

**Table VIII.A.1 Number of private-sector establishments by average wage quartiles and State: United States, 2021**

| Division and State   | Total     | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-----------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 7,042,866 | 2,583,567               | 1,955,294               | 1,388,791               | 1,115,213               |
| New England:         |           |                         |                         |                         |                         |
| Connecticut          | 75,706    | 26,145                  | 22,867                  | 19,625                  | 7,070                   |
| Maine                | 38,560    | 15,225                  | 6,904                   | 9,011                   | 7,419                   |
| Massachusetts        | 164,522   | 69,298                  | 41,772                  | 24,922                  | 28,530                  |
| New Hampshire        | 34,300    | 14,041                  | 10,828                  | 3,301                   | 6,130                   |
| Rhode Island         | 27,111    | 10,539                  | 8,237                   | 2,891                   | 5,444                   |
| Vermont              | 17,990    | 5,740                   | 4,216                   | 3,997                   | 4,037                   |
| Middle Atlantic:     |           |                         |                         |                         |                         |
| New Jersey           | 200,272   | 100,154                 | 44,121                  | 24,171                  | 31,826                  |
| New York             | 458,012   | 174,189                 | 145,997                 | 87,660                  | 50,166                  |
| Pennsylvania         | 269,042   | 111,263                 | 71,043                  | 47,988                  | 38,747                  |
| East North Central:  |           |                         |                         |                         |                         |
| Illinois             | 284,552   | 87,716                  | 76,013                  | 65,646                  | 55,177                  |
| Indiana              | 135,917   | 56,244                  | 31,076                  | 28,036                  | 20,561                  |
| Michigan             | 188,304   | 70,821                  | 58,588                  | 29,934                  | 28,961                  |
| Ohio                 | 219,170   | 85,151                  | 47,839                  | 45,422                  | 40,757                  |
| Wisconsin            | 125,309   | 42,308                  | 42,306                  | 21,302                  | 19,394                  |
| West North Central:  |           |                         |                         |                         |                         |
| Iowa                 | 79,907    | 27,629                  | 25,581                  | 16,420                  | 10,277                  |
| Kansas               | 69,569    | 27,149                  | 20,305                  | 11,189                  | 10,927                  |
| Minnesota            | 139,524   | 46,386                  | 47,364                  | 23,918                  | 21,857                  |
| Missouri             | 134,755   | 43,839                  | 46,752                  | 25,924                  | 18,240                  |
| Nebraska             | 52,148    | 22,777                  | 12,662                  | 6,308                   | 10,401                  |
| North Dakota         | 23,821    | 9,322                   | 6,795                   | 4,126                   | 3,578                   |
| South Dakota         | 26,233    | 9,595                   | 7,544                   | 4,153                   | 4,940                   |
| South Atlantic:      |           |                         |                         |                         |                         |
| Delaware             | 25,895    | 9,824                   | 5,487                   | 6,856                   | 3,729                   |
| District of Columbia | 20,434    | 7,139                   | 5,177                   | 3,394                   | 4,724                   |
| Florida              | 515,149   | 205,923                 | 130,994                 | 107,883                 | 70,348                  |
| Georgia              | 203,086   | 66,968                  | 65,461                  | 46,825                  | 23,833                  |
| Maryland             | 122,919   | 32,143                  | 33,883                  | 26,977                  | 29,916                  |
| North Carolina       | 204,255   | 68,852                  | 49,461                  | 44,198                  | 41,744                  |
| South Carolina       | 101,913   | 32,055                  | 28,948                  | 19,264                  | 21,646                  |
| Virginia             | 177,541   | 75,964                  | 43,529                  | 25,461                  | 32,587                  |
| West Virginia        | 31,247    | 10,563                  | 8,952                   | 6,343                   | 5,389                   |
| East South Central:  |           |                         |                         |                         |                         |
| Alabama              | 96,736    | 31,896                  | 34,246                  | 12,275                  | 18,319                  |
| Kentucky             | 81,763    | 29,450                  | 26,350                  | 12,416                  | 13,547                  |
| Mississippi          | 51,682    | 17,016                  | 18,664                  | 8,815                   | 7,186                   |
| Tennessee            | 129,808   | 50,627                  | 30,062                  | 29,343                  | 19,776                  |
| West South Central:  |           |                         |                         |                         |                         |
| Arkansas             | 58,397    | 25,197                  | 13,926                  | 11,215                  | 8,059                   |
| Louisiana            | 93,494    | 35,193                  | 22,604                  | 18,645                  | 17,052                  |
| Oklahoma             | 81,582    | 28,721                  | 22,126                  | 16,415                  | 14,319                  |
| Texas                | 571,962   | 178,950                 | 185,392                 | 118,013                 | 89,608                  |
| Mountain:            |           |                         |                         |                         |                         |
| Arizona              | 126,298   | 39,836                  | 33,203                  | 31,843                  | 21,417                  |
| Colorado             | 137,540   | 45,300                  | 47,227                  | 21,813                  | 23,200                  |
| Idaho                | 47,475    | 15,974                  | 12,860                  | 9,130                   | 9,511                   |
| Montana              | 36,109    | 12,680                  | 11,007                  | 7,326                   | 5,095                   |
| Nevada               | 62,176    | 21,820                  | 13,232                  | 10,682                  | 16,443                  |
| New Mexico           | 38,220    | 11,981                  | 13,396                  | 8,043                   | 4,800                   |
| Utah                 | 73,560    | 25,291                  | 24,378                  | 11,410                  | 12,481                  |
| Wyoming              | 19,584    | 6,815                   | 5,754                   | 4,494                   | 2,521                   |
| Pacific:             |           |                         |                         |                         |                         |
| Alaska               | 16,723    | 6,679                   | 4,212                   | 4,239                   | 1,593                   |
| California           | 853,611   | 314,518                 | 208,236                 | 203,172                 | 127,685                 |
| Hawaii               | 27,071    | 8,562                   | 5,922                   | 5,681                   | 6,906                   |
| Oregon               | 100,944   | 38,751                  | 26,404                  | 23,855                  | 11,935                  |
| Washington           | 170,968   | 73,347                  | 45,391                  | 26,825                  | 25,405                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

**Table VIII.A.1 Standard errors for number of private-sector establishments by average wage quartiles and State: United States, 2021**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 37,096 | 44,140                  | 44,739                  | 35,520                  | 31,861                  |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 1,445  | 2,676                   | 2,497                   | 2,372                   | 1,289                   |
| Maine                | 1,142  | 1,545                   | 1,037                   | 1,109                   | 1,128                   |
| Massachusetts        | 5,427  | 7,589                   | 6,683                   | 3,853                   | 4,621                   |
| New Hampshire        | 859    | 1,294                   | 1,251                   | 666                     | 915                     |
| Rhode Island         | 983    | 1,352                   | 1,085                   | 536                     | 876                     |
| Vermont              | 440    | 544                     | 622                     | 482                     | 519                     |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 5,872  | 8,898                   | 6,561                   | 4,350                   | 5,213                   |
| New York             | 18,821 | 10,048                  | 20,862                  | 8,784                   | 6,182                   |
| Pennsylvania         | 4,824  | 8,175                   | 7,308                   | 5,782                   | 5,370                   |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 6,983  | 7,836                   | 7,781                   | 7,050                   | 8,148                   |
| Indiana              | 2,968  | 5,082                   | 4,097                   | 4,396                   | 3,385                   |
| Michigan             | 4,270  | 6,417                   | 6,699                   | 4,367                   | 4,564                   |
| Ohio                 | 6,366  | 7,050                   | 6,626                   | 8,137                   | 5,717                   |
| Wisconsin            | 3,307  | 4,120                   | 4,551                   | 2,958                   | 3,574                   |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 2,865  | 3,063                   | 2,962                   | 2,721                   | 1,739                   |
| Kansas               | 2,135  | 2,838                   | 2,373                   | 1,605                   | 1,716                   |
| Minnesota            | 3,879  | 4,444                   | 5,517                   | 4,096                   | 3,259                   |
| Missouri             | 3,160  | 4,454                   | 4,845                   | 3,382                   | 3,159                   |
| Nebraska             | 1,385  | 2,146                   | 1,526                   | 1,091                   | 1,517                   |
| North Dakota         | 740    | 955                     | 890                     | 563                     | 582                     |
| South Dakota         | 672    | 1,027                   | 821                     | 591                     | 724                     |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 773    | 1,237                   | 925                     | 892                     | 739                     |
| District of Columbia | 565    | 845                     | 781                     | 615                     | 672                     |
| Florida              | 8,390  | 16,642                  | 13,934                  | 13,411                  | 10,534                  |
| Georgia              | 6,820  | 8,661                   | 7,718                   | 8,041                   | 5,405                   |
| Maryland             | 3,716  | 4,642                   | 4,092                   | 4,350                   | 4,258                   |
| North Carolina       | 6,622  | 6,947                   | 6,729                   | 7,051                   | 7,450                   |
| South Carolina       | 3,006  | 3,383                   | 3,569                   | 3,701                   | 3,403                   |
| Virginia             | 7,146  | 6,690                   | 7,034                   | 4,595                   | 6,354                   |
| West Virginia        | 1,055  | 1,349                   | 1,093                   | 895                     | 970                     |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 3,322  | 3,524                   | 4,486                   | 2,352                   | 3,059                   |
| Kentucky             | 1,563  | 2,713                   | 2,702                   | 2,040                   | 2,100                   |
| Mississippi          | 1,529  | 1,714                   | 2,085                   | 1,623                   | 1,321                   |
| Tennessee            | 3,523  | 5,337                   | 4,444                   | 3,745                   | 3,102                   |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 1,615  | 2,281                   | 2,165                   | 1,752                   | 1,286                   |
| Louisiana            | 4,181  | 5,188                   | 3,329                   | 2,543                   | 2,508                   |
| Oklahoma             | 2,400  | 2,748                   | 2,365                   | 2,893                   | 2,664                   |
| Texas                | 11,847 | 12,972                  | 15,714                  | 11,398                  | 9,440                   |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 4,481  | 4,215                   | 5,534                   | 3,952                   | 5,037                   |
| Colorado             | 4,578  | 4,706                   | 6,018                   | 3,590                   | 3,716                   |
| Idaho                | 1,549  | 2,135                   | 1,436                   | 1,114                   | 1,404                   |
| Montana              | 2,416  | 2,623                   | 1,485                   | 954                     | 889                     |
| Nevada               | 1,750  | 2,748                   | 2,133                   | 1,966                   | 2,435                   |
| New Mexico           | 726    | 1,255                   | 1,455                   | 1,068                   | 889                     |
| Utah                 | 1,671  | 2,787                   | 2,499                   | 1,928                   | 2,287                   |
| Wyoming              | 1,033  | 633                     | 1,234                   | 510                     | 405                     |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 514    | 598                     | 567                     | 683                     | 299                     |
| California           | 15,718 | 22,297                  | 18,029                  | 17,551                  | 15,423                  |
| Hawaii               | 756    | 1,052                   | 933                     | 883                     | 920                     |
| Oregon               | 3,486  | 4,226                   | 3,022                   | 3,258                   | 2,521                   |
| Washington           | 3,706  | 6,738                   | 5,876                   | 4,766                   | 4,974                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

**Table VIII.A.1.a Percent of number of private-sector establishments by average wage quartiles and State: United States, 2021**

| Division and State   | Total     | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-----------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 7,042,866 | 36.7%                   | 27.8%                   | 19.7%                   | 15.8%                   |
| New England:         |           |                         |                         |                         |                         |
| Connecticut          | 75,706    | 34.5%                   | 30.2%                   | 25.9%                   | 9.3%                    |
| Maine                | 38,560    | 39.5%                   | 17.9%                   | 23.4%                   | 19.2%                   |
| Massachusetts        | 164,522   | 42.1%                   | 25.4%                   | 15.1%                   | 17.3%                   |
| New Hampshire        | 34,300    | 40.9%                   | 31.6%                   | 9.6%                    | 17.9%                   |
| Rhode Island         | 27,111    | 38.9%                   | 30.4%                   | 10.7%                   | 20.1%                   |
| Vermont              | 17,990    | 31.9%                   | 23.4%                   | 22.2%                   | 22.4%                   |
| Middle Atlantic:     |           |                         |                         |                         |                         |
| New Jersey           | 200,272   | 50.0%                   | 22.0%                   | 12.1%                   | 15.9%                   |
| New York             | 458,012   | 38.0%                   | 31.9%                   | 19.1%                   | 11.0%                   |
| Pennsylvania         | 269,042   | 41.4%                   | 26.4%                   | 17.8%                   | 14.4%                   |
| East North Central:  |           |                         |                         |                         |                         |
| Illinois             | 284,552   | 30.8%                   | 26.7%                   | 23.1%                   | 19.4%                   |
| Indiana              | 135,917   | 41.4%                   | 22.9%                   | 20.6%                   | 15.1%                   |
| Michigan             | 188,304   | 37.6%                   | 31.1%                   | 15.9%                   | 15.4%                   |
| Ohio                 | 219,170   | 38.9%                   | 21.8%                   | 20.7%                   | 18.6%                   |
| Wisconsin            | 125,309   | 33.8%                   | 33.8%                   | 17.0%                   | 15.5%                   |
| West North Central:  |           |                         |                         |                         |                         |
| Iowa                 | 79,907    | 34.6%                   | 32.0%                   | 20.5%                   | 12.9%                   |
| Kansas               | 69,569    | 39.0%                   | 29.2%                   | 16.1%                   | 15.7%                   |
| Minnesota            | 139,524   | 33.2%                   | 33.9%                   | 17.1%                   | 15.7%                   |
| Missouri             | 134,755   | 32.5%                   | 34.7%                   | 19.2%                   | 13.5%                   |
| Nebraska             | 52,148    | 43.7%                   | 24.3%                   | 12.1%                   | 19.9%                   |
| North Dakota         | 23,821    | 39.1%                   | 28.5%                   | 17.3%                   | 15.0%                   |
| South Dakota         | 26,233    | 36.6%                   | 28.8%                   | 15.8%                   | 18.8%                   |
| South Atlantic:      |           |                         |                         |                         |                         |
| Delaware             | 25,895    | 37.9%                   | 21.2%                   | 26.5%                   | 14.4%                   |
| District of Columbia | 20,434    | 34.9%                   | 25.3%                   | 16.6%                   | 23.1%                   |
| Florida              | 515,149   | 40.0%                   | 25.4%                   | 20.9%                   | 13.7%                   |
| Georgia              | 203,086   | 33.0%                   | 32.2%                   | 23.1%                   | 11.7%                   |
| Maryland             | 122,919   | 26.1%                   | 27.6%                   | 21.9%                   | 24.3%                   |
| North Carolina       | 204,255   | 33.7%                   | 24.2%                   | 21.6%                   | 20.4%                   |
| South Carolina       | 101,913   | 31.5%                   | 28.4%                   | 18.9%                   | 21.2%                   |
| Virginia             | 177,541   | 42.8%                   | 24.5%                   | 14.3%                   | 18.4%                   |
| West Virginia        | 31,247    | 33.8%                   | 28.6%                   | 20.3%                   | 17.2%                   |
| East South Central:  |           |                         |                         |                         |                         |
| Alabama              | 96,736    | 33.0%                   | 35.4%                   | 12.7%                   | 18.9%                   |
| Kentucky             | 81,763    | 36.0%                   | 32.2%                   | 15.2%                   | 16.6%                   |
| Mississippi          | 51,682    | 32.9%                   | 36.1%                   | 17.1%                   | 13.9%                   |
| Tennessee            | 129,808   | 39.0%                   | 23.2%                   | 22.6%                   | 15.2%                   |
| West South Central:  |           |                         |                         |                         |                         |
| Arkansas             | 58,397    | 43.1%                   | 23.8%                   | 19.2%                   | 13.8%                   |
| Louisiana            | 93,494    | 37.6%                   | 24.2%                   | 19.9%                   | 18.2%                   |
| Oklahoma             | 81,582    | 35.2%                   | 27.1%                   | 20.1%                   | 17.6%                   |
| Texas                | 571,962   | 31.3%                   | 32.4%                   | 20.6%                   | 15.7%                   |
| Mountain:            |           |                         |                         |                         |                         |
| Arizona              | 126,298   | 31.5%                   | 26.3%                   | 25.2%                   | 17.0%                   |
| Colorado             | 137,540   | 32.9%                   | 34.3%                   | 15.9%                   | 16.9%                   |
| Idaho                | 47,475    | 33.6%                   | 27.1%                   | 19.2%                   | 20.0%                   |
| Montana              | 36,109    | 35.1%                   | 30.5%                   | 20.3%                   | 14.1%                   |
| Nevada               | 62,176    | 35.1%                   | 21.3%                   | 17.2%                   | 26.4%                   |
| New Mexico           | 38,220    | 31.3%                   | 35.0%                   | 21.0%                   | 12.6%                   |
| Utah                 | 73,560    | 34.4%                   | 33.1%                   | 15.5%                   | 17.0%                   |
| Wyoming              | 19,584    | 34.8%                   | 29.4%                   | 22.9%                   | 12.9%                   |
| Pacific:             |           |                         |                         |                         |                         |
| Alaska               | 16,723    | 39.9%                   | 25.2%                   | 25.4%                   | 9.5%                    |
| California           | 853,611   | 36.8%                   | 24.4%                   | 23.8%                   | 15.0%                   |
| Hawaii               | 27,071    | 31.6%                   | 21.9%                   | 21.0%                   | 25.5%                   |
| Oregon               | 100,944   | 38.4%                   | 26.2%                   | 23.6%                   | 11.8%                   |
| Washington           | 170,968   | 42.9%                   | 26.5%                   | 15.7%                   | 14.9%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 VIII.A.1.a Standard errors for percent of number of private-sector establishments by average wage quartiles and State: United States, 2021**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 37,096 | 0.62%                   | 0.59%                   | 0.50%                   | 0.45%                   |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 1,445  | 3.43%                   | 3.28%                   | 3.09%                   | 1.70%                   |
| Maine                | 1,142  | 3.63%                   | 2.70%                   | 2.92%                   | 2.82%                   |
| Massachusetts        | 5,427  | 4.22%                   | 3.87%                   | 2.45%                   | 2.80%                   |
| New Hampshire        | 859    | 3.63%                   | 3.49%                   | 1.93%                   | 2.67%                   |
| Rhode Island         | 983    | 4.39%                   | 3.92%                   | 2.06%                   | 3.24%                   |
| Vermont              | 440    | 3.13%                   | 3.17%                   | 2.69%                   | 2.88%                   |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 5,872  | 3.95%                   | 3.29%                   | 2.17%                   | 2.59%                   |
| New York             | 18,821 | 2.70%                   | 3.48%                   | 2.01%                   | 1.42%                   |
| Pennsylvania         | 4,824  | 2.93%                   | 2.64%                   | 2.16%                   | 1.99%                   |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 6,983  | 2.79%                   | 2.67%                   | 2.46%                   | 2.69%                   |
| Indiana              | 2,968  | 3.71%                   | 3.08%                   | 3.08%                   | 2.46%                   |
| Michigan             | 4,270  | 3.37%                   | 3.34%                   | 2.35%                   | 2.40%                   |
| Ohio                 | 6,366  | 3.43%                   | 2.92%                   | 3.41%                   | 2.64%                   |
| Wisconsin            | 3,307  | 3.32%                   | 3.37%                   | 2.42%                   | 2.75%                   |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 2,865  | 3.65%                   | 3.54%                   | 3.22%                   | 2.21%                   |
| Kansas               | 2,135  | 3.67%                   | 3.34%                   | 2.30%                   | 2.49%                   |
| Minnesota            | 3,879  | 3.29%                   | 3.59%                   | 2.81%                   | 2.41%                   |
| Missouri             | 3,160  | 3.29%                   | 3.37%                   | 2.52%                   | 2.32%                   |
| Nebraska             | 1,385  | 3.70%                   | 2.98%                   | 2.12%                   | 2.84%                   |
| North Dakota         | 740    | 3.71%                   | 3.51%                   | 2.41%                   | 2.46%                   |
| South Dakota         | 672    | 3.55%                   | 3.15%                   | 2.27%                   | 2.76%                   |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 773    | 4.38%                   | 3.57%                   | 3.39%                   | 2.91%                   |
| District of Columbia | 565    | 3.99%                   | 3.76%                   | 3.06%                   | 3.13%                   |
| Florida              | 8,390  | 3.14%                   | 2.73%                   | 2.56%                   | 2.02%                   |
| Georgia              | 6,820  | 4.07%                   | 3.89%                   | 3.74%                   | 2.64%                   |
| Maryland             | 3,716  | 3.63%                   | 3.47%                   | 3.39%                   | 3.33%                   |
| North Carolina       | 6,622  | 3.53%                   | 3.22%                   | 3.29%                   | 3.47%                   |
| South Carolina       | 3,006  | 3.44%                   | 3.53%                   | 3.40%                   | 3.23%                   |
| Virginia             | 7,146  | 3.93%                   | 3.62%                   | 2.58%                   | 3.37%                   |
| West Virginia        | 1,055  | 3.91%                   | 3.53%                   | 2.90%                   | 3.01%                   |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 3,322  | 3.78%                   | 4.14%                   | 2.49%                   | 3.01%                   |
| Kentucky             | 1,563  | 3.28%                   | 3.26%                   | 2.47%                   | 2.53%                   |
| Mississippi          | 1,529  | 3.47%                   | 3.77%                   | 3.05%                   | 2.48%                   |
| Tennessee            | 3,523  | 3.81%                   | 3.35%                   | 2.91%                   | 2.40%                   |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 1,615  | 3.85%                   | 3.45%                   | 3.03%                   | 2.21%                   |
| Louisiana            | 4,181  | 4.51%                   | 3.50%                   | 2.91%                   | 2.83%                   |
| Oklahoma             | 2,400  | 3.55%                   | 3.00%                   | 3.29%                   | 3.11%                   |
| Texas                | 11,847 | 2.27%                   | 2.48%                   | 1.97%                   | 1.67%                   |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 4,481  | 3.66%                   | 3.96%                   | 3.31%                   | 3.75%                   |
| Colorado             | 4,578  | 3.48%                   | 3.88%                   | 2.66%                   | 2.63%                   |
| Idaho                | 1,549  | 3.88%                   | 3.10%                   | 2.50%                   | 2.92%                   |
| Montana              | 2,416  | 5.49%                   | 4.23%                   | 3.02%                   | 2.63%                   |
| Nevada               | 1,750  | 4.28%                   | 3.35%                   | 3.12%                   | 3.90%                   |
| New Mexico           | 726    | 3.37%                   | 3.58%                   | 2.77%                   | 2.32%                   |
| Utah                 | 1,671  | 3.66%                   | 3.53%                   | 2.60%                   | 2.98%                   |
| Wyoming              | 1,033  | 3.75%                   | 4.98%                   | 2.99%                   | 2.17%                   |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 514    | 3.74%                   | 3.27%                   | 3.74%                   | 1.83%                   |
| California           | 15,718 | 2.46%                   | 2.07%                   | 2.05%                   | 1.79%                   |
| Hawaii               | 756    | 3.73%                   | 3.35%                   | 3.26%                   | 3.35%                   |
| Oregon               | 3,486  | 3.73%                   | 2.99%                   | 3.20%                   | 2.46%                   |
| Washington           | 3,706  | 3.92%                   | 3.39%                   | 2.74%                   | 2.87%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 VIII.A.2 Percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 49.2% | 31.4%                   | 48.3%                   | 63.4%                   | 74.6%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 56.3% | 29.6%                   | 63.8%                   | 68.4%                   | 97.0%                   |
| Maine                | 48.0% | 23.5%                   | 56.9%                   | 61.7%                   | 73.6%                   |
| Massachusetts        | 54.3% | 40.7%                   | 52.4%                   | 64.2%                   | 81.1%                   |
| New Hampshire        | 48.4% | 32.4%                   | 50.9%                   | 60.2%                   | 74.1%                   |
| Rhode Island         | 50.2% | 28.6%                   | 55.1%                   | 69.1%                   | 74.2%                   |
| Vermont              | 48.3% | 22.1%                   | 50.4%                   | 64.7%                   | 67.2%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 51.4% | 31.8%                   | 53.2%                   | 86.4%                   | 84.1%                   |
| New York             | 49.0% | 27.6%                   | 56.5%                   | 67.6%                   | 68.6%                   |
| Pennsylvania         | 54.0% | 34.7%                   | 62.7%                   | 65.3%                   | 79.3%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 50.1% | 27.5%                   | 50.3%                   | 63.8%                   | 69.4%                   |
| Indiana              | 49.1% | 35.0%                   | 39.5%                   | 60.1%                   | 86.8%                   |
| Michigan             | 49.4% | 34.1%                   | 54.4%                   | 52.2%                   | 74.0%                   |
| Ohio                 | 51.3% | 34.1%                   | 61.4%                   | 46.9%                   | 80.4%                   |
| Wisconsin            | 53.3% | 35.5%                   | 57.8%                   | 69.6%                   | 64.3%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 48.8% | 26.1%                   | 48.7%                   | 69.1%                   | 77.6%                   |
| Kansas               | 53.4% | 34.4%                   | 52.9%                   | 76.5%                   | 78.1%                   |
| Minnesota            | 48.6% | 32.6%                   | 45.7%                   | 71.3%                   | 63.8%                   |
| Missouri             | 50.1% | 29.9%                   | 49.6%                   | 71.6%                   | 69.7%                   |
| Nebraska             | 43.7% | 18.6%                   | 45.9%                   | 66.4%                   | 82.3%                   |
| North Dakota         | 49.9% | 22.4%                   | 55.9%                   | 69.2%                   | 87.8%                   |
| South Dakota         | 44.1% | 31.2%                   | 40.4%                   | 67.6%                   | 55.2%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 51.6% | 30.0%                   | 43.7%                   | 79.4%                   | 69.0%                   |
| District of Columbia | 71.9% | 61.2%                   | 63.3%                   | 75.2%                   | 95.4%                   |
| Florida              | 40.0% | 23.5%                   | 37.7%                   | 54.5%                   | 70.7%                   |
| Georgia              | 45.5% | 29.3%                   | 43.6%                   | 58.2%                   | 71.5%                   |
| Maryland             | 55.1% | 24.1%                   | 47.5%                   | 63.9%                   | 89.2%                   |
| North Carolina       | 49.5% | 32.6%                   | 46.1%                   | 60.9%                   | 69.2%                   |
| South Carolina       | 41.1% | 34.5%                   | 31.9%                   | 46.2%                   | 58.8%                   |
| Virginia             | 55.7% | 35.1%                   | 56.1%                   | 77.4%                   | 86.4%                   |
| West Virginia        | 57.7% | 36.4%                   | 59.5%                   | 67.9%                   | 84.5%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 53.0% | 33.0%                   | 46.3%                   | 53.8%                   | 99.7%                   |
| Kentucky             | 49.7% | 35.9%                   | 49.1%                   | 61.0%                   | 70.4%                   |
| Mississippi          | 60.7% | 36.7%                   | 66.4%                   | 71.6%                   | 89.5%                   |
| Tennessee            | 50.3% | 38.9%                   | 36.3%                   | 67.5%                   | 75.1%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 48.2% | 29.7%                   | 55.3%                   | 56.3%                   | 82.1%                   |
| Louisiana            | 45.2% | 31.4%                   | 46.9%                   | 59.5%                   | 55.6%                   |
| Oklahoma             | 57.3% | 28.4%                   | 54.9%                   | 82.3%                   | 90.0%                   |
| Texas                | 46.4% | 36.2%                   | 36.4%                   | 60.1%                   | 69.4%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 53.3% | 32.6%                   | 47.6%                   | 64.8%                   | 83.6%                   |
| Colorado             | 47.3% | 38.3%                   | 47.1%                   | 43.8%                   | 68.8%                   |
| Idaho                | 36.9% | 20.4%                   | 31.0%                   | 49.8%                   | 60.1%                   |
| Montana              | 42.2% | 35.0% *                 | 25.7%                   | 57.7%                   | 73.5%                   |
| Nevada               | 42.7% | 25.5%                   | 50.4%                   | 60.9%                   | 47.7%                   |
| New Mexico           | 46.1% | 23.7%                   | 44.3%                   | 67.8%                   | 70.5%                   |
| Utah                 | 43.0% | 29.5%                   | 33.0%                   | 52.1%                   | 81.4%                   |
| Wyoming              | 38.2% | 18.4%                   | 43.2%                   | 38.1%                   | 80.5%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 34.3% | 23.1%                   | 36.7%                   | 36.8%                   | 68.4%                   |
| California           | 50.4% | 31.6%                   | 49.4%                   | 67.1%                   | 71.6%                   |
| Hawaii               | 81.9% | 70.2%                   | 76.5%                   | 93.9%                   | 91.3%                   |
| Oregon               | 46.4% | 25.9%                   | 49.5%                   | 57.4%                   | 83.7%                   |
| Washington           | 50.6% | 26.7%                   | 50.5%                   | 83.5%                   | 85.4%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.A.2 Standard errors for percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.54% | 0.84%                   | 1.23%                   | 1.40%                   | 1.42%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 2.95% | 4.66%                   | 6.24%                   | 6.48%                   | 2.93%                   |
| Maine                | 2.94% | 3.92%                   | 8.12%                   | 6.82%                   | 7.32%                   |
| Massachusetts        | 3.57% | 6.54%                   | 8.77%                   | 8.48%                   | 7.14%                   |
| New Hampshire        | 2.90% | 5.15%                   | 6.02%                   | 10.95%                  | 7.32%                   |
| Rhode Island         | 3.67% | 5.76%                   | 7.40%                   | 10.19%                  | 8.14%                   |
| Vermont              | 2.96% | 3.85%                   | 7.82%                   | 6.57%                   | 7.23%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 3.56% | 5.46%                   | 8.28%                   | 7.16%                   | 7.98%                   |
| New York             | 2.87% | 2.81%                   | 6.90%                   | 5.43%                   | 6.34%                   |
| Pennsylvania         | 2.46% | 3.79%                   | 5.70%                   | 6.63%                   | 6.83%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 2.68% | 3.63%                   | 5.53%                   | 5.86%                   | 6.76%                   |
| Indiana              | 2.97% | 4.70%                   | 6.64%                   | 8.16%                   | 6.98%                   |
| Michigan             | 2.86% | 4.50%                   | 6.44%                   | 7.75%                   | 8.94%                   |
| Ohio                 | 2.71% | 4.09%                   | 7.67%                   | 8.73%                   | 6.72%                   |
| Wisconsin            | 2.86% | 5.14%                   | 5.82%                   | 7.22%                   | 10.17%                  |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 3.22% | 5.01%                   | 6.25%                   | 9.42%                   | 8.28%                   |
| Kansas               | 3.19% | 5.16%                   | 6.64%                   | 6.91%                   | 7.71%                   |
| Minnesota            | 3.10% | 4.73%                   | 6.38%                   | 7.80%                   | 8.19%                   |
| Missouri             | 2.79% | 4.63%                   | 5.82%                   | 6.85%                   | 9.21%                   |
| Nebraska             | 2.86% | 2.72%                   | 6.46%                   | 9.49%                   | 6.42%                   |
| North Dakota         | 3.23% | 3.70%                   | 7.50%                   | 7.34%                   | 6.84%                   |
| South Dakota         | 3.07% | 6.41%                   | 5.68%                   | 7.66%                   | 8.01%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 3.63% | 5.65%                   | 8.51%                   | 6.00%                   | 11.17%                  |
| District of Columbia | 3.45% | 6.73%                   | 8.76%                   | 9.51%                   | 3.98%                   |
| Florida              | 2.40% | 3.22%                   | 5.44%                   | 6.76%                   | 8.11%                   |
| Georgia              | 3.51% | 5.05%                   | 6.48%                   | 9.08%                   | 11.66%                  |
| Maryland             | 3.39% | 4.48%                   | 6.88%                   | 9.26%                   | 4.70%                   |
| North Carolina       | 3.43% | 4.78%                   | 6.91%                   | 8.80%                   | 8.37%                   |
| South Carolina       | 2.26% | 4.66%                   | 5.52%                   | 9.49%                   | 8.37%                   |
| Virginia             | 3.65% | 5.39%                   | 9.04%                   | 8.02%                   | 6.19%                   |
| West Virginia        | 3.59% | 6.12%                   | 6.89%                   | 7.60%                   | 6.52%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 3.29% | 5.32%                   | 6.77%                   | 10.27%                  | 0.29%                   |
| Kentucky             | 2.40% | 4.46%                   | 5.67%                   | 8.93%                   | 8.24%                   |
| Mississippi          | 3.28% | 4.73%                   | 6.00%                   | 9.85%                   | 5.58%                   |
| Tennessee            | 2.83% | 6.25%                   | 6.85%                   | 7.05%                   | 8.58%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 3.04% | 4.91%                   | 8.26%                   | 8.61%                   | 7.91%                   |
| Louisiana            | 2.94% | 5.99%                   | 7.60%                   | 7.39%                   | 7.80%                   |
| Oklahoma             | 3.26% | 4.22%                   | 6.00%                   | 7.03%                   | 5.78%                   |
| Texas                | 1.96% | 3.53%                   | 4.00%                   | 5.32%                   | 5.44%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 3.63% | 4.46%                   | 8.75%                   | 6.85%                   | 8.11%                   |
| Colorado             | 3.21% | 5.72%                   | 7.30%                   | 7.98%                   | 9.39%                   |
| Idaho                | 2.60% | 4.85%                   | 4.92%                   | 6.31%                   | 8.39%                   |
| Montana              | 5.04% | 13.39% *                | 5.41%                   | 7.20%                   | 9.60%                   |
| Nevada               | 3.09% | 5.43%                   | 8.20%                   | 9.85%                   | 7.86%                   |
| New Mexico           | 2.75% | 4.00%                   | 5.96%                   | 7.37%                   | 10.29%                  |
| Utah                 | 3.15% | 4.97%                   | 4.81%                   | 9.04%                   | 7.99%                   |
| Wyoming              | 4.25% | 3.03%                   | 12.04%                  | 5.77%                   | 7.53%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 2.59% | 3.96%                   | 5.89%                   | 7.95%                   | 11.05%                  |
| California           | 2.16% | 3.58%                   | 4.61%                   | 4.71%                   | 5.97%                   |
| Hawaii               | 3.11% | 6.57%                   | 8.23%                   | 4.19%                   | 4.34%                   |
| Oregon               | 3.25% | 3.83%                   | 6.02%                   | 7.57%                   | 10.53%                  |
| Washington           | 3.63% | 5.39%                   | 6.97%                   | 6.98%                   | 9.64%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.B.1 Number of private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total       | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 129,677,058 | 31,937,536              | 32,499,792              | 32,285,023              | 32,954,707              |
| New England:         |             |                         |                         |                         |                         |
| Connecticut          | 1,484,410   | 366,467                 | 363,162                 | 362,778                 | 392,003                 |
| Maine                | 528,004     | 130,418                 | 132,117                 | 132,273                 | 133,196                 |
| Massachusetts        | 3,248,748   | 789,642                 | 829,686                 | 811,282                 | 818,139                 |
| New Hampshire        | 630,408     | 155,975                 | 158,337                 | 157,373                 | 158,723                 |
| Rhode Island         | 445,902     | 109,054                 | 113,353                 | 109,946                 | 113,548                 |
| Vermont              | 245,587     | 61,355                  | 61,430                  | 61,137                  | 61,665                  |
| Middle Atlantic:     |             |                         |                         |                         |                         |
| New Jersey           | 3,760,945   | 937,668                 | 824,756                 | 966,247                 | 1,032,274               |
| New York             | 8,080,025   | 2,016,083               | 2,023,045               | 2,020,131               | 2,020,766               |
| Pennsylvania         | 5,564,090   | 1,390,156               | 1,389,211               | 1,387,334               | 1,397,389               |
| East North Central:  |             |                         |                         |                         |                         |
| Illinois             | 5,449,259   | 1,346,686               | 1,345,736               | 1,385,328               | 1,371,510               |
| Indiana              | 2,717,545   | 678,686                 | 676,944                 | 655,422                 | 706,493                 |
| Michigan             | 4,026,412   | 1,001,466               | 1,003,695               | 1,007,443               | 1,013,808               |
| Ohio                 | 4,808,793   | 1,199,923               | 1,168,595               | 1,231,547               | 1,208,727               |
| Wisconsin            | 2,529,326   | 627,758                 | 634,559                 | 625,580                 | 641,428                 |
| West North Central:  |             |                         |                         |                         |                         |
| Iowa                 | 1,405,510   | 344,824                 | 357,716                 | 345,864                 | 357,106                 |
| Kansas               | 1,113,840   | 276,709                 | 276,504                 | 278,843                 | 281,784                 |
| Minnesota            | 2,743,866   | 677,962                 | 687,529                 | 687,375                 | 691,000                 |
| Missouri             | 2,575,016   | 467,962                 | 818,478                 | 644,027                 | 644,549                 |
| Nebraska             | 903,902     | 224,937                 | 226,939                 | 225,005                 | 227,021                 |
| North Dakota         | 346,310     | 85,945                  | 85,722                  | 88,062                  | 86,581                  |
| South Dakota         | 359,702     | 88,635                  | 90,185                  | 86,752                  | 94,130                  |
| South Atlantic:      |             |                         |                         |                         |                         |
| Delaware             | 435,068     | 108,517                 | 107,901                 | 109,413                 | 109,236                 |
| District of Columbia | 530,598     | 130,949                 | 127,586                 | 137,116                 | 134,947                 |
| Florida              | 8,562,872   | 2,137,991               | 2,142,486               | 2,092,028               | 2,190,367               |
| Georgia              | 3,924,684   | 964,527                 | 994,131                 | 960,876                 | 1,005,150               |
| Maryland             | 2,293,387   | 572,716                 | 560,939                 | 578,258                 | 581,474                 |
| North Carolina       | 3,755,883   | 915,069                 | 954,864                 | 936,197                 | 949,753                 |
| South Carolina       | 1,707,811   | 421,925                 | 420,115                 | 436,683                 | 429,087                 |
| Virginia             | 3,464,385   | 856,312                 | 864,791                 | 869,955                 | 873,327                 |
| West Virginia        | 508,904     | 122,416                 | 131,030                 | 127,753                 | 127,705                 |
| East South Central:  |             |                         |                         |                         |                         |
| Alabama              | 1,775,938   | 419,662                 | 454,247                 | 395,309                 | 506,720                 |
| Kentucky             | 1,679,396   | 419,134                 | 415,179                 | 391,052                 | 454,030                 |
| Mississippi          | 914,555     | 226,003                 | 231,066                 | 219,815                 | 237,671                 |
| Tennessee            | 2,576,972   | 643,654                 | 644,675                 | 630,652                 | 657,990                 |
| West South Central:  |             |                         |                         |                         |                         |
| Arkansas             | 1,005,924   | 249,502                 | 252,938                 | 251,050                 | 252,434                 |
| Louisiana            | 1,553,432   | 383,300                 | 389,463                 | 384,778                 | 395,891                 |
| Oklahoma             | 1,283,742   | 320,149                 | 319,255                 | 321,204                 | 323,134                 |
| Texas                | 10,937,037  | 2,668,984               | 2,798,155               | 2,700,989               | 2,768,908               |
| Mountain:            |             |                         |                         |                         |                         |
| Arizona              | 2,684,834   | 661,884                 | 678,441                 | 670,996                 | 673,512                 |
| Colorado             | 2,297,732   | 573,371                 | 572,748                 | 564,278                 | 587,334                 |
| Idaho                | 662,745     | 163,771                 | 167,200                 | 164,880                 | 166,895                 |
| Montana              | 393,610     | 98,048                  | 98,745                  | 98,400                  | 98,418                  |
| Nevada               | 1,249,985   | 309,589                 | 292,267                 | 328,628                 | 319,502                 |
| New Mexico           | 630,963     | 156,000                 | 158,125                 | 158,063                 | 158,774                 |
| Utah                 | 1,395,546   | 348,142                 | 345,482                 | 347,397                 | 354,524                 |
| Wyoming              | 189,319     | 46,872                  | 45,966                  | 41,986                  | 54,495                  |
| Pacific:             |             |                         |                         |                         |                         |
| Alaska               | 294,495     | 73,453                  | 67,468                  | 76,158                  | 77,416                  |
| California           | 15,017,368  | 3,738,517               | 3,756,342               | 3,767,346               | 3,755,163               |
| Hawaii               | 527,277     | 124,251                 | 136,879                 | 128,657                 | 137,491                 |
| Oregon               | 1,659,209   | 406,128                 | 417,676                 | 415,359                 | 420,047 *               |
| Washington           | 2,795,786   | 698,389                 | 685,928                 | 709,999                 | 701,470                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Totals may not sum exactly because of rounding.

**Table VIII.B.1 Standard errors for number of private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total     | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-----------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 1,106,237 | 639,405                 | 777,633                 | 768,800                 | 843,676                 |
| New England:         |           |                         |                         |                         |                         |
| Connecticut          | 81,565    | 52,642                  | 54,612                  | 49,798                  | 60,794                  |
| Maine                | 27,101    | 12,940                  | 26,764                  | 14,442                  | 15,557                  |
| Massachusetts        | 184,770   | 86,253                  | 170,844                 | 105,025                 | 105,485                 |
| New Hampshire        | 27,338    | 19,402                  | 22,962                  | 17,979                  | 20,696                  |
| Rhode Island         | 26,379    | 14,390                  | 12,909                  | 23,391                  | 17,461                  |
| Vermont              | 12,429    | 8,536                   | 13,145                  | 6,725                   | 6,860                   |
| Middle Atlantic:     |           |                         |                         |                         |                         |
| New Jersey           | 228,078   | 99,475                  | 129,238                 | 204,583                 | 164,525                 |
| New York             | 251,563   | 146,857                 | 177,570                 | 181,607                 | 189,708                 |
| Pennsylvania         | 247,205   | 107,061                 | 153,023                 | 169,383                 | 218,550                 |
| East North Central:  |           |                         |                         |                         |                         |
| Illinois             | 191,799   | 128,796                 | 128,749                 | 127,620                 | 166,292                 |
| Indiana              | 120,434   | 81,723                  | 100,341                 | 82,519                  | 88,239                  |
| Michigan             | 162,670   | 103,329                 | 123,040                 | 120,228                 | 139,212                 |
| Ohio                 | 242,590   | 123,633                 | 193,453                 | 187,619                 | 153,324                 |
| Wisconsin            | 106,060   | 74,044                  | 66,293                  | 91,465                  | 73,960                  |
| West North Central:  |           |                         |                         |                         |                         |
| Iowa                 | 58,807    | 48,572                  | 34,981                  | 43,483                  | 45,419                  |
| Kansas               | 46,099    | 34,694                  | 30,938                  | 37,428                  | 31,922                  |
| Minnesota            | 148,817   | 76,805                  | 67,526                  | 132,959                 | 105,987                 |
| Missouri             | 228,671   | 58,753                  | 207,921                 | 70,802                  | 111,392                 |
| Nebraska             | 45,760    | 22,376                  | 41,669                  | 31,358                  | 26,355                  |
| North Dakota         | 14,097    | 8,707                   | 8,901                   | 8,500                   | 13,566                  |
| South Dakota         | 10,176    | 8,380                   | 8,885                   | 8,880                   | 9,376                   |
| South Atlantic:      |           |                         |                         |                         |                         |
| Delaware             | 20,709    | 13,775                  | 17,733                  | 13,614                  | 15,716                  |
| District of Columbia | 33,484    | 21,252                  | 29,416                  | 29,320                  | 15,571                  |
| Florida              | 369,475   | 221,444                 | 239,331                 | 259,592                 | 322,434                 |
| Georgia              | 206,176   | 167,275                 | 136,170                 | 140,175                 | 131,010                 |
| Maryland             | 124,626   | 82,193                  | 83,399                  | 98,772                  | 70,098                  |
| North Carolina       | 160,205   | 104,695                 | 136,272                 | 113,521                 | 97,838                  |
| South Carolina       | 83,097    | 39,811                  | 63,619                  | 69,038                  | 54,000                  |
| Virginia             | 162,457   | 89,728                  | 120,842                 | 131,012                 | 117,027                 |
| West Virginia        | 20,439    | 13,168                  | 18,756                  | 16,300                  | 15,901                  |
| East South Central:  |           |                         |                         |                         |                         |
| Alabama              | 95,837    | 46,605                  | 62,333                  | 59,442                  | 81,122                  |
| Kentucky             | 112,915   | 42,006                  | 46,674                  | 51,136                  | 108,583                 |
| Mississippi          | 46,052    | 22,806                  | 25,187                  | 42,195                  | 28,286                  |
| Tennessee            | 113,314   | 67,570                  | 103,836                 | 77,482                  | 81,621                  |
| West South Central:  |           |                         |                         |                         |                         |
| Arkansas             | 50,114    | 24,552                  | 30,952                  | 31,035                  | 47,262                  |
| Louisiana            | 86,115    | 56,994                  | 45,099                  | 44,856                  | 72,969                  |
| Oklahoma             | 65,785    | 58,690                  | 35,527                  | 44,084                  | 37,200                  |
| Texas                | 341,941   | 201,410                 | 235,022                 | 273,991                 | 257,071                 |
| Mountain:            |           |                         |                         |                         |                         |
| Arizona              | 167,365   | 71,193                  | 87,005                  | 98,674                  | 151,087                 |
| Colorado             | 132,114   | 63,819                  | 94,859                  | 105,057                 | 82,347                  |
| Idaho                | 29,827    | 19,664                  | 26,491                  | 17,836                  | 17,527                  |
| Montana              | 14,285    | 11,366                  | 11,497                  | 10,808                  | 10,768                  |
| Nevada               | 63,535    | 36,967                  | 48,416                  | 48,138                  | 49,366                  |
| New Mexico           | 25,236    | 17,342                  | 20,827                  | 19,972                  | 18,396                  |
| Utah                 | 59,353    | 41,186                  | 39,318                  | 44,601                  | 55,257                  |
| Wyoming              | 7,080     | 4,671                   | 5,090                   | 5,195                   | 6,776                   |
| Pacific:             |           |                         |                         |                         |                         |
| Alaska               | 21,896    | 7,944                   | 11,290                  | 15,382                  | 18,184                  |
| California           | 507,026   | 318,658                 | 363,090                 | 310,996                 | 392,794                 |
| Hawaii               | 25,704    | 18,390                  | 17,964                  | 20,397                  | 18,168                  |
| Oregon               | 135,020   | 44,543                  | 61,228                  | 46,692                  | 130,083 *               |
| Washington           | 139,021   | 86,989                  | 86,986                  | 111,013                 | 109,773                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

Totals may not sum exactly because of rounding.



