

**Table II.A.1 Number of private-sector establishments by firm size and State: United States, 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        | 7,883,785 | 4,468,200              | 926,887         | 659,590         | 530,361           | 1,298,748              | 5,801,443              | 2,082,342            |
| New England:         |           |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 82,332    | 43,757                 | 10,107          | 8,280           | 5,013             | 15,174                 | 58,500                 | 23,831               |
| Maine                | 38,398    | 23,004                 | 5,287           | 3,044           | 2,781             | 4,283                  | 29,827                 | 8,572                |
| Massachusetts        | 186,950   | 113,409                | 19,987          | 16,322          | 12,777            | 24,455                 | 144,536                | 42,414               |
| New Hampshire        | 35,353    | 18,386                 | 5,205           | 3,261           | 3,101             | 5,401                  | 25,545                 | 9,808                |
| Rhode Island         | 30,018    | 15,647                 | 3,885           | 2,318           | 1,525             | 6,644                  | 20,990                 | 9,028                |
| Vermont              | 19,474    | 11,860                 | 2,893           | 1,399           | 1,557             | 1,765                  | 15,643                 | 3,831                |
| Middle Atlantic:     |           |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 204,415   | 120,463                | 28,105          | 17,941          | 11,727            | 26,180                 | 159,860                | 44,555               |
| New York             | 511,208   | 329,274                | 53,653          | 35,513          | 31,371            | 61,398                 | 408,048                | 103,161              |
| Pennsylvania         | 292,959   | 155,043                | 39,483          | 22,001          | 24,677            | 51,755                 | 207,701                | 85,258               |
| East North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 305,327   | 174,573                | 32,518          | 25,073          | 21,638            | 51,525                 | 221,906                | 83,421               |
| Indiana              | 146,486   | 75,004                 | 15,428          | 15,944          | 13,483            | 26,626                 | 99,903                 | 46,583               |
| Michigan             | 198,760   | 103,042                | 31,775          | 17,885          | 15,688            | 30,370                 | 145,189                | 53,571               |
| Ohio                 | 241,729   | 118,108                | 32,027          | 20,466          | 21,776            | 49,352                 | 164,675                | 77,054               |
| Wisconsin            | 147,676   | 83,871                 | 16,956          | 14,849          | 10,504            | 21,496                 | 108,782                | 38,895               |
| West North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 85,503    | 47,869                 | 9,473           | 7,492           | 7,175             | 13,494                 | 61,432                 | 24,071               |
| Kansas               | 72,624    | 41,083                 | 8,493           | 5,687           | 6,726             | 10,635                 | 53,310                 | 19,314               |
| Minnesota            | 152,568   | 84,802                 | 18,732          | 11,920          | 12,686            | 24,428                 | 110,607                | 41,961               |
| Missouri             | 141,919   | 73,529                 | 17,661          | 15,288          | 5,737             | 29,704                 | 98,882                 | 43,036               |
| Nebraska             | 57,285    | 33,453                 | 5,493           | 5,820           | 4,084             | 8,435                  | 42,704                 | 14,581               |
| North Dakota         | 26,144    | 14,654                 | 3,333           | 2,586           | 2,297             | 3,272                  | 19,646                 | 6,497                |
| South Dakota         | 30,313    | 18,185                 | 3,839           | 2,435           | 2,485             | 3,369                  | 23,741                 | 6,572                |
| South Atlantic:      |           |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 28,257    | 16,774                 | 2,532           | 2,767           | 1,707             | 4,477                  | 21,068                 | 7,189                |
| District of Columbia | 23,631    | 11,653                 | 3,068           | 2,204           | 2,716             | 3,990                  | 15,979                 | 7,651                |
| Florida              | 597,328   | 362,423                | 57,091          | 43,585          | 26,612            | 107,617                | 444,720                | 152,608              |
| Georgia              | 257,200   | 148,163                | 27,665          | 17,979          | 18,159            | 45,234                 | 188,330                | 68,870               |
| Maryland             | 135,396   | 75,355                 | 16,069          | 11,743          | 10,120            | 22,108                 | 98,119                 | 37,277               |
| North Carolina       | 253,930   | 142,335                | 29,061          | 20,686          | 18,286            | 43,562                 | 185,152                | 68,778               |
| South Carolina       | 113,830   | 60,590                 | 12,278          | 8,264           | 7,986             | 24,711                 | 77,527                 | 36,303               |
| Virginia             | 203,146   | 107,364                | 29,915          | 19,684          | 14,785            | 31,398                 | 150,581                | 52,565               |
| West Virginia        | 34,723    | 16,938                 | 3,772           | 3,137           | 2,571             | 8,304                  | 22,099                 | 12,624               |
| East South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 96,488    | 51,111                 | 11,109          | 7,509           | 7,284             | 19,475                 | 66,502                 | 29,985               |
| Kentucky             | 85,573    | 42,964                 | 8,955           | 7,999           | 7,495             | 18,160                 | 57,031                 | 28,542               |
| Mississippi          | 53,099    | 26,938                 | 6,110           | 5,214           | 3,296             | 11,541                 | 35,870                 | 17,229               |
| Tennessee            | 152,659   | 73,402                 | 18,444          | 14,960          | 11,113            | 34,739                 | 101,048                | 51,611               |
| West South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 66,505    | 35,344                 | 8,583           | 6,245           | 4,860             | 11,474                 | 48,415                 | 18,091               |
| Louisiana            | 101,385   | 50,381                 | 14,826          | 8,618           | 9,014             | 18,547                 | 71,156                 | 30,229               |
| Oklahoma             | 86,468    | 48,116                 | 12,176          | 6,713           | 7,685             | 11,777                 | 64,369                 | 22,099               |
| Texas                | 648,877   | 371,707                | 64,744          | 51,568          | 42,907            | 117,951                | 466,640                | 182,237              |
| Mountain:            |           |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 147,625   | 78,053                 | 14,937          | 15,129          | 10,724            | 28,780                 | 101,635                | 45,989               |
| Colorado             | 179,290   | 103,749                | 22,325          | 12,419          | 10,772            | 30,025                 | 133,840                | 45,449               |
| Idaho                | 55,333    | 34,492                 | 6,160           | 4,936           | 3,034             | 6,711                  | 43,991                 | 11,342               |
| Montana              | 44,178    | 28,980                 | 4,755           | 3,162           | 2,271             | 5,009                  | 35,536                 | 8,642                |
| Nevada               | 70,315    | 36,766                 | 9,539           | 6,176           | 4,915             | 12,919                 | 49,691                 | 20,623               |
| New Mexico           | 38,102    | 17,388                 | 5,228           | 3,623           | 3,604             | 8,259                  | 24,918                 | 13,184               |
| Utah                 | 84,756    | 51,952                 | 9,681           | 6,956           | 5,147             | 11,020                 | 65,921                 | 18,836               |
| Wyoming              | 21,810    | 13,184                 | 2,401           | 2,461           | 1,261             | 2,503                  | 17,341                 | 4,468                |
| Pacific:             |           |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 19,735    | 11,338                 | 2,826           | 2,078           | 1,466             | 2,027                  | 15,272                 | 4,463                |
| California           | 940,606   | 565,249                | 113,178         | 82,050          | 49,247            | 130,882                | 729,690                | 210,917              |
| Hawaii               | 31,773    | 16,568                 | 4,211           | 3,183           | 2,840             | 4,971                  | 22,636                 | 9,137                |
| Oregon               | 111,502   | 62,086                 | 15,634          | 8,556           | 8,385             | 16,841                 | 83,322                 | 28,180               |
| Washington           | 192,826   | 107,824                | 25,279          | 14,459          | 11,289            | 33,974                 | 141,617                | 51,209               |

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.

Totals may not sum exactly because of rounding.

Table II.A.1 Standard errors for number of private-sector establishments by firm size and State: United States, 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        | 55,993 | 52,947                 | 20,734          | 14,488          | 6,891             | 21,187                 | 52,541                 | 22,766               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2,204  | 1,879                  | 1,386           | 1,135           | 405               | 1,627                  | 1,802                  | 1,833                |
| Maine                | 780    | 788                    | 584             | 364             | 201               | 433                    | 704                    | 495                  |
| Massachusetts        | 14,920 | 14,469                 | 2,551           | 4,116           | 705               | 1,755                  | 14,854                 | 2,204                |
| New Hampshire        | 719    | 731                    | 649             | 336             | 149               | 404                    | 667                    | 481                  |
| Rhode Island         | 1,244  | 1,019                  | 492             | 282             | 87                | 803                    | 964                    | 808                  |
| Vermont              | 470    | 474                    | 277             | 142             | 89                | 236                    | 423                    | 246                  |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 16,256 | 16,070                 | 4,773           | 2,292           | 928               | 2,258                  | 16,169                 | 2,760                |
| New York             | 17,525 | 17,503                 | 5,992           | 3,251           | 1,656             | 4,184                  | 17,138                 | 4,057                |
| Pennsylvania         | 10,790 | 10,248                 | 4,194           | 2,109           | 1,823             | 3,546                  | 10,212                 | 3,994                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 10,235 | 7,855                  | 3,932           | 2,698           | 1,549             | 7,113                  | 7,535                  | 7,427                |
| Indiana              | 3,849  | 3,445                  | 1,801           | 2,094           | 1,382             | 2,040                  | 3,374                  | 2,078                |
| Michigan             | 7,122  | 6,933                  | 3,924           | 2,435           | 1,170             | 2,621                  | 6,876                  | 2,805                |
| Ohio                 | 6,995  | 6,736                  | 3,786           | 2,610           | 1,341             | 3,642                  | 6,138                  | 3,720                |
| Wisconsin            | 4,830  | 4,556                  | 2,051           | 1,418           | 654               | 2,120                  | 4,503                  | 2,247                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2,458  | 2,256                  | 1,269           | 812             | 615               | 1,509                  | 2,023                  | 1,630                |
| Kansas               | 1,578  | 1,622                  | 1,286           | 652             | 323               | 947                    | 1,379                  | 988                  |
| Minnesota            | 4,114  | 3,165                  | 2,378           | 1,236           | 788               | 3,142                  | 2,875                  | 3,285                |
| Missouri             | 3,943  | 2,796                  | 2,352           | 1,512           | 676               | 3,137                  | 2,751                  | 3,278                |
| Nebraska             | 2,416  | 2,265                  | 841             | 669             | 227               | 858                    | 2,310                  | 908                  |
| North Dakota         | 679    | 649                    | 424             | 274             | 138               | 288                    | 657                    | 295                  |
| South Dakota         | 837    | 783                    | 361             | 261             | 99                | 406                    | 760                    | 412                  |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,232  | 1,188                  | 400             | 357             | 141               | 399                    | 1,185                  | 469                  |
| District of Columbia | 2,026  | 1,973                  | 586             | 205             | 278               | 385                    | 1,990                  | 478                  |
| Florida              | 24,263 | 22,499                 | 7,063           | 5,522           | 2,495             | 9,817                  | 22,343                 | 10,805               |
| Georgia              | 16,366 | 15,942                 | 3,692           | 3,086           | 1,024             | 3,880                  | 16,031                 | 3,777                |
| Maryland             | 4,722  | 4,170                  | 2,196           | 1,964           | 1,541             | 1,595                  | 4,042                  | 2,893                |
| North Carolina       | 5,481  | 5,111                  | 3,749           | 2,417           | 1,102             | 3,309                  | 4,656                  | 3,649                |
| South Carolina       | 4,879  | 4,685                  | 1,535           | 901             | 436               | 1,749                  | 4,622                  | 1,907                |
| Virginia             | 12,263 | 11,540                 | 4,462           | 3,675           | 999               | 2,481                  | 12,100                 | 2,799                |
| West Virginia        | 908    | 813                    | 506             | 315             | 179               | 647                    | 745                    | 670                  |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2,296  | 2,231                  | 1,497           | 900             | 487               | 1,412                  | 2,008                  | 1,581                |
| Kentucky             | 2,251  | 1,930                  | 1,065           | 1,052           | 442               | 1,307                  | 1,957                  | 1,454                |
| Mississippi          | 1,433  | 1,061                  | 958             | 561             | 241               | 1,147                  | 1,082                  | 1,178                |
| Tennessee            | 7,984  | 7,573                  | 2,586           | 2,065           | 864               | 2,815                  | 7,585                  | 3,045                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3,616  | 2,213                  | 1,045           | 863             | 322               | 2,868                  | 2,254                  | 2,888                |
| Louisiana            | 3,009  | 2,661                  | 1,978           | 1,094           | 375               | 1,612                  | 2,649                  | 1,712                |
| Oklahoma             | 2,946  | 2,857                  | 1,626           | 712             | 669               | 1,301                  | 2,704                  | 1,390                |
| Texas                | 14,938 | 13,691                 | 6,961           | 4,636           | 2,694             | 7,685                  | 13,403                 | 8,076                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 9,600  | 9,339                  | 2,115           | 2,343           | 829               | 2,242                  | 9,411                  | 2,551                |
| Colorado             | 6,287  | 6,233                  | 3,051           | 1,322           | 656               | 3,014                  | 5,624                  | 3,061                |
| Idaho                | 1,586  | 1,579                  | 773             | 554             | 179               | 643                    | 1,505                  | 699                  |
| Montana              | 1,117  | 1,103                  | 587             | 349             | 189               | 617                    | 1,007                  | 609                  |
| Nevada               | 2,499  | 2,367                  | 1,611           | 911             | 592               | 1,165                  | 2,293                  | 1,255                |
| New Mexico           | 2,079  | 1,961                  | 600             | 419             | 300               | 751                    | 1,957                  | 795                  |
| Utah                 | 3,022  | 3,093                  | 1,312           | 934             | 360               | 979                    | 2,942                  | 1,075                |
| Wyoming              | 1,270  | 1,213                  | 349             | 365             | 117               | 300                    | 1,245                  | 309                  |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 389    | 419                    | 316             | 246             | 151               | 216                    | 338                    | 297                  |
| California           | 17,794 | 16,724                 | 8,642           | 5,550           | 2,511             | 7,470                  | 16,473                 | 8,135                |
| Hawaii               | 1,357  | 1,346                  | 562             | 422             | 215               | 438                    | 1,319                  | 528                  |
| Oregon               | 3,308  | 3,238                  | 1,636           | 1,026           | 529               | 1,471                  | 3,100                  | 1,510                |
| Washington           | 4,558  | 4,093                  | 2,490           | 1,631           | 717               | 2,894                  | 3,817                  | 2,967                |

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.

Totals may not sum exactly because of rounding.

Table II.A.1.a Percent of number of private-sector establishments by firm size and State: United States, 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        | 7,883,785 | 56.7%                  | 11.8%           | 8.4%            | 6.7%              | 16.5%                  | 73.6%                  | 26.4%                |
| New England:         |           |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 82,332    | 53.1%                  | 12.3%           | 10.1%           | 6.1%              | 18.4%                  | 71.1%                  | 28.9%                |
| Maine                | 38,398    | 59.9%                  | 13.8%           | 7.9%            | 7.2%              | 11.2%                  | 77.7%                  | 22.3%                |
| Massachusetts        | 186,950   | 60.7%                  | 10.7%           | 8.7%            | 6.8%              | 13.1%                  | 77.3%                  | 22.7%                |
| New Hampshire        | 35,353    | 52.0%                  | 14.7%           | 9.2%            | 8.8%              | 15.3%                  | 72.3%                  | 27.7%                |
| Rhode Island         | 30,018    | 52.1%                  | 12.9%           | 7.7%            | 5.1%              | 22.1%                  | 69.9%                  | 30.1%                |
| Vermont              | 19,474    | 60.9%                  | 14.9%           | 7.2%            | 8.0%              | 9.1%                   | 80.3%                  | 19.7%                |
| Middle Atlantic:     |           |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 204,415   | 58.9%                  | 13.7%           | 8.8%            | 5.7%              | 12.8%                  | 78.2%                  | 21.8%                |
| New York             | 511,208   | 64.4%                  | 10.5%           | 6.9%            | 6.1%              | 12.0%                  | 79.8%                  | 20.2%                |
| Pennsylvania         | 292,959   | 52.9%                  | 13.5%           | 7.5%            | 8.4%              | 17.7%                  | 70.9%                  | 29.1%                |
| East North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 305,327   | 57.2%                  | 10.7%           | 8.2%            | 7.1%              | 16.9%                  | 72.7%                  | 27.3%                |
| Indiana              | 146,486   | 51.2%                  | 10.5%           | 10.9%           | 9.2%              | 18.2%                  | 68.2%                  | 31.8%                |
| Michigan             | 198,760   | 51.8%                  | 16.0%           | 9.0%            | 7.9%              | 15.3%                  | 73.0%                  | 27.0%                |
| Ohio                 | 241,729   | 48.9%                  | 13.2%           | 8.5%            | 9.0%              | 20.4%                  | 68.1%                  | 31.9%                |
| Wisconsin            | 147,676   | 56.8%                  | 11.5%           | 10.1%           | 7.1%              | 14.6%                  | 73.7%                  | 26.3%                |
| West North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 85,503    | 56.0%                  | 11.1%           | 8.8%            | 8.4%              | 15.8%                  | 71.8%                  | 28.2%                |
| Kansas               | 72,624    | 56.6%                  | 11.7%           | 7.8%            | 9.3%              | 14.6%                  | 73.4%                  | 26.6%                |
| Minnesota            | 152,568   | 55.6%                  | 12.3%           | 7.8%            | 8.3%              | 16.0%                  | 72.5%                  | 27.5%                |
| Missouri             | 141,919   | 51.8%                  | 12.4%           | 10.8%           | 4.0%              | 20.9%                  | 69.7%                  | 30.3%                |
| Nebraska             | 57,285    | 58.4%                  | 9.6%            | 10.2%           | 7.1%              | 14.7%                  | 74.5%                  | 25.5%                |
| North Dakota         | 26,144    | 56.1%                  | 12.8%           | 9.9%            | 8.8%              | 12.5%                  | 75.1%                  | 24.9%                |
| South Dakota         | 30,313    | 60.0%                  | 12.7%           | 8.0%            | 8.2%              | 11.1%                  | 78.3%                  | 21.7%                |
| South Atlantic:      |           |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 28,257    | 59.4%                  | 9.0%            | 9.8%            | 6.0%              | 15.8%                  | 74.6%                  | 25.4%                |
| District of Columbia | 23,631    | 49.3%                  | 13.0%           | 9.3%            | 11.5%             | 16.9%                  | 67.6%                  | 32.4%                |
| Florida              | 597,328   | 60.7%                  | 9.6%            | 7.3%            | 4.5%              | 18.0%                  | 74.5%                  | 25.5%                |
| Georgia              | 257,200   | 57.6%                  | 10.8%           | 7.0%            | 7.1%              | 17.6%                  | 73.2%                  | 26.8%                |
| Maryland             | 135,396   | 55.7%                  | 11.9%           | 8.7%            | 7.5%              | 16.3%                  | 72.5%                  | 27.5%                |
| North Carolina       | 253,930   | 56.1%                  | 11.4%           | 8.1%            | 7.2%              | 17.2%                  | 72.9%                  | 27.1%                |
| South Carolina       | 113,830   | 53.2%                  | 10.8%           | 7.3%            | 7.0%              | 21.7%                  | 68.1%                  | 31.9%                |
| Virginia             | 203,146   | 52.9%                  | 14.7%           | 9.7%            | 7.3%              | 15.5%                  | 74.1%                  | 25.9%                |
| West Virginia        | 34,723    | 48.8%                  | 10.9%           | 9.0%            | 7.4%              | 23.9%                  | 63.6%                  | 36.4%                |
| East South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 96,488    | 53.0%                  | 11.5%           | 7.8%            | 7.5%              | 20.2%                  | 68.9%                  | 31.1%                |
| Kentucky             | 85,573    | 50.2%                  | 10.5%           | 9.3%            | 8.8%              | 21.2%                  | 66.6%                  | 33.4%                |
| Mississippi          | 53,099    | 50.7%                  | 11.5%           | 9.8%            | 6.2%              | 21.7%                  | 67.6%                  | 32.4%                |
| Tennessee            | 152,659   | 48.1%                  | 12.1%           | 9.8%            | 7.3%              | 22.8%                  | 66.2%                  | 33.8%                |
| West South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 66,505    | 53.1%                  | 12.9%           | 9.4%            | 7.3%              | 17.3%                  | 72.8%                  | 27.2%                |
| Louisiana            | 101,385   | 49.7%                  | 14.6%           | 8.5%            | 8.9%              | 18.3%                  | 70.2%                  | 29.8%                |
| Oklahoma             | 86,468    | 55.6%                  | 14.1%           | 7.8%            | 8.9%              | 13.6%                  | 74.4%                  | 25.6%                |
| Texas                | 648,877   | 57.3%                  | 10.0%           | 7.9%            | 6.6%              | 18.2%                  | 71.9%                  | 28.1%                |
| Mountain:            |           |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 147,625   | 52.9%                  | 10.1%           | 10.2%           | 7.3%              | 19.5%                  | 68.8%                  | 31.2%                |
| Colorado             | 179,290   | 57.9%                  | 12.5%           | 6.9%            | 6.0%              | 16.7%                  | 74.7%                  | 25.3%                |
| Idaho                | 55,333    | 62.3%                  | 11.1%           | 8.9%            | 5.5%              | 12.1%                  | 79.5%                  | 20.5%                |
| Montana              | 44,178    | 65.6%                  | 10.8%           | 7.2%            | 5.1%              | 11.3%                  | 80.4%                  | 19.6%                |
| Nevada               | 70,315    | 52.3%                  | 13.6%           | 8.8%            | 7.0%              | 18.4%                  | 70.7%                  | 29.3%                |
| New Mexico           | 38,102    | 45.6%                  | 13.7%           | 9.5%            | 9.5%              | 21.7%                  | 65.4%                  | 34.6%                |
| Utah                 | 84,756    | 61.3%                  | 11.4%           | 8.2%            | 6.1%              | 13.0%                  | 77.8%                  | 22.2%                |
| Wyoming              | 21,810    | 60.4%                  | 11.0%           | 11.3%           | 5.8%              | 11.5%                  | 79.5%                  | 20.5%                |
| Pacific:             |           |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 19,735    | 57.4%                  | 14.3%           | 10.5%           | 7.4%              | 10.3%                  | 77.4%                  | 22.6%                |
| California           | 940,606   | 60.1%                  | 12.0%           | 8.7%            | 5.2%              | 13.9%                  | 77.6%                  | 22.4%                |
| Hawaii               | 31,773    | 52.1%                  | 13.3%           | 10.0%           | 8.9%              | 15.6%                  | 71.2%                  | 28.8%                |
| Oregon               | 111,502   | 55.7%                  | 14.0%           | 7.7%            | 7.5%              | 15.1%                  | 74.7%                  | 25.3%                |
| Washington           | 192,826   | 55.9%                  | 13.1%           | 7.5%            | 5.9%              | 17.6%                  | 73.4%                  | 26.6%                |

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 II.A.1.a Standard errors for percent of number of private-sector establishments by firm size and State: United States, 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        | 55,993 | 0.38%                  | 0.27%           | 0.19%           | 0.10%             | 0.25%                  | 0.28%                  | 0.28%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2,204  | 2.08%                  | 1.68%           | 1.39%           | 0.51%             | 1.66%                  | 1.85%                  | 1.85%                |
| Maine                | 780    | 1.59%                  | 1.50%           | 0.98%           | 0.54%             | 1.03%                  | 1.15%                  | 1.15%                |
| Massachusetts        | 14,920 | 3.42%                  | 1.61%           | 2.16%           | 0.66%             | 1.33%                  | 2.06%                  | 2.06%                |
| New Hampshire        | 719    | 1.75%                  | 1.81%           | 0.97%           | 0.46%             | 1.01%                  | 1.22%                  | 1.22%                |
| Rhode Island         | 1,244  | 2.46%                  | 1.70%           | 0.98%           | 0.37%             | 2.21%                  | 2.13%                  | 2.13%                |
| Vermont              | 470    | 1.65%                  | 1.46%           | 0.75%           | 0.49%             | 1.13%                  | 1.14%                  | 1.14%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 16,256 | 3.70%                  | 2.46%           | 1.30%           | 0.64%             | 1.40%                  | 2.07%                  | 2.07%                |
| New York             | 17,525 | 1.61%                  | 1.20%           | 0.67%           | 0.39%             | 0.84%                  | 0.94%                  | 0.94%                |
| Pennsylvania         | 10,790 | 2.03%                  | 1.45%           | 0.76%           | 0.67%             | 1.20%                  | 1.43%                  | 1.43%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 10,235 | 2.00%                  | 1.33%           | 0.90%           | 0.55%             | 1.98%                  | 1.93%                  | 1.93%                |
| Indiana              | 3,849  | 1.61%                  | 1.27%           | 1.41%           | 0.98%             | 1.25%                  | 1.25%                  | 1.25%                |
| Michigan             | 7,122  | 2.29%                  | 1.98%           | 1.24%           | 0.66%             | 1.26%                  | 1.47%                  | 1.47%                |
| Ohio                 | 6,995  | 2.02%                  | 1.58%           | 1.10%           | 0.62%             | 1.33%                  | 1.36%                  | 1.36%                |
| Wisconsin            | 4,830  | 1.83%                  | 1.42%           | 1.00%           | 0.50%             | 1.31%                  | 1.44%                  | 1.44%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2,458  | 1.91%                  | 1.52%           | 0.97%           | 0.75%             | 1.56%                  | 1.59%                  | 1.59%                |
| Kansas               | 1,578  | 1.83%                  | 1.76%           | 0.91%           | 0.50%             | 1.16%                  | 1.18%                  | 1.18%                |
| Minnesota            | 4,114  | 1.87%                  | 1.57%           | 0.84%           | 0.56%             | 1.76%                  | 1.70%                  | 1.70%                |
| Missouri             | 3,943  | 1.85%                  | 1.65%           | 1.10%           | 0.50%             | 1.80%                  | 1.80%                  | 1.80%                |
| Nebraska             | 2,416  | 2.13%                  | 1.49%           | 1.20%           | 0.50%             | 1.41%                  | 1.62%                  | 1.62%                |
| North Dakota         | 679    | 1.64%                  | 1.59%           | 1.07%           | 0.58%             | 1.04%                  | 1.12%                  | 1.12%                |
| South Dakota         | 837    | 1.56%                  | 1.23%           | 0.88%           | 0.41%             | 1.23%                  | 1.23%                  | 1.23%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,232  | 2.17%                  | 1.47%           | 1.30%           | 0.56%             | 1.37%                  | 1.71%                  | 1.71%                |
| District of Columbia | 2,026  | 4.62%                  | 2.57%           | 1.18%           | 1.46%             | 1.99%                  | 3.10%                  | 3.10%                |
| Florida              | 24,263 | 2.06%                  | 1.23%           | 0.93%           | 0.46%             | 1.51%                  | 1.69%                  | 1.69%                |
| Georgia              | 16,366 | 2.99%                  | 1.56%           | 1.23%           | 0.61%             | 1.68%                  | 2.01%                  | 2.01%                |
| Maryland             | 4,722  | 2.09%                  | 1.65%           | 1.40%           | 1.09%             | 1.12%                  | 1.83%                  | 1.83%                |
| North Carolina       | 5,481  | 1.59%                  | 1.48%           | 0.95%           | 0.46%             | 1.13%                  | 1.22%                  | 1.22%                |
| South Carolina       | 4,879  | 2.29%                  | 1.41%           | 0.85%           | 0.48%             | 1.50%                  | 1.78%                  | 1.78%                |
| Virginia             | 12,263 | 3.14%                  | 2.23%           | 1.80%           | 0.66%             | 1.39%                  | 1.90%                  | 1.90%                |
| West Virginia        | 908    | 1.85%                  | 1.48%           | 0.94%           | 0.57%             | 1.52%                  | 1.57%                  | 1.57%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2,296  | 1.78%                  | 1.57%           | 0.95%           | 0.54%             | 1.25%                  | 1.41%                  | 1.41%                |
| Kentucky             | 2,251  | 1.54%                  | 1.28%           | 1.22%           | 0.57%             | 1.33%                  | 1.46%                  | 1.46%                |
| Mississippi          | 1,433  | 1.84%                  | 1.79%           | 1.09%           | 0.51%             | 1.76%                  | 1.75%                  | 1.75%                |
| Tennessee            | 7,984  | 2.98%                  | 1.78%           | 1.40%           | 0.68%             | 1.82%                  | 2.20%                  | 2.20%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3,616  | 2.96%                  | 1.68%           | 1.35%           | 0.63%             | 3.62%                  | 3.32%                  | 3.32%                |
| Louisiana            | 3,009  | 1.98%                  | 1.91%           | 1.10%           | 0.45%             | 1.39%                  | 1.48%                  | 1.48%                |
| Oklahoma             | 2,946  | 2.21%                  | 1.89%           | 0.86%           | 0.80%             | 1.39%                  | 1.49%                  | 1.49%                |
| Texas                | 14,938 | 1.38%                  | 1.08%           | 0.72%           | 0.45%             | 1.05%                  | 1.11%                  | 1.11%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 9,600  | 3.30%                  | 1.59%           | 1.63%           | 0.73%             | 1.75%                  | 2.38%                  | 2.38%                |
| Colorado             | 6,287  | 2.26%                  | 1.75%           | 0.78%           | 0.43%             | 1.50%                  | 1.53%                  | 1.53%                |
| Idaho                | 1,586  | 1.69%                  | 1.44%           | 1.01%           | 0.37%             | 1.09%                  | 1.20%                  | 1.20%                |
| Montana              | 1,117  | 1.64%                  | 1.36%           | 0.80%           | 0.46%             | 1.29%                  | 1.24%                  | 1.24%                |
| Nevada               | 2,499  | 2.47%                  | 2.27%           | 1.30%           | 0.87%             | 1.51%                  | 1.66%                  | 1.66%                |
| New Mexico           | 2,079  | 3.07%                  | 1.70%           | 1.22%           | 0.92%             | 1.93%                  | 2.29%                  | 2.29%                |
| Utah                 | 3,022  | 2.06%                  | 1.61%           | 1.11%           | 0.48%             | 1.11%                  | 1.32%                  | 1.32%                |
| Wyoming              | 1,270  | 2.69%                  | 1.68%           | 1.69%           | 0.64%             | 1.40%                  | 1.66%                  | 1.66%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 389    | 1.74%                  | 1.64%           | 1.22%           | 0.77%             | 1.00%                  | 1.32%                  | 1.32%                |
| California           | 17,794 | 1.10%                  | 0.92%           | 0.60%           | 0.29%             | 0.73%                  | 0.80%                  | 0.80%                |
| Hawaii               | 1,357  | 2.51%                  | 1.86%           | 1.36%           | 0.76%             | 1.34%                  | 1.78%                  | 1.78%                |
| Oregon               | 3,308  | 1.82%                  | 1.51%           | 0.93%           | 0.53%             | 1.22%                  | 1.29%                  | 1.29%                |
| Washington           | 4,558  | 1.58%                  | 1.32%           | 0.85%           | 0.41%             | 1.30%                  | 1.30%                  | 1.30%                |

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.

Percents may not add to 100% because of rounding.



Table II.A.2 Percent of private-sector establishments that offer health insurance by firm size and State: United States, 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        | 49.0% | 24.6%                  | 51.4%           | 77.8%           | 94.6%             | 98.2%                  | 32.2%                  | 96.1%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 54.6% | 27.0%                  | 59.4%           | 86.1%           | 99.8%             | 98.7%                  | 37.0%                  | 97.6%                |
| Maine                | 41.6% | 19.0%                  | 48.6%           | 75.0%           | 90.9%             | 98.6%                  | 26.6%                  | 93.9%                |
| Massachusetts        | 53.0% | 32.5% *                | 62.5%           | 84.9%           | 90.0%             | 100.0%                 | 40.8%                  | 94.6%                |
| New Hampshire        | 54.9% | 24.4%                  | 74.4%           | 85.7%           | 91.6%             | 100.0%                 | 39.5%                  | 95.0%                |
| Rhode Island         | 57.6% | 31.0%                  | 67.0%           | 83.6%           | 99.6%             | 96.3%                  | 40.8%                  | 96.8%                |
| Vermont              | 41.5% | 19.0%                  | 48.7%           | 82.4%           | 96.9%             | 100.0%                 | 27.7%                  | 97.9%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 44.2% | 24.0% *                | 36.8%           | 78.0%           | 92.6%             | 100.0%                 | 29.6%                  | 96.4%                |
| New York             | 47.0% | 27.3%                  | 61.5%           | 76.6%           | 94.2%             | 98.3%                  | 34.5%                  | 96.3%                |
| Pennsylvania         | 54.1% | 30.1%                  | 53.6%           | 77.2%           | 93.1%             | 98.1%                  | 37.1%                  | 95.6%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 54.1% | 32.0%                  | 47.3%           | 87.8%           | 98.5%             | 98.2%                  | 37.9%                  | 97.2%                |
| Indiana              | 43.0% | 8.9% *                 | 38.4%           | 68.3%           | 100.0%            | 97.9%                  | 17.8%                  | 97.2%                |
| Michigan             | 49.5% | 25.0%                  | 47.3%           | 68.6%           | 95.2%             | 100.0%                 | 32.4%                  | 95.9%                |
| Ohio                 | 56.0% | 25.5%                  | 62.2%           | 74.7%           | 96.3%             | 99.3%                  | 36.3%                  | 98.0%                |
| Wisconsin            | 44.6% | 19.8%                  | 40.7%           | 76.8%           | 93.9%             | 98.0%                  | 27.4%                  | 92.7%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 57.8% | 36.9%                  | 52.4%           | 88.1%           | 98.8%             | 97.1%                  | 42.2%                  | 97.4%                |
| Kansas               | 50.4% | 26.4%                  | 55.8%           | 84.6%           | 87.4%             | 97.1%                  | 35.2%                  | 92.3%                |
| Minnesota            | 42.5% | 12.4%                  | 42.8%           | 84.4%           | 96.9%             | 98.4%                  | 21.9%                  | 96.9%                |
| Missouri             | 53.3% | 23.5%                  | 58.9%           | 83.3%           | 100.0%            | 99.2%                  | 34.2%                  | 97.0%                |
| Nebraska             | 40.4% | 11.8%                  | 46.2%           | 71.4%           | 99.3%             | 99.8%                  | 20.8%                  | 97.7%                |
| North Dakota         | 53.1% | 26.9%                  | 68.9%           | 87.4%           | 96.0%             | 97.2%                  | 38.8%                  | 96.4%                |
| South Dakota         | 45.1% | 21.4%                  | 57.6%           | 82.6%           | 93.1%             | 96.2%                  | 31.6%                  | 93.7%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 46.2% | 20.6%                  | 54.0%           | 79.0%           | 95.1%             | 98.8%                  | 28.6%                  | 97.7%                |
| District of Columbia | 69.1% | 46.1%                  | 78.1%           | 94.1%           | 98.3%             | 95.7%                  | 55.7%                  | 97.1%                |
| Florida              | 41.8% | 17.0%                  | 39.6%           | 80.8%           | 91.1%             | 98.3%                  | 23.1%                  | 96.3%                |
| Georgia              | 40.5% | 12.9% *                | 42.6%           | 74.6%           | 93.6%             | 94.9%                  | 21.0%                  | 93.9%                |
| Maryland             | 54.4% | 31.1%                  | 61.2%           | 80.7%           | 95.4%             | 96.2%                  | 39.1%                  | 94.9%                |
| North Carolina       | 39.3% | 10.8% *                | 36.4%           | 69.4%           | 95.2%             | 96.8%                  | 19.0%                  | 94.0%                |
| South Carolina       | 51.6% | 27.0%                  | 35.6%           | 64.6%           | 99.5%             | 100.0%                 | 29.8%                  | 98.0%                |
| Virginia             | 45.5% | 13.6%                  | 56.1%           | 88.2%           | 89.1%             | 97.2%                  | 28.3%                  | 94.9%                |
| West Virginia        | 51.0% | 18.7%                  | 43.7%           | 66.0%           | 98.7%             | 99.8%                  | 25.6%                  | 95.5%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 63.0% | 43.9%                  | 57.8%           | 81.1%           | 96.1%             | 96.7%                  | 48.1%                  | 96.0%                |
| Kentucky             | 52.4% | 19.0%                  | 56.8%           | 81.6%           | 94.7%             | 99.2%                  | 30.2%                  | 96.9%                |
| Mississippi          | 52.4% | 20.7%                  | 53.5%           | 83.7%           | 94.8%             | 99.6%                  | 30.8%                  | 97.3%                |
| Tennessee            | 57.2% | 30.4% *                | 45.5%           | 79.3%           | 99.5%             | 96.8%                  | 36.9%                  | 96.8%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 46.9% | 14.2% *                | 60.5%           | 80.0%           | 96.7%             | 98.4%                  | 28.2%                  | 97.0%                |
| Louisiana            | 55.4% | 29.7%                  | 52.5%           | 80.5%           | 97.5%             | 95.2%                  | 38.2%                  | 95.9%                |
| Oklahoma             | 55.7% | 33.3%                  | 60.0%           | 81.6%           | 99.2%             | 100.0%                 | 41.3%                  | 97.6%                |
| Texas                | 54.1% | 32.1%                  | 60.3%           | 72.2%           | 92.6%             | 98.0%                  | 37.9%                  | 95.5%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 52.6% | 20.8% *                | 63.7%           | 87.9%           | 94.5%             | 99.2%                  | 32.2%                  | 97.9%                |
| Colorado             | 45.4% | 20.4%                  | 48.6%           | 76.3%           | 94.8%             | 99.1%                  | 27.8%                  | 97.4%                |
| Idaho                | 40.2% | 18.3%                  | 51.7%           | 76.5%           | 96.3%             | 90.3%                  | 27.2%                  | 90.5%                |
| Montana              | 43.9% | 27.1%                  | 42.9%           | 73.3%           | 96.3%             | 99.9%                  | 31.5%                  | 95.0%                |
| Nevada               | 50.3% | 19.2%                  | 59.5%           | 82.9%           | 95.9%             | 99.2%                  | 31.2%                  | 96.4%                |
| New Mexico           | 48.2% | 16.6% *                | 37.0%           | 63.5%           | 87.9%             | 97.7%                  | 23.5%                  | 94.8%                |
| Utah                 | 40.1% | 18.6%                  | 37.7%           | 77.1%           | 88.6%             | 97.1%                  | 24.9%                  | 92.9%                |
| Wyoming              | 38.8% | 16.1% *                | 36.3%           | 81.5%           | 96.3%             | 89.7%                  | 25.1%                  | 91.8%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 34.7% | 12.1%                  | 24.3%           | 68.7%           | 96.8%             | 95.6%                  | 16.8%                  | 95.7%                |
| California           | 48.5% | 29.1%                  | 49.0%           | 75.5%           | 92.7%             | 98.3%                  | 34.7%                  | 96.2%                |
| Hawaii               | 81.0% | 66.3%                  | 98.4%           | 94.7%           | 92.5%             | 99.8%                  | 74.5%                  | 97.1%                |
| Oregon               | 49.6% | 26.6%                  | 50.5%           | 74.5%           | 92.6%             | 99.7%                  | 33.9%                  | 96.0%                |
| Washington           | 49.0% | 22.9%                  | 57.6%           | 69.5%           | 98.3%             | 100.0%                 | 31.3%                  | 97.9%                |

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 II.A.2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and State: United States, 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        | 0.60% | 1.05%                  | 1.39%           | 1.04%           | 0.72%             | 0.31%                  | 0.83%                  | 0.30%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.28% | 5.69%                  | 8.52%           | 4.08%           | 0.23%             | 0.99%                  | 4.50%                  | 0.91%                |
| Maine                | 2.94% | 4.35%                  | 7.48%           | 6.05%           | 3.55%             | 1.38%                  | 3.70%                  | 1.88%                |
| Massachusetts        | 5.39% | 10.80% *               | 8.81%           | 6.98%           | 6.76%             | 0.00%                  | 8.00%                  | 2.47%                |
| New Hampshire        | 3.05% | 5.35%                  | 6.23%           | 4.86%           | 4.29%             | 0.00%                  | 4.16%                  | 1.88%                |
| Rhode Island         | 3.55% | 6.47%                  | 7.37%           | 6.69%           | 0.35%             | 2.73%                  | 4.95%                  | 2.03%                |
| Vermont              | 2.82% | 4.39%                  | 6.54%           | 4.86%           | 1.64%             | 0.00%                  | 3.51%                  | 0.90%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.30% | 9.71% *                | 9.35%           | 6.39%           | 4.65%             | 0.00%                  | 7.27%                  | 1.64%                |
| New York             | 2.85% | 4.47%                  | 6.48%           | 4.53%           | 2.72%             | 0.98%                  | 3.65%                  | 1.17%                |
| Pennsylvania         | 3.02% | 5.87%                  | 6.92%           | 5.05%           | 5.65%             | 1.20%                  | 4.46%                  | 1.90%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.88% | 4.92%                  | 7.48%           | 4.39%           | 1.05%             | 1.52%                  | 3.95%                  | 1.49%                |
| Indiana              | 2.30% | 3.65% *                | 8.07%           | 7.44%           | 0.00%             | 1.57%                  | 3.17%                  | 1.12%                |
| Michigan             | 3.55% | 6.40%                  | 8.09%           | 8.50%           | 2.94%             | 0.00%                  | 4.91%                  | 1.51%                |
| Ohio                 | 2.99% | 5.81%                  | 6.90%           | 6.93%           | 3.02%             | 0.69%                  | 4.44%                  | 1.02%                |
| Wisconsin            | 3.26% | 5.63%                  | 8.02%           | 5.29%           | 3.67%             | 1.45%                  | 4.47%                  | 2.07%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.39% | 6.12%                  | 8.17%           | 4.21%           | 0.96%             | 2.10%                  | 4.85%                  | 1.32%                |
| Kansas               | 3.31% | 5.64%                  | 8.99%           | 4.81%           | 5.05%             | 1.92%                  | 4.54%                  | 2.27%                |
| Minnesota            | 2.52% | 3.35%                  | 8.30%           | 5.07%           | 1.55%             | 1.12%                  | 2.98%                  | 1.10%                |
| Missouri             | 2.87% | 4.76%                  | 8.42%           | 4.98%           | 0.00%             | 0.40%                  | 3.90%                  | 1.30%                |
| Nebraska             | 2.93% | 3.50%                  | 9.28%           | 5.96%           | 0.70%             | 0.21%                  | 3.34%                  | 1.15%                |
| North Dakota         | 3.42% | 6.05%                  | 7.51%           | 3.88%           | 2.45%             | 2.78%                  | 4.63%                  | 1.77%                |
| South Dakota         | 3.23% | 5.12%                  | 6.33%           | 4.96%           | 3.83%             | 2.40%                  | 4.07%                  | 2.17%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.68% | 5.98%                  | 9.98%           | 6.03%           | 2.52%             | 0.69%                  | 4.96%                  | 0.87%                |
| District of Columbia | 5.06% | 13.36%                 | 7.82%           | 4.01%           | 0.95%             | 2.73%                  | 8.90%                  | 1.46%                |
| Florida              | 3.02% | 5.04%                  | 7.81%           | 4.60%           | 6.10%             | 1.33%                  | 4.18%                  | 1.54%                |
| Georgia              | 3.97% | 6.29% *                | 8.10%           | 6.82%           | 4.02%             | 4.66%                  | 5.16%                  | 3.27%                |
| Maryland             | 3.62% | 6.72%                  | 8.54%           | 5.93%           | 4.85%             | 2.45%                  | 5.20%                  | 2.16%                |
| North Carolina       | 2.59% | 3.45% *                | 8.70%           | 7.48%           | 3.53%             | 2.26%                  | 3.21%                  | 2.06%                |
| South Carolina       | 3.62% | 7.04%                  | 8.22%           | 7.25%           | 0.48%             | 0.01%                  | 5.61%                  | 0.91%                |
| Virginia             | 3.71% | 3.89%                  | 8.70%           | 4.12%           | 7.19%             | 1.57%                  | 4.27%                  | 2.29%                |
| West Virginia        | 2.70% | 5.28%                  | 8.06%           | 6.56%           | 1.23%             | 0.17%                  | 4.21%                  | 1.37%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.50% | 6.62%                  | 8.49%           | 6.61%           | 1.96%             | 1.71%                  | 5.25%                  | 1.49%                |
| Kentucky             | 2.77% | 5.22%                  | 8.32%           | 5.03%           | 3.80%             | 0.76%                  | 4.15%                  | 1.39%                |
| Mississippi          | 2.90% | 4.93%                  | 9.72%           | 5.62%           | 3.66%             | 0.35%                  | 4.16%                  | 0.99%                |
| Tennessee            | 4.13% | 9.26% *                | 9.02%           | 5.94%           | 0.45%             | 1.56%                  | 6.78%                  | 1.17%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.72% | 5.34% *                | 7.69%           | 6.26%           | 1.81%             | 1.12%                  | 4.20%                  | 1.28%                |
| Louisiana            | 3.20% | 6.00%                  | 8.60%           | 5.77%           | 1.38%             | 4.66%                  | 4.63%                  | 2.92%                |
| Oklahoma             | 3.66% | 7.12%                  | 8.01%           | 5.08%           | 0.77%             | 0.01%                  | 5.31%                  | 1.14%                |
| Texas                | 2.60% | 4.58%                  | 6.31%           | 5.10%           | 3.14%             | 1.43%                  | 3.73%                  | 1.38%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.35% | 6.97% *                | 8.50%           | 4.49%           | 3.83%             | 0.64%                  | 5.76%                  | 1.04%                |
| Colorado             | 3.12% | 4.98%                  | 8.30%           | 6.04%           | 3.92%             | 0.63%                  | 4.09%                  | 1.16%                |
| Idaho                | 2.90% | 4.41%                  | 7.93%           | 6.07%           | 3.32%             | 6.53%                  | 3.62%                  | 4.20%                |
| Montana              | 3.12% | 4.62%                  | 7.54%           | 6.26%           | 1.77%             | 0.06%                  | 3.88%                  | 1.62%                |
| Nevada               | 3.31% | 5.08%                  | 9.14%           | 5.10%           | 2.57%             | 0.84%                  | 4.52%                  | 1.25%                |
| New Mexico           | 3.83% | 7.29% *                | 8.20%           | 7.18%           | 6.53%             | 2.25%                  | 5.39%                  | 2.34%                |
| Utah                 | 2.91% | 4.20%                  | 8.45%           | 5.19%           | 4.82%             | 1.74%                  | 3.66%                  | 1.90%                |
| Wyoming              | 3.71% | 5.57% *                | 8.00%           | 4.96%           | 2.96%             | 7.46%                  | 4.54%                  | 4.39%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.42% | 3.60%                  | 5.42%           | 6.12%           | 2.86%             | 3.27%                  | 2.91%                  | 1.85%                |
| California           | 1.96% | 3.13%                  | 4.79%           | 3.64%           | 2.95%             | 0.96%                  | 2.54%                  | 1.01%                |
| Hawaii               | 3.27% | 6.61%                  | 1.58%           | 3.24%           | 5.34%             | 0.15%                  | 4.68%                  | 1.74%                |
| Oregon               | 3.08% | 5.55%                  | 7.28%           | 6.14%           | 4.26%             | 0.19%                  | 4.28%                  | 1.51%                |
| Washington           | 2.87% | 4.83%                  | 6.89%           | 7.17%           | 1.22%             | 0.00%                  | 3.90%                  | 1.06%                |

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 II.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 2024**

| Division and State   | Total | Less than 100 employees | 100-499 employees | 500 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|-------------------------|-------------------|-----------------------|------------------------|----------------------|
| United States        | 39.7% | 15.8%                   | 34.1%             | 76.6%                 | 14.9%                  | 62.9%                |
| New England:         |       |                         |                   |                       |                        |                      |
| Connecticut          | 44.6% | 22.9%                   | 17.0%             | 83.8%                 | 22.1% *                | 65.5%                |
| Maine                | 34.4% | 14.3% *                 | 53.6%             | 66.1%                 | 13.6% *                | 54.9%                |
| Massachusetts        | 28.4% | 13.2% *                 | 28.9% *           | 63.7%                 | 14.0% *                | 49.5%                |
| New Hampshire        | 31.3% | 8.2% *                  | 50.9%             | 66.4%                 | 6.8% *                 | 57.9%                |
| Rhode Island         | 46.1% | 26.6%                   | 30.3% *           | 76.4%                 | 28.6%                  | 63.3%                |
| Vermont              | 39.4% | 21.2%                   | 42.0%             | 78.8%                 | 18.6% *                | 63.5%                |
| Middle Atlantic:     |       |                         |                   |                       |                        |                      |
| New Jersey           | 30.7% | 12.8% *                 | 31.7% *           | 62.5%                 | 11.4% *                | 52.1%                |
| New York             | 34.5% | 15.4%                   | 34.9%             | 74.8%                 | 15.4%                  | 61.6%                |
| Pennsylvania         | 37.4% | 9.8% *                  | 33.8%             | 80.4%                 | 9.1% *                 | 64.2%                |
| East North Central:  |       |                         |                   |                       |                        |                      |
| Illinois             | 34.4% | 13.0% *                 | 32.4%             | 71.3%                 | 12.6% *                | 57.0%                |
| Indiana              | 53.6% | 13.6% *                 | 42.8%             | 87.3%                 | 10.5% *                | 70.5%                |
| Michigan             | 37.8% | 14.2%                   | 42.8%             | 72.8%                 | 13.7% *                | 60.0%                |
| Ohio                 | 39.0% | 8.8% *                  | 28.1%             | 78.0%                 | 7.5% *                 | 63.9%                |
| Wisconsin            | 45.4% | 21.1%                   | 39.7%             | 79.3%                 | 21.4% *                | 65.2%                |
| West North Central:  |       |                         |                   |                       |                        |                      |
| Iowa                 | 43.1% | 23.7%                   | 39.6%             | 81.3%                 | 23.3% *                | 65.0%                |
| Kansas               | 39.5% | 14.1%                   | 51.7%             | 77.0%                 | 14.0% *                | 66.4%                |
| Minnesota            | 47.4% | 13.7% *                 | 42.8%             | 87.1%                 | 12.1% *                | 68.4%                |
| Missouri             | 48.2% | 32.5%                   | 41.5%             | 69.9%                 | 33.8%                  | 59.8%                |
| Nebraska             | 58.4% | 23.2%                   | 71.5%             | 93.3%                 | 26.0%                  | 78.6%                |
| North Dakota         | 33.5% | 10.8%                   | 35.6%             | 85.3%                 | 8.7% *                 | 63.7%                |
| South Dakota         | 44.6% | 28.2%                   | 40.1%             | 82.7%                 | 30.1%                  | 62.2%                |
| South Atlantic:      |       |                         |                   |                       |                        |                      |
| Delaware             | 40.1% | 9.3% *                  | 36.4% *           | 84.2%                 | 8.7% *                 | 67.1%                |
| District of Columbia | 32.2% | 5.9% *                  | 56.7%             | 79.3%                 | 3.8% *                 | 66.1%                |
| Florida              | 47.6% | 16.8% *                 | 21.9% *           | 84.1%                 | 12.2% *                | 72.3%                |
| Georgia              | 51.5% | 19.3% *                 | 44.1%             | 82.4%                 | 20.6% *                | 70.3%                |
| Maryland             | 37.7% | 18.2% *                 | 27.0% *           | 76.8%                 | 13.8% *                | 63.5%                |
| North Carolina       | 45.9% | 19.6% *                 | 30.0%             | 72.3%                 | 18.2% *                | 60.9%                |
| South Carolina       | 48.1% | 10.7% *                 | 39.2%             | 86.8%                 | 10.6% *                | 72.4%                |
| Virginia             | 42.9% | 16.2% *                 | 32.9%             | 86.2%                 | 17.1% *                | 64.9%                |
| West Virginia        | 49.4% | 13.7%                   | 48.4%             | 76.7%                 | 10.9% *                | 67.5%                |
| East South Central:  |       |                         |                   |                       |                        |                      |
| Alabama              | 36.6% | 16.8% *                 | 34.7%             | 71.2%                 | 18.2% *                | 57.1%                |
| Kentucky             | 51.7% | 16.2% *                 | 46.1%             | 88.7%                 | 15.1% *                | 74.4%                |
| Mississippi          | 44.8% | 11.6% *                 | 27.5% *           | 82.4%                 | 5.9% *                 | 70.3%                |
| Tennessee            | 45.5% | 15.5% *                 | 51.2%             | 80.1%                 | 13.3% *                | 69.5%                |
| West South Central:  |       |                         |                   |                       |                        |                      |
| Arkansas             | 38.7% | 9.8% *                  | 46.2%             | 72.2%                 | 10.9% *                | 60.3%                |
| Louisiana            | 46.4% | 28.3%                   | 38.1%             | 77.8%                 | 27.7%                  | 63.9%                |
| Oklahoma             | 38.2% | 14.8% *                 | 44.4%             | 84.0%                 | 12.9% *                | 69.4%                |
| Texas                | 40.0% | 16.1%                   | 30.2%             | 78.4%                 | 16.3% *                | 64.0%                |
| Mountain:            |       |                         |                   |                       |                        |                      |
| Arizona              | 40.8% | 15.1% *                 | 38.3% *           | 71.6%                 | 15.3% *                | 59.3%                |
| Colorado             | 33.6% | 11.6% *                 | 34.1%             | 61.6%                 | 11.0% *                | 52.5%                |
| Idaho                | 32.1% | 14.2% *                 | 24.3% *           | 66.7%                 | 12.2% *                | 55.4%                |
| Montana              | 32.8% | 12.5% *                 | 41.8%             | 74.1%                 | 12.5% *                | 60.6%                |
| Nevada               | 41.5% | 14.6% *                 | 32.8% *           | 77.6%                 | 14.8% *                | 62.4%                |
| New Mexico           | 49.1% | 17.7% *                 | 31.6% *           | 76.5%                 | 13.1% *                | 65.9%                |
| Utah                 | 44.8% | 22.0% *                 | 50.3%             | 77.6%                 | 22.6% *                | 65.7%                |
| Wyoming              | 46.2% | 23.6%                   | 68.1%             | 82.3%                 | 19.3% *                | 74.8%                |
| Pacific:             |       |                         |                   |                       |                        |                      |
| Alaska               | 42.0% | 13.9% *                 | 58.3%             | 77.4%                 | 12.4% *                | 59.7%                |
| California           | 33.1% | 16.2%                   | 18.9%             | 70.5%                 | 14.8%                  | 55.9%                |
| Hawaii               | 25.8% | 17.4%                   | 8.6% *            | 58.7%                 | 18.1%                  | 40.5%                |
| Oregon               | 31.0% | 12.1% *                 | 27.2% *           | 62.6%                 | 12.9% *                | 50.0%                |
| Washington           | 39.8% | 13.0% *                 | 32.8%             | 78.3%                 | 12.1% *                | 64.3%                |

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.

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

**Table II.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 2024**

| Division and State   | Total | Less than 100 employees | 100-499 employees | 500 or more employees | Less than 50 employees | 50 or more employees |
|----------------------|-------|-------------------------|-------------------|-----------------------|------------------------|----------------------|
| United States        | 0.81% | 0.96%                   | 1.48%             | 0.93%                 | 1.04%                  | 0.81%                |
| New England:         |       |                         |                   |                       |                        |                      |
| Connecticut          | 4.53% | 5.95%                   | 5.03%             | 4.77%                 | 6.66% *                | 4.89%                |
| Maine                | 4.02% | 4.71% *                 | 8.55%             | 7.79%                 | 5.25% *                | 5.19%                |
| Massachusetts        | 5.96% | 5.83% *                 | 10.79% *          | 6.40%                 | 6.36% *                | 5.28%                |
| New Hampshire        | 3.19% | 2.81% *                 | 9.36%             | 6.02%                 | 2.90% *                | 4.69%                |
| Rhode Island         | 5.40% | 7.85%                   | 10.12% *          | 8.88%                 | 8.49%                  | 6.98%                |
| Vermont              | 4.46% | 6.15%                   | 7.83%             | 6.12%                 | 6.71% *                | 4.71%                |
| Middle Atlantic:     |       |                         |                   |                       |                        |                      |
| New Jersey           | 6.03% | 5.49% *                 | 9.55% *           | 7.06%                 | 5.71% *                | 5.65%                |
| New York             | 3.41% | 3.75%                   | 5.85%             | 3.53%                 | 3.97%                  | 3.21%                |
| Pennsylvania         | 3.62% | 2.94% *                 | 8.38%             | 4.41%                 | 3.13% *                | 3.92%                |
| East North Central:  |       |                         |                   |                       |                        |                      |
| Illinois             | 4.42% | 4.57% *                 | 7.59%             | 6.00%                 | 4.97% *                | 5.37%                |
| Indiana              | 4.17% | 4.17% *                 | 11.94%            | 3.59%                 | 4.37% *                | 3.87%                |
| Michigan             | 4.33% | 4.20%                   | 10.12%            | 5.57%                 | 4.48% *                | 4.71%                |
| Ohio                 | 3.59% | 2.98% *                 | 6.07%             | 4.99%                 | 2.97% *                | 4.19%                |
| Wisconsin            | 4.86% | 5.60%                   | 9.17%             | 4.71%                 | 6.45% *                | 4.30%                |
| West North Central:  |       |                         |                   |                       |                        |                      |
| Iowa                 | 4.65% | 6.82%                   | 9.00%             | 5.10%                 | 7.59% *                | 4.63%                |
| Kansas               | 4.13% | 4.08%                   | 9.25%             | 5.32%                 | 4.36% *                | 4.61%                |
| Minnesota            | 4.27% | 4.42% *                 | 7.93%             | 5.12%                 | 4.95% *                | 4.59%                |
| Missouri             | 4.66% | 6.42%                   | 10.09%            | 7.45%                 | 7.47%                  | 5.96%                |
| Nebraska             | 4.12% | 6.59%                   | 7.04%             | 2.42%                 | 7.79%                  | 2.99%                |
| North Dakota         | 3.45% | 2.95%                   | 7.70%             | 5.69%                 | 2.94% *                | 4.37%                |
| South Dakota         | 4.91% | 7.46%                   | 7.43%             | 6.19%                 | 7.97%                  | 5.04%                |
| South Atlantic:      |       |                         |                   |                       |                        |                      |
| Delaware             | 4.62% | 3.69% *                 | 11.77% *          | 4.25%                 | 3.76% *                | 4.39%                |
| District of Columbia | 5.63% | 2.64% *                 | 12.19%            | 4.56%                 | 2.31% *                | 4.85%                |
| Florida              | 5.18% | 5.49% *                 | 8.87% *           | 4.19%                 | 5.30% *                | 4.11%                |
| Georgia              | 5.92% | 7.15% *                 | 9.73%             | 3.91%                 | 8.11% *                | 3.85%                |
| Maryland             | 4.96% | 5.80% *                 | 14.25% *          | 5.64%                 | 4.95% *                | 5.83%                |
| North Carolina       | 4.35% | 6.27% *                 | 8.95%             | 5.98%                 | 6.95% *                | 4.95%                |
| South Carolina       | 4.93% | 4.23% *                 | 9.99%             | 3.40%                 | 4.63% *                | 3.59%                |
| Virginia             | 4.25% | 6.52% *                 | 9.72%             | 3.05%                 | 7.39% *                | 3.97%                |
| West Virginia        | 4.29% | 4.04%                   | 8.91%             | 4.51%                 | 4.27% *                | 4.05%                |
| East South Central:  |       |                         |                   |                       |                        |                      |
| Alabama              | 4.30% | 5.74% *                 | 9.07%             | 5.84%                 | 6.25% *                | 4.94%                |
| Kentucky             | 4.12% | 5.26% *                 | 10.23%            | 3.16%                 | 5.77% *                | 3.88%                |
| Mississippi          | 4.22% | 3.52% *                 | 9.20% *           | 5.71%                 | 3.06% *                | 4.83%                |
| Tennessee            | 5.54% | 5.46% *                 | 9.59%             | 4.69%                 | 5.72% *                | 4.28%                |
| West South Central:  |       |                         |                   |                       |                        |                      |
| Arkansas             | 6.86% | 4.22% *                 | 10.22%            | 8.30%                 | 4.73% *                | 7.85%                |
| Louisiana            | 4.71% | 6.88%                   | 9.00%             | 5.67%                 | 7.38%                  | 4.88%                |
| Oklahoma             | 4.79% | 5.80% *                 | 10.60%            | 4.61%                 | 6.17% *                | 4.24%                |
| Texas                | 3.46% | 4.84%                   | 6.83%             | 3.99%                 | 5.30% *                | 3.53%                |
| Mountain:            |       |                         |                   |                       |                        |                      |
| Arizona              | 4.74% | 4.96% *                 | 11.96% *          | 5.77%                 | 5.76% *                | 4.95%                |
| Colorado             | 4.30% | 4.00% *                 | 9.57%             | 7.68%                 | 4.26% *                | 5.89%                |
| Idaho                | 4.33% | 5.50% *                 | 8.98% *           | 6.85%                 | 5.88% *                | 5.43%                |
| Montana              | 4.26% | 4.01% *                 | 9.31%             | 6.79%                 | 4.31% *                | 5.76%                |
| Nevada               | 4.56% | 5.10% *                 | 10.64% *          | 5.79%                 | 5.71% *                | 5.15%                |
| New Mexico           | 5.43% | 6.67% *                 | 9.63% *           | 6.06%                 | 7.00% *                | 5.15%                |
| Utah                 | 4.89% | 7.17% *                 | 9.74%             | 5.31%                 | 8.02% *                | 4.83%                |
| Wyoming              | 5.77% | 5.90%                   | 10.08%            | 5.35%                 | 5.95% *                | 4.52%                |
| Pacific:             |       |                         |                   |                       |                        |                      |
| Alaska               | 4.49% | 4.69% *                 | 10.42%            | 5.40%                 | 5.61% *                | 5.11%                |
| California           | 2.60% | 3.25%                   | 3.20%             | 3.82%                 | 3.50%                  | 3.13%                |
| Hawaii               | 3.70% | 4.25%                   | 3.01% *           | 7.61%                 | 4.57%                  | 5.47%                |
| Oregon               | 3.91% | 4.09% *                 | 8.36% *           | 6.52%                 | 4.45% *                | 5.17%                |
| Washington           | 4.08% | 4.81% *                 | 8.95%             | 6.15%                 | 5.22% *                | 5.00%                |

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.

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

**Table II.A.2.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 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        | 28.8%   | 57.3%                  | 37.1%           | 24.9%           | 15.1%             | 8.0%                   | 47.7%                  | 11.2%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 23.6%   | 49.5%                  | 18.9% *         | 17.8% *         | 10.9% *           | 12.2% *                | 35.9%                  | 12.2% *              |
| Maine                | 30.0%   | 64.6%                  | 33.5% *         | 28.7% *         | 12.3% *           | 3.5% *                 | 52.2%                  | 8.2%                 |
| Massachusetts        | 17.4%   | --                     | --              | 10.2% *         | 15.6% *           | 6.2% *                 | 22.2% *                | 10.3% *              |
| New Hampshire        | 25.6%   | 41.0% *                | 51.5%           | 29.8%           | 6.8% *            | 2.0% *                 | 46.1%                  | 3.4% *               |
| Rhode Island         | 30.7%   | 52.5%                  | 51.7%           | 27.2%           | 7.0% *            | 12.2% *                | 49.8%                  | 11.9% *              |
| Vermont              | 27.4%   | 47.0%                  | 48.1%           | 21.9%           | 2.1% *            | 10.9% *                | 44.2%                  | 7.9% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 37.1%   | --                     | --              | 26.1% *         | 19.2% *           | 16.9% *                | 55.3%                  | 17.1%                |
| New York             | 38.9%   | 67.1%                  | 28.4%           | 38.4%           | 14.2%             | 15.0%                  | 54.3%                  | 17.2%                |
| Pennsylvania         | 26.1%   | 54.0%                  | 30.2% *         | 16.8% *         | 14.7% *           | 7.1% *                 | 43.6%                  | 9.6%                 |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 25.8%   | 52.9%                  | 37.0%           | 22.4% *         | 9.0%              | 1.0% *                 | 45.3%                  | 5.5%                 |
| Indiana              | 14.3%   | --                     | --              | 15.8% *         | 1.5% *            | 6.6% *                 | 32.6% *                | 7.2%                 |
| Michigan             | 32.1%   | --                     | 43.1%           | 22.3% *         | 15.8% *           | 12.9% *                | 52.0%                  | 13.9%                |
| Ohio                 | 28.3%   | 60.8%                  | 56.7%           | 31.3%           | 13.5% *           | 2.0% *                 | 56.0%                  | 6.3%                 |
| Wisconsin            | 21.4%   | --                     | --              | --              | 10.1% *           | 12.9% *                | 34.9% *                | 10.3% *              |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 22.9%   | 39.3%                  | 21.4% *         | 16.5% *         | 12.9% *           | 9.9% *                 | 34.4%                  | 10.1% *              |
| Kansas               | 31.3%   | 59.2%                  | --              | 15.3% *         | 18.5% *           | --                     | 52.1%                  | 9.4%                 |
| Minnesota            | 24.9%   | --                     | --              | 33.2%           | 8.0% *            | 18.6% *                | 39.7%                  | 16.1% *              |
| Missouri             | 25.3%   | 52.8%                  | 41.8%           | 17.7% *         | 16.5% *           | 8.5% *                 | 42.2%                  | 11.7%                |
| Nebraska             | 20.6%   | --                     | 65.9%           | 12.1% *         | 16.6% *           | 2.9% *                 | 39.6%                  | 8.7%                 |
| North Dakota         | 27.6%   | 39.4% *                | 45.6%           | 28.1%           | 18.0% *           | 6.2% *                 | 40.1%                  | 12.3%                |
| South Dakota         | 27.2%   | --                     | 32.3%           | 17.0% *         | 12.3% *           | 27.4% *                | 33.1%                  | 20.0%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 27.9%   | --                     | --              | 21.3% *         | 9.4% *            | 7.1% *                 | 48.5%                  | 10.3% *              |
| District of Columbia | 21.9%   | --                     | --              | 29.3%           | 7.6% *            | 9.4% *                 | 31.6% *                | 10.3%                |
| Florida              | 29.7%   | 81.5%                  | --              | 23.6% *         | 14.7% *           | 4.2% *                 | 62.8%                  | 6.7% *               |
| Georgia              | 17.9% * | --                     | --              | 10.6% *         | 11.5% *           | 5.4% *                 | 35.2% *                | 7.3% *               |
| Maryland             | 22.9%   | --                     | --              | 22.3% *         | 8.7% *            | 7.4% *                 | 35.3%                  | 9.4% *               |
| North Carolina       | 23.0%   | --                     | --              | 14.2% *         | 19.4% *           | 6.9% *                 | 46.8%                  | 10.1%                |
| South Carolina       | 22.4%   | --                     | --              | 13.7% *         | 7.3% *            | 13.7% *                | 37.4% *                | 12.6% *              |
| Virginia             | 25.0%   | --                     | --              | 19.0% *         | 10.0% *           | 7.1% *                 | 43.7%                  | 9.0%                 |
| West Virginia        | 17.0%   | --                     | --              | 10.5% *         | --                | --                     | 44.4%                  | 4.2% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 26.6%   | 49.8%                  | --              | 26.2% *         | 11.1% *           | 5.7% *                 | 43.5%                  | 7.9% *               |
| Kentucky             | 23.1%   | --                     | --              | 41.0%           | 11.8% *           | 0.9% *                 | 49.0%                  | 7.0% *               |
| Mississippi          | 18.4%   | --                     | --              | 29.5%           | 7.3% *            | 2.4% *                 | 34.0%                  | 8.1%                 |
| Tennessee            | 27.6%   | 73.9%                  | --              | 17.4% *         | 14.0% *           | 2.6% *                 | 54.4%                  | 7.5%                 |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 22.8%   | --                     | 42.9%           | 10.8% *         | 12.3% *           | 1.2% *                 | 46.7%                  | 4.2% *               |
| Louisiana            | 35.6%   | 59.4%                  | 69.6%           | 30.6% *         | 20.7% *           | 9.8% *                 | 58.9%                  | 13.7%                |
| Oklahoma             | 21.1%   | 19.7% *                | 43.9%           | 24.2%           | 17.7%             | 9.5% *                 | 26.3%                  | 14.7%                |
| Texas                | 23.3%   | 40.0%                  | 36.6%           | 25.8%           | 19.4%             | 2.3% *                 | 38.5%                  | 8.0%                 |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 25.5%   | --                     | --              | 25.1% *         | 16.1% *           | 2.5% *                 | 49.3%                  | 8.2%                 |
| Colorado             | 24.6%   | 60.8%                  | 33.3% *         | 15.6% *         | 13.4% *           | 2.4% *                 | 47.5%                  | 5.4% *               |
| Idaho                | 25.9%   | 28.4% *                | 46.0%           | 50.9%           | 12.3% *           | 3.7% *                 | 38.5%                  | 11.2%                |
| Montana              | 34.6%   | 57.6%                  | 38.8%           | 26.7%           | 18.8% *           | 7.2% *                 | 50.8%                  | 12.4%                |
| Nevada               | 26.1%   | 67.7%                  | 27.7% *         | 40.1%           | 11.6% *           | 2.1% *                 | 49.6%                  | 7.7%                 |
| New Mexico           | 20.8% * | --                     | --              | 7.3% *          | 12.0% *           | 8.1% *                 | 45.5% *                | 9.2% *               |
| Utah                 | 28.3%   | --                     | --              | 28.0%           | 11.0% *           | 8.4% *                 | 45.1%                  | 12.4%                |
| Wyoming              | 17.0%   | --                     | --              | 18.3% *         | 6.9% *            | 3.8% *                 | 25.7%                  | 7.8% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 22.5%   | --                     | --              | 17.5% *         | 14.5% *           | 20.3% *                | 33.6%                  | 15.8%                |
| California           | 42.6%   | 69.1%                  | 46.9%           | 36.0%           | 23.6%             | 16.7%                  | 60.5%                  | 20.3%                |
| Hawaii               | 51.7%   | 57.9%                  | 84.4%           | 48.7%           | 56.5%             | 9.9% *                 | 63.9%                  | 28.6%                |
| Oregon               | 41.3%   | 79.3%                  | 41.1%           | 53.8%           | 24.3%             | 7.3% *                 | 65.0%                  | 16.6%                |
| Washington           | 34.1%   | 57.5%                  | 28.2% *         | 31.6%           | 26.3%             | 22.8% *                | 44.5%                  | 24.8%                |

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.

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

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

**Table II.A.2.b Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 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        | 0.96%   | 2.50%                  | 2.02%           | 1.38%           | 0.97%             | 0.69%                  | 1.66%                  | 0.53%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.88%   | 12.79%                 | 8.38% *         | 6.74% *         | 6.38% *           | 7.91% *                | 7.99%                  | 5.37% *              |
| Maine                | 4.90%   | 11.28%                 | 10.92% *        | 8.99% *         | 5.59% *           | 1.74% *                | 7.88%                  | 2.40%                |
| Massachusetts        | 5.07%   | --                     | --              | 5.94% *         | 8.21% *           | 3.07% *                | 8.91% *                | 3.40% *              |
| New Hampshire        | 3.82%   | 12.30% *               | 9.73%           | 7.64%           | 3.23% *           | 1.24% *                | 6.95%                  | 1.23% *              |
| Rhode Island         | 5.47%   | 13.28%                 | 10.82%          | 7.74%           | 4.33% *           | 8.87% *                | 8.38%                  | 6.61% *              |
| Vermont              | 4.59%   | 13.15%                 | 9.79%           | 6.10%           | 1.90% *           | 5.47% *                | 7.69%                  | 2.84% *              |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 10.28%  | --                     | --              | 9.01% *         | 8.17% *           | 7.24% *                | 14.63%                 | 5.03%                |
| New York             | 4.67%   | 7.92%                  | 8.47%           | 7.02%           | 3.29%             | 3.56%                  | 6.44%                  | 2.58%                |
| Pennsylvania         | 4.64%   | 12.45%                 | 9.23% *         | 5.51% *         | 5.87% *           | 2.29% *                | 8.29%                  | 2.29%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.18%   | 10.02%                 | 10.20%          | 6.84% *         | 2.66%             | 0.44% *                | 7.13%                  | 1.44%                |
| Indiana              | 4.08%   | --                     | --              | 5.63% *         | 0.78% *           | 2.78% *                | 11.32% *               | 2.02%                |
| Michigan             | 5.68%   | --                     | 12.20%          | 7.40% *         | 5.53% *           | 5.09% *                | 9.20%                  | 3.54%                |
| Ohio                 | 4.48%   | 12.05%                 | 10.12%          | 8.18%           | 5.05% *           | 1.14% *                | 7.47%                  | 1.76%                |
| Wisconsin            | 6.26%   | --                     | --              | --              | 4.47% *           | 7.08% *                | 11.20% *               | 4.37% *              |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.47%   | 10.80%                 | 9.10% *         | 5.10% *         | 4.92% *           | 4.92% *                | 7.68%                  | 3.18% *              |
| Kansas               | 4.94%   | 12.33%                 | --              | 6.39% *         | 5.68% *           | --                     | 8.21%                  | 2.52%                |
| Minnesota            | 4.87%   | --                     | --              | 7.81%           | 4.34% *           | 10.17% *               | 7.95%                  | 6.35% *              |
| Missouri             | 4.05%   | 12.07%                 | 11.83%          | 6.04% *         | 7.06% *           | 3.75% *                | 7.40%                  | 3.25%                |
| Nebraska             | 3.80%   | --                     | 12.88%          | 4.48% *         | 5.80% *           | 1.96% *                | 8.56%                  | 2.31%                |
| North Dakota         | 4.15%   | 12.34% *               | 10.29%          | 6.61%           | 5.41% *           | 3.25% *                | 7.37%                  | 2.79%                |
| South Dakota         | 4.60%   | --                     | 8.49%           | 6.08% *         | 4.52% *           | 9.24% *                | 7.22%                  | 5.16%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 6.29%   | --                     | --              | 8.07% *         | 5.21% *           | 3.51% *                | 10.69%                 | 3.14% *              |
| District of Columbia | 4.61%   | --                     | --              | 7.42%           | 2.89% *           | 4.38% *                | 10.01% *               | 2.80%                |
| Florida              | 6.23%   | 8.47%                  | --              | 9.16% *         | 6.57% *           | 2.48% *                | 8.91%                  | 2.18% *              |
| Georgia              | 7.72% * | --                     | --              | 5.12% *         | 5.07% *           | 2.58% *                | 16.36% *               | 2.27% *              |
| Maryland             | 5.26%   | --                     | --              | 7.87% *         | 5.75% *           | 3.51% *                | 9.14%                  | 2.91% *              |
| North Carolina       | 4.25%   | --                     | --              | 5.71% *         | 6.99% *           | 3.14% *                | 9.19%                  | 2.83%                |
| South Carolina       | 5.65%   | --                     | --              | 5.55% *         | 5.19% *           | 5.70% *                | 11.91% *               | 4.20% *              |
| Virginia             | 4.14%   | --                     | --              | 6.49% *         | 4.51% *           | 3.00% *                | 8.22%                  | 2.41%                |
| West Virginia        | 4.45%   | --                     | --              | 4.46% *         | --                | --                     | 10.11%                 | 2.12% *              |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.52%   | 10.75%                 | --              | 8.15% *         | 4.88% *           | 3.35% *                | 7.92%                  | 2.67% *              |
| Kentucky             | 4.12%   | --                     | --              | 9.63%           | 5.98% *           | 0.74% *                | 8.69%                  | 2.22% *              |
| Mississippi          | 3.83%   | --                     | --              | 7.83%           | 2.74% *           | 1.57% *                | 8.31%                  | 2.21%                |
| Tennessee            | 7.17%   | 12.07%                 | --              | 6.89% *         | 5.84% *           | 1.30% *                | 11.43%                 | 2.03%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.51%   | --                     | 11.60%          | 5.27% *         | 5.41% *           | 0.56% *                | 9.43%                  | 1.65% *              |
| Louisiana            | 4.92%   | 12.01%                 | 12.07%          | 9.18% *         | 7.08% *           | 4.62% *                | 7.90%                  | 3.63%                |
| Oklahoma             | 4.40%   | 11.38% *               | 10.28%          | 6.47%           | 5.13%             | 4.06% *                | 7.57%                  | 3.12%                |
| Texas                | 3.41%   | 8.86%                  | 8.61%           | 6.74%           | 4.86%             | 0.87% *                | 6.37%                  | 1.49%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.96%   | --                     | --              | 7.72% *         | 6.20% *           | 1.27% *                | 10.72%                 | 2.10%                |
| Colorado             | 4.59%   | 14.50%                 | 10.66% *        | 6.42% *         | 5.84% *           | 1.13% *                | 8.93%                  | 1.67% *              |
| Idaho                | 4.17%   | 11.87% *               | 11.34%          | 9.17%           | 4.76% *           | 2.14% *                | 7.60%                  | 2.86%                |
| Montana              | 4.89%   | 10.27%                 | 11.46%          | 6.91%           | 6.11% *           | 4.23% *                | 7.60%                  | 3.39%                |
| Nevada               | 4.57%   | 12.88%                 | 10.54% *        | 10.42%          | 3.57% *           | 1.04% *                | 8.99%                  | 2.02%                |
| New Mexico           | 6.49% * | --                     | --              | 3.89% *         | 6.09% *           | 5.47% *                | 13.88% *               | 3.90% *              |
| Utah                 | 5.32%   | --                     | --              | 8.05%           | 5.52% *           | 4.75% *                | 9.23%                  | 3.63%                |
| Wyoming              | 3.46%   | --                     | --              | 6.49% *         | 3.50% *           | 2.38% *                | 7.01%                  | 2.58% *              |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.27%   | --                     | --              | 6.50% *         | 6.03% *           | 6.30% *                | 9.11%                  | 3.74%                |
| California           | 3.00%   | 6.09%                  | 7.47%           | 4.79%           | 3.92%             | 3.89%                  | 4.48%                  | 2.76%                |
| Hawaii               | 4.76%   | 10.24%                 | 6.34%           | 8.80%           | 9.15%             | 5.89% *                | 7.25%                  | 4.67%                |
| Oregon               | 4.93%   | 7.77%                  | 10.28%          | 9.41%           | 6.49%             | 3.10% *                | 6.68%                  | 3.32%                |
| Washington           | 4.57%   | 12.50%                 | 9.18% *         | 8.27%           | 7.60%             | 6.84% *                | 7.71%                  | 5.07%                |

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 II.A.2.b.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 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        | 9.4%    | 19.5%                  | 12.3%           | 8.9%            | 4.4%              | 1.7%                   | 16.3%                  | 3.0%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 9.8% *  | 33.5% *                | 0.0%            | --              | 0.5% *            | 0.8% *                 | 19.7% *                | 0.6% *               |
| Maine                | 9.5% *  | 24.6% *                | 9.8% *          | 7.2% *          | 0.5% *            | 0.3% *                 | 18.8% *                | 0.3% *               |
| Massachusetts        | 9.5% *  | --                     | 0.0%            | 8.9% *          | 10.4% *           | 0.9% *                 | 12.2% *                | 5.6% *               |
| New Hampshire        | 10.7%   | 16.0% *                | 21.2% *         | 13.4% *         | 2.3% *            | 1.6% *                 | 19.0%                  | 1.6% *               |
| Rhode Island         | 10.7% * | 21.6% *                | 21.7% *         | 7.8% *          | 5.5% *            | 0.0% *                 | 19.8% *                | 1.8% *               |
| Vermont              | 4.1% *  | --                     | 10.6% *         | 8.5% *          | 0.0%              | 1.0% *                 | 6.2% *                 | 1.7% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 7.4% *  | --                     | --              | 10.4% *         | 2.2% *            | 6.0% *                 | 9.4% *                 | 5.2% *               |
| New York             | 15.8%   | 26.1% *                | 11.4% *         | 18.8%           | 5.0% *            | 6.7% *                 | 21.6% *                | 7.6%                 |
| Pennsylvania         | 15.2% * | 38.4% *                | 11.3% *         | 9.5% *          | 6.0% *            | 1.5% *                 | 27.6% *                | 3.4% *               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 5.3% *  | 8.4% *                 | 6.6% *          | 11.7% *         | 2.6% *            | 0.0%                   | 8.3% *                 | 2.3% *               |
| Indiana              | 1.1% *  | --                     | 2.4% *          | 1.3% *          | 0.0%              | 0.0%                   | --                     | 0.0%                 |
| Michigan             | 10.9% * | --                     | 0.0%            | 1.6% *          | --                | --                     | 19.1% *                | 3.3% *               |
| Ohio                 | 9.4%    | 12.9% *                | 35.4%           | 10.2% *         | 0.7% *            | 0.2% *                 | 20.6%                  | 0.5% *               |
| Wisconsin            | 7.2% *  | --                     | 0.0%            | 0.0%            | --                | 6.0% *                 | 10.2% *                | --                   |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.4% *  | 2.5% *                 | 7.1% *          | --              | 0.5% *            | --                     | 4.3% *                 | 2.4% *               |
| Kansas               | 8.8% *  | 25.8% *                | --              | 1.7% *          | 1.1% *            | 0.0%                   | 16.8% *                | 0.4% *               |
| Minnesota            | 0.7% *  | 0.0%                   | --              | 0.0%            | 0.0%              | 0.0%                   | 1.8% *                 | 0.0%                 |
| Missouri             | 3.5% *  | --                     | 10.5% *         | 2.0% *          | 8.1% *            | 1.3% *                 | 5.3% *                 | 2.0% *               |
| Nebraska             | 3.6% *  | --                     | --              | 1.1% *          | 2.8% *            | 0.0%                   | 8.0% *                 | 0.8% *               |
| North Dakota         | 5.3% *  | 11.5% *                | 7.3% *          | 3.7% *          | 1.2% *            | 0.0%                   | 8.9% *                 | 0.8% *               |
| South Dakota         | 2.4% *  | --                     | --              | --              | 0.0%              | 1.2% *                 | 3.2% *                 | 1.4% *               |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.4% *  | --                     | --              | 8.0% *          | 0.0%              | 0.0%                   | 10.5% *                | 1.0% *               |
| District of Columbia | 5.5% *  | --                     | 0.0%            | 8.9% *          | 0.7% *            | --                     | 7.8% *                 | 2.7% *               |
| Florida              | 6.2% *  | 13.3% *                | --              | 15.9% *         | 1.2% *            | 0.4% *                 | 13.6% *                | 1.1% *               |
| Georgia              | 2.6% *  | --                     | --              | 0.0%            | 6.6% *            | 0.4% *                 | --                     | 2.0% *               |
| Maryland             | 5.4% *  | --                     | --              | 2.8% *          | 1.3% *            | 0.9% *                 | 8.8% *                 | 1.6% *               |
| North Carolina       | 4.4% *  | --                     | 0.0%            | 0.0%            | 7.4% *            | --                     | 5.6% *                 | 3.7% *               |
| South Carolina       | 6.1% *  | --                     | --              | 2.2% *          | 5.1% *            | 6.8% *                 | 6.5% *                 | 5.9% *               |
| Virginia             | 5.7% *  | --                     | --              | 2.2% *          | 5.4% *            | 1.5% *                 | 8.7% *                 | 3.1% *               |
| West Virginia        | 7.6% *  | --                     | 0.0%            | 0.0%            | 0.0%              | --                     | 19.0% *                | 2.2% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.6% *  | 10.8% *                | --              | 0.0%            | 0.0%              | 0.5% *                 | 8.4% *                 | 0.3% *               |
| Kentucky             | 4.6% *  | --                     | --              | 15.3% *         | 0.0%              | 0.0%                   | 11.4% *                | 0.4% *               |
| Mississippi          | 6.0% *  | --                     | 0.0%            | 5.6% *          | 0.0%              | 0.0%                   | 13.6% *                | 1.0% *               |
| Tennessee            | 8.2% *  | --                     | --              | 5.2% *          | 0.3% *            | 0.0% *                 | 18.3% *                | 0.7% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6.8% *  | --                     | 6.6% *          | 2.3% *          | 2.5% *            | 0.0%                   | 14.5% *                | 0.9% *               |
| Louisiana            | 12.7% * | 28.2% *                | --              | 10.4% *         | 0.3% *            | 1.1% *                 | 24.9% *                | 1.2% *               |
| Oklahoma             | 6.3% *  | 13.1% *                | 0.0%            | 12.6% *         | 2.2% *            | 0.8% *                 | 9.4% *                 | 2.6% *               |
| Texas                | 6.5% *  | 10.5% *                | 10.4% *         | 11.1% *         | 4.8% *            | 0.2% *                 | 11.7% *                | 1.2% *               |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | --      | --                     | --              | 1.4% *          | 3.0% *            | 0.0%                   | 10.3% *                | 0.7% *               |
| Colorado             | 8.2% *  | 20.3% *                | 11.4% *         | 3.7% *          | 7.8% *            | 0.0%                   | 15.5% *                | 2.1% *               |
| Idaho                | 4.4% *  | 6.6% *                 | 11.5% *         | 3.4% *          | 2.3% *            | 0.0%                   | 7.6% *                 | 0.6% *               |
| Montana              | 7.4% *  | 13.5% *                | 7.8% *          | 9.2% *          | 0.0%              | 0.2% *                 | 11.6% *                | 1.8% *               |
| Nevada               | 9.4% *  | --                     | 5.8% *          | 8.7% *          | --                | 0.2% *                 | 17.5% *                | 3.1% *               |
| New Mexico           | 4.3% *  | 0.0%                   | --              | --              | 5.4% *            | 0.0%                   | 9.5% *                 | 1.9% *               |
| Utah                 | 2.3% *  | 1.9% *                 | 0.0%            | --              | --                | 1.5% *                 | 1.7% *                 | 2.9% *               |
| Wyoming              | 5.5% *  | --                     | --              | --              | --                | 0.0%                   | 9.9% *                 | 0.9% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.8% *  | --                     | --              | 2.1% *          | 6.2% *            | 0.7% *                 | 8.9% *                 | 2.4% *               |
| California           | 23.2%   | 38.9%                  | 34.6%           | 18.9%           | 12.8%             | 3.9% *                 | 35.2%                  | 8.2%                 |
| Hawaii               | 16.1%   | 15.4% *                | 21.8% *         | 25.7%           | 25.1% *           | 2.1% *                 | 17.9%                  | 12.5%                |
| Oregon               | 10.0%   | 16.5% *                | 7.9% *          | 22.5% *         | 6.7% *            | 1.2% *                 | 15.0% *                | 4.7% *               |
| Washington           | 6.7% *  | 17.4% *                | 7.1% *          | 0.0%            | 0.3% *            | --                     | 12.0% *                | 2.0% *               |

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.

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

**Table II.A.2.b.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 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        | 0.65%   | 2.04%                  | 1.44%           | 1.07%           | 0.58%             | 0.28%                  | 1.29%                  | 0.26%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.96% * | 12.71% *               | 0.00%           | --              | 0.47% *           | 0.50% *                | 7.65% *                | 0.34% *              |
| Maine                | 4.07% * | 12.73% *               | 6.61% *         | 4.65% *         | 0.51% *           | 0.24% *                | 7.70% *                | 0.21% *              |
| Massachusetts        | 3.53% * | --                     | 0.00%           | 5.66% *         | 7.24% *           | 0.60% *                | 5.97% *                | 2.66% *              |
| New Hampshire        | 2.66%   | 8.30% *                | 7.90% *         | 5.81% *         | 1.39% *           | 1.21% *                | 5.06%                  | 0.82% *              |
| Rhode Island         | 3.46% * | 10.48% *               | 9.86% *         | 5.26% *         | 4.04% *           | 0.02% *                | 6.71% *                | 1.08% *              |
| Vermont              | 1.56% * | --                     | 6.73% *         | 3.35% *         | 0.00%             | 1.03% *                | 2.84% *                | 0.84% *              |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.70% * | --                     | --              | 7.30% *         | 2.19% *           | 3.67% *                | 4.91% *                | 2.50% *              |
| New York             | 4.23%   | 10.09% *               | 6.31% *         | 4.99%           | 2.32% *           | 2.44% *                | 6.83% *                | 1.81%                |
| Pennsylvania         | 4.71% * | 12.94% *               | 7.01% *         | 4.39% *         | 5.14% *           | 1.12% *                | 8.64% *                | 1.73% *              |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.71% * | 4.22% *                | 4.64% *         | 5.91% *         | 1.34% *           | 0.00%                  | 3.21% *                | 1.07% *              |
| Indiana              | 0.70% * | --                     | 2.44% *         | 1.28% *         | 0.00%             | 0.00%                  | --                     | 0.00%                |
| Michigan             | 5.14% * | --                     | 0.00%           | 1.60% *         | --                | --                     | 9.82% *                | 2.32% *              |
| Ohio                 | 2.58%   | 7.88% *                | 10.48%          | 5.27% *         | 0.71% *           | 0.20% *                | 5.83%                  | 0.31% *              |
| Wisconsin            | 4.57% * | --                     | 0.00%           | 0.00%           | --                | 4.28% *                | 9.37% *                | --                   |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.53% * | 2.48% *                | 5.05% *         | --              | 0.52% *           | --                     | 2.13% *                | 2.21% *              |
| Kansas               | 3.46% * | 10.85% *               | --              | 1.68% *         | 1.09% *           | 0.00%                  | 6.56% *                | 0.36% *              |
| Minnesota            | 0.66% * | 0.00%                  | --              | 0.00%           | 0.00%             | 0.00%                  | 1.76% *                | 0.00%                |
| Missouri             | 1.38% * | --                     | 7.14% *         | 2.03% *         | 6.31% *           | 1.01% *                | 2.75% *                | 1.15% *              |
| Nebraska             | 1.50% * | --                     | --              | 1.10% *         | 1.96% *           | 0.00%                  | 3.82% *                | 0.57% *              |
| North Dakota         | 2.39% * | 7.81% *                | 5.01% *         | 2.11% *         | 0.84% *           | 0.00%                  | 4.33% *                | 0.45% *              |
| South Dakota         | 1.19% * | --                     | --              | --              | 0.00%             | 1.21% *                | 2.02% *                | 1.00% *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.33% * | --                     | --              | 5.14% *         | 0.00%             | 0.00%                  | 5.06% *                | 0.76% *              |
| District of Columbia | 2.21% * | --                     | 0.00%           | 3.98% *         | 0.70% *           | --                     | 4.02% *                | 1.81% *              |
| Florida              | 2.47% * | 8.45% *                | --              | 9.00% *         | 0.82% *           | 0.18% *                | 6.05% *                | 0.47% *              |
| Georgia              | 1.25% * | --                     | --              | 0.00%           | 4.50% *           | 0.26% *                | --                     | 1.20% *              |
| Maryland             | 3.09% * | --                     | --              | 2.07% *         | 1.03% *           | 0.88% *                | 5.81% *                | 0.81% *              |
| North Carolina       | 2.37% * | --                     | 0.00%           | 0.00%           | 5.06% *           | --                     | 5.37% *                | 2.18% *              |
| South Carolina       | 2.63% * | --                     | --              | 2.17% *         | 5.04% *           | 4.47% *                | 4.34% *                | 3.32% *              |
| Virginia             | 1.96% * | --                     | --              | 1.57% *         | 3.99% *           | 1.16% *                | 3.97% *                | 1.38% *              |
| West Virginia        | 4.22% * | --                     | 0.00%           | 0.00%           | 0.00%             | --                     | 11.26% *               | 1.97% *              |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.42% * | 6.37% *                | --              | 0.00%           | 0.00%             | 0.39% *                | 4.56% *                | 0.25% *              |
| Kentucky             | 1.58% * | --                     | --              | 7.03% *         | 0.00%             | 0.00%                  | 4.20% *                | 0.41% *              |
| Mississippi          | 3.00% * | --                     | 0.00%           | 3.33% *         | 0.00%             | 0.00%                  | 7.04% *                | 0.75% *              |
| Tennessee            | 6.45% * | --                     | --              | 3.66% *         | 0.26% *           | 0.00% *                | 13.84% *               | 0.63% *              |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.84% * | --                     | 6.32% *         | 1.76% *         | 1.77% *           | 0.00%                  | 10.22% *               | 0.52% *              |
| Louisiana            | 3.84% * | 11.66% *               | --              | 6.65% *         | 0.33% *           | 1.02% *                | 7.51% *                | 0.69% *              |
| Oklahoma             | 3.82% * | 10.99% *               | 0.00%           | 5.03% *         | 1.69% *           | 0.57% *                | 6.77% *                | 1.02% *              |
| Texas                | 2.50% * | 6.70% *                | 5.67% *         | 5.76% *         | 2.30% *           | 0.15% *                | 4.81% *                | 0.54% *              |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | --      | --                     | --              | 1.40% *         | 2.15% *           | 0.00%                  | 7.24% *                | 0.49% *              |
| Colorado             | 2.59% * | 9.45% *                | 5.86% *         | 2.16% *         | 4.74% *           | 0.00%                  | 5.56% *                | 1.14% *              |
| Idaho                | 1.66% * | 4.69% *                | 6.57% *         | 2.36% *         | 1.13% *           | 0.00%                  | 3.14% *                | 0.32% *              |
| Montana              | 2.84% * | 6.68% *                | 5.47% *         | 4.44% *         | 0.00%             | 0.20% *                | 4.82% *                | 1.08% *              |
| Nevada               | 4.10% * | --                     | 5.69% *         | 5.23% *         | --                | 0.21% *                | 8.64% *                | 1.44% *              |
| New Mexico           | 1.93% * | 0.00%                  | --              | --              | 3.25% *           | 0.00%                  | 5.77% *                | 0.97% *              |
| Utah                 | 1.00% * | 1.92% *                | 0.00%           | --              | --                | 0.70% *                | 1.27% *                | 1.52% *              |
| Wyoming              | 2.22% * | --                     | --              | --              | --                | 0.00%                  | 4.39% *                | 0.87% *              |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.12% * | --                     | --              | 2.10% *         | 4.09% *           | 0.44% *                | 5.09% *                | 1.39% *              |
| California           | 2.72%   | 6.50%                  | 7.19%           | 3.81%           | 3.18%             | 1.33% *                | 4.56%                  | 1.43%                |
| Hawaii               | 2.70%   | 4.97% *                | 7.08% *         | 6.85%           | 7.83% *           | 1.32% *                | 3.89%                  | 2.97%                |
| Oregon               | 2.56%   | 7.51% *                | 5.45% *         | 7.75% *         | 3.97% *           | 1.05% *                | 4.81% *                | 1.83% *              |
| Washington           | 2.55% * | 8.40% *                | 4.82% *         | 0.00%           | 0.35% *           | --                     | 4.94% *                | 1.90% *              |

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 II.A.2.b.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 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        | 16.3%   | 31.2%                  | 20.3%           | 14.3%           | 9.9%              | 5.4%                   | 25.9%                  | 7.4%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 11.0% * | 6.4% *                 | 16.1% *         | 13.5% *         | 10.4% *           | 11.5% *                | 10.2% *                | 11.7% *              |
| Maine                | 16.8%   | 31.2% *                | 23.7% *         | 21.9% *         | 2.7% *            | 3.2% *                 | 28.9%                  | 4.8% *               |
| Massachusetts        | 6.1% *  | --                     | --              | 1.3% *          | 5.2% *            | 5.4% *                 | 7.0% *                 | 4.8% *               |
| New Hampshire        | 13.7%   | 21.2% *                | 26.0% *         | 20.9% *         | --                | 0.4% *                 | 25.0%                  | 1.5% *               |
| Rhode Island         | 12.0% * | 10.4% *                | 23.7% *         | 10.4% *         | 1.5% *            | 11.4% *                | 14.5% *                | 9.6% *               |
| Vermont              | 16.4%   | 22.1% *                | 33.4%           | 15.6% *         | 0.2% *            | 9.9% *                 | 25.9%                  | 5.4% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 28.0% * | --                     | --              | 9.9% *          | 11.1% *           | 10.4% *                | 44.1% *                | 10.2% *              |
| New York             | 21.3%   | 40.0%                  | 11.3% *         | 16.3% *         | 7.5% *            | 8.0% *                 | 30.4%                  | 8.5%                 |
| Pennsylvania         | 10.5%   | 15.1% *                | 18.9% *         | 7.3% *          | 7.9% *            | 5.0% *                 | 15.7%                  | 5.5%                 |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 18.2%   | 39.0%                  | 25.2% *         | 10.7% *         | 7.3% *            | 0.9% *                 | 32.4%                  | 3.4%                 |
| Indiana              | 9.2% *  | --                     | --              | 9.1% *          | 1.5% *            | 4.4% *                 | 19.7% *                | 5.1% *               |
| Michigan             | 19.7%   | --                     | 33.7% *         | 20.8% *         | 8.8% *            | 12.8% *                | 28.4% *                | 11.8%                |
| Ohio                 | 15.4%   | 32.4% *                | 21.4% *         | 21.8% *         | 12.2% *           | 1.8% *                 | 28.1%                  | 5.3% *               |
| Wisconsin            | 5.5% *  | --                     | --              | 1.4% *          | 5.0% *            | 0.4% *                 | 10.2% *                | 1.6% *               |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 12.6%   | 19.3% *                | 9.4% *          | 11.6% *         | 11.7% *           | 5.9% *                 | 17.2% *                | 7.5% *               |
| Kansas               | 23.4%   | 48.2%                  | --              | --              | 15.1% *           | 2.4% *                 | 39.6%                  | 6.3% *               |
| Minnesota            | 18.5%   | --                     | --              | 27.4%           | 8.0% *            | 18.6% *                | 22.4% *                | 16.1% *              |
| Missouri             | 17.8%   | 35.8% *                | 23.8% *         | 14.7% *         | 13.6% *           | 7.2% *                 | 27.2%                  | 10.1% *              |
| Nebraska             | 14.8%   | --                     | --              | 12.1% *         | 7.5% *            | 2.7% *                 | 28.9%                  | 6.0% *               |
| North Dakota         | 15.6%   | 14.9% *                | 29.6% *         | 18.2% *         | 13.6% *           | 6.0% *                 | 20.8%                  | 9.4%                 |
| South Dakota         | 20.9%   | --                     | 16.4% *         | 11.0% *         | 7.0% *            | 26.2% *                | 24.5%                  | 16.6%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 12.8%   | --                     | --              | 8.4% *          | 4.1% *            | 6.8% *                 | 18.6% *                | 7.9% *               |
| District of Columbia | 15.0%   | --                     | --              | 20.2% *         | 4.8% *            | 5.7% *                 | 21.8% *                | 6.9% *               |
| Florida              | 14.4% * | 40.1% *                | --              | 5.7% *          | 10.8% *           | 3.8% *                 | 27.6% *                | 5.1% *               |
| Georgia              | 15.6% * | --                     | --              | 8.8% *          | 8.4% *            | 5.0% *                 | 30.9% *                | 6.2% *               |
| Maryland             | 14.5% * | --                     | --              | 13.8% *         | 2.5% *            | 6.5% *                 | 22.8% *                | 5.6% *               |
| North Carolina       | 18.7%   | --                     | --              | 14.2% *         | 15.2% *           | 3.0% *                 | 41.2%                  | 6.4% *               |
| South Carolina       | 14.9% * | --                     | --              | 11.5% *         | 2.2% *            | 6.9% *                 | 27.5% *                | 6.7% *               |
| Virginia             | 14.0%   | --                     | --              | 13.9% *         | 3.9% *            | 5.7% *                 | 23.6% *                | 5.8% *               |
| West Virginia        | 8.3%    | --                     | --              | 10.5% *         | 0.6% *            | 0.5% *                 | 23.3% *                | 1.2% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 18.5%   | 30.7% *                | --              | 23.6% *         | 9.6% *            | 5.2% *                 | 29.0%                  | 6.9% *               |
| Kentucky             | 12.4%   | --                     | 0.0%            | 22.1% *         | 4.3% *            | 0.9% *                 | 26.1%                  | 3.8% *               |
| Mississippi          | 9.3%    | --                     | --              | 23.9% *         | 5.7% *            | 2.4% *                 | 13.0% *                | 6.9% *               |
| Tennessee            | 18.8% * | --                     | --              | 12.2% *         | 10.8% *           | 2.1% *                 | 36.1% *                | 5.9% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 12.7%   | --                     | 27.0% *         | 8.5% *          | 9.8% *            | 0.9% *                 | 24.9%                  | 3.2% *               |
| Louisiana            | 24.7%   | 37.7% *                | --              | 19.1% *         | 20.4% *           | 8.0% *                 | 38.4%                  | 11.9%                |
| Oklahoma             | 11.9%   | 6.6% *                 | 28.2% *         | 12.6% *         | 12.1% *           | 8.7% *                 | 12.8%                  | 10.9%                |
| Texas                | 17.3%   | 31.6%                  | 24.1% *         | 14.6% *         | 14.8% *           | 2.1% *                 | 27.7%                  | 6.8%                 |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 19.1% * | --                     | --              | 20.0% *         | 13.1% *           | 2.5% *                 | 35.0% *                | 7.5%                 |
| Colorado             | 11.4%   | 25.2% *                | 15.2% *         | 7.9% *          | 9.1% *            | 2.0% *                 | 20.4%                  | 3.8% *               |
| Idaho                | 15.7%   | 5.7% *                 | 29.1% *         | 44.8%           | 10.6% *           | 3.2% *                 | 20.1%                  | 10.5%                |
| Montana              | 24.0%   | 41.3%                  | 17.8% *         | 12.1% *         | 18.8% *           | 7.0% *                 | 34.8%                  | 9.3% *               |
| Nevada               | 14.2%   | --                     | 11.9% *         | 29.5% *         | 7.3% *            | 2.1% *                 | 25.4%                  | 5.5%                 |
| New Mexico           | 9.3% *  | --                     | --              | 2.3% *          | 6.5% *            | 8.1% *                 | 14.4% *                | 6.9% *               |
| Utah                 | 25.5%   | --                     | --              | 24.3% *         | 5.9% *            | 6.9% *                 | 42.5%                  | 9.4% *               |
| Wyoming              | 10.7%   | --                     | --              | 12.6% *         | 2.6% *            | 3.5% *                 | 14.7% *                | 6.4% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 17.4%   | --                     | --              | 14.1% *         | 8.3% *            | 19.6% *                | 24.0% *                | 13.4%                |
| California           | 15.4%   | 23.2%                  | 12.5% *         | 17.6%           | 9.5%              | 7.8% *                 | 20.4%                  | 9.2%                 |
| Hawaii               | 21.4%   | 22.6% *                | 27.3%           | 19.1% *         | 36.1%             | 7.1% *                 | 23.9%                  | 16.5%                |
| Oregon               | 29.5%   | 60.1%                  | 29.2% *         | 32.9%           | 16.0% *           | 4.5% *                 | 47.8%                  | 10.4%                |
| Washington           | 20.6%   | 31.3% *                | 21.1% *         | 18.0% *         | 25.0% *           | 12.0% *                | 25.1%                  | 16.6%                |

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 II.A.2.b.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 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        | 0.83%    | 2.50%                  | 1.62%           | 1.01%           | 0.79%             | 0.55%                  | 1.58%                  | 0.43%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.40% *  | 5.40% *                | 8.04% *         | 5.60% *         | 6.37% *           | 7.92% *                | 4.03% *                | 5.37% *              |
| Maine                | 4.00%    | 11.81% *               | 10.07% *        | 8.62% *         | 1.53% *           | 1.72% *                | 7.54%                  | 1.62% *              |
| Massachusetts        | 2.50% *  | --                     | --              | 1.35% *         | 4.74% *           | 3.01% *                | 4.01% *                | 2.29% *              |
| New Hampshire        | 3.25%    | 10.45% *               | 8.76% *         | 6.79% *         | --                | 0.26% *                | 6.01%                  | 0.88% *              |
| Rhode Island         | 4.00% *  | 5.95% *                | 9.21% *         | 4.51% *         | 1.51% *           | 8.89% *                | 4.65% *                | 6.60% *              |
| Vermont              | 3.11%    | 8.43% *                | 9.11%           | 5.69% *         | 0.15% *           | 5.37% *                | 5.62%                  | 2.62% *              |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 11.37% * | --                     | --              | 5.56% *         | 7.23% *           | 6.69% *                | 17.16% *               | 4.59% *              |
| New York             | 4.39%    | 10.11%                 | 5.71% *         | 6.72% *         | 2.25% *           | 2.70% *                | 6.98%                  | 1.89%                |
| Pennsylvania         | 2.14%    | 6.17% *                | 7.30% *         | 3.70% *         | 3.23% *           | 1.81% *                | 4.33%                  | 1.47%                |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.07%    | 10.10%                 | 9.35% *         | 4.50% *         | 2.51% *           | 0.44% *                | 7.18%                  | 0.96%                |
| Indiana              | 3.90% *  | --                     | --              | 4.41% *         | 0.78% *           | 2.01% *                | 11.94% *               | 1.56% *              |
| Michigan             | 4.65%    | --                     | 11.39% *        | 7.29% *         | 4.03% *           | 5.08% *                | 8.76% *                | 3.34%                |
| Ohio                 | 3.89%    | 13.85% *               | 8.82% *         | 7.42% *         | 4.99% *           | 1.12% *                | 7.91%                  | 1.69% *              |
| Wisconsin            | 2.40% *  | --                     | --              | 1.43% *         | 3.32% *           | 0.22% *                | 5.20% *                | 0.92% *              |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.61%    | 9.12% *                | 6.67% *         | 4.14% *         | 4.84% *           | 3.19% *                | 6.43% *                | 2.38% *              |
| Kansas               | 4.93%    | 12.68%                 | --              | --              | 5.46% *           | 1.56% *                | 8.42%                  | 2.04% *              |
| Minnesota            | 4.68%    | --                     | --              | 7.49%           | 4.34% *           | 10.17% *               | 6.78% *                | 6.35% *              |
| Missouri             | 3.72%    | 11.83% *               | 9.79% *         | 5.77% *         | 6.84% *           | 3.61% *                | 7.03%                  | 3.15% *              |
| Nebraska             | 3.58%    | --                     | --              | 4.48% *         | 4.25% *           | 1.95% *                | 8.22%                  | 1.99% *              |
| North Dakota         | 3.37%    | 8.48% *                | 10.18% *        | 5.93% *         | 4.83% *           | 3.24% *                | 5.81%                  | 2.56%                |
| South Dakota         | 4.42%    | --                     | 6.61% *         | 5.37% *         | 3.26% *           | 9.18% *                | 6.89%                  | 4.94%                |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.76%    | --                     | --              | 5.86% *         | 2.21% *           | 3.50% *                | 7.47% *                | 2.88% *              |
| District of Columbia | 3.74%    | --                     | --              | 6.94% *         | 2.46% *           | 2.98% *                | 7.78% *                | 2.15% *              |
| Florida              | 5.24% *  | 17.20% *               | --              | 3.55% *         | 6.16% *           | 2.47% *                | 11.23% *               | 2.10% *              |
| Georgia              | 7.84% *  | --                     | --              | 4.76% *         | 4.16% *           | 2.57% *                | 17.09% *               | 2.13% *              |
| Maryland             | 4.62% *  | --                     | --              | 6.39% *         | 1.64% *           | 3.41% *                | 8.31% *                | 2.24% *              |
| North Carolina       | 3.95%    | --                     | --              | 5.71% *         | 6.56% *           | 1.54% *                | 9.21%                  | 2.11% *              |
| South Carolina       | 5.43% *  | --                     | --              | 5.20% *         | 1.27% *           | 4.04% *                | 12.02% *               | 2.91% *              |
| Virginia             | 3.61%    | --                     | --              | 5.29% *         | 1.93% *           | 2.77% *                | 7.32% *                | 1.98% *              |
| West Virginia        | 2.39%    | --                     | --              | 4.46% *         | 0.59% *           | 0.45% *                | 7.38% *                | 0.58% *              |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.03%    | 9.71% *                | --              | 8.11% *         | 4.66% *           | 3.33% *                | 7.16%                  | 2.62% *              |
| Kentucky             | 3.06%    | --                     | 0.00%           | 7.81% *         | 2.13% *           | 0.74% *                | 7.34%                  | 1.43% *              |
| Mississippi          | 2.41%    | --                     | --              | 7.43% *         | 2.44% *           | 1.57% *                | 5.21% *                | 2.07% *              |
| Tennessee            | 5.96% *  | --                     | --              | 5.93% *         | 5.14% *           | 1.26% *                | 12.56% *               | 1.83% *              |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.38%    | --                     | 10.94% *        | 5.00% *         | 5.18% *           | 0.48% *                | 7.20%                  | 1.52% *              |
| Louisiana            | 4.77%    | 12.90% *               | --              | 7.66% *         | 7.07% *           | 4.49% *                | 8.42%                  | 3.55%                |
| Oklahoma             | 2.41%    | 4.13% *                | 8.49% *         | 4.71% *         | 4.42% *           | 4.01% *                | 3.76%                  | 2.85%                |
| Texas                | 3.23%    | 8.49%                  | 7.60% *         | 4.68% *         | 4.48% *           | 0.85% *                | 6.04%                  | 1.42%                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.77% *  | --                     | --              | 7.01% *         | 5.86% *           | 1.27% *                | 11.57% *               | 2.05%                |
| Colorado             | 2.67%    | 9.76% *                | 6.80% *         | 4.24% *         | 5.22% *           | 1.04% *                | 5.81%                  | 1.49% *              |
| Idaho                | 2.87%    | 4.17% *                | 10.33% *        | 9.14%           | 4.70% *           | 2.10% *                | 5.04%                  | 2.85%                |
| Montana              | 4.67%    | 10.10%                 | 10.02% *        | 4.66% *         | 6.11% *           | 4.22% *                | 7.43%                  | 3.06% *              |
| Nevada               | 3.18%    | --                     | 6.91% *         | 9.73% *         | 2.61% *           | 1.04% *                | 7.05%                  | 1.58%                |
| New Mexico           | 3.31% *  | --                     | --              | 1.75% *         | 5.37% *           | 5.47% *                | 6.85% *                | 3.81% *              |
| Utah                 | 5.36%    | --                     | --              | 7.70% *         | 2.89% *           | 4.71% *                | 9.30%                  | 3.39% *              |
| Wyoming              | 2.63%    | --                     | --              | 5.45% *         | 1.39% *           | 2.37% *                | 4.90% *                | 2.42% *              |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.95%    | --                     | --              | 6.12% *         | 4.72% *           | 6.27% *                | 8.55% *                | 3.51%                |
| California           | 2.15%    | 5.21%                  | 4.37% *         | 3.73%           | 2.32%             | 2.57% *                | 3.60%                  | 1.80%                |
| Hawaii               | 3.86%    | 7.80% *                | 7.81%           | 5.91% *         | 8.60%             | 5.79% *                | 5.50%                  | 4.15%                |
| Oregon               | 5.29%    | 11.13%                 | 9.29% *         | 9.38%           | 5.43% *           | 2.41% *                | 8.17%                  | 2.66%                |
| Washington           | 3.79%    | 11.02% *               | 8.56% *         | 6.45% *         | 7.55% *           | 4.59% *                | 6.79%                  | 3.75%                |

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 II.A.2.b.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 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        | 5.3%    | 11.0%                  | 7.0%            | 3.6%            | 1.7%              | 1.7%                   | 9.0%                   | 1.9%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.7% *  | 9.6% *                 | 5.6% *          | 2.5% *          | 0.0%              | 0.1% *                 | 6.8% *                 | 0.8% *               |
| Maine                | 4.5% *  | 8.7% *                 | --              | 1.0% *          | 9.6% *            | 0.0%                   | 5.8% *                 | 3.3% *               |
| Massachusetts        | --      | --                     | 0.0%            | --              | 0.0%              | 0.0% *                 | 6.7% *                 | 1.6% *               |
| New Hampshire        | 1.8% *  | --                     | --              | 0.0%            | 0.8% *            | 0.0%                   | 3.3% *                 | 0.2% *               |
| Rhode Island         | 8.6% *  | 20.5% *                | 8.6% *          | 11.2% *         | 0.0%              | 0.7% *                 | 16.8% *                | 0.5% *               |
| Vermont              | 9.2% *  | 28.7% *                | --              | 1.0% *          | 1.9% *            | 0.0%                   | 16.5% *                | 0.8% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.2% *  | 0.0%                   | 0.0%            | 9.0% *          | 5.9% *            | 0.5% *                 | 1.8% *                 | 2.7% *               |
| New York             | 2.8% *  | 1.9% *                 | 5.7% *          | 8.3% *          | 1.7% *            | 0.4% *                 | 3.6% *                 | 1.6% *               |
| Pennsylvania         | 1.3% *  | 3.2% *                 | 0.0%            | 0.0%            | 0.8% *            | 0.8% *                 | 1.9% *                 | 0.7% *               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.1% *  | 7.7% *                 | 5.1% *          | 0.0%            | 0.0%              | 0.0% *                 | 6.1% *                 | 0.0% *               |
| Indiana              | 4.0% *  | --                     | --              | 5.5% *          | 0.0%              | 2.3% *                 | 9.1% *                 | 2.0% *               |
| Michigan             | 2.7% *  | --                     | 9.4% *          | 0.0%            | --                | 0.1% *                 | --                     | 1.2% *               |
| Ohio                 | --      | 15.5% *                | 0.0%            | 1.7% *          | 0.6% *            | 0.0% *                 | 7.8% *                 | 0.5% *               |
| Wisconsin            | 8.7% *  | --                     | 0.0%            | 2.2% *          | 0.9% *            | 6.4% *                 | 14.4% *                | --                   |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7.5% *  | 19.1% *                | --              | 0.8% *          | 0.7% *            | 0.0%                   | 14.2% *                | 0.2% *               |
| Kansas               | 9.5% *  | 18.3% *                | --              | 9.1% *          | 2.3% *            | 2.2% *                 | 16.0% *                | 2.7% *               |
| Minnesota            | 7.3% *  | --                     | --              | 15.7% *         | 0.0%              | 0.0%                   | 18.5% *                | 0.7% *               |
| Missouri             | 5.2% *  | 14.4% *                | 12.1% *         | 0.9% *          | 1.1% *            | 0.0%                   | 11.1% *                | 0.4% *               |
| Nebraska             | 2.4% *  | --                     | --              | 0.0%            | 6.3% *            | 0.2% *                 | 3.2% *                 | 1.9% *               |
| North Dakota         | 7.5%    | 13.0% *                | 8.7% *          | 7.3% *          | 7.3% *            | 0.3% *                 | 10.8% *                | 3.6% *               |
| South Dakota         | 5.4% *  | 2.4% *                 | 15.3% *         | 1.3% *          | 5.3% *            | --                     | 6.1% *                 | --                   |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 10.5% * | --                     | --              | --              | 5.2% *            | 0.5% *                 | 21.0% *                | 1.5% *               |
| District of Columbia | 1.9% *  | --                     | 0.0%            | --              | 2.0% *            | 0.0%                   | 2.5% *                 | 1.3% *               |
| Florida              | 9.5% *  | 29.5% *                | --              | 1.9% *          | 2.7% *            | 0.0% *                 | 22.4% *                | 0.5% *               |
| Georgia              | 1.0% *  | --                     | 0.0%            | 1.8% *          | 0.0%              | 0.0%                   | 2.6% *                 | 0.0%                 |
| Maryland             | 3.8% *  | --                     | 0.0%            | 5.7% *          | 6.2% *            | 0.0%                   | 5.1% *                 | 2.5% *               |
| North Carolina       | 0.7% *  | 0.0%                   | 0.0%            | 0.0%            | 1.0% *            | 1.3% *                 | 0.0%                   | 1.1% *               |
| South Carolina       | 1.3% *  | --                     | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | --                     | 0.0%                 |
| Virginia             | 6.3% *  | --                     | --              | --              | 0.7% *            | 0.0%                   | 13.5% *                | 0.2% *               |
| West Virginia        | 1.4% *  | --                     | 0.0%            | 2.0% *          | --                | 0.0% *                 | 2.7% *                 | 0.8% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.8% *  | 8.2% *                 | 0.0%            | 6.0% *          | 1.5% *            | 0.1% *                 | 6.7% *                 | 0.7% *               |
| Kentucky             | 6.1% *  | --                     | --              | --              | 7.5% *            | 0.0%                   | 11.4% *                | 2.8% *               |
| Mississippi          | 3.1% *  | --                     | --              | 0.0%            | 1.5% *            | 0.0%                   | 7.3% *                 | 0.3% *               |
| Tennessee            | 0.6% *  | 0.0%                   | 0.0%            | 0.0%            | --                | 0.5% *                 | 0.0%                   | 1.0% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.4% *  | --                     | 15.9% *         | 0.0%            | 0.0%              | 0.2% *                 | 9.9% *                 | 0.2% *               |
| Louisiana            | --      | 16.9% *                | 0.0%            | 1.1% *          | 0.0%              | 0.7% *                 | 9.3% *                 | 0.7% *               |
| Oklahoma             | 3.6% *  | 0.0%                   | 19.9% *         | 0.0%            | 3.4% *            | 0.0%                   | 5.5% *                 | 1.2% *               |
| Texas                | 3.1% *  | --                     | 10.9% *         | 2.1% *          | 0.0%              | 0.3% *                 | 5.5% *                 | 0.6% *               |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.1% *  | 0.0%                   | --              | --              | 0.0%              | 0.2% *                 | --                     | 0.2% *               |
| Colorado             | 8.7% *  | 22.7% *                | 13.6% *         | 6.6% *          | 0.3% *            | 0.4% *                 | 18.6% *                | 0.4% *               |
| Idaho                | 7.0% *  | 16.1% *                | 5.4% *          | 7.7% *          | 0.0%              | 1.3% *                 | 12.3% *                | 0.7% *               |
| Montana              | 6.6% *  | 10.7% *                | 13.2% *         | 7.1% *          | 0.0%              | 0.0%                   | 10.3% *                | 1.4% *               |
| Nevada               | 3.0% *  | --                     | 10.0% *         | --              | 0.0%              | 0.0%                   | 6.7% *                 | 0.0%                 |
| New Mexico           | 7.3% *  | --                     | 0.0%            | 2.0% *          | 0.7% *            | 0.0%                   | 21.6% *                | 0.6% *               |
| Utah                 | 1.3% *  | 0.0%                   | --              | 1.3% *          | 0.2% *            | 0.0% *                 | 2.6% *                 | 0.1% *               |
| Wyoming              | 0.9% *  | 0.0%                   | 0.0%            | 2.4% *          | 1.4% *            | 0.3%                   | 1.1% *                 | 0.6% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.1% *  | --                     | 0.0%            | 1.2% *          | 0.2% *            | 0.0%                   | 2.7% *                 | 0.1% *               |
| California           | 11.5%   | 19.5%                  | 6.5% *          | 4.6% *          | 3.0% *            | 9.9% *                 | 14.9%                  | 7.4% *               |
| Hawaii               | 20.6%   | 26.3% *                | 40.3%           | 12.5% *         | 12.2% *           | 0.9% *                 | 28.5%                  | 5.7% *               |
| Oregon               | 3.3% *  | --                     | 11.7% *         | 0.0%            | 2.0% *            | 1.8% *                 | 4.8% *                 | 1.7% *               |
| Washington           | 11.1% * | 17.5% *                | 0.0%            | 13.6% *         | --                | 12.6% *                | 12.2% *                | 10.1% *              |

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 II.A.2.b.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 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        | 0.54%   | 1.73%                  | 1.06%           | 0.50%           | 0.28%             | 0.42%                  | 1.07%                  | 0.28%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.62% * | 5.72% *                | 3.94% *         | 2.45% *         | 0.00%             | 0.10% *                | 3.28% *                | 0.75% *              |
| Maine                | 2.03% * | 6.44% *                | --              | 1.05% *         | 5.43% *           | 0.00%                  | 3.68% *                | 1.77% *              |
| Massachusetts        | --      | --                     | 0.00%           | --              | 0.00%             | 0.04% *                | 5.13% *                | 1.60% *              |
| New Hampshire        | 1.21% * | --                     | --              | 0.00%           | 0.77% *           | 0.00%                  | 2.32% *                | 0.23% *              |
| Rhode Island         | 3.89% * | 12.41% *               | 5.01% *         | 5.60% *         | 0.00%             | 0.41% *                | 7.45% *                | 0.30% *              |
| Vermont              | 4.16% * | 12.94% *               | --              | 1.02% *         | 1.90% *           | 0.00%                  | 7.33% *                | 0.76% *              |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 0.91% * | 0.00%                  | 0.00%           | 4.57% *         | 3.60% *           | 0.45% *                | 1.16% *                | 1.36% *              |
| New York             | 0.92% * | 1.36% *                | 4.39% *         | 3.69% *         | 1.09% *           | 0.25% *                | 1.53% *                | 0.57% *              |
| Pennsylvania         | 0.64% * | 2.05% *                | 0.00%           | 0.00%           | 0.77% *           | 0.80% *                | 1.20% *                | 0.54% *              |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.38% * | 4.01% *                | 3.63% *         | 0.00%           | 0.00%             | 0.02% *                | 2.72% *                | 0.01% *              |
| Indiana              | 1.68% * | --                     | --              | 3.48% *         | 0.00%             | 1.96% *                | 4.94% *                | 1.34% *              |
| Michigan             | 1.34% * | --                     | 6.69% *         | 0.00%           | --                | 0.12% *                | --                     | 0.90% *              |
| Ohio                 | --      | 12.38% *               | 0.00%           | 1.74% *         | 0.59% *           | 0.01% *                | 6.58% *                | 0.39% *              |
| Wisconsin            | 5.11% * | --                     | 0.00%           | 2.17% *         | 0.93% *           | 6.18% *                | 9.98% *                | --                   |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.13% * | 8.43% *                | --              | 0.76% *         | 0.66% *           | 0.00%                  | 5.82% *                | 0.20% *              |
| Kansas               | 4.01% * | 11.98% *               | --              | 5.55% *         | 1.64% *           | 2.07% *                | 7.39% *                | 1.47% *              |
| Minnesota            | 2.31% * | --                     | --              | 5.75% *         | 0.00%             | 0.00%                  | 5.98% *                | 0.67% *              |
| Missouri             | 2.28% * | 8.19% *                | 8.65% *         | 0.87% *         | 1.09% *           | 0.00%                  | 4.96% *                | 0.31% *              |
| Nebraska             | 1.10% * | --                     | --              | 0.00%           | 3.93% *           | 0.20% *                | 2.25% *                | 1.12% *              |
| North Dakota         | 2.07%   | 5.95% *                | 5.99% *         | 3.42% *         | 3.94% *           | 0.24% *                | 3.62% *                | 1.53% *              |
| South Dakota         | 1.84% * | 2.42% *                | 6.45% *         | 1.30% *         | 3.42% *           | --                     | 2.44% *                | --                   |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 6.28% * | --                     | --              | --              | 4.90% *           | 0.33% *                | 12.26% *               | 1.20% *              |
| District of Columbia | 1.15% * | --                     | 0.00%           | --              | 1.47% *           | 0.00%                  | 2.05% *                | 0.77% *              |
| Florida              | 5.20% * | 17.62% *               | --              | 1.93% *         | 2.16% *           | 0.02% *                | 11.40% *               | 0.36% *              |
| Georgia              | 0.78% * | --                     | 0.00%           | 1.81% *         | 0.00%             | 0.00%                  | 2.13% *                | 0.00%                |
| Maryland             | 1.84% * | --                     | 0.00%           | 4.02% *         | 5.32% *           | 0.00%                  | 3.21% *                | 1.61% *              |
| North Carolina       | 0.44% * | 0.00%                  | 0.00%           | 0.00%           | 0.75% *           | 0.99% *                | 0.00%                  | 0.68% *              |
| South Carolina       | 1.32% * | --                     | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | --                     | 0.00%                |
| Virginia             | 2.49% * | --                     | --              | --              | 0.74% *           | 0.00%                  | 5.36% *                | 0.20% *              |
| West Virginia        | 0.78% * | --                     | 0.00%           | 1.95% *         | --                | 0.02% *                | 2.13% *                | 0.58% *              |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.14% * | 5.63% *                | 0.00%           | 3.82% *         | 1.46% *           | 0.08% *                | 4.02% *                | 0.43% *              |
| Kentucky             | 3.28% * | --                     | --              | --              | 5.77% *           | 0.00%                  | 7.79% *                | 1.72% *              |
| Mississippi          | 1.65% * | --                     | --              | 0.00%           | 1.50% *           | 0.00%                  | 4.11% *                | 0.28% *              |
| Tennessee            | 0.40% * | 0.00%                  | 0.00%           | 0.00%           | --                | 0.32% *                | 0.00%                  | 0.70% *              |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.17% * | --                     | 8.01% *         | 0.00%           | 0.00%             | 0.25% *                | 4.89% *                | 0.15% *              |
| Louisiana            | --      | 9.22% *                | 0.00%           | 1.13% *         | 0.00%             | 0.66% *                | 5.18% *                | 0.48% *              |
| Oklahoma             | 1.52% * | 0.00%                  | 8.75% *         | 0.00%           | 2.20% *           | 0.00%                  | 2.72% *                | 0.77% *              |
| Texas                | 1.27% * | --                     | 5.58% *         | 2.07% *         | 0.00%             | 0.30% *                | 2.49% *                | 0.49% *              |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.19% * | 0.00%                  | --              | --              | 0.00%             | 0.24% *                | --                     | 0.15% *              |
| Colorado             | 4.12% * | 13.66% *               | 8.73% *         | 5.16% *         | 0.27% *           | 0.44% *                | 8.44% *                | 0.30% *              |
| Idaho                | 3.33% * | 10.67% *               | 3.81% *         | 5.37% *         | 0.00%             | 0.79% *                | 6.01% *                | 0.46% *              |
| Montana              | 2.23% * | 5.08% *                | 7.32% *         | 4.09% *         | 0.00%             | 0.00%                  | 3.83% *                | 1.01% *              |
| Nevada               | 1.30% * | --                     | 5.91% *         | --              | 0.00%             | 0.00%                  | 3.05% *                | 0.00%                |
| New Mexico           | 6.43% * | --                     | 0.00%           | 2.01% *         | 0.71% *           | 0.00%                  | 17.28% *               | 0.41% *              |
| Utah                 | 0.77% * | 0.00%                  | --              | 1.36% *         | 0.21% *           | 0.02% *                | 1.63% *                | 0.05% *              |
| Wyoming              | 0.60% * | 0.00%                  | 0.00%           | 2.42% *         | 1.16% *           | 0.04%                  | 1.12% *                | 0.34% *              |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 0.79% * | --                     | 0.00%           | 1.21% *         | 0.20% *           | 0.00%                  | 2.12% *                | 0.07% *              |
| California           | 2.40%   | 5.77%                  | 2.78% *         | 1.79% *         | 1.10% *           | 3.46% *                | 3.89%                  | 2.24% *              |
| Hawaii               | 3.83%   | 8.09% *                | 8.56%           | 5.81% *         | 6.72% *           | 0.50% *                | 5.83%                  | 2.31% *              |
| Oregon               | 1.37% * | --                     | 6.60% *         | 0.00%           | 1.39% *           | 1.65% *                | 2.50% *                | 1.10% *              |
| Washington           | 3.39% * | 9.34% *                | 0.00%           | 6.66% *         | --                | 5.93% *                | 5.49% *                | 4.15% *              |

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 II.A.2.c Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 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        | 11.8%   | 26.3%                  | 16.9%           | 7.9%            | 3.3%              | 2.4%                   | 21.2%                  | 3.1%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 11.9% * | 18.5% *                | --              | 12.1% *         | 9.7% *            | 10.9% *                | 14.6% *                | 9.4% *               |
| Maine                | 11.1% * | 26.6% *                | --              | 21.8% *         | 1.0% *            | 0.5% *                 | 20.0% *                | 2.3% *               |
| Massachusetts        | 7.2% *  | --                     | --              | --              | 0.5% *            | --                     | 10.4% *                | 2.5% *               |
| New Hampshire        | 12.2%   | 14.3% *                | 30.0% *         | 17.1% *         | 0.5% *            | 1.4% *                 | 22.6%                  | 1.0% *               |
| Rhode Island         | 14.3% * | 21.2% *                | 24.3% *         | 10.5% *         | 0.0%              | 9.5% *                 | 21.8% *                | 6.9% *               |
| Vermont              | 9.1% *  | 21.3% *                | 8.5% *          | 6.6% *          | 0.0%              | --                     | 15.2% *                | 2.1% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 23.7% * | --                     | --              | 15.0% *         | 11.2% *           | 8.0% *                 | 35.3% *                | 11.0% *              |
| New York             | 17.8%   | 27.1% *                | 25.7% *         | 17.4%           | 4.8% *            | 6.2% *                 | 25.1%                  | 7.5%                 |
| Pennsylvania         | 18.7%   | 43.3%                  | 23.5% *         | 12.2% *         | 6.9% *            | 1.8% *                 | 34.9%                  | 3.5% *               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 17.4%   | 43.8%                  | 20.0% *         | 2.4% *          | 2.3% *            | 0.3% *                 | 33.0%                  | 1.3% *               |
| Indiana              | 4.0% *  | 0.0%                   | --              | 5.7% *          | 1.0% *            | 3.6% *                 | 7.6% *                 | 2.6% *               |
| Michigan             | 19.2%   | --                     | 21.6% *         | 9.6% *          | 9.9% *            | 9.8% *                 | 29.7% *                | 9.6% *               |
| Ohio                 | 13.4%   | 34.8% *                | 22.8% *         | 9.7% *          | 7.7% *            | 0.0% *                 | 26.4%                  | 3.1% *               |
| Wisconsin            | 6.8% *  | --                     | 1.5% *          | 2.3% *          | 2.2% *            | 6.5% *                 | 9.4% *                 | --                   |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 12.0%   | 19.6% *                | 15.3% *         | 14.7% *         | 2.7% *            | --                     | 19.5% *                | 3.6% *               |
| Kansas               | 16.5%   | 43.0%                  | --              | 1.7% *          | 0.9% *            | 0.0%                   | 31.8%                  | 0.3% *               |
| Minnesota            | 8.6% *  | --                     | --              | 6.9% *          | 2.3% *            | --                     | 18.6% *                | 2.7% *               |
| Missouri             | 12.9%   | 33.9% *                | 17.0% *         | 13.5% *         | 1.9% *            | 1.0% *                 | 25.8%                  | 2.4% *               |
| Nebraska             | 9.3% *  | --                     | --              | 8.4% *          | 1.4% *            | 0.1% *                 | 21.2% *                | 1.9% *               |
| North Dakota         | 25.3%   | 70.8%                  | 15.6% *         | 10.2% *         | 0.0%              | --                     | 43.3%                  | 3.3% *               |
| South Dakota         | 6.4% *  | --                     | 6.8% *          | 1.3% *          | 1.7% *            | 0.0%                   | 11.1% *                | 0.6% *               |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 9.1% *  | --                     | --              | 2.4% *          | 2.1% *            | 5.6% *                 | 14.1% *                | 4.8% *               |
| District of Columbia | 22.7% * | --                     | --              | 15.8% *         | 3.3% *            | 1.8% *                 | 39.2% *                | 2.9% *               |
| Florida              | 20.5% * | 68.9%                  | --              | --              | 0.4% *            | 2.6% *                 | 46.4%                  | 2.4% *               |
| Georgia              | 3.0% *  | --                     | 0.0%            | 0.0%            | 1.1% *            | 2.6% *                 | --                     | 2.0% *               |
| Maryland             | 11.4%   | --                     | --              | 17.8% *         | 2.2% *            | --                     | 16.7% *                | 5.7% *               |
| North Carolina       | 6.6% *  | --                     | 0.0%            | 2.1% *          | 1.1% *            | 1.3% *                 | 16.7% *                | 1.1% *               |
| South Carolina       | 5.6% *  | --                     | --              | 1.8% *          | 0.7% *            | --                     | 10.7% *                | 2.4% *               |
| Virginia             | 6.8%    | --                     | --              | 10.9% *         | --                | 2.0% *                 | 11.2% *                | 3.0% *               |
| West Virginia        | 4.9% *  | --                     | --              | 6.3% *          | 0.6% *            | 0.2% *                 | 13.2% *                | 1.1% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 10.4% * | 24.2% *                | --              | 7.5% *          | 1.5% *            | 0.4% *                 | 18.8% *                | 1.1% *               |
| Kentucky             | 7.1% *  | --                     | --              | 6.0% *          | 0.0%              | 0.0%                   | 17.1% *                | 0.9% *               |
| Mississippi          | 6.5% *  | --                     | --              | 2.1% *          | 1.5% *            | 0.5% *                 | 14.4% *                | 1.2% *               |
| Tennessee            | 3.7% *  | --                     | 0.0%            | 6.9% *          | 0.3% *            | 0.0%                   | 7.0% *                 | 1.3% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.6% *  | --                     | 7.1% *          | --              | 1.3% *            | 0.4% *                 | 7.5% *                 | 0.6% *               |
| Louisiana            | 9.6% *  | 24.2% *                | --              | 2.4% *          | 0.7% *            | --                     | 17.2% *                | 2.4% *               |
| Oklahoma             | 5.4% *  | 5.3% *                 | 7.5% *          | 11.3% *         | --                | 2.2% *                 | 7.3% *                 | 2.9% *               |
| Texas                | 9.6% *  | 20.2% *                | 20.7% *         | 0.8% *          | 2.1% *            | 0.2% *                 | 18.4%                  | 0.6% *               |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 9.7% *  | --                     | --              | --              | 1.6% *            | 0.0% *                 | 22.5% *                | 0.4% *               |
| Colorado             | 11.2% * | 30.8% *                | 7.6% *          | 12.5% *         | 5.6% *            | 0.0% *                 | 22.9% *                | 1.3% *               |
| Idaho                | 13.3%   | 20.8% *                | 36.0% *         | 10.1% *         | 3.3% *            | 0.3%                   | 23.7%                  | 1.1% *               |
| Montana              | 7.0% *  | 12.9% *                | 7.2% *          | 7.2% *          | 1.2% *            | 0.0%                   | 11.6% *                | 0.6% *               |
| Nevada               | 3.5% *  | --                     | 7.7% *          | 7.8% *          | 1.0% *            | 0.3% *                 | --                     | 2.4% *               |
| New Mexico           | 2.5% *  | --                     | --              | 0.0%            | 0.8% *            | 2.1% *                 | --                     | 1.5% *               |
| Utah                 | 9.3% *  | --                     | --              | 5.0% *          | 0.4% *            | 0.1% *                 | 18.4% *                | 0.8% *               |
| Wyoming              | 5.5% *  | --                     | --              | 5.8% *          | 0.0%              | 1.1% *                 | 8.6% *                 | 2.2% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 10.6% * | --                     | --              | 2.5% *          | 8.1% *            | 1.5% *                 | 22.6% *                | 3.4% *               |
| California           | 11.5%   | 15.6%                  | 24.5%           | 11.5%           | 5.5% *            | 2.8% *                 | 16.9%                  | 4.8%                 |
| Hawaii               | 19.3%   | 31.1%                  | 24.2% *         | 10.4% *         | 6.3% *            | 1.5% *                 | 26.8%                  | 5.0% *               |
| Oregon               | 8.7% *  | 18.1% *                | 6.5% *          | 10.2% *         | --                | 1.8% *                 | 13.6% *                | 3.6% *               |
| Washington           | 6.3% *  | 16.6% *                | 6.6% *          | 6.0% *          | 1.7% *            | 0.3% *                 | 12.2% *                | 1.1% *               |

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 II.A.2.c Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 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        | 0.83%    | 2.53%                  | 1.58%           | 0.72%           | 0.42%             | 0.41%                  | 1.59%                  | 0.30%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.97% *  | 9.99% *                | --              | 6.13% *         | 6.34% *           | 7.93% *                | 5.91% *                | 5.34% *              |
| Maine                | 4.21% *  | 12.96% *               | --              | 8.78% *         | 0.98% *           | 0.42% *                | 7.89% *                | 1.28% *              |
| Massachusetts        | 3.04% *  | --                     | --              | --              | 0.48% *           | --                     | 5.36% *                | 1.71% *              |
| New Hampshire        | 3.10%    | 9.37% *                | 9.11% *         | 6.56% *         | 0.48% *           | 1.20% *                | 5.80%                  | 0.71% *              |
| Rhode Island         | 4.56% *  | 10.06% *               | 9.85% *         | 5.70% *         | 0.00%             | 8.88% *                | 6.57% *                | 6.59% *              |
| Vermont              | 3.70% *  | 11.72% *               | 5.20% *         | 4.10% *         | 0.00%             | --                     | 6.55% *                | 1.48% *              |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 11.80% * | --                     | --              | 6.62% *         | 6.28% *           | 6.48% *                | 19.17% *               | 4.55% *              |
| New York             | 3.80%    | 9.12% *                | 8.06% *         | 4.79%           | 1.89% *           | 2.58% *                | 6.20%                  | 1.85%                |
| Pennsylvania         | 4.72%    | 12.82%                 | 8.62% *         | 4.70% *         | 3.32% *           | 1.05% *                | 8.54%                  | 1.19% *              |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.33%    | 10.27%                 | 7.88% *         | 1.55% *         | 1.42% *           | 0.23% *                | 7.47%                  | 0.56% *              |
| Indiana              | 1.50% *  | 0.00%                  | --              | 4.57% *         | 0.70% *           | 1.93% *                | 4.48% *                | 1.15% *              |
| Michigan             | 5.14%    | --                     | 8.94% *         | 4.90% *         | 4.33% *           | 4.75% *                | 9.55% *                | 3.14% *              |
| Ohio                 | 3.76%    | 13.60% *               | 8.50% *         | 4.16% *         | 4.29% *           | 0.01% *                | 7.74%                  | 1.36% *              |
| Wisconsin            | 3.29% *  | --                     | 1.52% *         | 1.74% *         | 1.57% *           | 6.18% *                | 5.77% *                | --                   |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.34%    | 8.28% *                | 7.38% *         | 5.50% *         | 2.11% *           | --                     | 5.96% *                | 2.35% *              |
| Kansas               | 4.34%    | 12.56%                 | --              | 1.68% *         | 0.88% *           | 0.00%                  | 7.95%                  | 0.29% *              |
| Minnesota            | 2.69% *  | --                     | --              | 3.91% *         | 1.60% *           | --                     | 6.28% *                | 1.90% *              |
| Missouri             | 3.36%    | 11.60% *               | 9.18% *         | 6.13% *         | 1.83% *           | 0.97% *                | 6.90%                  | 1.44% *              |
| Nebraska             | 3.13% *  | --                     | --              | 3.64% *         | 1.39% *           | 0.07% *                | 7.56% *                | 0.96% *              |
| North Dakota         | 5.35%    | 10.52%                 | 8.72% *         | 4.87% *         | 0.00%             | --                     | 7.93%                  | 1.96% *              |
| South Dakota         | 3.18% *  | --                     | 3.86% *         | 1.31% *         | 1.07% *           | 0.00%                  | 5.66% *                | 0.40% *              |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.98% *  | --                     | --              | 2.38% *         | 1.51% *           | 3.42% *                | 6.00% *                | 2.31% *              |
| District of Columbia | 10.20% * | --                     | --              | 6.13% *         | 1.88% *           | 1.80% *                | 16.24% *               | 1.41% *              |
| Florida              | 6.65% *  | 12.00%                 | --              | --              | 0.35% *           | 2.40% *                | 11.42%                 | 1.76% *              |
| Georgia              | 1.49% *  | --                     | 0.00%           | 0.00%           | 1.10% *           | 1.83% *                | --                     | 1.24% *              |
| Maryland             | 2.99%    | --                     | --              | 7.15% *         | 1.59% *           | --                     | 5.48% *                | 2.30% *              |
| North Carolina       | 2.90% *  | --                     | 0.00%           | 2.13% *         | 1.08% *           | 1.20% *                | 7.64% *                | 0.83% *              |
| South Carolina       | 2.44% *  | --                     | --              | 1.77% *         | 0.65% *           | --                     | 5.38% *                | 2.21% *              |
| Virginia             | 1.96%    | --                     | --              | 4.88% *         | --                | 1.96% *                | 3.97% *                | 1.63% *              |
| West Virginia        | 2.01% *  | --                     | --              | 3.25% *         | 0.59% *           | 0.11% *                | 6.13% *                | 0.52% *              |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.73% *  | 9.49% *                | --              | 5.16% *         | 1.11% *           | 0.37% *                | 6.85% *                | 0.51% *              |
| Kentucky             | 2.35% *  | --                     | --              | 3.43% *         | 0.00%             | 0.00%                  | 6.01% *                | 0.63% *              |
| Mississippi          | 3.02% *  | --                     | --              | 2.11% *         | 1.50% *           | 0.45% *                | 7.16% *                | 0.69% *              |
| Tennessee            | 1.80% *  | --                     | 0.00%           | 4.06% *         | 0.26% *           | 0.00%                  | 4.19% *                | 0.86% *              |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.50% *  | --                     | 4.95% *         | --              | 0.97% *           | 0.30% *                | 3.43% *                | 0.33% *              |
| Louisiana            | 3.68% *  | 11.51% *               | --              | 2.39% *         | 0.68% *           | --                     | 7.09% *                | 1.77% *              |
| Oklahoma             | 1.76% *  | 3.88% *                | 5.21% *         | 4.88% *         | --                | 2.21% *                | 2.99% *                | 1.56% *              |
| Texas                | 2.88% *  | 7.78% *                | 6.91% *         | 0.79% *         | 1.34% *           | 0.17% *                | 5.50%                  | 0.33% *              |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.81% *  | --                     | --              | --              | 1.22% *           | 0.00% *                | 12.23% *               | 0.28% *              |
| Colorado             | 4.06% *  | 13.59% *               | 4.54% *         | 6.31% *         | 4.16% *           | 0.04% *                | 8.27% *                | 0.98% *              |
| Idaho                | 3.19%    | 9.48% *                | 10.87% *        | 4.54% *         | 1.63% *           | 0.04%                  | 6.10%                  | 0.47% *              |
| Montana              | 2.18% *  | 5.24% *                | 5.00% *         | 3.62% *         | 0.80% *           | 0.00%                  | 3.84% *                | 0.35% *              |
| Nevada               | 1.45% *  | --                     | 5.59% *         | 4.95% *         | 0.99% *           | 0.22% *                | --                     | 1.29% *              |
| New Mexico           | 1.32% *  | --                     | --              | 0.00%           | 0.47% *           | 1.82% *                | --                     | 1.18% *              |
| Utah                 | 4.26% *  | --                     | --              | 3.60% *         | 0.37% *           | 0.04% *                | 8.27% *                | 0.64% *              |
| Wyoming              | 2.05% *  | --                     | --              | 4.09% *         | 0.00%             | 0.87% *                | 3.83% *                | 1.68% *              |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.72% *  | --                     | --              | 1.75% *         | 4.47% *           | 1.22% *                | 8.86% *                | 1.61% *              |
| California           | 1.86%    | 4.32%                  | 6.40%           | 3.06%           | 1.82% *           | 1.63% *                | 3.20%                  | 1.33%                |
| Hawaii               | 3.99%    | 8.82%                  | 7.62% *         | 5.37% *         | 2.49% *           | 0.72% *                | 6.02%                  | 1.83% *              |
| Oregon               | 3.21% *  | 9.78% *                | 4.62% *         | 5.96% *         | --                | 1.62% *                | 5.96% *                | 1.72% *              |
| Washington           | 2.42% *  | 8.63% *                | 3.91% *         | 3.75% *         | 1.25% *           | 0.23% *                | 5.05% *                | 0.50% *              |

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.

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

**Table II.A.2.c.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 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        | 3.8%    | 8.5%                   | 7.1%            | 2.9%            | 0.7%              | 0.3% *                 | 7.3%                   | 0.7%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | --      | 13.9% *                | 0.0%            | --              | 0.0%              | 0.0%                   | 9.0% *                 | 0.0%                 |
| Maine                | 6.4% *  | 21.0% *                | 0.0%            | --              | 0.0%              | 0.0%                   | 12.9% *                | 0.0%                 |
| Massachusetts        | --      | --                     | 0.0%            | --              | 0.0%              | 0.0% *                 | 8.1% *                 | 0.0% *               |
| New Hampshire        | 7.2% *  | 9.5% *                 | 17.9% *         | 6.9% *          | 0.0%              | 1.4% *                 | 13.0% *                | 0.8% *               |
| Rhode Island         | 5.9% *  | 13.7% *                | 13.5% *         | 0.0%            | 0.0%              | 0.0%                   | 11.9% *                | 0.0%                 |
| Vermont              | 0.6% *  | 0.0%                   | 1.1% *          | 2.8% *          | 0.0%              | 0.0%                   | 0.7% *                 | 0.4% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.7% *  | --                     | --              | --              | 0.0%              | 0.0%                   | --                     | 1.0% *               |
| New York             | 5.2%    | --                     | 14.1% *         | 14.5% *         | 0.5% *            | 0.8% *                 | 7.0% *                 | 2.7% *               |
| Pennsylvania         | 12.2% * | 34.8% *                | 9.5% *          | 5.3% *          | 0.8% *            | 0.0%                   | 24.6% *                | 0.5% *               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.2% *  | --                     | 6.2% *          | 0.7% *          | 1.2% *            | 0.0%                   | 4.0% *                 | 0.3% *               |
| Indiana              | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| Michigan             | 8.5% *  | --                     | 0.0%            | 2.0% *          | --                | --                     | 14.3% *                | 3.1% *               |
| Ohio                 | 4.0% *  | 7.2% *                 | 14.7% *         | 2.2% *          | 0.0%              | 0.0%                   | 8.8% *                 | 0.2% *               |
| Wisconsin            | 2.0% *  | --                     | 0.0%            | 1.6% *          | 0.0%              | 0.0%                   | --                     | 0.0%                 |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.7% *  | --                     | 7.1% *          | 5.1% *          | 0.0%              | --                     | 5.1% *                 | 2.2% *               |
| Kansas               | 6.2% *  | 17.7% *                | --              | 1.7% *          | 0.0%              | 0.0%                   | 12.1% *                | 0.0%                 |
| Minnesota            | 0.7% *  | 0.0%                   | --              | 0.0%            | 0.0%              | 0.0%                   | 1.8% *                 | 0.0%                 |
| Missouri             | 3.4% *  | 8.9% *                 | 5.9% *          | 0.0%            | 1.9% *            | 1.0% *                 | 6.4% *                 | 0.9% *               |
| Nebraska             | 2.3% *  | --                     | --              | 2.8% *          | 1.4% *            | 0.0%                   | --                     | 1.2% *               |
| North Dakota         | 3.8% *  | 11.5% *                | 0.0%            | --              | 0.0%              | 0.0%                   | 5.9% *                 | 1.2% *               |
| South Dakota         | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.8% *  | --                     | --              | 2.4% *          | 0.0%              | 0.0%                   | 7.4% *                 | 0.8% *               |
| District of Columbia | 3.1% *  | --                     | --              | --              | 0.0%              | 0.0%                   | 5.7% *                 | 0.0%                 |
| Florida              | 8.4% *  | 32.7% *                | 2.3% *          | 1.1% *          | 0.0%              | 0.0%                   | 20.5% *                | 0.0%                 |
| Georgia              | 0.7% *  | --                     | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 2.0% *                 | 0.0%                 |
| Maryland             | 3.6% *  | --                     | --              | 1.3% *          | 0.3% *            | 0.9% *                 | 6.4% *                 | 0.6% *               |
| North Carolina       | 2.0% *  | --                     | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 5.6% *                 | 0.0%                 |
| South Carolina       | 2.4% *  | --                     | --              | 0.0%            | 0.0%              | 0.0%                   | 6.0% *                 | 0.0%                 |
| Virginia             | 1.0% *  | 0.0%                   | --              | 0.0%            | 0.0%              | 0.0%                   | 2.2% *                 | 0.0%                 |
| West Virginia        | 1.5% *  | --                     | 0.0%            | 0.0%            | 0.0%              | 0.1% *                 | --                     | 0.1% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.6% *  | --                     | --              | 0.0%            | 0.0%              | 0.4% *                 | 2.7% *                 | 0.2% *               |
| Kentucky             | 3.0% *  | --                     | --              | --              | 0.0%              | 0.0%                   | 6.3% *                 | 0.9% *               |
| Mississippi          | --      | --                     | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 6.5% *                 | 0.0%                 |
| Tennessee            | 0.0% *  | 0.0%                   | 0.0%            | 0.0%            | 0.3% *            | 0.0%                   | 0.0%                   | 0.1% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 0.7% *  | 0.0%                   | 0.0%            | --              | 0.0%              | 0.0%                   | 1.5% *                 | 0.0%                 |
| Louisiana            | --      | 14.8% *                | --              | 0.0%            | 0.0%              | 0.0%                   | 9.1% *                 | 0.0%                 |
| Oklahoma             | 0.8% *  | 0.0%                   | 0.0%            | 6.9% *          | 0.0%              | 0.0%                   | 1.4% *                 | 0.0%                 |
| Texas                | 1.2% *  | 1.7% *                 | --              | 0.0%            | 1.7% *            | 0.2% *                 | 1.9% *                 | 0.5% *               |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 0.6% *  | --                     | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 1.3% *                 | 0.0%                 |
| Colorado             | 2.5% *  | 5.7% *                 | 1.9% *          | 2.4% *          | --                | 0.0%                   | 4.4% *                 | 0.9% *               |
| Idaho                | 3.8% *  | 5.8% *                 | 12.9% *         | 1.7% *          | 0.0%              | 0.0%                   | 7.0% *                 | 0.0%                 |
| Montana              | 1.1% *  | --                     | 0.0%            | 1.0% *          | 0.0%              | 0.0%                   | 1.8% *                 | 0.3% *               |
| Nevada               | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| New Mexico           | 0.8% *  | 0.0%                   | --              | 0.0%            | 0.4% *            | 0.0%                   | 2.4% *                 | 0.1% *               |
| Utah                 | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| Wyoming              | 1.6% *  | 0.0%                   | --              | 2.4% *          | 0.0%              | 0.0%                   | 3.2% *                 | 0.0%                 |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.4% *  | --                     | --              | 0.0%            | 5.3% *            | 0.3% *                 | 6.0% *                 | 1.9% *               |
| California           | 6.1%    | 6.7% *                 | 19.9% *         | 7.2% *          | 2.6% *            | 0.2% *                 | 9.3%                   | 2.2% *               |
| Hawaii               | 4.0% *  | --                     | 9.1% *          | --              | 0.6% *            | 0.3% *                 | 5.7% *                 | 0.7% *               |
| Oregon               | 3.2% *  | 7.3% *                 | 0.0%            | 8.6% *          | 0.1% *            | 0.0%                   | 5.1% *                 | 1.2% *               |
| Washington           | 2.5% *  | 8.7% *                 | 1.5% *          | 0.0%            | 0.0%              | 0.0%                   | 5.4% *                 | 0.0%                 |

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.

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

**Table II.A.2.c.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 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        | 0.50%   | 1.64%                  | 1.14%           | 0.47%           | 0.22%             | 0.11% *                | 1.02%                  | 0.13%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | --      | 9.20% *                | 0.00%           | --              | 0.00%             | 0.00%                  | 5.28% *                | 0.00%                |
| Maine                | 3.89% * | 12.65% *               | 0.00%           | --              | 0.00%             | 0.00%                  | 7.47% *                | 0.00%                |
| Massachusetts        | --      | --                     | 0.00%           | --              | 0.00%             | 0.00% *                | 4.89% *                | 0.00% *              |
| New Hampshire        | 2.70% * | 8.95% *                | 7.42% *         | 4.65% *         | 0.00%             | 1.20% *                | 5.04% *                | 0.69% *              |
| Rhode Island         | 3.03% * | 9.37% *                | 8.75% *         | 0.00%           | 0.00%             | 0.00%                  | 5.97% *                | 0.00%                |
| Vermont              | 0.32% * | 0.00%                  | 1.03% *         | 1.91% *         | 0.00%             | 0.00%                  | 0.48% *                | 0.43% *              |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.72% * | --                     | --              | --              | 0.00%             | 0.00%                  | --                     | 1.00% *              |
| New York             | 1.50%   | --                     | 6.91% *         | 4.59% *         | 0.52% *           | 0.78% *                | 2.52% *                | 0.94% *              |
| Pennsylvania         | 4.74% * | 13.19% *               | 6.83% *         | 3.30% *         | 0.84% *           | 0.00%                  | 8.80% *                | 0.32% *              |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.08% * | --                     | 4.41% *         | 0.70% *         | 1.17% *           | 0.00%                  | 2.11% *                | 0.31% *              |
| Indiana              | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| Michigan             | 4.97% * | --                     | 0.00%           | 2.00% *         | --                | --                     | 9.63% *                | 2.31% *              |
| Ohio                 | 1.64% * | 5.60% *                | 7.03% *         | 1.58% *         | 0.00%             | 0.00%                  | 3.73% *                | 0.20% *              |
| Wisconsin            | 1.72% * | --                     | 0.00%           | 1.62% *         | 0.00%             | 0.00%                  | --                     | 0.00%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.78% * | --                     | 5.05% *         | 3.24% *         | 0.00%             | --                     | 2.75% *                | 2.21% *              |
| Kansas               | 3.21% * | 10.05% *               | --              | 1.68% *         | 0.00%             | 0.00%                  | 6.08% *                | 0.00%                |
| Minnesota            | 0.66% * | 0.00%                  | --              | 0.00%           | 0.00%             | 0.00%                  | 1.76% *                | 0.00%                |
| Missouri             | 1.78% * | 6.62% *                | 5.74% *         | 0.00%           | 1.83% *           | 0.97% *                | 3.83% *                | 0.73% *              |
| Nebraska             | 1.17% * | --                     | --              | 2.07% *         | 1.39% *           | 0.00%                  | --                     | 0.72% *              |
| North Dakota         | 2.29% * | 7.81% *                | 0.00%           | --              | 0.00%             | 0.00%                  | 4.03% *                | 1.21% *              |
| South Dakota         | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.10% * | --                     | --              | 2.38% *         | 0.00%             | 0.00%                  | 4.50% *                | 0.75% *              |
| District of Columbia | 1.82% * | --                     | --              | --              | 0.00%             | 0.00%                  | 3.55% *                | 0.00%                |
| Florida              | 5.33% * | 17.76% *               | 2.37% *         | 1.08% *         | 0.00%             | 0.00%                  | 11.70% *               | 0.00%                |
| Georgia              | 0.75% * | --                     | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 2.00% *                | 0.00%                |
| Maryland             | 1.63% * | --                     | --              | 1.29% *         | 0.33% *           | 0.88% *                | 3.15% *                | 0.54% *              |
| North Carolina       | 1.94% * | --                     | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 5.37% *                | 0.00%                |
| South Carolina       | 1.67% * | --                     | --              | 0.00%           | 0.00%             | 0.00%                  | 4.29% *                | 0.00%                |
| Virginia             | 0.99% * | 0.00%                  | --              | 0.00%           | 0.00%             | 0.00%                  | 2.15% *                | 0.00%                |
| West Virginia        | 1.47% * | --                     | 0.00%           | 0.00%           | 0.00%             | 0.08% *                | --                     | 0.06% *              |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.10% * | --                     | --              | 0.00%           | 0.00%             | 0.37% *                | 2.07% *                | 0.24% *              |
| Kentucky             | 1.26% * | --                     | --              | --              | 0.00%             | 0.00%                  | 3.19% *                | 0.63% *              |
| Mississippi          | --      | --                     | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 6.14% *                | 0.00%                |
| Tennessee            | 0.03% * | 0.00%                  | 0.00%           | 0.00%           | 0.26% *           | 0.00%                  | 0.00%                  | 0.06% *              |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 0.65% * | 0.00%                  | 0.00%           | --              | 0.00%             | 0.00%                  | 1.50% *                | 0.00%                |
| Louisiana            | --      | 9.05% *                | --              | 0.00%           | 0.00%             | 0.00%                  | 5.17% *                | 0.00%                |
| Oklahoma             | 0.51% * | 0.00%                  | 0.00%           | 4.30% *         | 0.00%             | 0.00%                  | 0.93% *                | 0.00%                |
| Texas                | 0.71% * | 1.68% *                | --              | 0.00%           | 1.29% *           | 0.15% *                | 1.38% *                | 0.31% *              |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 0.55% * | --                     | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 1.33% *                | 0.00%                |
| Colorado             | 1.21% * | 4.17% *                | 1.89% *         | 2.38% *         | --                | 0.00%                  | 2.47% *                | 0.87% *              |
| Idaho                | 1.96% * | 5.73% *                | 7.34% *         | 1.66% *         | 0.00%             | 0.00%                  | 3.66% *                | 0.00%                |
| Montana              | 1.03% * | --                     | 0.00%           | 0.98% *         | 0.00%             | 0.00%                  | 1.77% *                | 0.27% *              |
| Nevada               | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| New Mexico           | 0.77% * | 0.00%                  | --              | 0.00%           | 0.38% *           | 0.00%                  | 2.44% *                | 0.10% *              |
| Utah                 | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| Wyoming              | 1.19% * | 0.00%                  | --              | 2.42% *         | 0.00%             | 0.00%                  | 2.35% *                | 0.00%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.99% * | --                     | --              | 0.00%           | 4.03% *           | 0.19% *                | 4.74% *                | 1.36% *              |
| California           | 1.26%   | 2.57% *                | 5.98% *         | 2.62% *         | 1.53% *           | 0.16% *                | 2.20%                  | 0.81% *              |
| Hawaii               | 1.51% * | --                     | 5.47% *         | --              | 0.56% *           | 0.26% *                | 2.33% *                | 0.39% *              |
| Oregon               | 1.67% * | 5.16% *                | 0.00%           | 5.76% *         | 0.09% *           | 0.00%                  | 3.10% *                | 1.13% *              |
| Washington           | 1.86% * | 6.89% *                | 1.54% *         | 0.00%           | 0.00%             | 0.00%                  | 3.91% *                | 0.00%                |

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.

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

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



**Table II.A.2.c.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 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        | 6.6%    | 14.5%                  | 7.4%            | 4.1%            | 2.2%              | 2.0%                   | 11.1%                  | 2.3%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 6.4% *  | 0.0%                   | --              | 7.7% *          | 9.7% *            | 10.9% *                | 3.1% *                 | 9.4% *               |
| Maine                | 3.2% *  | 0.0%                   | --              | 17.4% *         | 1.0% *            | 0.5% *                 | --                     | 2.3% *               |
| Massachusetts        | 3.2% *  | --                     | --              | 0.0%            | 0.5% *            | --                     | 3.7% *                 | 2.5% *               |
| New Hampshire        | 5.5% *  | --                     | 12.1% *         | 13.3% *         | 0.5% *            | 0.0%                   | 10.5% *                | 0.1% *               |
| Rhode Island         | 5.4% *  | 0.0%                   | 10.8% *         | --              | 0.0%              | 9.5% *                 | 3.9% *                 | 6.9% *               |
| Vermont              | 5.1% *  | 11.5% *                | --              | --              | 0.0%              | --                     | 8.1% *                 | 1.6% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 19.5% * | --                     | --              | 7.3% *          | 5.3% *            | 7.7% *                 | 30.6% *                | 7.3% *               |
| New York             | 10.3% * | 18.6% *                | 9.7% *          | 2.6% *          | 3.4% *            | 5.2% *                 | 14.4% *                | 4.5% *               |
| Pennsylvania         | 6.3%    | 8.5% *                 | 14.0% *         | 6.9% *          | 6.0% *            | 1.0% *                 | 10.3% *                | 2.5% *               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 12.5% * | 33.1% *                | 8.7% *          | 1.7% *          | 1.1% *            | 0.3% *                 | 23.6% *                | 1.0% *               |
| Indiana              | 3.6% *  | 0.0%                   | --              | 5.7% *          | 1.0% *            | 3.6% *                 | 6.1% *                 | 2.6% *               |
| Michigan             | 8.0%    | --                     | 15.6% *         | --              | 3.5% *            | 9.7% *                 | 8.5% *                 | 7.6% *               |
| Ohio                 | 9.2% *  | 27.6% *                | 8.1% *          | 6.0% *          | 7.7% *            | 0.0% *                 | 17.6% *                | 2.6% *               |
| Wisconsin            | 2.6% *  | --                     | 1.5% *          | 0.6% *          | 1.3% *            | 0.1% *                 | --                     | 0.6% *               |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7.6% *  | 16.0% *                | --              | 9.6% *          | 2.0% *            | 0.1% *                 | 13.4% *                | 1.2% *               |
| Kansas               | 8.5% *  | 22.0% *                | --              | 0.0%            | 0.9% *            | 0.0%                   | 16.3% *                | 0.3% *               |
| Minnesota            | 4.6% *  | --                     | --              | --              | 2.3% *            | --                     | 7.9% *                 | 2.7% *               |
| Missouri             | 6.8% *  | 13.0% *                | 11.1% *         | 13.5% *         | 0.0%              | 0.0%                   | 13.3% *                | 1.5% *               |
| Nebraska             | 7.0% *  | --                     | --              | 5.6% *          | 0.0%              | 0.1% *                 | 17.2% *                | 0.7% *               |
| North Dakota         | 10.3% * | 23.5% *                | 12.2% *         | --              | 0.0%              | --                     | 17.1% *                | 2.0% *               |
| South Dakota         | 5.9% *  | --                     | --              | 1.3% *          | 1.4% *            | 0.0%                   | 10.3% *                | 0.5% *               |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.5% *  | --                     | --              | 0.0%            | 2.1% *            | 5.6% *                 | 5.1% *                 | 4.0% *               |
| District of Columbia | 18.4% * | --                     | --              | 12.3% *         | 1.3% *            | 1.8% *                 | 31.8% *                | 2.2% *               |
| Florida              | 9.0% *  | 30.0% *                | 2.3% *          | 1.8% *          | 0.4% *            | 2.6% *                 | 18.6% *                | 2.4% *               |
| Georgia              | 2.3% *  | --                     | 0.0%            | 0.0%            | 1.1% *            | 2.6% *                 | --                     | 2.0% *               |
| Maryland             | 6.2% *  | --                     | --              | 10.9% *         | 2.2% *            | --                     | 7.8% *                 | 4.4% *               |
| North Carolina       | 4.7% *  | --                     | 0.0%            | 2.1% *          | 1.1% *            | 1.3% *                 | 11.1% *                | 1.1% *               |
| South Carolina       | 3.1% *  | --                     | 0.0%            | 0.0%            | 0.7% *            | --                     | --                     | 2.4% *               |
| Virginia             | 3.9% *  | --                     | --              | 6.1% *          | --                | 2.0% *                 | 5.2% *                 | 2.8% *               |
| West Virginia        | 3.3% *  | --                     | --              | 5.5% *          | 0.6% *            | 0.1% *                 | 8.5% *                 | 0.9% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 6.8% *  | 16.1% *                | 0.0%            | 6.4% *          | 1.5% *            | 0.0%                   | 12.3% *                | 0.6% *               |
| Kentucky             | 3.5% *  | --                     | --              | 2.2% *          | 0.0%              | 0.0%                   | 9.0% *                 | 0.0%                 |
| Mississippi          | 1.6% *  | --                     | 0.0%            | 2.1% *          | 0.0%              | 0.5% *                 | --                     | 0.9% *               |
| Tennessee            | 3.7% *  | --                     | 0.0%            | 6.9% *          | 0.0%              | 0.0%                   | 7.0% *                 | 1.2% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.3% *  | --                     | --              | 0.0%            | 1.3% *            | 0.2% *                 | --                     | 0.5% *               |
| Louisiana            | 5.2% *  | 9.3% *                 | --              | 2.4% *          | 0.7% *            | --                     | 8.0% *                 | 2.4% *               |
| Oklahoma             | 4.2% *  | 5.3% *                 | 7.5% *          | 2.6% *          | --                | 2.2% *                 | 5.5% *                 | 2.6% *               |
| Texas                | 7.9% *  | 18.5% *                | 13.2% *         | 0.8% *          | 0.4% *            | 0.1% *                 | 15.6% *                | 0.1% *               |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 7.7% *  | --                     | --              | --              | 1.6% *            | 0.0% *                 | 17.8% *                | 0.4% *               |
| Colorado             | 3.7% *  | 6.8% *                 | 5.8% *          | --              | 5.6% *            | 0.0% *                 | 6.4% *                 | 1.3% *               |
| Idaho                | 7.8%    | 9.1% *                 | 26.2% *         | 5.7% *          | 3.3% *            | 0.3%                   | 13.6% *                | 1.1% *               |
| Montana              | 4.2% *  | 6.4% *                 | 7.2% *          | 6.2% *          | 1.2% *            | 0.0%                   | 7.1% *                 | 0.3% *               |
| Nevada               | 3.5% *  | --                     | 7.7% *          | 7.8% *          | 1.0% *            | 0.3% *                 | --                     | 2.4% *               |
| New Mexico           | 1.7% *  | --                     | 0.0%            | 0.0%            | 0.4% *            | 2.1% *                 | 2.2% *                 | 1.4% *               |
| Utah                 | 9.3% *  | --                     | --              | 5.0% *          | 0.4% *            | 0.1% *                 | 18.4% *                | 0.8% *               |
| Wyoming              | 3.9% *  | --                     | --              | --              | 0.0%              | 1.1% *                 | 5.5% *                 | 2.2% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 7.1% *  | --                     | 0.0%            | 2.5% *          | 2.8% *            | 1.2% *                 | 16.6% *                | 1.5% *               |
| California           | 3.8%    | 4.3% *                 | --              | 4.7% *          | 2.5% *            | 2.6% *                 | 4.4% *                 | 3.0% *               |
| Hawaii               | 5.4% *  | 6.6% *                 | 5.3% *          | 9.2% *          | 5.8% *            | 0.6% *                 | 6.3% *                 | 3.9% *               |
| Oregon               | 5.4% *  | 10.8% *                | 6.5% *          | 1.6% *          | --                | 1.8% *                 | 8.5% *                 | 2.1% *               |
| Washington           | 3.8% *  | 7.9% *                 | 5.1% *          | 6.0% *          | 1.7% *            | 0.3% *                 | 6.8% *                 | 1.1% *               |

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 II.A.2.c.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 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        | 0.68%    | 2.20%                  | 0.96%           | 0.50%           | 0.35%             | 0.39%                  | 1.35%                  | 0.27%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.96% *  | 0.00%                  | --              | 4.72% *         | 6.34% *           | 7.93% *                | 1.79% *                | 5.34% *              |
| Maine                | 1.49% *  | 0.00%                  | --              | 8.64% *         | 0.98% *           | 0.42% *                | --                     | 1.28% *              |
| Massachusetts        | 1.45% *  | --                     | --              | 0.00%           | 0.48% *           | --                     | 2.20% *                | 1.71% *              |
| New Hampshire        | 1.83% *  | --                     | 6.89% *         | 5.78% *         | 0.48% *           | 0.00%                  | 3.57% *                | 0.15% *              |
| Rhode Island         | 3.52% *  | 0.00%                  | 6.15% *         | --              | 0.00%             | 8.88% *                | 2.06% *                | 6.59% *              |
| Vermont              | 3.23% *  | 10.55% *               | --              | --              | 0.00%             | --                     | 5.77% *                | 1.42% *              |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 12.28% * | --                     | --              | 5.05% *         | 5.24% *           | 6.48% *                | 20.22% *               | 4.35% *              |
| New York             | 3.58% *  | 8.81% *                | 5.21% *         | 1.30% *         | 1.62% *           | 2.47% *                | 5.87% *                | 1.60% *              |
| Pennsylvania         | 1.72%    | 4.64% *                | 6.48% *         | 3.50% *         | 3.22% *           | 0.68% *                | 3.48% *                | 1.03% *              |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.16% *  | 10.41% *               | 5.95% *         | 1.39% *         | 0.85% *           | 0.23% *                | 7.46% *                | 0.46% *              |
| Indiana              | 1.46% *  | 0.00%                  | --              | 4.57% *         | 0.70% *           | 1.93% *                | 4.26% *                | 1.15% *              |
| Michigan             | 2.25%    | --                     | 7.22% *         | --              | 1.56% *           | 4.75% *                | 3.48% *                | 2.91% *              |
| Ohio                 | 3.59% *  | 13.52% *               | 5.61% *         | 3.58% *         | 4.29% *           | 0.01% *                | 7.52% *                | 1.31% *              |
| Wisconsin            | 2.07% *  | --                     | 1.52% *         | 0.62% *         | 1.30% *           | 0.05% *                | --                     | 0.41% *              |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.92% *  | 7.75% *                | --              | 4.67% *         | 2.00% *           | 0.12% *                | 5.44% *                | 0.80% *              |
| Kansas               | 2.80% *  | 8.71% *                | --              | 0.00%           | 0.88% *           | 0.00%                  | 5.49% *                | 0.29% *              |
| Minnesota            | 2.08% *  | --                     | --              | --              | 1.60% *           | --                     | 4.50% *                | 1.90% *              |
| Missouri             | 2.52% *  | 8.61% *                | 7.63% *         | 6.13% *         | 0.00%             | 0.00%                  | 5.30% *                | 1.25% *              |
| Nebraska             | 2.97% *  | --                     | --              | 2.99% *         | 0.00%             | 0.07% *                | 7.26% *                | 0.64% *              |
| North Dakota         | 4.37% *  | 13.17% *               | 8.36% *         | --              | 0.00%             | --                     | 7.51% *                | 1.54% *              |
| South Dakota         | 3.16% *  | --                     | --              | 1.31% *         | 1.05% *           | 0.00%                  | 5.62% *                | 0.40% *              |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.83% *  | --                     | --              | 0.00%           | 1.51% *           | 3.42% *                | 3.06% *                | 2.19% *              |
| District of Columbia | 10.50% * | --                     | --              | 5.89% *         | 1.32% *           | 1.80% *                | 17.05% *               | 1.33% *              |
| Florida              | 5.24% *  | 17.64% *               | 2.37% *         | 1.35% *         | 0.35% *           | 2.40% *                | 11.54% *               | 1.76% *              |
| Georgia              | 1.30% *  | --                     | 0.00%           | 0.00%           | 1.10% *           | 1.83% *                | --                     | 1.24% *              |
| Maryland             | 2.16% *  | --                     | --              | 5.75% *         | 1.59% *           | --                     | 3.70% *                | 2.09% *              |
| North Carolina       | 2.29% *  | --                     | 0.00%           | 2.13% *         | 1.08% *           | 1.20% *                | 6.15% *                | 0.83% *              |
| South Carolina       | 1.82% *  | --                     | 0.00%           | 0.00%           | 0.65% *           | --                     | --                     | 2.21% *              |
| Virginia             | 1.39% *  | --                     | --              | 3.42% *         | --                | 1.96% *                | 2.41% *                | 1.62% *              |
| West Virginia        | 1.41% *  | --                     | --              | 3.13% *         | 0.59% *           | 0.08% *                | 4.34% *                | 0.50% *              |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.21% *  | 8.32% *                | 0.00%           | 5.04% *         | 1.11% *           | 0.00%                  | 5.97% *                | 0.38% *              |
| Kentucky             | 1.95% *  | --                     | --              | 2.20% *         | 0.00%             | 0.00%                  | 4.98% *                | 0.00%                |
| Mississippi          | 1.11% *  | --                     | 0.00%           | 2.11% *         | 0.00%             | 0.45% *                | --                     | 0.63% *              |
| Tennessee            | 1.79% *  | --                     | 0.00%           | 4.06% *         | 0.00%             | 0.00%                  | 4.19% *                | 0.85% *              |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.20% *  | --                     | --              | 0.00%           | 0.97% *           | 0.17% *                | --                     | 0.29% *              |
| Louisiana            | 2.90% *  | 8.79% *                | --              | 2.39% *         | 0.68% *           | --                     | 5.60% *                | 1.77% *              |
| Oklahoma             | 1.66% *  | 3.88% *                | 5.21% *         | 1.84% *         | --                | 2.21% *                | 2.77% *                | 1.53% *              |
| Texas                | 2.80% *  | 7.69% *                | 5.14% *         | 0.79% *         | 0.39% *           | 0.08% *                | 5.36% *                | 0.10% *              |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.81% *  | --                     | --              | --              | 1.22% *           | 0.00% *                | 12.50% *               | 0.28% *              |
| Colorado             | 1.34% *  | 4.16% *                | 4.09% *         | --              | 4.16% *           | 0.04% *                | 2.77% *                | 0.98% *              |
| Idaho                | 2.26%    | 5.40% *                | 10.18% *        | 3.32% *         | 1.63% *           | 0.04%                  | 4.33% *                | 0.47% *              |
| Montana              | 1.73% *  | 3.96% *                | 5.00% *         | 3.51% *         | 0.80% *           | 0.00%                  | 3.02% *                | 0.21% *              |
| Nevada               | 1.45% *  | --                     | 5.59% *         | 4.95% *         | 0.99% *           | 0.22% *                | --                     | 1.29% *              |
| New Mexico           | 1.06% *  | --                     | 0.00%           | 0.00%           | 0.27% *           | 1.82% *                | 2.21% *                | 1.17% *              |
| Utah                 | 4.26% *  | --                     | --              | 3.60% *         | 0.37% *           | 0.04% *                | 8.27% *                | 0.64% *              |
| Wyoming              | 1.69% *  | --                     | --              | --              | 0.00%             | 0.87% *                | 2.96% *                | 1.68% *              |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.31% *  | --                     | 0.00%           | 1.75% *         | 1.94% *           | 1.20% *                | 8.20% *                | 0.84% *              |
| California           | 0.95%    | 1.92% *                | --              | 1.90% *         | 0.90% *           | 1.62% *                | 1.45% *                | 1.15% *              |
| Hawaii               | 1.86% *  | 3.80% *                | 3.95% *         | 5.30% *         | 2.45% *           | 0.51% *                | 2.69% *                | 1.78% *              |
| Oregon               | 2.84% *  | 8.78% *                | 4.62% *         | 1.65% *         | --                | 1.62% *                | 5.33% *                | 1.28% *              |
| Washington           | 1.63% *  | 5.65% *                | 3.61% *         | 3.75% *         | 1.25% *           | 0.23% *                | 3.44% *                | 0.50% *              |

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.

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

**Table II.A.2.c.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 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        | 2.3%    | 5.4%                   | 3.3%            | 1.4%            | 0.4% *            | 0.2% *                 | 4.4%                   | 0.3%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.2% *  | --                     | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 2.5% *                 | 0.0%                 |
| Maine                | --      | 17.8% *                | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 9.8% *                 | 0.0%                 |
| Massachusetts        | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| New Hampshire        | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| Rhode Island         | 2.9% *  | 7.4% *                 | 0.0%            | 7.7% *          | 0.0%              | 0.0%                   | 6.0% *                 | 0.0%                 |
| Vermont              | 6.6% *  | 21.3% *                | --              | 0.0%            | 0.0%              | 0.0%                   | 12.4% *                | 0.0%                 |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.5% *  | 0.0%                   | 0.0%            | --              | 5.9% *            | 0.4% *                 | 0.5% *                 | 2.7% *               |
| New York             | 2.9% *  | 5.0% *                 | 1.9% *          | 5.4% *          | 0.8% *            | 0.3% *                 | 4.5% *                 | 0.8% *               |
| Pennsylvania         | 0.6% *  | 1.3% *                 | 0.0%            | 0.0%            | 0.0%              | 0.8% *                 | 0.8% *                 | 0.5% *               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.7% *  | 6.7% *                 | 5.1% *          | 0.0%            | 0.0%              | 0.0%                   | 5.4% *                 | 0.0%                 |
| Indiana              | 0.4% *  | 0.0%                   | --              | 0.0%            | 0.0%              | 0.0%                   | 1.5% *                 | 0.0%                 |
| Michigan             | 3.9% *  | --                     | 6.0% *          | --              | --                | 0.1% *                 | 6.9% *                 | 1.2% *               |
| Ohio                 | 0.2% *  | 0.0%                   | 0.0%            | 1.5% *          | 0.0%              | 0.0%                   | 0.0%                   | 0.3% *               |
| Wisconsin            | 2.2% *  | 0.0%                   | 0.0%            | 0.0%            | 0.9% *            | 6.4% *                 | 0.0%                   | --                   |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.6% *  | --                     | --              | 0.0%            | 0.7% *            | 0.0%                   | 2.8% *                 | 0.2% *               |
| Kansas               | 5.1% *  | 14.8% *                | --              | 0.0%            | 0.0%              | 0.0%                   | 10.0% *                | 0.0%                 |
| Minnesota            | 3.6% *  | --                     | --              | --              | 0.0%              | 0.0%                   | 9.7% *                 | 0.0%                 |
| Missouri             | 2.7% *  | 11.9% *                | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 6.1% *                 | 0.0%                 |
| Nebraska             | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| North Dakota         | 11.2% * | 35.8% *                | --              | 2.5% *          | 0.0%              | 0.3% *                 | 20.3% *                | 0.1% *               |
| South Dakota         | 0.5% *  | 0.0%                   | --              | 0.0%            | 0.3% *            | 0.0%                   | 0.8% *                 | 0.1% *               |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.5% *  | 0.0%                   | --              | 0.0%            | 0.0%              | 0.0%                   | --                     | 0.0%                 |
| District of Columbia | 1.5% *  | --                     | 0.0%            | 1.2% *          | 2.0% *            | 0.0%                   | 2.2% *                 | 0.7% *               |
| Florida              | 8.9% *  | 28.1% *                | --              | 1.9% *          | 0.0%              | 0.0%                   | 21.6% *                | 0.0%                 |
| Georgia              | 0.7% *  | --                     | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 2.0% *                 | 0.0%                 |
| Maryland             | 3.0% *  | --                     | 0.0%            | 5.7% *          | 0.0%              | 0.0%                   | 5.1% *                 | 0.8% *               |
| North Carolina       | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| South Carolina       | 0.2% *  | 0.0%                   | 0.0%            | 1.8% *          | 0.0%              | 0.0%                   | 0.4% *                 | 0.0%                 |
| Virginia             | 1.9% *  | 0.0%                   | --              | --              | 0.7% *            | 0.0%                   | 3.8% *                 | 0.2% *               |
| West Virginia        | 0.1% *  | 0.0%                   | 0.0%            | 0.9% *          | 0.0%              | 0.0%                   | 0.0%                   | 0.1% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.1% *  | 5.4% *                 | 0.0%            | 1.1% *          | 0.0%              | 0.0%                   | --                     | 0.2% *               |
| Kentucky             | 0.7% *  | 0.0%                   | --              | 0.0%            | 0.0%              | 0.0%                   | 1.8% *                 | 0.0%                 |
| Mississippi          | 2.3% *  | --                     | --              | 0.0%            | 1.5% *            | 0.0%                   | 5.3% *                 | 0.3% *               |
| Tennessee            | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 0.7% *  | 0.0%                   | --              | 0.0%            | 0.0%              | 0.2% *                 | 1.3% *                 | 0.2% *               |
| Louisiana            | 0.6% *  | 2.3% *                 | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 1.3% *                 | 0.0%                 |
| Oklahoma             | 0.3% *  | 0.0%                   | 0.0%            | 1.8% *          | 0.9% *            | 0.0%                   | 0.4% *                 | 0.3% *               |
| Texas                | 1.4% *  | 2.1% *                 | 5.8% *          | 0.0%            | 0.0%              | 0.0%                   | 2.7% *                 | 0.0%                 |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.4% *  | 0.0%                   | --              | 0.0%            | 0.0%              | 0.0%                   | --                     | 0.0%                 |
| Colorado             | 5.5% *  | 18.3% *                | 0.0%            | 6.6% *          | 0.0%              | 0.0%                   | 12.1% *                | 0.0%                 |
| Idaho                | 2.5% *  | 5.8% *                 | --              | --              | 0.0%              | 0.0%                   | --                     | 0.0%                 |
| Montana              | 1.6% *  | 3.9% *                 | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 2.8% *                 | 0.0%                 |
| Nevada               | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| New Mexico           | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| Utah                 | 0.5% *  | 0.0%                   | --              | 0.0%            | 0.0%              | 0.0%                   | 1.1% *                 | 0.0%                 |
| Wyoming              | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |
| California           | 2.6% *  | 5.5% *                 | 2.8% *          | 1.2% *          | 0.5% *            | 0.4% *                 | 4.4% *                 | 0.4% *               |
| Hawaii               | 11.2% * | 22.2% *                | 9.8% *          | 0.0%            | 0.0%              | 0.9% *                 | 16.9% *                | 0.5% *               |
| Oregon               | 0.1% *  | 0.0%                   | 0.0%            | 0.0%            | 1.0% *            | 0.0%                   | 0.0%                   | 0.3% *               |
| Washington           | 0.0%    | 0.0%                   | 0.0%            | 0.0%            | 0.0%              | 0.0%                   | 0.0%                   | 0.0%                 |

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.

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

**Table II.A.2.c.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 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        | 0.43%   | 1.42%                  | 0.84%           | 0.35%           | 0.14% *           | 0.12% *                | 0.88%                  | 0.09%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.20% * | --                     | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 2.48% *                | 0.00%                |
| Maine                | --      | 11.78% *               | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 6.86% *                | 0.00%                |
| Massachusetts        | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| New Hampshire        | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| Rhode Island         | 1.36% * | 4.51% *                | 0.00%           | 5.09% *         | 0.00%             | 0.00%                  | 2.81% *                | 0.00%                |
| Vermont              | 3.61% * | 11.72% *               | --              | 0.00%           | 0.00%             | 0.00%                  | 6.48% *                | 0.00%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 0.73% * | 0.00%                  | 0.00%           | --              | 3.60% *           | 0.36% *                | 0.50% *                | 1.35% *              |
| New York             | 1.24% * | 3.09% *                | 1.90% *         | 3.32% *         | 0.83% *           | 0.21% *                | 2.11% *                | 0.38% *              |
| Pennsylvania         | 0.47% * | 1.37% *                | 0.00%           | 0.00%           | 0.00%             | 0.80% *                | 0.82% *                | 0.50% *              |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.69% * | 4.83% *                | 3.63% *         | 0.00%           | 0.00%             | 0.00%                  | 3.29% *                | 0.00%                |
| Indiana              | 0.42% * | 0.00%                  | --              | 0.00%           | 0.00%             | 0.00%                  | 1.52% *                | 0.00%                |
| Michigan             | 1.73% * | --                     | 5.87% *         | --              | --                | 0.12% *                | 3.54% *                | 0.90% *              |
| Ohio                 | 0.16% * | 0.00%                  | 0.00%           | 1.45% *         | 0.00%             | 0.00%                  | 0.00%                  | 0.29% *              |
| Wisconsin            | 2.04% * | 0.00%                  | 0.00%           | 0.00%           | 0.93% *           | 6.18% *                | 0.00%                  | --                   |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.11% * | --                     | --              | 0.00%           | 0.66% *           | 0.00%                  | 2.10% *                | 0.20% *              |
| Kansas               | 3.11% * | 9.75% *                | --              | 0.00%           | 0.00%             | 0.00%                  | 5.90% *                | 0.00%                |
| Minnesota            | 1.76% * | --                     | --              | --              | 0.00%             | 0.00%                  | 4.66% *                | 0.00%                |
| Missouri             | 1.88% * | 7.95% *                | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 4.15% *                | 0.00%                |
| Nebraska             | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| North Dakota         | 4.39% * | 13.38% *               | --              | 2.50% *         | 0.00%             | 0.24% *                | 7.55% *                | 0.12% *              |
| South Dakota         | 0.44% * | 0.00%                  | --              | 0.00%           | 0.26% *           | 0.00%                  | 0.79% *                | 0.10% *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.46% * | 0.00%                  | --              | 0.00%           | 0.00%             | 0.00%                  | --                     | 0.00%                |
| District of Columbia | 1.10% * | --                     | 0.00%           | 1.17% *         | 1.45% *           | 0.00%                  | 2.01% *                | 0.52% *              |
| Florida              | 5.22% * | 17.72% *               | --              | 1.93% *         | 0.00%             | 0.00%                  | 11.44% *               | 0.00%                |
| Georgia              | 0.75% * | --                     | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 2.00% *                | 0.00%                |
| Maryland             | 1.71% * | --                     | 0.00%           | 4.02% *         | 0.00%             | 0.00%                  | 3.21% *                | 0.83% *              |
| North Carolina       | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| South Carolina       | 0.16% * | 0.00%                  | 0.00%           | 1.77% *         | 0.00%             | 0.00%                  | 0.41% *                | 0.00%                |
| Virginia             | 1.04% * | 0.00%                  | --              | --              | 0.74% *           | 0.00%                  | 2.27% *                | 0.20% *              |
| West Virginia        | 0.10% * | 0.00%                  | 0.00%           | 0.84% *         | 0.00%             | 0.00%                  | 0.00%                  | 0.14% *              |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.98% * | 5.29% *                | 0.00%           | 1.14% *         | 0.00%             | 0.00%                  | --                     | 0.24% *              |
| Kentucky             | 0.70% * | 0.00%                  | --              | 0.00%           | 0.00%             | 0.00%                  | 1.82% *                | 0.00%                |
| Mississippi          | 1.48% * | --                     | --              | 0.00%           | 1.50% *           | 0.00%                  | 3.66% *                | 0.28% *              |
| Tennessee            | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 0.60% * | 0.00%                  | --              | 0.00%           | 0.00%             | 0.25% *                | 1.36% *                | 0.15% *              |
| Louisiana            | 0.62% * | 2.37% *                | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 1.29% *                | 0.00%                |
| Oklahoma             | 0.25% * | 0.00%                  | 0.00%           | 1.77% *         | 0.87% *           | 0.00%                  | 0.37% *                | 0.31% *              |
| Texas                | 0.86% * | 2.10% *                | 4.27% *         | 0.00%           | 0.00%             | 0.00%                  | 1.71% *                | 0.00%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.08% * | 0.00%                  | --              | 0.00%           | 0.00%             | 0.00%                  | --                     | 0.00%                |
| Colorado             | 3.90% * | 13.47% *               | 0.00%           | 5.16% *         | 0.00%             | 0.00%                  | 8.11% *                | 0.00%                |
| Idaho                | 1.72% * | 5.69% *                | --              | --              | 0.00%             | 0.00%                  | --                     | 0.00%                |
| Montana              | 0.95% * | 2.40% *                | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 1.67% *                | 0.00%                |
| Nevada               | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| New Mexico           | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| Utah                 | 0.52% * | 0.00%                  | --              | 0.00%           | 0.00%             | 0.00%                  | 1.08% *                | 0.00%                |
| Wyoming              | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| California           | 1.20% * | 3.18% *                | 2.10% *         | 1.16% *         | 0.43% *           | 0.37% *                | 2.14% *                | 0.25% *              |
| Hawaii               | 3.69% * | 8.27% *                | 5.00% *         | 0.00%           | 0.00%             | 0.50% *                | 5.56% *                | 0.28% *              |
| Oregon               | 0.14% * | 0.00%                  | 0.00%           | 0.00%           | 1.01% *           | 0.00%                  | 0.00%                  | 0.29% *              |
| Washington           | 0.00%   | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |

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.

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

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

**Table II.A.2.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 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        | 58.0% | 28.6%                  | 36.3%           | 54.6%           | 70.2%             | 88.2%                  | 34.0%                  | 80.4%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 52.8% | 20.3% *                | 27.8% *         | 48.2%           | 60.2%             | 88.0%                  | 26.6%                  | 77.1%                |
| Maine                | 54.9% | 29.7% *                | 41.0%           | 53.6%           | 64.7%             | 84.3%                  | 33.7%                  | 75.8%                |
| Massachusetts        | 45.8% | --                     | --              | 43.1% *         | 73.8%             | 79.7%                  | 24.9% *                | 76.5%                |
| New Hampshire        | 49.3% | 9.8% *                 | 36.7%           | 50.8%           | 64.4%             | 82.6%                  | 26.8%                  | 73.8%                |
| Rhode Island         | 57.8% | 29.8% *                | 28.2% *         | 44.7%           | 89.9%             | 87.5%                  | 30.8%                  | 84.3%                |
| Vermont              | 50.5% | 31.6% *                | 32.9%           | 52.9%           | 61.0%             | 78.0%                  | 35.5%                  | 67.8%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 58.4% | --                     | --              | 47.7%           | 74.9%             | 92.2%                  | 37.7% *                | 81.2%                |
| New York             | 51.1% | 22.7% *                | 43.8%           | 54.6%           | 71.3%             | 85.9%                  | 31.4%                  | 79.0%                |
| Pennsylvania         | 48.3% | 5.3% *                 | 21.1% *         | 42.2%           | 73.7%             | 89.7%                  | 13.6%                  | 81.1%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 61.0% | 35.0%                  | 26.5% *         | 72.7%           | 82.8%             | 86.0%                  | 37.9%                  | 85.0%                |
| Indiana              | 56.2% | --                     | --              | 24.6% *         | 66.1%             | 84.8%                  | 16.8% *                | 71.6%                |
| Michigan             | 49.1% | --                     | 35.6% *         | 31.7%           | 76.3%             | 84.6%                  | 19.4%                  | 76.3%                |
| Ohio                 | 55.3% | 16.3% *                | 25.0% *         | 45.2%           | 68.4%             | 89.2%                  | 23.7%                  | 80.3%                |
| Wisconsin            | 54.5% | --                     | --              | 46.1%           | 69.7%             | 91.8%                  | 22.3% *                | 81.1%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 58.3% | 31.1% *                | 21.6% *         | 63.2%           | 87.5%             | 90.5%                  | 32.6%                  | 86.7%                |
| Kansas               | 61.0% | 49.8%                  | --              | 47.8%           | 68.3%             | 94.3%                  | 42.0%                  | 81.0%                |
| Minnesota            | 67.0% | --                     | --              | 54.4%           | 69.6%             | 95.2%                  | 39.5%                  | 83.4%                |
| Missouri             | 61.6% | 36.4% *                | 40.6%           | 49.4%           | 72.0%             | 87.0%                  | 39.5%                  | 79.5%                |
| Nebraska             | 56.5% | --                     | --              | 41.7%           | 70.2%             | 78.3%                  | 31.2%                  | 72.3%                |
| North Dakota         | 40.4% | 12.8% *                | 22.4% *         | 22.0%           | 58.4%             | 88.0%                  | 16.0%                  | 70.1%                |
| South Dakota         | 54.0% | --                     | 48.3%           | 37.1%           | 59.7%             | 84.4%                  | 38.7%                  | 72.6%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 60.4% | --                     | --              | 67.8%           | 86.6%             | 93.3%                  | 29.6%                  | 86.7%                |
| District of Columbia | 56.8% | --                     | --              | 69.1%           | 69.7%             | 94.6%                  | 36.0% *                | 81.7%                |
| Florida              | 68.2% | 27.4% *                | 64.6%           | 72.1%           | 82.2%             | 88.3%                  | 43.1%                  | 85.8%                |
| Georgia              | 58.1% | --                     | --              | 41.5%           | 54.8%             | 90.7%                  | 23.3% *                | 79.3%                |
| Maryland             | 74.3% | 73.9%                  | 63.5%           | 62.6%           | 59.9%             | 91.6%                  | 69.9%                  | 79.1%                |
| North Carolina       | 70.1% | --                     | --              | 53.9%           | 75.3%             | 92.5%                  | 40.5%                  | 86.2%                |
| South Carolina       | 64.5% | --                     | --              | 49.3%           | 73.9%             | 89.7%                  | 36.5% *                | 82.8%                |
| Virginia             | 56.2% | --                     | --              | 55.9%           | 70.9%             | 87.9%                  | 28.7%                  | 79.7%                |
| West Virginia        | 61.5% | --                     | --              | 20.6% *         | 66.7%             | 92.4%                  | 22.1% *                | 80.0%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 39.5% | 10.0% *                | --              | 40.5%           | 50.7%             | 79.6%                  | 13.0% *                | 69.1%                |
| Kentucky             | 50.2% | --                     | --              | 50.0%           | 51.1%             | 79.6%                  | 21.0%                  | 68.3%                |
| Mississippi          | 46.5% | 0.0%                   | --              | 24.3% *         | 38.3%             | 91.4%                  | 5.9% *                 | 73.2%                |
| Tennessee            | 59.4% | --                     | --              | 59.2%           | 60.3%             | 83.8%                  | 37.6% *                | 75.7%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 44.5% | --                     | 13.3% *         | 30.3%           | 48.1%             | 79.9%                  | 15.5% *                | 67.0%                |
| Louisiana            | 53.9% | 27.5% *                | --              | 62.2%           | 56.0%             | 77.5%                  | 37.0%                  | 69.8%                |
| Oklahoma             | 57.1% | 37.0% *                | 33.2%           | 55.3%           | 75.6%             | 88.2%                  | 36.9%                  | 82.1%                |
| Texas                | 63.0% | 42.7%                  | 43.5%           | 56.1%           | 70.5%             | 90.3%                  | 43.5%                  | 82.9%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 59.1% | --                     | --              | 54.7%           | 77.0%             | 80.1%                  | 32.0%                  | 78.7%                |
| Colorado             | 61.4% | 17.6% *                | 62.2%           | 53.0%           | 65.8%             | 93.4%                  | 34.6%                  | 84.0%                |
| Idaho                | 51.3% | 26.2% *                | 36.6% *         | 57.1%           | 62.3%             | 76.3%                  | 34.6%                  | 70.8%                |
| Montana              | 57.5% | 42.7%                  | 39.3%           | 42.6%           | 72.2%             | 88.4%                  | 41.3%                  | 79.5%                |
| Nevada               | 63.0% | --                     | 47.0% *         | 73.9%           | 61.1%             | 88.8%                  | 43.5%                  | 78.1%                |
| New Mexico           | 60.9% | --                     | --              | 36.4%           | 70.9%             | 82.1%                  | 29.8% *                | 75.5%                |
| Utah                 | 63.6% | --                     | --              | 52.5%           | 63.3%             | 81.4%                  | 50.0%                  | 76.4%                |
| Wyoming              | 44.0% | --                     | --              | 32.2% *         | 63.6%             | 91.5%                  | 15.4% *                | 74.5%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 49.5% | --                     | --              | 28.8%           | 64.1%             | 93.8%                  | 15.6% *                | 69.9%                |
| California           | 61.4% | 36.5%                  | 44.7%           | 70.6%           | 77.6%             | 90.2%                  | 42.4%                  | 85.1%                |
| Hawaii               | 43.6% | 20.3% *                | 26.9%           | 67.8%           | 54.8%             | 88.4%                  | 27.6%                  | 73.9%                |
| Oregon               | 50.0% | --                     | 35.7%           | 65.8%           | 67.1%             | 87.9%                  | 22.9%                  | 78.2%                |
| Washington           | 54.2% | 15.6% *                | 25.9% *         | 41.0%           | 62.3%             | 95.6%                  | 23.3%                  | 81.5%                |

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 II.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 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        | 0.92% | 2.37%                  | 2.06%           | 1.60%           | 1.23%             | 0.71%                  | 1.54%                  | 0.62%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.58% | 10.45% *               | 10.59% *        | 9.34%           | 9.46%             | 3.98%                  | 6.77%                  | 4.09%                |
| Maine                | 4.71% | 12.89% *               | 11.09%          | 8.92%           | 8.28%             | 5.63%                  | 8.03%                  | 4.37%                |
| Massachusetts        | 8.57% | --                     | --              | 14.39% *        | 8.72%             | 5.97%                  | 9.11% *                | 4.66%                |
| New Hampshire        | 4.00% | 5.77% *                | 9.43%           | 8.04%           | 7.83%             | 4.24%                  | 5.34%                  | 3.91%                |
| Rhode Island         | 5.11% | 13.46% *               | 9.83% *         | 8.44%           | 4.01%             | 5.64%                  | 8.29%                  | 4.49%                |
| Vermont              | 4.76% | 12.21% *               | 8.46%           | 7.65%           | 7.02%             | 6.97%                  | 7.13%                  | 4.79%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 9.60% | --                     | --              | 10.52%          | 7.35%             | 3.66%                  | 13.16% *               | 3.95%                |
| New York             | 4.19% | 10.20% *               | 8.99%           | 6.80%           | 4.50%             | 3.16%                  | 6.73%                  | 2.64%                |
| Pennsylvania         | 4.17% | 2.77% *                | 8.86% *         | 8.00%           | 6.49%             | 3.15%                  | 3.75%                  | 3.09%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.42% | 9.77%                  | 9.08% *         | 6.47%           | 5.03%             | 4.25%                  | 6.90%                  | 3.09%                |
| Indiana              | 4.37% | --                     | --              | 8.02% *         | 9.06%             | 3.73%                  | 5.54% *                | 4.17%                |
| Michigan             | 4.79% | --                     | 11.57% *        | 7.99%           | 6.66%             | 4.26%                  | 5.35%                  | 3.83%                |
| Ohio                 | 4.14% | 7.73% *                | 9.00% *         | 8.40%           | 6.90%             | 3.09%                  | 5.57%                  | 3.17%                |
| Wisconsin            | 4.98% | --                     | --              | 7.63%           | 6.43%             | 2.51%                  | 9.75% *                | 2.87%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.70% | 9.97% *                | 9.25% *         | 7.71%           | 3.07%             | 2.90%                  | 7.20%                  | 2.65%                |
| Kansas               | 4.61% | 12.79%                 | --              | 8.93%           | 6.81%             | 2.23%                  | 8.38%                  | 3.29%                |
| Minnesota            | 4.09% | --                     | --              | 8.05%           | 6.68%             | 2.56%                  | 7.74%                  | 3.24%                |
| Missouri             | 4.27% | 11.62% *               | 11.98%          | 7.64%           | 7.56%             | 4.30%                  | 7.25%                  | 3.89%                |
| Nebraska             | 4.71% | --                     | --              | 8.82%           | 6.53%             | 7.46%                  | 8.41%                  | 5.04%                |
| North Dakota         | 3.97% | 7.48% *                | 8.08% *         | 5.87%           | 7.02%             | 3.79%                  | 4.79%                  | 3.75%                |
| South Dakota         | 4.98% | --                     | 9.14%           | 7.08%           | 6.50%             | 7.28%                  | 7.57%                  | 4.87%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.92% | --                     | --              | 9.10%           | 7.08%             | 3.18%                  | 7.73%                  | 3.45%                |
| District of Columbia | 8.92% | --                     | --              | 7.58%           | 9.84%             | 2.69%                  | 14.33% *               | 4.24%                |
| Florida              | 5.29% | 17.68% *               | 12.64%          | 7.08%           | 6.99%             | 3.32%                  | 10.97%                 | 2.93%                |
| Georgia              | 6.44% | --                     | --              | 11.32%          | 7.55%             | 4.34%                  | 8.49% *                | 3.75%                |
| Maryland             | 4.87% | 11.55%                 | 12.25%          | 9.68%           | 15.72%            | 3.40%                  | 7.99%                  | 5.50%                |
| North Carolina       | 4.19% | --                     | --              | 9.50%           | 6.59%             | 2.45%                  | 8.94%                  | 2.68%                |
| South Carolina       | 5.52% | --                     | --              | 9.53%           | 7.09%             | 4.38%                  | 11.55% *               | 3.72%                |
| Virginia             | 4.61% | --                     | --              | 12.23%          | 8.34%             | 3.57%                  | 7.25%                  | 3.79%                |
| West Virginia        | 4.12% | --                     | --              | 6.35% *         | 6.89%             | 2.25%                  | 7.76% *                | 2.79%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.00% | 5.87% *                | --              | 8.83%           | 8.29%             | 5.72%                  | 4.62% *                | 4.59%                |
| Kentucky             | 4.31% | --                     | --              | 9.94%           | 8.74%             | 5.36%                  | 6.04%                  | 4.59%                |
| Mississippi          | 4.17% | 0.00%                  | --              | 7.76% *         | 7.83%             | 4.14%                  | 3.02% *                | 4.20%                |
| Tennessee            | 6.00% | --                     | --              | 9.19%           | 8.27%             | 4.90%                  | 12.94% *               | 4.13%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6.65% | --                     | 7.73% *         | 9.02%           | 8.08%             | 6.79%                  | 5.05% *                | 6.68%                |
| Louisiana            | 4.90% | 10.81% *               | --              | 9.23%           | 7.98%             | 6.64%                  | 7.67%                  | 4.93%                |
| Oklahoma             | 5.59% | 14.16% *               | 9.81%           | 8.13%           | 6.12%             | 4.45%                  | 9.02%                  | 3.54%                |
| Texas                | 3.78% | 9.17%                  | 9.02%           | 7.36%           | 5.43%             | 3.45%                  | 6.59%                  | 2.91%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.73% | --                     | --              | 10.93%          | 7.61%             | 6.49%                  | 8.16%                  | 4.65%                |
| Colorado             | 5.07% | 8.65% *                | 11.08%          | 8.58%           | 8.04%             | 2.34%                  | 7.57%                  | 3.03%                |
| Idaho                | 5.04% | 15.27% *               | 11.20% *        | 9.14%           | 7.91%             | 6.48%                  | 8.51%                  | 4.84%                |
| Montana              | 4.85% | 10.39%                 | 11.17%          | 8.59%           | 6.20%             | 5.24%                  | 7.72%                  | 4.24%                |
| Nevada               | 4.78% | --                     | 14.28% *        | 8.68%           | 9.17%             | 4.46%                  | 8.73%                  | 4.19%                |
| New Mexico           | 5.87% | --                     | --              | 9.07%           | 7.75%             | 6.13%                  | 9.30% *                | 4.71%                |
| Utah                 | 5.19% | --                     | --              | 10.67%          | 7.62%             | 6.21%                  | 9.07%                  | 4.58%                |
| Wyoming              | 5.54% | --                     | --              | 10.54% *        | 8.96%             | 4.06%                  | 6.22% *                | 4.42%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.55% | --                     | --              | 7.86%           | 8.79%             | 2.67%                  | 6.01% *                | 4.85%                |
| California           | 2.95% | 6.50%                  | 7.52%           | 4.36%           | 4.51%             | 2.53%                  | 4.64%                  | 2.15%                |
| Hawaii               | 4.46% | 8.24% *                | 8.00%           | 7.70%           | 9.21%             | 4.33%                  | 5.98%                  | 4.44%                |
| Oregon               | 4.49% | --                     | 10.39%          | 9.73%           | 7.34%             | 4.31%                  | 5.07%                  | 3.82%                |
| Washington           | 4.14% | 8.22% *                | 8.86% *         | 8.60%           | 7.88%             | 1.72%                  | 5.85%                  | 2.93%                |

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 II.A.2.e Percent of private-sector establishments that offer health insurance by plan provider arrangement by State: United States, 2024**

| Division and State   | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider |
|----------------------|------------------------|------------------|--------------------|----------------|
| United States        | 20.8%                  | 90.6%            | 35.1%              | 70.2%          |
| New England:         |                        |                  |                    |                |
| Connecticut          | 15.8%                  | 89.0%            | 29.7%              | 69.7%          |
| Maine                | 27.5%                  | 85.8%            | 28.9%              | 66.2%          |
| Massachusetts        | 15.4%                  | 94.1%            | 37.6%              | 69.2%          |
| New Hampshire        | 15.4%                  | 93.3%            | 47.1%              | 62.4%          |
| Rhode Island         | 32.4%                  | 79.3%            | 25.8%              | 59.9%          |
| Vermont              | 29.5%                  | 83.0%            | 32.7%              | 61.8%          |
| Middle Atlantic:     |                        |                  |                    |                |
| New Jersey           | 7.6% *                 | 97.1%            | 30.1%              | 78.9%          |
| New York             | 19.7%                  | 90.3%            | 44.4%              | 62.1%          |
| Pennsylvania         | 13.3%                  | 95.9%            | 41.9%              | 65.0%          |
| East North Central:  |                        |                  |                    |                |
| Illinois             | 18.7%                  | 94.2%            | 29.2%              | 81.5%          |
| Indiana              | 17.6%                  | 90.3%            | 22.0%              | 79.0%          |
| Michigan             | 12.7%                  | 92.2%            | 37.2%              | 72.3%          |
| Ohio                 | 19.5%                  | 90.3%            | 34.4%              | 67.3%          |
| Wisconsin            | 26.2%                  | 81.7%            | 28.2%              | 66.2%          |
| West North Central:  |                        |                  |                    |                |
| Iowa                 | 27.8%                  | 86.7%            | 29.6%              | 71.6%          |
| Kansas               | 25.4%                  | 88.1%            | 29.9%              | 76.5%          |
| Minnesota            | 35.5%                  | 91.1%            | 20.7%              | 82.5%          |
| Missouri             | 27.1%                  | 87.4%            | 14.5%              | 77.4%          |
| Nebraska             | 18.2%                  | 91.3%            | 21.6%              | 79.5%          |
| North Dakota         | 31.8%                  | 75.9%            | 20.3%              | 64.0%          |
| South Dakota         | 27.0%                  | 87.9%            | 25.4%              | 69.0%          |
| South Atlantic:      |                        |                  |                    |                |
| Delaware             | 31.4%                  | 83.0%            | 29.2%              | 66.2%          |
| District of Columbia | 12.7%                  | 93.5%            | 34.7%              | 69.2%          |
| Florida              | 33.7%                  | 86.1%            | 32.1%              | 71.0%          |
| Georgia              | 15.1%                  | 94.9%            | 40.7%              | 72.6%          |
| Maryland             | 18.4%                  | 89.7%            | 31.5%              | 71.0%          |
| North Carolina       | 13.5%                  | 96.2%            | 21.7%              | 80.4%          |
| South Carolina       | 12.7%                  | 96.8%            | 30.2%              | 77.7%          |
| Virginia             | 19.5%                  | 86.1%            | 24.0%              | 74.4%          |
| West Virginia        | 23.2%                  | 90.6%            | 27.1%              | 75.7%          |
| East South Central:  |                        |                  |                    |                |
| Alabama              | 20.4%                  | 86.1%            | 24.0%              | 70.5%          |
| Kentucky             | 21.8%                  | 85.5%            | 24.6%              | 70.8%          |
| Mississippi          | 19.9%                  | 85.0%            | 26.1%              | 68.9%          |
| Tennessee            | 13.2%                  | 96.8%            | 29.1%              | 76.6%          |
| West South Central:  |                        |                  |                    |                |
| Arkansas             | 17.6%                  | 87.5%            | 21.6%              | 71.8%          |
| Louisiana            | 25.7%                  | 91.0%            | 29.0%              | 74.5%          |
| Oklahoma             | 20.1%                  | 88.3%            | 27.2%              | 71.7%          |
| Texas                | 23.6%                  | 89.8%            | 31.2%              | 73.8%          |
| Mountain:            |                        |                  |                    |                |
| Arizona              | 20.1%                  | 89.9%            | 25.9%              | 75.9%          |
| Colorado             | 26.1%                  | 87.1%            | 30.6%              | 68.9%          |
| Idaho                | 21.9%                  | 86.6%            | 27.9%              | 67.9%          |
| Montana              | 19.2%                  | 92.3%            | 28.6%              | 75.8%          |
| Nevada               | 16.9%                  | 96.5%            | 40.0%              | 73.8%          |
| New Mexico           | 25.1%                  | 89.6%            | 34.1%              | 68.0%          |
| Utah                 | 8.7%                   | 97.6%            | 38.1%              | 80.4%          |
| Wyoming              | 12.7%                  | 92.5%            | 24.9%              | 79.0%          |
| Pacific:             |                        |                  |                    |                |
| Alaska               | 12.2% *                | 92.7%            | 27.1%              | 74.1%          |
| California           | 22.7%                  | 91.6%            | 60.7%              | 56.1%          |
| Hawaii               | 37.9%                  | 74.3%            | 33.3%              | 53.4%          |
| Oregon               | 10.7%                  | 94.7%            | 36.8%              | 73.2%          |
| Washington           | 22.2%                  | 90.4%            | 38.5%              | 69.9%          |

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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table II.A.2.d), With waiting period (Table II.A.2.f), and Insurance to Retirees (Table II.A.2.h).

**Table II.A.2.e Standard errors for percent of private-sector establishments that offer health insurance by plan provider arrangement by State: United States, 2024**

| Division and State   | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider |
|----------------------|------------------------|------------------|--------------------|----------------|
| United States        | 0.81%                  | 0.64%            | 0.90%              | 0.89%          |
| New England:         |                        |                  |                    |                |
| Connecticut          | 3.10%                  | 2.91%            | 4.90%              | 4.77%          |
| Maine                | 4.47%                  | 3.16%            | 4.74%              | 4.88%          |
| Massachusetts        | 4.40%                  | 3.02%            | 7.72%              | 7.00%          |
| New Hampshire        | 2.82%                  | 1.90%            | 4.30%              | 4.20%          |
| Rhode Island         | 5.58%                  | 5.12%            | 4.60%              | 5.30%          |
| Vermont              | 5.11%                  | 4.52%            | 4.37%              | 4.95%          |
| Middle Atlantic:     |                        |                  |                    |                |
| New Jersey           | 2.33% *                | 1.01%            | 6.08%              | 4.66%          |
| New York             | 2.75%                  | 2.14%            | 4.28%              | 4.13%          |
| Pennsylvania         | 2.64%                  | 1.43%            | 4.88%              | 5.04%          |
| East North Central:  |                        |                  |                    |                |
| Illinois             | 3.29%                  | 2.17%            | 3.43%              | 3.12%          |
| Indiana              | 3.40%                  | 2.62%            | 3.43%              | 3.38%          |
| Michigan             | 2.79%                  | 2.29%            | 5.48%              | 5.42%          |
| Ohio                 | 3.89%                  | 3.30%            | 4.07%              | 4.32%          |
| Wisconsin            | 5.32%                  | 5.15%            | 5.11%              | 5.70%          |
| West North Central:  |                        |                  |                    |                |
| Iowa                 | 4.60%                  | 3.86%            | 3.81%              | 4.44%          |
| Kansas               | 4.96%                  | 3.31%            | 4.66%              | 4.03%          |
| Minnesota            | 5.15%                  | 2.40%            | 3.19%              | 3.00%          |
| Missouri             | 4.77%                  | 3.06%            | 3.44%              | 4.09%          |
| Nebraska             | 4.00%                  | 2.34%            | 4.00%              | 3.34%          |
| North Dakota         | 4.75%                  | 4.55%            | 3.70%              | 4.76%          |
| South Dakota         | 4.77%                  | 2.54%            | 4.94%              | 5.05%          |
| South Atlantic:      |                        |                  |                    |                |
| Delaware             | 6.08%                  | 6.31%            | 4.87%              | 6.17%          |
| District of Columbia | 3.05%                  | 2.33%            | 8.32%              | 8.27%          |
| Florida              | 6.42%                  | 5.89%            | 5.36%              | 5.77%          |
| Georgia              | 3.16%                  | 1.77%            | 5.67%              | 5.06%          |
| Maryland             | 3.68%                  | 3.00%            | 5.18%              | 4.83%          |
| North Carolina       | 2.81%                  | 1.24%            | 4.30%              | 3.95%          |
| South Carolina       | 3.01%                  | 1.65%            | 5.70%              | 5.48%          |
| Virginia             | 4.03%                  | 3.62%            | 3.58%              | 4.17%          |
| West Virginia        | 3.67%                  | 2.03%            | 4.76%              | 4.45%          |
| East South Central:  |                        |                  |                    |                |
| Alabama              | 4.09%                  | 3.75%            | 4.11%              | 4.68%          |
| Kentucky             | 4.08%                  | 3.93%            | 3.78%              | 4.42%          |
| Mississippi          | 4.20%                  | 3.89%            | 4.72%              | 4.87%          |
| Tennessee            | 3.38%                  | 1.22%            | 6.38%              | 6.42%          |
| West South Central:  |                        |                  |                    |                |
| Arkansas             | 4.41%                  | 4.10%            | 5.30%              | 5.94%          |
| Louisiana            | 4.52%                  | 2.78%            | 4.49%              | 4.30%          |
| Oklahoma             | 4.17%                  | 3.61%            | 5.06%              | 5.43%          |
| Texas                | 3.30%                  | 2.38%            | 3.97%              | 3.66%          |
| Mountain:            |                        |                  |                    |                |
| Arizona              | 3.74%                  | 2.69%            | 4.73%              | 4.69%          |
| Colorado             | 5.39%                  | 5.18%            | 4.54%              | 5.29%          |
| Idaho                | 4.34%                  | 3.79%            | 4.38%              | 4.92%          |
| Montana              | 4.05%                  | 2.09%            | 4.84%              | 4.14%          |
| Nevada               | 3.57%                  | 1.28%            | 5.04%              | 4.84%          |
| New Mexico           | 6.45%                  | 6.32%            | 4.96%              | 6.15%          |
| Utah                 | 2.13%                  | 1.01%            | 4.98%              | 3.52%          |
| Wyoming              | 3.08%                  | 2.14%            | 4.73%              | 3.95%          |
| Pacific:             |                        |                  |                    |                |
| Alaska               | 3.90% *                | 3.69%            | 4.65%              | 5.05%          |
| California           | 2.71%                  | 2.27%            | 3.01%              | 3.03%          |
| Hawaii               | 4.87%                  | 4.70%            | 3.91%              | 4.85%          |
| Oregon               | 2.40%                  | 1.77%            | 4.48%              | 3.92%          |
| Washington           | 4.04%                  | 2.82%            | 4.64%              | 4.84%          |

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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table II.A.2.d), With waiting period (Table II.A.2.f), and Insurance to Retirees (Table II.A.2.h).



