23 | 176.24 | 569.42 | 173.16 |
| Maine | 163.09 | 1,258.86 | 1,209.72 | 842.49 | 299.61 | 181.08 | 666.43 | 165.57 |
| Massachusetts | 161.16 | 895.55 | 847.11 | 501.40 | 397.48 | 175.25 | 566.88 | 164.35 |
| New Hampshire | 187.12 | 988.93 | 1,288.36 | 746.41 | 398.66 | 189.89 | 638.57 | 194.11 |
| Rhode Island | 154.79 | 1,637.74 | 625.63 | 551.47 | 330.56 | 142.39 | 602.33 | 144.01 |
| Vermont | 209.58 | 1,419.58 * | 1,498.78 | 508.56 | 542.38 | 149.73 | 787.54 | 204.21 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 291.85 | 920.79 | 858.93 | 841.75 | 649.27 | 324.16 | 554.99 | 322.53 |
| New York | 152.22 | 953.78 | 938.03 | 715.73 | 314.64 | 176.73 | 535.22 | 155.38 |
| Pennsylvania | 162.71 | 1,217.95 | 612.08 | 505.73 | 397.80 | 195.52 | 504.73 | 171.97 |
| East North Central: | | | | | | | | |
| Illinois | 198.47 | 1,659.21 * | 1,122.77 | 703.27 | 341.15 | 225.88 | 743.29 | 196.66 |
| Indiana | 224.76 | 2,472.11 * | 1,659.52 | 579.14 | 485.38 | 229.04 | 946.70 | 206.89 |
| Michigan | 208.66 | 711.84 | 618.83 | 442.36 | 329.16 | 335.85 | 363.41 | 240.05 |
| Ohio | 138.12 | 882.97 | 833.44 | 422.96 | 334.46 | 157.30 | 454.10 | 145.07 |
| Wisconsin | 184.69 | 1,351.70 | 680.34 | 446.89 | 321.54 | 267.24 | 483.43 | 199.07 |
| West North Central: | | | | | | | | |
| Iowa | 154.03 | 863.92 | 777.75 | 606.95 | 270.30 | 195.18 | 456.09 | 163.37 |
| Kansas | 191.96 | 1,222.21 | 1,081.34 | 543.65 | 367.91 | 201.39 | 636.24 | 185.15 |
| Minnesota | 253.48 | 2,287.24 | 1,429.95 | 596.48 | 354.99 | 345.41 | 865.20 | 262.26 |
| Missouri | 284.99 | 1,120.09 * | 917.63 | 727.54 | 364.04 | 389.55 | 676.02 | 310.31 |
| Nebraska | 205.22 | 1,452.03 * | 911.65 | 961.21 | 371.60 | 258.72 | 732.08 | 211.03 |
| North Dakota | 181.41 | 1,268.10 | 1,019.59 | 465.70 | 306.14 | 194.89 | 586.87 | 175.01 |
| South Dakota | 155.22 | 1,021.34 | 1,130.17 | 482.77 | 267.67 | 174.54 | 563.78 | 149.24 |
| South Atlantic: | | | | | | | | |
| Delaware | 411.24 | -- | 1,076.95 | 2,681.54 | 677.97 | 323.60 | 689.87 | 441.57 |
| District of Columbia | 241.76 | 1,017.13 | 1,112.47 | 779.41 | 461.85 | 306.93 | 845.52 | 245.12 |
| Florida | 246.20 | 1,282.45 * | 1,399.51 | 740.68 | 823.72 | 217.99 | 704.97 | 263.16 |
| Georgia | 207.09 | -- | 1,021.79 | 639.05 | 611.54 | 217.80 | 697.15 | 215.27 |
| Maryland | 227.22 | 1,047.06 | 932.56 | 741.07 | 424.52 | 280.85 | 649.47 | 238.24 |
| North Carolina | 192.74 | 1,109.51 * | 1,187.91 | 1,009.14 | 445.84 | 197.32 | 818.99 | 196.91 |
| South Carolina | 572.69 | -- | 1,491.32 | 784.35 | 926.70 | 745.64 | 792.83 | 611.74 |
| Virginia | 262.65 | 1,263.11 | 1,043.42 | 827.25 | 545.32 | 324.17 | 640.08 | 284.68 |
| West Virginia | 237.58 | -- | 932.73 | 605.38 | 750.29 | 240.62 | 783.23 | 248.55 |
| East South Central: | | | | | | | | |
| Alabama | 224.13 | 1,301.79 | 868.03 | 668.53 | 503.48 | 274.87 | 541.86 | 239.16 |
| Kentucky | 243.19 | -- | 1,105.62 | 533.64 | 515.12 | 295.01 | 764.09 | 252.95 |
| Mississippi | 264.02 | -- | 2,759.18 | 764.60 | 568.45 | 226.57 | 1,367.99 | 216.11 |
| Tennessee | 207.95 | 987.61 | 875.85 | 510.45 | 553.49 | 201.29 | 534.55 | 215.66 |
| West South Central: | | | | | | | | |
| Arkansas | 231.81 | -- | 866.47 | 995.07 | 431.37 | 272.72 | 684.69 | 246.14 |
| Louisiana | 241.93 | 1,307.15 * | 824.29 | 715.95 | 534.79 | 317.72 | 651.28 | 258.71 |
| Oklahoma | 243.84 | 1,141.52 * | 1,050.35 | 807.17 | 728.94 | 226.93 | 662.26 | 262.31 |
| Texas | 174.05 | 1,035.54 | 1,279.63 | 552.02 | 501.97 | 204.27 | 643.51 | 180.20 |
| Mountain: | | | | | | | | |
| Arizona | 218.45 | 1,434.40 | 1,373.67 | 656.81 | 617.16 | 258.61 | 687.64 | 230.05 |
| Colorado | 266.92 | 1,293.99 * | 1,315.59 | 837.22 | 846.66 | 249.86 | 826.38 | 281.84 |
| Idaho | 230.82 | 1,608.74 * | 834.99 | 725.99 | 477.41 | 280.31 | 654.12 | 241.71 |
| Montana | 294.44 | 1,315.04 * | 910.94 | 782.27 | 723.83 | 305.93 | 626.85 | 335.77 |
| Nevada | 334.76 | 1,059.56 | 980.30 | 698.64 | 1,052.74 | 404.02 | 575.40 | 372.96 |
| New Mexico | 245.15 | -- | 974.20 | 843.11 | 1,076.32 | 206.73 | 750.67 | 259.43 |
| Utah | 168.43 | 865.74 | 792.68 | 461.56 | 451.76 | 189.30 | 431.19 | 182.84 |
| Wyoming | 267.48 | 1,167.28 | 840.38 | 854.10 | 412.28 | 400.00 | 557.17 | 304.87 |
| Pacific: | | | | | | | | |
| Alaska | 278.75 | 1,417.94 * | 1,053.94 * | 1,322.15 | 603.02 | 332.49 | 737.94 | 292.29 |
| California | 181.67 | 821.93 | 1,179.85 | 727.20 | 561.21 | 170.30 | 511.64 | 191.57 |
| Hawaii | 239.16 | 820.89 | 966.45 | 888.62 | 499.97 | 309.22 | 606.11 | 262.22 |
| Oregon | 297.75 | -- | 892.06 | 636.76 | 674.93 | 420.74 | 625.32 | 326.40 |
| Washington | 520.82 | 2,358.83 | 758.43 | 847.24 | 742.56 | 570.71 | 920.54 | 545.20 |

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

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

* Figure does not meet standard of reliability or precision.

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

Table XII.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 13,865 | 13,830 | 13,483 | 13,118 | 13,945 | 13,990 | 13,405 | 13,927 |
| New England: | | | | | | | | |
| Connecticut | 14,690 | 13,463 | 13,870 | 14,681 | 17,260 | 14,076 | 13,849 | 14,807 |
| Maine | 14,372 | 15,344 | 13,225 | 12,777 | 15,151 | 14,398 | 13,603 | 14,502 |
| Massachusetts | 14,821 | 15,550 | 15,483 | 15,358 | 14,490 | 14,712 | 15,223 | 14,760 |
| New Hampshire | 15,097 | 13,442 | 15,774 | 14,257 | 16,385 | 14,667 | 14,368 | 15,210 |
| Rhode Island | 14,407 | 14,141 | 12,668 | 14,513 | 14,910 | 14,358 | 13,769 | 14,503 |
| Vermont | 15,015 | 13,013 | 14,299 | 14,129 | 15,339 | 15,400 | 13,662 | 15,274 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 15,170 | 14,937 | 13,905 | 14,729 | 16,167 | 15,089 | 14,151 | 15,325 |
| New York | 15,633 | 18,576 | 16,208 | 16,136 | 16,266 | 15,116 | 17,089 | 15,408 |
| Pennsylvania | 14,244 | 13,770 | 13,814 | 13,714 | 14,655 | 14,261 | 13,924 | 14,285 |
| East North Central: | | | | | | | | |
| Illinois | 14,237 | 13,910 | 13,695 | 14,652 | 13,183 | 14,597 | 13,919 | 14,286 |
| Indiana | 14,182 | 14,747 | 12,420 | 13,878 | 14,321 | 14,255 | 13,830 | 14,218 |
| Michigan | 14,150 | 12,001 | 12,924 | 12,418 | 14,007 | 14,718 | 12,501 | 14,363 |
| Ohio | 13,703 | 13,396 | 12,027 | 13,091 | 14,198 | 13,775 | 13,010 | 13,793 |
| Wisconsin | 14,472 | 15,084 | 12,973 | 13,553 | 15,007 | 14,493 | 13,849 | 14,544 |
| West North Central: | | | | | | | | |
| Iowa | 12,997 | 13,079 | 10,021 | 12,193 | 13,169 | 13,282 | 11,475 | 13,225 |
| Kansas | 13,422 | 12,173 | 11,345 | 12,307 | 12,751 | 14,303 | 11,967 | 13,699 |
| Minnesota | 14,021 | 12,974 | 12,878 | 13,778 | 13,981 | 14,147 | 13,088 | 14,104 |
| Missouri | 13,431 | 11,280 | 12,578 | 11,602 | 14,125 | 13,773 | 11,767 | 13,662 |
| Nebraska | 13,820 | 16,011 | 13,851 | 13,012 | 13,670 | 13,859 | 13,923 | 13,810 |
| North Dakota | 13,118 | 13,019 | 12,601 | 12,670 | 12,547 | 13,569 | 12,382 | 13,218 |
| South Dakota | 13,714 | 12,246 | 13,447 | 13,391 | 13,403 | 14,065 | 12,886 | 13,846 |
| South Atlantic: | | | | | | | | |
| Delaware | 13,789 | 15,435 | 11,462 | 14,061 | 14,606 | 13,607 | 12,886 | 13,884 |
| District of Columbia | 15,066 | 14,035 | 15,086 | 14,736 | 16,438 | 14,512 | 14,678 | 15,139 |
| Florida | 13,449 | 14,225 | 11,923 | 13,472 | 14,220 | 13,263 | 13,548 | 13,438 |
| Georgia | 13,515 | 13,991 | 15,489 | 12,644 | 12,926 | 13,654 | 14,409 | 13,417 |
| Maryland | 14,074 | 15,515 | 13,984 | 12,546 | 14,547 | 14,232 | 13,415 | 14,193 |
| North Carolina | 12,802 | 12,182 | 12,527 | 12,707 | 12,519 | 12,927 | 12,215 | 12,854 |
| South Carolina | 13,864 | 14,715 | 14,197 | 12,904 | 13,907 | 13,922 | 13,450 | 13,905 |
| Virginia | 12,937 | 13,662 | 14,220 | 12,040 | 12,188 | 13,225 | 13,204 | 12,897 |
| West Virginia | 14,670 | 13,197 | 12,501 | 13,975 | 14,620 | 15,040 | 12,898 | 14,910 |
| East South Central: | | | | | | | | |
| Alabama | 12,943 | 13,077 | 12,851 | 11,439 | 12,512 | 13,215 | 12,506 | 13,012 |
| Kentucky | 13,608 | 13,311 | 10,993 | 12,499 | 13,389 | 13,971 | 11,900 | 13,787 |
| Mississippi | 12,502 | 9,761 | 13,199 | 10,209 | 12,071 | 13,095 | 11,326 | 12,618 |
| Tennessee | 12,782 | 11,436 | 12,732 | 11,597 | 12,395 | 13,078 | 12,071 | 12,853 |
| West South Central: | | | | | | | | |
| Arkansas | 12,382 | 11,370 | 12,881 | 11,387 | 12,011 | 12,616 | 12,324 | 12,390 |
| Louisiana | 13,104 | 12,277 | 13,754 | 12,096 | 11,248 | 14,080 | 12,774 | 13,173 |
| Oklahoma | 13,353 | 10,997 | 10,779 | 12,071 | 13,966 | 13,831 | 11,304 | 13,709 |
| Texas | 13,965 | 13,242 | 14,100 | 12,742 | 13,627 | 14,278 | 13,537 | 14,015 |
| Mountain: | | | | | | | | |
| Arizona | 13,036 | 10,213 | 12,805 | 10,951 | 12,560 | 13,614 | 11,427 | 13,191 |
| Colorado | 13,727 | 12,315 | 12,987 | 13,476 | 14,386 | 13,663 | 12,676 | 13,867 |
| Idaho | 12,115 | 9,181 | 11,781 | 9,929 | 11,129 | 13,165 | 10,437 | 12,388 |
| Montana | 13,329 | 13,125 | 11,111 | 11,860 | 13,878 | 14,026 | 12,203 | 13,676 |
| Nevada | 12,475 | 14,066 | 10,357 | 9,877 | 11,598 | 13,174 | 11,337 | 12,645 |
| New Mexico | 13,459 | 13,871 | 11,576 | 14,080 | 13,591 | 13,416 | 12,941 | 13,538 |
| Utah | 12,898 | 13,713 | 11,400 | 10,502 | 12,314 | 13,543 | 11,513 | 13,074 |
| Wyoming | 13,822 | 11,104 | 12,989 | 14,482 | 14,841 | 13,635 | 12,779 | 14,066 |
| Pacific: | | | | | | | | |
| Alaska | 16,656 | 18,791 | 19,314 | 18,861 | 18,844 | 15,054 | 19,692 | 16,359 |
| California | 13,898 | 13,909 | 14,251 | 12,995 | 13,978 | 13,993 | 13,275 | 13,991 |
| Hawaii | 13,371 | 13,495 | 11,588 | 12,479 | 13,359 | 13,658 | 12,674 | 13,493 |
| Oregon | 13,322 | 13,002 | 12,462 | 12,861 | 13,400 | 13,511 | 12,525 | 13,451 |
| Washington | 13,250 | 11,508 | 12,796 | 12,333 | 14,064 | 13,225 | 12,167 | 13,380 |

