

**Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2018**

<b>STATE/AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>ALABAMA</b>					
Birmingham-Hoover	49.7%	87.5%	78.6%	70.8%	55.7%
Remainder of state	50.5%	86.5%	85.2%	62.1%	53.0%
<b>ALASKA</b>					
Anchorage	43.2%	78.1%	78.6%	75.4%	59.3%
Remainder of state	32.5%	69.3%	75.1%	77.7%	58.4%
<b>ARIZONA</b>					
Phoenix-Mesa-Scottsdale	47.9%	90.8%	78.1%	68.7%	53.7%
Remainder of state	43.5%	77.6%	76.3%	75.0%	57.3%
<b>ARKANSAS</b>					
Little Rock-North Little Rock-Conway	64.5%	86.5%	78.0%	75.0%	58.5%
Remainder of state	35.5%	79.6%	76.6%	74.5%	57.1%
<b>CALIFORNIA</b>					
Los Angeles-Long Beach-Anaheim	45.6%	87.6%	77.7%	70.8%	55.0%
Riverside-San Bernardino-Ontario	46.8%	85.6%	76.9%	66.8%	51.4%
Sacramento--Roseville--Arden-Arcade	42.6%	78.2%	75.7%	69.7%	52.8%
San Diego-Carlsbad	37.1%	81.5%	80.4%	79.3%	63.7%
San Francisco-Oakland-Hayward	51.6%	84.5%	82.9%	73.8%	61.1%
San Jose-Sunnyvale-Santa Clara	52.0%	91.0%	78.5%	75.4%	59.1%
Remainder of state	51.4%	84.9%	77.0%	67.5%	52.0%
<b>COLORADO</b>					
Denver-Aurora-Lakewood	52.6%	85.3%	79.2%	76.5%	60.6%
Remainder of state	35.6%	76.0%	78.2%	67.5%	52.8%
<b>CONNECTICUT</b>					
Bridgeport-Stamford-Norwalk	44.5%	83.5%	66.7%	78.6%	52.4%
Hartford-West Hartford-East Hartford	51.5%	84.6%	75.7%	74.0%	56.1%
New Haven-Milford	56.8%	90.7%	71.9%	79.3%	57.0%
Remainder of state	55.8%	84.0%	84.5%	67.1%	56.6%
<b>DELAWARE</b>					
Philadelphia-Camden-Wilmington, DE portion	46.9%	84.2%	80.7%	71.0%	57.3%
Remainder of state	43.7%	78.6%	68.3%	77.2%	52.7%
<b>DISTRICT OF COLUMBIA</b>					
Washington-Arlington-Alexandria, DC portion	69.2%	93.6%	83.8%	74.4%	62.3%
<b>FLORIDA</b>					
Miami-Fort Lauderdale-West Palm Beach	36.8%	84.8%	82.8%	75.6%	62.7%
Orlando-Kissimmee-Sanford	39.8%	89.1%	81.2%	68.3%	55.4%
Tampa-St. Petersburg-Clearwater	45.9%	90.5%	68.9%	72.1%	49.7%
Remainder of state	44.5%	81.2%	68.1%	75.3%	51.3%
<b>GEORGIA</b>					
Atlanta-Sandy Springs-Roswell	46.0%	85.8%	79.0%	70.4%	55.6%
Remainder of state	37.4%	79.4%	81.0%	74.3%	60.2%
<b>HAWAII</b>					
Urban Honolulu	79.2%	94.7%	73.9%	78.8%	58.2%
Remainder of state	86.1%	98.3%	81.2%	85.4%	69.3%
<b>IDAHO</b>					
Boise City	41.1%	77.6%	76.3%	79.0%	60.3%
Remainder of state	35.5%	69.7%	78.5%	80.9%	63.5%
<b>ILLINOIS</b>					
Chicago-Naperville-Elgin, IL portion	43.2%	86.2%	76.2%	74.9%	57.0%
Remainder of state	46.1%	76.8%	79.5%	70.7%	56.2%
<b>INDIANA</b>					
Indianapolis-Carmel-Anderson	46.0%	82.8%	76.6%	68.8%	52.7%
Remainder of state	47.3%	84.8%	79.7%	74.3%	59.2%
<b>IOWA</b>					
Des Moines-West Des Moines	56.1%	90.5%	86.5%	69.9%	60.5%
Remainder of state	47.8%	86.1%	73.7%	73.5%	54.2%

**Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2018 (cont.)**

<b>STATE/AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>KANSAS</b>					
Kansas City, KS portion	52.6%	88.0%	66.2%	72.6%	48.1%
Wichita	63.7%	89.2%	84.5%	69.5%	58.7%
Remainder of state	44.1%	81.1%	68.8%	76.4%	52.5%
<b>KENTUCKY</b>					
Louisville/Jefferson County, KY portion	48.2%	82.8%	80.6%	70.1%	56.5%
Remainder of state	50.0%	87.4%	78.5%	74.0%	58.1%
<b>LOUISIANA</b>					
New Orleans-Metairie	52.7%	80.6%	84.4%	71.3%	60.1%
Remainder of state	48.1%	84.1%	77.5%	67.1%	52.0%
<b>MAINE</b>					
Portland-South Portland	49.7%	85.0%	76.0%	74.8%	56.8%
Remainder of state	40.8%	73.4%	79.9%	75.0%	59.9%
<b>MARYLAND</b>					
Baltimore-Columbia-Towson	55.5%	87.0%	75.6%	67.6%	51.1%
Washington-Arlington-Alexandria, MD portion	62.3%	87.4%	76.6%	70.3%	53.9%
Remainder of state	43.1%	78.7%	80.6%	74.1%	59.7%
<b>MASSACHUSETTS</b>					
Boston-Cambridge-Newton, MA portion	51.8%	89.5%	76.9%	69.6%	53.5%
Remainder of state	42.5%	86.8%	74.1%	65.7%	48.7%
<b>MICHIGAN</b>					
Detroit-Warren-Dearborn	47.3%	88.5%	76.8%	75.7%	58.2%
Remainder of state	50.0%	82.8%	79.5%	71.3%	56.7%
<b>MINNESOTA</b>					
Minneapolis-St. Paul-Bloomington, MN portion	48.9%	86.4%	80.0%	74.5%	59.6%
Remainder of state	41.9%	80.1%	77.2%	73.0%	56.4%
<b>MISSISSIPPI</b>					
Jackson	48.7%	84.3%	70.4%	74.4%	52.4%
Remainder of state	49.1%	84.9%	78.8%	73.5%	57.9%
<b>MISSOURI</b>					
Kansas City, MO portion	44.9%	88.5%	83.3%	76.1%	63.4%
St. Louis, MO portion	56.4%	88.9%	77.9%	78.2%	60.9%
Remainder of state	45.1%	79.0%	83.0%	76.9%	63.8%
<b>MONTANA</b>					
Billings	40.2%	75.0%	76.2%	67.3%	51.3%
Remainder of state	33.5%	62.0%	75.8%	76.9%	58.2%
<b>NEBRASKA</b>					
Omaha-Council Bluffs, NE portion	45.3%	87.2%	80.2%	74.3%	59.6%
Remainder of state	34.5%	76.8%	81.2%	73.5%	59.7%
<b>NEVADA</b>					
Las Vegas-Henderson-Paradise	51.2%	88.0%	74.6%	70.7%	52.8%
Remainder of state	40.8%	75.8%	81.7%	77.3%	63.2%
<b>NEW HAMPSHIRE</b>					
Boston-Cambridge-Newton, NH portion	54.2%	81.5%	71.3%	70.1%	50.0%
Manchester-Nashua	65.5%	92.1%	78.6%	70.9%	55.8%
Remainder of state	47.3%	81.4%	77.1%	75.1%	58.0%
<b>NEW JERSEY</b>					
New York-Newark-Jersey City, NJ portion	48.3%	82.6%	78.2%	69.6%	54.4%
Remainder of state	54.6%	85.6%	70.9%	69.1%	49.0%
<b>NEW MEXICO</b>					
Albuquerque	42.1%	82.0%	71.8%	63.4%	45.5%
Remainder of state	42.6%	72.6%	72.2%	67.6%	48.8%
<b>NEW YORK</b>					
New York-Newark-Jersey City, NY portion	46.6%	86.2%	74.3%	69.1%	51.3%
Remainder of state	49.6%	86.8%	71.4%	64.6%	46.2%

