

**Table XII.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.2%	32.0%	55.7%	81.7%	97.4%	98.8%	50.8%	97.7%
New England:								
Connecticut	85.0%	28.9%	57.1%	83.1%	98.7%	98.7%	52.3%	97.6%
Maine	80.0%	26.9%	58.2%	82.5%	96.0%	99.1%	48.9%	96.9%
Massachusetts	88.7%	42.7%	62.7%	81.5%	99.3%	99.5%	58.3%	98.3%
New Hampshire	85.6%	32.1%	67.4%	87.2%	94.8%	99.5%	57.8%	97.8%
Rhode Island	84.1%	37.3%	58.8%	88.0%	97.4%	97.0%	56.7%	96.3%
Vermont	76.7%	23.1%	49.7%	81.2%	98.0%	99.0%	44.8%	97.1%
Middle Atlantic:								
New Jersey	83.3%	35.5%	49.1%	80.8%	97.7%	99.6%	48.6%	98.0%
New York	85.9%	33.9%	67.0%	84.6%	96.8%	97.8%	56.2%	96.8%
Pennsylvania	86.7%	36.7%	56.1%	83.7%	98.1%	98.3%	54.9%	97.5%
East North Central:								
Illinois	88.3%	38.2%	57.3%	90.0%	97.1%	99.4%	56.2%	98.5%
Indiana	85.0%	21.9%	44.5%	79.3%	97.5%	98.8%	43.1%	97.8%
Michigan	85.3%	30.6%	53.7%	80.3%	97.9%	98.8%	48.7%	98.6%
Ohio	85.4%	30.5%	56.8%	76.7%	97.2%	99.1%	48.6%	97.8%
Wisconsin	85.1%	32.4%	50.2%	83.3%	98.3%	98.7%	50.8%	97.7%
West North Central:								
Iowa	87.0%	41.3%	54.3%	88.7%	99.5%	99.6%	56.3%	98.8%
Kansas	86.0%	36.4%	50.7%	85.5%	98.5%	98.6%	53.5%	98.1%
Minnesota	84.8%	27.2%	50.5%	81.6%	96.1%	99.0%	50.8%	96.6%
Missouri	86.8%	33.7%	64.6%	82.7%	98.1%	98.8%	57.7%	97.1%
Nebraska	80.6%	18.0%	42.1%	72.2%	98.5%	99.5%	36.4%	97.5%
North Dakota	84.1%	32.2%	67.5%	87.1%	98.9%	99.8%	57.8%	98.4%
South Dakota	79.5%	26.4%	59.4%	82.4%	99.0%	95.5%	51.9%	95.5%
South Atlantic:								
Delaware	84.5%	27.7%	56.7%	85.0%	94.9%	98.8%	51.3%	97.3%
District of Columbia	92.6%	56.1%	70.1%	89.6%	97.7%	99.7%	70.7%	98.4%
Florida	83.6%	22.5%	45.8%	78.5%	96.2%	98.9%	40.1%	97.7%
Georgia	83.8%	21.6%	54.7%	81.0%	97.3%	97.1%	46.5%	96.6%
Maryland	86.7%	38.8%	67.6%	81.1%	97.0%	98.4%	57.6%	97.3%
North Carolina	81.3%	25.1%	39.3%	76.1%	95.4%	98.7%	40.9%	96.5%
South Carolina	80.6%	26.5%	43.9%	75.5%	97.9%	93.9%	41.1%	94.3%
Virginia	88.0%	35.0%	59.6%	88.2%	97.4%	99.4%	56.8%	98.6%
West Virginia	82.9%	24.5%	48.9%	76.3%	97.9%	99.0%	43.2%	96.9%
East South Central:								
Alabama	87.6%	35.3%	68.6%	89.7%	96.3%	99.4%	58.7%	98.3%
Kentucky	85.3%	20.6%	53.8%	77.2%	97.8%	99.8%	44.9%	98.2%
Mississippi	84.4%	34.7%	59.2%	80.6%	95.1%	99.2%	54.2%	96.5%
Tennessee	84.4%	29.2%	45.1%	81.6%	93.5%	97.3%	47.4%	95.9%
West South Central:								
Arkansas	83.6%	24.0%	47.6%	76.4%	96.8%	99.6%	44.2%	97.6%
Louisiana	82.0%	30.8%	56.7%	76.0%	95.2%	98.5%	50.7%	95.9%
Oklahoma	85.9%	32.2%	69.8%	85.4%	99.3%	98.8%	57.9%	98.0%
Texas	85.6%	33.6%	51.0%	79.6%	96.5%	99.2%	49.5%	97.7%
Mountain:								
Arizona	88.2%	28.2%	60.5%	84.0%	98.1%	99.6%	50.7%	98.6%
Colorado	85.3%	38.7%	60.0%	83.7%	99.1%	98.9%	54.2%	98.6%
Idaho	78.0%	28.8%	53.5%	72.5%	96.2%	99.4%	45.6%	96.2%
Montana	72.2%	29.3%	42.2%	77.0%	96.6%	97.9%	42.8%	95.5%
Nevada	86.8%	36.3%	58.8%	84.0%	97.2%	97.1%	57.0%	96.2%
New Mexico	79.1%	27.3%	46.1%	68.7%	96.2%	99.1%	42.1%	96.5%
Utah	80.8%	26.0%	41.8%	68.7%	98.3%	96.5%	40.3%	95.5%
Wyoming	69.0%	20.4%	43.2%	81.2%	96.9%	96.9%	40.3%	95.2%
Pacific:								
Alaska	70.7%	10.8%	37.8%	66.2%	99.0%	96.4%	29.5%	95.7%
California	86.4%	35.3%	59.8%	83.2%	98.8%	99.7%	52.9%	99.0%
Hawaii	95.7%	78.9%	93.9%	96.9%	99.7%	97.8%	89.4%	98.1%
Oregon	83.5%	34.9%	62.0%	85.2%	96.8%	98.8%	54.5%	97.7%
Washington	84.6%	35.0%	65.0%	79.3%	97.9%	99.8%	53.1%	98.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

**Table XII.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.19%	0.65%	0.83%	0.54%	0.28%	0.12%	0.45%	0.12%
New England:								
Connecticut	0.94%	3.70%	5.22%	3.16%	0.61%	0.67%	2.65%	0.61%
Maine	1.17%	3.34%	4.81%	3.38%	1.16%	0.68%	2.53%	0.80%
Massachusetts	0.96%	4.36%	5.83%	3.82%	0.60%	0.27%	2.93%	0.55%
New Hampshire	1.07%	3.56%	4.39%	2.71%	2.75%	0.41%	2.64%	0.84%
Rhode Island	1.13%	3.89%	5.61%	3.02%	1.54%	0.95%	2.77%	0.91%
Vermont	1.15%	2.85%	4.04%	3.21%	0.94%	0.47%	2.21%	0.71%
Middle Atlantic:								
New Jersey	1.23%	4.14%	5.79%	3.72%	1.83%	0.24%	3.04%	0.67%
New York	0.74%	2.73%	3.71%	2.23%	1.16%	0.52%	1.91%	0.58%
Pennsylvania	0.80%	3.20%	4.25%	2.64%	0.84%	0.71%	2.24%	0.60%
East North Central:								
Illinois	0.69%	3.36%	4.33%	2.01%	1.16%	0.24%	2.23%	0.38%
Indiana	0.89%	3.02%	4.92%	3.11%	1.23%	0.55%	2.62%	0.57%
Michigan	1.14%	3.69%	4.82%	3.80%	0.85%	0.13%	2.73%	0.41%
Ohio	0.90%	4.72%	4.59%	3.61%	1.52%	0.48%	2.73%	0.58%
Wisconsin	0.85%	3.85%	5.03%	2.58%	0.73%	0.66%	2.55%	0.53%
West North Central:								
Iowa	0.81%	3.70%	5.04%	2.50%	0.28%	0.23%	2.51%	0.40%
Kansas	1.08%	3.74%	5.55%	3.00%	0.80%	0.54%	2.83%	0.49%
Minnesota	1.07%	3.19%	4.85%	3.33%	1.94%	0.56%	2.55%	0.89%
Missouri	0.89%	3.73%	5.20%	3.11%	1.17%	0.52%	2.68%	0.66%
Nebraska	1.06%	2.88%	5.37%	3.64%	0.86%	0.27%	2.52%	0.70%
North Dakota	0.97%	3.55%	4.49%	2.53%	0.53%	0.20%	2.45%	0.49%
South Dakota	1.21%	3.00%	4.43%	2.95%	0.47%	2.09%	2.57%	1.25%
South Atlantic:								
Delaware	1.16%	3.92%	5.53%	3.07%	2.15%	0.44%	2.99%	0.71%
District of Columbia	0.81%	5.62%	5.97%	2.71%	1.47%	0.19%	3.10%	0.59%
Florida	1.14%	3.13%	4.35%	2.95%	2.71%	0.45%	2.29%	0.70%
Georgia	1.15%	3.19%	5.00%	3.31%	1.07%	1.75%	2.89%	1.24%
Maryland	1.05%	4.18%	4.57%	3.17%	1.54%	0.74%	2.67%	0.74%
North Carolina	1.16%	3.81%	5.29%	4.15%	2.36%	0.59%	2.78%	0.97%
South Carolina	1.59%	4.41%	4.84%	3.46%	1.60%	2.79%	2.77%	1.93%
Virginia	0.84%	3.97%	4.88%	2.31%	1.47%	0.21%	2.56%	0.51%
West Virginia	1.04%	3.62%	5.08%	3.81%	0.93%	0.46%	2.75%	0.71%
East South Central:								
Alabama	1.09%	4.04%	4.55%	2.56%	2.34%	0.31%	2.66%	0.71%
Kentucky	0.93%	3.56%	4.97%	3.58%	0.90%	0.10%	2.74%	0.43%
Mississippi	1.15%	4.21%	5.59%	3.80%	2.54%	0.65%	2.88%	1.00%
Tennessee	1.32%	4.35%	5.31%	3.11%	3.91%	1.56%	2.90%	1.49%
West South Central:								
Arkansas	1.05%	3.94%	5.07%	3.90%	1.19%	0.28%	2.84%	0.58%
Louisiana	1.28%	3.87%	5.37%	3.67%	2.20%	0.99%	2.76%	1.12%
Oklahoma	0.90%	3.46%	4.05%	2.76%	0.48%	0.60%	2.36%	0.56%
Texas	0.73%	3.14%	3.92%	2.42%	1.26%	0.41%	2.17%	0.48%
Mountain:								
Arizona	0.97%	4.07%	5.13%	3.24%	1.03%	0.22%	2.84%	0.39%
Colorado	0.95%	4.29%	4.78%	2.75%	0.44%	0.58%	2.65%	0.44%
Idaho	1.34%	3.62%	4.62%	3.93%	1.35%	0.27%	2.59%	0.80%
Montana	1.51%	3.05%	4.35%	3.51%	1.50%	0.87%	2.33%	0.97%
Nevada	1.15%	4.66%	4.95%	3.18%	1.03%	1.61%	3.07%	1.12%
New Mexico	1.20%	4.34%	5.04%	4.05%	1.27%	0.54%	2.84%	0.74%
Utah	1.44%	3.51%	4.94%	4.09%	0.71%	1.79%	2.64%	1.21%
Wyoming	1.56%	3.14%	4.31%	3.32%	1.65%	1.38%	2.41%	1.26%
Pacific:								
Alaska	1.52%	1.97%	5.08%	4.38%	0.61%	1.30%	2.57%	0.94%
California	0.73%	2.12%	2.66%	1.76%	0.48%	0.13%	1.46%	0.21%
Hawaii	0.80%	2.96%	2.92%	1.49%	0.26%	1.44%	1.55%	0.93%
Oregon	0.98%	3.28%	4.48%	2.76%	1.24%	0.30%	2.53%	0.51%
Washington	1.04%	4.41%	4.67%	3.70%	0.96%	0.10%	2.65%	0.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

**Table XII.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.1%	59.7%	51.4%	50.0%	51.8%	57.8%	53.0%	55.5%
New England:								
Connecticut	52.6%	44.2%	41.2%	46.5%	49.3%	58.2%	43.8%	54.5%
Maine	56.0%	60.6%	48.2%	46.6%	56.7%	60.0%	49.9%	57.7%
Massachusetts	54.6%	59.2%	44.7%	46.1%	56.5%	56.3%	49.4%	55.5%
New Hampshire	53.1%	50.5%	44.0%	45.5%	56.5%	56.2%	47.4%	54.6%
Rhode Island	51.3%	50.6%	51.7%	46.5%	48.7%	54.3%	48.8%	52.0%
Vermont	50.6%	49.0%	41.0%	50.4%	51.0%	53.0%	47.3%	51.5%
Middle Atlantic:								
New Jersey	52.6%	53.4%	37.3%	44.8%	45.1%	60.7%	45.2%	54.2%
New York	46.0%	50.5%	38.0%	46.2%	42.7%	48.4%	43.5%	46.5%
Pennsylvania	56.4%	55.8%	53.9%	49.4%	55.6%	59.0%	51.2%	57.4%
East North Central:								
Illinois	54.2%	65.9%	55.2%	48.6%	51.4%	55.9%	57.2%	53.7%
Indiana	56.0%	61.6%	58.1%	52.1%	53.7%	57.5%	56.5%	55.9%
Michigan	56.9%	55.0%	55.7%	47.8%	54.8%	60.5%	52.9%	57.6%
Ohio	55.2%	61.7%	52.0%	53.7%	48.9%	58.2%	54.9%	55.3%
Wisconsin	53.2%	53.4%	44.4%	45.5%	49.7%	58.9%	48.4%	54.1%
West North Central:								
Iowa	55.5%	60.7%	46.4%	49.2%	55.4%	57.9%	51.8%	56.3%
Kansas	57.1%	63.4%	56.7%	55.2%	52.4%	59.5%	59.2%	56.6%
Minnesota	51.9%	55.2%	48.5%	50.3%	42.9%	57.5%	48.0%	52.7%
Missouri	55.7%	65.2%	51.4%	52.0%	56.1%	56.2%	54.8%	55.8%
Nebraska	55.8%	48.4%	53.3%	48.2%	51.8%	59.8%	51.3%	56.4%
North Dakota	57.4%	63.3%	54.0%	60.8%	52.3%	59.6%	59.6%	56.7%
South Dakota	54.4%	51.4%	50.6%	48.7%	52.7%	59.2%	47.8%	56.5%
South Atlantic:								
Delaware	54.5%	56.1%	51.8%	43.2%	52.2%	59.3%	50.8%	55.3%
District of Columbia	60.3%	62.0%	67.5%	59.1%	60.4%	59.8%	61.4%	60.1%
Florida	53.9%	53.5%	56.3%	47.0%	50.8%	55.6%	53.8%	53.9%
Georgia	55.0%	69.7%	54.2%	50.6%	57.1%	54.7%	53.0%	55.3%
Maryland	53.4%	56.4%	51.1%	49.6%	50.2%	55.8%	53.5%	53.4%
North Carolina	57.4%	49.0%	54.9%	50.9%	54.0%	60.8%	53.8%	57.9%
South Carolina	56.7%	46.4%	50.1%	51.6%	53.3%	60.3%	49.7%	57.8%
Virginia	55.2%	58.9%	49.7%	47.7%	51.2%	59.8%	51.3%	56.0%
West Virginia	52.3%	56.3%	53.0%	44.8%	49.1%	55.0%	50.7%	52.5%
East South Central:								
Alabama	57.0%	60.7%	50.4%	49.3%	52.6%	61.8%	52.0%	58.1%
Kentucky	56.6%	53.8%	54.1%	53.8%	56.5%	57.6%	52.1%	57.3%
Mississippi	55.8%	55.9%	56.4%	55.9%	56.0%	55.7%	56.2%	55.8%
Tennessee	53.7%	58.6%	48.1%	52.6%	51.9%	54.7%	51.8%	53.9%
West South Central:								
Arkansas	61.8%	61.4%	64.9%	55.9%	58.7%	63.8%	60.7%	61.9%
Louisiana	54.5%	58.7%	54.4%	51.6%	52.5%	56.3%	56.2%	54.1%
Oklahoma	57.0%	64.9%	55.1%	53.8%	54.1%	59.3%	57.1%	57.0%
Texas	54.3%	65.1%	51.3%	53.4%	47.7%	56.5%	55.6%	54.1%
Mountain:								
Arizona	56.2%	53.9%	45.2%	45.1%	50.7%	61.0%	48.3%	57.4%
Colorado	53.3%	65.9%	49.7%	42.7%	52.9%	55.6%	50.9%	53.8%
Idaho	55.1%	60.5%	60.7%	47.5%	51.7%	57.9%	57.4%	54.5%
Montana	60.3%	57.7%	59.6%	56.2%	55.4%	65.9%	56.1%	61.8%
Nevada	53.3%	65.7%	56.8%	52.1%	46.0%	55.7%	58.6%	52.3%
New Mexico	47.0%	55.2%	43.8%	38.0%	40.0%	53.6%	46.2%	47.1%
Utah	51.5%	55.8%	50.7%	50.5%	55.6%	49.4%	51.9%	51.5%
Wyoming	55.8%	56.7%	55.9%	50.4%	57.0%	58.1%	53.5%	56.6%
Pacific:								
Alaska	57.0%	54.3%	39.1%	57.7%	52.9%	62.1%	47.8%	58.7%
California	59.6%	66.8%	53.5%	52.0%	56.3%	63.0%	56.4%	60.2%
Hawaii	61.5%	66.5%	58.4%	61.0%	60.6%	61.8%	61.4%	61.5%
Oregon	62.2%	61.3%	58.5%	54.1%	60.3%	66.9%	56.0%	63.9%
Washington	59.2%	67.4%	64.0%	56.8%	57.5%	59.1%	63.9%	58.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.84%	0.69%	0.52%	0.58%	0.59%	0.42%	0.43%
New England:								
Connecticut	1.52%	3.46%	3.44%	2.84%	3.65%	2.10%	2.41%	1.76%
Maine	1.29%	4.12%	2.86%	2.90%	2.47%	2.08%	2.07%	1.54%
Massachusetts	1.62%	4.81%	4.36%	2.84%	2.63%	2.61%	2.55%	1.88%
New Hampshire	1.22%	4.02%	2.94%	2.65%	2.11%	2.00%	2.30%	1.41%
Rhode Island	1.35%	4.01%	4.33%	3.37%	2.55%	2.13%	2.30%	1.59%
Vermont	1.40%	3.96%	2.69%	2.34%	2.31%	3.11%	1.91%	1.73%
Middle Atlantic:								
New Jersey	1.97%	5.47%	4.71%	3.48%	6.04%	2.06%	2.93%	2.31%
New York	1.25%	3.15%	2.96%	2.23%	2.20%	2.12%	1.73%	1.48%
Pennsylvania	1.32%	3.40%	3.36%	2.32%	2.60%	2.05%	2.07%	1.52%
East North Central:								
Illinois	1.37%	3.33%	3.26%	2.24%	3.20%	2.03%	1.95%	1.58%
Indiana	1.41%	4.82%	4.56%	3.15%	2.67%	2.05%	2.51%	1.57%
Michigan	1.35%	4.93%	3.53%	2.77%	3.04%	2.05%	2.37%	1.54%
Ohio	1.14%	4.00%	3.58%	3.19%	2.37%	1.53%	2.13%	1.28%
Wisconsin	1.37%	5.03%	3.23%	2.72%	2.35%	2.24%	2.07%	1.58%
West North Central:								
Iowa	1.10%	3.29%	4.01%	2.49%	2.07%	1.73%	2.11%	1.26%
Kansas	1.57%	4.05%	3.92%	3.71%	2.32%	2.46%	2.97%	1.80%
Minnesota	1.71%	4.40%	2.93%	2.54%	3.91%	2.08%	2.11%	1.98%
Missouri	1.65%	3.88%	4.79%	3.10%	4.56%	2.22%	2.62%	1.92%
Nebraska	1.24%	5.28%	4.63%	2.80%	2.48%	1.73%	2.43%	1.37%
North Dakota	1.33%	3.47%	4.65%	2.63%	2.71%	2.09%	2.45%	1.57%
South Dakota	1.08%	4.77%	3.04%	2.82%	1.91%	1.68%	2.09%	1.22%
South Atlantic:								
Delaware	1.54%	5.05%	4.95%	3.38%	4.22%	1.79%	2.78%	1.76%
District of Columbia	1.58%	4.24%	3.83%	4.29%	3.08%	2.34%	3.12%	1.78%
Florida	1.65%	6.66%	3.23%	2.78%	3.05%	2.32%	2.42%	1.84%
Georgia	1.38%	5.18%	3.72%	3.23%	3.35%	1.85%	2.61%	1.55%
Maryland	1.77%	3.97%	3.93%	3.08%	2.65%	2.96%	2.27%	2.10%
North Carolina	1.52%	4.79%	3.94%	3.69%	3.45%	2.03%	2.65%	1.71%
South Carolina	1.40%	7.42%	3.86%	3.38%	2.99%	1.90%	2.68%	1.56%
Virginia	1.58%	4.54%	3.99%	3.01%	3.47%	2.23%	2.36%	1.82%
West Virginia	1.67%	4.54%	3.98%	3.62%	2.47%	2.52%	2.40%	1.89%
East South Central:								
Alabama	2.08%	4.00%	3.24%	3.48%	3.56%	3.17%	2.27%	2.44%
Kentucky	1.50%	7.52%	3.62%	3.64%	2.57%	2.17%	2.75%	1.66%
Mississippi	1.79%	5.10%	4.05%	3.50%	2.75%	2.98%	2.60%	2.12%
Tennessee	1.49%	5.62%	4.91%	3.19%	3.09%	2.12%	2.72%	1.67%
West South Central:								
Arkansas	1.28%	4.80%	4.92%	2.97%	3.25%	1.69%	2.71%	1.42%
Louisiana	1.72%	4.69%	4.48%	3.34%	3.46%	2.80%	2.67%	2.03%
Oklahoma	1.27%	4.22%	2.96%	2.80%	2.66%	2.00%	2.04%	1.51%
Texas	1.27%	3.91%	3.48%	2.57%	2.59%	1.86%	2.06%	1.44%
Mountain:								
Arizona	2.73%	5.01%	3.61%	3.10%	3.54%	3.87%	2.50%	3.04%
Colorado	1.56%	4.59%	3.98%	3.13%	3.95%	2.19%	2.81%	1.82%
Idaho	1.64%	4.09%	3.28%	3.81%	3.39%	2.67%	2.33%	1.97%
Montana	1.68%	4.40%	4.01%	3.37%	2.67%	2.92%	2.56%	2.04%
Nevada	1.72%	5.73%	3.83%	3.71%	4.57%	2.11%	3.02%	1.95%
New Mexico	1.40%	3.54%	4.13%	3.05%	2.33%	2.32%	2.33%	1.62%
Utah	2.10%	5.64%	4.60%	2.92%	3.52%	3.41%	2.69%	2.39%
Wyoming	1.64%	3.87%	3.01%	3.34%	3.02%	3.20%	2.11%	2.14%
Pacific:								
Alaska	1.61%	3.84%	3.41%	3.55%	3.64%	2.02%	3.11%	1.81%
California	1.96%	2.36%	2.47%	1.89%	2.10%	3.26%	1.44%	2.31%
Hawaii	1.35%	2.90%	3.56%	3.03%	3.19%	2.16%	2.08%	1.67%
Oregon	1.51%	4.03%	5.21%	2.74%	3.11%	2.26%	2.74%	1.72%
Washington	1.88%	3.71%	3.16%	2.99%	4.21%	3.06%	1.91%	2.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