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

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

Table XII.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 46.86 | 311.83 | 207.47 | 110.29 | 105.26 | 60.82 | 126.30 | 50.33 |
| New England: | | | | | | | | |
| Connecticut | 373.26 | 1,530.88 | 1,788.15 | 538.84 | 606.60 | 499.48 | 823.56 | 411.02 |
| Maine | 222.97 | 1,187.41 | 677.49 | 625.82 | 477.01 | 294.22 | 609.87 | 240.87 |
| Massachusetts | 337.44 | 1,553.35 | 1,175.42 | 558.40 | 513.56 | 466.60 | 603.68 | 377.93 |
| New Hampshire | 240.79 | 1,770.90 | 861.07 | 753.29 | 553.23 | 295.08 | 608.91 | 262.38 |
| Rhode Island | 193.17 | 1,794.63 | 959.50 | 487.17 | 406.14 | 243.44 | 562.66 | 205.11 |
| Vermont | 189.13 | 503.71 | 653.82 | 408.26 | 419.21 | 262.97 | 342.21 | 212.84 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 238.03 | 1,141.98 | 787.98 | 631.62 | 484.08 | 310.49 | 525.34 | 259.30 |
| New York | 239.67 | 1,647.60 | 866.35 | 660.71 | 777.15 | 227.58 | 676.47 | 253.13 |
| Pennsylvania | 200.14 | 787.53 | 731.06 | 458.85 | 582.30 | 237.40 | 444.08 | 218.54 |
| East North Central: | | | | | | | | |
| Illinois | 244.52 | 1,078.82 | 719.86 | 432.71 | 521.68 | 326.51 | 478.64 | 272.12 |
| Indiana | 224.25 | 1,916.49 | 619.96 | 741.72 | 560.44 | 262.37 | 593.40 | 239.13 |
| Michigan | 331.77 | 1,384.83 | 781.16 | 424.82 | 430.19 | 499.34 | 508.14 | 363.04 |
| Ohio | 201.83 | 1,448.50 | 692.10 | 529.44 | 562.03 | 239.30 | 525.35 | 217.67 |
| Wisconsin | 209.73 | 2,460.70 | 1,297.91 | 434.53 | 435.98 | 263.07 | 847.20 | 213.18 |
| West North Central: | | | | | | | | |
| Iowa | 224.50 | 1,096.81 | 1,865.17 | 430.66 | 340.96 | 288.01 | 825.34 | 218.56 |
| Kansas | 202.59 | 1,409.53 | 777.02 | 442.80 | 456.23 | 250.03 | 551.31 | 216.05 |
| Minnesota | 192.73 | 847.74 | 989.82 | 580.48 | 432.57 | 241.67 | 594.23 | 203.04 |
| Missouri | 206.27 | 1,010.09 | 994.40 | 577.62 | 524.61 | 248.78 | 600.24 | 218.26 |
| Nebraska | 236.74 | 1,745.76 | 1,101.28 | 659.83 | 411.15 | 313.51 | 793.03 | 248.17 |
| North Dakota | 186.35 | 1,000.59 | 826.71 | 495.25 | 417.19 | 229.28 | 490.78 | 200.03 |
| South Dakota | 203.21 | 1,253.18 | 808.39 | 526.45 | 351.47 | 250.09 | 594.33 | 213.49 |
| South Atlantic: | | | | | | | | |
| Delaware | 301.59 | 1,565.62 | 1,044.21 | 664.84 | 878.71 | 359.47 | 624.93 | 330.21 |
| District of Columbia | 225.90 | 1,199.73 | 1,027.32 | 676.18 | 496.22 | 261.86 | 644.63 | 239.72 |
| Florida | 222.46 | 1,234.31 | 880.28 | 512.72 | 553.79 | 272.54 | 627.80 | 237.45 |
| Georgia | 268.91 | 1,278.60 | 1,354.54 | 597.19 | 614.70 | 337.38 | 855.68 | 280.83 |
| Maryland | 250.83 | 1,507.17 | 1,817.85 | 586.20 | 668.79 | 250.08 | 939.21 | 244.30 |
| North Carolina | 186.44 | 796.25 | 776.41 | 456.90 | 450.76 | 231.08 | 444.93 | 199.60 |
| South Carolina | 225.68 | 1,436.76 | 884.16 | 502.25 | 564.23 | 280.98 | 685.39 | 239.06 |
| Virginia | 218.44 | 1,325.00 | 1,197.94 | 455.32 | 624.71 | 235.76 | 615.80 | 233.25 |
| West Virginia | 304.26 | 1,877.72 | 1,098.09 | 724.19 | 854.01 | 372.33 | 744.22 | 327.60 |
| East South Central: | | | | | | | | |
| Alabama | 255.18 | 1,044.93 | 494.23 | 451.64 | 991.75 | 295.03 | 453.65 | 285.39 |
| Kentucky | 188.11 | 976.03 | 1,353.17 | 535.73 | 450.60 | 219.85 | 711.93 | 190.72 |
| Mississippi | 311.52 | 1,641.28 | 1,494.20 | 454.67 | 593.96 | 452.87 | 733.48 | 336.34 |
| Tennessee | 182.05 | 741.36 | 724.32 | 601.42 | 397.14 | 232.14 | 438.29 | 195.48 |
| West South Central: | | | | | | | | |
| Arkansas | 207.46 | 1,115.76 | 1,035.47 | 679.30 | 467.92 | 255.45 | 707.67 | 215.91 |
| Louisiana | 215.14 | 1,127.64 | 1,135.38 | 415.43 | 473.83 | 252.25 | 591.97 | 228.73 |
| Oklahoma | 247.48 | 887.66 | 677.96 | 482.06 | 371.18 | 388.49 | 416.79 | 276.69 |
| Texas | 156.04 | 883.42 | 908.21 | 467.91 | 408.29 | 181.14 | 491.78 | 163.98 |
| Mountain: | | | | | | | | |
| Arizona | 223.99 | 1,223.13 | 943.07 | 430.78 | 483.38 | 293.65 | 511.54 | 241.29 |
| Colorado | 254.16 | 1,556.20 | 1,279.79 | 627.22 | 644.79 | 297.46 | 695.44 | 269.16 |
| Idaho | 256.22 | 1,151.40 | 815.74 | 487.48 | 546.58 | 379.07 | 563.85 | 292.39 |
| Montana | 244.12 | 1,286.40 | 677.94 | 558.08 | 479.68 | 276.76 | 636.48 | 255.14 |
| Nevada | 265.21 | 2,355.70 | 865.57 | 620.07 | 634.28 | 273.99 | 1,233.70 | 257.35 |
| New Mexico | 255.48 | 1,467.85 | 1,380.97 | 806.24 | 374.03 | 334.56 | 678.51 | 276.04 |
| Utah | 204.04 | 1,295.76 | 809.01 | 529.60 | 367.88 | 260.42 | 465.91 | 220.32 |
| Wyoming | 287.32 | 1,753.53 | 1,015.46 | 682.66 | 1,008.90 | 252.94 | 707.53 | 310.16 |
| Pacific: | | | | | | | | |
| Alaska | 281.81 | 2,914.88 | 1,848.08 | 1,024.55 | 483.05 | 293.34 | 1,205.83 | 283.18 |
| California | 215.32 | 1,366.97 | 875.93 | 526.88 | 322.50 | 299.37 | 533.55 | 233.16 |
| Hawaii | 256.84 | 997.89 | 590.71 | 449.40 | 440.50 | 374.29 | 520.32 | 284.60 |
| Oregon | 239.17 | 1,802.17 | 707.01 | 486.03 | 529.70 | 330.11 | 568.38 | 263.01 |
| Washington | 257.14 | 791.54 | 1,285.15 | 644.74 | 645.16 | 319.83 | 547.77 | 283.98 |

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

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

Table XII.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 3,847 | 3,241 | 4,468 | 4,919 | 4,404 | 3,489 | 4,215 | 3,798 |
| New England: | | | | | | | | |
| Connecticut | 3,780 | 2,560 * | 6,021 | 4,745 | 4,282 | 3,417 | 4,680 | 3,655 |
| Maine | 3,877 | 4,315 | 4,874 | 4,608 | 4,679 | 3,327 | 4,589 | 3,756 |
| Massachusetts | 3,808 | 2,946 | 5,123 | 4,883 | 4,440 | 3,468 | 4,476 | 3,707 |
| New Hampshire | 4,032 | 3,034 * | 4,852 | 5,185 | 4,018 | 3,775 | 4,687 | 3,930 |
| Rhode Island | 3,909 | 6,042 | 3,235 | 4,875 | 4,441 | 3,518 | 4,484 | 3,823 |
| Vermont | 3,733 | 2,387 * | 6,614 | 4,306 | 3,821 | 3,333 | 4,483 | 3,589 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 3,952 | 4,478 | 3,325 | 6,524 | 5,153 | 3,257 | 4,714 | 3,836 |
| New York | 3,623 | 1,618 * | 3,980 | 5,304 | 4,264 | 3,290 | 3,601 | 3,627 |
| Pennsylvania | 3,492 | 2,147 | 3,412 | 3,838 | 4,054 | 3,309 | 3,135 | 3,538 |
| East North Central: | | | | | | | | |
| Illinois | 3,736 | 3,872 | 4,929 | 4,593 | 4,087 | 3,371 | 4,520 | 3,615 |
| Indiana | 3,549 | 4,713 | 3,764 | 5,773 | 3,762 | 3,068 | 4,736 | 3,427 |
| Michigan | 3,273 | 2,580 | 3,888 | 2,869 | 3,584 | 3,220 | 3,052 | 3,301 |
| Ohio | 3,528 | 3,097 * | 3,342 | 3,804 | 3,471 | 3,530 | 3,581 | 3,522 |
| Wisconsin | 3,411 | 2,433 | 3,448 | 4,852 | 3,646 | 3,061 | 4,037 | 3,340 |
| West North Central: | | | | | | | | |
| Iowa | 3,771 | 3,073 | 4,397 | 4,624 | 3,910 | 3,578 | 3,906 | 3,751 |
| Kansas | 3,775 | 2,524 * | 3,566 | 4,402 | 4,364 | 3,516 | 3,492 | 3,829 |
| Minnesota | 4,074 | -- | 5,083 | 5,455 | 4,095 | 3,893 | 4,441 | 4,041 |
| Missouri | 3,988 | 3,200 | 3,164 | 4,634 | 4,160 | 3,888 | 3,631 | 4,038 |
| Nebraska | 3,957 | 3,027 * | 6,014 | 5,804 | 4,624 | 3,477 | 4,700 | 3,884 |
| North Dakota | 3,441 | 2,209 * | 4,151 | 3,890 | 4,162 | 2,997 | 3,466 | 3,438 |
| South Dakota | 4,083 | 2,730 | 4,127 | 4,804 | 4,912 | 3,686 | 3,908 | 4,111 |
| South Atlantic: | | | | | | | | |
| Delaware | 4,144 | -- | 4,789 | 4,917 | 4,693 | 3,805 | 4,874 | 4,067 |
| District of Columbia | 4,124 | 5,457 | 4,353 | 3,179 | 4,176 | 4,206 | 3,929 | 4,160 |
| Florida | 4,583 | 3,006 | 5,121 | 6,316 | 6,230 | 3,946 | 4,446 | 4,600 |
| Georgia | 3,882 | 2,540 * | 4,933 | 5,850 | 4,357 | 3,451 | 4,365 | 3,829 |
| Maryland | 4,123 | 4,134 * | 3,194 | 4,790 | 5,046 | 3,718 | 3,872 | 4,168 |
| North Carolina | 3,851 | -- | 4,619 | 5,802 | 3,891 | 3,601 | 4,908 | 3,758 |
| South Carolina | 4,253 | -- | 5,760 | 4,173 | 5,178 | 3,990 | 4,843 | 4,195 |
| Virginia | 3,847 | 2,706 * | 4,571 | 5,182 | 4,007 | 3,593 | 4,241 | 3,788 |
| West Virginia | 3,659 | -- | 3,707 | 3,661 | 4,515 | 3,410 | 3,851 | 3,633 |
| East South Central: | | | | | | | | |
| Alabama | 3,907 | 3,195 | 4,983 | 4,567 | 4,329 | 3,726 | 3,974 | 3,896 |
| Kentucky | 3,697 | 2,771 * | 4,677 | 4,851 | 4,231 | 3,383 | 4,233 | 3,641 |
| Mississippi | 4,006 | -- | 4,612 | 4,639 | 5,200 | 3,577 | 4,304 | 3,977 |
| Tennessee | 3,906 | 4,877 | 5,313 | 5,128 | 4,721 | 3,440 | 5,350 | 3,763 |
| West South Central: | | | | | | | | |
| Arkansas | 3,918 | -- | 3,945 | 5,785 | 4,767 | 3,363 | 4,980 | 3,777 |
| Louisiana | 4,487 | 3,555 | 4,757 | 5,894 | 5,193 | 3,836 | 4,905 | 4,400 |
| Oklahoma | 3,949 | 5,737 * | 3,307 | 4,950 | 4,712 | 3,251 | 4,321 | 3,884 |
| Texas | 4,217 | 4,067 | 5,925 | 5,758 | 5,083 | 3,686 | 5,533 | 4,061 |
| Mountain: | | | | | | | | |
| Arizona | 4,035 | -- | 4,525 | 4,443 | 4,474 | 3,867 | 4,043 | 4,034 |
| Colorado | 4,264 | 5,640 * | 5,093 | 4,813 | 5,701 | 3,491 | 5,074 | 4,156 |
| Idaho | 3,443 | -- | 3,856 | 4,047 | 3,333 | 3,355 | 3,962 | 3,359 |
| Montana | 3,383 | 1,752 * | 3,414 | 4,182 | 3,892 | 3,079 | 2,962 | 3,513 |
| Nevada | 3,870 | -- | 4,698 | 3,833 | 3,934 | 3,537 | 5,342 | 3,651 |
| New Mexico | 4,240 | -- | 3,682 | 5,373 | 4,746 | 3,885 | 4,490 | 4,202 |
| Utah | 3,557 | -- | 3,210 | 3,980 | 3,595 | 3,544 | 3,462 | 3,569 |
| Wyoming | 3,460 | 3,406 | 3,953 | 4,823 | 3,673 | 2,964 | 4,197 | 3,287 |
| Pacific: | | | | | | | | |
| Alaska | 3,829 | -- | 6,554 | 5,827 | 4,005 | 3,293 | 5,676 | 3,649 |
| California | 3,788 | 2,703 | 4,922 | 4,988 | 4,359 | 3,415 | 3,838 | 3,780 |
| Hawaii | 3,586 | 1,493 * | 2,854 | 4,237 | 4,413 | 3,404 | 2,959 | 3,695 |
| Oregon | 3,403 | -- | 3,851 | 3,704 | 3,575 | 3,205 | 3,585 | 3,373 |
| Washington | 2,912 | 3,183 | 4,533 | 3,986 | 3,791 | 2,362 | 3,848 | 2,799 |

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

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

* Figure does not meet standard of reliability or precision.

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

Table XII.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 28.45 | 193.04 | 148.20 | 96.47 | 76.63 | 30.69 | 84.53 | 30.21 |
| New England: | | | | | | | | |
| Connecticut | 169.10 | 1,120.94 * | 1,584.79 | 469.16 | 351.97 | 177.93 | 769.78 | 157.15 |
| Maine | 107.89 | 971.00 | 612.46 | 318.05 | 179.12 | 124.68 | 421.45 | 102.91 |
| Massachusetts | 129.51 | 671.73 | 569.28 | 369.17 | 282.69 | 158.90 | 317.35 | 140.64 |
| New Hampshire | 128.02 | 914.74 * | 810.69 | 371.75 | 237.13 | 163.38 | 402.67 | 131.88 |
| Rhode Island | 113.62 | 903.95 | 911.48 | 391.26 | 268.25 | 116.69 | 494.66 | 109.68 |
| Vermont | 122.59 | 805.75 * | 986.16 | 394.33 | 156.53 | 140.49 | 471.77 | 114.28 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 186.01 | 1,283.03 | 649.33 | 535.29 | 320.88 | 207.30 | 523.83 | 196.28 |
| New York | 100.78 | 558.42 * | 612.39 | 473.61 | 228.17 | 105.82 | 388.61 | 99.84 |
| Pennsylvania | 111.26 | 555.77 | 485.06 | 309.58 | 271.97 | 140.69 | 278.92 | 120.40 |
| East North Central: | | | | | | | | |
| Illinois | 102.25 | 825.38 | 740.79 | 249.56 | 215.53 | 116.54 | 396.65 | 98.02 |
| Indiana | 151.15 | 1,342.83 | 533.87 | 597.56 | 270.85 | 168.32 | 462.17 | 158.88 |
| Michigan | 133.49 | 713.78 | 448.60 | 248.35 | 254.00 | 189.64 | 275.46 | 146.85 |
| Ohio | 114.23 | 1,247.86 * | 530.56 | 318.19 | 231.62 | 142.81 | 407.77 | 117.72 |
| Wisconsin | 100.83 | 718.39 | 491.89 | 346.31 | 189.50 | 122.78 | 424.10 | 100.13 |
| West North Central: | | | | | | | | |
| Iowa | 103.69 | 769.17 | 1,002.99 | 268.80 | 206.03 | 123.35 | 411.06 | 102.60 |
| Kansas | 113.40 | 888.48 * | 355.80 | 309.94 | 299.52 | 124.77 | 328.46 | 119.78 |
| Minnesota | 135.28 | -- | 876.66 | 482.29 | 209.97 | 177.61 | 479.62 | 141.68 |
| Missouri | 127.91 | 583.63 | 459.24 | 356.61 | 278.05 | 167.44 | 336.09 | 138.09 |
| Nebraska | 101.70 | 1,688.88 * | 635.35 | 378.85 | 187.38 | 104.84 | 670.56 | 92.04 |
| North Dakota | 105.72 | 784.23 * | 475.93 | 327.81 | 196.44 | 123.17 | 399.72 | 107.01 |
| South Dakota | 114.02 | 674.13 | 614.58 | 425.58 | 170.48 | 155.93 | 366.97 | 118.58 |
| South Atlantic: | | | | | | | | |
| Delaware | 163.12 | -- | 528.93 | 543.21 | 324.52 | 218.38 | 467.01 | 175.22 |
| District of Columbia | 147.95 | 1,039.69 | 851.74 | 350.91 | 362.27 | 145.72 | 498.03 | 149.00 |
| Florida | 200.29 | 718.29 | 573.72 | 482.07 | 702.40 | 187.42 | 379.58 | 219.45 |
| Georgia | 136.40 | 919.56 * | 1,416.60 | 446.23 | 376.99 | 126.71 | 702.79 | 131.02 |
| Maryland | 137.04 | 1,325.03 * | 591.34 | 348.04 | 318.82 | 149.46 | 436.63 | 140.78 |
| North Carolina | 112.82 | -- | 615.83 | 397.38 | 230.36 | 131.48 | 402.34 | 115.28 |
| South Carolina | 203.74 | -- | 769.82 | 314.48 | 503.40 | 253.89 | 535.62 | 216.64 |
| Virginia | 139.78 | 859.27 * | 890.96 | 376.66 | 299.96 | 174.22 | 431.91 | 146.88 |
| West Virginia | 161.17 | -- | 692.52 | 361.52 | 630.65 | 169.38 | 406.92 | 174.34 |
| East South Central: | | | | | | | | |
| Alabama | 122.94 | 875.13 | 731.39 | 467.09 | 328.48 | 139.08 | 404.32 | 126.01 |
| Kentucky | 142.44 | 945.01 * | 679.30 | 334.06 | 352.83 | 172.03 | 431.50 | 150.52 |
| Mississippi | 234.40 | -- | 1,374.69 | 466.51 | 813.60 | 211.41 | 559.56 | 251.19 |
| Tennessee | 137.31 | 702.79 | 556.90 | 342.77 | 380.76 | 147.22 | 369.19 | 142.56 |
| West South Central: | | | | | | | | |
| Arkansas | 130.46 | -- | 593.12 | 399.67 | 416.88 | 117.63 | 453.66 | 131.97 |
| Louisiana | 163.49 | 805.77 | 616.87 | 356.38 | 300.32 | 253.59 | 362.64 | 183.39 |
| Oklahoma | 181.03 | 2,124.51 * | 424.76 | 400.39 | 379.31 | 197.59 | 678.26 | 176.05 |
| Texas | 110.27 | 677.54 | 641.71 | 317.34 | 340.24 | 117.44 | 367.08 | 115.76 |
| Mountain: | | | | | | | | |
| Arizona | 160.58 | -- | 808.39 | 413.36 | 308.75 | 208.83 | 382.80 | 172.15 |
| Colorado | 330.23 | 1,761.27 * | 494.15 | 584.00 | 1,208.70 | 154.33 | 694.49 | 362.31 |
| Idaho | 177.07 | -- | 1,099.68 | 340.82 | 284.23 | 257.87 | 513.40 | 187.92 |
| Montana | 162.68 | 871.71 * | 442.13 | 452.18 | 291.37 | 210.67 | 421.36 | 168.72 |
| Nevada | 237.53 | -- | 552.77 | 384.80 | 418.29 | 155.86 | 1,335.38 | 148.19 |
| New Mexico | 197.22 | -- | 649.87 | 604.94 | 271.31 | 240.06 | 800.83 | 190.74 |
| Utah | 135.86 | -- | 579.99 | 279.62 | 405.46 | 155.86 | 327.56 | 147.32 |
| Wyoming | 152.31 | 799.70 | 911.73 | 362.79 | 352.13 | 178.50 | 430.09 | 157.06 |
| Pacific: | | | | | | | | |
| Alaska | 145.86 | -- | 1,241.04 | 404.86 | 327.44 | 139.23 | 708.30 | 139.89 |
| California | 113.12 | 716.07 | 685.30 | 598.67 | 240.35 | 110.35 | 341.28 | 119.64 |
| Hawaii | 256.46 | 487.35 * | 628.79 | 408.05 | 556.15 | 355.90 | 381.38 | 299.46 |
| Oregon | 128.41 | -- | 535.65 | 353.59 | 224.04 | 184.33 | 378.58 | 135.94 |
| Washington | 232.95 | 748.41 | 906.81 | 363.32 | 392.12 | 287.37 | 441.27 | 248.76 |

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

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

* Figure does not meet standard of reliability or precision.