**Table II.A.2.f Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and State: United States, 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        | 72.7% | 53.0%                  | 78.8%           | 86.7%           | 87.8%             | 75.9%                  | 64.6%                  | 80.3%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 78.1% | 75.3%                  | 93.3%           | 83.6%           | 73.8%             | 73.1%                  | 82.1%                  | 74.4%                |
| Maine                | 71.4% | 43.5%                  | 94.4%           | 83.4%           | 90.0%             | 68.6%                  | 66.0%                  | 76.7%                |
| Massachusetts        | 48.2% | --                     | --              | 76.3%           | 76.5%             | 62.1%                  | 35.4% *                | 67.1%                |
| New Hampshire        | 67.6% | 47.9%                  | 73.4%           | 92.8%           | 84.6%             | 57.9%                  | 65.4%                  | 70.0%                |
| Rhode Island         | 62.1% | 41.0%                  | 70.3%           | 68.1%           | 98.3%             | 64.4%                  | 52.0%                  | 72.0%                |
| Vermont              | 66.8% | 50.2%                  | 74.7%           | 63.2%           | 80.0%             | 73.0%                  | 60.6%                  | 74.1%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 60.9% | --                     | --              | 86.5%           | 83.7%             | 71.3%                  | 46.3% *                | 77.0%                |
| New York             | 63.7% | 41.4%                  | 78.7%           | 78.5%           | 82.9%             | 72.4%                  | 54.8%                  | 76.1%                |
| Pennsylvania         | 67.8% | 56.1%                  | 67.3%           | 81.0%           | 82.8%             | 67.5%                  | 61.5%                  | 73.7%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 70.4% | 74.8%                  | 70.9%           | 87.9%           | 94.1%             | 47.8%                  | 75.6%                  | 65.1%                |
| Indiana              | 82.6% | --                     | 70.2%           | 84.2%           | 96.6%             | 86.8%                  | 65.7%                  | 89.2%                |
| Michigan             | 72.6% | --                     | 83.9%           | 82.2%           | 80.6%             | 74.6%                  | 67.3%                  | 77.5%                |
| Ohio                 | 71.0% | 48.8%                  | 85.8%           | 87.5%           | 78.5%             | 70.2%                  | 67.1%                  | 74.1%                |
| Wisconsin            | 80.1% | --                     | 88.6%           | 89.7%           | 92.8%             | 75.5%                  | 76.9%                  | 82.7%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 74.2% | 56.6%                  | 86.4%           | 87.4%           | 88.9%             | 78.8%                  | 64.7%                  | 84.8%                |
| Kansas               | 81.3% | 72.8%                  | 84.4%           | 95.4%           | 83.8%             | 81.0%                  | 79.2%                  | 83.6%                |
| Minnesota            | 74.4% | --                     | 78.4%           | 86.5%           | 95.2%             | 73.6%                  | 60.2%                  | 82.9%                |
| Missouri             | 75.5% | 48.7%                  | 88.6%           | 81.8%           | 90.1%             | 80.9%                  | 65.2%                  | 83.7%                |
| Nebraska             | 70.1% | --                     | 79.4%           | 88.9%           | 90.5%             | 65.0%                  | 61.5%                  | 75.5%                |
| North Dakota         | 74.0% | 46.4%                  | 76.9%           | 76.8%           | 86.9%             | 95.1%                  | 60.7%                  | 90.1%                |
| South Dakota         | 75.9% | --                     | 84.5%           | 91.0%           | 87.1%             | 84.6%                  | 67.5%                  | 86.2%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 65.3% | --                     | --              | 89.4%           | 94.3%             | 67.6%                  | 52.2%                  | 76.5%                |
| District of Columbia | 64.0% | 79.3%                  | --              | 49.8%           | 75.5%             | 50.2%                  | 66.1%                  | 61.6%                |
| Florida              | 74.7% | 62.3%                  | 88.4%           | 87.0%           | 97.9%             | 69.6%                  | 72.5%                  | 76.3%                |
| Georgia              | 72.3% | --                     | 73.8%           | 89.6%           | 95.0%             | 76.8%                  | 56.1%                  | 82.1%                |
| Maryland             | 72.0% | --                     | 76.4%           | 77.7%           | 84.7%             | 78.4%                  | 64.7%                  | 79.8%                |
| North Carolina       | 77.7% | --                     | 86.7%           | 91.6%           | 84.1%             | 78.3%                  | 72.0%                  | 80.7%                |
| South Carolina       | 68.1% | --                     | 100.0%          | 85.8%           | 96.7%             | 73.0%                  | 51.3%                  | 79.0%                |
| Virginia             | 66.3% | --                     | --              | 85.3%           | 83.2%             | 65.1%                  | 59.9%                  | 71.8%                |
| West Virginia        | 75.3% | 88.7%                  | 95.7%           | 95.6%           | 88.7%             | 57.0%                  | 91.7%                  | 67.6%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 62.2% | 37.5%                  | 67.2%           | 83.9%           | 78.3%             | 76.8%                  | 49.2%                  | 76.5%                |
| Kentucky             | 72.1% | --                     | 82.5%           | 88.4%           | 84.6%             | 82.8%                  | 51.6%                  | 84.9%                |
| Mississippi          | 68.3% | --                     | 74.5%           | 89.3%           | 90.1%             | 65.7%                  | 59.3%                  | 74.3%                |
| Tennessee            | 77.3% | --                     | 95.6%           | 83.5%           | 88.2%             | 82.3%                  | 67.7%                  | 84.4%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 85.2% | --                     | 92.9%           | 98.4%           | 83.7%             | 89.9%                  | 80.2%                  | 89.2%                |
| Louisiana            | 70.5% | 42.2%                  | 76.4%           | 68.8%           | 92.2%             | 81.7%                  | 55.8%                  | 84.2%                |
| Oklahoma             | 82.8% | 68.0%                  | 84.6%           | 89.6%           | 96.8%             | 89.4%                  | 74.6%                  | 92.8%                |
| Texas                | 81.9% | 66.5%                  | 84.6%           | 99.2%           | 86.1%             | 90.0%                  | 74.0%                  | 90.0%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 72.5% | --                     | 68.5%           | 93.7%           | 87.9%             | 75.0%                  | 60.2%                  | 81.4%                |
| Colorado             | 80.8% | 82.9%                  | 82.0%           | 88.4%           | 94.4%             | 71.7%                  | 83.4%                  | 78.6%                |
| Idaho                | 80.5% | 63.0%                  | 86.8%           | 70.6%           | 96.9%             | 93.7%                  | 70.3%                  | 92.4%                |
| Montana              | 77.2% | 59.7%                  | 80.1%           | 90.0%           | 86.2%             | 93.6%                  | 66.3%                  | 92.0%                |
| Nevada               | 73.9% | --                     | 85.6%           | 85.4%           | 87.1%             | 77.2%                  | 66.7%                  | 79.4%                |
| New Mexico           | 79.8% | 95.6%                  | 71.2%           | 83.8%           | 78.3%             | 75.8%                  | 83.9%                  | 77.9%                |
| Utah                 | 83.7% | 71.8%                  | 89.2%           | 92.6%           | 90.8%             | 85.1%                  | 79.0%                  | 88.1%                |
| Wyoming              | 70.9% | --                     | 82.1%           | 77.4%           | 74.9%             | 76.3%                  | 67.4%                  | 74.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 82.2% | --                     | 80.1%           | 91.9%           | 80.1%             | 86.3%                  | 77.7%                  | 84.9%                |
| California           | 73.9% | 51.8%                  | 86.7%           | 89.8%           | 91.3%             | 82.8%                  | 64.4%                  | 85.8%                |
| Hawaii               | 70.6% | 63.5%                  | 60.9%           | 84.7%           | 86.3%             | 77.6%                  | 65.4%                  | 80.4%                |
| Oregon               | 64.7% | 24.7% *                | 79.9%           | 88.8%           | 90.4%             | 75.7%                  | 49.9%                  | 80.0%                |
| Washington           | 76.6% | 51.5%                  | 81.6%           | 85.8%           | 86.4%             | 86.9%                  | 64.8%                  | 87.1%                |

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 II.A.2.f Standard errors for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and State: United States, 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        | 0.96%  | 2.59%                  | 1.64%           | 0.97%           | 0.86%             | 1.17%                  | 1.70%                  | 0.80%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.25%  | 10.31%                 | 4.79%           | 6.27%           | 8.86%             | 8.54%                  | 5.99%                  | 5.97%                |
| Maine                | 4.72%  | 12.58%                 | 3.96%           | 6.07%           | 4.48%             | 7.38%                  | 8.19%                  | 4.36%                |
| Massachusetts        | 8.83%  | --                     | --              | 9.14%           | 7.69%             | 7.57%                  | 11.50% *               | 5.43%                |
| New Hampshire        | 4.23%  | 12.70%                 | 8.29%           | 3.63%           | 6.51%             | 7.05%                  | 6.87%                  | 4.74%                |
| Rhode Island         | 5.73%  | 11.89%                 | 10.12%          | 8.34%           | 0.72%             | 9.79%                  | 8.14%                  | 7.01%                |
| Vermont              | 4.67%  | 13.19%                 | 8.66%           | 7.34%           | 5.30%             | 8.65%                  | 7.55%                  | 4.84%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 10.00% | --                     | --              | 5.83%           | 7.52%             | 7.36%                  | 14.95% *               | 4.97%                |
| New York             | 4.62%  | 9.35%                  | 6.82%           | 6.75%           | 3.97%             | 5.22%                  | 6.97%                  | 3.49%                |
| Pennsylvania         | 4.70%  | 12.73%                 | 8.91%           | 5.64%           | 5.93%             | 5.92%                  | 8.36%                  | 4.11%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.67%  | 8.31%                  | 9.53%           | 5.48%           | 1.93%             | 8.72%                  | 5.91%                  | 6.82%                |
| Indiana              | 4.42%  | --                     | 13.21%          | 7.74%           | 2.09%             | 4.78%                  | 11.29%                 | 3.27%                |
| Michigan             | 5.29%  | --                     | 7.43%           | 6.07%           | 7.37%             | 7.11%                  | 9.50%                  | 4.81%                |
| Ohio                 | 4.18%  | 13.52%                 | 7.42%           | 5.01%           | 6.40%             | 5.87%                  | 7.71%                  | 4.21%                |
| Wisconsin            | 5.17%  | --                     | 10.44%          | 5.23%           | 3.77%             | 6.78%                  | 10.08%                 | 4.10%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.69%  | 11.00%                 | 7.48%           | 5.61%           | 4.90%             | 6.18%                  | 7.92%                  | 3.73%                |
| Kansas               | 3.96%  | 10.65%                 | 8.72%           | 3.25%           | 4.88%             | 6.89%                  | 6.55%                  | 4.33%                |
| Minnesota            | 5.05%  | --                     | 9.98%           | 6.36%           | 3.16%             | 9.91%                  | 8.27%                  | 6.17%                |
| Missouri             | 4.42%  | 11.38%                 | 6.57%           | 6.19%           | 6.40%             | 7.24%                  | 7.04%                  | 5.33%                |
| Nebraska             | 5.08%  | --                     | 13.53%          | 4.54%           | 4.24%             | 9.33%                  | 8.93%                  | 5.90%                |
| North Dakota         | 5.22%  | 13.07%                 | 7.88%           | 6.60%           | 5.00%             | 2.25%                  | 8.27%                  | 2.45%                |
| South Dakota         | 5.26%  | --                     | 6.96%           | 4.45%           | 4.77%             | 12.12%                 | 7.75%                  | 6.75%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 6.23%  | --                     | --              | 5.11%           | 2.92%             | 7.27%                  | 10.71%                 | 4.94%                |
| District of Columbia | 6.68%  | 12.07%                 | --              | 8.08%           | 7.67%             | 8.27%                  | 10.96%                 | 5.38%                |
| Florida              | 5.42%  | 17.28%                 | 6.97%           | 5.19%           | 1.27%             | 6.41%                  | 11.19%                 | 4.66%                |
| Georgia              | 7.32%  | --                     | 11.76%          | 5.45%           | 2.26%             | 5.32%                  | 14.92%                 | 3.65%                |
| Maryland             | 5.32%  | --                     | 10.63%          | 7.33%           | 13.08%            | 5.69%                  | 8.92%                  | 5.16%                |
| North Carolina       | 4.27%  | --                     | 9.26%           | 4.27%           | 6.01%             | 6.21%                  | 8.82%                  | 4.43%                |
| South Carolina       | 6.16%  | --                     | 0.00%           | 6.58%           | 1.70%             | 6.28%                  | 11.53%                 | 4.50%                |
| Virginia             | 4.62%  | --                     | --              | 5.46%           | 6.22%             | 6.51%                  | 8.46%                  | 4.54%                |
| West Virginia        | 4.03%  | 6.70%                  | 4.24%           | 2.63%           | 4.81%             | 6.97%                  | 3.90%                  | 5.19%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.86%  | 10.37%                 | 11.35%          | 6.81%           | 6.97%             | 6.44%                  | 7.81%                  | 4.72%                |
| Kentucky             | 4.64%  | --                     | 9.34%           | 5.81%           | 6.64%             | 5.00%                  | 8.41%                  | 3.69%                |
| Mississippi          | 4.97%  | --                     | 11.57%          | 5.35%           | 4.98%             | 8.18%                  | 8.53%                  | 5.76%                |
| Tennessee            | 6.38%  | --                     | 4.38%           | 6.76%           | 5.15%             | 5.24%                  | 13.14%                 | 3.78%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.12%  | --                     | 4.95%           | 1.61%           | 6.00%             | 4.66%                  | 10.14%                 | 3.48%                |
| Louisiana            | 4.78%  | 12.26%                 | 10.93%          | 9.07%           | 2.64%             | 6.01%                  | 8.27%                  | 3.88%                |
| Oklahoma             | 5.29%  | 14.07%                 | 6.38%           | 4.61%           | 1.32%             | 5.58%                  | 8.90%                  | 3.13%                |
| Texas                | 3.06%  | 8.22%                  | 6.20%           | 0.79%           | 3.92%             | 2.67%                  | 5.67%                  | 2.00%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.75%  | --                     | 11.30%          | 4.30%           | 3.68%             | 6.48%                  | 11.02%                 | 4.24%                |
| Colorado             | 4.02%  | 8.28%                  | 8.63%           | 6.19%           | 3.45%             | 8.06%                  | 5.45%                  | 5.68%                |
| Idaho                | 4.35%  | 12.84%                 | 7.23%           | 9.29%           | 1.93%             | 3.85%                  | 7.50%                  | 2.92%                |
| Montana              | 4.65%  | 10.07%                 | 10.44%          | 5.01%           | 5.78%             | 3.77%                  | 7.42%                  | 2.81%                |
| Nevada               | 5.04%  | --                     | 7.84%           | 6.16%           | 6.28%             | 7.87%                  | 8.86%                  | 5.54%                |
| New Mexico           | 4.04%  | 4.75%                  | 14.15%          | 7.02%           | 8.15%             | 6.63%                  | 6.83%                  | 4.84%                |
| Utah                 | 4.40%  | 12.64%                 | 10.13%          | 3.96%           | 4.11%             | 5.71%                  | 8.06%                  | 3.68%                |
| Wyoming              | 7.26%  | --                     | 10.34%          | 8.96%           | 7.37%             | 8.08%                  | 12.67%                 | 5.25%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.06%  | --                     | 10.30%          | 5.08%           | 7.57%             | 4.70%                  | 8.70%                  | 3.72%                |
| California           | 2.93%  | 6.65%                  | 5.13%           | 3.16%           | 2.63%             | 3.85%                  | 4.66%                  | 2.61%                |
| Hawaii               | 4.35%  | 8.94%                  | 8.69%           | 5.38%           | 5.56%             | 8.00%                  | 6.22%                  | 5.04%                |
| Oregon               | 5.15%  | 10.21% *               | 8.27%           | 4.91%           | 4.46%             | 6.34%                  | 7.99%                  | 4.24%                |
| Washington           | 4.68%  | 12.26%                 | 6.61%           | 6.13%           | 5.43%             | 5.73%                  | 8.07%                  | 4.12%                |

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 II.A.2.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by State: United States, 2024**

| Division and State   | Insurance to retirees under 65 | Insurance to retirees 65 and over |
|----------------------|--------------------------------|-----------------------------------|
| United States        | 8.5%                           | 7.8%                              |
| New England:         |                                |                                   |
| Connecticut          | 9.0% *                         | 9.1% *                            |
| Maine                | 6.9%                           | 5.9% *                            |
| Massachusetts        | 5.4% *                         | 9.5% *                            |
| New Hampshire        | 9.8%                           | 11.5%                             |
| Rhode Island         | 12.3% *                        | 16.0% *                           |
| Vermont              | 11.0%                          | 8.2% *                            |
| Middle Atlantic:     |                                |                                   |
| New Jersey           | 10.1%                          | 10.6%                             |
| New York             | 8.7%                           | 12.1%                             |
| Pennsylvania         | 7.1%                           | 11.8%                             |
| East North Central:  |                                |                                   |
| Illinois             | 14.0% *                        | 7.5%                              |
| Indiana              | 6.2% *                         | 1.2% *                            |
| Michigan             | 14.8%                          | 11.7%                             |
| Ohio                 | 7.9%                           | 9.6%                              |
| Wisconsin            | 7.1% *                         | 3.1% *                            |
| West North Central:  |                                |                                   |
| Iowa                 | 7.1%                           | 6.7% *                            |
| Kansas               | 6.7% *                         | 10.5% *                           |
| Minnesota            | 5.6% *                         | 3.7% *                            |
| Missouri             | 10.5%                          | 3.9% *                            |
| Nebraska             | 8.9% *                         | 3.8% *                            |
| North Dakota         | 3.8% *                         | 2.0% *                            |
| South Dakota         | 8.0% *                         | 3.4% *                            |
| South Atlantic:      |                                |                                   |
| Delaware             | 11.4%                          | 10.3%                             |
| District of Columbia | 10.0%                          | 10.4%                             |
| Florida              | 7.8% *                         | 8.3% *                            |
| Georgia              | 12.9%                          | 12.4%                             |
| Maryland             | 8.8% *                         | 8.8% *                            |
| North Carolina       | 12.1%                          | 9.3%                              |
| South Carolina       | 10.6%                          | 10.1%                             |
| Virginia             | 8.9%                           | 9.1%                              |
| West Virginia        | 9.5% *                         | 9.3% *                            |
| East South Central:  |                                |                                   |
| Alabama              | 8.7%                           | 8.3% *                            |
| Kentucky             | 10.7%                          | 11.2%                             |
| Mississippi          | 14.8%                          | 12.0%                             |
| Tennessee            | 8.1% *                         | 6.8% *                            |
| West South Central:  |                                |                                   |
| Arkansas             | 9.1% *                         | 6.1% *                            |
| Louisiana            | 8.5% *                         | 9.3%                              |
| Oklahoma             | 11.0%                          | 6.5% *                            |
| Texas                | 5.5%                           | 2.3% *                            |
| Mountain:            |                                |                                   |
| Arizona              | 10.5%                          | 6.1% *                            |
| Colorado             | 13.7%                          | 7.5% *                            |
| Idaho                | 8.5% *                         | 8.2% *                            |
| Montana              | 4.7% *                         | 6.2% *                            |
| Nevada               | 8.9% *                         | 9.9% *                            |
| New Mexico           | 11.2%                          | 8.0% *                            |
| Utah                 | 11.3%                          | 9.8%                              |
| Wyoming              | 10.9% *                        | 8.6% *                            |
| Pacific:             |                                |                                   |
| Alaska               | 8.7% *                         | 5.6% *                            |
| California           | 4.7%                           | 5.3%                              |
| Hawaii               | 6.6% *                         | 7.3%                              |
| Oregon               | 8.1% *                         | 5.7% *                            |
| Washington           | 11.1%                          | 10.3% *                           |

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.

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

Retiree estimates for years prior to 2011 are provided in Table II.A.2.e for those earlier years.

**Table II.A.2.h Standard errors for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by State: United States, 2024**

| Division and State   | Insurance to retirees under 65 | Insurance to retirees 65 and over |
|----------------------|--------------------------------|-----------------------------------|
| United States        | 0.45%                          | 0.41%                             |
| New England:         |                                |                                   |
| Connecticut          | 3.11% *                        | 3.34% *                           |
| Maine                | 1.61%                          | 1.93% *                           |
| Massachusetts        | 2.03% *                        | 3.59% *                           |
| New Hampshire        | 2.17%                          | 2.79%                             |
| Rhode Island         | 4.08% *                        | 5.03% *                           |
| Vermont              | 3.24%                          | 2.94% *                           |
| Middle Atlantic:     |                                |                                   |
| New Jersey           | 2.95%                          | 2.93%                             |
| New York             | 1.82%                          | 1.98%                             |
| Pennsylvania         | 1.91%                          | 2.50%                             |
| East North Central:  |                                |                                   |
| Illinois             | 4.31% *                        | 2.09%                             |
| Indiana              | 2.02% *                        | 0.45% *                           |
| Michigan             | 3.29%                          | 3.07%                             |
| Ohio                 | 2.18%                          | 2.58%                             |
| Wisconsin            | 2.81% *                        | 1.90% *                           |
| West North Central:  |                                |                                   |
| Iowa                 | 1.99%                          | 2.18% *                           |
| Kansas               | 2.22% *                        | 4.06% *                           |
| Minnesota            | 2.67% *                        | 2.42% *                           |
| Missouri             | 2.95%                          | 1.30% *                           |
| Nebraska             | 3.65% *                        | 2.42% *                           |
| North Dakota         | 1.42% *                        | 1.58% *                           |
| South Dakota         | 3.27% *                        | 1.42% *                           |
| South Atlantic:      |                                |                                   |
| Delaware             | 2.76%                          | 2.70%                             |
| District of Columbia | 2.93%                          | 3.01%                             |
| Florida              | 2.48% *                        | 2.62% *                           |
| Georgia              | 3.32%                          | 3.48%                             |
| Maryland             | 3.47% *                        | 3.51% *                           |
| North Carolina       | 3.09%                          | 2.70%                             |
| South Carolina       | 2.85%                          | 2.94%                             |
| Virginia             | 2.26%                          | 2.42%                             |
| West Virginia        | 2.87% *                        | 2.95% *                           |
| East South Central:  |                                |                                   |
| Alabama              | 2.40%                          | 2.54% *                           |
| Kentucky             | 2.92%                          | 3.08%                             |
| Mississippi          | 3.58%                          | 3.34%                             |
| Tennessee            | 2.91% *                        | 2.48% *                           |
| West South Central:  |                                |                                   |
| Arkansas             | 3.48% *                        | 3.25% *                           |
| Louisiana            | 2.64% *                        | 2.70%                             |
| Oklahoma             | 2.59%                          | 2.66% *                           |
| Texas                | 1.31%                          | 0.74% *                           |
| Mountain:            |                                |                                   |
| Arizona              | 2.84%                          | 2.41% *                           |
| Colorado             | 3.61%                          | 2.87% *                           |
| Idaho                | 2.75% *                        | 2.64% *                           |
| Montana              | 1.63% *                        | 3.23% *                           |
| Nevada               | 3.24% *                        | 3.29% *                           |
| New Mexico           | 3.14%                          | 2.93% *                           |
| Utah                 | 3.02%                          | 2.82%                             |
| Wyoming              | 3.41% *                        | 3.30% *                           |
| Pacific:             |                                |                                   |
| Alaska               | 3.15% *                        | 3.02% *                           |
| California           | 1.21%                          | 1.17%                             |
| Hawaii               | 2.00% *                        | 2.09%                             |
| Oregon               | 2.53% *                        | 1.85% *                           |
| Washington           | 3.11%                          | 3.11% *                           |

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.

Retiree estimates for years prior to 2011 are provided in Table II.A.2.e for those earlier years.

**Table II.A.2.i Percent of private-sector establishments that offer health insurance that use a private exchange by firm size and State: United States, 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        | 30.0% | 38.9%                  | 35.7%           | 33.9%           | 30.4%             | 18.5%                  | 37.9%                  | 22.6%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 19.8% | 23.2% *                | 21.3% *         | 23.1% *         | 23.1% *           | 14.0% *                | 25.0%                  | 15.0%                |
| Maine                | 29.9% | 36.3% *                | 48.5%           | 21.7% *         | 18.6% *           | 23.2%                  | 38.6%                  | 21.4%                |
| Massachusetts        | 41.4% | --                     | --              | 18.6% *         | 48.4%             | 9.0% *                 | 55.3%                  | 21.0%                |
| New Hampshire        | 36.0% | 52.9%                  | 35.2%           | 28.3%           | 38.4%             | 25.1%                  | 44.2%                  | 27.0%                |
| Rhode Island         | 23.3% | 31.2% *                | 32.5% *         | 25.8% *         | 25.8% *           | 12.1% *                | 31.6%                  | 15.1%                |
| Vermont              | 27.3% | 23.2% *                | 38.9%           | 32.7%           | 23.9%             | 22.5% *                | 30.9%                  | 23.1%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 39.2% | --                     | --              | 36.4%           | 43.3%             | 15.5% *                | 53.7%                  | 23.1%                |
| New York             | 29.4% | 36.6%                  | 23.1% *         | 37.4%           | 32.9%             | 16.8%                  | 33.5%                  | 23.6%                |
| Pennsylvania         | 27.6% | 29.0% *                | 32.7% *         | 42.7%           | 21.5%             | 22.0%                  | 32.9%                  | 22.6%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 29.5% | 40.7%                  | 43.8%           | 29.9%           | 27.8%             | 13.4% *                | 39.1%                  | 19.6%                |
| Indiana              | 31.5% | --                     | --              | 31.1% *         | 32.2%             | 23.9%                  | 40.5%                  | 28.0%                |
| Michigan             | 30.8% | --                     | 43.6%           | 29.6%           | 25.6%             | 23.6%                  | 37.3%                  | 24.8%                |
| Ohio                 | 26.6% | 31.2% *                | 12.2% *         | 27.0%           | 28.8%             | 28.5%                  | 24.5%                  | 28.3%                |
| Wisconsin            | 28.6% | --                     | --              | 32.9%           | 18.5%             | 15.0% *                | 43.3%                  | 16.4%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 22.1% | 14.7% *                | 40.7%           | 26.2%           | 31.4%             | 17.7% *                | 19.9%                  | 24.4%                |
| Kansas               | 30.9% | 38.9% *                | --              | 37.0%           | 25.6%             | 16.8% *                | 39.3%                  | 22.1%                |
| Minnesota            | 25.2% | --                     | --              | 21.3% *         | 45.0%             | 9.0% *                 | 31.9%                  | 21.2%                |
| Missouri             | 27.7% | 30.5% *                | 36.8% *         | 54.4%           | 19.1% *           | 13.0% *                | 40.3%                  | 17.5%                |
| Nebraska             | 28.5% | --                     | --              | 28.9% *         | 38.0%             | 15.9% *                | 35.6%                  | 24.1%                |
| North Dakota         | 23.8% | 23.8% *                | 20.1% *         | 12.8% *         | 28.5%             | 31.1%                  | 20.1% *                | 28.4%                |
| South Dakota         | 32.8% | --                     | 56.5%           | 23.0%           | 30.7%             | 31.3% *                | 35.3%                  | 29.6%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 32.7% | --                     | --              | 32.6% *         | 28.2% *           | 13.6% *                | 49.3%                  | 18.4%                |
| District of Columbia | 28.5% | --                     | --              | 30.2%           | 27.9% *           | 17.2% *                | 31.3% *                | 25.1%                |
| Florida              | 33.0% | 52.0% *                | --              | 33.5%           | 35.3%             | 22.2%                  | 44.3%                  | 25.1%                |
| Georgia              | 24.3% | --                     | --              | 28.2% *         | 20.5%             | 17.7%                  | 32.7% *                | 19.1%                |
| Maryland             | 25.6% | --                     | --              | 20.5% *         | 19.2% *           | 13.5% *                | 36.2%                  | 14.2%                |
| North Carolina       | 29.4% | --                     | --              | 41.1%           | 18.8% *           | 22.1%                  | 43.7%                  | 21.6%                |
| South Carolina       | 17.9% | --                     | --              | 23.3% *         | 31.7%             | 11.0% *                | 20.0% *                | 16.5%                |
| Virginia             | 29.7% | --                     | --              | 22.0% *         | 31.0%             | 16.2%                  | 38.5%                  | 22.2%                |
| West Virginia        | 26.3% | --                     | --              | 38.8%           | 29.0%             | 25.0%                  | 25.9%                  | 26.5%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 22.2% | 15.5% *                | --              | 37.9%           | 40.6%             | 15.2% *                | 22.0%                  | 22.4%                |
| Kentucky             | 28.4% | --                     | --              | 10.6% *         | 33.2%             | 23.9%                  | 35.2%                  | 24.1%                |
| Mississippi          | 28.6% | --                     | --              | 26.8%           | 27.2%             | 7.1% *                 | 50.8%                  | 14.0%                |
| Tennessee            | 29.9% | --                     | --              | 43.7%           | 35.9%             | 12.5% *                | 44.2%                  | 19.2%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 37.1% | --                     | 38.3%           | 19.3% *         | 20.8% *           | 39.7% *                | 41.3%                  | 33.8% *              |
| Louisiana            | 21.1% | 22.0% *                | --              | 34.8%           | 18.2% *           | 9.4% *                 | 27.1%                  | 15.5%                |
| Oklahoma             | 29.1% | 33.4% *                | 39.0%           | 30.3%           | 23.6%             | 20.2% *                | 33.8%                  | 23.3%                |
| Texas                | 28.5% | 32.9%                  | 30.7%           | 44.2%           | 40.4%             | 14.1%                  | 35.4%                  | 21.5%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 38.2% | --                     | --              | 37.7%           | 36.7%             | 19.6%                  | 55.0%                  | 26.0%                |
| Colorado             | 39.4% | 68.1%                  | 35.9% *         | 53.1%           | 26.4%             | 20.4% *                | 57.3%                  | 24.4%                |
| Idaho                | 42.2% | 65.3%                  | 48.8%           | 30.0%           | 36.7%             | 25.1% *                | 53.3%                  | 29.2%                |
| Montana              | 25.2% | 30.6%                  | 28.3% *         | 36.8%           | 24.8%             | 10.2% *                | 33.0%                  | 14.5%                |
| Nevada               | 29.7% | --                     | 34.2% *         | 31.8% *         | 39.9%             | 26.8%                  | 32.1%                  | 27.8%                |
| New Mexico           | 32.9% | --                     | --              | 34.3%           | 29.3%             | 20.2%                  | 51.8%                  | 24.0%                |
| Utah                 | 32.0% | --                     | --              | 51.9%           | 11.1% *           | 25.2%                  | 39.7%                  | 24.7%                |
| Wyoming              | 24.7% | --                     | --              | 28.5% *         | 16.3% *           | 29.3%                  | 24.0% *                | 25.4%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 17.3% | --                     | --              | 26.6% *         | 13.2% *           | 10.5% *                | 22.1%                  | 14.4%                |
| California           | 33.3% | 38.6%                  | 44.6%           | 35.3%           | 28.9%             | 22.2%                  | 40.5%                  | 24.3%                |
| Hawaii               | 22.4% | 22.3%                  | 15.9% *         | 20.6%           | 46.8%             | 16.1% *                | 19.8%                  | 27.3%                |
| Oregon               | 25.1% | 23.8% *                | 50.3%           | 16.7% *         | 37.6%             | 12.0% *                | 30.0%                  | 20.0%                |
| Washington           | 32.7% | 36.3% *                | 40.3%           | 59.0%           | 30.5%             | 19.8% *                | 41.2%                  | 25.2%                |

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 II.A.2.i Standard errors for percent of private-sector establishments that offer health insurance that use a private exchange by firm size and State: United States, 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        | 0.95%  | 2.69%                  | 2.00%           | 1.52%           | 1.25%             | 1.01%                  | 1.71%                  | 0.75%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.89%  | 11.11% *               | 9.08% *         | 7.09% *         | 7.40% *           | 5.11% *                | 6.86%                  | 3.75%                |
| Maine                | 4.34%  | 11.57% *               | 11.36%          | 6.84% *         | 5.78% *           | 6.79%                  | 7.65%                  | 4.27%                |
| Massachusetts        | 10.38% | --                     | --              | 8.13% *         | 9.51%             | 4.10% *                | 14.04%                 | 4.15%                |
| New Hampshire        | 4.24%  | 12.81%                 | 9.35%           | 7.41%           | 8.06%             | 6.35%                  | 6.96%                  | 4.53%                |
| Rhode Island         | 4.06%  | 10.94% *               | 10.57% *        | 7.92% *         | 8.47% *           | 4.65% *                | 7.15%                  | 3.92%                |
| Vermont              | 4.31%  | 11.65% *               | 9.53%           | 7.40%           | 6.05%             | 7.53% *                | 7.00%                  | 4.53%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 9.96%  | --                     | --              | 10.61%          | 8.80%             | 5.13% *                | 14.90%                 | 4.29%                |
| New York             | 4.31%  | 10.13%                 | 7.41% *         | 6.50%           | 4.64%             | 4.40%                  | 6.88%                  | 3.16%                |
| Pennsylvania         | 4.37%  | 12.10% *               | 10.19% *        | 7.93%           | 6.13%             | 5.15%                  | 7.92%                  | 3.79%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.08%  | 9.70%                  | 10.89%          | 6.00%           | 6.46%             | 4.76% *                | 6.85%                  | 3.82%                |
| Indiana              | 4.88%  | --                     | --              | 9.65% *         | 9.04%             | 6.81%                  | 10.88%                 | 5.01%                |
| Michigan             | 5.38%  | --                     | 12.92%          | 8.41%           | 6.80%             | 6.57%                  | 9.72%                  | 4.59%                |
| Ohio                 | 3.70%  | 10.91% *               | 5.51% *         | 7.93%           | 6.86%             | 6.30%                  | 5.97%                  | 4.57%                |
| Wisconsin            | 5.88%  | --                     | --              | 7.65%           | 4.95%             | 5.76% *                | 10.40%                 | 3.77%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.37%  | 6.33% *                | 11.61%          | 7.00%           | 6.83%             | 5.70% *                | 5.16%                  | 4.14%                |
| Kansas               | 4.67%  | 12.47% *               | --              | 8.64%           | 6.53%             | 5.12% *                | 8.15%                  | 3.98%                |
| Minnesota            | 3.81%  | --                     | --              | 6.41% *         | 7.28%             | 4.67% *                | 7.53%                  | 3.98%                |
| Missouri             | 3.94%  | 10.90% *               | 11.15% *        | 7.54%           | 5.81% *           | 5.36% *                | 7.01%                  | 4.30%                |
| Nebraska             | 3.97%  | --                     | --              | 8.91% *         | 7.41%             | 5.19% *                | 8.00%                  | 4.06%                |
| North Dakota         | 4.53%  | 13.05% *               | 7.66% *         | 4.54% *         | 6.76%             | 7.96%                  | 7.33% *                | 4.84%                |
| South Dakota         | 4.63%  | --                     | 9.15%           | 6.69%           | 6.20%             | 9.76% *                | 7.05%                  | 5.71%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 6.02%  | --                     | --              | 10.17% *        | 9.07% *           | 4.22% *                | 10.67%                 | 3.76%                |
| District of Columbia | 8.18%  | --                     | --              | 7.16%           | 9.42% *           | 6.13% *                | 14.39% *               | 4.94%                |
| Florida              | 6.19%  | 16.46% *               | --              | 9.48%           | 9.06%             | 5.67%                  | 11.68%                 | 4.60%                |
| Georgia              | 4.19%  | --                     | --              | 9.60% *         | 5.11%             | 4.94%                  | 10.49% *               | 3.65%                |
| Maryland             | 5.01%  | --                     | --              | 7.40% *         | 7.55% *           | 4.53% *                | 8.80%                  | 3.44%                |
| North Carolina       | 4.41%  | --                     | --              | 9.38%           | 6.72% *           | 5.53%                  | 9.16%                  | 4.18%                |
| South Carolina       | 3.73%  | --                     | --              | 7.24% *         | 8.19%             | 3.69% *                | 7.99% *                | 3.35%                |
| Virginia             | 4.54%  | --                     | --              | 7.02% *         | 7.88%             | 4.30%                  | 8.60%                  | 3.72%                |
| West Virginia        | 3.85%  | --                     | --              | 8.17%           | 6.85%             | 6.30%                  | 6.76%                  | 4.66%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.79%  | 7.91% *                | --              | 9.01%           | 7.91%             | 5.27% *                | 6.17%                  | 4.16%                |
| Kentucky             | 4.45%  | --                     | --              | 5.31% *         | 8.57%             | 5.99%                  | 8.75%                  | 4.55%                |
| Mississippi          | 4.14%  | --                     | --              | 7.74%           | 6.84%             | 3.37% *                | 8.41%                  | 3.11%                |
| Tennessee            | 6.26%  | --                     | --              | 10.70%          | 8.11%             | 4.11% *                | 12.78%                 | 3.58%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7.70%  | --                     | 10.73%          | 7.22% *         | 6.31% *           | 16.47% *               | 9.78%                  | 11.66% *             |
| Louisiana            | 3.82%  | 10.12% *               | --              | 8.79%           | 5.87% *           | 4.02% *                | 7.02%                  | 3.45%                |
| Oklahoma             | 5.32%  | 13.84% *               | 10.38%          | 7.48%           | 6.02%             | 6.20% *                | 8.89%                  | 4.25%                |
| Texas                | 3.50%  | 8.60%                  | 8.57%           | 7.32%           | 6.01%             | 3.61%                  | 6.24%                  | 2.99%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.51%  | --                     | --              | 9.59%           | 8.68%             | 5.23%                  | 10.33%                 | 4.23%                |
| Colorado             | 5.41%  | 11.34%                 | 10.82% *        | 8.58%           | 7.41%             | 7.58% *                | 8.41%                  | 5.47%                |
| Idaho                | 5.31%  | 12.51%                 | 11.52%          | 8.15%           | 7.85%             | 7.63% *                | 8.14%                  | 5.37%                |
| Montana              | 4.16%  | 8.96%                  | 10.28% *        | 8.37%           | 6.98%             | 3.78% *                | 6.77%                  | 3.26%                |
| Nevada               | 4.42%  | --                     | 11.98% *        | 10.89% *        | 9.55%             | 7.25%                  | 7.48%                  | 5.35%                |
| New Mexico           | 6.06%  | --                     | --              | 8.65%           | 8.64%             | 5.87%                  | 12.95%                 | 4.58%                |
| Utah                 | 4.56%  | --                     | --              | 10.45%          | 3.39% *           | 7.51%                  | 8.21%                  | 5.10%                |
| Wyoming              | 4.63%  | --                     | --              | 9.33% *         | 5.23% *           | 8.75%                  | 7.39% *                | 5.35%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.21%  | --                     | --              | 8.19% *         | 5.60% *           | 4.30% *                | 6.33%                  | 3.60%                |
| California           | 2.95%  | 6.68%                  | 7.45%           | 4.90%           | 4.56%             | 3.77%                  | 4.71%                  | 2.76%                |
| Hawaii               | 3.54%  | 6.70%                  | 6.43% *         | 6.04%           | 9.20%             | 6.84% *                | 4.60%                  | 5.02%                |
| Oregon               | 4.03%  | 10.38% *               | 10.63%          | 6.07% *         | 7.64%             | 4.10% *                | 7.08%                  | 3.67%                |
| Washington           | 4.26%  | 11.32% *               | 9.58%           | 8.63%           | 7.89%             | 6.62% *                | 7.34%                  | 4.97%                |

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 II.A.2.j Percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2024**

| Division and State   | Pretax Contributions | Flexible Spending Account | Flexible Benefits Plans |
|----------------------|----------------------|---------------------------|-------------------------|
| United States        | 34.7%                | 22.8%                     | 17.2%                   |
| New England:         |                      |                           |                         |
| Connecticut          | 39.7%                | 25.9%                     | 15.0%                   |
| Maine                | 32.6%                | 19.5%                     | 11.1%                   |
| Massachusetts        | 43.2%                | 21.1%                     | 14.4%                   |
| New Hampshire        | 38.5%                | 24.8%                     | 13.1%                   |
| Rhode Island         | 41.4%                | 31.7%                     | 17.4%                   |
| Vermont              | 25.6%                | 16.9%                     | 11.9%                   |
| Middle Atlantic:     |                      |                           |                         |
| New Jersey           | 27.8%                | 19.3%                     | 11.3%                   |
| New York             | 27.7%                | 19.7%                     | 16.7%                   |
| Pennsylvania         | 38.7%                | 23.9%                     | 16.7%                   |
| East North Central:  |                      |                           |                         |
| Illinois             | 37.1%                | 23.0%                     | 17.8%                   |
| Indiana              | 35.3%                | 22.5%                     | 17.0%                   |
| Michigan             | 33.4%                | 23.9%                     | 17.0%                   |
| Ohio                 | 40.4%                | 30.0%                     | 24.1%                   |
| Wisconsin            | 34.6%                | 22.9%                     | 19.3%                   |
| West North Central:  |                      |                           |                         |
| Iowa                 | 43.8%                | 34.2%                     | 19.1%                   |
| Kansas               | 31.3%                | 24.7%                     | 19.8%                   |
| Minnesota            | 35.4%                | 27.3%                     | 22.7%                   |
| Missouri             | 38.5%                | 25.4%                     | 19.2%                   |
| Nebraska             | 32.6%                | 25.5%                     | 17.6%                   |
| North Dakota         | 37.1%                | 27.8%                     | 18.0%                   |
| South Dakota         | 34.7%                | 23.0%                     | 16.6%                   |
| South Atlantic:      |                      |                           |                         |
| Delaware             | 29.6%                | 23.6%                     | 16.8%                   |
| District of Columbia | 58.2%                | 33.8%                     | 21.0%                   |
| Florida              | 31.7%                | 19.4%                     | 18.2%                   |
| Georgia              | 31.8%                | 20.0%                     | 15.6%                   |
| Maryland             | 42.5%                | 24.3%                     | 16.3%                   |
| North Carolina       | 32.7%                | 26.6%                     | 17.1%                   |
| South Carolina       | 38.5%                | 27.8%                     | 20.4%                   |
| Virginia             | 32.2%                | 22.7%                     | 12.7%                   |
| West Virginia        | 41.1%                | 26.7%                     | 25.0%                   |
| East South Central:  |                      |                           |                         |
| Alabama              | 38.5%                | 22.6%                     | 20.6%                   |
| Kentucky             | 39.2%                | 29.5%                     | 22.6%                   |
| Mississippi          | 40.6%                | 25.4%                     | 27.4%                   |
| Tennessee            | 41.2%                | 24.1%                     | 21.7%                   |
| West South Central:  |                      |                           |                         |
| Arkansas             | 34.8%                | 22.8%                     | 20.8%                   |
| Louisiana            | 38.5%                | 24.1%                     | 21.1%                   |
| Oklahoma             | 37.8%                | 23.5%                     | 15.3%                   |
| Texas                | 38.5%                | 22.9%                     | 18.2%                   |
| Mountain:            |                      |                           |                         |
| Arizona              | 40.6%                | 26.3%                     | 23.4%                   |
| Colorado             | 34.2%                | 23.2%                     | 11.8%                   |
| Idaho                | 29.5%                | 19.4%                     | 14.9%                   |
| Montana              | 29.6%                | 17.7%                     | 14.9%                   |
| Nevada               | 35.6%                | 20.9%                     | 23.1%                   |
| New Mexico           | 38.2%                | 26.6%                     | 19.1%                   |
| Utah                 | 31.5%                | 20.8%                     | 14.8%                   |
| Wyoming              | 31.7%                | 18.5%                     | 10.9%                   |
| Pacific:             |                      |                           |                         |
| Alaska               | 27.7%                | 18.0%                     | 11.9%                   |
| California           | 29.6%                | 19.4%                     | 14.0%                   |
| Hawaii               | 35.7%                | 25.0%                     | 13.4%                   |
| Oregon               | 33.7%                | 23.6%                     | 14.1%                   |
| Washington           | 34.3%                | 24.1%                     | 16.6%                   |

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 II.A.2.j Standard errors for Percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2024**

| Division and State   | Pretax Contributions | Flexible Spending Account | Flexible Benefits Plans |
|----------------------|----------------------|---------------------------|-------------------------|
| United States        | 0.48%                | 0.40%                     | 0.37%                   |
| New England:         |                      |                           |                         |
| Connecticut          | 2.70%                | 2.59%                     | 2.16%                   |
| Maine                | 2.54%                | 2.28%                     | 1.27%                   |
| Massachusetts        | 5.89%                | 2.57%                     | 2.29%                   |
| New Hampshire        | 2.58%                | 1.75%                     | 1.46%                   |
| Rhode Island         | 2.86%                | 3.31%                     | 2.74%                   |
| Vermont              | 1.76%                | 1.46%                     | 1.29%                   |
| Middle Atlantic:     |                      |                           |                         |
| New Jersey           | 3.06%                | 2.38%                     | 1.98%                   |
| New York             | 1.67%                | 1.64%                     | 1.84%                   |
| Pennsylvania         | 2.65%                | 1.62%                     | 1.62%                   |
| East North Central:  |                      |                           |                         |
| Illinois             | 2.45%                | 2.34%                     | 2.33%                   |
| Indiana              | 1.90%                | 2.00%                     | 2.03%                   |
| Michigan             | 2.36%                | 2.89%                     | 1.76%                   |
| Ohio                 | 2.31%                | 2.21%                     | 2.19%                   |
| Wisconsin            | 2.39%                | 1.71%                     | 1.99%                   |
| West North Central:  |                      |                           |                         |
| Iowa                 | 2.99%                | 2.98%                     | 2.22%                   |
| Kansas               | 1.91%                | 2.00%                     | 2.14%                   |
| Minnesota            | 2.13%                | 2.15%                     | 2.41%                   |
| Missouri             | 2.47%                | 2.09%                     | 2.26%                   |
| Nebraska             | 2.34%                | 2.55%                     | 2.15%                   |
| North Dakota         | 2.36%                | 2.41%                     | 1.90%                   |
| South Dakota         | 2.79%                | 2.55%                     | 2.71%                   |
| South Atlantic:      |                      |                           |                         |
| Delaware             | 2.18%                | 2.17%                     | 1.96%                   |
| District of Columbia | 5.85%                | 4.10%                     | 2.54%                   |
| Florida              | 2.53%                | 1.98%                     | 1.92%                   |
| Georgia              | 2.71%                | 1.91%                     | 1.93%                   |
| Maryland             | 3.08%                | 2.52%                     | 2.00%                   |
| North Carolina       | 2.17%                | 2.54%                     | 1.90%                   |
| South Carolina       | 2.50%                | 2.45%                     | 2.05%                   |
| Virginia             | 2.91%                | 2.51%                     | 1.75%                   |
| West Virginia        | 2.20%                | 2.08%                     | 2.30%                   |
| East South Central:  |                      |                           |                         |
| Alabama              | 2.76%                | 1.92%                     | 2.13%                   |
| Kentucky             | 2.22%                | 2.83%                     | 2.51%                   |
| Mississippi          | 2.51%                | 2.23%                     | 2.63%                   |
| Tennessee            | 3.06%                | 2.42%                     | 2.78%                   |
| West South Central:  |                      |                           |                         |
| Arkansas             | 3.54%                | 3.71%                     | 3.80%                   |
| Louisiana            | 3.01%                | 2.41%                     | 2.53%                   |
| Oklahoma             | 3.09%                | 2.65%                     | 2.40%                   |
| Texas                | 2.37%                | 1.98%                     | 1.67%                   |
| Mountain:            |                      |                           |                         |
| Arizona              | 3.37%                | 2.91%                     | 2.61%                   |
| Colorado             | 2.71%                | 2.46%                     | 1.76%                   |
| Idaho                | 2.64%                | 2.29%                     | 2.23%                   |
| Montana              | 2.65%                | 1.50%                     | 1.78%                   |
| Nevada               | 2.62%                | 2.28%                     | 2.16%                   |
| New Mexico           | 2.97%                | 2.44%                     | 2.39%                   |
| Utah                 | 2.53%                | 2.10%                     | 1.83%                   |
| Wyoming              | 3.56%                | 2.04%                     | 1.54%                   |
| Pacific:             |                      |                           |                         |
| Alaska               | 1.94%                | 1.64%                     | 1.33%                   |
| California           | 1.37%                | 1.27%                     | 1.21%                   |
| Hawaii               | 3.24%                | 2.89%                     | 2.85%                   |
| Oregon               | 2.24%                | 1.93%                     | 1.74%                   |
| Washington           | 2.08%                | 1.87%                     | 1.79%                   |

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 II.A.2.I Percent of private-sector establishments that offer paid sick leave by firm size and State: United States, 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        | 64.1% | 50.0%                  | 69.2%           | 78.8%           | 83.9%             | 93.2%                  | 54.9%                  | 89.6%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 62.3% | 42.0%                  | 60.1%           | 85.6%           | 95.5%             | 98.7%                  | 48.2%                  | 97.2%                |
| Maine                | 57.6% | 38.8%                  | 69.3%           | 84.8%           | 95.4%             | 100.0%                 | 46.2%                  | 97.1%                |
| Massachusetts        | 75.7% | 64.6%                  | 82.6%           | 97.0%           | 90.0%             | 100.0%                 | 69.6%                  | 96.6%                |
| New Hampshire        | 62.4% | 39.4%                  | 81.6%           | 77.9%           | 87.8%             | 98.2%                  | 50.8%                  | 92.6%                |
| Rhode Island         | 68.5% | 46.2%                  | 85.6%           | 97.6%           | 89.5%             | 96.3%                  | 57.1%                  | 95.2%                |
| Vermont              | 72.2% | 61.9%                  | 74.3%           | 91.8%           | 97.0%             | 100.0%                 | 65.7%                  | 98.4%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 70.1% | 56.8%                  | 71.4%           | 94.7%           | 100.0%            | 100.0%                 | 61.8%                  | 100.0%               |
| New York             | 72.7% | 62.0%                  | 84.1%           | 94.1%           | 96.3%             | 95.4%                  | 66.7%                  | 96.1%                |
| Pennsylvania         | 64.8% | 49.4%                  | 56.4%           | 80.2%           | 94.4%             | 96.6%                  | 52.5%                  | 94.9%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 67.5% | 51.9%                  | 75.6%           | 85.0%           | 86.9%             | 98.3%                  | 57.2%                  | 94.8%                |
| Indiana              | 48.1% | 26.5%                  | 46.6%           | 69.6%           | 56.0%             | 93.0%                  | 33.0%                  | 80.5%                |
| Michigan             | 55.9% | 39.5%                  | 50.0%           | 71.2%           | 86.6%             | 92.6%                  | 43.4%                  | 89.7%                |
| Ohio                 | 58.5% | 42.0%                  | 59.7%           | 64.4%           | 72.6%             | 88.4%                  | 47.3%                  | 82.4%                |
| Wisconsin            | 41.8% | 28.6%                  | 35.7%           | 49.5%           | 55.3%             | 85.8%                  | 31.2%                  | 71.4%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 58.0% | 44.8%                  | 52.8%           | 69.6%           | 75.9%             | 92.7%                  | 46.7%                  | 86.8%                |
| Kansas               | 59.9% | 44.7%                  | 63.6%           | 80.1%           | 80.5%             | 91.8%                  | 50.2%                  | 86.8%                |
| Minnesota            | 65.8% | 45.1%                  | 80.9%           | 93.4%           | 94.5%             | 98.0%                  | 54.1%                  | 96.9%                |
| Missouri             | 59.6% | 42.3%                  | 61.4%           | 78.0%           | 76.4%             | 88.5%                  | 48.2%                  | 85.6%                |
| Nebraska             | 58.5% | 48.0%                  | 51.5%           | 71.7%           | 73.9%             | 88.3%                  | 50.6%                  | 81.9%                |
| North Dakota         | 59.3% | 47.7%                  | 62.3%           | 69.9%           | 66.6%             | 94.4%                  | 51.9%                  | 81.7%                |
| South Dakota         | 54.2% | 43.1%                  | 61.9%           | 73.5%           | 77.2%             | 74.7%                  | 48.3%                  | 75.7%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 58.3% | 42.6%                  | 71.6%           | 63.0%           | 79.6%             | 98.8%                  | 48.0%                  | 88.5%                |
| District of Columbia | 88.5% | 85.6%                  | 82.7%           | 91.5%           | 95.1%             | 95.6%                  | 85.3%                  | 95.3%                |
| Florida              | 56.1% | 42.1%                  | 61.3%           | 70.2%           | 67.2%             | 92.0%                  | 46.0%                  | 85.5%                |
| Georgia              | 55.7% | 35.7%                  | 75.5%           | 76.3%           | 82.2%             | 90.2%                  | 44.2%                  | 87.1%                |
| Maryland             | 69.9% | 52.4%                  | 82.2%           | 95.4%           | 98.1%             | 94.1%                  | 60.4%                  | 94.9%                |
| North Carolina       | 54.3% | 36.6%                  | 58.4%           | 76.1%           | 74.6%             | 90.7%                  | 43.2%                  | 84.3%                |
| South Carolina       | 56.2% | 41.7%                  | 68.4%           | 68.5%           | 66.6%             | 78.1%                  | 46.8%                  | 76.1%                |
| Virginia             | 62.5% | 51.4%                  | 54.9%           | 67.4%           | 86.4%             | 93.7%                  | 53.0%                  | 89.9%                |
| West Virginia        | 56.1% | 38.1%                  | 49.8%           | 50.9%           | 67.5%             | 94.3%                  | 40.6%                  | 83.4%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 63.8% | 54.9%                  | 55.5%           | 66.2%           | 69.8%             | 88.7%                  | 54.9%                  | 83.6%                |
| Kentucky             | 60.7% | 48.0%                  | 52.6%           | 67.8%           | 73.8%             | 86.5%                  | 49.7%                  | 82.8%                |
| Mississippi          | 49.0% | 27.7%                  | 65.9%           | 71.0%           | 63.2%             | 75.7%                  | 37.3%                  | 73.3%                |
| Tennessee            | 61.1% | 45.8%                  | 43.0%           | 73.4%           | 83.0%             | 90.8%                  | 47.2%                  | 88.4%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 51.7% | 30.5%                  | 73.5%           | 67.1%           | 75.1%             | 82.5%                  | 41.7%                  | 78.6%                |
| Louisiana            | 61.3% | 45.3%                  | 62.2%           | 74.4%           | 77.0%             | 90.3%                  | 51.3%                  | 84.8%                |
| Oklahoma             | 59.9% | 49.4%                  | 58.9%           | 56.7%           | 82.0%             | 91.7%                  | 51.4%                  | 84.9%                |
| Texas                | 63.4% | 51.3%                  | 73.6%           | 59.1%           | 81.2%             | 91.3%                  | 54.6%                  | 86.1%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 72.4% | 56.4%                  | 84.4%           | 95.7%           | 85.3%             | 92.6%                  | 63.6%                  | 91.9%                |
| Colorado             | 61.5% | 42.5%                  | 69.6%           | 88.3%           | 97.5%             | 97.1%                  | 49.4%                  | 97.2%                |
| Idaho                | 41.4% | 26.4%                  | 47.1%           | 58.3%           | 68.8%             | 89.0%                  | 31.6%                  | 79.8%                |
| Montana              | 49.3% | 36.9%                  | 51.8%           | 57.6%           | 83.5%             | 97.9%                  | 39.3%                  | 90.3%                |
| Nevada               | 55.7% | 38.3%                  | 45.2%           | 71.7%           | 90.7%             | 92.2%                  | 42.0%                  | 88.8%                |
| New Mexico           | 84.6% | 74.5%                  | 86.9%           | 89.4%           | 94.4%             | 97.9%                  | 78.1%                  | 96.9%                |
| Utah                 | 47.9% | 34.8%                  | 53.2%           | 54.6%           | 73.7%             | 88.8%                  | 38.6%                  | 80.2%                |
| Wyoming              | 51.1% | 35.2%                  | 49.4%           | 68.9%           | 94.6%             | 97.2%                  | 40.0%                  | 94.3%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 40.5% | 22.5%                  | 39.6%           | 65.6%           | 71.4%             | 93.9%                  | 28.3%                  | 82.1%                |
| California           | 80.0% | 69.7%                  | 91.0%           | 96.4%           | 95.6%             | 99.0%                  | 74.8%                  | 98.1%                |
| Hawaii               | 57.9% | 38.6%                  | 59.8%           | 82.9%           | 74.3%             | 95.4%                  | 46.4%                  | 86.4%                |
| Oregon               | 70.4% | 54.4%                  | 74.5%           | 100.0%          | 97.2%             | 97.3%                  | 61.2%                  | 97.5%                |
| Washington           | 76.5% | 59.9%                  | 97.0%           | 94.4%           | 100.0%            | 98.5%                  | 68.8%                  | 97.8%                |

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.

**Table II.A.2.I Standard errors for percent of private-sector establishments that offer paid sick leave by firm size and State: United States, 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        | 0.64% | 1.08%                  | 1.23%           | 1.05%           | 0.99%             | 0.52%                  | 0.86%                  | 0.46%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.69% | 6.29%                  | 8.80%           | 5.10%           | 3.81%             | 0.99%                  | 5.00%                  | 1.17%                |
| Maine                | 3.45% | 5.39%                  | 7.08%           | 4.68%           | 2.12%             | 0.00%                  | 4.39%                  | 1.22%                |
| Massachusetts        | 4.22% | 7.60%                  | 6.84%           | 2.33%           | 6.76%             | 0.00%                  | 5.78%                  | 2.07%                |
| New Hampshire        | 3.54% | 6.34%                  | 5.33%           | 5.95%           | 4.35%             | 1.29%                  | 4.81%                  | 1.94%                |
| Rhode Island         | 3.78% | 6.72%                  | 5.51%           | 1.72%           | 6.16%             | 2.73%                  | 5.16%                  | 2.31%                |
| Vermont              | 3.24% | 5.14%                  | 5.69%           | 3.73%           | 1.50%             | 0.00%                  | 4.04%                  | 0.70%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.78% | 9.06%                  | 9.28%           | 2.65%           | 0.00%             | 0.00%                  | 7.14%                  | 0.00%                |
| New York             | 2.96% | 4.51%                  | 4.14%           | 2.09%           | 2.37%             | 1.94%                  | 3.69%                  | 1.36%                |
| Pennsylvania         | 3.10% | 5.76%                  | 6.84%           | 5.06%           | 2.27%             | 1.49%                  | 4.46%                  | 1.42%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.88% | 4.69%                  | 6.48%           | 4.75%           | 4.00%             | 1.51%                  | 3.82%                  | 1.52%                |
| Indiana              | 3.32% | 5.49%                  | 8.17%           | 7.03%           | 9.52%             | 2.12%                  | 4.43%                  | 3.51%                |
| Michigan             | 3.88% | 7.15%                  | 7.91%           | 8.45%           | 5.77%             | 3.20%                  | 5.34%                  | 2.69%                |
| Ohio                 | 3.45% | 6.26%                  | 7.35%           | 7.47%           | 6.48%             | 3.23%                  | 4.80%                  | 2.98%                |
| Wisconsin            | 3.73% | 6.07%                  | 7.48%           | 6.62%           | 7.13%             | 4.62%                  | 4.85%                  | 3.91%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.72% | 6.14%                  | 8.20%           | 6.72%           | 6.31%             | 2.68%                  | 4.98%                  | 2.78%                |
| Kansas               | 3.68% | 5.96%                  | 8.80%           | 5.05%           | 5.87%             | 2.95%                  | 4.82%                  | 2.81%                |
| Minnesota            | 3.38% | 5.87%                  | 6.40%           | 3.15%           | 3.73%             | 0.85%                  | 4.59%                  | 1.33%                |
| Missouri             | 3.46% | 5.87%                  | 8.31%           | 5.67%           | 7.06%             | 5.04%                  | 4.63%                  | 3.93%                |
| Nebraska             | 4.23% | 6.64%                  | 9.23%           | 6.07%           | 6.52%             | 5.01%                  | 5.42%                  | 3.77%                |
| North Dakota         | 3.94% | 6.49%                  | 7.90%           | 6.44%           | 6.97%             | 3.11%                  | 5.10%                  | 3.44%                |
| South Dakota         | 3.79% | 5.83%                  | 6.12%           | 5.76%           | 5.41%             | 11.70%                 | 4.59%                  | 6.47%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.34% | 6.88%                  | 8.57%           | 8.58%           | 7.20%             | 0.69%                  | 5.66%                  | 3.02%                |
| District of Columbia | 3.30% | 6.53%                  | 7.22%           | 4.24%           | 1.90%             | 2.73%                  | 5.00%                  | 1.70%                |
| Florida              | 3.34% | 5.11%                  | 6.83%           | 6.39%           | 9.35%             | 2.68%                  | 4.30%                  | 2.93%                |
| Georgia              | 5.03% | 7.53%                  | 7.54%           | 6.88%           | 5.11%             | 3.51%                  | 6.34%                  | 2.82%                |
| Maryland             | 3.42% | 6.34%                  | 5.69%           | 2.49%           | 1.21%             | 2.67%                  | 4.81%                  | 1.76%                |
| North Carolina       | 3.56% | 5.81%                  | 8.30%           | 6.88%           | 7.33%             | 3.77%                  | 4.68%                  | 3.35%                |
| South Carolina       | 4.04% | 7.04%                  | 8.00%           | 7.12%           | 8.27%             | 5.76%                  | 5.61%                  | 4.39%                |
| Virginia             | 4.60% | 8.22%                  | 9.25%           | 9.89%           | 6.50%             | 2.17%                  | 6.25%                  | 2.49%                |
| West Virginia        | 3.38% | 6.35%                  | 8.41%           | 6.81%           | 6.97%             | 1.99%                  | 5.09%                  | 2.53%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.69% | 6.42%                  | 8.72%           | 7.85%           | 6.98%             | 3.83%                  | 5.19%                  | 3.26%                |
| Kentucky             | 3.42% | 6.23%                  | 8.47%           | 7.56%           | 7.66%             | 4.06%                  | 4.93%                  | 3.42%                |
| Mississippi          | 3.46% | 5.24%                  | 9.05%           | 7.41%           | 7.68%             | 7.27%                  | 4.39%                  | 5.28%                |
| Tennessee            | 4.34% | 8.79%                  | 8.58%           | 6.55%           | 5.31%             | 2.60%                  | 6.65%                  | 2.33%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.33% | 6.64%                  | 6.58%           | 8.51%           | 7.77%             | 6.30%                  | 5.10%                  | 5.12%                |
| Louisiana            | 3.58% | 6.36%                  | 8.24%           | 6.76%           | 6.68%             | 5.20%                  | 4.86%                  | 3.91%                |
| Oklahoma             | 3.91% | 6.66%                  | 8.27%           | 7.16%           | 5.11%             | 3.68%                  | 5.20%                  | 3.04%                |
| Texas                | 2.73% | 4.53%                  | 5.52%           | 6.09%           | 4.61%             | 2.83%                  | 3.70%                  | 2.49%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.23% | 9.01%                  | 6.83%           | 2.78%           | 6.54%             | 3.66%                  | 7.21%                  | 2.77%                |
| Colorado             | 3.55% | 5.89%                  | 7.30%           | 4.83%           | 1.53%             | 1.39%                  | 4.73%                  | 1.05%                |
| Idaho                | 3.29% | 4.75%                  | 7.94%           | 7.23%           | 7.89%             | 3.93%                  | 3.94%                  | 3.80%                |
| Montana              | 3.40% | 4.96%                  | 7.35%           | 7.26%           | 5.55%             | 1.55%                  | 4.19%                  | 2.31%                |
| Nevada               | 3.79% | 6.57%                  | 9.08%           | 7.95%           | 3.47%             | 3.85%                  | 5.18%                  | 3.09%                |
| New Mexico           | 2.70% | 6.01%                  | 6.45%           | 4.61%           | 3.23%             | 1.24%                  | 4.28%                  | 1.21%                |
| Utah                 | 3.58% | 5.17%                  | 8.39%           | 8.46%           | 6.83%             | 4.59%                  | 4.37%                  | 3.82%                |
| Wyoming              | 4.25% | 7.44%                  | 8.65%           | 7.82%           | 1.88%             | 1.65%                  | 5.72%                  | 1.57%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.87% | 4.21%                  | 6.83%           | 6.48%           | 8.32%             | 5.32%                  | 3.46%                  | 4.19%                |
| California           | 1.71% | 2.86%                  | 2.69%           | 1.32%           | 2.53%             | 0.54%                  | 2.22%                  | 0.71%                |
| Hawaii               | 4.27% | 7.21%                  | 8.56%           | 5.60%           | 8.58%             | 2.77%                  | 5.67%                  | 3.42%                |
| Oregon               | 3.38% | 5.57%                  | 6.68%           | 0.00%           | 1.83%             | 2.11%                  | 4.37%                  | 1.37%                |
| Washington           | 3.13% | 5.61%                  | 2.11%           | 3.37%           | 0.00%             | 1.31%                  | 4.24%                  | 1.25%                |

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 II.A.2.m Percent of private-sector establishments that offer paid vacation leave by firm size and State: United States, 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        | 69.0% | 53.5%                  | 75.3%           | 87.6%           | 95.0%             | 97.7%                  | 59.2%                  | 96.2%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 69.5% | 51.3%                  | 73.5%           | 91.2%           | 96.2%             | 98.7%                  | 58.1%                  | 97.5%                |
| Maine                | 67.7% | 49.1%                  | 93.8%           | 88.7%           | 98.8%             | 100.0%                 | 59.0%                  | 98.1%                |
| Massachusetts        | 71.9% | 60.1%                  | 73.1%           | 95.9%           | 90.0%             | 100.0%                 | 64.7%                  | 96.2%                |
| New Hampshire        | 76.6% | 58.6%                  | 91.4%           | 96.3%           | 96.8%             | 100.0%                 | 68.3%                  | 98.1%                |
| Rhode Island         | 74.7% | 59.3%                  | 80.4%           | 93.4%           | 96.4%             | 96.3%                  | 65.3%                  | 96.7%                |
| Vermont              | 72.1% | 60.6%                  | 78.9%           | 92.1%           | 97.4%             | 100.0%                 | 65.7%                  | 98.1%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 74.2% | 67.7%                  | 59.4%           | 92.1%           | 93.4%             | 99.1%                  | 67.6%                  | 97.7%                |
| New York             | 67.4% | 55.3%                  | 76.7%           | 87.1%           | 94.9%             | 98.6%                  | 60.0%                  | 96.7%                |
| Pennsylvania         | 77.8% | 65.6%                  | 80.0%           | 87.3%           | 99.3%             | 98.0%                  | 69.5%                  | 97.9%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 69.3% | 50.5%                  | 87.4%           | 92.1%           | 98.3%             | 98.5%                  | 58.6%                  | 97.8%                |
| Indiana              | 63.6% | 40.7%                  | 67.8%           | 85.3%           | 92.8%             | 98.1%                  | 48.6%                  | 96.0%                |
| Michigan             | 66.1% | 47.8%                  | 68.1%           | 86.6%           | 95.0%             | 99.0%                  | 54.8%                  | 96.5%                |
| Ohio                 | 74.4% | 56.2%                  | 85.6%           | 78.3%           | 97.0%             | 99.3%                  | 63.2%                  | 98.5%                |
| Wisconsin            | 66.2% | 48.5%                  | 77.7%           | 86.9%           | 94.9%             | 98.1%                  | 55.9%                  | 95.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 71.3% | 56.5%                  | 70.7%           | 91.2%           | 99.1%             | 98.3%                  | 60.5%                  | 98.8%                |
| Kansas               | 71.6% | 58.1%                  | 73.3%           | 91.6%           | 93.6%             | 97.6%                  | 63.0%                  | 95.1%                |
| Minnesota            | 68.4% | 50.8%                  | 69.3%           | 95.4%           | 98.9%             | 100.0%                 | 56.7%                  | 99.3%                |
| Missouri             | 73.9% | 55.7%                  | 79.2%           | 95.7%           | 100.0%            | 99.6%                  | 62.9%                  | 99.2%                |
| Nebraska             | 69.0% | 53.5%                  | 74.0%           | 86.2%           | 100.0%            | 100.0%                 | 58.7%                  | 99.0%                |
| North Dakota         | 72.0% | 55.1%                  | 86.9%           | 94.6%           | 96.8%             | 97.2%                  | 63.8%                  | 96.8%                |
| South Dakota         | 65.8% | 50.0%                  | 77.2%           | 92.0%           | 96.8%             | 96.4%                  | 57.5%                  | 95.9%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 66.4% | 48.5%                  | 83.0%           | 89.1%           | 96.1%             | 98.8%                  | 55.5%                  | 98.3%                |
| District of Columbia | 90.9% | 85.7%                  | 91.0%           | 100.0%          | 99.0%             | 95.7%                  | 87.8%                  | 97.4%                |
| Florida              | 62.5% | 46.1%                  | 69.3%           | 86.1%           | 91.0%             | 97.6%                  | 51.2%                  | 95.5%                |
| Georgia              | 62.9% | 40.6%                  | 84.2%           | 87.2%           | 100.0%            | 98.3%                  | 50.3%                  | 97.4%                |
| Maryland             | 71.5% | 55.4%                  | 83.6%           | 88.4%           | 99.1%             | 96.0%                  | 62.4%                  | 95.4%                |
| North Carolina       | 64.3% | 43.3%                  | 80.7%           | 92.5%           | 93.0%             | 96.8%                  | 52.9%                  | 95.1%                |
| South Carolina       | 71.8% | 53.8%                  | 83.3%           | 76.3%           | 99.1%             | 100.0%                 | 59.2%                  | 98.7%                |
| Virginia             | 68.6% | 55.5%                  | 62.7%           | 89.7%           | 93.2%             | 94.6%                  | 59.6%                  | 94.6%                |
| West Virginia        | 72.2% | 55.8%                  | 67.8%           | 76.1%           | 96.7%             | 98.5%                  | 58.8%                  | 95.6%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 76.5% | 65.8%                  | 71.8%           | 85.4%           | 93.4%             | 97.2%                  | 67.8%                  | 95.7%                |
| Kentucky             | 77.8% | 62.6%                  | 77.3%           | 94.0%           | 96.9%             | 99.0%                  | 67.4%                  | 98.6%                |
| Mississippi          | 64.0% | 35.7%                  | 83.0%           | 92.3%           | 90.5%             | 99.6%                  | 48.2%                  | 97.0%                |
| Tennessee            | 73.4% | 56.0%                  | 68.7%           | 93.3%           | 98.2%             | 96.4%                  | 61.3%                  | 97.2%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 71.4% | 50.3%                  | 93.5%           | 94.0%           | 93.8%             | 97.9%                  | 61.8%                  | 97.0%                |
| Louisiana            | 72.3% | 53.2%                  | 85.3%           | 88.3%           | 96.6%             | 94.6%                  | 62.6%                  | 95.3%                |
| Oklahoma             | 72.4% | 56.4%                  | 86.1%           | 82.8%           | 99.7%             | 100.0%                 | 63.6%                  | 98.1%                |
| Texas                | 73.6% | 60.8%                  | 78.4%           | 87.4%           | 94.5%             | 98.0%                  | 64.7%                  | 96.5%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 72.6% | 54.2%                  | 79.5%           | 96.7%           | 91.3%             | 99.0%                  | 61.6%                  | 96.9%                |
| Colorado             | 63.5% | 45.7%                  | 68.1%           | 86.9%           | 100.0%            | 99.1%                  | 51.8%                  | 97.9%                |
| Idaho                | 53.3% | 35.1%                  | 69.2%           | 82.1%           | 96.4%             | 91.7%                  | 43.2%                  | 92.4%                |
| Montana              | 59.9% | 45.9%                  | 66.9%           | 86.2%           | 98.6%             | 100.0%                 | 50.7%                  | 97.7%                |
| Nevada               | 61.8% | 42.2%                  | 60.4%           | 88.4%           | 97.0%             | 92.7%                  | 48.9%                  | 93.0%                |
| New Mexico           | 68.6% | 53.8%                  | 64.2%           | 72.3%           | 88.3%             | 92.4%                  | 56.7%                  | 91.2%                |
| Utah                 | 59.4% | 43.0%                  | 70.7%           | 79.9%           | 94.1%             | 97.5%                  | 49.1%                  | 95.1%                |
| Wyoming              | 61.1% | 44.5%                  | 73.2%           | 87.6%           | 99.8%             | 90.8%                  | 52.5%                  | 94.1%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 52.9% | 29.8%                  | 62.7%           | 91.6%           | 97.2%             | 96.5%                  | 39.9%                  | 97.2%                |
| California           | 68.2% | 57.5%                  | 72.1%           | 82.9%           | 87.9%             | 94.2%                  | 61.5%                  | 91.3%                |
| Hawaii               | 72.5% | 54.9%                  | 82.5%           | 92.3%           | 92.4%             | 98.6%                  | 63.2%                  | 95.5%                |
| Oregon               | 67.1% | 53.1%                  | 66.1%           | 82.4%           | 91.6%             | 99.7%                  | 57.2%                  | 96.6%                |
| Washington           | 66.5% | 48.2%                  | 78.1%           | 78.0%           | 99.4%             | 100.0%                 | 54.9%                  | 98.5%                |

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.

**Table II.A.2.m Standard errors for percent of private-sector establishments that offer paid vacation leave by firm size and State: United States, 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        | 0.63% | 1.08%                  | 1.18%           | 0.84%           | 0.64%             | 0.33%                  | 0.85%                  | 0.30%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.55% | 6.27%                  | 7.98%           | 3.63%           | 2.59%             | 0.99%                  | 4.90%                  | 0.99%                |
| Maine                | 3.39% | 5.47%                  | 3.03%           | 4.38%           | 1.16%             | 0.00%                  | 4.34%                  | 1.13%                |
| Massachusetts        | 4.48% | 8.12%                  | 7.99%           | 2.64%           | 6.76%             | 0.00%                  | 6.22%                  | 2.11%                |
| New Hampshire        | 3.57% | 6.57%                  | 3.80%           | 2.74%           | 3.06%             | 0.00%                  | 4.87%                  | 1.27%                |
| Rhode Island         | 3.61% | 6.52%                  | 5.96%           | 5.37%           | 3.12%             | 2.73%                  | 5.01%                  | 2.07%                |
| Vermont              | 3.24% | 5.17%                  | 5.42%           | 3.61%           | 1.44%             | 0.00%                  | 4.03%                  | 0.81%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4.07% | 6.92%                  | 10.35%          | 3.74%           | 4.41%             | 0.87%                  | 5.59%                  | 1.28%                |
| New York             | 3.02% | 4.60%                  | 5.43%           | 3.41%           | 2.50%             | 0.90%                  | 3.78%                  | 1.10%                |
| Pennsylvania         | 2.89% | 5.31%                  | 5.46%           | 4.11%           | 0.66%             | 1.21%                  | 4.08%                  | 0.85%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.77% | 4.65%                  | 4.38%           | 4.19%           | 1.72%             | 1.49%                  | 3.71%                  | 1.30%                |
| Indiana              | 3.37% | 6.03%                  | 7.90%           | 6.16%           | 5.00%             | 1.41%                  | 4.77%                  | 1.78%                |
| Michigan             | 3.64% | 6.92%                  | 7.15%           | 6.75%           | 3.12%             | 0.60%                  | 5.10%                  | 1.29%                |
| Ohio                 | 3.13% | 6.18%                  | 4.46%           | 6.98%           | 2.95%             | 0.69%                  | 4.57%                  | 0.97%                |
| Wisconsin            | 3.69% | 6.48%                  | 6.81%           | 4.38%           | 3.54%             | 1.44%                  | 5.04%                  | 1.73%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.58% | 6.12%                  | 7.65%           | 4.34%           | 0.91%             | 1.72%                  | 4.91%                  | 1.00%                |
| Kansas               | 3.63% | 6.15%                  | 7.94%           | 3.42%           | 3.93%             | 1.87%                  | 4.88%                  | 1.85%                |
| Minnesota            | 3.48% | 5.97%                  | 7.94%           | 2.84%           | 0.84%             | 0.05%                  | 4.75%                  | 0.42%                |
| Missouri             | 3.13% | 5.90%                  | 6.37%           | 1.92%           | 0.00%             | 0.29%                  | 4.51%                  | 0.43%                |
| Nebraska             | 4.20% | 6.75%                  | 7.26%           | 4.55%           | 0.00%             | 0.00%                  | 5.48%                  | 0.99%                |
| North Dakota         | 3.79% | 6.48%                  | 4.70%           | 2.43%           | 2.33%             | 2.78%                  | 4.97%                  | 1.73%                |
| South Dakota         | 3.53% | 5.81%                  | 5.08%           | 3.59%           | 2.37%             | 2.38%                  | 4.50%                  | 1.70%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.31% | 6.91%                  | 7.17%           | 4.29%           | 2.38%             | 0.69%                  | 5.66%                  | 0.73%                |
| District of Columbia | 3.12% | 6.52%                  | 4.93%           | 0.00%           | 0.70%             | 2.73%                  | 4.73%                  | 1.44%                |
| Florida              | 3.23% | 5.05%                  | 6.30%           | 4.02%           | 6.10%             | 1.48%                  | 4.23%                  | 1.62%                |
| Georgia              | 5.25% | 7.79%                  | 6.39%           | 4.80%           | 0.00%             | 1.71%                  | 6.59%                  | 1.43%                |
| Maryland             | 3.33% | 6.19%                  | 5.48%           | 4.49%           | 0.86%             | 2.32%                  | 4.70%                  | 1.71%                |
| North Carolina       | 3.44% | 5.88%                  | 6.04%           | 3.16%           | 4.57%             | 2.26%                  | 4.64%                  | 1.98%                |
| South Carolina       | 3.63% | 6.99%                  | 6.37%           | 6.61%           | 0.55%             | 0.01%                  | 5.48%                  | 0.72%                |
| Virginia             | 4.48% | 8.07%                  | 9.26%           | 4.10%           | 5.69%             | 2.17%                  | 6.06%                  | 2.09%                |
| West Virginia        | 3.18% | 6.32%                  | 8.04%           | 6.17%           | 3.22%             | 1.30%                  | 5.02%                  | 1.59%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.39% | 6.08%                  | 7.78%           | 6.06%           | 4.14%             | 1.70%                  | 4.87%                  | 1.74%                |
| Kentucky             | 2.94% | 5.81%                  | 6.82%           | 3.80%           | 3.13%             | 0.77%                  | 4.49%                  | 0.96%                |
| Mississippi          | 3.17% | 5.59%                  | 6.64%           | 4.06%           | 4.71%             | 0.35%                  | 4.53%                  | 1.19%                |
| Tennessee            | 4.22% | 8.54%                  | 8.80%           | 3.47%           | 1.80%             | 1.87%                  | 6.37%                  | 1.31%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.73% | 6.74%                  | 3.68%           | 3.51%           | 2.83%             | 1.25%                  | 4.91%                  | 1.15%                |
| Louisiana            | 3.30% | 6.25%                  | 5.31%           | 4.44%           | 2.06%             | 4.69%                  | 4.58%                  | 2.96%                |
| Oklahoma             | 3.62% | 6.49%                  | 4.41%           | 5.16%           | 0.27%             | 0.01%                  | 4.92%                  | 1.06%                |
| Texas                | 2.51% | 4.33%                  | 5.10%           | 4.08%           | 1.97%             | 1.43%                  | 3.50%                  | 1.20%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.20% | 9.00%                  | 6.85%           | 1.98%           | 4.52%             | 0.66%                  | 7.20%                  | 1.22%                |
| Colorado             | 3.56% | 5.91%                  | 7.37%           | 4.76%           | 0.00%             | 0.63%                  | 4.75%                  | 0.97%                |
| Idaho                | 3.35% | 5.25%                  | 7.73%           | 5.49%           | 3.31%             | 6.36%                  | 4.19%                  | 4.04%                |
| Montana              | 3.35% | 5.01%                  | 6.87%           | 5.12%           | 1.00%             | 0.00%                  | 4.19%                  | 1.21%                |
| Nevada               | 3.72% | 6.60%                  | 10.13%          | 4.17%           | 2.35%             | 3.80%                  | 5.14%                  | 2.58%                |
| New Mexico           | 4.48% | 8.51%                  | 7.98%           | 6.57%           | 6.51%             | 5.50%                  | 6.28%                  | 3.91%                |
| Utah                 | 3.65% | 5.50%                  | 7.53%           | 6.84%           | 3.37%             | 1.69%                  | 4.57%                  | 1.57%                |
| Wyoming              | 4.03% | 7.02%                  | 7.00%           | 4.11%           | 0.18%             | 7.44%                  | 5.25%                  | 4.29%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.89% | 4.35%                  | 6.67%           | 3.31%           | 2.84%             | 3.17%                  | 3.56%                  | 1.75%                |
| California           | 1.98% | 3.20%                  | 3.97%           | 3.30%           | 3.40%             | 2.00%                  | 2.55%                  | 1.70%                |
| Hawaii               | 3.91% | 7.41%                  | 6.75%           | 3.67%           | 5.05%             | 1.21%                  | 5.50%                  | 1.88%                |
| Oregon               | 3.31% | 5.55%                  | 6.93%           | 5.64%           | 4.90%             | 0.19%                  | 4.35%                  | 1.59%                |
| Washington           | 3.31% | 5.66%                  | 5.56%           | 6.96%           | 0.56%             | 0.00%                  | 4.45%                  | 1.14%                |

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 II.B.1 Number of private-sector employees by firm size and State: United States, 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        | 139,441,077 | 14,349,184             | 12,260,044      | 19,353,694      | 27,727,287        | 65,750,868             | 36,475,784             | 102,965,293          |
| New England:         |             |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,503,572   | 148,770                | 141,391         | 267,968         | 323,442           | 622,002                | 399,161                | 1,104,411            |
| Maine                | 570,966     | 83,819                 | 68,247          | 93,484          | 120,588           | 204,828                | 196,581                | 374,384              |
| Massachusetts        | 3,461,571   | 279,401                | 306,603         | 434,092         | 598,512           | 1,842,963              | 790,646                | 2,670,925            |
| New Hampshire        | 657,300     | 59,461                 | 74,558          | 97,379          | 153,282           | 272,620                | 187,764                | 469,536              |
| Rhode Island         | 434,127     | 50,242                 | 49,034          | 74,441          | 72,083            | 188,327                | 131,817                | 302,310              |
| Vermont              | 252,330     | 38,165                 | 36,964          | 42,412          | 71,261            | 63,527                 | 98,426                 | 153,904              |
| Middle Atlantic:     |             |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3,803,145   | 401,525                | 377,722         | 579,699         | 990,824           | 1,453,375              | 1,090,340              | 2,712,804            |
| New York             | 8,896,850   | 1,035,144              | 709,154         | 1,048,236       | 2,168,187         | 3,936,129              | 2,311,626              | 6,585,224            |
| Pennsylvania         | 5,845,054   | 535,239                | 503,467         | 918,523         | 1,195,978         | 2,691,847              | 1,475,124              | 4,369,929            |
| East North Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 5,882,666   | 570,101                | 416,326         | 809,675         | 1,295,631         | 2,790,933              | 1,393,019              | 4,489,647            |
| Indiana              | 2,891,349   | 243,488                | 206,264         | 455,674         | 548,769           | 1,437,154              | 654,643                | 2,236,706            |
| Michigan             | 3,991,231   | 363,698                | 431,808         | 572,246         | 729,533           | 1,893,946              | 1,090,219              | 2,901,011            |
| Ohio                 | 5,078,499   | 373,779                | 464,956         | 703,341         | 1,156,472         | 2,379,950              | 1,236,197              | 3,842,301            |
| Wisconsin            | 2,723,512   | 265,852                | 225,581         | 470,322         | 620,796           | 1,140,960              | 691,964                | 2,031,548            |
| West North Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,397,800   | 170,445                | 118,487         | 216,770         | 386,449           | 505,649                | 384,997                | 1,012,802            |
| Kansas               | 1,278,907   | 124,885                | 107,734         | 145,804         | 321,024           | 579,461                | 310,929                | 967,978              |
| Minnesota            | 2,793,750   | 251,028                | 245,414         | 364,916         | 732,557           | 1,199,836              | 708,742                | 2,085,008            |
| Missouri             | 2,523,891   | 244,144                | 226,390         | 422,018         | 417,361           | 1,213,978              | 660,630                | 1,863,261            |
| Nebraska             | 1,006,146   | 113,047                | 69,455          | 158,883         | 191,417           | 473,344                | 250,961                | 755,185              |
| North Dakota         | 386,001     | 46,611                 | 42,327          | 73,094          | 80,414            | 143,555                | 124,803                | 261,198              |
| South Dakota         | 404,422     | 50,627                 | 54,551          | 62,275          | 93,462            | 143,507                | 142,754                | 261,668              |
| South Atlantic:      |             |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 503,095     | 56,741                 | 34,633          | 88,226          | 81,144            | 242,351                | 129,613                | 373,482              |
| District of Columbia | 538,161     | 36,327                 | 33,475          | 89,270          | 165,400           | 213,690                | 110,536                | 427,625              |
| Florida              | 9,877,560   | 1,118,848              | 765,661         | 1,150,947       | 1,524,388         | 5,317,715              | 2,476,315              | 7,401,245            |
| Georgia              | 4,207,465   | 384,475                | 378,037         | 493,295         | 714,428           | 2,237,229              | 1,045,173              | 3,162,292            |
| Maryland             | 2,529,149   | 253,714                | 244,846         | 409,458         | 487,376           | 1,133,755              | 683,634                | 1,845,514            |
| North Carolina       | 4,335,325   | 473,829                | 397,833         | 641,992         | 811,323           | 2,010,347              | 1,171,648              | 3,163,677            |
| South Carolina       | 2,055,448   | 231,603                | 176,297         | 264,428         | 364,709           | 1,018,411              | 545,912                | 1,509,536            |
| Virginia             | 3,639,211   | 291,649                | 327,316         | 564,975         | 736,355           | 1,718,917              | 921,065                | 2,718,146            |
| West Virginia        | 537,618     | 53,721                 | 54,644          | 87,182          | 73,129            | 268,942                | 140,463                | 397,156              |
| East South Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,704,503   | 188,048                | 141,756         | 217,078         | 399,131           | 758,490                | 444,446                | 1,260,057            |
| Kentucky             | 1,651,157   | 158,844                | 126,462         | 201,192         | 335,545           | 829,113                | 398,551                | 1,252,607            |
| Mississippi          | 908,040     | 92,940                 | 82,547          | 147,932         | 165,270           | 419,351                | 248,300                | 659,739              |
| Tennessee            | 2,927,612   | 257,947                | 230,112         | 429,381         | 506,337           | 1,503,837              | 692,400                | 2,235,212            |
| West South Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,124,123   | 109,496                | 102,661         | 157,278         | 171,357           | 583,331                | 303,076                | 821,047              |
| Louisiana            | 1,686,754   | 183,878                | 213,469         | 211,545         | 431,063           | 646,799                | 525,107                | 1,161,646            |
| Oklahoma             | 1,385,432   | 151,996                | 148,733         | 198,956         | 373,406           | 512,340                | 393,404                | 992,027              |
| Texas                | 11,774,650  | 1,261,471              | 905,456         | 1,400,305       | 2,091,938         | 6,115,479              | 2,969,316              | 8,805,334            |
| Mountain:            |             |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2,820,982   | 255,966                | 188,446         | 389,006         | 453,631           | 1,533,933              | 621,193                | 2,199,789            |
| Colorado             | 2,478,531   | 291,389                | 247,517         | 368,884         | 477,103           | 1,093,639              | 728,003                | 1,750,528            |
| Idaho                | 730,184     | 106,925                | 81,272          | 126,872         | 155,799           | 259,316                | 253,893                | 476,291              |
| Montana              | 439,970     | 95,030                 | 58,879          | 93,957          | 72,269            | 119,835                | 199,823                | 240,147              |
| Nevada               | 1,309,425   | 122,061                | 112,843         | 161,055         | 300,602           | 612,865                | 306,245                | 1,003,181            |
| New Mexico           | 680,374     | 74,578                 | 77,899          | 98,761          | 171,864           | 257,272                | 208,811                | 471,563              |
| Utah                 | 1,547,485   | 181,446                | 126,983         | 188,593         | 366,486           | 683,978                | 413,729                | 1,133,756            |
| Wyoming              | 227,187     | 47,927                 | 33,389          | 48,881          | 34,524            | 62,467                 | 108,239                | 118,948              |
| Pacific:             |             |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 281,959     | 41,892                 | 42,538          | 40,816          | 57,649            | 99,064                 | 107,458                | 174,501              |
| California           | 16,402,382  | 1,809,271              | 1,451,208       | 2,301,594       | 2,766,446         | 8,073,865              | 4,442,894              | 11,959,488           |
| Hawaii               | 539,385     | 47,172                 | 56,730          | 82,441          | 138,709           | 214,333                | 141,731                | 397,655              |
| Oregon               | 1,762,262   | 196,879                | 204,590         | 253,786         | 439,569           | 667,438                | 539,496                | 1,222,766            |
| Washington           | 3,052,559   | 323,649                | 337,382         | 434,355         | 592,296           | 1,364,877              | 873,965                | 2,178,593            |

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.

Totals may not sum exactly because of rounding.

Table II.B.1 Standard errors for number of private-sector employees by firm size and State: United States, 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        | 2,427,316 | 243,997                | 295,656         | 377,799         | 669,246           | 2,318,390              | 395,205                | 2,413,181            |
| New England:         |           |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 91,868    | 12,708                 | 22,569          | 64,614          | 44,372            | 54,944                 | 28,214                 | 90,760               |
| Maine                | 34,544    | 5,824                  | 7,955           | 12,454          | 12,714            | 30,075                 | 10,941                 | 33,698               |
| Massachusetts        | 256,124   | 33,850                 | 49,232          | 51,882          | 73,174            | 238,659                | 59,513                 | 253,533              |
| New Hampshire        | 26,464    | 4,965                  | 9,480           | 9,345           | 12,843            | 21,738                 | 10,620                 | 25,984               |
| Rhode Island         | 22,000    | 4,330                  | 6,634           | 9,285           | 11,355            | 17,713                 | 7,659                  | 21,764               |
| Vermont              | 14,238    | 2,709                  | 3,808           | 4,028           | 9,154             | 10,288                 | 4,149                  | 14,095               |
| Middle Atlantic:     |           |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 294,080   | 53,425                 | 70,196          | 69,620          | 196,431           | 203,009                | 89,218                 | 287,074              |
| New York             | 339,202   | 72,255                 | 81,837          | 87,880          | 189,736           | 273,805                | 105,636                | 328,320              |
| Pennsylvania         | 381,774   | 41,827                 | 60,833          | 103,158         | 121,720           | 354,445                | 86,262                 | 378,609              |
| East North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 359,597   | 50,108                 | 49,561          | 88,757          | 164,043           | 317,995                | 75,845                 | 357,254              |
| Indiana              | 186,427   | 17,649                 | 25,277          | 53,033          | 68,077            | 178,986                | 38,585                 | 186,344              |
| Michigan             | 212,891   | 35,647                 | 52,245          | 66,929          | 72,398            | 202,818                | 71,504                 | 208,459              |
| Ohio                 | 201,066   | 29,851                 | 55,270          | 93,944          | 107,688           | 157,445                | 77,897                 | 193,222              |
| Wisconsin            | 114,283   | 24,937                 | 29,293          | 43,885          | 52,958            | 97,821                 | 41,995                 | 111,749              |
| West North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 60,720    | 15,889                 | 17,363          | 22,006          | 37,273            | 48,937                 | 22,173                 | 59,452               |
| Kansas               | 149,101   | 9,828                  | 19,418          | 15,757          | 26,684            | 146,062                | 20,391                 | 148,450              |
| Minnesota            | 196,988   | 22,343                 | 35,996          | 43,076          | 72,337            | 180,568                | 46,034                 | 194,162              |
| Missouri             | 120,497   | 18,796                 | 34,512          | 40,123          | 62,364            | 100,748                | 41,434                 | 120,267              |
| Nebraska             | 70,909    | 10,835                 | 10,090          | 15,994          | 23,903            | 67,692                 | 14,123                 | 70,638               |
| North Dakota         | 19,920    | 3,484                  | 5,910           | 6,838           | 8,420             | 17,135                 | 7,111                  | 19,756               |
| South Dakota         | 24,137    | 3,886                  | 7,187           | 5,975           | 7,818             | 21,447                 | 8,462                  | 23,252               |
| South Atlantic:      |           |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 40,376    | 5,989                  | 6,037           | 16,507          | 14,464            | 34,069                 | 9,744                  | 40,376               |
| District of Columbia | 24,020    | 5,959                  | 5,837           | 9,146           | 14,989            | 17,348                 | 8,951                  | 24,378               |
| Florida              | 784,946   | 116,689                | 106,171         | 109,256         | 324,844           | 713,107                | 153,524                | 775,244              |
| Georgia              | 269,805   | 34,705                 | 52,326          | 49,123          | 134,144           | 235,472                | 62,626                 | 266,996              |
| Maryland             | 223,453   | 26,542                 | 34,951          | 48,063          | 64,040            | 209,944                | 41,385                 | 222,909              |
| North Carolina       | 272,107   | 43,803                 | 52,424          | 86,102          | 124,572           | 233,042                | 65,139                 | 271,687              |
| South Carolina       | 134,027   | 30,281                 | 21,497          | 32,170          | 38,098            | 123,785                | 37,365                 | 131,107              |
| Virginia             | 170,113   | 30,130                 | 43,270          | 58,615          | 93,886            | 140,971                | 51,253                 | 169,732              |
| West Virginia        | 29,242    | 3,823                  | 8,317           | 8,391           | 7,490             | 27,237                 | 8,998                  | 29,005               |
| East South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 92,131    | 15,456                 | 21,045          | 28,690          | 53,152            | 71,175                 | 25,820                 | 92,372               |
| Kentucky             | 85,488    | 12,137                 | 16,209          | 23,440          | 38,839            | 74,701                 | 22,670                 | 84,881               |
| Mississippi          | 85,079    | 7,080                  | 13,029          | 16,821          | 26,682            | 81,262                 | 18,166                 | 85,088               |
| Tennessee            | 171,705   | 34,416                 | 32,930          | 49,898          | 67,818            | 154,880                | 46,468                 | 170,711              |
| West South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 87,025    | 10,486                 | 12,086          | 18,872          | 14,188            | 84,125                 | 20,082                 | 86,346               |
| Louisiana            | 99,785    | 20,590                 | 33,968          | 24,085          | 45,754            | 82,210                 | 38,906                 | 94,513               |
| Oklahoma             | 80,528    | 12,156                 | 17,432          | 20,663          | 67,991            | 41,673                 | 20,318                 | 80,065               |
| Texas                | 668,392   | 93,156                 | 108,562         | 132,170         | 211,642           | 621,515                | 153,941                | 659,272              |
| Mountain:            |           |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 198,749   | 31,823                 | 29,523          | 41,238          | 93,198            | 172,915                | 48,383                 | 197,120              |
| Colorado             | 193,435   | 25,850                 | 31,619          | 41,569          | 83,504            | 174,829                | 38,897                 | 192,280              |
| Idaho                | 53,533    | 9,121                  | 10,617          | 13,423          | 29,419            | 43,142                 | 13,993                 | 53,219               |
| Montana              | 20,108    | 7,364                  | 7,169           | 10,406          | 7,172             | 15,395                 | 10,776                 | 18,904               |
| Nevada               | 100,851   | 13,833                 | 17,939          | 20,912          | 67,291            | 74,333                 | 23,486                 | 99,408               |
| New Mexico           | 35,149    | 10,461                 | 9,971           | 11,026          | 20,880            | 26,014                 | 14,598                 | 33,020               |
| Utah                 | 185,156   | 14,653                 | 18,905          | 19,091          | 49,539            | 178,857                | 23,147                 | 184,571              |
| Wyoming              | 11,320    | 6,473                  | 4,373           | 5,334           | 5,176             | 6,737                  | 7,561                  | 9,237                |
| Pacific:             |           |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 12,553    | 3,801                  | 6,846           | 4,176           | 6,606             | 8,716                  | 7,470                  | 10,875               |
| California           | 1,885,610 | 88,494                 | 121,423         | 149,948         | 191,769           | 1,872,347              | 152,424                | 1,883,004            |
| Hawaii               | 37,503    | 4,820                  | 8,298           | 7,435           | 25,273            | 27,161                 | 9,742                  | 37,088               |
| Oregon               | 83,667    | 15,873                 | 23,577          | 25,962          | 42,269            | 70,659                 | 29,907                 | 82,116               |
| Washington           | 211,101   | 23,114                 | 42,421          | 44,816          | 94,877            | 190,508                | 50,069                 | 209,974              |

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.

Totals may not sum exactly because of rounding.

**Table II.B.1.a Percent of number of private-sector employees by firm size and State: United States, 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        | 139,441,077 | 10.3%                  | 8.8%            | 13.9%           | 19.9%             | 47.2%                  | 26.2%                  | 73.8%                |
| New England:         |             |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,503,572   | 9.9%                   | 9.4%            | 17.8%           | 21.5%             | 41.4%                  | 26.5%                  | 73.5%                |
| Maine                | 570,966     | 14.7%                  | 12.0%           | 16.4%           | 21.1%             | 35.9%                  | 34.4%                  | 65.6%                |
| Massachusetts        | 3,461,571   | 8.1%                   | 8.9%            | 12.5%           | 17.3%             | 53.2%                  | 22.8%                  | 77.2%                |
| New Hampshire        | 657,300     | 9.0%                   | 11.3%           | 14.8%           | 23.3%             | 41.5%                  | 28.6%                  | 71.4%                |
| Rhode Island         | 434,127     | 11.6%                  | 11.3%           | 17.1%           | 16.6%             | 43.4%                  | 30.4%                  | 69.6%                |
| Vermont              | 252,330     | 15.1%                  | 14.6%           | 16.8%           | 28.2%             | 25.2%                  | 39.0%                  | 61.0%                |
| Middle Atlantic:     |             |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3,803,145   | 10.6%                  | 9.9%            | 15.2%           | 26.1%             | 38.2%                  | 28.7%                  | 71.3%                |
| New York             | 8,896,850   | 11.6%                  | 8.0%            | 11.8%           | 24.4%             | 44.2%                  | 26.0%                  | 74.0%                |
| Pennsylvania         | 5,845,054   | 9.2%                   | 8.6%            | 15.7%           | 20.5%             | 46.1%                  | 25.2%                  | 74.8%                |
| East North Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 5,882,666   | 9.7%                   | 7.1%            | 13.8%           | 22.0%             | 47.4%                  | 23.7%                  | 76.3%                |
| Indiana              | 2,891,349   | 8.4%                   | 7.1%            | 15.8%           | 19.0%             | 49.7%                  | 22.6%                  | 77.4%                |
| Michigan             | 3,991,231   | 9.1%                   | 10.8%           | 14.3%           | 18.3%             | 47.5%                  | 27.3%                  | 72.7%                |
| Ohio                 | 5,078,499   | 7.4%                   | 9.2%            | 13.8%           | 22.8%             | 46.9%                  | 24.3%                  | 75.7%                |
| Wisconsin            | 2,723,512   | 9.8%                   | 8.3%            | 17.3%           | 22.8%             | 41.9%                  | 25.4%                  | 74.6%                |
| West North Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,397,800   | 12.2%                  | 8.5%            | 15.5%           | 27.6%             | 36.2%                  | 27.5%                  | 72.5%                |
| Kansas               | 1,278,907   | 9.8%                   | 8.4%            | 11.4%           | 25.1%             | 45.3%                  | 24.3%                  | 75.7%                |
| Minnesota            | 2,793,750   | 9.0%                   | 8.8%            | 13.1%           | 26.2%             | 42.9%                  | 25.4%                  | 74.6%                |
| Missouri             | 2,523,891   | 9.7%                   | 9.0%            | 16.7%           | 16.5%             | 48.1%                  | 26.2%                  | 73.8%                |
| Nebraska             | 1,006,146   | 11.2%                  | 6.9%            | 15.8%           | 19.0%             | 47.0%                  | 24.9%                  | 75.1%                |
| North Dakota         | 386,001     | 12.1%                  | 11.0%           | 18.9%           | 20.8%             | 37.2%                  | 32.3%                  | 67.7%                |
| South Dakota         | 404,422     | 12.5%                  | 13.5%           | 15.4%           | 23.1%             | 35.5%                  | 35.3%                  | 64.7%                |
| South Atlantic:      |             |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 503,095     | 11.3%                  | 6.9%            | 17.5%           | 16.1%             | 48.2%                  | 25.8%                  | 74.2%                |
| District of Columbia | 538,161     | 6.8%                   | 6.2%            | 16.6%           | 30.7%             | 39.7%                  | 20.5%                  | 79.5%                |
| Florida              | 9,877,560   | 11.3%                  | 7.8%            | 11.7%           | 15.4%             | 53.8%                  | 25.1%                  | 74.9%                |
| Georgia              | 4,207,465   | 9.1%                   | 9.0%            | 11.7%           | 17.0%             | 53.2%                  | 24.8%                  | 75.2%                |
| Maryland             | 2,529,149   | 10.0%                  | 9.7%            | 16.2%           | 19.3%             | 44.8%                  | 27.0%                  | 73.0%                |
| North Carolina       | 4,335,325   | 10.9%                  | 9.2%            | 14.8%           | 18.7%             | 46.4%                  | 27.0%                  | 73.0%                |
| South Carolina       | 2,055,448   | 11.3%                  | 8.6%            | 12.9%           | 17.7%             | 49.5%                  | 26.6%                  | 73.4%                |
| Virginia             | 3,639,211   | 8.0%                   | 9.0%            | 15.5%           | 20.2%             | 47.2%                  | 25.3%                  | 74.7%                |
| West Virginia        | 537,618     | 10.0%                  | 10.2%           | 16.2%           | 13.6%             | 50.0%                  | 26.1%                  | 73.9%                |
| East South Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,704,503   | 11.0%                  | 8.3%            | 12.7%           | 23.4%             | 44.5%                  | 26.1%                  | 73.9%                |
| Kentucky             | 1,651,157   | 9.6%                   | 7.7%            | 12.2%           | 20.3%             | 50.2%                  | 24.1%                  | 75.9%                |
| Mississippi          | 908,040     | 10.2%                  | 9.1%            | 16.3%           | 18.2%             | 46.2%                  | 27.3%                  | 72.7%                |
| Tennessee            | 2,927,612   | 8.8%                   | 7.9%            | 14.7%           | 17.3%             | 51.4%                  | 23.7%                  | 76.3%                |
| West South Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,124,123   | 9.7%                   | 9.1%            | 14.0%           | 15.2%             | 51.9%                  | 27.0%                  | 73.0%                |
| Louisiana            | 1,686,754   | 10.9%                  | 12.7%           | 12.5%           | 25.6%             | 38.3%                  | 31.1%                  | 68.9%                |
| Oklahoma             | 1,385,432   | 11.0%                  | 10.7%           | 14.4%           | 27.0%             | 37.0%                  | 28.4%                  | 71.6%                |
| Texas                | 11,774,650  | 10.7%                  | 7.7%            | 11.9%           | 17.8%             | 51.9%                  | 25.2%                  | 74.8%                |
| Mountain:            |             |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2,820,982   | 9.1%                   | 6.7%            | 13.8%           | 16.1%             | 54.4%                  | 22.0%                  | 78.0%                |
| Colorado             | 2,478,531   | 11.8%                  | 10.0%           | 14.9%           | 19.2%             | 44.1%                  | 29.4%                  | 70.6%                |
| Idaho                | 730,184     | 14.6%                  | 11.1%           | 17.4%           | 21.3%             | 35.5%                  | 34.8%                  | 65.2%                |
| Montana              | 439,970     | 21.6%                  | 13.4%           | 21.4%           | 16.4%             | 27.2%                  | 45.4%                  | 54.6%                |
| Nevada               | 1,309,425   | 9.3%                   | 8.6%            | 12.3%           | 23.0%             | 46.8%                  | 23.4%                  | 76.6%                |
| New Mexico           | 680,374     | 11.0%                  | 11.4%           | 14.5%           | 25.3%             | 37.8%                  | 30.7%                  | 69.3%                |
| Utah                 | 1,547,485   | 11.7%                  | 8.2%            | 12.2%           | 23.7%             | 44.2%                  | 26.7%                  | 73.3%                |
| Wyoming              | 227,187     | 21.1%                  | 14.7%           | 21.5%           | 15.2%             | 27.5%                  | 47.6%                  | 52.4%                |
| Pacific:             |             |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 281,959     | 14.9%                  | 15.1%           | 14.5%           | 20.4%             | 35.1%                  | 38.1%                  | 61.9%                |
| California           | 16,402,382  | 11.0%                  | 8.8%            | 14.0%           | 16.9%             | 49.2%                  | 27.1%                  | 72.9%                |
| Hawaii               | 539,385     | 8.7%                   | 10.5%           | 15.3%           | 25.7%             | 39.7%                  | 26.3%                  | 73.7%                |
| Oregon               | 1,762,262   | 11.2%                  | 11.6%           | 14.4%           | 24.9%             | 37.9%                  | 30.6%                  | 69.4%                |
| Washington           | 3,052,559   | 10.6%                  | 11.1%           | 14.2%           | 19.4%             | 44.7%                  | 28.6%                  | 71.4%                |

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 II.B.1.a Standard errors for percent of number of private-sector employees by firm size and State: United States, 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        | 2,427,316 | 0.24%                  | 0.25%           | 0.34%           | 0.52%             | 0.92%                  | 0.51%                  | 0.51%                |
| New England:         |           |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 91,868    | 1.06%                  | 1.53%           | 3.68%           | 2.72%             | 3.14%                  | 2.23%                  | 2.23%                |
| Maine                | 34,544    | 1.29%                  | 1.50%           | 2.13%           | 2.19%             | 3.59%                  | 2.48%                  | 2.48%                |
| Massachusetts        | 256,124   | 1.08%                  | 1.48%           | 1.63%           | 2.19%             | 3.62%                  | 2.21%                  | 2.21%                |
| New Hampshire        | 26,464    | 0.82%                  | 1.43%           | 1.43%           | 1.79%             | 2.21%                  | 1.74%                  | 1.74%                |
| Rhode Island         | 22,000    | 1.11%                  | 1.54%           | 2.06%           | 2.43%             | 2.80%                  | 2.09%                  | 2.09%                |
| Vermont              | 14,238    | 1.31%                  | 1.64%           | 1.71%           | 2.93%             | 3.24%                  | 2.50%                  | 2.50%                |
| Middle Atlantic:     |           |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 294,080   | 1.52%                  | 1.89%           | 2.01%           | 4.15%             | 3.99%                  | 2.83%                  | 2.83%                |
| New York             | 339,202   | 0.85%                  | 0.92%           | 1.03%           | 1.88%             | 2.07%                  | 1.34%                  | 1.34%                |
| Pennsylvania         | 381,774   | 0.90%                  | 1.14%           | 1.85%           | 2.19%             | 3.55%                  | 2.04%                  | 2.04%                |
| East North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 359,597   | 0.98%                  | 0.93%           | 1.61%           | 2.59%             | 3.24%                  | 1.80%                  | 1.80%                |
| Indiana              | 186,427   | 0.79%                  | 0.97%           | 1.90%           | 2.45%             | 3.59%                  | 1.87%                  | 1.87%                |
| Michigan             | 212,891   | 0.98%                  | 1.37%           | 1.71%           | 1.95%             | 3.02%                  | 2.03%                  | 2.03%                |
| Ohio                 | 201,066   | 0.65%                  | 1.10%           | 1.73%           | 1.93%             | 2.18%                  | 1.55%                  | 1.55%                |
| Wisconsin            | 114,283   | 0.94%                  | 1.09%           | 1.60%           | 1.86%             | 2.41%                  | 1.65%                  | 1.65%                |
| West North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 60,720    | 1.16%                  | 1.25%           | 1.54%           | 2.40%             | 2.68%                  | 1.74%                  | 1.74%                |
| Kansas               | 149,101   | 1.36%                  | 1.73%           | 1.75%           | 3.34%             | 6.38%                  | 3.11%                  | 3.11%                |
| Minnesota            | 196,988   | 0.99%                  | 1.37%           | 1.69%           | 2.67%             | 3.93%                  | 2.21%                  | 2.21%                |
| Missouri             | 120,497   | 0.85%                  | 1.37%           | 1.64%           | 2.26%             | 2.56%                  | 1.88%                  | 1.88%                |
| Nebraska             | 70,909    | 1.25%                  | 1.09%           | 1.83%           | 2.49%             | 3.89%                  | 2.12%                  | 2.12%                |
| North Dakota         | 19,920    | 1.05%                  | 1.55%           | 1.83%           | 2.08%             | 3.02%                  | 2.22%                  | 2.22%                |
| South Dakota         | 24,137    | 1.15%                  | 1.78%           | 1.60%           | 2.03%             | 3.59%                  | 2.52%                  | 2.52%                |
| South Atlantic:      |           |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 40,376    | 1.40%                  | 1.30%           | 3.06%           | 2.74%             | 4.11%                  | 2.66%                  | 2.66%                |
| District of Columbia | 24,020    | 1.09%                  | 1.09%           | 1.65%           | 2.37%             | 2.41%                  | 1.78%                  | 1.78%                |
| Florida              | 784,946   | 1.40%                  | 1.20%           | 1.39%           | 3.06%             | 3.91%                  | 2.32%                  | 2.32%                |
| Georgia              | 269,805   | 0.97%                  | 1.31%           | 1.33%           | 2.89%             | 3.27%                  | 2.00%                  | 2.00%                |
| Maryland             | 223,453   | 1.32%                  | 1.57%           | 2.22%           | 2.69%             | 4.79%                  | 2.75%                  | 2.75%                |
| North Carolina       | 272,107   | 1.16%                  | 1.29%           | 1.95%           | 2.66%             | 3.42%                  | 2.12%                  | 2.12%                |
| South Carolina       | 134,027   | 1.51%                  | 1.16%           | 1.66%           | 1.95%             | 3.33%                  | 2.22%                  | 2.22%                |
| Virginia             | 170,113   | 0.87%                  | 1.23%           | 1.67%           | 2.32%             | 2.47%                  | 1.69%                  | 1.69%                |
| West Virginia        | 29,242    | 0.88%                  | 1.54%           | 1.66%           | 1.47%             | 2.77%                  | 1.99%                  | 1.99%                |
| East South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 92,131    | 1.04%                  | 1.27%           | 1.69%           | 2.66%             | 2.79%                  | 1.93%                  | 1.93%                |
| Kentucky             | 85,488    | 0.84%                  | 1.03%           | 1.48%           | 2.17%             | 2.61%                  | 1.70%                  | 1.70%                |
| Mississippi          | 85,079    | 1.21%                  | 1.62%           | 2.28%           | 3.05%             | 5.12%                  | 3.08%                  | 3.08%                |
| Tennessee            | 171,705   | 1.22%                  | 1.19%           | 1.74%           | 2.24%             | 3.06%                  | 1.94%                  | 1.94%                |
| West South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 87,025    | 1.14%                  | 1.25%           | 1.84%           | 1.63%             | 3.80%                  | 2.54%                  | 2.54%                |
| Louisiana            | 99,785    | 1.29%                  | 1.96%           | 1.53%           | 2.52%             | 3.32%                  | 2.44%                  | 2.44%                |
| Oklahoma             | 80,528    | 1.04%                  | 1.34%           | 1.62%           | 3.77%             | 2.72%                  | 2.04%                  | 2.04%                |
| Texas                | 668,392   | 0.95%                  | 0.98%           | 1.23%           | 1.80%             | 2.81%                  | 1.76%                  | 1.76%                |
| Mountain:            |           |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 198,749   | 1.22%                  | 1.12%           | 1.64%           | 3.00%             | 3.49%                  | 2.13%                  | 2.13%                |
| Colorado             | 193,435   | 1.33%                  | 1.44%           | 1.89%           | 3.16%             | 4.38%                  | 2.60%                  | 2.60%                |
| Idaho                | 53,533    | 1.54%                  | 1.59%           | 2.03%           | 3.50%             | 4.20%                  | 2.95%                  | 2.95%                |
| Montana              | 20,108    | 1.70%                  | 1.67%           | 2.20%           | 1.61%             | 2.70%                  | 2.55%                  | 2.55%                |
| Nevada               | 100,851   | 1.22%                  | 1.47%           | 1.75%           | 4.25%             | 4.01%                  | 2.31%                  | 2.31%                |
| New Mexico           | 35,149    | 1.49%                  | 1.49%           | 1.68%           | 2.64%             | 2.81%                  | 2.18%                  | 2.18%                |
| Utah                 | 185,156   | 1.66%                  | 1.53%           | 1.85%           | 3.76%             | 6.68%                  | 3.41%                  | 3.41%                |
| Wyoming              | 11,320    | 2.48%                  | 1.96%           | 2.27%           | 2.11%             | 2.48%                  | 2.74%                  | 2.74%                |
| Pacific:             |           |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 12,553    | 1.38%                  | 2.23%           | 1.53%           | 2.15%             | 2.38%                  | 2.31%                  | 2.31%                |
| California           | 1,885,610 | 1.36%                  | 1.24%           | 1.82%           | 2.19%             | 5.85%                  | 3.20%                  | 3.20%                |
| Hawaii               | 37,503    | 1.04%                  | 1.61%           | 1.66%           | 3.80%             | 3.66%                  | 2.34%                  | 2.34%                |
| Oregon               | 83,667    | 0.99%                  | 1.36%           | 1.50%           | 2.21%             | 2.79%                  | 1.96%                  | 1.96%                |
| Washington           | 211,101   | 1.02%                  | 1.50%           | 1.64%           | 2.91%             | 3.91%                  | 2.39%                  | 2.39%                |

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 II.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 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        | 85.1% | 32.2%                  | 54.6%           | 81.0%           | 97.1%             | 98.6%                  | 50.5%                  | 97.4%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 87.3% | 37.7%                  | 62.4%           | 86.9%           | 99.6%             | 98.6%                  | 58.0%                  | 97.9%                |
| Maine                | 78.2% | 26.1%                  | 51.0%           | 76.9%           | 94.8%             | 99.4%                  | 43.3%                  | 96.5%                |
| Massachusetts        | 89.9% | 38.2%                  | 64.3%           | 85.0%           | 99.7%             | 100.0%                 | 61.0%                  | 98.5%                |
| New Hampshire        | 86.4% | 31.5%                  | 73.3%           | 86.8%           | 89.7%             | 100.0%                 | 63.1%                  | 95.8%                |
| Rhode Island         | 83.4% | 36.6%                  | 68.7%           | 92.7%           | 95.0%             | 91.7%                  | 61.1%                  | 93.2%                |
| Vermont              | 76.9% | 28.1%                  | 44.9%           | 81.5%           | 96.3%             | 100.0%                 | 45.9%                  | 96.7%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 82.6% | 28.6% *                | 45.4%           | 79.9%           | 95.4%             | 99.5%                  | 46.4%                  | 97.1%                |
| New York             | 85.7% | 37.2%                  | 65.7%           | 82.0%           | 95.1%             | 97.9%                  | 55.6%                  | 96.3%                |
| Pennsylvania         | 86.9% | 39.0%                  | 61.0%           | 80.7%           | 96.4%             | 99.2%                  | 57.4%                  | 96.9%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 89.2% | 48.4%                  | 48.4%           | 88.6%           | 98.6%             | 99.4%                  | 58.4%                  | 98.7%                |
| Indiana              | 84.4% | 13.7% *                | 43.1%           | 78.3%           | 100.0%            | 98.3%                  | 38.9%                  | 97.7%                |
| Michigan             | 83.8% | 30.6%                  | 47.3%           | 74.4%           | 97.1%             | 100.0%                 | 46.9%                  | 97.6%                |
| Ohio                 | 87.7% | 30.0%                  | 62.0%           | 76.6%           | 98.3%             | 100.0%                 | 52.5%                  | 99.1%                |
| Wisconsin            | 84.4% | 27.8%                  | 44.3%           | 83.6%           | 99.3%             | 97.8%                  | 47.5%                  | 97.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 87.3% | 46.0%                  | 52.7%           | 89.6%           | 99.3%             | 99.2%                  | 57.5%                  | 98.6%                |
| Kansas               | 86.8% | 37.9%                  | 56.7%           | 83.6%           | 97.7%             | 97.6%                  | 55.6%                  | 96.8%                |
| Minnesota            | 84.4% | 20.4%                  | 48.1%           | 79.8%           | 97.2%             | 98.8%                  | 47.3%                  | 97.1%                |
| Missouri             | 87.1% | 33.7%                  | 66.2%           | 86.2%           | 100.0%            | 97.6%                  | 58.0%                  | 97.4%                |
| Nebraska             | 81.8% | 15.4%                  | 46.8%           | 72.5%           | 97.7%             | 99.5%                  | 33.6%                  | 97.9%                |
| North Dakota         | 85.3% | 28.8%                  | 71.3%           | 87.1%           | 98.6%             | 99.5%                  | 57.5%                  | 98.6%                |
| South Dakota         | 78.7% | 19.6%                  | 66.6%           | 80.3%           | 98.6%             | 90.6%                  | 53.1%                  | 92.7%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 84.1% | 26.1%                  | 62.2%           | 82.9%           | 93.2%             | 98.2%                  | 47.5%                  | 96.8%                |
| District of Columbia | 93.1% | 59.2%                  | 75.9%           | 95.2%           | 94.5%             | 99.5%                  | 75.4%                  | 97.6%                |
| Florida              | 83.0% | 26.3%                  | 41.9%           | 81.6%           | 92.5%             | 98.4%                  | 42.2%                  | 96.6%                |
| Georgia              | 84.3% | 11.2% *                | 53.0%           | 73.8%           | 99.4%             | 99.6%                  | 41.5%                  | 98.4%                |
| Maryland             | 85.7% | 34.7%                  | 67.5%           | 80.2%           | 99.9%             | 96.9%                  | 57.3%                  | 96.2%                |
| North Carolina       | 81.0% | 18.2% *                | 34.7%           | 74.6%           | 98.7%             | 99.8%                  | 38.2%                  | 96.8%                |
| South Carolina       | 76.8% | 34.6%                  | 39.6%           | 73.5%           | 99.9%             | 85.4%                  | 42.6%                  | 89.2%                |
| Virginia             | 86.7% | 21.8%                  | 50.1%           | 86.6%           | 99.2%             | 99.2%                  | 50.1%                  | 99.1%                |
| West Virginia        | 82.0% | 23.0%                  | 50.0%           | 72.9%           | 98.2%             | 98.8%                  | 43.7%                  | 95.5%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 86.9% | 48.6%                  | 58.9%           | 87.5%           | 91.9%             | 98.8%                  | 59.5%                  | 96.5%                |
| Kentucky             | 85.9% | 20.4%                  | 54.7%           | 78.4%           | 99.6%             | 99.6%                  | 44.5%                  | 99.1%                |
| Mississippi          | 83.1% | 27.5%                  | 51.8%           | 84.8%           | 92.0%             | 97.5%                  | 50.4%                  | 95.4%                |
| Tennessee            | 83.2% | 31.6%                  | 50.6%           | 80.6%           | 98.0%             | 92.8%                  | 50.0%                  | 93.5%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 84.4% | 21.7% *                | 58.9%           | 80.2%           | 93.6%             | 99.0%                  | 50.2%                  | 97.0%                |
| Louisiana            | 82.6% | 35.1%                  | 61.8%           | 77.0%           | 94.8%             | 96.7%                  | 53.7%                  | 95.7%                |
| Oklahoma             | 86.3% | 31.8%                  | 65.8%           | 88.5%           | 99.4%             | 98.0%                  | 57.2%                  | 97.8%                |
| Texas                | 87.4% | 39.3%                  | 65.2%           | 77.7%           | 96.3%             | 99.8%                  | 54.3%                  | 98.5%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 88.3% | 26.3%                  | 64.6%           | 86.7%           | 96.8%             | 99.4%                  | 51.8%                  | 98.6%                |
| Colorado             | 84.2% | 33.9%                  | 53.6%           | 83.9%           | 99.2%             | 98.1%                  | 50.3%                  | 98.3%                |
| Idaho                | 81.5% | 29.5%                  | 57.8%           | 83.4%           | 98.1%             | 99.6%                  | 50.1%                  | 98.3%                |
| Montana              | 72.7% | 35.5%                  | 42.9%           | 77.2%           | 96.8%             | 98.8%                  | 46.7%                  | 94.3%                |
| Nevada               | 86.8% | 26.0%                  | 64.6%           | 79.6%           | 99.0%             | 98.9%                  | 53.2%                  | 97.0%                |
| New Mexico           | 78.8% | 21.8% *                | 42.0%           | 67.6%           | 96.7%             | 98.9%                  | 36.5%                  | 97.6%                |
| Utah                 | 78.6% | 29.3%                  | 38.9%           | 70.3%           | 96.0%             | 91.9%                  | 42.5%                  | 91.7%                |
| Wyoming              | 67.8% | 21.0%                  | 39.6%           | 82.9%           | 95.9%             | 91.4%                  | 39.9%                  | 93.2%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 69.0% | 12.9%                  | 36.5%           | 61.3%           | 98.2%             | 92.8%                  | 28.9%                  | 93.7%                |
| California           | 85.3% | 36.2%                  | 50.0%           | 82.7%           | 97.2%             | 99.3%                  | 49.4%                  | 98.6%                |
| Hawaii               | 96.9% | 76.8%                  | 98.9%           | 95.0%           | 99.3%             | 100.0%                 | 91.0%                  | 99.1%                |
| Oregon               | 82.3% | 28.1%                  | 55.9%           | 76.6%           | 96.0%             | 99.6%                  | 48.8%                  | 97.1%                |
| Washington           | 84.8% | 32.9%                  | 63.6%           | 75.5%           | 97.3%             | 100.0%                 | 52.2%                  | 97.9%                |

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 II.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 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        | 0.36% | 1.19%                  | 1.46%           | 0.97%           | 0.55%             | 0.22%                  | 0.80%                  | 0.24%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.58% | 6.77%                  | 8.99%           | 4.74%           | 0.38%             | 1.40%                  | 4.82%                  | 1.00%                |
| Maine                | 2.05% | 5.65%                  | 7.80%           | 6.15%           | 2.44%             | 0.43%                  | 4.51%                  | 1.17%                |
| Massachusetts        | 1.56% | 9.33%                  | 10.36%          | 7.24%           | 0.23%             | 0.00%                  | 5.21%                  | 1.13%                |
| New Hampshire        | 1.97% | 6.25%                  | 6.47%           | 4.73%           | 6.49%             | 0.00%                  | 4.16%                  | 2.24%                |
| Rhode Island         | 2.20% | 6.37%                  | 7.52%           | 3.21%           | 4.84%             | 3.29%                  | 4.33%                  | 2.38%                |
| Vermont              | 2.12% | 5.43%                  | 6.75%           | 5.30%           | 2.40%             | 0.00%                  | 3.84%                  | 1.55%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.37% | 9.25% *                | 10.75%          | 6.50%           | 4.16%             | 0.44%                  | 5.66%                  | 1.66%                |
| New York             | 1.29% | 5.13%                  | 6.79%           | 3.93%           | 2.74%             | 0.95%                  | 3.28%                  | 1.18%                |
| Pennsylvania         | 1.39% | 6.00%                  | 7.08%           | 4.93%           | 2.11%             | 0.45%                  | 3.97%                  | 1.04%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.14% | 6.04%                  | 7.65%           | 3.48%           | 1.06%             | 0.34%                  | 3.88%                  | 0.52%                |
| Indiana              | 1.61% | 4.38% *                | 8.50%           | 5.45%           | 0.00%             | 1.30%                  | 4.82%                  | 1.01%                |
| Michigan             | 1.84% | 6.71%                  | 7.96%           | 7.81%           | 1.74%             | 0.00%                  | 4.92%                  | 1.01%                |
| Ohio                 | 1.39% | 5.94%                  | 7.24%           | 7.32%           | 1.13%             | 0.01%                  | 4.62%                  | 0.48%                |
| Wisconsin            | 1.57% | 6.67%                  | 8.48%           | 4.39%           | 0.52%             | 1.64%                  | 4.67%                  | 1.16%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.42% | 6.82%                  | 8.77%           | 4.18%           | 0.61%             | 0.59%                  | 4.39%                  | 0.80%                |
| Kansas               | 2.03% | 6.57%                  | 9.94%           | 5.47%           | 1.65%             | 1.27%                  | 4.86%                  | 1.16%                |
| Minnesota            | 1.84% | 5.20%                  | 9.21%           | 7.03%           | 1.90%             | 0.60%                  | 4.84%                  | 1.21%                |
| Missouri             | 1.37% | 6.19%                  | 8.15%           | 4.01%           | 0.00%             | 1.13%                  | 4.45%                  | 0.88%                |
| Nebraska             | 1.92% | 4.31%                  | 9.00%           | 5.60%           | 2.24%             | 0.49%                  | 4.08%                  | 0.96%                |
| North Dakota         | 1.58% | 5.87%                  | 7.35%           | 4.31%           | 0.94%             | 0.51%                  | 4.17%                  | 0.69%                |
| South Dakota         | 2.55% | 4.65%                  | 6.58%           | 5.74%           | 0.94%             | 5.71%                  | 4.09%                  | 3.33%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.10% | 6.66%                  | 9.71%           | 6.02%           | 4.68%             | 0.89%                  | 5.42%                  | 1.31%                |
| District of Columbia | 1.49% | 10.19%                 | 8.24%           | 3.68%           | 3.69%             | 0.45%                  | 4.64%                  | 1.44%                |
| Florida              | 1.97% | 6.63%                  | 8.52%           | 4.49%           | 6.96%             | 0.78%                  | 4.40%                  | 1.66%                |
| Georgia              | 1.57% | 3.93% *                | 8.35%           | 6.19%           | 0.39%             | 0.32%                  | 4.50%                  | 0.71%                |
| Maryland             | 2.08% | 7.34%                  | 8.20%           | 5.82%           | 0.10%             | 1.77%                  | 4.62%                  | 1.53%                |
| North Carolina       | 2.02% | 6.48% *                | 8.73%           | 8.31%           | 0.87%             | 0.15%                  | 4.69%                  | 1.77%                |
| South Carolina       | 3.94% | 9.04%                  | 8.56%           | 6.37%           | 0.05%             | 7.89%                  | 5.20%                  | 5.52%                |
| Virginia             | 1.40% | 5.70%                  | 8.44%           | 4.17%           | 0.57%             | 0.40%                  | 4.63%                  | 0.39%                |
| West Virginia        | 1.83% | 5.54%                  | 8.91%           | 6.19%           | 1.73%             | 0.92%                  | 4.63%                  | 1.44%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.89% | 6.83%                  | 9.09%           | 4.96%           | 5.68%             | 0.73%                  | 4.69%                  | 1.92%                |
| Kentucky             | 1.40% | 5.55%                  | 8.73%           | 6.29%           | 0.31%             | 0.31%                  | 4.62%                  | 0.45%                |
| Mississippi          | 2.62% | 6.12%                  | 9.97%           | 5.58%           | 7.34%             | 2.00%                  | 5.24%                  | 2.36%                |
| Tennessee            | 2.62% | 8.61%                  | 9.09%           | 5.74%           | 1.99%             | 4.28%                  | 5.21%                  | 3.01%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.90% | 7.63% *                | 8.08%           | 6.85%           | 3.28%             | 0.83%                  | 5.00%                  | 1.25%                |
| Louisiana            | 2.16% | 7.56%                  | 8.85%           | 6.84%           | 3.51%             | 2.56%                  | 5.22%                  | 1.98%                |
| Oklahoma             | 1.50% | 6.47%                  | 6.98%           | 3.65%           | 0.56%             | 1.34%                  | 4.07%                  | 0.90%                |
| Texas                | 1.17% | 5.31%                  | 6.19%           | 4.78%           | 1.86%             | 0.17%                  | 3.69%                  | 0.52%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.56% | 7.89%                  | 8.88%           | 5.21%           | 2.56%             | 0.43%                  | 5.35%                  | 0.69%                |
| Colorado             | 1.87% | 6.20%                  | 8.21%           | 4.68%           | 0.75%             | 1.48%                  | 4.38%                  | 0.99%                |
| Idaho                | 1.97% | 6.62%                  | 8.11%           | 4.76%           | 1.45%             | 0.27%                  | 4.23%                  | 0.69%                |
| Montana              | 2.33% | 5.81%                  | 7.71%           | 5.76%           | 1.56%             | 1.17%                  | 4.21%                  | 1.72%                |
| Nevada               | 1.77% | 6.08%                  | 8.41%           | 6.48%           | 0.76%             | 1.10%                  | 5.27%                  | 1.16%                |
| New Mexico           | 2.07% | 9.28% *                | 8.95%           | 6.98%           | 1.93%             | 1.08%                  | 5.32%                  | 1.01%                |
| Utah                 | 3.62% | 5.92%                  | 8.86%           | 6.77%           | 1.95%             | 5.60%                  | 4.61%                  | 3.56%                |
| Wyoming              | 3.02% | 5.82%                  | 7.95%           | 4.48%           | 3.68%             | 3.91%                  | 4.55%                  | 2.44%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.48% | 3.83%                  | 9.37%           | 7.00%           | 1.59%             | 3.54%                  | 4.64%                  | 2.22%                |
| California           | 1.85% | 3.56%                  | 5.18%           | 2.87%           | 1.49%             | 0.38%                  | 2.63%                  | 0.49%                |
| Hawaii               | 0.78% | 5.69%                  | 1.07%           | 3.60%           | 0.61%             | 0.00%                  | 2.13%                  | 0.73%                |
| Oregon               | 1.72% | 5.68%                  | 7.67%           | 6.02%           | 2.14%             | 0.43%                  | 4.36%                  | 1.07%                |
| Washington           | 1.73% | 5.70%                  | 7.17%           | 6.72%           | 1.93%             | 0.00%                  | 4.38%                  | 1.18%                |

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.

**Table II.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 80.2% | 81.0%                  | 79.8%           | 77.7%           | 77.6%             | 81.9%                  | 79.6%                  | 80.3%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 76.9% | 64.0%                  | 77.3%           | 67.0%           | 74.3%             | 83.1%                  | 72.3%                  | 77.9%                |
| Maine                | 78.2% | 81.1%                  | 80.0%           | 61.3%           | 80.2%             | 82.4%                  | 73.0%                  | 79.4%                |
| Massachusetts        | 79.6% | 91.6%                  | 63.1%           | 75.1%           | 82.8%             | 80.6%                  | 71.3%                  | 81.1%                |
| New Hampshire        | 75.7% | 79.8%                  | 66.5%           | 75.7%           | 80.9%             | 74.7%                  | 76.1%                  | 75.7%                |
| Rhode Island         | 78.9% | 80.0%                  | 71.1%           | 77.1%           | 87.3%             | 77.6%                  | 74.9%                  | 80.0%                |
| Vermont              | 79.5% | 79.0%                  | 87.1%           | 84.5%           | 76.8%             | 78.0%                  | 83.4%                  | 78.4%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 79.5% | 84.1%                  | 64.7%           | 78.1%           | 76.3%             | 83.5%                  | 76.6%                  | 80.1%                |
| New York             | 71.7% | 73.2%                  | 75.8%           | 71.2%           | 71.7%             | 71.0%                  | 72.3%                  | 71.5%                |
| Pennsylvania         | 83.4% | 68.5%                  | 82.1%           | 76.1%           | 79.9%             | 88.3%                  | 72.0%                  | 85.7%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 78.3% | 87.7%                  | 80.4%           | 76.1%           | 84.9%             | 74.8%                  | 82.9%                  | 77.5%                |
| Indiana              | 81.8% | --                     | 74.6%           | 77.4%           | 84.8%             | 82.3%                  | 72.4%                  | 82.9%                |
| Michigan             | 80.1% | 70.6%                  | 84.4%           | 68.5%           | 76.1%             | 84.3%                  | 75.1%                  | 81.0%                |
| Ohio                 | 78.8% | 82.6%                  | 74.6%           | 82.1%           | 73.1%             | 81.1%                  | 76.7%                  | 79.2%                |
| Wisconsin            | 79.9% | 69.9%                  | 69.5%           | 72.4%           | 80.6%             | 83.7%                  | 71.9%                  | 81.2%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 80.7% | 85.3%                  | 59.5%           | 80.5%           | 82.0%             | 81.8%                  | 78.2%                  | 81.3%                |
| Kansas               | 82.8% | 79.1%                  | 76.4%           | 80.6%           | 79.8%             | 85.8%                  | 82.2%                  | 82.9%                |
| Minnesota            | 75.4% | 70.2%                  | 74.3%           | 74.2%           | 70.6%             | 79.0%                  | 75.0%                  | 75.5%                |
| Missouri             | 81.2% | 88.0%                  | 89.2%           | 81.8%           | 77.0%             | 81.1%                  | 88.3%                  | 79.7%                |
| Nebraska             | 81.8% | 66.6%                  | 88.8%           | 75.5%           | 73.8%             | 86.5%                  | 80.8%                  | 81.9%                |
| North Dakota         | 78.3% | 84.8%                  | 74.8%           | 83.1%           | 69.2%             | 81.4%                  | 80.4%                  | 77.7%                |
| South Dakota         | 80.6% | 76.2%                  | 83.0%           | 75.5%           | 78.4%             | 83.7%                  | 77.6%                  | 81.5%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 79.0% | 74.0%                  | 77.9%           | 68.0%           | 65.5%             | 87.2%                  | 77.0%                  | 79.4%                |
| District of Columbia | 85.5% | 92.2%                  | 87.0%           | 84.6%           | 81.5%             | 88.0%                  | 89.8%                  | 84.7%                |
| Florida              | 80.2% | 76.5%                  | 89.1%           | 80.0%           | 81.3%             | 79.6%                  | 83.7%                  | 79.7%                |
| Georgia              | 81.9% | 93.8%                  | 94.7%           | 81.9%           | 82.7%             | 80.3%                  | 91.9%                  | 80.5%                |
| Maryland             | 81.1% | 71.4%                  | 75.4%           | 81.8%           | 78.1%             | 83.9%                  | 78.1%                  | 81.8%                |
| North Carolina       | 83.4% | 97.2%                  | 85.0%           | 85.0%           | 73.7%             | 86.2%                  | 89.2%                  | 82.6%                |
| South Carolina       | 81.3% | 79.6%                  | 88.8%           | 75.6%           | 76.3%             | 84.3%                  | 82.0%                  | 81.2%                |
| Virginia             | 78.9% | 79.1%                  | 82.4%           | 71.8%           | 76.0%             | 81.9%                  | 75.7%                  | 79.5%                |
| West Virginia        | 80.7% | 78.9%                  | 79.4%           | 72.3%           | 72.3%             | 85.2%                  | 75.2%                  | 81.6%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 81.1% | 84.0%                  | 76.6%           | 80.1%           | 75.6%             | 84.3%                  | 79.8%                  | 81.4%                |
| Kentucky             | 81.0% | 75.9%                  | 89.1%           | 79.0%           | 75.5%             | 83.2%                  | 83.7%                  | 80.6%                |
| Mississippi          | 80.7% | 92.1%                  | 83.7%           | 75.5%           | 85.2%             | 79.6%                  | 81.5%                  | 80.5%                |
| Tennessee            | 76.3% | 83.4%                  | 58.2%           | 84.7%           | 72.1%             | 76.7%                  | 73.6%                  | 76.7%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 85.3% | 90.5%                  | 96.4%           | 85.7%           | 73.5%             | 87.1%                  | 92.8%                  | 83.8%                |
| Louisiana            | 84.4% | 66.9%                  | 79.7%           | 74.5%           | 85.9%             | 88.8%                  | 78.4%                  | 85.9%                |
| Oklahoma             | 86.0% | 88.9%                  | 86.8%           | 82.1%           | 86.4%             | 86.5%                  | 83.7%                  | 86.5%                |
| Texas                | 83.3% | 90.5%                  | 83.3%           | 82.9%           | 79.9%             | 83.9%                  | 87.0%                  | 82.6%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 79.2% | 77.7%                  | 79.1%           | 78.0%           | 87.8%             | 77.1%                  | 77.8%                  | 79.4%                |
| Colorado             | 79.2% | 80.7%                  | 87.7%           | 72.6%           | 70.2%             | 83.9%                  | 78.8%                  | 79.3%                |
| Idaho                | 78.3% | 73.5%                  | 82.0%           | 69.6%           | 72.8%             | 85.0%                  | 75.5%                  | 79.1%                |
| Montana              | 82.4% | 66.8%                  | 88.7%           | 80.2%           | 76.0%             | 90.5%                  | 75.5%                  | 85.2%                |
| Nevada               | 85.2% | 78.5%                  | 85.2%           | 77.2%           | 83.2%             | 88.2%                  | 77.6%                  | 86.5%                |
| New Mexico           | 79.9% | --                     | 86.8%           | 83.0%           | 76.9%             | 81.7%                  | 78.8%                  | 80.1%                |
| Utah                 | 78.5% | 74.7%                  | 72.1%           | 82.3%           | 68.9%             | 83.8%                  | 77.2%                  | 78.7%                |
| Wyoming              | 82.8% | 77.7%                  | 80.1%           | 82.3%           | 77.5%             | 87.7%                  | 82.7%                  | 82.8%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 84.1% | 68.7%                  | 76.7%           | 82.9%           | 81.8%             | 87.9%                  | 74.8%                  | 85.8%                |
| California           | 81.9% | 85.1%                  | 79.9%           | 78.1%           | 75.8%             | 84.7%                  | 82.0%                  | 81.9%                |
| Hawaii               | 76.5% | 82.3%                  | 73.9%           | 78.3%           | 74.0%             | 77.1%                  | 79.7%                  | 75.5%                |
| Oregon               | 82.2% | 73.8%                  | 85.1%           | 71.3%           | 79.0%             | 87.7%                  | 75.1%                  | 83.8%                |
| Washington           | 78.0% | 82.8%                  | 78.7%           | 82.0%           | 72.8%             | 78.7%                  | 82.9%                  | 76.9%                |

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 II.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 0.53% | 1.34%                  | 1.17%           | 0.86%           | 0.95%             | 0.81%                  | 0.70%                  | 0.61%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.93% | 8.02%                  | 7.04%           | 8.65%           | 6.86%             | 2.71%                  | 4.54%                  | 3.47%                |
| Maine                | 2.65% | 5.10%                  | 4.81%           | 6.91%           | 4.22%             | 4.01%                  | 5.26%                  | 2.99%                |
| Massachusetts        | 2.51% | 5.06%                  | 11.93%          | 5.64%           | 5.93%             | 3.28%                  | 6.26%                  | 2.74%                |
| New Hampshire        | 2.48% | 5.84%                  | 5.62%           | 4.07%           | 3.99%             | 4.36%                  | 3.30%                  | 3.00%                |
| Rhode Island         | 2.42% | 6.37%                  | 8.34%           | 5.41%           | 3.75%             | 3.81%                  | 4.37%                  | 2.83%                |
| Vermont              | 4.35% | 6.89%                  | 4.43%           | 3.69%           | 8.18%             | 9.22%                  | 3.14%                  | 5.53%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.56% | 10.06%                 | 11.07%          | 5.79%           | 9.77%             | 3.32%                  | 5.73%                  | 4.10%                |
| New York             | 2.15% | 5.14%                  | 5.95%           | 3.54%           | 4.39%             | 3.32%                  | 3.07%                  | 2.50%                |
| Pennsylvania         | 1.82% | 6.80%                  | 5.10%           | 4.69%           | 3.16%             | 2.18%                  | 4.30%                  | 1.83%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.85% | 3.03%                  | 4.88%           | 3.81%           | 3.16%             | 5.03%                  | 2.46%                  | 3.34%                |
| Indiana              | 2.21% | --                     | 9.05%           | 5.49%           | 2.70%             | 3.32%                  | 5.35%                  | 2.36%                |
| Michigan             | 1.98% | 6.47%                  | 4.35%           | 6.49%           | 4.07%             | 2.63%                  | 3.96%                  | 2.22%                |
| Ohio                 | 1.75% | 6.55%                  | 6.19%           | 4.26%           | 3.92%             | 2.25%                  | 3.92%                  | 1.93%                |
| Wisconsin            | 1.95% | 9.71%                  | 7.28%           | 5.10%           | 3.06%             | 2.88%                  | 4.65%                  | 2.12%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.71% | 4.47%                  | 7.95%           | 3.38%           | 3.39%             | 2.56%                  | 3.63%                  | 1.92%                |
| Kansas               | 3.00% | 6.08%                  | 8.58%           | 4.92%           | 3.09%             | 4.91%                  | 3.76%                  | 3.48%                |
| Minnesota            | 2.69% | 10.09%                 | 6.34%           | 4.06%           | 4.41%             | 4.04%                  | 3.63%                  | 3.07%                |
| Missouri             | 2.34% | 4.32%                  | 5.04%           | 3.80%           | 4.93%             | 3.74%                  | 2.52%                  | 2.79%                |
| Nebraska             | 1.98% | 8.69%                  | 2.93%           | 6.36%           | 5.15%             | 1.97%                  | 3.42%                  | 2.17%                |
| North Dakota         | 2.40% | 5.21%                  | 6.35%           | 3.62%           | 7.22%             | 2.65%                  | 3.69%                  | 2.88%                |
| South Dakota         | 1.59% | 8.02%                  | 3.38%           | 4.29%           | 3.28%             | 2.33%                  | 3.18%                  | 1.83%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.76% | 9.17%                  | 5.79%           | 8.07%           | 7.48%             | 2.16%                  | 4.86%                  | 3.13%                |
| District of Columbia | 1.76% | 4.62%                  | 4.39%           | 4.42%           | 4.41%             | 1.58%                  | 2.29%                  | 2.05%                |
| Florida              | 2.56% | 11.20%                 | 2.93%           | 4.37%           | 6.56%             | 3.49%                  | 3.72%                  | 2.90%                |
| Georgia              | 2.51% | 3.40%                  | 2.05%           | 5.37%           | 3.98%             | 3.66%                  | 2.37%                  | 2.84%                |
| Maryland             | 2.64% | 9.57%                  | 6.96%           | 4.75%           | 4.80%             | 3.92%                  | 4.52%                  | 3.01%                |
| North Carolina       | 2.14% | 2.88%                  | 6.32%           | 4.47%           | 5.97%             | 2.41%                  | 2.64%                  | 2.45%                |
| South Carolina       | 2.29% | 8.84%                  | 4.85%           | 5.84%           | 4.96%             | 3.19%                  | 4.36%                  | 2.58%                |
| Virginia             | 2.21% | 9.41%                  | 8.90%           | 4.97%           | 5.22%             | 2.96%                  | 5.00%                  | 2.43%                |
| West Virginia        | 1.72% | 4.98%                  | 6.62%           | 5.96%           | 4.63%             | 1.87%                  | 4.36%                  | 1.84%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.75% | 4.75%                  | 5.15%           | 5.02%           | 8.06%             | 3.13%                  | 3.37%                  | 3.27%                |
| Kentucky             | 1.92% | 8.51%                  | 5.57%           | 5.88%           | 4.65%             | 2.33%                  | 4.31%                  | 2.11%                |
| Mississippi          | 4.32% | 4.79%                  | 6.79%           | 7.19%           | 3.35%             | 7.56%                  | 6.56%                  | 5.02%                |
| Tennessee            | 2.61% | 8.69%                  | 8.02%           | 4.51%           | 5.84%             | 3.79%                  | 5.38%                  | 2.91%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.28% | 6.80%                  | 2.43%           | 3.30%           | 4.45%             | 3.30%                  | 1.96%                  | 2.74%                |
| Louisiana            | 2.01% | 8.99%                  | 7.29%           | 7.01%           | 2.90%             | 2.66%                  | 4.55%                  | 2.16%                |
| Oklahoma             | 1.75% | 4.89%                  | 3.27%           | 4.00%           | 3.95%             | 2.48%                  | 2.59%                  | 2.06%                |
| Texas                | 1.66% | 2.79%                  | 4.84%           | 4.25%           | 4.53%             | 2.18%                  | 2.62%                  | 1.91%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.45% | 8.06%                  | 5.65%           | 5.39%           | 3.66%             | 3.61%                  | 4.82%                  | 2.72%                |
| Colorado             | 2.72% | 6.65%                  | 5.00%           | 6.16%           | 6.03%             | 3.78%                  | 4.22%                  | 3.17%                |
| Idaho                | 2.75% | 7.45%                  | 4.82%           | 6.08%           | 4.12%             | 4.48%                  | 3.77%                  | 3.32%                |
| Montana              | 2.22% | 9.32%                  | 3.02%           | 4.51%           | 5.04%             | 2.43%                  | 4.61%                  | 2.37%                |
| Nevada               | 1.89% | 10.50%                 | 5.37%           | 6.61%           | 3.98%             | 2.27%                  | 5.08%                  | 1.95%                |
| New Mexico           | 2.48% | --                     | 3.72%           | 4.66%           | 4.79%             | 3.81%                  | 4.50%                  | 2.79%                |
| Utah                 | 3.27% | 5.38%                  | 6.94%           | 3.62%           | 6.93%             | 3.48%                  | 3.55%                  | 3.75%                |
| Wyoming              | 2.24% | 7.34%                  | 5.45%           | 4.47%           | 3.77%             | 4.30%                  | 3.06%                  | 2.86%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.29% | 8.19%                  | 9.51%           | 3.88%           | 6.14%             | 2.30%                  | 5.72%                  | 2.53%                |
| California           | 2.69% | 3.44%                  | 4.27%           | 2.78%           | 3.16%             | 3.89%                  | 2.18%                  | 3.16%                |
| Hawaii               | 3.43% | 4.28%                  | 6.06%           | 4.02%           | 11.60%            | 3.11%                  | 3.28%                  | 4.44%                |
| Oregon               | 2.36% | 7.64%                  | 4.09%           | 5.18%           | 6.19%             | 2.47%                  | 3.90%                  | 2.72%                |
| Washington           | 3.19% | 5.60%                  | 6.52%           | 5.36%           | 4.68%             | 5.41%                  | 3.68%                  | 3.81%                |

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.

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

**Table II.B.2.a.(1) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 69.0% | 71.9%                  | 64.3%           | 65.1%           | 65.3%             | 71.6%                  | 66.6%                  | 69.4%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 68.8% | 58.7%                  | 57.6%           | 71.2%           | 67.3%             | 71.0%                  | 61.1%                  | 70.4%                |
| Maine                | 71.9% | 84.5%                  | 60.1%           | 68.8%           | 72.7%             | 73.0%                  | 66.7%                  | 73.1%                |
| Massachusetts        | 66.7% | 79.0%                  | 61.9%           | 58.6%           | 65.3%             | 68.2%                  | 65.3%                  | 66.9%                |
| New Hampshire        | 69.4% | 65.1%                  | 57.4%           | 60.9%           | 72.0%             | 73.1%                  | 61.1%                  | 71.6%                |
| Rhode Island         | 66.8% | 61.6%                  | 58.4%           | 62.9%           | 64.7%             | 71.4%                  | 60.5%                  | 68.5%                |
| Vermont              | 66.1% | 56.2%                  | 48.8%           | 67.0%           | 67.6%             | 70.7%                  | 59.5%                  | 68.2%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 68.6% | 75.3%                  | 42.6%           | 61.1%           | 67.9%             | 73.1%                  | 58.6%                  | 70.4%                |
| New York             | 64.1% | 62.7%                  | 53.0%           | 60.5%           | 64.5%             | 66.2%                  | 57.3%                  | 65.4%                |
| Pennsylvania         | 70.1% | 74.4%                  | 61.5%           | 66.6%           | 72.1%             | 70.8%                  | 66.9%                  | 70.7%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 68.7% | 80.8%                  | 66.8%           | 60.1%           | 66.9%             | 70.7%                  | 68.3%                  | 68.8%                |
| Indiana              | 70.6% | 73.6%                  | 78.1%           | 73.8%           | 63.7%             | 72.0%                  | 75.7%                  | 70.0%                |
| Michigan             | 73.7% | 75.0%                  | 77.8%           | 70.2%           | 67.9%             | 72.8%                  | 73.1%                  | 73.8%                |
| Ohio                 | 72.4% | 80.5%                  | 78.6%           | 78.0%           | 66.7%             | 72.6%                  | 78.0%                  | 71.5%                |
| Wisconsin            | 67.1% | 71.1%                  | 62.1%           | 60.4%           | 67.0%             | 69.4%                  | 62.7%                  | 67.8%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 69.0% | 75.3%                  | 54.1%           | 67.5%           | 70.7%             | 68.7%                  | 67.9%                  | 69.3%                |
| Kansas               | 70.7% | 74.6%                  | 68.7%           | 68.2%           | 69.1%             | 71.8%                  | 73.4%                  | 70.1%                |
| Minnesota            | 68.8% | 63.7%                  | 64.1%           | 66.9%           | 62.6%             | 73.2%                  | 61.8%                  | 70.0%                |
| Missouri             | 71.2% | 72.1%                  | 62.3%           | 66.3%           | 75.3%             | 72.6%                  | 65.8%                  | 72.5%                |
| Nebraska             | 69.4% | 71.3%                  | 69.7%           | 61.8%           | 66.2%             | 72.1%                  | 69.7%                  | 69.4%                |
| North Dakota         | 72.1% | 79.3%                  | 71.6%           | 77.0%           | 66.7%             | 71.8%                  | 74.5%                  | 71.4%                |
| South Dakota         | 69.8% | 73.6%                  | 61.5%           | 67.4%           | 65.0%             | 75.9%                  | 64.6%                  | 71.4%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 71.1% | 67.4%                  | 77.9%           | 62.9%           | 68.2%             | 73.5%                  | 71.8%                  | 71.0%                |
| District of Columbia | 69.8% | 60.6%                  | 73.5%           | 57.8%           | 68.3%             | 75.9%                  | 70.9%                  | 69.5%                |
| Florida              | 62.6% | 49.6% *                | 68.1%           | 53.7%           | 55.0%             | 66.6%                  | 60.6%                  | 62.9%                |
| Georgia              | 68.1% | --                     | 58.1%           | 67.1%           | 66.2%             | 70.1%                  | 59.9%                  | 69.4%                |
| Maryland             | 64.8% | 83.4%                  | 56.0%           | 57.0%           | 53.0%             | 71.9%                  | 64.0%                  | 65.0%                |
| North Carolina       | 69.9% | 67.1%                  | 54.7%           | 72.8%           | 65.4%             | 71.9%                  | 69.6%                  | 69.9%                |
| South Carolina       | 71.4% | 78.0%                  | 64.4%           | 74.0%           | 61.6%             | 74.7%                  | 71.4%                  | 71.4%                |
| Virginia             | 66.9% | 67.3%                  | 53.8%           | 67.6%           | 51.7%             | 74.0%                  | 62.0%                  | 67.7%                |
| West Virginia        | 66.9% | 68.6%                  | 68.9%           | 65.7%           | 58.2%             | 68.9%                  | 66.1%                  | 67.1%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 65.6% | 78.6%                  | 59.2%           | 54.1%           | 62.2%             | 68.9%                  | 71.0%                  | 64.4%                |
| Kentucky             | 67.0% | 76.4%                  | 60.2%           | 65.6%           | 69.4%             | 66.6%                  | 66.6%                  | 67.0%                |
| Mississippi          | 71.1% | 69.6%                  | 70.8%           | 69.1%           | 70.5%             | 72.1%                  | 70.4%                  | 71.3%                |
| Tennessee            | 68.4% | --                     | 61.2%           | 66.2%           | 67.6%             | 70.7%                  | 59.3%                  | 69.9%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 72.7% | --                     | 70.0%           | 66.0%           | 70.8%             | 75.2%                  | 69.6%                  | 73.3%                |
| Louisiana            | 68.3% | 82.9%                  | 70.0%           | 67.4%           | 63.0%             | 70.3%                  | 73.4%                  | 67.1%                |
| Oklahoma             | 68.5% | 73.7%                  | 71.5%           | 68.5%           | 64.1%             | 70.6%                  | 70.9%                  | 68.0%                |
| Texas                | 66.6% | 74.3%                  | 63.2%           | 65.9%           | 65.4%             | 66.7%                  | 66.3%                  | 66.6%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 70.8% | 60.1%                  | 70.3%           | 64.4%           | 66.8%             | 74.1%                  | 63.9%                  | 71.8%                |
| Colorado             | 63.6% | 67.1%                  | 67.1%           | 62.0%           | 64.6%             | 63.0%                  | 66.5%                  | 63.0%                |
| Idaho                | 69.9% | 72.4%                  | 70.0%           | 72.5%           | 61.9%             | 72.9%                  | 71.9%                  | 69.4%                |
| Montana              | 72.4% | 79.2%                  | 66.5%           | 77.3%           | 73.7%             | 69.0%                  | 74.3%                  | 71.7%                |
| Nevada               | 61.8% | 89.3%                  | 66.9%           | 61.2%           | 44.5%             | 68.0%                  | 75.6%                  | 59.7%                |
| New Mexico           | 55.0% | --                     | 45.3%           | 44.5%           | 53.0%             | 59.4%                  | 52.2%                  | 55.4%                |
| Utah                 | 69.1% | 68.9%                  | 69.8%           | 65.7%           | 71.9%             | 68.5%                  | 67.0%                  | 69.4%                |
| Wyoming              | 70.5% | 66.9%                  | 66.5%           | 68.0%           | 72.5%             | 72.4%                  | 67.3%                  | 71.7%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 69.2% | 67.5%                  | 54.4%           | 70.1%           | 68.0%             | 71.9%                  | 60.0%                  | 70.7%                |
| California           | 75.1% | 75.7%                  | 66.8%           | 64.7%           | 67.8%             | 80.2%                  | 68.7%                  | 76.3%                |
| Hawaii               | 78.2% | 83.7%                  | 83.0%           | 81.6%           | 66.6%             | 81.8%                  | 83.9%                  | 76.2%                |
| Oregon               | 75.3% | 78.0%                  | 74.6%           | 74.7%           | 73.5%             | 76.5%                  | 73.8%                  | 75.6%                |
| Washington           | 74.4% | 81.4%                  | 67.7%           | 70.1%           | 69.4%             | 77.9%                  | 71.6%                  | 75.1%                |

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 II.B.2.a.(1) Standard errors for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 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% | 1.86%                  | 1.19%           | 0.88%           | 0.95%             | 1.16%                  | 0.78%                  | 0.85%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.85% | 4.78%                  | 6.10%           | 5.90%           | 3.55%             | 2.46%                  | 4.98%                  | 1.98%                |
| Maine                | 1.60% | 5.68%                  | 4.13%           | 4.88%           | 3.30%             | 2.19%                  | 3.81%                  | 1.74%                |
| Massachusetts        | 2.34% | 9.90%                  | 7.98%           | 4.93%           | 6.30%             | 2.89%                  | 5.06%                  | 2.60%                |
| New Hampshire        | 1.37% | 6.46%                  | 3.99%           | 3.59%           | 2.18%             | 2.08%                  | 2.73%                  | 1.54%                |
| Rhode Island         | 1.89% | 6.64%                  | 5.71%           | 3.65%           | 3.04%             | 3.05%                  | 3.39%                  | 2.15%                |
| Vermont              | 1.99% | 8.44%                  | 5.14%           | 3.18%           | 2.01%             | 4.87%                  | 3.55%                  | 2.33%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.76% | 12.47%                 | 5.24%           | 5.13%           | 8.06%             | 2.02%                  | 6.35%                  | 2.92%                |
| New York             | 1.89% | 6.23%                  | 4.44%           | 3.45%           | 3.44%             | 3.09%                  | 2.78%                  | 2.21%                |
| Pennsylvania         | 2.93% | 5.99%                  | 6.85%           | 3.97%           | 3.19%             | 4.98%                  | 3.92%                  | 3.37%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.66% | 4.64%                  | 5.83%           | 3.84%           | 3.39%             | 2.42%                  | 3.65%                  | 1.85%                |
| Indiana              | 2.06% | 5.58%                  | 6.19%           | 4.13%           | 4.31%             | 2.96%                  | 3.87%                  | 2.25%                |
| Michigan             | 2.14% | 7.11%                  | 3.14%           | 3.64%           | 3.43%             | 3.22%                  | 2.88%                  | 2.45%                |
| Ohio                 | 1.35% | 5.89%                  | 3.20%           | 4.10%           | 2.55%             | 1.87%                  | 2.46%                  | 1.52%                |
| Wisconsin            | 1.64% | 6.77%                  | 5.07%           | 3.39%           | 3.20%             | 2.46%                  | 3.37%                  | 1.81%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.65% | 7.31%                  | 6.08%           | 3.33%           | 2.68%             | 2.86%                  | 3.82%                  | 1.83%                |
| Kansas               | 1.35% | 5.85%                  | 5.24%           | 4.76%           | 2.66%             | 1.81%                  | 3.26%                  | 1.49%                |
| Minnesota            | 2.68% | 9.58%                  | 6.08%           | 5.14%           | 5.84%             | 3.75%                  | 4.44%                  | 3.03%                |
| Missouri             | 2.28% | 7.22%                  | 5.88%           | 3.87%           | 5.61%             | 3.38%                  | 3.62%                  | 2.66%                |
| Nebraska             | 1.70% | 6.59%                  | 6.99%           | 3.47%           | 2.67%             | 2.45%                  | 3.58%                  | 1.85%                |
| North Dakota         | 1.83% | 5.37%                  | 4.66%           | 2.84%           | 3.64%             | 3.25%                  | 2.67%                  | 2.23%                |
| South Dakota         | 1.65% | 10.33%                 | 5.18%           | 4.72%           | 2.97%             | 1.97%                  | 3.56%                  | 1.78%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.04% | 8.68%                  | 7.12%           | 4.85%           | 5.60%             | 2.46%                  | 4.08%                  | 2.27%                |
| District of Columbia | 2.07% | 6.35%                  | 5.32%           | 6.71%           | 3.65%             | 2.56%                  | 3.37%                  | 2.40%                |
| Florida              | 2.44% | 15.95% *               | 5.61%           | 3.66%           | 6.64%             | 2.66%                  | 5.66%                  | 2.66%                |
| Georgia              | 2.20% | --                     | 6.20%           | 5.66%           | 7.59%             | 2.41%                  | 4.68%                  | 2.40%                |
| Maryland             | 3.67% | 5.02%                  | 6.58%           | 6.45%           | 5.06%             | 4.92%                  | 3.70%                  | 4.36%                |
| North Carolina       | 1.73% | 8.46%                  | 5.61%           | 6.42%           | 4.00%             | 1.86%                  | 3.87%                  | 1.90%                |
| South Carolina       | 2.13% | 5.11%                  | 7.05%           | 3.98%           | 3.95%             | 3.00%                  | 3.59%                  | 2.43%                |
| Virginia             | 2.73% | 8.79%                  | 9.95%           | 4.42%           | 8.92%             | 2.53%                  | 5.08%                  | 3.05%                |
| West Virginia        | 2.15% | 5.11%                  | 6.87%           | 3.94%           | 4.72%             | 3.02%                  | 3.74%                  | 2.40%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.05% | 5.01%                  | 5.48%           | 7.26%           | 5.84%             | 4.83%                  | 3.32%                  | 3.59%                |
| Kentucky             | 1.74% | 10.43%                 | 7.09%           | 5.87%           | 4.50%             | 1.97%                  | 4.99%                  | 1.86%                |
| Mississippi          | 3.63% | 7.44%                  | 7.08%           | 4.32%           | 4.74%             | 6.26%                  | 3.69%                  | 4.29%                |
| Tennessee            | 1.80% | --                     | 6.86%           | 4.50%           | 4.59%             | 2.10%                  | 4.73%                  | 1.89%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.47% | --                     | 5.84%           | 3.89%           | 3.57%             | 3.78%                  | 3.79%                  | 2.89%                |
| Louisiana            | 1.95% | 6.61%                  | 5.90%           | 6.22%           | 4.34%             | 2.10%                  | 3.88%                  | 2.22%                |
| Oklahoma             | 2.03% | 7.82%                  | 5.35%           | 3.05%           | 4.55%             | 2.33%                  | 3.45%                  | 2.33%                |
| Texas                | 2.35% | 5.07%                  | 5.42%           | 4.93%           | 4.33%             | 3.52%                  | 3.41%                  | 2.73%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.44% | 10.06%                 | 5.26%           | 5.37%           | 4.43%             | 3.32%                  | 5.11%                  | 2.63%                |
| Colorado             | 3.05% | 5.91%                  | 6.00%           | 5.42%           | 3.43%             | 5.14%                  | 3.42%                  | 3.57%                |
| Idaho                | 2.07% | 7.37%                  | 5.72%           | 5.00%           | 5.38%             | 1.83%                  | 3.29%                  | 2.47%                |
| Montana              | 1.77% | 5.53%                  | 5.77%           | 4.26%           | 2.22%             | 2.84%                  | 3.58%                  | 2.01%                |
| Nevada               | 3.76% | 4.46%                  | 7.97%           | 8.47%           | 8.70%             | 3.45%                  | 4.90%                  | 4.10%                |
| New Mexico           | 3.34% | --                     | 6.84%           | 5.93%           | 4.12%             | 6.11%                  | 5.87%                  | 3.76%                |
| Utah                 | 1.83% | 6.07%                  | 6.71%           | 4.35%           | 2.30%             | 3.04%                  | 3.74%                  | 2.00%                |
| Wyoming              | 1.84% | 8.14%                  | 5.88%           | 3.94%           | 3.32%             | 3.01%                  | 3.53%                  | 2.14%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.12% | 7.52%                  | 3.58%           | 4.42%           | 4.61%             | 2.93%                  | 3.74%                  | 2.32%                |
| California           | 4.15% | 3.19%                  | 5.40%           | 3.34%           | 2.71%             | 5.58%                  | 2.49%                  | 4.69%                |
| Hawaii               | 2.13% | 4.42%                  | 4.24%           | 2.99%           | 4.81%             | 2.40%                  | 2.38%                  | 2.68%                |
| Oregon               | 2.06% | 6.57%                  | 4.60%           | 3.73%           | 4.29%             | 3.22%                  | 3.32%                  | 2.38%                |
| Washington           | 3.02% | 4.00%                  | 4.29%           | 2.91%           | 6.65%             | 4.45%                  | 2.48%                  | 3.64%                |

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 II.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, 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        | 55.3% | 58.3%                  | 51.3%           | 50.6%           | 50.7%             | 58.6%                  | 53.0%                  | 55.8%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 52.9% | 37.6%                  | 44.5%           | 47.8%           | 50.0%             | 59.0%                  | 44.2%                  | 54.8%                |
| Maine                | 56.3% | 68.5%                  | 48.1%           | 42.1%           | 58.3%             | 60.2%                  | 48.7%                  | 58.0%                |
| Massachusetts        | 53.1% | 72.4%                  | --              | 44.0%           | 54.1%             | 55.0%                  | 46.5%                  | 54.3%                |
| New Hampshire        | 52.6% | 52.0%                  | 38.2%           | 46.0%           | 58.2%             | 54.6%                  | 46.5%                  | 54.2%                |
| Rhode Island         | 52.7% | 49.3%                  | 41.5%           | 48.5%           | 56.5%             | 55.4%                  | 45.3%                  | 54.8%                |
| Vermont              | 52.6% | 44.4%                  | 42.5%           | 56.6%           | 51.9%             | 55.1%                  | 49.6%                  | 53.5%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 54.5% | --                     | 27.6%           | 47.7%           | 51.8%             | 61.0%                  | 44.8%                  | 56.4%                |
| New York             | 45.9% | 45.9%                  | 40.2%           | 43.1%           | 46.2%             | 47.0%                  | 41.5%                  | 46.8%                |
| Pennsylvania         | 58.5% | 51.0%                  | 50.5%           | 50.7%           | 57.6%             | 62.6%                  | 48.2%                  | 60.6%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 53.8% | 70.9%                  | 53.7%           | 45.7%           | 56.8%             | 52.9%                  | 56.6%                  | 53.3%                |
| Indiana              | 57.7% | --                     | 58.3%           | 57.1%           | 54.0%             | 59.3%                  | 54.8%                  | 58.0%                |
| Michigan             | 59.1% | 52.9%                  | 65.7%           | 48.1%           | 51.7%             | 63.9%                  | 54.8%                  | 59.8%                |
| Ohio                 | 57.1% | 66.4%                  | 58.7%           | 64.0%           | 48.8%             | 58.8%                  | 59.8%                  | 56.6%                |
| Wisconsin            | 53.6% | 49.7%                  | 43.2%           | 43.7%           | 54.0%             | 58.1%                  | 45.1%                  | 55.1%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 55.7% | 64.2%                  | 32.2%           | 54.4%           | 57.9%             | 56.2%                  | 53.1%                  | 56.3%                |
| Kansas               | 58.5% | 59.0%                  | 52.5%           | 55.0%           | 55.2%             | 61.7%                  | 60.4%                  | 58.1%                |
| Minnesota            | 51.9% | --                     | 47.6%           | 49.6%           | 44.2%             | 57.9%                  | 46.3%                  | 52.8%                |
| Missouri             | 57.9% | 63.4%                  | 55.5%           | 54.2%           | 58.0%             | 58.9%                  | 58.1%                  | 57.8%                |
| Nebraska             | 56.8% | 47.5%                  | 61.9%           | 46.6%           | 48.9%             | 62.4%                  | 56.3%                  | 56.8%                |
| North Dakota         | 56.5% | 67.2%                  | 53.6%           | 63.9%           | 46.2%             | 58.5%                  | 59.9%                  | 55.5%                |
| South Dakota         | 56.3% | 56.1%                  | 51.0%           | 50.9%           | 51.0%             | 63.5%                  | 50.1%                  | 58.2%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 56.2% | 49.9%                  | 60.7%           | 42.8%           | 44.6%             | 64.0%                  | 55.3%                  | 56.4%                |
| District of Columbia | 59.7% | 55.8%                  | 63.9%           | 48.9%           | 55.7%             | 66.8%                  | 63.7%                  | 58.9%                |
| Florida              | 50.2% | 37.9%                  | 60.6%           | 42.9%           | 44.7%             | 53.0%                  | 50.7%                  | 50.1%                |
| Georgia              | 55.8% | --                     | 55.0%           | 54.9%           | 54.7%             | 56.3%                  | 55.1%                  | 55.9%                |
| Maryland             | 52.6% | 59.5%                  | 42.2%           | 46.7%           | 41.4%             | 60.3%                  | 50.0%                  | 53.2%                |
| North Carolina       | 58.3% | 65.2%                  | 46.5%           | 61.9%           | 48.2%             | 62.0%                  | 62.1%                  | 57.7%                |
| South Carolina       | 58.1% | 62.1%                  | 57.2%           | 55.9%           | 47.0%             | 62.9%                  | 58.6%                  | 58.0%                |
| Virginia             | 52.8% | 53.2%                  | --              | 48.5%           | 39.3%             | 60.6%                  | 46.9%                  | 53.8%                |
| West Virginia        | 54.0% | 54.1%                  | 54.7%           | 47.5%           | 42.1%             | 58.7%                  | 49.7%                  | 54.7%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 53.2% | 66.0%                  | 45.4%           | 43.3%           | 47.0%             | 58.1%                  | 56.7%                  | 52.5%                |
| Kentucky             | 54.2% | 58.0%                  | 53.7%           | 51.8%           | 52.4%             | 55.4%                  | 55.7%                  | 54.0%                |
| Mississippi          | 57.4% | 64.1%                  | 59.2%           | 52.2%           | 60.1%             | 57.4%                  | 57.4%                  | 57.4%                |
| Tennessee            | 52.2% | 44.2%                  | 35.6%           | 56.0%           | 48.8%             | 54.3%                  | 43.6%                  | 53.6%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 62.0% | 57.5%                  | 67.5%           | 56.6%           | 52.1%             | 65.5%                  | 64.6%                  | 61.5%                |
| Louisiana            | 57.6% | 55.4%                  | 55.8%           | 50.2%           | 54.1%             | 62.5%                  | 57.6%                  | 57.6%                |
| Oklahoma             | 58.9% | 65.5%                  | 62.0%           | 56.2%           | 55.4%             | 61.1%                  | 59.3%                  | 58.8%                |
| Texas                | 55.4% | 67.2%                  | 52.6%           | 54.7%           | 52.3%             | 56.0%                  | 57.7%                  | 55.0%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 56.1% | 46.7%                  | 55.6%           | 50.2%           | 58.6%             | 57.1%                  | 49.7%                  | 57.0%                |
| Colorado             | 50.4% | 54.2%                  | 58.9%           | 45.0%           | 45.4%             | 52.8%                  | 52.4%                  | 50.0%                |
| Idaho                | 54.8% | 53.2%                  | 57.4%           | 50.4%           | 45.0%             | 62.0%                  | 54.3%                  | 54.9%                |
| Montana              | 59.6% | 52.9%                  | 59.0%           | 62.0%           | 56.0%             | 62.4%                  | 56.1%                  | 61.1%                |
| Nevada               | 52.6% | 70.1%                  | 57.0%           | 47.3%           | 37.0%             | 60.0%                  | 58.6%                  | 51.6%                |
| New Mexico           | 43.9% | --                     | 39.3%           | 36.9%           | 40.8%             | 48.6%                  | 41.1%                  | 44.4%                |
| Utah                 | 54.2% | 51.5%                  | 50.4%           | 54.1%           | 49.5%             | 57.4%                  | 51.7%                  | 54.6%                |
| Wyoming              | 58.3% | 52.0%                  | 53.3%           | 56.0%           | 56.2%             | 63.5%                  | 55.6%                  | 59.4%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 58.2% | 46.4%                  | 41.7%           | 58.2%           | 55.6%             | 63.2%                  | 44.9%                  | 60.7%                |
| California           | 61.5% | 64.5%                  | 53.4%           | 50.6%           | 51.4%             | 67.9%                  | 56.3%                  | 62.4%                |
| Hawaii               | 59.8% | 68.9%                  | 61.3%           | 63.9%           | 49.3%             | 63.1%                  | 66.9%                  | 57.5%                |
| Oregon               | 61.9% | 57.5%                  | 63.5%           | 53.2%           | 58.0%             | 67.1%                  | 55.4%                  | 63.4%                |
| Washington           | 58.0% | 67.4%                  | 53.3%           | 57.5%           | 50.5%             | 61.3%                  | 59.4%                  | 57.7%                |

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 II.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 0.84% | 1.67%                  | 1.21%           | 0.94%           | 0.97%             | 1.38%                  | 0.77%                  | 0.98%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.38% | 5.17%                  | 7.05%           | 5.36%           | 5.97%             | 3.05%                  | 5.31%                  | 2.71%                |
| Maine                | 2.18% | 7.42%                  | 3.61%           | 5.07%           | 3.03%             | 3.52%                  | 4.12%                  | 2.45%                |
| Massachusetts        | 2.78% | 10.81%                 | --              | 5.85%           | 5.94%             | 3.87%                  | 5.82%                  | 3.13%                |
| New Hampshire        | 2.09% | 5.96%                  | 4.31%           | 3.87%           | 3.70%             | 3.59%                  | 2.96%                  | 2.54%                |
| Rhode Island         | 2.38% | 4.99%                  | 5.38%           | 4.27%           | 4.31%             | 4.04%                  | 3.22%                  | 2.86%                |
| Vermont              | 3.56% | 7.93%                  | 4.65%           | 3.86%           | 5.75%             | 8.68%                  | 3.44%                  | 4.56%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.68% | --                     | 4.89%           | 5.56%           | 10.37%            | 3.30%                  | 6.36%                  | 4.16%                |
| New York             | 2.19% | 5.01%                  | 4.52%           | 3.73%           | 4.07%             | 3.62%                  | 2.59%                  | 2.60%                |
| Pennsylvania         | 2.57% | 5.47%                  | 5.99%           | 4.60%           | 3.68%             | 4.33%                  | 4.06%                  | 2.95%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.42% | 4.84%                  | 5.77%           | 3.97%           | 3.57%             | 4.05%                  | 3.53%                  | 2.80%                |
| Indiana              | 2.57% | --                     | 9.26%           | 5.56%           | 4.61%             | 3.73%                  | 4.93%                  | 2.80%                |
| Michigan             | 2.60% | 7.85%                  | 4.54%           | 5.46%           | 4.36%             | 3.91%                  | 3.75%                  | 2.98%                |
| Ohio                 | 1.89% | 7.15%                  | 6.20%           | 5.58%           | 3.80%             | 2.47%                  | 3.87%                  | 2.11%                |
| Wisconsin            | 1.99% | 7.18%                  | 5.88%           | 4.16%           | 3.99%             | 2.90%                  | 3.53%                  | 2.23%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.80% | 6.28%                  | 5.89%           | 3.84%           | 3.49%             | 2.81%                  | 3.99%                  | 2.02%                |
| Kansas               | 2.58% | 6.86%                  | 7.71%           | 5.99%           | 3.43%             | 3.91%                  | 4.14%                  | 2.99%                |
| Minnesota            | 2.85% | --                     | 3.81%           | 5.30%           | 5.63%             | 3.69%                  | 4.05%                  | 3.23%                |
| Missouri             | 2.54% | 6.26%                  | 5.83%           | 4.63%           | 5.92%             | 3.87%                  | 3.48%                  | 2.99%                |
| Nebraska             | 2.09% | 6.61%                  | 7.03%           | 4.83%           | 4.28%             | 2.73%                  | 3.95%                  | 2.28%                |
| North Dakota         | 2.43% | 6.63%                  | 6.47%           | 4.10%           | 5.16%             | 3.91%                  | 3.83%                  | 2.91%                |
| South Dakota         | 1.82% | 9.13%                  | 4.86%           | 4.87%           | 3.27%             | 2.61%                  | 3.26%                  | 2.09%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.98% | 5.04%                  | 7.68%           | 6.84%           | 8.20%             | 2.83%                  | 4.65%                  | 3.40%                |
| District of Columbia | 2.30% | 5.03%                  | 5.18%           | 6.57%           | 4.59%             | 2.82%                  | 2.96%                  | 2.68%                |
| Florida              | 2.79% | 10.51%                 | 5.59%           | 3.59%           | 5.20%             | 3.83%                  | 4.64%                  | 3.13%                |
| Georgia              | 2.64% | --                     | 6.44%           | 5.77%           | 8.21%             | 3.14%                  | 4.60%                  | 2.94%                |
| Maryland             | 4.10% | 7.76%                  | 6.66%           | 5.85%           | 4.86%             | 6.17%                  | 4.04%                  | 4.88%                |
| North Carolina       | 2.15% | 7.96%                  | 5.50%           | 5.92%           | 4.47%             | 2.61%                  | 3.82%                  | 2.41%                |
| South Carolina       | 2.51% | 9.14%                  | 7.23%           | 6.35%           | 3.88%             | 3.68%                  | 4.81%                  | 2.83%                |
| Virginia             | 2.79% | 9.02%                  | --              | 5.42%           | 7.25%             | 3.55%                  | 4.82%                  | 3.15%                |
| West Virginia        | 2.21% | 5.22%                  | 7.12%           | 5.03%           | 5.16%             | 3.01%                  | 4.08%                  | 2.47%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.01% | 5.61%                  | 5.24%           | 5.84%           | 7.18%             | 4.35%                  | 3.81%                  | 3.55%                |
| Kentucky             | 1.98% | 10.14%                 | 7.11%           | 6.27%           | 5.20%             | 2.29%                  | 4.94%                  | 2.15%                |
| Mississippi          | 4.64% | 7.64%                  | 7.87%           | 5.84%           | 5.23%             | 8.05%                  | 5.25%                  | 5.46%                |
| Tennessee            | 2.50% | 8.68%                  | 6.19%           | 4.89%           | 5.08%             | 3.69%                  | 4.12%                  | 2.82%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.55% | 7.91%                  | 5.88%           | 4.75%           | 4.56%             | 3.71%                  | 3.76%                  | 2.95%                |
| Louisiana            | 2.24% | 7.48%                  | 7.46%           | 7.44%           | 3.89%             | 3.00%                  | 4.72%                  | 2.54%                |
| Oklahoma             | 1.87% | 7.70%                  | 5.52%           | 3.99%           | 3.62%             | 2.81%                  | 3.55%                  | 2.14%                |
| Texas                | 2.30% | 5.30%                  | 5.20%           | 5.83%           | 4.77%             | 3.32%                  | 3.58%                  | 2.64%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.02% | 7.02%                  | 6.09%           | 5.58%           | 4.75%             | 4.48%                  | 4.72%                  | 3.36%                |
| Colorado             | 2.25% | 5.83%                  | 6.30%           | 5.62%           | 4.69%             | 3.65%                  | 3.89%                  | 2.59%                |
| Idaho                | 2.94% | 4.53%                  | 6.19%           | 6.49%           | 5.43%             | 4.03%                  | 3.42%                  | 3.62%                |
| Montana              | 2.27% | 7.86%                  | 5.83%           | 5.77%           | 4.42%             | 3.21%                  | 4.67%                  | 2.53%                |
| Nevada               | 3.10% | 10.34%                 | 5.91%           | 7.31%           | 6.49%             | 3.08%                  | 5.36%                  | 3.45%                |
| New Mexico           | 2.94% | --                     | 6.45%           | 5.27%           | 4.25%             | 5.35%                  | 4.09%                  | 3.36%                |
| Utah                 | 3.15% | 6.64%                  | 7.81%           | 4.48%           | 5.40%             | 4.41%                  | 4.12%                  | 3.57%                |
| Wyoming              | 2.40% | 5.57%                  | 5.01%           | 5.23%           | 4.63%             | 4.39%                  | 3.13%                  | 3.11%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.64% | 5.35%                  | 4.60%           | 5.04%           | 6.89%             | 3.15%                  | 3.44%                  | 3.06%                |
| California           | 5.21% | 3.90%                  | 5.37%           | 3.30%           | 2.89%             | 7.56%                  | 2.64%                  | 6.02%                |
| Hawaii               | 2.68% | 5.45%                  | 6.21%           | 4.55%           | 7.49%             | 3.35%                  | 3.53%                  | 3.37%                |
| Oregon               | 2.66% | 7.53%                  | 5.04%           | 4.94%           | 6.19%             | 3.80%                  | 3.89%                  | 3.12%                |
| Washington           | 4.09% | 5.13%                  | 5.84%           | 4.29%           | 6.81%             | 6.75%                  | 3.45%                  | 4.92%                |

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 II.B.2.b.(1) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 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        | 57.0% | 12.2%                  | 16.6%           | 18.3%           | 41.9%             | 77.4%                  | 15.3%                  | 64.3%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 59.4% | --                     | 33.3% *         | 21.6% *         | 37.4% *           | 86.7%                  | 19.3% *                | 66.3%                |
| Maine                | 42.7% | 8.8% *                 | 8.4% *          | 17.6% *         | 39.0%             | 59.8%                  | 13.9% *                | 48.4%                |
| Massachusetts        | 45.5% | 11.2% *                | 6.0% *          | 15.6% *         | 35.1%             | 59.3%                  | 15.4% *                | 50.3%                |
| New Hampshire        | 63.3% | 0.0%                   | 11.2% *         | 9.0% *          | 69.7%             | 85.4%                  | 6.4% *                 | 76.1%                |
| Rhode Island         | 47.7% | 35.3%                  | 7.8% *          | 3.4% *          | 17.6% *           | 82.4%                  | 14.1%                  | 55.7%                |
| Vermont              | 62.8% | 7.2% *                 | 21.2% *         | 31.1%           | 79.9%             | 78.9%                  | 15.6% *                | 76.1%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 41.8% | --                     | --              | 12.8% *         | 32.6% *           | 59.3%                  | 5.0% *                 | 47.4%                |
| New York             | 55.9% | 7.7% *                 | 24.0% *         | 19.4% *         | 44.9%             | 77.2%                  | 17.2%                  | 62.9%                |
| Pennsylvania         | 55.4% | 1.1% *                 | 13.8% *         | 16.8% *         | 53.0%             | 72.4%                  | 10.5% *                | 62.6%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 48.0% | 13.5% *                | 15.8% *         | 11.1% *         | 21.1%             | 76.5%                  | 15.4% *                | 54.4%                |
| Indiana              | 72.3% | 0.0%                   | --              | 42.7%           | 61.0%             | 88.3%                  | 23.9% *                | 77.7%                |
| Michigan             | 48.4% | --                     | 24.9% *         | 11.4% *         | 44.2%             | 60.4%                  | 19.1% *                | 53.3%                |
| Ohio                 | 57.8% | 6.0% *                 | 0.0%            | 10.9% *         | 53.8%             | 80.7%                  | 5.6% *                 | 67.2%                |
| Wisconsin            | 60.3% | --                     | --              | 24.4%           | 50.1%             | 79.4%                  | 32.7%                  | 64.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 62.3% | 19.7% *                | 8.3% *          | 31.9%           | 62.9%             | 84.6%                  | 22.1%                  | 70.7%                |
| Kansas               | 66.3% | 18.1% *                | --              | 22.1% *         | 56.6%             | 89.3%                  | 16.5% *                | 75.8%                |
| Minnesota            | 54.8% | --                     | 12.8% *         | 19.2% *         | 57.2%             | 66.1%                  | 16.2% *                | 60.3%                |
| Missouri             | 53.1% | 40.0% *                | 12.0% *         | 29.8%           | 31.2% *           | 73.2%                  | 25.1%                  | 59.0%                |
| Nebraska             | 72.6% | --                     | --              | 10.7% *         | 69.8%             | 90.1%                  | 18.5% *                | 78.7%                |
| North Dakota         | 57.6% | 5.7% *                 | 23.6% *         | 24.1% *         | 57.2%             | 86.4%                  | 14.6% *                | 70.6%                |
| South Dakota         | 54.0% | --                     | 20.5% *         | 19.1% *         | 48.1%             | 77.0%                  | 26.1%                  | 61.5%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 66.3% | 6.6% *                 | --              | 11.6% *         | 40.0%             | 90.7%                  | 15.6% *                | 74.8%                |
| District of Columbia | 53.2% | --                     | 0.0%            | 18.5% *         | 41.7%             | 80.7%                  | 8.5% *                 | 62.9%                |
| Florida              | 65.2% | 8.5% *                 | 42.6% *         | 13.6% *         | 35.3% *           | 83.4%                  | 18.6% *                | 72.1%                |
| Georgia              | 57.3% | --                     | 22.4% *         | 19.3% *         | 32.6% *           | 75.0%                  | 21.4% *                | 62.2%                |
| Maryland             | 48.6% | 7.4% *                 | 24.9% *         | 21.3% *         | 45.0%             | 61.7%                  | 11.6% *                | 56.3%                |
| North Carolina       | 59.4% | --                     | --              | 17.8% *         | 53.5%             | 74.0%                  | 21.4% *                | 65.4%                |
| South Carolina       | 54.0% | 1.6% *                 | --              | 10.6% *         | 33.2%             | 76.1%                  | 12.8% *                | 61.2%                |
| Virginia             | 62.6% | 2.3% *                 | 17.1% *         | 17.3% *         | 34.4% *           | 86.0%                  | 16.6% *                | 69.4%                |
| West Virginia        | 63.4% | --                     | 19.3% *         | 33.4% *         | 51.5%             | 78.1%                  | 18.2% *                | 70.1%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 59.4% | 15.1% *                | --              | 15.5% *         | 44.2%             | 83.9%                  | 15.9% *                | 69.6%                |
| Kentucky             | 69.6% | --                     | --              | 30.2% *         | 49.4%             | 92.3%                  | 11.4% *                | 78.2%                |
| Mississippi          | 65.5% | 0.0%                   | 0.0%            | 27.0% *         | 47.2%             | 95.1%                  | 6.1% *                 | 77.4%                |
| Tennessee            | 63.2% | --                     | --              | 25.9% *         | 45.2%             | 84.1%                  | 16.5% *                | 69.5%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 49.0% | 0.0%                   | 21.3% *         | --              | 37.4%             | 65.1%                  | 10.8% *                | 56.7%                |
| Louisiana            | 54.4% | --                     | --              | 31.6% *         | 53.5%             | 69.1%                  | 20.1% *                | 63.0%                |
| Oklahoma             | 56.9% | 15.1% *                | 2.0% *          | 27.7% *         | 54.1%             | 83.4%                  | 7.7% *                 | 68.5%                |
| Texas                | 61.9% | 12.6% *                | 17.0% *         | 16.2% *         | 36.9%             | 86.4%                  | 14.3% *                | 71.2%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 69.5% | --                     | 20.9% *         | 26.3% *         | 52.3%             | 89.1%                  | 16.9% *                | 76.3%                |
| Colorado             | 52.9% | 14.5% *                | 23.0% *         | 28.0% *         | 52.2%             | 67.0%                  | 26.1% *                | 58.8%                |
| Idaho                | 44.4% | 13.1% *                | 0.0%            | 11.0% *         | 47.9%             | 64.7%                  | 4.8% *                 | 55.0%                |
| Montana              | 45.5% | --                     | 12.7% *         | 21.0% *         | 51.1%             | 73.9%                  | 19.2% *                | 55.4%                |
| Nevada               | 61.2% | --                     | 21.6% *         | 22.3% *         | 31.9% *           | 84.5%                  | 21.4% *                | 68.7%                |
| New Mexico           | 61.6% | --                     | --              | 23.2% *         | 58.1%             | 80.0%                  | 6.1% *                 | 70.1%                |
| Utah                 | 63.8% | 28.9% *                | 13.7% *         | 20.6% *         | 52.4%             | 83.9%                  | 20.9% *                | 70.6%                |
| Wyoming              | 59.4% | --                     | --              | 48.9%           | 74.1%             | 67.7%                  | 37.6%                  | 67.3%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 57.7% | --                     | --              | 30.2% *         | 60.1%             | 71.0%                  | 8.1% *                 | 64.6%                |
| California           | 53.9% | 15.0% *                | 7.8% *          | 15.1%           | 25.2%             | 74.2%                  | 11.5%                  | 61.0%                |
| Hawaii               | 35.3% | 20.0% *                | 18.0% *         | 15.0% *         | 19.9% *           | 57.8%                  | 16.8%                  | 42.4%                |
| Oregon               | 50.8% | 7.3% *                 | 23.8% *         | 10.1% *         | 30.3%             | 79.1%                  | 17.4% *                | 57.3%                |
| Washington           | 59.3% | 18.2% *                | 6.5% *          | 10.8% *         | 53.4%             | 83.1%                  | 10.2% *                | 70.1%                |

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 II.B.2.b.(1) Standard errors for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 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        | 1.52%  | 1.91%                  | 1.98%           | 1.29%           | 1.83%             | 1.73%                  | 1.04%                  | 1.58%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.62%  | --                     | 16.93% *        | 8.12% *         | 12.04% *          | 4.43%                  | 8.57% *                | 5.16%                |
| Maine                | 5.35%  | 5.30% *                | 8.06% *         | 7.54% *         | 7.75%             | 11.18%                 | 5.50% *                | 6.56%                |
| Massachusetts        | 5.51%  | 8.10% *                | 6.02% *         | 6.95% *         | 8.07%             | 8.95%                  | 5.62% *                | 6.38%                |
| New Hampshire        | 3.21%  | 0.00%                  | 5.68% *         | 4.03% *         | 6.42%             | 3.67%                  | 3.01% *                | 3.38%                |
| Rhode Island         | 5.13%  | 10.39%                 | 5.76% *         | 1.98% *         | 6.21% *           | 5.53%                  | 4.08%                  | 6.08%                |
| Vermont              | 4.26%  | 6.26% *                | 9.03% *         | 8.24%           | 4.75%             | 7.98%                  | 4.82% *                | 4.47%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 8.27%  | --                     | --              | 7.76% *         | 18.83% *          | 11.27%                 | 3.23% *                | 9.87%                |
| New York             | 3.05%  | 3.45% *                | 10.28% *        | 5.91% *         | 6.99%             | 3.87%                  | 4.63%                  | 3.39%                |
| Pennsylvania         | 4.96%  | 1.09% *                | 9.24% *         | 6.70% *         | 8.00%             | 8.74%                  | 4.26% *                | 5.87%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.82%  | 9.54% *                | 7.94% *         | 4.35% *         | 6.12%             | 7.50%                  | 5.12% *                | 5.66%                |
| Indiana              | 4.06%  | 0.00%                  | --              | 12.25%          | 9.82%             | 3.52%                  | 8.78% *                | 4.12%                |
| Michigan             | 5.60%  | --                     | 11.34% *        | 5.74% *         | 10.60%            | 8.27%                  | 6.52% *                | 6.39%                |
| Ohio                 | 3.42%  | 4.33% *                | 0.00%           | 4.73% *         | 6.98%             | 4.23%                  | 2.44% *                | 3.96%                |
| Wisconsin            | 4.22%  | --                     | --              | 7.25%           | 8.32%             | 5.96%                  | 8.16%                  | 4.70%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.74%  | 8.77% *                | 5.31% *         | 7.70%           | 7.09%             | 5.32%                  | 5.87%                  | 4.19%                |
| Kansas               | 6.19%  | 9.44% *                | --              | 7.90%           | 7.51%             | 4.89%                  | 5.68% *                | 5.67%                |
| Minnesota            | 6.38%  | --                     | 10.11% *        | 6.91% *         | 8.48%             | 11.61%                 | 6.31% *                | 7.56%                |
| Missouri             | 4.96%  | 13.70% *               | 9.32% *         | 8.87%           | 9.69% *           | 7.66%                  | 7.14%                  | 5.97%                |
| Nebraska             | 3.96%  | --                     | --              | 4.23% *         | 8.63%             | 3.88%                  | 5.72% *                | 4.00%                |
| North Dakota         | 4.05%  | 4.05% *                | 9.89% *         | 7.42% *         | 7.50%             | 4.73%                  | 4.72% *                | 4.53%                |
| South Dakota         | 5.31%  | --                     | 12.56% *        | 7.18% *         | 9.14%             | 10.41%                 | 7.53%                  | 6.59%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.56%  | 6.55% *                | --              | 5.23% *         | 11.77%            | 3.42%                  | 6.60% *                | 4.65%                |
| District of Columbia | 4.06%  | --                     | 0.00%           | 6.77% *         | 8.72%             | 5.43%                  | 3.63% *                | 4.70%                |
| Florida              | 5.09%  | 6.20% *                | 15.57% *        | 5.50% *         | 11.73% *          | 5.05%                  | 7.47% *                | 5.16%                |
| Georgia              | 6.12%  | --                     | 11.10% *        | 7.53% *         | 12.82% *          | 7.28%                  | 6.91% *                | 7.08%                |
| Maryland             | 8.66%  | 4.90% *                | 11.15% *        | 9.57% *         | 10.45%            | 17.03%                 | 4.35% *                | 11.42%               |
| North Carolina       | 5.97%  | --                     | --              | 7.58% *         | 13.24%            | 9.48%                  | 7.63% *                | 7.13%                |
| South Carolina       | 5.00%  | 1.81% *                | --              | 4.57% *         | 7.08%             | 8.73%                  | 4.56% *                | 5.92%                |
| Virginia             | 4.35%  | 2.47% *                | 11.00% *        | 7.10% *         | 12.14% *          | 3.40%                  | 6.75% *                | 4.80%                |
| West Virginia        | 4.97%  | --                     | 12.79% *        | 11.07% *        | 11.21%            | 6.51%                  | 7.41% *                | 5.41%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.27%  | 7.16% *                | --              | 6.70% *         | 10.38%            | 5.00%                  | 4.80% *                | 4.87%                |
| Kentucky             | 3.64%  | --                     | --              | 12.61% *        | 10.52%            | 2.40%                  | 5.18% *                | 3.74%                |
| Mississippi          | 6.18%  | 0.00%                  | 0.00%           | 9.61% *         | 12.18%            | 2.35%                  | 5.08% *                | 5.61%                |
| Tennessee            | 4.53%  | --                     | --              | 9.84% *         | 11.16%            | 4.83%                  | 6.92% *                | 5.03%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6.52%  | 0.00%                  | 10.07% *        | --              | 7.90%             | 10.55%                 | 4.78% *                | 7.98%                |
| Louisiana            | 5.45%  | --                     | --              | 12.74% *        | 8.23%             | 10.75%                 | 7.31% *                | 6.82%                |
| Oklahoma             | 4.53%  | 10.22% *               | 1.45% *         | 9.00% *         | 11.24%            | 5.48%                  | 3.10% *                | 5.51%                |
| Texas                | 3.93%  | 9.01% *                | 8.19% *         | 6.69% *         | 8.32%             | 4.55%                  | 4.77% *                | 4.39%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.64%  | --                     | 13.14% *        | 10.54% *        | 14.91%            | 3.79%                  | 6.92% *                | 4.52%                |
| Colorado             | 5.62%  | 9.17% *                | 13.63% *        | 9.65% *         | 12.91%            | 9.51%                  | 7.90% *                | 6.82%                |
| Idaho                | 5.90%  | 7.32% *                | 0.00%           | 5.91% *         | 10.87%            | 13.64%                 | 2.18% *                | 8.37%                |
| Montana              | 5.34%  | --                     | 8.60% *         | 10.14% *        | 8.19%             | 9.79%                  | 8.37% *                | 6.77%                |
| Nevada               | 4.89%  | --                     | 10.77% *        | 11.67% *        | 9.66% *           | 5.66%                  | 8.37% *                | 5.34%                |
| New Mexico           | 4.81%  | --                     | --              | 7.86% *         | 10.06%            | 5.69%                  | 3.51% *                | 5.14%                |
| Utah                 | 8.28%  | 14.34% *               | 8.05% *         | 9.01% *         | 9.97%             | 9.30%                  | 7.43% *                | 8.41%                |
| Wyoming              | 4.25%  | --                     | --              | 9.94%           | 8.26%             | 4.44%                  | 8.44%                  | 4.50%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.62%  | --                     | --              | 11.91% *        | 10.23%            | 6.20%                  | 3.86% *                | 4.97%                |
| California           | 10.13% | 6.09% *                | 4.20% *         | 4.11%           | 4.29%             | 9.60%                  | 2.94%                  | 10.16%               |
| Hawaii               | 5.10%  | 7.39% *                | 9.28% *         | 6.42% *         | 8.16% *           | 8.49%                  | 4.99%                  | 6.65%                |
| Oregon               | 4.39%  | 5.64% *                | 12.35% *        | 6.23% *         | 7.21%             | 5.07%                  | 7.07% *                | 4.98%                |
| Washington           | 6.11%  | 9.93% *                | 4.64% *         | 4.51% *         | 8.55%             | 6.34%                  | 3.90% *                | 6.21%                |

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 II.B.2.b.1.a Among self-insured plans, percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and State: United States, 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% | 37.6%                  | 47.5%           | 76.4%           | 82.5%             | 87.4%                  | 54.0%                  | 86.5%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 87.7% | --                     | 95.7%           | 52.5% *         | 92.0%             | 89.6%                  | 79.7%                  | 88.1%                |
| Maine                | 93.5% | --                     | --              | 82.8%           | 88.8%             | 97.1%                  | --                     | 94.8%                |
| Massachusetts        | 88.3% | --                     | --              | --              | 93.7%             | 90.5%                  | --                     | 91.0%                |
| New Hampshire        | 88.0% | --                     | --              | --              | 90.0%             | 88.7%                  | --                     | 89.1%                |
| Rhode Island         | 90.5% | --                     | --              | --              | 90.1%             | 95.4%                  | --                     | 94.7%                |
| Vermont              | 78.7% | --                     | --              | --              | 94.7%             | 71.4%                  | 55.5%                  | 80.1%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 75.5% | --                     | --              | 98.2%           | 87.2%             | 71.5%                  | --                     | 76.0%                |
| New York             | 80.4% | --                     | --              | 67.1%           | 59.8%             | 88.2%                  | 62.9%                  | 81.3%                |
| Pennsylvania         | 78.8% | --                     | 100.0%          | 88.9%           | 87.9%             | 75.3%                  | 85.6%                  | 78.6%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 89.9% | --                     | --              | 73.1%           | 73.2%             | 94.3%                  | 56.3%                  | 91.8%                |
| Indiana              | 89.5% | --                     | --              | 79.0%           | 95.0%             | 90.0%                  | --                     | 90.7%                |
| Michigan             | 75.9% | --                     | --              | --              | 84.8%             | 75.6%                  | --                     | 77.5%                |
| Ohio                 | 87.1% | --                     | --              | 96.7%           | 84.6%             | 87.6%                  | --                     | 87.1%                |
| Wisconsin            | 89.3% | --                     | --              | 95.8%           | 94.5%             | 88.7%                  | 77.7%                  | 90.1%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 82.4% | --                     | --              | 71.2%           | 78.6%             | 88.2%                  | 52.5%                  | 84.4%                |
| Kansas               | 91.7% | --                     | --              | 88.2%           | 93.9%             | 92.3%                  | --                     | 92.7%                |
| Minnesota            | 77.1% | --                     | --              | --              | 93.0%             | 72.7%                  | --                     | 78.1%                |
| Missouri             | 78.2% | --                     | 0.0%            | 64.0%           | 86.5%             | 82.2%                  | 33.3% *                | 82.3%                |
| Nebraska             | 86.5% | --                     | 100.0%          | 91.0%           | 85.9%             | 86.5%                  | 87.4%                  | 86.5%                |
| North Dakota         | 81.0% | --                     | --              | 82.5%           | 81.7%             | 81.4%                  | --                     | 81.9%                |
| South Dakota         | 81.6% | --                     | --              | --              | 75.7%             | 87.7%                  | --                     | 84.7%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 77.9% | 20.0%                  | --              | --              | 81.3%             | 79.0%                  | --                     | 79.3%                |
| District of Columbia | 84.1% | --                     | --              | 80.7%           | 85.7%             | 84.1%                  | --                     | 84.9%                |
| Florida              | 79.1% | --                     | --              | 66.2%           | 89.8%             | 80.3%                  | --                     | 80.9%                |
| Georgia              | 84.1% | --                     | --              | --              | 69.2%             | 88.2%                  | --                     | 85.5%                |
| Maryland             | 88.1% | --                     | --              | --              | 80.0%             | 91.9%                  | --                     | 89.0%                |
| North Carolina       | 88.9% | 46.9%                  | 0.0%            | 97.5%           | 88.9%             | 91.0%                  | --                     | 90.8%                |
| South Carolina       | 82.1% | --                     | --              | --              | 77.4%             | 83.7%                  | --                     | 83.1%                |
| Virginia             | 79.4% | --                     | --              | --              | 90.1%             | 79.7%                  | --                     | 80.3%                |
| West Virginia        | 87.3% | --                     | 3.7% *          | 92.6%           | 100.0%            | 87.5%                  | --                     | 89.6%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 81.5% | --                     | --              | --              | 78.9%             | 86.0%                  | --                     | 84.2%                |
| Kentucky             | 78.4% | --                     | 100.0%          | 91.7%           | 67.7%             | 79.6%                  | --                     | 78.2%                |
| Mississippi          | 94.8% | --                     | --              | 97.1%           | 98.4%             | 93.9%                  | 96.5%                  | 94.7%                |
| Tennessee            | 86.7% | --                     | --              | 91.4%           | 76.0%             | 89.0%                  | --                     | 87.1%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 91.2% | --                     | --              | --              | 85.7%             | 93.5%                  | --                     | 92.6%                |
| Louisiana            | 76.9% | 0.0%                   | --              | --              | 73.8%             | 85.2%                  | --                     | 79.5%                |
| Oklahoma             | 90.0% | --                     | --              | 83.7%           | 85.8%             | 93.4%                  | --                     | 90.8%                |
| Texas                | 89.0% | --                     | 90.6%           | 88.3%           | 80.9%             | 90.2%                  | 83.1%                  | 89.2%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 88.1% | --                     | 0.0%            | --              | 65.9%             | 94.1%                  | --                     | 89.7%                |
| Colorado             | 85.5% | --                     | --              | --              | 80.2%             | 93.6%                  | --                     | 89.5%                |
| Idaho                | 79.4% | --                     | --              | 60.6%           | 74.2%             | 82.9%                  | --                     | 80.1%                |
| Montana              | 73.3% | --                     | 100.0%          | 91.4%           | 58.9%             | 75.5%                  | 84.2%                  | 71.8%                |
| Nevada               | 87.8% | --                     | --              | 88.1%           | 88.9%             | 88.6%                  | 71.2%                  | 88.8%                |
| New Mexico           | 90.9% | --                     | --              | 100.0%          | 76.6%             | 96.7%                  | --                     | 91.3%                |
| Utah                 | 92.4% | --                     | --              | --              | 86.2%             | 97.2%                  | --                     | 94.7%                |
| Wyoming              | 71.1% | 0.0%                   | --              | 78.0%           | 90.7%             | 67.3%                  | --                     | 78.8%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 83.7% | --                     | --              | 82.9%           | 68.4%             | 91.6%                  | --                     | 84.3%                |
| California           | 91.3% | --                     | --              | 84.5%           | 85.0%             | 93.7%                  | 40.6% *                | 93.0%                |
| Hawaii               | 56.0% | --                     | --              | --              | 75.5%             | 55.3%                  | 51.5% *                | 56.7%                |
| Oregon               | 71.2% | --                     | 0.0%            | --              | 79.8%             | 73.9%                  | --                     | 75.2%                |
| Washington           | 91.7% | 0.0%                   | --              | --              | 87.4%             | 95.6%                  | --                     | 93.6%                |

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 II.B.2.b.1.a Standard errors for among self-insured plans for a percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and State: United States, 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        | 1.17%  | 8.32%                  | 6.25%           | 2.62%           | 1.84%             | 1.35%                  | 3.47%                  | 1.17%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.42%  | --                     | 5.17%           | 15.83% *        | 6.40%             | 4.03%                  | 13.33%                 | 3.54%                |
| Maine                | 1.79%  | --                     | --              | 9.61%           | 4.76%             | 1.49%                  | --                     | 1.70%                |
| Massachusetts        | 3.95%  | --                     | --              | --              | 5.00%             | 4.56%                  | --                     | 3.89%                |
| New Hampshire        | 3.01%  | --                     | --              | --              | 4.47%             | 3.85%                  | --                     | 2.97%                |
| Rhode Island         | 3.09%  | --                     | --              | --              | 5.38%             | 3.04%                  | --                     | 2.84%                |
| Vermont              | 3.76%  | --                     | --              | --              | 2.19%             | 5.93%                  | 14.93%                 | 3.90%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 8.08%  | --                     | --              | 2.17%           | 7.76%             | 10.07%                 | --                     | 8.21%                |
| New York             | 3.26%  | --                     | --              | 13.95%          | 10.24%            | 2.67%                  | 10.64%                 | 3.40%                |
| Pennsylvania         | 4.29%  | --                     | 0.00%           | 6.57%           | 6.15%             | 5.63%                  | 8.15%                  | 4.41%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.72%  | --                     | --              | 11.03%          | 12.32%            | 2.43%                  | 15.84%                 | 2.69%                |
| Indiana              | 2.67%  | --                     | --              | 12.39%          | 4.09%             | 3.11%                  | --                     | 2.55%                |
| Michigan             | 9.53%  | --                     | --              | --              | 8.43%             | 12.16%                 | --                     | 10.15%               |
| Ohio                 | 3.42%  | --                     | --              | 3.52%           | 6.35%             | 4.10%                  | --                     | 3.47%                |
| Wisconsin            | 3.06%  | --                     | --              | 4.28%           | 2.93%             | 4.13%                  | 12.09%                 | 3.16%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.91%  | --                     | --              | 11.16%          | 9.47%             | 3.55%                  | 14.49%                 | 4.02%                |
| Kansas               | 3.57%  | --                     | --              | 7.33%           | 2.78%             | 4.62%                  | --                     | 3.50%                |
| Minnesota            | 5.39%  | --                     | --              | --              | 3.60%             | 7.59%                  | --                     | 5.51%                |
| Missouri             | 4.21%  | --                     | 0.00%           | 16.34%          | 6.53%             | 4.96%                  | 15.02% *               | 4.26%                |
| Nebraska             | 3.55%  | --                     | 0.00%           | 6.70%           | 7.45%             | 4.19%                  | 7.87%                  | 3.64%                |
| North Dakota         | 4.76%  | --                     | --              | 10.93%          | 5.84%             | 6.57%                  | --                     | 4.93%                |
| South Dakota         | 4.28%  | --                     | --              | --              | 9.42%             | 4.51%                  | --                     | 4.20%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 11.63% | 0.00%                  | --              | --              | 10.98%            | 13.27%                 | --                     | 12.10%               |
| District of Columbia | 5.25%  | --                     | --              | 13.77%          | 8.59%             | 6.68%                  | --                     | 5.37%                |
| Florida              | 7.91%  | --                     | --              | 18.96%          | 5.85%             | 8.99%                  | --                     | 8.13%                |
| Georgia              | 4.82%  | --                     | --              | --              | 11.69%            | 5.48%                  | --                     | 4.99%                |
| Maryland             | 4.26%  | --                     | --              | --              | 12.72%            | 4.51%                  | --                     | 4.37%                |
| North Carolina       | 3.95%  | 4.34%                  | 0.00%           | 1.78%           | 5.75%             | 4.88%                  | --                     | 4.01%                |
| South Carolina       | 4.45%  | --                     | --              | --              | 10.53%            | 5.00%                  | --                     | 4.54%                |
| Virginia             | 5.00%  | --                     | --              | --              | 5.61%             | 5.67%                  | --                     | 5.13%                |
| West Virginia        | 4.31%  | --                     | 1.75% *         | 7.62%           | 0.00%             | 5.05%                  | --                     | 4.25%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.84%  | --                     | --              | --              | 10.54%            | 5.63%                  | --                     | 4.97%                |
| Kentucky             | 5.34%  | --                     | 0.00%           | 7.75%           | 16.37%            | 5.72%                  | --                     | 5.44%                |
| Mississippi          | 1.66%  | --                     | --              | 2.58%           | 1.53%             | 2.04%                  | 4.57%                  | 1.68%                |
| Tennessee            | 3.16%  | --                     | --              | 7.94%           | 8.94%             | 3.44%                  | --                     | 3.21%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.27%  | --                     | --              | --              | 9.95%             | 3.22%                  | --                     | 3.12%                |
| Louisiana            | 4.75%  | 0.00%                  | --              | --              | 10.75%            | 4.00%                  | --                     | 4.77%                |
| Oklahoma             | 2.62%  | --                     | --              | 12.02%          | 5.73%             | 2.98%                  | --                     | 2.63%                |
| Texas                | 3.79%  | --                     | 7.49%           | 7.48%           | 13.58%            | 4.08%                  | 8.77%                  | 3.93%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.22%  | --                     | 0.00%           | --              | 15.55%            | 1.85%                  | --                     | 4.25%                |
| Colorado             | 3.65%  | --                     | --              | --              | 10.09%            | 2.54%                  | --                     | 2.98%                |
| Idaho                | 5.34%  | --                     | --              | 11.00%          | 14.00%            | 5.86%                  | --                     | 5.44%                |
| Montana              | 5.88%  | --                     | 0.00%           | 7.12%           | 6.24%             | 8.98%                  | 9.99%                  | 6.32%                |
| Nevada               | 4.23%  | --                     | --              | 7.41%           | 7.93%             | 4.84%                  | 13.41%                 | 4.38%                |
| New Mexico           | 2.68%  | --                     | --              | 0.00%           | 8.59%             | 1.48%                  | --                     | 2.65%                |
| Utah                 | 3.16%  | --                     | --              | --              | 7.44%             | 1.67%                  | --                     | 2.45%                |
| Wyoming              | 6.70%  | 0.00%                  | --              | 12.11%          | 7.17%             | 11.19%                 | --                     | 7.18%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5.30%  | --                     | --              | 14.79%          | 14.29%            | 3.70%                  | --                     | 5.38%                |
| California           | 3.76%  | --                     | --              | 7.09%           | 4.89%             | 3.25%                  | 12.46% *               | 3.23%                |
| Hawaii               | 11.34% | --                     | --              | --              | 8.86%             | 15.41%                 | 15.69% *               | 12.91%               |
| Oregon               | 6.77%  | --                     | 0.00%           | --              | 9.67%             | 8.22%                  | --                     | 6.91%                |
| Washington           | 2.70%  | 0.00%                  | --              | --              | 7.69%             | 2.00%                  | --                     | 2.38%                |

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 II.B.2.b.1.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and State: United States, 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        | 74.0%   | 29.2%                  | 52.2%           | 70.0%           | 93.2%             | 71.4%                  | 52.9%                  | 74.9%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 78.6%   | --                     | --              | 54.9%           | 100.0%            | 76.8%                  | 70.4%                  | 79.0%                |
| Maine                | 65.3%   | --                     | --              | --              | 95.8%             | 55.5%                  | --                     | 65.1%                |
| Massachusetts        | 73.6%   | --                     | --              | --              | 97.7%             | 72.0%                  | --                     | 75.7%                |
| New Hampshire        | 74.7%   | --                     | --              | --              | 98.8%             | 66.3%                  | 2.4% *                 | 76.1%                |
| Rhode Island         | 78.4%   | --                     | --              | --              | 91.6%             | 80.5%                  | --                     | 81.1%                |
| Vermont              | 82.4%   | --                     | --              | --              | 97.6%             | 76.6%                  | 30.0% *                | 85.4%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 83.1%   | --                     | --              | 98.2%           | 92.3%             | 79.6%                  | --                     | 83.1%                |
| New York             | 69.5%   | 0.0%                   | --              | 38.5% *         | 88.1%             | 66.7%                  | 38.5% *                | 71.0%                |
| Pennsylvania         | 71.5%   | --                     | --              | 89.3%           | 87.9%             | 66.6%                  | --                     | 72.0%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 56.8%   | --                     | --              | --              | 96.0%             | 51.2%                  | 57.3%                  | 56.8%                |
| Indiana              | 80.2%   | --                     | --              | --              | 99.1%             | 79.2%                  | --                     | 81.9%                |
| Michigan             | 65.5%   | --                     | --              | --              | 84.8%             | 62.5%                  | --                     | 66.9%                |
| Ohio                 | 72.8%   | --                     | --              | 79.9%           | 98.4%             | 65.9%                  | --                     | 73.1%                |
| Wisconsin            | 84.3%   | --                     | --              | 91.7%           | 98.2%             | 81.8%                  | --                     | 85.6%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 82.7%   | --                     | --              | 64.0%           | 99.6%             | 76.7%                  | 59.4%                  | 84.2%                |
| Kansas               | 78.5%   | --                     | --              | 86.4%           | 96.0%             | 73.3%                  | --                     | 78.9%                |
| Minnesota            | 74.9%   | --                     | --              | 93.7%           | 95.7%             | 66.7%                  | --                     | 75.1%                |
| Missouri             | 77.8%   | --                     | --              | 48.0% *         | 89.3%             | 79.6%                  | 64.4%                  | 79.0%                |
| Nebraska             | 65.4%   | --                     | 100.0%          | --              | 98.7%             | 57.1%                  | --                     | 65.4%                |
| North Dakota         | 75.7%   | --                     | --              | --              | 94.9%             | 77.0%                  | --                     | 78.3%                |
| South Dakota         | 86.4%   | --                     | --              | --              | 95.0%             | 89.6%                  | --                     | 90.5%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 68.2%   | 0.0%                   | --              | --              | 75.8%             | 68.3%                  | --                     | 69.1%                |
| District of Columbia | 85.5%   | --                     | --              | --              | 94.4%             | 83.9%                  | 88.5%                  | 85.4%                |
| Florida              | 69.0%   | --                     | --              | 75.7%           | 91.2%             | 66.8%                  | --                     | 69.0%                |
| Georgia              | 64.9%   | --                     | --              | --              | 95.3%             | 61.7%                  | --                     | 65.7%                |
| Maryland             | 64.3%   | --                     | --              | --              | 94.0%             | 60.1%                  | --                     | 65.6%                |
| North Carolina       | 78.8%   | --                     | 0.0%            | 97.5%           | 93.3%             | 77.4%                  | --                     | 80.7%                |
| South Carolina       | 70.4%   | --                     | --              | --              | 97.1%             | 68.1%                  | --                     | 71.3%                |
| Virginia             | 67.1%   | --                     | 100.0%          | --              | 99.8%             | 64.8%                  | --                     | 67.6%                |
| West Virginia        | 50.6%   | --                     | 100.0%          | --              | 99.6%             | 43.6%                  | --                     | 50.5%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 64.3%   | --                     | --              | --              | 100.0%            | 58.0%                  | --                     | 65.5%                |
| Kentucky             | 83.4%   | --                     | 100.0%          | 92.4%           | 99.0%             | 79.7%                  | --                     | 83.5%                |
| Mississippi          | 72.9%   | --                     | --              | --              | 97.1%             | 68.3%                  | 0.0%                   | 74.1%                |
| Tennessee            | 66.9%   | --                     | --              | 94.8%           | 93.7%             | 60.6%                  | --                     | 66.9%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 82.7%   | --                     | --              | --              | 97.2%             | 82.9%                  | --                     | 84.5%                |
| Louisiana            | 71.0%   | 0.0%                   | --              | --              | 79.7%             | 70.1%                  | 76.9%                  | 70.5%                |
| Oklahoma             | 75.9%   | --                     | --              | 60.0%           | 98.7%             | 68.0%                  | --                     | 76.3%                |
| Texas                | 85.1%   | --                     | --              | 87.7%           | 94.5%             | 85.1%                  | 55.4% *                | 86.3%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 79.9%   | --                     | --              | --              | 99.3%             | 78.0%                  | --                     | 80.2%                |
| Colorado             | 76.2%   | --                     | 100.0%          | --              | 91.4%             | 73.2%                  | --                     | 78.0%                |
| Idaho                | 85.7%   | --                     | --              | 65.7%           | 99.2%             | 83.4%                  | --                     | 86.2%                |
| Montana              | 85.0%   | --                     | --              | 91.6%           | 99.4%             | 80.5%                  | 80.4%                  | 85.6%                |
| Nevada               | 71.4%   | --                     | --              | 100.0%          | 83.5%             | 69.2%                  | 79.1%                  | 70.9%                |
| New Mexico           | 71.5%   | --                     | --              | --              | 87.1%             | 66.1%                  | --                     | 72.1%                |
| Utah                 | 54.8% * | --                     | --              | --              | 91.9%             | 43.5% *                | --                     | 54.5% *              |
| Wyoming              | 75.0%   | --                     | --              | 91.0%           | 100.0%            | 62.4%                  | --                     | 79.1%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 59.4%   | --                     | --              | --              | 86.6%             | 50.4%                  | --                     | 59.4%                |
| California           | 80.2%   | --                     | --              | 83.7%           | 85.6%             | 80.8%                  | 48.0%                  | 81.2%                |
| Hawaii               | 54.0%   | --                     | --              | --              | 62.4%             | 57.9%                  | 26.1% *                | 58.3%                |
| Oregon               | 62.6%   | --                     | 0.0%            | --              | 86.8%             | 60.4%                  | --                     | 65.3%                |
| Washington           | 69.6%   | 0.0%                   | --              | --              | 95.7%             | 65.4%                  | --                     | 70.8%                |

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.

