

Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2021

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
ALABAMA:					
Birmingham-Hoover,AL	60.0%	85.9%	81.8%	73.8%	60.4%
Remainder of state	50.7%	88.1%	84.4%	72.1%	60.9%
ALASKA:					
Anchorage,AK	35.3%	83.6%	81.9%	65.2%	53.4%
Remainder of state	33.4%	62.1%	82.0%	74.7%	61.2%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	52.5%	89.4%	82.3%	66.8%	55.0%
Remainder of state	54.6%	76.6%	77.9%	62.8%	48.9%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	57.9%	89.1%	86.0%	69.0%	59.4%
Remainder of state	45.0%	79.2%	85.8%	74.3%	63.7%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	49.0%	87.9%	82.1%	66.9%	54.9%
Riverside-San Bernardino-Ontario,CA	50.2%	87.7%	79.7%	71.7%	57.1%
Sacramento--Roseville--Arden-Arcade,CA	55.5%	85.5%	72.9%	66.5%	48.5%
San Diego-Carlsbad,CA	53.0%	84.7%	84.5%	71.5%	60.4%
San Francisco-Oakland-Hayward,CA	45.4%	90.4%	86.3%	71.4%	61.6%
San Jose-Sunnyvale-Santa Clara,CA	62.1%	96.5%	84.6%	84.4%	71.4%
Remainder of state	51.1%	79.1%	78.8%	62.4%	49.2%
COLORADO:					
Denver-Aurora-Lakewood,CO	48.5%	88.2%	76.1%	71.2%	54.2%
Remainder of state	46.2%	83.0%	81.0%	68.7%	55.6%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	53.0%	82.8%	81.6%	66.4%	54.2%
Hartford-West Hartford-East Hartford,CT	52.5%	85.7%	80.5%	66.4%	53.4%
New Haven-Milford,CT	63.8%	90.9%	71.7%	74.9%	53.7%
Remainder of state	63.7%	86.3%	90.0%	76.1%	68.5%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	54.6%	89.9%	79.0%	65.8%	52.0%
Remainder of state	48.4%	75.8%	73.1%	68.6%	50.2%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	71.9%	95.7%	81.9%	70.5%	57.7%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	40.3%	81.6%	84.4%	66.2%	55.9%
Orlando-Kissimmee-Sanford,FL	36.5%	89.3%	88.2%	76.6%	67.5%
Tampa-St. Petersburg-Clearwater,FL	44.0%	87.7%	76.8%	61.8%	47.4%
Remainder of state	39.6%	80.5%	76.0%	66.0%	50.2%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	42.0%	87.1%	81.4%	67.7%	55.1%
Remainder of state	50.1%	80.9%	79.7%	71.5%	57.0%
HAWAII:					
Urban Honolulu,HI	84.6%	97.8%	79.0%	81.2%	64.1%
Remainder of state	76.5%	95.5%	79.8%	73.3%	58.5%
IDAHO:					
Boise City,ID	39.5%	79.3%	87.0%	74.0%	64.4%
Remainder of state	35.2%	72.2%	76.7%	73.7%	56.5%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	48.6%	87.3%	79.8%	67.8%	54.0%
Remainder of state	53.5%	86.8%	76.2%	74.1%	56.5%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	53.0%	85.4%	81.0%	68.4%	55.4%
Remainder of state	47.3%	85.7%	81.3%	72.5%	58.9%
IOWA:					
Des Moines-West Des Moines,IA	59.8%	92.8%	83.6%	71.0%	59.4%
Remainder of state	45.6%	84.3%	75.4%	69.8%	52.6%
KANSAS:					
Kansas City,MO-KS	54.1%	89.8%	84.1%	71.5%	60.1%
Wichita,KS	50.8%	85.9%	80.6%	64.3%	51.8%

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Remainder of state	54.3%	82.4%	80.2%	72.0%	57.7%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	47.7%	89.3%	87.5%	73.4%	64.2%
Remainder of state	50.5%	86.3%	83.2%	71.0%	59.1%
LOUISIANA:					
New Orleans-Metairie,LA	57.6%	86.1%	73.5%	67.4%	49.6%
Remainder of state	40.7%	78.7%	84.3%	67.5%	56.9%
MAINE:					
Portland-South Portland,ME	58.0%	91.6%	77.4%	73.5%	56.9%
Remainder of state	41.3%	73.6%	78.2%	73.1%	57.2%
MARYLAND:					
Baltimore-Columbia-Towson,MD	60.9%	90.0%	75.6%	61.3%	46.3%
Washington-Arlington-Alexandria,DC-VA-MD-WV	49.6%	85.0%	76.6%	64.6%	49.5%
Remainder of state	50.2%	81.5%	84.8%	62.3%	52.8%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	61.9%	89.6%	79.9%	73.2%	58.5%
Remainder of state	38.1%	83.5%	73.0%	65.3%	47.6%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	50.6%	85.4%	81.8%	75.7%	61.9%
Remainder of state	48.8%	83.3%	79.9%	71.3%	57.0%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	48.3%	87.2%	82.9%	71.9%	59.6%
Remainder of state	48.9%	80.4%	72.5%	72.9%	52.9%
MISSISSIPPI:					
Jackson,MS	57.5%	86.2%	83.7%	77.6%	65.0%
Remainder of state	61.6%	87.8%	85.5%	69.6%	59.5%
MISSOURI:					
Kansas City,MO-KS	53.5%	90.3%	81.0%	76.8%	62.2%
St. Louis,MO-IL	44.7%	87.9%	77.5%	75.3%	58.4%
Remainder of state	52.6%	88.5%	72.3%	72.7%	52.6%
MONTANA:					
Billings,MT	56.5%	80.6%	76.4%	85.8%	65.5%
Remainder of state	40.2%	67.9%	77.4%	74.7%	57.8%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	39.6%	88.7%	78.1%	75.0%	58.6%
Remainder of state	46.6%	79.7%	82.5%	69.9%	57.7%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	43.7%	87.6%	76.3%	73.8%	56.3%
Remainder of state	41.0%	83.1%	87.0%	69.2%	60.3%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	45.5%	83.6%	82.4%	67.4%	55.5%
Manchester-Nashua,NH	49.1%	88.3%	76.2%	70.8%	54.0%
Remainder of state	49.8%	83.6%	75.0%	67.8%	50.8%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	50.9%	87.0%	83.8%	67.3%	56.4%
Remainder of state	52.6%	88.0%	76.7%	71.2%	54.6%
NEW MEXICO:					
Albuquerque,NM	50.2%	86.1%	84.2%	67.2%	56.6%
Remainder of state	42.8%	66.0%	75.1%	58.9%	44.2%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	44.9%	88.3%	75.4%	65.5%	49.4%
Remainder of state	55.2%	86.4%	75.5%	59.6%	45.0%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	61.3%	88.2%	78.5%	77.4%	60.7%
Remainder of state	45.5%	82.3%	79.4%	72.6%	57.7%
NORTH DAKOTA:					
Fargo,ND-MN	58.4%	91.1%	73.5%	76.5%	56.2%
Remainder of state	47.5%	81.5%	76.9%	73.2%	56.2%
OHIO:					
Cincinnati,OH-KY-IN	60.6%	90.3%	74.1%	72.4%	53.6%

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Cleveland-Elyria,OH	54.3%	88.7%	73.9%	71.7%	53.0%
Columbus,OH	59.7%	87.8%	74.8%	67.7%	50.7%
Remainder of state	46.8%	85.9%	82.4%	69.9%	57.6%
OKLAHOMA:					
Oklahoma City,OK	59.2%	85.0%	83.9%	73.9%	62.0%
Tulsa,OK	61.8%	92.3%	79.5%	68.2%	54.2%
Remainder of state	50.6%	82.0%	81.5%	74.5%	60.7%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	53.2%	82.2%	82.9%	71.7%	59.4%
Remainder of state	41.2%	80.9%	83.6%	77.7%	64.9%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	60.8%	91.1%	73.6%	71.8%	52.8%
Pittsburgh,PA	48.1%	84.8%	82.3%	72.4%	59.6%
Remainder of state	52.6%	87.9%	83.0%	64.8%	53.8%
RHODE ISLAND:					
Providence-Warwick,RI-MA	50.2%	87.0%	75.4%	65.8%	49.6%
SOUTH CAROLINA:					
Columbia,SC	33.6%	80.7%	89.2%	78.5%	70.0%
Remainder of state	42.6%	80.4%	81.5%	71.2%	58.0%
SOUTH DAKOTA:					
Sioux Falls,SD	40.5%	79.1%	79.6%	63.7%	50.7%
Remainder of state	46.0%	77.6%	78.8%	70.7%	55.8%
TENNESSEE:					
Memphis,TN-MS-AR	40.4%	81.1%	80.3%	67.6%	54.2%
Nashville-Davidson--Murfreesboro--Franklin,TN	48.0%	87.5%	88.8%	70.0%	62.1%
Remainder of state	54.4%	84.4%	80.5%	65.5%	52.8%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	50.4%	86.5%	89.4%	73.4%	65.6%
Houston-The Woodlands-Sugar Land,TX	45.5%	83.8%	82.0%	72.7%	59.6%
San Antonio-New Braunfels,TX	49.4%	87.8%	76.0%	69.9%	53.1%
Remainder of state	44.0%	84.3%	78.5%	72.3%	56.8%
UTAH:					
Ogden-Clearfield,UT	36.3%	78.1%	85.8%	66.7%	57.2%
Provo-Orem,UT	48.8%	78.7%	78.3%	70.4%	55.2%
Salt Lake City,UT	52.7%	88.3%	79.4%	72.2%	57.3%
Remainder of state	32.3%	66.0%	76.9%	67.9%	52.2%
VERMONT:					
Burlington-South Burlington,VT	55.4%	82.8%	73.1%	71.0%	51.9%
Remainder of state	45.9%	80.2%	73.4%	68.8%	50.5%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	47.6%	86.6%	85.0%	60.5%	51.4%
Washington-Arlington-Alexandria,DC-VA-MD-WV	60.4%	88.4%	81.1%	71.1%	57.6%
Remainder of state	55.7%	88.9%	80.7%	70.0%	56.5%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	48.5%	84.7%	83.3%	79.1%	65.9%
Remainder of state	53.4%	78.2%	88.2%	67.7%	59.8%
WEST VIRGINIA:					
Charleston,WV	71.2%	87.2%	74.3%	63.9%	47.5%
Remainder of state	54.9%	84.3%	77.4%	65.1%	50.4%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	56.0%	88.6%	78.0%	68.3%	53.3%
Remainder of state	52.5%	83.3%	74.0%	68.0%	50.3%
WYOMING:					
Cheyenne,WY	42.4%	81.7%	74.2%	63.9%	47.4%
Remainder of state	37.6%	68.4%	82.8%	80.0%	66.2%

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

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
ALABAMA:					
Birmingham-Hoover,AL	7.30%	3.26%	3.43%	2.62%	3.70%
Remainder of state	4.15%	1.66%	1.95%	2.27%	2.41%
ALASKA:					
Anchorage,AK	3.47%	2.50%	2.73%	4.58%	4.32%
Remainder of state	4.65%	4.25%	2.76%	2.87%	3.39%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	4.88%	1.60%	2.25%	2.54%	2.50%
Remainder of state	6.40%	5.13%	3.86%	4.07%	3.87%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	6.79%	2.73%	2.60%	4.18%	4.00%
Remainder of state	3.91%	2.22%	1.78%	1.73%	2.33%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	4.09%	1.57%	2.49%	3.14%	2.88%
Riverside-San Bernardino-Ontario,CA	7.57%	3.25%	6.48%	3.12%	4.80%
Sacramento--Roseville--Arden-Arcade,CA	10.1%	4.94%	8.08%	3.37%	5.89%
San Diego-Carlsbad,CA	9.02%	4.37%	3.08%	4.20%	4.91%
San Francisco-Oakland-Hayward,CA	6.31%	2.24%	3.74%	4.07%	4.59%
San Jose-Sunnyvale-Santa Clara,CA	11.8%	1.45%	3.86%	3.31%	4.93%
Remainder of state	4.95%	3.32%	4.57%	5.99%	5.18%
COLORADO:					
Denver-Aurora-Lakewood,CO	4.55%	1.81%	3.94%	2.58%	3.62%
Remainder of state	5.39%	3.08%	3.45%	3.37%	3.44%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	5.79%	3.51%	3.40%	4.63%	4.26%
Hartford-West Hartford-East Hartford,CT	6.00%	4.00%	3.25%	3.93%	3.86%
New Haven-Milford,CT	7.48%	2.62%	5.35%	5.70%	7.13%
Remainder of state	9.98%	5.35%	3.70%	6.14%	7.15%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	5.37%	1.78%	2.70%	3.61%	3.14%
Remainder of state	5.94%	3.86%	4.38%	3.08%	4.39%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.45%	0.71%	2.52%	2.26%	2.22%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	5.40%	3.55%	2.76%	3.97%	4.31%
Orlando-Kissimmee-Sanford,FL	7.54%	3.10%	3.40%	5.78%	6.37%
Tampa-St. Petersburg-Clearwater,FL	7.27%	2.76%	5.50%	6.99%	6.22%
Remainder of state	4.05%	3.00%	3.08%	2.75%	3.13%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	5.33%	2.14%	3.14%	3.66%	4.40%
Remainder of state	5.53%	3.18%	3.07%	2.49%	3.21%
HAWAII:					
Urban Honolulu,HI	3.77%	0.66%	2.49%	1.48%	2.46%
Remainder of state	5.88%	1.55%	3.29%	3.59%	3.94%
IDAHO:					
Boise City,ID	4.71%	3.10%	1.90%	4.23%	3.88%
Remainder of state	3.71%	3.17%	2.17%	2.53%	2.32%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	3.62%	1.60%	1.97%	1.99%	2.18%
Remainder of state	4.70%	2.21%	2.64%	1.92%	2.86%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	7.06%	3.20%	3.17%	2.90%	3.32%
Remainder of state	3.48%	1.68%	2.29%	2.21%	2.73%
IOWA:					
Des Moines-West Des Moines,IA	7.23%	1.95%	3.68%	2.53%	3.45%
Remainder of state	3.78%	1.70%	2.96%	1.73%	2.66%
KANSAS:					
Kansas City,MO-KS	6.95%	2.56%	2.35%	2.71%	3.03%
Wichita,KS	8.52%	3.18%	3.65%	4.13%	4.12%

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Remainder of state	4.48%	2.54%	2.53%	2.85%	2.93%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	6.06%	2.22%	2.43%	2.52%	2.92%
Remainder of state	3.22%	1.88%	2.37%	2.40%	2.97%
LOUISIANA:					
New Orleans-Metairie,LA	7.10%	3.19%	4.21%	2.82%	3.88%
Remainder of state	3.52%	3.41%	2.40%	2.50%	2.96%
MAINE:					
Portland-South Portland,ME	5.17%	1.72%	2.69%	2.18%	3.17%
Remainder of state	4.09%	2.93%	2.66%	2.60%	3.10%
MARYLAND:					
Baltimore-Columbia-Towson,MD	5.74%	2.13%	3.43%	3.38%	3.78%
Washington-Arlington-Alexandria,DC-VA-MD-WV	6.05%	3.03%	3.74%	4.30%	4.04%
Remainder of state	9.53%	6.44%	5.27%	5.94%	6.77%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	4.60%	1.87%	2.62%	2.32%	2.27%
Remainder of state	5.41%	3.02%	3.38%	2.76%	3.13%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	5.20%	2.85%	2.50%	3.58%	3.93%
Remainder of state	4.00%	2.12%	2.26%	2.61%	2.75%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	4.34%	2.02%	2.08%	2.54%	3.09%
Remainder of state	5.26%	2.89%	3.48%	2.24%	3.35%
MISSISSIPPI:					
Jackson,MS	8.16%	3.82%	4.38%	5.56%	6.74%
Remainder of state	3.80%	1.72%	1.36%	1.97%	2.07%
MISSOURI:					
Kansas City,MO-KS	8.05%	2.73%	4.91%	2.45%	4.78%
St. Louis,MO-IL	5.69%	2.36%	3.67%	2.83%	2.96%
Remainder of state	4.45%	2.68%	3.87%	3.29%	4.76%
MONTANA:					
Billings,MT	9.05%	5.01%	4.53%	2.19%	4.80%
Remainder of state	5.74%	2.65%	2.31%	1.93%	2.52%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	4.38%	1.91%	3.20%	3.08%	4.30%
Remainder of state	4.54%	2.64%	2.40%	2.33%	2.92%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	4.55%	1.84%	3.47%	1.97%	3.16%
Remainder of state	5.89%	3.56%	2.91%	3.97%	4.07%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	5.93%	3.93%	3.36%	4.10%	4.28%
Manchester-Nashua,NH	6.44%	2.64%	4.37%	3.02%	4.28%
Remainder of state	5.50%	3.59%	2.99%	2.40%	2.93%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	4.34%	1.96%	2.12%	2.43%	2.26%
Remainder of state	7.46%	2.80%	4.35%	3.03%	4.09%
NEW MEXICO:					
Albuquerque,NM	5.12%	3.26%	2.52%	2.26%	2.75%
Remainder of state	4.00%	4.28%	3.55%	4.49%	3.99%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	2.69%	1.06%	1.63%	1.76%	1.76%
Remainder of state	5.80%	2.02%	2.31%	2.69%	2.60%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	7.13%	2.93%	3.62%	3.35%	3.81%
Remainder of state	4.06%	1.85%	2.27%	1.85%	2.28%
NORTH DAKOTA:					
Fargo,ND-MN	6.96%	2.39%	5.97%	1.71%	5.08%
Remainder of state	3.88%	2.14%	2.32%	2.69%	2.88%
OHIO:					
Cincinnati,OH-KY-IN	9.05%	3.36%	5.70%	5.27%	7.13%