**Table XII.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,116	8,345	7,867	7,726	8,023	8,264	7,927	8,156
New England:								
Connecticut	8,678	8,883	9,282	8,051	9,156	8,542	8,800	8,656
Maine	8,590	6,868	7,685	8,184	8,563	9,173	7,516	8,892
Massachusetts	9,013	10,032	9,515	9,376	9,552	8,581	9,535	8,921
New Hampshire	8,382	9,258	8,256	7,628	8,387	8,602	8,260	8,415
Rhode Island	8,656	8,961	8,482	8,499	8,993	8,556	8,522	8,693
Vermont	8,514	8,793	8,543	8,156	8,554	8,648	8,440	8,535
Middle Atlantic:								
New Jersey	9,017	8,075	7,994	8,415	9,623	9,140	8,023	9,206
New York	9,269	10,441	10,058	9,084	8,920	9,268	9,670	9,177
Pennsylvania	8,317	8,294	8,225	7,953	8,271	8,456	8,114	8,359
East North Central:								
Illinois	8,176	8,632	8,035	8,339	8,081	8,138	8,317	8,145
Indiana	8,140	7,156	8,726	7,909	8,159	8,185	7,998	8,159
Michigan	7,999	8,111	6,545	7,340	7,200	8,579	7,612	8,066
Ohio	8,133	7,502	8,377	8,065	7,959	8,223	8,147	8,130
Wisconsin	7,990	7,201	7,513	7,882	8,285	7,981	7,417	8,101
West North Central:								
Iowa	7,726	8,023	7,169	6,915	7,518	8,103	7,347	7,815
Kansas	7,476	7,168	6,706	6,660	7,546	7,774	6,862	7,614
Minnesota	8,002	7,475	7,201	8,047	7,986	8,115	7,879	8,026
Missouri	8,196	8,953	7,440	7,317	7,962	8,544	7,739	8,300
Nebraska	7,894	7,096	7,714	8,383	8,373	7,624	7,723	7,919
North Dakota	8,267	8,866	8,061	8,143	8,485	8,128	8,325	8,246
South Dakota	8,160	7,985	7,551	8,219	7,901	8,484	7,857	8,255
South Atlantic:								
Delaware	8,350	9,186	9,193	8,230	8,331	8,228	8,710	8,268
District of Columbia	8,792	9,068	7,247	8,521	9,157	8,857	8,041	8,951
Florida	8,280	8,003	7,043	7,922	7,892	8,571	7,458	8,408
Georgia	7,743	8,311	8,044	7,676	7,863	7,644	8,011	7,697
Maryland	7,977	7,372	7,079	7,896	8,399	7,999	7,229	8,146
North Carolina	7,871	8,294	8,245	7,252	7,467	8,109	7,918	7,863
South Carolina	7,654	10,160	7,526	7,282	7,553	7,630	8,298	7,547
Virginia	8,034	8,130	8,624	7,156	7,999	8,209	7,994	8,042
West Virginia	8,595	8,854	9,514	8,555	8,580	8,485	9,164	8,494
East South Central:								
Alabama	7,442	7,742	7,744	7,081	7,427	7,480	7,694	7,383
Kentucky	7,710	7,489	6,795	7,156	7,459	8,046	7,074	7,809
Mississippi	7,200	7,057	6,058	6,573	6,720	7,833	6,422	7,417
Tennessee	7,483	7,279	7,383	6,668	7,038	7,950	7,014	7,570
West South Central:								
Arkansas	7,280	7,965	7,175	6,977	7,301	7,322	7,169	7,302
Louisiana	7,880	7,863	7,718	8,053	7,668	7,994	8,004	7,845
Oklahoma	7,337	7,439	6,757	6,742	7,747	7,418	6,849	7,483
Texas	7,811	8,326	7,694	7,478	7,631	7,925	7,551	7,867
Mountain:								
Arizona	7,871	7,516	7,930	6,639	7,213	8,253	7,305	7,952
Colorado	7,858	7,566	7,798	7,183	8,465	7,795	7,341	7,983
Idaho	7,433	8,780	6,023	6,634	7,137	7,958	6,812	7,651
Montana	7,870	7,505	7,230	7,583	8,042	8,178	7,432	8,045
Nevada	7,440	8,773	7,002	6,605	7,302	7,629	7,362	7,457
New Mexico	8,263	7,782	9,307	7,375	8,003	8,538	8,114	8,297
Utah	7,523	6,461	6,742	6,993	7,369	7,886	6,900	7,621
Wyoming	8,627	9,488	9,232	9,003	8,865	7,890	9,155	8,385
Pacific:								
Alaska	9,048	9,818	9,770	11,463	8,886	8,237	10,355	8,789
California	8,240	8,797	7,894	7,702	8,036	8,424	8,215	8,245
Hawaii	7,558	8,004	8,050	7,357	7,019	7,696	7,871	7,430
Oregon	7,842	8,022	7,022	7,594	7,964	8,029	7,448	7,957
Washington	7,825	7,061	7,439	7,408	7,657	8,267	7,420	7,949

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

**Table XII.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.06	118.87	84.25	56.48	63.48	58.40	51.84	43.02
New England:								
Connecticut	129.21	554.12	530.33	418.30	215.27	170.16	287.86	143.07
Maine	141.84	345.59	363.77	293.44	334.44	201.94	219.25	167.66
Massachusetts	221.25	538.97	400.73	256.84	706.15	196.26	254.50	256.94
New Hampshire	145.42	564.51	805.18	285.48	205.04	217.33	390.51	150.90
Rhode Island	138.67	801.46	432.31	464.83	228.28	177.54	334.98	151.06
Vermont	112.20	469.73	335.80	196.68	183.75	232.43	190.05	134.02
Middle Atlantic:								
New Jersey	179.71	872.28	593.39	353.51	318.78	269.33	377.06	197.59
New York	166.29	637.00	529.89	345.38	354.95	243.76	297.60	192.28
Pennsylvania	108.67	426.23	367.42	276.59	264.79	139.39	226.71	122.63
East North Central:								
Illinois	112.37	420.20	450.94	219.07	250.58	163.38	229.46	127.07
Indiana	113.70	698.94	505.57	333.31	270.71	134.07	282.30	123.24
Michigan	210.95	613.27	359.66	332.16	206.74	323.49	325.57	238.79
Ohio	93.54	683.00	472.14	211.20	224.45	115.68	275.62	98.50
Wisconsin	97.31	772.54	392.34	252.34	160.54	138.23	294.50	100.18
West North Central:								
Iowa	124.67	416.79	578.91	231.13	170.96	204.47	254.18	140.13
Kansas	113.52	570.84	280.23	245.71	180.00	159.55	234.95	122.76
Minnesota	119.62	538.69	388.90	324.78	246.22	169.26	267.55	133.30
Missouri	160.49	753.73	483.58	358.57	282.01	242.23	324.17	182.50
Nebraska	132.55	728.57	474.67	326.88	289.36	167.72	308.31	145.49
North Dakota	108.08	645.43	467.29	232.86	196.97	145.27	267.96	111.50
South Dakota	103.21	575.63	390.71	300.38	167.82	133.74	281.43	102.04
South Atlantic:								
Delaware	203.61	669.32	771.74	365.32	243.49	316.31	375.94	231.38
District of Columbia	132.28	785.72	453.37	340.75	267.68	178.38	303.38	146.41
Florida	184.03	543.58	434.21	312.27	275.60	260.18	265.93	204.65
Georgia	151.99	955.73	372.40	328.14	294.91	221.75	308.25	169.38
Maryland	145.06	786.65	457.21	387.82	270.97	211.38	301.08	171.24
North Carolina	146.60	795.24	663.55	316.78	231.60	221.10	331.65	162.62
South Carolina	136.20	1,079.28	387.23	272.78	291.85	165.94	461.57	133.75
Virginia	156.45	819.57	580.42	258.55	278.03	242.18	335.39	175.54
West Virginia	146.22	633.38	883.13	484.79	322.43	168.18	467.76	148.64
East South Central:								
Alabama	106.94	433.66	329.10	305.29	252.33	140.55	202.99	121.56
Kentucky	116.33	458.05	464.57	237.39	277.76	140.43	256.94	125.67
Mississippi	146.64	672.52	361.29	259.84	267.09	202.23	244.59	168.21
Tennessee	115.93	471.34	401.49	291.38	242.52	155.01	226.26	130.27
West South Central:								
Arkansas	128.39	680.75	574.39	299.56	305.06	169.35	345.22	137.49
Louisiana	116.19	624.23	529.28	340.48	206.38	160.20	289.89	124.15
Oklahoma	100.40	516.38	229.15	248.16	221.75	133.46	189.11	115.91
Texas	120.96	442.80	339.51	242.72	406.94	133.36	215.52	139.35
Mountain:								
Arizona	175.11	724.18	543.30	323.99	278.91	218.93	320.13	190.28
Colorado	133.16	648.72	392.98	327.00	259.66	171.25	302.35	145.12
Idaho	136.71	653.96	339.84	292.30	276.64	210.74	289.73	155.55
Montana	154.92	455.04	331.30	266.51	423.15	232.11	234.40	194.64
Nevada	140.65	641.14	582.03	314.62	261.27	205.81	344.87	154.51
New Mexico	114.20	680.56	639.56	303.85	225.50	143.35	364.88	113.43
Utah	172.05	407.67	675.41	490.17	387.72	211.79	447.52	183.04
Wyoming	177.00	876.84	555.72	296.71	368.44	271.67	335.26	203.15
Pacific:								
Alaska	168.19	925.13	744.11	480.70	330.68	223.56	472.45	179.30
California	189.19	372.41	291.18	213.07	207.17	304.80	180.82	226.73
Hawaii	158.03	382.16	398.56	180.82	496.74	212.22	215.53	200.50
Oregon	133.69	388.01	364.99	218.76	300.58	213.69	217.85	158.97
Washington	133.66	488.15	362.80	318.86	351.06	154.67	243.38	156.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

**Table XII.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,696	1,512	1,826	1,756	1,700	1,680	1,714	1,692
New England:								
Connecticut	1,917	2,184	2,839	2,456	1,798	1,696	2,695	1,772
Maine	1,646	1,179	1,547	1,806	1,648	1,666	1,668	1,640
Massachusetts	1,973	3,131 *	2,659	2,604	2,144	1,623	2,843	1,821
New Hampshire	1,904	2,001	2,171	2,044	1,949	1,769	1,961	1,889
Rhode Island	1,873	1,867	2,039	1,841	1,927	1,833	2,025	1,832
Vermont	2,036	1,415	2,028	1,976	1,986	2,207	1,950	2,060
Middle Atlantic:								
New Jersey	1,874	1,108 *	2,203	2,523	1,906	1,735	1,745	1,899
New York	1,905	2,185	2,548	2,248	1,867	1,714	2,267	1,822
Pennsylvania	1,792	1,710	1,949	1,886	1,631	1,836	1,860	1,778
East North Central:								
Illinois	1,786	1,637	2,264	2,296	1,736	1,623	2,129	1,711
Indiana	1,676	1,335	1,831	1,383	1,828	1,682	1,574	1,690
Michigan	1,696	623	1,220	1,695	1,687	1,813	1,260	1,772
Ohio	1,687	999	1,653	1,482	2,019	1,656	1,396	1,740
Wisconsin	1,751	1,463	2,000	2,105	1,948	1,548	2,007	1,702
West North Central:								
Iowa	1,888	1,741	1,659	1,777	1,729	2,054	1,746	1,922
Kansas	1,723	1,383	1,365	1,710	1,584	1,871	1,534	1,766
Minnesota	1,721	1,475	2,208	1,876	1,844	1,584	2,009	1,665
Missouri	1,760	1,923	1,672	1,508	1,744	1,830	1,742	1,765
Nebraska	1,728	1,225	1,293	2,187	1,823	1,638	1,566	1,753
North Dakota	1,453	1,555	1,127	1,387	1,426	1,583	1,285	1,512
South Dakota	1,771	1,568	1,510	2,065	1,640	1,814	1,909	1,728
South Atlantic:								
Delaware	1,820	1,638	1,960	1,762	1,943	1,802	1,818	1,821
District of Columbia	1,703	1,478	1,340	1,386	1,789	1,836	1,358	1,776
Florida	1,616	1,436	1,430	2,010	1,673	1,558	1,583	1,621
Georgia	1,717	1,250	2,165	2,116	1,513	1,683	1,937	1,678
Maryland	1,919	1,527	1,594	1,755	2,171	1,937	1,761	1,954
North Carolina	1,825	1,355	1,945	1,511	1,811	1,919	1,544	1,877
South Carolina	1,702	1,562	1,845	1,624	1,715	1,711	1,690	1,703
Virginia	1,867	1,137	2,742	1,687	2,115	1,751	1,960	1,848
West Virginia	1,712	2,136	2,337	1,845	1,885	1,522	2,136	1,636
East South Central:								
Alabama	1,825	1,338	2,144	2,017	1,949	1,724	1,978	1,789
Kentucky	1,606	842 *	1,606	1,636	1,485	1,680	1,498	1,623
Mississippi	1,654	1,228	1,376	1,428	1,709	1,800	1,339	1,742
Tennessee	1,743	1,916	2,335	1,603	1,379	1,886	1,968	1,701
West South Central:								
Arkansas	1,631	2,086	1,393	1,731	1,551	1,625	1,704	1,616
Louisiana	1,837	1,296	1,971	2,039	1,647	1,936	1,870	1,827
Oklahoma	1,673	1,641	1,293	1,623	2,050	1,564	1,492	1,727
Texas	1,620	1,834	1,949	1,541	1,577	1,606	1,739	1,594
Mountain:								
Arizona	1,512	1,189	2,705	1,641	1,619	1,398	1,909	1,456
Colorado	1,795	1,946	2,477	1,928	1,728	1,676	2,145	1,710
Idaho	1,360	1,480	855	1,245	1,180	1,589	1,034	1,474
Montana	1,274	1,266	888	1,252	1,303	1,371	1,085	1,349
Nevada	1,499	955 *	1,083	1,538	1,493	1,587	1,107	1,583
New Mexico	1,711	1,089 *	2,287	1,666	2,081	1,530	1,664	1,722
Utah	1,663	632 *	1,139	1,223	2,208	1,575	943	1,775
Wyoming	1,662	1,894 *	1,764	1,591	1,935	1,475	1,705	1,643
Pacific:								
Alaska	1,815	1,985	1,783	1,739	1,903	1,785	1,764	1,825
California	1,598	1,273	1,577	1,450	1,504	1,708	1,443	1,632
Hawaii	942	603 *	648 *	564	766	1,386	553	1,101
Oregon	1,148	760	1,340	1,421	988	1,148	1,264	1,114
Washington	1,313	1,100	1,164	1,214	1,208	1,472	1,215	1,343

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table XII.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.11	81.13	59.10	34.30	32.50	30.72	34.89	21.95
New England:								
Connecticut	84.92	617.09	360.12	279.26	166.89	105.10	236.30	86.82
Maine	57.85	293.83	183.70	208.54	115.69	64.81	165.10	57.79
Massachusetts	104.01	1,282.79 *	336.43	196.52	143.29	99.40	453.46	84.78
New Hampshire	73.47	376.67	324.40	148.81	162.83	99.92	180.26	79.47
Rhode Island	89.25	327.99	387.53	213.90	98.20	143.52	198.16	99.57
Vermont	80.09	338.39	288.19	134.71	104.46	171.50	156.38	92.58
Middle Atlantic:								
New Jersey	104.95	334.19 *	385.48	235.37	339.54	115.41	211.31	118.55
New York	77.81	415.62	314.57	278.15	135.69	95.22	179.07	85.20
Pennsylvania	58.33	271.81	356.92	155.19	115.90	73.58	166.28	61.43
East North Central:								
Illinois	63.39	274.36	282.30	163.53	108.24	89.44	157.51	68.47
Indiana	57.87	347.05	332.31	167.94	109.49	74.73	161.64	62.02
Michigan	95.11	182.14	167.91	128.21	134.05	163.68	127.56	113.09
Ohio	61.50	267.46	216.48	142.83	115.26	86.57	129.53	69.19
Wisconsin	51.29	386.16	226.10	112.90	78.26	73.32	147.80	53.52
West North Central:								
Iowa	73.14	391.08	405.82	143.61	118.66	104.59	204.21	75.92
Kansas	74.50	358.76	266.59	147.85	89.48	120.55	160.95	82.88
Minnesota	66.45	276.36	254.55	209.08	106.12	87.71	191.14	68.51
Missouri	87.61	527.65	258.36	131.24	156.84	135.49	185.32	98.92
Nebraska	64.53	266.19	268.62	226.50	151.47	71.86	179.60	69.07
North Dakota	62.69	433.23	221.39	144.92	101.22	96.38	152.03	65.92
South Dakota	74.37	400.48	224.11	270.50	82.73	94.61	221.69	68.18
South Atlantic:								
Delaware	71.49	417.31	483.40	194.60	184.82	73.43	228.45	70.51
District of Columbia	79.30	344.27	367.09	174.08	186.79	102.48	178.13	88.75
Florida	73.01	326.14	198.92	260.27	156.36	91.66	136.38	81.89
Georgia	73.60	366.65	309.67	192.17	125.70	104.98	180.30	80.11
Maryland	97.91	317.29	301.35	187.87	162.55	157.90	171.90	111.96
North Carolina	86.25	295.48	387.71	165.15	187.35	119.94	187.11	95.57
South Carolina	75.31	467.38	328.48	141.94	150.76	107.28	186.90	82.07
Virginia	70.22	282.61	447.11	132.41	148.48	91.54	200.48	73.98
West Virginia	98.79	520.20	696.37	244.78	194.81	102.93	361.09	92.99
East South Central:								
Alabama	65.05	398.21	291.55	179.96	171.95	62.23	186.43	66.10
Kentucky	55.32	291.96 *	319.30	164.06	132.44	62.04	172.04	57.82
Mississippi	83.76	318.48	268.14	126.41	224.69	110.74	142.25	96.42
Tennessee	65.97	466.76	581.37	175.82	112.20	76.93	231.86	64.78
West South Central:								
Arkansas	81.39	586.71	256.15	213.34	141.27	111.86	203.01	89.06
Louisiana	109.34	287.83	338.53	228.43	259.89	136.82	188.62	129.10
Oklahoma	128.37	382.49	223.94	184.04	419.60	79.15	158.85	158.44
Texas	65.46	337.96	204.47	127.05	150.77	91.07	151.08	72.40
Mountain:								
Arizona	116.44	334.13	555.57	173.23	197.31	146.04	246.54	121.99
Colorado	69.58	374.86	398.33	198.83	127.57	84.10	212.21	69.88
Idaho	78.42	405.36	166.56	178.98	110.92	126.99	147.92	89.33
Montana	62.56	271.88	173.82	132.38	126.38	95.16	124.18	70.58
Nevada	70.47	356.98 *	183.78	197.29	132.99	100.49	146.23	79.25
New Mexico	80.83	333.04 *	371.72	152.69	189.98	100.17	192.52	88.88
Utah	157.00	212.48 *	250.79	204.82	436.69	89.31	133.48	178.10
Wyoming	103.60	646.20 *	368.75	166.59	279.16	110.75	232.82	107.28
Pacific:								
Alaska	125.58	361.60	398.73	221.93	337.81	156.23	220.84	143.79
California	111.00	244.54	256.96	97.14	141.52	175.99	132.37	129.13
Hawaii	66.74	191.69 *	214.75 *	118.32	171.56	100.67	110.77	83.89
Oregon	49.54	181.71	169.42	138.43	88.76	73.50	108.57	54.83
Washington	81.92	279.97	218.59	172.80	120.21	156.56	158.56	96.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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