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

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

**Table II.B.2.b.1.b Standard errors for among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and State: United States, 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        | 1.71%    | 6.80%                  | 6.32%           | 3.12%           | 1.01%             | 2.27%                  | 3.55%                  | 1.74%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.77%    | --                     | --              | 15.37%          | 0.00%             | 4.59%                  | 10.00%                 | 3.92%                |
| Maine                | 7.85%    | --                     | --              | --              | 3.11%             | 10.05%                 | --                     | 8.22%                |
| Massachusetts        | 6.30%    | --                     | --              | --              | 1.30%             | 7.62%                  | --                     | 6.60%                |
| New Hampshire        | 5.35%    | --                     | --              | --              | 0.90%             | 7.23%                  | 2.50% *                | 5.45%                |
| Rhode Island         | 6.64%    | --                     | --              | --              | 7.75%             | 7.52%                  | --                     | 6.91%                |
| Vermont              | 3.78%    | --                     | --              | --              | 1.28%             | 6.46%                  | 12.60% *               | 3.84%                |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6.32%    | --                     | --              | 2.17%           | 5.40%             | 8.03%                  | --                     | 6.42%                |
| New York             | 4.15%    | 0.00%                  | --              | 15.28% *        | 6.30%             | 5.15%                  | 14.40% *               | 4.29%                |
| Pennsylvania         | 5.38%    | --                     | --              | 6.71%           | 8.56%             | 6.92%                  | --                     | 5.48%                |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 7.60%    | --                     | --              | --              | 2.94%             | 8.45%                  | 16.83%                 | 7.96%                |
| Indiana              | 5.42%    | --                     | --              | --              | 0.73%             | 7.06%                  | --                     | 5.52%                |
| Michigan             | 6.39%    | --                     | --              | --              | 7.63%             | 7.87%                  | --                     | 6.63%                |
| Ohio                 | 4.52%    | --                     | --              | 14.56%          | 1.59%             | 5.74%                  | --                     | 4.58%                |
| Wisconsin            | 4.00%    | --                     | --              | 6.14%           | 1.32%             | 5.50%                  | --                     | 4.15%                |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.57%    | --                     | --              | 11.54%          | 0.39%             | 5.62%                  | 13.74%                 | 3.68%                |
| Kansas               | 6.78%    | --                     | --              | 11.31%          | 2.86%             | 10.44%                 | --                     | 6.96%                |
| Minnesota            | 5.67%    | --                     | --              | 5.41%           | 2.54%             | 7.68%                  | --                     | 5.85%                |
| Missouri             | 5.14%    | --                     | --              | 17.50% *        | 6.19%             | 6.10%                  | 15.48%                 | 5.42%                |
| Nebraska             | 9.01%    | --                     | 0.00%           | --              | 0.78%             | 10.45%                 | --                     | 9.24%                |
| North Dakota         | 7.08%    | --                     | --              | --              | 3.47%             | 10.03%                 | --                     | 7.59%                |
| South Dakota         | 4.31%    | --                     | --              | --              | 3.73%             | 5.78%                  | --                     | 4.41%                |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 11.92%   | 0.00%                  | --              | --              | 16.05%            | 13.50%                 | --                     | 12.39%               |
| District of Columbia | 3.47%    | --                     | --              | --              | 3.61%             | 4.40%                  | 11.21%                 | 3.55%                |
| Florida              | 7.95%    | --                     | --              | 18.05%          | 5.29%             | 9.10%                  | --                     | 8.22%                |
| Georgia              | 6.30%    | --                     | --              | --              | 3.15%             | 7.31%                  | --                     | 6.57%                |
| Maryland             | 9.02%    | --                     | --              | --              | 4.00%             | 11.15%                 | --                     | 9.48%                |
| North Carolina       | 4.20%    | --                     | 0.00%           | 1.78%           | 4.20%             | 5.20%                  | --                     | 4.17%                |
| South Carolina       | 6.87%    | --                     | --              | --              | 2.87%             | 8.03%                  | --                     | 7.10%                |
| Virginia             | 6.03%    | --                     | 0.00%           | --              | 0.23%             | 6.89%                  | --                     | 6.18%                |
| West Virginia        | 7.22%    | --                     | 0.00%           | --              | 0.41%             | 7.79%                  | --                     | 7.44%                |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 6.65%    | --                     | --              | --              | 0.00%             | 7.94%                  | --                     | 6.97%                |
| Kentucky             | 3.53%    | --                     | 0.00%           | 7.49%           | 0.60%             | 4.37%                  | --                     | 3.59%                |
| Mississippi          | 9.49%    | --                     | --              | --              | 2.22%             | 11.68%                 | 0.00%                  | 9.62%                |
| Tennessee            | 7.48%    | --                     | --              | 5.54%           | 5.18%             | 8.86%                  | --                     | 7.70%                |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.75%    | --                     | --              | --              | 2.50%             | 6.57%                  | --                     | 5.84%                |
| Louisiana            | 5.66%    | 0.00%                  | --              | --              | 9.99%             | 7.20%                  | 13.60%                 | 5.98%                |
| Oklahoma             | 5.00%    | --                     | --              | 13.81%          | 0.89%             | 6.88%                  | --                     | 5.12%                |
| Texas                | 3.75%    | --                     | --              | 7.22%           | 3.98%             | 4.33%                  | 16.82% *               | 3.78%                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.66%    | --                     | --              | --              | 0.62%             | 5.45%                  | --                     | 4.74%                |
| Colorado             | 7.22%    | --                     | 0.00%           | --              | 5.44%             | 9.38%                  | --                     | 7.77%                |
| Idaho                | 5.64%    | --                     | --              | 12.55%          | 0.64%             | 7.54%                  | --                     | 5.77%                |
| Montana              | 6.44%    | --                     | --              | 6.55%           | 0.46%             | 9.89%                  | 12.29%                 | 7.15%                |
| Nevada               | 6.43%    | --                     | --              | 0.00%           | 8.26%             | 7.44%                  | 14.94%                 | 6.74%                |
| New Mexico           | 8.67%    | --                     | --              | --              | 6.83%             | 11.75%                 | --                     | 8.80%                |
| Utah                 | 16.65% * | --                     | --              | --              | 5.54%             | 18.62% *               | --                     | 17.33% *             |
| Wyoming              | 6.03%    | --                     | --              | 6.87%           | 0.00%             | 10.38%                 | --                     | 6.49%                |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 6.93%    | --                     | --              | --              | 9.83%             | 8.05%                  | --                     | 7.04%                |
| California           | 8.21%    | --                     | --              | 6.29%           | 5.35%             | 9.12%                  | 12.94%                 | 8.06%                |
| Hawaii               | 7.33%    | --                     | --              | --              | 15.71%            | 9.82%                  | 10.51% *               | 8.43%                |
| Oregon               | 7.13%    | --                     | 0.00%           | --              | 11.59%            | 8.86%                  | --                     | 7.33%                |
| Washington           | 13.76%   | 0.00%                  | --              | --              | 2.63%             | 16.74%                 | --                     | 14.38%               |

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 II.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 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        | 72.7% | 29.4%                  | 38.2%           | 57.5%           | 69.6%             | 84.2%                  | 41.2%                  | 78.5%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 66.7% | 14.4% *                | 29.7% *         | 59.1%           | 75.1%             | 75.3%                  | 29.1%                  | 74.8%                |
| Maine                | 75.2% | 34.7% *                | 37.4%           | 58.8%           | 82.1%             | 87.9%                  | 35.7%                  | 84.5%                |
| Massachusetts        | 71.9% | --                     | --              | 51.9%           | 76.8%             | 80.5%                  | 41.4%                  | 77.5%                |
| New Hampshire        | 66.5% | 15.4% *                | 41.3%           | 52.7%           | 61.1%             | 82.1%                  | 37.6%                  | 74.1%                |
| Rhode Island         | 72.5% | 27.5% *                | 34.2% *         | 45.4%           | 87.2%             | 89.7%                  | 36.3%                  | 82.8%                |
| Vermont              | 60.0% | 30.5% *                | 32.3%           | 60.7%           | 68.6%             | 62.4%                  | 42.0%                  | 65.4%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 71.7% | --                     | --              | 51.1%           | 57.6%             | 94.7%                  | 39.7%                  | 77.8%                |
| New York             | 71.6% | 20.5% *                | 46.7%           | 59.9%           | 71.0%             | 82.6%                  | 41.9%                  | 77.6%                |
| Pennsylvania         | 69.0% | 7.7% *                 | 19.3% *         | 38.7%           | 61.5%             | 91.2%                  | 21.2%                  | 78.6%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 75.1% | 40.8%                  | 26.7% *         | 74.9%           | 85.3%             | 77.4%                  | 49.2%                  | 79.9%                |
| Indiana              | 66.6% | --                     | --              | 25.8% *         | 71.0%             | 79.7%                  | 24.1% *                | 71.6%                |
| Michigan             | 67.6% | --                     | 36.7% *         | 37.0%           | 77.2%             | 77.5%                  | 31.6%                  | 74.1%                |
| Ohio                 | 70.5% | 23.4% *                | 27.3% *         | 58.2%           | 65.7%             | 83.0%                  | 34.6%                  | 76.6%                |
| Wisconsin            | 69.5% | --                     | --              | 44.4%           | 75.1%             | 84.4%                  | 21.8%                  | 77.5%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 74.7% | 40.4%                  | 21.8% *         | 67.9%           | 81.6%             | 84.1%                  | 39.8%                  | 82.5%                |
| Kansas               | 76.6% | 47.3%                  | --              | 59.4%           | 69.5%             | 93.7%                  | 36.2%                  | 84.1%                |
| Minnesota            | 73.6% | --                     | --              | 50.9%           | 65.5%             | 89.0%                  | 47.1%                  | 77.9%                |
| Missouri             | 72.1% | 43.2%                  | 31.0% *         | 52.1%           | 68.6%             | 86.7%                  | 42.6%                  | 78.3%                |
| Nebraska             | 70.1% | --                     | --              | 55.5%           | 63.0%             | 81.9%                  | 28.5%                  | 74.8%                |
| North Dakota         | 55.1% | 19.4% *                | 28.3% *         | 30.3%           | 51.4%             | 77.3%                  | 21.5%                  | 64.5%                |
| South Dakota         | 69.2% | --                     | 58.4%           | 52.6%           | 71.1%             | 81.2%                  | 46.8%                  | 76.2%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 80.2% | --                     | --              | 72.3%           | 90.9%             | 87.6%                  | 45.3%                  | 86.1%                |
| District of Columbia | 80.2% | --                     | --              | 72.0%           | 76.8%             | 96.9%                  | 50.1%                  | 86.2%                |
| Florida              | 67.7% | 35.8% *                | --              | 67.5%           | 72.6%             | 68.6%                  | 55.4%                  | 69.5%                |
| Georgia              | 76.7% | --                     | --              | 61.5%           | 68.3%             | 87.2%                  | 39.0%                  | 81.9%                |
| Maryland             | 77.6% | 82.2%                  | 65.2%           | 52.5%           | 69.8%             | 90.0%                  | 68.7%                  | 79.5%                |
| North Carolina       | 74.0% | --                     | --              | 61.0%           | 53.1%             | 88.8%                  | 42.6%                  | 78.6%                |
| South Carolina       | 74.2% | --                     | --              | 57.9%           | 74.3%             | 82.7%                  | 48.3%                  | 78.6%                |
| Virginia             | 77.1% | --                     | --              | 72.7%           | 70.5%             | 89.2%                  | 42.4%                  | 83.0%                |
| West Virginia        | 67.5% | --                     | --              | 22.8% *         | 60.0%             | 87.5%                  | 18.8% *                | 75.4%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 57.4% | 10.8% *                | --              | 45.7%           | 47.6%             | 76.2%                  | 18.3%                  | 65.9%                |
| Kentucky             | 67.4% | --                     | --              | 51.8%           | 52.4%             | 83.0%                  | 32.0%                  | 72.5%                |
| Mississippi          | 62.4% | 0.0%                   | --              | 22.7% *         | 46.0%             | 90.5%                  | 6.0% *                 | 73.6%                |
| Tennessee            | 73.0% | --                     | --              | 44.4%           | 70.0%             | 88.1%                  | 34.5%                  | 79.4%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 61.8% | --                     | 10.6% *         | 27.7% *         | 66.4%             | 75.6%                  | 20.6% *                | 69.6%                |
| Louisiana            | 70.9% | 20.6% *                | --              | 66.3%           | 69.2%             | 84.3%                  | 42.6%                  | 78.1%                |
| Oklahoma             | 78.6% | 38.4% *                | 36.4%           | 67.4%           | 87.6%             | 87.8%                  | 42.0%                  | 87.0%                |
| Texas                | 75.8% | 31.9%                  | 44.7%           | 58.2%           | 68.7%             | 87.9%                  | 39.4%                  | 82.6%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 70.8% | --                     | --              | 64.7%           | 79.0%             | 73.1%                  | 41.0%                  | 75.2%                |
| Colorado             | 77.3% | 18.4% *                | 60.7%           | 53.1%           | 80.0%             | 90.6%                  | 41.2%                  | 85.0%                |
| Idaho                | 69.9% | 32.5% *                | 38.7%           | 60.8%           | 73.4%             | 81.8%                  | 43.5%                  | 77.1%                |
| Montana              | 62.7% | 43.5%                  | 40.7%           | 57.6%           | 43.5%             | 87.3%                  | 42.6%                  | 71.0%                |
| Nevada               | 68.0% | --                     | 37.4% *         | 66.9%           | 42.1%             | 87.0%                  | 52.3%                  | 70.7%                |
| New Mexico           | 66.9% | --                     | --              | 43.7%           | 53.3%             | 85.1%                  | 46.7%                  | 70.3%                |
| Utah                 | 78.4% | --                     | 69.0%           | 58.7%           | 68.1%             | 91.3%                  | 53.9%                  | 82.5%                |
| Wyoming              | 46.4% | --                     | --              | 24.1%           | 60.4%             | 68.2%                  | 17.9% *                | 57.5%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 68.9% | --                     | --              | 44.5%           | 65.3%             | 91.5%                  | 11.4% *                | 79.8%                |
| California           | 81.7% | 37.7%                  | 52.8%           | 71.1%           | 78.3%             | 91.5%                  | 52.6%                  | 87.1%                |
| Hawaii               | 73.1% | 22.8% *                | 26.8% *         | 61.4%           | 77.7%             | 95.0%                  | 38.5%                  | 84.4%                |
| Oregon               | 65.6% | 9.2% *                 | 31.1% *         | 71.0%           | 58.2%             | 79.5%                  | 43.5%                  | 70.6%                |
| Washington           | 62.0% | 19.7% *                | 32.3% *         | 51.3%           | 53.4%             | 76.1%                  | 38.2%                  | 67.0%                |

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.

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

**Table II.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 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        | 0.88% | 2.37%                  | 2.22%           | 1.50%           | 1.51%             | 1.27%                  | 1.27%                  | 0.96%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.29% | 8.14% *                | 12.33% *        | 12.79%          | 6.74%             | 7.04%                  | 6.71%                  | 4.79%                |
| Maine                | 3.91% | 13.95% *               | 10.88%          | 9.87%           | 5.73%             | 5.70%                  | 7.16%                  | 3.95%                |
| Massachusetts        | 4.59% | --                     | --              | 10.14%          | 6.91%             | 6.72%                  | 8.00%                  | 5.13%                |
| New Hampshire        | 3.33% | 8.58% *                | 10.07%          | 8.31%           | 6.93%             | 4.36%                  | 6.26%                  | 3.73%                |
| Rhode Island         | 3.47% | 11.22% *               | 11.90% *        | 9.33%           | 5.26%             | 3.88%                  | 6.77%                  | 3.70%                |
| Vermont              | 5.28% | 10.76% *               | 9.37%           | 7.74%           | 8.05%             | 12.45%                 | 6.00%                  | 6.71%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6.22% | --                     | --              | 10.59%          | 16.53%            | 2.18%                  | 8.88%                  | 7.25%                |
| New York             | 3.10% | 9.01% *                | 9.19%           | 6.32%           | 5.88%             | 5.07%                  | 5.09%                  | 3.63%                |
| Pennsylvania         | 3.47% | 4.04% *                | 8.29% *         | 8.74%           | 7.48%             | 2.38%                  | 5.06%                  | 3.43%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.82% | 10.46%                 | 9.10% *         | 5.75%           | 5.58%             | 6.40%                  | 6.00%                  | 4.39%                |
| Indiana              | 3.90% | --                     | --              | 7.82% *         | 7.23%             | 4.67%                  | 7.30% *                | 4.08%                |
| Michigan             | 3.78% | --                     | 11.82% *        | 8.85%           | 5.82%             | 5.44%                  | 6.88%                  | 4.11%                |
| Ohio                 | 2.95% | 10.67% *               | 9.48% *         | 8.69%           | 6.23%             | 3.85%                  | 6.24%                  | 3.17%                |
| Wisconsin            | 3.46% | --                     | --              | 7.68%           | 6.38%             | 4.94%                  | 5.82%                  | 3.72%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.21% | 10.86%                 | 9.65% *         | 7.04%           | 5.89%             | 4.97%                  | 6.22%                  | 3.49%                |
| Kansas               | 4.23% | 11.88%                 | --              | 9.05%           | 7.22%             | 2.70%                  | 7.08%                  | 3.86%                |
| Minnesota            | 4.13% | --                     | --              | 8.98%           | 9.19%             | 3.93%                  | 7.75%                  | 4.47%                |
| Missouri             | 3.65% | 12.80%                 | 11.34% *        | 8.28%           | 11.29%            | 3.90%                  | 7.27%                  | 4.04%                |
| Nebraska             | 4.44% | --                     | --              | 8.52%           | 9.22%             | 5.40%                  | 6.86%                  | 4.63%                |
| North Dakota         | 4.08% | 10.15% *               | 10.48% *        | 7.44%           | 8.35%             | 6.63%                  | 5.68%                  | 4.91%                |
| South Dakota         | 3.88% | --                     | 10.53%          | 8.42%           | 5.69%             | 6.67%                  | 7.08%                  | 4.40%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.79% | --                     | --              | 9.75%           | 4.48%             | 5.02%                  | 9.12%                  | 3.85%                |
| District of Columbia | 2.81% | --                     | --              | 8.07%           | 6.29%             | 1.44%                  | 7.28%                  | 2.95%                |
| Florida              | 6.03% | 17.33% *               | --              | 6.99%           | 10.41%            | 8.93%                  | 7.47%                  | 6.90%                |
| Georgia              | 3.66% | --                     | --              | 9.13%           | 8.02%             | 4.81%                  | 8.33%                  | 3.88%                |
| Maryland             | 4.14% | 9.05%                  | 12.11%          | 9.53%           | 10.28%            | 4.04%                  | 6.83%                  | 4.73%                |
| North Carolina       | 4.03% | --                     | --              | 9.80%           | 9.09%             | 4.42%                  | 8.64%                  | 4.40%                |
| South Carolina       | 3.45% | --                     | --              | 9.86%           | 7.02%             | 4.50%                  | 8.86%                  | 3.71%                |
| Virginia             | 3.18% | --                     | --              | 7.21%           | 8.45%             | 3.30%                  | 7.06%                  | 3.42%                |
| West Virginia        | 3.41% | --                     | --              | 7.09% *         | 8.56%             | 3.18%                  | 6.30% *                | 3.49%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.35% | 6.56% *                | --              | 10.57%          | 10.22%            | 5.86%                  | 5.33%                  | 5.09%                |
| Kentucky             | 3.74% | --                     | --              | 9.82%           | 9.33%             | 4.22%                  | 7.62%                  | 3.99%                |
| Mississippi          | 5.47% | 0.00%                  | --              | 7.84% *         | 10.66%            | 4.65%                  | 3.15% *                | 5.32%                |
| Tennessee            | 3.47% | --                     | --              | 9.45%           | 7.48%             | 3.62%                  | 7.54%                  | 3.64%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.93% | --                     | 6.16% *         | 9.63% *         | 7.50%             | 6.19%                  | 7.44% *                | 5.24%                |
| Louisiana            | 3.75% | 9.66% *                | --              | 9.11%           | 6.79%             | 4.40%                  | 8.44%                  | 3.69%                |
| Oklahoma             | 2.80% | 13.26% *               | 10.20%          | 7.02%           | 4.32%             | 3.75%                  | 6.43%                  | 2.70%                |
| Texas                | 3.46% | 8.63%                  | 9.66%           | 7.82%           | 6.73%             | 5.20%                  | 5.58%                  | 3.95%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.48% | --                     | --              | 8.47%           | 7.77%             | 8.36%                  | 8.25%                  | 6.22%                |
| Colorado             | 3.35% | 8.17% *                | 11.34%          | 9.32%           | 6.61%             | 3.03%                  | 6.70%                  | 3.19%                |
| Idaho                | 4.23% | 16.85% *               | 11.55%          | 9.54%           | 7.79%             | 5.78%                  | 7.14%                  | 4.58%                |
| Montana              | 3.79% | 11.00%                 | 11.89%          | 8.68%           | 7.90%             | 4.47%                  | 6.87%                  | 4.30%                |
| Nevada               | 5.59% | --                     | 12.97% *        | 9.75%           | 12.23%            | 4.53%                  | 8.21%                  | 6.45%                |
| New Mexico           | 4.18% | --                     | --              | 9.68%           | 8.23%             | 4.45%                  | 9.68%                  | 4.55%                |
| Utah                 | 4.39% | --                     | 12.77%          | 9.81%           | 8.19%             | 3.93%                  | 7.75%                  | 4.46%                |
| Wyoming              | 4.14% | --                     | --              | 6.92%           | 10.16%            | 7.07%                  | 5.49% *                | 5.32%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.75% | --                     | --              | 9.90%           | 7.77%             | 3.33%                  | 4.85% *                | 3.66%                |
| California           | 2.86% | 6.46%                  | 8.22%           | 4.39%           | 4.26%             | 2.55%                  | 4.17%                  | 2.58%                |
| Hawaii               | 2.95% | 7.68% *                | 8.29% *         | 7.71%           | 6.42%             | 1.73%                  | 5.49%                  | 2.79%                |
| Oregon               | 4.10% | 6.70% *                | 9.72% *         | 8.75%           | 8.80%             | 5.76%                  | 6.81%                  | 4.77%                |
| Washington           | 5.22% | 9.07% *                | 11.36% *        | 9.40%           | 9.80%             | 7.83%                  | 7.18%                  | 5.97%                |

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 II.B.2.d Percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2024**

| Division and State   | UNION  | AHP     | NEITHER UNION NOR AHP |
|----------------------|--------|---------|-----------------------|
| United States        | 1.9%   | 6.0%    | 92.1%                 |
| New England:         |        |         |                       |
| Connecticut          | 4.6% * | 4.8% *  | 90.7%                 |
| Maine                | 1.7% * | 5.0% *  | 93.3%                 |
| Massachusetts        | 1.7% * | 6.0% *  | 92.3%                 |
| New Hampshire        | 0.1% * | 6.8% *  | 93.2%                 |
| Rhode Island         | 0.2% * | 3.3% *  | 96.5%                 |
| Vermont              | 0.5% * | 7.5% *  | 92.0%                 |
| Middle Atlantic:     |        |         |                       |
| New Jersey           | 3.4% * | 5.2% *  | 91.4%                 |
| New York             | 2.6%   | 3.7%    | 93.8%                 |
| Pennsylvania         | 1.2% * | 3.1% *  | 95.7%                 |
| East North Central:  |        |         |                       |
| Illinois             | 4.7% * | 5.5% *  | 89.8%                 |
| Indiana              | 0.9% * | 4.5% *  | 94.6%                 |
| Michigan             | 2.1% * | 6.0% *  | 92.0%                 |
| Ohio                 | 3.9% * | 4.4%    | 91.7%                 |
| Wisconsin            | 2.2% * | 4.6% *  | 93.2%                 |
| West North Central:  |        |         |                       |
| Iowa                 | 1.3% * | 6.9%    | 91.8%                 |
| Kansas               | 2.2% * | 4.2% *  | 93.6%                 |
| Minnesota            | 2.8% * | 5.1% *  | 92.1%                 |
| Missouri             | 6.4% * | 5.4%    | 88.2%                 |
| Nebraska             | 2.7% * | 7.4% *  | 89.9%                 |
| North Dakota         | 1.5% * | 5.8%    | 92.7%                 |
| South Dakota         | 0.3% * | 6.0%    | 93.8%                 |
| South Atlantic:      |        |         |                       |
| Delaware             | 0.0% * | 4.6% *  | 95.4%                 |
| District of Columbia | 0.9% * | 3.4% *  | 95.7%                 |
| Florida              | 0.4% * | 15.9% * | 83.6%                 |
| Georgia              | 0.3% * | 7.4% *  | 92.3%                 |
| Maryland             | 0.6% * | 2.6% *  | 96.8%                 |
| North Carolina       | 2.2% * | 6.3%    | 91.5%                 |
| South Carolina       | 1.4% * | 6.3% *  | 92.3%                 |
| Virginia             | --     | 5.4% *  | 90.5%                 |
| West Virginia        | 1.6% * | 2.0% *  | 96.4%                 |
| East South Central:  |        |         |                       |
| Alabama              | 2.2% * | 5.1%    | 92.8%                 |
| Kentucky             | 2.7% * | 7.4%    | 89.9%                 |
| Mississippi          | 0.1% * | 12.7%   | 87.2%                 |
| Tennessee            | 1.1% * | 5.4% *  | 93.4%                 |
| West South Central:  |        |         |                       |
| Arkansas             | 0.3% * | 5.7% *  | 94.0%                 |
| Louisiana            | 3.1% * | 4.3% *  | 92.6%                 |
| Oklahoma             | 1.1% * | 4.8% *  | 94.1%                 |
| Texas                | 0.0% * | 5.7% *  | 94.3%                 |
| Mountain:            |        |         |                       |
| Arizona              | 0.2% * | 2.5% *  | 97.3%                 |
| Colorado             | 0.9% * | 5.8%    | 93.3%                 |
| Idaho                | 1.7% * | 7.9% *  | 90.4%                 |
| Montana              | 2.1% * | 11.3%   | 86.6%                 |
| Nevada               | 1.4% * | 3.2% *  | 95.4%                 |
| New Mexico           | 5.0% * | 6.8% *  | 88.2%                 |
| Utah                 | 0.7% * | 4.6% *  | 94.6%                 |
| Wyoming              | 0.6% * | 4.7% *  | 94.7%                 |
| Pacific:             |        |         |                       |
| Alaska               | 2.1% * | 6.9% *  | 91.0%                 |
| California           | 1.9% * | 6.2%    | 92.0%                 |
| Hawaii               | 2.3% * | 4.8%    | 92.9%                 |
| Oregon               | 1.5% * | 8.7% *  | 89.8%                 |
| Washington           | 2.5% * | 6.2%    | 91.3%                 |

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.

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

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

**Table II.B.2.d Standard errors for percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2024**

| Division and State   | UNION   | AHP     | NEITHER UNION NOR AHP |
|----------------------|---------|---------|-----------------------|
| United States        | 0.22%   | 0.52%   | 0.57%                 |
| New England:         |         |         |                       |
| Connecticut          | 2.37% * | 1.46% * | 2.70%                 |
| Maine                | 0.92% * | 2.25% * | 2.34%                 |
| Massachusetts        | 0.96% * | 3.79% * | 3.88%                 |
| New Hampshire        | 0.06% * | 2.58% * | 2.58%                 |
| Rhode Island         | 0.13% * | 1.50% * | 1.50%                 |
| Vermont              | 0.48% * | 2.64% * | 2.66%                 |
| Middle Atlantic:     |         |         |                       |
| New Jersey           | 2.39% * | 2.27% * | 3.24%                 |
| New York             | 0.64%   | 0.80%   | 1.02%                 |
| Pennsylvania         | 0.55% * | 1.05% * | 1.20%                 |
| East North Central:  |         |         |                       |
| Illinois             | 1.77% * | 1.92% * | 2.54%                 |
| Indiana              | 0.76% * | 1.48% * | 1.67%                 |
| Michigan             | 1.09% * | 2.04% * | 2.34%                 |
| Ohio                 | 2.16% * | 1.13%   | 2.37%                 |
| Wisconsin            | 1.19% * | 1.57% * | 1.95%                 |
| West North Central:  |         |         |                       |
| Iowa                 | 1.01% * | 1.89%   | 2.10%                 |
| Kansas               | 1.07% * | 1.57% * | 2.00%                 |
| Minnesota            | 1.32% * | 1.80% * | 2.23%                 |
| Missouri             | 3.43% * | 1.37%   | 3.60%                 |
| Nebraska             | 1.59% * | 2.51% * | 2.91%                 |
| North Dakota         | 0.86% * | 1.69%   | 1.89%                 |
| South Dakota         | 0.16% * | 1.63%   | 1.65%                 |
| South Atlantic:      |         |         |                       |
| Delaware             | 0.05% * | 1.70% * | 1.71%                 |
| District of Columbia | 0.41% * | 1.12% * | 1.22%                 |
| Florida              | 0.37% * | 5.58% * | 5.58%                 |
| Georgia              | 0.21% * | 2.28% * | 2.30%                 |
| Maryland             | 0.46% * | 1.25% * | 1.36%                 |
| North Carolina       | 1.40% * | 1.81%   | 2.01%                 |
| South Carolina       | 0.72% * | 2.55% * | 2.64%                 |
| Virginia             | --      | 1.94% * | 3.58%                 |
| West Virginia        | 0.93% * | 1.00% * | 1.37%                 |
| East South Central:  |         |         |                       |
| Alabama              | 1.19% * | 1.41%   | 1.92%                 |
| Kentucky             | 1.58% * | 1.97%   | 2.42%                 |
| Mississippi          | 0.07% * | 3.13%   | 3.13%                 |
| Tennessee            | 0.76% * | 2.09% * | 2.18%                 |
| West South Central:  |         |         |                       |
| Arkansas             | 0.24% * | 1.95% * | 1.98%                 |
| Louisiana            | 1.91% * | 2.21% * | 2.68%                 |
| Oklahoma             | 0.58% * | 1.58% * | 1.67%                 |
| Texas                | 0.03% * | 1.90% * | 1.90%                 |
| Mountain:            |         |         |                       |
| Arizona              | 0.17% * | 0.83% * | 0.85%                 |
| Colorado             | 0.87% * | 1.55%   | 1.77%                 |
| Idaho                | 0.81% * | 2.61% * | 2.67%                 |
| Montana              | 1.30% * | 2.74%   | 3.04%                 |
| Nevada               | 0.83% * | 1.66% * | 1.85%                 |
| New Mexico           | 2.70% * | 2.59% * | 3.61%                 |
| Utah                 | 0.72% * | 1.65% * | 1.84%                 |
| Wyoming              | 0.63% * | 1.51% * | 1.64%                 |
| Pacific:             |         |         |                       |
| Alaska               | 1.04% * | 2.16% * | 2.37%                 |
| California           | 0.63% * | 1.73%   | 2.09%                 |
| Hawaii               | 1.36% * | 1.29%   | 1.86%                 |
| Oregon               | 0.69% * | 3.73% * | 3.75%                 |
| Washington           | 1.05% * | 1.83%   | 2.14%                 |

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 II.B.2.e Percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored health insurance by firm size and State: United States, 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        | 97.2% | 74.2%                  | 86.6%           | 95.3%           | 98.3%             | 99.8%                  | 86.3%                  | 99.1%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 95.9% | 72.1%                  | 89.7%           | 100.0%          | 90.8%             | 100.0%                 | 89.3%                  | 97.3%                |
| Maine                | 96.5% | 74.1%                  | 80.6%           | 97.6%           | 100.0%            | 99.2%                  | 85.4%                  | 99.1%                |
| Massachusetts        | 98.3% | 96.5%                  | 81.5%           | 100.0%          | 98.0%             | 100.0%                 | 91.7%                  | 99.5%                |
| New Hampshire        | 95.4% | 78.2%                  | 83.1%           | 92.5%           | 100.0%            | 97.6%                  | 86.1%                  | 97.9%                |
| Rhode Island         | 96.1% | 52.4%                  | 86.8%           | 98.9%           | 100.0%            | 100.0%                 | 82.7%                  | 100.0%               |
| Vermont              | 95.4% | 51.2%                  | 87.9%           | 95.1%           | 100.0%            | 100.0%                 | 80.2%                  | 100.0%               |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 97.8% | 88.1%                  | 86.0%           | 93.2%           | 100.0%            | 100.0%                 | 86.3%                  | 100.0%               |
| New York             | 95.6% | 64.1%                  | 81.0%           | 98.4%           | 95.3%             | 100.0%                 | 81.5%                  | 98.4%                |
| Pennsylvania         | 95.3% | 61.4%                  | 88.2%           | 86.4%           | 98.3%             | 100.0%                 | 76.9%                  | 99.0%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 98.4% | 87.4%                  | 87.0%           | 96.7%           | 100.0%            | 100.0%                 | 89.6%                  | 100.0%               |
| Indiana              | 98.9% | --                     | 86.7%           | 97.6%           | 100.0%            | 100.0%                 | 92.8%                  | 99.6%                |
| Michigan             | 98.4% | 73.7%                  | 100.0%          | 94.5%           | 100.0%            | 100.0%                 | 93.5%                  | 99.3%                |
| Ohio                 | 98.2% | 86.2%                  | 89.6%           | 93.5%           | 100.0%            | 100.0%                 | 89.8%                  | 99.6%                |
| Wisconsin            | 97.2% | --                     | 79.8%           | 97.0%           | 100.0%            | 100.0%                 | 83.1%                  | 99.6%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 98.4% | 87.2%                  | 87.6%           | 99.2%           | 100.0%            | 100.0%                 | 91.2%                  | 100.0%               |
| Kansas               | 97.9% | 75.6%                  | 90.9%           | 100.0%          | 99.6%             | 99.2%                  | 90.1%                  | 99.4%                |
| Minnesota            | 95.7% | --                     | 98.6%           | 92.9%           | 91.1%             | 100.0%                 | 93.2%                  | 96.1%                |
| Missouri             | 99.5% | 90.3%                  | 100.0%          | 99.7%           | 99.4%             | 100.0%                 | 97.6%                  | 99.9%                |
| Nebraska             | 98.6% | 86.1%                  | 96.9%           | 96.6%           | 100.0%            | 99.1%                  | 91.3%                  | 99.4%                |
| North Dakota         | 98.9% | 95.6%                  | 93.0%           | 99.3%           | 99.2%             | 100.0%                 | 96.2%                  | 99.6%                |
| South Dakota         | 96.7% | --                     | 96.4%           | 92.6%           | 98.1%             | 100.0%                 | 90.3%                  | 98.7%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 95.2% | --                     | 80.0%           | 97.1%           | 100.0%            | 97.2%                  | 80.0%                  | 97.8%                |
| District of Columbia | 98.2% | --                     | 94.0%           | 100.0%          | 100.0%            | 99.1%                  | 91.4%                  | 99.5%                |
| Florida              | 99.2% | 86.2%                  | 100.0%          | 97.2%           | 100.0%            | 100.0%                 | 93.6%                  | 100.0%               |
| Georgia              | 98.7% | --                     | 100.0%          | 97.8%           | 97.1%             | 100.0%                 | 96.2%                  | 99.1%                |
| Maryland             | 97.8% | 82.2%                  | 91.2%           | 96.8%           | 98.7%             | 100.0%                 | 89.6%                  | 99.6%                |
| North Carolina       | 99.2% | 86.9%                  | 88.8%           | 100.0%          | 100.0%            | 100.0%                 | 94.0%                  | 100.0%               |
| South Carolina       | 98.1% | 71.8%                  | 89.5%           | 100.0%          | 100.0%            | 100.0%                 | 87.1%                  | 100.0%               |
| Virginia             | 96.7% | --                     | 71.0%           | 95.6%           | 99.1%             | 100.0%                 | 82.3%                  | 99.2%                |
| West Virginia        | 96.2% | 82.7%                  | 90.9%           | 89.6%           | 93.5%             | 99.7%                  | 84.4%                  | 98.2%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 96.6% | 75.5%                  | 85.8%           | 92.8%           | 100.0%            | 99.7%                  | 87.1%                  | 98.7%                |
| Kentucky             | 98.2% | 71.0%                  | 94.1%           | 95.4%           | 100.0%            | 99.4%                  | 88.4%                  | 99.6%                |
| Mississippi          | 97.3% | 72.0%                  | 94.0%           | 93.1%           | 98.9%             | 100.0%                 | 86.7%                  | 99.5%                |
| Tennessee            | 97.5% | --                     | 82.3%           | 99.2%           | 99.5%             | 100.0%                 | 83.0%                  | 99.9%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 97.4% | --                     | 95.5%           | 92.4%           | 98.5%             | 100.0%                 | 90.6%                  | 98.7%                |
| Louisiana            | 95.0% | 74.6%                  | 81.6%           | 82.9%           | 99.9%             | 100.0%                 | 82.1%                  | 98.3%                |
| Oklahoma             | 97.2% | 82.4%                  | 82.8%           | 100.0%          | 97.9%             | 100.0%                 | 88.8%                  | 99.2%                |
| Texas                | 96.2% | 72.1%                  | 95.6%           | 88.0%           | 95.1%             | 100.0%                 | 85.4%                  | 98.2%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 98.9% | 91.5%                  | 92.1%           | 98.8%           | 98.0%             | 100.0%                 | 93.9%                  | 99.6%                |
| Colorado             | 97.5% | 84.2%                  | 100.0%          | 95.8%           | 96.9%             | 99.2%                  | 94.6%                  | 98.1%                |
| Idaho                | 95.5% | 77.8%                  | 77.7%           | 92.6%           | 99.2%             | 100.0%                 | 81.4%                  | 99.4%                |
| Montana              | 92.5% | 56.3%                  | 88.6%           | 91.1%           | 100.0%            | 100.0%                 | 74.4%                  | 99.9%                |
| Nevada               | 97.7% | --                     | 88.4%           | 98.5%           | 99.1%             | 100.0%                 | 85.9%                  | 99.7%                |
| New Mexico           | 96.1% | --                     | 89.8%           | 99.6%           | 95.0%             | 100.0%                 | 83.8%                  | 98.2%                |
| Utah                 | 99.2% | 100.0%                 | 100.0%          | 97.0%           | 100.0%            | 99.1%                  | 97.8%                  | 99.4%                |
| Wyoming              | 98.0% | 96.7%                  | 95.7%           | 97.0%           | 97.1%             | 100.0%                 | 95.1%                  | 99.1%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 97.0% | 75.8%                  | 81.5%           | 93.3%           | 100.0%            | 100.0%                 | 81.5%                  | 99.9%                |
| California           | 95.2% | 65.4%                  | 63.8%           | 94.9%           | 98.9%             | 99.3%                  | 75.6%                  | 98.9%                |
| Hawaii               | 92.4% | 58.5%                  | 71.1%           | 89.4%           | 99.7%             | 100.0%                 | 75.5%                  | 97.9%                |
| Oregon               | 96.3% | 44.8%                  | 89.4%           | 98.5%           | 100.0%            | 98.8%                  | 83.8%                  | 99.1%                |
| Washington           | 97.1% | 89.5%                  | 82.1%           | 91.9%           | 100.0%            | 100.0%                 | 85.9%                  | 99.4%                |

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 II.B.2.e Standard errors for percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored health insurance by firm size and State: United States, 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        | 0.20% | 2.07%                  | 1.59%           | 0.68%           | 0.45%             | 0.05%                  | 0.90%                  | 0.14%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.24% | 9.80%                  | 7.09%           | 0.00%           | 8.34%             | 0.00%                  | 3.69%                  | 2.62%                |
| Maine                | 1.03% | 9.80%                  | 9.19%           | 1.75%           | 0.00%             | 0.70%                  | 4.67%                  | 0.52%                |
| Massachusetts        | 1.08% | 3.65%                  | 13.80%          | 0.00%           | 2.02%             | 0.00%                  | 6.16%                  | 0.45%                |
| New Hampshire        | 1.23% | 10.45%                 | 7.09%           | 3.67%           | 0.00%             | 1.54%                  | 4.18%                  | 1.05%                |
| Rhode Island         | 1.03% | 11.59%                 | 6.89%           | 1.11%           | 0.00%             | 0.00%                  | 4.50%                  | 0.00%                |
| Vermont              | 1.32% | 12.12%                 | 7.81%           | 3.36%           | 0.00%             | 0.00%                  | 5.07%                  | 0.00%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 0.99% | 8.03%                  | 9.86%           | 5.23%           | 0.00%             | 0.00%                  | 5.92%                  | 0.00%                |
| New York             | 1.09% | 9.36%                  | 7.22%           | 0.86%           | 2.89%             | 0.00%                  | 4.14%                  | 0.95%                |
| Pennsylvania         | 1.33% | 10.79%                 | 6.00%           | 6.92%           | 1.52%             | 0.00%                  | 6.41%                  | 0.52%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 0.48% | 4.98%                  | 7.48%           | 1.95%           | 0.00%             | 0.00%                  | 3.04%                  | 0.00%                |
| Indiana              | 0.53% | --                     | 8.93%           | 2.35%           | 0.00%             | 0.00%                  | 3.72%                  | 0.39%                |
| Michigan             | 0.67% | 11.91%                 | 0.00%           | 3.83%           | 0.00%             | 0.00%                  | 3.02%                  | 0.56%                |
| Ohio                 | 0.70% | 7.09%                  | 7.03%           | 3.94%           | 0.00%             | 0.00%                  | 4.17%                  | 0.36%                |
| Wisconsin            | 0.93% | --                     | 11.14%          | 2.30%           | 0.00%             | 0.00%                  | 5.58%                  | 0.43%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 0.71% | 4.99%                  | 11.31%          | 0.83%           | 0.00%             | 0.00%                  | 3.79%                  | 0.00%                |
| Kansas               | 0.79% | 10.22%                 | 6.58%           | 0.00%           | 0.40%             | 0.84%                  | 3.82%                  | 0.52%                |
| Minnesota            | 2.68% | --                     | 1.48%           | 4.10%           | 8.34%             | 0.00%                  | 3.28%                  | 3.08%                |
| Missouri             | 0.25% | 5.87%                  | 0.00%           | 0.34%           | 0.58%             | 0.00%                  | 1.33%                  | 0.13%                |
| Nebraska             | 0.61% | 9.36%                  | 3.15%           | 2.01%           | 0.04%             | 0.84%                  | 3.55%                  | 0.53%                |
| North Dakota         | 0.55% | 4.34%                  | 5.00%           | 0.72%           | 0.77%             | 0.00%                  | 2.27%                  | 0.30%                |
| South Dakota         | 0.95% | --                     | 2.71%           | 3.98%           | 1.27%             | 0.00%                  | 3.16%                  | 0.75%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.52% | --                     | 11.38%          | 2.27%           | 0.00%             | 1.85%                  | 6.55%                  | 1.28%                |
| District of Columbia | 1.01% | --                     | 5.98%           | 0.00%           | 0.00%             | 0.85%                  | 5.39%                  | 0.43%                |
| Florida              | 0.38% | 7.65%                  | 0.00%           | 2.27%           | 0.00%             | 0.00%                  | 2.90%                  | 0.00%                |
| Georgia              | 0.52% | --                     | 0.00%           | 2.19%           | 1.85%             | 0.00%                  | 2.42%                  | 0.48%                |
| Maryland             | 0.98% | 9.90%                  | 8.25%           | 3.17%           | 1.28%             | 0.04%                  | 4.80%                  | 0.35%                |
| North Carolina       | 0.50% | 9.98%                  | 10.53%          | 0.00%           | 0.00%             | 0.00%                  | 3.80%                  | 0.00%                |
| South Carolina       | 0.73% | 12.55%                 | 9.89%           | 0.00%           | 0.00%             | 0.00%                  | 4.89%                  | 0.00%                |
| Virginia             | 1.01% | --                     | 12.34%          | 3.26%           | 0.88%             | 0.00%                  | 5.54%                  | 0.60%                |
| West Virginia        | 1.18% | 10.00%                 | 6.44%           | 4.98%           | 4.52%             | 0.25%                  | 5.53%                  | 1.00%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.05% | 8.30%                  | 7.75%           | 6.01%           | 0.00%             | 0.25%                  | 3.78%                  | 0.97%                |
| Kentucky             | 0.71% | 13.24%                 | 5.79%           | 4.42%           | 0.00%             | 0.44%                  | 5.08%                  | 0.29%                |
| Mississippi          | 1.00% | 12.52%                 | 5.89%           | 4.45%           | 0.78%             | 0.00%                  | 5.38%                  | 0.34%                |
| Tennessee            | 1.09% | --                     | 9.84%           | 0.83%           | 0.38%             | 0.00%                  | 6.82%                  | 0.09%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.15% | --                     | 4.42%           | 6.05%           | 1.51%             | 0.00%                  | 4.68%                  | 1.00%                |
| Louisiana            | 1.60% | 12.17%                 | 10.39%          | 8.50%           | 0.15%             | 0.00%                  | 5.98%                  | 1.28%                |
| Oklahoma             | 1.01% | 9.99%                  | 7.45%           | 0.00%           | 2.07%             | 0.00%                  | 3.97%                  | 0.78%                |
| Texas                | 1.07% | 8.98%                  | 3.50%           | 5.36%           | 3.47%             | 0.00%                  | 4.16%                  | 0.96%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 0.55% | 7.31%                  | 6.41%           | 1.26%           | 2.03%             | 0.00%                  | 3.19%                  | 0.41%                |
| Colorado             | 1.06% | 9.30%                  | 0.00%           | 3.18%           | 3.16%             | 0.76%                  | 2.86%                  | 1.12%                |
| Idaho                | 1.30% | 10.91%                 | 10.20%          | 3.77%           | 0.79%             | 0.00%                  | 5.34%                  | 0.44%                |
| Montana              | 2.01% | 11.03%                 | 7.83%           | 4.38%           | 0.00%             | 0.00%                  | 6.08%                  | 0.07%                |
| Nevada               | 0.73% | --                     | 6.70%           | 1.57%           | 0.92%             | 0.00%                  | 4.67%                  | 0.28%                |
| New Mexico           | 1.77% | --                     | 7.10%           | 0.38%           | 3.29%             | 0.00%                  | 9.16%                  | 1.20%                |
| Utah                 | 0.48% | 0.00%                  | 0.00%           | 2.95%           | 0.00%             | 0.71%                  | 2.20%                  | 0.41%                |
| Wyoming              | 1.05% | 2.58%                  | 4.22%           | 2.90%           | 2.82%             | 0.00%                  | 3.05%                  | 0.84%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.00% | 14.92%                 | 9.31%           | 4.47%           | 0.00%             | 0.00%                  | 6.33%                  | 0.08%                |
| California           | 0.98% | 6.34%                  | 8.48%           | 1.89%           | 0.81%             | 0.39%                  | 3.81%                  | 0.44%                |
| Hawaii               | 1.53% | 8.59%                  | 8.73%           | 5.02%           | 0.25%             | 0.00%                  | 4.79%                  | 1.03%                |
| Oregon               | 1.04% | 11.97%                 | 5.59%           | 1.53%           | 0.00%             | 1.20%                  | 4.50%                  | 0.71%                |
| Washington           | 0.86% | 5.52%                  | 7.44%           | 4.08%           | 0.00%             | 0.00%                  | 4.33%                  | 0.40%                |

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 II.B.2.f Percent of private-sector employees in establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 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        | 49.4% | 31.5%                  | 30.3%           | 40.3%           | 44.8%             | 56.8%                  | 34.4%                  | 52.2%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 62.2% | 25.3% *                | 47.1%           | 70.5%           | 57.5%             | 67.0%                  | 46.1%                  | 65.6%                |
| Maine                | 62.9% | 39.4% *                | 45.8%           | 60.8%           | 58.0%             | 71.8%                  | 49.0%                  | 66.1%                |
| Massachusetts        | 49.8% | 74.0%                  | --              | 50.2%           | 42.9%             | 52.6%                  | 50.1%                  | 49.7%                |
| New Hampshire        | 47.1% | 23.7% *                | 44.3%           | 56.6%           | 46.5%             | 46.6%                  | 46.3%                  | 47.3%                |
| Rhode Island         | 59.5% | 34.0% *                | 23.0% *         | 69.4%           | 70.3%             | 61.1%                  | 36.6%                  | 66.1%                |
| Vermont              | 52.1% | 21.9% *                | 53.2%           | 67.8%           | 45.6%             | 55.4%                  | 54.6%                  | 51.3%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 49.8% | --                     | --              | 40.9%           | 47.2% *           | 57.9%                  | 28.3% *                | 53.9%                |
| New York             | 52.3% | 35.4%                  | 22.4% *         | 37.4%           | 51.7%             | 61.2%                  | 29.2%                  | 57.0%                |
| Pennsylvania         | 46.0% | 8.1% *                 | 27.0% *         | 29.6%           | 38.8%             | 58.7%                  | 21.8%                  | 50.8%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 50.2% | 22.9% *                | 25.6% *         | 31.5%           | 46.8%             | 61.1%                  | 28.4%                  | 54.2%                |
| Indiana              | 46.9% | 0.0%                   | --              | 43.0%           | 21.8% *           | 59.2%                  | 36.1%                  | 48.1%                |
| Michigan             | 38.0% | --                     | 12.3% *         | 20.8% *         | 32.2%             | 48.7%                  | 16.5% *                | 41.9%                |
| Ohio                 | 29.4% | --                     | 1.9% *          | 26.5%           | 17.5%             | 40.3%                  | 13.9% *                | 32.1%                |
| Wisconsin            | 35.1% | --                     | --              | 22.7% *         | 22.7%             | 49.2%                  | 21.0% *                | 37.4%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 38.4% | 14.5% *                | 36.2% *         | 28.7%           | 34.8%             | 49.0%                  | 30.1%                  | 40.3%                |
| Kansas               | 25.5% | 27.6% *                | 2.9% *          | 21.0% *         | 37.2%             | 22.3% *                | 13.9% *                | 27.6%                |
| Minnesota            | 36.1% | --                     | --              | 15.6% *         | 28.6%             | 48.7%                  | 15.5%                  | 39.5%                |
| Missouri             | 31.1% | 14.8% *                | 6.6% *          | 26.8%           | 26.0% *           | 38.4%                  | 14.3% *                | 34.7%                |
| Nebraska             | 30.4% | --                     | 0.0%            | 16.9% *         | 21.4% *           | 39.8%                  | 13.0% *                | 32.4%                |
| North Dakota         | 36.6% | 18.5% *                | 0.0%            | 24.0%           | 13.4% *           | 64.5%                  | 9.2% *                 | 44.2%                |
| South Dakota         | 24.8% | --                     | 14.1% *         | 26.3% *         | 15.2%             | 35.1%                  | 23.5%                  | 25.2%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 33.4% | --                     | --              | 27.4% *         | 22.5% *           | 42.6%                  | 14.4% *                | 36.6%                |
| District of Columbia | 61.0% | --                     | --              | 55.1%           | 66.9%             | 65.9%                  | 40.2%                  | 65.1%                |
| Florida              | 52.9% | 52.7%                  | --              | 40.5%           | 46.1%             | 57.3%                  | 54.8%                  | 52.6%                |
| Georgia              | 44.8% | --                     | --              | 35.3%           | 42.2%             | 46.1%                  | 44.7%                  | 44.8%                |
| Maryland             | 48.2% | --                     | --              | 45.7%           | 47.1%             | 51.8%                  | 45.8%                  | 48.8%                |
| North Carolina       | 54.7% | --                     | --              | 28.1% *         | 63.6%             | 59.8%                  | 31.2%                  | 58.1%                |
| South Carolina       | 37.7% | --                     | --              | 34.8%           | 38.5%             | 41.6%                  | 25.5%                  | 39.8%                |
| Virginia             | 43.3% | --                     | --              | 36.8%           | 30.0% *           | 53.7%                  | 24.9%                  | 46.5%                |
| West Virginia        | 38.7% | --                     | --              | 26.0% *         | 24.5% *           | 47.4%                  | 24.3%                  | 41.0%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 36.5% | 26.2% *                | --              | 35.2% *         | 28.4% *           | 43.4%                  | 32.4%                  | 37.4%                |
| Kentucky             | 23.2% | --                     | --              | 10.6% *         | 13.8% *           | 31.3%                  | 10.5% *                | 25.1%                |
| Mississippi          | 16.2% | --                     | --              | 12.8% *         | 19.3% *           | 15.8%                  | 14.5% *                | 16.5%                |
| Tennessee            | 29.8% | --                     | --              | 28.0% *         | 21.4% *           | 35.5%                  | 20.0%                  | 31.4%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 29.7% | --                     | 11.8% *         | 12.1% *         | 17.2% *           | 38.4%                  | 16.1% *                | 32.3%                |
| Louisiana            | 34.6% | 45.1% *                | --              | 27.8% *         | 24.8%             | 41.5%                  | 35.6%                  | 34.3%                |
| Oklahoma             | 35.4% | 14.9% *                | 31.1% *         | 33.1%           | 37.6%             | 37.4%                  | 25.7%                  | 37.7%                |
| Texas                | 48.1% | 40.9%                  | 44.4%           | 31.6%           | 41.5%             | 54.2%                  | 39.7%                  | 49.7%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 55.1% | 74.6%                  | --              | 61.4%           | 54.4%             | 54.4%                  | 56.7%                  | 54.9%                |
| Colorado             | 57.5% | 28.1% *                | 43.6%           | 63.6%           | 73.8%             | 53.1%                  | 44.6%                  | 60.3%                |
| Idaho                | 44.7% | 23.1% *                | 26.0% *         | 29.9%           | 43.2%             | 57.8%                  | 30.9%                  | 48.5%                |
| Montana              | 54.4% | 27.1% *                | 21.6% *         | 59.3%           | 54.0%             | 66.4%                  | 32.2%                  | 63.6%                |
| Nevada               | 62.4% | --                     | 23.7% *         | 55.5%           | 73.8%             | 64.6%                  | 38.1%                  | 66.5%                |
| New Mexico           | 52.2% | --                     | --              | 53.6%           | 58.5%             | 50.9%                  | 47.0%                  | 53.1%                |
| Utah                 | 49.2% | --                     | --              | 56.5%           | 36.9%             | 57.2%                  | 38.8%                  | 51.0%                |
| Wyoming              | 37.5% | --                     | --              | 21.5% *         | 39.5%             | 57.3%                  | 14.4% *                | 46.5%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 64.9% | --                     | 71.3%           | 47.6%           | 53.3%             | 79.0%                  | 46.6%                  | 68.4%                |
| California           | 73.5% | 36.7%                  | 31.6%           | 66.3%           | 74.2%             | 81.7%                  | 45.8%                  | 78.6%                |
| Hawaii               | 50.0% | 11.9% *                | 25.9%           | 37.0%           | 47.5% *           | 69.2%                  | 27.0%                  | 57.5%                |
| Oregon               | 70.3% | 21.0% *                | 55.8%           | 50.4%           | 74.9%             | 79.8%                  | 41.5%                  | 76.7%                |
| Washington           | 76.1% | 33.6% *                | 62.5%           | 74.9%           | 67.7%             | 85.4%                  | 54.4%                  | 80.8%                |

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.

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

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

**Table II.B.2.f Standard errors for percent of private-sector employees in establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 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        | 1.17% | 2.46%                  | 2.11%           | 1.49%           | 1.60%             | 1.83%                  | 1.24%                  | 1.33%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.37% | 10.38% *               | 13.19%          | 9.85%           | 8.94%             | 6.19%                  | 7.84%                  | 4.97%                |
| Maine                | 4.65% | 13.31% *               | 11.57%          | 9.31%           | 9.58%             | 6.83%                  | 7.72%                  | 5.32%                |
| Massachusetts        | 5.47% | 11.90%                 | --              | 10.15%          | 8.78%             | 8.24%                  | 8.08%                  | 6.30%                |
| New Hampshire        | 3.93% | 10.64% *               | 10.00%          | 8.08%           | 7.59%             | 6.41%                  | 6.37%                  | 4.68%                |
| Rhode Island         | 4.49% | 11.41% *               | 9.15% *         | 8.06%           | 8.75%             | 7.44%                  | 6.63%                  | 5.36%                |
| Vermont              | 5.24% | 9.81% *                | 9.94%           | 7.10%           | 9.34%             | 11.25%                 | 5.90%                  | 6.58%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6.75% | --                     | --              | 10.59%          | 15.42% *          | 9.74%                  | 8.68% *                | 7.94%                |
| New York             | 3.21% | 9.44%                  | 7.91% *         | 6.13%           | 6.67%             | 4.83%                  | 4.64%                  | 3.74%                |
| Pennsylvania         | 4.45% | 4.69% *                | 10.13% *        | 7.86%           | 7.76%             | 7.90%                  | 5.17%                  | 5.31%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.53% | 9.15% *                | 8.31% *         | 6.72%           | 8.35%             | 7.13%                  | 5.14%                  | 5.22%                |
| Indiana              | 5.12% | 0.00%                  | --              | 9.89%           | 6.83% *           | 6.85%                  | 9.08%                  | 5.56%                |
| Michigan             | 4.47% | --                     | 7.08% *         | 7.64% *         | 7.40%             | 7.34%                  | 5.19% *                | 5.21%                |
| Ohio                 | 3.14% | --                     | 1.95% *         | 7.46%           | 3.91%             | 5.05%                  | 4.80% *                | 3.58%                |
| Wisconsin            | 3.78% | --                     | --              | 6.89% *         | 5.39%             | 6.45%                  | 6.97% *                | 4.27%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.67% | 6.34% *                | 13.08% *        | 6.59%           | 6.27%             | 6.59%                  | 5.68%                  | 4.27%                |
| Kansas               | 4.77% | 11.31% *               | 2.13% *         | 7.38% *         | 7.41%             | 7.58% *                | 4.77% *                | 5.78%                |
| Minnesota            | 5.58% | --                     | --              | 5.37% *         | 7.33%             | 9.10%                  | 4.62%                  | 6.32%                |
| Missouri             | 4.11% | 9.46% *                | 4.24% *         | 7.94%           | 11.28% *          | 6.07%                  | 4.91% *                | 4.85%                |
| Nebraska             | 5.13% | --                     | 0.00%           | 6.26% *         | 7.27% *           | 8.43%                  | 4.78% *                | 5.69%                |
| North Dakota         | 4.12% | 9.32% *                | 0.00%           | 6.73%           | 4.08% *           | 5.90%                  | 3.44% *                | 4.82%                |
| South Dakota         | 5.01% | --                     | 6.52% *         | 8.01% *         | 4.25%             | 10.42%                 | 5.92%                  | 6.29%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.49% | --                     | --              | 10.39% *        | 7.96% *           | 8.92%                  | 5.32% *                | 6.43%                |
| District of Columbia | 4.25% | --                     | --              | 8.93%           | 7.67%             | 7.12%                  | 7.11%                  | 4.89%                |
| Florida              | 5.68% | 15.47%                 | --              | 7.23%           | 11.75%            | 7.92%                  | 7.52%                  | 6.43%                |
| Georgia              | 4.97% | --                     | --              | 9.02%           | 10.53%            | 6.86%                  | 8.43%                  | 5.54%                |
| Maryland             | 6.16% | --                     | --              | 9.32%           | 10.73%            | 10.94%                 | 7.34%                  | 7.37%                |
| North Carolina       | 4.80% | --                     | --              | 8.56% *         | 7.98%             | 6.71%                  | 7.99%                  | 5.24%                |
| South Carolina       | 4.20% | --                     | --              | 9.42%           | 8.62%             | 6.28%                  | 7.32%                  | 4.77%                |
| Virginia             | 4.44% | --                     | --              | 7.99%           | 10.66% *          | 6.34%                  | 6.44%                  | 5.06%                |
| West Virginia        | 4.71% | --                     | --              | 7.87% *         | 7.97% *           | 6.91%                  | 6.49%                  | 5.31%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.88% | 10.32% *               | --              | 10.76% *        | 10.07% *          | 7.38%                  | 6.60%                  | 5.74%                |
| Kentucky             | 3.91% | --                     | --              | 5.37% *         | 5.47% *           | 5.89%                  | 4.28% *                | 4.39%                |
| Mississippi          | 2.95% | --                     | --              | 6.40% *         | 6.44% *           | 4.33%                  | 5.07% *                | 3.42%                |
| Tennessee            | 4.53% | --                     | --              | 9.87% *         | 6.98% *           | 6.87%                  | 5.80%                  | 5.16%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.66% | --                     | 6.67% *         | 7.06% *         | 6.05% *           | 8.62%                  | 6.64% *                | 6.56%                |
| Louisiana            | 5.09% | 15.48% *               | --              | 8.90% *         | 6.25%             | 8.97%                  | 8.48%                  | 6.01%                |
| Oklahoma             | 4.31% | 7.35% *                | 9.70% *         | 7.95%           | 10.13%            | 6.15%                  | 5.57%                  | 5.18%                |
| Texas                | 4.20% | 9.21%                  | 9.87%           | 7.33%           | 6.69%             | 6.45%                  | 5.73%                  | 4.86%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.55% | 13.08%                 | --              | 8.81%           | 12.19%            | 8.03%                  | 8.17%                  | 6.26%                |
| Colorado             | 5.98% | 11.21% *               | 11.81%          | 8.91%           | 7.86%             | 9.96%                  | 6.94%                  | 7.24%                |
| Idaho                | 5.68% | 9.77% *                | 9.93% *         | 8.13%           | 11.27%            | 8.74%                  | 6.36%                  | 6.87%                |
| Montana              | 4.14% | 8.84% *                | 9.62% *         | 8.66%           | 8.05%             | 7.21%                  | 6.59%                  | 4.93%                |
| Nevada               | 5.06% | --                     | 9.63% *         | 10.05%          | 8.60%             | 7.34%                  | 8.21%                  | 5.51%                |
| New Mexico           | 4.61% | --                     | --              | 9.66%           | 8.71%             | 7.17%                  | 9.66%                  | 5.11%                |
| Utah                 | 8.21% | --                     | --              | 9.57%           | 8.83%             | 16.48%                 | 7.47%                  | 9.72%                |
| Wyoming              | 4.17% | --                     | --              | 7.52% *         | 10.07%            | 8.03%                  | 5.31% *                | 5.45%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.36% | --                     | 12.20%          | 9.77%           | 10.37%            | 5.09%                  | 10.55%                 | 4.88%                |
| California           | 4.13% | 6.38%                  | 7.71%           | 4.59%           | 4.74%             | 5.36%                  | 4.17%                  | 4.20%                |
| Hawaii               | 5.49% | 5.40% *                | 7.64%           | 7.52%           | 15.04% *          | 8.00%                  | 4.88%                  | 6.88%                |
| Oregon               | 4.34% | 8.83% *                | 10.67%          | 9.29%           | 7.61%             | 7.83%                  | 7.01%                  | 5.18%                |
| Washington           | 3.92% | 10.83% *               | 10.38%          | 7.46%           | 8.58%             | 5.53%                  | 6.89%                  | 4.32%                |

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.

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

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

**Table II.B.2.g Percent of private-sector employees in establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 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        | 48.3% | 31.2%                  | 29.8%           | 39.6%           | 43.2%             | 55.7%                  | 33.7%                  | 51.0%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 59.3% | 21.8% *                | 47.1%           | 70.5%           | 46.5%             | 67.0%                  | 45.3%                  | 62.4%                |
| Maine                | 61.6% | 39.4% *                | 39.9%           | 60.8%           | 56.8%             | 70.6%                  | 46.6%                  | 65.1%                |
| Massachusetts        | 49.2% | 79.1%                  | --              | 47.5%           | 40.1%             | 52.6%                  | 50.1%                  | 49.1%                |
| New Hampshire        | 45.9% | 23.7% *                | 40.3%           | 58.2%           | 45.7%             | 44.8%                  | 47.0%                  | 45.6%                |
| Rhode Island         | 58.5% | 34.0% *                | 17.5% *         | 66.6%           | 70.3%             | 61.1%                  | 33.6%                  | 65.6%                |
| Vermont              | 52.3% | 21.9% *                | 53.2%           | 68.7%           | 45.6%             | 55.4%                  | 55.3%                  | 51.3%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 47.1% | --                     | --              | 40.9%           | 46.3% *           | 52.5%                  | 28.3% *                | 50.7%                |
| New York             | 50.6% | 30.9% *                | 22.4% *         | 36.6%           | 51.5%             | 58.7%                  | 27.3%                  | 55.4%                |
| Pennsylvania         | 44.0% | 8.1% *                 | 23.5% *         | 28.3%           | 38.3%             | 56.0%                  | 19.4%                  | 48.9%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 50.1% | 20.7% *                | 25.6% *         | 31.9%           | 45.5%             | 61.6%                  | 28.0%                  | 54.2%                |
| Indiana              | 45.4% | 0.0%                   | --              | 42.1%           | 17.9% *           | 58.4%                  | 34.9%                  | 46.6%                |
| Michigan             | 36.7% | --                     | 7.8% *          | 18.9% *         | 28.3%             | 48.7%                  | 13.1% *                | 41.0%                |
| Ohio                 | 28.7% | --                     | 1.9% *          | 26.2%           | 15.6%             | 39.9%                  | 13.6% *                | 31.2%                |
| Wisconsin            | 34.1% | --                     | --              | 22.7% *         | 22.7%             | 47.2%                  | 21.0% *                | 36.3%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 38.3% | 14.5% *                | 43.4% *         | 27.3%           | 34.0%             | 49.0%                  | 31.2%                  | 39.9%                |
| Kansas               | 25.2% | 31.0% *                | 2.9% *          | 16.9% *         | 37.2%             | 22.3% *                | 12.0% *                | 27.6%                |
| Minnesota            | 35.9% | --                     | --              | 15.6% *         | 27.9%             | 48.7%                  | 15.5%                  | 39.3%                |
| Missouri             | 31.5% | 14.8% *                | 6.6% *          | 26.8%           | 26.0% *           | 39.2%                  | 14.3% *                | 35.2%                |
| Nebraska             | 30.3% | --                     | 0.0%            | 16.9% *         | 20.7% *           | 39.8%                  | 13.0% *                | 32.2%                |
| North Dakota         | 36.5% | 18.5% *                | 1.7% *          | 22.9%           | 13.4% *           | 64.5%                  | 9.9% *                 | 43.9%                |
| South Dakota         | 26.0% | --                     | 14.1% *         | 26.3% *         | 13.9% *           | 38.9%                  | 23.5%                  | 26.8%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 32.9% | --                     | --              | 26.4% *         | 22.5% *           | 42.1%                  | 14.4% *                | 36.1%                |
| District of Columbia | 60.6% | --                     | --              | 51.4%           | 67.6%             | 65.9%                  | 36.4%                  | 65.4%                |
| Florida              | 52.5% | 49.7% *                | --              | 40.5%           | 44.4%             | 57.3%                  | 54.0%                  | 52.3%                |
| Georgia              | 43.9% | --                     | --              | 35.3%           | 42.2%             | 45.1%                  | 43.2%                  | 44.0%                |
| Maryland             | 47.6% | --                     | --              | 45.7%           | 44.7%             | 51.7%                  | 45.8%                  | 48.1%                |
| North Carolina       | 52.1% | --                     | --              | 28.1% *         | 54.0%             | 59.8%                  | 28.6%                  | 55.6%                |
| South Carolina       | 36.5% | --                     | --              | 31.0%           | 38.5%             | 40.3%                  | 22.3% *                | 39.0%                |
| Virginia             | 43.0% | --                     | --              | 36.8%           | 30.0% *           | 53.3%                  | 24.9%                  | 46.1%                |
| West Virginia        | 37.4% | --                     | --              | 20.5% *         | 22.9% *           | 47.4%                  | 22.9%                  | 39.8%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 36.0% | 26.2% *                | --              | 34.7% *         | 27.3% *           | 43.1%                  | 32.0%                  | 36.9%                |
| Kentucky             | 21.6% | --                     | --              | 11.8% *         | 13.8% *           | 28.3%                  | 11.6% *                | 23.0%                |
| Mississippi          | 14.9% | --                     | --              | 7.3% *          | 17.2% *           | 15.8%                  | 14.5% *                | 14.9%                |
| Tennessee            | 26.1% | --                     | --              | 21.7% *         | 17.8% *           | 31.9%                  | 20.0%                  | 27.1%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 28.9% | --                     | 8.2% *          | 12.1% *         | 14.2% *           | 38.4%                  | 14.2% *                | 31.7%                |
| Louisiana            | 34.6% | 43.1% *                | --              | 26.1% *         | 26.1%             | 41.3%                  | 34.1%                  | 34.7%                |
| Oklahoma             | 35.0% | 18.4% *                | 31.1% *         | 29.2%           | 37.6%             | 37.4%                  | 26.4%                  | 37.0%                |
| Texas                | 46.4% | 46.2%                  | 47.1%           | 31.9%           | 40.3%             | 51.0%                  | 41.4%                  | 47.3%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 55.1% | 74.6%                  | --              | 63.0%           | 54.4%             | 54.0%                  | 56.7%                  | 54.8%                |
| Colorado             | 57.4% | 28.1% *                | 41.2%           | 63.6%           | 74.5%             | 52.7%                  | 43.8%                  | 60.3%                |
| Idaho                | 43.7% | 17.2% *                | 26.0% *         | 29.9%           | 40.5%             | 57.8%                  | 29.4%                  | 47.6%                |
| Montana              | 53.7% | 16.0% *                | 21.6% *         | 62.6%           | 54.0%             | 65.8%                  | 29.3%                  | 63.8%                |
| Nevada               | 56.9% | --                     | 19.0% *         | 54.2%           | 73.4%             | 55.2%                  | 36.0%                  | 60.3%                |
| New Mexico           | 52.7% | --                     | --              | 56.5%           | 59.5%             | 50.9%                  | 46.0%                  | 53.8%                |
| Utah                 | 49.2% | --                     | --              | 56.5%           | 36.3%             | 57.1%                  | 40.2%                  | 50.7%                |
| Wyoming              | 37.2% | --                     | --              | 21.5% *         | 38.3%             | 57.2%                  | 14.4% *                | 46.1%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 64.6% | --                     | 70.0%           | 49.5%           | 53.3%             | 78.1%                  | 47.2%                  | 67.9%                |
| California           | 72.6% | 36.7%                  | 30.5%           | 64.8%           | 72.3%             | 81.2%                  | 44.5%                  | 77.8%                |
| Hawaii               | 49.4% | 11.9% *                | 25.9%           | 37.2%           | 44.9% *           | 69.2%                  | 28.6%                  | 56.1%                |
| Oregon               | 67.6% | 21.0% *                | 55.8%           | 50.4%           | 65.5%             | 79.8%                  | 41.5%                  | 73.4%                |
| Washington           | 76.2% | 33.6% *                | 62.5%           | 74.9%           | 68.2%             | 85.3%                  | 54.4%                  | 80.8%                |

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.

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

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

**Table II.B.2.g Standard errors for percent of private-sector employees in establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by firm size and State: United States, 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        | 1.18% | 2.48%                  | 2.12%           | 1.49%           | 1.61%             | 1.86%                  | 1.24%                  | 1.35%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.70% | 10.00% *               | 13.19%          | 9.85%           | 10.53%            | 6.19%                  | 7.85%                  | 5.39%                |
| Maine                | 4.71% | 13.31% *               | 11.27%          | 9.31%           | 9.63%             | 6.95%                  | 7.76%                  | 5.38%                |
| Massachusetts        | 5.47% | 10.20%                 | --              | 10.11%          | 8.61%             | 8.24%                  | 8.11%                  | 6.31%                |
| New Hampshire        | 3.93% | 10.64% *               | 9.91%           | 7.91%           | 7.59%             | 6.38%                  | 6.32%                  | 4.67%                |
| Rhode Island         | 4.50% | 11.41% *               | 7.90% *         | 8.22%           | 8.75%             | 7.44%                  | 6.53%                  | 5.37%                |
| Vermont              | 5.25% | 9.81% *                | 9.94%           | 7.04%           | 9.34%             | 11.25%                 | 5.88%                  | 6.58%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6.73% | --                     | --              | 10.59%          | 15.39% *          | 9.75%                  | 8.68% *                | 7.91%                |
| New York             | 3.22% | 9.33% *                | 7.91% *         | 6.10%           | 6.67%             | 4.88%                  | 4.57%                  | 3.75%                |
| Pennsylvania         | 4.41% | 4.69% *                | 10.05% *        | 7.80%           | 7.75%             | 7.73%                  | 5.05%                  | 5.26%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.53% | 9.06% *                | 8.31% *         | 6.75%           | 8.31%             | 7.12%                  | 5.13%                  | 5.22%                |
| Indiana              | 5.16% | 0.00%                  | --              | 9.91%           | 6.20% *           | 6.92%                  | 9.13%                  | 5.61%                |
| Michigan             | 4.43% | --                     | 5.71% *         | 7.51% *         | 7.19%             | 7.34%                  | 4.75% *                | 5.18%                |
| Ohio                 | 3.14% | --                     | 1.95% *         | 7.64%           | 3.66%             | 5.06%                  | 5.09% *                | 3.57%                |
| Wisconsin            | 3.79% | --                     | --              | 6.89% *         | 5.39%             | 6.48%                  | 6.97% *                | 4.27%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.67% | 6.34% *                | 13.14% *        | 6.51%           | 6.27%             | 6.59%                  | 5.77%                  | 4.28%                |
| Kansas               | 4.74% | 11.44% *               | 2.13% *         | 6.94% *         | 7.41%             | 7.58% *                | 4.41% *                | 5.78%                |
| Minnesota            | 5.58% | --                     | --              | 5.37% *         | 7.30%             | 9.10%                  | 4.62%                  | 6.32%                |
| Missouri             | 4.10% | 9.46% *                | 4.24% *         | 7.94%           | 11.28% *          | 6.07%                  | 4.91% *                | 4.85%                |
| Nebraska             | 5.13% | --                     | 0.00%           | 6.26% *         | 7.25% *           | 8.43%                  | 4.78% *                | 5.68%                |
| North Dakota         | 4.12% | 9.32% *                | 1.72% *         | 6.71%           | 4.08% *           | 5.90%                  | 3.51% *                | 4.83%                |
| South Dakota         | 5.06% | --                     | 6.52% *         | 8.01% *         | 4.22% *           | 10.27%                 | 5.92%                  | 6.34%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.47% | --                     | --              | 10.27% *        | 7.96% *           | 8.91%                  | 5.32% *                | 6.41%                |
| District of Columbia | 4.24% | --                     | --              | 8.90%           | 7.59%             | 7.12%                  | 7.04%                  | 4.87%                |
| Florida              | 5.71% | 15.76% *               | --              | 7.23%           | 11.94%            | 7.92%                  | 7.55%                  | 6.45%                |
| Georgia              | 4.96% | --                     | --              | 9.02%           | 10.53%            | 6.83%                  | 8.43%                  | 5.52%                |
| Maryland             | 6.14% | --                     | --              | 9.32%           | 10.67%            | 10.94%                 | 7.34%                  | 7.33%                |
| North Carolina       | 5.05% | --                     | --              | 8.56% *         | 10.43%            | 6.71%                  | 7.90%                  | 5.53%                |
| South Carolina       | 4.17% | --                     | --              | 9.18%           | 8.62%             | 6.22%                  | 7.12% *                | 4.74%                |
| Virginia             | 4.44% | --                     | --              | 7.99%           | 10.66% *          | 6.35%                  | 6.44%                  | 5.06%                |
| West Virginia        | 4.71% | --                     | --              | 6.72% *         | 7.93% *           | 6.91%                  | 6.40%                  | 5.31%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.89% | 10.32% *               | --              | 10.77% *        | 10.07% *          | 7.39%                  | 6.61%                  | 5.75%                |
| Kentucky             | 3.75% | --                     | --              | 5.49% *         | 5.47% *           | 5.71%                  | 4.40% *                | 4.22%                |
| Mississippi          | 2.74% | --                     | --              | 3.88% *         | 6.15% *           | 4.33%                  | 5.07% *                | 3.14%                |
| Tennessee            | 4.24% | --                     | --              | 9.06% *         | 6.63% *           | 6.53%                  | 5.80%                  | 4.84%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.67% | --                     | 5.79% *         | 7.06% *         | 5.79% *           | 8.62%                  | 6.54% *                | 6.57%                |
| Louisiana            | 5.09% | 15.69% *               | --              | 8.81% *         | 6.39%             | 8.98%                  | 8.49%                  | 6.01%                |
| Oklahoma             | 4.29% | 8.03% *                | 9.70% *         | 7.57%           | 10.13%            | 6.15%                  | 5.60%                  | 5.15%                |
| Texas                | 4.18% | 9.40%                  | 9.89%           | 7.33%           | 6.50%             | 6.48%                  | 5.77%                  | 4.85%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.56% | 13.08%                 | --              | 8.69%           | 12.19%            | 8.03%                  | 8.17%                  | 6.27%                |
| Colorado             | 5.97% | 11.21% *               | 11.80%          | 8.91%           | 7.78%             | 9.91%                  | 6.94%                  | 7.23%                |
| Idaho                | 5.70% | 7.96% *                | 9.93% *         | 8.13%           | 11.00%            | 8.74%                  | 6.29%                  | 6.90%                |
| Montana              | 4.14% | 6.84% *                | 9.62% *         | 8.28%           | 8.05%             | 7.22%                  | 6.47%                  | 4.88%                |
| Nevada               | 5.30% | --                     | 8.68% *         | 10.06%          | 8.66%             | 7.74%                  | 8.18%                  | 5.90%                |
| New Mexico           | 4.61% | --                     | --              | 9.54%           | 8.74%             | 7.17%                  | 9.62%                  | 5.10%                |
| Utah                 | 8.21% | --                     | --              | 9.57%           | 8.82%             | 16.45%                 | 7.62%                  | 9.69%                |
| Wyoming              | 4.17% | --                     | --              | 7.52% *         | 10.06%            | 8.02%                  | 5.31% *                | 5.44%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.36% | --                     | 12.70%          | 9.81%           | 10.37%            | 5.11%                  | 10.48%                 | 4.88%                |
| California           | 4.23% | 6.38%                  | 7.67%           | 4.64%           | 4.78%             | 5.46%                  | 4.17%                  | 4.31%                |
| Hawaii               | 5.51% | 5.40% *                | 7.64%           | 7.83%           | 15.21% *          | 8.00%                  | 5.23%                  | 6.91%                |
| Oregon               | 4.45% | 8.83% *                | 10.67%          | 9.29%           | 8.63%             | 7.83%                  | 7.01%                  | 5.34%                |
| Washington           | 3.92% | 10.83% *               | 10.38%          | 7.46%           | 8.55%             | 5.53%                  | 6.89%                  | 4.32%                |

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.

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

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



**Table II.B.2.h Percent of private-sector employees working in establishments that offer paid sick leave by firm size and State: United States, 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        | 84.5% | 57.7%                  | 70.6%           | 79.5%           | 87.1%             | 93.3%                  | 67.0%                  | 90.7%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 87.7% | 49.9%                  | 63.0%           | 82.6%           | 99.3%             | 98.6%                  | 60.2%                  | 97.7%                |
| Maine                | 85.8% | 48.0%                  | 73.6%           | 86.3%           | 94.6%             | 100.0%                 | 63.5%                  | 97.6%                |
| Massachusetts        | 95.6% | 69.6%                  | 81.6%           | 97.6%           | 99.7%             | 100.0%                 | 82.0%                  | 99.6%                |
| New Hampshire        | 84.7% | 46.4%                  | 80.5%           | 73.1%           | 83.9%             | 98.9%                  | 67.5%                  | 91.6%                |
| Rhode Island         | 88.5% | 51.2%                  | 85.4%           | 97.1%           | 92.6%             | 94.4%                  | 75.4%                  | 94.3%                |
| Vermont              | 88.4% | 69.5%                  | 75.6%           | 90.8%           | 93.4%             | 100.0%                 | 75.8%                  | 96.5%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 92.5% | 58.4%                  | 75.7%           | 96.7%           | 100.0%            | 99.5%                  | 74.5%                  | 99.7%                |
| New York             | 92.1% | 71.6%                  | 80.6%           | 95.1%           | 96.2%             | 96.5%                  | 79.1%                  | 96.7%                |
| Pennsylvania         | 86.2% | 53.1%                  | 59.9%           | 81.5%           | 93.3%             | 96.1%                  | 64.1%                  | 93.6%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 89.4% | 70.2%                  | 74.6%           | 85.7%           | 86.0%             | 98.2%                  | 75.5%                  | 93.7%                |
| Indiana              | 73.5% | 29.8%                  | 51.0%           | 61.3%           | 71.8%             | 88.6%                  | 45.1%                  | 81.8%                |
| Michigan             | 78.9% | 47.1%                  | 55.0%           | 69.8%           | 93.1%             | 87.6%                  | 53.2%                  | 88.5%                |
| Ohio                 | 78.1% | 48.8%                  | 59.6%           | 66.0%           | 79.1%             | 89.4%                  | 57.2%                  | 84.8%                |
| Wisconsin            | 67.4% | 28.4%                  | 35.3%           | 53.2%           | 71.7%             | 86.4%                  | 35.6%                  | 78.3%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 77.3% | 49.5%                  | 45.2%           | 76.2%           | 80.0%             | 92.7%                  | 51.2%                  | 87.3%                |
| Kansas               | 84.5% | 55.6%                  | 66.6%           | 71.4%           | 88.1%             | 95.3%                  | 62.8%                  | 91.4%                |
| Minnesota            | 91.6% | 53.7%                  | 85.6%           | 91.3%           | 98.4%             | 96.6%                  | 74.3%                  | 97.4%                |
| Missouri             | 80.3% | 55.5%                  | 63.0%           | 78.1%           | 73.4%             | 91.6%                  | 62.3%                  | 86.6%                |
| Nebraska             | 77.0% | 56.0%                  | 48.1%           | 66.0%           | 79.2%             | 89.2%                  | 54.9%                  | 84.4%                |
| North Dakota         | 76.5% | 51.6%                  | 54.7%           | 75.5%           | 81.2%             | 89.0%                  | 58.5%                  | 85.1%                |
| South Dakota         | 76.6% | 44.7%                  | 66.7%           | 67.1%           | 82.8%             | 91.6%                  | 58.8%                  | 86.2%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 80.8% | 48.1%                  | 75.9%           | 52.6%           | 84.4%             | 98.2%                  | 60.3%                  | 87.9%                |
| District of Columbia | 89.5% | 93.4%                  | 82.1%           | 92.5%           | 87.2%             | 90.5%                  | 88.9%                  | 89.6%                |
| Florida              | 79.5% | 52.5%                  | 60.1%           | 69.7%           | 82.7%             | 89.1%                  | 58.2%                  | 86.6%                |
| Georgia              | 79.5% | 43.0%                  | 79.2%           | 73.2%           | 80.5%             | 86.9%                  | 62.9%                  | 85.0%                |
| Maryland             | 91.7% | 61.8%                  | 84.2%           | 93.0%           | 94.6%             | 98.4%                  | 79.6%                  | 96.2%                |
| North Carolina       | 83.1% | 43.3%                  | 61.5%           | 75.9%           | 93.3%             | 95.0%                  | 59.5%                  | 91.9%                |
| South Carolina       | 72.1% | 50.2%                  | 71.4%           | 73.5%           | 76.3%             | 75.3%                  | 60.5%                  | 76.3%                |
| Virginia             | 79.2% | 63.8%                  | 54.7%           | 71.3%           | 80.3%             | 88.6%                  | 62.1%                  | 85.0%                |
| West Virginia        | 73.2% | 40.9%                  | 42.8%           | 49.3%           | 70.0%             | 94.5%                  | 44.2%                  | 83.5%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 75.2% | 56.0%                  | 52.0%           | 67.4%           | 72.5%             | 87.9%                  | 54.2%                  | 82.6%                |
| Kentucky             | 68.7% | 46.8%                  | 52.7%           | 61.6%           | 77.9%             | 73.4%                  | 51.1%                  | 74.4%                |
| Mississippi          | 69.2% | 36.2%                  | 68.0%           | 70.1%           | 63.9%             | 78.4%                  | 53.8%                  | 74.9%                |
| Tennessee            | 74.0% | 45.9%                  | 50.7%           | 71.0%           | 76.5%             | 82.3%                  | 54.0%                  | 80.2%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 69.1% | 28.3%                  | 69.3%           | 64.5%           | 74.5%             | 76.5%                  | 54.7%                  | 74.5%                |
| Louisiana            | 75.3% | 43.6%                  | 65.9%           | 71.7%           | 76.2%             | 88.1%                  | 58.0%                  | 83.1%                |
| Oklahoma             | 73.3% | 56.6%                  | 68.7%           | 57.6%           | 64.9%             | 91.7%                  | 59.9%                  | 78.6%                |
| Texas                | 84.1% | 53.0%                  | 75.5%           | 65.3%           | 79.3%             | 97.8%                  | 60.5%                  | 92.1%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 88.9% | 78.5%                  | 90.4%           | 97.0%           | 74.0%             | 92.8%                  | 86.3%                  | 89.6%                |
| Colorado             | 86.4% | 58.7%                  | 73.1%           | 93.1%           | 83.4%             | 95.9%                  | 70.9%                  | 92.9%                |
| Idaho                | 62.0% | 31.2%                  | 47.9%           | 47.4%           | 62.7%             | 85.7%                  | 39.6%                  | 73.9%                |
| Montana              | 66.3% | 40.0%                  | 43.6%           | 53.1%           | 87.3%             | 96.2%                  | 41.9%                  | 86.7%                |
| Nevada               | 81.0% | 46.5%                  | 47.5%           | 71.3%           | 90.1%             | 92.1%                  | 54.4%                  | 89.1%                |
| New Mexico           | 93.7% | 85.8%                  | 86.6%           | 90.8%           | 93.1%             | 99.8%                  | 86.4%                  | 97.0%                |
| Utah                 | 75.8% | 48.3%                  | 49.7%           | 59.0%           | 84.4%             | 88.0%                  | 51.2%                  | 84.8%                |
| Wyoming              | 66.1% | 42.8%                  | 42.0%           | 66.6%           | 72.9%             | 92.7%                  | 47.2%                  | 83.3%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 68.0% | 27.8%                  | 41.8%           | 53.8%           | 78.5%             | 95.9%                  | 38.6%                  | 86.1%                |
| California           | 96.2% | 78.3%                  | 91.9%           | 98.4%           | 99.4%             | 99.2%                  | 87.7%                  | 99.3%                |
| Hawaii               | 84.7% | 42.1%                  | 61.5%           | 81.0%           | 92.3%             | 96.7%                  | 61.2%                  | 93.1%                |
| Oregon               | 91.3% | 61.4%                  | 81.1%           | 100.0%          | 97.1%             | 96.0%                  | 78.8%                  | 96.8%                |
| Washington           | 95.7% | 77.5%                  | 97.6%           | 92.7%           | 100.0%            | 98.7%                  | 90.2%                  | 98.0%                |

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.

**Table II.B.2.h Standard errors for percent of private-sector employees working in establishments that offer paid sick leave by firm size and State: United States, 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        | 0.44% | 1.13%                  | 1.26%           | 1.04%           | 0.95%             | 0.54%                  | 0.72%                  | 0.47%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.89% | 6.80%                  | 9.70%           | 7.24%           | 0.45%             | 1.40%                  | 5.27%                  | 1.04%                |
| Maine                | 1.68% | 5.84%                  | 6.98%           | 4.44%           | 2.45%             | 0.00%                  | 4.02%                  | 0.93%                |
| Massachusetts        | 1.08% | 6.39%                  | 9.57%           | 2.16%           | 0.23%             | 0.00%                  | 4.28%                  | 0.35%                |
| New Hampshire        | 1.96% | 6.84%                  | 5.70%           | 7.20%           | 5.01%             | 0.81%                  | 4.20%                  | 2.14%                |
| Rhode Island         | 1.83% | 6.81%                  | 5.55%           | 2.10%           | 5.08%             | 2.47%                  | 3.64%                  | 2.01%                |
| Vermont              | 1.73% | 4.88%                  | 5.89%           | 4.07%           | 3.35%             | 0.00%                  | 3.27%                  | 1.59%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.65% | 8.73%                  | 9.45%           | 2.05%           | 0.00%             | 0.44%                  | 5.02%                  | 0.23%                |
| New York             | 1.19% | 4.09%                  | 6.24%           | 1.72%           | 2.60%             | 1.50%                  | 2.76%                  | 1.24%                |
| Pennsylvania         | 1.87% | 5.64%                  | 7.14%           | 6.43%           | 2.72%             | 2.04%                  | 3.74%                  | 2.02%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.70% | 4.83%                  | 6.82%           | 4.24%           | 5.51%             | 1.19%                  | 3.30%                  | 1.90%                |
| Indiana              | 2.96% | 5.79%                  | 8.50%           | 8.16%           | 6.27%             | 3.63%                  | 4.73%                  | 3.27%                |
| Michigan             | 2.96% | 7.26%                  | 7.85%           | 8.14%           | 3.65%             | 5.11%                  | 5.06%                  | 3.55%                |
| Ohio                 | 2.22% | 6.26%                  | 7.52%           | 7.93%           | 4.47%             | 2.73%                  | 4.77%                  | 2.33%                |
| Wisconsin            | 2.77% | 5.70%                  | 7.81%           | 6.87%           | 5.74%             | 3.83%                  | 4.38%                  | 3.16%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.52% | 6.86%                  | 8.63%           | 5.67%           | 5.92%             | 2.39%                  | 4.66%                  | 2.67%                |
| Kansas               | 2.49% | 6.19%                  | 8.95%           | 7.15%           | 4.31%             | 1.80%                  | 4.65%                  | 2.22%                |
| Minnesota            | 1.37% | 6.67%                  | 4.63%           | 1.15%           | 1.35%             | 4.11%                  | 0.85%                  | 0.85%                |
| Missouri             | 2.58% | 6.27%                  | 8.63%           | 5.55%           | 9.27%             | 3.03%                  | 4.56%                  | 3.04%                |
| Nebraska             | 3.02% | 6.86%                  | 8.89%           | 6.79%           | 6.57%             | 3.97%                  | 4.53%                  | 3.39%                |
| North Dakota         | 2.69% | 6.50%                  | 8.93%           | 5.93%           | 5.53%             | 4.03%                  | 4.61%                  | 3.10%                |
| South Dakota         | 2.52% | 6.00%                  | 6.73%           | 7.04%           | 4.37%             | 3.47%                  | 4.20%                  | 2.86%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.39% | 7.55%                  | 7.93%           | 11.82%          | 6.66%             | 0.89%                  | 5.35%                  | 4.14%                |
| District of Columbia | 2.95% | 3.20%                  | 7.37%           | 4.07%           | 5.29%             | 5.80%                  | 3.29%                  | 3.61%                |
| Florida              | 2.75% | 6.36%                  | 7.42%           | 6.04%           | 7.56%             | 3.49%                  | 4.15%                  | 3.11%                |
| Georgia              | 2.80% | 6.74%                  | 6.63%           | 6.52%           | 6.12%             | 4.08%                  | 4.51%                  | 3.24%                |
| Maryland             | 1.46% | 6.70%                  | 5.58%           | 3.83%           | 3.09%             | 1.03%                  | 3.27%                  | 1.36%                |
| North Carolina       | 2.34% | 7.15%                  | 8.24%           | 8.53%           | 2.50%             | 2.87%                  | 4.39%                  | 2.63%                |
| South Carolina       | 4.17% | 8.48%                  | 7.65%           | 6.66%           | 6.36%             | 7.70%                  | 4.89%                  | 5.50%                |
| Virginia             | 2.82% | 6.82%                  | 8.48%           | 6.29%           | 8.50%             | 3.59%                  | 4.64%                  | 3.44%                |
| West Virginia        | 2.59% | 6.34%                  | 8.74%           | 7.24%           | 7.72%             | 1.67%                  | 4.82%                  | 2.67%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.69% | 6.55%                  | 9.42%           | 8.49%           | 9.21%             | 6.05%                  | 4.99%                  | 4.74%                |
| Kentucky             | 3.36% | 6.59%                  | 8.73%           | 8.53%           | 6.58%             | 5.41%                  | 4.81%                  | 4.12%                |
| Mississippi          | 4.62% | 6.41%                  | 8.87%           | 8.31%           | 10.99%            | 6.88%                  | 5.45%                  | 5.62%                |
| Tennessee            | 3.39% | 8.72%                  | 8.93%           | 7.60%           | 7.12%             | 5.14%                  | 5.26%                  | 4.06%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.32% | 6.13%                  | 7.44%           | 9.03%           | 6.84%             | 7.27%                  | 4.99%                  | 5.55%                |
| Louisiana            | 3.23% | 7.29%                  | 8.87%           | 7.50%           | 6.68%             | 5.40%                  | 5.29%                  | 3.99%                |
| Oklahoma             | 4.24% | 6.38%                  | 7.11%           | 7.55%           | 12.71%            | 3.33%                  | 4.32%                  | 5.88%                |
| Texas                | 1.67% | 5.22%                  | 5.46%           | 6.28%           | 4.91%             | 0.76%                  | 3.71%                  | 1.52%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.43% | 5.63%                  | 4.65%           | 2.04%           | 15.28%            | 3.26%                  | 2.95%                  | 4.35%                |
| Colorado             | 2.88% | 6.07%                  | 7.24%           | 3.07%           | 11.39%            | 2.19%                  | 3.82%                  | 3.76%                |
| Idaho                | 4.37% | 5.34%                  | 8.39%           | 8.24%           | 13.61%            | 5.45%                  | 4.26%                  | 6.40%                |
| Montana              | 2.84% | 5.56%                  | 7.44%           | 7.68%           | 4.49%             | 1.95%                  | 4.09%                  | 3.07%                |
| Nevada               | 3.12% | 7.71%                  | 9.19%           | 7.89%           | 4.40%             | 4.93%                  | 5.42%                  | 3.49%                |
| New Mexico           | 1.49% | 4.28%                  | 6.79%           | 4.19%           | 3.90%             | 0.12%                  | 3.45%                  | 1.48%                |
| Utah                 | 4.04% | 6.09%                  | 9.02%           | 7.71%           | 4.70%             | 6.25%                  | 4.61%                  | 4.38%                |
| Wyoming              | 3.14% | 8.48%                  | 7.99%           | 7.09%           | 9.38%             | 2.75%                  | 4.96%                  | 4.23%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.72% | 5.25%                  | 9.24%           | 7.27%           | 7.08%             | 2.54%                  | 4.70%                  | 3.23%                |
| California           | 0.61% | 2.47%                  | 2.51%           | 0.69%           | 0.33%             | 0.49%                  | 1.34%                  | 0.34%                |
| Hawaii               | 2.17% | 7.34%                  | 9.22%           | 6.21%           | 2.98%             | 1.91%                  | 5.16%                  | 1.87%                |
| Oregon               | 1.50% | 5.96%                  | 5.67%           | 0.00%           | 1.72%             | 2.59%                  | 3.23%                  | 1.55%                |
| Washington           | 0.95% | 4.30%                  | 1.94%           | 4.60%           | 0.00%             | 0.90%                  | 1.85%                  | 1.08%                |

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.

**Table II.B.2.i Percent of private-sector employees working in establishments that offer paid vacation leave by firm size and State: United States, 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        | 91.0% | 64.0%                  | 77.0%           | 88.7%           | 95.8%             | 98.1%                  | 74.1%                  | 97.0%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 91.8% | 64.7%                  | 75.8%           | 90.8%           | 99.2%             | 98.6%                  | 74.9%                  | 97.9%                |
| Maine                | 91.9% | 62.9%                  | 95.9%           | 88.2%           | 98.7%             | 100.0%                 | 80.2%                  | 98.0%                |
| Massachusetts        | 94.5% | 67.1%                  | 75.3%           | 95.4%           | 99.7%             | 100.0%                 | 78.7%                  | 99.2%                |
| New Hampshire        | 95.5% | 66.0%                  | 91.6%           | 98.4%           | 98.9%             | 100.0%                 | 85.3%                  | 99.6%                |
| Rhode Island         | 89.2% | 66.3%                  | 76.8%           | 98.3%           | 92.6%             | 93.7%                  | 77.6%                  | 94.3%                |
| Vermont              | 89.0% | 66.2%                  | 82.9%           | 88.9%           | 94.6%             | 100.0%                 | 78.0%                  | 96.0%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 89.7% | 67.9%                  | 62.8%           | 92.1%           | 93.7%             | 99.1%                  | 71.1%                  | 97.2%                |
| New York             | 91.7% | 68.4%                  | 81.1%           | 88.5%           | 94.3%             | 99.1%                  | 76.5%                  | 97.0%                |
| Pennsylvania         | 94.1% | 73.6%                  | 85.0%           | 90.7%           | 98.6%             | 99.1%                  | 82.3%                  | 98.1%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 95.0% | 68.6%                  | 87.1%           | 93.4%           | 99.9%             | 99.8%                  | 79.6%                  | 99.9%                |
| Indiana              | 89.6% | 50.5%                  | 68.4%           | 87.5%           | 97.9%             | 96.8%                  | 66.6%                  | 96.3%                |
| Michigan             | 87.6% | 59.5%                  | 66.3%           | 84.6%           | 96.0%             | 95.5%                  | 68.1%                  | 94.9%                |
| Ohio                 | 93.7% | 68.5%                  | 85.6%           | 82.6%           | 98.7%             | 100.0%                 | 76.1%                  | 99.3%                |
| Wisconsin            | 92.2% | 61.0%                  | 78.7%           | 91.8%           | 99.3%             | 98.4%                  | 74.6%                  | 98.2%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 92.1% | 66.4%                  | 70.7%           | 93.9%           | 99.4%             | 99.5%                  | 72.7%                  | 99.5%                |
| Kansas               | 92.0% | 71.4%                  | 76.1%           | 88.0%           | 96.9%             | 97.8%                  | 78.6%                  | 96.4%                |
| Minnesota            | 92.6% | 54.9%                  | 75.9%           | 93.8%           | 98.7%             | 99.7%                  | 72.7%                  | 99.3%                |
| Missouri             | 94.1% | 69.4%                  | 82.0%           | 95.0%           | 100.0%            | 98.9%                  | 80.8%                  | 98.8%                |
| Nebraska             | 91.5% | 60.9%                  | 68.2%           | 88.0%           | 100.0%            | 100.0%                 | 66.1%                  | 100.0%               |
| North Dakota         | 92.1% | 61.7%                  | 84.9%           | 93.2%           | 99.2%             | 99.5%                  | 78.3%                  | 98.6%                |
| South Dakota         | 88.9% | 58.9%                  | 80.8%           | 89.7%           | 98.0%             | 96.3%                  | 75.2%                  | 96.4%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 91.6% | 57.2%                  | 87.6%           | 92.3%           | 96.7%             | 98.2%                  | 72.7%                  | 98.2%                |
| District of Columbia | 97.1% | 91.6%                  | 92.1%           | 100.0%          | 94.6%             | 99.5%                  | 94.9%                  | 97.6%                |
| Florida              | 88.8% | 61.7%                  | 69.8%           | 83.1%           | 91.5%             | 97.8%                  | 69.7%                  | 95.2%                |
| Georgia              | 92.3% | 49.3%                  | 86.1%           | 86.9%           | 100.0%            | 99.4%                  | 73.5%                  | 98.5%                |
| Maryland             | 91.6% | 65.7%                  | 88.2%           | 87.0%           | 94.5%             | 98.5%                  | 80.0%                  | 95.9%                |
| North Carolina       | 92.1% | 56.3%                  | 80.8%           | 92.9%           | 99.0%             | 99.8%                  | 73.4%                  | 99.1%                |
| South Carolina       | 85.0% | 65.9%                  | 85.0%           | 81.4%           | 98.6%             | 85.4%                  | 73.6%                  | 89.1%                |
| Virginia             | 90.9% | 73.4%                  | 61.7%           | 91.2%           | 97.0%             | 96.8%                  | 73.3%                  | 96.9%                |
| West Virginia        | 88.9% | 61.1%                  | 69.2%           | 79.6%           | 99.3%             | 98.6%                  | 68.4%                  | 96.1%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 87.3% | 68.0%                  | 73.0%           | 90.7%           | 88.9%             | 92.9%                  | 73.8%                  | 92.0%                |
| Kentucky             | 94.1% | 70.0%                  | 75.0%           | 94.5%           | 99.9%             | 99.2%                  | 77.3%                  | 99.4%                |
| Mississippi          | 90.2% | 46.7%                  | 84.3%           | 92.4%           | 97.1%             | 97.5%                  | 71.5%                  | 97.2%                |
| Tennessee            | 90.0% | 57.2%                  | 76.7%           | 96.4%           | 99.0%             | 92.8%                  | 74.1%                  | 94.9%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 92.9% | 60.3%                  | 95.9%           | 94.4%           | 90.3%             | 98.8%                  | 81.4%                  | 97.1%                |
| Louisiana            | 87.2% | 53.6%                  | 90.2%           | 81.0%           | 95.5%             | 92.3%                  | 74.0%                  | 93.2%                |
| Oklahoma             | 92.0% | 65.8%                  | 86.2%           | 88.9%           | 98.3%             | 98.0%                  | 77.3%                  | 97.8%                |
| Texas                | 91.7% | 67.0%                  | 81.3%           | 86.0%           | 91.2%             | 99.8%                  | 75.3%                  | 97.2%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 93.7% | 73.5%                  | 82.6%           | 96.0%           | 91.0%             | 98.7%                  | 82.1%                  | 97.0%                |
| Colorado             | 89.7% | 62.1%                  | 71.3%           | 85.5%           | 100.0%            | 98.1%                  | 70.9%                  | 97.5%                |
| Idaho                | 84.3% | 45.9%                  | 74.1%           | 86.0%           | 98.5%             | 93.9%                  | 62.4%                  | 96.0%                |
| Montana              | 82.3% | 54.4%                  | 65.4%           | 85.6%           | 99.0%             | 100.0%                 | 63.4%                  | 98.0%                |
| Nevada               | 89.4% | 55.8%                  | 63.8%           | 83.7%           | 99.0%             | 97.6%                  | 67.2%                  | 96.2%                |
| New Mexico           | 85.4% | 65.5%                  | 63.7%           | 73.5%           | 90.9%             | 98.7%                  | 63.3%                  | 95.2%                |
| Utah                 | 86.1% | 58.0%                  | 75.0%           | 80.8%           | 95.7%             | 92.0%                  | 70.1%                  | 92.0%                |
| Wyoming              | 80.4% | 53.3%                  | 66.3%           | 86.1%           | 97.3%             | 94.9%                  | 65.1%                  | 94.3%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 81.5% | 35.6%                  | 62.4%           | 89.7%           | 99.9%             | 95.1%                  | 57.0%                  | 96.7%                |
| California           | 89.4% | 65.3%                  | 71.1%           | 86.5%           | 93.1%             | 97.7%                  | 71.8%                  | 96.0%                |
| Hawaii               | 92.3% | 63.2%                  | 82.2%           | 91.3%           | 96.3%             | 99.1%                  | 79.7%                  | 96.8%                |
| Oregon               | 88.8% | 57.9%                  | 70.7%           | 86.5%           | 96.1%             | 99.6%                  | 68.9%                  | 97.6%                |
| Washington           | 89.9% | 66.1%                  | 78.9%           | 89.5%           | 86.4%             | 100.0%                 | 75.1%                  | 95.9%                |

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 II.B.2.i Standard errors for percent of private-sector employees working in establishments that offer paid vacation leave by firm size and State: United States, 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        | 0.30% | 1.07%                  | 1.17%           | 0.85%           | 0.69%             | 0.27%                  | 0.67%                  | 0.28%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.38% | 5.94%                  | 7.98%           | 4.02%           | 0.47%             | 1.40%                  | 4.10%                  | 0.99%                |
| Maine                | 1.33% | 5.46%                  | 2.35%           | 5.28%           | 1.24%             | 0.00%                  | 2.95%                  | 1.26%                |
| Massachusetts        | 1.16% | 6.68%                  | 9.76%           | 3.12%           | 0.23%             | 0.00%                  | 4.44%                  | 0.50%                |
| New Hampshire        | 0.86% | 6.73%                  | 3.84%           | 1.27%           | 0.76%             | 0.00%                  | 2.91%                  | 0.25%                |
| Rhode Island         | 1.91% | 6.21%                  | 6.97%           | 1.28%           | 5.38%             | 2.78%                  | 3.70%                  | 2.15%                |
| Vermont              | 1.66% | 5.14%                  | 5.03%           | 4.78%           | 2.89%             | 0.00%                  | 3.07%                  | 1.66%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.99% | 7.11%                  | 10.69%          | 4.79%           | 3.95%             | 0.60%                  | 5.19%                  | 1.44%                |
| New York             | 1.06% | 4.14%                  | 4.75%           | 3.30%           | 2.91%             | 0.62%                  | 2.54%                  | 1.11%                |
| Pennsylvania         | 0.92% | 4.69%                  | 4.50%           | 3.36%           | 1.40%             | 0.49%                  | 2.68%                  | 0.74%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 0.86% | 4.93%                  | 4.79%           | 4.17%           | 0.06%             | 0.16%                  | 3.28%                  | 0.11%                |
| Indiana              | 1.81% | 6.39%                  | 8.13%           | 5.07%           | 1.39%             | 2.53%                  | 4.28%                  | 1.85%                |
| Michigan             | 2.04% | 6.54%                  | 7.53%           | 7.21%           | 3.29%             | 2.48%                  | 4.70%                  | 1.97%                |
| Ohio                 | 1.21% | 5.41%                  | 4.64%           | 7.06%           | 1.05%             | 0.01%                  | 4.31%                  | 0.45%                |
| Wisconsin            | 1.18% | 6.42%                  | 6.64%           | 3.19%           | 0.52%             | 1.49%                  | 3.67%                  | 0.94%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.27% | 6.43%                  | 8.55%           | 2.77%           | 0.59%             | 0.46%                  | 4.19%                  | 0.32%                |
| Kansas               | 1.50% | 5.34%                  | 7.52%           | 4.88%           | 2.06%             | 1.24%                  | 3.57%                  | 1.27%                |
| Minnesota            | 1.24% | 6.72%                  | 7.52%           | 4.29%           | 0.94%             | 0.32%                  | 4.22%                  | 0.39%                |
| Missouri             | 0.93% | 5.47%                  | 5.94%           | 2.29%           | 0.00%             | 0.75%                  | 3.12%                  | 0.61%                |
| Nebraska             | 1.29% | 6.78%                  | 8.20%           | 3.76%           | 0.00%             | 0.00%                  | 4.31%                  | 0.02%                |
| North Dakota         | 1.25% | 6.24%                  | 5.40%           | 3.50%           | 0.70%             | 0.51%                  | 3.34%                  | 0.89%                |
| South Dakota         | 1.70% | 5.95%                  | 4.85%           | 4.70%           | 1.74%             | 2.74%                  | 3.35%                  | 1.78%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.57% | 7.65%                  | 5.82%           | 3.72%           | 3.11%             | 0.89%                  | 4.70%                  | 0.89%                |
| District of Columbia | 1.21% | 3.89%                  | 4.68%           | 0.00%           | 3.69%             | 0.45%                  | 1.88%                  | 1.44%                |
| Florida              | 1.77% | 5.89%                  | 6.63%           | 5.34%           | 6.99%             | 1.01%                  | 3.67%                  | 1.84%                |
| Georgia              | 1.23% | 6.92%                  | 5.64%           | 4.40%           | 0.00%             | 0.59%                  | 3.94%                  | 0.72%                |
| Maryland             | 1.73% | 6.46%                  | 4.25%           | 4.71%           | 5.51%             | 1.02%                  | 3.33%                  | 1.83%                |
| North Carolina       | 1.15% | 6.70%                  | 6.14%           | 3.67%           | 0.77%             | 0.15%                  | 3.77%                  | 0.44%                |
| South Carolina       | 4.06% | 6.90%                  | 5.86%           | 5.78%           | 0.93%             | 7.89%                  | 4.03%                  | 5.52%                |
| Virginia             | 1.49% | 5.43%                  | 8.47%           | 3.26%           | 2.76%             | 1.64%                  | 4.14%                  | 1.31%                |
| West Virginia        | 1.65% | 6.13%                  | 8.60%           | 5.91%           | 0.69%             | 0.95%                  | 4.47%                  | 1.40%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.40% | 5.93%                  | 8.43%           | 4.19%           | 8.25%             | 5.98%                  | 4.13%                  | 4.46%                |
| Kentucky             | 0.96% | 5.53%                  | 7.37%           | 3.59%           | 0.07%             | 0.49%                  | 3.69%                  | 0.32%                |
| Mississippi          | 1.72% | 6.46%                  | 6.53%           | 4.11%           | 1.57%             | 2.00%                  | 4.20%                  | 1.39%                |
| Tennessee            | 2.52% | 8.83%                  | 7.61%           | 2.08%           | 1.05%             | 4.35%                  | 4.66%                  | 2.97%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.24% | 6.64%                  | 2.56%           | 3.20%           | 4.55%             | 0.86%                  | 3.03%                  | 1.17%                |
| Louisiana            | 2.50% | 7.66%                  | 3.91%           | 6.77%           | 2.90%             | 4.89%                  | 4.39%                  | 3.00%                |
| Oklahoma             | 1.28% | 6.00%                  | 4.63%           | 3.80%           | 1.66%             | 1.34%                  | 3.37%                  | 1.01%                |
| Texas                | 1.18% | 4.92%                  | 4.61%           | 5.09%           | 3.43%             | 0.17%                  | 3.22%                  | 0.96%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.31% | 6.31%                  | 6.34%           | 2.46%           | 5.91%             | 0.67%                  | 3.47%                  | 1.34%                |
| Colorado             | 1.66% | 5.85%                  | 7.17%           | 6.20%           | 0.00%             | 1.48%                  | 3.92%                  | 1.40%                |
| Idaho                | 2.31% | 6.22%                  | 7.45%           | 4.53%           | 1.18%             | 4.50%                  | 3.99%                  | 2.51%                |
| Montana              | 2.13% | 5.63%                  | 7.30%           | 6.01%           | 0.84%             | 0.00%                  | 4.07%                  | 1.13%                |
| Nevada               | 1.75% | 7.59%                  | 9.36%           | 6.56%           | 0.75%             | 1.36%                  | 4.96%                  | 1.39%                |
| New Mexico           | 2.08% | 8.21%                  | 8.47%           | 6.79%           | 4.04%             | 1.09%                  | 5.09%                  | 1.67%                |
| Utah                 | 3.05% | 5.77%                  | 7.60%           | 5.66%           | 2.42%             | 5.60%                  | 3.84%                  | 3.56%                |
| Wyoming              | 2.54% | 7.82%                  | 8.07%           | 5.64%           | 2.38%             | 2.13%                  | 4.44%                  | 2.46%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.24% | 5.24%                  | 8.83%           | 3.94%           | 0.14%             | 3.15%                  | 4.50%                  | 1.87%                |
| California           | 1.45% | 3.22%                  | 4.29%           | 2.73%           | 2.05%             | 0.89%                  | 2.19%                  | 0.99%                |
| Hawaii               | 1.51% | 6.98%                  | 8.08%           | 4.42%           | 1.98%             | 0.87%                  | 4.15%                  | 1.22%                |
| Oregon               | 1.46% | 6.01%                  | 6.79%           | 4.77%           | 1.85%             | 0.43%                  | 3.91%                  | 0.89%                |
| Washington           | 2.65% | 5.15%                  | 5.82%           | 3.56%           | 11.81%            | 0.00%                  | 3.37%                  | 3.56%                |

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 II.B.2.j Percent of private-sector employees that are enrolled in a plan that covers telemedicine by firm size and State: United States, 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        | 95.0%  | 89.6%                  | 89.4%           | 91.4%           | 94.1%             | 97.0%                  | 90.2%                  | 95.9%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 97.8%  | 81.5%                  | 87.2%           | 100.0%          | 98.8%             | 98.7%                  | 91.3%                  | 98.9%                |
| Maine                | 94.9%  | 78.4%                  | 84.4%           | 94.1%           | 98.3%             | 96.7%                  | 84.5%                  | 96.9%                |
| Massachusetts        | 96.9%  | 93.1%                  | 93.7%           | 83.4%           | 95.6%             | 100.0%                 | 87.7%                  | 98.3%                |
| New Hampshire        | 96.0%  | 100.0%                 | 91.6%           | 95.9%           | 95.4%             | 96.7%                  | 93.9%                  | 96.5%                |
| Rhode Island         | 97.8%  | 100.0%                 | 82.0%           | 95.2%           | 100.0%            | 100.0%                 | 89.4%                  | 99.8%                |
| Vermont              | 96.8%  | 96.4%                  | 90.9%           | 96.0%           | 95.6%             | 99.8%                  | 95.2%                  | 97.3%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 96.6%  | 97.0%                  | 81.9%           | 99.3%           | 96.2%             | 96.9%                  | 95.3%                  | 96.8%                |
| New York             | 93.0%  | 94.0%                  | 79.9%           | 90.1%           | 89.9%             | 96.4%                  | 88.2%                  | 93.8%                |
| Pennsylvania         | 97.3%  | 100.0%                 | 92.6%           | 98.5%           | 97.2%             | 97.3%                  | 95.8%                  | 97.5%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 92.3%  | 95.5%                  | 67.6%           | 79.8%           | 92.7%             | 96.3%                  | 84.3%                  | 93.8%                |
| Indiana              | 91.5%  | 95.7%                  | 86.2%           | 79.3%           | 91.8%             | 94.7%                  | 88.3%                  | 91.9%                |
| Michigan             | 96.4%  | 100.0%                 | 100.0%          | 86.5%           | 95.1%             | 97.8%                  | 98.9%                  | 95.9%                |
| Ohio                 | 96.8%  | 97.7%                  | 94.7%           | 93.4%           | 99.1%             | 97.0%                  | 91.7%                  | 97.7%                |
| Wisconsin            | 90.6%  | 88.6%                  | 94.5%           | 88.8%           | 94.5%             | 88.9%                  | 90.8%                  | 90.6%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 91.8%  | 90.2%                  | 97.2%           | 88.4%           | 96.0%             | 89.7%                  | 88.2%                  | 92.6%                |
| Kansas               | 98.6%  | 85.3%                  | 98.0%           | 100.0%          | 99.9%             | 98.8%                  | 95.5%                  | 99.2%                |
| Minnesota            | 97.3%  | 100.0%                 | 89.5%           | 98.9%           | 92.3%             | 99.8%                  | 95.2%                  | 97.6%                |
| Missouri             | 97.1%  | 66.3%                  | 96.8%           | 97.6%           | 99.9%             | 98.3%                  | 88.8%                  | 98.9%                |
| Nebraska             | 91.7%  | 100.0%                 | 91.5%           | 98.6%           | 90.8%             | 90.5%                  | 96.4%                  | 91.2%                |
| North Dakota         | 94.9%  | 100.0%                 | 81.8%           | 97.9%           | 87.0%             | 98.9%                  | 91.3%                  | 96.0%                |
| South Dakota         | 99.0%  | 100.0%                 | 96.7%           | 98.1%           | 99.3%             | 99.7%                  | 98.0%                  | 99.3%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 92.9%  | 68.6%                  | 100.0%          | 100.0%          | 98.1%             | 90.8%                  | 93.2%                  | 92.8%                |
| District of Columbia | 98.5%  | 100.0%                 | 88.6%           | 100.0%          | 98.6%             | 99.0%                  | 96.5%                  | 98.9%                |
| Florida              | 96.8%  | 100.0%                 | 97.1%           | 92.8%           | 98.2%             | 96.9%                  | 94.9%                  | 97.0%                |
| Georgia              | 95.7%  | 100.0%                 | 87.1%           | 100.0%          | 99.7%             | 94.4%                  | 94.1%                  | 95.9%                |
| Maryland             | 95.4%  | 95.9%                  | 89.1%           | 97.9%           | 93.6%             | 96.0%                  | 93.9%                  | 95.7%                |
| North Carolina       | 96.5%  | --                     | 84.5%           | 94.3%           | 97.0%             | 98.7%                  | 83.9%                  | 98.4%                |
| South Carolina       | 95.4%  | 100.0%                 | 94.5%           | 95.9%           | 95.0%             | 95.1%                  | 95.2%                  | 95.4%                |
| Virginia             | 91.8%  | 82.0%                  | 66.4%           | 88.7%           | 77.5%             | 98.6%                  | 83.6%                  | 93.0%                |
| West Virginia        | 95.3%  | 77.2%                  | 74.3%           | 94.1%           | 90.3%             | 99.2%                  | 80.1%                  | 97.5%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 87.2%  | 80.1%                  | 77.3%           | 90.7%           | 75.3%             | 93.1%                  | 83.0%                  | 88.2%                |
| Kentucky             | 92.2%  | --                     | 96.4%           | 87.0%           | 84.5%             | 97.1%                  | 82.1%                  | 93.7%                |
| Mississippi          | 89.5%  | 100.0%                 | 100.0%          | 67.2%           | 80.3%             | 97.5%                  | 82.6%                  | 90.9%                |
| Tennessee            | 94.4%  | --                     | 93.0%           | 98.2%           | 94.0%             | 94.9%                  | 88.1%                  | 95.3%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 95.9%  | --                     | 93.7%           | 93.6%           | 91.6%             | 98.9%                  | 88.9%                  | 97.3%                |
| Louisiana            | 84.7%  | --                     | --              | 73.0%           | 94.7%             | 88.8%                  | 61.3%                  | 90.7%                |
| Oklahoma             | 95.2%  | 93.9%                  | 100.0%          | 90.0%           | 96.6%             | 95.1%                  | 98.4%                  | 94.4%                |
| Texas                | 96.7%  | 87.5%                  | 90.4%           | 92.2%           | 97.9%             | 98.6%                  | 89.6%                  | 98.1%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 89.6%  | --                     | 80.4%           | 90.4%           | 89.6%             | 91.6%                  | 78.5%                  | 91.0%                |
| Colorado             | 97.7%  | 85.1%                  | 100.0%          | 93.0%           | 99.9%             | 98.9%                  | 91.4%                  | 99.1%                |
| Idaho                | 95.3%  | 100.0%                 | 96.0%           | 96.7%           | 90.8%             | 96.3%                  | 96.6%                  | 95.0%                |
| Montana              | 91.7%  | 81.8%                  | 86.0%           | 82.0%           | 94.0%             | 99.8%                  | 82.8%                  | 95.0%                |
| Nevada               | 97.8%  | 97.7%                  | 100.0%          | 81.2%           | 100.0%            | 99.6%                  | 94.7%                  | 98.4%                |
| New Mexico           | 93.6%  | --                     | 93.6%           | 100.0%          | 81.8%             | 99.2%                  | 94.6%                  | 93.5%                |
| Utah                 | 94.3%  | 98.0%                  | 100.0%          | 91.2%           | 85.8%             | 98.4%                  | 96.5%                  | 94.0%                |
| Wyoming              | 92.6%  | --                     | 91.3%           | 97.8%           | 81.8%             | 99.1%                  | 89.8%                  | 93.6%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 100.0% | 100.0%                 | 100.0%          | 100.0%          | 100.0%            | 100.0%                 | 100.0%                 | 100.0%               |
| California           | 94.3%  | 90.2%                  | 84.0%           | 86.3%           | 90.6%             | 97.7%                  | 88.4%                  | 95.3%                |
| Hawaii               | 97.4%  | 95.6%                  | 98.2%           | 93.6%           | 96.9%             | 99.2%                  | 97.1%                  | 97.5%                |
| Oregon               | 98.3%  | 89.6%                  | 100.0%          | 100.0%          | 99.4%             | 97.7%                  | 97.7%                  | 98.4%                |
| Washington           | 98.9%  | 95.8%                  | 99.1%           | 96.7%           | 98.3%             | 99.8%                  | 98.5%                  | 99.0%                |

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.

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

**Table II.B.2.j Standard errors for percent of private-sector employees that are enrolled in a plan that covers telemedicine by firm size and State: United States, 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        | 0.29% | 1.58%                  | 1.50%           | 0.88%           | 0.57%             | 0.33%                  | 0.81%                  | 0.30%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 0.86% | 10.26%                 | 9.71%           | 0.00%           | 1.17%             | 0.92%                  | 4.58%                  | 0.65%                |
| Maine                | 1.32% | 8.96%                  | 8.87%           | 3.36%           | 0.87%             | 1.73%                  | 5.13%                  | 1.11%                |
| Massachusetts        | 1.02% | 5.57%                  | 6.13%           | 7.94%           | 2.59%             | 0.00%                  | 4.92%                  | 0.89%                |
| New Hampshire        | 1.50% | 0.00%                  | 6.97%           | 2.42%           | 4.09%             | 1.67%                  | 3.16%                  | 1.70%                |
| Rhode Island         | 0.94% | 0.00%                  | 7.95%           | 4.03%           | 0.00%             | 0.00%                  | 4.68%                  | 0.11%                |
| Vermont              | 1.05% | 3.59%                  | 5.42%           | 2.24%           | 2.46%             | 0.23%                  | 2.08%                  | 1.22%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.15% | 3.41%                  | 15.40%          | 0.54%           | 2.69%             | 1.38%                  | 3.63%                  | 1.19%                |
| New York             | 1.27% | 3.05%                  | 8.41%           | 4.32%           | 3.60%             | 0.81%                  | 3.51%                  | 1.36%                |
| Pennsylvania         | 0.75% | 0.00%                  | 5.84%           | 1.12%           | 1.60%             | 1.01%                  | 2.45%                  | 0.77%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.59% | 2.52%                  | 11.03%          | 6.82%           | 3.10%             | 1.61%                  | 4.21%                  | 1.67%                |
| Indiana              | 2.43% | 4.43%                  | 11.74%          | 8.81%           | 3.63%             | 3.08%                  | 6.14%                  | 2.61%                |
| Michigan             | 1.59% | 0.00%                  | 0.00%           | 9.53%           | 2.06%             | 1.80%                  | 0.77%                  | 1.85%                |
| Ohio                 | 1.33% | 2.31%                  | 5.27%           | 4.55%           | 0.63%             | 2.04%                  | 4.44%                  | 1.34%                |
| Wisconsin            | 3.30% | 8.58%                  | 5.42%           | 5.31%           | 3.05%             | 5.82%                  | 3.72%                  | 3.71%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.38% | 4.27%                  | 2.84%           | 6.51%           | 2.88%             | 4.48%                  | 5.60%                  | 2.62%                |
| Kansas               | 0.52% | 8.68%                  | 2.10%           | 0.00%           | 0.10%             | 0.59%                  | 2.50%                  | 0.34%                |
| Minnesota            | 1.19% | 0.00%                  | 7.53%           | 1.09%           | 4.23%             | 0.16%                  | 2.91%                  | 1.29%                |
| Missouri             | 0.86% | 13.39%                 | 2.48%           | 1.89%           | 0.13%             | 0.87%                  | 3.98%                  | 0.58%                |
| Nebraska             | 2.59% | 0.00%                  | 6.60%           | 1.34%           | 5.58%             | 3.71%                  | 2.78%                  | 2.87%                |
| North Dakota         | 1.51% | 0.00%                  | 8.49%           | 1.12%           | 5.95%             | 0.67%                  | 3.47%                  | 1.64%                |
| South Dakota         | 0.37% | 0.00%                  | 2.55%           | 1.16%           | 0.54%             | 0.30%                  | 1.30%                  | 0.31%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.45% | 12.75%                 | 0.00%           | 0.00%           | 1.12%             | 3.81%                  | 3.00%                  | 2.82%                |
| District of Columbia | 0.79% | 0.00%                  | 10.77%          | 0.00%           | 1.39%             | 0.62%                  | 3.42%                  | 0.61%                |
| Florida              | 0.98% | 0.00%                  | 2.98%           | 3.27%           | 1.37%             | 1.32%                  | 2.29%                  | 1.06%                |
| Georgia              | 1.39% | 0.00%                  | 8.09%           | 0.00%           | 0.24%             | 2.03%                  | 3.94%                  | 1.49%                |
| Maryland             | 1.64% | 4.02%                  | 7.54%           | 1.32%           | 3.46%             | 2.39%                  | 3.01%                  | 1.85%                |
| North Carolina       | 1.03% | --                     | 13.62%          | 3.64%           | 1.78%             | 0.78%                  | 5.76%                  | 0.67%                |
| South Carolina       | 1.71% | 0.00%                  | 5.58%           | 3.23%           | 4.32%             | 2.42%                  | 3.06%                  | 1.94%                |
| Virginia             | 2.19% | 16.01%                 | 17.09%          | 5.42%           | 7.02%             | 1.28%                  | 7.56%                  | 2.23%                |
| West Virginia        | 1.45% | 11.33%                 | 14.00%          | 3.57%           | 6.18%             | 0.40%                  | 7.73%                  | 1.06%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.63% | 9.13%                  | 11.21%          | 5.11%           | 8.64%             | 2.46%                  | 5.33%                  | 2.98%                |
| Kentucky             | 2.24% | --                     | 3.72%           | 5.44%           | 8.09%             | 1.17%                  | 6.56%                  | 2.36%                |
| Mississippi          | 2.89% | 0.00%                  | 0.00%           | 9.98%           | 8.03%             | 1.10%                  | 7.26%                  | 3.00%                |
| Tennessee            | 1.37% | --                     | 5.75%           | 1.75%           | 2.77%             | 1.87%                  | 4.81%                  | 1.40%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.13% | --                     | 3.93%           | 3.85%           | 3.50%             | 0.64%                  | 4.79%                  | 0.90%                |
| Louisiana            | 2.76% | --                     | --              | 10.68%          | 2.12%             | 3.37%                  | 8.48%                  | 2.15%                |
| Oklahoma             | 1.95% | 4.77%                  | 0.00%           | 5.42%           | 2.37%             | 3.69%                  | 1.14%                  | 2.39%                |
| Texas                | 0.87% | 7.79%                  | 5.54%           | 3.88%           | 1.16%             | 0.73%                  | 3.92%                  | 0.64%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.43% | --                     | 10.82%          | 5.00%           | 5.34%             | 4.99%                  | 6.95%                  | 3.74%                |
| Colorado             | 0.86% | 9.83%                  | 0.00%           | 4.12%           | 0.07%             | 0.75%                  | 4.10%                  | 0.51%                |
| Idaho                | 1.72% | 0.00%                  | 4.04%           | 2.58%           | 5.91%             | 2.06%                  | 2.38%                  | 2.10%                |
| Montana              | 2.11% | 7.67%                  | 9.18%           | 6.87%           | 4.21%             | 0.13%                  | 5.15%                  | 2.18%                |
| Nevada               | 0.95% | 2.41%                  | 0.00%           | 7.57%           | 0.00%             | 0.33%                  | 3.63%                  | 0.90%                |
| New Mexico           | 2.72% | --                     | 6.21%           | 0.00%           | 8.76%             | 0.54%                  | 3.30%                  | 3.09%                |
| Utah                 | 2.09% | 2.12%                  | 0.00%           | 4.07%           | 6.46%             | 0.90%                  | 2.20%                  | 2.43%                |
| Wyoming              | 3.38% | --                     | 8.38%           | 1.51%           | 13.37%            | 0.75%                  | 5.28%                  | 4.21%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 0.00% | 0.00%                  | 0.00%           | 0.00%           | 0.00%             | 0.00%                  | 0.00%                  | 0.00%                |
| California           | 1.49% | 5.44%                  | 7.10%           | 3.54%           | 2.38%             | 1.03%                  | 3.27%                  | 1.43%                |
| Hawaii               | 0.93% | 3.05%                  | 1.30%           | 3.48%           | 2.99%             | 0.44%                  | 1.37%                  | 1.17%                |
| Oregon               | 1.07% | 6.33%                  | 0.00%           | 0.00%           | 0.44%             | 2.09%                  | 1.37%                  | 1.25%                |
| Washington           | 0.48% | 4.01%                  | 0.70%           | 2.09%           | 1.71%             | 0.13%                  | 1.14%                  | 0.53%                |

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 II.B.2.k Percent of private-sector employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by selected characteristics: United States, 2024**

| Division and State   | Child Dental | Adult Dental | Mental Health Care | Substance Abuse Treatment |
|----------------------|--------------|--------------|--------------------|---------------------------|
| United States        | 22.5%        | 18.0%        | 95.8%              | 93.2%                     |
| New England:         |              |              |                    |                           |
| Connecticut          | 22.4%        | 13.9%        | 99.2%              | 98.3%                     |
| Maine                | 17.0%        | 9.8% *       | 96.9%              | 95.8%                     |
| Massachusetts        | 33.9%        | 18.1%        | 98.4%              | 97.2%                     |
| New Hampshire        | 15.6%        | 8.4%         | 93.8%              | 91.8%                     |
| Rhode Island         | 20.0%        | 16.2%        | 97.7%              | 99.0%                     |
| Vermont              | 22.6%        | 9.4%         | 94.9%              | 96.0%                     |
| Middle Atlantic:     |              |              |                    |                           |
| New Jersey           | 39.2%        | 33.2%        | 97.2%              | 93.3%                     |
| New York             | 25.1%        | 17.2%        | 96.2%              | 95.0%                     |
| Pennsylvania         | 16.5%        | 14.3%        | 97.6%              | 97.4%                     |
| East North Central:  |              |              |                    |                           |
| Illinois             | 18.8%        | 15.0%        | 94.4%              | 92.9%                     |
| Indiana              | 26.2%        | 25.5%        | 97.0%              | 95.6%                     |
| Michigan             | 29.0%        | 24.8%        | 93.1%              | 92.1%                     |
| Ohio                 | 15.5%        | 13.6%        | 96.2%              | 92.6%                     |
| Wisconsin            | 23.3%        | 19.3%        | 96.1%              | 95.0%                     |
| West North Central:  |              |              |                    |                           |
| Iowa                 | 24.3%        | 22.1%        | 94.0%              | 92.3%                     |
| Kansas               | 22.4% *      | 19.0% *      | 98.4%              | 97.4%                     |
| Minnesota            | 15.7%        | 12.7%        | 94.5%              | 92.2%                     |
| Missouri             | 16.4%        | 15.4%        | 97.3%              | 95.2%                     |
| Nebraska             | 11.7%        | 9.8% *       | 95.5%              | 86.7%                     |
| North Dakota         | 26.8%        | 15.2%        | 95.9%              | 93.5%                     |
| South Dakota         | 21.1%        | 6.3%         | 94.8%              | 92.9%                     |
| South Atlantic:      |              |              |                    |                           |
| Delaware             | 14.1%        | 10.9%        | 95.2%              | 94.6%                     |
| District of Columbia | 22.9%        | 14.4%        | 95.3%              | 94.5%                     |
| Florida              | 13.4%        | 9.0%         | 97.7%              | 95.9%                     |
| Georgia              | 20.2%        | 19.1%        | 95.5%              | 92.5%                     |
| Maryland             | 26.3%        | 20.7%        | 97.3%              | 88.3%                     |
| North Carolina       | 19.2%        | 13.2%        | 96.6%              | 92.8%                     |
| South Carolina       | 16.7%        | 15.6%        | 96.3%              | 94.7%                     |
| Virginia             | 16.1%        | 12.6%        | 95.5%              | 95.4%                     |
| West Virginia        | 23.1%        | 19.2%        | 95.4%              | 93.4%                     |
| East South Central:  |              |              |                    |                           |
| Alabama              | 27.2%        | 22.9%        | 90.3%              | 86.6%                     |
| Kentucky             | 20.5%        | 19.6%        | 93.5%              | 82.6%                     |
| Mississippi          | 31.5%        | 29.8%        | 97.5%              | 91.6%                     |
| Tennessee            | 33.6%        | 28.3%        | 95.5%              | 87.9%                     |
| West South Central:  |              |              |                    |                           |
| Arkansas             | 15.0%        | 12.5%        | 95.4%              | 92.3%                     |
| Louisiana            | 18.5%        | 15.8%        | 93.7%              | 91.0%                     |
| Oklahoma             | 27.8%        | 19.3%        | 96.4%              | 92.3%                     |
| Texas                | 19.8%        | 15.5%        | 92.7%              | 90.0%                     |
| Mountain:            |              |              |                    |                           |
| Arizona              | 23.3%        | 18.8% *      | 96.9%              | 94.8%                     |
| Colorado             | 20.3%        | 13.8%        | 95.9%              | 91.2%                     |
| Idaho                | 30.5%        | 25.9%        | 97.0%              | 90.7%                     |
| Montana              | 24.2%        | 22.5%        | 89.3%              | 86.7%                     |
| Nevada               | 33.8%        | 30.5%        | 98.2%              | 96.0%                     |
| New Mexico           | 19.2%        | 17.7%        | 95.1%              | 93.6%                     |
| Utah                 | 17.8%        | 15.7%        | 96.1%              | 93.2%                     |
| Wyoming              | 42.7%        | 43.4%        | 88.9%              | 83.5%                     |
| Pacific:             |              |              |                    |                           |
| Alaska               | 27.6%        | 24.6%        | 92.3%              | 90.5%                     |
| California           | 24.3%        | 18.1%        | 96.0%              | 92.8%                     |
| Hawaii               | 43.0%        | 45.8%        | 91.9%              | 88.4%                     |
| Oregon               | 27.5%        | 23.1%        | 97.0%              | 93.6%                     |
| Washington           | 38.0%        | 36.4%        | 97.7%              | 95.9%                     |

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 II.B.2.k Standard errors for percent of private-sector employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by selected characteristics: United States: United States, 2024**

| Division and State   | Child Dental | Adult Dental | Mental Health Care | Substance Abuse Treatment |
|----------------------|--------------|--------------|--------------------|---------------------------|
| United States        | 0.94%        | 0.83%        | 0.29%              | 0.38%                     |
| New England:         |              |              |                    |                           |
| Connecticut          | 3.74%        | 3.03%        | 0.50%              | 0.72%                     |
| Maine                | 4.29%        | 3.31% *      | 1.12%              | 1.21%                     |
| Massachusetts        | 4.17%        | 3.60%        | 0.74%              | 0.94%                     |
| New Hampshire        | 3.07%        | 1.82%        | 2.62%              | 2.74%                     |
| Rhode Island         | 3.24%        | 2.88%        | 0.90%              | 0.37%                     |
| Vermont              | 2.74%        | 1.93%        | 1.45%              | 1.15%                     |
| Middle Atlantic:     |              |              |                    |                           |
| New Jersey           | 8.87%        | 9.15%        | 1.28%              | 1.86%                     |
| New York             | 2.63%        | 2.52%        | 0.73%              | 0.85%                     |
| Pennsylvania         | 2.52%        | 2.37%        | 0.79%              | 0.81%                     |
| East North Central:  |              |              |                    |                           |
| Illinois             | 3.09%        | 2.94%        | 1.61%              | 1.70%                     |
| Indiana              | 4.72%        | 4.74%        | 0.91%              | 1.16%                     |
| Michigan             | 4.25%        | 4.17%        | 2.94%              | 2.95%                     |
| Ohio                 | 2.21%        | 2.09%        | 1.17%              | 1.55%                     |
| Wisconsin            | 4.00%        | 3.58%        | 1.43%              | 1.48%                     |
| West North Central:  |              |              |                    |                           |
| Iowa                 | 3.53%        | 3.47%        | 1.57%              | 1.81%                     |
| Kansas               | 7.20% *      | 7.12% *      | 0.76%              | 1.03%                     |
| Minnesota            | 3.55%        | 3.36%        | 2.42%              | 2.26%                     |
| Missouri             | 4.08%        | 4.07%        | 0.78%              | 1.14%                     |
| Nebraska             | 3.23%        | 3.12% *      | 1.41%              | 2.92%                     |
| North Dakota         | 3.50%        | 2.77%        | 1.37%              | 1.70%                     |
| South Dakota         | 3.53%        | 1.53%        | 1.81%              | 1.93%                     |
| South Atlantic:      |              |              |                    |                           |
| Delaware             | 2.85%        | 2.41%        | 1.84%              | 1.88%                     |
| District of Columbia | 2.65%        | 2.21%        | 1.45%              | 1.56%                     |
| Florida              | 2.70%        | 1.92%        | 0.78%              | 1.16%                     |
| Georgia              | 3.66%        | 3.56%        | 2.06%              | 2.13%                     |
| Maryland             | 5.22%        | 4.50%        | 1.09%              | 3.31%                     |
| North Carolina       | 4.21%        | 3.72%        | 1.12%              | 3.23%                     |
| South Carolina       | 3.10%        | 3.05%        | 1.09%              | 1.30%                     |
| Virginia             | 2.80%        | 2.30%        | 1.60%              | 1.29%                     |
| West Virginia        | 4.29%        | 4.21%        | 1.78%              | 1.93%                     |
| East South Central:  |              |              |                    |                           |
| Alabama              | 4.08%        | 3.91%        | 2.58%              | 2.91%                     |
| Kentucky             | 3.51%        | 3.50%        | 2.28%              | 3.90%                     |
| Mississippi          | 7.62%        | 7.54%        | 1.13%              | 3.44%                     |
| Tennessee            | 4.96%        | 4.58%        | 1.63%              | 2.96%                     |
| West South Central:  |              |              |                    |                           |
| Arkansas             | 3.01%        | 2.77%        | 1.69%              | 2.55%                     |
| Louisiana            | 3.29%        | 3.05%        | 1.51%              | 2.14%                     |
| Oklahoma             | 3.80%        | 3.39%        | 1.00%              | 1.52%                     |
| Texas                | 2.63%        | 2.39%        | 1.36%              | 1.73%                     |
| Mountain:            |              |              |                    |                           |
| Arizona              | 6.43%        | 5.79% *      | 1.17%              | 1.41%                     |
| Colorado             | 3.42%        | 2.53%        | 1.18%              | 1.97%                     |
| Idaho                | 4.87%        | 4.50%        | 0.97%              | 2.29%                     |
| Montana              | 4.05%        | 3.98%        | 2.47%              | 2.56%                     |
| Nevada               | 5.49%        | 5.46%        | 1.15%              | 1.54%                     |
| New Mexico           | 3.34%        | 3.01%        | 1.84%              | 1.93%                     |
| Utah                 | 4.24%        | 3.85%        | 1.26%              | 1.91%                     |
| Wyoming              | 4.93%        | 4.99%        | 3.24%              | 4.05%                     |
| Pacific:             |              |              |                    |                           |
| Alaska               | 4.01%        | 3.87%        | 2.94%              | 3.02%                     |
| California           | 5.49%        | 4.22%        | 1.28%              | 1.88%                     |
| Hawaii               | 4.29%        | 4.36%        | 2.97%              | 3.07%                     |
| Oregon               | 4.24%        | 4.20%        | 1.83%              | 2.35%                     |
| Washington           | 7.80%        | 7.89%        | 1.04%              | 1.30%                     |

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.

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



**Table II.B.2.I Percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by firm size and State: United States, 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        | 22.7  | 24.0                   | 15.0            | 17.8            | 23.4              | 25.1                   | 19.0                   | 24.0                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 24.8  | 19.3                   | 15.9 *          | 14.8 *          | 29.0              | 30.2                   | 15.5                   | 28.1                 |
| Maine                | 25.3  | 17.6                   | 8.5             | 12.9 *          | 27.6              | 38.4                   | 11.6                   | 32.6                 |
| Massachusetts        | 32.8  | 32.2                   | 16.7 *          | 26.0            | 38.2              | 35.3                   | 22.9                   | 35.7                 |
| New Hampshire        | 24.7  | 22.6                   | 18.2            | 18.3            | 27.6              | 27.6                   | 21.1                   | 26.2                 |
| Rhode Island         | 30.4  | 21.4                   | 15.5            | 36.0            | 36.5              | 32.1                   | 22.3                   | 33.9                 |
| Vermont              | 21.9  | 16.9                   | 9.8 *           | 30.0            | 25.4              | 22.6                   | 17.8                   | 24.6                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 24.4  | 23.9                   | 9.7 *           | 22.3            | 21.1 *            | 31.4                   | 17.6                   | 27.1                 |
| New York             | 26.7  | 26.2                   | 14.5            | 24.3            | 31.6              | 27.0                   | 20.7                   | 28.8                 |
| Pennsylvania         | 19.0  | 15.1                   | 12.0 *          | 15.9            | 21.2              | 21.1                   | 14.6                   | 20.4                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 24.9  | 26.1                   | 18.4            | 14.6            | 23.2              | 29.5                   | 20.2                   | 26.4                 |
| Indiana              | 20.3  | 18.9                   | 9.3 *           | 13.7            | 17.2              | 25.3                   | 14.9                   | 21.8                 |
| Michigan             | 29.5  | 15.7                   | 16.3            | 16.8            | 27.9              | 39.7                   | 15.8                   | 34.7                 |
| Ohio                 | 21.5  | 26.5                   | 19.4            | 14.9            | 22.7              | 22.4                   | 21.0                   | 21.6                 |
| Wisconsin            | 18.6  | 11.3                   | 6.0 *           | 16.1            | 20.9              | 22.6                   | 9.6                    | 21.7                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 20.6  | 18.8                   | 8.0 *           | 11.6            | 26.6              | 23.5                   | 14.9                   | 22.8                 |
| Kansas               | 15.8  | 14.4                   | 11.9 *          | 17.9            | 24.5              | 11.4                   | 15.0                   | 16.0                 |
| Minnesota            | 25.5  | 21.9                   | 28.3            | 14.3            | 26.7              | 28.4                   | 21.3                   | 27.0                 |
| Missouri             | 22.8  | 22.5                   | 9.0 *           | 18.5            | 15.4 *            | 29.4                   | 18.7                   | 24.2                 |
| Nebraska             | 23.6  | 20.5                   | 10.5 *          | 13.6            | 20.1              | 31.1                   | 15.2                   | 26.5                 |
| North Dakota         | 15.0  | 19.4                   | 19.7 *          | 11.4            | 10.8              | 16.3                   | 17.6                   | 13.8                 |
| South Dakota         | 19.2  | 14.2                   | 13.5 *          | 8.4             | 22.8              | 25.5                   | 13.2                   | 22.5                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 31.3  | 27.0                   | 17.7 *          | 17.7 *          | 14.5              | 44.8                   | 25.4                   | 33.3                 |
| District of Columbia | 53.5  | 58.5                   | 38.6            | 46.8            | 62.3              | 51.1                   | 52.5                   | 53.8                 |
| Florida              | 27.3  | 28.7                   | 21.4 *          | 11.5 *          | 20.9 *            | 33.2                   | 22.3                   | 29.0                 |
| Georgia              | 23.0  | 29.2                   | 20.5            | 19.7            | 32.9 *            | 20.0                   | 24.5                   | 22.5                 |
| Maryland             | 27.4  | 30.2                   | 23.5            | 22.5            | 21.2 *            | 32.0                   | 27.5                   | 27.3                 |
| North Carolina       | 20.2  | 21.5                   | 5.8 *           | 22.8            | 18.3 *            | 22.7                   | 17.0                   | 21.4                 |
| South Carolina       | 21.8  | 20.3                   | 23.6            | 12.4            | 16.6              | 26.1                   | 19.0                   | 22.8                 |
| Virginia             | 24.8  | 25.2                   | 11.1 *          | 17.1            | 26.2              | 29.2                   | 15.2                   | 28.0                 |
| West Virginia        | 12.6  | 15.3                   | 8.2 *           | 9.0             | 9.1               | 15.1                   | 11.1                   | 13.1                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 21.4  | 18.1                   | 6.6 *           | 9.6             | 18.5 *            | 29.9                   | 12.5                   | 24.5                 |
| Kentucky             | 17.9  | 19.7                   | 10.2 *          | 7.7 *           | 14.1              | 22.8                   | 12.7                   | 19.6                 |
| Mississippi          | 13.3  | 12.9                   | 5.7 *           | 4.0 *           | 15.4              | 17.3                   | 8.4                    | 15.1                 |
| Tennessee            | 17.0  | 23.3                   | 8.0 *           | 18.1            | 16.9              | 17.1                   | 15.2                   | 17.6                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 18.0  | 22.5                   | 10.0 *          | 8.0 *           | 9.1 *             | 23.9                   | 15.0                   | 19.1                 |
| Louisiana            | 14.0  | 23.6                   | 10.4 *          | 15.7 *          | 10.2              | 14.4                   | 17.5                   | 12.4                 |
| Oklahoma             | 19.3  | 25.4                   | 14.3 *          | 10.8            | 21.3              | 20.7                   | 17.7                   | 19.9                 |
| Texas                | 18.8  | 29.2                   | 14.7            | 19.3            | 18.1              | 17.5                   | 21.7                   | 17.9                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 23.3  | 21.6                   | 19.6 *          | 22.8            | 33.4              | 21.1                   | 20.1                   | 24.2                 |
| Colorado             | 25.1  | 34.9                   | 18.1            | 27.4            | 25.5              | 23.1                   | 24.2                   | 25.5                 |
| Idaho                | 18.6  | 19.0                   | 14.8            | 14.0 *          | 21.8 *            | 20.0                   | 17.0                   | 19.5                 |
| Montana              | 17.1  | 16.6                   | 9.6 *           | 12.6            | 19.3              | 23.5                   | 13.3                   | 20.3                 |
| Nevada               | 12.5  | 17.9                   | 12.3 *          | 18.2            | 10.8              | 10.7                   | 15.6                   | 11.5                 |
| New Mexico           | 17.6  | 17.4                   | 17.3 *          | 12.1            | 12.5 *            | 23.2                   | 16.4                   | 18.1                 |
| Utah                 | 18.8  | 24.9                   | 12.3 *          | 15.9 *          | 28.1              | 14.2                   | 17.2                   | 19.4                 |
| Wyoming              | 13.8  | 14.4                   | 12.5 *          | 13.4            | 13.0 *            | 14.7                   | 13.6                   | 14.0                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 16.1  | 15.8                   | 7.1 *           | 14.4            | 14.8              | 21.5                   | 10.2                   | 19.7                 |
| California           | 22.0  | 24.9                   | 15.7            | 16.2            | 25.6              | 23.0                   | 19.6                   | 23.0                 |
| Hawaii               | 15.0  | 12.2                   | 18.2 *          | 17.8            | 8.2               | 17.9                   | 18.7                   | 13.6                 |
| Oregon               | 25.1  | 19.1                   | 13.2 *          | 31.4            | 27.2              | 26.7                   | 15.4                   | 29.3                 |
| Washington           | 23.5  | 27.1                   | 18.3            | 28.4            | 20.9              | 23.5                   | 23.0                   | 23.7                 |

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 II.B.2.I Standard errors for percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by firm size and State: United States, 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        | 0.57  | 0.88                   | 0.99            | 0.81            | 1.04              | 1.10                   | 0.55                   | 0.75                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.91  | 4.43                   | 5.57 *          | 4.65 *          | 7.70              | 4.80                   | 2.86                   | 3.85                 |
| Maine                | 3.69  | 3.91                   | 2.55            | 4.68 *          | 5.76              | 8.02                   | 1.96                   | 5.16                 |
| Massachusetts        | 3.68  | 9.27                   | 6.48 *          | 7.62            | 5.86              | 6.11                   | 4.79                   | 4.56                 |
| New Hampshire        | 2.14  | 4.95                   | 5.26            | 4.10            | 4.28              | 3.99                   | 3.28                   | 2.72                 |
| Rhode Island         | 3.35  | 5.36                   | 4.56            | 6.99            | 9.62              | 5.61                   | 3.45                   | 4.48                 |
| Vermont              | 2.26  | 3.27                   | 2.97 *          | 5.10            | 5.35              | 5.21                   | 2.46                   | 3.43                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.92  | 6.16                   | 4.02 *          | 5.64            | 9.91 *            | 7.00                   | 3.24                   | 5.41                 |
| New York             | 1.91  | 4.13                   | 3.91            | 4.36            | 4.76              | 2.98                   | 2.49                   | 2.46                 |
| Pennsylvania         | 1.83  | 2.79                   | 3.79 *          | 4.00            | 3.63              | 3.37                   | 2.21                   | 2.39                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.55  | 4.63                   | 4.92            | 2.99            | 4.21              | 4.82                   | 2.71                   | 3.25                 |
| Indiana              | 2.20  | 4.24                   | 3.79 *          | 3.96            | 4.98              | 3.82                   | 2.68                   | 2.76                 |
| Michigan             | 3.77  | 4.45                   | 4.87            | 4.49            | 4.76              | 6.83                   | 3.05                   | 4.85                 |
| Ohio                 | 1.74  | 4.19                   | 4.72            | 3.61            | 4.06              | 2.70                   | 2.70                   | 2.14                 |
| Wisconsin            | 1.98  | 3.30                   | 2.24 *          | 3.71            | 5.29              | 3.27                   | 1.86                   | 2.57                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.48  | 4.36                   | 2.84 *          | 2.64            | 5.89              | 4.36                   | 2.35                   | 3.26                 |
| Kansas               | 2.16  | 3.20                   | 5.26 *          | 4.49            | 5.58              | 2.25                   | 2.81                   | 2.72                 |
| Minnesota            | 3.16  | 4.47                   | 6.63            | 3.76            | 5.54              | 6.36                   | 3.13                   | 4.14                 |
| Missouri             | 2.30  | 5.18                   | 3.35 *          | 5.24            | 4.66 *            | 3.90                   | 3.53                   | 2.87                 |
| Nebraska             | 3.04  | 5.23                   | 4.57 *          | 3.69            | 5.36              | 5.72                   | 2.96                   | 3.91                 |
| North Dakota         | 1.54  | 4.56                   | 6.03 *          | 3.32            | 2.65              | 2.54                   | 2.90                   | 1.79                 |
| South Dakota         | 2.50  | 3.89                   | 4.19 *          | 2.42            | 5.52              | 5.26                   | 2.34                   | 3.56                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.91  | 4.96                   | 6.23 *          | 5.65 *          | 3.75              | 8.25                   | 3.90                   | 6.39                 |
| District of Columbia | 3.28  | 10.05                  | 9.66            | 7.75            | 5.72              | 5.58                   | 5.63                   | 3.86                 |
| Florida              | 3.34  | 4.97                   | 8.21 *          | 3.53 *          | 6.81 *            | 5.29                   | 3.46                   | 4.26                 |
| Georgia              | 3.31  | 5.31                   | 5.35            | 4.68            | 11.62 *           | 4.26                   | 3.29                   | 4.27                 |
| Maryland             | 3.02  | 6.05                   | 6.14            | 5.76            | 7.09 *            | 4.95                   | 3.91                   | 3.89                 |
| North Carolina       | 2.28  | 4.68                   | 2.58 *          | 5.91            | 5.55 *            | 3.94                   | 2.72                   | 3.00                 |
| South Carolina       | 2.65  | 4.91                   | 5.14            | 3.31            | 3.83              | 4.71                   | 2.87                   | 3.43                 |
| Virginia             | 2.45  | 5.09                   | 3.82 *          | 5.04            | 6.83              | 3.71                   | 2.58                   | 3.11                 |
| West Virginia        | 1.20  | 3.65                   | 3.52 *          | 2.42            | 2.58              | 1.89                   | 2.16                   | 1.44                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.40  | 3.94                   | 4.22 *          | 2.70            | 6.74 *            | 3.79                   | 2.43                   | 3.12                 |
| Kentucky             | 2.14  | 4.20                   | 4.70 *          | 2.90 *          | 4.20              | 3.60                   | 2.39                   | 2.71                 |
| Mississippi          | 2.44  | 3.42                   | 3.50 *          | 1.64 *          | 4.35              | 4.55                   | 1.99                   | 3.20                 |
| Tennessee            | 2.01  | 4.77                   | 4.13 *          | 5.00            | 4.99              | 3.04                   | 2.68                   | 2.49                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.82  | 4.50                   | 3.54 *          | 5.13 *          | 3.14 *            | 4.93                   | 3.18                   | 3.66                 |
| Louisiana            | 1.71  | 6.34                   | 4.41 *          | 4.89 *          | 2.10              | 3.09                   | 3.38                   | 1.89                 |
| Oklahoma             | 2.17  | 5.68                   | 4.32 *          | 3.24            | 5.75              | 3.40                   | 2.97                   | 2.82                 |
| Texas                | 1.68  | 3.82                   | 3.80            | 4.13            | 3.62              | 2.60                   | 2.47                   | 2.06                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.76  | 5.83                   | 7.83 *          | 5.84            | 7.31              | 3.80                   | 4.06                   | 3.37                 |
| Colorado             | 2.32  | 5.75                   | 4.49            | 6.64            | 4.50              | 3.80                   | 3.12                   | 3.02                 |
| Idaho                | 2.66  | 3.66                   | 4.42            | 4.88 *          | 9.03 *            | 3.85                   | 2.59                   | 3.83                 |
| Montana              | 2.14  | 3.03                   | 3.77 *          | 3.18            | 3.44              | 6.28                   | 2.00                   | 3.49                 |
| Nevada               | 1.53  | 4.15                   | 4.83 *          | 4.73            | 3.21              | 2.12                   | 3.05                   | 1.73                 |
| New Mexico           | 2.38  | 3.38                   | 7.05 *          | 3.60            | 4.34 *            | 4.82                   | 3.21                   | 3.13                 |
| Utah                 | 1.85  | 5.08                   | 3.97 *          | 5.07 *          | 5.54              | 1.92                   | 2.87                   | 2.32                 |
| Wyoming              | 1.63  | 3.45                   | 4.36 *          | 3.89            | 4.01 *            | 2.97                   | 2.39                   | 2.24                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.42  | 3.40                   | 2.50 *          | 3.98            | 3.01              | 2.57                   | 1.78                   | 1.96                 |
| California           | 2.81  | 2.53                   | 3.84            | 2.43            | 3.28              | 5.68                   | 1.85                   | 3.91                 |
| Hawaii               | 1.94  | 3.30                   | 5.85 *          | 4.41            | 2.30              | 3.92                   | 3.33                   | 2.32                 |
| Oregon               | 2.61  | 3.48                   | 4.29 *          | 6.65            | 6.56              | 4.41                   | 2.43                   | 3.55                 |
| Washington           | 2.90  | 4.73                   | 4.30            | 6.79            | 5.64              | 5.33                   | 3.18                   | 3.86                 |

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 II.B.2.m Percent of private-sector employees working in establishments that telework on a regular basis by firm size and State: United States, 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        | 14.4  | 14.4                   | 7.4             | 10.1            | 14.2              | 17.0                   | 10.6                   | 15.7                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 15.1  | 8.0                    | 10.2 *          | 8.8 *           | 21.0 *            | 17.5                   | 8.1                    | 17.6                 |
| Maine                | 17.6  | 9.1                    | 4.3 *           | 8.0 *           | 19.1 *            | 29.1 *                 | 5.8                    | 23.9                 |
| Massachusetts        | 24.0  | 26.1 *                 | 10.8 *          | 20.5 *          | 23.4              | 26.8                   | 17.2                   | 25.9                 |
| New Hampshire        | 15.9  | 12.8                   | 12.8 *          | 8.8 *           | 19.4              | 18.0                   | 11.9                   | 17.4                 |
| Rhode Island         | 16.2  | 11.2 *                 | 12.1 *          | 15.3 *          | 28.0 *            | 14.5                   | 12.3                   | 18.0                 |
| Vermont              | 11.8  | 10.8                   | 4.7 *           | 13.3            | 16.0              | 10.8                   | 11.0                   | 12.3                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 14.6  | 18.0 *                 | 2.4 *           | 11.2 *          | 13.8 *            | 18.7                   | 11.6                   | 15.8                 |
| New York             | 17.5  | 12.7                   | 6.3 *           | 15.4            | 21.5              | 19.0                   | 10.0                   | 20.1                 |
| Pennsylvania         | 12.7  | 8.5                    | 6.1 *           | 9.5 *           | 13.8              | 15.3                   | 8.5                    | 14.1                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 16.6  | 17.7                   | 9.5 *           | 8.4             | 11.5              | 22.3                   | 12.2                   | 18.0                 |
| Indiana              | 11.2  | 8.3 *                  | 5.1 *           | 4.2 *           | 7.3 *             | 16.4                   | 5.3                    | 13.0                 |
| Michigan             | 15.7  | 7.2 *                  | 5.9 *           | 9.9 *           | 15.4              | 21.5                   | 7.5                    | 18.8                 |
| Ohio                 | 13.2  | 17.4                   | 13.6 *          | 7.9 *           | 12.7              | 14.3                   | 13.4                   | 13.2                 |
| Wisconsin            | 12.2  | 6.5 *                  | 1.8 *           | 8.8 *           | 13.3 *            | 16.3                   | 4.0                    | 14.9                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 8.4   | 7.1 *                  | 1.0 *           | 4.5 *           | 7.8 *             | 12.7                   | 4.9                    | 9.7                  |
| Kansas               | 7.2   | 7.9                    | 4.1 *           | 6.7 *           | 10.6 *            | 5.9 *                  | 7.0                    | 7.3                  |
| Minnesota            | 16.5  | 13.6                   | 17.8 *          | 6.2 *           | 17.7              | 19.2                   | 12.4                   | 17.9                 |
| Missouri             | 12.5  | 8.2 *                  | 2.5 *           | 7.3 *           | 6.3 *             | 19.2                   | 6.6                    | 14.6                 |
| Nebraska             | 13.7  | 3.9 *                  | 3.6 *           | 3.1 *           | 8.8 *             | 23.0                   | 3.1                    | 17.2                 |
| North Dakota         | 6.6   | 10.6 *                 | 2.3 *           | 3.6 *           | 5.1 *             | 9.0                    | 5.5                    | 7.2                  |
| South Dakota         | 10.6  | 9.3 *                  | 5.6 *           | 2.6 *           | 9.4 *             | 17.2                   | 6.5                    | 12.9                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 22.8  | 18.4                   | 11.3 *          | 7.3 *           | 6.1 *             | 36.7                   | 13.9                   | 25.9                 |
| District of Columbia | 41.5  | 35.2 *                 | 30.1 *          | 34.2            | 54.2              | 37.6                   | 36.5                   | 42.8                 |
| Florida              | 18.9  | 21.0                   | 11.1 *          | 7.7 *           | 14.3 *            | 23.3                   | 14.6                   | 20.3                 |
| Georgia              | 13.6  | 15.1                   | 10.7 *          | 8.0 *           | 17.0              | 14.0                   | 11.7                   | 14.2                 |
| Maryland             | 17.8  | 20.8                   | 11.8 *          | 16.8            | 18.4 *            | 18.6 *                 | 17.8                   | 17.8                 |
| North Carolina       | 13.7  | 13.7 *                 | 3.4 *           | 8.4 *           | 14.0 *            | 17.4                   | 9.8                    | 15.2                 |
| South Carolina       | 10.9  | 8.5 *                  | 10.5 *          | 6.2 *           | 8.3 *             | 13.6                   | 8.2                    | 11.8                 |
| Virginia             | 16.8  | 17.8                   | 6.9 *           | 14.3 *          | 15.9 *            | 19.7                   | 10.2                   | 19.1                 |
| West Virginia        | 7.0   | 5.7                    | 2.3 *           | 3.7 *           | 4.7 *             | 10.0                   | 4.1                    | 8.1                  |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 11.8  | 9.3                    | 5.0 *           | 0.7 *           | 13.2 *            | 16.0                   | 5.7                    | 13.9                 |
| Kentucky             | 10.0  | 8.1 *                  | 6.9 *           | 2.9 *           | 4.7 *             | 14.7                   | 6.2                    | 11.2                 |
| Mississippi          | 7.5   | 6.0 *                  | 3.4 *           | 0.9 *           | 4.7 *             | 12.0                   | 3.7 *                  | 8.9                  |
| Tennessee            | 9.6   | 10.8                   | 2.6 *           | 10.2 *          | 8.4 *             | 10.6                   | 7.6                    | 10.2                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 9.1   | 10.3                   | 2.6 *           | 1.8 *           | 5.3 *             | 13.2 *                 | 5.3                    | 10.6                 |
| Louisiana            | 6.8   | 9.3                    | 2.4 *           | 5.6 *           | 4.5 *             | 9.5                    | 5.6                    | 7.3                  |
| Oklahoma             | 10.6  | 10.0 *                 | 8.6 *           | 4.5 *           | 10.2 *            | 13.9                   | 8.4                    | 11.4                 |
| Texas                | 11.7  | 17.5                   | 7.7 *           | 12.4            | 10.1 *            | 11.4                   | 12.3                   | 11.5                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 13.5  | 13.2 *                 | 14.9 *          | 11.5 *          | 12.7 *            | 14.0                   | 14.0                   | 13.3                 |
| Colorado             | 15.9  | 23.1                   | 4.9 *           | 19.7 *          | 17.2              | 14.6                   | 13.7                   | 16.8                 |
| Idaho                | 7.6   | 11.0                   | 4.9 *           | 6.4 *           | 3.5 *             | 10.3                   | 7.3                    | 7.8                  |
| Montana              | 10.3  | 8.7                    | 4.5 *           | 5.2 *           | 13.2              | 16.8                   | 6.2                    | 13.7                 |
| Nevada               | 6.2   | 10.1                   | 5.0 *           | 9.1 *           | 4.3 *             | 5.9                    | 6.9                    | 6.0                  |
| New Mexico           | 11.4  | 9.6 *                  | 8.2 *           | 5.7 *           | 7.3 *             | 18.0                   | 8.8                    | 12.6                 |
| Utah                 | 11.8  | 14.5                   | 5.8 *           | 9.1 *           | 20.9              | 8.2                    | 10.1                   | 12.5                 |
| Wyoming              | 7.6   | 9.5                    | 2.1 *           | 3.9 *           | 7.7 *             | 11.9                   | 5.9                    | 9.2                  |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 8.1   | 7.7                    | 3.8 *           | 5.2             | 7.2               | 11.8                   | 5.1                    | 10.0                 |
| California           | 14.7  | 16.2                   | 5.8             | 9.5             | 17.0              | 16.7                   | 11.3                   | 16.0                 |
| Hawaii               | 6.5   | 7.3 *                  | 4.9 *           | 6.3 *           | 3.6 *             | 8.8                    | 6.7                    | 6.5                  |
| Oregon               | 17.6  | 11.1                   | 9.5 *           | 17.1 *          | 20.4 *            | 20.5                   | 8.8                    | 21.5                 |
| Washington           | 17.8  | 18.0                   | 10.8 *          | 20.8 *          | 14.1 *            | 20.1                   | 15.6                   | 18.7                 |

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 II.B.2.m Standard errors for percent of private-sector employees working in establishments that telework on a regular basis by firm size and State: United States, 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        | 0.45  | 0.70                   | 0.59            | 0.65            | 0.85              | 0.88                   | 0.40                   | 0.60                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.37  | 2.21                   | 4.18 *          | 3.86 *          | 6.90 *            | 3.67                   | 1.96                   | 3.17                 |
| Maine                | 4.07  | 2.48                   | 1.47 *          | 4.14 *          | 6.20 *            | 9.31 *                 | 1.25                   | 5.82                 |
| Massachusetts        | 3.52  | 9.38 *                 | 5.93 *          | 6.85 *          | 4.54              | 5.92                   | 4.63                   | 4.34                 |
| New Hampshire        | 1.71  | 3.18                   | 4.96 *          | 2.68 *          | 4.06              | 2.95                   | 2.54                   | 2.18                 |
| Rhode Island         | 2.61  | 4.37 *                 | 4.45 *          | 5.05 *          | 9.75 *            | 3.38                   | 2.75                   | 3.51                 |
| Vermont              | 1.73  | 2.77                   | 2.09 *          | 3.78            | 4.75              | 2.71                   | 2.07                   | 2.51                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.15  | 5.82 *                 | 1.40 *          | 3.69 *          | 8.76 *            | 5.26                   | 2.87                   | 4.30                 |
| New York             | 1.61  | 2.45                   | 2.25 *          | 3.83            | 4.14              | 2.59                   | 1.49                   | 2.14                 |
| Pennsylvania         | 1.51  | 1.88                   | 2.80 *          | 3.01 *          | 3.52              | 2.72                   | 1.62                   | 1.98                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.12  | 3.98                   | 3.39 *          | 2.50            | 2.91              | 4.08                   | 2.17                   | 2.71                 |
| Indiana              | 1.73  | 2.50 *                 | 3.19 *          | 2.12 *          | 2.73 *            | 3.31                   | 1.46                   | 2.23                 |
| Michigan             | 2.53  | 2.47 *                 | 2.94 *          | 3.68 *          | 3.75              | 4.79                   | 2.01                   | 3.34                 |
| Ohio                 | 1.43  | 3.43                   | 4.37 *          | 2.81 *          | 3.22              | 2.25                   | 2.28                   | 1.75                 |
| Wisconsin            | 1.76  | 2.45 *                 | 1.07 *          | 3.10 *          | 4.91 *            | 2.90                   | 1.10                   | 2.32                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.37  | 2.20 *                 | 0.64 *          | 1.85 *          | 2.77 *            | 2.84                   | 1.17                   | 1.82                 |
| Kansas               | 1.71  | 2.13                   | 2.56 *          | 3.08 *          | 4.90 *            | 2.11 *                 | 1.79                   | 2.18                 |
| Minnesota            | 2.63  | 3.53                   | 6.19 *          | 2.62 *          | 4.93              | 5.16                   | 2.59                   | 3.45                 |
| Missouri             | 2.09  | 3.64 *                 | 1.09 *          | 2.75 *          | 1.97 *            | 4.14                   | 1.86                   | 2.77                 |
| Nebraska             | 2.39  | 1.39 *                 | 1.66 *          | 1.33 *          | 3.26 *            | 4.64                   | 0.78                   | 3.14                 |
| North Dakota         | 0.98  | 3.46 *                 | 0.84 *          | 1.32 *          | 2.27 *            | 1.75                   | 1.39                   | 1.28                 |
| South Dakota         | 1.88  | 3.54 *                 | 2.42 *          | 1.62 *          | 3.15 *            | 4.20                   | 1.72                   | 2.68                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.32  | 4.40                   | 6.16 *          | 3.00 *          | 1.96 *            | 9.39                   | 2.91                   | 6.94                 |
| District of Columbia | 3.02  | 10.80 *                | 9.15 *          | 6.93            | 6.27              | 4.25                   | 5.50                   | 3.52                 |
| Florida              | 3.15  | 4.36                   | 3.81 *          | 3.42 *          | 6.16 *            | 5.11                   | 2.42                   | 4.06                 |
| Georgia              | 2.25  | 4.08                   | 3.74 *          | 2.86 *          | 4.53              | 3.76                   | 2.33                   | 2.89                 |
| Maryland             | 3.07  | 4.78                   | 3.89 *          | 4.92            | 6.90 *            | 5.81 *                 | 2.99                   | 4.07                 |
| North Carolina       | 1.94  | 4.15 *                 | 2.05 *          | 3.13 *          | 5.44 *            | 3.46                   | 2.17                   | 2.58                 |
| South Carolina       | 1.42  | 2.76 *                 | 3.55 *          | 2.35 *          | 2.68 *            | 2.38                   | 1.78                   | 1.80                 |
| Virginia             | 2.25  | 4.65                   | 3.11 *          | 4.97 *          | 6.03 *            | 3.49                   | 2.16                   | 2.89                 |
| West Virginia        | 0.84  | 1.59                   | 1.09 *          | 1.43 *          | 2.21 *            | 1.39                   | 0.98                   | 1.08                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.96  | 2.27                   | 4.16 *          | 0.29 *          | 6.82 *            | 2.28                   | 1.65                   | 2.57                 |
| Kentucky             | 1.65  | 2.49 *                 | 4.36 *          | 1.43 *          | 2.84 *            | 2.86                   | 1.83                   | 2.08                 |
| Mississippi          | 1.90  | 2.17 *                 | 3.03 *          | 0.30 *          | 1.53 *            | 3.49                   | 1.31 *                 | 2.47                 |
| Tennessee            | 1.46  | 2.75                   | 1.70 *          | 3.77 *          | 2.58 *            | 2.42                   | 1.84                   | 1.83                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.16  | 2.85                   | 1.25 *          | 0.64 *          | 2.46 *            | 4.02 *                 | 1.11                   | 2.92                 |
| Louisiana            | 1.05  | 2.54                   | 2.15 *          | 2.47 *          | 1.73 *            | 2.21                   | 1.41                   | 1.40                 |
| Oklahoma             | 1.57  | 4.57 *                 | 3.34 *          | 2.19 *          | 3.76 *            | 2.64                   | 2.35                   | 2.01                 |
| Texas                | 1.41  | 2.95                   | 2.89 *          | 3.50            | 3.21 *            | 2.22                   | 1.81                   | 1.78                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.92  | 5.35 *                 | 6.56 *          | 3.56 *          | 4.72 *            | 2.88                   | 3.55                   | 2.24                 |
| Colorado             | 2.07  | 4.53                   | 2.21 *          | 6.10 *          | 4.17              | 3.43                   | 2.32                   | 2.80                 |
| Idaho                | 1.17  | 2.48                   | 2.44 *          | 4.02 *          | 1.60 *            | 2.39                   | 1.39                   | 1.64                 |
| Montana              | 1.58  | 2.28                   | 2.19 *          | 2.02 *          | 1.40              | 4.83                   | 1.33                   | 2.60                 |
| Nevada               | 0.85  | 2.59                   | 2.57 *          | 2.97 *          | 1.38 *            | 1.27                   | 1.48                   | 1.01                 |
| New Mexico           | 1.98  | 2.92 *                 | 4.45 *          | 2.51 *          | 3.01 *            | 4.31                   | 2.26                   | 2.66                 |
| Utah                 | 1.77  | 3.49                   | 2.51 *          | 4.18 *          | 4.63              | 2.03                   | 2.14                   | 2.35                 |
| Wyoming              | 1.11  | 2.69                   | 0.89 *          | 1.91 *          | 3.16 *            | 2.62                   | 1.29                   | 1.76                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 0.85  | 1.75                   | 1.82 *          | 1.51            | 2.06              | 1.67                   | 1.03                   | 1.21                 |
| California           | 1.94  | 1.97                   | 1.56            | 1.90            | 2.88              | 4.14                   | 1.23                   | 2.79                 |
| Hawaii               | 1.06  | 2.75 *                 | 1.91 *          | 2.55 *          | 1.62 *            | 2.19                   | 1.64                   | 1.31                 |
| Oregon               | 2.42  | 2.46                   | 3.94 *          | 5.68 *          | 6.74 *            | 3.80                   | 1.86                   | 3.34                 |
| Washington           | 2.72  | 3.66                   | 3.28 *          | 6.37 *          | 5.04 *            | 5.17                   | 2.76                   | 3.66                 |

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 II.B.3 Number of full-time private-sector employees by firm size and State: United States, 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        | 109,795,972 | 9,911,673              | 8,602,025       | 14,483,082      | 22,274,577        | 54,524,615             | 25,855,033             | 83,940,939           |
| New England:         |             |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,156,975   | 99,071                 | 97,715          | 199,405         | 248,516           | 512,268                | 273,270                | 883,705              |
| Maine                | 420,256     | 56,518                 | 45,508          | 56,753          | 96,837            | 164,640                | 128,452                | 291,803              |
| Massachusetts        | 2,612,382   | 198,475                | 165,068         | 286,013         | 512,685           | 1,450,142              | 486,876                | 2,125,506            |
| New Hampshire        | 499,092     | 39,730                 | 50,245          | 72,930          | 125,984           | 210,203                | 133,232                | 365,861              |
| Rhode Island         | 329,449     | 33,035                 | 28,948          | 55,585          | 64,739            | 147,142                | 86,378                 | 243,071              |
| Vermont              | 186,609     | 24,774                 | 23,655          | 32,933          | 57,170            | 48,076                 | 66,550                 | 120,059              |
| Middle Atlantic:     |             |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2,803,614   | 249,438                | 237,922         | 433,397         | 723,756           | 1,159,101              | 716,591                | 2,087,023            |
| New York             | 6,709,315   | 669,873                | 473,595         | 742,874         | 1,718,427         | 3,104,546              | 1,540,726              | 5,168,589            |
| Pennsylvania         | 4,589,217   | 351,576                | 344,551         | 692,226         | 993,938           | 2,206,926              | 1,011,526              | 3,577,691            |
| East North Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4,877,274   | 414,244                | 309,378         | 609,998         | 1,136,176         | 2,407,479              | 1,012,828              | 3,864,447            |
| Indiana              | 2,194,003   | 136,913                | 136,263         | 309,426         | 445,479           | 1,165,923              | 412,805                | 1,781,198            |
| Michigan             | 3,044,444   | 220,810                | 280,401         | 371,441         | 583,681           | 1,588,110              | 698,893                | 2,345,552            |
| Ohio                 | 3,895,177   | 250,846                | 329,865         | 529,144         | 876,676           | 1,908,646              | 828,979                | 3,066,198            |
| Wisconsin            | 2,048,142   | 159,670                | 122,394         | 309,947         | 511,395           | 944,735                | 406,317                | 1,641,825            |
| West North Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,098,935   | 123,252                | 69,839          | 170,355         | 319,867           | 415,622                | 268,492                | 830,444              |
| Kansas               | 1,049,769   | 93,840                 | 72,440          | 117,010         | 271,339           | 495,140                | 233,176                | 816,593              |
| Minnesota            | 2,124,613   | 173,721                | 136,699         | 256,304         | 527,971           | 1,029,918              | 465,530                | 1,659,083            |
| Missouri             | 2,051,311   | 174,092                | 177,706         | 317,178         | 344,712           | 1,037,624              | 502,992                | 1,548,319            |
| Nebraska             | 783,989     | 77,608                 | 45,053          | 108,624         | 143,446           | 409,257                | 164,321                | 619,668              |
| North Dakota         | 292,434     | 31,898                 | 26,898          | 57,326          | 59,201            | 117,111                | 86,384                 | 206,050              |
| South Dakota         | 301,367     | 35,195                 | 36,900          | 42,240          | 70,809            | 116,223                | 97,735                 | 203,632              |
| South Atlantic:      |             |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 381,229     | 35,501                 | 25,643          | 54,625          | 56,219            | 209,242                | 85,170                 | 296,060              |
| District of Columbia | 470,079     | 27,429                 | 26,761          | 80,220          | 145,663           | 190,005                | 91,590                 | 378,489              |
| Florida              | 7,767,406   | 894,840                | 591,222         | 850,550         | 1,119,181         | 4,311,613              | 1,940,296              | 5,827,110            |
| Georgia              | 3,353,375   | 264,010                | 295,886         | 379,817         | 565,892           | 1,847,771              | 782,670                | 2,570,705            |
| Maryland             | 1,984,486   | 162,576                | 174,418         | 308,094         | 388,286           | 951,113                | 492,046                | 1,492,440            |
| North Carolina       | 3,415,876   | 346,122                | 279,530         | 486,402         | 624,654           | 1,679,168              | 891,173                | 2,524,703            |
| South Carolina       | 1,677,217   | 163,143                | 132,540         | 198,771         | 303,109           | 879,653                | 392,269                | 1,284,948            |
| Virginia             | 2,836,016   | 177,741                | 215,175         | 415,556         | 574,986           | 1,452,559              | 594,847                | 2,241,169            |
| West Virginia        | 391,816     | 35,304                 | 31,938          | 57,361          | 52,060            | 215,154                | 86,319                 | 305,497              |
| East South Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,364,710   | 125,468                | 101,323         | 162,450         | 305,822           | 669,648                | 314,403                | 1,050,307            |
| Kentucky             | 1,325,252   | 101,514                | 100,511         | 152,107         | 269,370           | 701,750                | 287,950                | 1,037,303            |
| Mississippi          | 723,074     | 66,136                 | 59,093          | 114,378         | 137,134           | 346,333                | 181,398                | 541,675              |
| Tennessee            | 2,284,819   | 165,685                | 167,886         | 338,010         | 385,045           | 1,228,192              | 488,325                | 1,796,494            |
| West South Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 933,100     | 80,294                 | 84,193          | 127,894         | 123,112           | 517,607                | 240,194                | 692,906              |
| Louisiana            | 1,346,883   | 120,522                | 156,766         | 166,183         | 358,664           | 544,749                | 386,737                | 960,146              |
| Oklahoma             | 1,146,277   | 114,324                | 112,945         | 156,973         | 332,071           | 429,964                | 301,021                | 845,256              |
| Texas                | 9,843,319   | 974,569                | 729,324         | 1,145,492       | 1,784,061         | 5,209,873              | 2,371,553              | 7,471,765            |
| Mountain:            |             |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2,291,094   | 175,300                | 147,976         | 313,635         | 405,841           | 1,248,342              | 470,565                | 1,820,529            |
| Colorado             | 2,012,602   | 218,220                | 187,198         | 290,432         | 360,138           | 956,614                | 542,207                | 1,470,395            |
| Idaho                | 564,629     | 79,553                 | 56,249          | 88,103          | 124,406           | 216,318                | 179,796                | 384,833              |
| Montana              | 334,253     | 64,246                 | 35,483          | 69,010          | 60,563            | 104,951                | 130,079                | 204,173              |
| Nevada               | 1,076,109   | 89,544                 | 81,719          | 132,587         | 269,340           | 502,919                | 221,996                | 854,112              |
| New Mexico           | 529,274     | 59,065                 | 59,901          | 71,950          | 132,260           | 206,097                | 156,138                | 373,137              |
| Utah                 | 1,222,855   | 127,790                | 82,200          | 136,317         | 287,271           | 589,276                | 280,721                | 942,134              |
| Wyoming              | 167,733     | 29,830                 | 23,447          | 37,909          | 27,182            | 49,365                 | 73,451                 | 94,281               |
| Pacific:             |             |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 219,206     | 27,721                 | 26,444          | 30,169          | 49,927            | 84,945                 | 68,788                 | 150,418              |
| California           | 12,999,806  | 1,194,112              | 981,236         | 1,758,463       | 2,221,243         | 6,844,752              | 3,083,988              | 9,915,818            |
| Hawaii               | 400,701     | 32,968                 | 38,679          | 64,235          | 93,946            | 170,873                | 102,434                | 298,267              |
| Oregon               | 1,410,762   | 133,714                | 153,973         | 183,089         | 381,913           | 558,074                | 378,458                | 1,032,304            |
| Washington           | 2,253,649   | 209,852                | 231,325         | 341,190         | 502,415           | 968,867                | 616,402                | 1,637,247            |

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.

Totals may not sum exactly because of rounding.

Table II.B.3 Standard errors for number of full-time private-sector employees by firm size and State: United States, 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        | 2,338,457 | 222,297                | 250,146         | 328,662         | 574,094           | 2,248,405              | 364,579                | 2,320,442            |
| New England:         |           |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 75,878    | 11,342                 | 19,323          | 51,560          | 36,148            | 46,419                 | 26,336                 | 73,342               |
| Maine                | 31,564    | 5,785                  | 6,716           | 8,084           | 10,304            | 28,519                 | 9,428                  | 30,559               |
| Massachusetts        | 208,704   | 35,464                 | 28,452          | 43,550          | 67,442            | 191,179                | 47,019                 | 205,662              |
| New Hampshire        | 23,563    | 4,359                  | 7,474           | 7,821           | 13,438            | 17,673                 | 9,493                  | 22,531               |
| Rhode Island         | 20,635    | 3,695                  | 4,658           | 8,575           | 11,526            | 15,850                 | 6,631                  | 20,214               |
| Vermont              | 9,596     | 2,298                  | 3,086           | 3,468           | 6,905             | 5,567                  | 3,882                  | 9,231                |
| Middle Atlantic:     |           |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 229,857   | 45,271                 | 53,475          | 59,044          | 137,509           | 170,219                | 75,913                 | 222,116              |
| New York             | 264,018   | 61,240                 | 62,719          | 70,343          | 170,826           | 192,421                | 92,372                 | 251,537              |
| Pennsylvania         | 344,645   | 35,775                 | 52,492          | 88,514          | 104,074           | 321,424                | 78,782                 | 339,800              |
| East North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 339,627   | 46,637                 | 41,201          | 80,586          | 157,464           | 296,772                | 70,196                 | 335,529              |
| Indiana              | 174,363   | 14,847                 | 21,335          | 47,416          | 51,244            | 166,185                | 36,412                 | 172,496              |
| Michigan             | 191,211   | 31,741                 | 43,584          | 54,424          | 63,881            | 181,758                | 62,754                 | 183,961              |
| Ohio                 | 176,589   | 29,766                 | 48,801          | 77,624          | 84,439            | 142,178                | 60,921                 | 171,002              |
| Wisconsin            | 102,836   | 20,779                 | 20,687          | 33,839          | 51,497            | 86,377                 | 35,075                 | 99,337               |
| West North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 54,922    | 14,923                 | 10,838          | 20,200          | 33,577            | 43,623                 | 19,878                 | 53,062               |
| Kansas               | 147,284   | 9,505                  | 17,588          | 13,553          | 25,202            | 144,164                | 20,397                 | 146,309              |
| Minnesota            | 190,642   | 18,890                 | 26,869          | 36,972          | 51,185            | 180,031                | 42,062                 | 187,138              |
| Missouri             | 119,798   | 18,719                 | 32,545          | 34,972          | 55,792            | 100,391                | 41,161                 | 116,122              |
| Nebraska             | 60,327    | 9,686                  | 8,329           | 12,717          | 20,773            | 57,065                 | 12,764                 | 59,593               |
| North Dakota         | 16,254    | 3,201                  | 4,227           | 6,365           | 6,045             | 13,972                 | 6,019                  | 15,928               |
| South Dakota         | 20,394    | 3,296                  | 6,465           | 4,985           | 6,880             | 17,651                 | 7,663                  | 19,264               |
| South Atlantic:      |           |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 32,209    | 4,199                  | 5,344           | 9,305           | 9,134             | 29,362                 | 7,596                  | 31,894               |
| District of Columbia | 22,915    | 5,764                  | 4,934           | 8,318           | 15,044            | 15,689                 | 8,851                  | 22,903               |
| Florida              | 719,296   | 114,967                | 99,811          | 93,028          | 234,804           | 672,745                | 153,284                | 706,150              |
| Georgia              | 247,088   | 25,444                 | 46,266          | 44,926          | 125,653           | 209,874                | 56,206                 | 243,761              |
| Maryland             | 216,641   | 15,898                 | 29,465          | 38,976          | 47,424            | 208,590                | 35,911                 | 215,649              |
| North Carolina       | 228,070   | 43,167                 | 47,313          | 74,922          | 111,915           | 183,799                | 67,550                 | 222,744              |
| South Carolina       | 130,631   | 26,933                 | 19,077          | 31,201          | 36,764            | 120,467                | 33,847                 | 127,565              |
| Virginia             | 165,258   | 20,396                 | 33,271          | 51,635          | 91,395            | 134,590                | 44,484                 | 163,589              |
| West Virginia        | 27,397    | 3,540                  | 5,245           | 7,129           | 6,792             | 25,466                 | 7,005                  | 27,071               |
| East South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 84,005    | 14,675                 | 16,236          | 25,583          | 40,095            | 68,996                 | 24,557                 | 82,995               |
| Kentucky             | 77,820    | 11,617                 | 14,535          | 20,322          | 33,783            | 67,719                 | 21,843                 | 76,290               |
| Mississippi          | 77,350    | 7,521                  | 10,839          | 14,328          | 23,888            | 73,433                 | 15,271                 | 77,002               |
| Tennessee            | 151,363   | 25,323                 | 28,129          | 47,204          | 57,559            | 134,821                | 40,084                 | 149,705              |
| West South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 85,183    | 10,436                 | 11,517          | 17,789          | 10,391            | 82,538                 | 20,401                 | 83,888               |
| Louisiana            | 81,704    | 17,191                 | 27,767          | 20,618          | 42,996            | 62,988                 | 33,689                 | 76,360               |
| Oklahoma             | 77,897    | 12,016                 | 15,532          | 20,298          | 67,296            | 34,895                 | 20,130                 | 76,634               |
| Texas                | 644,283   | 88,624                 | 99,001          | 117,050         | 206,259           | 597,791                | 146,171                | 633,284              |
| Mountain:            |           |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 183,941   | 25,357                 | 24,641          | 39,926          | 87,314            | 157,345                | 42,833                 | 181,522              |
| Colorado             | 188,828   | 23,373                 | 27,357          | 38,089          | 76,816            | 171,910                | 36,259                 | 187,103              |
| Idaho                | 42,549    | 8,666                  | 8,465           | 12,069          | 28,384            | 28,998                 | 12,978                 | 41,515               |
| Montana              | 17,672    | 5,638                  | 5,426           | 9,088           | 6,369             | 13,101                 | 8,729                  | 16,471               |
| Nevada               | 94,437    | 12,090                 | 14,003          | 18,835          | 63,318            | 68,871                 | 19,773                 | 93,329               |
| New Mexico           | 31,550    | 8,855                  | 8,682           | 9,035           | 19,225            | 22,671                 | 12,544                 | 29,627               |
| Utah                 | 176,866   | 13,032                 | 13,663          | 17,555          | 43,069            | 171,896                | 19,822                 | 176,193              |
| Wyoming              | 9,643     | 4,508                  | 3,515           | 4,902           | 4,530             | 5,921                  | 5,954                  | 8,126                |
| Pacific:             |           |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 10,513    | 2,523                  | 4,492           | 3,350           | 6,048             | 7,698                  | 4,920                  | 9,807                |
| California           | 1,878,215 | 77,781                 | 99,378          | 136,000         | 180,422           | 1,865,456              | 142,759                | 1,874,771            |
| Hawaii               | 29,994    | 4,168                  | 5,888           | 6,950           | 17,722            | 23,139                 | 8,005                  | 29,571               |
| Oregon               | 74,735    | 12,748                 | 20,391          | 21,012          | 41,706            | 60,429                 | 24,781                 | 72,965               |
| Washington           | 155,863   | 20,947                 | 33,860          | 40,674          | 91,455            | 126,674                | 45,781                 | 152,691              |

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.

Totals may not sum exactly because of rounding.

Table II.B.3.a Percent of number of full-time private-sector employees by firm size and State: United States, 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        | 109,795,972 | 9.0%                   | 7.8%            | 13.2%           | 20.3%             | 49.7%                  | 23.5%                  | 76.5%                |
| New England:         |             |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,156,975   | 8.6%                   | 8.4%            | 17.2%           | 21.5%             | 44.3%                  | 23.6%                  | 76.4%                |
| Maine                | 420,256     | 13.4%                  | 10.8%           | 13.5%           | 23.0%             | 39.2%                  | 30.6%                  | 69.4%                |
| Massachusetts        | 2,612,382   | 7.6%                   | 6.3%            | 10.9%           | 19.6%             | 55.5%                  | 18.6%                  | 81.4%                |
| New Hampshire        | 499,092     | 8.0%                   | 10.1%           | 14.6%           | 25.2%             | 42.1%                  | 26.7%                  | 73.3%                |
| Rhode Island         | 329,449     | 10.0%                  | 8.8%            | 16.9%           | 19.7%             | 44.7%                  | 26.2%                  | 73.8%                |
| Vermont              | 186,609     | 13.3%                  | 12.7%           | 17.6%           | 30.6%             | 25.8%                  | 35.7%                  | 64.3%                |
| Middle Atlantic:     |             |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2,803,614   | 8.9%                   | 8.5%            | 15.5%           | 25.8%             | 41.3%                  | 25.6%                  | 74.4%                |
| New York             | 6,709,315   | 10.0%                  | 7.1%            | 11.1%           | 25.6%             | 46.3%                  | 23.0%                  | 77.0%                |
| Pennsylvania         | 4,589,217   | 7.7%                   | 7.5%            | 15.1%           | 21.7%             | 48.1%                  | 22.0%                  | 78.0%                |
| East North Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4,877,274   | 8.5%                   | 6.3%            | 12.5%           | 23.3%             | 49.4%                  | 20.8%                  | 79.2%                |
| Indiana              | 2,194,003   | 6.2%                   | 6.2%            | 14.1%           | 20.3%             | 53.1%                  | 18.8%                  | 81.2%                |
| Michigan             | 3,044,444   | 7.3%                   | 9.2%            | 12.2%           | 19.2%             | 52.2%                  | 23.0%                  | 77.0%                |
| Ohio                 | 3,895,177   | 6.4%                   | 8.5%            | 13.6%           | 22.5%             | 49.0%                  | 21.3%                  | 78.7%                |
| Wisconsin            | 2,048,142   | 7.8%                   | 6.0%            | 15.1%           | 25.0%             | 46.1%                  | 19.8%                  | 80.2%                |
| West North Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,098,935   | 11.2%                  | 6.4%            | 15.5%           | 29.1%             | 37.8%                  | 24.4%                  | 75.6%                |
| Kansas               | 1,049,769   | 8.9%                   | 6.9%            | 11.1%           | 25.8%             | 47.2%                  | 22.2%                  | 77.8%                |
| Minnesota            | 2,124,613   | 8.2%                   | 6.4%            | 12.1%           | 24.9%             | 48.5%                  | 21.9%                  | 78.1%                |
| Missouri             | 2,051,311   | 8.5%                   | 8.7%            | 15.5%           | 16.8%             | 50.6%                  | 24.5%                  | 75.5%                |
| Nebraska             | 783,989     | 9.9%                   | 5.7%            | 13.9%           | 18.3%             | 52.2%                  | 21.0%                  | 79.0%                |
| North Dakota         | 292,434     | 10.9%                  | 9.2%            | 19.6%           | 20.2%             | 40.0%                  | 29.5%                  | 70.5%                |
| South Dakota         | 301,367     | 11.7%                  | 12.2%           | 14.0%           | 23.5%             | 38.6%                  | 32.4%                  | 67.6%                |
| South Atlantic:      |             |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 381,229     | 9.3%                   | 6.7%            | 14.3%           | 14.7%             | 54.9%                  | 22.3%                  | 77.7%                |
| District of Columbia | 470,079     | 5.8%                   | 5.7%            | 17.1%           | 31.0%             | 40.4%                  | 19.5%                  | 80.5%                |
| Florida              | 7,767,406   | 11.5%                  | 7.6%            | 11.0%           | 14.4%             | 55.5%                  | 25.0%                  | 75.0%                |
| Georgia              | 3,353,375   | 7.9%                   | 8.8%            | 11.3%           | 16.9%             | 55.1%                  | 23.3%                  | 76.7%                |
| Maryland             | 1,984,486   | 8.2%                   | 8.8%            | 15.5%           | 19.6%             | 47.9%                  | 24.8%                  | 75.2%                |
| North Carolina       | 3,415,876   | 10.1%                  | 8.2%            | 14.2%           | 18.3%             | 49.2%                  | 26.1%                  | 73.9%                |
| South Carolina       | 1,677,217   | 9.7%                   | 7.9%            | 11.9%           | 18.1%             | 52.4%                  | 23.4%                  | 76.6%                |
| Virginia             | 2,836,016   | 6.3%                   | 7.6%            | 14.7%           | 20.3%             | 51.2%                  | 21.0%                  | 79.0%                |
| West Virginia        | 391,816     | 9.0%                   | 8.2%            | 14.6%           | 13.3%             | 54.9%                  | 22.0%                  | 78.0%                |
| East South Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,364,710   | 9.2%                   | 7.4%            | 11.9%           | 22.4%             | 49.1%                  | 23.0%                  | 77.0%                |
| Kentucky             | 1,325,252   | 7.7%                   | 7.6%            | 11.5%           | 20.3%             | 53.0%                  | 21.7%                  | 78.3%                |
| Mississippi          | 723,074     | 9.1%                   | 8.2%            | 15.8%           | 19.0%             | 47.9%                  | 25.1%                  | 74.9%                |
| Tennessee            | 2,284,819   | 7.3%                   | 7.3%            | 14.8%           | 16.9%             | 53.8%                  | 21.4%                  | 78.6%                |
| West South Central:  |             |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 933,100     | 8.6%                   | 9.0%            | 13.7%           | 13.2%             | 55.5%                  | 25.7%                  | 74.3%                |
| Louisiana            | 1,346,883   | 8.9%                   | 11.6%           | 12.3%           | 26.6%             | 40.4%                  | 28.7%                  | 71.3%                |
| Oklahoma             | 1,146,277   | 10.0%                  | 9.9%            | 13.7%           | 29.0%             | 37.5%                  | 26.3%                  | 73.7%                |
| Texas                | 9,843,319   | 9.9%                   | 7.4%            | 11.6%           | 18.1%             | 52.9%                  | 24.1%                  | 75.9%                |
| Mountain:            |             |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2,291,094   | 7.7%                   | 6.5%            | 13.7%           | 17.7%             | 54.5%                  | 20.5%                  | 79.5%                |
| Colorado             | 2,012,602   | 10.8%                  | 9.3%            | 14.4%           | 17.9%             | 47.5%                  | 26.9%                  | 73.1%                |
| Idaho                | 564,629     | 14.1%                  | 10.0%           | 15.6%           | 22.0%             | 38.3%                  | 31.8%                  | 68.2%                |
| Montana              | 334,253     | 19.2%                  | 10.6%           | 20.6%           | 18.1%             | 31.4%                  | 38.9%                  | 61.1%                |
| Nevada               | 1,076,109   | 8.3%                   | 7.6%            | 12.3%           | 25.0%             | 46.7%                  | 20.6%                  | 79.4%                |
| New Mexico           | 529,274     | 11.2%                  | 11.3%           | 13.6%           | 25.0%             | 38.9%                  | 29.5%                  | 70.5%                |
| Utah                 | 1,222,855   | 10.5%                  | 6.7%            | 11.1%           | 23.5%             | 48.2%                  | 23.0%                  | 77.0%                |
| Wyoming              | 167,733     | 17.8%                  | 14.0%           | 22.6%           | 16.2%             | 29.4%                  | 43.8%                  | 56.2%                |
| Pacific:             |             |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 219,206     | 12.6%                  | 12.1%           | 13.8%           | 22.8%             | 38.8%                  | 31.4%                  | 68.6%                |
| California           | 12,999,806  | 9.2%                   | 7.5%            | 13.5%           | 17.1%             | 52.7%                  | 23.7%                  | 76.3%                |
| Hawaii               | 400,701     | 8.2%                   | 9.7%            | 16.0%           | 23.4%             | 42.6%                  | 25.6%                  | 74.4%                |
| Oregon               | 1,410,762   | 9.5%                   | 10.9%           | 13.0%           | 27.1%             | 39.6%                  | 26.8%                  | 73.2%                |
| Washington           | 2,253,649   | 9.3%                   | 10.3%           | 15.1%           | 22.3%             | 43.0%                  | 27.4%                  | 72.6%                |

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 II.B.3.a Standard errors for percent of number of full-time private-sector employees by firm size and State: United States, 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        | 2,338,457 | 0.27%                  | 0.27%           | 0.39%           | 0.60%             | 1.08%                  | 0.57%                  | 0.57%                |
| New England:         |           |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 75,878    | 1.11%                  | 1.65%           | 3.83%           | 2.91%             | 3.45%                  | 2.39%                  | 2.39%                |
| Maine                | 31,564    | 1.58%                  | 1.69%           | 2.00%           | 2.58%             | 4.38%                  | 2.77%                  | 2.77%                |
| Massachusetts        | 208,704   | 1.39%                  | 1.15%           | 1.73%           | 2.62%             | 3.82%                  | 2.12%                  | 2.12%                |
| New Hampshire        | 23,563    | 0.91%                  | 1.48%           | 1.56%           | 2.31%             | 2.50%                  | 1.93%                  | 1.93%                |
| Rhode Island         | 20,635    | 1.22%                  | 1.44%           | 2.48%           | 3.14%             | 3.35%                  | 2.30%                  | 2.30%                |
| Vermont              | 9,596     | 1.31%                  | 1.66%           | 1.84%           | 2.86%             | 2.52%                  | 2.33%                  | 2.33%                |
| Middle Atlantic:     |           |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 229,857   | 1.65%                  | 1.92%           | 2.24%           | 4.08%             | 4.31%                  | 2.95%                  | 2.95%                |
| New York             | 264,018   | 0.91%                  | 0.93%           | 1.07%           | 2.14%             | 2.11%                  | 1.40%                  | 1.40%                |
| Pennsylvania         | 344,645   | 0.93%                  | 1.22%           | 2.02%           | 2.48%             | 3.98%                  | 2.17%                  | 2.17%                |
| East North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 339,627   | 1.06%                  | 0.93%           | 1.74%           | 2.96%             | 3.60%                  | 1.87%                  | 1.87%                |
| Indiana              | 174,363   | 0.81%                  | 1.06%           | 2.20%           | 2.62%             | 4.03%                  | 2.05%                  | 2.05%                |
| Michigan             | 191,211   | 1.08%                  | 1.46%           | 1.80%           | 2.28%             | 3.39%                  | 2.16%                  | 2.16%                |
| Ohio                 | 176,589   | 0.78%                  | 1.24%           | 1.86%           | 2.05%             | 2.48%                  | 1.61%                  | 1.61%                |
| Wisconsin            | 102,836   | 1.02%                  | 1.02%           | 1.64%           | 2.33%             | 2.78%                  | 1.73%                  | 1.73%                |
| West North Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 54,922    | 1.34%                  | 1.01%           | 1.77%           | 2.74%             | 3.02%                  | 1.89%                  | 1.89%                |
| Kansas               | 147,284   | 1.52%                  | 1.85%           | 1.96%           | 4.05%             | 7.42%                  | 3.47%                  | 3.47%                |
| Minnesota            | 190,642   | 1.11%                  | 1.34%           | 1.91%           | 2.87%             | 4.63%                  | 2.51%                  | 2.51%                |
| Missouri             | 119,798   | 0.99%                  | 1.58%           | 1.76%           | 2.48%             | 3.01%                  | 2.14%                  | 2.14%                |
| Nebraska             | 60,327    | 1.35%                  | 1.12%           | 1.80%           | 2.72%             | 4.01%                  | 2.10%                  | 2.10%                |
| North Dakota         | 16,254    | 1.17%                  | 1.46%           | 2.13%           | 2.07%             | 3.17%                  | 2.31%                  | 2.31%                |
| South Dakota         | 20,394    | 1.26%                  | 2.08%           | 1.74%           | 2.35%             | 3.86%                  | 2.75%                  | 2.75%                |
| South Atlantic:      |           |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 32,209    | 1.28%                  | 1.46%           | 2.46%           | 2.40%             | 3.98%                  | 2.52%                  | 2.52%                |
| District of Columbia | 22,915    | 1.20%                  | 1.05%           | 1.74%           | 2.64%             | 2.56%                  | 1.94%                  | 1.94%                |
| Florida              | 719,296   | 1.70%                  | 1.40%           | 1.50%           | 2.95%             | 4.39%                  | 2.74%                  | 2.74%                |
| Georgia              | 247,088   | 0.92%                  | 1.45%           | 1.49%           | 3.35%             | 3.65%                  | 2.18%                  | 2.18%                |
| Maryland             | 216,641   | 1.17%                  | 1.70%           | 2.44%           | 2.91%             | 5.67%                  | 3.09%                  | 3.09%                |
| North Carolina       | 228,070   | 1.34%                  | 1.42%           | 2.11%           | 2.95%             | 3.50%                  | 2.32%                  | 2.32%                |
| South Carolina       | 130,631   | 1.64%                  | 1.25%           | 1.93%           | 2.32%             | 3.82%                  | 2.40%                  | 2.40%                |
| Virginia             | 165,258   | 0.78%                  | 1.22%           | 1.86%           | 2.85%             | 2.98%                  | 1.82%                  | 1.82%                |
| West Virginia        | 27,397    | 1.05%                  | 1.38%           | 1.89%           | 1.79%             | 3.31%                  | 2.15%                  | 2.15%                |
| East South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 84,005    | 1.14%                  | 1.22%           | 1.85%           | 2.64%             | 3.11%                  | 2.07%                  | 2.07%                |
| Kentucky             | 77,820    | 0.93%                  | 1.13%           | 1.58%           | 2.37%             | 2.88%                  | 1.86%                  | 1.86%                |
| Mississippi          | 77,350    | 1.38%                  | 1.67%           | 2.44%           | 3.44%             | 5.69%                  | 3.21%                  | 3.21%                |
| Tennessee            | 151,363   | 1.15%                  | 1.28%           | 2.04%           | 2.44%             | 3.36%                  | 2.05%                  | 2.05%                |
| West South Central:  |           |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 85,183    | 1.30%                  | 1.43%           | 2.09%           | 1.59%             | 4.20%                  | 2.90%                  | 2.90%                |
| Louisiana            | 81,704    | 1.30%                  | 1.99%           | 1.60%           | 2.79%             | 3.25%                  | 2.48%                  | 2.48%                |
| Oklahoma             | 77,897    | 1.18%                  | 1.43%           | 1.85%           | 4.36%             | 3.03%                  | 2.25%                  | 2.25%                |
| Texas                | 644,283   | 1.05%                  | 1.07%           | 1.32%           | 2.09%             | 3.19%                  | 1.95%                  | 1.95%                |
| Mountain:            |           |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 183,941   | 1.20%                  | 1.16%           | 1.89%           | 3.42%             | 3.94%                  | 2.27%                  | 2.27%                |
| Colorado             | 188,828   | 1.47%                  | 1.55%           | 2.15%           | 3.61%             | 5.04%                  | 2.89%                  | 2.89%                |
| Idaho                | 42,549    | 1.70%                  | 1.58%           | 2.17%           | 4.18%             | 3.92%                  | 2.91%                  | 2.91%                |
| Montana              | 17,672    | 1.72%                  | 1.63%           | 2.46%           | 1.87%             | 2.95%                  | 2.64%                  | 2.64%                |
| Nevada               | 94,437    | 1.28%                  | 1.42%           | 1.93%           | 4.78%             | 4.53%                  | 2.36%                  | 2.36%                |
| New Mexico           | 31,550    | 1.63%                  | 1.65%           | 1.77%           | 3.08%             | 3.17%                  | 2.41%                  | 2.41%                |
| Utah                 | 176,866   | 1.80%                  | 1.45%           | 2.09%           | 4.37%             | 7.57%                  | 3.56%                  | 3.56%                |
| Wyoming              | 9,643     | 2.44%                  | 2.12%           | 2.71%           | 2.47%             | 2.89%                  | 3.04%                  | 3.04%                |
| Pacific:             |           |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 10,513    | 1.22%                  | 1.94%           | 1.56%           | 2.46%             | 2.59%                  | 2.19%                  | 2.19%                |
| California           | 1,878,215 | 1.44%                  | 1.31%           | 2.17%           | 2.74%             | 6.87%                  | 3.53%                  | 3.53%                |
| Hawaii               | 29,994    | 1.16%                  | 1.56%           | 1.95%           | 3.71%             | 3.92%                  | 2.50%                  | 2.50%                |
| Oregon               | 74,735    | 0.97%                  | 1.46%           | 1.53%           | 2.61%             | 3.00%                  | 1.98%                  | 1.98%                |
| Washington           | 155,863   | 1.08%                  | 1.56%           | 1.88%           | 3.56%             | 3.93%                  | 2.46%                  | 2.46%                |

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 II.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 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        | 88.7% | 39.2%                  | 64.3%           | 86.6%           | 97.4%             | 98.5%                  | 58.9%                  | 97.8%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 91.1% | 44.7%                  | 80.1%           | 90.7%           | 99.5%             | 98.3%                  | 67.5%                  | 98.4%                |
| Maine                | 83.0% | 31.2%                  | 66.8%           | 81.6%           | 93.9%             | 99.3%                  | 51.6%                  | 96.8%                |
| Massachusetts        | 94.0% | 49.5%                  | 74.1%           | 95.8%           | 99.9%             | 100.0%                 | 69.0%                  | 99.8%                |
| New Hampshire        | 89.2% | 37.2%                  | 78.3%           | 93.2%           | 89.7%             | 100.0%                 | 70.5%                  | 96.0%                |
| Rhode Island         | 87.9% | 45.7%                  | 81.7%           | 96.8%           | 94.4%             | 92.4%                  | 71.4%                  | 93.7%                |
| Vermont              | 82.8% | 32.5%                  | 59.7%           | 88.2%           | 96.6%             | 100.0%                 | 56.1%                  | 97.6%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 87.0% | 39.9%                  | 60.1%           | 84.7%           | 93.7%             | 99.4%                  | 59.3%                  | 96.5%                |
| New York             | 89.4% | 46.0%                  | 82.1%           | 86.7%           | 94.7%             | 97.7%                  | 66.8%                  | 96.2%                |
| Pennsylvania         | 91.2% | 47.0%                  | 75.2%           | 87.9%           | 96.5%             | 99.3%                  | 67.6%                  | 97.8%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 92.6% | 60.7%                  | 52.2%           | 94.1%           | 99.7%             | 99.5%                  | 67.3%                  | 99.2%                |
| Indiana              | 89.4% | 18.9% *                | 52.5%           | 89.4%           | 100.0%            | 98.0%                  | 50.4%                  | 98.4%                |
| Michigan             | 89.4% | 39.1%                  | 64.2%           | 80.4%           | 97.5%             | 100.0%                 | 58.1%                  | 98.8%                |
| Ohio                 | 91.7% | 37.8%                  | 72.7%           | 88.2%           | 98.3%             | 100.0%                 | 64.0%                  | 99.2%                |
| Wisconsin            | 89.5% | 37.0%                  | 54.4%           | 90.9%           | 99.1%             | 97.3%                  | 57.4%                  | 97.5%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 91.0% | 52.8%                  | 54.2%           | 97.5%           | 100.0%            | 99.0%                  | 64.9%                  | 99.4%                |
| Kansas               | 89.4% | 44.2%                  | 67.0%           | 86.4%           | 97.8%             | 97.3%                  | 63.9%                  | 96.6%                |
| Minnesota            | 89.3% | 22.1%                  | 63.0%           | 91.6%           | 98.4%             | 99.0%                  | 57.0%                  | 98.4%                |
| Missouri             | 91.6% | 42.5%                  | 80.0%           | 92.5%           | 100.0%            | 98.8%                  | 70.3%                  | 98.5%                |
| Nebraska             | 87.6% | 16.0%                  | 66.4%           | 86.7%           | 99.7%             | 99.4%                  | 44.2%                  | 99.1%                |
| North Dakota         | 90.0% | 38.5%                  | 81.2%           | 94.5%           | 98.9%             | 99.4%                  | 68.1%                  | 99.2%                |
| South Dakota         | 83.7% | 24.2%                  | 80.7%           | 90.7%           | 99.7%             | 90.5%                  | 62.2%                  | 94.0%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 88.2% | 33.3%                  | 68.7%           | 89.5%           | 93.5%             | 98.2%                  | 57.2%                  | 97.1%                |
| District of Columbia | 94.1% | 67.0%                  | 81.9%           | 95.7%           | 93.8%             | 99.4%                  | 81.1%                  | 97.3%                |
| Florida              | 84.6% | 28.4%                  | 48.1%           | 87.9%           | 92.5%             | 98.5%                  | 46.5%                  | 97.2%                |
| Georgia              | 87.6% | 15.9% *                | 62.5%           | 80.2%           | 99.5%             | 99.6%                  | 50.1%                  | 99.0%                |
| Maryland             | 89.0% | 38.5%                  | 77.5%           | 85.8%           | 99.9%             | 96.3%                  | 65.8%                  | 96.6%                |
| North Carolina       | 84.9% | 22.5% *                | 44.0%           | 83.3%           | 98.9%             | 99.8%                  | 46.3%                  | 98.5%                |
| South Carolina       | 79.2% | 43.5%                  | 47.0%           | 81.3%           | 99.9%             | 83.1%                  | 50.5%                  | 88.0%                |
| Virginia             | 90.1% | 27.2%                  | 57.8%           | 89.3%           | 99.3%             | 99.1%                  | 56.4%                  | 99.0%                |
| West Virginia        | 87.3% | 26.1%                  | 69.0%           | 80.9%           | 99.3%             | 98.9%                  | 55.0%                  | 96.5%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 90.8% | 61.7%                  | 67.5%           | 93.1%           | 91.5%             | 98.8%                  | 71.2%                  | 96.6%                |
| Kentucky             | 89.0% | 27.5%                  | 64.5%           | 77.8%           | 99.5%             | 99.7%                  | 51.9%                  | 99.3%                |
| Mississippi          | 86.3% | 36.2%                  | 57.1%           | 86.3%           | 95.8%             | 97.1%                  | 55.9%                  | 96.5%                |
| Tennessee            | 86.1% | 43.2%                  | 58.0%           | 88.1%           | 98.9%             | 91.2%                  | 60.2%                  | 93.2%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 87.8% | 26.8% *                | 68.6%           | 86.8%           | 92.5%             | 99.5%                  | 58.5%                  | 97.9%                |
| Louisiana            | 87.4% | 45.3%                  | 72.0%           | 78.7%           | 99.3%             | 96.1%                  | 63.7%                  | 97.0%                |
| Oklahoma             | 89.2% | 36.5%                  | 72.9%           | 93.9%           | 99.7%             | 97.6%                  | 63.0%                  | 98.5%                |
| Texas                | 89.5% | 43.9%                  | 73.9%           | 80.5%           | 96.3%             | 99.9%                  | 60.5%                  | 98.7%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 89.8% | 31.5% *                | 66.2%           | 87.1%           | 96.6%             | 99.3%                  | 56.3%                  | 98.5%                |
| Colorado             | 86.8% | 39.6%                  | 60.2%           | 87.9%           | 99.0%             | 97.9%                  | 55.6%                  | 98.3%                |
| Idaho                | 86.1% | 33.9%                  | 70.5%           | 92.0%           | 98.8%             | 99.7%                  | 58.7%                  | 99.0%                |
| Montana              | 79.8% | 40.0%                  | 58.4%           | 84.2%           | 96.8%             | 98.6%                  | 55.3%                  | 95.4%                |
| Nevada               | 88.9% | 27.8%                  | 71.2%           | 80.1%           | 99.2%             | 99.5%                  | 55.6%                  | 97.6%                |
| New Mexico           | 80.6% | 19.4% *                | 47.1%           | 77.3%           | 96.8%             | 98.6%                  | 40.4%                  | 97.5%                |
| Utah                 | 83.2% | 36.7%                  | 49.8%           | 77.3%           | 96.7%             | 92.8%                  | 51.6%                  | 92.7%                |
| Wyoming              | 76.1% | 25.8%                  | 49.5%           | 92.8%           | 99.3%             | 93.5%                  | 50.3%                  | 96.2%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 74.6% | 15.1% *                | 39.5%           | 69.4%           | 99.3%             | 92.3%                  | 32.6%                  | 93.8%                |
| California           | 89.3% | 45.2%                  | 56.9%           | 86.5%           | 98.8%             | 99.2%                  | 57.8%                  | 99.0%                |
| Hawaii               | 97.3% | 83.1%                  | 99.7%           | 93.8%           | 99.0%             | 100.0%                 | 93.3%                  | 98.7%                |
| Oregon               | 85.9% | 36.8%                  | 65.0%           | 78.4%           | 95.4%             | 99.5%                  | 56.0%                  | 96.9%                |
| Washington           | 88.5% | 44.6%                  | 73.7%           | 80.3%           | 96.9%             | 100.0%                 | 62.8%                  | 98.1%                |

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 II.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 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        | 0.35% | 1.44%                  | 1.50%           | 0.81%           | 0.55%             | 0.26%                  | 0.86%                  | 0.24%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.39% | 7.94%                  | 6.98%           | 3.93%           | 0.50%             | 1.69%                  | 4.83%                  | 1.02%                |
| Maine                | 2.05% | 6.92%                  | 7.90%           | 5.77%           | 2.92%             | 0.53%                  | 4.98%                  | 1.17%                |
| Massachusetts        | 0.92% | 10.70%                 | 9.38%           | 2.21%           | 0.13%             | 0.00%                  | 4.94%                  | 0.18%                |
| New Hampshire        | 2.24% | 7.27%                  | 6.23%           | 3.02%           | 7.69%             | 0.00%                  | 4.06%                  | 2.77%                |
| Rhode Island         | 2.25% | 7.52%                  | 6.32%           | 1.39%           | 5.40%             | 3.58%                  | 4.20%                  | 2.60%                |
| Vermont              | 1.82% | 6.35%                  | 7.52%           | 3.62%           | 2.67%             | 0.00%                  | 4.09%                  | 1.38%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.16% | 11.82%                 | 11.42%          | 5.34%           | 5.58%             | 0.55%                  | 5.88%                  | 2.09%                |
| New York             | 1.25% | 5.92%                  | 4.48%           | 3.76%           | 3.28%             | 1.07%                  | 3.17%                  | 1.34%                |
| Pennsylvania         | 1.13% | 6.65%                  | 6.28%           | 3.61%           | 2.08%             | 0.49%                  | 3.87%                  | 0.78%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 0.97% | 6.03%                  | 8.24%           | 2.68%           | 0.24%             | 0.28%                  | 3.95%                  | 0.42%                |
| Indiana              | 1.47% | 6.26% *                | 9.71%           | 3.41%           | 0.00%             | 1.60%                  | 5.63%                  | 1.05%                |
| Michigan             | 1.70% | 8.58%                  | 8.67%           | 8.20%           | 1.83%             | 0.00%                  | 5.78%                  | 0.56%                |
| Ohio                 | 1.08% | 7.58%                  | 7.45%           | 3.81%           | 1.38%             | 0.00%                  | 4.51%                  | 0.52%                |
| Wisconsin            | 1.46% | 8.45%                  | 9.95%           | 3.10%           | 0.63%             | 1.97%                  | 5.25%                  | 1.20%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.25% | 7.70%                  | 9.17%           | 1.29%           | 0.04%             | 0.72%                  | 4.63%                  | 0.36%                |
| Kansas               | 2.00% | 7.31%                  | 11.12%          | 5.35%           | 1.92%             | 1.48%                  | 5.01%                  | 1.32%                |
| Minnesota            | 1.52% | 5.96%                  | 10.36%          | 4.73%           | 0.93%             | 0.60%                  | 5.23%                  | 0.56%                |
| Missouri             | 1.14% | 7.43%                  | 6.58%           | 2.71%           | 0.00%             | 0.86%                  | 4.18%                  | 0.67%                |
| Nebraska             | 1.64% | 4.65%                  | 9.23%           | 3.89%           | 0.35%             | 0.57%                  | 4.93%                  | 0.59%                |
| North Dakota         | 1.28% | 7.21%                  | 6.24%           | 2.08%           | 0.95%             | 0.62%                  | 4.00%                  | 0.46%                |
| South Dakota         | 2.76% | 5.81%                  | 5.68%           | 3.46%           | 0.22%             | 6.44%                  | 4.20%                  | 3.76%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.77% | 7.63%                  | 9.93%           | 4.37%           | 4.83%             | 0.96%                  | 5.55%                  | 1.21%                |
| District of Columbia | 1.59% | 10.18%                 | 7.86%           | 3.88%           | 4.17%             | 0.51%                  | 4.60%                  | 1.63%                |
| Florida              | 2.07% | 7.72%                  | 9.43%           | 3.51%           | 7.09%             | 0.82%                  | 4.96%                  | 1.56%                |
| Georgia              | 1.43% | 5.38% *                | 8.30%           | 5.71%           | 0.30%             | 0.37%                  | 4.81%                  | 0.61%                |
| Maryland             | 1.96% | 7.21%                  | 7.65%           | 4.39%           | 0.12%             | 2.18%                  | 4.39%                  | 1.47%                |
| North Carolina       | 1.74% | 7.85% *                | 10.47%          | 5.23%           | 0.99%             | 0.18%                  | 5.32%                  | 0.68%                |
| South Carolina       | 4.73% | 10.55%                 | 9.29%           | 5.55%           | 0.05%             | 8.94%                  | 5.72%                  | 6.39%                |
| Virginia             | 1.26% | 6.94%                  | 8.99%           | 4.02%           | 0.69%             | 0.48%                  | 5.07%                  | 0.43%                |
| West Virginia        | 1.67% | 6.42%                  | 7.91%           | 6.38%           | 0.68%             | 1.09%                  | 4.99%                  | 1.47%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.93% | 7.41%                  | 9.21%           | 3.30%           | 6.79%             | 0.73%                  | 4.60%                  | 2.12%                |
| Kentucky             | 1.39% | 7.50%                  | 8.98%           | 6.99%           | 0.39%             | 0.20%                  | 5.28%                  | 0.43%                |
| Mississippi          | 2.42% | 7.66%                  | 10.64%          | 5.39%           | 3.97%             | 2.41%                  | 5.56%                  | 1.88%                |
| Tennessee            | 2.95% | 10.26%                 | 9.63%           | 4.59%           | 1.14%             | 5.13%                  | 5.30%                  | 3.59%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.76% | 9.34% *                | 7.94%           | 5.72%           | 4.29%             | 0.32%                  | 5.25%                  | 0.87%                |
| Louisiana            | 1.83% | 8.96%                  | 7.48%           | 6.73%           | 0.71%             | 3.02%                  | 5.00%                  | 1.78%                |
| Oklahoma             | 1.41% | 7.50%                  | 6.76%           | 2.29%           | 0.31%             | 1.58%                  | 4.24%                  | 0.82%                |
| Texas                | 1.15% | 5.94%                  | 5.72%           | 4.45%           | 2.07%             | 0.05%                  | 3.79%                  | 0.55%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.54% | 9.85% *                | 9.16%           | 5.82%           | 2.83%             | 0.53%                  | 5.76%                  | 0.78%                |
| Colorado             | 1.88% | 6.82%                  | 8.54%           | 4.05%           | 0.90%             | 1.70%                  | 4.61%                  | 1.12%                |
| Idaho                | 1.59% | 7.77%                  | 7.36%           | 3.09%           | 0.92%             | 0.25%                  | 4.30%                  | 0.46%                |
| Montana              | 2.04% | 6.42%                  | 8.74%           | 4.90%           | 1.61%             | 1.34%                  | 4.38%                  | 1.58%                |
| Nevada               | 1.75% | 6.81%                  | 8.48%           | 7.12%           | 0.73%             | 0.46%                  | 5.66%                  | 1.08%                |
| New Mexico           | 2.19% | 8.46% *                | 9.55%           | 5.67%           | 2.15%             | 1.35%                  | 5.64%                  | 1.17%                |
| Utah                 | 3.81% | 6.95%                  | 9.79%           | 6.75%           | 1.84%             | 6.22%                  | 4.94%                  | 4.04%                |
| Wyoming              | 2.87% | 6.58%                  | 8.90%           | 2.61%           | 0.53%             | 2.88%                  | 5.16%                  | 1.51%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.43% | 4.68% *                | 9.19%           | 6.49%           | 0.62%             | 3.97%                  | 4.57%                  | 2.41%                |
| California           | 1.70% | 4.22%                  | 5.63%           | 2.90%           | 0.59%             | 0.46%                  | 2.89%                  | 0.37%                |
| Hawaii               | 0.88% | 5.04%                  | 0.35%           | 4.57%           | 0.90%             | 0.00%                  | 1.95%                  | 0.97%                |
| Oregon               | 1.65% | 6.80%                  | 7.97%           | 6.38%           | 2.44%             | 0.52%                  | 4.63%                  | 1.20%                |
| Washington           | 1.56% | 6.95%                  | 7.13%           | 5.84%           | 2.24%             | 0.00%                  | 4.56%                  | 0.94%                |

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 II.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 92.5% | 90.3%                  | 92.1%           | 93.1%           | 91.8%             | 92.8%                  | 91.9%                  | 92.6%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 89.3% | 79.7%                  | 83.6%           | 83.4%           | 92.8%             | 91.4%                  | 87.6%                  | 89.6%                |
| Maine                | 92.9% | 92.5%                  | 90.3%           | 88.8%           | 95.0%             | 93.5%                  | 88.3%                  | 94.0%                |
| Massachusetts        | 92.9% | 93.4%                  | 96.8%           | 95.2%           | 92.8%             | 92.1%                  | 95.1%                  | 92.6%                |
| New Hampshire        | 92.2% | 98.1%                  | 87.4%           | 91.3%           | 95.4%             | 91.3%                  | 92.3%                  | 92.2%                |
| Rhode Island         | 93.7% | 89.8%                  | 98.9%           | 94.3%           | 94.4%             | 92.6%                  | 94.7%                  | 93.4%                |
| Vermont              | 94.5% | 95.5%                  | 97.0%           | 97.2%           | 91.6%             | 95.3%                  | 95.8%                  | 94.1%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 92.5% | 96.4%                  | 77.2%           | 97.4%           | 93.8%             | 91.8%                  | 90.6%                  | 92.9%                |
| New York             | 86.5% | 84.8%                  | 88.2%           | 89.8%           | 87.4%             | 85.2%                  | 86.4%                  | 86.5%                |
| Pennsylvania         | 93.7% | 78.6%                  | 92.6%           | 88.1%           | 94.2%             | 96.4%                  | 83.0%                  | 95.8%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 87.6% | 91.9%                  | 97.8%           | 90.8%           | 92.3%             | 83.5%                  | 95.0%                  | 86.3%                |
| Indiana              | 94.2% | 88.4%                  | 89.5%           | 86.4%           | 95.4%             | 96.0%                  | 85.5%                  | 95.2%                |
| Michigan             | 95.3% | 88.0%                  | 95.2%           | 95.0%           | 93.2%             | 96.6%                  | 93.0%                  | 95.7%                |
| Ohio                 | 92.2% | 97.3%                  | 85.2%           | 94.2%           | 93.8%             | 91.5%                  | 91.2%                  | 92.3%                |
| Wisconsin            | 95.3% | 86.0%                  | 96.5%           | 95.9%           | 94.1%             | 96.2%                  | 93.4%                  | 95.5%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 93.2% | 89.9%                  | 95.9%           | 92.5%           | 94.3%             | 93.0%                  | 93.3%                  | 93.2%                |
| Kansas               | 95.1% | 86.3%                  | 96.2%           | 96.5%           | 92.6%             | 96.9%                  | 93.9%                  | 95.4%                |
| Minnesota            | 90.9% | 87.3%                  | 98.0%           | 88.6%           | 94.8%             | 89.0%                  | 90.0%                  | 91.1%                |
| Missouri             | 92.8% | 95.8%                  | 92.3%           | 97.1%           | 92.6%             | 91.5%                  | 94.1%                  | 92.5%                |
| Nebraska             | 94.1% | 90.6%                  | 95.9%           | 90.1%           | 93.6%             | 95.2%                  | 91.8%                  | 94.4%                |
| North Dakota         | 95.5% | 90.2%                  | 98.8%           | 96.5%           | 91.7%             | 96.8%                  | 95.2%                  | 95.5%                |
| South Dakota         | 95.0% | 83.9%                  | 98.4%           | 91.1%           | 93.5%             | 97.4%                  | 92.7%                  | 95.7%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 93.1% | 89.9%                  | 93.8%           | 97.9%           | 91.5%             | 92.5%                  | 95.3%                  | 92.8%                |
| District of Columbia | 92.3% | 97.6%                  | 97.1%           | 91.8%           | 89.5%             | 93.4%                  | 96.3%                  | 91.5%                |
| Florida              | 93.3% | 82.8%                  | 94.5%           | 95.7%           | 97.2%             | 92.5%                  | 92.0%                  | 93.5%                |
| Georgia              | 94.1% | 95.8%                  | 98.9%           | 92.7%           | 95.8%             | 93.2%                  | 97.7%                  | 93.5%                |
| Maryland             | 92.3% | 93.7%                  | 88.7%           | 89.5%           | 91.5%             | 94.0%                  | 90.2%                  | 92.8%                |
| North Carolina       | 95.3% | 100.0%                 | 94.6%           | 95.6%           | 92.3%             | 96.2%                  | 94.1%                  | 95.5%                |
| South Carolina       | 93.2% | 89.4%                  | 98.5%           | 88.9%           | 88.1%             | 96.2%                  | 94.8%                  | 92.9%                |
| Virginia             | 92.5% | 93.6%                  | 94.9%           | 88.8%           | 94.2%             | 92.5%                  | 93.1%                  | 92.4%                |
| West Virginia        | 94.1% | 97.4%                  | 96.7%           | 93.1%           | 95.0%             | 93.7%                  | 94.1%                  | 94.1%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 93.7% | 93.4%                  | 93.2%           | 88.0%           | 97.8%             | 93.3%                  | 91.0%                  | 94.2%                |
| Kentucky             | 92.5% | 82.0%                  | 92.2%           | 98.0%           | 91.0%             | 92.6%                  | 92.9%                  | 92.4%                |
| Mississippi          | 92.4% | 93.5%                  | 96.0%           | 94.6%           | 96.0%             | 90.0%                  | 95.8%                  | 91.8%                |
| Tennessee            | 90.6% | 91.6%                  | 68.8%           | 95.8%           | 87.9%             | 92.0%                  | 85.2%                  | 91.6%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 95.9% | 96.7%                  | 99.0%           | 96.3%           | 94.7%             | 95.6%                  | 98.3%                  | 95.3%                |
| Louisiana            | 94.9% | 75.1%                  | 90.1%           | 89.1%           | 96.5%             | 98.4%                  | 86.6%                  | 97.1%                |
| Oklahoma             | 95.9% | 98.2%                  | 96.3%           | 94.4%           | 95.1%             | 96.8%                  | 95.2%                  | 96.1%                |
| Texas                | 93.3% | 95.3%                  | 89.4%           | 96.8%           | 91.9%             | 93.4%                  | 93.8%                  | 93.2%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 91.5% | 87.3%                  | 95.7%           | 94.6%           | 94.3%             | 89.8%                  | 91.2%                  | 91.5%                |
| Colorado             | 90.5% | 86.7%                  | 97.5%           | 86.4%           | 90.3%             | 91.1%                  | 91.9%                  | 90.2%                |
| Idaho                | 90.0% | 82.7%                  | 94.5%           | 88.2%           | 87.8%             | 92.1%                  | 89.4%                  | 90.2%                |
| Montana              | 91.8% | 83.8%                  | 95.9%           | 94.8%           | 86.6%             | 94.2%                  | 90.5%                  | 92.3%                |
| Nevada               | 94.6% | 94.6%                  | 97.0%           | 92.0%           | 90.5%             | 97.1%                  | 96.1%                  | 94.4%                |
| New Mexico           | 93.9% | 74.2%                  | 96.4%           | 95.4%           | 92.8%             | 95.0%                  | 90.5%                  | 94.5%                |
| Utah                 | 91.3% | 81.7%                  | 86.0%           | 97.7%           | 85.9%             | 94.0%                  | 89.0%                  | 91.7%                |
| Wyoming              | 93.2% | 80.9%                  | 90.0%           | 93.6%           | 90.5%             | 97.3%                  | 91.1%                  | 94.0%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 92.2% | 88.2%                  | 86.7%           | 95.6%           | 86.6%             | 95.8%                  | 90.2%                  | 92.6%                |
| California           | 94.1% | 95.2%                  | 93.0%           | 94.5%           | 87.8%             | 96.1%                  | 93.9%                  | 94.2%                |
| Hawaii               | 86.3% | 98.0%                  | 96.4%           | 93.4%           | 72.8%             | 87.0%                  | 97.4%                  | 82.7%                |
| Oregon               | 92.2% | 77.4%                  | 94.9%           | 92.5%           | 86.7%             | 96.6%                  | 90.6%                  | 92.6%                |
| Washington           | 87.7% | 89.3%                  | 93.1%           | 95.6%           | 81.9%             | 87.4%                  | 93.6%                  | 86.3%                |

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.