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Cleveland-Elyria,OH	8.55%	3.42%	4.95%	3.56%	4.49%
Columbus,OH	9.22%	4.02%	6.50%	4.42%	5.78%
Remainder of state	3.96%	2.20%	2.21%	2.62%	2.75%
OKLAHOMA:					
Oklahoma City,OK	5.86%	2.83%	2.48%	2.88%	3.34%
Tulsa,OK	7.37%	2.20%	3.36%	3.08%	3.81%
Remainder of state	5.33%	3.27%	4.13%	2.95%	4.72%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	4.55%	3.42%	2.21%	2.80%	2.79%
Remainder of state	4.99%	3.60%	2.59%	2.39%	3.17%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	5.30%	1.77%	4.05%	3.01%	3.70%
Pittsburgh,PA	5.86%	3.36%	3.65%	2.94%	4.19%
Remainder of state	3.95%	1.71%	2.19%	3.35%	2.96%
RHODE ISLAND:					
Providence-Warwick,RI-MA	3.67%	1.71%	2.31%	2.13%	2.31%
SOUTH CAROLINA:					
Columbia,SC	7.37%	5.35%	3.27%	3.58%	4.47%
Remainder of state	2.95%	2.16%	2.02%	2.44%	2.48%
SOUTH DAKOTA:					
Sioux Falls,SD	6.28%	3.06%	2.87%	2.12%	2.71%
Remainder of state	3.77%	2.35%	2.15%	1.98%	2.28%
TENNESSEE:					
Memphis,TN-MS-AR	9.34%	5.96%	4.92%	6.19%	5.58%
Nashville-Davidson--Murfreesboro--Franklin,TN	6.13%	2.73%	2.71%	5.68%	5.20%
Remainder of state	4.64%	2.29%	2.28%	2.35%	2.63%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	4.61%	2.05%	1.65%	2.53%	2.61%
Houston-The Woodlands-Sugar Land,TX	4.73%	2.41%	3.29%	2.45%	3.31%
San Antonio-New Braunfels,TX	8.29%	3.02%	4.38%	3.94%	4.91%
Remainder of state	3.37%	1.94%	2.22%	2.14%	2.45%
UTAH:					
Ogden-Clearfield,UT	6.65%	5.30%	3.31%	4.17%	4.33%
Provo-Orem,UT	9.53%	5.03%	4.48%	7.32%	6.47%
Salt Lake City,UT	5.78%	2.63%	2.74%	2.48%	3.01%
Remainder of state	6.43%	5.96%	5.18%	5.64%	5.72%
VERMONT:					
Burlington-South Burlington,VT	6.21%	3.22%	4.85%	2.59%	4.35%
Remainder of state	3.62%	2.28%	3.02%	2.60%	3.07%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	9.42%	4.61%	2.87%	3.93%	3.74%
Washington-Arlington-Alexandria,DC-VA-MD-WV	6.26%	2.25%	3.17%	2.63%	3.30%
Remainder of state	5.58%	2.12%	3.29%	2.22%	3.08%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	5.05%	3.69%	2.42%	2.36%	3.16%
Remainder of state	5.63%	3.75%	2.24%	3.61%	3.56%
WEST VIRGINIA:					
Charleston,WV	7.51%	3.74%	5.38%	3.40%	4.70%
Remainder of state	4.11%	1.84%	2.32%	2.34%	2.46%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	7.01%	3.02%	4.57%	2.05%	3.74%
Remainder of state	3.55%	1.81%	2.44%	1.53%	2.09%
WYOMING:					
Cheyenne,WY	8.59%	4.83%	6.79%	3.75%	5.22%
Remainder of state	4.84%	2.38%	2.12%	1.62%	2.31%

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

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	6,775	1,463	13,059	4,145	20,107	6,970
Remainder of state	6,702	1,530	13,649	4,028	19,405	6,075
ALASKA:						
Anchorage,AK	9,013	1,624	18,370	4,875	23,952	7,092
Remainder of state	9,092	1,389	17,563	2,995	22,130	3,737
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	6,587	1,661	13,924	4,708	19,933	6,900
Remainder of state	7,185	1,528	14,025	3,775	20,689	7,684
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	6,300	1,939	12,313	4,720	18,744	7,226
Remainder of state	6,358	1,593	12,474	4,422	18,196	6,247
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	7,779	1,874	14,341	3,613	22,471	6,411
Riverside-San Bernardino-Ontario,CA	6,589	1,592	14,768	7,072	21,271	8,638
Sacramento--Roseville--Arden-Arcade,CA	7,144	1,848	14,231	4,551	22,419	5,606
San Diego-Carlsbad,CA	7,283	1,876	12,600	3,562	18,124	5,751
San Francisco-Oakland-Hayward,CA	8,097	1,377	16,801	5,633 *	21,326	5,300
San Jose-Sunnyvale-Santa Clara,CA	7,855	1,183	15,793	3,137	23,072	7,087
Remainder of state	7,315	1,440	14,357	5,662	20,770	8,691
COLORADO:						
Denver-Aurora-Lakewood,CO	7,111	1,620	14,642	4,321	21,480	6,611
Remainder of state	6,648	1,305	13,710	3,911	19,861	6,459
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	8,655	1,782	16,103	4,479	25,124	5,068
Hartford-West Hartford-East Hartford,CT	7,239	2,095	16,038	4,889	23,374	6,412
New Haven-Milford,CT	7,310	1,673	14,401	4,003	23,872	7,090
Remainder of state	7,801	1,632	16,230	3,559	23,460	5,434
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	8,187	2,049	14,679	4,120	23,571	6,317
Remainder of state	7,428	1,411	13,670	4,091	19,252	6,297
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,379	1,549	15,986	4,294	24,455	6,996
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	7,324	1,622	14,564	3,735	21,205	5,535
Orlando-Kissimmee-Sanford,FL	6,962	1,728	12,553	3,840	17,710	6,086
Tampa-St. Petersburg-Clearwater,FL	6,921	1,514	14,325	4,618	20,665	6,634
Remainder of state	7,903	1,782	14,844	4,909	24,279	7,251
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	7,193	1,778	14,942	4,153	22,699	6,442
Remainder of state	7,412	1,584	14,097	3,852	21,497	6,285
HAWAII:						
Urban Honolulu,HI	6,471	996	12,749	3,823	19,078	6,311
Remainder of state	6,881	892	12,689	3,480	17,000	4,921
IDAHO:						
Boise City,ID	6,554	924	13,338	3,744	20,488	5,912
Remainder of state	6,922	1,444	12,332	3,976	18,991	6,772
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	7,284	1,882	14,318	4,375	21,032	5,455
Remainder of state	7,610	1,577	14,393	4,029	20,555	6,302
INDIANA:						
Indianapolis-Carmel-Anderson,IN	7,473	1,831	14,423	4,478	22,997	8,116
Remainder of state	7,729	1,675	14,995	3,809	20,363	4,564
IOWA:						
Des Moines-West Des Moines,IA	6,598	1,588	14,135	3,543	21,501	4,972
Remainder of state	7,160	2,018	13,301	3,278	20,119	5,667
KANSAS:						
Kansas City,MO-KS	7,234	1,752	13,784	4,307	21,546	7,828
Wichita,KS	6,650	1,385	14,442	3,693	18,138	4,409
Remainder of state	6,776	1,303	12,315	3,952	18,310	4,896
KENTUCKY:						
Louisville/Jefferson County,KY-IN	7,540	1,794	14,721	3,649	22,274	5,681
Remainder of state	7,233	1,589	15,971	3,533	21,285	5,326

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	6,792	2,088	13,569	4,783	20,495	6,882
Remainder of state	6,782	1,651	13,120	4,785	18,929	6,684
MAINE:						
Portland-South Portland,ME	7,511	1,541	14,117	4,044	20,743	6,152
Remainder of state	7,842	1,685	14,892	3,976	22,664	6,992
MARYLAND:						
Baltimore-Columbia-Towson,MD	7,305	1,671	14,878	3,827	21,901	6,540
Washington-Arlington-Alexandria,DC-VA-MD-WV	7,273	1,619	14,916	4,891	22,275	6,776
Remainder of state	7,170	1,710	19,560	7,038	19,721	5,045
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	8,135	1,967	15,571	4,330	22,354	5,818
Remainder of state	7,906	2,027	15,422	5,418	21,260	6,723
MICHIGAN:						
Detroit-Warren-Dearborn,MI	6,977	1,542	14,263	3,030	19,488	3,432
Remainder of state	7,385	1,672	14,802	3,680	20,782	4,699
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	7,177	1,462	15,259	3,601	21,586	5,693
Remainder of state	8,036	1,552	15,578	4,637	20,633	5,250
MISSISSIPPI:						
Jackson,MS	7,293	2,013	13,529	4,646	20,449	6,671
Remainder of state	6,927	1,550	13,735	4,337	20,354	6,511
MISSOURI:						
Kansas City,MO-KS	7,427	1,836	15,434	4,539	24,313	7,331
St. Louis,MO-IL	7,040	1,924	14,188	4,130	21,098	6,894
Remainder of state	7,333	1,490	13,668	3,486	20,945	6,389
MONTANA:						
Billings,MT	7,694	1,285	15,954	3,504	22,345	6,339
Remainder of state	7,192	1,199	13,501	3,872	20,326	5,576
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	7,473	2,121	14,405	5,377	20,316	7,838
Remainder of state	8,150	1,741	16,143	4,617	23,388	6,474
NEVADA:						
Las Vegas-Henderson-Paradise,NV	6,523	1,366	13,127	3,789	20,082	6,151
Remainder of state	7,290	1,756	13,801	4,093	20,158	4,967
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	8,217	1,842	16,383	4,418	21,752	6,149
Manchester-Nashua,NH	7,846	1,742	17,090	4,082	24,686	6,113
Remainder of state	7,879	1,966	17,667	5,314	25,921	6,293
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	7,508	1,814	15,373	3,652	21,666	5,519
Remainder of state	7,900	1,575	16,986	4,635	23,087	5,132
NEW MEXICO:						
Albuquerque,NM	7,427	1,651	13,793	4,567	19,124	6,105
Remainder of state	7,803	1,981	14,358	3,973	22,366	6,687
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	8,964	1,733	17,483	4,204	25,036	5,998
Remainder of state	7,639	1,644	14,805	3,694	20,015	5,132
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	6,740	1,484	15,428	5,513	23,710	7,218
Remainder of state	7,274	1,588	14,307	4,532	22,383	7,741
NORTH DAKOTA:						
Fargo,ND-MN	6,866	1,564	11,736	4,120	20,104	6,470
Remainder of state	7,587	1,432	15,414	4,266	21,322	5,987
OHIO:						
Cincinnati,OH-KY-IN	8,022	1,370	15,120	2,511	23,707	4,341
Cleveland-Elyria,OH	7,485	1,837	14,537	3,400	20,330	5,908
Columbus,OH	6,057	1,796	11,660	3,614	17,480	7,079
Remainder of state	7,022	1,806	14,784	4,412	21,164	6,026
OKLAHOMA:						
Oklahoma City,OK	7,640	1,604	14,493	4,498	20,729	6,302
Tulsa,OK	6,991	1,516	13,904	4,852	19,495	8,457
Remainder of state	6,556	1,392	13,941	4,762	20,215	6,658
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	6,867	1,279	15,189	3,215	20,476	6,048
Remainder of state	7,802	753	14,956	3,747	21,432	5,820
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	7,330	1,453	14,177	4,016	21,558	5,681
Pittsburgh,PA	6,947	1,382	14,961	3,714	19,212	5,358
Remainder of state	7,700	1,923	15,761	4,923	22,575	7,803
RHODE ISLAND:						
Providence-Warwick,RI-MA	8,125	2,034	15,854	4,429	22,381	6,216
SOUTH CAROLINA:						
Columbia,SC	7,478	1,513	13,490	3,400	18,079	4,913
Remainder of state	7,277	1,562	14,688	3,898	19,948	5,135
SOUTH DAKOTA:						
Sioux Falls,SD	7,129	1,561	14,849	4,357	20,351	6,896
Remainder of state	7,464	1,756	15,947	5,057	21,812	6,593
TENNESSEE:						
Memphis,TN-MS-AR	7,673	2,192	16,855	7,631	24,447	8,933
Nashville-Davidson--Murfreesboro--Franklin,TN	6,555	1,518	12,002	3,527	18,499	5,538
Remainder of state	6,654	1,724	13,580	4,263	19,463	5,723
TEXAS:						
Dallas-Fort Worth-Arlington,TX	7,376	1,441	14,296	3,911	22,218	5,881
Houston-The Woodlands-Sugar Land,TX	7,387	1,745	13,854	4,774	21,017	7,162
San Antonio-New Braunfels,TX	7,190	1,937	13,787	3,963	19,586	6,089
Remainder of state	6,919	1,478	13,653	4,979	20,911	7,117
UTAH:						
Ogden-Clearfield,UT	6,936	1,598	13,291	3,705	20,049	5,575
Provo-Orem,UT	6,315	1,837	12,855	5,365	18,297	7,023
Salt Lake City,UT	6,654	1,369	13,238	3,401	20,394	7,094
Remainder of state	7,262	1,526	12,548	3,183	18,831	6,401
VERMONT:						
Burlington-South Burlington,VT	7,614	1,608	14,777	3,446	22,379	5,610
Remainder of state	8,252	1,823	16,495	4,052	24,073	6,412
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	7,814	2,082	14,132	4,341	23,342	7,162
Washington-Arlington-Alexandria,DC-VA-MD-WV	7,512	1,819	15,381	4,570	21,644	7,702
Remainder of state	6,877	1,480	13,806	3,626	20,328	6,374
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	7,714	1,313	15,144	3,854	21,825	5,608
Remainder of state	7,327	1,316	14,318	4,264	22,048	7,148
WEST VIRGINIA:						
Charleston,WV	9,418	2,533	17,659	5,898	28,358	6,834
Remainder of state	7,689	1,683	15,956	3,542	22,473	6,809
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	7,262	1,769	16,578	4,291	22,927	6,204
Remainder of state	7,250	1,876	14,280	4,439	20,382	5,172
WYOMING:						
Cheyenne,WY	7,663	1,988	13,106	4,393	21,094	5,750
Remainder of state	7,960	1,203	16,071	4,152	22,518	4,465

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

* Figure does not meet standard of reliability or precision.

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

Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2021

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	289	131	541	387	1,054	722
Remainder of state	177	93	464	358	471	423
ALASKA:						
Anchorage,AK	490	121	501	336	890	782
Remainder of state	654	198	1,230	450	1,179	643
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	196	158	431	242	619	542
Remainder of state	322	141	672	494	915	1,483
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	225	228	639	661	932	1,225
Remainder of state	202	99	415	302	633	412
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	312	157	479	319	780	706
Riverside-San Bernardino-Ontario,CA	300	269	903	1,417	828	1,523
Sacramento--Roseville--Arden-Arcade,CA	320	287	992	545	1,465	910
San Diego-Carlsbad,CA	452	283	902	718	1,010	884
San Francisco-Oakland-Hayward,CA	686	357	1,414	1,851 *	862	939
San Jose-Sunnyvale-Santa Clara,CA	344	230	768	340	942	1,234
Remainder of state	328	151	640	626	1,010	1,193
COLORADO:						
Denver-Aurora-Lakewood,CO	206	119	673	331	729	378
Remainder of state	333	133	799	287	852	969
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	407	204	991	438	1,422	837
Hartford-West Hartford-East Hartford,CT	341	409	838	831	1,441	487
New Haven-Milford,CT	267	213	1,048	613	1,376	1,424
Remainder of state	279	193	1,102	394	471	441
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	317	256	453	356	821	650
Remainder of state	392	132	732	295	914	641
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	278	121	673	243	679	499
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	279	138	887	490	872	655
Orlando-Kissimmee-Sanford,FL	519	265	839	833	1,299	804
Tampa-St. Petersburg-Clearwater,FL	245	162	676	507	737	1,018
Remainder of state	318	189	636	364	1,064	722
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	215	134	423	266	646	420
Remainder of state	272	142	598	295	808	512
HAWAII:						
Urban Honolulu,HI	176	104	614	402	788	473
Remainder of state	398	177	1,211	797	1,368	1,275
IDAHO:						
Boise City,ID	266	88	606	264	609	492
Remainder of state	240	140	652	365	877	666
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	240	101	390	246	750	440
Remainder of state	326	98	352	378	1,016	493
INDIANA:						
Indianapolis-Carmel-Anderson,IN	381	186	634	517	939	1,557
Remainder of state	238	108	590	491	996	636
IOWA:						
Des Moines-West Des Moines,IA	245	101	432	256	1,179	391
Remainder of state	221	218	362	341	659	380
KANSAS:						
Kansas City,MO-KS	290	220	638	443	984	1,308
Wichita,KS	432	152	980	529	945	509
Remainder of state	297	153	807	347	1,218	406
KENTUCKY:						
Louisville/Jefferson County,KY-IN	276	109	377	260	489	507
Remainder of state	220	105	1,051	465	1,038	637