**Table VIII.B.1.a Percent of number of private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total       | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 129,677,058 | 24.6%                   | 25.1%                   | 24.9%                   | 25.4%                   |
| New England:         |             |                         |                         |                         |                         |
| Connecticut          | 1,484,410   | 24.7%                   | 24.5%                   | 24.4%                   | 26.4%                   |
| Maine                | 528,004     | 24.7%                   | 25.0%                   | 25.1%                   | 25.2%                   |
| Massachusetts        | 3,248,748   | 24.3%                   | 25.5%                   | 25.0%                   | 25.2%                   |
| New Hampshire        | 630,408     | 24.7%                   | 25.1%                   | 25.0%                   | 25.2%                   |
| Rhode Island         | 445,902     | 24.5%                   | 25.4%                   | 24.7%                   | 25.5%                   |
| Vermont              | 245,587     | 25.0%                   | 25.0%                   | 24.9%                   | 25.1%                   |
| Middle Atlantic:     |             |                         |                         |                         |                         |
| New Jersey           | 3,760,945   | 24.9%                   | 21.9%                   | 25.7%                   | 27.4%                   |
| New York             | 8,080,025   | 25.0%                   | 25.0%                   | 25.0%                   | 25.0%                   |
| Pennsylvania         | 5,564,090   | 25.0%                   | 25.0%                   | 24.9%                   | 25.1%                   |
| East North Central:  |             |                         |                         |                         |                         |
| Illinois             | 5,449,259   | 24.7%                   | 24.7%                   | 25.4%                   | 25.2%                   |
| Indiana              | 2,717,545   | 25.0%                   | 24.9%                   | 24.1%                   | 26.0%                   |
| Michigan             | 4,026,412   | 24.9%                   | 24.9%                   | 25.0%                   | 25.2%                   |
| Ohio                 | 4,808,793   | 25.0%                   | 24.3%                   | 25.6%                   | 25.1%                   |
| Wisconsin            | 2,529,326   | 24.8%                   | 25.1%                   | 24.7%                   | 25.4%                   |
| West North Central:  |             |                         |                         |                         |                         |
| Iowa                 | 1,405,510   | 24.5%                   | 25.5%                   | 24.6%                   | 25.4%                   |
| Kansas               | 1,113,840   | 24.8%                   | 24.8%                   | 25.0%                   | 25.3%                   |
| Minnesota            | 2,743,866   | 24.7%                   | 25.1%                   | 25.1%                   | 25.2%                   |
| Missouri             | 2,575,016   | 18.2%                   | 31.8%                   | 25.0%                   | 25.0%                   |
| Nebraska             | 903,902     | 24.9%                   | 25.1%                   | 24.9%                   | 25.1%                   |
| North Dakota         | 346,310     | 24.8%                   | 24.8%                   | 25.4%                   | 25.0%                   |
| South Dakota         | 359,702     | 24.6%                   | 25.1%                   | 24.1%                   | 26.2%                   |
| South Atlantic:      |             |                         |                         |                         |                         |
| Delaware             | 435,068     | 24.9%                   | 24.8%                   | 25.1%                   | 25.1%                   |
| District of Columbia | 530,598     | 24.7%                   | 24.0%                   | 25.8%                   | 25.4%                   |
| Florida              | 8,562,872   | 25.0%                   | 25.0%                   | 24.4%                   | 25.6%                   |
| Georgia              | 3,924,684   | 24.6%                   | 25.3%                   | 24.5%                   | 25.6%                   |
| Maryland             | 2,293,387   | 25.0%                   | 24.5%                   | 25.2%                   | 25.4%                   |
| North Carolina       | 3,755,883   | 24.4%                   | 25.4%                   | 24.9%                   | 25.3%                   |
| South Carolina       | 1,707,811   | 24.7%                   | 24.6%                   | 25.6%                   | 25.1%                   |
| Virginia             | 3,464,385   | 24.7%                   | 25.0%                   | 25.1%                   | 25.2%                   |
| West Virginia        | 508,904     | 24.1%                   | 25.7%                   | 25.1%                   | 25.1%                   |
| East South Central:  |             |                         |                         |                         |                         |
| Alabama              | 1,775,938   | 23.6%                   | 25.6%                   | 22.3%                   | 28.5%                   |
| Kentucky             | 1,679,396   | 25.0%                   | 24.7%                   | 23.3%                   | 27.0%                   |
| Mississippi          | 914,555     | 24.7%                   | 25.3%                   | 24.0%                   | 26.0%                   |
| Tennessee            | 2,576,972   | 25.0%                   | 25.0%                   | 24.5%                   | 25.5%                   |
| West South Central:  |             |                         |                         |                         |                         |
| Arkansas             | 1,005,924   | 24.8%                   | 25.1%                   | 25.0%                   | 25.1%                   |
| Louisiana            | 1,553,432   | 24.7%                   | 25.1%                   | 24.8%                   | 25.5%                   |
| Oklahoma             | 1,283,742   | 24.9%                   | 24.9%                   | 25.0%                   | 25.2%                   |
| Texas                | 10,937,037  | 24.4%                   | 25.6%                   | 24.7%                   | 25.3%                   |
| Mountain:            |             |                         |                         |                         |                         |
| Arizona              | 2,684,834   | 24.7%                   | 25.3%                   | 25.0%                   | 25.1%                   |
| Colorado             | 2,297,732   | 25.0%                   | 24.9%                   | 24.6%                   | 25.6%                   |
| Idaho                | 662,745     | 24.7%                   | 25.2%                   | 24.9%                   | 25.2%                   |
| Montana              | 393,610     | 24.9%                   | 25.1%                   | 25.0%                   | 25.0%                   |
| Nevada               | 1,249,985   | 24.8%                   | 23.4%                   | 26.3%                   | 25.6%                   |
| New Mexico           | 630,963     | 24.7%                   | 25.1%                   | 25.1%                   | 25.2%                   |
| Utah                 | 1,395,546   | 24.9%                   | 24.8%                   | 24.9%                   | 25.4%                   |
| Wyoming              | 189,319     | 24.8%                   | 24.3%                   | 22.2%                   | 28.8%                   |
| Pacific:             |             |                         |                         |                         |                         |
| Alaska               | 294,495     | 24.9%                   | 22.9%                   | 25.9%                   | 26.3%                   |
| California           | 15,017,368  | 24.9%                   | 25.0%                   | 25.1%                   | 25.0%                   |
| Hawaii               | 527,277     | 23.6%                   | 26.0%                   | 24.4%                   | 26.1%                   |
| Oregon               | 1,659,209   | 24.5%                   | 25.2%                   | 25.0%                   | 25.3%                   |
| Washington           | 2,795,786   | 25.0%                   | 24.5%                   | 25.4%                   | 25.1%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 VIII.B.1.a Standard errors for percent of number of private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total     | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-----------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 1,106,237 | 0.49%                   | 0.55%                   | 0.55%                   | 0.59%                   |
| New England:         |           |                         |                         |                         |                         |
| Connecticut          | 81,565    | 3.30%                   | 3.39%                   | 3.28%                   | 3.66%                   |
| Maine                | 27,101    | 2.58%                   | 4.18%                   | 2.80%                   | 3.06%                   |
| Massachusetts        | 184,770   | 2.84%                   | 4.35%                   | 3.14%                   | 3.25%                   |
| New Hampshire        | 27,338    | 2.87%                   | 3.26%                   | 2.82%                   | 3.18%                   |
| Rhode Island         | 26,379    | 3.15%                   | 2.96%                   | 4.47%                   | 3.78%                   |
| Vermont              | 12,429    | 3.62%                   | 4.64%                   | 2.74%                   | 2.73%                   |
| Middle Atlantic:     |           |                         |                         |                         |                         |
| New Jersey           | 228,078   | 2.90%                   | 3.30%                   | 4.68%                   | 4.12%                   |
| New York             | 251,563   | 1.81%                   | 2.03%                   | 2.07%                   | 2.14%                   |
| Pennsylvania         | 247,205   | 2.15%                   | 2.64%                   | 2.86%                   | 3.36%                   |
| East North Central:  |           |                         |                         |                         |                         |
| Illinois             | 191,799   | 2.27%                   | 2.27%                   | 2.31%                   | 2.69%                   |
| Indiana              | 120,434   | 2.81%                   | 3.26%                   | 3.01%                   | 3.16%                   |
| Michigan             | 162,670   | 2.54%                   | 2.84%                   | 2.88%                   | 3.15%                   |
| Ohio                 | 242,590   | 2.68%                   | 3.56%                   | 3.52%                   | 3.10%                   |
| Wisconsin            | 106,060   | 2.78%                   | 2.64%                   | 3.14%                   | 2.85%                   |
| West North Central:  |           |                         |                         |                         |                         |
| Iowa                 | 58,807    | 3.03%                   | 2.60%                   | 2.97%                   | 3.02%                   |
| Kansas               | 46,099    | 2.85%                   | 2.70%                   | 3.08%                   | 2.78%                   |
| Minnesota            | 148,817   | 2.89%                   | 2.66%                   | 4.12%                   | 3.53%                   |
| Missouri             | 228,671   | 2.69%                   | 5.88%                   | 3.34%                   | 4.09%                   |
| Nebraska             | 45,760    | 2.58%                   | 3.93%                   | 3.26%                   | 2.97%                   |
| North Dakota         | 14,097    | 2.52%                   | 2.55%                   | 2.48%                   | 3.34%                   |
| South Dakota         | 10,176    | 2.24%                   | 2.35%                   | 2.42%                   | 2.45%                   |
| South Atlantic:      |           |                         |                         |                         |                         |
| Delaware             | 20,709    | 3.10%                   | 3.66%                   | 3.07%                   | 3.38%                   |
| District of Columbia | 33,484    | 3.57%                   | 5.13%                   | 5.10%                   | 3.31%                   |
| Florida              | 369,475   | 2.58%                   | 2.65%                   | 2.90%                   | 3.33%                   |
| Georgia              | 206,176   | 3.76%                   | 3.25%                   | 3.42%                   | 3.30%                   |
| Maryland             | 124,626   | 3.36%                   | 3.35%                   | 3.84%                   | 3.05%                   |
| North Carolina       | 160,205   | 2.59%                   | 3.19%                   | 2.89%                   | 2.65%                   |
| South Carolina       | 83,097    | 2.50%                   | 3.34%                   | 3.58%                   | 3.08%                   |
| Virginia             | 162,457   | 2.61%                   | 3.18%                   | 3.41%                   | 3.24%                   |
| West Virginia        | 20,439    | 2.64%                   | 3.29%                   | 3.05%                   | 3.01%                   |
| East South Central:  |           |                         |                         |                         |                         |
| Alabama              | 95,837    | 2.71%                   | 3.24%                   | 3.21%                   | 3.90%                   |
| Kentucky             | 112,915   | 2.84%                   | 2.99%                   | 3.13%                   | 5.07%                   |
| Mississippi          | 46,052    | 2.70%                   | 2.82%                   | 3.85%                   | 2.91%                   |
| Tennessee            | 113,314   | 2.72%                   | 3.50%                   | 2.93%                   | 3.02%                   |
| West South Central:  |           |                         |                         |                         |                         |
| Arkansas             | 50,114    | 2.62%                   | 3.02%                   | 3.03%                   | 3.95%                   |
| Louisiana            | 86,115    | 3.36%                   | 2.99%                   | 2.89%                   | 3.99%                   |
| Oklahoma             | 65,785    | 3.89%                   | 2.78%                   | 3.22%                   | 2.99%                   |
| Texas                | 341,941   | 1.83%                   | 2.04%                   | 2.26%                   | 2.18%                   |
| Mountain:            |           |                         |                         |                         |                         |
| Arizona              | 167,365   | 2.94%                   | 3.32%                   | 3.47%                   | 4.60%                   |
| Colorado             | 132,114   | 2.95%                   | 3.72%                   | 4.00%                   | 3.44%                   |
| Idaho                | 29,827    | 2.81%                   | 3.41%                   | 2.71%                   | 2.66%                   |
| Montana              | 14,285    | 2.74%                   | 2.71%                   | 2.63%                   | 2.61%                   |
| Nevada               | 63,535    | 3.07%                   | 3.57%                   | 3.52%                   | 3.63%                   |
| New Mexico           | 25,236    | 2.79%                   | 3.00%                   | 2.95%                   | 2.73%                   |
| Utah                 | 59,353    | 2.84%                   | 2.82%                   | 3.09%                   | 3.52%                   |
| Wyoming              | 7,080     | 2.48%                   | 2.66%                   | 2.62%                   | 3.13%                   |
| Pacific:             |           |                         |                         |                         |                         |
| Alaska               | 21,896    | 3.09%                   | 3.70%                   | 4.67%                   | 5.29%                   |
| California           | 507,026   | 2.05%                   | 2.22%                   | 2.00%                   | 2.35%                   |
| Hawaii               | 25,704    | 3.24%                   | 3.32%                   | 3.51%                   | 3.31%                   |
| Oregon               | 135,020   | 3.10%                   | 3.67%                   | 3.46%                   | 6.19%                   |
| Washington           | 139,021   | 3.00%                   | 3.05%                   | 3.62%                   | 3.60%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 VIII.B.2 Percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 85.7% | 69.8%                   | 83.8%                   | 92.1%                   | 96.6%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 86.1% | 64.5%                   | 86.8%                   | 92.4%                   | 99.8%                   |
| Maine                | 81.9% | 53.5%                   | 88.0%                   | 89.6%                   | 96.0%                   |
| Massachusetts        | 88.2% | 75.4%                   | 89.0%                   | 94.3%                   | 93.8%                   |
| New Hampshire        | 84.9% | 64.0%                   | 84.9%                   | 94.6%                   | 95.7%                   |
| Rhode Island         | 87.0% | 71.8%                   | 83.2%                   | 97.7%                   | 95.0%                   |
| Vermont              | 81.0% | 62.2%                   | 82.4%                   | 88.5%                   | 91.0%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 87.3% | 64.4%                   | 87.9%                   | 98.7%                   | 97.2%                   |
| New York             | 87.7% | 72.2%                   | 86.6%                   | 94.8%                   | 97.0%                   |
| Pennsylvania         | 88.1% | 67.0%                   | 92.2%                   | 96.1%                   | 97.2%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 87.2% | 71.4%                   | 87.9%                   | 94.4%                   | 94.6%                   |
| Indiana              | 85.5% | 72.3%                   | 83.8%                   | 87.3%                   | 98.3%                   |
| Michigan             | 84.3% | 66.1%                   | 85.3%                   | 88.3%                   | 97.2%                   |
| Ohio                 | 87.3% | 70.9%                   | 89.0%                   | 91.5%                   | 97.5%                   |
| Wisconsin            | 84.9% | 67.9%                   | 81.5%                   | 94.5%                   | 95.5%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 86.6% | 72.5%                   | 84.4%                   | 92.9%                   | 96.3%                   |
| Kansas               | 85.2% | 69.0%                   | 82.1%                   | 93.7%                   | 95.7%                   |
| Minnesota            | 84.9% | 69.5%                   | 81.0%                   | 93.0%                   | 95.7%                   |
| Missouri             | 88.6% | 76.7%                   | 85.6%                   | 94.0%                   | 95.6%                   |
| Nebraska             | 84.4% | 61.7%                   | 85.2%                   | 95.7%                   | 95.0%                   |
| North Dakota         | 84.8% | 60.1%                   | 90.3%                   | 90.1%                   | 98.5%                   |
| South Dakota         | 78.2% | 53.5%                   | 78.0%                   | 91.7%                   | 89.2%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 84.2% | 71.2%                   | 81.7%                   | 89.3%                   | 94.3%                   |
| District of Columbia | 95.7% | 90.9%                   | 94.8%                   | 97.8%                   | 99.3%                   |
| Florida              | 83.7% | 66.4%                   | 83.4%                   | 86.8%                   | 97.7%                   |
| Georgia              | 84.6% | 71.0%                   | 80.3%                   | 89.8%                   | 96.9%                   |
| Maryland             | 86.9% | 75.8%                   | 85.0%                   | 89.8%                   | 96.8%                   |
| North Carolina       | 83.9% | 66.7%                   | 82.4%                   | 91.9%                   | 93.9%                   |
| South Carolina       | 80.4% | 62.3%                   | 72.8%                   | 91.0%                   | 94.9%                   |
| Virginia             | 88.2% | 72.2%                   | 85.5%                   | 96.9%                   | 97.8%                   |
| West Virginia        | 84.9% | 67.4%                   | 86.2%                   | 91.8%                   | 93.4%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 87.6% | 70.4%                   | 82.7%                   | 95.6%                   | 99.9%                   |
| Kentucky             | 87.1% | 69.5%                   | 86.4%                   | 94.1%                   | 98.0%                   |
| Mississippi          | 87.5% | 68.1%                   | 88.1%                   | 94.2%                   | 99.3%                   |
| Tennessee            | 84.9% | 72.5%                   | 79.9%                   | 90.3%                   | 96.8%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 81.9% | 56.6%                   | 83.5%                   | 89.2%                   | 98.2%                   |
| Louisiana            | 80.7% | 61.0%                   | 82.7%                   | 87.7%                   | 91.0%                   |
| Oklahoma             | 86.7% | 72.6%                   | 78.6%                   | 96.7%                   | 98.8%                   |
| Texas                | 85.2% | 74.5%                   | 76.9%                   | 92.8%                   | 96.5%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 85.8% | 76.6%                   | 80.9%                   | 86.1%                   | 99.4%                   |
| Colorado             | 85.9% | 70.7%                   | 85.7%                   | 93.0%                   | 94.2%                   |
| Idaho                | 75.5% | 51.4%                   | 74.6%                   | 85.6%                   | 90.1%                   |
| Montana              | 70.5% | 43.7%                   | 59.0%                   | 87.2%                   | 92.0%                   |
| Nevada               | 86.4% | 74.9%                   | 84.6%                   | 93.8%                   | 91.5%                   |
| New Mexico           | 76.2% | 61.1%                   | 66.8%                   | 90.9%                   | 85.9%                   |
| Utah                 | 81.8% | 68.8%                   | 75.6%                   | 86.5%                   | 96.3%                   |
| Wyoming              | 70.2% | 44.4%                   | 66.9%                   | 69.7%                   | 95.4%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 76.9% | 58.6%                   | 71.7%                   | 77.9%                   | 97.8%                   |
| California           | 86.9% | 72.6%                   | 84.9%                   | 92.0%                   | 98.1%                   |
| Hawaii               | 97.2% | 93.3%                   | 97.2%                   | 99.3%                   | 98.6%                   |
| Oregon               | 81.5% | 56.4%                   | 78.1%                   | 92.0%                   | 98.8%                   |
| Washington           | 82.0% | 62.4%                   | 82.3%                   | 87.5%                   | 95.8%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.26% | 0.80%                   | 0.63%                   | 0.47%                   | 0.26%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 1.85% | 6.46%                   | 3.33%                   | 2.22%                   | 0.21%                   |
| Maine                | 1.73% | 5.23%                   | 3.78%                   | 2.42%                   | 1.40%                   |
| Massachusetts        | 1.50% | 4.20%                   | 3.56%                   | 1.99%                   | 3.27%                   |
| New Hampshire        | 1.84% | 6.01%                   | 3.92%                   | 2.13%                   | 1.56%                   |
| Rhode Island         | 1.71% | 5.18%                   | 4.12%                   | 1.08%                   | 2.21%                   |
| Vermont              | 1.73% | 5.84%                   | 4.99%                   | 2.80%                   | 2.82%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 1.45% | 4.76%                   | 3.52%                   | 0.72%                   | 1.61%                   |
| New York             | 0.90% | 2.73%                   | 2.17%                   | 1.82%                   | 0.80%                   |
| Pennsylvania         | 1.10% | 3.58%                   | 1.69%                   | 1.10%                   | 1.13%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 1.23% | 4.14%                   | 2.13%                   | 1.19%                   | 1.55%                   |
| Indiana              | 1.40% | 4.38%                   | 3.93%                   | 3.42%                   | 0.86%                   |
| Michigan             | 1.59% | 4.67%                   | 2.98%                   | 3.78%                   | 1.29%                   |
| Ohio                 | 1.38% | 4.03%                   | 3.47%                   | 2.83%                   | 1.03%                   |
| Wisconsin            | 1.44% | 4.98%                   | 3.42%                   | 1.78%                   | 1.53%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 1.24% | 4.72%                   | 2.94%                   | 2.10%                   | 2.06%                   |
| Kansas               | 1.43% | 4.95%                   | 3.53%                   | 2.02%                   | 2.13%                   |
| Minnesota            | 1.57% | 4.70%                   | 3.29%                   | 2.68%                   | 1.64%                   |
| Missouri             | 1.42% | 4.15%                   | 4.20%                   | 1.78%                   | 2.03%                   |
| Nebraska             | 1.44% | 4.50%                   | 3.52%                   | 1.57%                   | 2.38%                   |
| North Dakota         | 1.56% | 4.90%                   | 2.26%                   | 3.12%                   | 1.18%                   |
| South Dakota         | 1.69% | 5.02%                   | 3.53%                   | 2.27%                   | 3.60%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 1.69% | 4.89%                   | 4.82%                   | 3.20%                   | 2.24%                   |
| District of Columbia | 0.71% | 2.34%                   | 2.13%                   | 1.20%                   | 0.60%                   |
| Florida              | 1.51% | 4.54%                   | 3.35%                   | 2.90%                   | 0.90%                   |
| Georgia              | 1.62% | 6.09%                   | 4.20%                   | 2.66%                   | 1.77%                   |
| Maryland             | 1.55% | 4.85%                   | 3.48%                   | 3.57%                   | 1.55%                   |
| North Carolina       | 1.45% | 4.74%                   | 3.91%                   | 2.41%                   | 2.14%                   |
| South Carolina       | 1.86% | 4.68%                   | 5.94%                   | 2.76%                   | 1.61%                   |
| Virginia             | 1.40% | 4.03%                   | 4.40%                   | 1.21%                   | 1.11%                   |
| West Virginia        | 1.55% | 4.63%                   | 3.21%                   | 2.43%                   | 3.68%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1.40% | 4.49%                   | 3.85%                   | 1.62%                   | 0.05%                   |
| Kentucky             | 1.37% | 3.94%                   | 2.95%                   | 1.96%                   | 0.97%                   |
| Mississippi          | 1.47% | 4.70%                   | 2.63%                   | 2.58%                   | 0.44%                   |
| Tennessee            | 1.50% | 4.30%                   | 4.44%                   | 2.90%                   | 1.84%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 1.62% | 4.90%                   | 3.88%                   | 2.76%                   | 0.98%                   |
| Louisiana            | 2.54% | 7.59%                   | 3.61%                   | 3.87%                   | 3.20%                   |
| Oklahoma             | 1.45% | 5.85%                   | 3.89%                   | 1.26%                   | 0.81%                   |
| Texas                | 0.97% | 2.74%                   | 2.93%                   | 1.48%                   | 0.95%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 1.81% | 3.74%                   | 3.91%                   | 5.35%                   | 0.30%                   |
| Colorado             | 1.51% | 4.57%                   | 3.43%                   | 2.24%                   | 2.48%                   |
| Idaho                | 2.04% | 6.24%                   | 5.09%                   | 3.27%                   | 3.38%                   |
| Montana              | 2.24% | 6.18%                   | 5.68%                   | 2.86%                   | 3.28%                   |
| Nevada               | 1.47% | 4.33%                   | 4.27%                   | 2.13%                   | 2.59%                   |
| New Mexico           | 2.95% | 5.38%                   | 6.30%                   | 2.54%                   | 8.00%                   |
| Utah                 | 1.77% | 4.91%                   | 4.15%                   | 4.34%                   | 1.74%                   |
| Wyoming              | 2.07% | 5.36%                   | 5.02%                   | 5.39%                   | 2.05%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 2.20% | 5.18%                   | 5.76%                   | 5.46%                   | 1.27%                   |
| California           | 0.92% | 3.06%                   | 2.26%                   | 1.70%                   | 0.52%                   |
| Hawaii               | 0.62% | 2.07%                   | 1.43%                   | 0.55%                   | 0.78%                   |
| Oregon               | 2.30% | 5.61%                   | 4.57%                   | 1.94%                   | 0.86%                   |
| Washington           | 2.54% | 5.35%                   | 4.07%                   | 7.78%                   | 3.77%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 80.3% | 55.6%                   | 77.3%                   | 88.8%                   | 92.1%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 79.4% | 57.4%                   | 73.1%                   | 87.7%                   | 90.7%                   |
| Maine                | 77.8% | 56.7%                   | 68.0%                   | 87.9%                   | 88.7%                   |
| Massachusetts        | 78.4% | 56.9%                   | 71.1%                   | 86.5%                   | 94.0%                   |
| New Hampshire        | 77.4% | 52.9%                   | 67.9%                   | 87.4%                   | 92.1%                   |
| Rhode Island         | 75.4% | 66.2%                   | 69.7%                   | 80.0%                   | 82.5%                   |
| Vermont              | 73.3% | 39.7%                   | 66.3%                   | 83.9%                   | 92.2%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 81.3% | 63.3%                   | 68.6%                   | 88.3%                   | 94.7%                   |
| New York             | 75.4% | 53.8%                   | 74.6%                   | 81.5%                   | 86.2%                   |
| Pennsylvania         | 80.2% | 53.4%                   | 83.2%                   | 86.9%                   | 89.2%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 78.6% | 49.3%                   | 77.4%                   | 85.4%                   | 94.6%                   |
| Indiana              | 81.2% | 57.0%                   | 74.9%                   | 91.2%                   | 95.1%                   |
| Michigan             | 80.8% | 55.1%                   | 75.7%                   | 89.0%                   | 94.9%                   |
| Ohio                 | 78.7% | 56.3%                   | 71.3%                   | 86.8%                   | 93.8%                   |
| Wisconsin            | 75.3% | 47.8%                   | 71.2%                   | 85.6%                   | 87.9%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 77.8% | 40.2%                   | 77.3%                   | 89.4%                   | 94.6%                   |
| Kansas               | 81.4% | 61.1%                   | 76.3%                   | 87.8%                   | 93.9%                   |
| Minnesota            | 79.5% | 50.9%                   | 76.0%                   | 87.0%                   | 95.5%                   |
| Missouri             | 75.9% | 43.0%                   | 67.0%                   | 91.3%                   | 90.0%                   |
| Nebraska             | 80.1% | 47.1%                   | 84.5%                   | 90.1%                   | 87.4%                   |
| North Dakota         | 75.6% | 31.7%                   | 79.9%                   | 90.2%                   | 84.7%                   |
| South Dakota         | 79.2% | 45.0%                   | 75.7%                   | 90.3%                   | 90.7%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 76.8% | 52.5%                   | 70.2%                   | 82.6%                   | 95.2%                   |
| District of Columbia | 81.9% | 68.6%                   | 72.4%                   | 86.8%                   | 97.6%                   |
| Florida              | 80.9% | 57.4%                   | 74.8%                   | 91.4%                   | 92.8%                   |
| Georgia              | 80.7% | 56.2%                   | 81.8%                   | 86.9%                   | 91.5%                   |
| Maryland             | 77.3% | 49.4%                   | 76.1%                   | 88.3%                   | 89.5%                   |
| North Carolina       | 79.2% | 41.5%                   | 77.0%                   | 91.4%                   | 95.2%                   |
| South Carolina       | 82.9% | 48.5%                   | 80.3%                   | 93.7%                   | 96.7%                   |
| Virginia             | 81.8% | 56.3%                   | 85.0%                   | 87.3%                   | 92.1%                   |
| West Virginia        | 76.8% | 41.7%                   | 76.3%                   | 86.0%                   | 92.4%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 83.8% | 57.7%                   | 81.1%                   | 92.3%                   | 94.8%                   |
| Kentucky             | 84.4% | 60.6%                   | 83.1%                   | 92.7%                   | 94.0%                   |
| Mississippi          | 85.1% | 59.6%                   | 84.1%                   | 90.4%                   | 98.0%                   |
| Tennessee            | 83.0% | 58.5%                   | 80.8%                   | 90.5%                   | 95.9%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 85.8% | 61.7%                   | 90.8%                   | 87.9%                   | 93.5%                   |
| Louisiana            | 81.2% | 50.9%                   | 76.7%                   | 91.2%                   | 95.5%                   |
| Oklahoma             | 81.5% | 58.6%                   | 77.8%                   | 88.8%                   | 94.0%                   |
| Texas                | 82.2% | 58.0%                   | 81.7%                   | 90.4%                   | 92.8%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 81.2% | 70.1%                   | 71.8%                   | 88.6%                   | 90.9%                   |
| Colorado             | 78.2% | 61.1%                   | 75.5%                   | 85.0%                   | 86.6%                   |
| Idaho                | 81.7% | 58.5%                   | 74.1%                   | 89.0%                   | 94.3%                   |
| Montana              | 77.1% | 49.0%                   | 67.8%                   | 82.0%                   | 91.9%                   |
| Nevada               | 79.2% | 57.9%                   | 78.0%                   | 79.6%                   | 96.6%                   |
| New Mexico           | 80.3% | 54.7%                   | 72.5%                   | 90.8%                   | 93.4%                   |
| Utah                 | 79.9% | 53.1%                   | 82.7%                   | 89.1%                   | 88.4%                   |
| Wyoming              | 81.4% | 53.9%                   | 76.5%                   | 82.0%                   | 95.1%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 81.9% | 53.6%                   | 85.4%                   | 87.4%                   | 91.5%                   |
| California           | 81.6% | 56.1%                   | 80.0%                   | 93.4%                   | 90.8%                   |
| Hawaii               | 79.2% | 61.3%                   | 76.2%                   | 90.3%                   | 86.9%                   |
| Oregon               | 83.2% | 62.4%                   | 77.7%                   | 88.9%                   | 93.9%                   |
| Washington           | 85.3% | 70.7%                   | 85.3%                   | 91.4%                   | 89.0%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.36% | 0.92%                   | 0.72%                   | 0.41%                   | 0.53%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 2.06% | 6.35%                   | 5.22%                   | 2.41%                   | 2.82%                   |
| Maine                | 1.89% | 4.94%                   | 4.22%                   | 2.17%                   | 1.95%                   |
| Massachusetts        | 2.14% | 4.87%                   | 4.71%                   | 1.66%                   | 1.29%                   |
| New Hampshire        | 2.08% | 6.06%                   | 4.68%                   | 2.14%                   | 1.66%                   |
| Rhode Island         | 2.31% | 6.59%                   | 3.48%                   | 2.17%                   | 5.84%                   |
| Vermont              | 2.55% | 5.89%                   | 4.72%                   | 4.11%                   | 1.64%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 2.09% | 4.52%                   | 5.62%                   | 2.75%                   | 1.46%                   |
| New York             | 1.34% | 3.34%                   | 2.14%                   | 2.09%                   | 2.04%                   |
| Pennsylvania         | 1.83% | 3.45%                   | 2.36%                   | 3.31%                   | 3.65%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 1.57% | 4.24%                   | 2.68%                   | 1.79%                   | 1.05%                   |
| Indiana              | 1.87% | 6.04%                   | 3.47%                   | 1.70%                   | 0.83%                   |
| Michigan             | 1.67% | 4.52%                   | 3.19%                   | 2.10%                   | 0.87%                   |
| Ohio                 | 1.94% | 4.58%                   | 4.25%                   | 3.19%                   | 1.68%                   |
| Wisconsin            | 2.20% | 6.71%                   | 4.16%                   | 1.98%                   | 3.59%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 2.38% | 4.06%                   | 3.29%                   | 2.16%                   | 1.60%                   |
| Kansas               | 1.64% | 5.70%                   | 3.55%                   | 2.11%                   | 1.11%                   |
| Minnesota            | 1.93% | 4.00%                   | 3.54%                   | 2.26%                   | 1.11%                   |
| Missouri             | 2.55% | 5.16%                   | 3.33%                   | 1.65%                   | 3.56%                   |
| Nebraska             | 2.02% | 3.91%                   | 4.02%                   | 2.28%                   | 3.01%                   |
| North Dakota         | 2.65% | 2.12%                   | 2.25%                   | 1.84%                   | 7.76%                   |
| South Dakota         | 1.71% | 4.87%                   | 2.81%                   | 1.46%                   | 1.50%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 2.32% | 4.49%                   | 5.08%                   | 4.28%                   | 2.22%                   |
| District of Columbia | 2.52% | 5.74%                   | 5.63%                   | 4.98%                   | 0.71%                   |
| Florida              | 1.87% | 4.27%                   | 3.91%                   | 1.49%                   | 1.91%                   |
| Georgia              | 2.21% | 6.44%                   | 3.47%                   | 2.56%                   | 2.92%                   |
| Maryland             | 2.38% | 4.99%                   | 4.20%                   | 2.47%                   | 3.75%                   |
| North Carolina       | 1.93% | 3.52%                   | 3.59%                   | 1.49%                   | 1.12%                   |
| South Carolina       | 1.74% | 4.02%                   | 4.25%                   | 1.37%                   | 1.27%                   |
| Virginia             | 1.87% | 4.58%                   | 2.88%                   | 3.21%                   | 2.30%                   |
| West Virginia        | 2.15% | 4.22%                   | 4.24%                   | 3.12%                   | 1.67%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1.69% | 5.45%                   | 3.81%                   | 1.35%                   | 1.29%                   |
| Kentucky             | 1.83% | 5.54%                   | 3.07%                   | 1.74%                   | 1.69%                   |
| Mississippi          | 1.33% | 3.76%                   | 2.38%                   | 2.25%                   | 0.53%                   |
| Tennessee            | 1.70% | 5.06%                   | 3.73%                   | 1.69%                   | 1.00%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 1.45% | 4.83%                   | 2.35%                   | 2.18%                   | 1.49%                   |
| Louisiana            | 2.19% | 5.28%                   | 3.69%                   | 2.06%                   | 0.81%                   |
| Oklahoma             | 1.98% | 5.68%                   | 3.54%                   | 2.59%                   | 1.25%                   |
| Texas                | 1.30% | 3.47%                   | 2.70%                   | 1.44%                   | 2.27%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 1.92% | 4.85%                   | 4.82%                   | 1.75%                   | 3.19%                   |
| Colorado             | 2.72% | 4.15%                   | 7.11%                   | 3.57%                   | 4.37%                   |
| Idaho                | 1.51% | 4.84%                   | 3.84%                   | 1.56%                   | 0.89%                   |
| Montana              | 2.08% | 8.13%                   | 4.16%                   | 2.90%                   | 1.42%                   |
| Nevada               | 2.75% | 5.29%                   | 3.20%                   | 7.16%                   | 0.84%                   |
| New Mexico           | 2.14% | 5.65%                   | 5.65%                   | 2.06%                   | 2.26%                   |
| Utah                 | 1.83% | 5.29%                   | 2.44%                   | 1.90%                   | 2.95%                   |
| Wyoming              | 2.10% | 6.37%                   | 3.13%                   | 5.13%                   | 1.07%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 2.14% | 5.37%                   | 2.82%                   | 2.48%                   | 2.47%                   |
| California           | 1.59% | 4.13%                   | 3.09%                   | 0.97%                   | 3.06%                   |
| Hawaii               | 2.02% | 5.46%                   | 3.86%                   | 2.55%                   | 3.13%                   |
| Oregon               | 1.68% | 5.20%                   | 3.52%                   | 1.90%                   | 1.57%                   |
| Washington           | 1.73% | 5.66%                   | 3.10%                   | 1.99%                   | 2.67%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.2.a.(1) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| <b>Division and State</b>  | <b>Total</b> | <b>Quartile 1 Average Wage</b> | <b>Quartile 2 Average Wage</b> | <b>Quartile 3 Average Wage</b> | <b>Quartile 4 Average Wage</b> |
|----------------------------|--------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| United States              | 69.8%        | 55.5%                          | 62.3%                          | 72.4%                          | 78.9%                          |
| <b>New England:</b>        |              |                                |                                |                                |                                |
| Connecticut                | 69.2%        | 49.2%                          | 68.0%                          | 74.9%                          | 72.9%                          |
| Maine                      | 73.3%        | 64.7%                          | 71.9%                          | 68.8%                          | 81.5%                          |
| Massachusetts              | 71.6%        | 68.9%                          | 69.1%                          | 71.9%                          | 74.4%                          |
| New Hampshire              | 68.5%        | 64.2%                          | 63.0%                          | 71.6%                          | 71.0%                          |
| Rhode Island               | 65.8%        | 49.7%                          | 59.7%                          | 73.5%                          | 72.1%                          |
| Vermont                    | 69.5%        | 49.5%                          | 67.3%                          | 69.4%                          | 76.9%                          |
| <b>Middle Atlantic:</b>    |              |                                |                                |                                |                                |
| New Jersey                 | 68.6%        | 59.5%                          | 60.3%                          | 72.0%                          | 73.5%                          |
| New York                   | 63.5%        | 42.0%                          | 54.9%                          | 69.7%                          | 74.5%                          |
| Pennsylvania               | 68.2%        | 59.5%                          | 66.0%                          | 69.2%                          | 72.8%                          |
| <b>East North Central:</b> |              |                                |                                |                                |                                |
| Illinois                   | 69.8%        | 56.6%                          | 60.0%                          | 69.9%                          | 82.0%                          |
| Indiana                    | 71.0%        | 54.9%                          | 62.7%                          | 75.8%                          | 79.2%                          |
| Michigan                   | 73.3%        | 57.8%                          | 69.3%                          | 80.3%                          | 76.3%                          |
| Ohio                       | 70.2%        | 61.9%                          | 57.7%                          | 72.1%                          | 80.6%                          |
| Wisconsin                  | 68.1%        | 60.0%                          | 60.5%                          | 67.8%                          | 76.6%                          |
| <b>West North Central:</b> |              |                                |                                |                                |                                |
| Iowa                       | 70.1%        | 50.2%                          | 64.7%                          | 74.1%                          | 76.7%                          |
| Kansas                     | 70.1%        | 56.1%                          | 66.0%                          | 73.9%                          | 75.9%                          |
| Minnesota                  | 72.2%        | 56.7%                          | 63.5%                          | 72.6%                          | 83.6%                          |
| Missouri                   | 74.5%        | 62.5%                          | 67.5%                          | 79.7%                          | 78.7%                          |
| Nebraska                   | 72.6%        | 52.8%                          | 77.5%                          | 72.4%                          | 75.5%                          |
| North Dakota               | 74.4%        | 58.2%                          | 72.9%                          | 70.3%                          | 83.3%                          |
| South Dakota               | 67.9%        | 59.2%                          | 62.5%                          | 68.9%                          | 73.3%                          |
| <b>South Atlantic:</b>     |              |                                |                                |                                |                                |
| Delaware                   | 66.8%        | 47.3%                          | 66.1%                          | 73.4%                          | 69.8%                          |
| District of Columbia       | 70.5%        | 48.8%                          | 75.4%                          | 68.4%                          | 82.5%                          |
| Florida                    | 67.7%        | 53.7%                          | 50.1%                          | 74.3%                          | 79.8%                          |
| Georgia                    | 69.2%        | 55.0%                          | 66.1%                          | 70.8%                          | 76.2%                          |
| Maryland                   | 62.6%        | 44.8%                          | 51.0%                          | 66.5%                          | 74.8%                          |
| North Carolina             | 73.9%        | 59.0%                          | 67.4%                          | 72.7%                          | 84.1%                          |
| South Carolina             | 72.7%        | 53.5%                          | 57.0%                          | 78.3%                          | 83.3%                          |
| Virginia                   | 68.2%        | 55.2%                          | 64.7%                          | 66.9%                          | 77.9%                          |
| West Virginia              | 64.9%        | 51.5%                          | 53.0%                          | 65.2%                          | 78.2%                          |
| <b>East South Central:</b> |              |                                |                                |                                |                                |
| Alabama                    | 72.5%        | 53.8%                          | 65.5%                          | 74.1%                          | 82.3%                          |
| Kentucky                   | 71.7%        | 52.3%                          | 65.3%                          | 74.8%                          | 81.8%                          |
| Mississippi                | 71.2%        | 53.9%                          | 65.9%                          | 85.2%                          | 70.6%                          |
| Tennessee                  | 67.2%        | 61.0%                          | 55.1%                          | 69.9%                          | 75.9%                          |
| <b>West South Central:</b> |              |                                |                                |                                |                                |
| Arkansas                   | 72.7%        | 49.0%                          | 69.8%                          | 77.0%                          | 80.5%                          |
| Louisiana                  | 67.4%        | 50.8%                          | 54.6%                          | 65.2%                          | 84.4%                          |
| Oklahoma                   | 72.0%        | 51.8%                          | 71.1%                          | 73.0%                          | 80.7%                          |
| Texas                      | 72.5%        | 52.4%                          | 67.2%                          | 74.2%                          | 83.9%                          |
| <b>Mountain:</b>           |              |                                |                                |                                |                                |
| Arizona                    | 65.9%        | 51.9%                          | 60.2%                          | 66.0%                          | 77.6%                          |
| Colorado                   | 70.1%        | 55.6%                          | 69.5%                          | 69.5%                          | 78.6%                          |
| Idaho                      | 73.9%        | 68.2%                          | 56.1%                          | 80.2%                          | 81.8%                          |
| Montana                    | 77.2%        | 65.1%                          | 63.3%                          | 74.8%                          | 88.9%                          |
| Nevada                     | 72.5%        | 59.0%                          | 65.9%                          | 74.6%                          | 81.4%                          |
| New Mexico                 | 63.9%        | 45.3%                          | 61.1%                          | 65.6%                          | 71.6%                          |
| Utah                       | 70.5%        | 44.0%                          | 67.8%                          | 74.5%                          | 80.1%                          |
| Wyoming                    | 77.7%        | 65.0%                          | 68.5%                          | 76.6%                          | 85.6%                          |
| <b>Pacific:</b>            |              |                                |                                |                                |                                |
| Alaska                     | 67.6%        | 53.9%                          | 52.6%                          | 70.1%                          | 79.3%                          |
| California                 | 69.1%        | 57.7%                          | 58.3%                          | 72.1%                          | 79.6%                          |
| Hawaii                     | 79.1%        | 80.2%                          | 73.9%                          | 82.2%                          | 79.7%                          |
| Oregon                     | 74.9%        | 64.7%                          | 67.2%                          | 76.3%                          | 82.5%                          |
| Washington                 | 74.5%        | 58.5%                          | 71.2%                          | 75.5%                          | 84.4%                          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.2.a.(1) Standard errors for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| <b>Division and State</b> | <b>Total</b> | <b>Quartile 1 Average Wage</b> | <b>Quartile 2 Average Wage</b> | <b>Quartile 3 Average Wage</b> | <b>Quartile 4 Average Wage</b> |
|---------------------------|--------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| United States             | 0.39%        | 0.92%                          | 0.98%                          | 0.62%                          | 0.54%                          |
| New England:              |              |                                |                                |                                |                                |
| Connecticut               | 2.64%        | 6.09%                          | 6.50%                          | 3.04%                          | 4.41%                          |
| Maine                     | 1.68%        | 5.98%                          | 4.15%                          | 2.73%                          | 2.15%                          |
| Massachusetts             | 1.95%        | 4.30%                          | 5.38%                          | 3.43%                          | 2.96%                          |
| New Hampshire             | 1.70%        | 7.40%                          | 3.40%                          | 2.54%                          | 3.04%                          |
| Rhode Island              | 2.13%        | 5.95%                          | 3.10%                          | 2.81%                          | 3.94%                          |
| Vermont                   | 1.93%        | 5.78%                          | 5.06%                          | 2.40%                          | 2.42%                          |
| Middle Atlantic:          |              |                                |                                |                                |                                |
| New Jersey                | 1.90%        | 4.59%                          | 3.49%                          | 3.29%                          | 3.58%                          |
| New York                  | 1.49%        | 3.60%                          | 3.08%                          | 2.06%                          | 2.10%                          |
| Pennsylvania              | 2.11%        | 3.81%                          | 2.68%                          | 5.62%                          | 3.14%                          |
| East North Central:       |              |                                |                                |                                |                                |
| Illinois                  | 1.51%        | 4.56%                          | 3.39%                          | 2.26%                          | 1.55%                          |
| Indiana                   | 1.75%        | 4.11%                          | 3.97%                          | 2.79%                          | 2.47%                          |
| Michigan                  | 2.19%        | 5.19%                          | 5.26%                          | 2.04%                          | 4.20%                          |
| Ohio                      | 1.85%        | 3.36%                          | 4.35%                          | 3.38%                          | 1.97%                          |
| Wisconsin                 | 1.20%        | 3.22%                          | 3.12%                          | 1.89%                          | 1.74%                          |
| West North Central:       |              |                                |                                |                                |                                |
| Iowa                      | 1.44%        | 4.95%                          | 2.82%                          | 1.92%                          | 2.12%                          |
| Kansas                    | 1.84%        | 6.45%                          | 3.53%                          | 2.81%                          | 2.92%                          |
| Minnesota                 | 1.90%        | 4.95%                          | 3.09%                          | 3.84%                          | 1.74%                          |
| Missouri                  | 1.87%        | 4.88%                          | 3.55%                          | 2.50%                          | 3.02%                          |
| Nebraska                  | 2.06%        | 4.00%                          | 5.55%                          | 2.37%                          | 2.37%                          |
| North Dakota              | 1.83%        | 4.04%                          | 2.29%                          | 4.47%                          | 2.06%                          |
| South Dakota              | 1.46%        | 5.18%                          | 2.34%                          | 2.90%                          | 2.49%                          |
| South Atlantic:           |              |                                |                                |                                |                                |
| Delaware                  | 2.58%        | 4.09%                          | 4.59%                          | 2.40%                          | 5.90%                          |
| District of Columbia      | 2.26%        | 4.82%                          | 3.68%                          | 3.37%                          | 1.84%                          |
| Florida                   | 2.40%        | 5.28%                          | 5.27%                          | 3.47%                          | 2.99%                          |
| Georgia                   | 2.45%        | 10.81%                         | 3.20%                          | 3.78%                          | 4.10%                          |
| Maryland                  | 2.39%        | 7.70%                          | 6.41%                          | 3.23%                          | 1.98%                          |
| North Carolina            | 1.65%        | 3.23%                          | 4.07%                          | 3.35%                          | 1.50%                          |
| South Carolina            | 2.12%        | 3.58%                          | 5.26%                          | 2.97%                          | 1.89%                          |
| Virginia                  | 1.64%        | 3.09%                          | 3.64%                          | 3.18%                          | 1.70%                          |
| West Virginia             | 1.99%        | 6.47%                          | 3.84%                          | 3.50%                          | 1.79%                          |
| East South Central:       |              |                                |                                |                                |                                |
| Alabama                   | 1.86%        | 6.78%                          | 3.11%                          | 3.79%                          | 1.86%                          |
| Kentucky                  | 1.83%        | 6.03%                          | 3.41%                          | 2.95%                          | 2.05%                          |
| Mississippi               | 1.91%        | 4.35%                          | 3.11%                          | 3.07%                          | 2.14%                          |
| Tennessee                 | 2.33%        | 4.24%                          | 7.72%                          | 2.33%                          | 2.70%                          |
| West South Central:       |              |                                |                                |                                |                                |
| Arkansas                  | 1.80%        | 5.61%                          | 3.48%                          | 1.61%                          | 2.18%                          |
| Louisiana                 | 2.04%        | 4.89%                          | 3.21%                          | 3.29%                          | 1.03%                          |
| Oklahoma                  | 1.76%        | 3.04%                          | 4.70%                          | 2.20%                          | 2.27%                          |
| Texas                     | 1.30%        | 3.04%                          | 3.38%                          | 2.17%                          | 1.16%                          |
| Mountain:                 |              |                                |                                |                                |                                |
| Arizona                   | 2.10%        | 5.40%                          | 3.53%                          | 3.68%                          | 3.10%                          |
| Colorado                  | 2.12%        | 5.75%                          | 3.31%                          | 4.85%                          | 2.86%                          |
| Idaho                     | 2.48%        | 5.96%                          | 5.98%                          | 2.21%                          | 1.49%                          |
| Montana                   | 1.59%        | 4.91%                          | 3.13%                          | 2.94%                          | 1.45%                          |
| Nevada                    | 1.78%        | 4.16%                          | 3.52%                          | 3.24%                          | 3.08%                          |
| New Mexico                | 2.32%        | 6.04%                          | 5.15%                          | 5.08%                          | 2.00%                          |
| Utah                      | 2.08%        | 5.31%                          | 2.39%                          | 3.60%                          | 2.63%                          |
| Wyoming                   | 1.67%        | 5.32%                          | 3.56%                          | 3.22%                          | 2.01%                          |
| Pacific:                  |              |                                |                                |                                |                                |
| Alaska                    | 3.52%        | 5.62%                          | 9.63%                          | 2.97%                          | 3.55%                          |
| California                | 1.86%        | 3.16%                          | 5.25%                          | 2.32%                          | 2.66%                          |
| Hawaii                    | 1.45%        | 4.00%                          | 3.00%                          | 2.13%                          | 2.73%                          |
| Oregon                    | 2.00%        | 6.69%                          | 3.82%                          | 2.49%                          | 2.23%                          |
| Washington                | 2.23%        | 4.91%                          | 3.77%                          | 3.91%                          | 3.35%                          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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