**Table XII.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23,542	21,777	21,637	22,092	23,355	24,099	21,696	23,814
New England:								
Connecticut	25,885	23,942	24,343	24,037	27,164	25,978	24,233	26,139
Maine	24,604	21,980	22,407	23,200	24,471	25,346	22,576	24,976
Massachusetts	25,905	26,637	26,384	28,105	25,213	25,719	26,353	25,830
New Hampshire	25,489	22,145	25,515	22,086	24,256	26,756	23,989	25,727
Rhode Island	24,163	22,774	26,655	22,191	24,382	24,360	23,943	24,212
Vermont	25,214	21,617	22,347	23,166	26,485	25,931	22,411	25,918
Middle Atlantic:								
New Jersey	26,491	21,452	26,300	25,981	27,498	26,617	24,729	26,761
New York	26,018	26,407	22,706	25,894	26,251	26,142	24,898	26,199
Pennsylvania	24,266	23,475	21,801	21,778	23,524	25,187	22,325	24,530
East North Central:								
Illinois	23,483	20,061	20,889	23,355	22,651	24,360	20,945	23,966
Indiana	23,151	19,777	20,859	21,485	22,910	23,892	20,474	23,559
Michigan	22,480	19,759	20,020	20,039	21,855	23,675	20,145	22,861
Ohio	22,817	17,809	21,889	19,687	23,158	23,792	19,924	23,217
Wisconsin	24,073	20,678	23,101	24,540	24,352	24,155	23,119	24,229
West North Central:								
Iowa	22,690	19,891	19,942	20,036	22,054	24,021	19,791	23,185
Kansas	22,217	20,370	18,908	19,383	22,095	23,397	20,243	22,603
Minnesota	23,925	19,919	19,951	22,642	22,851	25,190	20,734	24,386
Missouri	23,082	23,308	18,977	19,933	20,384	25,114	20,616	23,534
Nebraska	23,192	16,492	23,150	24,236	23,502	23,265	21,705	23,360
North Dakota	22,778	20,258	22,849	21,482	22,926	23,651	21,757	23,115
South Dakota	24,413	20,984	21,639	22,426	21,786	26,822	22,011	24,954
South Atlantic:								
Delaware	24,714	27,433	21,621	23,474	25,190	24,952	22,835	24,941
District of Columbia	25,884	22,540	24,792	25,440	25,299	26,717	23,114	26,385
Florida	23,378	20,253	19,643	23,378	23,970	23,547	20,328	23,669
Georgia	23,387	21,682	23,909	22,016	23,997	23,431	21,948	23,579
Maryland	23,732	22,385	25,016	22,823	24,693	23,554	23,440	23,790
North Carolina	21,991	22,482	21,480	20,873	19,734	22,821	21,776	22,011
South Carolina	22,575	25,938	21,098	22,064	20,012	23,243	22,647	22,568
Virginia	23,393	16,878	21,916	21,881	23,318	24,080	20,261	23,840
West Virginia	24,892	25,711	21,205	25,128	24,985	25,089	23,292	25,079
East South Central:								
Alabama	21,508	19,428	21,542	19,129	21,185	22,188	20,742	21,621
Kentucky	23,211	21,063	24,791	22,982	21,922	23,528	22,970	23,234
Mississippi	21,621	17,369	16,737	19,560	18,790	23,507	18,302	22,112
Tennessee	21,904	18,621	15,934	20,473	20,595	22,859	17,923	22,262
West South Central:								
Arkansas	20,765	15,943	18,292	19,024	19,209	21,635	18,142	21,024
Louisiana	22,330	21,680	18,742	19,880	22,118	23,492	19,593	22,897
Oklahoma	21,309	16,657	18,371	20,772	21,882	21,729	18,446	21,777
Texas	23,571	23,416	21,651	21,776	23,707	23,873	21,618	23,800
Mountain:								
Arizona	22,965	17,712	18,315	19,666	23,154	23,693	18,377	23,448
Colorado	23,162	19,751	19,606	20,694	25,633	23,399	19,640	23,909
Idaho	22,796	14,669	14,270	19,576	23,286	25,079	15,843	24,233
Montana	22,256	15,589	17,711	21,085	19,669	24,517	18,482	23,031
Nevada	21,683	17,996	16,297	18,300	21,725	23,509	17,568	22,656
New Mexico	23,402	21,009	18,225	20,833	22,649	24,683	19,342	24,105
Utah	22,093	20,036	18,468	20,537	22,281	22,983	19,007	22,651
Wyoming	23,683	20,575	22,562	22,658	26,295	22,963	21,538	24,215
Pacific:								
Alaska	25,899	25,499	24,233	33,264	25,232	24,970	28,575	25,684
California	23,503	24,442	24,078	20,782	23,303	23,857	23,338	23,526
Hawaii	21,513	19,981	19,601	19,416	20,912	22,398	19,542	21,941
Oregon	22,619	18,713	17,768	24,296	21,921	23,388	20,522	23,014
Washington	23,670	22,726	21,083	20,737	22,822	24,684	21,839	24,009

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

**Table XII.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	81.75	423.30	321.50	224.71	199.16	106.05	194.63	90.03
New England:								
Connecticut	392.07	3,146.90	1,643.36	842.92	768.75	533.23	973.08	423.56
Maine	402.17	1,634.38	1,454.41	1,435.78	1,197.91	371.18	1,098.21	420.68
Massachusetts	439.37	1,978.98	981.21	839.31	838.64	628.67	916.07	487.83
New Hampshire	523.19	2,272.28	1,922.23	982.10	1,080.09	680.32	1,090.28	578.32
Rhode Island	374.76	1,675.38	1,760.90	926.69	708.13	511.60	1,034.49	396.12
Vermont	331.69	1,933.73	925.58	734.05	490.69	561.64	808.85	358.24
Middle Atlantic:								
New Jersey	455.25	1,989.91	3,599.81	1,099.17	838.79	619.98	1,247.20	490.62
New York	447.10	1,762.69	1,966.35	935.78	884.73	645.07	950.65	496.54
Pennsylvania	336.19	1,838.51	1,361.05	892.30	781.06	408.89	874.12	360.50
East North Central:								
Illinois	467.15	2,286.98	1,525.21	910.44	1,160.03	573.05	1,109.27	499.79
Indiana	440.47	2,183.02	1,149.73	1,679.18	916.42	561.45	1,136.42	472.77
Michigan	391.67	1,625.46	1,202.35	721.71	1,124.21	484.91	688.26	433.65
Ohio	474.46	1,731.85	1,864.12	2,042.38	856.56	382.99	958.71	527.38
Wisconsin	395.33	2,315.70	1,660.71	1,023.57	577.57	601.30	1,021.60	429.34
West North Central:								
Iowa	382.66	1,435.85	1,228.39	739.54	778.82	521.87	722.28	420.32
Kansas	532.62	1,627.02	1,263.48	1,356.97	675.85	733.29	749.66	605.26
Minnesota	496.17	1,722.58	1,277.62	894.50	937.59	686.44	764.68	542.97
Missouri	498.95	2,483.41	1,683.23	995.77	1,526.71	364.13	1,149.69	551.48
Nebraska	470.21	1,659.81	2,391.51	1,013.84	929.98	632.58	1,299.08	501.22
North Dakota	331.93	1,689.71	1,281.91	748.62	401.15	494.79	682.20	370.43
South Dakota	433.44	1,278.95	1,152.38	889.35	731.13	474.18	728.74	478.74
South Atlantic:								
Delaware	875.03	3,104.60	2,027.95	1,124.16	1,322.64	1,254.26	1,256.03	970.92
District of Columbia	511.72	1,180.02	3,514.69	1,845.25	1,033.35	589.48	1,759.39	506.98
Florida	390.58	1,978.66	1,365.74	1,508.33	1,153.10	453.69	1,100.73	414.16
Georgia	403.61	1,704.59	1,006.55	1,041.89	1,317.96	413.66	815.20	443.63
Maryland	415.87	1,599.24	1,901.16	998.92	892.24	555.39	1,019.06	456.89
North Carolina	543.20	4,264.21	1,562.76	1,171.06	1,346.21	644.78	1,597.25	575.60
South Carolina	420.88	1,927.96	1,407.62	1,784.91	1,020.25	482.13	976.89	452.37
Virginia	543.52	1,558.39	1,869.56	1,003.23	761.15	840.80	1,016.62	618.25
West Virginia	482.78	3,218.96	2,159.83	1,323.27	1,021.22	633.17	1,471.09	511.13
East South Central:								
Alabama	407.53	967.32	1,131.81	867.27	809.43	654.08	628.83	464.49
Kentucky	396.61	3,674.55	2,185.23	962.68	1,150.82	437.43	1,382.98	414.04
Mississippi	486.36	1,527.37	987.75	1,007.87	808.06	545.65	892.05	519.86
Tennessee	436.06	2,743.43	1,529.57	1,594.53	907.48	549.58	1,002.88	461.99
West South Central:								
Arkansas	542.90	1,249.80	1,251.82	811.93	929.31	717.95	680.92	591.08
Louisiana	500.28	2,958.50	1,367.04	943.56	1,266.93	621.68	952.73	560.58
Oklahoma	382.10	1,679.00	1,016.48	1,046.80	860.37	527.66	734.02	432.04
Texas	352.80	1,644.62	1,346.27	820.57	1,275.12	396.71	846.93	380.41
Mountain:								
Arizona	389.67	2,842.23	1,254.80	819.62	985.01	465.30	1,022.16	407.16
Colorado	443.42	1,344.90	1,117.47	1,003.55	956.84	514.02	787.75	483.70
Idaho	722.02	1,834.90	1,329.19	1,147.05	1,169.00	1,079.58	866.87	792.57
Montana	575.98	1,661.37	1,176.58	1,145.63	1,370.35	656.33	1,066.62	616.28
Nevada	445.77	1,919.56	1,466.10	635.42	1,301.80	457.74	840.60	472.32
New Mexico	446.20	2,628.20	1,878.82	1,390.30	1,189.03	416.89	1,220.94	440.63
Utah	536.38	2,072.89	1,797.48	1,435.70	1,325.48	566.15	970.27	597.52
Wyoming	584.69	1,916.81	1,681.04	952.67	1,292.73	851.45	912.61	692.36
Pacific:								
Alaska	511.10	3,095.04	2,650.81	1,966.71	896.88	628.08	1,869.04	532.43
California	295.51	1,513.96	1,210.30	696.02	705.65	403.05	761.10	321.11
Hawaii	303.50	1,284.47	1,148.95	659.24	1,032.49	336.34	686.89	333.71
Oregon	517.72	2,023.89	1,302.32	1,415.12	941.08	706.65	1,446.40	549.50
Washington	473.26	1,500.85	1,627.33	992.14	1,518.03	567.23	1,002.87	527.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

**Table XII.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,888	6,162	8,242	8,405	7,177	6,489	7,638	6,778
New England:								
Connecticut	6,895	--	10,520	7,750	7,501	6,144	8,310	6,677
Maine	6,641	5,125 *	7,993	8,860	6,375	6,482	6,908	6,592
Massachusetts	7,057	12,640 *	9,342	9,152	6,631	6,133	11,090	6,382
New Hampshire	6,343	4,297 *	9,143	7,879	6,678	5,780	7,345	6,184
Rhode Island	6,419	6,787	9,384	6,643	6,359	5,905	7,339	6,214
Vermont	6,990	5,296 *	10,889	7,189	7,027	6,657	6,761	7,047
Middle Atlantic:								
New Jersey	6,881	5,854	7,743	9,807	6,232	6,528	8,569	6,623
New York	6,418	6,896	6,297	9,164	5,965	6,038	7,063	6,314
Pennsylvania	6,549	4,730	7,816	7,754	5,895	6,615	6,877	6,504
East North Central:								
Illinois	6,272	4,466	8,617	8,166	6,330	5,906	6,829	6,167
Indiana	6,300	4,266	6,061	7,326	6,655	6,156	5,679	6,395
Michigan	5,975	2,877 *	4,853	6,521	5,215	6,436	4,776	6,170
Ohio	5,724	4,819	4,969	4,926	6,452	5,756	5,672	5,731
Wisconsin	5,951	4,442 *	9,128	6,933	5,855	5,650	6,721	5,826
West North Central:								
Iowa	6,501	5,034	7,396	6,860	6,221	6,689	5,969	6,592
Kansas	6,377	3,051	5,503	7,274	7,331	6,138	6,041	6,443
Minnesota	6,379	5,653	7,199	9,477	6,451	5,660	7,140	6,270
Missouri	6,287	4,124 *	7,499	6,196	6,162	6,353	6,888	6,176
Nebraska	6,550	--	7,669	8,491	7,602	5,986	6,916	6,509
North Dakota	6,184	5,865	7,089	6,143	7,567	5,419	6,573	6,055
South Dakota	6,995	4,792 *	7,696	8,353	6,910	6,707	7,373	6,909
South Atlantic:								
Delaware	7,476	--	7,304	9,812	9,146	6,668	8,526	7,349
District of Columbia	6,923	3,592 *	4,919	7,398	7,333	7,101	4,950	7,280
Florida	7,926	2,713 *	10,192	12,561	10,168	7,238	8,233	7,897
Georgia	6,702	6,357 *	8,394	9,734	6,444	6,252	7,740	6,564
Maryland	7,336	6,039	9,455 *	8,575	8,821	6,506	8,139	7,175
North Carolina	7,607	--	11,874	10,068	6,549	7,404	9,519	7,425
South Carolina	7,105	--	10,816	8,363	6,982	6,789	9,428	6,874
Virginia	7,319	5,374	8,720	9,504	9,182	6,356	7,864	7,242
West Virginia	7,005	--	5,410	7,595	6,598	6,964	8,154	6,871
East South Central:								
Alabama	6,951	3,428 *	9,125	8,484	8,444	6,171	7,701	6,841
Kentucky	6,378	--	4,500 *	9,649	7,231	5,684	6,985	6,319
Mississippi	6,612	9,372	6,744	10,561	5,334	6,329	9,322	6,211
Tennessee	7,362	--	7,759	8,673	7,023	7,287	7,568	7,344
West South Central:								
Arkansas	6,179	--	7,550	8,575	5,357	6,085	7,564	6,042
Louisiana	7,712	--	7,548	8,298	8,531	6,936	8,650	7,518
Oklahoma	6,504	4,586	10,398	7,548	7,095	5,733	8,126	6,239
Texas	7,289	8,195	9,751	9,780	10,024	6,209	9,486	7,031
Mountain:								
Arizona	7,339	--	7,936	10,173	9,561	6,454	8,087	7,260
Colorado	6,923	7,028	9,182	9,483	6,662	6,342	8,184	6,656
Idaho	6,686	4,728	5,006	7,707	8,549	6,035	5,205	6,993
Montana	6,233	4,404	5,876	9,931	6,701	5,408	5,371	6,410
Nevada	5,848	--	6,517	8,057	6,284	5,107	6,578	5,675
New Mexico	6,178	--	4,757 *	9,121	8,042	5,379	5,757	6,251
Utah	6,249	5,727	5,165	5,879	7,381	5,783	5,821	6,327
Wyoming	6,575	5,882	5,138 *	8,654	6,357	6,246	6,567	6,578
Pacific:								
Alaska	6,946	14,303	5,968	7,211	7,635	6,466	6,771	6,960
California	7,869	7,832	10,395	8,094	7,863	7,640	8,808	7,734
Hawaii	5,515	3,770 *	4,449	7,602	4,876	5,681	5,239	5,575
Oregon	5,249	4,699	6,197	7,598	5,577	4,559	7,375	4,849
Washington	6,600	5,308	10,260	8,279	6,465	6,296	7,475	6,439