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	227	185	687	573	722	752
Remainder of state	180	167	449	472	665	510
MAINE:						
Portland-South Portland,ME	202	116	433	361	497	461
Remainder of state	309	143	608	345	797	577
MARYLAND:						
Baltimore-Columbia-Towson,MD	215	146	535	331	616	528
Washington-Arlington-Alexandria,DC-VA-MD-WV	413	215	503	471	833	852
Remainder of state	449	181	2,433	950	3,299	1,047
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	244	114	615	236	620	319
Remainder of state	345	200	665	464	894	637
MICHIGAN:						
Detroit-Warren-Dearborn,MI	220	160	610	331	698	402
Remainder of state	362	98	447	276	781	471
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	151	62	379	206	913	310
Remainder of state	348	139	721	870	664	616
MISSISSIPPI:						
Jackson,MS	583	285	1,157	701	1,198	1,019
Remainder of state	188	132	386	268	609	490
MISSOURI:						
Kansas City,MO-KS	440	207	1,007	429	1,403	895
St. Louis,MO-IL	155	126	707	350	676	430
Remainder of state	223	126	384	280	694	527
MONTANA:						
Billings,MT	295	117	520	334	581	1,079
Remainder of state	212	115	477	364	598	842
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	249	182	277	328	630	690
Remainder of state	280	179	858	629	909	592
NEVADA:						
Las Vegas-Henderson-Paradise,NV	244	111	489	268	638	524
Remainder of state	361	367	563	367	699	744
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	314	190	747	516	1,646	644
Manchester-Nashua,NH	265	202	522	258	770	434
Remainder of state	319	170	739	853	983	527
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	277	121	445	343	729	489
Remainder of state	397	149	834	584	1,419	586
NEW MEXICO:						
Albuquerque,NM	180	91	499	218	721	417
Remainder of state	367	233	1,209	417	2,044	1,043
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	194	113	661	580	620	463
Remainder of state	175	103	390	363	1,154	677
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	314	135	1,191	1,638	1,785	737
Remainder of state	221	96	463	307	814	401
NORTH DAKOTA:						
Fargo,ND-MN	285	155	708	414	848	532
Remainder of state	251	117	429	358	479	466
OHIO:						
Cincinnati,OH-KY-IN	384	202	629	350	1,048	671
Cleveland-Elyria,OH	268	216	712	533	974	722
Columbus,OH	313	305	858	482	1,308	892
Remainder of state	211	104	483	467	608	787
OKLAHOMA:						
Oklahoma City,OK	316	206	598	432	772	621
Tulsa,OK	236	157	536	442	667	610
Remainder of state	272	173	792	519	790	713
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	251	102	714	249	778	651
Remainder of state	454	199	542	578	735	682
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	224	143	726	415	1,260	910
Pittsburgh,PA	333	155	631	352	961	584
Remainder of state	237	133	438	401	691	817
RHODE ISLAND:						
Providence-Warwick,RI-MA	243	112	547	241	728	297
SOUTH CAROLINA:						
Columbia,SC	537	162	614	458	1,061	603
Remainder of state	174	115	497	324	509	395
SOUTH DAKOTA:						
Sioux Falls,SD	171	118	546	243	608	306
Remainder of state	199	118	604	359	652	442
TENNESSEE:						
Memphis,TN-MS-AR	598	369	1,900	2,012	1,642	2,319
Nashville-Davidson--Murreesboro--Franklin,TN	299	148	655	512	734	352
Remainder of state	181	135	482	453	712	493
TEXAS:						
Dallas-Fort Worth-Arlington,TX	205	103	622	333	768	483
Houston-The Woodlands-Sugar Land,TX	275	113	522	364	749	709
San Antonio-New Braunfels,TX	343	195	1,041	349	1,490	566
Remainder of state	221	103	456	329	642	690
UTAH:						
Ogden-Clearfield,UT	286	310	723	903	1,142	801
Provo-Orem,UT	781	274	1,773	1,107	1,245	1,019
Salt Lake City,UT	254	94	676	210	603	730
Remainder of state	608	340	1,244	895	1,413	1,886
VERMONT:						
Burlington-South Burlington,VT	318	124	637	381	1,264	1,029
Remainder of state	257	102	662	221	1,141	327
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	429	294	631	366	1,088	651
Washington-Arlington-Alexandria,DC-VA-MD-WV	197	163	655	393	694	633
Remainder of state	232	115	761	365	858	604
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	310	169	639	360	696	394
Remainder of state	280	196	887	592	1,461	1,293
WEST VIRGINIA:						
Charleston,WV	770	736	1,565	1,303	1,885	1,505
Remainder of state	185	153	420	324	713	967
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	341	154	674	299	562	529
Remainder of state	188	127	407	332	513	351
WYOMING:						
Cheyenne,WY	642	119	1,251	567	2,031	975
Remainder of state	248	115	779	669	631	339

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

* Figure does not meet standard of reliability or precision.

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

Table IX.A.3 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2019-2021

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
ALABAMA:					
Birmingham-Hoover,AL	53.9%	85.0%	81.2%	73.8%	59.9%
Remainder of state	54.9%	89.0%	82.1%	70.9%	58.2%
ALASKA:					
Anchorage,AK	40.6%	80.1%	77.3%	68.4%	52.9%
Remainder of state	37.3%	71.7%	80.4%	75.4%	60.6%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	53.5%	89.1%	80.0%	68.8%	55.1%
Remainder of state	41.9%	78.8%	76.3%	66.5%	50.7%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	52.4%	89.0%	81.9%	69.8%	57.1%
Remainder of state	43.0%	80.2%	81.7%	73.8%	60.3%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	46.9%	87.4%	81.1%	70.4%	57.1%
Riverside-San Bernardino-Ontario,CA	42.2%	82.2%	80.2%	68.2%	54.7%
Sacramento--Roseville--Arden-Arcade,CA	51.4%	84.6%	67.5%	69.3%	46.8%
San Diego-Carlsbad,CA	53.4%	87.8%	80.9%	73.7%	59.7%
San Francisco-Oakland-Hayward,CA	52.4%	88.8%	85.8%	75.4%	64.6%
San Jose-Sunnyvale-Santa Clara,CA	52.4%	92.8%	81.3%	78.3%	63.7%
Remainder of state	47.2%	81.2%	77.2%	69.9%	54.0%
COLORADO:					
Denver-Aurora-Lakewood,CO	47.1%	87.7%	82.0%	72.3%	59.3%
Remainder of state	40.9%	78.4%	78.8%	69.8%	55.0%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	56.8%	84.4%	80.2%	71.9%	57.6%
Hartford-West Hartford-East Hartford,CT	55.1%	88.8%	81.6%	67.4%	55.0%
New Haven-Milford,CT	55.8%	87.5%	73.0%	71.8%	52.4%
Remainder of state	52.9%	87.8%	81.4%	67.6%	55.0%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	55.4%	89.8%	77.2%	73.6%	56.8%
Remainder of state	49.9%	80.3%	74.1%	69.5%	51.5%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	69.7%	94.5%	80.6%	72.6%	58.5%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	40.1%	82.0%	83.7%	67.7%	56.7%
Orlando-Kissimmee-Sanford,FL	40.5%	87.7%	76.2%	68.7%	52.4%
Tampa-St. Petersburg-Clearwater,FL	44.6%	88.8%	81.6%	65.7%	53.6%
Remainder of state	38.8%	81.1%	74.3%	67.5%	50.1%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	43.9%	88.5%	79.5%	67.4%	53.5%
Remainder of state	47.3%	82.3%	77.6%	72.7%	56.5%
HAWAII:					
Urban Honolulu,HI	84.6%	97.1%	79.4%	81.1%	64.4%
Remainder of state	83.1%	96.5%	80.8%	74.7%	60.4%
IDAHO:					
Boise City,ID	41.7%	82.0%	85.6%	70.7%	60.5%
Remainder of state	38.5%	72.6%	77.7%	76.0%	59.1%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	49.7%	89.2%	76.7%	70.4%	54.0%
Remainder of state	52.5%	86.6%	80.1%	72.4%	58.0%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	54.5%	88.4%	78.4%	70.6%	55.3%
Remainder of state	47.1%	84.6%	80.3%	72.0%	57.8%
IOWA:					
Des Moines-West Des Moines,IA	61.3%	92.1%	85.4%	70.0%	59.8%
Remainder of state	49.2%	85.4%	78.1%	70.4%	55.0%
KANSAS:					
Kansas City,MO-KS	53.0%	89.4%	80.4%	72.3%	58.2%
Wichita,KS	56.2%	89.0%	78.1%	73.4%	57.4%

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Remainder of state	53.6%	82.4%	79.0%	70.6%	55.8%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	51.5%	89.7%	84.5%	74.0%	62.5%
Remainder of state	51.9%	86.0%	83.4%	71.6%	59.7%
LOUISIANA:					
New Orleans-Metairie,LA	55.1%	84.8%	78.7%	69.2%	54.5%
Remainder of state	48.7%	82.2%	81.1%	66.5%	53.9%
MAINE:					
Portland-South Portland,ME	54.3%	88.1%	77.6%	72.4%	56.2%
Remainder of state	40.7%	75.9%	77.5%	73.8%	57.2%
MARYLAND:					
Baltimore-Columbia-Towson,MD	54.5%	89.1%	77.2%	65.7%	50.7%
Washington-Arlington-Alexandria,DC-VA-MD-WV	49.4%	85.5%	79.3%	65.2%	51.7%
Remainder of state	49.1%	82.4%	80.3%	64.2%	51.6%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	58.8%	90.8%	78.3%	71.8%	56.3%
Remainder of state	50.9%	87.5%	74.0%	68.0%	50.3%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	49.9%	85.9%	80.1%	73.3%	58.7%
Remainder of state	51.2%	85.1%	79.1%	70.3%	55.6%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	49.3%	87.8%	79.7%	73.4%	58.5%
Remainder of state	47.4%	80.6%	77.7%	75.7%	58.8%
MISSISSIPPI:					
Jackson,MS	50.4%	89.0%	80.7%	71.8%	57.9%
Remainder of state	53.7%	84.5%	81.2%	72.4%	58.8%
MISSOURI:					
Kansas City,MO-KS	57.6%	92.4%	81.1%	72.5%	58.8%
St. Louis,MO-IL	50.7%	88.3%	78.2%	76.4%	59.7%
Remainder of state	45.6%	83.2%	73.7%	74.8%	55.1%
MONTANA:					
Billings,MT	50.9%	81.7%	79.2%	76.3%	60.4%
Remainder of state	39.2%	69.4%	77.2%	73.5%	56.8%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	44.6%	87.3%	82.5%	72.2%	59.5%
Remainder of state	42.2%	78.7%	79.0%	69.5%	54.9%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	51.6%	88.3%	74.4%	72.5%	53.9%
Remainder of state	45.6%	82.7%	79.7%	70.8%	56.4%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	51.9%	85.8%	74.7%	72.0%	53.8%
Manchester-Nashua,NH	53.9%	88.9%	75.2%	69.4%	52.3%
Remainder of state	50.4%	84.4%	72.6%	71.0%	51.5%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	51.7%	87.6%	80.8%	67.7%	54.7%
Remainder of state	58.0%	89.3%	79.5%	71.3%	56.6%
NEW MEXICO:					
Albuquerque,NM	50.7%	85.7%	82.5%	68.8%	56.7%
Remainder of state	43.5%	71.3%	76.8%	62.8%	48.2%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	43.9%	87.5%	77.1%	67.6%	52.1%
Remainder of state	55.3%	87.4%	75.9%	62.0%	47.1%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	58.2%	88.8%	81.8%	73.0%	59.7%
Remainder of state	44.1%	81.6%	81.0%	75.0%	60.7%
NORTH DAKOTA:					
Fargo,ND-MN	64.3%	91.8%	75.1%	74.9%	56.2%
Remainder of state	47.0%	81.9%	77.0%	74.0%	57.0%
OHIO:					
Cincinnati,OH-KY-IN	67.1%	93.0%	78.0%	76.5%	59.7%

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Cleveland-Elyria,OH	54.4%	87.5%	79.7%	73.1%	58.3%
Columbus,OH	49.9%	86.6%	77.6%	72.2%	56.0%
Remainder of state	54.1%	85.5%	77.1%	70.6%	54.4%
OKLAHOMA:					
Oklahoma City,OK	54.3%	85.7%	79.5%	75.4%	59.9%
Tulsa,OK	57.1%	90.5%	83.3%	72.8%	60.7%
Remainder of state	46.5%	80.5%	82.3%	70.3%	57.8%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	49.9%	85.6%	80.9%	76.5%	61.9%
Remainder of state	42.4%	78.8%	83.1%	77.5%	64.4%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	56.5%	90.1%	73.5%	74.4%	54.7%
Pittsburgh,PA	65.0%	90.9%	83.9%	72.9%	61.1%
Remainder of state	51.8%	87.2%	80.1%	70.6%	56.5%
RHODE ISLAND:					
Providence-Warwick,RI-MA	52.8%	87.2%	75.4%	70.3%	53.0%
SOUTH CAROLINA:					
Columbia,SC	43.6%	85.5%	82.9%	71.9%	59.6%
Remainder of state	47.0%	83.9%	78.5%	71.3%	55.9%
SOUTH DAKOTA:					
Sioux Falls,SD	49.4%	85.9%	79.9%	69.6%	55.6%
Remainder of state	46.9%	79.1%	78.9%	72.1%	56.9%
TENNESSEE:					
Memphis,TN-MS-AR	53.4%	90.1%	81.0%	70.6%	57.2%
Nashville-Davidson--Murfreesboro--Franklin,TN	52.6%	87.7%	83.0%	70.9%	58.8%
Remainder of state	53.0%	86.4%	79.2%	68.6%	54.4%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	48.2%	86.6%	85.9%	71.6%	61.5%
Houston-The Woodlands-Sugar Land,TX	53.1%	85.7%	81.8%	72.3%	59.1%
San Antonio-New Braunfels,TX	45.5%	86.6%	74.9%	68.5%	51.3%
Remainder of state	47.8%	82.1%	81.1%	71.1%	57.7%
UTAH:					
Ogden-Clearfield,UT	39.3%	78.9%	81.3%	70.5%	57.3%
Provo-Orem,UT	34.9%	82.6%	70.7%	71.4%	50.5%
Salt Lake City,UT	47.3%	86.3%	80.8%	69.9%	56.4%
Remainder of state	32.1%	67.4%	77.8%	66.2%	51.5%
VERMONT:					
Burlington-South Burlington,VT	52.0%	86.9%	79.5%	71.7%	57.0%
Remainder of state	42.5%	76.8%	74.6%	67.9%	50.7%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	57.2%	90.1%	81.4%	64.6%	52.6%
Washington-Arlington-Alexandria,DC-VA-MD-WV	53.4%	89.1%	81.4%	69.0%	56.2%
Remainder of state	46.4%	85.6%	77.4%	71.5%	55.3%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	53.9%	88.2%	84.0%	81.0%	68.0%
Remainder of state	42.9%	76.4%	82.2%	70.2%	57.7%
WEST VIRGINIA:					
Charleston,WV	68.3%	89.2%	79.2%	68.8%	54.5%
Remainder of state	52.3%	84.1%	77.0%	66.4%	51.2%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	54.9%	87.4%	77.8%	71.2%	55.4%
Remainder of state	48.1%	84.0%	77.7%	69.3%	53.8%
WYOMING:					
Cheyenne,WY	44.0%	75.6%	81.4%	68.3%	55.6%
Remainder of state	38.9%	70.0%	76.9%	75.0%	57.7%

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

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

Table IX.A.3 Standard errors for health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2019-2021

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
ALABAMA:					
Birmingham-Hoover,AL	4.08%	2.19%	2.23%	1.73%	2.38%
Remainder of state	2.21%	0.86%	1.48%	1.30%	1.64%
ALASKA:					
Anchorage,AK	2.24%	1.59%	1.86%	1.96%	2.09%
Remainder of state	2.51%	2.04%	1.70%	1.72%	2.13%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	2.54%	1.05%	2.06%	1.68%	2.35%
Remainder of state	3.43%	2.45%	2.68%	2.57%	2.48%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	3.99%	1.64%	2.29%	2.23%	2.36%
Remainder of state	1.90%	1.17%	1.20%	1.05%	1.38%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	2.25%	0.90%	1.35%	1.50%	1.53%
Riverside-San Bernardino-Ontario,CA	4.15%	2.44%	3.05%	2.81%	3.00%
Sacramento--Roseville--Arden-Arcade,CA	5.73%	2.97%	5.65%	2.98%	4.05%
San Diego-Carlsbad,CA	4.82%	2.15%	3.74%	3.08%	4.43%
San Francisco-Oakland-Hayward,CA	3.64%	1.41%	1.99%	2.27%	2.66%
San Jose-Sunnyvale-Santa Clara,CA	6.78%	1.56%	4.07%	2.69%	4.38%
Remainder of state	2.77%	1.66%	2.42%	2.62%	2.68%
COLORADO:					
Denver-Aurora-Lakewood,CO	2.73%	1.19%	1.78%	1.57%	1.99%
Remainder of state	2.64%	1.93%	1.91%	1.90%	1.91%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	3.60%	1.98%	2.21%	2.26%	2.42%
Hartford-West Hartford-East Hartford,CT	3.26%	1.59%	1.67%	1.72%	1.87%
New Haven-Milford,CT	4.31%	1.94%	3.18%	2.79%	3.61%
Remainder of state	5.31%	2.39%	3.27%	3.74%	4.27%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.65%	1.10%	1.88%	1.89%	2.35%
Remainder of state	3.67%	2.35%	2.85%	1.87%	2.77%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.04%	0.53%	1.28%	1.12%	1.28%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	2.95%	1.88%	1.65%	2.36%	2.51%
Orlando-Kissimmee-Sanford,FL	4.29%	1.99%	4.96%	3.93%	4.86%
Tampa-St. Petersburg-Clearwater,FL	4.18%	1.66%	2.72%	4.04%	3.98%
Remainder of state	2.27%	1.60%	2.09%	1.57%	1.91%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	2.67%	1.08%	1.72%	2.16%	2.27%
Remainder of state	2.99%	1.75%	2.15%	1.82%	2.26%
HAWAII:					
Urban Honolulu,HI	2.18%	0.66%	1.45%	1.03%	1.51%
Remainder of state	2.92%	0.75%	1.51%	2.36%	2.11%
IDAHO:					
Boise City,ID	2.81%	1.80%	1.68%	2.73%	2.15%
Remainder of state	2.32%	1.85%	1.72%	1.34%	1.82%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	1.87%	0.79%	1.50%	1.08%	1.41%
Remainder of state	2.47%	1.17%	1.33%	1.38%	1.57%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	3.56%	1.44%	1.99%	1.73%	2.07%
Remainder of state	2.01%	0.99%	1.39%	1.29%	1.57%
IOWA:					
Des Moines-West Des Moines,IA	4.60%	1.44%	1.99%	2.01%	2.37%
Remainder of state	1.96%	0.90%	1.44%	1.01%	1.34%
KANSAS:					
Kansas City,MO-KS	3.79%	1.48%	2.26%	1.81%	2.18%
Wichita,KS	4.95%	1.67%	2.78%	2.06%	2.80%

