

Table X.C Premium distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	8,486	5,200	6,700	8,400	10,000	12,000
New England:						
Connecticut	8,953	5,500	7,300	8,900	11,000	12,000
Maine	8,769	5,100	6,800	9,000	10,000	12,000
Massachusetts	9,412	6,000	7,900	9,200	11,000	13,000
New Hampshire	8,352	5,100	6,500	8,000	10,000	12,000
Rhode Island	9,304	5,900	6,600	8,800	11,000	13,000
Vermont	8,734	5,500	7,300	8,600	11,000	12,000
Middle Atlantic:						
New Jersey	9,119	5,600	7,400	9,400	11,000	12,000
New York	9,589	4,900	7,300	9,300	12,000	14,000
Pennsylvania	8,594	5,400	6,900	8,400	10,000	12,000
East North Central:						
Illinois	8,783	6,100	7,100	8,600	10,000	12,000
Indiana	8,483	5,000	7,000	8,500	10,000	12,000
Michigan	8,885	5,000	6,500	8,100	10,000	13,000
Ohio	8,315	5,200	6,800	8,400	9,700	12,000
Wisconsin	8,224	5,200	6,500	8,400	9,800	11,000
West North Central:						
Iowa	7,641	4,300	6,000	7,800	8,900	11,000
Kansas	7,874	5,200	6,700	7,900	9,200	10,000
Minnesota	8,095	5,600	7,100	7,800	9,100	11,000
Missouri	8,552	5,200	6,600	8,300	9,900	13,000
Nebraska	7,797	4,200	6,000	7,900	9,300	11,000
North Dakota	8,369	5,300	6,900	8,100	9,700	12,000
South Dakota	8,340	5,200	7,000	8,100	9,900	12,000
South Atlantic:						
Delaware	9,140	5,700	7,100	9,300	11,000	12,000
District of Columbia	8,902	5,800	7,200	8,600	11,000	12,000
Florida	9,016	5,700	7,100	8,900	10,000	14,000
Georgia	7,819	4,800	6,300	7,700	9,100	11,000
Maryland	7,960	5,100	6,400	7,400	9,600	11,000
North Carolina	8,045	5,900	6,600	7,700	9,100	11,000
South Carolina	8,181	5,200	6,600	7,800	9,400	11,000
Virginia	8,182	4,400	6,700	8,300	9,600	11,000
West Virginia	8,935	5,200	7,200	8,500	11,000	13,000
East South Central:						
Alabama	7,856	4,800	6,500	7,600	9,100	10,000
Kentucky	8,067	5,700	6,900	8,200	9,300	10,000
Mississippi	7,564	4,400	5,600	7,400	9,300	10,000
Tennessee	7,510	4,400	6,200	7,600	9,000	10,000
West South Central:						
Arkansas	7,533	4,300	6,100	7,300	9,000	11,000
Louisiana	8,158	5,100	6,600	7,700	9,600	12,000
Oklahoma	7,759	5,100	6,300	7,600	9,000	11,000
Texas	7,833	4,100	6,300	7,600	9,300	11,000
Mountain:						
Arizona	8,311	5,200	6,400	8,200	9,500	13,000
Colorado	8,375	4,500	6,800	8,400	9,900	12,000
Idaho	7,524	4,000	6,100	7,300	9,100	10,000
Montana	7,943	4,700	6,100	7,800	9,600	12,000
Nevada	7,449	4,400	5,900	7,500	8,500	9,900
New Mexico	8,586	5,100	6,600	8,300	11,000	12,000
Utah	7,761	4,800	6,200	7,900	9,100	10,000
Wyoming	8,963	4,700	7,100	8,800	11,000	12,000
Pacific:						
Alaska	9,326	5,200	7,400	8,900	11,000	14,000
California	8,965	5,400	7,000	8,900	11,000	12,000
Hawaii	7,504	4,200	6,000	7,400	8,800	11,000
Oregon	8,382	5,400	6,300	8,000	10,000	11,000
Washington	8,350	5,000	6,800	8,400	10,000	12,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.C Standard errors for premium distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	87.28	112.65	81.68	107.63	117.67	261.78
New England:						
Connecticut	263.16	530.40	378.43	307.43	303.63	368.07
Maine	227.26	290.54	375.29	284.69	536.08	285.27
Massachusetts	340.08	--	352.32	307.91	486.53	636.07
New Hampshire	199.39	673.86	271.07	203.30	291.42	344.91
Rhode Island	291.17	223.94	242.23	463.22	529.86	777.47
Vermont	186.75	452.64	282.49	216.54	322.37	361.40
Middle Atlantic:						
New Jersey	284.40	565.79	641.12	386.23	433.20	517.01
New York	290.22	291.02	288.04	210.62	374.31	275.05
Pennsylvania	203.90	308.85	265.16	267.93	323.19	453.12
East North Central:						
Illinois	199.19	187.13	229.63	266.71	442.19	537.44
Indiana	218.98	395.98	278.74	193.20	345.27	644.57
Michigan	559.95	347.15	311.95	270.74	674.34	1,242.23
Ohio	151.57	272.98	210.38	130.35	239.87	330.47
Wisconsin	181.95	456.33	195.66	328.11	266.87	173.34
West North Central:						
Iowa	187.36	520.37	256.44	265.16	212.73	465.75
Kansas	182.62	245.92	328.68	351.63	405.18	224.22
Minnesota	185.66	430.07	273.63	390.04	281.05	305.56
Missouri	338.30	432.77	231.77	371.83	448.41	1,002.56
Nebraska	262.17	556.83	553.06	263.58	250.03	560.31
North Dakota	191.02	392.05	159.20	178.00	328.11	482.19
South Dakota	193.45	502.58	229.91	174.69	208.63	413.53
South Atlantic:						
Delaware	269.01	467.63	326.29	533.81	418.92	250.57
District of Columbia	181.10	437.17	183.68	200.46	351.15	290.53
Florida	478.52	329.64	304.71	272.69	517.80	--
Georgia	195.08	326.90	402.13	239.28	260.36	342.97
Maryland	312.49	854.13	120.99	655.80	630.69	775.46
North Carolina	208.45	313.68	123.67	373.95	195.77	458.64
South Carolina	306.81	610.81	275.20	221.06	402.93	710.86
Virginia	317.22	565.84	417.16	290.55	417.61	362.28
West Virginia	286.10	742.61	168.28	223.17	661.67	566.36
East South Central:						
Alabama	215.48	513.31	327.12	187.23	349.59	344.14
Kentucky	183.62	553.91	264.34	258.61	164.96	372.57
Mississippi	317.18	300.96	315.51	523.57	720.66	417.68
Tennessee	208.20	919.44	328.67	234.27	245.25	303.79
West South Central:						
Arkansas	253.58	453.90	296.54	365.60	369.36	588.20
Louisiana	227.35	395.03	213.44	347.21	455.51	410.85
Oklahoma	178.27	229.03	193.92	189.46	344.10	390.36
Texas	223.96	688.94	283.35	200.83	281.21	488.10
Mountain:						
Arizona	420.64	360.28	358.15	238.68	1,092.38	--
Colorado	252.85	586.56	342.50	255.57	461.23	467.61
Idaho	209.33	465.53	440.34	387.92	311.36	555.88
Montana	209.24	592.58	230.00	272.50	287.73	573.63
Nevada	192.39	192.24	425.29	305.52	183.34	317.18
New Mexico	234.35	292.94	255.42	204.30	301.36	681.96
Utah	207.04	416.31	577.35	300.89	216.60	237.01
Wyoming	297.29	927.47	407.30	324.72	454.02	307.19
Pacific:						
Alaska	280.16	522.11	432.69	409.89	331.50	733.28
California	385.71	410.75	487.66	786.18	763.29	925.73
Hawaii	379.73	--	493.29	268.56	189.75	660.48
Oregon	219.88	274.01	207.97	262.71	382.39	355.60
Washington	221.07	460.98	438.87	248.02	316.65	343.16

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 X.C.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	1,789	0	730	1,500	2,500	3,500
New England:						
Connecticut	1,853	130 *	970	1,600	2,500	3,600
Maine	1,657	0	600 *	1,600	2,200	3,100
Massachusetts	2,077	0	980 *	1,900	2,500	3,800
New Hampshire	1,908	0	940	1,500	2,400	3,600
Rhode Island	1,973	0	740 *	1,700	2,800	3,800
Vermont	1,871	0	510	1,500	2,700	4,200
Middle Atlantic:						
New Jersey	1,862	0	490 *	1,700	2,600	4,100
New York	1,953	0	550	1,600	2,600	3,700
Pennsylvania	1,970	170 *	930	1,700	2,600	3,800
East North Central:						
Illinois	1,899	0	870	1,600	2,500	3,800
Indiana	1,676	0	890	1,500	2,200	3,200
Michigan	1,825	0	690	1,600	2,400	4,000
Ohio	1,797	0	760	1,500	2,300	3,600
Wisconsin	1,946	520 *	1,100	1,800	2,600	3,300
West North Central:						
Iowa	1,784	230 *	830	1,600	2,200	3,300
Kansas	1,699	0	920	1,400	2,300	3,200
Minnesota	1,942	400 *	920	1,600	2,600	3,800
Missouri	1,792	0	670	1,500	2,600	3,900
Nebraska	1,695	0	770	1,400	2,500	3,300
North Dakota	1,669	0	560 *	1,400	2,300	3,500
South Dakota	1,947	0	880	1,700	2,600	3,500
South Atlantic:						
Delaware	1,806	0	730 *	1,500	2,300	3,300
District of Columbia	2,047	0	840	1,500	2,500	3,900
Florida	1,779	0	840	1,600	2,600	3,200
Georgia	1,571	390 *	760	1,200	2,000	3,300
Maryland	1,911	280 *	900	1,700	2,700	4,100
North Carolina	1,810	230 *	900	1,500	2,200	3,900
South Carolina	1,828	330 *	880	1,400	2,200	3,100
Virginia	1,862	0	860	1,700	2,300	3,100
West Virginia	1,662	0	830	1,400	2,000	3,100
East South Central:						
Alabama	1,925	0	1,100	1,700	2,300	3,600
Kentucky	1,686	0	730	1,400	2,200	3,100
Mississippi	1,852	0	810	1,400	2,100	4,300
Tennessee	1,577	0	780	1,300	2,100	3,100
West South Central:						
Arkansas	1,744	0	930	1,500	2,400	4,200
Louisiana	2,026	0	600 *	1,700	2,600	4,600
Oklahoma	1,974	0	650	1,600	2,400	4,500
Texas	1,515	0	420 *	1,100	2,200	3,400
Mountain:						
Arizona	1,539	0	550 *	1,200	2,000	3,200
Colorado	1,913	240 *	1,100	1,700	2,200	3,900
Idaho	1,509	0	560 *	1,300	2,100	2,900
Montana	1,316	0	320 *	1,300	1,900	2,600
Nevada	1,414	0	120 *	1,100	2,100	2,900
New Mexico	1,691	0	720	1,300	2,200	3,900
Utah	1,513	0	580	1,300	1,900	3,000
Wyoming	1,697	0	520 *	1,300	2,500	3,700
Pacific:						
Alaska	1,910	0	700	1,500	2,700	3,600
California	1,947	0	650 *	1,900	2,700	3,300
Hawaii	799	0	0	150 *	970	2,700
Oregon	1,233	0	160 *	1,000	1,700	2,700
Washington	1,446	0	500	1,000	1,800	3,100