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table XII.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.32	373.10	338.03	207.88	169.03	134.43	183.36	101.92
New England:								
Connecticut	332.92	--	1,706.65	1,392.62	809.74	343.80	1,345.33	331.58
Maine	250.59	1,680.11 *	1,083.37	855.68	565.28	243.76	988.71	236.75
Massachusetts	392.27	4,370.93 *	1,102.70	1,014.70	429.90	299.98	1,969.05	242.07
New Hampshire	248.47	1,654.19 *	1,472.35	715.07	379.53	313.50	868.11	247.39
Rhode Island	268.78	1,734.20	1,977.08	869.65	415.94	245.99	1,027.42	232.34
Vermont	269.26	1,950.45 *	935.40	672.42	429.06	322.92	862.03	255.52
Middle Atlantic:								
New Jersey	500.73	1,291.64	2,192.61	1,576.52	1,651.76	434.85	1,351.31	526.40
New York	250.48	1,595.21	1,164.05	1,197.01	388.44	284.54	729.69	266.46
Pennsylvania	228.41	1,301.92	1,557.54	578.73	514.82	278.50	783.82	236.51
East North Central:								
Illinois	204.28	1,047.97	1,214.21	508.05	603.26	207.11	669.13	209.56
Indiana	267.50	1,120.99	935.52	1,012.03	321.27	374.54	571.06	293.41
Michigan	360.64	1,320.48 *	1,097.02	833.53	516.98	561.09	620.66	403.87
Ohio	265.96	1,238.62	997.55	1,366.41	481.74	224.58	718.30	285.92
Wisconsin	237.03	1,404.75 *	1,597.16	513.76	263.14	364.40	689.24	249.71
West North Central:								
Iowa	233.38	996.04	955.71	817.49	385.27	330.78	619.59	249.23
Kansas	283.57	827.08	1,480.64	1,122.59	461.47	370.31	733.93	308.61
Minnesota	267.30	1,522.81	1,264.75	668.31	701.94	277.61	715.75	287.59
Missouri	310.29	1,870.88 *	1,464.82	1,028.40	1,010.96	255.76	865.60	329.59
Nebraska	211.60	--	1,288.25	705.43	358.77	256.94	814.32	216.62
North Dakota	247.72	1,440.69	1,135.35	628.16	364.57	319.52	648.54	250.36
South Dakota	224.80	1,614.42 *	777.12	738.45	522.73	260.48	630.63	235.38
South Atlantic:								
Delaware	511.69	--	1,727.07	1,156.40	1,643.43	536.55	1,173.63	550.46
District of Columbia	291.71	1,289.96 *	1,209.40	1,048.53	659.48	300.23	752.78	302.64
Florida	379.40	856.62 *	1,662.59	1,460.92	1,433.20	359.89	923.93	405.91
Georgia	291.95	2,350.89 *	1,924.62	914.91	697.79	318.39	1,125.48	296.55
Maryland	360.46	1,380.12	2,914.71 *	974.85	819.75	368.97	1,334.57	337.53
North Carolina	369.97	--	1,998.54	826.62	1,222.05	321.06	1,115.27	386.14
South Carolina	319.42	--	1,339.58	1,167.93	563.78	408.87	806.19	335.54
Virginia	303.26	1,262.31	1,012.78	779.07	607.52	345.48	661.29	329.38
West Virginia	498.39	--	895.76	1,138.42	640.16	723.09	1,408.20	529.51
East South Central:								
Alabama	332.64	1,323.61 *	1,217.20	1,023.20	1,059.63	298.00	873.03	359.05
Kentucky	274.66	--	1,789.09 *	1,321.20	624.66	216.16	1,277.31	274.34
Mississippi	289.63	1,688.21	1,291.47	942.29	644.06	303.57	913.17	290.79
Tennessee	372.02	--	1,030.10	1,150.46	630.22	492.22	784.98	399.51
West South Central:								
Arkansas	297.69	--	2,023.62	720.27	879.58	312.85	1,056.53	308.93
Louisiana	325.76	--	1,074.95	909.83	453.29	491.96	891.55	348.90
Oklahoma	285.03	1,248.84	1,162.47	1,251.92	729.45	276.45	756.41	300.43
Texas	307.56	1,439.23	1,578.64	1,125.59	1,239.96	263.13	833.49	324.29
Mountain:								
Arizona	317.26	--	1,100.03	740.66	871.99	298.15	802.56	341.00
Colorado	314.00	1,866.27	1,089.04	880.30	522.67	400.87	944.71	315.92
Idaho	518.57	1,198.53	791.03	888.81	1,832.80	306.76	614.39	602.13
Montana	441.60	1,126.73	1,161.45	1,817.65	757.28	407.93	656.07	518.71
Nevada	346.88	--	1,123.74	1,127.68	1,069.45	366.90	862.34	374.07
New Mexico	376.96	--	1,767.94 *	1,444.72	852.02	380.32	1,203.14	388.50
Utah	499.79	1,231.65	1,009.44	731.89	1,360.34	401.09	635.99	577.85
Wyoming	359.92	1,415.00	1,639.46 *	807.08	581.03	533.25	909.75	388.91
Pacific:								
Alaska	421.27	1,945.59	1,648.37	1,721.32	1,112.28	567.85	1,358.79	440.73
California	525.73	1,041.93	1,519.85	574.38	665.82	823.25	752.85	601.20
Hawaii	278.85	1,439.02 *	1,042.83	946.71	540.48	343.75	836.16	287.61
Oregon	358.14	1,179.87	1,225.54	1,639.10	884.82	335.37	1,255.06	322.41
Washington	579.95	1,272.15	1,382.16	1,137.16	655.98	888.61	839.38	663.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table XII.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16,055	14,715	15,216	15,028	16,074	16,356	14,911	16,213
New England:								
Connecticut	17,720	15,993	15,747	18,700	19,759	16,990	18,066	17,679
Maine	16,598	14,718	14,055	15,370	17,072	17,031	14,298	17,002
Massachusetts	17,209	17,143	17,475	17,498	17,622	17,007	17,464	17,173
New Hampshire	16,954	13,590	15,538	15,168	17,100	17,617	14,971	17,282
Rhode Island	17,385	15,759	18,095	17,227	18,314	17,172	17,646	17,333
Vermont	17,422	17,214	16,382	16,288	17,801	17,885	16,359	17,689
Middle Atlantic:								
New Jersey	17,516	12,334	19,587	18,844	18,713	17,066	17,309	17,549
New York	17,801	19,305	16,452	17,940	17,657	17,834	17,420	17,862
Pennsylvania	17,428	13,191	16,874	16,290	18,646	17,313	15,786	17,605
East North Central:								
Illinois	16,425	17,350	14,336	17,103	16,783	16,243	15,942	16,488
Indiana	16,478	15,049	16,290	15,229	16,817	16,574	16,119	16,521
Michigan	16,434	16,317	15,400	14,754	15,639	17,094	15,642	16,544
Ohio	15,887	13,021	16,284	15,248	15,932	16,171	14,474	16,104
Wisconsin	16,342	13,418	16,290	16,856	17,015	16,011	16,000	16,383
West North Central:								
Iowa	15,096	11,780	16,166	12,967	14,310	16,144	12,881	15,438
Kansas	15,419	9,579	11,852	13,468	15,040	16,759	12,125	16,055
Minnesota	16,490	16,112	13,598	15,088	17,452	16,634	14,872	16,680
Missouri	16,036	13,266	15,905	14,366	15,686	16,672	14,205	16,352
Nebraska	15,652	--	10,936	15,939	16,268	15,691	13,541	15,854
North Dakota	15,475	15,117	13,387	15,138	15,814	15,791	14,805	15,663
South Dakota	16,654	--	14,718	15,275	15,437	17,877	14,979	16,965
South Atlantic:								
Delaware	16,948	18,033	17,382	16,335	15,749	17,313	17,479	16,872
District of Columbia	17,750	15,144	14,736	17,139	18,668	17,827	15,229	18,123
Florida	15,991	16,519	14,344	14,278	15,778	16,270	14,547	16,150
Georgia	15,588	12,036	17,574	15,386	15,323	15,661	15,437	15,610
Maryland	15,738	12,642	14,590	16,005	16,382	15,873	14,273	16,043
North Carolina	15,929	16,773	20,010	14,496	13,394	16,583	16,862	15,838
South Carolina	15,416	--	16,692	14,408	14,942	15,591	16,364	15,359
Virginia	15,127	13,938	16,266	13,526	15,706	15,228	13,575	15,356
West Virginia	16,947	16,702	15,816	17,277	16,517	17,093	16,130	17,046
East South Central:								
Alabama	15,001	15,420	13,577	12,969	15,078	15,485	14,217	15,134
Kentucky	15,968	13,861	14,808	14,814	15,228	16,554	14,746	16,114
Mississippi	14,184	13,192	11,670	12,229	13,139	15,187	12,173	14,523
Tennessee	14,627	15,127	11,458	11,960	13,869	15,479	12,347	14,874
West South Central:								
Arkansas	14,414	17,904	13,658	12,607	14,280	14,706	13,349	14,545
Louisiana	15,368	14,516	12,896	14,244	15,908	15,687	14,149	15,609
Oklahoma	14,372	12,756	12,125	13,012	15,115	14,906	12,641	14,786
Texas	15,322	13,842	15,189	14,292	14,750	15,730	13,868	15,504
Mountain:								
Arizona	15,745	--	15,453	12,755	14,778	16,338	13,757	15,894
Colorado	16,020	12,599	13,180	13,902	17,801	16,251	12,485	16,606
Idaho	14,847	14,704	10,581	12,507	14,262	16,027	12,018	15,368
Montana	16,106	14,363	12,155	15,529	14,187	17,708	13,936	16,640
Nevada	14,559	13,280	13,500	12,304	14,273	15,266	12,778	14,860
New Mexico	16,119	12,668	15,696	14,469	16,221	16,605	14,048	16,433
Utah	15,279	12,336	14,232	14,956	15,771	15,254	13,147	15,499
Wyoming	16,426	17,975	15,392	17,141	16,772	15,771	16,145	16,509
Pacific:								
Alaska	17,723	--	13,020	21,507	17,535	17,079	18,357	17,643
California	15,943	15,140	14,829	13,723	15,649	16,590	15,119	16,062
Hawaii	14,955	14,651	14,269	13,737	14,811	15,366	14,030	15,165
Oregon	15,443	15,888	12,397	16,031	15,955	15,460	13,760	15,684
Washington	15,809	13,928	13,420	14,403	16,262	16,398	13,505	16,239

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table XII.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	62.81	354.52	287.63	147.84	130.75	84.03	159.45	67.82
New England:								
Connecticut	351.46	1,597.32	1,221.68	1,289.85	561.12	450.76	1,345.25	356.95
Maine	331.35	1,518.85	948.99	823.47	820.45	382.65	695.19	367.27
Massachusetts	316.56	821.55	812.03	1,276.80	690.77	398.13	551.17	352.44
New Hampshire	345.19	1,208.71	1,862.79	864.04	635.34	435.14	1,031.35	343.83
Rhode Island	337.35	1,054.82	1,192.72	1,050.74	834.43	420.55	768.93	374.93
Vermont	255.01	1,069.22	786.71	538.00	375.11	487.56	489.29	294.93
Middle Atlantic:								
New Jersey	406.39	2,276.78	3,435.52	911.19	441.81	439.38	1,951.95	353.64
New York	347.07	1,888.64	1,177.02	724.61	635.80	503.71	756.29	384.12
Pennsylvania	287.33	1,610.40	924.97	629.91	844.59	298.03	671.64	308.06
East North Central:								
Illinois	236.75	1,369.11	865.76	738.05	486.72	302.06	603.55	255.46
Indiana	275.20	1,416.75	1,389.03	933.31	719.41	301.98	878.72	289.24
Michigan	304.16	1,012.80	1,423.54	758.12	425.08	444.62	749.38	330.96
Ohio	281.68	1,357.53	948.18	591.55	723.16	348.10	661.77	302.11
Wisconsin	257.16	1,499.60	1,735.22	699.14	478.60	338.15	817.35	271.75
West North Central:								
Iowa	254.16	1,541.28	1,385.85	530.86	416.13	329.07	837.13	254.41
Kansas	574.10	888.08	895.70	652.81	463.16	767.61	688.65	595.58
Minnesota	300.96	1,099.77	1,170.27	659.96	664.69	393.92	648.15	325.71
Missouri	259.82	864.26	1,470.96	622.93	809.07	279.86	639.11	281.42
Nebraska	282.23	--	1,597.31	761.07	593.89	347.07	1,043.49	288.72
North Dakota	232.17	1,430.12	1,143.27	567.11	300.45	345.26	639.80	237.42
South Dakota	296.49	--	1,026.37	716.31	505.76	378.85	822.01	303.59
South Atlantic:								
Delaware	409.50	1,353.52	1,975.87	850.16	1,221.41	493.01	971.57	446.82
District of Columbia	301.99	1,380.70	1,607.13	748.62	611.21	402.14	753.67	321.91
Florida	262.01	2,328.70	893.09	911.53	666.49	311.95	770.82	276.94
Georgia	334.87	2,269.22	1,488.13	731.49	1,110.86	335.61	956.49	357.29
Maryland	295.06	1,170.40	2,194.88	776.13	617.34	334.53	1,043.35	286.78
North Carolina	734.06	2,012.82	2,141.22	639.13	646.13	981.72	1,043.11	802.02
South Carolina	355.98	--	942.39	1,065.00	715.68	454.16	746.56	371.94
Virginia	305.07	1,999.81	1,756.49	1,113.83	614.14	363.98	959.77	317.18
West Virginia	382.15	2,043.25	1,274.85	834.82	1,054.85	486.39	887.89	415.09
East South Central:								
Alabama	353.09	1,053.83	992.65	915.12	696.90	499.62	492.62	406.83
Kentucky	262.27	1,884.82	1,201.54	747.80	640.05	296.24	852.41	271.25
Mississippi	247.15	1,429.78	690.37	570.81	672.98	248.39	541.94	260.78
Tennessee	265.43	2,157.61	1,073.96	570.31	664.79	316.34	611.32	284.17
West South Central:								
Arkansas	237.06	2,126.51	1,145.79	491.90	537.59	298.57	688.57	251.17
Louisiana	337.26	2,262.89	1,169.23	631.63	576.33	513.64	770.74	376.07
Oklahoma	236.39	1,177.94	490.75	633.09	543.15	310.41	499.81	264.28
Texas	232.27	1,680.41	1,348.00	576.37	493.10	301.39	738.07	243.95
Mountain:								
Arizona	424.16	--	1,750.16	658.57	634.88	573.72	866.11	452.51
Colorado	317.25	778.72	813.39	1,059.07	687.51	368.99	756.20	326.30
Idaho	416.43	2,605.51	800.11	879.87	940.98	550.61	853.25	456.53
Montana	516.33	1,411.16	1,123.78	867.16	865.69	691.04	719.33	589.22
Nevada	325.56	1,435.92	1,383.64	685.38	944.33	406.57	708.66	360.75
New Mexico	273.32	1,441.47	1,410.72	785.72	695.24	300.84	799.43	286.98
Utah	435.41	1,343.17	1,588.29	1,782.18	1,246.00	299.70	755.63	472.80
Wyoming	357.59	1,921.07	1,191.46	615.06	736.04	528.72	776.63	403.16
Pacific:								
Alaska	371.54	--	1,933.99	1,276.29	642.87	439.37	1,686.76	364.58
California	251.32	1,255.28	936.86	506.80	469.67	339.65	554.82	275.08
Hawaii	252.13	1,361.83	701.27	537.73	861.76	227.21	630.37	274.92
Oregon	412.64	1,538.85	1,062.30	1,048.34	468.05	638.78	776.62	457.63
Washington	288.48	933.30	753.20	712.06	839.92	316.18	468.78	313.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table XII.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,488	4,327	5,026	5,374	4,750	4,211	5,013	4,415
New England:								
Connecticut	4,291	4,190	5,169	5,286	5,141	3,766	4,804	4,229
Maine	4,420	--	4,815	4,781	4,126	4,466	4,636	4,382
Massachusetts	4,001	3,032	4,692	5,006	4,192	3,759	4,872	3,876
New Hampshire	4,358	--	4,564	5,155	4,724	4,070	4,059	4,407
Rhode Island	4,192	--	3,862	4,733	4,777	3,984	4,051	4,221
Vermont	4,939	5,349	7,478	4,852	4,650	4,837	5,419	4,818
Middle Atlantic:								
New Jersey	4,365	--	3,516	6,240	3,636	4,459	3,808	4,454
New York	4,322	5,518	5,911	5,299	4,473	3,864	5,528	4,132
Pennsylvania	4,191	2,947 *	5,302	5,425	3,848	4,141	4,871	4,118
East North Central:								
Illinois	4,477	5,580	3,995	5,547	4,975	4,043	5,283	4,372
Indiana	4,251	--	4,047	4,019	4,422	4,258	4,077	4,272
Michigan	4,253	7,396 *	4,550	4,601	3,497	4,229	5,306	4,106
Ohio	4,077	3,129	3,479	4,872	4,247	3,994	4,109	4,072
Wisconsin	4,104	--	4,526	4,905	4,444	3,753	4,624	4,042
West North Central:								
Iowa	4,253	3,687	7,529	4,695	4,041	4,160	4,618	4,197
Kansas	4,284	3,335	3,295	5,239	4,528	4,129	4,285	4,284
Minnesota	4,363	--	4,556	5,548	4,979	3,962	4,492	4,348
Missouri	4,830	3,677	4,818	5,163	4,664	4,908	4,864	4,824
Nebraska	4,270	--	2,862	5,204	4,989	4,067	2,966	4,395
North Dakota	4,078	2,640	3,404	4,542	4,803	3,798	3,512	4,237
South Dakota	5,082	--	4,960	6,319	5,167	4,742	5,410	5,021
South Atlantic:								
Delaware	4,649	--	6,092	6,402	5,105	4,118	5,468	4,532
District of Columbia	4,608	--	2,103	4,681	5,302	4,519	3,183	4,819
Florida	5,087	--	6,828	6,769	5,668	4,731	6,069	4,978
Georgia	4,261	--	6,059	5,545	3,858	3,985	5,657	4,059
Maryland	4,584	3,161	3,220	5,567	5,058	4,527	3,954	4,715
North Carolina	5,268	--	5,602	6,834	5,375	4,960	6,261	5,172
South Carolina	4,486	--	4,618	5,601	4,818	4,269	4,926	4,459
Virginia	4,506	--	6,904	4,490	5,982	3,737	4,920	4,445
West Virginia	3,901	--	4,018	5,321	3,798	3,694	4,086	3,878
East South Central:								
Alabama	4,459	3,750 *	6,382	5,705	4,721	4,028	5,958	4,205
Kentucky	4,356	--	4,663	5,069	4,412	4,262	4,140	4,381
Mississippi	4,345	4,983	3,129	6,060	3,781	4,304	4,691	4,287
Tennessee	4,540	--	5,647	5,470	4,102	4,500	5,819	4,401
West South Central:								
Arkansas	4,662	--	6,300	5,532	4,417	4,414	6,168	4,477
Louisiana	5,515	--	5,291	6,033	6,975	4,562	6,194	5,381
Oklahoma	4,428	5,574	4,981	5,240	4,977	3,770	5,218	4,240
Texas	4,949	6,552	6,167	5,836	6,315	4,281	6,174	4,795
Mountain:								
Arizona	4,709	--	6,778	5,689	5,423	4,376	5,938	4,617
Colorado	4,631	2,033	5,887	6,171	4,856	4,333	4,388	4,671
Idaho	4,322	--	3,500	4,434	4,898	4,115	4,097	4,363
Montana	4,475	3,911 *	4,512	6,288	4,611	4,004	4,275	4,524
Nevada	3,930	--	5,279	4,466	4,338	3,643	4,215	3,881
New Mexico	4,711	--	6,146	5,960	5,805	3,942	5,010	4,666
Utah	3,908	--	4,827	3,689	4,459	3,578	4,742	3,822
Wyoming	4,661	--	4,667	6,918	3,869	4,087	5,059	4,543
Pacific:								
Alaska	4,723	--	--	3,969	5,226	4,682	3,513	4,875
California	4,448	4,035	4,481	4,933	4,702	4,285	4,439	4,450
Hawaii	4,009	5,792 *	3,093	4,856	3,493	3,916	4,640	3,865
Oregon	3,637	--	4,983	4,594	4,129	3,117	4,569	3,503
Washington	3,976	4,600	5,127	5,387	3,917	3,495	5,454	3,700

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table XII.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.74	318.20	174.82	99.42	89.28	42.60	112.63	37.52
New England:								
Connecticut	191.81	781.04	935.44	939.44	568.71	165.71	896.52	190.22
Maine	189.28	--	635.73	464.38	296.86	290.25	482.83	206.29
Massachusetts	183.57	825.04	1,282.44	894.11	558.45	160.49	725.59	180.02
New Hampshire	243.81	--	895.45	414.76	370.55	375.28	512.86	272.23
Rhode Island	156.46	--	681.13	492.77	248.04	205.48	462.31	163.30
Vermont	189.47	1,318.81	1,301.38	367.16	277.07	283.24	613.25	181.47
Middle Atlantic:								
New Jersey	323.76	--	956.42	935.51	888.17	363.34	684.17	359.62
New York	165.40	1,648.74	1,079.62	433.17	353.06	185.37	627.93	162.68
Pennsylvania	154.91	929.27 *	709.34	422.04	309.15	203.59	427.27	165.82
East North Central:								
Illinois	169.23	1,244.07	610.18	413.93	347.43	226.44	471.19	181.81
Indiana	171.33	--	983.57	415.97	223.76	238.43	573.20	178.12
Michigan	283.31	3,408.77 *	830.50	755.35	262.60	335.52	1,341.11	254.61
Ohio	126.67	857.61	533.46	364.37	227.66	162.80	449.22	128.94
Wisconsin	169.87	--	827.00	379.29	261.47	240.70	489.78	179.40
West North Central:								
Iowa	136.06	687.35	1,402.25	436.24	195.15	179.67	528.53	135.06
Kansas	169.84	500.84	827.13	485.07	248.45	254.37	489.97	179.23
Minnesota	147.63	--	1,109.21	443.49	312.43	173.23	477.19	155.29
Missouri	209.79	832.34	958.97	436.04	546.30	262.59	453.54	233.19
Nebraska	175.99	--	647.23	425.76	317.17	228.86	487.34	185.37
North Dakota	173.23	791.50	684.54	382.35	237.66	269.88	381.90	194.35
South Dakota	164.88	--	738.30	540.00	262.90	214.98	583.25	164.12
South Atlantic:								
Delaware	241.73	--	833.51	827.60	610.45	262.47	757.70	251.03
District of Columbia	211.16	--	552.43	517.98	626.74	178.23	434.95	231.52
Florida	176.61	--	828.64	509.65	498.40	207.45	520.75	186.35
Georgia	164.60	--	857.24	439.22	482.41	159.01	560.24	164.40
Maryland	241.30	523.38	920.93	475.00	336.28	365.55	483.14	268.92
North Carolina	246.99	--	1,091.96	833.16	811.40	259.08	566.35	264.12
South Carolina	237.64	--	1,176.67	580.96	710.79	259.48	796.78	246.85
Virginia	232.09	--	644.81	700.68	452.90	240.25	589.04	251.93
West Virginia	147.40	--	893.82	530.33	329.72	164.29	490.47	154.71
East South Central:								
Alabama	178.17	1,236.83 *	855.00	595.57	603.84	166.39	583.62	178.42
Kentucky	166.08	--	949.67	554.35	379.45	198.93	512.34	175.32
Mississippi	174.79	1,153.83	636.00	549.38	354.42	222.10	533.44	186.73
Tennessee	187.88	--	980.93	438.86	371.46	245.68	526.41	195.36
West South Central:								
Arkansas	204.29	--	1,181.58	625.80	297.03	273.37	646.51	218.24
Louisiana	537.68	--	833.75	585.71	1,587.62	464.29	650.02	629.56
Oklahoma	190.69	1,399.24	586.97	508.48	417.98	185.77	597.84	180.44
Texas	156.93	1,899.64	775.78	455.88	423.34	160.41	555.63	161.04
Mountain:								
Arizona	216.90	--	1,378.20	332.26	491.79	240.13	630.79	221.54
Colorado	177.28	577.13	673.71	613.01	423.17	217.49	498.80	189.73
Idaho	232.04	--	396.97	446.45	607.62	299.23	386.87	264.69
Montana	240.86	1,256.91 *	729.55	739.66	459.99	292.20	544.49	268.81
Nevada	197.14	--	1,315.36	610.31	440.10	239.23	695.38	199.21
New Mexico	206.36	--	779.55	488.64	452.51	244.14	499.24	224.96
Utah	274.84	--	1,332.52	681.12	646.66	292.25	644.43	289.56
Wyoming	312.95	--	880.21	1,002.02	238.08	280.39	589.29	366.78
Pacific:								
Alaska	308.18	--	--	697.58	700.82	393.51	749.11	322.73
California	117.14	746.84	716.63	329.06	302.20	135.49	373.36	122.71
Hawaii	280.88	2,748.62 *	614.98	522.61	437.88	252.69	1,132.43	218.61
Oregon	208.27	--	603.56	438.05	608.40	235.16	416.66	225.23
Washington	199.38	963.10	488.83	459.60	343.63	281.09	384.37	214.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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



