

**Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2019**

<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	56.5%	84.7%	81.5%	72.0%	58.7%
Remainder of state	58.5%	89.2%	79.1%	70.4%	55.7%
<b>ALASKA</b>					
Anchorage	41.1%	77.0%	77.1%	73.0%	56.3%
Remainder of state	37.4%	73.0%	79.4%	75.7%	60.2%
<b>ARIZONA</b>					
Phoenix-Mesa-Scottsdale	53.1%	87.7%	74.2%	67.7%	50.3%
Remainder of state	34.1%	81.3%	79.9%	68.3%	54.5%
<b>ARKANSAS</b>					
Little Rock-North Little Rock-Conway	49.2%	89.7%	78.6%	67.1%	52.7%
Remainder of state	38.5%	80.3%	78.2%	72.6%	56.8%
<b>CALIFORNIA</b>					
Los Angeles-Long Beach-Anaheim	43.0%	85.7%	79.0%	72.0%	56.8%
Riverside-San Bernardino-Ontario	31.5%	75.3%	74.5%	66.4%	49.5%
Sacramento--Roseville--Arden-Arcade	51.6%	83.2%	71.1%	64.9%	46.1%
San Diego-Carlsbad	49.9%	88.2%	85.3%	78.7%	67.1%
San Francisco-Oakland-Hayward	56.0%	87.9%	83.7%	74.5%	62.3%
San Jose-Sunnyvale-Santa Clara	44.4%	91.5%	78.5%	72.0%	56.5%
Remainder of state	45.3%	79.7%	70.6%	67.3%	47.5%
<b>COLORADO</b>					
Denver-Aurora-Lakewood	48.3%	87.5%	84.8%	74.1%	62.9%
Remainder of state	39.9%	73.2%	74.9%	72.2%	54.1%
<b>CONNECTICUT</b>					
Bridgeport-Stamford-Norwalk	55.5%	84.0%	79.0%	70.5%	55.7%
Hartford-West Hartford-East Hartford	56.9%	88.7%	79.9%	66.0%	52.7%
New Haven-Milford	55.0%	85.5%	67.7%	68.1%	46.1%
Remainder of state	39.3%	86.7%	82.4%	70.5%	58.2%
<b>DELAWARE</b>					
Philadelphia-Camden-Wilmington, DE portion	57.5%	90.4%	76.3%	73.9%	56.4%
Remainder of state	45.2%	82.0%	80.8%	70.0%	56.6%
<b>DISTRICT OF COLUMBIA</b>					
Washington-Arlington-Alexandria, DC portion	64.0%	92.7%	79.0%	76.8%	60.7%
<b>FLORIDA</b>					
Miami-Fort Lauderdale-West Palm Beach	40.2%	81.9%	84.3%	73.9%	62.3%
Orlando-Kissimmee-Sanford	35.8%	83.6%	59.0%	61.5%	36.3%
Tampa-St. Petersburg-Clearwater	42.0%	90.0%	86.8%	76.5%	66.4%
Remainder of state	38.1%	81.5%	74.1%	71.6%	53.1%
<b>GEORGIA</b>					
Atlanta-Sandy Springs-Roswell	42.2%	88.3%	76.1%	69.3%	52.8%
Remainder of state	46.5%	79.1%	80.1%	68.7%	55.0%
<b>HAWAII</b>					
Urban Honolulu	84.9%	95.0%	78.4%	79.8%	62.6%
Remainder of state	82.9%	96.2%	81.9%	66.7%	54.6%
<b>IDAHO</b>					
Boise City	38.5%	79.0%	80.0%	74.2%	59.4%
Remainder of state	45.0%	75.6%	79.3%	77.2%	61.2%
<b>ILLINOIS</b>					
Chicago-Naperville-Elgin, IL portion	51.5%	89.1%	73.8%	72.8%	53.7%
Remainder of state	48.2%	85.4%	81.5%	73.1%	59.6%
<b>INDIANA</b>					
Indianapolis-Carmel-Anderson	47.5%	88.9%	72.5%	72.9%	52.9%
Remainder of state	40.1%	82.0%	75.6%	75.2%	56.8%
<b>IOWA</b>					
Des Moines-West Des Moines	59.1%	88.7%	84.3%	69.0%	58.2%
Remainder of state	49.5%	84.9%	80.1%	70.8%	56.7%

**Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2019 (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	55.6%	89.7%	80.9%	76.9%	62.2%
Wichita	68.0%	93.2%	79.0%	77.5%	61.2%
Remainder of state	53.0%	79.1%	76.6%	74.8%	57.3%
<b>KENTUCKY</b>					
Louisville/Jefferson County, KY portion	53.5%	88.0%	82.0%	76.7%	62.9%
Remainder of state	46.9%	84.4%	80.9%	71.8%	58.0%
<b>LOUISIANA</b>					
New Orleans-Metairie	49.9%	86.7%	81.3%	73.5%	59.8%
Remainder of state	53.3%	83.0%	77.1%	64.7%	49.9%
<b>MAINE</b>					
Portland-South Portland	54.8%	84.3%	77.7%	67.8%	52.6%
Remainder of state	36.5%	76.7%	77.5%	75.1%	58.2%
<b>MARYLAND</b>					
Baltimore-Columbia-Towson	48.6%	88.8%	79.3%	66.9%	53.0%
Washington-Arlington-Alexandria, MD portion	44.7%	86.4%	80.2%	63.9%	51.2%
Remainder of state	39.5%	79.3%	75.2%	69.7%	52.5%
<b>MASSACHUSETTS</b>					
Boston-Cambridge-Newton, MA portion	59.4%	92.4%	76.9%	68.4%	52.6%
Remainder of state	53.1%	84.3%	73.9%	65.6%	48.5%
<b>MICHIGAN</b>					
Detroit-Warren-Dearborn	45.0%	84.3%	74.0%	76.3%	56.5%
Remainder of state	49.1%	83.4%	76.4%	68.6%	52.4%
<b>MINNESOTA</b>					
Minneapolis-St. Paul-Bloomington, MN portion	46.9%	86.8%	77.1%	73.8%	56.9%
Remainder of state	44.6%	82.6%	81.1%	76.6%	62.2%
<b>MISSISSIPPI</b>					
Jackson	57.2%	92.6%	78.8%	68.0%	53.6%
Remainder of state	45.1%	80.7%	78.2%	72.2%	56.4%
<b>MISSOURI</b>					
Kansas City, MO portion	69.7%	96.1%	77.0%	74.9%	57.7%
St. Louis, MO portion	47.4%	86.2%	78.7%	76.6%	60.3%
Remainder of state	43.7%	79.0%	76.6%	74.5%	57.1%
<b>MONTANA</b>					
Billings	49.3%	76.9%	75.9%	75.1%	57.0%
Remainder of state	39.6%	69.6%	78.8%	73.8%	58.1%
<b>NEBRASKA</b>					
Omaha-Council Bluffs, NE portion	52.1%	89.5%	85.9%	70.7%	60.7%
Remainder of state	39.6%	78.0%	75.8%	68.8%	52.1%
<b>NEVADA</b>					
Las Vegas-Henderson-Paradise	53.0%	86.5%	74.2%	73.0%	54.2%
Remainder of state	47.7%	85.0%	74.7%	75.9%	56.6%
<b>NEW HAMPSHIRE</b>					
Boston-Cambridge-Newton, NH portion	54.5%	88.3%	68.0%	73.9%	50.2%
Manchester-Nashua	52.9%	87.1%	73.2%	72.2%	52.8%
Remainder of state	46.6%	83.9%	74.2%	76.4%	56.7%
<b>NEW JERSEY</b>					
New York-Newark-Jersey City, NJ portion	50.3%	86.4%	78.7%	71.7%	56.4%
Remainder of state	56.8%	90.6%	81.4%	64.8%	52.7%
<b>NEW MEXICO</b>					
Albuquerque	46.6%	85.0%	78.8%	71.4%	56.3%
Remainder of state	42.3%	69.9%	77.1%	62.4%	48.1%
<b>NEW YORK</b>					
New York-Newark-Jersey City, NY portion	41.9%	86.5%	74.9%	66.7%	50.0%
Remainder of state	54.4%	87.2%	75.4%	61.0%	46.0%