**Table VIII.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 56.0% | 30.8%                   | 48.1%                   | 64.3%                   | 72.7%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 55.0% | 28.3%                   | 49.6%                   | 65.7%                   | 66.2%                   |
| Maine                | 57.0% | 36.7%                   | 48.9%                   | 60.5%                   | 72.3%                   |
| Massachusetts        | 56.2% | 39.2%                   | 49.2%                   | 62.2%                   | 70.0%                   |
| New Hampshire        | 53.0% | 34.0%                   | 42.8%                   | 62.5%                   | 65.3%                   |
| Rhode Island         | 49.6% | 32.9%                   | 41.7%                   | 58.8%                   | 59.5%                   |
| Vermont              | 50.9% | 19.6%                   | 44.6%                   | 58.2%                   | 70.9%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 55.8% | 37.6%                   | 41.4%                   | 63.6%                   | 69.6%                   |
| New York             | 47.9% | 22.6%                   | 40.9%                   | 56.9%                   | 64.2%                   |
| Pennsylvania         | 54.7% | 31.8%                   | 54.9%                   | 60.1%                   | 64.9%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 54.8% | 27.9%                   | 46.4%                   | 59.7%                   | 77.6%                   |
| Indiana              | 57.6% | 31.3%                   | 47.0%                   | 69.1%                   | 75.4%                   |
| Michigan             | 59.2% | 31.8%                   | 52.5%                   | 71.4%                   | 72.5%                   |
| Ohio                 | 55.3% | 34.8%                   | 41.1%                   | 62.6%                   | 75.6%                   |
| Wisconsin            | 51.3% | 28.7%                   | 43.0%                   | 58.1%                   | 67.4%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 54.5% | 20.2%                   | 50.0%                   | 66.3%                   | 72.6%                   |
| Kansas               | 57.1% | 34.3%                   | 50.4%                   | 64.9%                   | 71.3%                   |
| Minnesota            | 57.4% | 28.8%                   | 48.3%                   | 63.1%                   | 79.8%                   |
| Missouri             | 56.6% | 26.9%                   | 45.2%                   | 72.8%                   | 70.8%                   |
| Nebraska             | 58.2% | 24.9%                   | 65.5%                   | 65.2%                   | 66.0%                   |
| North Dakota         | 56.2% | 18.5%                   | 58.3%                   | 63.4%                   | 70.5%                   |
| South Dakota         | 53.8% | 26.6%                   | 47.3%                   | 62.3%                   | 66.5%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 51.3% | 24.8%                   | 46.4%                   | 60.7%                   | 66.4%                   |
| District of Columbia | 57.7% | 33.5%                   | 54.6%                   | 59.4%                   | 80.5%                   |
| Florida              | 54.8% | 30.9%                   | 37.4%                   | 67.9%                   | 74.0%                   |
| Georgia              | 55.8% | 31.0%                   | 54.1%                   | 61.5%                   | 69.7%                   |
| Maryland             | 48.3% | 22.1%                   | 38.8%                   | 58.7%                   | 67.0%                   |
| North Carolina       | 58.5% | 24.5%                   | 51.9%                   | 66.5%                   | 80.1%                   |
| South Carolina       | 60.3% | 25.9%                   | 45.8%                   | 73.3%                   | 80.6%                   |
| Virginia             | 55.8% | 31.0%                   | 55.0%                   | 58.4%                   | 71.7%                   |
| West Virginia        | 49.8% | 21.5%                   | 40.4%                   | 56.1%                   | 72.2%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 60.8% | 31.0%                   | 53.1%                   | 68.4%                   | 78.0%                   |
| Kentucky             | 60.5% | 31.7%                   | 54.3%                   | 69.4%                   | 76.9%                   |
| Mississippi          | 60.6% | 32.1%                   | 55.4%                   | 77.0%                   | 69.2%                   |
| Tennessee            | 55.7% | 35.7%                   | 44.5%                   | 63.2%                   | 72.8%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 62.4% | 30.2%                   | 63.4%                   | 67.7%                   | 75.2%                   |
| Louisiana            | 54.8% | 25.9%                   | 41.9%                   | 59.5%                   | 80.6%                   |
| Oklahoma             | 58.6% | 30.3%                   | 55.3%                   | 64.9%                   | 75.8%                   |
| Texas                | 59.5% | 30.4%                   | 55.0%                   | 67.1%                   | 77.8%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 53.5% | 36.4%                   | 43.2%                   | 58.4%                   | 70.5%                   |
| Colorado             | 54.8% | 34.0%                   | 52.5%                   | 59.0%                   | 68.1%                   |
| Idaho                | 60.4% | 39.9%                   | 41.6%                   | 71.4%                   | 77.1%                   |
| Montana              | 59.6% | 31.9%                   | 42.9%                   | 61.3%                   | 81.7%                   |
| Nevada               | 57.4% | 34.2%                   | 51.4%                   | 59.4%                   | 78.6%                   |
| New Mexico           | 51.4% | 24.8%                   | 44.3%                   | 59.6%                   | 66.8%                   |
| Utah                 | 56.3% | 23.4%                   | 56.1%                   | 66.3%                   | 70.8%                   |
| Wyoming              | 63.3% | 35.0%                   | 52.4%                   | 62.8%                   | 81.4%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 55.4% | 28.9%                   | 44.9%                   | 61.3%                   | 72.5%                   |
| California           | 56.4% | 32.4%                   | 46.6%                   | 67.3%                   | 72.3%                   |
| Hawaii               | 62.6% | 49.2%                   | 56.3%                   | 74.3%                   | 69.3%                   |
| Oregon               | 62.3% | 40.4%                   | 52.2%                   | 67.8%                   | 77.4%                   |
| Washington           | 63.5% | 41.4%                   | 60.7%                   | 69.0%                   | 75.1%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| <b>Division and State</b> | <b>Total</b> | <b>Quartile 1 Average Wage</b> | <b>Quartile 2 Average Wage</b> | <b>Quartile 3 Average Wage</b> | <b>Quartile 4 Average Wage</b> |
|---------------------------|--------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| United States             | 0.41%        | 0.76%                          | 0.81%                          | 0.63%                          | 0.68%                          |
| New England:              |              |                                |                                |                                |                                |
| Connecticut               | 2.68%        | 3.58%                          | 7.20%                          | 3.39%                          | 4.56%                          |
| Maine                     | 2.22%        | 5.37%                          | 5.57%                          | 2.77%                          | 2.33%                          |
| Massachusetts             | 1.88%        | 4.60%                          | 2.98%                          | 3.37%                          | 2.96%                          |
| New Hampshire             | 2.06%        | 6.87%                          | 3.94%                          | 2.47%                          | 3.03%                          |
| Rhode Island              | 2.31%        | 5.76%                          | 2.67%                          | 2.92%                          | 5.36%                          |
| Vermont                   | 2.47%        | 4.46%                          | 2.84%                          | 3.79%                          | 2.70%                          |
| Middle Atlantic:          |              |                                |                                |                                |                                |
| New Jersey                | 2.01%        | 4.23%                          | 3.83%                          | 2.84%                          | 3.36%                          |
| New York                  | 1.46%        | 2.16%                          | 2.38%                          | 2.32%                          | 2.37%                          |
| Pennsylvania              | 2.03%        | 2.94%                          | 2.41%                          | 5.16%                          | 3.91%                          |
| East North Central:       |              |                                |                                |                                |                                |
| Illinois                  | 1.74%        | 3.38%                          | 3.12%                          | 2.34%                          | 1.89%                          |
| Indiana                   | 2.11%        | 4.35%                          | 3.48%                          | 3.27%                          | 2.63%                          |
| Michigan                  | 2.34%        | 4.09%                          | 4.78%                          | 2.82%                          | 4.02%                          |
| Ohio                      | 2.14%        | 3.74%                          | 3.11%                          | 4.69%                          | 2.30%                          |
| Wisconsin                 | 1.81%        | 4.79%                          | 3.53%                          | 2.24%                          | 2.96%                          |
| West North Central:       |              |                                |                                |                                |                                |
| Iowa                      | 2.16%        | 2.44%                          | 2.92%                          | 2.29%                          | 2.44%                          |
| Kansas                    | 1.92%        | 5.25%                          | 3.75%                          | 3.01%                          | 2.84%                          |
| Minnesota                 | 2.41%        | 3.49%                          | 3.53%                          | 3.88%                          | 2.11%                          |
| Missouri                  | 2.75%        | 3.79%                          | 4.25%                          | 2.80%                          | 3.08%                          |
| Nebraska                  | 2.67%        | 2.62%                          | 7.07%                          | 3.35%                          | 3.07%                          |
| North Dakota              | 2.60%        | 1.84%                          | 2.99%                          | 4.19%                          | 7.20%                          |
| South Dakota              | 1.72%        | 4.01%                          | 2.48%                          | 2.75%                          | 2.94%                          |
| South Atlantic:           |              |                                |                                |                                |                                |
| Delaware                  | 2.51%        | 2.95%                          | 5.18%                          | 3.78%                          | 5.14%                          |
| District of Columbia      | 2.22%        | 2.90%                          | 5.36%                          | 3.94%                          | 1.82%                          |
| Florida                   | 2.54%        | 3.82%                          | 4.36%                          | 3.46%                          | 3.58%                          |
| Georgia                   | 2.97%        | 8.90%                          | 3.80%                          | 3.75%                          | 4.36%                          |
| Maryland                  | 2.61%        | 4.51%                          | 5.53%                          | 3.46%                          | 3.35%                          |
| North Carolina            | 1.95%        | 2.60%                          | 3.20%                          | 3.10%                          | 2.06%                          |
| South Carolina            | 2.22%        | 2.82%                          | 4.12%                          | 3.03%                          | 2.46%                          |
| Virginia                  | 1.89%        | 3.18%                          | 3.52%                          | 3.29%                          | 2.70%                          |
| West Virginia             | 2.16%        | 4.15%                          | 3.24%                          | 3.59%                          | 2.18%                          |
| East South Central:       |              |                                |                                |                                |                                |
| Alabama                   | 2.05%        | 4.76%                          | 3.78%                          | 3.31%                          | 2.31%                          |
| Kentucky                  | 2.23%        | 4.89%                          | 3.24%                          | 3.14%                          | 2.77%                          |
| Mississippi               | 2.09%        | 3.21%                          | 2.65%                          | 3.84%                          | 2.09%                          |
| Tennessee                 | 2.28%        | 4.43%                          | 6.44%                          | 2.49%                          | 3.03%                          |
| West South Central:       |              |                                |                                |                                |                                |
| Arkansas                  | 2.05%        | 3.21%                          | 3.71%                          | 2.52%                          | 2.73%                          |
| Louisiana                 | 2.45%        | 3.80%                          | 3.11%                          | 2.83%                          | 1.27%                          |
| Oklahoma                  | 2.35%        | 3.53%                          | 5.22%                          | 2.78%                          | 2.59%                          |
| Texas                     | 1.51%        | 2.61%                          | 3.30%                          | 2.16%                          | 2.33%                          |
| Mountain:                 |              |                                |                                |                                |                                |
| Arizona                   | 2.03%        | 4.33%                          | 3.83%                          | 3.46%                          | 3.23%                          |
| Colorado                  | 2.58%        | 4.23%                          | 5.91%                          | 4.11%                          | 4.18%                          |
| Idaho                     | 2.12%        | 5.92%                          | 3.11%                          | 2.29%                          | 1.51%                          |
| Montana                   | 2.26%        | 5.18%                          | 4.03%                          | 3.53%                          | 1.91%                          |
| Nevada                    | 2.57%        | 3.52%                          | 3.35%                          | 6.14%                          | 2.99%                          |
| New Mexico                | 2.44%        | 4.50%                          | 4.99%                          | 5.32%                          | 2.37%                          |
| Utah                      | 2.17%        | 2.96%                          | 2.71%                          | 3.40%                          | 3.16%                          |
| Wyoming                   | 2.29%        | 5.48%                          | 3.79%                          | 4.23%                          | 2.27%                          |
| Pacific:                  |              |                                |                                |                                |                                |
| Alaska                    | 3.34%        | 4.64%                          | 7.85%                          | 3.10%                          | 4.37%                          |
| California                | 1.82%        | 3.21%                          | 3.91%                          | 2.23%                          | 3.60%                          |
| Hawaii                    | 2.06%        | 5.67%                          | 3.67%                          | 3.11%                          | 3.61%                          |
| Oregon                    | 2.28%        | 5.77%                          | 3.53%                          | 2.34%                          | 1.44%                          |
| Washington                | 2.44%        | 4.98%                          | 3.23%                          | 4.24%                          | 4.35%                          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3 Number of full-time private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total       | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 102,457,483 | 17,308,279              | 25,252,779              | 28,962,142              | 30,934,283              |
| New England:         |             |                         |                         |                         |                         |
| Connecticut          | 1,127,726   | 177,705                 | 279,555                 | 296,842                 | 373,625                 |
| Maine                | 394,272     | 73,259                  | 86,636                  | 121,201                 | 113,175                 |
| Massachusetts        | 2,533,270   | 427,120                 | 622,890                 | 710,887                 | 772,374                 |
| New Hampshire        | 474,268     | 79,558                  | 111,789                 | 137,267                 | 145,654                 |
| Rhode Island         | 335,799     | 67,758                  | 78,889                  | 90,734                  | 98,417                  |
| Vermont              | 178,831     | 23,986                  | 47,694                  | 51,443                  | 55,708                  |
| Middle Atlantic:     |             |                         |                         |                         |                         |
| New Jersey           | 2,909,956   | 478,841                 | 621,162                 | 849,793                 | 960,159                 |
| New York             | 6,202,639   | 1,119,921               | 1,454,525               | 1,792,128               | 1,836,065               |
| Pennsylvania         | 4,405,537   | 707,235                 | 1,113,064               | 1,227,430               | 1,357,808               |
| East North Central:  |             |                         |                         |                         |                         |
| Illinois             | 4,227,726   | 638,829                 | 1,040,042               | 1,247,819               | 1,301,036               |
| Indiana              | 2,115,612   | 343,641                 | 516,286                 | 590,654                 | 665,032                 |
| Michigan             | 3,067,624   | 524,593                 | 740,036                 | 875,392                 | 927,604                 |
| Ohio                 | 3,712,433   | 654,447                 | 822,488                 | 1,120,120               | 1,115,378               |
| Wisconsin            | 1,900,368   | 299,179                 | 457,698                 | 540,841                 | 602,651                 |
| West North Central:  |             |                         |                         |                         |                         |
| Iowa                 | 1,068,396   | 143,032                 | 272,446                 | 313,454                 | 339,464                 |
| Kansas               | 889,518     | 145,674                 | 219,346                 | 251,247                 | 273,251                 |
| Minnesota            | 2,031,127   | 320,682                 | 545,469                 | 534,902                 | 630,073                 |
| Missouri             | 1,926,767   | 212,776                 | 594,779                 | 598,453                 | 520,760                 |
| Nebraska             | 710,676     | 103,405                 | 199,944                 | 206,259                 | 201,067                 |
| North Dakota         | 257,275     | 34,948                  | 69,355                  | 77,875                  | 75,097                  |
| South Dakota         | 268,835     | 40,773                  | 66,721                  | 78,361                  | 82,981                  |
| South Atlantic:      |             |                         |                         |                         |                         |
| Delaware             | 330,226     | 57,039                  | 70,972                  | 97,767                  | 104,448                 |
| District of Columbia | 460,411     | 89,693                  | 108,297                 | 130,943                 | 131,478                 |
| Florida              | 6,951,118   | 1,306,327               | 1,683,672               | 1,890,851               | 2,070,268               |
| Georgia              | 3,160,472   | 510,087                 | 833,551                 | 884,023                 | 932,811                 |
| Maryland             | 1,779,061   | 320,180                 | 401,205                 | 504,901                 | 552,774                 |
| North Carolina       | 2,975,897   | 431,635                 | 765,574                 | 873,344                 | 905,344                 |
| South Carolina       | 1,330,734   | 203,635                 | 318,929                 | 393,018                 | 415,152                 |
| Virginia             | 2,864,288   | 541,101                 | 712,360                 | 781,212                 | 829,615                 |
| West Virginia        | 388,573     | 59,977                  | 96,306                  | 112,363                 | 119,926                 |
| East South Central:  |             |                         |                         |                         |                         |
| Alabama              | 1,450,235   | 224,846                 | 381,858                 | 367,357                 | 476,175                 |
| Kentucky             | 1,350,529   | 236,092                 | 335,427                 | 356,295                 | 422,715                 |
| Mississippi          | 773,410     | 138,670                 | 191,485                 | 208,877                 | 234,377                 |
| Tennessee            | 2,097,898   | 348,981                 | 537,141                 | 572,103                 | 639,673                 |
| West South Central:  |             |                         |                         |                         |                         |
| Arkansas             | 850,699     | 144,141                 | 230,324                 | 237,577                 | 238,657                 |
| Louisiana            | 1,215,707   | 168,674                 | 320,907                 | 346,119                 | 380,007                 |
| Oklahoma             | 1,020,764   | 187,490                 | 239,273                 | 284,349                 | 309,653                 |
| Texas                | 9,015,746   | 1,529,539               | 2,306,064               | 2,505,068               | 2,675,074               |
| Mountain:            |             |                         |                         |                         |                         |
| Arizona              | 2,196,588   | 427,396                 | 522,000                 | 595,289                 | 651,903                 |
| Colorado             | 1,847,939   | 308,258                 | 463,791                 | 512,577                 | 563,314                 |
| Idaho                | 501,124     | 87,119                  | 112,007                 | 149,221                 | 152,778                 |
| Montana              | 271,876     | 45,410                  | 63,273                  | 79,265                  | 83,928                  |
| Nevada               | 1,015,370   | 211,963                 | 230,485                 | 286,923                 | 285,999                 |
| New Mexico           | 480,072     | 76,014                  | 121,832                 | 140,616                 | 141,609                 |
| Utah                 | 1,074,246   | 167,735                 | 273,178                 | 312,369                 | 320,965                 |
| Wyoming              | 139,511     | 20,196                  | 32,686                  | 34,889                  | 51,739                  |
| Pacific:             |             |                         |                         |                         |                         |
| Alaska               | 232,682     | 39,151                  | 57,054                  | 64,988                  | 71,489                  |
| California           | 12,057,052  | 2,088,595               | 2,909,671               | 3,444,953               | 3,613,834               |
| Hawaii               | 420,245     | 76,367                  | 104,251                 | 115,054                 | 124,573                 |
| Oregon               | 1,249,088   | 211,473                 | 312,810                 | 374,948                 | 349,857                 |
| Washington           | 2,217,265   | 433,133                 | 555,582                 | 591,781                 | 636,770                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

**Table VIII.B.3 Standard errors for number of full-time private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total   | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|---------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 990,944 | 441,489                 | 630,467                 | 684,957                 | 804,208                 |
| New England:         |         |                         |                         |                         |                         |
| Connecticut          | 73,829  | 37,462                  | 49,791                  | 38,192                  | 57,499                  |
| Maine                | 20,440  | 9,397                   | 18,367                  | 13,434                  | 12,483                  |
| Massachusetts        | 147,640 | 56,373                  | 127,524                 | 88,999                  | 100,489                 |
| New Hampshire        | 22,483  | 12,358                  | 16,130                  | 16,704                  | 19,671                  |
| Rhode Island         | 22,888  | 11,316                  | 8,658                   | 20,997                  | 14,760                  |
| Vermont              | 12,704  | 2,953                   | 12,388                  | 5,198                   | 6,343                   |
| Middle Atlantic:     |         |                         |                         |                         |                         |
| New Jersey           | 188,077 | 57,542                  | 97,388                  | 165,966                 | 155,720                 |
| New York             | 219,549 | 105,120                 | 134,029                 | 162,869                 | 173,125                 |
| Pennsylvania         | 235,176 | 69,741                  | 121,840                 | 149,943                 | 215,930                 |
| East North Central:  |         |                         |                         |                         |                         |
| Illinois             | 179,630 | 78,937                  | 111,187                 | 116,548                 | 160,648                 |
| Indiana              | 96,386  | 46,650                  | 74,691                  | 75,652                  | 83,246                  |
| Michigan             | 137,475 | 74,123                  | 91,267                  | 102,524                 | 122,250                 |
| Ohio                 | 191,845 | 79,726                  | 133,502                 | 162,030                 | 139,259                 |
| Wisconsin            | 92,587  | 49,760                  | 48,274                  | 77,134                  | 70,974                  |
| West North Central:  |         |                         |                         |                         |                         |
| Iowa                 | 44,925  | 19,562                  | 27,301                  | 37,922                  | 43,070                  |
| Kansas               | 39,092  | 23,008                  | 24,162                  | 32,903                  | 31,065                  |
| Minnesota            | 116,641 | 50,012                  | 56,181                  | 83,266                  | 99,777                  |
| Missouri             | 168,814 | 30,611                  | 154,676                 | 66,572                  | 76,633                  |
| Nebraska             | 43,664  | 12,486                  | 40,749                  | 29,100                  | 22,685                  |
| North Dakota         | 10,902  | 4,408                   | 7,681                   | 7,345                   | 10,099                  |
| South Dakota         | 8,902   | 4,419                   | 6,859                   | 8,169                   | 8,300                   |
| South Atlantic:      |         |                         |                         |                         |                         |
| Delaware             | 16,477  | 8,250                   | 10,813                  | 12,858                  | 14,930                  |
| District of Columbia | 31,514  | 18,638                  | 25,458                  | 27,531                  | 15,246                  |
| Florida              | 353,937 | 164,398                 | 198,278                 | 239,078                 | 318,207                 |
| Georgia              | 175,386 | 96,257                  | 119,975                 | 132,126                 | 124,328                 |
| Maryland             | 102,835 | 56,405                  | 62,420                  | 86,533                  | 66,610                  |
| North Carolina       | 145,935 | 55,335                  | 126,189                 | 107,213                 | 93,607                  |
| South Carolina       | 73,498  | 24,172                  | 51,957                  | 60,655                  | 51,592                  |
| Virginia             | 145,530 | 64,512                  | 97,765                  | 120,739                 | 113,728                 |
| West Virginia        | 16,717  | 7,118                   | 12,902                  | 13,717                  | 15,077                  |
| East South Central:  |         |                         |                         |                         |                         |
| Alabama              | 85,646  | 31,073                  | 57,592                  | 55,446                  | 69,575                  |
| Kentucky             | 106,295 | 30,111                  | 39,172                  | 46,771                  | 102,811                 |
| Mississippi          | 44,047  | 16,068                  | 20,549                  | 41,020                  | 27,881                  |
| Tennessee            | 108,576 | 48,311                  | 93,793                  | 71,110                  | 78,125                  |
| West South Central:  |         |                         |                         |                         |                         |
| Arkansas             | 49,856  | 19,594                  | 28,302                  | 29,320                  | 46,163                  |
| Louisiana            | 75,112  | 24,306                  | 37,122                  | 43,316                  | 70,371                  |
| Oklahoma             | 55,977  | 42,710                  | 28,097                  | 38,751                  | 36,132                  |
| Texas                | 308,025 | 143,275                 | 193,533                 | 244,611                 | 250,620                 |
| Mountain:            |         |                         |                         |                         |                         |
| Arizona              | 161,458 | 58,295                  | 68,936                  | 90,479                  | 147,978                 |
| Colorado             | 112,812 | 39,275                  | 70,544                  | 93,183                  | 79,651                  |
| Idaho                | 25,828  | 14,190                  | 19,822                  | 16,932                  | 16,563                  |
| Montana              | 11,313  | 6,539                   | 7,920                   | 8,230                   | 9,653                   |
| Nevada               | 53,690  | 28,807                  | 38,765                  | 38,571                  | 45,592                  |
| New Mexico           | 21,517  | 11,209                  | 14,858                  | 18,205                  | 15,941                  |
| Utah                 | 53,682  | 27,948                  | 31,226                  | 39,577                  | 51,211                  |
| Wyoming              | 6,324   | 2,393                   | 3,843                   | 3,902                   | 6,446                   |
| Pacific:             |         |                         |                         |                         |                         |
| Alaska               | 20,089  | 4,771                   | 10,487                  | 14,163                  | 16,041                  |
| California           | 484,443 | 234,829                 | 312,475                 | 290,912                 | 383,958                 |
| Hawaii               | 22,607  | 13,176                  | 14,994                  | 19,367                  | 15,686                  |
| Oregon               | 95,483  | 27,710                  | 45,445                  | 42,518                  | 93,464                  |
| Washington           | 125,204 | 69,817                  | 69,885                  | 93,562                  | 101,583                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

**Table VIII.B.3.a Percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total       | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 102,457,483 | 16.9%                   | 24.6%                   | 28.3%                   | 30.2%                   |
| New England:         |             |                         |                         |                         |                         |
| Connecticut          | 1,127,726   | 15.8%                   | 24.8%                   | 26.3%                   | 33.1%                   |
| Maine                | 394,272     | 18.6%                   | 22.0%                   | 30.7%                   | 28.7%                   |
| Massachusetts        | 2,533,270   | 16.9%                   | 24.6%                   | 28.1%                   | 30.5%                   |
| New Hampshire        | 474,268     | 16.8%                   | 23.6%                   | 28.9%                   | 30.7%                   |
| Rhode Island         | 335,799     | 20.2%                   | 23.5%                   | 27.0%                   | 29.3%                   |
| Vermont              | 178,831     | 13.4%                   | 26.7%                   | 28.8%                   | 31.2%                   |
| Middle Atlantic:     |             |                         |                         |                         |                         |
| New Jersey           | 2,909,956   | 16.5%                   | 21.3%                   | 29.2%                   | 33.0%                   |
| New York             | 6,202,639   | 18.1%                   | 23.5%                   | 28.9%                   | 29.6%                   |
| Pennsylvania         | 4,405,537   | 16.1%                   | 25.3%                   | 27.9%                   | 30.8%                   |
| East North Central:  |             |                         |                         |                         |                         |
| Illinois             | 4,227,726   | 15.1%                   | 24.6%                   | 29.5%                   | 30.8%                   |
| Indiana              | 2,115,612   | 16.2%                   | 24.4%                   | 27.9%                   | 31.4%                   |
| Michigan             | 3,067,624   | 17.1%                   | 24.1%                   | 28.5%                   | 30.2%                   |
| Ohio                 | 3,712,433   | 17.6%                   | 22.2%                   | 30.2%                   | 30.0%                   |
| Wisconsin            | 1,900,368   | 15.7%                   | 24.1%                   | 28.5%                   | 31.7%                   |
| West North Central:  |             |                         |                         |                         |                         |
| Iowa                 | 1,068,396   | 13.4%                   | 25.5%                   | 29.3%                   | 31.8%                   |
| Kansas               | 889,518     | 16.4%                   | 24.7%                   | 28.2%                   | 30.7%                   |
| Minnesota            | 2,031,127   | 15.8%                   | 26.9%                   | 26.3%                   | 31.0%                   |
| Missouri             | 1,926,767   | 11.0%                   | 30.9%                   | 31.1%                   | 27.0%                   |
| Nebraska             | 710,676     | 14.6%                   | 28.1%                   | 29.0%                   | 28.3%                   |
| North Dakota         | 257,275     | 13.6%                   | 27.0%                   | 30.3%                   | 29.2%                   |
| South Dakota         | 268,835     | 15.2%                   | 24.8%                   | 29.1%                   | 30.9%                   |
| South Atlantic:      |             |                         |                         |                         |                         |
| Delaware             | 330,226     | 17.3%                   | 21.5%                   | 29.6%                   | 31.6%                   |
| District of Columbia | 460,411     | 19.5%                   | 23.5%                   | 28.4%                   | 28.6%                   |
| Florida              | 6,951,118   | 18.8%                   | 24.2%                   | 27.2%                   | 29.8%                   |
| Georgia              | 3,160,472   | 16.1%                   | 26.4%                   | 28.0%                   | 29.5%                   |
| Maryland             | 1,779,061   | 18.0%                   | 22.6%                   | 28.4%                   | 31.1%                   |
| North Carolina       | 2,975,897   | 14.5%                   | 25.7%                   | 29.3%                   | 30.4%                   |
| South Carolina       | 1,330,734   | 15.3%                   | 24.0%                   | 29.5%                   | 31.2%                   |
| Virginia             | 2,864,288   | 18.9%                   | 24.9%                   | 27.3%                   | 29.0%                   |
| West Virginia        | 388,573     | 15.4%                   | 24.8%                   | 28.9%                   | 30.9%                   |
| East South Central:  |             |                         |                         |                         |                         |
| Alabama              | 1,450,235   | 15.5%                   | 26.3%                   | 25.3%                   | 32.8%                   |
| Kentucky             | 1,350,529   | 17.5%                   | 24.8%                   | 26.4%                   | 31.3%                   |
| Mississippi          | 773,410     | 17.9%                   | 24.8%                   | 27.0%                   | 30.3%                   |
| Tennessee            | 2,097,898   | 16.6%                   | 25.6%                   | 27.3%                   | 30.5%                   |
| West South Central:  |             |                         |                         |                         |                         |
| Arkansas             | 850,699     | 16.9%                   | 27.1%                   | 27.9%                   | 28.1%                   |
| Louisiana            | 1,215,707   | 13.9%                   | 26.4%                   | 28.5%                   | 31.3%                   |
| Oklahoma             | 1,020,764   | 18.4%                   | 23.4%                   | 27.9%                   | 30.3%                   |
| Texas                | 9,015,746   | 17.0%                   | 25.6%                   | 27.8%                   | 29.7%                   |
| Mountain:            |             |                         |                         |                         |                         |
| Arizona              | 2,196,588   | 19.5%                   | 23.8%                   | 27.1%                   | 29.7%                   |
| Colorado             | 1,847,939   | 16.7%                   | 25.1%                   | 27.7%                   | 30.5%                   |
| Idaho                | 501,124     | 17.4%                   | 22.4%                   | 29.8%                   | 30.5%                   |
| Montana              | 271,876     | 16.7%                   | 23.3%                   | 29.2%                   | 30.9%                   |
| Nevada               | 1,015,370   | 20.9%                   | 22.7%                   | 28.3%                   | 28.2%                   |
| New Mexico           | 480,072     | 15.8%                   | 25.4%                   | 29.3%                   | 29.5%                   |
| Utah                 | 1,074,246   | 15.6%                   | 25.4%                   | 29.1%                   | 29.9%                   |
| Wyoming              | 139,511     | 14.5%                   | 23.4%                   | 25.0%                   | 37.1%                   |
| Pacific:             |             |                         |                         |                         |                         |
| Alaska               | 232,682     | 16.8%                   | 24.5%                   | 27.9%                   | 30.7%                   |
| California           | 12,057,052  | 17.3%                   | 24.1%                   | 28.6%                   | 30.0%                   |
| Hawaii               | 420,245     | 18.2%                   | 24.8%                   | 27.4%                   | 29.6%                   |
| Oregon               | 1,249,088   | 16.9%                   | 25.0%                   | 30.0%                   | 28.0%                   |
| Washington           | 2,217,265   | 19.5%                   | 25.1%                   | 26.7%                   | 28.7%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 VIII.B.3.a Standard errors for percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total   | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|---------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 990,944 | 0.44%                   | 0.57%                   | 0.62%                   | 0.68%                   |
| New England:         |         |                         |                         |                         |                         |
| Connecticut          | 73,829  | 3.17%                   | 3.93%                   | 3.47%                   | 4.32%                   |
| Maine                | 20,440  | 2.42%                   | 3.98%                   | 3.24%                   | 3.26%                   |
| Massachusetts        | 147,640 | 2.39%                   | 4.26%                   | 3.38%                   | 3.73%                   |
| New Hampshire        | 22,483  | 2.52%                   | 3.17%                   | 3.37%                   | 3.77%                   |
| Rhode Island         | 22,888  | 3.23%                   | 2.85%                   | 5.18%                   | 4.30%                   |
| Vermont              | 12,704  | 2.06%                   | 5.43%                   | 3.25%                   | 3.56%                   |
| Middle Atlantic:     |         |                         |                         |                         |                         |
| New Jersey           | 188,077 | 2.26%                   | 3.28%                   | 4.91%                   | 4.75%                   |
| New York             | 219,549 | 1.71%                   | 2.05%                   | 2.35%                   | 2.45%                   |
| Pennsylvania         | 235,176 | 1.78%                   | 2.76%                   | 3.22%                   | 3.92%                   |
| East North Central:  |         |                         |                         |                         |                         |
| Illinois             | 179,630 | 1.89%                   | 2.50%                   | 2.68%                   | 3.15%                   |
| Indiana              | 96,386  | 2.22%                   | 3.20%                   | 3.42%                   | 3.59%                   |
| Michigan             | 137,475 | 2.37%                   | 2.84%                   | 3.17%                   | 3.51%                   |
| Ohio                 | 191,845 | 2.26%                   | 3.33%                   | 3.81%                   | 3.49%                   |
| Wisconsin            | 92,587  | 2.53%                   | 2.65%                   | 3.45%                   | 3.41%                   |
| West North Central:  |         |                         |                         |                         |                         |
| Iowa                 | 44,925  | 1.85%                   | 2.64%                   | 3.28%                   | 3.45%                   |
| Kansas               | 39,092  | 2.48%                   | 2.69%                   | 3.33%                   | 3.20%                   |
| Minnesota            | 116,641 | 2.50%                   | 2.92%                   | 3.67%                   | 4.05%                   |
| Missouri             | 168,814 | 1.86%                   | 5.90%                   | 3.92%                   | 3.97%                   |
| Nebraska             | 43,664  | 1.96%                   | 4.66%                   | 3.82%                   | 3.38%                   |
| North Dakota         | 10,902  | 1.77%                   | 2.81%                   | 2.79%                   | 3.35%                   |
| South Dakota         | 8,902   | 1.69%                   | 2.43%                   | 2.83%                   | 2.81%                   |
| South Atlantic:      |         |                         |                         |                         |                         |
| Delaware             | 16,477  | 2.53%                   | 3.21%                   | 3.56%                   | 3.94%                   |
| District of Columbia | 31,514  | 3.65%                   | 5.17%                   | 5.36%                   | 3.72%                   |
| Florida              | 353,937 | 2.41%                   | 2.77%                   | 3.26%                   | 3.85%                   |
| Georgia              | 175,386 | 2.92%                   | 3.50%                   | 3.76%                   | 3.71%                   |
| Maryland             | 102,835 | 3.08%                   | 3.33%                   | 4.21%                   | 3.58%                   |
| North Carolina       | 145,935 | 1.91%                   | 3.63%                   | 3.34%                   | 3.12%                   |
| South Carolina       | 73,498  | 1.96%                   | 3.52%                   | 3.98%                   | 3.65%                   |
| Virginia             | 145,530 | 2.33%                   | 3.20%                   | 3.73%                   | 3.67%                   |
| West Virginia        | 16,717  | 1.96%                   | 3.11%                   | 3.28%                   | 3.44%                   |
| East South Central:  |         |                         |                         |                         |                         |
| Alabama              | 85,646  | 2.25%                   | 3.56%                   | 3.58%                   | 4.09%                   |
| Kentucky             | 106,295 | 2.52%                   | 3.25%                   | 3.63%                   | 5.66%                   |
| Mississippi          | 44,047  | 2.34%                   | 2.85%                   | 4.29%                   | 3.28%                   |
| Tennessee            | 108,576 | 2.41%                   | 3.85%                   | 3.26%                   | 3.45%                   |
| West South Central:  |         |                         |                         |                         |                         |
| Arkansas             | 49,856  | 2.40%                   | 3.31%                   | 3.40%                   | 4.41%                   |
| Louisiana            | 75,112  | 2.14%                   | 3.17%                   | 3.39%                   | 4.55%                   |
| Oklahoma             | 55,977  | 3.73%                   | 2.79%                   | 3.44%                   | 3.45%                   |
| Texas                | 308,025 | 1.61%                   | 2.09%                   | 2.43%                   | 2.46%                   |
| Mountain:            |         |                         |                         |                         |                         |
| Arizona              | 161,458 | 2.89%                   | 3.38%                   | 3.88%                   | 5.24%                   |
| Colorado             | 112,812 | 2.34%                   | 3.59%                   | 4.29%                   | 3.91%                   |
| Idaho                | 25,828  | 2.69%                   | 3.48%                   | 3.23%                   | 3.17%                   |
| Montana              | 11,313  | 2.37%                   | 2.73%                   | 2.87%                   | 3.15%                   |
| Nevada               | 53,690  | 2.94%                   | 3.57%                   | 3.53%                   | 3.97%                   |
| New Mexico           | 21,517  | 2.36%                   | 2.90%                   | 3.35%                   | 3.06%                   |
| Utah                 | 53,682  | 2.57%                   | 2.95%                   | 3.53%                   | 4.04%                   |
| Wyoming              | 6,324   | 1.83%                   | 2.76%                   | 2.73%                   | 3.62%                   |
| Pacific:             |         |                         |                         |                         |                         |
| Alaska               | 20,089  | 2.48%                   | 4.28%                   | 5.28%                   | 5.80%                   |
| California           | 484,443 | 1.92%                   | 2.38%                   | 2.29%                   | 2.72%                   |
| Hawaii               | 22,607  | 3.02%                   | 3.48%                   | 4.01%                   | 3.58%                   |
| Oregon               | 95,483  | 2.47%                   | 3.62%                   | 3.96%                   | 5.84%                   |
| Washington           | 125,204 | 3.02%                   | 3.16%                   | 3.83%                   | 4.04%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 VIII.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| <b>Division and State</b> | <b>Total</b> | <b>Quartile 1 Average Wage</b> | <b>Quartile 2 Average Wage</b> | <b>Quartile 3 Average Wage</b> | <b>Quartile 4 Average Wage</b> |
|---------------------------|--------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| United States             | 89.5%        | 76.3%                          | 85.5%                          | 92.8%                          | 97.1%                          |
| New England:              |              |                                |                                |                                |                                |
| Connecticut               | 91.4%        | 77.1%                          | 87.9%                          | 92.6%                          | 99.8%                          |
| Maine                     | 85.8%        | 62.1%                          | 86.5%                          | 90.2%                          | 95.7%                          |
| Massachusetts             | 92.0%        | 86.9%                          | 89.1%                          | 94.5%                          | 94.8%                          |
| New Hampshire             | 90.3%        | 77.7%                          | 84.9%                          | 95.4%                          | 96.5%                          |
| Rhode Island              | 90.3%        | 78.7%                          | 83.6%                          | 97.8%                          | 96.7%                          |
| Vermont                   | 85.8%        | 67.2%                          | 83.8%                          | 88.6%                          | 93.0%                          |
| Middle Atlantic:          |              |                                |                                |                                |                                |
| New Jersey                | 91.2%        | 70.0%                          | 87.8%                          | 98.6%                          | 97.5%                          |
| New York                  | 90.4%        | 76.7%                          | 86.9%                          | 94.6%                          | 97.6%                          |
| Pennsylvania              | 92.8%        | 77.9%                          | 92.7%                          | 96.2%                          | 97.6%                          |
| East North Central:       |              |                                |                                |                                |                                |
| Illinois                  | 92.4%        | 83.7%                          | 91.6%                          | 94.5%                          | 95.3%                          |
| Indiana                   | 88.9%        | 78.6%                          | 84.3%                          | 88.2%                          | 98.4%                          |
| Michigan                  | 88.5%        | 74.3%                          | 88.0%                          | 88.2%                          | 97.2%                          |
| Ohio                      | 90.3%        | 74.8%                          | 90.2%                          | 92.0%                          | 97.8%                          |
| Wisconsin                 | 90.1%        | 77.5%                          | 85.0%                          | 95.3%                          | 95.7%                          |
| West North Central:       |              |                                |                                |                                |                                |
| Iowa                      | 90.0%        | 77.2%                          | 85.0%                          | 92.8%                          | 96.9%                          |
| Kansas                    | 89.1%        | 73.5%                          | 84.1%                          | 95.3%                          | 95.8%                          |
| Minnesota                 | 88.7%        | 80.0%                          | 82.5%                          | 91.7%                          | 95.9%                          |
| Missouri                  | 91.5%        | 84.9%                          | 86.5%                          | 94.4%                          | 96.8%                          |
| Nebraska                  | 89.1%        | 65.2%                          | 86.9%                          | 96.2%                          | 96.5%                          |
| North Dakota              | 89.6%        | 58.0%                          | 91.9%                          | 93.4%                          | 98.2%                          |
| South Dakota              | 83.7%        | 55.1%                          | 80.4%                          | 92.3%                          | 92.1%                          |
| South Atlantic:           |              |                                |                                |                                |                                |
| Delaware                  | 88.1%        | 69.3%                          | 87.4%                          | 92.0%                          | 95.1%                          |
| District of Columbia      | 96.9%        | 94.1%                          | 95.2%                          | 97.7%                          | 99.3%                          |
| Florida                   | 87.2%        | 70.1%                          | 87.0%                          | 87.5%                          | 97.9%                          |
| Georgia                   | 88.1%        | 77.3%                          | 81.3%                          | 90.0%                          | 98.2%                          |
| Maryland                  | 88.6%        | 74.1%                          | 85.1%                          | 91.5%                          | 97.0%                          |
| North Carolina            | 88.0%        | 68.0%                          | 86.4%                          | 92.8%                          | 94.1%                          |
| South Carolina            | 84.8%        | 63.5%                          | 74.1%                          | 93.0%                          | 95.7%                          |
| Virginia                  | 90.9%        | 75.5%                          | 87.8%                          | 96.9%                          | 98.0%                          |
| West Virginia             | 87.6%        | 70.9%                          | 86.5%                          | 91.4%                          | 93.4%                          |
| East South Central:       |              |                                |                                |                                |                                |
| Alabama                   | 91.9%        | 77.3%                          | 85.2%                          | 97.2%                          | 99.9%                          |
| Kentucky                  | 91.0%        | 73.8%                          | 89.7%                          | 94.4%                          | 98.6%                          |
| Mississippi               | 90.6%        | 71.3%                          | 88.1%                          | 95.8%                          | 99.4%                          |
| Tennessee                 | 89.3%        | 82.9%                          | 82.2%                          | 91.0%                          | 97.0%                          |
| West South Central:       |              |                                |                                |                                |                                |
| Arkansas                  | 86.1%        | 62.3%                          | 85.2%                          | 89.2%                          | 98.3%                          |
| Louisiana                 | 86.9%        | 76.2%                          | 81.6%                          | 91.5%                          | 91.9%                          |
| Oklahoma                  | 90.8%        | 80.0%                          | 82.1%                          | 96.7%                          | 98.8%                          |
| Texas                     | 88.0%        | 77.9%                          | 79.3%                          | 92.8%                          | 96.7%                          |
| Mountain:                 |              |                                |                                |                                |                                |
| Arizona                   | 88.8%        | 85.0%                          | 80.4%                          | 87.3%                          | 99.4%                          |
| Colorado                  | 88.3%        | 73.2%                          | 85.0%                          | 94.1%                          | 94.1%                          |
| Idaho                     | 83.6%        | 67.5%                          | 76.5%                          | 88.4%                          | 93.1%                          |
| Montana                   | 75.6%        | 44.2%                          | 63.6%                          | 86.9%                          | 90.9%                          |
| Nevada                    | 88.1%        | 77.5%                          | 83.9%                          | 94.0%                          | 93.3%                          |
| New Mexico                | 79.9%        | 66.8%                          | 67.8%                          | 91.1%                          | 86.1%                          |
| Utah                      | 86.3%        | 78.4%                          | 78.1%                          | 87.4%                          | 96.5%                          |
| Wyoming                   | 76.7%        | 51.8%                          | 70.4%                          | 69.3%                          | 95.5%                          |
| Pacific:                  |              |                                |                                |                                |                                |
| Alaska                    | 81.0%        | 58.8%                          | 74.6%                          | 81.5%                          | 97.6%                          |
| California                | 90.9%        | 80.5%                          | 86.9%                          | 92.8%                          | 98.5%                          |
| Hawaii                    | 98.5%        | 96.3%                          | 98.9%                          | 99.4%                          | 98.9%                          |
| Oregon                    | 86.5%        | 61.3%                          | 81.9%                          | 93.2%                          | 98.5%                          |
| Washington                | 90.3%        | 73.2%                          | 86.2%                          | 96.9%                          | 99.4%                          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.22% | 0.83%                   | 0.59%                   | 0.43%                   | 0.23%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 1.14% | 5.64%                   | 3.43%                   | 2.22%                   | 0.23%                   |
| Maine                | 1.48% | 5.73%                   | 4.42%                   | 2.40%                   | 1.50%                   |
| Massachusetts        | 1.28% | 3.13%                   | 3.45%                   | 1.95%                   | 3.01%                   |
| New Hampshire        | 1.26% | 4.86%                   | 4.01%                   | 1.82%                   | 1.36%                   |
| Rhode Island         | 1.38% | 4.67%                   | 4.14%                   | 1.06%                   | 1.31%                   |
| Vermont              | 1.65% | 5.05%                   | 5.20%                   | 2.83%                   | 2.16%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 1.23% | 5.00%                   | 3.83%                   | 0.75%                   | 1.44%                   |
| New York             | 0.88% | 3.02%                   | 2.36%                   | 1.87%                   | 0.64%                   |
| Pennsylvania         | 0.78% | 3.38%                   | 1.68%                   | 1.10%                   | 1.02%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 0.69% | 2.75%                   | 1.65%                   | 1.19%                   | 1.45%                   |
| Indiana              | 1.30% | 4.13%                   | 3.91%                   | 3.42%                   | 0.84%                   |
| Michigan             | 1.63% | 5.98%                   | 2.55%                   | 3.85%                   | 1.36%                   |
| Ohio                 | 1.30% | 4.28%                   | 3.38%                   | 2.81%                   | 1.01%                   |
| Wisconsin            | 1.06% | 4.92%                   | 2.95%                   | 1.52%                   | 1.52%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 1.10% | 4.52%                   | 2.87%                   | 2.10%                   | 1.75%                   |
| Kansas               | 1.24% | 5.36%                   | 3.27%                   | 1.65%                   | 2.18%                   |
| Minnesota            | 1.33% | 4.07%                   | 3.28%                   | 3.08%                   | 1.66%                   |
| Missouri             | 1.13% | 3.53%                   | 4.03%                   | 1.71%                   | 1.55%                   |
| Nebraska             | 1.15% | 5.06%                   | 3.42%                   | 1.41%                   | 1.48%                   |
| North Dakota         | 1.30% | 6.29%                   | 1.94%                   | 2.35%                   | 1.35%                   |
| South Dakota         | 1.41% | 5.65%                   | 3.25%                   | 2.15%                   | 2.61%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 1.53% | 6.01%                   | 3.56%                   | 2.66%                   | 2.13%                   |
| District of Columbia | 0.63% | 1.92%                   | 2.11%                   | 1.25%                   | 0.56%                   |
| Florida              | 1.24% | 4.85%                   | 2.47%                   | 2.79%                   | 0.89%                   |
| Georgia              | 1.51% | 5.83%                   | 4.40%                   | 2.67%                   | 1.43%                   |
| Maryland             | 1.44% | 5.91%                   | 3.71%                   | 2.91%                   | 1.52%                   |
| North Carolina       | 1.25% | 5.22%                   | 3.34%                   | 2.13%                   | 2.10%                   |
| South Carolina       | 1.70% | 5.79%                   | 5.88%                   | 2.25%                   | 1.49%                   |
| Virginia             | 1.10% | 4.08%                   | 3.37%                   | 1.26%                   | 1.02%                   |
| West Virginia        | 1.60% | 4.99%                   | 3.22%                   | 2.52%                   | 3.85%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1.03% | 4.52%                   | 3.40%                   | 1.09%                   | 0.06%                   |
| Kentucky             | 1.11% | 4.36%                   | 2.28%                   | 1.87%                   | 0.68%                   |
| Mississippi          | 1.12% | 4.64%                   | 2.72%                   | 1.86%                   | 0.41%                   |
| Tennessee            | 1.42% | 3.98%                   | 4.50%                   | 2.76%                   | 1.87%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 1.50% | 5.89%                   | 3.67%                   | 2.80%                   | 0.97%                   |
| Louisiana            | 1.59% | 5.00%                   | 3.96%                   | 2.68%                   | 2.97%                   |
| Oklahoma             | 1.14% | 5.21%                   | 3.73%                   | 1.35%                   | 0.82%                   |
| Texas                | 0.90% | 2.96%                   | 2.80%                   | 1.52%                   | 0.94%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 1.80% | 3.41%                   | 4.15%                   | 5.16%                   | 0.30%                   |
| Colorado             | 1.39% | 4.77%                   | 3.65%                   | 1.88%                   | 2.57%                   |
| Idaho                | 1.71% | 6.48%                   | 5.24%                   | 2.92%                   | 2.94%                   |
| Montana              | 2.36% | 7.26%                   | 5.85%                   | 3.00%                   | 3.76%                   |
| Nevada               | 1.37% | 4.36%                   | 4.61%                   | 2.10%                   | 2.14%                   |
| New Mexico           | 2.94% | 6.62%                   | 5.40%                   | 2.44%                   | 7.74%                   |
| Utah                 | 1.63% | 5.53%                   | 3.81%                   | 3.83%                   | 1.74%                   |
| Wyoming              | 2.05% | 6.05%                   | 5.14%                   | 5.10%                   | 2.02%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 2.18% | 5.97%                   | 5.78%                   | 5.10%                   | 1.37%                   |
| California           | 0.79% | 2.97%                   | 2.22%                   | 1.65%                   | 0.44%                   |
| Hawaii               | 0.38% | 1.34%                   | 0.73%                   | 0.47%                   | 0.77%                   |
| Oregon               | 1.73% | 6.21%                   | 4.01%                   | 1.81%                   | 1.00%                   |
| Washington           | 1.19% | 5.13%                   | 3.42%                   | 1.66%                   | 0.44%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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