**Table XII.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and state:  
United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.8%	81.9%	86.4%	88.0%	87.7%	90.2%	85.6%	89.4%
New England:								
Connecticut	87.9%	89.2%	88.8%	94.6%	85.1%	87.3%	92.4%	87.1%
Maine	96.7%	87.1%	96.8%	93.6%	98.3%	97.8%	91.0%	98.0%
Massachusetts	87.7%	86.6%	95.9%	91.5%	86.1%	87.1%	92.5%	86.9%
New Hampshire	94.4%	88.9%	89.7%	94.6%	92.2%	96.5%	91.8%	95.0%
Rhode Island	91.3%	79.4%	88.2%	95.9%	95.0%	90.1%	87.1%	92.3%
Vermont	92.5%	91.4%	96.2%	97.4%	89.6%	92.2%	94.9%	91.9%
Middle Atlantic:								
New Jersey	87.6%	61.8%	91.1%	85.5%	90.1%	89.3%	78.2%	89.2%
New York	80.1%	69.3%	70.9%	76.6%	75.3%	85.4%	73.0%	81.6%
Pennsylvania	89.5%	74.1%	78.6%	81.4%	88.8%	93.8%	79.0%	91.3%
East North Central:								
Illinois	89.8%	90.2%	87.3%	86.1%	89.4%	91.1%	87.7%	90.2%
Indiana	93.0%	93.4%	91.0%	97.0%	97.1%	90.7%	92.6%	93.1%
Michigan	92.0%	84.8%	90.0%	90.0%	88.9%	94.2%	86.8%	92.9%
Ohio	90.9%	90.7%	93.8%	88.1%	98.4%	88.5%	92.2%	90.6%
Wisconsin	91.8%	93.2%	90.5%	95.5%	94.5%	89.5%	92.5%	91.7%
West North Central:								
Iowa	93.9%	94.7%	97.3%	96.7%	93.3%	93.2%	95.4%	93.6%
Kansas	94.1%	87.3%	96.1%	95.9%	96.3%	93.1%	94.3%	94.1%
Minnesota	95.0%	86.2%	95.5%	97.3%	93.5%	95.4%	94.3%	95.1%
Missouri	93.9%	91.5%	87.4%	95.1%	95.8%	93.8%	92.3%	94.2%
Nebraska	95.4%	89.4%	91.5%	98.6%	97.2%	94.7%	94.1%	95.6%
North Dakota	97.0%	91.4%	96.5%	97.3%	95.4%	98.9%	96.1%	97.4%
South Dakota	96.5%	90.3%	94.3%	96.5%	94.0%	98.9%	94.6%	97.0%
South Atlantic:								
Delaware	93.8%	68.0%	87.7%	89.1%	89.6%	98.3%	86.9%	95.1%
District of Columbia	82.1%	89.6%	73.9%	58.3%	78.0%	91.8%	76.7%	83.2%
Florida	93.3%	92.0%	90.0%	85.9%	94.6%	94.2%	87.2%	94.1%
Georgia	93.2%	77.0%	97.0%	91.3%	93.9%	93.9%	90.4%	93.7%
Maryland	90.4%	81.4%	88.7%	84.9%	82.4%	95.7%	86.8%	91.2%
North Carolina	94.4%	94.2%	91.4%	97.4%	88.9%	95.8%	95.2%	94.2%
South Carolina	93.8%	96.3%	89.4%	95.5%	93.5%	93.8%	94.0%	93.8%
Virginia	92.7%	89.3%	87.2%	89.2%	89.4%	95.8%	86.7%	93.8%
West Virginia	94.2%	79.1%	93.7%	96.5%	95.6%	94.2%	90.5%	94.8%
East South Central:								
Alabama	92.8%	89.4%	83.4%	91.9%	94.0%	94.0%	89.8%	93.4%
Kentucky	94.4%	79.1%	87.8%	95.0%	93.3%	95.8%	89.2%	95.1%
Mississippi	94.3%	96.4%	94.9%	93.7%	94.4%	94.1%	94.0%	94.4%
Tennessee	93.2%	84.6%	97.3%	93.0%	94.6%	93.0%	91.9%	93.4%
West South Central:								
Arkansas	94.6%	100.0%	94.2%	98.1%	94.6%	93.7%	96.9%	94.2%
Louisiana	89.0%	89.0%	85.0%	87.9%	81.1%	94.7%	85.1%	90.0%
Oklahoma	96.1%	89.2%	98.7%	97.2%	97.4%	95.4%	96.0%	96.1%
Texas	94.1%	88.5%	94.2%	93.8%	90.8%	95.6%	92.6%	94.3%
Mountain:								
Arizona	95.8%	92.4%	92.8%	92.3%	94.6%	96.9%	93.5%	96.1%
Colorado	94.5%	84.4%	95.5%	96.5%	95.2%	95.0%	90.5%	95.4%
Idaho	95.2%	87.7%	97.0%	95.4%	96.6%	95.2%	93.1%	95.8%
Montana	97.2%	91.6%	98.5%	95.7%	97.8%	98.4%	96.1%	97.6%
Nevada	90.2%	72.0%	86.8%	86.8%	87.4%	93.9%	85.2%	91.3%
New Mexico	91.4%	82.8%	93.3%	90.2%	91.5%	92.1%	89.8%	91.7%
Utah	95.7%	84.5%	94.5%	95.7%	97.7%	95.4%	92.7%	96.1%
Wyoming	97.9%	96.4%	95.5%	98.6%	98.5%	98.1%	97.4%	98.1%
Pacific:								
Alaska	94.1%	96.8%	86.1%	97.7%	92.6%	94.5%	91.8%	94.4%
California	71.1%	65.7%	68.4%	72.3%	68.3%	72.7%	68.2%	71.6%
Hawaii	48.8%	28.1%	33.1%	37.6%	52.7%	58.2%	31.1%	54.8%
Oregon	90.2%	85.6%	93.7%	92.2%	88.3%	90.3%	89.9%	90.2%
Washington	93.0%	92.8%	92.9%	95.6%	91.9%	92.7%	93.7%	92.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

**Table XII.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.85%	1.08%	0.88%	0.60%	0.69%	1.49%	0.52%	1.00%
New England:								
Connecticut	2.47%	5.26%	4.52%	2.08%	6.90%	3.23%	2.08%	2.84%
Maine	0.63%	6.14%	1.86%	2.49%	0.61%	0.69%	2.53%	0.45%
Massachusetts	2.08%	4.42%	2.17%	4.23%	3.71%	3.21%	1.84%	2.40%
New Hampshire	0.93%	6.35%	3.93%	2.02%	2.76%	0.87%	2.32%	1.01%
Rhode Island	1.15%	5.78%	4.75%	1.98%	2.41%	1.68%	2.87%	1.24%
Vermont	1.09%	4.46%	1.93%	1.82%	2.31%	1.76%	1.98%	1.29%
Middle Atlantic:								
New Jersey	1.79%	11.49%	4.61%	3.78%	2.91%	2.42%	5.33%	1.83%
New York	1.57%	5.10%	6.24%	3.48%	3.68%	1.95%	3.04%	1.76%
Pennsylvania	1.24%	5.64%	4.88%	3.80%	3.32%	1.25%	2.81%	1.36%
East North Central:								
Illinois	1.13%	2.97%	4.46%	2.56%	2.42%	1.63%	2.10%	1.29%
Indiana	1.83%	3.24%	4.03%	1.95%	1.00%	2.99%	2.46%	2.05%
Michigan	1.41%	6.31%	3.91%	3.49%	3.82%	1.70%	3.16%	1.55%
Ohio	1.63%	5.88%	3.03%	6.06%	0.72%	2.42%	2.38%	1.86%
Wisconsin	1.46%	3.74%	3.94%	1.57%	1.68%	2.62%	1.87%	1.68%
West North Central:								
Iowa	1.09%	2.13%	1.69%	1.54%	2.67%	1.59%	1.40%	1.28%
Kansas	1.62%	4.49%	2.35%	1.66%	1.62%	2.90%	1.59%	1.94%
Minnesota	0.91%	4.85%	1.89%	1.21%	1.97%	1.36%	1.37%	1.03%
Missouri	1.00%	3.44%	4.74%	2.28%	1.73%	1.48%	2.02%	1.14%
Nebraska	1.05%	5.46%	7.53%	0.75%	2.24%	1.43%	3.03%	1.11%
North Dakota	0.73%	4.30%	1.52%	1.43%	2.30%	0.33%	1.22%	0.89%
South Dakota	0.67%	5.16%	3.48%	1.67%	1.64%	0.40%	1.92%	0.66%
South Atlantic:								
Delaware	0.95%	8.42%	4.31%	3.26%	3.54%	0.44%	2.71%	0.98%
District of Columbia	1.89%	4.05%	7.77%	6.14%	3.48%	2.63%	3.94%	2.15%
Florida	1.05%	3.19%	3.50%	3.36%	1.56%	1.38%	2.58%	1.11%
Georgia	1.02%	7.66%	1.47%	3.35%	1.99%	1.37%	2.53%	1.11%
Maryland	1.38%	5.00%	4.85%	3.94%	4.11%	1.11%	2.78%	1.54%
North Carolina	1.56%	3.99%	4.46%	1.45%	6.63%	0.93%	1.80%	1.77%
South Carolina	1.23%	2.49%	5.26%	1.74%	2.05%	1.81%	2.23%	1.35%
Virginia	1.12%	4.50%	4.89%	3.27%	3.03%	1.20%	2.99%	1.19%
West Virginia	0.90%	7.45%	3.73%	1.54%	1.84%	1.22%	2.59%	0.94%
East South Central:								
Alabama	1.51%	3.66%	5.25%	2.80%	3.50%	2.15%	2.42%	1.73%
Kentucky	0.92%	11.17%	5.80%	2.22%	1.87%	1.10%	3.52%	0.92%
Mississippi	1.27%	2.48%	3.62%	2.64%	1.94%	2.09%	2.16%	1.47%
Tennessee	1.56%	5.99%	2.02%	2.27%	1.92%	2.52%	2.22%	1.77%
West South Central:								
Arkansas	1.23%	0.00%	3.72%	1.12%	2.46%	1.83%	1.59%	1.41%
Louisiana	2.83%	4.30%	6.11%	3.81%	8.40%	2.21%	3.52%	3.43%
Oklahoma	0.78%	4.95%	0.80%	1.04%	1.05%	1.40%	1.35%	0.91%
Texas	0.83%	3.36%	2.29%	1.87%	2.53%	1.02%	1.65%	0.94%
Mountain:								
Arizona	0.87%	3.70%	3.53%	2.42%	2.75%	0.91%	1.82%	0.93%
Colorado	0.96%	5.93%	2.65%	1.49%	2.56%	1.11%	2.60%	1.02%
Idaho	1.08%	5.81%	2.29%	2.11%	1.30%	1.85%	2.28%	1.22%
Montana	0.72%	4.19%	1.18%	2.04%	1.66%	0.74%	1.50%	0.81%
Nevada	1.38%	8.98%	4.38%	3.63%	3.73%	1.53%	3.43%	1.50%
New Mexico	1.24%	9.94%	3.32%	3.15%	2.29%	1.65%	3.55%	1.30%
Utah	0.84%	7.68%	3.05%	2.63%	1.15%	1.22%	2.63%	0.87%
Wyoming	0.49%	2.18%	2.78%	0.77%	0.79%	0.74%	1.15%	0.52%
Pacific:								
Alaska	1.15%	2.07%	5.89%	2.00%	2.30%	1.71%	3.01%	1.25%
California	5.06%	3.97%	3.84%	2.46%	3.24%	9.02%	2.20%	6.04%
Hawaii	2.40%	4.62%	5.60%	5.72%	5.20%	3.78%	3.22%	2.90%
Oregon	1.80%	4.49%	2.78%	2.36%	5.33%	2.45%	2.20%	2.16%
Washington	1.69%	3.54%	3.07%	1.74%	4.59%	2.59%	1.78%	2.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

**Table XII.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,010	2,418	2,438	2,609	2,317	1,653	2,500	1,913
New England:								
Connecticut	2,320	3,508	3,251	3,381	2,726	1,626	3,349	2,119
Maine	2,522	3,275	3,385	3,271	3,018	1,668	3,421	2,284
Massachusetts	1,719	2,100	2,104	2,266	1,711	1,550	2,178	1,636
New Hampshire	2,459	2,846	3,072	3,601	2,854	1,696	3,247	2,249
Rhode Island	1,976	2,561	1,822	2,860	2,260	1,477	2,401	1,867
Vermont	2,309	3,103	2,771	3,048	2,347	1,560	2,750	2,180
Middle Atlantic:								
New Jersey	1,791	2,057	2,386	2,200	1,667	1,656	2,213	1,719
New York	1,812	2,229	2,032	2,418	2,093	1,474	2,260	1,719
Pennsylvania	1,852	2,520	2,319	2,670	2,076	1,440	2,549	1,723
East North Central:								
Illinois	1,788	2,059	1,909	2,067	1,831	1,654	1,965	1,750
Indiana	2,167	2,892	3,270	2,704	2,515	1,742	3,029	2,053
Michigan	1,630	1,705	1,704	1,952	1,929	1,450	1,802	1,604
Ohio	2,182	2,756	3,011	2,863	2,608	1,726	2,884	2,052
Wisconsin	2,199	2,117	2,924	2,549	2,566	1,820	2,605	2,120
West North Central:								
Iowa	2,308	2,509	2,904	2,817	2,431	1,988	2,772	2,199
Kansas	2,118	1,998	2,174	2,754	2,209	1,904	2,337	2,070
Minnesota	2,263	3,364	3,014	2,839	2,575	1,816	3,256	2,075
Missouri	2,182	2,608	2,631	2,776	2,559	1,774	2,771	2,049
Nebraska	2,242	2,495	2,483	2,702	2,487	1,998	2,609	2,189
North Dakota	2,115	1,657	1,981	1,987	2,393	2,075	1,955	2,171
South Dakota	2,580	2,936	3,594	3,101	2,811	1,901	3,334	2,348
South Atlantic:								
Delaware	2,005	3,242	2,318	2,857	2,409	1,550	2,738	1,853
District of Columbia	1,363	1,244	1,632	1,327	1,479	1,296	1,433	1,350
Florida	1,944	2,249	2,648	3,068	2,415	1,565	2,727	1,833
Georgia	2,326	2,857	2,955	3,288	2,659	1,873	3,054	2,203
Maryland	1,825	2,685	2,258	1,971	1,940	1,625	2,318	1,721
North Carolina	2,268	3,080	2,547	3,304	2,971	1,686	2,965	2,136
South Carolina	2,252	3,338	3,178	3,114	2,393	1,853	3,225	2,092
Virginia	1,966	2,470	2,098	2,567	2,404	1,563	2,283	1,907
West Virginia	2,070	2,680	2,214	2,514	2,277	1,851	2,505	1,996
East South Central:								
Alabama	1,775	1,927	1,893	2,169	1,741	1,652	1,962	1,734
Kentucky	2,186	2,768	2,716	2,863	2,501	1,834	2,791	2,097
Mississippi	1,964	1,776	1,955	2,394	2,173	1,738	2,075	1,933
Tennessee	2,320	2,793	3,093	3,125	2,931	1,709	2,895	2,215
West South Central:								
Arkansas	1,890	2,242	1,806	2,195	1,992	1,763	1,862	1,895
Louisiana	1,886	1,997	1,840	2,105	2,109	1,683	2,006	1,854
Oklahoma	2,171	2,354	2,223	2,369	2,392	1,938	2,403	2,102
Texas	2,310	2,888	3,095	2,993	2,910	1,775	2,980	2,167
Mountain:								
Arizona	2,049	3,102	3,195	2,950	2,626	1,635	3,161	1,895
Colorado	2,175	2,412	3,170	2,992	2,352	1,694	2,754	2,045
Idaho	2,142	2,887	2,416	3,004	2,116	1,682	2,732	1,941
Montana	2,458	3,083	3,308	3,137	2,454	1,723	3,220	2,159
Nevada	2,094	2,146	1,539	1,992	2,221	2,126	1,865	2,141
New Mexico	2,101	3,022	2,244	2,646	2,323	1,743	2,620	1,987
Utah	2,153	3,495	2,191	2,447	2,343	1,863	2,653	2,077
Wyoming	2,140	2,453	2,429	2,547	1,861	1,886	2,523	1,965
Pacific:								
Alaska	1,981	2,716	2,453	2,458	1,942	1,734	2,682	1,842
California	1,698	1,825	2,000	1,904	1,938	1,510	1,880	1,659
Hawaii	1,233	1,518	1,515	1,175	780	1,402	1,653	1,132
Oregon	1,951	2,297	2,481	2,668	2,196	1,387	2,436	1,809
Washington	1,865	2,223	1,801	2,426	2,156	1,452	2,043	1,810

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

**Table XII.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.60	54.07	41.36	31.13	31.34	17.72	25.59	16.14
New England:								
Connecticut	76.01	522.59	232.23	139.77	131.65	73.82	164.52	81.72
Maine	71.88	202.60	189.98	174.52	152.83	81.51	118.03	81.72
Massachusetts	69.44	150.81	182.11	140.99	195.83	84.49	98.21	77.75
New Hampshire	63.21	254.89	191.41	155.39	153.58	53.11	125.81	69.39
Rhode Island	67.96	264.92	158.15	184.91	163.65	61.32	133.58	78.39
Vermont	86.47	428.46	213.94	237.17	139.68	68.54	139.53	104.47
Middle Atlantic:								
New Jersey	61.65	212.35	269.64	159.78	138.52	80.00	130.75	67.65
New York	62.06	288.74	171.78	139.89	108.65	76.40	123.45	67.43
Pennsylvania	55.02	198.80	232.65	163.07	117.81	62.73	125.25	59.41
East North Central:								
Illinois	45.58	239.01	169.22	113.71	105.23	60.17	105.92	50.20
Indiana	63.98	357.89	247.87	218.21	111.46	80.43	155.57	67.86
Michigan	88.18	235.99	177.24	147.51	120.28	120.01	119.05	98.21
Ohio	58.53	246.22	213.76	156.82	108.14	69.40	123.70	62.77
Wisconsin	67.74	278.94	317.73	142.29	98.86	97.11	152.90	73.84
West North Central:								
Iowa	54.77	186.64	317.31	168.81	98.42	73.29	148.96	57.26
Kansas	56.24	248.02	305.24	164.40	88.41	78.76	155.88	59.21
Minnesota	70.90	361.57	252.37	202.82	105.84	100.08	178.49	74.00
Missouri	68.27	291.82	168.16	164.46	163.53	85.30	128.34	76.57
Nebraska	73.81	309.68	180.23	131.27	213.17	90.90	123.59	82.37
North Dakota	48.21	206.59	215.69	128.48	82.27	62.02	118.02	50.06
South Dakota	61.63	195.08	217.90	123.97	129.02	65.68	110.15	69.31
South Atlantic:								
Delaware	88.63	960.47	172.08	214.15	177.42	82.17	254.95	87.13
District of Columbia	49.77	215.18	324.64	118.15	93.33	66.81	142.86	52.50
Florida	94.19	274.71	219.56	182.18	120.96	102.46	159.19	97.71
Georgia	62.70	335.16	270.62	196.08	150.13	73.87	160.86	67.38
Maryland	70.78	225.87	164.59	140.16	167.53	114.72	105.52	85.27
North Carolina	81.58	392.85	277.43	148.28	210.07	79.13	160.90	90.82
South Carolina	70.77	288.19	261.13	182.30	151.17	75.83	146.88	72.83
Virginia	67.39	312.84	278.57	201.52	158.67	70.41	157.30	74.13
West Virginia	92.69	491.70	256.34	213.68	174.47	126.72	195.78	100.82
East South Central:								
Alabama	72.18	336.48	260.20	284.07	145.70	67.98	164.45	79.64
Kentucky	71.48	359.17	249.30	232.50	133.05	72.79	154.65	75.49
Mississippi	68.28	203.88	167.40	194.08	153.64	97.54	128.15	79.87
Tennessee	76.95	363.88	274.24	169.25	193.63	66.62	153.96	86.68
West South Central:								
Arkansas	59.42	310.27	211.48	183.34	117.06	77.00	138.12	65.49
Louisiana	54.64	246.80	203.67	157.84	122.46	69.98	124.15	60.97
Oklahoma	68.33	212.21	161.27	173.01	128.07	109.96	128.54	80.30
Texas	54.71	242.10	196.23	129.02	133.62	64.20	114.35	59.98
Mountain:								
Arizona	129.13	282.72	233.89	179.14	182.96	122.44	142.30	127.48
Colorado	71.35	214.28	207.73	162.23	202.79	66.64	141.45	80.91
Idaho	78.37	281.48	234.33	222.78	185.04	103.58	168.82	88.53
Montana	94.70	247.01	367.66	199.11	121.44	120.39	184.82	98.48
Nevada	118.59	331.80	185.18	164.14	211.49	189.20	150.93	139.11
New Mexico	75.21	465.06	312.62	187.02	219.56	56.67	200.84	78.35
Utah	71.34	323.18	278.48	217.03	153.76	69.28	191.79	76.30
Wyoming	79.14	248.30	241.76	187.37	164.53	110.52	139.25	95.14
Pacific:								
Alaska	81.79	369.46	348.96	275.56	132.31	103.46	281.29	78.42
California	57.28	156.96	166.00	120.09	182.82	62.44	90.23	66.02
Hawaii	81.04	264.55	241.50	268.12	155.30	91.96	168.74	86.10
Oregon	78.39	222.57	182.74	162.02	129.49	101.09	112.24	90.76
Washington	78.15	221.12	166.37	171.96	146.79	105.38	112.15	95.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