**Table II.B.3.b.(1) Standard errors for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 0.36% | 1.27%                  | 0.85%           | 0.57%           | 0.75%             | 0.55%                  | 0.56%                  | 0.42%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.43% | 9.25%                  | 7.80%           | 9.66%           | 3.17%             | 2.22%                  | 4.34%                  | 2.82%                |
| Maine                | 1.85% | 3.66%                  | 3.70%           | 5.81%           | 2.81%             | 3.05%                  | 4.20%                  | 2.01%                |
| Massachusetts        | 1.54% | 4.75%                  | 2.04%           | 1.65%           | 2.65%             | 2.36%                  | 1.86%                  | 1.75%                |
| New Hampshire        | 1.59% | 1.39%                  | 4.89%           | 2.87%           | 1.49%             | 2.96%                  | 2.45%                  | 1.91%                |
| Rhode Island         | 1.49% | 5.62%                  | 0.64%           | 2.38%           | 2.27%             | 2.77%                  | 2.19%                  | 1.79%                |
| Vermont              | 1.14% | 4.29%                  | 1.40%           | 1.23%           | 2.57%             | 1.85%                  | 1.41%                  | 1.44%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.49% | 3.78%                  | 11.35%          | 1.18%           | 2.60%             | 2.12%                  | 4.44%                  | 1.54%                |
| New York             | 1.91% | 5.93%                  | 4.52%           | 2.69%           | 5.32%             | 2.29%                  | 2.77%                  | 2.24%                |
| Pennsylvania         | 1.31% | 7.94%                  | 3.81%           | 5.95%           | 2.18%             | 1.01%                  | 5.39%                  | 0.93%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.03% | 3.15%                  | 1.32%           | 3.03%           | 3.11%             | 5.39%                  | 1.35%                  | 3.54%                |
| Indiana              | 1.20% | 8.39%                  | 6.82%           | 5.34%           | 1.83%             | 1.20%                  | 6.20%                  | 1.04%                |
| Michigan             | 1.07% | 6.09%                  | 2.12%           | 2.11%           | 3.77%             | 1.06%                  | 1.99%                  | 1.21%                |
| Ohio                 | 1.33% | 2.23%                  | 4.40%           | 2.14%           | 2.23%             | 2.13%                  | 2.35%                  | 1.50%                |
| Wisconsin            | 0.94% | 8.74%                  | 1.79%           | 1.80%           | 1.74%             | 1.33%                  | 2.70%                  | 0.99%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.17% | 4.65%                  | 2.81%           | 3.46%           | 1.68%             | 1.96%                  | 2.20%                  | 1.34%                |
| Kansas               | 1.11% | 6.83%                  | 3.16%           | 1.34%           | 2.10%             | 1.23%                  | 2.40%                  | 1.21%                |
| Minnesota            | 1.87% | 7.47%                  | 1.97%           | 4.59%           | 2.03%             | 3.22%                  | 3.61%                  | 2.09%                |
| Missouri             | 1.86% | 3.14%                  | 4.73%           | 1.43%           | 2.32%             | 3.23%                  | 2.31%                  | 2.23%                |
| Nebraska             | 1.21% | 5.49%                  | 1.78%           | 3.56%           | 2.69%             | 1.53%                  | 2.74%                  | 1.31%                |
| North Dakota         | 0.72% | 4.28%                  | 0.71%           | 1.48%           | 2.09%             | 0.81%                  | 1.61%                  | 0.80%                |
| South Dakota         | 1.25% | 8.83%                  | 0.91%           | 3.39%           | 2.64%             | 1.83%                  | 2.62%                  | 1.42%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.59% | 4.67%                  | 2.94%           | 2.00%           | 4.38%             | 2.24%                  | 1.65%                  | 1.83%                |
| District of Columbia | 1.67% | 2.45%                  | 1.64%           | 3.39%           | 4.48%             | 1.49%                  | 1.57%                  | 1.97%                |
| Florida              | 2.07% | 12.40%                 | 2.97%           | 1.49%           | 1.22%             | 3.05%                  | 3.83%                  | 2.32%                |
| Georgia              | 1.45% | 2.91%                  | 0.75%           | 2.38%           | 1.61%             | 2.23%                  | 0.92%                  | 1.68%                |
| Maryland             | 1.82% | 4.25%                  | 5.72%           | 4.06%           | 3.87%             | 2.60%                  | 3.55%                  | 2.06%                |
| North Carolina       | 1.14% | 0.00%                  | 3.72%           | 2.04%           | 4.61%             | 0.79%                  | 2.11%                  | 1.27%                |
| South Carolina       | 1.43% | 5.90%                  | 1.15%           | 5.96%           | 4.57%             | 0.85%                  | 2.01%                  | 1.64%                |
| Virginia             | 1.53% | 4.42%                  | 3.42%           | 3.93%           | 2.08%             | 2.33%                  | 2.78%                  | 1.71%                |
| West Virginia        | 0.82% | 1.77%                  | 1.63%           | 2.36%           | 1.88%             | 1.11%                  | 2.21%                  | 0.89%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.29% | 3.06%                  | 2.84%           | 4.46%           | 1.03%             | 2.08%                  | 2.47%                  | 1.47%                |
| Kentucky             | 1.47% | 7.71%                  | 5.51%           | 1.21%           | 4.47%             | 1.64%                  | 2.79%                  | 1.63%                |
| Mississippi          | 3.21% | 4.90%                  | 2.13%           | 2.49%           | 1.35%             | 5.95%                  | 1.83%                  | 3.82%                |
| Tennessee            | 2.66% | 5.42%                  | 8.09%           | 1.75%           | 5.55%             | 4.15%                  | 3.92%                  | 3.07%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.09% | 2.85%                  | 0.66%           | 1.28%           | 2.59%             | 1.62%                  | 0.59%                  | 1.32%                |
| Louisiana            | 1.18% | 11.07%                 | 6.46%           | 4.28%           | 1.33%             | 0.52%                  | 4.55%                  | 0.68%                |
| Oklahoma             | 0.88% | 1.34%                  | 2.43%           | 1.44%           | 2.41%             | 0.79%                  | 1.40%                  | 1.03%                |
| Texas                | 0.98% | 2.05%                  | 4.81%           | 0.96%           | 2.94%             | 1.24%                  | 1.98%                  | 1.11%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.11% | 7.06%                  | 3.85%           | 3.02%           | 2.56%             | 3.31%                  | 3.68%                  | 2.36%                |
| Colorado             | 2.31% | 7.14%                  | 2.18%           | 5.47%           | 5.11%             | 3.39%                  | 2.92%                  | 2.73%                |
| Idaho                | 2.52% | 9.17%                  | 2.54%           | 4.00%           | 5.05%             | 4.24%                  | 3.67%                  | 3.06%                |
| Montana              | 1.98% | 11.09%                 | 2.01%           | 2.04%           | 5.66%             | 1.98%                  | 4.49%                  | 2.13%                |
| Nevada               | 1.37% | 4.42%                  | 2.21%           | 4.91%           | 4.10%             | 1.01%                  | 1.83%                  | 1.56%                |
| New Mexico           | 1.12% | 6.41%                  | 1.77%           | 2.84%           | 2.22%             | 1.53%                  | 3.10%                  | 1.17%                |
| Utah                 | 2.49% | 6.14%                  | 6.58%           | 0.85%           | 7.74%             | 1.59%                  | 2.98%                  | 2.84%                |
| Wyoming              | 1.40% | 12.62%                 | 5.45%           | 2.72%           | 2.20%             | 0.97%                  | 3.53%                  | 1.32%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.90% | 7.27%                  | 5.70%           | 1.40%           | 5.74%             | 1.04%                  | 3.04%                  | 2.15%                |
| California           | 1.29% | 2.20%                  | 2.08%           | 1.62%           | 3.45%             | 1.38%                  | 1.45%                  | 1.50%                |
| Hawaii               | 3.66% | 1.13%                  | 1.43%           | 2.46%           | 12.24%            | 3.01%                  | 0.72%                  | 4.64%                |
| Oregon               | 2.26% | 8.47%                  | 3.08%           | 2.85%           | 6.86%             | 1.16%                  | 2.86%                  | 2.67%                |
| Washington           | 3.61% | 5.14%                  | 2.73%           | 2.98%           | 6.01%             | 6.57%                  | 1.84%                  | 4.41%                |

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.

**Table II.B.3.b.(1).(a) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 70.6% | 73.7%                  | 65.8%           | 66.6%           | 66.9%             | 73.3%                  | 68.1%                  | 71.0%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 70.8% | 59.6%                  | 59.2%           | 72.8%           | 67.8%             | 74.2%                  | 62.8%                  | 72.5%                |
| Maine                | 73.5% | 84.4%                  | 60.3%           | 72.2%           | 71.9%             | 76.0%                  | 67.6%                  | 74.8%                |
| Massachusetts        | 68.9% | 78.8%                  | 63.0%           | 60.5%           | 67.0%             | 71.0%                  | 66.9%                  | 69.2%                |
| New Hampshire        | 71.1% | 67.2%                  | 59.6%           | 61.7%           | 73.3%             | 75.2%                  | 62.9%                  | 73.3%                |
| Rhode Island         | 68.2% | 66.9%                  | 59.7%           | 63.2%           | 66.1%             | 72.9%                  | 62.4%                  | 69.8%                |
| Vermont              | 67.6% | 59.7%                  | 50.7%           | 67.9%           | 67.7%             | 73.6%                  | 61.5%                  | 69.5%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 71.6% | 75.1%                  | 42.8%           | 61.6%           | 71.4%             | 77.9%                  | 58.7%                  | 74.3%                |
| New York             | 66.0% | 67.2%                  | 54.0%           | 63.0%           | 65.9%             | 68.3%                  | 59.4%                  | 67.4%                |
| Pennsylvania         | 71.9% | 77.9%                  | 63.4%           | 68.0%           | 72.8%             | 73.1%                  | 69.1%                  | 72.4%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 69.4% | 80.8%                  | 67.6%           | 62.3%           | 67.1%             | 71.3%                  | 69.1%                  | 69.5%                |
| Indiana              | 72.6% | 79.3%                  | 80.1%           | 73.6%           | 67.2%             | 74.0%                  | 78.1%                  | 72.1%                |
| Michigan             | 74.6% | 75.4%                  | 78.3%           | 71.8%           | 68.6%             | 76.8%                  | 73.7%                  | 74.8%                |
| Ohio                 | 75.2% | 80.9%                  | 78.8%           | 78.5%           | 67.9%             | 77.0%                  | 78.5%                  | 74.6%                |
| Wisconsin            | 69.3% | 72.2%                  | 62.4%           | 61.9%           | 68.9%             | 72.0%                  | 64.5%                  | 69.9%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 71.3% | 84.5%                  | 55.3%           | 68.1%           | 71.9%             | 71.5%                  | 71.3%                  | 71.3%                |
| Kansas               | 71.8% | 75.2%                  | 68.7%           | 68.4%           | 69.9%             | 73.6%                  | 73.6%                  | 71.5%                |
| Minnesota            | 69.6% | 66.8%                  | 65.7%           | 68.8%           | 63.3%             | 73.6%                  | 63.9%                  | 70.5%                |
| Missouri             | 72.1% | 71.5%                  | 63.4%           | 68.4%           | 75.5%             | 73.3%                  | 66.3%                  | 73.4%                |
| Nebraska             | 70.9% | 72.2%                  | 69.5%           | 63.4%           | 67.8%             | 73.7%                  | 70.6%                  | 70.9%                |
| North Dakota         | 73.1% | 80.1%                  | 73.2%           | 77.3%           | 67.1%             | 73.4%                  | 75.6%                  | 72.4%                |
| South Dakota         | 72.2% | 76.0%                  | 62.7%           | 70.1%           | 68.8%             | 77.6%                  | 65.2%                  | 74.4%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 72.7% | 69.5%                  | 78.5%           | 63.4%           | 69.4%             | 75.6%                  | 72.9%                  | 72.7%                |
| District of Columbia | 71.2% | 65.0%                  | 74.1%           | 58.6%           | 69.9%             | 77.4%                  | 72.8%                  | 70.8%                |
| Florida              | 64.9% | 50.9% *                | 68.3%           | 55.7%           | 59.0%             | 68.6%                  | 61.7%                  | 65.4%                |
| Georgia              | 69.6% | --                     | 58.2%           | 70.6%           | 68.7%             | 71.1%                  | 61.3%                  | 71.0%                |
| Maryland             | 68.3% | 84.6%                  | 56.7%           | 64.4%           | 55.7%             | 75.2%                  | 65.3%                  | 69.0%                |
| North Carolina       | 70.6% | 72.2%                  | 54.4%           | 73.2%           | 66.9%             | 72.3%                  | 70.8%                  | 70.5%                |
| South Carolina       | 73.1% | 78.4%                  | 65.1%           | 74.9%           | 62.5%             | 76.9%                  | 72.0%                  | 73.2%                |
| Virginia             | 68.8% | 68.4%                  | 58.4%           | 69.2%           | 52.9%             | 76.1%                  | 66.4%                  | 69.2%                |
| West Virginia        | 71.3% | 69.8%                  | 70.2%           | 65.3%           | 59.4%             | 75.8%                  | 67.1%                  | 72.0%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 67.2% | 80.6%                  | 59.5%           | 60.9%           | 63.0%             | 69.6%                  | 72.0%                  | 66.2%                |
| Kentucky             | 69.3% | 79.2%                  | 61.6%           | 69.7%           | 70.3%             | 69.2%                  | 70.2%                  | 69.2%                |
| Mississippi          | 74.1% | 71.9%                  | 71.7%           | 69.8%           | 71.8%             | 76.7%                  | 71.4%                  | 74.6%                |
| Tennessee            | 70.3% | --                     | 61.8%           | 67.0%           | 71.1%             | 72.4%                  | 60.1%                  | 71.9%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 73.6% | --                     | 71.4%           | 66.5%           | 74.8%             | 75.6%                  | 70.4%                  | 74.3%                |
| Louisiana            | 68.9% | 82.8%                  | 71.8%           | 68.6%           | 64.2%             | 70.3%                  | 74.8%                  | 67.5%                |
| Oklahoma             | 69.9% | 74.8%                  | 75.6%           | 68.0%           | 64.9%             | 72.9%                  | 72.8%                  | 69.3%                |
| Texas                | 67.7% | 78.9%                  | 64.4%           | 66.4%           | 65.9%             | 68.0%                  | 68.1%                  | 67.7%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 72.6% | 61.5%                  | 70.8%           | 64.7%           | 69.6%             | 76.0%                  | 64.7%                  | 73.7%                |
| Colorado             | 64.6% | 67.7%                  | 68.2%           | 62.3%           | 65.8%             | 64.1%                  | 67.2%                  | 64.1%                |
| Idaho                | 69.4% | 72.8%                  | 69.5%           | 74.6%           | 61.9%             | 71.3%                  | 71.8%                  | 68.8%                |
| Montana              | 74.5% | 79.2%                  | 70.1%           | 79.6%           | 76.2%             | 70.6%                  | 76.5%                  | 73.8%                |
| Nevada               | 64.2% | 89.7%                  | 72.8%           | 61.9%           | 45.1%             | 72.0%                  | 79.1%                  | 62.0%                |
| New Mexico           | 56.1% | --                     | 47.3%           | 45.4%           | 55.0%             | 59.8%                  | 54.3%                  | 56.4%                |
| Utah                 | 70.1% | 71.2%                  | 69.5%           | 67.9%           | 72.8%             | 69.2%                  | 69.0%                  | 70.2%                |
| Wyoming              | 70.7% | 64.1%                  | 67.4%           | 68.9%           | 73.0%             | 72.5%                  | 67.8%                  | 71.9%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 69.8% | 67.5%                  | 49.6%           | 71.3%           | 69.3%             | 72.1%                  | 59.0%                  | 71.4%                |
| California           | 76.3% | 75.3%                  | 71.9%           | 65.4%           | 69.9%             | 81.0%                  | 70.5%                  | 77.4%                |
| Hawaii               | 81.8% | 83.5%                  | 87.6%           | 82.9%           | 71.8%             | 84.2%                  | 86.2%                  | 80.1%                |
| Oregon               | 77.2% | 79.6%                  | 76.2%           | 77.3%           | 75.1%             | 78.4%                  | 75.0%                  | 77.6%                |
| Washington           | 73.6% | 82.4%                  | 70.0%           | 71.1%           | 70.0%             | 75.8%                  | 72.9%                  | 73.8%                |

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.

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

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

**Table II.B.3.b.(1).(a) Standard errors for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 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% | 1.95%                  | 1.15%           | 0.87%           | 0.91%             | 1.18%                  | 0.78%                  | 0.86%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.85% | 4.98%                  | 6.10%           | 5.71%           | 3.77%             | 2.41%                  | 4.91%                  | 1.99%                |
| Maine                | 1.48% | 6.31%                  | 4.12%           | 4.31%           | 3.15%             | 1.89%                  | 3.79%                  | 1.59%                |
| Massachusetts        | 2.25% | 10.57%                 | 7.97%           | 5.14%           | 6.53%             | 2.52%                  | 5.31%                  | 2.48%                |
| New Hampshire        | 1.35% | 6.60%                  | 4.13%           | 3.63%           | 2.07%             | 2.06%                  | 2.68%                  | 1.53%                |
| Rhode Island         | 1.95% | 6.74%                  | 5.36%           | 3.90%           | 3.05%             | 3.22%                  | 3.32%                  | 2.27%                |
| Vermont              | 2.03% | 9.30%                  | 5.37%           | 3.08%           | 2.10%             | 4.99%                  | 3.67%                  | 2.38%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.73% | 12.60%                 | 5.26%           | 5.21%           | 7.62%             | 2.20%                  | 6.36%                  | 2.86%                |
| New York             | 1.96% | 6.64%                  | 4.28%           | 3.44%           | 3.41%             | 3.27%                  | 2.79%                  | 2.29%                |
| Pennsylvania         | 3.11% | 5.63%                  | 6.25%           | 3.90%           | 3.23%             | 5.54%                  | 3.65%                  | 3.60%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.70% | 4.66%                  | 5.76%           | 3.81%           | 3.51%             | 2.51%                  | 3.64%                  | 1.90%                |
| Indiana              | 1.99% | 6.59%                  | 6.03%           | 3.34%           | 3.29%             | 3.04%                  | 3.77%                  | 2.16%                |
| Michigan             | 2.14% | 7.30%                  | 3.23%           | 3.25%           | 3.44%             | 3.24%                  | 2.92%                  | 2.45%                |
| Ohio                 | 1.25% | 5.93%                  | 3.31%           | 4.07%           | 2.49%             | 1.65%                  | 2.50%                  | 1.41%                |
| Wisconsin            | 1.56% | 6.85%                  | 5.37%           | 3.34%           | 3.06%             | 2.26%                  | 3.17%                  | 1.71%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.63% | 4.29%                  | 6.03%           | 3.33%           | 2.73%             | 2.92%                  | 3.35%                  | 1.85%                |
| Kansas               | 1.31% | 5.69%                  | 5.24%           | 4.76%           | 2.68%             | 1.81%                  | 3.26%                  | 1.43%                |
| Minnesota            | 2.75% | 9.87%                  | 6.29%           | 5.21%           | 5.94%             | 3.87%                  | 4.59%                  | 3.11%                |
| Missouri             | 2.30% | 7.32%                  | 5.72%           | 3.80%           | 5.63%             | 3.45%                  | 3.56%                  | 2.70%                |
| Nebraska             | 1.78% | 6.64%                  | 6.91%           | 3.55%           | 2.82%             | 2.56%                  | 3.51%                  | 1.95%                |
| North Dakota         | 1.83% | 5.55%                  | 4.86%           | 2.82%           | 3.79%             | 3.20%                  | 2.72%                  | 2.22%                |
| South Dakota         | 1.63% | 10.11%                 | 5.04%           | 4.20%           | 3.01%             | 2.04%                  | 3.48%                  | 1.71%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.14% | 9.17%                  | 7.15%           | 5.34%           | 5.72%             | 2.53%                  | 4.11%                  | 2.40%                |
| District of Columbia | 2.09% | 5.86%                  | 5.30%           | 6.72%           | 3.59%             | 2.60%                  | 3.28%                  | 2.43%                |
| Florida              | 2.32% | 17.28% *               | 5.80%           | 3.51%           | 6.61%             | 2.60%                  | 5.93%                  | 2.49%                |
| Georgia              | 2.21% | --                     | 6.40%           | 4.82%           | 7.51%             | 2.50%                  | 4.30%                  | 2.44%                |
| Maryland             | 3.40% | 4.91%                  | 6.49%           | 4.43%           | 5.21%             | 4.41%                  | 3.61%                  | 4.00%                |
| North Carolina       | 1.78% | 9.27%                  | 5.57%           | 6.76%           | 4.15%             | 1.97%                  | 3.91%                  | 1.97%                |
| South Carolina       | 2.12% | 5.05%                  | 7.00%           | 3.95%           | 4.11%             | 2.92%                  | 3.58%                  | 2.41%                |
| Virginia             | 2.76% | 9.72%                  | 9.37%           | 4.39%           | 9.03%             | 2.49%                  | 4.84%                  | 3.09%                |
| West Virginia        | 1.67% | 5.45%                  | 6.45%           | 3.59%           | 4.95%             | 2.11%                  | 3.67%                  | 1.83%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.10% | 5.08%                  | 5.49%           | 6.97%           | 5.82%             | 4.97%                  | 3.50%                  | 3.65%                |
| Kentucky             | 1.64% | 10.53%                 | 6.59%           | 5.06%           | 4.48%             | 1.81%                  | 4.14%                  | 1.77%                |
| Mississippi          | 3.34% | 7.44%                  | 7.21%           | 4.41%           | 4.68%             | 5.48%                  | 3.74%                  | 3.89%                |
| Tennessee            | 1.82% | --                     | 6.71%           | 4.63%           | 4.40%             | 2.19%                  | 4.79%                  | 1.91%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.53% | --                     | 6.03%           | 3.87%           | 3.14%             | 3.85%                  | 3.87%                  | 2.97%                |
| Louisiana            | 2.02% | 7.03%                  | 5.80%           | 6.32%           | 4.56%             | 2.18%                  | 3.84%                  | 2.28%                |
| Oklahoma             | 2.15% | 7.88%                  | 4.44%           | 3.46%           | 4.68%             | 2.48%                  | 3.20%                  | 2.50%                |
| Texas                | 2.44% | 5.12%                  | 5.40%           | 4.95%           | 4.37%             | 3.70%                  | 3.46%                  | 2.83%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.30% | 10.50%                 | 5.13%           | 5.51%           | 3.32%             | 3.17%                  | 5.28%                  | 2.44%                |
| Colorado             | 3.27% | 6.03%                  | 5.44%           | 5.55%           | 3.48%             | 5.59%                  | 3.30%                  | 3.84%                |
| Idaho                | 2.11% | 7.65%                  | 5.72%           | 4.91%           | 5.42%             | 2.07%                  | 3.32%                  | 2.51%                |
| Montana              | 1.86% | 5.78%                  | 6.20%           | 4.20%           | 2.31%             | 3.10%                  | 3.53%                  | 2.17%                |
| Nevada               | 4.09% | 4.37%                  | 7.87%           | 8.58%           | 9.05%             | 3.64%                  | 4.66%                  | 4.47%                |
| New Mexico           | 3.51% | --                     | 6.93%           | 6.03%           | 4.27%             | 6.50%                  | 5.95%                  | 3.97%                |
| Utah                 | 1.75% | 5.95%                  | 6.75%           | 4.56%           | 2.20%             | 2.92%                  | 3.88%                  | 1.92%                |
| Wyoming              | 1.91% | 8.13%                  | 5.92%           | 3.89%           | 3.57%             | 3.20%                  | 3.50%                  | 2.25%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.24% | 7.52%                  | 8.91%           | 4.52%           | 4.73%             | 2.98%                  | 5.83%                  | 2.37%                |
| California           | 4.15% | 3.44%                  | 4.55%           | 3.42%           | 2.61%             | 5.58%                  | 2.39%                  | 4.69%                |
| Hawaii               | 2.09% | 4.75%                  | 3.05%           | 2.84%           | 7.12%             | 2.60%                  | 2.08%                  | 2.78%                |
| Oregon               | 1.80% | 6.90%                  | 4.63%           | 3.81%           | 4.01%             | 2.63%                  | 3.38%                  | 2.05%                |
| Washington           | 2.89% | 4.27%                  | 4.62%           | 2.94%           | 7.00%             | 4.55%                  | 2.62%                  | 3.57%                |

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.

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

**Table II.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 65.3% | 66.5%                  | 60.6%           | 62.0%           | 61.4%             | 68.0%                  | 62.6%                  | 65.8%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 63.2% | 47.5%                  | 49.5%           | 60.8%           | 62.9%             | 67.8%                  | 55.0%                  | 65.0%                |
| Maine                | 68.3% | 78.1%                  | 54.5%           | 64.1%           | 68.3%             | 71.0%                  | 59.6%                  | 70.4%                |
| Massachusetts        | 64.0% | 73.6%                  | 60.9%           | 57.6%           | 62.2%             | 65.5%                  | 63.6%                  | 64.1%                |
| New Hampshire        | 65.5% | 65.9%                  | 52.1%           | 56.4%           | 69.9%             | 68.7%                  | 58.1%                  | 67.5%                |
| Rhode Island         | 63.9% | 60.1%                  | 59.1%           | 59.6%           | 62.4%             | 67.5%                  | 59.1%                  | 65.2%                |
| Vermont              | 63.8% | 57.0%                  | 49.1%           | 66.0%           | 62.0%             | 70.1%                  | 58.9%                  | 65.4%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 66.3% | 72.4%                  | 33.1%           | 60.0%           | 67.0%             | 71.5%                  | 53.2%                  | 69.0%                |
| New York             | 57.1% | 57.0%                  | 47.7%           | 56.6%           | 57.6%             | 58.2%                  | 51.3%                  | 58.3%                |
| Pennsylvania         | 67.4% | 61.2%                  | 58.7%           | 59.9%           | 68.6%             | 70.4%                  | 57.4%                  | 69.4%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 60.8% | 74.3%                  | 66.2%           | 56.6%           | 62.0%             | 59.5%                  | 65.6%                  | 59.9%                |
| Indiana              | 68.4% | 70.1%                  | 71.7%           | 63.6%           | 64.1%             | 71.0%                  | 66.7%                  | 68.6%                |
| Michigan             | 71.1% | 66.4%                  | 74.6%           | 68.2%           | 63.9%             | 74.2%                  | 68.5%                  | 71.6%                |
| Ohio                 | 69.3% | 78.7%                  | 67.1%           | 73.9%           | 63.7%             | 70.5%                  | 71.6%                  | 68.9%                |
| Wisconsin            | 66.0% | 62.1%                  | 60.2%           | 59.4%           | 64.9%             | 69.3%                  | 60.3%                  | 66.8%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 66.4% | 75.9%                  | 53.1%           | 63.0%           | 67.8%             | 66.5%                  | 66.6%                  | 66.4%                |
| Kansas               | 68.3% | 64.9%                  | 66.1%           | 66.0%           | 64.8%             | 71.3%                  | 69.1%                  | 68.2%                |
| Minnesota            | 63.3% | 58.3%                  | 64.4%           | 61.0%           | 60.0%             | 65.6%                  | 57.5%                  | 64.2%                |
| Missouri             | 66.9% | 68.4%                  | 58.5%           | 66.4%           | 69.9%             | 67.0%                  | 62.4%                  | 67.9%                |
| Nebraska             | 66.7% | 65.4%                  | 66.6%           | 57.1%           | 63.4%             | 70.1%                  | 64.8%                  | 66.9%                |
| North Dakota         | 69.8% | 72.2%                  | 72.3%           | 74.5%           | 61.5%             | 71.0%                  | 71.9%                  | 69.2%                |
| South Dakota         | 68.6% | 63.8%                  | 61.7%           | 63.8%           | 64.3%             | 75.5%                  | 60.5%                  | 71.2%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 67.7% | 62.5%                  | 73.6%           | 62.1%           | 63.5%             | 69.9%                  | 69.5%                  | 67.4%                |
| District of Columbia | 65.7% | 63.4%                  | 72.0%           | 53.8%           | 62.6%             | 72.2%                  | 70.1%                  | 64.8%                |
| Florida              | 60.6% | 42.1% *                | 64.5%           | 53.3%           | 57.4%             | 63.5%                  | 56.8%                  | 61.2%                |
| Georgia              | 65.5% | --                     | 57.5%           | 65.4%           | 65.8%             | 66.3%                  | 59.9%                  | 66.4%                |
| Maryland             | 63.1% | 79.3%                  | 50.3%           | 57.6%           | 50.9%             | 70.6%                  | 58.9%                  | 64.0%                |
| North Carolina       | 67.3% | 72.2%                  | 51.4%           | 70.0%           | 61.7%             | 69.6%                  | 66.6%                  | 67.4%                |
| South Carolina       | 68.1% | 70.1%                  | 64.1%           | 66.6%           | 55.0%             | 74.0%                  | 68.3%                  | 68.1%                |
| Virginia             | 63.7% | 64.0%                  | 55.4%           | 61.5%           | 49.9%             | 70.4%                  | 61.9%                  | 63.9%                |
| West Virginia        | 67.1% | 68.0%                  | 67.9%           | 60.8%           | 56.5%             | 71.0%                  | 63.1%                  | 67.8%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 62.9% | 75.3%                  | 55.4%           | 53.6%           | 61.6%             | 64.9%                  | 65.5%                  | 62.3%                |
| Kentucky             | 64.1% | 65.0%                  | 56.8%           | 68.3%           | 64.0%             | 64.1%                  | 65.2%                  | 63.9%                |
| Mississippi          | 68.5% | 67.2%                  | 68.8%           | 66.0%           | 69.0%             | 69.0%                  | 68.4%                  | 68.5%                |
| Tennessee            | 63.7% | --                     | 42.5%           | 64.2%           | 62.5%             | 66.7%                  | 51.2%                  | 65.9%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 70.6% | 60.2%                  | 70.7%           | 64.0%           | 70.9%             | 72.3%                  | 69.2%                  | 70.9%                |
| Louisiana            | 65.4% | 62.1%                  | 64.7%           | 61.1%           | 62.0%             | 69.2%                  | 64.8%                  | 65.5%                |
| Oklahoma             | 67.1% | 73.5%                  | 72.8%           | 64.2%           | 61.7%             | 70.5%                  | 69.3%                  | 66.5%                |
| Texas                | 63.2% | 75.2%                  | 57.6%           | 64.2%           | 60.6%             | 63.5%                  | 63.9%                  | 63.1%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 66.4% | 53.7%                  | 67.8%           | 61.3%           | 65.6%             | 68.2%                  | 59.0%                  | 67.5%                |
| Colorado             | 58.5% | 58.7%                  | 66.4%           | 53.9%           | 59.4%             | 58.4%                  | 61.7%                  | 57.8%                |
| Idaho                | 62.5% | 60.2%                  | 65.7%           | 65.8%           | 54.3%             | 65.7%                  | 64.2%                  | 62.1%                |
| Montana              | 68.4% | 66.4%                  | 67.2%           | 75.5%           | 66.0%             | 66.5%                  | 69.2%                  | 68.1%                |
| Nevada               | 60.8% | 84.9%                  | 70.6%           | 57.0%           | 40.8%             | 69.9%                  | 76.1%                  | 58.5%                |
| New Mexico           | 52.7% | --                     | 45.6%           | 43.2%           | 51.0%             | 56.8%                  | 49.2%                  | 53.3%                |
| Utah                 | 64.0% | 58.2%                  | 59.8%           | 66.4%           | 62.6%             | 65.0%                  | 61.4%                  | 64.4%                |
| Wyoming              | 65.9% | --                     | 60.7%           | 64.5%           | 66.0%             | 70.6%                  | 61.7%                  | 67.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 64.3% | 59.5%                  | 43.0%           | 68.2%           | 60.1%             | 69.1%                  | 53.2%                  | 66.1%                |
| California           | 71.8% | 71.7%                  | 66.9%           | 61.8%           | 61.4%             | 77.9%                  | 66.2%                  | 72.8%                |
| Hawaii               | 70.6% | 81.8%                  | 84.5%           | 77.5%           | 52.3%             | 73.2%                  | 84.0%                  | 66.2%                |
| Oregon               | 71.2% | 61.6%                  | 72.3%           | 71.5%           | 65.1%             | 75.7%                  | 67.9%                  | 71.9%                |
| Washington           | 64.6% | 73.6%                  | 65.1%           | 67.9%           | 57.3%             | 66.3%                  | 68.2%                  | 63.7%                |

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 II.B.3.b.(2) Standard errors for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 0.81% | 1.88%                  | 1.21%           | 0.90%           | 0.96%             | 1.31%                  | 0.80%                  | 0.94%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.13% | 6.02%                  | 7.75%           | 5.45%           | 4.32%             | 2.94%                  | 5.65%                  | 2.31%                |
| Maine                | 1.92% | 7.45%                  | 3.68%           | 5.30%           | 3.51%             | 2.88%                  | 4.08%                  | 2.10%                |
| Massachusetts        | 2.48% | 11.54%                 | 7.86%           | 5.29%           | 6.12%             | 3.18%                  | 5.38%                  | 2.74%                |
| New Hampshire        | 1.69% | 6.37%                  | 4.28%           | 3.64%           | 2.46%             | 2.89%                  | 2.75%                  | 2.01%                |
| Rhode Island         | 2.18% | 6.08%                  | 5.28%           | 4.02%           | 3.55%             | 3.76%                  | 3.30%                  | 2.59%                |
| Vermont              | 2.13% | 9.46%                  | 5.02%           | 3.04%           | 2.62%             | 5.16%                  | 3.55%                  | 2.55%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.96% | 13.06%                 | 5.92%           | 5.21%           | 8.06%             | 2.90%                  | 6.55%                  | 3.17%                |
| New York             | 2.03% | 5.87%                  | 4.45%           | 3.51%           | 4.37%             | 3.09%                  | 2.66%                  | 2.40%                |
| Pennsylvania         | 2.89% | 7.19%                  | 6.21%           | 5.27%           | 3.40%             | 5.18%                  | 4.76%                  | 3.37%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.72% | 4.82%                  | 5.76%           | 4.07%           | 3.66%             | 4.64%                  | 3.56%                  | 3.14%                |
| Indiana              | 2.08% | 6.51%                  | 7.95%           | 5.06%           | 3.64%             | 3.00%                  | 5.79%                  | 2.21%                |
| Michigan             | 2.33% | 8.10%                  | 3.75%           | 3.67%           | 4.19%             | 3.45%                  | 3.20%                  | 2.66%                |
| Ohio                 | 1.64% | 6.00%                  | 5.16%           | 4.53%           | 2.93%             | 2.35%                  | 3.15%                  | 1.85%                |
| Wisconsin            | 1.62% | 7.38%                  | 5.63%           | 3.32%           | 3.07%             | 2.37%                  | 3.31%                  | 1.77%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.75% | 4.68%                  | 5.93%           | 3.82%           | 3.00%             | 3.06%                  | 3.23%                  | 2.01%                |
| Kansas               | 1.55% | 7.20%                  | 5.37%           | 5.10%           | 3.33%             | 1.75%                  | 3.69%                  | 1.71%                |
| Minnesota            | 2.68% | 10.41%                 | 6.12%           | 6.92%           | 5.70%             | 3.58%                  | 5.63%                  | 2.96%                |
| Missouri             | 2.52% | 7.20%                  | 6.05%           | 3.94%           | 5.32%             | 3.94%                  | 3.72%                  | 2.97%                |
| Nebraska             | 1.94% | 6.42%                  | 6.65%           | 4.09%           | 3.76%             | 2.61%                  | 3.78%                  | 2.13%                |
| North Dakota         | 1.94% | 6.54%                  | 4.90%           | 3.24%           | 3.76%             | 3.39%                  | 3.12%                  | 2.33%                |
| South Dakota         | 1.80% | 10.14%                 | 5.05%           | 4.52%           | 3.54%             | 2.32%                  | 3.42%                  | 1.98%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.24% | 6.97%                  | 7.86%           | 5.64%           | 6.18%             | 2.79%                  | 4.02%                  | 2.53%                |
| District of Columbia | 2.30% | 5.44%                  | 5.25%           | 6.72%           | 4.61%             | 2.62%                  | 3.16%                  | 2.68%                |
| Florida              | 2.80% | 13.19% *               | 6.00%           | 3.24%           | 6.34%             | 3.74%                  | 5.49%                  | 3.10%                |
| Georgia              | 2.34% | --                     | 6.22%           | 4.79%           | 7.79%             | 2.66%                  | 4.17%                  | 2.60%                |
| Maryland             | 3.67% | 5.37%                  | 6.31%           | 5.24%           | 4.67%             | 5.11%                  | 3.95%                  | 4.30%                |
| North Carolina       | 1.80% | 9.27%                  | 5.20%           | 6.53%           | 4.49%             | 1.92%                  | 4.05%                  | 1.99%                |
| South Carolina       | 2.21% | 7.21%                  | 6.98%           | 6.85%           | 4.05%             | 2.85%                  | 3.80%                  | 2.51%                |
| Virginia             | 2.85% | 8.22%                  | 9.62%           | 5.21%           | 8.33%             | 3.26%                  | 4.86%                  | 3.20%                |
| West Virginia        | 1.82% | 5.64%                  | 6.29%           | 3.58%           | 4.94%             | 2.44%                  | 3.77%                  | 2.01%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.93% | 5.22%                  | 5.12%           | 6.08%           | 5.96%             | 4.59%                  | 3.68%                  | 3.47%                |
| Kentucky             | 1.85% | 10.54%                 | 6.87%           | 5.06%           | 5.23%             | 2.07%                  | 4.35%                  | 2.02%                |
| Mississippi          | 4.20% | 7.98%                  | 7.04%           | 4.48%           | 4.88%             | 7.33%                  | 3.76%                  | 4.96%                |
| Tennessee            | 2.57% | --                     | 7.09%           | 4.91%           | 5.14%             | 3.80%                  | 4.42%                  | 2.90%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.41% | 9.57%                  | 5.76%           | 4.02%           | 3.78%             | 3.58%                  | 3.81%                  | 2.80%                |
| Louisiana            | 2.06% | 9.15%                  | 7.83%           | 6.99%           | 4.36%             | 2.20%                  | 5.02%                  | 2.24%                |
| Oklahoma             | 2.02% | 7.74%                  | 5.09%           | 3.53%           | 4.22%             | 2.42%                  | 3.36%                  | 2.33%                |
| Texas                | 2.46% | 5.11%                  | 5.85%           | 4.99%           | 4.46%             | 3.72%                  | 3.54%                  | 2.85%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.81% | 7.86%                  | 5.92%           | 5.69%           | 3.95%             | 4.16%                  | 5.28%                  | 3.06%                |
| Colorado             | 2.85% | 6.24%                  | 5.60%           | 5.80%           | 4.54%             | 4.69%                  | 3.40%                  | 3.33%                |
| Idaho                | 2.93% | 5.70%                  | 5.99%           | 5.67%           | 7.24%             | 3.43%                  | 3.46%                  | 3.59%                |
| Montana              | 2.34% | 9.93%                  | 6.32%           | 4.56%           | 5.34%             | 3.34%                  | 4.79%                  | 2.68%                |
| Nevada               | 3.76% | 5.90%                  | 7.65%           | 8.06%           | 7.52%             | 3.47%                  | 4.75%                  | 4.10%                |
| New Mexico           | 3.32% | --                     | 6.52%           | 5.78%           | 4.35%             | 6.16%                  | 4.96%                  | 3.80%                |
| Utah                 | 2.64% | 7.12%                  | 8.10%           | 4.50%           | 6.08%             | 3.49%                  | 4.26%                  | 2.96%                |
| Wyoming              | 2.11% | --                     | 5.96%           | 4.61%           | 3.57%             | 3.24%                  | 3.91%                  | 2.47%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.69% | 5.94%                  | 7.00%           | 4.34%           | 6.90%             | 2.88%                  | 5.01%                  | 2.99%                |
| California           | 4.62% | 3.56%                  | 4.64%           | 3.36%           | 3.14%             | 6.21%                  | 2.47%                  | 5.27%                |
| Hawaii               | 3.42% | 4.55%                  | 3.41%           | 3.89%           | 10.20%            | 2.66%                  | 2.16%                  | 4.27%                |
| Oregon               | 2.51% | 8.35%                  | 4.81%           | 4.08%           | 6.69%             | 2.72%                  | 3.63%                  | 2.93%                |
| Washington           | 4.14% | 5.46%                  | 4.69%           | 3.30%           | 8.52%             | 6.99%                  | 2.70%                  | 5.07%                |

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 II.B.4 Number of part-time private-sector employees by firm size and State: United States, 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        | 29,645,105 | 4,437,512              | 3,658,019       | 4,870,611       | 5,452,710         | 11,226,253             | 10,620,751             | 19,024,354           |
| New England:         |            |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 346,597    | 49,698                 | 43,676          | 68,562          | 74,925 *          | 109,735                | 125,891                | 220,706              |
| Maine                | 150,710    | 27,302                 | 22,738          | 36,731          | 23,751 *          | 40,188                 | 68,129                 | 82,581               |
| Massachusetts        | 849,189    | 80,925                 | 141,536         | 148,079         | 85,828 *          | 392,822                | 303,771                | 545,418              |
| New Hampshire        | 158,208    | 19,731                 | 24,313          | 24,449          | 27,298            | 62,417                 | 54,532                 | 103,675              |
| Rhode Island         | 104,678    | 17,207                 | 20,085          | 18,856          | 7,344             | 41,185                 | 45,439                 | 59,239               |
| Vermont              | 65,721     | 13,392                 | 13,309          | 9,479           | 14,091 *          | 15,451 *               | 31,876                 | 33,845               |
| Middle Atlantic:     |            |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 999,531    | 152,087                | 139,801         | 146,302         | 267,068 *         | 294,273                | 373,749                | 625,782              |
| New York             | 2,187,535  | 365,271                | 235,560         | 305,363         | 449,760           | 831,582                | 770,900                | 1,416,635            |
| Pennsylvania         | 1,255,837  | 183,663                | 158,916         | 226,297         | 202,040           | 484,921                | 463,599                | 792,238              |
| East North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,005,392  | 155,857                | 106,948         | 199,677         | 159,455           | 383,454                | 380,192                | 625,200              |
| Indiana              | 697,346    | 106,575                | 70,001          | 146,248         | 103,291 *         | 271,231                | 241,838                | 455,508              |
| Michigan             | 946,787    | 142,888                | 151,406         | 200,805         | 145,852           | 305,836                | 391,327                | 555,460              |
| Ohio                 | 1,183,322  | 122,933                | 135,092         | 174,198 *       | 279,795           | 471,304                | 407,219                | 776,103              |
| Wisconsin            | 675,370    | 106,182                | 103,187         | 160,375         | 109,401           | 196,225                | 285,648                | 389,723              |
| West North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 298,864    | 47,192                 | 48,648          | 46,415          | 66,582            | 90,028                 | 116,505                | 182,359              |
| Kansas               | 229,138    | 31,045                 | 35,293          | 28,794          | 49,685            | 84,321                 | 77,753                 | 151,385              |
| Minnesota            | 669,138    | 77,307                 | 108,715         | 108,612         | 204,585           | 169,918                | 243,212                | 425,925              |
| Missouri             | 472,580    | 70,052                 | 48,684          | 104,841         | 72,649 *          | 176,354                | 157,638                | 314,942              |
| Nebraska             | 222,158    | 35,439                 | 24,402          | 50,259          | 47,971            | 64,087                 | 86,640                 | 135,517              |
| North Dakota         | 93,567     | 14,713                 | 15,429          | 15,767          | 21,213 *          | 26,444                 | 38,419                 | 55,147               |
| South Dakota         | 103,056    | 15,433                 | 17,651          | 20,035          | 22,653            | 27,283                 | 45,019                 | 58,036               |
| South Atlantic:      |            |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 121,866    | 21,240                 | 8,991           | 33,601          | 24,926 *          | 33,109                 | 44,443                 | 77,422               |
| District of Columbia | 68,082     | --                     | --              | 9,050 *         | 19,737            | 23,685                 | 18,946                 | 49,136               |
| Florida              | 2,110,154  | 224,007                | 174,440         | 300,397         | 405,207 *         | 1,006,103              | 536,018                | 1,574,135            |
| Georgia              | 854,090    | 120,465                | 82,151          | 113,478         | 148,537           | 389,458                | 262,503                | 591,587              |
| Maryland             | 544,663    | 91,138                 | 70,428          | 101,364         | 99,090            | 182,642                | 191,589                | 353,074              |
| North Carolina       | 919,449    | 127,707                | 118,303         | 155,590 *       | 186,669           | 331,179                | 280,475                | 638,973              |
| South Carolina       | 378,231    | 68,460                 | 43,757          | 65,656          | 61,600            | 138,757                | 153,643                | 224,588              |
| Virginia             | 803,195    | 113,907                | 112,141         | 149,419         | 161,369           | 266,359                | 326,218                | 476,976              |
| West Virginia        | 145,802    | 18,417                 | 22,707          | 29,821          | 21,069            | 53,788                 | 54,144                 | 91,659               |
| East South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 339,793    | 62,580                 | 40,432          | 54,629          | 93,309 *          | 88,843                 | 130,043                | 209,750              |
| Kentucky             | 325,905    | 57,330                 | 25,952          | 49,085          | 66,175            | 127,363                | 110,601                | 215,304              |
| Mississippi          | 184,966    | 26,804                 | 23,453          | 33,554 *        | 28,136 *          | 73,018                 | 66,902                 | 118,064              |
| Tennessee            | 642,794    | 92,261 *               | 62,226          | 91,371          | 121,291           | 275,644                | 204,075                | 438,719              |
| West South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 191,023    | 29,202                 | --              | 29,384          | 48,246            | 65,723                 | 62,882                 | 128,142              |
| Louisiana            | 339,871    | 63,356                 | 56,703          | 45,362          | 72,400            | 102,050                | 138,370                | 201,500              |
| Oklahoma             | 239,155    | 37,672                 | 35,788          | 41,983          | 41,336            | 82,376                 | 92,383                 | 146,771              |
| Texas                | 1,931,331  | 286,902                | 176,133         | 254,813         | 307,877           | 905,606                | 597,763                | 1,333,568            |
| Mountain:            |            |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 529,888    | 80,666                 | 40,469          | 75,371          | 47,790 *          | 285,592                | 150,628                | 379,260              |
| Colorado             | 465,929    | 73,169                 | 60,318          | 78,452          | 116,965           | 137,025                | 185,797                | 280,132              |
| Idaho                | 165,555    | 27,372                 | 25,023          | 38,769          | 31,393            | 42,998 *               | 74,097                 | 91,459               |
| Montana              | 105,718    | 30,785                 | 23,396          | 24,947          | 11,707            | 14,884 *               | 69,744                 | 35,974               |
| Nevada               | 233,317    | 32,517                 | 31,124          | 28,468 *        | 31,262            | 109,946                | 84,248                 | 149,069              |
| New Mexico           | 151,100    | 15,513                 | 17,998          | 26,811          | 39,603            | 51,174                 | 52,673                 | 98,426               |
| Utah                 | 324,631    | 53,655                 | 44,783          | 52,275          | 79,214            | 94,702                 | 133,008                | 191,623              |
| Wyoming              | 59,454     | 18,097                 | 9,941           | 10,972          | 7,342             | 13,102                 | 34,788                 | 24,666               |
| Pacific:             |            |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 62,753     | 14,171                 | 16,095          | 10,647          | 7,722             | 14,119                 | 38,670                 | 24,084               |
| California           | 3,402,577  | 615,159                | 469,971         | 543,130         | 545,203           | 1,229,113              | 1,358,906              | 2,043,671            |
| Hawaii               | 138,684    | 14,205                 | 18,050          | 18,206          | 44,762 *          | 43,461                 | 39,297                 | 99,387               |
| Oregon               | 351,499    | 63,164                 | 50,617          | 70,697          | 57,656            | 109,364                | 161,038                | 190,462              |
| Washington           | 798,910    | 113,797                | 106,056         | 93,165          | 89,881            | 396,010                | 257,564                | 541,346              |

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.

Totals may not sum exactly because of rounding.

Table II.B.4 Standard errors for number of part-time private-sector employees by firm size and State: United States, 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        | 552,050 | 126,640                | 139,212         | 180,584         | 280,618           | 411,623                | 210,483                | 515,750              |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 39,585  | 7,872                  | 11,040          | 16,894          | 26,564 *          | 21,543                 | 15,089                 | 37,192               |
| Maine                | 13,621  | 3,470                  | 4,546           | 7,116           | 7,144 *           | 7,830                  | 6,562                  | 12,250               |
| Massachusetts        | 102,055 | 13,261                 | 39,811          | 35,175          | 27,789 *          | 83,338                 | 44,400                 | 93,270               |
| New Hampshire        | 16,245  | 3,295                  | 4,411           | 4,634           | 5,713             | 13,766                 | 5,907                  | 15,386               |
| Rhode Island         | 10,134  | 3,084                  | 4,270           | 3,896           | 2,094             | 7,794                  | 5,259                  | 8,850                |
| Vermont              | 9,976   | 1,669                  | 2,123           | 1,845           | 5,751 *           | 7,592 *                | 2,744                  | 9,616                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 134,447 | 33,905                 | 35,699          | 35,145          | 104,351 *         | 62,581                 | 54,009                 | 123,986              |
| New York             | 192,632 | 40,298                 | 48,280          | 40,821          | 74,635            | 164,082                | 63,841                 | 182,504              |
| Pennsylvania         | 99,686  | 19,767                 | 26,593          | 39,343          | 40,068            | 78,077                 | 37,694                 | 93,840               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 92,655  | 19,611                 | 19,325          | 28,529          | 31,335            | 79,920                 | 32,686                 | 88,429               |
| Indiana              | 77,640  | 14,959                 | 13,715          | 32,525          | 33,382 *          | 62,125                 | 22,877                 | 75,168               |
| Michigan             | 82,620  | 20,800                 | 31,725          | 42,987          | 28,398            | 57,151                 | 48,422                 | 70,495               |
| Ohio                 | 99,668  | 15,514                 | 28,897          | 52,398 *        | 59,443            | 55,311                 | 58,605                 | 81,168               |
| Wisconsin            | 53,465  | 14,133                 | 18,987          | 28,253          | 21,168            | 35,737                 | 27,385                 | 47,329               |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 25,358  | 7,045                  | 10,656          | 9,683           | 14,155            | 15,225                 | 12,937                 | 22,239               |
| Kansas               | 27,867  | 4,775                  | 7,645           | 7,559           | 9,403             | 24,215                 | 9,362                  | 26,521               |
| Minnesota            | 60,139  | 13,363                 | 21,066          | 24,283          | 42,997            | 28,617                 | 28,546                 | 54,005               |
| Missouri             | 46,892  | 11,854                 | 11,756          | 19,067          | 23,526 *          | 34,132                 | 18,811                 | 44,521               |
| Nebraska             | 22,407  | 5,156                  | 5,607           | 10,805          | 11,341            | 15,640                 | 8,722                  | 20,991               |
| North Dakota         | 10,404  | 2,481                  | 3,484           | 3,148           | 7,335 *           | 5,483                  | 4,717                  | 9,400                |
| South Dakota         | 8,298   | 2,513                  | 2,437           | 3,608           | 3,346             | 5,999                  | 4,151                  | 7,386                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 16,036  | 5,114                  | 2,106           | 9,752           | 9,100 *           | 7,446                  | 6,783                  | 14,962               |
| District of Columbia | 7,467   | --                     | --              | 2,937 *         | 4,538             | 4,582                  | 2,825                  | 6,992                |
| Florida              | 233,940 | 33,462                 | 32,861          | 56,713          | 158,164 *         | 160,910                | 52,379                 | 229,123              |
| Georgia              | 96,301  | 27,892                 | 19,315          | 24,581          | 34,714            | 81,875                 | 35,410                 | 90,134               |
| Maryland             | 55,619  | 20,498                 | 15,654          | 27,229          | 25,258            | 34,434                 | 25,293                 | 50,139               |
| North Carolina       | 107,133 | 21,060                 | 27,696          | 50,158 *        | 48,101            | 77,478                 | 34,342                 | 102,570              |
| South Carolina       | 41,288  | 19,140                 | 9,836           | 12,580          | 12,741            | 30,935                 | 23,338                 | 34,605               |
| Virginia             | 67,225  | 20,877                 | 27,009          | 26,857          | 36,396            | 42,088                 | 37,925                 | 56,568               |
| West Virginia        | 11,772  | 2,505                  | 6,088           | 5,531           | 3,735             | 8,205                  | 6,952                  | 9,811                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 45,607  | 8,211                  | 10,117          | 14,728          | 36,608 *          | 20,849                 | 14,398                 | 43,638               |
| Kentucky             | 29,255  | 8,031                  | 6,497           | 11,232          | 15,029            | 21,164                 | 12,505                 | 26,847               |
| Mississippi          | 23,182  | 3,945                  | 6,946           | 10,137 *        | 8,763 *           | 18,030                 | 11,904                 | 20,467               |
| Tennessee            | 69,389  | 28,146 *               | 13,012          | 18,789          | 28,059            | 54,254                 | 33,090                 | 61,579               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 20,074  | 4,433                  | --              | 7,359           | 9,464             | 14,781                 | 7,894                  | 18,658               |
| Louisiana            | 40,311  | 14,174                 | 15,510          | 12,142          | 16,859            | 28,396                 | 21,241                 | 34,613               |
| Oklahoma             | 22,428  | 6,797                  | 7,156           | 8,931           | 11,260            | 14,878                 | 10,970                 | 19,913               |
| Texas                | 178,363 | 37,729                 | 32,580          | 56,126          | 81,510            | 141,780                | 59,486                 | 169,610              |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 60,116  | 20,546                 | 12,062          | 18,589          | 18,071 *          | 50,294                 | 26,593                 | 54,786               |
| Colorado             | 40,058  | 13,641                 | 12,605          | 15,373          | 25,319            | 22,149                 | 20,908                 | 34,818               |
| Idaho                | 19,635  | 4,275                  | 5,896           | 7,809           | 6,828             | 15,569 *               | 8,576                  | 18,046               |
| Montana              | 8,735   | 4,390                  | 4,269           | 4,693           | 2,358             | 4,755 *                | 6,675                  | 6,046                |
| Nevada               | 20,896  | 6,212                  | 7,622           | 8,858 *         | 7,257             | 15,655                 | 12,053                 | 17,251               |
| New Mexico           | 15,689  | 3,230                  | 4,004           | 6,053           | 7,943             | 11,357                 | 7,209                  | 14,059               |
| Utah                 | 32,644  | 7,880                  | 10,396          | 8,995           | 20,732            | 20,577                 | 14,344                 | 29,797               |
| Wyoming              | 5,469   | 3,234                  | 2,160           | 2,362           | 1,666             | 2,876                  | 3,987                  | 3,839                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5,443   | 2,978                  | 3,259           | 1,981           | 1,490             | 2,619                  | 4,583                  | 3,021                |
| California           | 187,893 | 57,217                 | 58,076          | 64,125          | 79,239            | 141,307                | 85,098                 | 170,014              |
| Hawaii               | 23,914  | 2,686                  | 4,498           | 3,710           | 21,980 *          | 7,777                  | 5,315                  | 23,383               |
| Oregon               | 33,746  | 12,300                 | 9,778           | 14,589          | 12,071            | 24,374                 | 19,286                 | 28,391               |
| Washington           | 111,701 | 15,800                 | 24,570          | 22,601          | 22,005            | 104,317                | 29,983                 | 108,238              |

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.

Totals may not sum exactly because of rounding.

Table II.B.4.a Percent of number of part-time private-sector employees by firm size and State: United States, 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        | 29,645,105 | 15.0%                  | 12.3%           | 16.4%           | 18.4%             | 37.9%                  | 35.8%                  | 64.2%                |
| New England:         |            |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 346,597    | 14.3%                  | 12.6%           | 19.8%           | 21.6%             | 31.7%                  | 36.3%                  | 63.7%                |
| Maine                | 150,710    | 18.1%                  | 15.1%           | 24.4%           | 15.8%             | 26.7%                  | 45.2%                  | 54.8%                |
| Massachusetts        | 849,189    | 9.5%                   | 16.7%           | 17.4%           | 10.1% *           | 46.3%                  | 35.8%                  | 64.2%                |
| New Hampshire        | 158,208    | 12.5%                  | 15.4%           | 15.5%           | 17.3%             | 39.5%                  | 34.5%                  | 65.5%                |
| Rhode Island         | 104,678    | 16.4%                  | 19.2%           | 18.0%           | 7.0%              | 39.3%                  | 43.4%                  | 56.6%                |
| Vermont              | 65,721     | 20.4%                  | 20.3%           | 14.4%           | 21.4% *           | 23.5% *                | 48.5%                  | 51.5%                |
| Middle Atlantic:     |            |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 999,531    | 15.2%                  | 14.0%           | 14.6%           | 26.7%             | 29.4%                  | 37.4%                  | 62.6%                |
| New York             | 2,187,535  | 16.7%                  | 10.8%           | 14.0%           | 20.6%             | 38.0%                  | 35.2%                  | 64.8%                |
| Pennsylvania         | 1,255,837  | 14.6%                  | 12.7%           | 18.0%           | 16.1%             | 38.6%                  | 36.9%                  | 63.1%                |
| East North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,005,392  | 15.5%                  | 10.6%           | 19.9%           | 15.9%             | 38.1%                  | 37.8%                  | 62.2%                |
| Indiana              | 697,346    | 15.3%                  | 10.0%           | 21.0%           | 14.8% *           | 38.9%                  | 34.7%                  | 65.3%                |
| Michigan             | 946,787    | 15.1%                  | 16.0%           | 21.2%           | 15.4%             | 32.3%                  | 41.3%                  | 58.7%                |
| Ohio                 | 1,183,322  | 10.4%                  | 11.4%           | 14.7%           | 23.6%             | 39.8%                  | 34.4%                  | 65.6%                |
| Wisconsin            | 675,370    | 15.7%                  | 15.3%           | 23.7%           | 16.2%             | 29.1%                  | 42.3%                  | 57.7%                |
| West North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 298,864    | 15.8%                  | 16.3%           | 15.5%           | 22.3%             | 30.1%                  | 39.0%                  | 61.0%                |
| Kansas               | 229,138    | 13.5%                  | 15.4%           | 12.6%           | 21.7%             | 36.8%                  | 33.9%                  | 66.1%                |
| Minnesota            | 669,138    | 11.6%                  | 16.2%           | 16.2%           | 30.6%             | 25.4%                  | 36.3%                  | 63.7%                |
| Missouri             | 472,580    | 14.8%                  | 10.3%           | 22.2%           | 15.4%             | 37.3%                  | 33.4%                  | 66.6%                |
| Nebraska             | 222,158    | 16.0%                  | 11.0%           | 22.6%           | 21.6%             | 28.8%                  | 39.0%                  | 61.0%                |
| North Dakota         | 93,567     | 15.7%                  | 16.5%           | 16.9%           | 22.7%             | 28.3%                  | 41.1%                  | 58.9%                |
| South Dakota         | 103,056    | 15.0%                  | 17.1%           | 19.4%           | 22.0%             | 26.5%                  | 43.7%                  | 56.3%                |
| South Atlantic:      |            |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 121,866    | 17.4%                  | 7.4%            | 27.6%           | 20.5% *           | 27.2%                  | 36.5%                  | 63.5%                |
| District of Columbia | 68,082     | --                     | --              | 13.3% *         | 29.0%             | 34.8%                  | 27.8%                  | 72.2%                |
| Florida              | 2,110,154  | 10.6%                  | 8.3%            | 14.2%           | 19.2% *           | 47.7%                  | 25.4%                  | 74.6%                |
| Georgia              | 854,090    | 14.1%                  | 9.6%            | 13.3%           | 17.4%             | 45.6%                  | 30.7%                  | 69.3%                |
| Maryland             | 544,663    | 16.7%                  | 12.9%           | 18.6%           | 18.2%             | 33.5%                  | 35.2%                  | 64.8%                |
| North Carolina       | 919,449    | 13.9%                  | 12.9%           | 16.9%           | 20.3%             | 36.0%                  | 30.5%                  | 69.5%                |
| South Carolina       | 378,231    | 18.1%                  | 11.6%           | 17.4%           | 16.3%             | 36.7%                  | 40.6%                  | 59.4%                |
| Virginia             | 803,195    | 14.2%                  | 14.0%           | 18.6%           | 20.1%             | 33.2%                  | 40.6%                  | 59.4%                |
| West Virginia        | 145,802    | 12.6%                  | 15.6%           | 20.5%           | 14.5%             | 36.9%                  | 37.1%                  | 62.9%                |
| East South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 339,793    | 18.4%                  | 11.9%           | 16.1%           | 27.5%             | 26.1%                  | 38.3%                  | 61.7%                |
| Kentucky             | 325,905    | 17.6%                  | 8.0%            | 15.1%           | 20.3%             | 39.1%                  | 33.9%                  | 66.1%                |
| Mississippi          | 184,966    | 14.5%                  | 12.7%           | 18.1%           | 15.2%             | 39.5%                  | 36.2%                  | 63.8%                |
| Tennessee            | 642,794    | 14.4%                  | 9.7%            | 14.2%           | 18.9%             | 42.9%                  | 31.7%                  | 68.3%                |
| West South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 191,023    | 15.3%                  | --              | 15.4%           | 25.3%             | 34.4%                  | 32.9%                  | 67.1%                |
| Louisiana            | 339,871    | 18.6%                  | 16.7%           | 13.3%           | 21.3%             | 30.0%                  | 40.7%                  | 59.3%                |
| Oklahoma             | 239,155    | 15.8%                  | 15.0%           | 17.6%           | 17.3%             | 34.4%                  | 38.6%                  | 61.4%                |
| Texas                | 1,931,331  | 14.9%                  | 9.1%            | 13.2%           | 15.9%             | 46.9%                  | 31.0%                  | 69.0%                |
| Mountain:            |            |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 529,888    | 15.2%                  | 7.6% *          | 14.2%           | 9.0% *            | 53.9%                  | 28.4%                  | 71.6%                |
| Colorado             | 465,929    | 15.7%                  | 12.9%           | 16.8%           | 25.1%             | 29.4%                  | 39.9%                  | 60.1%                |
| Idaho                | 165,555    | 16.5%                  | 15.1%           | 23.4%           | 19.0%             | 26.0%                  | 44.8%                  | 55.2%                |
| Montana              | 105,718    | 29.1%                  | 22.1%           | 23.6%           | 11.1%             | 14.1%                  | 66.0%                  | 34.0%                |
| Nevada               | 233,317    | 13.9%                  | 13.3%           | 12.2%           | 13.4%             | 47.1%                  | 36.1%                  | 63.9%                |
| New Mexico           | 151,100    | 10.3%                  | 11.9%           | 17.7%           | 26.2%             | 33.9%                  | 34.9%                  | 65.1%                |
| Utah                 | 324,631    | 16.5%                  | 13.8%           | 16.1%           | 24.4%             | 29.2%                  | 41.0%                  | 59.0%                |
| Wyoming              | 59,454     | 30.4%                  | 16.7%           | 18.5%           | 12.3%             | 22.0%                  | 58.5%                  | 41.5%                |
| Pacific:             |            |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 62,753     | 22.6%                  | 25.6%           | 17.0%           | 12.3%             | 22.5%                  | 61.6%                  | 38.4%                |
| California           | 3,402,577  | 18.1%                  | 13.8%           | 16.0%           | 16.0%             | 36.1%                  | 39.9%                  | 60.1%                |
| Hawaii               | 138,684    | 10.2%                  | 13.0%           | 13.1%           | 32.3% *           | 31.3%                  | 28.3%                  | 71.7%                |
| Oregon               | 351,499    | 18.0%                  | 14.4%           | 20.1%           | 16.4%             | 31.1%                  | 45.8%                  | 54.2%                |
| Washington           | 798,910    | 14.2%                  | 13.3%           | 11.7%           | 11.3%             | 49.6%                  | 32.2%                  | 67.8%                |

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.

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

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

Percents may not add to 100% because of rounding.

Table II.B.4.a Standard errors for percent of number of part-time private-sector employees by firm size and State: United States, 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        | 552,050 | 0.46%                  | 0.48%           | 0.60%           | 0.83%             | 0.99%                  | 0.78%                  | 0.78%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 39,585  | 2.63%                  | 3.19%           | 4.49%           | 6.29%             | 5.23%                  | 4.87%                  | 4.87%                |
| Maine                | 13,621  | 2.54%                  | 2.96%           | 4.12%           | 4.18%             | 4.29%                  | 4.47%                  | 4.47%                |
| Massachusetts        | 102,055 | 1.83%                  | 4.39%           | 4.01%           | 3.17% *           | 6.19%                  | 5.25%                  | 5.25%                |
| New Hampshire        | 16,245  | 2.24%                  | 2.88%           | 2.98%           | 3.45%             | 5.69%                  | 4.23%                  | 4.23%                |
| Rhode Island         | 10,134  | 2.92%                  | 3.80%           | 3.53%           | 1.99%             | 5.15%                  | 4.72%                  | 4.72%                |
| Vermont              | 9,976   | 3.71%                  | 4.06%           | 3.28%           | 7.38% *           | 9.13% *                | 7.43%                  | 7.43%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 134,447 | 3.53%                  | 3.63%           | 3.59%           | 7.99%             | 5.65%                  | 5.78%                  | 5.78%                |
| New York             | 192,632 | 2.12%                  | 2.20%           | 2.05%           | 3.21%             | 4.98%                  | 3.51%                  | 3.51%                |
| Pennsylvania         | 99,686  | 1.79%                  | 2.14%           | 2.94%           | 2.94%             | 4.28%                  | 3.41%                  | 3.41%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 92,655  | 2.19%                  | 2.02%           | 2.93%           | 3.01%             | 5.25%                  | 3.98%                  | 3.98%                |
| Indiana              | 77,640  | 2.50%                  | 2.14%           | 4.30%           | 4.44% *           | 6.21%                  | 4.39%                  | 4.39%                |
| Michigan             | 82,620  | 2.32%                  | 3.18%           | 4.01%           | 2.90%             | 4.59%                  | 4.45%                  | 4.45%                |
| Ohio                 | 99,668  | 1.51%                  | 2.39%           | 3.96%           | 4.18%             | 4.00%                  | 4.03%                  | 4.03%                |
| Wisconsin            | 53,465  | 2.20%                  | 2.74%           | 3.67%           | 2.91%             | 4.14%                  | 3.87%                  | 3.87%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 25,358  | 2.43%                  | 3.32%           | 3.03%           | 4.05%             | 4.17%                  | 3.99%                  | 3.99%                |
| Kansas               | 27,867  | 2.47%                  | 3.45%           | 3.30%           | 4.13%             | 7.09%                  | 4.83%                  | 4.83%                |
| Minnesota            | 60,139  | 2.07%                  | 3.08%           | 3.40%           | 4.93%             | 3.79%                  | 4.07%                  | 4.07%                |
| Missouri             | 46,892  | 2.59%                  | 2.49%           | 3.87%           | 4.50%             | 5.24%                  | 4.28%                  | 4.28%                |
| Nebraska             | 22,407  | 2.53%                  | 2.55%           | 4.46%           | 4.58%             | 5.44%                  | 4.47%                  | 4.47%                |
| North Dakota         | 10,404  | 2.85%                  | 3.63%           | 3.37%           | 6.34%             | 4.99%                  | 5.15%                  | 5.15%                |
| South Dakota         | 8,298   | 2.40%                  | 2.46%           | 3.22%           | 3.03%             | 4.54%                  | 3.95%                  | 3.95%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 16,036  | 4.11%                  | 1.93%           | 6.52%           | 6.36% *           | 5.49%                  | 5.88%                  | 5.88%                |
| District of Columbia | 7,467   | --                     | --              | 4.00% *         | 5.41%             | 5.36%                  | 4.20%                  | 4.20%                |
| Florida              | 233,940 | 1.85%                  | 1.71%           | 2.81%           | 6.30% *           | 5.59%                  | 3.35%                  | 3.35%                |
| Georgia              | 96,301  | 3.22%                  | 2.34%           | 2.93%           | 3.91%             | 5.96%                  | 4.37%                  | 4.37%                |
| Maryland             | 55,619  | 3.57%                  | 2.87%           | 4.45%           | 4.17%             | 4.99%                  | 4.47%                  | 4.47%                |
| North Carolina       | 107,133 | 2.55%                  | 3.05%           | 4.89%           | 4.77%             | 6.22%                  | 4.34%                  | 4.34%                |
| South Carolina       | 41,288  | 4.51%                  | 2.64%           | 3.32%           | 3.31%             | 5.84%                  | 5.28%                  | 5.28%                |
| Virginia             | 67,225  | 2.55%                  | 3.18%           | 3.22%           | 3.97%             | 4.12%                  | 4.06%                  | 4.06%                |
| West Virginia        | 11,772  | 1.88%                  | 3.77%           | 3.50%           | 2.56%             | 4.17%                  | 3.99%                  | 3.99%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 45,607  | 3.22%                  | 3.14%           | 4.25%           | 8.15%             | 5.50%                  | 5.63%                  | 5.63%                |
| Kentucky             | 29,255  | 2.56%                  | 2.01%           | 3.27%           | 4.05%             | 4.65%                  | 3.83%                  | 3.83%                |
| Mississippi          | 23,182  | 2.57%                  | 3.67%           | 5.06%           | 4.48%             | 6.70%                  | 5.87%                  | 5.87%                |
| Tennessee            | 69,389  | 4.04%                  | 2.15%           | 2.96%           | 4.07%             | 5.69%                  | 4.69%                  | 4.69%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 20,074  | 2.52%                  | --              | 3.64%           | 4.40%             | 5.64%                  | 4.30%                  | 4.30%                |
| Louisiana            | 40,311  | 4.01%                  | 4.26%           | 3.49%           | 4.58%             | 6.39%                  | 5.61%                  | 5.61%                |
| Oklahoma             | 22,428  | 2.81%                  | 2.92%           | 3.47%           | 4.18%             | 4.78%                  | 4.34%                  | 4.34%                |
| Texas                | 178,363 | 2.16%                  | 1.77%           | 2.79%           | 3.79%             | 4.72%                  | 3.49%                  | 3.49%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 60,116  | 3.68%                  | 2.31% *         | 3.44%           | 3.30% *           | 5.59%                  | 4.71%                  | 4.71%                |
| Colorado             | 40,058  | 2.84%                  | 2.67%           | 3.10%           | 4.44%             | 4.00%                  | 4.08%                  | 4.08%                |
| Idaho                | 19,635  | 2.92%                  | 3.57%           | 4.52%           | 4.00%             | 7.23%                  | 5.76%                  | 5.76%                |
| Montana              | 8,735   | 3.77%                  | 3.78%           | 3.95%           | 2.21%             | 3.99%                  | 4.45%                  | 4.45%                |
| Nevada               | 20,896  | 2.64%                  | 3.14%           | 3.52%           | 2.98%             | 4.62%                  | 4.28%                  | 4.28%                |
| New Mexico           | 15,689  | 2.21%                  | 2.67%           | 3.78%           | 4.57%             | 5.55%                  | 4.53%                  | 4.53%                |
| Utah                 | 32,644  | 2.65%                  | 3.12%           | 2.83%           | 5.21%             | 5.06%                  | 4.65%                  | 4.65%                |
| Wyoming              | 5,469   | 4.48%                  | 3.44%           | 3.64%           | 2.71%             | 4.17%                  | 4.74%                  | 4.74%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5,443   | 4.10%                  | 4.44%           | 3.07%           | 2.35%             | 3.67%                  | 4.12%                  | 4.12%                |
| California           | 187,893 | 1.70%                  | 1.68%           | 1.82%           | 2.13%             | 2.97%                  | 2.53%                  | 2.53%                |
| Hawaii               | 23,914  | 2.49%                  | 3.62%           | 3.26%           | 11.03% *          | 6.49%                  | 5.54%                  | 5.54%                |
| Oregon               | 33,746  | 3.34%                  | 2.80%           | 3.79%           | 3.27%             | 5.24%                  | 4.83%                  | 4.83%                |
| Washington           | 111,701 | 2.62%                  | 3.27%           | 3.00%           | 2.92%             | 7.09%                  | 5.10%                  | 5.10%                |

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.

Percents may not add to 100% because of rounding.

**Table II.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 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        | 72.0% | 16.5%                  | 31.5%           | 64.1%           | 95.7%             | 99.0%                  | 30.0%                  | 95.4%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 74.4% | 23.5% *                | 22.9% *         | 75.6%           | 100.0%            | 99.9%                  | 37.1%                  | 95.7%                |
| Maine                | 64.9% | 15.6% *                | 19.6% *         | 69.6%           | 98.3%             | 100.0%                 | 27.7%                  | 95.6%                |
| Massachusetts        | 77.2% | 10.4% *                | 52.8%           | 64.1%           | 98.6%             | 100.0%                 | 48.3%                  | 93.3%                |
| New Hampshire        | 77.6% | 20.0% *                | 63.0%           | 67.9%           | 89.8%             | 100.0%                 | 44.8%                  | 94.9%                |
| Rhode Island         | 69.5% | 19.2% *                | 49.9%           | 80.5%           | 100.0%            | 89.5%                  | 41.5%                  | 91.0%                |
| Vermont              | 60.2% | 19.9% *                | 18.6% *         | 58.4%           | 95.3%             | 100.0%                 | 24.7%                  | 93.6%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 70.2% | 10.1% *                | 20.5% *         | 65.9%           | 100.0%            | 100.0%                 | 21.7%                  | 99.2%                |
| New York             | 74.3% | 21.2%                  | 32.6%           | 70.7%           | 96.4%             | 98.9%                  | 33.1%                  | 96.7%                |
| Pennsylvania         | 71.5% | 23.6%                  | 30.1%           | 58.7%           | 96.0%             | 99.1%                  | 35.1%                  | 92.8%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 72.7% | 15.9%                  | 37.4%           | 71.9%           | 90.9%             | 98.4%                  | 34.9%                  | 95.6%                |
| Indiana              | 68.8% | 7.1% *                 | 24.9% *         | 54.9%           | 100.0%            | 100.0%                 | 19.3%                  | 95.1%                |
| Michigan             | 65.6% | 17.5% *                | 16.1% *         | 63.1%           | 95.3%             | 100.0%                 | 26.9%                  | 92.8%                |
| Ohio                 | 74.8% | 14.2% *                | 36.0% *         | 41.6% *         | 98.5%             | 99.9%                  | 29.2%                  | 98.8%                |
| Wisconsin            | 68.9% | 13.9% *                | 32.3%           | 69.6%           | 100.0%            | 100.0%                 | 33.3%                  | 95.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 73.6% | 28.1% *                | 50.6%           | 60.7%           | 95.9%             | 100.0%                 | 40.5%                  | 94.7%                |
| Kansas               | 74.8% | 18.7% *                | 35.7% *         | 72.3%           | 97.4%             | 99.3%                  | 30.7%                  | 97.4%                |
| Minnesota            | 68.8% | 16.6% *                | 29.3% *         | 51.9%           | 94.1%             | 98.2%                  | 28.7%                  | 91.7%                |
| Missouri             | 67.4% | 11.9% *                | 15.7% *         | 67.0%           | 100.0%            | 90.6%                  | 18.8%                  | 91.8%                |
| Nebraska             | 61.6% | 14.2% *                | 10.7% *         | 41.8%           | 92.0%             | 100.0%                 | 13.4%                  | 92.4%                |
| North Dakota         | 70.7% | 7.6% *                 | 54.2%           | 60.3%           | 97.7%             | 100.0%                 | 33.4%                  | 96.7%                |
| South Dakota         | 64.2% | 9.1% *                 | 37.2%           | 58.5%           | 95.1%             | 91.3%                  | 33.5%                  | 88.0%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 71.3% | 14.1% *                | 43.9%           | 72.2%           | 92.6%             | 98.5%                  | 28.9%                  | 95.7%                |
| District of Columbia | 85.5% | --                     | --              | 90.6%           | 100.0%            | 99.9%                  | 48.0%                  | 99.9%                |
| Florida              | 77.1% | 18.0% *                | 20.9% *         | 63.5%           | 92.4%             | 97.9%                  | 26.5%                  | 94.3%                |
| Georgia              | 71.4% | 0.7% *                 | 18.6% *         | 52.4%           | 98.8%             | 99.4%                  | 16.0% *                | 96.0%                |
| Maryland             | 73.8% | 28.1% *                | 42.9%           | 63.4%           | 100.0%            | 100.0%                 | 35.5%                  | 94.6%                |
| North Carolina       | 66.5% | 6.5% *                 | 12.6% *         | 47.4% *         | 98.3%             | 100.0%                 | 12.3% *                | 90.3%                |
| South Carolina       | 66.0% | 13.4% *                | 17.2% *         | 49.9%           | 99.9%             | 100.0%                 | 22.4%                  | 95.9%                |
| Virginia             | 74.6% | 13.3% *                | 35.3% *         | 79.1%           | 99.0%             | 100.0%                 | 38.5%                  | 99.3%                |
| West Virginia        | 67.6% | 17.0% *                | 23.3% *         | 57.4%           | 95.6%             | 98.4%                  | 25.9%                  | 92.3%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 71.2% | 22.3% *                | 37.5% *         | 70.9%           | 93.0%             | 98.4%                  | 31.2%                  | 96.1%                |
| Kentucky             | 73.7% | 7.7% *                 | 16.8% *         | 80.3%           | 100.0%            | 98.7%                  | 25.4%                  | 98.5%                |
| Mississippi          | 70.7% | 6.0% *                 | 38.6% *         | 79.7%           | 73.4%             | 99.7%                  | 35.3%                  | 90.8%                |
| Tennessee            | 72.9% | 10.7% *                | 30.6% *         | 53.1%           | 95.3%             | 100.0%                 | 25.7%                  | 94.9%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 67.6% | 7.8% *                 | --              | 51.4%           | 96.6%             | 94.8%                  | 18.3%                  | 91.8%                |
| Louisiana            | 63.5% | 15.6% *                | 33.6% *         | 70.9%           | 72.6%             | 100.0%                 | 25.7%                  | 89.4%                |
| Oklahoma             | 72.5% | 17.5% *                | 43.3%           | 68.2%           | 97.4%             | 100.0%                 | 38.4%                  | 94.0%                |
| Texas                | 76.5% | 23.5%                  | 29.0% *         | 65.4%           | 96.3%             | 98.9%                  | 29.7%                  | 97.5%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 81.6% | 15.2% *                | 58.6%           | 84.8%           | 98.3%             | 100.0%                 | 37.4%                  | 99.2%                |
| Colorado             | 73.0% | 16.9% *                | 33.1% *         | 68.9%           | 99.7%             | 100.0%                 | 34.9%                  | 98.2%                |
| Idaho                | 65.8% | 16.5% *                | 29.2% *         | 63.8%           | 95.0%             | 99.0%                  | 29.4%                  | 95.3%                |
| Montana              | 50.3% | 26.3%                  | 19.3% *         | 57.8%           | 96.7%             | 100.0%                 | 30.8%                  | 88.2%                |
| Nevada               | 76.8% | 21.1% *                | 47.3%           | 77.2%           | 96.6%             | 95.9%                  | 46.8%                  | 93.8%                |
| New Mexico           | 72.7% | 31.0% *                | 25.1% *         | 41.5%           | 96.4%             | 100.0%                 | 25.1%                  | 98.1%                |
| Utah                 | 60.9% | 11.4% *                | 18.8% *         | 52.0%           | 93.4%             | 86.8%                  | 23.4%                  | 87.0%                |
| Wyoming              | 44.4% | 13.2% *                | 16.3% *         | 48.7%           | 83.6%             | 83.5%                  | 18.1%                  | 81.5%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 49.3% | 8.4% *                 | 31.6% *         | 38.7%           | 91.0%             | 95.5%                  | 22.3%                  | 92.6%                |
| California           | 70.1% | 18.6%                  | 35.5%           | 70.4%           | 90.5%             | 100.0%                 | 30.3%                  | 96.6%                |
| Hawaii               | 95.7% | 62.3%                  | 97.4%           | 99.5%           | 100.0%            | 100.0%                 | 85.0%                  | 100.0%               |
| Oregon               | 67.8% | 9.8% *                 | 28.3% *         | 72.1%           | 99.9%             | 100.0%                 | 31.8%                  | 98.3%                |
| Washington           | 74.6% | 11.2% *                | 41.4% *         | 57.7%           | 99.7%             | 100.0%                 | 26.9%                  | 97.3%                |

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.

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

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

**Table II.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 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        | 0.73% | 1.15%                  | 1.95%           | 2.03%           | 0.98%             | 0.26%                  | 1.05%                  | 0.53%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.23% | 7.25% *                | 8.36% *         | 8.98%           | 0.00%             | 0.13%                  | 6.77%                  | 2.23%                |
| Maine                | 4.13% | 5.18% *                | 6.90% *         | 8.93%           | 1.19%             | 0.00%                  | 5.19%                  | 2.35%                |
| Massachusetts        | 4.61% | 4.81% *                | 15.52%          | 14.67%          | 1.45%             | 0.00%                  | 8.60%                  | 4.72%                |
| New Hampshire        | 3.59% | 7.25% *                | 10.00%          | 10.59%          | 5.45%             | 0.00%                  | 6.41%                  | 2.04%                |
| Rhode Island         | 4.60% | 6.77% *                | 12.45%          | 8.92%           | 0.00%             | 6.61%                  | 7.06%                  | 4.92%                |
| Vermont              | 6.51% | 6.34% *                | 6.26% *         | 10.86%          | 4.07%             | 0.00%                  | 4.69%                  | 3.69%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.26% | 6.94% *                | 10.35% *        | 13.20%          | 0.00%             | 0.00%                  | 6.46%                  | 0.73%                |
| New York             | 3.12% | 4.85%                  | 8.99%           | 6.48%           | 2.79%             | 0.71%                  | 4.22%                  | 1.43%                |
| Pennsylvania         | 3.39% | 6.26%                  | 8.42%           | 10.34%          | 4.00%             | 0.93%                  | 5.03%                  | 3.58%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.50% | 4.71%                  | 9.78%           | 8.10%           | 6.52%             | 1.61%                  | 4.91%                  | 2.27%                |
| Indiana              | 4.28% | 3.19% *                | 8.95% *         | 12.05%          | 0.00%             | 0.00%                  | 4.10%                  | 2.42%                |
| Michigan             | 4.46% | 6.26% *                | 6.82% *         | 12.94%          | 3.02%             | 0.00%                  | 5.91%                  | 3.42%                |
| Ohio                 | 3.99% | 5.80% *                | 11.48% *        | 13.86% *        | 1.51%             | 0.07%                  | 6.40%                  | 0.71%                |
| Wisconsin            | 3.65% | 5.29% *                | 9.47%           | 8.55%           | 0.00%             | 0.00%                  | 5.77%                  | 2.55%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.79% | 8.72% *                | 11.95%          | 12.81%          | 3.36%             | 0.00%                  | 6.76%                  | 3.82%                |
| Kansas               | 4.17% | 6.78% *                | 11.77% *        | 11.59%          | 1.49%             | 0.46%                  | 6.87%                  | 1.21%                |
| Minnesota            | 4.38% | 7.90% *                | 9.20% *         | 12.84%          | 5.05%             | 1.37%                  | 5.79%                  | 4.22%                |
| Missouri             | 4.48% | 5.02% *                | 6.76% *         | 9.64%           | 0.00%             | 5.18%                  | 4.29%                  | 3.30%                |
| Nebraska             | 4.77% | 6.07% *                | 4.70% *         | 12.24%          | 7.72%             | 0.00%                  | 3.37%                  | 4.23%                |
| North Dakota         | 4.41% | 4.00% *                | 11.98%          | 11.36%          | 2.30%             | 0.00%                  | 6.77%                  | 2.40%                |
| South Dakota         | 4.09% | 3.76% *                | 7.84%           | 10.88%          | 3.30%             | 6.66%                  | 5.15%                  | 4.80%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.31% | 8.26% *                | 12.76%          | 11.37%          | 7.10%             | 1.43%                  | 7.72%                  | 2.72%                |
| District of Columbia | 3.47% | --                     | --              | 9.04%           | 0.00%             | 0.13%                  | 9.23%                  | 0.06%                |
| Florida              | 3.51% | 6.79% *                | 8.01% *         | 10.24%          | 7.05%             | 2.07%                  | 5.03%                  | 2.90%                |
| Georgia              | 4.37% | 0.74% *                | 7.84% *         | 12.15%          | 0.91%             | 0.57%                  | 4.91% *                | 2.39%                |
| Maryland             | 4.32% | 11.47% *               | 12.56%          | 13.18%          | 0.00%             | 0.00%                  | 7.46%                  | 3.47%                |
| North Carolina       | 5.36% | 3.91% *                | 7.06% *         | 17.14% *        | 1.36%             | 0.00%                  | 3.77% *                | 6.38%                |
| South Carolina       | 5.19% | 6.53% *                | 8.76% *         | 11.66%          | 0.06%             | 0.00%                  | 6.14%                  | 2.53%                |
| Virginia             | 3.61% | 6.29% *                | 12.92% *        | 7.53%           | 1.06%             | 0.00%                  | 6.82%                  | 0.51%                |
| West Virginia        | 4.07% | 5.60% *                | 9.01% *         | 10.06%          | 4.29%             | 1.59%                  | 5.50%                  | 2.67%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5.01% | 6.81% *                | 12.14% *        | 13.38%          | 6.12%             | 1.67%                  | 5.99%                  | 2.73%                |
| Kentucky             | 3.38% | 3.31% *                | 7.74% *         | 7.63%           | 0.00%             | 1.25%                  | 6.32%                  | 0.95%                |
| Mississippi          | 5.43% | 3.72% *                | 15.02% *        | 9.61%           | 19.91%            | 0.33%                  | 10.45%                 | 6.04%                |
| Tennessee            | 4.64% | 5.86% *                | 11.26% *        | 11.85%          | 4.73%             | 0.00%                  | 7.27%                  | 2.69%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.80% | 5.41% *                | --              | 14.25%          | 3.37%             | 5.08%                  | 4.96%                  | 4.83%                |
| Louisiana            | 5.97% | 6.06% *                | 14.63% *        | 11.96%          | 15.28%            | 0.00%                  | 7.26%                  | 6.61%                |
| Oklahoma             | 4.14% | 6.74% *                | 10.82%          | 11.37%          | 2.64%             | 0.00%                  | 6.42%                  | 3.08%                |
| Texas                | 3.00% | 6.48%                  | 8.97% *         | 10.40%          | 2.39%             | 1.08%                  | 5.53%                  | 1.07%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.04% | 7.58% *                | 16.17%          | 7.36%           | 1.40%             | 0.00%                  | 8.80%                  | 0.64%                |
| Colorado             | 3.69% | 8.61% *                | 10.60% *        | 10.44%          | 0.31%             | 0.00%                  | 6.50%                  | 1.62%                |
| Idaho                | 5.07% | 7.17% *                | 10.36% *        | 10.45%          | 3.57%             | 1.08%                  | 5.90%                  | 2.00%                |
| Montana              | 4.74% | 7.84%                  | 6.53% *         | 10.46%          | 2.40%             | 0.00%                  | 5.44%                  | 4.91%                |
| Nevada               | 3.78% | 8.84% *                | 13.21%          | 11.06%          | 3.35%             | 3.95%                  | 8.29%                  | 3.49%                |
| New Mexico           | 4.30% | 13.32% *               | 9.98% *         | 11.44%          | 3.10%             | 0.00%                  | 6.43%                  | 1.29%                |
| Utah                 | 5.02% | 4.85% *                | 7.94% *         | 11.34%          | 4.53%             | 10.13%                 | 5.06%                  | 5.97%                |
| Wyoming              | 5.07% | 6.24% *                | 6.58% *         | 12.24%          | 14.05%            | 10.69%                 | 4.31%                  | 7.62%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.76% | 4.03% *                | 11.91% *        | 9.88%           | 7.50%             | 2.73%                  | 6.22%                  | 3.12%                |
| California           | 2.33% | 4.01%                  | 7.08%           | 5.44%           | 5.95%             | 0.04%                  | 3.59%                  | 1.73%                |
| Hawaii               | 1.71% | 11.51%                 | 2.62%           | 0.48%           | 0.00%             | 0.00%                  | 5.34%                  | 0.00%                |
| Oregon               | 4.43% | 4.17% *                | 8.94% *         | 10.71%          | 0.12%             | 0.00%                  | 6.32%                  | 1.40%                |
| Washington           | 4.32% | 4.50% *                | 12.91% *        | 13.70%          | 0.28%             | 0.00%                  | 6.88%                  | 2.40%                |

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 II.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 24.3%   | 31.9%                  | 21.0%           | 15.9%           | 18.7%             | 29.1%                  | 21.1%                  | 24.8%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 26.4%   | --                     | --              | 9.8% *          | 13.4% *           | 45.3%                  | 11.8% *                | 29.6%                |
| Maine                | 25.6%   | --                     | --              | 11.4% *         | 22.7%             | 37.4%                  | 19.4% *                | 27.2%                |
| Massachusetts        | 29.8%   | --                     | --              | 16.8% *         | 21.8% *           | 37.9%                  | 16.8% *                | 33.5%                |
| New Hampshire        | 16.0%   | --                     | 12.9% *         | 11.5% *         | 14.4% *           | 19.0% *                | 13.7% *                | 16.6%                |
| Rhode Island         | 19.9%   | --                     | --              | 16.2% *         | 27.7% *           | 22.5%                  | 10.1% *                | 23.4%                |
| Vermont              | 21.1%   | --                     | --              | 17.7% *         | 15.9% *           | 24.0% *                | 24.6%                  | 20.3%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 34.4%   | --                     | 1.9% *          | 4.9% *          | 32.0% *           | 50.9%                  | 3.0% *                 | 38.5%                |
| New York             | 17.0%   | 26.8% *                | 13.3% *         | 15.7% *         | 13.1% *           | 18.8%                  | 15.8%                  | 17.2%                |
| Pennsylvania         | 35.4%   | --                     | 25.0% *         | 21.1% *         | 9.1%              | 51.5%                  | 26.0%                  | 37.4%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 21.1%   | --                     | --              | 17.3% *         | 26.9%             | 19.8%                  | 20.8%                  | 21.2%                |
| Indiana              | 30.9%   | --                     | --              | 46.5% *         | 39.0%             | 24.6%                  | 14.4% *                | 32.7%                |
| Michigan             | 13.5%   | --                     | --              | 6.1% *          | 6.3% *            | 20.7%                  | 6.1% *                 | 15.0%                |
| Ohio                 | 24.9%   | --                     | --              | 4.4% *          | 8.4% *            | 38.9%                  | 11.8% *                | 27.0%                |
| Wisconsin            | 19.2%   | --                     | --              | 12.9% *         | 17.6% *           | 25.2% *                | 19.0% *                | 19.2%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 23.9%   | --                     | --              | 9.9% *          | 20.4% *           | 30.6% *                | 22.2% *                | 24.3%                |
| Kansas               | 14.9%   | --                     | 0.0%            | 3.7% *          | 9.5% *            | 22.2% *                | 8.9% *                 | 15.9%                |
| Minnesota            | 11.6%   | --                     | --              | 14.3% *         | 5.1% *            | 17.9%                  | 18.0% *                | 10.4%                |
| Missouri             | 13.1%   | --                     | --              | 18.2% *         | 2.9% *            | 14.3%                  | 19.0% *                | 12.5%                |
| Nebraska             | 20.0%   | --                     | --              | 10.0% *         | 10.0% *           | 31.8%                  | 12.2% *                | 20.8%                |
| North Dakota         | 10.2%   | --                     | --              | 6.7% *          | 5.7% *            | 13.7%                  | 12.9% *                | 9.5%                 |
| South Dakota         | 25.7%   | --                     | 13.1% *         | 24.7% *         | 29.3% *           | 26.3%                  | 16.8% *                | 28.4%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 24.6%   | --                     | --              | 7.7% *          | 6.2% *            | 53.4%                  | 7.7% *                 | 27.5%                |
| District of Columbia | 34.2%   | --                     | --              | 17.3% *         | 26.0% *           | 45.2%                  | 36.6% *                | 33.8%                |
| Florida              | 27.1%   | --                     | --              | 18.3% *         | 37.2%             | 23.8%                  | 31.1%                  | 26.7%                |
| Georgia              | 23.5%   | --                     | --              | 26.6% *         | 32.3%             | 18.9% *                | 38.3% *                | 22.4%                |
| Maryland             | 31.8%   | --                     | --              | 50.4% *         | 25.9% *           | 33.1%                  | 20.2% *                | 34.1%                |
| North Carolina       | 27.0% * | --                     | --              | --              | 11.0% *           | 35.7% *                | --                     | 26.8% *              |
| South Carolina       | 18.0%   | --                     | --              | 9.9% *          | 18.3% *           | 21.2%                  | 8.6% *                 | 19.5%                |
| Virginia             | 21.1%   | --                     | --              | 18.2% *         | 10.6% *           | 24.7%                  | 28.9% *                | 19.1%                |
| West Virginia        | 34.2%   | --                     | --              | 15.7% *         | 14.2%             | 51.0%                  | 11.2% *                | 38.0%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 17.1%   | --                     | 1.7% *          | 49.1%           | --                | 16.1% *                | 17.9% *                | 16.9% *              |
| Kentucky             | 24.7%   | --                     | --              | 21.8% *         | 12.9% *           | 30.8%                  | 34.7% *                | 23.4%                |
| Mississippi          | 24.7%   | --                     | --              | --              | 16.1% *           | 31.6% *                | 20.4% *                | 25.7% *              |
| Tennessee            | 16.0%   | --                     | --              | 16.8% *         | 20.2% *           | 14.6%                  | 8.2% *                 | 16.9%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 18.2%   | --                     | --              | 7.8% *          | 21.7% *           | 16.6% *                | 25.6% *                | 17.5% *              |
| Louisiana            | 27.0% * | --                     | --              | 15.2% *         | 14.3% *           | 39.5% *                | 21.7% *                | 28.1% *              |
| Oklahoma             | 27.4%   | --                     | --              | 18.8% *         | 15.1% *           | 34.4%                  | 22.7% *                | 28.6%                |
| Texas                | 23.6%   | --                     | --              | 6.1% *          | 10.1% *           | 28.9%                  | 32.4%                  | 22.4%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 20.8%   | --                     | --              | 6.7% *          | 33.4% *           | 22.2%                  | 14.8% *                | 21.7%                |
| Colorado             | 21.4%   | --                     | --              | 7.4% *          | 9.0%              | 34.3%                  | 18.4% *                | 22.1%                |
| Idaho                | 25.9% * | --                     | --              | 8.6% *          | 11.1% *           | 49.1% *                | 8.4% *                 | 30.2% *              |
| Montana              | 35.2%   | --                     | --              | 21.4% *         | 21.5% *           | 65.0%                  | 25.6%                  | 41.7%                |
| Nevada               | 34.7%   | --                     | --              | --              | 18.5% *           | 45.8%                  | 19.4% *                | 39.0%                |
| New Mexico           | 25.6%   | --                     | --              | 21.5% *         | 23.7% *           | 28.8% *                | 22.8% *                | 26.0%                |
| Utah                 | 12.4%   | --                     | --              | 22.6% *         | 5.1% *            | 15.8%                  | 22.7% *                | 10.5%                |
| Wyoming              | 32.5%   | --                     | --              | 8.1% *          | 20.2% *           | 47.1%                  | 33.6% *                | 32.2%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 40.8%   | 0.0%                   | --              | 18.5% *         | 47.5%             | 42.1%                  | 34.6% *                | 43.2%                |
| California           | 22.3%   | 37.5% *                | 36.1% *         | 12.9%           | 22.4%             | 21.9%                  | 30.3%                  | 20.6%                |
| Hawaii               | 47.8%   | 33.7% *                | 24.6% *         | 28.0%           | 76.6%             | 38.6%                  | 29.0%                  | 54.0%                |
| Oregon               | 31.2%   | --                     | --              | 11.3% *         | 29.9%             | 42.4%                  | 10.8% *                | 36.8%                |
| Washington           | 45.2%   | --                     | --              | 13.0% *         | 23.1% *           | 57.4%                  | 22.8%                  | 48.2%                |

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 II.B.4.b.(1) Standard errors for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 0.93%    | 3.38%                  | 2.72%           | 1.57%           | 1.68%             | 1.51%                  | 1.49%                  | 1.07%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5.97%    | --                     | --              | 4.61% *         | 6.56% *           | 10.17%                 | 4.74% *                | 7.27%                |
| Maine                | 3.80%    | --                     | --              | 5.17% *         | 3.62%             | 7.54%                  | 6.60% *                | 4.47%                |
| Massachusetts        | 4.33%    | --                     | --              | 7.17% *         | 9.98% *           | 5.50%                  | 6.21% *                | 4.97%                |
| New Hampshire        | 3.13%    | --                     | 5.48% *         | 5.07% *         | 5.20% *           | 5.72% *                | 4.18% *                | 3.80%                |
| Rhode Island         | 3.89%    | --                     | --              | 5.85% *         | 9.00% *           | 6.45%                  | 4.56% *                | 4.95%                |
| Vermont              | 5.01%    | --                     | --              | 6.24% *         | 8.75% *           | 9.32% *                | 7.02%                  | 5.82%                |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 8.14%    | --                     | 1.49% *         | 2.41% *         | 15.28% *          | 11.44%                 | 1.52% *                | 9.26%                |
| New York             | 2.61%    | 10.74% *               | 7.22% *         | 5.29% *         | 4.33% *           | 4.41%                  | 4.36%                  | 3.00%                |
| Pennsylvania         | 5.88%    | --                     | 12.95% *        | 8.62% *         | 2.53%             | 8.51%                  | 7.38%                  | 6.86%                |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.43%    | --                     | --              | 5.85% *         | 7.52%             | 5.21%                  | 5.60%                  | 4.01%                |
| Indiana              | 5.10%    | --                     | --              | 20.24% *        | 10.02%            | 3.41%                  | 5.73% *                | 5.50%                |
| Michigan             | 2.72%    | --                     | --              | 3.70% *         | 4.73% *           | 4.85%                  | 2.84% *                | 3.24%                |
| Ohio                 | 3.46%    | --                     | --              | 2.04% *         | 3.97% *           | 4.90%                  | 5.68% *                | 3.87%                |
| Wisconsin            | 4.18%    | --                     | --              | 6.54% *         | 6.96% *           | 7.83% *                | 8.22% *                | 4.80%                |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.89%    | --                     | --              | 3.34% *         | 7.17% *           | 9.25% *                | 8.12% *                | 5.81%                |
| Kansas               | 3.52%    | --                     | 0.00%           | 1.97% *         | 2.95% *           | 7.20% *                | 5.03% *                | 4.01%                |
| Minnesota            | 2.31%    | --                     | --              | 5.81% *         | 2.12% *           | 4.84%                  | 5.64% *                | 2.49%                |
| Missouri             | 2.72%    | --                     | --              | 7.34% *         | 1.83% *           | 3.78%                  | 6.75% *                | 2.90%                |
| Nebraska             | 3.98%    | --                     | --              | 6.45% *         | 3.95% *           | 5.46%                  | 5.94% *                | 4.29%                |
| North Dakota         | 2.12%    | --                     | --              | 3.16% *         | 3.04% *           | 2.91%                  | 5.50% *                | 2.24%                |
| South Dakota         | 3.91%    | --                     | 6.79% *         | 10.21% *        | 9.41% *           | 3.22%                  | 6.39% *                | 4.59%                |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 6.63%    | --                     | --              | 5.15% *         | 3.36% *           | 10.66%                 | 3.58% *                | 7.77%                |
| District of Columbia | 5.06%    | --                     | --              | 10.40% *        | 8.12% *           | 7.69%                  | 11.24% *               | 5.61%                |
| Florida              | 4.49%    | --                     | --              | 7.14% *         | 10.12%            | 5.35%                  | 9.26%                  | 4.84%                |
| Georgia              | 5.51%    | --                     | --              | 14.52% *        | 8.57%             | 7.39% *                | 17.18% *               | 5.74%                |
| Maryland             | 6.71%    | --                     | --              | 20.14% *        | 10.15% *          | 9.88%                  | 7.22% *                | 7.81%                |
| North Carolina       | 8.93% *  | --                     | --              | --              | 6.88% *           | 13.78% *               | --                     | 9.45% *              |
| South Carolina       | 3.33%    | --                     | --              | 5.16% *         | 5.79% *           | 5.43%                  | 5.03% *                | 3.79%                |
| Virginia             | 3.47%    | --                     | --              | 8.41% *         | 5.70% *           | 4.76%                  | 9.55% *                | 3.54%                |
| West Virginia        | 5.39%    | --                     | --              | 8.98% *         | 4.06%             | 7.54%                  | 4.09% *                | 5.98%                |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.63%    | --                     | 1.75% *         | 13.25%          | --                | 5.07% *                | 6.20% *                | 5.41% *              |
| Kentucky             | 4.66%    | --                     | --              | 10.77% *        | 5.64% *           | 7.23%                  | 14.73% *               | 4.89%                |
| Mississippi          | 7.31%    | --                     | --              | --              | 5.92% *           | 12.05% *               | 10.31% *               | 8.52% *              |
| Tennessee            | 3.17%    | --                     | --              | 7.96% *         | 7.31% *           | 4.26%                  | 3.89% *                | 3.53%                |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.97%    | --                     | --              | 4.72% *         | 10.18% *          | 6.42% *                | 9.67% *                | 5.36% *              |
| Louisiana            | 8.85% *  | --                     | --              | 8.37% *         | 5.62% *           | 15.56% *               | 9.70% *                | 10.29% *             |
| Oklahoma             | 4.89%    | --                     | --              | 10.96% *        | 8.79% *           | 7.98%                  | 7.14% *                | 5.90%                |
| Texas                | 3.67%    | --                     | --              | 2.81% *         | 4.08% *           | 5.44%                  | 9.55%                  | 3.92%                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.14%    | --                     | --              | 3.60% *         | 18.64% *          | 5.12%                  | 5.72% *                | 4.68%                |
| Colorado             | 3.95%    | --                     | --              | 4.54% *         | 2.07%             | 8.30%                  | 7.52% *                | 4.55%                |
| Idaho                | 10.44% * | --                     | --              | 5.53% *         | 6.94% *           | 18.71% *               | 3.87% *                | 12.40% *             |
| Montana              | 6.66%    | --                     | --              | 6.73% *         | 7.66% *           | 12.77%                 | 6.54%                  | 9.43%                |
| Nevada               | 5.57%    | --                     | --              | --              | 8.64% *           | 7.68%                  | 7.93% *                | 6.39%                |
| New Mexico           | 5.42%    | --                     | --              | 6.96% *         | 9.30% *           | 9.11% *                | 7.64% *                | 6.07%                |
| Utah                 | 2.96%    | --                     | --              | 12.93% *        | 2.78% *           | 4.00%                  | 11.21% *               | 2.59%                |
| Wyoming              | 6.13%    | --                     | --              | 6.81% *         | 11.61% *          | 11.64%                 | 13.85% *               | 6.72%                |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 7.20%    | 0.00%                  | --              | 7.16% *         | 11.40%            | 10.17%                 | 19.09% *               | 7.16%                |
| California           | 2.69%    | 11.28% *               | 12.70% *        | 3.33%           | 5.05%             | 4.16%                  | 6.43%                  | 2.93%                |
| Hawaii               | 9.63%    | 11.10% *               | 8.91% *         | 6.85%           | 13.18%            | 8.77%                  | 6.30%                  | 11.40%               |
| Oregon               | 5.08%    | --                     | --              | 4.88% *         | 8.73%             | 8.35%                  | 4.02% *                | 5.99%                |
| Washington           | 9.37%    | --                     | --              | 5.99% *         | 7.54% *           | 11.77%                 | 5.41%                  | 10.16%               |

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.

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

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



**Table II.B.4.b.(1).(a) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 41.3%   | 45.9%                  | 31.9%           | 30.9%           | 32.7%             | 45.9%                  | 34.9%                  | 42.3%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 41.3%   | --                     | --              | --              | 56.2%             | 41.8%                  | --                     | 44.0%                |
| Maine                | 51.4%   | --                     | --              | --              | 84.9%             | 42.5%                  | --                     | 51.1%                |
| Massachusetts        | 41.1%   | --                     | --              | --              | 22.3% *           | 43.2%                  | --                     | 40.8%                |
| New Hampshire        | 34.1%   | 0.0%                   | --              | --              | --                | 39.0%                  | --                     | 38.3%                |
| Rhode Island         | 41.1%   | 0.0%                   | --              | --              | --                | 49.0%                  | 1.2% *                 | 47.1%                |
| Vermont              | 40.8%   | --                     | --              | --              | 65.9%             | 35.2%                  | --                     | 46.4%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 39.8%   | --                     | --              | --              | 41.7% *           | 39.1%                  | --                     | 39.8%                |
| New York             | 26.5%   | --                     | --              | --              | 27.3% *           | 31.2%                  | --                     | 29.0%                |
| Pennsylvania         | 48.1%   | --                     | --              | --              | --                | 51.8%                  | --                     | 49.8%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 51.4%   | --                     | --              | --              | 60.2%             | 56.1%                  | 48.6%                  | 52.0%                |
| Indiana              | 44.5%   | 0.0%                   | --              | --              | --                | 40.1%                  | --                     | 46.1%                |
| Michigan             | 45.2%   | --                     | --              | --              | 30.3%             | 51.3%                  | --                     | 45.9%                |
| Ohio                 | 31.7%   | --                     | --              | --              | 27.7%             | 30.1%                  | --                     | 29.9%                |
| Wisconsin            | 25.7% * | --                     | --              | --              | --                | 22.4% *                | --                     | 22.0% *              |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 29.2%   | --                     | --              | --              | 41.4%             | 29.3% *                | --                     | 32.9%                |
| Kansas               | 29.9%   | --                     | --              | --              | 25.9%             | 27.6% *                | --                     | 27.0%                |
| Minnesota            | 44.1%   | --                     | --              | --              | --                | 61.1%                  | --                     | 51.2%                |
| Missouri             | 35.7%   | --                     | 0.0%            | --              | --                | 44.6%                  | --                     | 36.1%                |
| Nebraska             | 35.4%   | --                     | --              | 0.0%            | --                | 42.0%                  | --                     | 36.0%                |
| North Dakota         | 34.2%   | --                     | --              | --              | --                | 23.3%                  | --                     | 32.6%                |
| South Dakota         | 35.9%   | --                     | --              | --              | 25.3%             | 48.9%                  | --                     | 33.3%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 47.9%   | --                     | --              | --              | --                | 50.3%                  | --                     | 49.3%                |
| District of Columbia | 40.9%   | --                     | --              | --              | --                | 51.8%                  | --                     | 42.9%                |
| Florida              | 29.9%   | --                     | --              | --              | --                | 32.3%                  | --                     | 28.8%                |
| Georgia              | 39.0%   | --                     | --              | --              | --                | 45.9% *                | --                     | 40.5%                |
| Maryland             | 20.1%   | --                     | --              | 3.5%            | --                | 25.7% *                | --                     | 18.1% *              |
| North Carolina       | 58.6%   | --                     | --              | 64.1%           | --                | 66.3%                  | --                     | 60.9%                |
| South Carolina       | 26.3%   | --                     | --              | --              | --                | 21.2%                  | --                     | 25.9%                |
| Virginia             | 30.2%   | --                     | --              | --              | --                | 30.0%                  | --                     | 32.9%                |
| West Virginia        | 25.0%   | --                     | 0.0%            | --              | 36.7%             | 18.4%                  | --                     | 24.3%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 21.5% * | --                     | --              | --              | 0.4% *            | 39.4%                  | --                     | 16.5% *              |
| Kentucky             | 23.9%   | --                     | --              | --              | --                | 22.7%                  | --                     | 25.6%                |
| Mississippi          | 18.3%   | --                     | --              | --              | --                | 10.7%                  | --                     | 12.7%                |
| Tennessee            | 24.4%   | 0.0%                   | --              | --              | --                | 27.7% *                | --                     | 25.1%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 41.0%   | --                     | 0.0%            | --              | --                | 56.3%                  | --                     | 42.4%                |
| Louisiana            | 57.0%   | --                     | --              | --              | --                | 70.6%                  | --                     | 60.5%                |
| Oklahoma             | 39.0%   | --                     | --              | --              | --                | 38.7% *                | --                     | 41.4%                |
| Texas                | 39.1%   | --                     | 0.0%            | --              | 40.6% *           | 42.7%                  | 22.4% *                | 42.4%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 33.5%   | --                     | --              | --              | 1.0% *            | 39.5%                  | --                     | 32.9%                |
| Colorado             | 42.0%   | --                     | --              | --              | 27.1%             | 42.6% *                | --                     | 40.3%                |
| Idaho                | 78.1%   | --                     | --              | --              | --                | 88.6%                  | --                     | 78.2%                |
| Montana              | 44.9%   | --                     | --              | --              | --                | 52.2%                  | 48.1%                  | 43.5%                |
| Nevada               | 25.7%   | --                     | --              | --              | --                | 27.6% *                | --                     | 26.3%                |
| New Mexico           | 39.3%   | --                     | 0.0%            | --              | --                | 54.5%                  | --                     | 42.5%                |
| Utah                 | 31.5%   | --                     | --              | --              | --                | 39.8%                  | --                     | 32.2%                |
| Wyoming              | 66.7%   | --                     | 0.0%            | 0.0%            | --                | 71.6%                  | --                     | 69.2%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 62.4%   | --                     | --              | --              | --                | 68.9%                  | --                     | 61.0%                |
| California           | 50.1%   | 81.0%                  | --              | 44.4%           | 31.3%             | 60.0%                  | 44.2%                  | 51.9%                |
| Hawaii               | 58.9%   | 86.0%                  | --              | 66.1%           | 56.4%             | 60.9%                  | 61.8%                  | 58.3%                |
| Oregon               | 47.4%   | --                     | --              | --              | 43.2%             | 54.3%                  | --                     | 48.6%                |
| Washington           | 79.8%   | --                     | --              | --              | 58.6%             | 85.6%                  | --                     | 82.2%                |

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 II.B.4.b.(1).(a) Standard errors for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 1.88%   | 5.09%                  | 4.48%           | 4.76%           | 3.63%             | 2.53%                  | 2.71%                  | 2.10%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.63%   | --                     | --              | --              | 8.36%             | 5.37%                  | --                     | 4.70%                |
| Maine                | 7.54%   | --                     | --              | --              | 6.54%             | 8.91%                  | --                     | 8.42%                |
| Massachusetts        | 6.73%   | --                     | --              | --              | 10.60% *          | 8.37%                  | --                     | 7.55%                |
| New Hampshire        | 5.26%   | 0.00%                  | --              | --              | --                | 7.59%                  | --                     | 6.32%                |
| Rhode Island         | 7.15%   | 0.00%                  | --              | --              | --                | 10.20%                 | 1.24% *                | 7.71%                |
| Vermont              | 6.81%   | --                     | --              | --              | 8.77%             | 9.49%                  | --                     | 8.37%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 7.33%   | --                     | --              | --              | 18.09% *          | 5.01%                  | --                     | 7.40%                |
| New York             | 3.43%   | --                     | --              | --              | 9.59% *           | 4.45%                  | --                     | 3.95%                |
| Pennsylvania         | 9.16%   | --                     | --              | --              | --                | 10.80%                 | --                     | 10.07%               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.74%   | --                     | --              | --              | 6.31%             | 4.79%                  | 13.66%                 | 5.02%                |
| Indiana              | 11.80%  | 0.00%                  | --              | --              | --                | 7.77%                  | --                     | 12.21%               |
| Michigan             | 7.99%   | --                     | --              | --              | 5.51%             | 9.46%                  | --                     | 8.60%                |
| Ohio                 | 4.77%   | --                     | --              | --              | 5.69%             | 5.06%                  | --                     | 4.53%                |
| Wisconsin            | 9.07% * | --                     | --              | --              | --                | 14.64% *               | --                     | 10.44% *             |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 6.50%   | --                     | --              | --              | 6.38%             | 10.81% *               | --                     | 8.17%                |
| Kansas               | 7.40%   | --                     | --              | --              | 3.28%             | 9.07% *                | --                     | 7.20%                |
| Minnesota            | 6.39%   | --                     | --              | --              | --                | 6.59%                  | --                     | 7.15%                |
| Missouri             | 6.94%   | --                     | 0.00%           | --              | --                | 9.94%                  | --                     | 7.53%                |
| Nebraska             | 5.21%   | --                     | --              | 0.00%           | --                | 5.47%                  | --                     | 5.34%                |
| North Dakota         | 5.77%   | --                     | --              | --              | --                | 2.72%                  | --                     | 5.70%                |
| South Dakota         | 5.18%   | --                     | --              | --              | 4.62%             | 2.38%                  | --                     | 4.29%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.70%   | --                     | --              | --              | --                | 5.85%                  | --                     | 5.73%                |
| District of Columbia | 7.02%   | --                     | --              | --              | --                | 9.01%                  | --                     | 7.71%                |
| Florida              | 7.03%   | --                     | --              | --              | --                | 8.48%                  | --                     | 7.69%                |
| Georgia              | 11.13%  | --                     | --              | --              | --                | 15.28% *               | --                     | 11.85%               |
| Maryland             | 5.97%   | --                     | --              | 0.93%           | --                | 10.82% *               | --                     | 6.12% *              |
| North Carolina       | 15.23%  | --                     | --              | 4.14%           | --                | 16.74%                 | --                     | 15.33%               |
| South Carolina       | 5.52%   | --                     | --              | --              | --                | 5.56%                  | --                     | 5.69%                |
| Virginia             | 5.08%   | --                     | --              | --              | --                | 3.79%                  | --                     | 5.91%                |
| West Virginia        | 5.95%   | --                     | 0.00%           | --              | 7.23%             | 4.53%                  | --                     | 6.12%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 6.57% * | --                     | --              | --              | 0.48% *           | 8.40%                  | --                     | 5.81% *              |
| Kentucky             | 5.20%   | --                     | --              | --              | --                | 6.64%                  | --                     | 6.01%                |
| Mississippi          | 5.20%   | --                     | --              | --              | --                | 3.10%                  | --                     | 3.28%                |
| Tennessee            | 5.44%   | 0.00%                  | --              | --              | --                | 8.79% *                | --                     | 5.71%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 8.27%   | --                     | 0.00%           | --              | --                | 7.05%                  | --                     | 9.29%                |
| Louisiana            | 16.07%  | --                     | --              | --              | --                | 14.96%                 | --                     | 16.87%               |
| Oklahoma             | 8.98%   | --                     | --              | --              | --                | 12.32% *               | --                     | 10.14%               |
| Texas                | 6.25%   | --                     | 0.00%           | --              | 12.74% *          | 7.64%                  | 11.20% *               | 6.93%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 8.26%   | --                     | --              | --              | 1.13% *           | 10.06%                 | --                     | 8.98%                |
| Colorado             | 9.71%   | --                     | --              | --              | 4.74%             | 14.27% *               | --                     | 11.21%               |
| Idaho                | 9.34%   | --                     | --              | --              | --                | 3.97%                  | --                     | 9.91%                |
| Montana              | 7.19%   | --                     | --              | --              | --                | 9.71%                  | 11.67%                 | 9.13%                |
| Nevada               | 6.67%   | --                     | --              | --              | --                | 8.29% *                | --                     | 7.43%                |
| New Mexico           | 10.33%  | --                     | 0.00%           | --              | --                | 12.49%                 | --                     | 11.25%               |
| Utah                 | 8.58%   | --                     | --              | --              | --                | 8.04%                  | --                     | 7.15%                |
| Wyoming              | 6.66%   | --                     | 0.00%           | 0.00%           | --                | 5.59%                  | --                     | 4.66%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 7.58%   | --                     | --              | --              | --                | 10.24%                 | --                     | 8.96%                |
| California           | 4.36%   | 5.72%                  | --              | 12.06%          | 8.19%             | 5.62%                  | 7.80%                  | 5.05%                |
| Hawaii               | 3.07%   | 8.16%                  | --              | 10.02%          | 3.04%             | 6.09%                  | 9.80%                  | 3.08%                |
| Oregon               | 9.39%   | --                     | --              | --              | 12.62%            | 13.72%                 | --                     | 10.04%               |
| Washington           | 6.78%   | --                     | --              | --              | 8.57%             | 5.96%                  | --                     | 6.39%                |

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 II.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 10.0%   | 14.7%                  | 6.7%            | 4.9%            | 6.1%              | 13.4%                  | 7.4%                   | 10.5%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 10.9%   | 0.0%                   | --              | 2.4% *          | 7.5% *            | 18.9%                  | 1.3% *                 | 13.0%                |
| Maine                | 13.2%   | --                     | --              | 2.3% *          | 19.3%             | 15.9%                  | 10.3% *                | 13.9%                |
| Massachusetts        | 12.2%   | --                     | --              | 4.8% *          | --                | 16.4%                  | 7.3% *                 | 13.7%                |
| New Hampshire        | 5.5%    | 0.0%                   | 2.4% *          | --              | 4.5% *            | 7.4%                   | 1.8% *                 | 6.4%                 |
| Rhode Island         | 8.2%    | 0.0%                   | 0.0%            | 9.2% *          | 6.7% *            | 11.0% *                | 0.1% *                 | 11.0%                |
| Vermont              | 8.6% *  | --                     | 4.7% *          | 7.4% *          | 10.5% *           | 8.4% *                 | 5.4% *                 | 9.4% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 13.7% * | --                     | 0.0%            | 1.2% *          | 13.3% *           | 19.9%                  | 1.2% *                 | 15.3% *              |
| New York             | 4.5%    | 1.9% *                 | 2.4% *          | 2.9% *          | 3.6% *            | 5.9%                   | 1.8% *                 | 5.0%                 |
| Pennsylvania         | 17.0% * | --                     | 5.8% *          | 8.2% *          | 3.2% *            | 26.6% *                | 9.6% *                 | 18.7% *              |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 10.8%   | --                     | --              | 2.2% *          | 16.2% *           | 11.1%                  | 10.1% *                | 11.0%                |
| Indiana              | 13.8% * | 0.0%                   | --              | 34.8% *         | 10.6% *           | 9.9%                   | 1.6% *                 | 15.1% *              |
| Michigan             | 6.1%    | --                     | 0.0%            | 0.8% *          | 1.9% *            | 10.6% *                | 2.2% *                 | 6.9% *               |
| Ohio                 | 7.9%    | 0.0%                   | --              | 0.4% *          | 2.3% *            | 11.7%                  | 6.9% *                 | 8.1%                 |
| Wisconsin            | 4.9% *  | 0.0%                   | --              | --              | 3.7% *            | 5.6% *                 | 7.7% *                 | 4.2% *               |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7.0%    | --                     | 0.0%            | 3.4% *          | 8.5% *            | 9.0%                   | 3.2% *                 | 8.0%                 |
| Kansas               | 4.5% *  | --                     | 0.0%            | 1.7% *          | 2.5% *            | 6.1% *                 | 5.5% *                 | 4.3% *               |
| Minnesota            | 5.1%    | --                     | 2.3% *          | 2.5% *          | 1.4% *            | 10.9% *                | 3.8% *                 | 5.3% *               |
| Missouri             | 4.7%    | --                     | 0.0%            | 3.3% *          | 1.1% *            | 6.4% *                 | 6.4% *                 | 4.5% *               |
| Nebraska             | 7.1%    | --                     | --              | 0.0%            | 1.8% *            | 13.4%                  | 3.0% *                 | 7.5%                 |
| North Dakota         | 3.5%    | --                     | --              | 3.5% *          | 3.0% *            | 3.2%                   | 5.0% *                 | 3.1%                 |
| South Dakota         | 9.2%    | --                     | 2.5% *          | 8.6% *          | 7.4% *            | 12.9%                  | 8.5% *                 | 9.5%                 |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 11.8% * | 0.0%                   | --              | --              | 1.7% *            | 26.8%                  | 1.3% *                 | 13.6% *              |
| District of Columbia | 14.0%   | --                     | --              | --              | 7.7% *            | 23.5%                  | 11.3% *                | 14.5%                |
| Florida              | 8.1%    | --                     | --              | 2.4% *          | 9.5% *            | 7.7% *                 | 12.3% *                | 7.7% *               |
| Georgia              | 9.2% *  | --                     | --              | 1.2% *          | 12.0% *           | 8.7% *                 | 10.2% *                | 9.1% *               |
| Maryland             | 6.4%    | --                     | --              | 1.7% *          | 4.3% *            | 8.5% *                 | 7.4% *                 | 6.2% *               |
| North Carolina       | 15.8% * | 0.0%                   | --              | --              | 2.6% *            | 23.7% *                | --                     | 16.3% *              |
| South Carolina       | 4.7%    | 0.0%                   | 0.0%            | --              | 7.5% *            | 4.5%                   | --                     | 5.0%                 |
| Virginia             | 6.4%    | --                     | --              | 7.8% *          | 1.6% *            | 7.4%                   | 6.8% *                 | 6.3%                 |
| West Virginia        | 8.5%    | --                     | 0.0%            | 11.5% *         | 5.2% *            | 9.4%                   | 4.4% *                 | 9.2%                 |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.7% *  | --                     | 0.0%            | 3.3% *          | 0.0% *            | 6.3% *                 | 8.0% *                 | 2.8% *               |
| Kentucky             | 5.9%    | --                     | --              | 2.4% *          | 5.3% *            | 7.0%                   | 5.2% *                 | 6.0%                 |
| Mississippi          | 4.5%    | --                     | --              | 1.2% *          | 3.4% *            | 3.4% *                 | 10.3% *                | 3.3% *               |
| Tennessee            | 3.9% *  | 0.0%                   | 0.0%            | 6.3% *          | 3.5% *            | 4.0% *                 | 1.1% *                 | 4.3% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7.5%    | --                     | 0.0%            | 1.7% *          | 6.1% *            | 9.3% *                 | 8.1% *                 | 7.4% *               |
| Louisiana            | 15.4% * | --                     | --              | 6.1% *          | 0.9% *            | 27.9% *                | 7.5% *                 | 17.0% *              |
| Oklahoma             | 10.7% * | --                     | --              | 15.0% *         | --                | 13.3% *                | 6.1% *                 | 11.8% *              |
| Texas                | 9.2%    | --                     | 0.0%            | 1.6% *          | 4.1% *            | 12.4%                  | 7.3% *                 | 9.5%                 |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 7.0%    | --                     | --              | 3.0% *          | 0.3% *            | 8.8% *                 | 5.9% *                 | 7.1% *               |
| Colorado             | 9.0% *  | --                     | --              | --              | 2.4% *            | 14.6% *                | 9.2% *                 | 8.9% *               |
| Idaho                | 20.2% * | --                     | --              | 0.3% *          | 6.8% *            | 43.5% *                | 6.5% *                 | 23.6% *              |
| Montana              | 15.8%   | --                     | --              | 7.5% *          | 4.4% *            | 33.9%                  | 12.3% *                | 18.2% *              |
| Nevada               | 8.9%    | --                     | 3.1% *          | 0.3% *          | 3.2% *            | 12.6% *                | 4.1% *                 | 10.3%                |
| New Mexico           | 10.1% * | 0.0%                   | 0.0%            | 5.3% *          | 6.3% *            | 15.7% *                | 2.9% *                 | 11.0% *              |
| Utah                 | 3.9% *  | 0.0%                   | --              | 6.3% *          | 0.6% *            | 6.3% *                 | 6.7% *                 | 3.4% *               |
| Wyoming              | 21.7%   | --                     | 0.0%            | 0.0%            | 12.8% *           | 33.7%                  | 19.8% *                | 22.3%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 25.5%   | 0.0%                   | --              | 7.2% *          | 23.9% *           | 29.0% *                | 23.1% *                | 26.4%                |
| California           | 11.2%   | 30.4%                  | 8.3% *          | 5.7% *          | 7.0% *            | 13.1%                  | 13.4%                  | 10.7%                |
| Hawaii               | 28.1%   | 29.0% *                | 10.7% *         | 18.5%           | 43.2%             | 23.5%                  | 18.0%                  | 31.5%                |
| Oregon               | 14.8%   | --                     | 1.9% *          | 1.6% *          | 12.9% *           | 23.0% *                | 3.6% *                 | 17.9%                |
| Washington           | 36.1%   | --                     | --              | 4.6% *          | 13.6% *           | 49.2%                  | 9.7% *                 | 39.6%                |

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 II.B.4.b.(2) Standard errors for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 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        | 0.69%    | 2.12%                  | 1.24%           | 0.99%           | 0.89%             | 1.21%                  | 0.73%                  | 0.80%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.99%    | 0.00%                  | --              | 1.37% *         | 4.20% *           | 5.44%                  | 1.19% *                | 3.66%                |
| Maine                | 2.14%    | --                     | --              | 1.49% *         | 3.77%             | 3.47%                  | 4.39% *                | 2.44%                |
| Massachusetts        | 2.92%    | --                     | --              | 1.98% *         | --                | 4.53%                  | 2.92% *                | 3.61%                |
| New Hampshire        | 1.22%    | 0.00%                  | 1.57% *         | --              | 2.41% *           | 2.20%                  | 1.04% *                | 1.55%                |
| Rhode Island         | 2.23%    | 0.00%                  | 0.00%           | 3.75% *         | 3.79% *           | 4.00% *                | 0.12% *                | 3.01%                |
| Vermont              | 3.00% *  | --                     | 2.46% *         | 4.11% *         | 6.59% *           | 5.11% *                | 2.60% *                | 3.85% *              |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4.83% *  | --                     | 0.00%           | 1.05% *         | 10.59% *          | 5.71%                  | 0.99% *                | 5.43% *              |
| New York             | 0.80%    | 1.78% *                | 1.91% *         | 2.07% *         | 1.19% *           | 1.50%                  | 0.83% *                | 0.98%                |
| Pennsylvania         | 5.40% *  | --                     | 4.05% *         | 4.16% *         | 1.19% *           | 8.82% *                | 3.84% *                | 6.43% *              |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.06%    | --                     | --              | 1.39% *         | 5.19% *           | 3.10%                  | 4.29% *                | 2.35%                |
| Indiana              | 5.13% *  | 0.00%                  | --              | 22.18% *        | 5.47% *           | 2.36%                  | 1.27% *                | 5.65% *              |
| Michigan             | 1.82%    | --                     | 0.00%           | 0.61% *         | 1.21% *           | 3.70% *                | 1.24% *                | 2.19% *              |
| Ohio                 | 1.45%    | 0.00%                  | --              | 0.28% *         | 1.04% *           | 2.18%                  | 5.21% *                | 1.47%                |
| Wisconsin            | 1.90% *  | 0.00%                  | --              | --              | 2.03% *           | 3.92% *                | 3.84% *                | 2.17% *              |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.37%    | --                     | 0.00%           | 1.99% *         | 3.22% *           | 2.23%                  | 1.77% *                | 1.67%                |
| Kansas               | 1.38% *  | --                     | 0.00%           | 1.79% *         | 0.79% *           | 2.61% *                | 4.30% *                | 1.44% *              |
| Minnesota            | 1.41%    | --                     | 2.30% *         | 1.76% *         | 0.60% *           | 3.52% *                | 1.84% *                | 1.63% *              |
| Missouri             | 1.34%    | --                     | 0.00%           | 1.96% *         | 0.85% *           | 2.33% *                | 4.13% *                | 1.41% *              |
| Nebraska             | 1.94%    | --                     | --              | 0.00%           | 0.76% *           | 3.01%                  | 2.26% *                | 2.09%                |
| North Dakota         | 0.92%    | --                     | --              | 2.10% *         | 1.93% *           | 0.78%                  | 2.79% *                | 0.91%                |
| South Dakota         | 1.83%    | --                     | 2.00% *         | 7.23% *         | 2.95% *           | 1.86%                  | 5.76% *                | 1.65%                |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.92% *  | 0.00%                  | --              | --              | 0.86% *           | 7.05%                  | 1.17% *                | 4.60% *              |
| District of Columbia | 3.28%    | --                     | --              | --              | 3.66% *           | 6.36%                  | 5.09% *                | 3.77%                |
| Florida              | 2.16%    | --                     | --              | 1.21% *         | 5.68% *           | 2.57% *                | 4.79% *                | 2.33% *              |
| Georgia              | 4.02% *  | --                     | --              | 0.76% *         | 7.36% *           | 5.58% *                | 8.95% *                | 4.27% *              |
| Maryland             | 1.82%    | --                     | --              | 0.91% *         | 2.28% *           | 3.49% *                | 3.75% *                | 2.05% *              |
| North Carolina       | 8.82% *  | 0.00%                  | --              | --              | 1.40% *           | 14.52% *               | --                     | 9.30% *              |
| South Carolina       | 1.23%    | 0.00%                  | 0.00%           | --              | 3.46% *           | 1.34%                  | --                     | 1.36%                |
| Virginia             | 1.48%    | --                     | --              | 5.22% *         | 0.96% *           | 1.83%                  | 3.03% *                | 1.69%                |
| West Virginia        | 1.92%    | --                     | 0.00%           | 9.05% *         | 1.73% *           | 1.84%                  | 2.34% *                | 2.19%                |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.15% *  | --                     | 0.00%           | 2.35% *         | 0.02% *           | 2.21% *                | 4.24% *                | 0.97% *              |
| Kentucky             | 1.24%    | --                     | --              | 1.25% *         | 2.73% *           | 1.75%                  | 2.84% *                | 1.35%                |
| Mississippi          | 1.29%    | --                     | --              | 1.05% *         | 1.78% *           | 1.32% *                | 6.22% *                | 1.00% *              |
| Tennessee            | 1.28% *  | 0.00%                  | 0.00%           | 3.56% *         | 1.78% *           | 1.96% *                | 0.85% *                | 1.44% *              |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.19%    | --                     | 0.00%           | 1.54% *         | 2.44% *           | 4.17% *                | 4.80% *                | 2.36% *              |
| Louisiana            | 8.94% *  | --                     | --              | 5.41% *         | 0.69% *           | 16.13% *               | 4.34% *                | 10.48% *             |
| Oklahoma             | 3.57% *  | --                     | --              | 10.84% *        | --                | 6.03% *                | 2.99% *                | 4.40% *              |
| Texas                | 2.20%    | --                     | 0.00%           | 1.09% *         | 2.22% *           | 3.42%                  | 4.13% *                | 2.44%                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.05%    | --                     | --              | 2.37% *         | 0.33% *           | 3.06% *                | 3.15% *                | 2.32% *              |
| Colorado             | 2.92% *  | --                     | --              | --              | 0.76% *           | 6.44% *                | 5.19% *                | 3.39% *              |
| Idaho                | 10.18% * | --                     | --              | 0.26% *         | 5.69% *           | 18.27% *               | 3.44% *                | 12.20% *             |
| Montana              | 4.64%    | --                     | --              | 5.39% *         | 2.10% *           | 10.16%                 | 4.85% *                | 6.78% *              |
| Nevada               | 2.47%    | --                     | 2.43% *         | 0.34% *         | 1.72% *           | 3.95% *                | 2.43% *                | 3.04%                |
| New Mexico           | 3.79% *  | 0.00%                  | 0.00%           | 2.99% *         | 4.51% *           | 7.30% *                | 2.11% *                | 4.29% *              |
| Utah                 | 1.31% *  | 0.00%                  | --              | 6.13% *         | 0.38% *           | 2.25% *                | 5.43% *                | 1.15% *              |
| Wyoming              | 5.17%    | --                     | 0.00%           | 0.00%           | 8.35% *           | 9.08%                  | 14.77% *               | 5.11%                |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 6.67%    | 0.00%                  | --              | 4.99% *         | 10.20% *          | 9.97% *                | 16.19% *               | 6.95%                |
| California           | 1.71%    | 8.43%                  | 4.78% *         | 2.36% *         | 2.17% *           | 2.95%                  | 3.32%                  | 1.94%                |
| Hawaii               | 5.22%    | 9.77% *                | 4.24% *         | 4.25%           | 7.43%             | 5.57%                  | 4.18%                  | 6.16%                |
| Oregon               | 4.11%    | --                     | 1.83% *         | 1.04% *         | 4.48% *           | 8.30% *                | 2.46% *                | 5.12%                |
| Washington           | 10.01%   | --                     | --              | 2.28% *         | 5.62% *           | 12.48%                 | 3.19% *                | 10.78%               |

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 II.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, 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        | 8,486 | 8,729                  | 8,265           | 7,960           | 8,312             | 8,682                  | 8,215                  | 8,540                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 8,953 | 9,485                  | 9,603           | 8,108           | 9,625             | 8,785                  | 9,256                  | 8,896                |
| Maine                | 8,769 | 7,689                  | 7,391           | 8,170           | 8,836             | 9,287                  | 7,650                  | 9,007                |
| Massachusetts        | 9,412 | 11,196                 | 11,596          | 9,520           | 9,331             | 9,127                  | 10,470                 | 9,242                |
| New Hampshire        | 8,352 | 9,407                  | 6,969           | 8,013           | 8,711             | 8,436                  | 7,898                  | 8,473                |
| Rhode Island         | 9,304 | 10,630                 | 8,259           | 10,039          | 9,561             | 8,903                  | 9,092                  | 9,361                |
| Vermont              | 8,734 | 9,119                  | 8,785           | 8,786           | 8,632             | 8,742                  | 8,895                  | 8,683                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 9,119 | --                     | 7,825           | 9,269           | 9,168             | 9,318                  | 7,770                  | 9,353                |
| New York             | 9,589 | 10,569                 | 10,524          | 9,284           | 9,833             | 9,297                  | 10,291                 | 9,441                |
| Pennsylvania         | 8,594 | 8,570                  | 7,831           | 7,750           | 8,785             | 8,832                  | 8,026                  | 8,701                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 8,783 | 9,194                  | 8,768           | 8,932           | 8,541             | 8,812                  | 9,107                  | 8,711                |
| Indiana              | 8,483 | --                     | 9,678           | 8,709           | 8,760             | 8,271                  | 8,608                  | 8,469                |
| Michigan             | 8,885 | 7,866                  | 6,500           | 7,833           | 7,190             | 10,019                 | 7,377                  | 9,154                |
| Ohio                 | 8,315 | 8,968                  | 8,524           | 8,344           | 8,063             | 8,359                  | 8,771                  | 8,233                |
| Wisconsin            | 8,224 | 7,277                  | 8,041           | 7,791           | 8,707             | 8,205                  | 7,265                  | 8,387                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7,641 | 7,838                  | 6,878           | 6,811           | 7,581             | 8,068                  | 7,151                  | 7,744                |
| Kansas               | 7,874 | 6,778                  | 7,415           | 6,516           | 8,044             | 8,248                  | 7,042                  | 8,056                |
| Minnesota            | 8,095 | --                     | 6,752           | 8,713           | 8,122             | 8,062                  | 8,430                  | 8,039                |
| Missouri             | 8,552 | 7,201                  | 8,515           | 7,196           | 7,744             | 9,440                  | 7,373                  | 8,835                |
| Nebraska             | 7,797 | --                     | 8,382           | 8,589           | 7,926             | 7,557                  | 8,043                  | 7,765                |
| North Dakota         | 8,369 | 10,529                 | 8,615           | 8,083           | 8,841             | 8,003                  | 8,876                  | 8,218                |
| South Dakota         | 8,340 | 9,497                  | 8,088           | 7,801           | 8,007             | 8,733                  | 7,798                  | 8,497                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 9,140 | 9,595                  | 11,498          | 9,384           | 8,119             | 9,072                  | 9,854                  | 8,993                |
| District of Columbia | 8,902 | 8,679                  | 8,397           | 8,410           | 9,151             | 8,980                  | 8,190                  | 9,061                |
| Florida              | 9,016 | 8,021                  | 8,314           | 7,757           | 8,306             | 9,529                  | 7,877                  | 9,210                |
| Georgia              | 7,819 | --                     | 8,295           | 7,674           | 7,850             | 7,846                  | 7,669                  | 7,842                |
| Maryland             | 7,960 | 7,285                  | 7,913           | 7,208           | 9,644             | 7,623                  | 7,246                  | 8,100                |
| North Carolina       | 8,045 | 10,572                 | --              | 7,585           | 7,715             | 8,073                  | 8,508                  | 7,959                |
| South Carolina       | 8,181 | 10,795                 | 7,879           | 7,583           | 7,769             | 8,158                  | 9,122                  | 7,985                |
| Virginia             | 8,182 | 7,715                  | 8,494           | 7,243           | 8,006             | 8,454                  | 7,921                  | 8,231                |
| West Virginia        | 8,935 | 7,798                  | 8,009           | 8,487           | 9,377             | 9,099                  | 8,047                  | 9,085                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 7,856 | 7,809                  | 7,739           | 7,396           | 7,691             | 8,041                  | 7,721                  | 7,895                |
| Kentucky             | 8,067 | 8,580                  | 7,282           | 7,733           | 7,433             | 8,457                  | 7,429                  | 8,170                |
| Mississippi          | 7,564 | 6,887                  | 6,434           | 6,558           | 6,838             | 8,454                  | 6,602                  | 7,807                |
| Tennessee            | 7,510 | 6,462                  | 8,108           | 6,464           | 7,178             | 7,957                  | 7,099                  | 7,584                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7,533 | 7,437                  | 8,163           | 7,552           | 6,799             | 7,647                  | 7,534                  | 7,533                |
| Louisiana            | 8,158 | 8,500                  | 8,346           | 8,669           | 7,562             | 8,303                  | 8,721                  | 7,991                |
| Oklahoma             | 7,759 | 8,780                  | 7,366           | 7,012           | 8,358             | 7,557                  | 7,399                  | 7,846                |
| Texas                | 7,833 | 8,248                  | 7,364           | 7,796           | 7,278             | 8,029                  | 7,424                  | 7,937                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 8,311 | 6,855                  | 8,648           | 7,070           | 7,353             | 8,922                  | 7,758                  | 8,390                |
| Colorado             | 8,375 | 9,315                  | 8,351           | 7,539           | 8,824             | 8,330                  | 8,025                  | 8,457                |
| Idaho                | 7,524 | 8,460                  | 6,774           | 6,539           | 7,708             | 7,874                  | 6,999                  | 7,695                |
| Montana              | 7,943 | 7,155                  | 8,530           | 7,808           | 7,575             | 8,354                  | 7,802                  | 8,004                |
| Nevada               | 7,449 | 9,288                  | 7,259           | 6,509           | 7,604             | 7,459                  | 7,337                  | 7,472                |
| New Mexico           | 8,586 | 10,173                 | 8,924           | 7,658           | 8,505             | 8,655                  | 8,761                  | 8,556                |
| Utah                 | 7,761 | 5,884                  | 5,554           | 6,780           | 6,740             | 8,689                  | 6,200                  | 7,970                |
| Wyoming              | 8,963 | 10,336                 | 8,235           | 9,705           | 8,632             | 8,517                  | 9,116                  | 8,896                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 9,326 | --                     | 9,625           | 12,234          | 8,820             | 8,707                  | 10,708                 | 9,073                |
| California           | 8,965 | 9,728                  | 7,964           | 8,140           | 9,012             | 9,134                  | 8,549                  | 9,045                |
| Hawaii               | 7,504 | 8,275                  | 8,019           | 7,828           | 6,262             | 7,763                  | 8,065                  | 7,259                |
| Oregon               | 8,382 | 9,277                  | 8,075           | 7,482           | 8,479             | 8,544                  | 8,159                  | 8,436                |
| Washington           | 8,350 | 7,336                  | 9,107           | 7,665           | 7,512             | 8,898                  | 8,456                  | 8,322                |

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 II.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, 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        | 87.28  | 224.82                 | 164.28          | 99.14           | 103.43            | 138.81                 | 98.42                  | 101.12               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 263.16 | 653.78                 | 684.75          | 873.38          | 511.68            | 270.29                 | 378.41                 | 303.65               |
| Maine                | 227.26 | 602.43                 | 777.02          | 584.18          | 401.25            | 356.55                 | 507.75                 | 251.47               |
| Massachusetts        | 340.08 | 1,010.92               | 761.47          | 452.02          | 413.94            | 487.44                 | 556.64                 | 371.59               |
| New Hampshire        | 199.39 | 1,208.77               | 552.22          | 467.18          | 328.75            | 325.00                 | 387.96                 | 230.10               |
| Rhode Island         | 291.17 | 1,244.38               | 779.21          | 916.71          | 432.32            | 378.91                 | 623.15                 | 327.95               |
| Vermont              | 186.75 | 523.02                 | 596.09          | 325.84          | 385.48            | 295.00                 | 314.75                 | 223.82               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 284.40 | --                     | 1,561.99        | 521.32          | 443.51            | 385.43                 | 876.00                 | 279.60               |
| New York             | 290.22 | 1,343.30               | 753.16          | 511.28          | 418.25            | 498.11                 | 512.85                 | 334.07               |
| Pennsylvania         | 203.90 | 782.55                 | 609.68          | 544.93          | 425.21            | 297.13                 | 361.79                 | 233.37               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 199.19 | 749.22                 | 765.69          | 313.40          | 347.94            | 323.20                 | 385.36                 | 226.84               |
| Indiana              | 218.98 | --                     | 1,176.20        | 558.13          | 527.52            | 266.32                 | 541.80                 | 236.23               |
| Michigan             | 559.95 | 903.76                 | 674.38          | 730.49          | 384.79            | 866.72                 | 592.38                 | 639.34               |
| Ohio                 | 151.57 | 1,295.91               | 571.54          | 409.39          | 385.19            | 182.18                 | 376.10                 | 164.69               |
| Wisconsin            | 181.95 | 941.98                 | 684.07          | 540.25          | 311.28            | 247.40                 | 538.04                 | 187.63               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 187.36 | 766.21                 | 787.85          | 461.27          | 342.81            | 255.71                 | 421.84                 | 204.29               |
| Kansas               | 182.62 | 714.36                 | 399.65          | 555.59          | 288.93            | 191.26                 | 404.73                 | 181.42               |
| Minnesota            | 185.66 | --                     | 657.06          | 470.44          | 419.94            | 237.30                 | 474.77                 | 197.74               |
| Missouri             | 338.30 | 649.50                 | 802.60          | 572.50          | 535.06            | 520.12                 | 456.64                 | 391.86               |
| Nebraska             | 262.17 | --                     | 986.25          | 580.15          | 508.16            | 341.02                 | 555.98                 | 285.88               |
| North Dakota         | 191.02 | 1,492.87               | 742.57          | 432.77          | 447.84            | 189.24                 | 501.73                 | 194.64               |
| South Dakota         | 193.45 | 1,077.04               | 576.81          | 553.00          | 297.94            | 308.29                 | 408.75                 | 210.70               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 269.01 | 1,485.67               | 1,458.10        | 695.79          | 466.24            | 361.05                 | 748.22                 | 294.40               |
| District of Columbia | 181.10 | 1,185.39               | 941.36          | 452.75          | 337.24            | 253.18                 | 433.74                 | 195.90               |
| Florida              | 478.52 | 1,369.75               | 472.90          | 433.65          | 416.66            | 682.45                 | 427.89                 | 541.50               |
| Georgia              | 195.08 | --                     | 778.72          | 599.10          | 496.27            | 237.93                 | 514.00                 | 211.06               |
| Maryland             | 312.49 | 1,064.93               | 1,292.84        | 379.40          | 668.72            | 359.30                 | 579.43                 | 378.30               |
| North Carolina       | 208.45 | 1,306.95               | --              | 383.44          | 402.52            | 279.25                 | 617.88                 | 213.63               |
| South Carolina       | 306.81 | 1,424.13               | 711.42          | 389.09          | 416.82            | 414.93                 | 896.13                 | 294.05               |
| Virginia             | 317.22 | 1,022.96               | 1,221.80        | 367.63          | 297.57            | 500.41                 | 593.98                 | 360.18               |
| West Virginia        | 286.10 | 937.55                 | 1,148.31        | 1,044.68        | 443.31            | 347.86                 | 683.13                 | 313.57               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 215.48 | 711.33                 | 456.84          | 433.30          | 472.75            | 331.12                 | 359.77                 | 258.09               |
| Kentucky             | 183.62 | 622.58                 | 983.21          | 377.19          | 522.92            | 185.03                 | 424.82                 | 196.65               |
| Mississippi          | 317.18 | 652.53                 | 820.48          | 354.24          | 319.24            | 381.15                 | 374.58                 | 355.33               |
| Tennessee            | 208.20 | 892.49                 | 602.82          | 457.98          | 314.19            | 296.74                 | 436.45                 | 232.53               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 253.58 | 606.68                 | 1,070.10        | 662.51          | 379.47            | 347.64                 | 620.70                 | 276.76               |
| Louisiana            | 227.35 | 927.55                 | 972.51          | 604.33          | 350.64            | 360.52                 | 544.46                 | 233.92               |
| Oklahoma             | 178.27 | 1,122.94               | 527.19          | 404.25          | 339.14            | 182.52                 | 409.26                 | 193.73               |
| Texas                | 223.96 | 647.23                 | 533.43          | 614.46          | 749.77            | 225.15                 | 388.61                 | 264.72               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 420.64 | 628.03                 | 1,145.18        | 535.76          | 249.51            | 610.18                 | 568.97                 | 468.37               |
| Colorado             | 252.85 | 718.39                 | 682.69          | 669.52          | 503.46            | 363.50                 | 468.76                 | 293.13               |
| Idaho                | 209.33 | 857.50                 | 621.67          | 417.21          | 473.55            | 349.35                 | 401.53                 | 250.75               |
| Montana              | 209.24 | 579.16                 | 563.15          | 485.10          | 449.54            | 360.38                 | 429.91                 | 237.23               |
| Nevada               | 192.39 | 1,340.76               | 1,184.55        | 386.98          | 265.98            | 259.59                 | 608.49                 | 194.06               |
| New Mexico           | 234.35 | 452.75                 | 989.54          | 499.32          | 445.95            | 338.53                 | 577.92                 | 254.64               |
| Utah                 | 207.04 | 775.30                 | 861.25          | 477.31          | 355.22            | 180.71                 | 472.58                 | 199.49               |
| Wyoming              | 297.29 | 1,551.64               | 731.48          | 393.71          | 794.15            | 421.74                 | 534.28                 | 352.41               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 280.16 | --                     | 1,501.78        | 852.22          | 528.97            | 266.53                 | 1,154.31               | 261.69               |
| California           | 385.71 | 641.97                 | 788.22          | 327.07          | 311.70            | 539.99                 | 371.93                 | 432.18               |
| Hawaii               | 379.73 | 629.75                 | 733.65          | 288.31          | 1,113.51          | 415.28                 | 378.47                 | 501.52               |
| Oregon               | 219.88 | 954.71                 | 707.63          | 474.11          | 388.51            | 347.98                 | 448.52                 | 249.56               |
| Washington           | 221.07 | 449.11                 | 583.15          | 744.65          | 534.80            | 227.63                 | 459.85                 | 252.68               |

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 II.C.1.a Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 8,646 | 8,884                  | 8,265           | 7,760           | 8,223             | 9,129                  | 8,147                  | 8,776                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 9,627 | 10,211                 | 10,675          | --              | 10,665            | 8,792                  | 10,247                 | 9,406                |
| Maine                | 9,515 | --                     | 4,581           | 8,969           | 9,226             | 10,268                 | 6,826                  | 9,907                |
| Massachusetts        | 9,450 | 10,618                 | --              | 8,663           | 9,203             | 9,555                  | 9,749                  | 9,405                |
| New Hampshire        | 8,620 | --                     | 6,551           | 8,957           | 8,996             | 8,662                  | 8,373                  | 8,712                |
| Rhode Island         | 8,408 | --                     | --              | --              | 8,979             | 7,737                  | 9,083                  | 8,160                |
| Vermont              | 8,909 | 9,669                  | --              | 8,442           | 8,365             | 10,653                 | 8,133                  | 9,189                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 8,893 | --                     | --              | 9,224           | 8,998             | 8,353                  | 7,983                  | 9,166                |
| New York             | 9,379 | 12,254                 | 10,494          | 8,641           | 9,270             | 8,832                  | 10,749                 | 8,910                |
| Pennsylvania         | 9,310 | 7,943                  | --              | 7,391           | 9,273             | 10,008                 | 7,699                  | 9,659                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 8,197 | --                     | 9,273           | 9,320           | 7,766             | 7,824                  | 9,436                  | 7,932                |
| Indiana              | 7,857 | 6,652                  | --              | --              | 7,618             | 7,768                  | --                     | 7,773                |
| Michigan             | 7,635 | --                     | --              | 6,715           | 6,538             | 8,678                  | 7,378                  | 7,701                |
| Ohio                 | 8,252 | --                     | 7,892           | 8,472           | 8,377             | 8,283                  | 8,376                  | 8,203                |
| Wisconsin            | 8,143 | --                     | --              | 8,034           | 8,104             | 8,127                  | 7,958                  | 8,169                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7,651 | --                     | --              | 8,377           | 7,340             | 7,626                  | 7,329                  | 7,722                |
| Kansas               | 8,020 | --                     | --              | 6,289           | 8,708             | 8,513                  | 6,588                  | 8,463                |
| Minnesota            | 7,171 | --                     | --              | 7,766           | 6,680             | 7,190                  | 8,287                  | 6,919                |
| Missouri             | 7,255 | 7,075                  | --              | --              | --                | 8,447                  | 6,798                  | 7,467                |
| Nebraska             | 6,320 | --                     | --              | 7,598           | 6,679             | 5,896                  | --                     | 6,324                |
| North Dakota         | 7,597 | --                     | --              | 6,449           | 8,756             | 7,739                  | 8,119                  | 7,457                |
| South Dakota         | 7,532 | 7,473                  | --              | 7,942           | 6,551             | 7,514                  | 7,901                  | 7,273                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 8,652 | --                     | --              | 7,777           | 7,614             | 7,602                  | 10,985                 | 7,718                |
| District of Columbia | 8,905 | --                     | --              | 8,495           | 8,247             | 11,118                 | 8,276                  | 9,125                |
| Florida              | 8,213 | --                     | 8,201           | 7,055           | 8,171             | 9,111                  | 7,581                  | 8,523                |
| Georgia              | 8,041 | --                     | 8,772           | 7,786           | 8,508             | 7,963                  | 8,347                  | 8,009                |
| Maryland             | 8,032 | --                     | --              | 7,631           | 9,018             | 7,515                  | 5,386                  | 8,312                |
| North Carolina       | 7,703 | --                     | --              | --              | 7,936             | 7,619                  | --                     | 7,761                |
| South Carolina       | 8,532 | 8,819                  | --              | 7,666           | 8,925             | 8,942                  | 7,963                  | 8,783                |
| Virginia             | 7,631 | --                     | --              | 6,851           | 6,935             | 7,764                  | --                     | 7,401                |
| West Virginia        | 8,438 | --                     | --              | --              | 4,770 *           | 8,981                  | --                     | 8,914                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 6,755 | --                     | --              | 6,521           | 7,603             | 7,354                  | 6,118                  | 7,185                |
| Kentucky             | 7,222 | --                     | --              | 6,940           | 5,520             | 8,204                  | 7,032                  | 7,321                |
| Mississippi          | 7,152 | 6,813                  | --              | --              | --                | 6,545                  | 7,292                  | 7,089                |
| Tennessee            | 6,468 | --                     | --              | 5,472           | 7,030             | 6,966                  | 5,236                  | 6,667                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7,303 | --                     | --              | 7,552           | --                | 7,416                  | --                     | 7,822                |
| Louisiana            | 8,456 | --                     | --              | 9,457           | 7,825             | 8,423                  | 8,620                  | 8,351                |
| Oklahoma             | 7,793 | --                     | --              | 7,086           | 7,855             | 7,636                  | 8,355                  | 7,639                |
| Texas                | 7,813 | --                     | --              | 6,150           | 7,771             | 9,129                  | 5,892                  | 8,732                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 7,760 | --                     | --              | 7,301           | 6,417             | 8,069                  | 8,893                  | 7,296                |
| Colorado             | 7,739 | --                     | 8,759           | 5,967           | 7,499             | 8,137                  | 8,094                  | 7,514                |
| Idaho                | 7,964 | 8,538                  | 8,705           | 7,714           | 7,588             | 7,967                  | 8,617                  | 7,763                |
| Montana              | 6,676 | --                     | --              | 6,463           | --                | 9,033                  | 6,005                  | 6,905                |
| Nevada               | 7,300 | --                     | --              | 6,336           | 6,968             | 7,250                  | 8,156                  | 7,131                |
| New Mexico           | 9,144 | 9,513                  | 9,328           | 7,663           | 8,205             | 10,661                 | 8,118                  | 9,374                |
| Utah                 | 7,331 | --                     | --              | --              | 6,818             | 8,578                  | 5,573                  | 7,587                |
| Wyoming              | 9,546 | --                     | --              | 10,404          | 8,192             | 9,868                  | 8,000                  | 10,444               |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 9,510 | --                     | --              | --              | 8,134             | 8,703                  | --                     | 9,132                |
| California           | 9,557 | 9,468                  | 8,274           | 8,470           | 8,876             | 10,003                 | 8,792                  | 9,702                |
| Hawaii               | 6,418 | 7,429                  | 6,587           | 7,895           | 3,930             | 8,655                  | 7,364                  | 5,847                |
| Oregon               | 7,278 | --                     | --              | 6,957           | 7,394             | 7,034                  | 7,805                  | 7,081                |
| Washington           | 8,941 | --                     | 7,524           | --              | 8,695             | 9,239                  | 8,386                  | 9,028                |

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 II.C.1.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 289.78 | 382.21                 | 355.54          | 198.86          | 155.16            | 426.06                 | 198.42                 | 338.28               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 368.28 | 1,003.40               | 433.95          | --              | 333.90            | 653.43                 | 574.95                 | 451.68               |
| Maine                | 390.91 | --                     | 257.46          | 857.82          | 665.66            | 523.91                 | 758.01                 | 393.38               |
| Massachusetts        | 238.30 | 563.63                 | --              | 254.99          | 570.69            | 317.70                 | 536.89                 | 258.69               |
| New Hampshire        | 279.75 | --                     | 971.98          | 522.25          | 518.09            | 377.04                 | 670.85                 | 285.78               |
| Rhode Island         | 594.11 | --                     | --              | --              | 756.26            | 712.02                 | 1,560.69               | 573.85               |
| Vermont              | 484.01 | 599.64                 | --              | 533.82          | 1,277.93          | 927.10                 | 747.66                 | 601.33               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 420.71 | --                     | --              | 604.92          | 483.35            | 667.71                 | 1,205.04               | 361.60               |
| New York             | 428.61 | 1,635.15               | 1,544.78        | 524.65          | 712.43            | 689.64                 | 868.92                 | 467.90               |
| Pennsylvania         | 344.03 | 1,106.73               | --              | 757.06          | 635.54            | 377.23                 | 727.43                 | 341.78               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 329.55 | --                     | 1,508.74        | 608.33          | 512.41            | 300.95                 | 822.54                 | 335.62               |
| Indiana              | 428.45 | 376.08                 | --              | --              | 916.44            | 459.51                 | --                     | 412.06               |
| Michigan             | 669.00 | --                     | --              | 1,155.16        | 573.07            | 1,091.19               | 1,161.96               | 784.45               |
| Ohio                 | 342.79 | --                     | 821.52          | 653.12          | 1,153.95          | 473.21                 | 643.31                 | 407.30               |
| Wisconsin            | 280.16 | --                     | --              | 900.23          | 701.32            | 333.53                 | 920.57                 | 291.66               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 353.64 | --                     | --              | 586.59          | 769.50            | 454.93                 | 902.77                 | 379.90               |
| Kansas               | 312.21 | --                     | --              | 446.52          | 382.76            | 504.52                 | 532.00                 | 338.53               |
| Minnesota            | 424.53 | --                     | --              | 953.98          | 795.36            | 461.78                 | 1,331.95               | 407.29               |
| Missouri             | 439.78 | 322.73                 | --              | --              | --                | 551.24                 | 580.48                 | 591.58               |
| Nebraska             | 526.69 | --                     | --              | 628.90          | 1,141.10          | 449.43                 | --                     | 570.29               |
| North Dakota         | 457.57 | --                     | --              | 674.24          | 509.49            | 357.17                 | 1,519.65               | 409.27               |
| South Dakota         | 418.50 | 384.18                 | --              | 626.36          | 784.80            | 439.82                 | 704.48                 | 489.67               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 747.92 | --                     | --              | 349.28          | 655.62            | 369.29                 | 2,032.84               | 253.14               |
| District of Columbia | 397.45 | --                     | --              | 627.72          | 620.06            | 469.41                 | 651.84                 | 457.69               |
| Florida              | 330.79 | --                     | 735.95          | 615.55          | 550.99            | 468.71                 | 639.49                 | 364.21               |
| Georgia              | 487.27 | --                     | 852.41          | 1,444.37        | 562.17            | 651.76                 | 600.64                 | 534.82               |
| Maryland             | 667.66 | --                     | --              | 907.26          | 1,351.16          | 458.81                 | 788.76                 | 721.47               |
| North Carolina       | 392.13 | --                     | --              | --              | 417.41            | 468.59                 | --                     | 413.46               |
| South Carolina       | 295.00 | 704.92                 | --              | 571.40          | 803.78            | 245.47                 | 583.71                 | 313.79               |
| Virginia             | 449.55 | --                     | --              | 729.94          | 633.32            | 541.18                 | --                     | 409.81               |
| West Virginia        | 546.07 | --                     | --              | --              | 1,492.84 *        | 450.37                 | --                     | 527.76               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 444.34 | --                     | --              | 597.45          | 286.67            | 551.44                 | 797.63                 | 409.50               |
| Kentucky             | 392.64 | --                     | --              | 440.08          | 1,064.45          | 378.47                 | 428.28                 | 546.59               |
| Mississippi          | 482.52 | 641.20                 | --              | --              | --                | 687.28                 | 448.84                 | 668.21               |
| Tennessee            | 583.27 | --                     | --              | 703.47          | 612.11            | 1,226.30               | 541.12                 | 662.40               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 569.00 | --                     | --              | 1,083.12        | --                | 573.63                 | --                     | 541.19               |
| Louisiana            | 457.28 | --                     | --              | 1,704.48        | 422.94            | 584.23                 | 914.09                 | 448.80               |
| Oklahoma             | 375.00 | --                     | --              | 609.67          | 918.90            | 369.87                 | 940.55                 | 396.61               |
| Texas                | 436.57 | --                     | --              | 1,109.97        | 611.71            | 230.61                 | 605.38                 | 312.94               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 496.46 | --                     | --              | 584.52          | 292.20            | 373.43                 | 1,516.29               | 317.19               |
| Colorado             | 347.88 | --                     | 1,074.77        | 557.16          | 262.43            | 396.79                 | 783.41                 | 268.75               |
| Idaho                | 621.33 | 372.00                 | 673.63          | 754.35          | 1,773.44          | 771.08                 | 334.68                 | 813.51               |
| Montana              | 484.49 | --                     | --              | 648.32          | --                | 879.22                 | 702.81                 | 573.65               |
| Nevada               | 331.58 | --                     | --              | 605.27          | 702.65            | 379.98                 | 1,243.18               | 321.25               |
| New Mexico           | 529.39 | 910.41                 | 685.64          | 643.50          | 996.41            | 501.81                 | 581.44                 | 616.58               |
| Utah                 | 369.09 | --                     | --              | --              | 560.18            | 511.32                 | 1,102.00               | 387.73               |
| Wyoming              | 600.76 | --                     | --              | 752.92          | 748.34            | 1,046.00               | 856.77                 | 636.38               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 807.80 | --                     | --              | --              | 1,059.61          | 471.24                 | --                     | 585.39               |
| California           | 507.41 | 726.48                 | 1,125.41        | 461.85          | 412.87            | 452.45                 | 498.40                 | 518.08               |
| Hawaii               | 955.14 | 1,280.24               | 560.83          | 325.82          | 1,174.52          | 462.04                 | 435.96                 | 1,323.48             |
| Oregon               | 281.34 | --                     | --              | 382.74          | 292.86            | 525.17                 | 567.91                 | 317.75               |
| Washington           | 319.41 | --                     | 433.27          | --              | 1,290.46          | 299.58                 | 951.23                 | 335.47               |

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 II.C.1.b Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 8,426 | 8,597                  | 8,201           | 8,067           | 8,228             | 8,579                  | 8,187                  | 8,467                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 8,719 | --                     | 9,382           | 8,064           | 9,146             | 8,765                  | 8,678                  | 8,725                |
| Maine                | 8,671 | 8,117                  | 7,376           | 7,899           | 8,735             | 9,230                  | 7,780                  | 8,879                |
| Massachusetts        | 9,375 | 12,170                 | 12,416          | 9,502           | 9,203             | 9,024                  | 10,993                 | 9,135                |
| New Hampshire        | 8,237 | --                     | 6,630           | 7,616           | 8,289             | 8,549                  | 7,525                  | 8,416                |
| Rhode Island         | 9,544 | --                     | 9,699           | 10,155          | 9,816             | 9,139                  | 9,340                  | 9,578                |
| Vermont              | 8,733 | 8,813                  | 9,671           | 9,063           | 8,835             | 8,341                  | 9,283                  | 8,607                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 9,000 | --                     | 11,107          | 9,156           | 8,374             | 9,348                  | 7,393                  | 9,264                |
| New York             | 9,762 | --                     | 10,186          | 9,957           | 10,019            | 9,601                  | 10,139                 | 9,709                |
| Pennsylvania         | 8,287 | 9,682                  | 7,027           | 7,884           | 8,573             | 8,345                  | 8,144                  | 8,312                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 8,981 | 9,265                  | 8,207           | 8,758           | 9,090             | 8,989                  | 8,976                  | 8,982                |
| Indiana              | 8,473 | --                     | --              | 8,632           | 8,426             | 8,374                  | 8,894                  | 8,425                |
| Michigan             | 9,432 | 7,312                  | 7,231           | 7,806           | 7,229             | 10,679                 | 7,403                  | 9,753                |
| Ohio                 | 8,290 | --                     | 8,907           | 8,416           | 7,820             | 8,358                  | 8,801                  | 8,224                |
| Wisconsin            | 8,281 | 8,330                  | 7,835           | 8,483           | 8,938             | 7,954                  | 7,971                  | 8,326                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7,543 | 7,395                  | 5,908           | 6,851           | 7,454             | 8,097                  | 6,698                  | 7,727                |
| Kansas               | 7,978 | 6,652                  | 7,729           | 6,633           | 8,094             | 8,225                  | 7,477                  | 8,062                |
| Minnesota            | 8,057 | --                     | 6,661           | 8,902           | 8,365             | 7,917                  | 8,173                  | 8,041                |
| Missouri             | 8,903 | 6,587                  | 8,611           | 7,547           | 8,271             | 9,681                  | 7,642                  | 9,138                |
| Nebraska             | 7,979 | --                     | --              | 8,729           | 8,294             | 7,682                  | 8,179                  | 7,951                |
| North Dakota         | 8,342 | --                     | 8,013           | 7,881           | 9,130             | 8,166                  | 8,082                  | 8,400                |
| South Dakota         | 8,460 | 12,545                 | 7,890           | 8,015           | 8,042             | 8,767                  | 8,232                  | 8,509                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 9,456 | --                     | --              | 9,800           | 8,211             | 9,444                  | 9,674                  | 9,417                |
| District of Columbia | 8,882 | --                     | 7,989           | 8,149           | 9,415             | 8,917                  | 7,781                  | 9,096                |
| Florida              | 9,359 | 8,787                  | 8,276           | 8,608           | 8,307             | 9,678                  | 8,325                  | 9,472                |
| Georgia              | 7,737 | --                     | 7,544           | 7,592           | 7,812             | 7,821                  | 7,044                  | 7,834                |
| Maryland             | 7,913 | 7,459                  | 9,100           | 6,946           | 10,167            | 7,642                  | 7,672                  | 7,962                |
| North Carolina       | 8,171 | --                     | --              | 7,754           | 7,670             | 8,214                  | 8,744                  | 8,055                |
| South Carolina       | 8,077 | 11,155                 | 8,130           | 7,229           | 7,683             | 8,002                  | 9,383                  | 7,862                |
| Virginia             | 8,278 | --                     | --              | 7,473           | 7,860             | 8,589                  | 7,858                  | 8,352                |
| West Virginia        | 9,057 | 8,006                  | 8,814           | 8,275           | 9,853             | 9,100                  | 8,885                  | 9,085                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 8,022 | 8,358                  | 7,971           | 7,553           | 7,985             | 8,059                  | 8,136                  | 7,997                |
| Kentucky             | 8,108 | --                     | --              | 8,287           | 7,373             | 8,541                  | 7,164                  | 8,223                |
| Mississippi          | 7,651 | --                     | 5,264           | 6,569           | 6,628             | 8,635                  | 5,968                  | 7,972                |
| Tennessee            | 7,796 | 7,145                  | 8,711           | 6,933           | 7,290             | 8,084                  | 7,620                  | 7,828                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7,708 | 7,363                  | 9,097           | 7,752           | 6,806             | 7,814                  | 8,324                  | 7,589                |
| Louisiana            | 7,918 | --                     | --              | 8,402           | 7,490             | 8,111                  | 8,426                  | 7,812                |
| Oklahoma             | 7,753 | 7,798                  | 7,019           | 7,053           | 8,374             | 7,582                  | 6,953                  | 7,907                |
| Texas                | 7,839 | 8,500                  | 7,509           | 8,459           | 6,961             | 7,932                  | 7,971                  | 7,813                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 8,489 | 6,579                  | 7,310           | 6,859           | 7,557             | 9,200                  | 6,930                  | 8,646                |
| Colorado             | 8,445 | --                     | 7,774           | 8,186           | 9,224             | 8,285                  | 7,640                  | 8,561                |
| Idaho                | 7,448 | 7,529                  | 6,787           | 6,478           | 7,855             | 7,783                  | 6,729                  | 7,646                |
| Montana              | 8,262 | 7,044                  | 9,476           | 7,738           | 9,605             | 8,094                  | 7,905                  | 8,410                |
| Nevada               | 7,510 | --                     | --              | 7,155           | 7,713             | 7,413                  | 7,528                  | 7,507                |
| New Mexico           | 8,272 | --                     | --              | 8,022           | 8,122             | 8,252                  | 8,712                  | 8,219                |
| Utah                 | 7,873 | 5,879                  | --              | 6,867           | 6,643             | 8,748                  | 6,428                  | 8,057                |
| Wyoming              | 8,656 | 11,008                 | 8,775           | 9,882           | 8,673             | 7,350                  | 9,898                  | 8,145                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 9,191 | --                     | --              | 11,569          | 8,917             | 8,702                  | 10,800                 | 9,018                |
| California           | 8,128 | 8,895                  | 7,245           | 7,926           | 8,892             | 7,965                  | 7,800                  | 8,192                |
| Hawaii               | 8,047 | 8,923                  | 9,840           | 8,007           | 7,801             | 7,730                  | 8,930                  | 7,745                |
| Oregon               | 8,788 | --                     | 8,212           | 8,728           | 8,700             | 8,888                  | 8,412                  | 8,864                |
| Washington           | 7,905 | --                     | 9,701           | 7,049           | 7,281             | 8,383                  | 8,343                  | 7,797                |

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

**Table II.C.1.b Standard errors for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 77.84  | 318.88                 | 199.60          | 120.73          | 144.25            | 116.64                 | 124.42                 | 88.54                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 328.83 | --                     | 982.41          | 1,014.01        | 692.06            | 326.72                 | 442.05                 | 370.51               |
| Maine                | 267.54 | 656.02                 | 981.11          | 714.56          | 555.11            | 353.14                 | 662.54                 | 286.76               |
| Massachusetts        | 514.98 | 1,010.70               | 731.00          | 623.27          | 460.59            | 683.70                 | 720.04                 | 553.09               |
| New Hampshire        | 317.70 | --                     | 249.87          | 612.65          | 593.09            | 510.09                 | 466.20                 | 380.08               |
| Rhode Island         | 385.90 | --                     | 1,025.90        | 1,202.10        | 798.91            | 459.96                 | 727.66                 | 432.77               |
| Vermont              | 201.85 | 586.70                 | 564.76          | 375.47          | 400.93            | 270.77                 | 340.02                 | 229.16               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 399.78 | --                     | 1,014.94        | 1,100.64        | 715.46            | 435.62                 | 1,213.68               | 381.93               |
| New York             | 393.93 | --                     | 686.98          | 833.94          | 533.02            | 633.41                 | 842.70                 | 434.51               |
| Pennsylvania         | 248.44 | 768.40                 | 530.47          | 698.59          | 636.31            | 315.69                 | 417.08                 | 284.28               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 251.37 | 877.66                 | 819.66          | 377.66          | 372.78            | 395.56                 | 488.19                 | 287.21               |
| Indiana              | 240.77 | --                     | --              | 622.22          | 518.90            | 304.14                 | 579.79                 | 260.48               |
| Michigan             | 736.99 | 634.57                 | 921.75          | 738.95          | 426.32            | 1,065.98               | 652.26                 | 825.98               |
| Ohio                 | 189.58 | --                     | 509.23          | 460.07          | 490.11            | 218.87                 | 431.14                 | 205.35               |
| Wisconsin            | 230.23 | 1,354.42               | 769.71          | 531.67          | 400.14            | 323.12                 | 539.60                 | 251.67               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 233.60 | 740.58                 | 531.69          | 551.87          | 400.40            | 355.70                 | 458.11                 | 256.41               |
| Kansas               | 219.20 | 877.06                 | 270.70          | 973.07          | 388.82            | 227.42                 | 527.20                 | 226.16               |
| Minnesota            | 220.55 | --                     | 671.89          | 568.03          | 498.73            | 257.60                 | 612.93                 | 234.74               |
| Missouri             | 416.15 | 654.49                 | 981.28          | 707.78          | 546.10            | 634.02                 | 563.19                 | 471.10               |
| Nebraska             | 270.85 | --                     | --              | 721.45          | 592.90            | 318.96                 | 634.46                 | 294.58               |
| North Dakota         | 227.02 | --                     | 943.83          | 612.84          | 594.08            | 220.37                 | 600.66                 | 243.91               |
| South Dakota         | 231.71 | 1,157.70               | 615.55          | 444.05          | 350.99            | 390.70                 | 480.72                 | 259.00               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 275.94 | --                     | --              | 954.50          | 427.72            | 311.74                 | 914.41                 | 283.75               |
| District of Columbia | 198.50 | --                     | 965.02          | 537.95          | 404.67            | 258.06                 | 496.62                 | 213.15               |
| Florida              | 637.79 | 1,033.20               | 665.74          | 579.43          | 494.81            | 809.27                 | 496.41                 | 693.95               |
| Georgia              | 227.58 | --                     | 1,025.14        | 761.20          | 661.19            | 255.86                 | 614.05                 | 246.39               |
| Maryland             | 384.40 | 1,437.43               | 1,765.28        | 418.40          | 528.12            | 415.23                 | 744.28                 | 448.42               |
| North Carolina       | 259.70 | --                     | --              | 446.20          | 438.34            | 371.29                 | 690.57                 | 269.75               |
| South Carolina       | 365.93 | 1,591.28               | 841.07          | 381.44          | 483.17            | 468.91                 | 1,236.88               | 335.15               |
| Virginia             | 394.49 | --                     | --              | 467.78          | 377.58            | 580.78                 | 739.04                 | 445.50               |
| West Virginia        | 363.46 | 494.33                 | 1,277.53        | 1,333.13        | 434.01            | 454.83                 | 782.05                 | 401.73               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 268.10 | 640.34                 | 458.21          | 470.01          | 697.52            | 375.22                 | 329.08                 | 318.10               |
| Kentucky             | 242.77 | --                     | --              | 663.57          | 578.66            | 251.44                 | 699.43                 | 254.35               |
| Mississippi          | 378.29 | --                     | 498.06          | 428.97          | 399.85            | 366.48                 | 391.91                 | 390.35               |
| Tennessee            | 187.62 | 758.48                 | 626.29          | 568.37          | 413.45            | 221.07                 | 463.47                 | 204.93               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 270.86 | 405.51                 | 1,393.09        | 840.15          | 456.84            | 336.63                 | 767.83                 | 286.22               |
| Louisiana            | 258.80 | --                     | --              | 637.17          | 405.53            | 411.06                 | 764.96                 | 260.97               |
| Oklahoma             | 215.53 | 1,333.03               | 587.45          | 593.22          | 387.05            | 207.49                 | 492.87                 | 226.41               |
| Texas                | 279.37 | 808.70                 | 536.91          | 621.84          | 992.24            | 250.78                 | 452.19                 | 320.64               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 499.73 | 592.74                 | 1,059.37        | 685.68          | 266.90            | 666.72                 | 563.80                 | 532.63               |
| Colorado             | 333.32 | --                     | 964.40          | 870.22          | 694.50            | 422.25                 | 724.61                 | 367.47               |
| Idaho                | 240.81 | 1,385.49               | 705.95          | 447.43          | 508.84            | 411.78                 | 462.13                 | 290.68               |
| Montana              | 248.85 | 655.09                 | 508.47          | 539.47          | 459.83            | 352.49                 | 465.39                 | 301.30               |
| Nevada               | 250.36 | --                     | --              | 363.45          | 324.79            | 347.87                 | 924.34                 | 247.25               |
| New Mexico           | 233.91 | --                     | --              | 700.09          | 405.96            | 299.00                 | 937.67                 | 234.62               |
| Utah                 | 235.36 | 807.52                 | --              | 515.26          | 439.53            | 207.43                 | 561.24                 | 226.85               |
| Wyoming              | 413.64 | 2,054.23               | 765.57          | 467.93          | 945.36            | 551.86                 | 728.85                 | 464.91               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 292.56 | --                     | --              | 844.23          | 593.50            | 312.91                 | 1,003.47               | 301.40               |
| California           | 222.91 | 1,316.71               | 841.57          | 442.35          | 481.70            | 293.83                 | 527.51                 | 245.85               |
| Hawaii               | 261.42 | 1,101.02               | 1,730.06        | 524.99          | 530.80            | 203.29                 | 726.51                 | 219.43               |
| Oregon               | 271.12 | --                     | 932.32          | 652.26          | 467.09            | 400.69                 | 675.71                 | 292.98               |
| Washington           | 264.43 | --                     | 643.54          | 638.34          | 579.00            | 333.27                 | 473.40                 | 307.69               |

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.

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

**Table II.C.1.c Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 8,503  | 8,925                  | 8,537           | 7,892           | 8,842             | 8,417                  | 8,469                  | 8,512                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 9,543  | --                     | --              | --              | 11,065            | 8,998                  | --                     | 9,583                |
| Maine                | 8,482  | --                     | 8,827           | --              | 8,913             | 8,255                  | 7,636                  | 8,649                |
| Massachusetts        | 9,582  | --                     | 9,217           | 12,238          | 10,137            | 7,502                  | 9,633                  | 9,565                |
| New Hampshire        | 8,187  | --                     | 10,102          | --              | 9,236             | 7,699                  | --                     | 8,234                |
| Rhode Island         | 9,400  | 10,633                 | --              | 9,321           | 9,764             | 8,557                  | 8,739                  | 9,839                |
| Vermont              | 8,340  | --                     | --              | 9,187           | 7,162             | --                     | 8,821                  | 7,715                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 9,813  | --                     | --              | --              | 9,649             | 10,477                 | --                     | 9,825                |
| New York             | 9,105  | 10,737                 | 11,113          | 7,918           | 10,172            | 8,099                  | 9,701                  | 8,887                |
| Pennsylvania         | 8,754  | --                     | --              | --              | 8,929             | 8,790                  | --                     | 8,854                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 8,531  | --                     | --              | 8,989           | 7,922             | 8,470                  | 9,390                  | 8,316                |
| Indiana              | 9,462  | --                     | --              | 9,600           | 11,242            | 8,641                  | --                     | 9,773                |
| Michigan             | 7,388  | --                     | 5,375           | --              | 7,555             | 7,230                  | --                     | 7,413                |
| Ohio                 | 8,523  | --                     | --              | 7,950           | 8,789             | 8,499                  | 9,928                  | 8,312                |
| Wisconsin            | 8,077  | --                     | --              | 5,652           | 8,364             | 10,513                 | 5,205                  | 9,105                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 8,020  | --                     | --              | 5,505           | 8,262             | 8,377                  | 9,108                  | 7,828                |
| Kansas               | 7,209  | --                     | --              | 6,438           | 7,320             | 8,132                  | 6,319                  | 7,629                |
| Minnesota            | 9,131  | --                     | --              | 9,220           | 9,124             | 9,158                  | 9,303                  | 9,089                |
| Missouri             | 7,931  | --                     | 8,986           | --              | 7,579             | 8,608                  | --                     | 8,199                |
| Nebraska             | 9,240  | --                     | --              | 9,001           | 9,229             | 9,175                  | --                     | 9,200                |
| North Dakota         | 9,065  | --                     | 9,700           | 9,563           | 7,824             | 6,923                  | 10,396                 | 8,145                |
| South Dakota         | 8,576  | --                     | 8,031           | --              | 8,936             | 9,201                  | 6,462                  | 9,272                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 8,531  | --                     | --              | --              | 8,108             | 8,448                  | 9,404                  | 8,354                |
| District of Columbia | 9,032  | --                     | --              | --              | 9,895             | 7,893                  | --                     | 8,715                |
| Florida              | 8,234  | --                     | 9,641           | 7,657           | 8,437             | 8,563                  | --                     | 8,417                |
| Georgia              | 8,127  | --                     | 10,339          | --              | 7,551             | 7,756                  | 9,831                  | 7,476                |
| Maryland             | 8,219  | --                     | --              | 7,493           | 10,200            | 7,454                  | 6,582                  | 8,935                |
| North Carolina       | 7,335  | --                     | --              | 6,846           | 8,379             | 7,427                  | 6,616                  | 7,431                |
| South Carolina       | 9,106  | --                     | --              | --              | --                | 9,697                  | 9,976                  | 8,623                |
| Virginia             | 8,303  | --                     | --              | 6,484           | 9,195             | 8,416                  | 7,299                  | 8,636                |
| West Virginia        | 8,686  | --                     | 3,935           | --              | 8,671             | 9,311                  | --                     | 9,350                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 7,795  | --                     | --              | 7,688           | 7,081             | 8,582                  | 7,971                  | 7,711                |
| Kentucky             | 8,538  | --                     | 11,323          | 8,112           | 8,864             | 8,314                  | 9,440                  | 8,448                |
| Mississippi          | 7,359  | --                     | --              | --              | 6,439             | 8,069                  | --                     | 6,864                |
| Tennessee            | 8,497  | --                     | --              | --              | --                | 9,554                  | 7,816                  | 8,642                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6,582  | --                     | --              | --              | 7,537             | 6,444                  | 6,444                  | 6,651                |
| Louisiana            | 9,495  | 11,002                 | --              | 8,986           | 8,187             | 9,690                  | 10,054                 | 9,174                |
| Oklahoma             | 7,729  | --                     | 7,833           | --              | 9,342             | 7,007                  | 7,638                  | 7,794                |
| Texas                | 7,828  | --                     | 7,675           | 10,697          | 8,216             | 7,349                  | 8,261                  | 7,668                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 7,465  | --                     | --              | 8,559           | 7,563             | 6,990                  | 8,883                  | 7,097                |
| Colorado             | 8,857  | 9,854                  | 8,667           | --              | 8,908             | 8,846                  | 8,859                  | 8,856                |
| Idaho                | 7,340  | --                     | --              | --              | 6,308             | 8,389                  | 6,541                  | 8,013                |
| Montana              | 9,066  | 9,441                  | --              | --              | 6,584             | --                     | 10,034                 | 8,164                |
| Nevada               | 7,466  | --                     | --              | 5,013           | 8,139             | 8,572                  | --                     | 8,299                |
| New Mexico           | 9,188  | --                     | --              | --              | 10,683            | 8,212                  | --                     | 9,030                |
| Utah                 | 7,681  | --                     | --              | --              | 8,163             | 7,690                  | --                     | 8,164                |
| Wyoming              | 9,569  | --                     | --              | 8,274           | 8,629             | 10,702                 | 7,628                  | 10,450               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 10,500 | --                     | --              | --              | --                | 8,872                  | --                     | 10,013               |
| California           | 9,194  | 12,121                 | --              | 7,344           | 10,386            | 8,792                  | 10,429                 | 8,974                |
| Hawaii               | 7,730  | 8,291                  | 8,037           | 7,354           | 8,034             | 7,527                  | 7,870                  | 7,668                |
| Oregon               | 7,691  | 8,198                  | --              | --              | 7,968             | 8,732                  | 7,627                  | 7,708                |
| Washington           | 9,162  | 7,932                  | --              | --              | --                | 9,556                  | 8,785                  | 9,389                |

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 II.C.1.c Standard errors for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 116.13   | 536.55                 | 413.57          | 266.75          | 213.71            | 174.13                 | 264.82                 | 129.07               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 635.20   | --                     | --              | --              | 662.86            | 1,067.41               | --                     | 716.28               |
| Maine                | 545.23   | --                     | 691.43          | --              | 629.38            | 1,017.89               | 894.33                 | 641.71               |
| Massachusetts        | 905.07   | --                     | 193.41          | 641.66          | 1,763.43          | 1,010.91               | 1,346.22               | 1,132.42             |
| New Hampshire        | 416.82   | --                     | 884.21          | --              | 377.82            | 579.12                 | --                     | 409.18               |
| Rhode Island         | 656.72   | 2,073.20               | --              | 1,846.67        | 486.44            | 490.00                 | 1,231.10               | 681.96               |
| Vermont              | 490.96   | --                     | --              | 657.50          | 798.03            | --                     | 654.81                 | 700.10               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 771.88   | --                     | --              | --              | 921.36            | 872.13                 | --                     | 822.11               |
| New York             | 596.23   | 645.42                 | 1,060.22        | 945.17          | 1,383.74          | 717.65                 | 902.94                 | 730.85               |
| Pennsylvania         | 413.07   | --                     | --              | --              | 606.93            | 389.45                 | --                     | 346.99               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 396.67   | --                     | --              | 537.21          | 1,402.21          | 338.04                 | 936.16                 | 438.75               |
| Indiana              | 788.24   | --                     | --              | 875.70          | 1,778.87          | 484.58                 | --                     | 792.44               |
| Michigan             | 571.43   | --                     | 421.01          | --              | 912.60            | 635.59                 | --                     | 529.56               |
| Ohio                 | 352.83   | --                     | --              | 1,394.69        | 323.34            | 401.36                 | 1,141.36               | 333.49               |
| Wisconsin            | 592.00   | --                     | --              | 1,096.85        | 569.24            | 212.35                 | 881.18                 | 385.29               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 432.23   | --                     | --              | 925.03          | 711.56            | 337.59                 | 1,241.53               | 456.02               |
| Kansas               | 289.81   | --                     | --              | 676.17          | 217.70            | 365.08                 | 654.69                 | 222.14               |
| Minnesota            | 195.14   | --                     | --              | 826.99          | 391.56            | 202.03                 | 665.82                 | 182.16               |
| Missouri             | 501.69   | --                     | 743.04          | --              | 513.69            | 344.39                 | --                     | 324.11               |
| Nebraska             | 306.31   | --                     | --              | 501.67          | 500.20            | 303.85                 | --                     | 244.18               |
| North Dakota         | 440.56   | --                     | 642.82          | 470.47          | 616.15            | 589.77                 | 826.84                 | 415.67               |
| South Dakota         | 500.63   | --                     | 943.28          | --              | 534.83            | 533.37                 | 1,171.62               | 402.27               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 681.75   | --                     | --              | --              | 1,075.36          | 975.10                 | 1,428.31               | 779.73               |
| District of Columbia | 523.81   | --                     | --              | --              | 842.89            | 479.36                 | --                     | 439.34               |
| Florida              | 543.78   | --                     | 440.93          | 713.55          | 1,106.57          | 561.84                 | --                     | 537.78               |
| Georgia              | 412.82   | --                     | 994.88          | --              | 462.62            | 626.48                 | 864.57                 | 357.62               |
| Maryland             | 699.78   | --                     | --              | 784.40          | 1,300.48          | 1,084.73               | 513.86                 | 921.72               |
| North Carolina       | 219.41   | --                     | --              | 247.54          | 383.41            | 300.34                 | 247.09                 | 247.15               |
| South Carolina       | 499.31   | --                     | --              | --              | --                | 632.52                 | 221.29                 | 680.48               |
| Virginia             | 340.01   | --                     | --              | 382.82          | 369.10            | 553.40                 | 825.61                 | 303.58               |
| West Virginia        | 575.24   | --                     | 278.41          | --              | 1,147.62          | 560.79                 | --                     | 489.83               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 399.59   | --                     | --              | 1,087.11        | 607.99            | 688.47                 | 834.57                 | 440.82               |
| Kentucky             | 275.43   | --                     | 631.23          | 181.89          | 758.90            | 276.14                 | 559.14                 | 301.46               |
| Mississippi          | 806.66   | --                     | --              | --              | 1,009.28          | 615.98                 | --                     | 893.57               |
| Tennessee            | 537.75   | --                     | --              | --              | --                | 709.06                 | 147.28                 | 636.40               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 937.12   | --                     | --              | --              | 530.87            | 1,608.82               | 930.98                 | 1,333.60             |
| Louisiana            | 482.21   | 762.83                 | --              | 434.03          | 527.93            | 785.95                 | 738.93                 | 599.11               |
| Oklahoma             | 572.99   | --                     | 1,201.10        | --              | 393.79            | 718.14                 | 981.51                 | 680.92               |
| Texas                | 504.22   | --                     | 1,492.31        | 932.68          | 799.64            | 596.99                 | 1,205.05               | 519.90               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 599.15   | --                     | --              | 408.07          | 540.17            | 818.86                 | 607.15                 | 671.63               |
| Colorado             | 559.63   | 802.01                 | 675.70          | --              | 666.21            | 1,158.06               | 722.59                 | 718.12               |
| Idaho                | 636.21   | --                     | --              | --              | 396.21            | 717.44                 | 1,016.59               | 657.34               |
| Montana              | 691.91   | 705.96                 | --              | --              | 522.45            | --                     | 1,049.63               | 713.76               |
| Nevada               | 589.13   | --                     | --              | 45.39           | 27.27             | 425.86                 | --                     | 338.19               |
| New Mexico           | 629.57   | --                     | --              | --              | 315.60            | 369.68                 | --                     | 740.81               |
| Utah                 | 506.35   | --                     | --              | --              | 630.90            | 403.22                 | --                     | 446.34               |
| Wyoming              | 374.93   | --                     | --              | 979.97          | 990.84            | 584.50                 | 705.06                 | 493.11               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,080.90 | --                     | --              | --              | --                | 92.83                  | --                     | 768.59               |
| California           | 550.11   | 1,354.71               | --              | 838.32          | 898.17            | 715.75                 | 1,092.42               | 605.72               |
| Hawaii               | 512.46   | 528.44                 | 938.46          | 629.20          | 388.77            | 965.77                 | 601.30                 | 690.99               |
| Oregon               | 646.37   | 453.25                 | --              | --              | 204.95            | 788.58                 | 502.80                 | 809.54               |
| Washington           | 598.74   | 766.92                 | --              | --              | --                | 520.14                 | 1,370.18               | 496.98               |

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

**Table II.C.1.d Average total single premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 8,213  | 8,833                  | 8,278           | 8,026           | 8,122             | 8,236                  | 8,292                  | 8,177                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 9,240  | 9,636                  | 9,508           | 7,797           | 10,467            | 9,019                  | 9,407                  | 9,174                |
| Maine                | 8,437  | 7,511                  | 6,906           | 8,469           | 9,084             | 8,628                  | 7,390                  | 8,791                |
| Massachusetts        | 9,126  | 11,180                 | 11,649          | 9,789           | 8,841             | 8,427                  | 10,690                 | 8,735                |
| New Hampshire        | 8,072  | 9,407                  | 6,813           | 8,241           | 8,901             | 7,473                  | 7,997                  | 8,141                |
| Rhode Island         | 9,389  | 10,093                 | 8,340           | 10,052          | 9,532             | 8,316                  | 8,810                  | 9,672                |
| Vermont              | 8,900  | 9,240                  | 9,076           | 8,679           | 8,867             | 8,986                  | 8,955                  | 8,843                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 9,062  | --                     | --              | 9,278           | 9,019             | 9,548                  | 7,854                  | 9,451                |
| New York             | 9,845  | 10,417                 | 10,586          | 9,829           | 10,239            | 8,775                  | 10,336                 | 9,619                |
| Pennsylvania         | 8,045  | 8,533                  | 7,499           | 7,503           | 8,864             | 7,893                  | 7,789                  | 8,152                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 8,443  | 9,254                  | 9,337           | 8,949           | 8,207             | 7,752                  | 9,286                  | 8,116                |
| Indiana              | 8,113  | --                     | 9,645           | 7,968           | 8,107             | 8,091                  | 8,039                  | 8,138                |
| Michigan             | 9,269  | 7,678                  | 5,898           | 8,036           | 6,591             | 11,861                 | 7,433                  | 9,806                |
| Ohio                 | 8,148  | 8,968                  | 8,524           | 8,367           | 7,831             | 7,894                  | 8,752                  | 7,849                |
| Wisconsin            | 7,914  | 7,704                  | 8,497           | 8,250           | 8,889             | 6,346                  | 7,865                  | 7,930                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7,336  | 7,504                  | 6,882           | 7,050           | 7,305             | 8,067                  | 7,023                  | 7,496                |
| Kansas               | 7,408  | 6,352                  | 7,430           | 6,674           | 7,769             | 8,319                  | 7,072                  | 7,627                |
| Minnesota            | 7,431  | --                     | 6,585           | 8,742           | 6,942             | 7,196                  | 8,313                  | 7,132                |
| Missouri             | 8,312  | 7,260                  | 8,756           | 7,818           | 7,855             | 9,238                  | 7,857                  | 8,527                |
| Nebraska             | 8,108  | --                     | 8,222           | 8,562           | 7,041             | 8,718                  | 7,880                  | 8,220                |
| North Dakota         | 8,450  | 10,590                 | 8,601           | 7,973           | 9,083             | 7,382                  | 8,936                  | 8,069                |
| South Dakota         | 8,141  | 10,932                 | 7,995           | 7,560           | 7,849             | 8,854                  | 7,698                  | 8,371                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 9,397  | 9,671                  | 12,676          | 9,443           | 8,236             | 8,804                  | 10,181                 | 8,978                |
| District of Columbia | 8,952  | 9,134                  | 8,397           | 8,655           | 8,912             | 9,747                  | 8,384                  | 9,252                |
| Florida              | 8,202  | 8,103                  | 7,877           | 7,640           | 8,114             | 8,970                  | 7,717                  | 8,440                |
| Georgia              | 7,611  | --                     | 8,343           | 7,754           | 7,086             | 7,963                  | 7,734                  | 7,574                |
| Maryland             | 7,436  | 7,147                  | --              | 7,124           | 8,614             | 7,072                  | 6,937                  | 7,608                |
| North Carolina       | 7,660  | --                     | --              | 7,320           | 7,306             | 7,216                  | 8,670                  | 7,265                |
| South Carolina       | 8,288  | 10,844                 | 7,543           | 7,616           | 7,762             | 8,247                  | 9,249                  | 7,868                |
| Virginia             | 7,657  | 7,678                  | 9,197           | 7,199           | 7,826             | 7,123                  | 8,165                  | 7,408                |
| West Virginia        | 8,621  | 6,652                  | 6,860           | 9,640           | 9,322             | 8,695                  | 7,370                  | 9,181                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 7,407  | 7,785                  | 7,472           | 7,245           | 6,577             | 8,199                  | 7,570                  | 7,277                |
| Kentucky             | 7,634  | 8,394                  | 7,247           | 7,594           | 7,539             | 7,920                  | 7,293                  | 7,853                |
| Mississippi          | 6,476  | 6,887                  | 6,434           | 6,362           | 6,619             | 5,969                  | 6,685                  | 6,293                |
| Tennessee            | 7,299  | 6,276                  | 8,196           | 6,320           | 7,239             | 8,472                  | 7,053                  | 7,413                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7,421  | 7,437                  | 8,321           | 7,594           | 6,288             | 7,569                  | 7,587                  | 7,343                |
| Louisiana            | 8,240  | 8,936                  | 9,148           | 8,867           | 7,357             | 8,090                  | 9,264                  | 7,674                |
| Oklahoma             | 7,606  | 7,949                  | 7,286           | 6,913           | 8,234             | 7,495                  | 7,223                  | 7,843                |
| Texas                | 7,603  | 8,587                  | 7,461           | 8,142           | 6,803             | 7,474                  | 7,737                  | 7,516                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 7,767  | 6,855                  | 9,079           | 7,431           | 7,248             | 8,282                  | 7,876                  | 7,715                |
| Colorado             | 8,160  | 9,484                  | 8,457           | 7,775           | 8,854             | 7,461                  | 8,421                  | 8,055                |
| Idaho                | 7,077  | 8,052                  | 6,774           | 6,452           | 7,122             | 7,491                  | 6,866                  | 7,214                |
| Montana              | 8,197  | 7,078                  | 8,424           | 7,966           | 8,916             | 8,836                  | 7,863                  | 8,461                |
| Nevada               | 7,096  | 9,288                  | 6,625           | 6,481           | 7,492             | 6,479                  | 7,110                  | 7,089                |
| New Mexico           | 8,647  | 10,321                 | 9,283           | 7,663           | 8,679             | 8,356                  | 8,999                  | 8,477                |
| Utah                 | 7,043  | 5,954                  | 5,207           | 6,968           | 6,754             | 8,478                  | 6,143                  | 7,388                |
| Wyoming              | 9,520  | 12,354                 | 7,969           | 9,340           | 8,159             | 10,155                 | 9,264                  | 9,733                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 10,013 | --                     | 9,739           | 12,383          | 9,217             | 9,018                  | 10,844                 | 9,606                |
| California           | 8,449  | 9,952                  | 8,026           | 8,192           | 8,838             | 8,010                  | 8,640                  | 8,362                |
| Hawaii               | 7,114  | 8,908                  | 7,529           | 7,977           | 5,574             | 7,046                  | 8,063                  | 6,550                |
| Oregon               | 8,074  | 9,197                  | 8,656           | 7,592           | 7,997             | 7,862                  | 8,480                  | 7,900                |
| Washington           | 8,182  | 7,062                  | 9,200           | 7,616           | 7,941             | 8,931                  | 8,453                  | 7,995                |

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**Table II.C.1.d Standard errors for average total single premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 73.45  | 238.10                 | 187.49          | 110.18          | 149.72            | 160.14                 | 108.55                 | 94.49                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 485.62 | 675.77                 | 971.71          | 950.94          | 381.22            | 430.60                 | 441.56                 | 657.81               |
| Maine                | 261.79 | 535.34                 | 664.64          | 617.23          | 531.26            | 384.37                 | 429.96                 | 318.32               |
| Massachusetts        | 492.83 | 1,106.55               | 795.76          | 511.01          | 424.73            | 784.91                 | 615.01                 | 543.75               |
| New Hampshire        | 259.55 | 1,208.77               | 645.78          | 490.18          | 372.30            | 485.60                 | 404.66                 | 331.74               |
| Rhode Island         | 408.18 | 1,341.09               | 822.57          | 936.23          | 510.98            | 256.38                 | 629.22                 | 508.25               |
| Vermont              | 237.59 | 546.34                 | 728.71          | 403.54          | 521.25            | 482.52                 | 362.72                 | 307.49               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 398.63 | --                     | --              | 593.21          | 212.81            | 829.63                 | 929.58                 | 403.13               |
| New York             | 297.70 | 1,408.07               | 944.29          | 385.03          | 558.34            | 431.90                 | 601.36                 | 336.48               |
| Pennsylvania         | 289.24 | 794.19                 | 632.06          | 622.20          | 494.56            | 534.04                 | 385.75                 | 383.89               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 224.40 | 772.15                 | 845.69          | 343.26          | 334.80            | 326.70                 | 417.10                 | 232.80               |
| Indiana              | 307.76 | --                     | 1,439.87        | 361.63          | 702.58            | 547.99                 | 630.53                 | 351.57               |
| Michigan             | 957.94 | 919.34                 | 428.99          | 750.51          | 422.87            | 1,673.97               | 623.33                 | 1,174.93             |
| Ohio                 | 277.15 | 1,295.91               | 571.54          | 448.45          | 523.37            | 622.26                 | 390.59                 | 350.05               |
| Wisconsin            | 291.33 | 978.20                 | 760.19          | 477.03          | 401.16            | 378.88                 | 511.10                 | 347.95               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 301.98 | 918.45                 | 841.80          | 625.16          | 508.69            | 342.13                 | 501.93                 | 367.21               |
| Kansas               | 254.18 | 761.23                 | 408.83          | 666.14          | 391.44            | 302.16                 | 456.94                 | 297.63               |
| Minnesota            | 217.51 | --                     | 649.07          | 557.82          | 527.76            | 186.05                 | 513.84                 | 213.14               |
| Missouri             | 353.25 | 693.25                 | 817.14          | 695.27          | 811.46            | 433.46                 | 489.77                 | 451.48               |
| Nebraska             | 386.30 | --                     | 1,053.48        | 666.02          | 998.24            | 384.50                 | 649.94                 | 470.66               |
| North Dakota         | 375.15 | 1,538.32               | 926.66          | 543.72          | 873.58            | 281.28                 | 573.52                 | 483.37               |
| South Dakota         | 267.22 | 1,493.44               | 681.02          | 630.83          | 251.03            | 322.46                 | 536.52                 | 258.14               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 425.00 | 1,586.64               | 1,307.70        | 759.38          | 561.64            | 1,011.71               | 842.38                 | 488.40               |
| District of Columbia | 255.60 | 1,254.53               | 941.36          | 536.31          | 348.38            | 444.30                 | 466.37                 | 283.96               |
| Florida              | 249.29 | 1,567.81               | 600.29          | 462.71          | 457.61            | 278.02                 | 481.93                 | 275.60               |
| Georgia              | 296.38 | --                     | 917.25          | 698.06          | 338.49            | 508.22                 | 616.86                 | 336.66               |
| Maryland             | 367.99 | 1,197.90               | --              | 365.81          | 921.89            | 309.23                 | 594.95                 | 501.72               |
| North Carolina       | 313.65 | --                     | --              | 414.45          | 546.71            | 232.40                 | 770.69                 | 233.84               |
| South Carolina       | 522.55 | 1,429.46               | 851.94          | 430.30          | 579.10            | 1,191.43               | 985.86                 | 538.43               |
| Virginia             | 306.25 | 1,050.63               | 1,227.97        | 423.16          | 390.42            | 638.36                 | 639.56                 | 321.06               |
| West Virginia        | 335.41 | 597.56                 | 791.12          | 809.20          | 645.34            | 500.88                 | 513.72                 | 417.17               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 215.25 | 738.30                 | 448.68          | 390.88          | 297.46            | 499.50                 | 344.10                 | 272.78               |
| Kentucky             | 315.99 | 655.31                 | 1,024.39        | 490.36          | 592.85            | 565.10                 | 453.67                 | 405.86               |
| Mississippi          | 268.44 | 652.53                 | 820.48          | 392.62          | 472.12            | 1,116.86               | 395.69                 | 348.44               |
| Tennessee            | 288.98 | 976.09                 | 611.53          | 556.81          | 377.18            | 433.25                 | 476.08                 | 361.29               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 306.83 | 606.68                 | 1,198.83        | 679.51          | 349.41            | 453.60                 | 662.56                 | 328.27               |
| Louisiana            | 362.27 | 892.33                 | 1,062.87        | 936.51          | 281.79            | 733.62                 | 580.15                 | 322.27               |
| Oklahoma             | 319.38 | 1,068.08               | 531.62          | 479.11          | 586.48            | 198.93                 | 386.88                 | 417.48               |
| Texas                | 411.16 | 695.45                 | 645.42          | 671.27          | 958.59            | 261.95                 | 427.21                 | 610.39               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 296.13 | 628.03                 | 1,353.77        | 676.08          | 303.07            | 252.00                 | 649.32                 | 313.27               |
| Colorado             | 376.21 | 787.80                 | 882.11          | 724.05          | 824.07            | 409.09                 | 525.78                 | 483.90               |
| Idaho                | 262.28 | 882.90                 | 621.67          | 468.73          | 895.81            | 401.16                 | 404.82                 | 341.55               |
| Montana              | 331.05 | 588.00                 | 596.91          | 604.89          | 675.48            | 1,040.15               | 496.73                 | 450.98               |
| Nevada               | 303.54 | 1,340.76               | 1,081.74        | 455.96          | 363.75            | 628.94                 | 639.27                 | 318.28               |
| New Mexico           | 396.47 | 394.09                 | 1,002.21        | 606.58          | 862.63            | 588.05                 | 580.06                 | 509.35               |
| Utah                 | 356.94 | 871.99                 | 989.39          | 487.60          | 439.61            | 500.89                 | 514.99                 | 419.37               |
| Wyoming              | 337.43 | 1,521.58               | 904.23          | 411.26          | 450.48            | 308.14                 | 684.59                 | 250.56               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 517.04 | --                     | 1,662.92        | 1,069.45        | 674.76            | 782.40                 | 1,264.42               | 484.70               |
| California           | 197.14 | 612.58                 | 864.77          | 360.71          | 366.72            | 271.29                 | 392.97                 | 222.23               |
| Hawaii               | 465.74 | 581.45                 | 590.39          | 330.41          | 1,117.58          | 373.01                 | 341.85                 | 641.03               |
| Oregon               | 253.29 | 1,002.56               | 858.48          | 534.44          | 389.32            | 472.02                 | 514.32                 | 285.77               |
| Washington           | 352.80 | 468.39                 | 626.56          | 796.71          | 601.42            | 775.82                 | 501.38                 | 485.93               |

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**Table II.C.1.e Average total single premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 8,713 | 7,876                  | 8,201           | 7,662           | 8,591             | 8,820                  | 7,774                  | 8,758                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 8,739 | --                     | 9,770           | 9,214           | 8,281             | 8,746                  | 8,742                  | 8,738                |
| Maine                | 9,229 | --                     | --              | --              | 8,422             | 9,710                  | --                     | 9,249                |
| Massachusetts        | 9,829 | --                     | --              | 8,120           | 10,281            | 9,790                  | 9,141                  | 9,864                |
| New Hampshire        | 8,545 | --                     | 8,153           | --              | 8,617             | 8,623                  | --                     | 8,596                |
| Rhode Island         | 9,201 | --                     | 6,880           | --              | 9,712             | 9,039                  | 10,713                 | 9,089                |
| Vermont              | 8,631 | --                     | 7,823           | 9,006           | 8,568             | 8,675                  | 8,639                  | 8,630                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 9,193 | --                     | --              | 9,203           | 9,441             | 9,180                  | --                     | 9,253                |
| New York             | 9,374 | --                     | 10,323          | 7,401           | 9,327             | 9,457                  | 10,077                 | 9,333                |
| Pennsylvania         | 9,086 | --                     | --              | 9,213           | 8,711             | 9,194                  | 9,680                  | 9,063                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 9,218 | 7,751                  | --              | 8,831           | 10,115            | 9,199                  | 7,934                  | 9,292                |
| Indiana              | 8,644 | --                     | --              | 9,820           | 9,242             | 8,292                  | 10,084                 | 8,581                |
| Michigan             | 8,415 | --                     | --              | --              | 7,969             | 8,596                  | --                     | 8,499                |
| Ohio                 | 8,443 | --                     | --              | 8,209           | 8,306             | 8,486                  | --                     | 8,433                |
| Wisconsin            | 8,437 | --                     | --              | 6,471           | 8,513             | 8,684                  | 5,962                  | 8,644                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7,827 | --                     | --              | 6,307           | 7,750             | 8,068                  | 7,506                  | 7,853                |
| Kansas               | 8,165 | --                     | --              | 5,782           | 8,315             | 8,238                  | 6,876                  | 8,226                |
| Minnesota            | 8,742 | --                     | --              | 8,592           | 9,131             | 8,582                  | --                     | 8,723                |
| Missouri             | 8,756 | --                     | 4,232           | 5,889           | 7,547             | 9,503                  | 5,826                  | 9,030                |
| Nebraska             | 7,670 | --                     | 10,009          | 8,745           | 8,328             | 7,425                  | 8,845                  | 7,637                |
| North Dakota         | 8,304 | --                     | --              | 8,422           | 8,639             | 8,147                  | 8,524                  | 8,290                |
| South Dakota         | 8,535 | 7,831                  | 8,575           | --              | 8,190             | 8,692                  | 8,098                  | 8,590                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 8,968 | --                     | --              | 8,934           | 7,885             | 9,111                  | 8,358                  | 9,000                |
| District of Columbia | 8,858 | --                     | --              | 7,531           | 9,534             | 8,814                  | 6,607                  | 8,945                |
| Florida              | 9,518 | --                     | 9,311           | 8,600           | 8,708             | 9,642                  | 8,868                  | 9,540                |
| Georgia              | 7,972 | --                     | --              | 7,385           | 9,013             | 7,807                  | 7,480                  | 8,003                |
| Maryland             | 8,604 | --                     | --              | --              | 11,331            | 8,038                  | 9,251                  | 8,571                |
| North Carolina       | 8,348 | 8,990                  | 6,916           | 8,977           | 8,075             | 8,418                  | 7,890                  | 8,376                |
| South Carolina       | 8,073 | --                     | --              | 7,299           | 7,785             | 8,127                  | 8,135                  | 8,071                |
| Virginia             | 8,550 | --                     | --              | 7,468           | 8,443             | 8,687                  | 6,444                  | 8,634                |
| West Virginia        | 9,127 | 13,905                 | --              | --              | 9,441             | 9,210                  | --                     | 9,042                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 8,182 | --                     | 10,144          | --              | 8,816             | 8,008                  | 8,492                  | 8,161                |
| Kentucky             | 8,276 | --                     | --              | 8,096           | 7,325             | 8,505                  | 8,927                  | 8,265                |
| Mississippi          | 8,287 | --                     | --              | 7,108           | 7,134             | 8,625                  | 5,548                  | 8,356                |
| Tennessee            | 7,658 | --                     | --              | 6,789           | 7,075             | 7,848                  | 7,382                  | 7,669                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7,675 | --                     | --              | --              | 7,762             | 7,693                  | --                     | 7,702                |
| Louisiana            | 8,079 | --                     | --              | 8,335           | 7,772             | 8,415                  | 6,974                  | 8,211                |
| Oklahoma             | 7,892 | --                     | --              | 7,247           | 8,482             | 7,573                  | --                     | 7,848                |
| Texas                | 8,003 | 6,308                  | --              | --              | 8,239             | 8,123                  | 5,848                  | 8,137                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 8,592 | --                     | --              | 6,106           | 7,445             | 9,027                  | 6,941                  | 8,632                |
| Colorado             | 8,581 | --                     | 8,008           | 6,906           | 8,789             | 8,746                  | 6,906                  | 8,761                |
| Idaho                | 8,179 | --                     | --              | 7,096           | 8,379             | 8,125                  | --                     | 8,134                |
| Montana              | 7,599 | --                     | --              | 7,234           | 6,270             | 8,172                  | 7,469                  | 7,614                |
| Nevada               | 7,718 | --                     | --              | 6,653           | 7,829             | 7,666                  | --                     | 7,669                |
| New Mexico           | 8,543 | --                     | --              | --              | 8,362             | 8,735                  | --                     | 8,595                |
| Utah                 | 8,156 | --                     | --              | --              | 6,726             | 8,730                  | 6,482                  | 8,210                |
| Wyoming              | 8,553 | --                     | 9,032           | 10,109          | 8,811             | 7,770                  | 8,867                  | 8,476                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 8,803 | --                     | --              | 11,815          | 8,518             | 8,611                  | --                     | 8,794                |
| California           | 9,402 | --                     | --              | 7,779           | 9,528             | 9,483                  | 7,742                  | 9,453                |
| Hawaii               | 8,348 | --                     | --              | 7,017           | 9,117             | 8,358                  | 8,072                  | 8,399                |
| Oregon               | 8,712 | --                     | 6,486           | 6,655           | 9,527             | 8,747                  | 6,839                  | 8,870                |
| Washington           | 8,488 | --                     | --              | --              | 7,152             | 8,891                  | --                     | 8,488                |

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 II.C.1.e Standard errors for average total single premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 134.76 | 585.62                 | 306.55          | 225.51          | 126.77            | 164.13                 | 226.69                 | 138.17               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 281.65 | --                     | 819.64          | 1,286.48        | 957.24            | 301.75                 | 803.86                 | 294.80               |
| Maine                | 388.52 | --                     | --              | --              | 631.13            | 464.25                 | --                     | 387.18               |
| Massachusetts        | 347.66 | --                     | --              | 526.05          | 826.45            | 407.19                 | 634.81                 | 362.58               |
| New Hampshire        | 284.99 | --                     | 779.99          | --              | 462.82            | 372.12                 | --                     | 289.28               |
| Rhode Island         | 408.80 | --                     | 617.14          | --              | 423.04            | 451.29                 | 1,777.22               | 416.78               |
| Vermont              | 258.95 | --                     | 618.91          | 513.92          | 457.27            | 355.27                 | 581.28                 | 275.66               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 389.81 | --                     | --              | 599.95          | 1,134.90          | 386.50                 | --                     | 391.01               |
| New York             | 474.61 | --                     | 947.76          | 1,428.54        | 626.57            | 637.92                 | 751.12                 | 500.01               |
| Pennsylvania         | 238.10 | --                     | --              | 701.71          | 687.27            | 234.64                 | 795.62                 | 245.96               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 295.57 | 42.52                  | --              | 757.57          | 936.30            | 327.49                 | 766.60                 | 304.33               |
| Indiana              | 283.16 | --                     | --              | 1,138.68        | 747.07            | 289.61                 | 969.37                 | 292.07               |
| Michigan             | 311.65 | --                     | --              | --              | 430.67            | 383.25                 | --                     | 313.67               |
| Ohio                 | 203.77 | --                     | --              | 980.51          | 574.73            | 214.82                 | --                     | 206.23               |
| Wisconsin            | 222.07 | --                     | --              | 1,220.54        | 458.37            | 230.03                 | 1,015.29               | 202.54               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 233.21 | --                     | --              | 483.26          | 453.09            | 291.89                 | 802.54                 | 242.59               |
| Kansas               | 198.25 | --                     | --              | 314.85          | 405.13            | 217.67                 | 743.90                 | 191.94               |
| Minnesota            | 194.60 | --                     | --              | 748.30          | 440.58            | 212.11                 | --                     | 197.74               |
| Missouri             | 553.77 | --                     | 201.87          | 612.61          | 361.62            | 670.55                 | 847.09                 | 574.68               |
| Nebraska             | 320.12 | --                     | 266.30          | 848.42          | 567.06            | 358.89                 | 548.96                 | 326.25               |
| North Dakota         | 168.09 | --                     | --              | 486.89          | 365.06            | 207.68                 | 735.08                 | 172.50               |
| South Dakota         | 268.62 | 597.01                 | 257.23          | --              | 538.71            | 367.54                 | 304.94                 | 298.85               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 350.94 | --                     | --              | 1,048.01        | 681.93            | 385.90                 | 802.05                 | 364.10               |
| District of Columbia | 261.51 | --                     | --              | 508.94          | 706.05            | 287.47                 | 831.84                 | 266.61               |
| Florida              | 710.24 | --                     | 280.38          | 887.50          | 819.64            | 806.95                 | 447.88                 | 732.15               |
| Georgia              | 256.45 | --                     | --              | 1,085.51        | 733.88            | 268.75                 | 909.63                 | 267.36               |
| Maryland             | 357.45 | --                     | --              | --              | 736.23            | 361.97                 | 1,516.95               | 366.55               |
| North Carolina       | 240.05 | 406.27                 | 33.02           | 608.49          | 438.47            | 306.84                 | 435.42                 | 253.71               |
| South Carolina       | 292.24 | --                     | --              | 421.45          | 480.50            | 351.61                 | 654.31                 | 302.91               |
| Virginia             | 453.16 | --                     | --              | 602.57          | 450.21            | 522.11                 | 799.78                 | 466.06               |
| West Virginia        | 419.16 | 442.39                 | --              | --              | 598.71            | 432.53                 | --                     | 427.26               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 337.34 | --                     | 961.75          | --              | 727.74            | 384.58                 | 1,209.62               | 350.07               |
| Kentucky             | 222.23 | --                     | --              | 283.52          | 865.17            | 192.30                 | 606.58                 | 226.03               |
| Mississippi          | 353.95 | --                     | --              | 835.54          | 260.24            | 352.84                 | 118.24                 | 346.50               |
| Tennessee            | 292.70 | --                     | --              | 787.66          | 524.76            | 343.81                 | 1,105.42               | 300.50               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 422.08 | --                     | --              | --              | 802.54            | 482.84                 | --                     | 433.70               |
| Louisiana            | 281.67 | --                     | --              | 203.65          | 654.25            | 323.87                 | 780.23                 | 291.97               |
| Oklahoma             | 210.90 | --                     | --              | 759.35          | 419.70            | 220.05                 | --                     | 205.17               |
| Texas                | 226.82 | 211.90                 | --              | --              | 548.05            | 257.98                 | 718.78                 | 233.02               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 593.83 | --                     | --              | 282.02          | 389.07            | 694.00                 | 274.79                 | 604.43               |
| Colorado             | 321.11 | --                     | 405.02          | 1,346.86        | 451.21            | 419.47                 | 934.01                 | 338.03               |
| Idaho                | 327.40 | --                     | --              | 313.44          | 367.12            | 446.23                 | --                     | 332.28               |
| Montana              | 241.28 | --                     | --              | 467.77          | 485.31            | 328.82                 | 567.23                 | 261.41               |
| Nevada               | 235.82 | --                     | --              | 287.54          | 287.17            | 267.05                 | --                     | 234.95               |
| New Mexico           | 281.36 | --                     | --              | --              | 324.62            | 395.92                 | --                     | 285.96               |
| Utah                 | 197.12 | --                     | --              | --              | 507.98            | 197.14                 | 1,177.64               | 192.90               |
| Wyoming              | 434.62 | --                     | 697.75          | 671.83          | 1,073.39          | 555.51                 | 790.88                 | 501.86               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 297.02 | --                     | --              | 1,259.17        | 739.71            | 234.39                 | --                     | 302.70               |
| California           | 500.53 | --                     | --              | 652.37          | 577.05            | 524.30                 | 1,132.31               | 492.08               |
| Hawaii               | 521.00 | --                     | --              | 170.53          | 784.01            | 684.74                 | 1,468.41               | 558.19               |
| Oregon               | 351.79 | --                     | 415.44          | 149.94          | 786.38            | 419.70                 | 469.39                 | 365.72               |
| Washington           | 288.22 | --                     | --              | --              | 856.59            | 219.16                 | --                     | 297.23               |

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.

