

Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2023

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,AL	54.9%	89.9%	84.0%	66.5%	55.9%
Remainder of state	55.8%	88.7%	82.3%	72.6%	59.8%
ALASKA:					
Anchorage,AK	33.3%	71.7%	80.1%	68.6%	54.9%
Remainder of state	29.2%	69.0%	82.7%	67.6%	55.9%
ARIZONA:					
Phoenix-Mesa-Chandler,AZ	47.1%	90.2%	82.0%	74.2%	60.9%
Remainder of state	34.3%	77.2%	80.6%	68.2%	55.0%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	48.5%	84.2%	90.1%	75.8%	68.3%
Remainder of state	44.6%	83.0%	81.3%	72.7%	59.1%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	50.9%	86.7%	79.0%	71.1%	56.2%
Riverside-San Bernardino-Ontario,CA	39.5%	81.2%	72.0%	64.1%	46.2%
Sacramento-Roseville-Folsom,CA	51.4%	91.8%	84.1%	76.7%	64.4%
San Diego-Chula Vista-Carlsbad,CA	41.2%	88.4%	81.9%	70.9%	58.0%
San Francisco-Oakland-Fremont,CA	51.6%	88.8%	83.6%	72.3%	60.4%
San Jose-Sunnyvale-Santa Clara,CA	52.0%	92.5%	78.1%	78.5%	61.3%
Remainder of state	46.4%	81.9%	77.4%	70.3%	54.4%
COLORADO:					
Denver-Aurora-Centennial,CO	50.0%	89.2%	77.6%	71.9%	55.8%
Remainder of state	23.7%	77.8%	73.8%	67.3%	49.7%
CONNECTICUT:					
Bridgeport-Stamford-Danbury,CT	50.6%	76.4%	67.7%	67.9%	46.0%
Hartford-West Hartford-East Hartford,CT	53.6%	86.9%	85.3%	66.3%	56.5%
New Haven,CT	34.9%	81.8%	79.4%	72.1%	57.3%
Remainder of state	48.0%	84.8%	71.1%	68.3%	48.6%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	46.9%	87.2%	83.9%	70.1%	58.8%
Remainder of state	41.2%	81.2%	78.3%	63.3%	49.6%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	72.0%	92.1%	83.4%	75.4%	63.0%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	34.0%	82.3%	85.7%	74.2%	63.6%
Orlando-Kissimmee-Sanford,FL	41.9%	84.1%	87.5%	65.3%	57.1%
Tampa-St. Petersburg-Clearwater,FL	34.6%	90.3%	86.9%	63.7%	55.3%
Remainder of state	37.0%	79.8%	88.3%	57.6%	50.8%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	43.1%	84.8%	79.6%	70.7%	56.3%
Remainder of state	38.8%	77.2%	77.5%	60.1%	46.6%
HAWAII:					
Urban Honolulu,HI	75.6%	94.5%	76.3%	73.4%	56.0%
Remainder of state	79.7%	90.9%	80.8%	77.9%	62.9%
IDAHO:					
Boise City,ID	49.3%	86.2%	74.9%	72.9%	54.6%
Remainder of state	24.3%	64.8%	77.6%	75.0%	58.2%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN	48.4%	87.5%	78.9%	70.3%	55.5%
Remainder of state	45.8%	84.7%	77.8%	70.7%	55.0%
INDIANA:					
Indianapolis-Carmel-Greenwood,IN	42.9%	83.0%	76.5%	75.2%	57.6%
Remainder of state	43.0%	83.5%	80.9%	71.6%	57.9%
IOWA:					
Des Moines-West Des Moines,IA	43.9%	81.3%	74.7%	64.4%	48.1%
Remainder of state	61.6%	88.6%	81.2%	65.9%	53.5%
KANSAS:					
Kansas City,MO-KS	53.2%	91.6%	76.3%	75.4%	57.5%
Wichita,KS	58.2%	92.6%	83.6%	69.6%	58.3%
Remainder of state	42.8%	75.1%	72.7%	71.1%	51.7%

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
KENTUCKY:					
Louisville/Jefferson County,KY-IN	47.7%	91.6%	83.6%	73.0%	61.1%
Remainder of state	47.1%	83.1%	79.2%	68.5%	54.3%
LOUISIANA:					
New Orleans-Metairie,LA	45.8%	86.4%	85.2%	70.8%	60.3%
Remainder of state	44.6%	79.2%	75.3%	66.3%	50.0%
MAINE:					
Portland-South Portland,ME	50.2%	88.0%	81.8%	70.6%	57.8%
Remainder of state	40.5%	75.8%	77.7%	72.0%	55.9%
MARYLAND:					
Baltimore-Columbia-Towson,MD	58.3%	84.9%	77.3%	70.2%	54.2%
Washington-Arlington-Alexandria,DC-VA-MD-WV	41.8%	90.3%	76.7%	61.8%	47.4%
Remainder of state	51.1%	86.7%	88.4%	59.7%	52.8%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	56.3%	91.2%	77.0%	66.7%	51.4%
Remainder of state	48.4%	81.5%	75.7%	64.6%	48.9%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	51.4%	91.3%	83.2%	69.2%	57.6%
Remainder of state	40.2%	80.7%	76.8%	69.2%	53.2%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	38.5%	83.6%	74.4%	65.1%	48.4%
Remainder of state	47.2%	86.5%	65.1%	61.8%	40.2%
MISSISSIPPI:					
Jackson,MS	70.5%	93.0%	74.2%	71.4%	53.0%
Remainder of state	51.7%	81.4%	84.1%	68.1%	57.2%
MISSOURI:					
Kansas City,MO-KS	49.7%	87.2%	81.3%	60.7%	49.3%
St. Louis,MO-IL	55.7%	88.9%	74.6%	69.4%	51.7%
Remainder of state	59.0%	83.7%	75.4%	64.9%	49.0%
MONTANA:					
Billings,MT	37.0%	75.2%	84.0%	77.2%	64.8%
Remainder of state	34.3%	70.7%	79.1%	77.2%	61.1%
NEBRASKA:					
Omaha,NE-IA	41.0%	82.7%	76.9%	72.8%	56.0%
Remainder of state	35.2%	76.6%	80.8%	68.4%	55.2%
NEVADA:					
Las Vegas-Henderson-North Las Vegas,NV	54.7%	87.7%	71.3%	68.7%	49.0%
Remainder of state	55.5%	87.5%	85.8%	77.2%	66.2%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	49.1%	86.0%	74.0%	69.7%	51.5%
Manchester-Nashua,NH	51.9%	84.1%	71.8%	68.4%	49.1%
Remainder of state	50.3%	86.1%	82.7%	67.8%	56.1%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ	44.5%	81.1%	78.6%	68.5%	53.9%
Remainder of state	55.5%	85.3%	75.4%	63.8%	48.1%
NEW MEXICO:					
Albuquerque,NM	42.4%	81.5%	78.1%	59.9%	46.8%
Remainder of state	48.6%	77.1%	76.6%	64.5%	49.3%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ	37.1%	83.9%	75.0%	62.1%	46.6%
Remainder of state	57.2%	87.6%	72.2%	60.4%	43.5%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	48.7%	85.3%	77.8%	74.7%	58.1%
Remainder of state	38.9%	81.2%	81.5%	69.3%	56.5%
NORTH DAKOTA:					
Fargo,ND-MN	46.2%	84.1%	73.3%	73.8%	54.1%
Remainder of state	46.3%	83.4%	77.4%	74.2%	57.4%
OHIO:					
Cincinnati,OH-KY-IN	50.0%	84.0%	80.3%	68.9%	55.3%
Cleveland,OH	53.4%	82.1%	74.6%	70.4%	52.5%
Columbus,OH	53.6%	89.8%	58.4%	64.9%	37.9%

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	47.5%	82.1%	81.6%	68.8%	56.2%
OKLAHOMA:					
Oklahoma City,OK	51.8%	83.9%	79.1%	67.2%	53.2%
Tulsa,OK	48.8%	90.2%	83.7%	69.1%	57.8%
Remainder of state	48.4%	77.9%	78.6%	74.9%	58.9%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	48.9%	81.3%	83.5%	74.7%	62.3%
Remainder of state	42.9%	84.1%	78.7%	82.4%	64.8%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	42.3%	89.6%	81.0%	71.7%	58.1%
Pittsburgh,PA	64.6%	91.2%	75.6%	71.3%	53.9%
Remainder of state	53.1%	81.7%	74.1%	69.0%	51.1%
RHODE ISLAND:					
Providence-Warwick,RI-MA	46.8%	85.1%	72.6%	64.1%	46.5%
SOUTH CAROLINA:					
Columbia,SC	52.0%	85.1%	80.6%	77.2%	62.2%
Remainder of state	41.1%	79.0%	77.7%	70.0%	54.4%
SOUTH DAKOTA:					
Sioux Falls,SD-MN	52.0%	87.3%	78.6%	69.4%	54.6%
Remainder of state	44.3%	75.0%	78.1%	68.2%	53.3%
TENNESSEE:					
Memphis,TN-MS-AR	47.2%	86.6%	89.7%	72.8%	65.3%
Nashville-Davidson--Murfreeseboro--Franklin,TN	49.5%	78.3%	75.3%	69.4%	52.2%
Remainder of state	56.5%	87.0%	72.2%	69.1%	49.9%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	53.8%	87.5%	80.2%	61.1%	49.1%
Houston-Pasadena-The Woodlands,TX	44.6%	85.2%	72.0%	76.0%	54.7%
San Antonio-New Braunfels,TX	48.4%	86.6%	76.9%	64.0%	49.2%
Remainder of state	42.4%	81.8%	78.8%	69.2%	54.5%
UTAH:					
Ogden,UT	40.2%	78.4%	75.4%	71.9%	54.2%
Provo-Orem-Lehi,UT	35.0%	88.2%	39.9%	71.7%	28.6%
Salt Lake City-Murray,UT	41.2%	85.3%	83.9%	71.1%	59.7%
Remainder of state	24.2%	69.0%	79.3%	74.9%	59.4%
VERMONT:					
Burlington-South Burlington,VT	52.8%	84.5%	75.5%	66.7%	50.3%
Remainder of state	35.5%	70.6%	78.3%	64.6%	50.6%
VIRGINIA:					
Virginia Beach-Chesapeake-Norfolk,VA-NC	55.8%	90.1%	86.3%	58.1%	50.2%
Washington-Arlington-Alexandria,DC-VA-MD-WV	55.3%	89.7%	87.8%	67.5%	59.2%
Remainder of state	52.0%	87.1%	86.0%	69.1%	59.5%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	47.0%	84.3%	80.6%	75.1%	60.5%
Remainder of state	47.6%	82.2%	70.3%	71.0%	49.9%
WEST VIRGINIA:					
Charleston,WV	56.4%	82.1%	72.5%	52.6%	38.1%
Remainder of state	48.6%	86.7%	83.5%	66.9%	55.8%
WISCONSIN:					
Milwaukee-Waukesha,WI	56.2%	89.4%	86.6%	69.9%	60.5%
Remainder of state	50.9%	83.7%	79.9%	66.1%	52.9%
WYOMING:					
Cheyenne,WY	35.9%	79.7%	64.6%	75.7%	48.9%
Remainder of state	31.2%	66.6%	74.1%	69.0%	51.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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,AL	7.99%	3.32%	5.38%	4.76%	5.49%
Remainder of state	3.62%	2.50%	3.90%	3.72%	5.41%
ALASKA:					
Anchorage,AK	3.30%	3.40%	3.37%	4.11%	4.45%
Remainder of state	3.83%	5.11%	3.47%	4.67%	3.99%
ARIZONA:					
Phoenix-Mesa-Chandler,AZ	4.46%	2.04%	3.80%	6.01%	7.39%
Remainder of state	6.52%	4.86%	3.81%	3.41%	4.05%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	6.74%	4.29%	3.01%	3.69%	3.88%
Remainder of state	3.31%	2.35%	2.38%	2.52%	2.59%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	4.01%	1.67%	3.41%	2.37%	3.32%
Riverside-San Bernardino-Ontario,CA	6.25%	4.06%	6.50%	4.48%	5.89%
Sacramento-Roseville-Folsom,CA	9.57%	2.76%	3.92%	5.89%	6.91%
San Diego-Chula Vista-Carlsbad,CA	7.34%	2.60%	3.31%	3.79%	4.60%
San Francisco-Oakland-Fremont,CA	6.39%	3.70%	2.65%	4.50%	3.45%
San Jose-Sunnyvale-Santa Clara,CA	8.77%	2.69%	8.44%	2.55%	7.28%
Remainder of state	4.32%	2.46%	2.86%	2.96%	3.37%
COLORADO:					
Denver-Aurora-Centennial,CO	4.89%	1.88%	4.50%	2.24%	4.20%
Remainder of state	3.63%	3.37%	5.82%	3.79%	5.42%
CONNECTICUT:					
Bridgeport-Stamford-Danbury,CT	7.03%	4.82%	5.55%	4.16%	5.22%
Hartford-West Hartford-East Hartford,CT	6.14%	2.84%	3.23%	4.43%	4.97%
New Haven,CT	6.94%	5.29%	7.23%	5.81%	8.61%
Remainder of state	8.35%	3.88%	4.07%	2.16%	3.61%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	4.43%	2.06%	1.83%	2.14%	2.25%
Remainder of state	6.87%	5.90%	8.49%	2.81%	6.49%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.86%	1.28%	3.07%	1.83%	3.13%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	5.13%	3.97%	4.19%	4.70%	6.15%
Orlando-Kissimmee-Sanford,FL	7.50%	4.45%	3.63%	4.94%	4.09%
Tampa-St. Petersburg-Clearwater,FL	6.54%	4.98%	1.87%	2.51%	2.56%
Remainder of state	4.15%	3.37%	2.51%	8.63%	6.91%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	3.90%	3.36%	2.79%	2.67%	3.01%
Remainder of state	4.92%	3.75%	3.87%	4.05%	4.17%
HAWAII:					
Urban Honolulu,HI	4.81%	1.59%	3.07%	3.02%	3.57%
Remainder of state	6.84%	4.86%	4.15%	2.72%	3.84%
IDAHO:					
Boise City,ID	5.99%	3.33%	5.22%	2.63%	5.20%
Remainder of state	2.95%	3.60%	3.00%	2.27%	3.29%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN	3.57%	1.67%	2.46%	2.91%	3.19%
Remainder of state	4.86%	2.61%	3.54%	3.98%	4.35%
INDIANA:					
Indianapolis-Carmel-Greenwood,IN	7.46%	4.05%	3.95%	4.08%	5.44%
Remainder of state	3.69%	2.00%	2.51%	1.89%	2.55%
IOWA:					
Des Moines-West Des Moines,IA	7.41%	4.20%	5.72%	4.33%	4.93%
Remainder of state	4.03%	1.56%	2.37%	1.77%	1.75%
KANSAS:					
Kansas City,MO-KS	7.35%	2.63%	4.20%	2.77%	4.37%
Wichita,KS	8.58%	2.51%	3.63%	5.29%	5.03%
Remainder of state	4.68%	3.53%	3.64%	2.90%	3.65%

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KENTUCKY:					
Louisville/Jefferson County,KY-IN	8.18%	2.92%	5.28%	4.20%	7.00%
Remainder of state	3.30%	2.01%	2.66%	2.19%	2.94%
LOUISIANA:					
New Orleans-Metairie,LA	8.26%	3.93%	3.22%	4.38%	4.86%
Remainder of state	3.67%	3.06%	3.69%	4.01%	4.84%
MAINE:					
Portland-South Portland,ME	5.62%	2.19%	2.25%	2.45%	3.01%
Remainder of state	4.11%	3.73%	4.13%	2.91%	4.09%
MARYLAND:					
Baltimore-Columbia-Towson,MD	5.42%	2.77%	3.60%	2.24%	3.23%
Washington-Arlington-Alexandria,DC-VA-MD-WV	6.18%	2.54%	4.76%	2.79%	3.73%
Remainder of state	9.39%	4.66%	2.70%	3.37%	3.46%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	4.58%	1.72%	4.32%	2.69%	3.76%
Remainder of state	6.73%	4.98%	7.94%	3.65%	5.82%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	6.41%	2.45%	2.60%	3.01%	2.66%
Remainder of state	3.82%	3.12%	4.53%	2.81%	4.25%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	4.03%	2.48%	3.64%	3.25%	3.82%
Remainder of state	5.57%	2.91%	7.92%	4.66%	5.42%
MISSISSIPPI:					
Jackson,MS	8.13%	2.25%	5.50%	3.24%	4.68%
Remainder of state	4.50%	2.37%	2.23%	1.92%	2.16%
MISSOURI:					
Kansas City,MO-KS	7.91%	4.45%	5.00%	12.9%	9.59%
St. Louis,MO-IL	6.55%	2.69%	3.71%	5.19%	5.18%
Remainder of state	5.58%	3.09%	4.79%	4.32%	3.95%
MONTANA:					
Billings,MT	6.66%	5.28%	3.39%	3.57%	5.10%
Remainder of state	3.42%	3.61%	3.46%	2.46%	4.12%
NEBRASKA:					
Omaha,NE-IA	6.41%	3.28%	4.66%	2.20%	3.99%
Remainder of state	3.24%	2.74%	2.46%	1.77%	2.55%
NEVADA:					
Las Vegas-Henderson-North Las Vegas,NV	4.69%	1.68%	3.86%	3.18%	3.64%
Remainder of state	7.31%	2.88%	3.48%	2.63%	3.46%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	6.56%	3.56%	5.75%	4.25%	5.94%
Manchester-Nashua,NH	7.98%	4.13%	6.13%	3.69%	5.64%
Remainder of state	5.23%	2.99%	1.98%	2.47%	2.57%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ	4.44%	2.69%	4.17%	2.60%	4.55%
Remainder of state	8.76%	4.16%	4.81%	4.60%	5.40%
NEW MEXICO:					
Albuquerque,NM	4.20%	2.96%	3.41%	3.37%	3.61%
Remainder of state	3.91%	3.81%	3.05%	5.01%	3.54%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ	2.81%	1.98%	2.86%	2.80%	2.88%
Remainder of state	4.71%	2.06%	2.65%	2.30%	2.47%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	9.45%	4.07%	6.00%	6.74%	6.92%
Remainder of state	3.92%	2.36%	2.57%	2.65%	3.03%
NORTH DAKOTA:					
Fargo,ND-MN	7.97%	3.70%	4.27%	2.20%	3.74%
Remainder of state	3.66%	2.19%	2.79%	2.02%	2.55%
OHIO:					
Cincinnati,OH-KY-IN	8.05%	4.14%	3.43%	3.07%	3.20%
Cleveland,OH	7.22%	3.91%	4.48%	3.41%	4.28%
Columbus,OH	7.46%	3.02%	5.70%	3.15%	4.60%