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.C.1 Standard errors for employee contribution distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	42.88	53.47	42.77	63.71	112.16	78.99
New England:						
Connecticut	109.53	148.33 *	95.69	158.93	144.20	338.00
Maine	121.94	152.19	228.07 *	101.81	140.42	230.05
Massachusetts	257.10	208.51	330.76 *	169.56	198.39	730.20
New Hampshire	145.29	161.71	151.41	118.55	131.71	471.16
Rhode Island	154.85	136.78	309.18 *	175.82	204.80	465.40
Vermont	190.96	107.45	89.22	211.66	232.70	716.80
Middle Atlantic:						
New Jersey	233.84	248.86	331.75 *	286.77	291.24	550.73
New York	124.39	97.83	163.59	131.51	144.37	344.60
Pennsylvania	122.28	67.50 *	85.16	73.53	158.96	548.36
East North Central:						
Illinois	135.76	197.62	216.34	136.89	125.14	357.63
Indiana	119.43	191.09	137.56	121.30	153.87	196.18
Michigan	153.48	121.04	180.17	126.14	303.49	602.87
Ohio	109.64	144.60	102.19	127.07	151.32	327.58
Wisconsin	90.58	182.31 *	147.06	86.58	109.07	196.36
West North Central:						
Iowa	110.22	95.80 *	95.15	96.07	128.20	263.41
Kansas	111.01	159.70	91.48	150.98	144.01	621.21
Minnesota	153.83	163.19 *	113.28	168.87	225.07	449.88
Missouri	136.58	132.29	169.21	153.60	191.71	348.41
Nebraska	125.61	138.05	166.20	124.74	245.13	298.63
North Dakota	119.60	129.41	176.20 *	128.07	179.97	228.07
South Dakota	130.53	160.71	89.97	96.94	219.88	286.04
South Atlantic:						
Delaware	131.43	161.77	226.99 *	129.64	189.61	123.58
District of Columbia	176.80	152.53	127.60	72.73	216.59	502.44
Florida	99.92	164.96	103.57	168.46	224.70	324.75
Georgia	107.38	131.59 *	93.50	118.68	131.74	200.89
Maryland	182.83	118.46 *	191.19	168.51	296.22	556.14
North Carolina	136.17	130.67 *	108.19	145.86	260.94	535.82
South Carolina	131.48	146.05 *	74.61	124.82	147.93	321.76
Virginia	131.36	155.41	103.30	145.64	178.53	368.49
West Virginia	170.03	71.07	133.32	72.47	150.31	400.56
East South Central:						
Alabama	110.47	147.35	165.46	119.26	126.21	259.31
Kentucky	124.05	85.19	169.20	130.43	201.90	210.53
Mississippi	185.80	150.68	167.40	182.58	198.48	898.44
Tennessee	98.43	143.08	127.13	97.62	113.79	268.59
West South Central:						
Arkansas	173.65	164.76	162.41	187.86	187.92	668.11
Louisiana	141.13	172.71	293.84 *	130.79	198.70	513.27
Oklahoma	319.10	128.89	178.95	129.61	397.03	--
Texas	106.46	107.03	183.44 *	126.94	180.30	153.41
Mountain:						
Arizona	139.60	139.06	193.38 *	140.12	252.78	213.57
Colorado	124.06	144.26 *	71.84	138.69	184.62	602.01
Idaho	105.05	143.64	198.11 *	138.59	138.48	141.12
Montana	108.56	99.15	119.88 *	149.84	215.44	251.28
Nevada	100.26	27.66	193.75 *	125.39	204.94	213.81
New Mexico	140.13	131.98	172.92	128.07	174.88	651.72
Utah	115.72	124.45	128.85	61.24	254.58	373.72
Wyoming	135.67	180.74	189.61 *	224.78	177.42	320.38
Pacific:						
Alaska	136.01	109.25	133.59	182.12	149.84	503.29
California	220.83	132.32	318.68 *	458.05	205.80	317.87
Hawaii	97.30	31.86	31.86	105.83 *	212.06	451.03
Oregon	87.59	112.88	129.74 *	136.42	173.25	144.76
Washington	191.56	127.58	130.43	214.65	263.75	733.22

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 X.C.2 Employer cost distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	6,697	3,200	4,900	6,600	8,200	10,000
New England:						
Connecticut	7,100	3,500	5,500	6,900	9,000	10,000
Maine	7,112	3,400	5,400	7,300	9,100	10,000
Massachusetts	7,335	3,600	5,900	7,300	8,700	10,000
New Hampshire	6,444	2,600	4,800	6,300	8,000	10,000
Rhode Island	7,331	3,800	5,100	6,800	8,800	11,000
Vermont	6,864	2,600	5,000	7,000	8,700	10,000
Middle Atlantic:						
New Jersey	7,257	3,900	5,500	7,300	9,000	10,000
New York	7,636	3,200	5,100	7,400	9,700	12,000
Pennsylvania	6,624	2,800	4,900	6,700	8,400	9,900
East North Central:						
Illinois	6,884	3,700	5,200	6,700	8,100	11,000
Indiana	6,808	3,600	5,200	6,700	8,000	10,000
Michigan	7,060	3,200	4,800	6,500	8,200	11,000
Ohio	6,518	3,200	5,100	6,600	8,000	9,600
Wisconsin	6,278	3,300	4,600	6,600	8,100	9,000
West North Central:						
Iowa	5,857	2,800	4,400	6,000	7,300	8,900
Kansas	6,175	3,100	4,900	6,500	7,500	8,300
Minnesota	6,152	3,300	4,500	6,300	7,500	8,900
Missouri	6,760	3,500	4,800	6,600	7,700	9,700
Nebraska	6,102	2,700	4,300	6,400	7,300	9,500
North Dakota	6,700	3,200	5,000	6,600	8,000	9,900
South Dakota	6,393	3,300	5,000	6,200	7,800	10,000
South Atlantic:						
Delaware	7,334	3,700	5,200	7,400	9,100	11,000
District of Columbia	6,855	2,800	5,500	7,100	8,700	10,000
Florida	7,237	3,400	5,200	7,200	8,800	12,000
Georgia	6,249	3,400	4,600	6,300	7,600	8,800
Maryland	6,050	1,400 *	4,000	6,300	7,900	9,600
North Carolina	6,235	2,500	4,500	6,300	7,900	8,900
South Carolina	6,353	3,000	4,400	6,100	7,800	9,600
Virginia	6,320	2,800	4,500	6,300	8,000	9,400
West Virginia	7,273	3,100	5,600	7,100	9,100	12,000
East South Central:						
Alabama	5,931	2,300	4,000	5,700	7,500	9,100
Kentucky	6,382	3,300	5,300	6,500	7,600	8,800
Mississippi	5,713	2,500	4,000	5,600	7,400	8,600
Tennessee	5,933	2,900	4,800	5,900	7,500	8,400
West South Central:						
Arkansas	5,789	2,300	4,500	5,500	7,200	8,400
Louisiana	6,132	3,400	4,600	5,800	7,400	9,700
Oklahoma	5,786	3,000	4,200	6,000	7,000	9,000
Texas	6,319	3,100	4,700	6,300	7,700	9,700
Mountain:						
Arizona	6,772	3,800	5,000	6,700	8,000	11,000
Colorado	6,463	2,500	4,500	6,700	8,100	9,600
Idaho	6,015	2,600	4,400	6,300	7,500	9,400
Montana	6,627	3,300	4,700	6,500	8,600	9,800
Nevada	6,035	2,700	4,400	5,900	7,400	8,600
New Mexico	6,896	3,200	5,200	6,800	8,400	11,000
Utah	6,248	2,900	4,600	6,900	7,600	8,400
Wyoming	7,266	3,300	5,300	7,100	9,400	12,000
Pacific:						
Alaska	7,416	3,100	5,600	7,200	9,000	12,000
California	7,018	3,300	5,400	6,500	9,500	10,000
Hawaii	6,706	2,800	5,000	6,600	7,900	9,600
Oregon	7,149	3,900	5,000	6,900	8,800	10,000
Washington	6,904	3,200	5,100	7,200	8,700	10,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.C.2 Standard errors for employer cost distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	63.67	86.85	93.50	52.09	101.88	143.87
New England:						
Connecticut	239.32	417.49	313.62	293.71	295.39	486.26
Maine	217.20	381.38	323.60	315.50	285.62	164.96
Massachusetts	328.66	920.14	603.66	302.61	330.31	570.65
New Hampshire	224.55	423.30	439.44	206.22	232.82	341.67
Rhode Island	321.27	289.21	243.81	387.94	288.13	1,544.98
Vermont	243.38	184.13	491.87	291.32	241.28	411.05
Middle Atlantic:						
New Jersey	263.16	411.68	508.43	470.15	438.91	549.36
New York	277.16	372.64	280.20	239.49	441.74	568.47
Pennsylvania	237.60	513.12	302.50	217.55	333.30	331.79
East North Central:						
Illinois	268.47	186.16	203.11	207.35	373.35	1,028.60
Indiana	237.24	260.31	367.96	264.14	282.65	772.54
Michigan	541.74	266.86	368.95	375.47	208.89	1,843.83
Ohio	161.17	536.71	200.37	140.24	298.71	269.57
Wisconsin	191.39	430.29	226.03	268.06	239.55	240.67
West North Central:						
Iowa	205.25	479.67	172.71	183.67	293.49	492.68
Kansas	146.54	261.00	339.32	286.93	359.62	321.88
Minnesota	177.51	356.29	335.25	292.80	345.57	360.21
Missouri	375.33	365.69	280.25	260.42	449.76	1,416.73
Nebraska	249.37	659.50	553.91	248.76	288.55	518.10
North Dakota	217.20	194.49	426.32	123.90	268.17	609.99
South Dakota	183.32	344.25	323.81	204.30	267.15	340.96
South Atlantic:						
Delaware	274.46	408.56	392.50	422.30	481.79	460.41
District of Columbia	234.40	580.57	370.27	311.17	316.56	299.70
Florida	428.56	345.21	408.36	260.15	571.38	--
Georgia	186.60	166.54	141.57	272.12	294.71	389.72
Maryland	439.63	569.76 *	652.35	369.40	568.62	561.41
North Carolina	269.23	699.74	437.06	273.08	249.19	355.34
South Carolina	314.52	724.10	341.69	302.50	471.85	844.69
Virginia	263.10	408.16	473.31	234.88	406.13	582.98
West Virginia	277.64	638.80	334.52	322.52	584.59	511.84
East South Central:						
Alabama	260.87	530.41	390.48	222.61	309.40	392.56
Kentucky	189.70	435.74	348.40	269.37	174.43	578.83
Mississippi	264.55	490.24	339.54	200.82	540.88	311.05
Tennessee	197.94	564.40	293.93	191.14	278.48	300.69
West South Central:						
Arkansas	267.07	596.51	299.32	262.51	378.35	463.58
Louisiana	233.53	409.34	274.30	213.16	365.45	806.47
Oklahoma	254.30	799.91	241.85	297.46	297.39	395.61
Texas	189.20	241.54	334.27	240.69	344.20	462.34
Mountain:						
Arizona	432.22	397.08	197.82	443.04	866.89	--
Colorado	290.56	703.17	430.71	326.67	398.87	566.20
Idaho	217.63	284.17	477.18	280.19	236.52	537.95
Montana	229.82	475.08	370.40	232.29	329.10	509.31
Nevada	211.36	438.05	359.39	262.94	214.84	389.91
New Mexico	242.92	365.10	336.04	224.49	383.60	774.19
Utah	260.31	491.53	682.44	632.63	118.49	330.82
Wyoming	277.18	501.39	409.16	271.83	717.27	239.70
Pacific:						
Alaska	276.23	454.69	485.36	196.74	442.40	976.79
California	213.31	591.15	426.74	206.73	508.25	534.56
Hawaii	365.11	--	546.64	290.50	258.66	637.77
Oregon	232.47	196.38	188.54	305.52	430.00	347.89
Washington	284.43	478.56	535.37	413.52	418.81	377.57