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<b>NORTH CAROLINA</b>					
Charlotte-Concord-Gastonia, NC portion	39.1%	81.3%	76.8%	83.0%	63.7%
Remainder of state	41.8%	79.7%	79.6%	72.1%	57.4%
<b>NORTH DAKOTA</b>					
Fargo, ND portion	60.2%	90.9%	84.9%	78.4%	66.5%
Remainder of state	46.0%	80.7%	75.8%	77.0%	58.4%
<b>OHIO</b>					
Cincinnati, OH portion	59.7%	90.0%	78.0%	64.8%	50.5%
Cleveland-Elyria	53.3%	85.5%	82.0%	77.9%	63.9%
Columbus	56.5%	85.1%	86.2%	77.4%	66.7%
Remainder of state	46.4%	85.7%	79.4%	69.7%	55.3%
<b>OKLAHOMA</b>					
Oklahoma City	52.5%	85.6%	74.9%	67.7%	50.8%
Tulsa	46.7%	88.3%	78.2%	61.2%	47.9%
Remainder of state	46.6%	78.4%	76.5%	74.3%	56.8%
<b>OREGON</b>					
Portland-Vancouver-Hillsboro, OR portion	46.9%	83.6%	81.4%	80.3%	65.3%
Remainder of state	40.5%	78.4%	79.8%	79.7%	63.6%
<b>PENNSYLVANIA</b>					
Philadelphia-Camden-Wilmington, PA portion	47.9%	86.4%	79.6%	73.4%	58.5%
Pittsburgh	57.1%	89.5%	81.6%	68.8%	56.2%
Remainder of state	46.5%	86.5%	79.7%	69.8%	55.6%
<b>RHODE ISLAND</b>					
Providence-Warwick, RI portion	49.4%	82.5%	73.5%	70.8%	52.0%
<b>SOUTH CAROLINA</b>					
Columbia	39.2%	83.5%	79.2%	80.3%	63.6%
Remainder of state	41.1%	79.4%	80.4%	76.8%	61.7%
<b>SOUTH DAKOTA</b>					
Sioux Falls	50.3%	86.2%	73.9%	70.6%	52.1%
Remainder of state	40.7%	73.1%	75.6%	76.4%	57.8%
<b>TENNESSEE</b>					
Memphis, TN portion	61.4%	88.6%	79.8%	71.1%	56.7%
Nashville-Davidson--Murfreesboro--Franklin	50.7%	87.6%	71.2%	73.9%	52.6%
Remainder of state	50.4%	86.8%	79.0%	69.2%	54.7%
<b>TEXAS</b>					
Dallas-Fort Worth-Arlington	49.1%	86.7%	82.9%	75.7%	62.7%
Houston-The Woodlands-Sugar Land	53.1%	84.5%	81.3%	74.6%	60.7%
San Antonio-New Braunfels	40.8%	84.5%	77.3%	76.3%	59.0%
Remainder of state	49.1%	81.4%	82.5%	73.2%	60.4%
<b>UTAH</b>					
Ogden-Clearfield	26.7%	73.5%	65.7%	68.6%	45.1%
Provo-Orem	37.0%	76.8%	74.5%	76.0%	56.6%
Salt Lake City	39.8%	84.9%	86.9%	81.8%	71.0%
Remainder of state	31.8%	66.1%	66.7%	76.5%	51.0%
<b>VERMONT</b>					
Burlington-South Burlington	45.8%	78.4%	72.2%	72.9%	52.6%
Remainder of state	41.7%	75.7%	72.1%	71.8%	51.8%
<b>VIRGINIA</b>					
Virginia Beach-Norfolk-Newport News, VA portion	52.7%	82.2%	81.3%	75.5%	61.4%
Washington-Arlington-Alexandria, VA portion	43.8%	88.5%	75.6%	70.4%	53.3%
Remainder of state	50.7%	83.4%	79.2%	72.7%	57.6%
<b>WASHINGTON</b>					
Seattle-Tacoma-Bellevue	51.2%	88.2%	78.9%	82.1%	64.8%
Remainder of state	37.7%	78.7%	79.5%	74.6%	59.2%
<b>WEST VIRGINIA</b>					
Charleston	48.5%	84.7%	84.2%	67.5%	56.8%
Remainder of state	47.5%	84.2%	73.1%	69.0%	50.4%

**Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2018 (cont.)**

<b>STATE/AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>WISCONSIN</b>					
Milwaukee-Waukesha-West Allis	50.3%	86.8%	75.5%	72.5%	54.8%
Remainder of state	43.9%	82.4%	78.2%	74.4%	58.1%
<b>WYOMING</b>					
Cheyenne	50.7%	83.3%	87.4%	66.4%	58.0%
Remainder of state	37.1%	71.6%	74.2%	72.1%	53.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

**Table IX.A.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2018**

<b>STATE/AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>ALABAMA</b>					
Birmingham-Hoover	5.59%	2.52%	3.52%	3.24%	3.88%
Remainder of state	2.87%	1.84%	2.27%	5.49%	3.90%
<b>ALASKA</b>					
Anchorage	3.77%	2.59%	2.56%	1.78%	2.46%
Remainder of state	3.43%	3.31%	4.36%	2.64%	4.11%
<b>ARIZONA</b>					
Phoenix-Mesa-Scottsdale	3.19%	1.30%	3.34%	2.61%	2.73%
Remainder of state	4.64%	3.52%	3.39%	2.52%	3.66%
<b>ARKANSAS</b>					
Little Rock-North Little Rock-Conway	6.51%	3.00%	3.52%	2.84%	3.74%
Remainder of state	2.92%	2.35%	3.83%	3.24%	3.86%
<b>CALIFORNIA</b>					
Los Angeles-Long Beach-Anaheim	2.74%	1.40%	2.48%	2.10%	2.59%
Riverside-San Bernardino-Ontario	6.24%	2.95%	3.66%	4.12%	4.27%
Sacramento--Roseville--Arden-Arcade	6.74%	4.99%	3.87%	5.03%	4.88%
San Diego-Carlsbad	5.43%	3.30%	3.25%	2.93%	3.59%
San Francisco-Oakland-Hayward	4.58%	2.40%	2.55%	3.09%	3.11%
San Jose-Sunnyvale-Santa Clara	7.82%	2.39%	3.40%	3.18%	4.08%
Remainder of state	3.64%	2.00%	3.94%	4.00%	3.62%
<b>COLORADO</b>					
Denver-Aurora-Lakewood	4.47%	2.05%	2.80%	1.90%	2.68%
Remainder of state	3.78%	3.47%	4.12%	3.13%	3.15%
<b>CONNECTICUT</b>					
Bridgeport-Stamford-Norwalk	5.68%	3.45%	8.54%	3.40%	7.07%
Hartford-West Hartford-East Hartford	5.39%	2.68%	3.36%	2.26%	3.24%
New Haven-Milford	6.87%	2.63%	3.70%	4.34%	3.88%
Remainder of state	7.90%	4.20%	4.53%	3.08%	4.65%
<b>DELAWARE</b>					
Philadelphia-Camden-Wilmington, DE portion	3.81%	2.17%	2.31%	2.44%	2.48%
Remainder of state	4.95%	3.81%	4.32%	2.47%	4.11%
<b>DISTRICT OF COLUMBIA</b>					
Washington-Arlington-Alexandria, DC portion	3.16%	0.87%	1.98%	1.93%	2.07%
<b>FLORIDA</b>					
Miami-Fort Lauderdale-West Palm Beach	4.28%	2.21%	2.95%	1.91%	3.25%
Orlando-Kissimmee-Sanford	8.42%	3.37%	4.18%	6.21%	5.34%
Tampa-St. Petersburg-Clearwater	7.14%	2.52%	6.43%	5.26%	5.05%
Remainder of state	3.65%	2.82%	7.00%	2.18%	5.40%
<b>GEORGIA</b>					
Atlanta-Sandy Springs-Roswell	3.67%	1.77%	2.44%	2.89%	2.97%
Remainder of state	4.26%	2.82%	2.79%	2.71%	3.36%
<b>HAWAII</b>					
Urban Honolulu	3.92%	1.48%	3.78%	1.87%	3.73%
Remainder of state	4.64%	0.67%	2.72%	2.62%	3.91%
<b>IDAHO</b>					
Boise City	4.41%	2.88%	3.08%	2.51%	3.22%
Remainder of state	3.25%	2.66%	2.92%	2.57%	3.43%
<b>ILLINOIS</b>					
Chicago-Naperville-Elgin, IL portion	3.40%	2.56%	2.70%	2.27%	3.15%
Remainder of state	5.42%	4.40%	3.25%	3.13%	3.78%
<b>INDIANA</b>					
Indianapolis-Carmel-Anderson	4.76%	2.79%	3.39%	4.15%	3.88%
Remainder of state	3.08%	1.90%	2.96%	2.52%	3.79%
<b>IOWA</b>					
Des Moines-West Des Moines	7.76%	2.40%	2.73%	3.83%	3.78%
Remainder of state	2.70%	1.33%	2.53%	1.68%	2.28%