**Table VIII.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 92.0% | 84.0%                   | 90.7%                   | 93.8%                   | 94.8%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 92.9% | 87.1%                   | 90.5%                   | 96.6%                   | 93.8%                   |
| Maine                | 92.5% | 83.8%                   | 91.0%                   | 93.3%                   | 96.4%                   |
| Massachusetts        | 88.9% | 83.4%                   | 79.1%                   | 93.2%                   | 95.2%                   |
| New Hampshire        | 91.0% | 78.9%                   | 88.9%                   | 92.9%                   | 96.0%                   |
| Rhode Island         | 90.9% | 88.8%                   | 93.8%                   | 90.1%                   | 90.7%                   |
| Vermont              | 88.3% | 84.5%                   | 77.1%                   | 92.8%                   | 94.3%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 94.1% | 94.5%                   | 85.6%                   | 95.1%                   | 97.9%                   |
| New York             | 87.2% | 78.6%                   | 90.2%                   | 86.7%                   | 89.6%                   |
| Pennsylvania         | 91.5% | 85.2%                   | 92.9%                   | 94.2%                   | 90.7%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 92.3% | 80.9%                   | 91.9%                   | 92.2%                   | 97.4%                   |
| Indiana              | 93.8% | 83.9%                   | 91.0%                   | 95.4%                   | 98.5%                   |
| Michigan             | 94.0% | 86.3%                   | 93.1%                   | 94.2%                   | 97.8%                   |
| Ohio                 | 93.2% | 91.0%                   | 90.9%                   | 92.2%                   | 96.6%                   |
| Wisconsin            | 90.3% | 84.7%                   | 90.6%                   | 92.3%                   | 90.7%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 93.9% | 89.0%                   | 92.0%                   | 93.9%                   | 96.9%                   |
| Kansas               | 92.5% | 85.2%                   | 91.1%                   | 93.4%                   | 95.6%                   |
| Minnesota            | 92.4% | 84.0%                   | 87.5%                   | 94.0%                   | 98.3%                   |
| Missouri             | 91.1% | 80.8%                   | 85.8%                   | 96.5%                   | 94.3%                   |
| Nebraska             | 93.5% | 85.4%                   | 92.7%                   | 95.9%                   | 94.7%                   |
| North Dakota         | 91.7% | 76.5%                   | 90.2%                   | 94.1%                   | 94.8%                   |
| South Dakota         | 93.2% | 88.6%                   | 92.6%                   | 94.0%                   | 94.2%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 92.8% | 95.2%                   | 90.9%                   | 88.1%                   | 97.4%                   |
| District of Columbia | 89.0% | 87.4%                   | 80.7%                   | 86.6%                   | 98.8%                   |
| Florida              | 90.5% | 79.4%                   | 83.3%                   | 96.4%                   | 95.9%                   |
| Georgia              | 92.0% | 78.8%                   | 93.0%                   | 92.1%                   | 96.8%                   |
| Maryland             | 91.5% | 82.3%                   | 92.7%                   | 94.3%                   | 92.5%                   |
| North Carolina       | 92.9% | 81.4%                   | 88.7%                   | 96.0%                   | 97.3%                   |
| South Carolina       | 96.8% | 88.4%                   | 97.6%                   | 97.1%                   | 98.7%                   |
| Virginia             | 91.9% | 83.7%                   | 94.4%                   | 91.8%                   | 94.1%                   |
| West Virginia        | 93.1% | 75.2%                   | 94.2%                   | 96.9%                   | 95.6%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 94.7% | 88.5%                   | 91.8%                   | 95.4%                   | 98.5%                   |
| Kentucky             | 95.8% | 92.1%                   | 95.5%                   | 95.7%                   | 97.7%                   |
| Mississippi          | 94.3% | 88.2%                   | 93.5%                   | 93.0%                   | 98.6%                   |
| Tennessee            | 93.4% | 87.0%                   | 87.6%                   | 97.0%                   | 97.6%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 93.3% | 86.4%                   | 94.4%                   | 91.9%                   | 96.3%                   |
| Louisiana            | 93.7% | 86.9%                   | 90.5%                   | 94.7%                   | 97.7%                   |
| Oklahoma             | 93.6% | 82.4%                   | 93.6%                   | 96.7%                   | 96.3%                   |
| Texas                | 91.4% | 81.8%                   | 90.5%                   | 93.5%                   | 94.6%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 90.3% | 85.8%                   | 86.0%                   | 94.0%                   | 92.5%                   |
| Colorado             | 89.1% | 95.3%                   | 88.1%                   | 87.2%                   | 88.9%                   |
| Idaho                | 93.5% | 80.0%                   | 96.9%                   | 93.7%                   | 96.9%                   |
| Montana              | 91.9% | 79.0%                   | 92.9%                   | 91.7%                   | 94.8%                   |
| Nevada               | 89.5% | 75.7%                   | 91.6%                   | 88.1%                   | 97.9%                   |
| New Mexico           | 90.9% | 86.7%                   | 84.7%                   | 93.9%                   | 93.7%                   |
| Utah                 | 93.3% | 85.5%                   | 96.2%                   | 92.3%                   | 95.5%                   |
| Wyoming              | 95.7% | 92.7%                   | 97.7%                   | 94.3%                   | 96.1%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 93.6% | 86.2%                   | 92.6%                   | 94.2%                   | 96.1%                   |
| California           | 93.3% | 83.1%                   | 96.0%                   | 97.5%                   | 92.5%                   |
| Hawaii               | 89.6% | 83.8%                   | 85.6%                   | 94.3%                   | 92.1%                   |
| Oregon               | 93.5% | 87.9%                   | 94.3%                   | 91.2%                   | 97.5%                   |
| Washington           | 92.7% | 87.9%                   | 93.4%                   | 95.2%                   | 92.3%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3.b.(1) Standard errors for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.29% | 1.05%                   | 0.60%                   | 0.34%                   | 0.53%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 1.44% | 4.00%                   | 3.44%                   | 0.92%                   | 2.86%                   |
| Maine                | 1.38% | 6.50%                   | 2.23%                   | 2.18%                   | 1.32%                   |
| Massachusetts        | 2.58% | 4.06%                   | 8.48%                   | 1.63%                   | 1.30%                   |
| New Hampshire        | 1.49% | 6.65%                   | 3.70%                   | 2.24%                   | 1.31%                   |
| Rhode Island         | 1.46% | 5.14%                   | 1.76%                   | 1.12%                   | 3.36%                   |
| Vermont              | 3.17% | 6.77%                   | 8.14%                   | 1.66%                   | 1.50%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 1.24% | 1.99%                   | 4.73%                   | 1.63%                   | 0.73%                   |
| New York             | 1.29% | 4.65%                   | 2.00%                   | 2.21%                   | 2.03%                   |
| Pennsylvania         | 1.61% | 3.88%                   | 1.53%                   | 2.77%                   | 3.74%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 0.95% | 4.17%                   | 1.86%                   | 1.51%                   | 0.64%                   |
| Indiana              | 1.34% | 6.67%                   | 3.06%                   | 1.18%                   | 0.43%                   |
| Michigan             | 1.08% | 3.47%                   | 3.12%                   | 1.74%                   | 0.64%                   |
| Ohio                 | 1.08% | 2.91%                   | 2.20%                   | 2.02%                   | 1.71%                   |
| Wisconsin            | 1.76% | 5.46%                   | 2.59%                   | 2.31%                   | 3.89%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 1.18% | 4.81%                   | 2.00%                   | 2.51%                   | 1.48%                   |
| Kansas               | 1.09% | 5.12%                   | 2.33%                   | 1.88%                   | 0.97%                   |
| Minnesota            | 1.49% | 4.31%                   | 4.16%                   | 2.17%                   | 0.54%                   |
| Missouri             | 1.98% | 5.62%                   | 4.49%                   | 1.03%                   | 2.45%                   |
| Nebraska             | 1.14% | 4.16%                   | 3.12%                   | 1.22%                   | 1.30%                   |
| North Dakota         | 1.18% | 6.89%                   | 1.67%                   | 1.87%                   | 1.39%                   |
| South Dakota         | 0.81% | 4.06%                   | 1.65%                   | 1.42%                   | 0.93%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 1.56% | 2.02%                   | 2.88%                   | 4.37%                   | 1.19%                   |
| District of Columbia | 2.35% | 3.94%                   | 6.00%                   | 5.33%                   | 0.41%                   |
| Florida              | 1.71% | 6.79%                   | 3.91%                   | 1.08%                   | 1.30%                   |
| Georgia              | 1.32% | 6.63%                   | 2.66%                   | 1.78%                   | 1.25%                   |
| Maryland             | 1.78% | 5.57%                   | 2.01%                   | 1.77%                   | 3.80%                   |
| North Carolina       | 1.68% | 8.05%                   | 4.43%                   | 1.17%                   | 0.68%                   |
| South Carolina       | 0.77% | 5.02%                   | 1.05%                   | 1.10%                   | 0.37%                   |
| Virginia             | 1.50% | 4.24%                   | 1.68%                   | 3.36%                   | 2.39%                   |
| West Virginia        | 1.09% | 5.53%                   | 1.85%                   | 1.28%                   | 1.11%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1.04% | 5.13%                   | 2.74%                   | 1.11%                   | 0.54%                   |
| Kentucky             | 0.80% | 3.00%                   | 1.53%                   | 1.44%                   | 0.82%                   |
| Mississippi          | 0.86% | 3.16%                   | 1.60%                   | 1.94%                   | 0.51%                   |
| Tennessee            | 1.04% | 3.55%                   | 3.31%                   | 0.97%                   | 0.58%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 1.18% | 4.78%                   | 1.94%                   | 2.37%                   | 1.31%                   |
| Louisiana            | 1.10% | 4.61%                   | 2.71%                   | 1.61%                   | 0.78%                   |
| Oklahoma             | 1.06% | 4.25%                   | 1.65%                   | 1.13%                   | 1.16%                   |
| Texas                | 1.12% | 3.34%                   | 2.11%                   | 1.45%                   | 2.31%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 1.78% | 3.53%                   | 5.57%                   | 1.33%                   | 3.42%                   |
| Colorado             | 2.27% | 1.80%                   | 4.66%                   | 4.10%                   | 4.53%                   |
| Idaho                | 1.20% | 5.74%                   | 1.34%                   | 1.16%                   | 0.80%                   |
| Montana              | 1.48% | 7.71%                   | 2.33%                   | 2.86%                   | 1.63%                   |
| Nevada               | 2.00% | 6.34%                   | 2.50%                   | 4.11%                   | 0.83%                   |
| New Mexico           | 1.51% | 3.42%                   | 4.53%                   | 1.92%                   | 2.45%                   |
| Utah                 | 0.95% | 3.72%                   | 0.86%                   | 1.88%                   | 1.42%                   |
| Wyoming              | 0.89% | 3.99%                   | 1.13%                   | 2.45%                   | 1.12%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 1.16% | 3.86%                   | 2.53%                   | 1.97%                   | 1.70%                   |
| California           | 1.33% | 4.70%                   | 1.01%                   | 0.59%                   | 3.16%                   |
| Hawaii               | 1.72% | 4.88%                   | 4.28%                   | 2.10%                   | 2.23%                   |
| Oregon               | 1.14% | 3.66%                   | 2.69%                   | 1.91%                   | 0.96%                   |
| Washington           | 1.27% | 3.88%                   | 2.09%                   | 1.83%                   | 2.71%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3.b.(1)(a) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| <b>Division and State</b>  | <b>Total</b> | <b>Quartile 1 Average Wage</b> | <b>Quartile 2 Average Wage</b> | <b>Quartile 3 Average Wage</b> | <b>Quartile 4 Average Wage</b> |
|----------------------------|--------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| United States              | 71.3%        | 58.4%                          | 64.1%                          | 73.1%                          | 79.7%                          |
| <b>New England:</b>        |              |                                |                                |                                |                                |
| Connecticut                | 69.7%        | 50.7%                          | 68.4%                          | 75.2%                          | 72.9%                          |
| Maine                      | 75.0%        | 66.7%                          | 75.4%                          | 69.3%                          | 83.3%                          |
| Massachusetts              | 72.3%        | 70.0%                          | 69.7%                          | 71.8%                          | 75.6%                          |
| New Hampshire              | 69.7%        | 63.6%                          | 66.7%                          | 71.8%                          | 72.0%                          |
| Rhode Island               | 67.9%        | 53.8%                          | 62.0%                          | 75.2%                          | 73.0%                          |
| Vermont                    | 70.4%        | 52.6%                          | 69.5%                          | 69.3%                          | 76.8%                          |
| <b>Middle Atlantic:</b>    |              |                                |                                |                                |                                |
| New Jersey                 | 70.6%        | 61.4%                          | 61.9%                          | 74.0%                          | 75.2%                          |
| New York                   | 66.1%        | 43.8%                          | 58.8%                          | 71.4%                          | 75.9%                          |
| Pennsylvania               | 69.7%        | 62.0%                          | 69.0%                          | 70.1%                          | 73.0%                          |
| <b>East North Central:</b> |              |                                |                                |                                |                                |
| Illinois                   | 71.0%        | 60.0%                          | 60.5%                          | 70.7%                          | 82.9%                          |
| Indiana                    | 71.9%        | 52.4%                          | 63.5%                          | 77.2%                          | 79.7%                          |
| Michigan                   | 74.6%        | 61.1%                          | 71.5%                          | 81.1%                          | 76.6%                          |
| Ohio                       | 72.1%        | 64.8%                          | 60.4%                          | 73.4%                          | 81.4%                          |
| Wisconsin                  | 69.1%        | 60.9%                          | 61.0%                          | 69.0%                          | 77.7%                          |
| <b>West North Central:</b> |              |                                |                                |                                |                                |
| Iowa                       | 71.7%        | 50.7%                          | 68.1%                          | 75.3%                          | 77.4%                          |
| Kansas                     | 72.0%        | 64.1%                          | 67.0%                          | 74.5%                          | 76.0%                          |
| Minnesota                  | 73.1%        | 59.8%                          | 64.0%                          | 73.1%                          | 83.9%                          |
| Missouri                   | 77.0%        | 63.6%                          | 70.1%                          | 80.2%                          | 83.8%                          |
| Nebraska                   | 73.6%        | 57.9%                          | 77.9%                          | 72.4%                          | 76.1%                          |
| North Dakota               | 76.5%        | 60.3%                          | 75.8%                          | 71.8%                          | 85.2%                          |
| South Dakota               | 69.9%        | 62.6%                          | 64.7%                          | 70.2%                          | 75.2%                          |
| <b>South Atlantic:</b>     |              |                                |                                |                                |                                |
| Delaware                   | 67.8%        | 47.4%                          | 70.8%                          | 73.2%                          | 69.5%                          |
| District of Columbia       | 72.7%        | 53.1%                          | 77.5%                          | 70.3%                          | 82.8%                          |
| Florida                    | 70.0%        | 57.5%                          | 53.3%                          | 75.3%                          | 80.8%                          |
| Georgia                    | 71.2%        | 65.1%                          | 67.2%                          | 71.1%                          | 76.4%                          |
| Maryland                   | 64.3%        | 46.2%                          | 51.9%                          | 68.6%                          | 75.4%                          |
| North Carolina             | 74.6%        | 61.3%                          | 68.3%                          | 73.2%                          | 84.2%                          |
| South Carolina             | 74.0%        | 55.9%                          | 58.5%                          | 79.3%                          | 83.5%                          |
| Virginia                   | 68.9%        | 55.2%                          | 67.0%                          | 66.5%                          | 78.7%                          |
| West Virginia              | 66.6%        | 54.8%                          | 56.3%                          | 65.9%                          | 78.3%                          |
| <b>East South Central:</b> |              |                                |                                |                                |                                |
| Alabama                    | 73.4%        | 55.8%                          | 66.3%                          | 74.9%                          | 82.5%                          |
| Kentucky                   | 73.8%        | 55.3%                          | 67.0%                          | 77.3%                          | 83.1%                          |
| Mississippi                | 72.6%        | 56.3%                          | 69.4%                          | 85.3%                          | 70.8%                          |
| Tennessee                  | 68.3%        | 62.7%                          | 57.1%                          | 69.7%                          | 76.6%                          |
| <b>West South Central:</b> |              |                                |                                |                                |                                |
| Arkansas                   | 73.8%        | 49.3%                          | 71.4%                          | 77.6%                          | 80.9%                          |
| Louisiana                  | 68.4%        | 53.1%                          | 56.0%                          | 65.2%                          | 84.9%                          |
| Oklahoma                   | 73.1%        | 55.0%                          | 71.1%                          | 73.8%                          | 81.4%                          |
| Texas                      | 73.7%        | 56.0%                          | 67.5%                          | 74.4%                          | 84.4%                          |
| <b>Mountain:</b>           |              |                                |                                |                                |                                |
| Arizona                    | 68.3%        | 58.0%                          | 61.8%                          | 67.3%                          | 78.3%                          |
| Colorado                   | 71.7%        | 58.8%                          | 71.8%                          | 70.3%                          | 78.8%                          |
| Idaho                      | 75.5%        | 69.8%                          | 58.8%                          | 80.8%                          | 82.6%                          |
| Montana                    | 78.4%        | 69.5%                          | 65.7%                          | 75.9%                          | 89.1%                          |
| Nevada                     | 74.2%        | 61.2%                          | 68.6%                          | 74.3%                          | 84.3%                          |
| New Mexico                 | 67.0%        | 50.9%                          | 64.8%                          | 66.5%                          | 75.1%                          |
| Utah                       | 71.9%        | 48.8%                          | 69.0%                          | 74.4%                          | 80.6%                          |
| Wyoming                    | 79.9%        | 70.1%                          | 69.5%                          | 79.7%                          | 86.9%                          |
| <b>Pacific:</b>            |              |                                |                                |                                |                                |
| Alaska                     | 68.3%        | 55.8%                          | 53.7%                          | 70.3%                          | 79.1%                          |
| California                 | 70.1%        | 60.4%                          | 59.7%                          | 72.2%                          | 79.9%                          |
| Hawaii                     | 79.9%        | 80.1%                          | 75.1%                          | 82.7%                          | 80.7%                          |
| Oregon                     | 77.8%        | 73.7%                          | 68.6%                          | 77.3%                          | 86.4%                          |
| Washington                 | 76.2%        | 61.7%                          | 74.4%                          | 75.9%                          | 84.7%                          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3.b.(1)(a) Standard errors for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.40% | 0.92%                   | 1.02%                   | 0.63%                   | 0.55%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 2.69% | 6.45%                   | 6.68%                   | 2.76%                   | 4.47%                   |
| Maine                | 1.61% | 5.99%                   | 3.22%                   | 2.79%                   | 2.38%                   |
| Massachusetts        | 1.69% | 4.41%                   | 3.78%                   | 3.30%                   | 2.79%                   |
| New Hampshire        | 1.69% | 8.01%                   | 2.77%                   | 2.72%                   | 3.10%                   |
| Rhode Island         | 2.09% | 5.72%                   | 3.34%                   | 3.07%                   | 3.58%                   |
| Vermont              | 1.94% | 6.53%                   | 5.04%                   | 2.44%                   | 2.41%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 2.07% | 4.92%                   | 3.69%                   | 3.62%                   | 3.96%                   |
| New York             | 1.51% | 3.94%                   | 3.40%                   | 2.07%                   | 2.20%                   |
| Pennsylvania         | 2.16% | 3.83%                   | 2.29%                   | 5.90%                   | 3.15%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 1.53% | 4.35%                   | 3.48%                   | 2.31%                   | 1.61%                   |
| Indiana              | 1.83% | 5.15%                   | 3.91%                   | 2.90%                   | 2.41%                   |
| Michigan             | 2.25% | 5.18%                   | 5.60%                   | 2.02%                   | 4.35%                   |
| Ohio                 | 1.79% | 3.17%                   | 4.57%                   | 3.23%                   | 2.03%                   |
| Wisconsin            | 1.27% | 3.24%                   | 3.29%                   | 2.04%                   | 1.88%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 1.39% | 4.84%                   | 2.36%                   | 1.99%                   | 2.21%                   |
| Kansas               | 1.66% | 5.22%                   | 3.36%                   | 2.87%                   | 2.94%                   |
| Minnesota            | 1.90% | 5.39%                   | 2.79%                   | 3.96%                   | 1.75%                   |
| Missouri             | 1.70% | 5.02%                   | 3.17%                   | 2.48%                   | 1.59%                   |
| Nebraska             | 2.05% | 3.98%                   | 5.53%                   | 2.42%                   | 2.39%                   |
| North Dakota         | 1.87% | 4.25%                   | 2.32%                   | 4.68%                   | 2.01%                   |
| South Dakota         | 1.41% | 4.72%                   | 2.34%                   | 2.73%                   | 2.63%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 2.60% | 4.09%                   | 4.06%                   | 2.42%                   | 5.92%                   |
| District of Columbia | 2.41% | 5.90%                   | 4.06%                   | 3.77%                   | 1.81%                   |
| Florida              | 2.36% | 5.53%                   | 5.29%                   | 3.48%                   | 2.92%                   |
| Georgia              | 2.16% | 8.95%                   | 3.38%                   | 3.84%                   | 4.13%                   |
| Maryland             | 2.53% | 8.01%                   | 6.88%                   | 4.11%                   | 2.00%                   |
| North Carolina       | 1.69% | 4.13%                   | 4.14%                   | 3.44%                   | 1.51%                   |
| South Carolina       | 2.15% | 3.41%                   | 5.58%                   | 3.31%                   | 1.85%                   |
| Virginia             | 1.63% | 3.13%                   | 3.51%                   | 3.17%                   | 1.71%                   |
| West Virginia        | 1.83% | 6.74%                   | 3.67%                   | 3.55%                   | 1.82%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1.82% | 6.29%                   | 3.12%                   | 3.98%                   | 1.87%                   |
| Kentucky             | 1.77% | 5.86%                   | 3.60%                   | 3.06%                   | 1.98%                   |
| Mississippi          | 1.80% | 4.96%                   | 2.44%                   | 3.07%                   | 2.15%                   |
| Tennessee            | 2.38% | 4.13%                   | 8.24%                   | 2.36%                   | 2.78%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 1.77% | 6.20%                   | 3.16%                   | 1.64%                   | 2.19%                   |
| Louisiana            | 2.01% | 5.29%                   | 3.18%                   | 3.23%                   | 1.05%                   |
| Oklahoma             | 1.67% | 3.13%                   | 4.41%                   | 2.22%                   | 2.24%                   |
| Texas                | 1.28% | 3.04%                   | 3.32%                   | 2.22%                   | 1.15%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 2.05% | 5.31%                   | 3.93%                   | 3.65%                   | 2.81%                   |
| Colorado             | 2.13% | 5.76%                   | 3.74%                   | 4.86%                   | 2.92%                   |
| Idaho                | 2.30% | 6.38%                   | 6.17%                   | 2.23%                   | 1.50%                   |
| Montana              | 1.57% | 4.13%                   | 3.39%                   | 2.97%                   | 1.71%                   |
| Nevada               | 1.70% | 4.67%                   | 3.76%                   | 3.24%                   | 2.05%                   |
| New Mexico           | 2.48% | 5.85%                   | 5.07%                   | 5.47%                   | 2.33%                   |
| Utah                 | 2.05% | 5.61%                   | 2.56%                   | 3.67%                   | 2.68%                   |
| Wyoming              | 1.53% | 4.09%                   | 3.83%                   | 2.44%                   | 2.11%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 3.61% | 5.80%                   | 10.25%                  | 2.81%                   | 3.55%                   |
| California           | 1.93% | 3.13%                   | 5.59%                   | 2.35%                   | 2.71%                   |
| Hawaii               | 1.45% | 4.10%                   | 3.07%                   | 2.16%                   | 2.63%                   |
| Oregon               | 2.28% | 5.03%                   | 4.00%                   | 2.72%                   | 3.12%                   |
| Washington           | 2.18% | 5.14%                   | 3.10%                   | 4.07%                   | 3.38%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 65.6% | 49.0%                   | 58.2%                   | 68.6%                   | 75.6%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 64.7% | 44.1%                   | 61.9%                   | 72.7%                   | 68.3%                   |
| Maine                | 69.4% | 55.9%                   | 68.6%                   | 64.7%                   | 80.3%                   |
| Massachusetts        | 64.3% | 58.3%                   | 55.1%                   | 66.9%                   | 72.0%                   |
| New Hampshire        | 63.5% | 50.1%                   | 59.3%                   | 66.8%                   | 69.1%                   |
| Rhode Island         | 61.7% | 47.8%                   | 58.1%                   | 67.8%                   | 66.2%                   |
| Vermont              | 62.2% | 44.4%                   | 53.6%                   | 64.3%                   | 72.4%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 66.4% | 58.0%                   | 53.0%                   | 70.3%                   | 73.7%                   |
| New York             | 57.7% | 34.4%                   | 53.0%                   | 61.9%                   | 68.0%                   |
| Pennsylvania         | 63.8% | 52.8%                   | 64.1%                   | 66.0%                   | 66.2%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 65.5% | 48.5%                   | 55.6%                   | 65.2%                   | 80.7%                   |
| Indiana              | 67.4% | 44.0%                   | 57.8%                   | 73.6%                   | 78.5%                   |
| Michigan             | 70.1% | 52.8%                   | 66.5%                   | 76.4%                   | 74.9%                   |
| Ohio                 | 67.1% | 59.0%                   | 54.9%                   | 67.7%                   | 78.6%                   |
| Wisconsin            | 62.4% | 51.6%                   | 55.2%                   | 63.7%                   | 70.5%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 67.3% | 45.1%                   | 62.6%                   | 70.7%                   | 75.0%                   |
| Kansas               | 66.6% | 54.6%                   | 61.0%                   | 69.6%                   | 72.7%                   |
| Minnesota            | 67.5% | 50.2%                   | 56.0%                   | 68.7%                   | 82.5%                   |
| Missouri             | 70.1% | 51.4%                   | 60.1%                   | 77.4%                   | 79.0%                   |
| Nebraska             | 68.9% | 49.4%                   | 72.2%                   | 69.4%                   | 72.1%                   |
| North Dakota         | 70.1% | 46.1%                   | 68.4%                   | 67.5%                   | 80.8%                   |
| South Dakota         | 65.1% | 55.4%                   | 60.0%                   | 66.0%                   | 70.8%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 62.9% | 45.1%                   | 64.4%                   | 64.5%                   | 67.8%                   |
| District of Columbia | 64.7% | 46.4%                   | 62.6%                   | 60.9%                   | 81.8%                   |
| Florida              | 63.4% | 45.7%                   | 44.4%                   | 72.6%                   | 77.5%                   |
| Georgia              | 65.5% | 51.3%                   | 62.5%                   | 65.5%                   | 73.9%                   |
| Maryland             | 58.8% | 38.1%                   | 48.1%                   | 64.7%                   | 69.8%                   |
| North Carolina       | 69.3% | 49.9%                   | 60.6%                   | 70.2%                   | 82.0%                   |
| South Carolina       | 71.6% | 49.4%                   | 57.1%                   | 77.0%                   | 82.4%                   |
| Virginia             | 63.3% | 46.2%                   | 63.2%                   | 61.1%                   | 74.0%                   |
| West Virginia        | 62.0% | 41.2%                   | 53.0%                   | 63.8%                   | 74.8%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 69.5% | 49.4%                   | 60.8%                   | 71.5%                   | 81.3%                   |
| Kentucky             | 70.7% | 50.9%                   | 64.0%                   | 74.0%                   | 81.2%                   |
| Mississippi          | 68.5% | 49.7%                   | 64.9%                   | 79.3%                   | 69.7%                   |
| Tennessee            | 63.8% | 54.6%                   | 50.0%                   | 67.6%                   | 74.7%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 68.9% | 42.6%                   | 67.5%                   | 71.3%                   | 77.9%                   |
| Louisiana            | 64.1% | 46.2%                   | 50.7%                   | 61.7%                   | 82.9%                   |
| Oklahoma             | 68.5% | 45.3%                   | 66.6%                   | 71.4%                   | 78.4%                   |
| Texas                | 67.4% | 45.8%                   | 61.1%                   | 69.6%                   | 79.8%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 61.6% | 49.8%                   | 53.1%                   | 63.2%                   | 72.5%                   |
| Colorado             | 63.9% | 56.1%                   | 63.3%                   | 61.4%                   | 70.0%                   |
| Idaho                | 70.6% | 55.8%                   | 57.0%                   | 75.8%                   | 80.1%                   |
| Montana              | 72.0% | 54.9%                   | 61.0%                   | 69.6%                   | 84.5%                   |
| Nevada               | 66.5% | 46.3%                   | 62.8%                   | 65.5%                   | 82.6%                   |
| New Mexico           | 60.9% | 44.1%                   | 54.9%                   | 62.4%                   | 70.3%                   |
| Utah                 | 67.1% | 41.8%                   | 66.4%                   | 68.6%                   | 77.0%                   |
| Wyoming              | 76.5% | 65.0%                   | 67.9%                   | 75.2%                   | 83.6%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 63.9% | 48.1%                   | 49.7%                   | 66.3%                   | 76.0%                   |
| California           | 65.5% | 50.3%                   | 57.3%                   | 70.4%                   | 73.9%                   |
| Hawaii               | 71.6% | 67.1%                   | 64.3%                   | 78.0%                   | 74.4%                   |
| Oregon               | 72.8% | 64.8%                   | 64.7%                   | 70.4%                   | 84.3%                   |
| Washington           | 70.6% | 54.2%                   | 69.5%                   | 72.3%                   | 78.2%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3.b.(2) Standard errors for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.42% | 1.00%                   | 0.95%                   | 0.63%                   | 0.70%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 2.66% | 5.11%                   | 7.11%                   | 2.61%                   | 4.41%                   |
| Maine                | 1.77% | 6.92%                   | 3.18%                   | 2.78%                   | 2.52%                   |
| Massachusetts        | 2.07% | 4.91%                   | 4.58%                   | 3.15%                   | 2.84%                   |
| New Hampshire        | 1.83% | 8.90%                   | 3.30%                   | 2.77%                   | 2.92%                   |
| Rhode Island         | 2.13% | 6.16%                   | 3.26%                   | 2.62%                   | 4.31%                   |
| Vermont              | 1.85% | 5.87%                   | 3.12%                   | 2.57%                   | 2.52%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 2.15% | 5.02%                   | 4.56%                   | 3.53%                   | 3.79%                   |
| New York             | 1.57% | 3.46%                   | 3.01%                   | 2.43%                   | 2.48%                   |
| Pennsylvania         | 2.15% | 3.73%                   | 2.11%                   | 5.55%                   | 3.98%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 1.61% | 4.25%                   | 3.37%                   | 2.40%                   | 1.78%                   |
| Indiana              | 2.01% | 5.14%                   | 4.19%                   | 3.11%                   | 2.37%                   |
| Michigan             | 2.28% | 5.39%                   | 5.49%                   | 2.56%                   | 4.25%                   |
| Ohio                 | 1.87% | 3.64%                   | 3.78%                   | 3.76%                   | 2.34%                   |
| Wisconsin            | 1.63% | 4.69%                   | 3.20%                   | 2.66%                   | 3.29%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 1.52% | 4.82%                   | 2.32%                   | 2.53%                   | 2.41%                   |
| Kansas               | 1.75% | 6.12%                   | 3.56%                   | 3.09%                   | 2.83%                   |
| Minnesota            | 2.35% | 6.51%                   | 3.75%                   | 4.01%                   | 1.94%                   |
| Missouri             | 2.70% | 4.85%                   | 5.48%                   | 2.49%                   | 2.57%                   |
| Nebraska             | 2.30% | 4.66%                   | 6.51%                   | 2.60%                   | 2.24%                   |
| North Dakota         | 2.00% | 6.16%                   | 2.57%                   | 4.56%                   | 2.16%                   |
| South Dakota         | 1.45% | 4.92%                   | 2.44%                   | 2.62%                   | 2.78%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 2.41% | 3.74%                   | 3.76%                   | 3.91%                   | 5.47%                   |
| District of Columbia | 2.23% | 4.25%                   | 4.95%                   | 3.84%                   | 1.78%                   |
| Florida              | 2.58% | 5.54%                   | 4.80%                   | 3.42%                   | 3.31%                   |
| Georgia              | 2.30% | 9.97%                   | 3.72%                   | 3.75%                   | 4.10%                   |
| Maryland             | 2.57% | 5.49%                   | 6.74%                   | 3.67%                   | 3.42%                   |
| North Carolina       | 1.86% | 6.23%                   | 3.45%                   | 3.17%                   | 1.56%                   |
| South Carolina       | 2.14% | 3.82%                   | 5.30%                   | 3.44%                   | 1.87%                   |
| Virginia             | 1.84% | 3.53%                   | 3.50%                   | 3.42%                   | 2.81%                   |
| West Virginia        | 1.84% | 6.33%                   | 3.50%                   | 3.49%                   | 1.83%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1.91% | 6.18%                   | 3.42%                   | 3.74%                   | 1.99%                   |
| Kentucky             | 1.87% | 5.82%                   | 3.50%                   | 3.06%                   | 2.02%                   |
| Mississippi          | 1.81% | 4.17%                   | 2.48%                   | 3.54%                   | 2.11%                   |
| Tennessee            | 2.38% | 4.28%                   | 7.53%                   | 2.36%                   | 2.79%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 1.94% | 4.76%                   | 3.34%                   | 2.84%                   | 2.43%                   |
| Louisiana            | 2.10% | 5.30%                   | 3.18%                   | 2.84%                   | 1.21%                   |
| Oklahoma             | 1.94% | 3.77%                   | 4.39%                   | 2.30%                   | 2.46%                   |
| Texas                | 1.46% | 3.17%                   | 3.28%                   | 2.20%                   | 2.39%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 2.02% | 4.91%                   | 4.66%                   | 3.52%                   | 3.10%                   |
| Colorado             | 2.50% | 5.58%                   | 5.29%                   | 4.53%                   | 4.43%                   |
| Idaho                | 2.13% | 6.46%                   | 5.68%                   | 2.28%                   | 1.52%                   |
| Montana              | 1.92% | 6.37%                   | 3.67%                   | 3.29%                   | 2.20%                   |
| Nevada               | 2.22% | 4.64%                   | 3.73%                   | 4.31%                   | 1.99%                   |
| New Mexico           | 2.65% | 5.63%                   | 5.07%                   | 5.97%                   | 2.85%                   |
| Utah                 | 2.01% | 4.76%                   | 2.60%                   | 3.51%                   | 2.70%                   |
| Wyoming              | 1.59% | 4.87%                   | 3.87%                   | 2.94%                   | 2.19%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 3.61% | 6.50%                   | 9.18%                   | 2.64%                   | 4.14%                   |
| California           | 2.03% | 4.04%                   | 5.31%                   | 2.33%                   | 3.77%                   |
| Hawaii               | 1.95% | 5.55%                   | 4.05%                   | 2.79%                   | 3.03%                   |
| Oregon               | 2.49% | 6.09%                   | 4.05%                   | 2.46%                   | 3.53%                   |
| Washington           | 2.32% | 5.09%                   | 3.02%                   | 4.43%                   | 4.27%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.4 Number of part-time private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total      | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|------------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 27,219,575 | 14,629,257              | 7,247,012               | 3,322,882               | 2,020,423               |
| New England:         |            |                         |                         |                         |                         |
| Connecticut          | 356,684    | 188,762                 | 83,607                  | 65,937                  | 18,378 *                |
| Maine                | 133,732    | 57,159                  | 45,480                  | 11,072                  | 20,021                  |
| Massachusetts        | 715,478    | 362,522                 | 206,796                 | 100,395                 | 45,765                  |
| New Hampshire        | 156,140    | 76,416                  | 46,548                  | 20,106                  | 13,069                  |
| Rhode Island         | 110,103    | 41,297                  | 34,464                  | 19,212                  | 15,131 *                |
| Vermont              | 66,757     | 37,370                  | 13,736                  | 9,694                   | 5,957                   |
| Middle Atlantic:     |            |                         |                         |                         |                         |
| New Jersey           | 850,990    | 458,827                 | 203,594                 | 116,454 *               | 72,114                  |
| New York             | 1,877,386  | 896,162                 | 568,520                 | 228,003                 | 184,700                 |
| Pennsylvania         | 1,158,553  | 682,921                 | 276,147                 | 159,904                 | 39,582                  |
| East North Central:  |            |                         |                         |                         |                         |
| Illinois             | 1,221,533  | 707,857                 | 305,693                 | 137,509                 | 70,474                  |
| Indiana              | 601,932    | 335,045                 | 160,658                 | 64,769                  | 41,461                  |
| Michigan             | 958,788    | 476,873                 | 263,660                 | 132,051                 | 86,205                  |
| Ohio                 | 1,096,360  | 545,476                 | 346,108                 | 111,427 *               | 93,349                  |
| Wisconsin            | 628,958    | 328,580                 | 176,861                 | 84,740                  | 38,777                  |
| West North Central:  |            |                         |                         |                         |                         |
| Iowa                 | 337,114    | 201,791                 | 85,270                  | 32,410                  | 17,642                  |
| Kansas               | 224,322    | 131,035                 | 57,158                  | 27,596                  | 8,532                   |
| Minnesota            | 712,739    | 357,280                 | 142,060                 | 152,473 *               | 60,927 *                |
| Missouri             | 648,249    | 255,186                 | 223,699                 | 45,574                  | 123,790 *               |
| Nebraska             | 193,226    | 121,532                 | 26,995                  | 18,746                  | 25,954 *                |
| North Dakota         | 89,034     | 50,997                  | 16,367                  | 10,187                  | 11,484 *                |
| South Dakota         | 90,867     | 47,862                  | 23,464                  | 8,391                   | 11,149                  |
| South Atlantic:      |            |                         |                         |                         |                         |
| Delaware             | 104,842    | 51,478                  | 36,929                  | 11,646                  | 4,789 *                 |
| District of Columbia | 70,187     | 41,256                  | 19,289 *                | --                      | 3,469                   |
| Florida              | 1,611,755  | 831,664                 | 458,813                 | 201,178                 | 120,099                 |
| Georgia              | 764,212    | 454,440                 | 160,580                 | 76,853 *                | 72,339 *                |
| Maryland             | 514,326    | 252,536                 | 159,734                 | 73,357 *                | 28,700 *                |
| North Carolina       | 779,986    | 483,434                 | 189,290                 | 62,852                  | 44,410                  |
| South Carolina       | 377,077    | 218,290                 | 101,186                 | 43,665 *                | 13,935 *                |
| Virginia             | 600,097    | 315,211                 | 152,431                 | 88,742                  | 43,712                  |
| West Virginia        | 120,331    | 62,439                  | 34,724                  | 15,390 *                | 7,779                   |
| East South Central:  |            |                         |                         |                         |                         |
| Alabama              | 325,703    | 194,816                 | 72,390                  | 27,952 *                | 30,545 *                |
| Kentucky             | 328,867    | 183,043                 | 79,752                  | 34,757                  | 31,315 *                |
| Mississippi          | 141,145    | 87,333                  | 39,581                  | 10,938 *                | --                      |
| Tennessee            | 479,073    | 294,673                 | 107,534                 | 58,549                  | 18,317 *                |
| West South Central:  |            |                         |                         |                         |                         |
| Arkansas             | 155,225    | 105,361                 | 22,614                  | 13,472                  | 13,777                  |
| Louisiana            | 337,724    | 214,626                 | 68,556                  | 38,659 *                | 15,884                  |
| Oklahoma             | 262,978    | 132,659                 | 79,982                  | 36,855                  | 13,481                  |
| Texas                | 1,921,291  | 1,139,445               | 492,091                 | 195,921                 | 93,835                  |
| Mountain:            |            |                         |                         |                         |                         |
| Arizona              | 488,245    | 234,488                 | 156,441                 | 75,707                  | 21,609 *                |
| Colorado             | 449,792    | 265,113                 | 108,957 *               | 51,701 *                | 24,021                  |
| Idaho                | 161,621    | 76,652                  | 55,193                  | 15,659                  | 14,117                  |
| Montana              | 121,735    | 52,638                  | 35,472                  | 19,135                  | 14,490                  |
| Nevada               | 234,615    | 97,625                  | 61,782                  | 41,704 *                | 33,503 *                |
| New Mexico           | 150,891    | 79,986                  | 36,293                  | 17,447                  | 17,165                  |
| Utah                 | 321,299    | 180,408                 | 72,305                  | 35,028                  | 33,559                  |
| Wyoming              | 49,809     | 26,676                  | 13,280                  | 7,096                   | --                      |
| Pacific:             |            |                         |                         |                         |                         |
| Alaska               | 61,813     | 34,302                  | 10,414                  | 11,170                  | 5,927 *                 |
| California           | 2,960,316  | 1,649,922               | 846,671                 | 322,393                 | 141,329                 |
| Hawaii               | 107,033    | 47,884                  | 32,628                  | 13,603                  | 12,918 *                |
| Oregon               | 410,121    | 194,655                 | 104,866                 | 40,411                  | 70,190 *                |
| Washington           | 578,521    | 265,256                 | 130,346                 | 118,218 *               | 64,700 *                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Totals may not sum exactly because of rounding.

**Table VIII.B.4 Standard errors for number of part-time private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total   | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|---------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 453,349 | 356,858                 | 259,626                 | 167,868                 | 124,972                 |
| New England:         |         |                         |                         |                         |                         |
| Connecticut          | 34,838  | 29,931                  | 15,580                  | 17,568                  | 5,680 *                 |
| Maine                | 13,019  | 6,749                   | 10,599                  | 1,838                   | 5,919                   |
| Massachusetts        | 71,779  | 52,300                  | 49,656                  | 25,160                  | 12,333                  |
| New Hampshire        | 15,423  | 12,540                  | 9,949                   | 2,806                   | 2,726                   |
| Rhode Island         | 11,243  | 6,939                   | 6,073                   | 3,473                   | 7,142 *                 |
| Vermont              | 7,337   | 6,736                   | 2,295                   | 2,746                   | 1,330                   |
| Middle Atlantic:     |         |                         |                         |                         |                         |
| New Jersey           | 85,368  | 58,631                  | 47,571                  | 49,314 *                | 20,767                  |
| New York             | 103,457 | 76,816                  | 67,456                  | 33,561                  | 37,519                  |
| Pennsylvania         | 84,981  | 64,309                  | 47,410                  | 44,146                  | 9,173                   |
| East North Central:  |         |                         |                         |                         |                         |
| Illinois             | 91,513  | 86,425                  | 38,067                  | 22,266                  | 13,894                  |
| Indiana              | 59,719  | 47,454                  | 37,027                  | 18,479                  | 8,830                   |
| Michigan             | 72,161  | 52,969                  | 48,155                  | 28,879                  | 24,824                  |
| Ohio                 | 107,926 | 73,237                  | 77,649                  | 37,323 *                | 27,946                  |
| Wisconsin            | 52,419  | 43,104                  | 33,354                  | 18,140                  | 9,276                   |
| West North Central:  |         |                         |                         |                         |                         |
| Iowa                 | 35,799  | 34,334                  | 13,132                  | 8,133                   | 5,252                   |
| Kansas               | 20,726  | 17,660                  | 11,464                  | 7,237                   | 2,286                   |
| Minnesota            | 77,939  | 44,730                  | 21,280                  | 64,131 *                | 22,023 *                |
| Missouri             | 90,259  | 41,667                  | 57,887                  | 9,730                   | 59,253 *                |
| Nebraska             | 16,528  | 14,431                  | 4,991                   | 5,235                   | 7,990 *                 |
| North Dakota         | 9,743   | 6,012                   | 2,364                   | 2,198                   | 7,839 *                 |
| South Dakota         | 6,126   | 5,427                   | 3,212                   | 1,526                   | 2,268                   |
| South Atlantic:      |         |                         |                         |                         |                         |
| Delaware             | 11,318  | 7,655                   | 9,054                   | 2,985                   | 2,055 *                 |
| District of Columbia | 9,287   | 7,494                   | 6,102 *                 | --                      | 765                     |
| Florida              | 138,889 | 112,083                 | 85,103                  | 39,432                  | 35,540                  |
| Georgia              | 111,349 | 107,288                 | 33,156                  | 23,665 *                | 30,861 *                |
| Maryland             | 57,602  | 43,769                  | 34,718                  | 23,721 *                | 8,830 *                 |
| North Carolina       | 74,543  | 67,396                  | 35,967                  | 14,718                  | 12,369                  |
| South Carolina       | 32,356  | 25,456                  | 20,035                  | 13,359 *                | 6,337 *                 |
| Virginia             | 57,220  | 42,136                  | 39,204                  | 20,835                  | 8,053                   |
| West Virginia        | 11,077  | 8,162                   | 7,718                   | 4,620 *                 | 2,143                   |
| East South Central:  |         |                         |                         |                         |                         |
| Alabama              | 31,781  | 25,927                  | 13,469                  | 8,548 *                 | 15,243 *                |
| Kentucky             | 29,740  | 24,789                  | 14,642                  | 8,560                   | 10,662 *                |
| Mississippi          | 12,883  | 11,078                  | 7,508                   | 4,272 *                 | --                      |
| Tennessee            | 40,293  | 36,423                  | 20,610                  | 12,458                  | 6,877 *                 |
| West South Central:  |         |                         |                         |                         |                         |
| Arkansas             | 13,382  | 12,084                  | 6,167                   | 3,225                   | 4,025                   |
| Louisiana            | 47,047  | 45,220                  | 13,190                  | 12,880 *                | 3,968                   |
| Oklahoma             | 26,684  | 22,737                  | 13,816                  | 10,669                  | 2,688                   |
| Texas                | 134,123 | 104,926                 | 80,940                  | 49,998                  | 21,663                  |
| Mountain:            |         |                         |                         |                         |                         |
| Arizona              | 44,110  | 35,312                  | 29,003                  | 16,989                  | 9,098 *                 |
| Colorado             | 50,320  | 36,946                  | 32,987 *                | 17,031 *                | 7,073                   |
| Idaho                | 12,571  | 10,344                  | 8,154                   | 3,117                   | 3,760                   |
| Montana              | 9,469   | 8,043                   | 5,360                   | 3,712                   | 2,906                   |
| Nevada               | 26,701  | 15,448                  | 12,851                  | 16,321 *                | 12,728 *                |
| New Mexico           | 13,891  | 11,085                  | 9,681                   | 3,637                   | 3,400                   |
| Utah                 | 26,642  | 23,370                  | 12,281                  | 9,284                   | 9,652                   |
| Wyoming              | 4,133   | 3,470                   | 2,026                   | 2,031                   | --                      |
| Pacific:             |         |                         |                         |                         |                         |
| Alaska               | 5,733   | 4,994                   | 1,704                   | 2,240                   | 2,827 *                 |
| California           | 201,767 | 171,515                 | 120,028                 | 50,493                  | 36,037                  |
| Hawaii               | 9,994   | 8,207                   | 5,323                   | 2,758                   | 4,596 *                 |
| Oregon               | 48,892  | 25,307                  | 20,114                  | 8,908                   | 39,018 *                |
| Washington           | 76,726  | 35,408                  | 29,720                  | 60,660 *                | 27,666 *                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Totals may not sum exactly because of rounding.