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 X.D Premium distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	24,540	15,000	20,000	24,000	29,000	34,000
New England:						
Connecticut	27,058	19,000	23,000	28,000	32,000	35,000
Maine	25,568	18,000	22,000	26,000	29,000	33,000
Massachusetts	28,151	21,000	23,000	28,000	33,000	37,000
New Hampshire	26,119	15,000	22,000	27,000	30,000	37,000
Rhode Island	25,960	18,000	22,000	27,000	31,000	34,000
Vermont	25,901	18,000	22,000	25,000	30,000	35,000
Middle Atlantic:						
New Jersey	27,491	18,000	23,000	28,000	32,000	36,000
New York	27,188	15,000	22,000	26,000	33,000	41,000
Pennsylvania	25,241	17,000	21,000	25,000	30,000	34,000
East North Central:						
Illinois	24,993	14,000	20,000	26,000	31,000	33,000
Indiana	24,725	14,000	22,000	26,000	30,000	33,000
Michigan	24,252	15,000	19,000	24,000	28,000	34,000
Ohio	22,618	12,000	17,000	23,000	28,000	32,000
Wisconsin	25,781	17,000	21,000	26,000	30,000	35,000
West North Central:						
Iowa	22,954	13,000	18,000	24,000	27,000	31,000
Kansas	24,220	16,000	20,000	25,000	29,000	31,000
Minnesota	23,565	14,000	20,000	23,000	28,000	33,000
Missouri	23,831	12,000	19,000	25,000	29,000	31,000
Nebraska	23,696	14,000	20,000	25,000	28,000	30,000
North Dakota	23,090	15,000	20,000	24,000	27,000	30,000
South Dakota	24,941	15,000	21,000	25,000	29,000	32,000
South Atlantic:						
Delaware	27,869	19,000	23,000	29,000	33,000	35,000
District of Columbia	27,457	17,000	22,000	27,000	34,000	39,000
Florida	24,807	19,000	20,000	25,000	28,000	32,000
Georgia	23,363	15,000	20,000	23,000	28,000	32,000
Maryland	24,738	15,000	20,000	24,000	30,000	34,000
North Carolina	23,120	15,000	19,000	23,000	27,000	30,000
South Carolina	24,280	15,000	20,000	24,000	29,000	34,000
Virginia	25,523	17,000	22,000	26,000	29,000	34,000
West Virginia	25,483	16,000	20,000	23,000	31,000	42,000
East South Central:						
Alabama	23,986	16,000	20,000	23,000	29,000	32,000
Kentucky	23,584	15,000	19,000	25,000	28,000	31,000
Mississippi	22,271	12,000	16,000	22,000	29,000	31,000
Tennessee	22,085	14,000	17,000	23,000	26,000	31,000
West South Central:						
Arkansas	22,069	12,000	17,000	23,000	27,000	31,000
Louisiana	23,190	14,000	19,000	22,000	27,000	33,000
Oklahoma	23,050	15,000	19,000	22,000	27,000	31,000
Texas	24,106	15,000	21,000	24,000	29,000	32,000
Mountain:						
Arizona	23,132	14,000	19,000	23,000	27,000	31,000
Colorado	24,974	14,000	20,000	26,000	30,000	34,000
Idaho	24,531	14,000	18,000	24,000	29,000	38,000
Montana	22,294	11,000	15,000	23,000	27,000	31,000
Nevada	21,988	12,000	19,000	22,000	25,000	29,000
New Mexico	23,828	13,000	19,000	25,000	28,000	31,000
Utah	23,583	13,000	19,000	25,000	29,000	31,000
Wyoming	23,676	15,000	18,000	22,000	29,000	36,000
Pacific:						
Alaska	25,493	11,000	22,000	26,000	30,000	36,000
California	24,143	15,000	21,000	22,000	28,000	34,000
Hawaii	22,709	14,000	18,000	23,000	27,000	29,000
Oregon	24,688	16,000	20,000	25,000	29,000	34,000
Washington	25,355	14,000	22,000	28,000	29,000	32,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.D Standard errors for premium distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	162.60	285.32	231.70	342.13	176.10	288.01
New England:						
Connecticut	700.17	1,169.69	1,336.39	742.40	1,102.82	866.04
Maine	646.89	1,231.66	911.95	995.15	406.05	1,868.71
Massachusetts	694.10	1,622.61	991.64	703.10	924.72	1,463.16
New Hampshire	738.84	1,373.81	1,088.30	624.54	1,204.27	2,020.90
Rhode Island	792.85	1,231.92	927.64	875.44	1,633.28	1,361.66
Vermont	577.26	1,622.40	870.39	689.98	765.43	1,255.12
Middle Atlantic:						
New Jersey	892.58	1,588.96	2,358.02	1,373.66	1,829.44	3,696.76
New York	714.71	1,430.09	822.47	717.82	1,195.93	1,427.48
Pennsylvania	652.34	1,157.47	573.65	980.80	1,005.55	1,243.29
East North Central:						
Illinois	954.54	3,029.68	1,083.52	1,148.29	976.49	1,010.36
Indiana	1,019.75	3,961.70	1,513.51	1,416.80	889.44	1,407.14
Michigan	689.92	1,259.57	712.30	721.00	1,245.19	2,363.61
Ohio	1,077.24	1,538.41	2,298.37	1,162.81	734.48	1,046.98
Wisconsin	604.67	1,188.82	866.78	974.70	650.41	1,373.93
West North Central:						
Iowa	756.42	2,086.53	1,382.43	755.74	893.04	1,485.82
Kansas	585.07	923.69	1,361.61	966.00	1,096.51	521.01
Minnesota	683.96	1,667.21	592.07	830.44	1,293.02	1,139.50
Missouri	1,185.40	--	2,712.32	1,322.69	570.69	871.46
Nebraska	770.05	1,903.87	1,446.05	984.80	566.09	1,613.19
North Dakota	739.84	2,072.53	1,074.88	751.60	1,168.60	1,233.01
South Dakota	663.01	1,621.20	1,052.38	1,175.31	936.31	1,109.63
South Atlantic:						
Delaware	885.43	1,427.34	1,607.64	660.48	1,564.71	2,666.69
District of Columbia	881.23	2,051.11	832.95	1,091.03	1,263.50	1,396.01
Florida	771.87	1,335.28	616.99	1,590.47	1,003.43	1,964.51
Georgia	698.53	1,427.77	840.18	670.95	1,427.18	931.22
Maryland	996.77	1,712.77	1,315.41	1,283.90	1,117.17	2,065.09
North Carolina	729.09	785.01	1,246.38	782.17	1,097.58	2,543.59
South Carolina	689.59	911.44	986.48	770.08	1,110.95	1,731.04
Virginia	655.93	1,375.33	1,245.95	1,313.83	723.58	1,656.67
West Virginia	952.30	2,506.45	1,134.01	984.47	2,104.52	2,253.59
East South Central:						
Alabama	770.87	1,068.21	705.65	735.88	1,631.30	1,143.44
Kentucky	859.87	1,729.05	1,164.62	1,001.03	866.81	877.98
Mississippi	1,230.58	2,317.99	1,610.30	1,871.55	2,592.95	1,322.41
Tennessee	857.07	1,723.99	1,899.69	1,020.23	1,526.35	2,163.25
West South Central:						
Arkansas	1,537.52	--	2,249.34	1,492.08	1,243.22	1,113.38
Louisiana	823.91	2,255.97	993.53	843.72	1,285.20	1,733.54
Oklahoma	596.88	969.18	810.62	662.55	679.88	1,008.44
Texas	618.94	1,687.57	1,002.28	821.47	928.18	1,524.12
Mountain:						
Arizona	660.80	1,700.08	1,418.59	995.95	750.42	1,020.79
Colorado	817.70	1,269.95	1,567.99	1,180.74	984.52	1,403.88
Idaho	730.53	1,066.54	1,204.27	1,373.47	2,075.99	339.48
Montana	999.55	934.36	1,619.86	1,093.84	911.24	2,572.32
Nevada	665.10	1,788.91	1,803.47	690.34	570.86	1,377.88
New Mexico	814.11	2,687.04	1,716.79	1,206.87	987.57	848.93
Utah	775.71	1,800.49	1,754.11	1,066.52	737.05	1,642.93
Wyoming	1,198.87	2,972.58	655.12	782.44	2,485.38	2,830.40
Pacific:						
Alaska	988.81	2,845.34	1,598.61	1,022.85	727.68	3,284.14
California	635.08	748.05	1,395.27	964.34	1,836.39	2,442.50
Hawaii	806.46	1,177.39	1,490.03	1,039.92	1,233.61	2,495.57
Oregon	645.34	1,329.88	620.99	1,190.43	944.57	2,106.13
Washington	857.85	3,452.79	1,885.43	1,092.30	847.26	1,612.00

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 X.D.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	7,216	1,200	3,500	6,100	9,300	15,000
New England:						
Connecticut	6,747	0	3,500	5,100	8,800	14,000
Maine	6,955	1,000 *	3,700	6,100	9,400	13,000
Massachusetts	7,811	2,600 *	3,800	5,900	9,200	14,000 *
New Hampshire	6,220	1,200 *	3,600	5,400	7,500	13,000
Rhode Island	6,821	2,200	3,900	6,000	8,100	12,000
Vermont	6,577	0	3,000	5,400	8,600	14,000
Middle Atlantic:						
New Jersey	7,305	0	3,400 *	6,600	9,800	15,000
New York	6,278	0	2,100	5,100	8,900	12,000
Pennsylvania	6,633	740 *	3,500	5,900	8,700	12,000
East North Central:						
Illinois	6,888	1,100 *	3,300	6,200	8,400	12,000
Indiana	6,422	2,000 *	3,600	5,300	7,800	11,000
Michigan	6,577	0	2,000 *	5,200	8,400	15,000
Ohio	5,695	0	2,600 *	4,400	7,000	12,000
Wisconsin	6,886	2,200	3,200	5,700	8,600	15,000
West North Central:						
Iowa	6,230	600 *	3,100	5,600	8,600	12,000
Kansas	7,207	1,400 *	3,800	6,000	9,500	13,000
Minnesota	7,010	2,100 *	3,900	6,300	9,500	12,000
Missouri	6,109	0	3,200 *	5,100	8,300	13,000
Nebraska	6,475	2,600	3,400	5,400	8,700	11,000
North Dakota	5,695	0	2,900	4,900	7,400	12,000
South Dakota	7,077	2,300 *	4,400	6,200	8,300	14,000
South Atlantic:						
Delaware	7,726	1,700	2,900 *	6,100	9,900	16,000
District of Columbia	7,987	0	4,000	7,300	11,000	15,000
Florida	8,831	3,400	5,300	7,400	11,000	18,000
Georgia	6,453	2,000	3,900	5,400	8,100	11,000
Maryland	6,364	260 *	3,300	5,500	8,700	12,000
North Carolina	7,968	2,800 *	4,900	6,500	11,000	14,000
South Carolina	7,832	2,600	4,400	6,400	9,600	15,000
Virginia	6,847	3,100	4,100	6,300	8,500	11,000
West Virginia	8,290	0	2,600 *	4,800	8,600	22,000
East South Central:						
Alabama	7,808	1,500 *	4,200	6,400	10,000	13,000
Kentucky	6,389	1,400 *	3,300	5,900	7,600	12,000
Mississippi	6,692	1,700 *	3,600	5,600	8,000	13,000
Tennessee	7,247	2,800	4,100	6,400	8,400	16,000
West South Central:						
Arkansas	6,456	520	4,100	5,600	7,600	12,000
Louisiana	8,600	4,200	5,800	7,200	9,400	16,000
Oklahoma	7,085	940 *	3,600	6,400	9,400	14,000
Texas	6,851	2,000	3,000	5,600	8,400	15,000
Mountain:						
Arizona	6,746	2,000 *	3,400	5,500	9,400	13,000
Colorado	7,441	2,900 *	4,100	6,300	9,500	14,000
Idaho	6,600	0	3,500	7,200	8,600	11,000
Montana	7,390	1,200 *	3,200	6,200	10,000	14,000
Nevada	5,690	60 *	390	3,900	8,000	16,000
New Mexico	5,786	0	2,600 *	5,000	7,700	12,000
Utah	5,862	1,400	3,800	4,800	7,500	10,000
Wyoming	6,818	2,000	3,200	5,600	9,300	13,000
Pacific:						
Alaska	8,409	2,100 *	3,400	6,100	12,000	19,000
California	9,148	1,800 *	3,800	7,900	16,000	16,000
Hawaii	6,484	0	1,900 *	5,200	11,000	13,000
Oregon	5,584	0	1,800 *	4,500	7,600	12,000
Washington	7,365	1,400 *	2,200	5,800	8,500	16,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.D.1 Standard errors for employee contribution distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	233.99	289.15	99.53	160.43	428.00	1,230.79
New England:						
Connecticut	642.12	829.28	780.41	541.53	1,287.84	1,317.73
Maine	517.45	837.99 *	693.82	546.19	667.41	1,187.96
Massachusetts	1,113.64	885.32 *	359.63	514.08	775.33	4,918.85 *
New Hampshire	393.88	780.29 *	147.61	441.72	362.68	1,914.04
Rhode Island	419.16	478.17	371.67	429.79	487.92	1,936.99
Vermont	486.03	551.10	613.80	483.61	860.40	1,777.59
Middle Atlantic:						
New Jersey	1,223.40	--	1,626.59 *	1,012.10	1,177.62	2,539.44
New York	366.97	296.42	486.25	434.73	501.79	1,322.83
Pennsylvania	362.25	537.98 *	512.06	265.32	462.54	577.92
East North Central:						
Illinois	428.32	610.36 *	485.78	335.02	578.99	1,348.31
Indiana	560.22	762.59 *	290.67	528.86	967.13	1,050.43
Michigan	813.35	491.35	1,066.39 *	587.40	1,131.92	3,355.35
Ohio	644.46	--	982.46 *	460.96	526.44	1,857.12
Wisconsin	567.32	295.54	278.89	659.21	918.73	2,145.05
West North Central:						
Iowa	443.80	587.61 *	663.05	300.08	681.02	1,273.91
Kansas	582.12	499.89 *	704.84	695.71	1,138.33	1,754.67
Minnesota	475.27	758.96 *	585.13	415.70	853.77	869.01
Missouri	609.14	--	981.32 *	826.32	409.50	1,093.76
Nebraska	379.15	721.23	250.27	484.86	782.32	985.79
North Dakota	372.36	557.59	468.78	651.07	473.60	1,090.28
South Dakota	419.19	720.86 *	651.28	145.39	702.79	1,434.80
South Atlantic:						
Delaware	996.65	432.27	970.12 *	515.58	1,865.58	3,157.32
District of Columbia	583.88	777.25	563.01	410.51	919.05	2,145.21
Florida	726.26	514.79	543.73	440.94	2,180.74	2,593.79
Georgia	381.24	390.14	535.46	372.26	618.04	798.78
Maryland	490.90	458.72 *	466.23	841.15	1,107.36	592.48
North Carolina	462.08	941.37 *	478.28	457.16	829.04	1,093.03
South Carolina	593.49	283.51	518.50	554.80	739.53	2,255.60
Virginia	277.74	431.81	390.98	424.90	473.12	1,111.14
West Virginia	1,297.42	510.06	846.56 *	505.40	1,730.67	6,136.29
East South Central:						
Alabama	665.33	854.61 *	441.78	507.29	1,464.13	1,353.18
Kentucky	442.60	599.14 *	430.22	376.49	472.22	1,907.48
Mississippi	447.17	612.09 *	858.24	569.10	855.01	1,615.47
Tennessee	552.54	540.61	537.29	266.98	1,097.55	2,036.68
West South Central:						
Arkansas	535.46	--	755.32	239.58	1,041.01	1,239.78
Louisiana	475.88	734.64	446.90	537.22	1,092.75	1,839.72
Oklahoma	467.14	477.67 *	548.40	373.46	912.47	1,449.25
Texas	508.82	562.34	399.44	656.58	984.59	1,850.61
Mountain:						
Arizona	549.64	679.06 *	363.73	738.76	1,162.19	934.99
Colorado	493.87	935.55 *	362.61	438.47	889.24	1,652.72
Idaho	424.01	694.19	557.13	829.06	321.01	569.31
Montana	646.00	557.83 *	398.79	940.56	1,170.65	1,648.21
Nevada	667.47	30.94 *	30.94	730.58	1,329.94	2,019.27
New Mexico	751.38	--	1,068.65 *	770.12	980.59	1,498.56
Utah	464.63	361.72	424.53	363.33	724.32	1,115.27
Wyoming	650.00	558.17	754.09	802.77	1,132.43	1,347.93
Pacific:						
Alaska	770.41	740.22 *	240.08	662.84	2,466.04	2,840.14
California	1,280.50	658.68 *	705.97	2,088.04	--	--
Hawaii	621.74	253.43	625.85 *	787.28	1,539.46	1,127.91
Oregon	598.26	650.84	759.12 *	848.37	703.18	1,696.80
Washington	1,329.93	563.46 *	564.77	1,248.20	1,579.60	4,565.48