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<b>NORTH CAROLINA</b>					
Charlotte-Concord-Gastonia, NC portion	49.7%	87.3%	82.8%	75.0%	62.1%
Remainder of state	41.7%	80.2%	80.9%	74.8%	60.6%
<b>NORTH DAKOTA</b>					
Fargo, ND portion	73.2%	95.5%	72.4%	71.3%	51.6%
Remainder of state	47.5%	82.5%	75.5%	76.9%	58.1%
<b>OHIO</b>					
Cincinnati, OH portion	65.2%	92.1%	79.9%	80.2%	64.1%
Cleveland-Elyria	57.7%	86.4%	81.8%	72.4%	59.2%
Columbus	44.3%	86.6%	76.6%	77.7%	59.5%
Remainder of state	52.5%	83.0%	70.1%	71.7%	50.2%
<b>OKLAHOMA</b>					
Oklahoma City	59.3%	86.3%	73.8%	75.4%	55.7%
Tulsa	52.1%	87.0%	84.0%	75.5%	63.4%
Remainder of state	37.6%	80.1%	80.5%	67.2%	54.1%
<b>OREGON</b>					
Portland-Vancouver-Hillsboro, OR portion	46.9%	86.8%	77.2%	78.8%	60.8%
Remainder of state	42.4%	77.2%	81.1%	77.2%	62.6%
<b>PENNSYLVANIA</b>					
Philadelphia-Camden-Wilmington, PA portion	57.5%	89.4%	71.7%	73.9%	53.0%
Pittsburgh	70.8%	93.3%	86.6%	72.5%	62.8%
Remainder of state	51.1%	85.7%	79.4%	75.7%	60.1%
<b>RHODE ISLAND</b>					
Providence-Warwick, RI portion	53.4%	85.1%	74.6%	72.5%	54.1%
<b>SOUTH CAROLINA</b>					
Columbia	40.1%	84.5%	87.6%	74.6%	65.4%
Remainder of state	48.7%	86.0%	77.2%	71.6%	55.2%
<b>SOUTH DAKOTA</b>					
Sioux Falls	56.5%	90.4%	79.9%	71.2%	56.9%
Remainder of state	48.7%	79.7%	80.2%	75.9%	60.8%
<b>TENNESSEE</b>					
Memphis, TN portion	69.2%	93.4%	81.4%	77.3%	62.9%
Nashville-Davidson--Murfreesboro--Franklin	50.2%	83.8%	75.8%	74.5%	56.5%
Remainder of state	47.7%	84.5%	75.7%	73.1%	55.3%
<b>TEXAS</b>					
Dallas-Fort Worth-Arlington	50.1%	88.8%	81.8%	71.2%	58.3%
Houston-The Woodlands-Sugar Land	57.6%	89.1%	78.1%	74.8%	58.5%
San Antonio-New Braunfels	40.0%	81.6%	65.9%	60.7%	40.0%
Remainder of state	44.7%	82.4%	81.6%	74.6%	60.8%
<b>UTAH</b>					
Ogden-Clearfield	32.4%	75.1%	73.1%	77.4%	56.5%
Provo-Orem	27.9%	85.9%	71.2%	68.7%	48.9%
Salt Lake City	49.7%	85.0%	82.9%	73.3%	60.8%
Remainder of state	32.0%	65.4%	75.7%	72.4%	54.7%
<b>VERMONT</b>					
Burlington-South Burlington	44.8%	87.4%	82.1%	71.0%	58.3%
Remainder of state	34.8%	67.6%	71.1%	64.2%	45.7%
<b>VIRGINIA</b>					
Virginia Beach-Norfolk-Newport News, VA portion	59.0%	96.5%	75.0%	67.7%	50.8%
Washington-Arlington-Alexandria, VA portion	40.9%	83.7%	77.7%	65.0%	50.5%
Remainder of state	37.4%	84.6%	71.4%	71.7%	51.2%
<b>WASHINGTON</b>					
Seattle-Tacoma-Bellevue	53.0%	88.0%	81.4%	82.6%	67.2%
Remainder of state	40.6%	75.3%	74.8%	74.2%	55.5%
<b>WEST VIRGINIA</b>					
Charleston	76.1%	93.2%	84.5%	74.2%	62.7%
Remainder of state	46.8%	82.4%	76.5%	67.8%	51.9%

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<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	52.6%	88.0%	74.7%	74.3%	55.5%
Remainder of state	41.3%	81.2%	78.6%	71.4%	56.2%
<b>WYOMING</b>					
Cheyenne	47.6%	77.2%	76.0%	65.3%	49.6%
Remainder of state	37.3%	70.7%	71.5%	75.8%	54.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019**

<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	6.90%	3.99%	4.14%	2.69%	3.95%
Remainder of state	3.57%	1.32%	2.67%	2.34%	2.78%
<b>ALASKA</b>					
Anchorage	3.93%	2.62%	2.65%	2.30%	2.90%
Remainder of state	4.02%	3.34%	3.24%	3.23%	4.04%
<b>ARIZONA</b>					
Phoenix-Mesa-Scottsdale	4.17%	1.84%	4.52%	2.88%	4.65%
Remainder of state	5.62%	3.66%	4.29%	4.95%	4.50%
<b>ARKANSAS</b>					
Little Rock-North Little Rock-Conway	6.62%	2.37%	4.29%	3.97%	3.95%
Remainder of state	2.69%	1.92%	2.28%	2.09%	2.70%
<b>CALIFORNIA</b>					
Los Angeles-Long Beach-Anaheim	3.61%	1.61%	2.47%	2.13%	2.59%
Riverside-San Bernardino-Ontario	5.65%	5.26%	5.15%	7.20%	6.36%
Sacramento--Roseville--Arden-Arcade	10.39%	5.05%	7.91%	7.05%	7.05%
San Diego-Carlsbad	8.24%	3.81%	4.90%	4.99%	7.71%
San Francisco-Oakland-Hayward	6.65%	2.71%	3.67%	4.00%	4.43%
San Jose-Sunnyvale-Santa Clara	11.28%	2.68%	5.50%	5.42%	6.80%
Remainder of state	4.71%	2.88%	5.33%	3.92%	4.79%
<b>COLORADO</b>					
Denver-Aurora-Lakewood	4.57%	2.12%	2.40%	2.27%	3.20%
Remainder of state	4.31%	3.66%	3.88%	2.61%	3.79%
<b>CONNECTICUT</b>					
Bridgeport-Stamford-Norwalk	6.54%	3.67%	3.33%	2.57%	3.55%
Hartford-West Hartford-East Hartford	5.53%	2.26%	3.17%	3.00%	3.41%
New Haven-Milford	7.54%	3.84%	6.10%	3.39%	5.36%
Remainder of state	8.42%	4.42%	6.50%	6.94%	7.70%
<b>DELAWARE</b>					
Philadelphia-Camden-Wilmington, DE portion	4.12%	1.89%	2.92%	1.90%	2.78%
Remainder of state	5.79%	3.43%	3.78%	3.67%	4.33%
<b>DISTRICT OF COLUMBIA</b>					
Washington-Arlington-Alexandria, DC portion	3.57%	1.10%	2.98%	1.29%	2.68%
<b>FLORIDA</b>					
Miami-Fort Lauderdale-West Palm Beach	4.48%	2.91%	2.70%	3.58%	4.28%
Orlando-Kissimmee-Sanford	7.20%	4.55%	10.78%	6.81%	7.42%
Tampa-St. Petersburg-Clearwater	7.40%	2.97%	3.75%	5.45%	6.58%
Remainder of state	3.69%	2.55%	3.28%	3.21%	3.46%
<b>GEORGIA</b>					
Atlanta-Sandy Springs-Roswell	4.45%	1.95%	3.16%	4.29%	4.18%
Remainder of state	5.34%	3.15%	3.37%	3.18%	3.79%
<b>HAWAII</b>					
Urban Honolulu	3.58%	2.42%	2.88%	2.25%	3.25%
Remainder of state	4.80%	1.30%	2.34%	5.16%	3.90%
<b>IDAHO</b>					
Boise City	4.91%	3.00%	3.78%	2.81%	3.65%
Remainder of state	4.38%	2.86%	3.72%	2.30%	3.83%
<b>ILLINOIS</b>					
Chicago-Naperville-Elgin, IL portion	3.08%	1.48%	2.93%	1.53%	2.50%
Remainder of state	3.95%	1.89%	2.00%	2.04%	2.42%
<b>INDIANA</b>					
Indianapolis-Carmel-Anderson	5.26%	2.09%	4.06%	3.04%	3.85%
Remainder of state	3.13%	1.86%	2.76%	2.17%	2.99%
<b>IOWA</b>					
Des Moines-West Des Moines	8.74%	3.56%	3.97%	5.09%	5.41%
Remainder of state	3.22%	1.61%	1.95%	1.62%	2.06%