**Table VIII.B.4.a Percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total      | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|------------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 27,219,575 | 53.7%                   | 26.6%                   | 12.2%                   | 7.4%                    |
| New England:         |            |                         |                         |                         |                         |
| Connecticut          | 356,684    | 52.9%                   | 23.4%                   | 18.5%                   | 5.2% *                  |
| Maine                | 133,732    | 42.7%                   | 34.0%                   | 8.3%                    | 15.0%                   |
| Massachusetts        | 715,478    | 50.7%                   | 28.9%                   | 14.0%                   | 6.4%                    |
| New Hampshire        | 156,140    | 48.9%                   | 29.8%                   | 12.9%                   | 8.4%                    |
| Rhode Island         | 110,103    | 37.5%                   | 31.3%                   | 17.4%                   | 13.7% *                 |
| Vermont              | 66,757     | 56.0%                   | 20.6%                   | 14.5%                   | 8.9%                    |
| Middle Atlantic:     |            |                         |                         |                         |                         |
| New Jersey           | 850,990    | 53.9%                   | 23.9%                   | 13.7% *                 | 8.5%                    |
| New York             | 1,877,386  | 47.7%                   | 30.3%                   | 12.1%                   | 9.8%                    |
| Pennsylvania         | 1,158,553  | 58.9%                   | 23.8%                   | 13.8%                   | 3.4%                    |
| East North Central:  |            |                         |                         |                         |                         |
| Illinois             | 1,221,533  | 57.9%                   | 25.0%                   | 11.3%                   | 5.8%                    |
| Indiana              | 601,932    | 55.7%                   | 26.7%                   | 10.8%                   | 6.9%                    |
| Michigan             | 958,788    | 49.7%                   | 27.5%                   | 13.8%                   | 9.0%                    |
| Ohio                 | 1,096,360  | 49.8%                   | 31.6%                   | 10.2% *                 | 8.5%                    |
| Wisconsin            | 628,958    | 52.2%                   | 28.1%                   | 13.5%                   | 6.2%                    |
| West North Central:  |            |                         |                         |                         |                         |
| Iowa                 | 337,114    | 59.9%                   | 25.3%                   | 9.6%                    | 5.2% *                  |
| Kansas               | 224,322    | 58.4%                   | 25.5%                   | 12.3%                   | 3.8%                    |
| Minnesota            | 712,739    | 50.1%                   | 19.9%                   | 21.4% *                 | 8.5% *                  |
| Missouri             | 648,249    | 39.4%                   | 34.5%                   | 7.0%                    | 19.1% *                 |
| Nebraska             | 193,226    | 62.9%                   | 14.0%                   | 9.7%                    | 13.4%                   |
| North Dakota         | 89,034     | 57.3%                   | 18.4%                   | 11.4%                   | 12.9% *                 |
| South Dakota         | 90,867     | 52.7%                   | 25.8%                   | 9.2%                    | 12.3%                   |
| South Atlantic:      |            |                         |                         |                         |                         |
| Delaware             | 104,842    | 49.1%                   | 35.2%                   | 11.1%                   | 4.6% *                  |
| District of Columbia | 70,187     | 58.8%                   | 27.5%                   | --                      | 4.9%                    |
| Florida              | 1,611,755  | 51.6%                   | 28.5%                   | 12.5%                   | 7.5%                    |
| Georgia              | 764,212    | 59.5%                   | 21.0%                   | 10.1% *                 | 9.5% *                  |
| Maryland             | 514,326    | 49.1%                   | 31.1%                   | 14.3% *                 | 5.6% *                  |
| North Carolina       | 779,986    | 62.0%                   | 24.3%                   | 8.1%                    | 5.7%                    |
| South Carolina       | 377,077    | 57.9%                   | 26.8%                   | 11.6%                   | 3.7% *                  |
| Virginia             | 600,097    | 52.5%                   | 25.4%                   | 14.8%                   | 7.3%                    |
| West Virginia        | 120,331    | 51.9%                   | 28.9%                   | 12.8%                   | 6.5%                    |
| East South Central:  |            |                         |                         |                         |                         |
| Alabama              | 325,703    | 59.8%                   | 22.2%                   | 8.6% *                  | 9.4% *                  |
| Kentucky             | 328,867    | 55.7%                   | 24.3%                   | 10.6%                   | 9.5% *                  |
| Mississippi          | 141,145    | 61.9%                   | 28.0%                   | 7.7% *                  | 2.3%                    |
| Tennessee            | 479,073    | 61.5%                   | 22.4%                   | 12.2%                   | 3.8% *                  |
| West South Central:  |            |                         |                         |                         |                         |
| Arkansas             | 155,225    | 67.9%                   | 14.6%                   | 8.7%                    | 8.9%                    |
| Louisiana            | 337,724    | 63.6%                   | 20.3%                   | 11.4% *                 | 4.7%                    |
| Oklahoma             | 262,978    | 50.4%                   | 30.4%                   | 14.0%                   | 5.1%                    |
| Texas                | 1,921,291  | 59.3%                   | 25.6%                   | 10.2%                   | 4.9%                    |
| Mountain:            |            |                         |                         |                         |                         |
| Arizona              | 488,245    | 48.0%                   | 32.0%                   | 15.5%                   | 4.4% *                  |
| Colorado             | 449,792    | 58.9%                   | 24.2%                   | 11.5% *                 | 5.3% *                  |
| Idaho                | 161,621    | 47.4%                   | 34.1%                   | 9.7%                    | 8.7%                    |
| Montana              | 121,735    | 43.2%                   | 29.1%                   | 15.7%                   | 11.9%                   |
| Nevada               | 234,615    | 41.6%                   | 26.3%                   | 17.8% *                 | 14.3% *                 |
| New Mexico           | 150,891    | 53.0%                   | 24.1%                   | 11.6%                   | 11.4%                   |
| Utah                 | 321,299    | 56.1%                   | 22.5%                   | 10.9%                   | 10.4%                   |
| Wyoming              | 49,809     | 53.6%                   | 26.7%                   | 14.2%                   | --                      |
| Pacific:             |            |                         |                         |                         |                         |
| Alaska               | 61,813     | 55.5%                   | 16.8%                   | 18.1%                   | 9.6% *                  |
| California           | 2,960,316  | 55.7%                   | 28.6%                   | 10.9%                   | 4.8%                    |
| Hawaii               | 107,033    | 44.7%                   | 30.5%                   | 12.7%                   | 12.1% *                 |
| Oregon               | 410,121    | 47.5%                   | 25.6%                   | 9.9%                    | 17.1% *                 |
| Washington           | 578,521    | 45.9%                   | 22.5%                   | 20.4% *                 | 11.2% *                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Percents may not add to 100% because of rounding.

**Table VIII.B.4.a Standard errors for percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2021**

| Division and State   | Total   | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|---------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 453,349 | 0.93%                   | 0.84%                   | 0.59%                   | 0.45%                   |
| New England:         |         |                         |                         |                         |                         |
| Connecticut          | 34,838  | 5.61%                   | 4.20%                   | 4.57%                   | 1.63% *                 |
| Maine                | 13,019  | 4.91%                   | 5.88%                   | 1.59%                   | 4.14%                   |
| Massachusetts        | 71,779  | 5.62%                   | 5.64%                   | 3.41%                   | 1.80%                   |
| New Hampshire        | 15,423  | 5.51%                   | 5.29%                   | 2.08%                   | 1.89%                   |
| Rhode Island         | 11,243  | 5.43%                   | 5.01%                   | 3.25%                   | 5.77% *                 |
| Vermont              | 7,337   | 5.65%                   | 3.72%                   | 3.91%                   | 2.11%                   |
| Middle Atlantic:     |         |                         |                         |                         |                         |
| New Jersey           | 85,368  | 5.74%                   | 4.97%                   | 5.20% *                 | 2.47%                   |
| New York             | 103,457 | 3.16%                   | 3.04%                   | 1.76%                   | 1.91%                   |
| Pennsylvania         | 84,981  | 4.18%                   | 3.65%                   | 3.45%                   | 0.83%                   |
| East North Central:  |         |                         |                         |                         |                         |
| Illinois             | 91,513  | 3.85%                   | 3.11%                   | 1.91%                   | 1.19%                   |
| Indiana              | 59,719  | 5.38%                   | 5.16%                   | 3.01%                   | 1.62%                   |
| Michigan             | 72,161  | 4.41%                   | 4.23%                   | 2.92%                   | 2.52%                   |
| Ohio                 | 107,926 | 5.48%                   | 5.64%                   | 3.29% *                 | 2.51%                   |
| Wisconsin            | 52,419  | 4.88%                   | 4.60%                   | 2.81%                   | 1.54%                   |
| West North Central:  |         |                         |                         |                         |                         |
| Iowa                 | 35,799  | 5.19%                   | 4.15%                   | 2.48%                   | 1.62% *                 |
| Kansas               | 20,726  | 5.05%                   | 4.56%                   | 3.11%                   | 1.09%                   |
| Minnesota            | 77,939  | 5.98%                   | 3.35%                   | 7.38% *                 | 3.09% *                 |
| Missouri             | 90,259  | 6.55%                   | 7.10%                   | 1.76%                   | 7.72% *                 |
| Nebraska             | 16,528  | 4.66%                   | 2.70%                   | 2.64%                   | 3.80%                   |
| North Dakota         | 9,743   | 6.36%                   | 3.14%                   | 2.61%                   | 7.77% *                 |
| South Dakota         | 6,126   | 3.93%                   | 3.33%                   | 1.74%                   | 2.40%                   |
| South Atlantic:      |         |                         |                         |                         |                         |
| Delaware             | 11,318  | 6.23%                   | 6.51%                   | 2.91%                   | 1.97% *                 |
| District of Columbia | 9,287   | 6.73%                   | 7.35%                   | --                      | 1.27%                   |
| Florida              | 138,889 | 4.84%                   | 4.52%                   | 2.48%                   | 2.19%                   |
| Georgia              | 111,349 | 7.29%                   | 4.68%                   | 3.34% *                 | 4.03% *                 |
| Maryland             | 57,602  | 6.23%                   | 5.72%                   | 4.32% *                 | 1.76% *                 |
| North Carolina       | 74,543  | 4.71%                   | 4.26%                   | 1.96%                   | 1.63%                   |
| South Carolina       | 32,356  | 4.94%                   | 4.64%                   | 3.35%                   | 1.67% *                 |
| Virginia             | 57,220  | 5.39%                   | 5.39%                   | 3.37%                   | 1.49%                   |
| West Virginia        | 11,077  | 5.43%                   | 5.28%                   | 3.66%                   | 1.84%                   |
| East South Central:  |         |                         |                         |                         |                         |
| Alabama              | 31,781  | 5.28%                   | 4.00%                   | 2.61% *                 | 4.37% *                 |
| Kentucky             | 29,740  | 4.89%                   | 4.08%                   | 2.58%                   | 3.11% *                 |
| Mississippi          | 12,883  | 5.12%                   | 4.74%                   | 2.92% *                 | 0.70%                   |
| Tennessee            | 40,293  | 4.60%                   | 3.95%                   | 2.62%                   | 1.45% *                 |
| West South Central:  |         |                         |                         |                         |                         |
| Arkansas             | 13,382  | 4.53%                   | 3.73%                   | 2.08%                   | 2.54%                   |
| Louisiana            | 47,047  | 6.23%                   | 4.39%                   | 3.78% *                 | 1.35%                   |
| Oklahoma             | 26,684  | 5.73%                   | 4.79%                   | 3.87%                   | 1.16%                   |
| Texas                | 134,123 | 3.89%                   | 3.62%                   | 2.46%                   | 1.15%                   |
| Mountain:            |         |                         |                         |                         |                         |
| Arizona              | 44,110  | 5.42%                   | 5.07%                   | 3.41%                   | 1.85% *                 |
| Colorado             | 50,320  | 6.14%                   | 6.08%                   | 3.62% *                 | 1.66% *                 |
| Idaho                | 12,571  | 4.64%                   | 4.30%                   | 1.99%                   | 2.29%                   |
| Montana              | 9,469   | 4.83%                   | 4.03%                   | 3.01%                   | 2.36%                   |
| Nevada               | 26,701  | 6.00%                   | 5.20%                   | 6.05% *                 | 4.95% *                 |
| New Mexico           | 13,891  | 5.52%                   | 5.47%                   | 2.50%                   | 2.31%                   |
| Utah                 | 26,642  | 4.68%                   | 3.72%                   | 2.80%                   | 2.90%                   |
| Wyoming              | 4,133   | 4.77%                   | 3.91%                   | 3.77%                   | --                      |
| Pacific:             |         |                         |                         |                         |                         |
| Alaska               | 5,733   | 5.05%                   | 2.95%                   | 3.69%                   | 4.32% *                 |
| California           | 201,767 | 3.80%                   | 3.55%                   | 1.74%                   | 1.22%                   |
| Hawaii               | 9,994   | 5.50%                   | 4.70%                   | 2.68%                   | 4.02% *                 |
| Oregon               | 48,892  | 6.23%                   | 4.81%                   | 2.38%                   | 8.05% *                 |
| Washington           | 76,726  | 6.94%                   | 5.01%                   | 8.64% *                 | 4.54% *                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Percents may not add to 100% because of rounding.

**Table VIII.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 71.2% | 62.1%                   | 77.8%                   | 86.1%                   | 89.3%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 69.4% | 52.6%                   | 83.0%                   | 91.6%                   | 100.0%                  |
| Maine                | 70.5% | 42.5%                   | 90.7%                   | 83.4%                   | 97.5%                   |
| Massachusetts        | 74.9% | 61.8%                   | 88.7%                   | 92.9%                   | 77.7%                   |
| New Hampshire        | 68.4% | 49.8%                   | 85.0%                   | 88.9%                   | 87.1%                   |
| Rhode Island         | 77.1% | 60.5%                   | 82.4%                   | 97.5%                   | 83.9%                   |
| Vermont              | 68.1% | 59.0%                   | 77.5%                   | 87.7%                   | 72.0%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 74.1% | 58.6%                   | 88.0%                   | 99.1%                   | 93.3%                   |
| New York             | 78.5% | 66.6%                   | 86.1%                   | 96.1%                   | 91.2%                   |
| Pennsylvania         | 70.3% | 55.7%                   | 90.0%                   | 95.3%                   | 85.0%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 68.9% | 60.2%                   | 75.4%                   | 93.2%                   | 80.6%                   |
| Indiana              | 73.7% | 65.7%                   | 82.2%                   | 79.1%                   | 97.4%                   |
| Michigan             | 70.6% | 57.0%                   | 77.7%                   | 88.5%                   | 97.2%                   |
| Ohio                 | 77.0% | 66.2%                   | 86.3%                   | 86.6%                   | 94.0%                   |
| Wisconsin            | 69.0% | 59.1%                   | 72.5%                   | 89.4%                   | 92.2%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 75.7% | 69.2%                   | 82.3%                   | 93.8%                   | 84.2%                   |
| Kansas               | 69.7% | 64.0%                   | 74.6%                   | 79.6%                   | 92.2%                   |
| Minnesota            | 73.9% | 60.1%                   | 75.5%                   | 97.3%                   | 93.0%                   |
| Missouri             | 79.8% | 70.0%                   | 83.4%                   | 88.5%                   | 90.5%                   |
| Nebraska             | 67.1% | 58.7%                   | 72.9%                   | 90.1%                   | 83.8%                   |
| North Dakota         | 71.0% | 61.6%                   | 83.7%                   | 64.8%                   | 100.0%                  |
| South Dakota         | 62.1% | 52.2%                   | 71.0%                   | 86.5%                   | 67.4%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 71.9% | 73.3%                   | 70.7%                   | 66.9%                   | 77.5%                   |
| District of Columbia | 88.4% | 83.8%                   | 92.6%                   | 100.0%                  | 97.7%                   |
| Florida              | 68.4% | 60.6%                   | 70.6%                   | 80.2%                   | 94.3%                   |
| Georgia              | 70.2% | 63.9%                   | 75.0%                   | 86.7%                   | 81.4%                   |
| Maryland             | 81.1% | 78.0%                   | 84.8%                   | 78.7%                   | 93.9%                   |
| North Carolina       | 68.2% | 65.6%                   | 66.1%                   | 79.8%                   | 89.3%                   |
| South Carolina       | 65.1% | 61.2%                   | 68.6%                   | 73.6%                   | 73.2%                   |
| Virginia             | 75.1% | 66.5%                   | 74.6%                   | 97.2%                   | 93.8%                   |
| West Virginia        | 76.0% | 64.0%                   | 85.7%                   | 94.1%                   | 92.4%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 68.6% | 62.4%                   | 69.3%                   | 75.0%                   | 100.0%                  |
| Kentucky             | 71.4% | 63.9%                   | 72.7%                   | 90.8%                   | 90.0%                   |
| Mississippi          | 70.7% | 62.9%                   | 88.3%                   | 62.8% *                 | 92.1%                   |
| Tennessee            | 65.9% | 60.1%                   | 68.3%                   | 83.3%                   | 89.1%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 59.2% | 48.7%                   | 66.6%                   | 89.3%                   | 97.9%                   |
| Louisiana            | 58.5% | 49.1%                   | 87.9%                   | 54.2% *                 | 70.4%                   |
| Oklahoma             | 70.6% | 62.0%                   | 68.3%                   | 96.8%                   | 98.0%                   |
| Texas                | 72.2% | 69.9%                   | 65.6%                   | 92.5%                   | 91.2%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 72.1% | 61.3%                   | 82.3%                   | 76.4%                   | 99.4%                   |
| Colorado             | 76.1% | 67.9%                   | 88.6%                   | 82.3%                   | 97.1%                   |
| Idaho                | 50.5% | 33.2%                   | 70.7%                   | 58.0%                   | 57.3%                   |
| Montana              | 59.1% | 43.3%                   | 50.7%                   | 88.3%                   | 98.8%                   |
| Nevada               | 79.1% | 69.3%                   | 86.9%                   | 92.7%                   | 76.3%                   |
| New Mexico           | 64.6% | 55.7%                   | 63.3%                   | 88.9%                   | 84.1%                   |
| Utah                 | 66.8% | 59.8%                   | 66.1%                   | 78.0%                   | 94.4%                   |
| Wyoming              | 51.7% | 38.8%                   | 58.4%                   | 71.6%                   | 92.6%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 61.7% | 58.3%                   | 56.0%                   | 57.0%                   | 100.0%                  |
| California           | 70.5% | 62.6%                   | 78.0%                   | 84.0%                   | 86.8%                   |
| Hawaii               | 91.8% | 88.6%                   | 91.9%                   | 98.8%                   | 95.9%                   |
| Oregon               | 66.4% | 51.1%                   | 66.8%                   | 80.8%                   | 100.0%                  |
| Washington           | 50.3% | 44.7%                   | 65.5%                   | 40.6% *                 | 59.9% *                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.73% | 1.14%                   | 1.33%                   | 1.93%                   | 1.71%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 5.44% | 8.24%                   | 5.32%                   | 4.62%                   | 0.00%                   |
| Maine                | 4.12% | 6.31%                   | 4.57%                   | 6.23%                   | 1.69%                   |
| Massachusetts        | 3.96% | 6.91%                   | 5.25%                   | 3.52%                   | 11.94%                  |
| New Hampshire        | 5.25% | 8.36%                   | 5.34%                   | 5.57%                   | 6.34%                   |
| Rhode Island         | 4.00% | 8.17%                   | 5.61%                   | 2.09%                   | 11.78%                  |
| Vermont              | 4.31% | 7.89%                   | 6.85%                   | 6.73%                   | 10.23%                  |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 3.91% | 6.25%                   | 5.32%                   | 0.95%                   | 5.40%                   |
| New York             | 2.03% | 3.69%                   | 3.12%                   | 1.73%                   | 4.77%                   |
| Pennsylvania         | 3.36% | 4.90%                   | 3.16%                   | 2.71%                   | 8.37%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 3.94% | 6.19%                   | 5.15%                   | 2.67%                   | 7.82%                   |
| Indiana              | 3.82% | 6.20%                   | 5.59%                   | 9.71%                   | 2.57%                   |
| Michigan             | 3.39% | 5.62%                   | 6.49%                   | 5.77%                   | 2.07%                   |
| Ohio                 | 3.51% | 5.86%                   | 5.88%                   | 8.19%                   | 3.77%                   |
| Wisconsin            | 3.81% | 6.34%                   | 7.42%                   | 5.25%                   | 4.42%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 3.53% | 6.08%                   | 5.73%                   | 3.39%                   | 9.30%                   |
| Kansas               | 4.20% | 6.33%                   | 7.43%                   | 9.87%                   | 5.61%                   |
| Minnesota            | 4.06% | 6.38%                   | 5.78%                   | 1.52%                   | 4.85%                   |
| Missouri             | 3.68% | 6.31%                   | 5.69%                   | 5.45%                   | 6.93%                   |
| Nebraska             | 3.98% | 5.64%                   | 7.88%                   | 5.36%                   | 10.79%                  |
| North Dakota         | 4.27% | 5.51%                   | 5.34%                   | 10.95%                  | 0.00%                   |
| South Dakota         | 3.66% | 5.94%                   | 5.89%                   | 6.08%                   | 11.86%                  |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 4.39% | 5.76%                   | 9.28%                   | 14.36%                  | 17.25%                  |
| District of Columbia | 3.00% | 4.86%                   | 4.17%                   | 0.00%                   | 2.26%                   |
| Florida              | 4.47% | 6.84%                   | 8.96%                   | 6.89%                   | 3.96%                   |
| Georgia              | 5.31% | 9.35%                   | 7.58%                   | 7.63%                   | 15.35%                  |
| Maryland             | 3.68% | 5.88%                   | 5.04%                   | 13.48%                  | 4.12%                   |
| North Carolina       | 4.38% | 6.02%                   | 9.96%                   | 11.31%                  | 6.95%                   |
| South Carolina       | 4.31% | 5.96%                   | 9.05%                   | 12.01%                  | 14.49%                  |
| Virginia             | 4.37% | 5.89%                   | 12.76%                  | 2.38%                   | 5.91%                   |
| West Virginia        | 3.37% | 5.82%                   | 5.02%                   | 3.36%                   | 4.79%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 4.49% | 6.27%                   | 9.54%                   | 12.78%                  | 0.00%                   |
| Kentucky             | 3.73% | 5.93%                   | 7.71%                   | 4.77%                   | 8.08%                   |
| Mississippi          | 4.77% | 6.61%                   | 4.56%                   | 20.67% *                | 5.93%                   |
| Tennessee            | 4.18% | 6.20%                   | 8.65%                   | 6.91%                   | 7.85%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 4.61% | 6.06%                   | 11.51%                  | 5.42%                   | 2.17%                   |
| Louisiana            | 7.69% | 10.51%                  | 4.67%                   | 17.88% *                | 12.16%                  |
| Oklahoma             | 4.33% | 7.62%                   | 7.73%                   | 3.21%                   | 1.99%                   |
| Texas                | 2.92% | 3.85%                   | 7.33%                   | 3.84%                   | 6.47%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 3.88% | 6.98%                   | 5.73%                   | 8.69%                   | 0.70%                   |
| Colorado             | 4.18% | 6.28%                   | 4.91%                   | 9.27%                   | 2.93%                   |
| Idaho                | 4.28% | 6.40%                   | 6.44%                   | 10.58%                  | 14.86%                  |
| Montana              | 4.09% | 8.28%                   | 7.81%                   | 4.16%                   | 0.98%                   |
| Nevada               | 3.91% | 6.97%                   | 5.59%                   | 4.02%                   | 12.87%                  |
| New Mexico           | 4.90% | 6.92%                   | 13.28%                  | 5.25%                   | 10.55%                  |
| Utah                 | 3.96% | 6.15%                   | 8.10%                   | 11.06%                  | 3.45%                   |
| Wyoming              | 4.47% | 6.98%                   | 7.80%                   | 10.46%                  | 7.14%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 4.25% | 6.68%                   | 8.25%                   | 10.23%                  | 0.00%                   |
| California           | 2.81% | 4.59%                   | 4.84%                   | 4.44%                   | 5.92%                   |
| Hawaii               | 2.26% | 4.29%                   | 4.00%                   | 1.26%                   | 3.24%                   |
| Oregon               | 5.12% | 6.66%                   | 8.28%                   | 7.35%                   | 0.00%                   |
| Washington           | 7.20% | 7.15%                   | 11.46%                  | 22.10% *                | 24.80% *                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total   | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|---------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 24.7%   | 14.3%                   | 25.9%                   | 41.0%                   | 47.0%                   |
| New England:         |         |                         |                         |                         |                         |
| Connecticut          | 23.5%   | 16.5% *                 | 11.2% *                 | 47.3%                   | 29.2% *                 |
| Maine                | 24.9%   | 6.0% *                  | 26.4%                   | 24.7%                   | 45.7%                   |
| Massachusetts        | 32.6%   | 13.0%                   | 46.8%                   | 38.2%                   | 68.5%                   |
| New Hampshire        | 22.8%   | 10.8% *                 | 17.8% *                 | 46.7%                   | 43.1%                   |
| Rhode Island         | 20.2%   | 17.9% *                 | 14.0% *                 | 32.3%                   | 21.0% *                 |
| Vermont              | 22.5%   | 6.9% *                  | 25.6%                   | 36.4% *                 | 67.8%                   |
| Middle Atlantic:     |         |                         |                         |                         |                         |
| New Jersey           | 27.7%   | 24.3%                   | 17.0%                   | 39.3% *                 | 49.9%                   |
| New York             | 30.4%   | 18.0%                   | 34.3%                   | 41.1%                   | 49.3%                   |
| Pennsylvania         | 23.3%   | 7.3% *                  | 42.8%                   | 30.4%                   | 28.1% *                 |
| East North Central:  |         |                         |                         |                         |                         |
| Illinois             | 15.3%   | 9.7% *                  | 17.3%                   | 22.5%                   | 32.9%                   |
| Indiana              | 27.6%   | 23.9% *                 | 21.7% *                 | 48.7% *                 | 40.4%                   |
| Michigan             | 27.7%   | 10.4%                   | 20.3%                   | 54.5%                   | 64.2%                   |
| Ohio                 | 21.3%   | 9.1% *                  | 22.8% *                 | 28.6%                   | 58.3%                   |
| Wisconsin            | 16.0%   | 3.7% *                  | 12.5% *                 | 40.2%                   | 43.8%                   |
| West North Central:  |         |                         |                         |                         |                         |
| Iowa                 | 16.9%   | 1.6% *                  | 28.7%                   | 46.4%                   | 44.4% *                 |
| Kansas               | 25.2%   | 30.2%                   | 12.3% *                 | 26.8%                   | 36.8% *                 |
| Minnesota            | 35.2%   | 11.3%                   | 27.4%                   | 63.8%                   | 65.4%                   |
| Missouri             | 24.0% * | 4.9% *                  | 15.4%                   | 18.7% *                 | 70.7%                   |
| Nebraska             | 14.4%   | 10.8%                   | 11.9% *                 | 22.5% *                 | 22.3% *                 |
| North Dakota         | 17.0%   | 2.8% *                  | 32.4%                   | 48.0%                   | 19.5% *                 |
| South Dakota         | 23.2%   | 5.8% *                  | 21.3%                   | 53.7%                   | 55.6%                   |
| South Atlantic:      |         |                         |                         |                         |                         |
| Delaware             | 14.9%   | 7.7% *                  | 21.1% *                 | 19.6% *                 | 35.2%                   |
| District of Columbia | 31.4%   | 22.7%                   | 24.1% *                 | 90.8%                   | 50.5%                   |
| Florida              | 28.1%   | 17.6% *                 | 36.0%                   | 39.5%                   | 36.0%                   |
| Georgia              | 22.1%   | 25.6% *                 | 18.9% *                 | 23.8% *                 | 9.8% *                  |
| Maryland             | 23.3%   | 9.7% *                  | 34.3%                   | 40.6% *                 | 30.5% *                 |
| North Carolina       | 11.5%   | 4.6% *                  | 14.6% *                 | 16.9% *                 | 50.5% *                 |
| South Carolina       | 19.4%   | 9.8% *                  | 21.4% *                 | 55.1%                   | --                      |
| Virginia             | 23.6%   | 2.7% *                  | 33.5% *                 | 47.5%                   | 52.6%                   |
| West Virginia        | 15.9%   | 6.0% *                  | 26.4% *                 | 8.7% *                  | 42.0%                   |
| East South Central:  |         |                         |                         |                         |                         |
| Alabama              | 19.0%   | 13.8% *                 | 11.9% *                 | 40.0%                   | 37.2%                   |
| Kentucky             | 24.3%   | 13.7% *                 | 18.4% *                 | 60.7%                   | 39.6% *                 |
| Mississippi          | 20.8%   | 7.9% *                  | 38.9%                   | 15.5% *                 | --                      |
| Tennessee            | 20.9%   | 12.0%                   | 39.7%                   | 20.7%                   | 33.3% *                 |
| West South Central:  |         |                         |                         |                         |                         |
| Arkansas             | 26.2%   | 18.5% *                 | 43.9% *                 | 16.9% *                 | 44.1% *                 |
| Louisiana            | 14.6%   | 7.0% *                  | 16.7% *                 | 39.6%                   | 27.7% *                 |
| Oklahoma             | 21.2%   | 15.0% *                 | 20.8% *                 | 28.5% *                 | 41.0%                   |
| Texas                | 29.1%   | 22.3%                   | 31.9%                   | 50.3%                   | 38.1%                   |
| Mountain:            |         |                         |                         |                         |                         |
| Arizona              | 30.9%   | 30.4% *                 | 25.5%                   | 40.4%                   | 41.0% *                 |
| Colorado             | 26.3%   | 18.3% *                 | 24.2% *                 | 60.0%                   | 35.2% *                 |
| Idaho                | 21.3%   | 8.9% *                  | 23.9% *                 | 20.8% *                 | 47.9%                   |
| Montana              | 35.1%   | 22.6% *                 | 11.5% *                 | 42.3%                   | 76.4%                   |
| Nevada               | 29.4%   | 14.8% *                 | 29.0%                   | 20.1% *                 | 82.9%                   |
| New Mexico           | 38.9%   | 18.1% *                 | 28.6% *                 | 65.4%                   | 90.8%                   |
| Utah                 | 21.9%   | 13.6% *                 | 22.5% *                 | 57.3%                   | 19.0% *                 |
| Wyoming              | 22.1%   | 14.6% *                 | 13.8% *                 | 23.2% *                 | 76.0%                   |
| Pacific:             |         |                         |                         |                         |                         |
| Alaska               | 24.4%   | 16.1% *                 | 33.0%                   | 30.9%                   | 37.0% *                 |
| California           | 20.3%   | 12.0%                   | 18.5%                   | 45.9%                   | 42.4%                   |
| Hawaii               | 35.4%   | 22.5%                   | 43.9%                   | 57.0%                   | 35.5%                   |
| Oregon               | 42.4%   | 29.1%                   | 17.0% *                 | 63.9%                   | 76.4%                   |
| Washington           | 34.0%   | 24.9% *                 | 39.7% *                 | 46.1%                   | 34.4%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table VIII.B.4.b.(1) Standard errors for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total   | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|---------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.83%   | 1.07%                   | 1.61%                   | 2.06%                   | 2.64%                   |
| New England:         |         |                         |                         |                         |                         |
| Connecticut          | 4.92%   | 5.59% *                 | 3.76% *                 | 12.90%                  | 11.75% *                |
| Maine                | 4.07%   | 2.72% *                 | 7.02%                   | 6.35%                   | 7.60%                   |
| Massachusetts        | 6.50%   | 3.68%                   | 13.16%                  | 11.46%                  | 10.78%                  |
| New Hampshire        | 3.40%   | 3.55% *                 | 6.21% *                 | 6.96%                   | 9.32%                   |
| Rhode Island         | 3.76%   | 7.80% *                 | 4.32% *                 | 7.63%                   | 13.44% *                |
| Vermont              | 4.66%   | 3.62% *                 | 7.17%                   | 12.57% *                | 8.11%                   |
| Middle Atlantic:     |         |                         |                         |                         |                         |
| New Jersey           | 4.52%   | 7.23%                   | 4.85%                   | 14.62% *                | 9.50%                   |
| New York             | 3.07%   | 3.82%                   | 6.47%                   | 6.30%                   | 6.16%                   |
| Pennsylvania         | 4.09%   | 2.88% *                 | 9.35%                   | 9.02%                   | 9.60% *                 |
| East North Central:  |         |                         |                         |                         |                         |
| Illinois             | 2.34%   | 2.95% *                 | 4.94%                   | 5.11%                   | 8.39%                   |
| Indiana              | 6.25%   | 10.57% *                | 8.62% *                 | 17.01% *                | 9.56%                   |
| Michigan             | 3.70%   | 2.84%                   | 6.08%                   | 8.41%                   | 5.28%                   |
| Ohio                 | 3.98%   | 3.11% *                 | 8.55% *                 | 5.98%                   | 8.74%                   |
| Wisconsin            | 2.87%   | 2.15% *                 | 3.90% *                 | 8.48%                   | 7.88%                   |
| West North Central:  |         |                         |                         |                         |                         |
| Iowa                 | 3.71%   | 0.68% *                 | 8.19%                   | 5.53%                   | 14.39% *                |
| Kansas               | 5.20%   | 8.55%                   | 4.95% *                 | 7.28%                   | 14.18% *                |
| Minnesota            | 6.42%   | 2.71%                   | 7.11%                   | 8.98%                   | 6.15%                   |
| Missouri             | 8.42% * | 1.99% *                 | 3.25%                   | 6.28% *                 | 18.18%                  |
| Nebraska             | 2.48%   | 3.15%                   | 4.43% *                 | 9.36% *                 | 7.94% *                 |
| North Dakota         | 3.71%   | 1.12% *                 | 7.37%                   | 12.68%                  | 14.16% *                |
| South Dakota         | 2.99%   | 2.97% *                 | 5.37%                   | 7.19%                   | 6.53%                   |
| South Atlantic:      |         |                         |                         |                         |                         |
| Delaware             | 3.14%   | 3.02% *                 | 6.92% *                 | 9.17% *                 | 6.65%                   |
| District of Columbia | 6.12%   | 6.24%                   | 11.48% *                | 6.03%                   | 9.01%                   |
| Florida              | 4.16%   | 6.39% *                 | 7.85%                   | 7.60%                   | 9.11%                   |
| Georgia              | 5.94%   | 8.98% *                 | 7.00% *                 | 10.88% *                | 4.40% *                 |
| Maryland             | 5.53%   | 5.37% *                 | 10.18%                  | 17.05% *                | 10.92% *                |
| North Carolina       | 2.31%   | 1.72% *                 | 5.63% *                 | 7.02% *                 | 15.15% *                |
| South Carolina       | 3.98%   | 3.75% *                 | 7.17% *                 | 10.93%                  | --                      |
| Virginia             | 4.60%   | 1.06% *                 | 12.64% *                | 9.41%                   | 6.92%                   |
| West Virginia        | 4.62%   | 1.81% *                 | 12.21% *                | 5.40% *                 | 10.38%                  |
| East South Central:  |         |                         |                         |                         |                         |
| Alabama              | 4.18%   | 5.85% *                 | 3.62% *                 | 10.77%                  | 7.97%                   |
| Kentucky             | 4.53%   | 6.17% *                 | 5.82% *                 | 12.30%                  | 17.09% *                |
| Mississippi          | 5.34%   | 4.49% *                 | 11.12%                  | 8.22% *                 | --                      |
| Tennessee            | 4.02%   | 3.38%                   | 11.07%                  | 6.17%                   | 15.02% *                |
| West South Central:  |         |                         |                         |                         |                         |
| Arkansas             | 5.84%   | 6.87% *                 | 19.29% *                | 6.78% *                 | 15.61% *                |
| Louisiana            | 3.09%   | 2.70% *                 | 6.54% *                 | 9.97%                   | 10.35% *                |
| Oklahoma             | 4.30%   | 4.58% *                 | 11.25% *                | 9.29% *                 | 8.22%                   |
| Texas                | 4.18%   | 5.85%                   | 9.02%                   | 7.04%                   | 8.48%                   |
| Mountain:            |         |                         |                         |                         |                         |
| Arizona              | 5.58%   | 10.48% *                | 7.46%                   | 8.67%                   | 14.90% *                |
| Colorado             | 4.87%   | 6.14% *                 | 9.61% *                 | 10.11%                  | 11.34% *                |
| Idaho                | 4.71%   | 5.37% *                 | 8.40% *                 | 6.80% *                 | 6.86%                   |
| Montana              | 6.13%   | 17.32% *                | 4.72% *                 | 9.22%                   | 4.77%                   |
| Nevada               | 6.17%   | 7.22% *                 | 7.23%                   | 10.30% *                | 8.42%                   |
| New Mexico           | 5.52%   | 6.59% *                 | 12.52% *                | 9.65%                   | 4.45%                   |
| Utah                 | 4.33%   | 6.03% *                 | 8.39% *                 | 9.31%                   | 6.73% *                 |
| Wyoming              | 4.70%   | 7.44% *                 | 5.52% *                 | 11.57% *                | 9.82%                   |
| Pacific:             |         |                         |                         |                         |                         |
| Alaska               | 5.20%   | 5.87% *                 | 8.72%                   | 7.67%                   | 21.01% *                |
| California           | 2.64%   | 3.34%                   | 4.23%                   | 7.77%                   | 8.46%                   |
| Hawaii               | 4.22%   | 6.17%                   | 7.81%                   | 9.64%                   | 9.68%                   |
| Oregon               | 6.48%   | 8.31%                   | 7.37% *                 | 9.74%                   | 7.43%                   |
| Washington           | 6.06%   | 8.61% *                 | 13.29% *                | 12.64%                  | 8.26%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table VIII.B.4.b.(1).(a) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total   | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|---------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 43.1%   | 30.2%                   | 37.7%                   | 57.2%                   | 52.7%                   |
| New England:         |         |                         |                         |                         |                         |
| Connecticut          | 60.8%   | --                      | 55.6%                   | 71.7%                   | 78.2%                   |
| Maine                | 51.3%   | --                      | --                      | --                      | 61.3%                   |
| Massachusetts        | 63.2%   | 58.2%                   | 66.3%                   | 74.2%                   | 42.2% *                 |
| New Hampshire        | 49.1%   | 72.0%                   | --                      | 67.5%                   | 42.8%                   |
| Rhode Island         | 31.6%   | --                      | --                      | 50.4%                   | --                      |
| Vermont              | 58.0%   | --                      | --                      | 70.3%                   | 78.1%                   |
| Middle Atlantic:     |         |                         |                         |                         |                         |
| New Jersey           | 40.2%   | 50.2%                   | 35.3%                   | 38.2%                   | 27.7%                   |
| New York             | 35.5%   | 30.6%                   | 28.3%                   | 43.0%                   | 48.4%                   |
| Pennsylvania         | 38.3%   | --                      | 38.6%                   | 47.7%                   | 47.7%                   |
| East North Central:  |         |                         |                         |                         |                         |
| Illinois             | 34.1%   | 21.3% *                 | 47.7%                   | 38.0%                   | 27.1%                   |
| Indiana              | 58.2%   | --                      | --                      | 48.8%                   | --                      |
| Michigan             | 55.9%   | 18.1% *                 | 38.2%                   | 71.4%                   | 71.0%                   |
| Ohio                 | 38.8%   | --                      | 31.0%                   | --                      | 64.9%                   |
| Wisconsin            | 45.1%   | --                      | --                      | 48.4%                   | 39.6%                   |
| West North Central:  |         |                         |                         |                         |                         |
| Iowa                 | 37.8%   | --                      | 28.9% *                 | 50.7%                   | 40.2%                   |
| Kansas               | 34.5%   | --                      | --                      | 49.2%                   | 64.8%                   |
| Minnesota            | 64.3%   | 29.5% *                 | 57.6%                   | 70.1%                   | 77.7%                   |
| Missouri             | 42.6%   | --                      | 27.2%                   | 43.0%                   | 47.9%                   |
| Nebraska             | 40.6%   | --                      | --                      | 70.1%                   | 53.0%                   |
| North Dakota         | 32.2%   | --                      | 35.1%                   | --                      | --                      |
| South Dakota         | 36.8%   | --                      | 30.7%                   | 46.9%                   | 40.8%                   |
| South Atlantic:      |         |                         |                         |                         |                         |
| Delaware             | 42.7%   | --                      | --                      | --                      | 87.2%                   |
| District of Columbia | 25.1%   | 8.1% *                  | --                      | --                      | 58.5%                   |
| Florida              | 26.9%   | --                      | 16.4% *                 | 49.3%                   | 31.2%                   |
| Georgia              | 24.6%   | 12.8%                   | --                      | --                      | 52.8%                   |
| Maryland             | 37.5%   | --                      | --                      | 28.4%                   | 36.7% *                 |
| North Carolina       | 47.1%   | --                      | --                      | --                      | 78.5%                   |
| South Carolina       | 43.2%   | --                      | 33.3%                   | --                      | --                      |
| Virginia             | 51.6%   | --                      | --                      | 72.7%                   | 49.5%                   |
| West Virginia        | 28.6%   | --                      | --                      | --                      | 74.5%                   |
| East South Central:  |         |                         |                         |                         |                         |
| Alabama              | 45.8%   | --                      | --                      | --                      | 73.7%                   |
| Kentucky             | 28.1%   | --                      | --                      | 33.2%                   | 34.5%                   |
| Mississippi          | 24.3% * | --                      | --                      | --                      | --                      |
| Tennessee            | 37.9%   | --                      | --                      | 80.2%                   | 0.0%                    |
| West South Central:  |         |                         |                         |                         |                         |
| Arkansas             | 42.7%   | --                      | 23.5%                   | --                      | 65.2%                   |
| Louisiana            | 33.8%   | --                      | --                      | 65.3%                   | --                      |
| Oklahoma             | 45.8%   | --                      | --                      | --                      | 38.3%                   |
| Texas                | 50.1%   | 32.8%                   | 62.5%                   | 69.7%                   | 50.2%                   |
| Mountain:            |         |                         |                         |                         |                         |
| Arizona              | 26.6%   | --                      | 42.9%                   | --                      | --                      |
| Colorado             | 43.7%   | --                      | 35.5%                   | --                      | 69.0%                   |
| Idaho                | 37.4%   | --                      | --                      | --                      | 51.5%                   |
| Montana              | 68.3%   | 51.5%                   | --                      | 65.1%                   | 87.2%                   |
| Nevada               | 46.1%   | 32.6%                   | --                      | 85.6%                   | --                      |
| New Mexico           | 35.6%   | --                      | --                      | 54.6%                   | 41.0%                   |
| Utah                 | 44.7%   | --                      | --                      | 75.7%                   | --                      |
| Wyoming              | 38.4%   | --                      | 47.6%                   | --                      | 51.4%                   |
| Pacific:             |         |                         |                         |                         |                         |
| Alaska               | 54.1%   | --                      | --                      | 64.5%                   | 83.4%                   |
| California           | 43.5%   | 27.0%                   | 30.4%                   | 67.4%                   | 56.4%                   |
| Hawaii               | 70.2%   | 80.5%                   | 65.7%                   | 74.5%                   | 53.9%                   |
| Oregon               | 49.2%   | 29.2% *                 | 39.1%                   | 61.5%                   | 57.5%                   |
| Washington           | 42.3%   | --                      | --                      | 64.7%                   | 68.5%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table VIII.B.4.b.(1)(a) Standard errors for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total   | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|---------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 1.53%   | 2.74%                   | 3.12%                   | 2.69%                   | 2.06%                   |
| New England:         |         |                         |                         |                         |                         |
| Connecticut          | 10.04%  | --                      | 8.64%                   | 13.11%                  | 2.71%                   |
| Maine                | 8.97%   | --                      | --                      | --                      | 5.79%                   |
| Massachusetts        | 10.68%  | 10.83%                  | 18.60%                  | 10.31%                  | 16.42% *                |
| New Hampshire        | 6.42%   | 10.81%                  | --                      | 4.40%                   | 7.02%                   |
| Rhode Island         | 6.59%   | --                      | --                      | 7.03%                   | --                      |
| Vermont              | 6.74%   | --                      | --                      | 7.07%                   | 8.21%                   |
| Middle Atlantic:     |         |                         |                         |                         |                         |
| New Jersey           | 6.50%   | 13.94%                  | 10.22%                  | 7.30%                   | 7.11%                   |
| New York             | 4.10%   | 7.41%                   | 7.00%                   | 7.49%                   | 5.00%                   |
| Pennsylvania         | 6.27%   | --                      | 10.06%                  | 8.75%                   | 8.24%                   |
| East North Central:  |         |                         |                         |                         |                         |
| Illinois             | 6.32%   | 8.80% *                 | 13.43%                  | 8.36%                   | 6.39%                   |
| Indiana              | 11.61%  | --                      | --                      | 3.11%                   | --                      |
| Michigan             | 6.01%   | 6.03% *                 | 9.25%                   | 9.70%                   | 5.99%                   |
| Ohio                 | 4.31%   | --                      | 3.87%                   | --                      | 4.74%                   |
| Wisconsin            | 4.23%   | --                      | --                      | 5.77%                   | 6.32%                   |
| West North Central:  |         |                         |                         |                         |                         |
| Iowa                 | 6.26%   | --                      | 10.98% *                | 6.88%                   | 9.78%                   |
| Kansas               | 8.70%   | --                      | --                      | 6.79%                   | 5.33%                   |
| Minnesota            | 7.49%   | 10.80% *                | 12.43%                  | 10.86%                  | 5.89%                   |
| Missouri             | 4.37%   | --                      | 7.09%                   | 7.57%                   | 6.83%                   |
| Nebraska             | 6.15%   | --                      | --                      | 5.66%                   | 8.82%                   |
| North Dakota         | 5.27%   | --                      | 8.80%                   | --                      | --                      |
| South Dakota         | 5.33%   | --                      | 7.29%                   | 12.22%                  | 5.83%                   |
| South Atlantic:      |         |                         |                         |                         |                         |
| Delaware             | 9.37%   | --                      | --                      | --                      | 7.64%                   |
| District of Columbia | 5.59%   | 3.77% *                 | --                      | --                      | 11.75%                  |
| Florida              | 5.11%   | --                      | 7.34% *                 | 9.31%                   | 8.85%                   |
| Georgia              | 6.74%   | 2.29%                   | --                      | --                      | 8.51%                   |
| Maryland             | 9.10%   | --                      | --                      | 2.55%                   | 12.95% *                |
| North Carolina       | 8.52%   | --                      | --                      | --                      | 8.56%                   |
| South Carolina       | 9.30%   | --                      | 6.01%                   | --                      | --                      |
| Virginia             | 8.59%   | --                      | --                      | 10.50%                  | 7.62%                   |
| West Virginia        | 7.01%   | --                      | --                      | --                      | 6.35%                   |
| East South Central:  |         |                         |                         |                         |                         |
| Alabama              | 11.01%  | --                      | --                      | --                      | 5.54%                   |
| Kentucky             | 3.79%   | --                      | --                      | 2.70%                   | 4.10%                   |
| Mississippi          | 9.51% * | --                      | --                      | --                      | --                      |
| Tennessee            | 7.35%   | --                      | --                      | 4.37%                   | 0.00%                   |
| West South Central:  |         |                         |                         |                         |                         |
| Arkansas             | 8.06%   | --                      | 2.70%                   | --                      | 9.95%                   |
| Louisiana            | 7.42%   | --                      | --                      | 11.42%                  | --                      |
| Oklahoma             | 11.33%  | --                      | --                      | --                      | 6.46%                   |
| Texas                | 7.25%   | 8.69%                   | 14.63%                  | 8.15%                   | 7.91%                   |
| Mountain:            |         |                         |                         |                         |                         |
| Arizona              | 6.24%   | --                      | 9.24%                   | --                      | --                      |
| Colorado             | 7.63%   | --                      | 8.76%                   | --                      | 4.84%                   |
| Idaho                | 6.53%   | --                      | --                      | --                      | 9.18%                   |
| Montana              | 5.49%   | 1.75%                   | --                      | 10.50%                  | 3.37%                   |
| Nevada               | 7.89%   | 5.31%                   | --                      | 7.62%                   | --                      |
| New Mexico           | 5.08%   | --                      | --                      | 10.48%                  | 3.47%                   |
| Utah                 | 9.30%   | --                      | --                      | 8.45%                   | --                      |
| Wyoming              | 6.42%   | --                      | 4.89%                   | --                      | 3.66%                   |
| Pacific:             |         |                         |                         |                         |                         |
| Alaska               | 9.40%   | --                      | --                      | 9.72%                   | 11.89%                  |
| California           | 5.34%   | 7.85%                   | 5.93%                   | 11.02%                  | 9.53%                   |
| Hawaii               | 4.49%   | 7.06%                   | 8.35%                   | 5.57%                   | 10.25%                  |
| Oregon               | 4.97%   | 10.55% *                | 5.07%                   | 10.54%                  | 3.90%                   |
| Washington           | 7.92%   | --                      | --                      | 7.48%                   | 7.99%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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