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	4.53%	2.52%	2.17%	2.33%	2.63%
OKLAHOMA:					
Oklahoma City,OK	5.76%	2.92%	3.40%	3.07%	3.61%
Tulsa,OK	6.27%	2.78%	3.34%	3.42%	4.03%
Remainder of state	5.93%	4.25%	3.40%	4.22%	5.08%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	4.20%	2.85%	2.53%	2.77%	3.29%
Remainder of state	4.43%	2.83%	3.71%	2.96%	4.73%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	4.88%	2.06%	3.76%	2.65%	3.90%
Pittsburgh,PA	6.80%	2.57%	3.47%	3.79%	4.40%
Remainder of state	3.90%	3.04%	2.91%	2.72%	3.01%
RHODE ISLAND:					
Providence-Warwick,RI-MA	2.95%	1.99%	2.76%	2.65%	2.68%
SOUTH CAROLINA:					
Columbia,SC	8.41%	4.19%	4.95%	2.59%	5.10%
Remainder of state	3.30%	2.80%	2.25%	2.30%	2.59%
SOUTH DAKOTA:					
Sioux Falls,SD-MN	6.64%	2.36%	3.19%	2.31%	3.25%
Remainder of state	4.00%	2.77%	2.79%	2.41%	2.67%
TENNESSEE:					
Memphis,TN-MS-AR	10.1%	4.57%	3.22%	4.55%	4.57%
Nashville-Davidson--Murreesboro--Franklin,TN	6.55%	7.08%	5.34%	4.17%	5.08%
Remainder of state	4.28%	1.83%	3.96%	2.24%	3.52%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	5.26%	2.16%	3.55%	4.14%	4.28%
Houston-Pasadena-The Woodlands,TX	6.11%	2.91%	5.13%	2.55%	4.67%
San Antonio-New Braunfels,TX	9.43%	3.83%	6.00%	4.63%	6.51%
Remainder of state	3.94%	2.30%	3.37%	2.65%	3.67%
UTAH:					
Ogden,UT	7.85%	5.64%	6.51%	3.88%	6.27%
Provo-Orem-Lehi,UT	8.58%	3.42%	9.67%	3.52%	7.22%
Salt Lake City-Murray,UT	5.28%	2.99%	3.39%	3.92%	4.83%
Remainder of state	4.77%	7.50%	6.09%	3.77%	6.18%
VERMONT:					
Burlington-South Burlington,VT	5.51%	2.89%	3.04%	2.12%	2.63%
Remainder of state	2.87%	3.03%	3.01%	2.87%	3.13%
VIRGINIA:					
Virginia Beach-Chesapeake-Norfolk,VA-NC	8.89%	2.84%	3.84%	5.03%	5.15%
Washington-Arlington-Alexandria,DC-VA-MD-WV	6.03%	2.21%	3.33%	4.54%	4.83%
Remainder of state	5.25%	2.82%	2.34%	2.47%	3.13%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	3.67%	2.45%	3.73%	3.33%	4.06%
Remainder of state	5.26%	3.29%	5.27%	3.55%	4.67%
WEST VIRGINIA:					
Charleston,WV	9.59%	5.82%	6.54%	6.21%	7.45%
Remainder of state	2.76%	1.69%	2.19%	3.42%	3.85%
WISCONSIN:					
Milwaukee-Waukesha,WI	7.54%	2.78%	2.26%	3.95%	4.10%
Remainder of state	4.13%	2.07%	2.53%	3.94%	3.65%
WYOMING:					
Cheyenne,WY	7.99%	5.84%	8.71%	3.28%	7.70%
Remainder of state	2.79%	2.98%	2.90%	2.67%	2.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham,AL	8,292	2,037	15,065	5,093	22,548	6,374
Remainder of state	7,487	1,659	14,379	4,441	20,749	6,905
ALASKA:						
Anchorage,AK	8,967	1,563	17,367	4,462	23,977	5,829
Remainder of state	9,243	1,581	18,562	3,175	27,302	5,477
ARIZONA:						
Phoenix-Mesa-Chandler,AZ	8,010	1,404	16,230	5,054	23,945	7,948
Remainder of state	7,824	1,647	15,178	4,014	22,753	7,089
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	7,497	1,475	13,075	4,048	19,385	6,279
Remainder of state	7,314	1,559	15,147	4,401	20,990	5,829
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	7,791	1,508	15,635	4,545	23,994	8,563
Riverside-San Bernardino-Ontario,CA	8,085	1,829	14,826	3,369	21,706	6,351
Sacramento-Roseville-Folsom,CA	8,209	907	17,233	3,483	24,651	5,612
San Diego-Chula Vista-Carlsbad,CA	7,944	1,461	14,274	4,368	24,759	10,541
San Francisco-Oakland-Fremont,CA	8,482	1,127	17,073	4,234	22,963	6,059
San Jose-Sunnyvale-Santa Clara,CA	8,355	1,641	18,252	5,675	24,865	7,194
Remainder of state	8,068	1,230	15,282	4,473	24,093	7,726
COLORADO:						
Denver-Aurora-Centennial,CO	8,327	1,784	16,891	4,626	24,455	6,304
Remainder of state	7,791	1,899	15,939	5,122	22,939	6,652
CONNECTICUT:						
Bridgeport-Stamford-Danbury,CT	9,552	1,372	18,505	5,641	27,624	9,531
Hartford-West Hartford-East Hartford,CT	8,206	1,728	17,407	3,611	25,243	7,059
New Haven,CT	8,707	2,737	18,144	5,046	25,076	8,453
Remainder of state	9,112	2,140	16,514	4,173	25,144	6,500
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	8,318	1,836	15,394	5,024	24,789	7,638
Remainder of state	6,484	1,523	17,854	6,430	16,799	6,050
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,738	1,561	17,598	4,298	25,793	6,541
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	8,119	1,554	16,002	4,315	22,243	4,918
Orlando-Kissimmee-Sanford,FL	8,063	1,868	15,577	5,884	22,338	9,414
Tampa-St. Petersburg-Clearwater,FL	8,377	1,195	15,931	5,082	24,395	8,502
Remainder of state	8,311	1,480	16,320	4,710	25,266	8,250
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	8,025	1,708	16,329	4,150	24,891	5,964
Remainder of state	7,774	2,157	15,127	4,370	22,874	6,257
HAWAII:						
Urban Honolulu,HI	7,660	947	15,867	5,450	20,811	5,326
Remainder of state	7,829	1,218	14,941	4,404	20,620	4,797
IDAHO:						
Boise City,ID	7,578	1,188	14,516	3,505	21,576	5,921
Remainder of state	7,187	1,185	15,972	4,359	23,572	6,551
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN	8,040	1,692	16,672	4,248	24,353	6,563
Remainder of state	8,136	1,689	16,659	4,184	24,137	5,248
INDIANA:						
Indianapolis-Carmel-Greenwood,IN	8,262	1,676	16,981	5,245	22,922	7,743
Remainder of state	8,224	1,517	15,963	3,704	22,986	5,608
IOWA:						
Des Moines-West Des Moines,IA	7,520	1,928	14,557	4,645	22,472	7,145
Remainder of state	8,108	2,028	16,370	4,270	23,278	6,491
KANSAS:						
Kansas City,MO-KS	8,120	1,741	15,101	4,668	21,823	7,405
Wichita,KS	7,307	2,053	16,917	4,284	23,313	5,593
Remainder of state	7,298	1,686	14,047	3,937	23,815	6,113
KENTUCKY:						
Louisville/Jefferson County,KY-IN	8,454	1,624	16,931	4,150	22,986	5,907
Remainder of state	7,786	1,597	16,477	4,202	23,978	6,157

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	8,170	2,063	15,989	4,814	24,490	9,032
Remainder of state	7,906	1,638	14,637	5,741 *	22,981	7,983
MAINE:						
Portland-South Portland,ME	8,812	1,729	16,523	4,445	25,104	6,384
Remainder of state	8,977	1,392	17,118	4,008	25,379	6,431
MARYLAND:						
Baltimore-Columbia-Towson,MD	7,814	2,184	16,594	5,183	24,728	8,017
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,108	2,323	15,537	5,819	23,819	9,492
Remainder of state	7,337	1,289	13,193	3,287	20,414	4,684
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	9,870	1,968	18,009	4,470	26,482	7,420
Remainder of state	8,502	2,161	16,279	4,846	25,999	8,095
MICHIGAN:						
Detroit-Warren-Dearborn,MI	7,899	1,603	15,728	5,029	22,901	6,716
Remainder of state	7,592	1,758	16,173	3,328	22,483	5,240
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	8,133	1,681	16,473	4,362	24,699	6,221
Remainder of state	8,709	1,657	17,289	4,420	25,832	6,294
MISSISSIPPI:						
Jackson,MS	7,338	1,510	15,250	4,036	22,710	5,483
Remainder of state	7,207	1,678	14,372	3,719	21,680	5,724
MISSOURI:						
Kansas City,MO-KS	8,120	1,298	18,400	5,575	27,121	8,034
St. Louis,MO-IL	8,339	1,807	16,046	5,447	23,078	7,362
Remainder of state	8,186	1,995	16,075	4,907	21,652	5,814
MONTANA:						
Billings,MT	7,845	1,278	16,038	4,600	23,380	5,774
Remainder of state	7,814	1,349	17,025	3,958	22,591	5,413
NEBRASKA:						
Omaha,NE-IA	7,989	1,880	15,845	3,670	24,110	6,360
Remainder of state	8,483	1,698	16,804	4,824	23,736	6,190
NEVADA:						
Las Vegas-Henderson-North Las Vegas,NV	7,783	1,737	14,581	4,358	21,638	6,410
Remainder of state	8,333	1,442	15,783	4,906	22,394	5,601
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	7,868	1,761	15,950	7,253	25,487	5,593
Manchester-Nashua,NH	8,928	1,994	17,484	4,807	25,939	5,463
Remainder of state	9,083	1,794	17,444	3,442	26,265	6,230
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ	9,370	2,119	18,837	5,018	27,319	7,363
Remainder of state	10,446	1,890	16,893	3,575	25,158	5,977
NEW MEXICO:						
Albuquerque,NM	8,027	1,892	16,139	4,374	23,743	5,679
Remainder of state	8,608	1,474	17,018	5,415	24,599	6,972
NEW YORK:						
New York-Newark-Jersey City,NY-NJ	9,615	1,927	18,296	4,894	28,189	7,588
Remainder of state	8,346	1,716	15,462	3,852	23,034	6,848
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	7,774	2,053	20,660	6,198	22,327	8,769
Remainder of state	7,729	1,698	14,925	4,510	22,740	6,658
NORTH DAKOTA:						
Fargo,ND-MN	7,771	1,205	15,511	4,336	21,995	6,828
Remainder of state	8,768	1,123	15,844	3,833	23,054	6,459
OHIO:						
Cincinnati,OH-KY-IN	8,001	1,858	16,268	6,275	24,644	6,690
Cleveland,OH	8,550	2,306	15,875	4,032	25,079	6,251
Columbus,OH	8,467	1,609	16,679	5,062	24,196	7,734
Remainder of state	8,231	1,591	15,882	3,804	23,133	5,479
OKLAHOMA:						
Oklahoma City,OK	7,155	988	14,512	4,237	21,467	7,138
Tulsa,OK	7,510	2,375	14,157	4,434	21,211	7,760
Remainder of state	7,730	1,490	15,861	4,405	23,499	5,485
OREGON:						
Portland-Vancouver-Hillsboro,OR-WA	7,492	1,163	14,775	4,084	21,605	4,202
Remainder of state	8,314	1,021	14,176	2,686	24,043	4,079

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	8,009	1,524	17,379	3,788	26,051	6,018
Pittsburgh,PA	7,932	1,462	16,114	3,106	21,002	4,683
Remainder of state	8,376	1,678	17,056	4,123	23,661	6,870
RHODE ISLAND:						
Providence-Warwick,RI-MA	8,347	1,699	16,341	4,229	23,412	6,066
SOUTH CAROLINA:						
Columbia,SC	8,227	1,764	16,093	4,568	24,231	8,086
Remainder of state	7,244	1,472	14,067	3,475	21,374	5,872
SOUTH DAKOTA:						
Sioux Falls,SD-MN	8,398	1,675	16,995	4,800	24,906	7,753
Remainder of state	8,392	1,655	16,897	5,582	23,514	6,901
TENNESSEE:						
Memphis,TN-MS-AR	7,198	1,641	13,766	3,774	22,312	6,275
Nashville-Davidson--Murfreeseboro--Franklin,TN	7,753	1,664	15,499	4,525	21,683	7,284
Remainder of state	7,773	1,986	15,243	5,400	24,520	9,376
TEXAS:						
Dallas-Fort Worth-Arlington,TX	8,186	2,025	16,005	4,412	24,735	7,662
Houston-Pasadena-The Woodlands,TX	8,481	1,412	15,363	4,771	24,436	7,096
San Antonio-New Braunfels,TX	8,174	1,794	16,347	5,466	24,324	7,401
Remainder of state	7,983	1,511	15,102	5,148	22,800	7,417
UTAH:						
Ogden,UT	7,163	1,532	14,240	4,451	19,910	6,526
Provo-Orem-Lehi,UT	7,140	1,091	14,239	3,526	21,934	5,356
Salt Lake City-Murray,UT	8,372	2,114 *	14,935	4,207	21,883	8,323
Remainder of state	8,504	1,297	20,372	2,354 *	26,657	4,539
VERMONT:						
Burlington-South Burlington,VT	7,878	2,162	15,929	5,441	23,838	7,729
Remainder of state	8,661	2,129	18,781	5,183	27,224	7,548
VIRGINIA:						
Virginia Beach-Chesapeake-Norfolk,VA-NC	7,893	2,002	13,662	4,765	19,787	7,321
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,218	1,819	14,848	4,023	23,400	8,654
Remainder of state	8,155	1,922	15,920	4,404	26,187	7,331
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	7,973	1,218	16,132	4,351	25,657	8,472
Remainder of state	7,774	1,175	15,021	3,617	22,182	6,427
WEST VIRGINIA:						
Charleston,WV	8,596	1,578	16,739	3,440	23,361	6,618
Remainder of state	8,677	1,770	16,900	3,856	24,907	5,967
WISCONSIN:						
Milwaukee-Waukesha,WI	8,037	1,345	15,796	3,794	24,228	5,537
Remainder of state	7,952	1,715	15,770	3,461	23,512	5,379
WYOMING:						
Cheyenne,WY	9,213	1,183	18,319	4,722	26,525	7,326
Remainder of state	8,764	1,402	16,280	4,286	24,719	6,487

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham,AL	414	214	820	507	1,105	732
Remainder of state	179	120	511	352	723	468
ALASKA:						
Anchorage,AK	462	169	912	475	1,208	871
Remainder of state	353	199	901	391	817	1,209
ARIZONA:						
Phoenix-Mesa-Chandler,AZ	235	286	745	447	717	605
Remainder of state	324	204	957	287	1,339	765
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	638	260	985	287	771	407
Remainder of state	207	151	458	291	1,024	710
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	264	157	493	305	918	741
Riverside-San Bernardino-Ontario,CA	329	318	1,648	501	1,898	1,155
Sacramento-Roseville-Folsom,CA	432	166	1,365	396	2,087	532
San Diego-Chula Vista-Carlsbad,CA	660	179	1,193	545	1,825	1,636
San Francisco-Oakland-Fremont,CA	232	137	1,080	321	1,149	756
San Jose-Sunnyvale-Santa Clara,CA	865	203	1,251	737	1,904	830
Remainder of state	309	148	607	316	1,104	677
COLORADO:						
Denver-Aurora-Centennial,CO	240	160	659	387	1,051	575
Remainder of state	257	137	757	412	894	519
CONNECTICUT:						
Bridgeport-Stamford-Danbury,CT	520	159	1,164	1,495	1,362	2,396
Hartford-West Hartford-East Hartford,CT	305	335	1,142	464	993	881
New Haven,CT	472	476	919	1,074	1,666	2,030
Remainder of state	503	238	957	749	1,632	763
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	229	149	984	483	1,055	1,146
Remainder of state	585	119	1,049	704	2,037	1,368
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	261	110	515	248	579	333
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	485	141	580	704	562	757
Orlando-Kissimmee-Sanford,FL	319	169	1,305	589	1,703	792
Tampa-St. Petersburg-Clearwater,FL	324	221	623	231	1,379	622
Remainder of state	348	119	1,328	432	1,792	1,081
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	513	131	947	311	846	793
Remainder of state	343	501	1,005	512	1,026	893
HAWAII:						
Urban Honolulu,HI	218	126	506	1,025	937	773
Remainder of state	519	352	517	1,024	1,686	1,212
IDAHO:						
Boise City,ID	318	179	764	365	1,230	540
Remainder of state	334	128	1,034	509	1,218	513
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN	162	93	358	244	791	401
Remainder of state	449	233	749	437	1,375	439
INDIANA:						
Indianapolis-Carmel-Greenwood,IN	283	152	791	868	1,275	1,116
Remainder of state	249	98	415	259	729	337
IOWA:						
Des Moines-West Des Moines,IA	435	362	775	525	1,168	1,688
Remainder of state	194	174	537	301	597	381
KANSAS:						
Kansas City,MO-KS	290	207	644	375	833	716
Wichita,KS	416	346	912	411	1,816	649
Remainder of state	279	310	880	598	1,229	848
KENTUCKY:						
Louisville/Jefferson County,KY-IN	338	165	975	409	963	481
Remainder of state	256	81	494	301	669	514