**Table XII.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,884	4,926	4,925	5,158	4,273	3,417	5,025	3,723
New England:								
Connecticut	4,171	6,366	6,701	5,485	5,032	3,225	6,194	3,837
Maine	4,328	7,803	6,729	7,002	5,307	3,053	7,194	3,868
Massachusetts	3,546	5,602	4,754	4,576	3,565	3,016	5,076	3,276
New Hampshire	4,453	5,717	6,417	7,299	5,725	3,273	6,677	4,099
Rhode Island	3,987	6,297	4,644	5,852	4,702	2,818	5,409	3,686
Vermont	4,481	5,747	5,585	5,703	4,632	3,435	5,367	4,251
Middle Atlantic:								
New Jersey	3,642	5,261	5,136	4,094	3,809	3,317	4,805	3,488
New York	3,550	4,181	4,355	4,353	4,326	2,981	4,297	3,444
Pennsylvania	3,292	5,557	4,001	4,752	3,367	2,926	4,768	3,135
East North Central:								
Illinois	3,865	4,979	4,176	5,209	3,906	3,457	4,970	3,668
Indiana	4,123	5,940	6,336	4,930	4,826	3,453	5,701	3,884
Michigan	3,562	4,705	4,083	4,629	3,773	3,133	4,308	3,440
Ohio	4,140	5,157	5,409	6,005	4,539	3,489	5,249	3,980
Wisconsin	4,146	4,558	5,857	4,854	4,465	3,639	4,909	4,016
West North Central:								
Iowa	4,229	5,603	6,507	5,217	4,006	3,842	5,714	3,968
Kansas	4,125	4,079	4,219	4,952	4,035	3,950	4,599	4,030
Minnesota	3,995	4,465	5,927	5,418	4,561	3,286	5,722	3,745
Missouri	3,972	5,534	4,748	5,522	3,705	3,608	5,271	3,745
Nebraska	4,410	4,890	5,745	5,555	4,727	4,030	5,553	4,281
North Dakota	4,066	3,890	4,281	3,731	4,428	4,028	3,994	4,089
South Dakota	4,869	5,260	7,287	6,156	4,944	4,135	6,406	4,543
South Atlantic:								
Delaware	3,429	--	6,296	5,156	3,448	2,982	5,436	3,201
District of Columbia	2,975	3,263	2,932	2,957	3,358	2,780	3,210	2,933
Florida	3,751	4,920	4,864	5,391	4,211	3,459	5,050	3,636
Georgia	4,517	7,383	5,666	6,839	5,497	3,602	6,469	4,263
Maryland	3,559	3,578	4,716	3,507	3,546	3,437	4,125	3,448
North Carolina	4,235	5,309	7,003	6,363	5,173	3,601	6,575	4,029
South Carolina	4,340	6,288	5,702	5,781	4,477	3,935	6,349	4,128
Virginia	3,638	4,692	5,112	4,796	3,924	3,237	5,061	3,442
West Virginia	4,104	7,633	5,679	4,794	4,630	3,586	5,513	3,952
East South Central:								
Alabama	3,476	2,308	4,495	4,870	3,403	3,206	4,303	3,359
Kentucky	4,111	--	6,977	5,120	4,927	3,596	6,206	3,923
Mississippi	3,801	2,781	3,661	5,166	3,502	3,795	4,105	3,757
Tennessee	4,240	4,644	5,906	6,896	4,995	3,541	5,584	4,125
West South Central:								
Arkansas	3,522	4,134	3,144	4,330	2,891	3,591	3,385	3,536
Louisiana	3,721	--	4,453	4,326	4,415	3,195	4,227	3,628
Oklahoma	4,542	5,156	5,722	5,170	5,698	3,686	5,254	4,422
Texas	4,207	5,972	5,245	6,615	5,238	3,555	6,004	3,995
Mountain:								
Arizona	4,214	--	6,066	6,102	4,664	3,781	5,899	4,044
Colorado	4,310	6,357	6,885	5,831	4,498	3,382	6,404	3,864
Idaho	3,509	5,791	3,857	5,213	3,372	2,912	4,990	3,210
Montana	3,695	5,661	5,785	4,656	4,504	2,803	5,552	3,311
Nevada	4,377	4,736	3,412	4,844	3,573	4,689	4,463	4,357
New Mexico	3,814	--	3,169	5,356	3,463	3,781	4,067	3,767
Utah	4,155	4,931	5,655	4,927	4,469	3,505	5,495	3,921
Wyoming	3,795	4,307	3,493	4,778	3,226	3,782	4,042	3,734
Pacific:								
Alaska	3,467	--	4,310	3,813	3,570	3,298	4,632	3,381
California	3,592	3,654	4,007	4,225	3,786	3,410	3,738	3,572
Hawaii	3,218	--	1,522	3,369 *	2,488	3,515	3,286 *	3,209
Oregon	3,647	4,690	4,180	5,212	3,958	3,054	4,590	3,486
Washington	3,557	3,702	3,859	4,173	4,412	3,179	4,006	3,475

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table XII.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.57	175.24	104.89	84.59	70.39	31.60	76.26	29.06
New England:								
Connecticut	139.62	1,148.13	667.73	427.86	364.89	146.69	460.21	149.23
Maine	198.65	1,179.22	559.47	515.00	327.09	158.37	587.44	175.07
Massachusetts	152.74	913.22	612.50	282.55	339.63	183.28	437.75	154.68
New Hampshire	160.52	830.65	500.20	433.00	341.89	151.55	340.08	162.74
Rhode Island	198.90	1,407.32	758.98	441.09	493.79	140.08	513.59	212.54
Vermont	140.41	1,072.48	598.53	299.64	228.60	204.50	395.34	143.34
Middle Atlantic:								
New Jersey	176.80	739.58	610.30	290.58	572.32	190.87	334.53	192.62
New York	108.74	533.28	477.34	364.38	281.32	107.93	303.51	114.36
Pennsylvania	137.98	870.44	337.55	516.66	247.90	179.44	331.43	145.62
East North Central:								
Illinois	167.23	1,061.35	636.68	468.25	360.16	186.63	578.76	162.17
Indiana	135.78	604.27	436.78	474.63	349.06	148.05	362.29	143.00
Michigan	131.34	834.26	662.89	455.87	277.47	132.43	382.92	135.63
Ohio	107.78	682.39	499.23	373.32	219.01	127.81	346.90	113.30
Wisconsin	142.24	1,058.59	627.37	354.74	229.36	186.06	451.54	146.10
West North Central:								
Iowa	136.23	661.29	823.71	530.84	288.19	141.51	486.71	132.10
Kansas	140.39	821.92	686.83	643.83	254.17	158.33	367.69	150.07
Minnesota	153.86	578.00	931.03	407.28	301.57	178.54	404.22	157.40
Missouri	165.84	588.09	624.70	689.54	497.24	151.66	357.59	178.20
Nebraska	132.85	751.00	529.38	329.07	293.21	175.80	367.52	141.35
North Dakota	132.32	561.84	429.12	316.55	206.65	215.00	268.37	152.01
South Dakota	150.51	537.15	554.04	510.10	256.72	200.84	311.78	161.10
South Atlantic:								
Delaware	211.48	--	806.13	412.23	590.62	214.07	530.86	206.86
District of Columbia	158.46	640.57	510.76	414.32	458.68	152.71	353.61	176.96
Florida	119.21	1,427.31	501.59	424.04	279.73	121.69	551.53	115.61
Georgia	190.43	1,078.00	594.54	434.15	585.93	154.56	496.95	201.16
Maryland	147.91	707.28	325.28	341.24	351.47	200.91	261.43	168.46
North Carolina	143.90	959.86	917.46	486.63	329.80	152.46	600.15	145.36
South Carolina	170.92	1,138.02	645.52	526.79	379.14	212.53	491.10	177.04
Virginia	127.81	646.98	461.52	485.29	296.21	148.78	376.62	127.29
West Virginia	172.58	983.63	1,112.54	553.34	479.59	168.65	692.18	172.66
East South Central:								
Alabama	188.52	680.12	744.95	790.84	391.32	229.46	549.25	201.02
Kentucky	199.43	--	1,130.58	922.49	395.65	186.17	626.02	196.09
Mississippi	169.02	522.37	423.63	481.88	368.93	218.16	424.87	183.91
Tennessee	166.77	841.93	438.21	689.93	364.15	156.15	315.97	178.21
West South Central:								
Arkansas	164.74	630.01	627.22	433.98	496.42	167.54	355.01	178.20
Louisiana	161.42	--	634.88	501.35	348.43	171.73	413.90	174.22
Oklahoma	242.91	832.49	511.32	413.28	709.06	165.68	376.65	279.14
Texas	113.23	832.30	528.86	537.69	313.76	123.35	396.28	116.11
Mountain:								
Arizona	180.08	--	524.42	482.11	666.98	182.77	511.42	185.74
Colorado	149.26	552.71	769.86	302.23	315.28	145.22	400.18	140.47
Idaho	149.67	552.82	589.82	672.06	177.27	152.59	388.48	148.35
Montana	267.36	602.55	715.97	439.13	299.17	311.69	359.45	274.84
Nevada	325.90	563.87	657.25	659.35	628.79	464.90	535.66	381.68
New Mexico	160.75	--	568.41	489.87	339.15	192.33	504.50	168.87
Utah	154.41	532.79	497.26	411.29	303.04	206.13	311.68	172.31
Wyoming	152.33	606.39	402.35	413.74	343.27	192.51	317.03	174.59
Pacific:								
Alaska	157.81	--	777.28	480.26	383.13	183.37	375.58	165.32
California	121.49	437.65	338.34	296.54	364.04	147.98	217.68	134.91
Hawaii	227.23	--	291.44	1,333.17 *	468.28	250.44	994.88 *	222.62
Oregon	223.39	982.97	641.32	476.11	466.79	316.85	457.14	248.97
Washington	179.42	507.97	400.27	557.35	376.58	226.63	342.09	199.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table XII.F.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.7%	56.3%	60.0%	65.8%	59.5%	49.0%	61.0%	53.4%
New England:								
Connecticut	63.3%	74.9%	75.3%	89.0%	67.5%	51.8%	82.1%	59.8%
Maine	71.6%	82.9%	91.9%	82.4%	78.9%	57.2%	86.7%	67.3%
Massachusetts	54.6%	70.3%	69.8%	71.6%	47.5%	51.7%	71.3%	51.6%
New Hampshire	72.2%	77.2%	86.8%	90.4%	72.7%	61.8%	86.2%	68.3%
Rhode Island	54.6%	60.5%	48.3%	80.2%	59.3%	44.4%	62.0%	52.6%
Vermont	65.3%	72.1%	67.2%	79.0%	65.7%	54.9%	68.3%	64.4%
Middle Atlantic:								
New Jersey	48.2%	36.1%	68.3%	58.8%	38.0%	48.7%	53.6%	47.1%
New York	47.3%	40.9%	44.6%	54.0%	51.9%	44.0%	47.7%	47.2%
Pennsylvania	49.5%	57.1%	47.8%	62.2%	54.0%	43.1%	56.5%	48.1%
East North Central:								
Illinois	50.1%	46.8%	54.0%	51.8%	44.5%	51.8%	49.8%	50.2%
Indiana	60.5%	67.9%	87.7%	69.1%	71.9%	50.7%	76.6%	58.3%
Michigan	46.1%	40.5%	41.4%	54.3%	53.2%	42.5%	45.3%	46.2%
Ohio	60.1%	66.4%	77.0%	77.5%	74.7%	48.8%	75.0%	57.4%
Wisconsin	61.6%	56.7%	66.9%	68.9%	75.2%	52.3%	65.3%	60.9%
West North Central:								
Iowa	64.9%	73.9%	68.2%	72.5%	66.6%	60.0%	70.1%	63.7%
Kansas	62.9%	49.0%	44.9%	72.0%	62.8%	63.8%	55.7%	64.5%
Minnesota	63.5%	71.0%	74.7%	75.5%	70.7%	55.1%	78.9%	60.5%
Missouri	61.7%	71.6%	74.3%	76.9%	67.6%	52.8%	77.2%	58.1%
Nebraska	68.2%	58.5%	71.1%	80.3%	70.9%	64.3%	73.5%	67.4%
North Dakota	66.8%	47.8%	58.2%	58.2%	72.9%	72.0%	56.7%	70.3%
South Dakota	74.1%	78.8%	87.1%	92.5%	79.6%	57.7%	86.7%	70.2%
South Atlantic:								
Delaware	58.7%	48.1%	67.0%	72.8%	66.9%	51.8%	66.7%	56.9%
District of Columbia	35.2%	37.2%	29.2%	26.5%	33.9%	39.6%	32.6%	35.7%
Florida	54.8%	61.6%	58.8%	70.1%	77.7%	44.8%	62.3%	53.6%
Georgia	66.4%	63.8%	85.1%	83.2%	71.3%	58.6%	80.9%	63.9%
Maryland	54.7%	67.2%	65.3%	54.8%	51.2%	53.4%	63.7%	52.6%
North Carolina	64.4%	77.7%	78.9%	95.6%	73.5%	51.3%	86.3%	60.3%
South Carolina	64.9%	83.2%	81.2%	80.7%	63.7%	59.0%	83.7%	61.7%
Virginia	53.2%	61.1%	49.6%	59.3%	60.7%	47.8%	54.2%	53.0%
West Virginia	56.5%	55.2%	62.6%	60.5%	60.4%	53.7%	61.0%	55.7%
East South Central:								
Alabama	45.6%	39.4%	30.8%	47.7%	43.6%	48.5%	40.0%	46.9%
Kentucky	65.5%	62.9%	64.7%	71.5%	70.7%	62.2%	69.1%	65.0%
Mississippi	55.3%	47.6%	73.4%	59.0%	53.1%	53.3%	59.3%	54.2%
Tennessee	64.3%	60.5%	87.7%	78.9%	77.0%	52.6%	75.9%	62.1%
West South Central:								
Arkansas	56.6%	66.1%	53.7%	62.2%	54.6%	55.5%	52.1%	57.5%
Louisiana	52.1%	46.5%	43.3%	57.2%	47.8%	55.6%	49.3%	52.9%
Oklahoma	61.1%	66.2%	69.9%	56.6%	65.7%	57.0%	69.8%	58.5%
Texas	64.8%	65.5%	77.3%	82.5%	71.5%	56.1%	74.6%	62.7%
Mountain:								
Arizona	64.1%	82.0%	80.3%	78.2%	74.4%	57.2%	82.6%	61.5%
Colorado	65.5%	73.4%	82.2%	80.0%	69.4%	56.0%	75.8%	63.0%
Idaho	61.8%	74.9%	64.5%	78.4%	64.7%	52.0%	71.2%	58.5%
Montana	65.1%	76.1%	70.8%	81.9%	62.9%	53.0%	75.3%	61.1%
Nevada	51.7%	50.9%	36.4%	44.8%	50.2%	55.7%	42.8%	53.6%
New Mexico	58.7%	58.2%	55.1%	67.5%	55.3%	58.8%	60.5%	58.3%
Utah	68.3%	79.3%	56.0%	69.5%	74.8%	64.1%	69.9%	68.0%
Wyoming	62.6%	69.8%	56.0%	71.0%	53.3%	63.1%	67.0%	60.6%
Pacific:								
Alaska	56.1%	69.3%	49.6%	69.1%	57.4%	51.3%	62.3%	54.8%
California	36.9%	37.8%	42.2%	42.3%	36.9%	35.0%	39.0%	36.5%
Hawaii	18.1%	13.4% *	18.1%	11.9%	12.8%	25.1%	17.0%	18.5%
Oregon	54.0%	56.0%	69.3%	70.0%	59.9%	41.4%	65.7%	50.6%
Washington	55.7%	68.5%	46.7%	67.2%	63.4%	47.6%	57.8%	55.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table XII.F.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	1.59%	1.32%	0.87%	1.01%	1.28%	0.78%	0.92%
New England:								
Connecticut	2.91%	7.62%	7.95%	3.51%	7.35%	3.81%	3.70%	3.32%
Maine	1.90%	6.03%	3.49%	4.34%	3.87%	3.05%	2.79%	2.27%
Massachusetts	3.22%	8.32%	7.85%	5.85%	8.59%	4.00%	4.31%	3.67%
New Hampshire	1.68%	7.86%	3.48%	2.54%	4.02%	2.81%	2.72%	2.02%
Rhode Island	2.20%	8.30%	6.47%	5.20%	4.71%	2.97%	4.31%	2.56%
Vermont	2.08%	7.88%	6.18%	3.50%	4.37%	3.20%	3.67%	2.47%
Middle Atlantic:								
New Jersey	3.09%	8.68%	9.08%	6.10%	7.99%	3.93%	5.50%	3.51%
New York	2.04%	6.32%	6.66%	4.09%	4.22%	3.07%	3.62%	2.36%
Pennsylvania	2.24%	6.62%	6.48%	4.73%	4.64%	3.42%	3.74%	2.58%
East North Central:								
Illinois	2.17%	7.29%	6.46%	4.19%	4.57%	3.25%	3.75%	2.51%
Indiana	2.30%	9.05%	4.90%	7.03%	4.01%	3.01%	4.17%	2.52%
Michigan	3.31%	11.26%	7.57%	5.90%	5.56%	4.84%	4.89%	3.80%
Ohio	1.88%	8.08%	5.76%	4.03%	3.34%	2.60%	3.63%	2.09%
Wisconsin	2.58%	8.78%	7.72%	4.85%	3.82%	4.11%	4.35%	2.95%
West North Central:								
Iowa	2.33%	6.02%	9.48%	4.74%	4.05%	3.99%	4.28%	2.71%
Kansas	2.69%	8.63%	10.65%	4.49%	3.70%	4.55%	5.10%	3.06%
Minnesota	2.79%	7.42%	6.01%	4.77%	3.83%	4.83%	3.16%	3.27%
Missouri	2.48%	8.29%	6.54%	5.08%	5.46%	3.63%	3.84%	2.88%
Nebraska	2.62%	10.27%	9.78%	3.79%	6.56%	3.53%	4.82%	2.92%
North Dakota	2.07%	8.58%	7.06%	4.78%	3.60%	3.34%	4.12%	2.36%
South Dakota	1.87%	7.25%	4.34%	2.08%	2.69%	3.36%	2.72%	2.26%
South Atlantic:								
Delaware	2.47%	9.28%	6.93%	5.12%	5.37%	3.34%	4.49%	2.81%
District of Columbia	1.98%	10.31%	7.62%	5.19%	3.72%	2.88%	4.61%	2.19%
Florida	3.49%	8.76%	7.23%	4.61%	3.75%	4.48%	4.30%	3.91%
Georgia	2.35%	10.79%	4.63%	4.66%	4.76%	3.62%	3.71%	2.70%
Maryland	3.81%	6.94%	7.63%	5.56%	5.11%	6.90%	4.12%	4.69%
North Carolina	3.06%	8.42%	7.22%	1.42%	6.22%	4.59%	3.28%	3.53%
South Carolina	2.59%	7.81%	7.62%	3.90%	5.44%	3.92%	3.82%	2.96%
Virginia	2.56%	9.17%	8.29%	5.40%	4.78%	4.01%	4.66%	2.93%
West Virginia	2.37%	10.88%	9.30%	6.84%	5.65%	3.14%	5.59%	2.62%
East South Central:								
Alabama	2.33%	8.74%	6.89%	7.60%	5.46%	2.97%	4.70%	2.65%
Kentucky	2.14%	12.35%	8.03%	5.97%	4.37%	2.94%	5.17%	2.35%
Mississippi	2.99%	8.92%	7.49%	6.59%	5.23%	5.09%	5.00%	3.58%
Tennessee	2.41%	10.70%	5.16%	4.18%	4.21%	3.59%	4.55%	2.73%
West South Central:								
Arkansas	2.84%	10.00%	8.65%	6.10%	4.89%	4.28%	5.36%	3.21%
Louisiana	3.44%	8.68%	8.49%	6.10%	7.78%	5.03%	4.89%	4.18%
Oklahoma	2.35%	7.94%	5.53%	5.19%	5.02%	3.68%	3.81%	2.85%
Texas	1.92%	6.53%	5.00%	3.28%	4.20%	2.88%	3.31%	2.23%
Mountain:								
Arizona	2.80%	5.91%	5.74%	4.39%	6.97%	3.36%	3.09%	3.03%
Colorado	2.46%	8.27%	5.21%	4.11%	5.81%	3.61%	4.18%	2.84%
Idaho	2.79%	8.18%	7.21%	4.70%	5.77%	5.11%	4.29%	3.50%
Montana	3.18%	6.85%	7.20%	4.83%	5.30%	6.11%	4.12%	4.01%
Nevada	2.86%	9.91%	7.71%	6.33%	6.33%	4.11%	5.31%	3.26%
New Mexico	2.33%	12.64%	8.32%	5.24%	5.34%	3.00%	5.53%	2.57%
Utah	2.49%	10.42%	8.75%	6.06%	4.40%	3.70%	5.55%	2.76%
Wyoming	2.54%	9.26%	7.94%	5.12%	5.44%	4.10%	4.67%	2.99%
Pacific:								
Alaska	2.55%	11.19%	10.38%	5.71%	5.27%	3.49%	6.18%	2.81%
California	3.30%	4.41%	4.91%	2.85%	3.37%	5.60%	2.63%	3.94%
Hawaii	1.55%	4.09% *	5.12%	3.20%	2.90%	2.70%	2.88%	1.85%
Oregon	2.72%	6.85%	5.93%	4.43%	4.63%	4.44%	3.70%	3.25%
Washington	2.81%	7.83%	7.07%	4.51%	4.47%	4.89%	4.37%	3.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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