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



**Table II.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, 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        | 1,789 | 1,512                  | 2,032           | 1,664           | 1,772             | 1,824                  | 1,755                  | 1,796                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,853 | --                     | 2,591           | 1,902           | 1,905             | 1,793                  | 2,133                  | 1,800                |
| Maine                | 1,657 | --                     | 1,756           | 2,012           | 1,608             | 1,625                  | 1,799                  | 1,627                |
| Massachusetts        | 2,077 | --                     | 4,039           | 2,532           | 2,256             | 1,568                  | 3,972 *                | 1,773                |
| New Hampshire        | 1,908 | --                     | 1,595           | 1,803           | 1,868             | 1,984                  | 1,559                  | 2,002                |
| Rhode Island         | 1,973 | 2,512                  | 1,744 *         | 1,763           | 2,035             | 1,991                  | 1,902                  | 1,991                |
| Vermont              | 1,871 | --                     | 1,260           | 2,121           | 1,795             | 2,174                  | 1,435                  | 2,008                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,862 | --                     | --              | 2,721           | 1,594 *           | 1,877                  | 1,417                  | 1,939                |
| New York             | 1,953 | 1,704 *                | 2,906           | 1,832           | 2,079             | 1,811                  | 2,250                  | 1,890                |
| Pennsylvania         | 1,970 | 1,877                  | 2,590 *         | 2,127           | 1,729             | 1,975                  | 2,190                  | 1,929                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,899 | 1,399 *                | 2,671           | 2,172           | 1,881             | 1,841                  | 1,999                  | 1,877                |
| Indiana              | 1,676 | --                     | --              | 1,185           | 1,753             | 1,785                  | 1,969                  | 1,641                |
| Michigan             | 1,825 | --                     | 911 *           | 1,392           | 1,512             | 2,197                  | 1,023                  | 1,968                |
| Ohio                 | 1,797 | --                     | 734             | 1,515           | 2,198             | 1,869                  | 1,006                  | 1,940                |
| Wisconsin            | 1,946 | --                     | 2,807           | 2,332           | 2,058             | 1,720                  | 2,478                  | 1,856                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,784 | 2,817                  | 2,090           | 1,710           | 1,528             | 1,796                  | 2,173                  | 1,703                |
| Kansas               | 1,699 | --                     | --              | 1,654           | 1,670             | 1,851                  | 1,322                  | 1,782                |
| Minnesota            | 1,942 | --                     | --              | 1,747           | 2,037             | 1,927                  | 2,071                  | 1,921                |
| Missouri             | 1,792 | --                     | 2,152           | 1,686           | 1,872             | 1,811                  | 1,729                  | 1,807                |
| Nebraska             | 1,695 | --                     | --              | 2,450           | 1,579             | 1,695                  | 1,531                  | 1,716                |
| North Dakota         | 1,669 | --                     | 2,141           | 1,751           | 1,367             | 1,580                  | 2,026                  | 1,562                |
| South Dakota         | 1,947 | --                     | 2,128           | 2,472           | 1,772             | 1,815                  | 2,203                  | 1,873                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,806 | --                     | --              | 1,886           | 2,042             | 1,664                  | 1,931                  | 1,780                |
| District of Columbia | 2,047 | --                     | --              | 1,853           | 2,437             | 2,023                  | 1,463                  | 2,177                |
| Florida              | 1,779 | --                     | 1,813           | 1,787           | 1,670             | 1,824                  | 1,649                  | 1,801                |
| Georgia              | 1,571 | --                     | 3,319           | 1,786           | 1,488             | 1,419                  | 2,355                  | 1,454                |
| Maryland             | 1,911 | --                     | 1,947           | 1,247           | 2,221             | 1,930                  | 1,837                  | 1,925                |
| North Carolina       | 1,810 | --                     | --              | 1,412           | 1,878             | 1,885                  | 1,500                  | 1,867                |
| South Carolina       | 1,828 | --                     | --              | 1,307           | 2,061             | 1,881                  | 1,702                  | 1,853                |
| Virginia             | 1,862 | --                     | --              | 1,519           | 2,312             | 1,888                  | 1,417                  | 1,946                |
| West Virginia        | 1,662 | --                     | --              | 1,878           | 1,467             | 1,556                  | 2,105 *                | 1,587                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,925 | 1,810 *                | --              | 1,972           | 1,893             | 1,871                  | 2,051                  | 1,889                |
| Kentucky             | 1,686 | --                     | --              | 1,279           | 1,489             | 1,879                  | 1,440                  | 1,725                |
| Mississippi          | 1,852 | --                     | --              | 1,479           | 1,679             | 2,042                  | 1,588                  | 1,918                |
| Tennessee            | 1,577 | --                     | --              | 1,461           | 1,438             | 1,733                  | 1,476                  | 1,595                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,744 | --                     | 1,074           | 1,594           | 1,692             | 1,902                  | 1,294                  | 1,852                |
| Louisiana            | 2,026 | --                     | --              | 1,569           | 1,790             | 2,458                  | 1,599                  | 2,154                |
| Oklahoma             | 1,974 | --                     | 1,579 *         | 1,533           | 2,675 *           | 1,647                  | 1,822                  | 2,010                |
| Texas                | 1,515 | 2,128                  | 1,601           | 1,245           | 1,334             | 1,538                  | 1,660                  | 1,478                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,539 | --                     | 3,730 *         | 1,350           | 1,105             | 1,549                  | 2,367                  | 1,420                |
| Colorado             | 1,913 | --                     | 2,718           | 1,929           | 1,786             | 1,906                  | 2,121                  | 1,864                |
| Idaho                | 1,509 | --                     | 1,126           | 1,224           | 1,536             | 1,620                  | 1,351                  | 1,561                |
| Montana              | 1,316 | 1,192 *                | 1,193           | 1,446           | 1,198             | 1,363                  | 1,207                  | 1,363                |
| Nevada               | 1,414 | --                     | 1,181           | 1,561           | 1,467             | 1,360                  | 1,490                  | 1,398                |
| New Mexico           | 1,691 | --                     | --              | 1,825           | 2,032             | 1,428                  | 1,828                  | 1,667                |
| Utah                 | 1,513 | --                     | --              | 1,049 *         | 1,670             | 1,538                  | 1,406                  | 1,527                |
| Wyoming              | 1,697 | --                     | --              | 1,999           | 1,440             | 1,451                  | 2,010                  | 1,559                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,910 | --                     | --              | 2,067           | 1,625             | 2,118                  | 1,554                  | 1,975                |
| California           | 1,947 | 863 *                  | 2,515           | 1,511           | 1,942             | 2,085                  | 1,605                  | 2,012                |
| Hawaii               | 799   | 596 *                  | 320 *           | 608             | 402 *             | 1,339                  | 477                    | 939                  |
| Oregon               | 1,233 | 656 *                  | 1,405           | 1,237           | 1,095             | 1,334                  | 1,176                  | 1,247                |
| Washington           | 1,446 | 698 *                  | 1,155 *         | 1,550           | 1,278             | 1,611                  | 1,378                  | 1,463                |

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 II.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, 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        | 42.88  | 161.93                 | 134.65          | 54.09           | 61.92             | 68.15                  | 72.26                  | 49.18                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 109.53 | --                     | 457.70          | 384.96          | 156.45            | 149.31                 | 316.55                 | 114.82               |
| Maine                | 121.94 | --                     | 427.89          | 460.00          | 212.67            | 159.72                 | 408.43                 | 118.99               |
| Massachusetts        | 257.10 | --                     | 626.01          | 267.76          | 387.94            | 173.89                 | 1,248.76 *             | 169.12               |
| New Hampshire        | 145.29 | --                     | 338.07          | 308.47          | 322.33            | 218.27                 | 249.39                 | 170.82               |
| Rhode Island         | 154.85 | 684.82                 | 540.84 *        | 385.93          | 194.37            | 236.08                 | 323.32                 | 175.55               |
| Vermont              | 190.96 | --                     | 316.87          | 269.79          | 237.35            | 466.32                 | 227.18                 | 238.60               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 233.84 | --                     | --              | 385.09          | 627.93 *          | 218.29                 | 417.95                 | 265.65               |
| New York             | 124.39 | 572.40 *               | 544.29          | 257.22          | 299.06            | 144.13                 | 313.00                 | 135.37               |
| Pennsylvania         | 122.28 | 517.79                 | 803.98 *        | 317.46          | 236.97            | 155.94                 | 373.64                 | 127.02               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 135.76 | 441.18 *               | 771.74          | 340.69          | 156.07            | 222.73                 | 304.30                 | 151.39               |
| Indiana              | 119.43 | --                     | --              | 303.37          | 144.85            | 163.18                 | 342.23                 | 126.02               |
| Michigan             | 153.48 | --                     | 273.51 *        | 274.37          | 172.29            | 230.39                 | 233.47                 | 170.46               |
| Ohio                 | 109.64 | --                     | 192.18          | 271.63          | 228.38            | 152.39                 | 160.34                 | 124.77               |
| Wisconsin            | 90.58  | --                     | 316.86          | 195.68          | 149.58            | 117.24                 | 332.35                 | 88.95                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 110.22 | 840.98                 | 556.79          | 230.61          | 155.86            | 139.12                 | 422.82                 | 98.85                |
| Kansas               | 111.01 | --                     | --              | 256.57          | 102.68            | 162.05                 | 227.41                 | 115.61               |
| Minnesota            | 153.83 | --                     | --              | 354.45          | 140.31            | 254.01                 | 345.84                 | 168.20               |
| Missouri             | 136.58 | --                     | 567.04          | 193.53          | 359.60            | 199.28                 | 270.24                 | 156.18               |
| Nebraska             | 125.61 | --                     | --              | 390.95          | 311.35            | 147.44                 | 437.10                 | 130.23               |
| North Dakota         | 119.60 | --                     | 472.09          | 262.56          | 197.17            | 144.11                 | 337.48                 | 115.48               |
| South Dakota         | 130.53 | --                     | 360.18          | 535.65          | 102.40            | 199.91                 | 376.68                 | 129.19               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 131.43 | --                     | --              | 386.37          | 326.67            | 120.27                 | 484.69                 | 123.72               |
| District of Columbia | 176.80 | --                     | --              | 271.31          | 425.64            | 242.86                 | 243.64                 | 208.22               |
| Florida              | 99.92  | --                     | 447.52          | 197.27          | 270.17            | 125.29                 | 226.27                 | 109.24               |
| Georgia              | 107.38 | --                     | 597.80          | 379.97          | 238.93            | 110.02                 | 392.17                 | 102.65               |
| Maryland             | 182.83 | --                     | 412.02          | 213.39          | 213.54            | 292.29                 | 242.22                 | 210.79               |
| North Carolina       | 136.17 | --                     | --              | 234.66          | 235.62            | 192.37                 | 338.28                 | 146.89               |
| South Carolina       | 131.48 | --                     | --              | 248.76          | 319.72            | 167.98                 | 323.03                 | 142.55               |
| Virginia             | 131.36 | --                     | --              | 224.55          | 192.93            | 178.89                 | 371.39                 | 136.90               |
| West Virginia        | 170.03 | --                     | --              | 411.44          | 214.51            | 107.65                 | 968.14 *               | 105.55               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 110.47 | 672.91 *               | --              | 391.61          | 201.17            | 107.77                 | 376.39                 | 92.55                |
| Kentucky             | 124.05 | --                     | --              | 263.04          | 317.40            | 140.27                 | 292.77                 | 135.80               |
| Mississippi          | 185.80 | --                     | --              | 233.95          | 408.97            | 281.96                 | 299.68                 | 214.33               |
| Tennessee            | 98.43  | --                     | --              | 349.98          | 160.53            | 120.73                 | 251.57                 | 107.26               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 173.65 | --                     | 310.44          | 261.13          | 255.23            | 258.79                 | 274.68                 | 199.30               |
| Louisiana            | 141.13 | --                     | --              | 410.88          | 201.15            | 232.50                 | 327.00                 | 155.05               |
| Oklahoma             | 319.10 | --                     | 527.47 *        | 294.46          | 885.40 *          | 111.95                 | 350.31                 | 384.41               |
| Texas                | 106.46 | 457.39                 | 267.36          | 250.53          | 301.15            | 121.46                 | 248.71                 | 115.77               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 139.60 | --                     | 1,181.68 *      | 241.37          | 306.68            | 138.03                 | 635.47                 | 126.82               |
| Colorado             | 124.06 | --                     | 721.43          | 350.44          | 118.98            | 166.03                 | 382.50                 | 124.97               |
| Idaho                | 105.05 | --                     | 325.32          | 272.94          | 180.95            | 142.71                 | 224.54                 | 114.86               |
| Montana              | 108.56 | 423.93 *               | 348.59          | 217.51          | 232.74            | 168.42                 | 209.92                 | 125.28               |
| Nevada               | 100.26 | --                     | 240.49          | 373.16          | 184.99            | 124.33                 | 326.20                 | 100.79               |
| New Mexico           | 140.13 | --                     | --              | 246.68          | 265.27            | 174.47                 | 467.28                 | 144.98               |
| Utah                 | 115.72 | --                     | --              | 316.10 *        | 211.37            | 168.69                 | 287.51                 | 127.31               |
| Wyoming              | 135.67 | --                     | --              | 325.23          | 148.25            | 187.74                 | 338.84                 | 125.17               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 136.01 | --                     | --              | 391.59          | 169.98            | 212.35                 | 366.59                 | 144.81               |
| California           | 220.83 | 293.13 *               | 728.43          | 156.81          | 269.12            | 285.86                 | 297.69                 | 238.96               |
| Hawaii               | 97.30  | 291.09 *               | 189.85 *        | 142.68          | 146.96 *          | 167.92                 | 137.31                 | 128.54               |
| Oregon               | 87.59  | 282.89 *               | 315.64          | 291.05          | 177.87            | 118.16                 | 193.35                 | 98.40                |
| Washington           | 191.56 | 291.03 *               | 353.58 *        | 447.95          | 145.22            | 364.97                 | 373.06                 | 221.97               |

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.

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**Table II.C.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 1,913   | 1,298                  | 2,160           | 1,771           | 1,941             | 1,976                  | 1,716                  | 1,965                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,977   | --                     | --              | --              | 1,857             | 1,758                  | --                     | 1,975                |
| Maine                | 2,058   | --                     | 1,200           | --              | 2,565 *           | 1,561                  | --                     | 2,104                |
| Massachusetts        | 1,738   | --                     | --              | 2,280           | 1,945 *           | 1,503                  | 1,924                  | 1,711                |
| New Hampshire        | 1,956   | --                     | --              | 2,581           | 1,783             | 1,500                  | 2,358                  | 1,807                |
| Rhode Island         | 1,462   | --                     | --              | --              | --                | 1,558                  | 1,103 *                | 1,594                |
| Vermont              | 2,035   | --                     | --              | 2,155           | 2,371             | 1,694                  | 1,700                  | 2,156                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2,646   | --                     | --              | 3,201           | 2,997 *           | 2,127                  | --                     | 2,985                |
| New York             | 1,954   | --                     | --              | 1,160 *         | 2,552 *           | 1,539                  | 2,047                  | 1,921                |
| Pennsylvania         | 1,940   | --                     | --              | --              | 1,619 *           | 1,836                  | 2,909 *                | 1,730                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,926   | --                     | --              | 2,436 *         | 1,790             | 1,423                  | 2,279 *                | 1,850                |
| Indiana              | 1,988   | --                     | --              | --              | --                | 1,776                  | --                     | 1,838                |
| Michigan             | 1,867   | --                     | --              | --              | 1,839             | 2,199 *                | --                     | 2,051                |
| Ohio                 | 1,332   | --                     | --              | --              | --                | 1,566                  | 645 *                  | 1,606                |
| Wisconsin            | 1,986   | --                     | --              | 2,843           | 2,301             | 1,655                  | --                     | 1,898                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,875   | --                     | --              | 1,682           | --                | 1,663                  | 2,138                  | 1,817                |
| Kansas               | 1,630   | --                     | --              | 2,083           | --                | 1,620                  | --                     | 1,642                |
| Minnesota            | 1,965   | --                     | --              | --              | 1,845             | 1,784                  | 2,965                  | 1,739                |
| Missouri             | 1,523   | --                     | --              | --              | --                | --                     | --                     | 1,752                |
| Nebraska             | 1,457   | --                     | --              | 1,998           | --                | 1,439                  | --                     | 1,505                |
| North Dakota         | 1,372   | --                     | --              | --              | --                | 1,263                  | --                     | 1,250                |
| South Dakota         | 2,141   | --                     | --              | --              | 1,762             | --                     | 2,496 *                | 1,892                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,907   | --                     | --              | --              | --                | 1,641                  | --                     | 1,840                |
| District of Columbia | 2,447   | --                     | --              | 1,618           | 3,099 *           | --                     | --                     | 2,611                |
| Florida              | 1,614   | --                     | --              | 1,508           | 1,455             | 1,834                  | 1,526                  | 1,658                |
| Georgia              | 1,615   | --                     | --              | --              | 1,983             | 1,329                  | --                     | 1,564                |
| Maryland             | 1,771   | --                     | --              | --              | 2,563             | 1,177                  | --                     | 1,803                |
| North Carolina       | 1,751   | --                     | --              | --              | --                | 1,543                  | --                     | 1,789                |
| South Carolina       | 2,333   | --                     | --              | 2,078           | 3,004             | --                     | --                     | 2,067                |
| Virginia             | 1,886   | 0                      | --              | --              | 2,404             | 1,400                  | --                     | 1,613                |
| West Virginia        | 1,416   | 0                      | --              | --              | 1,165             | 1,172                  | --                     | 1,441                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,940   | --                     | --              | --              | 2,326             | 2,213                  | --                     | 2,265                |
| Kentucky             | 1,601   | --                     | --              | --              | --                | 2,007                  | --                     | 1,910                |
| Mississippi          | 2,662   | --                     | --              | --              | --                | 1,573                  | --                     | 2,693 *              |
| Tennessee            | 1,359   | --                     | --              | --              | --                | 1,454                  | --                     | 1,314                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,758   | --                     | --              | 1,855           | --                | 1,731                  | --                     | 1,673                |
| Louisiana            | 1,698   | --                     | --              | --              | 1,679             | 1,879                  | --                     | 1,898                |
| Oklahoma             | 1,652   | --                     | --              | 1,627 *         | 1,486             | 1,287                  | --                     | 1,383                |
| Texas                | 1,724   | --                     | --              | 607 *           | 2,107             | 1,959                  | 1,269 *                | 1,942                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2,686   | --                     | --              | 2,826           | --                | 1,739                  | --                     | 1,891                |
| Colorado             | 1,880   | --                     | --              | --              | 1,690             | 1,634                  | 2,235 *                | 1,655                |
| Idaho                | 1,518   | --                     | --              | --              | 1,618 *           | 1,325                  | --                     | 1,519                |
| Montana              | 1,246   | --                     | --              | --              | --                | 1,726                  | --                     | 1,429                |
| Nevada               | 1,137   | --                     | --              | --              | 1,220 *           | 945                    | --                     | 995                  |
| New Mexico           | 1,772   | 1,930                  | --              | 2,652           | 1,597             | 1,588                  | 2,253                  | 1,665                |
| Utah                 | 1,988   | --                     | 1,998           | --              | 2,344             | 1,862                  | 2,099                  | 1,972                |
| Wyoming              | 1,950   | --                     | --              | --              | --                | --                     | --                     | 2,391                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,392   | --                     | --              | --              | --                | 1,519                  | --                     | 1,556                |
| California           | 2,183   | 414 *                  | 1,969           | 1,713           | 1,896             | 2,487                  | 1,343                  | 2,342                |
| Hawaii               | 485     | --                     | --              | 848 *           | 224 *             | 1,001                  | 445 *                  | 509 *                |
| Oregon               | 1,177   | --                     | --              | 1,615 *         | 614 *             | 1,136                  | 1,198                  | 1,169                |
| Washington           | 1,849 * | --                     | --              | --              | --                | 1,672 *                | --                     | 1,680 *              |

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

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**Table II.C.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 143.05   | 209.43                 | 254.47          | 114.59          | 129.69            | 254.00                 | 125.43                 | 168.52               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 269.58   | --                     | --              | --              | 227.07            | 252.35                 | --                     | 238.91               |
| Maine                | 391.97   | --                     | 100.65          | --              | 810.47 *          | 455.32                 | --                     | 439.41               |
| Massachusetts        | 273.87   | --                     | --              | 334.73          | 697.26 *          | 301.62                 | 519.35                 | 302.28               |
| New Hampshire        | 214.09   | --                     | --              | 454.61          | 217.43            | 363.19                 | 450.74                 | 231.48               |
| Rhode Island         | 181.78   | --                     | --              | --              | --                | 174.05                 | 417.55 *               | 192.66               |
| Vermont              | 222.74   | --                     | --              | 356.43          | 580.47            | 275.71                 | 445.68                 | 256.85               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 401.67   | --                     | --              | 340.59          | 1,085.77 *        | 330.84                 | --                     | 462.39               |
| New York             | 350.62   | --                     | --              | 401.72 *        | 980.86 *          | 263.27                 | 483.13                 | 441.67               |
| Pennsylvania         | 281.78   | --                     | --              | --              | 677.63 *          | 205.82                 | 1,015.68 *             | 216.61               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 246.33   | --                     | --              | 825.00 *        | 281.57            | 136.98                 | 763.33 *               | 253.25               |
| Indiana              | 191.58   | --                     | --              | --              | --                | 136.51                 | --                     | 126.45               |
| Michigan             | 420.96   | --                     | --              | --              | 332.57            | 798.54 *               | --                     | 507.92               |
| Ohio                 | 155.81   | --                     | --              | --              | --                | 192.57                 | 235.87 *               | 189.36               |
| Wisconsin            | 208.48   | --                     | --              | 463.62          | 477.43            | 229.78                 | --                     | 211.40               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 196.15   | --                     | --              | 298.76          | --                | 248.69                 | 410.24                 | 219.74               |
| Kansas               | 217.69   | --                     | --              | 408.82          | --                | 277.46                 | --                     | 222.68               |
| Minnesota            | 194.72   | --                     | --              | --              | 233.90            | 100.94                 | 577.22                 | 158.71               |
| Missouri             | 341.86   | --                     | --              | --              | --                | --                     | --                     | 447.64               |
| Nebraska             | 207.88   | --                     | --              | 331.62          | --                | 78.36                  | --                     | 227.81               |
| North Dakota         | 276.88   | --                     | --              | --              | --                | 243.94                 | --                     | 193.63               |
| South Dakota         | 443.74   | --                     | --              | --              | 162.52            | --                     | 967.15 *               | 286.30               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 323.72   | --                     | --              | --              | --                | 269.42                 | --                     | 390.80               |
| District of Columbia | 494.17   | --                     | --              | 365.45          | 1,081.84 *        | --                     | --                     | 635.78               |
| Florida              | 195.65   | --                     | --              | 214.26          | 313.79            | 398.82                 | 338.12                 | 238.49               |
| Georgia              | 171.85   | --                     | --              | --              | 254.06            | 143.76                 | --                     | 166.21               |
| Maryland             | 220.44   | --                     | --              | --              | 201.93            | 270.61                 | --                     | 239.28               |
| North Carolina       | 272.65   | --                     | --              | --              | --                | 154.27                 | --                     | 290.32               |
| South Carolina       | 427.11   | --                     | --              | 313.96          | 342.10            | --                     | --                     | 398.54               |
| Virginia             | 319.36   | 0.00                   | --              | --              | 471.49            | 125.22                 | --                     | 159.38               |
| West Virginia        | 204.48   | 0.00                   | --              | --              | 194.09            | 127.18                 | --                     | 226.13               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 187.06   | --                     | --              | --              | 139.90            | 340.18                 | --                     | 206.62               |
| Kentucky             | 210.67   | --                     | --              | --              | --                | 242.91                 | --                     | 226.66               |
| Mississippi          | 732.65   | --                     | --              | --              | --                | 230.20                 | --                     | 987.50 *             |
| Tennessee            | 225.66   | --                     | --              | --              | --                | 172.99                 | --                     | 246.19               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 147.36   | --                     | --              | 188.80          | --                | 149.61                 | --                     | 145.31               |
| Louisiana            | 222.07   | --                     | --              | --              | 196.43            | 297.41                 | --                     | 234.79               |
| Oklahoma             | 272.89   | --                     | --              | 556.56 *        | 191.02            | 227.19                 | --                     | 213.44               |
| Texas                | 219.96   | --                     | --              | 307.74 *        | 389.19            | 374.47                 | 408.45 *               | 266.93               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 613.46   | --                     | --              | 335.96          | --                | 318.59                 | --                     | 257.62               |
| Colorado             | 326.42   | --                     | --              | --              | 302.02            | 142.94                 | 788.93 *               | 169.10               |
| Idaho                | 295.93   | --                     | --              | --              | 644.07 *          | 386.48                 | --                     | 352.31               |
| Montana              | 200.41   | --                     | --              | --              | --                | 508.37                 | --                     | 243.56               |
| Nevada               | 194.68   | --                     | --              | --              | 414.92 *          | 200.79                 | --                     | 173.14               |
| New Mexico           | 205.32   | 148.77                 | --              | 373.46          | 418.53            | 57.89                  | 388.16                 | 227.41               |
| Utah                 | 233.21   | --                     | 153.37          | --              | 213.61            | 404.79                 | 250.22                 | 264.23               |
| Wyoming              | 369.29   | --                     | --              | --              | --                | --                     | --                     | 480.66               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 253.00   | --                     | --              | --              | --                | 281.73                 | --                     | 240.15               |
| California           | 318.93   | 194.81 *               | 574.31          | 231.82          | 224.23            | 270.23                 | 262.77                 | 289.79               |
| Hawaii               | 114.76   | --                     | --              | 277.80 *        | 81.46 *           | 238.64                 | 175.69 *               | 156.79 *             |
| Oregon               | 203.75   | --                     | --              | 625.33 *        | 231.91 *          | 228.62                 | 281.80                 | 258.82               |
| Washington           | 703.78 * | --                     | --              | --              | --                | 885.77 *               | --                     | 726.27 *             |

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**Table II.C.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 1,748 | 1,685                  | 1,932           | 1,628           | 1,705             | 1,777                  | 1,795                  | 1,740                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,788 | --                     | 1,777           | 1,758           | 1,805             | 1,784                  | 2,243                  | 1,727                |
| Maine                | 1,571 | --                     | --              | 1,685 *         | 1,418             | 1,654                  | 1,766 *                | 1,525                |
| Massachusetts        | 2,261 | --                     | --              | 2,608           | 2,639             | 1,592                  | 5,313 *                | 1,806                |
| New Hampshire        | 1,865 | --                     | --              | 1,192           | 1,891             | 2,202                  | 836 *                  | 2,123                |
| Rhode Island         | 2,135 | --                     | --              | 1,571 *         | 2,378             | 2,147                  | 2,342                  | 2,100                |
| Vermont              | 1,816 | --                     | --              | 2,135           | 1,618             | 2,259                  | 1,246                  | 1,947                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,917 | --                     | --              | --              | 2,400             | 1,860                  | 1,541 *                | 1,979                |
| New York             | 1,976 | --                     | --              | 2,243           | 1,900             | 1,983                  | 2,226                  | 1,940                |
| Pennsylvania         | 1,927 | --                     | 1,496           | 2,403           | 1,655             | 1,976                  | 1,799                  | 1,950                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,857 | 1,095 *                | --              | 2,022           | 1,854             | 1,892                  | 1,852                  | 1,858                |
| Indiana              | 1,624 | --                     | --              | 1,230           | 1,772             | 1,694                  | 1,916                  | 1,591                |
| Michigan             | 1,829 | --                     | --              | 1,057           | 1,404             | 2,260                  | 791 *                  | 1,993                |
| Ohio                 | 1,820 | --                     | --              | 1,507           | 2,038             | 1,857                  | 1,114                  | 1,912                |
| Wisconsin            | 1,917 | --                     | 2,300           | 2,165           | 1,986             | 1,694                  | 2,700                  | 1,805                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,750 | --                     | --              | 1,616           | 1,483             | 1,723                  | 2,165                  | 1,660                |
| Kansas               | 1,767 | --                     | --              | 1,837           | 1,676             | 1,882                  | 1,426                  | 1,824                |
| Minnesota            | 1,829 | --                     | --              | 1,914           | 1,989             | 1,745                  | 2,114                  | 1,789                |
| Missouri             | 1,825 | --                     | --              | 1,827           | 2,002             | 1,741                  | 2,004                  | 1,792                |
| Nebraska             | 1,708 | --                     | --              | 2,523           | 1,640             | 1,676                  | 1,615 *                | 1,721                |
| North Dakota         | 1,602 | --                     | --              | 1,679           | 1,526             | 1,634                  | 1,508                  | 1,623                |
| South Dakota         | 1,832 | --                     | 2,176           | 1,944           | 1,830             | 1,672                  | 2,049                  | 1,786                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,911 | --                     | --              | 2,040           | 1,989             | 1,770                  | 2,107 *                | 1,876                |
| District of Columbia | 1,962 | --                     | --              | 1,770           | 2,282             | 2,039                  | 1,232                  | 2,103                |
| Florida              | 1,786 | --                     | --              | 2,062           | 1,494             | 1,804                  | 1,761                  | 1,789                |
| Georgia              | 1,540 | --                     | --              | 1,637           | 1,498             | 1,426                  | 2,291                  | 1,436                |
| Maryland             | 1,961 | --                     | --              | 1,341           | 2,004             | 2,015                  | 1,933                  | 1,966                |
| North Carolina       | 1,786 | --                     | --              | 1,281           | 1,892             | 1,874                  | 1,458                  | 1,852                |
| South Carolina       | 1,762 | --                     | --              | 1,194           | 1,930             | 1,905                  | 1,353                  | 1,829                |
| Virginia             | 1,830 | --                     | --              | 1,317           | 2,182             | 1,998                  | 994                    | 1,978                |
| West Virginia        | 1,710 | --                     | --              | 1,694 *         | 1,416             | 1,618                  | 2,497 *                | 1,584                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,880 | --                     | --              | --              | 1,879             | 1,797                  | 2,177                  | 1,815                |
| Kentucky             | 1,895 | --                     | --              | 1,205 *         | 1,738             | 2,030                  | 1,866                  | 1,899                |
| Mississippi          | 1,795 | --                     | --              | 1,528           | 1,225             | 2,073                  | 1,396                  | 1,871                |
| Tennessee            | 1,660 | --                     | --              | 1,503           | 1,636             | 1,813                  | 1,369                  | 1,714                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,727 | 0                      | --              | --              | 1,626             | 1,952                  | 947 *                  | 1,878                |
| Louisiana            | 2,072 | --                     | --              | 1,447 *         | 1,741             | 2,568                  | 1,704 *                | 2,149                |
| Oklahoma             | 2,007 | --                     | --              | 1,474           | 2,902 *           | 1,666                  | 1,315                  | 2,140                |
| Texas                | 1,410 | 2,135                  | 1,571           | 1,463           | 1,017 *           | 1,420                  | 1,830                  | 1,329                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,366 | --                     | --              | 1,034           | 847 *             | 1,558                  | 1,483 *                | 1,354                |
| Colorado             | 1,934 | --                     | --              | 1,932           | 1,931             | 1,988                  | 1,755                  | 1,960                |
| Idaho                | 1,506 | 2,291                  | --              | 973             | 1,481             | 1,728                  | 1,199                  | 1,590                |
| Montana              | 1,419 | --                     | --              | 1,930           | 1,100 *           | 1,230                  | 1,511                  | 1,381                |
| Nevada               | 1,486 | --                     | --              | 1,696           | 1,356             | 1,450                  | 1,682                  | 1,452                |
| New Mexico           | 1,621 | --                     | --              | 1,974           | 1,835             | 1,367                  | 2,211                  | 1,550                |
| Utah                 | 1,396 | --                     | --              | 948 *           | 1,365             | 1,488                  | 1,273                  | 1,412                |
| Wyoming              | 1,744 | 3,110                  | --              | 2,173           | 1,332             | 1,619                  | 2,029                  | 1,627                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2,027 | --                     | --              | 2,150           | 1,671             | 2,248                  | 1,853                  | 2,046                |
| California           | 1,742 | 1,880 *                | --              | 1,256           | 1,943             | 1,652                  | 2,155                  | 1,661                |
| Hawaii               | 1,127 | --                     | --              | 408             | 621 *             | 2,021                  | 310 *                  | 1,406                |
| Oregon               | 1,252 | --                     | --              | 1,036           | 1,198             | 1,334                  | 1,262                  | 1,250                |
| Washington           | 1,395 | --                     | --              | 1,281           | 1,164             | 1,824                  | 1,135                  | 1,459                |

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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        | 31.30  | 256.10                 | 188.68          | 66.04           | 70.87             | 38.35                  | 103.65                 | 32.08                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 128.06 | --                     | 327.00          | 392.10          | 199.82            | 175.65                 | 366.99                 | 132.58               |
| Maine                | 154.19 | --                     | --              | 623.50 *        | 246.65            | 191.64                 | 544.07 *               | 139.66               |
| Massachusetts        | 348.22 | --                     | --              | 372.42          | 308.14            | 161.47                 | 1,750.35 *             | 157.51               |
| New Hampshire        | 216.87 | --                     | --              | 343.03          | 518.71            | 314.01                 | 259.38 *               | 256.66               |
| Rhode Island         | 210.07 | --                     | --              | 502.38 *        | 291.97            | 284.91                 | 475.55                 | 232.37               |
| Vermont              | 267.35 | --                     | --              | 451.89          | 260.05            | 552.43                 | 294.92                 | 317.72               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 214.49 | --                     | --              | --              | 260.53            | 253.94                 | 686.26 *               | 215.12               |
| New York             | 111.01 | --                     | --              | 370.64          | 162.36            | 150.12                 | 469.39                 | 108.90               |
| Pennsylvania         | 150.43 | --                     | 409.29          | 396.06          | 272.46            | 218.45                 | 291.82                 | 168.79               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 172.28 | 384.75 *               | --              | 359.91          | 178.24            | 276.94                 | 356.42                 | 194.94               |
| Indiana              | 140.27 | --                     | --              | 340.71          | 170.98            | 207.77                 | 322.99                 | 150.84               |
| Michigan             | 181.78 | --                     | --              | 255.18          | 184.34            | 248.12                 | 253.84 *               | 194.64               |
| Ohio                 | 127.02 | --                     | --              | 309.90          | 191.60            | 188.44                 | 225.81                 | 139.32               |
| Wisconsin            | 111.03 | --                     | 206.50          | 246.55          | 166.71            | 144.39                 | 431.02                 | 107.54               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 130.59 | --                     | --              | 255.68          | 113.92            | 178.75                 | 527.41                 | 107.43               |
| Kansas               | 134.32 | --                     | --              | 323.25          | 144.42            | 185.60                 | 291.89                 | 139.17               |
| Minnesota            | 171.56 | --                     | --              | 473.94          | 168.34            | 250.85                 | 484.34                 | 178.00               |
| Missouri             | 144.41 | --                     | --              | 193.37          | 422.51            | 191.62                 | 372.85                 | 156.70               |
| Nebraska             | 155.24 | --                     | --              | 491.32          | 411.07            | 173.03                 | 562.96 *               | 158.98               |
| North Dakota         | 129.29 | --                     | --              | 388.38          | 249.82            | 171.47                 | 291.29                 | 143.97               |
| South Dakota         | 141.19 | --                     | 443.18          | 388.03          | 142.62            | 244.14                 | 414.09                 | 148.08               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 178.12 | --                     | --              | 588.90          | 393.40            | 132.72                 | 792.95 *               | 154.66               |
| District of Columbia | 200.23 | --                     | --              | 327.98          | 454.50            | 279.19                 | 278.64                 | 232.01               |
| Florida              | 123.96 | --                     | --              | 349.68          | 222.53            | 152.24                 | 294.51                 | 133.51               |
| Georgia              | 128.96 | --                     | --              | 477.18          | 285.29            | 135.05                 | 486.78                 | 123.13               |
| Maryland             | 232.62 | --                     | --              | 246.44          | 417.03            | 305.89                 | 310.69                 | 270.98               |
| North Carolina       | 153.63 | --                     | --              | 258.35          | 251.04            | 217.96                 | 373.65                 | 165.15               |
| South Carolina       | 137.79 | --                     | --              | 317.29          | 370.62            | 170.89                 | 226.12                 | 152.19               |
| Virginia             | 158.43 | --                     | --              | 235.06          | 265.54            | 220.30                 | 265.57                 | 173.97               |
| West Virginia        | 220.18 | --                     | --              | 510.75 *        | 257.25            | 142.12                 | 1,296.12 *             | 130.76               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 131.47 | --                     | --              | --              | 277.33            | 118.95                 | 554.35                 | 108.02               |
| Kentucky             | 149.35 | --                     | --              | 380.98 *        | 413.45            | 139.16                 | 430.05                 | 159.03               |
| Mississippi          | 207.98 | --                     | --              | 293.98          | 147.83            | 304.91                 | 282.70                 | 232.81               |
| Tennessee            | 115.02 | --                     | --              | 422.48          | 142.30            | 147.26                 | 314.57                 | 122.74               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 216.11 | 0.00                   | --              | --              | 295.75            | 295.69                 | 294.93 *               | 238.74               |
| Louisiana            | 178.17 | --                     | --              | 545.85 *        | 230.09            | 287.12                 | 560.81 *               | 179.40               |
| Oklahoma             | 434.78 | --                     | --              | 264.81          | 1,089.74 *        | 122.26                 | 286.54                 | 503.79               |
| Texas                | 125.16 | 610.32                 | 318.82          | 303.71          | 336.07 *          | 129.96                 | 342.30                 | 127.81               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 138.00 | --                     | --              | 221.53          | 294.10 *          | 159.33                 | 464.97 *               | 144.19               |
| Colorado             | 145.14 | --                     | --              | 477.87          | 99.40             | 195.97                 | 407.10                 | 154.29               |
| Idaho                | 126.33 | 360.94                 | --              | 239.97          | 211.39            | 155.60                 | 261.33                 | 134.44               |
| Montana              | 131.45 | --                     | --              | 200.81          | 387.98 *          | 148.97                 | 263.92                 | 149.02               |
| Nevada               | 121.91 | --                     | --              | 432.82          | 178.97            | 153.62                 | 462.65                 | 119.40               |
| New Mexico           | 156.08 | --                     | --              | 376.66          | 216.95            | 219.40                 | 560.62                 | 161.13               |
| Utah                 | 109.21 | --                     | --              | 366.30 *        | 219.84            | 169.32                 | 360.87                 | 116.92               |
| Wyoming              | 167.33 | 551.93                 | --              | 503.74          | 160.63            | 235.68                 | 436.58                 | 153.53               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 152.29 | --                     | --              | 478.71          | 200.30            | 232.67                 | 396.32                 | 163.57               |
| California           | 155.32 | 713.89 *               | --              | 188.44          | 430.34            | 145.21                 | 591.35                 | 138.96               |
| Hawaii               | 163.55 | --                     | --              | 118.05          | 234.96 *          | 232.35                 | 103.46 *               | 190.93               |
| Oregon               | 105.78 | --                     | --              | 267.11          | 212.84            | 142.70                 | 263.42                 | 115.29               |
| Washington           | 130.75 | --                     | --              | 206.71          | 155.58            | 262.64                 | 248.39                 | 148.89               |

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 II.C.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 1,771   | 1,274                  | 2,169           | 1,588           | 1,803             | 1,821                  | 1,673                  | 1,798                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2,138   | --                     | --              | --              | 2,862             | 1,971                  | --                     | 2,181                |
| Maine                | 1,638   | --                     | --              | --              | 1,603             | 1,579                  | 1,992                  | 1,568                |
| Massachusetts        | 1,868   | --                     | --              | --              | 1,751             | 1,608                  | --                     | 1,728                |
| New Hampshire        | 1,961   | --                     | --              | --              | --                | 1,907                  | --                     | 1,949                |
| Rhode Island         | 1,926   | --                     | --              | --              | 2,202             | --                     | 1,892 *                | 1,948                |
| Vermont              | 1,873   | 0                      | --              | --              | 2,331             | --                     | --                     | 2,246                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 659 *   | --                     | --              | --              | --                | 1,723                  | 0                      | 703 *                |
| New York             | 1,824   | --                     | --              | --              | 1,917             | 1,154 *                | 2,742                  | 1,488                |
| Pennsylvania         | 2,302   | --                     | 5,471           | --              | 2,130             | 2,367                  | --                     | 2,258                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2,173   | --                     | --              | 2,462           | --                | 1,899                  | --                     | 2,092                |
| Indiana              | 1,633   | --                     | --              | --              | 1,605             | 2,964                  | --                     | 1,765                |
| Michigan             | 1,765   | --                     | --              | --              | 1,595             | --                     | --                     | 1,761                |
| Ohio                 | 2,381   | --                     | --              | --              | 3,044             | 2,481                  | --                     | 2,479                |
| Wisconsin            | 2,025   | 0                      | --              | 2,273           | 2,119             | 2,126                  | --                     | 2,070                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,845   | --                     | --              | --              | 1,426 *           | 2,190                  | 2,240 *                | 1,776                |
| Kansas               | 1,404   | --                     | 0               | --              | 1,749             | 1,830                  | --                     | 1,634                |
| Minnesota            | 2,453   | 3,165                  | --              | --              | 2,731             | 2,797                  | --                     | 2,768                |
| Missouri             | 1,902   | --                     | --              | --              | --                | 2,329                  | --                     | 1,972                |
| Nebraska             | 2,059   | --                     | --              | --              | --                | 2,236                  | --                     | 2,115                |
| North Dakota         | 2,130   | --                     | 2,447           | --              | --                | --                     | 2,901                  | 1,598                |
| South Dakota         | 2,218   | --                     | 2,807           | --              | 1,557             | 2,313                  | --                     | 2,223                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,484   | --                     | --              | --              | --                | 1,387                  | --                     | 1,499                |
| District of Columbia | 1,824   | --                     | --              | --              | --                | 1,603                  | --                     | 1,909                |
| Florida              | 2,009   | --                     | --              | --              | 2,250 *           | 2,014                  | --                     | 2,066                |
| Georgia              | 1,764   | --                     | --              | --              | 1,086             | --                     | --                     | 1,360                |
| Maryland             | 1,807   | --                     | --              | --              | 1,700             | 1,957                  | 1,641                  | 1,880                |
| North Carolina       | 2,021   | --                     | --              | --              | --                | 2,187 *                | --                     | 2,019                |
| South Carolina       | 1,631   | --                     | --              | --              | --                | 1,904                  | --                     | 1,810                |
| Virginia             | 2,028   | --                     | --              | --              | 2,582             | 1,696                  | --                     | 2,221                |
| West Virginia        | 1,637   | --                     | --              | --              | 1,894             | 1,672                  | --                     | 1,838                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2,143   | --                     | --              | --              | 1,798             | 2,542                  | --                     | 2,106                |
| Kentucky             | 1,105   | --                     | --              | --              | --                | 1,323                  | --                     | 1,111                |
| Mississippi          | 1,255 * | --                     | --              | --              | --                | --                     | --                     | 1,278 *              |
| Tennessee            | 1,489   | --                     | --              | --              | --                | --                     | --                     | 1,362                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,849   | --                     | --              | --              | 2,893             | 1,622 *                | --                     | 1,862                |
| Louisiana            | 2,309   | --                     | --              | --              | 2,520             | 2,757 *                | --                     | 2,689                |
| Oklahoma             | 2,501   | 1,896                  | --              | --              | 2,850             | 2,467                  | --                     | 2,538                |
| Texas                | 1,903   | --                     | --              | --              | 1,780             | 1,995                  | 1,740                  | 1,964                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,547   | --                     | --              | --              | --                | 1,335                  | --                     | 1,535                |
| Colorado             | 1,842   | --                     | --              | --              | 1,417             | 1,510                  | --                     | 1,482                |
| Idaho                | 1,520   | --                     | --              | --              | --                | 1,262                  | --                     | 1,377                |
| Montana              | 703 *   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | 1,689   | --                     | --              | --              | 2,787             | 2,181                  | --                     | 2,275                |
| New Mexico           | 1,900 * | --                     | --              | --              | 3,800             | --                     | --                     | 2,430                |
| Utah                 | 1,461   | --                     | --              | --              | --                | 1,349                  | --                     | 1,652                |
| Wyoming              | 1,344   | --                     | --              | --              | 2,216             | --                     | --                     | 734                  |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2,398   | --                     | --              | --              | --                | 2,491                  | --                     | --                   |
| California           | 1,532   | --                     | --              | --              | 2,177 *           | 1,562                  | 673 *                  | 1,685                |
| Hawaii               | 641     | --                     | --              | --              | --                | 671 *                  | 690 *                  | 619                  |
| Oregon               | 1,212   | --                     | --              | --              | 722               | 1,686                  | --                     | 1,379                |
| Washington           | 833     | --                     | --              | --              | --                | --                     | --                     | 858                  |

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 II.C.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 68.56    | 201.09                 | 258.87          | 122.37          | 181.04            | 85.57                  | 126.50                 | 80.26                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 241.27   | --                     | --              | --              | 360.81            | 258.80                 | --                     | 221.42               |
| Maine                | 117.88   | --                     | --              | --              | 205.76            | 139.79                 | 378.66                 | 116.77               |
| Massachusetts        | 279.50   | --                     | --              | --              | 276.56            | 355.00                 | --                     | 222.74               |
| New Hampshire        | 225.89   | --                     | --              | --              | --                | 180.45                 | --                     | 236.22               |
| Rhode Island         | 295.98   | --                     | --              | --              | 256.60            | --                     | 604.79 *               | 280.99               |
| Vermont              | 259.60   | 0.00                   | --              | --              | 359.07            | --                     | --                     | 258.52               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 428.82 * | --                     | --              | --              | --                | 127.66                 | 0.00                   | 472.36 *             |
| New York             | 325.38   | --                     | --              | --              | 290.49            | 356.83 *               | 727.76                 | 278.43               |
| Pennsylvania         | 207.50   | --                     | 434.54          | --              | 329.39            | 201.17                 | --                     | 179.85               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 280.72   | --                     | --              | 450.56          | --                | 346.67                 | --                     | 312.08               |
| Indiana              | 455.67   | --                     | --              | --              | 179.97            | 560.87                 | --                     | 507.06               |
| Michigan             | 282.48   | --                     | --              | --              | 402.06            | --                     | --                     | 299.43               |
| Ohio                 | 378.73   | --                     | --              | --              | 732.48            | 458.39                 | --                     | 425.19               |
| Wisconsin            | 213.63   | 0.00                   | --              | 313.13          | 367.36            | 74.05                  | --                     | 168.71               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 287.73   | --                     | --              | --              | 580.49 *          | 297.13                 | 962.62 *               | 293.45               |
| Kansas               | 194.95   | --                     | 0.00            | --              | 138.91            | 253.32                 | --                     | 188.86               |
| Minnesota            | 397.13   | 315.71                 | --              | --              | 446.36            | 533.71                 | --                     | 420.97               |
| Missouri             | 374.72   | --                     | --              | --              | --                | 579.83                 | --                     | 469.81               |
| Nebraska             | 340.71   | --                     | --              | --              | --                | 435.27                 | --                     | 356.12               |
| North Dakota         | 334.20   | --                     | 463.50          | --              | --                | --                     | 657.99                 | 268.30               |
| South Dakota         | 271.38   | --                     | 559.98          | --              | 159.71            | 369.15                 | --                     | 307.87               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 219.59   | --                     | --              | --              | --                | 207.77                 | --                     | 238.91               |
| District of Columbia | 263.61   | --                     | --              | --              | --                | 130.94                 | --                     | 281.72               |
| Florida              | 318.74   | --                     | --              | --              | 742.37 *          | 185.22                 | --                     | 332.17               |
| Georgia              | 315.05   | --                     | --              | --              | 63.58             | --                     | --                     | 209.01               |
| Maryland             | 213.77   | --                     | --              | --              | 209.19            | 345.73                 | 403.33                 | 246.53               |
| North Carolina       | 447.46   | --                     | --              | --              | --                | 659.53 *               | --                     | 489.62               |
| South Carolina       | 338.94   | --                     | --              | --              | --                | 147.04                 | --                     | 144.60               |
| Virginia             | 257.54   | --                     | --              | --              | 278.73            | 90.06                  | --                     | 257.24               |
| West Virginia        | 171.07   | --                     | --              | --              | 159.12            | 184.02                 | --                     | 162.57               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 295.89   | --                     | --              | --              | 310.29            | 428.73                 | --                     | 257.27               |
| Kentucky             | 220.56   | --                     | --              | --              | --                | 297.35                 | --                     | 230.25               |
| Mississippi          | 466.48 * | --                     | --              | --              | --                | --                     | --                     | 654.52 *             |
| Tennessee            | 207.45   | --                     | --              | --              | --                | --                     | --                     | 220.10               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 435.63   | --                     | --              | --              | 279.42            | 621.64 *               | --                     | 550.70               |
| Louisiana            | 424.67   | --                     | --              | --              | 358.59            | 879.54 *               | --                     | 597.23               |
| Oklahoma             | 513.71   | 124.68                 | --              | --              | 552.63            | 410.48                 | --                     | 348.98               |
| Texas                | 256.62   | --                     | --              | --              | 331.19            | 457.21                 | 407.11                 | 319.57               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 257.24   | --                     | --              | --              | --                | 265.60                 | --                     | 296.10               |
| Colorado             | 291.91   | --                     | --              | --              | 161.44            | 180.15                 | --                     | 131.20               |
| Idaho                | 265.25   | --                     | --              | --              | --                | 96.33                  | --                     | 107.35               |
| Montana              | 260.11 * | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | 354.30   | --                     | --              | --              | 91.13             | 287.28                 | --                     | 255.14               |
| New Mexico           | 680.06 * | --                     | --              | --              | 247.60            | --                     | --                     | 623.14               |
| Utah                 | 426.92   | --                     | --              | --              | --                | 159.51                 | --                     | 495.03               |
| Wyoming              | 321.85   | --                     | --              | --              | 343.01            | --                     | --                     | 151.73               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 463.27   | --                     | --              | --              | --                | 96.66                  | --                     | --                   |
| California           | 192.87   | --                     | --              | --              | 818.58 *          | 208.56                 | 281.04 *               | 211.69               |
| Hawaii               | 166.80   | --                     | --              | --              | --                | 241.86 *               | 359.06 *               | 180.29               |
| Oregon               | 245.86   | --                     | --              | --              | 19.69             | 326.70                 | --                     | 247.99               |
| Washington           | 161.19   | --                     | --              | --              | --                | --                     | --                     | 163.33               |

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

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



**Table II.C.2.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 1,795 | 1,485                  | 1,963           | 1,665           | 1,793             | 1,941                  | 1,705                  | 1,836                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,830 | --                     | 2,468           | 1,705           | 2,097             | 1,713 *                | 1,973                  | 1,774                |
| Maine                | 1,456 | --                     | 1,644           | 1,680           | 1,497             | 1,311                  | 1,507                  | 1,438                |
| Massachusetts        | 2,145 | --                     | 4,088           | 2,574           | 1,711             | 1,442                  | 4,241 *                | 1,620                |
| New Hampshire        | 1,913 | --                     | 1,606           | 1,811           | 2,192             | 1,842                  | 1,587                  | 2,213                |
| Rhode Island         | 2,057 | --                     | 1,774 *         | 1,746           | 1,989             | 2,512                  | 1,976                  | 2,096                |
| Vermont              | 1,661 | --                     | 921 *           | 1,836           | 2,558             | 1,748                  | 1,190                  | 2,143                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,679 | --                     | --              | 2,753           | 1,076 *           | 1,786                  | 1,391 *                | 1,772                |
| New York             | 1,888 | 1,710 *                | 2,620           | 1,904           | 1,937             | 1,572                  | 2,122                  | 1,780                |
| Pennsylvania         | 1,971 | 1,905                  | 1,828           | 2,172           | 1,637             | 2,132                  | 1,914                  | 1,995                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,882 | 1,323 *                | 2,836 *         | 2,077           | 1,883             | 1,753                  | 1,884                  | 1,882                |
| Indiana              | 1,456 | --                     | 1,563           | 1,153 *         | 1,566             | 1,780                  | 1,530                  | 1,431                |
| Michigan             | 1,996 | --                     | 575 *           | 1,454           | 1,554             | 2,874                  | 882                    | 2,321                |
| Ohio                 | 1,699 | --                     | 734             | 1,532           | 2,669             | 1,637                  | 990                    | 2,049                |
| Wisconsin            | 2,137 | --                     | 3,162           | 2,351           | 2,050             | 1,760                  | 2,749                  | 1,940                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,782 | 1,837                  | --              | 1,711           | 1,610             | 2,035                  | 1,652                  | 1,848                |
| Kansas               | 1,587 | --                     | --              | 1,544           | 1,724             | 2,325                  | 1,168                  | 1,860                |
| Minnesota            | 1,694 | --                     | --              | 1,718           | 2,138             | 1,281                  | 2,104                  | 1,555                |
| Missouri             | 2,013 | --                     | --              | 1,812           | 1,834             | 2,565                  | 1,841                  | 2,094                |
| Nebraska             | 1,911 | --                     | --              | 2,560           | 1,943             | 2,117                  | 1,511 *                | 2,108                |
| North Dakota         | 1,864 | --                     | 1,956 *         | 1,584           | 1,206             | 2,646                  | 1,993                  | 1,762                |
| South Dakota         | 2,055 | --                     | 2,021           | 1,902           | 1,967             | 2,252                  | 1,917                  | 2,127                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,953 | --                     | --              | 1,882           | 2,213             | 1,199 *                | 2,092                  | 1,880                |
| District of Columbia | 1,636 | --                     | --              | 1,837           | 1,600             | 1,856                  | 1,321                  | 1,802                |
| Florida              | 1,755 | --                     | --              | 1,693           | 1,811             | 1,842                  | 1,647                  | 1,808                |
| Georgia              | 1,523 | --                     | --              | 1,634           | 1,313             | 1,183                  | 2,410                  | 1,262                |
| Maryland             | 2,178 | --                     | --              | 1,193           | 2,490             | 2,497                  | 1,764                  | 2,321                |
| North Carolina       | 1,716 | --                     | --              | 1,233           | 1,769             | 2,146                  | 1,239 *                | 1,902                |
| South Carolina       | 2,021 | --                     | --              | 1,262           | 2,317             | 2,565                  | 1,682                  | 2,169                |
| Virginia             | 1,745 | --                     | --              | 1,448           | 2,519             | 1,402                  | 1,362 *                | 1,932                |
| West Virginia        | 1,572 | --                     | --              | 2,238           | 1,307             | 1,638                  | 1,238                  | 1,721                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2,037 | --                     | --              | 2,029           | 2,219             | 2,139                  | 1,873                  | 2,169                |
| Kentucky             | 2,000 | --                     | --              | 1,452           | 2,041             | 3,742                  | 1,395                  | 2,388                |
| Mississippi          | 1,496 | --                     | --              | 1,476           | 1,136             | 1,352                  | 1,624                  | 1,385                |
| Tennessee            | 1,599 | --                     | --              | 1,736           | 1,542             | 2,055                  | 1,323                  | 1,728                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,706 | --                     | --              | 1,637           | 1,589             | 2,053                  | 1,328                  | 1,885                |
| Louisiana            | 2,071 | --                     | --              | 1,867           | 1,953             | 2,546                  | 1,834                  | 2,202                |
| Oklahoma             | 2,362 | --                     | 1,599 *         | 1,407           | 3,774 *           | 2,071                  | 1,699                  | 2,774 *              |
| Texas                | 1,594 | 2,300                  | 1,555           | 1,369           | 1,267 *           | 1,827                  | 1,735                  | 1,501                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2,074 | --                     | 4,195 *         | 1,596           | 1,551             | 2,407                  | 2,533                  | 1,855                |
| Colorado             | 2,226 | --                     | 3,342           | 2,194           | 2,004             | 2,259                  | 2,475                  | 2,126                |
| Idaho                | 1,510 | --                     | 1,126           | 1,217           | 1,396             | 1,911                  | 1,315                  | 1,637                |
| Montana              | 1,462 | 1,217 *                | 1,233           | 1,416           | 1,409             | 2,061                  | 1,180                  | 1,685                |
| Nevada               | 1,629 | --                     | --              | 1,794           | 1,417             | 1,940                  | 1,583                  | 1,653                |
| New Mexico           | 2,049 | --                     | --              | 1,895           | 2,691             | 1,602                  | 1,770                  | 2,183                |
| Utah                 | 1,604 | --                     | --              | 1,297 *         | 1,575             | 2,124                  | 1,420                  | 1,675                |
| Wyoming              | 1,661 | --                     | --              | 1,576           | 1,561             | 972                    | 2,036                  | 1,350                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2,037 | --                     | --              | 2,388           | 1,776             | 2,627                  | 1,494                  | 2,304                |
| California           | 1,726 | 758 *                  | 2,591 *         | 1,431           | 1,997             | 1,798                  | 1,556                  | 1,804                |
| Hawaii               | 633   | 735 *                  | 300 *           | 479             | 233               | 1,369                  | 439 *                  | 749                  |
| Oregon               | 1,245 | --                     | 1,421           | 1,153           | 1,093             | 1,707                  | 1,158                  | 1,283                |
| Washington           | 1,796 | --                     | 1,008 *         | 1,544 *         | 1,335             | 3,808                  | 1,335 *                | 2,114                |

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.

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**Table II.C.2.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 42.81  | 178.35                 | 150.20          | 61.02           | 90.04             | 74.09                  | 80.54                  | 50.52                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 198.10 | --                     | 411.58          | 425.33          | 179.92            | 660.20 *               | 350.19                 | 238.08               |
| Maine                | 161.13 | --                     | 451.19          | 304.18          | 302.95            | 291.98                 | 306.68                 | 188.38               |
| Massachusetts        | 414.23 | --                     | 658.57          | 289.09          | 281.72            | 302.80                 | 1,417.27 *             | 233.52               |
| New Hampshire        | 156.78 | --                     | 352.74          | 336.44          | 254.68            | 166.03                 | 262.35                 | 161.79               |
| Rhode Island         | 208.18 | --                     | 570.37 *        | 394.35          | 225.14            | 485.22                 | 349.43                 | 255.71               |
| Vermont              | 174.77 | --                     | 344.00 *        | 294.48          | 335.39            | 488.95                 | 229.68                 | 247.97               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 359.52 | --                     | --              | 427.75          | 621.74 *          | 487.22                 | 438.17 *               | 464.71               |
| New York             | 140.86 | 603.76 *               | 567.97          | 296.99          | 181.36            | 239.03                 | 330.35                 | 139.81               |
| Pennsylvania         | 207.74 | 525.09                 | 451.99          | 360.18          | 359.10            | 447.07                 | 271.66                 | 270.37               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 133.57 | 441.88 *               | 924.24 *        | 366.95          | 165.04            | 177.96                 | 323.06                 | 136.49               |
| Indiana              | 186.01 | --                     | 309.61          | 359.78 *        | 245.73            | 224.66                 | 257.95                 | 230.39               |
| Michigan             | 229.77 | --                     | 245.94 *        | 308.28          | 199.79            | 382.49                 | 262.80                 | 258.84               |
| Ohio                 | 186.25 | --                     | 192.18          | 311.52          | 360.94            | 385.52                 | 165.71                 | 274.24               |
| Wisconsin            | 141.09 | --                     | 427.06          | 218.69          | 198.66            | 219.56                 | 437.91                 | 122.34               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 127.06 | 460.66                 | --              | 273.26          | 118.44            | 182.96                 | 264.47                 | 130.26               |
| Kansas               | 172.75 | --                     | --              | 289.32          | 151.44            | 678.48                 | 229.84                 | 227.43               |
| Minnesota            | 196.21 | --                     | --              | 418.67          | 211.76            | 199.98                 | 375.24                 | 197.24               |
| Missouri             | 231.05 | --                     | --              | 260.93          | 462.79            | 482.29                 | 338.77                 | 293.53               |
| Nebraska             | 262.62 | --                     | --              | 448.32          | 582.32            | 435.56                 | 521.77 *               | 284.32               |
| North Dakota         | 219.04 | --                     | 625.09 *        | 269.82          | 275.96            | 367.28                 | 392.10                 | 239.16               |
| South Dakota         | 173.83 | --                     | 386.66          | 414.92          | 133.80            | 322.63                 | 333.83                 | 189.72               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 294.27 | --                     | --              | 437.69          | 489.72            | 435.91 *               | 571.34                 | 333.27               |
| District of Columbia | 148.92 | --                     | --              | 299.70          | 237.57            | 290.53                 | 261.28                 | 180.72               |
| Florida              | 163.39 | --                     | --              | 199.52          | 367.96            | 314.82                 | 245.32                 | 210.49               |
| Georgia              | 176.50 | --                     | --              | 410.54          | 261.05            | 90.29                  | 492.93                 | 131.19               |
| Maryland             | 231.37 | --                     | --              | 237.88          | 254.89            | 233.47                 | 255.40                 | 242.12               |
| North Carolina       | 176.42 | --                     | --              | 216.09          | 166.85            | 279.10                 | 381.59 *               | 177.31               |
| South Carolina       | 234.01 | --                     | --              | 267.17          | 433.28            | 507.16                 | 358.31                 | 285.17               |
| Virginia             | 197.44 | --                     | --              | 253.36          | 255.83            | 172.46                 | 425.07 *               | 187.31               |
| West Virginia        | 164.15 | --                     | --              | 328.08          | 291.47            | 300.90                 | 256.63                 | 211.12               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 192.43 | --                     | --              | 403.95          | 316.30            | 220.87                 | 368.03                 | 175.10               |
| Kentucky             | 281.46 | --                     | --              | 330.86          | 484.69            | 886.73                 | 313.26                 | 406.65               |
| Mississippi          | 191.77 | --                     | --              | 255.76          | 294.67            | 221.81                 | 321.94                 | 216.65               |
| Tennessee            | 175.91 | --                     | --              | 432.23          | 303.28            | 255.94                 | 255.66                 | 235.03               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 211.70 | --                     | --              | 265.16          | 325.33            | 407.42                 | 292.98                 | 263.03               |
| Louisiana            | 187.94 | --                     | --              | 505.27          | 336.92            | 374.64                 | 370.44                 | 211.45               |
| Oklahoma             | 628.85 | --                     | 540.37 *        | 337.00          | 1,331.21 *        | 302.40                 | 336.84                 | 921.40 *             |
| Texas                | 200.60 | 512.38                 | 311.55          | 295.76          | 417.61 *          | 269.00                 | 291.56                 | 260.22               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 270.01 | --                     | 1,357.02 *      | 314.31          | 263.65            | 247.36                 | 724.60                 | 214.89               |
| Colorado             | 202.93 | --                     | 729.34          | 450.77          | 128.54            | 339.84                 | 457.65                 | 222.07               |
| Idaho                | 143.07 | --                     | 325.32          | 289.15          | 292.64            | 88.73                  | 225.46                 | 159.52               |
| Montana              | 160.83 | 432.19 *               | 365.12          | 255.69          | 418.62            | 265.48                 | 228.41                 | 208.82               |
| Nevada               | 168.01 | --                     | --              | 414.51          | 213.53            | 251.68                 | 357.42                 | 169.97               |
| New Mexico           | 263.71 | --                     | --              | 294.31          | 401.81            | 314.88                 | 501.54                 | 284.90               |
| Utah                 | 166.81 | --                     | --              | 389.57 *        | 282.27            | 304.68                 | 287.58                 | 201.79               |
| Wyoming              | 203.63 | --                     | --              | 375.14          | 308.97            | 125.83                 | 421.85                 | 170.37               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 227.77 | --                     | --              | 494.30          | 322.22            | 313.35                 | 378.50                 | 259.03               |
| California           | 144.72 | 303.63 *               | 778.97 *        | 158.59          | 344.22            | 167.18                 | 326.10                 | 149.01               |
| Hawaii               | 105.04 | 352.10 *               | 213.09 *        | 106.22          | 61.64             | 268.64                 | 140.78 *               | 150.78               |
| Oregon               | 134.89 | --                     | 421.79          | 321.77          | 235.24            | 155.60                 | 234.66                 | 164.07               |
| Washington           | 318.89 | --                     | 349.15 *        | 483.49 *        | 245.38            | 992.97                 | 410.74 *               | 446.23               |

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

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**Table II.C.2.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 1,785 | 1,734                  | 2,378           | 1,659           | 1,742             | 1,788                  | 2,041                  | 1,773                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,869 | --                     | --              | 2,601           | 1,600             | 1,806                  | --                     | 1,815                |
| Maine                | 1,937 | --                     | --              | --              | 1,793             | 1,826                  | --                     | 1,837                |
| Massachusetts        | 1,978 | --                     | --              | --              | 3,312             | 1,687                  | --                     | 1,960                |
| New Hampshire        | 1,905 | --                     | --              | --              | 1,710             | 2,012                  | --                     | 1,923                |
| Rhode Island         | 1,871 | --                     | --              | --              | 2,267             | 1,870                  | --                     | 1,900                |
| Vermont              | 2,002 | --                     | 2,382           | 2,708           | 1,590             | 2,293                  | --                     | 1,963                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2,101 | --                     | --              | --              | 2,544 *           | 1,933                  | --                     | 2,108                |
| New York             | 2,007 | --                     | --              | 1,582           | 2,256             | 1,884                  | 2,858                  | 1,957                |
| Pennsylvania         | 1,970 | --                     | --              | 1,861           | 1,815             | 1,914                  | --                     | 1,885                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,921 | --                     | --              | --              | 1,873             | 1,873                  | 2,754                  | 1,872                |
| Indiana              | 1,771 | --                     | --              | --              | 1,892             | 1,786                  | --                     | 1,713                |
| Michigan             | 1,616 | --                     | --              | --              | 1,458             | 1,673                  | 1,663                  | 1,613                |
| Ohio                 | 1,873 | --                     | --              | --              | 1,704             | 1,933                  | --                     | 1,883                |
| Wisconsin            | 1,815 | --                     | --              | 2,279           | 2,065             | 1,710                  | --                     | 1,809                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,786 | --                     | --              | 1,709           | 1,479             | 1,757                  | 3,620 *                | 1,639                |
| Kansas               | 1,769 | --                     | --              | 2,165           | 1,616             | 1,783                  | --                     | 1,751                |
| Minnesota            | 2,185 | --                     | --              | --              | 1,951             | 2,315                  | --                     | 2,197                |
| Missouri             | 1,603 | --                     | 1,887           | 1,419           | 1,940             | 1,578                  | --                     | 1,625                |
| Nebraska             | 1,607 | --                     | --              | 1,819           | 1,413             | 1,647                  | 1,631                  | 1,607                |
| North Dakota         | 1,512 | --                     | 2,667           | --              | 1,500             | 1,333                  | 2,217                  | 1,466                |
| South Dakota         | 1,841 | --                     | --              | --              | 1,547             | 1,668                  | --                     | 1,688                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,707 | --                     | --              | --              | 1,700             | 1,732                  | --                     | 1,734                |
| District of Columbia | 2,411 | --                     | --              | --              | 3,776             | 2,059                  | 2,626                  | 2,403                |
| Florida              | 1,794 | --                     | --              | 2,464           | 1,376             | 1,820                  | --                     | 1,798                |
| Georgia              | 1,605 | --                     | --              | --              | 1,755             | 1,497                  | --                     | 1,569                |
| Maryland             | 1,582 | --                     | --              | --              | 1,781             | 1,503                  | --                     | 1,545                |
| North Carolina       | 1,884 | --                     | 3,393           | --              | 1,974             | 1,779                  | --                     | 1,846                |
| South Carolina       | 1,634 | --                     | --              | --              | 1,518             | 1,646                  | --                     | 1,625                |
| Virginia             | 1,944 | --                     | --              | --              | 1,811             | 1,973                  | --                     | 1,952                |
| West Virginia        | 1,717 | --                     | --              | --              | 1,650             | 1,533                  | --                     | 1,527                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,843 | --                     | 4,598           | --              | 1,564             | 1,815                  | --                     | 1,767                |
| Kentucky             | 1,534 | --                     | --              | --              | 926 *             | 1,715                  | --                     | 1,527                |
| Mississippi          | 2,088 | --                     | --              | --              | 2,416             | 2,089                  | 1,138                  | 2,112                |
| Tennessee            | 1,561 | --                     | --              | --              | 1,262             | 1,665                  | --                     | 1,529                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,791 | --                     | --              | --              | 1,887             | 1,813                  | --                     | 1,822                |
| Louisiana            | 1,983 | 549                    | --              | --              | 1,623             | 2,412                  | --                     | 2,120                |
| Oklahoma             | 1,638 | --                     | --              | --              | 1,578             | 1,544                  | --                     | 1,591                |
| Texas                | 1,456 | --                     | --              | --              | 1,471             | 1,489                  | --                     | 1,467                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,263 | --                     | --              | --              | 713 *             | 1,408                  | --                     | 1,264                |
| Colorado             | 1,613 | --                     | --              | --              | 1,537             | 1,737                  | --                     | 1,666                |
| Idaho                | 1,507 | --                     | --              | --              | 1,697             | 1,428                  | --                     | 1,491                |
| Montana              | 1,118 | --                     | --              | --              | 994               | 1,100                  | --                     | 1,089                |
| Nevada               | 1,250 | --                     | --              | --              | 1,569             | 1,238                  | --                     | 1,267                |
| New Mexico           | 1,432 | --                     | --              | --              | 1,492             | 1,382                  | --                     | 1,410                |
| Utah                 | 1,462 | --                     | --              | --              | 1,762             | 1,426                  | --                     | 1,466                |
| Wyoming              | 1,724 | --                     | --              | 2,466           | 1,395             | 1,670                  | --                     | 1,665                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,813 | --                     | --              | 1,164           | 1,510             | 1,962                  | --                     | 1,804                |
| California           | 2,134 | --                     | --              | 2,073           | 1,778             | 2,174                  | 2,036                  | 2,137                |
| Hawaii               | 1,155 | 0                      | --              | --              | --                | 1,314                  | --                     | 1,246                |
| Oregon               | 1,220 | --                     | --              | --              | 1,100             | 1,223                  | 1,251                  | 1,217                |
| Washington           | 1,157 | --                     | --              | --              | 1,230             | 1,107                  | --                     | 1,134                |

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

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**Table II.C.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 70.33  | 274.59                 | 299.84          | 115.13          | 79.27             | 88.78                  | 152.27                 | 74.05                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 122.19 | --                     | --              | 522.50          | 222.27            | 134.63                 | --                     | 117.05               |
| Maine                | 154.94 | --                     | --              | --              | 226.54            | 92.49                  | --                     | 93.75                |
| Massachusetts        | 204.05 | --                     | --              | --              | 781.08            | 134.25                 | --                     | 212.02               |
| New Hampshire        | 220.52 | --                     | --              | --              | 461.32            | 259.23                 | --                     | 225.27               |
| Rhode Island         | 220.27 | --                     | --              | --              | 400.57            | 248.39                 | --                     | 231.46               |
| Vermont              | 279.85 | --                     | 165.66          | 525.83          | 249.91            | 537.41                 | --                     | 299.28               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 223.13 | --                     | --              | --              | 829.56 *          | 189.61                 | --                     | 226.59               |
| New York             | 196.40 | --                     | --              | 461.58          | 625.23            | 173.84                 | 771.92                 | 201.36               |
| Pennsylvania         | 137.57 | --                     | --              | 361.79          | 290.49            | 109.95                 | --                     | 106.17               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 260.19 | --                     | --              | --              | 412.10            | 301.36                 | 789.75                 | 268.62               |
| Indiana              | 149.12 | --                     | --              | --              | 166.52            | 180.80                 | --                     | 148.17               |
| Michigan             | 174.49 | --                     | --              | --              | 335.38            | 215.29                 | 256.33                 | 184.91               |
| Ohio                 | 150.25 | --                     | --              | --              | 194.19            | 185.19                 | --                     | 152.10               |
| Wisconsin            | 112.86 | --                     | --              | 419.89          | 226.72            | 134.63                 | --                     | 117.71               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 159.61 | --                     | --              | 429.43          | 241.91            | 158.93                 | 1,143.55 *             | 129.97               |
| Kansas               | 134.38 | --                     | --              | 254.86          | 165.68            | 170.76                 | --                     | 141.00               |
| Minnesota            | 190.26 | --                     | --              | --              | 193.39            | 268.48                 | --                     | 194.62               |
| Missouri             | 137.67 | --                     | 22.89           | 217.26          | 562.61            | 154.70                 | --                     | 147.81               |
| Nebraska             | 136.15 | --                     | --              | 361.88          | 355.22            | 151.60                 | 286.06                 | 139.73               |
| North Dakota         | 116.47 | --                     | 211.36          | --              | 268.45            | 109.43                 | 307.05                 | 120.43               |
| South Dakota         | 179.89 | --                     | --              | --              | 126.92            | 181.16                 | --                     | 141.96               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 104.00 | --                     | --              | --              | 287.27            | 107.75                 | --                     | 100.86               |
| District of Columbia | 295.44 | --                     | --              | --              | 861.66            | 285.53                 | 363.77                 | 306.59               |
| Florida              | 124.65 | --                     | --              | 459.57          | 174.23            | 136.92                 | --                     | 127.18               |
| Georgia              | 129.81 | --                     | --              | --              | 269.40            | 143.46                 | --                     | 132.33               |
| Maryland             | 117.00 | --                     | --              | --              | 352.27            | 115.37                 | --                     | 113.83               |
| North Carolina       | 198.52 | --                     | 88.75           | --              | 427.01            | 248.50                 | --                     | 209.13               |
| South Carolina       | 110.49 | --                     | --              | --              | 231.70            | 126.82                 | --                     | 112.50               |
| Virginia             | 174.54 | --                     | --              | --              | 264.98            | 200.86                 | --                     | 180.45               |
| West Virginia        | 252.99 | --                     | --              | --              | 239.81            | 110.07                 | --                     | 117.75               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 125.09 | --                     | 276.63          | --              | 212.73            | 117.78                 | --                     | 104.77               |
| Kentucky             | 120.14 | --                     | --              | --              | 286.96 *          | 116.80                 | --                     | 121.94               |
| Mississippi          | 253.66 | --                     | --              | --              | 573.40            | 295.53                 | 54.91                  | 257.14               |
| Tennessee            | 122.10 | --                     | --              | --              | 207.41            | 134.45                 | --                     | 121.88               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 297.87 | --                     | --              | --              | 400.36            | 344.36                 | --                     | 304.74               |
| Louisiana            | 208.92 | 50.91                  | --              | --              | 196.89            | 297.72                 | --                     | 216.95               |
| Oklahoma             | 128.38 | --                     | --              | --              | 255.34            | 116.58                 | --                     | 115.29               |
| Texas                | 111.64 | --                     | --              | --              | 201.44            | 133.92                 | --                     | 117.69               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 135.58 | --                     | --              | --              | 337.11 *          | 126.88                 | --                     | 137.90               |
| Colorado             | 86.72  | --                     | --              | --              | 129.04            | 109.83                 | --                     | 88.33                |
| Idaho                | 144.67 | --                     | --              | --              | 231.17            | 174.24                 | --                     | 143.03               |
| Montana              | 102.82 | --                     | --              | --              | 115.49            | 117.40                 | --                     | 88.87                |
| Nevada               | 116.48 | --                     | --              | --              | 385.32            | 121.06                 | --                     | 118.31               |
| New Mexico           | 145.96 | --                     | --              | --              | 173.23            | 205.57                 | --                     | 148.07               |
| Utah                 | 140.66 | --                     | --              | --              | 288.07            | 142.93                 | --                     | 142.66               |
| Wyoming              | 183.61 | --                     | --              | 460.47          | 168.62            | 276.11                 | --                     | 176.54               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 160.32 | --                     | --              | 223.07          | 220.33            | 231.85                 | --                     | 161.58               |
| California           | 308.46 | --                     | --              | 580.87          | 310.92            | 327.76                 | 562.26                 | 316.18               |
| Hawaii               | 174.28 | 0.00                   | --              | --              | --                | 214.06                 | --                     | 185.66               |
| Oregon               | 109.96 | --                     | --              | --              | 221.54            | 137.05                 | 231.29                 | 117.52               |
| Washington           | 138.56 | --                     | --              | --              | 170.26            | 171.31                 | --                     | 138.96               |

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 II.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 21.1% | 17.3%                  | 24.6%           | 20.9%           | 21.3%             | 21.0%                  | 21.4%                  | 21.0%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 20.7% | --                     | 27.0%           | 23.5%           | 19.8%             | 20.4%                  | 23.0%                  | 20.2%                |
| Maine                | 18.9% | --                     | 23.8%           | 24.6%           | 18.2%             | 17.5%                  | 23.5%                  | 18.1%                |
| Massachusetts        | 22.1% | --                     | 34.8%           | 26.6%           | 24.2%             | 17.2%                  | 37.9%                  | 19.2%                |
| New Hampshire        | 22.8% | --                     | 22.9%           | 22.5%           | 21.5%             | 23.5%                  | 19.7%                  | 23.6%                |
| Rhode Island         | 21.2% | 23.6%                  | 21.1%           | 17.6%           | 21.3%             | 22.4%                  | 20.9%                  | 21.3%                |
| Vermont              | 21.4% | --                     | 14.3%           | 24.1%           | 20.8%             | 24.9%                  | 16.1%                  | 23.1%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 20.4% | --                     | --              | 29.4%           | 17.4% *           | 20.1%                  | 18.2%                  | 20.7%                |
| New York             | 20.4% | 16.1% *                | 27.6%           | 19.7%           | 21.1%             | 19.5%                  | 21.9%                  | 20.0%                |
| Pennsylvania         | 22.9% | 21.9%                  | 33.1%           | 27.4%           | 19.7%             | 22.4%                  | 27.3%                  | 22.2%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 21.6% | 15.2% *                | 30.5%           | 24.3%           | 22.0%             | 20.9%                  | 22.0%                  | 21.5%                |
| Indiana              | 19.8% | --                     | --              | 13.6%           | 20.0%             | 21.6%                  | 22.9%                  | 19.4%                |
| Michigan             | 20.5% | --                     | 14.0%           | 17.8%           | 21.0%             | 21.9%                  | 13.9%                  | 21.5%                |
| Ohio                 | 21.6% | --                     | 8.6%            | 18.2%           | 27.3%             | 22.4%                  | 11.5%                  | 23.6%                |
| Wisconsin            | 23.7% | --                     | 34.9%           | 29.9%           | 23.6%             | 21.0%                  | 34.1%                  | 22.1%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 23.4% | 35.9%                  | 30.4%           | 25.1%           | 20.2%             | 22.3%                  | 30.4%                  | 22.0%                |
| Kansas               | 21.6% | --                     | --              | 25.4%           | 20.8%             | 22.4%                  | 18.8%                  | 22.1%                |
| Minnesota            | 24.0% | --                     | --              | 20.0%           | 25.1%             | 23.9%                  | 24.6%                  | 23.9%                |
| Missouri             | 21.0% | --                     | 25.3%           | 23.4%           | 24.2%             | 19.2%                  | 23.5%                  | 20.4%                |
| Nebraska             | 21.7% | --                     | 4.7% *          | 28.5%           | 19.9%             | 22.4%                  | 19.0%                  | 22.1%                |
| North Dakota         | 19.9% | --                     | 24.9%           | 21.7%           | 15.5%             | 19.7%                  | 22.8%                  | 19.0%                |
| South Dakota         | 23.3% | --                     | 26.3%           | 31.7%           | 22.1%             | 20.8%                  | 28.2%                  | 22.0%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 19.8% | --                     | --              | 20.1%           | 25.1%             | 18.3%                  | 19.6%                  | 19.8%                |
| District of Columbia | 23.0% | --                     | --              | 22.0%           | 26.6%             | 22.5%                  | 17.9%                  | 24.0%                |
| Florida              | 19.7% | --                     | 21.8%           | 23.0%           | 20.1%             | 19.1%                  | 20.9%                  | 19.6%                |
| Georgia              | 20.1% | --                     | 40.0%           | 23.3%           | 19.0%             | 18.1%                  | 30.7%                  | 18.5%                |
| Maryland             | 24.0% | --                     | 24.6%           | 17.3%           | 23.0%             | 25.3%                  | 25.4%                  | 23.8%                |
| North Carolina       | 22.5% | --                     | --              | 18.6%           | 24.3%             | 23.3%                  | 17.6%                  | 23.5%                |
| South Carolina       | 22.3% | --                     | --              | 17.2%           | 26.5%             | 23.1%                  | 18.7%                  | 23.2%                |
| Virginia             | 22.8% | --                     | --              | 21.0%           | 28.9%             | 22.3%                  | 17.9%                  | 23.6%                |
| West Virginia        | 18.6% | --                     | --              | 22.1%           | 15.6%             | 17.1%                  | 26.2% *                | 17.5%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 24.5% | 23.2% *                | --              | 26.7%           | 24.6%             | 23.3%                  | 26.6%                  | 23.9%                |
| Kentucky             | 20.9% | --                     | --              | 16.5%           | 20.0%             | 22.2%                  | 19.4%                  | 21.1%                |
| Mississippi          | 24.5% | --                     | --              | 22.6%           | 24.6%             | 24.2%                  | 24.1%                  | 24.6%                |
| Tennessee            | 21.0% | --                     | --              | 22.6%           | 20.0%             | 21.8%                  | 20.8%                  | 21.0%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 23.1% | --                     | 13.2% *         | 21.1%           | 24.9%             | 24.9%                  | 17.2%                  | 24.6%                |
| Louisiana            | 24.8% | --                     | --              | 18.1%           | 23.7%             | 29.6%                  | 18.3%                  | 27.0%                |
| Oklahoma             | 25.4% | --                     | 21.4% *         | 21.9%           | 32.0% *           | 21.8%                  | 24.6%                  | 25.6%                |
| Texas                | 19.3% | 25.8%                  | 21.7%           | 16.0%           | 18.3%             | 19.2%                  | 22.4%                  | 18.6%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 18.5% | --                     | 43.1%           | 19.1%           | 15.0%             | 17.4%                  | 30.5%                  | 16.9%                |
| Colorado             | 22.8% | --                     | 32.5%           | 25.6%           | 20.2%             | 22.9%                  | 26.4%                  | 22.0%                |
| Idaho                | 20.1% | --                     | 16.6% *         | 18.7%           | 19.9%             | 20.6%                  | 19.3%                  | 20.3%                |
| Montana              | 16.6% | 16.7% *                | 14.0%           | 18.5%           | 15.8%             | 16.3%                  | 15.5%                  | 17.0%                |
| Nevada               | 19.0% | --                     | 16.3%           | 24.0%           | 19.3%             | 18.2%                  | 20.3%                  | 18.7%                |
| New Mexico           | 19.7% | --                     | --              | 23.8%           | 23.9%             | 16.5%                  | 20.9%                  | 19.5%                |
| Utah                 | 19.5% | --                     | --              | 15.5%           | 24.8%             | 17.7%                  | 22.7%                  | 19.2%                |
| Wyoming              | 18.9% | 23.5%                  | --              | 20.6%           | 16.7%             | 17.0%                  | 22.0%                  | 17.5%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 20.5% | --                     | --              | 16.9%           | 18.4%             | 24.3%                  | 14.5%                  | 21.8%                |
| California           | 21.7% | 8.9% *                 | 31.6% *         | 18.6%           | 21.6%             | 22.8%                  | 18.8%                  | 22.3%                |
| Hawaii               | 10.6% | 7.2% *                 | 4.0% *          | 7.8%            | 6.4%              | 17.2%                  | 5.9%                   | 12.9%                |
| Oregon               | 14.7% | 7.1% *                 | 17.4%           | 16.5%           | 12.9%             | 15.6%                  | 14.4%                  | 14.8%                |
| Washington           | 17.3% | 9.5% *                 | 12.7% *         | 20.2%           | 17.0%             | 18.1%                  | 16.3%                  | 17.6%                |

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 II.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 0.38% | 1.79%                  | 1.66%           | 0.66%           | 0.69%             | 0.57%                  | 0.86%                  | 0.42%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.12% | --                     | 4.50%           | 4.10%           | 1.69%             | 1.51%                  | 3.51%                  | 1.14%                |
| Maine                | 1.30% | --                     | 4.60%           | 5.05%           | 2.42%             | 1.49%                  | 4.68%                  | 1.25%                |
| Massachusetts        | 2.50% | --                     | 4.57%           | 2.89%           | 4.28%             | 1.75%                  | 10.62%                 | 1.71%                |
| New Hampshire        | 1.73% | --                     | 4.64%           | 3.44%           | 3.62%             | 2.64%                  | 2.99%                  | 2.02%                |
| Rhode Island         | 1.75% | 6.99%                  | 5.09%           | 4.35%           | 1.50%             | 2.73%                  | 3.39%                  | 2.03%                |
| Vermont              | 2.16% | --                     | 4.00%           | 2.99%           | 2.34%             | 5.47%                  | 2.57%                  | 2.69%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.31% | --                     | --              | 4.18%           | 6.48% *           | 1.90%                  | 4.67%                  | 2.57%                |
| New York             | 1.25% | 5.36% *                | 5.22%           | 2.63%           | 3.19%             | 1.29%                  | 3.04%                  | 1.37%                |
| Pennsylvania         | 1.52% | 5.50%                  | 8.79%           | 3.24%           | 2.58%             | 2.19%                  | 4.21%                  | 1.62%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.74% | 5.43% *                | 7.66%           | 3.55%           | 1.99%             | 2.94%                  | 3.49%                  | 1.98%                |
| Indiana              | 1.44% | --                     | --              | 3.76%           | 1.58%             | 1.97%                  | 4.08%                  | 1.52%                |
| Michigan             | 1.88% | --                     | 3.83%           | 3.56%           | 2.93%             | 2.74%                  | 3.00%                  | 2.13%                |
| Ohio                 | 1.27% | --                     | 1.94%           | 2.93%           | 2.64%             | 1.78%                  | 1.72%                  | 1.45%                |
| Wisconsin            | 1.15% | --                     | 3.70%           | 2.85%           | 1.72%             | 1.62%                  | 3.99%                  | 1.14%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.48% | 9.78%                  | 7.39%           | 2.76%           | 2.23%             | 1.95%                  | 5.44%                  | 1.37%                |
| Kansas               | 1.18% | --                     | --              | 3.92%           | 1.47%             | 1.66%                  | 3.10%                  | 1.22%                |
| Minnesota            | 1.71% | --                     | --              | 3.63%           | 1.79%             | 2.82%                  | 3.77%                  | 1.90%                |
| Missouri             | 1.86% | --                     | 6.49%           | 3.24%           | 4.07%             | 2.64%                  | 3.38%                  | 2.11%                |
| Nebraska             | 1.53% | --                     | 2.47% *         | 4.04%           | 3.74%             | 1.87%                  | 5.08%                  | 1.59%                |
| North Dakota         | 1.47% | --                     | 4.80%           | 3.38%           | 2.49%             | 1.99%                  | 3.49%                  | 1.55%                |
| South Dakota         | 1.43% | --                     | 4.69%           | 5.78%           | 1.66%             | 1.99%                  | 4.58%                  | 1.35%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.44% | --                     | --              | 3.81%           | 3.88%             | 1.35%                  | 4.92%                  | 1.36%                |
| District of Columbia | 1.97% | --                     | --              | 3.31%           | 4.69%             | 2.63%                  | 3.07%                  | 2.28%                |
| Florida              | 0.99% | --                     | 5.98%           | 2.78%           | 3.83%             | 0.96%                  | 3.23%                  | 1.03%                |
| Georgia              | 1.29% | --                     | 6.97%           | 5.58%           | 2.53%             | 1.32%                  | 4.49%                  | 1.24%                |
| Maryland             | 2.92% | --                     | 4.18%           | 3.03%           | 2.73%             | 4.78%                  | 2.73%                  | 3.43%                |
| North Carolina       | 1.89% | --                     | --              | 3.25%           | 3.87%             | 2.72%                  | 3.69%                  | 2.11%                |
| South Carolina       | 1.69% | --                     | --              | 3.76%           | 3.67%             | 1.93%                  | 4.47%                  | 1.68%                |
| Virginia             | 1.30% | --                     | --              | 3.61%           | 2.38%             | 1.42%                  | 4.73%                  | 1.23%                |
| West Virginia        | 1.79% | --                     | --              | 2.92%           | 2.45%             | 1.28%                  | 10.54% *               | 1.12%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.67% | 8.53% *                | --              | 5.32%           | 3.21%             | 2.06%                  | 4.75%                  | 1.67%                |
| Kentucky             | 1.47% | --                     | --              | 3.43%           | 4.31%             | 1.54%                  | 3.92%                  | 1.59%                |
| Mississippi          | 2.07% | --                     | --              | 4.00%           | 5.76%             | 2.72%                  | 4.66%                  | 2.30%                |
| Tennessee            | 1.24% | --                     | --              | 4.56%           | 2.32%             | 1.52%                  | 3.74%                  | 1.31%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.23% | --                     | 5.00% *         | 4.38%           | 3.03%             | 3.18%                  | 4.33%                  | 2.46%                |
| Louisiana            | 1.68% | --                     | --              | 4.74%           | 2.71%             | 2.57%                  | 3.33%                  | 1.92%                |
| Oklahoma             | 3.79% | --                     | 6.48% *         | 4.45%           | 9.73% *           | 1.59%                  | 4.18%                  | 4.53%                |
| Texas                | 1.16% | 5.06%                  | 4.52%           | 2.86%           | 2.81%             | 1.43%                  | 3.02%                  | 1.21%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.86% | --                     | 8.88%           | 3.35%           | 4.43%             | 1.99%                  | 6.35%                  | 1.72%                |
| Colorado             | 1.68% | --                     | 7.37%           | 3.45%           | 1.61%             | 2.62%                  | 4.26%                  | 1.82%                |
| Idaho                | 1.41% | --                     | 5.18% *         | 3.88%           | 1.65%             | 2.12%                  | 3.30%                  | 1.53%                |
| Montana              | 1.41% | 5.76% *                | 4.14%           | 3.13%           | 3.07%             | 2.03%                  | 2.73%                  | 1.62%                |
| Nevada               | 1.40% | --                     | 4.56%           | 5.19%           | 2.48%             | 1.83%                  | 4.18%                  | 1.46%                |
| New Mexico           | 1.59% | --                     | --              | 3.52%           | 2.47%             | 2.04%                  | 6.04%                  | 1.57%                |
| Utah                 | 1.69% | --                     | --              | 4.42%           | 3.14%             | 1.75%                  | 4.32%                  | 1.76%                |
| Wyoming              | 1.41% | 4.55%                  | --              | 3.26%           | 1.99%             | 1.76%                  | 3.64%                  | 1.25%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.42% | --                     | --              | 3.33%           | 2.09%             | 2.34%                  | 3.03%                  | 1.58%                |
| California           | 1.68% | 2.98% *                | 9.94% *         | 1.95%           | 2.89%             | 1.92%                  | 3.67%                  | 1.71%                |
| Hawaii               | 1.26% | 3.54% *                | 2.40% *         | 1.81%           | 1.76%             | 2.63%                  | 1.73%                  | 1.63%                |
| Oregon               | 1.10% | 3.25% *                | 4.42%           | 3.93%           | 2.11%             | 1.47%                  | 2.57%                  | 1.21%                |
| Washington           | 2.31% | 4.28% *                | 4.04% *         | 5.54%           | 2.05%             | 4.04%                  | 4.37%                  | 2.71%                |

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 II.C.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 22.1%   | 14.6%                  | 26.1%           | 22.8%           | 23.6%             | 21.7%                  | 21.1%                  | 22.4%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 20.5%   | --                     | --              | --              | 17.4%             | 20.0%                  | --                     | 21.0%                |
| Maine                | 21.6%   | --                     | --              | --              | 27.8% *           | 15.2%                  | --                     | 21.2%                |
| Massachusetts        | 18.4%   | --                     | --              | 26.3%           | 21.1% *           | 15.7%                  | 19.7%                  | 18.2%                |
| New Hampshire        | 22.7%   | --                     | --              | 28.8%           | 19.8%             | 17.3%                  | 28.2%                  | 20.7%                |
| Rhode Island         | 17.4%   | --                     | --              | --              | 14.9%             | 20.1%                  | 12.1% *                | 19.5%                |
| Vermont              | 22.8%   | --                     | --              | 25.5%           | 28.3%             | 15.9%                  | 20.9%                  | 23.5%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 29.7%   | --                     | --              | 34.7%           | 33.3% *           | 25.5%                  | --                     | 32.6%                |
| New York             | 20.8%   | --                     | --              | 13.4% *         | 27.5% *           | 17.4%                  | 19.0%                  | 21.6%                |
| Pennsylvania         | 20.8%   | --                     | --              | --              | 17.5% *           | 18.3%                  | 37.8%                  | 17.9%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 23.5%   | --                     | --              | 26.1% *         | 23.0%             | 18.2%                  | 24.2% *                | 23.3%                |
| Indiana              | 25.3%   | --                     | --              | --              | --                | 22.9%                  | --                     | 23.6%                |
| Michigan             | 24.4%   | --                     | --              | --              | 28.1%             | 25.3%                  | --                     | 26.6%                |
| Ohio                 | 16.1%   | --                     | 3.9% *          | --              | --                | 18.9%                  | 7.7% *                 | 19.6%                |
| Wisconsin            | 24.4%   | --                     | --              | 35.4%           | 28.4%             | 20.4%                  | --                     | 23.2%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 24.5%   | 53.9%                  | --              | 20.1%           | 26.7%             | 21.8%                  | 29.2%                  | 23.5%                |
| Kansas               | 20.3%   | --                     | --              | --              | --                | 19.0%                  | --                     | 19.4%                |
| Minnesota            | 27.4%   | --                     | --              | --              | 27.6%             | 24.8%                  | --                     | 25.1%                |
| Missouri             | 21.0%   | --                     | --              | --              | --                | 21.3%                  | --                     | 23.5%                |
| Nebraska             | 23.1%   | --                     | --              | 26.3%           | --                | 24.4%                  | --                     | 23.8%                |
| North Dakota         | 18.1%   | --                     | --              | --              | --                | 16.3%                  | --                     | 16.8%                |
| South Dakota         | 28.4%   | 19.7%                  | --              | --              | 26.9%             | --                     | 31.6% *                | 26.0%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 22.0%   | --                     | --              | --              | --                | 21.6%                  | --                     | 23.8%                |
| District of Columbia | 27.5%   | --                     | 50.0%           | 19.0%           | 37.6% *           | --                     | --                     | 28.6%                |
| Florida              | 19.7%   | --                     | --              | 21.4%           | 17.8%             | 20.1%                  | 20.1%                  | 19.5%                |
| Georgia              | 20.1%   | --                     | --              | 31.9%           | 23.3%             | 16.7%                  | --                     | 19.5%                |
| Maryland             | 22.1%   | --                     | --              | --              | 28.4%             | 15.7%                  | --                     | 21.7%                |
| North Carolina       | 22.7%   | --                     | --              | --              | --                | 20.2%                  | --                     | 23.1%                |
| South Carolina       | 27.3%   | --                     | --              | 27.1%           | 33.7%             | --                     | --                     | 23.5%                |
| Virginia             | 24.7%   | 0.0%                   | --              | --              | 34.7%             | 18.0%                  | --                     | 21.8%                |
| West Virginia        | 16.8%   | 0.0%                   | 39.6%           | --              | 24.4%             | 13.1%                  | --                     | 16.2%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 28.7%   | --                     | --              | --              | 30.6%             | 30.1%                  | --                     | 31.5%                |
| Kentucky             | 22.2%   | --                     | --              | --              | --                | 24.5%                  | --                     | 26.1%                |
| Mississippi          | 37.2%   | --                     | --              | --              | --                | 24.0%                  | --                     | 38.0%                |
| Tennessee            | 21.0%   | --                     | --              | --              | --                | 20.9%                  | --                     | 19.7%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 24.1%   | --                     | --              | 24.6%           | --                | 23.3%                  | --                     | 21.4%                |
| Louisiana            | 20.1%   | --                     | --              | --              | 21.5%             | 22.3%                  | --                     | 22.7%                |
| Oklahoma             | 21.2%   | --                     | --              | 23.0% *         | 18.9%             | 16.8%                  | --                     | 18.1%                |
| Texas                | 22.1%   | --                     | --              | 9.9% *          | 27.1%             | 21.5%                  | 21.5%                  | 22.2%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 34.6%   | --                     | 75.5%           | 38.7%           | --                | 21.6%                  | --                     | 25.9%                |
| Colorado             | 24.3%   | 2.1% *                 | --              | 32.3%           | 22.5%             | 20.1%                  | 27.6%                  | 22.0%                |
| Idaho                | 19.1%   | --                     | --              | --              | 21.3%             | 16.6% *                | --                     | 19.6%                |
| Montana              | 18.7%   | --                     | --              | --              | --                | 19.1% *                | --                     | 20.7%                |
| Nevada               | 15.6%   | --                     | --              | --              | 17.5% *           | 13.0%                  | --                     | 14.0%                |
| New Mexico           | 19.4%   | 20.3%                  | --              | 34.6%           | 19.5%             | 14.9%                  | 27.8%                  | 17.8%                |
| Utah                 | 27.1%   | --                     | --              | --              | 34.4%             | 21.7%                  | 37.7%                  | 26.0%                |
| Wyoming              | 20.4%   | --                     | --              | --              | --                | --                     | --                     | 22.9%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 14.6%   | --                     | --              | --              | --                | 17.5%                  | --                     | 17.0%                |
| California           | 22.8%   | 4.4% *                 | 23.8%           | 20.2%           | 21.4%             | 24.9%                  | 15.3%                  | 24.1%                |
| Hawaii               | 7.6%    | 0.1% *                 | 3.1% *          | 10.7% *         | 5.7%              | 11.6%                  | 6.0% *                 | 8.7%                 |
| Oregon               | 16.2%   | --                     | --              | 23.2% *         | 8.3% *            | 16.1%                  | 15.3%                  | 16.5%                |
| Washington           | 20.7% * | --                     | --              | --              | 20.4%             | 18.1% *                | --                     | 18.6% *              |

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 II.C.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 1.00%   | 2.38%                  | 2.69%           | 1.32%           | 1.53%             | 1.83%                  | 1.41%                  | 1.15%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.63%   | --                     | --              | --              | 1.97%             | 2.45%                  | --                     | 2.43%                |
| Maine                | 4.04%   | --                     | --              | --              | 9.68% *           | 3.86%                  | --                     | 4.30%                |
| Massachusetts        | 2.81%   | --                     | --              | 3.83%           | 7.91% *           | 2.84%                  | 5.10%                  | 3.13%                |
| New Hampshire        | 2.57%   | --                     | --              | 4.77%           | 2.39%             | 4.59%                  | 4.78%                  | 2.86%                |
| Rhode Island         | 2.00%   | --                     | --              | --              | 2.92%             | 0.82%                  | 4.52% *                | 1.96%                |
| Vermont              | 2.13%   | --                     | --              | 3.97%           | 4.73%             | 1.55%                  | 4.71%                  | 2.40%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4.24%   | --                     | --              | 3.98%           | 10.92% *          | 5.08%                  | --                     | 4.80%                |
| New York             | 3.70%   | --                     | --              | 4.78% *         | 10.89% *          | 2.06%                  | 4.69%                  | 4.82%                |
| Pennsylvania         | 3.02%   | --                     | --              | --              | 6.76% *           | 2.09%                  | 10.77%                 | 2.14%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.72%   | --                     | --              | 8.71% *         | 3.44%             | 1.74%                  | 7.48% *                | 2.85%                |
| Indiana              | 2.61%   | --                     | --              | --              | --                | 2.53%                  | --                     | 2.24%                |
| Michigan             | 4.62%   | --                     | --              | --              | 3.57%             | 7.27%                  | --                     | 5.15%                |
| Ohio                 | 1.68%   | --                     | 2.07% *         | --              | --                | 2.06%                  | 2.49% *                | 2.15%                |
| Wisconsin            | 2.60%   | --                     | --              | 4.20%           | 3.81%             | 3.32%                  | --                     | 2.71%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.20%   | 5.27%                  | --              | 3.17%           | 4.65%             | 3.02%                  | 5.17%                  | 2.40%                |
| Kansas               | 2.81%   | --                     | --              | --              | --                | 3.26%                  | --                     | 2.77%                |
| Minnesota            | 2.65%   | --                     | --              | --              | 4.34%             | 1.82%                  | --                     | 2.39%                |
| Missouri             | 3.99%   | --                     | --              | --              | --                | 4.03%                  | --                     | 5.02%                |
| Nebraska             | 4.28%   | --                     | --              | 4.67%           | --                | 1.01%                  | --                     | 4.68%                |
| North Dakota         | 3.22%   | --                     | --              | --              | --                | 2.96%                  | --                     | 2.81%                |
| South Dakota         | 5.86%   | 1.41%                  | --              | --              | 3.04%             | --                     | 12.42% *               | 3.82%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.35%   | --                     | --              | --              | --                | 4.26%                  | --                     | 4.97%                |
| District of Columbia | 5.46%   | --                     | 0.00%           | 4.24%           | 12.39% *          | --                     | --                     | 6.91%                |
| Florida              | 2.53%   | --                     | --              | 4.10%           | 3.72%             | 4.35%                  | 5.42%                  | 2.77%                |
| Georgia              | 2.25%   | --                     | --              | 5.97%           | 2.50%             | 2.32%                  | --                     | 2.25%                |
| Maryland             | 3.15%   | --                     | --              | --              | 5.05%             | 4.21%                  | --                     | 3.30%                |
| North Carolina       | 3.19%   | --                     | --              | --              | --                | 2.24%                  | --                     | 3.33%                |
| South Carolina       | 5.18%   | --                     | --              | 3.06%           | 5.59%             | --                     | --                     | 5.01%                |
| Virginia             | 3.51%   | 0.00%                  | --              | --              | 6.60%             | 1.74%                  | --                     | 2.27%                |
| West Virginia        | 2.04%   | 0.00%                  | 2.53%           | --              | 4.51%             | 1.38%                  | --                     | 2.11%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.37%   | --                     | --              | --              | 0.97%             | 4.47%                  | --                     | 2.97%                |
| Kentucky             | 2.80%   | --                     | --              | --              | --                | 2.82%                  | --                     | 2.78%                |
| Mississippi          | 8.77%   | --                     | --              | --              | --                | 2.41%                  | --                     | 11.29%               |
| Tennessee            | 3.78%   | --                     | --              | --              | --                | 5.06%                  | --                     | 3.97%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.63%   | --                     | --              | 4.79%           | --                | 1.73%                  | --                     | 1.95%                |
| Louisiana            | 2.57%   | --                     | --              | --              | 2.62%             | 3.09%                  | --                     | 2.52%                |
| Oklahoma             | 3.46%   | --                     | --              | 8.50% *         | 2.11%             | 3.37%                  | --                     | 3.13%                |
| Texas                | 2.88%   | --                     | --              | 4.33% *         | 5.02%             | 4.46%                  | 5.84%                  | 3.36%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 6.38%   | --                     | 5.62%           | 5.90%           | --                | 3.83%                  | --                     | 3.86%                |
| Colorado             | 3.73%   | 1.64% *                | --              | 4.92%           | 4.32%             | 2.28%                  | 8.27%                  | 2.40%                |
| Idaho                | 3.46%   | --                     | --              | --              | 4.38%             | 5.73% *                | --                     | 4.22%                |
| Montana              | 3.27%   | --                     | --              | --              | --                | 6.10% *                | --                     | 4.04%                |
| Nevada               | 3.00%   | --                     | --              | --              | 7.65% *           | 3.28%                  | --                     | 2.90%                |
| New Mexico           | 1.98%   | 0.38%                  | --              | 4.14%           | 4.01%             | 0.39%                  | 4.99%                  | 1.97%                |
| Utah                 | 2.80%   | --                     | --              | --              | 3.80%             | 4.30%                  | 7.23%                  | 3.06%                |
| Wyoming              | 3.65%   | --                     | --              | --              | --                | --                     | --                     | 4.19%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.47%   | --                     | --              | --              | --                | 2.40%                  | --                     | 2.25%                |
| California           | 2.18%   | 2.01% *                | 4.90%           | 2.42%           | 2.13%             | 1.65%                  | 2.63%                  | 1.76%                |
| Hawaii               | 1.34%   | 0.14% *                | 1.63% *         | 3.44% *         | 1.24%             | 3.29%                  | 2.34% *                | 1.55%                |
| Oregon               | 2.82%   | --                     | --              | 8.73% *         | 3.12% *           | 3.38%                  | 3.58%                  | 3.69%                |
| Washington           | 7.59% * | --                     | --              | --              | 4.00%             | 9.09% *                | --                     | 7.73% *              |

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 II.C.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 20.7% | 19.6%                  | 23.6%           | 20.2%           | 20.7%             | 20.7%                  | 21.9%                  | 20.6%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 20.5% | --                     | --              | 21.8%           | 19.7%             | 20.4%                  | 25.9%                  | 19.8%                |
| Maine                | 18.1% | --                     | --              | 21.3% *         | 16.2%             | 17.9%                  | 22.7%                  | 17.2%                |
| Massachusetts        | 24.1% | --                     | 32.6%           | 27.4%           | 28.7%             | 17.6%                  | 48.3%                  | 19.8%                |
| New Hampshire        | 22.6% | --                     | --              | 15.7%           | 22.8%             | 25.8%                  | 11.1% *                | 25.2%                |
| Rhode Island         | 22.4% | --                     | --              | 15.5% *         | 24.2%             | 23.5%                  | 25.1%                  | 21.9%                |
| Vermont              | 20.8% | --                     | --              | 23.6%           | 18.3%             | 27.1%                  | 13.4%                  | 22.6%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 21.3% | --                     | --              | --              | 28.7%             | 19.9%                  | 20.8% *                | 21.4%                |
| New York             | 20.2% | --                     | --              | 22.5%           | 19.0%             | 20.7%                  | 22.0%                  | 20.0%                |
| Pennsylvania         | 23.3% | --                     | 21.3%           | 30.5%           | 19.3%             | 23.7%                  | 22.1%                  | 23.5%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 20.7% | 11.8% *                | --              | 23.1%           | 20.4%             | 21.0%                  | 20.6%                  | 20.7%                |
| Indiana              | 19.2% | --                     | --              | 14.2%           | 21.0%             | 20.2%                  | 21.5%                  | 18.9%                |
| Michigan             | 19.4% | --                     | --              | 13.5%           | 19.4%             | 21.2%                  | 10.7% *                | 20.4%                |
| Ohio                 | 22.0% | --                     | --              | 17.9%           | 26.1%             | 22.2%                  | 12.7%                  | 23.2%                |
| Wisconsin            | 23.1% | --                     | 29.4%           | 25.5%           | 22.2%             | 21.3%                  | 33.9%                  | 21.7%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 23.2% | --                     | --              | 23.6%           | 19.9%             | 21.3%                  | 32.3%                  | 21.5%                |
| Kansas               | 22.2% | --                     | --              | 27.7%           | 20.7%             | 22.9%                  | 19.1%                  | 22.6%                |
| Minnesota            | 22.7% | --                     | --              | 21.5%           | 23.8%             | 22.0%                  | 25.9%                  | 22.3%                |
| Missouri             | 20.5% | --                     | --              | 24.2%           | 24.2%             | 18.0%                  | 26.2%                  | 19.6%                |
| Nebraska             | 21.4% | --                     | 1.8% *          | 28.9%           | 19.8%             | 21.8%                  | 19.7% *                | 21.6%                |
| North Dakota         | 19.2% | --                     | --              | 21.3%           | 16.7%             | 20.0%                  | 18.7%                  | 19.3%                |
| South Dakota         | 21.7% | --                     | 27.6%           | 24.3%           | 22.8%             | 19.1%                  | 24.9%                  | 21.0%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 20.2% | --                     | --              | 20.8%           | 24.2%             | 18.7%                  | 21.8% *                | 19.9%                |
| District of Columbia | 22.1% | --                     | --              | 21.7%           | 24.2%             | 22.9%                  | 15.8%                  | 23.1%                |
| Florida              | 19.1% | --                     | --              | 24.0%           | 18.0%             | 18.6%                  | 21.2%                  | 18.9%                |
| Georgia              | 19.9% | --                     | --              | 21.6% *         | 19.2%             | 18.2%                  | 32.5%                  | 18.3%                |
| Maryland             | 24.8% | --                     | --              | 19.3%           | 19.7%             | 26.4%                  | 25.2%                  | 24.7%                |
| North Carolina       | 21.9% | --                     | --              | 16.5%           | 24.7%             | 22.8%                  | 16.7%                  | 23.0%                |
| South Carolina       | 21.8% | --                     | --              | 16.5%           | 25.1%             | 23.8%                  | 14.4%                  | 23.3%                |
| Virginia             | 22.1% | --                     | --              | 17.6%           | 27.8%             | 23.3%                  | 12.6% *                | 23.7%                |
| West Virginia        | 18.9% | --                     | --              | 20.5%           | 14.4%             | 17.8%                  | 28.1% *                | 17.4%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 23.4% | --                     | --              | --              | 23.5%             | 22.3%                  | 26.8%                  | 22.7%                |
| Kentucky             | 23.4% | --                     | --              | 14.5% *         | 23.6%             | 23.8%                  | 26.0%                  | 23.1%                |
| Mississippi          | 23.5% | --                     | --              | 23.3%           | 18.5%             | 24.0%                  | 23.4%                  | 23.5%                |
| Tennessee            | 21.3% | --                     | --              | 21.7%           | 22.4%             | 22.4%                  | 18.0%                  | 21.9%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 22.4% | 0.0%                   | --              | --              | 23.9%             | 25.0%                  | 11.4% *                | 24.7%                |
| Louisiana            | 26.2% | --                     | --              | 17.2% *         | 23.2%             | 31.7%                  | 20.2%                  | 27.5%                |
| Oklahoma             | 25.9% | --                     | --              | 20.9%           | 34.6% *           | 22.0%                  | 18.9%                  | 27.1%                |
| Texas                | 18.0% | 25.1%                  | 20.9%           | 17.3%           | 14.6%             | 17.9%                  | 23.0%                  | 17.0%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 16.1% | 0.3% *                 | --              | 15.1%           | 11.2% *           | 16.9%                  | 21.4%                  | 15.7%                |
| Colorado             | 22.9% | 2.3% *                 | --              | 23.6%           | 20.9%             | 24.0%                  | 23.0%                  | 22.9%                |
| Idaho                | 20.2% | --                     | --              | 15.0%           | 18.8%             | 22.2%                  | 17.8%                  | 20.8%                |
| Montana              | 17.2% | --                     | --              | 24.9%           | 11.5% *           | 15.2%                  | 19.1%                  | 16.4%                |
| Nevada               | 19.8% | --                     | --              | 23.7%           | 17.6%             | 19.6%                  | 22.3%                  | 19.3%                |
| New Mexico           | 19.6% | 53.3%                  | --              | 24.6%           | 22.6%             | 16.6%                  | 25.4%                  | 18.9%                |
| Utah                 | 17.7% | --                     | --              | 13.8% *         | 20.6%             | 17.0%                  | 19.8%                  | 17.5%                |
| Wyoming              | 20.2% | --                     | --              | 22.0%           | 15.4%             | 22.0%                  | 20.5%                  | 20.0%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 22.1% | --                     | --              | 18.6%           | 18.7%             | 25.8%                  | 17.2%                  | 22.7%                |
| California           | 21.4% | 21.1% *                | --              | 15.8%           | 21.9%             | 20.7%                  | 27.6% *                | 20.3%                |
| Hawaii               | 14.0% | --                     | 0.4% *          | 5.1%            | 8.0% *            | 26.2%                  | 3.5% *                 | 18.2%                |
| Oregon               | 14.2% | --                     | --              | 11.9%           | 13.8%             | 15.0%                  | 15.0%                  | 14.1%                |
| Washington           | 17.6% | --                     | --              | 18.2%           | 16.0%             | 21.8%                  | 13.6%                  | 18.7%                |

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 II.C.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 0.37% | 2.78%                  | 2.49%           | 0.80%           | 0.74%             | 0.46%                  | 1.26%                  | 0.37%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.36% | --                     | --              | 4.35%           | 2.36%             | 1.82%                  | 4.81%                  | 1.37%                |
| Maine                | 1.67% | --                     | --              | 6.85% *         | 2.81%             | 2.00%                  | 6.08%                  | 1.53%                |
| Massachusetts        | 3.28% | --                     | 6.18%           | 3.70%           | 3.06%             | 1.61%                  | 13.74%                 | 1.48%                |
| New Hampshire        | 2.54% | --                     | --              | 4.25%           | 6.17%             | 3.48%                  | 3.54% *                | 2.93%                |
| Rhode Island         | 2.42% | --                     | --              | 5.75% *         | 1.71%             | 3.32%                  | 4.05%                  | 2.72%                |
| Vermont              | 3.05% | --                     | --              | 5.08%           | 2.47%             | 6.66%                  | 3.35%                  | 3.64%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.78% | --                     | --              | --              | 2.81%             | 2.13%                  | 7.28% *                | 1.77%                |
| New York             | 1.13% | --                     | --              | 3.27%           | 1.84%             | 1.53%                  | 4.55%                  | 1.11%                |
| Pennsylvania         | 1.95% | --                     | 6.03%           | 3.69%           | 3.07%             | 3.11%                  | 3.41%                  | 2.21%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.19% | 4.70% *                | --              | 3.69%           | 2.37%             | 3.57%                  | 4.24%                  | 2.51%                |
| Indiana              | 1.63% | --                     | --              | 4.05%           | 1.61%             | 2.44%                  | 4.06%                  | 1.75%                |
| Michigan             | 2.13% | --                     | --              | 3.80%           | 3.08%             | 3.00%                  | 3.31% *                | 2.38%                |
| Ohio                 | 1.53% | --                     | --              | 3.42%           | 2.33%             | 2.25%                  | 2.62%                  | 1.67%                |
| Wisconsin            | 1.37% | --                     | 2.71%           | 2.90%           | 1.79%             | 2.05%                  | 4.64%                  | 1.36%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.84% | --                     | --              | 3.10%           | 1.90%             | 2.64%                  | 6.97%                  | 1.60%                |
| Kansas               | 1.41% | --                     | --              | 4.59%           | 2.06%             | 1.86%                  | 3.80%                  | 1.44%                |
| Minnesota            | 1.89% | --                     | --              | 4.59%           | 1.88%             | 2.88%                  | 5.07%                  | 1.98%                |
| Missouri             | 2.10% | --                     | --              | 4.17%           | 4.81%             | 2.73%                  | 4.83%                  | 2.26%                |
| Nebraska             | 1.81% | --                     | 1.27% *         | 5.01%           | 3.99%             | 2.29%                  | 6.40% *                | 1.85%                |
| North Dakota         | 1.77% | --                     | --              | 5.28%           | 3.18%             | 2.38%                  | 4.20%                  | 1.96%                |
| South Dakota         | 1.52% | --                     | 6.00%           | 3.82%           | 2.31%             | 2.43%                  | 4.75%                  | 1.56%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.84% | --                     | --              | 5.47%           | 4.18%             | 1.43%                  | 7.94% *                | 1.61%                |
| District of Columbia | 2.24% | --                     | --              | 4.13%           | 4.86%             | 3.08%                  | 3.62%                  | 2.54%                |
| Florida              | 0.93% | --                     | --              | 4.15%           | 2.46%             | 0.99%                  | 4.09%                  | 0.93%                |
| Georgia              | 1.56% | --                     | --              | 7.48% *         | 3.05%             | 1.55%                  | 5.99%                  | 1.47%                |
| Maryland             | 3.79% | --                     | --              | 3.46%           | 3.68%             | 5.17%                  | 3.15%                  | 4.50%                |
| North Carolina       | 2.16% | --                     | --              | 3.62%           | 4.20%             | 3.14%                  | 3.94%                  | 2.43%                |
| South Carolina       | 1.81% | --                     | --              | 4.95%           | 4.25%             | 1.89%                  | 3.58%                  | 1.76%                |
| Virginia             | 1.53% | --                     | --              | 3.74%           | 3.43%             | 1.72%                  | 4.00% *                | 1.51%                |
| West Virginia        | 2.31% | --                     | --              | 3.97%           | 2.65%             | 1.75%                  | 12.79% *               | 1.43%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.99% | --                     | --              | --              | 4.42%             | 2.32%                  | 6.29%                  | 1.99%                |
| Kentucky             | 1.62% | --                     | --              | 4.36% *         | 5.03%             | 1.44%                  | 5.27%                  | 1.69%                |
| Mississippi          | 2.12% | --                     | --              | 5.16%           | 2.14%             | 2.92%                  | 5.14%                  | 2.30%                |
| Tennessee            | 1.34% | --                     | --              | 5.26%           | 2.08%             | 1.62%                  | 4.28%                  | 1.37%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.79% | 0.00%                  | --              | --              | 3.37%             | 3.73%                  | 4.02% *                | 3.02%                |
| Louisiana            | 2.18% | --                     | --              | 6.43% *         | 3.14%             | 3.10%                  | 5.92%                  | 2.28%                |
| Oklahoma             | 5.12% | --                     | --              | 3.76%           | 11.72% *          | 3.99%                  | 3.99%                  | 5.82%                |
| Texas                | 1.32% | 6.24%                  | 4.70%           | 3.43%           | 3.38%             | 1.53%                  | 3.76%                  | 1.33%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.77% | 0.38% *                | --              | 3.16%           | 4.03% *           | 2.20%                  | 5.37%                  | 1.81%                |
| Colorado             | 2.10% | 2.42% *                | --              | 4.25%           | 1.87%             | 3.17%                  | 5.10%                  | 2.28%                |
| Idaho                | 1.66% | --                     | --              | 3.37%           | 1.88%             | 2.16%                  | 4.03%                  | 1.74%                |
| Montana              | 1.64% | --                     | --              | 2.53%           | 3.96% *           | 2.02%                  | 3.19%                  | 1.89%                |
| Nevada               | 1.65% | --                     | --              | 5.72%           | 2.40%             | 2.19%                  | 5.67%                  | 1.66%                |
| New Mexico           | 1.87% | 1.71%                  | --              | 5.51%           | 2.45%             | 2.71%                  | 6.12%                  | 1.96%                |
| Utah                 | 1.57% | --                     | --              | 5.18% *         | 3.71%             | 1.66%                  | 5.13%                  | 1.60%                |
| Wyoming              | 1.75% | --                     | --              | 4.91%           | 2.10%             | 2.17%                  | 4.13%                  | 1.64%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.65% | --                     | --              | 4.30%           | 1.97%             | 2.71%                  | 3.48%                  | 1.81%                |
| California           | 2.05% | 7.41% *                | --              | 2.61%           | 4.87%             | 1.99%                  | 8.40% *                | 1.80%                |
| Hawaii               | 2.07% | --                     | 0.43% *         | 1.46%           | 2.51% *           | 2.78%                  | 1.25% *                | 2.33%                |
| Oregon               | 1.27% | --                     | --              | 3.00%           | 2.46%             | 1.73%                  | 3.59%                  | 1.34%                |
| Washington           | 1.71% | --                     | --              | 3.05%           | 2.31%             | 3.24%                  | 3.23%                  | 1.95%                |

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.

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

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

**Table II.C.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 20.8%   | 14.3%                  | 25.4%           | 20.1%           | 20.4%             | 21.6%                  | 19.8%                  | 21.1%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 22.4%   | --                     | --              | --              | 25.9%             | 21.9%                  | --                     | 22.8%                |
| Maine                | 19.3%   | --                     | --              | --              | 18.0%             | 19.1%                  | --                     | 18.1%                |
| Massachusetts        | 19.5%   | --                     | --              | --              | 17.3%             | 21.4%                  | --                     | 18.1%                |
| New Hampshire        | 23.9%   | --                     | 23.7%           | --              | --                | 24.8%                  | --                     | 23.7%                |
| Rhode Island         | 20.5%   | --                     | --              | --              | 22.6%             | --                     | 21.6% *                | 19.8%                |
| Vermont              | 22.5%   | 0.0%                   | --              | --              | 32.5%             | --                     | --                     | 29.1%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6.7% *  | --                     | --              | 0.7% *          | --                | --                     | 0.0%                   | 7.2% *               |
| New York             | 20.0%   | --                     | --              | --              | 18.8%             | 14.2% *                | 28.3%                  | 16.7%                |
| Pennsylvania         | 26.3%   | --                     | 44.5%           | --              | --                | 26.9%                  | 30.9%                  | 25.5%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 25.5%   | --                     | --              | 27.4%           | 32.3%             | 22.4%                  | --                     | 25.2%                |
| Indiana              | 17.3% * | --                     | --              | --              | --                | 34.3%                  | --                     | 18.1% *              |
| Michigan             | 23.9%   | --                     | --              | 30.9%           | 21.1%             | --                     | --                     | 23.8%                |
| Ohio                 | 27.9%   | --                     | --              | --              | 34.6%             | 29.2%                  | --                     | 29.8%                |
| Wisconsin            | 25.1%   | 0.0%                   | --              | --              | 25.3%             | 20.2%                  | --                     | 22.7%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 23.0%   | --                     | --              | --              | 17.3% *           | 26.1%                  | 24.6% *                | 22.7%                |
| Kansas               | 19.5%   | --                     | 0.0%            | --              | 23.9%             | 22.5%                  | --                     | 21.4%                |
| Minnesota            | 26.9%   | --                     | --              | --              | 29.9%             | 30.5%                  | --                     | 30.5%                |
| Missouri             | 24.0%   | --                     | --              | --              | --                | 27.1%                  | --                     | 24.1%                |
| Nebraska             | 22.3%   | --                     | --              | --              | --                | 24.4%                  | --                     | 23.0%                |
| North Dakota         | 23.5%   | --                     | 25.2%           | --              | 13.9%             | --                     | 27.9%                  | 19.6%                |
| South Dakota         | 25.9%   | --                     | 34.9%           | --              | 17.4%             | 25.1%                  | 34.1%                  | 24.0%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 17.4%   | --                     | --              | --              | --                | 16.4%                  | --                     | 17.9%                |
| District of Columbia | 20.2%   | --                     | --              | --              | --                | 20.3%                  | --                     | 21.9%                |
| Florida              | 24.4%   | --                     | --              | --              | 26.7% *           | 23.5%                  | --                     | 24.5%                |
| Georgia              | 21.7%   | --                     | --              | --              | 14.4%             | --                     | --                     | 18.2%                |
| Maryland             | 22.0%   | --                     | --              | --              | 16.7%             | 26.3%                  | 24.9%                  | 21.0%                |
| North Carolina       | 27.6%   | --                     | --              | --              | --                | 29.4%                  | --                     | 27.2%                |
| South Carolina       | 17.9%   | --                     | --              | --              | --                | 19.6%                  | --                     | 21.0%                |
| Virginia             | 24.4%   | --                     | --              | --              | 28.1%             | 20.2%                  | --                     | 25.7%                |
| West Virginia        | 18.8%   | --                     | --              | --              | 21.8%             | 18.0%                  | --                     | 19.7%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 27.5%   | --                     | --              | --              | 25.4%             | 29.6%                  | --                     | 27.3%                |
| Kentucky             | 12.9%   | --                     | --              | --              | --                | 15.9%                  | --                     | 13.1%                |
| Mississippi          | 17.1% * | --                     | --              | --              | --                | --                     | --                     | 18.6% *              |
| Tennessee            | 17.5%   | --                     | --              | --              | --                | --                     | --                     | 15.8%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 28.1%   | --                     | --              | --              | 38.4%             | 25.2%                  | --                     | 28.0%                |
| Louisiana            | 24.3%   | --                     | --              | --              | 30.8%             | 28.4%                  | --                     | 29.3%                |
| Oklahoma             | 32.4%   | --                     | --              | 21.0%           | 30.5%             | --                     | --                     | 32.6%                |
| Texas                | 24.3%   | --                     | --              | --              | 21.7%             | 27.2%                  | 21.1% *                | 25.6%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 20.7%   | --                     | --              | --              | --                | 19.1%                  | --                     | 21.6%                |
| Colorado             | 20.8%   | --                     | --              | --              | 15.9%             | --                     | --                     | 16.7%                |
| Idaho                | 20.7%   | --                     | --              | --              | --                | 15.0%                  | --                     | 17.2%                |
| Montana              | 7.8% *  | --                     | --              | 1.3% *          | --                | --                     | --                     | --                   |
| Nevada               | 22.6%   | --                     | --              | --              | 34.2%             | 25.4%                  | --                     | 27.4%                |
| New Mexico           | 20.7% * | --                     | --              | --              | 35.6%             | --                     | --                     | 26.9%                |
| Utah                 | 19.0%   | --                     | --              | --              | --                | 17.5%                  | --                     | 20.2%                |
| Wyoming              | 14.0%   | --                     | --              | --              | --                | 3.9% *                 | --                     | 7.0%                 |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 22.8%   | --                     | --              | --              | --                | 28.1%                  | --                     | --                   |
| California           | 16.7%   | 2.2% *                 | --              | --              | 21.0% *           | 17.8%                  | 6.5% *                 | 18.8%                |
| Hawaii               | 8.3%    | --                     | --              | --              | 3.3% *            | 8.9% *                 | 8.8% *                 | 8.1% *               |
| Oregon               | 15.8%   | --                     | --              | --              | 9.1%              | 19.3%                  | --                     | 17.9%                |
| Washington           | 9.1%    | --                     | --              | 1.6% *          | --                | --                     | --                     | 9.1%                 |

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 II.C.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 0.82%   | 2.47%                  | 2.92%           | 1.72%           | 2.09%             | 0.96%                  | 1.57%                  | 0.95%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.29%   | --                     | --              | --              | 2.60%             | 2.89%                  | --                     | 1.81%                |
| Maine                | 1.78%   | --                     | --              | --              | 1.70%             | 3.40%                  | --                     | 1.85%                |
| Massachusetts        | 3.22%   | --                     | --              | --              | 2.47%             | 3.15%                  | --                     | 2.32%                |
| New Hampshire        | 2.68%   | --                     | 1.69%           | --              | --                | 2.65%                  | --                     | 2.92%                |
| Rhode Island         | 3.50%   | --                     | --              | --              | 3.10%             | --                     | 7.56% *                | 3.34%                |
| Vermont              | 3.35%   | 0.00%                  | --              | --              | 5.94%             | --                     | --                     | 4.44%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.91% * | --                     | --              | 0.69% *         | --                | --                     | 0.00%                  | 4.28% *              |
| New York             | 3.13%   | --                     | --              | --              | 1.97%             | 4.31% *                | 6.60%                  | 2.69%                |
| Pennsylvania         | 2.32%   | --                     | 2.51%           | --              | --                | 2.22%                  | 5.89%                  | 2.47%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.10%   | --                     | --              | 4.13%           | 6.04%             | 3.97%                  | --                     | 3.28%                |
| Indiana              | 5.34% * | --                     | --              | --              | --                | 5.24%                  | --                     | 5.77% *              |
| Michigan             | 3.70%   | --                     | --              | 3.08%           | 5.83%             | --                     | --                     | 4.29%                |
| Ohio                 | 4.07%   | --                     | --              | --              | 7.98%             | 4.98%                  | --                     | 4.51%                |
| Wisconsin            | 3.16%   | 0.00%                  | --              | --              | 5.62%             | 0.94%                  | --                     | 2.28%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.53%   | --                     | --              | --              | 7.55% *           | 3.14%                  | 10.73% *               | 3.66%                |
| Kansas               | 2.51%   | --                     | 0.00%           | --              | 2.18%             | 2.59%                  | --                     | 2.42%                |
| Minnesota            | 4.44%   | --                     | --              | --              | 5.06%             | 6.01%                  | --                     | 4.74%                |
| Missouri             | 4.28%   | --                     | --              | --              | --                | 6.44%                  | --                     | 5.21%                |
| Nebraska             | 3.33%   | --                     | --              | --              | --                | 3.99%                  | --                     | 3.43%                |
| North Dakota         | 3.32%   | --                     | 4.97%           | --              | 2.66%             | --                     | 5.73%                  | 3.20%                |
| South Dakota         | 2.47%   | --                     | 4.84%           | --              | 1.89%             | 3.44%                  | 4.07%                  | 2.83%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.47%   | --                     | --              | --              | --                | 2.12%                  | --                     | 2.84%                |
| District of Columbia | 3.35%   | --                     | --              | --              | --                | 1.57%                  | --                     | 3.51%                |
| Florida              | 4.71%   | --                     | --              | --              | 12.14% *          | 2.90%                  | --                     | 5.17%                |
| Georgia              | 3.40%   | --                     | --              | --              | 1.36%             | --                     | --                     | 2.81%                |
| Maryland             | 2.90%   | --                     | --              | --              | 2.94%             | 4.52%                  | 6.60%                  | 3.15%                |
| North Carolina       | 5.70%   | --                     | --              | --              | --                | 8.33%                  | --                     | 6.14%                |
| South Carolina       | 4.09%   | --                     | --              | --              | --                | 1.83%                  | --                     | 2.07%                |
| Virginia             | 3.02%   | --                     | --              | --              | 4.15%             | 1.41%                  | --                     | 3.24%                |
| West Virginia        | 1.89%   | --                     | --              | --              | 4.10%             | 2.11%                  | --                     | 1.73%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.00%   | --                     | --              | --              | 4.66%             | 4.81%                  | --                     | 3.33%                |
| Kentucky             | 2.71%   | --                     | --              | --              | --                | 3.41%                  | --                     | 2.87%                |
| Mississippi          | 5.29% * | --                     | --              | --              | --                | --                     | --                     | 7.58% *              |
| Tennessee            | 2.40%   | --                     | --              | --              | --                | --                     | --                     | 2.33%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.27%   | --                     | --              | --              | 3.88%             | 5.16%                  | --                     | 4.41%                |
| Louisiana            | 4.16%   | --                     | --              | --              | 3.82%             | 7.80%                  | --                     | 5.53%                |
| Oklahoma             | 5.61%   | --                     | --              | 0.91%           | 5.33%             | --                     | --                     | 4.70%                |
| Texas                | 3.23%   | --                     | --              | --              | 2.71%             | 5.28%                  | 6.97% *                | 3.43%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.70%   | --                     | --              | --              | --                | 2.72%                  | --                     | 3.19%                |
| Colorado             | 3.65%   | --                     | --              | --              | 2.12%             | --                     | --                     | 2.38%                |
| Idaho                | 3.85%   | --                     | --              | --              | --                | 1.77%                  | --                     | 2.13%                |
| Montana              | 3.19% * | --                     | --              | 1.49% *         | --                | --                     | --                     | --                   |
| Nevada               | 3.71%   | --                     | --              | --              | 1.08%             | 3.85%                  | --                     | 3.36%                |
| New Mexico           | 7.31% * | --                     | --              | --              | 1.92%             | --                     | --                     | 5.16%                |
| Utah                 | 5.15%   | --                     | --              | --              | --                | 1.79%                  | --                     | 5.80%                |
| Wyoming              | 3.45%   | --                     | --              | --              | --                | 1.50% *                | --                     | 1.59%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.44%   | --                     | --              | --              | --                | 0.98%                  | --                     | --                   |
| California           | 2.07%   | 1.47% *                | --              | --              | 7.31% *           | 2.06%                  | 3.13% *                | 2.17%                |
| Hawaii               | 2.19%   | --                     | --              | --              | 1.74% *           | 3.39% *                | 4.52% *                | 2.43% *              |
| Oregon               | 2.65%   | --                     | --              | --              | 0.28%             | 3.19%                  | --                     | 2.41%                |
| Washington           | 2.04%   | --                     | --              | 1.39% *         | --                | --                     | --                     | 1.95%                |

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.

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

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

**Table II.C.3.d Percent of total premiums for purchased plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 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        | 21.9% | 16.8%                  | 23.7%           | 20.8%           | 22.1%             | 23.6%                  | 20.6%                  | 22.5%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 19.8% | --                     | 26.0%           | 21.9%           | 20.0%             | 19.0% *                | 21.0%                  | 19.3%                |
| Maine                | 17.3% | --                     | 23.8%           | 19.8%           | 16.5%             | 15.2%                  | 20.4%                  | 16.4%                |
| Massachusetts        | 23.5% | --                     | 35.1%           | 26.3%           | 19.4%             | 17.1%                  | 39.7%                  | 18.6%                |
| New Hampshire        | 23.7% | --                     | 23.6%           | 22.0%           | 24.6%             | 24.7%                  | 19.8%                  | 27.2%                |
| Rhode Island         | 21.9% | --                     | 21.3%           | 17.4%           | 20.9%             | 30.2%                  | 22.4%                  | 21.7%                |
| Vermont              | 18.7% | --                     | 10.1% *         | 21.2%           | 28.8%             | 19.5%                  | 13.3%                  | 24.2%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 18.5% | --                     | --              | 29.7%           | 11.9% *           | 18.7%                  | 17.7%                  | 18.7%                |
| New York             | 19.2% | 16.4% *                | 24.8%           | 19.4%           | 18.9%             | 17.9%                  | 20.5%                  | 18.5%                |
| Pennsylvania         | 24.5% | 22.3%                  | 24.4%           | 28.9%           | 18.5%             | 27.0%                  | 24.6%                  | 24.5%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 22.3% | 14.3% *                | 30.4%           | 23.2%           | 22.9%             | 22.6%                  | 20.3%                  | 23.2%                |
| Indiana              | 17.9% | --                     | --              | 14.5% *         | 19.3%             | 22.0%                  | 19.0%                  | 17.6%                |
| Michigan             | 21.5% | --                     | 9.8% *          | 18.1%           | 23.6%             | 24.2%                  | 11.9%                  | 23.7%                |
| Ohio                 | 20.8% | --                     | 8.6%            | 18.3%           | 34.1%             | 20.7%                  | 11.3%                  | 26.1%                |
| Wisconsin            | 27.0% | --                     | 37.2%           | 28.5%           | 23.1%             | 27.7%                  | 35.0%                  | 24.5%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 24.3% | 24.5%                  | --              | 24.3%           | 22.0%             | 25.2%                  | 23.5%                  | 24.7%                |
| Kansas               | 21.4% | --                     | --              | 23.1%           | 22.2%             | 28.0%                  | 16.5%                  | 24.4%                |
| Minnesota            | 22.8% | --                     | 32.1%           | 19.7%           | 30.8%             | 17.8%                  | 25.3%                  | 21.8%                |
| Missouri             | 24.2% | --                     | --              | 23.2%           | 23.3%             | 27.8%                  | 23.4%                  | 24.6%                |
| Nebraska             | 23.6% | --                     | --              | 29.9%           | 27.6% *           | 24.3%                  | 19.2% *                | 25.6%                |
| North Dakota         | 22.1% | --                     | 22.7%           | 19.9%           | 13.3%             | 35.8%                  | 22.3%                  | 21.8%                |
| South Dakota         | 25.2% | --                     | 25.3%           | 25.2%           | 25.1%             | 25.4%                  | 24.9%                  | 25.4%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 20.8% | --                     | --              | 19.9%           | 26.9%             | 13.6% *                | 20.5%                  | 20.9%                |
| District of Columbia | 18.3% | --                     | --              | 21.2%           | 18.0%             | 19.0%                  | 15.8%                  | 19.5%                |
| Florida              | 21.4% | --                     | --              | 22.2%           | 22.3%             | 20.5%                  | 21.3%                  | 21.4%                |
| Georgia              | 20.0% | --                     | --              | 21.1%           | 18.5%             | 14.9%                  | 31.2%                  | 16.7%                |
| Maryland             | 29.3% | --                     | 28.8%           | 16.7%           | 28.9%             | 35.3%                  | 25.4%                  | 30.5%                |
| North Carolina       | 22.4% | 3.7% *                 | --              | 16.8%           | 24.2%             | 29.7%                  | 14.3%                  | 26.2%                |
| South Carolina       | 24.4% | --                     | --              | 16.6%           | 29.8%             | 31.1%                  | 18.2%                  | 27.6%                |
| Virginia             | 22.8% | --                     | --              | 20.1%           | 32.2%             | 19.7%                  | 16.7% *                | 26.1%                |
| West Virginia        | 18.2% | --                     | --              | 23.2%           | 14.0%             | 18.8%                  | 16.8%                  | 18.7%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 27.5% | --                     | --              | 28.0%           | 33.7%             | 26.1%                  | 24.7%                  | 29.8%                |
| Kentucky             | 26.2% | --                     | --              | 19.1%           | 27.1%             | 47.3%                  | 19.1%                  | 30.4%                |
| Mississippi          | 23.1% | --                     | --              | 23.2%           | 17.2%             | 22.6%                  | 24.3%                  | 22.0%                |
| Tennessee            | 21.9% | --                     | --              | 27.5%           | 21.3%             | 24.3%                  | 18.8%                  | 23.3%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 23.0% | --                     | --              | 21.6%           | 25.3%             | 27.1%                  | 17.5%                  | 25.7%                |
| Louisiana            | 25.1% | --                     | --              | 21.1%           | 26.5%             | 31.5%                  | 19.8%                  | 28.7%                |
| Oklahoma             | 31.1% | --                     | 21.9% *         | 20.3%           | 45.8%             | 27.6%                  | 23.5%                  | 35.4%                |
| Texas                | 21.0% | 26.8%                  | 20.8%           | 16.8%           | 18.6%             | 24.4%                  | 22.4%                  | 20.0%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 26.7% | --                     | 46.2%           | 21.5%           | 21.4%             | 29.1%                  | 32.2%                  | 24.0%                |
| Colorado             | 27.3% | --                     | 39.5%           | 28.2%           | 22.6%             | 30.3%                  | 29.4%                  | 26.4%                |
| Idaho                | 21.3% | --                     | 16.6% *         | 18.9%           | 19.6%             | 25.5%                  | 19.2%                  | 22.7%                |
| Montana              | 17.8% | 17.2% *                | 14.6%           | 17.8%           | 15.8%             | 23.3%                  | 15.0%                  | 19.9%                |
| Nevada               | 23.0% | --                     | --              | 27.7%           | 18.9%             | 29.9%                  | 22.3%                  | 23.3%                |
| New Mexico           | 23.7% | --                     | --              | 24.7%           | 31.0%             | 19.2%                  | 19.7% *                | 25.8%                |
| Utah                 | 22.8% | --                     | --              | 18.6%           | 23.3%             | 25.1%                  | 23.1%                  | 22.7%                |
| Wyoming              | 17.4% | --                     | --              | 16.9%           | 19.1%             | 9.6%                   | 22.0%                  | 13.9%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 20.3% | --                     | --              | 19.3%           | 19.3%             | 29.1%                  | 13.8%                  | 24.0%                |
| California           | 20.4% | 7.6% *                 | 32.3% *         | 17.5%           | 22.6%             | 22.5%                  | 18.0%                  | 21.6%                |
| Hawaii               | 8.9%  | 8.3% *                 | --              | 6.0%            | 4.2%              | 19.4%                  | 5.4% *                 | 11.4%                |
| Oregon               | 15.4% | --                     | 16.4% *         | 15.2%           | 13.7%             | 21.7%                  | 13.7%                  | 16.2%                |
| Washington           | 22.0% | --                     | 11.0% *         | 20.3%           | 16.8%             | 42.6%                  | 15.8% *                | 26.4%                |

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 II.C.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 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        | 0.51% | 1.94%                  | 1.88%           | 0.73%           | 0.99%             | 1.00%                  | 0.96%                  | 0.61%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.95% | --                     | 5.12%           | 4.98%           | 1.64%             | 6.77% *                | 4.04%                  | 2.18%                |
| Maine                | 1.85% | --                     | 5.36%           | 3.52%           | 3.31%             | 3.10%                  | 3.92%                  | 2.05%                |
| Massachusetts        | 4.08% | --                     | 4.81%           | 2.98%           | 3.16%             | 3.52%                  | 11.79%                 | 2.52%                |
| New Hampshire        | 1.86% | --                     | 4.82%           | 3.66%           | 2.86%             | 2.15%                  | 3.09%                  | 1.93%                |
| Rhode Island         | 2.39% | --                     | 5.29%           | 4.43%           | 1.70%             | 5.64%                  | 3.50%                  | 3.08%                |
| Vermont              | 1.95% | --                     | 4.01% *         | 3.37%           | 3.56%             | 4.71%                  | 2.59%                  | 2.62%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.69% | --                     | --              | 4.68%           | 6.87% *           | 3.99%                  | 4.84%                  | 4.54%                |
| New York             | 1.40% | 5.74% *                | 5.71%           | 2.99%           | 1.73%             | 2.58%                  | 3.25%                  | 1.36%                |
| Pennsylvania         | 2.71% | 5.60%                  | 5.37%           | 3.50%           | 3.74%             | 6.75%                  | 3.12%                  | 3.58%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.64% | 5.38% *                | 8.67%           | 3.88%           | 1.88%             | 2.68%                  | 3.67%                  | 1.63%                |
| Indiana              | 2.12% | --                     | --              | 4.55% *         | 1.78%             | 1.85%                  | 3.75%                  | 2.50%                |
| Michigan             | 2.94% | --                     | 4.38% *         | 3.75%           | 3.06%             | 5.08%                  | 3.37%                  | 3.68%                |
| Ohio                 | 2.18% | --                     | 1.94%           | 3.37%           | 4.27%             | 4.69%                  | 1.79%                  | 3.27%                |
| Wisconsin            | 1.59% | --                     | 5.11%           | 2.35%           | 2.09%             | 3.16%                  | 4.24%                  | 1.51%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.69% | 5.52%                  | --              | 3.15%           | 2.73%             | 2.07%                  | 3.53%                  | 1.81%                |
| Kansas               | 2.30% | --                     | --              | 4.08%           | 2.58%             | 8.05%                  | 3.05%                  | 3.04%                |
| Minnesota            | 2.52% | --                     | 6.23%           | 4.11%           | 2.76%             | 3.03%                  | 3.96%                  | 2.91%                |
| Missouri             | 2.47% | --                     | --              | 4.23%           | 4.99%             | 4.25%                  | 3.94%                  | 3.08%                |
| Nebraska             | 3.25% | --                     | --              | 4.65%           | 10.68% *          | 5.51%                  | 6.19% *                | 3.79%                |
| North Dakota         | 2.72% | --                     | 6.27%           | 3.75%           | 3.90%             | 5.01%                  | 4.01%                  | 3.70%                |
| South Dakota         | 1.76% | --                     | 5.10%           | 4.08%           | 1.71%             | 2.86%                  | 3.99%                  | 1.76%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.20% | --                     | --              | 4.17%           | 5.83%             | 6.37% *                | 5.65%                  | 3.82%                |
| District of Columbia | 1.67% | --                     | --              | 3.48%           | 2.78%             | 2.65%                  | 3.16%                  | 1.97%                |
| Florida              | 2.30% | --                     | --              | 3.07%           | 5.50%             | 3.78%                  | 3.66%                  | 2.90%                |
| Georgia              | 2.23% | --                     | --              | 6.22%           | 3.16%             | 1.04%                  | 5.59%                  | 1.75%                |
| Maryland             | 3.88% | --                     | 3.64%           | 3.18%           | 3.87%             | 4.46%                  | 2.68%                  | 4.61%                |
| North Carolina       | 2.50% | 2.06% *                | --              | 3.34%           | 3.70%             | 3.55%                  | 3.94%                  | 2.67%                |
| South Carolina       | 3.04% | --                     | --              | 4.03%           | 4.76%             | 4.71%                  | 4.83%                  | 3.12%                |
| Virginia             | 2.61% | --                     | --              | 4.12%           | 3.12%             | 2.98%                  | 5.20% *                | 2.44%                |
| West Virginia        | 1.84% | --                     | --              | 2.63%           | 3.30%             | 3.48%                  | 3.60%                  | 2.15%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.63% | --                     | --              | 5.17%           | 4.87%             | 3.21%                  | 4.85%                  | 2.52%                |
| Kentucky             | 3.47% | --                     | --              | 4.35%           | 5.93%             | 9.93%                  | 4.30%                  | 4.87%                |
| Mississippi          | 2.95% | --                     | --              | 4.80%           | 3.79%             | 1.63%                  | 4.97%                  | 3.26%                |
| Tennessee            | 2.17% | --                     | --              | 5.30%           | 4.12%             | 2.47%                  | 3.85%                  | 2.67%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.33% | --                     | --              | 4.48%           | 4.44%             | 6.77%                  | 4.62%                  | 4.22%                |
| Louisiana            | 2.19% | --                     | --              | 6.06%           | 4.27%             | 2.63%                  | 3.75%                  | 2.33%                |
| Oklahoma             | 7.23% | --                     | 6.69% *         | 4.93%           | 13.15%            | 4.02%                  | 4.31%                  | 10.12%               |
| Texas                | 2.02% | 5.59%                  | 5.11%           | 3.16%           | 4.20%             | 3.31%                  | 3.41%                  | 2.41%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.00% | --                     | 9.22%           | 4.40%           | 3.79%             | 2.89%                  | 7.00%                  | 2.75%                |
| Colorado             | 2.81% | --                     | 6.22%           | 4.25%           | 2.52%             | 5.77%                  | 4.80%                  | 3.44%                |
| Idaho                | 1.94% | --                     | 5.18% *         | 4.15%           | 2.23%             | 1.78%                  | 3.39%                  | 2.05%                |
| Montana              | 2.08% | 5.93% *                | 4.38%           | 3.67%           | 4.42%             | 4.49%                  | 2.94%                  | 2.77%                |
| Nevada               | 2.45% | --                     | --              | 5.44%           | 3.13%             | 5.38%                  | 4.51%                  | 2.87%                |
| New Mexico           | 2.97% | --                     | --              | 4.03%           | 2.71%             | 3.90%                  | 6.17% *                | 2.62%                |
| Utah                 | 2.40% | --                     | --              | 5.41%           | 4.82%             | 3.92%                  | 4.51%                  | 2.81%                |
| Wyoming              | 2.16% | --                     | --              | 4.21%           | 3.75%             | 1.44%                  | 4.68%                  | 1.82%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.20% | --                     | --              | 4.26%           | 3.02%             | 4.56%                  | 3.03%                  | 2.70%                |
| California           | 1.83% | 2.87% *                | 10.68% *        | 2.02%           | 3.71%             | 2.65%                  | 3.97%                  | 1.91%                |
| Hawaii               | 1.35% | 4.05% *                | --              | 1.27%           | 0.87%             | 3.93%                  | 1.73% *                | 1.91%                |
| Oregon               | 1.69% | --                     | 5.30% *         | 4.25%           | 2.87%             | 2.05%                  | 2.92%                  | 2.06%                |
| Washington           | 3.56% | --                     | 3.88% *         | 6.01%           | 2.65%             | 7.83%                  | 4.78% *                | 4.74%                |

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 II.C.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 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        | 20.5% | 22.0%                  | 29.0%           | 21.6%           | 20.3%             | 20.3%                  | 26.2%                  | 20.2%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 21.4% | --                     | --              | 28.2%           | 19.3%             | 20.7%                  | --                     | 20.8%                |
| Maine                | 21.0% | --                     | --              | --              | 21.3%             | 18.8%                  | --                     | 19.9%                |
| Massachusetts        | 20.1% | --                     | --              | --              | 32.2%             | 17.2%                  | --                     | 19.9%                |
| New Hampshire        | 22.3% | --                     | --              | --              | 19.8%             | 23.3%                  | --                     | 22.4%                |
| Rhode Island         | 20.3% | --                     | --              | --              | 23.3%             | 20.7%                  | --                     | 20.9%                |
| Vermont              | 23.2% | --                     | 30.4%           | 30.1%           | 18.6%             | 26.4%                  | --                     | 22.7%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 22.9% | --                     | --              | --              | 26.9% *           | 21.1%                  | --                     | 22.8%                |
| New York             | 21.4% | --                     | --              | 21.4%           | 24.2%             | 19.9%                  | 28.4%                  | 21.0%                |
| Pennsylvania         | 21.7% | --                     | --              | --              | 20.8%             | 20.8%                  | --                     | 20.8%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 20.8% | --                     | --              | --              | 18.5%             | 20.4%                  | 34.7%                  | 20.1%                |
| Indiana              | 20.5% | --                     | --              | --              | 20.5%             | 21.5%                  | --                     | 20.0%                |
| Michigan             | 19.2% | --                     | --              | --              | 18.3%             | 19.5%                  | 23.4%                  | 19.0%                |
| Ohio                 | 22.2% | --                     | --              | 17.2%           | 20.5%             | 22.8%                  | --                     | 22.3%                |
| Wisconsin            | 21.5% | --                     | --              | --              | 24.3%             | 19.7%                  | --                     | 20.9%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 22.8% | --                     | --              | 27.1%           | 19.1%             | 21.8%                  | 48.2%                  | 20.9%                |
| Kansas               | 21.7% | --                     | --              | 37.5%           | 19.4%             | 21.6%                  | --                     | 21.3%                |
| Minnesota            | 25.0% | --                     | --              | --              | 21.4%             | 27.0%                  | --                     | 25.2%                |
| Missouri             | 18.3% | --                     | 44.6%           | 24.1%           | 25.7%             | 16.6%                  | --                     | 18.0%                |
| Nebraska             | 21.0% | --                     | --              | 20.8%           | 17.0%             | 22.2%                  | 18.4%                  | 21.0%                |
| North Dakota         | 18.2% | --                     | --              | --              | 17.4%             | 16.4%                  | 26.0%                  | 17.7%                |
| South Dakota         | 21.6% | --                     | --              | --              | 18.9%             | 19.2%                  | --                     | 19.6%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 19.0% | --                     | --              | --              | 21.6%             | 19.0%                  | --                     | 19.3%                |
| District of Columbia | 27.2% | --                     | --              | --              | 39.6%             | 23.4%                  | 39.7%                  | 26.9%                |
| Florida              | 18.8% | --                     | --              | 28.7%           | 15.8%             | 18.9%                  | --                     | 18.9%                |
| Georgia              | 20.1% | --                     | --              | --              | 19.5%             | 19.2%                  | --                     | 19.6%                |
| Maryland             | 18.4% | --                     | --              | --              | 15.7%             | 18.7%                  | --                     | 18.0%                |
| North Carolina       | 22.6% | --                     | 49.1%           | --              | 24.4%             | 21.1%                  | --                     | 22.0%                |
| South Carolina       | 20.2% | --                     | --              | --              | 19.5%             | 20.3%                  | --                     | 20.1%                |
| Virginia             | 22.7% | --                     | --              | --              | 21.5%             | 22.7%                  | --                     | 22.6%                |
| West Virginia        | 18.8% | 0.2% *                 | --              | --              | 17.5%             | 16.6%                  | --                     | 16.9%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 22.5% | --                     | 45.3%           | --              | 17.7%             | 22.7%                  | --                     | 21.7%                |
| Kentucky             | 18.5% | --                     | --              | --              | 12.6% *           | 20.2%                  | --                     | 18.5%                |
| Mississippi          | 25.2% | --                     | --              | --              | 33.9%             | 24.2%                  | 20.5%                  | 25.3%                |
| Tennessee            | 20.4% | --                     | --              | --              | 17.8%             | 21.2%                  | --                     | 19.9%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 23.3% | --                     | --              | --              | 24.3%             | 23.6%                  | --                     | 23.7%                |
| Louisiana            | 24.6% | --                     | --              | --              | 20.9%             | 28.7%                  | --                     | 25.8%                |
| Oklahoma             | 20.8% | --                     | --              | --              | 18.6%             | 20.4%                  | --                     | 20.3%                |
| Texas                | 18.2% | --                     | --              | --              | 17.9%             | 18.3%                  | --                     | 18.0%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 14.7% | --                     | --              | --              | 9.6% *            | 15.6%                  | --                     | 14.6%                |
| Colorado             | 18.8% | --                     | --              | --              | 17.5%             | 19.9%                  | --                     | 19.0%                |
| Idaho                | 18.4% | --                     | --              | --              | 20.3%             | 17.6%                  | --                     | 18.3%                |
| Montana              | 14.7% | --                     | --              | --              | 15.9%             | 13.5%                  | --                     | 14.3%                |
| Nevada               | 16.2% | --                     | --              | --              | 20.0%             | 16.1%                  | --                     | 16.5%                |
| New Mexico           | 16.8% | --                     | --              | --              | 17.8%             | 15.8%                  | --                     | 16.4%                |
| Utah                 | 17.9% | --                     | --              | --              | 26.2%             | 16.3%                  | --                     | 17.9%                |
| Wyoming              | 20.2% | --                     | --              | 24.4%           | 15.8%             | 21.5%                  | --                     | 19.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 20.6% | --                     | --              | 9.9%            | 17.7%             | 22.8%                  | --                     | 20.5%                |
| California           | 22.7% | --                     | --              | 26.7%           | 18.7%             | 22.9%                  | 26.3% *                | 22.6%                |
| Hawaii               | 13.8% | 0.0%                   | --              | --              | --                | 15.7%                  | --                     | 14.8%                |
| Oregon               | 14.0% | --                     | --              | --              | 11.5%             | 14.0%                  | --                     | 13.7%                |
| Washington           | 13.6% | --                     | --              | --              | 17.2%             | 12.5%                  | --                     | 13.4%                |

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 II.C.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and State: United States, 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        | 0.58% | 3.98%                  | 3.27%           | 1.44%           | 0.95%             | 0.72%                  | 1.81%                  | 0.61%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.28% | --                     | --              | 6.32%           | 3.62%             | 1.33%                  | --                     | 1.25%                |
| Maine                | 1.60% | --                     | --              | --              | 2.48%             | 1.12%                  | --                     | 1.11%                |
| Massachusetts        | 2.18% | --                     | --              | --              | 9.19%             | 1.34%                  | --                     | 2.25%                |
| New Hampshire        | 2.58% | --                     | --              | --              | 5.25%             | 3.05%                  | --                     | 2.62%                |
| Rhode Island         | 2.42% | --                     | --              | --              | 3.92%             | 2.73%                  | --                     | 2.54%                |
| Vermont              | 3.18% | --                     | 4.19%           | 5.40%           | 2.43%             | 6.44%                  | --                     | 3.41%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.49% | --                     | --              | --              | 9.96% *           | 1.89%                  | --                     | 2.52%                |
| New York             | 2.00% | --                     | --              | 5.34%           | 7.07%             | 1.50%                  | 6.89%                  | 2.07%                |
| Pennsylvania         | 1.55% | --                     | --              | --              | 3.33%             | 1.29%                  | --                     | 1.24%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.21% | --                     | --              | --              | 5.44%             | 3.71%                  | 7.56%                  | 3.28%                |
| Indiana              | 1.83% | --                     | --              | --              | 2.37%             | 2.19%                  | --                     | 1.85%                |
| Michigan             | 2.09% | --                     | --              | --              | 4.71%             | 2.48%                  | 4.22%                  | 2.19%                |
| Ohio                 | 1.58% | --                     | --              | 3.26%           | 1.76%             | 1.97%                  | --                     | 1.60%                |
| Wisconsin            | 1.47% | --                     | --              | --              | 2.79%             | 1.65%                  | --                     | 1.45%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.12% | --                     | --              | 5.71%           | 3.17%             | 2.23%                  | 13.12%                 | 1.77%                |
| Kansas               | 1.32% | --                     | --              | 6.16%           | 1.95%             | 1.64%                  | --                     | 1.39%                |
| Minnesota            | 2.17% | --                     | --              | --              | 1.84%             | 3.11%                  | --                     | 2.21%                |
| Missouri             | 2.28% | --                     | 1.59%           | 3.13%           | 6.93%             | 2.46%                  | --                     | 2.36%                |
| Nebraska             | 1.67% | --                     | --              | 3.74%           | 3.47%             | 1.97%                  | 3.47%                  | 1.72%                |
| North Dakota         | 1.39% | --                     | --              | --              | 2.73%             | 1.47%                  | 3.95%                  | 1.44%                |
| South Dakota         | 2.08% | --                     | --              | --              | 2.19%             | 1.95%                  | --                     | 1.60%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.03% | --                     | --              | --              | 2.99%             | 1.04%                  | --                     | 1.00%                |
| District of Columbia | 3.28% | --                     | --              | --              | 9.42%             | 3.14%                  | 6.25%                  | 3.37%                |
| Florida              | 0.86% | --                     | --              | 2.60%           | 1.74%             | 0.91%                  | --                     | 0.86%                |
| Georgia              | 1.51% | --                     | --              | --              | 3.45%             | 1.69%                  | --                     | 1.54%                |
| Maryland             | 1.39% | --                     | --              | --              | 2.75%             | 1.60%                  | --                     | 1.37%                |
| North Carolina       | 2.71% | --                     | 1.14%           | --              | 6.35%             | 3.32%                  | --                     | 2.83%                |
| South Carolina       | 1.50% | --                     | --              | --              | 2.77%             | 1.72%                  | --                     | 1.53%                |
| Virginia             | 1.39% | --                     | --              | --              | 3.07%             | 1.54%                  | --                     | 1.42%                |
| West Virginia        | 2.63% | 0.16% *                | --              | --              | 2.78%             | 1.36%                  | --                     | 1.30%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.07% | --                     | 1.57%           | --              | 2.81%             | 2.37%                  | --                     | 1.99%                |
| Kentucky             | 1.38% | --                     | --              | --              | 4.50% *           | 1.21%                  | --                     | 1.41%                |
| Mississippi          | 2.69% | --                     | --              | --              | 8.53%             | 2.85%                  | 0.68%                  | 2.73%                |
| Tennessee            | 1.55% | --                     | --              | --              | 2.65%             | 1.76%                  | --                     | 1.54%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.97% | --                     | --              | --              | 3.53%             | 3.42%                  | --                     | 3.02%                |
| Louisiana            | 2.56% | --                     | --              | --              | 3.01%             | 3.62%                  | --                     | 2.72%                |
| Oklahoma             | 1.58% | --                     | --              | --              | 2.72%             | 1.63%                  | --                     | 1.50%                |
| Texas                | 1.34% | --                     | --              | --              | 2.66%             | 1.55%                  | --                     | 1.38%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.62% | --                     | --              | --              | 4.77% *           | 1.71%                  | --                     | 1.64%                |
| Colorado             | 1.25% | --                     | --              | --              | 1.84%             | 1.60%                  | --                     | 1.28%                |
| Idaho                | 1.70% | --                     | --              | --              | 2.61%             | 2.09%                  | --                     | 1.70%                |
| Montana              | 1.38% | --                     | --              | --              | 2.77%             | 1.32%                  | --                     | 1.21%                |
| Nevada               | 1.50% | --                     | --              | --              | 4.81%             | 1.56%                  | --                     | 1.52%                |
| New Mexico           | 1.72% | --                     | --              | --              | 2.02%             | 2.36%                  | --                     | 1.73%                |
| Utah                 | 1.83% | --                     | --              | --              | 3.32%             | 1.42%                  | --                     | 1.83%                |
| Wyoming              | 1.88% | --                     | --              | 4.27%           | 2.29%             | 2.57%                  | --                     | 1.80%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.77% | --                     | --              | 1.35%           | 2.57%             | 2.53%                  | --                     | 1.78%                |
| California           | 2.15% | --                     | --              | 6.17%           | 3.38%             | 2.26%                  | 8.04% *                | 2.24%                |
| Hawaii               | 2.60% | 0.00%                  | --              | --              | --                | 3.54%                  | --                     | 2.81%                |
| Oregon               | 1.35% | --                     | --              | --              | 2.62%             | 1.61%                  | --                     | 1.39%                |
| Washington           | 1.83% | --                     | --              | --              | 2.97%             | 2.02%                  | --                     | 1.84%                |

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 II.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 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        | 58.7% | 66.3%                  | 65.3%           | 64.9%           | 59.5%             | 56.0%                  | 66.0%                  | 57.5%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 56.1% | 81.4%                  | 66.4%           | 58.2%           | 56.1%             | 52.8%                  | 59.9%                  | 55.4%                |
| Maine                | 60.3% | 48.6%                  | 73.8%           | 71.4%           | 64.1%             | 55.1%                  | 64.2%                  | 59.5%                |
| Massachusetts        | 58.9% | 63.5%                  | 53.9%           | 55.2%           | 57.8%             | 59.9%                  | 60.0%                  | 58.7%                |
| New Hampshire        | 59.6% | 56.6%                  | 71.3%           | 70.7%           | 59.7%             | 55.2%                  | 68.3%                  | 57.7%                |
| Rhode Island         | 58.8% | 82.0%                  | 61.8%           | 62.1%           | 55.7%             | 56.2%                  | 64.8%                  | 57.4%                |
| Vermont              | 60.2% | 63.3%                  | 72.6%           | 62.6%           | 60.6%             | 55.4%                  | 65.7%                  | 58.6%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 57.0% | 70.4%                  | --              | 63.9%           | 53.6%             | 55.9%                  | 63.5%                  | 56.0%                |
| New York             | 60.4% | 62.8%                  | 73.9%           | 65.7%           | 60.6%             | 57.6%                  | 69.2%                  | 58.9%                |
| Pennsylvania         | 59.3% | 71.2%                  | 67.0%           | 68.1%           | 63.2%             | 54.4%                  | 68.6%                  | 57.8%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 55.6% | 55.5%                  | 58.8%           | 64.8%           | 55.8%             | 53.2%                  | 61.6%                  | 54.4%                |
| Indiana              | 56.0% | --                     | --              | 70.7%           | 59.2%             | 51.4%                  | 58.9%                  | 55.7%                |
| Michigan             | 51.6% | --                     | 55.8%           | 52.9%           | 56.7%             | 49.3%                  | 55.1%                  | 51.1%                |
| Ohio                 | 56.7% | 35.4%                  | 62.8%           | 52.7%           | 57.3%             | 57.9%                  | 56.6%                  | 56.7%                |
| Wisconsin            | 57.7% | 79.7%                  | 60.4%           | 61.4%           | 53.3%             | 57.5%                  | 69.7%                  | 56.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 56.7% | 59.1%                  | 61.6%           | 62.9%           | 55.0%             | 54.9%                  | 57.0%                  | 56.6%                |
| Kansas               | 57.4% | 61.5%                  | 71.4%           | 65.0%           | 56.4%             | 54.9%                  | 64.1%                  | 56.1%                |
| Minnesota            | 58.8% | --                     | 61.8%           | 67.4%           | 58.8%             | 57.0%                  | 65.5%                  | 57.8%                |
| Missouri             | 53.7% | 49.6%                  | 58.5%           | 63.9%           | 53.8%             | 50.4%                  | 59.4%                  | 52.4%                |
| Nebraska             | 56.0% | --                     | 70.0%           | 57.1%           | 60.6%             | 53.6%                  | 63.5%                  | 55.2%                |
| North Dakota         | 53.7% | 47.2%                  | 53.0%           | 50.8%           | 61.8%             | 52.4%                  | 53.4%                  | 53.8%                |
| South Dakota         | 56.3% | 71.0%                  | 57.1%           | 60.3%           | 63.3%             | 50.0%                  | 59.8%                  | 55.4%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 57.1% | 77.5%                  | 57.0%           | 72.1%           | 58.9%             | 52.6%                  | 67.9%                  | 55.3%                |
| District of Columbia | 58.6% | --                     | 60.8%           | 61.1%           | 58.9%             | 57.4%                  | 60.0%                  | 58.3%                |
| Florida              | 57.7% | 58.4%                  | 64.6%           | 69.8%           | 60.8%             | 54.7%                  | 65.4%                  | 56.6%                |
| Georgia              | 55.8% | --                     | 60.2%           | 62.3%           | 59.2%             | 53.1%                  | 59.9%                  | 55.2%                |
| Maryland             | 60.0% | 53.3%                  | 58.5%           | 60.8%           | 65.5%             | 58.8%                  | 57.0%                  | 60.6%                |
| North Carolina       | 61.2% | 62.7%                  | 79.3%           | 66.2%           | 66.5%             | 57.4%                  | 70.5%                  | 59.8%                |
| South Carolina       | 62.2% | 83.0%                  | 56.9%           | 70.3%           | 68.5%             | 57.0%                  | 71.8%                  | 60.5%                |
| Virginia             | 58.2% | 81.1%                  | 84.5%           | 59.1%           | 58.7%             | 55.2%                  | 70.9%                  | 56.3%                |
| West Virginia        | 54.9% | --                     | 67.5%           | 58.7%           | 58.6%             | 52.4%                  | 61.9%                  | 53.9%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 56.1% | 64.2%                  | 68.1%           | 62.9%           | 52.9%             | 54.0%                  | 66.3%                  | 53.7%                |
| Kentucky             | 55.8% | 63.6%                  | 55.2%           | 60.3%           | 60.9%             | 52.8%                  | 60.4%                  | 55.1%                |
| Mississippi          | 59.5% | 68.5%                  | 69.8%           | 73.1%           | 57.8%             | 54.7%                  | 72.3%                  | 57.0%                |
| Tennessee            | 57.2% | 83.9%                  | 80.6%           | 59.7%           | 59.6%             | 53.3%                  | 73.5%                  | 55.0%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 59.9% | 79.5%                  | 63.7%           | 72.4%           | 65.4%             | 55.2%                  | 69.2%                  | 58.1%                |
| Louisiana            | 58.6% | 81.8%                  | 61.8%           | 66.7%           | 58.5%             | 54.3%                  | 66.5%                  | 56.6%                |
| Oklahoma             | 62.2% | 59.0%                  | 70.0%           | 62.9%           | 65.4%             | 58.7%                  | 63.4%                  | 62.0%                |
| Texas                | 58.2% | 81.1%                  | 61.6%           | 66.6%           | 62.0%             | 53.0%                  | 72.1%                  | 55.5%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 58.2% | --                     | 65.0%           | 62.8%           | 59.9%             | 55.8%                  | 63.7%                  | 57.4%                |
| Colorado             | 60.4% | 58.6%                  | 67.0%           | 63.3%           | 62.9%             | 58.0%                  | 62.8%                  | 59.9%                |
| Idaho                | 55.6% | 56.9%                  | 74.8%           | 57.1%           | 53.7%             | 52.5%                  | 64.3%                  | 53.2%                |
| Montana              | 62.0% | 66.8%                  | 68.3%           | 65.5%           | 65.5%             | 55.7%                  | 67.8%                  | 59.8%                |
| Nevada               | 60.5% | 68.3%                  | 61.6%           | 64.7%           | 67.6%             | 57.0%                  | 65.1%                  | 59.6%                |
| New Mexico           | 58.0% | 88.1%                  | 64.2%           | 59.7%           | 60.6%             | 53.8%                  | 64.7%                  | 56.9%                |
| Utah                 | 50.6% | 49.6%                  | 45.7%           | 45.7%           | 51.0%             | 51.8%                  | 43.3%                  | 51.8%                |
| Wyoming              | 55.2% | 67.1%                  | 61.9%           | 58.6%           | 53.7%             | 50.7%                  | 63.3%                  | 52.2%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 57.7% | --                     | 77.6%           | 65.9%           | 55.2%             | 54.5%                  | 72.6%                  | 55.6%                |
| California           | 63.3% | 69.6%                  | 69.0%           | 71.8%           | 56.6%             | 62.5%                  | 70.6%                  | 62.0%                |
| Hawaii               | 67.5% | 74.2%                  | 78.6%           | 73.6%           | 72.0%             | 59.0%                  | 74.5%                  | 64.8%                |
| Oregon               | 62.2% | 78.3%                  | 76.4%           | 66.0%           | 63.3%             | 57.3%                  | 73.9%                  | 60.0%                |
| Washington           | 64.4% | 65.3%                  | 72.8%           | 78.9%           | 72.1%             | 57.2%                  | 72.9%                  | 62.5%                |

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.

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

**Table II.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 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        | 0.50% | 1.78%                  | 1.38%           | 0.90%           | 0.73%             | 0.89%                  | 0.79%                  | 0.60%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.15% | 5.98%                  | 4.69%           | 10.49%          | 3.40%             | 1.90%                  | 9.50%                  | 2.02%                |
| Maine                | 1.87% | 12.51%                 | 5.26%           | 4.32%           | 2.69%             | 2.25%                  | 5.77%                  | 1.91%                |
| Massachusetts        | 2.15% | 9.15%                  | 4.79%           | 7.20%           | 3.74%             | 2.95%                  | 3.75%                  | 2.43%                |
| New Hampshire        | 1.57% | 11.78%                 | 4.69%           | 3.49%           | 2.85%             | 2.24%                  | 3.54%                  | 1.70%                |
| Rhode Island         | 1.98% | 5.59%                  | 5.46%           | 3.76%           | 4.72%             | 2.82%                  | 3.39%                  | 2.28%                |
| Vermont              | 1.83% | 15.64%                 | 4.28%           | 2.85%           | 4.05%             | 1.88%                  | 4.30%                  | 2.06%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.67% | 5.39%                  | --              | 3.88%           | 3.24%             | 4.38%                  | 4.30%                  | 2.95%                |
| New York             | 0.98% | 6.92%                  | 4.72%           | 3.36%           | 1.91%             | 1.11%                  | 3.24%                  | 0.97%                |
| Pennsylvania         | 1.27% | 7.58%                  | 5.57%           | 3.21%           | 2.68%             | 1.63%                  | 3.30%                  | 1.37%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.93% | 10.13%                 | 5.20%           | 4.48%           | 2.80%             | 2.92%                  | 4.89%                  | 2.08%                |
| Indiana              | 1.99% | --                     | --              | 4.56%           | 3.06%             | 2.43%                  | 6.34%                  | 2.09%                |
| Michigan             | 2.13% | --                     | 5.37%           | 4.44%           | 2.13%             | 3.10%                  | 4.51%                  | 2.35%                |
| Ohio                 | 1.99% | 7.99%                  | 4.36%           | 9.59%           | 2.10%             | 2.35%                  | 3.41%                  | 2.26%                |
| Wisconsin            | 1.54% | 7.17%                  | 8.82%           | 3.89%           | 3.01%             | 2.05%                  | 4.65%                  | 1.60%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.47% | 6.70%                  | 5.12%           | 3.82%           | 2.24%             | 2.40%                  | 3.87%                  | 1.58%                |
| Kansas               | 1.50% | 5.94%                  | 6.57%           | 4.80%           | 3.37%             | 1.24%                  | 4.05%                  | 1.47%                |
| Minnesota            | 1.90% | --                     | 6.79%           | 3.39%           | 4.13%             | 2.80%                  | 3.85%                  | 2.14%                |
| Missouri             | 2.08% | 10.87%                 | 7.33%           | 4.07%           | 7.07%             | 2.26%                  | 4.34%                  | 2.31%                |
| Nebraska             | 1.95% | --                     | 6.26%           | 4.72%           | 4.85%             | 2.41%                  | 5.15%                  | 2.07%                |
| North Dakota         | 2.11% | 11.61%                 | 8.20%           | 3.01%           | 2.67%             | 3.62%                  | 4.18%                  | 2.43%                |
| South Dakota         | 1.79% | 13.67%                 | 6.62%           | 4.25%           | 2.41%             | 2.29%                  | 4.28%                  | 1.92%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.56% | 8.75%                  | 10.43%          | 4.70%           | 5.73%             | 3.21%                  | 4.97%                  | 2.78%                |
| District of Columbia | 1.49% | --                     | 8.90%           | 3.77%           | 2.36%             | 1.79%                  | 5.27%                  | 1.40%                |
| Florida              | 1.56% | 10.53%                 | 10.03%          | 3.59%           | 4.78%             | 1.47%                  | 4.86%                  | 1.55%                |
| Georgia              | 1.60% | --                     | 3.97%           | 4.91%           | 5.77%             | 1.67%                  | 3.34%                  | 1.73%                |
| Maryland             | 2.65% | 9.83%                  | 5.83%           | 4.20%           | 4.64%             | 4.34%                  | 3.72%                  | 3.02%                |
| North Carolina       | 1.79% | 11.77%                 | 6.78%           | 4.28%           | 3.74%             | 2.63%                  | 3.55%                  | 2.05%                |
| South Carolina       | 1.82% | 5.79%                  | 6.93%           | 4.34%           | 2.48%             | 2.47%                  | 4.65%                  | 1.90%                |
| Virginia             | 1.80% | 9.29%                  | 5.41%           | 4.81%           | 4.99%             | 2.04%                  | 5.59%                  | 1.83%                |
| West Virginia        | 1.62% | --                     | 4.72%           | 5.09%           | 5.47%             | 1.78%                  | 4.47%                  | 1.70%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.37% | 7.96%                  | 6.39%           | 4.20%           | 6.75%             | 2.89%                  | 3.91%                  | 2.72%                |
| Kentucky             | 1.59% | 11.08%                 | 10.59%          | 4.40%           | 4.65%             | 1.53%                  | 5.37%                  | 1.62%                |
| Mississippi          | 2.13% | 10.26%                 | 6.78%           | 4.05%           | 3.49%             | 2.33%                  | 4.56%                  | 2.05%                |
| Tennessee            | 2.12% | 6.33%                  | 5.24%           | 5.15%           | 4.38%             | 2.75%                  | 3.71%                  | 2.31%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.40% | 6.84%                  | 5.95%           | 3.90%           | 2.60%             | 1.63%                  | 3.76%                  | 1.43%                |
| Louisiana            | 2.26% | 7.10%                  | 6.47%           | 4.98%           | 3.55%             | 3.99%                  | 4.27%                  | 2.67%                |
| Oklahoma             | 1.88% | 11.41%                 | 5.99%           | 3.59%           | 4.65%             | 1.83%                  | 4.36%                  | 2.08%                |
| Texas                | 1.77% | 5.11%                  | 6.15%           | 4.58%           | 4.40%             | 2.18%                  | 3.47%                  | 1.96%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.73% | --                     | 4.95%           | 4.14%           | 3.17%             | 4.01%                  | 4.20%                  | 3.01%                |
| Colorado             | 1.91% | 7.29%                  | 6.75%           | 4.42%           | 5.63%             | 2.48%                  | 3.92%                  | 2.17%                |
| Idaho                | 1.91% | 9.38%                  | 5.24%           | 4.80%           | 4.97%             | 2.93%                  | 4.16%                  | 2.32%                |
| Montana              | 1.84% | 10.08%                 | 5.41%           | 4.44%           | 2.57%             | 2.48%                  | 4.57%                  | 1.87%                |
| Nevada               | 2.33% | 9.22%                  | 7.51%           | 5.34%           | 3.23%             | 3.46%                  | 4.94%                  | 2.61%                |
| New Mexico           | 2.29% | 8.01%                  | 12.72%          | 6.18%           | 4.58%             | 2.63%                  | 8.25%                  | 2.26%                |
| Utah                 | 1.64% | 8.13%                  | 7.30%           | 5.97%           | 3.77%             | 1.82%                  | 4.87%                  | 1.68%                |
| Wyoming              | 2.12% | 10.11%                 | 5.15%           | 4.82%           | 2.65%             | 3.45%                  | 3.85%                  | 2.40%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.01% | --                     | 4.68%           | 6.16%           | 4.26%             | 2.71%                  | 4.27%                  | 2.19%                |
| California           | 2.11% | 5.04%                  | 6.32%           | 2.16%           | 2.76%             | 3.38%                  | 2.83%                  | 2.69%                |
| Hawaii               | 1.82% | 5.92%                  | 4.78%           | 3.82%           | 4.19%             | 2.23%                  | 3.27%                  | 2.22%                |
| Oregon               | 2.16% | 7.76%                  | 3.78%           | 4.56%           | 6.46%             | 1.94%                  | 2.95%                  | 2.41%                |
| Washington           | 1.73% | 7.22%                  | 3.50%           | 2.50%           | 3.76%             | 1.83%                  | 2.77%                  | 1.86%                |

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 II.C.4.a Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and State: United States, 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        | 13.6%   | 54.3%                  | 32.5%           | 24.7%           | 14.2%             | 5.3%                   | 36.9%                  | 8.9%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 9.7%    | --                     | 10.4% *         | 13.4% *         | 3.2% *            | 6.6% *                 | 25.3% *                | 6.8% *               |
| Maine                | 17.3%   | 66.1%                  | 21.1% *         | 22.2% *         | 14.5% *           | 11.6% *                | 36.1%                  | 13.3% *              |
| Massachusetts        | 11.7% * | --                     | 10.1% *         | --              | 11.0% *           | 11.2% *                | 18.7% *                | 10.6% *              |
| New Hampshire        | 14.8%   | --                     | 44.5%           | 32.2%           | 9.2% *            | 5.1% *                 | 46.8%                  | 6.3% *               |
| Rhode Island         | 16.1%   | 35.2% *                | 42.1%           | 25.2% *         | 7.1% *            | 9.4% *                 | 37.1%                  | 10.5% *              |
| Vermont              | 13.8%   | 69.7%                  | 53.5%           | 15.5% *         | 0.3% *            | 8.5% *                 | 41.5%                  | 5.0% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 20.2% * | --                     | --              | 20.8% *         | 39.6% *           | 2.9% *                 | 54.1%                  | 14.3% *              |
| New York             | 16.6%   | 70.1%                  | 15.6% *         | 31.4%           | 11.9% *           | 10.1% *                | 39.1%                  | 11.8%                |
| Pennsylvania         | 7.7%    | 39.8%                  | 24.7% *         | 11.3% *         | 8.3% *            | 1.8% *                 | 25.0%                  | 4.5% *               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 15.0%   | 58.8%                  | 30.4% *         | 18.4% *         | 10.9% *           | 8.8% *                 | 34.9%                  | 10.6% *              |
| Indiana              | 13.3%   | --                     | --              | 37.8% *         | 2.1% *            | 8.0% *                 | 18.1% *                | 12.7% *              |
| Michigan             | 13.8%   | --                     | 54.5%           | 23.7% *         | 9.0% *            | 5.8% *                 | 51.7%                  | 7.1%                 |
| Ohio                 | 13.5%   | 67.7%                  | 50.9%           | 26.5% *         | 5.5% *            | 7.0% *                 | 45.6%                  | 7.7% *               |
| Wisconsin            | 5.2% *  | --                     | --              | --              | 2.3% *            | 3.2% *                 | 20.0% *                | 2.6% *               |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7.2%    | 24.5% *                | 22.7% *         | 13.1% *         | 1.9% *            | --                     | 26.3%                  | 3.2% *               |
| Kansas               | 10.4%   | --                     | --              | 17.7% *         | 8.3% *            | 1.6% *                 | 36.0%                  | 4.8% *               |
| Minnesota            | 7.9%    | --                     | --              | 33.6%           | 1.5% *            | 2.7% *                 | 34.5%                  | 3.5% *               |
| Missouri             | 15.7%   | --                     | 36.0% *         | 12.6% *         | 22.5% *           | 8.8% *                 | 30.0%                  | 12.3%                |
| Nebraska             | 12.5%   | --                     | 78.9%           | 11.8% *         | 27.6% *           | 1.1% *                 | 43.3%                  | 8.6% *               |
| North Dakota         | 17.9%   | --                     | 32.1% *         | 32.5%           | 20.9% *           | 3.4% *                 | 38.7%                  | 11.7%                |
| South Dakota         | 11.2%   | --                     | 16.4% *         | 18.4% *         | 4.7% *            | 10.2% *                | 22.4%                  | 7.9%                 |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 14.9%   | --                     | --              | 20.9% *         | 14.8% *           | 8.4% *                 | 32.8%                  | 11.2% *              |
| District of Columbia | 14.5%   | --                     | --              | 29.0%           | 11.4% *           | 4.3% *                 | 42.5%                  | 8.3% *               |
| Florida              | 11.2%   | --                     | 29.7% *         | 13.1% *         | 12.9% *           | 6.6% *                 | 31.8%                  | 7.7% *               |
| Georgia              | 8.3%    | --                     | 16.2% *         | 28.4% *         | 5.9% *            | 2.5% *                 | 28.6%                  | 5.2% *               |
| Maryland             | 7.6% *  | --                     | 17.6% *         | 25.0% *         | 4.5% *            | 2.1% *                 | 17.3% *                | 5.7% *               |
| North Carolina       | 9.2%    | --                     | --              | 19.1% *         | 5.6% *            | 3.3% *                 | 37.8%                  | 3.9% *               |
| South Carolina       | 6.1%    | --                     | --              | 16.2% *         | 3.3% *            | 1.8% *                 | 17.1% *                | 3.9% *               |
| Virginia             | 12.9%   | 82.7%                  | --              | 32.1%           | 5.6% *            | 3.7% *                 | 47.1%                  | 6.4%                 |
| West Virginia        | 10.4%   | --                     | --              | 22.4% *         | 10.9% *           | 2.1% *                 | 36.7%                  | 6.0% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 13.4%   | 50.4%                  | --              | 26.7% *         | 9.1% *            | 3.9% *                 | 39.3%                  | 5.8%                 |
| Kentucky             | 12.6%   | --                     | --              | 33.7% *         | 23.2% *           | 0.1% *                 | 37.5%                  | 8.6% *               |
| Mississippi          | 11.9%   | --                     | --              | 21.3% *         | 22.2% *           | 0.1% *                 | 27.2% *                | 8.1% *               |
| Tennessee            | 11.9%   | 69.6%                  | --              | 31.4% *         | 7.1% *            | 0.8% *                 | 37.6%                  | 7.3% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 14.7%   | --                     | 49.4%           | 18.2% *         | 16.5% *           | 6.1% *                 | 41.8%                  | 8.2% *               |
| Louisiana            | 18.8%   | --                     | --              | 30.3% *         | 15.9% *           | 5.6% *                 | 48.4%                  | 9.9%                 |
| Oklahoma             | 15.9%   | --                     | 53.8%           | 29.8%           | 13.3% *           | 3.1% *                 | 41.8%                  | 9.7%                 |
| Texas                | 17.8%   | 31.2% *                | 27.2% *         | 45.5%           | 31.3% *           | 3.8% *                 | 37.4%                  | 12.8% *              |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 14.3%   | --                     | 25.6% *         | 27.1% *         | 27.9% *           | 3.2% *                 | 38.0%                  | 10.9% *              |
| Colorado             | 8.2%    | --                     | 24.0% *         | 7.3% *          | --                | 2.7% *                 | 30.3%                  | 3.1% *               |
| Idaho                | 17.7%   | --                     | 44.3% *         | 35.1% *         | 18.7% *           | 3.5% *                 | 39.8%                  | 10.6% *              |
| Montana              | 21.8%   | 50.7%                  | 45.2%           | 28.4% *         | 19.6%             | --                     | 43.6%                  | 12.5%                |
| Nevada               | 17.8%   | --                     | 23.4% *         | 35.6%           | 21.1% *           | 9.2% *                 | 38.4%                  | 13.6%                |
| New Mexico           | 10.5% * | --                     | --              | 12.9% *         | 3.5% *            | 6.6% *                 | 34.9% *                | 6.3% *               |
| Utah                 | 12.8%   | --                     | --              | 51.5%           | 16.5% *           | 0.8% *                 | 38.2%                  | 9.4% *               |
| Wyoming              | 22.6%   | --                     | --              | 22.4% *         | 8.9% *            | 25.7%                  | 34.4%                  | 17.3%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 10.3%   | --                     | --              | 18.1% *         | 9.7% *            | 6.3% *                 | 25.3% *                | 7.5% *               |
| California           | 14.7%   | 71.1%                  | 27.4% *         | 25.6%           | 18.2%             | 5.8% *                 | 41.5%                  | 9.5% *               |
| Hawaii               | 40.7%   | 62.8%                  | 81.0%           | 47.2%           | 41.9%             | 18.1% *                | 69.3%                  | 28.2%                |
| Oregon               | 23.1%   | 76.2%                  | 36.3% *         | 33.2%           | 34.0%             | 5.7% *                 | 47.8%                  | 17.2%                |
| Washington           | 18.5%   | 54.8%                  | 47.3%           | 25.6% *         | 16.8% *           | 8.5% *                 | 41.2%                  | 12.7%                |

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 II.C.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and State: United States, 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        | 0.76%   | 3.10%                  | 2.39%           | 1.57%           | 1.84%             | 0.64%                  | 1.49%                  | 0.74%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.57%   | --                     | 6.29% *         | 7.41% *         | 1.97% *           | 3.68% *                | 7.67% *                | 2.59% *              |
| Maine                | 3.95%   | 12.08%                 | 10.59% *        | 8.70% *         | 9.05% *           | 5.94% *                | 7.74%                  | 4.60% *              |
| Massachusetts        | 4.59% * | --                     | 9.07% *         | --              | 6.53% *           | 6.90% *                | 7.72% *                | 5.23% *              |
| New Hampshire        | 2.70%   | --                     | 10.80%          | 8.82%           | 6.25% *           | 2.63% *                | 7.19%                  | 2.64% *              |
| Rhode Island         | 3.86%   | 12.42% *               | 11.67%          | 11.29% *        | 5.66% *           | 5.49% *                | 7.25%                  | 4.46% *              |
| Vermont              | 2.29%   | 11.71%                 | 11.58%          | 5.75% *         | 0.24% *           | 3.50% *                | 6.56%                  | 1.88% *              |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 8.24% * | --                     | --              | 8.93% *         | 23.29% *          | 1.42% *                | 12.38%                 | 9.52% *              |
| New York             | 2.29%   | 8.82%                  | 6.92% *         | 6.67%           | 3.85% *           | 3.39% *                | 6.15%                  | 2.44%                |
| Pennsylvania         | 1.50%   | 11.83%                 | 9.51% *         | 4.43% *         | 3.71% *           | 0.86% *                | 5.44%                  | 1.36% *              |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.92%   | 12.11%                 | 10.49% *        | 7.66% *         | 4.95% *           | 6.85% *                | 6.97%                  | 4.54% *              |
| Indiana              | 3.80%   | --                     | --              | 14.07% *        | 1.31% *           | 3.27% *                | 6.42% *                | 4.18% *              |
| Michigan             | 2.64%   | --                     | 12.49%          | 8.02% *         | 3.96% *           | 2.62% *                | 8.74%                  | 2.11%                |
| Ohio                 | 2.59%   | 13.54%                 | 11.79%          | 8.60% *         | 2.97% *           | 3.33% *                | 7.74%                  | 2.57% *              |
| Wisconsin            | 1.62% * | --                     | --              | --              | 1.30% *           | 2.04% *                | 7.44% *                | 1.30% *              |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.63%   | 8.41% *                | 14.55% *        | 4.72% *         | 0.84% *           | --                     | 5.96%                  | 1.42% *              |
| Kansas               | 2.43%   | --                     | --              | 8.32% *         | 3.06% *           | 0.88% *                | 8.46%                  | 1.73% *              |
| Minnesota            | 1.99%   | --                     | --              | 9.27%           | 0.93% *           | 1.89% *                | 8.31%                  | 1.59% *              |
| Missouri             | 3.25%   | --                     | 13.72% *        | 5.93% *         | 10.86% *          | 3.59% *                | 8.10%                  | 3.51%                |
| Nebraska             | 3.34%   | --                     | 10.83%          | 5.92% *         | 11.60% *          | 0.64% *                | 10.39%                 | 3.31% *              |
| North Dakota         | 3.05%   | --                     | 11.08% *        | 8.01%           | 8.35% *           | 2.14% *                | 7.16%                  | 3.28%                |
| South Dakota         | 2.03%   | --                     | 5.73% *         | 7.83% *         | 1.91% *           | 3.07% *                | 5.65%                  | 1.92%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.90%   | --                     | --              | 8.71% *         | 10.61% *          | 4.86% *                | 8.97%                  | 4.27% *              |
| District of Columbia | 2.71%   | --                     | --              | 8.36%           | 6.01% *           | 2.32% *                | 8.35%                  | 2.77% *              |
| Florida              | 2.46%   | --                     | 14.64% *        | 5.53% *         | 6.72% *           | 2.66% *                | 7.50%                  | 2.39% *              |
| Georgia              | 2.46%   | --                     | 9.20% *         | 13.15% *        | 4.64% *           | 1.40% *                | 8.33%                  | 2.48% *              |
| Maryland             | 2.44% * | --                     | 10.09% *        | 9.88% *         | 2.20% *           | 1.58% *                | 5.37% *                | 2.48% *              |
| North Carolina       | 2.08%   | --                     | --              | 8.56% *         | 2.67% *           | 1.43% *                | 9.02%                  | 1.23% *              |
| South Carolina       | 1.77%   | --                     | --              | 7.94% *         | 2.28% *           | 1.50% *                | 6.96% *                | 1.66% *              |
| Virginia             | 2.57%   | 11.64%                 | --              | 8.76%           | 3.18% *           | 1.75% *                | 9.25%                  | 1.91%                |
| West Virginia        | 2.92%   | --                     | --              | 13.09% *        | 9.40% *           | 0.97% *                | 9.35%                  | 2.89% *              |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.40%   | 13.08%                 | --              | 10.51% *        | 3.94% *           | 1.77% *                | 7.84%                  | 1.73%                |
| Kentucky             | 3.27%   | --                     | --              | 11.81% *        | 10.12% *          | 0.05% *                | 10.07%                 | 3.37% *              |
| Mississippi          | 3.38%   | --                     | --              | 8.27% *         | 10.91% *          | 0.07% *                | 8.41% *                | 3.40% *              |
| Tennessee            | 3.03%   | 13.72%                 | --              | 12.86% *        | 4.03% *           | 0.58% *                | 8.51%                  | 3.09% *              |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.37%   | --                     | 13.24%          | 10.91% *        | 7.34% *           | 3.16% *                | 9.74%                  | 2.88% *              |
| Louisiana            | 3.49%   | --                     | --              | 11.89% *        | 5.50% *           | 3.02% *                | 8.60%                  | 2.92%                |
| Oklahoma             | 2.90%   | --                     | 11.42%          | 8.90%           | 6.12% *           | 2.03% *                | 7.54%                  | 2.88%                |
| Texas                | 3.69%   | 10.66% *               | 9.28% *         | 8.93%           | 13.37% *          | 1.38% *                | 7.03%                  | 4.30% *              |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.17%   | --                     | 13.63% *        | 10.01% *        | 14.57% *          | 1.38% *                | 10.19%                 | 4.51% *              |
| Colorado             | 1.90%   | --                     | 12.61% *        | 4.26% *         | --                | 1.23% *                | 7.43%                  | 1.20% *              |
| Idaho                | 3.83%   | --                     | 13.35% *        | 11.65% *        | 7.33% *           | 2.03% *                | 8.10%                  | 3.69% *              |
| Montana              | 3.41%   | 13.88%                 | 13.43%          | 8.87% *         | 5.79%             | --                     | 7.63%                  | 3.38%                |
| Nevada               | 3.57%   | --                     | 11.43% *        | 8.85%           | 7.11% *           | 4.54% *                | 7.95%                  | 3.80%                |
| New Mexico           | 3.68% * | --                     | --              | 8.64% *         | 1.73% *           | 4.65% *                | 14.38% *               | 2.96% *              |
| Utah                 | 3.77%   | --                     | --              | 11.76%          | 7.98% *           | 0.52% *                | 9.17%                  | 3.64% *              |
| Wyoming              | 3.84%   | --                     | --              | 8.99% *         | 4.82% *           | 5.94%                  | 8.67%                  | 3.75%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.79%   | --                     | --              | 7.13% *         | 5.36% *           | 4.02% *                | 8.66% *                | 2.91% *              |
| California           | 3.82%   | 7.19%                  | 9.12% *         | 4.15%           | 3.34%             | 2.66% *                | 5.08%                  | 3.07% *              |
| Hawaii               | 4.01%   | 10.63%                 | 7.18%           | 8.34%           | 11.75%            | 6.05% *                | 5.63%                  | 4.61%                |
| Oregon               | 3.33%   | 9.85%                  | 11.89% *        | 8.82%           | 8.57%             | 1.94% *                | 7.81%                  | 3.60%                |
| Washington           | 3.42%   | 13.34%                 | 12.80%          | 8.95% *         | 6.04% *           | 3.66% *                | 7.73%                  | 3.36%                |

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 II.C.4.b Percent of private-sector employees enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by firm size and State: United States, 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        | 54.6% | 10.8%                  | 16.6%           | 18.2%           | 40.5%             | 76.4%                  | 14.9%                  | 62.5%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 57.3% | --                     | 36.2% *         | 22.0% *         | 38.5%             | 85.6%                  | 22.6% *                | 63.8%                |
| Maine                | 41.9% | --                     | 8.2% *          | 18.7% *         | 37.4%             | 60.9%                  | 16.5% *                | 47.3%                |
| Massachusetts        | 40.7% | --                     | 5.5% *          | 16.1% *         | 34.0%             | 51.4%                  | 14.2% *                | 44.9%                |
| New Hampshire        | 59.1% | 0.0%                   | 11.7% *         | 9.3% *          | 67.1%             | 83.7%                  | 7.2% *                 | 73.0%                |
| Rhode Island         | 45.3% | 34.5% *                | 5.5% *          | 2.2% *          | 16.5% *           | 81.2%                  | 14.8% *                | 53.4%                |
| Vermont              | 61.5% | --                     | 23.2% *         | 32.7%           | 78.8%             | 78.2%                  | 18.9%                  | 75.0%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 43.3% | --                     | --              | 12.8% *         | 35.3% *           | 62.4%                  | 6.5% *                 | 49.7%                |
| New York             | 54.3% | 5.1% *                 | 23.4% *         | 22.4% *         | 44.5%             | 76.5%                  | 17.3%                  | 62.2%                |
| Pennsylvania         | 52.7% | 1.5% *                 | 19.1% *         | 14.4% *         | 51.4%             | 72.2%                  | 12.6% *                | 60.3%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 43.8% | --                     | 18.2% *         | 14.0% *         | 17.5%             | 73.2%                  | 13.3% *                | 50.6%                |
| Indiana              | 69.7% | 0.0%                   | --              | 40.0% *         | 57.5%             | 89.4%                  | 27.8% *                | 74.6%                |
| Michigan             | 45.1% | --                     | 22.9% *         | 12.5% *         | 43.4%             | 56.4%                  | 18.0% *                | 49.9%                |
| Ohio                 | 56.6% | 0.0%                   | 0.0%            | 14.1% *         | 48.8%             | 78.5%                  | 5.8% *                 | 65.8%                |
| Wisconsin            | 59.3% | --                     | --              | 25.8% *         | 48.5%             | 79.5%                  | 31.6%                  | 64.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 62.1% | 26.0% *                | 9.2% *          | 32.1%           | 62.2%             | 86.0%                  | 26.5%                  | 69.6%                |
| Kansas               | 61.5% | --                     | --              | 17.7% *         | 50.5%             | 87.4%                  | 15.4% *                | 71.6%                |
| Minnesota            | 50.6% | 0.0%                   | --              | 19.5% *         | 53.9%             | 62.5%                  | 11.8% *                | 57.0%                |
| Missouri             | 54.0% | --                     | 5.3% *          | 32.2%           | 36.1%             | 76.4%                  | 23.8% *                | 61.3%                |
| Nebraska             | 71.1% | --                     | --              | 14.8% *         | 68.7%             | 89.8%                  | 16.9% *                | 78.1%                |
| North Dakota         | 55.4% | --                     | 26.1% *         | 24.4% *         | 54.6%             | 81.1%                  | 14.7% *                | 67.5%                |
| South Dakota         | 50.4% | --                     | 16.1% *         | 17.4% *         | 46.3%             | 74.9%                  | 25.0%                  | 57.9%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 59.9% | --                     | --              | 11.6% *         | 33.4% *           | 87.3%                  | 17.9% *                | 68.5%                |
| District of Columbia | 53.0% | --                     | 0.0%            | 21.7% *         | 38.5%             | 82.3%                  | 10.9% *                | 62.4%                |
| Florida              | 61.8% | --                     | 30.5% *         | 12.2% *         | 32.3% *           | 83.2%                  | 13.9% *                | 70.0%                |
| Georgia              | 57.6% | 0.0%                   | 28.3% *         | 21.8% *         | 39.6% *           | 75.0%                  | 25.7% *                | 62.4%                |
| Maryland             | 44.9% | --                     | 27.5% *         | 22.0% *         | 37.9%             | 57.0% *                | 13.4% *                | 51.0%                |
| North Carolina       | 56.0% | --                     | --              | 16.0% *         | 53.2%             | 71.2%                  | 20.7% *                | 62.5%                |
| South Carolina       | 50.0% | 1.9% *                 | --              | 10.5% *         | 32.0%             | 74.5%                  | 11.4% *                | 58.0%                |
| Virginia             | 58.7% | --                     | --              | 16.5% *         | 29.2% *           | 85.1%                  | 14.2% *                | 67.1%                |
| West Virginia        | 61.9% | --                     | --              | 33.1% *         | 46.7%             | 78.5%                  | 18.5% *                | 69.2%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 57.8% | 19.6% *                | --              | 11.8% *         | 49.7%             | 82.7%                  | 16.4% *                | 69.8%                |
| Kentucky             | 67.4% | --                     | --              | 27.7% *         | 49.5%             | 91.9%                  | 8.3% *                 | 77.0%                |
| Mississippi          | 60.1% | 0.0%                   | 0.0%            | 26.2% *         | 42.4%             | 93.6%                  | 7.3% *                 | 73.4%                |
| Tennessee            | 58.8% | --                     | --              | 30.7% *         | 37.2%             | 82.5%                  | 14.2% *                | 66.8%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 44.1% | 0.0%                   | 13.7% *         | --              | 34.7%             | 62.9%                  | 7.2% *                 | 52.9%                |
| Louisiana            | 50.9% | --                     | --              | 37.2% *         | 49.5%             | 65.4%                  | 23.7% *                | 59.0%                |
| Oklahoma             | 53.6% | --                     | 2.3% *          | 29.5% *         | 50.1%             | 80.6%                  | 8.1% *                 | 64.5%                |
| Texas                | 57.5% | 14.9% *                | 20.7% *         | 16.3% *         | 33.1%             | 85.5%                  | 16.6% *                | 67.8%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 66.0% | 0.0%                   | 16.8% *         | 27.2% *         | 53.3%             | 85.9%                  | 12.6% *                | 73.6%                |
| Colorado             | 51.1% | --                     | 23.7% *         | 27.2% *         | 46.7%             | 67.6%                  | 26.1% *                | 57.0%                |
| Idaho                | 40.6% | --                     | 0.0%            | 13.5% *         | 46.6%             | 60.3%                  | 4.6% *                 | 52.2%                |
| Montana              | 42.4% | 2.1% *                 | 7.2% *          | 21.6% *         | 50.7%             | 72.6%                  | 15.4% *                | 54.0%                |
| Nevada               | 56.7% | 0.0%                   | 11.3% *         | 16.5% *         | 33.1% *           | 82.6%                  | 11.9% *                | 66.0%                |
| New Mexico           | 58.1% | --                     | --              | 23.2% *         | 54.9%             | 78.9%                  | 8.4% *                 | 66.8%                |
| Utah                 | 64.5% | --                     | --              | 23.2% *         | 51.0%             | 84.0%                  | 16.9% *                | 70.9%                |
| Wyoming              | 57.6% | --                     | --              | 47.5%           | 72.6%             | 68.6%                  | 37.3%                  | 66.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 56.7% | 0.0%                   | --              | 26.2% *         | 56.7%             | 76.5%                  | 8.2% *                 | 65.6%                |
| California           | 54.1% | 12.6% *                | 8.9% *          | 12.5%           | 25.2%             | 76.3%                  | 10.1%                  | 62.5%                |
| Hawaii               | 31.6% | 19.0% *                | 16.3% *         | 15.5% *         | 19.4% *           | 54.7%                  | 16.3% *                | 38.3%                |
| Oregon               | 48.3% | 7.1% *                 | 26.8% *         | 11.7% *         | 31.5%             | 77.0%                  | 19.6% *                | 55.2%                |
| Washington           | 54.8% | 17.4% *                | 8.9% *          | 7.7% *          | 54.4%             | 81.3%                  | 9.9% *                 | 66.4%                |

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 II.C.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by firm size and State: United States, 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        | 1.81%  | 2.10%                  | 1.98%           | 1.31%           | 1.77%             | 2.04%                  | 1.08%                  | 1.88%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.91%  | --                     | 17.55% *        | 9.26% *         | 11.36%            | 4.74%                  | 9.41% *                | 5.86%                |
| Maine                | 4.97%  | --                     | 7.86% *         | 8.28% *         | 7.59%             | 10.39%                 | 6.17% *                | 6.02%                |
| Massachusetts        | 5.80%  | --                     | 5.64% *         | 6.91% *         | 8.87%             | 9.63%                  | 5.13% *                | 6.88%                |
| New Hampshire        | 3.25%  | 0.00%                  | 6.09% *         | 4.41% *         | 6.56%             | 3.78%                  | 3.53% *                | 3.53%                |
| Rhode Island         | 4.94%  | 11.68% *               | 3.29% *         | 1.41% *         | 5.48% *           | 6.45%                  | 4.60% *                | 5.99%                |
| Vermont              | 4.49%  | --                     | 9.72% *         | 8.37%           | 5.70%             | 8.26%                  | 5.42%                  | 4.76%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 7.84%  | --                     | --              | 7.99% *         | 17.49% *          | 11.10%                 | 3.94% *                | 9.33%                |
| New York             | 3.16%  | 2.89% *                | 10.33% *        | 7.04% *         | 6.87%             | 4.06%                  | 4.93%                  | 3.51%                |
| Pennsylvania         | 4.84%  | 1.54% *                | 12.44% *        | 5.50% *         | 8.59%             | 8.59%                  | 5.43% *                | 5.76%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.67%  | --                     | 8.96% *         | 5.21% *         | 5.09%             | 8.43%                  | 4.12% *                | 5.64%                |
| Indiana              | 4.40%  | 0.00%                  | --              | 12.45% *        | 10.11%            | 3.26%                  | 10.08% *               | 4.69%                |
| Michigan             | 5.29%  | --                     | 10.65% *        | 6.24% *         | 10.51%            | 8.23%                  | 6.53% *                | 6.13%                |
| Ohio                 | 3.31%  | 0.00%                  | 0.00%           | 5.60% *         | 7.01%             | 4.92%                  | 3.00% *                | 3.86%                |
| Wisconsin            | 4.10%  | --                     | --              | 8.15% *         | 7.91%             | 5.92%                  | 8.44%                  | 4.61%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.67%  | 12.37% *               | 5.85% *         | 8.07%           | 6.64%             | 4.23%                  | 7.22%                  | 3.98%                |
| Kansas               | 6.66%  | --                     | --              | 7.26% *         | 8.27%             | 5.78%                  | 5.76% *                | 6.41%                |
| Minnesota            | 6.79%  | 0.00%                  | --              | 7.10% *         | 8.62%             | 13.31%                 | 5.45% *                | 8.38%                |
| Missouri             | 4.50%  | --                     | 4.34% *         | 9.39%           | 9.55%             | 6.22%                  | 7.73% *                | 5.23%                |
| Nebraska             | 4.17%  | --                     | --              | 5.40% *         | 9.30%             | 4.06%                  | 5.88% *                | 4.16%                |
| North Dakota         | 3.92%  | --                     | 10.93% *        | 7.35% *         | 7.94%             | 6.00%                  | 5.03% *                | 4.61%                |
| South Dakota         | 4.82%  | --                     | 8.63% *         | 7.55% *         | 8.64%             | 10.34%                 | 6.87%                  | 6.03%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.77%  | --                     | --              | 5.40% *         | 10.56% *          | 4.49%                  | 7.83% *                | 5.25%                |
| District of Columbia | 4.00%  | --                     | 0.00%           | 7.87% *         | 8.04%             | 4.97%                  | 4.61% *                | 4.54%                |
| Florida              | 4.93%  | --                     | 13.02% *        | 5.86% *         | 10.76% *          | 4.95%                  | 5.41% *                | 5.08%                |
| Georgia              | 5.61%  | 0.00%                  | 12.81% *        | 8.42% *         | 12.53% *          | 7.06%                  | 8.04% *                | 6.47%                |
| Maryland             | 9.47%  | --                     | 12.20% *        | 9.37% *         | 10.33%            | 19.46% *               | 5.19% *                | 12.41%               |
| North Carolina       | 6.61%  | --                     | --              | 6.81% *         | 13.73%            | 11.50%                 | 7.37% *                | 8.18%                |
| South Carolina       | 5.20%  | 2.18% *                | --              | 4.72% *         | 7.14%             | 9.50%                  | 4.54% *                | 6.16%                |
| Virginia             | 4.15%  | --                     | --              | 6.61% *         | 9.28% *           | 3.65%                  | 6.12% *                | 4.61%                |
| West Virginia        | 4.79%  | --                     | --              | 12.88% *        | 9.88%             | 6.17%                  | 8.13% *                | 5.20%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.30%  | 9.39% *                | --              | 5.99% *         | 10.65%            | 5.39%                  | 5.05% *                | 4.92%                |
| Kentucky             | 3.92%  | --                     | --              | 11.91% *        | 10.60%            | 2.49%                  | 3.98% *                | 3.96%                |
| Mississippi          | 6.21%  | 0.00%                  | 0.00%           | 9.25% *         | 11.92%            | 3.04%                  | 5.88% *                | 5.89%                |
| Tennessee            | 4.73%  | --                     | --              | 11.59% *        | 10.49%            | 5.11%                  | 5.84% *                | 5.40%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.99%  | 0.00%                  | 8.05% *         | --              | 7.80%             | 10.81%                 | 3.67% *                | 7.68%                |
| Louisiana            | 5.81%  | --                     | --              | 13.79% *        | 7.81%             | 13.08%                 | 8.30% *                | 7.69%                |
| Oklahoma             | 5.04%  | --                     | 1.65% *         | 9.83% *         | 12.55%            | 6.13%                  | 4.08% *                | 6.44%                |
| Texas                | 4.17%  | 10.73% *               | 9.73% *         | 6.46% *         | 8.50%             | 4.44%                  | 5.73% *                | 4.85%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.27%  | 0.00%                  | 11.25% *        | 12.28% *        | 15.67%            | 5.21%                  | 5.78% *                | 5.29%                |
| Colorado             | 5.91%  | --                     | 14.26% *        | 9.45% *         | 12.83%            | 10.25%                 | 8.25% *                | 7.26%                |
| Idaho                | 6.21%  | --                     | 0.00%           | 7.00% *         | 12.62%            | 15.47%                 | 2.30% *                | 9.42%                |
| Montana              | 4.88%  | 2.17% *                | 6.12% *         | 9.24% *         | 7.90%             | 10.33%                 | 6.77% *                | 6.47%                |
| Nevada               | 5.25%  | 0.00%                  | 6.93% *         | 10.69% *        | 10.21% *          | 5.96%                  | 6.81% *                | 5.63%                |
| New Mexico           | 4.79%  | --                     | --              | 7.46% *         | 9.46%             | 6.29%                  | 4.89% *                | 5.15%                |
| Utah                 | 8.40%  | --                     | --              | 11.31% *        | 11.08%            | 8.85%                  | 6.97% *                | 8.39%                |
| Wyoming              | 4.42%  | --                     | --              | 10.14%          | 8.82%             | 4.18%                  | 8.76%                  | 4.58%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.75%  | 0.00%                  | --              | 9.79% *         | 10.12%            | 5.93%                  | 4.44% *                | 4.97%                |
| California           | 11.40% | 5.53% *                | 4.96% *         | 3.50%           | 4.15%             | 9.98%                  | 2.82%                  | 11.22%               |
| Hawaii               | 4.77%  | 8.60% *                | 8.56% *         | 6.59% *         | 8.28% *           | 8.65%                  | 5.09% *                | 6.56%                |
| Oregon               | 4.18%  | 5.27% *                | 13.40% *        | 7.04% *         | 6.99%             | 5.49%                  | 7.87% *                | 4.76%                |
| Washington           | 6.01%  | 9.09% *                | 6.23% *         | 3.48% *         | 8.13%             | 7.02%                  | 3.76% *                | 6.40%                |

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 II.C.5 Percent of private-sector employees enrolled in a purchased health insurance plan that take single coverage by firm size and State: United States, 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        | 62.1% | 67.4%                  | 65.3%           | 65.0%           | 60.9%             | 58.5%                  | 66.3%                  | 60.3%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 59.0% | 82.5%                  | 63.5%           | 58.0%           | 55.1%             | 57.1%                  | 57.5%                  | 59.6%                |
| Maine                | 61.2% | --                     | 74.0%           | 70.4%           | 65.7%             | 53.7%                  | 62.2%                  | 60.8%                |
| Massachusetts        | 64.1% | 65.6%                  | 54.2%           | 54.8%           | 58.8%             | 71.5%                  | 60.8%                  | 65.0%                |
| New Hampshire        | 66.3% | 56.6%                  | 71.0%           | 70.5%           | 64.9%             | 61.7%                  | 67.7%                  | 65.2%                |
| Rhode Island         | 61.6% | 83.0%                  | 63.3%           | 62.9%           | 56.4%             | 60.2%                  | 64.3%                  | 60.4%                |
| Vermont              | 62.2% | --                     | 70.8%           | 61.1%           | 63.8%             | 57.3%                  | 63.1%                  | 61.3%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 55.5% | 68.8%                  | --              | 63.9%           | 51.5%             | 51.7%                  | 62.6%                  | 53.6%                |
| New York             | 62.6% | 64.5%                  | 74.5%           | 63.2%           | 61.0%             | 59.3%                  | 69.0%                  | 60.0%                |
| Pennsylvania         | 63.0% | 70.9%                  | 62.8%           | 70.1%           | 65.2%             | 54.9%                  | 67.0%                  | 61.4%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 60.1% | 61.6%                  | 57.1%           | 62.6%           | 58.4%             | 60.7%                  | 63.2%                  | 58.9%                |
| Indiana              | 61.3% | --                     | --              | 74.0%           | 64.5%             | 46.2%                  | 55.8%                  | 63.3%                |
| Michigan             | 55.0% | --                     | 57.3%           | 52.2%           | 57.4%             | 54.2%                  | 55.8%                  | 54.8%                |
| Ohio                 | 58.3% | 37.6%                  | 62.8%           | 50.8%           | 63.5%             | 64.5%                  | 56.5%                  | 59.2%                |
| Wisconsin            | 59.0% | 80.6%                  | --              | 60.2%           | 55.1%             | 57.1%                  | 70.8%                  | 56.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 57.0% | 54.4%                  | 61.0%           | 62.7%           | 56.1%             | 49.9%                  | 53.9%                  | 58.7%                |
| Kansas               | 65.5% | 56.4%                  | 71.2%           | 68.6%           | 64.3%             | 64.3%                  | 64.9%                  | 65.8%                |
| Minnesota            | 64.2% | --                     | 68.5%           | 67.2%           | 63.3%             | 63.1%                  | 69.0%                  | 62.7%                |
| Missouri             | 52.6% | --                     | 62.9%           | 61.7%           | 50.0%             | 44.3%                  | 60.5%                  | 49.6%                |
| Nebraska             | 59.0% | --                     | 75.3%           | 54.5%           | 62.8%             | 55.3%                  | 64.7%                  | 56.6%                |
| North Dakota         | 56.6% | --                     | 51.2%           | 50.6%           | 65.5%             | 72.5%                  | 53.3%                  | 59.4%                |
| South Dakota         | 60.7% | --                     | 60.2%           | 61.5%           | 65.5%             | 54.7%                  | 60.7%                  | 60.6%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 68.1% | 77.3%                  | --              | 72.1%           | 65.5%             | 72.1%                  | 66.0%                  | 69.2%                |
| District of Columbia | 58.9% | --                     | 60.8%           | 58.7%           | 62.1%             | 52.9%                  | 58.4%                  | 59.1%                |
| Florida              | 63.4% | 56.2%                  | 78.2%           | 70.9%           | 63.6%             | 55.4%                  | 69.1%                  | 60.9%                |
| Georgia              | 55.3% | --                     | 55.6%           | 60.4%           | 53.1%             | 53.2%                  | 56.6%                  | 54.9%                |
| Maryland             | 64.3% | 51.2%                  | 56.4%           | 60.3%           | 74.0%             | 66.1%                  | 55.9%                  | 67.9%                |
| North Carolina       | 66.5% | --                     | 74.8%           | 67.6%           | 66.9%             | 63.6%                  | 71.1%                  | 64.8%                |
| South Carolina       | 67.6% | 82.8%                  | 54.4%           | 70.3%           | 69.7%             | 61.0%                  | 73.0%                  | 65.4%                |
| Virginia             | 64.1% | 80.6%                  | 84.5%           | 59.6%           | 63.4%             | 58.8%                  | 72.9%                  | 60.5%                |
| West Virginia        | 57.3% | --                     | 66.3%           | 58.9%           | 64.4%             | 51.4%                  | 61.7%                  | 55.5%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 58.3% | 60.8%                  | 70.9%           | 65.6%           | 47.7%             | 58.1%                  | 65.9%                  | 53.4%                |
| Kentucky             | 59.9% | 64.6%                  | --              | 62.4%           | 60.8%             | 55.6%                  | 62.5%                  | 58.3%                |
| Mississippi          | 69.0% | 68.5%                  | 69.8%           | 73.9%           | 63.0%             | 72.1%                  | 71.3%                  | 67.0%                |
| Tennessee            | 64.2% | 82.3%                  | 83.8%           | 55.8%           | 68.4%             | 58.5%                  | 75.5%                  | 60.0%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 65.7% | 79.5%                  | 69.9%           | 72.5%           | 68.3%             | 58.7%                  | 72.0%                  | 63.1%                |
| Louisiana            | 63.1% | 86.2%                  | 56.2%           | 61.2%           | 63.7%             | 60.8%                  | 63.5%                  | 62.9%                |
| Oklahoma             | 67.0% | 57.6%                  | 69.8%           | 61.4%           | 71.2%             | 68.8%                  | 63.1%                  | 69.7%                |
| Texas                | 64.9% | 78.9%                  | 58.9%           | 66.6%           | 65.8%             | 56.6%                  | 70.1%                  | 61.9%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 64.8% | --                     | 68.4%           | 62.0%           | 58.7%             | 72.3%                  | 67.0%                  | 63.9%                |
| Colorado             | 62.6% | 61.5%                  | 66.4%           | 64.1%           | 70.2%             | 56.8%                  | 62.8%                  | 62.6%                |
| Idaho                | 59.4% | 55.5%                  | 74.8%           | 55.5%           | 55.0%             | 59.1%                  | 64.4%                  | 56.5%                |
| Montana              | 65.5% | 68.3%                  | 72.6%           | 65.0%           | 66.1%             | 58.3%                  | 71.0%                  | 61.7%                |
| Nevada               | 67.4% | 72.0%                  | 69.6%           | 69.5%           | 66.4%             | 63.9%                  | 72.9%                  | 64.7%                |
| New Mexico           | 63.2% | 89.2%                  | --              | 59.7%           | 65.2%             | 56.8%                  | 63.2%                  | 63.2%                |
| Utah                 | 49.6% | 54.0%                  | 43.3%           | 44.2%           | 52.5%             | 51.5%                  | 45.5%                  | 51.3%                |
| Wyoming              | 57.6% | 73.8%                  | 61.6%           | 60.3%           | 57.0%             | 49.2%                  | 63.6%                  | 53.5%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 59.0% | --                     | 75.9%           | 69.7%           | 59.8%             | 44.1%                  | 72.6%                  | 54.0%                |
| California           | 62.9% | 71.6%                  | 68.2%           | 74.0%           | 56.6%             | 57.5%                  | 71.7%                  | 59.6%                |
| Hawaii               | 71.4% | 75.1%                  | 80.2%           | 73.2%           | 72.4%             | 63.4%                  | 75.1%                  | 69.4%                |
| Oregon               | 65.4% | 78.5%                  | 73.4%           | 64.8%           | 62.2%             | 62.9%                  | 71.9%                  | 63.0%                |
| Washington           | 71.5% | 66.0%                  | 70.9%           | 81.5%           | 70.5%             | 63.2%                  | 73.2%                  | 70.3%                |

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.