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

Table XII.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 87.7% | 81.6% | 85.0% | 86.6% | 86.6% | 89.0% | 84.4% | 88.3% |
| New England: | | | | | | | | |
| Connecticut | 91.5% | 93.4% | 87.9% | 90.9% | 88.9% | 92.6% | 92.2% | 91.3% |
| Maine | 96.6% | 93.3% | 98.9% | 92.5% | 98.3% | 97.0% | 95.7% | 96.8% |
| Massachusetts | 83.1% | 82.3% | 86.0% | 90.1% | 82.2% | 81.8% | 86.5% | 82.5% |
| New Hampshire | 92.7% | 84.8% | 92.6% | 97.8% | 92.6% | 92.1% | 92.3% | 92.8% |
| Rhode Island | 86.5% | 90.5% | 84.8% | 98.0% | 90.8% | 81.5% | 91.6% | 85.5% |
| Vermont | 94.5% | 88.6% | 93.2% | 97.5% | 97.3% | 92.2% | 94.8% | 94.4% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 81.5% | 80.3% | 75.3% | 80.0% | 73.9% | 85.2% | 79.7% | 81.8% |
| New York | 76.3% | 61.6% | 72.5% | 73.6% | 73.8% | 79.5% | 70.5% | 77.3% |
| Pennsylvania | 89.1% | 81.6% | 76.7% | 88.7% | 92.0% | 89.7% | 80.3% | 90.5% |
| East North Central: | | | | | | | | |
| Illinois | 87.9% | 91.0% | 83.2% | 84.5% | 85.6% | 89.6% | 86.4% | 88.2% |
| Indiana | 95.9% | 97.6% | 99.9% | 97.5% | 95.1% | 95.4% | 97.1% | 95.7% |
| Michigan | 94.0% | 92.4% | 92.0% | 95.9% | 92.0% | 94.8% | 92.4% | 94.3% |
| Ohio | 90.6% | 91.3% | 90.4% | 95.5% | 95.9% | 87.9% | 91.7% | 90.5% |
| Wisconsin | 93.3% | 97.5% | 86.2% | 92.0% | 94.2% | 93.5% | 91.8% | 93.5% |
| West North Central: | | | | | | | | |
| Iowa | 94.0% | 92.3% | 99.4% | 96.4% | 93.9% | 93.1% | 95.6% | 93.7% |
| Kansas | 94.0% | 94.1% | 95.1% | 97.9% | 97.5% | 90.9% | 95.1% | 93.7% |
| Minnesota | 91.0% | 95.4% | 95.7% | 95.7% | 95.4% | 87.7% | 94.9% | 90.4% |
| Missouri | 90.9% | 89.1% | 96.4% | 95.0% | 91.9% | 89.4% | 93.6% | 90.4% |
| Nebraska | 97.5% | 98.7% | 97.0% | 97.8% | 98.2% | 97.1% | 98.0% | 97.4% |
| North Dakota | 94.6% | 93.6% | 89.9% | 91.9% | 98.5% | 94.5% | 93.1% | 95.0% |
| South Dakota | 98.2% | 94.3% | 97.7% | 95.1% | 99.9% | 98.8% | 96.6% | 98.6% |
| South Atlantic: | | | | | | | | |
| Delaware | 91.3% | 88.3% | 84.0% | 86.2% | 87.5% | 94.3% | 86.5% | 92.0% |
| District of Columbia | 72.0% | 74.9% | 72.0% | 60.6% | 67.3% | 78.3% | 69.1% | 72.6% |
| Florida | 91.0% | 78.8% | 89.4% | 89.2% | 85.6% | 93.9% | 87.5% | 91.6% |
| Georgia | 92.4% | 88.7% | 86.9% | 93.1% | 96.7% | 91.5% | 88.5% | 92.8% |
| Maryland | 83.9% | 87.9% | 82.8% | 78.1% | 85.8% | 84.5% | 82.5% | 84.2% |
| North Carolina | 92.3% | 83.0% | 97.6% | 98.0% | 94.3% | 90.7% | 94.6% | 92.0% |
| South Carolina | 92.5% | 94.1% | 91.2% | 97.6% | 98.3% | 90.0% | 93.5% | 92.4% |
| Virginia | 89.3% | 84.7% | 87.9% | 86.8% | 84.5% | 92.0% | 85.0% | 90.0% |
| West Virginia | 92.8% | 80.2% | 93.8% | 97.2% | 92.5% | 92.7% | 92.0% | 92.9% |
| East South Central: | | | | | | | | |
| Alabama | 90.8% | 77.0% | 83.7% | 92.6% | 96.8% | 90.1% | 84.8% | 91.9% |
| Kentucky | 92.4% | 94.3% | 95.2% | 92.6% | 94.1% | 91.5% | 93.2% | 92.3% |
| Mississippi | 95.0% | 94.1% | 92.9% | 97.3% | 96.1% | 94.4% | 95.9% | 94.9% |
| Tennessee | 92.2% | 92.7% | 86.9% | 95.2% | 98.2% | 90.1% | 91.0% | 92.3% |
| West South Central: | | | | | | | | |
| Arkansas | 96.3% | 86.4% | 93.9% | 95.7% | 98.1% | 96.5% | 94.3% | 96.7% |
| Louisiana | 92.7% | 82.0% | 82.2% | 90.7% | 95.5% | 94.4% | 85.7% | 94.1% |
| Oklahoma | 95.8% | 89.3% | 92.0% | 94.4% | 96.5% | 96.9% | 92.8% | 96.4% |
| Texas | 93.3% | 88.7% | 94.1% | 90.6% | 91.8% | 94.5% | 90.4% | 93.7% |
| Mountain: | | | | | | | | |
| Arizona | 94.2% | 96.0% | 94.9% | 92.7% | 94.3% | 94.3% | 95.3% | 94.0% |
| Colorado | 93.8% | 88.7% | 91.4% | 90.5% | 95.5% | 94.4% | 89.4% | 94.6% |
| Idaho | 93.3% | 96.4% | 98.2% | 93.0% | 97.4% | 90.8% | 97.2% | 92.4% |
| Montana | 95.0% | 95.6% | 99.4% | 93.6% | 96.4% | 93.6% | 96.7% | 94.5% |
| Nevada | 84.5% | 85.2% | 78.4% | 86.5% | 82.5% | 85.1% | 80.6% | 85.2% |
| New Mexico | 92.9% | 88.5% | 90.4% | 89.7% | 89.5% | 95.5% | 88.6% | 93.7% |
| Utah | 94.4% | 90.3% | 98.9% | 98.9% | 97.6% | 92.3% | 97.3% | 94.0% |
| Wyoming | 94.4% | 91.1% | 96.4% | 95.2% | 94.7% | 94.2% | 94.4% | 94.4% |
| Pacific: | | | | | | | | |
| Alaska | 94.1% | 97.4% | 99.2% | 98.9% | 94.9% | 91.9% | 98.5% | 93.3% |
| California | 71.7% | 64.1% | 66.9% | 64.0% | 60.8% | 78.6% | 64.9% | 73.0% |
| Hawaii | 40.7% | 20.9% | 23.4% | 28.2% | 30.0% | 58.6% | 23.1% | 46.6% |
| Oregon | 92.2% | 85.3% | 92.6% | 96.0% | 92.9% | 91.1% | 91.4% | 92.4% |
| Washington | 93.5% | 91.9% | 97.4% | 98.1% | 97.0% | 90.7% | 95.8% | 93.0% |

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. Percents may not add to 100% because of rounding.

Table XII.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.25% | 0.99% | 0.79% | 0.57% | 0.57% | 0.34% | 0.48% | 0.28% |
| New England: | | | | | | | | |
| Connecticut | 1.03% | 3.01% | 4.40% | 2.69% | 2.67% | 1.30% | 1.94% | 1.16% |
| Maine | 0.83% | 3.46% | 1.03% | 3.11% | 0.64% | 1.32% | 1.83% | 0.93% |
| Massachusetts | 1.62% | 4.97% | 4.31% | 2.44% | 3.84% | 2.30% | 2.42% | 1.85% |
| New Hampshire | 1.14% | 6.78% | 3.59% | 1.01% | 2.28% | 1.77% | 2.36% | 1.29% |
| Rhode Island | 1.26% | 3.65% | 4.76% | 0.97% | 2.43% | 2.01% | 1.98% | 1.46% |
| Vermont | 0.96% | 3.92% | 3.49% | 1.49% | 0.92% | 1.95% | 1.52% | 1.13% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 1.87% | 4.11% | 6.54% | 4.46% | 5.07% | 2.29% | 3.09% | 2.14% |
| New York | 1.22% | 4.88% | 3.96% | 2.98% | 2.35% | 1.75% | 2.45% | 1.37% |
| Pennsylvania | 0.97% | 4.11% | 4.25% | 2.11% | 1.86% | 1.40% | 2.36% | 1.05% |
| East North Central: | | | | | | | | |
| Illinois | 1.17% | 3.26% | 4.34% | 2.83% | 2.55% | 1.63% | 2.18% | 1.31% |
| Indiana | 0.79% | 1.74% | 0.12% | 1.14% | 1.99% | 1.08% | 1.21% | 0.89% |
| Michigan | 0.83% | 2.93% | 3.25% | 1.37% | 2.25% | 1.02% | 1.78% | 0.92% |
| Ohio | 1.39% | 4.05% | 4.26% | 2.08% | 1.32% | 2.16% | 2.51% | 1.54% |
| Wisconsin | 1.09% | 1.77% | 4.69% | 2.74% | 2.54% | 1.40% | 2.36% | 1.19% |
| West North Central: | | | | | | | | |
| Iowa | 1.04% | 2.61% | 0.31% | 1.54% | 2.04% | 1.65% | 1.25% | 1.20% |
| Kansas | 0.84% | 2.92% | 2.29% | 0.71% | 1.04% | 1.55% | 1.33% | 0.98% |
| Minnesota | 1.96% | 1.69% | 2.25% | 1.65% | 1.49% | 3.18% | 1.49% | 2.23% |
| Missouri | 1.66% | 3.73% | 2.05% | 2.03% | 2.75% | 2.58% | 1.75% | 1.91% |
| Nebraska | 0.64% | 1.35% | 2.13% | 1.19% | 1.08% | 0.95% | 0.99% | 0.71% |
| North Dakota | 0.81% | 2.73% | 3.77% | 2.43% | 0.86% | 1.26% | 1.79% | 0.91% |
| South Dakota | 0.51% | 2.10% | 1.87% | 2.54% | 0.07% | 0.69% | 1.02% | 0.58% |
| South Atlantic: | | | | | | | | |
| Delaware | 1.33% | 6.11% | 5.93% | 4.36% | 3.51% | 1.43% | 3.20% | 1.44% |
| District of Columbia | 1.70% | 6.25% | 5.49% | 4.90% | 3.51% | 2.43% | 3.70% | 1.91% |
| Florida | 1.13% | 5.29% | 3.41% | 2.57% | 3.93% | 1.11% | 2.17% | 1.26% |
| Georgia | 1.20% | 5.94% | 5.60% | 2.23% | 1.21% | 1.75% | 2.94% | 1.29% |
| Maryland | 1.87% | 3.97% | 4.54% | 4.16% | 3.34% | 2.95% | 3.17% | 2.15% |
| North Carolina | 1.16% | 6.06% | 1.09% | 1.03% | 2.28% | 1.67% | 1.51% | 1.29% |
| South Carolina | 1.51% | 3.57% | 4.48% | 1.06% | 0.49% | 2.31% | 2.10% | 1.68% |
| Virginia | 1.44% | 6.66% | 3.70% | 2.61% | 3.68% | 1.95% | 2.59% | 1.62% |
| West Virginia | 1.04% | 10.12% | 3.16% | 1.58% | 3.03% | 1.20% | 3.04% | 1.10% |
| East South Central: | | | | | | | | |
| Alabama | 1.39% | 7.86% | 4.61% | 2.69% | 1.40% | 2.13% | 3.05% | 1.54% |
| Kentucky | 1.28% | 3.48% | 2.53% | 3.07% | 2.83% | 1.74% | 1.79% | 1.42% |
| Mississippi | 1.03% | 3.17% | 3.56% | 1.86% | 1.42% | 1.62% | 1.55% | 1.18% |
| Tennessee | 1.16% | 3.45% | 4.81% | 1.91% | 0.70% | 1.76% | 2.34% | 1.27% |
| West South Central: | | | | | | | | |
| Arkansas | 0.66% | 6.92% | 2.81% | 2.29% | 0.93% | 0.85% | 1.89% | 0.70% |
| Louisiana | 0.96% | 5.70% | 5.29% | 2.64% | 1.60% | 1.26% | 2.75% | 1.01% |
| Oklahoma | 0.75% | 5.88% | 4.26% | 2.71% | 1.23% | 0.78% | 2.34% | 0.75% |
| Texas | 0.63% | 3.59% | 1.97% | 1.77% | 1.59% | 0.79% | 1.59% | 0.69% |
| Mountain: | | | | | | | | |
| Arizona | 1.06% | 2.96% | 3.20% | 3.20% | 2.00% | 1.43% | 1.74% | 1.19% |
| Colorado | 0.98% | 3.61% | 4.31% | 2.69% | 1.69% | 1.42% | 2.42% | 1.06% |
| Idaho | 1.37% | 1.87% | 1.10% | 3.62% | 0.88% | 2.45% | 0.98% | 1.68% |
| Montana | 1.00% | 2.73% | 0.33% | 3.35% | 1.60% | 1.66% | 1.52% | 1.23% |
| Nevada | 1.56% | 5.71% | 6.40% | 3.48% | 4.58% | 1.96% | 3.60% | 1.71% |
| New Mexico | 0.97% | 5.32% | 4.09% | 2.66% | 2.63% | 1.10% | 2.64% | 1.03% |
| Utah | 0.85% | 4.53% | 1.08% | 0.50% | 1.02% | 1.33% | 1.05% | 0.96% |
| Wyoming | 1.16% | 3.91% | 1.73% | 1.92% | 2.39% | 2.04% | 1.68% | 1.43% |
| Pacific: | | | | | | | | |
| Alaska | 0.88% | 1.92% | 0.83% | 0.48% | 1.46% | 1.46% | 0.70% | 1.02% |
| California | 1.27% | 3.82% | 3.38% | 2.72% | 2.78% | 1.70% | 2.03% | 1.45% |
| Hawaii | 2.32% | 3.73% | 4.26% | 3.85% | 3.84% | 3.86% | 2.57% | 2.85% |
| Oregon | 1.33% | 4.97% | 2.48% | 1.70% | 2.12% | 2.42% | 1.90% | 1.56% |
| Washington | 1.22% | 3.21% | 1.46% | 1.01% | 0.92% | 2.15% | 1.22% | 1.45% |

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. Percents may not add to 100% because of rounding.