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 X.D.2 Employer cost distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	17,324	6,500	12,000	18,000	23,000	27,000
New England:						
Connecticut	20,312	7,300	16,000	22,000	26,000	30,000
Maine	18,612	9,100	14,000	20,000	23,000	25,000
Massachusetts	20,340	9,400 *	17,000	21,000	25,000	30,000
New Hampshire	19,899	7,600	14,000	20,000	23,000	31,000
Rhode Island	19,140	10,000	15,000	20,000	24,000	26,000
Vermont	19,325	7,400	14,000	21,000	24,000	29,000
Middle Atlantic:						
New Jersey	20,186	8,300	12,000	21,000	27,000	29,000
New York	20,910	7,900	14,000	21,000	26,000	33,000
Pennsylvania	18,608	7,400	14,000	19,000	24,000	28,000
East North Central:						
Illinois	18,105	6,000	13,000	19,000	24,000	27,000
Indiana	18,303	4,600 *	13,000	18,000	25,000	29,000
Michigan	17,675	8,300	14,000	18,000	21,000	26,000
Ohio	16,923	6,000	12,000	17,000	22,000	26,000
Wisconsin	18,895	6,500 *	14,000	20,000	24,000	28,000
West North Central:						
Iowa	16,724	4,900 *	12,000	17,000	21,000	25,000
Kansas	17,012	5,900	12,000	19,000	21,000	26,000
Minnesota	16,555	7,300	11,000	17,000	21,000	26,000
Missouri	17,722	8,000	12,000	19,000	23,000	25,000
Nebraska	17,221	6,200 *	13,000	19,000	22,000	24,000
North Dakota	17,395	7,500	13,000	18,000	22,000	26,000
South Dakota	17,864	6,800	14,000	19,000	22,000	25,000
South Atlantic:						
Delaware	20,143	7,900	14,000	21,000	25,000	32,000
District of Columbia	19,470	8,000	13,000	19,000	26,000	29,000
Florida	15,977	7,400	11,000	16,000	21,000	23,000
Georgia	16,910	8,000	12,000	17,000	21,000	25,000
Maryland	18,374	5,400 *	12,000	19,000	24,000	30,000
North Carolina	15,152	3,900 *	9,200	16,000	20,000	24,000
South Carolina	16,448	6,500	11,000	17,000	21,000	26,000
Virginia	18,676	8,800	15,000	20,000	22,000	27,000
West Virginia	17,193	5,800	11,000	18,000	23,000	27,000
East South Central:						
Alabama	16,178	5,200	10,000	16,000	23,000	25,000
Kentucky	17,195	5,100	14,000	18,000	22,000	26,000
Mississippi	15,580	5,100	9,500	16,000	21,000	23,000
Tennessee	14,839	4,900	8,100	17,000	20,000	25,000
West South Central:						
Arkansas	15,613	4,400	11,000	16,000	21,000	22,000
Louisiana	14,591	5,000	8,700	15,000	19,000	26,000
Oklahoma	15,965	5,200	13,000	15,000	20,000	24,000
Texas	17,255	6,300	13,000	18,000	22,000	26,000
Mountain:						
Arizona	16,386	6,300	12,000	17,000	22,000	25,000
Colorado	17,534	4,600 *	11,000	18,000	23,000	28,000
Idaho	17,930	7,200	11,000	18,000	24,000	29,000
Montana	14,905	5,700	7,400	14,000	21,000	26,000
Nevada	16,298	4,600	8,900	18,000	22,000	24,000
New Mexico	18,042	5,100 *	12,000	20,000	24,000	27,000
Utah	17,721	5,200	12,000	20,000	24,000	27,000
Wyoming	16,857	5,600	11,000	17,000	22,000	27,000
Pacific:						
Alaska	17,084	3,600	8,300	17,000	23,000	29,000
California	14,996	5,900	6,700	14,000	21,000	27,000
Hawaii	16,225	5,800	12,000	18,000	21,000	25,000
Oregon	19,104	8,500	15,000	21,000	24,000	27,000
Washington	17,990	6,200 *	11,000	20,000	25,000	26,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.D.2 Standard errors for employer cost distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	309.10	226.88	547.79	377.25	215.06	253.64
New England:						
Connecticut	980.46	1,745.02	2,023.01	1,427.59	608.34	1,680.05
Maine	606.22	1,399.73	1,543.07	979.59	278.00	1,092.48
Massachusetts	1,052.94	3,540.21 *	923.45	927.45	892.57	1,382.40
New Hampshire	916.58	1,279.20	1,418.44	666.53	1,024.34	3,201.10
Rhode Island	777.25	1,937.64	1,340.16	841.09	725.48	1,602.96
Vermont	710.32	870.81	1,241.55	683.54	725.24	669.36
Middle Atlantic:						
New Jersey	1,297.55	1,615.18	2,085.79	2,479.66	1,931.46	--
New York	657.06	911.32	1,160.49	691.72	1,286.73	1,067.35
Pennsylvania	759.08	1,244.53	838.54	1,192.70	1,301.47	772.11
East North Central:						
Illinois	907.47	1,167.26	1,780.23	1,102.62	1,173.16	1,075.85
Indiana	987.47	2,160.83 *	1,579.20	1,170.65	1,656.48	1,062.01
Michigan	695.29	1,276.22	1,458.04	798.18	887.03	1,467.75
Ohio	682.73	1,501.67	1,018.98	1,234.38	701.53	768.16
Wisconsin	825.22	2,341.53 *	1,579.62	814.01	1,034.28	1,407.86
West North Central:						
Iowa	924.56	1,469.08 *	1,139.39	933.55	1,233.19	2,896.63
Kansas	766.24	1,334.00	1,965.33	873.06	1,063.57	1,261.87
Minnesota	854.54	1,229.98	754.23	1,469.55	1,269.01	1,753.25
Missouri	869.21	1,258.71	2,017.51	1,298.46	743.73	2,531.09
Nebraska	879.03	2,481.16 *	1,197.41	1,178.21	1,150.71	1,674.79
North Dakota	822.00	538.97	1,540.54	568.50	1,754.40	2,985.66
South Dakota	724.27	438.14	1,301.06	910.89	1,175.07	881.06
South Atlantic:						
Delaware	1,479.24	1,677.64	2,017.19	1,489.08	2,559.32	--
District of Columbia	965.76	782.48	1,686.74	1,242.57	1,168.56	1,968.44
Florida	840.60	948.78	876.12	1,793.50	1,081.16	917.92
Georgia	739.92	1,298.68	1,155.48	963.77	1,251.46	967.79
Maryland	1,239.31	1,806.11 *	1,912.81	1,785.53	1,209.49	1,325.74
North Carolina	884.57	1,973.25 *	1,713.29	974.38	596.99	2,021.65
South Carolina	779.53	1,404.21	1,255.41	1,080.09	1,223.87	1,708.43
Virginia	638.67	1,209.01	1,454.81	968.77	1,474.76	1,244.29
West Virginia	935.11	922.30	2,322.21	968.78	1,371.86	2,204.80
East South Central:						
Alabama	1,052.00	823.29	755.81	1,732.58	1,578.45	844.62
Kentucky	1,100.16	--	1,950.42	880.43	1,029.56	1,916.23
Mississippi	1,287.70	834.22	1,454.11	2,062.27	1,875.87	3,856.54
Tennessee	1,046.45	1,025.39	1,021.31	1,665.54	1,831.51	1,959.21
West South Central:						
Arkansas	1,173.68	--	2,112.61	2,024.00	742.36	1,330.99
Louisiana	798.84	924.15	755.73	771.90	1,660.27	2,204.93
Oklahoma	700.30	582.69	1,395.25	907.44	1,118.41	1,786.47
Texas	599.39	1,188.71	1,174.74	911.76	833.91	1,035.86
Mountain:						
Arizona	705.14	1,246.07	1,039.25	1,400.04	1,308.15	722.17
Colorado	1,021.70	1,603.96 *	1,842.71	1,434.39	535.81	1,891.48
Idaho	820.42	777.10	1,299.83	1,750.93	1,211.07	720.37
Montana	1,019.49	810.97	949.73	1,943.98	1,280.67	2,137.49
Nevada	949.90	446.49	1,201.88	2,067.80	884.29	1,010.51
New Mexico	1,253.23	1,808.09 *	1,692.18	2,315.61	1,301.17	1,337.31
Utah	940.42	877.09	1,859.32	1,927.47	920.68	1,453.70
Wyoming	1,189.01	714.56	1,374.37	1,643.90	1,855.43	2,647.84
Pacific:						
Alaska	1,053.74	987.41	1,511.63	1,442.55	1,218.83	3,278.12
California	1,727.98	1,076.63	785.11	3,374.66	1,962.07	1,941.05
Hawaii	726.58	1,057.95	2,095.94	1,056.34	1,202.01	853.29
Oregon	632.76	1,210.46	1,388.39	1,219.25	985.20	631.33
Washington	1,483.88	2,235.08 *	2,478.89	2,817.02	1,501.15	2,217.50

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 X.E Premium distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	16,931	10,000	14,000	17,000	20,000	24,000
New England:						
Connecticut	18,917	13,000	15,000	19,000	22,000	26,000
Maine	17,239	12,000	15,000	17,000	20,000	23,000
Massachusetts	17,391	11,000	15,000	17,000	21,000	23,000
New Hampshire	17,392	10,000	14,000	18,000	20,000	24,000
Rhode Island	19,363	14,000	15,000	19,000	24,000	25,000
Vermont	17,916	12,000	15,000	18,000	21,000	24,000
Middle Atlantic:						
New Jersey	17,623	9,400	12,000	19,000	22,000	24,000
New York	19,431	11,000	15,000	19,000	24,000	30,000
Pennsylvania	18,838	12,000	15,000	18,000	22,000	26,000
East North Central:						
Illinois	17,976	11,000	15,000	18,000	21,000	25,000
Indiana	17,320	10,000	14,000	18,000	21,000	24,000
Michigan	18,707	9,600	15,000	19,000	22,000	25,000
Ohio	16,190	10,000	13,000	16,000	19,000	23,000
Wisconsin	17,023	10,000	14,000	18,000	21,000	23,000
West North Central:						
Iowa	14,841	8,600	11,000	15,000	17,000	21,000
Kansas	17,210	10,000	14,000	17,000	21,000	23,000
Minnesota	17,334	12,000	14,000	17,000	21,000	23,000
Missouri	16,809	11,000	14,000	17,000	20,000	22,000
Nebraska	15,715	9,800	12,000	15,000	18,000	22,000
North Dakota	15,802	9,600	13,000	16,000	18,000	22,000
South Dakota	17,020	9,900	14,000	17,000	21,000	23,000
South Atlantic:						
Delaware	18,899	13,000	16,000	19,000	22,000	25,000
District of Columbia	18,189	13,000	15,000	18,000	22,000	25,000
Florida	17,406	11,000	14,000	17,000	20,000	24,000
Georgia	15,650	9,400	13,000	15,000	19,000	22,000
Maryland	15,972	9,500	12,000	16,000	19,000	23,000
North Carolina	16,080	11,000	13,000	16,000	18,000	22,000
South Carolina	17,455	11,000	14,000	17,000	21,000	24,000
Virginia	16,261	8,700	14,000	17,000	20,000	22,000
West Virginia	18,334	11,000	14,000	17,000	23,000	28,000
East South Central:						
Alabama	17,253	11,000	14,000	16,000	22,000	24,000
Kentucky	16,434	11,000	14,000	16,000	19,000	22,000
Mississippi	14,405	8,900	12,000	15,000	16,000	18,000
Tennessee	14,826	8,500	12,000	15,000	18,000	21,000
West South Central:						
Arkansas	14,906	10,000	12,000	15,000	17,000	21,000
Louisiana	16,184	11,000	13,000	16,000	18,000	23,000
Oklahoma	14,887	9,300	12,000	15,000	17,000	20,000
Texas	15,734	9,000	13,000	15,000	19,000	22,000
Mountain:						
Arizona	16,249	11,000	13,000	14,000	18,000	25,000
Colorado	16,909	9,300	14,000	16,000	20,000	25,000
Idaho	15,900	7,600	11,000	16,000	20,000	25,000
Montana	16,618	9,800	13,000	17,000	21,000	24,000
Nevada	14,547	9,300	11,000	15,000	17,000	21,000
New Mexico	16,730	10,000	13,000	16,000	20,000	23,000
Utah	15,325	11,000	13,000	15,000	18,000	20,000
Wyoming	16,779	10,000	14,000	17,000	20,000	24,000
Pacific:						
Alaska	18,115	9,500	14,000	18,000	21,000	27,000
California	16,982	10,000	13,000	16,000	20,000	26,000
Hawaii	14,631	9,100	12,000	15,000	18,000	19,000
Oregon	17,100	11,000	13,000	17,000	20,000	25,000
Washington	16,774	11,000	14,000	17,000	20,000	22,000

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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Dollar amounts have been rounded for confidentiality reasons.