**Table XII.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.0%	56.5%	61.6%	62.0%	56.2%	52.9%	60.0%	54.3%
New England:								
Connecticut	60.3%	--	87.5%	87.2%	66.8%	50.9%	83.6%	56.7%
Maine	65.0%	68.0%	83.9%	79.2%	79.0%	55.6%	74.1%	63.3%
Massachusetts	52.9%	73.2%	66.3%	72.7%	43.9%	50.2%	68.9%	50.2%
New Hampshire	65.0%	77.3%	82.2%	82.0%	72.3%	56.9%	84.7%	61.9%
Rhode Island	55.0%	45.7%	53.6%	81.0%	59.0%	46.5%	60.3%	53.8%
Vermont	63.5%	60.3%	73.5%	81.1%	59.5%	58.7%	69.3%	62.0%
Middle Atlantic:								
New Jersey	49.4%	55.0%	80.3%	60.8%	38.8%	48.7%	61.0%	47.6%
New York	47.7%	44.2%	47.7%	48.4%	49.4%	47.0%	46.4%	47.9%
Pennsylvania	46.2%	38.7%	47.1%	51.1%	47.9%	45.2%	46.5%	46.2%
East North Central:								
Illinois	53.2%	45.4%	44.3%	60.9%	49.7%	54.4%	49.5%	53.9%
Indiana	57.4%	78.2%	82.5%	62.0%	66.0%	50.6%	72.5%	55.1%
Michigan	53.1%	58.0%	56.4%	60.6%	54.0%	50.4%	55.8%	52.7%
Ohio	55.6%	52.0%	72.6%	57.5%	71.7%	48.8%	64.6%	54.4%
Wisconsin	59.6%	41.7% *	73.0%	64.0%	64.9%	56.5%	61.6%	59.3%
West North Central:								
Iowa	59.8%	71.5%	77.5%	68.6%	56.7%	57.3%	68.3%	58.3%
Kansas	60.0%	49.7%	50.5%	66.4%	59.9%	60.2%	59.3%	60.1%
Minnesota	58.9%	66.5%	74.0%	69.0%	65.8%	52.3%	73.7%	56.7%
Missouri	58.5%	72.3%	60.6%	63.1%	49.3%	59.8%	68.3%	56.7%
Nebraska	68.5%	74.4%	72.1%	85.9%	64.2%	66.8%	77.2%	67.5%
North Dakota	63.4%	60.2%	62.2%	50.5%	71.0%	66.4%	58.3%	65.0%
South Dakota	67.8%	74.7%	77.9%	74.7%	70.1%	62.8%	76.8%	65.8%
South Atlantic:								
Delaware	49.9%	--	77.9%	67.9%	52.4%	44.9%	70.5%	47.4%
District of Columbia	42.1%	57.3%	37.1%	22.6%	40.6%	46.8%	42.2%	42.0%
Florida	57.6%	54.3%	61.5%	62.1%	70.0%	55.0%	56.6%	57.7%
Georgia	63.4%	73.7%	91.7%	83.2%	66.7%	56.6%	81.4%	61.0%
Maryland	55.3%	40.6%	77.1%	49.0%	46.4%	57.8%	61.1%	54.1%
North Carolina	63.1%	--	--	83.6%	72.8%	57.9%	69.5%	62.5%
South Carolina	61.6%	--	84.3%	68.8%	61.1%	59.3%	80.5%	59.8%
Virginia	56.7%	62.8%	71.1%	57.0%	50.0%	57.7%	63.6%	55.7%
West Virginia	57.0%	--	63.1%	63.8%	58.1%	54.6%	61.6%	56.5%
East South Central:								
Alabama	48.0%	22.7% *	42.0%	48.9%	38.2%	53.1%	41.3%	49.0%
Kentucky	64.5%	--	57.9%	64.3%	65.1%	64.8%	62.7%	64.7%
Mississippi	57.2%	47.1%	53.2%	73.6%	40.0%	62.0%	57.0%	57.2%
Tennessee	60.5%	--	85.2%	82.4%	74.1%	52.7%	74.2%	59.3%
West South Central:								
Arkansas	52.8%	--	47.7% *	62.0%	36.1%	55.7%	52.6%	52.8%
Louisiana	55.3%	--	55.2%	52.2%	70.4%	50.0%	51.1%	56.2%
Oklahoma	64.9%	60.1%	76.5%	67.8%	69.4%	61.4%	69.4%	64.2%
Texas	63.5%	71.6%	75.9%	81.1%	68.7%	59.1%	73.4%	62.3%
Mountain:								
Arizona	67.1%	--	81.1%	71.3%	57.7%	68.6%	75.1%	66.2%
Colorado	68.0%	88.9%	90.1%	84.4%	70.0%	59.0%	87.9%	63.8%
Idaho	52.7%	78.2%	38.6%	70.1%	63.2%	42.9%	62.7%	50.6%
Montana	53.5%	80.1%	76.0%	72.9%	62.3%	41.1%	75.3%	49.0%
Nevada	54.3%	--	37.3% *	59.7%	39.8%	61.3%	54.4%	54.2%
New Mexico	56.0%	--	26.3% *	65.3%	46.1%	61.7%	45.4%	57.8%
Utah	66.0%	62.1%	78.6%	61.8%	75.9%	59.1%	74.4%	64.4%
Wyoming	58.8%	69.1%	63.9%	66.1%	40.0%	65.6%	63.1%	57.7%
Pacific:								
Alaska	51.3%	--	61.0%	65.3%	52.3%	47.5%	70.2%	49.7%
California	41.4%	43.3%	43.0%	42.6%	40.2%	41.3%	40.5%	41.5%
Hawaii	25.9%	8.0% *	1.9% *	15.1% *	20.2%	33.8%	10.9% *	29.2%
Oregon	53.3%	60.6%	60.3%	67.3%	47.3%	50.9%	61.2%	51.8%
Washington	54.7%	66.5%	49.2%	53.7%	59.8%	52.1%	60.8%	53.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table XII.F.15 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.74%	2.21%	1.83%	1.38%	1.23%	1.08%	1.09%	0.82%
New England:								
Connecticut	3.22%	--	5.18%	4.96%	6.82%	4.30%	4.49%	3.53%
Maine	2.55%	13.99%	6.79%	5.76%	4.54%	3.18%	6.81%	2.72%
Massachusetts	3.15%	9.55%	10.52%	6.63%	6.43%	4.43%	5.88%	3.51%
New Hampshire	2.96%	12.54%	6.13%	5.62%	5.59%	4.37%	4.16%	3.32%
Rhode Island	2.87%	10.93%	10.62%	5.40%	6.22%	3.80%	6.39%	3.21%
Vermont	2.35%	13.17%	7.78%	4.76%	4.34%	3.38%	5.97%	2.53%
Middle Atlantic:								
New Jersey	3.97%	11.06%	9.37%	7.42%	10.85%	4.55%	6.26%	4.41%
New York	2.09%	9.78%	9.06%	5.24%	4.69%	2.74%	5.05%	2.28%
Pennsylvania	3.09%	9.82%	8.02%	6.50%	5.61%	4.55%	5.23%	3.44%
East North Central:								
Illinois	2.47%	11.40%	8.52%	4.98%	5.33%	3.42%	5.75%	2.73%
Indiana	2.78%	8.82%	8.67%	8.37%	5.55%	3.57%	6.52%	2.99%
Michigan	2.71%	11.76%	10.30%	6.03%	7.43%	3.31%	5.88%	3.00%
Ohio	2.87%	9.43%	11.24%	14.73%	4.25%	3.22%	5.94%	3.14%
Wisconsin	3.09%	13.12% *	8.40%	6.33%	4.77%	4.84%	6.64%	3.43%
West North Central:								
Iowa	3.10%	8.46%	8.08%	7.60%	6.33%	4.45%	5.92%	3.49%
Kansas	3.21%	10.64%	11.58%	9.91%	4.75%	4.85%	6.11%	3.65%
Minnesota	3.25%	13.06%	8.98%	6.55%	5.82%	4.68%	5.31%	3.59%
Missouri	3.22%	11.30%	11.76%	9.43%	9.52%	3.23%	6.52%	3.58%
Nebraska	2.99%	12.99%	8.27%	3.87%	6.26%	4.08%	5.44%	3.27%
North Dakota	3.06%	10.20%	7.89%	6.58%	4.17%	5.45%	5.14%	3.71%
South Dakota	3.30%	10.17%	8.67%	8.36%	4.47%	5.63%	5.34%	3.87%
South Atlantic:								
Delaware	3.63%	--	7.79%	9.45%	9.80%	4.18%	6.02%	3.81%
District of Columbia	2.98%	13.87%	9.81%	5.15%	6.39%	4.19%	6.65%	3.31%
Florida	3.99%	12.34%	9.52%	7.27%	6.67%	5.12%	6.26%	4.33%
Georgia	3.05%	13.38%	4.05%	5.05%	7.16%	4.10%	5.46%	3.37%
Maryland	3.40%	10.54%	9.08%	6.76%	5.69%	4.97%	5.83%	3.92%
North Carolina	3.28%	--	--	7.70%	8.79%	3.94%	8.36%	3.51%
South Carolina	3.12%	--	8.88%	9.85%	6.94%	4.01%	6.94%	3.37%
Virginia	3.15%	11.83%	9.06%	6.68%	6.69%	4.18%	5.96%	3.51%
West Virginia	3.11%	--	12.13%	7.89%	6.98%	4.11%	8.59%	3.33%
East South Central:								
Alabama	6.32%	9.08% *	8.58%	7.70%	8.34%	9.30%	6.00%	7.10%
Kentucky	2.87%	--	14.79%	11.34%	5.61%	3.55%	8.60%	3.03%
Mississippi	3.80%	13.63%	12.11%	6.32%	6.96%	4.98%	7.12%	4.23%
Tennessee	3.65%	--	7.67%	5.47%	5.51%	4.89%	6.21%	3.92%
West South Central:								
Arkansas	3.91%	--	14.32% *	8.20%	8.51%	4.68%	8.60%	4.21%
Louisiana	3.78%	--	10.90%	7.75%	6.23%	5.40%	6.56%	4.36%
Oklahoma	2.91%	11.38%	8.14%	6.58%	6.14%	4.08%	5.18%	3.30%
Texas	2.72%	8.18%	7.73%	4.76%	4.52%	3.72%	4.68%	3.00%
Mountain:								
Arizona	3.65%	--	7.72%	6.59%	13.30%	3.13%	6.65%	3.97%
Colorado	2.64%	5.61%	5.02%	3.31%	5.70%	3.80%	3.36%	3.02%
Idaho	4.14%	11.30%	10.31%	9.03%	7.08%	5.52%	6.90%	4.74%
Montana	6.27%	9.32%	11.75%	8.31%	6.61%	8.55%	6.27%	6.98%
Nevada	3.81%	--	11.86% *	8.61%	8.94%	4.47%	8.08%	4.30%
New Mexico	3.28%	--	12.11% *	8.09%	6.40%	3.69%	9.83%	3.28%
Utah	2.85%	11.60%	6.96%	7.47%	4.61%	4.36%	5.15%	3.25%
Wyoming	3.45%	11.64%	10.64%	7.19%	6.12%	5.44%	6.62%	3.99%
Pacific:								
Alaska	3.17%	--	14.50%	9.39%	6.43%	4.52%	7.77%	3.33%
California	3.25%	7.06%	6.73%	4.21%	4.44%	4.93%	3.85%	3.69%
Hawaii	2.76%	4.13% *	1.28% *	7.62% *	5.81%	3.62%	4.67% *	3.08%
Oregon	4.06%	14.43%	11.74%	8.28%	8.35%	5.92%	7.59%	4.60%
Washington	3.71%	13.14%	9.14%	8.49%	7.51%	5.07%	7.67%	4.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

**Table XII.F.39 Average individual deductible (in dollars) per employee enrolled with single coverage in a high deductible health plan by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,772	3,142	3,143	3,231	3,030	2,390	3,179	2,675
New England:								
Connecticut	2,927	4,267	3,521	3,539	3,150	2,252	3,646	2,742
Maine	3,139	3,492	3,513	3,607	3,552	2,345	3,575	2,981
Massachusetts	2,351	2,367	2,540	2,734	2,550	2,151	2,577	2,296
New Hampshire	2,973	3,154	3,197	3,743	3,399	2,221	3,421	2,817
Rhode Island	2,765	3,174	2,663	3,282	3,162	2,171	3,038	2,677
Vermont	2,971	3,813	3,516	3,525	3,014	2,113	3,449	2,825
Middle Atlantic:								
New Jersey	2,529	2,868	2,856	2,743	2,532	2,390	2,802	2,470
New York	2,591	3,204	2,849	3,143	2,698	2,241	3,089	2,475
Pennsylvania	2,710	3,060	3,272	3,234	2,829	2,300	3,261	2,577
East North Central:								
Illinois	2,566	3,149	2,669	2,905	2,797	2,320	2,870	2,500
Indiana	2,917	3,690	3,396	3,480	3,081	2,517	3,478	2,819
Michigan	2,497	2,605	2,542	2,689	2,731	2,328	2,625	2,475
Ohio	2,896	3,524	3,482	3,341	3,159	2,443	3,377	2,781
Wisconsin	2,833	3,009	3,591	3,171	2,956	2,499	3,313	2,733
West North Central:								
Iowa	2,931	2,933	3,685	3,421	3,031	2,593	3,410	2,808
Kansas	2,724	2,969	3,358	3,377	2,872	2,383	3,297	2,612
Minnesota	2,994	3,751	3,648	3,487	3,114	2,569	3,724	2,811
Missouri	2,897	3,117	2,986	3,289	3,228	2,533	3,188	2,809
Nebraska	2,824	3,162	2,900	3,107	3,138	2,577	3,056	2,786
North Dakota	2,722	2,543	2,919	2,962	2,859	2,485	2,928	2,664
South Dakota	3,089	3,163	3,849	3,204	3,176	2,635	3,551	2,911
South Atlantic:								
Delaware	2,736	4,421	2,720	3,245	2,991	2,286	3,255	2,598
District of Columbia	2,363	2,184	3,097	2,100	2,556	2,271	2,460	2,344
Florida	2,754	3,009	3,515	3,579	2,774	2,425	3,475	2,623
Georgia	2,933	3,302	3,203	3,506	3,254	2,521	3,316	2,849
Maryland	2,515	2,970	2,606	2,565	2,750	2,334	2,746	2,452
North Carolina	2,923	3,585	2,910	3,371	3,393	2,410	3,224	2,844
South Carolina	2,844	3,656	3,375	3,513	3,052	2,414	3,479	2,702
Virginia	2,840	3,220	3,106	3,421	3,199	2,354	3,154	2,775
West Virginia	2,924	3,490	2,882	3,422	3,174	2,674	3,294	2,851
East South Central:								
Alabama	2,901	3,453	3,871	3,507	3,139	2,516	3,488	2,784
Kentucky	2,781	3,190	3,349	3,534	3,063	2,371	3,304	2,695
Mississippi	2,810	2,777	2,313	3,292	3,256	2,519	2,820	2,807
Tennessee	3,002	3,557	3,399	3,499	3,431	2,387	3,335	2,926
West South Central:								
Arkansas	2,599	2,951	2,485	2,965	2,858	2,403	2,717	2,578
Louisiana	2,575	2,993	2,792	2,812	2,834	2,259	2,829	2,510
Oklahoma	2,883	2,838	2,779	3,382	3,064	2,638	2,970	2,852
Texas	2,964	3,549	3,578	3,276	3,415	2,460	3,451	2,839
Mountain:								
Arizona	2,694	3,409	3,557	3,321	3,142	2,269	3,480	2,544
Colorado	2,779	2,571	3,510	3,407	2,960	2,322	3,064	2,696
Idaho	2,867	3,327	3,236	3,437	2,767	2,420	3,318	2,674
Montana	3,239	3,540	4,194	3,459	3,305	2,549	3,826	2,950
Nevada	3,084	2,970	2,742	2,955	3,398	3,036	2,965	3,104
New Mexico	2,838	3,753	3,227	3,283	3,458	2,261	3,439	2,695
Utah	2,685	3,623	3,193	3,063	2,781	2,391	3,248	2,595
Wyoming	2,850	3,073	3,401	3,190	2,821	2,419	3,231	2,657
Pacific:								
Alaska	2,753	3,509	3,465	3,182	2,725	2,432	3,522	2,580
California	2,601	2,711	2,848	2,823	2,998	2,325	2,805	2,554
Hawaii	2,555	2,640	2,540	2,829	2,577	2,482	2,722	2,493
Oregon	2,792	3,048	3,062	3,268	2,969	2,223	3,044	2,696
Washington	2,621	2,805	2,721	3,187	2,787	2,141	2,824	2,555

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

**Table XII.F.39 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a high deductible health plan by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.50	49.98	39.35	30.55	31.44	16.05	24.42	15.26
New England:								
Connecticut	70.97	529.70	210.88	134.40	110.08	78.05	159.14	76.84
Maine	60.78	200.86	178.22	146.15	104.39	74.71	112.89	71.33
Massachusetts	67.19	130.71	139.40	120.05	188.76	95.92	82.24	79.71
New Hampshire	75.39	254.72	202.61	154.88	137.25	76.53	127.85	88.12
Rhode Island	69.76	244.07	145.53	143.90	162.52	59.45	128.54	82.77
Vermont	87.34	398.78	184.61	244.44	78.15	66.13	138.03	107.37
Middle Atlantic:								
New Jersey	62.45	241.95	294.32	166.11	151.94	80.21	146.16	69.54
New York	52.07	214.35	133.71	123.74	112.88	61.78	104.64	57.18
Pennsylvania	55.45	207.84	244.10	155.95	117.51	43.51	125.11	59.56
East North Central:								
Illinois	47.56	277.44	201.78	98.73	108.57	56.10	119.73	50.46
Indiana	60.20	355.14	243.41	127.33	112.06	90.57	143.35	65.25
Michigan	67.43	258.88	184.05	164.38	145.64	97.62	138.53	75.20
Ohio	55.44	198.94	206.86	129.32	97.53	78.51	117.95	61.41
Wisconsin	59.96	253.50	295.44	128.70	98.04	88.95	137.49	64.58
West North Central:								
Iowa	56.81	199.19	243.75	159.35	85.80	65.62	140.75	57.38
Kansas	60.48	204.57	358.33	142.60	80.84	69.36	137.52	60.28
Minnesota	59.62	385.11	236.10	184.04	89.05	57.61	181.59	50.87
Missouri	63.42	267.22	156.50	103.70	160.48	84.74	108.66	75.01
Nebraska	61.58	303.26	130.18	118.10	142.96	87.97	110.11	69.58
North Dakota	40.31	190.18	177.09	88.28	80.81	52.20	93.25	43.50
South Dakota	58.11	189.01	207.14	127.94	123.85	52.42	105.81	67.63
South Atlantic:								
Delaware	93.14	1,199.14	162.65	231.01	182.73	77.46	294.35	84.88
District of Columbia	61.95	238.01	389.30	162.53	119.99	74.57	190.50	63.88
Florida	68.66	289.33	192.36	177.22	137.65	82.69	159.89	71.51
Georgia	63.74	334.08	269.80	205.75	111.38	68.04	165.85	66.92
Maryland	69.41	218.57	180.50	161.58	208.95	66.16	108.14	78.85
North Carolina	82.66	334.64	264.39	148.80	191.65	73.06	155.26	95.47
South Carolina	87.18	224.03	246.96	190.39	186.82	96.79	133.58	94.38
Virginia	77.70	256.49	233.27	191.93	129.22	84.31	141.48	87.48
West Virginia	104.84	530.02	279.07	171.56	175.53	154.43	209.99	116.30
East South Central:								
Alabama	97.93	348.17	110.00	199.67	161.49	93.01	148.50	107.42
Kentucky	79.74	356.13	251.78	179.30	117.91	91.61	142.42	86.18
Mississippi	81.95	154.13	172.30	182.79	146.56	106.02	131.49	99.10
Tennessee	83.49	255.24	280.23	156.32	174.96	87.58	140.23	97.44
West South Central:								
Arkansas	64.21	327.24	277.81	175.37	119.71	76.38	156.69	69.83
Louisiana	68.54	229.42	173.66	150.56	147.72	80.02	111.40	77.53
Oklahoma	73.20	229.71	188.69	170.15	130.97	125.72	137.28	86.54
Texas	58.53	183.36	181.29	128.40	141.36	74.57	96.21	66.40
Mountain:								
Arizona	127.93	264.32	223.83	173.46	138.08	149.23	134.70	135.23
Colorado	72.86	260.58	184.56	148.98	182.03	62.55	166.97	82.44
Idaho	87.27	239.11	247.76	240.54	193.36	98.03	180.74	95.11
Montana	86.47	231.31	341.87	206.66	118.55	91.12	180.44	84.34
Nevada	165.00	269.80	220.28	137.18	146.87	272.26	139.34	192.04
New Mexico	80.59	490.48	337.96	170.07	183.64	57.07	206.11	82.75
Utah	70.48	315.26	305.00	223.58	149.58	57.07	172.00	74.50
Wyoming	88.44	253.85	248.83	197.91	149.68	140.68	145.08	112.77
Pacific:								
Alaska	94.76	372.35	395.58	332.53	112.88	124.56	343.80	81.01
California	63.70	148.67	134.29	149.37	215.02	56.85	86.21	75.70
Hawaii	82.03	299.13	191.32	288.83	164.02	114.54	165.46	92.97
Oregon	66.18	238.97	181.86	157.18	134.22	76.15	107.32	80.27
Washington	75.44	156.30	221.86	169.93	180.92	76.71	110.37	93.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