Table XII.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,907 | 2,287 | 2,386 | 2,413 | 2,162 | 1,600 | 2,364 | 1,822 |
| New England: | | | | | | | | |
| Connecticut | 2,197 | 3,038 | 2,941 | 3,183 | 2,608 | 1,635 | 3,090 | 1,988 |
| Maine | 2,351 | 3,028 | 3,119 | 3,171 | 2,761 | 1,643 | 3,081 | 2,170 |
| Massachusetts | 1,561 | 1,812 | 1,658 | 1,851 | 1,811 | 1,378 | 1,750 | 1,526 |
| New Hampshire | 2,380 | 2,896 | 3,263 | 3,540 | 2,767 | 1,551 | 3,225 | 2,185 |
| Rhode Island | 1,928 | 1,847 | 1,728 | 2,376 | 2,169 | 1,682 | 1,966 | 1,918 |
| Vermont | 2,062 | 2,220 | 2,611 | 2,446 | 2,343 | 1,484 | 2,477 | 1,944 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 1,725 | 2,224 | 2,072 | 1,912 | 1,515 | 1,667 | 2,164 | 1,629 |
| New York | 1,681 | 1,741 | 2,182 | 2,103 | 2,047 | 1,356 | 2,017 | 1,614 |
| Pennsylvania | 1,718 | 1,769 | 2,099 | 2,201 | 2,015 | 1,397 | 2,063 | 1,657 |
| East North Central: | | | | | | | | |
| Illinois | 1,811 | 2,211 | 2,339 | 2,282 | 1,966 | 1,553 | 2,238 | 1,733 |
| Indiana | 2,050 | 2,547 | 2,701 | 2,880 | 2,166 | 1,702 | 2,759 | 1,944 |
| Michigan | 1,673 | 1,948 | 1,781 | 1,786 | 1,891 | 1,519 | 1,773 | 1,657 |
| Ohio | 2,012 | 2,663 | 2,690 | 2,731 | 2,168 | 1,705 | 2,681 | 1,915 |
| Wisconsin | 2,077 | 2,407 | 2,308 | 2,588 | 2,457 | 1,724 | 2,498 | 2,018 |
| West North Central: | | | | | | | | |
| Iowa | 2,159 | 2,610 | 2,695 | 2,470 | 2,272 | 1,885 | 2,712 | 2,052 |
| Kansas | 1,878 | 1,831 | 1,706 | 2,388 | 1,889 | 1,731 | 1,894 | 1,874 |
| Minnesota | 2,208 | 2,756 | 2,631 | 2,628 | 2,750 | 1,739 | 2,639 | 2,122 |
| Missouri | 2,095 | 3,201 | 2,556 | 2,550 | 2,224 | 1,770 | 2,717 | 1,973 |
| Nebraska | 1,998 | 2,605 | 2,741 | 2,946 | 2,098 | 1,643 | 2,666 | 1,892 |
| North Dakota | 1,844 | 1,590 | 1,596 | 1,819 | 2,082 | 1,791 | 1,644 | 1,900 |
| South Dakota | 2,339 | 3,103 | 2,629 | 2,761 | 2,362 | 2,009 | 2,880 | 2,210 |
| South Atlantic: | | | | | | | | |
| Delaware | 1,771 | 2,467 | 2,120 | 2,450 | 2,125 | 1,414 | 2,284 | 1,674 |
| District of Columbia | 1,347 | 1,447 | 1,544 | 1,603 | 1,194 | 1,322 | 1,567 | 1,302 |
| Florida | 2,030 | 2,542 | 2,619 | 2,312 | 2,656 | 1,672 | 2,473 | 1,950 |
| Georgia | 1,939 | 3,040 | 3,011 | 2,829 | 2,155 | 1,579 | 3,015 | 1,807 |
| Maryland | 1,599 | 1,683 | 1,932 | 1,887 | 1,731 | 1,412 | 1,790 | 1,560 |
| North Carolina | 2,208 | 2,700 | 2,790 | 3,066 | 2,424 | 1,823 | 2,903 | 2,095 |
| South Carolina | 1,964 | 1,918 | 2,848 | 2,499 | 2,164 | 1,659 | 2,542 | 1,868 |
| Virginia | 1,809 | 2,199 | 2,286 | 2,239 | 2,366 | 1,459 | 2,348 | 1,713 |
| West Virginia | 1,951 | 2,165 | 2,319 | 2,382 | 2,273 | 1,695 | 2,324 | 1,890 |
| East South Central: | | | | | | | | |
| Alabama | 1,584 | 1,463 | 1,697 | 1,853 | 1,387 | 1,590 | 1,706 | 1,563 |
| Kentucky | 2,038 | 2,119 | 2,434 | 2,735 | 2,475 | 1,685 | 2,594 | 1,946 |
| Mississippi | 1,710 | 1,751 | 2,035 | 2,137 | 1,883 | 1,473 | 1,887 | 1,673 |
| Tennessee | 2,244 | 2,360 | 2,962 | 3,096 | 2,745 | 1,778 | 2,890 | 2,155 |
| West South Central: | | | | | | | | |
| Arkansas | 1,720 | 1,385 | 1,487 | 1,744 | 1,981 | 1,655 | 1,643 | 1,736 |
| Louisiana | 1,835 | 1,538 | 1,833 | 2,033 | 2,109 | 1,673 | 1,832 | 1,836 |
| Oklahoma | 1,967 | 2,408 | 2,374 | 2,004 | 1,902 | 1,889 | 2,269 | 1,897 |
| Texas | 2,092 | 2,648 | 3,274 | 3,014 | 2,555 | 1,596 | 2,966 | 1,946 |
| Mountain: | | | | | | | | |
| Arizona | 2,243 | 3,066 | 2,643 | 2,880 | 2,741 | 1,812 | 2,879 | 2,136 |
| Colorado | 1,985 | 2,168 | 2,760 | 2,482 | 2,095 | 1,688 | 2,420 | 1,898 |
| Idaho | 1,964 | 1,770 | 2,730 | 2,365 | 2,147 | 1,606 | 2,367 | 1,836 |
| Montana | 2,392 | 3,136 | 2,565 | 2,755 | 2,239 | 2,035 | 2,823 | 2,219 |
| Nevada | 1,880 | 2,066 | 2,173 | 2,607 | 2,277 | 1,555 | 2,275 | 1,813 |
| New Mexico | 1,919 | 2,308 | 1,908 | 2,611 | 2,411 | 1,498 | 2,015 | 1,900 |
| Utah | 1,685 | 2,446 | 2,242 | 2,149 | 1,741 | 1,518 | 2,188 | 1,610 |
| Wyoming | 1,940 | 2,374 | 2,023 | 2,109 | 1,837 | 1,811 | 2,181 | 1,855 |
| Pacific: | | | | | | | | |
| Alaska | 1,919 | 2,060 | 2,550 | 2,574 | 2,077 | 1,544 | 2,435 | 1,809 |
| California | 1,691 | 2,110 | 1,943 | 2,035 | 1,704 | 1,540 | 2,008 | 1,625 |
| Hawaii | 1,309 | 1,535 | 1,351 | 1,157 | 877 | 1,459 | 1,458 | 1,279 |
| Oregon | 1,993 | 2,023 | 2,467 | 2,556 | 1,988 | 1,630 | 2,482 | 1,859 |
| Washington | 1,747 | 2,214 | 2,178 | 2,105 | 1,858 | 1,407 | 2,152 | 1,635 |

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

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

Table XII.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 9.97 | 38.44 | 39.61 | 25.56 | 23.92 | 12.60 | 21.18 | 11.06 |
| New England: | | | | | | | | |
| Connecticut | 55.22 | 169.33 | 230.89 | 126.03 | 120.23 | 73.68 | 101.95 | 61.98 |
| Maine | 67.31 | 175.50 | 194.77 | 198.64 | 128.29 | 84.06 | 111.67 | 76.51 |
| Massachusetts | 41.18 | 148.54 | 123.47 | 87.99 | 106.85 | 53.81 | 71.08 | 47.01 |
| New Hampshire | 70.25 | 215.49 | 146.24 | 139.07 | 186.82 | 56.37 | 103.01 | 81.37 |
| Rhode Island | 58.08 | 205.94 | 136.76 | 147.38 | 161.13 | 57.51 | 115.22 | 66.84 |
| Vermont | 58.89 | 222.00 | 187.01 | 119.75 | 110.81 | 105.04 | 103.80 | 69.28 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 50.36 | 194.03 | 159.84 | 117.08 | 107.14 | 72.08 | 90.21 | 58.13 |
| New York | 47.51 | 140.88 | 199.27 | 113.29 | 147.18 | 42.13 | 99.30 | 53.39 |
| Pennsylvania | 42.36 | 151.43 | 193.60 | 103.90 | 97.18 | 50.90 | 103.18 | 45.96 |
| East North Central: | | | | | | | | |
| Illinois | 45.17 | 167.47 | 197.74 | 141.62 | 109.97 | 54.77 | 95.28 | 50.42 |
| Indiana | 58.09 | 282.75 | 218.61 | 159.91 | 148.63 | 68.23 | 128.66 | 63.24 |
| Michigan | 58.40 | 215.62 | 150.26 | 131.37 | 160.50 | 66.47 | 98.34 | 65.78 |
| Ohio | 48.54 | 276.53 | 192.98 | 136.76 | 125.04 | 51.53 | 114.33 | 52.30 |
| Wisconsin | 61.34 | 302.96 | 211.70 | 140.96 | 138.02 | 75.86 | 132.97 | 67.46 |
| West North Central: | | | | | | | | |
| Iowa | 55.47 | 234.28 | 193.65 | 133.55 | 136.14 | 66.26 | 118.13 | 62.01 |
| Kansas | 57.77 | 275.25 | 147.76 | 189.45 | 109.55 | 74.10 | 117.84 | 65.36 |
| Minnesota | 53.67 | 264.66 | 192.45 | 102.64 | 125.33 | 62.01 | 111.71 | 59.49 |
| Missouri | 53.06 | 283.65 | 300.77 | 124.38 | 135.79 | 60.27 | 146.78 | 55.89 |
| Nebraska | 56.64 | 253.17 | 250.26 | 198.85 | 124.25 | 52.96 | 148.02 | 59.22 |
| North Dakota | 46.60 | 187.81 | 141.22 | 112.88 | 81.74 | 76.92 | 95.88 | 52.94 |
| South Dakota | 51.02 | 226.41 | 138.43 | 130.50 | 86.25 | 73.51 | 104.44 | 56.12 |
| South Atlantic: | | | | | | | | |
| Delaware | 54.23 | 249.41 | 144.25 | 124.51 | 201.91 | 51.61 | 100.03 | 59.45 |
| District of Columbia | 46.66 | 154.95 | 160.22 | 186.30 | 88.35 | 55.91 | 147.40 | 46.93 |
| Florida | 61.02 | 216.86 | 263.71 | 131.23 | 113.99 | 77.31 | 132.29 | 66.58 |
| Georgia | 55.08 | 249.99 | 353.44 | 159.55 | 146.50 | 58.74 | 168.02 | 55.81 |
| Maryland | 54.70 | 146.06 | 171.58 | 112.68 | 141.11 | 67.86 | 89.20 | 63.22 |
| North Carolina | 49.72 | 252.32 | 165.42 | 154.13 | 129.31 | 55.82 | 114.88 | 54.31 |
| South Carolina | 61.53 | 179.10 | 182.54 | 147.29 | 144.72 | 80.55 | 113.55 | 68.22 |
| Virginia | 61.87 | 200.89 | 172.10 | 151.65 | 161.56 | 69.84 | 116.77 | 68.72 |
| West Virginia | 57.87 | 269.08 | 251.28 | 177.42 | 162.61 | 71.10 | 139.83 | 63.51 |
| East South Central: | | | | | | | | |
| Alabama | 59.67 | 211.35 | 233.45 | 169.93 | 130.34 | 78.45 | 123.23 | 66.67 |
| Kentucky | 56.27 | 192.18 | 249.44 | 158.53 | 132.48 | 62.42 | 137.77 | 59.79 |
| Mississippi | 59.70 | 247.40 | 210.60 | 161.50 | 164.36 | 73.26 | 125.92 | 67.55 |
| Tennessee | 70.52 | 204.28 | 170.40 | 157.39 | 172.76 | 91.09 | 130.55 | 78.00 |
| West South Central: | | | | | | | | |
| Arkansas | 50.28 | 105.94 | 163.28 | 98.64 | 131.90 | 69.30 | 89.31 | 57.62 |
| Louisiana | 61.56 | 223.44 | 159.30 | 121.16 | 133.40 | 89.40 | 117.14 | 70.37 |
| Oklahoma | 53.63 | 158.67 | 196.11 | 125.00 | 120.23 | 74.27 | 103.91 | 61.22 |
| Texas | 41.78 | 125.29 | 159.58 | 111.56 | 110.50 | 41.40 | 82.24 | 45.36 |
| Mountain: | | | | | | | | |
| Arizona | 60.81 | 284.52 | 218.81 | 187.74 | 130.37 | 85.75 | 140.19 | 67.00 |
| Colorado | 58.90 | 268.21 | 200.57 | 150.07 | 110.68 | 79.78 | 129.05 | 65.18 |
| Idaho | 54.23 | 197.64 | 217.98 | 113.28 | 118.08 | 69.53 | 122.72 | 58.27 |
| Montana | 68.75 | 228.55 | 180.48 | 142.53 | 118.52 | 121.78 | 118.49 | 81.12 |
| Nevada | 73.81 | 394.68 | 263.45 | 193.32 | 175.79 | 107.55 | 187.62 | 82.49 |
| New Mexico | 95.20 | 281.51 | 247.83 | 253.95 | 308.84 | 51.87 | 135.59 | 111.13 |
| Utah | 51.09 | 304.84 | 177.17 | 101.91 | 123.64 | 60.93 | 103.20 | 54.54 |
| Wyoming | 53.37 | 205.67 | 127.21 | 138.86 | 129.66 | 70.59 | 102.63 | 62.11 |
| Pacific: | | | | | | | | |
| Alaska | 60.57 | 254.86 | 210.80 | 237.65 | 125.07 | 58.96 | 139.63 | 68.13 |
| California | 40.67 | 138.66 | 131.96 | 107.84 | 76.39 | 59.65 | 78.73 | 46.57 |
| Hawaii | 110.33 | 260.32 | 230.29 | 172.66 | 135.00 | 171.97 | 145.69 | 130.36 |
| Oregon | 63.59 | 172.67 | 187.28 | 137.94 | 155.92 | 75.06 | 113.05 | 72.63 |
| Washington | 53.76 | 161.56 | 156.60 | 136.18 | 118.26 | 85.24 | 98.28 | 63.11 |