**Table VIII.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total   | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|---------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 10.6%   | 4.3%                    | 9.8%                    | 23.4%                   | 24.8%                   |
| New England:         |         |                         |                         |                         |                         |
| Connecticut          | 14.3% * | 6.4% *                  | 6.2% *                  | 33.9% *                 | 22.8% *                 |
| Maine                | 12.8% * | 0.8% *                  | 13.1% *                 | 10.8% *                 | 28.0%                   |
| Massachusetts        | 20.6% * | 7.6% *                  | 31.0% *                 | 28.4% *                 | 28.9% *                 |
| New Hampshire        | 11.2%   | 7.8% *                  | 3.3% *                  | 31.5%                   | 18.4%                   |
| Rhode Island         | 6.4%    | 1.1% *                  | 3.5% *                  | 16.3% *                 | 8.8% *                  |
| Vermont              | 13.1%   | 1.5% *                  | 10.9% *                 | 25.6% *                 | 52.9%                   |
| Middle Atlantic:     |         |                         |                         |                         |                         |
| New Jersey           | 11.1%   | 12.2% *                 | 6.0% *                  | 15.0%                   | 13.8% *                 |
| New York             | 10.8%   | 5.5%                    | 9.7%                    | 17.7%                   | 23.9%                   |
| Pennsylvania         | 8.9%    | 1.3% *                  | 16.5%                   | 14.5% *                 | 13.4% *                 |
| East North Central:  |         |                         |                         |                         |                         |
| Illinois             | 5.2%    | 2.1% *                  | 8.3% *                  | 8.6%                    | 8.9% *                  |
| Indiana              | 16.1% * | 15.7% *                 | 11.2% *                 | 23.8% *                 | 24.4% *                 |
| Michigan             | 15.5%   | 1.9% *                  | 7.8%                    | 38.9%                   | 45.6%                   |
| Ohio                 | 8.3%    | 2.0% *                  | 7.1% *                  | 8.7% *                  | 37.9%                   |
| Wisconsin            | 7.2%    | 1.3% *                  | 6.1% *                  | 19.5%                   | 17.3%                   |
| West North Central:  |         |                         |                         |                         |                         |
| Iowa                 | 6.4%    | 0.5% *                  | 8.3% *                  | 23.5%                   | 17.8% *                 |
| Kansas               | 8.7%    | 8.3% *                  | 4.4% *                  | 13.2%                   | 23.8% *                 |
| Minnesota            | 22.6%   | 3.3% *                  | 15.8% *                 | 44.7%                   | 50.8%                   |
| Missouri             | 10.2% * | 2.2% *                  | 4.2% *                  | 8.0% *                  | 33.9%                   |
| Nebraska             | 5.9%    | 1.7% *                  | 6.0% *                  | 15.8% *                 | 11.8% *                 |
| North Dakota         | 5.5%    | 0.6% *                  | 11.4% *                 | 18.0% *                 | --                      |
| South Dakota         | 8.5%    | 0.8% *                  | 6.5% *                  | 25.2%                   | 22.7%                   |
| South Atlantic:      |         |                         |                         |                         |                         |
| Delaware             | 6.4%    | 3.6% *                  | 3.9% *                  | 16.7% *                 | 30.7%                   |
| District of Columbia | 7.9%    | 1.8% *                  | 8.6% *                  | --                      | 29.5%                   |
| Florida              | 7.6%    | 4.0% *                  | 5.9% *                  | 19.4%                   | 11.2% *                 |
| Georgia              | 5.5%    | 3.3%                    | 6.7% *                  | 12.9% *                 | 5.2% *                  |
| Maryland             | 8.7% *  | 2.9% *                  | 15.5% *                 | 11.5% *                 | 11.2% *                 |
| North Carolina       | 5.4% *  | 1.0% *                  | 5.8% *                  | 5.7% *                  | 39.6% *                 |
| South Carolina       | 8.4% *  | 3.2% *                  | 7.1% *                  | 32.1% *                 | --                      |
| Virginia             | 12.2%   | 1.4% *                  | 10.1% *                 | 34.5%                   | 26.0%                   |
| West Virginia        | 4.6%    | 0.5% *                  | 5.2% *                  | 1.2% *                  | 31.3%                   |
| East South Central:  |         |                         |                         |                         |                         |
| Alabama              | 8.7% *  | --                      | 3.3% *                  | 16.9% *                 | 27.4%                   |
| Kentucky             | 6.8%    | 3.1% *                  | 3.9% *                  | 20.2%                   | 13.7% *                 |
| Mississippi          | 5.1% *  | 0.3% *                  | 9.5% *                  | 9.0% *                  | --                      |
| Tennessee            | 7.9%    | 4.8% *                  | 11.4% *                 | 16.6% *                 | 0.0%                    |
| West South Central:  |         |                         |                         |                         |                         |
| Arkansas             | 11.2% * | 8.6% *                  | 10.3% *                 | 3.8% *                  | 28.7% *                 |
| Louisiana            | 4.9%    | 1.1% *                  | 3.6% *                  | 25.9% *                 | 9.4% *                  |
| Oklahoma             | 9.7% *  | 3.0% *                  | 14.9% *                 | 14.8% *                 | 15.7%                   |
| Texas                | 14.6%   | 7.3% *                  | 19.9% *                 | 35.1%                   | 19.1%                   |
| Mountain:            |         |                         |                         |                         |                         |
| Arizona              | 8.2%    | 2.5% *                  | 10.9% *                 | 15.4% *                 | 10.7% *                 |
| Colorado             | 11.5%   | 6.3% *                  | 8.6% *                  | 32.9% *                 | 24.3% *                 |
| Idaho                | 8.0%    | --                      | 7.7% *                  | 7.5% *                  | 24.6%                   |
| Montana              | 24.0%   | 11.6% *                 | 2.3% *                  | 27.6% *                 | 66.6%                   |
| Nevada               | 13.5%   | --                      | 10.3% *                 | 17.2% *                 | 37.8% *                 |
| New Mexico           | 13.9%   | 2.7% *                  | 6.0% *                  | 35.7%                   | 37.2%                   |
| Utah                 | 9.8%    | 1.0% *                  | 10.4% *                 | 43.3%                   | 10.1% *                 |
| Wyoming              | 8.5%    | --                      | 6.6% *                  | 3.8% *                  | 39.1%                   |
| Pacific:             |         |                         |                         |                         |                         |
| Alaska               | 13.2%   | 6.9% *                  | 9.7%                    | 19.9% *                 | 30.9% *                 |
| California           | 8.8%    | 3.2% *                  | 5.6%                    | 30.9%                   | 23.9% *                 |
| Hawaii               | 24.8%   | 18.1% *                 | 28.9%                   | 42.5%                   | 19.2% *                 |
| Oregon               | 20.8%   | 8.5% *                  | 6.6% *                  | 39.3%                   | 43.9%                   |
| Washington           | 14.4%   | 7.1% *                  | 11.6%                   | 29.8% *                 | 23.6%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table VIII.B.4.b.(2) Standard errors for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total   | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|---------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.53%   | 0.50%                   | 1.05%                   | 1.85%                   | 1.60%                   |
| New England:         |         |                         |                         |                         |                         |
| Connecticut          | 4.74% * | 4.58% *                 | 2.32% *                 | 14.16% *                | 9.47% *                 |
| Maine                | 3.91% * | 0.61% *                 | 7.51% *                 | 3.88% *                 | 6.45% *                 |
| Massachusetts        | 6.60% * | 2.84% *                 | 15.25% *                | 11.74% *                | 10.08% *                |
| New Hampshire        | 2.12%   | 3.37% *                 | 1.25% *                 | 5.81%                   | 4.69%                   |
| Rhode Island         | 1.66%   | 0.54% *                 | 1.90% *                 | 5.06% *                 | 6.53% *                 |
| Vermont              | 3.33%   | 0.81% *                 | 6.64% *                 | 9.50% *                 | 10.89%                  |
| Middle Atlantic:     |         |                         |                         |                         |                         |
| New Jersey           | 2.72%   | 5.62% *                 | 2.78% *                 | 4.16%                   | 4.34% *                 |
| New York             | 1.32%   | 1.65%                   | 2.01%                   | 3.48%                   | 4.38%                   |
| Pennsylvania         | 1.80%   | 0.71% *                 | 4.59%                   | 5.47% *                 | 5.37% *                 |
| East North Central:  |         |                         |                         |                         |                         |
| Illinois             | 1.33%   | 0.95% *                 | 3.97% *                 | 2.56%                   | 3.21% *                 |
| Indiana              | 5.96% * | 11.00% *                | 6.48% *                 | 8.43% *                 | 10.63% *                |
| Michigan             | 2.93%   | 0.94% *                 | 1.96%                   | 9.63%                   | 6.95%                   |
| Ohio                 | 1.85%   | 0.95% *                 | 2.98% *                 | 3.19% *                 | 6.25%                   |
| Wisconsin            | 1.51%   | 0.95% *                 | 2.25% *                 | 4.59%                   | 4.66%                   |
| West North Central:  |         |                         |                         |                         |                         |
| Iowa                 | 1.62%   | 0.30% *                 | 3.72% *                 | 4.43%                   | 6.18% *                 |
| Kansas               | 2.14%   | 3.58% *                 | 1.64% *                 | 3.35%                   | 10.08% *                |
| Minnesota            | 6.24%   | 1.52% *                 | 5.77% *                 | 12.48%                  | 7.50%                   |
| Missouri             | 3.54% * | 1.23% *                 | 1.26% *                 | 3.42% *                 | 6.09%                   |
| Nebraska             | 1.29%   | 0.59% *                 | 3.05% *                 | 7.30% *                 | 4.81% *                 |
| North Dakota         | 1.62%   | 0.31% *                 | 4.17% *                 | 7.54% *                 | --                      |
| South Dakota         | 1.68%   | 0.40% *                 | 2.06% *                 | 7.55%                   | 4.67%                   |
| South Atlantic:      |         |                         |                         |                         |                         |
| Delaware             | 1.85%   | 2.30% *                 | 1.96% *                 | 8.95% *                 | 4.75%                   |
| District of Columbia | 2.10%   | 0.78% *                 | 4.96% *                 | --                      | 7.97%                   |
| Florida              | 1.57%   | 2.00% *                 | 2.42% *                 | 5.74%                   | 4.55% *                 |
| Georgia              | 1.19%   | 0.96%                   | 2.79% *                 | 7.39% *                 | 2.59% *                 |
| Maryland             | 2.88% * | 1.96% *                 | 7.65% *                 | 4.85% *                 | 6.06% *                 |
| North Carolina       | 1.66% * | 0.49% *                 | 2.63% *                 | 2.77% *                 | 14.41% *                |
| South Carolina       | 2.82% * | 1.21% *                 | 2.71% *                 | 15.32% *                | --                      |
| Virginia             | 2.81%   | 0.64% *                 | 4.66% *                 | 10.26%                  | 4.43%                   |
| West Virginia        | 1.04%   | 0.26% *                 | 2.46% *                 | 0.92% *                 | 8.01%                   |
| East South Central:  |         |                         |                         |                         |                         |
| Alabama              | 3.05% * | --                      | 1.57% *                 | 6.85% *                 | 6.99%                   |
| Kentucky             | 1.42%   | 1.73% *                 | 1.71% *                 | 3.93%                   | 5.36% *                 |
| Mississippi          | 2.15% * | 0.24% *                 | 5.54% *                 | 5.36% *                 | --                      |
| Tennessee            | 1.66%   | 1.95% *                 | 3.98% *                 | 5.28% *                 | 0.00%                   |
| West South Central:  |         |                         |                         |                         |                         |
| Arkansas             | 3.59% * | 4.67% *                 | 5.03% *                 | 2.14% *                 | 13.21% *                |
| Louisiana            | 1.37%   | 0.66% *                 | 1.43% *                 | 8.63% *                 | 4.50% *                 |
| Oklahoma             | 3.90% * | 1.41% *                 | 11.63% *                | 6.69% *                 | 4.64%                   |
| Texas                | 3.20%   | 2.71% *                 | 9.43% *                 | 8.30%                   | 5.29%                   |
| Mountain:            |         |                         |                         |                         |                         |
| Arizona              | 2.04%   | 1.08% *                 | 4.41% *                 | 6.27% *                 | 6.93% *                 |
| Colorado             | 2.76%   | 2.87% *                 | 3.64% *                 | 11.96% *                | 7.92% *                 |
| Idaho                | 1.55%   | --                      | 2.41% *                 | 3.14% *                 | 4.68%                   |
| Montana              | 4.06%   | 8.61% *                 | 1.53% *                 | 8.68% *                 | 6.05%                   |
| Nevada               | 3.18%   | --                      | 3.64% *                 | 9.42% *                 | 12.31% *                |
| New Mexico           | 2.53%   | 1.35% *                 | 3.64% *                 | 8.37%                   | 3.59%                   |
| Utah                 | 2.85%   | 0.46% *                 | 4.83% *                 | 10.42%                  | 4.77% *                 |
| Wyoming              | 2.06%   | --                      | 2.65% *                 | 1.96% *                 | 5.27%                   |
| Pacific:             |         |                         |                         |                         |                         |
| Alaska               | 3.96%   | 3.53% *                 | 2.40%                   | 6.19% *                 | 19.90% *                |
| California           | 1.48%   | 1.11% *                 | 1.47%                   | 7.19%                   | 7.68% *                 |
| Hawaii               | 3.60%   | 5.80% *                 | 6.28%                   | 8.54%                   | 7.76% *                 |
| Oregon               | 3.68%   | 2.87% *                 | 2.60% *                 | 8.67%                   | 2.12%                   |
| Washington           | 2.96%   | 2.85% *                 | 2.95%                   | 10.34% *                | 6.36%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table VIII.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 7,380 | 6,968                   | 7,145                   | 7,510                   | 7,583                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 7,717 | 6,366                   | 7,505                   | 7,961                   | 8,141                   |
| Maine                | 7,677 | 8,283                   | 7,332                   | 7,912                   | 7,490                   |
| Massachusetts        | 8,088 | 8,776                   | 7,546                   | 8,278                   | 7,990                   |
| New Hampshire        | 7,963 | 7,155                   | 7,380                   | 8,547                   | 8,233                   |
| Rhode Island         | 8,125 | 7,968                   | 7,187                   | 8,737                   | 8,293                   |
| Vermont              | 8,050 | 7,800                   | 8,426                   | 7,904                   | 8,001                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 7,641 | 6,997                   | 7,782                   | 7,760                   | 7,754                   |
| New York             | 8,542 | 8,139                   | 8,442                   | 8,612                   | 8,672                   |
| Pennsylvania         | 7,438 | 6,837                   | 7,657                   | 7,298                   | 7,627                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 7,395 | 6,685                   | 7,576                   | 7,366                   | 7,537                   |
| Indiana              | 7,635 | 6,604                   | 6,352                   | 8,310                   | 8,318                   |
| Michigan             | 7,204 | 6,159                   | 7,169                   | 7,201                   | 7,688                   |
| Ohio                 | 7,095 | 6,686                   | 6,656                   | 7,362                   | 7,324                   |
| Wisconsin            | 7,254 | 7,323                   | 7,505                   | 7,519                   | 6,796                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 6,999 | 6,962                   | 6,989                   | 7,173                   | 6,867                   |
| Kansas               | 6,889 | 5,760                   | 6,769                   | 7,181                   | 7,217                   |
| Minnesota            | 7,448 | 7,154                   | 7,542                   | 7,435                   | 7,492                   |
| Missouri             | 7,239 | 6,963                   | 7,402                   | 6,941                   | 7,480                   |
| Nebraska             | 7,774 | 7,048                   | 7,597                   | 7,880                   | 8,046                   |
| North Dakota         | 7,298 | 7,765                   | 7,229                   | 7,491                   | 7,070                   |
| South Dakota         | 7,338 | 6,789                   | 7,518                   | 7,257                   | 7,493                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 7,906 | 6,752                   | 8,068                   | 7,853                   | 8,270                   |
| District of Columbia | 8,379 | 6,309                   | 7,967                   | 8,581                   | 9,439                   |
| Florida              | 7,372 | 6,722                   | 7,468                   | 7,637                   | 7,299                   |
| Georgia              | 7,285 | 7,187                   | 6,874                   | 7,459                   | 7,484                   |
| Maryland             | 7,272 | 6,397                   | 7,921                   | 7,095                   | 7,341                   |
| North Carolina       | 7,130 | 7,225                   | 6,633                   | 6,828                   | 7,781                   |
| South Carolina       | 7,314 | 6,279                   | 6,897                   | 7,797                   | 7,389                   |
| Virginia             | 7,324 | 7,286                   | 6,912                   | 7,472                   | 7,562                   |
| West Virginia        | 8,046 | 7,561                   | 7,716                   | 7,935                   | 8,505                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 6,719 | 6,155                   | 6,647                   | 6,447                   | 7,144                   |
| Kentucky             | 7,319 | 7,359                   | 7,029                   | 7,305                   | 7,527                   |
| Mississippi          | 7,008 | 6,811                   | 7,285                   | 7,140                   | 6,650                   |
| Tennessee            | 6,741 | 6,577                   | 6,387                   | 7,026                   | 6,755                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 6,340 | 7,468                   | 5,715                   | 6,826                   | 6,169                   |
| Louisiana            | 6,785 | 6,099                   | 7,200                   | 6,810                   | 6,719                   |
| Oklahoma             | 7,081 | 6,578                   | 6,657                   | 7,279                   | 7,364                   |
| Texas                | 7,183 | 6,406                   | 6,790                   | 7,662                   | 7,291                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 6,728 | 6,884                   | 6,946                   | 6,531                   | 6,693                   |
| Colorado             | 6,909 | 7,222                   | 6,195                   | 7,153                   | 7,168                   |
| Idaho                | 6,734 | 5,966                   | 6,547                   | 6,882                   | 6,948                   |
| Montana              | 7,306 | 6,266                   | 6,779                   | 7,583                   | 7,644                   |
| Nevada               | 6,748 | 5,999                   | 6,014                   | 6,818                   | 7,412                   |
| New Mexico           | 7,566 | 6,718                   | 7,866                   | 7,517                   | 7,657                   |
| Utah                 | 6,707 | 6,334                   | 6,576                   | 6,586                   | 7,043                   |
| Wyoming              | 7,920 | 6,578                   | 7,934                   | 7,014                   | 8,728                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 9,037 | 6,829                   | 8,422                   | 9,353                   | 9,987                   |
| California           | 7,574 | 7,365                   | 7,009                   | 7,761                   | 7,873                   |
| Hawaii               | 6,573 | 5,868                   | 6,877                   | 6,709                   | 6,628                   |
| Oregon               | 7,418 | 5,793                   | 6,809                   | 7,270                   | 8,461                   |
| Washington           | 7,571 | 7,655                   | 7,161                   | 7,093                   | 8,228                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 36.74  | 70.69                   | 62.30                   | 79.65                   | 63.28                   |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 193.24 | 669.75                  | 360.39                  | 332.68                  | 313.39                  |
| Maine                | 182.44 | 437.54                  | 225.78                  | 457.53                  | 222.13                  |
| Massachusetts        | 204.23 | 663.96                  | 417.58                  | 266.82                  | 241.78                  |
| New Hampshire        | 179.78 | 402.36                  | 261.09                  | 379.58                  | 266.40                  |
| Rhode Island         | 243.26 | 294.57                  | 333.39                  | 489.50                  | 307.79                  |
| Vermont              | 212.54 | 369.56                  | 558.25                  | 227.22                  | 379.61                  |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 227.69 | 318.66                  | 476.98                  | 461.12                  | 399.76                  |
| New York             | 149.01 | 295.30                  | 275.13                  | 235.99                  | 319.51                  |
| Pennsylvania         | 150.08 | 276.84                  | 279.25                  | 210.68                  | 356.58                  |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 192.55 | 340.07                  | 246.98                  | 219.47                  | 477.75                  |
| Indiana              | 204.34 | 326.26                  | 272.16                  | 388.68                  | 333.84                  |
| Michigan             | 231.30 | 283.63                  | 290.88                  | 275.72                  | 597.66                  |
| Ohio                 | 146.70 | 355.72                  | 325.30                  | 229.29                  | 273.30                  |
| Wisconsin            | 171.01 | 411.46                  | 245.86                  | 384.64                  | 237.85                  |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 173.64 | 882.27                  | 326.75                  | 302.93                  | 267.30                  |
| Kansas               | 193.96 | 382.42                  | 402.93                  | 269.80                  | 356.07                  |
| Minnesota            | 157.16 | 286.78                  | 270.96                  | 318.34                  | 286.04                  |
| Missouri             | 141.51 | 293.76                  | 295.99                  | 221.07                  | 274.83                  |
| Nebraska             | 202.18 | 264.34                  | 368.56                  | 314.40                  | 361.33                  |
| North Dakota         | 189.79 | 378.58                  | 303.76                  | 349.01                  | 369.70                  |
| South Dakota         | 138.41 | 285.43                  | 265.06                  | 277.43                  | 249.35                  |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 251.27 | 417.70                  | 718.92                  | 388.53                  | 374.74                  |
| District of Columbia | 278.40 | 255.77                  | 756.33                  | 618.51                  | 385.04                  |
| Florida              | 201.96 | 255.68                  | 210.35                  | 470.32                  | 321.28                  |
| Georgia              | 172.36 | 463.40                  | 361.57                  | 354.95                  | 228.35                  |
| Maryland             | 195.83 | 250.48                  | 694.19                  | 250.77                  | 231.31                  |
| North Carolina       | 182.36 | 390.45                  | 320.94                  | 340.75                  | 302.89                  |
| South Carolina       | 176.94 | 382.24                  | 340.54                  | 352.10                  | 261.79                  |
| Virginia             | 158.64 | 233.64                  | 381.01                  | 244.46                  | 236.57                  |
| West Virginia        | 235.98 | 470.90                  | 441.34                  | 587.42                  | 266.80                  |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 151.95 | 331.18                  | 266.54                  | 298.79                  | 246.41                  |
| Kentucky             | 176.03 | 199.05                  | 359.22                  | 416.55                  | 266.98                  |
| Mississippi          | 196.31 | 397.50                  | 394.66                  | 376.24                  | 299.94                  |
| Tennessee            | 160.38 | 430.86                  | 286.98                  | 376.90                  | 200.01                  |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 155.53 | 548.46                  | 234.64                  | 274.56                  | 272.67                  |
| Louisiana            | 145.04 | 253.90                  | 242.02                  | 311.78                  | 235.10                  |
| Oklahoma             | 169.35 | 407.30                  | 333.32                  | 308.86                  | 296.25                  |
| Texas                | 126.40 | 203.03                  | 279.49                  | 245.85                  | 205.88                  |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 170.21 | 286.72                  | 406.96                  | 361.31                  | 283.14                  |
| Colorado             | 193.84 | 526.99                  | 347.68                  | 413.57                  | 245.54                  |
| Idaho                | 179.27 | 562.60                  | 379.31                  | 334.15                  | 240.21                  |
| Montana              | 180.32 | 354.13                  | 435.42                  | 294.54                  | 270.37                  |
| Nevada               | 211.29 | 416.40                  | 312.03                  | 403.34                  | 368.56                  |
| New Mexico           | 178.57 | 395.52                  | 581.28                  | 269.46                  | 201.91                  |
| Utah                 | 205.47 | 440.99                  | 305.87                  | 446.57                  | 360.33                  |
| Wyoming              | 232.22 | 536.12                  | 366.09                  | 341.13                  | 402.77                  |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 396.95 | 332.10                  | 536.66                  | 631.87                  | 824.62                  |
| California           | 172.05 | 269.75                  | 240.84                  | 421.77                  | 222.29                  |
| Hawaii               | 166.70 | 430.30                  | 397.26                  | 276.77                  | 199.65                  |
| Oregon               | 337.17 | 447.56                  | 384.14                  | 333.38                  | 406.00                  |
| Washington           | 219.39 | 351.01                  | 406.75                  | 299.43                  | 462.36                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 1,643 | 1,859                   | 1,733                   | 1,647                   | 1,493                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 1,848 | 2,914 *                 | 1,740                   | 1,700                   | 1,689                   |
| Maine                | 1,613 | 2,217                   | 1,533                   | 1,842                   | 1,238                   |
| Massachusetts        | 1,979 | 2,376                   | 2,231                   | 1,722                   | 1,758                   |
| New Hampshire        | 1,863 | 2,489                   | 2,134                   | 1,556                   | 1,646                   |
| Rhode Island         | 2,034 | 2,263                   | 1,825                   | 2,414                   | 1,705                   |
| Vermont              | 1,755 | 2,357                   | 2,002                   | 1,741                   | 1,467                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 1,733 | 1,947                   | 1,450                   | 1,676                   | 1,840                   |
| New York             | 1,705 | 1,780                   | 2,020                   | 1,612                   | 1,565                   |
| Pennsylvania         | 1,678 | 1,600                   | 2,051                   | 1,467                   | 1,528                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 1,778 | 2,101                   | 2,084                   | 1,807                   | 1,432                   |
| Indiana              | 1,733 | 1,897                   | 1,923                   | 1,670                   | 1,598                   |
| Michigan             | 1,614 | 1,739                   | 1,866                   | 1,486                   | 1,470                   |
| Ohio                 | 1,755 | 1,642                   | 1,710                   | 1,694                   | 1,877                   |
| Wisconsin            | 1,840 | 1,710                   | 1,964                   | 2,042                   | 1,611                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 1,895 | 2,386                   | 1,729                   | 2,050                   | 1,753                   |
| Kansas               | 1,458 | 1,208                   | 1,363                   | 1,919                   | 1,243                   |
| Minnesota            | 1,490 | 1,979                   | 1,877                   | 1,348                   | 1,200                   |
| Missouri             | 1,721 | 1,631                   | 1,741                   | 1,593                   | 1,861                   |
| Nebraska             | 1,953 | 1,700                   | 2,064                   | 2,076                   | 1,783                   |
| North Dakota         | 1,485 | 1,786                   | 1,337                   | 1,561                   | 1,478                   |
| South Dakota         | 1,683 | 1,166                   | 1,861                   | 1,831                   | 1,571                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 1,813 | 1,970                   | 2,125                   | 1,547                   | 1,846                   |
| District of Columbia | 1,549 | 1,528                   | 1,661                   | 1,572                   | 1,452                   |
| Florida              | 1,684 | 1,753                   | 1,602                   | 1,696                   | 1,697                   |
| Georgia              | 1,696 | 2,166                   | 1,918                   | 1,782                   | 1,264                   |
| Maryland             | 1,659 | 1,969                   | 1,726                   | 1,704                   | 1,473                   |
| North Carolina       | 1,560 | 1,858                   | 1,629                   | 1,509                   | 1,479                   |
| South Carolina       | 1,553 | 1,645                   | 1,454                   | 1,480                   | 1,634                   |
| Virginia             | 1,741 | 2,071                   | 1,893                   | 1,770                   | 1,450                   |
| West Virginia        | 1,858 | 2,073                   | 1,784                   | 2,119                   | 1,611                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1,514 | 1,769                   | 1,710                   | 1,331                   | 1,449                   |
| Kentucky             | 1,646 | 1,558                   | 1,752                   | 1,512                   | 1,702                   |
| Mississippi          | 1,653 | 2,255                   | 1,888                   | 1,486                   | 1,376                   |
| Tennessee            | 1,710 | 1,918                   | 1,489                   | 1,796                   | 1,671                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 1,698 | 2,739                   | 1,478                   | 2,033                   | 1,343                   |
| Louisiana            | 1,766 | 1,899                   | 2,140                   | 1,842                   | 1,417                   |
| Oklahoma             | 1,507 | 1,989                   | 1,174                   | 1,618                   | 1,499                   |
| Texas                | 1,569 | 1,876                   | 1,764                   | 1,581                   | 1,310                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 1,630 | 1,601                   | 1,712                   | 1,631                   | 1,593                   |
| Colorado             | 1,483 | 1,772                   | 1,372                   | 1,544                   | 1,372                   |
| Idaho                | 1,179 | 1,289                   | 1,511                   | 1,160                   | 972                     |
| Montana              | 1,219 | 986 *                   | 1,482                   | 1,195                   | 1,170                   |
| Nevada               | 1,480 | 1,746                   | 1,356                   | 1,663                   | 1,301                   |
| New Mexico           | 1,773 | 1,741                   | 1,892                   | 1,858                   | 1,618                   |
| Utah                 | 1,497 | 1,366                   | 1,300                   | 1,669                   | 1,520                   |
| Wyoming              | 1,309 | 1,821                   | 1,193                   | 1,307                   | 1,250                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 1,554 | 1,912                   | 1,331                   | 1,506                   | 1,603                   |
| California           | 1,640 | 1,903                   | 1,611                   | 1,797                   | 1,380                   |
| Hawaii               | 970   | 1,024                   | 827                     | 1,172                   | 826                     |
| Oregon               | 969   | 1,248                   | 1,160                   | 1,041                   | 699 *                   |
| Washington           | 1,314 | 1,965                   | 1,200                   | 1,072                   | 1,315                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 19.27  | 46.58                   | 38.23                   | 34.94                   | 35.05                   |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 171.73 | 1,060.36 *              | 223.23                  | 181.88                  | 163.98                  |
| Maine                | 91.58  | 222.39                  | 197.58                  | 171.08                  | 124.57                  |
| Massachusetts        | 99.40  | 309.58                  | 167.49                  | 171.10                  | 122.56                  |
| New Hampshire        | 107.32 | 325.64                  | 210.15                  | 191.00                  | 149.18                  |
| Rhode Island         | 112.40 | 229.30                  | 169.79                  | 258.74                  | 174.45                  |
| Vermont              | 81.44  | 193.93                  | 156.51                  | 157.19                  | 120.94                  |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 95.00  | 134.01                  | 238.51                  | 169.07                  | 152.44                  |
| New York             | 82.65  | 209.63                  | 259.16                  | 119.22                  | 117.12                  |
| Pennsylvania         | 90.21  | 162.96                  | 182.76                  | 131.01                  | 173.32                  |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 74.76  | 277.04                  | 141.79                  | 129.37                  | 101.61                  |
| Indiana              | 96.73  | 283.11                  | 227.81                  | 151.62                  | 168.78                  |
| Michigan             | 90.70  | 246.81                  | 204.14                  | 160.36                  | 125.42                  |
| Ohio                 | 86.60  | 215.56                  | 135.95                  | 147.67                  | 175.59                  |
| Wisconsin            | 98.63  | 199.13                  | 140.89                  | 169.17                  | 216.94                  |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 161.04 | 556.04                  | 112.31                  | 219.93                  | 386.96                  |
| Kansas               | 109.30 | 170.61                  | 171.70                  | 267.57                  | 125.36                  |
| Minnesota            | 61.70  | 172.91                  | 155.94                  | 98.68                   | 67.20                   |
| Missouri             | 85.57  | 175.02                  | 147.53                  | 165.02                  | 154.86                  |
| Nebraska             | 139.33 | 170.33                  | 240.35                  | 292.12                  | 231.15                  |
| North Dakota         | 94.11  | 250.40                  | 168.88                  | 147.29                  | 186.93                  |
| South Dakota         | 83.71  | 207.89                  | 139.06                  | 192.10                  | 113.19                  |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 166.58 | 362.75                  | 589.60                  | 179.30                  | 195.23                  |
| District of Columbia | 120.70 | 206.56                  | 323.86                  | 296.04                  | 160.15                  |
| Florida              | 99.08  | 138.62                  | 158.64                  | 196.86                  | 191.70                  |
| Georgia              | 100.60 | 226.89                  | 193.02                  | 176.33                  | 149.88                  |
| Maryland             | 109.04 | 138.03                  | 257.57                  | 242.00                  | 141.69                  |
| North Carolina       | 79.54  | 203.67                  | 133.66                  | 155.64                  | 138.68                  |
| South Carolina       | 100.59 | 162.66                  | 147.82                  | 160.17                  | 197.85                  |
| Virginia             | 100.13 | 239.93                  | 212.83                  | 194.00                  | 157.99                  |
| West Virginia        | 201.34 | 259.85                  | 279.69                  | 516.79                  | 246.64                  |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 76.76  | 226.44                  | 172.42                  | 139.91                  | 128.49                  |
| Kentucky             | 80.65  | 217.60                  | 157.74                  | 133.50                  | 141.03                  |
| Mississippi          | 121.54 | 459.44                  | 198.53                  | 223.85                  | 170.28                  |
| Tennessee            | 100.97 | 218.91                  | 215.64                  | 180.24                  | 175.48                  |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 100.35 | 375.51                  | 143.55                  | 228.15                  | 122.94                  |
| Louisiana            | 138.37 | 272.88                  | 218.92                  | 176.65                  | 265.31                  |
| Oklahoma             | 103.68 | 209.79                  | 221.22                  | 152.47                  | 212.97                  |
| Texas                | 61.72  | 149.58                  | 110.02                  | 126.28                  | 94.67                   |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 125.43 | 146.53                  | 138.16                  | 178.93                  | 300.27                  |
| Colorado             | 92.36  | 232.49                  | 213.65                  | 173.50                  | 121.33                  |
| Idaho                | 87.58  | 184.98                  | 164.54                  | 153.88                  | 162.13                  |
| Montana              | 93.50  | 394.00 *                | 205.97                  | 181.75                  | 107.96                  |
| Nevada               | 129.70 | 190.16                  | 144.09                  | 234.20                  | 289.45                  |
| New Mexico           | 103.92 | 311.30                  | 216.47                  | 215.80                  | 125.36                  |
| Utah                 | 92.64  | 138.34                  | 135.54                  | 196.00                  | 175.92                  |
| Wyoming              | 106.03 | 191.23                  | 196.53                  | 191.86                  | 184.57                  |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 105.21 | 325.35                  | 136.61                  | 216.41                  | 183.45                  |
| California           | 92.82  | 204.97                  | 197.63                  | 162.07                  | 163.01                  |
| Hawaii               | 88.70  | 200.98                  | 156.54                  | 183.81                  | 134.87                  |
| Oregon               | 153.20 | 187.45                  | 159.77                  | 110.69                  | 300.98 *                |
| Washington           | 128.49 | 343.75                  | 164.22                  | 143.18                  | 293.14                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 22.3% | 26.7%                   | 24.2%                   | 21.9%                   | 19.7%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 24.0% | 45.8%                   | 23.2%                   | 21.4%                   | 20.8%                   |
| Maine                | 21.0% | 26.8%                   | 20.9%                   | 23.3%                   | 16.5%                   |
| Massachusetts        | 24.5% | 27.1%                   | 29.6%                   | 20.8%                   | 22.0%                   |
| New Hampshire        | 23.4% | 34.8%                   | 28.9%                   | 18.2%                   | 20.0%                   |
| Rhode Island         | 25.0% | 28.4%                   | 25.4%                   | 27.6%                   | 20.6%                   |
| Vermont              | 21.8% | 30.2%                   | 23.8%                   | 22.0%                   | 18.3%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 22.7% | 27.8%                   | 18.6%                   | 21.6%                   | 23.7%                   |
| New York             | 20.0% | 21.9%                   | 23.9%                   | 18.7%                   | 18.1%                   |
| Pennsylvania         | 22.6% | 23.4%                   | 26.8%                   | 20.1%                   | 20.0%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 24.0% | 31.4%                   | 27.5%                   | 24.5%                   | 19.0%                   |
| Indiana              | 22.7% | 28.7%                   | 30.3%                   | 20.1%                   | 19.2%                   |
| Michigan             | 22.4% | 28.2%                   | 26.0%                   | 20.6%                   | 19.1%                   |
| Ohio                 | 24.7% | 24.6%                   | 25.7%                   | 23.0%                   | 25.6%                   |
| Wisconsin            | 25.4% | 23.4%                   | 26.2%                   | 27.2%                   | 23.7%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 27.1% | 34.3%                   | 24.7%                   | 28.6%                   | 25.5%                   |
| Kansas               | 21.2% | 21.0%                   | 20.1%                   | 26.7%                   | 17.2%                   |
| Minnesota            | 20.0% | 27.7%                   | 24.9%                   | 18.1%                   | 16.0%                   |
| Missouri             | 23.8% | 23.4%                   | 23.5%                   | 23.0%                   | 24.9%                   |
| Nebraska             | 25.1% | 24.1%                   | 27.2%                   | 26.3%                   | 22.2%                   |
| North Dakota         | 20.3% | 23.0%                   | 18.5%                   | 20.8%                   | 20.9%                   |
| South Dakota         | 22.9% | 17.2%                   | 24.8%                   | 25.2%                   | 21.0%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 22.9% | 29.2%                   | 26.3%                   | 19.7%                   | 22.3%                   |
| District of Columbia | 18.5% | 24.2%                   | 20.8%                   | 18.3%                   | 15.4%                   |
| Florida              | 22.8% | 26.1%                   | 21.4%                   | 22.2%                   | 23.2%                   |
| Georgia              | 23.3% | 30.1%                   | 27.9%                   | 23.9%                   | 16.9%                   |
| Maryland             | 22.8% | 30.8%                   | 21.8%                   | 24.0%                   | 20.1%                   |
| North Carolina       | 21.9% | 25.7%                   | 24.6%                   | 22.1%                   | 19.0%                   |
| South Carolina       | 21.2% | 26.2%                   | 21.1%                   | 19.0%                   | 22.1%                   |
| Virginia             | 23.8% | 28.4%                   | 27.4%                   | 23.7%                   | 19.2%                   |
| West Virginia        | 23.1% | 27.4%                   | 23.1%                   | 26.7%                   | 18.9%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 22.5% | 28.7%                   | 25.7%                   | 20.6%                   | 20.3%                   |
| Kentucky             | 22.5% | 21.2%                   | 24.9%                   | 20.7%                   | 22.6%                   |
| Mississippi          | 23.6% | 33.1%                   | 25.9%                   | 20.8%                   | 20.7%                   |
| Tennessee            | 25.4% | 29.2%                   | 23.3%                   | 25.6%                   | 24.7%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 26.8% | 36.7%                   | 25.9%                   | 29.8%                   | 21.8%                   |
| Louisiana            | 26.0% | 31.1%                   | 29.7%                   | 27.1%                   | 21.1%                   |
| Oklahoma             | 21.3% | 30.2%                   | 17.6%                   | 22.2%                   | 20.4%                   |
| Texas                | 21.8% | 29.3%                   | 26.0%                   | 20.6%                   | 18.0%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 24.2% | 23.3%                   | 24.7%                   | 25.0%                   | 23.8%                   |
| Colorado             | 21.5% | 24.5%                   | 22.1%                   | 21.6%                   | 19.1%                   |
| Idaho                | 17.5% | 21.6%                   | 23.1%                   | 16.9%                   | 14.0%                   |
| Montana              | 16.7% | 15.7% *                 | 21.9%                   | 15.8%                   | 15.3%                   |
| Nevada               | 21.9% | 29.1%                   | 22.5%                   | 24.4%                   | 17.5%                   |
| New Mexico           | 23.4% | 25.9%                   | 24.1%                   | 24.7%                   | 21.1%                   |
| Utah                 | 22.3% | 21.6%                   | 19.8%                   | 25.3%                   | 21.6%                   |
| Wyoming              | 16.5% | 27.7%                   | 15.0%                   | 18.6%                   | 14.3%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 17.2% | 28.0%                   | 15.8%                   | 16.1%                   | 16.1%                   |
| California           | 21.7% | 25.8%                   | 23.0%                   | 23.2%                   | 17.5%                   |
| Hawaii               | 14.8% | 17.5%                   | 12.0%                   | 17.5%                   | 12.5%                   |
| Oregon               | 13.1% | 21.5%                   | 17.0%                   | 14.3%                   | 8.3% *                  |
| Washington           | 17.4% | 25.7%                   | 16.8%                   | 15.1%                   | 16.0%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.25% | 0.62%                   | 0.50%                   | 0.42%                   | 0.46%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 2.16% | 13.53%                  | 2.43%                   | 2.29%                   | 2.02%                   |
| Maine                | 1.19% | 2.35%                   | 2.94%                   | 2.15%                   | 1.69%                   |
| Massachusetts        | 1.23% | 2.53%                   | 2.86%                   | 2.09%                   | 1.30%                   |
| New Hampshire        | 1.39% | 5.31%                   | 2.85%                   | 2.03%                   | 1.70%                   |
| Rhode Island         | 1.56% | 2.18%                   | 2.52%                   | 3.82%                   | 2.26%                   |
| Vermont              | 1.03% | 2.50%                   | 2.06%                   | 1.98%                   | 1.65%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 1.31% | 1.99%                   | 2.82%                   | 2.43%                   | 2.09%                   |
| New York             | 0.91% | 2.43%                   | 2.86%                   | 1.39%                   | 1.09%                   |
| Pennsylvania         | 1.23% | 2.17%                   | 2.20%                   | 1.68%                   | 2.64%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 1.19% | 4.51%                   | 2.03%                   | 1.76%                   | 1.86%                   |
| Indiana              | 1.38% | 3.84%                   | 3.30%                   | 1.99%                   | 2.19%                   |
| Michigan             | 1.22% | 3.84%                   | 2.61%                   | 2.16%                   | 1.19%                   |
| Ohio                 | 1.21% | 2.98%                   | 1.88%                   | 1.99%                   | 2.44%                   |
| Wisconsin            | 1.25% | 2.60%                   | 1.91%                   | 2.02%                   | 2.94%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 2.17% | 4.29%                   | 1.65%                   | 2.77%                   | 5.58%                   |
| Kansas               | 1.59% | 2.94%                   | 2.90%                   | 3.75%                   | 1.61%                   |
| Minnesota            | 0.88% | 2.13%                   | 1.96%                   | 1.40%                   | 1.23%                   |
| Missouri             | 1.34% | 2.34%                   | 2.08%                   | 2.59%                   | 2.67%                   |
| Nebraska             | 2.03% | 2.67%                   | 4.07%                   | 4.03%                   | 2.68%                   |
| North Dakota         | 1.30% | 3.18%                   | 2.52%                   | 2.20%                   | 2.39%                   |
| South Dakota         | 1.03% | 3.11%                   | 1.98%                   | 2.26%                   | 1.32%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 1.91% | 4.15%                   | 5.89%                   | 2.58%                   | 2.39%                   |
| District of Columbia | 1.20% | 2.82%                   | 2.59%                   | 2.44%                   | 1.86%                   |
| Florida              | 1.21% | 2.12%                   | 2.06%                   | 2.48%                   | 2.17%                   |
| Georgia              | 1.37% | 2.29%                   | 2.07%                   | 2.56%                   | 2.11%                   |
| Maryland             | 1.63% | 2.10%                   | 4.33%                   | 3.32%                   | 1.91%                   |
| North Carolina       | 1.10% | 2.98%                   | 1.81%                   | 1.97%                   | 1.95%                   |
| South Carolina       | 1.41% | 2.48%                   | 1.73%                   | 2.25%                   | 2.61%                   |
| Virginia             | 1.35% | 3.49%                   | 2.79%                   | 2.57%                   | 2.09%                   |
| West Virginia        | 2.13% | 2.90%                   | 3.53%                   | 5.01%                   | 2.71%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1.23% | 3.89%                   | 2.43%                   | 2.55%                   | 1.89%                   |
| Kentucky             | 1.12% | 3.26%                   | 1.84%                   | 2.38%                   | 1.83%                   |
| Mississippi          | 1.67% | 5.88%                   | 2.74%                   | 2.94%                   | 2.45%                   |
| Tennessee            | 1.27% | 2.66%                   | 2.90%                   | 2.16%                   | 2.27%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 1.49% | 3.62%                   | 2.43%                   | 3.23%                   | 2.34%                   |
| Louisiana            | 1.82% | 3.80%                   | 2.69%                   | 2.61%                   | 3.45%                   |
| Oklahoma             | 1.34% | 2.59%                   | 3.47%                   | 1.86%                   | 2.42%                   |
| Texas                | 0.87% | 2.33%                   | 1.90%                   | 1.67%                   | 1.17%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 1.65% | 1.85%                   | 1.77%                   | 2.11%                   | 4.07%                   |
| Colorado             | 1.20% | 3.11%                   | 3.00%                   | 2.16%                   | 1.67%                   |
| Idaho                | 1.23% | 3.41%                   | 2.46%                   | 1.99%                   | 2.18%                   |
| Montana              | 1.28% | 5.96% *                 | 2.35%                   | 2.39%                   | 1.67%                   |
| Nevada               | 2.02% | 3.39%                   | 1.53%                   | 3.78%                   | 3.96%                   |
| New Mexico           | 1.33% | 4.32%                   | 3.07%                   | 2.70%                   | 1.67%                   |
| Utah                 | 1.51% | 2.57%                   | 1.93%                   | 3.63%                   | 2.54%                   |
| Wyoming              | 1.43% | 2.86%                   | 2.71%                   | 2.48%                   | 2.22%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 1.42% | 4.06%                   | 1.42%                   | 2.99%                   | 2.40%                   |
| California           | 1.07% | 2.55%                   | 2.48%                   | 1.62%                   | 1.95%                   |
| Hawaii               | 1.39% | 2.93%                   | 2.14%                   | 3.09%                   | 2.15%                   |
| Oregon               | 2.55% | 3.27%                   | 2.40%                   | 1.60%                   | 3.92% *                 |
| Washington           | 1.58% | 4.63%                   | 2.12%                   | 1.91%                   | 3.30%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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