**Table XII.F.40 Average family deductible (in dollars) per employee enrolled with family coverage in a high deductible health plan that had a deductible by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,313	6,599	6,236	6,576	5,835	4,713	6,493	5,121
New England:								
Connecticut	5,317	8,663	7,058	5,901	6,040	4,383	6,620	5,021
Maine	5,777	9,019	7,157	8,027	6,194	4,428	8,053	5,288
Massachusetts	4,906	6,583	6,197	5,405	5,502	4,178	6,232	4,601
New Hampshire	5,726	6,569	6,961	8,049	6,632	4,449	7,249	5,395
Rhode Island	5,747	8,447	7,247	6,762	6,682	4,164	7,291	5,363
Vermont	5,688	7,740	6,887	6,376	5,893	4,514	6,596	5,433
Middle Atlantic:								
New Jersey	5,270	6,363	5,645	4,881	6,192	4,988	5,641	5,197
New York	4,948	5,751	5,487	5,964	5,690	4,239	5,784	4,818
Pennsylvania	5,077	7,706	5,223	6,624	5,069	4,646	6,365	4,901
East North Central:								
Illinois	5,436	8,561	6,143	6,437	5,906	4,729	7,415	5,092
Indiana	5,669	6,707	6,715	6,841	6,314	4,924	6,741	5,454
Michigan	5,026	6,470	5,705	6,100	5,133	4,520	5,956	4,866
Ohio	5,502	7,477	6,180	6,999	5,652	4,828	6,566	5,327
Wisconsin	5,484	8,393	7,044	6,520	5,741	4,751	6,809	5,260
West North Central:								
Iowa	5,622	6,854	7,776	6,757	5,646	4,999	7,386	5,269
Kansas	5,459	6,473	6,802	6,591	5,624	4,918	6,560	5,246
Minnesota	5,493	5,605	7,217	6,832	5,864	4,730	6,918	5,225
Missouri	5,477	6,569	6,027	7,415	5,848	4,828	6,469	5,257
Nebraska	5,416	5,616	6,739	6,168	6,173	4,954	6,390	5,291
North Dakota	5,435	5,607	5,952	5,919	5,620	5,054	5,876	5,304
South Dakota	6,079	6,227	7,993	7,131	5,958	5,413	7,211	5,780
South Atlantic:								
Delaware	5,306	5,059	7,206	6,292	5,349	4,822	6,441	5,101
District of Columbia	4,787	4,842	5,053	5,769	5,289	4,416	5,203	4,711
Florida	4,928	--	6,207	6,564	5,105	4,585	6,730	4,759
Georgia	5,887	7,980	5,892	7,498	6,877	4,959	7,011	5,687
Maryland	4,922	5,534	5,290	5,081	5,192	4,742	5,251	4,847
North Carolina	5,384	--	7,601	6,731	5,803	4,839	7,549	5,154
South Carolina	5,634	7,799	6,451	7,389	6,061	5,064	7,398	5,398
Virginia	4,940	6,144	6,365	6,256	5,548	4,379	6,356	4,709
West Virginia	5,836	7,633	7,690	6,532	6,802	5,115	7,268	5,654
East South Central:								
Alabama	5,491	--	7,566	8,176	6,163	4,691	7,692	5,219
Kentucky	5,344	--	8,842	7,186	6,391	4,585	7,929	5,100
Mississippi	5,295	4,398	4,839	6,191	5,690	5,125	5,700	5,236
Tennessee	5,546	--	6,384	7,734	6,025	4,787	6,331	5,458
West South Central:								
Arkansas	4,976	4,736	5,090	5,682	5,558	4,789	4,926	4,981
Louisiana	5,128	--	5,887	6,302	5,296	4,583	5,956	4,972
Oklahoma	5,898	7,537	6,827	6,638	7,253	4,773	6,811	5,736
Texas	5,447	7,435	6,186	7,469	6,614	4,653	7,312	5,190
Mountain:								
Arizona	5,319	--	6,474	7,468	6,295	4,734	6,867	5,134
Colorado	5,411	6,479	7,417	6,412	5,512	4,533	6,783	5,010
Idaho	5,033	6,174	6,964	6,637	4,380	4,425	6,582	4,636
Montana	5,460	6,457	6,976	5,622	5,964	4,680	6,653	5,084
Nevada	6,310	5,381	6,434	6,421	6,333	6,324	6,394	6,290
New Mexico	5,278	7,414	6,264	6,662	5,621	4,845	6,690	5,086
Utah	5,223	5,797	6,272	6,477	5,277	4,624	6,319	4,993
Wyoming	5,196	5,144	4,450	6,230	5,533	4,811	5,283	5,172
Pacific:								
Alaska	5,094	--	5,501	5,128	5,552	4,811	5,396	5,060
California	5,238	5,106	5,648	6,009	5,798	4,925	5,417	5,212
Hawaii	5,524	--	--	8,173	5,266	5,372	7,504	5,363
Oregon	5,321	6,196	5,522	6,449	6,106	4,575	5,845	5,205
Washington	4,928	4,551	5,647	6,443	5,782	4,404	5,349	4,840

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table XII.F.40 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a high deductible health plan that had a deductible by firm size and state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.94	192.16	111.65	90.84	66.44	35.80	80.81	33.41
New England:								
Connecticut	143.28	741.29	738.14	433.19	329.65	138.36	530.23	147.27
Maine	189.55	775.55	571.38	391.21	296.89	139.83	482.49	158.13
Massachusetts	151.03	977.00	540.17	245.56	382.21	154.85	457.70	143.32
New Hampshire	187.40	684.29	559.75	362.24	329.95	195.43	317.85	201.18
Rhode Island	213.18	1,445.14	570.85	355.46	452.22	123.13	438.73	238.20
Vermont	133.89	845.97	577.04	317.98	160.52	219.12	354.98	137.76
Middle Atlantic:								
New Jersey	186.37	801.72	628.17	348.80	739.41	146.71	369.75	212.29
New York	123.89	495.34	450.33	320.92	264.37	131.24	265.77	133.77
Pennsylvania	115.42	1,139.44	419.81	452.03	217.25	109.23	373.45	115.63
East North Central:								
Illinois	173.34	798.64	721.15	507.57	425.17	169.71	545.87	158.78
Indiana	143.27	573.22	412.72	350.67	313.34	179.85	297.84	159.82
Michigan	161.74	811.87	735.14	488.27	327.73	172.98	407.70	169.57
Ohio	126.12	725.83	403.92	326.34	219.68	168.30	340.78	133.58
Wisconsin	151.26	787.42	574.61	406.52	196.58	197.77	326.18	159.72
West North Central:								
Iowa	140.90	645.80	798.20	463.03	185.11	156.11	390.72	127.05
Kansas	149.61	685.35	933.05	346.96	277.65	193.70	337.61	161.40
Minnesota	136.58	607.43	853.96	323.09	270.23	149.63	397.81	136.22
Missouri	130.07	509.95	303.68	441.67	270.18	148.84	232.59	147.71
Nebraska	119.38	814.46	524.93	355.51	224.88	157.16	377.91	124.83
North Dakota	105.02	536.33	347.17	229.29	165.64	176.85	209.54	121.31
South Dakota	126.08	421.89	578.56	345.11	218.41	105.10	308.26	123.20
South Atlantic:								
Delaware	167.23	314.44	721.61	367.09	343.38	169.81	544.05	152.44
District of Columbia	185.07	336.18	546.01	570.76	550.71	139.82	338.78	212.32
Florida	194.10	--	670.70	453.26	260.40	211.16	713.36	186.53
Georgia	188.42	927.60	617.73	403.22	443.16	131.68	479.82	200.39
Maryland	140.21	754.14	262.98	286.44	369.15	184.33	209.42	162.33
North Carolina	132.92	--	788.38	485.23	349.70	116.29	563.46	128.35
South Carolina	212.92	810.85	474.32	372.19	510.38	270.56	363.31	226.21
Virginia	153.41	738.97	426.48	611.60	303.18	146.87	442.49	143.62
West Virginia	208.62	983.63	936.25	464.21	469.29	221.15	566.52	212.25
East South Central:								
Alabama	408.28	--	718.76	983.39	595.63	306.15	590.15	389.64
Kentucky	230.08	--	747.89	452.82	293.52	212.77	464.99	224.09
Mississippi	193.40	438.31	485.26	541.04	627.24	227.73	452.88	209.17
Tennessee	182.59	--	427.49	621.45	291.72	176.49	307.95	200.23
West South Central:								
Arkansas	145.50	582.10	464.53	434.65	492.14	168.52	292.45	157.31
Louisiana	175.56	--	567.68	363.55	383.28	186.41	338.97	191.80
Oklahoma	291.85	719.49	438.88	412.09	719.80	218.27	358.24	341.07
Texas	140.87	828.05	613.18	653.03	291.44	137.63	439.00	140.28
Mountain:								
Arizona	187.17	--	539.58	388.30	293.24	215.58	500.98	194.33
Colorado	150.01	568.45	810.06	307.59	309.03	129.41	418.54	130.80
Idaho	204.71	581.13	805.73	836.99	328.20	152.93	388.66	209.61
Montana	167.75	690.79	600.87	557.90	341.14	186.34	349.74	180.53
Nevada	347.70	562.38	314.21	574.93	411.13	538.37	392.42	420.31
New Mexico	169.30	742.53	941.18	448.99	380.66	209.23	456.98	177.11
Utah	148.35	557.25	567.05	337.16	305.70	183.38	322.69	166.29
Wyoming	184.05	677.93	461.69	353.90	403.29	245.58	346.04	214.92
Pacific:								
Alaska	179.29	--	783.90	304.45	376.47	228.28	329.17	196.19
California	124.94	465.64	361.41	334.84	353.34	150.30	239.44	138.69
Hawaii	241.04	--	--	938.76	460.65	240.87	1,004.22	214.31
Oregon	151.32	598.93	450.03	354.80	283.66	259.41	290.96	176.27
Washington	153.09	631.09	313.56	460.24	416.87	145.73	516.34	155.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table XII.F.41 Average employee-plus-one deductible (in dollars) per employee enrolled in employee-plus-one coverage in a high deductible health plan by state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,283	6,057	5,684	6,567	5,791	4,781	6,181	5,152
New England:								
Connecticut	4,864	--	5,236	5,837	5,677	4,030	4,688	4,905
Maine	5,723	8,299	6,007	5,828	6,461	5,178	6,560	5,623
Massachusetts	4,562	--	5,104	6,495	5,424	3,975	5,359	4,442
New Hampshire	5,085	--	--	7,555	5,862	3,972	6,538	4,815
Rhode Island	5,884	--	--	6,920	8,461	4,259	5,584	5,947
Vermont	5,402	--	5,712	6,273	5,442	4,660	5,696	5,335
Middle Atlantic:								
New Jersey	5,459	--	--	4,877	4,723	5,801	--	5,531
New York	5,339	4,647	--	7,027	5,620	4,836	6,626	5,106
Pennsylvania	5,494	--	--	7,975	6,063	4,842	6,512	5,409
East North Central:								
Illinois	4,882	--	5,591	6,338	6,438	4,277	5,846	4,804
Indiana	5,240	--	--	6,844	5,863	4,526	7,042	4,987
Michigan	4,786	--	4,368	6,373	5,402	4,269	5,529	4,664
Ohio	5,791	--	6,396	7,000	6,378	4,837	6,326	5,636
Wisconsin	5,311	--	--	5,991	5,636	4,922	5,840	5,269
West North Central:								
Iowa	5,810	4,750	--	7,383	5,442	5,627	5,809	5,811
Kansas	5,498	--	--	7,987	5,648	5,206	7,163	5,352
Minnesota	5,395	6,281	--	6,326	6,130	4,813	6,306	5,297
Missouri	5,091	--	6,338	6,780	6,587	4,350	6,760	4,752
Nebraska	5,301	--	--	5,248	6,375	5,030	6,035	5,266
North Dakota	5,081	4,258	6,103	5,867	5,205	4,510	5,781	4,792
South Dakota	6,440	--	6,615	7,449	6,486	5,847	7,066	6,294
South Atlantic:								
Delaware	5,079	--	--	5,475	5,567	4,905	5,002	5,095
District of Columbia	4,378	--	--	--	4,490	4,321	--	4,372
Florida	5,440	--	--	7,915	5,163	5,006	6,582	5,179
Georgia	5,594	--	5,912	7,460	6,509	5,010	6,450	5,464
Maryland	4,577	6,904	--	4,977	4,694	4,262	5,744	4,327
North Carolina	5,302	4,443	5,854	7,297	4,794	4,857	6,452	5,103
South Carolina	5,196	--	--	6,560	6,578	4,511	6,927	5,049
Virginia	5,525	--	--	5,807	6,827	4,746	5,006	5,571
West Virginia	5,728	--	--	6,474	5,836	5,618	5,436	5,777
East South Central:								
Alabama	5,323	--	--	6,616	6,203	4,821	6,273	5,230
Kentucky	5,623	--	--	5,455	6,309	5,443	6,402	5,559
Mississippi	5,580	--	--	5,374	9,217	4,945	--	5,544
Tennessee	5,566	--	--	6,403	5,823	5,178	6,052	5,504
West South Central:								
Arkansas	4,651	--	5,301	5,119	4,944	4,538	5,171	4,613
Louisiana	5,234	--	6,729	6,347	5,639	4,684	6,641	4,920
Oklahoma	5,517	9,198	--	5,873	5,394	4,806	6,664	5,147
Texas	5,269	--	4,924	6,880	5,722	4,851	5,823	5,196
Mountain:								
Arizona	4,583	--	5,851	5,654	5,868	3,998	6,020	4,452
Colorado	5,518	6,995	6,807	7,036	5,615	4,673	6,639	5,243
Idaho	5,308	4,469	--	6,452	5,463	4,636	6,469	5,115
Montana	5,414	7,759	5,152	5,870	6,401	4,532	6,051	5,232
Nevada	7,219	--	--	4,642	7,188	7,421	5,334	7,368
New Mexico	5,129	--	--	5,500	5,660	4,706	6,108	5,024
Utah	5,075	4,894	--	6,877	5,600	4,605	6,707	4,879
Wyoming	4,847	--	--	4,739	6,087	4,278	5,888	4,624
Pacific:								
Alaska	5,143	--	--	4,432	5,951	4,846	--	5,188
California	5,223	--	--	5,903	5,347	4,903	6,495	5,107
Hawaii	5,701	--	--	--	--	5,313	--	5,345
Oregon	5,049	5,854	--	6,486	5,750	3,995	6,728	4,655
Washington	4,764	--	--	5,301	5,753	4,260	5,242	4,680

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table XII.F.41 Standard errors for average employee-plus-one deductible (in dollars) per employee enrolled in employee-plus-one coverage in a high deductible health plan by state: United States, 3-year average, 2022-2024**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.97	283.28	219.60	138.00	88.62	59.93	143.49	51.18
New England:								
Connecticut	210.26	--	300.53	873.54	296.32	173.43	411.06	235.37
Maine	178.22	763.70	484.40	512.51	445.27	326.78	413.30	198.44
Massachusetts	222.62	--	482.08	808.46	347.89	227.17	262.35	247.08
New Hampshire	348.03	--	--	751.05	343.71	275.69	645.31	351.74
Rhode Island	597.31	--	--	701.53	639.33	221.40	518.26	705.14
Vermont	175.01	--	525.24	414.11	293.71	248.07	311.73	199.84
Middle Atlantic:								
New Jersey	267.70	--	--	465.46	375.18	333.79	--	282.14
New York	211.55	232.07	--	587.41	374.59	270.53	614.11	207.35
Pennsylvania	258.42	--	--	709.31	350.84	215.62	791.57	262.81
East North Central:								
Illinois	227.58	--	518.84	468.32	501.96	186.08	483.43	240.05
Indiana	192.16	--	--	513.88	476.98	171.00	652.86	183.96
Michigan	223.80	--	318.83	819.34	314.86	221.83	623.34	231.78
Ohio	204.53	--	552.95	451.58	393.47	268.97	530.80	217.73
Wisconsin	243.39	--	--	682.17	327.16	391.24	773.78	255.79
West North Central:								
Iowa	249.03	415.90	--	808.77	348.61	272.46	606.55	272.36
Kansas	180.54	--	--	682.25	191.09	113.46	930.94	138.10
Minnesota	203.58	413.69	--	527.26	394.77	263.62	351.69	217.11
Missouri	213.81	--	419.17	458.33	472.12	160.54	455.83	187.45
Nebraska	218.76	--	--	347.85	347.12	289.44	504.90	227.05
North Dakota	162.84	385.79	166.09	349.29	228.14	231.11	294.70	168.25
South Dakota	167.44	--	771.15	303.61	348.05	177.81	365.06	183.49
South Atlantic:								
Delaware	193.41	--	--	433.16	422.88	249.89	386.92	218.84
District of Columbia	175.94	--	--	--	428.62	194.34	--	181.69
Florida	351.61	--	--	1,041.22	415.49	465.31	1,039.22	367.58
Georgia	185.06	--	1,016.15	575.03	471.78	177.05	680.25	183.58
Maryland	178.14	556.88	--	314.96	523.68	134.24	437.99	133.67
North Carolina	222.67	418.41	0.00	663.78	402.04	207.15	409.03	246.49
South Carolina	253.63	--	--	358.39	486.95	241.26	529.48	255.18
Virginia	428.51	--	--	873.14	653.83	263.79	632.78	454.45
West Virginia	246.38	--	--	504.42	658.29	349.63	492.53	273.37
East South Central:								
Alabama	213.47	--	--	804.51	403.75	242.43	734.23	228.02
Kentucky	176.59	--	--	492.94	507.97	237.26	449.84	188.43
Mississippi	415.71	--	--	585.59	1,137.29	206.42	--	438.13
Tennessee	277.95	--	--	683.69	535.55	347.11	656.54	301.45
West South Central:								
Arkansas	140.46	--	282.91	233.80	197.59	172.53	264.25	147.19
Louisiana	288.09	--	635.57	426.69	402.80	293.89	426.02	258.63
Oklahoma	322.99	1,595.79	--	522.01	307.52	225.55	1,031.96	185.34
Texas	157.03	--	531.09	564.49	299.93	184.33	581.06	158.14
Mountain:								
Arizona	305.63	--	382.22	367.51	173.42	228.75	321.80	301.77
Colorado	281.84	404.76	1,172.26	595.55	722.47	185.34	527.54	295.33
Idaho	240.60	398.63	--	841.10	358.19	139.23	797.42	223.54
Montana	212.55	657.89	491.04	583.66	345.55	154.48	470.31	227.14
Nevada	694.65	--	--	666.99	441.65	900.61	950.08	744.29
New Mexico	246.44	--	--	356.80	349.11	327.94	526.41	256.93
Utah	178.97	482.50	--	729.73	383.93	165.64	618.15	148.48
Wyoming	197.37	--	--	315.68	556.69	148.47	558.22	190.54
Pacific:								
Alaska	235.18	--	--	495.23	506.55	271.82	--	246.30
California	171.26	--	--	526.78	240.76	250.19	561.44	178.27
Hawaii	459.18	--	--	--	--	403.68	--	351.09
Oregon	257.65	0.00	--	613.35	461.06	210.53	589.09	255.13
Washington	279.42	--	--	561.34	594.09	312.70	402.49	310.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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