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Remainder of state	2.74%	1.51%	1.69%	1.96%	1.92%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	3.83%	1.45%	1.82%	1.72%	1.93%
Remainder of state	2.10%	1.09%	1.19%	1.34%	1.53%
LOUISIANA:					
New Orleans-Metairie,LA	3.90%	1.93%	2.06%	1.78%	2.12%
Remainder of state	2.24%	1.49%	1.42%	1.56%	1.66%
MAINE:					
Portland-South Portland,ME	3.04%	1.25%	1.84%	1.30%	1.93%
Remainder of state	2.11%	1.51%	1.75%	1.16%	1.75%
MARYLAND:					
Baltimore-Columbia-Towson,MD	3.04%	1.14%	1.77%	1.42%	1.78%
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.54%	1.80%	2.16%	2.10%	2.23%
Remainder of state	5.41%	3.42%	4.29%	3.28%	4.15%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	2.75%	0.99%	1.62%	1.32%	1.68%
Remainder of state	3.49%	1.88%	2.21%	1.51%	2.01%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	2.70%	1.48%	2.02%	1.88%	2.27%
Remainder of state	2.14%	1.21%	1.32%	1.41%	1.55%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	2.42%	1.11%	1.38%	1.44%	1.74%
Remainder of state	2.93%	1.77%	2.00%	1.49%	2.15%
MISSISSIPPI:					
Jackson,MS	4.69%	1.88%	2.78%	2.49%	3.41%
Remainder of state	1.98%	1.06%	1.17%	1.33%	1.47%
MISSOURI:					
Kansas City,MO-KS	4.47%	1.25%	2.38%	2.00%	2.66%
St. Louis,MO-IL	3.00%	1.27%	2.05%	1.49%	1.66%
Remainder of state	2.49%	1.78%	2.42%	1.89%	2.78%
MONTANA:					
Billings,MT	5.08%	2.83%	2.60%	2.02%	2.70%
Remainder of state	2.47%	1.43%	1.22%	1.11%	1.33%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	3.10%	1.42%	1.70%	1.69%	1.88%
Remainder of state	2.29%	1.46%	1.86%	1.39%	1.72%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	2.69%	1.02%	1.43%	1.04%	1.39%
Remainder of state	4.01%	2.10%	2.61%	2.12%	2.63%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	3.50%	1.87%	2.53%	1.90%	2.47%
Manchester-Nashua,NH	3.61%	1.32%	2.19%	1.79%	2.18%
Remainder of state	2.97%	1.83%	1.96%	1.51%	1.93%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	2.27%	1.00%	1.46%	1.53%	1.63%
Remainder of state	4.02%	1.68%	2.44%	2.22%	2.80%
NEW MEXICO:					
Albuquerque,NM	2.99%	1.56%	1.67%	1.37%	1.73%
Remainder of state	2.22%	1.97%	2.14%	2.01%	2.08%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	1.56%	0.67%	0.98%	1.00%	1.08%
Remainder of state	2.65%	0.97%	1.32%	1.39%	1.34%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	4.14%	1.64%	2.22%	2.34%	2.50%
Remainder of state	1.92%	1.16%	1.23%	1.22%	1.44%
NORTH DAKOTA:					
Fargo,ND-MN	4.22%	1.30%	2.67%	1.27%	2.40%
Remainder of state	1.93%	1.13%	1.37%	1.47%	1.48%
OHIO:					
Cincinnati,OH-KY-IN	5.38%	1.51%	3.23%	2.53%	3.72%

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Cleveland-Elyria,OH	4.42%	1.92%	3.02%	2.20%	2.95%
Columbus,OH	4.70%	2.26%	3.64%	3.32%	4.24%
Remainder of state	2.45%	1.26%	1.84%	1.39%	1.77%
OKLAHOMA:					
Oklahoma City,OK	3.37%	1.54%	2.24%	1.80%	2.34%
Tulsa,OK	3.98%	1.32%	1.84%	1.91%	2.29%
Remainder of state	2.88%	1.83%	2.07%	1.98%	2.51%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	2.69%	1.46%	1.76%	1.32%	1.81%
Remainder of state	2.51%	1.81%	1.35%	1.26%	1.69%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	3.00%	1.13%	1.85%	1.42%	1.82%
Pittsburgh,PA	3.50%	1.40%	2.04%	1.72%	2.23%
Remainder of state	2.28%	0.99%	1.38%	1.59%	1.50%
RHODE ISLAND:					
Providence-Warwick,RI-MA	2.01%	0.86%	1.21%	0.89%	1.16%
SOUTH CAROLINA:					
Columbia,SC	4.55%	2.32%	2.60%	2.66%	3.06%
Remainder of state	1.77%	1.01%	1.44%	1.22%	1.45%
SOUTH DAKOTA:					
Sioux Falls,SD	3.67%	1.48%	1.46%	1.19%	1.55%
Remainder of state	2.11%	1.38%	1.44%	1.23%	1.57%
TENNESSEE:					
Memphis,TN-MS-AR	6.37%	2.16%	2.38%	2.49%	2.73%
Nashville-Davidson--Murfreesboro--Franklin,TN	3.70%	1.51%	1.85%	2.47%	2.42%
Remainder of state	2.38%	1.17%	1.65%	1.74%	2.02%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	2.47%	1.14%	1.30%	1.42%	1.64%
Houston-The Woodlands-Sugar Land,TX	2.92%	1.41%	1.99%	1.46%	2.09%
San Antonio-New Braunfels,TX	4.74%	2.08%	3.01%	2.51%	3.37%
Remainder of state	2.07%	1.55%	1.40%	1.69%	1.99%
UTAH:					
Ogden-Clearfield,UT	4.24%	2.98%	2.12%	2.48%	2.58%
Provo-Orem,UT	4.47%	2.57%	5.45%	3.19%	5.08%
Salt Lake City,UT	3.01%	1.73%	1.72%	1.80%	1.90%
Remainder of state	3.58%	3.24%	2.80%	3.11%	2.95%
VERMONT:					
Burlington-South Burlington,VT	3.17%	1.39%	1.81%	1.36%	1.87%
Remainder of state	2.00%	1.38%	1.67%	1.18%	1.53%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	5.09%	2.21%	2.57%	2.02%	2.66%
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.71%	1.36%	1.94%	1.74%	2.23%
Remainder of state	2.97%	1.58%	2.29%	1.66%	2.57%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	2.75%	1.40%	1.55%	1.54%	2.09%
Remainder of state	2.74%	2.08%	1.67%	3.11%	2.56%
WEST VIRGINIA:					
Charleston,WV	4.75%	2.02%	3.09%	3.30%	3.79%
Remainder of state	2.12%	1.03%	1.32%	1.44%	1.49%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	3.87%	1.65%	2.49%	1.38%	2.18%
Remainder of state	1.86%	1.01%	1.35%	1.66%	1.47%
WYOMING:					
Cheyenne,WY	4.57%	3.61%	3.38%	2.65%	3.45%
Remainder of state	2.08%	1.46%	2.72%	1.22%	2.41%

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

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

Table IX.A.4 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2019-2021

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	6,524	1,538	12,677	3,887	18,492	5,912
Remainder of state	6,468	1,611	13,388	4,084	17,945	5,851
ALASKA:						
Anchorage,AK	9,011	1,546	17,251	4,669	22,772	6,518
Remainder of state	8,461	1,363	17,193	3,243	22,278	4,207
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	6,447	1,578	13,082	4,170	19,877	6,019
Remainder of state	6,893	1,480	14,002	4,375	19,569	6,150
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	6,228	1,698	11,782	4,243	17,289	6,493
Remainder of state	6,216	1,423	12,744	4,048	17,697	6,009
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	7,171	1,507	13,769	3,909	21,002	6,303
Riverside-San Bernardino-Ontario,CA	6,867	1,393	14,001	4,386	20,052	6,207
Sacramento--Roseville--Arden-Arcade,CA	6,931	1,480	14,329	4,198	20,708	5,370
San Diego-Carlsbad,CA	6,402	1,340	12,633	4,152	18,701	5,669
San Francisco-Oakland-Hayward,CA	7,501	1,273	16,698	3,920	22,001	5,117
San Jose-Sunnyvale-Santa Clara,CA	7,567	1,092	14,483	3,100	22,216	5,477
Remainder of state	7,303	1,324	14,162	4,624	21,125	6,849
COLORADO:						
Denver-Aurora-Lakewood,CO	6,821	1,589	14,169	4,197	20,643	6,106
Remainder of state	6,815	1,515	14,081	4,863	20,590	6,433
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	8,009	1,733	15,848	4,025	22,566	5,629
Hartford-West Hartford-East Hartford,CT	7,034	1,835	14,469	4,349	21,537	5,792
New Haven-Milford,CT	7,787	1,695	15,525	3,875	23,018	5,589
Remainder of state	7,609	1,816	16,391	3,224	22,801	5,672
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	7,881	1,757	13,950	4,082	22,113	6,749
Remainder of state	7,326	1,710	14,188	4,601	19,299	6,359
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	7,684	1,482	15,252	4,184	22,879	6,736
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	7,045	1,566	13,519	3,860	20,654	6,066
Orlando-Kissimmee-Sanford,FL	7,042	1,757	13,138	4,040	19,841	6,993
Tampa-St. Petersburg-Clearwater,FL	6,830	1,550	14,300	5,588	19,983	7,694
Remainder of state	7,053	1,740	13,496	5,108	21,610	7,245
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	6,939	1,585	14,185	4,031	20,698	6,202
Remainder of state	6,961	1,494	13,321	3,837	19,893	5,907
HAWAII:						
Urban Honolulu,HI	6,666	844	13,094	3,723	19,084	5,458
Remainder of state	6,829	833	13,505	4,046	18,289	4,989
IDAHO:						
Boise City,ID	6,500	1,063	12,376	3,482	19,724	5,340
Remainder of state	6,597	1,287	12,107	3,795	20,030	5,499
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	7,256	1,754	14,621	4,147	21,251	5,833
Remainder of state	7,219	1,488	13,889	3,745	20,242	5,534
INDIANA:						
Indianapolis-Carmel-Anderson,IN	7,339	1,698	14,695	4,064	21,826	6,318
Remainder of state	7,178	1,602	14,216	3,541	20,071	4,829
IOWA:						
Des Moines-West Des Moines,IA	6,644	1,528	13,176	3,473	20,077	5,537
Remainder of state	6,847	1,751	13,032	3,725	18,935	5,733
KANSAS:						
Kansas City,MO-KS	6,729	1,515	13,441	4,358	19,916	7,138
Wichita,KS	6,410	1,230	13,963	3,539	18,516	5,538
Remainder of state	6,490	1,413	12,767	3,909	19,120	5,542
KENTUCKY:						
Louisville/Jefferson County,KY-IN	6,782	1,749	13,579	3,657	20,463	6,270
Remainder of state	6,983	1,585	14,569	3,620	20,745	5,094

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	6,758	1,933	13,299	4,390	19,759	7,131
Remainder of state	6,671	1,642	12,958	4,771	18,620	6,865
MAINE:						
Portland-South Portland,ME	7,161	1,505	14,266	4,009	20,135	6,002
Remainder of state	7,734	1,496	14,851	3,757	21,673	6,188
MARYLAND:						
Baltimore-Columbia-Towson,MD	7,408	1,705	14,858	4,118	21,220	6,704
Washington-Arlington-Alexandria,DC-VA-MD-WV	6,900	1,640	14,129	4,592	20,112	6,540
Remainder of state	6,943	1,508	15,097	4,906	19,054	5,330
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	7,590	1,733	14,851	3,859	21,762	5,496
Remainder of state	7,716	1,831	14,776	4,155	21,391	5,761
MICHIGAN:						
Detroit-Warren-Dearborn,MI	6,777	1,449	14,591	3,110	20,355	3,854
Remainder of state	6,827	1,462	14,058	3,348	19,617	4,390
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	6,852	1,446	14,356	3,965	20,464	5,646
Remainder of state	7,349	1,508	14,829	4,356	21,225	5,186
MISSISSIPPI:						
Jackson,MS	6,705	1,801	12,944	4,807	18,251	6,661
Remainder of state	6,484	1,479	13,257	4,285	19,135	6,538
MISSOURI:						
Kansas City,MO-KS	7,259	1,766	14,222	4,112	21,127	6,064
St. Louis,MO-IL	6,853	1,650	13,827	4,199	20,719	7,227
Remainder of state	7,033	1,384	13,389	4,039	20,528	6,508
MONTANA:						
Billings,MT	7,141	1,283	14,670	3,658	20,991	5,894
Remainder of state	6,911	1,164	13,211	3,493	19,741	5,173
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	6,813	1,746	13,623	4,327	19,263	6,074
Remainder of state	7,758	1,713	15,307	4,488	21,454	6,433
NEVADA:						
Las Vegas-Henderson-Paradise,NV	6,419	1,428	12,805	3,935	18,934	5,633
Remainder of state	6,927	1,641	13,327	4,363	20,209	6,884
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	7,753	1,925	15,575	4,141	21,725	5,841
Manchester-Nashua,NH	7,724	1,623	15,410	3,851	21,748	5,528
Remainder of state	7,533	1,676	16,157	4,579	23,349	6,011
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	7,376	1,748	15,036	4,009	21,431	5,873
Remainder of state	7,872	1,650	16,181	4,129	23,794	5,683
NEW MEXICO:						
Albuquerque,NM	7,138	1,536	13,437	4,368	18,522	6,020
Remainder of state	7,199	1,837	14,193	4,407	20,322	6,989
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	8,484	1,686	16,539	3,801	24,310	5,645
Remainder of state	7,353	1,658	14,685	3,619	20,234	5,178
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	6,618	1,428	13,368	4,376	20,238	5,902
Remainder of state	7,039	1,595	13,721	4,215	20,846	6,572
NORTH DAKOTA:						
Fargo,ND-MN	6,742	1,378	12,652	3,923	18,432	5,707
Remainder of state	7,134	1,357	14,027	3,579	20,017	5,808
OHIO:						
Cincinnati,OH-KY-IN	7,474	1,316	14,618	2,817	21,705	4,189
Cleveland-Elyria,OH	7,483	1,622	13,647	3,539	19,920	5,153
Columbus,OH	6,420	1,610	13,016	3,650	18,757	5,613
Remainder of state	6,909	1,648	13,808	3,911	20,004	5,178
OKLAHOMA:						
Oklahoma City,OK	6,962	1,415	13,791	4,099	19,060	6,015
Tulsa,OK	6,882	1,504	13,437	4,368	19,943	7,389
Remainder of state	6,822	1,417	13,465	4,159	20,326	5,997
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	6,716	1,279	14,049	3,390	19,810	5,747
Remainder of state	7,137	883	13,913	3,440	20,255	5,857
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	7,142	1,496	13,870	3,989	20,340	5,872
Pittsburgh,PA	6,674	1,294	14,243	3,295	19,180	4,933
Remainder of state	7,515	1,588	14,884	3,823	21,256	5,816
RHODE ISLAND:						
Providence-Warwick,RI-MA	7,485	1,701	14,873	3,997	21,228	5,625
SOUTH CAROLINA:						
Columbia,SC	7,052	1,655	13,157	4,200	18,414	5,513
Remainder of state	7,100	1,585	14,573	4,548	20,953	7,230
SOUTH DAKOTA:						
Sioux Falls,SD	6,920	1,458	14,005	4,314	19,604	6,590
Remainder of state	7,271	1,651	14,516	4,491	20,940	6,377
TENNESSEE:						
Memphis,TN-MS-AR	6,993	1,851	14,165	5,203	20,957	6,714
Nashville-Davidson--Murfreesboro--Franklin,TN	6,511	1,543	12,542	3,869	18,273	6,028
Remainder of state	6,475	1,551	13,063	3,731	18,511	5,117
TEXAS:						
Dallas-Fort Worth-Arlington,TX	7,194	1,453	14,180	4,044	21,389	6,062
Houston-The Woodlands-Sugar Land,TX	7,291	1,710	14,774	4,503	21,881	6,885
San Antonio-New Braunfels,TX	6,514	1,641	12,795	4,028	18,805	6,104
Remainder of state	6,732	1,407	13,276	4,261	19,997	7,246
UTAH:						
Ogden-Clearfield,UT	6,635	1,517	13,541	3,762	19,201	5,295
Provo-Orem,UT	6,379	1,494	12,686	3,532	18,642	5,296
Salt Lake City,UT	6,388	1,416	12,966	3,716	19,434	5,986
Remainder of state	6,617	1,485	12,831	3,894	18,860	5,775
VERMONT:						
Burlington-South Burlington,VT	7,487	1,599	15,151	3,655	21,548	4,947
Remainder of state	7,824	1,740	15,921	3,955	22,772	6,080
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	6,911	1,818	12,301	3,994	19,923	7,022
Washington-Arlington-Alexandria,DC-VA-MD-WV	7,168	1,745	14,174	4,196	20,679	6,785
Remainder of state	6,773	1,512	13,170	3,505	20,305	6,092
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	7,286	1,100	13,960	3,135	20,167	4,564
Remainder of state	7,116	1,179	13,661	3,836	20,279	6,024
WEST VIRGINIA:						
Charleston,WV	7,634	1,788	15,182	4,177	21,423	5,301
Remainder of state	7,210	1,537	15,361	3,811	21,868	5,619
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	7,252	1,661	15,051	3,717	21,525	5,456
Remainder of state	7,045	1,607	14,385	3,635	20,493	4,909
WYOMING:						
Cheyenne,WY	7,263	1,444	13,881	3,602	20,202	4,206
Remainder of state	7,607	1,290	15,055	3,902	21,208	5,461