**Table VIII.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 56.3% | 63.5%                   | 63.6%                   | 56.4%                   | 50.1%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 54.5% | 66.8%                   | 62.6%                   | 52.8%                   | 48.0%                   |
| Maine                | 56.6% | 66.3%                   | 59.6%                   | 59.5%                   | 49.9%                   |
| Massachusetts        | 51.5% | 61.1%                   | 60.1%                   | 48.4%                   | 44.3%                   |
| New Hampshire        | 55.1% | 71.1%                   | 64.4%                   | 52.8%                   | 46.5%                   |
| Rhode Island         | 56.7% | 57.0%                   | 66.6%                   | 54.8%                   | 52.3%                   |
| Vermont              | 54.3% | 60.9%                   | 55.9%                   | 58.0%                   | 49.2%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 54.3% | 69.4%                   | 61.6%                   | 51.2%                   | 48.9%                   |
| New York             | 53.4% | 61.1%                   | 55.7%                   | 55.9%                   | 48.0%                   |
| Pennsylvania         | 55.3% | 66.2%                   | 63.8%                   | 52.6%                   | 47.4%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 54.3% | 62.4%                   | 61.8%                   | 53.3%                   | 48.8%                   |
| Indiana              | 54.6% | 58.6%                   | 65.6%                   | 51.7%                   | 49.9%                   |
| Michigan             | 47.6% | 59.0%                   | 55.9%                   | 46.1%                   | 40.3%                   |
| Ohio                 | 53.8% | 59.3%                   | 65.5%                   | 50.1%                   | 49.3%                   |
| Wisconsin            | 54.3% | 63.9%                   | 59.9%                   | 55.6%                   | 47.3%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 55.2% | 67.4%                   | 63.1%                   | 51.6%                   | 51.1%                   |
| Kansas               | 57.1% | 67.1%                   | 66.7%                   | 51.5%                   | 53.0%                   |
| Minnesota            | 53.5% | 56.8%                   | 61.7%                   | 58.4%                   | 44.8%                   |
| Missouri             | 57.4% | 67.8%                   | 64.4%                   | 54.2%                   | 53.2%                   |
| Nebraska             | 59.7% | 64.1%                   | 64.1%                   | 58.4%                   | 56.1%                   |
| North Dakota         | 56.7% | 72.2%                   | 60.6%                   | 57.5%                   | 50.5%                   |
| South Dakota         | 56.4% | 78.8%                   | 64.3%                   | 57.1%                   | 45.9%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 59.4% | 65.7%                   | 58.7%                   | 67.6%                   | 51.1%                   |
| District of Columbia | 58.3% | 62.4%                   | 64.8%                   | 59.6%                   | 51.9%                   |
| Florida              | 59.0% | 62.8%                   | 71.3%                   | 59.0%                   | 52.8%                   |
| Georgia              | 58.0% | 67.2%                   | 62.0%                   | 58.8%                   | 52.1%                   |
| Maryland             | 58.5% | 65.9%                   | 63.0%                   | 62.1%                   | 51.4%                   |
| North Carolina       | 63.1% | 69.8%                   | 70.3%                   | 67.8%                   | 53.8%                   |
| South Carolina       | 56.8% | 68.0%                   | 64.2%                   | 50.5%                   | 56.9%                   |
| Virginia             | 57.1% | 63.1%                   | 65.4%                   | 57.1%                   | 49.8%                   |
| West Virginia        | 56.7% | 71.7%                   | 61.4%                   | 58.3%                   | 49.8%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 54.3% | 64.5%                   | 59.9%                   | 55.6%                   | 48.4%                   |
| Kentucky             | 52.9% | 62.1%                   | 61.8%                   | 49.0%                   | 48.4%                   |
| Mississippi          | 58.0% | 65.2%                   | 67.3%                   | 60.6%                   | 46.9%                   |
| Tennessee            | 57.3% | 61.1%                   | 59.1%                   | 59.8%                   | 53.1%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 57.4% | 58.2%                   | 62.0%                   | 56.2%                   | 54.8%                   |
| Louisiana            | 55.3% | 70.0%                   | 62.0%                   | 60.4%                   | 45.6%                   |
| Oklahoma             | 58.8% | 56.0%                   | 68.4%                   | 60.9%                   | 52.3%                   |
| Texas                | 56.8% | 59.2%                   | 65.2%                   | 57.8%                   | 50.4%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 59.7% | 59.2%                   | 64.9%                   | 61.7%                   | 56.0%                   |
| Colorado             | 59.2% | 72.4%                   | 67.2%                   | 58.2%                   | 49.8%                   |
| Idaho                | 57.0% | 58.5%                   | 64.6%                   | 59.9%                   | 50.7%                   |
| Montana              | 53.5% | 70.2%                   | 69.2%                   | 53.5%                   | 45.2%                   |
| Nevada               | 59.3% | 61.7%                   | 61.9%                   | 60.0%                   | 56.6%                   |
| New Mexico           | 60.3% | 58.0%                   | 68.7%                   | 61.4%                   | 55.4%                   |
| Utah                 | 49.3% | 64.3%                   | 51.7%                   | 50.2%                   | 43.6%                   |
| Wyoming              | 55.3% | 67.0%                   | 71.6%                   | 56.9%                   | 46.4%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 50.5% | 66.3%                   | 66.1%                   | 50.4%                   | 40.8%                   |
| California           | 57.4% | 64.5%                   | 63.7%                   | 60.0%                   | 49.3%                   |
| Hawaii               | 62.0% | 64.6%                   | 64.4%                   | 64.9%                   | 55.5%                   |
| Oregon               | 62.6% | 70.6%                   | 67.3%                   | 60.5%                   | 59.5%                   |
| Washington           | 62.7% | 71.5%                   | 71.6%                   | 54.4%                   | 60.5%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.30% | 0.76%                   | 0.60%                   | 0.52%                   | 0.52%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 1.87% | 5.64%                   | 2.98%                   | 3.31%                   | 2.37%                   |
| Maine                | 1.21% | 3.61%                   | 2.40%                   | 2.32%                   | 2.35%                   |
| Massachusetts        | 1.42% | 2.81%                   | 2.48%                   | 2.39%                   | 2.30%                   |
| New Hampshire        | 1.65% | 6.15%                   | 3.26%                   | 3.05%                   | 2.22%                   |
| Rhode Island         | 1.42% | 3.89%                   | 2.50%                   | 2.09%                   | 2.73%                   |
| Vermont              | 1.42% | 3.44%                   | 4.16%                   | 2.22%                   | 2.07%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 1.76% | 4.80%                   | 3.82%                   | 3.05%                   | 2.34%                   |
| New York             | 1.15% | 2.25%                   | 2.51%                   | 2.20%                   | 1.67%                   |
| Pennsylvania         | 1.43% | 2.85%                   | 1.79%                   | 2.14%                   | 2.83%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 1.07% | 2.66%                   | 2.42%                   | 1.83%                   | 1.61%                   |
| Indiana              | 1.87% | 5.05%                   | 3.32%                   | 2.82%                   | 3.50%                   |
| Michigan             | 2.17% | 4.93%                   | 3.70%                   | 3.18%                   | 4.31%                   |
| Ohio                 | 1.38% | 3.33%                   | 3.23%                   | 2.68%                   | 1.72%                   |
| Wisconsin            | 1.52% | 5.96%                   | 2.61%                   | 2.81%                   | 2.40%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 1.38% | 3.67%                   | 2.35%                   | 2.47%                   | 2.64%                   |
| Kansas               | 1.70% | 3.30%                   | 3.05%                   | 3.36%                   | 2.53%                   |
| Minnesota            | 1.94% | 4.29%                   | 2.50%                   | 2.56%                   | 3.52%                   |
| Missouri             | 1.48% | 2.58%                   | 3.00%                   | 2.66%                   | 2.88%                   |
| Nebraska             | 1.77% | 3.65%                   | 3.28%                   | 3.22%                   | 2.56%                   |
| North Dakota         | 1.72% | 3.60%                   | 3.65%                   | 2.64%                   | 3.49%                   |
| South Dakota         | 1.46% | 4.06%                   | 2.70%                   | 2.51%                   | 1.93%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 1.84% | 4.60%                   | 3.93%                   | 2.63%                   | 2.91%                   |
| District of Columbia | 1.28% | 2.42%                   | 3.43%                   | 2.42%                   | 2.04%                   |
| Florida              | 1.69% | 2.90%                   | 2.33%                   | 2.54%                   | 2.73%                   |
| Georgia              | 1.56% | 3.74%                   | 2.69%                   | 3.22%                   | 2.52%                   |
| Maryland             | 1.51% | 4.27%                   | 3.96%                   | 2.51%                   | 2.00%                   |
| North Carolina       | 1.48% | 2.40%                   | 2.21%                   | 2.64%                   | 2.40%                   |
| South Carolina       | 1.90% | 3.44%                   | 4.07%                   | 3.51%                   | 2.86%                   |
| Virginia             | 1.28% | 2.85%                   | 3.02%                   | 2.03%                   | 1.69%                   |
| West Virginia        | 1.99% | 3.31%                   | 3.52%                   | 2.97%                   | 3.55%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1.57% | 5.66%                   | 4.51%                   | 2.48%                   | 2.40%                   |
| Kentucky             | 1.96% | 4.95%                   | 3.56%                   | 2.62%                   | 3.51%                   |
| Mississippi          | 1.65% | 3.60%                   | 2.99%                   | 2.97%                   | 2.94%                   |
| Tennessee            | 1.46% | 6.15%                   | 3.06%                   | 2.73%                   | 1.83%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 1.24% | 3.69%                   | 2.27%                   | 2.36%                   | 2.13%                   |
| Louisiana            | 1.74% | 4.23%                   | 2.76%                   | 2.69%                   | 2.66%                   |
| Oklahoma             | 1.51% | 5.12%                   | 3.19%                   | 2.41%                   | 2.72%                   |
| Texas                | 1.13% | 3.22%                   | 2.75%                   | 1.60%                   | 1.91%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 1.62% | 4.40%                   | 3.33%                   | 3.58%                   | 2.43%                   |
| Colorado             | 1.62% | 3.74%                   | 3.06%                   | 2.72%                   | 2.31%                   |
| Idaho                | 1.45% | 5.12%                   | 2.73%                   | 2.56%                   | 2.65%                   |
| Montana              | 2.04% | 7.59%                   | 3.29%                   | 3.08%                   | 2.92%                   |
| Nevada               | 1.61% | 2.91%                   | 2.31%                   | 2.37%                   | 3.59%                   |
| New Mexico           | 1.44% | 5.08%                   | 3.69%                   | 2.51%                   | 1.89%                   |
| Utah                 | 1.37% | 2.44%                   | 2.39%                   | 1.98%                   | 2.67%                   |
| Wyoming              | 1.80% | 4.98%                   | 3.56%                   | 3.67%                   | 1.94%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 2.19% | 6.18%                   | 4.13%                   | 4.61%                   | 3.15%                   |
| California           | 1.37% | 3.09%                   | 3.01%                   | 2.26%                   | 2.26%                   |
| Hawaii               | 1.60% | 4.19%                   | 3.26%                   | 2.70%                   | 3.22%                   |
| Oregon               | 3.24% | 3.64%                   | 3.15%                   | 2.59%                   | 8.85%                   |
| Washington           | 1.97% | 5.61%                   | 2.66%                   | 4.49%                   | 2.54%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 21,381 | 20,175                  | 20,759                  | 21,520                  | 21,764                  |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 24,018 | 20,910                  | 24,405                  | 23,410                  | 24,745                  |
| Maine                | 21,630 | 23,221                  | 19,918                  | 21,670                  | 22,195                  |
| Massachusetts        | 22,163 | 23,165                  | 21,765                  | 21,742                  | 22,422                  |
| New Hampshire        | 24,297 | 22,563                  | 23,525                  | 23,761                  | 25,303                  |
| Rhode Island         | 22,381 | 22,161                  | 19,722                  | 23,424                  | 22,546                  |
| Vermont              | 23,447 | 22,290                  | 27,366                  | 22,802                  | 22,392                  |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 22,094 | 21,030                  | 22,284                  | 20,172                  | 23,808                  |
| New York             | 23,450 | 22,202                  | 21,709                  | 23,823                  | 24,205                  |
| Pennsylvania         | 21,531 | 18,079                  | 22,515                  | 21,744                  | 21,516                  |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 20,878 | 18,014                  | 21,224                  | 22,673                  | 20,168                  |
| Indiana              | 21,281 | 21,295                  | 18,323                  | 22,339                  | 21,318                  |
| Michigan             | 20,142 | 18,553                  | 20,307                  | 20,421                  | 20,152                  |
| Ohio                 | 21,102 | 21,521                  | 21,092                  | 21,485                  | 20,702                  |
| Wisconsin            | 21,166 | 21,332                  | 21,595                  | 21,881                  | 20,562                  |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 20,567 | 18,429                  | 20,683                  | 19,386                  | 21,754                  |
| Kansas               | 19,237 | 17,260                  | 15,854                  | 21,339                  | 18,880                  |
| Minnesota            | 21,327 | 19,924                  | 19,521                  | 22,141                  | 21,728                  |
| Missouri             | 21,827 | 20,312                  | 21,069                  | 21,102                  | 23,034                  |
| Nebraska             | 21,685 | 20,430                  | 20,766                  | 23,249                  | 21,266                  |
| North Dakota         | 20,922 | 23,014                  | 21,055                  | 20,823                  | 20,706                  |
| South Dakota         | 21,301 | 20,648                  | 20,669                  | 21,098                  | 21,695                  |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 22,079 | 20,082                  | 18,870                  | 21,823                  | 23,948                  |
| District of Columbia | 24,455 | 20,473                  | 22,434                  | 24,856                  | 25,956                  |
| Florida              | 21,184 | 19,765                  | 22,693                  | 20,662                  | 21,554                  |
| Georgia              | 22,282 | 18,998                  | 21,555                  | 22,704                  | 22,922                  |
| Maryland             | 21,648 | 19,479                  | 23,246                  | 19,933                  | 22,581                  |
| North Carolina       | 22,737 | 20,944                  | 19,516                  | 21,828                  | 24,541                  |
| South Carolina       | 19,453 | 19,648                  | 20,790                  | 19,956                  | 18,453                  |
| Virginia             | 21,348 | 19,366                  | 21,367                  | 21,683                  | 21,564                  |
| West Virginia        | 23,384 | 20,818                  | 22,640                  | 23,598                  | 23,806                  |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 19,539 | 17,823                  | 20,599                  | 18,693                  | 19,812                  |
| Kentucky             | 21,531 | 23,099                  | 21,436                  | 22,656                  | 20,685                  |
| Mississippi          | 20,373 | 19,638                  | 20,009                  | 22,100                  | 19,388                  |
| Tennessee            | 19,593 | 16,161                  | 18,843                  | 20,850                  | 20,103                  |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 18,339 | 21,312                  | 15,648                  | 19,601                  | 18,355                  |
| Louisiana            | 19,305 | 18,253                  | 20,206                  | 19,576                  | 19,085                  |
| Oklahoma             | 20,108 | 18,146                  | 19,044                  | 20,424                  | 20,980                  |
| Texas                | 21,288 | 19,274                  | 19,452                  | 22,705                  | 21,461                  |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 20,117 | 21,152                  | 19,969                  | 19,124                  | 20,299                  |
| Colorado             | 20,771 | 23,387                  | 17,467                  | 21,018                  | 21,484                  |
| Idaho                | 19,788 | 13,700                  | 20,158                  | 19,628                  | 20,937                  |
| Montana              | 20,921 | 20,043                  | 18,093                  | 21,019                  | 21,337                  |
| Nevada               | 20,103 | 18,859                  | 18,387                  | 19,192                  | 22,040                  |
| New Mexico           | 20,431 | 20,221                  | 20,969                  | 20,730                  | 20,034                  |
| Utah                 | 19,844 | 17,585                  | 19,788                  | 20,123                  | 19,985                  |
| Wyoming              | 22,390 | 15,583                  | 21,368                  | 20,279                  | 23,966                  |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 23,438 | 22,655                  | 23,189                  | 21,424                  | 24,351                  |
| California           | 21,830 | 21,994                  | 21,012                  | 20,718                  | 22,697                  |
| Hawaii               | 18,539 | 15,817                  | 17,184                  | 19,820                  | 19,917                  |
| Oregon               | 20,916 | 17,354                  | 19,169                  | 22,770                  | 21,015                  |
| Washington           | 21,914 | 20,674                  | 19,915                  | 22,693                  | 22,263                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 111.48 | 276.06                  | 270.43                  | 222.46                  | 166.01                  |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 753.83 | 2,382.19                | 1,820.95                | 1,414.95                | 1,138.63                |
| Maine                | 455.43 | 1,771.50                | 855.35                  | 829.58                  | 612.67                  |
| Massachusetts        | 534.11 | 834.43                  | 995.80                  | 963.97                  | 929.45                  |
| New Hampshire        | 864.39 | 998.10                  | 834.83                  | 2,116.43                | 949.12                  |
| Rhode Island         | 728.14 | 653.93                  | 872.02                  | 1,935.00                | 447.04                  |
| Vermont              | 904.02 | 1,574.47                | 2,148.42                | 637.07                  | 1,150.45                |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 687.64 | 1,169.65                | 1,857.82                | 1,378.30                | 806.30                  |
| New York             | 602.84 | 1,082.79                | 2,023.65                | 855.66                  | 818.76                  |
| Pennsylvania         | 543.59 | 1,209.47                | 1,356.45                | 892.04                  | 861.25                  |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 604.44 | 1,324.92                | 696.14                  | 624.31                  | 1,129.31                |
| Indiana              | 787.10 | 1,318.88                | 1,254.61                | 1,957.92                | 990.31                  |
| Michigan             | 555.74 | 816.60                  | 1,214.19                | 1,009.82                | 927.38                  |
| Ohio                 | 460.37 | 1,376.79                | 996.90                  | 843.28                  | 723.03                  |
| Wisconsin            | 416.78 | 2,466.90                | 857.35                  | 746.82                  | 564.97                  |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 569.45 | 1,704.87                | 587.43                  | 1,352.35                | 715.90                  |
| Kansas               | 694.78 | 814.48                  | 1,342.30                | 962.80                  | 1,137.57                |
| Minnesota            | 708.06 | 846.93                  | 992.67                  | 1,899.91                | 785.83                  |
| Missouri             | 554.75 | 860.60                  | 1,210.74                | 734.51                  | 1,005.83                |
| Nebraska             | 568.64 | 903.60                  | 818.37                  | 1,088.98                | 1,029.51                |
| North Dakota         | 430.54 | 2,192.18                | 674.30                  | 684.77                  | 790.13                  |
| South Dakota         | 459.29 | 957.99                  | 792.96                  | 829.16                  | 755.43                  |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 740.34 | 632.92                  | 1,213.50                | 1,362.36                | 1,041.73                |
| District of Columbia | 678.69 | 1,283.86                | 2,534.50                | 1,382.35                | 900.11                  |
| Florida              | 740.20 | 764.45                  | 960.01                  | 1,584.67                | 986.37                  |
| Georgia              | 510.17 | 1,156.15                | 1,053.87                | 925.27                  | 806.25                  |
| Maryland             | 761.34 | 870.51                  | 1,545.46                | 1,821.40                | 601.31                  |
| North Carolina       | 777.22 | 819.75                  | 906.27                  | 1,160.60                | 1,221.55                |
| South Carolina       | 493.97 | 1,573.59                | 814.21                  | 787.13                  | 827.79                  |
| Virginia             | 526.27 | 1,265.49                | 1,189.77                | 821.98                  | 868.24                  |
| West Virginia        | 734.48 | 1,466.64                | 1,980.68                | 1,343.47                | 1,117.98                |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 432.88 | 1,337.89                | 875.21                  | 999.97                  | 529.46                  |
| Kentucky             | 810.61 | 944.06                  | 1,116.39                | 1,492.39                | 1,142.58                |
| Mississippi          | 538.26 | 1,098.19                | 860.56                  | 985.96                  | 763.66                  |
| Tennessee            | 515.03 | 1,651.31                | 803.64                  | 999.46                  | 648.46                  |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 544.50 | 1,432.24                | 854.63                  | 888.70                  | 957.65                  |
| Louisiana            | 554.22 | 1,398.02                | 837.28                  | 951.62                  | 829.03                  |
| Oklahoma             | 439.74 | 1,477.00                | 746.36                  | 925.48                  | 580.66                  |
| Texas                | 398.21 | 418.51                  | 1,287.41                | 730.84                  | 570.58                  |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 516.66 | 595.59                  | 947.51                  | 1,252.93                | 884.25                  |
| Colorado             | 582.70 | 2,234.21                | 1,390.01                | 900.22                  | 765.44                  |
| Idaho                | 511.05 | 1,976.12                | 1,263.50                | 953.40                  | 524.98                  |
| Montana              | 477.47 | 1,266.53                | 732.73                  | 1,000.41                | 613.30                  |
| Nevada               | 500.66 | 1,702.94                | 962.49                  | 868.31                  | 700.15                  |
| New Mexico           | 978.40 | 1,117.89                | 2,765.16                | 1,091.72                | 1,896.50                |
| Utah                 | 481.89 | 974.81                  | 1,027.05                | 1,027.89                | 678.47                  |
| Wyoming              | 600.94 | 3,476.73                | 998.40                  | 1,132.85                | 597.64                  |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 737.11 | 2,509.79                | 1,619.54                | 931.55                  | 1,111.99                |
| California           | 415.48 | 1,325.49                | 1,158.24                | 938.68                  | 534.07                  |
| Hawaii               | 693.72 | 2,347.75                | 1,648.79                | 710.22                  | 694.66                  |
| Oregon               | 539.98 | 859.02                  | 1,276.10                | 918.55                  | 755.58                  |
| Washington           | 721.04 | 1,141.12                | 966.54                  | 1,499.76                | 772.54                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 6,174 | 6,809                   | 6,916                   | 6,368                   | 5,630                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 6,005 | 9,674 *                 | 7,159                   | 5,293                   | 5,628                   |
| Maine                | 6,540 | 7,746                   | 5,115                   | 8,168                   | 5,973                   |
| Massachusetts        | 5,976 | 9,114                   | 7,461                   | 4,953                   | 5,427                   |
| New Hampshire        | 6,203 | 8,942                   | 6,106                   | 6,053                   | 5,915                   |
| Rhode Island         | 6,216 | 5,668                   | 6,853                   | 6,539                   | 5,948                   |
| Vermont              | 6,116 | 7,188                   | 7,089                   | 6,737                   | 5,188                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 5,402 | 6,429                   | 6,862                   | 4,466                   | 5,520                   |
| New York             | 5,724 | 6,157                   | 6,248                   | 5,141                   | 5,817                   |
| Pennsylvania         | 6,650 | 6,975                   | 9,337                   | 6,708                   | 5,132                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 5,728 | 8,498                   | 7,330                   | 5,624                   | 4,668                   |
| Indiana              | 5,801 | 10,127                  | 5,362                   | 5,096                   | 5,270                   |
| Michigan             | 4,072 | 4,797                   | 4,917                   | 4,293                   | 3,448                   |
| Ohio                 | 5,831 | 4,471                   | 6,974                   | 6,342                   | 5,464                   |
| Wisconsin            | 5,490 | 7,399                   | 4,974                   | 6,048                   | 5,055                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 5,442 | 6,327                   | 7,082                   | 5,215                   | 4,750                   |
| Kansas               | 5,669 | 4,201                   | 5,249                   | 7,337                   | 4,642                   |
| Minnesota            | 5,573 | 4,873                   | 6,775                   | 5,524                   | 5,326                   |
| Missouri             | 6,831 | 7,041                   | 7,608                   | 6,362                   | 6,892                   |
| Nebraska             | 7,230 | 7,417                   | 7,949                   | 7,680                   | 6,366                   |
| North Dakota         | 6,146 | 10,667                  | 5,187                   | 6,973                   | 5,705                   |
| South Dakota         | 6,699 | 6,770                   | 8,071                   | 6,591                   | 6,293                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 6,310 | 6,836                   | 6,591                   | 6,951                   | 5,732                   |
| District of Columbia | 6,996 | 6,891                   | 6,474                   | 7,798                   | 6,842                   |
| Florida              | 6,366 | 6,242                   | 6,726                   | 6,916                   | 5,856                   |
| Georgia              | 6,387 | 6,703                   | 7,176                   | 6,987                   | 5,617                   |
| Maryland             | 6,359 | 6,031                   | 7,136                   | 5,924                   | 6,442                   |
| North Carolina       | 7,601 | 9,444                   | 7,576                   | 7,584                   | 7,408                   |
| South Carolina       | 5,076 | 7,086                   | 5,522                   | 4,592                   | 5,084                   |
| Virginia             | 7,037 | 7,029                   | 7,664                   | 7,459                   | 6,486                   |
| West Virginia        | 6,813 | 9,100                   | 4,724                   | 5,893                   | 7,935                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 6,246 | 5,981                   | 8,650                   | 5,674                   | 5,618                   |
| Kentucky             | 5,414 | 6,895                   | 5,342                   | 4,969                   | 5,504                   |
| Mississippi          | 6,543 | 9,607                   | 6,536                   | 7,157                   | 5,539                   |
| Tennessee            | 5,948 | 4,446                   | 5,891                   | 7,173                   | 5,608                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 6,502 | 8,000                   | 5,603                   | 7,956                   | 5,541                   |
| Louisiana            | 6,731 | 6,100                   | 9,021                   | 7,612                   | 5,894                   |
| Oklahoma             | 7,222 | 10,255                  | 7,610                   | 7,912                   | 5,645                   |
| Texas                | 6,625 | 7,667                   | 6,735                   | 6,992                   | 6,090                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 7,091 | 7,874                   | 9,079                   | 8,178                   | 5,520                   |
| Colorado             | 6,544 | 7,088                   | 5,910                   | 8,101                   | 5,782                   |
| Idaho                | 6,315 | 4,882                   | 8,154                   | 7,114                   | 5,557                   |
| Montana              | 5,801 | 7,145                   | 6,356                   | 6,838                   | 5,064                   |
| Nevada               | 5,818 | 7,591                   | 5,928                   | 6,246                   | 4,986                   |
| New Mexico           | 6,340 | 5,173                   | 6,366                   | 7,432                   | 5,748                   |
| Utah                 | 6,773 | 5,744                   | 7,075                   | 8,480                   | 5,678                   |
| Wyoming              | 4,581 | 4,664                   | 4,992                   | 6,011                   | 4,047                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 6,145 | 5,893                   | 6,006                   | 5,281                   | 6,535                   |
| California           | 6,627 | 6,288                   | 7,092                   | 7,699                   | 5,940                   |
| Hawaii               | 5,950 | 4,909                   | 4,039                   | 7,565                   | 6,496                   |
| Oregon               | 5,943 | 9,223                   | 5,368                   | 6,908                   | 4,486                   |
| Washington           | 6,225 | 6,374                   | 8,032                   | 5,391                   | 6,315                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 86.77  | 240.71                  | 205.42                  | 168.20                  | 127.18                  |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 446.67 | 3,061.04 *              | 925.11                  | 400.76                  | 688.64                  |
| Maine                | 375.43 | 1,363.81                | 574.18                  | 696.62                  | 534.15                  |
| Massachusetts        | 288.08 | 937.40                  | 544.98                  | 449.36                  | 443.39                  |
| New Hampshire        | 329.04 | 1,624.51                | 894.28                  | 561.72                  | 439.98                  |
| Rhode Island         | 296.63 | 523.06                  | 637.07                  | 687.19                  | 419.15                  |
| Vermont              | 433.87 | 829.98                  | 524.89                  | 623.80                  | 796.67                  |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 387.19 | 771.20                  | 947.53                  | 583.34                  | 550.43                  |
| New York             | 383.55 | 663.66                  | 979.45                  | 652.13                  | 636.02                  |
| Pennsylvania         | 532.02 | 681.21                  | 1,547.17                | 699.85                  | 690.61                  |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 348.58 | 1,296.38                | 820.14                  | 524.20                  | 472.42                  |
| Indiana              | 800.45 | 2,622.81                | 478.19                  | 1,370.40                | 829.12                  |
| Michigan             | 333.87 | 952.53                  | 520.85                  | 713.24                  | 441.71                  |
| Ohio                 | 507.81 | 848.20                  | 898.14                  | 1,289.22                | 512.35                  |
| Wisconsin            | 311.35 | 845.10                  | 631.90                  | 528.38                  | 438.69                  |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 290.99 | 465.78                  | 705.40                  | 499.03                  | 355.65                  |
| Kansas               | 502.18 | 826.93                  | 615.38                  | 1,166.87                | 496.74                  |
| Minnesota            | 283.44 | 696.53                  | 947.46                  | 293.94                  | 469.66                  |
| Missouri             | 334.21 | 774.10                  | 772.42                  | 448.79                  | 623.95                  |
| Nebraska             | 477.43 | 443.22                  | 729.68                  | 1,159.24                | 582.54                  |
| North Dakota         | 355.62 | 2,511.50                | 484.16                  | 536.27                  | 601.46                  |
| South Dakota         | 304.25 | 1,369.21                | 565.76                  | 493.72                  | 485.07                  |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 478.35 | 528.58                  | 734.14                  | 690.26                  | 869.78                  |
| District of Columbia | 498.84 | 1,436.66                | 785.85                  | 474.31                  | 913.48                  |
| Florida              | 403.97 | 729.41                  | 695.59                  | 736.30                  | 596.56                  |
| Georgia              | 326.31 | 902.46                  | 882.08                  | 705.26                  | 371.60                  |
| Maryland             | 446.15 | 1,105.25                | 1,426.15                | 942.85                  | 482.99                  |
| North Carolina       | 352.09 | 912.10                  | 704.53                  | 661.25                  | 537.94                  |
| South Carolina       | 324.85 | 981.02                  | 1,010.76                | 583.94                  | 410.48                  |
| Virginia             | 386.73 | 1,291.24                | 694.35                  | 596.37                  | 668.21                  |
| West Virginia        | 842.35 | 1,525.18                | 786.45                  | 1,008.62                | 1,429.68                |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 366.24 | 1,341.10                | 710.43                  | 477.20                  | 402.28                  |
| Kentucky             | 493.15 | 806.28                  | 834.01                  | 631.46                  | 912.79                  |
| Mississippi          | 436.63 | 1,482.98                | 443.35                  | 1,004.39                | 607.20                  |
| Tennessee            | 397.39 | 1,062.61                | 882.95                  | 878.44                  | 390.03                  |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 453.71 | 1,516.47                | 587.43                  | 1,047.86                | 459.64                  |
| Louisiana            | 426.25 | 1,217.69                | 1,033.02                | 710.49                  | 507.24                  |
| Oklahoma             | 413.43 | 778.19                  | 822.86                  | 720.27                  | 515.93                  |
| Texas                | 336.24 | 723.81                  | 544.52                  | 836.21                  | 463.05                  |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 550.47 | 1,070.82                | 1,570.38                | 771.83                  | 717.05                  |
| Colorado             | 467.96 | 681.77                  | 780.32                  | 1,315.03                | 447.32                  |
| Idaho                | 399.68 | 847.35                  | 1,657.24                | 924.18                  | 384.54                  |
| Montana              | 677.75 | 944.55                  | 945.31                  | 840.78                  | 1,077.80                |
| Nevada               | 439.70 | 1,124.87                | 813.54                  | 972.25                  | 638.65                  |
| New Mexico           | 501.04 | 721.56                  | 1,411.20                | 989.43                  | 585.67                  |
| Utah                 | 514.82 | 724.42                  | 781.77                  | 1,203.87                | 797.94                  |
| Wyoming              | 325.30 | 1,335.48                | 705.67                  | 843.83                  | 378.06                  |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 658.21 | 642.74                  | 465.10                  | 639.07                  | 1,064.95                |
| California           | 421.84 | 791.56                  | 1,082.28                | 803.32                  | 632.79                  |
| Hawaii               | 482.49 | 957.30                  | 856.16                  | 780.31                  | 887.96                  |
| Oregon               | 464.75 | 1,360.33                | 863.33                  | 705.56                  | 556.37                  |
| Washington           | 586.48 | 953.25                  | 1,159.35                | 991.99                  | 1,069.59                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.D.3 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 28.9% | 33.8%                   | 33.3%                   | 29.6%                   | 25.9%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 25.0% | 46.3%                   | 29.3%                   | 22.6%                   | 22.7%                   |
| Maine                | 30.2% | 33.4%                   | 25.7%                   | 37.7%                   | 26.9%                   |
| Massachusetts        | 27.0% | 39.3%                   | 34.3%                   | 22.8%                   | 24.2%                   |
| New Hampshire        | 25.5% | 39.6%                   | 26.0%                   | 25.5%                   | 23.4%                   |
| Rhode Island         | 27.8% | 25.6%                   | 34.7%                   | 27.9%                   | 26.4%                   |
| Vermont              | 26.1% | 32.2%                   | 25.9%                   | 29.5%                   | 23.2%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 24.4% | 30.6%                   | 30.8%                   | 22.1%                   | 23.2%                   |
| New York             | 24.4% | 27.7%                   | 28.8%                   | 21.6%                   | 24.0%                   |
| Pennsylvania         | 30.9% | 38.6%                   | 41.5%                   | 30.8%                   | 23.9%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 27.4% | 47.2%                   | 34.5%                   | 24.8%                   | 23.1%                   |
| Indiana              | 27.3% | 47.6%                   | 29.3%                   | 22.8%                   | 24.7%                   |
| Michigan             | 20.2% | 25.9%                   | 24.2%                   | 21.0%                   | 17.1%                   |
| Ohio                 | 27.6% | 20.8%                   | 33.1%                   | 29.5%                   | 26.4%                   |
| Wisconsin            | 25.9% | 34.7%                   | 23.0%                   | 27.6%                   | 24.6%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 26.5% | 34.3%                   | 34.2%                   | 26.9%                   | 21.8%                   |
| Kansas               | 29.5% | 24.3%                   | 33.1%                   | 34.4%                   | 24.6%                   |
| Minnesota            | 26.1% | 24.5%                   | 34.7%                   | 25.0%                   | 24.5%                   |
| Missouri             | 31.3% | 34.7%                   | 36.1%                   | 30.1%                   | 29.9%                   |
| Nebraska             | 33.3% | 36.3%                   | 38.3%                   | 33.0%                   | 29.9%                   |
| North Dakota         | 29.4% | 46.4%                   | 24.6%                   | 33.5%                   | 27.6%                   |
| South Dakota         | 31.5% | 32.8%                   | 39.0%                   | 31.2%                   | 29.0%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 28.6% | 34.0%                   | 34.9%                   | 31.9%                   | 23.9%                   |
| District of Columbia | 28.6% | 33.7%                   | 28.9%                   | 31.4%                   | 26.4%                   |
| Florida              | 30.1% | 31.6%                   | 29.6%                   | 33.5%                   | 27.2%                   |
| Georgia              | 28.7% | 35.3%                   | 33.3%                   | 30.8%                   | 24.5%                   |
| Maryland             | 29.4% | 31.0%                   | 30.7%                   | 29.7%                   | 28.5%                   |
| North Carolina       | 33.4% | 45.1%                   | 38.8%                   | 34.7%                   | 30.2%                   |
| South Carolina       | 26.1% | 36.1%                   | 26.6%                   | 23.0%                   | 27.6%                   |
| Virginia             | 33.0% | 36.3%                   | 35.9%                   | 34.4%                   | 30.1%                   |
| West Virginia        | 29.1% | 43.7%                   | 20.9%                   | 25.0%                   | 33.3%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 32.0% | 33.6%                   | 42.0%                   | 30.4%                   | 28.4%                   |
| Kentucky             | 25.1% | 29.8%                   | 24.9%                   | 21.9%                   | 26.6%                   |
| Mississippi          | 32.1% | 48.9%                   | 32.7%                   | 32.4%                   | 28.6%                   |
| Tennessee            | 30.4% | 27.5%                   | 31.3%                   | 34.4%                   | 27.9%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 35.5% | 37.5%                   | 35.8%                   | 40.6%                   | 30.2%                   |
| Louisiana            | 34.9% | 33.4%                   | 44.6%                   | 38.9%                   | 30.9%                   |
| Oklahoma             | 35.9% | 56.5%                   | 40.0%                   | 38.7%                   | 26.9%                   |
| Texas                | 31.1% | 39.8%                   | 34.6%                   | 30.8%                   | 28.4%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 35.2% | 37.2%                   | 45.5%                   | 42.8%                   | 27.2%                   |
| Colorado             | 31.5% | 30.3%                   | 33.8%                   | 38.5%                   | 26.9%                   |
| Idaho                | 31.9% | 35.6%                   | 40.4%                   | 36.2%                   | 26.5%                   |
| Montana              | 27.7% | 35.6%                   | 35.1%                   | 32.5%                   | 23.7%                   |
| Nevada               | 28.9% | 40.3%                   | 32.2%                   | 32.5%                   | 22.6%                   |
| New Mexico           | 31.0% | 25.6%                   | 30.4%                   | 35.9%                   | 28.7%                   |
| Utah                 | 34.1% | 32.7%                   | 35.8%                   | 42.1%                   | 28.4%                   |
| Wyoming              | 20.5% | 29.9%                   | 23.4%                   | 29.6%                   | 16.9%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 26.2% | 26.0%                   | 25.9%                   | 24.6%                   | 26.8%                   |
| California           | 30.4% | 28.6%                   | 33.8%                   | 37.2%                   | 26.2%                   |
| Hawaii               | 32.1% | 31.0%                   | 23.5%                   | 38.2%                   | 32.6%                   |
| Oregon               | 28.4% | 53.1%                   | 28.0%                   | 30.3%                   | 21.3%                   |
| Washington           | 28.4% | 30.8%                   | 40.3%                   | 23.8%                   | 28.4%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.38% | 1.13%                   | 0.84%                   | 0.75%                   | 0.55%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 1.99% | 11.83%                  | 3.89%                   | 1.64%                   | 3.12%                   |
| Maine                | 1.63% | 5.22%                   | 2.72%                   | 3.16%                   | 2.42%                   |
| Massachusetts        | 1.17% | 4.00%                   | 1.84%                   | 2.01%                   | 1.70%                   |
| New Hampshire        | 1.17% | 8.20%                   | 3.44%                   | 1.65%                   | 1.55%                   |
| Rhode Island         | 1.51% | 1.86%                   | 3.06%                   | 3.91%                   | 1.66%                   |
| Vermont              | 1.67% | 3.37%                   | 3.28%                   | 3.08%                   | 2.84%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 1.67% | 3.08%                   | 3.57%                   | 2.80%                   | 2.42%                   |
| New York             | 1.42% | 2.92%                   | 3.58%                   | 2.54%                   | 2.27%                   |
| Pennsylvania         | 2.21% | 4.42%                   | 5.29%                   | 3.54%                   | 2.71%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 1.64% | 7.10%                   | 3.85%                   | 2.40%                   | 2.24%                   |
| Indiana              | 3.31% | 9.80%                   | 2.78%                   | 5.11%                   | 3.34%                   |
| Michigan             | 1.43% | 5.20%                   | 2.98%                   | 2.89%                   | 1.85%                   |
| Ohio                 | 2.25% | 3.68%                   | 3.56%                   | 5.60%                   | 2.37%                   |
| Wisconsin            | 1.33% | 2.95%                   | 3.13%                   | 2.32%                   | 1.89%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 1.44% | 2.20%                   | 3.00%                   | 2.89%                   | 1.63%                   |
| Kansas               | 2.59% | 5.06%                   | 3.02%                   | 5.93%                   | 2.40%                   |
| Minnesota            | 1.33% | 3.63%                   | 3.84%                   | 2.14%                   | 1.79%                   |
| Missouri             | 1.36% | 3.63%                   | 3.11%                   | 2.42%                   | 2.08%                   |
| Nebraska             | 2.10% | 1.66%                   | 2.86%                   | 4.82%                   | 2.56%                   |
| North Dakota         | 1.74% | 6.90%                   | 2.58%                   | 2.79%                   | 2.99%                   |
| South Dakota         | 1.42% | 7.82%                   | 2.44%                   | 2.61%                   | 2.13%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 2.63% | 2.57%                   | 3.12%                   | 2.83%                   | 4.28%                   |
| District of Columbia | 1.75% | 5.85%                   | 2.01%                   | 1.83%                   | 3.15%                   |
| Florida              | 1.94% | 4.09%                   | 3.28%                   | 4.18%                   | 2.32%                   |
| Georgia              | 1.51% | 5.29%                   | 3.65%                   | 3.22%                   | 1.74%                   |
| Maryland             | 1.78% | 5.17%                   | 5.58%                   | 3.79%                   | 2.16%                   |
| North Carolina       | 1.71% | 4.28%                   | 3.52%                   | 2.92%                   | 2.46%                   |
| South Carolina       | 1.63% | 6.23%                   | 4.62%                   | 2.81%                   | 2.12%                   |
| Virginia             | 1.70% | 5.29%                   | 3.43%                   | 2.78%                   | 2.84%                   |
| West Virginia        | 4.11% | 7.07%                   | 3.98%                   | 4.44%                   | 7.26%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1.91% | 9.69%                   | 2.85%                   | 3.13%                   | 2.19%                   |
| Kentucky             | 2.70% | 3.44%                   | 3.65%                   | 3.94%                   | 5.02%                   |
| Mississippi          | 2.11% | 7.20%                   | 2.52%                   | 4.59%                   | 2.90%                   |
| Tennessee            | 1.74% | 6.64%                   | 4.19%                   | 3.45%                   | 1.86%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 2.02% | 6.50%                   | 3.73%                   | 4.12%                   | 2.25%                   |
| Louisiana            | 1.86% | 6.20%                   | 5.01%                   | 2.66%                   | 2.33%                   |
| Oklahoma             | 2.09% | 6.09%                   | 3.54%                   | 3.09%                   | 2.33%                   |
| Texas                | 1.50% | 3.63%                   | 3.68%                   | 3.33%                   | 1.96%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 2.77% | 4.72%                   | 6.83%                   | 3.11%                   | 3.90%                   |
| Colorado             | 2.34% | 2.94%                   | 3.97%                   | 6.89%                   | 1.99%                   |
| Idaho                | 2.02% | 7.87%                   | 6.92%                   | 4.88%                   | 1.87%                   |
| Montana              | 3.23% | 6.42%                   | 4.94%                   | 4.54%                   | 4.92%                   |
| Nevada               | 2.01% | 4.46%                   | 3.51%                   | 4.38%                   | 2.73%                   |
| New Mexico           | 2.71% | 3.91%                   | 6.08%                   | 4.23%                   | 4.63%                   |
| Utah                 | 2.44% | 3.26%                   | 3.58%                   | 5.51%                   | 3.79%                   |
| Wyoming              | 1.53% | 4.14%                   | 2.69%                   | 4.63%                   | 1.64%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 2.84% | 4.90%                   | 1.18%                   | 2.41%                   | 4.45%                   |
| California           | 1.84% | 3.04%                   | 3.70%                   | 3.52%                   | 2.83%                   |
| Hawaii               | 2.21% | 2.29%                   | 3.63%                   | 3.61%                   | 4.77%                   |
| Oregon               | 2.26% | 8.62%                   | 4.00%                   | 3.27%                   | 2.46%                   |
| Washington           | 2.22% | 3.96%                   | 4.21%                   | 3.43%                   | 4.18%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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