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<b>KANSAS</b>					
Kansas City, KS portion	7.09%	2.67%	3.43%	3.22%	3.64%
Wichita	7.32%	2.01%	5.18%	2.71%	4.87%
Remainder of state	4.87%	2.83%	3.22%	3.04%	4.12%
<b>KENTUCKY</b>					
Louisville/Jefferson County, KY portion	6.85%	2.73%	3.02%	2.85%	3.66%
Remainder of state	3.79%	1.91%	2.01%	2.13%	2.33%
<b>LOUISIANA</b>					
New Orleans-Metairie	6.39%	2.80%	2.79%	2.45%	3.14%
Remainder of state	3.79%	1.84%	2.44%	3.35%	2.94%
<b>MAINE</b>					
Portland-South Portland	5.19%	2.55%	2.69%	2.14%	2.64%
Remainder of state	3.23%	2.31%	2.43%	1.60%	2.43%
<b>MARYLAND</b>					
Baltimore-Columbia-Towson	4.98%	1.86%	2.99%	1.84%	2.66%
Washington-Arlington-Alexandria, MD portion	5.89%	2.70%	3.74%	3.42%	3.80%
Remainder of state	8.55%	6.19%	10.58%	4.89%	9.68%
<b>MASSACHUSETTS</b>					
Boston-Cambridge-Newton, MA portion	5.02%	1.44%	2.82%	2.18%	3.02%
Remainder of state	6.01%	4.48%	3.83%	2.88%	3.58%
<b>MICHIGAN</b>					
Detroit-Warren-Dearborn	4.38%	2.77%	5.66%	1.92%	4.66%
Remainder of state	3.36%	2.47%	2.45%	2.65%	2.85%
<b>MINNESOTA</b>					
Minneapolis-St. Paul-Bloomington, MN portion	4.05%	2.09%	2.34%	1.80%	2.43%
Remainder of state	4.86%	2.83%	3.31%	2.65%	3.75%
<b>MISSISSIPPI</b>					
Jackson	8.53%	2.25%	4.94%	4.21%	5.61%
Remainder of state	3.14%	1.91%	2.10%	2.23%	2.24%
<b>MISSOURI</b>					
Kansas City, MO portion	7.15%	1.30%	3.35%	2.38%	3.67%
St. Louis, MO portion	4.70%	2.33%	2.89%	2.17%	2.70%
Remainder of state	4.59%	2.94%	5.10%	3.00%	4.77%
<b>MONTANA</b>					
Billings	8.55%	5.45%	4.41%	3.55%	4.22%
Remainder of state	3.27%	2.55%	2.19%	2.19%	2.53%
<b>NEBRASKA</b>					
Omaha-Council Bluffs, NE portion	6.55%	1.94%	2.35%	2.19%	2.69%
Remainder of state	3.84%	2.52%	4.25%	3.16%	3.51%
<b>NEVADA</b>					
Las Vegas-Henderson-Paradise	4.65%	1.89%	2.80%	2.05%	2.84%
Remainder of state	7.23%	3.43%	5.81%	3.72%	5.75%
<b>NEW HAMPSHIRE</b>					
Boston-Cambridge-Newton, NH portion	5.98%	2.48%	4.62%	2.91%	4.61%
Manchester-Nashua	6.03%	2.44%	3.54%	2.55%	3.70%
Remainder of state	4.79%	2.70%	3.38%	2.99%	3.94%
<b>NEW JERSEY</b>					
New York-Newark-Jersey City, NJ portion	3.70%	1.72%	2.79%	2.16%	2.91%
Remainder of state	6.51%	2.93%	3.58%	3.19%	3.77%
<b>NEW MEXICO</b>					
Albuquerque	5.09%	2.46%	2.78%	2.47%	3.07%
Remainder of state	3.67%	3.36%	2.92%	3.35%	3.29%
<b>NEW YORK</b>					
New York-Newark-Jersey City, NY portion	2.57%	1.20%	1.72%	1.78%	1.89%
Remainder of state	3.64%	1.52%	2.29%	2.66%	2.37%

**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, 2019 (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	7.03%	3.32%	4.29%	2.79%	3.88%
Remainder of state	2.80%	1.88%	2.01%	2.02%	2.33%
<b>NORTH DAKOTA</b>					
Fargo, ND portion	7.35%	1.38%	3.44%	2.24%	3.30%
Remainder of state	3.15%	1.82%	2.63%	1.39%	2.42%
<b>OHIO</b>					
Cincinnati, OH portion	10.67%	2.91%	4.97%	3.81%	5.51%
Cleveland-Elyria	7.43%	3.31%	5.72%	4.35%	5.63%
Columbus	7.72%	3.94%	6.97%	5.97%	8.46%
Remainder of state	4.18%	2.25%	3.85%	2.18%	3.17%
<b>OKLAHOMA</b>					
Oklahoma City	5.66%	2.29%	4.38%	3.17%	4.40%
Tulsa	6.55%	2.63%	3.37%	2.55%	3.53%
Remainder of state	4.48%	3.24%	3.26%	3.52%	4.40%
<b>OREGON</b>					
Portland-Vancouver-Hillsboro, OR portion	4.83%	1.98%	3.49%	1.90%	3.33%
Remainder of state	4.12%	2.67%	2.35%	1.90%	2.71%
<b>PENNSYLVANIA</b>					
Philadelphia-Camden-Wilmington, PA portion	4.98%	2.07%	2.39%	2.40%	2.70%
Pittsburgh	6.34%	1.99%	2.82%	2.88%	3.32%
Remainder of state	3.91%	1.68%	2.23%	1.68%	2.32%
<b>RHODE ISLAND</b>					
Providence-Warwick, RI portion	3.77%	1.54%	1.97%	1.57%	2.04%
<b>SOUTH CAROLINA</b>					
Columbia	7.93%	4.24%	3.43%	3.29%	4.49%
Remainder of state	3.09%	1.53%	2.36%	2.14%	2.40%
<b>SOUTH DAKOTA</b>					
Sioux Falls	6.83%	2.14%	2.42%	1.66%	2.56%
Remainder of state	3.62%	2.39%	2.43%	2.18%	2.79%
<b>TENNESSEE</b>					
Memphis, TN portion	8.53%	2.30%	3.36%	2.74%	3.63%
Nashville-Davidson--Murfreesboro--Franklin	6.85%	3.17%	3.94%	2.52%	3.98%
Remainder of state	4.09%	2.08%	3.60%	2.70%	3.79%
<b>TEXAS</b>					
Dallas-Fort Worth-Arlington	4.11%	1.53%	2.30%	2.14%	2.64%
Houston-The Woodlands-Sugar Land	5.02%	1.97%	4.16%	2.52%	4.38%
San Antonio-New Braunfels	7.84%	5.62%	6.81%	5.70%	7.19%
Remainder of state	3.26%	2.36%	2.80%	3.66%	4.67%
<b>UTAH</b>					
Ogden-Clearfield	8.61%	5.29%	6.06%	3.01%	5.84%
Provo-Orem	6.82%	3.31%	6.92%	5.13%	7.39%
Salt Lake City	4.93%	3.50%	2.52%	2.94%	3.12%
Remainder of state	5.87%	5.45%	4.27%	4.04%	4.29%
<b>VERMONT</b>					
Burlington-South Burlington	4.75%	2.22%	2.54%	2.46%	3.03%
Remainder of state	2.95%	2.76%	2.79%	2.04%	2.27%
<b>VIRGINIA</b>					
Virginia Beach-Norfolk-Newport News, VA portion	8.53%	1.19%	4.09%	4.11%	4.86%
Washington-Arlington-Alexandria, VA portion	5.60%	3.16%	4.15%	3.54%	4.38%
Remainder of state	4.47%	3.10%	4.10%	3.78%	5.35%
<b>WASHINGTON</b>					
Seattle-Tacoma-Bellevue	4.57%	1.94%	3.16%	2.40%	3.80%
Remainder of state	4.21%	3.18%	3.40%	3.58%	4.02%
<b>WEST VIRGINIA</b>					
Charleston	8.29%	2.77%	5.41%	6.47%	7.73%
Remainder of state	3.10%	1.85%	2.35%	2.01%	2.56%

**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, 2019 (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	6.38%	2.41%	4.45%	2.57%	4.06%
Remainder of state	2.86%	1.87%	2.19%	2.22%	2.38%
<b>WYOMING</b>					
Cheyenne	8.06%	5.79%	5.95%	4.15%	4.98%
Remainder of state	2.78%	2.36%	4.32%	1.99%	3.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019**