Table X.E Standard errors for premium distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	116.68	201.87	135.48	150.28	179.02	263.35
New England:						
Connecticut	673.82	1,499.50	360.86	925.74	1,471.04	1,699.54
Maine	661.66	977.40	535.09	889.96	1,333.43	2,673.80
Massachusetts	561.01	564.98	1,107.42	665.37	802.88	710.80
New Hampshire	473.12	1,146.86	1,006.49	542.06	793.71	883.28
Rhode Island	693.93	626.67	481.51	1,737.36	823.19	782.80
Vermont	428.09	973.57	770.61	424.31	621.68	731.60
Middle Atlantic:						
New Jersey	813.66	1,008.18	1,223.47	1,273.72	823.08	1,043.08
New York	566.66	1,196.58	454.19	573.25	1,015.34	1,634.62
Pennsylvania	581.87	612.58	409.11	606.41	1,394.67	1,364.57
East North Central:						
Illinois	378.11	657.44	429.13	526.72	646.85	972.89
Indiana	563.69	1,691.89	1,039.77	657.42	868.98	1,342.43
Michigan	722.68	1,398.61	868.35	461.94	984.14	1,535.39
Ohio	354.02	713.76	628.16	352.78	630.54	832.73
Wisconsin	491.95	1,188.63	557.61	1,064.47	561.79	450.45
West North Central:						
Iowa	418.15	894.96	839.91	580.82	529.68	969.04
Kansas	1,114.39	564.20	1,132.49	1,676.28	--	--
Minnesota	527.33	825.16	294.63	946.32	928.07	876.90
Missouri	410.65	1,062.22	582.74	505.80	533.47	517.07
Nebraska	531.87	1,089.59	547.08	802.77	718.68	1,537.77
North Dakota	405.18	1,106.06	926.82	426.46	920.46	793.70
South Dakota	533.34	2,426.45	787.05	786.51	821.73	322.87
South Atlantic:						
Delaware	710.37	1,257.27	911.91	609.76	1,429.87	1,955.45
District of Columbia	428.78	947.56	379.72	532.71	968.87	653.86
Florida	465.52	952.61	855.52	620.60	943.56	1,163.75
Georgia	454.00	1,371.24	329.11	354.41	961.65	843.91
Maryland	588.40	1,181.71	715.98	647.38	870.99	1,021.36
North Carolina	422.31	903.97	536.81	381.33	609.37	649.67
South Carolina	595.11	634.48	555.52	608.68	1,438.93	1,528.17
Virginia	584.49	1,704.73	1,085.18	520.32	664.71	679.26
West Virginia	721.11	1,307.63	564.25	821.21	1,586.35	1,589.28
East South Central:						
Alabama	710.24	1,013.62	447.80	1,066.44	1,000.75	--
Kentucky	412.30	1,074.72	596.75	483.70	549.95	680.82
Mississippi	473.34	1,110.04	864.08	731.60	768.01	1,557.86
Tennessee	473.19	1,113.05	773.64	591.37	710.86	803.77
West South Central:						
Arkansas	423.75	773.25	639.68	449.46	934.77	901.00
Louisiana	430.81	1,408.83	548.45	642.15	815.93	800.46
Oklahoma	353.16	925.09	435.37	252.02	541.58	510.03
Texas	464.93	1,054.42	1,005.87	515.22	628.65	594.67
Mountain:						
Arizona	1,040.85	825.59	720.02	554.39	2,637.79	--
Colorado	691.97	1,280.60	989.22	679.89	999.84	955.82
Idaho	671.69	1,994.47	1,303.36	787.58	791.82	746.27
Montana	561.46	1,168.86	563.13	683.71	940.31	961.92
Nevada	490.22	1,115.73	866.12	676.84	613.81	840.98
New Mexico	582.61	1,162.36	858.00	767.09	1,013.48	861.67
Utah	419.68	1,619.30	740.76	277.60	893.99	1,393.51
Wyoming	633.78	2,109.24	724.30	814.75	827.57	1,087.44
Pacific:						
Alaska	775.30	1,706.34	762.08	851.45	844.89	2,003.22
California	571.24	493.00	501.15	530.20	1,003.70	4,034.41
Hawaii	675.91	1,972.97	1,069.00	710.53	579.92	699.79
Oregon	578.82	693.92	772.08	573.00	1,260.52	1,563.78
Washington	492.49	1,003.53	766.96	590.32	652.59	755.88

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 X.E.1 Employee contribution distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,707	900	2,400	4,100	6,100	9,100
New England:						
Connecticut	4,264	1,300 *	2,200	3,900	5,500	7,400
Maine	5,216	1,600 *	3,000	4,700	6,200	10,000
Massachusetts	4,157	1,400	2,000	3,800	5,200	7,600
New Hampshire	4,046	0	2,500	3,800	5,000	6,800
Rhode Island	4,628	1,200 *	2,400	4,700	6,100	7,500
Vermont	5,075	1,300 *	2,600	4,200	6,400	11,000
Middle Atlantic:						
New Jersey	4,534	0	0	3,800	6,400	9,800
New York	5,016	200 *	2,100	4,000	6,600	10,000
Pennsylvania	4,665	0	2,300	4,400	6,300	8,700
East North Central:						
Illinois	4,992	1,200	2,300	4,200	6,200	9,400
Indiana	4,269	1,100 *	2,300	3,800	5,200	7,600
Michigan	4,758	0	1,600 *	3,700	6,100	11,000
Ohio	4,088	1,000 *	2,100	3,400	5,200	7,700
Wisconsin	4,482	1,500	2,300	4,200	5,700	7,600
West North Central:						
Iowa	4,265	1,400	2,600	3,900	5,400	7,500
Kansas	4,601	1,400 *	3,200	4,700	5,000	7,800
Minnesota	4,653	1,800 *	3,100	4,700	5,400	7,300
Missouri	4,972	1,100 *	2,600	5,100	7,300	9,000
Nebraska	4,245	940	2,400	3,600	5,600	8,300
North Dakota	3,833	0	1,500	3,300	5,700	7,700
South Dakota	5,193	1,400	3,300	4,800	6,700	10,000
South Atlantic:						
Delaware	4,695	1,000	2,500	4,300	6,000	9,900
District of Columbia	5,441	1,200 *	2,800	4,800	6,900	11,000
Florida	5,366	2,100	3,500	4,900	7,500	9,200
Georgia	4,035	470 *	1,800	3,500	5,300	8,400
Maryland	4,423	270 *	1,800	4,100	5,700	10,000
North Carolina	5,491	1,800	2,700	5,000	7,100	9,100
South Carolina	5,390	1,500 *	3,100	4,700	6,400	9,600
Virginia	4,751	1,100	2,200	4,000	6,000	9,800
West Virginia	3,990	520 *	2,200	3,500	4,800	7,600
East South Central:						
Alabama	4,367	1,400 *	2,900	4,000	5,800	7,300
Kentucky	4,553	1,400 *	2,600	4,100	5,600	8,100
Mississippi	4,823	1,300 *	2,700	4,600	6,100	8,900
Tennessee	4,341	1,400	2,600	3,800	5,600	8,300
West South Central:						
Arkansas	5,331	1,700 *	2,800	4,700	5,900	11,000
Louisiana	6,291	2,200	3,400	5,400	8,700	12,000
Oklahoma	4,988	900 *	2,600	4,500	6,300	9,700
Texas	4,747	480 *	2,300	4,400	6,300	9,000
Mountain:						
Arizona	4,520	2,100	2,700	3,800	5,500	8,400
Colorado	4,951	1,500 *	3,300	4,400	6,000	9,000
Idaho	4,919	1,400 *	2,600	4,400	5,900	8,800
Montana	5,230	0	2,100	4,600	7,400	11,000
Nevada	3,650	110	670 *	2,900	5,700	7,900
New Mexico	4,847	500 *	2,500	4,500	7,200	8,300
Utah	3,718	530	2,400	3,000	4,700	7,200
Wyoming	5,465	1,300 *	2,800	5,200	6,400	12,000
Pacific:						
Alaska	5,457	1,400	2,200	3,800	7,200	14,000
California	4,859	1,200	2,300	4,300	6,200	9,500
Hawaii	3,808	0	1,300	3,600	6,000	8,400
Oregon	3,970	0	1,600 *	3,700	5,400	7,200
Washington	4,103	1,300	1,400	3,300	5,900	8,600

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.E.1 Standard errors for employee contribution distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	69.44	164.95	70.39	91.65	104.18	137.30
New England:						
Connecticut	320.97	496.79 *	306.97	385.48	434.99	892.48
Maine	442.49	526.12 *	301.50	468.47	404.24	--
Massachusetts	312.66	379.32	287.97	493.33	201.68	770.82
New Hampshire	220.16	365.61	316.77	198.71	344.39	800.98
Rhode Island	297.71	455.59 *	354.15	523.85	302.12	733.01
Vermont	427.49	409.71 *	237.59	481.98	984.50	1,933.89
Middle Atlantic:						
New Jersey	738.87	942.86	942.86	688.35	908.58	1,706.61
New York	307.92	154.81 *	275.16	220.58	432.39	1,027.19
Pennsylvania	346.42	421.11	387.86	340.07	542.17	1,027.98
East North Central:						
Illinois	390.78	319.18	210.69	356.78	525.43	1,406.73
Indiana	279.62	403.58 *	291.34	490.79	294.99	507.60
Michigan	619.15	314.35	644.88 *	421.14	993.71	2,255.67
Ohio	212.72	406.09 *	181.94	214.90	324.36	563.62
Wisconsin	302.93	188.31	320.39	301.05	299.30	1,122.18
West North Central:						
Iowa	197.91	336.41	345.67	226.20	385.59	413.86
Kansas	302.12	524.39 *	657.70	464.74	251.50	598.52
Minnesota	240.87	635.37 *	366.44	252.99	406.14	616.09
Missouri	341.93	434.79 *	330.47	578.92	553.32	812.46
Nebraska	341.14	281.56	444.25	408.93	711.58	426.91
North Dakota	355.28	320.10	372.80	745.13	340.25	680.99
South Dakota	312.30	328.96	460.19	441.48	456.37	939.83
South Atlantic:						
Delaware	429.90	257.34	418.84	378.37	726.22	1,436.73
District of Columbia	491.76	453.30 *	316.55	251.02	798.78	2,323.12
Florida	320.51	348.33	417.10	450.91	872.58	763.43
Georgia	327.19	300.27 *	505.27	458.91	415.19	863.52
Maryland	558.82	203.57 *	434.50	489.98	1,028.68	3,104.20
North Carolina	376.01	538.13	408.09	428.59	598.43	1,035.20
South Carolina	432.66	573.82 *	515.29	434.78	694.80	1,600.69
Virginia	479.01	--	387.91	435.56	1,082.24	1,434.19
West Virginia	266.79	382.22 *	363.41	352.71	251.36	881.51
East South Central:						
Alabama	257.49	514.19 *	236.11	316.17	332.71	716.71
Kentucky	278.76	548.75 *	237.70	215.83	350.02	1,049.80
Mississippi	357.28	440.04 *	622.65	512.12	863.65	828.65
Tennessee	260.60	248.92	245.17	253.47	416.87	862.84
West South Central:						
Arkansas	456.99	524.16 *	424.02	493.52	874.48	1,649.73
Louisiana	356.85	379.79	466.31	364.65	799.49	890.66
Oklahoma	351.87	410.88 *	420.17	314.84	427.41	358.68
Texas	288.71	259.25 *	403.05	332.79	475.80	792.47
Mountain:						
Arizona	437.24	369.46	245.79	690.36	746.50	885.45
Colorado	291.11	597.40 *	252.39	276.45	497.32	886.41
Idaho	440.62	442.51 *	440.91	606.24	232.16	1,971.67
Montana	481.41	367.56	383.04	502.59	971.84	1,739.74
Nevada	440.98	32.63	464.05 *	757.38	576.44	533.38
New Mexico	420.14	445.41 *	538.19	356.94	774.74	742.76
Utah	502.40	--	474.66	251.21	951.99	1,126.84
Wyoming	681.14	490.37 *	479.16	504.20	1,024.24	--
Pacific:						
Alaska	682.46	381.66	326.92	590.44	944.23	3,164.12
California	222.96	249.64	170.50	372.79	387.33	558.95
Hawaii	307.06	218.37	266.81	484.92	662.34	381.20
Oregon	412.08	433.64	681.28 *	420.08	429.08	637.95
Washington	411.30	359.14	361.42	657.95	804.69	601.41