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

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

Table IX.A.4 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2019-2021

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	180	97	369	281	703	417
Remainder of state	120	57	311	161	312	240
ALASKA:						
Anchorage,AK	332	109	362	214	529	387
Remainder of state	290	96	507	216	721	338
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	105	69	262	165	457	236
Remainder of state	184	97	580	378	717	662
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	234	99	291	233	594	489
Remainder of state	112	57	258	180	374	258
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	145	71	265	201	412	356
Riverside-San Bernardino-Ontario,CA	270	132	607	605	723	609
Sacramento--Roseville--Arden-Arcade,CA	246	135	501	440	847	515
San Diego-Carlsbad,CA	170	241	482	400	645	489
San Francisco-Oakland-Hayward,CA	282	134	1,102	513	1,402	526
San Jose-Sunnyvale-Santa Clara,CA	278	125	469	248	652	664
Remainder of state	188	85	439	424	544	651
COLORADO:						
Denver-Aurora-Lakewood,CO	131	96	327	245	377	384
Remainder of state	173	86	440	704	486	472
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	218	125	572	287	784	405
Hartford-West Hartford-East Hartford,CT	171	137	420	322	550	277
New Haven-Milford,CT	255	131	623	285	625	599
Remainder of state	304	115	953	424	1,010	287
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	198	82	348	196	475	629
Remainder of state	271	91	590	336	716	419
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	120	54	284	151	335	276
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	170	79	400	249	622	467
Orlando-Kissimmee-Sanford,FL	319	152	694	510	1,463	537
Tampa-St. Petersburg-Clearwater,FL	328	145	838	742	859	788
Remainder of state	165	83	296	335	491	411
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	126	77	306	183	367	276
Remainder of state	271	89	542	222	812	355
HAWAII:						
Urban Honolulu,HI	100	50	306	198	390	274
Remainder of state	185	114	688	498	872	549
IDAHO:						
Boise City,ID	125	69	378	251	506	296
Remainder of state	168	84	376	245	462	298
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	103	55	252	130	349	216
Remainder of state	139	55	224	183	521	249
INDIANA:						
Indianapolis-Carmel-Anderson,IN	180	101	370	293	457	569
Remainder of state	123	56	270	221	612	387
IOWA:						
Des Moines-West Des Moines,IA	230	71	384	160	630	299
Remainder of state	102	80	228	148	363	188
KANSAS:						
Kansas City,MO-KS	157	103	262	214	396	446
Wichita,KS	198	69	429	223	489	329
Remainder of state	169	82	390	199	599	329
KENTUCKY:						
Louisville/Jefferson County,KY-IN	151	100	292	158	393	336
Remainder of state	108	54	367	187	455	269

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	157	108	401	268	443	443
Remainder of state	122	74	254	215	437	304
MAINE:						
Portland-South Portland,ME	119	59	238	156	193	166
Remainder of state	136	66	301	160	405	308
MARYLAND:						
Baltimore-Columbia-Towson,MD	151	69	343	190	480	312
Washington-Arlington-Alexandria,DC-VA-MD-WV	195	109	432	282	479	454
Remainder of state	327	128	1,288	570	1,547	670
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	121	70	318	145	331	188
Remainder of state	178	94	499	280	660	361
MICHIGAN:						
Detroit-Warren-Dearborn,MI	153	71	601	238	779	358
Remainder of state	172	55	262	132	396	218
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	139	43	249	161	448	237
Remainder of state	151	78	354	353	482	407
MISSISSIPPI:						
Jackson,MS	264	137	567	362	644	450
Remainder of state	113	74	282	252	429	318
MISSOURI:						
Kansas City,MO-KS	247	126	496	233	876	417
St. Louis,MO-IL	155	94	366	217	527	550
Remainder of state	177	80	323	198	454	309
MONTANA:						
Billings,MT	183	87	417	253	466	595
Remainder of state	113	59	266	190	392	392
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	125	86	219	164	425	327
Remainder of state	138	79	381	237	469	298
NEVADA:						
Las Vegas-Henderson-Paradise,NV	143	55	310	281	386	258
Remainder of state	210	176	382	327	791	916
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	175	96	505	248	626	311
Manchester-Nashua,NH	193	86	528	198	642	302
Remainder of state	164	86	371	320	443	285
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	150	70	252	234	527	317
Remainder of state	237	108	504	365	868	623
NEW MEXICO:						
Albuquerque,NM	127	64	304	224	477	281
Remainder of state	175	154	474	212	671	433
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	121	57	331	224	357	196
Remainder of state	124	61	344	155	475	266
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	164	102	558	665	641	372
Remainder of state	97	63	215	155	289	264
NORTH DAKOTA:						
Fargo,ND-MN	150	87	365	264	431	317
Remainder of state	104	56	209	139	242	247
OHIO:						
Cincinnati,OH-KY-IN	222	81	413	186	724	285
Cleveland-Elyria,OH	212	83	417	291	572	342
Columbus,OH	240	151	533	258	1,159	614
Remainder of state	143	59	314	227	375	349
OKLAHOMA:						
Oklahoma City,OK	155	84	462	300	464	377
Tulsa,OK	204	81	330	272	512	536
Remainder of state	183	112	362	426	562	352
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	165	83	373	170	400	388
Remainder of state	243	99	351	245	454	489
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	121	114	425	266	525	409
Pittsburgh,PA	141	86	346	156	477	279
Remainder of state	150	64	294	177	484	345
RHODE ISLAND:						
Providence-Warwick,RI-MA	104	51	242	116	302	145
SOUTH CAROLINA:						
Columbia,SC	251	163	379	421	573	417
Remainder of state	108	74	255	252	551	749
SOUTH DAKOTA:						
Sioux Falls,SD	117	63	314	180	434	238
Remainder of state	107	66	282	157	362	219
TENNESSEE:						
Memphis,TN-MS-AR	251	142	592	621	553	815
Nashville-Davidson--Murfreesboro--Franklin,TN	164	72	382	260	432	295
Remainder of state	116	60	246	216	339	278
TEXAS:						
Dallas-Fort Worth-Arlington,TX	139	54	300	176	399	246
Houston-The Woodlands-Sugar Land,TX	146	66	314	236	634	326
San Antonio-New Braunfels,TX	193	99	593	258	617	291
Remainder of state	118	56	269	181	369	408
UTAH:						
Ogden-Clearfield,UT	301	127	651	329	746	345
Provo-Orem,UT	265	129	567	446	518	434
Salt Lake City,UT	126	58	303	169	353	331
Remainder of state	262	214	601	743	704	879
VERMONT:						
Burlington-South Burlington,VT	130	59	261	222	383	299
Remainder of state	125	62	311	136	460	341
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	186	140	597	244	622	629
Washington-Arlington-Alexandria,DC-VA-MD-WV	129	111	346	247	470	437
Remainder of state	141	76	316	195	495	397
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	156	81	318	277	469	574
Remainder of state	177	96	391	287	659	629
WEST VIRGINIA:						
Charleston,WV	442	288	704	434	1,076	550
Remainder of state	119	63	293	191	462	398
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	170	80	343	174	438	291
Remainder of state	122	56	245	146	334	181
WYOMING:						
Cheyenne,WY	375	101	665	330	740	755
Remainder of state	174	66	423	271	423	313

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

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

Table IX.A.5 Deductibles for private-sector employees for areas within States: United States, 2019-2021

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
ALABAMA:							
Birmingham-Hoover,AL	93.9%	1,559	3,307	49.9%	50.8%	2,413	5,035
Remainder of state	89.8%	1,596	3,036	43.0%	40.0%	2,685	5,157
ALASKA:							
Anchorage,AK	89.4%	2,031	3,505	56.6%	46.5%	2,775	5,121
Remainder of state	95.4%	1,689	3,742	52.3%	57.4%	2,528	5,414
ARIZONA:							
Phoenix-Mesa-Scottsdale,AZ	94.1%	2,332	4,608	72.3%	70.0%	2,813	5,714
Remainder of state	95.2%	2,105	3,901	65.6%	65.4%	2,747	5,032
ARKANSAS:							
Little Rock-North Little Rock-Conway,AR	94.6%	2,020	3,488	63.3%	56.2%	2,667	4,911
Remainder of state	96.1%	1,748	3,578	58.6%	58.9%	2,360	4,822
CALIFORNIA:							
Los Angeles-Long Beach-Anaheim,CA	70.6%	1,691	3,358	42.0%	44.7%	2,359	4,681
Riverside-San Bernardino-Ontario,CA	68.6%	1,414	3,191	35.5%	36.8%	2,105	4,737
Sacramento--Roseville--Arden-Arcade,CA	80.5%	1,841	3,539	61.8%	59.7%	2,234	4,434
San Diego-Carlsbad,CA	74.3%	1,837	4,159	58.4%	54.4%	2,190	5,116
San Francisco-Oakland-Hayward,CA	73.0%	1,588	3,388	39.3%	46.1%	2,392	4,687
San Jose-Sunnyvale-Santa Clara,CA	73.4%	1,564	3,023	48.5%	47.9%	2,063	4,142
Remainder of state	78.3%	1,770	3,614	47.5%	42.0%	2,606	5,518
COLORADO:							
Denver-Aurora-Lakewood,CO	94.7%	1,994	3,948	64.2%	66.1%	2,563	5,046
Remainder of state	94.0%	2,163	4,450	68.3%	66.3%	2,660	5,621
CONNECTICUT:							
Bridgeport-Stamford-Norwalk,CT	89.3%	2,275	4,135	68.6%	60.9%	2,743	5,359
Hartford-West Hartford-East Hartford,CT	94.5%	2,052	3,725	64.7%	63.2%	2,692	4,852
New Haven-Milford,CT	87.3%	2,084	3,665	60.2%	57.8%	2,800	4,801
Remainder of state	93.9%	2,174	4,920	66.9%	69.6%	2,726	6,181
DELAWARE:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	89.7%	1,853	3,477	52.8%	47.0%	2,704	5,495
Remainder of state	93.5%	1,776	3,103	60.1%	47.8%	2,409	4,792
DISTRICT OF COLUMBIA							
Washington-Arlington-Alexandria,DC-VA-MD-WV	74.6%	1,346	2,867	32.3%	35.7%	2,318	4,766
FLORIDA:							
Miami-Fort Lauderdale-West Palm Beach,FL	89.0%	2,041	3,446	62.7%	49.7%	2,665	5,062
Orlando-Kissimmee-Sanford,FL	92.9%	2,113	4,427	72.3%	71.3%	2,531	5,427
Tampa-St. Petersburg-Clearwater,FL	91.2%	2,047	3,936	57.8%	58.3%	2,794	5,394
Remainder of state	89.5%	2,131	3,701	61.8%	57.9%	2,752	4,873
GEORGIA:							
Atlanta-Sandy Springs-Roswell,GA	89.3%	2,055	4,255	61.5%	65.4%	2,647	5,371
Remainder of state	94.2%	1,861	3,691	58.1%	56.0%	2,524	5,178
HAWAII:							
Urban Honolulu,HI	38.3%	1,205	2,945	16.0%	19.3%	2,336	4,881
Remainder of state	35.8%	1,445	2,374	15.1%	14.2%	2,707	5,018
IDAHO:							
Boise City,ID	96.8%	1,946	3,223	65.1%	51.0%	2,527	4,955
Remainder of state	92.8%	2,053	3,762	68.7%	52.1%	2,583	5,189
ILLINOIS:							
Chicago-Naperville-Elgin,IL-IN-WI	87.4%	1,718	3,616	51.3%	53.6%	2,430	5,164
Remainder of state	91.3%	2,063	3,898	59.7%	60.8%	2,764	5,208
INDIANA:							
Indianapolis-Carmel-Anderson,IN	95.2%	2,262	4,402	74.4%	72.1%	2,670	5,275
Remainder of state	95.2%	2,108	3,919	62.9%	61.4%	2,791	5,299
IOWA:							
Des Moines-West Des Moines,IA	96.4%	1,947	3,698	70.8%	65.6%	2,408	4,743
Remainder of state	94.5%	2,223	4,025	67.9%	59.5%	2,781	5,469
KANSAS:							
Kansas City,MO-KS	92.0%	2,081	3,803	66.2%	59.6%	2,587	4,907
Wichita,KS	91.4%	1,733	3,752	50.7%	51.7%	2,686	5,481
Remainder of state	96.4%	1,951	3,414	59.1%	49.7%	2,712	5,220

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
KENTUCKY:							
Louisville/Jefferson County,KY-IN	91.8%	2,296	4,435	72.5%	72.6%	2,670	5,287
Remainder of state	93.6%	2,051	3,633	69.8%	62.2%	2,533	4,713
LOUISIANA:							
New Orleans-Metairie,LA	92.5%	1,917	4,013	55.0%	63.1%	2,681	5,224
Remainder of state	91.8%	1,931	4,183	55.9%	66.2%	2,688	5,265
MAINE:							
Portland-South Portland,ME	97.9%	2,143	3,269	68.2%	54.2%	2,814	5,009
Remainder of state	94.8%	2,590	4,491	75.2%	68.0%	3,097	5,619
MARYLAND:							
Baltimore-Columbia-Towson,MD	84.8%	1,523	3,037	48.9%	48.6%	2,182	4,393
Washington-Arlington-Alexandria,DC-VA-MD-WV	86.1%	1,817	3,653	57.0%	55.7%	2,391	5,018
Remainder of state	83.8%	1,822	3,423	54.8%	51.1%	2,487	4,617
MASSACHUSETTS:							
Boston-Cambridge-Newton,MA-NH	82.3%	1,629	3,143	48.9%	46.0%	2,305	4,526
Remainder of state	79.8%	1,869	4,052	58.9%	54.4%	2,288	5,031
MICHIGAN:							
Detroit-Warren-Dearborn,MI	94.3%	1,609	2,950	57.0%	60.0%	2,213	4,077
Remainder of state	93.9%	1,707	3,140	56.7%	50.6%	2,352	4,644
MINNESOTA:							
Minneapolis-St. Paul-Bloomington,MN-WI	89.4%	2,066	4,152	62.2%	61.6%	2,684	5,365
Remainder of state	91.3%	2,539	4,526	76.3%	64.9%	2,938	5,635
MISSISSIPPI:							
Jackson,MS	98.0%	1,890	4,063	61.1%	70.7%	2,546	5,020
Remainder of state	95.6%	1,679	3,266	45.7%	44.3%	2,741	5,401
MISSOURI:							
Kansas City,MO-KS	92.6%	2,136	3,941	70.9%	68.0%	2,563	4,925
St. Louis,MO-IL	92.5%	1,980	4,067	58.4%	56.7%	2,710	5,555
Remainder of state	92.3%	2,289	4,439	69.3%	73.2%	2,760	5,210
MONTANA:							
Billings,MT	98.3%	2,045	3,038	67.1%	38.8%	2,624	5,226
Remainder of state	96.1%	2,569	3,802	71.3%	60.7%	3,198	5,254
NEBRASKA:							
Omaha-Council Bluffs,NE-IA	96.9%	1,843	3,755	62.2%	58.7%	2,372	5,108
Remainder of state	98.1%	2,221	3,906	69.5%	63.7%	2,800	5,223
NEVADA:							
Las Vegas-Henderson-Paradise,NV	83.8%	1,746	3,133	45.1%	41.6%	2,621	4,871
Remainder of state	87.6%	2,100	4,376	61.2%	67.6%	2,655	5,468
NEW HAMPSHIRE:							
Boston-Cambridge-Newton,MA-NH	90.5%	2,258	4,323	65.5%	62.2%	2,848	5,488
Manchester-Nashua,NH	89.5%	2,430	4,531	68.6%	66.3%	2,937	5,857
Remainder of state	93.3%	2,554	4,427	74.9%	63.1%	3,022	5,889
NEW JERSEY:							
New York-Newark-Jersey City,NY-NJ-PA	81.4%	1,671	3,386	51.8%	51.3%	2,233	4,534
Remainder of state	84.6%	1,684	3,157	56.4%	51.4%	2,198	4,481
NEW MEXICO:							
Albuquerque,NM	92.9%	1,778	3,887	50.4%	57.6%	2,666	5,307
Remainder of state	91.6%	2,219	4,220	60.2%	62.1%	2,982	5,650
NEW YORK:							
New York-Newark-Jersey City,NY-NJ-PA	77.4%	1,711	3,133	45.5%	42.5%	2,444	4,640
Remainder of state	78.1%	1,798	3,401	50.7%	50.1%	2,424	4,532
NORTH CAROLINA:							
Charlotte-Concord-Gastonia,NC-SC	95.3%	2,248	4,616	75.7%	77.6%	2,626	5,278
Remainder of state	94.1%	2,262	3,784	71.0%	61.2%	2,735	4,981
NORTH DAKOTA:							
Fargo,ND-MN	97.6%	1,992	3,858	69.1%	62.0%	2,552	5,172
Remainder of state	94.3%	1,913	3,477	57.4%	50.8%	2,665	5,219
OHIO:							
Cincinnati,OH-KY-IN	94.5%	2,008	3,821	69.0%	66.6%	2,455	4,776
Cleveland-Elyria,OH	84.4%	2,041	4,018	57.1%	52.4%	2,671	5,471
Columbus,OH	94.4%	2,224	4,198	73.5%	76.3%	2,649	4,729
Remainder of state	94.4%	2,069	4,015	64.3%	62.7%	2,685	5,442