<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	6,499	1,710	12,868	3,715	19,092	5,631
Remainder of state	6,526	1,612	13,478	3,737	17,155	5,454
<b>ALASKA</b>						
Anchorage	9,530	1,645	16,476	3,841	22,081	5,054
Remainder of state	8,236	1,473	16,806	3,112	23,667	4,453
<b>ARIZONA</b>						
Phoenix-Mesa-Scottsdale	6,454	1,482	13,101	4,044	20,781	5,868
Remainder of state	6,676	1,597	14,340	4,730	18,486	4,675
<b>ARKANSAS</b>						
Little Rock-North Little Rock-Conway	6,167	1,562	11,675	4,359	17,602	6,416
Remainder of state	6,006	1,314	12,801	3,840	17,852	6,341
<b>CALIFORNIA</b>						
Los Angeles-Long Beach-Anaheim	7,048	1,443	13,238	4,049	20,530	6,649
Riverside-San Bernardino-Ontario	7,477	1,206	15,593	2,945	21,483	4,800
Sacramento--Roseville--Arden-Arcade	7,056	1,254	15,263	4,502	19,411	5,301
San Diego-Carlsbad	6,059	1,023 *	13,268	4,843	19,563	5,679
San Francisco-Oakland-Hayward	7,028	1,333	16,730	3,379	21,498	5,268
San Jose-Sunnyvale-Santa Clara	7,326	1,089	13,481	3,048	22,051	4,900
Remainder of state	6,963	1,347	13,136	4,588	20,554	7,658
<b>COLORADO</b>						
Denver-Aurora-Lakewood	6,611	1,555	14,117	4,147	20,348	6,159
Remainder of state	6,433	1,574	13,310	4,080	19,752	6,450
<b>CONNECTICUT</b>						
Bridgeport-Stamford-Norwalk	7,444	1,662	15,113	3,788	21,356	5,825
Hartford-West Hartford-East Hartford	6,905	1,863	12,964	4,207	19,707	5,547
New Haven-Milford	8,755	1,801	17,086	3,978	23,329	4,574
Remainder of state	7,855	1,765	16,606	2,928	23,984	5,588
<b>DELAWARE</b>						
Philadelphia-Camden-Wilmington, DE portion	8,527	1,535	14,569	3,814	21,680	7,178
Remainder of state	7,258	1,898	14,315	5,137	18,651	6,183
<b>DISTRICT OF COLUMBIA</b>						
Washington-Arlington-Alexandria, DC portion	7,338	1,377	15,461	4,082	22,311	6,014
<b>FLORIDA</b>						
Miami-Fort Lauderdale-West Palm Beach	6,888	1,391	13,319	3,691	21,558	6,412
Orlando-Kissimmee-Sanford	7,825	1,985	14,514	4,220	23,461	7,167
Tampa-St. Petersburg-Clearwater	6,741	1,309	13,682	5,819	18,462	8,104
Remainder of state	6,368	1,709	12,264	5,577	20,208	7,352
<b>GEORGIA</b>						
Atlanta-Sandy Springs-Roswell	6,583	1,348	13,534	3,795	19,278	6,062
Remainder of state	7,469	1,710	14,540	4,245	20,771	6,420
<b>HAWAII</b>						
Urban Honolulu	6,892	730	13,328	3,570	19,924	4,770
Remainder of state	6,231	694	12,690	4,895	17,400	5,031
<b>IDAHO</b>						
Boise City	6,331	1,101	12,140	3,319	18,328	4,622
Remainder of state	6,359	1,335	11,533	3,671	19,805	4,095
<b>ILLINOIS</b>						
Chicago-Naperville-Elgin, IL portion	7,289	1,693	14,054	4,013	20,966	5,731
Remainder of state	6,900	1,455	13,761	3,941	20,058	5,302
<b>INDIANA</b>						
Indianapolis-Carmel-Anderson	7,212	1,568	14,834	3,618	22,673	5,637
Remainder of state	6,823	1,614	14,359	3,599	20,384	5,617
<b>IOWA</b>						
Des Moines-West Des Moines	6,967	1,479	13,193	3,325	19,067	4,411
Remainder of state	6,578	1,558	13,018	3,884	18,676	5,465

**Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2019 (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	6,645	1,400	13,421	4,484	18,913	6,059
Wichita	6,252	1,083	12,871	2,855	18,482	5,565
Remainder of state	6,044	1,358	12,478	3,643	19,123	5,271
<b>KENTUCKY</b>						
Louisville/Jefferson County, KY portion	6,255	1,839	13,209	3,874	19,853	6,577
Remainder of state	6,909	1,730	13,950	3,692	20,916	5,423
<b>LOUISIANA</b>						
New Orleans-Metairie	6,497	1,825	12,737	4,481	19,932	7,316
Remainder of state	6,889	1,767	13,345	5,002	18,630	7,096
<b>MAINE</b>						
Portland-South Portland	6,987	1,479	14,884	3,962	19,858	5,563
Remainder of state	7,755	1,320	14,686	3,746	21,535	5,679
<b>MARYLAND</b>						
Baltimore-Columbia-Towson	7,418	1,765	14,483	4,191	20,892	6,290
Washington-Arlington-Alexandria, MD portion	6,860	1,759	14,096	5,060	19,476	7,817
Remainder of state	5,817	1,575	12,292	3,876	18,972	6,422
<b>MASSACHUSETTS</b>						
Boston-Cambridge-Newton, MA portion	7,404	1,744	14,870	3,681	21,283	5,304
Remainder of state	7,965	1,946	14,764	4,079	21,823	4,857
<b>MICHIGAN</b>						
Detroit-Warren-Dearborn	6,628	1,322	15,483	2,617	21,258	3,131
Remainder of state	6,776	1,375	14,168	3,283	19,385	4,376
<b>MINNESOTA</b>						
Minneapolis-St. Paul-Bloomington, MN portion	6,918	1,368	14,380	4,187	20,533	5,645
Remainder of state	6,887	1,551	14,328	3,858	21,056	5,082
<b>MISSISSIPPI</b>						
Jackson	6,537	1,523	13,310	5,264	16,710	6,086
Remainder of state	6,100	1,463	12,692	4,283	18,165	5,887
<b>MISSOURI</b>						
Kansas City, MO portion	7,367	1,753	13,875	4,060	19,385	5,502
St. Louis, MO portion	6,741	1,350	13,367	3,680	20,410	7,244
Remainder of state	6,448	1,302	13,336	4,513	19,617	6,275
<b>MONTANA</b>						
Billings	6,700	1,269	13,607	4,114	19,117	6,166
Remainder of state	6,938	1,197	13,229	3,086	20,328	4,696
<b>NEBRASKA</b>						
Omaha-Council Bluffs, NE portion	6,040	1,499	12,745	3,829	18,765	5,333
Remainder of state	7,421	1,581	15,042	4,424	20,133	5,969
<b>NEVADA</b>						
Las Vegas-Henderson-Paradise	6,393	1,299	12,764	4,393	18,691	4,832
Remainder of state	7,201	1,591	13,202	4,053	18,824	5,990
<b>NEW HAMPSHIRE</b>						
Boston-Cambridge-Newton, NH portion	7,241	1,893	14,056	3,846	18,959	5,737
Manchester-Nashua	7,302	1,626	13,989	4,002	19,126	5,592
Remainder of state	7,218	1,537	15,030	4,355	21,746	5,724
<b>NEW JERSEY</b>						
New York-Newark-Jersey City, NJ portion	7,491	1,668	14,659	3,671	21,081	5,638
Remainder of state	8,480	1,482	16,974	3,918	24,789	4,866
<b>NEW MEXICO</b>						
Albuquerque	6,443	1,559	13,595	4,389	18,303	6,106
Remainder of state	7,018	1,945	14,565	4,563	20,200	6,920
<b>NEW YORK</b>						
New York-Newark-Jersey City, NY portion	8,199	1,665	16,604	3,509	24,240	5,219
Remainder of state	7,188	1,724	14,945	3,700	19,706	4,988

**Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2019 (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	6,771	1,451	12,524	3,246	19,889	5,562
Remainder of state	6,802	1,494	13,262	4,015	20,048	5,725
<b>NORTH DAKOTA</b>						
Fargo, ND portion	6,403	1,425	13,247	4,358	17,054	5,351
Remainder of state	6,822	1,367	12,897	3,274	18,983	5,399
<b>OHIO</b>						
Cincinnati, OH portion	7,265	1,292	14,499	2,630	21,892	3,929
Cleveland-Elyria	7,947	1,567	13,356	3,466	18,388	4,866
Columbus	6,263	1,280	12,878	3,137	18,157	4,655
Remainder of state	7,051	1,566	13,701	3,687	20,085	4,925
<b>OKLAHOMA</b>						
Oklahoma City	6,373	1,350	12,786	3,598	18,172	5,164
Tulsa	6,760	1,484	13,374	4,501	20,566	7,971
Remainder of state	7,129	1,381	13,755	4,510	21,396	5,215
<b>OREGON</b>						
Portland-Vancouver-Hillsboro, OR portion	6,703	1,332	13,488	3,513	18,847	4,984
Remainder of state	6,590	950	13,485	3,542	20,275	6,058
<b>PENNSYLVANIA</b>						
Philadelphia-Camden-Wilmington, PA portion	7,118	1,552	14,437	3,851	19,687	5,536
Pittsburgh	6,554	1,482	14,535	3,426	20,096	5,149
Remainder of state	7,441	1,445	14,573	3,147	21,548	4,621
<b>RHODE ISLAND</b>						
Providence-Warwick, RI portion	7,263	1,628	14,285	3,683	20,481	5,445
<b>SOUTH CAROLINA</b>						
Columbia	5,985	1,223	12,454	4,619	19,032	5,509
Remainder of state	6,809	1,448	13,967	4,554	21,576	9,038
<b>SOUTH DAKOTA</b>						
Sioux Falls	7,081	1,416	13,835	4,420	20,136	6,769
Remainder of state	7,212	1,688	13,708	4,240	20,344	6,546
<b>TENNESSEE</b>						
Memphis, TN portion	6,840	1,744	13,547	4,011	20,252	6,243
Nashville-Davidson--Murfreesboro--Franklin	6,700	1,492	12,952	3,913	18,961	6,725
Remainder of state	6,504	1,520	12,671	3,565	18,153	5,156
<b>TEXAS</b>						
Dallas-Fort Worth-Arlington	7,353	1,536	14,566	4,119	21,118	5,862
Houston-The Woodlands-Sugar Land	7,184	1,613	15,031	4,344	22,587	6,869
San Antonio-New Braunfels	5,605	1,453	10,894	3,317	17,753	6,290
Remainder of state	6,647	1,430	13,351	4,010	19,594	7,262
<b>UTAH</b>						
Ogden-Clearfield	6,134	999	11,533	2,953	17,409	4,116
Provo-Orem	6,024	1,354	11,775	2,881	18,612	5,027
Salt Lake City	6,297	1,501	12,652	4,095	18,712	5,301
Remainder of state	6,536	1,746	13,149	5,538 *	19,786	5,963
<b>VERMONT</b>						
Burlington-South Burlington	7,417	1,548	14,873	3,274	21,427	4,916
Remainder of state	7,190	1,466	14,881	3,159	21,406	4,768
<b>VIRGINIA</b>						
Virginia Beach-Norfolk-Newport News, VA portion	6,040	1,537	12,468	4,202	17,005	6,423
Washington-Arlington-Alexandria, VA portion	6,993	1,624	12,680	3,963	20,296	6,575
Remainder of state	7,021	1,653	12,739	3,431	20,936	6,196
<b>WASHINGTON</b>						
Seattle-Tacoma-Bellevue	6,983	884	13,921	2,344	20,080	4,301
Remainder of state	6,684	1,180	13,293	3,507	19,868	5,324
<b>WEST VIRGINIA</b>						
Charleston	6,602	1,399	13,994	3,775	17,839	4,416
Remainder of state	7,179	1,421	14,923	3,616	21,119	4,933

**Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2019 (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	7,272	1,461	14,731	3,407	20,640	4,448
Remainder of state	6,868	1,528	14,612	3,293	20,155	4,923
<b>WYOMING</b>						
Cheyenne	7,352	1,399	15,420	3,437	20,629	5,424
Remainder of state	7,184	1,314	13,598	3,728	19,826	5,669

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2019**

<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	199	186	330	489	782	611
Remainder of state	162	99	545	244	549	444
<b>ALASKA</b>						
Anchorage	888	291	958	336	1,078	606
Remainder of state	499	171	669	278	1,025	423
<b>ARIZONA</b>						
Phoenix-Mesa-Scottsdale	194	89	575	395	758	400
Remainder of state	419	177	1,358	739	1,252	893
<b>ARKANSAS</b>						
Little Rock-North Little Rock-Conway	329	137	506	305	686	396
Remainder of state	214	81	509	362	693	559
<b>CALIFORNIA</b>						
Los Angeles-Long Beach-Anaheim	204	86	454	370	719	479
Riverside-San Bernardino-Ontario	719	247	1,334	342	1,509	767
Sacramento--Roseville--Arden-Arcade	623	272	941	857	1,053	741
San Diego-Carlsbad	188	393 *	584	686	1,076	928
San Francisco-Oakland-Hayward	349	255	1,629	494	2,617	1,299
San Jose-Sunnyvale-Santa Clara	630	183	983	507	1,176	640
Remainder of state	245	179	685	943	1,148	1,248
<b>COLORADO</b>						
Denver-Aurora-Lakewood	259	184	564	493	634	935
Remainder of state	200	130	572	399	605	700
<b>CONNECTICUT</b>						
Bridgeport-Stamford-Norwalk	345	252	583	419	911	637
Hartford-West Hartford-East Hartford	243	167	640	641	528	618
New Haven-Milford	358	241	713	460	1,037	1,012
Remainder of state	656	175	1,587	813	2,201	351
<b>DELAWARE</b>						
Philadelphia-Camden-Wilmington, DE portion	352	94	563	323	941	1,556
Remainder of state	420	147	1,069	639	1,088	369
<b>DISTRICT OF COLUMBIA</b>						
Washington-Arlington-Alexandria, DC portion	160	62	361	220	435	339
<b>FLORIDA</b>						
Miami-Fort Lauderdale-West Palm Beach	265	116	619	347	1,272	906
Orlando-Kissimmee-Sanford	730	316	1,079	600	3,943	715
Tampa-St. Petersburg-Clearwater	699	248	1,610	1,488	1,946	1,695
Remainder of state	255	131	465	759	693	836
<b>GEORGIA</b>						
Atlanta-Sandy Springs-Roswell	223	122	659	302	546	341
Remainder of state	190	189	543	403	601	486
<b>HAWAII</b>						
Urban Honolulu	204	99	456	359	473	489
Remainder of state	166	115	964	1,343	864	686
<b>IDAHO</b>						
Boise City	191	126	360	251	602	297
Remainder of state	280	169	676	399	1,015	515
<b>ILLINOIS</b>						
Chicago-Naperville-Elgin, IL portion	126	117	291	260	368	367
Remainder of state	181	75	350	321	594	387
<b>INDIANA</b>						
Indianapolis-Carmel-Anderson	198	178	546	296	691	391
Remainder of state	181	105	400	309	919	698
<b>IOWA</b>						
Des Moines-West Des Moines	634	142	912	283	1,161	332
Remainder of state	165	76	303	199	618	247