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

**Table II.C.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that take single coverage by firm size and State: United States, 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        | 0.53% | 1.84%                  | 1.44%           | 1.05%           | 1.11%             | 0.87%                  | 0.84%                  | 0.64%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.56% | 6.31%                  | 4.83%           | 13.21%          | 4.76%             | 4.31%                  | 11.17%                 | 4.53%                |
| Maine                | 3.08% | --                     | 5.74%           | 4.93%           | 3.97%             | 4.37%                  | 6.50%                  | 3.46%                |
| Massachusetts        | 3.03% | 10.40%                 | 5.08%           | 8.42%           | 4.37%             | 4.11%                  | 4.27%                  | 3.57%                |
| New Hampshire        | 2.20% | 11.78%                 | 5.03%           | 3.77%           | 4.23%             | 3.56%                  | 3.71%                  | 2.51%                |
| Rhode Island         | 2.82% | 5.62%                  | 5.45%           | 3.84%           | 5.76%             | 6.56%                  | 3.51%                  | 3.73%                |
| Vermont              | 2.68% | --                     | 5.16%           | 3.50%           | 5.15%             | 2.75%                  | 4.81%                  | 2.45%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.48% | 5.04%                  | --              | 4.43%           | 3.64%             | 2.09%                  | 4.46%                  | 2.47%                |
| New York             | 1.62% | 7.28%                  | 5.70%           | 3.50%           | 2.53%             | 2.21%                  | 3.76%                  | 1.61%                |
| Pennsylvania         | 2.26% | 7.65%                  | 5.14%           | 3.36%           | 3.17%             | 3.04%                  | 3.39%                  | 2.69%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.01% | 9.48%                  | 5.78%           | 4.86%           | 3.02%             | 2.31%                  | 4.74%                  | 2.10%                |
| Indiana              | 3.50% | --                     | --              | 6.53%           | 3.79%             | 2.95%                  | 7.51%                  | 3.67%                |
| Michigan             | 2.27% | --                     | 6.98%           | 4.84%           | 2.95%             | 3.61%                  | 5.28%                  | 2.50%                |
| Ohio                 | 3.91% | 8.26%                  | 4.36%           | 10.41%          | 2.60%             | 6.18%                  | 3.52%                  | 5.68%                |
| Wisconsin            | 2.41% | 6.35%                  | --              | 3.95%           | 4.28%             | 4.19%                  | 5.24%                  | 2.55%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.55% | 7.90%                  | 5.49%           | 5.13%           | 3.47%             | 5.06%                  | 4.61%                  | 3.12%                |
| Kansas               | 2.16% | 6.21%                  | 6.76%           | 4.51%           | 3.19%             | 3.96%                  | 4.10%                  | 2.35%                |
| Minnesota            | 2.90% | --                     | 4.21%           | 3.51%           | 7.01%             | 5.27%                  | 3.55%                  | 3.77%                |
| Missouri             | 3.67% | --                     | 6.05%           | 5.46%           | 9.01%             | 4.00%                  | 4.28%                  | 4.45%                |
| Nebraska             | 2.66% | --                     | 6.23%           | 5.03%           | 3.96%             | 2.49%                  | 5.83%                  | 2.76%                |
| North Dakota         | 2.93% | --                     | 10.25%          | 3.22%           | 4.30%             | 2.58%                  | 4.70%                  | 3.56%                |
| South Dakota         | 2.39% | --                     | 7.05%           | 4.69%           | 3.18%             | 2.60%                  | 4.69%                  | 2.68%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.31% | 9.35%                  | --              | 5.27%           | 7.39%             | 5.05%                  | 5.59%                  | 4.08%                |
| District of Columbia | 2.58% | --                     | 8.90%           | 4.03%           | 3.70%             | 3.38%                  | 5.66%                  | 2.52%                |
| Florida              | 2.55% | 11.38%                 | 4.63%           | 3.85%           | 6.81%             | 2.22%                  | 4.07%                  | 3.10%                |
| Georgia              | 2.75% | --                     | 3.92%           | 5.95%           | 5.50%             | 3.43%                  | 3.60%                  | 3.33%                |
| Maryland             | 3.54% | 10.26%                 | 7.21%           | 3.94%           | 4.60%             | 5.91%                  | 4.07%                  | 3.44%                |
| North Carolina       | 2.47% | --                     | 8.41%           | 4.72%           | 5.60%             | 4.93%                  | 3.30%                  | 3.35%                |
| South Carolina       | 2.42% | 5.88%                  | 5.15%           | 4.66%           | 3.25%             | 4.01%                  | 4.63%                  | 2.55%                |
| Virginia             | 2.85% | 9.54%                  | 5.91%           | 5.45%           | 4.60%             | 4.05%                  | 5.86%                  | 2.86%                |
| West Virginia        | 2.86% | --                     | 5.67%           | 5.57%           | 8.07%             | 3.69%                  | 4.86%                  | 3.35%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.88% | 8.98%                  | 6.56%           | 3.57%           | 9.88%             | 2.00%                  | 4.39%                  | 5.43%                |
| Kentucky             | 4.13% | 11.75%                 | --              | 5.34%           | 8.87%             | 3.69%                  | 5.91%                  | 5.49%                |
| Mississippi          | 3.21% | 10.26%                 | 6.78%           | 5.05%           | 5.96%             | 4.37%                  | 4.81%                  | 4.14%                |
| Tennessee            | 2.80% | 6.87%                  | 4.80%           | 5.86%           | 4.82%             | 2.83%                  | 3.72%                  | 3.41%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.09% | 6.84%                  | 5.02%           | 4.01%           | 3.00%             | 2.64%                  | 3.53%                  | 2.21%                |
| Louisiana            | 3.72% | 6.59%                  | 6.02%           | 6.30%           | 3.41%             | 10.09%                 | 4.52%                  | 5.21%                |
| Oklahoma             | 3.18% | 11.95%                 | 6.10%           | 4.41%           | 6.91%             | 3.14%                  | 4.55%                  | 4.02%                |
| Texas                | 2.78% | 5.66%                  | 6.52%           | 5.37%           | 5.73%             | 3.31%                  | 3.81%                  | 3.74%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.71% | --                     | 5.54%           | 4.23%           | 4.92%             | 5.39%                  | 4.75%                  | 3.36%                |
| Colorado             | 3.02% | 8.38%                  | 8.75%           | 5.65%           | 7.28%             | 4.63%                  | 5.09%                  | 3.70%                |
| Idaho                | 2.66% | 9.87%                  | 5.24%           | 5.03%           | 8.28%             | 3.71%                  | 4.27%                  | 3.78%                |
| Montana              | 2.81% | 10.32%                 | 5.26%           | 4.72%           | 3.98%             | 6.60%                  | 4.98%                  | 3.18%                |
| Nevada               | 2.51% | 8.62%                  | 6.56%           | 4.89%           | 3.97%             | 5.42%                  | 4.21%                  | 2.89%                |
| New Mexico           | 3.61% | 8.04%                  | --              | 7.84%           | 5.07%             | 5.73%                  | 8.71%                  | 3.27%                |
| Utah                 | 2.46% | 9.72%                  | 7.77%           | 5.94%           | 4.02%             | 3.61%                  | 5.46%                  | 2.56%                |
| Wyoming              | 2.76% | 10.68%                 | 6.50%           | 5.91%           | 5.88%             | 3.74%                  | 5.27%                  | 2.70%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.90% | --                     | 4.55%           | 7.71%           | 5.78%             | 2.76%                  | 4.50%                  | 3.17%                |
| California           | 1.60% | 5.50%                  | 6.79%           | 2.12%           | 3.46%             | 1.83%                  | 3.01%                  | 1.71%                |
| Hawaii               | 2.24% | 6.64%                  | 4.36%           | 4.40%           | 5.01%             | 3.87%                  | 3.53%                  | 3.00%                |
| Oregon               | 3.95% | 8.32%                  | 4.22%           | 5.01%           | 9.02%             | 3.47%                  | 3.30%                  | 5.12%                |
| Washington           | 2.15% | 8.80%                  | 3.47%           | 2.52%           | 5.81%             | 4.35%                  | 2.99%                  | 2.98%                |

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 II.C.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that take single coverage by firm size and State: United States, 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        | 56.2% | 58.9%                  | 65.1%           | 64.5%           | 57.6%             | 55.3%                  | 64.2%                  | 55.9%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 54.0% | --                     | --              | 59.2%           | 57.8%             | 52.1%                  | 70.3%                  | 53.2%                |
| Maine                | 59.1% | 100.0%                 | --              | 76.1%           | 61.4%             | 56.1%                  | 76.3%                  | 58.1%                |
| Massachusetts        | 52.6% | --                     | --              | --              | 56.0%             | 51.9%                  | 55.4%                  | 52.5%                |
| New Hampshire        | 55.7% | --                     | --              | 73.0%           | 57.4%             | 54.1%                  | 77.4%                  | 55.3%                |
| Rhode Island         | 55.7% | --                     | --              | --              | 52.1%             | 55.4%                  | 67.9%                  | 55.0%                |
| Vermont              | 58.9% | --                     | 79.6%           | 65.8%           | 59.8%             | 54.9%                  | 79.8%                  | 57.7%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 59.1% | --                     | --              | 63.6%           | 58.0%             | 58.7%                  | --                     | 58.7%                |
| New York             | 58.7% | --                     | --              | 76.1%           | 60.1%             | 57.1%                  | 69.8%                  | 58.2%                |
| Pennsylvania         | 56.4% | --                     | 92.7%           | 58.6%           | 61.3%             | 54.2%                  | 82.2%                  | 55.7%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 50.7% | --                     | --              | 81.7%           | 46.2%             | 50.9%                  | 53.1%                  | 50.6%                |
| Indiana              | 54.0% | --                     | --              | 66.2%           | 55.9%             | 52.0%                  | 68.5%                  | 53.5%                |
| Michigan             | 48.0% | --                     | 51.2%           | --              | 55.7%             | 46.0%                  | 52.1%                  | 47.8%                |
| Ohio                 | 55.6% | --                     | --              | 68.4%           | 51.9%             | 56.3%                  | --                     | 55.5%                |
| Wisconsin            | 56.8% | --                     | --              | 64.9%           | 51.6%             | 57.6%                  | 67.3%                  | 56.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 56.5% | --                     | --              | 63.2%           | 54.4%             | 55.8%                  | 68.2%                  | 55.7%                |
| Kansas               | 53.3% | 84.5%                  | --              | --              | 50.3%             | 53.7%                  | --                     | 53.0%                |
| Minnesota            | 54.3% | --                     | --              | 68.1%           | 55.5%             | 53.8%                  | --                     | 54.6%                |
| Missouri             | 54.6% | --                     | --              | 69.0%           | 62.2%             | 52.7%                  | 56.3%                  | 54.4%                |
| Nebraska             | 54.9% | --                     | --              | 79.1%           | 59.6%             | 53.5%                  | 57.9%                  | 54.8%                |
| North Dakota         | 51.6% | --                     | --              | 51.4%           | 59.0%             | 49.3%                  | 53.8%                  | 51.5%                |
| South Dakota         | 52.7% | 100.0%                 | --              | --              | 61.0%             | 48.6%                  | 57.2%                  | 52.1%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 51.5% | 80.0%                  | --              | 71.7%           | 49.1%             | 50.6%                  | 78.3%                  | 50.6%                |
| District of Columbia | 58.4% | --                     | --              | 71.7%           | 54.4%             | 58.5%                  | 77.2%                  | 57.8%                |
| Florida              | 54.7% | --                     | --              | 62.9%           | 55.7%             | 54.6%                  | --                     | 54.9%                |
| Georgia              | 56.1% | --                     | 76.2%           | 70.4%           | 72.0%             | 53.0%                  | 71.8%                  | 55.4%                |
| Maryland             | 55.4% | --                     | --              | --              | 55.1%             | 54.3%                  | 65.5%                  | 55.0%                |
| North Carolina       | 57.6% | --                     | 90.8%           | 59.5%           | 66.1%             | 55.2%                  | 68.3%                  | 57.1%                |
| South Carolina       | 57.5% | --                     | --              | --              | 65.9%             | 55.8%                  | 64.0%                  | 57.3%                |
| Virginia             | 54.6% | --                     | --              | 56.3%           | 49.8%             | 54.6%                  | --                     | 54.4%                |
| West Virginia        | 53.6% | 83.2%                  | 72.6%           | --              | 53.2%             | 52.6%                  | --                     | 53.2%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 54.6% | --                     | --              | --              | 59.5%             | 53.2%                  | 68.4%                  | 53.9%                |
| Kentucky             | 54.0% | --                     | --              | 55.3%           | 61.1%             | 52.6%                  | --                     | 54.3%                |
| Mississippi          | 54.6% | --                     | --              | 71.0%           | 51.9%             | 53.8%                  | 86.4%                  | 54.1%                |
| Tennessee            | 53.2% | 100.0%                 | --              | 70.8%           | 49.1%             | 52.3%                  | 63.3%                  | 52.8%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 53.9% | --                     | --              | --              | 60.7%             | 53.4%                  | --                     | 54.2%                |
| Louisiana            | 54.9% | --                     | --              | 78.5%           | 54.1%             | 51.3%                  | 78.2%                  | 53.0%                |
| Oklahoma             | 58.6% | --                     | --              | 66.8%           | 60.5%             | 56.7%                  | --                     | 58.4%                |
| Texas                | 54.1% | 96.0%                  | --              | 67.0%           | 55.6%             | 52.5%                  | 83.7%                  | 52.9%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 55.2% | --                     | 52.1%           | --              | 61.0%             | 53.8%                  | 47.4%                  | 55.5%                |
| Colorado             | 58.4% | --                     | 69.1%           | 61.4%           | 56.2%             | 58.6%                  | 62.8%                  | 58.0%                |
| Idaho                | 50.8% | --                     | --              | 70.3%           | 52.2%             | 49.0%                  | --                     | 50.6%                |
| Montana              | 57.9% | --                     | --              | 67.2%           | 65.0%             | 54.7%                  | 54.4%                  | 58.3%                |
| Nevada               | 56.1% | --                     | --              | --              | 70.2%             | 55.8%                  | --                     | 57.3%                |
| New Mexico           | 54.7% | --                     | --              | 59.6%           | 57.3%             | 53.1%                  | 88.7%                  | 54.3%                |
| Utah                 | 51.2% | --                     | --              | --              | 49.7%             | 51.8%                  | --                     | 51.9%                |
| Wyoming              | 53.5% | --                     | 62.6%           | 56.9%           | 52.6%             | 51.5%                  | 62.8%                  | 51.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 56.8% | --                     | --              | 57.2%           | 52.1%             | 58.7%                  | --                     | 56.5%                |
| California           | 63.6% | 58.3%                  | --              | 59.4%           | 56.6%             | 64.3%                  | 62.3%                  | 63.6%                |
| Hawaii               | 60.4% | --                     | --              | 76.4%           | 70.2%             | 55.7%                  | 72.0%                  | 58.7%                |
| Oregon               | 59.2% | --                     | 86.1%           | 77.1%           | 65.9%             | 55.8%                  | 83.2%                  | 57.8%                |
| Washington           | 59.5% | --                     | --              | 56.7%           | 73.5%             | 55.9%                  | --                     | 59.1%                |

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 II.C.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that take single coverage by firm size and State: United States, 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        | 0.89% | 6.26%                  | 4.10%           | 1.44%           | 0.84%             | 1.16%                  | 2.26%                  | 0.93%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.81% | --                     | --              | 7.30%           | 4.39%             | 2.08%                  | 6.56%                  | 1.83%                |
| Maine                | 1.72% | 0.00%                  | --              | 7.37%           | 2.95%             | 2.04%                  | 4.87%                  | 1.77%                |
| Massachusetts        | 2.08% | --                     | --              | --              | 6.39%             | 2.24%                  | 6.31%                  | 2.15%                |
| New Hampshire        | 2.03% | --                     | --              | 6.67%           | 3.49%             | 2.53%                  | 7.51%                  | 2.04%                |
| Rhode Island         | 2.73% | --                     | --              | --              | 3.95%             | 3.03%                  | 11.02%                 | 2.79%                |
| Vermont              | 2.51% | --                     | 6.15%           | 4.55%           | 4.98%             | 2.28%                  | 5.22%                  | 2.65%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.33% | --                     | --              | 2.63%           | 5.29%             | 7.07%                  | --                     | 5.40%                |
| New York             | 1.19% | --                     | --              | 6.56%           | 2.91%             | 1.29%                  | 5.22%                  | 1.21%                |
| Pennsylvania         | 1.72% | --                     | 7.15%           | 7.01%           | 4.19%             | 1.95%                  | 7.63%                  | 1.73%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.09% | --                     | --              | 4.61%           | 6.50%             | 3.47%                  | 15.92%                 | 3.14%                |
| Indiana              | 2.29% | --                     | --              | 4.54%           | 4.06%             | 2.76%                  | 9.15%                  | 2.32%                |
| Michigan             | 3.42% | --                     | 3.36%           | --              | 3.00%             | 4.20%                  | 6.83%                  | 3.58%                |
| Ohio                 | 1.53% | --                     | --              | 6.25%           | 2.69%             | 1.83%                  | --                     | 1.53%                |
| Wisconsin            | 2.02% | --                     | --              | 9.85%           | 4.31%             | 2.34%                  | 9.24%                  | 2.04%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.85% | --                     | --              | 4.93%           | 2.93%             | 2.59%                  | 6.35%                  | 1.92%                |
| Kansas               | 1.49% | 8.34%                  | --              | --              | 5.17%             | 1.03%                  | --                     | 1.46%                |
| Minnesota            | 1.78% | --                     | --              | 9.05%           | 4.56%             | 1.74%                  | --                     | 1.78%                |
| Missouri             | 2.00% | --                     | --              | 4.04%           | 5.78%             | 2.12%                  | 11.63%                 | 1.91%                |
| Nebraska             | 2.47% | --                     | --              | 8.31%           | 6.71%             | 2.65%                  | 9.04%                  | 2.52%                |
| North Dakota         | 2.73% | --                     | --              | 7.25%           | 3.34%             | 3.52%                  | 8.34%                  | 2.85%                |
| South Dakota         | 2.55% | 0.00%                  | --              | --              | 4.33%             | 2.77%                  | 9.07%                  | 2.63%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.02% | 0.00%                  | --              | 5.39%           | 5.49%             | 3.30%                  | 4.17%                  | 3.03%                |
| District of Columbia | 1.63% | --                     | --              | 8.70%           | 2.52%             | 1.94%                  | 6.70%                  | 1.64%                |
| Florida              | 1.62% | --                     | --              | 10.86%          | 3.74%             | 1.68%                  | --                     | 1.59%                |
| Georgia              | 1.81% | --                     | 3.45%           | 5.10%           | 3.27%             | 1.92%                  | 5.48%                  | 1.84%                |
| Maryland             | 1.97% | --                     | --              | --              | 6.07%             | 1.89%                  | 6.98%                  | 1.99%                |
| North Carolina       | 2.15% | --                     | 2.09%           | 8.52%           | 5.10%             | 2.41%                  | 11.25%                 | 2.19%                |
| South Carolina       | 2.58% | --                     | --              | --              | 3.59%             | 2.97%                  | 11.65%                 | 2.64%                |
| Virginia             | 2.23% | --                     | --              | 10.42%          | 10.15%            | 2.20%                  | --                     | 2.24%                |
| West Virginia        | 1.96% | 6.72%                  | 0.35%           | --              | 6.85%             | 1.99%                  | --                     | 1.96%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.94% | --                     | --              | --              | 6.30%             | 3.39%                  | 7.99%                  | 3.04%                |
| Kentucky             | 1.43% | --                     | --              | 6.42%           | 2.58%             | 1.63%                  | --                     | 1.45%                |
| Mississippi          | 2.01% | --                     | --              | 5.90%           | 3.69%             | 2.26%                  | 2.43%                  | 1.94%                |
| Tennessee            | 2.72% | 0.00%                  | --              | 5.96%           | 4.27%             | 3.18%                  | 7.50%                  | 2.79%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.62% | --                     | --              | --              | 4.33%             | 1.67%                  | --                     | 1.62%                |
| Louisiana            | 2.42% | --                     | --              | 3.40%           | 5.25%             | 2.57%                  | 7.88%                  | 2.39%                |
| Oklahoma             | 1.91% | --                     | --              | 5.62%           | 4.77%             | 1.89%                  | --                     | 1.91%                |
| Texas                | 2.21% | 4.06%                  | --              | 5.25%           | 4.77%             | 2.48%                  | 6.24%                  | 2.22%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.56% | --                     | 1.34%           | --              | 3.15%             | 4.25%                  | 4.37%                  | 3.66%                |
| Colorado             | 2.33% | --                     | 1.71%           | 5.74%           | 5.11%             | 2.98%                  | 4.35%                  | 2.51%                |
| Idaho                | 2.33% | --                     | --              | 5.41%           | 6.36%             | 2.48%                  | --                     | 2.36%                |
| Montana              | 2.22% | --                     | --              | 11.85%          | 3.58%             | 2.30%                  | 7.57%                  | 2.31%                |
| Nevada               | 3.50% | --                     | --              | --              | 4.87%             | 4.00%                  | --                     | 3.62%                |
| New Mexico           | 2.81% | --                     | --              | 6.53%           | 7.09%             | 2.90%                  | 5.57%                  | 2.81%                |
| Utah                 | 2.09% | --                     | --              | --              | 6.03%             | 2.04%                  | --                     | 2.08%                |
| Wyoming              | 2.96% | --                     | 6.25%           | 7.76%           | 2.76%             | 4.83%                  | 5.61%                  | 3.27%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.60% | --                     | --              | 7.27%           | 4.53%             | 3.14%                  | --                     | 2.63%                |
| California           | 3.55% | 8.71%                  | --              | 5.93%           | 3.37%             | 3.73%                  | 6.93%                  | 3.64%                |
| Hawaii               | 2.39% | --                     | --              | 4.88%           | 4.54%             | 2.32%                  | 8.76%                  | 2.24%                |
| Oregon               | 2.05% | --                     | 2.64%           | 2.70%           | 3.04%             | 2.25%                  | 3.30%                  | 2.01%                |
| Washington           | 1.96% | --                     | --              | 5.06%           | 4.83%             | 1.97%                  | --                     | 1.98%                |

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 II.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, 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        | 24,540 | 23,840                 | 23,208          | 22,708          | 24,430            | 25,010                 | 23,170                 | 24,734               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 27,058 | --                     | 27,367          | 24,399          | 27,699            | 27,454                 | 25,622                 | 27,283               |
| Maine                | 25,568 | --                     | 25,637          | 24,378          | 24,827            | 26,778                 | 22,950                 | 26,185               |
| Massachusetts        | 28,151 | 30,767                 | 29,548          | 29,138          | 25,990            | 28,338                 | 28,839                 | 28,032               |
| New Hampshire        | 26,119 | --                     | 24,068          | 22,644          | 26,113            | 26,728                 | 24,342                 | 26,418               |
| Rhode Island         | 25,960 | 21,922                 | 26,581          | 23,948          | 26,721            | 26,552                 | 23,507                 | 26,510               |
| Vermont              | 25,901 | --                     | 21,639          | 23,396          | 27,295            | 26,406                 | 23,401                 | 26,552               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 27,491 | --                     | --              | 28,320          | 28,341            | 26,797                 | 27,978                 | 27,448               |
| New York             | 27,188 | 29,487                 | 21,972          | 27,963          | 29,319            | 26,096                 | 27,213                 | 27,185               |
| Pennsylvania         | 25,241 | 26,060                 | 21,224          | 19,318          | 24,879            | 26,711                 | 22,493                 | 25,638               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 24,993 | 18,435                 | 21,068          | 28,110          | 23,778            | 26,559                 | 21,023                 | 25,853               |
| Indiana              | 24,725 | --                     | 21,219          | 21,242          | 26,509            | 24,882                 | 19,221                 | 25,372               |
| Michigan             | 24,252 | --                     | 20,587          | 22,899          | 22,934            | 25,406                 | 20,416                 | 24,853               |
| Ohio                 | 22,618 | 23,740                 | 21,571          | 16,940          | 23,433            | 24,345                 | 21,895                 | 22,734               |
| Wisconsin            | 25,781 | 26,395                 | --              | 28,156          | 26,595            | 24,517                 | 29,426                 | 25,423               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 22,954 | 21,444                 | 20,348          | 21,285          | 23,718            | 23,261                 | 21,092                 | 23,339               |
| Kansas               | 24,220 | 19,884                 | 23,042          | 20,655          | 24,675            | 25,161                 | 21,703                 | 24,715               |
| Minnesota            | 23,565 | --                     | 18,922          | 21,963          | 23,696            | 24,381                 | 20,177                 | 24,006               |
| Missouri             | 23,831 | 25,320                 | 19,032          | 20,812          | 19,410            | 26,810                 | 21,457                 | 24,323               |
| Nebraska             | 23,696 | 18,405                 | 28,700          | 24,935          | 21,283            | 24,036                 | 24,836                 | 23,576               |
| North Dakota         | 23,090 | 20,216                 | 21,414          | 21,812          | 24,085            | 24,109                 | 20,693                 | 23,797               |
| South Dakota         | 24,941 | --                     | 23,207          | 23,318          | 22,611            | 27,080                 | 22,838                 | 25,585               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 27,869 | --                     | 28,225          | 27,896          | 26,285            | 28,241                 | 27,077                 | 27,958               |
| District of Columbia | 27,457 | --                     | --              | 27,567          | 25,962            | 28,161                 | 28,002                 | 27,323               |
| Florida              | 24,807 | --                     | 24,483          | 23,655          | 26,385            | 24,636                 | 24,572                 | 24,829               |
| Georgia              | 23,363 | --                     | 26,574          | 21,709          | 22,406            | 23,716                 | 22,799                 | 23,419               |
| Maryland             | 24,738 | 24,341                 | 27,761          | 24,171          | 27,850            | 23,764                 | 24,404                 | 24,807               |
| North Carolina       | 23,120 | 30,806                 | --              | 22,113          | 21,091            | 23,395                 | 26,167                 | 22,787               |
| South Carolina       | 24,280 | --                     | 23,568          | 20,911          | 22,914            | 24,974                 | 22,773                 | 24,512               |
| Virginia             | 25,523 | --                     | --              | 23,200          | 25,562            | 26,125                 | 22,743                 | 25,798               |
| West Virginia        | 25,483 | --                     | 17,239          | 23,219          | 25,939            | 26,413                 | 21,165                 | 25,985               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 23,986 | 19,451                 | 27,826          | 20,017          | 22,825            | 25,399                 | 22,923                 | 24,170               |
| Kentucky             | 23,584 | --                     | 29,988          | 24,694          | 19,230            | 24,309                 | 24,824                 | 23,391               |
| Mississippi          | 22,271 | --                     | --              | 20,370          | 18,206            | 24,824                 | 18,538                 | 22,717               |
| Tennessee            | 22,085 | --                     | 19,199          | 21,992          | 20,583            | 22,567                 | 19,682                 | 22,236               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 22,069 | --                     | 21,467          | 20,311          | 19,956            | 22,675                 | 19,744                 | 22,324               |
| Louisiana            | 23,190 | --                     | 21,358          | 21,011          | 21,813            | 24,662                 | 20,756                 | 23,596               |
| Oklahoma             | 23,050 | --                     | 19,799          | 22,507          | 25,061            | 22,668                 | 20,475                 | 23,515               |
| Texas                | 24,106 | 27,126                 | 21,871          | 21,766          | 23,523            | 24,571                 | 22,266                 | 24,316               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 23,132 | --                     | 17,223          | 22,251          | 21,912            | 23,950                 | 21,132                 | 23,391               |
| Colorado             | 24,974 | 23,875                 | 22,752          | 22,995          | 26,831            | 25,062                 | 22,982                 | 25,427               |
| Idaho                | 24,531 | 18,997                 | 15,499          | 19,025          | 23,264            | 28,396                 | 18,332                 | 26,012               |
| Montana              | 22,294 | --                     | 18,723          | 22,147          | 19,135            | 25,684                 | 18,697                 | 23,348               |
| Nevada               | 21,988 | --                     | 18,047          | 18,948          | 22,875            | 22,952                 | 18,957                 | 22,665               |
| New Mexico           | 23,828 | --                     | --              | 19,718          | 25,923            | 24,486                 | 14,934                 | 24,851               |
| Utah                 | 23,583 | 24,150                 | 15,878          | 18,495          | 22,421            | 26,557                 | 18,904                 | 24,683               |
| Wyoming              | 23,676 | --                     | 21,122          | 21,919          | 28,288            | 22,502                 | 21,035                 | 24,229               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 25,493 | --                     | --              | 32,458          | 25,548            | 24,547                 | 26,121                 | 25,444               |
| California           | 24,143 | 24,485                 | 29,499          | 22,838          | 24,597            | 23,846                 | 25,835                 | 23,927               |
| Hawaii               | 22,709 | 20,901                 | 19,205          | 19,734          | 22,150            | 24,118                 | 19,631                 | 23,556               |
| Oregon               | 24,688 | --                     | 23,736          | 24,211          | 23,591            | 25,275                 | 23,937                 | 24,789               |
| Washington           | 25,355 | --                     | 24,256          | 20,339          | 19,389            | 27,321                 | 22,979                 | 25,685               |

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 II.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, 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        | 162.60   | 934.98                 | 608.78          | 486.43          | 370.94            | 216.36                 | 391.15                 | 180.01               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 700.17   | --                     | 1,692.67        | 1,147.75        | 1,891.59          | 871.88                 | 946.23                 | 792.89               |
| Maine                | 646.89   | --                     | 2,413.74        | 2,448.90        | 1,082.72          | 645.29                 | 1,917.46               | 559.82               |
| Massachusetts        | 694.10   | 2,476.60               | 1,451.99        | 1,999.06        | 1,457.86          | 882.42                 | 1,677.37               | 747.97               |
| New Hampshire        | 738.84   | --                     | 2,407.39        | 1,841.32        | 1,312.73          | 1,055.72               | 1,638.84               | 825.97               |
| Rhode Island         | 792.85   | 1,968.74               | 2,822.43        | 1,715.17        | 1,263.08          | 1,213.37               | 1,802.97               | 841.54               |
| Vermont              | 577.26   | --                     | 1,665.74        | 1,445.29        | 982.83            | 815.83                 | 1,628.55               | 600.01               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 892.58   | --                     | --              | 989.65          | 1,534.58          | 1,334.44               | 1,757.90               | 954.92               |
| New York             | 714.71   | 3,009.93               | 3,402.17        | 1,320.83        | 1,580.99          | 914.99                 | 1,831.90               | 773.94               |
| Pennsylvania         | 652.34   | 2,900.60               | 1,289.77        | 990.61          | 1,512.23          | 911.19                 | 1,334.94               | 724.95               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 954.54   | 3,009.78               | 3,455.02        | 1,687.16        | 2,219.90          | 958.46                 | 2,240.77               | 959.79               |
| Indiana              | 1,019.75 | --                     | 2,088.90        | 4,701.96        | 1,395.55          | 1,296.46               | 2,994.00               | 1,034.98             |
| Michigan             | 689.92   | --                     | 2,566.48        | 1,606.47        | 1,338.87          | 958.05                 | 1,364.35               | 764.22               |
| Ohio                 | 1,077.24 | 2,799.83               | 2,921.20        | 2,318.67        | 1,558.55          | 702.59                 | 1,610.86               | 1,232.07             |
| Wisconsin            | 604.67   | 1,665.90               | --              | 1,403.60        | 1,065.03          | 771.30                 | 1,983.70               | 608.49               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 756.42   | 3,081.38               | 1,544.89        | 1,354.38        | 1,492.65          | 1,073.90               | 1,384.35               | 852.27               |
| Kansas               | 585.07   | 2,793.50               | 1,995.52        | 1,289.87        | 1,176.21          | 715.14                 | 1,170.88               | 632.51               |
| Minnesota            | 683.96   | --                     | 2,611.90        | 1,587.61        | 1,239.18          | 964.02                 | 1,407.53               | 745.54               |
| Missouri             | 1,185.40 | 3,304.55               | 3,489.27        | 1,384.00        | 4,026.37          | 434.11                 | 2,135.49               | 1,373.78             |
| Nebraska             | 770.05   | 1,435.82               | 4,721.42        | 1,640.57        | 1,386.53          | 1,021.00               | 2,239.85               | 815.94               |
| North Dakota         | 739.84   | 3,296.22               | 1,954.25        | 1,503.88        | 934.58            | 1,100.43               | 1,262.69               | 816.21               |
| South Dakota         | 663.01   | --                     | 2,013.89        | 843.32          | 1,443.67          | 723.30                 | 1,274.91               | 703.34               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 885.43   | --                     | 2,156.39        | 1,612.84        | 2,130.28          | 1,128.51               | 1,731.07               | 961.68               |
| District of Columbia | 881.23   | --                     | --              | 1,898.99        | 1,610.00          | 947.22                 | 2,899.56               | 837.09               |
| Florida              | 771.87   | --                     | 1,739.40        | 1,596.10        | 2,101.84          | 892.84                 | 1,565.80               | 832.03               |
| Georgia              | 698.53   | --                     | 2,393.56        | 2,231.58        | 1,847.27          | 763.43                 | 1,776.15               | 749.23               |
| Maryland             | 996.77   | 2,684.88               | 3,200.73        | 1,876.20        | 1,965.93          | 1,348.58               | 2,040.14               | 1,130.35             |
| North Carolina       | 729.09   | 2,759.39               | --              | 2,033.86        | 726.82            | 962.16                 | 1,556.52               | 771.10               |
| South Carolina       | 689.59   | --                     | 1,573.78        | 1,876.52        | 1,563.14          | 911.10                 | 1,672.90               | 758.92               |
| Virginia             | 655.93   | --                     | --              | 1,952.53        | 1,393.02          | 761.06                 | 2,534.12               | 663.91               |
| West Virginia        | 952.30   | --                     | 3,137.86        | 2,511.73        | 2,014.88          | 1,172.67               | 2,447.78               | 1,011.90             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 770.87   | 884.32                 | 2,394.69        | 2,156.80        | 1,312.80          | 1,005.45               | 1,286.35               | 865.84               |
| Kentucky             | 859.87   | --                     | 1,571.36        | 2,127.88        | 2,511.97          | 587.40                 | 2,109.95               | 921.66               |
| Mississippi          | 1,230.58 | --                     | --              | 1,808.12        | 1,748.66          | 1,202.29               | 2,015.97               | 1,299.59             |
| Tennessee            | 857.07   | --                     | 2,489.39        | 2,582.32        | 1,456.63          | 1,108.78               | 1,440.96               | 907.35               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,537.52 | --                     | 1,377.07        | 1,273.12        | 1,469.05          | 2,003.82               | 997.20                 | 1,702.67             |
| Louisiana            | 823.91   | --                     | 1,667.58        | 1,904.32        | 2,039.53          | 1,021.28               | 1,580.97               | 928.36               |
| Oklahoma             | 596.88   | --                     | 2,115.50        | 1,415.47        | 824.97            | 922.96                 | 1,478.84               | 638.48               |
| Texas                | 618.94   | 3,608.12               | 2,356.93        | 1,432.60        | 2,156.32          | 678.52                 | 1,857.29               | 652.85               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 660.80   | --                     | 1,995.92        | 1,277.51        | 909.40            | 948.98                 | 1,704.15               | 713.97               |
| Colorado             | 817.70   | 2,365.59               | 1,857.47        | 1,742.12        | 931.41            | 1,315.89               | 1,301.23               | 960.26               |
| Idaho                | 730.53   | 704.99                 | 1,899.43        | 1,603.51        | 1,676.20          | 972.12                 | 935.86                 | 883.85               |
| Montana              | 999.55   | --                     | 1,794.18        | 1,777.45        | 1,557.76          | 1,371.12               | 2,273.99               | 994.08               |
| Nevada               | 665.10   | --                     | 2,582.47        | 1,040.82        | 2,461.51          | 706.26                 | 1,514.36               | 718.24               |
| New Mexico           | 814.11   | --                     | --              | 1,986.28        | 1,323.92          | 677.34                 | 1,822.15               | 619.34               |
| Utah                 | 775.71   | 3,140.40               | 1,570.13        | 1,407.43        | 1,945.01          | 805.48                 | 1,588.46               | 821.52               |
| Wyoming              | 1,198.87 | --                     | 2,982.83        | 1,818.20        | 2,769.97          | 1,558.34               | 1,639.41               | 1,400.20             |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 988.81   | --                     | --              | 3,085.29        | 1,678.63          | 1,368.00               | 3,369.25               | 1,038.94             |
| California           | 635.08   | 3,276.29               | 1,927.51        | 1,160.89        | 1,247.27          | 770.81                 | 1,549.25               | 650.19               |
| Hawaii               | 806.46   | 1,859.94               | 2,001.83        | 918.48          | 2,079.82          | 993.58                 | 994.99                 | 896.39               |
| Oregon               | 645.34   | --                     | 1,430.22        | 1,739.58        | 1,098.50          | 857.33                 | 1,392.33               | 708.15               |
| Washington           | 857.85   | --                     | 2,419.35        | 1,981.47        | 2,561.48          | 688.26                 | 1,553.26               | 930.84               |

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 II.D.1.a Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 23,870 | 23,885                 | 24,103          | 21,843          | 22,212            | 24,710                 | 23,124                 | 24,021               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 25,801 | --                     | --              | 18,559          | 27,827            | 27,555                 | --                     | 26,203               |
| Maine                | 26,807 | --                     | --              | --              | 26,414            | 28,328                 | 21,179                 | 28,014               |
| Massachusetts        | 27,416 | --                     | 30,443          | 25,893          | 24,987            | 28,231                 | 27,872                 | 27,329               |
| New Hampshire        | 28,112 | --                     | --              | 23,613          | 28,794            | 29,449                 | 25,927                 | 28,889               |
| Rhode Island         | 20,465 | --                     | --              | --              | 26,840            | 20,138                 | --                     | 23,250               |
| Vermont              | 25,604 | --                     | --              | 22,515          | 25,713            | 31,745                 | 16,960                 | 28,153               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 27,098 | --                     | --              | 28,009          | 27,646            | 27,322                 | 22,062                 | 28,533               |
| New York             | 26,622 | --                     | 24,458          | 22,691          | 25,405            | 27,187                 | 28,861                 | 26,094               |
| Pennsylvania         | 27,719 | --                     | --              | 19,764          | 28,261            | 29,771                 | 23,688                 | 28,642               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 23,531 | 22,933                 | 19,557          | 25,477          | 24,307            | 23,541                 | 22,878                 | 23,726               |
| Indiana              | 19,652 | --                     | --              | --              | --                | 23,113                 | --                     | 23,042               |
| Michigan             | 20,352 | --                     | --              | --              | 17,374            | 22,586                 | 17,821                 | 21,347               |
| Ohio                 | 21,811 | --                     | 20,831          | 19,884          | 25,389            | 21,710                 | 21,297                 | 21,957               |
| Wisconsin            | 24,328 | --                     | --              | 24,223          | 23,550            | 24,775                 | --                     | 24,369               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 20,096 | --                     | --              | 20,685          | 19,479            | 21,499                 | 15,722                 | 21,302               |
| Kansas               | 24,486 | --                     | --              | 21,194          | 26,022            | 27,252                 | 21,692                 | 26,499               |
| Minnesota            | 20,955 | --                     | --              | 22,097          | 20,362            | 21,283                 | 19,674                 | 21,130               |
| Missouri             | 17,964 | --                     | --              | 20,674          | --                | 26,694                 | 22,256                 | 17,123               |
| Nebraska             | 20,715 | --                     | --              | --              | 21,117            | 20,442                 | --                     | 20,707               |
| North Dakota         | 20,858 | --                     | --              | 17,430          | 23,062            | 23,200                 | 18,991                 | 21,206               |
| South Dakota         | 22,100 | --                     | --              | 23,685          | 17,647            | 25,193                 | --                     | 23,328               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 24,674 | --                     | --              | --              | 23,604            | 26,464                 | 21,689                 | 25,992               |
| District of Columbia | 28,959 | --                     | --              | 25,680          | 23,003            | 31,845                 | --                     | 26,304               |
| Florida              | 24,674 | --                     | --              | 20,918          | 21,010            | 26,594                 | 23,665                 | 25,198               |
| Georgia              | 23,387 | --                     | --              | --              | --                | 23,225                 | 23,686                 | 23,346               |
| Maryland             | 24,873 | --                     | --              | 30,546          | 23,543            | 21,371                 | --                     | 24,151               |
| North Carolina       | 24,135 | --                     | --              | --              | 20,686            | 25,210                 | --                     | 24,515               |
| South Carolina       | 24,720 | 22,920                 | --              | 19,068          | --                | 26,917                 | 21,821                 | 26,947               |
| Virginia             | 24,350 | --                     | --              | --              | 25,374            | 23,780                 | --                     | 23,137               |
| West Virginia        | 24,636 | --                     | --              | --              | --                | 25,127                 | --                     | 24,901               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 23,190 | --                     | --              | --              | 23,816            | 21,049                 | --                     | 21,709               |
| Kentucky             | 22,129 | --                     | 32,235          | 19,251          | --                | 25,373                 | 29,099                 | 17,741               |
| Mississippi          | 21,477 | --                     | --              | 20,972          | --                | 21,183                 | --                     | 23,108               |
| Tennessee            | 18,247 | --                     | --              | 15,514          | 15,605            | 21,472                 | 15,186                 | 18,579               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 23,786 | --                     | --              | --              | --                | 25,863                 | 17,763                 | 25,437               |
| Louisiana            | 23,950 | --                     | 22,909          | --              | 24,551            | 25,322                 | 21,457                 | 25,110               |
| Oklahoma             | 22,863 | --                     | --              | 20,976          | 25,372            | 22,512                 | 20,314                 | 23,549               |
| Texas                | 24,367 | --                     | --              | --              | 19,372            | 26,146                 | 23,381                 | 24,399               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 21,138 | --                     | --              | --              | 18,924            | 22,427                 | --                     | 20,915               |
| Colorado             | 21,427 | --                     | --              | 18,018          | 23,145            | 23,515                 | 19,976                 | 22,439               |
| Idaho                | 24,588 | --                     | --              | 21,107          | 17,181            | 28,919                 | 19,332                 | 25,867               |
| Montana              | 21,413 | --                     | --              | --              | --                | 26,468                 | 20,487                 | 21,531               |
| Nevada               | 21,806 | --                     | --              | 14,532          | 15,998            | 23,154                 | --                     | 21,879               |
| New Mexico           | 19,446 | --                     | --              | --              | 21,208            | 22,258                 | --                     | 22,298               |
| Utah                 | 24,901 | --                     | --              | --              | --                | 29,960                 | --                     | 25,566               |
| Wyoming              | 30,080 | --                     | --              | --              | --                | 32,313                 | --                     | 32,186               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 21,735 | --                     | --              | 37,472          | --                | 23,964                 | --                     | 22,719               |
| California           | 23,298 | 22,364                 | 27,673          | 22,890          | 23,737            | 23,013                 | 24,288                 | 23,148               |
| Hawaii               | 22,033 | --                     | 15,193          | 22,694          | 20,082            | 24,966                 | 20,780                 | 22,432               |
| Oregon               | 23,835 | --                     | --              | 24,446          | 18,850            | 24,397                 | 25,830                 | 22,879               |
| Washington           | 26,664 | --                     | --              | --              | --                | 28,050                 | --                     | 27,277               |

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.

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**Table II.D.1.a Standard errors for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 336.96   | 1,610.71               | 886.81          | 619.91          | 850.47            | 546.47                 | 658.45                 | 391.60               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,308.46 | --                     | --              | 1,807.03        | 1,287.93          | 1,822.61               | --                     | 1,425.63             |
| Maine                | 1,072.83 | --                     | --              | --              | 2,575.39          | 687.53                 | 1,570.90               | 730.87               |
| Massachusetts        | 1,180.56 | --                     | 2,366.54        | 759.01          | 3,959.59          | 928.09                 | 2,428.09               | 1,321.79             |
| New Hampshire        | 2,120.44 | --                     | --              | 3,035.53        | 1,528.16          | 4,205.56               | 2,526.31               | 2,687.96             |
| Rhode Island         | 2,392.47 | --                     | --              | --              | 1,793.84          | 973.53                 | --                     | 1,867.46             |
| Vermont              | 1,690.78 | --                     | --              | 2,548.62        | 2,541.50          | 3,130.31               | 2,935.61               | 1,492.79             |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,299.13 | --                     | --              | 1,824.89        | 2,302.82          | 2,574.25               | 2,188.02               | 1,346.58             |
| New York             | 1,487.63 | --                     | 4,882.70        | 1,573.48        | 2,331.12          | 2,159.84               | 4,012.72               | 1,517.25             |
| Pennsylvania         | 1,338.34 | --                     | --              | 1,241.80        | 4,011.91          | 1,420.53               | 2,532.12               | 1,473.13             |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 694.13   | 1,154.01               | 3,415.66        | 2,967.53        | 1,050.76          | 795.88                 | 2,142.61               | 637.39               |
| Indiana              | 2,713.90 | --                     | --              | --              | --                | 1,621.34               | --                     | 1,536.17             |
| Michigan             | 1,283.39 | --                     | --              | --              | 1,464.77          | 1,791.82               | 2,014.09               | 1,499.65             |
| Ohio                 | 1,226.74 | --                     | 1,266.29        | 1,925.16        | 3,000.27          | 1,782.09               | 1,046.41               | 1,525.99             |
| Wisconsin            | 1,080.53 | --                     | --              | 2,054.52        | 2,683.45          | 1,469.61               | --                     | 1,150.73             |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,261.85 | --                     | --              | 2,548.43        | 2,357.42          | 1,500.20               | 2,945.60               | 1,213.96             |
| Kansas               | 1,082.26 | --                     | --              | 1,928.34        | 2,779.32          | 1,993.38               | 1,671.10               | 1,563.08             |
| Minnesota            | 1,391.88 | --                     | --              | 2,000.51        | 3,656.03          | 1,228.37               | 1,838.19               | 1,569.75             |
| Missouri             | 3,216.48 | --                     | --              | 1,270.55        | --                | 1,770.23               | 705.76                 | 3,356.20             |
| Nebraska             | 1,326.65 | --                     | --              | --              | 2,789.11          | 1,402.47               | --                     | 1,364.99             |
| North Dakota         | 1,226.61 | --                     | --              | 1,150.19        | 1,283.40          | 851.02                 | 1,598.63               | 1,368.28             |
| South Dakota         | 1,744.09 | --                     | --              | 718.10          | 1,600.11          | 1,336.64               | --                     | 937.48               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,496.84 | --                     | --              | --              | 2,312.54          | 2,430.60               | 2,079.09               | 1,891.61             |
| District of Columbia | 2,970.55 | --                     | --              | 1,409.62        | 1,919.40          | 2,564.57               | --                     | 1,694.34             |
| Florida              | 946.36   | --                     | --              | 1,222.06        | 1,491.17          | 1,194.90               | 1,869.41               | 987.23               |
| Georgia              | 1,343.51 | --                     | --              | --              | --                | 1,591.43               | 2,267.08               | 1,496.48             |
| Maryland             | 1,866.48 | --                     | --              | 2,015.88        | 2,311.68          | 2,170.17               | --                     | 1,724.67             |
| North Carolina       | 1,759.54 | --                     | --              | --              | 1,626.89          | 2,295.85               | --                     | 1,921.42             |
| South Carolina       | 1,288.16 | 1,274.30               | --              | 2,994.84        | --                | 1,318.83               | 1,797.25               | 1,520.35             |
| Virginia             | 1,287.39 | --                     | --              | --              | 1,640.28          | 960.71                 | --                     | 1,013.09             |
| West Virginia        | 2,220.78 | --                     | --              | --              | --                | 2,336.04               | --                     | 2,223.79             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,424.26 | --                     | --              | --              | 968.66            | 1,613.44               | --                     | 1,292.89             |
| Kentucky             | 3,689.69 | --                     | 1,021.22        | 2,143.36        | --                | 1,834.61               | 2,145.37               | 3,571.86             |
| Mississippi          | 2,419.34 | --                     | --              | 1,878.83        | --                | 958.96                 | --                     | 2,475.27             |
| Tennessee            | 1,412.03 | --                     | --              | 1,609.39        | 2,431.66          | 1,952.54               | 1,407.02               | 1,557.55             |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,358.36 | --                     | --              | --              | --                | 1,046.33               | 1,635.27               | 1,145.69             |
| Louisiana            | 876.23   | --                     | 1,282.10        | --              | 2,598.04          | 962.92                 | 1,579.60               | 998.86               |
| Oklahoma             | 1,261.92 | --                     | --              | 1,945.37        | 2,515.07          | 1,507.78               | 2,131.60               | 1,330.87             |
| Texas                | 1,899.95 | --                     | --              | --              | 4,358.66          | 1,686.60               | 2,003.42               | 1,953.99             |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,772.73 | --                     | --              | --              | 699.71            | 1,051.28               | --                     | 1,013.38             |
| Colorado             | 1,061.98 | --                     | --              | 1,816.21        | 896.72            | 1,539.18               | 2,162.76               | 1,096.37             |
| Idaho                | 2,260.89 | --                     | --              | 1,532.71        | 3,415.01          | 2,326.35               | 614.66                 | 2,582.75             |
| Montana              | 2,389.97 | --                     | --              | --              | --                | 3,680.99               | 1,628.83               | 2,670.37             |
| Nevada               | 975.87   | --                     | --              | 975.70          | 2,490.14          | 775.77                 | --                     | 986.10               |
| New Mexico           | 2,073.67 | --                     | --              | --              | 1,838.48          | 299.56                 | --                     | 771.03               |
| Utah                 | 2,354.34 | --                     | --              | --              | --                | 2,031.46               | --                     | 2,575.43             |
| Wyoming              | 2,637.85 | --                     | --              | --              | --                | 2,734.78               | --                     | 2,298.54             |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2,007.17 | --                     | --              | 1,664.33        | --                | 957.11                 | --                     | 2,055.94             |
| California           | 525.38   | 3,363.93               | 2,310.90        | 1,218.26        | 1,068.58          | 575.10                 | 1,648.76               | 519.71               |
| Hawaii               | 1,599.76 | --                     | 1,298.16        | 1,472.21        | 3,589.03          | 1,795.15               | 2,495.82               | 1,952.50             |
| Oregon               | 1,314.29 | --                     | --              | 3,125.93        | 887.32            | 1,153.26               | 3,146.81               | 1,191.21             |
| Washington           | 1,022.95 | --                     | --              | --              | --                | 811.02                 | --                     | 929.05               |

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

**Table II.D.1.b Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 24,717 | 22,889                 | 23,701          | 22,524          | 24,570            | 25,241                 | 23,165                 | 24,898               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 27,165 | --                     | 28,262          | 25,696          | 27,236            | 27,472                 | 25,700                 | 27,379               |
| Maine                | 25,496 | --                     | --              | 24,021          | 24,399            | 26,164                 | 24,683                 | 25,674               |
| Massachusetts        | 28,432 | 31,849                 | 28,780          | 27,620          | 26,320            | 28,707                 | 29,099                 | 28,318               |
| New Hampshire        | 26,069 | --                     | --              | 21,906          | 24,036            | 27,421                 | 23,313                 | 26,439               |
| Rhode Island         | 27,601 | --                     | 29,313          | 27,000          | 27,577            | 27,626                 | 27,205                 | 27,661               |
| Vermont              | 26,369 | --                     | 23,874          | 25,287          | 27,745            | 25,558                 | 25,578                 | 26,488               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 26,574 | --                     | --              | 28,570          | 27,424            | 26,021                 | 31,956                 | 26,171               |
| New York             | 27,607 | 25,204                 | 15,490          | 30,148          | 30,502            | 26,459                 | 25,863                 | 27,795               |
| Pennsylvania         | 24,175 | --                     | 21,196          | 19,520          | 24,192            | 25,266                 | 22,593                 | 24,337               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 25,270 | 15,030                 | --              | 27,843          | 23,759            | 27,140                 | 19,581                 | 26,251               |
| Indiana              | 25,216 | --                     | 21,385          | 20,881          | 26,479            | 25,187                 | 23,443                 | 25,325               |
| Michigan             | 25,659 | --                     | 22,717          | 22,777          | 24,266            | 26,720                 | 21,823                 | 26,123               |
| Ohio                 | 22,391 | --                     | --              | 15,974          | 22,370            | 25,457                 | 20,334                 | 22,647               |
| Wisconsin            | 25,793 | --                     | --              | 29,617          | 26,375            | 24,358                 | 30,682                 | 25,270               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 22,862 | 23,542                 | 20,474          | 21,323          | 22,530            | 23,700                 | 22,032                 | 23,041               |
| Kansas               | 24,451 | --                     | --              | 20,248          | 25,066            | 24,865                 | 22,720                 | 24,634               |
| Minnesota            | 23,858 | --                     | --              | 20,849          | 24,073            | 24,631                 | 20,504                 | 24,243               |
| Missouri             | 25,118 | --                     | 23,767          | 19,551          | 24,202            | 26,804                 | 22,070                 | 25,561               |
| Nebraska             | 24,087 | 18,836                 | --              | 25,224          | 21,128            | 24,452                 | 24,884                 | 23,986               |
| North Dakota         | 24,250 | --                     | 22,862          | 20,789          | 23,735            | 25,829                 | 21,215                 | 24,928               |
| South Dakota         | 25,708 | --                     | 26,824          | 23,652          | 22,846            | 27,849                 | 24,717                 | 26,056               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 27,252 | --                     | --              | 29,009          | 25,287            | 27,430                 | 27,491                 | 27,230               |
| District of Columbia | 27,619 | 23,511                 | --              | 28,051          | 28,467            | 28,064                 | 25,362                 | 28,164               |
| Florida              | 24,657 | --                     | 24,516          | 24,836          | 26,565            | 24,399                 | 25,324                 | 24,624               |
| Georgia              | 23,093 | --                     | --              | 21,523          | 20,534            | 23,782                 | 22,466                 | 23,150               |
| Maryland             | 24,622 | 28,593                 | 25,210          | 21,780          | 30,190            | 23,736                 | 23,180                 | 24,822               |
| North Carolina       | 23,107 | 31,694                 | --              | 22,422          | 21,025            | 23,283                 | 27,085                 | 22,650               |
| South Carolina       | 23,966 | --                     | 23,361          | 21,036          | 22,392            | 24,486                 | 23,059                 | 24,068               |
| Virginia             | 25,738 | --                     | --              | 23,886          | 25,645            | 26,428                 | 21,251                 | 26,150               |
| West Virginia        | 26,054 | --                     | --              | 22,563          | 26,751            | 27,035                 | 21,990                 | 26,583               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 24,471 | 18,807                 | --              | 18,543          | 24,217            | 25,554                 | 22,188                 | 24,792               |
| Kentucky             | 23,455 | --                     | --              | 24,269          | 22,815            | 23,799                 | 19,642                 | 23,811               |
| Mississippi          | 22,351 | 18,977                 | --              | 20,469          | 15,837            | 25,056                 | 19,687                 | 22,611               |
| Tennessee            | 22,731 | --                     | --              | 23,263          | 23,161            | 22,520                 | 21,705                 | 22,787               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 23,050 | --                     | 21,531          | 19,616          | 19,293            | 24,060                 | 20,494                 | 23,291               |
| Louisiana            | 22,793 | --                     | --              | 23,290          | 21,290            | 24,052                 | 21,033                 | 22,958               |
| Oklahoma             | 23,010 | --                     | 17,854          | 22,320          | 25,127            | 22,796                 | 18,207                 | 23,726               |
| Texas                | 24,153 | 27,774                 | 24,385          | 21,283          | 22,819            | 24,589                 | 23,319                 | 24,249               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 23,837 | --                     | --              | 21,466          | 22,063            | 24,773                 | 21,595                 | 24,089               |
| Colorado             | 26,087 | 27,369                 | --              | 24,994          | 27,428            | 26,126                 | 24,641                 | 26,274               |
| Idaho                | 24,479 | 19,038                 | --              | 18,251          | 24,732            | 28,351                 | 17,687                 | 25,992               |
| Montana              | 22,673 | --                     | --              | 21,509          | 22,963            | 25,466                 | 18,486                 | 23,979               |
| Nevada               | 21,973 | --                     | 17,860          | 20,393          | 26,052            | 22,376                 | 18,967                 | 23,331               |
| New Mexico           | 24,949 | --                     | 20,840          | 19,926          | 27,127            | 24,803                 | 16,028                 | 25,336               |
| Utah                 | 23,358 | 23,755                 | 16,014          | 18,487          | 22,383            | 25,937                 | 19,216                 | 24,402               |
| Wyoming              | 24,058 | --                     | 21,777          | 22,422          | 28,402            | 21,790                 | 21,556                 | 24,646               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 25,960 | --                     | --              | 31,385          | 26,600            | 24,610                 | 29,003                 | 25,812               |
| California           | 25,084 | --                     | 32,233          | 22,738          | 25,394            | 25,201                 | 25,738                 | 25,008               |
| Hawaii               | 23,426 | --                     | 24,905          | 19,091          | 21,826            | 25,055                 | 18,969                 | 24,234               |
| Oregon               | 24,982 | --                     | 23,317          | 24,574          | 23,912            | 25,547                 | 23,038                 | 25,161               |
| Washington           | 24,008 | --                     | 25,150          | 20,189          | 20,281            | 26,112                 | 22,956                 | 24,150               |

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|----------------------|----------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States        | 184.86   | 1,301.69               | 852.40          | 645.76          | 448.70            | 215.75                 | 529.20                 | 198.00               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 815.55   | --                     | 1,648.34        | 1,135.91        | 2,227.37          | 975.24                 | 891.10                 | 918.01               |
| Maine                | 722.57   | --                     | --              | 2,943.96        | 1,482.91          | 823.34                 | 2,265.99               | 729.05               |
| Massachusetts        | 854.13   | 1,632.16               | 1,700.14        | 2,253.25        | 1,337.03          | 1,154.32               | 2,113.49               | 914.28               |
| New Hampshire        | 782.83   | --                     | --              | 1,984.15        | 2,236.62          | 848.34                 | 2,135.90               | 850.39               |
| Rhode Island         | 797.76   | --                     | 2,857.33        | 989.50          | 2,006.06          | 1,121.71               | 1,652.53               | 879.20               |
| Vermont              | 581.73   | --                     | 1,776.55        | 1,364.17        | 1,050.72          | 799.03                 | 1,325.17               | 638.63               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,062.60 | --                     | --              | 1,311.58        | 1,379.95          | 1,262.95               | 2,430.85               | 1,076.11             |
| New York             | 811.90   | 2,967.16               | 1,350.19        | 1,388.10        | 1,969.37          | 949.67                 | 1,993.85               | 871.62               |
| Pennsylvania         | 661.28   | --                     | 1,537.42        | 1,505.98        | 1,716.97          | 948.86                 | 1,255.65               | 727.49               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,204.36 | 2,505.65               | --              | 2,087.98        | 2,869.13          | 1,046.07               | 2,956.59               | 1,155.14             |
| Indiana              | 1,159.69 | --                     | 937.26          | 2,173.25        | 1,589.18          | 1,525.73               | 2,967.10               | 1,213.13             |
| Michigan             | 795.74   | --                     | 3,721.78        | 1,570.28        | 1,950.34          | 969.17                 | 1,971.52               | 835.87               |
| Ohio                 | 1,514.21 | --                     | --              | 2,114.28        | 2,130.95          | 813.55                 | 2,487.86               | 1,703.26             |
| Wisconsin            | 714.59   | --                     | --              | 1,506.48        | 1,228.44          | 889.86                 | 2,021.49               | 707.19               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 798.51   | 3,182.89               | 1,872.72        | 1,591.92        | 1,212.80          | 1,409.91               | 1,553.43               | 910.03               |
| Kansas               | 712.89   | --                     | --              | 1,731.18        | 1,418.00          | 841.03                 | 1,727.56               | 750.75               |
| Minnesota            | 832.05   | --                     | --              | 2,172.07        | 1,197.82          | 1,206.47               | 1,943.28               | 888.37               |
| Missouri             | 679.15   | --                     | 3,496.64        | 1,112.00        | 2,590.46          | 528.85                 | 2,161.04               | 670.48               |
| Nebraska             | 869.34   | 1,489.90               | --              | 1,843.91        | 1,584.26          | 1,105.83               | 2,377.28               | 932.93               |
| North Dakota         | 811.38   | --                     | 2,833.03        | 1,051.31        | 1,254.89          | 923.06                 | 1,512.49               | 830.07               |
| South Dakota         | 701.34   | --                     | 1,268.60        | 1,266.86        | 1,407.40          | 803.07                 | 1,259.14               | 822.59               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 774.98   | --                     | --              | 1,770.03        | 1,539.10          | 991.52                 | 2,667.54               | 809.76               |
| District of Columbia | 812.10   | 2,135.68               | --              | 2,582.41        | 1,300.19          | 1,040.49               | 2,267.18               | 803.41               |
| Florida              | 897.81   | --                     | 1,974.52        | 2,500.95        | 2,457.21          | 968.04                 | 2,495.65               | 930.78               |
| Georgia              | 827.91   | --                     | --              | 2,391.54        | 1,806.32          | 858.95                 | 2,288.73               | 881.12               |
| Maryland             | 1,168.77 | 2,280.55               | 3,366.65        | 2,016.01        | 2,357.79          | 1,418.37               | 2,141.88               | 1,308.86             |
| North Carolina       | 810.44   | 3,040.07               | --              | 2,329.43        | 780.64            | 1,073.80               | 1,604.95               | 846.91               |
| South Carolina       | 727.44   | --                     | 1,944.69        | 2,252.13        | 1,703.58          | 907.93                 | 2,454.81               | 766.28               |
| Virginia             | 745.11   | --                     | --              | 2,132.37        | 1,823.23          | 835.79                 | 3,151.91               | 740.19               |
| West Virginia        | 1,197.86 | --                     | --              | 2,834.98        | 2,246.40          | 1,503.18               | 2,702.94               | 1,280.06             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 981.97   | 952.17                 | --              | 2,596.96        | 2,572.01          | 1,064.39               | 1,635.41               | 1,063.29             |
| Kentucky             | 639.74   | --                     | --              | 3,205.42        | 1,493.54          | 707.15                 | 1,741.48               | 660.79               |
| Mississippi          | 1,400.21 | 1,830.44               | --              | 2,054.19        | 1,484.98          | 1,241.72               | 2,327.45               | 1,482.90             |
| Tennessee            | 1,057.72 | --                     | --              | 3,615.10        | 1,247.01          | 1,289.07               | 1,950.41               | 1,110.87             |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,003.85 | --                     | 1,711.89        | 1,531.70        | 1,583.99          | 1,173.71               | 1,428.40               | 1,072.18             |
| Louisiana            | 1,023.51 | --                     | --              | 2,200.58        | 2,428.72          | 1,179.48               | 2,821.22               | 1,089.84             |
| Oklahoma             | 715.42   | --                     | 1,724.32        | 1,208.15        | 933.60            | 1,150.65               | 1,214.74               | 762.06               |
| Texas                | 584.24   | 4,017.64               | 2,116.37        | 1,491.72        | 2,184.25          | 659.59                 | 2,068.25               | 611.00               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 704.75   | --                     | --              | 1,235.47        | 1,223.32          | 961.51                 | 1,845.38               | 757.06               |
| Colorado             | 872.84   | 1,188.28               | --              | 2,099.00        | 1,755.13          | 1,168.65               | 1,704.97               | 965.69               |
| Idaho                | 786.49   | 1,080.10               | --              | 1,681.86        | 1,400.79          | 1,130.26               | 907.09                 | 973.90               |
| Montana              | 1,180.00 | --                     | --              | 1,955.62        | 2,014.74          | 1,321.41               | 2,799.36               | 1,081.60             |
| Nevada               | 969.02   | --                     | 2,910.90        | 957.98          | 1,891.48          | 1,401.32               | 1,682.08               | 1,114.35             |
| New Mexico           | 660.02   | --                     | 1,663.00        | 2,034.20        | 1,382.35          | 680.52                 | 2,547.25               | 640.93               |
| Utah                 | 814.23   | 3,342.33               | 1,548.85        | 1,657.89        | 2,149.40          | 692.52                 | 1,790.66               | 844.46               |
| Wyoming              | 1,552.81 | --                     | 3,015.74        | 2,401.48        | 2,906.33          | 2,108.06               | 2,045.01               | 1,839.95             |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,120.14 | --                     | --              | 3,337.23        | 1,806.65          | 1,578.02               | 3,024.79               | 1,167.27             |
| California           | 866.82   | --                     | 2,591.82        | 1,818.96        | 2,019.01          | 1,107.09               | 2,594.54               | 915.34               |
| Hawaii               | 1,241.38 | --                     | 682.40          | 1,410.52        | 2,097.89          | 1,409.88               | 1,793.56               | 1,280.55             |
| Oregon               | 754.05   | --                     | 1,576.30        | 2,220.33        | 1,238.10          | 985.09                 | 1,348.92               | 812.73               |
| Washington           | 1,192.48 | --                     | 2,775.46        | 2,078.70        | 3,012.04          | 1,133.54               | 1,957.35               | 1,328.20             |

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.

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



**Table II.D.1.c Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 24,629   | 26,745                 | 19,554          | 25,526          | 26,475            | 23,790                 | 23,273                 | 24,901               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 27,532   | --                     | --              | 23,233          | 33,081            | 27,022                 | --                     | 27,582               |
| Maine                | 24,410   | --                     | --              | 26,967          | 25,196            | 26,967                 | 19,512                 | 26,053               |
| Massachusetts        | 28,083   | --                     | --              | 37,980          | 26,910            | 23,265                 | 30,497                 | 27,738               |
| New Hampshire        | 23,514   | --                     | --              | --              | 27,633            | 21,662                 | --                     | 23,645               |
| Rhode Island         | 22,534   | 23,305                 | --              | --              | 25,164            | --                     | 22,446                 | 22,568               |
| Vermont              | 23,248   | --                     | --              | --              | 22,560            | --                     | 24,439                 | 20,680               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 29,732   | --                     | --              | 28,514          | 28,803            | 34,365                 | --                     | 29,772               |
| New York             | 25,568   | --                     | --              | 24,788          | 33,746            | 21,491                 | 28,332                 | 24,938               |
| Pennsylvania         | 24,897   | --                     | --              | --              | 23,205            | 27,349                 | 18,325                 | 26,189               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 24,895   | 27,427                 | 15,354          | 32,343          | 22,464            | 24,247                 | 24,116                 | 25,322               |
| Indiana              | 25,734   | --                     | --              | --              | 27,297            | 24,253                 | --                     | 27,514               |
| Michigan             | 21,913   | 18,644                 | --              | --              | 22,446            | 21,379                 | --                     | 22,094               |
| Ohio                 | 25,209   | --                     | --              | 27,943          | 25,620            | 23,670                 | 29,290                 | 24,434               |
| Wisconsin            | 28,208   | --                     | --              | 25,444          | 29,880            | 26,798                 | --                     | 28,555               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 25,769   | 24,031                 | --              | --              | 27,974            | 23,377                 | 23,778                 | 26,007               |
| Kansas               | 22,177   | --                     | --              | --              | 22,155            | 24,610                 | 19,313                 | 23,337               |
| Minnesota            | 24,212   | --                     | --              | 25,011          | 27,163            | 24,865                 | 19,400                 | 25,276               |
| Missouri             | 24,325   | --                     | --              | --              | 24,503            | 26,877                 | --                     | 26,405               |
| Nebraska             | 26,587   | --                     | --              | 26,421          | 25,504            | 26,376                 | --                     | 26,291               |
| North Dakota         | 22,105   | --                     | --              | 25,627          | 25,389            | 14,943                 | 20,648                 | 23,016               |
| South Dakota         | 24,920   | --                     | --              | --              | 23,746            | 26,397                 | 19,236                 | 25,718               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 29,800   | --                     | --              | --              | --                | 29,958                 | 30,046                 | 29,775               |
| District of Columbia | 23,930   | --                     | --              | --              | --                | 24,881                 | --                     | 22,870               |
| Florida              | 26,586   | --                     | --              | 25,938          | --                | 25,979                 | --                     | 26,875               |
| Georgia              | 26,431   | --                     | --              | 19,815          | 27,350            | 24,606                 | 24,067                 | 26,677               |
| Maryland             | 25,291   | --                     | --              | --              | --                | 26,834                 | 24,221                 | 25,935               |
| North Carolina       | 22,461   | --                     | --              | 20,490          | --                | 22,918                 | --                     | 22,702               |
| South Carolina       | 29,305   | --                     | --              | --              | --                | 31,032                 | --                     | 29,299               |
| Virginia             | 24,602   | --                     | --              | --              | 25,306            | 25,184                 | --                     | 25,095               |
| West Virginia        | 22,041   | --                     | --              | --              | 21,168            | 22,719                 | 12,787                 | 22,931               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 22,535   | --                     | --              | --              | 21,373            | 27,698                 | --                     | 22,593               |
| Kentucky             | 25,699   | --                     | --              | 28,870          | --                | 26,397                 | --                     | 25,868               |
| Mississippi          | 22,159   | --                     | --              | --              | --                | 23,568                 | --                     | 23,773               |
| Tennessee            | 26,158   | --                     | --              | --              | --                | 27,416                 | --                     | 26,297               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 15,839 * | --                     | --              | --              | --                | --                     | --                     | 15,515 *             |
| Louisiana            | 25,221   | --                     | --              | --              | --                | 29,581                 | --                     | 27,884               |
| Oklahoma             | 23,697   | --                     | --              | --              | 23,692            | 21,868                 | 30,717                 | 21,508               |
| Texas                | 23,399   | --                     | --              | --              | 30,589            | 21,101                 | 18,525                 | 24,650               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 20,029   | --                     | --              | --              | 22,770            | 19,202                 | --                     | 20,258               |
| Colorado             | 24,109   | --                     | --              | --              | 27,789            | 20,179                 | --                     | 24,135               |
| Idaho                | 24,960   | --                     | --              | --              | --                | 27,496                 | --                     | 26,693               |
| Montana              | 19,681   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | 22,929   | --                     | --              | --              | 21,851            | 23,994                 | --                     | 23,654               |
| New Mexico           | 22,516   | --                     | --              | --              | --                | --                     | --                     | 23,614               |
| Utah                 | 22,136   | --                     | --              | --              | 25,450            | 25,935                 | --                     | 26,589               |
| Wyoming              | 19,612   | --                     | --              | 18,130          | 22,637            | 19,891                 | --                     | 19,750               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 26,742   | --                     | --              | --              | --                | 25,563                 | --                     | 25,216               |
| California           | 23,691   | --                     | --              | --              | 22,457            | 22,370                 | --                     | 22,483               |
| Hawaii               | 21,567   | 21,609                 | --              | 19,058          | --                | 21,427                 | 19,775                 | 22,473               |
| Oregon               | 21,970   | --                     | --              | --              | 22,493            | 22,698                 | --                     | 22,039               |
| Washington           | 28,514   | --                     | --              | --              | --                | 30,602                 | --                     | 29,619               |

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 II.D.1.c Standard errors for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 450.27     | 1,806.44               | 1,404.16        | 982.95          | 768.51            | 612.27                 | 1,093.00               | 491.05               |
| New England:         |            |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,939.09   | --                     | --              | 1,338.22        | 1,484.72          | 3,069.06               | --                     | 2,160.47             |
| Maine                | 1,501.57   | --                     | --              | 1,843.60        | 1,306.35          | 1,737.58               | 1,477.74               | 1,036.18             |
| Massachusetts        | 2,496.17   | --                     | --              | 1,611.42        | 3,604.10          | 2,634.00               | 1,249.18               | 2,895.66             |
| New Hampshire        | 1,190.06   | --                     | --              | --              | 1,353.26          | 1,497.44               | --                     | 1,228.55             |
| Rhode Island         | 1,351.16   | 1,676.48               | --              | --              | 1,122.56          | --                     | 1,438.30               | 1,789.57             |
| Vermont              | 1,873.37   | --                     | --              | --              | 979.86            | --                     | 2,270.17               | 2,210.35             |
| Middle Atlantic:     |            |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2,420.47   | --                     | --              | 649.93          | 2,482.70          | 1,320.19               | --                     | 2,518.95             |
| New York             | 2,328.98   | --                     | --              | 3,438.48        | 4,084.38          | 2,816.43               | 4,008.30               | 2,672.29             |
| Pennsylvania         | 1,631.37   | --                     | --              | --              | 3,542.83          | 716.56                 | 1,504.96               | 1,328.98             |
| East North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,598.50   | 1,088.76               | 1,323.30        | 705.78          | 4,171.71          | 2,357.75               | 2,871.50               | 1,912.82             |
| Indiana              | 2,188.21   | --                     | --              | --              | 3,209.69          | 2,837.37               | --                     | 2,477.11             |
| Michigan             | 1,000.98   | 1,348.11               | --              | --              | 1,551.71          | 1,105.40               | --                     | 1,077.37             |
| Ohio                 | 932.34     | --                     | --              | 3,314.17        | 1,342.04          | 1,012.18               | 2,020.04               | 901.72               |
| Wisconsin            | 1,443.84   | --                     | --              | 3,347.67        | 1,186.92          | 699.78                 | --                     | 1,354.36             |
| West North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2,015.05   | 772.32                 | --              | --              | 2,437.14          | 2,649.56               | 1,983.53               | 2,174.93             |
| Kansas               | 1,110.42   | --                     | --              | --              | 1,397.57          | 1,358.09               | 3,047.98               | 984.27               |
| Minnesota            | 1,130.79   | --                     | --              | 2,268.65        | 616.98            | 1,401.65               | 2,354.46               | 1,184.63             |
| Missouri             | 1,979.90   | --                     | --              | --              | 1,353.24          | 658.75                 | --                     | 651.79               |
| Nebraska             | 1,150.50   | --                     | --              | 571.11          | 827.53            | 1,478.55               | --                     | 1,155.04             |
| North Dakota         | 1,911.71   | --                     | --              | 2,662.75        | 1,036.41          | 2,920.37               | 2,409.50               | 2,586.82             |
| South Dakota         | 1,603.36   | --                     | --              | --              | 3,703.83          | 1,539.87               | 2,642.03               | 1,581.41             |
| South Atlantic:      |            |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,764.96   | --                     | --              | --              | --                | 2,030.38               | 1,137.64               | 1,950.05             |
| District of Columbia | 3,498.04   | --                     | --              | --              | --                | 1,617.75               | --                     | 3,711.73             |
| Florida              | 2,194.50   | --                     | --              | 2,546.52        | --                | 2,560.35               | --                     | 2,346.59             |
| Georgia              | 1,286.74   | --                     | --              | 560.19          | 1,536.05          | 1,796.39               | 1,703.48               | 1,361.62             |
| Maryland             | 2,677.96   | --                     | --              | --              | --                | 4,693.29               | 3,706.28               | 3,713.64             |
| North Carolina       | 1,038.76   | --                     | --              | 1,193.27        | --                | 1,215.99               | --                     | 1,051.20             |
| South Carolina       | 3,250.63   | --                     | --              | --              | --                | 3,083.67               | --                     | 3,454.99             |
| Virginia             | 953.99     | --                     | --              | --              | 1,528.21          | 1,365.06               | --                     | 1,010.66             |
| West Virginia        | 2,032.66   | --                     | --              | --              | 1,666.18          | 718.32                 | 581.79                 | 2,164.00             |
| East South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,115.95   | --                     | --              | --              | 1,368.68          | 3,978.22               | --                     | 1,242.08             |
| Kentucky             | 938.71     | --                     | --              | 1,175.01        | --                | 389.57                 | --                     | 959.65               |
| Mississippi          | 3,644.48   | --                     | --              | --              | --                | 1,304.84               | --                     | 4,105.81             |
| Tennessee            | 671.81     | --                     | --              | --              | --                | 1,156.32               | --                     | 704.23               |
| West South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6,497.96 * | --                     | --              | --              | --                | --                     | --                     | 7,005.05 *           |
| Louisiana            | 2,942.34   | --                     | --              | --              | --                | 3,049.39               | --                     | 2,614.98             |
| Oklahoma             | 1,675.54   | --                     | --              | --              | 1,333.83          | 1,187.14               | 1,606.30               | 1,290.78             |
| Texas                | 2,451.13   | --                     | --              | --              | 3,255.96          | 1,965.38               | 2,577.07               | 2,644.83             |
| Mountain:            |            |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,700.61   | --                     | --              | --              | 925.90            | 2,386.84               | --                     | 1,941.07             |
| Colorado             | 2,518.17   | --                     | --              | --              | 460.73            | 3,922.63               | --                     | 3,189.19             |
| Idaho                | 2,021.12   | --                     | --              | --              | --                | 2,407.11               | --                     | 2,217.43             |
| Montana              | 1,707.58   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | 1,598.67   | --                     | --              | --              | 460.13            | 1,890.75               | --                     | 1,696.22             |
| New Mexico           | 3,003.51   | --                     | --              | --              | --                | --                     | --                     | 2,999.48             |
| Utah                 | 3,097.74   | --                     | --              | --              | 2,092.79          | 1,714.32               | --                     | 1,313.07             |
| Wyoming              | 803.55     | --                     | --              | 2,330.27        | 1,769.64          | 681.22                 | --                     | 758.98               |
| Pacific:             |            |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3,516.21   | --                     | --              | --              | --                | 641.76                 | --                     | 1,742.96             |
| California           | 1,889.34   | --                     | --              | --              | 3,410.32          | 1,832.16               | --                     | 1,638.17             |
| Hawaii               | 1,287.26   | 907.72                 | --              | 1,053.06        | --                | 1,867.99               | 1,014.23               | 1,833.34             |
| Oregon               | 1,554.78   | --                     | --              | --              | 1,013.95          | 1,532.94               | --                     | 1,798.06             |
| Washington           | 2,417.87   | --                     | --              | --              | --                | 3,418.30               | --                     | 3,437.13             |

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 II.D.1.d Average total family premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 23,858 | 24,587                 | 23,397          | 22,700          | 24,172            | 24,304                 | 23,465                 | 24,003               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 27,645 | --                     | 25,647          | 24,349          | 30,174            | 28,661                 | 25,569                 | 28,555               |
| Maine                | 24,619 | --                     | 23,426          | 26,664          | 26,109            | 24,597                 | 22,884                 | 25,551               |
| Massachusetts        | 27,163 | 30,664                 | 29,473          | 30,786          | 24,288            | 26,096                 | 29,296                 | 26,399               |
| New Hampshire        | 24,193 | --                     | 22,640          | 22,415          | 28,220            | 21,933                 | 23,865                 | 24,481               |
| Rhode Island         | 25,296 | 23,715                 | 27,638          | 24,143          | 26,598            | 23,642                 | 24,027                 | 25,862               |
| Vermont              | 24,819 | --                     | 21,757          | 23,373          | 27,476            | 25,743                 | 23,415                 | 26,340               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 27,566 | --                     | --              | 28,497          | 27,620            | 27,146                 | 27,993                 | 27,502               |
| New York             | 28,332 | 29,521                 | 19,167          | 28,651          | 31,295            | 25,872                 | 26,518                 | 28,910               |
| Pennsylvania         | 23,030 | 26,060                 | 21,329          | 18,726          | 25,597            | 24,015                 | 22,465                 | 23,251               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 24,257 | 21,461                 | 20,862          | 28,637          | 25,072            | 22,971                 | 23,138                 | 24,784               |
| Indiana              | 21,871 | --                     | 23,065          | --              | 23,897            | 23,126                 | 19,421                 | 23,309               |
| Michigan             | 24,736 | --                     | 17,126          | 23,330          | 23,322            | 27,906                 | 19,836                 | 26,126               |
| Ohio                 | 21,052 | 23,371                 | 21,571          | 16,371          | 26,119            | 24,542                 | 21,520                 | 20,841               |
| Wisconsin            | 24,872 | --                     | --              | 27,230          | 26,299            | 20,438                 | 28,381                 | 24,293               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 22,227 | 21,067                 | 19,822          | 21,432          | 22,578            | 24,232                 | 20,192                 | 23,415               |
| Kansas               | 21,990 | --                     | 23,042          | 20,082          | 22,014            | 25,116                 | 21,507                 | 22,311               |
| Minnesota            | 20,467 | --                     | 19,153          | 21,278          | 20,353            | 20,884                 | 20,245                 | 20,539               |
| Missouri             | 22,832 | --                     | 23,060          | 21,387          | 19,044            | 27,354                 | 22,904                 | 22,807               |
| Nebraska             | 23,820 | 17,678                 | --              | 24,988          | 20,084            | 23,973                 | 25,142                 | 23,270               |
| North Dakota         | 22,041 | 19,217                 | 21,671          | 21,777          | 25,586            | 22,488                 | 20,578                 | 23,397               |
| South Dakota         | 23,597 | --                     | 24,669          | 22,206          | 21,222            | 27,966                 | 22,817                 | 24,094               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 27,012 | --                     | 29,559          | 28,895          | 24,322            | 26,921                 | 28,293                 | 26,322               |
| District of Columbia | 27,184 | --                     | --              | 28,596          | 25,256            | 27,501                 | 28,406                 | 26,435               |
| Florida              | 25,387 | --                     | 23,363          | 23,676          | 27,058            | 25,105                 | 24,770                 | 25,551               |
| Georgia              | 22,800 | --                     | 27,803          | 21,751          | 21,852            | 23,479                 | 23,244                 | 22,696               |
| Maryland             | 24,204 | --                     | 28,524          | 23,931          | 24,096            | 23,181                 | 24,708                 | 23,940               |
| North Carolina       | 22,725 | --                     | --              | 21,119          | 21,185            | 23,795                 | 25,449                 | 22,106               |
| South Carolina       | 23,579 | --                     | 23,210          | 21,058          | 23,551            | 24,335                 | 22,919                 | 23,847               |
| Virginia             | 23,598 | --                     | --              | 23,901          | 25,254            | 23,065                 | 23,545                 | 23,621               |
| West Virginia        | 23,862 | --                     | --              | 27,323          | 23,958            | 24,030                 | 22,522                 | 24,261               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 22,496 | 19,060                 | 27,826          | 22,456          | 21,071            | 25,450                 | 22,632                 | 22,437               |
| Kentucky             | 22,871 | --                     | 30,264          | 24,095          | 18,408            | 23,704                 | 25,846                 | 20,923               |
| Mississippi          | 18,141 | --                     | --              | 21,055          | 17,239            | 21,262                 | 18,538                 | 17,881               |
| Tennessee            | 22,460 | --                     | --              | 22,709          | 19,357            | 25,152                 | 20,265                 | 22,872               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 21,646 | --                     | 21,290          | 20,541          | 18,186            | 23,458                 | 19,190                 | 22,214               |
| Louisiana            | 22,045 | --                     | 21,208          | 21,926          | 20,381            | 23,386                 | 21,498                 | 22,317               |
| Oklahoma             | 22,411 | --                     | 19,359          | 22,566          | 24,902            | 22,383                 | 20,500                 | 23,738               |
| Texas                | 22,421 | 27,389                 | 22,719          | 21,248          | 22,253            | 21,248                 | 22,755                 | 22,245               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 22,592 | --                     | 18,124          | 21,657          | 22,533            | 25,282                 | 20,870                 | 23,348               |
| Colorado             | 23,043 | 23,646                 | 23,794          | 23,674          | 25,971            | 21,226                 | 23,416                 | 22,848               |
| Idaho                | 20,413 | 19,078                 | 15,499          | 19,270          | 20,501            | 24,385                 | 18,471                 | 21,609               |
| Montana              | 21,585 | --                     | 19,690          | 21,016          | 24,001            | 27,254                 | 17,284                 | 24,004               |
| Nevada               | 19,988 | --                     | 15,861          | 17,921          | 22,290            | 21,339                 | 17,372                 | 21,260               |
| New Mexico           | 21,387 | --                     | --              | 18,466          | 24,388            | 24,949                 | 14,923                 | 24,634               |
| Utah                 | 21,303 | --                     | 15,878          | 18,849          | 22,658            | 25,855                 | 18,991                 | 22,857               |
| Wyoming              | 21,527 | --                     | --              | 20,330          | 25,501            | 20,083                 | 22,062                 | 21,268               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 23,355 | --                     | --              | 30,500          | 22,728            | 21,832                 | 25,935                 | 22,907               |
| California           | 24,046 | 26,983                 | 29,686          | 23,286          | 23,232            | 23,137                 | 26,815                 | 23,245               |
| Hawaii               | 20,906 | 20,728                 | 21,155          | 19,473          | 21,853            | 20,974                 | 19,886                 | 21,400               |
| Oregon               | 23,621 | --                     | 24,264          | 24,612          | 22,105            | 23,933                 | 24,871                 | 23,247               |
| Washington           | 24,038 | --                     | 24,256          | 19,849          | 21,876            | 27,546                 | 22,515                 | 24,740               |

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 II.D.1.d Standard errors for average total family premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 258.84   | 855.60                 | 671.24          | 568.11          | 496.83            | 449.94                 | 401.99                 | 323.57               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,024.43 | --                     | 1,886.75        | 1,150.20        | 1,710.24          | 2,511.32               | 906.04                 | 1,321.21             |
| Maine                | 955.70   | --                     | 1,283.65        | 2,271.56        | 1,113.30          | 938.72                 | 1,971.08               | 850.42               |
| Massachusetts        | 1,103.72 | 2,932.93               | 1,576.61        | 1,818.49        | 1,815.98          | 1,353.52               | 1,777.17               | 1,163.91             |
| New Hampshire        | 1,081.15 | --                     | 2,782.76        | 1,953.57        | 1,262.08          | 2,046.85               | 1,728.92               | 1,396.19             |
| Rhode Island         | 989.78   | 2,210.04               | 2,767.07        | 1,728.88        | 1,565.08          | 973.37                 | 1,983.14               | 1,054.82             |
| Vermont              | 971.89   | --                     | 1,945.94        | 1,813.39        | 1,849.59          | 929.23                 | 1,761.97               | 771.75               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 669.89   | --                     | --              | 1,121.35        | 472.06            | 1,317.25               | 1,883.46               | 707.33               |
| New York             | 1,083.80 | 3,603.95               | 3,560.07        | 1,371.11        | 1,886.93          | 1,768.52               | 2,202.80               | 1,241.19             |
| Pennsylvania         | 858.17   | 2,900.60               | 1,352.28        | 1,019.52        | 2,050.58          | 1,666.91               | 1,386.67               | 1,084.16             |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 765.85   | 1,836.92               | 3,798.23        | 1,675.66        | 879.83            | 1,123.86               | 1,560.22               | 846.54               |
| Indiana              | 1,576.11 | --                     | 550.49          | --              | 2,334.99          | 1,884.00               | 3,204.86               | 1,382.12             |
| Michigan             | 1,131.36 | --                     | 1,172.71        | 1,670.53        | 2,194.37          | 1,716.42               | 1,194.46               | 1,273.03             |
| Ohio                 | 1,991.52 | 3,358.69               | 2,921.20        | 2,178.64        | 1,233.40          | 1,040.50               | 1,682.89               | 2,727.69             |
| Wisconsin            | 953.39   | --                     | --              | 1,175.87        | 1,465.78          | 1,075.52               | 1,901.28               | 1,053.80             |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 942.48   | 3,703.90               | 1,664.71        | 1,623.02        | 1,623.42          | 1,289.89               | 1,638.49               | 1,028.76             |
| Kansas               | 913.75   | --                     | 1,995.52        | 1,618.57        | 1,780.10          | 927.26                 | 1,397.19               | 1,224.99             |
| Minnesota            | 744.71   | --                     | 3,124.10        | 1,694.75        | 1,585.43          | 958.46                 | 1,565.92               | 844.52               |
| Missouri             | 2,135.18 | --                     | 2,248.71        | 1,708.29        | 5,196.44          | 888.44                 | 1,618.05               | 2,821.51             |
| Nebraska             | 1,155.89 | 1,588.06               | --              | 1,703.06        | 3,157.27          | 1,201.95               | 2,749.43               | 1,184.24             |
| North Dakota         | 1,185.43 | 3,375.81               | 2,326.98        | 1,934.33        | 1,666.78          | 942.68                 | 1,457.34               | 1,691.33             |
| South Dakota         | 924.04   | --                     | 1,853.36        | 1,110.77        | 1,065.42          | 710.14                 | 1,439.40               | 1,149.10             |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 964.19   | --                     | 1,844.10        | 1,638.68        | 2,085.87          | 1,214.44               | 1,645.96               | 1,148.21             |
| District of Columbia | 1,510.65 | --                     | --              | 2,138.74        | 2,647.98          | 1,646.73               | 3,039.54               | 1,550.69             |
| Florida              | 1,039.06 | --                     | 2,166.53        | 1,809.46        | 2,291.63          | 921.79                 | 1,954.96               | 1,183.31             |
| Georgia              | 1,063.37 | --                     | 2,209.15        | 2,490.64        | 2,077.69          | 902.04                 | 1,886.46               | 1,218.73             |
| Maryland             | 1,759.20 | --                     | 3,581.93        | 2,339.94        | 2,150.76          | 3,205.12               | 2,223.40               | 2,346.72             |
| North Carolina       | 1,210.06 | --                     | --              | 2,291.36        | 986.68            | 2,162.84               | 2,104.79               | 1,385.36             |
| South Carolina       | 1,152.76 | --                     | 2,041.09        | 2,059.03        | 1,968.62          | 2,435.65               | 1,914.00               | 1,430.88             |
| Virginia             | 1,148.54 | --                     | --              | 2,189.19        | 1,302.62          | 2,025.46               | 2,825.43               | 1,097.76             |
| West Virginia        | 1,254.43 | --                     | --              | 3,084.38        | 1,963.04          | 1,847.85               | 3,038.80               | 1,372.47             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 699.17   | 826.62                 | 3,020.14        | 1,264.73        | 1,183.51          | 1,666.88               | 1,475.23               | 780.44               |
| Kentucky             | 2,597.20 | --                     | 1,549.52        | 2,834.80        | 4,004.65          | 971.55                 | 2,277.18               | 3,391.00             |
| Mississippi          | 1,699.01 | --                     | --              | 2,049.14        | 3,225.57          | 2,231.18               | 2,015.97               | 2,456.57             |
| Tennessee            | 1,367.94 | --                     | --              | 2,709.99        | 1,919.57          | 961.15                 | 1,687.82               | 1,554.72             |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,189.92 | --                     | 2,004.57        | 1,294.64        | 1,920.58          | 1,495.56               | 1,033.57               | 1,340.35             |
| Louisiana            | 655.56   | --                     | 1,828.50        | 2,342.81        | 995.60            | 1,166.47               | 1,490.03               | 651.94               |
| Oklahoma             | 978.82   | --                     | 2,097.28        | 1,721.05        | 1,600.50          | 870.42                 | 1,539.39               | 1,134.23             |
| Texas                | 1,046.68 | 3,747.46               | 2,615.20        | 1,523.90        | 2,242.81          | 1,571.93               | 1,981.67               | 1,212.60             |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 821.92   | --                     | 2,903.70        | 1,278.70        | 1,043.99          | 1,645.73               | 1,959.45               | 783.20               |
| Colorado             | 1,221.35 | 2,617.27               | 1,668.06        | 1,873.15        | 1,980.88          | 2,372.15               | 1,416.53               | 1,687.54             |
| Idaho                | 871.11   | 734.59                 | 1,899.43        | 1,686.33        | 2,310.52          | 1,669.87               | 971.86                 | 1,298.88             |
| Montana              | 1,652.48 | --                     | 2,087.65        | 1,883.35        | 1,951.51          | 3,256.28               | 2,111.55               | 1,717.17             |
| Nevada               | 1,578.47 | --                     | 3,161.60        | 1,500.37        | 3,425.49          | 2,192.02               | 2,400.72               | 1,935.35             |
| New Mexico           | 1,846.63 | --                     | --              | 2,500.51        | 2,021.67          | 1,664.81               | 1,850.00               | 1,271.68             |
| Utah                 | 975.57   | --                     | 1,643.90        | 1,577.79        | 1,240.90          | 1,086.70               | 1,925.35               | 936.13               |
| Wyoming              | 743.32   | --                     | --              | 873.96          | 2,432.62          | 420.00                 | 1,563.48               | 802.28               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,943.75 | --                     | --              | 2,975.59        | 2,833.25          | 3,555.82               | 3,913.53               | 2,201.90             |
| California           | 966.88   | 3,291.73               | 2,074.85        | 1,230.28        | 1,359.27          | 1,773.18               | 1,580.92               | 1,112.23             |
| Hawaii               | 839.30   | 2,068.85               | 1,735.19        | 966.52          | 2,296.93          | 1,233.87               | 999.06                 | 1,141.03             |
| Oregon               | 848.81   | --                     | 1,631.73        | 1,812.23        | 854.25            | 1,992.67               | 1,493.01               | 977.39               |
| Washington           | 1,324.89 | --                     | 2,419.35        | 2,309.60        | 1,854.51          | 1,853.72               | 1,690.92               | 1,702.92             |

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 II.D.1.e Average total family premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 24,968 | 19,977                 | 22,227          | 22,746          | 24,749            | 25,189                 | 21,636                 | 25,080               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 26,700 | --                     | 31,345          | 24,607          | 23,766            | 27,288                 | --                     | 26,725               |
| Maine                | 26,501 | --                     | --              | --              | 23,148            | 27,632                 | --                     | 26,605               |
| Massachusetts        | 29,042 | --                     | --              | --              | 29,343            | 29,209                 | --                     | 29,165               |
| New Hampshire        | 26,914 | --                     | 33,321          | --              | 25,324            | 27,366                 | 33,321                 | 26,847               |
| Rhode Island         | 26,692 | --                     | --              | --              | 27,181            | 27,119                 | --                     | 27,026               |
| Vermont              | 26,521 | --                     | --              | 23,445          | 27,256            | 26,573                 | 23,256                 | 26,611               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 27,388 | --                     | --              | 27,189          | 29,842            | 26,524                 | --                     | 27,384               |
| New York             | 26,342 | 29,333                 | --              | 24,476          | 26,662            | 26,158                 | 30,266                 | 26,175               |
| Pennsylvania         | 26,909 | --                     | --              | --              | 24,340            | 27,760                 | --                     | 26,945               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 25,583 | --                     | 23,065          | --              | 21,082            | 27,396                 | --                     | 26,476               |
| Indiana              | 25,708 | --                     | --              | --              | 27,771            | 25,154                 | --                     | 25,827               |
| Michigan             | 23,825 | --                     | --              | --              | 22,434            | 24,108                 | --                     | 23,924               |
| Ohio                 | 23,739 | --                     | --              | --              | 21,675            | 24,308                 | 27,236                 | 23,684               |
| Wisconsin            | 26,303 | --                     | --              | 30,448          | 26,826            | 25,649                 | --                     | 26,016               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 23,388 | 23,349                 | --              | 20,955          | 24,418            | 23,054                 | 24,793                 | 23,308               |
| Kansas               | 25,230 | --                     | --              | 21,528          | 26,371            | 25,167                 | 22,313                 | 25,410               |
| Minnesota            | 25,688 | --                     | --              | 26,089          | 26,626            | 25,533                 | --                     | 25,841               |
| Missouri             | 24,880 | --                     | --              | 18,852          | 20,560            | 26,577                 | --                     | 25,605               |
| Nebraska             | 23,653 | --                     | --              | --              | 21,651            | 24,043                 | 23,662                 | 23,653               |
| North Dakota         | 23,758 | --                     | --              | 21,925          | 23,157            | 24,206                 | 21,224                 | 23,939               |
| South Dakota         | 25,895 | --                     | 19,757          | 26,602          | 24,088            | 26,896                 | 22,885                 | 26,324               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 28,147 | --                     | --              | --              | 28,573            | 28,309                 | --                     | 28,309               |
| District of Columbia | 27,721 | --                     | --              | 21,606          | 26,873            | 28,351                 | 20,301                 | 27,866               |
| Florida              | 24,560 | --                     | --              | 23,566          | 24,968            | 24,541                 | 24,006                 | 24,578               |
| Georgia              | 23,768 | --                     | --              | 21,417          | 24,405            | 23,786                 | --                     | 23,846               |
| Maryland             | 25,166 | --                     | --              | 25,100          | 29,949            | 24,037                 | --                     | 25,277               |
| North Carolina       | 23,317 | 30,527                 | --              | 26,041          | 20,994            | 23,294                 | 27,366                 | 23,080               |
| South Carolina       | 24,744 | --                     | --              | 19,534          | 21,839            | 25,142                 | 21,868                 | 24,835               |
| Virginia             | 26,161 | --                     | --              | 19,767          | 25,777            | 26,435                 | 18,488                 | 26,309               |
| West Virginia        | 26,324 | --                     | 18,668          | --              | 27,912            | 27,102                 | 17,034                 | 26,703               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 25,012 | --                     | --              | --              | 25,856            | 25,389                 | 24,475                 | 25,034               |
| Kentucky             | 23,865 | --                     | --              | --              | 20,326            | 24,349                 | 19,905                 | 23,997               |
| Mississippi          | 23,795 | --                     | --              | 17,346          | 19,193            | 24,886                 | --                     | 23,795               |
| Tennessee            | 21,923 | --                     | --              | --              | 21,492            | 22,198                 | --                     | 22,001               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 22,310 | --                     | 21,588          | --              | 22,234            | 22,390                 | 20,971                 | 22,378               |
| Louisiana            | 23,905 | --                     | --              | 18,018          | 22,649            | 25,119                 | --                     | 24,143               |
| Oklahoma             | 23,399 | --                     | --              | 22,270          | 25,167            | 22,701                 | --                     | 23,442               |
| Texas                | 24,751 | --                     | --              | 24,757          | 24,898            | 24,825                 | --                     | 24,839               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 23,336 | --                     | --              | --              | 21,227            | 23,852                 | --                     | 23,402               |
| Colorado             | 26,643 | --                     | --              | --              | 27,228            | 27,046                 | --                     | 26,961               |
| Idaho                | 28,362 | --                     | --              | 14,544          | 25,159            | 29,668                 | 15,569                 | 28,593               |
| Montana              | 22,961 | --                     | --              | 26,156          | 13,957            | 25,262                 | --                     | 22,909               |
| Nevada               | 22,858 | --                     | 21,957          | 20,376          | 24,247            | 23,095                 | 20,839                 | 23,133               |
| New Mexico           | 24,891 | --                     | --              | 22,573          | 26,806            | 24,397                 | --                     | 24,914               |
| Utah                 | 24,968 | 23,191                 | --              | --              | 22,251            | 26,660                 | 18,557                 | 25,389               |
| Wyoming              | 24,760 | --                     | --              | 23,652          | 29,024            | 23,358                 | 19,272                 | 25,342               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 27,052 | --                     | --              | --              | 27,347            | 26,080                 | 27,265                 | 27,048               |
| California           | 24,219 | --                     | --              | 21,477          | 28,295            | 24,122                 | 19,725                 | 24,348               |
| Hawaii               | 24,848 | --                     | --              | 22,055          | --                | 25,727                 | --                     | 25,437               |
| Oregon               | 25,479 | --                     | --              | 17,178          | 27,259            | 25,537                 | --                     | 25,700               |
| Washington           | 26,030 | --                     | --              | --              | 16,716            | 27,273                 | --                     | 26,025               |

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 II.D.1.e Standard errors for average total family premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 217.21   | 2,948.54               | 1,422.26        | 757.43          | 578.46            | 250.14                 | 1,155.26               | 223.17               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 851.82   | --                     | 381.36          | 3,560.57        | 2,513.72          | 911.89                 | --                     | 872.13               |
| Maine                | 713.97   | --                     | --              | --              | 1,821.56          | 510.24                 | --                     | 679.29               |
| Massachusetts        | 784.72   | --                     | --              | --              | 1,344.09          | 904.66                 | --                     | 801.36               |
| New Hampshire        | 945.74   | --                     | 2,344.73        | --              | 1,727.34          | 1,140.77               | 2,344.73               | 953.82               |
| Rhode Island         | 1,229.14 | --                     | --              | --              | 1,527.64          | 1,367.43               | --                     | 1,241.92             |
| Vermont              | 715.36   | --                     | --              | 2,328.15        | 1,103.16          | 1,004.96               | 2,271.87               | 733.52               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,942.93 | --                     | --              | 1,360.38        | 3,599.88          | 2,152.45               | --                     | 1,967.78             |
| New York             | 909.23   | 2,823.24               | --              | 3,454.64        | 2,329.57          | 1,037.65               | 1,785.33               | 939.58               |
| Pennsylvania         | 732.97   | --                     | --              | --              | 2,107.83          | 691.53                 | --                     | 737.64               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,561.52 | --                     | 2,269.68        | --              | 6,016.33          | 927.05                 | --                     | 1,371.44             |
| Indiana              | 1,212.25 | --                     | --              | --              | 1,636.66          | 1,466.51               | --                     | 1,217.47             |
| Michigan             | 776.86   | --                     | --              | --              | 1,744.14          | 906.00                 | --                     | 792.53               |
| Ohio                 | 825.39   | --                     | --              | --              | 2,231.92          | 816.01                 | 1,748.92               | 837.54               |
| Wisconsin            | 811.51   | --                     | --              | 2,979.57        | 1,598.20          | 904.83                 | --                     | 785.22               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,041.36 | 870.32                 | --              | 2,459.83        | 2,098.43          | 1,240.34               | 1,654.08               | 1,098.24             |
| Kansas               | 641.77   | --                     | --              | 2,039.98        | 1,101.45          | 796.71                 | 2,120.94               | 648.73               |
| Minnesota            | 783.55   | --                     | --              | 1,792.60        | 1,240.36          | 1,000.25               | --                     | 788.66               |
| Missouri             | 852.07   | --                     | --              | 1,339.58        | 2,210.76          | 457.31                 | --                     | 539.44               |
| Nebraska             | 948.76   | --                     | --              | --              | 1,506.00          | 1,122.65               | 2,249.32               | 972.56               |
| North Dakota         | 886.22   | --                     | --              | 1,280.48        | 1,141.80          | 1,152.89               | 2,168.23               | 917.85               |
| South Dakota         | 914.41   | --                     | 1,863.11        | 966.96          | 2,597.53          | 829.64                 | 2,587.92               | 864.82               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,098.64 | --                     | --              | --              | 3,208.04          | 1,179.46               | --                     | 1,108.14             |
| District of Columbia | 989.32   | --                     | --              | 1,295.79        | 2,028.16          | 1,133.70               | 1,621.32               | 1,002.09             |
| Florida              | 962.80   | --                     | --              | 3,293.07        | 3,652.13          | 1,038.80               | 2,124.74               | 993.31               |
| Georgia              | 869.92   | --                     | --              | 3,909.08        | 1,541.85          | 948.78                 | --                     | 882.44               |
| Maryland             | 1,025.66 | --                     | --              | 1,122.54        | 2,448.38          | 1,170.18               | --                     | 1,051.11             |
| North Carolina       | 927.51   | 0.00                   | --              | 2,481.13        | 1,068.26          | 1,070.43               | 2,326.03               | 936.03               |
| South Carolina       | 838.86   | --                     | --              | 1,431.25        | 2,516.83          | 906.95                 | 1,630.36               | 862.34               |
| Virginia             | 729.92   | --                     | --              | 1,187.05        | 2,154.84          | 773.73                 | 624.12                 | 726.06               |
| West Virginia        | 1,338.32 | --                     | 588.71          | --              | 3,188.31          | 1,475.77               | 639.12                 | 1,363.15             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,116.55 | --                     | --              | --              | 2,848.48          | 1,148.91               | 1,764.40               | 1,159.03             |
| Kentucky             | 594.31   | --                     | --              | --              | 1,345.04          | 619.33                 | 1,599.74               | 603.34               |
| Mississippi          | 1,217.20 | --                     | --              | 1,163.84        | 987.25            | 1,209.94               | --                     | 1,217.20             |
| Tennessee            | 1,093.08 | --                     | --              | --              | 2,705.00          | 1,231.65               | --                     | 1,112.81             |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2,331.78 | --                     | 1,829.26        | --              | 1,898.08          | 2,656.98               | 1,918.13               | 2,450.01             |
| Louisiana            | 1,278.04 | --                     | --              | 985.86          | 3,234.90          | 1,241.90               | --                     | 1,291.49             |
| Oklahoma             | 765.58   | --                     | --              | 1,671.97        | 899.28            | 1,023.24               | --                     | 772.42               |
| Texas                | 728.35   | --                     | --              | 3,027.26        | 3,387.20          | 718.66                 | --                     | 734.58               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 860.40   | --                     | --              | --              | 1,313.29          | 1,008.16               | --                     | 884.42               |
| Colorado             | 817.53   | --                     | --              | --              | 850.23            | 1,084.77               | --                     | 821.96               |
| Idaho                | 793.36   | --                     | --              | 791.48          | 1,729.14          | 907.89                 | 1,163.70               | 793.22               |
| Montana              | 1,181.73 | --                     | --              | 772.68          | 1,610.25          | 1,350.08               | --                     | 1,263.88             |
| Nevada               | 625.71   | --                     | 1,112.41        | 485.20          | 1,220.71          | 745.51                 | 764.35                 | 691.53               |
| New Mexico           | 705.58   | --                     | --              | 1,766.17        | 1,532.25          | 735.08                 | --                     | 706.19               |
| Utah                 | 1,029.71 | 1,524.56               | --              | --              | 3,142.91          | 932.41                 | 1,922.53               | 1,063.20             |
| Wyoming              | 1,741.64 | --                     | --              | 3,371.59        | 3,286.37          | 2,149.88               | 3,599.10               | 1,882.43             |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 895.90   | --                     | --              | --              | 2,029.48          | 646.28                 | 1,168.91               | 911.91               |
| California           | 852.04   | --                     | --              | 2,482.83        | 2,198.46          | 898.99                 | 3,872.15               | 913.29               |
| Hawaii               | 972.80   | --                     | --              | 1,423.63        | --                | 742.21                 | --                     | 845.76               |
| Oregon               | 823.03   | --                     | --              | 1,583.81        | 1,670.08          | 926.04                 | --                     | 829.32               |
| Washington           | 1,094.12 | --                     | --              | --              | 3,860.60          | 733.40                 | --                     | 1,116.36             |

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 II.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, 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        | 7,216 | 6,878                  | 8,903           | 8,308           | 7,154             | 6,959                  | 7,984                  | 7,107                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 6,747 | --                     | --              | 6,628 *         | 6,445             | 6,347                  | 7,080 *                | 6,695                |
| Maine                | 6,955 | --                     | --              | 8,918           | 6,763             | 6,818                  | 6,800 *                | 6,992                |
| Massachusetts        | 7,811 | --                     | --              | 7,720           | 6,699             | 6,324                  | 15,594 *               | 6,463                |
| New Hampshire        | 6,220 | --                     | --              | 6,219           | 5,897             | 6,018                  | 7,328                  | 6,034                |
| Rhode Island         | 6,821 | --                     | --              | 7,617           | 7,103             | 6,205                  | 6,522                  | 6,888                |
| Vermont              | 6,577 | 0                      | 11,757          | 9,722           | 6,147             | 5,902                  | 5,857                  | 6,764                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 7,305 | --                     | --              | 12,528          | 4,213 *           | 7,910                  | 9,878                  | 7,081                |
| New York             | 6,278 | --                     | 4,572           | 6,861           | 6,296             | 6,303                  | 6,175                  | 6,293                |
| Pennsylvania         | 6,633 | --                     | 4,866 *         | 7,570           | 6,527             | 6,914                  | 5,035                  | 6,864                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 6,888 | 4,260 *                | 8,938           | 10,388          | 7,008             | 6,676                  | 6,652                  | 6,939                |
| Indiana              | 6,422 | --                     | --              | 5,773           | 6,039             | 6,657                  | 5,875                  | 6,486                |
| Michigan             | 6,577 | --                     | --              | 9,475           | 4,976             | 6,878                  | 5,508                  | 6,745                |
| Ohio                 | 5,695 | --                     | --              | 2,749 *         | 7,886             | 5,986                  | 5,204                  | 5,774                |
| Wisconsin            | 6,886 | --                     | --              | 7,871           | 5,831             | 7,152                  | 7,661                  | 6,810                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 6,230 | --                     | --              | 7,893           | 5,721             | 6,003                  | 6,424                  | 6,189                |
| Kansas               | 7,207 | --                     | --              | 8,286           | 7,952             | 7,099                  | 5,672                  | 7,510                |
| Minnesota            | 7,010 | --                     | --              | 9,854           | 6,737             | 6,758                  | 8,138                  | 6,863                |
| Missouri             | 6,109 | --                     | --              | 5,910           | 4,145 *           | 6,436                  | 7,938                  | 5,730                |
| Nebraska             | 6,475 | --                     | --              | 7,227           | 8,046             | 5,931                  | 6,860                  | 6,435                |
| North Dakota         | 5,695 | --                     | 6,403 *         | 6,966           | 7,202             | 4,729                  | 5,890                  | 5,638                |
| South Dakota         | 7,077 | --                     | 7,658           | 8,394           | 6,365             | 7,216                  | 7,436                  | 6,967                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 7,726 | --                     | --              | 11,878          | 11,321            | 6,508                  | 8,921                  | 7,593                |
| District of Columbia | 7,987 | --                     | --              | 8,329           | 8,636             | 8,327                  | 5,782                  | 8,526                |
| Florida              | 8,831 | --                     | 16,536          | 11,962          | 13,349            | 7,699                  | 10,988                 | 8,631                |
| Georgia              | 6,453 | --                     | 16,422          | 9,978           | 6,384             | 5,559                  | 11,172                 | 5,992                |
| Maryland             | 6,364 | --                     | --              | 5,276           | 7,075             | 6,318                  | 6,260                  | 6,385                |
| North Carolina       | 7,968 | --                     | --              | 11,082          | 6,872             | 7,446                  | 10,558                 | 7,685                |
| South Carolina       | 7,832 | --                     | --              | 7,628           | 8,123             | 7,588                  | 8,425                  | 7,740                |
| Virginia             | 6,847 | --                     | --              | 8,389           | 9,486             | 6,164                  | 6,007                  | 6,930                |
| West Virginia        | 8,290 | --                     | --              | 7,846           | 6,716             | 8,712                  | 7,828                  | 8,344                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 7,808 | --                     | --              | 10,508          | 8,556             | 7,039                  | 9,017                  | 7,600                |
| Kentucky             | 6,389 | --                     | --              | 7,960           | 8,160             | 6,018                  | 4,219 *                | 6,727                |
| Mississippi          | 6,692 | --                     | --              | 9,803           | 5,096             | 6,626                  | 8,934                  | 6,424                |
| Tennessee            | 7,247 | --                     | --              | 9,669           | 6,156             | 6,870                  | 8,745                  | 7,152                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6,456 | --                     | --              | 10,795          | 7,510             | 5,734                  | 8,720                  | 6,207                |
| Louisiana            | 8,600 | --                     | --              | 8,533           | 8,671             | 8,685                  | 8,208                  | 8,665                |
| Oklahoma             | 7,085 | --                     | 11,665          | 9,818           | 8,336             | 5,327                  | 8,130                  | 6,896                |
| Texas                | 6,851 | --                     | 9,230 *         | 7,961 *         | 9,350             | 5,831                  | 8,601                  | 6,652                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 6,746 | --                     | 9,097           | 11,045          | 5,990             | 6,190                  | 9,211                  | 6,427                |
| Colorado             | 7,441 | --                     | 10,307          | 9,180           | 7,057             | 6,695                  | 9,370                  | 7,002                |
| Idaho                | 6,600 | --                     | --              | 6,347           | 7,326             | 6,780                  | 4,400                  | 7,126                |
| Montana              | 7,390 | --                     | --              | 10,963          | 8,003             | 6,347                  | 5,797                  | 7,856                |
| Nevada               | 5,690 | --                     | 7,915           | 10,940          | 7,304             | 3,881                  | 9,320                  | 4,879                |
| New Mexico           | 5,786 | --                     | --              | 8,228           | 8,302             | 4,264                  | 7,031                  | 5,643                |
| Utah                 | 5,862 | --                     | --              | 7,481           | 5,582             | 5,453                  | 6,770                  | 5,649                |
| Wyoming              | 6,818 | --                     | --              | 10,455          | 6,823             | 5,263                  | 7,904                  | 6,591                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 8,409 | --                     | --              | 10,553          | 7,895             | 8,284                  | 7,814                  | 8,456                |
| California           | 9,148 | 8,379                  | 13,067          | 8,955           | 7,381             | 9,394                  | 9,776                  | 9,067                |
| Hawaii               | 6,484 | --                     | --              | 7,320           | 5,080             | 6,979                  | 6,446                  | 6,495                |
| Oregon               | 5,584 | --                     | --              | 8,930           | 4,852 *           | 5,102                  | 7,952                  | 5,267                |
| Washington           | 7,365 | --                     | 13,370          | 8,677           | 6,290             | 7,092                  | 9,810                  | 7,025                |

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 II.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, 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        | 233.99   | 966.27                 | 629.44          | 429.34          | 321.24            | 359.53                 | 384.07                 | 264.23               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 642.12   | --                     | --              | 2,496.98 *      | 1,257.88          | 634.60                 | 3,031.27 *             | 583.90               |
| Maine                | 517.45   | --                     | --              | 1,397.54        | 854.96            | 384.13                 | 2,213.67 *             | 360.94               |
| Massachusetts        | 1,113.64 | --                     | --              | 988.44          | 918.34            | 373.30                 | 5,153.12 *             | 351.78               |
| New Hampshire        | 393.88   | --                     | --              | 1,462.11        | 511.04            | 465.04                 | 1,710.07               | 353.98               |
| Rhode Island         | 419.16   | --                     | --              | 1,496.44        | 459.05            | 429.32                 | 1,132.51               | 444.62               |
| Vermont              | 486.03   | 0.00                   | 1,404.42        | 1,167.58        | 542.95            | 599.76                 | 1,553.61               | 433.74               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,223.40 | --                     | --              | 2,731.37        | 2,191.22 *        | 558.84                 | 2,672.69               | 1,281.11             |
| New York             | 366.97   | --                     | 1,139.54        | 1,139.23        | 623.18            | 484.11                 | 1,351.95               | 372.20               |
| Pennsylvania         | 362.25   | --                     | 1,469.20 *      | 985.85          | 1,099.25          | 410.08                 | 920.08                 | 387.58               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 428.32   | 1,594.67 *             | 2,450.32        | 1,174.01        | 1,148.41          | 396.32                 | 1,387.45               | 425.74               |
| Indiana              | 560.22   | --                     | --              | 951.73          | 420.89            | 814.67                 | 714.32                 | 617.48               |
| Michigan             | 813.35   | --                     | --              | 2,248.76        | 517.20            | 1,165.59               | 1,068.72               | 928.00               |
| Ohio                 | 644.46   | --                     | --              | 1,508.86 *      | 1,082.14          | 427.34                 | 1,293.63               | 724.01               |
| Wisconsin            | 567.32   | --                     | --              | 1,332.71        | 628.03            | 939.13                 | 1,302.35               | 611.10               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 443.80   | --                     | --              | 1,317.83        | 614.81            | 727.12                 | 1,169.99               | 479.84               |
| Kansas               | 582.12   | --                     | --              | 1,668.67        | 715.34            | 922.48                 | 1,266.08               | 642.81               |
| Minnesota            | 475.27   | --                     | --              | 1,072.39        | 1,213.44          | 492.26                 | 1,492.23               | 497.15               |
| Missouri             | 609.14   | --                     | --              | 1,126.89        | 1,542.90 *        | 513.17                 | 1,350.78               | 660.12               |
| Nebraska             | 379.15   | --                     | --              | 1,160.49        | 867.94            | 411.93                 | 1,512.30               | 385.90               |
| North Dakota         | 372.36   | --                     | 1,978.41 *      | 729.38          | 726.33            | 402.48                 | 1,032.20               | 376.19               |
| South Dakota         | 419.19   | --                     | 1,204.74        | 1,317.66        | 674.88            | 604.21                 | 1,023.17               | 452.47               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 996.65   | --                     | --              | 2,048.03        | 2,282.29          | 1,081.40               | 2,588.98               | 1,065.32             |
| District of Columbia | 583.88   | --                     | --              | 1,159.99        | 1,269.07          | 720.78                 | 1,223.76               | 625.25               |
| Florida              | 726.26   | --                     | 1,115.08        | 1,083.44        | 3,293.28          | 483.88                 | 1,535.21               | 776.40               |
| Georgia              | 381.24   | --                     | 2,800.75        | 1,636.87        | 768.25            | 347.77                 | 1,762.87               | 345.24               |
| Maryland             | 490.90   | --                     | --              | 1,251.90        | 996.46            | 668.58                 | 1,059.83               | 549.91               |
| North Carolina       | 462.08   | --                     | --              | 1,284.31        | 1,496.59          | 433.52                 | 1,638.18               | 476.02               |
| South Carolina       | 593.49   | --                     | --              | 1,141.42        | 885.18            | 818.07                 | 1,060.65               | 658.58               |
| Virginia             | 277.74   | --                     | --              | 1,052.71        | 1,350.08          | 229.70                 | 826.03                 | 295.71               |
| West Virginia        | 1,297.42 | --                     | --              | 2,211.65        | 1,342.82          | 1,764.45               | 2,221.85               | 1,425.45             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 665.33   | --                     | --              | 1,292.53        | 1,688.54          | 572.84                 | 2,158.11               | 702.51               |
| Kentucky             | 442.60   | --                     | --              | 1,680.62        | 903.38            | 391.11                 | 1,376.17 *             | 429.86               |
| Mississippi          | 447.17   | --                     | --              | 1,490.36        | 745.71            | 543.71                 | 1,291.83               | 469.92               |
| Tennessee            | 552.54   | --                     | --              | 1,924.69        | 970.10            | 606.68                 | 1,118.11               | 584.00               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 535.46   | --                     | --              | 1,453.11        | 1,015.69          | 638.71                 | 1,263.17               | 570.66               |
| Louisiana            | 475.88   | --                     | --              | 1,403.08        | 713.17            | 680.79                 | 1,456.22               | 498.50               |
| Oklahoma             | 467.14   | --                     | 2,046.23        | 1,715.88        | 985.13            | 377.17                 | 1,477.14               | 483.53               |
| Texas                | 508.82   | --                     | 2,830.77 *      | 2,424.95 *      | 1,243.13          | 523.24                 | 1,667.09               | 524.58               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 549.64   | --                     | 1,502.72        | 1,135.95        | 824.51            | 761.28                 | 1,839.99               | 582.01               |
| Colorado             | 493.87   | --                     | 1,787.15        | 944.75          | 971.74            | 536.13                 | 1,720.15               | 427.65               |
| Idaho                | 424.01   | --                     | --              | 1,497.53        | 1,148.94          | 371.83                 | 1,190.39               | 414.63               |
| Montana              | 646.00   | --                     | --              | 1,608.96        | 1,730.07          | 799.58                 | 1,014.56               | 736.88               |
| Nevada               | 667.47   | --                     | 1,557.17        | 1,512.62        | 1,397.34          | 673.91                 | 1,393.70               | 646.98               |
| New Mexico           | 751.38   | --                     | --              | 1,460.65        | 1,296.55          | 887.06                 | 765.76                 | 813.92               |
| Utah                 | 464.63   | --                     | --              | 1,511.59        | 562.40            | 653.86                 | 1,201.02               | 471.59               |
| Wyoming              | 650.00   | --                     | --              | 1,350.28        | 680.14            | 860.34                 | 1,338.15               | 721.89               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 770.41   | --                     | --              | 2,942.71        | 1,959.97          | 581.28                 | 1,722.50               | 816.28               |
| California           | 1,280.50 | 2,122.36               | 3,268.66        | 1,310.21        | 855.94            | 1,767.26               | 1,558.16               | 1,449.52             |
| Hawaii               | 621.74   | --                     | --              | 1,490.83        | 600.69            | 884.45                 | 1,344.62               | 700.70               |
| Oregon               | 598.26   | --                     | --              | 1,238.80        | 1,681.55 *        | 602.77                 | 1,441.18               | 632.52               |
| Washington           | 1,329.93 | --                     | 2,460.13        | 1,360.11        | 1,060.20          | 1,855.32               | 1,879.58               | 1,466.58             |

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

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**Table II.D.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 8,290   | 4,624                  | 7,786           | 9,807           | 7,487             | 8,627                  | 7,250                  | 8,500                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 7,563   | --                     | --              | --              | 7,529             | 6,255                  | --                     | 7,400                |
| Maine                | 5,961   | --                     | --              | --              | --                | 6,854                  | --                     | 6,951                |
| Massachusetts        | 7,283   | --                     | 11,679          | --              | 7,369             | 6,630                  | 9,021                  | 6,951                |
| New Hampshire        | 5,025   | --                     | --              | --              | 6,920             | 3,056                  | 6,071 *                | 4,654                |
| Rhode Island         | 5,867   | --                     | --              | --              | --                | 5,425                  | --                     | 6,917                |
| Vermont              | 7,621   | --                     | --              | 9,163           | 7,777             | 5,663                  | --                     | 8,490                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 12,288  | --                     | --              | 17,304          | 10,465            | --                     | 13,231                 | 12,019               |
| New York             | 5,676   | --                     | --              | --              | 4,493 *           | 6,646                  | 7,135 *                | 5,332                |
| Pennsylvania         | 6,389   | --                     | --              | --              | 7,246 *           | 7,183                  | --                     | 7,122                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 7,636   | --                     | --              | --              | 6,933             | 5,561                  | 11,249                 | 6,561                |
| Indiana              | 5,958   | --                     | --              | --              | --                | 6,121                  | --                     | 6,301                |
| Michigan             | 5,099   | --                     | --              | --              | 6,660             | 5,382                  | --                     | 5,604                |
| Ohio                 | 4,611   | --                     | --              | --              | 7,568             | 4,669                  | --                     | 4,989                |
| Wisconsin            | 7,923   | --                     | --              | 16,146          | 8,851             | 5,591                  | --                     | 7,801                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 6,473   | --                     | --              | --              | 7,031             | 5,665                  | --                     | 6,557                |
| Kansas               | 5,534   | --                     | --              | --              | --                | 6,717                  | --                     | 7,664                |
| Minnesota            | 7,774   | --                     | --              | 8,945           | --                | 6,995                  | --                     | 7,442                |
| Missouri             | 4,187 * | --                     | --              | 7,471           | --                | --                     | --                     | 3,181 *              |
| Nebraska             | 6,477   | --                     | --              | 11,728          | --                | 5,326                  | --                     | 6,473                |
| North Dakota         | 6,143   | --                     | --              | 7,101           | 7,824             | 4,250                  | 12,455                 | 4,964                |
| South Dakota         | 7,785   | --                     | --              | --              | --                | --                     | --                     | 7,076                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 8,314   | --                     | --              | --              | --                | 6,577                  | --                     | 7,535                |
| District of Columbia | 7,998   | --                     | --              | 8,846           | 7,678             | --                     | --                     | 9,261                |
| Florida              | 12,033  | --                     | 17,066          | 11,835          | 10,723            | 11,024                 | 13,929                 | 11,049               |
| Georgia              | 7,037   | --                     | --              | --              | --                | 6,253                  | --                     | 6,726                |
| Maryland             | 5,909   | --                     | --              | --              | 10,508            | --                     | --                     | 6,407                |
| North Carolina       | 6,673   | --                     | --              | --              | --                | 6,880                  | --                     | 6,894                |
| South Carolina       | 11,939  | --                     | --              | 10,338          | --                | --                     | 10,514                 | 13,034 *             |
| Virginia             | 7,187   | --                     | --              | --              | --                | 5,624                  | --                     | 7,040                |
| West Virginia        | 4,289   | --                     | --              | --              | --                | 3,914                  | --                     | 4,236                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 8,657   | --                     | --              | --              | 8,156             | 11,108                 | --                     | 9,810                |
| Kentucky             | 6,023   | --                     | --              | 6,227           | 9,711             | 7,613                  | --                     | 8,826                |
| Mississippi          | 10,140  | --                     | --              | --              | --                | --                     | --                     | 11,211               |
| Tennessee            | 7,063   | --                     | --              | --              | --                | 7,936                  | 7,122                  | 7,057                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 8,570   | --                     | --              | --              | --                | 6,738                  | --                     | 9,015                |
| Louisiana            | 6,761   | --                     | --              | 7,131           | 8,155             | 6,951                  | --                     | 7,282                |
| Oklahoma             | 7,892   | --                     | --              | --              | 10,351            | 4,894                  | --                     | 7,483                |
| Texas                | 9,063   | --                     | --              | --              | 11,439            | 7,626                  | --                     | 8,968                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 9,191   | --                     | --              | --              | --                | 7,128                  | --                     | 8,694                |
| Colorado             | 8,056   | --                     | --              | 11,953          | 8,542             | 5,797                  | 7,981                  | 8,108                |
| Idaho                | 6,448   | --                     | --              | --              | --                | --                     | --                     | 7,278                |
| Montana              | 6,858   | --                     | 9,653           | --              | --                | --                     | --                     | 6,444                |
| Nevada               | 3,139   | --                     | --              | 8,416           | --                | 2,284                  | --                     | 3,018                |
| New Mexico           | 7,837   | --                     | --              | --              | 9,540             | 7,034                  | 7,768                  | 7,877                |
| Utah                 | 6,440   | --                     | --              | --              | --                | 7,824                  | --                     | 6,332                |
| Wyoming              | 11,173  | --                     | --              | --              | --                | --                     | --                     | 11,268               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 6,598   | --                     | --              | --              | --                | 6,116                  | --                     | 6,250                |
| California           | 11,234  | --                     | --              | 10,383          | 8,211             | 12,414                 | 7,393                  | 11,817               |
| Hawaii               | 5,123   | --                     | --              | --              | --                | 5,308                  | --                     | 5,262                |
| Oregon               | 7,116   | --                     | --              | --              | --                | 6,498                  | --                     | 6,161                |
| Washington           | 7,527 * | --                     | --              | --              | --                | 8,028 *                | --                     | 7,922 *              |

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

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

**Table II.D.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 964.61     | 1,061.37               | 921.94          | 667.35          | 598.97            | 1,537.49               | 544.91                 | 1,124.62             |
| New England:         |            |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 866.18     | --                     | --              | --              | 568.31            | 838.04                 | --                     | 982.78               |
| Maine                | 796.54     | --                     | --              | --              | --                | 499.12                 | --                     | 529.32               |
| Massachusetts        | 799.20     | --                     | 1,032.53        | --              | 1,459.56          | 1,037.61               | 1,588.37               | 862.18               |
| New Hampshire        | 899.64     | --                     | --              | --              | 464.71            | 912.14                 | 2,463.43 *             | 847.77               |
| Rhode Island         | 745.60     | --                     | --              | --              | --                | 146.48                 | --                     | 913.75               |
| Vermont              | 867.11     | --                     | --              | 1,690.03        | 1,471.16          | 715.38                 | --                     | 962.84               |
| Middle Atlantic:     |            |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,710.74   | --                     | --              | 3,171.96        | 1,392.61          | --                     | 2,155.73               | 2,115.16             |
| New York             | 950.80     | --                     | --              | --              | 1,353.70 *        | 959.97                 | 3,013.17 *             | 875.04               |
| Pennsylvania         | 857.98     | --                     | --              | --              | 3,691.83 *        | 1,002.79               | --                     | 1,004.56             |
| East North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 861.28     | --                     | --              | --              | 846.71            | 656.82                 | 2,803.03               | 592.39               |
| Indiana              | 770.47     | --                     | --              | --              | --                | 774.09                 | --                     | 756.85               |
| Michigan             | 920.66     | --                     | --              | --              | 1,133.37          | 1,537.12               | --                     | 1,257.48             |
| Ohio                 | 523.76     | --                     | --              | --              | 1,144.11          | 483.00                 | --                     | 477.78               |
| Wisconsin            | 1,259.17   | --                     | --              | 2,838.04        | 1,287.24          | 1,200.09               | --                     | 1,314.66             |
| West North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 542.67     | --                     | --              | --              | 1,282.13          | 396.30                 | --                     | 574.51               |
| Kansas               | 1,029.59   | --                     | --              | --              | --                | 496.52                 | --                     | 648.97               |
| Minnesota            | 1,006.19   | --                     | --              | 218.07          | --                | 1,048.79               | --                     | 927.46               |
| Missouri             | 2,263.67 * | --                     | --              | 564.62          | --                | --                     | --                     | 1,943.49 *           |
| Nebraska             | 1,086.11   | --                     | --              | 1,076.43        | --                | 981.52                 | --                     | 1,125.60             |
| North Dakota         | 631.74     | --                     | --              | 1,257.62        | 604.37            | 528.70                 | 1,896.13               | 336.01               |
| South Dakota         | 1,411.08   | --                     | --              | --              | --                | --                     | --                     | 1,744.76             |
| South Atlantic:      |            |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,396.82   | --                     | --              | --              | --                | 1,005.97               | --                     | 1,052.90             |
| District of Columbia | 1,444.23   | --                     | --              | 1,393.76        | 1,258.50          | --                     | --                     | 1,537.63             |
| Florida              | 1,227.85   | --                     | 1,027.16        | 1,859.12        | 1,352.21          | 1,906.83               | 1,788.89               | 1,441.71             |
| Georgia              | 681.92     | --                     | --              | --              | --                | 634.22                 | --                     | 702.90               |
| Maryland             | 925.57     | --                     | --              | --              | 1,778.39          | --                     | --                     | 1,224.37             |
| North Carolina       | 618.05     | --                     | --              | --              | --                | 280.30                 | --                     | 467.39               |
| South Carolina       | 2,577.84   | --                     | --              | 1,924.81        | --                | --                     | 1,783.59               | 4,239.10 *           |
| Virginia             | 852.80     | --                     | --              | --              | --                | 626.97                 | --                     | 831.66               |
| West Virginia        | 709.64     | --                     | --              | --              | --                | 715.58                 | --                     | 737.69               |
| East South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,121.24   | --                     | --              | --              | 559.70            | 1,606.73               | --                     | 1,126.39             |
| Kentucky             | 1,538.71   | --                     | --              | 772.72          | 582.58            | 577.35                 | --                     | 747.06               |
| Mississippi          | 1,837.22   | --                     | --              | --              | --                | --                     | --                     | 1,653.14             |
| Tennessee            | 1,351.99   | --                     | --              | --              | --                | 2,250.32               | 682.66                 | 1,496.98             |
| West South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,280.46   | --                     | --              | --              | --                | 717.87                 | --                     | 1,449.71             |
| Louisiana            | 576.03     | --                     | --              | 516.51          | 1,104.54          | 562.87                 | --                     | 520.18               |
| Oklahoma             | 1,109.68   | --                     | --              | --              | 1,523.12          | 887.02                 | --                     | 1,253.76             |
| Texas                | 1,644.20   | --                     | --              | --              | 3,238.34          | 1,709.61               | --                     | 1,680.17             |
| Mountain:            |            |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,019.68   | --                     | --              | --              | --                | 825.97                 | --                     | 851.39               |
| Colorado             | 628.85     | --                     | --              | 977.94          | 1,129.12          | 653.99                 | 1,087.97               | 755.04               |
| Idaho                | 1,277.61   | --                     | --              | --              | --                | --                     | --                     | 1,361.04             |
| Montana              | 1,532.45   | --                     | 773.78          | --              | --                | --                     | --                     | 1,684.53             |
| Nevada               | 764.46     | --                     | --              | 493.90          | --                | 677.69                 | --                     | 748.54               |
| New Mexico           | 392.78     | --                     | --              | --              | 1,057.32          | 382.09                 | 728.63                 | 457.79               |
| Utah                 | 1,082.96   | --                     | --              | --              | --                | 1,103.83               | --                     | 1,208.09             |
| Wyoming              | 1,044.37   | --                     | --              | --              | --                | --                     | --                     | 1,088.19             |
| Pacific:             |            |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 990.34     | --                     | --              | --              | --                | 684.52                 | --                     | 862.84               |
| California           | 2,021.96   | --                     | --              | 1,324.67        | 813.15            | 2,069.76               | 1,315.70               | 2,013.90             |
| Hawaii               | 820.49     | --                     | --              | --              | --                | 1,187.01               | --                     | 938.40               |
| Oregon               | 1,171.87   | --                     | --              | --              | --                | 1,385.21               | --                     | 1,106.74             |
| Washington           | 3,335.09 * | --                     | --              | --              | --                | 3,900.84 *             | --                     | 3,654.34 *           |

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**Table II.D.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 6,930 | 7,687                  | 10,318          | 7,686           | 7,103             | 6,553                  | 8,482                  | 6,749                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 6,414 | --                     | --              | 4,722 *         | 6,008             | 6,346                  | 7,051 *                | 6,321                |
| Maine                | 7,573 | --                     | --              | 7,914           | 7,200             | 6,776                  | 9,643                  | 7,119                |
| Massachusetts        | 8,164 | --                     | --              | 8,134           | 6,366             | 6,267                  | 18,711 *               | 6,372                |
| New Hampshire        | 7,113 | --                     | --              | 5,945           | 5,925             | 7,348                  | 8,043                  | 6,988                |
| Rhode Island         | 7,139 | --                     | --              | --              | 7,207             | 6,407                  | 7,455                  | 7,092                |
| Vermont              | 6,540 | --                     | --              | 10,556          | 5,715             | 5,850                  | 8,852                  | 6,192                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 8,389 | --                     | --              | --              | 9,362             | 7,906                  | --                     | 8,355                |
| New York             | 6,622 | --                     | --              | 7,612           | 6,914             | 6,564                  | 5,938                  | 6,695                |
| Pennsylvania         | 6,607 | --                     | --              | 8,067           | 6,606             | 6,570                  | 5,938                  | 6,676                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 6,764 | --                     | --              | 8,930           | 6,773             | 6,847                  | 6,052 *                | 6,887                |
| Indiana              | 6,512 | --                     | --              | 6,674           | 6,112             | 6,524                  | 7,782                  | 6,434                |
| Michigan             | 7,291 | --                     | --              | 10,044          | 4,394             | 7,610                  | 6,977                  | 7,329                |
| Ohio                 | 5,139 | --                     | --              | 1,703 *         | 7,186             | 5,953                  | 3,884                  | 5,295                |
| Wisconsin            | 6,841 | --                     | --              | 5,838           | 5,699             | 7,467                  | 7,378                  | 6,784                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 6,096 | --                     | --              | 7,457           | 6,150             | 5,442                  | 6,205                  | 6,072                |
| Kansas               | 7,548 | --                     | --              | 9,564           | 8,061             | 7,044                  | 8,686                  | 7,428                |
| Minnesota            | 6,575 | --                     | --              | 9,610           | 6,094             | 6,457                  | 7,799                  | 6,435                |
| Missouri             | 6,544 | --                     | --              | 5,447           | 5,721             | 6,388                  | 9,944                  | 6,049                |
| Nebraska             | 6,414 | --                     | --              | 6,549           | 8,333             | 5,987                  | 6,835                  | 6,361                |
| North Dakota         | 5,952 | --                     | --              | 7,639           | 7,117             | 5,032                  | 6,169                  | 5,904                |
| South Dakota         | 7,176 | --                     | --              | 8,754           | 7,197             | 7,256                  | 6,772                  | 7,318                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 8,773 | --                     | --              | --              | 11,422            | 7,538                  | --                     | 8,579                |
| District of Columbia | 8,099 | --                     | --              | 7,895           | 9,864             | 7,936                  | 6,321                  | 8,529                |
| Florida              | 8,375 | --                     | --              | 11,402          | 13,989            | 7,345                  | 10,268                 | 8,283                |
| Georgia              | 6,162 | --                     | --              | 9,725           | 5,260             | 5,431                  | 11,504                 | 5,675                |
| Maryland             | 6,451 | --                     | --              | --              | 5,266             | 6,474                  | 8,768                  | 6,130                |
| North Carolina       | 8,054 | --                     | 13,009          | 10,593          | 7,070             | 7,501                  | 10,930                 | 7,723                |
| South Carolina       | 7,388 | --                     | --              | 7,157           | 7,780             | 7,213                  | 7,486                  | 7,377                |
| Virginia             | 6,768 | --                     | --              | 8,318           | 8,655             | 6,261                  | 5,841                  | 6,853                |
| West Virginia        | 9,345 | --                     | --              | --              | 6,623             | 10,106                 | 8,302 *                | 9,481                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 6,862 | --                     | --              | 9,296           | 5,863             | 6,651                  | --                     | 6,600                |
| Kentucky             | 6,372 | --                     | --              | 6,021           | 8,040             | 5,918                  | --                     | 6,284                |
| Mississippi          | 6,482 | --                     | --              | 9,359           | 5,089             | 6,129                  | 9,892                  | 6,151                |
| Tennessee            | 6,848 | --                     | --              | 7,271           | 6,578             | 6,705                  | 9,113                  | 6,725                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6,499 | --                     | 11,706          | 11,459          | 6,718             | 5,912                  | 10,721                 | 6,101                |
| Louisiana            | 8,823 | --                     | --              | --              | 8,538             | 8,825                  | --                     | 8,695                |
| Oklahoma             | 7,096 | --                     | 9,976           | 11,673          | 8,204             | 5,511                  | 7,660                  | 7,011                |
| Texas                | 6,188 | --                     | 13,170          | 6,792 *         | 7,734             | 5,324                  | 9,433                  | 5,814                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 6,531 | --                     | --              | 10,769          | 4,992             | 6,189                  | --                     | 6,257                |
| Colorado             | 7,301 | --                     | --              | 8,507           | 8,566             | 6,664                  | 8,652                  | 7,127                |
| Idaho                | 6,711 | --                     | --              | 6,603           | 6,626             | 6,979                  | 4,837                  | 7,128                |
| Montana              | 7,409 | --                     | --              | 10,041          | 8,938             | 6,844                  | 4,945                  | 8,177                |
| Nevada               | 7,267 | --                     | --              | 11,708          | 7,743             | 5,261                  | 9,188                  | 6,399                |
| New Mexico           | 5,183 | --                     | --              | 9,402           | 8,137             | 3,847                  | --                     | 5,122                |
| Utah                 | 5,746 | --                     | --              | 7,402           | 5,999             | 5,005                  | 6,768                  | 5,489                |
| Wyoming              | 6,670 | --                     | --              | 10,485          | 6,575             | 4,653                  | 7,134                  | 6,561                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 8,545 | --                     | --              | --              | 7,839             | 8,581                  | --                     | 8,686                |
| California           | 7,441 | --                     | --              | 8,108           | 6,996             | 6,774                  | 11,334                 | 6,992                |
| Hawaii               | 7,013 | --                     | --              | 5,197 *         | 4,245             | 8,447                  | 4,662 *                | 7,439                |
| Oregon               | 5,282 | --                     | --              | 8,497           | 4,985 *           | 4,856                  | 7,079                  | 5,117                |
| Washington           | 6,882 | --                     | --              | 8,687           | 6,277             | 6,177                  | --                     | 6,407                |

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 II.D.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 134.38   | 1,489.21               | 865.91          | 536.84          | 389.54            | 126.64                 | 552.24                 | 134.16               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 730.74   | --                     | --              | 2,276.14 *      | 1,439.76          | 716.13                 | 3,843.68 *             | 645.66               |
| Maine                | 543.23   | --                     | --              | 1,337.42        | 1,361.23          | 643.27                 | 1,480.34               | 560.89               |
| Massachusetts        | 1,580.95 | --                     | --              | 997.11          | 1,166.33          | 395.94                 | 6,389.61 *             | 392.54               |
| New Hampshire        | 500.02   | --                     | --              | 1,199.38        | 774.96            | 555.34                 | 2,372.64               | 450.65               |
| Rhode Island         | 493.41   | --                     | --              | --              | 570.10            | 470.77                 | 1,703.79               | 507.96               |
| Vermont              | 472.73   | --                     | --              | 1,940.13        | 507.44            | 708.55                 | 1,771.12               | 482.04               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 625.41   | --                     | --              | --              | 856.94            | 639.86                 | --                     | 584.55               |
| New York             | 396.12   | --                     | --              | 1,130.58        | 610.45            | 555.33                 | 1,405.41               | 411.87               |
| Pennsylvania         | 373.50   | --                     | --              | 1,102.98        | 1,115.78          | 407.47                 | 1,272.37               | 387.94               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 511.85   | --                     | --              | 740.96          | 1,419.65          | 469.46                 | 1,839.08 *             | 502.01               |
| Indiana              | 706.52   | --                     | --              | 1,489.71        | 483.46            | 973.19                 | 1,016.83               | 749.71               |
| Michigan             | 957.64   | --                     | --              | 2,847.78        | 588.95            | 1,252.09               | 1,546.57               | 1,055.95             |
| Ohio                 | 769.59   | --                     | --              | 1,080.76 *      | 899.98            | 482.84                 | 1,001.65               | 875.57               |
| Wisconsin            | 646.72   | --                     | --              | 1,006.62        | 750.49            | 1,057.57               | 1,338.92               | 702.22               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 462.03   | --                     | --              | 1,494.20        | 506.09            | 719.56                 | 1,530.30               | 456.59               |
| Kansas               | 732.77   | --                     | --              | 1,104.30        | 866.55            | 1,123.58               | 1,816.92               | 784.29               |
| Minnesota            | 540.43   | --                     | --              | 1,490.26        | 1,289.92          | 550.28                 | 1,790.99               | 562.55               |
| Missouri             | 559.34   | --                     | --              | 1,508.63        | 1,295.44          | 590.15                 | 1,794.06               | 556.27               |
| Nebraska             | 428.24   | --                     | --              | 1,184.27        | 1,080.26          | 469.23                 | 1,621.74               | 434.92               |
| North Dakota         | 559.30   | --                     | --              | 1,449.11        | 1,028.34          | 550.96                 | 1,637.04               | 580.89               |
| South Dakota         | 578.28   | --                     | --              | 999.90          | 813.78            | 847.31                 | 1,351.08               | 598.16               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,252.93 | --                     | --              | --              | 3,072.51          | 1,375.29               | --                     | 1,320.71             |
| District of Columbia | 642.74   | --                     | --              | 1,540.88        | 1,382.40          | 730.12                 | 1,567.96               | 657.19               |
| Florida              | 822.09   | --                     | --              | 1,165.36        | 3,970.32          | 440.98                 | 1,438.89               | 859.51               |
| Georgia              | 470.49   | --                     | --              | 1,734.41        | 995.68            | 386.11                 | 2,348.08               | 418.73               |
| Maryland             | 602.96   | --                     | --              | --              | 1,003.60          | 759.30                 | 1,345.88               | 675.35               |
| North Carolina       | 531.29   | --                     | 1,114.53        | 1,445.63        | 1,681.53          | 506.26                 | 1,696.80               | 552.98               |
| South Carolina       | 560.43   | --                     | --              | 1,319.05        | 909.17            | 738.22                 | 1,248.42               | 604.36               |
| Virginia             | 306.48   | --                     | --              | 1,175.05        | 1,581.99          | 259.58                 | 829.45                 | 327.30               |
| West Virginia        | 1,631.84 | --                     | --              | --              | 1,420.70          | 2,244.08               | 2,633.38 *             | 1,811.61             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 608.36   | --                     | --              | 1,440.80        | 1,513.29          | 615.63                 | --                     | 560.47               |
| Kentucky             | 376.08   | --                     | --              | 1,161.90        | 1,163.86          | 355.77                 | --                     | 351.50               |
| Mississippi          | 417.85   | --                     | --              | 1,681.17        | 855.49            | 415.45                 | 1,495.04               | 426.67               |
| Tennessee            | 479.56   | --                     | --              | 653.73          | 1,005.96          | 607.48                 | 1,625.64               | 499.16               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 410.78   | --                     | 1,061.01        | 1,325.94        | 981.68            | 487.00                 | 1,245.54               | 426.20               |
| Louisiana            | 600.20   | --                     | --              | --              | 799.15            | 868.28                 | --                     | 605.21               |
| Oklahoma             | 537.15   | --                     | 1,611.77        | 1,692.33        | 1,135.32          | 456.86                 | 1,511.19               | 574.52               |
| Texas                | 498.63   | --                     | 1,625.51        | 2,157.14 *      | 1,304.82          | 482.73                 | 1,573.10               | 481.04               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 652.89   | --                     | --              | 1,332.57        | 883.28            | 873.72                 | --                     | 683.81               |
| Colorado             | 472.13   | --                     | --              | 1,165.06        | 1,057.06          | 591.15                 | 1,095.42               | 505.48               |
| Idaho                | 468.48   | --                     | --              | 1,618.48        | 1,211.88          | 326.50                 | 1,427.24               | 452.85               |
| Montana              | 758.89   | --                     | --              | 1,431.22        | 2,537.28          | 935.64                 | 1,057.21               | 842.13               |
| Nevada               | 812.45   | --                     | --              | 1,782.20        | 1,854.02          | 862.88                 | 1,573.43               | 830.03               |
| New Mexico           | 865.71   | --                     | --              | 1,502.78        | 1,676.69          | 910.37                 | --                     | 890.48               |
| Utah                 | 520.89   | --                     | --              | 1,722.60        | 484.08            | 601.09                 | 1,415.03               | 501.57               |
| Wyoming              | 682.51   | --                     | --              | 1,839.62        | 669.82            | 806.26                 | 1,592.47               | 753.82               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 888.47   | --                     | --              | --              | 2,218.15          | 674.15                 | --                     | 921.54               |
| California           | 566.56   | --                     | --              | 1,920.07        | 1,273.47          | 509.88                 | 2,839.60               | 503.16               |
| Hawaii               | 922.66   | --                     | --              | 1,587.21 *      | 1,025.64          | 1,044.01               | 1,446.01 *             | 985.76               |
| Oregon               | 676.98   | --                     | --              | 1,183.31        | 1,858.52 *        | 693.16                 | 1,628.72               | 715.54               |
| Washington           | 685.37   | --                     | --              | 1,586.31        | 1,219.71          | 895.90                 | --                     | 686.31               |

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

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**Table II.D.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 7,092   | 7,371                  | 6,462           | 9,529           | 6,973             | 6,729                  | 7,357                  | 7,038                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 9,236   | --                     | --              | 15,274          | --                | 6,514                  | --                     | 9,959                |
| Maine                | 5,677   | --                     | --              | --              | 5,851             | 6,997                  | --                     | 6,494                |
| Massachusetts        | 6,208   | --                     | --              | --              | --                | 5,547                  | --                     | 5,574                |
| New Hampshire        | 4,933   | --                     | --              | --              | --                | 4,514                  | --                     | 4,578                |
| Rhode Island         | 6,089   | --                     | --              | --              | 7,058             | --                     | --                     | 5,886                |
| Vermont              | --      | --                     | --              | --              | --                | --                     | --                     | 9,863                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | --      | --                     | --              | --              | --                | 8,139                  | --                     | --                   |
| New York             | 5,251   | --                     | --              | --              | 7,694             | 3,733                  | --                     | 5,340                |
| Pennsylvania         | 7,476   | --                     | --              | --              | 4,982             | 8,369                  | --                     | 7,421                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 6,793   | --                     | --              | --              | --                | 6,367                  | --                     | 8,159                |
| Indiana              | 6,274   | --                     | --              | --              | 5,218             | 9,127                  | --                     | 6,992                |
| Michigan             | 4,953   | --                     | --              | --              | 5,490             | --                     | --                     | 5,139 *              |
| Ohio                 | 10,577  | --                     | --              | --              | --                | 9,634                  | --                     | 9,796                |
| Wisconsin            | 5,511   | --                     | --              | --              | 4,351             | 6,496                  | --                     | 5,417                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 6,583   | --                     | --              | 11,536          | --                | --                     | --                     | 6,368 *              |
| Kansas               | 7,201   | --                     | --              | --              | 6,835             | --                     | --                     | 8,070                |
| Minnesota            | 8,845   | --                     | --              | 11,395          | 14,401            | 8,127                  | --                     | 9,027                |
| Missouri             | 6,224   | --                     | --              | --              | --                | 6,435                  | --                     | 7,041                |
| Nebraska             | 7,324   | --                     | --              | 11,661          | --                | 6,500                  | --                     | 7,267                |
| North Dakota         | 4,766   | --                     | --              | 6,265           | 7,261             | --                     | --                     | 5,519                |
| South Dakota         | 6,451   | --                     | --              | --              | --                | 6,680                  | 7,706                  | 6,275                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5,466   | --                     | --              | --              | --                | 4,637 *                | --                     | 5,566 *              |
| District of Columbia | 7,132   | --                     | --              | --              | --                | --                     | --                     | 7,533 *              |
| Florida              | 9,357   | --                     | --              | --              | --                | 9,269                  | --                     | 10,248               |
| Georgia              | 8,710   | --                     | --              | --              | 9,151             | --                     | 12,234                 | 8,343                |
| Maryland             | 6,511   | --                     | --              | --              | --                | 8,292                  | --                     | 8,712                |
| North Carolina       | 8,188   | --                     | --              | 15,041          | --                | 7,437                  | --                     | 7,929                |
| South Carolina       | --      | --                     | --              | --              | --                | 6,107                  | --                     | --                   |
| Virginia             | 7,290   | --                     | --              | --              | --                | 5,525                  | --                     | 7,682                |
| West Virginia        | 6,033   | --                     | --              | --              | --                | 6,291                  | --                     | 6,076                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 10,929  | --                     | --              | --              | 11,153            | 8,621                  | --                     | 10,705               |
| Kentucky             | 6,861   | --                     | --              | --              | --                | 5,692                  | --                     | 6,873                |
| Mississippi          | 5,441 * | --                     | --              | --              | --                | --                     | --                     | --                   |
| Tennessee            | 12,922  | --                     | --              | --              | --                | 6,728                  | --                     | --                   |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4,800 * | --                     | --              | --              | --                | --                     | --                     | 5,116 *              |
| Louisiana            | 11,237  | --                     | --              | --              | --                | --                     | --                     | 11,679               |
| Oklahoma             | 5,603   | --                     | --              | --              | --                | 4,525                  | --                     | 4,786                |
| Texas                | 7,775   | --                     | --              | --              | --                | 6,714                  | --                     | 8,474                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 6,809   | --                     | --              | --              | 7,750             | 5,923                  | --                     | 6,464                |
| Colorado             | 7,441   | --                     | --              | --              | 4,979             | 7,215                  | --                     | 6,053                |
| Idaho                | 5,753   | --                     | --              | --              | --                | 5,562                  | --                     | 6,659                |
| Montana              | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | 7,976   | --                     | --              | --              | --                | 7,260                  | --                     | 7,492                |
| New Mexico           | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| Utah                 | 5,642   | --                     | --              | --              | --                | 5,570                  | --                     | 5,552                |
| Wyoming              | 5,372   | --                     | --              | 9,634           | --                | --                     | --                     | --                   |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 10,587  | --                     | --              | --              | 11,497            | 8,699                  | --                     | 10,201               |
| California           | 7,531   | --                     | --              | --              | --                | 6,591                  | --                     | 6,613                |
| Hawaii               | 6,181   | --                     | --              | 11,478          | 8,707             | 3,928                  | --                     | 4,746                |
| Oregon               | 6,627   | --                     | --              | --              | 4,567             | 6,194                  | --                     | 6,109                |
| Washington           | 10,125  | --                     | --              | --              | --                | 6,409                  | --                     | 6,482                |

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**Table II.D.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 383.61     | 1,826.82               | 1,406.07        | 852.75          | 1,029.98          | 370.67                 | 910.03                 | 422.62               |
| New England:         |            |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,589.54   | --                     | --              | 1,055.82        | --                | 890.14                 | --                     | 1,706.35             |
| Maine                | 1,244.06   | --                     | --              | --              | 494.21            | 1,210.07               | --                     | 708.08               |
| Massachusetts        | 799.05     | --                     | --              | --              | --                | 667.29                 | --                     | 725.75               |
| New Hampshire        | 441.22     | --                     | --              | --              | --                | 340.80                 | --                     | 375.26               |
| Rhode Island         | 941.87     | --                     | --              | --              | 1,045.44          | --                     | --                     | 900.12               |
| Vermont              | --         | --                     | --              | --              | --                | --                     | --                     | 1,697.67             |
| Middle Atlantic:     |            |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | --         | --                     | --              | --              | --                | 405.06                 | --                     | --                   |
| New York             | 872.01     | --                     | --              | --              | 572.75            | 963.30                 | --                     | 966.35               |
| Pennsylvania         | 880.31     | --                     | --              | --              | 713.11            | 1,102.89               | --                     | 1,019.03             |
| East North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,217.88   | --                     | --              | --              | --                | 735.52                 | --                     | 1,319.87             |
| Indiana              | 837.26     | --                     | --              | --              | 596.38            | 1,591.19               | --                     | 1,104.98             |
| Michigan             | 1,446.36   | --                     | --              | --              | 937.67            | --                     | --                     | 1,615.89 *           |
| Ohio                 | 1,748.35   | --                     | --              | --              | --                | 2,158.40               | --                     | 1,879.26             |
| Wisconsin            | 798.38     | --                     | --              | --              | 593.07            | 206.80                 | --                     | 783.49               |
| West North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,817.14   | --                     | --              | 637.91          | --                | --                     | --                     | 2,003.76 *           |
| Kansas               | 1,091.28   | --                     | --              | --              | 822.28            | --                     | --                     | 1,021.81             |
| Minnesota            | 1,033.06   | --                     | --              | 2,160.25        | 2,564.18          | 1,038.62               | --                     | 1,039.15             |
| Missouri             | 657.38     | --                     | --              | --              | --                | 681.58                 | --                     | 638.44               |
| Nebraska             | 845.84     | --                     | --              | 674.30          | --                | 1,026.49               | --                     | 866.79               |
| North Dakota         | 734.58     | --                     | --              | 1,074.62        | 552.85            | --                     | --                     | 911.61               |
| South Dakota         | 454.23     | --                     | --              | --              | --                | 381.72                 | 1,442.48               | 475.63               |
| South Atlantic:      |            |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,563.54   | --                     | --              | --              | --                | 1,454.89 *             | --                     | 1,686.58 *           |
| District of Columbia | 2,058.42   | --                     | --              | --              | --                | --                     | --                     | 2,357.36 *           |
| Florida              | 1,837.46   | --                     | --              | --              | --                | 2,300.19               | --                     | 1,878.95             |
| Georgia              | 738.76     | --                     | --              | --              | 735.35            | --                     | 885.57                 | 829.37               |
| Maryland             | 1,426.27   | --                     | --              | --              | --                | 1,238.57               | --                     | 1,142.19             |
| North Carolina       | 1,265.57   | --                     | --              | 1,028.12        | --                | 1,315.26               | --                     | 1,306.93             |
| South Carolina       | --         | --                     | --              | --              | --                | 768.77                 | --                     | --                   |
| Virginia             | 1,125.20   | --                     | --              | --              | --                | 433.47                 | --                     | 1,212.01             |
| West Virginia        | 802.60     | --                     | --              | --              | --                | 631.43                 | --                     | 862.30               |
| East South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,366.55   | --                     | --              | --              | 1,603.41          | 859.87                 | --                     | 1,425.48             |
| Kentucky             | 1,347.38   | --                     | --              | --              | --                | 1,575.95               | --                     | 1,410.43             |
| Mississippi          | 2,046.34 * | --                     | --              | --              | --                | --                     | --                     | --                   |
| Tennessee            | 2,798.66   | --                     | --              | --              | --                | 1,001.96               | --                     | --                   |
| West South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2,288.37 * | --                     | --              | --              | --                | --                     | --                     | 2,588.61 *           |
| Louisiana            | 1,886.13   | --                     | --              | --              | --                | --                     | --                     | 2,207.27             |
| Oklahoma             | 1,509.90   | --                     | --              | --              | --                | 317.32                 | --                     | 676.16               |
| Texas                | 1,615.95   | --                     | --              | --              | --                | 1,320.68               | --                     | 1,542.97             |
| Mountain:            |            |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,086.39   | --                     | --              | --              | 699.05            | 1,372.97               | --                     | 1,130.66             |
| Colorado             | 1,756.02   | --                     | --              | --              | 217.34            | 1,421.38               | --                     | 1,023.84             |
| Idaho                | 1,338.95   | --                     | --              | --              | --                | 767.09                 | --                     | 1,319.36             |
| Montana              | --         | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | 861.97     | --                     | --              | --              | --                | 877.53                 | --                     | 836.46               |
| New Mexico           | --         | --                     | --              | --              | --                | --                     | --                     | --                   |
| Utah                 | 875.30     | --                     | --              | --              | --                | 588.74                 | --                     | 1,015.21             |
| Wyoming              | 1,342.44   | --                     | --              | 1,574.07        | --                | --                     | --                     | --                   |
| Pacific:             |            |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 959.17     | --                     | --              | --              | 1,036.00          | 407.59                 | --                     | 1,017.47             |
| California           | 1,136.73   | --                     | --              | --              | --                | 1,114.63               | --                     | 973.89               |
| Hawaii               | 1,162.63   | --                     | --              | 821.04          | 500.73            | 820.51                 | --                     | 841.80               |
| Oregon               | 1,097.18   | --                     | --              | --              | 152.67            | 929.92                 | --                     | 960.64               |
| Washington           | 1,763.01   | --                     | --              | --              | --                | 927.91                 | --                     | 894.55               |

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.

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

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**Table II.D.2.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 8,188  | 6,949                  | 8,782           | 8,297           | 7,852             | 8,542                  | 7,978                  | 8,265                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 6,691  | --                     | --              | 5,222 *         | 5,448             | 10,887                 | 5,186 *                | 7,351                |
| Maine                | 7,433  | --                     | --              | 9,570           | 7,475             | 7,317                  | 6,710 *                | 7,821                |
| Massachusetts        | 9,481  | --                     | --              | 8,058           | 5,350             | 8,310                  | 16,491 *               | 6,968                |
| New Hampshire        | 7,323  | --                     | --              | 6,112           | 7,043             | 7,062                  | 7,541                  | 7,130                |
| Rhode Island         | 7,663  | --                     | --              | 7,638           | 7,103             | 8,193                  | 6,731                  | 8,079                |
| Vermont              | 7,077  | 0                      | 11,582          | 9,137           | 8,264             | 6,433                  | 5,286                  | 9,017                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 7,280  | --                     | --              | 13,488          | 2,891 *           | 8,407                  | --                     | 6,786 *              |
| New York             | 6,271  | --                     | --              | 6,460           | 6,455             | 6,308                  | 6,183                  | 6,299                |
| Pennsylvania         | 6,931  | --                     | --              | 7,630           | 7,950             | 7,740                  | 4,852                  | 7,745                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 7,821  | --                     | --              | 10,251          | 8,514             | 6,216                  | 7,613                  | 7,918                |
| Indiana              | 6,343  | --                     | --              | --              | 6,214             | 6,204                  | 5,868                  | 6,622                |
| Michigan             | 9,010  | --                     | --              | 10,322          | 4,963             | 11,771                 | 5,615                  | 9,973                |
| Ohio                 | 5,779  | --                     | --              | 2,195 *         | 10,983            | 8,575                  | 4,871                  | 6,188 *              |
| Wisconsin            | 8,603  | --                     | --              | 9,081           | 5,377             | 11,978                 | 9,219                  | 8,502                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7,067  | --                     | --              | 7,810           | 6,616             | 7,681                  | 6,053                  | 7,658                |
| Kansas               | 8,342  | --                     | --              | 10,106          | 9,682             | 9,618                  | 6,328                  | 9,682                |
| Minnesota            | 7,592  | --                     | --              | 9,725           | 6,892 *           | 7,074                  | 8,984                  | 7,137                |
| Missouri             | 6,055  | --                     | 10,820          | 5,877           | 3,372 *           | 7,904                  | 7,538                  | 5,537                |
| Nebraska             | 7,874  | --                     | --              | 7,261           | --                | 7,990                  | 7,205                  | 8,153                |
| North Dakota         | 6,447  | --                     | --              | 7,324           | 8,286             | 6,532                  | 5,546                  | 7,282                |
| South Dakota         | 7,528  | --                     | 7,097           | 7,948           | 6,990             | 10,331                 | 6,587                  | 8,127                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 11,357 | --                     | --              | 11,264          | 14,270            | 11,865                 | 8,132 *                | 13,095               |
| District of Columbia | 7,311  | --                     | --              | 8,179           | 6,421             | 10,658                 | 5,557                  | 8,386                |
| Florida              | 12,461 | --                     | --              | 12,728          | 16,692            | 10,878                 | 9,649                  | 13,208               |
| Georgia              | 7,223  | --                     | 17,227          | 9,218           | 6,209             | 5,373                  | 11,299                 | 6,274                |
| Maryland             | 7,697  | --                     | 5,021           | 6,194           | 9,253             | 8,877                  | 5,613                  | 8,785                |
| North Carolina       | 8,727  | --                     | --              | 10,579          | 6,294 *           | 8,381                  | --                     | 8,308                |
| South Carolina       | 9,590  | --                     | --              | 7,611           | 9,543             | 11,106                 | 8,404                  | 10,072               |
| Virginia             | 8,051  | --                     | --              | 8,218           | 10,870            | 6,740                  | 6,065                  | 8,919                |
| West Virginia        | 7,140  | --                     | --              | 11,267          | 7,696 *           | 5,697                  | 8,437                  | 6,754                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 10,550 | --                     | --              | 12,209          | 10,841            | 12,411                 | 9,224                  | 11,130               |
| Kentucky             | 7,514  | --                     | --              | 5,820           | 9,866             | 11,824                 | 3,759 *                | 9,972                |
| Mississippi          | 6,958  | --                     | --              | 10,602          | 3,843             | 5,498                  | 8,934                  | 5,663                |
| Tennessee            | 10,131 | --                     | --              | 10,084          | 7,430             | 12,153                 | 9,026                  | 10,338               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7,524  | --                     | --              | 10,821          | 7,603             | 6,078                  | 9,162                  | 7,146                |
| Louisiana            | 8,795  | --                     | --              | 8,239           | 10,722            | 8,231                  | 8,104                  | 9,138                |
| Oklahoma             | 8,216  | --                     | 11,643          | 8,605           | 8,020             | 7,298                  | 7,771                  | 8,526                |
| Texas                | 8,823  | --                     | 9,179 *         | 6,675 *         | 11,007            | 7,654                  | 8,371                  | 9,061                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 8,458  | --                     | --              | 10,914          | 6,519             | 11,306                 | 8,391                  | 8,488                |
| Colorado             | 9,028  | --                     | 10,729          | 8,740           | 10,103            | 8,082                  | 9,530                  | 8,764                |
| Idaho                | 6,804  | --                     | --              | 6,428           | 7,986 *           | 8,034                  | 4,507                  | 8,218                |
| Montana              | 9,179  | --                     | --              | 11,507          | 11,769            | 8,549                  | 5,067                  | 11,492               |
| Nevada               | 8,608  | --                     | --              | 10,476          | 7,977             | 9,832                  | 7,789                  | 9,006                |
| New Mexico           | 7,882  | --                     | --              | 6,830           | 12,297            | 4,524                  | 6,928                  | 8,361                |
| Utah                 | 6,593  | --                     | --              | 8,053           | 5,943             | 7,104                  | 6,657                  | 6,550                |
| Wyoming              | 7,360  | --                     | --              | 8,995           | 6,451             | 6,440                  | 6,920                  | 7,573                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 8,766  | --                     | --              | --              | 11,692 *          | 6,183                  | --                     | 9,175                |
| California           | 8,782  | 8,592                  | 14,132          | 9,665           | 7,980             | 7,976                  | 10,492                 | 8,289                |
| Hawaii               | 6,026  | --                     | --              | 7,360           | 4,976             | 6,196                  | 6,520                  | 5,787                |
| Oregon               | 6,637  | --                     | --              | 8,919           | 3,694 *           | 9,434                  | 8,082                  | 6,206                |
| Washington           | 11,594 | --                     | 13,370          | 8,491           | 7,364             | --                     | 9,053                  | 12,764               |

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

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**Table II.D.2.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 243.57   | 1,101.91               | 714.14          | 499.31          | 555.08            | 313.29                 | 432.75                 | 293.72               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,236.11 | --                     | --              | 2,356.91 *      | 1,300.09          | 1,841.28               | 2,392.44 *             | 1,238.70             |
| Maine                | 1,011.48 | --                     | --              | 1,677.07        | 1,272.85          | 1,039.24               | 2,417.70 *             | 738.36               |
| Massachusetts        | 2,175.64 | --                     | --              | 1,057.94        | 962.47            | 1,017.82               | 5,786.66 *             | 590.06               |
| New Hampshire        | 882.41   | --                     | --              | 1,544.80        | 584.12            | 857.16                 | 1,795.18               | 506.93               |
| Rhode Island         | 717.49   | --                     | --              | 1,530.56        | 484.61            | 1,763.23               | 1,254.92               | 856.50               |
| Vermont              | 1,109.56 | 0.00                   | 1,640.99        | 1,565.57        | 1,033.37          | 1,004.71               | 1,568.15               | 1,013.52             |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2,145.91 | --                     | --              | 3,110.86        | 2,237.34 *        | 735.73                 | --                     | 2,297.54 *           |
| New York             | 566.37   | --                     | --              | 1,264.33        | 690.24            | 884.49                 | 1,630.76               | 537.00               |
| Pennsylvania         | 593.80   | --                     | --              | 1,160.11        | 1,914.36          | 534.85                 | 944.62                 | 666.22               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 676.32   | --                     | --              | 1,224.11        | 1,171.58          | 1,076.57               | 1,334.09               | 770.75               |
| Indiana              | 503.98   | --                     | --              | --              | 793.24            | 860.52                 | 745.29                 | 609.06               |
| Michigan             | 1,218.40 | --                     | --              | 2,339.65        | 889.12            | 1,996.17               | 1,189.61               | 1,446.34             |
| Ohio                 | 1,471.44 | --                     | --              | 1,280.79 *      | 1,869.89          | 1,320.21               | 1,264.43               | 2,159.02 *           |
| Wisconsin            | 1,103.33 | --                     | --              | 1,583.36        | 690.07            | 1,976.06               | 1,450.39               | 1,266.81             |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 719.54   | --                     | --              | 1,853.38        | 716.81            | 1,633.74               | 1,363.28               | 755.95               |
| Kansas               | 924.77   | --                     | --              | 991.04          | 977.81            | 2,627.36               | 1,463.89               | 1,024.05             |
| Minnesota            | 956.24   | --                     | --              | 1,136.06        | 2,440.82 *        | 981.91                 | 1,671.02               | 1,132.74             |
| Missouri             | 1,083.23 | --                     | 1,790.39        | 1,409.13        | 1,680.83 *        | 822.47                 | 1,222.47               | 1,337.03             |
| Nebraska             | 907.79   | --                     | --              | 1,208.08        | --                | 1,406.49               | 1,892.29               | 1,032.09             |
| North Dakota         | 709.46   | --                     | --              | 786.42          | 1,219.72          | 745.07                 | 1,182.09               | 692.46               |
| South Dakota         | 774.46   | --                     | 1,466.37        | 1,302.71        | 1,088.28          | 563.42                 | 1,153.00               | 930.38               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,792.75 | --                     | --              | 2,152.20        | 2,695.03          | 1,886.74               | 2,840.31 *             | 1,907.31             |
| District of Columbia | 808.68   | --                     | --              | 1,347.40        | 1,042.93          | 1,455.31               | 1,259.75               | 965.47               |
| Florida              | 1,630.74 | --                     | --              | 1,138.53        | 3,040.41          | 1,680.01               | 1,463.83               | 1,913.01             |
| Georgia              | 755.45   | --                     | 2,897.36        | 1,757.45        | 866.28            | 459.58                 | 1,978.32               | 610.94               |
| Maryland             | 756.94   | --                     | 902.29          | 1,291.00        | 2,051.86          | 1,041.26               | 998.45                 | 866.25               |
| North Carolina       | 1,130.06 | --                     | --              | 1,543.30        | 2,757.30 *        | 959.40                 | --                     | 1,225.56             |
| South Carolina       | 1,064.43 | --                     | --              | 1,218.22        | 969.60            | 2,821.41               | 1,087.22               | 1,438.37             |
| Virginia             | 834.81   | --                     | --              | 1,120.84        | 2,981.58          | 1,013.37               | 911.03                 | 1,114.00             |
| West Virginia        | 921.70   | --                     | --              | 2,847.18        | 2,346.18 *        | 1,024.79               | 2,419.27               | 926.43               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,119.36 | --                     | --              | 1,259.07        | 1,456.52          | 1,536.63               | 2,517.03               | 989.96               |
| Kentucky             | 1,191.13 | --                     | --              | 916.76          | 863.94            | 3,086.22               | 1,561.05 *             | 961.42               |
| Mississippi          | 1,020.41 | --                     | --              | 1,718.48        | 887.28            | 955.08                 | 1,291.83               | 1,322.36             |
| Tennessee            | 1,228.10 | --                     | --              | 2,102.84        | 1,544.81          | 1,909.76               | 1,364.76               | 1,422.04             |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 628.70   | --                     | --              | 1,500.79        | 1,396.49          | 553.48                 | 1,348.30               | 659.13               |
| Louisiana            | 761.97   | --                     | --              | 1,809.27        | 963.11            | 911.34                 | 1,535.69               | 906.12               |
| Oklahoma             | 1,029.92 | --                     | 2,118.99        | 1,891.55        | 2,076.49          | 950.95                 | 1,511.63               | 1,387.73             |
| Texas                | 1,119.78 | --                     | 3,090.72 *      | 2,128.28 *      | 1,932.55          | 1,072.94               | 1,766.51               | 1,461.08             |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 971.09   | --                     | --              | 1,432.24        | 1,247.33          | 1,551.97               | 2,344.17               | 951.99               |
| Colorado             | 770.51   | --                     | 2,010.81        | 955.64          | 1,315.33          | 719.11                 | 1,954.57               | 553.23               |
| Idaho                | 763.96   | --                     | --              | 1,572.19        | 2,429.04 *        | 358.58                 | 1,246.75               | 816.08               |
| Montana              | 1,090.85 | --                     | --              | 1,923.64        | 2,375.42          | 867.15                 | 1,099.08               | 1,156.67             |
| Nevada               | 1,034.87 | --                     | --              | 1,073.98        | 2,013.72          | 2,047.62               | 1,617.22               | 1,317.50             |
| New Mexico           | 840.74   | --                     | --              | 760.18          | 1,901.15          | 696.42                 | 790.85                 | 1,224.02             |
| Utah                 | 647.94   | --                     | --              | 1,540.06        | 737.50            | 773.72                 | 1,315.45               | 620.54               |
| Wyoming              | 755.85   | --                     | --              | 1,766.14        | 819.44            | 217.01                 | 1,570.12               | 790.68               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,505.67 | --                     | --              | --              | 3,554.00 *        | 829.94                 | --                     | 1,709.69             |
| California           | 614.16   | 2,533.45               | 3,315.25        | 1,309.18        | 1,096.94          | 751.40                 | 1,734.50               | 598.26               |
| Hawaii               | 782.26   | --                     | --              | 1,617.59        | 740.37            | 1,539.64               | 1,557.88               | 861.24               |
| Oregon               | 1,333.17 | --                     | --              | 1,308.65        | 1,844.64 *        | 1,605.03               | 1,664.63               | 1,581.81             |
| Washington           | 2,365.22 | --                     | 2,460.13        | 1,567.61        | 739.58            | --                     | 1,945.94               | 3,170.71             |

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**Table II.D.2.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 6,606 | 6,512                  | 9,534           | 8,361           | 6,290             | 6,557                  | 8,014                  | 6,559                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 6,781 | --                     | 23,576          | 12,535          | 8,031             | 5,724                  | --                     | 6,407                |
| Maine                | 6,486 | --                     | --              | --              | 5,830             | 6,623                  | --                     | 6,443                |
| Massachusetts        | 6,305 | --                     | --              | --              | 9,356             | 5,553                  | --                     | 6,112                |
| New Hampshire        | 5,766 | --                     | --              | --              | 5,467             | 5,879                  | --                     | 5,791                |
| Rhode Island         | 5,893 | --                     | --              | --              | 7,106             | 5,818                  | --                     | 5,938                |
| Vermont              | 6,290 | --                     | --              | 11,031          | 5,701             | 5,768                  | --                     | 6,127                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 7,339 | --                     | --              | --              | 6,966             | 7,521                  | --                     | 7,434                |
| New York             | 6,284 | --                     | --              | --              | 6,083             | 6,302                  | --                     | 6,290                |
| Pennsylvania         | 6,407 | --                     | --              | --              | 5,461             | 6,593                  | --                     | 6,381                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 6,140 | --                     | --              | --              | 3,869             | 6,783                  | --                     | 6,368                |
| Indiana              | 6,449 | --                     | --              | --              | 5,955             | 6,727                  | --                     | 6,456                |
| Michigan             | 4,435 | --                     | --              | --              | 4,994             | 4,339                  | --                     | 4,388                |
| Ohio                 | 5,635 | --                     | --              | --              | 5,859             | 5,504                  | --                     | 5,567                |
| Wisconsin            | 5,900 | --                     | --              | --              | 6,185             | 5,813                  | --                     | 5,924                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 5,730 | --                     | --              | 8,078           | 5,172             | 5,647                  | 7,948                  | 5,604                |
| Kansas               | 6,693 | --                     | --              | --              | 6,849             | 6,789                  | --                     | 6,882                |
| Minnesota            | 6,611 | --                     | --              | --              | 6,601             | 6,653                  | --                     | 6,719                |
| Missouri             | 6,166 | --                     | --              | 6,023           | 6,580             | 5,805                  | --                     | 5,894                |
| Nebraska             | 5,992 | --                     | --              | --              | 7,368             | 5,705                  | --                     | 6,004                |
| North Dakota         | 5,217 | --                     | --              | --              | 6,533             | 4,621                  | --                     | 5,056                |
| South Dakota         | 6,756 | --                     | 8,982           | --              | 5,701             | 6,568                  | 9,315                  | 6,391                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 6,549 | --                     | --              | --              | --                | 6,234                  | --                     | 6,411                |
| District of Columbia | 8,640 | --                     | --              | --              | 11,495            | 7,653                  | 10,067                 | 8,612                |
| Florida              | 7,283 | --                     | 16,488          | --              | 6,311             | 7,058                  | --                     | 7,040                |
| Georgia              | 5,901 | --                     | --              | 15,190          | 7,015             | 5,615                  | --                     | 5,825                |
| Maryland             | 5,298 | --                     | --              | --              | 5,856             | 5,123                  | --                     | 5,082                |
| North Carolina       | 7,589 | 10,502                 | --              | --              | 7,467             | 7,212                  | 10,536                 | 7,417                |
| South Carolina       | 6,667 | --                     | --              | --              | 5,730             | 6,662                  | --                     | 6,607                |
| Virginia             | 6,447 | --                     | --              | --              | 8,519             | 6,106                  | --                     | 6,462                |
| West Virginia        | 8,887 | --                     | 14,394          | --              | --                | 9,583                  | --                     | 9,005                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5,920 | --                     | --              | --              | 4,608             | 6,016                  | --                     | 5,838                |
| Kentucky             | 5,947 | --                     | --              | --              | 5,886             | 5,639                  | --                     | 5,931                |
| Mississippi          | 6,593 | --                     | --              | --              | 6,376             | 6,645                  | --                     | 6,593                |
| Tennessee            | 6,000 | --                     | --              | --              | 5,211             | 6,115                  | --                     | 5,974                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5,846 | --                     | --              | --              | 7,391             | 5,609                  | --                     | 5,750                |
| Louisiana            | 8,478 | --                     | --              | 9,497           | 7,474             | 8,848                  | --                     | 8,463                |
| Oklahoma             | 6,467 | --                     | --              | --              | 8,546             | 5,095                  | --                     | 6,364                |
| Texas                | 6,097 | --                     | --              | 15,391          | 7,555             | 5,691                  | --                     | 6,043                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 6,097 | --                     | 11,004          | --              | 5,407             | 5,813                  | --                     | 5,859                |
| Colorado             | 6,069 | --                     | --              | --              | 5,653             | 5,978                  | --                     | 5,954                |
| Idaho                | 6,411 | --                     | --              | --              | 6,873             | 6,382                  | --                     | 6,486                |
| Montana              | 5,710 | --                     | --              | --              | --                | 5,755                  | 8,242                  | 5,425                |
| Nevada               | 4,421 | --                     | 10,284          | --              | 5,726             | 3,357                  | --                     | 3,506                |
| New Mexico           | 4,875 | --                     | --              | --              | 6,004             | 4,214                  | --                     | 4,854                |
| Utah                 | 5,419 | --                     | --              | --              | 5,325             | 5,211                  | --                     | 5,301                |
| Wyoming              | 6,545 | --                     | --              | 12,047          | 6,921             | 4,845                  | --                     | 6,222                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 8,149 | --                     | --              | --              | 5,474             | 9,469                  | --                     | 8,001                |
| California           | 9,431 | --                     | --              | --              | 5,760             | 9,944                  | --                     | 9,549                |
| Hawaii               | 7,027 | 0                      | --              | --              | 5,479             | 7,379                  | --                     | 7,112                |
| Oregon               | 4,802 | --                     | --              | 9,140           | 7,710             | 4,255                  | --                     | 4,711                |
| Washington           | 5,197 | --                     | --              | --              | 5,135             | 4,927                  | --                     | 4,964                |

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 II.D.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 372.91   | 1,738.00               | 1,173.14        | 692.98          | 240.07            | 461.73                 | 784.61                 | 386.59               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 694.69   | --                     | 919.52          | 2,283.26        | 1,934.41          | 544.04                 | --                     | 633.71               |
| Maine                | 324.21   | --                     | --              | --              | 1,045.08          | 305.07                 | --                     | 332.36               |
| Massachusetts        | 462.37   | --                     | --              | --              | 1,164.69          | 381.34                 | --                     | 420.96               |
| New Hampshire        | 406.98   | --                     | --              | --              | 626.67            | 511.04                 | --                     | 411.06               |
| Rhode Island         | 417.84   | --                     | --              | --              | 1,381.78          | 450.51                 | --                     | 424.36               |
| Vermont              | 455.82   | --                     | --              | 1,205.09        | 564.10            | 685.84                 | --                     | 461.06               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 671.77   | --                     | --              | --              | 1,007.26          | 843.61                 | --                     | 676.47               |
| New York             | 483.88   | --                     | --              | --              | 1,140.23          | 565.38                 | --                     | 501.27               |
| Pennsylvania         | 429.27   | --                     | --              | --              | 1,092.20          | 484.04                 | --                     | 431.55               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 497.46   | --                     | --              | --              | 1,086.10          | 419.67                 | --                     | 444.21               |
| Indiana              | 732.55   | --                     | --              | --              | 532.03            | 930.75                 | --                     | 741.89               |
| Michigan             | 651.67   | --                     | --              | --              | 276.32            | 775.43                 | --                     | 671.71               |
| Ohio                 | 357.06   | --                     | --              | --              | 711.00            | 396.41                 | --                     | 341.27               |
| Wisconsin            | 524.85   | --                     | --              | --              | 980.45            | 671.31                 | --                     | 546.90               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 562.01   | --                     | --              | 977.99          | 792.85            | 795.18                 | 1,448.95               | 583.81               |
| Kansas               | 726.84   | --                     | --              | --              | 788.77            | 979.63                 | --                     | 746.44               |
| Minnesota            | 451.22   | --                     | --              | --              | 827.96            | 543.53                 | --                     | 460.26               |
| Missouri             | 492.97   | --                     | --              | 1,200.47        | 923.52            | 448.18                 | --                     | 400.70               |
| Nebraska             | 391.58   | --                     | --              | --              | 885.96            | 418.12                 | --                     | 400.52               |
| North Dakota         | 395.73   | --                     | --              | --              | 831.54            | 412.13                 | --                     | 396.24               |
| South Dakota         | 428.80   | --                     | 746.18          | --              | 825.66            | 455.48                 | 1,477.20               | 401.62               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,038.59 | --                     | --              | --              | --                | 1,102.18               | --                     | 1,045.47             |
| District of Columbia | 767.03   | --                     | --              | --              | 1,736.74          | 780.75                 | 847.00                 | 782.42               |
| Florida              | 413.80   | --                     | 1,304.26        | --              | 1,751.45          | 409.56                 | --                     | 398.46               |
| Georgia              | 419.75   | --                     | --              | 2,655.63        | 703.08            | 430.94                 | --                     | 420.75               |
| Maryland             | 428.14   | --                     | --              | --              | 1,088.53          | 369.36                 | --                     | 405.49               |
| North Carolina       | 447.43   | 0.00                   | --              | --              | 1,168.34          | 500.91                 | 459.66                 | 462.64               |
| South Carolina       | 616.69   | --                     | --              | --              | 1,415.92          | 678.04                 | --                     | 628.57               |
| Virginia             | 264.86   | --                     | --              | --              | 1,121.43          | 228.78                 | --                     | 266.21               |
| West Virginia        | 1,840.75 | --                     | 7.99            | --              | --                | 2,155.97               | --                     | 1,905.21             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 363.90   | --                     | --              | --              | 1,199.74          | 288.81                 | --                     | 346.03               |
| Kentucky             | 359.54   | --                     | --              | --              | 795.35            | 308.79                 | --                     | 369.49               |
| Mississippi          | 479.41   | --                     | --              | --              | 914.02            | 554.33                 | --                     | 479.41               |
| Tennessee            | 473.91   | --                     | --              | --              | 939.78            | 529.19                 | --                     | 482.43               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 765.03   | --                     | --              | --              | 1,524.00          | 840.08                 | --                     | 785.41               |
| Louisiana            | 618.51   | --                     | --              | 101.74          | 756.34            | 824.70                 | --                     | 626.36               |
| Oklahoma             | 460.62   | --                     | --              | --              | 916.26            | 390.72                 | --                     | 459.49               |
| Texas                | 547.33   | --                     | --              | 2,953.25        | 1,557.79          | 551.13                 | --                     | 549.27               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 678.81   | --                     | 984.59          | --              | 880.07            | 812.52                 | --                     | 703.70               |
| Colorado             | 442.88   | --                     | --              | --              | 536.60            | 581.19                 | --                     | 439.73               |
| Idaho                | 397.11   | --                     | --              | --              | 1,107.32          | 422.14                 | --                     | 402.97               |
| Montana              | 857.66   | --                     | --              | --              | --                | 1,117.18               | 572.29                 | 960.85               |
| Nevada               | 779.06   | --                     | 184.48          | --              | 982.69            | 612.24                 | --                     | 583.29               |
| New Mexico           | 881.89   | --                     | --              | --              | 1,020.84          | 1,040.02               | --                     | 880.79               |
| Utah                 | 554.11   | --                     | --              | --              | 784.33            | 669.23                 | --                     | 541.44               |
| Wyoming              | 875.55   | --                     | --              | 1,924.90        | 828.32            | 1,105.84               | --                     | 899.90               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 678.27   | --                     | --              | --              | 1,146.19          | 675.57                 | --                     | 673.32               |
| California           | 2,115.78 | --                     | --              | --              | 1,071.29          | 2,198.33               | --                     | 2,129.66             |
| Hawaii               | 865.24   | 0.00                   | --              | --              | 620.94            | 948.59                 | --                     | 908.16               |
| Oregon               | 545.61   | --                     | --              | 585.54          | 1,275.00          | 599.61                 | --                     | 556.24               |
| Washington           | 767.19   | --                     | --              | --              | 1,538.62          | 801.84                 | --                     | 729.74               |

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 II.D.3 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 29.4% | 28.9%                  | 38.4%           | 36.6%           | 29.3%             | 27.8%                  | 34.5%                  | 28.7%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 24.9% | --                     | --              | 27.2% *         | 23.3%             | 23.1%                  | 27.6% *                | 24.5%                |
| Maine                | 27.2% | --                     | --              | 36.6%           | 27.2%             | 25.5%                  | 29.6%                  | 26.7%                |
| Massachusetts        | 27.7% | --                     | --              | 26.5%           | 25.8%             | 22.3%                  | 54.1%                  | 23.1%                |
| New Hampshire        | 23.8% | --                     | 45.8%           | 27.5%           | 22.6%             | 22.5%                  | 30.1%                  | 22.8%                |
| Rhode Island         | 26.3% | --                     | --              | 31.8%           | 26.6%             | 23.4%                  | 27.7%                  | 26.0%                |
| Vermont              | 25.4% | 0.0%                   | 54.3%           | 41.6%           | 22.5%             | 22.3%                  | 25.0%                  | 25.5%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 26.6% | --                     | --              | 44.2%           | 14.9% *           | 29.5%                  | 35.3%                  | 25.8%                |
| New York             | 23.1% | --                     | 20.8%           | 24.5%           | 21.5%             | 24.2%                  | 22.7%                  | 23.2%                |
| Pennsylvania         | 26.3% | --                     | 22.9% *         | 39.2%           | 26.2%             | 25.9%                  | 22.4%                  | 26.8%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 27.6% | 23.1% *                | 42.4%           | 37.0%           | 29.5%             | 25.1%                  | 31.6%                  | 26.8%                |
| Indiana              | 26.0% | --                     | --              | 27.2%           | 22.8%             | 26.8%                  | 30.6%                  | 25.6%                |
| Michigan             | 27.1% | --                     | --              | 41.4%           | 21.7%             | 27.1%                  | 27.0%                  | 27.1%                |
| Ohio                 | 25.2% | --                     | --              | 16.2% *         | 33.7%             | 24.6%                  | 23.8%                  | 25.4%                |
| Wisconsin            | 26.7% | --                     | --              | 28.0%           | 21.9%             | 29.2%                  | 26.0%                  | 26.8%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 27.1% | --                     | --              | 37.1%           | 24.1%             | 25.8%                  | 30.5%                  | 26.5%                |
| Kansas               | 29.8% | --                     | --              | 40.1%           | 32.2%             | 28.2%                  | 26.1%                  | 30.4%                |
| Minnesota            | 29.7% | --                     | --              | 44.9%           | 28.4%             | 27.7%                  | 40.3%                  | 28.6%                |
| Missouri             | 25.6% | --                     | 47.2%           | 28.4%           | 21.4%             | 24.0%                  | 37.0%                  | 23.6%                |
| Nebraska             | 27.3% | --                     | --              | 29.0%           | 37.8%             | 24.7%                  | 27.6%                  | 27.3%                |
| North Dakota         | 24.7% | --                     | 29.9%           | 31.9%           | 29.9%             | 19.6%                  | 28.5%                  | 23.7%                |
| South Dakota         | 28.4% | --                     | 33.0%           | 36.0%           | 28.2%             | 26.6%                  | 32.6%                  | 27.2%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 27.7% | --                     | --              | 42.6%           | 43.1%             | 23.0%                  | 32.9% *                | 27.2%                |
| District of Columbia | 29.1% | --                     | --              | 30.2%           | 33.3%             | 29.6%                  | 20.6%                  | 31.2%                |
| Florida              | 35.6% | --                     | 67.5%           | 50.6%           | 50.6%             | 31.3%                  | 44.7%                  | 34.8%                |
| Georgia              | 27.6% | --                     | 61.8%           | 46.0%           | 28.5%             | 23.4%                  | 49.0%                  | 25.6%                |
| Maryland             | 25.7% | --                     | --              | 21.8%           | 25.4%             | 26.6%                  | 25.7%                  | 25.7%                |
| North Carolina       | 34.5% | --                     | --              | 50.1%           | 32.6%             | 31.8%                  | 40.4%                  | 33.7%                |
| South Carolina       | 32.3% | --                     | --              | 36.5%           | 35.5%             | 30.4%                  | 37.0%                  | 31.6%                |
| Virginia             | 26.8% | --                     | --              | 36.2%           | 37.1%             | 23.6%                  | 26.4%                  | 26.9%                |
| West Virginia        | 32.5% | --                     | --              | 33.8%           | 25.9%             | 33.0%                  | 37.0%                  | 32.1%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 32.6% | --                     | --              | 52.5%           | 37.5%             | 27.7%                  | 39.3%                  | 31.4%                |
| Kentucky             | 27.1% | --                     | --              | 32.2%           | 42.4%             | 24.8%                  | 17.0% *                | 28.8%                |
| Mississippi          | 30.0% | --                     | --              | 48.1%           | 28.0%             | 26.7%                  | 48.2%                  | 28.3%                |
| Tennessee            | 32.8% | --                     | 67.0%           | 44.0%           | 29.9%             | 30.4%                  | 44.4%                  | 32.2%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 29.3% | --                     | --              | 53.1%           | 37.6%             | 25.3%                  | 44.2%                  | 27.8%                |
| Louisiana            | 37.1% | --                     | --              | 40.6%           | 39.8%             | 35.2%                  | 39.5%                  | 36.7%                |
| Oklahoma             | 30.7% | --                     | 58.9%           | 43.6%           | 33.3%             | 23.5%                  | 39.7%                  | 29.3%                |
| Texas                | 28.4% | --                     | 42.2%           | 36.6%           | 39.7%             | 23.7%                  | 38.6%                  | 27.4%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 29.2% | --                     | 52.8%           | 49.6%           | 27.3%             | 25.8%                  | 43.6%                  | 27.5%                |
| Colorado             | 29.8% | --                     | 45.3%           | 39.9%           | 26.3%             | 26.7%                  | 40.8%                  | 27.5%                |
| Idaho                | 26.9% | --                     | --              | 33.4%           | 31.5%             | 23.9%                  | 24.0%                  | 27.4%                |
| Montana              | 33.1% | --                     | --              | 49.5%           | 41.8%             | 24.7%                  | 31.0%                  | 33.6%                |
| Nevada               | 25.9% | --                     | 43.9%           | 57.7%           | 31.9%             | 16.9%                  | 49.2%                  | 21.5%                |
| New Mexico           | 24.3% | --                     | --              | 41.7%           | 32.0%             | 17.4%                  | 47.1%                  | 22.7%                |
| Utah                 | 24.9% | --                     | 44.5%           | 40.4%           | 24.9%             | 20.5%                  | 35.8%                  | 22.9%                |
| Wyoming              | 28.8% | --                     | --              | 47.7%           | 24.1%             | 23.4%                  | 37.6%                  | 27.2%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 33.0% | --                     | --              | 32.5% *         | 30.9%             | 33.7%                  | 29.9%                  | 33.2%                |
| California           | 37.9% | 34.2%                  | 44.3%           | 39.2%           | 30.0%             | 39.4%                  | 37.8%                  | 37.9%                |
| Hawaii               | 28.6% | --                     | --              | 37.1%           | 22.9%             | 28.9%                  | 32.8%                  | 27.6%                |
| Oregon               | 22.6% | --                     | 39.2%           | 36.9%           | 20.6% *           | 20.2%                  | 33.2%                  | 21.2%                |
| Washington           | 29.0% | --                     | 55.1%           | 42.7%           | 32.4%             | 26.0%                  | 42.7%                  | 27.4%                |

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 II.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 1.01% | 3.54%                  | 2.31%           | 1.50%           | 1.23%             | 1.57%                  | 1.45%                  | 1.14%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.50% | --                     | --              | 10.94% *        | 5.63%             | 2.23%                  | 11.74% *               | 2.36%                |
| Maine                | 1.80% | --                     | --              | 6.01%           | 3.04%             | 1.58%                  | 8.41%                  | 1.37%                |
| Massachusetts        | 3.74% | --                     | --              | 4.24%           | 2.94%             | 1.35%                  | 15.35%                 | 1.23%                |
| New Hampshire        | 1.79% | --                     | 8.27%           | 7.69%           | 1.63%             | 2.31%                  | 7.59%                  | 1.69%                |
| Rhode Island         | 1.57% | --                     | --              | 5.53%           | 1.92%             | 1.63%                  | 4.48%                  | 1.66%                |
| Vermont              | 1.90% | 0.00%                  | 4.07%           | 4.86%           | 1.90%             | 2.15%                  | 7.27%                  | 1.64%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4.29% | --                     | --              | 9.32%           | 7.22% *           | 2.08%                  | 9.41%                  | 4.51%                |
| New York             | 1.23% | --                     | 5.29%           | 3.76%           | 2.26%             | 1.54%                  | 4.61%                  | 1.25%                |
| Pennsylvania         | 1.61% | --                     | 7.83% *         | 4.68%           | 3.97%             | 1.97%                  | 4.72%                  | 1.71%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.69% | 7.77% *                | 7.37%           | 4.86%           | 4.23%             | 1.72%                  | 5.32%                  | 1.73%                |
| Indiana              | 2.16% | --                     | --              | 7.10%           | 2.11%             | 3.02%                  | 4.16%                  | 2.33%                |
| Michigan             | 2.97% | --                     | --              | 8.56%           | 2.96%             | 3.99%                  | 4.40%                  | 3.31%                |
| Ohio                 | 2.02% | --                     | --              | 6.84% *         | 4.00%             | 1.70%                  | 5.27%                  | 2.20%                |
| Wisconsin            | 2.28% | --                     | --              | 5.50%           | 2.44%             | 3.84%                  | 5.48%                  | 2.46%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.23% | --                     | --              | 5.77%           | 3.74%             | 3.05%                  | 6.24%                  | 2.38%                |
| Kansas               | 2.41% | --                     | --              | 8.19%           | 3.91%             | 3.44%                  | 5.84%                  | 2.64%                |
| Minnesota            | 2.24% | --                     | --              | 3.72%           | 5.06%             | 2.58%                  | 7.15%                  | 2.31%                |
| Missouri             | 1.88% | --                     | 7.24%           | 5.66%           | 5.60%             | 1.66%                  | 6.46%                  | 1.85%                |
| Nebraska             | 1.88% | --                     | --              | 5.19%           | 5.15%             | 2.09%                  | 5.29%                  | 2.00%                |
| North Dakota         | 1.78% | --                     | 7.81%           | 4.22%           | 2.53%             | 1.98%                  | 4.42%                  | 1.88%                |
| South Dakota         | 1.73% | --                     | 7.25%           | 6.25%           | 2.53%             | 2.18%                  | 5.26%                  | 1.67%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.88% | --                     | --              | 7.91%           | 7.71%             | 4.20%                  | 10.06% *               | 4.13%                |
| District of Columbia | 2.16% | --                     | --              | 4.48%           | 4.75%             | 2.46%                  | 4.87%                  | 2.22%                |
| Florida              | 2.72% | --                     | 4.21%           | 5.91%           | 9.62%             | 2.32%                  | 6.81%                  | 2.91%                |
| Georgia              | 1.71% | --                     | 6.91%           | 10.21%          | 2.21%             | 1.69%                  | 5.99%                  | 1.63%                |
| Maryland             | 2.51% | --                     | --              | 6.01%           | 4.00%             | 3.64%                  | 5.11%                  | 2.83%                |
| North Carolina       | 2.33% | --                     | --              | 4.47%           | 7.35%             | 2.64%                  | 5.19%                  | 2.53%                |
| South Carolina       | 2.37% | --                     | --              | 7.33%           | 3.76%             | 3.10%                  | 4.78%                  | 2.59%                |
| Virginia             | 1.12% | --                     | --              | 6.10%           | 4.82%             | 0.69%                  | 5.14%                  | 1.14%                |
| West Virginia        | 4.34% | --                     | --              | 7.22%           | 5.54%             | 5.66%                  | 9.15%                  | 4.67%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.03% | --                     | --              | 6.70%           | 7.73%             | 2.56%                  | 8.25%                  | 3.28%                |
| Kentucky             | 2.42% | --                     | --              | 5.24%           | 8.90%             | 1.66%                  | 6.40% *                | 2.43%                |
| Mississippi          | 2.54% | --                     | --              | 9.55%           | 4.65%             | 2.52%                  | 8.17%                  | 2.45%                |
| Tennessee            | 2.87% | --                     | 8.23%           | 9.54%           | 4.70%             | 3.43%                  | 6.15%                  | 3.01%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.55% | --                     | --              | 4.91%           | 4.73%             | 1.52%                  | 5.90%                  | 1.52%                |
| Louisiana            | 2.03% | --                     | --              | 7.25%           | 3.99%             | 2.59%                  | 6.84%                  | 2.10%                |
| Oklahoma             | 2.06% | --                     | 6.69%           | 8.93%           | 3.88%             | 1.63%                  | 8.10%                  | 2.02%                |
| Texas                | 1.90% | --                     | 9.62%           | 10.51%          | 4.68%             | 1.93%                  | 5.60%                  | 1.94%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.24% | --                     | 7.10%           | 5.31%           | 3.72%             | 2.96%                  | 9.54%                  | 2.32%                |
| Colorado             | 2.34% | --                     | 6.81%           | 4.54%           | 3.98%             | 3.01%                  | 6.37%                  | 2.28%                |
| Idaho                | 1.86% | --                     | --              | 7.49%           | 5.71%             | 1.53%                  | 6.47%                  | 1.86%                |
| Montana              | 2.84% | --                     | --              | 6.84%           | 7.02%             | 3.72%                  | 3.98%                  | 3.36%                |
| Nevada               | 3.15% | --                     | 5.52%           | 7.23%           | 6.25%             | 2.95%                  | 6.04%                  | 2.92%                |
| New Mexico           | 3.48% | --                     | --              | 7.30%           | 5.41%             | 3.83%                  | 8.46%                  | 3.40%                |
| Utah                 | 2.20% | --                     | 8.61%           | 7.21%           | 3.60%             | 2.01%                  | 6.82%                  | 2.02%                |
| Wyoming              | 2.72% | --                     | --              | 6.22%           | 4.19%             | 2.83%                  | 6.28%                  | 2.90%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.90% | --                     | --              | 11.22% *        | 6.66%             | 2.78%                  | 7.09%                  | 3.07%                |
| California           | 5.94% | 6.96%                  | 9.52%           | 4.40%           | 3.27%             | 8.30%                  | 5.00%                  | 6.72%                |
| Hawaii               | 2.39% | --                     | --              | 8.04%           | 3.18%             | 2.95%                  | 7.21%                  | 2.46%                |
| Oregon               | 2.20% | --                     | 7.57%           | 5.67%           | 6.46% *           | 2.16%                  | 6.12%                  | 2.28%                |
| Washington           | 5.21% | --                     | 6.65%           | 6.29%           | 2.13%             | 6.59%                  | 7.30%                  | 5.63%                |

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 II.D.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 34.7%   | 19.4%                  | 32.3%           | 44.9%           | 33.7%             | 34.9%                  | 31.4%                  | 35.4%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 29.3%   | --                     | --              | --              | 27.1%             | 22.7%                  | --                     | 28.2%                |
| Maine                | 22.2%   | --                     | --              | --              | --                | 24.2%                  | --                     | 24.8%                |
| Massachusetts        | 26.6%   | --                     | --              | --              | 29.5%             | 23.5%                  | 32.4%                  | 25.4%                |
| New Hampshire        | 17.9%   | --                     | --              | --              | 24.0%             | 10.4% *                | 23.4% *                | 16.1%                |
| Rhode Island         | 28.7%   | --                     | --              | --              | --                | 26.9%                  | --                     | 29.8%                |
| Vermont              | 29.8%   | --                     | --              | 40.7%           | 30.2%             | 17.8%                  | --                     | 30.2%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 45.3%   | --                     | --              | 61.8%           | 37.9%             | --                     | 60.0%                  | 42.1%                |
| New York             | 21.3%   | --                     | --              | --              | 17.7%             | 24.4%                  | 24.7% *                | 20.4%                |
| Pennsylvania         | 23.0%   | --                     | --              | --              | 25.6% *           | 24.1%                  | --                     | 24.9%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 32.5%   | --                     | 61.7%           | --              | 28.5%             | 23.6%                  | 49.2%                  | 27.7%                |
| Indiana              | 30.3%   | --                     | --              | --              | --                | 26.5%                  | --                     | 27.3%                |
| Michigan             | 25.1%   | --                     | --              | --              | --                | 23.8%                  | --                     | 26.3%                |
| Ohio                 | 21.1%   | --                     | --              | --              | 29.8%             | 21.5%                  | --                     | 22.7%                |
| Wisconsin            | 32.6%   | --                     | --              | 66.7%           | 37.6%             | 22.6%                  | --                     | 32.0%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 32.2%   | --                     | --              | --              | 36.1%             | 26.4%                  | --                     | 30.8%                |
| Kansas               | 22.6%   | --                     | --              | --              | 37.0%             | 24.6%                  | --                     | 28.9%                |
| Minnesota            | 37.1%   | --                     | --              | 40.5%           | --                | 32.9%                  | --                     | 35.2%                |
| Missouri             | 23.3% * | --                     | --              | 36.1%           | --                | 26.1%                  | --                     | 18.6% *              |
| Nebraska             | 31.3%   | --                     | --              | --              | --                | 26.1%                  | --                     | 31.3%                |
| North Dakota         | 29.5%   | --                     | --              | 40.7%           | 33.9%             | 18.3%                  | 65.6%                  | 23.4%                |
| South Dakota         | 35.2%   | --                     | --              | --              | --                | --                     | --                     | 30.3%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 33.7%   | --                     | --              | --              | --                | 24.9%                  | --                     | 29.0%                |
| District of Columbia | 27.6%   | --                     | --              | 34.4%           | 33.4%             | --                     | --                     | 35.2%                |
| Florida              | 48.8%   | --                     | 69.7%           | 56.6%           | 51.0%             | 41.5%                  | 58.9%                  | 43.8%                |
| Georgia              | 30.1%   | --                     | --              | --              | --                | 26.9%                  | --                     | 28.8%                |
| Maryland             | 23.8%   | --                     | --              | --              | 44.6%             | --                     | --                     | 26.5%                |
| North Carolina       | 27.6%   | --                     | --              | --              | --                | 27.3%                  | --                     | 28.1%                |
| South Carolina       | 48.3%   | --                     | --              | 54.2%           | --                | --                     | 48.2%                  | 48.4% *              |
| Virginia             | 29.5%   | --                     | --              | --              | --                | 23.7%                  | --                     | 30.4%                |
| West Virginia        | 17.4%   | --                     | --              | --              | --                | 15.6%                  | --                     | 17.0%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 37.3%   | --                     | --              | --              | --                | 52.8%                  | --                     | 45.2%                |
| Kentucky             | 27.2% * | --                     | 0.8% *          | 32.3%           | --                | 30.0%                  | --                     | 49.8%                |
| Mississippi          | 47.2%   | --                     | --              | 58.2%           | 33.8%             | --                     | --                     | --                   |
| Tennessee            | 38.7%   | --                     | 48.2%           | 52.1%           | --                | 37.0% *                | 46.9%                  | 38.0%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 36.0%   | --                     | --              | --              | 38.7%             | 26.1%                  | --                     | 35.4%                |
| Louisiana            | 28.2%   | --                     | --              | --              | 33.2%             | 27.5%                  | --                     | 29.0%                |
| Oklahoma             | 34.5%   | --                     | --              | --              | 40.8%             | 21.7%                  | --                     | 31.8%                |
| Texas                | 37.2%   | --                     | --              | --              | 59.0%             | 29.2%                  | --                     | 36.8%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 43.5%   | --                     | --              | --              | --                | 31.8%                  | 49.9%                  | 41.6%                |
| Colorado             | 37.6%   | --                     | --              | 66.3%           | 36.9%             | 24.7%                  | 40.0%                  | 36.1%                |
| Idaho                | 26.2%   | --                     | --              | --              | --                | 22.5%                  | --                     | 28.1%                |
| Montana              | 32.0%   | --                     | --              | --              | --                | 17.2%                  | --                     | 29.9%                |
| Nevada               | 14.4%   | --                     | --              | 57.9%           | 38.0%             | 9.9%                   | --                     | 13.8%                |
| New Mexico           | 40.3%   | --                     | --              | --              | 45.0%             | 31.6%                  | --                     | 35.3%                |
| Utah                 | 25.9%   | --                     | --              | --              | --                | 26.1%                  | --                     | 24.8%                |
| Wyoming              | 37.1%   | --                     | --              | --              | --                | --                     | --                     | 35.0%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 30.4%   | --                     | --              | --              | --                | 25.5%                  | --                     | 27.5%                |
| California           | 48.2%   | --                     | --              | 45.4%           | 34.6%             | 53.9%                  | 30.4%                  | 51.1%                |
| Hawaii               | 23.3%   | --                     | --              | --              | --                | 21.3%                  | --                     | 23.5%                |
| Oregon               | 29.9%   | --                     | --              | --              | --                | 26.6%                  | --                     | 26.9%                |
| Washington           | 28.2% * | --                     | --              | --              | --                | 28.6% *                | --                     | 29.0% *              |

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.