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 X.E.2 Employer cost distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	12,224	5,000	8,600	12,000	16,000	19,000
New England:						
Connecticut	14,653	7,700	11,000	14,000	18,000	22,000
Maine	12,023	6,100	8,800	13,000	15,000	17,000
Massachusetts	13,234	8,100	10,000	13,000	16,000	19,000
New Hampshire	13,346	5,800	11,000	14,000	17,000	20,000
Rhode Island	14,735	7,600	12,000	16,000	18,000	19,000
Vermont	12,841	5,200	9,000	13,000	16,000	20,000
Middle Atlantic:						
New Jersey	13,090	6,000	7,600	14,000	18,000	19,000
New York	14,415	4,300	9,800	14,000	19,000	24,000
Pennsylvania	14,173	6,600	9,800	13,000	18,000	22,000
East North Central:						
Illinois	12,984	6,100	9,500	13,000	16,000	20,000
Indiana	13,051	6,300	10,000	13,000	17,000	19,000
Michigan	13,949	5,000	10,000	14,000	18,000	21,000
Ohio	12,102	5,100	9,400	12,000	15,000	18,000
Wisconsin	12,541	5,000	8,800	13,000	17,000	19,000
West North Central:						
Iowa	10,576	4,200	7,200	11,000	13,000	16,000
Kansas	12,609	5,400	9,900	13,000	17,000	18,000
Minnesota	12,682	7,700	9,700	13,000	16,000	19,000
Missouri	11,837	5,800	8,600	12,000	15,000	17,000
Nebraska	11,470	4,600	7,600	12,000	14,000	17,000
North Dakota	11,970	5,000	9,400	12,000	15,000	17,000
South Dakota	11,827	5,300	8,400	12,000	16,000	18,000
South Atlantic:						
Delaware	14,204	6,400	9,200	15,000	19,000	20,000
District of Columbia	12,747	4,700 *	9,600	13,000	16,000	20,000
Florida	12,040	5,500	9,000	12,000	15,000	18,000
Georgia	11,615	6,000	8,600	12,000	15,000	18,000
Maryland	11,550	2,300	6,900	13,000	14,000	19,000
North Carolina	10,590	4,000 *	7,700	10,000	13,000	16,000
South Carolina	12,065	5,700	8,700	12,000	16,000	19,000
Virginia	11,510	4,600	8,200	12,000	14,000	18,000
West Virginia	14,344	6,700	10,000	13,000	18,000	24,000
East South Central:						
Alabama	12,887	4,800	8,400	13,000	17,000	21,000
Kentucky	11,881	5,400	9,300	12,000	15,000	17,000
Mississippi	9,583	3,900	6,300	9,900	12,000	14,000
Tennessee	10,485	3,200	7,200	11,000	14,000	17,000
West South Central:						
Arkansas	9,575	4,100	6,900	9,700	11,000	15,000
Louisiana	9,893	4,200	6,500	9,200	12,000	17,000
Oklahoma	9,898	3,100	5,900	10,000	13,000	16,000
Texas	10,987	3,400 *	7,800	11,000	14,000	18,000
Mountain:						
Arizona	11,729	5,300	8,500	11,000	14,000	20,000
Colorado	11,958	4,500	7,900	12,000	16,000	19,000
Idaho	10,982	3,100 *	7,200	9,900	16,000	19,000
Montana	11,388	4,800	7,000	11,000	14,000	18,000
Nevada	10,897	4,000	5,800	12,000	15,000	17,000
New Mexico	11,883	4,500	8,000	12,000	15,000	18,000
Utah	11,607	4,800	9,500	12,000	14,000	16,000
Wyoming	11,313	5,100	7,000	11,000	14,000	18,000
Pacific:						
Alaska	12,658	3,900	6,900	11,000	17,000	23,000
California	12,123	4,900	8,000	12,000	16,000	21,000
Hawaii	10,823	2,900	7,400	11,000	15,000	17,000
Oregon	13,130	5,500	8,700	14,000	17,000	19,000
Washington	12,671	6,200	8,800	13,000	15,000	19,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.E.2 Standard errors for employer cost distributions (in dollars) for private-sector employees enrolled in employee-plus-one coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles, private-sector, by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	121.58	154.72	125.08	155.94	239.66	264.52
New England:						
Connecticut	767.76	1,166.55	658.64	412.39	1,366.80	2,329.37
Maine	436.83	884.04	744.96	998.66	398.71	757.78
Massachusetts	482.52	1,183.10	526.97	763.75	654.71	848.81
New Hampshire	446.24	1,232.11	894.30	610.24	818.93	749.52
Rhode Island	572.44	1,003.87	636.53	991.38	627.17	1,358.80
Vermont	436.45	468.53	1,184.32	673.71	810.63	1,095.58
Middle Atlantic:						
New Jersey	956.75	887.53	590.26	2,045.95	1,536.44	967.93
New York	540.83	1,203.47	778.68	631.77	1,163.65	780.03
Pennsylvania	756.91	846.55	597.03	822.08	625.11	2,088.20
East North Central:						
Illinois	519.55	711.83	605.94	613.55	586.17	1,129.33
Indiana	540.21	1,166.35	767.11	629.42	917.89	1,375.12
Michigan	783.81	1,088.55	1,041.46	865.86	742.81	3,396.24
Ohio	367.32	437.67	615.54	317.75	464.56	646.06
Wisconsin	558.28	1,206.85	1,005.86	647.03	756.45	575.68
West North Central:						
Iowa	448.13	502.16	895.72	642.04	462.32	886.99
Kansas	876.74	545.84	1,000.86	840.05	--	--
Minnesota	557.54	722.19	371.49	1,120.79	971.16	1,026.60
Missouri	433.44	647.72	441.21	530.63	752.49	1,368.43
Nebraska	563.25	946.88	480.67	1,084.37	805.22	780.99
North Dakota	553.36	974.94	934.29	891.56	894.42	941.15
South Dakota	498.68	863.29	704.69	780.92	1,104.98	584.10
South Atlantic:						
Delaware	761.29	637.62	1,298.82	425.38	1,406.31	--
District of Columbia	663.44	1,981.29 *	855.51	583.01	983.90	825.82
Florida	434.67	990.21	528.29	760.82	1,001.04	592.55
Georgia	372.79	774.48	608.25	705.84	516.04	1,229.17
Maryland	926.21	--	1,577.02	1,049.54	476.91	1,274.85
North Carolina	506.65	1,359.76 *	852.34	633.30	630.25	869.50
South Carolina	706.09	1,618.83	648.17	1,182.50	980.23	1,635.23
Virginia	626.37	677.33	985.98	842.20	918.28	1,528.89
West Virginia	702.87	1,048.27	535.23	474.34	2,054.24	1,166.08
East South Central:						
Alabama	824.87	739.39	798.47	1,214.76	1,583.26	--
Kentucky	484.58	757.93	931.56	445.11	969.05	1,132.87
Mississippi	491.24	654.30	678.49	849.87	544.13	1,516.87
Tennessee	502.58	680.78	843.28	444.77	815.57	891.85
West South Central:						
Arkansas	478.25	882.28	505.68	440.41	890.70	1,199.40
Louisiana	435.99	735.40	461.18	371.16	857.77	873.56
Oklahoma	471.23	416.87	1,006.41	444.15	707.34	710.96
Texas	529.50	1,174.72 *	979.96	679.64	730.74	652.13
Mountain:						
Arizona	875.57	926.96	965.07	915.59	2,399.33	--
Colorado	733.13	1,246.59	965.04	1,010.43	1,132.39	1,131.04
Idaho	611.30	1,150.41 *	1,024.18	514.52	1,317.59	802.78
Montana	542.01	650.54	632.03	975.44	863.62	1,840.79
Nevada	747.21	325.87	1,415.58	1,277.81	878.34	648.83
New Mexico	692.78	714.71	1,320.47	960.54	797.10	1,122.18
Utah	487.71	1,257.59	1,861.67	146.32	756.64	1,205.54
Wyoming	657.94	--	1,003.35	704.70	771.31	1,428.02
Pacific:						
Alaska	845.15	314.16	1,387.04	968.49	1,038.94	2,086.23
California	564.52	420.68	530.71	558.46	1,102.99	2,957.44
Hawaii	607.04	540.15	897.35	869.86	673.10	684.57
Oregon	568.91	510.17	949.72	829.84	922.19	1,233.00
Washington	779.89	554.67	948.71	868.96	1,224.60	--

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 X.F.1 Deductible distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	2,085	490	990	1,700	3,000	4,000
New England:						
Connecticut	2,301	740	1,500	2,000	2,900	3,800
Maine	2,455	460	1,200	2,200	3,400	4,300
Massachusetts	1,700	440	940	1,600	2,000	2,900
New Hampshire	2,343	460	1,200	1,900	2,900	4,800
Rhode Island	2,110	410	930	1,700	2,800	4,000
Vermont	2,195	480	1,200	1,900	3,000	4,000
Middle Atlantic:						
New Jersey	1,744	420	930	1,500	2,300	3,000
New York	1,859	230 *	720	1,500	2,600	3,800
Pennsylvania	2,078	470	930	1,900	2,700	3,900
East North Central:						
Illinois	1,754	430	920	1,500	2,500	3,100
Indiana	2,117	580	930	1,800	2,900	4,000
Michigan	1,862	400	920	1,600	2,500	3,700
Ohio	2,278	730	1,200	1,900	3,100	4,300
Wisconsin	2,217	720	1,300	1,900	3,000	3,700
West North Central:						
Iowa	2,232	630	970	2,000	3,100	4,000
Kansas	2,266	950	1,400	1,900	2,900	3,800
Minnesota	2,512	730	1,300	2,600	3,200	4,400
Missouri	2,326	720	1,100	1,900	3,100	4,500
Nebraska	2,387	520 *	1,400	2,000	3,200	3,900
North Dakota	2,180	500	1,300	1,900	3,100	3,400
South Dakota	2,666	690	1,400	2,500	3,500	4,600
South Atlantic:						
Delaware	2,004	410	910	1,700	2,900	3,400
District of Columbia	1,409	260	470	1,200	1,900	2,900
Florida	2,171	710	980	1,600	2,500	4,900
Georgia	2,405	660	1,400	2,000	3,200	4,800
Maryland	1,934	470	990	1,600	2,700	3,500
North Carolina	2,279	750	1,400	2,000	2,800	3,900
South Carolina	2,274	750	1,500	1,800	3,000	4,000
Virginia	2,064	480	930	1,800	2,900	3,900
West Virginia	2,129	540	890	1,800	2,900	4,300
East South Central:						
Alabama	1,865	400	620	1,500	2,600	4,000
Kentucky	2,242	650	1,300	1,900	3,000	3,800
Mississippi	1,776	290	740	1,700	2,500	3,200
Tennessee	2,321	550	1,200	1,900	3,200	4,300
West South Central:						
Arkansas	2,026	560	1,300	1,700	2,600	3,000
Louisiana	1,863	700	920	1,600	2,500	3,300
Oklahoma	2,252	790	1,200	1,900	2,900	4,100
Texas	2,273	560	1,000	2,100	2,900	3,800
Mountain:						
Arizona	2,203	530	1,400	1,700	3,000	4,000
Colorado	2,404	750	1,300	2,000	3,200	4,600
Idaho	2,479	500	1,300	2,400	3,100	4,800
Montana	2,579	710	1,300	2,300	3,300	4,900
Nevada	2,785	460	980	2,100	3,000	4,700
New Mexico	2,355	440	1,200	1,900	3,200	4,500
Utah	2,127	650	1,200	1,600	3,000	3,400
Wyoming	2,322	950	1,200	1,900	3,300	4,000
Pacific:						
Alaska	1,857	460	910	1,600	2,700	3,400
California	1,787	400	720	1,600	2,500	3,400
Hawaii	1,275	110	210	1,000 *	2,200	2,800
Oregon	1,947	430	900	1,600	2,500	4,000
Washington	1,646	450	710	1,500	2,000	3,200