**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, 2019 (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	242	196	429	427	594	640
Wichita	288	94	689	189	837	381
Remainder of state	300	124	631	374	824	464
<b>KENTUCKY</b>						
Louisville/Jefferson County, KY portion	239	219	542	267	610	587
Remainder of state	197	111	420	325	743	444
<b>LOUISIANA</b>						
New Orleans-Metairie	244	144	499	386	714	789
Remainder of state	196	107	461	270	861	448
<b>MAINE</b>						
Portland-South Portland	273	93	459	252	543	295
Remainder of state	262	99	566	248	666	581
<b>MARYLAND</b>						
Baltimore-Columbia-Towson	309	79	534	296	1,026	525
Washington-Arlington-Alexandria, MD portion	378	172	930	468	620	599
Remainder of state	569	391	849	373	1,947	871
<b>MASSACHUSETTS</b>						
Boston-Cambridge-Newton, MA portion	178	87	541	205	508	269
Remainder of state	338	160	637	439	1,135	439
<b>MICHIGAN</b>						
Detroit-Warren-Dearborn	279	130	1,524	520	1,687	700
Remainder of state	264	92	438	174	647	290
<b>MINNESOTA</b>						
Minneapolis-St. Paul-Bloomington, MN portion	184	76	395	382	719	638
Remainder of state	173	110	504	333	438	509
<b>MISSISSIPPI</b>						
Jackson	354	199	1,027	652	1,102	527
Remainder of state	191	108	417	293	765	446
<b>MISSOURI</b>						
Kansas City, MO portion	401	207	554	393	1,510	701
St. Louis, MO portion	336	207	628	512	1,239	1,543
Remainder of state	276	131	815	424	856	551
<b>MONTANA</b>						
Billings	390	185	947	602	1,471	1,068
Remainder of state	212	112	406	334	893	702
<b>NEBRASKA</b>						
Omaha-Council Bluffs, NE portion	227	82	460	203	821	489
Remainder of state	222	129	748	235	922	388
<b>NEVADA</b>						
Las Vegas-Henderson-Paradise	300	88	682	705	892	501
Remainder of state	363	249	704	705	1,518	1,785
<b>NEW HAMPSHIRE</b>						
Boston-Cambridge-Newton, NH portion	257	137	1,030	354	1,018	427
Manchester-Nashua	474	155	1,054	422	1,210	633
Remainder of state	246	170	581	454	479	385
<b>NEW JERSEY</b>						
New York-Newark-Jersey City, NJ portion	295	133	521	427	1,011	568
Remainder of state	396	127	899	778	1,043	741
<b>NEW MEXICO</b>						
Albuquerque	217	101	674	516	800	489
Remainder of state	282	214	714	378	865	731
<b>NEW YORK</b>						
New York-Newark-Jersey City, NY portion	203	95	535	228	576	256
Remainder of state	176	108	796	211	537	298

**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, 2019 (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	298	205	741	345	801	634
Remainder of state	118	89	359	213	360	401
<b>NORTH DAKOTA</b>						
Fargo, ND portion	228	162	580	551	565	482
Remainder of state	156	100	341	190	383	361
<b>OHIO</b>						
Cincinnati, OH portion	298	125	454	256	598	421
Cleveland-Elyria	339	114	649	511	998	579
Columbus	458	240	926	292	2,042	710
Remainder of state	250	94	462	235	586	298
<b>OKLAHOMA</b>						
Oklahoma City	186	111	601	519	760	505
Tulsa	539	175	750	610	1,094	1,469
Remainder of state	410	151	543	1,013	1,128	547
<b>OREGON</b>						
Portland-Vancouver-Hillsboro, OR portion	313	184	721	395	724	601
Remainder of state	276	84	742	248	878	427
<b>PENNSYLVANIA</b>						
Philadelphia-Camden-Wilmington, PA portion	213	128	608	323	996	442
Pittsburgh	245	183	618	222	854	432
Remainder of state	265	86	496	193	837	283
<b>RHODE ISLAND</b>						
Providence-Warwick, RI portion	136	92	364	186	359	269
<b>SOUTH CAROLINA</b>						
Columbia	388	187	887	890	535	310
Remainder of state	203	121	446	514	1,253	1,767
<b>SOUTH DAKOTA</b>						
Sioux Falls	274	102	535	266	1,007	350
Remainder of state	184	127	416	235	742	391
<b>TENNESSEE</b>						
Memphis, TN portion	360	177	737	553	719	1,119
Nashville-Davidson--Murfreesboro--Franklin	296	124	576	259	803	651
Remainder of state	216	88	326	243	534	333
<b>TEXAS</b>						
Dallas-Fort Worth-Arlington	275	89	486	255	695	375
Houston-The Woodlands-Sugar Land	253	114	582	289	1,327	456
San Antonio-New Braunfels	544	214	1,338	611	984	524
Remainder of state	211	102	494	273	616	671
<b>UTAH</b>						
Ogden-Clearfield	327	115	651	325	926	638
Provo-Orem	202	206	381	439	560	649
Salt Lake City	177	116	449	369	434	329
Remainder of state	363	478	977	1,891 *	1,009	1,545
<b>VERMONT</b>						
Burlington-South Burlington	196	78	409	355	438	265
Remainder of state	177	99	514	241	541	305
<b>VIRGINIA</b>						
Virginia Beach-Norfolk-Newport News, VA portion	347	219	1,016	528	1,074	990
Washington-Arlington-Alexandria, VA portion	232	165	549	478	818	890
Remainder of state	263	145	453	323	906	769
<b>WASHINGTON</b>						
Seattle-Tacoma-Bellevue	164	113	405	402	633	852
Remainder of state	309	107	772	288	1,047	510
<b>WEST VIRGINIA</b>						
Charleston	584	187	1,269	278	1,097	522
Remainder of state	215	72	615	255	810	419

**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, 2019 (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	251	118	497	267	831	409
Remainder of state	210	85	387	209	516	266
<b>WYOMING</b>						
Cheyenne	405	144	1,118	495	1,124	661
Remainder of state	311	121	535	298	540	426

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2019**

<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	34.2%	55.2%	75.4%	65.0%	49.0%
50 or more employees	95.8%	97.8%	76.3%	69.0%	52.7%
Total	44.7%	86.4%	76.1%	68.4%	52.0%
<b>Los Angeles-Long Beach-Anaheim, CA</b>					
Less than 50 employees	30.6%	50.8%	86.5%	75.7%	65.5%
50 or more employees	97.2%	98.9%	77.5%	71.1%	55.2%
Total	43.0%	85.7%	79.0%	72.0%	56.8%
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>					
Less than 50 employees	35.6%	62.4%	77.1%	72.0%	55.5%
50 or more employees	97.2%	97.0%	72.6%	73.4%	53.3%
Total	50.1%	88.4%	73.4%	73.1%	53.7%
<b>Dallas-Fort Worth-Arlington, TX</b>					
Less than 50 employees	26.4%	48.9%	82.0%	56.9%	46.7%
50 or more employees	98.0%	98.9%	81.8%	73.0%	59.8%
Total	50.1%	88.8%	81.8%	71.2%	58.3%
<b>Houston-The Woodlands-Sugar Land, TX</b>					
Less than 50 employees	39.5%	58.8%	90.8%	62.8%	57.0%
50 or more employees	96.4%	97.0%	76.1%	77.1%	58.7%
Total	57.6%	89.1%	78.1%	74.8%	58.5%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>					
Less than 50 employees	29.8%	57.2%	87.0%	69.4%	60.4%
50 or more employees	98.0%	98.8%	76.8%	67.0%	51.5%
Total	45.7%	86.5%	78.8%	67.5%	53.2%
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>					
Less than 50 employees	40.0%	63.9%	75.7%	62.8%	47.5%
50 or more employees	98.7%	99.6%	74.0%	73.9%	54.7%
Total	58.4%	90.1%	74.3%	71.8%	53.3%
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>					
Less than 50 employees	29.2%	49.0%	83.3%	70.3%	58.6%
50 or more employees	97.4%	98.3%	84.5%	74.8%	63.2%
Total	40.2%	81.9%	84.3%	73.9%	62.3%
<b>Atlanta-Sandy Springs-Roswell, GA</b>					
Less than 50 employees	27.3%	46.9%	78.2%	78.1%	61.1%
50 or more employees	95.0%	98.7%	75.9%	68.2%	51.8%
Total	42.2%	88.3%	76.1%	69.3%	52.8%
<b>Boston-Cambridge-Newton, MA-NH</b>					
Less than 50 employees	44.0%	68.2%	68.7%	59.5%	40.9%
50 or more employees	99.4%	99.1%	77.8%	70.4%	54.8%
Total	59.0%	92.1%	76.3%	68.8%	52.4%
<b>San Francisco-Oakland-Hayward, CA</b>					
Less than 50 employees	41.3%	64.3%	84.2%	81.1%	68.2%
50 or more employees	95.6%	96.3%	83.5%	72.9%	60.9%
Total	56.0%	87.9%	83.7%	74.5%	62.3%
<b>Phoenix-Mesa-Scottsdale, AZ</b>					
Less than 50 employees	34.4%	49.4%	88.3%	69.7%	61.5%
50 or more employees	99.7%	99.2%	72.1%	67.4%	48.6%
Total	53.1%	87.7%	74.2%	67.7%	50.3%
<b>Riverside-San Bernardino-Ontario, CA</b>					
Less than 50 employees	18.4%	30.9%	75.1%	66.5%	50.0%
50 or more employees	94.7%	97.4%	74.4%	66.4%	49.4%
Total	31.5%	75.3%	74.5%	66.4%	49.5%
<b>Detroit-Warren-Dearborn, MI</b>					
Less than 50 employees	27.8%	47.7%	73.6%	76.3%	56.1%
50 or more employees	95.7%	95.9%	74.1%	76.3%	56.6%
Total	45.0%	84.3%	74.0%	76.3%	56.5%