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

**Table II.D.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 4.24%    | 4.11%                  | 4.01%           | 2.59%           | 2.12%             | 6.81%                  | 2.37%                  | 4.95%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.70%    | --                     | --              | --              | 2.18%             | 2.02%                  | --                     | 4.21%                |
| Maine                | 2.26%    | --                     | --              | --              | --                | 1.52%                  | --                     | 1.57%                |
| Massachusetts        | 2.65%    | --                     | --              | --              | 3.34%             | 3.48%                  | 4.71%                  | 2.91%                |
| New Hampshire        | 4.20%    | --                     | --              | --              | 2.18%             | 4.42% *                | 11.16% *               | 4.16%                |
| Rhode Island         | 2.86%    | --                     | --              | --              | --                | 0.60%                  | --                     | 3.07%                |
| Vermont              | 3.06%    | --                     | --              | 6.78%           | 3.27%             | 1.38%                  | --                     | 3.10%                |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.82%    | --                     | --              | 9.34%           | 5.15%             | --                     | 6.56%                  | 6.86%                |
| New York             | 3.02%    | --                     | --              | --              | 4.86%             | 2.79%                  | 8.71% *                | 2.89%                |
| Pennsylvania         | 3.10%    | --                     | --              | --              | 9.68% *           | 3.77%                  | --                     | 3.49%                |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.35%    | --                     | 12.27%          | --              | 2.99%             | 2.91%                  | 9.95%                  | 2.36%                |
| Indiana              | 3.81%    | --                     | --              | --              | --                | 3.69%                  | --                     | 3.53%                |
| Michigan             | 4.76%    | --                     | --              | --              | --                | 6.90%                  | --                     | 6.27%                |
| Ohio                 | 2.37%    | --                     | --              | --              | 4.91%             | 2.22%                  | --                     | 2.25%                |
| Wisconsin            | 5.36%    | --                     | --              | 9.56%           | 3.03%             | 5.18%                  | --                     | 5.64%                |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.88%    | --                     | --              | --              | 3.51%             | 2.02%                  | --                     | 2.46%                |
| Kansas               | 4.09%    | --                     | --              | --              | 6.70%             | 3.20%                  | --                     | 3.24%                |
| Minnesota            | 5.41%    | --                     | --              | 3.92%           | --                | 4.27%                  | --                     | 5.02%                |
| Missouri             | 8.84% *  | --                     | --              | 3.45%           | --                | 4.29%                  | --                     | 7.83% *              |
| Nebraska             | 4.37%    | --                     | --              | --              | --                | 3.10%                  | --                     | 4.53%                |
| North Dakota         | 3.73%    | --                     | --              | 5.99%           | 2.50%             | 1.77%                  | 8.55%                  | 1.97%                |
| South Dakota         | 6.69%    | --                     | --              | --              | --                | --                     | --                     | 7.10%                |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 6.40%    | --                     | --              | --              | --                | 5.08%                  | --                     | 5.06%                |
| District of Columbia | 6.58%    | --                     | --              | 5.90%           | 7.85%             | --                     | --                     | 5.15%                |
| Florida              | 4.88%    | --                     | 3.29%           | 7.84%           | 6.32%             | 6.07%                  | 8.65%                  | 4.88%                |
| Georgia              | 3.17%    | --                     | --              | --              | --                | 3.25%                  | --                     | 3.30%                |
| Maryland             | 4.14%    | --                     | --              | --              | 5.31%             | --                     | --                     | 5.35%                |
| North Carolina       | 3.27%    | --                     | --              | --              | --                | 2.56%                  | --                     | 2.75%                |
| South Carolina       | 10.16%   | --                     | --              | 4.54%           | --                | --                     | 7.00%                  | 15.90% *             |
| Virginia             | 3.84%    | --                     | --              | --              | --                | 2.36%                  | --                     | 3.45%                |
| West Virginia        | 2.85%    | --                     | --              | --              | --                | 2.74%                  | --                     | 2.93%                |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5.78%    | --                     | --              | --              | --                | 5.33%                  | --                     | 5.18%                |
| Kentucky             | 11.33% * | --                     | 0.94% *         | 5.18%           | --                | 3.46%                  | --                     | 13.90%               |
| Mississippi          | 8.72%    | --                     | --              | 5.27%           | 2.07%             | --                     | --                     | --                   |
| Tennessee            | 7.05%    | --                     | 2.33%           | 6.03%           | --                | 11.51% *               | 2.05%                  | 7.70%                |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.14%    | --                     | --              | --              | 2.74%             | 3.00%                  | --                     | 5.62%                |
| Louisiana            | 2.55%    | --                     | --              | --              | 5.43%             | 2.13%                  | --                     | 2.15%                |
| Oklahoma             | 5.49%    | --                     | --              | --              | 7.65%             | 5.12%                  | --                     | 5.73%                |
| Texas                | 7.45%    | --                     | --              | --              | 5.90%             | 6.96%                  | --                     | 7.56%                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.33%    | --                     | --              | --              | --                | 3.49%                  | 3.28%                  | 5.30%                |
| Colorado             | 3.72%    | --                     | --              | 6.42%           | 5.70%             | 3.08%                  | 7.10%                  | 4.29%                |
| Idaho                | 4.47%    | --                     | --              | --              | --                | 3.84%                  | --                     | 4.65%                |
| Montana              | 7.19%    | --                     | --              | --              | --                | 3.38%                  | --                     | 7.69%                |
| Nevada               | 3.70%    | --                     | --              | 4.37%           | 7.54%             | 2.86%                  | --                     | 3.59%                |
| New Mexico           | 4.91%    | --                     | --              | --              | 6.86%             | 1.65%                  | --                     | 2.55%                |
| Utah                 | 4.80%    | --                     | --              | --              | --                | 2.71%                  | --                     | 5.06%                |
| Wyoming              | 4.79%    | --                     | --              | --              | --                | --                     | --                     | 4.59%                |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.97%    | --                     | --              | --              | --                | 2.83%                  | --                     | 3.17%                |
| California           | 9.15%    | --                     | --              | 4.66%           | 3.75%             | 9.31%                  | 5.53%                  | 9.10%                |
| Hawaii               | 3.86%    | --                     | --              | --              | --                | 6.12%                  | --                     | 4.15%                |
| Oregon               | 5.09%    | --                     | --              | --              | --                | 6.49%                  | --                     | 5.53%                |
| Washington           | 12.16% * | --                     | --              | --              | --                | 13.27% *               | --                     | 12.93% *             |

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 II.D.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 28.0% | 33.6%                  | 43.5%           | 34.1%           | 28.9%             | 26.0%                  | 36.6%                  | 27.1%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 23.6% | --                     | --              | 18.4% *         | 22.1%             | 23.1%                  | 27.4% *                | 23.1%                |
| Maine                | 29.7% | --                     | --              | 32.9%           | 29.5%             | 25.9%                  | 39.1%                  | 27.7%                |
| Massachusetts        | 28.7% | --                     | --              | 29.5%           | 24.2%             | 21.8%                  | 64.3%                  | 22.5%                |
| New Hampshire        | 27.3% | --                     | --              | 27.1%           | 24.7%             | 26.8%                  | 34.5%                  | 26.4%                |
| Rhode Island         | 25.9% | --                     | --              | --              | 26.1%             | 23.2%                  | 27.4%                  | 25.6%                |
| Vermont              | 24.8% | --                     | 56.2%           | 41.7%           | 20.6%             | 22.9%                  | 34.6%                  | 23.4%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 31.6% | --                     | --              | --              | 34.1%             | 30.4%                  | --                     | 31.9%                |
| New York             | 24.0% | --                     | --              | 25.2%           | 22.7%             | 24.8%                  | 23.0%                  | 24.1%                |
| Pennsylvania         | 27.3% | --                     | --              | 41.3%           | 27.3%             | 26.0%                  | 26.3%                  | 27.4%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 26.8% | --                     | --              | 32.1%           | 28.5%             | 25.2%                  | 30.9%                  | 26.2%                |
| Indiana              | 25.8% | --                     | --              | 32.0%           | 23.1%             | 25.9%                  | 33.2%                  | 25.4%                |
| Michigan             | 28.4% | --                     | --              | 44.1%           | 18.1%             | 28.5%                  | 32.0%                  | 28.1%                |
| Ohio                 | 23.0% | --                     | --              | 10.7% *         | 32.1%             | 23.4%                  | 19.1%                  | 23.4%                |
| Wisconsin            | 26.5% | --                     | --              | 19.7%           | 21.6%             | 30.7%                  | --                     | 26.8%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 26.7% | --                     | --              | 35.0%           | 27.3%             | 23.0%                  | 28.2%                  | 26.4%                |
| Kansas               | 30.9% | --                     | --              | 47.2%           | 32.2%             | 28.3%                  | 38.2%                  | 30.2%                |
| Minnesota            | 27.6% | --                     | --              | 46.1%           | 25.3%             | 26.2%                  | 38.0%                  | 26.5%                |
| Missouri             | 26.1% | --                     | --              | 27.9%           | 23.6% *           | 23.8%                  | 45.1%                  | 23.7%                |
| Nebraska             | 26.6% | --                     | --              | 26.0%           | 39.4%             | 24.5%                  | 27.5%                  | 26.5%                |
| North Dakota         | 24.5% | --                     | --              | 36.7%           | 30.0%             | 19.5%                  | 29.1%                  | 23.7%                |
| South Dakota         | 27.9% | --                     | --              | 37.0%           | 31.5%             | 26.1%                  | 27.4%                  | 28.1%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 32.2% | --                     | --              | --              | 45.2%             | 27.5%                  | --                     | 31.5%                |
| District of Columbia | 29.3% | --                     | --              | 28.1%           | 34.7%             | 28.3%                  | 24.9%                  | 30.3%                |
| Florida              | 34.0% | --                     | --              | 45.9%           | 52.7%             | 30.1%                  | 40.5%                  | 33.6%                |
| Georgia              | 26.7% | --                     | --              | 45.2%           | 25.6%             | 22.8%                  | 51.2%                  | 24.5%                |
| Maryland             | 26.2% | --                     | --              | --              | 17.4%             | 27.3%                  | 37.8%                  | 24.7%                |
| North Carolina       | 34.9% | --                     | --              | 47.2%           | 33.6%             | 32.2%                  | 40.4%                  | 34.1%                |
| South Carolina       | 30.8% | --                     | --              | --              | 34.7%             | 29.5%                  | 32.5%                  | 30.6%                |
| Virginia             | 26.3% | --                     | --              | 34.8%           | 33.8%             | 23.7%                  | 27.5%                  | 26.2%                |
| West Virginia        | 35.9% | --                     | --              | --              | 24.8%             | 37.4%                  | 37.8%                  | 35.7%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 28.0% | --                     | --              | 50.1%           | 24.2%             | 26.0%                  | --                     | 26.6%                |
| Kentucky             | 27.2% | --                     | --              | 24.8%           | 35.2%             | 24.9%                  | --                     | 26.4%                |
| Mississippi          | 29.0% | --                     | --              | --              | 32.1%             | 24.5%                  | --                     | 27.2%                |
| Tennessee            | 30.1% | --                     | --              | 31.3%           | 28.4%             | 29.8%                  | 42.0%                  | 29.5%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 28.2% | --                     | 54.4%           | 58.4%           | 34.8%             | 24.6%                  | 52.3%                  | 26.2%                |
| Louisiana            | 38.7% | --                     | --              | --              | 40.1%             | 36.7%                  | --                     | 37.9%                |
| Oklahoma             | 30.8% | --                     | 55.9%           | 52.3%           | 32.6%             | 24.2%                  | 42.1%                  | 29.6%                |
| Texas                | 25.6% | --                     | 54.0%           | 31.9% *         | 33.9%             | 21.7%                  | 40.5%                  | 24.0%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 27.4% | --                     | --              | 50.2%           | 22.6%             | 25.0%                  | --                     | 26.0%                |
| Colorado             | 28.0% | --                     | --              | 34.0%           | 31.2%             | 25.5%                  | 35.1%                  | 27.1%                |
| Idaho                | 27.4% | --                     | --              | 36.2%           | 26.8%             | 24.6%                  | 27.3%                  | 27.4%                |
| Montana              | 32.7% | --                     | --              | 46.7%           | 38.9%             | 26.9%                  | 26.7%                  | 34.1%                |
| Nevada               | 33.1% | --                     | 42.9%           | 57.4%           | 29.7%             | 23.5%                  | 48.4%                  | 27.4%                |
| New Mexico           | 20.8% | --                     | --              | 47.2%           | 30.0%             | 15.5%                  | --                     | 20.2%                |
| Utah                 | 24.6% | --                     | --              | 40.0%           | 26.8%             | 19.3%                  | 35.2%                  | 22.5%                |
| Wyoming              | 27.7% | --                     | --              | 46.8%           | 23.2%             | 21.4%                  | 33.1%                  | 26.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 32.9% | --                     | 26.1%           | --              | 29.5%             | 34.9%                  | --                     | 33.7%                |
| California           | 29.7% | --                     | --              | 35.7%           | 27.6%             | 26.9%                  | 44.0%                  | 28.0%                |
| Hawaii               | 29.9% | --                     | --              | 27.2% *         | 19.4%             | 33.7%                  | 24.6% *                | 30.7%                |
| Oregon               | 21.1% | --                     | --              | 34.6%           | 20.8% *           | 19.0%                  | 30.7%                  | 20.3%                |
| Washington           | 28.7% | --                     | 51.9%           | 43.0%           | 30.9%             | 23.7%                  | 45.3%                  | 26.5%                |

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 II.D.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 0.52% | 5.48%                  | 2.86%           | 1.83%           | 1.44%             | 0.54%                  | 2.01%                  | 0.52%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.81% | --                     | --              | 8.94% *         | 6.54%             | 2.54%                  | 14.80% *               | 2.58%                |
| Maine                | 2.21% | --                     | --              | 5.72%           | 4.69%             | 2.75%                  | 7.22%                  | 2.19%                |
| Massachusetts        | 5.27% | --                     | --              | 3.98%           | 3.81%             | 1.52%                  | 18.05%                 | 1.39%                |
| New Hampshire        | 1.80% | --                     | --              | 5.81%           | 2.21%             | 2.00%                  | 8.57%                  | 1.59%                |
| Rhode Island         | 1.78% | --                     | --              | --              | 2.01%             | 1.74%                  | 5.84%                  | 1.85%                |
| Vermont              | 1.77% | --                     | 4.17%           | 7.40%           | 1.67%             | 2.60%                  | 7.16%                  | 1.77%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.17% | --                     | --              | --              | 2.50%             | 2.34%                  | --                     | 2.03%                |
| New York             | 1.43% | --                     | --              | 3.72%           | 2.80%             | 1.79%                  | 5.61%                  | 1.47%                |
| Pennsylvania         | 1.79% | --                     | --              | 5.10%           | 4.83%             | 2.16%                  | 6.09%                  | 1.87%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.95% | --                     | --              | 3.83%           | 5.25%             | 1.98%                  | 6.78%                  | 1.99%                |
| Indiana              | 2.64% | --                     | --              | 7.24%           | 2.44%             | 3.58%                  | 4.15%                  | 2.79%                |
| Michigan             | 3.34% | --                     | --              | 10.99%          | 3.40%             | 4.14%                  | 5.85%                  | 3.65%                |
| Ohio                 | 2.21% | --                     | --              | 5.46% *         | 3.32%             | 1.81%                  | 4.42%                  | 2.43%                |
| Wisconsin            | 2.56% | --                     | --              | 3.91%           | 2.78%             | 4.29%                  | --                     | 2.79%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.25% | --                     | --              | 6.41%           | 2.89%             | 3.26%                  | 7.59%                  | 2.24%                |
| Kansas               | 3.05% | --                     | --              | 6.14%           | 4.72%             | 4.20%                  | 8.18%                  | 3.21%                |
| Minnesota            | 2.45% | --                     | --              | 4.94%           | 4.92%             | 2.88%                  | 8.52%                  | 2.51%                |
| Missouri             | 2.16% | --                     | --              | 7.86%           | 7.36% *           | 1.89%                  | 6.14%                  | 2.07%                |
| Nebraska             | 2.22% | --                     | --              | 5.09%           | 6.74%             | 2.50%                  | 5.69%                  | 2.39%                |
| North Dakota         | 2.64% | --                     | --              | 7.67%           | 3.49%             | 2.62%                  | 6.58%                  | 2.82%                |
| South Dakota         | 2.01% | --                     | --              | 5.04%           | 3.15%             | 2.81%                  | 5.39%                  | 1.97%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.32% | --                     | --              | --              | 10.86%            | 4.57%                  | --                     | 4.54%                |
| District of Columbia | 2.23% | --                     | --              | 5.71%           | 5.19%             | 2.55%                  | 5.57%                  | 2.37%                |
| Florida              | 3.14% | --                     | --              | 7.95%           | 10.75%            | 2.43%                  | 6.92%                  | 3.29%                |
| Georgia              | 2.06% | --                     | --              | 11.16%          | 3.61%             | 1.86%                  | 8.00%                  | 1.91%                |
| Maryland             | 3.11% | --                     | --              | --              | 3.08%             | 4.20%                  | 4.59%                  | 3.49%                |
| North Carolina       | 2.64% | --                     | --              | 4.99%           | 8.23%             | 3.07%                  | 5.20%                  | 2.91%                |
| South Carolina       | 2.27% | --                     | --              | --              | 3.86%             | 2.85%                  | 5.68%                  | 2.42%                |
| Virginia             | 1.19% | --                     | --              | 6.53%           | 5.37%             | 0.77%                  | 6.05%                  | 1.20%                |
| West Virginia        | 5.11% | --                     | --              | --              | 5.51%             | 6.70%                  | 10.41%                 | 5.55%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.69% | --                     | --              | 9.35%           | 6.92%             | 2.66%                  | --                     | 2.59%                |
| Kentucky             | 1.50% | --                     | --              | 3.66%           | 3.87%             | 1.40%                  | --                     | 1.38%                |
| Mississippi          | 2.32% | --                     | --              | --              | 3.46%             | 1.62%                  | --                     | 2.08%                |
| Tennessee            | 2.83% | --                     | --              | 6.19%           | 4.86%             | 3.62%                  | 8.13%                  | 2.94%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.67% | --                     | 5.42%           | 5.10%           | 5.23%             | 1.67%                  | 4.50%                  | 1.59%                |
| Louisiana            | 2.63% | --                     | --              | --              | 4.72%             | 3.38%                  | --                     | 2.66%                |
| Oklahoma             | 2.24% | --                     | 6.99%           | 7.87%           | 4.24%             | 1.83%                  | 7.80%                  | 2.27%                |
| Texas                | 1.94% | --                     | 8.12%           | 10.05% *        | 5.91%             | 1.85%                  | 5.67%                  | 1.87%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.65% | --                     | --              | 6.44%           | 3.94%             | 3.41%                  | --                     | 2.71%                |
| Colorado             | 2.04% | --                     | --              | 4.19%           | 3.68%             | 2.67%                  | 4.74%                  | 2.18%                |
| Idaho                | 2.13% | --                     | --              | 7.69%           | 5.45%             | 1.72%                  | 7.51%                  | 2.16%                |
| Montana              | 3.18% | --                     | --              | 7.64%           | 8.91%             | 4.30%                  | 4.14%                  | 3.74%                |
| Nevada               | 3.82% | --                     | 6.25%           | 8.80%           | 8.08%             | 3.76%                  | 6.79%                  | 3.67%                |
| New Mexico           | 3.55% | --                     | --              | 7.89%           | 6.38%             | 3.77%                  | --                     | 3.55%                |
| Utah                 | 2.50% | --                     | --              | 7.91%           | 3.25%             | 1.98%                  | 7.84%                  | 2.20%                |
| Wyoming              | 3.16% | --                     | --              | 8.28%           | 4.14%             | 2.39%                  | 7.34%                  | 3.45%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.31% | --                     | 1.03%           | --              | 7.38%             | 3.25%                  | --                     | 3.46%                |
| California           | 2.25% | --                     | --              | 6.32%           | 4.66%             | 2.48%                  | 8.42%                  | 2.16%                |
| Hawaii               | 2.96% | --                     | --              | 8.33% *         | 5.48%             | 3.03%                  | 7.56% *                | 3.09%                |
| Oregon               | 2.41% | --                     | --              | 6.01%           | 6.98% *           | 2.40%                  | 7.39%                  | 2.50%                |
| Washington           | 2.81% | --                     | 7.93%           | 6.63%           | 2.25%             | 3.67%                  | 8.10%                  | 2.82%                |

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 II.D.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 28.8%   | 27.6%                  | 33.0%           | 37.3%           | 26.3%             | 28.3%                  | 31.6%                  | 28.3%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 33.5%   | --                     | --              | --              | --                | 24.1%                  | --                     | 36.1%                |
| Maine                | 23.3%   | --                     | --              | --              | 23.2%             | 25.9%                  | --                     | 24.9%                |
| Massachusetts        | 22.1%   | --                     | --              | --              | 25.4%             | 23.8%                  | --                     | 20.1%                |
| New Hampshire        | 21.0%   | --                     | --              | --              | --                | 20.8%                  | --                     | 19.4%                |
| Rhode Island         | 27.0%   | --                     | --              | --              | 28.0%             | --                     | --                     | 26.1%                |
| Vermont              | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | --      | --                     | --              | --              | --                | 23.7%                  | --                     | --                   |
| New York             | 20.5%   | --                     | --              | --              | 22.8%             | 17.4% *                | --                     | 21.4%                |
| Pennsylvania         | 30.0%   | --                     | --              | --              | 21.5%             | 30.6%                  | --                     | 28.3%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 27.3%   | --                     | --              | --              | --                | 26.3%                  | --                     | 32.2%                |
| Indiana              | 24.4%   | --                     | --              | --              | 19.1%             | 37.6%                  | --                     | 25.4%                |
| Michigan             | 22.6%   | --                     | --              | --              | 24.5%             | --                     | --                     | 23.3%                |
| Ohio                 | 42.0%   | --                     | --              | --              | --                | 40.7%                  | --                     | 40.1%                |
| Wisconsin            | 19.5%   | --                     | --              | --              | 14.6%             | 24.2%                  | --                     | 19.0%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 25.5% * | --                     | --              | --              | --                | 39.9%                  | --                     | 24.5% *              |
| Kansas               | 32.5%   | --                     | --              | --              | 30.8%             | 35.9%                  | --                     | 34.6%                |
| Minnesota            | 36.5%   | --                     | --              | 45.6%           | 53.0%             | 32.7%                  | --                     | 35.7%                |
| Missouri             | 25.6%   | --                     | --              | --              | --                | 23.9%                  | --                     | 26.7%                |
| Nebraska             | 27.5%   | --                     | --              | 44.1%           | --                | 24.6%                  | --                     | 27.6%                |
| North Dakota         | 21.6%   | 1.0% *                 | --              | 24.4%           | 28.6%             | --                     | --                     | 24.0%                |
| South Dakota         | 25.9%   | --                     | --              | --              | --                | 25.3%                  | --                     | 24.4%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 18.3% * | --                     | --              | --              | 39.1%             | 15.5% *                | --                     | 18.7% *              |
| District of Columbia | 29.8%   | --                     | --              | --              | --                | --                     | --                     | 32.9%                |
| Florida              | 35.2%   | --                     | --              | --              | --                | 35.7%                  | --                     | 38.1%                |
| Georgia              | 33.0%   | --                     | --              | --              | 33.5%             | 22.6%                  | 50.8%                  | 31.3%                |
| Maryland             | 25.7%   | --                     | --              | --              | --                | --                     | --                     | 33.6%                |
| North Carolina       | 36.5%   | --                     | --              | 73.4%           | --                | 32.4%                  | 70.7%                  | 34.9%                |
| South Carolina       | --      | --                     | --              | --              | --                | 19.7%                  | --                     | --                   |
| Virginia             | 29.6%   | --                     | --              | --              | --                | 21.9%                  | --                     | 30.6%                |
| West Virginia        | 27.4%   | --                     | --              | --              | --                | 27.7%                  | --                     | 26.5%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 48.5%   | --                     | --              | --              | 52.2%             | 31.1%                  | --                     | 47.4%                |
| Kentucky             | 26.7%   | --                     | --              | --              | --                | 21.6%                  | --                     | 26.6%                |
| Mississippi          | 24.6% * | --                     | --              | --              | --                | --                     | --                     | --                   |
| Tennessee            | 49.4%   | --                     | --              | --              | --                | 24.5%                  | --                     | --                   |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 30.3%   | --                     | --              | --              | --                | 30.1%                  | --                     | 33.0%                |
| Louisiana            | 44.6%   | --                     | --              | 47.3%           | --                | 38.7%                  | --                     | 41.9%                |
| Oklahoma             | 23.6%   | --                     | --              | --              | --                | 20.7%                  | --                     | 22.3%                |
| Texas                | 33.2%   | --                     | --              | --              | 37.3%             | 31.8%                  | --                     | 34.4%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 34.0%   | --                     | --              | --              | 34.0%             | 30.8%                  | --                     | 31.9%                |
| Colorado             | 30.9%   | --                     | --              | --              | 17.9%             | --                     | --                     | 25.1%                |
| Idaho                | 23.0%   | --                     | 54.0%           | --              | --                | --                     | --                     | 24.9%                |
| Montana              | 49.3%   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | 34.8%   | --                     | --              | --              | --                | 30.3%                  | --                     | 31.7%                |
| New Mexico           | 32.6%   | --                     | --              | --              | --                | --                     | --                     | 33.8%                |
| Utah                 | 25.5%   | --                     | --              | --              | --                | 21.5%                  | --                     | 20.9%                |
| Wyoming              | 27.4%   | --                     | --              | 53.1%           | --                | --                     | --                     | --                   |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 39.6%   | --                     | --              | --              | 45.1%             | 34.0%                  | --                     | 40.5%                |
| California           | 31.8%   | --                     | --              | --              | 29.4%             | 29.5%                  | --                     | 29.4%                |
| Hawaii               | 28.7%   | --                     | --              | --              | --                | 18.3%                  | --                     | 21.1%                |
| Oregon               | 30.2%   | --                     | --              | --              | 20.3%             | 27.3%                  | --                     | 27.7%                |
| Washington           | 35.5%   | --                     | 75.9%           | --              | --                | 20.9%                  | --                     | 21.9%                |

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 II.D.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 1.52%    | 5.74%                  | 5.68%           | 3.63%           | 3.81%             | 1.49%                  | 3.18%                  | 1.69%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 6.96%    | --                     | --              | --              | --                | 1.55%                  | --                     | 7.73%                |
| Maine                | 4.21%    | --                     | --              | --              | 2.81%             | 4.57%                  | --                     | 2.84%                |
| Massachusetts        | 3.78%    | --                     | --              | --              | 2.49%             | 4.47%                  | --                     | 3.64%                |
| New Hampshire        | 2.19%    | --                     | --              | --              | --                | 2.68%                  | --                     | 2.00%                |
| Rhode Island         | 4.15%    | --                     | --              | --              | 4.81%             | --                     | --                     | 4.18%                |
| Vermont              | --       | --                     | --              | --              | --                | --                     | --                     | --                   |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | --       | --                     | --              | --              | --                | 0.33%                  | --                     | --                   |
| New York             | 3.51%    | --                     | --              | --              | 2.93%             | 5.32% *                | --                     | 3.79%                |
| Pennsylvania         | 3.23%    | --                     | --              | --              | 2.85%             | 4.41%                  | --                     | 3.72%                |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.55%    | --                     | --              | --              | --                | 2.85%                  | --                     | 4.27%                |
| Indiana              | 3.86%    | --                     | --              | --              | 3.26%             | 4.46%                  | --                     | 5.09%                |
| Michigan             | 6.17%    | --                     | --              | --              | 4.38%             | --                     | --                     | 6.85%                |
| Ohio                 | 6.01%    | --                     | --              | --              | --                | 8.17%                  | --                     | 6.78%                |
| Wisconsin            | 3.64%    | --                     | --              | --              | 2.52%             | 0.24%                  | --                     | 3.45%                |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 8.06% *  | --                     | --              | --              | --                | 7.40%                  | --                     | 8.69% *              |
| Kansas               | 4.75%    | --                     | --              | --              | 4.13%             | 6.61%                  | --                     | 4.06%                |
| Minnesota            | 4.52%    | --                     | --              | 7.22%           | 8.94%             | 5.48%                  | --                     | 4.94%                |
| Missouri             | 3.03%    | --                     | --              | --              | --                | 2.31%                  | --                     | 2.34%                |
| Nebraska             | 2.59%    | --                     | --              | 3.48%           | --                | 2.95%                  | --                     | 2.68%                |
| North Dakota         | 2.72%    | 1.04% *                | --              | 4.88%           | 3.07%             | --                     | --                     | 3.17%                |
| South Dakota         | 2.35%    | --                     | --              | --              | --                | 2.59%                  | --                     | 2.12%                |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.98% *  | --                     | --              | --              | 1.81%             | 5.89% *                | --                     | 6.53% *              |
| District of Columbia | 6.22%    | --                     | --              | --              | --                | --                     | --                     | 6.62%                |
| Florida              | 6.50%    | --                     | --              | --              | --                | 6.46%                  | --                     | 6.82%                |
| Georgia              | 3.23%    | --                     | --              | --              | 3.95%             | 3.91%                  | 2.25%                  | 3.40%                |
| Maryland             | 6.91%    | --                     | --              | --              | --                | --                     | --                     | 7.10%                |
| North Carolina       | 6.21%    | --                     | --              | 1.07%           | --                | 6.13%                  | 6.52%                  | 6.27%                |
| South Carolina       | --       | --                     | --              | --              | --                | 3.71%                  | --                     | --                   |
| Virginia             | 4.35%    | --                     | --              | --              | --                | 1.69%                  | --                     | 4.70%                |
| West Virginia        | 2.53%    | --                     | --              | --              | --                | 3.02%                  | --                     | 2.46%                |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5.43%    | --                     | --              | --              | 4.74%             | 2.89%                  | --                     | 5.83%                |
| Kentucky             | 5.00%    | --                     | --              | --              | --                | 6.13%                  | --                     | 5.18%                |
| Mississippi          | 11.23% * | --                     | --              | --              | --                | --                     | --                     | --                   |
| Tennessee            | 11.32%   | --                     | --              | --              | --                | 4.34%                  | --                     | --                   |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.49%    | --                     | --              | --              | --                | 5.37%                  | --                     | 5.69%                |
| Louisiana            | 4.92%    | --                     | --              | 3.18%           | --                | 7.28%                  | --                     | 5.59%                |
| Oklahoma             | 6.69%    | --                     | --              | --              | --                | 0.64%                  | --                     | 3.09%                |
| Texas                | 4.40%    | --                     | --              | --              | 5.89%             | 4.93%                  | --                     | 3.94%                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.30%    | --                     | --              | --              | 2.95%             | 4.37%                  | --                     | 3.27%                |
| Colorado             | 8.69%    | --                     | --              | --              | 0.92%             | --                     | --                     | 7.35%                |
| Idaho                | 6.21%    | --                     | 4.74%           | --              | --                | --                     | --                     | 5.67%                |
| Montana              | 9.69%    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | 4.49%    | --                     | --              | --              | --                | 4.00%                  | --                     | 3.99%                |
| New Mexico           | 4.37%    | --                     | --              | --              | --                | --                     | --                     | 4.35%                |
| Utah                 | 5.05%    | --                     | --              | --              | --                | 2.15%                  | --                     | 4.42%                |
| Wyoming              | 7.65%    | --                     | --              | 8.30%           | --                | --                     | --                     | --                   |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 7.01%    | --                     | --              | --              | 2.07%             | 1.94%                  | --                     | 2.83%                |
| California           | 4.39%    | --                     | --              | --              | 4.60%             | 5.50%                  | --                     | 4.70%                |
| Hawaii               | 5.24%    | --                     | --              | --              | --                | 2.42%                  | --                     | 2.32%                |
| Oregon               | 5.03%    | --                     | --              | --              | 0.24%             | 4.76%                  | --                     | 4.02%                |
| Washington           | 6.68%    | --                     | 3.65%           | --              | --                | 1.87%                  | --                     | 2.24%                |

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 II.D.3.d Percent of total premiums for purchased plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 34.3% | 28.3%                  | 37.5%           | 36.5%           | 32.5%             | 35.1%                  | 34.0%                  | 34.4%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 24.2% | --                     | --              | 21.4% *         | 18.1%             | 38.0%                  | 20.3% *                | 25.7%                |
| Maine                | 30.2% | --                     | --              | 35.9%           | 28.6%             | 29.7%                  | 29.3% *                | 30.6%                |
| Massachusetts        | 34.9% | --                     | --              | 26.2%           | 22.0%             | 31.8%                  | 56.3% *                | 26.4%                |
| New Hampshire        | 30.3% | --                     | 53.9%           | 27.3% *         | 25.0%             | 32.2%                  | 31.6%                  | 29.1%                |
| Rhode Island         | 30.3% | --                     | --              | 31.6%           | 26.7%             | 34.7%                  | 28.0%                  | 31.2%                |
| Vermont              | 28.5% | 0.0%                   | 53.2%           | 39.1%           | 30.1%             | 25.0%                  | 22.6% *                | 34.2%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 26.4% | --                     | --              | 47.3%           | 10.5% *           | 31.0%                  | --                     | 24.7% *              |
| New York             | 22.1% | --                     | --              | 22.5%           | 20.6%             | 24.4%                  | 23.3%                  | 21.8%                |
| Pennsylvania         | 30.1% | --                     | --              | 40.7%           | 31.1%             | 32.2%                  | 21.6%                  | 33.3%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 32.2% | --                     | 43.5%           | 35.8%           | 34.0%             | 27.1%                  | 32.9%                  | 32.0%                |
| Indiana              | 29.0% | --                     | --              | 46.1%           | 26.0%             | 26.8%                  | 30.2%                  | 28.4%                |
| Michigan             | 36.4% | --                     | --              | 44.2%           | 21.3%             | 42.2%                  | 28.3%                  | 38.2%                |
| Ohio                 | 27.4% | --                     | --              | 13.4% *         | 42.0%             | 34.9%                  | 22.6%                  | 29.7%                |
| Wisconsin            | 34.6% | --                     | --              | 33.3%           | 20.4%             | 58.6%                  | --                     | 35.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 31.8% | --                     | --              | 36.4%           | 29.3%             | 31.7%                  | 30.0%                  | 32.7%                |
| Kansas               | 37.9% | --                     | --              | 50.3%           | 44.0%             | 38.3%                  | 29.4%                  | 43.4%                |
| Minnesota            | 37.1% | --                     | --              | 45.7%           | 33.9% *           | 44.4%                  | 44.4%                  | 34.7%                |
| Missouri             | 26.5% | --                     | 46.9%           | 27.5%           | 17.7% *           | 28.9%                  | 32.9%                  | 24.3%                |
| Nebraska             | 33.1% | --                     | --              | 29.1%           | 51.1%             | 33.3%                  | 28.7%                  | 35.0%                |
| North Dakota         | 29.3% | --                     | --              | 33.6%           | 32.4%             | 29.0%                  | 27.0%                  | 31.1%                |
| South Dakota         | 31.9% | --                     | 28.8%           | 35.8%           | 32.9%             | 36.9%                  | 28.9%                  | 33.7%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 42.0% | --                     | --              | 39.0%           | 58.7%             | 44.1%                  | 28.7% *                | 49.7%                |
| District of Columbia | 26.9% | --                     | --              | 28.6%           | 25.4%             | 38.8%                  | 19.6%                  | 31.7%                |
| Florida              | 49.1% | --                     | 71.1%           | 53.8%           | 61.7%             | 43.3%                  | 39.0%                  | 51.7%                |
| Georgia              | 31.7% | --                     | 62.0%           | 42.4%           | 28.4%             | 22.9%                  | 48.6%                  | 27.6%                |
| Maryland             | 31.8% | --                     | 17.6%           | 25.9%           | 38.4%             | 38.3%                  | 22.7%                  | 36.7%                |
| North Carolina       | 38.4% | --                     | --              | 50.1%           | 29.7% *           | 35.2%                  | 41.5%                  | 37.6%                |
| South Carolina       | 40.7% | --                     | --              | 36.1%           | 40.5%             | 45.6%                  | 36.7%                  | 42.2%                |
| Virginia             | 34.1% | --                     | --              | 34.4%           | 43.0%             | 29.2%                  | 25.8%                  | 37.8%                |
| West Virginia        | 29.9% | --                     | --              | 41.2%           | 32.1%             | 23.7%                  | 37.5%                  | 27.8%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 46.9% | --                     | --              | 54.4%           | 51.5%             | 48.8%                  | 40.8%                  | 49.6%                |
| Kentucky             | 32.9% | --                     | --              | 24.2%           | 53.6%             | 49.9%                  | 14.5% *                | 47.7%                |
| Mississippi          | 38.4% | --                     | --              | --              | 22.3% *           | 25.9%                  | 48.2%                  | 31.7%                |
| Tennessee            | 45.1% | --                     | --              | 44.4%           | 38.4%             | 48.3%                  | 44.5%                  | 45.2%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 34.8% | --                     | --              | 52.7%           | 41.8%             | 25.9%                  | 47.7%                  | 32.2%                |
| Louisiana            | 39.9% | --                     | --              | 37.6%           | 52.6%             | 35.2%                  | 37.7%                  | 40.9%                |
| Oklahoma             | 36.7% | --                     | 60.1%           | 38.1%           | 32.2%             | 32.6%                  | 37.9%                  | 35.9%                |
| Texas                | 39.4% | --                     | 40.4%           | 31.4% *         | 49.5%             | 36.0%                  | 36.8%                  | 40.7%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 37.4% | --                     | 44.4%           | 50.4%           | 28.9%             | 44.7%                  | 40.2% *                | 36.4%                |
| Colorado             | 39.2% | --                     | 45.1%           | 36.9%           | 38.9%             | 38.1%                  | 40.7%                  | 38.4%                |
| Idaho                | 33.3% | --                     | --              | 33.4%           | 39.0% *           | 32.9%                  | 24.4%                  | 38.0%                |
| Montana              | 42.5% | --                     | --              | 54.8%           | 49.0%             | 31.4%                  | 29.3%                  | 47.9%                |
| Nevada               | 43.1% | --                     | --              | 58.5%           | 35.8%             | 46.1%                  | 44.8%                  | 42.4%                |
| New Mexico           | 36.9% | --                     | --              | 37.0%           | 50.4%             | 18.1%                  | 46.4%                  | 33.9%                |
| Utah                 | 30.9% | --                     | 44.4%           | 42.7%           | 26.2%             | 27.5%                  | 35.1%                  | 28.7%                |
| Wyoming              | 34.2% | --                     | --              | 44.2%           | 25.3%             | 32.1%                  | 31.4%                  | 35.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 37.5% | --                     | --              | --              | 51.4%             | 28.3%                  | --                     | 40.1%                |
| California           | 36.5% | 31.8%                  | 47.6%           | 41.5%           | 34.3%             | 34.5%                  | 39.1%                  | 35.7%                |
| Hawaii               | 28.8% | --                     | --              | 37.8%           | 22.8%             | 29.5%                  | 32.8%                  | 27.0%                |
| Oregon               | 28.1% | --                     | --              | 36.2%           | 16.7% *           | 39.4%                  | 32.5%                  | 26.7%                |
| Washington           | 48.2% | --                     | 55.1%           | 42.8%           | 33.7%             | --                     | 40.2%                  | 51.6%                |

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 II.D.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 0.94% | 4.04%                  | 2.56%           | 1.71%           | 2.18%             | 1.35%                  | 1.63%                  | 1.13%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.41% | --                     | --              | 10.33% *        | 4.48%             | 3.93%                  | 9.48% *                | 4.49%                |
| Maine                | 3.51% | --                     | --              | 6.78%           | 4.20%             | 4.01%                  | 9.22% *                | 2.62%                |
| Massachusetts        | 7.18% | --                     | --              | 4.38%           | 3.42%             | 2.75%                  | 17.02% *               | 1.93%                |
| New Hampshire        | 3.96% | --                     | 6.94%           | 8.22% *         | 2.92%             | 3.87%                  | 8.18%                  | 2.37%                |
| Rhode Island         | 2.66% | --                     | --              | 5.60%           | 2.15%             | 6.69%                  | 4.80%                  | 3.21%                |
| Vermont              | 4.66% | 0.00%                  | 4.24%           | 6.02%           | 4.40%             | 4.07%                  | 7.30% *                | 3.92%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 7.76% | --                     | --              | 10.55%          | 8.05% *           | 2.74%                  | --                     | 8.36% *              |
| New York             | 2.02% | --                     | --              | 3.96%           | 2.87%             | 3.05%                  | 5.61%                  | 2.00%                |
| Pennsylvania         | 2.50% | --                     | --              | 5.70%           | 5.85%             | 2.38%                  | 4.86%                  | 2.35%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.69% | --                     | 8.11%           | 4.81%           | 4.59%             | 4.43%                  | 5.78%                  | 2.94%                |
| Indiana              | 1.94% | --                     | --              | 7.14%           | 3.20%             | 2.06%                  | 4.43%                  | 2.09%                |
| Michigan             | 3.95% | --                     | --              | 8.59%           | 4.91%             | 5.30%                  | 5.43%                  | 4.51%                |
| Ohio                 | 4.76% | --                     | --              | 6.16% *         | 6.67%             | 5.09%                  | 5.27%                  | 6.77%                |
| Wisconsin            | 5.25% | --                     | --              | 6.21%           | 3.24%             | 8.99%                  | --                     | 6.12%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.76% | --                     | --              | 7.50%           | 4.87%             | 7.70%                  | 7.81%                  | 4.01%                |
| Kansas               | 4.60% | --                     | --              | 4.97%           | 6.97%             | 9.58%                  | 7.04%                  | 5.38%                |
| Minnesota            | 4.76% | --                     | --              | 3.67%           | 12.48% *          | 4.96%                  | 7.97%                  | 5.69%                |
| Missouri             | 3.34% | --                     | 8.04%           | 6.73%           | 5.90% *           | 2.23%                  | 6.69%                  | 3.78%                |
| Nebraska             | 3.73% | --                     | --              | 5.41%           | 5.33%             | 5.77%                  | 6.46%                  | 4.73%                |
| North Dakota         | 3.12% | --                     | --              | 5.16%           | 3.70%             | 4.23%                  | 5.11%                  | 3.78%                |
| South Dakota         | 2.96% | --                     | 7.09%           | 6.98%           | 4.61%             | 1.22%                  | 5.55%                  | 2.97%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 6.67% | --                     | --              | 7.70%           | 6.97%             | 6.07%                  | 10.16% *               | 6.75%                |
| District of Columbia | 3.05% | --                     | --              | 4.87%           | 3.46%             | 4.51%                  | 4.87%                  | 3.21%                |
| Florida              | 5.03% | --                     | 4.63%           | 6.82%           | 6.49%             | 6.26%                  | 6.33%                  | 5.64%                |
| Georgia              | 2.94% | --                     | 7.13%           | 11.11%          | 2.70%             | 1.89%                  | 6.60%                  | 2.66%                |
| Maryland             | 4.59% | --                     | 3.50%           | 6.91%           | 7.68%             | 7.79%                  | 4.75%                  | 5.72%                |
| North Carolina       | 4.97% | --                     | --              | 5.35%           | 13.47% *          | 5.28%                  | 7.73%                  | 5.86%                |
| South Carolina       | 4.11% | --                     | --              | 7.90%           | 5.49%             | 8.86%                  | 5.00%                  | 5.33%                |
| Virginia             | 3.83% | --                     | --              | 6.45%           | 9.99%             | 4.43%                  | 5.63%                  | 4.50%                |
| West Virginia        | 3.82% | --                     | --              | 8.36%           | 8.37%             | 4.56%                  | 9.55%                  | 3.83%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.30% | --                     | --              | 5.07%           | 4.95%             | 5.64%                  | 9.76%                  | 3.65%                |
| Kentucky             | 7.90% | --                     | --              | 3.01%           | 13.44%            | 13.50%                 | 6.71% *                | 9.29%                |
| Mississippi          | 6.19% | --                     | --              | --              | 7.23% *           | 4.04%                  | 8.17%                  | 8.26%                |
| Tennessee            | 5.82% | --                     | --              | 10.42%          | 9.90%             | 8.27%                  | 7.40%                  | 6.67%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.95% | --                     | --              | 4.96%           | 5.64%             | 3.38%                  | 5.85%                  | 3.98%                |
| Louisiana            | 3.38% | --                     | --              | 8.53%           | 4.13%             | 2.60%                  | 7.07%                  | 3.83%                |
| Oklahoma             | 4.70% | --                     | 6.83%           | 9.91%           | 7.79%             | 3.34%                  | 8.26%                  | 5.64%                |
| Texas                | 4.25% | --                     | 10.03%          | 9.91% *         | 7.24%             | 4.18%                  | 5.78%                  | 5.94%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.48% | --                     | 7.16%           | 6.99%           | 5.92%             | 5.60%                  | 12.34% *               | 4.11%                |
| Colorado             | 3.67% | --                     | 7.63%           | 4.36%           | 4.05%             | 6.88%                  | 7.11%                  | 4.10%                |
| Idaho                | 3.69% | --                     | --              | 7.79%           | 12.35% *          | 2.87%                  | 6.73%                  | 3.89%                |
| Montana              | 3.96% | --                     | --              | 6.44%           | 7.73%             | 4.51%                  | 5.35%                  | 4.91%                |
| Nevada               | 5.04% | --                     | --              | 5.07%           | 9.23%             | 6.78%                  | 7.00%                  | 6.41%                |
| New Mexico           | 4.99% | --                     | --              | 7.17%           | 6.70%             | 3.45%                  | 8.74%                  | 5.26%                |
| Utah                 | 3.44% | --                     | 8.81%           | 7.62%           | 3.50%             | 3.77%                  | 7.82%                  | 3.06%                |
| Wyoming              | 4.20% | --                     | --              | 9.38%           | 4.55%             | 1.24%                  | 8.06%                  | 4.66%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 6.26% | --                     | --              | --              | 10.34%            | 6.11%                  | --                     | 7.20%                |
| California           | 2.72% | 7.55%                  | 9.38%           | 4.24%           | 4.02%             | 4.87%                  | 5.33%                  | 3.14%                |
| Hawaii               | 3.73% | --                     | --              | 8.86%           | 3.88%             | 6.54%                  | 8.04%                  | 3.86%                |
| Oregon               | 5.14% | --                     | --              | 5.81%           | 8.03% *           | 4.55%                  | 6.91%                  | 6.20%                |
| Washington           | 7.77% | --                     | 6.65%           | 6.58%           | 2.35%             | --                     | 7.70%                  | 9.87%                |

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 II.D.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 26.5% | 32.6%                  | 42.9%           | 36.8%           | 25.4%             | 26.0%                  | 37.0%                  | 26.2%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 25.4% | --                     | 75.2%           | --              | 33.8% *           | 21.0%                  | 70.6%                  | 24.0%                |
| Maine                | 24.5% | --                     | --              | --              | 25.2%             | 24.0%                  | --                     | 24.2%                |
| Massachusetts        | 21.7% | --                     | --              | --              | 31.9%             | 19.0%                  | --                     | 21.0%                |
| New Hampshire        | 21.4% | --                     | --              | --              | 21.6%             | 21.5%                  | --                     | 21.6%                |
| Rhode Island         | 22.1% | --                     | --              | 43.4%           | 26.1%             | 21.5%                  | --                     | 22.0%                |
| Vermont              | 23.7% | --                     | --              | 47.0%           | 20.9%             | 21.7%                  | --                     | 23.0%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 26.8% | --                     | --              | --              | 23.3%             | 28.4%                  | --                     | 27.1%                |
| New York             | 23.9% | --                     | --              | --              | 22.8%             | 24.1%                  | --                     | 24.0%                |
| Pennsylvania         | 23.8% | --                     | --              | --              | 22.4%             | 23.7%                  | --                     | 23.7%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 24.0% | --                     | --              | --              | 18.4%             | 24.8%                  | --                     | 24.1%                |
| Indiana              | 25.1% | --                     | --              | --              | 21.4%             | 26.7%                  | --                     | 25.0%                |
| Michigan             | 18.6% | --                     | 31.2%           | --              | 22.3%             | 18.0%                  | --                     | 18.3%                |
| Ohio                 | 23.7% | --                     | --              | --              | 27.0%             | 22.6%                  | --                     | 23.5%                |
| Wisconsin            | 22.4% | --                     | --              | --              | 23.1%             | 22.7%                  | --                     | 22.8%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 24.5% | --                     | --              | 38.5%           | 21.2%             | 24.5%                  | --                     | 24.0%                |
| Kansas               | 26.5% | --                     | --              | --              | 26.0%             | 27.0%                  | --                     | 27.1%                |
| Minnesota            | 25.7% | --                     | --              | --              | 24.8%             | 26.1%                  | --                     | 26.0%                |
| Missouri             | 24.8% | --                     | --              | --              | 32.0%             | 21.8%                  | 56.2%                  | 23.0%                |
| Nebraska             | 25.3% | --                     | --              | --              | 34.0%             | 23.7%                  | --                     | 25.4%                |
| North Dakota         | 22.0% | --                     | --              | --              | 28.2%             | 19.1%                  | --                     | 21.1%                |
| South Dakota         | 26.1% | --                     | --              | --              | 23.7%             | 24.4%                  | --                     | 24.3%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 23.3% | --                     | --              | 73.7%           | --                | 22.0%                  | --                     | 22.6%                |
| District of Columbia | 31.2% | --                     | --              | --              | 42.8%             | 27.0%                  | 49.6%                  | 30.9%                |
| Florida              | 29.7% | --                     | --              | --              | 25.3%             | 28.8%                  | --                     | 28.6%                |
| Georgia              | 24.8% | --                     | --              | 70.9%           | 28.7%             | 23.6%                  | --                     | 24.4%                |
| Maryland             | 21.1% | --                     | 70.8%           | --              | 19.6%             | 21.3%                  | --                     | 20.1%                |
| North Carolina       | 32.5% | 34.4%                  | --              | --              | 35.6%             | 31.0%                  | --                     | 32.1%                |
| South Carolina       | 26.9% | --                     | --              | --              | 26.2%             | 26.5%                  | --                     | 26.6%                |
| Virginia             | 24.6% | --                     | --              | --              | 33.0%             | 23.1%                  | --                     | 24.6%                |
| West Virginia        | 33.8% | --                     | 77.1%           | --              | --                | 35.4%                  | --                     | 33.7%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 23.7% | --                     | --              | --              | 17.8%             | 23.7%                  | --                     | 23.3%                |
| Kentucky             | 24.9% | --                     | --              | --              | 29.0%             | 23.2%                  | --                     | 24.7%                |
| Mississippi          | 27.7% | --                     | --              | --              | 33.2%             | 26.7%                  | --                     | 27.7%                |
| Tennessee            | 27.4% | --                     | --              | --              | 24.2%             | 27.5%                  | 43.9%                  | 27.2%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 26.2% | --                     | --              | --              | 33.2%             | 25.1%                  | --                     | 25.7%                |
| Louisiana            | 35.5% | --                     | --              | 52.7%           | 33.0%             | 35.2%                  | --                     | 35.1%                |
| Oklahoma             | 27.6% | --                     | --              | --              | 34.0%             | 22.4%                  | --                     | 27.1%                |
| Texas                | 24.6% | --                     | 75.9%           | 62.2%           | 30.3%             | 22.9%                  | 77.9%                  | 24.3%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 26.1% | --                     | 70.6%           | --              | 25.5%             | 24.4%                  | --                     | 25.0%                |
| Colorado             | 22.8% | --                     | --              | --              | 20.8%             | 22.1%                  | --                     | 22.1%                |
| Idaho                | 22.6% | --                     | --              | --              | 27.3%             | 21.5%                  | --                     | 22.7%                |
| Montana              | 24.9% | --                     | --              | --              | --                | 22.8%                  | --                     | 23.7%                |
| Nevada               | 19.3% | --                     | 46.8%           | --              | 23.6%             | 14.5%                  | --                     | 15.2%                |
| New Mexico           | 19.6% | --                     | --              | --              | 22.4%             | 17.3%                  | --                     | 19.5%                |
| Utah                 | 21.7% | --                     | --              | --              | 23.9%             | 19.5%                  | --                     | 20.9%                |
| Wyoming              | 26.4% | --                     | --              | 50.9%           | 23.8%             | 20.7%                  | 49.8%                  | 24.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 30.1% | --                     | --              | --              | 20.0%             | 36.3%                  | --                     | 29.6%                |
| California           | 38.9% | --                     | --              | --              | 20.4%             | 41.2%                  | --                     | 39.2%                |
| Hawaii               | 28.3% | 0.0%                   | --              | --              | 23.5%             | 28.7%                  | --                     | 28.0%                |
| Oregon               | 18.8% | --                     | --              | --              | 28.3%             | 16.7%                  | --                     | 18.3%                |
| Washington           | 20.0% | --                     | --              | --              | 30.7%             | 18.1%                  | --                     | 19.1%                |

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 II.D.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 1.61% | 5.39%                  | 5.31%           | 2.89%           | 0.93%             | 1.99%                  | 2.88%                  | 1.67%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.84% | --                     | 3.85%           | --              | 10.84% *          | 2.04%                  | 6.12%                  | 2.66%                |
| Maine                | 1.14% | --                     | --              | --              | 4.01%             | 1.08%                  | --                     | 1.14%                |
| Massachusetts        | 1.55% | --                     | --              | --              | 3.84%             | 1.18%                  | --                     | 1.39%                |
| New Hampshire        | 1.89% | --                     | --              | --              | 1.94%             | 2.46%                  | --                     | 1.92%                |
| Rhode Island         | 1.37% | --                     | --              | 4.20%           | 4.90%             | 1.39%                  | --                     | 1.36%                |
| Vermont              | 1.71% | --                     | --              | 7.92%           | 1.90%             | 2.39%                  | --                     | 1.72%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.02% | --                     | --              | --              | 5.39%             | 3.28%                  | --                     | 3.06%                |
| New York             | 1.56% | --                     | --              | --              | 3.76%             | 1.78%                  | --                     | 1.61%                |
| Pennsylvania         | 1.76% | --                     | --              | --              | 4.56%             | 1.95%                  | --                     | 1.77%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.66% | --                     | --              | --              | 4.56%             | 1.78%                  | --                     | 1.66%                |
| Indiana              | 2.74% | --                     | --              | --              | 2.70%             | 3.44%                  | --                     | 2.77%                |
| Michigan             | 2.70% | --                     | 3.12%           | --              | 2.53%             | 3.18%                  | --                     | 2.80%                |
| Ohio                 | 1.43% | --                     | --              | --              | 2.99%             | 1.54%                  | --                     | 1.38%                |
| Wisconsin            | 1.80% | --                     | --              | --              | 3.58%             | 2.20%                  | --                     | 1.85%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.72% | --                     | --              | 7.86%           | 4.57%             | 3.28%                  | --                     | 2.83%                |
| Kansas               | 2.71% | --                     | --              | --              | 3.26%             | 3.63%                  | --                     | 2.79%                |
| Minnesota            | 1.91% | --                     | --              | --              | 2.50%             | 2.48%                  | --                     | 1.95%                |
| Missouri             | 1.80% | --                     | --              | --              | 4.04%             | 1.52%                  | 7.93%                  | 1.45%                |
| Nebraska             | 2.13% | --                     | --              | --              | 6.10%             | 2.18%                  | --                     | 2.18%                |
| North Dakota         | 1.94% | --                     | --              | --              | 3.16%             | 1.99%                  | --                     | 1.91%                |
| South Dakota         | 1.94% | --                     | --              | --              | 1.92%             | 1.83%                  | --                     | 1.53%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.00% | --                     | --              | 4.49%           | --                | 4.26%                  | --                     | 3.99%                |
| District of Columbia | 2.86% | --                     | --              | --              | 7.08%             | 2.56%                  | 0.55%                  | 2.89%                |
| Florida              | 2.31% | --                     | --              | --              | 7.30%             | 2.44%                  | --                     | 2.32%                |
| Georgia              | 2.04% | --                     | --              | 3.64%           | 3.08%             | 2.12%                  | --                     | 2.03%                |
| Maryland             | 1.61% | --                     | 3.01%           | --              | 3.79%             | 1.34%                  | --                     | 1.48%                |
| North Carolina       | 2.59% | 0.00%                  | --              | --              | 5.47%             | 3.08%                  | --                     | 2.75%                |
| South Carolina       | 2.48% | --                     | --              | --              | 4.89%             | 2.70%                  | --                     | 2.51%                |
| Virginia             | 0.87% | --                     | --              | --              | 3.77%             | 0.61%                  | --                     | 0.86%                |
| West Virginia        | 5.75% | --                     | 2.47%           | --              | --                | 6.48%                  | --                     | 5.87%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.74% | --                     | --              | --              | 4.78%             | 1.38%                  | --                     | 1.68%                |
| Kentucky             | 1.44% | --                     | --              | --              | 3.69%             | 1.28%                  | --                     | 1.46%                |
| Mississippi          | 2.44% | --                     | --              | --              | 4.00%             | 2.56%                  | --                     | 2.44%                |
| Tennessee            | 2.96% | --                     | --              | --              | 3.43%             | 3.44%                  | 1.49%                  | 3.00%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.70% | --                     | --              | --              | 7.40%             | 1.70%                  | --                     | 1.65%                |
| Louisiana            | 2.63% | --                     | --              | 2.55%           | 4.06%             | 3.34%                  | --                     | 2.66%                |
| Oklahoma             | 1.94% | --                     | --              | --              | 3.91%             | 1.66%                  | --                     | 1.92%                |
| Texas                | 1.98% | --                     | 3.53%           | 4.80%           | 5.12%             | 2.00%                  | 2.15%                  | 1.97%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.70% | --                     | 3.12%           | --              | 3.59%             | 3.20%                  | --                     | 2.80%                |
| Colorado             | 1.82% | --                     | --              | --              | 2.41%             | 2.21%                  | --                     | 1.76%                |
| Idaho                | 1.34% | --                     | --              | --              | 5.28%             | 1.23%                  | --                     | 1.36%                |
| Montana              | 3.79% | --                     | --              | --              | --                | 4.78%                  | --                     | 4.24%                |
| Nevada               | 3.49% | --                     | 1.71%           | --              | 4.54%             | 2.65%                  | --                     | 2.52%                |
| New Mexico           | 3.68% | --                     | --              | --              | 3.92%             | 4.51%                  | --                     | 3.67%                |
| Utah                 | 2.27% | --                     | --              | --              | 5.49%             | 1.97%                  | --                     | 2.13%                |
| Wyoming              | 3.16% | --                     | --              | 8.54%           | 4.88%             | 3.38%                  | 5.06%                  | 3.09%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.20% | --                     | --              | --              | 3.02%             | 2.41%                  | --                     | 2.18%                |
| California           | 9.93% | --                     | --              | --              | 3.91%             | 10.50%                 | --                     | 10.06%               |
| Hawaii               | 2.99% | 0.00%                  | --              | --              | 4.26%             | 3.19%                  | --                     | 3.07%                |
| Oregon               | 1.94% | --                     | --              | --              | 4.27%             | 2.10%                  | --                     | 1.95%                |
| Washington           | 3.01% | --                     | --              | --              | 3.47%             | 2.87%                  | --                     | 2.84%                |

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 II.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 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        | 23.7% | 21.6%                  | 20.0%           | 19.8%           | 22.5%             | 25.4%                  | 19.8%                  | 24.4%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 25.7% | --                     | 19.1%           | 24.2%           | 26.9%             | 27.1%                  | 23.6%                  | 26.0%                |
| Maine                | 21.2% | 41.7% *                | 13.5%           | 12.9%           | 18.8%             | 23.0%                  | 24.5%                  | 20.5%                |
| Massachusetts        | 24.4% | 32.8% *                | 26.4%           | 21.2%           | 24.9%             | 23.9%                  | 26.5%                  | 24.0%                |
| New Hampshire        | 22.3% | 18.5% *                | 17.3%           | 15.1%           | 20.0%             | 26.3%                  | 17.4%                  | 23.4%                |
| Rhode Island         | 25.7% | 13.5% *                | 22.8%           | 29.1%           | 29.0%             | 24.7%                  | 24.6%                  | 25.9%                |
| Vermont              | 22.0% | 30.6% *                | 15.0%           | 21.0%           | 20.8%             | 24.0%                  | 20.6%                  | 22.4%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 22.4% | --                     | --              | 19.8%           | 25.9%             | 23.3%                  | 13.5%                  | 23.7%                |
| New York             | 23.1% | 25.1%                  | 16.2%           | 19.9%           | 23.4%             | 24.1%                  | 19.2%                  | 23.8%                |
| Pennsylvania         | 24.0% | 26.8%                  | 20.0%           | 22.4%           | 19.6%             | 26.3%                  | 22.1%                  | 24.3%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 27.3% | 41.2%                  | 27.3%           | 19.2%           | 24.2%             | 28.8%                  | 29.8%                  | 26.8%                |
| Indiana              | 24.4% | --                     | --              | 15.8%           | 21.6%             | 27.0%                  | 25.9%                  | 24.2%                |
| Michigan             | 28.6% | --                     | 24.1%           | 29.2%           | 23.6%             | 30.3%                  | 27.3%                  | 28.8%                |
| Ohio                 | 24.4% | 22.3%                  | 23.0%           | 32.8% *         | 23.4%             | 23.1%                  | 22.2%                  | 24.8%                |
| Wisconsin            | 23.6% | --                     | --              | 21.9%           | 25.7%             | 23.8%                  | 17.6%                  | 24.4%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 25.4% | 22.3%                  | 27.1%           | 20.5%           | 25.7%             | 27.3%                  | 25.1%                  | 25.4%                |
| Kansas               | 21.0% | 24.0%                  | --              | 20.8%           | 21.7%             | 20.8%                  | 21.5%                  | 20.9%                |
| Minnesota            | 25.8% | --                     | 28.1%           | 18.2%           | 27.3%             | 26.1%                  | 23.4%                  | 26.1%                |
| Missouri             | 26.7% | 30.4% *                | 28.9%           | 22.2%           | 30.1%             | 26.3%                  | 26.2%                  | 26.9%                |
| Nebraska             | 27.3% | --                     | --              | 27.8%           | 22.1%             | 29.0%                  | 25.6%                  | 27.5%                |
| North Dakota         | 30.4% | 38.3%                  | 30.8%           | 32.7%           | 24.5%             | 31.0%                  | 30.0%                  | 30.5%                |
| South Dakota         | 27.1% | --                     | 34.9%           | 25.1%           | 22.2%             | 28.9%                  | 29.9%                  | 26.3%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 23.5% | 8.6% *                 | --              | 15.9%           | 24.4%             | 25.9%                  | 16.5%                  | 24.7%                |
| District of Columbia | 24.2% | --                     | --              | 24.5%           | 23.3%             | 24.0%                  | 26.8%                  | 23.6%                |
| Florida              | 24.2% | 23.9% *                | 14.8%           | 14.9%           | 20.0%             | 27.2%                  | 15.9%                  | 25.5%                |
| Georgia              | 24.6% | --                     | 15.9%           | 19.4%           | 23.9%             | 26.5%                  | 18.1%                  | 25.5%                |
| Maryland             | 21.6% | 18.0% *                | 21.0% *         | 22.7%           | 19.6%             | 22.3%                  | 21.4%                  | 21.6%                |
| North Carolina       | 21.6% | --                     | --              | 17.4%           | 18.5%             | 23.9%                  | 15.7%                  | 22.5%                |
| South Carolina       | 19.9% | --                     | --              | 17.2%           | 15.6%             | 22.2%                  | 17.9%                  | 20.2%                |
| Virginia             | 23.8% | --                     | 11.2% *         | 18.5%           | 19.3%             | 27.3%                  | 16.5%                  | 24.9%                |
| West Virginia        | 26.8% | --                     | 21.3%           | 24.7%           | 19.9%             | 29.2%                  | 21.7%                  | 27.5%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 27.3% | 20.4% *                | --              | 23.7%           | 33.4%             | 26.9%                  | 21.2%                  | 28.8%                |
| Kentucky             | 24.9% | --                     | --              | 20.8%           | 21.8%             | 26.3%                  | 26.1%                  | 24.7%                |
| Mississippi          | 20.7% | --                     | 12.6%           | 12.1%           | 23.5%             | 23.2%                  | 13.3%                  | 22.2%                |
| Tennessee            | 25.8% | --                     | --              | 24.9%           | 22.6%             | 28.9%                  | 12.9%                  | 27.6%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 22.9% | --                     | 15.8% *         | 13.7%           | 17.8%             | 27.1%                  | 13.6%                  | 24.8%                |
| Louisiana            | 23.8% | --                     | --              | 20.3%           | 24.2%             | 26.9%                  | 16.8%                  | 25.6%                |
| Oklahoma             | 19.4% | 12.4% *                | 11.1%           | 18.1%           | 20.1%             | 21.8%                  | 15.7%                  | 20.3%                |
| Texas                | 23.9% | 11.6% *                | 23.2%           | 18.0% *         | 21.5%             | 26.9%                  | 15.0%                  | 25.6%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 20.5% | --                     | 17.4%           | 17.9%           | 21.1%             | 20.9%                  | 20.6%                  | 20.5%                |
| Colorado             | 22.4% | 30.8%                  | 20.2%           | 18.5%           | 23.3%             | 22.5%                  | 22.7%                  | 22.3%                |
| Idaho                | 26.4% | 35.5% *                | 14.4%           | 29.0%           | 22.9%             | 28.0%                  | 24.0%                  | 27.0%                |
| Montana              | 20.8% | 20.4% *                | 16.6%           | 16.1%           | 20.1%             | 24.9%                  | 17.1%                  | 22.2%                |
| Nevada               | 20.6% | --                     | 28.2%           | 22.0%           | 17.2%             | 20.7%                  | 23.5%                  | 20.0%                |
| New Mexico           | 23.1% | --                     | --              | 15.3%           | 20.9%             | 26.7%                  | 17.9% *                | 23.9%                |
| Utah                 | 30.3% | 37.6%                  | 45.9%           | 36.0%           | 33.3%             | 26.2%                  | 41.8%                  | 28.5%                |
| Wyoming              | 25.0% | --                     | --              | 21.5%           | 27.4%             | 30.0%                  | 16.1%                  | 28.2%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 25.0% | --                     | --              | 19.0%           | 27.6%             | 26.9%                  | 14.8%                  | 26.5%                |
| California           | 22.2% | 18.8%                  | 20.1%           | 15.5%           | 21.9%             | 23.8%                  | 17.5%                  | 23.0%                |
| Hawaii               | 19.1% | 17.3%                  | 10.9%           | 13.9%           | 15.9%             | 25.0%                  | 14.9%                  | 20.7%                |
| Oregon               | 18.9% | 13.1% *                | 10.2%           | 19.1%           | 16.6%             | 22.0%                  | 13.7%                  | 19.9%                |
| Washington           | 19.6% | 16.1% *                | 13.8%           | 10.5%           | 15.2%             | 24.2%                  | 13.2%                  | 21.0%                |

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.

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

**Table II.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 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        | 0.30% | 1.60%                  | 1.08%           | 0.87%           | 0.59%             | 0.42%                  | 0.65%                  | 0.33%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.70% | --                     | 2.84%           | 7.02%           | 3.43%             | 1.84%                  | 5.57%                  | 1.79%                |
| Maine                | 1.60% | 13.12% *               | 4.01%           | 2.47%           | 2.41%             | 2.21%                  | 5.82%                  | 1.53%                |
| Massachusetts        | 1.71% | 9.83% *                | 6.16%           | 4.14%           | 3.37%             | 2.23%                  | 4.63%                  | 1.82%                |
| New Hampshire        | 1.17% | 8.44% *                | 3.85%           | 2.64%           | 1.67%             | 1.92%                  | 2.70%                  | 1.30%                |
| Rhode Island         | 1.46% | 4.99% *                | 3.95%           | 3.27%           | 2.65%             | 2.23%                  | 3.21%                  | 1.64%                |
| Vermont              | 1.52% | 17.03% *               | 3.03%           | 2.32%           | 2.77%             | 1.87%                  | 4.32%                  | 1.54%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.82% | --                     | --              | 2.78%           | 2.78%             | 2.50%                  | 3.52%                  | 1.89%                |
| New York             | 0.81% | 5.93%                  | 4.43%           | 2.35%           | 1.68%             | 0.94%                  | 2.66%                  | 0.82%                |
| Pennsylvania         | 1.04% | 7.49%                  | 4.23%           | 2.92%           | 1.88%             | 1.25%                  | 2.96%                  | 1.11%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.83% | 10.56%                 | 5.43%           | 2.61%           | 2.76%             | 2.69%                  | 5.10%                  | 1.96%                |
| Indiana              | 1.37% | --                     | --              | 3.59%           | 2.43%             | 1.60%                  | 6.89%                  | 1.32%                |
| Michigan             | 1.60% | --                     | 4.71%           | 3.30%           | 1.92%             | 2.31%                  | 3.80%                  | 1.75%                |
| Ohio                 | 1.97% | 5.73%                  | 4.75%           | 11.42% *        | 1.73%             | 1.51%                  | 3.02%                  | 2.25%                |
| Wisconsin            | 1.21% | --                     | --              | 3.61%           | 2.40%             | 1.60%                  | 4.01%                  | 1.26%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.57% | 6.64%                  | 5.22%           | 2.94%           | 3.41%             | 2.13%                  | 3.44%                  | 1.76%                |
| Kansas               | 1.89% | 6.58%                  | --              | 4.10%           | 2.31%             | 3.05%                  | 3.90%                  | 2.12%                |
| Minnesota            | 2.18% | --                     | 3.81%           | 2.18%           | 4.24%             | 3.28%                  | 2.90%                  | 2.47%                |
| Missouri             | 1.78% | 9.40% *                | 6.86%           | 3.74%           | 6.47%             | 1.62%                  | 3.94%                  | 1.99%                |
| Nebraska             | 1.48% | --                     | --              | 4.78%           | 3.28%             | 1.77%                  | 4.51%                  | 1.56%                |
| North Dakota         | 1.85% | 11.30%                 | 5.98%           | 3.69%           | 2.70%             | 2.99%                  | 3.81%                  | 2.11%                |
| South Dakota         | 1.92% | --                     | 6.86%           | 4.93%           | 2.19%             | 2.97%                  | 4.27%                  | 2.15%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.51% | 3.34% *                | --              | 4.35%           | 5.21%             | 3.51%                  | 3.25%                  | 2.85%                |
| District of Columbia | 1.37% | --                     | --              | 2.75%           | 2.41%             | 1.64%                  | 4.76%                  | 1.31%                |
| Florida              | 1.59% | 7.87% *                | 3.77%           | 2.34%           | 5.51%             | 1.54%                  | 2.56%                  | 1.68%                |
| Georgia              | 1.24% | --                     | 4.13%           | 4.12%           | 3.99%             | 1.28%                  | 2.85%                  | 1.31%                |
| Maryland             | 1.64% | 6.19% *                | 6.56% *         | 3.24%           | 3.11%             | 2.55%                  | 3.37%                  | 1.86%                |
| North Carolina       | 1.74% | --                     | --              | 3.40%           | 3.73%             | 2.49%                  | 3.44%                  | 1.97%                |
| South Carolina       | 1.26% | --                     | --              | 3.19%           | 1.58%             | 1.83%                  | 3.26%                  | 1.36%                |
| Virginia             | 1.94% | --                     | 4.83% *         | 2.90%           | 4.54%             | 2.50%                  | 3.35%                  | 2.14%                |
| West Virginia        | 1.35% | --                     | 4.84%           | 4.30%           | 3.74%             | 1.55%                  | 3.99%                  | 1.41%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.42% | 8.65% *                | --              | 4.18%           | 7.58%             | 2.63%                  | 4.05%                  | 2.79%                |
| Kentucky             | 1.61% | --                     | --              | 3.35%           | 4.25%             | 1.81%                  | 5.42%                  | 1.66%                |
| Mississippi          | 1.19% | --                     | 2.45%           | 2.65%           | 2.74%             | 1.52%                  | 2.70%                  | 1.25%                |
| Tennessee            | 2.40% | --                     | --              | 5.33%           | 3.23%             | 3.46%                  | 2.32%                  | 2.64%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.61% | --                     | 5.38% *         | 2.19%           | 2.00%             | 2.24%                  | 2.68%                  | 1.81%                |
| Louisiana            | 2.32% | --                     | --              | 3.98%           | 2.82%             | 4.41%                  | 2.85%                  | 2.83%                |
| Oklahoma             | 1.42% | 5.34% *                | 3.31%           | 3.32%           | 3.61%             | 1.65%                  | 2.75%                  | 1.64%                |
| Texas                | 1.83% | 3.90% *                | 5.46%           | 5.42% *         | 2.92%             | 2.63%                  | 2.80%                  | 2.10%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.87% | --                     | 4.66%           | 2.46%           | 3.33%             | 2.75%                  | 3.87%                  | 2.05%                |
| Colorado             | 1.64% | 7.51%                  | 5.62%           | 2.93%           | 5.38%             | 1.84%                  | 3.62%                  | 1.84%                |
| Idaho                | 1.97% | 10.67% *               | 3.95%           | 5.17%           | 3.61%             | 3.10%                  | 4.32%                  | 2.27%                |
| Montana              | 1.51% | 10.13% *               | 4.71%           | 2.69%           | 2.18%             | 2.04%                  | 4.03%                  | 1.43%                |
| Nevada               | 1.90% | --                     | 7.34%           | 5.52%           | 3.32%             | 2.65%                  | 4.73%                  | 2.06%                |
| New Mexico           | 2.12% | --                     | --              | 2.72%           | 3.54%             | 2.86%                  | 6.95% *                | 2.18%                |
| Utah                 | 2.16% | 7.61%                  | 8.02%           | 4.68%           | 2.61%             | 2.52%                  | 4.21%                  | 2.12%                |
| Wyoming              | 1.95% | --                     | --              | 3.22%           | 2.81%             | 3.57%                  | 2.76%                  | 2.31%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.57% | --                     | --              | 5.52%           | 2.75%             | 2.07%                  | 2.90%                  | 1.69%                |
| California           | 0.67% | 3.87%                  | 4.95%           | 1.75%           | 1.53%             | 0.80%                  | 2.16%                  | 0.66%                |
| Hawaii               | 1.71% | 4.79%                  | 3.11%           | 2.94%           | 3.88%             | 2.39%                  | 2.41%                  | 2.17%                |
| Oregon               | 1.33% | 5.57% *                | 2.03%           | 3.87%           | 3.65%             | 1.57%                  | 2.05%                  | 1.51%                |
| Washington           | 1.61% | 6.26% *                | 3.05%           | 2.20%           | 3.36%             | 2.13%                  | 2.27%                  | 1.81%                |

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.

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



**Table II.D.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 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        | 7.0%    | 46.4%                  | 21.3%           | 13.0%           | 8.8%              | 2.1%                   | 26.3%                  | 4.3%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 11.4% * | --                     | 0.0%            | 33.3% *         | 15.4% *           | --                     | 39.5% *                | 7.1% *               |
| Maine                | 9.5% *  | --                     | --              | 12.8% *         | --                | 1.3% *                 | 41.6% *                | 1.9% *               |
| Massachusetts        | 3.9% *  | --                     | --              | 0.0%            | 9.7% *            | 0.3% *                 | 11.7% *                | 2.5% *               |
| New Hampshire        | 8.9% *  | --                     | --              | 29.1% *         | 0.0%              | 6.4% *                 | 35.7% *                | --                   |
| Rhode Island         | 3.6% *  | --                     | --              | 8.5% *          | 0.0%              | 0.2% *                 | 19.1% *                | 0.1% *               |
| Vermont              | 11.2% * | 100.0%                 | --              | --              | 0.0%              | 9.4% *                 | 37.4% *                | --                   |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 18.8% * | --                     | --              | 19.0% *         | 49.1% *           | 0.2% *                 | 31.3% *                | 17.8% *              |
| New York             | 13.1%   | --                     | 34.4% *         | 21.7% *         | 11.7% *           | 6.3% *                 | 39.2%                  | 9.3% *               |
| Pennsylvania         | 8.0%    | 85.8%                  | 35.9% *         | 7.5% *          | 9.0% *            | 0.8% *                 | 43.4%                  | 2.9% *               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 7.0% *  | 51.1% *                | 12.4% *         | 2.0% *          | 3.2% *            | 0.5% *                 | 32.9% *                | 1.4% *               |
| Indiana              | 4.3% *  | 0.0%                   | --              | 1.9% *          | 2.5% *            | --                     | 6.0% *                 | 4.1% *               |
| Michigan             | 15.1%   | --                     | --              | 12.6% *         | 14.4% *           | 11.3% *                | 35.0%                  | 12.0% *              |
| Ohio                 | 13.8% * | --                     | --              | 59.9% *         | 0.4% *            | 0.3% *                 | 31.5%                  | 10.9% *              |
| Wisconsin            | 2.2% *  | --                     | 2.0% *          | --              | --                | 0.1% *                 | 5.2% *                 | 1.9% *               |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7.8% *  | --                     | --              | 20.8% *         | 0.6% *            | --                     | 31.5% *                | --                   |
| Kansas               | 8.1% *  | 78.3%                  | --              | 16.2% *         | 1.5% *            | 0.0%                   | 46.7%                  | 0.5% *               |
| Minnesota            | 7.3% *  | --                     | --              | --              | 14.5% *           | 1.2% *                 | 23.5% *                | 5.2% *               |
| Missouri             | 13.3% * | --                     | --              | 24.6% *         | 36.5% *           | 0.2% *                 | 15.0% *                | 13.0% *              |
| Nebraska             | 4.1% *  | --                     | --              | 11.2% *         | 0.3% *            | 0.0% *                 | 36.1% *                | 0.7% *               |
| North Dakota         | 10.5% * | 75.3%                  | 29.0% *         | 2.3% *          | 0.0%              | 6.2% *                 | 33.8% *                | --                   |
| South Dakota         | 5.8% *  | --                     | 6.6% *          | 0.4% *          | 11.7% *           | 0.0%                   | 13.8% *                | 3.3% *               |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.3% *  | --                     | --              | 0.0%            | 0.2% *            | 0.0%                   | 32.6% *                | 0.0% *               |
| District of Columbia | 11.8% * | --                     | --              | 16.3% *         | 10.3% *           | 0.2% *                 | 40.4% *                | --                   |
| Florida              | 2.4% *  | --                     | 1.8% *          | 6.0% *          | 0.2% *            | 0.5% *                 | 21.3% *                | 0.7% *               |
| Georgia              | 1.2% *  | --                     | 0.0%            | 0.0%            | --                | 0.0%                   | --                     | 0.9% *               |
| Maryland             | 9.4% *  | --                     | --              | 30.3% *         | 6.5% *            | 2.6% *                 | 26.8% *                | 5.9% *               |
| North Carolina       | 5.4% *  | --                     | 0.0%            | --              | 17.9% *           | 0.4% *                 | 22.6% *                | --                   |
| South Carolina       | 1.9% *  | --                     | 0.0%            | 2.0% *          | 5.3% *            | 0.0%                   | 8.8% *                 | 0.9% *               |
| Virginia             | 3.5% *  | --                     | --              | 10.3% *         | 10.0% *           | 0.0%                   | 17.6% *                | 2.1% *               |
| West Virginia        | 10.4% * | --                     | --              | 29.2% *         | 0.0%              | 8.9% *                 | 19.7% *                | 9.3% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 8.2% *  | --                     | --              | 7.1% *          | 10.8% *           | 0.1% *                 | 35.6% *                | --                   |
| Kentucky             | 7.0% *  | --                     | 82.1%           | 7.6% *          | 0.0%              | 0.0%                   | 52.0%                  | 0.0%                 |
| Mississippi          | --      | --                     | --              | 1.2% *          | 7.4% *            | --                     | 13.6% *                | --                   |
| Tennessee            | 1.5% *  | --                     | 0.0%            | --              | --                | 0.0%                   | --                     | 1.3% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 9.4% *  | --                     | --              | 8.4% *          | 7.2% *            | 8.3% *                 | 23.1% *                | 7.9% *               |
| Louisiana            | 2.5% *  | --                     | --              | 6.0% *          | 0.6% *            | 0.5% *                 | 11.3% *                | 1.1% *               |
| Oklahoma             | 6.8% *  | --                     | 0.0%            | 17.0% *         | 8.6% *            | 1.2% *                 | 23.3% *                | --                   |
| Texas                | 3.4% *  | --                     | 26.9% *         | --              | 0.3% *            | 1.4% *                 | 23.4% *                | 1.1% *               |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.1% *  | --                     | --              | 0.0%            | --                | 3.3% *                 | 18.3% *                | 3.3% *               |
| Colorado             | 5.7% *  | --                     | --              | 7.7% *          | 0.8% *            | --                     | 21.2% *                | 2.2% *               |
| Idaho                | 11.0% * | --                     | --              | 25.0% *         | 8.4% *            | 0.0%                   | 48.7%                  | 1.9% *               |
| Montana              | 7.6% *  | --                     | --              | 8.7% *          | 11.7% *           | 0.0%                   | 21.7% *                | 3.5% *               |
| Nevada               | 7.5% *  | --                     | --              | 8.2% *          | --                | --                     | 16.4% *                | 5.5% *               |
| New Mexico           | 13.4% * | --                     | 0.0%            | 0.0%            | 0.0% *            | 20.9% *                | 6.9% *                 | 14.1% *              |
| Utah                 | 5.3% *  | --                     | --              | 16.2% *         | 0.0% *            | 0.2% *                 | 23.0% *                | 1.2% *               |
| Wyoming              | 6.1% *  | --                     | --              | 1.0% *          | 0.0%              | 8.2% *                 | 12.5% *                | --                   |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.2% *  | --                     | --              | 11.9% *         | 8.6% *            | 0.0% *                 | 21.2% *                | 2.9% *               |
| California           | 4.9% *  | 34.4% *                | 30.3% *         | 6.8% *          | 7.8% *            | 0.7% *                 | 26.3%                  | 2.2% *               |
| Hawaii               | 13.5%   | --                     | --              | 14.0% *         | 7.6% *            | 7.2% *                 | 34.5%                  | 7.7%                 |
| Oregon               | 20.8% * | --                     | 0.0%            | 1.1% *          | 36.2% *           | 17.8% *                | 16.0% *                | 21.4% *              |
| Washington           | 6.2% *  | --                     | --              | 7.1% *          | 0.9% *            | --                     | 27.4% *                | 3.2% *               |

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 II.D.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 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        | 0.71%    | 4.36%                  | 3.41%           | 3.42%           | 2.28%             | 0.37%                  | 2.01%                  | 0.73%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5.76% *  | --                     | 0.00%           | 22.58% *        | 11.74% *          | --                     | 23.02% *               | 4.36% *              |
| Maine                | 4.92% *  | --                     | --              | 9.74% *         | --                | 1.21% *                | 18.01% *               | 1.28% *              |
| Massachusetts        | 2.14% *  | --                     | --              | 0.00%           | 8.98% *           | 0.22% *                | 7.21% *                | 2.23% *              |
| New Hampshire        | 3.60% *  | --                     | --              | 14.29% *        | 0.00%             | 5.11% *                | 11.20% *               | --                   |
| Rhode Island         | 1.28% *  | --                     | --              | 5.12% *         | 0.00%             | 0.14% *                | 6.96% *                | 0.08% *              |
| Vermont              | 4.90% *  | 0.00%                  | --              | --              | 0.00%             | 6.70% *                | 15.22% *               | --                   |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 13.64% * | --                     | --              | 13.12% *        | 28.80% *          | 0.17% *                | 16.72% *               | 14.88% *             |
| New York             | 2.65%    | --                     | 14.37% *        | 9.77% *         | 6.77% *           | 2.37% *                | 8.24%                  | 2.81% *              |
| Pennsylvania         | 2.01%    | 8.74%                  | 14.66% *        | 4.21% *         | 4.75% *           | 0.66% *                | 9.55%                  | 1.25% *              |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.86% *  | 18.78% *               | 7.14% *         | 1.25% *         | 2.32% *           | 0.53% *                | 12.40% *               | 0.75% *              |
| Indiana              | 1.85% *  | 0.00%                  | --              | 1.64% *         | 2.12% *           | --                     | 3.92% *                | 2.02% *              |
| Michigan             | 4.09%    | --                     | --              | 6.31% *         | 6.58% *           | 5.82% *                | 10.02%                 | 4.53% *              |
| Ohio                 | 8.04% *  | --                     | --              | 21.41% *        | 0.41% *           | 0.19% *                | 9.34%                  | 9.49% *              |
| Wisconsin            | 1.24% *  | --                     | 2.06% *         | --              | --                | 0.09% *                | 4.41% *                | 1.29% *              |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.10% *  | --                     | --              | 11.82% *        | 0.36% *           | --                     | 10.77% *               | --                   |
| Kansas               | 2.69% *  | 11.80%                 | --              | 14.20% *        | 1.51% *           | 0.00%                  | 10.72%                 | 0.50% *              |
| Minnesota            | 3.99% *  | --                     | --              | --              | 12.74% *          | 0.91% *                | 10.61% *               | 4.29% *              |
| Missouri             | 7.31% *  | --                     | --              | 13.05% *        | 26.57% *          | 0.16% *                | 7.21% *                | 8.71% *              |
| Nebraska             | 1.51% *  | --                     | --              | 6.93% *         | 0.28% *           | 0.03% *                | 11.26% *               | 0.64% *              |
| North Dakota         | 3.56% *  | 12.94%                 | 20.23% *        | 1.85% *         | 0.00%             | 4.25% *                | 10.38% *               | --                   |
| South Dakota         | 2.41% *  | --                     | 4.35% *         | 0.43% *         | 6.74% *           | 0.00%                  | 7.48% *                | 2.03% *              |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.14% *  | --                     | --              | 0.00%           | 0.17% *           | 0.00%                  | 15.82% *               | 0.03% *              |
| District of Columbia | 3.84% *  | --                     | --              | 8.78% *         | 7.33% *           | 0.20% *                | 12.28% *               | --                   |
| Florida              | 0.98% *  | --                     | 1.98% *         | 3.80% *         | 0.21% *           | 0.56% *                | 9.03% *                | 0.49% *              |
| Georgia              | 0.89% *  | --                     | 0.00%           | 0.00%           | --                | 0.00%                  | --                     | 0.93% *              |
| Maryland             | 3.34% *  | --                     | --              | 14.95% *        | 5.00% *           | 2.45% *                | 10.10% *               | 3.26% *              |
| North Carolina       | 2.97% *  | --                     | 0.00%           | --              | 15.38% *          | 0.39% *                | 8.08% *                | --                   |
| South Carolina       | 0.99% *  | --                     | 0.00%           | 2.07% *         | 5.10% *           | 0.00%                  | 4.91% *                | 0.88% *              |
| Virginia             | 1.65% *  | --                     | --              | 6.29% *         | 9.50% *           | 0.00%                  | 8.12% *                | 1.63% *              |
| West Virginia        | 4.61% *  | --                     | --              | 13.55% *        | 0.00%             | 5.94% *                | 12.17% *               | 4.95% *              |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.34% *  | --                     | --              | 6.17% *         | 8.28% *           | 0.06% *                | 12.85% *               | --                   |
| Kentucky             | 3.03% *  | --                     | 10.35%          | 7.55% *         | 0.00%             | 0.00%                  | 13.85%                 | 0.00%                |
| Mississippi          | --       | --                     | --              | 1.22% *         | 7.02% *           | --                     | 8.21% *                | --                   |
| Tennessee            | 0.93% *  | --                     | 0.00%           | --              | --                | 0.00%                  | --                     | 0.96% *              |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.80% *  | --                     | --              | 7.64% *         | 4.84% *           | 7.48% *                | 10.42% *               | 6.36% *              |
| Louisiana            | 1.41% *  | --                     | --              | 6.00% *         | 0.58% *           | 0.47% *                | 8.42% *                | 0.71% *              |
| Oklahoma             | 2.92% *  | --                     | 0.00%           | 10.42% *        | 7.15% *           | 1.21% *                | 10.53% *               | --                   |
| Texas                | 1.72% *  | --                     | 20.68% *        | --              | 0.23% *           | 1.38% *                | 11.91% *               | 1.04% *              |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.15% *  | --                     | --              | 0.00%           | --                | 1.84% *                | 12.91% *               | 1.48% *              |
| Colorado             | 2.26% *  | --                     | --              | 4.37% *         | 0.83% *           | --                     | 8.27% *                | 1.93% *              |
| Idaho                | 3.41% *  | --                     | --              | 13.69% *        | 6.55% *           | 0.01%                  | 12.40%                 | 1.49% *              |
| Montana              | 2.55% *  | --                     | --              | 6.08% *         | 7.64% *           | 0.00%                  | 9.32% *                | 2.07% *              |
| Nevada               | 2.80% *  | --                     | --              | 5.90% *         | --                | --                     | 8.40% *                | 2.72% *              |
| New Mexico           | 9.28% *  | --                     | 0.00%           | 0.00%           | 0.04% *           | 14.12% *               | 7.07% *                | 10.24% *             |
| Utah                 | 2.36% *  | --                     | --              | 10.63% *        | 0.03% *           | 0.16% *                | 9.71% *                | 1.05% *              |
| Wyoming              | 3.70% *  | --                     | --              | 1.02% *         | 0.00%             | 7.23% *                | 6.11% *                | --                   |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.43% *  | --                     | --              | 9.30% *         | 7.03% *           | 0.02% *                | 11.25% *               | 2.46% *              |
| California           | 1.54% *  | 11.28% *               | 13.74% *        | 2.95% *         | 3.93% *           | 0.39% *                | 6.74%                  | 0.94% *              |
| Hawaii               | 2.78%    | --                     | --              | 9.18% *         | 4.28% *           | 2.67% *                | 9.44%                  | 2.21%                |
| Oregon               | 7.12% *  | --                     | 0.00%           | 1.10% *         | 21.02% *          | 6.20% *                | 7.74% *                | 7.98% *              |
| Washington           | 2.42% *  | --                     | --              | 5.15% *         | 0.96% *           | --                     | 9.96% *                | 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.

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

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

**Table II.D.4.b Percent of private-sector employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by firm size and State: United States, 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        | 61.4% | 16.2%                  | 16.1%           | 17.9%           | 44.7%             | 79.8%                  | 16.1%                  | 67.9%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 62.1% | --                     | --              | 19.2% *         | 38.6% *           | 87.9%                  | 14.4% *                | 69.5%                |
| Maine                | 50.4% | 0.0%                   | --              | 20.4% *         | 43.3%             | 71.9%                  | 9.1% *                 | 60.2%                |
| Massachusetts        | 52.6% | --                     | --              | 14.9% *         | 33.7%             | 72.0%                  | 15.3% *                | 59.0%                |
| New Hampshire        | 70.8% | 0.0%                   | --              | 6.1% *          | 72.7%             | 88.3%                  | 5.0% *                 | 81.9%                |
| Rhode Island         | 47.6% | --                     | --              | 2.2% *          | 21.1% *           | 83.7%                  | 11.7% *                | 55.6%                |
| Vermont              | 63.6% | 0.0%                   | --              | 30.9% *         | 82.6%             | 79.9%                  | 8.3% *                 | 78.0%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 42.4% | --                     | 0.0%            | 13.5% *         | 32.4% *           | 56.2%                  | 6.7% *                 | 45.5%                |
| New York             | 57.4% | --                     | 24.8% *         | 16.5% *         | 42.6%             | 78.2%                  | 18.5% *                | 63.1%                |
| Pennsylvania         | 57.0% | 0.0%                   | 5.1% *          | 16.8% *         | 57.2%             | 72.0%                  | 4.2% *                 | 64.6%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 55.5% | 27.5% *                | 9.4% *          | 5.3% *          | 32.4% *           | 81.1%                  | 20.0% *                | 63.2%                |
| Indiana              | 74.4% | 0.0%                   | --              | 44.9% *         | 67.4%             | 86.6%                  | 10.0% *                | 81.9%                |
| Michigan             | 53.2% | --                     | --              | 9.0% *          | 43.7%             | 65.8%                  | 23.7% *                | 57.8%                |
| Ohio                 | 58.3% | --                     | 0.0%            | 7.6% *          | 60.4%             | 84.3%                  | 6.6% *                 | 66.6%                |
| Wisconsin            | 63.5% | --                     | --              | 28.8% *         | 56.2%             | 78.3%                  | 42.1% *                | 65.6%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 62.6% | --                     | --              | 30.9% *         | 61.9%             | 82.5%                  | 19.6% *                | 71.5%                |
| Kansas               | 68.8% | --                     | 0.0%            | 39.6% *         | 61.1%             | 89.0%                  | 24.3% *                | 77.6%                |
| Minnesota            | 59.3% | 0.0%                   | --              | 14.2% *         | 53.3%             | 75.2%                  | 12.9% *                | 65.4%                |
| Missouri             | 48.8% | --                     | --              | 22.7% *         | 24.1% *           | 69.9%                  | 22.8% *                | 54.2%                |
| Nebraska             | 74.3% | --                     | --              | --              | 76.5%             | 90.1%                  | 20.6% *                | 80.0%                |
| North Dakota         | 61.1% | --                     | 22.3% *         | 23.7% *         | 61.8%             | 94.3%                  | 17.9% *                | 73.9%                |
| South Dakota         | 58.5% | 0.0%                   | 29.8% *         | 25.3% *         | 48.5%             | 82.8%                  | 31.1% *                | 66.8%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 75.5% | 0.0%                   | --              | 13.4% *         | 46.2% *           | 95.1%                  | 14.6% *                | 82.3%                |
| District of Columbia | 50.9% | 0.0%                   | 0.0%            | 14.7% *         | 43.6%             | 77.6%                  | --                     | 62.1%                |
| Florida              | 70.1% | --                     | --              | 18.3% *         | 32.2% *           | 83.2%                  | 25.9% *                | 74.2%                |
| Georgia              | 58.2% | --                     | --              | 12.7% *         | 21.7% *           | 76.9%                  | 11.4% *                | 62.8%                |
| Maryland             | 55.6% | --                     | --              | 20.5% *         | 64.1%             | 68.2%                  | 10.6% *                | 64.8%                |
| North Carolina       | 66.7% | --                     | --              | 20.2% *         | 49.3% *           | 80.0%                  | 37.4% *                | 69.9%                |
| South Carolina       | 60.2% | 0.0%                   | --              | 9.6% *          | 37.2%             | 79.2%                  | 13.9% *                | 67.3%                |
| Virginia             | 75.1% | 0.0%                   | --              | 16.9% *         | 58.9%             | 90.8%                  | 15.9% *                | 81.0%                |
| West Virginia        | 65.8% | 0.0%                   | --              | 39.6% *         | 50.1% *           | 77.6%                  | 24.7% *                | 70.6%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 59.2% | --                     | --              | 27.1% *         | 36.7% *           | 84.0%                  | 15.8% *                | 66.7%                |
| Kentucky             | 71.8% | --                     | --              | 41.8% *         | 42.9% *           | 93.9%                  | 17.2% *                | 80.3%                |
| Mississippi          | 73.1% | 0.0%                   | 0.0%            | 18.5% *         | 49.5%             | 98.3%                  | 0.0%                   | 81.8%                |
| Tennessee            | 69.8% | --                     | --              | 11.2% *         | 57.4%             | 87.5%                  | 19.4% *                | 73.0%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 63.7% | 0.0%                   | --              | --              | 43.7%             | 73.3%                  | 31.1% *                | 67.2%                |
| Louisiana            | 61.6% | --                     | --              | 23.4% *         | 63.1%             | 73.6%                  | 10.7% *                | 70.1%                |
| Oklahoma             | 64.7% | 0.0%                   | --              | 20.0% *         | 60.0%             | 89.4%                  | 5.4% *                 | 75.4%                |
| Texas                | 72.3% | --                     | 8.6% *          | 14.8% *         | 48.0%             | 92.9%                  | 6.5% *                 | 79.8%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 72.5% | --                     | --              | 25.1% *         | 47.6%             | 93.1%                  | 26.9% *                | 78.4%                |
| Colorado             | 53.6% | --                     | --              | 16.2% *         | 68.4%             | 65.9%                  | 13.8% *                | 62.7%                |
| Idaho                | 51.8% | --                     | 0.0%            | 5.2% *          | 59.3%             | 75.9%                  | --                     | 63.0%                |
| Montana              | 51.6% | 0.0%                   | --              | 22.0% *         | 48.4%             | 78.8%                  | 23.0% *                | 59.9%                |
| Nevada               | 69.7% | --                     | --              | 41.8% *         | 29.9% *           | 91.9%                  | 45.7% *                | 75.0%                |
| New Mexico           | 69.7% | 0.0%                   | --              | 30.5% *         | 63.5%             | 83.9%                  | 1.7% *                 | 77.5%                |
| Utah                 | 62.2% | --                     | --              | 17.7% *         | 58.3%             | 87.2%                  | 20.2% *                | 72.1%                |
| Wyoming              | 66.5% | --                     | --              | 47.8%           | 79.1%             | 73.8%                  | 36.8%                  | 72.7%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 57.8% | --                     | 0.0%            | 30.9% *         | 61.1%             | 63.9%                  | 14.0% *                | 61.3%                |
| California           | 56.3% | 18.4% *                | 7.7% *          | 24.7% *         | 27.0%             | 72.0%                  | 13.8% *                | 61.8%                |
| Hawaii               | 45.7% | --                     | --              | 10.1% *         | 20.7% *           | 66.1%                  | 17.9% *                | 53.4%                |
| Oregon               | 57.4% | --                     | --              | 5.4% *          | 28.8% *           | 83.7%                  | 17.1% *                | 62.8%                |
| Washington           | 66.1% | --                     | 0.0%            | 22.8% *         | 48.2% *           | 82.3%                  | 12.4% *                | 73.6%                |

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 II.D.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by firm size and State: United States, 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        | 1.56%  | 3.86%                  | 2.67%           | 1.81%           | 2.37%             | 1.64%                  | 1.64%                  | 1.61%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 6.04%  | --                     | --              | 11.05% *        | 14.81% *          | 4.63%                  | 9.31% *                | 5.95%                |
| Maine                | 6.81%  | 0.00%                  | --              | 10.87% *        | 10.45%            | 11.15%                 | 5.44% *                | 7.91%                |
| Massachusetts        | 6.04%  | --                     | --              | 8.26% *         | 9.59%             | 8.41%                  | 7.34% *                | 6.57%                |
| New Hampshire        | 3.82%  | 0.00%                  | --              | 4.05% *         | 7.57%             | 3.45%                  | 3.13% *                | 3.40%                |
| Rhode Island         | 6.10%  | --                     | --              | 1.45% *         | 8.22% *           | 5.41%                  | 5.23% *                | 7.05%                |
| Vermont              | 5.54%  | 0.00%                  | --              | 10.37% *        | 5.35%             | 8.05%                  | 4.23% *                | 4.80%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 10.70% | --                     | 0.00%           | 7.93% *         | 22.21% *          | 12.47%                 | 6.66% *                | 11.91%               |
| New York             | 3.51%  | --                     | 16.57% *        | 6.39% *         | 8.04%             | 3.91%                  | 6.77% *                | 3.81%                |
| Pennsylvania         | 6.04%  | 0.00%                  | 5.08% *         | 8.92% *         | 7.96%             | 9.95%                  | 2.32% *                | 7.03%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 5.99%  | 19.62% *               | 5.31% *         | 2.82% *         | 10.57% *          | 6.74%                  | 12.28% *               | 6.37%                |
| Indiana              | 4.81%  | 0.00%                  | --              | 16.30% *        | 10.13%            | 4.42%                  | 6.42% *                | 3.99%                |
| Michigan             | 6.68%  | --                     | --              | 5.22% *         | 11.89%            | 8.97%                  | 9.26% *                | 7.40%                |
| Ohio                 | 6.40%  | --                     | 0.00%           | 5.46% *         | 8.47%             | 3.74%                  | 3.42% *                | 7.92%                |
| Wisconsin            | 5.13%  | --                     | --              | 12.30% *        | 10.08%            | 6.81%                  | 15.44% *               | 5.47%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.97%  | --                     | --              | 9.75% *         | 10.02%            | 6.46%                  | 6.76% *                | 5.54%                |
| Kansas               | 5.27%  | --                     | 0.00%           | 14.50% *        | 8.94%             | 4.57%                  | 10.90% *               | 5.01%                |
| Minnesota            | 6.28%  | 0.00%                  | --              | 6.02% *         | 12.61%            | 8.96%                  | 6.97% *                | 7.02%                |
| Missouri             | 6.55%  | --                     | --              | 9.30% *         | 11.60% *          | 9.06%                  | 10.27% *               | 7.98%                |
| Nebraska             | 4.60%  | --                     | --              | --              | 7.99%             | 3.99%                  | 8.09% *                | 4.54%                |
| North Dakota         | 5.35%  | --                     | 11.58% *        | 9.28% *         | 9.06%             | 2.32%                  | 7.09% *                | 5.56%                |
| South Dakota         | 6.65%  | 0.00%                  | 20.18% *        | 11.30% *        | 10.29%            | 9.49%                  | 12.55% *               | 7.70%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.72%  | 0.00%                  | --              | 7.38% *         | 16.43% *          | 2.37%                  | 7.03% *                | 5.52%                |
| District of Columbia | 5.16%  | 0.00%                  | 0.00%           | 7.06% *         | 11.47%            | 6.65%                  | --                     | 5.86%                |
| Florida              | 6.44%  | --                     | --              | 6.85% *         | 13.49% *          | 5.56%                  | 12.18% *               | 6.56%                |
| Georgia              | 7.60%  | --                     | --              | 6.37% *         | 12.07% *          | 7.36%                  | 5.41% *                | 8.52%                |
| Maryland             | 7.54%  | --                     | --              | 13.32% *        | 10.81%            | 12.54%                 | 4.41% *                | 9.25%                |
| North Carolina       | 5.37%  | --                     | --              | 9.83% *         | 15.19% *          | 5.64%                  | 17.02% *               | 5.76%                |
| South Carolina       | 5.36%  | 0.00%                  | --              | 6.34% *         | 8.88%             | 7.49%                  | 6.87% *                | 6.03%                |
| Virginia             | 4.49%  | 0.00%                  | --              | 8.52% *         | 15.92%            | 2.64%                  | 8.96% *                | 4.09%                |
| West Virginia        | 6.04%  | 0.00%                  | --              | 13.44% *        | 15.59% *          | 7.36%                  | 13.25% *               | 6.48%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 6.99%  | --                     | --              | 14.48% *        | 14.11% *          | 5.59%                  | 7.54% *                | 8.04%                |
| Kentucky             | 5.39%  | --                     | --              | 16.53% *        | 14.60% *          | 2.27%                  | 9.19% *                | 5.71%                |
| Mississippi          | 6.35%  | 0.00%                  | 0.00%           | 9.64% *         | 13.33%            | 0.95%                  | 0.00%                  | 5.93%                |
| Tennessee            | 5.91%  | --                     | --              | 5.72% *         | 13.16%            | 4.77%                  | 8.96% *                | 6.15%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7.72%  | 0.00%                  | --              | --              | 9.83%             | 9.89%                  | 13.39% *               | 8.46%                |
| Louisiana            | 7.14%  | --                     | --              | 15.03% *        | 10.31%            | 12.29%                 | 6.85% *                | 8.33%                |
| Oklahoma             | 5.02%  | 0.00%                  | --              | 9.47% *         | 11.63%            | 4.34%                  | 3.20% *                | 5.17%                |
| Texas                | 4.43%  | --                     | 6.27% *         | 9.69% *         | 10.10%            | 2.66%                  | 3.46% *                | 4.25%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.44%  | --                     | --              | 9.59% *         | 13.76%            | 2.25%                  | 10.61% *               | 4.13%                |
| Colorado             | 6.35%  | --                     | --              | 7.75% *         | 13.86%            | 9.10%                  | 5.89% *                | 7.21%                |
| Idaho                | 5.90%  | --                     | 0.00%           | 3.57% *         | 13.56%            | 8.75%                  | --                     | 7.32%                |
| Montana              | 7.20%  | 0.00%                  | --              | 15.69% *        | 10.72%            | 9.80%                  | 13.89% *               | 8.01%                |
| Nevada               | 5.04%  | --                     | --              | 17.90% *        | 11.08% *          | 3.00%                  | 14.40% *               | 5.34%                |
| New Mexico           | 6.46%  | 0.00%                  | --              | 13.44% *        | 12.81%            | 6.08%                  | 1.74% *                | 5.72%                |
| Utah                 | 7.05%  | --                     | --              | 10.10% *        | 10.39%            | 6.62%                  | 8.24% *                | 6.93%                |
| Wyoming              | 5.32%  | --                     | --              | 12.25%          | 7.83%             | 6.03%                  | 10.92%                 | 5.33%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5.88%  | --                     | 0.00%           | 17.02% *        | 12.12%            | 7.47%                  | 7.97% *                | 6.35%                |
| California           | 10.15% | 8.54% *                | 6.93% *         | 8.25% *         | 5.54%             | 10.38%                 | 4.65% *                | 10.22%               |
| Hawaii               | 7.58%  | --                     | --              | 5.35% *         | 8.96% *           | 9.54%                  | 8.35% *                | 8.55%                |
| Oregon               | 6.24%  | --                     | --              | 4.01% *         | 11.11% *          | 4.35%                  | 7.54% *                | 7.11%                |
| Washington           | 7.84%  | --                     | 0.00%           | 10.84% *        | 15.64% *          | 8.20%                  | 6.86% *                | 8.00%                |

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.

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

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

**Table II.D.5 Percent of private-sector employees enrolled in a purchased health insurance plan that have family coverage by firm size and State: United States, 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        | 21.3% | 20.6%                  | 20.1%           | 19.9%           | 21.4%             | 22.7%                  | 19.6%                  | 22.0%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 24.0% | --                     | 20.0%           | 24.9% *         | 26.4%             | 24.7%                  | 25.0%                  | 23.6%                |
| Maine                | 18.3% | --                     | 12.8% *         | 12.5%           | 17.5%             | 16.2%                  | 25.8%                  | 15.9%                |
| Massachusetts        | 21.2% | --                     | 26.0%           | 21.4%           | 25.5%             | 16.4%                  | 26.5%                  | 19.8%                |
| New Hampshire        | 17.7% | 18.5% *                | 16.9%           | 15.6%           | 18.0%             | 21.1%                  | 17.6%                  | 17.7%                |
| Rhode Island         | 25.8% | --                     | 22.4%           | 29.4%           | 27.8%             | 22.9%                  | 25.3%                  | 26.0%                |
| Vermont              | 21.5% | --                     | 16.0%           | 21.1%           | 18.0%             | 22.9%                  | 22.4%                  | 20.6%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 22.2% | --                     | --              | 19.6%           | 26.0%             | 25.1%                  | 13.3%                  | 24.6%                |
| New York             | 22.3% | 22.4%                  | 16.0%           | 20.6%           | 24.4%             | 23.0%                  | 18.8%                  | 23.7%                |
| Pennsylvania         | 23.1% | 27.1%                  | 22.0%           | 22.4%           | 17.9%             | 26.7%                  | 23.6%                  | 23.0%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 23.4% | 34.6%                  | 29.4%           | 20.4%           | 20.7%             | 23.2%                  | 28.2%                  | 21.6%                |
| Indiana              | 22.6% | --                     | --              | 15.2% *         | 18.0%             | 30.8%                  | 30.6%                  | 19.6%                |
| Michigan             | 25.9% | --                     | 22.1%           | 30.0%           | 23.8%             | 26.2%                  | 25.7%                  | 26.0%                |
| Ohio                 | 24.2% | 19.9%                  | 23.0%           | 34.0% *         | 20.0%             | 18.8%                  | 22.0%                  | 25.3%                |
| Wisconsin            | 21.6% | --                     | --              | 20.6%           | 22.6%             | 25.0%                  | 15.1%                  | 23.3%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 25.1% | 23.2% *                | --              | 20.8%           | 26.4%             | 31.0%                  | 26.0%                  | 24.7%                |
| Kansas               | 19.4% | --                     | --              | 16.1%           | 19.5%             | 21.2%                  | 19.5%                  | 19.4%                |
| Minnesota            | 23.2% | --                     | 25.9%           | 19.3%           | 29.8%             | 19.1% *                | 24.3%                  | 22.8%                |
| Missouri             | 29.2% | --                     | 24.4%           | 24.5%           | 33.3%             | 29.5%                  | 27.0%                  | 30.0%                |
| Nebraska             | 25.6% | --                     | --              | 29.8%           | 17.1%             | 28.9%                  | 25.0%                  | 25.9%                |
| North Dakota         | 27.9% | --                     | 31.3%           | 32.8%           | 21.9%             | 12.8%                  | 28.8%                  | 27.1%                |
| South Dakota         | 24.5% | --                     | 30.8%           | 23.2%           | 22.1%             | 21.7%                  | 27.9%                  | 22.7%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 17.1% | --                     | --              | 15.6% *         | 21.9% *           | 13.6%                  | 16.7%                  | 17.3%                |
| District of Columbia | 25.4% | --                     | --              | 25.7%           | 22.5%             | 27.9%                  | 27.8%                  | 24.2%                |
| Florida              | 20.8% | 24.5% *                | --              | 14.1%           | 21.0% *           | 27.5%                  | 14.5%                  | 23.6%                |
| Georgia              | 24.0% | --                     | --              | 21.0%           | 27.7%             | 24.5%                  | 20.4%                  | 25.1%                |
| Maryland             | 18.7% | 17.7% *                | --              | 22.9%           | 12.8%             | 18.6%                  | 21.7%                  | 17.4%                |
| North Carolina       | 17.7% | --                     | --              | 16.9%           | 20.2% *           | 18.5%                  | 12.5%                  | 19.6%                |
| South Carolina       | 17.2% | --                     | --              | 17.3%           | 14.6%             | 19.4%                  | 17.7%                  | 17.1%                |
| Virginia             | 15.8% | --                     | 11.6% *         | 18.5%           | 12.1%             | 17.9%                  | 16.6%                  | 15.5%                |
| West Virginia        | 25.0% | --                     | --              | 22.4%           | 20.4% *           | 29.9%                  | 20.0%                  | 27.0%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 27.5% | 22.5% *                | --              | 20.4%           | 37.9% *           | 26.7%                  | 21.2%                  | 31.6%                |
| Kentucky             | 23.1% | --                     | --              | 17.3%           | 24.6% *           | 21.0%                  | 24.4%                  | 22.4%                |
| Mississippi          | 16.2% | --                     | 12.6%           | 13.6%           | 22.4%             | 8.1% *                 | 14.2%                  | 17.8%                |
| Tennessee            | 21.2% | --                     | --              | 29.9%           | 17.5%             | 22.7%                  | 12.4%                  | 24.5%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 16.4% | --                     | 8.1% *          | 13.6%           | 15.9%             | 20.7%                  | 10.5%                  | 18.8%                |
| Louisiana            | 20.0% | --                     | --              | 22.8%           | 19.2%             | 23.0% *                | 18.8%                  | 20.7% *              |
| Oklahoma             | 15.9% | 14.5% *                | 10.9% *         | 20.0%           | 17.5%             | 13.9%                  | 16.1%                  | 15.9%                |
| Texas                | 17.3% | 12.7% *                | 25.6%           | 18.3% *         | 17.8%             | 14.1% *                | 16.3%                  | 17.9%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 18.5% | --                     | 14.2% *         | 18.2%           | 23.2%             | 13.2%                  | 18.1%                  | 18.7%                |
| Colorado             | 22.0% | --                     | 22.3% *         | 21.5%           | 15.4% *           | 23.2%                  | 26.5%                  | 20.2%                |
| Idaho                | 22.8% | --                     | 14.4%           | 30.9%           | 17.9%             | 19.1%                  | 24.0%                  | 22.2%                |
| Montana              | 18.5% | 21.3% *                | 15.0%           | 15.9%           | 21.2%             | 20.2%                  | 16.3%                  | 19.9%                |
| Nevada               | 16.0% | --                     | --              | 16.5%           | 17.7%             | 10.8% *                | 16.2%                  | 16.0%                |
| New Mexico           | 18.2% | --                     | --              | 13.9%           | 18.2%             | 21.5%                  | 18.7% *                | 17.9%                |
| Utah                 | 31.6% | --                     | 50.7%           | 37.3%           | 29.2%             | 20.7%                  | 42.2%                  | 27.1%                |
| Wyoming              | 20.6% | --                     | --              | 21.9%           | 22.2%             | 24.3%                  | 16.4%                  | 23.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 24.9% | --                     | --              | 18.8% *         | 27.0%             | 33.4%                  | 13.8%                  | 29.0%                |
| California           | 21.0% | 18.1%                  | 20.1%           | 13.7%           | 21.4%             | 25.9%                  | 17.0%                  | 22.5%                |
| Hawaii               | 16.0% | 16.9% *                | 9.7%            | 14.7%           | 15.7% *           | 20.1%                  | 14.7%                  | 16.7%                |
| Oregon               | 16.4% | --                     | 9.3%            | 20.0%           | 16.9% *           | 17.2%                  | 13.8%                  | 17.3%                |
| Washington           | 16.3% | 16.8% *                | 14.7%           | 9.1%            | 16.9% *           | 25.4%                  | 12.9%                  | 18.6%                |

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 II.D.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that have family coverage by firm size and State: United States, 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        | 0.45% | 1.62%                  | 1.22%           | 1.03%           | 0.86%             | 0.81%                  | 0.70%                  | 0.57%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.34% | --                     | 3.20%           | 8.65% *         | 5.00%             | 4.40%                  | 6.58%                  | 3.88%                |
| Maine                | 2.23% | --                     | 4.29% *         | 2.72%           | 3.68%             | 2.83%                  | 6.63%                  | 1.98%                |
| Massachusetts        | 2.62% | --                     | 6.52%           | 4.86%           | 4.60%             | 3.70%                  | 5.31%                  | 2.84%                |
| New Hampshire        | 1.57% | 8.44% *                | 4.27%           | 2.81%           | 2.64%             | 2.21%                  | 2.83%                  | 1.58%                |
| Rhode Island         | 1.93% | --                     | 4.17%           | 3.35%           | 3.15%             | 5.02%                  | 3.44%                  | 2.32%                |
| Vermont              | 2.74% | --                     | 3.49%           | 2.69%           | 3.81%             | 4.16%                  | 4.96%                  | 2.30%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.47% | --                     | --              | 3.13%           | 3.75%             | 2.75%                  | 3.64%                  | 2.37%                |
| New York             | 1.35% | 6.06%                  | 4.71%           | 2.51%           | 2.13%             | 2.24%                  | 2.89%                  | 1.44%                |
| Pennsylvania         | 1.80% | 7.56%                  | 4.27%           | 3.33%           | 2.50%             | 2.75%                  | 3.12%                  | 2.20%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.61% | 9.92%                  | 6.12%           | 2.84%           | 1.90%             | 1.40%                  | 4.81%                  | 1.26%                |
| Indiana              | 3.28% | --                     | --              | 5.39% *         | 3.05%             | 3.48%                  | 8.52%                  | 2.81%                |
| Michigan             | 1.99% | --                     | 5.74%           | 3.67%           | 2.84%             | 3.39%                  | 4.18%                  | 2.27%                |
| Ohio                 | 4.29% | 5.62%                  | 4.75%           | 12.61% *        | 2.68%             | 3.01%                  | 3.14%                  | 6.24%                |
| Wisconsin            | 1.65% | --                     | --              | 3.04%           | 2.79%             | 3.04%                  | 3.43%                  | 1.81%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.27% | 7.91% *                | --              | 3.42%           | 4.23%             | 3.22%                  | 4.07%                  | 2.73%                |
| Kansas               | 2.10% | --                     | --              | 2.91%           | 3.21%             | 4.97%                  | 3.83%                  | 2.41%                |
| Minnesota            | 3.92% | --                     | 4.10%           | 2.44%           | 7.46%             | 6.66% *                | 3.29%                  | 4.98%                |
| Missouri             | 3.10% | --                     | 5.56%           | 5.06%           | 8.52%             | 2.36%                  | 4.33%                  | 3.90%                |
| Nebraska             | 2.62% | --                     | --              | 5.20%           | 2.30%             | 4.07%                  | 5.16%                  | 3.03%                |
| North Dakota         | 2.86% | --                     | 7.51%           | 4.38%           | 3.56%             | 2.93%                  | 4.20%                  | 3.83%                |
| South Dakota         | 2.23% | --                     | 6.72%           | 5.77%           | 2.67%             | 1.82%                  | 4.45%                  | 2.48%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.84% | --                     | --              | 4.90% *         | 7.04% *           | 3.18%                  | 3.79%                  | 3.88%                |
| District of Columbia | 2.30% | --                     | --              | 3.09%           | 3.35%             | 3.19%                  | 5.17%                  | 2.20%                |
| Florida              | 2.63% | 8.57% *                | --              | 2.42%           | 8.21% *           | 1.52%                  | 2.68%                  | 3.46%                |
| Georgia              | 2.26% | --                     | --              | 5.01%           | 4.23%             | 2.42%                  | 3.33%                  | 2.61%                |
| Maryland             | 2.15% | 6.36% *                | --              | 3.39%           | 2.99%             | 3.76%                  | 3.72%                  | 2.22%                |
| North Carolina       | 2.56% | --                     | --              | 3.98%           | 6.69% *           | 4.67%                  | 2.40%                  | 3.63%                |
| South Carolina       | 1.36% | --                     | --              | 3.44%           | 1.92%             | 1.88%                  | 3.33%                  | 1.39%                |
| Virginia             | 1.73% | --                     | 5.41% *         | 3.44%           | 2.15%             | 2.89%                  | 3.83%                  | 1.83%                |
| West Virginia        | 2.30% | --                     | --              | 4.68%           | 7.28% *           | 2.42%                  | 3.82%                  | 2.67%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.52% | 10.02% *               | --              | 2.89%           | 12.34% *          | 1.99%                  | 4.61%                  | 6.58%                |
| Kentucky             | 3.91% | --                     | --              | 3.32%           | 8.11% *           | 2.75%                  | 5.99%                  | 5.16%                |
| Mississippi          | 2.25% | --                     | 2.45%           | 3.40%           | 4.69%             | 3.11% *                | 2.79%                  | 3.26%                |
| Tennessee            | 2.58% | --                     | --              | 6.39%           | 3.14%             | 3.24%                  | 2.65%                  | 3.26%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.83% | --                     | 3.36% *         | 2.25%           | 2.43%             | 3.21%                  | 2.06%                  | 2.22%                |
| Louisiana            | 4.17% | --                     | --              | 4.92%           | 3.01%             | 12.27% *               | 3.12%                  | 6.25% *              |
| Oklahoma             | 2.05% | 6.58% *                | 3.37% *         | 3.79%           | 5.03%             | 3.35%                  | 2.98%                  | 2.77%                |
| Texas                | 2.35% | 4.40% *                | 6.01%           | 6.38% *         | 3.12%             | 4.73% *                | 3.17%                  | 3.24%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.27% | --                     | 4.96% *         | 2.91%           | 4.78%             | 3.68%                  | 4.37%                  | 2.64%                |
| Colorado             | 2.45% | --                     | 7.01% *         | 3.79%           | 5.46% *           | 3.83%                  | 4.56%                  | 2.75%                |
| Idaho                | 2.87% | --                     | 3.95%           | 5.30%           | 4.68%             | 3.43%                  | 4.46%                  | 3.64%                |
| Montana              | 2.31% | 10.51% *               | 3.83%           | 2.82%           | 3.89%             | 3.98%                  | 4.64%                  | 2.20%                |
| Nevada               | 2.28% | --                     | --              | 3.99%           | 4.42%             | 4.00% *                | 3.12%                  | 3.02%                |
| New Mexico           | 3.15% | --                     | --              | 3.53%           | 3.89%             | 5.91%                  | 7.37% *                | 3.02%                |
| Utah                 | 2.77% | --                     | 8.49%           | 4.98%           | 3.10%             | 2.61%                  | 4.93%                  | 2.57%                |
| Wyoming              | 2.06% | --                     | --              | 5.00%           | 3.95%             | 2.41%                  | 3.65%                  | 2.23%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.75% | --                     | --              | 7.73% *         | 5.41%             | 2.70%                  | 2.96%                  | 3.15%                |
| California           | 1.20% | 4.29%                  | 5.24%           | 1.60%           | 1.78%             | 1.75%                  | 2.33%                  | 1.30%                |
| Hawaii               | 1.77% | 5.58% *                | 2.58%           | 3.35%           | 4.71% *           | 2.45%                  | 2.62%                  | 2.38%                |
| Oregon               | 2.31% | --                     | 2.58%           | 4.25%           | 5.09% *           | 2.46%                  | 2.44%                  | 2.98%                |
| Washington           | 2.37% | 7.44% *                | 3.21%           | 2.24%           | 5.82% *           | 5.71%                  | 2.40%                  | 3.49%                |

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 II.D.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that have family coverage by firm size and State: United States, 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        | 25.5% | 28.7%                  | 19.4%           | 19.4%           | 24.0%             | 26.2%                  | 20.8%                  | 25.7%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 26.8% | --                     | --              | 21.5% *         | 27.8%             | 27.5%                  | --                     | 27.3%                |
| Maine                | 25.0% | 0.0%                   | --              | --              | 20.9%             | 27.7%                  | --                     | 25.5%                |
| Massachusetts        | 28.1% | --                     | --              | --              | 23.9%             | 29.0%                  | --                     | 28.2%                |
| New Hampshire        | 24.9% | --                     | --              | --              | 20.8%             | 27.2%                  | --                     | 25.1%                |
| Rhode Island         | 25.6% | --                     | --              | --              | 34.7%             | 25.1%                  | --                     | 25.9%                |
| Vermont              | 22.3% | --                     | --              | --              | 21.5%             | 24.3%                  | 11.0%                  | 22.9%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 22.7% | --                     | --              | --              | 25.7%             | 22.1%                  | --                     | 22.7%                |
| New York             | 23.7% | --                     | --              | 16.9% *         | 22.2%             | 24.4%                  | 20.7% *                | 23.9%                |
| Pennsylvania         | 24.7% | --                     | --              | --              | 21.2%             | 26.1%                  | --                     | 25.1%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 31.6% | --                     | --              | --              | 37.1%             | 30.6%                  | 38.9% *                | 31.2%                |
| Indiana              | 25.1% | --                     | --              | --              | 23.8%             | 26.5%                  | --                     | 25.5%                |
| Michigan             | 31.4% | --                     | --              | --              | 23.3%             | 33.1%                  | --                     | 31.2%                |
| Ohio                 | 24.6% | --                     | --              | --              | 26.2%             | 24.1%                  | --                     | 24.6%                |
| Wisconsin            | 24.9% | --                     | --              | 25.8% *         | 28.8%             | 23.5%                  | --                     | 25.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 25.5% | --                     | --              | 19.8%           | 25.3%             | 26.6%                  | 22.2%                  | 25.7%                |
| Kansas               | 21.8% | --                     | --              | --              | 23.5%             | 20.7%                  | --                     | 21.4%                |
| Minnesota            | 27.9% | --                     | --              | --              | 25.5%             | 29.6%                  | --                     | 28.3%                |
| Missouri             | 24.6% | --                     | --              | 16.9%           | 23.3%             | 25.1%                  | 23.7% *                | 24.7%                |
| Nebraska             | 28.0% | --                     | --              | --              | 24.2%             | 29.0%                  | --                     | 28.0%                |
| North Dakota         | 32.3% | --                     | --              | --              | 26.5%             | 33.8%                  | --                     | 32.0%                |
| South Dakota         | 29.4% | 0.0%                   | --              | --              | 22.4%             | 31.1%                  | --                     | 28.6%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 26.8% | 0.0%                   | --              | --              | 28.2%             | 27.1%                  | --                     | 27.2%                |
| District of Columbia | 23.1% | --                     | --              | --              | 24.4%             | 23.1%                  | --                     | 23.3%                |
| Florida              | 26.0% | --                     | --              | 20.2% *         | 18.3%             | 27.2%                  | --                     | 26.2%                |
| Georgia              | 25.0% | --                     | --              | 12.8%           | 15.9%             | 27.2%                  | --                     | 25.7%                |
| Maryland             | 24.7% | --                     | --              | --              | 27.9%             | 24.6%                  | --                     | 24.9%                |
| North Carolina       | 24.3% | --                     | --              | --              | 17.0%             | 25.9%                  | --                     | 24.1%                |
| South Carolina       | 22.2% | --                     | --              | --              | 17.4%             | 23.1%                  | --                     | 22.3%                |
| Virginia             | 28.6% | --                     | --              | 18.1%           | 33.1%             | 28.8%                  | --                     | 29.0%                |
| West Virginia        | 27.8% | 0.0%                   | --              | --              | 19.3%             | 29.0%                  | --                     | 27.7%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 27.2% | --                     | --              | --              | 27.7%             | 26.9%                  | --                     | 27.6%                |
| Kentucky             | 25.7% | --                     | --              | 28.8%           | 18.9%             | 26.8%                  | --                     | 25.4%                |
| Mississippi          | 23.1% | --                     | --              | --              | 24.6%             | 23.9%                  | 0.0%                   | 23.4%                |
| Tennessee            | 28.5% | 0.0%                   | --              | 10.8%           | 28.6%             | 30.1%                  | --                     | 29.0%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 29.8% | --                     | --              | --              | 20.8%             | 30.6%                  | --                     | 29.5%                |
| Louisiana            | 27.0% | --                     | --              | --              | 28.5%             | 28.7%                  | --                     | 28.4%                |
| Oklahoma             | 22.1% | 0.0%                   | --              | 13.1% *         | 22.3%             | 23.4%                  | --                     | 22.4%                |
| Texas                | 27.9% | --                     | --              | 16.4% *         | 28.0%             | 28.9%                  | 6.8% *                 | 28.8%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 21.4% | --                     | --              | --              | 19.2%             | 21.8%                  | 32.7%                  | 21.1%                |
| Colorado             | 22.7% | --                     | --              | --              | 30.6%             | 22.1%                  | --                     | 23.8%                |
| Idaho                | 30.8% | --                     | --              | --              | 28.3%             | 32.9%                  | --                     | 30.9%                |
| Montana              | 23.6% | --                     | --              | --              | 19.0%             | 26.6%                  | --                     | 24.0%                |
| Nevada               | 23.4% | --                     | --              | --              | 16.1%             | 22.5%                  | --                     | 21.8%                |
| New Mexico           | 26.1% | --                     | --              | 20.1%           | 22.8%             | 28.0%                  | --                     | 26.4%                |
| Utah                 | 29.6% | --                     | --              | --              | 37.0%             | 27.2%                  | 40.4%                  | 29.1%                |
| Wyoming              | 27.9% | --                     | --              | 21.0%           | 29.3%             | 32.8%                  | --                     | 30.4%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 25.1% | --                     | --              | 19.4%           | 28.1%             | 24.2%                  | --                     | 25.1%                |
| California           | 23.2% | --                     | --              | 25.3%           | 23.4%             | 23.1%                  | 21.1%                  | 23.3%                |
| Hawaii               | 24.7% | --                     | --              | --              | 16.5%             | 28.6%                  | 15.9% *                | 26.0%                |
| Oregon               | 21.4% | --                     | --              | --              | 15.8%             | 23.3%                  | 13.5%                  | 21.8%                |
| Washington           | 21.8% | --                     | --              | --              | 13.7%             | 24.0%                  | --                     | 22.0%                |

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.

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

**Table II.D.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that have family coverage by firm size and State: United States, 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        | 0.41% | 5.88%                  | 2.23%           | 1.17%           | 0.77%             | 0.50%                  | 1.72%                  | 0.42%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.75% | --                     | --              | 8.71% *         | 4.37%             | 2.02%                  | --                     | 1.81%                |
| Maine                | 2.00% | 0.00%                  | --              | --              | 2.36%             | 2.61%                  | --                     | 2.09%                |
| Massachusetts        | 1.51% | --                     | --              | --              | 4.25%             | 1.64%                  | --                     | 1.55%                |
| New Hampshire        | 1.62% | --                     | --              | --              | 2.07%             | 2.22%                  | --                     | 1.64%                |
| Rhode Island         | 2.20% | --                     | --              | --              | 3.79%             | 2.44%                  | --                     | 2.28%                |
| Vermont              | 1.81% | --                     | --              | --              | 3.40%             | 2.06%                  | 3.05%                  | 1.92%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.92% | --                     | --              | --              | 4.12%             | 3.72%                  | --                     | 2.96%                |
| New York             | 0.97% | --                     | --              | 5.52% *         | 2.61%             | 0.95%                  | 6.71% *                | 0.96%                |
| Pennsylvania         | 1.24% | --                     | --              | --              | 2.63%             | 1.35%                  | --                     | 1.24%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.05% | --                     | --              | --              | 8.62%             | 3.29%                  | 18.36% *               | 3.05%                |
| Indiana              | 1.43% | --                     | --              | --              | 3.23%             | 1.74%                  | --                     | 1.45%                |
| Michigan             | 2.34% | --                     | --              | --              | 2.48%             | 2.79%                  | --                     | 2.45%                |
| Ohio                 | 1.21% | --                     | --              | --              | 2.15%             | 1.46%                  | --                     | 1.22%                |
| Wisconsin            | 1.71% | --                     | --              | 11.48% *        | 3.95%             | 1.87%                  | --                     | 1.69%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.13% | --                     | --              | 5.30%           | 4.78%             | 2.37%                  | 5.86%                  | 2.24%                |
| Kansas               | 2.77% | --                     | --              | --              | 3.34%             | 3.36%                  | --                     | 2.77%                |
| Minnesota            | 1.83% | --                     | --              | --              | 4.75%             | 1.86%                  | --                     | 1.87%                |
| Missouri             | 1.67% | --                     | --              | 2.98%           | 4.47%             | 1.86%                  | 8.74% *                | 1.65%                |
| Nebraska             | 1.77% | --                     | --              | --              | 4.50%             | 1.92%                  | --                     | 1.80%                |
| North Dakota         | 2.27% | --                     | --              | --              | 3.78%             | 2.90%                  | --                     | 2.36%                |
| South Dakota         | 2.90% | 0.00%                  | --              | --              | 3.65%             | 3.59%                  | --                     | 3.03%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.39% | 0.00%                  | --              | --              | 5.83%             | 3.81%                  | --                     | 3.49%                |
| District of Columbia | 1.45% | --                     | --              | --              | 3.45%             | 1.63%                  | --                     | 1.49%                |
| Florida              | 1.79% | --                     | --              | 8.15% *         | 3.42%             | 1.82%                  | --                     | 1.84%                |
| Georgia              | 1.40% | --                     | --              | 2.14%           | 2.26%             | 1.50%                  | --                     | 1.41%                |
| Maryland             | 1.41% | --                     | --              | --              | 4.06%             | 1.47%                  | --                     | 1.43%                |
| North Carolina       | 2.05% | --                     | --              | --              | 4.42%             | 2.31%                  | --                     | 2.06%                |
| South Carolina       | 1.96% | --                     | --              | --              | 2.77%             | 2.27%                  | --                     | 2.01%                |
| Virginia             | 2.48% | --                     | --              | 3.55%           | 7.36%             | 2.71%                  | --                     | 2.53%                |
| West Virginia        | 1.68% | 0.00%                  | --              | --              | 2.07%             | 1.86%                  | --                     | 1.68%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.61% | --                     | --              | --              | 4.63%             | 3.11%                  | --                     | 2.71%                |
| Kentucky             | 1.66% | --                     | --              | 5.59%           | 2.58%             | 1.95%                  | --                     | 1.67%                |
| Mississippi          | 1.34% | --                     | --              | --              | 2.75%             | 1.57%                  | 0.00%                  | 1.33%                |
| Tennessee            | 3.33% | 0.00%                  | --              | 1.66%           | 4.91%             | 3.98%                  | --                     | 3.42%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.01% | --                     | --              | --              | 3.04%             | 2.19%                  | --                     | 2.05%                |
| Louisiana            | 2.16% | --                     | --              | --              | 3.87%             | 2.76%                  | --                     | 2.18%                |
| Oklahoma             | 1.82% | 0.00%                  | --              | 6.02% *         | 4.82%             | 1.69%                  | --                     | 1.85%                |
| Texas                | 2.35% | --                     | --              | 5.25% *         | 4.14%             | 2.71%                  | 3.14% *                | 2.41%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.54% | --                     | --              | --              | 3.06%             | 3.11%                  | 5.26%                  | 2.58%                |
| Colorado             | 2.17% | --                     | --              | --              | 5.47%             | 2.01%                  | --                     | 2.32%                |
| Idaho                | 1.98% | --                     | --              | --              | 5.70%             | 2.03%                  | --                     | 2.01%                |
| Montana              | 1.74% | --                     | --              | --              | 2.10%             | 2.08%                  | --                     | 1.75%                |
| Nevada               | 2.67% | --                     | --              | --              | 4.03%             | 2.86%                  | --                     | 2.57%                |
| New Mexico           | 2.62% | --                     | --              | 3.88%           | 5.32%             | 3.10%                  | --                     | 2.63%                |
| Utah                 | 2.92% | --                     | --              | --              | 3.49%             | 3.13%                  | 6.42%                  | 2.93%                |
| Wyoming              | 2.88% | --                     | --              | 3.99%           | 3.34%             | 4.93%                  | --                     | 3.17%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.78% | --                     | --              | 3.84%           | 2.80%             | 2.37%                  | --                     | 1.80%                |
| California           | 0.70% | --                     | --              | 5.64%           | 2.83%             | 0.71%                  | 4.48%                  | 0.71%                |
| Hawaii               | 2.91% | --                     | --              | --              | 4.10%             | 3.19%                  | 6.45% *                | 3.03%                |
| Oregon               | 1.52% | --                     | --              | --              | 2.39%             | 1.87%                  | 1.95%                  | 1.59%                |
| Washington           | 1.99% | --                     | --              | --              | 3.68%             | 2.22%                  | --                     | 2.03%                |

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 II.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, 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        | 16,931 | 15,497                 | 16,383          | 15,512          | 17,211            | 17,183                 | 15,583                 | 17,116               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 18,917 | --                     | 18,121          | 20,375          | 21,128            | 17,693                 | 21,295                 | 18,553               |
| Maine                | 17,239 | 14,926                 | 15,594          | 16,318          | 16,477            | 17,984                 | 15,136                 | 17,475               |
| Massachusetts        | 17,391 | 21,655                 | 19,825          | 14,687          | 17,801            | 17,583                 | 18,372                 | 17,270               |
| New Hampshire        | 17,392 | --                     | 12,480          | 15,389          | 19,023            | 17,503                 | 14,462                 | 17,892               |
| Rhode Island         | 19,363 | --                     | 18,965          | 21,035          | 20,553            | 18,810                 | 20,326                 | 19,219               |
| Vermont              | 17,916 | --                     | 14,440          | 17,140          | 18,357            | 18,344                 | 16,010                 | 18,300               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 17,623 | --                     | --              | 19,994          | 19,183            | 17,131                 | 16,367                 | 17,840               |
| New York             | 19,431 | --                     | 18,854          | 20,010          | 20,932            | 18,768                 | 18,839                 | 19,503               |
| Pennsylvania         | 18,838 | --                     | 14,475          | 17,041          | 20,683            | 18,629                 | 16,398                 | 19,042               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 17,976 | --                     | 15,799          | 19,538          | 17,881            | 17,869                 | 18,906                 | 17,894               |
| Indiana              | 17,320 | --                     | 15,900          | 15,089          | 19,043            | 17,183                 | 15,629                 | 17,461               |
| Michigan             | 18,707 | 15,945                 | 16,918          | 18,004          | 16,296            | 19,808                 | 17,259                 | 18,917               |
| Ohio                 | 16,190 | 15,034                 | 16,185          | 16,773          | 15,913            | 16,329                 | 15,490                 | 16,335               |
| Wisconsin            | 17,023 | --                     | --              | 16,901          | 18,064            | 16,447                 | 15,154                 | 17,190               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 14,841 | 12,936                 | --              | 13,238          | 14,560            | 15,982                 | 13,129                 | 15,196               |
| Kansas               | 17,210 | 10,343                 | 13,296          | 13,515          | 16,474            | 18,446                 | 13,121                 | 17,702               |
| Minnesota            | 17,334 | --                     | --              | 16,314          | 19,075            | 17,154                 | 15,448                 | 17,523               |
| Missouri             | 16,809 | --                     | --              | 13,862          | 15,865            | 17,763                 | 14,378                 | 17,168               |
| Nebraska             | 15,715 | 15,875                 | --              | 16,238          | 14,576            | 16,106                 | 15,844                 | 15,706               |
| North Dakota         | 15,802 | --                     | 15,406          | 15,004          | 16,823            | 15,999                 | 15,432                 | 15,920               |
| South Dakota         | 17,020 | --                     | 18,999          | 14,230          | 15,860            | 17,955                 | 15,230                 | 17,291               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 18,899 | --                     | --              | 19,021          | 15,290            | 19,334                 | 20,269                 | 18,721               |
| District of Columbia | 18,189 | --                     | --              | 17,491          | 19,008            | 17,946                 | 17,506                 | 18,297               |
| Florida              | 17,406 | --                     | 16,763          | 14,046          | 16,790            | 18,085                 | 15,261                 | 17,737               |
| Georgia              | 15,650 | --                     | 18,412          | 13,740          | 14,764            | 15,843                 | 16,125                 | 15,576               |
| Maryland             | 15,972 | --                     | --              | 15,417          | 19,297            | 16,048                 | 13,097                 | 16,697               |
| North Carolina       | 16,080 | --                     | 24,689          | 15,755          | 14,922            | 16,167                 | 17,293                 | 15,932               |
| South Carolina       | 17,455 | --                     | 18,704          | 13,420          | 16,616            | 18,061                 | 17,409                 | 17,460               |
| Virginia             | 16,261 | --                     | --              | 14,742          | 18,764            | 15,883                 | 12,126                 | 16,676               |
| West Virginia        | 18,334 | --                     | --              | 18,018          | 18,851            | 18,565                 | 16,118                 | 18,621               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 17,253 | 17,269                 | --              | 15,004          | 16,425            | 18,013                 | 14,993                 | 17,634               |
| Kentucky             | 16,434 | 14,575                 | --              | 16,106          | 14,844            | 17,008                 | 15,116                 | 16,564               |
| Mississippi          | 14,405 | --                     | --              | 12,716          | 14,555            | 15,042                 | 11,948                 | 14,743               |
| Tennessee            | 14,826 | --                     | --              | 12,086          | 13,780            | 15,904                 | 12,315                 | 15,092               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 14,906 | --                     | 12,873          | 12,400          | 13,418            | 15,746                 | 12,733                 | 15,343               |
| Louisiana            | 16,184 | --                     | 13,521          | 15,585          | 16,000            | 16,990                 | 14,636                 | 16,553               |
| Oklahoma             | 14,887 | 15,532                 | 12,422          | 13,351          | 15,774            | 15,302                 | 13,858                 | 15,171               |
| Texas                | 15,734 | --                     | 14,817          | 14,426          | 15,554            | 15,864                 | 14,107                 | 15,952               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 16,249 | --                     | 17,881          | 13,629          | 14,804            | 16,913                 | 15,841                 | 16,286               |
| Colorado             | 16,909 | 15,059                 | 15,595          | 13,292          | 18,847            | 17,434                 | 13,668                 | 17,495               |
| Idaho                | 15,900 | --                     | 11,379          | 13,061          | 14,161            | 17,803                 | 14,248                 | 16,163               |
| Montana              | 16,618 | --                     | --              | 16,865          | 14,626            | 17,941                 | 15,249                 | 17,051               |
| Nevada               | 14,547 | --                     | --              | 12,668          | 14,309            | 14,760                 | 13,256                 | 14,685               |
| New Mexico           | 16,730 | --                     | --              | 14,631          | 18,071            | 16,766                 | 13,951                 | 17,116               |
| Utah                 | 15,325 | --                     | --              | 13,775          | 14,862            | 15,994                 | 12,658                 | 15,647               |
| Wyoming              | 16,779 | --                     | 16,124          | 17,702          | 17,791            | 15,780                 | 16,267                 | 16,975               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 18,115 | --                     | --              | 23,655          | 17,160            | 17,452                 | --                     | 17,773               |
| California           | 16,982 | 15,492                 | 19,205          | 14,024          | 17,109            | 17,390                 | 16,264                 | 17,078               |
| Hawaii               | 14,631 | --                     | 13,979          | 12,989          | 13,421            | 15,708                 | 13,342                 | 14,988               |
| Oregon               | 17,100 | --                     | 15,864          | 15,731          | 17,014            | 17,465                 | 15,753                 | 17,262               |
| Washington           | 16,774 | 16,443                 | 16,408          | 13,843          | 15,831            | 17,440                 | 15,550                 | 17,000               |

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.

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

**Table II.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, 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        | 116.68   | 690.91                 | 497.18          | 284.70          | 231.77            | 157.06                 | 300.64                 | 125.19               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 673.82   | --                     | 1,419.27        | 2,253.76        | 1,167.44          | 698.17                 | 1,958.15               | 653.63               |
| Maine                | 661.66   | 1,169.07               | 1,776.01        | 1,359.73        | 819.40            | 1,142.19               | 989.62                 | 741.40               |
| Massachusetts        | 561.01   | 1,201.95               | 1,668.05        | 1,595.76        | 795.18            | 612.73                 | 1,241.83               | 603.62               |
| New Hampshire        | 473.12   | --                     | 841.62          | 1,223.45        | 864.56            | 686.66                 | 804.87                 | 522.99               |
| Rhode Island         | 693.93   | --                     | 1,947.24        | 2,386.13        | 1,321.47          | 903.65                 | 1,756.95               | 760.77               |
| Vermont              | 428.09   | --                     | 1,148.30        | 818.98          | 639.20            | 783.46                 | 881.74                 | 470.35               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 813.66   | --                     | --              | 1,467.46        | 661.58            | 1,092.03               | 3,287.53               | 750.85               |
| New York             | 566.66   | --                     | 1,722.78        | 864.16          | 1,143.01          | 712.04                 | 1,923.26               | 589.43               |
| Pennsylvania         | 581.87   | --                     | 1,344.33        | 1,476.93        | 1,662.98          | 546.34                 | 1,394.33               | 617.88               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 378.11   | --                     | 1,929.53        | 1,139.78        | 663.68            | 507.70                 | 1,243.12               | 397.33               |
| Indiana              | 563.69   | --                     | 2,767.29        | 1,483.46        | 1,618.92          | 581.34                 | 1,842.79               | 581.61               |
| Michigan             | 722.68   | 1,500.47               | 2,305.41        | 1,801.07        | 825.87            | 1,007.34               | 1,445.86               | 793.68               |
| Ohio                 | 354.02   | 1,378.72               | 1,339.37        | 1,320.86        | 969.83            | 386.06                 | 860.76                 | 380.90               |
| Wisconsin            | 491.95   | --                     | --              | 1,364.86        | 1,028.31          | 548.87                 | 2,158.05               | 500.63               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 418.15   | 2,490.38               | --              | 927.79          | 821.10            | 458.83                 | 1,302.14               | 420.35               |
| Kansas               | 1,114.39 | 688.51                 | 1,098.78        | 1,368.44        | 721.15            | 1,378.92               | 926.12                 | 1,124.98             |
| Minnesota            | 527.33   | --                     | --              | 1,179.76        | 958.25            | 679.26                 | 1,338.97               | 572.12               |
| Missouri             | 410.65   | --                     | --              | 746.69          | 1,667.81          | 385.34                 | 1,454.97               | 411.83               |
| Nebraska             | 531.87   | 240.14                 | --              | 1,244.41        | 1,111.44          | 661.74                 | 2,988.10               | 528.57               |
| North Dakota         | 405.18   | --                     | 2,159.25        | 1,009.01        | 763.49            | 434.91                 | 1,094.17               | 402.12               |
| South Dakota         | 533.34   | --                     | 1,266.86        | 1,546.95        | 873.76            | 740.11                 | 1,639.94               | 546.60               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 710.37   | --                     | --              | 1,854.27        | 1,936.50          | 863.06                 | 2,278.20               | 744.54               |
| District of Columbia | 428.78   | --                     | --              | 1,021.45        | 989.36            | 513.44                 | 1,242.65               | 460.28               |
| Florida              | 465.52   | --                     | 543.70          | 1,645.90        | 1,052.15          | 564.71                 | 1,175.69               | 487.90               |
| Georgia              | 454.00   | --                     | 1,726.57        | 1,382.72        | 1,465.94          | 433.27                 | 1,282.83               | 481.08               |
| Maryland             | 588.40   | --                     | --              | 1,242.23        | 1,362.30          | 666.19                 | 1,417.91               | 646.15               |
| North Carolina       | 422.31   | --                     | 1,473.19        | 794.54          | 847.11            | 525.81                 | 1,382.54               | 437.71               |
| South Carolina       | 595.11   | --                     | 974.04          | 951.90          | 805.22            | 778.08                 | 1,052.86               | 643.26               |
| Virginia             | 584.49   | --                     | --              | 2,006.73        | 524.08            | 679.80                 | 1,939.09               | 571.11               |
| West Virginia        | 721.11   | --                     | --              | 1,888.77        | 1,812.03          | 913.21                 | 2,020.63               | 762.08               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 710.24   | 1,447.60               | --              | 1,036.36        | 1,853.74          | 909.77                 | 1,195.86               | 790.89               |
| Kentucky             | 412.30   | 1,040.71               | --              | 929.54          | 1,527.85          | 385.97                 | 970.91                 | 438.01               |
| Mississippi          | 473.34   | --                     | --              | 617.52          | 1,285.75          | 463.78                 | 887.89                 | 475.16               |
| Tennessee            | 473.19   | --                     | --              | 874.61          | 1,013.75          | 594.24                 | 857.13                 | 507.35               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 423.75   | --                     | 1,573.83        | 1,016.11        | 692.42            | 547.11                 | 1,065.31               | 450.76               |
| Louisiana            | 430.81   | --                     | 1,654.12        | 1,393.09        | 708.40            | 574.21                 | 1,131.08               | 445.18               |
| Oklahoma             | 353.16   | 948.85                 | 967.81          | 934.52          | 667.82            | 483.70                 | 663.64                 | 407.22               |
| Texas                | 464.93   | --                     | 1,512.14        | 1,660.07        | 1,041.20          | 587.11                 | 1,170.65               | 505.34               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,040.85 | --                     | 2,970.19        | 1,121.29        | 724.43            | 1,497.65               | 1,799.66               | 1,125.63             |
| Colorado             | 691.97   | 984.48                 | 1,463.32        | 2,203.35        | 1,221.24          | 831.15                 | 1,959.70               | 698.01               |
| Idaho                | 671.69   | --                     | 1,632.79        | 1,284.50        | 1,988.92          | 636.49                 | 1,231.86               | 756.33               |
| Montana              | 561.46   | --                     | --              | 1,254.36        | 870.76            | 750.68                 | 1,031.83               | 650.36               |
| Nevada               | 490.22   | --                     | --              | 1,469.45        | 722.45            | 615.34                 | 1,957.38               | 504.37               |
| New Mexico           | 582.61   | --                     | --              | 1,423.98        | 1,073.62          | 695.87                 | 1,628.19               | 599.91               |
| Utah                 | 419.68   | --                     | --              | 1,066.25        | 1,134.98          | 652.21                 | 1,188.70               | 487.52               |
| Wyoming              | 633.78   | --                     | 2,165.79        | 900.77          | 1,404.77          | 1,084.38               | 975.26                 | 786.58               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 775.30   | --                     | --              | 2,269.49        | 1,218.04          | 749.46                 | --                     | 679.58               |
| California           | 571.24   | 1,922.86               | 3,195.91        | 706.12          | 769.99            | 832.10                 | 1,275.59               | 620.12               |
| Hawaii               | 675.91   | --                     | 1,083.91        | 899.15          | 2,602.36          | 646.29                 | 839.71                 | 838.80               |
| Oregon               | 578.82   | --                     | 1,238.31        | 1,534.66        | 820.72            | 913.30                 | 966.43                 | 635.01               |
| Washington           | 492.49   | 1,572.51               | 1,501.44        | 963.51          | 1,212.55          | 565.03                 | 881.81                 | 534.88               |

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.

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

**Table II.E.1.d Average total employee-plus-one premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 16,285 | 15,638                 | 16,569          | 15,583          | 16,688            | 16,402                 | 15,743                 | 16,465               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 20,635 | --                     | 17,947          | 20,285          | 22,243            | 18,729                 | 21,750                 | 20,153               |
| Maine                | 16,859 | 14,926                 | 14,988          | 16,975          | 16,194            | 17,577                 | 15,060                 | 17,163               |
| Massachusetts        | 16,992 | --                     | 19,743          | 14,740          | 17,544            | 17,140                 | 18,924                 | 16,561               |
| New Hampshire        | 15,916 | --                     | 12,421          | 15,708          | 20,589            | 13,978                 | 14,566                 | 16,941               |
| Rhode Island         | 20,177 | --                     | 19,968          | 21,869          | 20,945            | 17,976                 | 20,877                 | 19,933               |
| Vermont              | 17,336 | --                     | 14,214          | 16,887          | 19,071            | 18,319                 | 15,844                 | 18,515               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 18,399 | --                     | --              | 20,425          | 19,089            | 19,137                 | 16,367                 | 19,019               |
| New York             | 18,948 | --                     | 17,065          | 20,011          | 20,321            | 17,405                 | 18,220                 | 19,164               |
| Pennsylvania         | 17,300 | --                     | 14,475          | 16,563          | 20,041            | 16,331                 | 16,072                 | 17,584               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 17,540 | --                     | 16,360          | 19,384          | 17,556            | 16,212                 | 19,082                 | 17,292               |
| Indiana              | 14,493 | --                     | 18,168          | 12,750          | 15,235            | 13,518                 | 14,889                 | 14,375               |
| Michigan             | 19,255 | 15,945                 | 15,495          | 17,429          | 15,526            | 22,525                 | 16,773                 | 19,943               |
| Ohio                 | 16,064 | 14,406                 | 16,185          | 16,617          | 16,194            | 16,394                 | 15,197                 | 16,689               |
| Wisconsin            | 16,899 | --                     | --              | 17,653          | 18,396            | 13,377                 | 16,028                 | 17,051               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 14,104 | --                     | --              | 13,470          | 14,312            | 15,707                 | 13,196                 | 14,715               |
| Kansas               | 14,441 | 10,343                 | 13,344          | 13,494          | 16,007            | 16,055                 | 13,025                 | 15,429               |
| Minnesota            | 15,049 | --                     | --              | 15,455          | 15,966            | 14,679                 | 15,815                 | 14,942               |
| Missouri             | 16,113 | --                     | --              | 14,649          | 16,127            | 16,777                 | 15,250                 | 16,319               |
| Nebraska             | 14,509 | --                     | --              | 16,212          | 13,979            | 13,541                 | --                     | 14,315               |
| North Dakota         | 15,659 | --                     | --              | 15,031          | 17,323            | 15,522                 | 15,753                 | 15,552               |
| South Dakota         | 15,613 | --                     | 19,109          | 13,452          | 15,146            | 16,543                 | 14,571                 | 15,980               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 18,142 | --                     | --              | 19,462          | 12,359            | 19,188                 | 20,496                 | 16,445               |
| District of Columbia | 18,228 | --                     | --              | 17,506          | 18,791            | 18,556                 | 17,550                 | 18,527               |
| Florida              | 15,636 | --                     | 16,870          | 13,962          | 15,734            | 16,444                 | 14,760                 | 16,035               |
| Georgia              | 15,153 | --                     | 19,720          | 13,577          | 14,435            | 15,059                 | 16,454                 | 14,728               |
| Maryland             | 14,700 | --                     | --              | 14,987          | 16,583            | 15,269                 | 13,023                 | 15,770               |
| North Carolina       | 15,692 | --                     | 24,689          | 15,098          | 13,679            | 15,716                 | 17,199                 | 15,127               |
| South Carolina       | 16,363 | --                     | 18,858          | 13,040          | 16,716            | 16,966                 | 17,416                 | 16,143               |
| Virginia             | 16,114 | --                     | --              | 15,958          | 18,356            | 13,304                 | 14,092                 | 16,475               |
| West Virginia        | 16,409 | --                     | --              | 17,568          | 16,145            | 16,169                 | 16,170                 | 16,509               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 15,102 | 17,511                 | --              | 15,605          | 13,204            | 16,441                 | 15,309                 | 14,986               |
| Kentucky             | 15,104 | 14,575                 | --              | 15,321          | 13,663            | 16,064                 | 14,826                 | 15,217               |
| Mississippi          | 13,061 | --                     | --              | 12,949          | 15,070            | 11,557                 | 12,097                 | 13,818               |
| Tennessee            | 13,954 | --                     | --              | 12,049          | 13,085            | 16,903                 | 12,517                 | 14,368               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 13,854 | --                     | 12,319          | 12,515          | 12,686            | 14,772                 | 12,545                 | 14,373               |
| Louisiana            | 15,677 | --                     | 13,159          | 16,101          | 14,884            | 17,674                 | 14,856                 | 16,161               |
| Oklahoma             | 14,246 | 14,493                 | 12,422          | 13,949          | 15,211            | 15,696                 | 13,491                 | 14,992               |
| Texas                | 15,333 | --                     | 15,840          | 14,608          | 15,363            | 14,718                 | 14,792                 | 15,544               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 15,449 | --                     | 19,668          | 12,927          | 15,720            | 16,081                 | 15,930                 | 15,263               |
| Colorado             | 16,495 | 14,640                 | 15,957          | 15,829          | 19,684            | 15,725                 | 15,998                 | 16,618               |
| Idaho                | 14,290 | --                     | 11,379          | 13,061          | 12,494            | 16,686                 | 14,201                 | 14,318               |
| Montana              | 17,196 | --                     | 18,435          | 16,848          | 16,793            | 19,033                 | 15,993                 | 17,764               |
| Nevada               | 12,845 | --                     | --              | 12,362          | 13,839            | 12,090                 | 11,629                 | 13,172               |
| New Mexico           | 16,905 | --                     | --              | 14,220          | 19,216            | 18,244                 | 13,972                 | 18,257               |
| Utah                 | 14,943 | --                     | --              | 13,856          | 14,820            | 16,332                 | 12,757                 | 15,481               |
| Wyoming              | 16,966 | 20,977                 | 15,716          | 16,053          | 18,515            | 16,951                 | 16,001                 | 17,555               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 18,189 | --                     | --              | 24,528          | 17,198            | 16,652                 | --                     | 17,208               |
| California           | 15,896 | 17,149                 | 19,240          | 13,592          | 16,122            | 15,863                 | 16,875                 | 15,661               |
| Hawaii               | 13,449 | --                     | 14,862          | 13,126          | 11,963            | 14,231                 | 13,394                 | 13,472               |
| Oregon               | 16,045 | --                     | 15,457          | 16,061          | 16,664            | 14,787                 | 15,628                 | 16,160               |
| Washington           | 16,113 | 16,163                 | 16,408          | 14,076          | 15,916            | 17,996                 | 15,457                 | 16,654               |

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 II.E.1.d Standard errors for average total employee-plus-one premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 157.55   | 744.85                 | 571.74          | 322.14          | 285.51            | 265.12                 | 333.16                 | 178.56               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,130.45 | --                     | 1,782.54        | 2,848.34        | 1,313.90          | 1,765.81               | 2,071.08               | 1,219.54             |
| Maine                | 975.08   | 1,169.07               | 1,780.78        | 1,399.27        | 1,027.45          | 1,923.13               | 964.16                 | 1,153.29             |
| Massachusetts        | 950.97   | --                     | 1,776.13        | 1,852.31        | 900.80            | 1,307.75               | 1,297.08               | 1,045.51             |
| New Hampshire        | 889.61   | --                     | 883.98          | 1,349.99        | 955.78            | 2,499.26               | 832.81                 | 1,466.69             |
| Rhode Island         | 955.06   | --                     | 1,826.49        | 2,614.48        | 1,373.14          | 1,386.28               | 1,898.81               | 1,133.59             |
| Vermont              | 555.21   | --                     | 1,301.00        | 1,042.37        | 840.69            | 783.54                 | 952.60                 | 523.22               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,034.09 | --                     | --              | 1,623.80        | 580.57            | 1,557.43               | 3,287.53               | 810.99               |
| New York             | 828.51   | --                     | 1,384.97        | 885.34          | 1,250.58          | 1,448.25               | 2,142.63               | 861.12               |
| Pennsylvania         | 884.34   | --                     | 1,344.33        | 1,719.35        | 2,184.23          | 586.39                 | 1,368.12               | 1,048.13             |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 491.38   | --                     | 2,246.28        | 1,223.47        | 616.47            | 731.25                 | 1,335.50               | 537.13               |
| Indiana              | 841.59   | --                     | 1,755.15        | 1,376.28        | 1,754.98          | 1,140.28               | 1,767.22               | 958.36               |
| Michigan             | 1,144.39 | 1,500.47               | 2,668.70        | 1,857.79        | 1,149.87          | 1,701.88               | 1,565.63               | 1,335.70             |
| Ohio                 | 536.39   | 1,382.77               | 1,339.37        | 1,390.30        | 1,073.26          | 796.81                 | 859.39                 | 614.05               |
| Wisconsin            | 781.59   | --                     | --              | 1,246.33        | 1,016.06          | 802.89                 | 2,382.94               | 816.63               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 757.87   | --                     | --              | 1,288.65        | 1,215.45          | 644.46                 | 1,453.90               | 785.29               |
| Kansas               | 659.22   | 688.51                 | 1,144.01        | 1,570.57        | 1,101.76          | 613.33                 | 985.14                 | 830.58               |
| Minnesota            | 493.06   | --                     | --              | 1,156.49        | 1,881.22          | 438.59                 | 1,505.59               | 507.55               |
| Missouri             | 739.73   | --                     | --              | 848.63          | 2,197.01          | 434.20                 | 1,978.25               | 767.37               |
| Nebraska             | 1,095.63 | --                     | --              | 1,329.26        | 2,346.62          | 1,012.19               | --                     | 1,006.36             |
| North Dakota         | 783.06   | --                     | --              | 1,303.90        | 1,253.38          | 642.21                 | 1,151.06               | 1,009.54             |
| South Dakota         | 632.91   | --                     | 1,414.01        | 1,755.82        | 884.85            | 235.29                 | 1,933.34               | 412.31               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,434.09 | --                     | --              | 1,999.96        | 2,772.12          | 878.01                 | 2,444.75               | 1,754.23             |
| District of Columbia | 587.95   | --                     | --              | 1,149.15        | 922.33            | 1,063.87               | 1,296.57               | 648.48               |
| Florida              | 701.29   | --                     | 1,475.30        | 1,830.15        | 922.52            | 1,051.72               | 1,577.50               | 682.20               |
| Georgia              | 750.86   | --                     | 1,594.74        | 1,505.47        | 1,757.90          | 596.14                 | 1,395.08               | 818.64               |
| Maryland             | 873.03   | --                     | --              | 1,502.44        | 1,747.79          | 1,512.93               | 1,474.54               | 1,208.28             |
| North Carolina       | 629.93   | --                     | 1,473.19        | 958.52          | 606.92            | 719.97                 | 1,464.69               | 648.08               |
| South Carolina       | 833.82   | --                     | 1,075.10        | 970.58          | 1,132.70          | 1,521.82               | 1,309.40               | 945.51               |
| Virginia             | 1,121.70 | --                     | --              | 1,942.64        | 607.59            | 2,294.30               | 2,081.49               | 1,214.18             |
| West Virginia        | 861.02   | --                     | --              | 2,205.19        | 935.55            | 1,197.29               | 2,198.83               | 786.20               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 668.96   | 1,554.54               | --              | 1,076.71        | 833.40            | 1,290.04               | 1,344.93               | 714.06               |
| Kentucky             | 840.39   | 1,040.71               | --              | 891.30          | 2,155.98          | 1,064.05               | 1,023.33               | 1,101.50             |
| Mississippi          | 1,116.44 | --                     | --              | 886.24          | 3,071.15          | 1,808.72               | 921.38                 | 1,833.36             |
| Tennessee            | 847.57   | --                     | --              | 896.62          | 1,461.24          | 1,680.46               | 800.68                 | 1,059.55             |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 472.72   | --                     | 1,769.91        | 1,046.14        | 867.18            | 412.77                 | 1,142.04               | 390.57               |
| Louisiana            | 641.28   | --                     | 1,920.58        | 1,557.13        | 770.21            | 892.15                 | 1,310.12               | 589.62               |
| Oklahoma             | 453.60   | 588.19                 | 967.81          | 1,070.57        | 888.41            | 257.66                 | 663.74                 | 626.63               |
| Texas                | 639.59   | --                     | 1,624.00        | 1,893.32        | 1,440.65          | 429.50                 | 1,234.11               | 749.91               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 805.48   | --                     | 3,598.80        | 1,343.73        | 940.53            | 730.83                 | 2,149.93               | 775.50               |
| Colorado             | 899.46   | 592.78                 | 2,128.82        | 1,688.17        | 1,830.43          | 1,205.88               | 1,416.41               | 1,067.51             |
| Idaho                | 1,122.68 | --                     | 1,632.79        | 1,466.14        | 3,080.00          | 619.22                 | 1,305.74               | 1,410.70             |
| Montana              | 907.37   | --                     | 1,772.87        | 1,525.99        | 1,090.09          | 1,987.38               | 1,056.23               | 1,227.25             |
| Nevada               | 769.06   | --                     | --              | 1,768.24        | 946.22            | 913.77                 | 2,268.27               | 812.33               |
| New Mexico           | 1,237.41 | --                     | --              | 1,801.14        | 1,759.91          | 1,902.94               | 1,666.18               | 1,339.72             |
| Utah                 | 597.57   | --                     | --              | 1,318.66        | 622.48            | 470.42                 | 1,722.68               | 518.15               |
| Wyoming              | 590.67   | 1,528.64               | 2,686.77        | 975.87          | 1,463.80          | 377.36                 | 1,333.95               | 447.47               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,476.77 | --                     | --              | 3,356.05        | 1,190.41          | 1,658.42               | --                     | 1,127.00             |
| California           | 435.85   | 1,584.78               | 3,228.93        | 703.92          | 672.06            | 595.61                 | 1,346.43               | 413.56               |
| Hawaii               | 900.90   | --                     | 823.93          | 1,084.91        | 2,766.85          | 897.52                 | 939.43                 | 1,207.13             |
| Oregon               | 639.76   | --                     | 1,187.11        | 1,640.11        | 961.60            | 1,200.66               | 977.56                 | 769.27               |
| Washington           | 815.67   | 1,586.55               | 1,501.44        | 1,178.18        | 1,857.59          | 2,026.27               | 893.36                 | 1,242.30             |

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.

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

**Table II.E.1.e Average total employee-plus-one premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 17,374 | 14,509                 | 15,507          | 15,217          | 17,909            | 17,416                 | 14,752                 | 17,463               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 17,874 | --                     | --              | 20,667          | 18,724            | 17,551                 | --                     | 17,854               |
| Maine                | 17,893 | --                     | --              | --              | 16,899            | 18,492                 | --                     | 17,946               |
| Massachusetts        | 17,754 | --                     | --              | --              | 18,172            | 17,776                 | --                     | 17,821               |
| New Hampshire        | 18,100 | --                     | --              | --              | 18,486            | 18,059                 | --                     | 18,153               |
| Rhode Island         | 18,760 | --                     | --              | --              | 18,380            | 18,965                 | --                     | 18,812               |
| Vermont              | 18,214 | --                     | --              | 17,889          | 18,183            | 18,350                 | 17,413                 | 18,236               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 16,305 | --                     | --              | 16,899          | 19,454            | 15,469                 | --                     | 16,305               |
| New York             | 19,759 | --                     | 23,668          | 19,997          | 21,553            | 19,153                 | 22,676                 | 19,684               |
| Pennsylvania         | 19,745 | --                     | --              | --              | 21,235            | 19,448                 | --                     | 19,750               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 18,417 | --                     | --              | 21,813          | 19,391            | 18,310                 | --                     | 18,431               |
| Indiana              | 18,153 | --                     | --              | 17,063          | 21,146            | 17,703                 | --                     | 18,185               |
| Michigan             | 18,169 | --                     | --              | --              | 17,167            | 18,133                 | --                     | 18,097               |
| Ohio                 | 16,272 | --                     | --              | --              | 15,731            | 16,316                 | --                     | 16,201               |
| Wisconsin            | 17,110 | --                     | --              | --              | 17,687            | 17,200                 | --                     | 17,276               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 15,285 | --                     | --              | 12,753          | 14,686            | 16,036                 | --                     | 15,375               |
| Kansas               | 18,067 | --                     | --              | --              | 16,696            | 18,608                 | --                     | 18,122               |
| Minnesota            | 18,685 | --                     | --              | 18,960          | 19,918            | 18,519                 | --                     | 18,964               |
| Missouri             | 17,345 | --                     | --              | 12,049          | 15,203            | 18,191                 | 12,754                 | 17,742               |
| Nebraska             | 16,124 | --                     | --              | --              | 14,896            | 16,361                 | 17,731                 | 16,090               |
| North Dakota         | 15,903 | --                     | --              | 14,919          | 16,497            | 16,064                 | --                     | 16,045               |
| South Dakota         | 18,014 | --                     | --              | 18,606          | 16,439            | 18,446                 | 18,212                 | 18,005               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 19,161 | --                     | --              | 14,849          | 17,731            | 19,344                 | --                     | 19,183               |
| District of Columbia | 18,159 | --                     | --              | 17,376          | 19,229            | 17,794                 | 16,561                 | 18,176               |
| Florida              | 18,181 | --                     | 16,712          | --              | 17,933            | 18,391                 | 16,503                 | 18,279               |
| Georgia              | 16,056 | --                     | --              | --              | 15,853            | 16,136                 | --                     | 16,122               |
| Maryland             | 17,125 | --                     | --              | 17,150          | 21,866            | 16,399                 | --                     | 17,227               |
| North Carolina       | 16,312 | --                     | --              | 18,028          | 15,753            | 16,316                 | --                     | 16,285               |
| South Carolina       | 18,152 | --                     | 17,853          | 16,163          | 16,427            | 18,380                 | 17,383                 | 18,175               |
| Virginia             | 16,366 | --                     | --              | --              | 19,878            | 16,472                 | 7,718                  | 16,803               |
| West Virginia        | 19,392 | --                     | --              | --              | 20,264            | 19,254                 | 15,539                 | 19,449               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 18,404 | --                     | --              | --              | 20,973            | 18,245                 | --                     | 18,570               |
| Kentucky             | 16,919 | --                     | --              | 18,417          | 15,729            | 17,097                 | --                     | 16,919               |
| Mississippi          | 14,875 | --                     | --              | 12,336          | 14,195            | 15,201                 | --                     | 14,926               |
| Tennessee            | 15,231 | --                     | --              | --              | 14,311            | 15,703                 | --                     | 15,364               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 16,115 | --                     | 15,961          | --              | 14,464            | 16,418                 | --                     | 16,168               |
| Louisiana            | 16,580 | --                     | --              | --              | 16,952            | 16,743                 | --                     | 16,755               |
| Oklahoma             | 15,315 | --                     | --              | 11,911          | 16,088            | 15,234                 | --                     | 15,233               |
| Texas                | 15,978 | --                     | 8,957           | --              | 15,881            | 16,149                 | --                     | 16,134               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 16,499 | --                     | --              | --              | 14,042            | 16,973                 | --                     | 16,523               |
| Colorado             | 17,209 | --                     | 14,821          | --              | 18,008            | 18,306                 | --                     | 18,075               |
| Idaho                | 17,848 | --                     | --              | 13,060          | 16,683            | 18,533                 | --                     | 17,898               |
| Montana              | 16,017 | --                     | --              | 16,944          | 12,982            | 17,499                 | --                     | 16,454               |
| Nevada               | 15,423 | --                     | 19,614          | --              | 15,474            | 15,335                 | --                     | 15,321               |
| New Mexico           | 16,624 | --                     | --              | 16,398          | 17,383            | 16,344                 | --                     | 16,640               |
| Utah                 | 15,538 | --                     | --              | 13,447          | 14,915            | 15,908                 | 12,470                 | 15,726               |
| Wyoming              | 16,629 | --                     | --              | 19,090          | 17,502            | 14,842                 | 16,680                 | 16,617               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 18,066 | --                     | --              | --              | 17,143            | 17,885                 | --                     | 18,059               |
| California           | 18,117 | --                     | --              | 15,964          | 20,342            | 18,091                 | --                     | 18,319               |
| Hawaii               | 16,460 | --                     | --              | 12,328          | 18,640            | 16,840                 | --                     | 16,860               |
| Oregon               | 18,056 | --                     | --              | 12,210          | 17,927            | 18,137                 | --                     | 18,053               |
| Washington           | 17,070 | --                     | --              | 12,976          | 15,757            | 17,376                 | --                     | 17,086               |

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 II.E.1.e Standard errors for average total employee-plus-one premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 159.80   | 1,778.08               | 864.29          | 607.67          | 381.49            | 182.81                 | 689.34                 | 162.60               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 704.80   | --                     | --              | 2,625.34        | 2,218.23          | 747.24                 | --                     | 723.87               |
| Maine                | 548.92   | --                     | --              | --              | 1,409.73          | 509.60                 | --                     | 546.67               |
| Massachusetts        | 564.15   | --                     | --              | --              | 1,453.13          | 633.71                 | --                     | 574.93               |
| New Hampshire        | 502.53   | --                     | --              | --              | 1,072.23          | 543.81                 | --                     | 504.79               |
| Rhode Island         | 958.71   | --                     | --              | --              | 1,543.69          | 1,025.53               | --                     | 982.81               |
| Vermont              | 574.37   | --                     | --              | 802.25          | 760.80            | 962.45                 | 1,588.27               | 588.67               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,331.58 | --                     | --              | 1,331.03        | 1,901.81          | 1,349.06               | --                     | 1,331.58             |
| New York             | 763.80   | --                     | 1,026.01        | 3,428.07        | 1,895.14          | 804.44                 | 2,059.32               | 781.46               |
| Pennsylvania         | 701.56   | --                     | --              | --              | 2,407.88          | 580.68                 | --                     | 705.75               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 573.90   | --                     | --              | 1,801.06        | 2,548.11          | 572.26                 | --                     | 582.86               |
| Indiana              | 618.58   | --                     | --              | 2,343.05        | 1,935.98          | 560.20                 | --                     | 620.32               |
| Michigan             | 843.01   | --                     | --              | --              | 1,378.68          | 1,023.43               | --                     | 866.42               |
| Ohio                 | 468.95   | --                     | --              | --              | 1,445.25          | 438.01                 | --                     | 473.64               |
| Wisconsin            | 637.35   | --                     | --              | --              | 1,823.98          | 611.13                 | --                     | 640.37               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 474.13   | --                     | --              | 929.24          | 1,012.39          | 536.57                 | --                     | 481.34               |
| Kansas               | 1,211.29 | --                     | --              | --              | 904.78            | 1,419.00               | --                     | 1,212.80             |
| Minnesota            | 534.54   | --                     | --              | 1,528.30        | 1,017.18          | 599.12                 | --                     | 526.44               |
| Missouri             | 479.92   | --                     | --              | 1,466.65        | 1,729.04          | 502.81                 | 1,854.26               | 477.61               |
| Nebraska             | 611.25   | --                     | --              | --              | 1,115.22          | 722.67                 | 1,511.93               | 621.13               |
| North Dakota         | 411.82   | --                     | --              | 841.52          | 1,014.69          | 476.74                 | --                     | 404.11               |
| South Dakota         | 775.55   | --                     | --              | 814.47          | 1,236.18          | 1,005.11               | 613.09                 | 807.95               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 820.14   | --                     | --              | 976.58          | 1,182.12          | 919.09                 | --                     | 828.94               |
| District of Columbia | 636.17   | --                     | --              | 504.94          | 1,893.28          | 587.75                 | 27.90                  | 642.89               |
| Florida              | 559.87   | --                     | 413.36          | --              | 1,641.18          | 635.08                 | 406.59                 | 588.33               |
| Georgia              | 500.62   | --                     | --              | --              | 1,369.90          | 535.95                 | --                     | 506.98               |
| Maryland             | 605.29   | --                     | --              | 699.78          | 1,014.32          | 523.23                 | --                     | 590.84               |
| North Carolina       | 552.33   | --                     | --              | 667.71          | 1,079.34          | 659.03                 | --                     | 557.97               |
| South Carolina       | 719.21   | --                     | 1,102.57        | 1,388.89        | 1,021.66          | 797.57                 | 897.05                 | 738.62               |
| Virginia             | 626.60   | --                     | --              | --              | 875.04            | 562.51                 | 1,510.19               | 550.79               |
| West Virginia        | 1,010.77 | --                     | --              | --              | 2,167.94          | 1,165.23               | 1,543.72               | 1,024.60             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 937.13   | --                     | --              | --              | 2,516.43          | 1,008.34               | --                     | 955.74               |
| Kentucky             | 448.48   | --                     | --              | 1,649.90        | 1,971.16          | 409.00                 | --                     | 453.50               |
| Mississippi          | 417.26   | --                     | --              | 591.33          | 328.56            | 440.55                 | --                     | 409.68               |
| Tennessee            | 588.04   | --                     | --              | --              | 1,614.11          | 622.62                 | --                     | 592.72               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 680.41   | --                     | 1,013.26        | --              | 1,147.32          | 774.84                 | --                     | 699.98               |
| Louisiana            | 588.99   | --                     | --              | --              | 1,130.89          | 727.54                 | --                     | 610.19               |
| Oklahoma             | 492.29   | --                     | --              | 1,599.68        | 892.61            | 562.40                 | --                     | 500.32               |
| Texas                | 629.25   | --                     | 12.69           | --              | 1,214.10          | 711.85                 | --                     | 639.00               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,347.71 | --                     | --              | --              | 704.68            | 1,608.89               | --                     | 1,379.67             |
| Colorado             | 974.82   | --                     | 76.43           | --              | 1,432.26          | 992.93                 | --                     | 864.67               |
| Idaho                | 605.12   | --                     | --              | 771.28          | 894.04            | 790.10                 | --                     | 615.00               |
| Montana              | 913.11   | --                     | --              | 767.44          | 1,417.50          | 952.52                 | --                     | 928.97               |
| Nevada               | 528.54   | --                     | 1,544.64        | --              | 1,114.50          | 573.92                 | --                     | 536.11               |
| New Mexico           | 537.14   | --                     | --              | 1,301.15        | 941.34            | 652.24                 | --                     | 539.91               |
| Utah                 | 595.46   | --                     | --              | 814.56          | 2,315.27          | 745.36                 | 1,106.67               | 672.17               |
| Wyoming              | 1,037.84 | --                     | --              | 1,046.92        | 1,898.18          | 1,822.79               | 1,331.51               | 1,247.91             |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 845.59   | --                     | --              | --              | 1,642.84          | 709.86                 | --                     | 846.80               |
| California           | 907.61   | --                     | --              | 1,868.87        | 1,801.29          | 1,046.50               | --                     | 906.95               |
| Hawaii               | 649.68   | --                     | --              | 170.94          | 1,804.03          | 639.23                 | --                     | 635.09               |
| Oregon               | 879.30   | --                     | --              | 564.65          | 1,435.19          | 1,022.39               | --                     | 885.99               |
| Washington           | 587.11   | --                     | --              | 1,212.99        | 1,599.65          | 599.17                 | --                     | 593.54               |

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 II.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, 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        | 4,707 | 4,698                  | 5,626           | 5,485           | 4,873             | 4,450                  | 5,274                  | 4,629                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4,264 | --                     | --              | 3,910 *         | 4,455             | 4,161                  | 3,755 *                | 4,341                |
| Maine                | 5,216 | --                     | --              | 4,913           | 4,280             | 5,477                  | 6,210                  | 5,105                |
| Massachusetts        | 4,157 | --                     | --              | 3,172           | 4,596             | 3,891                  | 6,551                  | 3,862                |
| New Hampshire        | 4,046 | --                     | --              | 3,929           | 4,114             | 4,433                  | 2,156                  | 4,369                |
| Rhode Island         | 4,628 | --                     | --              | 5,053           | 5,405             | 4,439                  | 4,212                  | 4,690                |
| Vermont              | 5,075 | --                     | --              | 6,534           | 4,296             | 5,257                  | 5,143                  | 5,062                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4,534 | 0                      | --              | 6,705           | 2,971 *           | 5,749                  | 1,855 *                | 4,996                |
| New York             | 5,016 | --                     | --              | 4,657           | 5,461             | 4,351                  | 7,687                  | 4,694                |
| Pennsylvania         | 4,665 | --                     | --              | 5,020           | 3,907             | 4,887                  | 5,078                  | 4,630                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4,992 | --                     | --              | 6,132           | 5,472             | 4,453                  | 6,746                  | 4,837                |
| Indiana              | 4,269 | --                     | --              | 3,398           | 4,067             | 4,358                  | 5,154                  | 4,195                |
| Michigan             | 4,758 | --                     | --              | 7,066           | 3,996             | 4,709                  | 5,080                  | 4,711                |
| Ohio                 | 4,088 | --                     | --              | 5,668           | 4,335             | 3,971                  | 3,888                  | 4,130                |
| Wisconsin            | 4,482 | --                     | --              | 4,951           | 4,357             | 4,448                  | 4,549                  | 4,476                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4,265 | 5,841                  | --              | 4,613           | 3,971             | 3,934                  | 5,030                  | 4,107                |
| Kansas               | 4,601 | --                     | --              | 4,878           | 4,595             | 4,544                  | 4,919                  | 4,563                |
| Minnesota            | 4,653 | 5,595                  | --              | 4,757           | 4,980             | 4,460                  | 5,020                  | 4,616                |
| Missouri             | 4,972 | --                     | --              | 5,561           | 3,981             | 5,205                  | 4,912                  | 4,981                |
| Nebraska             | 4,245 | --                     | --              | 4,763           | 4,785             | 4,083                  | 2,439                  | 4,373                |
| North Dakota         | 3,833 | --                     | --              | 4,476           | 4,794             | 3,474                  | 3,725                  | 3,867                |
| South Dakota         | 5,193 | --                     | 6,198           | 6,366           | 5,043             | 4,993                  | 5,141                  | 5,200                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4,695 | --                     | --              | 7,664           | 4,452             | 4,274                  | --                     | 4,494                |
| District of Columbia | 5,441 | --                     | --              | 5,577           | 7,093             | 4,772                  | 3,795                  | 5,702                |
| Florida              | 5,366 | --                     | 8,050           | 7,186           | 5,546             | 5,040                  | 5,966                  | 5,273                |
| Georgia              | 4,035 | --                     | 9,328           | 4,753           | 2,845 *           | 3,714                  | 6,436                  | 3,660                |
| Maryland             | 4,423 | --                     | --              | 4,155           | 4,614             | 4,661                  | 3,828                  | 4,573                |
| North Carolina       | 5,491 | --                     | --              | 7,679           | 6,468             | 4,776                  | 6,129                  | 5,412                |
| South Carolina       | 5,390 | --                     | --              | 5,472           | 5,659             | 5,448                  | 4,260 *                | 5,495                |
| Virginia             | 4,751 | --                     | --              | 3,541 *         | 8,131             | 3,892                  | 3,733                  | 4,853                |
| West Virginia        | 3,990 | --                     | --              | 6,553           | 3,326             | 3,847                  | 3,967                  | 3,993                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4,367 | --                     | --              | 6,458           | 4,373             | 4,163                  | 4,990                  | 4,261                |
| Kentucky             | 4,553 | --                     | --              | 5,224           | 4,743             | 4,357                  | 4,366                  | 4,571                |
| Mississippi          | 4,823 | --                     | --              | 7,063           | 3,798             | 4,933                  | --                     | 4,821                |
| Tennessee            | 4,341 | --                     | --              | 5,435           | 3,708             | 4,359                  | 5,310                  | 4,238                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5,331 | --                     | --              | 5,218           | 4,959             | 5,500                  | 4,756                  | 5,447                |
| Louisiana            | 6,291 | --                     | 6,717           | 6,343           | 6,299             | 6,461                  | 5,906                  | 6,383                |
| Oklahoma             | 4,988 | 9,266                  | 5,515           | 5,697           | 5,001             | 4,011                  | 6,329                  | 4,618                |
| Texas                | 4,747 | --                     | 5,577           | 6,698           | 5,481             | 4,139                  | 5,785                  | 4,608                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4,520 | --                     | --              | 5,832           | 3,824             | 4,320                  | 6,767                  | 4,312                |
| Colorado             | 4,951 | --                     | 5,419           | 5,289           | 5,165             | 4,901                  | 4,484                  | 5,036                |
| Idaho                | 4,919 | --                     | --              | 4,594           | 5,423             | 4,855                  | 4,688                  | 4,955                |
| Montana              | 5,230 | --                     | --              | 7,201           | 4,746             | 4,811                  | 4,379                  | 5,500                |
| Nevada               | 3,650 | --                     | --              | 5,777           | 5,340             | 3,144                  | 3,883                  | 3,625                |
| New Mexico           | 4,847 | --                     | --              | 6,516           | 5,390             | 4,043                  | 5,822                  | 4,711                |
| Utah                 | 3,718 | --                     | --              | 5,131           | 4,689             | 3,128                  | 4,644                  | 3,606                |
| Wyoming              | 5,465 | --                     | --              | 9,172           | 4,034             | 4,335                  | 5,269                  | 5,540                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5,457 | --                     | --              | 5,173           | 4,189             | 6,421                  | --                     | 5,632                |
| California           | 4,859 | --                     | 8,518           | 4,834           | 5,583             | 4,431                  | 5,515                  | 4,771                |
| Hawaii               | 3,808 | --                     | --              | 4,697           | 2,912             | 3,886                  | 4,220                  | 3,694                |
| Oregon               | 3,970 | --                     | --              | 5,223           | 3,702 *           | 3,638                  | 5,903                  | 3,739                |
| Washington           | 4,103 | --                     | 7,511           | 6,136           | 4,530             | 3,324                  | 6,654                  | 3,633                |

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 II.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, 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        | 69.44  | 568.03                 | 358.78          | 193.13          | 170.62            | 83.94                  | 208.13                 | 73.55                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 320.97 | --                     | --              | 1,344.13 *      | 433.49            | 334.34                 | 1,593.22 *             | 255.49               |
| Maine                | 442.49 | --                     | --              | 810.61          | 551.91            | 695.20                 | 1,057.69               | 476.82               |
| Massachusetts        | 312.66 | --                     | --              | 837.59          | 566.47            | 262.99                 | 1,259.64               | 272.17               |
| New Hampshire        | 220.16 | --                     | --              | 665.75          | 348.72            | 314.18                 | 646.70                 | 230.46               |
| Rhode Island         | 297.71 | --                     | --              | 934.16          | 333.91            | 409.16                 | 780.07                 | 319.37               |
| Vermont              | 427.49 | --                     | --              | 694.88          | 324.98            | 927.24                 | 721.38                 | 495.02               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 738.87 | 0.00                   | --              | 1,528.72        | 1,411.63 *        | 788.42                 | 918.76 *               | 856.93               |
| New York             | 307.92 | --                     | --              | 803.94          | 549.23            | 302.81                 | 1,691.85               | 272.30               |
| Pennsylvania         | 346.42 | --                     | --              | 814.29          | 732.94            | 425.83                 | 743.27                 | 371.71               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 390.78 | --                     | --              | 828.44          | 627.52            | 576.18                 | 1,094.93               | 414.40               |
| Indiana              | 279.62 | --                     | --              | 737.88          | 426.35            | 359.40                 | 1,110.30               | 294.00               |
| Michigan             | 619.15 | --                     | --              | 2,111.50        | 330.59            | 896.41                 | 964.37                 | 695.29               |
| Ohio                 | 212.72 | --                     | --              | 582.24          | 330.42            | 251.29                 | 781.44                 | 200.97               |
| Wisconsin            | 302.93 | --                     | --              | 586.61          | 444.55            | 476.41                 | 956.04                 | 318.79               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 197.91 | 699.78                 | --              | 699.68          | 316.89            | 223.53                 | 694.88                 | 190.12               |
| Kansas               | 302.12 | --                     | --              | 509.18          | 311.03            | 482.32                 | 521.80                 | 338.49               |
| Minnesota            | 240.87 | 325.25                 | --              | 852.93          | 445.88            | 273.76                 | 1,448.04               | 224.27               |
| Missouri             | 341.93 | --                     | --              | 686.99          | 815.23            | 425.34                 | 652.31                 | 380.12               |
| Nebraska             | 341.14 | --                     | --              | 832.23          | 612.24            | 443.12                 | 730.69                 | 363.38               |
| North Dakota         | 355.28 | --                     | --              | 458.70          | 492.40            | 541.71                 | 795.91                 | 395.36               |
| South Dakota         | 312.30 | --                     | 1,231.75        | 1,103.33        | 339.06            | 443.29                 | 1,012.32               | 324.41               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 429.90 | --                     | --              | 1,247.05        | 700.28            | 508.71                 | --                     | 442.92               |
| District of Columbia | 491.76 | --                     | --              | 779.36          | 1,360.29          | 292.00                 | 869.10                 | 543.49               |
| Florida              | 320.51 | --                     | 1,013.86        | 852.05          | 1,135.81          | 359.71                 | 830.04                 | 345.44               |
| Georgia              | 327.19 | --                     | 825.39          | 938.07          | 958.69 *          | 250.32                 | 983.29                 | 317.79               |
| Maryland             | 558.82 | --                     | --              | 714.79          | 844.03            | 852.52                 | 622.24                 | 667.18               |
| North Carolina       | 376.01 | --                     | --              | 1,690.06        | 768.84            | 343.90                 | 1,131.23               | 402.32               |
| South Carolina       | 432.66 | --                     | --              | 419.86          | 739.60            | 566.38                 | 1,303.08 *             | 448.17               |
| Virginia             | 479.01 | --                     | --              | 1,132.41 *      | 685.83            | 291.44                 | 1,060.85               | 508.16               |
| West Virginia        | 266.79 | --                     | --              | 784.87          | 418.98            | 307.81                 | 880.75                 | 281.21               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 257.49 | --                     | --              | 939.20          | 587.37            | 252.17                 | 1,129.16               | 228.67               |
| Kentucky             | 278.76 | --                     | --              | 902.21          | 574.79            | 328.98                 | 1,156.20               | 283.68               |
| Mississippi          | 357.28 | --                     | --              | 876.71          | 746.49            | 405.09                 | --                     | 360.67               |
| Tennessee            | 260.60 | --                     | --              | 674.25          | 507.00            | 344.76                 | 807.04                 | 272.58               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 456.99 | --                     | --              | 1,025.21        | 536.01            | 611.67                 | 858.85                 | 509.13               |
| Louisiana            | 356.85 | --                     | 1,021.41        | 1,160.89        | 433.21            | 572.92                 | 806.91                 | 399.15               |
| Oklahoma             | 351.87 | 640.88                 | 1,098.48        | 830.19          | 756.07            | 297.51                 | 1,004.59               | 307.37               |
| Texas                | 288.71 | --                     | 1,107.74        | 713.78          | 701.69            | 330.01                 | 857.67                 | 304.80               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 437.24 | --                     | --              | 456.53          | 498.30            | 573.33                 | 1,059.70               | 440.90               |
| Colorado             | 291.11 | --                     | 882.04          | 898.54          | 547.19            | 397.89                 | 826.40                 | 305.53               |
| Idaho                | 440.62 | --                     | --              | 746.78          | 1,169.48          | 495.56                 | 962.87                 | 484.16               |
| Montana              | 481.41 | --                     | --              | 971.41          | 904.72            | 759.20                 | 854.86                 | 556.13               |
| Nevada               | 440.98 | --                     | --              | 1,017.45        | 395.91            | 595.69                 | 672.87                 | 482.85               |
| New Mexico           | 420.14 | --                     | --              | 641.24          | 833.94            | 570.62                 | 850.48                 | 462.22               |
| Utah                 | 502.40 | --                     | --              | 1,133.61        | 481.94            | 521.83                 | 1,029.52               | 519.49               |
| Wyoming              | 681.14 | --                     | --              | 1,581.69        | 456.47            | 504.35                 | 682.23                 | 899.30               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 682.46 | --                     | --              | 781.99          | 885.89            | 1,014.03               | --                     | 739.75               |
| California           | 222.96 | --                     | 2,283.57        | 434.58          | 632.32            | 223.68                 | 919.47                 | 219.00               |
| Hawaii               | 307.06 | --                     | --              | 837.05          | 553.71            | 393.11                 | 739.26                 | 328.44               |
| Oregon               | 412.08 | --                     | --              | 675.28          | 1,172.31 *        | 322.58                 | 889.53                 | 435.61               |
| Washington           | 411.30 | --                     | 997.73          | 703.83          | 425.61            | 466.61                 | 887.91                 | 401.29               |

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 II.E.2.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 5,407 | 4,730                  | 5,516           | 5,453           | 5,261             | 5,597                  | 5,265                  | 5,455                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4,429 | --                     | --              | 3,175 *         | 4,787             | 6,445                  | 2,445 *                | 5,286                |
| Maine                | 5,518 | --                     | --              | 4,719           | 3,919             | 6,217                  | 5,990                  | 5,438                |
| Massachusetts        | 4,411 | --                     | --              | 3,198 *         | 4,101             | 4,433                  | 7,213                  | 3,786                |
| New Hampshire        | 3,790 | --                     | --              | 3,850           | 4,844             | 5,176                  | 2,132 *                | 5,051                |
| Rhode Island         | 5,276 | --                     | --              | 5,582           | 5,403             | 6,316                  | 4,212                  | 5,647                |
| Vermont              | 5,524 | --                     | --              | 6,188           | 5,748             | --                     | 5,093                  | 5,865                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4,351 | 0                      | --              | --              | 2,365 *           | 6,841                  | 1,855 *                | 5,112                |
| New York             | 5,414 | --                     | --              | 4,332           | 5,145             | 4,626                  | 7,396                  | 4,825                |
| Pennsylvania         | 5,138 | --                     | --              | 4,923           | 4,238             | 5,856                  | 4,850                  | 5,204                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 5,771 | --                     | --              | 6,319           | 5,934             | 4,859                  | 7,423                  | 5,506                |
| Indiana              | 4,232 | --                     | --              | 3,719           | 4,653             | 3,490                  | --                     | 4,112                |
| Michigan             | 6,425 | --                     | --              | 7,867           | 4,266             | 7,698                  | 4,774                  | 6,883                |
| Ohio                 | 4,426 | --                     | --              | 5,705           | 5,004             | 4,704                  | 3,783                  | 4,888                |
| Wisconsin            | 4,964 | --                     | --              | 4,717           | 4,071             | 6,765                  | --                     | 5,070                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4,766 | 5,907                  | --              | 4,219           | 4,501             | 3,899                  | 5,149                  | 4,509                |
| Kansas               | 5,268 | --                     | --              | 4,928           | 5,502             | 5,575                  | 5,042                  | 5,426                |
| Minnesota            | 5,198 | --                     | --              | 5,197           | 6,903             | 4,445                  | 7,640                  | 4,855                |
| Missouri             | 5,286 | --                     | --              | 6,236           | 4,371             | 5,932                  | 4,808                  | 5,400                |
| Nebraska             | 5,031 | --                     | --              | 4,812           | --                | 4,981                  | --                     | 5,696                |
| North Dakota         | 4,283 | --                     | --              | 4,653           | 4,828             | 6,152                  | 3,629                  | 5,036                |
| South Dakota         | 6,083 | --                     | --              | 6,279           | 6,121             | 6,188                  | 4,982                  | 6,470                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 6,356 | --                     | --              | 7,758           | 5,596             | 6,711                  | --                     | 6,544                |
| District of Columbia | 4,506 | --                     | --              | 5,377           | 4,595             | 4,537                  | 3,569                  | 4,919                |
| Florida              | 6,348 | --                     | --              | 6,900           | 7,808             | 5,283                  | 5,771                  | 6,611                |
| Georgia              | 4,235 | --                     | 10,311          | 3,831           | 2,317 *           | 4,049                  | 6,512                  | 3,491                |
| Maryland             | 5,566 | --                     | --              | 4,737           | 6,305             | 7,450                  | 3,557                  | 6,848                |
| North Carolina       | 6,138 | --                     | --              | 5,460           | 7,703             | 6,047                  | 5,862                  | 6,242                |
| South Carolina       | 6,559 | --                     | --              | 5,388           | 6,433             | 8,269                  | 3,610 *                | 7,175                |
| Virginia             | 5,707 | --                     | --              | 3,241 *         | 8,606             | 4,709                  | 4,123 *                | 5,989                |
| West Virginia        | 4,416 | --                     | --              | 6,372           | 4,061             | 4,337                  | 3,846                  | 4,657                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5,255 | --                     | --              | 6,702           | 4,649             | 6,390                  | 4,961                  | 5,419                |
| Kentucky             | 5,526 | --                     | --              | 4,502           | 5,511             | 7,442 *                | 4,436                  | 5,970                |
| Mississippi          | 4,332 | --                     | --              | 7,489           | 2,638 *           | 4,085                  | --                     | 3,912                |
| Tennessee            | 5,222 | --                     | --              | 6,071           | 4,250             | 5,933                  | 5,481                  | 5,147                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5,652 | --                     | --              | 5,269           | 5,166             | 6,016                  | 5,091                  | 5,875                |
| Louisiana            | 6,860 | 0                      | 6,332           | --              | 6,896             | 8,241                  | 5,769                  | 7,503                |
| Oklahoma             | 6,095 | 9,126                  | 5,515           | 5,150           | 6,089 *           | 5,707                  | 6,105                  | 6,084                |
| Texas                | 6,005 | --                     | --              | 6,642           | 6,011             | 5,505                  | 5,774                  | 6,095                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5,736 | --                     | --              | 5,428           | 4,782             | 6,586                  | 6,810                  | 5,321                |
| Colorado             | 5,812 | --                     | --              | 6,064           | 5,176             | 6,224                  | 5,185                  | 5,967                |
| Idaho                | 5,477 | --                     | --              | 4,542           | 5,897 *           | 5,945                  | 4,933                  | 5,645                |
| Montana              | 6,292 | --                     | --              | 7,569           | 7,203             | 5,200                  | 4,861                  | 6,968                |
| Nevada               | 5,794 | --                     | --              | 6,560           | 5,787             | 6,482                  | 4,139                  | 6,239                |
| New Mexico           | 6,002 | --                     | --              | 5,977           | 7,086             | 4,975                  | 5,908                  | 6,045                |
| Utah                 | 4,833 | --                     | --              | 5,905           | 5,139             | 3,708                  | 6,205                  | 4,495                |
| Wyoming              | 5,669 | --                     | --              | 7,307           | 5,114             | 5,910                  | 4,893                  | 6,144                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5,191 | --                     | --              | 6,524           | 5,782             | 5,222                  | --                     | 5,657                |
| California           | 5,537 | --                     | --              | 5,079           | 5,764             | 5,218                  | 5,813                  | 5,471                |
| Hawaii               | 3,851 | --                     | --              | 5,193           | 2,513             | 3,934                  | 4,400                  | 3,630                |
| Oregon               | 4,375 | --                     | --              | 5,140           | 3,534 *           | 4,495                  | 5,806                  | 3,983                |
| Washington           | 5,519 | --                     | 7,511           | 6,749           | 4,928             | --                     | 6,579                  | 4,644                |

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.