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<b>KANSAS</b>					
Kansas City, KS portion	5.92%	2.63%	4.26%	4.20%	4.01%
Wichita	6.61%	2.47%	3.29%	8.24%	6.50%
Remainder of state	4.07%	2.40%	4.01%	2.04%	3.92%
<b>KENTUCKY</b>					
Louisville/Jefferson County, KY portion	5.62%	3.71%	3.95%	3.11%	3.85%
Remainder of state	3.05%	1.60%	2.94%	1.93%	3.00%
<b>LOUISIANA</b>					
New Orleans-Metairie	6.27%	6.03%	2.84%	3.67%	3.80%
Remainder of state	3.07%	2.04%	2.56%	2.62%	3.25%
<b>MAINE</b>					
Portland-South Portland	4.53%	2.64%	2.75%	1.81%	2.36%
Remainder of state	2.99%	3.70%	1.89%	1.99%	2.21%
<b>MARYLAND</b>					
Baltimore-Columbia-Towson	4.78%	1.98%	2.53%	2.10%	2.48%
Washington-Arlington-Alexandria, MD portion	5.34%	3.60%	3.13%	2.69%	3.26%
Remainder of state	7.82%	4.85%	4.90%	3.74%	5.31%
<b>MASSACHUSETTS</b>					
Boston-Cambridge-Newton, MA portion	4.40%	1.65%	2.56%	2.57%	3.02%
Remainder of state	5.17%	2.17%	3.35%	2.58%	3.27%
<b>MICHIGAN</b>					
Detroit-Warren-Dearborn	4.31%	1.83%	3.31%	2.38%	3.66%
Remainder of state	3.66%	2.15%	2.56%	2.41%	2.86%
<b>MINNESOTA</b>					
Minneapolis-St. Paul-Bloomington, MN portion	3.66%	1.70%	2.37%	2.51%	3.00%
Remainder of state	4.84%	2.87%	3.01%	2.66%	3.08%
<b>MISSISSIPPI</b>					
Jackson	6.34%	3.95%	5.24%	4.02%	5.63%
Remainder of state	2.98%	2.03%	3.16%	2.77%	3.90%
<b>MISSOURI</b>					
Kansas City, MO portion	6.88%	2.98%	3.46%	3.73%	4.33%
St. Louis, MO portion	5.68%	2.19%	3.51%	2.97%	3.91%
Remainder of state	4.28%	3.28%	3.10%	2.42%	3.45%
<b>MONTANA</b>					
Billings	6.39%	5.16%	5.44%	4.47%	5.46%
Remainder of state	2.78%	2.75%	2.49%	2.15%	2.69%
<b>NEBRASKA</b>					
Omaha-Council Bluffs, NE portion	4.80%	2.18%	3.46%	2.07%	3.45%
Remainder of state	3.27%	2.54%	1.84%	2.69%	2.72%
<b>NEVADA</b>					
Las Vegas-Henderson-Paradise	4.15%	1.80%	2.93%	3.34%	3.72%
Remainder of state	6.45%	4.02%	4.61%	3.19%	4.62%
<b>NEW HAMPSHIRE</b>					
Boston-Cambridge-Newton, NH portion	5.12%	3.18%	4.15%	2.75%	3.67%
Manchester-Nashua	5.94%	1.96%	3.63%	3.36%	4.47%
Remainder of state	5.03%	2.89%	3.65%	2.62%	3.99%
<b>NEW JERSEY</b>					
New York-Newark-Jersey City, NJ portion	2.81%	1.65%	2.67%	1.78%	2.33%
Remainder of state	5.09%	2.73%	4.88%	4.23%	4.01%
<b>NEW MEXICO</b>					
Albuquerque	3.88%	2.35%	2.56%	2.71%	2.89%
Remainder of state	4.13%	2.87%	2.57%	2.74%	2.55%
<b>NEW YORK</b>					
New York-Newark-Jersey City, NY portion	2.94%	1.33%	2.12%	2.03%	2.08%
Remainder of state	4.17%	1.87%	2.81%	2.41%	2.65%

**Table IX.A.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2018 (cont.)**

<b>STATE/AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>NORTH CAROLINA</b>					
Charlotte-Concord-Gastonia, NC portion	5.00%	3.16%	4.06%	1.83%	4.12%
Remainder of state	2.44%	1.65%	2.13%	2.43%	2.72%
<b>NORTH DAKOTA</b>					
Fargo, ND portion	7.47%	2.24%	2.67%	2.07%	2.96%
Remainder of state	3.17%	2.04%	2.06%	1.41%	2.05%
<b>OHIO</b>					
Cincinnati, OH portion	7.28%	3.11%	3.57%	5.32%	5.32%
Cleveland-Elyria	6.22%	3.06%	3.62%	3.24%	4.77%
Columbus	6.16%	3.14%	3.96%	2.56%	4.15%
Remainder of state	3.19%	1.76%	2.76%	2.24%	2.81%
<b>OKLAHOMA</b>					
Oklahoma City	5.04%	2.79%	3.48%	4.20%	4.67%
Tulsa	6.10%	2.42%	4.26%	6.51%	4.45%
Remainder of state	4.65%	3.36%	3.12%	3.01%	3.47%
<b>OREGON</b>					
Portland-Vancouver-Hillsboro, OR portion	3.68%	2.13%	2.27%	1.71%	2.56%
Remainder of state	3.74%	3.08%	3.77%	3.81%	5.67%
<b>PENNSYLVANIA</b>					
Philadelphia-Camden-Wilmington, PA portion	4.50%	2.09%	2.33%	2.79%	2.89%
Pittsburgh	5.93%	2.57%	4.12%	2.54%	3.45%
Remainder of state	3.11%	1.41%	1.97%	3.14%	2.64%
<b>RHODE ISLAND</b>					
Providence-Warwick, RI portion	3.02%	1.84%	1.84%	1.67%	1.92%
<b>SOUTH CAROLINA</b>					
Columbia	5.84%	3.37%	4.00%	3.29%	4.90%
Remainder of state	2.31%	1.90%	2.00%	2.38%	2.45%
<b>SOUTH DAKOTA</b>					
Sioux Falls	4.93%	2.50%	2.60%	5.77%	4.76%
Remainder of state	3.00%	3.45%	2.25%	1.60%	2.38%
<b>TENNESSEE</b>					
Memphis, TN portion	9.07%	3.75%	4.72%	2.70%	3.92%
Nashville-Davidson--Murfreesboro--Franklin	6.05%	2.46%	3.61%	2.96%	3.52%
Remainder of state	3.49%	1.78%	2.92%	2.97%	3.06%
<b>TEXAS</b>					
Dallas-Fort Worth-Arlington	4.02%	2.20%	2.20%	2.93%	2.71%
Houston-The Woodlands-Sugar Land	4.31%	2.27%	2.42%	2.14%	2.56%
San Antonio-New Braunfels	7.13%	4.19%	5.17%	2.54%	5.08%
Remainder of state	3.21%	1.93%	2.19%	2.26%	2.48%
<b>UTAH</b>					
Ogden-Clearfield	5.73%	5.64%	5.72%	4.28%	5.25%
Provo-Orem	7.02%	5.72%	5.07%	4.50%	6.35%
Salt Lake City	4.06%	2.38%	1.85%	1.83%	2.45%
Remainder of state	5.30%	5.76%	6.31%	3.28%	5.48%
<b>VERMONT</b>					
Burlington-South Burlington	4.79%	3.22%	4.00%	3.09%	4.40%
Remainder of state	3.34%	2.35%	2.20%	2.17%	2.14%
<b>VIRGINIA</b>					
Virginia Beach-Norfolk-Newport News, VA portion	7.24%	4.35%	4.08%	3.62%	4.97%
Washington-Arlington-Alexandria, VA portion	5.08%	2.34%	4.52%	2.49%	4.07%
Remainder of state	4.02%	3.16%	2.83%	2.58%	3.01%
<b>WASHINGTON</b>					
Seattle-Tacoma-Bellevue	3.62%	1.55%	2.81%	1.81%	3.06%
Remainder of state	4.13%	3.11%	2.78%	3.83%	4.08%
<b>WEST VIRGINIA</b>					
Charleston	7.99%	4.47%	3.81%	3.64%	3.14%
Remainder of state	2.74%	1.57%	2.79%	2.25%	2.66%

**Table IX.A.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2018 (cont.)**

<b>STATE/AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>WISCONSIN</b>					
Milwaukee-Waukesha-West Allis	5.63%	2.67%	4.71%	3.85%	4.77%
Remainder of state	3.11%	1.70%	2.50%	1.70%	2.53%
<b>WYOMING</b>					
Cheyenne	8.90%	3.77%	3.14%	5.80%	5.35%
Remainder of state	2.37%	2.04%	3.22%	2.54%	3.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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



**Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018**

<b>STATE/AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>ALABAMA</b>						
Birmingham-Hoover	6,206	1,311	12,133	3,618	17,718	5,683
Remainder of state	6,046	1,505	12,376	3,494	18,089	5,152
<b>ALASKA</b>						
Anchorage	8,360	1,074	16,332	3,713	21,161	5,094
Remainder of state	8,579	1,319	15,557	3,126	22,236	3,785
<b>ARIZONA</b>						
Phoenix-Mesa-Scottsdale	6,180	1,601	12,747	3,952	19,130	5,815
Remainder of state	6,382	1,410	12,910	3,531	17,947	5,681
<b>ARKANSAS</b>						
Little Rock-North Little Rock-Conway	6,098	1,508	11,813	3,907	17,283	5,606
Remainder of state	5,927	1,324	11,870	3,813	18,341	5,787
<b>CALIFORNIA</b>						
Los Angeles-Long Beach-Anaheim	6,456	1,140	12,960	3,341	18,959	4,982
Riverside-San Bernardino-Ontario	6,247	1,342	13,569	3,407	18,169	5,404
Sacramento--Roseville--Arden-Arcade	6,101	1,574	13,633	4,596	19,145	5,717
San Diego-Carlsbad	7,085	1,429	13,671	3,581	20,096	5,384
San Francisco-Oakland-Hayward	6,750	1,134	13,216	3,797	20,642	4,924
San Jose-Sunnyvale-Santa Clara	6,628	1,191	13,545	3,755	20,142	6,531
Remainder of state	6,552	1,168	13,309	3,293	19,969	5,829
<b>COLORADO</b>						
Denver-Aurora-Lakewood	6,190	1,241	12,435	3,365	18,270	5,002
Remainder of state	6,342	1,352	12,898	3,431	18,368	4,915
<b>CONNECTICUT</b>						
Bridgeport-Stamford-Norwalk	7,237	1,575	15,264	3,649	22,159	5,464
Hartford-West Hartford-East Hartford	6,989	1,822	13,847	3,606	19,518	4,876
New Haven-Milford	7,652	1,568	12,466	3,090	21,704	5,971
Remainder of state	7,215	1,685	13,514	3,866	19,702	5,227
<b>DELAWARE</b>						
Philadelphia-Camden-Wilmington, DE portion	6,685	1,326	13,547	3,724	20,174	5,637
Remainder of state	7,187	1,370	12,676	3,924	19,956	5,861
<b>DISTRICT OF COLUMBIA</b>						
Washington-Arlington-Alexandria, DC portion	7,230	1,369	15,008	4,002	21,810	6,358
<b>FLORIDA</b>						
Miami-Fort Lauderdale-West Palm Beach	6,001	1,419	12,977	3,652	17,852	5,512
Orlando-Kissimmee-Sanford	6,477	1,698	12,922	3,837	19,412	5,799
Tampa-St. Petersburg-Clearwater	8,093	1,583	15,128	5,441	22,119	7,176
Remainder of state	6,565	1,393	12,915	3,642	19,079	6,043
<b>GEORGIA</b>						
Atlanta-Sandy Springs-Roswell	6,595	1,496	12,990	3,534	18,584	5,906
Remainder of state	7,146	1,442	13,622	4,072	18,556	5,727
<b>HAWAII</b>						
Urban Honolulu	6,456	877	13,022	3,078	17,408	5,509
Remainder of state	6,513	515	12,193	3,044	18,646	5,427
<b>IDAHO</b>						
Boise City	6,336	959	12,440	3,021	19,162	4,661
Remainder of state	6,016	1,435	11,965	3,266	16,580	5,558
<b>ILLINOIS</b>						
Chicago-Naperville-Elgin, IL portion	6,998	1,638	13,087	3,241	20,426	5,485
Remainder of state	7,526	1,259	14,794	3,468	20,337	4,979
<b>INDIANA</b>						
Indianapolis-Carmel-Anderson	6,725	1,372	12,749	3,734	17,927	5,197
Remainder of state	6,800	1,388	14,212	3,295	20,063	4,347
<b>IOWA</b>						
Des Moines-West Des Moines	6,263	1,484	12,805	3,954	16,257	4,991
Remainder of state	6,944	1,622	13,094	3,628	18,936	5,202

**Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)**

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
<b>KANSAS</b>						
Kansas City, KS portion	6,757	1,326	13,790	3,399	19,499	5,549
Wichita	5,920	1,321	12,683	3,132	18,807	5,104
Remainder of state	6,100	1,163	13,496	3,331	18,299	5,117
<b>KENTUCKY</b>						
Louisville/Jefferson County, KY portion	6,316	1,597	12,434	3,929	17,820	6,697
Remainder of state	6,817	1,645	13,358	3,628	19,709	4,992
<b>LOUISIANA</b>						
New Orleans-Metairie	6,575	1,450	12,782	3,632	20,232	5,798
Remainder of state	6,519	1,649	13,121	4,482	18,707	6,595
<b>MAINE</b>						
Portland-South Portland	6,818	1,402	14,059	3,847	19,208	5,119
Remainder of state	6,903	1,506	13,007	3,940	20,041	5,733
<b>MARYLAND</b>						
Baltimore-Columbia-Towson	6,372	1,602	13,306	3,384	19,161	5,819
Washington-Arlington-Alexandria, MD portion	6,950	1,542	12,798	4,727	19,297	6,993
Remainder of state	6,979	1,691	14,072	3,189	19,432	5,458
<b>MASSACHUSETTS</b>						
Boston-Cambridge-Newton, MA portion	7,419	1,851	15,123	4,036	22,485	5,759
Remainder of state	7,495	2,020	15,020	4,033	20,302	5,549
<b>MICHIGAN</b>						
Detroit-Warren-Dearborn	6,360	1,526	13,200	3,364	17,821	3,955
Remainder of state	6,289	1,354	14,035	3,399	18,514	4,490
<b>MINNESOTA</b>						
Minneapolis-St. Paul-Bloomington, MN portion	6,538	1,515	13,288	3,718	18,985	5,811
Remainder of state	7,245	1,688	14,143	4,132	20,126	7,074
<b>MISSISSIPPI</b>						
Jackson	6,120	1,293	11,337	3,264	17,424	6,066
Remainder of state	5,961	1,382	11,355	3,169	17,377	5,607
<b>MISSOURI</b>						
Kansas City, MO portion	6,407	1,605	13,415	4,287	20,477	6,032
St. Louis, MO portion	7,164	1,365	13,563	3,230	20,438	4,675
Remainder of state	6,325	1,328	11,821	3,235	17,158	4,769
<b>MONTANA</b>						
Billings	6,847	1,139	13,325	3,494	19,887	5,227
Remainder of state	6,866	1,109	13,113	3,174	19,532	5,203
<b>NEBRASKA</b>						
Omaha-Council Bluffs, NE portion	6,605	1,497	12,990	3,763	18,420	5,631
Remainder of state	7,083	1,285	13,345	3,447	19,590	5,205
<b>NEVADA</b>						
Las Vegas-Henderson-Paradise	5,838	1,365	10,906	3,059	18,240	6,195
Remainder of state	6,853	1,314	13,350	3,693	18,745	6,443
<b>NEW HAMPSHIRE</b>						
Boston-Cambridge-Newton, NH portion	7,743	1,514	15,045	4,516	20,959	5,747
Manchester-Nashua	6,943	1,654	14,615	3,761	19,775	5,003
Remainder of state	7,589	1,677	14,871	4,065	21,241	6,106
<b>NEW JERSEY</b>						
New York-Newark-Jersey City, NJ portion	7,486	1,571	14,847	3,793	22,014	5,735
Remainder of state	7,560	1,664	14,707	3,154	23,086	7,716
<b>NEW MEXICO</b>						
Albuquerque	6,553	1,677	12,537	4,394	16,788	4,627
Remainder of state	6,726	1,389	12,990	3,132	18,886	4,815
<b>NEW YORK</b>						
New York-Newark-Jersey City, NY portion	7,974	1,595	15,787	3,576	23,531	4,890
Remainder of state	7,192	1,538	14,312	3,643	18,263	5,267

**Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)**

<b>STATE/AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>NORTH CAROLINA</b>						
Charlotte-Concord-Gastonia, NC portion	6,406	1,206	12,731	3,628	19,019	5,290
Remainder of state	6,320	1,321	11,692	3,507	17,903	6,199
<b>NORTH DAKOTA</b>						
Fargo, ND portion	6,353	1,160	12,018	3,237	17,493	4,884
Remainder of state	6,803	1,293	12,579	3,460	17,241	5,043
<b>OHIO</b>						
Cincinnati, OH portion	6,631	1,355	13,341	3,530	19,837	5,304
Cleveland-Elyria	6,878	1,445	13,612	3,449	20,125	5,093
Columbus	6,964	1,888	14,268	3,835	19,197	5,453
Remainder of state	6,749	1,690	13,657	3,393	19,516	4,607
<b>OKLAHOMA</b>						
Oklahoma City	6,619	1,338	12,582	4,006	18,828	4,992
Tulsa	7,103	1,448	14,499	3,988	19,628	5,708
Remainder of state	6,196	1,106	11,891	3,284	17,686	5,068
<b>OREGON</b>						
Portland-Vancouver-Hillsboro, OR portion	6,502	1,179	12,014	3,750	19,161	5,923
Remainder of state	6,365	914	13,456	2,986	18,799	5,903
<b>PENNSYLVANIA</b>						
Philadelphia-Camden-Wilmington, PA portion	6,963	1,375	14,013	3,432	21,738	5,983
Pittsburgh	6,709	1,235	14,387	3,855	19,482	3,966
Remainder of state	6,672	1,380	14,130	3,398	19,298	4,920
<b>RHODE ISLAND</b>						
Providence-Warwick, RI portion	7,018	1,807	14,004	4,066	18,623	5,493
<b>SOUTH CAROLINA</b>						
Columbia	6,681	1,366	12,992	3,445	21,268	4,745
Remainder of state	6,714	1,443	12,860	3,183	18,875	5,415
<b>SOUTH DAKOTA</b>						
Sioux Falls	6,784	1,574	13,303	3,857	19,780	6,287
Remainder of state	7,035	1,518	13,132	3,515	19,695	5,470
<b>TENNESSEE</b>						
Memphis, TN portion	5,519	1,497	10,920	4,551	18,377	6,309
Nashville-Davidson--Murfreesboro--Franklin	5,930	1,246	12,497	4,088	17,680	5,387
Remainder of state	6,096	1,480	12,254	3,834	17,516	5,448
<b>TEXAS</b>						
Dallas-Fort Worth-Arlington	6,446	1,330	13,443	4,264	19,179	5,806
Houston-The Woodlands-Sugar Land	6,827	1,411	14,629	4,015	19,890	5,745
San Antonio-New Braunfels	5,809	1,428	11,878	3,451	18,660	5,310
Remainder of state	6,792	1,508	13,321	4,717	19,573	6,515
<b>UTAH</b>						
Ogden-Clearfield	5,786	1,245	13,222	3,320	17,542	5,145
Provo-Orem	5,858	750	12,034	2,887	18,128	4,403
Salt Lake City	6,231	1,286	12,342	3,196	18,107	4,531
Remainder of state	6,218	1,275	13,308	3,571	18,104	4,655
<b>VERMONT</b>						
Burlington-South Burlington	6,878	1,436	13,071	3,326	18,636	4,919
Remainder of state	6,946	1,469	14,277	3,610	21,035	5,585
<b>VIRGINIA</b>						
Virginia Beach-Norfolk-Newport News, VA portion	6,465	1,818	12,250	4,373	18,837	5,957
Washington-Arlington-Alexandria, VA portion	6,844	1,814	14,091	4,255	20,267	6,485
Remainder of state	6,590	1,675	12,356	3,666	19,137	6,990
<b>WASHINGTON</b>						
Seattle-Tacoma-Bellevue	6,618	903	12,794	2,556	18,663	3,573
Remainder of state	6,698	1,052	12,078	2,563	19,017	4,425
<b>WEST VIRGINIA</b>						
Charleston	7,128	1,780	12,910	3,918	20,597	7,320
Remainder of state	6,844	1,251	14,021	3,047	20,721	4,051

**Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)**

<b>STATE/AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>WISCONSIN</b>						
Milwaukee-Waukesha-West Allis	6,688	1,569	13,824	3,482	20,654	5,430
Remainder of state	6,869	1,607	14,516	3,463	19,133	4,768
<b>WYOMING</b>						
Cheyenne	6,532	1,240	12,346	2,792	19,624	5,195
Remainder of state	6,852	1,427	12,684	3,101	19,297	5,208

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

**Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018**

<b>STATE/AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>ALABAMA</b>						
Birmingham-Hoover	260	132	655	254	753	744
Remainder of state	162	114	437	205	690	384
<b>ALASKA</b>						
Anchorage	247	116	488	253	705	443
Remainder of state	379	159	831	281	1,025	396
<b>ARIZONA</b>						
Phoenix-Mesa-Scottsdale	168	97	292	318	453	476
Remainder of state	264	152	694	413	985	639
<b>ARKANSAS</b>						
Little Rock-North Little Rock-Conway	246	155	534	311	755	780
Remainder of state	211	87	472	257	737	421
<b>CALIFORNIA</b>						
Los Angeles-Long Beach-Anaheim	132	73	296	200	483	310
Riverside-San Bernardino-Ontario	291	129	1,073	314	807	571
Sacramento--Roseville--Arden-Arcade	270	200	583	591	860	677
San Diego-Carlsbad	212	153	471	451	708	418
San Francisco-Oakland-Hayward	186	101	474	439	634	655
San Jose-Sunnyvale-Santa Clara	217	134	639	361	719	776
Remainder of state	221	106	331	267	430	740
<b>COLORADO</b>						
Denver-Aurora-Lakewood	166	92	342	235	648	342
Remainder of state	181	91	814	397	628	368
<b>CONNECTICUT</b>						
Bridgeport-Stamford-Norwalk	300	131	800	329	860	509
Hartford-West Hartford-East Hartford	205	136	394	244	804	577
New Haven-Milford	412	210	1,889	725	1,586	533
Remainder of state	285	176	647	482	596	757
<b>DELAWARE</b>						
Philadelphia-Camden-Wilmington, DE portion	139	80	421	220	438	354
Remainder of state	387	111	592	664	1,244	634
<b>DISTRICT OF COLUMBIA</b>						
Washington-Arlington-Alexandria, DC portion	147	69	360	219	472	309
<b>FLORIDA</b>						
Miami-Fort Lauderdale-West Palm Beach	193	82	478	257	432	401
Orlando-Kissimmee-Sanford	252	137	464	384	893	494
Tampa-St. Petersburg-Clearwater	539	131	765	498	1,431	1,349
Remainder of state	286	116	653	345	795	515
<b>GEORGIA</b>						
Atlanta-Sandy Springs-Roswell	204	88	387	274	429	293
Remainder of state	261	87	447	248	875	478
<b>HAWAII</b>						
Urban Honolulu	149	108	500	618	548	594
Remainder of state	165	89	445	501	802	683
<b>IDAHO</b>						
Boise City	282	68	637	217	516	311
Remainder of state	179	172	394	337	632	598
<b>ILLINOIS</b>						
Chicago-Naperville-Elgin, IL portion	162	79	474	175	642	521
Remainder of state	451	125	1,492	374	889	764
<b>INDIANA</b>						
Indianapolis-Carmel-Anderson	255	122	656	486	832	786
Remainder of state	260	76	570	263	767	341
<b>IOWA</b>						
Des Moines-West Des Moines	264	143	499	297	688	433
Remainder of state	187	84	521	225	364	302

**Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)**

<b>STATE/AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>KANSAS</b>						
Kansas City, KS portion	231	112	636	292	947	472
Wichita	306	119	854	251	960	265
Remainder of state	234	86	532	254	1,036	393
<b>KENTUCKY</b>						
Louisville/Jefferson County, KY portion	265	172	362	405	632	809
Remainder of state	281	298	409	413	693	607
<b>LOUISIANA</b>						
New Orleans-Metairie	241	126	583	263	763	532
Remainder of state	270	96	475	298	781	377
<b>MAINE</b>						
Portland-South Portland	165	82	518	242	586	281
Remainder of state	221	196	842	362	550	524
<b>MARYLAND</b>						
Baltimore-Columbia-Towson	206	94	355	191	477	395
Washington-Arlington-Alexandria, MD portion	362	123	574	448	788	754
Remainder of state	605	347	1,383	380	1,539	934
<b>MASSACHUSETTS</b>						
Boston-Cambridge-Newton, MA portion	355	124	1,044	286	1,642	316
Remainder of state	227	131	613	256	606	295
<b>MICHIGAN</b>						
Detroit-Warren-Dearborn	185	147	558	346	573	367
Remainder of state	221	70	521	191	749	335
<b>MINNESOTA</b>						
Minneapolis-St. Paul-Bloomington, MN portion	130	91	396	273	457	584
Remainder of state	350	130	511	433	1,239	938
<b>MISSISSIPPI</b>						
Jackson	230	157	546	413	938	745
Remainder of state	144	92	740	317	666	379
<b>MISSOURI</b>						
Kansas City, MO portion	250	149	571	502	696	556
St. Louis, MO portion	314	145	522	234	1,058	519
Remainder of state	212	100	440	248	654	408
<b>MONTANA</b>						
Billings	259	183	481	339	891	987
Remainder of state	193	99	525	313	1,082	598
<b>NEBRASKA</b>						
Omaha-Council Bluffs, NE portion	296	112	609	221	756	740
Remainder of state	312	86	507	259	778	371
<b>NEVADA</b>						
Las Vegas-Henderson-Paradise	200	113	487	240	757	682
Remainder of state	378	201	656	351	712	765
<b>NEW HAMPSHIRE</b>						
Boston-Cambridge-Newton, NH portion	724	193	586	576	683	808
Manchester-Nashua	481	126	1,122	274	1,350	402
Remainder of state	216	156	516	585	509	797
<b>NEW JERSEY</b>						
New York-Newark-Jersey City, NJ portion	162	84	396	275	506	393
Remainder of state	175	190	732	490	756	993
<b>NEW MEXICO</b>						
Albuquerque	322	294	672	769	1,396	639
Remainder of state	326	111	841	233	713	376
<b>NEW YORK</b>						
New York-Newark-Jersey City, NY portion	287	105	545	233	918	426
Remainder of state	181	104	392	321	690	394

**Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)**

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
<b>NORTH CAROLINA</b>						
Charlotte-Concord-Gastonia, NC portion	311	118	868	469	915	525
Remainder of state	139	59	368	174	400	368
<b>NORTH DAKOTA</b>						
Fargo, ND portion	197	107	575	306	551	491
Remainder of state	172	74	427	173	443	319
<b>OHIO</b>						
Cincinnati, OH portion	269	115	859	243	962	509
Cleveland-Elyria	221	103	396	227	970	212
Columbus	342	177	494	260	796	431
Remainder of state	191	150	488	382	634	424
<b>OKLAHOMA</b>						
Oklahoma City	243	125	459	375	608	393
Tulsa	267	91	809	307	674	482
Remainder of state	288	184	566	380	725	629
<b>OREGON</b>						
Portland-Vancouver-Hillsboro, OR portion	206	107	418	348	662	526
Remainder of state	252	86	474	294	509	743
<b>PENNSYLVANIA</b>						
Philadelphia-Camden-Wilmington, PA portion	185	89	505	308	628	506
Pittsburgh	376	213	734	665	1,413	795
Remainder of state	225	101	430	248	772	334
<b>RHODE ISLAND</b>						
Providence-Warwick, RI portion	143	86	288	191	535	310
<b>SOUTH CAROLINA</b>						
Columbia	482	310	779	507	1,800	436
Remainder of state	135	163	409	206	519	517
<b>SOUTH DAKOTA</b>						
Sioux Falls	193	79	426	309	396	300
Remainder of state	204	90	408	219	511	361
<b>TENNESSEE</b>						
Memphis, TN portion	294	247	709	458	913	823
Nashville-Davidson--Murfreesboro--Franklin	160	79	427	289	754	316
Remainder of state	131	113	438	269	523	411
<b>TEXAS</b>						
Dallas-Fort Worth-Arlington	220	108	502	402	505	430
Houston-The Woodlands-Sugar Land	306	85	478	288	1,374	588
San Antonio-New Braunfels	369	155	1,136	319	1,030	331
Remainder of state	237	135	425	390	448	530
<b>UTAH</b>						
Ogden-Clearfield	422	121	945	301	1,115	831
Provo-Orem	379	125	924	323	1,215	495
Salt Lake City	209	101	397	253	490	438
Remainder of state	513	211	1,085	446	2,388	662
<b>VERMONT</b>						
Burlington-South Burlington	228	134	491	244	545	390
Remainder of state	196	96	446	256	781	478
<b>VIRGINIA</b>						
Virginia Beach-Norfolk-Newport News, VA portion	341	386	867	785	783	816
Washington-Arlington-Alexandria, VA portion	368	143	725	374	1,033	434
Remainder of state	165	144	358	274	470	572
<b>WASHINGTON</b>						
Seattle-Tacoma-Bellevue	180	90	599	350	714	578
Remainder of state	288	128	749	495	1,128	775
<b>WEST VIRGINIA</b>						
Charleston	331	105	735	359	829	668
Remainder of state	326	93	546	277	964	479

**Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)**

<b>STATE/AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>WISCONSIN</b>						
Milwaukee-Waukesha-West Allis	228	149	852	328	799	621
Remainder of state	177	102	422	214	521	533
<b>WYOMING</b>						
Cheyenne	430	144	531	380	899	485
Remainder of state	198	155	442	303	829	450

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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



**Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2018**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>New York-Newark-Jersey City, NY-NJ-PA</b>					
Less than 50 employees	35.8%	51.9%	77.6%	68.1%	52.8%
50 or more employees	95.4%	98.0%	75.1%	69.5%	52.2%
Total	47.1%	85.1%	75.5%	69.2%	52.3%
<b>Los Angeles-Long Beach-Anaheim, CA</b>					
Less than 50 employees	33.8%	54.6%	83.4%	75.0%	62.5%
50 or more employees	99.0%	99.7%	76.6%	69.9%	53.5%
Total	45.6%	87.6%	77.7%	70.8%	55.0%
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>					
Less than 50 employees	27.1%	45.9%	86.3%	68.7%	59.3%
50 or more employees	98.3%	96.4%	75.0%	75.5%	56.7%
Total	42.6%	85.5%	76.3%	74.6%	57.0%
<b>Dallas-Fort Worth-Arlington, TX</b>					
Less than 50 employees	30.0%	47.0%	87.5%	68.7%	60.1%
50 or more employees	98.1%	96.9%	82.3%	76.6%	63.1%
Total	49.1%	86.7%	82.9%	75.7%	62.7%
<b>Houston-The Woodlands-Sugar Land, TX</b>					
Less than 50 employees	31.5%	45.7%	82.9%	75.9%	62.9%
50 or more employees	97.7%	95.3%	81.1%	74.5%	60.4%
Total	53.1%	84.5%	81.3%	74.6%	60.7%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>					
Less than 50 employees	36.3%	61.2%	81.5%	68.3%	55.7%
50 or more employees	99.5%	98.2%	76.9%	71.9%	55.3%
Total	55.3%	89.2%	77.7%	71.3%	55.4%
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>					
Less than 50 employees	33.8%	53.4%	78.6%	68.8%	54.0%
50 or more employees	96.5%	97.8%	76.2%	72.6%	55.3%
Total	48.0%	85.5%	76.6%	71.9%	55.1%
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>					
Less than 50 employees	22.9%	41.9%	85.9%	82.4%	70.8%
50 or more employees	99.0%	99.2%	82.4%	74.6%	61.5%
Total	36.8%	84.8%	82.8%	75.6%	62.7%
<b>Atlanta-Sandy Springs-Roswell, GA</b>					
Less than 50 employees	23.9%	39.3%	85.7%	69.6%	59.7%
50 or more employees	96.5%	97.7%	78.3%	70.5%	55.2%
Total	46.0%	85.8%	79.0%	70.4%	55.6%
<b>Boston-Cambridge-Newton, MA-NH</b>					
Less than 50 employees	36.7%	59.3%	78.2%	67.0%	52.4%
50 or more employees	98.7%	97.6%	76.2%	70.1%	53.4%
Total	52.1%	88.9%	76.5%	69.6%	53.2%
<b>San Francisco-Oakland-Hayward, CA</b>					
Less than 50 employees	42.3%	56.4%	80.7%	76.6%	61.8%
50 or more employees	95.8%	98.3%	83.5%	73.0%	61.0%
Total	51.6%	84.5%	82.9%	73.8%	61.1%
<b>Phoenix-Mesa-Scottsdale, AZ</b>					
Less than 50 employees	27.3%	58.2%	84.1%	69.0%	58.1%
50 or more employees	97.9%	99.0%	77.2%	68.7%	53.1%
Total	47.9%	90.8%	78.1%	68.7%	53.7%
<b>Riverside-San Bernardino-Ontario, CA</b>					
Less than 50 employees	31.4%	39.4%	85.8%	67.6%	58.0%
50 or more employees	96.6%	98.2%	76.0%	66.7%	50.7%
Total	46.8%	85.6%	76.9%	66.8%	51.4%
<b>Detroit-Warren-Dearborn, MI</b>					
Less than 50 employees	26.8%	51.3%	67.6%	67.8%	45.9%
50 or more employees	100.0%	100.0%	78.3%	76.8%	60.1%
Total	47.3%	88.5%	76.8%	75.7%	58.2%

**Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2018 (cont.)**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>Seattle-Tacoma-Bellevue, WA</b>					
Less than 50 employees	33.2%	57.2%	80.7%	83.6%	67.5%
50 or more employees	99.8%	100.0%	78.5%	81.7%	64.2%
Total	51.2%	88.2%	78.9%	82.1%	64.8%
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>					
Less than 50 employees	29.6%	49.1%	79.3%	75.1%	59.5%
50 or more employees	95.8%	97.9%	80.3%	74.7%	60.0%
Total	48.2%	86.3%	80.2%	74.7%	59.9%
<b>San Diego-Carlsbad, CA</b>					
Less than 50 employees	24.6%	39.7%	79.5%	73.8%	58.7%
50 or more employees	90.5%	96.7%	80.5%	80.1%	64.5%
Total	37.1%	81.5%	80.4%	79.3%	63.7%
<b>Tampa-St. Petersburg-Clearwater, FL</b>					
Less than 50 employees	12.7% *	44.3%	88.5%	73.4%	64.9%
50 or more employees	99.7%	99.3%	67.2%	71.9%	48.4%
Total	45.9%	90.5%	68.9%	72.1%	49.7%
<b>Denver-Aurora-Lakewood, CO</b>					
Less than 50 employees	35.5%	51.3%	73.4%	80.4%	59.0%
50 or more employees	93.9%	97.3%	80.2%	75.8%	60.8%
Total	52.6%	85.3%	79.2%	76.5%	60.6%
<b>St. Louis, MO-IL</b>					
Less than 50 employees	40.4%	53.3%	82.5%	79.4%	65.5%
50 or more employees	94.9%	94.9%	76.7%	76.2%	58.4%
Total	55.2%	83.5%	77.7%	76.8%	59.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2018**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>New York-Newark-Jersey City, NY-NJ-PA</b>					
Less than 50 employees	2.57%	2.72%	2.45%	2.79%	2.67%
50 or more employees	1.27%	0.58%	1.97%	1.70%	1.86%
Total	2.15%	1.04%	1.68%	1.49%	1.60%
<b>Los Angeles-Long Beach-Anaheim, CA</b>					
Less than 50 employees	3.14%	3.40%	2.30%	2.78%	3.09%
50 or more employees	0.58%	0.29%	2.91%	2.45%	2.97%
Total	2.74%	1.40%	2.48%	2.10%	2.59%
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>					
Less than 50 employees	3.78%	4.36%	3.34%	3.67%	3.73%
50 or more employees	0.85%	2.85%	2.87%	2.41%	3.35%
Total	3.13%	2.42%	2.58%	2.17%	3.00%
<b>Dallas-Fort Worth-Arlington, TX</b>					
Less than 50 employees	4.85%	5.15%	3.40%	4.46%	4.46%
50 or more employees	0.99%	2.07%	2.45%	3.27%	2.99%
Total	4.00%	2.19%	2.19%	2.93%	2.71%
<b>Houston-The Woodlands-Sugar Land, TX</b>					
Less than 50 employees	5.38%	5.54%	4.64%	4.84%	5.08%
50 or more employees	0.97%	1.93%	2.67%	2.34%	2.83%
Total	4.29%	2.26%	2.42%	2.14%	2.56%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>					
Less than 50 employees	4.08%	3.84%	3.36%	2.93%	3.23%
50 or more employees	0.27%	1.55%	2.64%	1.63%	2.46%
Total	3.20%	1.62%	2.27%	1.45%	2.12%
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>					
Less than 50 employees	3.94%	4.02%	2.88%	3.03%	3.15%
50 or more employees	1.32%	0.80%	2.93%	2.69%	2.84%
Total	3.39%	1.70%	2.49%	2.29%	2.41%
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>					
Less than 50 employees	4.61%	6.07%	3.42%	4.84%	4.84%
50 or more employees	0.96%	0.80%	3.31%	2.04%	3.57%
Total	4.27%	2.20%	2.93%	1.88%	3.20%
<b>Atlanta-Sandy Springs-Roswell, GA</b>					
Less than 50 employees	4.63%	5.01%	4.01%	4.24%	4.56%
50 or more employees	1.85%	1.29%	2.64%	3.20%	3.24%
Total	3.52%	1.71%	2.43%	2.90%	2.97%
<b>Boston-Cambridge-Newton, MA-NH</b>					
Less than 50 employees	4.87%	4.43%	4.26%	3.27%	4.03%
50 or more employees	0.81%	1.38%	2.73%	2.77%	3.24%
Total	3.91%	1.54%	2.40%	2.41%	2.82%
<b>San Francisco-Oakland-Hayward, CA</b>					
Less than 50 employees	5.30%	4.97%	3.76%	3.95%	4.17%
50 or more employees	2.25%	1.30%	3.10%	3.78%	3.81%
Total	4.58%	2.40%	2.56%	3.09%	3.11%
<b>Phoenix-Mesa-Scottsdale, AZ</b>					
Less than 50 employees	4.07%	4.61%	3.45%	3.81%	4.14%
50 or more employees	1.08%	0.70%	3.76%	2.97%	3.07%
Total	3.16%	1.30%	3.34%	2.61%	2.73%
<b>Riverside-San Bernardino-Ontario, CA</b>					
Less than 50 employees	7.34%	7.96%	5.45%	10.56%	9.57%
50 or more employees	2.07%	1.14%	4.02%	4.44%	4.63%
Total	6.24%	2.95%	3.66%	4.12%	4.27%
<b>Detroit-Warren-Dearborn, MI</b>					
Less than 50 employees	4.69%	6.66%	11.43%	4.82%	8.44%
50 or more employees	0.00%	0.00%	3.26%	2.59%	3.91%
Total	4.04%	1.79%	3.32%	2.39%	3.68%

**Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2018 (cont.)**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>Seattle-Tacoma-Bellevue, WA</b>					
Less than 50 employees	4.43%	4.74%	4.31%	3.75%	4.37%
50 or more employees	0.22%	0.02%	3.29%	2.06%	3.60%
Total	3.57%	1.54%	2.81%	1.80%	3.06%
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>					
Less than 50 employees	4.42%	4.86%	4.19%	2.98%	4.20%
50 or more employees	1.95%	1.17%	2.61%	2.81%	3.35%
Total	3.45%	1.62%	2.33%	2.47%	2.95%
<b>San Diego-Carlsbad, CA</b>					
Less than 50 employees	6.05%	7.11%	4.76%	6.54%	5.48%
50 or more employees	4.46%	1.96%	3.67%	3.17%	4.02%
Total	5.43%	3.30%	3.25%	2.93%	3.59%
<b>Tampa-St. Petersburg-Clearwater, FL</b>					
Less than 50 employees	5.16% *	12.04%	4.28%	9.58%	11.30%
50 or more employees	0.27%	0.69%	6.77%	5.75%	5.28%
Total	7.12%	2.52%	6.42%	5.26%	5.04%
<b>Denver-Aurora-Lakewood, CO</b>					
Less than 50 employees	5.70%	5.51%	5.00%	4.32%	5.78%
50 or more employees	2.60%	1.17%	3.19%	2.11%	2.99%
Total	4.41%	2.02%	2.81%	1.91%	2.68%
<b>St. Louis, MO-IL</b>					
Less than 50 employees	6.99%	7.17%	3.82%	7.39%	7.58%
50 or more employees	2.91%	3.60%	4.01%	3.83%	4.40%
Total	5.44%	3.28%	3.36%	3.40%	3.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table IX.B.2 Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2018**