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

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

Table XII.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 3,588 | 4,624 | 4,820 | 4,633 | 3,910 | 3,199 | 4,708 | 3,439 |
| New England: | | | | | | | | |
| Connecticut | 3,817 | 5,480 | 6,271 | 5,726 | 4,632 | 2,992 | 5,842 | 3,518 |
| Maine | 3,665 | 6,365 | 6,036 | 5,878 | 3,985 | 2,928 | 6,102 | 3,393 |
| Massachusetts | 3,062 | 3,332 | 3,935 | 3,702 | 3,641 | 2,625 | 3,585 | 2,975 |
| New Hampshire | 4,509 | 7,114 | 6,801 | 7,219 | 5,700 | 3,392 | 6,892 | 4,196 |
| Rhode Island | 3,781 | 3,729 | 4,089 | 4,510 | 4,082 | 3,374 | 3,971 | 3,743 |
| Vermont | 3,595 | 5,367 | 5,721 | 4,285 | 3,947 | 2,867 | 4,964 | 3,364 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 3,508 | 5,236 | 4,643 | 4,597 | 3,168 | 3,308 | 4,789 | 3,335 |
| New York | 2,998 | 3,939 | 3,961 | 3,936 | 3,364 | 2,660 | 3,981 | 2,868 |
| Pennsylvania | 3,045 | 3,745 | 2,985 | 4,355 | 3,327 | 2,703 | 3,697 | 2,975 |
| East North Central: | | | | | | | | |
| Illinois | 3,627 | 4,709 | 4,760 | 4,378 | 3,925 | 3,277 | 4,836 | 3,441 |
| Indiana | 3,765 | 6,269 | 5,255 | 5,533 | 3,998 | 3,185 | 5,689 | 3,517 |
| Michigan | 3,042 | 3,925 | 3,920 | 3,177 | 3,310 | 2,770 | 3,613 | 2,941 |
| Ohio | 3,857 | 5,062 | 5,427 | 5,489 | 4,076 | 3,384 | 5,270 | 3,692 |
| Wisconsin | 3,884 | 4,369 | 5,886 | 4,864 | 4,132 | 3,414 | 5,085 | 3,728 |
| West North Central: | | | | | | | | |
| Iowa | 3,951 | 5,736 | 5,009 | 4,735 | 4,122 | 3,506 | 5,039 | 3,769 |
| Kansas | 3,582 | 4,460 | 3,463 | 3,932 | 3,503 | 3,494 | 3,783 | 3,537 |
| Minnesota | 4,248 | 4,676 | 5,359 | 5,545 | 5,524 | 3,418 | 5,104 | 4,135 |
| Missouri | 3,954 | 3,362 * | 6,571 | 5,342 | 4,830 | 3,408 | 4,867 | 3,814 |
| Nebraska | 3,699 | 4,844 | 5,768 | 4,974 | 3,972 | 3,266 | 4,973 | 3,543 |
| North Dakota | 3,705 | 4,253 | 3,524 | 3,255 | 3,897 | 3,720 | 3,587 | 3,731 |
| South Dakota | 4,178 | 5,703 | 5,953 | 5,000 | 4,097 | 3,644 | 5,625 | 3,893 |
| South Atlantic: | | | | | | | | |
| Delaware | 3,308 | -- | 4,222 | 4,059 | 4,269 | 2,982 | 3,731 | 3,275 |
| District of Columbia | 2,688 | 4,027 | 3,263 | 3,001 | 2,429 | 2,630 | 3,283 | 2,590 |
| Florida | 3,729 | 4,301 | 4,647 | 4,622 | 4,644 | 3,328 | 4,349 | 3,645 |
| Georgia | 3,868 | -- | 5,838 | 6,100 | 4,849 | 3,224 | 5,739 | 3,730 |
| Maryland | 3,105 | 3,339 | 4,733 | 3,363 | 3,110 | 2,865 | 3,785 | 2,971 |
| North Carolina | 3,886 | 5,819 | 5,714 | 5,920 | 4,236 | 3,470 | 5,782 | 3,714 |
| South Carolina | 3,631 | 3,384 | 5,018 | 4,644 | 4,180 | 3,359 | 4,745 | 3,546 |
| Virginia | 3,245 | 5,785 | 5,048 | 3,952 | 3,476 | 2,836 | 5,134 | 3,023 |
| West Virginia | 3,505 | -- | 4,671 | 3,594 | 3,034 | 3,593 | 4,002 | 3,461 |
| East South Central: | | | | | | | | |
| Alabama | 2,978 | 2,705 | 4,455 | 3,471 | 2,608 | 2,931 | 3,640 | 2,874 |
| Kentucky | 3,685 | 3,967 | 4,580 | 5,577 | 3,903 | 3,455 | 4,916 | 3,594 |
| Mississippi | 3,515 | 3,302 | 5,519 | 4,143 | 3,174 | 3,363 | 5,014 | 3,327 |
| Tennessee | 4,106 | 6,602 | 6,033 | 6,386 | 4,897 | 3,459 | 6,443 | 3,889 |
| West South Central: | | | | | | | | |
| Arkansas | 3,424 | -- | 3,378 | 3,944 | 3,447 | 3,322 | 3,768 | 3,379 |
| Louisiana | 3,857 | 4,395 | 4,012 | 4,575 | 4,354 | 3,489 | 4,418 | 3,770 |
| Oklahoma | 3,808 | 5,505 | 5,531 | 4,620 | 3,962 | 3,318 | 5,341 | 3,556 |
| Texas | 3,912 | 6,457 | 6,324 | 6,014 | 4,554 | 3,274 | 6,444 | 3,633 |
| Mountain: | | | | | | | | |
| Arizona | 4,336 | 5,447 | 4,322 | 5,210 | 5,050 | 4,079 | 4,943 | 4,266 |
| Colorado | 3,978 | 4,542 | 6,467 | 5,626 | 4,015 | 3,590 | 5,607 | 3,761 |
| Idaho | 3,384 | 3,273 | 5,066 | 5,005 | 4,037 | 2,801 | 4,415 | 3,224 |
| Montana | 3,730 | 5,039 | 5,619 | 4,515 | 3,107 | 3,351 | 5,041 | 3,349 |
| Nevada | 3,452 | 5,113 | 3,238 | 4,806 | 4,460 | 2,967 | 4,261 | 3,333 |
| New Mexico | 3,719 | 4,960 | 3,155 | 4,869 | 4,037 | 3,417 | 4,229 | 3,657 |
| Utah | 3,615 | 4,888 | 4,395 | 4,320 | 3,520 | 3,361 | 4,370 | 3,495 |
| Wyoming | 3,917 | 4,845 | 4,966 | 4,941 | 3,264 | 3,563 | 5,008 | 3,610 |
| Pacific: | | | | | | | | |
| Alaska | 3,577 | 6,595 | 3,210 | 4,785 | 3,804 | 3,125 | 4,621 | 3,399 |
| California | 3,329 | 4,220 | 4,159 | 3,841 | 3,277 | 3,166 | 4,087 | 3,217 |
| Hawaii | 3,070 | -- | -- | 3,153 | 3,096 | 3,049 | 3,319 | 3,038 |
| Oregon | 3,479 | 3,748 | 4,577 | 4,049 | 3,490 | 3,244 | 4,427 | 3,367 |
| Washington | 3,279 | 4,784 | 4,334 | 3,976 | 3,340 | 3,021 | 4,357 | 3,134 |

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

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

* Figure does not meet standard of reliability or precision.

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

Table XII.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 26.20 | 133.11 | 107.99 | 70.85 | 59.55 | 33.41 | 65.13 | 28.16 |
| New England: | | | | | | | | |
| Connecticut | 111.80 | 698.42 | 587.56 | 389.38 | 269.73 | 124.68 | 327.48 | 114.06 |
| Maine | 196.96 | 553.91 | 510.70 | 387.14 | 554.95 | 180.01 | 364.86 | 200.93 |
| Massachusetts | 109.15 | 612.47 | 445.14 | 251.82 | 254.84 | 122.32 | 312.98 | 115.04 |
| New Hampshire | 147.96 | 656.18 | 602.33 | 400.60 | 380.36 | 148.18 | 352.72 | 154.70 |
| Rhode Island | 192.11 | 547.09 | 448.97 | 348.26 | 430.26 | 280.42 | 285.91 | 223.37 |
| Vermont | 135.46 | 647.79 | 883.57 | 296.75 | 252.05 | 190.99 | 361.94 | 142.85 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 158.96 | 699.34 | 402.23 | 320.89 | 481.20 | 171.79 | 274.34 | 171.22 |
| New York | 91.49 | 469.65 | 560.51 | 277.51 | 269.17 | 94.80 | 267.81 | 95.54 |
| Pennsylvania | 103.33 | 490.83 | 254.72 | 329.77 | 237.57 | 123.12 | 234.94 | 110.62 |
| East North Central: | | | | | | | | |
| Illinois | 123.92 | 703.54 | 557.62 | 342.33 | 234.95 | 163.29 | 333.92 | 132.57 |
| Indiana | 148.40 | 713.24 | 742.12 | 445.35 | 279.19 | 170.67 | 350.99 | 146.17 |
| Michigan | 154.15 | 486.76 | 344.33 | 235.48 | 292.36 | 222.22 | 246.14 | 172.47 |
| Ohio | 117.39 | 802.99 | 545.23 | 400.02 | 308.13 | 117.96 | 324.22 | 127.01 |
| Wisconsin | 151.36 | 795.56 | 948.91 | 370.79 | 292.71 | 203.24 | 435.52 | 158.78 |
| West North Central: | | | | | | | | |
| Iowa | 119.08 | 649.73 | 381.51 | 365.59 | 240.23 | 158.05 | 318.89 | 126.76 |
| Kansas | 113.54 | 745.91 | 430.91 | 341.15 | 224.29 | 138.02 | 312.55 | 118.83 |
| Minnesota | 136.91 | 679.17 | 608.37 | 385.35 | 320.41 | 139.94 | 329.68 | 148.08 |
| Missouri | 134.32 | 1,031.78 * | 494.00 | 385.54 | 390.16 | 141.25 | 502.91 | 137.84 |
| Nebraska | 135.16 | 603.13 | 552.78 | 536.68 | 296.42 | 155.17 | 425.58 | 140.34 |
| North Dakota | 120.17 | 768.77 | 322.91 | 258.73 | 212.20 | 182.75 | 281.40 | 132.95 |
| South Dakota | 122.31 | 662.19 | 420.31 | 261.21 | 216.44 | 167.14 | 306.06 | 127.10 |
| South Atlantic: | | | | | | | | |
| Delaware | 142.85 | -- | 519.40 | 368.92 | 513.64 | 165.18 | 300.42 | 152.48 |
| District of Columbia | 114.36 | 840.25 | 474.51 | 374.36 | 194.38 | 151.05 | 284.01 | 121.57 |
| Florida | 125.97 | 361.22 | 686.84 | 493.15 | 278.70 | 144.61 | 354.94 | 134.09 |
| Georgia | 167.48 | -- | 1,219.44 | 492.70 | 550.09 | 135.33 | 574.67 | 175.19 |
| Maryland | 121.87 | 387.69 | 488.59 | 315.40 | 291.72 | 158.74 | 276.67 | 134.57 |
| North Carolina | 138.20 | 676.84 | 478.32 | 396.40 | 314.93 | 162.88 | 309.44 | 142.75 |
| South Carolina | 132.78 | 642.61 | 856.06 | 383.42 | 342.92 | 154.96 | 407.48 | 138.21 |
| Virginia | 148.69 | 801.21 | 598.97 | 458.32 | 409.67 | 156.17 | 397.34 | 146.92 |
| West Virginia | 174.82 | -- | 583.71 | 423.71 | 320.54 | 231.43 | 360.54 | 188.05 |
| East South Central: | | | | | | | | |
| Alabama | 124.30 | 568.86 | 926.05 | 448.74 | 226.88 | 145.62 | 416.13 | 124.48 |
| Kentucky | 150.72 | 658.99 | 517.27 | 418.70 | 284.99 | 183.38 | 383.59 | 156.74 |
| Mississippi | 179.73 | 643.68 | 1,023.68 | 536.62 | 382.38 | 228.65 | 589.90 | 189.36 |
| Tennessee | 212.23 | 480.43 | 657.71 | 470.39 | 430.95 | 266.20 | 390.22 | 223.09 |
| West South Central: | | | | | | | | |
| Arkansas | 109.85 | -- | 391.76 | 281.87 | 233.86 | 138.96 | 274.03 | 118.07 |
| Louisiana | 142.60 | 698.64 | 656.38 | 377.92 | 390.09 | 166.03 | 362.59 | 153.25 |
| Oklahoma | 162.89 | 1,210.43 | 539.81 | 399.12 | 332.81 | 203.63 | 422.75 | 171.11 |
| Texas | 107.25 | 582.27 | 417.51 | 336.02 | 303.87 | 116.10 | 269.92 | 109.47 |
| Mountain: | | | | | | | | |
| Arizona | 358.88 | 592.72 | 397.21 | 406.75 | 325.13 | 511.78 | 287.67 | 404.52 |
| Colorado | 149.07 | 643.03 | 707.81 | 425.89 | 269.26 | 184.49 | 407.87 | 152.75 |
| Idaho | 150.97 | 539.40 | 613.86 | 384.07 | 258.82 | 194.95 | 331.83 | 163.10 |
| Montana | 197.54 | 530.25 | 661.55 | 409.69 | 354.01 | 291.81 | 359.27 | 218.05 |
| Nevada | 156.35 | 961.89 | 417.93 | 498.50 | 521.65 | 161.46 | 404.98 | 168.96 |
| New Mexico | 167.78 | 778.36 | 776.24 | 459.80 | 604.28 | 187.27 | 443.00 | 179.92 |
| Utah | 115.11 | 443.61 | 508.75 | 246.15 | 198.31 | 166.06 | 258.72 | 125.50 |
| Wyoming | 137.26 | 622.93 | 467.11 | 359.21 | 237.95 | 179.46 | 299.89 | 150.56 |
| Pacific: | | | | | | | | |
| Alaska | 161.02 | 1,418.02 | 560.81 | 472.24 | 383.77 | 171.38 | 578.83 | 163.83 |
| California | 113.27 | 490.81 | 380.67 | 307.76 | 236.70 | 150.35 | 270.95 | 123.72 |
| Hawaii | 268.17 | -- | -- | 376.66 | 564.94 | 356.65 | 515.88 | 296.90 |
| Oregon | 148.17 | 644.02 | 410.74 | 336.26 | 364.00 | 183.68 | 298.59 | 158.49 |
| Washington | 126.45 | 675.19 | 380.28 | 429.73 | 239.51 | 184.73 | 382.57 | 140.13 |

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

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

* Figure does not meet standard of reliability or precision.

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

Table XII.F.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 55.5% | 59.5% | 62.8% | 64.9% | 58.4% | 50.8% | 62.6% | 54.1% |
| New England: | | | | | | | | |
| Connecticut | 65.8% | 83.5% | 73.4% | 83.6% | 77.6% | 54.2% | 82.5% | 62.0% |
| Maine | 70.9% | 93.2% | 89.2% | 84.0% | 78.5% | 56.4% | 90.6% | 66.1% |
| Massachusetts | 47.7% | 47.6% | 53.3% | 60.6% | 53.2% | 42.5% | 56.3% | 46.1% |
| New Hampshire | 69.7% | 76.0% | 89.6% | 92.5% | 73.6% | 56.1% | 86.3% | 65.8% |
| Rhode Island | 58.1% | 56.0% | 53.4% | 79.9% | 61.7% | 50.7% | 60.2% | 57.6% |
| Vermont | 60.9% | 59.5% | 72.6% | 74.8% | 69.5% | 45.0% | 72.0% | 57.8% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 53.0% | 58.2% | 57.7% | 52.1% | 44.1% | 55.6% | 61.6% | 51.1% |
| New York | 42.4% | 38.1% | 45.5% | 50.2% | 45.3% | 39.3% | 45.6% | 41.7% |
| Pennsylvania | 53.0% | 46.7% | 51.7% | 62.1% | 59.9% | 47.8% | 54.0% | 52.8% |
| East North Central: | | | | | | | | |
| Illinois | 54.1% | 66.1% | 64.0% | 58.7% | 52.6% | 51.6% | 63.9% | 52.2% |
| Indiana | 64.5% | 76.0% | 83.5% | 80.0% | 70.1% | 56.1% | 80.9% | 62.1% |
| Michigan | 54.5% | 53.3% | 57.6% | 59.9% | 54.0% | 53.2% | 55.6% | 54.3% |
| Ohio | 61.3% | 60.9% | 68.4% | 76.2% | 63.2% | 57.0% | 67.9% | 60.4% |
| Wisconsin | 62.6% | 63.9% | 59.3% | 73.3% | 69.0% | 57.1% | 68.1% | 61.9% |
| West North Central: | | | | | | | | |
| Iowa | 66.5% | 71.2% | 77.1% | 69.3% | 67.9% | 63.1% | 73.8% | 65.1% |
| Kansas | 58.7% | 54.7% | 55.0% | 68.2% | 59.3% | 56.3% | 56.8% | 59.1% |
| Minnesota | 67.6% | 83.1% | 76.4% | 80.7% | 78.6% | 57.2% | 77.5% | 65.7% |
| Missouri | 63.3% | 75.5% | 73.4% | 79.4% | 64.3% | 56.4% | 74.8% | 61.1% |
| Nebraska | 59.1% | 74.7% | 73.9% | 80.0% | 62.7% | 51.0% | 73.1% | 56.9% |
| North Dakota | 58.1% | 42.5% | 49.6% | 51.1% | 66.2% | 60.1% | 46.7% | 61.3% |
| South Dakota | 75.9% | 78.2% | 86.6% | 86.5% | 77.1% | 68.7% | 84.1% | 73.8% |
| South Atlantic: | | | | | | | | |
| Delaware | 54.2% | 80.7% | 65.9% | 74.7% | 61.8% | 43.4% | 71.8% | 50.8% |
| District of Columbia | 31.9% | 38.0% | 39.6% | 32.7% | 26.1% | 33.5% | 38.5% | 30.4% |
| Florida | 60.9% | 67.0% | 65.2% | 68.2% | 72.4% | 54.2% | 67.9% | 59.6% |
| Georgia | 58.3% | 77.9% | 71.3% | 80.0% | 62.8% | 51.1% | 76.8% | 55.9% |
| Maryland | 49.0% | 64.9% | 65.0% | 60.2% | 50.9% | 41.7% | 60.9% | 46.5% |
| North Carolina | 68.4% | 75.2% | 92.8% | 89.8% | 75.1% | 58.1% | 89.1% | 65.1% |
| South Carolina | 59.9% | 63.3% | 80.4% | 78.8% | 66.0% | 51.1% | 78.5% | 56.9% |
| Virginia | 51.4% | 69.2% | 70.2% | 61.4% | 55.2% | 44.6% | 67.9% | 48.4% |
| West Virginia | 57.2% | 58.9% | 62.6% | 62.7% | 58.2% | 55.0% | 63.7% | 56.1% |
| East South Central: | | | | | | | | |
| Alabama | 44.6% | 25.3% | 31.7% | 47.5% | 37.7% | 49.4% | 37.1% | 46.1% |
| Kentucky | 65.0% | 70.0% | 82.8% | 74.8% | 71.5% | 58.8% | 76.7% | 63.1% |
| Mississippi | 48.6% | 52.3% | 56.5% | 61.7% | 44.4% | 45.3% | 54.6% | 47.4% |
| Tennessee | 61.6% | 67.9% | 83.6% | 82.8% | 74.0% | 50.2% | 78.1% | 59.3% |
| West South Central: | | | | | | | | |
| Arkansas | 54.1% | 53.1% | 45.1% | 59.6% | 57.7% | 52.1% | 55.3% | 53.9% |
| Louisiana | 51.8% | 38.3% | 51.7% | 52.4% | 63.3% | 47.8% | 46.7% | 52.9% |
| Oklahoma | 60.2% | 63.3% | 62.1% | 62.7% | 61.6% | 57.8% | 63.8% | 59.4% |
| Texas | 60.6% | 77.1% | 88.8% | 76.5% | 66.3% | 51.4% | 79.9% | 57.3% |
| Mountain: | | | | | | | | |
| Arizona | 68.7% | 82.3% | 70.9% | 76.3% | 83.7% | 60.2% | 78.1% | 67.1% |
| Colorado | 63.7% | 50.5% | 80.2% | 70.6% | 68.5% | 58.8% | 67.4% | 63.0% |
| Idaho | 61.9% | 49.7% | 84.8% | 71.3% | 62.7% | 55.5% | 72.0% | 58.8% |
| Montana | 66.8% | 88.4% | 81.5% | 74.3% | 63.1% | 55.0% | 83.4% | 60.4% |
| Nevada | 51.9% | 46.1% | 58.0% | 67.4% | 59.2% | 46.0% | 53.2% | 51.7% |
| New Mexico | 50.9% | 64.5% | 51.1% | 57.7% | 57.5% | 44.8% | 51.9% | 50.7% |
| Utah | 56.1% | 68.1% | 76.8% | 79.3% | 60.2% | 49.3% | 75.1% | 53.5% |
| Wyoming | 60.4% | 68.6% | 69.4% | 65.6% | 50.2% | 60.2% | 67.8% | 57.8% |
| Pacific: | | | | | | | | |
| Alaska | 58.2% | 56.4% | 81.5% | 78.4% | 59.5% | 49.4% | 74.3% | 54.9% |
| California | 42.9% | 47.9% | 40.7% | 43.9% | 35.5% | 45.3% | 43.1% | 42.9% |
| Hawaii | 16.6% | 10.0% | 10.4% * | 10.8% | 8.7% | 28.0% | 11.0% | 19.0% |
| Oregon | 57.6% | 55.9% | 66.0% | 73.1% | 53.7% | 52.1% | 67.2% | 54.9% |
| Washington | 57.9% | 69.8% | 71.6% | 66.7% | 61.4% | 49.1% | 66.6% | 55.6% |

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

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

* Figure does not meet standard of reliability or precision.