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	416	230	711	697	1,322	1,021
Remainder of state	214	336	1,072	2,020 *	1,412	1,006
MAINE:						
Portland-South Portland,ME	325	127	525	330	655	446
Remainder of state	494	138	1,223	449	1,358	669
MARYLAND:						
Baltimore-Columbia-Towson,MD	250	244	609	625	927	1,205
Washington-Arlington-Alexandria,DC-VA-MD-WV	236	344	570	638	1,298	779
Remainder of state	595	244	1,019	560	924	845
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	608	100	856	291	1,293	533
Remainder of state	216	214	565	593	1,048	1,452
MICHIGAN:						
Detroit-Warren-Dearborn,MI	363	295	436	823	952	962
Remainder of state	289	143	543	339	1,405	756
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	382	175	712	377	1,259	748
Remainder of state	422	161	923	312	1,463	958
MISSISSIPPI:						
Jackson,MS	362	174	937	566	1,106	743
Remainder of state	281	192	557	226	882	561
MISSOURI:						
Kansas City,MO-KS	524	213	968	565	1,930	1,094
St. Louis,MO-IL	379	228	585	407	788	453
Remainder of state	395	269	788	953	989	985
MONTANA:						
Billings,MT	406	178	1,066	385	1,169	449
Remainder of state	327	136	1,190	385	853	549
NEBRASKA:						
Omaha,NE-IA	274	203	730	388	957	625
Remainder of state	359	123	778	544	984	371
NEVADA:						
Las Vegas-Henderson-North Las Vegas,NV	377	197	740	416	1,038	697
Remainder of state	376	200	818	705	1,043	860
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	352	288	894	1,539	715	885
Manchester-Nashua,NH	374	195	1,164	679	1,064	1,018
Remainder of state	430	157	591	432	1,434	866
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ	269	189	765	517	853	749
Remainder of state	1,096	140	482	445	1,752	514
NEW MEXICO:						
Albuquerque,NM	231	295	755	553	1,204	1,017
Remainder of state	223	149	582	608	1,209	1,163
NEW YORK:						
New York-Newark-Jersey City,NY-NJ	459	201	761	315	1,026	698
Remainder of state	230	116	458	426	696	500
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	499	355	2,232	657	1,108	1,047
Remainder of state	245	109	876	453	1,253	746
NORTH DAKOTA:						
Fargo,ND-MN	339	178	841	475	660	737
Remainder of state	271	130	548	316	716	674
OHIO:						
Cincinnati,OH-KY-IN	317	274	830	1,008	1,191	779
Cleveland,OH	262	237	913	277	927	380
Columbus,OH	520	230	2,128	354	1,334	744
Remainder of state	244	118	1,055	293	1,063	609
OKLAHOMA:						
Oklahoma City,OK	255	134	715	396	1,250	553
Tulsa,OK	193	174	715	609	866	662
Remainder of state	319	263	805	919	1,564	1,341
OREGON:						
Portland-Vancouver-Hillsboro,OR-WA	249	119	742	327	1,254	670
Remainder of state	358	122	1,357	447	1,562	677

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	366	138	576	345	699	743
Pittsburgh,PA	359	186	1,101	455	1,088	897
Remainder of state	286	154	667	334	996	653
RHODE ISLAND:						
Providence-Warwick,RI-MA	209	119	463	334	665	403
SOUTH CAROLINA:						
Columbia,SC	344	221	792	626	693	703
Remainder of state	237	140	514	443	1,156	523
SOUTH DAKOTA:						
Sioux Falls,SD-MN	290	191	871	254	853	471
Remainder of state	233	207	867	463	918	523
TENNESSEE:						
Memphis,TN-MS-AR	700	335	1,570	375	2,006	848
Nashville-Davidson--Murfreeseboro--Franklin,TN	309	180	541	500	958	902
Remainder of state	275	210	680	738	1,288	1,845
TEXAS:						
Dallas-Fort Worth-Arlington,TX	350	256	647	372	1,510	1,776
Houston-Pasadena-The Woodlands,TX	644	154	675	756	911	896
San Antonio-New Braunfels,TX	355	249	978	863	1,755	983
Remainder of state	270	152	747	377	1,019	555
UTAH:						
Ogden,UT	407	235	718	523	1,008	677
Provo-Orem-Lehi,UT	298	152	532	353	975	787
Salt Lake City-Murray,UT	503	638 *	709	521	1,586	2,017
Remainder of state	802	233	2,495	848 *	3,864	1,070
VERMONT:						
Burlington-South Burlington,VT	245	222	633	643	914	897
Remainder of state	371	110	1,149	485	1,323	501
VIRGINIA:						
Virginia Beach-Chesapeake-Norfolk,VA-NC	310	209	836	548	1,540	1,160
Washington-Arlington-Alexandria,DC-VA-MD-WV	401	159	927	694	1,324	975
Remainder of state	236	196	783	434	775	820
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	377	123	900	493	1,547	1,742
Remainder of state	300	126	533	309	862	824
WEST VIRGINIA:						
Charleston,WV	696	215	766	450	727	881
Remainder of state	196	222	564	207	977	408
WISCONSIN:						
Milwaukee-Waukesha,WI	233	99	687	395	1,123	450
Remainder of state	197	116	593	404	1,027	444
WYOMING:						
Cheyenne,WY	588	233	1,274	512	1,720	743
Remainder of state	327	131	671	359	1,272	1,063

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2021-2023

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	59.4%	89.1%	83.2%	73.0%	60.7%
Remainder of state	52.3%	87.5%	83.1%	71.2%	59.2%
ALASKA:					
Anchorage,AK	35.9%	76.9%	79.9%	67.1%	53.6%
Remainder of state	32.1%	68.7%	83.5%	71.5%	59.7%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	47.0%	90.0%	81.1%	69.4%	56.3%
Remainder of state	46.2%	79.0%	80.5%	65.0%	52.4%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	53.9%	87.4%	87.9%	73.3%	64.4%
Remainder of state	44.6%	81.2%	83.8%	72.7%	61.0%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	46.9%	86.8%	81.5%	70.5%	57.4%
Riverside-San Bernardino-Ontario,CA	47.8%	85.7%	77.8%	67.1%	52.2%
Sacramento--Roseville--Arden-Arcade,CA	47.6%	87.2%	77.7%	73.1%	56.8%
San Diego-Carlsbad,CA	51.2%	89.2%	84.1%	71.4%	60.0%
San Francisco-Oakland-Hayward,CA	49.1%	90.2%	84.4%	73.5%	62.0%
San Jose-Sunnyvale-Santa Clara,CA	58.6%	94.2%	82.3%	80.4%	66.1%
Remainder of state	47.9%	81.1%	79.0%	67.9%	53.6%
COLORADO:					
Denver-Aurora-Lakewood,CO	52.0%	89.1%	79.4%	68.8%	54.7%
Remainder of state	38.0%	81.5%	80.7%	67.8%	54.7%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	49.8%	81.4%	74.4%	68.0%	50.6%
Hartford-West Hartford-East Hartford,CT	50.3%	86.8%	80.0%	68.0%	54.4%
New Haven-Milford,CT	51.4%	87.4%	78.9%	70.1%	55.3%
Remainder of state	49.8%	80.7%	75.1%	69.0%	51.8%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	52.2%	88.6%	82.4%	68.2%	56.2%
Remainder of state	44.7%	78.1%	73.7%	63.4%	46.7%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	69.7%	93.5%	82.5%	72.3%	59.7%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	37.1%	83.3%	85.0%	68.9%	58.5%
Orlando-Kissimmee-Sanford,FL	37.7%	85.2%	87.2%	70.7%	61.7%
Tampa-St. Petersburg-Clearwater,FL	38.9%	89.3%	85.2%	62.8%	53.6%
Remainder of state	39.4%	80.5%	82.4%	62.7%	51.7%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	42.8%	85.6%	81.5%	70.1%	57.1%
Remainder of state	43.6%	81.1%	77.4%	66.1%	51.2%
HAWAII:					
Urban Honolulu,HI	79.1%	96.7%	80.0%	78.6%	62.9%
Remainder of state	80.9%	94.1%	81.1%	75.9%	61.6%
IDAHO:					
Boise City,ID	47.5%	83.4%	80.2%	73.3%	58.8%
Remainder of state	29.9%	69.4%	76.1%	72.1%	54.9%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	48.4%	87.8%	79.7%	68.2%	54.4%
Remainder of state	53.8%	87.0%	78.2%	70.2%	54.9%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	49.8%	84.6%	78.2%	69.7%	54.6%
Remainder of state	48.2%	85.8%	79.7%	71.1%	56.6%
IOWA:					
Des Moines-West Des Moines,IA	52.7%	89.7%	80.0%	70.4%	56.3%
Remainder of state	52.8%	85.9%	79.4%	69.1%	54.8%
KANSAS:					
Kansas City,MO-KS	57.7%	91.5%	78.0%	72.5%	56.5%
Wichita,KS	49.7%	88.7%	83.3%	68.8%	57.3%

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	49.6%	79.7%	77.6%	72.2%	56.0%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	51.8%	90.8%	84.6%	72.4%	61.3%
Remainder of state	47.9%	83.6%	81.7%	70.5%	57.6%
LOUISIANA:					
New Orleans-Metairie,LA	54.3%	87.5%	76.4%	67.0%	51.2%
Remainder of state	44.4%	78.8%	83.0%	65.6%	54.4%
MAINE:					
Portland-South Portland,ME	50.6%	88.4%	78.3%	70.7%	55.3%
Remainder of state	40.4%	74.0%	79.5%	72.1%	57.3%
MARYLAND:					
Baltimore-Columbia-Towson,MD	56.3%	87.3%	77.5%	66.9%	51.9%
Washington-Arlington-Alexandria,DC-VA-MD-WV	49.9%	87.3%	80.2%	63.5%	50.9%
Remainder of state	54.4%	85.7%	85.0%	66.6%	56.6%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	60.1%	90.6%	79.7%	71.0%	56.6%
Remainder of state	48.3%	81.8%	78.1%	67.7%	52.9%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	51.0%	88.7%	82.1%	71.5%	58.7%
Remainder of state	43.7%	82.6%	79.3%	69.8%	55.4%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	48.0%	86.7%	79.7%	71.9%	57.3%
Remainder of state	47.8%	81.9%	70.7%	66.6%	47.1%
MISSISSIPPI:					
Jackson,MS	58.1%	89.1%	76.6%	69.9%	53.6%
Remainder of state	54.9%	84.9%	83.9%	69.2%	58.0%
MISSOURI:					
Kansas City,MO-KS	50.1%	90.2%	80.5%	72.9%	58.6%
St. Louis,MO-IL	54.7%	89.0%	77.6%	72.4%	56.1%
Remainder of state	47.5%	84.3%	74.5%	70.3%	52.4%
MONTANA:					
Billings,MT	43.0%	78.4%	80.4%	81.5%	65.5%
Remainder of state	35.8%	70.2%	78.4%	75.4%	59.1%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	39.9%	85.8%	79.2%	71.2%	56.4%
Remainder of state	40.7%	77.1%	81.5%	68.7%	56.0%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	48.9%	87.2%	74.1%	70.7%	52.4%
Remainder of state	49.3%	85.1%	84.1%	72.9%	61.3%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	50.0%	85.6%	77.7%	67.4%	52.4%
Manchester-Nashua,NH	48.2%	85.5%	75.9%	69.6%	52.8%
Remainder of state	48.2%	84.4%	77.5%	69.8%	54.1%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	50.0%	84.4%	80.2%	67.0%	53.7%
Remainder of state	54.6%	86.1%	78.3%	66.0%	51.7%
NEW MEXICO:					
Albuquerque,NM	51.6%	84.6%	81.3%	64.3%	52.2%
Remainder of state	44.0%	72.4%	74.8%	62.3%	46.6%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	40.6%	85.7%	75.3%	63.2%	47.6%
Remainder of state	57.5%	88.0%	75.1%	59.7%	44.8%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	51.1%	84.4%	80.1%	73.3%	58.6%
Remainder of state	42.5%	81.5%	80.6%	70.7%	57.0%
NORTH DAKOTA:					
Fargo,ND-MN	56.8%	88.3%	73.9%	72.4%	53.5%
Remainder of state	46.3%	81.9%	78.9%	75.1%	59.3%
OHIO:					
Cincinnati,OH-KY-IN	48.2%	83.6%	78.0%	71.3%	55.7%

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	51.7%	86.7%	76.2%	70.7%	53.9%
Columbus,OH	51.0%	86.3%	69.7%	66.4%	46.3%
Remainder of state	47.9%	84.8%	81.1%	70.6%	57.3%
OKLAHOMA:					
Oklahoma City,OK	54.0%	84.1%	79.1%	69.3%	54.8%
Tulsa,OK	56.1%	91.8%	82.0%	71.1%	58.3%
Remainder of state	49.4%	81.5%	79.1%	72.9%	57.7%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	54.6%	84.6%	83.5%	74.2%	62.0%
Remainder of state	43.4%	82.2%	80.4%	77.9%	62.6%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	53.7%	89.6%	78.3%	69.9%	54.8%
Pittsburgh,PA	54.2%	88.1%	80.1%	70.4%	56.4%
Remainder of state	54.0%	84.9%	79.8%	68.6%	54.8%
RHODE ISLAND:					
Providence-Warwick,RI-MA	49.1%	85.2%	75.6%	66.6%	50.3%
SOUTH CAROLINA:					
Columbia,SC	46.7%	84.2%	80.0%	75.4%	60.3%
Remainder of state	42.7%	81.5%	81.1%	69.9%	56.7%
SOUTH DAKOTA:					
Sioux Falls,SD	49.8%	85.7%	76.8%	68.2%	52.3%
Remainder of state	44.0%	75.6%	77.8%	69.8%	54.3%
TENNESSEE:					
Memphis,TN-MS-AR	52.8%	87.2%	86.3%	71.9%	62.1%
Nashville-Davidson--Murfreesboro--Franklin,TN	47.3%	82.9%	82.1%	68.7%	56.4%
Remainder of state	52.2%	85.5%	78.5%	66.2%	52.0%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	50.3%	87.4%	84.9%	67.0%	56.9%
Houston-The Woodlands-Sugar Land,TX	46.5%	84.6%	76.8%	73.4%	56.3%
San Antonio-New Braunfels,TX	55.1%	88.5%	76.6%	66.5%	50.9%
Remainder of state	42.3%	82.1%	79.6%	69.2%	55.1%
UTAH:					
Ogden-Clearfield,UT	29.3%	72.9%	80.4%	68.3%	54.9%
Provo-Orem,UT	42.6%	84.7%	58.5%	70.5%	41.2%
Salt Lake City,UT	47.4%	87.8%	77.4%	71.3%	55.2%
Remainder of state	31.4%	70.1%	76.3%	73.4%	56.0%
VERMONT:					
Burlington-South Burlington,VT	50.5%	83.1%	77.1%	66.1%	50.9%
Remainder of state	38.5%	74.8%	74.8%	66.1%	49.4%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	52.6%	88.3%	79.0%	61.6%	48.7%
Washington-Arlington-Alexandria,DC-VA-MD-WV	60.2%	89.2%	84.0%	68.5%	57.6%
Remainder of state	53.5%	88.2%	84.4%	69.2%	58.5%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	50.3%	86.5%	82.2%	77.7%	63.9%
Remainder of state	47.1%	80.0%	78.0%	72.6%	56.7%
WEST VIRGINIA:					
Charleston,WV	64.0%	83.9%	73.5%	60.5%	44.5%
Remainder of state	49.7%	83.8%	79.6%	65.3%	52.0%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	58.9%	88.9%	79.8%	69.8%	55.7%
Remainder of state	50.6%	83.8%	75.6%	67.6%	51.1%
WYOMING:					
Cheyenne,WY	39.6%	79.2%	69.5%	66.6%	46.3%
Remainder of state	36.4%	68.4%	80.0%	73.9%	59.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2021-2023

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	4.46%	1.85%	2.55%	2.34%	2.96%
Remainder of state	2.16%	1.25%	1.63%	1.75%	2.27%
ALASKA:					
Anchorage,AK	2.20%	1.80%	1.84%	2.39%	2.38%
Remainder of state	2.30%	2.78%	1.85%	2.69%	2.66%
ARIZONA:					
Phoenix-Mesa-Scottsdale,AZ	2.75%	1.04%	1.91%	2.96%	3.40%
Remainder of state	3.94%	2.69%	2.15%	2.21%	2.32%
ARKANSAS:					
Little Rock-North Little Rock-Conway,AR	4.00%	1.87%	1.98%	2.18%	2.34%
Remainder of state	2.18%	1.31%	1.14%	1.14%	1.37%
CALIFORNIA:					
Los Angeles-Long Beach-Anaheim,CA	2.23%	0.98%	1.53%	1.54%	1.61%
Riverside-San Bernardino-Ontario,CA	4.37%	2.10%	3.63%	1.99%	2.87%
Sacramento--Roseville--Arden-Arcade,CA	5.41%	2.41%	3.58%	3.50%	4.33%
San Diego-Carlsbad,CA	4.47%	1.68%	1.96%	2.07%	2.48%
San Francisco-Oakland-Hayward,CA	3.54%	1.55%	1.76%	2.48%	2.51%
San Jose-Sunnyvale-Santa Clara,CA	5.86%	1.31%	3.75%	1.93%	3.71%
Remainder of state	2.71%	1.61%	1.99%	2.56%	2.38%
COLORADO:					
Denver-Aurora-Lakewood,CO	2.92%	1.12%	2.11%	1.63%	2.07%
Remainder of state	2.91%	1.72%	2.44%	2.12%	2.44%
CONNECTICUT:					
Bridgeport-Stamford-Norwalk,CT	3.71%	2.32%	2.50%	2.55%	2.61%
Hartford-West Hartford-East Hartford,CT	3.53%	1.85%	1.93%	2.16%	2.41%
New Haven-Milford,CT	4.38%	2.05%	3.03%	3.90%	3.95%
Remainder of state	5.35%	3.22%	3.20%	2.17%	3.18%
DELAWARE:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.97%	1.12%	1.33%	1.44%	1.51%
Remainder of state	3.61%	2.76%	3.64%	1.83%	2.96%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.37%	0.68%	1.39%	1.17%	1.49%
FLORIDA:					
Miami-Fort Lauderdale-West Palm Beach,FL	3.04%	1.92%	1.89%	2.64%	3.00%
Orlando-Kissimmee-Sanford,FL	4.26%	2.37%	2.01%	3.71%	3.60%
Tampa-St. Petersburg-Clearwater,FL	4.03%	2.68%	2.08%	4.07%	3.29%
Remainder of state	2.39%	1.75%	1.70%	3.63%	2.78%
GEORGIA:					
Atlanta-Sandy Springs-Roswell,GA	2.47%	1.66%	1.60%	1.63%	1.93%
Remainder of state	2.93%	1.81%	2.18%	1.83%	2.07%
HAWAII:					
Urban Honolulu,HI	2.63%	0.59%	1.38%	1.08%	1.51%
Remainder of state	3.52%	2.00%	1.76%	1.61%	1.92%
IDAHO:					
Boise City,ID	3.43%	1.86%	2.53%	1.81%	2.65%
Remainder of state	2.02%	1.88%	1.68%	1.64%	1.74%
ILLINOIS:					
Chicago-Naperville-Elgin,IL-IN-WI	2.06%	0.89%	1.28%	1.48%	1.55%
Remainder of state	2.94%	1.41%	1.71%	1.83%	2.03%
INDIANA:					
Indianapolis-Carmel-Anderson,IN	3.99%	1.96%	2.07%	2.11%	2.48%
Remainder of state	2.23%	1.04%	1.60%	1.20%	1.53%
IOWA:					
Des Moines-West Des Moines,IA	4.53%	1.57%	2.44%	1.80%	2.36%
Remainder of state	2.31%	0.97%	1.42%	1.06%	1.32%
KANSAS:					
Kansas City,MO-KS	4.05%	1.38%	2.35%	1.62%	2.33%
Wichita,KS	4.81%	1.95%	2.37%	2.95%	3.12%