**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, 2019 (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	36.6%	50.6%	84.8%	80.9%	68.7%
50 or more employees	99.4%	99.1%	80.9%	82.8%	67.0%
Total	53.0%	88.0%	81.4%	82.6%	67.2%
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>					
Less than 50 employees	33.5%	60.7%	71.7%	68.6%	49.2%
50 or more employees	97.8%	96.3%	78.0%	74.9%	58.5%
Total	47.1%	87.1%	76.9%	73.9%	56.8%
<b>San Diego-Carlsbad, CA</b>					
Less than 50 employees	33.6%	42.6%	83.3%	80.9%	67.4%
50 or more employees	100.0%	100.0%	85.5%	78.5%	67.1%
Total	49.9%	88.2%	85.3%	78.7%	67.1%
<b>Tampa-St. Petersburg-Clearwater, FL</b>					
Less than 50 employees	23.3% *	52.6%	81.6%	81.4%	66.4%
50 or more employees	97.8%	97.5%	87.4%	76.0%	66.4%
Total	42.0%	90.0%	86.8%	76.5%	66.4%
<b>Denver-Aurora-Lakewood, CO</b>					
Less than 50 employees	32.9%	49.9%	88.2%	67.2%	59.3%
50 or more employees	99.1%	98.5%	84.3%	75.2%	63.4%
Total	48.3%	87.5%	84.8%	74.1%	62.9%
<b>St. Louis, MO-IL</b>					
Less than 50 employees	27.0%	50.0%	69.0%	80.8%	55.8%
50 or more employees	95.6%	97.7%	80.1%	74.1%	59.4%
Total	42.8%	83.9%	78.2%	75.1%	58.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019**

<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	2.49%	2.67%	3.02%	2.62%	2.76%
50 or more employees	1.30%	0.80%	1.68%	1.61%	1.87%
Total	2.10%	0.98%	1.48%	1.42%	1.62%
<b>Los Angeles-Long Beach-Anaheim, CA</b>					
Less than 50 employees	4.14%	4.69%	3.12%	3.31%	3.88%
50 or more employees	1.44%	0.64%	2.86%	2.49%	2.98%
Total	3.61%	1.61%	2.47%	2.13%	2.59%
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>					
Less than 50 employees	3.60%	3.35%	3.16%	2.79%	3.33%
50 or more employees	1.18%	1.51%	3.29%	1.69%	2.78%
Total	2.87%	1.42%	2.78%	1.47%	2.37%
<b>Dallas-Fort Worth-Arlington, TX</b>					
Less than 50 employees	4.77%	5.55%	3.88%	6.80%	5.52%
50 or more employees	0.98%	0.62%	2.55%	2.15%	2.86%
Total	4.07%	1.52%	2.30%	2.14%	2.64%
<b>Houston-The Woodlands-Sugar Land, TX</b>					
Less than 50 employees	6.92%	6.13%	2.34%	6.26%	5.90%
50 or more employees	1.50%	1.60%	4.70%	2.67%	4.99%
Total	5.00%	1.96%	4.16%	2.52%	4.37%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>					
Less than 50 employees	3.77%	4.36%	2.42%	2.63%	2.90%
50 or more employees	0.96%	0.55%	2.77%	2.34%	2.87%
Total	3.56%	1.67%	2.31%	1.92%	2.39%
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>					
Less than 50 employees	4.74%	5.26%	4.14%	3.60%	3.81%
50 or more employees	0.82%	0.27%	2.47%	1.98%	2.63%
Total	3.75%	1.52%	2.16%	1.83%	2.27%
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>					
Less than 50 employees	4.88%	5.91%	4.83%	4.73%	5.34%
50 or more employees	1.74%	1.51%	3.14%	4.24%	5.13%
Total	4.47%	2.91%	2.70%	3.58%	4.28%
<b>Atlanta-Sandy Springs-Roswell, GA</b>					
Less than 50 employees	5.36%	6.67%	5.53%	4.61%	5.80%
50 or more employees	2.12%	0.76%	3.44%	4.71%	4.52%
Total	4.41%	1.91%	3.14%	4.28%	4.15%
<b>Boston-Cambridge-Newton, MA-NH</b>					
Less than 50 employees	5.92%	4.65%	5.18%	3.30%	3.98%
50 or more employees	0.38%	0.88%	2.99%	2.36%	3.33%
Total	4.57%	1.34%	2.62%	2.06%	2.82%
<b>San Francisco-Oakland-Hayward, CA</b>					
Less than 50 employees	8.07%	6.81%	5.23%	4.10%	4.99%
50 or more employees	2.44%	2.38%	4.38%	4.87%	5.34%
Total	6.65%	2.71%	3.67%	4.00%	4.43%
<b>Phoenix-Mesa-Scottsdale, AZ</b>					
Less than 50 employees	5.62%	5.60%	4.19%	4.45%	5.21%
50 or more employees	0.24%	0.75%	5.03%	3.31%	5.19%
Total	4.14%	1.84%	4.52%	2.88%	4.65%
<b>Riverside-San Bernardino-Ontario, CA</b>					
Less than 50 employees	5.26%	7.71%	11.71%	6.23%	8.29%
50 or more employees	3.14%	1.62%	5.68%	8.29%	7.25%
Total	5.65%	5.26%	5.15%	7.20%	6.36%
<b>Detroit-Warren-Dearborn, MI</b>					
Less than 50 employees	5.25%	5.81%	6.18%	3.31%	5.56%
50 or more employees	2.05%	2.18%	6.49%	2.16%	5.33%
Total	4.30%	2.76%	5.67%	1.92%	4.67%

**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, 2019 (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	5.77%	5.55%	4.09%	3.59%	4.86%
50 or more employees	0.44%	0.84%	3.59%	2.70%	4.32%
Total	4.52%	1.93%	3.16%	2.40%	3.80%
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>					
Less than 50 employees	4.68%	5.22%	3.68%	4.32%	3.25%
50 or more employees	1.08%	2.07%	2.67%	1.93%	2.80%
Total	3.89%	2.00%	2.30%	1.77%	2.37%
<b>San Diego-Carlsbad, CA</b>					
Less than 50 employees	10.07%	9.24%	5.83%	3.50%	4.89%
50 or more employees	0.00%	0.00%	5.37%	5.55%	8.55%
Total	8.24%	3.81%	4.90%	4.99%	7.71%
<b>Tampa-St. Petersburg-Clearwater, FL</b>					
Less than 50 employees	8.06% *	14.57%	3.77%	2.98%	4.23%
50 or more employees	1.79%	1.88%	4.08%	6.06%	7.28%
Total	7.40%	2.97%	3.75%	5.45%	6.58%
<b>Denver-Aurora-Lakewood, CO</b>					
Less than 50 employees	5.59%	5.70%	3.88%	4.97%	4.94%
50 or more employees	0.74%	1.07%	2.73%	2.41%	3.56%
Total	4.46%	2.09%	2.40%	2.27%	3.19%
<b>St. Louis, MO-IL</b>					
Less than 50 employees	4.59%	5.50%	5.17%	3.44%	5.22%
50 or more employees	2.09%	1.32%	3.00%	2.35%	2.93%
Total	4.10%	2.31%	2.66%	2.08%	2.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019**