Table XII.F.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.38% | 1.32% | 1.13% | 0.81% | 0.80% | 0.57% | 0.66% | 0.44% |
| New England: | | | | | | | | |
| Connecticut | 2.02% | 4.49% | 7.08% | 3.44% | 3.76% | 3.25% | 2.98% | 2.39% |
| Maine | 2.10% | 2.50% | 3.87% | 4.89% | 3.18% | 3.39% | 2.19% | 2.47% |
| Massachusetts | 2.02% | 8.15% | 6.25% | 4.51% | 4.83% | 2.74% | 3.87% | 2.28% |
| New Hampshire | 2.13% | 9.22% | 3.81% | 1.98% | 5.50% | 2.88% | 3.26% | 2.48% |
| Rhode Island | 1.99% | 8.07% | 7.53% | 3.97% | 4.69% | 2.67% | 4.18% | 2.26% |
| Vermont | 2.07% | 7.60% | 5.72% | 3.86% | 3.63% | 4.03% | 3.21% | 2.50% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 2.55% | 6.01% | 6.90% | 6.05% | 5.97% | 3.56% | 3.68% | 3.01% |
| New York | 1.46% | 4.56% | 4.60% | 3.61% | 3.42% | 2.04% | 2.68% | 1.68% |
| Pennsylvania | 1.74% | 6.31% | 5.30% | 3.62% | 3.49% | 2.65% | 3.15% | 1.98% |
| East North Central: | | | | | | | | |
| Illinois | 1.72% | 6.43% | 6.06% | 4.19% | 3.67% | 2.48% | 3.28% | 1.96% |
| Indiana | 2.20% | 7.67% | 6.16% | 4.29% | 5.21% | 3.08% | 3.40% | 2.46% |
| Michigan | 2.32% | 8.26% | 6.27% | 6.53% | 4.76% | 3.31% | 4.05% | 2.61% |
| Ohio | 2.04% | 8.36% | 6.20% | 4.35% | 4.78% | 2.83% | 4.09% | 2.28% |
| Wisconsin | 2.11% | 9.80% | 7.19% | 3.99% | 3.85% | 3.20% | 4.15% | 2.33% |
| West North Central: | | | | | | | | |
| Iowa | 1.95% | 6.53% | 5.62% | 4.67% | 3.68% | 3.08% | 3.49% | 2.23% |
| Kansas | 2.22% | 8.81% | 6.43% | 4.93% | 4.79% | 3.32% | 4.04% | 2.55% |
| Minnesota | 2.23% | 5.04% | 5.47% | 3.10% | 3.00% | 3.37% | 3.00% | 2.55% |
| Missouri | 2.11% | 5.75% | 9.02% | 3.68% | 4.49% | 3.14% | 3.93% | 2.41% |
| Nebraska | 2.43% | 7.45% | 7.11% | 4.89% | 5.58% | 3.19% | 4.60% | 2.67% |
| North Dakota | 1.87% | 6.89% | 6.44% | 4.46% | 3.34% | 3.01% | 3.80% | 2.13% |
| South Dakota | 1.99% | 5.24% | 4.63% | 2.96% | 3.50% | 3.46% | 2.63% | 2.36% |
| South Atlantic: | | | | | | | | |
| Delaware | 2.35% | 6.37% | 7.84% | 4.21% | 6.76% | 2.71% | 3.97% | 2.61% |
| District of Columbia | 1.70% | 6.29% | 6.08% | 4.65% | 2.98% | 2.57% | 3.81% | 1.88% |
| Florida | 2.07% | 6.62% | 6.35% | 4.38% | 4.62% | 2.91% | 3.65% | 2.35% |
| Georgia | 2.45% | 8.73% | 7.50% | 4.99% | 5.79% | 3.33% | 4.15% | 2.70% |
| Maryland | 2.23% | 7.58% | 6.89% | 4.69% | 4.67% | 3.14% | 3.91% | 2.54% |
| North Carolina | 1.90% | 7.17% | 2.40% | 3.24% | 4.17% | 2.83% | 2.56% | 2.18% |
| South Carolina | 2.34% | 10.21% | 6.72% | 4.33% | 5.28% | 3.13% | 4.04% | 2.62% |
| Virginia | 2.36% | 7.82% | 5.78% | 4.44% | 5.02% | 3.43% | 3.50% | 2.69% |
| West Virginia | 2.39% | 10.56% | 7.55% | 6.61% | 5.16% | 3.31% | 4.84% | 2.67% |
| East South Central: | | | | | | | | |
| Alabama | 2.54% | 7.23% | 5.95% | 5.12% | 5.51% | 3.73% | 3.95% | 2.93% |
| Kentucky | 1.98% | 7.30% | 5.06% | 4.38% | 4.37% | 2.71% | 3.43% | 2.21% |
| Mississippi | 2.30% | 9.15% | 7.60% | 6.16% | 4.78% | 3.36% | 5.12% | 2.60% |
| Tennessee | 2.14% | 8.41% | 5.21% | 3.59% | 4.48% | 2.99% | 3.60% | 2.38% |
| West South Central: | | | | | | | | |
| Arkansas | 2.34% | 10.29% | 8.62% | 5.67% | 4.85% | 3.31% | 5.09% | 2.62% |
| Louisiana | 2.24% | 7.63% | 6.65% | 4.48% | 4.57% | 3.42% | 4.04% | 2.60% |
| Oklahoma | 2.26% | 7.70% | 7.26% | 5.62% | 5.08% | 3.15% | 4.12% | 2.62% |
| Texas | 1.41% | 5.10% | 2.82% | 2.75% | 3.08% | 1.97% | 2.28% | 1.58% |
| Mountain: | | | | | | | | |
| Arizona | 2.35% | 6.57% | 6.65% | 5.43% | 3.13% | 3.88% | 3.67% | 2.70% |
| Colorado | 2.40% | 8.53% | 5.30% | 4.69% | 4.76% | 3.72% | 4.22% | 2.77% |
| Idaho | 2.12% | 8.66% | 4.17% | 5.59% | 5.17% | 3.01% | 3.86% | 2.51% |
| Montana | 2.12% | 3.97% | 4.99% | 5.28% | 3.85% | 3.89% | 2.85% | 2.64% |
| Nevada | 2.95% | 9.44% | 8.81% | 5.41% | 6.13% | 4.52% | 5.09% | 3.37% |
| New Mexico | 2.29% | 8.59% | 7.80% | 5.45% | 5.83% | 2.69% | 4.50% | 2.59% |
| Utah | 2.49% | 9.22% | 5.84% | 4.70% | 5.24% | 3.20% | 4.22% | 2.70% |
| Wyoming | 2.48% | 6.58% | 7.00% | 4.97% | 6.01% | 3.91% | 3.96% | 3.03% |
| Pacific: | | | | | | | | |
| Alaska | 2.09% | 9.45% | 5.48% | 5.69% | 4.41% | 2.65% | 4.60% | 2.36% |
| California | 1.58% | 4.33% | 3.91% | 3.02% | 2.55% | 2.58% | 2.35% | 1.87% |
| Hawaii | 2.12% | 2.85% | 3.31% * | 2.73% | 1.99% | 4.75% | 2.08% | 2.82% |
| Oregon | 2.13% | 7.22% | 5.38% | 3.82% | 4.84% | 3.23% | 3.38% | 2.52% |
| Washington | 2.39% | 5.91% | 5.49% | 4.21% | 4.18% | 4.63% | 3.48% | 2.92% |

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

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

* Figure does not meet standard of reliability or precision.

Table XII.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 53.1% | 58.3% | 62.8% | 61.1% | 54.6% | 50.4% | 60.9% | 52.0% |
| New England: | | | | | | | | |
| Connecticut | 63.5% | 79.1% | 82.6% | 81.8% | 78.1% | 53.7% | 82.5% | 60.8% |
| Maine | 55.8% | 71.3% | 88.7% | 78.5% | 55.4% | 49.6% | 76.1% | 53.3% |
| Massachusetts | 44.8% | 43.6% | 60.0% | 58.7% | 48.3% | 40.1% | 52.9% | 43.6% |
| New Hampshire | 67.5% | 90.8% | 81.6% | 89.5% | 72.3% | 60.4% | 84.6% | 65.3% |
| Rhode Island | 49.9% | 53.8% | 54.4% | 73.1% | 50.3% | 43.7% | 57.1% | 48.5% |
| Vermont | 54.2% | 78.3% | 85.8% | 67.7% | 58.3% | 43.3% | 77.6% | 50.3% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 52.8% | 58.5% | 53.0% | 74.3% | 37.6% | 55.2% | 62.7% | 51.4% |
| New York | 39.8% | 33.9% | 39.3% | 47.0% | 40.5% | 39.1% | 42.9% | 39.4% |
| Pennsylvania | 46.4% | 50.1% | 36.3% | 55.8% | 48.2% | 44.8% | 45.6% | 46.5% |
| East North Central: | | | | | | | | |
| Illinois | 52.2% | 58.9% | 60.6% | 60.5% | 51.3% | 50.0% | 61.6% | 50.7% |
| Indiana | 58.6% | 91.2% | 83.3% | 76.4% | 65.5% | 49.9% | 85.1% | 55.2% |
| Michigan | 48.5% | 64.0% | 61.2% | 52.6% | 47.1% | 45.9% | 58.2% | 46.7% |
| Ohio | 61.8% | 70.3% | 69.1% | 75.2% | 66.5% | 57.7% | 69.8% | 60.8% |
| Wisconsin | 54.9% | 53.6% | 60.5% | 67.1% | 55.5% | 51.8% | 61.9% | 53.9% |
| West North Central: | | | | | | | | |
| Iowa | 58.5% | 79.6% | 74.9% | 61.6% | 60.1% | 54.3% | 69.4% | 56.7% |
| Kansas | 54.1% | 73.3% | 54.3% | 54.7% | 56.7% | 51.0% | 58.4% | 53.2% |
| Minnesota | 63.0% | 71.7% | 70.4% | 81.5% | 78.6% | 53.9% | 73.2% | 61.7% |
| Missouri | 58.9% | 37.4% * | 93.0% | 73.0% | 66.5% | 54.4% | 64.8% | 58.0% |
| Nebraska | 55.1% | 81.7% | 78.6% | 64.9% | 65.3% | 47.4% | 70.4% | 53.2% |
| North Dakota | 59.6% | 50.7% | 48.6% | 40.9% | 62.4% | 67.0% | 44.8% | 63.0% |
| South Dakota | 68.4% | 73.0% | 83.1% | 76.0% | 70.9% | 62.7% | 78.0% | 66.5% |
| South Atlantic: | | | | | | | | |
| Delaware | 49.7% | -- | 55.1% | 51.6% | 51.9% | 48.7% | 54.0% | 49.3% |
| District of Columbia | 31.1% | 45.3% | 41.5% | 28.2% | 28.7% | 31.9% | 38.8% | 29.8% |
| Florida | 57.8% | 68.4% | 59.2% | 59.7% | 66.8% | 54.8% | 63.4% | 57.0% |
| Georgia | 59.8% | -- | 58.7% | 72.1% | 73.0% | 54.3% | 65.7% | 59.3% |
| Maryland | 49.0% | 63.6% | 79.4% | 46.7% | 51.8% | 44.4% | 62.2% | 46.5% |
| North Carolina | 61.6% | 76.7% | 92.3% | 85.7% | 71.4% | 55.3% | 83.5% | 59.6% |
| South Carolina | 55.5% | -- | 73.2% | 76.7% | 67.0% | 50.9% | 72.0% | 54.3% |
| Virginia | 46.6% | 55.0% | 64.4% | 50.1% | 54.0% | 41.5% | 60.1% | 44.8% |
| West Virginia | 49.6% | -- | 67.4% | 43.1% | 40.1% | 53.2% | 50.3% | 49.5% |
| East South Central: | | | | | | | | |
| Alabama | 38.4% | 28.8% * | 40.4% | 41.0% | 32.3% | 40.6% | 39.1% | 38.3% |
| Kentucky | 61.0% | 70.0% | 69.1% | 77.8% | 60.5% | 59.4% | 71.0% | 60.3% |
| Mississippi | 50.6% | -- | 69.4% | 47.9% | 39.5% | 52.5% | 65.1% | 48.7% |
| Tennessee | 56.2% | 86.7% | 84.1% | 78.9% | 67.2% | 48.9% | 80.6% | 54.0% |
| West South Central: | | | | | | | | |
| Arkansas | 56.0% | -- | 55.4% | 59.5% | 58.9% | 54.3% | 61.7% | 55.2% |
| Louisiana | 60.4% | 51.2% | 50.0% | 62.8% | 67.6% | 59.2% | 53.1% | 61.7% |
| Oklahoma | 57.1% | 69.7% | 74.6% | 72.4% | 59.7% | 50.8% | 74.3% | 54.3% |
| Texas | 60.0% | 79.6% | 87.4% | 80.3% | 63.6% | 54.4% | 81.3% | 57.6% |
| Mountain: | | | | | | | | |
| Arizona | 66.3% | 66.8% | 61.1% | 67.1% | 82.4% | 63.7% | 67.6% | 66.1% |
| Colorado | 64.3% | 61.2% | 86.7% | 75.1% | 63.6% | 62.2% | 72.9% | 63.2% |
| Idaho | 47.3% | 46.6% | 73.4% | 78.6% | 61.6% | 37.4% | 67.2% | 44.5% |
| Montana | 55.0% | 81.6% | 79.7% | 67.1% | 47.0% | 47.9% | 77.4% | 48.7% |
| Nevada | 48.8% | 63.2% | 48.2% | 59.7% | 53.6% | 45.5% | 55.7% | 47.8% |
| New Mexico | 52.8% | -- | 30.4% | 67.9% | 52.7% | 50.8% | 57.1% | 52.2% |
| Utah | 63.7% | 68.6% | 71.7% | 76.7% | 67.8% | 58.3% | 69.8% | 62.7% |
| Wyoming | 60.5% | 62.1% | 80.6% | 74.6% | 41.5% | 60.3% | 74.0% | 56.6% |
| Pacific: | | | | | | | | |
| Alaska | 53.6% | 80.8% | 42.5% * | 77.9% | 52.9% | 49.7% | 64.7% | 51.8% |
| California | 42.8% | 45.8% | 47.9% | 39.9% | 34.1% | 45.6% | 44.7% | 42.5% |
| Hawaii | 22.4% | 14.4% * | 15.7% * | 15.0% * | 14.6% | 29.0% | 17.5% | 23.4% |
| Oregon | 53.2% | -- | 69.1% | 61.4% | 50.3% | 51.1% | 63.3% | 52.0% |
| Washington | 57.5% | 62.1% | 79.3% | 61.1% | 63.6% | 54.0% | 64.3% | 56.6% |

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

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

* Figure does not meet standard of reliability or precision.