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.F.1 Standard errors for deductible distributions (in dollars) for private-sector employees enrolled in single coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	20.76	34.73	37.51	33.92	59.10	119.94
New England:						
Connecticut	114.20	69.60	148.77	224.88	114.31	376.00
Maine	145.75	--	221.12	305.42	108.68	248.21
Massachusetts	81.72	77.61	128.40	116.10	78.79	225.96
New Hampshire	99.69	41.78	139.14	92.37	118.09	305.11
Rhode Island	146.13	58.43	132.28	148.25	267.63	288.50
Vermont	139.97	--	198.47	129.72	145.25	166.89
Middle Atlantic:						
New Jersey	108.48	59.80	261.29	240.31	281.64	231.20
New York	93.43	89.55 *	95.10	97.69	145.86	192.92
Pennsylvania	96.37	47.90	70.07	105.35	113.30	228.88
East North Central:						
Illinois	81.97	45.67	117.61	49.71	211.78	150.31
Indiana	112.03	52.81	76.98	131.29	172.19	330.45
Michigan	109.69	76.38	123.35	63.49	173.99	428.08
Ohio	76.49	81.86	83.70	95.85	90.06	320.29
Wisconsin	98.60	80.43	116.98	102.71	242.56	294.82
West North Central:						
Iowa	96.28	76.30	76.16	136.30	101.35	146.68
Kansas	85.19	120.77	129.18	122.05	111.40	368.81
Minnesota	116.57	82.67	135.53	253.27	125.75	366.47
Missouri	112.06	92.08	154.90	186.03	141.11	288.77
Nebraska	148.28	159.58 *	196.82	119.51	262.34	268.13
North Dakota	84.45	72.98	139.97	222.61	45.81	70.18
South Dakota	123.56	102.21	147.43	133.13	127.81	291.76
South Atlantic:						
Delaware	137.88	82.07	156.79	211.51	130.57	434.77
District of Columbia	83.11	11.14	55.48	178.23	97.97	221.04
Florida	135.77	112.20	97.66	150.91	255.80	388.00
Georgia	99.42	74.21	137.95	114.64	144.87	235.17
Maryland	115.43	64.78	245.97	325.37	265.58	313.22
North Carolina	112.06	129.40	155.25	113.71	181.44	331.80
South Carolina	112.90	75.49	143.67	143.76	327.42	255.00
Virginia	115.35	45.25	114.86	134.34	197.41	254.53
West Virginia	117.86	17.61	105.53	169.63	173.99	303.84
East South Central:						
Alabama	108.42	53.95	105.87	219.29	295.54	273.06
Kentucky	93.27	123.78	149.38	128.52	126.61	253.65
Mississippi	135.30	--	143.17	263.84	210.04	482.03
Tennessee	135.76	108.59	159.20	227.87	249.17	332.87
West South Central:						
Arkansas	90.03	72.95	146.10	89.53	187.47	89.19
Louisiana	95.85	118.09	58.22	210.82	238.84	226.55
Oklahoma	92.58	111.00	93.11	132.56	183.06	319.97
Texas	85.65	110.20	132.89	155.44	107.72	225.94
Mountain:						
Arizona	138.88	123.42	170.29	169.47	286.12	428.31
Colorado	130.45	100.12	159.59	103.12	153.60	335.55
Idaho	146.98	101.20	248.85	228.61	154.49	395.53
Montana	113.67	147.82	97.41	142.24	143.05	329.54
Nevada	298.45	100.24	166.33	251.58	247.87	875.92
New Mexico	155.93	65.71	173.16	169.66	167.26	355.28
Utah	107.76	117.05	126.85	92.36	286.36	455.55
Wyoming	127.00	131.36	94.71	120.35	322.95	168.55
Pacific:						
Alaska	101.83	61.56	115.44	118.91	250.38	219.72
California	78.61	45.84	97.11	100.22	164.62	134.56
Hawaii	170.81	8.95	27.18	384.96 *	217.15	283.35
Oregon	107.25	57.77	73.90	172.24	142.99	368.56
Washington	153.43	112.65	206.09	189.47	104.14	243.69

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 X.F.2 Deductible distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,063	1,000	2,000	3,400	5,500	7,600
New England:						
Connecticut	4,305	1,500	3,000	3,800	5,200	7,000
Maine	4,825	920	2,400	4,000	6,400	9,300
Massachusetts	3,756	810	1,900	3,800	4,900	6,000
New Hampshire	4,335	830	1,900	3,600	5,800	8,700
Rhode Island	4,324	500 *	1,500 *	3,300	6,300	9,400
Vermont	4,932	1,400	2,900	4,000	6,800	9,600
Middle Atlantic:						
New Jersey	3,351	860	1,400	2,800	4,000	6,200
New York	3,388	440	1,500	2,900	4,700	6,300
Pennsylvania	3,893	1,000	1,500	3,500	5,400	6,900
East North Central:						
Illinois	3,675	1,000	1,400	3,100	5,000	6,700
Indiana	4,114	1,100	1,900	3,800	5,600	7,400
Michigan	3,770	740	1,500	3,100	5,600	7,400
Ohio	4,358	1,300	2,000	3,900	6,300	7,600
Wisconsin	4,277	1,100	2,200	3,800	6,000	7,200
West North Central:						
Iowa	4,140	910	1,900	3,100	5,800	8,000
Kansas	4,231	1,300	2,800	3,500	5,800	6,400
Minnesota	4,142	1,200	1,600	3,500	5,700	7,400
Missouri	4,389	990	1,500 *	3,600	6,100	8,600
Nebraska	4,510	1,400	2,900	4,000	6,300	7,000
North Dakota	4,481	980	2,600	4,600	6,400	6,900
South Dakota	4,691	1,600	1,900	3,700	6,700	7,800
South Atlantic:						
Delaware	3,056	510	600	2,300	4,800	5,900
District of Columbia	3,049	560	960	2,900	3,900	6,100
Florida	4,182	1,900	2,900	3,100	4,800	8,000
Georgia	4,793	1,000	2,600	4,500	6,000	8,000
Maryland	3,556	910	1,800	3,300	4,800	6,000
North Carolina	4,545	970	2,600	4,700	5,600	7,800
South Carolina	4,209	1,500	2,400	3,300	5,700	7,900
Virginia	3,909	1,200	2,300	3,500	4,900	6,400
West Virginia	3,758	1,000	1,500	3,000	5,400	7,600
East South Central:						
Alabama	3,235	680	1,100	2,500	4,400	6,900
Kentucky	4,601	1,200	2,800	4,900	5,900	7,800
Mississippi	3,739	850	1,500	3,200	5,300	6,700
Tennessee	4,615	1,100	2,600	4,400	5,900	8,000
West South Central:						
Arkansas	4,287	1,500	3,100	4,400	5,300	5,900
Louisiana	3,910	1,200	1,900	3,100	5,300	7,600
Oklahoma	4,308	1,400	2,500	3,900	5,900	7,800
Texas	4,176	1,300	2,400	3,500	5,000	6,900
Mountain:						
Arizona	4,430	1,200	2,900	3,400	6,400	7,800
Colorado	5,066	1,200	2,700	4,700	6,300	9,100
Idaho	3,896	1,300	1,800	3,300	5,000	6,900
Montana	4,755	1,400	3,400	4,000	6,000	7,800
Nevada	6,124	960	2,500	5,500	10,000	11,000
New Mexico	4,331	1,400	2,900	3,900	6,200	6,900
Utah	4,321	1,300	2,500	3,300	5,700	9,100
Wyoming	4,457	1,800	2,500	3,500	5,900	7,800
Pacific:						
Alaska	3,516	580	1,900	3,000	4,700	6,200
California	3,882	810	1,500	3,200	5,700	7,500
Hawaii	3,281	300	540 *	3,200 *	5,200	6,900
Oregon	3,595	900	1,800	3,200	4,200	6,300
Washington	3,094	500	1,400	2,600	3,900	6,200

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.F.2 Standard errors for deductible distributions (in dollars) for private-sector employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	48.56	58.69	109.85	73.32	127.85	148.91
New England:						
Connecticut	219.36	341.67	384.59	219.43	317.92	471.63
Maine	437.03	--	474.67	530.78	493.99	1,338.35
Massachusetts	231.49	136.09	288.35	222.91	524.39	514.94
New Hampshire	248.00	88.84	273.87	189.17	249.18	502.47
Rhode Island	480.26	256.26 *	499.63 *	306.38	1,045.49	909.23
Vermont	266.21	181.45	312.10	298.79	617.68	505.37
Middle Atlantic:						
New Jersey	201.76	243.93	194.25	412.89	641.31	869.58
New York	179.46	65.03	196.75	210.29	399.33	170.63
Pennsylvania	218.32	134.92	226.59	305.28	371.63	512.61
East North Central:						
Illinois	309.76	65.94	324.88	236.99	501.29	855.64
Indiana	213.55	161.68	237.67	328.28	423.77	497.26
Michigan	235.99	110.90	176.36	141.57	564.72	407.97
Ohio	167.17	132.09	139.22	224.78	351.77	268.20
Wisconsin	243.21	323.70	346.36	214.40	589.94	434.25
West North Central:						
Iowa	269.83	--	374.81	410.03	387.79	408.23
Kansas	188.88	326.01	251.68	228.20	362.90	707.36
Minnesota	240.66	124.96	404.22	245.92	365.66	686.45
Missouri	327.48	138.17	513.87 *	302.17	563.66	516.68
Nebraska	271.50	247.78	379.39	263.10	507.78	217.59
North Dakota	258.00	185.17	204.41	717.37	306.30	285.72
South Dakota	347.32	168.60	302.59	786.52	315.41	535.22
South Atlantic:						
Delaware	370.56	109.87	109.87	570.40	616.52	458.34
District of Columbia	209.12	66.56	107.35	437.22	217.16	487.15
Florida	253.47	174.98	240.78	210.06	704.62	1,014.30
Georgia	313.37	300.34	484.76	546.65	395.86	783.59
Maryland	229.45	126.49	487.85	155.27	446.90	458.20
North Carolina	266.84	--	441.32	371.59	270.78	884.70
South Carolina	234.84	216.82	276.95	187.62	515.44	451.30
Virginia	204.14	154.94	347.63	366.16	606.73	497.29
West Virginia	258.91	96.63	156.61	490.64	535.34	707.60
East South Central:						
Alabama	250.77	190.77	256.01	325.84	606.75	527.79
Kentucky	230.70	140.29	269.67	476.54	262.26	508.35
Mississippi	394.64	--	271.66	784.62	884.07	920.49
Tennessee	362.28	291.18	417.86	488.73	715.49	967.56
West South Central:						
Arkansas	222.36	375.52	399.30	441.07	391.64	263.90
Louisiana	336.60	189.44	179.67	514.98	546.44	869.30
Oklahoma	223.19	355.29	239.37	247.50	499.84	729.69
Texas	176.48	132.94	272.73	220.02	324.57	705.24
Mountain:						
Arizona	242.29	159.21	374.36	259.58	641.62	422.67
Colorado	289.77	209.34	427.23	394.78	202.03	696.32
Idaho	222.44	276.31	205.07	322.78	458.78	712.49
Montana	250.34	348.32	484.62	310.30	477.84	451.30
Nevada	717.71	189.29	592.54	683.78	1,374.32	1,374.32
New Mexico	242.49	239.17	316.10	274.29	665.32	413.22
Utah	256.84	275.74	279.40	82.38	681.54	900.73
Wyoming	257.24	181.59	275.28	287.83	497.93	471.65
Pacific:						
Alaska	317.70	--	351.09	268.66	559.09	719.45
California	210.98	106.93	176.58	278.97	317.91	636.44
Hawaii	531.21	--	161.94 *	1,133.89 *	1,093.42	1,196.39
Oregon	206.94	134.08	230.69	252.58	462.96	523.45
Washington	442.34	--	--	578.84	359.15	869.81

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 X.G.1 Out-of-pocket maximum distributions (in dollars) for employees enrolled in single coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	4,826	2,500	3,200	4,900	6,500	7,300
New England:						
Connecticut	5,114	2,900	3,800	4,900	6,500	7,500
Maine	5,030	2,400	3,200	4,900	6,600	7,500
Massachusetts	4,636	2,000	3,000	4,500	6,000	6,900
New Hampshire	5,430	2,000	3,600	5,500	7,000	8,700
Rhode Island	4,602	1,800	2,800	4,600	6,400	6,800
Vermont	5,049	2,400	3,000	4,900	6,600	7,400
Middle Atlantic:						
New Jersey	4,686	2,400	3,100	4,800	5,600	7,000
New York	4,627	2,000	2,900	4,400	6,300	7,100
Pennsylvania	5,341	2,000	3,400	5,100	6,800	8,100
East North Central:						
Illinois	4,237	1,400	2,700	3,900	6,000	6,800
Indiana	4,831	2,600	3,400	4,700	6,400	7,000
Michigan	5,195	2,400	2,900	5,000	6,700	8,100
Ohio	4,783	2,500	3,400	4,500	6,200	7,100
Wisconsin	4,821	2,400	3,100	4,900	6,400	7,000
West North Central:						
Iowa	4,551	2,400	3,000	4,000	6,000	6,900
Kansas	5,434	2,900	4,300	6,000	6,800	6,900
Minnesota	4,803	2,800	3,300	4,800	6,500	6,800
Missouri	4,909	2,000	2,900	4,900	6,300	7,500
Nebraska	4,972	2,800	3,500	4,800	6,500	7,600
North Dakota	4,256	1,800	3,000	3,900	5,500	6,800
South Dakota	5,156	2,200	3,700	4,900	6,400	7,900
South Atlantic:						
Delaware	4,818	2,400	3,500	4,400	6,400	7,500
District of Columbia	3,756	1,500	2,400	3,400	4,500	6,100
Florida	4,967	2,800	3,500	4,900	6,400	7,100
Georgia	5,083	2,600	3,800	4,900	6,600	7,400
Maryland	4,924	2,000	3,000	4,900	6,800	6,900
North Carolina	4,953	2,400	3,300	5,000	6,500	6,900
South Carolina	5,443	3,100	4,000	5,000	6,800	7,800
Virginia	4,567	2,400	3,100	4,300	5,500	6,900
West Virginia	5,391	2,800	4,000	5,000	6,800	8,500
East South Central:						
Alabama	4,650	1,500	2,900	4,400	5,900	7,900
Kentucky	4,689	2,600	3,700	4,200	6,000	6,900
Mississippi	4,733	1,600	2,500	4,800	6,800	7,100
Tennessee	4,858	2,900	3,500	4,800	6,000	7,000
West South Central:						
Arkansas	5,311	2,600	3,800	5,400	6,800	6,800
Louisiana	5,007	2,000	2,900	4,900	6,800	7,800
Oklahoma	5,257	3,000	3,600	4,800	6,800	8,300
Texas	4,987	2,900	3,500	4,900	6,500	7,100
Mountain:						
Arizona	4,834	2,500	3,200	4,800	6,300	6,600
Colorado	5,246	2,900	3,500	5,000	6,700	7,900
Idaho	5,626	2,900	4,000	5,400	6,800	7,900
Montana	5,246	3,100	3,800	4,900	6,600	8,100
Nevada	6,027	3,500	4,700	6,300	7,100	8,000
New Mexico	4,907	2,100	3,100	4,700	6,600	7,900
Utah	4,685	2,400	3,500	4,200	5,700	6,900
Wyoming	4,796	2,600	3,500	4,500	6,000	6,900
Pacific:						
Alaska	5,625	2,800	3,800	5,700	6,900	8,000
California	4,397	2,500	2,500	4,500	6,000	7,000
Hawaii	3,754	2,200	2,400	2,500	4,900	6,800
Oregon	4,740	1,900	2,900	4,400	6,500	8,200
Washington	4,773	1,900	3,100	4,500	6,500	7,100