<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	8,212	1,505	17,955	3,302	22,982	5,828
50 or more employees	7,911	1,703	15,502	3,617	23,093	5,313
Total	7,966	1,667	15,871	3,569	23,079	5,378
<b>Los Angeles-Long Beach-Anaheim, CA</b>						
Less than 50 employees	6,903	1,040	11,653	3,663	19,977	6,184
50 or more employees	7,089	1,558	13,512	4,116	20,622	6,727
Total	7,048	1,443	13,238	4,049	20,530	6,649
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>						
Less than 50 employees	7,774	2,178	14,999	4,669	20,836	7,485
50 or more employees	7,241	1,588	14,050	3,827	21,098	5,291
Total	7,336	1,693	14,228	3,985	21,049	5,703
<b>Dallas-Fort Worth-Arlington, TX</b>						
Less than 50 employees	7,123	1,366	16,083	6,242	16,776	5,955 *
50 or more employees	7,378	1,555	14,464	3,976	21,531	5,853
Total	7,353	1,536	14,566	4,119	21,118	5,862
<b>Houston-The Woodlands-Sugar Land, TX</b>						
Less than 50 employees	7,441	2,309	14,161	7,405	24,298	9,656
50 or more employees	7,142	1,497	15,143	3,949	22,333	6,454
Total	7,184	1,613	15,031	4,344	22,587	6,869
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>						
Less than 50 employees	6,744	1,612	12,891	4,460	19,493	6,488
50 or more employees	7,141	1,590	14,108	4,284	21,001	6,872
Total	7,051	1,595	13,870	4,318	20,659	6,785
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>						
Less than 50 employees	8,308	1,522	13,684	3,787	24,426	6,452
50 or more employees	7,294	1,519	14,851	3,899	20,095	5,479
Total	7,483	1,520	14,694	3,884	20,745	5,625
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>						
Less than 50 employees	7,946	1,517	14,264	3,077 *	24,849	8,161
50 or more employees	6,633	1,360	13,203	3,767	20,538	5,870
Total	6,888	1,391	13,319	3,691	21,558	6,412
<b>Atlanta-Sandy Springs-Roswell, GA</b>						
Less than 50 employees	6,584	1,685	16,271	3,096 *	14,907	7,410
50 or more employees	6,583	1,300	13,020	3,926	19,735	5,921
Total	6,583	1,348	13,534	3,795	19,278	6,062
<b>Boston-Cambridge-Newton, MA-NH</b>						
Less than 50 employees	7,828	1,502	16,221	4,163	23,861	5,164
50 or more employees	7,316	1,800	14,597	3,626	20,849	5,346
Total	7,392	1,756	14,804	3,694	21,163	5,327
<b>San Francisco-Oakland-Hayward, CA</b>						
Less than 50 employees	6,449	1,775 *	23,715	4,171	23,122	8,217
50 or more employees	7,216	1,190	15,807	3,274	21,090	4,526
Total	7,028	1,333	16,730	3,379	21,498	5,268
<b>Phoenix-Mesa-Scottsdale, AZ</b>						
Less than 50 employees	5,964	1,468	11,193	3,712	18,106	7,030
50 or more employees	6,578	1,486	13,254	4,071	21,145	5,710
Total	6,454	1,482	13,101	4,044	20,781	5,868
<b>Riverside-San Bernardino-Ontario, CA</b>						
Less than 50 employees	8,528	2,567 *	21,130	1,858 *	24,239	4,494 *
50 or more employees	7,268	935	14,750	3,110	21,253	4,825
Total	7,477	1,206	15,593	2,945	21,483	4,800
<b>Detroit-Warren-Dearborn, MI</b>						
Less than 50 employees	6,184	804	13,322	4,376	15,715	2,820
50 or more employees	6,715	1,424	15,675	2,461	22,060	3,176
Total	6,628	1,322	15,483	2,617	21,258	3,131

**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, 2019 (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	6,216	656	11,752	2,634 *	16,949	7,481 *
50 or more employees	7,133	929	14,037	2,328	20,522	3,853
Total	6,983	884	13,921	2,344	20,080	4,301
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>						
Less than 50 employees	6,778	1,488	14,342	3,635	17,690	5,222
50 or more employees	6,945	1,346	14,471	4,279	21,196	5,714
Total	6,915	1,371	14,457	4,210	20,661	5,639
<b>San Diego-Carlsbad, CA</b>						
Less than 50 employees	5,951	855	11,516	7,614	14,982	5,831
50 or more employees	6,070	1,042 *	13,436	4,576	20,198	5,658
Total	6,059	1,023 *	13,268	4,843	19,563	5,679
<b>Tampa-St. Petersburg-Clearwater, FL</b>						
Less than 50 employees	4,526	951	9,010	3,058	15,549	4,462
50 or more employees	6,970	1,346	14,145	6,093	18,856	8,597
Total	6,741	1,309	13,682	5,819	18,462	8,104
<b>Denver-Aurora-Lakewood, CO</b>						
Less than 50 employees	6,459	1,321	13,855	6,552 *	18,314	4,844 *
50 or more employees	6,637	1,595	14,146	3,885	20,528	6,276
Total	6,611	1,555	14,117	4,147	20,348	6,159
<b>St. Louis, MO-IL</b>						
Less than 50 employees	6,213	1,102 *	10,769	3,219	15,933	7,078
50 or more employees	6,856	1,438	14,101	4,017	21,235	7,593
Total	6,743	1,379	13,543	3,883	20,509	7,522

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019**

<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	316	156	1,366	682	954	788
50 or more employees	189	88	361	220	603	273
Total	165	77	388	214	540	260
<b>Los Angeles-Long Beach-Anaheim, CA</b>						
Less than 50 employees	499	211	1,130	671	1,116	1,106
50 or more employees	219	90	494	419	819	529
Total	204	86	454	370	719	479
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>						
Less than 50 employees	379	338	697	691	992	1,420
50 or more employees	127	107	323	261	364	264
Total	124	108	294	249	351	349
<b>Dallas-Fort Worth-Arlington, TX</b>						
Less than 50 employees	533	312	1,649	1,356	1,795	2,283 *
50 or more employees	299	92	506	253	722	350
Total	274	89	486	255	694	375
<b>Houston-The Woodlands-Sugar Land, TX</b>						
Less than 50 employees	570	333	1,157	570	2,632	1,820
50 or more employees	277	110	637	295	1,450	472
Total	253	114	582	289	1,327	456
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>						
Less than 50 employees	263	222	927	649	920	880
50 or more employees	191	95	452	288	447	483
Total	158	89	404	266	406	423
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>						
Less than 50 employees	444	305	826	814	1,891	1,193
50 or more employees	222	86	568	247	1,030	381
Total	205	90	505	240	931	375
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>						
Less than 50 employees	779	269	1,946	957 *	4,386	2,183
50 or more employees	273	127	670	372	940	874
Total	265	116	619	347	1,272	906
<b>Atlanta-Sandy Springs-Roswell, GA</b>						
Less than 50 employees	523	382	1,614	1,227 *	2,051	1,783
50 or more employees	244	129	650	254	507	325
Total	223	122	657	302	544	340
<b>Boston-Cambridge-Newton, MA-NH</b>						
Less than 50 employees	290	266	1,107	636	1,336	1,445
50 or more employees	187	83	552	197	496	231
Total	166	81	506	191	485	257
<b>San Francisco-Oakland-Hayward, CA</b>						
Less than 50 employees	402	651 *	5,764	1,230	2,713	2,051
50 or more employees	436	249	1,606	529	3,130	1,352
Total	349	255	1,629	494	2,617	1,299
<b>Phoenix-Mesa-Scottsdale, AZ</b>						
Less than 50 employees	445	294	1,035	886	2,175	1,682
50 or more employees	218	83	615	420	809	387
Total	194	89	574	395	757	401
<b>Riverside-San Bernardino-Ontario, CA</b>						
Less than 50 employees	1,051	1,011 *	2,640	1,285 *	2,127	2,096 *
50 or more employees	875	145	1,456	321	1,651	814
Total	719	247	1,334	342	1,508	767
<b>Detroit-Warren-Dearborn, MI</b>						
Less than 50 employees	544	198	1,417	792	745	681
50 or more employees	314	149	1,624	540	1,741	803
Total	279	130	1,523	520	1,687	700

**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, 2019 (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	343	194	1,058	889 *	2,177	2,529 *
50 or more employees	181	133	424	420	654	820
Total	164	113	405	403	633	852
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>						
Less than 50 employees	401	227	1,278	1,072	1,480	1,106
50 or more employees	202	76	409	387	752	700
Total	181	75	390	371	704	620
<b>San Diego-Carlsbad, CA</b>						
Less than 50 employees	665	195	1,955	1,756	1,600	1,572
50 or more employees	195	440 *	559	714	1,010	1,032
Total	188	393 *	584	686	1,077	928
<b>Tampa-St. Petersburg-Clearwater, FL</b>						
Less than 50 employees	272	112	641	366	1,529	1,312
50 or more employees	794	275	1,790	1,639	2,217	1,924
Total	699	248	1,610	1,488	1,946	1,695
<b>Denver-Aurora-Lakewood, CO</b>						
Less than 50 employees	275	288	1,296	2,602 *	1,756	1,475 *
50 or more employees	299	210	607	400	659	1,012
Total	259	184	565	494	634	934
<b>St. Louis, MO-IL</b>						
Less than 50 employees	756	334 *	1,319	798	1,590	1,235
50 or more employees	314	216	564	529	1,203	1,598
Total	299	188	567	463	1,112	1,393

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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