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
OKLAHOMA:							
Oklahoma City,OK	93.7%	2,054	4,225	61.1%	64.8%	2,689	5,532
Tulsa,OK	95.9%	2,084	3,956	65.1%	56.5%	2,687	5,710
Remainder of state	95.9%	1,973	4,022	58.6%	61.6%	2,753	5,407
OREGON:							
Portland-Vancouver-Hillsboro,OR-WA	91.9%	1,942	3,586	58.4%	56.2%	2,670	5,153
Remainder of state	95.8%	2,285	3,404	65.4%	55.4%	3,032	5,014
PENNSYLVANIA:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	79.4%	1,969	3,763	55.5%	53.4%	2,530	4,940
Pittsburgh,PA	90.5%	1,674	3,134	57.3%	51.8%	2,215	4,500
Remainder of state	94.3%	1,601	2,893	49.8%	43.2%	2,452	4,731
RHODE ISLAND:							
Providence-Warwick,RI-MA	88.1%	1,947	3,697	58.0%	48.1%	2,623	5,536
SOUTH CAROLINA:							
Columbia,SC	92.1%	1,992	3,580	58.2%	52.5%	2,729	5,071
Remainder of state	93.8%	2,120	4,015	66.1%	60.5%	2,704	5,341
SOUTH DAKOTA:							
Sioux Falls,SD	96.6%	2,546	4,522	81.9%	73.9%	2,854	5,375
Remainder of state	97.4%	2,318	3,867	73.4%	59.2%	2,805	5,374
TENNESSEE:							
Memphis,TN-MS-AR	78.7%	2,251	4,251	55.3%	52.4%	2,892	5,896
Nashville-Davidson--Murfreesboro--Franklin,TN	95.0%	2,229	4,819	65.8%	67.9%	2,834	6,051
Remainder of state	92.1%	2,261	4,023	67.3%	59.5%	2,837	5,279
TEXAS:							
Dallas-Fort Worth-Arlington,TX	93.7%	2,145	4,122	64.0%	66.2%	2,755	5,320
Houston-The Woodlands-Sugar Land,TX	93.6%	1,939	4,118	57.7%	63.0%	2,682	5,504
San Antonio-New Braunfels,TX	84.3%	2,056	4,072	55.0%	53.8%	2,721	5,573
Remainder of state	93.8%	2,145	3,840	62.3%	53.6%	2,871	5,748
UTAH:							
Ogden-Clearfield,UT	97.0%	1,676	3,749	59.8%	62.9%	2,288	5,002
Provo-Orem,UT	90.9%	1,696	3,346	65.1%	66.9%	2,089	4,204
Salt Lake City,UT	94.2%	1,878	4,088	61.0%	63.1%	2,470	5,348
Remainder of state	92.6%	1,956	3,916	67.5%	78.4%	2,386	4,345
VERMONT:							
Burlington-South Burlington,VT	92.8%	1,890	3,217	55.1%	48.2%	2,813	5,184
Remainder of state	96.8%	2,139	4,149	65.7%	67.1%	2,790	5,312
VIRGINIA:							
Virginia Beach-Norfolk-Newport News,VA-NC	89.7%	1,838	3,564	49.2%	45.4%	2,660	5,483
Washington-Arlington-Alexandria,DC-VA-MD-WV	89.4%	1,664	3,308	49.6%	50.8%	2,470	5,051
Remainder of state	89.8%	2,057	3,931	60.0%	53.9%	2,725	5,400
WASHINGTON:							
Seattle-Tacoma-Bellevue,WA	93.9%	1,742	3,379	59.8%	61.9%	2,399	4,593
Remainder of state	92.5%	1,945	3,328	59.9%	53.7%	2,660	4,771
WEST VIRGINIA:							
Charleston,WV	91.8%	2,106	4,269	61.7%	62.1%	2,735	5,606
Remainder of state	94.7%	1,916	3,637	57.9%	56.7%	2,685	5,304
WISCONSIN:							
Milwaukee-Waukesha-West Allis,WI	96.4%	2,199	4,127	68.7%	61.6%	2,786	5,575
Remainder of state	91.8%	2,163	4,120	64.8%	59.2%	2,765	5,538
WYOMING:							
Cheyenne,WY	94.0%	1,722	4,152	56.8%	64.3%	2,276	5,174
Remainder of state	94.5%	1,909	3,863	60.8%	60.3%	2,505	5,173

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

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

Table IX.A.5 Standard errors for deductibles for private-sector employees for areas within States: United States, 2019-2021

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
ALABAMA:							
Birmingham-Hoover,AL	1.55%	101	254	4.48%	4.58%	130	311
Remainder of state	3.15%	66	184	2.94%	3.88%	86	192
ALASKA:							
Anchorage,AK	3.26%	99	209	3.39%	5.20%	114	203
Remainder of state	0.88%	87	295	3.33%	4.37%	96	306
ARIZONA:							
Phoenix-Mesa-Scottsdale,AZ	1.66%	76	473	2.86%	4.56%	75	448
Remainder of state	1.58%	124	305	4.37%	6.48%	121	297
ARKANSAS:							
Little Rock-North Little Rock-Conway,AR	1.90%	97	231	3.98%	5.32%	102	212
Remainder of state	0.85%	52	134	2.77%	3.20%	61	133
CALIFORNIA:							
Los Angeles-Long Beach-Anaheim,CA	2.12%	57	190	2.18%	2.82%	62	231
Riverside-San Bernardino-Ontario,CA	5.19%	107	325	4.54%	6.40%	94	265
Sacramento--Roseville--Arden-Arcade,CA	5.36%	144	353	7.20%	7.25%	203	344
San Diego-Carlsbad,CA	5.12%	144	588	7.85%	6.65%	96	604
San Francisco-Oakland-Hayward,CA	3.29%	99	273	3.36%	5.29%	99	209
San Jose-Sunnyvale-Santa Clara,CA	5.32%	118	265	4.84%	6.22%	115	252
Remainder of state	2.66%	118	382	3.51%	5.10%	133	387
COLORADO:							
Denver-Aurora-Lakewood,CO	1.08%	85	209	3.26%	4.26%	69	152
Remainder of state	1.64%	89	232	3.62%	4.06%	98	232
CONNECTICUT:							
Bridgeport-Stamford-Norwalk,CT	3.05%	111	276	4.00%	6.06%	104	226
Hartford-West Hartford-East Hartford,CT	1.31%	95	186	3.61%	4.50%	85	182
New Haven-Milford,CT	3.15%	155	340	4.79%	6.14%	115	338
Remainder of state	2.37%	176	939	6.42%	8.39%	193	1,019
DELAWARE:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	1.98%	77	230	2.82%	4.08%	90	224
Remainder of state	1.82%	105	252	4.53%	6.19%	100	198
DISTRICT OF COLUMBIA							
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.64%	42	125	1.84%	2.45%	52	154
FLORIDA:							
Miami-Fort Lauderdale-West Palm Beach,FL	1.82%	109	278	3.80%	4.92%	107	272
Orlando-Kissimmee-Sanford,FL	2.20%	190	727	4.52%	6.51%	215	825
Tampa-St. Petersburg-Clearwater,FL	3.79%	196	354	5.61%	6.56%	160	330
Remainder of state	2.67%	86	151	3.39%	4.07%	91	148
GEORGIA:							
Atlanta-Sandy Springs-Roswell,GA	1.88%	75	256	3.33%	3.33%	73	288
Remainder of state	1.37%	97	263	4.50%	4.64%	103	279
HAWAII:							
Urban Honolulu,HI	2.30%	87	194	1.60%	2.11%	79	212
Remainder of state	3.72%	212	343	2.56%	2.79%	262	301
IDAHO:							
Boise City,ID	1.14%	67	206	2.98%	4.35%	68	187
Remainder of state	1.11%	72	174	2.74%	2.83%	69	177
ILLINOIS:							
Chicago-Naperville-Elgin,IL-IN-WI	1.19%	50	151	1.87%	2.47%	55	145
Remainder of state	1.56%	78	186	2.75%	3.67%	78	183
INDIANA:							
Indianapolis-Carmel-Anderson,IN	1.42%	89	196	2.67%	3.10%	95	211
Remainder of state	1.15%	71	202	2.64%	4.16%	67	208
IOWA:							
Des Moines-West Des Moines,IA	1.29%	89	245	3.70%	5.34%	84	189
Remainder of state	1.01%	59	140	2.10%	3.00%	58	123
KANSAS:							
Kansas City,MO-KS	2.15%	98	186	3.76%	4.03%	105	210
Wichita,KS	1.93%	130	299	4.77%	5.05%	118	263
Remainder of state	0.93%	98	213	3.21%	4.06%	118	207

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
KENTUCKY:							
Louisville/Jefferson County,KY-IN	2.00%	92	227	2.90%	4.10%	101	201
Remainder of state	1.48%	65	152	2.50%	4.47%	83	211
LOUISIANA:							
New Orleans-Metairie,LA	1.85%	95	285	3.85%	4.40%	96	270
Remainder of state	1.31%	74	181	2.73%	3.31%	80	173
MAINE:							
Portland-South Portland,ME	0.52%	91	237	3.03%	5.36%	82	149
Remainder of state	1.60%	91	216	2.36%	3.79%	88	213
MARYLAND:							
Baltimore-Columbia-Towson,MD	2.76%	64	151	3.03%	3.76%	67	140
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.56%	105	250	4.33%	4.71%	107	255
Remainder of state	7.24%	227	320	8.69%	8.21%	143	386
MASSACHUSETTS:							
Boston-Cambridge-Newton,MA-NH	1.83%	84	145	2.78%	2.91%	87	147
Remainder of state	3.52%	75	223	3.68%	5.07%	71	212
MICHIGAN:							
Detroit-Warren-Dearborn,MI	1.11%	67	225	3.19%	5.66%	69	168
Remainder of state	1.34%	62	143	3.07%	3.33%	60	152
MINNESOTA:							
Minneapolis-St. Paul-Bloomington,MN-WI	2.57%	75	183	3.14%	3.54%	63	147
Remainder of state	2.71%	96	276	2.71%	5.04%	95	253
MISSISSIPPI:							
Jackson,MS	0.77%	119	253	4.92%	5.05%	150	309
Remainder of state	0.93%	77	169	2.64%	3.07%	90	221
MISSOURI:							
Kansas City,MO-KS	2.12%	89	236	4.33%	4.55%	119	305
St. Louis,MO-IL	1.67%	96	222	3.44%	4.03%	85	254
Remainder of state	1.62%	91	181	2.88%	3.59%	107	187
MONTANA:							
Billings,MT	1.33%	99	237	3.48%	5.43%	111	224
Remainder of state	0.84%	84	203	2.32%	3.90%	82	203
NEBRASKA:							
Omaha-Council Bluffs,NE-IA	1.12%	60	178	3.79%	4.43%	97	186
Remainder of state	0.53%	72	169	2.76%	3.79%	73	141
NEVADA:							
Las Vegas-Henderson-Paradise,NV	1.94%	74	152	2.73%	2.88%	85	185
Remainder of state	4.18%	120	306	5.15%	4.87%	123	355
NEW HAMPSHIRE:							
Boston-Cambridge-Newton,MA-NH	3.10%	128	261	5.15%	5.57%	147	305
Manchester-Nashua,NH	2.73%	114	314	3.77%	4.92%	109	267
Remainder of state	1.63%	138	315	3.14%	4.74%	136	269
NEW JERSEY:							
New York-Newark-Jersey City,NY-NJ-PA	2.45%	65	166	3.16%	3.89%	54	151
Remainder of state	2.72%	101	328	5.10%	9.36%	69	212
NEW MEXICO:							
Albuquerque,NM	1.52%	79	186	2.95%	3.25%	102	181
Remainder of state	1.62%	174	236	3.53%	3.67%	191	214
NEW YORK:							
New York-Newark-Jersey City,NY-NJ-PA	1.51%	57	108	1.85%	2.20%	64	105
Remainder of state	2.12%	63	120	2.29%	2.85%	71	139
NORTH CAROLINA:							
Charlotte-Concord-Gastonia,NC-SC	1.64%	118	254	4.44%	4.94%	95	265
Remainder of state	1.03%	67	164	2.03%	3.62%	72	170
NORTH DAKOTA:							
Fargo,ND-MN	1.02%	87	225	3.23%	4.56%	74	172
Remainder of state	0.99%	71	139	2.28%	2.96%	81	157
OHIO:							
Cincinnati,OH-KY-IN	2.19%	115	292	4.55%	6.30%	137	328
Cleveland-Elyria,OH	3.79%	124	279	5.13%	5.60%	155	357
Columbus,OH	1.96%	134	285	4.53%	6.67%	122	208
Remainder of state	1.46%	70	191	2.66%	3.46%	77	185

STATE/AREA	Percent of enrollees with a deductible	Single deductible amount	Family deductible amount	Percent of single coverage enrollees in a high deductible plan	Percent of family coverage enrollees in a high deductible plan	Single deductible amount among HDHP enrollees	Family deductible amount among HDHP enrollees
OKLAHOMA:							
Oklahoma City,OK	1.78%	92	251	3.78%	3.99%	105	298
Tulsa,OK	1.38%	93	344	3.43%	5.37%	108	329
Remainder of state	1.14%	111	240	3.91%	4.29%	140	328
OREGON:							
Portland-Vancouver-Hillsboro,OR-WA	2.23%	83	220	2.87%	4.26%	82	225
Remainder of state	1.04%	261	230	4.67%	4.14%	257	246
PENNSYLVANIA:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.29%	76	183	2.72%	3.75%	79	196
Pittsburgh,PA	2.12%	83	176	3.88%	4.50%	73	189
Remainder of state	1.06%	63	154	2.54%	3.44%	76	168
RHODE ISLAND:							
Providence-Warwick,RI-MA	1.28%	70	195	2.20%	2.68%	60	198
SOUTH CAROLINA:							
Columbia,SC	3.82%	155	284	4.84%	7.15%	168	324
Remainder of state	1.61%	76	180	2.73%	3.84%	68	176
SOUTH DAKOTA:							
Sioux Falls,SD	0.93%	76	141	2.41%	2.87%	66	124
Remainder of state	0.68%	69	179	2.66%	3.59%	57	138
TENNESSEE:							
Memphis,TN-MS-AR	4.92%	154	467	5.34%	7.03%	141	271
Nashville-Davidson--Murfreesboro--Franklin,TN	1.12%	103	271	3.54%	4.17%	114	254
Remainder of state	1.65%	99	319	2.87%	5.01%	94	305
TEXAS:							
Dallas-Fort Worth-Arlington,TX	1.11%	69	165	2.75%	3.40%	66	138
Houston-The Woodlands-Sugar Land,TX	1.25%	74	206	2.66%	3.30%	74	226
San Antonio-New Braunfels,TX	4.76%	138	368	5.10%	5.89%	157	420
Remainder of state	1.10%	91	236	2.54%	3.53%	76	204
UTAH:							
Ogden-Clearfield,UT	1.16%	147	336	6.27%	5.33%	104	367
Provo-Orem,UT	2.56%	120	226	6.01%	5.78%	109	190
Salt Lake City,UT	1.18%	77	195	3.09%	3.16%	68	186
Remainder of state	2.56%	120	224	4.96%	4.40%	126	237
VERMONT:							
Burlington-South Burlington,VT	1.54%	103	211	3.40%	4.38%	85	252
Remainder of state	0.74%	76	185	2.57%	3.50%	77	213
VIRGINIA:							
Virginia Beach-Norfolk-Newport News,VA-NC	2.75%	157	497	7.00%	7.48%	113	362
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.86%	88	243	3.60%	5.01%	92	223
Remainder of state	2.67%	102	182	3.61%	4.64%	121	198
WASHINGTON:							
Seattle-Tacoma-Bellevue,WA	1.23%	81	177	3.09%	4.43%	89	209
Remainder of state	3.24%	98	273	3.89%	5.33%	100	300
WEST VIRGINIA:							
Charleston,WV	2.39%	121	496	4.49%	7.81%	103	438
Remainder of state	0.81%	64	161	2.62%	3.00%	80	154
WISCONSIN:							
Milwaukee-Waukesha-West Allis,WI	1.04%	107	254	3.57%	4.55%	108	296
Remainder of state	1.64%	75	174	2.47%	2.99%	77	173
WYOMING:							
Cheyenne,WY	2.33%	96	358	6.99%	8.32%	154	302
Remainder of state	1.30%	62	162	2.93%	3.40%	63	173

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

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

Table IX.A.6 Enrollment for private-sector employees for areas within States: United States, 2019-2021

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
ALABAMA:				
Birmingham-Hoover,AL	51.0%	54.0%	18.1%	27.9%
Remainder of state	51.8%	55.1%	15.6%	29.2%
ALASKA:				
Anchorage,AK	42.4%	54.4%	19.2%	26.4%
Remainder of state	43.4%	52.4%	18.0%	29.6%
ARIZONA:				
Phoenix-Mesa-Scottsdale,AZ	49.0%	56.9%	18.1%	25.0%
Remainder of state	40.0%	57.3%	17.5%	25.2%
ARKANSAS:				
Little Rock-North Little Rock-Conway,AR	50.8%	57.5%	18.1%	24.5%
Remainder of state	48.3%	58.7%	17.9%	23.4%
CALIFORNIA:				
Los Angeles-Long Beach-Anaheim,CA	49.9%	56.5%	18.7%	24.8%
Riverside-San Bernardino-Ontario,CA	44.9%	59.2%	19.2%	21.6%
Sacramento--Roseville--Arden-Arcade,CA	39.6%	57.6%	17.4%	25.0%
San Diego-Carlsbad,CA	52.4%	60.2%	19.4%	20.4%
San Francisco-Oakland-Hayward,CA	57.4%	56.0%	17.1%	26.9%
San Jose-Sunnyvale-Santa Clara,CA	59.1%	51.8%	18.5%	29.8%
Remainder of state	43.8%	56.4%	18.8%	24.8%
COLORADO:				
Denver-Aurora-Lakewood,CO	52.0%	56.2%	19.4%	24.4%
Remainder of state	43.2%	57.4%	20.0%	22.5%
CONNECTICUT:				
Bridgeport-Stamford-Norwalk,CT	48.6%	52.7%	18.2%	29.1%
Hartford-West Hartford-East Hartford,CT	48.8%	52.6%	20.0%	27.4%
New Haven-Milford,CT	45.8%	55.7%	19.4%	24.9%
Remainder of state	48.3%	53.4%	17.8%	28.7%
DELAWARE:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	51.0%	57.8%	18.9%	23.3%
Remainder of state	41.4%	61.1%	15.7%	23.3%
DISTRICT OF COLUMBIA				
Washington-Arlington-Alexandria,DC-VA-MD-WV	55.3%	58.4%	17.3%	24.3%
FLORIDA:				
Miami-Fort Lauderdale-West Palm Beach,FL	46.5%	58.7%	20.0%	21.3%
Orlando-Kissimmee-Sanford,FL	46.0%	56.7%	19.6%	23.7%
Tampa-St. Petersburg-Clearwater,FL	47.6%	62.6%	17.4%	19.9%
Remainder of state	40.7%	60.2%	17.7%	22.1%
GEORGIA:				
Atlanta-Sandy Springs-Roswell,GA	47.4%	56.0%	18.3%	25.7%
Remainder of state	46.5%	59.4%	19.0%	21.6%
HAWAII:				
Urban Honolulu,HI	62.6%	64.5%	14.6%	20.9%
Remainder of state	58.3%	68.6%	13.4%	17.9%
IDAHO:				
Boise City,ID	49.6%	56.3%	17.0%	26.7%
Remainder of state	42.9%	54.4%	17.2%	28.4%
ILLINOIS:				
Chicago-Naperville-Elgin,IL-IN-WI	48.1%	53.5%	20.2%	26.3%
Remainder of state	50.3%	54.5%	19.0%	26.4%
INDIANA:				
Indianapolis-Carmel-Anderson,IN	48.9%	55.6%	19.1%	25.3%
Remainder of state	48.9%	53.2%	20.0%	26.9%
IOWA:				
Des Moines-West Des Moines,IA	55.1%	50.5%	20.2%	29.3%
Remainder of state	47.0%	53.6%	17.0%	29.4%
KANSAS:				
Kansas City,MO-KS	52.0%	57.2%	16.9%	25.9%
Wichita,KS	51.0%	55.4%	18.3%	26.3%
Remainder of state	45.9%	56.2%	18.2%	25.6%
KENTUCKY:				
Louisville/Jefferson County,KY-IN	56.1%	54.3%	21.2%	24.5%
Remainder of state	51.3%	51.3%	19.1%	29.7%