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	2.86%	1.77%	1.57%	1.66%	1.76%
KENTUCKY:					
Louisville/Jefferson County,KY-IN	4.42%	1.55%	2.18%	1.90%	2.78%
Remainder of state	1.81%	1.18%	1.50%	1.46%	1.79%
LOUISIANA:					
New Orleans-Metairie,LA	4.19%	1.86%	2.81%	2.53%	3.13%
Remainder of state	2.22%	1.82%	1.53%	2.16%	2.10%
MAINE:					
Portland-South Portland,ME	2.99%	1.24%	1.66%	1.45%	1.79%
Remainder of state	2.39%	1.95%	1.79%	1.45%	1.88%
MARYLAND:					
Baltimore-Columbia-Towson,MD	3.23%	1.46%	1.93%	1.62%	2.01%
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.60%	1.68%	2.33%	2.06%	2.31%
Remainder of state	5.99%	3.12%	2.46%	3.40%	3.17%
MASSACHUSETTS:					
Boston-Cambridge-Newton,MA-NH	2.75%	1.00%	1.94%	1.35%	1.75%
Remainder of state	4.19%	2.52%	3.42%	1.83%	2.79%
MICHIGAN:					
Detroit-Warren-Dearborn,MI	3.60%	1.67%	1.60%	2.00%	1.81%
Remainder of state	2.37%	1.42%	1.74%	1.49%	1.88%
MINNESOTA:					
Minneapolis-St. Paul-Bloomington,MN-WI	2.60%	1.41%	1.60%	1.48%	1.95%
Remainder of state	3.25%	1.91%	3.90%	2.42%	3.02%
MISSISSIPPI:					
Jackson,MS	4.90%	1.81%	3.22%	3.16%	3.21%
Remainder of state	2.42%	1.16%	1.21%	1.20%	1.35%
MISSOURI:					
Kansas City,MO-KS	4.78%	2.01%	2.63%	5.11%	4.18%
St. Louis,MO-IL	3.77%	1.41%	2.13%	2.12%	2.38%
Remainder of state	2.90%	1.87%	2.45%	2.18%	2.51%
MONTANA:					
Billings,MT	4.91%	3.06%	2.38%	1.84%	2.88%
Remainder of state	2.44%	1.80%	1.64%	1.34%	1.94%
NEBRASKA:					
Omaha-Council Bluffs,NE-IA	3.10%	1.46%	2.05%	1.77%	2.10%
Remainder of state	2.53%	1.65%	1.42%	1.28%	1.56%
NEVADA:					
Las Vegas-Henderson-Paradise,NV	2.83%	1.36%	1.89%	1.54%	1.85%
Remainder of state	4.17%	1.97%	2.03%	2.13%	2.42%
NEW HAMPSHIRE:					
Boston-Cambridge-Newton,MA-NH	3.88%	2.05%	2.46%	2.09%	2.55%
Manchester-Nashua,NH	3.96%	1.95%	2.66%	1.86%	2.68%
Remainder of state	3.06%	1.90%	1.62%	1.36%	1.70%
NEW JERSEY:					
New York-Newark-Jersey City,NY-NJ-PA	2.67%	1.38%	1.89%	1.61%	2.10%
Remainder of state	4.47%	2.01%	2.47%	2.23%	2.58%
NEW MEXICO:					
Albuquerque,NM	2.90%	1.67%	1.54%	1.49%	1.65%
Remainder of state	2.45%	2.06%	2.01%	2.33%	2.02%
NEW YORK:					
New York-Newark-Jersey City,NY-NJ-PA	1.83%	0.91%	1.47%	1.51%	1.58%
Remainder of state	2.96%	1.15%	1.51%	1.37%	1.43%
NORTH CAROLINA:					
Charlotte-Concord-Gastonia,NC-SC	4.96%	2.32%	2.79%	3.25%	3.31%
Remainder of state	2.22%	1.32%	1.43%	1.49%	1.69%
NORTH DAKOTA:					
Fargo,ND-MN	4.56%	1.67%	2.73%	1.77%	2.54%
Remainder of state	2.20%	1.26%	1.42%	1.20%	1.49%
OHIO:					
Cincinnati,OH-KY-IN	5.15%	2.81%	2.70%	2.21%	3.03%

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	4.51%	2.36%	2.83%	2.45%	3.10%
Columbus,OH	4.65%	2.71%	3.31%	1.93%	2.74%
Remainder of state	2.50%	1.34%	1.49%	1.37%	1.61%
OKLAHOMA:					
Oklahoma City,OK	3.40%	1.78%	2.06%	1.99%	2.42%
Tulsa,OK	4.28%	1.36%	1.84%	1.95%	2.22%
Remainder of state	3.22%	1.99%	2.13%	1.98%	2.49%
OREGON:					
Portland-Vancouver-Hillsboro,OR-WA	2.68%	1.67%	1.26%	1.42%	1.56%
Remainder of state	2.61%	1.78%	1.94%	1.66%	2.35%
PENNSYLVANIA:					
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	3.19%	1.24%	2.07%	2.00%	2.38%
Pittsburgh,PA	3.84%	1.59%	1.97%	2.02%	2.45%
Remainder of state	2.27%	1.33%	1.49%	1.69%	1.69%
RHODE ISLAND:					
Providence-Warwick,RI-MA	1.98%	1.08%	1.35%	1.11%	1.29%
SOUTH CAROLINA:					
Columbia,SC	4.97%	2.69%	3.59%	2.50%	3.54%
Remainder of state	1.78%	1.26%	1.21%	1.37%	1.46%
SOUTH DAKOTA:					
Sioux Falls,SD	3.73%	1.55%	1.75%	1.21%	1.68%
Remainder of state	2.25%	1.50%	1.48%	1.28%	1.46%
TENNESSEE:					
Memphis,TN-MS-AR	5.70%	2.56%	1.95%	3.28%	3.12%
Nashville-Davidson--Murfreesboro--Franklin,TN	3.81%	3.01%	2.68%	2.76%	2.94%
Remainder of state	2.60%	1.27%	1.81%	1.81%	1.89%
TEXAS:					
Dallas-Fort Worth-Arlington,TX	3.00%	1.32%	1.50%	2.46%	2.34%
Houston-The Woodlands-Sugar Land,TX	3.52%	1.68%	2.65%	1.47%	2.41%
San Antonio-New Braunfels,TX	5.98%	1.98%	2.89%	2.51%	3.11%
Remainder of state	2.37%	1.35%	1.59%	1.43%	1.78%
UTAH:					
Ogden-Clearfield,UT	3.54%	4.02%	3.14%	2.47%	3.07%
Provo-Orem,UT	5.43%	2.57%	7.19%	3.41%	5.19%
Salt Lake City,UT	3.23%	1.43%	2.19%	1.74%	2.29%
Remainder of state	3.34%	3.54%	3.24%	2.55%	3.48%
VERMONT:					
Burlington-South Burlington,VT	3.35%	1.75%	1.98%	1.64%	1.87%
Remainder of state	1.94%	1.52%	1.60%	1.37%	1.56%
VIRGINIA:					
Virginia Beach-Norfolk-Newport News,VA-NC	5.35%	2.35%	3.65%	3.26%	3.54%
Washington-Arlington-Alexandria,DC-VA-MD-WV	3.54%	1.31%	1.88%	2.13%	2.38%
Remainder of state	3.58%	1.51%	1.75%	1.53%	2.06%
WASHINGTON:					
Seattle-Tacoma-Bellevue,WA	2.76%	1.60%	1.75%	1.61%	2.04%
Remainder of state	3.13%	2.05%	2.55%	1.96%	2.46%
WEST VIRGINIA:					
Charleston,WV	5.50%	2.94%	3.46%	3.02%	3.82%
Remainder of state	1.95%	1.10%	1.38%	1.67%	1.79%
WISCONSIN:					
Milwaukee-Waukesha-West Allis,WI	4.31%	1.67%	2.29%	1.82%	2.35%
Remainder of state	2.20%	1.06%	1.51%	1.64%	1.67%
WYOMING:					
Cheyenne,WY	5.17%	3.43%	4.87%	2.96%	3.83%
Remainder of state	2.13%	1.58%	1.87%	1.31%	1.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2021-2023

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	7,129	1,873	13,878	4,645	20,298	6,609
Remainder of state	6,942	1,601	13,686	4,212	19,719	6,307
ALASKA:						
Anchorage,AK	8,576	1,520	17,040	4,508	23,719	6,482
Remainder of state	9,210	1,886	18,271	4,075	25,882	5,684
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	7,367	1,478	15,043	4,801	22,030	7,352
Remainder of state	7,365	1,709	14,940	4,384	21,932	7,651
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	6,986	1,732	13,090	4,445	19,859	6,771
Remainder of state	6,803	1,541	13,684	4,313	19,393	5,849
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	7,667	1,576	14,709	4,071	22,366	6,761
Riverside-San Bernardino-Ontario,CA	7,034	1,546	14,333	4,943	21,643	7,587
Sacramento--Roseville--Arden-Arcade,CA	7,918	1,329	16,577	4,048	23,297	6,353
San Diego-Carlsbad,CA	7,638	1,535	13,424	4,053	22,321	8,167
San Francisco-Oakland-Hayward,CA	8,024	1,214	16,654	4,145	22,032	5,815
San Jose-Sunnyvale-Santa Clara,CA	7,923	1,389	16,681	4,319	23,454	6,860
Remainder of state	7,640	1,467	14,302	4,716	22,726	8,080
COLORADO:						
Denver-Aurora-Lakewood,CO	7,494	1,664	15,298	4,318	22,421	6,202
Remainder of state	7,137	1,630	14,446	4,298	20,851	7,130
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	8,560	1,662	16,914	4,652	25,614	6,327
Hartford-West Hartford-East Hartford,CT	7,701	1,798	16,059	3,943	23,549	6,266
New Haven-Milford,CT	8,144	2,027	16,623	4,620	24,800	7,379
Remainder of state	8,771	2,217	16,717	4,011	24,085	6,289
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	8,207	1,917	15,423	4,396	24,149	7,284
Remainder of state	7,134	1,585	14,386	4,595	18,503	6,201
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	8,536	1,521	16,856	4,179	24,705	6,537
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	7,730	1,587	15,067	4,760	21,819	6,188
Orlando-Kissimmee-Sanford,FL	7,363	1,873	13,600	4,422	19,844	7,609
Tampa-St. Petersburg-Clearwater,FL	7,730	1,364	15,361	5,215	22,444	7,500
Remainder of state	7,860	1,544	14,896	4,397	23,115	7,415
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	7,565	1,703	15,459	4,228	23,288	6,605
Remainder of state	7,368	1,807	14,280	4,192	21,753	6,577
HAWAII:						
Urban Honolulu,HI	7,099	973	14,092	3,921	19,933	5,439
Remainder of state	7,318	1,026	13,975	3,934	19,376	4,958
IDAHO:						
Boise City,ID	7,044	1,052	13,766	3,752	21,603	6,589
Remainder of state	7,136	1,420	13,647	4,104	20,200	6,417
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	7,607	1,744	15,246	4,260	22,029	5,905
Remainder of state	7,695	1,678	14,646	4,009	21,487	5,582
INDIANA:						
Indianapolis-Carmel-Anderson,IN	7,718	1,726	15,417	4,574	22,706	7,621
Remainder of state	7,839	1,649	15,425	3,887	21,336	5,280
IOWA:						
Des Moines-West Des Moines,IA	6,959	1,657	14,234	3,741	21,229	5,432
Remainder of state	7,583	1,973	14,704	3,999	21,793	6,408
KANSAS:						
Kansas City,MO-KS	7,595	1,725	14,336	4,538	21,527	7,600
Wichita,KS	6,742	1,713	15,486	3,914	21,021	5,200
Remainder of state	6,899	1,520	12,639	3,790	18,995	4,961
KENTUCKY:						
Louisville/Jefferson County,KY-IN	7,567	1,615	15,228	3,893	22,190	5,935
Remainder of state	7,302	1,557	15,637	4,028	22,145	5,928

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	7,467	1,825	14,868	4,651	22,209	7,217
Remainder of state	7,314	1,678	13,879	5,096	20,231	6,888
MAINE:						
Portland-South Portland,ME	8,031	1,600	15,085	4,128	23,122	6,176
Remainder of state	8,336	1,629	16,009	3,804	23,170	6,815
MARYLAND:						
Baltimore-Columbia-Towson,MD	7,608	1,796	15,925	4,305	23,152	7,256
Washington-Arlington-Alexandria,DC-VA-MD-WV	7,912	1,977	15,076	5,109	22,918	8,126
Remainder of state	7,347	1,528	14,536	4,175	20,353	5,281
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	8,685	1,926	16,586	4,083	23,865	6,387
Remainder of state	8,009	1,897	15,848	3,974	23,629	6,589
MICHIGAN:						
Detroit-Warren-Dearborn,MI	7,607	1,545	15,079	4,063	20,956	5,227
Remainder of state	7,186	1,688	14,724	3,439	20,636	4,848
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	7,490	1,531	15,600	3,902	22,533	5,775
Remainder of state	8,111	1,587	15,571	4,444	22,969	5,829
MISSISSIPPI:						
Jackson,MS	7,168	1,666	14,358	4,438	21,220	6,757
Remainder of state	6,856	1,541	13,625	4,061	20,534	6,356
MISSOURI:						
Kansas City,MO-KS	8,131	1,863	16,006	4,609	24,053	6,736
St. Louis,MO-IL	7,501	1,743	14,635	4,776	21,566	6,819
Remainder of state	7,517	1,585	14,786	4,030	21,214	5,816
MONTANA:						
Billings,MT	7,540	1,247	15,076	3,771	21,059	5,264
Remainder of state	7,650	1,232	15,352	4,043	21,685	5,811
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	7,496	1,879	14,625	4,424	21,262	7,064
Remainder of state	8,118	1,699	16,068	4,542	23,354	6,373
NEVADA:						
Las Vegas-Henderson-Paradise,NV	6,939	1,485	13,451	3,807	20,393	5,979
Remainder of state	7,591	1,553	15,280	4,348	21,754	5,580
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	7,916	1,989	16,056	5,258	23,045	6,448
Manchester-Nashua,NH	8,359	1,780	17,305	4,125	26,097	6,182
Remainder of state	8,223	1,841	16,652	4,254	24,839	6,166
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	8,339	1,864	16,935	4,198	24,705	6,358
Remainder of state	8,580	1,690	16,311	4,016	23,571	5,700
NEW MEXICO:						
Albuquerque,NM	7,547	1,758	14,136	4,370	21,109	6,085
Remainder of state	8,166	1,659	15,845	4,610	23,583	6,541
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	9,344	1,859	17,604	4,052	25,961	6,275
Remainder of state	7,906	1,713	14,859	3,775	21,274	5,878
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	7,659	1,864	18,285	6,005	23,048	8,497
Remainder of state	7,435	1,679	14,085	4,586	21,183	7,058
NORTH DAKOTA:						
Fargo,ND-MN	7,123	1,403	13,431	4,608	20,492	6,801
Remainder of state	8,210	1,352	15,388	3,976	22,319	6,100
OHIO:						
Cincinnati,OH-KY-IN	7,947	1,653	15,860	4,176	23,196	5,293
Cleveland-Elyria,OH	7,922	1,783	15,419	4,001	22,345	6,236
Columbus,OH	7,240	1,563	14,636	4,284	21,592	6,865
Remainder of state	7,555	1,618	14,902	3,801	21,661	5,392
OKLAHOMA:						
Oklahoma City,OK	7,138	1,266	13,679	4,084	19,962	6,077
Tulsa,OK	7,081	1,774	13,977	4,370	20,206	7,379
Remainder of state	6,819	1,403	14,240	4,311	20,443	5,743
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	7,052	1,192	14,629	3,627	21,095	5,694
Remainder of state	7,761	930	14,507	3,251	21,771	4,773
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	7,875	1,592	16,048	4,060	24,207	6,432
Pittsburgh,PA	7,570	1,547	15,917	3,726	20,793	5,574
Remainder of state	7,958	1,772	16,120	4,211	22,568	6,989
RHODE ISLAND:						
Providence-Warwick,RI-MA	8,161	1,862	15,970	4,076	22,749	6,144
SOUTH CAROLINA:						
Columbia,SC	7,643	1,645	14,605	4,028	20,616	6,174
Remainder of state	7,214	1,582	14,255	3,929	20,619	6,033
SOUTH DAKOTA:						
Sioux Falls,SD	7,733	1,570	16,154	4,567	24,239	7,006
Remainder of state	7,813	1,718	16,114	5,182	21,935	6,622
TENNESSEE:						
Memphis,TN-MS-AR	7,475	1,778	14,360	4,588	22,162	6,937
Nashville-Davidson--Murfreesboro--Franklin,TN	7,118	1,648	13,183	4,005	19,454	6,371
Remainder of state	7,105	1,839	14,304	4,682	21,403	7,236
TEXAS:						
Dallas-Fort Worth-Arlington,TX	7,640	1,670	14,819	4,333	22,912	6,648
Houston-The Woodlands-Sugar Land,TX	7,646	1,582	14,584	4,980	22,767	7,326
San Antonio-New Braunfels,TX	7,129	1,776	13,879	4,875	21,716	7,672
Remainder of state	7,440	1,569	14,342	5,040	21,778	7,404
UTAH:						
Ogden-Clearfield,UT	6,672	1,520	13,603	4,309	19,065	6,008
Provo-Orem,UT	6,880	1,762	14,683	4,441	20,024	5,665
Salt Lake City,UT	7,197	1,707	13,970	3,782	20,671	7,172
Remainder of state	7,464	1,378	16,446	3,101	22,727	5,741
VERMONT:						
Burlington-South Burlington,VT	8,076	1,984	15,799	4,461	23,224	6,801
Remainder of state	8,294	1,990	17,105	4,532	24,593	6,659
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	7,560	2,017	13,540	4,408	21,836	7,273
Washington-Arlington-Alexandria,DC-VA-MD-WV	7,923	1,885	15,243	4,587	22,244	8,004
Remainder of state	7,537	1,666	14,048	3,919	21,583	6,804
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	7,460	1,265	15,166	3,934	22,913	6,411
Remainder of state	7,521	1,228	14,736	3,800	21,601	5,923
WEST VIRGINIA:						
Charleston,WV	8,907	2,057	17,004	4,494	25,372	6,298
Remainder of state	8,177	1,713	16,122	3,778	23,778	6,395
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	7,576	1,610	16,149	4,193	23,553	5,853
Remainder of state	7,641	1,727	15,261	3,911	22,119	5,344
WYOMING:						
Cheyenne,WY	8,166	1,528	15,959	4,634	23,913	6,786
Remainder of state	8,180	1,504	15,909	4,061	22,845	5,637