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

Table XII.F.15 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.50% | 2.01% | 1.63% | 1.24% | 1.14% | 0.67% | 1.00% | 0.55% |
| New England: | | | | | | | | |
| Connecticut | 2.59% | 9.79% | 7.07% | 3.46% | 3.88% | 3.62% | 4.19% | 2.88% |
| Maine | 3.67% | 14.57% | 6.72% | 6.25% | 9.51% | 4.03% | 6.80% | 3.92% |
| Massachusetts | 2.30% | 13.02% | 7.95% | 5.34% | 6.01% | 2.68% | 6.37% | 2.46% |
| New Hampshire | 2.18% | 6.60% | 9.50% | 3.82% | 5.20% | 2.82% | 4.67% | 2.39% |
| Rhode Island | 2.55% | 10.07% | 9.48% | 6.13% | 6.03% | 3.22% | 5.76% | 2.82% |
| Vermont | 2.63% | 8.31% | 7.27% | 5.83% | 5.26% | 3.91% | 4.68% | 2.91% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 3.73% | 8.37% | 9.65% | 4.87% | 8.05% | 4.56% | 4.99% | 4.18% |
| New York | 1.78% | 6.59% | 6.61% | 5.58% | 3.75% | 2.37% | 4.20% | 1.94% |
| Pennsylvania | 2.34% | 9.13% | 6.72% | 5.02% | 4.52% | 3.27% | 4.39% | 2.57% |
| East North Central: | | | | | | | | |
| Illinois | 2.45% | 9.62% | 9.41% | 5.90% | 4.78% | 3.34% | 4.85% | 2.72% |
| Indiana | 3.13% | 6.00% | 8.01% | 6.45% | 6.59% | 3.99% | 4.15% | 3.34% |
| Michigan | 3.07% | 9.19% | 7.76% | 6.93% | 5.38% | 4.56% | 5.23% | 3.43% |
| Ohio | 2.86% | 9.20% | 8.10% | 4.95% | 7.61% | 3.52% | 4.61% | 3.17% |
| Wisconsin | 2.56% | 10.66% | 8.75% | 5.33% | 5.35% | 3.59% | 5.26% | 2.81% |
| West North Central: | | | | | | | | |
| Iowa | 2.60% | 7.58% | 5.97% | 5.74% | 4.51% | 3.98% | 4.70% | 2.92% |
| Kansas | 2.55% | 8.43% | 7.43% | 6.66% | 5.48% | 3.53% | 4.71% | 2.91% |
| Minnesota | 2.66% | 10.25% | 10.81% | 5.03% | 3.63% | 3.56% | 5.54% | 2.88% |
| Missouri | 2.76% | 12.96% * | 4.54% | 6.34% | 5.53% | 3.56% | 7.47% | 2.98% |
| Nebraska | 3.10% | 9.39% | 7.53% | 9.40% | 5.32% | 4.09% | 7.17% | 3.34% |
| North Dakota | 2.51% | 10.12% | 8.26% | 5.05% | 4.14% | 4.06% | 4.93% | 2.87% |
| South Dakota | 2.59% | 7.80% | 7.14% | 7.54% | 4.97% | 3.79% | 4.32% | 2.96% |
| South Atlantic: | | | | | | | | |
| Delaware | 3.11% | -- | 12.13% | 10.47% | 7.60% | 3.80% | 7.26% | 3.32% |
| District of Columbia | 2.15% | 12.56% | 8.87% | 6.71% | 4.32% | 2.76% | 6.61% | 2.22% |
| Florida | 2.59% | 10.05% | 9.06% | 6.36% | 5.13% | 3.43% | 5.41% | 2.85% |
| Georgia | 2.67% | -- | 14.22% | 7.66% | 5.42% | 3.36% | 7.37% | 2.83% |
| Maryland | 2.72% | 8.53% | 6.05% | 6.37% | 6.29% | 3.78% | 5.31% | 3.08% |
| North Carolina | 3.12% | 10.27% | 3.67% | 4.60% | 6.03% | 4.04% | 4.31% | 3.38% |
| South Carolina | 3.11% | -- | 10.27% | 6.15% | 6.10% | 3.74% | 6.10% | 3.26% |
| Virginia | 3.00% | 13.79% | 8.39% | 7.12% | 6.53% | 3.96% | 5.73% | 3.26% |
| West Virginia | 3.11% | -- | 8.83% | 7.22% | 5.91% | 4.07% | 6.99% | 3.35% |
| East South Central: | | | | | | | | |
| Alabama | 2.76% | 10.56% * | 7.83% | 7.03% | 5.57% | 3.94% | 5.10% | 3.08% |
| Kentucky | 2.80% | 10.88% | 10.08% | 6.47% | 6.42% | 3.42% | 5.62% | 2.96% |
| Mississippi | 3.59% | -- | 10.57% | 7.44% | 6.59% | 4.79% | 6.48% | 4.02% |
| Tennessee | 3.39% | 8.92% | 7.55% | 5.14% | 7.01% | 4.38% | 4.77% | 3.64% |
| West South Central: | | | | | | | | |
| Arkansas | 2.87% | -- | 8.80% | 8.35% | 6.77% | 3.68% | 6.09% | 3.16% |
| Louisiana | 2.79% | 11.19% | 11.42% | 6.99% | 5.72% | 3.87% | 6.55% | 3.07% |
| Oklahoma | 2.91% | 12.69% | 8.78% | 7.27% | 5.37% | 4.09% | 5.60% | 3.20% |
| Texas | 1.93% | 7.37% | 4.66% | 3.49% | 5.30% | 2.35% | 3.43% | 2.07% |
| Mountain: | | | | | | | | |
| Arizona | 4.01% | 12.08% | 7.63% | 6.88% | 4.30% | 5.55% | 5.17% | 4.44% |
| Colorado | 2.86% | 10.78% | 6.30% | 5.76% | 6.36% | 3.75% | 5.49% | 3.13% |
| Idaho | 3.03% | 11.41% | 8.41% | 5.91% | 5.70% | 4.03% | 5.46% | 3.34% |
| Montana | 3.42% | 8.16% | 7.90% | 8.14% | 7.32% | 4.51% | 5.50% | 3.81% |
| Nevada | 3.01% | 11.27% | 11.55% | 7.14% | 7.93% | 3.85% | 6.25% | 3.33% |
| New Mexico | 2.80% | -- | 8.50% | 6.42% | 8.54% | 3.33% | 7.13% | 3.02% |
| Utah | 2.33% | 8.84% | 7.84% | 5.06% | 4.03% | 3.40% | 4.70% | 2.59% |
| Wyoming | 3.00% | 12.38% | 8.43% | 5.44% | 5.81% | 4.54% | 5.41% | 3.52% |
| Pacific: | | | | | | | | |
| Alaska | 2.78% | 9.79% | 13.09% * | 5.55% | 6.35% | 3.40% | 7.90% | 2.98% |
| California | 1.83% | 7.44% | 6.25% | 4.91% | 4.72% | 2.34% | 3.76% | 2.04% |
| Hawaii | 3.12% | 5.83% * | 6.98% * | 5.11% * | 4.27% | 5.05% | 4.36% | 3.63% |
| Oregon | 4.00% | -- | 6.99% | 5.62% | 6.02% | 6.22% | 5.93% | 4.38% |
| Washington | 4.37% | 12.50% | 7.75% | 7.03% | 4.92% | 6.74% | 6.44% | 4.95% |

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

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

* Figure does not meet standard of reliability or precision.

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

Table XII.F.39 Average individual deductible (in dollars) per employee enrolled with single coverage in a high deductible health plan by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 2,599 | 2,852 | 2,967 | 2,968 | 2,842 | 2,288 | 2,923 | 2,526 |
| New England: | | | | | | | | |
| Connecticut | 2,754 | 3,306 | 3,414 | 3,373 | 2,863 | 2,270 | 3,375 | 2,564 |
| Maine | 2,970 | 3,120 | 3,377 | 3,458 | 3,266 | 2,367 | 3,255 | 2,873 |
| Massachusetts | 2,193 | 2,358 | 2,235 | 2,342 | 2,413 | 2,034 | 2,243 | 2,181 |
| New Hampshire | 2,932 | 3,074 | 3,365 | 3,684 | 3,287 | 2,120 | 3,373 | 2,798 |
| Rhode Island | 2,559 | 2,591 | 2,309 | 2,750 | 2,919 | 2,308 | 2,633 | 2,541 |
| Vermont | 2,854 | 2,931 | 3,093 | 2,966 | 3,016 | 2,474 | 3,003 | 2,802 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 2,261 | 2,757 | 2,513 | 2,404 | 2,106 | 2,189 | 2,557 | 2,182 |
| New York | 2,500 | 2,519 | 3,032 | 2,770 | 2,931 | 2,098 | 2,761 | 2,439 |
| Pennsylvania | 2,440 | 2,526 | 2,779 | 2,793 | 2,692 | 2,110 | 2,722 | 2,384 |
| East North Central: | | | | | | | | |
| Illinois | 2,503 | 2,684 | 2,857 | 2,956 | 2,701 | 2,219 | 2,745 | 2,446 |
| Indiana | 2,710 | 3,113 | 3,062 | 3,336 | 2,713 | 2,410 | 3,153 | 2,624 |
| Michigan | 2,375 | 2,740 | 2,523 | 2,353 | 2,696 | 2,191 | 2,486 | 2,358 |
| Ohio | 2,606 | 3,530 | 3,319 | 3,199 | 2,904 | 2,200 | 3,311 | 2,488 |
| Wisconsin | 2,732 | 3,229 | 2,959 | 3,060 | 3,110 | 2,352 | 3,078 | 2,677 |
| West North Central: | | | | | | | | |
| Iowa | 2,722 | 3,107 | 3,204 | 3,101 | 2,851 | 2,404 | 3,235 | 2,610 |
| Kansas | 2,567 | 2,744 | 2,398 | 3,073 | 2,585 | 2,366 | 2,683 | 2,543 |
| Minnesota | 2,745 | 3,135 | 3,111 | 2,977 | 3,144 | 2,324 | 3,091 | 2,666 |
| Missouri | 2,674 | 3,555 | 3,106 | 2,900 | 2,860 | 2,358 | 3,179 | 2,557 |
| Nebraska | 2,711 | 3,115 | 3,342 | 3,434 | 2,772 | 2,321 | 3,261 | 2,601 |
| North Dakota | 2,560 | 2,776 | 2,458 | 2,750 | 2,736 | 2,374 | 2,659 | 2,539 |
| South Dakota | 2,789 | 3,536 | 2,847 | 3,000 | 2,798 | 2,545 | 3,168 | 2,683 |
| South Atlantic: | | | | | | | | |
| Delaware | 2,523 | 2,742 | 2,519 | 2,738 | 2,773 | 2,288 | 2,634 | 2,493 |
| District of Columbia | 2,314 | 2,359 | 2,227 | 2,481 | 2,333 | 2,251 | 2,335 | 2,308 |
| Florida | 2,700 | 2,892 | 3,316 | 2,836 | 2,980 | 2,428 | 2,978 | 2,641 |
| Georgia | 2,640 | 3,243 | 3,503 | 3,200 | 2,877 | 2,260 | 3,342 | 2,515 |
| Maryland | 2,276 | 2,051 | 2,274 | 2,255 | 2,485 | 2,193 | 2,184 | 2,302 |
| North Carolina | 2,705 | 2,940 | 2,910 | 3,261 | 2,823 | 2,402 | 3,053 | 2,631 |
| South Carolina | 2,630 | 2,378 | 3,093 | 2,884 | 2,832 | 2,384 | 2,838 | 2,583 |
| Virginia | 2,609 | 2,707 | 2,688 | 2,905 | 3,102 | 2,259 | 2,806 | 2,559 |
| West Virginia | 2,726 | 2,798 | 3,145 | 3,247 | 3,216 | 2,372 | 3,037 | 2,667 |
| East South Central: | | | | | | | | |
| Alabama | 2,623 | 2,843 | 3,421 | 3,138 | 2,756 | 2,396 | 3,019 | 2,560 |
| Kentucky | 2,595 | 2,591 | 2,666 | 3,199 | 3,043 | 2,228 | 2,975 | 2,520 |
| Mississippi | 2,627 | 2,545 | 2,842 | 2,877 | 3,172 | 2,294 | 2,698 | 2,610 |
| Tennessee | 2,981 | 2,896 | 3,030 | 3,455 | 3,370 | 2,585 | 3,222 | 2,936 |
| West South Central: | | | | | | | | |
| Arkansas | 2,445 | 1,699 | 2,270 | 2,333 | 2,793 | 2,395 | 2,233 | 2,488 |
| Louisiana | 2,684 | 2,612 | 2,640 | 2,847 | 2,762 | 2,587 | 2,795 | 2,662 |
| Oklahoma | 2,644 | 2,939 | 3,037 | 2,545 | 2,550 | 2,639 | 2,842 | 2,591 |
| Texas | 2,800 | 2,920 | 3,404 | 3,396 | 3,181 | 2,326 | 3,234 | 2,696 |
| Mountain: | | | | | | | | |
| Arizona | 2,815 | 3,538 | 3,285 | 3,359 | 2,983 | 2,446 | 3,364 | 2,709 |
| Colorado | 2,541 | 3,168 | 3,024 | 2,955 | 2,572 | 2,244 | 2,940 | 2,450 |
| Idaho | 2,606 | 2,623 | 3,017 | 2,776 | 2,832 | 2,278 | 2,884 | 2,500 |
| Montana | 3,081 | 3,370 | 2,968 | 3,240 | 3,034 | 2,921 | 3,164 | 3,037 |
| Nevada | 2,610 | 3,176 | 2,612 | 3,120 | 2,929 | 2,272 | 3,012 | 2,534 |
| New Mexico | 2,914 | 2,890 | 2,945 | 3,615 | 3,308 | 2,422 | 2,937 | 2,909 |
| Utah | 2,297 | 3,049 | 2,709 | 2,466 | 2,324 | 2,166 | 2,625 | 2,232 |
| Wyoming | 2,555 | 2,897 | 2,415 | 2,720 | 2,725 | 2,347 | 2,682 | 2,502 |
| Pacific: | | | | | | | | |
| Alaska | 2,662 | 2,952 | 2,957 | 3,037 | 2,938 | 2,236 | 2,976 | 2,577 |
| California | 2,379 | 2,612 | 2,685 | 2,685 | 2,435 | 2,213 | 2,661 | 2,312 |
| Hawaii | 2,496 | 2,676 | 2,400 | 2,489 | 2,418 | 2,501 | 2,505 | 2,494 |
| Oregon | 2,753 | 2,639 | 3,158 | 3,124 | 2,965 | 2,292 | 3,082 | 2,642 |
| Washington | 2,455 | 2,672 | 2,775 | 2,760 | 2,571 | 2,114 | 2,803 | 2,342 |

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

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

Table XII.F.39 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a high deductible health plan by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 10.07 | 37.77 | 39.71 | 24.53 | 23.98 | 12.05 | 21.00 | 11.27 |
| New England: | | | | | | | | |
| Connecticut | 52.13 | 155.37 | 144.90 | 120.82 | 112.37 | 72.05 | 80.89 | 60.54 |
| Maine | 54.51 | 180.56 | 185.39 | 166.03 | 114.99 | 63.96 | 109.04 | 63.25 |
| Massachusetts | 37.07 | 108.48 | 80.06 | 92.85 | 86.17 | 50.15 | 55.44 | 43.67 |
| New Hampshire | 70.48 | 225.75 | 142.92 | 138.03 | 161.57 | 63.45 | 100.72 | 86.41 |
| Rhode Island | 59.62 | 167.96 | 155.22 | 153.23 | 148.00 | 53.35 | 121.58 | 68.09 |
| Vermont | 49.53 | 201.95 | 198.15 | 101.25 | 90.70 | 80.76 | 102.61 | 56.47 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 44.38 | 198.86 | 156.80 | 74.54 | 84.90 | 65.26 | 87.00 | 50.98 |
| New York | 53.62 | 111.32 | 215.21 | 113.22 | 143.21 | 40.31 | 100.82 | 61.93 |
| Pennsylvania | 45.48 | 144.05 | 234.28 | 111.18 | 101.45 | 48.54 | 115.65 | 48.78 |
| East North Central: | | | | | | | | |
| Illinois | 48.76 | 155.83 | 187.92 | 142.46 | 138.90 | 48.90 | 89.14 | 56.23 |
| Indiana | 47.44 | 217.09 | 213.53 | 134.43 | 93.78 | 55.50 | 119.22 | 51.25 |
| Michigan | 61.86 | 213.87 | 134.76 | 121.72 | 168.95 | 60.17 | 97.66 | 70.27 |
| Ohio | 52.85 | 218.51 | 149.44 | 118.38 | 105.79 | 59.50 | 93.83 | 56.74 |
| Wisconsin | 63.12 | 231.07 | 214.08 | 134.03 | 133.53 | 80.99 | 123.61 | 70.54 |
| West North Central: | | | | | | | | |
| Iowa | 57.24 | 228.90 | 178.93 | 116.50 | 139.90 | 64.40 | 109.47 | 64.64 |
| Kansas | 63.27 | 247.33 | 153.87 | 205.94 | 110.46 | 78.57 | 115.37 | 72.39 |
| Minnesota | 50.60 | 247.21 | 187.93 | 89.73 | 130.39 | 53.21 | 102.59 | 56.90 |
| Missouri | 53.04 | 294.97 | 205.60 | 127.47 | 130.26 | 54.94 | 124.55 | 56.03 |
| Nebraska | 60.73 | 265.43 | 233.72 | 179.36 | 109.40 | 64.54 | 138.08 | 65.99 |
| North Dakota | 45.82 | 230.16 | 153.98 | 116.88 | 74.95 | 76.40 | 119.76 | 49.64 |
| South Dakota | 41.20 | 207.89 | 134.76 | 126.91 | 77.82 | 43.60 | 101.49 | 43.52 |
| South Atlantic: | | | | | | | | |
| Delaware | 54.62 | 236.43 | 103.40 | 124.38 | 182.26 | 60.95 | 92.23 | 64.89 |
| District of Columbia | 69.35 | 204.16 | 189.13 | 293.71 | 106.36 | 77.04 | 228.80 | 62.84 |
| Florida | 51.98 | 219.13 | 244.09 | 111.98 | 101.84 | 70.79 | 126.08 | 56.30 |
| Georgia | 54.43 | 245.38 | 343.44 | 137.13 | 115.82 | 51.50 | 163.28 | 53.39 |
| Maryland | 56.91 | 144.83 | 126.75 | 115.88 | 168.99 | 63.47 | 81.24 | 68.87 |
| North Carolina | 55.83 | 251.28 | 168.71 | 151.31 | 145.53 | 55.01 | 110.81 | 62.10 |
| South Carolina | 66.36 | 157.45 | 166.29 | 160.14 | 181.51 | 87.33 | 109.66 | 77.23 |
| Virginia | 72.60 | 150.22 | 173.04 | 139.13 | 155.55 | 97.00 | 115.55 | 85.77 |
| West Virginia | 70.89 | 329.24 | 226.45 | 195.98 | 154.52 | 87.65 | 141.39 | 79.09 |
| East South Central: | | | | | | | | |
| Alabama | 73.58 | 228.99 | 215.19 | 160.45 | 256.26 | 78.08 | 113.22 | 81.51 |
| Kentucky | 54.11 | 216.25 | 268.40 | 165.57 | 128.31 | 54.66 | 144.05 | 57.22 |
| Mississippi | 73.26 | 352.78 | 225.87 | 163.37 | 189.15 | 80.00 | 139.79 | 84.20 |
| Tennessee | 67.78 | 149.71 | 173.75 | 144.43 | 159.31 | 100.57 | 118.35 | 77.58 |
| West South Central: | | | | | | | | |
| Arkansas | 54.39 | 78.47 | 188.81 | 111.91 | 154.72 | 66.64 | 85.26 | 62.93 |
| Louisiana | 57.60 | 264.94 | 130.57 | 146.61 | 135.27 | 75.35 | 124.96 | 64.42 |
| Oklahoma | 60.48 | 151.42 | 208.84 | 125.98 | 126.11 | 92.73 | 111.23 | 70.17 |
| Texas | 42.77 | 107.47 | 161.04 | 102.29 | 106.17 | 42.29 | 79.14 | 48.98 |
| Mountain: | | | | | | | | |
| Arizona | 56.09 | 263.75 | 190.85 | 161.16 | 132.15 | 56.93 | 140.97 | 58.94 |
| Colorado | 51.03 | 238.45 | 194.12 | 139.61 | 119.35 | 57.54 | 115.53 | 55.95 |
| Idaho | 55.39 | 253.18 | 225.23 | 101.25 | 97.76 | 73.98 | 125.34 | 57.63 |
| Montana | 70.02 | 222.69 | 168.17 | 129.71 | 123.00 | 150.85 | 113.11 | 88.17 |
| Nevada | 65.85 | 488.49 | 294.48 | 198.51 | 159.10 | 83.50 | 206.34 | 68.80 |
| New Mexico | 114.23 | 328.45 | 265.25 | 243.99 | 315.33 | 48.29 | 157.56 | 134.97 |
| Utah | 47.53 | 292.49 | 165.30 | 92.28 | 129.82 | 59.92 | 96.79 | 53.44 |
| Wyoming | 60.34 | 241.70 | 128.56 | 145.45 | 204.09 | 67.44 | 111.87 | 70.77 |
| Pacific: | | | | | | | | |
| Alaska | 65.40 | 253.16 | 201.87 | 252.90 | 120.16 | 67.54 | 129.79 | 76.13 |
| California | 38.09 | 140.52 | 163.24 | 111.10 | 85.29 | 50.02 | 89.19 | 42.07 |
| Hawaii | 71.20 | 162.75 | 120.93 | 151.20 | 126.59 | 103.01 | 88.08 | 85.82 |
| Oregon | 63.62 | 151.03 | 171.83 | 126.97 | 153.78 | 84.14 | 107.77 | 75.83 |
| Washington | 68.84 | 168.99 | 135.71 | 158.09 | 121.09 | 106.90 | 96.60 | 81.77 |