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.G.1 Standard errors for out-of-pocket maximum distributions (in dollars) for employees enrolled in single coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	57.39	75.78	54.17	130.54	51.36	111.97
New England:						
Connecticut	162.77	335.16	227.26	138.85	228.06	268.74
Maine	198.01	440.87	120.45	317.74	234.35	381.97
Massachusetts	181.17	211.00	287.02	230.99	391.09	341.00
New Hampshire	184.66	280.25	365.21	258.38	208.01	278.59
Rhode Island	212.91	226.75	138.30	654.13	199.71	171.83
Vermont	173.55	189.68	234.55	267.22	295.41	230.42
Middle Atlantic:						
New Jersey	188.24	284.27	388.92	263.02	395.45	378.94
New York	121.62	262.79	110.77	236.58	155.64	286.37
Pennsylvania	172.79	107.70	214.71	442.39	145.72	261.33
East North Central:						
Illinois	182.13	119.17	210.41	313.89	418.69	286.56
Indiana	154.42	227.13	150.57	243.89	302.13	130.95
Michigan	255.10	352.42	132.84	518.07	309.33	416.34
Ohio	141.57	246.93	272.73	249.56	140.41	166.29
Wisconsin	154.98	237.29	70.52	247.55	167.05	198.13
West North Central:						
Iowa	136.65	149.99	148.37	209.44	266.61	245.67
Kansas	239.77	309.04	434.14	474.07	514.94	225.67
Minnesota	271.90	197.93	142.42	314.02	511.49	632.81
Missouri	162.35	320.81	211.30	252.92	177.43	220.95
Nebraska	190.47	284.97	141.49	256.12	344.26	353.15
North Dakota	163.03	276.73	159.08	291.98	294.99	160.89
South Dakota	152.59	300.22	248.19	243.81	217.16	248.24
South Atlantic:						
Delaware	192.66	492.97	333.17	246.37	487.10	242.78
District of Columbia	124.65	118.37	137.86	133.97	225.52	367.58
Florida	183.11	363.66	231.22	522.70	211.32	258.97
Georgia	162.04	209.12	127.10	258.13	227.24	247.56
Maryland	422.14	210.46	273.58	951.13	832.44	167.70
North Carolina	231.25	430.28	253.78	310.84	363.45	136.22
South Carolina	165.31	230.46	179.70	200.30	460.27	152.47
Virginia	168.26	162.19	244.35	298.19	222.61	238.52
West Virginia	176.89	438.67	285.10	141.98	177.52	399.91
East South Central:						
Alabama	186.48	--	232.28	238.30	247.44	448.05
Kentucky	140.80	379.30	217.75	134.48	359.77	153.39
Mississippi	335.11	374.63	270.82	706.75	479.02	287.09
Tennessee	189.18	239.21	246.03	235.68	328.34	424.74
West South Central:						
Arkansas	208.83	305.55	391.79	444.95	364.91	364.91
Louisiana	239.29	129.26	199.29	502.57	387.35	430.97
Oklahoma	241.56	256.89	170.56	242.16	306.40	--
Texas	139.70	110.57	149.68	250.06	228.25	161.08
Mountain:						
Arizona	218.74	282.09	159.56	416.66	333.82	264.74
Colorado	194.22	302.36	193.78	364.61	248.42	390.48
Idaho	207.64	273.78	165.12	476.56	472.74	227.60
Montana	154.04	244.54	103.72	241.05	243.48	325.09
Nevada	166.56	151.88	280.82	323.18	176.52	254.22
New Mexico	236.12	208.60	335.81	382.89	264.34	460.49
Utah	149.98	305.88	261.39	223.39	193.29	602.50
Wyoming	169.50	359.09	239.75	209.22	397.24	350.68
Pacific:						
Alaska	193.17	326.10	231.62	430.06	223.75	286.25
California	242.76	258.57	258.57	137.92	597.69	408.50
Hawaii	165.20	60.68	57.12	57.12	495.43	375.09
Oregon	204.57	148.99	242.50	367.23	433.77	272.63
Washington	278.60	235.94	385.27	519.11	541.09	136.52

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 X.G.2 Out-of-pocket maximum distributions (in dollars) for employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	9,273	4,500	6,400	8,900	12,000	14,000
New England:						
Connecticut	9,642	5,200	6,300	8,900	13,000	16,000
Maine	8,926	4,600	6,000	8,000	10,000	14,000
Massachusetts	9,513	4,200	6,200	9,100	12,000	15,000
New Hampshire	10,215	3,600	7,000	9,800	13,000	16,000
Rhode Island	9,034	2,900	5,600	8,500	12,000	14,000
Vermont	9,488	4,800	6,200	8,000	13,000	15,000
Middle Atlantic:						
New Jersey	9,620	3,300	6,100	9,500	13,000	14,000
New York	8,283	3,100	5,400	8,000	11,000	13,000
Pennsylvania	10,088	4,200	6,000	9,800	14,000	15,000
East North Central:						
Illinois	8,499	3,800	5,700	7,900	11,000	14,000
Indiana	8,603	4,700	6,000	7,800	9,900	13,000
Michigan	9,541	3,600	5,800	8,100	13,000	16,000
Ohio	9,597	4,900	6,800	8,700	12,000	15,000
Wisconsin	8,651	3,600	6,000	7,900	12,000	13,000
West North Central:						
Iowa	8,369	3,700	5,600	8,000	10,000	13,000
Kansas	10,020	5,600	7,500	9,900	13,000	14,000
Minnesota	8,524	3,900	5,800	7,300	12,000	14,000
Missouri	8,817	3,700	5,800	7,900	12,000	15,000
Nebraska	9,471	5,400	7,000	9,700	11,000	13,000
North Dakota	8,189	3,900	6,300	7,600	9,900	12,000
South Dakota	9,245	5,800	7,000	8,300	11,000	13,000
South Atlantic:						
Delaware	8,051	1,400	4,500 *	7,700	10,000	14,000
District of Columbia	7,541	2,800	4,900	6,900	9,100	12,000
Florida	9,607	5,700	6,400	9,400	13,000	14,000
Georgia	10,152	5,300	7,200	9,900	13,000	14,000
Maryland	9,183	3,900	6,500	8,000	13,000	14,000
North Carolina	9,472	3,900	6,200	9,800	13,000	14,000
South Carolina	10,469	5,000	7,400	10,000	14,000	16,000
Virginia	8,780	5,000	6,900	8,500	11,000	12,000
West Virginia	10,848	5,600	8,000	10,000	14,000	17,000
East South Central:						
Alabama	8,170	1,900	5,000	7,800	11,000	13,000
Kentucky	9,590	5,300	7,600	8,500	12,000	15,000
Mississippi	10,130	5,700	6,900	9,900	13,000	15,000
Tennessee	9,295	5,700	6,900	8,900	12,000	14,000
West South Central:						
Arkansas	10,766	6,900	8,000	10,000	14,000	14,000
Louisiana	9,664	4,500	5,900	9,000	13,000	15,000
Oklahoma	9,753	5,000	7,400	8,900	13,000	14,000
Texas	9,466	4,700	6,900	8,600	13,000	14,000
Mountain:						
Arizona	9,093	4,700	6,300	8,700	11,000	13,000
Colorado	9,465	5,800	6,500	8,700	12,000	14,000
Idaho	10,035	5,600	7,600	9,000	13,000	16,000
Montana	10,096	6,400	7,800	9,500	14,000	14,000
Nevada	11,244	6,600	8,000	11,000	13,000	15,000
New Mexico	9,002	5,300	6,200	7,900	11,000	14,000
Utah	9,257	5,100	6,900	8,000	12,000	14,000
Wyoming	9,312	5,600	6,900	8,200	11,000	14,000
Pacific:						
Alaska	11,479	6,200	8,000	12,000	14,000	16,000
California	8,994	3,700	6,000	7,900	13,000	14,000
Hawaii	8,868	5,000	7,000	7,300	10,000	15,000
Oregon	8,026	3,800	6,000	6,800	10,000	14,000
Washington	9,409	4,400	5,900	8,900	14,000	14,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table X.G.2 Standard errors for out-of-pocket maximum distributions (in dollars) for employees enrolled in family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles by State: United States, 2024

Division and State	Average (mean)	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
United States	87.16	130.26	97.03	199.51	181.35	68.59
New England:						
Connecticut	512.37	804.25	397.11	688.93	984.82	957.05
Maine	371.21	734.38	347.10	762.72	734.32	511.54
Massachusetts	336.55	460.52	407.91	663.64	619.14	849.17
New Hampshire	429.26	991.13	586.24	639.12	402.61	640.36
Rhode Island	534.41	--	780.26	704.62	1,017.61	415.47
Vermont	334.23	475.44	412.55	196.21	948.22	212.34
Middle Atlantic:						
New Jersey	967.88	--	1,176.56	1,858.91	1,853.82	1,853.82
New York	270.60	346.28	346.83	428.51	530.68	336.79
Pennsylvania	462.03	494.97	477.64	733.71	708.57	626.33
East North Central:						
Illinois	349.90	400.21	497.24	509.80	823.36	538.04
Indiana	287.85	414.53	423.98	269.35	472.95	400.51
Michigan	630.17	905.93	669.63	765.82	1,291.94	875.41
Ohio	517.86	358.56	350.43	444.01	774.79	1,436.37
Wisconsin	393.52	812.22	647.01	743.87	658.54	302.21
West North Central:						
Iowa	405.60	--	608.85	648.30	569.57	718.67
Kansas	477.67	939.79	582.16	584.96	469.45	433.68
Minnesota	455.84	874.17	498.45	739.49	919.73	860.09
Missouri	490.46	--	597.66	764.31	613.60	856.64
Nebraska	321.69	674.06	416.48	479.40	792.72	1,093.40
North Dakota	370.82	499.69	397.89	456.22	485.50	880.63
South Dakota	309.58	456.55	199.04	676.81	492.13	355.63
South Atlantic:						
Delaware	912.29	--	1,598.15 *	1,202.11	1,210.86	1,194.17
District of Columbia	321.65	324.83	702.11	258.68	478.38	1,279.99
Florida	434.21	866.33	391.01	722.27	1,037.87	466.53
Georgia	348.92	424.45	570.55	636.75	459.59	389.73
Maryland	598.09	420.76	580.37	504.57	1,002.11	1,867.74
North Carolina	525.80	991.49	703.25	546.66	828.34	167.16
South Carolina	504.50	633.20	602.70	554.65	1,229.87	522.42
Virginia	353.24	498.50	358.46	694.43	628.21	537.11
West Virginia	554.40	833.86	751.85	482.74	762.66	1,301.28
East South Central:						
Alabama	625.06	426.37	1,137.83	829.37	568.52	790.32
Kentucky	414.43	508.29	497.54	180.56	838.79	1,457.59
Mississippi	689.75	922.89	428.09	1,251.22	1,509.40	559.87
Tennessee	412.29	719.60	339.96	744.42	780.91	724.07
West South Central:						
Arkansas	469.17	589.77	557.68	634.27	959.83	959.83
Louisiana	498.04	716.48	474.82	800.74	760.76	957.69
Oklahoma	352.88	439.69	445.77	343.96	900.46	694.56
Texas	361.83	424.78	338.76	500.90	688.59	265.74
Mountain:						
Arizona	357.96	533.97	386.62	636.55	594.50	779.90
Colorado	433.55	555.85	251.64	750.91	820.72	1,163.32
Idaho	496.52	1,091.60	464.16	537.34	1,098.11	1,189.35
Montana	416.94	490.59	285.95	519.54	959.81	996.40
Nevada	359.37	447.95	791.44	840.84	720.54	659.06
New Mexico	595.95	476.32	235.09	493.28	820.42	1,312.11
Utah	372.93	569.70	458.31	353.11	811.34	528.27
Wyoming	374.25	608.83	408.12	471.15	927.09	407.93
Pacific:						
Alaska	484.66	881.97	627.50	938.50	451.21	555.47
California	346.99	281.23	287.20	471.58	821.49	506.99
Hawaii	971.98	460.93	424.99	369.14	1,967.69	--
Oregon	442.86	--	561.56	413.94	838.66	674.75
Washington	886.33	--	529.08	1,796.11	1,264.09	213.20

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.