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2021-2023

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA:						
Birmingham-Hoover,AL	221	108	397	363	597	452
Remainder of state	115	63	304	217	317	330
ALASKA:						
Anchorage,AK	255	85	385	221	595	478
Remainder of state	280	261	525	555	759	648
ARIZONA:						
Phoenix-Mesa-Scottsdale,AZ	241	135	364	197	504	363
Remainder of state	220	114	555	326	901	726
ARKANSAS:						
Little Rock-North Little Rock-Conway,AR	268	132	440	288	469	543
Remainder of state	142	75	308	176	510	339
CALIFORNIA:						
Los Angeles-Long Beach-Anaheim,CA	145	79	322	212	456	360
Riverside-San Bernardino-Ontario,CA	239	154	637	582	786	649
Sacramento--Roseville--Arden-Arcade,CA	322	170	997	319	1,213	483
San Diego-Carlsbad,CA	302	112	544	328	903	876
San Francisco-Oakland-Hayward,CA	242	134	552	466	524	597
San Jose-Sunnyvale-Santa Clara,CA	340	150	663	413	820	648
Remainder of state	214	144	443	264	695	682
COLORADO:						
Denver-Aurora-Lakewood,CO	174	90	408	213	680	316
Remainder of state	210	90	466	256	535	524
CONNECTICUT:						
Bridgeport-Stamford-Norwalk,CT	236	114	574	446	730	704
Hartford-West Hartford-East Hartford,CT	175	176	550	313	700	346
New Haven-Milford,CT	278	222	780	399	828	763
Remainder of state	377	191	695	522	977	509
DELAWARE:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	145	103	442	256	578	463
Remainder of state	312	91	499	393	1,009	573
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria,DC-VA-MD-WV	151	65	343	143	456	266
FLORIDA:						
Miami-Fort Lauderdale-West Palm Beach,FL	230	88	447	425	542	607
Orlando-Kissimmee-Sanford,FL	332	214	819	586	1,099	605
Tampa-St. Petersburg-Clearwater,FL	386	161	427	258	817	515
Remainder of state	212	83	573	205	842	477
GEORGIA:						
Atlanta-Sandy Springs-Roswell,GA	207	70	417	162	490	370
Remainder of state	172	162	519	208	555	410
HAWAII:						
Urban Honolulu,HI	116	64	310	345	404	298
Remainder of state	223	149	469	426	651	570
IDAHO:						
Boise City,ID	181	81	392	232	661	868
Remainder of state	193	117	591	261	640	330
ILLINOIS:						
Chicago-Naperville-Elgin,IL-IN-WI	127	57	251	154	458	240
Remainder of state	207	102	421	233	762	275
INDIANA:						
Indianapolis-Carmel-Anderson,IN	183	96	439	397	543	692
Remainder of state	141	62	326	202	520	285
IOWA:						
Des Moines-West Des Moines,IA	194	108	434	200	788	413
Remainder of state	143	97	315	189	405	227
KANSAS:						
Kansas City,MO-KS	171	114	320	262	450	531
Wichita,KS	270	163	691	266	989	365
Remainder of state	170	132	435	228	715	343
KENTUCKY:						
Louisville/Jefferson County,KY-IN	278	92	591	236	658	329
Remainder of state	131	54	408	243	631	391

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
LOUISIANA:						
New Orleans-Metairie,LA	182	130	411	331	639	524
Remainder of state	158	144	518	823	668	394
MAINE:						
Portland-South Portland,ME	179	64	314	183	468	245
Remainder of state	232	82	555	201	729	385
MARYLAND:						
Baltimore-Columbia-Towson,MD	135	128	397	286	547	596
Washington-Arlington-Alexandria,DC-VA-MD-WV	214	165	330	338	564	585
Remainder of state	310	153	957	449	1,308	513
MASSACHUSETTS:						
Boston-Cambridge-Newton,MA-NH	289	76	396	148	528	240
Remainder of state	215	140	534	508	711	625
MICHIGAN:						
Detroit-Warren-Dearborn,MI	243	141	317	420	600	524
Remainder of state	163	65	285	152	605	303
MINNESOTA:						
Minneapolis-St. Paul-Bloomington,MN-WI	149	62	348	157	701	282
Remainder of state	219	87	540	361	892	435
MISSISSIPPI:						
Jackson,MS	251	127	590	327	740	550
Remainder of state	132	80	256	143	410	317
MISSOURI:						
Kansas City,MO-KS	305	200	629	252	931	524
St. Louis,MO-IL	180	109	420	276	491	343
Remainder of state	210	124	457	359	484	421
MONTANA:						
Billings,MT	213	105	534	292	643	597
Remainder of state	174	73	695	222	617	480
NEBRASKA:						
Omaha-Council Bluffs,NE-IA	155	97	334	205	643	350
Remainder of state	172	82	404	293	555	261
NEVADA:						
Las Vegas-Henderson-Paradise,NV	182	87	361	194	508	335
Remainder of state	236	152	629	365	754	591
NEW HAMPSHIRE:						
Boston-Cambridge-Newton,MA-NH	182	136	492	637	813	445
Manchester-Nashua,NH	315	119	755	241	1,099	418
Remainder of state	251	95	497	366	867	384
NEW JERSEY:						
New York-Newark-Jersey City,NY-NJ-PA	180	99	438	283	586	468
Remainder of state	457	94	426	320	743	341
NEW MEXICO:						
Albuquerque,NM	129	112	317	202	622	429
Remainder of state	167	96	469	291	768	551
NEW YORK:						
New York-Newark-Jersey City,NY-NJ-PA	212	101	470	271	563	335
Remainder of state	130	73	248	215	533	338
NORTH CAROLINA:						
Charlotte-Concord-Gastonia,NC-SC	393	173	1,780	569	1,049	583
Remainder of state	141	87	385	262	665	397
NORTH DAKOTA:						
Fargo,ND-MN	172	81	433	250	451	393
Remainder of state	144	73	274	179	327	291
OHIO:						
Cincinnati,OH-KY-IN	207	157	712	551	709	431
Cleveland-Elyria,OH	153	190	429	222	543	294
Columbus,OH	283	146	1,065	366	863	468
Remainder of state	163	62	422	205	519	359
OKLAHOMA:						
Oklahoma City,OK	152	96	408	252	601	426
Tulsa,OK	161	105	326	275	509	396
Remainder of state	184	107	564	372	791	528
OREGON:						

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Portland-Vancouver-Hillsboro,OR-WA	154	63	377	160	614	529
Remainder of state	226	101	597	306	892	404
PENNSYLVANIA:						
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	187	84	469	219	682	477
Pittsburgh,PA	195	102	499	254	611	459
Remainder of state	147	74	377	199	449	396
RHODE ISLAND:						
Providence-Warwick,RI-MA	112	80	246	140	315	245
SOUTH CAROLINA:						
Columbia,SC	259	124	523	337	975	568
Remainder of state	119	78	318	213	456	309
SOUTH DAKOTA:						
Sioux Falls,SD	160	92	466	159	657	249
Remainder of state	136	93	396	235	443	313
TENNESSEE:						
Memphis,TN-MS-AR	350	159	767	432	950	600
Nashville-Davidson--Murfreeseboro--Franklin,TN	192	97	502	307	650	438
Remainder of state	151	98	344	300	590	581
TEXAS:						
Dallas-Fort Worth-Arlington,TX	153	100	367	200	708	626
Houston-The Woodlands-Sugar Land,TX	304	82	385	345	552	478
San Antonio-New Braunfels,TX	254	117	762	510	1,137	706
Remainder of state	170	114	356	205	485	367
UTAH:						
Ogden-Clearfield,UT	293	149	491	455	714	522
Provo-Orem,UT	576	353	1,346	676	1,088	529
Salt Lake City,UT	259	255	382	229	679	855
Remainder of state	357	148	1,952	620	1,798	1,018
VERMONT:						
Burlington-South Burlington,VT	181	114	350	271	570	475
Remainder of state	135	65	374	213	491	251
VIRGINIA:						
Virginia Beach-Norfolk-Newport News,VA-NC	235	141	473	293	793	559
Washington-Arlington-Alexandria,DC-VA-MD-WV	207	104	477	372	658	485
Remainder of state	243	93	422	239	753	453
WASHINGTON:						
Seattle-Tacoma-Bellevue,WA	176	93	400	241	663	690
Remainder of state	178	93	386	269	581	627
WEST VIRGINIA:						
Charleston,WV	474	348	781	597	1,055	762
Remainder of state	147	102	370	163	506	381
WISCONSIN:						
Milwaukee-Waukesha-West Allis,WI	173	81	378	237	598	327
Remainder of state	122	63	266	196	486	224
WYOMING:						
Cheyenne,WY	344	146	885	359	1,185	615
Remainder of state	183	115	420	279	537	376

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2021-2023

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	92.0%	1,665	3,592	48.3%	54.0%	2,613	5,256
Remainder of state	90.9%	1,677	3,413	43.3%	49.0%	2,805	5,379
ALASKA:							
Anchorage,AK	88.1%	1,918	3,429	53.5%	49.8%	2,619	4,818
Remainder of state	95.8%	1,934	3,342	58.6%	53.2%	2,711	4,939
ARIZONA:							
Phoenix-Mesa-Scottsdale,AZ	94.5%	2,027	4,036	62.7%	64.3%	2,702	5,220
Remainder of state	95.1%	2,182	4,490	70.5%	71.3%	2,670	5,438
ARKANSAS:							
Little Rock-North Little Rock-Conway,AR	91.7%	2,009	3,326	60.7%	48.8%	2,710	5,151
Remainder of state	94.8%	1,746	3,248	54.2%	48.0%	2,431	4,764
CALIFORNIA:							
Los Angeles-Long Beach-Anaheim,CA	73.9%	1,599	3,424	42.1%	45.6%	2,352	4,815
Riverside-San Bernardino-Ontario,CA	68.1%	1,630	3,506	37.7%	50.8%	2,320	4,255
Sacramento--Roseville--Arden-Arcade,CA	90.9%	1,698	3,458	55.8%	56.3%	2,333	4,486
San Diego-Carlsbad,CA	61.2%	1,524	3,616	36.3%	44.9%	2,083	4,600
San Francisco-Oakland-Hayward,CA	79.8%	1,536	3,428	38.2%	42.4%	2,590	5,456
San Jose-Sunnyvale-Santa Clara,CA	66.7%	1,534	2,810	37.4%	36.6%	2,262	4,069
Remainder of state	85.0%	1,939	3,869	51.2%	54.8%	2,773	5,460
COLORADO:							
Denver-Aurora-Lakewood,CO	94.3%	2,100	4,071	66.7%	69.6%	2,657	4,989
Remainder of state	94.5%	2,146	4,237	69.0%	68.4%	2,635	5,312
CONNECTICUT:							
Bridgeport-Stamford-Norwalk,CT	91.6%	2,314	4,190	67.1%	58.0%	2,925	5,662
Hartford-West Hartford-East Hartford,CT	86.9%	2,208	3,668	62.2%	50.9%	2,841	5,193
New Haven-Milford,CT	78.5%	2,158	4,008	55.0%	48.5%	2,983	5,331
Remainder of state	92.2%	2,391	5,440	72.4%	61.7%	2,828	7,190
DELAWARE:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	91.1%	2,085	3,508	57.6%	49.2%	2,872	5,507
Remainder of state	94.1%	1,749	3,790	62.7%	57.3%	2,256	5,079
DISTRICT OF COLUMBIA							
Washington-Arlington-Alexandria,DC-VA-MD-WV	78.1%	1,329	2,927	32.6%	40.8%	2,334	4,737
FLORIDA:							
Miami-Fort Lauderdale-West Palm Beach,FL	90.0%	1,809	3,652	51.4%	64.3%	2,566	4,601
Orlando-Kissimmee-Sanford,FL	94.9%	2,189	4,143	72.4%	64.9%	2,637	5,429
Tampa-St. Petersburg-Clearwater,FL	95.2%	1,737	3,272	53.4%	53.3%	2,589	4,679
Remainder of state	90.4%	2,024	3,627	59.6%	60.7%	2,712	4,707
GEORGIA:							
Atlanta-Sandy Springs-Roswell,GA	91.5%	2,278	4,389	68.1%	68.1%	2,793	5,539
Remainder of state	93.4%	2,053	4,153	63.1%	59.7%	2,702	5,563
HAWAII:							
Urban Honolulu,HI	41.1%	1,218	2,969	17.7%	21.0%	2,337	5,205
Remainder of state	46.9%	1,178	2,938	16.0%	19.4%	2,656	5,218
IDAHO:							
Boise City,ID	94.9%	2,083	3,333	66.7%	57.8%	2,629	4,579
Remainder of state	96.3%	1,846	3,408	60.8%	51.6%	2,495	5,018
ILLINOIS:							
Chicago-Naperville-Elgin,IL-IN-WI	89.0%	1,773	3,724	54.0%	55.2%	2,459	5,192
Remainder of state	89.3%	1,888	4,057	54.7%	58.9%	2,651	5,240
INDIANA:							
Indianapolis-Carmel-Anderson,IN	91.9%	2,237	4,261	66.1%	64.0%	2,859	5,411
Remainder of state	95.5%	2,166	4,036	65.3%	61.8%	2,805	5,461
IOWA:							
Des Moines-West Des Moines,IA	91.1%	1,988	3,586	61.2%	54.1%	2,613	4,919
Remainder of state	94.5%	2,340	4,165	72.2%	67.1%	2,812	5,235
KANSAS:							
Kansas City,MO-KS	96.0%	2,030	4,346	68.5%	73.7%	2,524	5,112
Wichita,KS	89.4%	2,235	4,563	68.0%	65.3%	2,729	5,607
Remainder of state	95.2%	1,850	3,073	58.1%	44.3%	2,557	5,145

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	95.7%	2,161	3,895	71.3%	72.7%	2,624	4,755
Remainder of state	94.4%	2,115	3,798	68.0%	63.1%	2,645	4,959
LOUISIANA:							
New Orleans-Metairie,LA	87.1%	1,825	3,565	52.5%	54.5%	2,470	4,977
Remainder of state	89.8%	1,930	3,866	60.0%	67.5%	2,449	4,780
MAINE:							
Portland-South Portland,ME	96.3%	2,342	4,000	73.8%	65.4%	2,842	5,262
Remainder of state	97.1%	2,755	4,418	77.0%	72.6%	3,267	5,467
MARYLAND:							
Baltimore-Columbia-Towson,MD	88.3%	1,754	3,576	55.7%	56.7%	2,395	4,921
Washington-Arlington-Alexandria,DC-VA-MD-WV	88.2%	1,805	3,754	55.0%	60.1%	2,426	4,812
Remainder of state	90.0%	1,521	2,867	45.5%	44.5%	2,415	4,432
MASSACHUSETTS:							
Boston-Cambridge-Newton,MA-NH	84.2%	1,640	3,252	51.2%	46.2%	2,328	4,692
Remainder of state	82.8%	2,106	4,166	63.9%	61.1%	2,529	5,185
MICHIGAN:							
Detroit-Warren-Dearborn,MI	93.2%	1,397	3,276	44.6%	65.2%	2,192	4,178
Remainder of state	91.1%	1,752	3,305	57.2%	52.5%	2,374	4,700
MINNESOTA:							
Minneapolis-St. Paul-Bloomington,MN-WI	94.7%	1,961	3,729	59.0%	58.3%	2,755	5,217
Remainder of state	96.4%	2,463	4,505	75.7%	71.5%	2,915	5,512
MISSISSIPPI:							
Jackson,MS	95.5%	2,100	3,941	67.6%	72.2%	2,629	4,798
Remainder of state	94.9%	1,888	3,586	52.3%	53.5%	2,830	5,274
MISSOURI:							
Kansas City,MO-KS	95.3%	1,944	3,778	60.1%	62.4%	2,611	4,883
St. Louis,MO-IL	92.4%	2,119	3,917	61.8%	59.0%	2,807	5,239
Remainder of state	93.2%	2,132	3,769	64.9%	59.4%	2,752	5,041
MONTANA:							
Billings,MT	96.7%	2,129	3,006	59.9%	43.5%	2,959	4,863
Remainder of state	98.9%	2,437	3,347	68.1%	53.8%	3,183	5,032
NEBRASKA:							
Omaha-Council Bluffs,NE-IA	96.9%	1,989	3,967	69.5%	68.4%	2,491	4,931
Remainder of state	96.2%	2,170	4,223	70.1%	67.7%	2,705	5,280
NEVADA:							
Las Vegas-Henderson-Paradise,NV	86.6%	1,743	3,281	46.1%	43.3%	2,627	5,139
Remainder of state	85.6%	1,828	4,211	50.7%	59.3%	2,561	5,713
NEW HAMPSHIRE:							
Boston-Cambridge-Newton,MA-NH	88.2%	2,280	4,543	63.7%	56.0%	2,889	6,120
Manchester-Nashua,NH	95.9%	2,581	4,497	80.7%	72.9%	2,938	5,574
Remainder of state	94.5%	2,587	4,430	79.1%	65.6%	2,953	5,540
NEW JERSEY:							
New York-Newark-Jersey City,NY-NJ-PA	87.5%	1,738	3,537	53.8%	53.9%	2,395	4,891
Remainder of state	87.7%	1,747	3,421	57.7%	53.6%	2,272	4,742
NEW MEXICO:							
Albuquerque,NM	92.0%	1,837	3,277	60.6%	55.3%	2,414	4,507
Remainder of state	91.6%	2,006	4,165	57.3%	59.9%	2,805	5,745
NEW YORK:							
New York-Newark-Jersey City,NY-NJ-PA	77.2%	1,662	3,372	46.0%	48.9%	2,313	4,521
Remainder of state	81.1%	1,949	3,990	58.1%	60.0%	2,460	4,882
NORTH CAROLINA:							
Charlotte-Concord-Gastonia,NC-SC	95.2%	2,187	4,577	63.4%	74.2%	2,844	5,272
Remainder of state	92.5%	2,273	3,968	66.6%	61.7%	2,871	5,003
NORTH DAKOTA:							
Fargo,ND-MN	95.5%	2,068	3,840	69.7%	61.0%	2,605	5,243
Remainder of state	96.9%	2,051	3,519	67.1%	56.1%	2,662	5,061
OHIO:							
Cincinnati,OH-KY-IN	94.6%	2,321	4,207	75.7%	61.9%	2,704	5,454
Cleveland-Elyria,OH	88.0%	1,896	3,839	53.0%	50.1%	2,751	5,515
Columbus,OH	95.2%	2,410	4,441	70.7%	67.5%	3,002	5,458
Remainder of state	94.3%	2,064	4,009	63.8%	62.8%	2,699	5,308