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
LOUISIANA:				
New Orleans-Metairie,LA	46.2%	59.2%	19.9%	20.9%
Remainder of state	44.3%	57.5%	19.1%	23.4%
MAINE:				
Portland-South Portland,ME	49.6%	54.6%	17.2%	28.2%
Remainder of state	43.4%	60.1%	17.5%	22.4%
MARYLAND:				
Baltimore-Columbia-Towson,MD	45.2%	56.6%	19.2%	24.2%
Washington-Arlington-Alexandria,DC-VA-MD-WV	44.2%	59.5%	16.1%	24.4%
Remainder of state	42.5%	60.3%	13.5%	26.2%
MASSACHUSETTS:				
Boston-Cambridge-Newton,MA-NH	51.1%	51.2%	18.1%	30.7%
Remainder of state	44.0%	51.8%	15.5%	32.7%
MICHIGAN:				
Detroit-Warren-Dearborn,MI	50.5%	48.3%	20.2%	31.5%
Remainder of state	47.4%	50.9%	19.5%	29.6%
MINNESOTA:				
Minneapolis-St. Paul-Bloomington,MN-WI	51.4%	53.2%	17.9%	28.9%
Remainder of state	47.4%	54.5%	15.5%	30.0%
MISSISSIPPI:				
Jackson,MS	51.5%	62.6%	16.4%	21.0%
Remainder of state	49.7%	59.0%	18.4%	22.6%
MISSOURI:				
Kansas City,MO-KS	54.4%	53.4%	17.7%	28.9%
St. Louis,MO-IL	52.7%	53.6%	19.1%	27.2%
Remainder of state	45.8%	61.3%	17.7%	21.0%
MONTANA:				
Billings,MT	49.4%	54.6%	18.5%	26.9%
Remainder of state	39.4%	57.2%	17.2%	25.6%
NEBRASKA:				
Omaha-Council Bluffs,NE-IA	52.0%	54.2%	19.9%	25.9%
Remainder of state	43.2%	55.2%	17.4%	27.3%
NEVADA:				
Las Vegas-Henderson-Paradise,NV	47.6%	57.3%	19.9%	22.9%
Remainder of state	46.7%	59.3%	17.3%	23.4%
NEW HAMPSHIRE:				
Boston-Cambridge-Newton,MA-NH	46.1%	54.0%	20.4%	25.6%
Manchester-Nashua,NH	46.4%	58.5%	19.8%	21.7%
Remainder of state	43.5%	55.2%	19.2%	25.7%
NEW JERSEY:				
New York-Newark-Jersey City,NY-NJ-PA	47.9%	54.2%	18.9%	26.9%
Remainder of state	50.6%	52.5%	20.8%	26.7%
NEW MEXICO:				
Albuquerque,NM	48.6%	60.0%	20.5%	19.5%
Remainder of state	34.4%	62.8%	15.5%	21.7%
NEW YORK:				
New York-Newark-Jersey City,NY-NJ-PA	45.6%	54.7%	17.7%	27.6%
Remainder of state	41.1%	55.2%	17.6%	27.2%
NORTH CAROLINA:				
Charlotte-Concord-Gastonia,NC-SC	53.0%	58.0%	19.4%	22.6%
Remainder of state	49.5%	60.7%	17.8%	21.5%
NORTH DAKOTA:				
Fargo,ND-MN	51.6%	59.4%	12.9%	27.6%
Remainder of state	46.7%	53.8%	16.4%	29.7%
OHIO:				
Cincinnati,OH-KY-IN	55.5%	49.0%	20.7%	30.3%
Cleveland-Elyria,OH	51.0%	56.7%	19.7%	23.6%
Columbus,OH	48.5%	54.6%	16.2%	29.2%
Remainder of state	46.5%	53.5%	20.1%	26.4%
OKLAHOMA:				
Oklahoma City,OK	51.3%	57.7%	18.8%	23.5%
Tulsa,OK	54.9%	56.6%	18.8%	24.6%
Remainder of state	46.5%	61.3%	15.4%	23.2%

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
OREGON:				
Portland-Vancouver-Hillsboro,OR-WA	53.0%	57.1%	18.1%	24.8%
Remainder of state	50.8%	62.9%	17.6%	19.5%
PENNSYLVANIA:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	49.3%	55.2%	18.5%	26.3%
Pittsburgh,PA	55.5%	56.2%	18.8%	25.0%
Remainder of state	49.3%	56.8%	19.1%	24.1%
RHODE ISLAND:				
Providence-Warwick,RI-MA	46.2%	57.8%	15.9%	26.4%
SOUTH CAROLINA:				
Columbia,SC	51.0%	53.9%	16.5%	29.6%
Remainder of state	46.9%	59.3%	17.2%	23.5%
SOUTH DAKOTA:				
Sioux Falls,SD	47.8%	56.0%	14.9%	29.1%
Remainder of state	45.0%	54.8%	14.7%	30.4%
TENNESSEE:				
Memphis,TN-MS-AR	51.6%	57.9%	18.9%	23.1%
Nashville-Davidson--Murfreesboro--Franklin,TN	51.6%	55.8%	20.6%	23.6%
Remainder of state	47.0%	52.7%	20.0%	27.3%
TEXAS:				
Dallas-Fort Worth-Arlington,TX	53.3%	55.0%	19.4%	25.5%
Houston-The Woodlands-Sugar Land,TX	50.6%	51.8%	21.5%	26.7%
San Antonio-New Braunfels,TX	44.4%	60.5%	19.5%	20.0%
Remainder of state	47.4%	58.1%	17.4%	24.5%
UTAH:				
Ogden-Clearfield,UT	45.2%	50.1%	18.9%	31.0%
Provo-Orem,UT	41.7%	47.2%	16.9%	35.9%
Salt Lake City,UT	48.7%	50.8%	18.7%	30.5%
Remainder of state	34.7%	48.0%	18.5%	33.5%
VERMONT:				
Burlington-South Burlington,VT	49.6%	53.1%	20.1%	26.8%
Remainder of state	38.9%	55.7%	21.4%	22.9%
VIRGINIA:				
Virginia Beach-Norfolk-Newport News,VA-NC	47.4%	59.8%	18.8%	21.3%
Washington-Arlington-Alexandria,DC-VA-MD-WV	50.1%	56.0%	17.2%	26.8%
Remainder of state	47.3%	57.6%	18.8%	23.6%
WASHINGTON:				
Seattle-Tacoma-Bellevue,WA	60.0%	58.6%	17.4%	24.0%
Remainder of state	44.1%	62.3%	15.3%	22.3%
WEST VIRGINIA:				
Charleston,WV	48.6%	57.7%	16.9%	25.5%
Remainder of state	43.0%	56.4%	18.3%	25.4%
WISCONSIN:				
Milwaukee-Waukesha-West Allis,WI	48.4%	51.4%	18.7%	29.9%
Remainder of state	45.2%	53.7%	17.9%	28.3%
WYOMING:				
Cheyenne,WY	42.0%	59.8%	16.3%	23.9%
Remainder of state	40.4%	52.8%	17.5%	29.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.
Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

Table IX.A.6 Standard errors for enrollment for private-sector employees for areas within States: United States, 2019-2021

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
ALABAMA:				
Birmingham-Hoover,AL	2.45%	1.58%	1.14%	1.55%
Remainder of state	1.54%	1.08%	0.94%	1.21%
ALASKA:				
Anchorage,AK	2.01%	1.63%	1.09%	1.45%
Remainder of state	2.06%	1.76%	0.90%	1.57%
ARIZONA:				
Phoenix-Mesa-Scottsdale,AZ	2.25%	1.46%	0.68%	1.51%
Remainder of state	2.34%	2.20%	0.97%	1.87%
ARKANSAS:				
Little Rock-North Little Rock-Conway,AR	2.23%	1.70%	1.04%	1.50%
Remainder of state	1.40%	1.01%	0.66%	0.92%
CALIFORNIA:				
Los Angeles-Long Beach-Anaheim,CA	1.42%	1.12%	0.61%	0.96%
Riverside-San Bernardino-Ontario,CA	2.82%	2.04%	1.38%	1.86%
Sacramento--Roseville--Arden-Arcade,CA	3.46%	3.30%	1.92%	2.31%
San Diego-Carlsbad,CA	4.31%	1.47%	0.88%	1.36%
San Francisco-Oakland-Hayward,CA	2.59%	2.32%	0.97%	2.03%
San Jose-Sunnyvale-Santa Clara,CA	4.15%	2.39%	1.13%	2.29%
Remainder of state	2.27%	1.87%	0.98%	1.56%
COLORADO:				
Denver-Aurora-Lakewood,CO	1.97%	1.30%	0.75%	1.04%
Remainder of state	1.82%	1.39%	1.15%	1.06%
CONNECTICUT:				
Bridgeport-Stamford-Norwalk,CT	2.28%	1.66%	1.03%	1.77%
Hartford-West Hartford-East Hartford,CT	1.91%	1.47%	0.84%	1.31%
New Haven-Milford,CT	3.47%	2.34%	1.28%	1.96%
Remainder of state	4.06%	2.63%	1.60%	2.96%
DELAWARE:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.37%	1.17%	0.68%	1.20%
Remainder of state	2.50%	1.60%	1.51%	1.84%
DISTRICT OF COLUMBIA				
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.24%	0.78%	0.48%	0.71%
FLORIDA:				
Miami-Fort Lauderdale-West Palm Beach,FL	2.38%	1.54%	0.87%	1.26%
Orlando-Kissimmee-Sanford,FL	4.40%	2.55%	2.58%	1.59%
Tampa-St. Petersburg-Clearwater,FL	3.74%	1.64%	0.78%	1.41%
Remainder of state	1.67%	1.37%	0.76%	1.11%
GEORGIA:				
Atlanta-Sandy Springs-Roswell,GA	1.98%	1.26%	0.76%	1.11%
Remainder of state	2.14%	1.19%	0.98%	1.05%
HAWAII:				
Urban Honolulu,HI	1.55%	1.13%	0.60%	0.96%
Remainder of state	2.08%	1.86%	1.03%	1.43%
IDAHO:				
Boise City,ID	1.74%	1.54%	0.85%	1.24%
Remainder of state	1.86%	1.37%	0.84%	1.17%
ILLINOIS:				
Chicago-Naperville-Elgin,IL-IN-WI	1.31%	0.77%	0.54%	0.73%
Remainder of state	1.57%	1.00%	0.76%	1.05%
INDIANA:				
Indianapolis-Carmel-Anderson,IN	2.00%	1.27%	1.10%	1.38%
Remainder of state	1.46%	1.55%	0.80%	1.51%
IOWA:				
Des Moines-West Des Moines,IA	2.37%	1.55%	0.96%	1.47%
Remainder of state	1.19%	0.95%	0.69%	0.94%
KANSAS:				
Kansas City,MO-KS	2.12%	1.54%	0.77%	1.36%
Wichita,KS	2.65%	1.65%	0.78%	1.39%
Remainder of state	1.71%	1.62%	0.91%	1.54%
KENTUCKY:				
Louisville/Jefferson County,KY-IN	1.94%	1.27%	0.92%	1.04%
Remainder of state	1.56%	1.19%	0.99%	1.40%

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
LOUISIANA:				
New Orleans-Metairie,LA	2.03%	1.59%	1.02%	1.40%
Remainder of state	1.64%	1.10%	0.70%	0.85%
MAINE:				
Portland-South Portland,ME	1.80%	1.45%	0.70%	1.71%
Remainder of state	1.49%	1.09%	0.73%	1.04%
MARYLAND:				
Baltimore-Columbia-Towson,MD	1.67%	1.25%	0.73%	1.15%
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.09%	1.62%	0.92%	1.29%
Remainder of state	3.98%	2.94%	2.14%	2.41%
MASSACHUSETTS:				
Boston-Cambridge-Newton,MA-NH	1.62%	0.89%	0.55%	0.89%
Remainder of state	2.00%	1.54%	1.04%	1.65%
MICHIGAN:				
Detroit-Warren-Dearborn,MI	2.13%	2.02%	0.65%	1.69%
Remainder of state	1.48%	1.20%	0.70%	1.00%
MINNESOTA:				
Minneapolis-St. Paul-Bloomington,MN-WI	1.73%	1.21%	0.83%	1.01%
Remainder of state	2.07%	1.64%	0.89%	1.65%
MISSISSIPPI:				
Jackson,MS	3.33%	1.76%	0.87%	1.55%
Remainder of state	1.47%	1.15%	0.70%	0.94%
MISSOURI:				
Kansas City,MO-KS	2.65%	1.79%	0.89%	1.65%
St. Louis,MO-IL	1.60%	1.42%	0.88%	1.30%
Remainder of state	2.06%	1.38%	0.96%	1.13%
MONTANA:				
Billings,MT	2.96%	1.96%	0.87%	1.85%
Remainder of state	1.21%	1.44%	0.73%	1.34%
NEBRASKA:				
Omaha-Council Bluffs,NE-IA	1.92%	1.46%	0.79%	1.36%
Remainder of state	1.52%	1.33%	0.86%	1.20%
NEVADA:				
Las Vegas-Henderson-Paradise,NV	1.35%	0.88%	0.68%	0.77%
Remainder of state	2.46%	2.08%	1.05%	1.67%
NEW HAMPSHIRE:				
Boston-Cambridge-Newton,MA-NH	2.42%	1.53%	0.96%	1.44%
Manchester-Nashua,NH	2.01%	1.70%	1.09%	1.11%
Remainder of state	1.88%	1.63%	0.86%	1.31%
NEW JERSEY:				
New York-Newark-Jersey City,NY-NJ-PA	1.56%	1.34%	0.75%	1.28%
Remainder of state	2.76%	2.24%	1.26%	2.08%
NEW MEXICO:				
Albuquerque,NM	1.74%	1.10%	0.92%	0.88%
Remainder of state	1.68%	1.84%	1.06%	1.42%
NEW YORK:				
New York-Newark-Jersey City,NY-NJ-PA	1.01%	0.73%	0.50%	0.66%
Remainder of state	1.25%	0.97%	0.65%	0.91%
NORTH CAROLINA:				
Charlotte-Concord-Gastonia,NC-SC	2.49%	1.69%	1.21%	1.49%
Remainder of state	1.42%	1.24%	0.59%	1.05%
NORTH DAKOTA:				
Fargo,ND-MN	2.26%	1.35%	0.95%	1.54%
Remainder of state	1.31%	1.09%	0.68%	0.97%
OHIO:				
Cincinnati,OH-KY-IN	3.53%	1.59%	1.34%	1.85%
Cleveland-Elyria,OH	2.76%	1.89%	1.02%	1.67%
Columbus,OH	4.12%	2.75%	1.50%	3.33%
Remainder of state	1.61%	1.13%	0.78%	0.98%
OKLAHOMA:				
Oklahoma City,OK	2.19%	1.87%	1.02%	1.55%
Tulsa,OK	2.19%	1.89%	1.18%	1.49%
Remainder of state	2.26%	1.69%	1.03%	1.53%

STATE/AREA	Percent of employees that are enrolled in health insurance	Percent of enrollees in single coverage	Percent of enrollees in employee-plus-one coverage	Percent of enrollees in family coverage
OREGON:				
Portland-Vancouver-Hillsboro,OR-WA	1.82%	1.34%	0.79%	1.18%
Remainder of state	2.06%	2.40%	1.08%	1.78%
PENNSYLVANIA:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	1.72%	1.18%	0.78%	1.10%
Pittsburgh,PA	2.28%	1.96%	1.00%	1.39%
Remainder of state	1.40%	1.01%	0.59%	0.95%
RHODE ISLAND:				
Providence-Warwick,RI-MA	1.09%	0.87%	0.51%	0.83%
SOUTH CAROLINA:				
Columbia,SC	3.08%	3.03%	1.26%	3.04%
Remainder of state	1.33%	1.26%	0.62%	1.24%
SOUTH DAKOTA:				
Sioux Falls,SD	1.55%	1.11%	0.80%	1.02%
Remainder of state	1.37%	1.14%	0.68%	1.26%
TENNESSEE:				
Memphis,TN-MS-AR	2.69%	2.27%	1.41%	2.09%
Nashville-Davidson--Murfreesboro--Franklin,TN	2.28%	1.26%	1.12%	1.12%
Remainder of state	1.94%	1.71%	0.84%	1.50%
TEXAS:				
Dallas-Fort Worth-Arlington,TX	1.62%	1.08%	0.72%	0.90%
Houston-The Woodlands-Sugar Land,TX	2.00%	1.25%	0.88%	1.20%
San Antonio-New Braunfels,TX	3.10%	2.07%	1.71%	1.55%
Remainder of state	2.02%	1.31%	0.65%	1.07%
UTAH:				
Ogden-Clearfield,UT	2.89%	1.42%	0.98%	1.43%
Provo-Orem,UT	4.05%	1.83%	0.87%	1.94%
Salt Lake City,UT	1.91%	1.11%	0.71%	1.08%
Remainder of state	2.56%	1.99%	1.47%	2.18%
VERMONT:				
Burlington-South Burlington,VT	1.82%	1.13%	0.69%	0.99%
Remainder of state	1.32%	1.04%	0.64%	0.85%
VIRGINIA:				
Virginia Beach-Norfolk-Newport News,VA-NC	2.90%	2.23%	1.52%	1.93%
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.13%	1.31%	0.75%	1.16%
Remainder of state	2.13%	1.35%	0.79%	1.35%
WASHINGTON:				
Seattle-Tacoma-Bellevue,WA	2.20%	1.69%	0.65%	1.61%
Remainder of state	2.19%	2.04%	0.98%	1.70%
WEST VIRGINIA:				
Charleston,WV	3.67%	1.63%	1.26%	1.97%
Remainder of state	1.32%	1.09%	0.63%	0.99%
WISCONSIN:				
Milwaukee-Waukesha-West Allis,WI	2.11%	1.33%	0.71%	1.28%
Remainder of state	1.29%	0.98%	0.64%	0.96%
WYOMING:				
Cheyenne,WY	3.35%	3.47%	1.69%	3.35%
Remainder of state	1.63%	1.17%	0.79%	1.15%