**Table VIII.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 25.2% | 20.2%                   | 20.0%                   | 25.1%                   | 29.8%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 28.0% | 18.0%                   | 19.7%                   | 29.4%                   | 34.4%                   |
| Maine                | 25.2% | 20.4%                   | 24.2%                   | 24.0%                   | 28.0%                   |
| Massachusetts        | 29.9% | 19.5%                   | 22.9%                   | 32.2%                   | 37.2%                   |
| New Hampshire        | 24.6% | 14.2%                   | 19.7%                   | 25.6%                   | 29.9%                   |
| Rhode Island         | 26.7% | 33.7%                   | 17.9%                   | 26.4%                   | 29.7%                   |
| Vermont              | 24.4% | 20.7%                   | 20.8%                   | 22.3%                   | 28.7%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 25.9% | 16.2%                   | 21.8%                   | 27.7%                   | 29.2%                   |
| New York             | 27.6% | 23.4%                   | 24.9%                   | 25.8%                   | 31.8%                   |
| Pennsylvania         | 25.9% | 17.9%                   | 19.9%                   | 29.3%                   | 30.3%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 26.3% | 21.3%                   | 22.2%                   | 24.6%                   | 31.3%                   |
| Indiana              | 25.4% | 26.3%                   | 15.0%                   | 26.7%                   | 29.5%                   |
| Michigan             | 32.4% | 23.8%                   | 24.3%                   | 33.3%                   | 39.3%                   |
| Ohio                 | 26.9% | 24.8%                   | 19.5%                   | 28.4%                   | 29.9%                   |
| Wisconsin            | 27.2% | 16.0%                   | 21.1%                   | 25.9%                   | 34.9%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 28.1% | 15.1%                   | 24.6%                   | 31.0%                   | 30.4%                   |
| Kansas               | 26.3% | 20.4%                   | 16.2%                   | 30.8%                   | 30.3%                   |
| Minnesota            | 29.7% | 26.3%                   | 23.6%                   | 27.3%                   | 35.5%                   |
| Missouri             | 23.9% | 13.1%                   | 18.2%                   | 26.4%                   | 28.0%                   |
| Nebraska             | 23.2% | 18.7%                   | 20.7%                   | 22.1%                   | 27.7%                   |
| North Dakota         | 28.6% | 20.4%                   | 26.1%                   | 27.0%                   | 33.1%                   |
| South Dakota         | 29.5% | 11.6%                   | 22.4%                   | 28.6%                   | 38.7%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 23.8% | 19.2%                   | 21.4%                   | 19.8%                   | 30.1%                   |
| District of Columbia | 24.0% | 18.9%                   | 20.1%                   | 20.2%                   | 31.1%                   |
| Florida              | 22.9% | 20.0%                   | 14.5%                   | 26.0%                   | 24.8%                   |
| Georgia              | 24.1% | 16.4%                   | 20.8%                   | 22.9%                   | 29.5%                   |
| Maryland             | 24.2% | 16.4%                   | 19.4%                   | 23.8%                   | 28.8%                   |
| North Carolina       | 18.1% | 12.5%                   | 12.6%                   | 17.8%                   | 22.7%                   |
| South Carolina       | 25.7% | 19.5%                   | 21.5%                   | 28.8%                   | 25.9%                   |
| Virginia             | 24.6% | 21.1%                   | 19.4%                   | 24.1%                   | 29.4%                   |
| West Virginia        | 26.6% | 14.7%                   | 24.8%                   | 23.1%                   | 32.7%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 30.7% | 22.3%                   | 28.2%                   | 28.6%                   | 35.3%                   |
| Kentucky             | 29.0% | 18.0%                   | 22.4%                   | 28.7%                   | 36.0%                   |
| Mississippi          | 23.2% | 18.1%                   | 16.6%                   | 22.4%                   | 30.0%                   |
| Tennessee            | 22.2% | 22.7%                   | 16.9%                   | 22.2%                   | 24.7%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 23.8% | 20.1%                   | 21.0%                   | 26.0%                   | 24.9%                   |
| Louisiana            | 24.3% | 16.5%                   | 18.3%                   | 17.6%                   | 33.4%                   |
| Oklahoma             | 24.0% | 29.7%                   | 19.9%                   | 21.0%                   | 27.1%                   |
| Texas                | 24.1% | 21.0%                   | 19.4%                   | 24.3%                   | 27.6%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 22.4% | 23.5%                   | 20.2%                   | 18.0%                   | 26.3%                   |
| Colorado             | 21.5% | 12.4%                   | 16.3%                   | 20.7%                   | 28.9%                   |
| Idaho                | 25.6% | 20.8%                   | 20.4%                   | 22.9%                   | 31.8%                   |
| Montana              | 29.7% | 17.7%                   | 15.6%                   | 28.0%                   | 37.9%                   |
| Nevada               | 22.3% | 18.0%                   | 24.0%                   | 21.3%                   | 23.7%                   |
| New Mexico           | 19.3% | 20.3%                   | 16.5%                   | 18.2%                   | 21.5%                   |
| Utah                 | 32.9% | 21.6%                   | 31.2%                   | 29.9%                   | 38.9%                   |
| Wyoming              | 28.3% | 21.7%                   | 16.9%                   | 25.4%                   | 35.1%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 29.6% | 16.6%                   | 17.5%                   | 24.4%                   | 40.8%                   |
| California           | 24.9% | 21.3%                   | 19.7%                   | 20.8%                   | 32.5%                   |
| Hawaii               | 22.0% | 22.6%                   | 20.8%                   | 19.9%                   | 24.7%                   |
| Oregon               | 18.6% | 16.5%                   | 17.1%                   | 20.7%                   | 18.2%                   |
| Washington           | 20.9% | 14.1%                   | 14.9%                   | 29.4%                   | 20.2%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.26% | 0.60%                   | 0.52%                   | 0.43%                   | 0.48%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 1.93% | 3.35%                   | 3.13%                   | 3.52%                   | 2.64%                   |
| Maine                | 1.25% | 3.51%                   | 2.00%                   | 2.22%                   | 2.66%                   |
| Massachusetts        | 1.45% | 2.24%                   | 2.90%                   | 2.09%                   | 2.12%                   |
| New Hampshire        | 1.37% | 2.58%                   | 3.00%                   | 2.93%                   | 1.70%                   |
| Rhode Island         | 1.55% | 5.68%                   | 2.02%                   | 1.76%                   | 2.61%                   |
| Vermont              | 1.22% | 3.18%                   | 3.38%                   | 1.63%                   | 2.18%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 1.45% | 3.47%                   | 3.22%                   | 2.81%                   | 2.06%                   |
| New York             | 0.95% | 2.11%                   | 2.36%                   | 1.50%                   | 1.57%                   |
| Pennsylvania         | 1.15% | 2.45%                   | 1.36%                   | 2.09%                   | 2.34%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 1.11% | 2.32%                   | 2.31%                   | 1.85%                   | 1.85%                   |
| Indiana              | 1.99% | 6.89%                   | 2.57%                   | 3.32%                   | 3.27%                   |
| Michigan             | 1.74% | 4.02%                   | 2.56%                   | 2.75%                   | 3.33%                   |
| Ohio                 | 1.19% | 3.18%                   | 3.05%                   | 2.08%                   | 1.84%                   |
| Wisconsin            | 1.36% | 4.06%                   | 2.19%                   | 2.06%                   | 2.59%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 1.43% | 2.33%                   | 2.41%                   | 2.68%                   | 2.68%                   |
| Kansas               | 1.72% | 3.35%                   | 1.96%                   | 4.19%                   | 2.00%                   |
| Minnesota            | 1.46% | 3.24%                   | 2.67%                   | 2.07%                   | 2.44%                   |
| Missouri             | 1.32% | 1.98%                   | 2.25%                   | 2.46%                   | 2.15%                   |
| Nebraska             | 1.39% | 2.85%                   | 2.36%                   | 2.37%                   | 2.58%                   |
| North Dakota         | 1.51% | 3.88%                   | 2.52%                   | 2.60%                   | 2.95%                   |
| South Dakota         | 1.37% | 3.05%                   | 2.34%                   | 2.47%                   | 2.16%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 1.50% | 3.19%                   | 2.11%                   | 2.12%                   | 2.95%                   |
| District of Columbia | 1.18% | 2.14%                   | 2.67%                   | 2.74%                   | 1.95%                   |
| Florida              | 1.12% | 2.43%                   | 1.99%                   | 2.24%                   | 1.68%                   |
| Georgia              | 1.37% | 2.77%                   | 1.96%                   | 2.02%                   | 2.67%                   |
| Maryland             | 1.06% | 2.18%                   | 2.74%                   | 1.90%                   | 1.64%                   |
| North Carolina       | 1.21% | 2.47%                   | 2.52%                   | 1.97%                   | 1.76%                   |
| South Carolina       | 1.53% | 3.98%                   | 3.27%                   | 3.90%                   | 2.28%                   |
| Virginia             | 1.16% | 2.98%                   | 2.93%                   | 1.79%                   | 1.59%                   |
| West Virginia        | 2.01% | 2.85%                   | 2.77%                   | 2.31%                   | 4.17%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1.66% | 4.18%                   | 5.40%                   | 2.03%                   | 2.24%                   |
| Kentucky             | 2.53% | 3.41%                   | 2.93%                   | 2.25%                   | 4.58%                   |
| Mississippi          | 1.28% | 2.20%                   | 1.91%                   | 2.41%                   | 2.47%                   |
| Tennessee            | 1.30% | 5.27%                   | 1.69%                   | 2.38%                   | 1.79%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 1.22% | 3.78%                   | 2.27%                   | 2.21%                   | 2.12%                   |
| Louisiana            | 1.43% | 4.02%                   | 1.82%                   | 1.73%                   | 2.73%                   |
| Oklahoma             | 1.30% | 4.25%                   | 3.54%                   | 1.91%                   | 2.06%                   |
| Texas                | 0.97% | 2.49%                   | 2.22%                   | 1.55%                   | 1.74%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 1.39% | 3.21%                   | 2.90%                   | 1.93%                   | 2.50%                   |
| Colorado             | 1.15% | 2.04%                   | 2.00%                   | 2.03%                   | 1.88%                   |
| Idaho                | 1.34% | 4.66%                   | 1.89%                   | 2.42%                   | 2.41%                   |
| Montana              | 2.20% | 4.89%                   | 1.92%                   | 3.09%                   | 3.63%                   |
| Nevada               | 1.16% | 1.82%                   | 1.87%                   | 2.03%                   | 2.42%                   |
| New Mexico           | 1.22% | 5.53%                   | 3.21%                   | 1.72%                   | 1.79%                   |
| Utah                 | 1.38% | 2.44%                   | 2.55%                   | 2.23%                   | 2.36%                   |
| Wyoming              | 1.79% | 4.73%                   | 2.86%                   | 3.34%                   | 2.73%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 2.16% | 4.92%                   | 1.67%                   | 2.43%                   | 4.00%                   |
| California           | 1.19% | 2.18%                   | 2.52%                   | 1.65%                   | 2.23%                   |
| Hawaii               | 1.21% | 3.35%                   | 2.55%                   | 2.14%                   | 2.10%                   |
| Oregon               | 2.10% | 3.02%                   | 2.21%                   | 2.22%                   | 5.01%                   |
| Washington           | 1.67% | 3.03%                   | 2.07%                   | 4.26%                   | 2.21%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 14,634 | 13,776                  | 14,295                  | 14,779                  | 14,887                  |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 15,651 | 12,117                  | 14,595                  | 16,055                  | 16,728                  |
| Maine                | 14,485 | 15,626                  | 13,553                  | 14,743                  | 14,564                  |
| Massachusetts        | 15,550 | 18,153                  | 13,534                  | 14,752                  | 16,353                  |
| New Hampshire        | 17,110 | 15,922                  | 16,639                  | 16,971                  | 17,669                  |
| Rhode Island         | 15,854 | 14,885                  | 14,141                  | 16,648                  | 16,150                  |
| Vermont              | 16,053 | 15,745                  | 17,507                  | 15,748                  | 15,446                  |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 15,998 | 15,305                  | 15,633                  | 16,495                  | 15,849                  |
| New York             | 16,731 | 16,750                  | 17,031                  | 16,677                  | 16,606                  |
| Pennsylvania         | 15,152 | 13,784                  | 15,697                  | 14,909                  | 15,340                  |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 14,343 | 13,217                  | 14,508                  | 14,575                  | 14,317                  |
| Indiana              | 14,788 | 13,508                  | 13,213                  | 14,950                  | 15,691                  |
| Michigan             | 14,541 | 11,993                  | 14,663                  | 14,369                  | 15,253                  |
| Ohio                 | 14,457 | 14,741                  | 14,326                  | 14,950                  | 14,026                  |
| Wisconsin            | 15,079 | 14,020                  | 15,422                  | 16,023                  | 14,418                  |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 13,607 | 12,469                  | 13,567                  | 12,847                  | 14,449                  |
| Kansas               | 13,144 | 13,658                  | 12,793                  | 13,820                  | 12,598                  |
| Minnesota            | 15,360 | 13,405                  | 15,558                  | 16,163                  | 15,274                  |
| Missouri             | 14,212 | 13,543                  | 14,082                  | 14,255                  | 14,405                  |
| Nebraska             | 15,152 | 14,674                  | 14,505                  | 15,050                  | 15,933                  |
| North Dakota         | 14,242 | 12,754                  | 14,729                  | 13,587                  | 14,570                  |
| South Dakota         | 15,503 | 16,299                  | 17,044                  | 14,311                  | 15,578                  |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 14,332 | 14,462                  | 12,962                  | 15,066                  | 14,742                  |
| District of Columbia | 15,986 | 12,132                  | 14,676                  | 16,266                  | 18,022                  |
| Florida              | 14,039 | 13,235                  | 14,556                  | 14,702                  | 13,723                  |
| Georgia              | 14,613 | 13,686                  | 14,827                  | 14,564                  | 14,782                  |
| Maryland             | 15,414 | 13,048                  | 16,284                  | 15,538                  | 15,501                  |
| North Carolina       | 14,686 | 13,744                  | 12,698                  | 13,335                  | 16,318                  |
| South Carolina       | 14,389 | 12,223                  | 14,714                  | 14,652                  | 14,320                  |
| Virginia             | 14,456 | 12,973                  | 15,242                  | 13,596                  | 15,050                  |
| West Virginia        | 16,245 | 15,593                  | 15,473                  | 15,902                  | 16,952                  |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 13,492 | 12,126                  | 13,008                  | 13,279                  | 14,061                  |
| Kentucky             | 15,537 | 15,471                  | 15,107                  | 14,873                  | 16,514                  |
| Mississippi          | 13,696 | 13,671                  | 13,148                  | 14,300                  | 13,532                  |
| Tennessee            | 13,323 | 12,700                  | 11,787                  | 14,668                  | 13,460                  |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 12,432 | 14,150                  | 10,803                  | 13,342                  | 12,339                  |
| Louisiana            | 13,242 | 10,980                  | 13,608                  | 13,124                  | 13,469                  |
| Oklahoma             | 14,123 | 12,378                  | 13,470                  | 13,644                  | 15,039                  |
| Texas                | 13,931 | 12,610                  | 12,914                  | 14,814                  | 14,097                  |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 13,945 | 14,476                  | 13,877                  | 13,555                  | 14,092                  |
| Colorado             | 14,235 | 14,944                  | 12,152                  | 15,043                  | 14,497                  |
| Idaho                | 12,872 | 9,328                   | 14,064                  | 12,810                  | 13,681                  |
| Montana              | 14,148 | 12,191                  | 11,936                  | 14,790                  | 14,582                  |
| Nevada               | 13,291 | 11,214                  | 12,974                  | 12,297                  | 14,908                  |
| New Mexico           | 13,972 | 12,762                  | 15,433                  | 14,414                  | 13,418                  |
| Utah                 | 13,110 | 11,344                  | 12,146                  | 13,305                  | 13,833                  |
| Wyoming              | 15,767 | 12,438                  | 15,130                  | 14,834                  | 16,658                  |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 18,195 | 13,417                  | 16,705                  | 18,834                  | 19,148                  |
| California           | 14,648 | 14,218                  | 14,457                  | 14,333                  | 15,146                  |
| Hawaii               | 12,733 | 9,373                   | 13,081                  | 12,967                  | 13,664                  |
| Oregon               | 15,067 | 11,185                  | 14,600                  | 15,722                  | 15,444                  |
| Washington           | 14,885 | 14,154                  | 12,643                  | 16,428                  | 15,042                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 84.29  | 188.20                  | 174.25                  | 149.31                  | 149.27                  |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 499.88 | 649.26                  | 1,133.76                | 818.25                  | 851.64                  |
| Maine                | 365.91 | 1,402.65                | 420.92                  | 1,012.14                | 423.12                  |
| Massachusetts        | 533.96 | 1,408.28                | 957.54                  | 592.68                  | 701.77                  |
| New Hampshire        | 434.69 | 685.77                  | 901.42                  | 809.58                  | 674.59                  |
| Rhode Island         | 546.73 | 692.17                  | 682.77                  | 1,165.47                | 486.30                  |
| Vermont              | 549.18 | 937.11                  | 1,570.22                | 476.14                  | 626.45                  |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 449.85 | 1,421.35                | 1,424.21                | 821.28                  | 545.50                  |
| New York             | 489.93 | 663.62                  | 933.11                  | 567.87                  | 1,018.17                |
| Pennsylvania         | 332.45 | 866.96                  | 817.05                  | 556.10                  | 518.63                  |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 287.70 | 617.48                  | 491.89                  | 470.55                  | 545.28                  |
| Indiana              | 448.36 | 784.76                  | 808.98                  | 724.30                  | 748.00                  |
| Michigan             | 387.76 | 491.55                  | 739.36                  | 599.59                  | 784.36                  |
| Ohio                 | 344.28 | 1,082.25                | 621.34                  | 634.46                  | 544.27                  |
| Wisconsin            | 400.46 | 1,691.05                | 516.16                  | 860.86                  | 422.25                  |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 274.68 | 1,397.10                | 541.99                  | 522.67                  | 361.94                  |
| Kansas               | 507.73 | 1,081.14                | 734.13                  | 850.48                  | 977.25                  |
| Minnesota            | 343.69 | 480.77                  | 507.73                  | 847.32                  | 441.23                  |
| Missouri             | 399.75 | 763.48                  | 393.45                  | 728.16                  | 835.10                  |
| Nebraska             | 410.54 | 575.11                  | 435.58                  | 878.20                  | 715.96                  |
| North Dakota         | 469.83 | 1,720.01                | 754.42                  | 896.94                  | 691.92                  |
| South Dakota         | 424.38 | 1,681.20                | 857.36                  | 564.97                  | 722.58                  |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 389.51 | 1,072.71                | 742.79                  | 806.43                  | 576.66                  |
| District of Columbia | 672.73 | 420.65                  | 2,070.46                | 1,296.35                | 1,026.28                |
| Florida              | 526.50 | 631.29                  | 556.00                  | 926.91                  | 850.64                  |
| Georgia              | 351.97 | 1,156.09                | 723.38                  | 722.33                  | 506.55                  |
| Maryland             | 508.04 | 609.99                  | 1,917.43                | 660.49                  | 561.54                  |
| North Carolina       | 503.47 | 925.44                  | 597.03                  | 748.41                  | 727.00                  |
| South Carolina       | 410.62 | 1,012.92                | 494.30                  | 544.97                  | 848.64                  |
| Virginia             | 422.46 | 1,008.13                | 875.78                  | 452.33                  | 832.94                  |
| West Virginia        | 440.60 | 1,117.96                | 960.66                  | 900.32                  | 680.16                  |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 372.60 | 828.46                  | 764.42                  | 843.58                  | 484.98                  |
| Kentucky             | 725.61 | 632.25                  | 538.34                  | 900.23                  | 1,773.14                |
| Mississippi          | 388.94 | 634.19                  | 562.59                  | 953.72                  | 495.69                  |
| Tennessee            | 431.77 | 666.85                  | 787.79                  | 1,132.97                | 429.40                  |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 346.38 | 1,337.19                | 552.22                  | 675.63                  | 548.10                  |
| Louisiana            | 385.91 | 1,036.00                | 663.20                  | 591.19                  | 749.41                  |
| Oklahoma             | 355.13 | 1,483.57                | 896.02                  | 568.10                  | 509.82                  |
| Texas                | 303.95 | 475.72                  | 620.50                  | 535.03                  | 532.27                  |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 373.60 | 865.12                  | 711.86                  | 638.42                  | 694.23                  |
| Colorado             | 511.16 | 2,051.51                | 1,092.21                | 646.02                  | 841.49                  |
| Idaho                | 444.78 | 938.37                  | 1,313.38                | 652.70                  | 540.49                  |
| Montana              | 417.21 | 674.74                  | 1,202.39                | 647.87                  | 638.00                  |
| Nevada               | 392.96 | 986.36                  | 611.00                  | 588.63                  | 615.37                  |
| New Mexico           | 511.05 | 998.32                  | 1,524.64                | 1,088.66                | 524.69                  |
| Utah                 | 512.06 | 980.51                  | 700.27                  | 911.00                  | 987.10                  |
| Wyoming              | 726.12 | 1,419.73                | 605.05                  | 1,724.49                | 970.18                  |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 490.63 | 527.61                  | 784.82                  | 672.28                  | 750.85                  |
| California           | 326.92 | 638.07                  | 709.87                  | 708.22                  | 428.89                  |
| Hawaii               | 545.86 | 1,674.66                | 1,519.67                | 749.36                  | 524.62                  |
| Oregon               | 453.40 | 762.62                  | 968.81                  | 682.89                  | 747.88                  |
| Washington           | 520.41 | 1,009.77                | 823.15                  | 1,063.64                | 786.42                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 4,199 | 4,508                   | 4,720                   | 4,319                   | 3,792                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 4,408 | 4,187                   | 3,997                   | 5,060                   | 4,148                   |
| Maine                | 4,011 | 6,333                   | 3,012                   | 4,339                   | 3,883                   |
| Massachusetts        | 4,486 | 6,030                   | 4,939                   | 3,649                   | 4,276                   |
| New Hampshire        | 4,678 | 4,920                   | 5,134                   | 4,969                   | 4,196                   |
| Rhode Island         | 4,429 | 4,051                   | 4,582                   | 4,208                   | 4,652                   |
| Vermont              | 3,896 | 5,195                   | 4,429                   | 4,111                   | 3,220                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 4,033 | 6,553                   | 4,569                   | 3,427                   | 3,826                   |
| New York             | 4,061 | 4,061                   | 3,998                   | 3,302                   | 4,689                   |
| Pennsylvania         | 4,387 | 4,946                   | 5,545                   | 4,180                   | 3,731                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 4,262 | 5,033                   | 5,740                   | 4,132                   | 3,558                   |
| Indiana              | 4,051 | 4,056                   | 5,479                   | 3,301                   | 3,959                   |
| Michigan             | 3,365 | 3,905                   | 3,742                   | 3,354                   | 3,012                   |
| Ohio                 | 3,883 | 3,193                   | 3,747                   | 4,188                   | 3,855                   |
| Wisconsin            | 4,388 | 4,312                   | 4,473                   | 4,861                   | 3,954                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 3,375 | 3,717                   | 3,501                   | 3,272                   | 3,341                   |
| Kansas               | 4,002 | 4,405                   | 4,805                   | 4,443                   | 2,998                   |
| Minnesota            | 3,930 | 3,225                   | 6,326                   | 3,311                   | 3,517                   |
| Missouri             | 3,938 | 4,240                   | 4,590                   | 3,264                   | 4,132                   |
| Nebraska             | 5,050 | 5,006                   | 5,530                   | 5,413                   | 4,236                   |
| North Dakota         | 4,219 | 4,872                   | 3,484                   | 4,647                   | 4,285                   |
| South Dakota         | 4,774 | 4,115                   | 5,306                   | 4,658                   | 4,688                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 4,110 | 3,582                   | 4,380                   | 3,904                   | 4,177                   |
| District of Columbia | 4,294 | 3,055                   | 4,491                   | 4,685                   | 4,348                   |
| Florida              | 4,213 | 4,846                   | 5,644                   | 4,796                   | 3,390                   |
| Georgia              | 4,036 | 4,685                   | 5,125                   | 4,162                   | 3,111                   |
| Maryland             | 4,549 | 4,211                   | 5,900                   | 4,588                   | 4,012                   |
| North Carolina       | 4,863 | 4,885                   | 5,197                   | 4,222                   | 5,035                   |
| South Carolina       | 3,773 | 5,449                   | 5,019                   | 3,760                   | 3,091                   |
| Virginia             | 4,136 | 4,641                   | 4,551                   | 4,260                   | 3,723                   |
| West Virginia        | 3,942 | 5,854                   | 3,464                   | 4,511                   | 3,375                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 4,059 | 4,158                   | 4,370                   | 3,694                   | 4,157                   |
| Kentucky             | 3,573 | 3,605                   | 3,898                   | 3,752                   | 3,186                   |
| Mississippi          | 4,396 | 6,549                   | 4,813                   | 4,277                   | 3,811                   |
| Tennessee            | 4,314 | 5,394                   | 3,149                   | 5,410                   | 3,965                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 4,501 | 5,915                   | 3,694                   | 5,837                   | 3,684                   |
| Louisiana            | 4,785 | 3,871                   | 5,243                   | 5,448                   | 4,226                   |
| Oklahoma             | 4,705 | 5,683                   | 4,904                   | 4,875                   | 4,319                   |
| Texas                | 4,455 | 4,224                   | 5,217                   | 4,710                   | 4,045                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 4,512 | 4,506                   | 5,434                   | 4,965                   | 3,753                   |
| Colorado             | 4,142 | 4,376                   | 4,010                   | 4,806                   | 3,609                   |
| Idaho                | 3,851 | 2,760                   | 4,126                   | 4,011                   | 3,984                   |
| Montana              | 3,775 | 4,187                   | 3,970                   | 3,824                   | 3,623                   |
| Nevada               | 3,863 | 4,275                   | 4,003                   | 3,644                   | 3,826                   |
| New Mexico           | 4,379 | 3,371                   | 4,605                   | 4,210                   | 4,692                   |
| Utah                 | 3,724 | 3,552                   | 3,537                   | 4,345                   | 3,282                   |
| Wyoming              | 4,177 | 3,936                   | 4,635                   | 4,280                   | 4,050                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 4,469 | 4,496                   | 4,190                   | 5,337                   | 3,777                   |
| California           | 4,383 | 4,450                   | 4,724                   | 5,343                   | 3,304                   |
| Hawaii               | 3,733 | 2,280 *                 | 3,038                   | 5,329                   | 3,486                   |
| Oregon               | 3,492 | 4,729                   | 3,487                   | 3,732                   | 3,124                   |
| Washington           | 3,983 | 4,003                   | 4,503                   | 3,726                   | 3,914                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 64.35  | 138.49                  | 136.99                  | 120.64                  | 103.92                  |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 368.55 | 999.39                  | 638.07                  | 949.36                  | 288.86                  |
| Maine                | 251.13 | 869.27                  | 198.54                  | 501.46                  | 373.42                  |
| Massachusetts        | 213.03 | 580.41                  | 292.10                  | 378.27                  | 287.23                  |
| New Hampshire        | 412.27 | 856.07                  | 698.01                  | 1,049.79                | 308.61                  |
| Rhode Island         | 240.71 | 514.54                  | 406.69                  | 304.47                  | 544.29                  |
| Vermont              | 193.44 | 559.83                  | 342.60                  | 385.14                  | 277.98                  |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 326.70 | 1,815.71                | 705.71                  | 475.04                  | 339.12                  |
| New York             | 427.85 | 716.94                  | 486.67                  | 494.48                  | 931.85                  |
| Pennsylvania         | 260.30 | 510.12                  | 677.36                  | 357.49                  | 366.04                  |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 209.75 | 730.26                  | 556.19                  | 336.16                  | 283.34                  |
| Indiana              | 375.99 | 366.70                  | 582.80                  | 407.16                  | 725.67                  |
| Michigan             | 225.48 | 774.79                  | 504.41                  | 366.14                  | 362.75                  |
| Ohio                 | 320.57 | 419.88                  | 391.64                  | 777.89                  | 391.08                  |
| Wisconsin            | 238.75 | 531.31                  | 370.90                  | 514.68                  | 405.01                  |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 238.54 | 372.42                  | 266.55                  | 202.63                  | 526.97                  |
| Kansas               | 248.79 | 767.81                  | 568.67                  | 436.63                  | 326.80                  |
| Minnesota            | 311.87 | 341.15                  | 1,179.68                | 351.60                  | 349.63                  |
| Missouri             | 199.42 | 610.06                  | 290.48                  | 314.72                  | 321.81                  |
| Nebraska             | 341.10 | 351.22                  | 521.01                  | 769.20                  | 386.02                  |
| North Dakota         | 277.59 | 1,029.07                | 312.04                  | 566.00                  | 486.11                  |
| South Dakota         | 238.44 | 679.96                  | 666.43                  | 348.91                  | 388.53                  |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 252.03 | 1,064.97                | 400.35                  | 402.54                  | 450.75                  |
| District of Columbia | 243.48 | 452.84                  | 510.02                  | 459.79                  | 401.21                  |
| Florida              | 342.02 | 607.53                  | 405.18                  | 378.43                  | 469.42                  |
| Georgia              | 201.41 | 619.67                  | 545.52                  | 295.59                  | 207.62                  |
| Maryland             | 301.37 | 783.21                  | 895.68                  | 575.75                  | 352.84                  |
| North Carolina       | 616.17 | 941.51                  | 458.50                  | 410.66                  | 1,216.82                |
| South Carolina       | 268.81 | 514.45                  | 652.71                  | 468.97                  | 363.99                  |
| Virginia             | 223.33 | 571.10                  | 433.28                  | 393.93                  | 387.90                  |
| West Virginia        | 370.30 | 1,171.76                | 460.94                  | 792.18                  | 464.62                  |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 283.63 | 732.67                  | 553.49                  | 293.76                  | 539.93                  |
| Kentucky             | 317.14 | 527.89                  | 389.23                  | 515.19                  | 664.25                  |
| Mississippi          | 250.01 | 1,124.53                | 412.47                  | 426.52                  | 390.73                  |
| Tennessee            | 394.65 | 1,275.87                | 828.30                  | 645.77                  | 487.11                  |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 283.02 | 1,008.96                | 436.25                  | 607.45                  | 350.71                  |
| Louisiana            | 376.39 | 723.55                  | 771.28                  | 502.50                  | 615.34                  |
| Oklahoma             | 270.43 | 882.05                  | 649.42                  | 470.51                  | 387.51                  |
| Texas                | 181.44 | 494.53                  | 399.89                  | 342.00                  | 292.66                  |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 225.30 | 451.60                  | 475.80                  | 295.18                  | 403.31                  |
| Colorado             | 220.81 | 466.64                  | 513.81                  | 479.83                  | 287.52                  |
| Idaho                | 215.96 | 465.30                  | 494.35                  | 426.39                  | 320.48                  |
| Montana              | 279.94 | 799.93                  | 798.70                  | 501.78                  | 399.38                  |
| Nevada               | 223.47 | 641.47                  | 694.52                  | 426.60                  | 306.05                  |
| New Mexico           | 202.98 | 394.04                  | 704.27                  | 401.65                  | 216.65                  |
| Utah                 | 283.97 | 541.66                  | 303.67                  | 686.11                  | 378.38                  |
| Wyoming              | 602.91 | 726.72                  | 384.10                  | 1,086.49                | 963.53                  |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 322.35 | 850.60                  | 528.10                  | 407.24                  | 358.97                  |
| California           | 321.28 | 481.56                  | 828.31                  | 704.17                  | 301.85                  |
| Hawaii               | 360.23 | 691.53 *                | 614.56                  | 646.79                  | 473.15                  |
| Oregon               | 318.12 | 406.41                  | 342.70                  | 329.50                  | 634.08                  |
| Washington           | 303.03 | 684.88                  | 645.11                  | 464.29                  | 562.58                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 28.7% | 32.7%                   | 33.0%                   | 29.2%                   | 25.5%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 28.2% | 34.6%                   | 27.4%                   | 31.5%                   | 24.8%                   |
| Maine                | 27.7% | 40.5%                   | 22.2%                   | 29.4%                   | 26.7%                   |
| Massachusetts        | 28.8% | 33.2%                   | 36.5%                   | 24.7%                   | 26.1%                   |
| New Hampshire        | 27.3% | 30.9%                   | 30.9%                   | 29.3%                   | 23.8%                   |
| Rhode Island         | 27.9% | 27.2%                   | 32.4%                   | 25.3%                   | 28.8%                   |
| Vermont              | 24.3% | 33.0%                   | 25.3%                   | 26.1%                   | 20.8%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 25.2% | 42.8%                   | 29.2%                   | 20.8%                   | 24.1%                   |
| New York             | 24.3% | 24.2%                   | 23.5%                   | 19.8%                   | 28.2%                   |
| Pennsylvania         | 29.0% | 35.9%                   | 35.3%                   | 28.0%                   | 24.3%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 29.7% | 38.1%                   | 39.6%                   | 28.4%                   | 24.9%                   |
| Indiana              | 27.4% | 30.0%                   | 41.5%                   | 22.1%                   | 25.2%                   |
| Michigan             | 23.1% | 32.6%                   | 25.5%                   | 23.3%                   | 19.7%                   |
| Ohio                 | 26.9% | 21.7%                   | 26.2%                   | 28.0%                   | 27.5%                   |
| Wisconsin            | 29.1% | 30.8%                   | 29.0%                   | 30.3%                   | 27.4%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 24.8% | 29.8%                   | 25.8%                   | 25.5%                   | 23.1%                   |
| Kansas               | 30.4% | 32.2%                   | 37.6%                   | 32.1%                   | 23.8%                   |
| Minnesota            | 25.6% | 24.1%                   | 40.7%                   | 20.5%                   | 23.0%                   |
| Missouri             | 27.7% | 31.3%                   | 32.6%                   | 22.9%                   | 28.7%                   |
| Nebraska             | 33.3% | 34.1%                   | 38.1%                   | 36.0%                   | 26.6%                   |
| North Dakota         | 29.6% | 38.2%                   | 23.7%                   | 34.2%                   | 29.4%                   |
| South Dakota         | 30.8% | 25.2%                   | 31.1%                   | 32.5%                   | 30.1%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 28.7% | 24.8% *                 | 33.8%                   | 25.9%                   | 28.3%                   |
| District of Columbia | 26.9% | 25.2%                   | 30.6%                   | 28.8%                   | 24.1%                   |
| Florida              | 30.0% | 36.6%                   | 38.8%                   | 32.6%                   | 24.7%                   |
| Georgia              | 27.6% | 34.2%                   | 34.6%                   | 28.6%                   | 21.0%                   |
| Maryland             | 29.5% | 32.3%                   | 36.2%                   | 29.5%                   | 25.9%                   |
| North Carolina       | 33.1% | 35.5%                   | 40.9%                   | 31.7%                   | 30.9%                   |
| South Carolina       | 26.2% | 44.6%                   | 34.1%                   | 25.7%                   | 21.6%                   |
| Virginia             | 28.6% | 35.8%                   | 29.9%                   | 31.3%                   | 24.7%                   |
| West Virginia        | 24.3% | 37.5%                   | 22.4%                   | 28.4%                   | 19.9%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 30.1% | 34.3%                   | 33.6%                   | 27.8%                   | 29.6%                   |
| Kentucky             | 23.0% | 23.3%                   | 25.8%                   | 25.2%                   | 19.3% *                 |
| Mississippi          | 32.1% | 47.9%                   | 36.6%                   | 29.9%                   | 28.2%                   |
| Tennessee            | 32.4% | 42.5%                   | 26.7%                   | 36.9%                   | 29.5%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 36.2% | 41.8%                   | 34.2%                   | 43.7%                   | 29.9%                   |
| Louisiana            | 36.1% | 35.3%                   | 38.5%                   | 41.5%                   | 31.4%                   |
| Oklahoma             | 33.3% | 45.9%                   | 36.4%                   | 35.7%                   | 28.7%                   |
| Texas                | 32.0% | 33.5%                   | 40.4%                   | 31.8%                   | 28.7%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 32.4% | 31.1%                   | 39.2%                   | 36.6%                   | 26.6%                   |
| Colorado             | 29.1% | 29.3%                   | 33.0%                   | 32.0%                   | 24.9%                   |
| Idaho                | 29.9% | 29.6%                   | 29.3%                   | 31.3%                   | 29.1%                   |
| Montana              | 26.7% | --                      | 33.3%                   | 25.9%                   | 24.8%                   |
| Nevada               | 29.1% | 38.1%                   | 30.9%                   | 29.6%                   | 25.7%                   |
| New Mexico           | 31.3% | 26.4%                   | 29.8%                   | 29.2%                   | 35.0%                   |
| Utah                 | 28.4% | 31.3%                   | 29.1%                   | 32.7%                   | 23.7%                   |
| Wyoming              | 26.5% | --                      | 30.6%                   | 28.8%                   | 24.3%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 24.6% | 33.5%                   | 25.1%                   | 28.3%                   | 19.7%                   |
| California           | 29.9% | 31.3%                   | 32.7%                   | 37.3%                   | 21.8%                   |
| Hawaii               | 29.3% | 24.3%                   | 23.2%                   | 41.1%                   | 25.5%                   |
| Oregon               | 23.2% | 42.3%                   | 23.9%                   | 23.7%                   | 20.2%                   |
| Washington           | 26.8% | 28.3%                   | 35.6%                   | 22.7%                   | 26.0%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table VIII.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.39% | 0.93%                   | 0.89%                   | 0.73%                   | 0.61%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 2.17% | 9.07%                   | 3.43%                   | 5.50%                   | 1.68%                   |
| Maine                | 1.56% | 4.78%                   | 1.19%                   | 3.42%                   | 2.33%                   |
| Massachusetts        | 1.27% | 2.42%                   | 2.53%                   | 2.15%                   | 1.60%                   |
| New Hampshire        | 2.21% | 5.77%                   | 3.88%                   | 5.62%                   | 1.48%                   |
| Rhode Island         | 1.58% | 2.86%                   | 2.47%                   | 1.99%                   | 3.03%                   |
| Vermont              | 1.18% | 4.09%                   | 2.61%                   | 2.17%                   | 1.78%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 1.98% | 8.44%                   | 3.00%                   | 2.98%                   | 1.98%                   |
| New York             | 2.21% | 4.28%                   | 3.51%                   | 2.72%                   | 4.37%                   |
| Pennsylvania         | 1.65% | 4.25%                   | 3.78%                   | 2.58%                   | 2.23%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 1.43% | 6.32%                   | 3.54%                   | 2.46%                   | 1.72%                   |
| Indiana              | 2.59% | 1.96%                   | 6.01%                   | 2.77%                   | 4.09%                   |
| Michigan             | 1.34% | 6.36%                   | 3.13%                   | 2.17%                   | 1.88%                   |
| Ohio                 | 2.04% | 2.59%                   | 2.74%                   | 4.64%                   | 2.70%                   |
| Wisconsin            | 1.50% | 3.48%                   | 2.47%                   | 3.22%                   | 2.53%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 1.72% | 2.18%                   | 1.84%                   | 1.50%                   | 3.49%                   |
| Kansas               | 1.82% | 6.82%                   | 3.58%                   | 3.20%                   | 2.48%                   |
| Minnesota            | 2.07% | 2.78%                   | 6.80%                   | 2.61%                   | 2.24%                   |
| Missouri             | 1.50% | 4.21%                   | 1.93%                   | 2.61%                   | 2.35%                   |
| Nebraska             | 2.23% | 2.57%                   | 3.17%                   | 4.61%                   | 2.95%                   |
| North Dakota         | 1.75% | 5.44%                   | 2.01%                   | 3.14%                   | 3.08%                   |
| South Dakota         | 1.41% | 6.07%                   | 3.73%                   | 2.23%                   | 2.10%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 1.85% | 9.03% *                 | 2.00%                   | 2.49%                   | 3.12%                   |
| District of Columbia | 1.50% | 3.94%                   | 2.45%                   | 3.36%                   | 2.04%                   |
| Florida              | 1.86% | 3.54%                   | 2.68%                   | 2.10%                   | 2.79%                   |
| Georgia              | 1.44% | 4.48%                   | 3.19%                   | 2.60%                   | 1.70%                   |
| Maryland             | 1.65% | 4.98%                   | 3.60%                   | 3.60%                   | 2.18%                   |
| North Carolina       | 3.93% | 5.85%                   | 4.26%                   | 2.86%                   | 7.01%                   |
| South Carolina       | 2.05% | 4.20%                   | 4.30%                   | 2.99%                   | 3.23%                   |
| Virginia             | 1.33% | 5.65%                   | 3.13%                   | 2.52%                   | 1.89%                   |
| West Virginia        | 2.08% | 5.72%                   | 3.45%                   | 4.26%                   | 2.51%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 2.06% | 7.59%                   | 3.87%                   | 2.81%                   | 3.47%                   |
| Kentucky             | 2.95% | 3.87%                   | 2.70%                   | 4.66%                   | 5.89% *                 |
| Mississippi          | 1.82% | 7.06%                   | 2.79%                   | 3.13%                   | 2.73%                   |
| Tennessee            | 2.44% | 9.09%                   | 5.59%                   | 3.59%                   | 3.50%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 2.03% | 5.02%                   | 3.87%                   | 3.90%                   | 3.16%                   |
| Louisiana            | 2.27% | 4.97%                   | 4.87%                   | 3.24%                   | 3.56%                   |
| Oklahoma             | 2.01% | 8.20%                   | 3.66%                   | 3.66%                   | 2.68%                   |
| Texas                | 1.23% | 3.71%                   | 2.80%                   | 2.29%                   | 1.89%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 1.55% | 2.52%                   | 3.29%                   | 2.49%                   | 2.59%                   |
| Colorado             | 1.30% | 2.59%                   | 4.14%                   | 2.86%                   | 1.53%                   |
| Idaho                | 1.58% | 6.22%                   | 4.03%                   | 3.04%                   | 2.27%                   |
| Montana              | 1.98% | --                      | 5.33%                   | 3.12%                   | 3.04%                   |
| Nevada               | 1.55% | 4.81%                   | 4.43%                   | 2.81%                   | 2.17%                   |
| New Mexico           | 1.95% | 2.48%                   | 6.55%                   | 3.80%                   | 2.32%                   |
| Utah                 | 2.17% | 3.97%                   | 2.79%                   | 4.40%                   | 3.13%                   |
| Wyoming              | 2.88% | --                      | 2.80%                   | 5.61%                   | 4.55%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 1.63% | 6.55%                   | 2.89%                   | 2.06%                   | 1.59%                   |
| California           | 1.85% | 3.28%                   | 4.80%                   | 3.57%                   | 1.94%                   |
| Hawaii               | 2.49% | 3.77%                   | 3.69%                   | 5.27%                   | 3.04%                   |
| Oregon               | 2.22% | 4.31%                   | 3.06%                   | 2.48%                   | 4.15%                   |
| Washington           | 1.90% | 4.02%                   | 4.65%                   | 3.32%                   | 2.78%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

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



**Table VIII.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 18.4% | 16.3%                   | 16.4%                   | 18.6%                   | 20.1%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 17.5% | 15.2%                   | 17.7%                   | 17.8%                   | 17.7%                   |
| Maine                | 18.2% | 13.3%                   | 16.2%                   | 16.6%                   | 22.1%                   |
| Massachusetts        | 18.6% | 19.4%                   | 17.0%                   | 19.3%                   | 18.5%                   |
| New Hampshire        | 20.3% | 14.7% *                 | 15.9%                   | 21.6%                   | 23.5%                   |
| Rhode Island         | 16.6% | 9.4%                    | 15.6%                   | 18.7%                   | 18.1%                   |
| Vermont              | 21.3% | 18.4%                   | 23.3%                   | 19.7%                   | 22.0%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 19.8% | 14.4%                   | 16.6%                   | 21.1%                   | 21.9%                   |
| New York             | 19.0% | 15.5%                   | 19.4%                   | 18.3%                   | 20.3%                   |
| Pennsylvania         | 18.8% | 15.9%                   | 16.3%                   | 18.1%                   | 22.3%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 19.4% | 16.3%                   | 16.0%                   | 22.1%                   | 19.9%                   |
| Indiana              | 20.0% | 15.2%                   | 19.4%                   | 21.5%                   | 20.6%                   |
| Michigan             | 20.0% | 17.2%                   | 19.8%                   | 20.6%                   | 20.4%                   |
| Ohio                 | 19.3% | 15.9%                   | 15.0%                   | 21.5%                   | 20.8%                   |
| Wisconsin            | 18.5% | 20.1%                   | 19.0%                   | 18.5%                   | 17.8%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 16.6% | 17.5%                   | 12.3%                   | 17.3%                   | 18.5%                   |
| Kansas               | 16.6% | 12.5%                   | 17.2%                   | 17.7%                   | 16.7%                   |
| Minnesota            | 16.8% | 17.0%                   | 14.7%                   | 14.2%                   | 19.7%                   |
| Missouri             | 18.7% | 19.1%                   | 17.5%                   | 19.4%                   | 18.8%                   |
| Nebraska             | 17.0% | 17.2%                   | 15.2%                   | 19.4%                   | 16.3%                   |
| North Dakota         | 14.8% | 7.4%                    | 13.4%                   | 15.5%                   | 16.4%                   |
| South Dakota         | 14.1% | 9.6%                    | 13.4%                   | 14.3%                   | 15.4%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 16.7% | 15.1%                   | 19.9%                   | 12.6%                   | 18.8%                   |
| District of Columbia | 17.7% | 18.7%                   | 15.1%                   | 20.2%                   | 17.0%                   |
| Florida              | 18.1% | 17.1%                   | 14.2%                   | 15.0%                   | 22.4%                   |
| Georgia              | 17.9% | 16.4%                   | 17.2%                   | 18.3%                   | 18.4%                   |
| Maryland             | 17.4% | 17.7%                   | 17.7%                   | 14.1%                   | 19.8%                   |
| North Carolina       | 18.8% | 17.7%                   | 17.1%                   | 14.4%                   | 23.6%                   |
| South Carolina       | 17.5% | 12.5%                   | 14.3%                   | 20.6%                   | 17.2%                   |
| Virginia             | 18.3% | 15.8%                   | 15.2%                   | 18.8%                   | 20.8%                   |
| West Virginia        | 16.7% | 13.6%                   | 13.8%                   | 18.6%                   | 17.5%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 14.9% | 13.2%                   | 11.9%                   | 15.8%                   | 16.3%                   |
| Kentucky             | 18.0% | 19.9%                   | 15.8%                   | 22.3%                   | 15.6%                   |
| Mississippi          | 18.9% | 16.7%                   | 16.2%                   | 17.0%                   | 23.1%                   |
| Tennessee            | 20.5% | 16.1%                   | 24.0%                   | 18.0%                   | 22.3%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 18.8% | 21.7%                   | 17.0%                   | 17.8%                   | 20.3%                   |
| Louisiana            | 20.3% | 13.5%                   | 19.8%                   | 21.9%                   | 20.9%                   |
| Oklahoma             | 17.2% | 14.3%                   | 11.7%                   | 18.1%                   | 20.6%                   |
| Texas                | 19.1% | 19.7%                   | 15.3%                   | 17.9%                   | 21.9%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 17.8% | 17.3%                   | 14.9%                   | 20.3%                   | 17.7%                   |
| Colorado             | 19.3% | 15.2%                   | 16.5%                   | 21.1%                   | 21.3%                   |
| Idaho                | 17.3% | 20.7%                   | 15.0%                   | 17.2%                   | 17.6%                   |
| Montana              | 16.8% | 12.1%                   | 15.2%                   | 18.5%                   | 16.9%                   |
| Nevada               | 18.3% | 20.3%                   | 14.1%                   | 18.6%                   | 19.7%                   |
| New Mexico           | 20.5% | 21.8%                   | 14.8%                   | 20.4%                   | 23.1%                   |
| Utah                 | 17.8% | 14.1%                   | 17.2%                   | 19.9%                   | 17.4%                   |
| Wyoming              | 16.3% | 11.3%                   | 11.5%                   | 17.7%                   | 18.4%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 19.9% | 17.1%                   | 16.4%                   | 25.2%                   | 18.4%                   |
| California           | 17.7% | 14.2%                   | 16.6%                   | 19.1%                   | 18.2%                   |
| Hawaii               | 16.0% | 12.8%                   | 14.8%                   | 15.1%                   | 19.8%                   |
| Oregon               | 18.8% | 12.9%                   | 15.6%                   | 18.7%                   | 22.3%                   |
| Washington           | 16.4% | 14.3%                   | 13.5%                   | 16.2%                   | 19.2%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2021**

| Division and State   | Total | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|-------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 0.19% | 0.42%                   | 0.38%                   | 0.33%                   | 0.35%                   |
| New England:         |       |                         |                         |                         |                         |
| Connecticut          | 0.95% | 2.87%                   | 1.62%                   | 1.73%                   | 1.72%                   |
| Maine                | 0.99% | 2.08%                   | 2.28%                   | 1.66%                   | 1.55%                   |
| Massachusetts        | 0.78% | 2.10%                   | 2.66%                   | 0.88%                   | 1.19%                   |
| New Hampshire        | 1.02% | 4.59% *                 | 1.57%                   | 1.35%                   | 1.76%                   |
| Rhode Island         | 0.93% | 2.46%                   | 2.03%                   | 1.20%                   | 1.56%                   |
| Vermont              | 0.90% | 1.76%                   | 1.56%                   | 1.50%                   | 1.62%                   |
| Middle Atlantic:     |       |                         |                         |                         |                         |
| New Jersey           | 1.23% | 2.33%                   | 1.97%                   | 2.67%                   | 1.68%                   |
| New York             | 0.82% | 1.24%                   | 1.85%                   | 1.56%                   | 1.29%                   |
| Pennsylvania         | 0.83% | 1.69%                   | 1.18%                   | 1.23%                   | 1.71%                   |
| East North Central:  |       |                         |                         |                         |                         |
| Illinois             | 0.77% | 1.67%                   | 1.36%                   | 1.33%                   | 1.44%                   |
| Indiana              | 1.13% | 2.56%                   | 3.92%                   | 1.63%                   | 1.59%                   |
| Michigan             | 0.96% | 2.22%                   | 2.26%                   | 1.55%                   | 1.69%                   |
| Ohio                 | 0.88% | 1.60%                   | 1.36%                   | 1.84%                   | 1.36%                   |
| Wisconsin            | 0.85% | 3.07%                   | 1.59%                   | 1.56%                   | 1.35%                   |
| West North Central:  |       |                         |                         |                         |                         |
| Iowa                 | 1.00% | 2.37%                   | 1.43%                   | 1.90%                   | 1.92%                   |
| Kansas               | 0.94% | 1.82%                   | 2.05%                   | 2.08%                   | 1.30%                   |
| Minnesota            | 1.03% | 2.10%                   | 2.19%                   | 1.34%                   | 2.03%                   |
| Missouri             | 0.98% | 2.49%                   | 2.64%                   | 1.66%                   | 1.57%                   |
| Nebraska             | 0.96% | 1.87%                   | 1.31%                   | 1.97%                   | 1.64%                   |
| North Dakota         | 1.05% | 2.07%                   | 2.31%                   | 2.17%                   | 1.67%                   |
| South Dakota         | 0.85% | 2.19%                   | 1.74%                   | 1.56%                   | 1.35%                   |
| South Atlantic:      |       |                         |                         |                         |                         |
| Delaware             | 1.14% | 3.70%                   | 2.74%                   | 1.89%                   | 1.27%                   |
| District of Columbia | 0.86% | 1.68%                   | 1.87%                   | 2.18%                   | 1.35%                   |
| Florida              | 1.46% | 1.80%                   | 1.25%                   | 1.34%                   | 2.76%                   |
| Georgia              | 0.89% | 1.77%                   | 1.72%                   | 1.99%                   | 1.44%                   |
| Maryland             | 1.36% | 2.42%                   | 2.25%                   | 2.93%                   | 1.67%                   |
| North Carolina       | 1.06% | 2.77%                   | 2.56%                   | 1.37%                   | 1.90%                   |
| South Carolina       | 0.95% | 2.02%                   | 1.40%                   | 1.63%                   | 1.66%                   |
| Virginia             | 0.84% | 2.15%                   | 1.32%                   | 1.65%                   | 1.35%                   |
| West Virginia        | 1.04% | 2.24%                   | 1.81%                   | 1.69%                   | 1.92%                   |
| East South Central:  |       |                         |                         |                         |                         |
| Alabama              | 1.19% | 2.36%                   | 1.61%                   | 2.03%                   | 2.38%                   |
| Kentucky             | 1.78% | 3.34%                   | 1.51%                   | 1.45%                   | 3.91%                   |
| Mississippi          | 0.94% | 2.60%                   | 1.61%                   | 2.21%                   | 1.11%                   |
| Tennessee            | 1.18% | 1.97%                   | 3.66%                   | 2.00%                   | 1.67%                   |
| West South Central:  |       |                         |                         |                         |                         |
| Arkansas             | 0.95% | 3.26%                   | 1.82%                   | 1.57%                   | 1.61%                   |
| Louisiana            | 1.11% | 2.42%                   | 2.29%                   | 1.64%                   | 2.01%                   |
| Oklahoma             | 1.09% | 2.01%                   | 1.75%                   | 2.02%                   | 1.64%                   |
| Texas                | 0.75% | 1.63%                   | 1.54%                   | 1.34%                   | 1.19%                   |
| Mountain:            |       |                         |                         |                         |                         |
| Arizona              | 1.11% | 2.34%                   | 1.96%                   | 2.74%                   | 1.61%                   |
| Colorado             | 1.04% | 2.98%                   | 2.20%                   | 1.75%                   | 1.66%                   |
| Idaho                | 0.89% | 2.89%                   | 1.79%                   | 1.49%                   | 1.40%                   |
| Montana              | 1.12% | 3.40%                   | 2.48%                   | 1.53%                   | 1.97%                   |
| Nevada               | 1.01% | 1.66%                   | 1.29%                   | 1.78%                   | 2.08%                   |
| New Mexico           | 1.08% | 4.65%                   | 2.14%                   | 1.73%                   | 1.74%                   |
| Utah                 | 0.83% | 1.38%                   | 1.44%                   | 1.22%                   | 1.69%                   |
| Wyoming              | 1.37% | 2.29%                   | 1.64%                   | 3.38%                   | 2.05%                   |
| Pacific:             |       |                         |                         |                         |                         |
| Alaska               | 1.82% | 2.82%                   | 3.17%                   | 4.17%                   | 1.85%                   |
| California           | 0.69% | 1.68%                   | 1.72%                   | 1.31%                   | 0.99%                   |
| Hawaii               | 0.94% | 2.26%                   | 1.71%                   | 1.24%                   | 2.18%                   |
| Oregon               | 1.57% | 1.50%                   | 1.99%                   | 1.52%                   | 4.25%                   |
| Washington           | 1.07% | 2.97%                   | 1.74%                   | 2.25%                   | 1.58%                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.