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	94.0%	2,308	5,329	62.1%	71.5%	3,056	6,546
Tulsa,OK	93.6%	1,998	4,225	61.1%	66.5%	2,614	5,289
Remainder of state	95.5%	1,838	3,670	51.1%	55.0%	2,715	5,194
OREGON:							
Portland-Vancouver-Hillsboro,OR-WA	95.4%	1,964	3,892	60.4%	60.5%	2,737	5,416
Remainder of state	93.8%	2,149	3,232	61.8%	51.1%	2,921	5,093
PENNSYLVANIA:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	81.1%	1,787	3,033	43.0%	38.4%	2,724	5,070
Pittsburgh,PA	96.1%	1,704	2,856	58.2%	48.4%	2,319	4,350
Remainder of state	92.9%	1,740	3,294	53.4%	50.8%	2,500	4,843
RHODE ISLAND:							
Providence-Warwick,RI-MA	92.1%	1,902	3,722	55.8%	54.1%	2,651	5,447
SOUTH CAROLINA:							
Columbia,SC	91.9%	2,198	3,631	57.9%	51.1%	2,999	5,247
Remainder of state	94.7%	2,192	4,334	69.8%	66.3%	2,690	5,583
SOUTH DAKOTA:							
Sioux Falls,SD	95.5%	2,650	4,829	83.0%	79.0%	2,913	5,411
Remainder of state	96.2%	2,426	4,328	76.3%	63.5%	2,862	5,697
TENNESSEE:							
Memphis,TN-MS-AR	86.2%	1,995	3,817	54.0%	45.4%	2,771	5,550
Nashville-Davidson--Murfreesboro--Franklin,TN	92.3%	2,274	4,198	70.0%	62.7%	2,785	5,232
Remainder of state	93.6%	2,417	4,226	73.0%	70.3%	2,895	5,131
TEXAS:							
Dallas-Fort Worth-Arlington,TX	95.0%	2,195	4,332	66.5%	72.5%	2,767	5,245
Houston-The Woodlands-Sugar Land,TX	91.3%	2,052	3,805	59.3%	58.2%	2,722	5,194
San Antonio-New Braunfels,TX	87.9%	2,629	5,148	67.8%	62.6%	3,180	6,582
Remainder of state	93.9%	2,220	3,874	64.3%	59.1%	2,945	5,347
UTAH:							
Ogden-Clearfield,UT	96.0%	2,054	4,073	75.0%	70.8%	2,465	5,047
Provo-Orem,UT	91.6%	2,315	4,450	75.3%	70.3%	2,619	5,212
Salt Lake City,UT	95.9%	2,015	3,872	67.6%	62.6%	2,562	5,164
Remainder of state	95.4%	1,901	3,642	67.3%	70.8%	2,369	4,324
VERMONT:							
Burlington-South Burlington,VT	92.3%	2,366	4,195	69.3%	64.0%	2,937	5,424
Remainder of state	95.4%	2,222	4,111	67.9%	70.8%	2,811	5,026
VIRGINIA:							
Virginia Beach-Norfolk-Newport News,VA-NC	90.9%	2,321	4,198	65.8%	54.6%	2,914	5,901
Washington-Arlington-Alexandria,DC-VA-MD-WV	92.5%	1,667	3,495	50.9%	56.7%	2,462	4,857
Remainder of state	93.9%	2,051	3,667	58.7%	61.8%	2,801	4,836
WASHINGTON:							
Seattle-Tacoma-Bellevue,WA	93.3%	1,905	3,704	61.2%	61.9%	2,553	4,881
Remainder of state	96.3%	1,987	3,452	62.7%	57.3%	2,651	4,888
WEST VIRGINIA:							
Charleston,WV	94.6%	2,160	4,966	56.6%	71.9%	3,070	6,107
Remainder of state	95.0%	1,966	3,938	58.0%	60.6%	2,770	5,433
WISCONSIN:							
Milwaukee-Waukesha-West Allis,WI	95.6%	2,292	4,277	71.8%	66.3%	2,812	5,526
Remainder of state	90.8%	2,139	4,076	62.9%	59.8%	2,724	5,250
WYOMING:							
Cheyenne,WY	93.4%	1,757	3,096	51.6%	45.0%	2,528	4,409
Remainder of state	98.1%	1,998	3,613	66.0%	58.5%	2,593	4,991

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2021-2023

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	3.52%	114	387	4.32%	7.99%	127	292
Remainder of state	2.48%	79	227	2.65%	7.26%	106	414
ALASKA:							
Anchorage,AK	3.50%	91	192	3.55%	5.13%	103	176
Remainder of state	1.15%	149	206	3.94%	4.90%	190	244
ARIZONA:							
Phoenix-Mesa-Scottsdale,AZ	1.82%	158	201	3.17%	4.43%	151	208
Remainder of state	1.44%	117	418	4.06%	4.89%	114	436
ARKANSAS:							
Little Rock-North Little Rock-Conway,AR	2.15%	113	356	4.63%	7.30%	103	336
Remainder of state	1.51%	64	171	3.18%	4.02%	76	171
CALIFORNIA:							
Los Angeles-Long Beach-Anaheim,CA	2.28%	74	230	2.35%	4.12%	60	212
Riverside-San Bernardino-Ontario,CA	5.13%	131	225	4.56%	6.33%	140	218
Sacramento--Roseville--Arden-Arcade,CA	2.31%	167	260	6.32%	7.39%	204	261
San Diego-Carlsbad,CA	5.50%	88	230	4.18%	5.75%	93	252
San Francisco-Oakland-Hayward,CA	3.22%	176	306	5.13%	4.31%	132	374
San Jose-Sunnyvale-Santa Clara,CA	5.97%	110	225	5.00%	5.54%	145	281
Remainder of state	1.88%	156	327	2.95%	4.13%	224	393
COLORADO:							
Denver-Aurora-Lakewood,CO	1.25%	82	160	2.76%	2.93%	82	178
Remainder of state	1.47%	109	230	4.26%	4.41%	114	178
CONNECTICUT:							
Bridgeport-Stamford-Norwalk,CT	3.36%	139	332	4.32%	6.30%	136	316
Hartford-West Hartford-East Hartford,CT	4.77%	116	213	5.26%	4.86%	116	205
New Haven-Milford,CT	5.02%	211	386	5.22%	6.49%	160	307
Remainder of state	2.59%	181	878	5.97%	8.61%	204	873
DELAWARE:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	1.61%	108	222	2.61%	3.60%	133	200
Remainder of state	1.53%	129	292	4.96%	6.02%	95	341
DISTRICT OF COLUMBIA							
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.87%	50	162	1.95%	2.88%	65	183
FLORIDA:							
Miami-Fort Lauderdale-West Palm Beach,FL	2.35%	100	207	5.12%	6.52%	84	327
Orlando-Kissimmee-Sanford,FL	1.75%	186	691	4.33%	7.31%	219	858
Tampa-St. Petersburg-Clearwater,FL	1.80%	277	249	10.8%	4.72%	122	309
Remainder of state	2.45%	94	168	3.91%	4.17%	91	164
GEORGIA:							
Atlanta-Sandy Springs-Roswell,GA	1.46%	80	262	3.21%	3.65%	76	279
Remainder of state	1.44%	120	286	3.95%	4.48%	130	327
HAWAII:							
Urban Honolulu,HI	2.35%	87	266	1.71%	2.69%	98	280
Remainder of state	3.70%	175	316	2.67%	3.42%	248	359
IDAHO:							
Boise City,ID	1.88%	89	175	3.10%	5.67%	103	251
Remainder of state	0.68%	76	182	3.41%	3.64%	82	220
ILLINOIS:							
Chicago-Naperville-Elgin,IL-IN-WI	1.16%	54	173	2.25%	2.76%	56	189
Remainder of state	2.27%	76	232	3.21%	4.13%	73	278
INDIANA:							
Indianapolis-Carmel-Anderson,IN	2.55%	142	244	3.92%	5.66%	129	247
Remainder of state	1.07%	74	188	2.69%	3.45%	72	225
IOWA:							
Des Moines-West Des Moines,IA	2.56%	97	249	4.00%	5.62%	90	230
Remainder of state	1.11%	62	129	2.38%	3.15%	62	142
KANSAS:							
Kansas City,MO-KS	1.46%	100	193	3.93%	3.31%	90	206
Wichita,KS	2.88%	114	273	3.56%	4.36%	107	291
Remainder of state	0.98%	92	224	3.05%	4.18%	118	260

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	1.41%	143	347	3.00%	4.27%	141	335
Remainder of state	1.06%	78	183	2.70%	4.73%	103	279
LOUISIANA:							
New Orleans-Metairie,LA	4.04%	88	244	4.29%	4.80%	80	236
Remainder of state	3.96%	63	159	4.65%	3.71%	82	158
MAINE:							
Portland-South Portland,ME	1.02%	85	192	2.39%	3.06%	81	196
Remainder of state	0.76%	99	209	2.29%	3.07%	97	232
MARYLAND:							
Baltimore-Columbia-Towson,MD	2.16%	89	211	3.27%	3.77%	99	170
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.14%	94	226	4.14%	5.15%	85	261
Remainder of state	5.22%	207	378	7.57%	8.09%	184	300
MASSACHUSETTS:							
Boston-Cambridge-Newton,MA-NH	2.38%	95	170	3.79%	3.29%	86	178
Remainder of state	4.95%	121	280	4.90%	5.61%	115	251
MICHIGAN:							
Detroit-Warren-Dearborn,MI	1.64%	117	161	5.40%	3.63%	67	209
Remainder of state	2.03%	64	166	3.23%	3.73%	71	200
MINNESOTA:							
Minneapolis-St. Paul-Bloomington,MN-WI	0.95%	104	238	3.87%	4.71%	66	144
Remainder of state	1.12%	83	238	2.97%	5.30%	79	203
MISSISSIPPI:							
Jackson,MS	1.50%	112	255	4.32%	5.50%	130	275
Remainder of state	1.33%	77	161	2.73%	3.64%	87	203
MISSOURI:							
Kansas City,MO-KS	1.79%	149	250	6.57%	5.79%	119	240
St. Louis,MO-IL	1.76%	110	256	3.78%	4.40%	98	262
Remainder of state	1.59%	96	198	3.24%	4.24%	113	197
MONTANA:							
Billings,MT	1.87%	173	239	5.15%	5.76%	181	308
Remainder of state	0.40%	116	253	3.55%	4.96%	110	240
NEBRASKA:							
Omaha-Council Bluffs,NE-IA	0.97%	84	152	3.95%	3.82%	100	143
Remainder of state	1.47%	78	195	3.09%	4.19%	79	182
NEVADA:							
Las Vegas-Henderson-Paradise,NV	2.00%	76	196	3.06%	3.60%	89	212
Remainder of state	4.08%	110	433	4.92%	6.99%	102	331
NEW HAMPSHIRE:							
Boston-Cambridge-Newton,MA-NH	3.75%	153	335	4.44%	6.03%	202	373
Manchester-Nashua,NH	1.64%	123	337	2.89%	5.15%	132	322
Remainder of state	1.53%	115	281	2.45%	5.52%	118	304
NEW JERSEY:							
New York-Newark-Jersey City,NY-NJ-PA	1.88%	74	219	3.14%	3.98%	68	235
Remainder of state	2.85%	97	264	4.43%	6.08%	79	190
NEW MEXICO:							
Albuquerque,NM	1.34%	69	157	2.61%	3.98%	91	148
Remainder of state	1.61%	109	294	3.52%	4.49%	112	218
NEW YORK:							
New York-Newark-Jersey City,NY-NJ-PA	2.16%	75	121	2.71%	2.63%	57	121
Remainder of state	2.19%	70	174	2.75%	3.19%	74	199
NORTH CAROLINA:							
Charlotte-Concord-Gastonia,NC-SC	1.47%	178	239	7.10%	4.40%	146	266
Remainder of state	2.12%	99	157	2.81%	3.80%	101	149
NORTH DAKOTA:							
Fargo,ND-MN	1.92%	87	188	3.05%	3.68%	83	170
Remainder of state	0.77%	71	134	2.49%	3.32%	64	119
OHIO:							
Cincinnati,OH-KY-IN	2.06%	110	291	3.40%	5.47%	109	241
Cleveland-Elyria,OH	4.07%	181	321	3.96%	5.10%	184	412
Columbus,OH	1.56%	147	256	3.48%	5.16%	158	281
Remainder of state	1.30%	73	167	2.81%	3.53%	73	173

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	1.58%	139	543	3.72%	4.29%	148	567
Tulsa,OK	1.82%	102	258	3.66%	4.33%	117	327
Remainder of state	1.23%	105	250	4.09%	5.71%	153	336
OREGON:							
Portland-Vancouver-Hillsboro,OR-WA	1.01%	80	287	2.78%	4.84%	84	217
Remainder of state	1.87%	262	322	5.76%	6.25%	246	235
PENNSYLVANIA:							
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.58%	111	264	3.62%	4.48%	97	201
Pittsburgh,PA	1.20%	92	185	4.51%	5.84%	76	189
Remainder of state	1.58%	71	154	2.84%	3.33%	74	176
RHODE ISLAND:							
Providence-Warwick,RI-MA	1.01%	62	166	2.08%	2.84%	58	172
SOUTH CAROLINA:							
Columbia,SC	3.58%	185	315	5.11%	8.86%	191	275
Remainder of state	1.22%	75	206	2.66%	3.26%	84	235
SOUTH DAKOTA:							
Sioux Falls,SD	1.16%	89	140	2.30%	3.13%	86	149
Remainder of state	0.84%	72	179	2.22%	2.94%	69	195
TENNESSEE:							
Memphis,TN-MS-AR	6.48%	190	449	6.39%	7.72%	269	611
Nashville-Davidson--Murfreesboro--Franklin,TN	3.01%	160	227	3.75%	5.57%	172	195
Remainder of state	1.32%	94	177	2.42%	3.01%	94	190
TEXAS:							
Dallas-Fort Worth-Arlington,TX	0.91%	90	195	3.44%	4.17%	94	229
Houston-The Woodlands-Sugar Land,TX	2.30%	100	250	3.50%	4.57%	120	308
San Antonio-New Braunfels,TX	4.61%	204	438	5.07%	7.19%	231	376
Remainder of state	1.32%	101	175	3.00%	3.46%	97	182
UTAH:							
Ogden-Clearfield,UT	1.60%	151	325	5.97%	5.86%	116	308
Provo-Orem,UT	2.59%	198	307	4.61%	5.84%	223	309
Salt Lake City,UT	1.11%	101	230	3.66%	3.90%	79	185
Remainder of state	2.18%	128	239	5.70%	6.28%	134	264
VERMONT:							
Burlington-South Burlington,VT	1.51%	173	220	2.96%	3.47%	187	221
Remainder of state	1.15%	77	160	2.32%	3.09%	82	187
VIRGINIA:							
Virginia Beach-Norfolk-Newport News,VA-NC	2.75%	180	388	5.97%	7.41%	207	295
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.84%	79	183	3.82%	4.61%	101	224
Remainder of state	1.55%	106	197	3.78%	3.60%	102	226
WASHINGTON:							
Seattle-Tacoma-Bellevue,WA	2.04%	101	204	3.15%	4.04%	111	205
Remainder of state	0.90%	95	232	3.45%	5.14%	99	284
WEST VIRGINIA:							
Charleston,WV	2.00%	173	553	5.81%	7.14%	140	641
Remainder of state	0.80%	95	175	2.41%	3.03%	108	206
WISCONSIN:							
Milwaukee-Waukesha-West Allis,WI	1.50%	115	230	4.05%	4.60%	105	278
Remainder of state	2.01%	76	159	3.10%	3.76%	66	165
WYOMING:							
Cheyenne,WY	2.93%	161	198	6.91%	7.16%	257	237
Remainder of state	0.51%	77	173	3.15%	3.94%	74	188

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2021-2023

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	54.1%	53.6%	16.8%	29.6%
Remainder of state	51.8%	54.4%	15.9%	29.7%
ALASKA:				
Anchorage,AK	41.2%	53.9%	20.0%	26.1%
Remainder of state	41.0%	52.7%	17.4%	29.9%
ARIZONA:				
Phoenix-Mesa-Scottsdale,AZ	50.7%	60.1%	18.1%	21.9%
Remainder of state	41.4%	58.8%	18.0%	23.2%
ARKANSAS:				
Little Rock-North Little Rock-Conway,AR	56.3%	56.0%	16.8%	27.2%
Remainder of state	49.5%	57.6%	18.0%	24.3%
CALIFORNIA:				
Los Angeles-Long Beach-Anaheim,CA	49.8%	57.3%	18.4%	24.4%
Riverside-San Bernardino-Ontario,CA	44.8%	60.3%	18.4%	21.3%
Sacramento--Roseville--Arden-Arcade,CA	49.6%	60.8%	18.8%	20.4%
San Diego-Carlsbad,CA	53.5%	58.0%	16.7%	25.3%
San Francisco-Oakland-Hayward,CA	55.9%	57.4%	16.9%	25.7%
San Jose-Sunnyvale-Santa Clara,CA	62.3%	55.4%	17.9%	26.6%
Remainder of state	43.5%	62.0%	17.0%	21.0%
COLORADO:				
Denver-Aurora-Lakewood,CO	48.7%	60.7%	16.9%	22.4%
Remainder of state	44.6%	59.4%	17.6%	23.0%
CONNECTICUT:				
Bridgeport-Stamford-Norwalk,CT	41.2%	50.8%	19.3%	29.9%
Hartford-West Hartford-East Hartford,CT	47.3%	54.9%	18.4%	26.7%
New Haven-Milford,CT	48.4%	58.2%	18.3%	23.4%
Remainder of state	41.8%	56.1%	18.8%	25.2%
DELAWARE:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	49.8%	58.3%	19.0%	22.8%
Remainder of state	36.5%	64.5%	13.2%	22.3%
DISTRICT OF COLUMBIA				
Washington-Arlington-Alexandria,DC-VA-MD-WV	55.8%	57.9%	16.8%	25.3%
FLORIDA:				
Miami-Fort Lauderdale-West Palm Beach,FL	48.8%	56.5%	18.5%	25.0%
Orlando-Kissimmee-Sanford,FL	52.5%	57.8%	19.2%	23.0%
Tampa-St. Petersburg-Clearwater,FL	47.8%	64.0%	18.4%	17.6%
Remainder of state	41.6%	60.8%	17.3%	21.9%
GEORGIA:				
Atlanta-Sandy Springs-Roswell,GA	48.9%	58.5%	17.1%	24.4%
Remainder of state	41.5%	60.4%	17.6%	22.0%
HAWAII:				
Urban Honolulu,HI	60.8%	63.0%	16.5%	20.5%
Remainder of state	58.0%	64.8%	14.1%	21.0%
IDAHO:				
Boise City,ID	49.1%	54.7%	18.2%	27.1%
Remainder of state	38.1%	58.9%	16.5%	24.6%
ILLINOIS:				
Chicago-Naperville-Elgin,IL-IN-WI	47.8%	54.5%	19.2%	26.3%
Remainder of state	47.8%	54.9%	18.6%	26.4%
INDIANA:				
Indianapolis-Carmel-Anderson,IN	46.1%	56.2%	19.8%	24.0%
Remainder of state	48.6%	56.4%	18.3%	25.2%
IOWA:				
Des Moines-West Des Moines,IA	50.5%	51.5%	18.6%	29.9%
Remainder of state	47.1%	57.1%	16.2%	26.7%
KANSAS:				
Kansas City,MO-KS	51.8%	59.3%	18.0%	22.7%
Wichita,KS	50.8%	54.4%	19.7%	25.9%
Remainder of state	44.7%	56.8%	18.7%	24.5%
KENTUCKY:				
Louisville/Jefferson County,KY-IN	55.6%	53.5%	19.2%	27.3%
Remainder of state	48.2%	54.1%	17.9%	27.9%