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

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
New York-Newark-Jersey City, NY-NJ-PA:					
Less than 50 employees	33.9%	55.9%	76.6%	61.6%	47.2%
50 or more employees	98.6%	98.7%	78.3%	67.0%	52.4%
Total	46.9%	87.9%	78.0%	66.1%	51.6%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	37.3%	56.9%	84.1%	82.0%	69.0%
50 or more employees	98.1%	98.5%	81.7%	63.8%	52.1%
Total	49.0%	87.9%	82.1%	66.9%	54.9%
Chicago-Naperville-Elgin, IL-IN-WI:					
Less than 50 employees	36.3%	56.3%	80.6%	66.5%	53.6%
50 or more employees	97.5%	96.9%	79.4%	67.9%	53.9%
Total	48.1%	87.2%	79.6%	67.6%	53.8%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	28.2%	38.9%	92.2%	64.1%	59.1%
50 or more employees	98.6%	98.3%	89.2%	74.3%	66.2%
Total	50.4%	86.5%	89.4%	73.4%	65.6%
Houston-The Woodlands-Sugar Land, TX:					
Less than 50 employees	24.0%	48.0%	87.2%	69.4%	60.5%
50 or more employees	93.3%	97.0%	81.1%	73.3%	59.5%
Total	45.5%	83.8%	82.0%	72.7%	59.6%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	43.5%	61.3%	82.4%	67.6%	55.7%
50 or more employees	98.8%	99.8%	79.1%	69.5%	55.0%
Total	58.5%	88.8%	79.8%	69.1%	55.1%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	48.0%	66.6%	69.6%	64.7%	45.1%
50 or more employees	98.2%	99.4%	76.8%	72.8%	55.9%
Total	61.1%	89.6%	75.2%	71.2%	53.5%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	27.1%	35.2%	81.7%	77.6%	63.4%
50 or more employees	96.3%	97.2%	84.8%	64.8%	55.0%
Total	40.3%	81.6%	84.4%	66.2%	55.9%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	25.6%	47.2%	82.3%	48.0%	39.5%
50 or more employees	93.9%	98.4%	81.2%	70.4%	57.2%
Total	42.0%	87.1%	81.4%	67.7%	55.1%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	45.4%	56.2%	75.7%	65.7%	49.7%
50 or more employees	98.6%	98.8%	80.7%	74.0%	59.7%
Total	60.6%	89.2%	80.0%	72.9%	58.3%
San Francisco-Oakland-Hayward, CA:					
Less than 50 employees	29.6%	64.7%	92.0%	85.1%	78.4%
50 or more employees	98.3%	98.7%	85.1%	68.3%	58.1%
Total	45.4%	90.4%	86.3%	71.4%	61.6%
Phoenix-Mesa-Scottsdale, AZ:					
Less than 50 employees	29.5%	46.5%	89.1%	65.7%	58.6%
50 or more employees	98.0%	99.7%	81.5%	67.0%	54.6%
Total	52.5%	89.4%	82.3%	66.8%	55.0%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	32.5%	56.8%	93.5%	69.0%	64.5%
50 or more employees	100%	100%	76.5%	72.4%	55.4%
Total	50.2%	87.7%	79.7%	71.7%	57.1%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	30.2%	47.3%	67.8%	71.7%	48.7%
50 or more employees	98.5%	97.1%	83.9%	76.2%	63.9%
Total	50.6%	85.4%	81.8%	75.7%	61.9%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	35.4%	58.4%	76.0%	77.2%	58.7%
50 or more employees	94.7%	94.1%	85.0%	79.4%	67.5%
Total	48.5%	84.7%	83.3%	79.1%	65.9%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	31.3%	44.8%	78.1%	68.0%	53.1%
50 or more employees	95.7%	97.7%	83.1%	72.3%	60.1%

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Total	48.4%	86.8%	82.5%	71.9%	59.4%
San Diego-Carlsbad, CA:					
Less than 50 employees	33.1% *	48.8%	89.6%	70.7%	63.3%
50 or more employees	96.9%	95.7%	83.7%	71.6%	59.9%
Total	53.0%	84.7%	84.5%	71.5%	60.4%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	24.1% *	49.5%	95.5%	60.5%	57.7%
50 or more employees	99.2%	99.4%	73.9%	62.1%	45.9%
Total	44.0%	87.7%	76.8%	61.8%	47.4%
Denver-Aurora-Lakewood, CO:					
Less than 50 employees	31.6%	57.3%	82.2%	75.9%	62.3%
50 or more employees	99.3%	99.8%	74.8%	70.1%	52.4%
Total	48.5%	88.2%	76.1%	71.2%	54.2%
St. Louis, MO-IL:					
Less than 50 employees	33.7%	59.0%	64.7%	75.9%	49.1%
50 or more employees	99.8%	98.8%	78.6%	74.0%	58.1%
Total	46.6%	87.2%	75.8%	74.3%	56.4%

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

* Figure does not meet standard of reliability or precision.

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

Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2021

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
New York-Newark-Jersey City, NY-NJ-PA:					
Less than 50 employees	2.75%	2.81%	2.52%	2.24%	2.41%
50 or more employees	0.62%	0.59%	1.48%	1.63%	1.59%
Total	2.29%	0.95%	1.31%	1.43%	1.40%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	4.84%	4.82%	3.66%	3.03%	4.11%
50 or more employees	1.03%	1.02%	2.89%	3.59%	3.26%
Total	4.09%	1.57%	2.49%	3.14%	2.88%
Chicago-Naperville-Elgin, IL-IN-WI:					
Less than 50 employees	4.41%	3.72%	2.90%	3.26%	3.25%
50 or more employees	1.10%	1.53%	2.20%	2.19%	2.41%
Total	3.46%	1.52%	1.91%	1.92%	2.10%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	5.57%	5.88%	3.24%	5.80%	5.80%
50 or more employees	0.86%	1.15%	1.79%	2.71%	2.80%
Total	4.58%	2.04%	1.65%	2.53%	2.61%
Houston-The Woodlands-Sugar Land, TX:					
Less than 50 employees	5.04%	6.38%	3.20%	5.90%	5.59%
50 or more employees	3.66%	1.39%	3.83%	2.69%	3.78%
Total	4.69%	2.39%	3.30%	2.45%	3.32%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	5.32%	4.18%	3.49%	3.05%	3.23%
50 or more employees	0.81%	0.15%	2.32%	2.19%	2.45%
Total	3.89%	1.40%	1.98%	1.85%	2.07%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	5.55%	5.05%	7.23%	4.04%	5.00%
50 or more employees	1.31%	0.52%	3.13%	2.59%	3.19%
Total	4.24%	1.56%	2.95%	2.29%	2.80%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	6.16%	6.92%	5.60%	5.64%	7.48%
50 or more employees	2.34%	1.94%	3.01%	4.37%	4.74%
Total	5.39%	3.55%	2.76%	3.97%	4.30%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	6.66%	6.96%	4.27%	8.30%	7.10%
50 or more employees	3.68%	1.48%	3.50%	3.85%	4.88%
Total	5.25%	2.09%	3.13%	3.66%	4.40%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	5.99%	5.58%	3.92%	5.58%	5.03%
50 or more employees	0.71%	0.67%	2.83%	2.35%	2.35%
Total	4.25%	1.77%	2.47%	2.20%	2.14%
San Francisco-Oakland-Hayward, CA:					
Less than 50 employees	6.75%	7.49%	4.02%	5.89%	6.70%
50 or more employees	1.74%	1.33%	4.41%	4.72%	5.22%
Total	6.31%	2.24%	3.74%	4.07%	4.59%
Phoenix-Mesa-Scottsdale, AZ:					
Less than 50 employees	6.90%	6.28%	3.48%	6.44%	5.73%
50 or more employees	1.27%	0.28%	2.46%	2.72%	2.71%
Total	4.87%	1.59%	2.25%	2.54%	2.50%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	8.79%	9.04%	4.00%	5.00%	5.91%
50 or more employees	0.00%	0.00%	7.65%	3.72%	5.65%
Total	7.57%	3.25%	6.48%	3.12%	4.80%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	5.72%	6.82%	6.77%	5.58%	6.20%
50 or more employees	1.05%	2.26%	2.58%	3.95%	4.38%
Total	5.10%	2.82%	2.50%	3.58%	3.93%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	6.21%	5.96%	7.09%	4.40%	7.77%
50 or more employees	2.88%	4.77%	2.38%	2.67%	3.34%
Total	5.03%	3.70%	2.42%	2.35%	3.16%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	5.08%	5.56%	5.25%	4.50%	5.20%
50 or more employees	3.68%	1.26%	2.23%	2.75%	3.36%

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Total	4.16%	1.98%	2.09%	2.53%	3.08%
San Diego-Carlsbad, CA:					
Less than 50 employees	11.2% *	11.4%	5.94%	14.4%	11.8%
50 or more employees	2.36%	3.16%	3.41%	4.27%	5.35%
Total	9.02%	4.37%	3.08%	4.20%	4.91%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	8.37% *	9.16%	1.41%	9.82%	9.45%
50 or more employees	0.67%	0.60%	6.26%	8.14%	6.98%
Total	7.26%	2.76%	5.50%	6.99%	6.22%
Denver-Aurora-Lakewood, CO:					
Less than 50 employees	5.76%	5.78%	3.70%	4.69%	5.54%
50 or more employees	0.74%	0.20%	4.71%	3.00%	4.23%
Total	4.47%	1.78%	3.95%	2.57%	3.62%
St. Louis, MO-IL:					
Less than 50 employees	5.97%	6.06%	6.22%	4.48%	5.59%
50 or more employees	0.10%	1.10%	3.61%	2.83%	3.01%
Total	5.16%	2.22%	3.30%	2.48%	2.70%

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

* Figure does not meet standard of reliability or precision.

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

Table IX.B.2 Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2021

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
New York-Newark-Jersey City, NY-NJ-PA:						
Less than 50 employees	8,996	2,078	17,279	5,014	23,009	7,142
50 or more employees	8,351	1,698	16,735	3,894	24,019	5,638
Total	8,458	1,761	16,798	4,025	23,887	5,835
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	7,949	1,876	14,578	2,456	22,163	7,438
50 or more employees	7,723	1,874	14,301	3,806	22,534	6,204
Total	7,779	1,874	14,341	3,613	22,471	6,411
Chicago-Naperville-Elgin, IL-IN-WI:						
Less than 50 employees	7,925	1,977	12,194	5,313	21,271	7,048
50 or more employees	7,153	1,860	14,725	4,121	20,859	5,193
Total	7,286	1,880	14,286	4,327	20,902	5,387
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	6,463	1,259	12,250	4,835 *	19,103	3,730 *
50 or more employees	7,475	1,461	14,403	3,863	22,446	6,038
Total	7,376	1,441	14,296	3,911	22,218	5,881
Houston-The Woodlands-Sugar Land, TX:						
Less than 50 employees	5,819	1,162	15,696	6,654	19,215	9,008
50 or more employees	7,706	1,863	13,584	4,498	21,340	6,831
Total	7,387	1,745	13,854	4,774	21,017	7,162
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	6,854	1,665	15,419	5,029	21,469	7,910
50 or more employees	7,861	1,712	15,409	4,491	22,628	7,172
Total	7,646	1,702	15,411	4,587	22,418	7,305
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	7,017	1,307	12,940	5,682 *	19,032	5,437
50 or more employees	7,645	1,611	15,253	4,252	22,113	5,818
Total	7,513	1,547	14,851	4,501	21,672	5,763
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	6,290	2,038	14,487	5,727 *	22,512	5,238 *
50 or more employees	7,484	1,558	14,568	3,636	20,963	5,589
Total	7,324	1,622	14,564	3,735	21,205	5,535
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	7,603	2,604	15,301	3,429 *	21,388	8,746 *
50 or more employees	7,146	1,681	14,926	4,186	22,801	6,261
Total	7,193	1,778	14,942	4,153	22,699	6,442
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	8,286	2,025	17,564	4,684	21,609	4,257
50 or more employees	8,116	1,948	15,469	4,307	22,420	6,050
Total	8,140	1,959	15,623	4,335	22,322	5,835
San Francisco-Oakland-Hayward, CA:						
Less than 50 employees	7,586	660 *	20,434	13,833 *	23,050	10,133
50 or more employees	8,257	1,601	15,825	3,430	20,909	4,130
Total	8,097	1,377	16,801	5,633 *	21,326	5,300
Phoenix-Mesa-Scottsdale, AZ:						
Less than 50 employees	6,204	1,667	13,677	4,937	19,971	6,695 *
50 or more employees	6,636	1,660	13,954	4,680	19,929	6,921
Total	6,587	1,661	13,924	4,708	19,933	6,900
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	7,017	1,039 *	16,151	7,664	23,844	10,282 *
50 or more employees	6,492	1,719	14,406	6,917	20,212	7,961
Total	6,589	1,592	14,768	7,072	21,271	8,638
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	6,993	1,608	15,818	3,513	18,023	2,479 *
50 or more employees	6,976	1,534	14,086	2,975	19,642	3,532
Total	6,977	1,542	14,263	3,030	19,488	3,432
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	7,687	1,358	12,896	4,069 *	18,624	4,890
50 or more employees	7,720	1,302	15,477	3,823	22,158	5,683
Total	7,714	1,313	15,144	3,854	21,825	5,608
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	6,409	1,659	13,122	3,805	13,146	5,892
50 or more employees	7,275	1,438	15,387	3,583	22,358	5,670
Total	7,176	1,463	15,254	3,596	21,582	5,688
San Diego-Carlsbad, CA:						
Less than 50 employees	7,678	1,056 *	9,288	3,127	14,813	4,601

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	7,222	2,002	13,054	3,622	18,872	6,011
Total	7,283	1,876	12,600	3,562	18,124	5,751
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	6,346	1,290	11,817	7,477	17,703	11,516 *
50 or more employees	7,061	1,569	14,408	4,524	21,199	5,754
Total	6,921	1,514	14,325	4,618	20,665	6,634
Denver-Aurora-Lakewood, CO:						
Less than 50 employees	6,944	1,703	13,247	3,900	18,765	8,560
50 or more employees	7,159	1,596	14,984	4,425	21,961	6,265
Total	7,111	1,620	14,642	4,321	21,480	6,611
St. Louis, MO-IL:						
Less than 50 employees	7,069	1,816	16,912	1,579 *	19,806	8,371
50 or more employees	7,276	1,933	13,930	4,355	21,649	6,792
Total	7,231	1,908	14,299	4,012	21,450	6,963

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

* Figure does not meet standard of reliability or precision.

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

Table IX.B.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2021

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
New York-Newark-Jersey City, NY-NJ-PA:						
Less than 50 employees	364	190	886	747	1,329	732
50 or more employees	183	93	510	450	536	386
Total	163	85	462	409	496	351
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	459	322	1,097	688	1,745	1,351
50 or more employees	387	180	527	347	869	803
Total	312	157	479	319	780	706
Chicago-Naperville-Elgin, IL-IN-WI:						
Less than 50 employees	1,121	306	939	749	1,979	1,329
50 or more employees	140	99	382	228	769	426
Total	227	97	372	236	720	416
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	693	284	1,461	1,737 *	1,659	1,227 *
50 or more employees	211	111	654	337	818	512
Total	205	103	622	333	769	483
Houston-The Woodlands-Sugar Land, TX:						
Less than 50 employees	439	255	1,447	1,122	2,059	1,272
50 or more employees	305	118	552	384	772	793
Total	275	113	522	364	749	709
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	231	227	1,247	612	1,003	1,280
50 or more employees	196	118	393	256	519	414
Total	164	104	392	238	461	416
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	351	174	2,059	2,193 *	1,945	998
50 or more employees	217	134	564	334	1,039	796
Total	187	111	613	468	953	695
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	585	379	1,528	2,458 *	2,221	2,602 *
50 or more employees	298	145	929	493	946	605
Total	279	138	887	489	871	655
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	665	362	1,242	1,289 *	1,899	3,210 *
50 or more employees	226	144	439	270	674	381
Total	215	134	423	266	645	421
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	497	243	704	780	721	1,064
50 or more employees	254	119	615	234	669	300
Total	230	108	580	224	594	304
San Francisco-Oakland-Hayward, CA:						
Less than 50 employees	567	230 *	4,411	4,681 *	1,937	2,038
50 or more employees	867	435	871	693	911	695
Total	686	357	1,414	1,851 *	862	939
Phoenix-Mesa-Scottsdale, AZ:						
Less than 50 employees	563	258	802	916	1,048	2,317 *
50 or more employees	208	175	473	249	673	547
Total	196	158	431	242	619	542
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	553	374 *	1,395	851	1,145	4,440 *
50 or more employees	340	320	1,087	1,791	775	975
Total	300	269	903	1,417	828	1,523
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	724	426	2,410	602	2,289	855 *
50 or more employees	231	172	607	357	737	445
Total	220	160	610	331	697	402
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	604	334	1,843	1,263 *	1,905	1,154
50 or more employees	355	195	668	369	736	420
Total	309	170	639	361	696	394
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	320	260	1,227	963	2,189	1,327
50 or more employees	164	61	382	211	869	315
Total	150	62	378	207	908	310
San Diego-Carlsbad, CA:						
Less than 50 employees	1,271	396 *	2,091	345	1,755	1,194

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	480	314	949	815	1,187	1,049
Total	452	283	902	719	1,010	884
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	616	281	1,975	1,398	2,292	4,692 *
50 or more employees	256	191	692	524	664	615
Total	245	162	676	507	738	1,018
Denver-Aurora-Lakewood, CO:						
Less than 50 employees	426	358	2,354	1,006	1,612	1,368
50 or more employees	234	114	544	325	780	351
Total	205	119	673	331	728	378
St. Louis, MO-IL:						
Less than 50 employees	438	356	1,901	860 *	2,769	1,519
50 or more employees	243	114	556	269	592	417
Total	212	119	602	307	615	411

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

* Figure does not meet standard of reliability or precision.

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