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

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

Table XII.F.40 Average family deductible (in dollars) per employee enrolled with family coverage in a high deductible health plan that had a deductible by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5,051 | 6,070 | 6,038 | 5,925 | 5,410 | 4,618 | 6,028 | 4,894 |
| New England: | | | | | | | | |
| Connecticut | 4,915 | 6,580 | 6,895 | 6,207 | 5,139 | 4,149 | 6,555 | 4,595 |
| Maine | 5,420 | 6,810 | 6,470 | 6,554 | 6,142 | 4,546 | 6,876 | 5,167 |
| Massachusetts | 4,457 | 5,498 | 5,152 | 4,665 | 4,950 | 3,997 | 5,061 | 4,345 |
| New Hampshire | 5,740 | 7,114 | 7,212 | 7,735 | 6,797 | 4,601 | 7,375 | 5,459 |
| Rhode Island | 5,498 | 5,287 | 5,482 | 5,472 | 6,102 | 5,135 | 5,414 | 5,516 |
| Vermont | 5,357 | 5,851 | 6,500 | 5,469 | 5,548 | 4,902 | 5,827 | 5,237 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 4,716 | 6,791 | 5,503 | 5,069 | 4,721 | 4,473 | 5,584 | 4,564 |
| New York | 4,629 | 5,860 | 5,982 | 5,189 | 5,132 | 4,176 | 5,633 | 4,471 |
| Pennsylvania | 4,682 | 5,286 | 4,449 | 5,902 | 5,201 | 4,226 | 5,264 | 4,610 |
| East North Central: | | | | | | | | |
| Illinois | 5,178 | 6,876 | 5,968 | 5,579 | 5,461 | 4,811 | 6,401 | 4,953 |
| Indiana | 5,287 | 6,566 | 6,162 | 6,662 | 5,050 | 4,882 | 6,315 | 5,085 |
| Michigan | 4,746 | 5,063 | 5,135 | 4,500 | 5,238 | 4,518 | 4,980 | 4,694 |
| Ohio | 4,973 | 6,386 | 6,636 | 6,725 | 5,350 | 4,337 | 6,558 | 4,766 |
| Wisconsin | 5,577 | 6,737 | 7,478 | 6,193 | 5,917 | 5,023 | 6,678 | 5,406 |
| West North Central: | | | | | | | | |
| Iowa | 5,368 | 6,670 | 6,102 | 6,510 | 5,526 | 4,842 | 6,454 | 5,155 |
| Kansas | 5,008 | 5,340 | 4,946 | 5,809 | 4,926 | 4,843 | 5,265 | 4,948 |
| Minnesota | 5,421 | 5,489 | 6,628 | 6,389 | 6,362 | 4,614 | 6,149 | 5,313 |
| Missouri | 5,363 | 7,187 | 6,865 | 6,286 | 6,177 | 4,726 | 6,539 | 5,169 |
| Nebraska | 5,300 | 5,805 | 6,443 | 6,626 | 5,279 | 4,929 | 6,284 | 5,139 |
| North Dakota | 5,052 | 7,003 | 4,945 | 5,565 | 5,369 | 4,674 | 5,810 | 4,926 |
| South Dakota | 5,303 | 6,927 | 6,723 | 5,579 | 5,169 | 4,857 | 6,599 | 5,002 |
| South Atlantic: | | | | | | | | |
| Delaware | 4,967 | -- | 5,044 | 4,886 | 6,128 | 4,695 | 4,710 | 4,993 |
| District of Columbia | 4,610 | 5,903 | 4,913 | 4,695 | 4,414 | 4,561 | 4,720 | 4,587 |
| Florida | 5,071 | 4,666 | 6,361 | 6,027 | 5,448 | 4,738 | 5,497 | 5,003 |
| Georgia | 5,261 | 6,154 | 7,817 | 7,087 | 6,036 | 4,525 | 7,244 | 5,088 |
| Maryland | 4,510 | 4,186 | 5,215 | 4,708 | 4,561 | 4,375 | 4,719 | 4,455 |
| North Carolina | 5,118 | 6,112 | 5,921 | 6,481 | 5,160 | 4,815 | 6,209 | 4,977 |
| South Carolina | 5,019 | -- | 5,731 | 5,589 | 5,540 | 4,766 | 5,579 | 4,964 |
| Virginia | 4,941 | 6,745 | 6,129 | 5,916 | 4,887 | 4,528 | 6,338 | 4,693 |
| West Virginia | 5,526 | -- | 6,190 | 6,749 | 5,464 | 5,383 | 6,128 | 5,468 |
| East South Central: | | | | | | | | |
| Alabama | 5,128 | 5,623 | 8,208 | 6,352 | 5,058 | 4,640 | 6,705 | 4,878 |
| Kentucky | 4,865 | 4,830 | 5,594 | 6,383 | 5,182 | 4,617 | 5,993 | 4,770 |
| Mississippi | 5,344 | -- | 7,051 | 6,728 | 5,819 | 4,927 | 6,492 | 5,147 |
| Tennessee | 5,756 | 6,757 | 6,269 | 7,356 | 6,517 | 5,110 | 7,023 | 5,577 |
| West South Central: | | | | | | | | |
| Arkansas | 4,732 | -- | 4,681 | 4,944 | 4,729 | 4,672 | 4,809 | 4,719 |
| Louisiana | 5,126 | 5,561 | 5,432 | 5,840 | 5,544 | 4,741 | 5,859 | 5,012 |
| Oklahoma | 5,452 | 7,036 | 6,761 | 5,702 | 5,599 | 4,985 | 6,551 | 5,206 |
| Texas | 5,358 | 7,378 | 6,711 | 6,678 | 6,044 | 4,684 | 7,160 | 5,072 |
| Mountain: | | | | | | | | |
| Arizona | 5,586 | 6,638 | 5,711 | 6,436 | 5,572 | 5,433 | 6,217 | 5,511 |
| Colorado | 5,131 | 6,376 | 6,967 | 6,427 | 5,212 | 4,682 | 6,753 | 4,875 |
| Idaho | 5,206 | 5,579 | 6,175 | 5,908 | 5,389 | 4,777 | 5,793 | 5,085 |
| Montana | 5,436 | 5,832 | 6,674 | 5,740 | 5,119 | 5,061 | 6,034 | 5,169 |
| Nevada | 4,978 | 6,431 | 4,499 | 6,466 | 6,031 | 4,352 | 5,700 | 4,850 |
| New Mexico | 5,557 | -- | 7,091 | 6,248 | 6,145 | 5,174 | 5,909 | 5,507 |
| Utah | 4,652 | 5,643 | 5,426 | 5,117 | 4,381 | 4,502 | 5,357 | 4,527 |
| Wyoming | 5,217 | 5,833 | 5,615 | 5,955 | 5,397 | 4,666 | 5,842 | 4,982 |
| Pacific: | | | | | | | | |
| Alaska | 5,294 | -- | 5,489 | 5,688 | 5,911 | 4,640 | 6,363 | 5,080 |
| California | 4,798 | 5,527 | 5,393 | 5,259 | 5,080 | 4,561 | 5,428 | 4,687 |
| Hawaii | 5,153 | 6,573 | -- | 4,408 | 6,019 | 5,046 | 5,046 | 5,169 |
| Oregon | 4,986 | -- | 5,668 | 5,586 | 5,480 | 4,543 | 5,740 | 4,877 |
| Washington | 4,467 | 6,319 | 5,011 | 5,569 | 4,384 | 4,169 | 5,804 | 4,270 |

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

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

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

Table XII.F.40 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a high deductible health plan that had a deductible by firm size and state: United States, 3-year average, 2018-2020

| Division and State | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 27.03 | 141.63 | 108.29 | 74.80 | 58.30 | 35.85 | 66.45 | 29.36 |
| New England: | | | | | | | | |
| Connecticut | 116.38 | 519.70 | 494.38 | 388.58 | 316.35 | 112.35 | 282.23 | 119.88 |
| Maine | 130.72 | 541.52 | 484.84 | 301.63 | 330.59 | 142.25 | 281.47 | 144.93 |
| Massachusetts | 104.37 | 863.66 | 460.78 | 284.07 | 228.25 | 112.37 | 323.24 | 108.60 |
| New Hampshire | 150.88 | 656.18 | 556.38 | 398.73 | 365.63 | 158.06 | 335.80 | 162.60 |
| Rhode Island | 214.10 | 544.80 | 553.94 | 356.32 | 339.59 | 382.46 | 311.29 | 251.24 |
| Vermont | 137.63 | 692.45 | 925.48 | 256.96 | 217.17 | 211.76 | 377.85 | 142.62 |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 143.73 | 689.82 | 424.69 | 328.48 | 502.06 | 154.65 | 276.98 | 156.66 |
| New York | 103.44 | 561.02 | 631.34 | 294.11 | 297.34 | 94.25 | 312.40 | 107.75 |
| Pennsylvania | 105.37 | 634.14 | 309.35 | 338.87 | 265.32 | 106.52 | 267.32 | 113.05 |
| East North Central: | | | | | | | | |
| Illinois | 123.14 | 745.09 | 760.88 | 475.64 | 252.65 | 148.60 | 383.63 | 129.01 |
| Indiana | 126.10 | 756.05 | 519.62 | 377.52 | 257.76 | 138.19 | 303.81 | 127.86 |
| Michigan | 124.10 | 580.74 | 296.33 | 248.37 | 326.35 | 166.10 | 244.80 | 141.97 |
| Ohio | 120.62 | 786.40 | 490.93 | 361.46 | 216.95 | 127.12 | 293.59 | 124.26 |
| Wisconsin | 158.64 | 1,044.46 | 952.76 | 347.15 | 267.27 | 227.52 | 465.16 | 166.06 |
| West North Central: | | | | | | | | |
| Iowa | 108.32 | 608.04 | 389.30 | 296.62 | 223.72 | 133.61 | 282.75 | 112.47 |
| Kansas | 121.58 | 831.77 | 545.04 | 296.64 | 223.33 | 141.08 | 373.13 | 119.70 |
| Minnesota | 132.51 | 696.44 | 372.54 | 306.16 | 316.51 | 132.30 | 247.13 | 147.37 |
| Missouri | 132.12 | 730.83 | 480.92 | 300.16 | 366.23 | 142.65 | 306.48 | 141.58 |
| Nebraska | 117.72 | 475.25 | 521.18 | 321.62 | 256.30 | 145.83 | 312.35 | 126.15 |
| North Dakota | 110.48 | 788.99 | 394.12 | 193.21 | 187.58 | 153.97 | 377.56 | 112.76 |
| South Dakota | 93.14 | 653.51 | 320.75 | 243.31 | 179.68 | 102.45 | 266.44 | 88.42 |
| South Atlantic: | | | | | | | | |
| Delaware | 131.61 | -- | 527.19 | 449.14 | 307.05 | 153.71 | 318.42 | 139.92 |
| District of Columbia | 143.51 | 915.15 | 544.81 | 528.02 | 283.55 | 152.28 | 362.81 | 156.19 |
| Florida | 108.00 | 358.97 | 599.48 | 481.99 | 265.94 | 111.07 | 335.11 | 113.00 |
| Georgia | 192.93 | 687.25 | 491.63 | 345.67 | 587.74 | 143.56 | 350.66 | 206.34 |
| Maryland | 132.67 | 469.25 | 500.25 | 367.12 | 250.65 | 187.01 | 317.42 | 144.79 |
| North Carolina | 150.72 | 692.51 | 492.52 | 466.01 | 405.96 | 172.76 | 312.71 | 158.69 |
| South Carolina | 131.48 | -- | 1,009.29 | 350.12 | 300.37 | 159.47 | 475.71 | 136.77 |
| Virginia | 159.65 | 646.52 | 587.72 | 490.15 | 381.53 | 173.49 | 397.88 | 162.18 |
| West Virginia | 150.33 | -- | 571.80 | 409.85 | 336.74 | 196.96 | 350.77 | 162.74 |
| East South Central: | | | | | | | | |
| Alabama | 157.09 | 502.60 | 1,229.90 | 331.62 | 408.49 | 134.60 | 600.34 | 140.60 |
| Kentucky | 133.82 | 634.68 | 554.21 | 396.95 | 272.90 | 166.73 | 410.23 | 140.06 |
| Mississippi | 174.77 | -- | 1,032.29 | 644.33 | 480.48 | 185.17 | 635.43 | 165.34 |
| Tennessee | 206.62 | 456.64 | 663.82 | 399.47 | 275.04 | 303.96 | 376.86 | 226.70 |
| West South Central: | | | | | | | | |
| Arkansas | 105.14 | -- | 422.77 | 287.09 | 214.94 | 135.82 | 277.35 | 113.42 |
| Louisiana | 145.95 | 791.71 | 530.86 | 367.96 | 422.75 | 154.82 | 313.82 | 157.84 |
| Oklahoma | 172.94 | 1,033.23 | 629.49 | 333.96 | 458.53 | 188.82 | 401.03 | 190.18 |
| Texas | 107.81 | 494.50 | 400.62 | 345.41 | 263.15 | 128.17 | 252.53 | 114.83 |
| Mountain: | | | | | | | | |
| Arizona | 329.92 | 585.91 | 463.45 | 402.66 | 325.42 | 488.57 | 286.68 | 376.25 |
| Colorado | 120.99 | 426.43 | 692.27 | 337.45 | 290.45 | 145.42 | 321.75 | 124.42 |
| Idaho | 132.48 | 479.60 | 617.27 | 287.83 | 302.47 | 174.12 | 318.50 | 143.76 |
| Montana | 197.50 | 510.38 | 595.84 | 429.05 | 306.11 | 385.51 | 353.40 | 241.66 |
| Nevada | 174.31 | 927.25 | 472.79 | 448.44 | 465.72 | 176.27 | 450.78 | 189.75 |
| New Mexico | 141.31 | -- | 772.33 | 390.84 | 392.18 | 175.29 | 414.88 | 151.20 |
| Utah | 117.38 | 443.85 | 526.98 | 227.79 | 239.71 | 168.38 | 266.55 | 129.68 |
| Wyoming | 139.01 | 651.65 | 420.55 | 351.70 | 357.35 | 164.09 | 295.49 | 152.55 |
| Pacific: | | | | | | | | |
| Alaska | 176.55 | -- | 550.00 | 403.94 | 268.08 | 211.63 | 656.39 | 170.64 |
| California | 118.30 | 646.78 | 461.09 | 363.37 | 170.35 | 164.39 | 328.52 | 128.67 |
| Hawaii | 179.55 | 533.27 | -- | 220.25 | 329.39 | 236.06 | 468.49 | 192.50 |
| Oregon | 166.85 | -- | 405.94 | 360.64 | 418.02 | 210.17 | 263.22 | 184.41 |
| Washington | 167.61 | 641.11 | 441.34 | 521.34 | 236.78 | 180.44 | 423.24 | 153.87 |

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

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

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