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	44.9%	57.0%	21.4%	21.6%
Remainder of state	42.9%	57.1%	18.2%	24.6%
MAINE:				
Portland-South Portland,ME	48.9%	56.2%	17.2%	26.6%
Remainder of state	42.5%	59.8%	18.3%	21.9%
MARYLAND:				
Baltimore-Columbia-Towson,MD	45.3%	55.4%	18.7%	25.9%
Washington-Arlington-Alexandria,DC-VA-MD-WV	44.4%	59.3%	17.1%	23.5%
Remainder of state	48.5%	57.7%	16.7%	25.7%
MASSACHUSETTS:				
Boston-Cambridge-Newton,MA-NH	51.3%	52.3%	18.7%	28.9%
Remainder of state	43.3%	52.5%	18.0%	29.5%
MICHIGAN:				
Detroit-Warren-Dearborn,MI	52.1%	51.9%	20.5%	27.6%
Remainder of state	45.7%	50.3%	19.2%	30.5%
MINNESOTA:				
Minneapolis-St. Paul-Bloomington,MN-WI	49.7%	54.5%	17.3%	28.2%
Remainder of state	38.6%	56.4%	16.3%	27.3%
MISSISSIPPI:				
Jackson,MS	47.8%	61.5%	16.8%	21.7%
Remainder of state	49.2%	58.7%	18.9%	22.5%
MISSOURI:				
Kansas City,MO-KS	52.9%	55.2%	17.7%	27.1%
St. Louis,MO-IL	49.9%	57.4%	18.4%	24.2%
Remainder of state	44.1%	57.3%	20.0%	22.7%
MONTANA:				
Billings,MT	51.3%	56.0%	15.6%	28.4%
Remainder of state	41.5%	56.4%	18.0%	25.6%
NEBRASKA:				
Omaha-Council Bluffs,NE-IA	48.4%	58.3%	17.9%	23.9%
Remainder of state	43.2%	55.0%	17.6%	27.4%
NEVADA:				
Las Vegas-Henderson-Paradise,NV	45.7%	60.2%	18.6%	21.2%
Remainder of state	52.2%	54.5%	17.8%	27.7%
NEW HAMPSHIRE:				
Boston-Cambridge-Newton,MA-NH	44.8%	55.7%	20.0%	24.3%
Manchester-Nashua,NH	45.2%	58.2%	19.6%	22.2%
Remainder of state	45.6%	54.9%	20.7%	24.4%
NEW JERSEY:				
New York-Newark-Jersey City,NY-NJ-PA	45.4%	53.5%	18.7%	27.8%
Remainder of state	44.5%	56.6%	19.9%	23.5%
NEW MEXICO:				
Albuquerque,NM	44.2%	59.7%	18.5%	21.8%
Remainder of state	33.8%	59.3%	17.4%	23.3%
NEW YORK:				
New York-Newark-Jersey City,NY-NJ-PA	40.8%	55.8%	17.3%	26.8%
Remainder of state	39.4%	56.4%	18.1%	25.5%
NORTH CAROLINA:				
Charlotte-Concord-Gastonia,NC-SC	49.5%	58.2%	23.9%	17.9%
Remainder of state	46.4%	60.6%	18.4%	21.0%
NORTH DAKOTA:				
Fargo,ND-MN	47.3%	60.9%	14.4%	24.8%
Remainder of state	48.5%	55.1%	16.6%	28.3%
OHIO:				
Cincinnati,OH-KY-IN	46.5%	53.4%	19.0%	27.7%
Cleveland-Elyria,OH	46.8%	56.9%	19.4%	23.8%
Columbus,OH	39.9%	58.7%	19.5%	21.8%
Remainder of state	48.6%	54.2%	19.1%	26.7%
OKLAHOMA:				
Oklahoma City,OK	46.1%	59.2%	17.4%	23.4%
Tulsa,OK	53.5%	56.3%	18.8%	24.9%
Remainder of state	47.1%	59.3%	16.0%	24.6%

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	52.4%	58.1%	17.4%	24.5%
Remainder of state	51.5%	63.0%	17.7%	19.3%
PENNSYLVANIA:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	49.1%	56.3%	18.0%	25.6%
Pittsburgh,PA	49.7%	53.7%	21.3%	25.0%
Remainder of state	46.5%	59.1%	18.4%	22.5%
RHODE ISLAND:				
Providence-Warwick,RI-MA	42.9%	57.2%	15.3%	27.4%
SOUTH CAROLINA:				
Columbia,SC	50.8%	54.0%	20.2%	25.8%
Remainder of state	46.2%	59.6%	19.1%	21.4%
SOUTH DAKOTA:				
Sioux Falls,SD	44.9%	52.6%	15.7%	31.7%
Remainder of state	41.0%	58.1%	15.5%	26.4%
TENNESSEE:				
Memphis,TN-MS-AR	54.2%	57.9%	19.4%	22.7%
Nashville-Davidson--Murfreeseboro--Franklin,TN	46.7%	58.3%	19.5%	22.2%
Remainder of state	44.4%	55.6%	20.5%	23.9%
TEXAS:				
Dallas-Fort Worth-Arlington,TX	49.7%	55.9%	18.5%	25.7%
Houston-The Woodlands-Sugar Land,TX	47.7%	56.5%	18.7%	24.8%
San Antonio-New Braunfels,TX	45.1%	59.9%	21.1%	19.0%
Remainder of state	45.2%	60.6%	16.8%	22.6%
UTAH:				
Ogden-Clearfield,UT	40.0%	50.0%	19.8%	30.2%
Provo-Orem,UT	34.9%	44.7%	19.2%	36.1%
Salt Lake City,UT	48.5%	52.1%	17.2%	30.7%
Remainder of state	39.2%	46.0%	19.3%	34.7%
VERMONT:				
Burlington-South Burlington,VT	42.3%	58.5%	18.5%	23.0%
Remainder of state	37.0%	56.7%	22.5%	20.8%
VIRGINIA:				
Virginia Beach-Norfolk-Newport News,VA-NC	43.0%	61.4%	19.9%	18.7%
Washington-Arlington-Alexandria,DC-VA-MD-WV	51.3%	57.9%	18.6%	23.6%
Remainder of state	51.6%	56.6%	17.5%	25.9%
WASHINGTON:				
Seattle-Tacoma-Bellevue,WA	55.2%	61.7%	17.2%	21.2%
Remainder of state	45.3%	61.4%	14.7%	23.9%
WEST VIRGINIA:				
Charleston,WV	37.3%	61.9%	17.1%	21.0%
Remainder of state	43.6%	57.1%	18.6%	24.2%
WISCONSIN:				
Milwaukee-Waukesha-West Allis,WI	49.5%	53.8%	19.2%	27.0%
Remainder of state	42.8%	52.8%	17.9%	29.3%
WYOMING:				
Cheyenne,WY	36.7%	59.9%	17.0%	23.0%
Remainder of state	40.4%	54.5%	17.0%	28.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2021-2023

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	2.97%	2.24%	1.20%	2.04%
Remainder of state	2.44%	1.09%	0.88%	1.35%
ALASKA:				
Anchorage,AK	2.17%	1.56%	1.22%	1.37%
Remainder of state	2.69%	1.84%	1.36%	1.99%
ARIZONA:				
Phoenix-Mesa-Scottsdale,AZ	3.41%	1.54%	0.68%	1.37%
Remainder of state	2.41%	2.02%	1.05%	1.49%
ARKANSAS:				
Little Rock-North Little Rock-Conway,AR	2.41%	2.27%	1.19%	2.35%
Remainder of state	1.40%	1.15%	0.87%	1.08%
CALIFORNIA:				
Los Angeles-Long Beach-Anaheim,CA	1.51%	1.43%	0.64%	1.18%
Riverside-San Bernardino-Ontario,CA	2.67%	2.39%	1.48%	1.88%
Sacramento--Roseville--Arden-Arcade,CA	4.39%	2.71%	1.63%	2.28%
San Diego-Carlsbad,CA	2.55%	1.99%	1.09%	1.59%
San Francisco-Oakland-Hayward,CA	2.33%	2.12%	1.09%	2.04%
San Jose-Sunnyvale-Santa Clara,CA	3.53%	2.45%	0.98%	2.25%
Remainder of state	2.01%	1.35%	0.79%	1.12%
COLORADO:				
Denver-Aurora-Lakewood,CO	1.93%	1.34%	0.68%	1.21%
Remainder of state	2.24%	1.44%	0.97%	1.15%
CONNECTICUT:				
Bridgeport-Stamford-Norwalk,CT	2.36%	1.62%	1.17%	1.54%
Hartford-West Hartford-East Hartford,CT	2.38%	1.80%	0.84%	1.50%
New Haven-Milford,CT	3.74%	2.29%	1.01%	1.82%
Remainder of state	3.06%	2.75%	1.74%	3.22%
DELAWARE:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	1.47%	1.32%	0.81%	1.05%
Remainder of state	2.83%	1.68%	2.12%	1.61%
DISTRICT OF COLUMBIA				
Washington-Arlington-Alexandria,DC-VA-MD-WV	1.41%	0.90%	0.43%	0.83%
FLORIDA:				
Miami-Fort Lauderdale-West Palm Beach,FL	2.99%	1.90%	0.93%	1.69%
Orlando-Kissimmee-Sanford,FL	3.65%	2.63%	2.45%	1.50%
Tampa-St. Petersburg-Clearwater,FL	3.06%	1.99%	0.95%	1.64%
Remainder of state	2.19%	1.35%	0.78%	0.99%
GEORGIA:				
Atlanta-Sandy Springs-Roswell,GA	1.90%	1.51%	0.76%	1.18%
Remainder of state	1.85%	1.47%	1.13%	1.23%
HAWAII:				
Urban Honolulu,HI	1.50%	1.15%	0.70%	0.82%
Remainder of state	2.21%	1.56%	1.12%	1.43%
IDAHO:				
Boise City,ID	1.98%	2.19%	0.92%	1.76%
Remainder of state	1.55%	1.41%	0.84%	1.16%
ILLINOIS:				
Chicago-Naperville-Elgin,IL-IN-WI	1.43%	0.97%	0.61%	0.79%
Remainder of state	2.00%	1.31%	0.88%	1.13%
INDIANA:				
Indianapolis-Carmel-Anderson,IN	2.43%	1.77%	1.38%	1.57%
Remainder of state	1.42%	1.15%	0.66%	1.06%
IOWA:				
Des Moines-West Des Moines,IA	2.28%	1.71%	1.07%	1.60%
Remainder of state	1.25%	1.09%	0.75%	1.09%
KANSAS:				
Kansas City,MO-KS	2.25%	1.59%	0.94%	1.17%
Wichita,KS	3.21%	1.87%	1.18%	1.32%
Remainder of state	1.75%	1.79%	1.15%	1.69%
KENTUCKY:				
Louisville/Jefferson County,KY-IN	3.03%	1.69%	1.27%	2.28%
Remainder of state	1.75%	1.38%	1.16%	1.70%

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	2.66%	1.85%	1.34%	1.32%
Remainder of state	2.02%	1.72%	0.96%	1.37%
MAINE:				
Portland-South Portland,ME	1.66%	1.03%	0.72%	1.14%
Remainder of state	1.77%	1.22%	0.92%	1.12%
MARYLAND:				
Baltimore-Columbia-Towson,MD	1.89%	1.31%	0.84%	1.19%
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.07%	1.50%	0.83%	1.26%
Remainder of state	3.51%	2.72%	2.00%	1.93%
MASSACHUSETTS:				
Boston-Cambridge-Newton,MA-NH	1.66%	1.20%	0.74%	0.98%
Remainder of state	2.50%	1.58%	1.81%	1.77%
MICHIGAN:				
Detroit-Warren-Dearborn,MI	1.66%	2.50%	0.85%	2.11%
Remainder of state	1.72%	1.26%	0.77%	1.05%
MINNESOTA:				
Minneapolis-St. Paul-Bloomington,MN-WI	2.02%	1.30%	0.67%	1.07%
Remainder of state	2.32%	1.47%	0.99%	1.41%
MISSISSIPPI:				
Jackson,MS	2.96%	2.00%	1.07%	1.55%
Remainder of state	1.33%	1.21%	0.65%	0.97%
MISSOURI:				
Kansas City,MO-KS	3.94%	2.19%	1.02%	2.06%
St. Louis,MO-IL	2.22%	1.65%	0.91%	1.44%
Remainder of state	2.01%	1.77%	1.03%	1.37%
MONTANA:				
Billings,MT	3.05%	2.36%	1.05%	2.20%
Remainder of state	1.97%	2.27%	1.04%	1.84%
NEBRASKA:				
Omaha-Council Bluffs,NE-IA	2.03%	1.41%	0.84%	1.10%
Remainder of state	1.52%	1.48%	0.77%	1.35%
NEVADA:				
Las Vegas-Henderson-Paradise,NV	1.75%	1.16%	0.69%	0.98%
Remainder of state	2.44%	2.38%	1.01%	2.00%
NEW HAMPSHIRE:				
Boston-Cambridge-Newton,MA-NH	2.52%	1.40%	1.10%	1.27%
Manchester-Nashua,NH	2.51%	2.04%	1.30%	1.38%
Remainder of state	1.89%	1.32%	0.83%	1.06%
NEW JERSEY:				
New York-Newark-Jersey City,NY-NJ-PA	1.77%	1.26%	0.72%	1.16%
Remainder of state	2.54%	1.53%	1.30%	1.20%
NEW MEXICO:				
Albuquerque,NM	1.62%	1.20%	0.80%	1.21%
Remainder of state	1.68%	1.59%	0.85%	1.36%
NEW YORK:				
New York-Newark-Jersey City,NY-NJ-PA	1.41%	1.09%	0.61%	0.93%
Remainder of state	1.35%	1.09%	0.79%	1.00%
NORTH CAROLINA:				
Charlotte-Concord-Gastonia,NC-SC	3.18%	3.20%	3.62%	1.73%
Remainder of state	1.58%	1.34%	0.90%	0.98%
NORTH DAKOTA:				
Fargo,ND-MN	2.30%	1.46%	1.07%	1.41%
Remainder of state	1.43%	1.18%	0.64%	1.02%
OHIO:				
Cincinnati,OH-KY-IN	2.77%	2.25%	2.17%	1.81%
Cleveland-Elyria,OH	3.19%	1.84%	0.88%	1.54%
Columbus,OH	2.63%	1.70%	1.35%	1.57%
Remainder of state	1.55%	1.14%	0.71%	0.97%
OKLAHOMA:				
Oklahoma City,OK	2.23%	1.90%	0.93%	1.70%
Tulsa,OK	2.17%	1.79%	1.17%	1.42%
Remainder of state	2.45%	1.82%	1.15%	1.64%

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	1.68%	1.58%	0.87%	1.74%
Remainder of state	2.54%	2.27%	1.17%	1.64%
PENNSYLVANIA:				
Philadelphia-Camden-Wilmington,PA-NJ-DE-MD	2.24%	1.73%	0.80%	1.30%
Pittsburgh,PA	2.47%	2.00%	1.14%	1.49%
Remainder of state	1.61%	1.06%	0.66%	0.82%
RHODE ISLAND:				
Providence-Warwick,RI-MA	1.21%	0.80%	0.54%	0.84%
SOUTH CAROLINA:				
Columbia,SC	3.50%	2.24%	1.58%	2.02%
Remainder of state	1.42%	1.45%	1.15%	0.85%
SOUTH DAKOTA:				
Sioux Falls,SD	1.66%	1.98%	0.76%	1.94%
Remainder of state	1.27%	1.21%	0.67%	1.15%
TENNESSEE:				
Memphis,TN-MS-AR	3.27%	2.39%	1.22%	2.06%
Nashville-Davidson--Murfreesboro--Franklin,TN	2.94%	1.70%	1.13%	1.33%
Remainder of state	1.71%	1.21%	0.88%	1.07%
TEXAS:				
Dallas-Fort Worth-Arlington,TX	2.15%	1.28%	1.01%	1.36%
Houston-The Woodlands-Sugar Land,TX	2.19%	1.59%	0.87%	1.42%
San Antonio-New Braunfels,TX	2.93%	2.40%	1.83%	1.71%
Remainder of state	1.66%	1.25%	0.65%	1.07%
UTAH:				
Ogden-Clearfield,UT	3.22%	2.04%	1.57%	1.95%
Provo-Orem,UT	4.13%	2.73%	1.66%	2.22%
Salt Lake City,UT	2.24%	1.51%	1.03%	1.13%
Remainder of state	3.57%	2.45%	1.68%	2.43%
VERMONT:				
Burlington-South Burlington,VT	1.74%	1.24%	0.81%	1.12%
Remainder of state	1.36%	1.03%	0.70%	0.78%
VIRGINIA:				
Virginia Beach-Norfolk-Newport News,VA-NC	3.29%	1.80%	1.44%	1.72%
Washington-Arlington-Alexandria,DC-VA-MD-WV	2.29%	1.35%	0.92%	1.21%
Remainder of state	2.22%	2.10%	0.73%	1.92%
WASHINGTON:				
Seattle-Tacoma-Bellevue,WA	1.99%	1.32%	0.71%	1.10%
Remainder of state	2.26%	2.02%	0.81%	1.87%
WEST VIRGINIA:				
Charleston,WV	3.18%	2.87%	1.41%	2.42%
Remainder of state	1.71%	1.32%	0.72%	1.22%
WISCONSIN:				
Milwaukee-Waukesha-West Allis,WI	2.36%	1.31%	0.79%	1.21%
Remainder of state	1.50%	1.16%	0.80%	0.97%
WYOMING:				
Cheyenne,WY	3.13%	3.30%	1.69%	2.49%
Remainder of state	1.44%	1.25%	0.86%	1.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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:					
Less than 50 employees	28.9%	45.2%	82.6%	58.9%	48.7%
50 or more employees	94.0%	97.1%	75.1%	65.4%	49.1%
Total	39.7%	82.9%	76.2%	64.3%	49.0%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	37.9%	54.7%	87.2%	68.8%	60.0%
50 or more employees	98.8%	99.4%	77.3%	71.7%	55.4%
Total	50.9%	86.7%	79.0%	71.1%	56.2%
Chicago-Naperville-Elgin, IL-IN:					
Less than 50 employees	34.7%	57.6%	84.2%	72.2%	60.8%
50 or more employees	95.7%	97.5%	78.0%	70.3%	54.8%
Total	48.2%	87.4%	79.1%	70.6%	55.8%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	33.5%	47.2%	68.6%	69.1%	47.4%
50 or more employees	96.8%	98.3%	81.7%	60.3%	49.3%
Total	53.8%	87.5%	80.2%	61.1%	49.1%
Houston-Pasadena-The Woodlands, TX:					
Less than 50 employees	32.0%	49.2%	74.1%	64.1%	47.6%
50 or more employees	95.9%	96.5%	71.7%	77.9%	55.9%
Total	44.6%	85.2%	72.0%	76.0%	54.7%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	25.8%	52.6%	68.6%	69.9%	47.9%
50 or more employees	92.1%	93.8%	81.3%	70.8%	57.6%
Total	43.1%	84.8%	79.6%	70.7%	56.3%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	36.8%	56.5%	83.9%	68.6%	57.6%
50 or more employees	97.7%	99.1%	83.1%	66.9%	55.6%
Total	53.9%	90.4%	83.2%	67.1%	55.8%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	31.8%	56.3%	73.5%	62.7%	46.0%
50 or more employees	96.3%	98.3%	80.9%	70.7%	57.2%
Total	45.8%	88.3%	79.8%	69.6%	55.5%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	23.3%	43.3%	88.3%	70.1%	61.9%
50 or more employees	93.1%	96.0%	85.3%	74.8%	63.8%
Total	34.0%	82.3%	85.7%	74.2%	63.6%
Phoenix-Mesa-Chandler, AZ:					
Less than 50 employees	26.5%	49.3%	81.1%	58.6%	47.5%
50 or more employees	91.8%	98.9%	82.1%	75.8%	62.3%
Total	47.1%	90.2%	82.0%	74.2%	60.9%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	41.3%	59.3%	79.3%	59.3%	47.1%
50 or more employees	99.2%	99.8%	76.4%	68.3%	52.1%
Total	55.6%	90.8%	76.8%	66.9%	51.4%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	23.3%	48.1%	84.4%	62.6%	52.9%
50 or more employees	98.4%	99.2%	68.7%	64.6%	44.4%
Total	39.5%	81.2%	72.0%	64.1%	46.2%
San Francisco-Oakland-Fremont, CA:					
Less than 50 employees	38.9%	50.5%	76.5%	83.4%	63.7%
50 or more employees	100%	100%	84.6%	70.8%	59.9%
Total	51.6%	88.8%	83.6%	72.3%	60.4%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	36.3%	57.2%	79.5%	69.7%	55.4%
50 or more employees	99.5%	99.4%	83.7%	69.1%	57.9%
Total	51.4%	91.3%	83.2%	69.2%	57.6%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	28.5%	49.7%	90.5%	81.3%	73.6%
50 or more employees	98.3%	97.2%	78.7%	73.7%	58.0%
Total	47.0%	84.3%	80.6%	75.1%	60.5%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	23.9%	50.2%	79.6%	57.2%	45.5%
50 or more employees	93.0%	95.0%	72.4%	66.5%	48.1%