<b>METRO AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>New York-Newark-Jersey City, NY-NJ-PA</b>						
Less than 50 employees	8,658	1,575	16,573	4,243	23,865	4,741
50 or more employees	7,621	1,591	15,288	3,570	22,860	5,257
Total	7,826	1,588	15,448	3,654	23,018	5,176
<b>Los Angeles-Long Beach-Anaheim, CA</b>						
Less than 50 employees	5,773	950	12,374	3,434	16,517	5,737
50 or more employees	6,655	1,195	13,058	3,325	19,353	4,860
Total	6,456	1,140	12,960	3,341	18,959	4,982
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>						
Less than 50 employees	7,216	1,499	13,237	2,790	21,705	6,931
50 or more employees	6,971	1,652	13,092	3,278	20,266	5,254
Total	7,005	1,631	13,104	3,236	20,420	5,434
<b>Dallas-Fort Worth-Arlington, TX</b>						
Less than 50 employees	7,079	1,295	10,615	5,118	19,392	7,346
50 or more employees	6,352	1,335	13,654	4,201	19,164	5,692
Total	6,446	1,330	13,443	4,264	19,179	5,806
<b>Houston-The Woodlands-Sugar Land, TX</b>						
Less than 50 employees	6,096	1,017	14,639	3,876	18,249	6,184
50 or more employees	6,940	1,472	14,628	4,031	20,099	5,689
Total	6,827	1,411	14,629	4,015	19,890	5,745
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>						
Less than 50 employees	7,081	1,515	13,742	5,232	19,927	8,486
50 or more employees	6,961	1,620	13,949	4,154	20,423	6,325
Total	6,984	1,600	13,914	4,339	20,360	6,602
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>						
Less than 50 employees	6,212	1,406	14,099	3,463	20,572	6,707
50 or more employees	7,254	1,418	14,122	3,279	22,046	6,358
Total	7,051	1,415	14,119	3,305	21,830	6,409
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>						
Less than 50 employees	6,983	1,477	16,969	3,402	20,211	5,922
50 or more employees	5,804	1,407	12,408	3,688	17,596	5,467
Total	6,001	1,419	12,977	3,652	17,852	5,512
<b>Atlanta-Sandy Springs-Roswell, GA</b>						
Less than 50 employees	6,431	1,514	12,708	3,827	15,758	7,381
50 or more employees	6,616	1,494	13,023	3,499	18,798	5,794
Total	6,595	1,496	12,990	3,534	18,584	5,906
<b>Boston-Cambridge-Newton, MA-NH</b>						
Less than 50 employees	7,092	1,689	13,958	4,253	18,990	5,188
50 or more employees	7,512	1,851	15,281	4,039	22,995	5,858
Total	7,445	1,825	15,119	4,065	22,401	5,758
<b>San Francisco-Oakland-Hayward, CA</b>						
Less than 50 employees	6,744	785	15,515	3,004	20,884	3,759
50 or more employees	6,752	1,259	12,936	3,894	20,579	5,228
Total	6,750	1,134	13,216	3,797	20,642	4,924
<b>Phoenix-Mesa-Scottsdale, AZ</b>						
Less than 50 employees	6,182	1,313	11,880	4,170	17,748	5,167
50 or more employees	6,180	1,650	12,876	3,920	19,342	5,914
Total	6,180	1,601	12,747	3,952	19,130	5,815
<b>Riverside-San Bernardino-Ontario, CA</b>						
Less than 50 employees	5,795	563 *	10,147	1,820 *	13,981	5,910 *
50 or more employees	6,301	1,434	13,821	3,524	19,017	5,301
Total	6,247	1,342	13,569	3,407	18,169	5,404
<b>Detroit-Warren-Dearborn, MI</b>						
Less than 50 employees	6,845	1,392	10,979	2,336	16,635	3,044 *
50 or more employees	6,300	1,543	13,445	3,477	17,969	4,068
Total	6,360	1,526	13,200	3,364	17,821	3,955

**Table IX.B.2 Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2018 (cont.)**

<b>METRO AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>Seattle-Tacoma-Bellevue, WA</b>						
Less than 50 employees	6,182	1,015	11,970	4,561	16,872	6,732
50 or more employees	6,751	868	12,892	2,319	18,926	3,108
Total	6,618	903	12,794	2,556	18,663	3,573
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>						
Less than 50 employees	6,163	1,420	11,010	4,330	16,920	7,015
50 or more employees	6,629	1,525	13,417	3,674	19,314	5,584
Total	6,550	1,507	13,281	3,711	19,005	5,769
<b>San Diego-Carlsbad, CA</b>						
Less than 50 employees	6,296	1,574 *	14,370	6,669 *	16,060	7,235 *
50 or more employees	7,220	1,404	13,587	3,212	20,425	5,233
Total	7,085	1,429	13,671	3,581	20,096	5,384
<b>Tampa-St. Petersburg-Clearwater, FL</b>						
Less than 50 employees	7,207	1,396	11,784	6,912	18,794	2,336 *
50 or more employees	8,189	1,604	15,577	5,244	22,523	7,765
Total	8,093	1,583	15,128	5,441	22,119	7,176
<b>Denver-Aurora-Lakewood, CO</b>						
Less than 50 employees	5,721	550	11,092	2,870 *	14,537	4,544
50 or more employees	6,293	1,394	12,601	3,426	18,796	5,067
Total	6,190	1,241	12,435	3,365	18,270	5,002
<b>St. Louis, MO-IL</b>						
Less than 50 employees	7,853	1,676 *	12,431	3,196	14,847	3,578 *
50 or more employees	7,054	1,275	13,703	3,247	21,478	5,190
Total	7,195	1,346	13,495	3,238	19,934	4,814

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table IX.B.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2018**

<b>METRO AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>New York-Newark-Jersey City, NY-NJ-PA</b>						
Less than 50 employees	333	217	800	614	1,215	840
50 or more employees	247	80	419	183	720	340
Total	207	77	379	179	635	315
<b>Los Angeles-Long Beach-Anaheim, CA</b>						
Less than 50 employees	251	116	804	618	1,012	908
50 or more employees	152	88	319	209	535	322
Total	132	73	296	200	483	310
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>						
Less than 50 employees	397	233	1,052	601	1,595	1,760
50 or more employees	170	78	490	177	658	510
Total	156	75	457	170	615	499
<b>Dallas-Fort Worth-Arlington, TX</b>						
Less than 50 employees	426	212	805	894	1,661	1,596
50 or more employees	243	121	522	427	528	440
Total	220	108	502	402	505	430
<b>Houston-The Woodlands-Sugar Land, TX</b>						
Less than 50 employees	491	225	1,512	939	1,146	1,113
50 or more employees	341	92	504	302	1,553	645
Total	306	85	478	288	1,373	588
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>						
Less than 50 employees	442	148	915	736	689	1,075
50 or more employees	216	85	425	216	617	302
Total	195	74	385	225	547	306
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>						
Less than 50 employees	290	181	953	712	789	1,176
50 or more employees	149	87	446	294	572	542
Total	141	79	407	272	511	493
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>						
Less than 50 employees	397	300	1,685	913	1,474	1,435
50 or more employees	210	77	351	261	430	415
Total	193	82	478	257	432	401
<b>Atlanta-Sandy Springs-Roswell, GA</b>						
Less than 50 employees	350	266	1,321	1,085	1,300	1,171
50 or more employees	225	94	406	276	453	310
Total	204	88	390	273	431	296
<b>Boston-Cambridge-Newton, MA-NH</b>						
Less than 50 employees	361	228	1,272	754	1,392	1,050
50 or more employees	388	130	1,095	290	1,745	298
Total	332	115	981	270	1,557	302
<b>San Francisco-Oakland-Hayward, CA</b>						
Less than 50 employees	422	203	1,139	758	2,093	941
50 or more employees	202	112	506	481	584	797
Total	186	101	474	439	634	655
<b>Phoenix-Mesa-Scottsdale, AZ</b>						
Less than 50 employees	365	188	917	645	1,338	1,229
50 or more employees	187	111	306	352	473	517
Total	168	97	292	318	453	476
<b>Riverside-San Bernardino-Ontario, CA</b>						
Less than 50 employees	662	342 *	2,784	708 *	1,612	2,139 *
50 or more employees	315	135	1,095	331	836	527
Total	291	129	1,073	314	807	571
<b>Detroit-Warren-Dearborn, MI</b>						
Less than 50 employees	493	399	1,656	551	1,132	1,042 *
50 or more employees	198	158	583	377	631	384
Total	185	147	556	347	572	366

**Table IX.B.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2018 (cont.)**

<b>METRO AREA</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>Seattle-Tacoma-Bellevue, WA</b>						
Less than 50 employees	386	254	639	795	982	1,080
50 or more employees	205	87	672	358	821	567
Total	180	90	599	350	714	578
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>						
Less than 50 employees	329	269	770	558	1,367	1,834
50 or more employees	138	93	398	286	475	605
Total	128	90	387	271	453	575
<b>San Diego-Carlsbad, CA</b>						
Less than 50 employees	770	548 *	2,287	2,416 *	3,319	2,293 *
50 or more employees	202	152	458	379	673	406
Total	212	153	471	450	708	418
<b>Tampa-St. Petersburg-Clearwater, FL</b>						
Less than 50 employees	774	407	1,323	1,153	703	2,430 *
50 or more employees	581	138	766	541	1,579	1,406
Total	538	131	765	497	1,431	1,350
<b>Denver-Aurora-Lakewood, CO</b>						
Less than 50 employees	259	137	1,110	871 *	952	1,073
50 or more employees	191	103	347	242	732	365
Total	162	91	338	235	646	343
<b>St. Louis, MO-IL</b>						
Less than 50 employees	1,060	634 *	1,289	485	1,660	1,881 *
50 or more employees	274	101	543	251	1,018	471
Total	296	139	504	225	1,064	612

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

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