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	38.7%	83.8%	73.5%	64.9%	47.7%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	11.1% *	27.1% *	83.9%	61.2%	51.3%
50 or more employees	100%	100%	87.0%	63.8%	55.5%
Total	34.6%	90.3%	86.9%	63.7%	55.3%
San Diego-Chula Vista-Carlsbad, CA:					
Less than 50 employees	34.0%	61.7%	78.7%	55.4%	43.6%
50 or more employees	99.1%	100%	82.7%	74.9%	61.9%
Total	41.2%	88.4%	81.9%	70.9%	58.0%
Denver-Aurora-Centennial, CO:					
Less than 50 employees	35.9%	63.3%	75.8%	59.0%	44.7%
50 or more employees	94.6%	99.2%	78.0%	74.9%	58.5%
Total	50.0%	89.2%	77.6%	71.9%	55.8%
Baltimore-Columbia-Towson, MD:					
Less than 50 employees	45.9%	62.4%	80.2%	66.6%	53.4%
50 or more employees	96.4%	95.7%	76.4%	71.3%	54.5%
Total	58.3%	84.9%	77.3%	70.2%	54.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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:					
Less than 50 employees	2.75%	3.18%	2.40%	2.83%	2.76%
50 or more employees	1.83%	0.76%	2.67%	2.40%	2.73%
Total	2.41%	1.61%	2.30%	2.05%	2.36%
Los Angeles-Long Beach-Anaheim, CA:					
Less than 50 employees	4.89%	4.12%	2.91%	4.49%	4.35%
50 or more employees	0.80%	0.47%	4.04%	2.70%	3.93%
Total	4.01%	1.67%	3.41%	2.37%	3.32%
Chicago-Naperville-Elgin, IL-IN:					
Less than 50 employees	4.22%	4.42%	2.96%	3.33%	3.29%
50 or more employees	1.54%	1.06%	2.76%	3.30%	3.61%
Total	3.42%	1.61%	2.37%	2.78%	3.07%
Dallas-Fort Worth-Arlington, TX:					
Less than 50 employees	7.69%	7.24%	8.72%	9.90%	8.85%
50 or more employees	1.48%	0.85%	3.72%	4.46%	4.69%
Total	5.26%	2.15%	3.55%	4.14%	4.28%
Houston-Pasadena-The Woodlands, TX:					
Less than 50 employees	7.28%	6.55%	6.18%	4.77%	5.58%
50 or more employees	2.72%	2.04%	5.88%	2.76%	5.33%
Total	6.10%	2.91%	5.14%	2.55%	4.67%
Atlanta-Sandy Springs-Roswell, GA:					
Less than 50 employees	4.84%	8.14%	9.09%	6.82%	5.45%
50 or more employees	4.72%	4.12%	2.66%	2.87%	3.26%
Total	3.85%	3.35%	2.78%	2.67%	3.00%
Washington-Arlington-Alexandria, DC-VA-MD-WV:					
Less than 50 employees	4.87%	4.75%	3.09%	4.66%	4.74%
50 or more employees	1.01%	0.38%	2.99%	2.76%	3.30%
Total	3.88%	1.36%	2.64%	2.47%	2.95%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:					
Less than 50 employees	4.94%	5.73%	5.05%	4.23%	4.31%
50 or more employees	1.97%	0.89%	3.36%	2.33%	3.54%
Total	4.29%	1.91%	2.99%	2.14%	3.14%
Miami-Fort Lauderdale-West Palm Beach, FL:					
Less than 50 employees	5.78%	6.92%	3.62%	7.57%	6.56%
50 or more employees	4.09%	3.06%	4.86%	5.21%	7.01%
Total	5.13%	3.97%	4.19%	4.70%	6.15%
Phoenix-Mesa-Chandler, AZ:					
Less than 50 employees	5.15%	5.86%	4.33%	4.71%	4.63%
50 or more employees	6.89%	0.60%	4.16%	6.24%	7.89%
Total	4.42%	2.04%	3.80%	6.01%	7.39%
Boston-Cambridge-Newton, MA-NH:					
Less than 50 employees	5.46%	5.31%	4.15%	3.89%	3.79%
50 or more employees	0.76%	0.18%	4.68%	2.85%	4.09%
Total	4.18%	1.64%	4.06%	2.54%	3.54%
Riverside-San Bernardino-Ontario, CA:					
Less than 50 employees	6.16%	8.14%	6.82%	6.74%	7.80%
50 or more employees	1.59%	0.79%	7.84%	5.50%	7.09%
Total	6.25%	4.06%	6.50%	4.48%	5.89%
San Francisco-Oakland-Fremont, CA:					
Less than 50 employees	7.60%	7.14%	6.81%	4.55%	6.79%
50 or more employees	0.00%	0.00%	2.65%	4.57%	3.72%
Total	6.39%	3.70%	2.65%	4.50%	3.45%
Detroit-Warren-Dearborn, MI:					
Less than 50 employees	8.80%	6.76%	7.60%	5.99%	7.52%
50 or more employees	0.49%	0.39%	2.70%	3.30%	2.88%
Total	6.37%	2.44%	2.60%	3.01%	2.66%
Seattle-Tacoma-Bellevue, WA:					
Less than 50 employees	4.35%	5.61%	2.12%	2.56%	3.03%
50 or more employees	0.98%	1.81%	4.33%	3.99%	4.68%
Total	3.64%	2.45%	3.73%	3.33%	4.06%
Minneapolis-St. Paul-Bloomington, MN-WI:					
Less than 50 employees	4.37%	5.49%	4.24%	3.98%	4.10%
50 or more employees	2.75%	1.90%	4.18%	3.65%	4.31%

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	3.86%	2.39%	3.59%	3.16%	3.72%
Tampa-St. Petersburg-Clearwater, FL:					
Less than 50 employees	5.25% *	9.57% *	5.45%	9.90%	7.65%
50 or more employees	0.00%	0.00%	1.92%	2.61%	2.68%
Total	6.53%	4.98%	1.87%	2.51%	2.56%
San Diego-Chula Vista-Carlsbad, CA:					
Less than 50 employees	8.37%	7.46%	7.35%	6.78%	6.98%
50 or more employees	0.89%	0.02%	3.65%	3.96%	5.15%
Total	7.34%	2.60%	3.31%	3.79%	4.60%
Denver-Aurora-Centennial, CO:					
Less than 50 employees	5.65%	5.36%	4.61%	3.87%	4.00%
50 or more employees	3.36%	0.54%	5.49%	2.38%	5.11%
Total	4.87%	1.87%	4.50%	2.24%	4.20%
Baltimore-Columbia-Towson, MD:					
Less than 50 employees	6.99%	5.99%	5.20%	3.76%	4.18%
50 or more employees	1.81%	2.37%	4.43%	2.63%	4.02%
Total	5.41%	2.77%	3.60%	2.24%	3.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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:						
Less than 50 employees	10,676	2,336	19,833	5,488	27,059	8,981
50 or more employees	9,321	1,926	18,333	4,865	27,948	7,266
Total	9,534	1,991	18,537	4,949	27,829	7,495
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	7,984	1,191	14,414	3,185	23,936	10,581
50 or more employees	7,738	1,596	15,857	4,792	24,004	8,226
Total	7,791	1,508	15,635	4,545	23,994	8,563
Chicago-Naperville-Elgin, IL-IN:						
Less than 50 employees	7,281	2,100	16,479	5,223	22,482	8,387
50 or more employees	8,212	1,583	16,701	4,027	24,713	6,078
Total	8,040	1,679	16,664	4,228	24,295	6,511
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	8,598	3,145 *	18,713	3,629 *	20,460	5,013
50 or more employees	8,129	1,869	15,778	4,478	25,239	7,975
Total	8,186	2,025	16,005	4,412	24,735	7,662
Houston-Pasadena-The Woodlands, TX:						
Less than 50 employees	8,599	2,145	17,195	6,464	22,081	11,964
50 or more employees	8,463	1,295	15,145	4,570	24,678	6,596
Total	8,481	1,412	15,363	4,771	24,436	7,096
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	8,840	2,031	15,177	4,286	21,030	4,031 *
50 or more employees	7,895	1,656	16,402	4,142	25,300	6,168
Total	8,025	1,708	16,329	4,150	24,891	5,964
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	7,878	1,673	15,525	4,607	22,235	8,925
50 or more employees	8,368	1,955	15,584	4,550	24,253	8,398
Total	8,296	1,914	15,577	4,557	24,034	8,455
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	8,042	2,099	16,708	4,891	25,845	9,595 *
50 or more employees	8,772	1,514	16,961	3,730	25,456	5,813
Total	8,656	1,607	16,938	3,837	25,488	6,120
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	6,915	958 *	15,198	6,085 *	16,926	3,286 *
50 or more employees	8,355	1,671	16,073	4,158	22,868	5,111
Total	8,119	1,554	16,002	4,315	22,243	4,918
Phoenix-Mesa-Chandler, AZ:						
Less than 50 employees	6,525	1,668	11,382	5,350	14,979	7,038
50 or more employees	8,157	1,378	16,456	5,040	24,529	8,008
Total	8,010	1,404	16,230	5,054	23,945	7,948
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	8,875	2,181	16,307	4,061	27,535	11,552
50 or more employees	9,883	1,915	18,102	4,755	26,298	6,820
Total	9,735	1,954	17,866	4,664	26,430	7,323
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	8,726	2,326	11,787	3,207	18,549	8,460
50 or more employees	7,867	1,661	15,794	3,421	22,465	5,844
Total	8,085	1,829	14,826	3,369	21,706	6,351
San Francisco-Oakland-Fremont, CA:						
Less than 50 employees	8,262	1,073 *	18,985	2,309	21,227	1,832 *
50 or more employees	8,520	1,137	16,826	4,483	23,198	6,630
Total	8,482	1,127	17,073	4,234	22,963	6,059
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	7,314	1,330	15,767	10,130 *	21,073	3,513 *
50 or more employees	7,962	1,633	15,723	4,371	23,239	7,308
Total	7,899	1,603	15,728	5,029	22,901	6,716
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	7,917	1,133	11,477	4,278	21,247	4,737
50 or more employees	7,989	1,242	16,962	4,364	26,519	9,202
Total	7,973	1,218	16,132	4,351	25,657	8,472
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	8,486	2,927	14,549	4,189	20,905	7,028
50 or more employees	8,046	1,446	16,695	4,356	25,269	6,109
Total	8,118	1,688	16,476	4,339	24,729	6,223
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	8,072	2,034	19,329	9,121 *	21,713	13,098 *

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	8,390	1,160	15,837	4,970	24,491	8,336
Total	8,377	1,195	15,931	5,082	24,395	8,502
San Diego-Chula Vista-Carlsbad, CA:						
Less than 50 employees	8,850	1,926 *	13,303	5,927	23,275	11,577
50 or more employees	7,748	1,361	14,450	4,084	24,942	10,413
Total	7,944	1,461	14,274	4,368	24,759	10,541
Denver-Aurora-Centennial, CO:						
Less than 50 employees	8,769	2,476	12,772	4,729	19,713	6,604
50 or more employees	8,231	1,635	17,487	4,611	25,146	6,260
Total	8,327	1,784	16,891	4,626	24,455	6,304
Baltimore-Columbia-Towson, MD:						
Less than 50 employees	6,899	2,097	15,614	6,577 *	24,150	10,624 *
50 or more employees	8,107	2,212	16,754	4,954	24,952	7,006
Total	7,814	2,184	16,594	5,183	24,728	8,017

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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:						
Less than 50 employees	449	349	2,156	852	2,232	1,528
50 or more employees	360	163	518	307	725	545
Total	318	151	554	288	695	513
Los Angeles-Long Beach-Anaheim, CA:						
Less than 50 employees	547	243	1,260	744	2,480	1,896
50 or more employees	299	194	535	320	989	795
Total	264	157	493	305	918	741
Chicago-Naperville-Elgin, IL-IN:						
Less than 50 employees	386	214	935	894	1,355	853
50 or more employees	166	93	358	211	860	413
Total	155	88	337	231	748	380
Dallas-Fort Worth-Arlington, TX:						
Less than 50 employees	921	1,137 *	3,447	1,781 *	2,334	1,311
50 or more employees	377	232	606	377	1,623	1,971
Total	350	256	647	372	1,510	1,775
Houston-Pasadena-The Woodlands, TX:						
Less than 50 employees	926	418	2,153	973	2,342	1,551
50 or more employees	733	156	678	826	972	931
Total	644	154	674	756	908	897
Atlanta-Sandy Springs-Roswell, GA:						
Less than 50 employees	849	378	1,505	1,162	1,994	1,530 *
50 or more employees	569	135	1,002	322	888	863
Total	514	131	947	311	846	792
Washington-Arlington-Alexandria, DC-VA-MD-WV:						
Less than 50 employees	534	242	1,707	810	1,097	1,046
50 or more employees	237	160	577	508	863	599
Total	217	142	547	457	773	545
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD:						
Less than 50 employees	503	301	1,234	923	2,759	3,136 *
50 or more employees	578	109	499	289	750	550
Total	496	110	469	281	723	590
Miami-Fort Lauderdale-West Palm Beach, FL:						
Less than 50 employees	1,164	476 *	2,090	1,946 *	2,410	1,253 *
50 or more employees	531	146	611	698	474	884
Total	485	141	580	704	562	757
Phoenix-Mesa-Chandler, AZ:						
Less than 50 employees	464	376	1,324	843	2,231	1,430
50 or more employees	223	303	799	463	739	638
Total	235	286	745	447	717	606
Boston-Cambridge-Newton, MA-NH:						
Less than 50 employees	333	315	809	725	1,053	1,410
50 or more employees	662	98	916	343	1,359	509
Total	577	96	796	310	1,224	504
Riverside-San Bernardino-Ontario, CA:						
Less than 50 employees	620	240	2,110	939	2,510	1,605
50 or more employees	360	402	2,017	593	2,348	1,295
Total	329	318	1,648	501	1,898	1,155
San Francisco-Oakland-Fremont, CA:						
Less than 50 employees	988	378 *	1,956	676	4,026	698 *
50 or more employees	201	150	1,181	288	1,192	775
Total	232	137	1,081	321	1,149	756
Detroit-Warren-Dearborn, MI:						
Less than 50 employees	699	187	1,632	4,332 *	1,566	1,432 *
50 or more employees	379	334	446	414	1,061	1,022
Total	363	295	436	823	952	962
Seattle-Tacoma-Bellevue, WA:						
Less than 50 employees	492	267	1,071	500	2,678	1,406
50 or more employees	462	138	963	575	1,692	2,059
Total	377	123	900	493	1,547	1,742
Minneapolis-St. Paul-Bloomington, MN-WI:						
Less than 50 employees	843	675	1,318	715	1,236	1,451
50 or more employees	413	119	752	398	1,356	807
Total	372	171	689	365	1,233	734
Tampa-St. Petersburg-Clearwater, FL:						
Less than 50 employees	1,769	492	4,826	3,125 *	4,611	4,706 *

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
50 or more employees	323	212	616	211	1,415	647
Total	324	221	624	231	1,380	623
San Diego-Chula Vista-Carlsbad, CA:						
Less than 50 employees	805	643 *	2,859	1,454	2,609	3,079
50 or more employees	781	163	1,313	559	2,013	1,802
Total	660	179	1,193	545	1,825	1,635
Denver-Aurora-Centennial, CO:						
Less than 50 employees	579	460	1,075	661	1,212	1,218
50 or more employees	265	165	675	432	1,117	632
Total	240	160	659	387	1,051	574
Baltimore-Columbia-Towson, MD:						
Less than 50 employees	468	574	2,097	2,242 *	2,327	3,787 *
50 or more employees	270	264	598	617	911	542
Total	250	244	609	625	927	1,205

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.