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**Table II.E.2.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 128.41   | 640.91                 | 418.32          | 207.20          | 276.50            | 197.86                 | 238.37                 | 151.62               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 703.06   | --                     | --              | 1,420.02 *      | 585.88            | 1,342.01               | 1,172.84 *             | 516.46               |
| Maine                | 675.95   | --                     | --              | 763.12          | 636.66            | 1,294.37               | 1,092.97               | 765.57               |
| Massachusetts        | 586.77   | --                     | --              | 982.01 *        | 618.22            | 576.51                 | 1,392.26               | 484.05               |
| New Hampshire        | 405.55   | --                     | --              | 736.51          | 520.22            | 606.69                 | 672.30 *               | 381.10               |
| Rhode Island         | 423.13   | --                     | --              | 1,060.85        | 347.40            | 1,068.70               | 884.82                 | 453.50               |
| Vermont              | 506.28   | --                     | --              | 804.69          | 562.06            | --                     | 802.81                 | 630.87               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,144.75 | 0.00                   | --              | --              | 1,509.20 *        | 1,421.67               | 918.76 *               | 1,523.67             |
| New York             | 545.80   | --                     | --              | 851.04          | 481.81            | 617.60                 | 1,915.36               | 393.38               |
| Pennsylvania         | 662.41   | --                     | --              | 1,017.15        | 846.59            | 1,044.14               | 736.09                 | 785.10               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 468.63   | --                     | --              | 882.55          | 676.54            | 1,204.86               | 1,174.56               | 516.67               |
| Indiana              | 431.69   | --                     | --              | 658.72          | 813.45            | 455.94                 | --                     | 429.63               |
| Michigan             | 930.11   | --                     | --              | 2,242.58        | 617.92            | 1,521.10               | 1,039.88               | 1,108.71             |
| Ohio                 | 422.15   | --                     | --              | 610.27          | 528.55            | 810.21                 | 809.50                 | 447.61               |
| Wisconsin            | 509.38   | --                     | --              | 629.03          | 429.62            | 1,110.25               | --                     | 556.05               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 406.73   | 718.73                 | --              | 878.53          | 622.86            | 420.79                 | 762.54                 | 432.00               |
| Kansas               | 385.22   | --                     | --              | 545.83          | 534.51            | 1,413.34               | 551.00                 | 534.55               |
| Minnesota            | 342.84   | --                     | --              | 700.88          | 1,081.14          | 201.17                 | 1,361.32               | 284.63               |
| Missouri             | 528.25   | --                     | --              | 882.50          | 1,138.68          | 553.34                 | 755.48                 | 619.71               |
| Nebraska             | 605.30   | --                     | --              | 875.09          | --                | 675.75                 | --                     | 596.79               |
| North Dakota         | 530.26   | --                     | --              | 438.90          | 796.28            | 776.20                 | 855.27                 | 436.61               |
| South Dakota         | 419.14   | --                     | --              | 1,221.02        | 570.40            | 324.58                 | 1,135.52               | 327.57               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 773.01   | --                     | --              | 1,367.56        | 1,579.33          | 588.98                 | --                     | 861.12               |
| District of Columbia | 407.58   | --                     | --              | 865.57          | 477.78            | 601.34                 | 877.72                 | 427.68               |
| Florida              | 484.46   | --                     | --              | 833.10          | 817.16            | 622.45                 | 1,102.98               | 463.26               |
| Georgia              | 659.48   | --                     | 658.74          | 839.19          | 951.09 *          | 480.05                 | 1,168.85               | 654.24               |
| Maryland             | 888.57   | --                     | --              | 523.02          | 916.70            | 1,261.80               | 601.95                 | 979.05               |
| North Carolina       | 534.73   | --                     | --              | 807.15          | 990.08            | 547.40                 | 1,171.46               | 574.47               |
| South Carolina       | 793.19   | --                     | --              | 411.94          | 984.52            | 1,445.04               | 1,333.79 *             | 792.82               |
| Virginia             | 1,069.07 | --                     | --              | 1,245.54 *      | 823.06            | 1,378.92               | 1,377.37 *             | 1,203.35             |
| West Virginia        | 452.05   | --                     | --              | 841.05          | 581.00            | 747.71                 | 932.57                 | 501.02               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 571.40   | --                     | --              | 973.05          | 766.12            | 755.28                 | 1,271.01               | 536.80               |
| Kentucky             | 771.77   | --                     | --              | 753.27          | 784.98            | 2,480.34 *             | 1,325.42               | 922.40               |
| Mississippi          | 805.15   | --                     | --              | 1,201.81        | 810.74 *          | 596.16                 | --                     | 808.50               |
| Tennessee            | 577.04   | --                     | --              | 913.60          | 729.26            | 1,327.38               | 1,038.79               | 676.73               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 489.76   | --                     | --              | 1,061.03        | 755.44            | 613.88                 | 921.60                 | 529.48               |
| Louisiana            | 443.97   | 0.00                   | 1,105.26        | --              | 636.31            | 750.23                 | 913.38                 | 446.07               |
| Oklahoma             | 690.35   | 863.12                 | 1,098.48        | 1,033.12        | 1,850.28 *        | 423.28                 | 1,117.02               | 810.29               |
| Texas                | 475.94   | --                     | --              | 788.45          | 1,034.82          | 498.84                 | 936.59                 | 557.75               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 470.84   | --                     | --              | 432.91          | 627.12            | 891.78                 | 1,298.41               | 416.10               |
| Colorado             | 462.17   | --                     | --              | 969.42          | 642.61            | 704.24                 | 922.27                 | 521.83               |
| Idaho                | 710.96   | --                     | --              | 852.91          | 1,918.62 *        | 608.45                 | 978.06                 | 861.97               |
| Montana              | 618.01   | --                     | --              | 1,114.28        | 1,102.14          | 617.85                 | 1,091.41               | 726.47               |
| Nevada               | 417.48   | --                     | --              | 992.31          | 508.66            | 409.92                 | 824.59                 | 389.33               |
| New Mexico           | 489.62   | --                     | --              | 627.83          | 755.37            | 724.64                 | 861.64                 | 587.68               |
| Utah                 | 619.45   | --                     | --              | 1,044.46        | 796.69            | 654.32                 | 885.75                 | 649.34               |
| Wyoming              | 435.97   | --                     | --              | 743.00          | 680.80            | 202.80                 | 930.08                 | 357.45               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 498.94   | --                     | --              | 865.40          | 899.61            | 696.64                 | --                     | 535.84               |
| California           | 380.13   | --                     | --              | 501.66          | 794.37            | 419.32                 | 1,064.09               | 393.45               |
| Hawaii               | 447.36   | --                     | --              | 928.71          | 573.65            | 707.86                 | 872.69                 | 494.97               |
| Oregon               | 832.30   | --                     | --              | 729.26          | 1,573.59 *        | 451.31                 | 919.07                 | 972.31               |
| Washington           | 551.82   | --                     | 997.73          | 600.83          | 530.81            | --                     | 901.99                 | 637.21               |

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

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

**Table II.E.2.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 4,226 | 4,476                  | 6,145           | 5,620           | 4,356             | 4,108                  | 5,320                  | 4,189                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4,163 | --                     | --              | 6,281           | 3,741             | 3,848                  | --                     | 3,928                |
| Maine                | 4,696 | --                     | --              | --              | 4,815             | 4,552                  | --                     | 4,600                |
| Massachusetts        | 3,927 | --                     | --              | --              | 5,309             | 3,654                  | --                     | 3,921                |
| New Hampshire        | 4,169 | --                     | --              | --              | 3,863             | 4,316                  | --                     | 4,182                |
| Rhode Island         | 4,147 | --                     | --              | --              | 5,418             | 4,089                  | --                     | 4,145                |
| Vermont              | 4,845 | --                     | --              | 7,556           | 3,943             | 5,286                  | 5,561                  | 4,825                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4,845 | --                     | --              | --              | 4,714             | 4,844                  | --                     | 4,845                |
| New York             | 4,746 | --                     | --              | 7,808           | 5,782             | 4,273                  | 9,494                  | 4,624                |
| Pennsylvania         | 4,386 | --                     | --              | --              | 3,623             | 4,542                  | --                     | 4,352                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4,204 | --                     | --              | --              | 3,324             | 4,345                  | --                     | 4,240                |
| Indiana              | 4,280 | --                     | --              | --              | 3,743             | 4,481                  | --                     | 4,215                |
| Michigan             | 3,119 | --                     | --              | --              | 3,690             | 2,866                  | --                     | 2,974                |
| Ohio                 | 3,871 | --                     | --              | --              | 3,900             | 3,821                  | --                     | 3,842                |
| Wisconsin            | 4,148 | --                     | --              | --              | 4,682             | 3,880                  | --                     | 4,113                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3,964 | --                     | --              | 5,434           | 3,702             | 3,941                  | --                     | 3,958                |
| Kansas               | 4,395 | --                     | --              | --              | 4,164             | 4,474                  | --                     | 4,404                |
| Minnesota            | 4,330 | --                     | --              | --              | 4,458             | 4,468                  | --                     | 4,482                |
| Missouri             | 4,730 | --                     | --              | 4,008           | 2,992             | 4,890                  | --                     | 4,698                |
| Nebraska             | 3,978 | --                     | --              | --              | 3,953             | 3,994                  | --                     | 4,007                |
| North Dakota         | 3,515 | --                     | --              | --              | 4,772             | 3,108                  | --                     | 3,470                |
| South Dakota         | 4,564 | --                     | --              | --              | 4,168             | 4,577                  | --                     | 4,509                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4,121 | --                     | --              | --              | 3,500             | 4,114                  | --                     | 4,078                |
| District of Columbia | 6,138 | --                     | --              | --              | 9,639             | 4,830                  | 8,613                  | 6,111                |
| Florida              | 4,936 | --                     | 6,602           | --              | 3,101             | 4,995                  | 6,449                  | 4,847                |
| Georgia              | 3,872 | --                     | --              | --              | 4,590             | 3,588                  | 6,089                  | 3,769                |
| Maryland             | 3,387 | --                     | --              | --              | 3,012             | 3,406                  | --                     | 3,274                |
| North Carolina       | 5,104 | --                     | --              | --              | 5,643             | 4,354                  | --                     | 5,048                |
| South Carolina       | 4,645 | --                     | --              | --              | 4,192             | 4,625                  | --                     | 4,583                |
| Virginia             | 4,069 | --                     | --              | --              | 6,833             | 3,705                  | --                     | 4,130                |
| West Virginia        | 3,756 | --                     | --              | --              | 2,941             | 3,707                  | --                     | 3,733                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3,892 | --                     | --              | --              | --                | 3,835                  | --                     | 3,853                |
| Kentucky             | 4,198 | --                     | --              | --              | 4,167             | 4,067                  | --                     | 4,203                |
| Mississippi          | 4,994 | --                     | --              | --              | 4,607             | 4,972                  | --                     | 5,000                |
| Tennessee            | 3,931 | --                     | --              | --              | 3,293             | 4,042                  | --                     | 3,897                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4,962 | --                     | --              | --              | 4,663             | 5,143                  | --                     | 5,082                |
| Louisiana            | 5,848 | --                     | --              | 5,003           | 5,790             | 5,818                  | --                     | 5,803                |
| Oklahoma             | 4,248 | --                     | --              | 7,015           | 4,396             | 3,718                  | --                     | 4,110                |
| Texas                | 3,985 | --                     | 6,250           | --              | 4,575             | 3,800                  | --                     | 3,946                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4,139 | --                     | --              | --              | 3,027             | 4,154                  | --                     | 4,079                |
| Colorado             | 4,327 | --                     | 6,651           | --              | 5,155             | 4,226                  | --                     | 4,420                |
| Idaho                | 4,243 | --                     | --              | 4,951           | 4,707             | 4,143                  | --                     | 4,307                |
| Montana              | 4,126 | --                     | --              | 5,553           | --                | 4,654                  | --                     | 4,269                |
| Nevada               | 2,546 | --                     | --              | --              | 4,232             | 2,425                  | --                     | 2,524                |
| New Mexico           | 4,146 | --                     | --              | --              | 4,370             | 3,777                  | --                     | 4,155                |
| Utah                 | 3,098 | --                     | --              | --              | 4,129             | 2,980                  | --                     | 3,185                |
| Wyoming              | 5,302 | --                     | --              | --              | 3,601             | 3,073                  | --                     | 5,167                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5,630 | --                     | --              | --              | 3,489             | 7,070                  | --                     | 5,620                |
| California           | 4,150 | --                     | --              | 3,737           | 4,989             | 4,069                  | 3,953                  | 4,158                |
| Hawaii               | 3,742 | --                     | --              | --              | 4,341             | 3,849                  | --                     | 3,774                |
| Oregon               | 3,604 | --                     | --              | --              | 4,141             | 3,423                  | --                     | 3,563                |
| Washington           | 3,470 | --                     | --              | --              | 4,187             | 3,286                  | --                     | 3,380                |

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 II.E.2.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 74.38    | 746.32                 | 520.47          | 493.92          | 168.77            | 83.80                  | 347.71                 | 75.74                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 287.91   | --                     | --              | 1,212.85        | 469.61            | 301.26                 | --                     | 267.96               |
| Maine                | 350.40   | --                     | --              | --              | 1,085.59          | 226.44                 | --                     | 340.84               |
| Massachusetts        | 285.39   | --                     | --              | --              | 961.50            | 277.47                 | --                     | 293.13               |
| New Hampshire        | 262.69   | --                     | --              | --              | 401.77            | 347.08                 | --                     | 265.14               |
| Rhode Island         | 408.60   | --                     | --              | --              | 1,019.26          | 447.73                 | --                     | 420.48               |
| Vermont              | 591.38   | --                     | --              | 1,128.63        | 336.73            | 1,083.27               | 335.98                 | 608.61               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 498.95   | --                     | --              | --              | 598.81            | 625.99                 | --                     | 498.95               |
| New York             | 367.07   | --                     | --              | 791.81          | 989.74            | 352.36                 | 1,567.97               | 365.79               |
| Pennsylvania         | 328.47   | --                     | --              | --              | 1,071.84          | 298.60                 | --                     | 330.16               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 566.46   | --                     | --              | --              | 706.41            | 645.52                 | --                     | 579.99               |
| Indiana              | 338.71   | --                     | --              | --              | 496.46            | 391.29                 | --                     | 347.35               |
| Michigan             | 405.85   | --                     | --              | --              | 185.61            | 462.71                 | --                     | 388.99               |
| Ohio                 | 218.16   | --                     | --              | --              | 408.63            | 255.94                 | --                     | 217.68               |
| Wisconsin            | 341.96   | --                     | --              | --              | 814.97            | 374.18                 | --                     | 350.44               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 208.17   | --                     | --              | 938.25          | 346.53            | 254.50                 | --                     | 209.30               |
| Kansas               | 425.10   | --                     | --              | --              | 398.86            | 532.64                 | --                     | 428.47               |
| Minnesota            | 319.60   | --                     | --              | --              | 397.02            | 410.39                 | --                     | 305.32               |
| Missouri             | 467.07   | --                     | --              | 599.81          | 695.96            | 551.27                 | --                     | 498.15               |
| Nebraska             | 381.03   | --                     | --              | --              | 365.25            | 468.97                 | --                     | 390.72               |
| North Dakota         | 433.41   | --                     | --              | --              | 660.92            | 504.43                 | --                     | 441.87               |
| South Dakota         | 337.02   | --                     | --              | --              | 403.22            | 424.10                 | --                     | 337.87               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 479.37   | --                     | --              | --              | 418.29            | 530.30                 | --                     | 481.50               |
| District of Columbia | 756.09   | --                     | --              | --              | 2,125.66          | 322.46                 | 76.25                  | 764.69               |
| Florida              | 396.08   | --                     | 538.45          | --              | 665.21            | 409.57                 | 546.72                 | 411.98               |
| Georgia              | 281.36   | --                     | --              | --              | 642.07            | 282.34                 | 1,024.47               | 282.53               |
| Maryland             | 302.95   | --                     | --              | --              | 780.53            | 303.04                 | --                     | 290.82               |
| North Carolina       | 492.76   | --                     | --              | --              | 804.90            | 314.55                 | --                     | 498.77               |
| South Carolina       | 436.17   | --                     | --              | --              | 791.66            | 487.65                 | --                     | 445.43               |
| Virginia             | 243.38   | --                     | --              | --              | 755.47            | 158.99                 | --                     | 232.61               |
| West Virginia        | 311.33   | --                     | --              | --              | 437.79            | 301.48                 | --                     | 312.51               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 207.69   | --                     | --              | --              | --                | 197.52                 | --                     | 205.36               |
| Kentucky             | 238.46   | --                     | --              | --              | 763.76            | 213.56                 | --                     | 241.87               |
| Mississippi          | 358.14   | --                     | --              | --              | 760.54            | 414.59                 | --                     | 360.71               |
| Tennessee            | 243.75   | --                     | --              | --              | 556.99            | 287.11                 | --                     | 250.57               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 825.46   | --                     | --              | --              | 700.95            | 948.44                 | --                     | 837.85               |
| Louisiana            | 516.76   | --                     | --              | 412.17          | 492.69            | 717.08                 | --                     | 534.37               |
| Oklahoma             | 282.93   | --                     | --              | 848.56          | 449.76            | 296.36                 | --                     | 268.29               |
| Texas                | 330.56   | --                     | 186.09          | --              | 638.85            | 359.48                 | --                     | 334.23               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 496.38   | --                     | --              | --              | 418.41            | 580.51                 | --                     | 499.96               |
| Colorado             | 283.28   | --                     | 68.62           | --              | 897.82            | 276.45                 | --                     | 266.88               |
| Idaho                | 312.12   | --                     | --              | 212.00          | 671.90            | 353.84                 | --                     | 312.07               |
| Montana              | 818.11   | --                     | --              | 402.99          | --                | 1,122.79               | --                     | 926.24               |
| Nevada               | 397.08   | --                     | --              | --              | 773.57            | 433.31                 | --                     | 410.40               |
| New Mexico           | 533.18   | --                     | --              | --              | 782.83            | 693.21                 | --                     | 535.54               |
| Utah                 | 504.29   | --                     | --              | --              | 310.04            | 577.30                 | --                     | 562.82               |
| Wyoming              | 1,191.94 | --                     | --              | --              | 461.70            | 687.34                 | --                     | 1,471.74             |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,074.01 | --                     | --              | --              | 969.62            | 1,458.33               | --                     | 1,075.34             |
| California           | 227.60   | --                     | --              | 612.73          | 811.28            | 256.44                 | 725.32                 | 234.37               |
| Hawaii               | 369.29   | --                     | --              | --              | 370.79            | 445.06                 | --                     | 394.50               |
| Oregon               | 331.47   | --                     | --              | --              | 505.39            | 382.41                 | --                     | 332.95               |
| Washington           | 445.20   | --                     | --              | --              | 596.71            | 485.62                 | --                     | 434.03               |

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 II.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 27.8% | 30.3%                  | 34.3%           | 35.4%           | 28.3%             | 25.9%                  | 33.8%                  | 27.0%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 22.5% | --                     | --              | 19.2% *         | 21.1%             | 23.5%                  | 17.6% *                | 23.4%                |
| Maine                | 30.3% | --                     | --              | 30.1%           | 26.0%             | 30.5%                  | 41.0%                  | 29.2%                |
| Massachusetts        | 23.9% | --                     | 39.7%           | 21.6%           | 25.8%             | 22.1%                  | 35.7%                  | 22.4%                |
| New Hampshire        | 23.3% | --                     | --              | 25.5%           | 21.6%             | 25.3%                  | 14.9%                  | 24.4%                |
| Rhode Island         | 23.9% | --                     | --              | 24.0%           | 26.3%             | 23.6%                  | 20.7%                  | 24.4%                |
| Vermont              | 28.3% | --                     | --              | 38.1%           | 23.4%             | 28.7%                  | 32.1%                  | 27.7%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 25.7% | 0.0%                   | 1.6% *          | 33.5%           | 15.5% *           | 33.6%                  | 11.3% *                | 28.0%                |
| New York             | 25.8% | --                     | 37.7%           | 23.3%           | 26.1%             | 23.2%                  | 40.8%                  | 24.1%                |
| Pennsylvania         | 24.8% | --                     | 30.4%           | 29.5%           | 18.9%             | 26.2%                  | 31.0%                  | 24.3%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 27.8% | --                     | --              | 31.4%           | 30.6%             | 24.9%                  | 35.7%                  | 27.0%                |
| Indiana              | 24.6% | --                     | --              | 22.5%           | 21.4%             | 25.4%                  | 33.0%                  | 24.0%                |
| Michigan             | 25.4% | --                     | --              | 39.2%           | 24.5%             | 23.8%                  | 29.4%                  | 24.9%                |
| Ohio                 | 25.3% | --                     | --              | 33.8%           | 27.2%             | 24.3%                  | 25.1%                  | 25.3%                |
| Wisconsin            | 26.3% | --                     | --              | 29.3%           | 24.1%             | 27.0%                  | 30.0%                  | 26.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 28.7% | 45.2%                  | --              | 34.8%           | 27.3%             | 24.6%                  | 38.3%                  | 27.0%                |
| Kansas               | 26.7% | --                     | --              | 36.1%           | 27.9%             | 24.6%                  | 37.5%                  | 25.8%                |
| Minnesota            | 26.8% | --                     | --              | 29.2%           | 26.1%             | 26.0%                  | 32.5%                  | 26.3%                |
| Missouri             | 29.6% | --                     | --              | 40.1%           | 25.1%             | 29.3%                  | 34.2%                  | 29.0%                |
| Nebraska             | 27.0% | --                     | --              | 29.3%           | 32.8%             | 25.4%                  | 15.4%                  | 27.8%                |
| North Dakota         | 24.3% | --                     | --              | 29.8%           | 28.5%             | 21.7%                  | 24.1%                  | 24.3%                |
| South Dakota         | 30.5% | --                     | 32.6%           | 44.7%           | 31.8%             | 27.8%                  | 33.8%                  | 30.1%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 24.8% | --                     | --              | 40.3%           | 29.1%             | 22.1%                  | --                     | 24.0%                |
| District of Columbia | 29.9% | --                     | --              | 31.9%           | 37.3%             | 26.6%                  | 21.7%                  | 31.2%                |
| Florida              | 30.8% | --                     | 48.0%           | 51.2%           | 33.0%             | 27.9%                  | 39.1%                  | 29.7%                |
| Georgia              | 25.8% | --                     | 50.7%           | 34.6%           | 19.3%             | 23.4%                  | 39.9%                  | 23.5%                |
| Maryland             | 27.7% | --                     | --              | 27.0%           | 23.9%             | 29.0%                  | 29.2%                  | 27.4%                |
| North Carolina       | 34.1% | 64.4%                  | --              | 48.7%           | 43.3%             | 29.5%                  | 35.4%                  | 34.0%                |
| South Carolina       | 30.9% | --                     | --              | 40.8%           | 34.1%             | 30.2%                  | 24.5% *                | 31.5%                |
| Virginia             | 29.2% | --                     | --              | 24.0% *         | 43.3%             | 24.5%                  | 30.8%                  | 29.1%                |
| West Virginia        | 21.8% | --                     | --              | 36.4%           | 17.6%             | 20.7%                  | 24.6%                  | 21.4%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 25.3% | --                     | --              | 43.0%           | 26.6%             | 23.1%                  | 33.3%                  | 24.2%                |
| Kentucky             | 27.7% | --                     | --              | 32.4%           | 31.9%             | 25.6%                  | 28.9%                  | 27.6%                |
| Mississippi          | 33.5% | --                     | --              | 55.5%           | 26.1%             | 32.8%                  | --                     | 32.7%                |
| Tennessee            | 29.3% | --                     | --              | 45.0%           | 26.9%             | 27.4%                  | 43.1%                  | 28.1%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 35.8% | --                     | --              | 42.1%           | 37.0%             | 34.9%                  | 37.4%                  | 35.5%                |
| Louisiana            | 38.9% | --                     | 49.7%           | 40.7%           | 39.4%             | 38.0%                  | 40.4%                  | 38.6%                |
| Oklahoma             | 33.5% | 59.7%                  | 44.4%           | 42.7%           | 31.7%             | 26.2%                  | 45.7%                  | 30.4%                |
| Texas                | 30.2% | --                     | 37.6%           | 46.4%           | 35.2%             | 26.1%                  | 41.0%                  | 28.9%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 27.8% | --                     | --              | 42.8%           | 25.8%             | 25.5%                  | 42.7%                  | 26.5%                |
| Colorado             | 29.3% | --                     | 34.7%           | 39.8%           | 27.4%             | 28.1%                  | 32.8%                  | 28.8%                |
| Idaho                | 30.9% | --                     | --              | 35.2%           | 38.3%             | 27.3%                  | 32.9%                  | 30.7%                |
| Montana              | 31.5% | --                     | --              | 42.7%           | 32.4%             | 26.8%                  | 28.7%                  | 32.3%                |
| Nevada               | 25.1% | --                     | --              | 45.6%           | 37.3%             | 21.3%                  | 29.3%                  | 24.7%                |
| New Mexico           | 29.0% | --                     | --              | 44.5%           | 29.8%             | 24.1%                  | 41.7%                  | 27.5%                |
| Utah                 | 24.3% | --                     | --              | 37.3%           | 31.5%             | 19.6%                  | 36.7%                  | 23.0%                |
| Wyoming              | 32.6% | --                     | --              | 51.8%           | 22.7%             | 27.5%                  | 32.4%                  | 32.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 30.1% | --                     | --              | 21.9%           | 24.4%             | 36.8%                  | --                     | 31.7%                |
| California           | 28.6% | --                     | 44.4%           | 34.5%           | 32.6%             | 25.5%                  | 33.9%                  | 27.9%                |
| Hawaii               | 26.0% | --                     | --              | 36.2%           | 21.7%             | 24.7%                  | 31.6%                  | 24.6%                |
| Oregon               | 23.2% | --                     | 40.8%           | 33.2%           | 21.8%             | 20.8%                  | 37.5%                  | 21.7%                |
| Washington           | 24.5% | --                     | 45.8%           | 44.3%           | 28.6%             | 19.1%                  | 42.8%                  | 21.4%                |

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 II.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 0.41% | 3.07%                  | 1.83%           | 1.27%           | 1.03%             | 0.49%                  | 1.17%                  | 0.44%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.93% | --                     | --              | 8.28% *         | 2.41%             | 1.45%                  | 8.86% *                | 1.23%                |
| Maine                | 1.85% | --                     | --              | 4.14%           | 3.02%             | 2.57%                  | 6.60%                  | 1.98%                |
| Massachusetts        | 1.55% | --                     | 7.25%           | 3.75%           | 2.67%             | 1.70%                  | 5.15%                  | 1.40%                |
| New Hampshire        | 1.20% | --                     | --              | 4.00%           | 1.36%             | 1.90%                  | 4.29%                  | 1.25%                |
| Rhode Island         | 1.25% | --                     | --              | 4.59%           | 1.86%             | 1.60%                  | 3.75%                  | 1.31%                |
| Vermont              | 2.15% | --                     | --              | 4.16%           | 1.62%             | 4.46%                  | 4.32%                  | 2.45%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4.07% | 0.00%                  | 1.79% *         | 8.13%           | 7.05% *           | 3.76%                  | 4.98% *                | 4.70%                |
| New York             | 1.49% | --                     | 7.12%           | 3.86%           | 2.83%             | 1.50%                  | 7.12%                  | 1.35%                |
| Pennsylvania         | 2.18% | --                     | 5.80%           | 4.72%           | 4.43%             | 2.53%                  | 4.84%                  | 2.32%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.20% | --                     | --              | 4.49%           | 3.70%             | 3.24%                  | 5.07%                  | 2.35%                |
| Indiana              | 1.55% | --                     | --              | 4.10%           | 2.84%             | 1.87%                  | 5.57%                  | 1.63%                |
| Michigan             | 3.13% | --                     | --              | 10.49%          | 2.44%             | 4.24%                  | 5.11%                  | 3.48%                |
| Ohio                 | 1.30% | --                     | --              | 4.78%           | 1.54%             | 1.49%                  | 5.38%                  | 1.14%                |
| Wisconsin            | 1.88% | --                     | --              | 4.45%           | 2.39%             | 3.04%                  | 7.63%                  | 1.95%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.50% | 6.38%                  | --              | 6.49%           | 2.44%             | 1.53%                  | 5.88%                  | 1.43%                |
| Kansas               | 0.99% | --                     | --              | 4.35%           | 1.68%             | 1.09%                  | 3.93%                  | 0.89%                |
| Minnesota            | 1.54% | --                     | --              | 5.99%           | 2.46%             | 1.95%                  | 9.60%                  | 1.48%                |
| Missouri             | 1.91% | --                     | --              | 5.51%           | 5.07%             | 2.30%                  | 4.02%                  | 2.10%                |
| Nebraska             | 2.16% | --                     | --              | 6.31%           | 3.34%             | 2.78%                  | 4.21%                  | 2.30%                |
| North Dakota         | 2.37% | --                     | --              | 3.78%           | 2.57%             | 3.50%                  | 5.47%                  | 2.59%                |
| South Dakota         | 1.70% | --                     | 6.45%           | 4.59%           | 2.47%             | 2.38%                  | 4.98%                  | 1.81%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.30% | --                     | --              | 4.87%           | 3.71%             | 2.68%                  | --                     | 2.37%                |
| District of Columbia | 2.82% | --                     | --              | 4.14%           | 7.49%             | 1.80%                  | 5.40%                  | 3.08%                |
| Florida              | 1.66% | --                     | 5.77%           | 5.44%           | 7.70%             | 1.47%                  | 5.27%                  | 1.70%                |
| Georgia              | 1.76% | --                     | 3.05%           | 6.57%           | 5.35%             | 1.53%                  | 4.73%                  | 1.75%                |
| Maryland             | 3.93% | --                     | --              | 5.36%           | 5.17%             | 6.00%                  | 5.08%                  | 4.62%                |
| North Carolina       | 2.33% | 5.45%                  | --              | 9.80%           | 6.31%             | 1.95%                  | 7.55%                  | 2.46%                |
| South Carolina       | 2.61% | --                     | --              | 3.82%           | 4.31%             | 3.27%                  | 8.42% *                | 2.69%                |
| Virginia             | 2.79% | --                     | --              | 9.48% *         | 4.17%             | 1.61%                  | 7.38%                  | 2.95%                |
| West Virginia        | 1.49% | --                     | --              | 3.86%           | 3.68%             | 1.55%                  | 4.85%                  | 1.56%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.06% | --                     | --              | 6.12%           | 4.91%             | 2.15%                  | 8.64%                  | 1.94%                |
| Kentucky             | 1.80% | --                     | --              | 4.59%           | 4.24%             | 2.16%                  | 7.17%                  | 1.85%                |
| Mississippi          | 2.36% | --                     | --              | 5.75%           | 5.98%             | 2.43%                  | --                     | 2.41%                |
| Tennessee            | 1.85% | --                     | --              | 4.32%           | 3.72%             | 2.27%                  | 6.25%                  | 1.89%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.80% | --                     | --              | 6.51%           | 3.46%             | 3.77%                  | 6.62%                  | 3.11%                |
| Louisiana            | 2.03% | --                     | 3.24%           | 6.93%           | 3.19%             | 3.01%                  | 4.54%                  | 2.25%                |
| Oklahoma             | 2.41% | 5.98%                  | --              | 6.92%           | 4.66%             | 1.94%                  | 6.80%                  | 2.06%                |
| Texas                | 1.98% | --                     | 7.08%           | 3.60%           | 5.23%             | 2.36%                  | 5.08%                  | 2.11%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.25% | --                     | --              | 4.95%           | 2.87%             | 2.54%                  | 6.11%                  | 2.18%                |
| Colorado             | 2.03% | --                     | 6.78%           | 3.31%           | 3.25%             | 2.91%                  | 4.54%                  | 2.22%                |
| Idaho                | 2.46% | --                     | --              | 4.65%           | 5.30%             | 3.44%                  | 5.80%                  | 2.71%                |
| Montana              | 2.58% | --                     | --              | 4.36%           | 6.50%             | 3.95%                  | 5.00%                  | 2.94%                |
| Nevada               | 3.37% | --                     | --              | 9.18%           | 3.79%             | 4.42%                  | 6.51%                  | 3.65%                |
| New Mexico           | 2.64% | --                     | --              | 7.56%           | 3.61%             | 3.85%                  | 8.59%                  | 2.75%                |
| Utah                 | 3.04% | --                     | --              | 7.08%           | 3.69%             | 2.61%                  | 7.05%                  | 2.95%                |
| Wyoming              | 3.60% | --                     | --              | 7.50%           | 2.46%             | 1.94%                  | 4.38%                  | 4.66%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.55% | --                     | --              | 3.52%           | 3.94%             | 5.44%                  | --                     | 3.83%                |
| California           | 1.44% | --                     | 5.34%           | 3.02%           | 3.32%             | 1.53%                  | 3.97%                  | 1.49%                |
| Hawaii               | 1.91% | --                     | --              | 6.58%           | 2.68%             | 2.37%                  | 5.06%                  | 1.94%                |
| Oregon               | 2.23% | --                     | 7.79%           | 5.21%           | 6.46%             | 1.55%                  | 5.41%                  | 2.30%                |
| Washington           | 2.87% | --                     | 3.34%           | 5.46%           | 2.09%             | 3.09%                  | 4.58%                  | 2.77%                |

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 II.E.3.d Percent of total premiums for purchased plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 33.2% | 30.2%                  | 33.3%           | 35.0%           | 31.5%             | 34.1%                  | 33.4%                  | 33.1%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 21.5% | --                     | --              | 15.7% *         | 21.5%             | 34.4%                  | 11.2% *                | 26.2%                |
| Maine                | 32.7% | --                     | --              | 27.8%           | 24.2%             | 35.4%                  | 39.8%                  | 31.7%                |
| Massachusetts        | 26.0% | --                     | 40.0%           | 21.7%           | 23.4%             | 25.9%                  | 38.1%                  | 22.9%                |
| New Hampshire        | 23.8% | --                     | --              | 24.5%           | 23.5%             | 37.0%                  | 14.6% *                | 29.8%                |
| Rhode Island         | 26.1% | --                     | --              | 25.5%           | 25.8%             | 35.1%                  | 20.2%                  | 28.3%                |
| Vermont              | 31.9% | --                     | --              | 36.6%           | 30.1%             | --                     | 32.1%                  | 31.7%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 23.6% | 0.0%                   | 1.6% *          | --              | 12.4% *           | 35.7%                  | 11.3% *                | 26.9%                |
| New York             | 28.6% | --                     | --              | 21.7%           | 25.3%             | 26.6%                  | 40.6%                  | 25.2%                |
| Pennsylvania         | 29.7% | --                     | 30.4%           | 29.7%           | 21.1%             | 35.9%                  | 30.2%                  | 29.6%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 32.9% | --                     | --              | 32.6%           | 33.8%             | 30.0%                  | 38.9%                  | 31.8%                |
| Indiana              | 29.2% | --                     | --              | 29.2%           | 30.5%             | 25.8%                  | --                     | 28.6%                |
| Michigan             | 33.4% | --                     | --              | 45.1%           | 27.5%             | 34.2%                  | 28.5%                  | 34.5%                |
| Ohio                 | 27.5% | --                     | --              | 34.3%           | 30.9%             | 28.7%                  | 24.9%                  | 29.3%                |
| Wisconsin            | 29.4% | --                     | --              | 26.7%           | 22.1%             | 50.6%                  | --                     | 29.7%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 33.8% | 46.0%                  | --              | 31.3%           | 31.5%             | 24.8%                  | 39.0%                  | 30.6%                |
| Kansas               | 36.5% | --                     | --              | 36.5%           | 34.4%             | 34.7%                  | 38.7%                  | 35.2%                |
| Minnesota            | 34.5% | --                     | 69.9%           | 33.6%           | 43.2%             | 30.3%                  | 48.3%                  | 32.5%                |
| Missouri             | 32.8% | --                     | --              | 42.6%           | 27.1%             | 35.4%                  | 31.5%                  | 33.1%                |
| Nebraska             | 34.7% | --                     | --              | 29.7%           | 45.4%             | 36.8%                  | --                     | 39.8%                |
| North Dakota         | 27.3% | --                     | --              | 31.0%           | 27.9%             | 39.6%                  | 23.0%                  | 32.4%                |
| South Dakota         | 39.0% | --                     | --              | 46.7%           | 40.4%             | 37.4%                  | 34.2%                  | 40.5%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 35.0% | --                     | --              | 39.9%           | 45.3%             | 35.0%                  | --                     | 39.8%                |
| District of Columbia | 24.7% | --                     | --              | 30.7%           | 24.5%             | 24.5%                  | 20.3%                  | 26.5%                |
| Florida              | 40.6% | --                     | --              | 49.4%           | 49.6%             | 32.1%                  | 39.1%                  | 41.2%                |
| Georgia              | 27.9% | --                     | 52.3%           | 28.2%           | 16.1% *           | 26.9%                  | 39.6%                  | 23.7%                |
| Maryland             | 37.9% | --                     | --              | 31.6%           | 38.0%             | 48.8%                  | 27.3%                  | 43.4%                |
| North Carolina       | 39.1% | 64.4%                  | --              | 36.2%           | 56.3%             | 38.5%                  | 34.1%                  | 41.3%                |
| South Carolina       | 40.1% | --                     | --              | 41.3%           | 38.5%             | 48.7%                  | 20.7% *                | 44.4%                |
| Virginia             | 35.4% | --                     | --              | 20.3% *         | 46.9%             | 35.4%                  | 29.3%                  | 36.4%                |
| West Virginia        | 26.9% | --                     | --              | 36.3%           | 25.2%             | 26.8%                  | 23.8%                  | 28.2%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 34.8% | --                     | --              | 42.9%           | 35.2%             | 38.9%                  | 32.4%                  | 36.2%                |
| Kentucky             | 36.6% | --                     | --              | 29.4%           | 40.3%             | 46.3% *                | 29.9%                  | 39.2%                |
| Mississippi          | 33.2% | --                     | --              | 57.8%           | 17.5% *           | 35.4%                  | --                     | 28.3%                |
| Tennessee            | 37.4% | --                     | --              | 50.4%           | 32.5%             | 35.1%                  | 43.8%                  | 35.8%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 40.8% | --                     | --              | 42.1%           | 40.7%             | 40.7%                  | 40.6%                  | 40.9%                |
| Louisiana            | 43.8% | 0.0%                   | 48.1%           | 40.9%           | 46.3%             | 46.6%                  | 38.8%                  | 46.4%                |
| Oklahoma             | 42.8% | 63.0%                  | 44.4%           | 36.9%           | 40.0%             | 36.4%                  | 45.3%                  | 40.6%                |
| Texas                | 39.2% | --                     | --              | 45.5%           | 39.1%             | 37.4%                  | 39.0%                  | 39.2%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 37.1% | --                     | --              | 42.0%           | 30.4%             | 41.0%                  | 42.8%                  | 34.9%                |
| Colorado             | 35.2% | --                     | --              | 38.3%           | 26.3%             | 39.6%                  | 32.4%                  | 35.9%                |
| Idaho                | 38.3% | --                     | --              | 34.8%           | 47.2%             | 35.6%                  | 34.7%                  | 39.4%                |
| Montana              | 36.6% | --                     | --              | 44.9%           | 42.9%             | 27.3%                  | 30.4%                  | 39.2%                |
| Nevada               | 45.1% | --                     | 32.7%           | 53.1%           | 41.8%             | 53.6%                  | --                     | 47.4%                |
| New Mexico           | 35.5% | --                     | --              | 42.0%           | 36.9%             | 27.3%                  | 42.3%                  | 33.1%                |
| Utah                 | 32.3% | --                     | --              | 42.6%           | 34.7%             | 22.7%                  | 48.6%                  | 29.0%                |
| Wyoming              | 33.4% | --                     | --              | 45.5%           | 27.6%             | 34.9%                  | 30.6%                  | 35.0%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 28.5% | --                     | --              | 26.6%           | 33.6%             | 31.4%                  | --                     | 32.9%                |
| California           | 34.8% | --                     | 44.5%           | 37.4%           | 35.8%             | 32.9%                  | 34.4%                  | 34.9%                |
| Hawaii               | 28.6% | --                     | --              | 39.6%           | 21.0%             | 27.6%                  | 32.8%                  | 26.9%                |
| Oregon               | 27.3% | --                     | --              | 32.0%           | 21.2% *           | 30.4%                  | 37.2%                  | 24.6%                |
| Washington           | 34.3% | --                     | 45.8%           | 48.0%           | 31.0%             | --                     | 42.6%                  | 27.9%                |

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 II.E.3.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 0.77% | 3.44%                  | 2.12%           | 1.38%           | 1.68%             | 1.15%                  | 1.34%                  | 0.92%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.08% | --                     | --              | 8.93% *         | 3.28%             | 4.27%                  | 6.32% *                | 2.86%                |
| Maine                | 2.52% | --                     | --              | 3.51%           | 3.60%             | 3.74%                  | 7.00%                  | 2.76%                |
| Massachusetts        | 2.78% | --                     | 7.56%           | 4.28%           | 3.16%             | 4.32%                  | 5.48%                  | 2.50%                |
| New Hampshire        | 2.51% | --                     | --              | 4.31%           | 2.84%             | 3.62%                  | 4.43% *                | 2.56%                |
| Rhode Island         | 2.18% | --                     | --              | 5.10%           | 1.88%             | 4.81%                  | 3.82%                  | 2.68%                |
| Vermont              | 2.76% | --                     | --              | 4.89%           | 3.30%             | --                     | 4.84%                  | 3.33%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6.10% | 0.00%                  | 1.79% *         | --              | 7.77% *           | 6.34%                  | 4.98% *                | 7.87%                |
| New York             | 2.74% | --                     | --              | 4.02%           | 2.81%             | 4.31%                  | 8.38%                  | 2.25%                |
| Pennsylvania         | 4.36% | --                     | 5.80%           | 6.63%           | 4.29%             | 6.77%                  | 5.09%                  | 5.18%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.71% | --                     | --              | 4.90%           | 3.98%             | 6.94%                  | 5.43%                  | 3.04%                |
| Indiana              | 2.44% | --                     | --              | 4.10%           | 3.82%             | 3.29%                  | --                     | 2.36%                |
| Michigan             | 4.34% | --                     | --              | 10.15%          | 4.63%             | 6.49%                  | 5.99%                  | 5.09%                |
| Ohio                 | 2.64% | --                     | --              | 5.10%           | 3.13%             | 4.10%                  | 5.68%                  | 2.38%                |
| Wisconsin            | 3.79% | --                     | --              | 4.38%           | 2.81%             | 8.56%                  | --                     | 4.16%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.42% | 6.84%                  | --              | 8.33%           | 5.08%             | 3.44%                  | 6.60%                  | 3.65%                |
| Kansas               | 2.68% | --                     | --              | 4.10%           | 3.56%             | 8.73%                  | 3.87%                  | 3.51%                |
| Minnesota            | 1.86% | --                     | 3.46%           | 3.82%           | 4.39%             | 1.74%                  | 5.77%                  | 1.67%                |
| Missouri             | 3.16% | --                     | --              | 7.14%           | 6.92%             | 2.85%                  | 4.91%                  | 3.70%                |
| Nebraska             | 3.96% | --                     | --              | 6.69%           | 7.35%             | 5.76%                  | --                     | 3.83%                |
| North Dakota         | 3.64% | --                     | --              | 4.20%           | 3.66%             | 6.05%                  | 5.64%                  | 3.17%                |
| South Dakota         | 1.88% | --                     | --              | 4.32%           | 3.23%             | 1.56%                  | 5.40%                  | 1.78%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.16% | --                     | --              | 5.28%           | 5.36%             | 3.48%                  | --                     | 2.72%                |
| District of Columbia | 2.25% | --                     | --              | 4.55%           | 2.49%             | 2.46%                  | 5.38%                  | 2.09%                |
| Florida              | 2.91% | --                     | --              | 5.99%           | 4.89%             | 2.32%                  | 7.53%                  | 2.63%                |
| Georgia              | 3.52% | --                     | 3.40%           | 6.26%           | 5.54% *           | 2.91%                  | 5.49%                  | 3.75%                |
| Maryland             | 6.64% | --                     | --              | 4.68%           | 4.07%             | 10.89%                 | 5.14%                  | 8.17%                |
| North Carolina       | 3.93% | 5.45%                  | --              | 4.72%           | 8.10%             | 3.06%                  | 7.86%                  | 4.10%                |
| South Carolina       | 4.82% | --                     | --              | 4.05%           | 6.00%             | 7.04%                  | 8.69% *                | 4.29%                |
| Virginia             | 6.52% | --                     | --              | 9.29% *         | 5.08%             | 7.21%                  | 8.46%                  | 7.36%                |
| West Virginia        | 2.77% | --                     | --              | 5.07%           | 3.87%             | 5.05%                  | 5.09%                  | 3.35%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.07% | --                     | --              | 6.10%           | 6.10%             | 3.92%                  | 9.53%                  | 3.22%                |
| Kentucky             | 4.70% | --                     | --              | 4.13%           | 5.26%             | 14.63% *               | 8.16%                  | 5.64%                |
| Mississippi          | 6.89% | --                     | --              | 6.92%           | 7.50% *           | 5.94%                  | --                     | 7.91%                |
| Tennessee            | 3.66% | --                     | --              | 5.70%           | 7.17%             | 6.00%                  | 8.18%                  | 4.00%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.43% | --                     | --              | 6.65%           | 5.54%             | 5.01%                  | 6.99%                  | 3.93%                |
| Louisiana            | 2.19% | 0.00%                  | 3.15%           | 7.92%           | 3.49%             | 2.82%                  | 5.17%                  | 2.18%                |
| Oklahoma             | 4.50% | 5.09%                  | 8.09%           | 7.72%           | 10.54%            | 2.72%                  | 7.65%                  | 4.71%                |
| Texas                | 3.01% | --                     | --              | 4.20%           | 8.07%             | 3.07%                  | 5.26%                  | 3.65%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.31% | --                     | --              | 6.34%           | 4.64%             | 6.00%                  | 7.51%                  | 3.41%                |
| Colorado             | 3.55% | --                     | --              | 4.21%           | 3.68%             | 5.80%                  | 5.29%                  | 4.21%                |
| Idaho                | 3.37% | --                     | --              | 5.29%           | 7.01%             | 4.76%                  | 5.77%                  | 3.92%                |
| Montana              | 3.35% | --                     | --              | 4.66%           | 6.27%             | 3.01%                  | 6.65%                  | 3.81%                |
| Nevada               | 4.62% | --                     | 2.52%           | 9.77%           | 5.48%             | 5.23%                  | --                     | 4.84%                |
| New Mexico           | 3.13% | --                     | --              | 8.65%           | 1.82%             | 4.96%                  | 8.76%                  | 2.87%                |
| Utah                 | 4.77% | --                     | --              | 5.42%           | 5.35%             | 4.39%                  | 2.89%                  | 4.74%                |
| Wyoming              | 2.87% | --                     | --              | 4.87%           | 4.89%             | 1.16%                  | 6.63%                  | 2.33%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.27% | --                     | --              | 4.72%           | 4.40%             | 4.75%                  | --                     | 3.35%                |
| California           | 2.07% | --                     | 5.36%           | 3.22%           | 4.03%             | 3.17%                  | 4.45%                  | 2.33%                |
| Hawaii               | 2.79% | --                     | --              | 7.40%           | 3.68%             | 4.13%                  | 5.72%                  | 3.02%                |
| Oregon               | 5.13% | --                     | --              | 5.31%           | 8.98% *           | 4.05%                  | 5.70%                  | 5.91%                |
| Washington           | 3.73% | --                     | 3.34%           | 5.35%           | 3.01%             | --                     | 4.92%                  | 4.50%                |

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.

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



**Table II.E.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 24.3% | 30.8%                  | 39.6%           | 36.9%           | 24.3%             | 23.6%                  | 36.1%                  | 24.0%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 23.3% | --                     | --              | --              | 20.0%             | 21.9%                  | --                     | 22.0%                |
| Maine                | 26.2% | --                     | --              | --              | 28.5%             | 24.6%                  | --                     | 25.6%                |
| Massachusetts        | 22.1% | --                     | --              | --              | 29.2%             | 20.6%                  | --                     | 22.0%                |
| New Hampshire        | 23.0% | --                     | --              | --              | 20.9%             | 23.9%                  | --                     | 23.0%                |
| Rhode Island         | 22.1% | --                     | --              | --              | 29.5%             | 21.6%                  | --                     | 22.0%                |
| Vermont              | 26.6% | --                     | --              | 42.2%           | 21.7%             | 28.8%                  | --                     | 26.5%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 29.7% | --                     | --              | --              | 24.2%             | 31.3%                  | --                     | 29.7%                |
| New York             | 24.0% | --                     | --              | --              | 26.8%             | 22.3%                  | 41.9%                  | 23.5%                |
| Pennsylvania         | 22.2% | --                     | --              | --              | 17.1% *           | 23.4%                  | --                     | 22.0%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 22.8% | --                     | --              | --              | 17.1%             | 23.7%                  | --                     | 23.0%                |
| Indiana              | 23.6% | --                     | --              | --              | 17.7%             | 25.3%                  | --                     | 23.2%                |
| Michigan             | 17.2% | --                     | 34.9%           | --              | 21.5%             | 15.8%                  | 34.0%                  | 16.4%                |
| Ohio                 | 23.8% | --                     | --              | --              | 24.8%             | 23.4%                  | --                     | 23.7%                |
| Wisconsin            | 24.2% | --                     | --              | --              | 26.5%             | 22.6%                  | --                     | 23.8%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 25.9% | --                     | --              | 42.6%           | 25.2%             | 24.6%                  | --                     | 25.7%                |
| Kansas               | 24.3% | --                     | --              | --              | 24.9%             | 24.0%                  | --                     | 24.3%                |
| Minnesota            | 23.2% | --                     | --              | --              | 22.4%             | 24.1%                  | --                     | 23.6%                |
| Missouri             | 27.3% | --                     | --              | 33.3%           | 19.7%             | 26.9%                  | 40.0%                  | 26.5%                |
| Nebraska             | 24.7% | --                     | --              | --              | 26.5%             | 24.4%                  | --                     | 24.9%                |
| North Dakota         | 22.1% | --                     | --              | --              | 28.9%             | 19.3%                  | --                     | 21.6%                |
| South Dakota         | 25.3% | --                     | --              | --              | 25.4%             | 24.8%                  | --                     | 25.0%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 21.5% | --                     | --              | --              | 19.7%             | 21.3%                  | --                     | 21.3%                |
| District of Columbia | 33.8% | --                     | --              | --              | 50.1%             | 27.1%                  | 52.0%                  | 33.6%                |
| Florida              | 27.1% | --                     | 39.5%           | 60.6%           | 17.3%             | 27.2%                  | 39.1%                  | 26.5%                |
| Georgia              | 24.1% | --                     | --              | 62.2%           | 29.0%             | 22.2%                  | 41.6%                  | 23.4%                |
| Maryland             | 19.8% | --                     | 49.6%           | --              | 13.8%             | 20.8%                  | 49.6%                  | 19.0%                |
| North Carolina       | 31.3% | --                     | --              | --              | 35.8%             | 26.7%                  | --                     | 31.0%                |
| South Carolina       | 25.6% | --                     | --              | --              | 25.5%             | 25.2%                  | --                     | 25.2%                |
| Virginia             | 24.9% | --                     | --              | --              | 34.4%             | 22.5%                  | --                     | 24.6%                |
| West Virginia        | 19.4% | --                     | --              | 36.7%           | --                | 19.3%                  | --                     | 19.2%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 21.1% | --                     | --              | --              | --                | 21.0%                  | --                     | 20.7%                |
| Kentucky             | 24.8% | --                     | --              | --              | 26.5%             | 23.8%                  | --                     | 24.8%                |
| Mississippi          | 33.6% | --                     | --              | --              | 32.5%             | 32.7%                  | --                     | 33.5%                |
| Tennessee            | 25.8% | --                     | --              | --              | 23.0%             | 25.7%                  | 41.1%                  | 25.4%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 30.8% | --                     | --              | --              | 32.2%             | 31.3%                  | --                     | 31.4%                |
| Louisiana            | 35.3% | --                     | --              | 39.1%           | 34.2%             | 34.7%                  | --                     | 34.6%                |
| Oklahoma             | 27.7% | --                     | --              | 58.9%           | 27.3%             | 24.4%                  | 49.2%                  | 27.0%                |
| Texas                | 24.9% | --                     | 69.8%           | 51.3%           | 28.8%             | 23.5%                  | 71.2%                  | 24.5%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 25.1% | --                     | --              | --              | 21.6%             | 24.5%                  | --                     | 24.7%                |
| Colorado             | 25.1% | --                     | 44.9%           | --              | 28.6%             | 23.1%                  | --                     | 24.5%                |
| Idaho                | 23.8% | --                     | --              | 37.9%           | 28.2%             | 22.4%                  | --                     | 24.1%                |
| Montana              | 25.8% | --                     | --              | 32.8%           | --                | 26.6%                  | --                     | 25.9%                |
| Nevada               | 16.5% | --                     | --              | --              | 27.3%             | 15.8%                  | --                     | 16.5%                |
| New Mexico           | 24.9% | --                     | --              | --              | 25.1%             | 23.1%                  | --                     | 25.0%                |
| Utah                 | 19.9% | --                     | --              | --              | 27.7%             | 18.7%                  | --                     | 20.3%                |
| Wyoming              | 31.9% | --                     | --              | 56.3%           | 20.6%             | 20.7%                  | --                     | 31.1%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 31.2% | --                     | --              | --              | 20.3%             | 39.5%                  | --                     | 31.1%                |
| California           | 22.9% | --                     | --              | 23.4%           | 24.5%             | 22.5%                  | 30.3%                  | 22.7%                |
| Hawaii               | 22.7% | --                     | 47.2%           | --              | 23.3%             | 22.9%                  | --                     | 22.4%                |
| Oregon               | 20.0% | --                     | --              | --              | 23.1%             | 18.9%                  | --                     | 19.7%                |
| Washington           | 20.3% | --                     | --              | --              | 26.6%             | 18.9%                  | --                     | 19.8%                |

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.

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

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

**Table II.E.3.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 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        | 0.42% | 3.64%                  | 2.33%           | 3.02%           | 1.07%             | 0.45%                  | 1.75%                  | 0.42%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.32% | --                     | --              | --              | 1.69%             | 1.34%                  | --                     | 1.18%                |
| Maine                | 1.91% | --                     | --              | --              | 5.55%             | 1.58%                  | --                     | 1.87%                |
| Massachusetts        | 1.53% | --                     | --              | --              | 3.95%             | 1.55%                  | --                     | 1.57%                |
| New Hampshire        | 1.33% | --                     | --              | --              | 1.53%             | 1.89%                  | --                     | 1.33%                |
| Rhode Island         | 1.42% | --                     | --              | --              | 5.14%             | 1.49%                  | --                     | 1.42%                |
| Vermont              | 2.92% | --                     | --              | 7.02%           | 1.65%             | 5.15%                  | --                     | 3.01%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.39% | --                     | --              | --              | 4.81%             | 3.84%                  | --                     | 3.39%                |
| New York             | 1.70% | --                     | --              | --              | 4.92%             | 1.58%                  | 7.45%                  | 1.70%                |
| Pennsylvania         | 1.93% | --                     | --              | --              | 6.63% *           | 1.24%                  | --                     | 1.95%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.08% | --                     | --              | --              | 4.37%             | 3.50%                  | --                     | 3.15%                |
| Indiana              | 1.85% | --                     | --              | --              | 2.95%             | 2.04%                  | --                     | 1.91%                |
| Michigan             | 2.59% | --                     | 3.19%           | --              | 2.31%             | 3.01%                  | 3.29%                  | 2.56%                |
| Ohio                 | 1.26% | --                     | --              | --              | 1.38%             | 1.57%                  | --                     | 1.26%                |
| Wisconsin            | 1.77% | --                     | --              | --              | 3.85%             | 1.96%                  | --                     | 1.78%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.49% | --                     | --              | 5.96%           | 2.49%             | 1.69%                  | --                     | 1.50%                |
| Kansas               | 0.98% | --                     | --              | --              | 1.99%             | 1.19%                  | --                     | 0.98%                |
| Minnesota            | 1.65% | --                     | --              | --              | 1.87%             | 2.16%                  | --                     | 1.55%                |
| Missouri             | 2.46% | --                     | --              | 4.74%           | 5.67%             | 2.82%                  | 4.55%                  | 2.60%                |
| Nebraska             | 2.36% | --                     | --              | --              | 2.60%             | 2.84%                  | --                     | 2.43%                |
| North Dakota         | 2.80% | --                     | --              | --              | 3.54%             | 3.18%                  | --                     | 2.79%                |
| South Dakota         | 1.62% | --                     | --              | --              | 1.74%             | 1.94%                  | --                     | 1.59%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.57% | --                     | --              | --              | 1.97%             | 2.81%                  | --                     | 2.58%                |
| District of Columbia | 4.33% | --                     | --              | --              | 11.85%            | 2.17%                  | 0.55%                  | 4.37%                |
| Florida              | 1.84% | --                     | 2.47%           | 5.47%           | 3.88%             | 1.66%                  | 2.53%                  | 1.87%                |
| Georgia              | 1.66% | --                     | --              | 3.68%           | 4.66%             | 1.66%                  | 7.30%                  | 1.66%                |
| Maryland             | 1.80% | --                     | 3.49%           | --              | 3.93%             | 1.64%                  | 3.49%                  | 1.72%                |
| North Carolina       | 2.82% | --                     | --              | --              | 5.13%             | 1.61%                  | --                     | 2.86%                |
| South Carolina       | 2.40% | --                     | --              | --              | 4.09%             | 2.64%                  | --                     | 2.43%                |
| Virginia             | 1.13% | --                     | --              | --              | 3.73%             | 0.86%                  | --                     | 1.12%                |
| West Virginia        | 1.60% | --                     | --              | 3.61%           | --                | 1.34%                  | --                     | 1.59%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.81% | --                     | --              | --              | --                | 1.91%                  | --                     | 1.79%                |
| Kentucky             | 1.61% | --                     | --              | --              | 5.02%             | 1.60%                  | --                     | 1.63%                |
| Mississippi          | 2.24% | --                     | --              | --              | 4.80%             | 2.51%                  | --                     | 2.25%                |
| Tennessee            | 1.87% | --                     | --              | --              | 3.21%             | 2.24%                  | 4.00%                  | 1.89%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.51% | --                     | --              | --              | 3.26%             | 5.11%                  | --                     | 4.54%                |
| Louisiana            | 2.94% | --                     | --              | 2.73%           | 4.03%             | 3.87%                  | --                     | 3.01%                |
| Oklahoma             | 1.97% | --                     | --              | 7.28%           | 3.16%             | 1.96%                  | 2.92%                  | 1.94%                |
| Texas                | 2.30% | --                     | 1.98%           | 3.96%           | 3.75%             | 2.49%                  | 2.37%                  | 2.29%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.24% | --                     | --              | --              | 2.26%             | 2.45%                  | --                     | 2.23%                |
| Colorado             | 1.81% | --                     | 0.69%           | --              | 5.44%             | 1.88%                  | --                     | 1.79%                |
| Idaho                | 2.00% | --                     | --              | 3.57%           | 4.45%             | 2.20%                  | --                     | 2.02%                |
| Montana              | 4.13% | --                     | --              | 2.93%           | --                | 5.42%                  | --                     | 4.68%                |
| Nevada               | 2.47% | --                     | --              | --              | 5.07%             | 2.70%                  | --                     | 2.57%                |
| New Mexico           | 3.53% | --                     | --              | --              | 4.34%             | 4.80%                  | --                     | 3.54%                |
| Utah                 | 2.79% | --                     | --              | --              | 3.97%             | 2.87%                  | --                     | 3.00%                |
| Wyoming              | 6.23% | --                     | --              | 10.64%          | 2.29%             | 2.82%                  | --                     | 7.77%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5.45% | --                     | --              | --              | 4.15%             | 7.52%                  | --                     | 5.46%                |
| California           | 1.10% | --                     | --              | 4.38%           | 4.66%             | 1.08%                  | 4.33%                  | 1.10%                |
| Hawaii               | 2.44% | --                     | 1.68%           | --              | 2.20%             | 2.95%                  | --                     | 2.52%                |
| Oregon               | 1.35% | --                     | --              | --              | 2.58%             | 1.51%                  | --                     | 1.35%                |
| Washington           | 3.05% | --                     | --              | --              | 2.92%             | 3.25%                  | --                     | 2.99%                |

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 II.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and State: United States, 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        | 17.6% | 12.1%                  | 14.7%           | 15.3%           | 18.0%             | 18.6%                  | 14.3%                  | 18.1%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 18.3% | --                     | 14.5%           | 17.6%           | 17.0%             | 20.1%                  | 16.5%                  | 18.6%                |
| Maine                | 18.5% | 9.8% *                 | 12.7%           | 15.7%           | 17.1%             | 21.8%                  | 11.3%                  | 19.9%                |
| Massachusetts        | 16.7% | 3.8% *                 | 19.7%           | 23.6% *         | 17.3%             | 16.2%                  | 13.5%                  | 17.2%                |
| New Hampshire        | 18.1% | 24.9% *                | 11.4% *         | 14.2%           | 20.4%             | 18.4%                  | 14.3%                  | 19.0%                |
| Rhode Island         | 15.5% | 4.5% *                 | 15.4%           | 8.8%            | 15.3%             | 19.0%                  | 10.6%                  | 16.7%                |
| Vermont              | 17.9% | 6.1% *                 | 12.3%           | 16.4%           | 18.6%             | 20.6%                  | 13.6%                  | 19.1%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 20.6% | --                     | --              | 16.3%           | 20.5%             | 20.9%                  | 22.9%                  | 20.3%                |
| New York             | 16.5% | 12.1% *                | 9.9%            | 14.4%           | 16.0%             | 18.3%                  | 11.6%                  | 17.3%                |
| Pennsylvania         | 16.7% | 2.0% *                 | 13.1%           | 9.5%            | 17.2%             | 19.4%                  | 9.4%                   | 17.9%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 17.1% | 3.3% *                 | 13.9%           | 16.1%           | 20.0%             | 18.0%                  | 8.5%                   | 18.8%                |
| Indiana              | 19.6% | --                     | --              | 13.5%           | 19.2%             | 21.6%                  | 15.3%                  | 20.1%                |
| Michigan             | 19.8% | --                     | 20.1%           | 17.9%           | 19.7%             | 20.4%                  | 17.7%                  | 20.2%                |
| Ohio                 | 18.8% | 42.3%                  | 14.2%           | 14.5%           | 19.4%             | 19.0%                  | 21.2%                  | 18.4%                |
| Wisconsin            | 18.8% | --                     | --              | 16.8%           | 21.0%             | 18.7%                  | 12.8%                  | 19.6%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 18.0% | 18.6%                  | 11.3%           | 16.7%           | 19.3%             | 17.8%                  | 17.8%                  | 18.0%                |
| Kansas               | 21.6% | 14.5% *                | --              | 14.2%           | 21.9%             | 24.4%                  | 14.4%                  | 23.0%                |
| Minnesota            | 15.5% | --                     | 10.2% *         | 14.4%           | 13.8%             | 17.0%                  | 11.1%                  | 16.1%                |
| Missouri             | 19.6% | 20.0% *                | 12.6%           | 13.9%           | 16.0%             | 23.2%                  | 14.4%                  | 20.7%                |
| Nebraska             | 16.7% | --                     | --              | 15.1%           | 17.4%             | 17.4%                  | 10.9%                  | 17.3%                |
| North Dakota         | 15.9% | 14.5% *                | 16.3%           | 16.5%           | 13.7%             | 16.6%                  | 16.6%                  | 15.7%                |
| South Dakota         | 16.6% | --                     | 8.1%            | 14.6%           | 14.5%             | 21.0%                  | 10.3%                  | 18.2%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 19.4% | 14.0% *                | --              | 12.0%           | 16.7%             | 21.5%                  | 15.6%                  | 20.0%                |
| District of Columbia | 17.2% | --                     | --              | 14.4%           | 17.8%             | 18.6%                  | 13.2%                  | 18.1%                |
| Florida              | 18.1% | 17.7% *                | 20.7% *         | 15.2%           | 19.2%             | 18.0%                  | 18.7%                  | 18.0%                |
| Georgia              | 19.7% | --                     | 23.9%           | 18.3%           | 16.9%             | 20.4%                  | 22.0%                  | 19.4%                |
| Maryland             | 18.4% | 28.8% *                | 20.5%           | 16.5%           | 14.9%             | 18.8%                  | 21.6%                  | 17.7%                |
| North Carolina       | 17.2% | --                     | --              | 16.4%           | 15.0%             | 18.7%                  | 13.8%                  | 17.7%                |
| South Carolina       | 18.0% | 0.7% *                 | --              | 12.6%           | 16.0%             | 20.8%                  | 10.3% *                | 19.3%                |
| Virginia             | 18.1% | 0.0%                   | 4.3% *          | 22.5%           | 21.9%             | 17.5%                  | 12.7%                  | 18.9%                |
| West Virginia        | 18.3% | --                     | 11.2%           | 16.5%           | 21.5%             | 18.4%                  | 16.3%                  | 18.6%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 16.5% | 15.4% *                | --              | 13.4%           | 13.7%             | 19.1%                  | 12.5%                  | 17.5%                |
| Kentucky             | 19.3% | --                     | --              | 18.9%           | 17.3%             | 20.9%                  | 13.5%                  | 20.1%                |
| Mississippi          | 19.8% | --                     | --              | 14.7%           | 18.8%             | 22.1%                  | 14.4%                  | 20.8%                |
| Tennessee            | 16.9% | --                     | --              | 15.4%           | 17.8%             | 17.9%                  | 13.7%                  | 17.4%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 17.1% | --                     | 20.4%           | 13.9%           | 16.8%             | 17.6%                  | 17.2%                  | 17.1%                |
| Louisiana            | 17.6% | --                     | --              | 13.0%           | 17.3%             | 18.8%                  | 16.7%                  | 17.8%                |
| Oklahoma             | 18.3% | 28.6% *                | 18.9%           | 19.0%           | 14.5%             | 19.5%                  | 20.9%                  | 17.7%                |
| Texas                | 17.9% | 7.3% *                 | 15.1%           | 15.4%           | 16.5%             | 20.1%                  | 13.0%                  | 18.9%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 21.3% | --                     | 17.6%           | 19.3%           | 18.9%             | 23.3%                  | 15.8%                  | 22.0%                |
| Colorado             | 17.2% | 10.6% *                | 12.8%           | 18.2%           | 13.7%             | 19.5%                  | 14.5%                  | 17.8%                |
| Idaho                | 18.0% | 7.6% *                 | 10.7%           | 13.8%           | 23.4%             | 19.5%                  | 11.7%                  | 19.8%                |
| Montana              | 17.2% | 12.9% *                | 15.0% *         | 18.4%           | 14.4%             | 19.4%                  | 15.0%                  | 18.0%                |
| Nevada               | 18.9% | --                     | 10.2% *         | 13.4%           | 15.2%             | 22.3%                  | 11.4%                  | 20.4%                |
| New Mexico           | 19.0% | --                     | --              | 25.0%           | 18.5%             | 19.5%                  | 17.4%                  | 19.2%                |
| Utah                 | 19.1% | 12.8% *                | 8.5% *          | 18.3%           | 15.7%             | 22.0%                  | 14.9%                  | 19.7%                |
| Wyoming              | 19.9% | --                     | 22.7%           | 19.9%           | 18.8%             | 19.2%                  | 20.6%                  | 19.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 17.3% | --                     | --              | 15.1%           | 17.2%             | 18.6%                  | 12.6%                  | 17.9%                |
| California           | 14.6% | 11.6%                  | 11.0%           | 12.7%           | 21.5%             | 13.6%                  | 11.9%                  | 15.0%                |
| Hawaii               | 13.4% | 8.5% *                 | 10.5%           | 12.5%           | 12.2%             | 16.0%                  | 10.5%                  | 14.5%                |
| Oregon               | 18.8% | 8.6% *                 | 13.4%           | 14.9%           | 20.1%             | 20.7%                  | 12.4%                  | 20.1%                |
| Washington           | 16.1% | 18.6%                  | 13.5%           | 10.6%           | 12.7%             | 18.6%                  | 13.9%                  | 16.6%                |

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 II.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and State: United States, 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        | 0.41% | 1.08%                  | 0.81%           | 0.49%           | 0.45%             | 0.71%                  | 0.47%                  | 0.49%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 0.99% | --                     | 3.05%           | 4.02%           | 2.08%             | 1.03%                  | 4.18%                  | 0.95%                |
| Maine                | 1.60% | 4.24% *                | 3.28%           | 2.63%           | 1.36%             | 2.71%                  | 2.08%                  | 1.79%                |
| Massachusetts        | 1.31% | 2.42% *                | 5.02%           | 8.90% *         | 1.97%             | 1.22%                  | 2.82%                  | 1.44%                |
| New Hampshire        | 1.51% | 8.21% *                | 3.62% *         | 2.02%           | 1.83%             | 2.67%                  | 2.36%                  | 1.74%                |
| Rhode Island         | 1.06% | 2.11% *                | 3.81%           | 2.34%           | 3.01%             | 1.07%                  | 2.13%                  | 1.15%                |
| Vermont              | 1.00% | 3.51% *                | 3.33%           | 1.68%           | 2.12%             | 1.38%                  | 1.92%                  | 1.17%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.40% | --                     | --              | 2.41%           | 1.14%             | 2.33%                  | 4.21%                  | 1.47%                |
| New York             | 0.67% | 4.72% *                | 2.41%           | 1.91%           | 1.60%             | 0.73%                  | 2.04%                  | 0.70%                |
| Pennsylvania         | 0.89% | 1.51% *                | 3.06%           | 1.65%           | 2.05%             | 1.34%                  | 1.46%                  | 1.02%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.00% | 1.52% *                | 2.83%           | 2.54%           | 1.97%             | 1.40%                  | 1.34%                  | 1.13%                |
| Indiana              | 1.41% | --                     | --              | 1.98%           | 1.96%             | 2.03%                  | 2.21%                  | 1.52%                |
| Michigan             | 1.06% | --                     | 3.48%           | 2.55%           | 1.16%             | 1.53%                  | 2.36%                  | 1.16%                |
| Ohio                 | 1.06% | 9.07%                  | 3.15%           | 3.58%           | 1.48%             | 1.40%                  | 3.14%                  | 1.10%                |
| Wisconsin            | 0.85% | --                     | --              | 2.08%           | 1.58%             | 1.13%                  | 2.55%                  | 0.88%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.10% | 5.10%                  | 2.65%           | 2.40%           | 2.13%             | 1.57%                  | 2.75%                  | 1.20%                |
| Kansas               | 2.30% | 5.49% *                | --              | 2.42%           | 3.25%             | 3.25%                  | 2.19%                  | 2.52%                |
| Minnesota            | 0.92% | --                     | 5.06% *         | 2.38%           | 1.60%             | 1.23%                  | 2.69%                  | 0.95%                |
| Missouri             | 1.21% | 7.20% *                | 2.86%           | 1.82%           | 2.41%             | 1.73%                  | 2.25%                  | 1.36%                |
| Nebraska             | 1.08% | --                     | --              | 2.35%           | 2.00%             | 1.47%                  | 2.92%                  | 1.14%                |
| North Dakota         | 1.38% | 7.34% *                | 4.58%           | 2.09%           | 1.38%             | 2.54%                  | 2.62%                  | 1.61%                |
| South Dakota         | 1.03% | --                     | 1.89%           | 2.62%           | 1.78%             | 1.48%                  | 1.79%                  | 1.12%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.64% | 9.38% *                | --              | 1.94%           | 2.86%             | 2.12%                  | 4.39%                  | 1.75%                |
| District of Columbia | 0.80% | --                     | --              | 1.87%           | 1.73%             | 0.82%                  | 2.43%                  | 0.81%                |
| Florida              | 0.89% | 8.28% *                | 6.58% *         | 2.70%           | 3.43%             | 0.75%                  | 3.49%                  | 0.87%                |
| Georgia              | 0.83% | --                     | 2.74%           | 3.17%           | 2.04%             | 1.04%                  | 2.74%                  | 0.87%                |
| Maryland             | 1.42% | 11.50% *               | 5.51%           | 1.94%           | 2.59%             | 2.03%                  | 3.90%                  | 1.42%                |
| North Carolina       | 0.96% | --                     | --              | 2.43%           | 1.60%             | 1.35%                  | 2.40%                  | 1.05%                |
| South Carolina       | 1.25% | 0.71% *                | --              | 3.15%           | 1.55%             | 1.64%                  | 3.31% *                | 1.28%                |
| Virginia             | 1.62% | 0.00%                  | 1.86% *         | 4.49%           | 4.44%             | 1.84%                  | 3.29%                  | 1.80%                |
| West Virginia        | 1.13% | --                     | 3.17%           | 3.48%           | 4.54%             | 1.19%                  | 3.24%                  | 1.20%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.29% | 4.92% *                | --              | 2.47%           | 2.52%             | 1.90%                  | 2.50%                  | 1.50%                |
| Kentucky             | 1.16% | --                     | --              | 2.83%           | 1.89%             | 1.66%                  | 2.12%                  | 1.27%                |
| Mississippi          | 1.61% | --                     | --              | 2.87%           | 2.60%             | 2.06%                  | 3.22%                  | 1.66%                |
| Tennessee            | 0.99% | --                     | --              | 1.79%           | 2.23%             | 1.43%                  | 2.37%                  | 1.10%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.42% | --                     | 4.21%           | 2.50%           | 1.97%             | 2.03%                  | 2.66%                  | 1.62%                |
| Louisiana            | 1.05% | --                     | --              | 3.44%           | 1.87%             | 1.40%                  | 2.89%                  | 1.11%                |
| Oklahoma             | 1.06% | 12.58% *               | 3.65%           | 2.36%           | 1.93%             | 0.77%                  | 3.84%                  | 0.92%                |
| Texas                | 1.10% | 2.98% *                | 2.45%           | 2.10%           | 2.26%             | 1.55%                  | 1.64%                  | 1.26%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.89% | --                     | 2.37%           | 2.99%           | 1.43%             | 4.42%                  | 2.36%                  | 3.21%                |
| Colorado             | 1.07% | 4.63% *                | 3.75%           | 3.03%           | 2.39%             | 1.19%                  | 2.76%                  | 1.15%                |
| Idaho                | 1.06% | 4.06% *                | 2.94%           | 2.34%           | 3.42%             | 0.98%                  | 2.11%                  | 1.18%                |
| Montana              | 1.11% | 5.12% *                | 4.52% *         | 2.60%           | 1.34%             | 1.60%                  | 2.83%                  | 1.10%                |
| Nevada               | 1.23% | --                     | 3.90% *         | 2.22%           | 1.86%             | 1.73%                  | 2.32%                  | 1.35%                |
| New Mexico           | 1.21% | --                     | --              | 3.99%           | 2.58%             | 1.40%                  | 4.38%                  | 1.21%                |
| Utah                 | 1.69% | 4.83% *                | 3.73% *         | 2.97%           | 2.27%             | 1.88%                  | 2.88%                  | 1.81%                |
| Wyoming              | 1.40% | --                     | 2.91%           | 4.07%           | 1.96%             | 1.36%                  | 3.03%                  | 1.57%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.33% | --                     | --              | 3.07%           | 2.88%             | 1.91%                  | 2.84%                  | 1.48%                |
| California           | 2.13% | 3.02%                  | 3.07%           | 1.29%           | 2.10%             | 2.98%                  | 1.54%                  | 2.58%                |
| Hawaii               | 0.93% | 3.54% *                | 2.75%           | 1.64%           | 1.14%             | 1.85%                  | 1.68%                  | 1.15%                |
| Oregon               | 1.20% | 3.58% *                | 3.08%           | 2.14%           | 3.15%             | 1.27%                  | 1.83%                  | 1.32%                |
| Washington           | 0.97% | 5.49%                  | 3.25%           | 1.41%           | 1.70%             | 1.35%                  | 2.11%                  | 1.07%                |

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 II.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and State: United States, 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        | 6.9%    | 40.5%                  | 22.2%           | 10.7%           | 8.0%              | 3.2%                   | 22.3%                  | 4.8%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 7.3% *  | 0.0%                   | --              | 36.2% *         | --                | 0.4% *                 | 44.6% *                | 1.6% *               |
| Maine                | 5.3% *  | 0.0%                   | --              | 10.1% *         | 9.7% *            | --                     | 12.5% *                | --                   |
| Massachusetts        | 4.3% *  | --                     | --              | --              | 6.7% *            | 3.5% *                 | 5.1% *                 | 4.2% *               |
| New Hampshire        | 11.2%   | --                     | --              | 23.3% *         | 1.1% *            | 4.0% *                 | 60.8%                  | 2.8% *               |
| Rhode Island         | 3.4% *  | --                     | --              | --              | 1.3% *            | 0.1% *                 | 22.9% *                | 0.5% *               |
| Vermont              | 5.4% *  | --                     | --              | 1.9% *          | 0.0%              | 6.2% *                 | 16.9% *                | 3.1% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 25.2% * | 100.0%                 | 94.8%           | 18.1% *         | 46.7% *           | 1.9% *                 | 74.4%                  | 16.7% *              |
| New York             | 9.4%    | --                     | --              | 27.5% *         | 7.2% *            | 6.0% *                 | 22.3% *                | 7.8%                 |
| Pennsylvania         | 11.1%   | --                     | --              | 19.6% *         | 17.4% *           | 7.5% *                 | 18.2% *                | 10.5% *              |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.2%    | --                     | --              | 5.6% *          | --                | 2.5% *                 | 22.1% *                | 2.6% *               |
| Indiana              | 6.0% *  | --                     | --              | 14.9% *         | --                | 5.0% *                 | 6.8% *                 | 5.9% *               |
| Michigan             | 11.6%   | --                     | --              | 12.2% *         | 7.1% *            | 8.9% *                 | 30.4% *                | 8.8% *               |
| Ohio                 | 7.0% *  | --                     | --              | --              | 1.3% *            | 2.2% *                 | 29.8% *                | 2.3% *               |
| Wisconsin            | 2.8% *  | --                     | 0.0%            | 0.0%            | 0.0%              | 3.4% *                 | 12.2% *                | 2.0% *               |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.1% *  | --                     | --              | 17.9% *         | 0.9% *            | 1.4% *                 | 16.2% *                | 1.6% *               |
| Kansas               | 2.2% *  | 0.0%                   | --              | 1.2% *          | 2.6% *            | 1.5% *                 | 5.5% *                 | 1.8% *               |
| Minnesota            | 6.1% *  | 0.0%                   | --              | 16.3% *         | --                | 3.2% *                 | 36.1% *                | 3.1% *               |
| Missouri             | 5.6% *  | --                     | --              | 6.2% *          | 20.2% *           | 0.5% *                 | 11.3% *                | --                   |
| Nebraska             | 3.9% *  | 0.0%                   | --              | 13.6% *         | --                | 0.1% *                 | 43.1% *                | 1.1% *               |
| North Dakota         | 11.1% * | --                     | --              | 3.6% *          | 9.1% *            | 2.3% *                 | 32.4% *                | 4.4% *               |
| South Dakota         | 2.6% *  | --                     | --              | 0.0%            | 1.6% *            | 1.2% *                 | 12.0% *                | 1.2% *               |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.2% *  | --                     | --              | 7.1% *          | 2.4% *            | 1.6% *                 | --                     | 2.3% *               |
| District of Columbia | 7.4% *  | --                     | --              | 9.9% *          | 4.2% *            | 1.9% *                 | 37.7% *                | 2.6% *               |
| Florida              | 4.0% *  | --                     | --              | 5.7% *          | 1.1% *            | 1.5% *                 | 20.7% *                | 1.4% *               |
| Georgia              | 8.8% *  | --                     | --              | 14.6% *         | 27.7% *           | 2.9% *                 | 15.9% *                | 7.6% *               |
| Maryland             | 8.5% *  | --                     | --              | 16.6% *         | --                | --                     | 21.3% *                | 5.3% *               |
| North Carolina       | 3.7% *  | 0.0%                   | --              | 8.9% *          | 0.0%              | 1.6% *                 | 15.6% *                | 2.3% *               |
| South Carolina       | 2.7% *  | --                     | --              | 0.0%            | 5.1% *            | 0.0%                   | 21.9% *                | 0.9% *               |
| Virginia             | 6.6% *  | --                     | 0.0%            | 36.2% *         | 0.0%              | 0.2% *                 | 20.8% *                | 5.1% *               |
| West Virginia        | 5.5% *  | --                     | --              | 0.0%            | 0.0%              | 2.6% *                 | 33.5% *                | 1.9% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 6.9% *  | --                     | 0.0%            | --              | 5.7% *            | 2.9% *                 | 27.9% *                | 3.4% *               |
| Kentucky             | 4.9% *  | --                     | --              | 11.1% *         | 1.6% *            | 1.9% *                 | 36.3% *                | 1.8% *               |
| Mississippi          | 6.2% *  | --                     | --              | --              | 10.8% *           | 0.0%                   | --                     | --                   |
| Tennessee            | 2.4% *  | --                     | --              | 0.0%            | 5.8% *            | 0.1% *                 | 12.0% *                | 1.4% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6.2% *  | --                     | --              | 18.3% *         | 6.6% *            | 0.7% *                 | 23.0% *                | 2.8% *               |
| Louisiana            | 2.9% *  | --                     | 1.7% *          | --              | 1.1% *            | 0.7% *                 | 10.8% *                | 1.0% *               |
| Oklahoma             | 5.0% *  | 0.0%                   | --              | 10.4% *         | 11.1% *           | 0.6% *                 | 9.9% *                 | 3.6% *               |
| Texas                | 7.4% *  | --                     | 18.1% *         | 1.6% *          | --                | 6.8% *                 | 18.0% *                | 6.0% *               |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.0% *  | --                     | --              | 0.9% *          | 2.4% *            | 1.2% *                 | 9.0% *                 | 1.4% *               |
| Colorado             | 3.5% *  | --                     | --              | 2.8% *          | 0.1% *            | 1.6% *                 | 16.1% *                | 1.2% *               |
| Idaho                | 5.8% *  | --                     | --              | 9.9% *          | 5.9% *            | 0.0%                   | 30.6% *                | 1.9% *               |
| Montana              | 10.4% * | --                     | --              | 8.0% *          | 14.6% *           | 0.0%                   | 29.2% *                | 4.5% *               |
| Nevada               | 5.8% *  | --                     | 0.0%            | 13.4% *         | --                | --                     | 13.4% *                | 5.0% *               |
| New Mexico           | 8.9% *  | --                     | --              | 0.0%            | 5.9% *            | 11.7% *                | 7.6% *                 | 9.0% *               |
| Utah                 | 3.1% *  | --                     | --              | 22.3% *         | 0.0%              | 0.7% *                 | 16.6% *                | 1.5% *               |
| Wyoming              | 8.4% *  | --                     | --              | 0.0%            | 0.0%              | 10.7% *                | 15.1% *                | 5.8% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 6.3% *  | --                     | --              | 5.8% *          | 14.4% *           | 0.0%                   | --                     | --                   |
| California           | 5.8%    | --                     | 20.9% *         | 9.9% *          | 8.7% *            | 1.3% *                 | 21.4%                  | 3.8%                 |
| Hawaii               | 13.4%   | --                     | --              | 17.8% *         | 9.1% *            | 5.9% *                 | 35.0%                  | 7.4% *               |
| Oregon               | 15.4% * | --                     | --              | 8.3% *          | 30.8% *           | 8.3% *                 | 13.5% *                | 15.6% *              |
| Washington           | 6.6% *  | --                     | --              | 8.4% *          | 0.1% *            | 5.0% *                 | 16.9% *                | 4.7% *               |

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 II.E.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and State: United States, 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        | 0.59%    | 5.19%                  | 3.02%           | 1.68%           | 1.95%             | 0.44%                  | 2.01%                  | 0.59%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.76% *  | 0.00%                  | --              | 21.51% *        | --                | 0.33% *                | 21.87% *               | 0.87% *              |
| Maine                | 2.64% *  | 0.00%                  | --              | 6.28% *         | 8.10% *           | --                     | 6.89% *                | --                   |
| Massachusetts        | 1.76% *  | --                     | --              | --              | 6.47% *           | 1.68% *                | 3.35% *                | 1.94% *              |
| New Hampshire        | 2.63%    | --                     | --              | 10.09% *        | 0.65% *           | 2.11% *                | 9.27%                  | 1.24% *              |
| Rhode Island         | 1.51% *  | --                     | --              | --              | 1.42% *           | 0.09% *                | 10.15% *               | 0.35% *              |
| Vermont              | 2.10% *  | --                     | --              | 1.51% *         | 0.00%             | 3.93% *                | 7.56% *                | 2.05% *              |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 10.55% * | 0.00%                  | 5.66%           | 13.24% *        | 26.62% *          | 1.31% *                | 11.44%                 | 12.26% *             |
| New York             | 1.95%    | --                     | --              | 9.36% *         | 3.80% *           | 2.20% *                | 7.77% *                | 2.00%                |
| Pennsylvania         | 3.17%    | --                     | --              | 9.52% *         | 10.39% *          | 2.53% *                | 7.77% *                | 3.37% *              |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.23%    | --                     | --              | 3.43% *         | --                | 1.18% *                | 7.12% *                | 1.12% *              |
| Indiana              | 2.07% *  | --                     | --              | 12.88% *        | --                | 2.00% *                | 5.68% *                | 2.19% *              |
| Michigan             | 3.03%    | --                     | --              | 7.68% *         | 4.11% *           | 4.03% *                | 9.98%                  | 3.11% *              |
| Ohio                 | 2.13% *  | --                     | --              | --              | 1.12% *           | 1.23% *                | 10.64% *               | 0.98% *              |
| Wisconsin            | 1.33% *  | --                     | 0.00%           | 0.00%           | 0.00%             | 2.17% *                | 8.10% *                | 1.24% *              |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.78% *  | --                     | --              | 10.50% *        | 0.62% *           | 1.02% *                | 8.94% *                | 0.77% *              |
| Kansas               | 1.13% *  | 0.00%                  | --              | 1.26% *         | 1.74% *           | 1.44% *                | 3.86% *                | 1.13% *              |
| Minnesota            | 2.48% *  | 0.00%                  | --              | 11.96% *        | --                | 1.89% *                | 16.50% *               | 1.44% *              |
| Missouri             | 2.47% *  | --                     | --              | 6.01% *         | 14.06% *          | 0.40% *                | 5.89% *                | --                   |
| Nebraska             | 1.76% *  | 0.00%                  | --              | 8.91% *         | --                | 0.05% *                | 16.22% *               | 0.60% *              |
| North Dakota         | 3.76% *  | --                     | --              | 2.33% *         | 5.70% *           | 1.39% *                | 11.58% *               | 1.78% *              |
| South Dakota         | 1.17% *  | --                     | --              | 0.00%           | 1.34% *           | 0.95% *                | 6.92% *                | 0.73% *              |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.95% *  | --                     | --              | 6.78% *         | 1.77% *           | 1.23% *                | --                     | 1.23% *              |
| District of Columbia | 2.29% *  | --                     | --              | 6.84% *         | 1.98% *           | 1.27% *                | 11.86% *               | 1.02% *              |
| Florida              | 1.76% *  | --                     | --              | 4.09% *         | 0.86% *           | 1.48% *                | 10.29% *               | 1.16% *              |
| Georgia              | 3.66% *  | --                     | --              | 13.06% *        | 10.69% *          | 2.19% *                | 9.90% *                | 3.97% *              |
| Maryland             | 3.18% *  | --                     | --              | 12.27% *        | --                | --                     | 8.68% *                | 3.04% *              |
| North Carolina       | 1.87% *  | 0.00%                  | --              | 7.12% *         | 0.00%             | 1.08% *                | 11.87% *               | 1.35% *              |
| South Carolina       | 1.95% *  | --                     | --              | 0.00%           | 4.29% *           | 0.00%                  | 15.73% *               | 0.79% *              |
| Virginia             | 4.62% *  | --                     | 0.00%           | 18.85% *        | 0.00%             | 0.20% *                | 16.75% *               | 4.78% *              |
| West Virginia        | 2.23% *  | --                     | --              | 0.00%           | 0.00%             | 2.34% *                | 12.03% *               | 1.75% *              |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.41% *  | --                     | 0.00%           | --              | 4.93% *           | 1.41% *                | 12.59% *               | 1.49% *              |
| Kentucky             | 1.55% *  | --                     | --              | 7.30% *         | 1.62% *           | 0.91% *                | 11.75% *               | 0.76% *              |
| Mississippi          | 3.17% *  | --                     | --              | --              | 10.21% *          | 0.00%                  | --                     | --                   |
| Tennessee            | 1.13% *  | --                     | --              | 0.00%           | 4.22% *           | 0.09% *                | 7.24% *                | 0.96% *              |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.10% *  | --                     | --              | 10.95% *        | 4.11% *           | 0.50% *                | 8.40% *                | 1.46% *              |
| Louisiana            | 1.12% *  | --                     | 1.83% *         | --              | 0.81% *           | 0.66% *                | 5.56% *                | 0.56% *              |
| Oklahoma             | 2.32% *  | 0.00%                  | --              | 9.60% *         | 7.16% *           | 0.63% *                | 7.00% *                | 2.22% *              |
| Texas                | 2.46% *  | --                     | 14.37% *        | 1.62% *         | --                | 3.15% *                | 8.38% *                | 2.52% *              |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 0.77% *  | --                     | --              | 0.94% *         | 1.65% *           | 0.65% *                | 5.38% *                | 0.59% *              |
| Colorado             | 1.39% *  | --                     | --              | 2.26% *         | 0.10% *           | 1.38% *                | 7.05% *                | 1.00% *              |
| Idaho                | 1.83% *  | --                     | --              | 6.19% *         | 3.45% *           | 0.00%                  | 9.83% *                | 1.09% *              |
| Montana              | 3.28% *  | --                     | --              | 5.60% *         | 8.67% *           | 0.00%                  | 10.74% *               | 2.35% *              |
| Nevada               | 2.41% *  | --                     | 0.00%           | 8.95% *         | --                | --                     | 9.38% *                | 2.44% *              |
| New Mexico           | 4.30% *  | --                     | --              | 0.00%           | 3.62% *           | 7.41% *                | 5.67% *                | 4.82% *              |
| Utah                 | 1.81% *  | --                     | --              | 13.50% *        | 0.00%             | 0.52% *                | 11.60% *               | 1.11% *              |
| Wyoming              | 4.31% *  | --                     | --              | 0.00%           | 0.00%             | 9.17% *                | 7.84% *                | 5.22% *              |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.50% *  | --                     | --              | 4.73% *         | 10.02% *          | 0.00%                  | --                     | --                   |
| California           | 1.23%    | --                     | 10.86% *        | 3.52% *         | 3.37% *           | 0.59% *                | 5.76%                  | 1.05%                |
| Hawaii               | 3.09%    | --                     | --              | 7.98% *         | 4.23% *           | 3.40% *                | 9.59%                  | 2.61% *              |
| Oregon               | 6.85% *  | --                     | --              | 4.98% *         | 19.05% *          | 3.04% *                | 5.68% *                | 7.63% *              |
| Washington           | 2.61% *  | --                     | --              | 6.83% *         | 0.15% *           | 3.01% *                | 9.40% *                | 2.40% *              |

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 II.E.4.b Percent of private-sector employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by firm size and State: United States, 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        | 59.3% | 12.5%                  | 17.5%           | 19.3%           | 42.9%             | 77.0%                  | 16.1%                  | 65.2%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 62.2% | --                     | --              | 23.7% *         | 31.7% *           | 87.9%                  | 14.1% *                | 69.6%                |
| Maine                | 36.7% | 0.0%                   | --              | 9.9% *          | 40.3%             | 44.5%                  | 9.3% *                 | 39.8%                |
| Massachusetts        | 52.4% | --                     | --              | 14.9% *         | 41.0%             | 69.6%                  | 20.9% *                | 56.3%                |
| New Hampshire        | 67.6% | 0.0%                   | --              | 10.7% *         | 74.5%             | 86.4%                  | --                     | 78.4%                |
| Rhode Island         | 57.5% | 0.0%                   | --              | 15.8% *         | 15.3% *           | 84.3%                  | 15.7% *                | 63.7%                |
| Vermont              | 66.1% | 0.0%                   | --              | 25.3% *         | 80.4%             | 79.8%                  | 10.6% *                | 77.2%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 37.0% | 0.0%                   | 0.0%            | 12.2% *         | 25.8% *           | 54.7%                  | 0.0%                   | 43.4%                |
| New York             | 59.6% | 0.0%                   | --              | 9.3% *          | 49.6%             | 78.0%                  | 13.9% *                | 65.1%                |
| Pennsylvania         | 62.9% | --                     | 0.0%            | 33.5% *         | 53.8%             | 73.7%                  | 10.0% *                | 67.3%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 49.7% | 0.0%                   | --              | 6.3% *          | 17.7% *           | 79.0%                  | 14.3% *                | 52.8%                |
| Indiana              | 77.3% | --                     | --              | 54.2%           | 64.4%             | 87.6%                  | 32.4% *                | 81.0%                |
| Michigan             | 50.4% | 0.0%                   | --              | 12.1% *         | 46.9%             | 61.9%                  | 15.1% *                | 55.6%                |
| Ohio                 | 60.8% | --                     | 0.0%            | 6.5% *          | 60.6%             | 83.0%                  | 4.2% *                 | 72.5%                |
| Wisconsin            | 59.0% | 0.0%                   | --              | 13.5% *         | 46.8%             | 80.3%                  | 25.8% *                | 62.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 62.4% | --                     | 0.0%            | 32.4% *         | 66.3%             | 83.5%                  | 12.0% *                | 72.9%                |
| Kansas               | 76.4% | 0.0%                   | --              | 16.5% *         | 67.7%             | 93.6%                  | 9.6% *                 | 84.4%                |
| Minnesota            | 62.9% | --                     | --              | 24.5% *         | 78.7%             | 64.5%                  | 49.7%                  | 64.2%                |
| Missouri             | 56.5% | --                     | --              | 30.3% *         | 28.3% *           | 69.7%                  | 34.9% *                | 59.6%                |
| Nebraska             | 74.7% | --                     | --              | 6.8% *          | 65.2%             | 91.0%                  | 23.1% *                | 78.3%                |
| North Dakota         | 58.6% | 0.0%                   | --              | 24.0% *         | 60.5%             | 88.0%                  | 8.3% *                 | 74.6%                |
| South Dakota         | 58.6% | --                     | --              | 15.1% *         | 55.2%             | 74.2%                  | 18.1% *                | 64.7%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 74.3% | --                     | 0.0%            | 9.6% *          | 54.6%             | 93.8%                  | --                     | 83.1%                |
| District of Columbia | 57.3% | 0.0%                   | 0.0%            | 11.3% *         | 49.5%             | 80.0%                  | --                     | 65.7%                |
| Florida              | 69.6% | 0.0%                   | --              | 15.1% *         | 48.1% *           | 84.3%                  | 28.7% *                | 75.8%                |
| Georgia              | 55.1% | --                     | --              | 17.8% *         | 23.2% *           | 72.8%                  | 18.0% *                | 60.8%                |
| Maryland             | 52.5% | 0.0%                   | --              | 19.9% *         | 51.4%             | 69.0%                  | 8.1% *                 | 63.7%                |
| North Carolina       | 62.6% | 0.0%                   | 0.0%            | 22.4% *         | 60.0%             | 75.1%                  | 6.6% *                 | 69.5%                |
| South Carolina       | 61.1% | --                     | --              | 12.2% *         | 34.6%             | 77.4%                  | 20.8% *                | 64.8%                |
| Virginia             | 58.4% | --                     | --              | 19.6% *         | 26.8% *           | 81.4%                  | 30.9% *                | 61.1%                |
| West Virginia        | 64.5% | --                     | --              | 24.8% *         | 65.7%             | 77.7%                  | 8.3% *                 | 71.8%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 65.2% | --                     | --              | 12.1% *         | 41.5% *           | 87.2%                  | 13.3% *                | 73.9%                |
| Kentucky             | 73.3% | 0.0%                   | --              | 25.4% *         | 57.2%             | 91.4%                  | 14.0% *                | 79.2%                |
| Mississippi          | 74.1% | 0.0%                   | 0.0%            | 38.0% *         | 58.9%             | 95.6%                  | --                     | 83.5%                |
| Tennessee            | 68.3% | 0.0%                   | --              | 31.0% *         | 56.7%             | 83.2%                  | 26.1% *                | 72.7%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 46.5% | 0.0%                   | --              | --              | 41.2%             | 59.2%                  | 9.3% *                 | 54.0%                |
| Louisiana            | 56.2% | --                     | --              | 15.6% *         | 54.0%             | 73.5%                  | 15.5% *                | 65.9%                |
| Oklahoma             | 59.9% | --                     | 0.0%            | 29.4% *         | 64.3%             | 85.3%                  | 8.0% *                 | 74.3%                |
| Texas                | 62.3% | 0.0%                   | 14.9% *         | 17.6% *         | 36.9%             | 80.1%                  | 10.5% *                | 69.2%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 76.1% | --                     | --              | 24.4% *         | 54.6%             | 93.2%                  | 21.4% *                | 81.2%                |
| Colorado             | 58.0% | --                     | --              | 42.9% *         | 49.9%             | 66.2%                  | 45.5%                  | 60.2%                |
| Idaho                | 45.2% | --                     | 0.0%            | 12.7% *         | 39.8%             | 60.5%                  | 5.7% *                 | 51.5%                |
| Montana              | 49.0% | --                     | --              | 18.2% *         | 56.8%             | 71.2%                  | 32.0% *                | 54.4%                |
| Nevada               | 66.0% | 0.0%                   | --              | 18.8% *         | 28.7% *           | 82.3%                  | 25.2% *                | 70.4%                |
| New Mexico           | 62.3% | --                     | 0.0%            | 18.9% *         | 62.4%             | 77.8%                  | 2.2% *                 | 70.6%                |
| Utah                 | 64.2% | --                     | --              | 19.8% *         | 44.6%             | 79.7%                  | 34.4% *                | 67.8%                |
| Wyoming              | 55.5% | --                     | --              | 54.3%           | 71.4%             | 55.5%                  | 39.2% *                | 61.8%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 60.5% | --                     | 0.0%            | 46.8% *         | 69.5%             | 64.9%                  | 1.0% *                 | 66.4%                |
| California           | 48.9% | --                     | 1.2% *          | 18.2% *         | 23.4%             | 68.5%                  | 16.0% *                | 53.3%                |
| Hawaii               | 39.3% | --                     | --              | 17.2% *         | 21.8% *           | 56.6%                  | 19.4% *                | 44.7%                |
| Oregon               | 52.5% | 0.0%                   | 2.0% *          | 8.6% *          | 27.7% *           | 79.9%                  | --                     | 58.2%                |
| Washington           | 69.1% | --                     | 0.0%            | 21.2% *         | 53.7%             | 89.6%                  | 10.1% *                | 80.0%                |

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.

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

**Table II.E.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by firm size and State: United States, 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        | 1.20%  | 2.93%                  | 3.83%           | 1.72%           | 2.39%             | 1.57%                  | 1.80%                  | 1.32%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5.55%  | --                     | --              | 11.06% *        | 13.81% *          | 4.59%                  | 8.23% *                | 5.19%                |
| Maine                | 6.87%  | 0.00%                  | --              | 4.98% *         | 8.96%             | 12.80%                 | 4.64% *                | 7.99%                |
| Massachusetts        | 6.32%  | --                     | --              | 9.66% *         | 8.96%             | 7.90%                  | 8.87% *                | 7.04%                |
| New Hampshire        | 4.86%  | 0.00%                  | --              | 4.96% *         | 7.17%             | 5.22%                  | --                     | 4.49%                |
| Rhode Island         | 7.08%  | 0.00%                  | --              | 10.79% *        | 7.37% *           | 5.41%                  | 10.02% *               | 7.90%                |
| Vermont              | 4.99%  | 0.00%                  | --              | 8.34% *         | 5.18%             | 8.47%                  | 5.56% *                | 4.95%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 9.33%  | 0.00%                  | 0.00%           | 8.13% *         | 18.60% *          | 13.28%                 | 0.00%                  | 11.12%               |
| New York             | 3.66%  | 0.00%                  | --              | 4.06% *         | 8.89%             | 4.28%                  | 6.73% *                | 3.78%                |
| Pennsylvania         | 5.63%  | --                     | 0.00%           | 12.59% *        | 10.05%            | 8.39%                  | 5.26% *                | 6.20%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 5.90%  | 0.00%                  | --              | 4.05% *         | 6.26% *           | 6.68%                  | 7.93% *                | 6.43%                |
| Indiana              | 4.55%  | --                     | --              | 13.13%          | 11.24%            | 4.12%                  | 13.02% *               | 4.43%                |
| Michigan             | 6.79%  | 0.00%                  | --              | 7.36% *         | 10.91%            | 9.56%                  | 6.62% *                | 7.51%                |
| Ohio                 | 4.12%  | --                     | 0.00%           | 3.70% *         | 7.09%             | 5.04%                  | 2.34% *                | 4.13%                |
| Wisconsin            | 5.21%  | 0.00%                  | --              | 6.53% *         | 10.19%            | 6.47%                  | 12.21% *               | 5.57%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 5.23%  | --                     | 0.00%           | 11.07% *        | 8.72%             | 8.43%                  | 5.64% *                | 5.51%                |
| Kansas               | 6.56%  | 0.00%                  | --              | 9.05% *         | 8.19%             | 3.64%                  | 5.94% *                | 5.07%                |
| Minnesota            | 8.20%  | --                     | --              | 12.38% *        | 7.04%             | 12.82%                 | 14.70%                 | 9.04%                |
| Missouri             | 6.68%  | --                     | --              | 10.19% *        | 11.08% *          | 9.82%                  | 11.29% *               | 7.67%                |
| Nebraska             | 4.59%  | --                     | --              | 4.02% *         | 10.69%            | 4.13%                  | 10.49% *               | 4.51%                |
| North Dakota         | 6.10%  | 0.00%                  | --              | 8.90% *         | 8.10%             | 5.24%                  | 4.90% *                | 5.72%                |
| South Dakota         | 7.42%  | --                     | --              | 6.35% *         | 14.00%            | 11.98%                 | 6.58% *                | 8.56%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.44%  | --                     | 0.00%           | 6.13% *         | 14.02%            | 2.68%                  | --                     | 4.27%                |
| District of Columbia | 4.98%  | 0.00%                  | 0.00%           | 6.64% *         | 10.44%            | 6.13%                  | --                     | 5.31%                |
| Florida              | 5.20%  | 0.00%                  | --              | 9.01% *         | 16.90% *          | 5.04%                  | 15.45% *               | 5.06%                |
| Georgia              | 6.90%  | --                     | --              | 8.36% *         | 11.46% *          | 8.64%                  | 7.24% *                | 8.12%                |
| Maryland             | 7.84%  | 0.00%                  | --              | 12.16% *        | 13.45%            | 13.18%                 | 5.04% *                | 9.79%                |
| North Carolina       | 6.45%  | 0.00%                  | 0.00%           | 12.83% *        | 16.31%            | 8.98%                  | 4.02% *                | 7.41%                |
| South Carolina       | 6.36%  | --                     | --              | 7.60% *         | 8.33%             | 9.16%                  | 9.85% *                | 6.85%                |
| Virginia             | 6.98%  | --                     | --              | 11.19% *        | 15.22% *          | 5.42%                  | 17.44% *               | 7.66%                |
| West Virginia        | 6.07%  | --                     | --              | 13.74% *        | 16.42%            | 7.41%                  | 5.03% *                | 6.35%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5.30%  | --                     | --              | 7.22% *         | 13.80% *          | 4.14%                  | 6.33% *                | 5.25%                |
| Kentucky             | 4.19%  | 0.00%                  | --              | 12.60% *        | 11.82%            | 2.94%                  | 6.26% *                | 4.19%                |
| Mississippi          | 6.80%  | 0.00%                  | 0.00%           | 15.62% *        | 15.05%            | 2.37%                  | --                     | 5.56%                |
| Tennessee            | 4.68%  | 0.00%                  | --              | 10.57% *        | 11.57%            | 5.54%                  | 13.04% *               | 5.04%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7.85%  | 0.00%                  | --              | --              | 9.82%             | 12.56%                 | 5.74% *                | 9.79%                |
| Louisiana            | 6.38%  | --                     | --              | 9.81% *         | 9.96%             | 10.74%                 | 8.07% *                | 7.28%                |
| Oklahoma             | 5.11%  | --                     | 0.00%           | 11.55% *        | 10.49%            | 5.54%                  | 5.37% *                | 4.79%                |
| Texas                | 5.75%  | 0.00%                  | 9.89% *         | 7.55% *         | 9.13%             | 8.71%                  | 5.09% *                | 6.62%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.77%  | --                     | --              | 11.55% *        | 15.29%            | 2.96%                  | 9.22% *                | 5.18%                |
| Colorado             | 6.62%  | --                     | --              | 14.77% *        | 14.48%            | 9.87%                  | 12.80%                 | 7.60%                |
| Idaho                | 7.12%  | --                     | 0.00%           | 9.02% *         | 10.75%            | 14.43%                 | 5.02% *                | 8.81%                |
| Montana              | 7.09%  | --                     | --              | 12.31% *        | 10.22%            | 11.12%                 | 13.71% *               | 8.31%                |
| Nevada               | 7.24%  | 0.00%                  | --              | 12.20% *        | 10.77% *          | 9.57%                  | 13.05% *               | 7.89%                |
| New Mexico           | 6.21%  | --                     | 0.00%           | 8.62% *         | 15.01%            | 6.43%                  | 2.24% *                | 6.62%                |
| Utah                 | 11.42% | --                     | --              | 12.21% *        | 10.24%            | 14.04%                 | 13.57% *               | 12.05%               |
| Wyoming              | 5.74%  | --                     | --              | 15.13%          | 9.97%             | 6.39%                  | 12.46% *               | 5.97%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5.53%  | --                     | 0.00%           | 18.90% *        | 10.25%            | 6.77%                  | 1.06% *                | 5.53%                |
| California           | 4.93%  | --                     | 1.21% *         | 5.65% *         | 5.60%             | 5.90%                  | 5.71% *                | 5.33%                |
| Hawaii               | 5.81%  | --                     | --              | 9.53% *         | 10.52% *          | 8.96%                  | 8.21% *                | 6.96%                |
| Oregon               | 6.42%  | 0.00%                  | 2.07% *         | 5.96% *         | 9.59% *           | 6.19%                  | --                     | 7.18%                |
| Washington           | 5.83%  | --                     | 0.00%           | 9.04% *         | 11.60%            | 4.27%                  | 5.70% *                | 5.17%                |

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 II.E.5 Percent of private-sector employees enrolled in a purchased health insurance plan that have employee-plus-one coverage by firm size and State: United States, 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        | 16.7% | 12.0%                  | 14.6%           | 15.1%           | 17.7%             | 18.8%                  | 14.1%                  | 17.7%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 17.0% | --                     | 16.5%           | 17.1%           | 18.6%             | 18.3%                  | 17.5%                  | 16.8%                |
| Maine                | 20.5% | --                     | 13.2%           | 17.2%           | 16.8%             | 30.2%                  | 11.9%                  | 23.3%                |
| Massachusetts        | 14.6% | 2.6% *                 | 19.9%           | 23.8% *         | 15.7%             | 12.1%                  | 12.7%                  | 15.2%                |
| New Hampshire        | 16.0% | 24.9% *                | 12.2% *         | 14.0%           | 17.2%             | 17.2%                  | 14.7%                  | 17.1%                |
| Rhode Island         | 12.6% | --                     | 14.3%           | 7.7%            | 15.7%             | 17.0%                  | 10.4%                  | 13.7%                |
| Vermont              | 16.3% | --                     | 13.2% *         | 17.8%           | 18.2%             | 19.8%                  | 14.4%                  | 18.1%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 22.3% | --                     | --              | 16.4%           | 22.6%             | 23.2%                  | 24.1%                  | 21.8%                |
| New York             | 15.1% | 13.1% *                | 9.5%            | 16.2%           | 14.6%             | 17.7%                  | 12.1%                  | 16.3%                |
| Pennsylvania         | 13.9% | 2.0% *                 | 15.2%           | 7.6%            | 16.9%             | 18.5%                  | 9.4%                   | 15.6%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 16.6% | 3.8% *                 | 13.5%           | 16.9%           | 20.9%             | 16.1%                  | 8.6%                   | 19.4%                |
| Indiana              | 16.1% | --                     | --              | 10.8%           | 17.5%             | 22.9%                  | 13.6%                  | 17.1%                |
| Michigan             | 19.0% | --                     | 20.6%           | 17.8%           | 18.8%             | 19.6%                  | 18.5%                  | 19.2%                |
| Ohio                 | 17.5% | 42.4%                  | 14.2%           | 15.3%           | 16.5%             | 16.7%                  | 21.5%                  | 15.5%                |
| Wisconsin            | 19.3% | --                     | --              | 19.2%           | 22.4%             | 17.9%                  | 14.1%                  | 20.7%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 17.9% | 22.3%                  | --              | 16.5%           | 17.5%             | 19.1%                  | 20.2%                  | 16.6%                |
| Kansas               | 15.1% | --                     | --              | 15.2%           | 16.3%             | 14.5%                  | 15.6%                  | 14.8%                |
| Minnesota            | 12.7% | --                     | --              | 13.5%           | 6.9%              | 17.8%                  | 6.7%                   | 14.5%                |
| Missouri             | 18.2% | --                     | 12.7%           | 13.8%           | 16.7%             | 26.2%                  | 12.5%                  | 20.4%                |
| Nebraska             | 15.4% | --                     | --              | 15.8%           | 20.1%             | 15.8%                  | 10.3% *                | 17.6%                |
| North Dakota         | 15.5% | --                     | 17.5% *         | 16.6%           | 12.6%             | 14.7%                  | 17.8%                  | 13.5%                |
| South Dakota         | 14.9% | --                     | 9.0%            | 15.3%           | 12.5%             | 23.6%                  | 11.4%                  | 16.7%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 14.8% | --                     | --              | 12.3%           | 12.6%             | 14.3%                  | 17.3%                  | 13.4%                |
| District of Columbia | 15.7% | --                     | --              | 15.7%           | 15.4%             | 19.2%                  | 13.8%                  | 16.7%                |
| Florida              | 15.8% | 19.3% *                | --              | 15.0%           | 15.4%             | 17.1%                  | 16.4%                  | 15.6%                |
| Georgia              | 20.7% | --                     | 25.4%           | 18.6%           | 19.2%             | 22.3%                  | 22.9%                  | 20.1%                |
| Maryland             | 17.0% | 31.1% *                | --              | 16.8%           | 13.2%             | 15.3%                  | 22.4%                  | 14.7%                |
| North Carolina       | 15.8% | --                     | --              | 15.5%           | 12.9%             | 17.9%                  | 16.4%                  | 15.6%                |
| South Carolina       | 15.2% | 0.7% *                 | --              | 12.4%           | 15.6%             | 19.6%                  | 9.3% *                 | 17.5%                |
| Virginia             | 20.1% | 0.0%                   | 3.9% *          | 21.8%           | 24.5%             | 23.3%                  | 10.5%                  | 24.0%                |
| West Virginia        | 17.7% | --                     | --              | 18.7%           | 15.2% *           | 18.7%                  | 18.3%                  | 17.5%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 14.2% | 16.7% *                | --              | 14.0%           | 14.4%             | 15.2%                  | 12.9%                  | 15.0%                |
| Kentucky             | 17.0% | --                     | --              | 20.3%           | 14.6%             | 23.4%                  | 13.1%                  | 19.3%                |
| Mississippi          | 14.9% | --                     | --              | 12.5%           | 14.6%             | 19.8%                  | 14.5%                  | 15.2%                |
| Tennessee            | 14.6% | --                     | --              | 14.4%           | 14.1%             | 18.8%                  | 12.1%                  | 15.6%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 18.0% | --                     | 22.0%           | 13.9%           | 15.8%             | 20.6%                  | 17.5%                  | 18.2%                |
| Louisiana            | 16.9% | --                     | --              | 16.0%           | 17.2%             | 16.2%                  | 17.7%                  | 16.4%                |
| Oklahoma             | 17.1% | 27.8% *                | 19.3%           | 18.6%           | 11.3%             | 17.3%                  | 20.8%                  | 14.5%                |
| Texas                | 17.7% | 8.4% *                 | 15.5%           | 15.1%           | 16.5%             | 29.4%                  | 13.6%                  | 20.1%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 16.7% | --                     | 17.4%           | 19.8%           | 18.0%             | 14.5%                  | 14.9%                  | 17.5%                |
| Colorado             | 15.3% | --                     | 11.3% *         | 14.4%           | 14.4% *           | 20.0%                  | 10.7%                  | 17.2%                |
| Idaho                | 17.8% | --                     | 10.7%           | 13.6%           | 27.1%             | 21.8%                  | 11.6%                  | 21.3%                |
| Montana              | 16.1% | 10.4% *                | 12.4% *         | 19.0%           | 12.7%             | 21.4%                  | 12.7%                  | 18.4%                |
| Nevada               | 16.6% | --                     | --              | 14.0%           | 15.9%             | 25.4% *                | 10.9%                  | 19.3%                |
| New Mexico           | 18.7% | --                     | --              | 26.4%           | 16.6%             | 21.7%                  | 18.1%                  | 18.9%                |
| Utah                 | 18.8% | --                     | --              | 18.5%           | 18.3%             | 27.8%                  | 12.3%                  | 21.6%                |
| Wyoming              | 21.8% | --                     | 24.1%           | 17.8%           | 20.8%             | 26.5%                  | 20.1%                  | 22.9%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 16.1% | --                     | --              | 11.6%           | 13.2%             | 22.5%                  | 13.6%                  | 17.0%                |
| California           | 16.1% | 10.3% *                | 11.7%           | 12.3%           | 22.0%             | 16.6%                  | 11.3%                  | 18.0%                |
| Hawaii               | 12.6% | 8.0% *                 | 10.0% *         | 12.2%           | 11.9%             | 16.5%                  | 10.2%                  | 13.9%                |
| Oregon               | 18.2% | --                     | 17.2%           | 15.2%           | 20.8%             | 19.9%                  | 14.3%                  | 19.7%                |
| Washington           | 12.2% | 17.3% *                | 14.4%           | 9.4%            | 12.6%             | 11.5% *                | 13.9%                  | 11.1%                |

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 II.E.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that have employee-plus-one coverage by firm size and State: United States, 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        | 0.34% | 1.17%                  | 0.80%           | 0.57%           | 0.65%             | 0.69%                  | 0.51%                  | 0.42%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.86% | --                     | 3.47%           | 5.07%           | 2.00%             | 2.69%                  | 4.89%                  | 1.68%                |
| Maine                | 2.48% | --                     | 3.54%           | 3.01%           | 1.79%             | 4.04%                  | 2.40%                  | 2.83%                |
| Massachusetts        | 2.06% | 2.11% *                | 5.33%           | 10.52% *        | 2.29%             | 1.32%                  | 3.20%                  | 2.47%                |
| New Hampshire        | 1.51% | 8.21% *                | 3.98% *         | 2.20%           | 2.61%             | 3.28%                  | 2.49%                  | 1.74%                |
| Rhode Island         | 1.71% | --                     | 3.91%           | 2.19%           | 3.57%             | 2.56%                  | 2.22%                  | 2.20%                |
| Vermont              | 1.43% | --                     | 4.17% *         | 2.23%           | 3.04%             | 2.81%                  | 2.19%                  | 1.80%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.27% | --                     | --              | 2.69%           | 1.28%             | 1.51%                  | 4.28%                  | 1.10%                |
| New York             | 1.07% | 5.10% *                | 2.42%           | 2.08%           | 1.91%             | 1.37%                  | 2.36%                  | 1.16%                |
| Pennsylvania         | 1.12% | 1.52% *                | 3.17%           | 1.55%           | 2.18%             | 1.28%                  | 1.52%                  | 1.27%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.34% | 1.75% *                | 2.66%           | 2.78%           | 2.23%             | 1.40%                  | 1.44%                  | 1.58%                |
| Indiana              | 1.56% | --                     | --              | 2.03%           | 2.78%             | 3.64%                  | 2.30%                  | 1.99%                |
| Michigan             | 1.30% | --                     | 4.52%           | 2.75%           | 1.67%             | 2.08%                  | 2.82%                  | 1.46%                |
| Ohio                 | 1.87% | 9.64%                  | 3.15%           | 4.03%           | 2.23%             | 3.86%                  | 3.30%                  | 2.10%                |
| Wisconsin            | 1.32% | --                     | --              | 2.37%           | 2.07%             | 2.10%                  | 3.13%                  | 1.39%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.77% | 6.08%                  | --              | 2.82%           | 2.44%             | 5.20%                  | 3.33%                  | 2.04%                |
| Kansas               | 1.25% | --                     | --              | 2.87%           | 1.88%             | 1.98%                  | 2.45%                  | 1.28%                |
| Minnesota            | 1.87% | --                     | --              | 2.37%           | 1.76%             | 3.03%                  | 1.42%                  | 2.14%                |
| Missouri             | 1.95% | --                     | 3.22%           | 2.38%           | 3.25%             | 2.81%                  | 1.95%                  | 2.38%                |
| Nebraska             | 1.62% | --                     | --              | 2.59%           | 2.12%             | 3.20%                  | 3.44% *                | 1.67%                |
| North Dakota         | 1.66% | --                     | 5.67% *         | 2.56%           | 1.83%             | 1.93%                  | 2.96%                  | 1.66%                |
| South Dakota         | 1.70% | --                     | 2.22%           | 3.17%           | 2.19%             | 1.27%                  | 2.27%                  | 2.01%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.17% | --                     | --              | 2.08%           | 3.73%             | 2.40%                  | 4.95%                  | 1.86%                |
| District of Columbia | 1.21% | --                     | --              | 2.01%           | 1.61%             | 1.83%                  | 2.59%                  | 1.23%                |
| Florida              | 1.36% | 8.93% *                | --              | 2.93%           | 2.76%             | 1.44%                  | 3.18%                  | 1.38%                |
| Georgia              | 1.33% | --                     | 3.11%           | 3.87%           | 1.70%             | 2.16%                  | 3.29%                  | 1.47%                |
| Maryland             | 2.09% | 12.09% *               | --              | 2.05%           | 2.24%             | 2.48%                  | 4.29%                  | 1.53%                |
| North Carolina       | 1.20% | --                     | --              | 2.30%           | 3.11%             | 1.40%                  | 2.69%                  | 1.33%                |
| South Carolina       | 1.89% | 0.73% *                | --              | 3.48%           | 2.00%             | 3.16%                  | 3.65% *                | 1.91%                |
| Virginia             | 2.91% | 0.00%                  | 2.13% *         | 5.18%           | 5.85%             | 3.73%                  | 3.12%                  | 3.45%                |
| West Virginia        | 1.83% | --                     | --              | 3.78%           | 5.08% *           | 2.83%                  | 3.72%                  | 2.09%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.71% | 5.60% *                | --              | 2.85%           | 3.77%             | 2.11%                  | 2.92%                  | 2.13%                |
| Kentucky             | 1.67% | --                     | --              | 3.92%           | 2.45%             | 2.64%                  | 2.31%                  | 2.19%                |
| Mississippi          | 1.93% | --                     | --              | 2.88%           | 3.24%             | 1.89%                  | 3.42%                  | 2.07%                |
| Tennessee            | 1.24% | --                     | --              | 1.84%           | 2.22%             | 2.61%                  | 2.19%                  | 1.48%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.35% | --                     | 4.83%           | 2.57%           | 2.85%             | 4.74%                  | 2.88%                  | 3.10%                |
| Louisiana            | 1.57% | --                     | --              | 4.07%           | 2.00%             | 2.45%                  | 3.42%                  | 1.53%                |
| Oklahoma             | 2.10% | 14.05% *               | 3.69%           | 2.74%           | 2.29%             | 1.34%                  | 4.03%                  | 1.77%                |
| Texas                | 2.43% | 3.30% *                | 2.66%           | 2.48%           | 3.38%             | 6.04%                  | 1.78%                  | 3.55%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.37% | --                     | 2.78%           | 2.99%           | 2.08%             | 2.42%                  | 2.77%                  | 1.60%                |
| Colorado             | 1.68% | --                     | 4.30% *         | 3.02%           | 4.70% *           | 2.04%                  | 2.66%                  | 1.98%                |
| Idaho                | 1.79% | --                     | 2.94%           | 2.49%           | 6.63%             | 1.32%                  | 2.12%                  | 2.35%                |
| Montana              | 1.72% | 4.33% *                | 3.88% *         | 3.04%           | 2.04%             | 5.18%                  | 2.95%                  | 2.04%                |
| Nevada               | 2.73% | --                     | --              | 2.61%           | 2.38%             | 7.84% *                | 2.59%                  | 3.55%                |
| New Mexico           | 2.09% | --                     | --              | 4.96%           | 4.62%             | 1.57%                  | 4.64%                  | 2.11%                |
| Utah                 | 2.57% | --                     | --              | 3.34%           | 2.32%             | 4.89%                  | 3.01%                  | 3.06%                |
| Wyoming              | 1.61% | --                     | 3.57%           | 3.21%           | 2.68%             | 1.69%                  | 3.31%                  | 1.40%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.36% | --                     | --              | 2.75%           | 1.98%             | 2.44%                  | 2.99%                  | 1.55%                |
| California           | 1.05% | 3.18% *                | 3.32%           | 1.41%           | 2.70%             | 1.25%                  | 1.60%                  | 1.31%                |
| Hawaii               | 1.07% | 4.04% *                | 3.16% *         | 1.78%           | 1.31%             | 2.41%                  | 1.90%                  | 1.29%                |
| Oregon               | 2.01% | --                     | 2.82%           | 2.38%           | 4.21%             | 3.06%                  | 1.84%                  | 2.57%                |
| Washington           | 1.54% | 6.74% *                | 3.38%           | 1.37%           | 2.65%             | 4.35% *                | 2.34%                  | 1.98%                |

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 II.E.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that have employee-plus-one coverage by firm size and State: United States, 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        | 18.3% | 12.4%                  | 15.5%           | 16.1%           | 18.4%             | 18.5%                  | 15.0%                  | 18.4%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 19.1% | --                     | --              | 19.3%           | 14.4%             | 20.4%                  | --                     | 19.5%                |
| Maine                | 15.9% | 0.0%                   | --              | --              | 17.7%             | 16.2%                  | 7.6%                   | 16.4%                |
| Massachusetts        | 19.3% | --                     | --              | --              | 20.1%             | 19.1%                  | 18.4%                  | 19.3%                |
| New Hampshire        | 19.4% | --                     | --              | --              | 21.7%             | 18.7%                  | --                     | 19.6%                |
| Rhode Island         | 18.7% | 0.0%                   | --              | --              | 13.2%             | 19.5%                  | --                     | 19.1%                |
| Vermont              | 18.8% | --                     | --              | 13.3%           | 18.7%             | 20.8%                  | 9.3% *                 | 19.4%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 18.3% | --                     | --              | --              | 16.2%             | 19.2%                  | 0.0%                   | 18.6%                |
| New York             | 17.6% | 0.0%                   | --              | 6.9% *          | 17.6%             | 18.4%                  | 9.4% *                 | 18.0%                |
| Pennsylvania         | 18.9% | --                     | 0.0%            | 19.0%           | 17.5%             | 19.7%                  | --                     | 19.2%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 17.7% | 0.0%                   | --              | --              | 16.8%             | 18.6%                  | 7.9% *                 | 18.2%                |
| Indiana              | 21.0% | --                     | --              | 17.2%           | 20.3%             | 21.5%                  | --                     | 21.0%                |
| Michigan             | 20.6% | --                     | --              | --              | 21.0%             | 20.9%                  | --                     | 21.0%                |
| Ohio                 | 19.8% | --                     | --              | --              | 21.8%             | 19.5%                  | --                     | 19.9%                |
| Wisconsin            | 18.4% | --                     | --              | 9.3% *          | 19.6%             | 18.9%                  | --                     | 18.9%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 18.0% | --                     | 0.0%            | 16.9%           | 20.3%             | 17.6%                  | 9.6% *                 | 18.6%                |
| Kansas               | 24.9% | 0.0%                   | --              | --              | 26.2%             | 25.5%                  | --                     | 25.6%                |
| Minnesota            | 17.7% | --                     | --              | --              | 19.0%             | 16.5%                  | --                     | 17.1%                |
| Missouri             | 20.8% | --                     | --              | 14.1%           | 14.5%             | 22.2%                  | 20.0% *                | 20.9%                |
| Nebraska             | 17.1% | --                     | --              | --              | 16.2%             | 17.5%                  | --                     | 17.2%                |
| North Dakota         | 16.2% | --                     | --              | 16.5%           | 14.5%             | 16.9%                  | --                     | 16.6%                |
| South Dakota         | 18.0% | 0.0%                   | 4.5% *          | --              | 16.6%             | 20.3%                  | --                     | 19.2%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 21.7% | 20.0%                  | --              | --              | 22.7%             | 22.2%                  | --                     | 22.2%                |
| District of Columbia | 18.5% | --                     | --              | --              | 21.2%             | 18.4%                  | --                     | 18.9%                |
| Florida              | 19.3% | --                     | --              | 17.0% *         | 26.1%             | 18.2%                  | --                     | 18.9%                |
| Georgia              | 18.9% | --                     | --              | 16.8%           | 12.0%             | 19.8%                  | --                     | 18.9%                |
| Maryland             | 19.9% | 0.0%                   | --              | --              | 17.0%             | 21.0%                  | --                     | 20.1%                |
| North Carolina       | 18.1% | 0.0%                   | 0.0%            | --              | 16.8%             | 18.9%                  | 4.3% *                 | 18.8%                |
| South Carolina       | 20.3% | --                     | --              | --              | 16.6%             | 21.1%                  | --                     | 20.4%                |
| Virginia             | 16.8% | --                     | --              | --              | 17.1%             | 16.6%                  | --                     | 16.6%                |
| West Virginia        | 18.6% | --                     | --              | --              | 27.4%             | 18.3%                  | --                     | 19.0%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 18.1% | --                     | --              | --              | 12.9%             | 19.9%                  | --                     | 18.5%                |
| Kentucky             | 20.3% | --                     | --              | 15.9%           | 20.0%             | 20.7%                  | --                     | 20.4%                |
| Mississippi          | 22.3% | --                     | --              | --              | 23.5%             | 22.3%                  | --                     | 22.5%                |
| Tennessee            | 18.3% | 0.0%                   | --              | --              | 22.3%             | 17.7%                  | --                     | 18.2%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 16.3% | --                     | --              | --              | 18.5%             | 16.0%                  | --                     | 16.3%                |
| Louisiana            | 18.2% | --                     | --              | --              | 17.4%             | 20.0%                  | --                     | 18.6%                |
| Oklahoma             | 19.3% | --                     | --              | 20.1%           | 17.2%             | 19.9%                  | --                     | 19.2%                |
| Texas                | 18.0% | 0.0%                   | --              | 16.7%           | 16.4%             | 18.6%                  | 9.5% *                 | 18.3%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 23.3% | --                     | --              | --              | 19.8%             | 24.3%                  | 19.9%                  | 23.4%                |
| Colorado             | 18.9% | --                     | --              | --              | 13.1%             | 19.3%                  | --                     | 18.2%                |
| Idaho                | 18.4% | --                     | --              | --              | 19.5%             | 18.2%                  | --                     | 18.5%                |
| Montana              | 18.5% | --                     | --              | --              | 16.0%             | 18.7%                  | --                     | 17.7%                |
| Nevada               | 20.5% | --                     | --              | --              | 13.7%             | 21.7%                  | --                     | 20.9%                |
| New Mexico           | 19.2% | --                     | --              | 20.3%           | 19.9%             | 19.0%                  | --                     | 19.4%                |
| Utah                 | 19.2% | --                     | --              | --              | 13.3%             | 20.9%                  | --                     | 18.9%                |
| Wyoming              | 18.5% | --                     | --              | 22.1% *         | 18.1%             | 15.8%                  | --                     | 18.0%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 18.1% | --                     | --              | --              | 19.9%             | 17.0%                  | 1.6% *                 | 18.4%                |
| California           | 13.2% | --                     | 1.6% *          | 15.3%           | 20.0%             | 12.6%                  | 16.6%                  | 13.1%                |
| Hawaii               | 14.9% | --                     | --              | --              | 13.3%             | 15.7%                  | 12.1%                  | 15.3%                |
| Oregon               | 19.5% | --                     | 1.1% *          | --              | 18.3%             | 20.9%                  | 3.3% *                 | 20.4%                |
| Washington           | 18.7% | --                     | --              | --              | 12.8%             | 20.1%                  | --                     | 18.9%                |

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 II.E.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that have employee-plus-one coverage by firm size and State: United States, 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        | 0.70% | 2.78%                  | 2.76%           | 0.87%           | 0.57%             | 0.90%                  | 1.35%                  | 0.74%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.05% | --                     | --              | 3.06%           | 3.80%             | 1.12%                  | --                     | 1.06%                |
| Maine                | 0.97% | 0.00%                  | --              | --              | 2.08%             | 1.17%                  | 1.29%                  | 1.03%                |
| Massachusetts        | 1.24% | --                     | --              | --              | 3.38%             | 1.41%                  | 3.16%                  | 1.29%                |
| New Hampshire        | 2.19% | --                     | --              | --              | 2.25%             | 3.08%                  | --                     | 2.22%                |
| Rhode Island         | 1.13% | 0.00%                  | --              | --              | 1.84%             | 1.16%                  | --                     | 1.10%                |
| Vermont              | 1.37% | --                     | --              | 1.97%           | 2.56%             | 1.51%                  | 3.28% *                | 1.44%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.78% | --                     | --              | --              | 2.93%             | 3.70%                  | 0.00%                  | 2.81%                |
| New York             | 0.84% | 0.00%                  | --              | 2.17% *         | 2.45%             | 0.85%                  | 3.40% *                | 0.86%                |
| Pennsylvania         | 1.48% | --                     | 0.00%           | 2.54%           | 3.38%             | 1.80%                  | --                     | 1.52%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.53% | 0.00%                  | --              | --              | 2.95%             | 1.77%                  | 4.22% *                | 1.58%                |
| Indiana              | 1.77% | --                     | --              | 3.37%           | 2.65%             | 2.27%                  | --                     | 1.82%                |
| Michigan             | 1.68% | --                     | --              | --              | 1.60%             | 2.13%                  | --                     | 1.74%                |
| Ohio                 | 1.03% | --                     | --              | --              | 1.71%             | 1.25%                  | --                     | 1.04%                |
| Wisconsin            | 1.10% | --                     | --              | 3.01% *         | 2.22%             | 1.31%                  | --                     | 1.12%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.46% | --                     | 0.00%           | 4.71%           | 3.01%             | 1.65%                  | 3.29% *                | 1.52%                |
| Kansas               | 2.82% | 0.00%                  | --              | --              | 5.37%             | 3.32%                  | --                     | 2.81%                |
| Minnesota            | 0.91% | --                     | --              | --              | 1.44%             | 1.00%                  | --                     | 0.83%                |
| Missouri             | 1.60% | --                     | --              | 2.55%           | 2.53%             | 1.94%                  | 6.32% *                | 1.65%                |
| Nebraska             | 1.35% | --                     | --              | --              | 2.73%             | 1.60%                  | --                     | 1.38%                |
| North Dakota         | 2.05% | --                     | --              | 3.11%           | 1.99%             | 2.91%                  | --                     | 2.15%                |
| South Dakota         | 1.48% | 0.00%                  | 2.17% *         | --              | 3.16%             | 1.81%                  | --                     | 1.53%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.04% | 0.00%                  | --              | --              | 2.03%             | 2.26%                  | --                     | 2.06%                |
| District of Columbia | 1.09% | --                     | --              | --              | 3.52%             | 0.95%                  | --                     | 1.10%                |
| Florida              | 1.15% | --                     | --              | 6.91% *         | 5.26%             | 0.86%                  | --                     | 1.09%                |
| Georgia              | 1.00% | --                     | --              | 3.17%           | 1.92%             | 1.13%                  | --                     | 1.03%                |
| Maryland             | 1.34% | 0.00%                  | --              | --              | 4.72%             | 1.30%                  | --                     | 1.36%                |
| North Carolina       | 1.41% | 0.00%                  | 0.00%           | --              | 1.52%             | 1.76%                  | 2.08% *                | 1.47%                |
| South Carolina       | 1.67% | --                     | --              | --              | 2.35%             | 1.93%                  | --                     | 1.72%                |
| Virginia             | 1.77% | --                     | --              | --              | 3.52%             | 1.98%                  | --                     | 1.78%                |
| West Virginia        | 1.48% | --                     | --              | --              | 6.57%             | 1.28%                  | --                     | 1.50%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.84% | --                     | --              | --              | 3.60%             | 2.20%                  | --                     | 1.93%                |
| Kentucky             | 1.47% | --                     | --              | 2.20%           | 2.42%             | 1.79%                  | --                     | 1.50%                |
| Mississippi          | 1.80% | --                     | --              | --              | 3.62%             | 2.14%                  | --                     | 1.80%                |
| Tennessee            | 1.43% | 0.00%                  | --              | --              | 3.00%             | 1.63%                  | --                     | 1.45%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.48% | --                     | --              | --              | 2.20%             | 1.67%                  | --                     | 1.52%                |
| Louisiana            | 1.42% | --                     | --              | --              | 3.01%             | 1.65%                  | --                     | 1.51%                |
| Oklahoma             | 0.91% | --                     | --              | 4.55%           | 2.11%             | 0.87%                  | --                     | 0.87%                |
| Texas                | 0.97% | 0.00%                  | --              | 1.66%           | 1.70%             | 1.12%                  | 3.84% *                | 0.99%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.95% | --                     | --              | --              | 1.67%             | 4.82%                  | 2.73%                  | 4.06%                |
| Colorado             | 1.40% | --                     | --              | --              | 1.61%             | 1.48%                  | --                     | 1.40%                |
| Idaho                | 0.91% | --                     | --              | --              | 1.36%             | 1.09%                  | --                     | 0.88%                |
| Montana              | 1.42% | --                     | --              | --              | 1.81%             | 1.68%                  | --                     | 1.39%                |
| Nevada               | 1.32% | --                     | --              | --              | 2.88%             | 1.41%                  | --                     | 1.33%                |
| New Mexico           | 1.47% | --                     | --              | 3.57%           | 3.25%             | 1.69%                  | --                     | 1.48%                |
| Utah                 | 2.28% | --                     | --              | --              | 3.49%             | 2.19%                  | --                     | 2.42%                |
| Wyoming              | 2.16% | --                     | --              | 7.48% *         | 2.62%             | 1.79%                  | --                     | 2.28%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.97% | --                     | --              | --              | 3.62%             | 2.42%                  | 1.22% *                | 2.00%                |
| California           | 3.34% | --                     | 1.68% *         | 3.09%           | 1.95%             | 3.53%                  | 4.73%                  | 3.40%                |
| Hawaii               | 1.89% | --                     | --              | --              | 1.98%             | 2.64%                  | 3.42%                  | 2.15%                |
| Oregon               | 1.32% | --                     | 1.15% *         | --              | 2.71%             | 1.38%                  | 2.40% *                | 1.25%                |
| Washington           | 0.95% | --                     | --              | --              | 2.23%             | 1.10%                  | --                     | 0.96%                |

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 II.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 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        | 88.0% | 82.5%                  | 88.2%           | 87.5%           | 89.3%             | 88.0%                  | 86.9%                  | 88.2%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 92.0% | 92.4%                  | 94.5%           | 93.3%           | 90.0%             | 92.1%                  | 94.4%                  | 91.5%                |
| Maine                | 97.3% | 86.3%                  | 95.4%           | 96.7%           | 99.3%             | 98.0%                  | 91.3%                  | 98.5%                |
| Massachusetts        | 91.7% | 96.6%                  | 100.0%          | 81.0%           | 88.9%             | 93.3%                  | 98.6%                  | 90.6%                |
| New Hampshire        | 93.4% | 93.5%                  | 95.4%           | 95.8%           | 90.6%             | 94.1%                  | 96.5%                  | 92.7%                |
| Rhode Island         | 92.0% | 86.3%                  | 88.5%           | 99.2%           | 95.2%             | 89.3%                  | 92.2%                  | 92.0%                |
| Vermont              | 90.1% | 83.0%                  | 93.9%           | 93.4%           | 89.6%             | 88.9%                  | 89.6%                  | 90.3%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 88.4% | --                     | 81.9%           | 79.2%           | 94.9%             | 92.1%                  | 65.6%                  | 91.9%                |
| New York             | 84.1% | 81.6%                  | 77.5%           | 81.1%           | 78.4%             | 88.6%                  | 81.8%                  | 84.5%                |
| Pennsylvania         | 89.8% | 56.4%                  | 88.1%           | 84.9%           | 89.2%             | 93.4%                  | 80.7%                  | 91.2%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 89.5% | 94.9%                  | 78.9%           | 83.8%           | 81.7%             | 94.7%                  | 87.4%                  | 89.9%                |
| Indiana              | 91.4% | 100.0%                 | 94.7%           | 100.0%          | 96.6%             | 87.1%                  | 98.0%                  | 90.7%                |
| Michigan             | 93.8% | 92.8%                  | 95.0%           | 98.7%           | 92.3%             | 93.3%                  | 95.3%                  | 93.5%                |
| Ohio                 | 89.2% | 94.0%                  | 91.8%           | 79.1%           | 99.8%             | 87.0%                  | 93.5%                  | 88.4%                |
| Wisconsin            | 92.3% | 100.0%                 | 80.5%           | 94.5%           | 95.2%             | 90.6%                  | 92.5%                  | 92.3%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 96.6% | 93.5%                  | 89.3%           | 98.2%           | 96.4%             | 97.1%                  | 94.7%                  | 96.9%                |
| Kansas               | 95.2% | 86.1%                  | 100.0%          | 99.4%           | 95.4%             | 94.5%                  | 95.9%                  | 95.0%                |
| Minnesota            | 91.7% | 87.2%                  | 97.7%           | 96.5%           | 90.2%             | 91.1%                  | 94.4%                  | 91.3%                |
| Missouri             | 92.2% | 84.6%                  | 79.7%           | 95.6%           | 94.9%             | 92.4%                  | 86.5%                  | 93.4%                |
| Nebraska             | 94.8% | 81.8%                  | --              | 97.1%           | 92.7%             | 96.5%                  | 86.1%                  | 95.8%                |
| North Dakota         | 98.2% | 84.7%                  | 100.0%          | 97.7%           | 98.9%             | 99.2%                  | 95.1%                  | 99.1%                |
| South Dakota         | 96.4% | --                     | 88.8%           | 96.9%           | 96.7%             | 98.8%                  | 91.5%                  | 97.6%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 94.3% | 86.2%                  | 91.7%           | 85.3%           | 92.1%             | 97.3%                  | 91.8%                  | 94.7%                |
| District of Columbia | 83.9% | 88.6%                  | 69.7%           | 63.8%           | 80.8%             | 93.0%                  | 74.2%                  | 86.0%                |
| Florida              | 92.8% | 100.0%                 | 95.6%           | 88.3%           | 93.6%             | 92.8%                  | 93.8%                  | 92.7%                |
| Georgia              | 94.9% | 100.0%                 | 98.6%           | 89.9%           | 88.2%             | 97.3%                  | 95.1%                  | 94.8%                |
| Maryland             | 92.9% | 85.3%                  | 88.3%           | 92.5%           | 83.6%             | 97.0%                  | 91.3%                  | 93.3%                |
| North Carolina       | 97.8% | 100.0%                 | 100.0%          | 99.6%           | 98.7%             | 96.8%                  | 100.0%                 | 97.4%                |
| South Carolina       | 96.7% | 97.4%                  | 100.0%          | 100.0%          | 95.6%             | 96.1%                  | 99.0%                  | 96.3%                |
| Virginia             | 91.1% | 82.0%                  | 94.1%           | 83.5%           | 90.4%             | 93.2%                  | 79.3%                  | 92.9%                |
| West Virginia        | 92.9% | --                     | 91.9%           | 95.0%           | 93.5%             | 93.4%                  | 88.1%                  | 93.6%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 92.8% | 91.4%                  | 92.8%           | 94.5%           | 85.8%             | 95.4%                  | 94.7%                  | 92.4%                |
| Kentucky             | 93.2% | --                     | 87.3%           | 98.3%           | 92.1%             | 94.2%                  | 89.1%                  | 93.8%                |
| Mississippi          | 95.5% | 97.4%                  | 89.2%           | 96.5%           | 88.5%             | 98.6%                  | 92.4%                  | 96.2%                |
| Tennessee            | 95.0% | 79.3%                  | 97.2%           | 97.3%           | 89.2%             | 96.9%                  | 91.3%                  | 95.5%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 94.7% | 100.0%                 | 96.7%           | 96.6%           | 98.1%             | 93.2%                  | 98.4%                  | 94.0%                |
| Louisiana            | 92.0% | 92.9%                  | 76.2%           | 83.5%           | 93.1%             | 96.1%                  | 79.7%                  | 95.1%                |
| Oklahoma             | 96.9% | 88.7%                  | 100.0%          | 99.3%           | 95.9%             | 97.0%                  | 96.9%                  | 96.9%                |
| Texas                | 95.2% | 92.6%                  | 99.4%           | 88.0%           | 92.9%             | 97.1%                  | 93.8%                  | 95.5%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 97.5% | 92.6%                  | 94.2%           | 94.0%           | 98.9%             | 98.2%                  | 93.6%                  | 98.0%                |
| Colorado             | 95.5% | 84.9%                  | 100.0%          | 94.7%           | 98.9%             | 94.8%                  | 92.1%                  | 96.2%                |
| Idaho                | 97.2% | 96.1%                  | 91.3%           | 98.6%           | 94.0%             | 99.1%                  | 95.4%                  | 97.7%                |
| Montana              | 95.6% | 88.0%                  | 96.5%           | 92.4%           | 100.0%            | 97.0%                  | 94.9%                  | 95.9%                |
| Nevada               | 95.1% | 85.2%                  | 81.9%           | 85.9%           | 97.4%             | 98.0%                  | 86.1%                  | 96.8%                |
| New Mexico           | 89.3% | --                     | 88.3%           | 95.5%           | 92.4%             | 89.1%                  | 79.4%                  | 90.8%                |
| Utah                 | 97.3% | 81.3%                  | 92.1%           | 96.5%           | 99.0%             | 98.3%                  | 90.4%                  | 98.5%                |
| Wyoming              | 97.0% | 92.3%                  | 92.7%           | 98.1%           | 99.8%             | 96.3%                  | 96.2%                  | 97.3%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 95.4% | 89.5%                  | 93.3%           | 100.0%          | 97.4%             | 93.7%                  | 95.0%                  | 95.5%                |
| California           | 60.0% | 59.1%                  | 64.5%           | 68.3%           | 72.8%             | 55.1% *                | 64.4%                  | 59.3%                |
| Hawaii               | 52.4% | 28.3%                  | 33.1%           | 41.5%           | 56.6%             | 63.6%                  | 36.2%                  | 58.5%                |
| Oregon               | 84.6% | 88.9%                  | 99.7%           | 89.2%           | 80.5%             | 83.1%                  | 94.6%                  | 82.7%                |
| Washington           | 91.1% | 97.5%                  | 93.7%           | 99.2%           | 95.7%             | 86.8%                  | 96.7%                  | 89.9%                |

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 II.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, 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        | 2.36%  | 2.11%                  | 1.48%           | 1.14%           | 0.86%             | 4.07%                  | 0.92%                  | 2.78%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.03%  | 7.49%                  | 5.50%           | 3.89%           | 5.23%             | 2.80%                  | 2.95%                  | 2.32%                |
| Maine                | 0.81%  | 8.21%                  | 4.57%           | 2.07%           | 0.53%             | 0.98%                  | 3.76%                  | 0.60%                |
| Massachusetts        | 2.11%  | 3.87%                  | 0.00%           | 11.58%          | 4.79%             | 2.25%                  | 1.24%                  | 2.44%                |
| New Hampshire        | 1.72%  | 3.74%                  | 2.71%           | 2.00%           | 4.54%             | 2.32%                  | 1.35%                  | 2.09%                |
| Rhode Island         | 2.20%  | 7.36%                  | 6.80%           | 0.81%           | 2.69%             | 3.99%                  | 3.25%                  | 2.62%                |
| Vermont              | 2.06%  | 10.89%                 | 4.83%           | 5.35%           | 3.55%             | 3.42%                  | 5.27%                  | 2.17%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.28%  | --                     | 15.40%          | 9.10%           | 2.58%             | 3.33%                  | 13.64%                 | 2.54%                |
| New York             | 2.06%  | 6.10%                  | 8.61%           | 4.87%           | 5.53%             | 2.09%                  | 4.03%                  | 2.33%                |
| Pennsylvania         | 2.21%  | 12.32%                 | 7.11%           | 6.00%           | 5.41%             | 2.61%                  | 5.09%                  | 2.40%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.93%  | 3.13%                  | 9.67%           | 4.84%           | 4.93%             | 2.08%                  | 3.65%                  | 2.19%                |
| Indiana              | 4.47%  | 0.00%                  | 5.19%           | 0.00%           | 1.92%             | 7.03%                  | 1.89%                  | 4.92%                |
| Michigan             | 2.09%  | 5.68%                  | 4.98%           | 1.07%           | 3.36%             | 3.19%                  | 2.76%                  | 2.39%                |
| Ohio                 | 3.53%  | 4.33%                  | 5.37%           | 12.96%          | 0.13%             | 5.21%                  | 3.01%                  | 4.10%                |
| Wisconsin            | 1.93%  | 0.00%                  | 9.95%           | 3.27%           | 2.70%             | 3.22%                  | 3.36%                  | 2.14%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.08%  | 4.28%                  | 7.54%           | 1.18%           | 2.20%             | 1.65%                  | 2.33%                  | 1.21%                |
| Kansas               | 1.38%  | 9.21%                  | 0.00%           | 0.57%           | 3.80%             | 1.71%                  | 2.64%                  | 1.58%                |
| Minnesota            | 2.41%  | 9.27%                  | 2.37%           | 2.06%           | 4.25%             | 3.79%                  | 2.50%                  | 2.74%                |
| Missouri             | 2.07%  | 7.88%                  | 10.88%          | 2.08%           | 3.76%             | 3.15%                  | 4.82%                  | 2.28%                |
| Nebraska             | 1.94%  | 11.95%                 | --              | 1.87%           | 6.67%             | 1.61%                  | 8.36%                  | 1.89%                |
| North Dakota         | 0.67%  | 10.30%                 | 0.00%           | 1.41%           | 0.52%             | 0.53%                  | 2.57%                  | 0.37%                |
| South Dakota         | 1.25%  | --                     | 7.31%           | 2.46%           | 1.65%             | 0.88%                  | 4.56%                  | 0.88%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.49%  | 6.39%                  | 6.17%           | 6.73%           | 5.79%             | 1.06%                  | 2.96%                  | 1.65%                |
| District of Columbia | 2.71%  | 8.48%                  | 13.90%          | 8.21%           | 5.67%             | 3.38%                  | 6.36%                  | 3.00%                |
| Florida              | 1.98%  | 0.00%                  | 2.51%           | 4.17%           | 3.58%             | 2.75%                  | 2.40%                  | 2.25%                |
| Georgia              | 1.56%  | 0.00%                  | 1.45%           | 5.91%           | 4.33%             | 1.37%                  | 3.45%                  | 1.71%                |
| Maryland             | 2.06%  | 6.08%                  | 10.11%          | 4.80%           | 7.00%             | 1.39%                  | 4.09%                  | 2.29%                |
| North Carolina       | 0.73%  | 0.00%                  | 0.00%           | 0.30%           | 1.28%             | 1.16%                  | 0.00%                  | 0.85%                |
| South Carolina       | 1.19%  | 2.86%                  | 0.00%           | 0.00%           | 2.06%             | 1.88%                  | 0.99%                  | 1.39%                |
| Virginia             | 2.04%  | 16.01%                 | 3.54%           | 6.79%           | 3.89%             | 2.56%                  | 7.37%                  | 1.99%                |
| West Virginia        | 1.96%  | --                     | 6.77%           | 3.50%           | 3.79%             | 2.65%                  | 4.98%                  | 2.11%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.45%  | 5.46%                  | 5.12%           | 4.97%           | 9.44%             | 1.55%                  | 2.55%                  | 2.96%                |
| Kentucky             | 1.96%  | --                     | 10.43%          | 1.03%           | 4.11%             | 2.51%                  | 6.67%                  | 2.01%                |
| Mississippi          | 1.63%  | 2.77%                  | 10.25%          | 3.57%           | 4.80%             | 0.81%                  | 4.90%                  | 1.64%                |
| Tennessee            | 1.29%  | 15.80%                 | 1.80%           | 1.77%           | 5.12%             | 1.01%                  | 4.57%                  | 1.32%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.16%  | 0.00%                  | 2.89%           | 3.01%           | 1.44%             | 3.31%                  | 1.23%                  | 2.59%                |
| Louisiana            | 1.96%  | 4.62%                  | 11.35%          | 9.55%           | 3.07%             | 1.46%                  | 7.13%                  | 1.38%                |
| Oklahoma             | 1.25%  | 9.60%                  | 0.00%           | 0.56%           | 2.53%             | 2.11%                  | 2.30%                  | 1.44%                |
| Texas                | 1.16%  | 4.58%                  | 0.53%           | 5.25%           | 2.50%             | 1.46%                  | 2.85%                  | 1.27%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 0.70%  | 5.99%                  | 5.76%           | 2.79%           | 0.84%             | 0.78%                  | 3.30%                  | 0.65%                |
| Colorado             | 1.21%  | 8.35%                  | 0.00%           | 3.62%           | 0.71%             | 1.87%                  | 3.47%                  | 1.24%                |
| Idaho                | 1.05%  | 4.07%                  | 6.44%           | 0.88%           | 3.49%             | 0.75%                  | 2.75%                  | 1.09%                |
| Montana              | 1.69%  | 7.61%                  | 3.52%           | 4.41%           | 0.00%             | 2.77%                  | 2.83%                  | 2.06%                |
| Nevada               | 1.24%  | 10.91%                 | 9.15%           | 5.44%           | 1.66%             | 0.96%                  | 5.46%                  | 0.99%                |
| New Mexico           | 3.08%  | --                     | 7.83%           | 3.49%           | 3.63%             | 4.60%                  | 10.79%                 | 3.04%                |
| Utah                 | 1.05%  | 13.01%                 | 7.74%           | 2.63%           | 0.60%             | 1.10%                  | 5.21%                  | 0.72%                |
| Wyoming              | 1.05%  | 5.99%                  | 7.12%           | 1.37%           | 0.20%             | 1.79%                  | 2.49%                  | 1.10%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.79%  | 7.35%                  | 4.56%           | 0.00%           | 1.23%             | 3.34%                  | 2.34%                  | 2.02%                |
| California           | 11.99% | 7.10%                  | 9.15%           | 4.07%           | 3.67%             | 17.27% *               | 4.33%                  | 13.81%               |
| Hawaii               | 5.07%  | 8.10%                  | 8.45%           | 8.18%           | 10.03%            | 9.08%                  | 5.63%                  | 6.39%                |
| Oregon               | 4.18%  | 6.93%                  | 0.28%           | 5.59%           | 11.86%            | 4.89%                  | 2.71%                  | 4.92%                |
| Washington           | 4.50%  | 2.54%                  | 5.26%           | 0.81%           | 2.63%             | 7.88%                  | 2.32%                  | 5.44%                |

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 II.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 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        | 2,085 | 2,356                  | 2,400           | 2,603           | 2,379             | 1,788                  | 2,474                  | 2,007                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2,301 | --                     | 2,559           | 3,214           | 2,500             | 1,704                  | 3,181                  | 2,129                |
| Maine                | 2,455 | 3,063                  | 3,039           | 2,924           | 3,017             | 1,781                  | 3,059                  | 2,336                |
| Massachusetts        | 1,700 | 1,912                  | 1,776           | 2,354           | 1,951             | 1,518                  | 2,031                  | 1,643                |
| New Hampshire        | 2,343 | 2,684                  | 2,994           | 3,530           | 2,511             | 1,697                  | 3,206                  | 2,103                |
| Rhode Island         | 2,110 | 2,551                  | 2,316           | 2,923           | 2,342             | 1,571                  | 2,811                  | 1,926                |
| Vermont              | 2,195 | 2,727                  | 2,466           | 3,018           | 2,018             | 1,688                  | 2,553                  | 2,082                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,744 | --                     | --              | 1,925           | 1,477             | 1,859                  | 1,833                  | 1,733                |
| New York             | 1,859 | 1,555                  | 2,079           | 2,706           | 2,161             | 1,534                  | 2,241                  | 1,780                |
| Pennsylvania         | 2,078 | 2,553                  | 2,326           | 2,738           | 2,418             | 1,703                  | 2,362                  | 2,028                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,754 | 1,719                  | 1,951           | 1,894           | 1,894             | 1,653                  | 1,799                  | 1,745                |
| Indiana              | 2,117 | --                     | 3,726           | 2,360           | 2,360             | 1,819                  | 2,998                  | 2,010                |
| Michigan             | 1,862 | --                     | 1,667           | 1,977           | 2,055             | 1,808                  | 1,713                  | 1,888                |
| Ohio                 | 2,278 | --                     | 3,155           | 2,915           | 2,776             | 1,767                  | 3,143                  | 2,119                |
| Wisconsin            | 2,217 | 1,913                  | 3,072           | 2,554           | 2,604             | 1,893                  | 2,450                  | 2,177                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2,232 | 2,340                  | 3,381           | 2,853           | 2,288             | 1,815                  | 2,587                  | 2,160                |
| Kansas               | 2,266 | 2,408                  | 1,712           | 2,992           | 2,423             | 2,073                  | 2,352                  | 2,247                |
| Minnesota            | 2,512 | --                     | 2,865           | 3,824           | 2,805             | 2,000                  | 3,517                  | 2,341                |
| Missouri             | 2,326 | 2,423                  | 2,790           | 2,970           | 2,759             | 1,850                  | 2,931                  | 2,190                |
| Nebraska             | 2,387 | --                     | 2,639           | 2,469           | 3,018             | 2,136                  | 2,619                  | 2,362                |
| North Dakota         | 2,180 | --                     | 1,872           | 2,245           | 2,356             | 2,126                  | 2,241                  | 2,162                |
| South Dakota         | 2,666 | 2,752                  | 3,273           | 3,576           | 2,972             | 1,971                  | 3,345                  | 2,478                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2,004 | 2,947                  | 2,799           | 2,232           | 2,505             | 1,706                  | 2,600                  | 1,885                |
| District of Columbia | 1,409 | --                     | --              | 1,431           | 1,569             | 1,314                  | 1,455                  | 1,400                |
| Florida              | 2,171 | --                     | 2,511           | 3,402           | 2,555             | 1,804                  | 3,033                  | 2,021                |
| Georgia              | 2,405 | --                     | 2,750           | 3,180           | 3,104             | 1,978                  | 3,064                  | 2,306                |
| Maryland             | 1,934 | 2,678                  | 2,623           | 2,121           | 1,710             | 1,845                  | 2,457                  | 1,835                |
| North Carolina       | 2,279 | --                     | 2,494           | 3,149           | 2,489             | 1,898                  | 3,016                  | 2,140                |
| South Carolina       | 2,274 | 3,440                  | 2,974           | 3,017           | 2,379             | 1,839                  | 3,227                  | 2,072                |
| Virginia             | 2,064 | --                     | --              | 2,535           | 2,866             | 1,759                  | 2,071                  | 2,063                |
| West Virginia        | 2,129 | --                     | --              | 2,536           | 2,829             | 1,882                  | 2,276                  | 2,106                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,865 | 1,955                  | --              | 2,395           | 2,295             | 1,610                  | 2,100                  | 1,798                |
| Kentucky             | 2,242 | --                     | 2,508           | 2,242           | 2,535             | 2,069                  | 2,428                  | 2,213                |
| Mississippi          | 1,776 | --                     | 1,812           | 1,943           | 2,086             | 1,604                  | 1,576                  | 1,826                |
| Tennessee            | 2,321 | 3,381                  | 3,156           | 3,114           | 2,881             | 1,782                  | 3,021                  | 2,204                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2,026 | --                     | 1,936           | 1,934           | 2,232             | 2,044                  | 1,635                  | 2,124                |
| Louisiana            | 1,863 | 1,793                  | 1,806           | 1,991           | 2,024             | 1,762                  | 1,859                  | 1,865                |
| Oklahoma             | 2,252 | 2,476                  | 2,233           | 2,236           | 2,589             | 1,992                  | 2,442                  | 2,208                |
| Texas                | 2,273 | 2,808                  | 2,719           | 3,007           | 2,650             | 1,878                  | 2,778                  | 2,147                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2,203 | --                     | 3,091           | 2,914           | 2,550             | 1,831                  | 2,988                  | 2,097                |
| Colorado             | 2,404 | 2,893                  | 3,594           | 2,982           | 2,864             | 1,816                  | 3,217                  | 2,228                |
| Idaho                | 2,479 | 3,479                  | 2,793           | 3,348           | 2,808             | 1,852                  | 3,206                  | 2,249                |
| Montana              | 2,579 | 3,555                  | 3,031           | 2,944           | 2,521             | 2,018                  | 3,163                  | 2,335                |
| Nevada               | 2,785 | 2,419                  | 1,397           | 1,998           | 3,102             | 2,977                  | 1,846                  | 2,956                |
| New Mexico           | 2,355 | --                     | 2,875           | 2,603           | 2,790             | 1,943                  | 2,569                  | 2,325                |
| Utah                 | 2,127 | 3,190                  | --              | 2,814           | 2,277             | 1,882                  | 2,584                  | 2,070                |
| Wyoming              | 2,322 | --                     | 2,443           | 2,418           | 2,296             | 2,317                  | 2,286                  | 2,338                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,857 | --                     | 1,554           | 2,266           | 1,785             | 1,758                  | 2,053                  | 1,821                |
| California           | 1,787 | 1,798                  | 2,122           | 1,774           | 2,016             | 1,679                  | 1,854                  | 1,772                |
| Hawaii               | 1,275 | --                     | --              | 1,632           | 784 *             | 1,440                  | 1,639                  | 1,176                |
| Oregon               | 1,947 | 2,828                  | 2,651           | 2,124           | 2,080             | 1,525                  | 2,630                  | 1,763                |
| Washington           | 1,646 | 2,042                  | 1,311           | 2,056           | 2,145             | 1,287                  | 1,702                  | 1,630                |

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 II.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 at private-sector establishments by firm size and State: United States, 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        | 20.76  | 103.26                 | 75.90           | 53.86           | 42.47             | 27.03                  | 48.10                  | 22.72                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 114.20 | --                     | 266.96          | 186.10          | 159.09            | 97.72                  | 378.52                 | 120.85               |
| Maine                | 145.75 | 358.31                 | 239.89          | 290.58          | 359.62            | 219.73                 | 169.74                 | 169.82               |
| Massachusetts        | 81.72  | 233.20                 | 307.88          | 240.40          | 167.19            | 106.58                 | 158.34                 | 91.53                |
| New Hampshire        | 99.69  | 488.43                 | 246.60          | 237.24          | 218.03            | 111.30                 | 179.48                 | 111.14               |
| Rhode Island         | 146.13 | 472.43                 | 289.91          | 412.35          | 413.66            | 135.17                 | 261.22                 | 168.64               |
| Vermont              | 139.97 | 398.95                 | 320.96          | 224.33          | 315.44            | 102.42                 | 168.50                 | 173.25               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 108.48 | --                     | --              | 167.84          | 159.73            | 175.15                 | 171.37                 | 120.19               |
| New York             | 93.43  | 375.32                 | 249.27          | 261.30          | 192.70            | 117.53                 | 229.22                 | 101.13               |
| Pennsylvania         | 96.37  | 373.11                 | 371.04          | 304.31          | 225.04            | 101.44                 | 208.28                 | 107.18               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 81.97  | 279.28                 | 243.96          | 190.45          | 167.90            | 122.25                 | 157.26                 | 93.70                |
| Indiana              | 112.03 | --                     | 405.12          | 387.55          | 211.66            | 121.51                 | 333.23                 | 115.29               |
| Michigan             | 109.69 | --                     | 197.04          | 233.33          | 271.75            | 156.56                 | 179.19                 | 125.05               |
| Ohio                 | 76.49  | --                     | 339.59          | 270.44          | 161.76            | 77.85                  | 205.26                 | 77.46                |
| Wisconsin            | 98.60  | 256.38                 | 382.81          | 254.90          | 159.68            | 147.81                 | 232.43                 | 108.67               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 96.28  | 203.74                 | 357.59          | 265.55          | 156.34            | 133.49                 | 196.57                 | 108.69               |
| Kansas               | 85.19  | 357.67                 | 226.60          | 338.64          | 148.68            | 115.42                 | 257.77                 | 88.35                |
| Minnesota            | 116.57 | --                     | 527.46          | 443.60          | 195.74            | 175.46                 | 484.98                 | 110.45               |
| Missouri             | 112.06 | 273.94                 | 348.99          | 263.81          | 388.03            | 91.55                  | 264.64                 | 122.35               |
| Nebraska             | 148.28 | --                     | 258.28          | 210.01          | 319.06            | 207.99                 | 237.16                 | 163.21               |
| North Dakota         | 84.45  | --                     | 371.03          | 197.91          | 178.38            | 110.73                 | 210.17                 | 89.87                |
| South Dakota         | 123.56 | 415.00                 | 307.47          | 201.20          | 253.23            | 126.76                 | 197.70                 | 142.25               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 137.88 | 454.28                 | 434.17          | 170.16          | 385.76            | 180.56                 | 202.36                 | 160.11               |
| District of Columbia | 83.11  | --                     | --              | 202.03          | 132.87            | 116.57                 | 246.07                 | 86.75                |
| Florida              | 135.77 | --                     | 451.97          | 337.90          | 260.09            | 152.03                 | 322.72                 | 137.80               |
| Georgia              | 99.42  | --                     | 351.89          | 283.70          | 206.82            | 118.46                 | 251.73                 | 107.92               |
| Maryland             | 115.43 | 274.90                 | 392.56          | 298.54          | 220.70            | 188.00                 | 180.22                 | 149.69               |
| North Carolina       | 112.06 | --                     | 337.86          | 220.83          | 320.64            | 138.31                 | 241.22                 | 127.71               |
| South Carolina       | 112.90 | 363.48                 | 543.16          | 236.86          | 220.21            | 107.83                 | 252.89                 | 104.86               |
| Virginia             | 115.35 | --                     | --              | 303.49          | 280.67            | 121.53                 | 284.08                 | 126.24               |
| West Virginia        | 117.86 | --                     | --              | 400.14          | 255.22            | 146.23                 | 288.21                 | 128.73               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 108.42 | 451.04                 | --              | 363.87          | 285.44            | 120.07                 | 259.02                 | 118.14               |
| Kentucky             | 93.27  | --                     | 327.77          | 279.38          | 254.13            | 100.02                 | 204.95                 | 103.08               |
| Mississippi          | 135.30 | --                     | 306.22          | 298.78          | 224.31            | 223.31                 | 215.94                 | 157.69               |
| Tennessee            | 135.76 | 254.46                 | 409.92          | 325.44          | 276.94            | 140.85                 | 235.13                 | 153.54               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 90.03  | --                     | 440.13          | 309.07          | 203.14            | 104.27                 | 227.91                 | 89.80                |
| Louisiana            | 95.85  | 338.41                 | 338.72          | 313.94          | 221.32            | 129.99                 | 193.10                 | 109.59               |
| Oklahoma             | 92.58  | 393.95                 | 289.22          | 192.80          | 168.96            | 123.06                 | 186.69                 | 106.56               |
| Texas                | 85.65  | 387.86                 | 295.37          | 220.64          | 185.97            | 96.50                  | 195.93                 | 92.82                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 138.88 | --                     | 296.73          | 267.83          | 236.29            | 173.61                 | 236.72                 | 151.61               |
| Colorado             | 130.45 | 336.76                 | 294.35          | 262.16          | 362.96            | 118.99                 | 229.03                 | 150.81               |
| Idaho                | 146.98 | 414.89                 | 396.91          | 428.84          | 405.93            | 207.67                 | 356.44                 | 165.60               |
| Montana              | 113.67 | 347.82                 | 367.14          | 282.70          | 177.43            | 170.25                 | 220.94                 | 132.93               |
| Nevada               | 298.45 | 326.46                 | 245.33          | 304.25          | 289.41            | 491.06                 | 219.45                 | 350.46               |
| New Mexico           | 155.93 | --                     | 485.25          | 234.33          | 415.03            | 131.91                 | 309.89                 | 172.13               |
| Utah                 | 107.76 | 537.37                 | --              | 584.38          | 233.03            | 84.94                  | 313.48                 | 110.92               |
| Wyoming              | 127.00 | --                     | 449.45          | 314.11          | 315.62            | 131.48                 | 227.49                 | 152.85               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 101.83 | --                     | 179.66          | 276.73          | 251.72            | 122.08                 | 230.79                 | 113.51               |
| California           | 78.61  | 249.64                 | 455.24          | 178.79          | 130.59            | 109.36                 | 204.69                 | 84.23                |
| Hawaii               | 170.81 | --                     | --              | 403.34          | 277.09 *          | 196.74                 | 285.47                 | 194.31               |
| Oregon               | 107.25 | 466.94                 | 333.96          | 339.92          | 197.24            | 123.96                 | 219.81                 | 117.38               |
| Washington           | 153.43 | 256.59                 | 111.19          | 244.01          | 193.90            | 231.09                 | 123.83                 | 190.54               |

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 II.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 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        | 4,063 | 4,946                  | 5,085           | 5,399           | 4,339             | 3,641                  | 5,087                  | 3,920                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4,305 | --                     | 8,060           | 4,592           | 4,917             | 3,520                  | 6,021                  | 4,032                |
| Maine                | 4,825 | --                     | 5,874           | 5,062           | 5,934             | 3,499                  | 7,343                  | 4,296                |
| Massachusetts        | 3,756 | 5,963                  | 6,246           | 4,875           | 3,395             | 3,222                  | 5,769                  | 3,377                |
| New Hampshire        | 4,335 | 6,812                  | 6,471           | 7,592           | 4,870             | 3,327                  | 7,110                  | 3,851                |
| Rhode Island         | 4,324 | --                     | --              | 6,234           | 5,103             | 2,776                  | 6,329                  | 3,862                |
| Vermont              | 4,932 | --                     | 6,017           | 5,444           | 5,062             | 4,050                  | 5,732                  | 4,735                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3,351 | --                     | --              | 3,983           | 2,870             | 3,548                  | 3,499                  | 3,339                |
| New York             | 3,388 | --                     | --              | 4,563           | 4,129             | 2,911                  | 3,986                  | 3,315                |
| Pennsylvania         | 3,893 | --                     | 3,781           | 5,232           | 4,115             | 3,574                  | 4,574                  | 3,821                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3,675 | --                     | 5,846           | 4,600           | 3,771             | 3,240                  | 4,711                  | 3,459                |
| Indiana              | 4,114 | --                     | 6,240           | 4,889           | 4,509             | 3,686                  | 5,156                  | 3,981                |
| Michigan             | 3,770 | --                     | 4,304           | 4,988           | 3,292             | 3,451                  | 5,061                  | 3,551                |
| Ohio                 | 4,358 | --                     | 5,085           | 6,477           | 4,962             | 3,593                  | 5,213                  | 4,200                |
| Wisconsin            | 4,277 | --                     | --              | 4,355           | 4,456             | 3,954                  | 4,766                  | 4,228                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4,140 | 5,779                  | 5,921           | 6,010           | 3,375             | 3,804                  | 5,915                  | 3,768                |
| Kansas               | 4,231 | --                     | --              | 4,493           | 4,635             | 3,975                  | 4,101                  | 4,257                |
| Minnesota            | 4,142 | --                     | --              | 6,658           | 4,434             | 3,403                  | 5,970                  | 3,896                |
| Missouri             | 4,389 | --                     | 5,944           | 7,088           | 2,920             | 4,033                  | 6,203                  | 4,058                |
| Nebraska             | 4,510 | --                     | 6,755           | 5,184           | 5,093             | 4,109                  | 5,975                  | 4,362                |
| North Dakota         | 4,481 | 4,553                  | 5,248           | 4,457           | 4,222             | 4,426                  | 4,966                  | 4,345                |
| South Dakota         | 4,691 | --                     | 6,905           | 5,042           | 4,980             | 3,931                  | 6,289                  | 4,252                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3,056 | --                     | --              | 4,512           | 2,954             | 2,693                  | 5,310                  | 2,825                |
| District of Columbia | 3,049 | --                     | --              | 3,360           | 2,911             | 2,936                  | 3,681                  | 2,919                |
| Florida              | 4,182 | --                     | 4,380           | 6,690           | 4,585             | 3,940                  | 4,809                  | 4,126                |
| Georgia              | 4,793 | --                     | 5,661           | 7,663           | 6,428             | 4,024                  | 6,457                  | 4,618                |
| Maryland             | 3,556 | --                     | 4,145           | 3,306           | 2,349             | 3,685                  | 4,549                  | 3,350                |
| North Carolina       | 4,545 | --                     | --              | 6,404           | 5,580             | 3,870                  | 6,665                  | 4,307                |
| South Carolina       | 4,209 | --                     | --              | 6,127           | 4,224             | 3,639                  | 6,015                  | 3,919                |
| Virginia             | 3,909 | --                     | 5,333           | 4,156           | 4,648             | 3,677                  | 4,729                  | 3,847                |
| West Virginia        | 3,758 | --                     | --              | 4,975           | 4,024             | 3,503                  | 3,744                  | 3,760                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3,235 | --                     | --              | 4,578           | 3,688             | 3,075                  | 2,970                  | 3,284                |
| Kentucky             | 4,601 | --                     | 8,594           | 4,798           | 5,031             | 4,145                  | 6,156                  | 4,390                |
| Mississippi          | 3,739 | --                     | --              | 4,201           | 3,693             | 3,702                  | 3,642                  | 3,750                |
| Tennessee            | 4,615 | --                     | --              | 7,596           | 4,243             | 3,989                  | 5,632                  | 4,551                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4,287 | 4,150                  | --              | 4,585           | 4,766             | 4,226                  | 3,862                  | 4,338                |
| Louisiana            | 3,910 | --                     | --              | 4,720           | 4,556             | 3,336                  | 5,136                  | 3,724                |
| Oklahoma             | 4,308 | --                     | 4,728           | 4,849           | 4,888             | 3,818                  | 4,756                  | 4,225                |
| Texas                | 4,176 | --                     | 4,535           | 6,587           | 4,699             | 3,691                  | 5,252                  | 4,054                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4,430 | --                     | 6,282           | 5,815           | 5,118             | 3,966                  | 4,844                  | 4,378                |
| Colorado             | 5,066 | 8,775                  | 9,690           | 6,724           | 5,215             | 3,550                  | 8,624                  | 4,244                |
| Idaho                | 3,896 | --                     | --              | 5,092           | 3,851             | 3,174                  | 5,373                  | 3,547                |
| Montana              | 4,755 | 5,384                  | 7,576           | 5,050           | 5,019             | 4,010                  | 5,932                  | 4,409                |
| Nevada               | 6,124 | --                     | --              | 3,938           | 6,706             | 6,828                  | 3,687                  | 6,651                |
| New Mexico           | 4,331 | --                     | --              | 5,193           | 4,347             | 4,300                  | 3,887                  | 4,387                |
| Utah                 | 4,321 | 5,413                  | --              | 5,586           | 4,408             | 3,792                  | 5,288                  | 4,120                |
| Wyoming              | 4,457 | --                     | --              | 4,442           | 4,181             | 4,675                  | 4,078                  | 4,538                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3,516 | --                     | --              | 2,490 *         | 3,735             | 3,534                  | 4,459                  | 3,447                |
| California           | 3,882 | --                     | --              | 4,305           | 4,582             | 3,534                  | 4,127                  | 3,849                |
| Hawaii               | 3,281 | --                     | --              | --              | 1,991             | 3,463                  | 3,636 *                | 3,211                |
| Oregon               | 3,595 | --                     | 4,957           | 5,130           | 4,003             | 2,914                  | 5,432                  | 3,318                |
| Washington           | 3,094 | --                     | 2,737           | 3,863           | 4,003             | 2,737                  | 3,487                  | 3,035                |

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 II.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 at private-sector establishments by firm size and State: United States, 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        | 48.56  | 338.78                 | 197.13          | 153.34          | 102.13            | 58.42                  | 136.97                 | 51.21                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 219.36 | --                     | 745.36          | 605.80          | 313.13            | 301.38                 | 903.66                 | 237.13               |
| Maine                | 437.03 | --                     | 850.19          | 853.72          | 473.64            | 423.20                 | 1,336.17               | 336.02               |
| Massachusetts        | 231.49 | 496.98                 | 1,062.23        | 586.17          | 454.55            | 250.31                 | 456.67                 | 219.26               |
| New Hampshire        | 248.00 | 449.18                 | 675.71          | 710.53          | 517.41            | 266.70                 | 489.68                 | 247.66               |
| Rhode Island         | 480.26 | --                     | --              | 819.48          | 1,322.73          | 321.27                 | 886.78                 | 537.31               |
| Vermont              | 266.21 | --                     | 949.28          | 446.43          | 379.99            | 509.57                 | 587.80                 | 290.81               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 201.76 | --                     | --              | 381.55          | 320.48            | 309.56                 | 423.57                 | 214.71               |
| New York             | 179.46 | --                     | --              | 525.19          | 388.79            | 221.31                 | 587.41                 | 186.38               |
| Pennsylvania         | 218.32 | --                     | 414.21          | 1,041.98        | 448.13            | 275.98                 | 552.39                 | 235.32               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 309.76 | --                     | 1,123.65        | 344.34          | 450.82            | 362.82                 | 1,038.61               | 290.87               |
| Indiana              | 213.55 | --                     | 296.91          | 750.83          | 511.84            | 242.31                 | 675.08                 | 219.14               |
| Michigan             | 235.99 | --                     | 839.30          | 677.24          | 467.52            | 248.03                 | 645.51                 | 236.71               |
| Ohio                 | 167.17 | --                     | 665.48          | 684.96          | 287.23            | 189.43                 | 561.97                 | 170.13               |
| Wisconsin            | 243.21 | --                     | --              | 860.68          | 452.01            | 296.86                 | 1,231.13               | 240.54               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 269.83 | 825.90                 | 1,018.85        | 941.10          | 521.47            | 266.21                 | 711.07                 | 278.05               |
| Kansas               | 188.88 | --                     | --              | 576.19          | 447.67            | 173.52                 | 544.20                 | 199.53               |
| Minnesota            | 240.66 | --                     | --              | 543.32          | 604.18            | 209.07                 | 901.64                 | 229.81               |
| Missouri             | 327.48 | --                     | 716.01          | 780.90          | 698.58            | 260.39                 | 518.07                 | 357.28               |
| Nebraska             | 271.50 | --                     | 1,220.68        | 408.03          | 537.68            | 374.29                 | 509.70                 | 291.73               |
| North Dakota         | 258.00 | 725.68                 | 592.34          | 503.76          | 468.67            | 437.08                 | 378.50                 | 309.16               |
| South Dakota         | 347.32 | --                     | 771.17          | 862.22          | 386.86            | 478.76                 | 491.21                 | 368.25               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 370.56 | --                     | --              | 670.78          | 564.18            | 427.56                 | 701.47                 | 364.28               |
| District of Columbia | 209.12 | --                     | --              | 821.98          | 325.98            | 263.16                 | 654.45                 | 203.86               |
| Florida              | 253.47 | --                     | 480.80          | 606.47          | 304.72            | 289.67                 | 456.11                 | 267.53               |
| Georgia              | 313.37 | --                     | 962.44          | 588.96          | 601.35            | 303.47                 | 661.39                 | 342.04               |
| Maryland             | 229.45 | --                     | 657.94          | 601.71          | 454.28            | 269.41                 | 442.80                 | 272.43               |
| North Carolina       | 266.84 | --                     | --              | 689.24          | 672.98            | 310.57                 | 841.38                 | 278.91               |
| South Carolina       | 234.84 | --                     | --              | 812.01          | 386.19            | 243.91                 | 727.85                 | 226.53               |
| Virginia             | 204.14 | --                     | 419.78          | 448.60          | 623.09            | 278.07                 | 297.66                 | 221.85               |
| West Virginia        | 258.91 | --                     | --              | 983.50          | 682.28            | 293.49                 | 761.65                 | 274.00               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 250.77 | --                     | --              | 643.19          | 618.20            | 283.70                 | 682.22                 | 268.63               |
| Kentucky             | 230.70 | --                     | 1,037.79        | 978.96          | 606.79            | 202.09                 | 985.82                 | 210.78               |
| Mississippi          | 394.64 | --                     | --              | 512.12          | 866.46            | 545.71                 | 487.93                 | 434.81               |
| Tennessee            | 362.28 | --                     | --              | 972.87          | 734.24            | 321.45                 | 529.38                 | 383.98               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 222.36 | 172.39                 | --              | 773.92          | 560.24            | 267.82                 | 540.91                 | 237.10               |
| Louisiana            | 336.60 | --                     | --              | 928.16          | 792.13            | 319.03                 | 782.01                 | 356.65               |
| Oklahoma             | 223.19 | --                     | 618.38          | 789.02          | 399.85            | 249.74                 | 728.56                 | 227.17               |
| Texas                | 176.48 | --                     | 688.00          | 1,357.54        | 412.86            | 192.88                 | 588.47                 | 184.15               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 242.29 | --                     | 612.63          | 615.20          | 559.64            | 281.45                 | 677.48                 | 259.54               |
| Colorado             | 289.77 | 580.78                 | 1,481.58        | 501.51          | 279.52            | 255.60                 | 729.06                 | 237.57               |
| Idaho                | 222.44 | --                     | --              | 885.08          | 480.78            | 227.89                 | 616.78                 | 236.65               |
| Montana              | 250.34 | 530.00                 | 671.74          | 517.09          | 469.52            | 363.36                 | 423.67                 | 284.79               |
| Nevada               | 717.71 | --                     | --              | 728.16          | 742.80            | 1,000.40               | 720.77                 | 802.36               |
| New Mexico           | 242.49 | --                     | --              | 573.41          | 528.33            | 298.49                 | 575.20                 | 261.52               |
| Utah                 | 256.84 | 907.42                 | --              | 740.41          | 557.25            | 393.58                 | 583.92                 | 293.40               |
| Wyoming              | 257.24 | --                     | --              | 370.58          | 866.24            | 328.21                 | 412.03                 | 299.08               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 317.70 | --                     | --              | 773.09 *        | 873.88            | 187.34                 | 413.02                 | 338.91               |
| California           | 210.98 | --                     | --              | 627.40          | 389.98            | 273.04                 | 522.70                 | 228.46               |
| Hawaii               | 531.21 | --                     | --              | --              | 592.86            | 587.89                 | 1,714.23 *             | 542.87               |
| Oregon               | 206.94 | --                     | 800.65          | 471.23          | 519.05            | 188.69                 | 510.82                 | 205.98               |
| Washington           | 442.34 | --                     | 442.40          | 562.83          | 435.19            | 570.67                 | 697.89                 | 488.22               |

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.

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

**Table II.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 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        | 59.0% | 73.0%                  | 69.2%           | 65.4%           | 60.7%             | 55.1%                  | 69.3%                  | 57.2%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 44.1% | --                     | 83.6%           | 56.5%           | 57.5%             | 29.3%                  | 64.8%                  | 40.5%                |
| Maine                | 43.9% | 56.4%                  | 66.2%           | 47.4%           | 54.4%             | 32.8%                  | 62.7%                  | 40.2%                |
| Massachusetts        | 66.0% | 87.4%                  | 91.0%           | 58.9%           | 71.2%             | 62.0%                  | 83.8%                  | 63.2%                |
| New Hampshire        | 58.3% | 82.1%                  | 65.3%           | 79.6%           | 62.7%             | 47.8%                  | 79.6%                  | 53.5%                |
| Rhode Island         | 68.4% | 53.2%                  | 67.6%           | 63.1%           | 85.2%             | 64.9%                  | 65.9%                  | 68.9%                |
| Vermont              | 45.2% | 42.1%                  | 61.9%           | 38.9%           | 47.3%             | 43.6%                  | 53.5%                  | 42.8%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 68.1% | --                     | 79.7%           | 77.4%           | 84.9%             | 55.7%                  | 77.3%                  | 66.7%                |
| New York             | 61.3% | 86.3%                  | 68.8%           | 54.5%           | 66.7%             | 56.6%                  | 72.5%                  | 59.3%                |
| Pennsylvania         | 64.6% | 57.6%                  | 74.9%           | 75.9%           | 63.2%             | 62.1%                  | 70.4%                  | 63.7%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 56.2% | 78.1%                  | 64.6%           | 74.6%           | 65.9%             | 43.7%                  | 71.6%                  | 53.2%                |
| Indiana              | 50.2% | --                     | --              | 44.7%           | 60.5%             | 47.4%                  | 56.6%                  | 49.5%                |
| Michigan             | 61.3% | --                     | 74.6%           | 69.7%           | 69.4%             | 55.9%                  | 64.5%                  | 60.8%                |
| Ohio                 | 51.1% | 75.1%                  | 48.6%           | 49.4%           | 57.0%             | 48.2%                  | 52.4%                  | 50.8%                |
| Wisconsin            | 42.4% | --                     | --              | 71.8%           | 30.8%             | 38.8%                  | 63.0%                  | 39.6%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 56.9% | 67.0%                  | 70.1%           | 67.9%           | 53.5%             | 52.6%                  | 74.3%                  | 53.2%                |
| Kansas               | 58.6% | 70.0%                  | --              | 72.3%           | 65.9%             | 52.9%                  | 61.5%                  | 58.1%                |
| Minnesota            | 44.4% | --                     | 57.8%           | 35.6%           | 30.7%             | 51.1%                  | 47.6%                  | 43.9%                |
| Missouri             | 50.6% | 35.9% *                | 62.6%           | 78.5%           | 55.6%             | 40.6%                  | 68.9%                  | 46.7%                |
| Nebraska             | 39.1% | --                     | --              | 48.3%           | 27.2%             | 40.8%                  | 48.8%                  | 38.1%                |
| North Dakota         | 35.2% | 35.4% *                | 52.7%           | 39.8%           | 28.1%             | 32.7%                  | 44.0%                  | 32.6%                |
| South Dakota         | 51.9% | --                     | 57.5%           | 56.6%           | 44.9%             | 52.3%                  | 54.9%                  | 51.1%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 63.8% | 69.9%                  | 87.0%           | 74.9%           | 53.2%             | 61.5%                  | 80.7%                  | 60.9%                |
| District of Columbia | 58.5% | --                     | 79.4%           | 73.6%           | 55.0%             | 53.1%                  | 75.5%                  | 54.9%                |
| Florida              | 60.3% | 61.7%                  | 77.1%           | 65.0%           | 50.2%             | 60.6%                  | 70.9%                  | 58.7%                |
| Georgia              | 52.8% | --                     | 73.3%           | 66.4%           | 43.1% *           | 51.1%                  | 83.0%                  | 48.7%                |
| Maryland             | 56.1% | 52.2%                  | 78.2%           | 78.0%           | 63.6%             | 46.7%                  | 70.4%                  | 53.1%                |
| North Carolina       | 65.8% | --                     | 84.5%           | 71.5%           | 65.3%             | 63.6%                  | 66.5%                  | 65.7%                |
| South Carolina       | 58.5% | 89.7%                  | 60.7%           | 74.7%           | 79.2%             | 45.9%                  | 75.5%                  | 55.6%                |
| Virginia             | 53.3% | --                     | 81.1%           | 71.3%           | 67.7%             | 43.1%                  | 76.4%                  | 49.8%                |
| West Virginia        | 56.1% | --                     | 80.1%           | 52.7%           | 62.2%             | 53.2%                  | 68.4%                  | 54.3%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 62.7% | 86.9%                  | 100.0%          | 86.3%           | 74.8%             | 46.8%                  | 88.9%                  | 56.5%                |
| Kentucky             | 53.7% | 80.2%                  | 73.7%           | 72.0%           | 64.5%             | 43.7%                  | 75.4%                  | 50.6%                |
| Mississippi          | 69.8% | 83.6%                  | --              | 77.0%           | 82.7%             | 62.7%                  | 80.9%                  | 67.6%                |
| Tennessee            | 49.6% | --                     | --              | 52.6%           | 39.1%             | 51.7%                  | 58.5%                  | 48.4%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 63.9% | 88.6%                  | 58.7%           | 82.2%           | 63.3%             | 60.3%                  | 70.7%                  | 62.6%                |
| Louisiana            | 50.0% | --                     | --              | 48.9%           | 65.6%             | 39.4%                  | 58.6%                  | 47.8%                |
| Oklahoma             | 74.1% | 64.9%                  | 88.2%           | 71.8%           | 84.2%             | 66.3%                  | 77.1%                  | 73.4%                |
| Texas                | 61.8% | 93.2%                  | 84.7%           | 63.4%           | 55.1%             | 58.5%                  | 77.8%                  | 58.7%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 42.0% | --                     | 58.5%           | 59.0%           | 49.0%             | 34.4%                  | 56.7%                  | 40.1%                |
| Colorado             | 51.8% | 75.9%                  | 78.0%           | 63.3%           | 55.3%             | 41.7%                  | 74.0%                  | 46.8%                |
| Idaho                | 56.4% | 61.5%                  | 62.8%           | 49.8%           | 51.0%             | 59.4%                  | 53.5%                  | 57.2%                |
| Montana              | 37.1% | 28.8%                  | 45.4%           | 30.1% *         | 47.0%             | 36.5%                  | 39.5%                  | 36.2%                |
| Nevada               | 56.3% | 72.9%                  | 60.5%           | 81.0%           | 59.9%             | 49.5%                  | 70.2%                  | 53.6%                |
| New Mexico           | 58.9% | --                     | 87.0%           | 76.7%           | 68.9%             | 48.9%                  | 64.0%                  | 58.1%                |
| Utah                 | 32.1% | 51.2%                  | 54.7%           | 46.2%           | 18.6%             | 32.8% *                | 49.6%                  | 29.3%                |
| Wyoming              | 46.6% | --                     | --              | 52.4%           | 41.7%             | 43.0%                  | 45.8%                  | 46.9%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 52.2% | --                     | 89.1%           | 45.2%           | 52.1%             | 50.0%                  | 74.7%                  | 49.1%                |
| California           | 71.3% | 73.6%                  | 60.9%           | 71.7%           | 75.2%             | 70.7%                  | 68.3%                  | 71.8%                |
| Hawaii               | 68.3% | 72.3%                  | 72.8%           | 60.3%           | 61.0%             | 73.1%                  | 67.1%                  | 68.8%                |
| Oregon               | 60.5% | 61.5%                  | 73.4%           | 81.7%           | 60.6%             | 53.3%                  | 69.1%                  | 58.8%                |
| Washington           | 59.7% | 69.3%                  | 63.7%           | 57.7%           | 53.7%             | 60.8%                  | 68.7%                  | 57.7%                |

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 II.F.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 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        | 1.28% | 1.96%                  | 2.24%           | 1.55%           | 1.67%             | 2.25%                  | 1.24%                  | 1.53%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.25% | --                     | 7.64%           | 10.16%          | 8.89%             | 5.83%                  | 11.42%                 | 4.68%                |
| Maine                | 4.50% | 16.78%                 | 11.52%          | 10.48%          | 9.17%             | 5.64%                  | 8.51%                  | 4.96%                |
| Massachusetts        | 4.97% | 9.16%                  | 8.78%           | 12.08%          | 6.76%             | 7.55%                  | 5.94%                  | 5.68%                |
| New Hampshire        | 3.50% | 8.64%                  | 9.06%           | 6.35%           | 7.68%             | 4.98%                  | 4.76%                  | 4.04%                |
| Rhode Island         | 4.08% | 12.15%                 | 10.30%          | 10.04%          | 3.94%             | 6.51%                  | 6.30%                  | 4.81%                |
| Vermont              | 4.18% | 11.67%                 | 10.90%          | 7.12%           | 8.67%             | 6.53%                  | 6.61%                  | 4.99%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.13% | --                     | 15.66%          | 8.29%           | 6.50%             | 6.69%                  | 7.73%                  | 5.82%                |
| New York             | 2.73% | 4.81%                  | 10.62%          | 7.29%           | 5.91%             | 3.74%                  | 5.55%                  | 3.08%                |
| Pennsylvania         | 3.07% | 11.57%                 | 9.37%           | 8.06%           | 7.74%             | 3.90%                  | 6.22%                  | 3.41%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.53% | 7.71%                  | 10.95%          | 5.12%           | 7.29%             | 4.88%                  | 5.01%                  | 4.07%                |
| Indiana              | 3.91% | --                     | --              | 11.23%          | 8.00%             | 5.23%                  | 9.79%                  | 4.21%                |
| Michigan             | 4.33% | --                     | 9.66%           | 8.26%           | 5.56%             | 6.32%                  | 7.23%                  | 4.90%                |
| Ohio                 | 3.43% | 10.95%                 | 11.70%          | 10.16%          | 6.10%             | 4.84%                  | 7.39%                  | 3.82%                |
| Wisconsin            | 4.04% | --                     | --              | 6.41%           | 7.01%             | 6.16%                  | 7.31%                  | 4.43%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.75% | 8.47%                  | 10.99%          | 8.16%           | 7.44%             | 5.96%                  | 4.95%                  | 4.35%                |
| Kansas               | 3.43% | 9.83%                  | --              | 7.94%           | 5.92%             | 5.90%                  | 8.70%                  | 3.80%                |
| Minnesota            | 5.77% | --                     | 12.41%          | 8.31%           | 5.98%             | 9.04%                  | 7.47%                  | 6.55%                |
| Missouri             | 4.50% | 12.49% *               | 13.89%          | 7.39%           | 14.90%            | 5.56%                  | 7.19%                  | 5.22%                |
| Nebraska             | 4.99% | --                     | --              | 8.70%           | 7.43%             | 7.35%                  | 8.66%                  | 5.48%                |
| North Dakota         | 3.95% | 11.19% *               | 12.38%          | 8.38%           | 6.84%             | 6.54%                  | 6.85%                  | 4.64%                |
| South Dakota         | 4.87% | --                     | 11.40%          | 8.42%           | 5.98%             | 9.20%                  | 7.30%                  | 5.84%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.90% | 12.54%                 | 11.28%          | 7.32%           | 8.90%             | 5.42%                  | 6.14%                  | 4.47%                |
| District of Columbia | 3.84% | --                     | 10.53%          | 8.30%           | 8.33%             | 5.41%                  | 7.23%                  | 4.40%                |
| Florida              | 5.75% | 11.98%                 | 12.05%          | 7.42%           | 10.99%            | 8.00%                  | 6.58%                  | 6.57%                |
| Georgia              | 5.13% | --                     | 10.64%          | 10.78%          | 14.42% *          | 5.79%                  | 5.97%                  | 5.57%                |
| Maryland             | 4.39% | 13.55%                 | 12.39%          | 7.54%           | 8.98%             | 5.93%                  | 7.08%                  | 4.92%                |
| North Carolina       | 3.13% | --                     | 13.62%          | 7.32%           | 8.07%             | 4.12%                  | 7.15%                  | 3.43%                |
| South Carolina       | 4.05% | 7.51%                  | 10.55%          | 7.87%           | 5.61%             | 5.68%                  | 7.02%                  | 4.45%                |
| Virginia             | 4.85% | --                     | 10.17%          | 6.00%           | 10.81%            | 6.24%                  | 5.82%                  | 5.42%                |
| West Virginia        | 4.94% | --                     | 9.35%           | 10.71%          | 10.00%            | 6.75%                  | 7.27%                  | 5.52%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.32% | 5.68%                  | 0.00%           | 7.18%           | 10.09%            | 6.00%                  | 4.37%                  | 5.10%                |
| Kentucky             | 4.17% | 11.08%                 | 11.35%          | 9.11%           | 6.98%             | 5.71%                  | 6.65%                  | 4.62%                |
| Mississippi          | 3.75% | 11.25%                 | --              | 9.02%           | 5.12%             | 6.32%                  | 6.64%                  | 4.35%                |
| Tennessee            | 5.10% | --                     | --              | 10.93%          | 9.15%             | 7.35%                  | 7.60%                  | 5.70%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.35% | 11.79%                 | 12.19%          | 7.67%           | 8.06%             | 6.12%                  | 7.82%                  | 4.98%                |
| Louisiana            | 3.73% | --                     | --              | 11.50%          | 7.07%             | 5.19%                  | 8.31%                  | 4.16%                |
| Oklahoma             | 2.90% | 9.31%                  | 7.72%           | 7.54%           | 4.91%             | 4.34%                  | 5.07%                  | 3.39%                |
| Texas                | 3.45% | 3.22%                  | 6.04%           | 8.62%           | 9.38%             | 4.58%                  | 5.54%                  | 3.97%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.83% | --                     | 13.24%          | 10.58%          | 8.88%             | 6.33%                  | 8.86%                  | 5.21%                |
| Colorado             | 3.69% | 10.02%                 | 10.21%          | 9.34%           | 7.83%             | 5.10%                  | 6.80%                  | 4.07%                |
| Idaho                | 3.96% | 11.29%                 | 12.35%          | 11.31%          | 7.93%             | 5.58%                  | 7.02%                  | 4.58%                |
| Montana              | 4.65% | 8.42%                  | 12.42%          | 10.20% *        | 4.82%             | 9.51%                  | 7.90%                  | 5.65%                |
| Nevada               | 5.14% | 12.42%                 | 12.55%          | 6.45%           | 8.14%             | 7.74%                  | 7.08%                  | 5.94%                |
| New Mexico           | 4.55% | --                     | 7.89%           | 8.83%           | 7.72%             | 6.54%                  | 9.99%                  | 5.02%                |
| Utah                 | 6.96% | 14.29%                 | 14.82%          | 10.43%          | 5.01%             | 12.24% *               | 8.43%                  | 7.47%                |
| Wyoming              | 4.64% | --                     | --              | 9.67%           | 12.13%            | 6.60%                  | 8.18%                  | 5.54%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.35% | --                     | 6.84%           | 10.16%          | 9.96%             | 5.51%                  | 7.24%                  | 4.73%                |
| California           | 5.44% | 5.90%                  | 10.48%          | 4.16%           | 4.02%             | 8.62%                  | 4.52%                  | 6.19%                |
| Hawaii               | 4.74% | 7.23%                  | 8.67%           | 8.31%           | 15.47%            | 5.41%                  | 5.52%                  | 6.21%                |
| Oregon               | 4.14% | 11.37%                 | 10.41%          | 6.20%           | 10.09%            | 5.48%                  | 6.66%                  | 4.73%                |
| Washington           | 6.23% | 10.19%                 | 11.89%          | 9.00%           | 7.43%             | 10.35%                 | 6.71%                  | 7.65%                |

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 II.F.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and State: United States, 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        | 27.30 | 31.30                  | 31.03           | 29.24           | 27.61             | 25.89                  | 30.50                  | 26.62                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 29.20 | 29.05                  | 31.56           | 29.91           | 26.93             | 30.06                  | 31.18                  | 28.66                |
| Maine                | 28.60 | 31.03                  | 32.82           | 29.81           | 28.94             | 26.20                  | 32.21                  | 27.49                |
| Massachusetts        | 27.35 | 25.60                  | 34.72           | 28.02           | 24.39             | 27.69                  | 31.72                  | 26.44                |
| New Hampshire        | 28.20 | 35.98                  | 30.07           | 32.91           | 26.90             | 25.83                  | 32.57                  | 26.73                |
| Rhode Island         | 27.65 | 20.02                  | 25.96           | 25.67           | 26.61             | 29.71                  | 25.07                  | 28.23                |
| Vermont              | 28.87 | 29.48                  | 37.33           | 32.77           | 29.51             | 23.74                  | 34.11                  | 27.03                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 26.92 | 26.24                  | 23.99           | 24.54           | 23.69             | 30.78                  | 24.16                  | 27.41                |
| New York             | 27.54 | 26.28                  | 26.62           | 26.79           | 28.98             | 27.09                  | 27.25                  | 27.60                |
| Pennsylvania         | 25.97 | 23.57                  | 25.44           | 31.61           | 24.78             | 25.10                  | 25.42                  | 26.07                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 28.24 | 34.49                  | 30.48           | 25.07           | 28.24             | 27.70                  | 31.38                  | 27.41                |
| Indiana              | 28.53 | 24.95                  | --              | 27.96           | 27.49             | 29.48                  | 28.18                  | 28.58                |
| Michigan             | 25.63 | 31.54                  | 24.80           | 29.08           | 25.64             | 24.70                  | 27.09                  | 25.37                |
| Ohio                 | 26.72 | 30.82                  | 32.10           | 28.00           | 26.03             | 25.72                  | 31.34                  | 25.86                |
| Wisconsin            | 28.09 | 27.16                  | 29.83           | 28.53           | 27.64             | 27.99                  | 29.33                  | 27.83                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 27.52 | 27.92                  | 33.39           | 26.84           | 25.61             | 28.72                  | 28.02                  | 27.37                |
| Kansas               | 28.75 | 31.25                  | 26.83           | 28.77           | 27.16             | 29.61                  | 27.74                  | 28.96                |
| Minnesota            | 28.38 | --                     | 30.63           | 31.43           | 28.74             | 27.53                  | 32.14                  | 27.78                |
| Missouri             | 26.62 | 28.33                  | 30.59           | 26.61           | 25.64             | 26.26                  | 28.29                  | 26.10                |
| Nebraska             | 27.89 | --                     | --              | 29.61           | 30.05             | 26.54                  | 33.02                  | 27.14                |
| North Dakota         | 29.60 | --                     | 24.38           | 31.32           | 25.11             | 31.83                  | 25.90                  | 31.11                |
| South Dakota         | 27.73 | 29.04                  | 31.14           | 34.96           | 29.53             | 23.49                  | 32.85                  | 26.25                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 29.72 | 33.91                  | 35.81           | 26.14           | 33.13             | 28.99                  | 33.11                  | 28.97                |
| District of Columbia | 24.61 | 19.62                  | 27.13           | 22.30           | 21.80             | 27.42                  | 22.67                  | 25.18                |
| Florida              | 27.95 | 34.39                  | 30.31           | 27.58           | 28.32             | 27.46                  | 29.97                  | 27.59                |
| Georgia              | 29.83 | 23.33                  | 32.86           | 26.99           | 31.99             | 29.71                  | 28.79                  | 30.07                |
| Maryland             | 26.60 | 27.06                  | 34.13           | 22.60           | 23.30             | 28.15                  | 27.19                  | 26.44                |
| North Carolina       | 28.22 | --                     | 29.36           | 32.21           | 28.60             | 26.89                  | 29.63                  | 28.00                |
| South Carolina       | 28.60 | 29.31                  | 27.50           | 28.65           | 30.21             | 27.69                  | 27.73                  | 28.80                |
| Virginia             | 26.21 | --                     | 27.25           | 24.69           | 25.97             | 26.44                  | 26.51                  | 26.14                |
| West Virginia        | 26.87 | 32.19                  | 32.16           | 28.63           | 27.05             | 25.48                  | 32.17                  | 25.89                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 31.76 | 31.24                  | 33.44           | 36.33           | 33.82             | 28.67                  | 33.69                  | 31.04                |
| Kentucky             | 24.60 | --                     | 29.00           | 22.96           | 26.51             | 22.91                  | 26.90                  | 24.09                |
| Mississippi          | 28.66 | 28.87                  | --              | 27.03           | 28.89             | 29.20                  | 27.18                  | 29.01                |
| Tennessee            | 30.37 | --                     | --              | 31.22           | 30.48             | 30.72                  | 26.55                  | 30.99                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 30.04 | 26.88                  | 30.71           | 29.96           | 27.59             | 30.73                  | 30.35                  | 29.97                |
| Louisiana            | 31.14 | 35.85                  | 31.67           | 32.52           | 30.39             | 30.63                  | 32.86                  | 30.61                |
| Oklahoma             | 30.53 | 32.93                  | 35.82           | 30.98           | 29.14             | 29.93                  | 34.38                  | 29.59                |
| Texas                | 31.67 | 36.10                  | 36.93           | 34.84           | 30.01             | 30.17                  | 35.93                  | 30.56                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 27.67 | --                     | 26.80           | 33.69           | 26.46             | 25.40                  | 35.22                  | 26.29                |
| Colorado             | 30.20 | 33.79                  | 30.26           | 33.73           | 27.56             | 29.56                  | 32.97                  | 29.22                |
| Idaho                | 29.03 | 32.80                  | 31.27           | 29.15           | 27.67             | 28.69                  | 31.17                  | 28.49                |
| Montana              | 26.05 | 25.81                  | 36.02           | 29.86           | 21.85             | 24.55                  | 30.81                  | 24.08                |
| Nevada               | 27.24 | --                     | 32.78           | 27.73           | 30.30             | 24.06                  | 33.44                  | 25.69                |
| New Mexico           | 27.35 | 38.82                  | 33.05           | 34.12           | 28.43             | 23.04                  | 32.90                  | 26.42                |
| Utah                 | 24.59 | 30.55                  | 25.36           | 26.30           | 25.50             | 23.06                  | 26.57                  | 24.05                |
| Wyoming              | 30.77 | 33.07                  | 26.49           | 35.30           | 30.02             | 28.15                  | 29.86                  | 31.09                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 28.69 | --                     | 26.04           | 33.49           | 32.50             | 25.89                  | 28.38                  | 28.76                |
| California           | 23.45 | 32.82                  | 38.47           | 30.95           | 28.21             | 19.14                  | 33.79                  | 21.79                |
| Hawaii               | 17.23 | 17.79                  | 15.70           | 15.91           | 16.87             | 18.07                  | 16.54                  | 17.49                |
| Oregon               | 24.46 | 29.16                  | 24.66           | 25.00           | 24.96             | 23.52                  | 26.02                  | 24.10                |
| Washington           | 25.21 | 34.11                  | 26.88           | 34.27           | 30.34             | 20.59                  | 32.26                  | 23.36                |

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 II.F.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and State: United States, 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        | 0.68  | 0.85                   | 0.63            | 0.44            | 0.32              | 1.12                   | 0.39                   | 0.78                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 0.88  | 4.15                   | 1.96            | 1.73            | 1.55              | 1.61                   | 1.46                   | 1.08                 |
| Maine                | 1.00  | 2.40                   | 3.07            | 1.36            | 1.75              | 1.80                   | 1.59                   | 1.15                 |
| Massachusetts        | 1.95  | 3.36                   | 2.90            | 2.81            | 1.23              | 3.24                   | 2.52                   | 2.36                 |
| New Hampshire        | 0.90  | 4.80                   | 2.91            | 2.25            | 1.01              | 1.46                   | 1.90                   | 0.97                 |
| Rhode Island         | 0.86  | 2.55                   | 2.27            | 1.10            | 1.76              | 1.43                   | 1.36                   | 1.02                 |
| Vermont              | 1.12  | 3.68                   | 6.54            | 2.95            | 1.69              | 0.93                   | 3.04                   | 0.99                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.40  | 2.02                   | 3.70            | 2.79            | 1.18              | 2.64                   | 2.57                   | 1.57                 |
| New York             | 0.69  | 2.55                   | 2.10            | 1.63            | 1.54              | 0.89                   | 1.35                   | 0.79                 |
| Pennsylvania         | 1.00  | 2.92                   | 1.58            | 3.72            | 1.42              | 1.40                   | 1.13                   | 1.16                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 0.77  | 3.58                   | 2.06            | 1.72            | 1.21              | 1.22                   | 2.01                   | 0.82                 |
| Indiana              | 2.17  | 2.13                   | --              | 1.47            | 0.70              | 3.69                   | 1.83                   | 2.43                 |
| Michigan             | 0.96  | 2.90                   | 1.25            | 1.51            | 1.64              | 1.49                   | 1.32                   | 1.10                 |
| Ohio                 | 0.82  | 1.34                   | 2.58            | 1.53            | 2.13              | 1.07                   | 1.29                   | 0.93                 |
| Wisconsin            | 0.98  | 3.04                   | 3.66            | 2.19            | 2.14              | 1.43                   | 2.48                   | 1.06                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 0.80  | 1.61                   | 2.92            | 1.13            | 1.21              | 1.66                   | 1.21                   | 0.97                 |
| Kansas               | 1.26  | 4.91                   | 1.34            | 1.94            | 1.63              | 2.07                   | 1.73                   | 1.45                 |
| Minnesota            | 1.49  | --                     | 2.97            | 2.12            | 1.70              | 2.40                   | 1.92                   | 1.78                 |
| Missouri             | 0.70  | 2.11                   | 3.53            | 1.16            | 1.83              | 0.83                   | 1.44                   | 0.78                 |
| Nebraska             | 0.86  | --                     | --              | 1.35            | 1.92              | 1.16                   | 2.58                   | 0.91                 |
| North Dakota         | 0.91  | --                     | 2.05            | 2.58            | 1.25              | 0.85                   | 1.28                   | 1.10                 |
| South Dakota         | 1.29  | 1.90                   | 3.16            | 2.03            | 1.18              | 1.89                   | 2.10                   | 1.44                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.34  | 3.90                   | 2.76            | 2.67            | 4.26              | 3.58                   | 2.42                   | 2.81                 |
| District of Columbia | 0.75  | 2.63                   | 4.78            | 1.77            | 1.24              | 0.85                   | 2.10                   | 0.74                 |
| Florida              | 0.66  | 3.89                   | 2.08            | 1.74            | 1.19              | 0.78                   | 1.58                   | 0.67                 |
| Georgia              | 1.00  | 2.16                   | 4.65            | 1.43            | 1.42              | 1.43                   | 2.13                   | 1.12                 |
| Maryland             | 1.48  | 1.94                   | 6.14            | 1.74            | 1.45              | 2.27                   | 2.76                   | 1.75                 |
| North Carolina       | 1.00  | --                     | 2.30            | 1.93            | 2.00              | 1.51                   | 1.46                   | 1.15                 |
| South Carolina       | 0.80  | 3.12                   | 2.42            | 1.55            | 1.48              | 1.29                   | 1.58                   | 0.90                 |
| Virginia             | 0.83  | --                     | 2.54            | 2.30            | 1.38              | 1.17                   | 2.35                   | 0.87                 |
| West Virginia        | 1.08  | 2.08                   | 5.52            | 2.07            | 2.63              | 1.31                   | 3.44                   | 1.08                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 0.92  | 2.91                   | 1.71            | 2.10            | 2.33              | 1.15                   | 1.70                   | 1.09                 |
| Kentucky             | 0.75  | --                     | 2.60            | 1.08            | 1.15              | 1.11                   | 1.70                   | 0.83                 |
| Mississippi          | 1.73  | 3.44                   | --              | 3.02            | 1.54              | 3.24                   | 2.07                   | 2.08                 |
| Tennessee            | 1.12  | --                     | --              | 3.74            | 2.24              | 1.32                   | 2.20                   | 1.22                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.07  | 2.08                   | 2.52            | 1.90            | 1.10              | 1.63                   | 1.79                   | 1.25                 |
| Louisiana            | 1.04  | 3.06                   | 2.69            | 1.86            | 1.91              | 1.76                   | 1.60                   | 1.27                 |
| Oklahoma             | 0.80  | 2.86                   | 1.77            | 1.58            | 1.54              | 1.38                   | 1.32                   | 0.94                 |
| Texas                | 0.76  | 3.08                   | 2.62            | 2.42            | 1.62              | 1.00                   | 1.67                   | 0.84                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.13  | --                     | 3.14            | 3.12            | 1.34              | 1.12                   | 4.89                   | 0.89                 |
| Colorado             | 1.09  | 4.57                   | 3.70            | 3.32            | 1.70              | 1.64                   | 2.29                   | 1.28                 |
| Idaho                | 1.15  | 1.90                   | 3.29            | 1.03            | 2.16              | 1.99                   | 1.69                   | 1.42                 |
| Montana              | 1.23  | 3.89                   | 4.39            | 2.33            | 2.28              | 1.86                   | 2.51                   | 1.37                 |
| Nevada               | 1.48  | --                     | 4.40            | 2.16            | 2.70              | 2.01                   | 2.83                   | 1.60                 |
| New Mexico           | 1.16  | 3.14                   | 2.90            | 3.58            | 1.83              | 1.54                   | 2.05                   | 1.29                 |
| Utah                 | 0.73  | 3.47                   | 0.49            | 3.26            | 0.66              | 0.56                   | 1.80                   | 0.77                 |
| Wyoming              | 1.52  | 1.65                   | 4.77            | 3.05            | 0.91              | 2.75                   | 1.89                   | 1.92                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.18  | --                     | 2.90            | 5.30            | 1.29              | 1.77                   | 2.12                   | 1.36                 |
| California           | 3.05  | 2.30                   | 3.01            | 1.36            | 1.17              | 2.89                   | 1.50                   | 2.98                 |
| Hawaii               | 0.95  | 1.83                   | 1.10            | 1.09            | 1.23              | 1.84                   | 0.88                   | 1.24                 |
| Oregon               | 0.94  | 3.58                   | 3.56            | 2.67            | 1.27              | 1.50                   | 2.20                   | 1.04                 |
| Washington           | 1.75  | 3.88                   | 1.80            | 2.64            | 1.67              | 1.40                   | 1.89                   | 1.71                 |

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 II.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 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        | 20.5% | 22.0%                  | 23.2%           | 24.5%           | 20.9%             | 19.9%                  | 23.4%                  | 20.3%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 17.5% | --                     | 20.4%           | 21.1%           | 17.2%             | 16.6%                  | 19.3%                  | 17.3%                |
| Maine                | 20.1% | --                     | --              | 24.2%           | 19.3%             | 18.2%                  | 30.8%                  | 18.8%                |
| Massachusetts        | 16.8% | --                     | --              | 19.8%           | --                | 14.9%                  | --                     | 16.7%                |
| New Hampshire        | 20.2% | --                     | --              | 19.3%           | 23.9%             | 18.5%                  | 25.4%                  | 19.9%                |
| Rhode Island         | 19.3% | --                     | --              | 20.0%           | 18.6%             | 19.4%                  | 18.1%                  | 19.4%                |
| Vermont              | 20.2% | --                     | --              | 24.9%           | 20.0%             | 19.7%                  | 20.1%                  | 20.2%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 21.2% | --                     | --              | 24.2%           | 20.3%             | 20.8%                  | 25.2%                  | 20.7%                |
| New York             | 20.6% | --                     | --              | 23.4%           | 21.5%             | 20.0%                  | 25.6%                  | 20.2%                |
| Pennsylvania         | 21.5% | --                     | --              | --              | 22.4%             | 21.1%                  | --                     | 21.4%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 20.6% | --                     | 22.7%           | 22.4%           | 21.9%             | 20.2%                  | 21.7%                  | 20.5%                |
| Indiana              | 20.4% | --                     | 20.0%           | 21.0%           | 19.1%             | 20.8%                  | 21.8%                  | 20.4%                |
| Michigan             | 21.9% | 17.7%                  | 20.9%           | 29.5%           | 19.7%             | 21.8%                  | 24.8%                  | 21.6%                |
| Ohio                 | 19.5% | --                     | 22.3%           | 19.8%           | 18.6%             | 19.4%                  | 22.1%                  | 19.2%                |
| Wisconsin            | 20.4% | --                     | 35.3%           | 26.0%           | 19.7%             | 19.8%                  | 28.6%                  | 20.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 20.3% | 22.6%                  | 18.1%           | 25.0%           | 19.9%             | 19.3%                  | 22.1%                  | 20.1%                |
| Kansas               | 22.8% | 27.9%                  | --              | 20.2%           | 20.3%             | 23.2%                  | 25.3%                  | 22.4%                |
| Minnesota            | 22.4% | --                     | 30.4%           | 27.9%           | 19.1%             | 22.4%                  | 29.5%                  | 21.7%                |
| Missouri             | 19.4% | --                     | --              | --              | 19.2%             | 18.9%                  | --                     | 19.0%                |
| Nebraska             | 21.4% | 21.6%                  | --              | 23.9%           | 21.5%             | 21.2%                  | 22.0%                  | 21.4%                |
| North Dakota         | 19.0% | 20.8%                  | 23.1%           | 24.2%           | 17.0%             | 17.5%                  | 20.1%                  | 18.8%                |
| South Dakota         | 23.9% | --                     | --              | 29.6%           | 22.2%             | 22.2%                  | 30.6%                  | 22.6%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 21.2% | --                     | --              | --              | 25.8%             | 20.1%                  | 24.4%                  | 21.1%                |
| District of Columbia | 18.1% | --                     | 20.0%           | --              | 15.3%             | 18.8%                  | 24.7%                  | 17.5%                |
| Florida              | 18.6% | --                     | --              | 29.9%           | 21.5%             | 17.2%                  | 21.4%                  | 18.4%                |
| Georgia              | 20.1% | --                     | 22.2%           | 21.0%           | 20.8%             | 19.7%                  | 21.8%                  | 20.0%                |
| Maryland             | 20.1% | --                     | 17.7%           | 20.7%           | 18.0%             | 20.3%                  | 21.3%                  | 20.1%                |
| North Carolina       | 20.4% | --                     | --              | 28.5%           | 17.1%             | 20.8%                  | 21.6%                  | 20.2%                |
| South Carolina       | 20.4% | --                     | --              | 28.1%           | 23.4%             | 18.7%                  | 27.5%                  | 19.9%                |
| Virginia             | 20.5% | --                     | 19.2%           | 23.4%           | 21.7%             | 20.0%                  | 22.3%                  | 20.3%                |
| West Virginia        | 21.6% | --                     | --              | 22.0%           | 16.6%             | 21.9%                  | 25.7%                  | 21.3%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 20.7% | --                     | --              | 21.6%           | 23.9%             | 20.2%                  | 21.6%                  | 20.7%                |
| Kentucky             | 24.2% | --                     | --              | 23.4%           | 30.9%             | 22.6%                  | 27.5%                  | 23.9%                |
| Mississippi          | 20.0% | --                     | --              | --              | 18.2%             | 20.5%                  | 18.0%                  | 20.2%                |
| Tennessee            | 22.9% | --                     | --              | 30.6%           | 28.1%             | 20.2%                  | 27.8%                  | 22.5%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 21.7% | --                     | 20.0%           | 21.5%           | 19.4%             | 22.3%                  | 20.3%                  | 21.9%                |
| Louisiana            | 21.3% | 30.6%                  | --              | 24.4%           | 23.2%             | 20.4%                  | 22.5%                  | 21.2%                |
| Oklahoma             | 20.9% | --                     | 20.0%           | 21.4%           | 21.4%             | 20.6%                  | 21.1%                  | 20.8%                |
| Texas                | 21.3% | 21.5%                  | --              | 24.5%           | 20.6%             | 20.9%                  | 26.0%                  | 20.9%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 16.6% | --                     | 20.0%           | 17.9%           | 21.7%             | 15.8%                  | 17.5%                  | 16.5%                |
| Colorado             | 20.4% | --                     | 20.0%           | 20.2%           | 19.5%             | 20.6%                  | 20.9%                  | 20.4%                |
| Idaho                | 21.2% | --                     | --              | 23.7%           | 19.6%             | 21.3%                  | 22.9%                  | 20.9%                |
| Montana              | 23.6% | 26.4%                  | --              | 28.0%           | 22.0%             | 20.9%                  | 29.3%                  | 22.0%                |
| Nevada               | 21.1% | --                     | 22.1%           | 22.9%           | 19.4%             | 21.4%                  | 22.4%                  | 21.0%                |
| New Mexico           | 19.9% | --                     | --              | --              | 21.5%             | 18.9%                  | 21.9%                  | 19.8%                |
| Utah                 | 20.8% | --                     | 26.4%           | 21.9%           | 21.7%             | 20.2%                  | 20.9%                  | 20.8%                |
| Wyoming              | 23.2% | --                     | 25.4%           | 27.6%           | 20.7%             | 21.3%                  | 27.2%                  | 21.5%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 21.6% | --                     | 20.1%           | 20.7%           | 18.4%             | 23.3%                  | 20.7%                  | 21.6%                |
| California           | 21.8% | --                     | --              | 28.3%           | 22.0%             | 20.4%                  | 24.6%                  | 21.5%                |
| Hawaii               | 16.9% | 13.8%                  | --              | 11.6%           | 15.0%             | 19.2%                  | 15.1%                  | 17.6%                |
| Oregon               | 19.8% | --                     | --              | --              | 21.2%             | 18.2%                  | 27.3%                  | 19.1%                |
| Washington           | 20.9% | --                     | 23.3%           | 19.8%           | 19.9%             | 21.4%                  | 22.6%                  | 20.8%                |

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.

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

**Table II.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 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        | 0.20% | 0.81%                  | 0.85%           | 0.58%           | 0.45%             | 0.25%                  | 0.48%                  | 0.21%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 0.79% | --                     | 0.35%           | 2.62%           | 1.19%             | 0.91%                  | 1.24%                  | 0.84%                |
| Maine                | 0.90% | --                     | --              | 3.74%           | 1.95%             | 0.83%                  | 3.40%                  | 0.80%                |
| Massachusetts        | 1.49% | --                     | --              | 1.54%           | --                | 1.22%                  | --                     | 1.56%                |
| New Hampshire        | 1.05% | --                     | --              | 2.03%           | 1.95%             | 1.07%                  | 3.30%                  | 1.08%                |
| Rhode Island         | 0.50% | --                     | --              | 0.00%           | 1.83%             | 0.61%                  | 1.71%                  | 0.51%                |
| Vermont              | 0.76% | --                     | --              | 2.49%           | 1.04%             | 0.99%                  | 2.87%                  | 0.79%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 0.87% | --                     | --              | 1.77%           | 3.17%             | 0.96%                  | 2.20%                  | 0.93%                |
| New York             | 0.64% | --                     | --              | 4.08%           | 1.72%             | 0.61%                  | 3.04%                  | 0.63%                |
| Pennsylvania         | 1.18% | --                     | --              | --              | 4.12%             | 0.93%                  | --                     | 1.22%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 0.79% | --                     | 3.45%           | 2.50%           | 3.88%             | 0.56%                  | 2.32%                  | 0.84%                |
| Indiana              | 0.97% | --                     | 0.00%           | 0.85%           | 2.40%             | 1.19%                  | 1.40%                  | 1.02%                |
| Michigan             | 0.74% | 1.51%                  | 0.91%           | 3.94%           | 0.58%             | 0.90%                  | 2.86%                  | 0.76%                |
| Ohio                 | 0.87% | --                     | 1.98%           | 0.78%           | 2.23%             | 1.06%                  | 1.26%                  | 0.94%                |
| Wisconsin            | 0.56% | --                     | 2.96%           | 2.55%           | 0.77%             | 0.74%                  | 3.43%                  | 0.55%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 0.47% | 1.31%                  | 1.47%           | 1.96%           | 0.30%             | 0.74%                  | 1.09%                  | 0.51%                |
| Kansas               | 0.84% | 4.78%                  | --              | 0.25%           | 1.47%             | 0.97%                  | 3.12%                  | 0.87%                |
| Minnesota            | 0.65% | --                     | 2.36%           | 2.62%           | 1.22%             | 0.72%                  | 2.27%                  | 0.61%                |
| Missouri             | 0.56% | --                     | --              | --              | 1.13%             | 0.64%                  | --                     | 0.56%                |
| Nebraska             | 1.20% | 1.15%                  | --              | 2.30%           | 1.69%             | 1.67%                  | 1.11%                  | 1.25%                |
| North Dakota         | 1.28% | 0.78%                  | 2.31%           | 3.65%           | 1.08%             | 1.61%                  | 1.49%                  | 1.49%                |
| South Dakota         | 1.12% | --                     | --              | 1.96%           | 1.25%             | 1.92%                  | 3.58%                  | 1.15%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 0.74% | --                     | --              | --              | 2.74%             | 0.65%                  | 2.14%                  | 0.75%                |
| District of Columbia | 1.00% | --                     | 0.00%           | --              | 1.49%             | 1.21%                  | 3.50%                  | 1.02%                |
| Florida              | 1.41% | --                     | --              | 3.10%           | 2.16%             | 1.57%                  | 1.91%                  | 1.48%                |
| Georgia              | 0.60% | --                     | 1.99%           | 0.99%           | 1.12%             | 0.69%                  | 1.62%                  | 0.62%                |
| Maryland             | 1.12% | --                     | 1.71%           | 0.87%           | 1.61%             | 1.28%                  | 1.77%                  | 1.20%                |
| North Carolina       | 0.85% | --                     | --              | 2.52%           | 2.24%             | 0.83%                  | 3.38%                  | 0.86%                |
| South Carolina       | 1.13% | --                     | --              | 2.47%           | 2.19%             | 1.18%                  | 4.67%                  | 1.14%                |
| Virginia             | 0.41% | --                     | 0.83%           | 2.23%           | 1.55%             | 0.42%                  | 1.68%                  | 0.42%                |
| West Virginia        | 0.81% | --                     | --              | 1.47%           | 1.71%             | 0.93%                  | 3.77%                  | 0.82%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.08% | --                     | --              | 1.43%           | 3.96%             | 1.17%                  | 1.61%                  | 1.13%                |
| Kentucky             | 1.36% | --                     | --              | 2.94%           | 5.61%             | 0.75%                  | 5.46%                  | 1.40%                |
| Mississippi          | 1.17% | --                     | --              | --              | 2.39%             | 1.48%                  | 1.73%                  | 1.26%                |
| Tennessee            | 1.47% | --                     | --              | 4.02%           | 3.69%             | 1.75%                  | 3.01%                  | 1.58%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 0.67% | --                     | 1.55%           | 1.10%           | 0.79%             | 0.81%                  | 0.85%                  | 0.73%                |
| Louisiana            | 0.77% | 3.00%                  | --              | 2.80%           | 1.91%             | 0.91%                  | 3.11%                  | 0.79%                |
| Oklahoma             | 0.74% | --                     | 0.00%           | 1.36%           | 2.96%             | 0.41%                  | 1.58%                  | 0.83%                |
| Texas                | 1.01% | 1.15%                  | --              | 2.05%           | 1.72%             | 1.29%                  | 2.84%                  | 1.08%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.38% | --                     | 0.00%           | 2.62%           | 5.72%             | 1.45%                  | 2.31%                  | 1.46%                |
| Colorado             | 0.51% | --                     | 0.00%           | 3.07%           | 0.68%             | 0.59%                  | 1.60%                  | 0.53%                |
| Idaho                | 0.61% | --                     | --              | 3.21%           | 0.95%             | 0.50%                  | 3.25%                  | 0.43%                |
| Montana              | 0.98% | 2.36%                  | --              | 3.06%           | 1.21%             | 0.83%                  | 2.66%                  | 0.86%                |
| Nevada               | 0.45% | --                     | 1.61%           | 1.33%           | 1.61%             | 0.47%                  | 1.16%                  | 0.47%                |
| New Mexico           | 1.66% | --                     | --              | --              | 1.40%             | 2.20%                  | 1.87%                  | 1.72%                |
| Utah                 | 0.57% | --                     | 2.06%           | 1.40%           | 1.62%             | 0.15%                  | 2.12%                  | 0.59%                |
| Wyoming              | 0.87% | --                     | 2.37%           | 2.76%           | 0.56%             | 0.55%                  | 2.32%                  | 0.52%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 0.71% | --                     | 0.16%           | 1.31%           | 0.87%             | 1.06%                  | 0.71%                  | 0.78%                |
| California           | 0.60% | --                     | --              | 1.82%           | 2.20%             | 0.61%                  | 1.80%                  | 0.64%                |
| Hawaii               | 0.87% | 1.52%                  | --              | 1.48%           | 1.54%             | 1.12%                  | 1.70%                  | 0.97%                |
| Oregon               | 0.71% | --                     | --              | --              | 0.75%             | 0.96%                  | 3.24%                  | 0.70%                |
| Washington           | 0.86% | --                     | 2.11%           | 0.90%           | 2.01%             | 1.12%                  | 1.34%                  | 0.93%                |

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 II.F.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and state: United States, 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        | 33.0% | 15.8%                  | 19.5%           | 19.2%           | 28.1%             | 40.1%                  | 17.7%                  | 35.7%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 50.8% | --                     | 11.3% *         | 44.2%           | 33.3%             | 66.7%                  | 27.7% *                | 54.8%                |
| Maine                | 51.7% | 49.2% *                | 30.6% *         | 28.0% *         | 44.7%             | 64.5%                  | 34.6%                  | 55.0%                |
| Massachusetts        | 28.9% | --                     | 9.0% *          | 19.6% *         | 22.0% *           | 36.0%                  | 9.7% *                 | 31.9%                |
| New Hampshire        | 36.0% | 17.0% *                | 10.9% *         | 12.1% *         | 33.5%             | 48.4%                  | 11.3% *                | 41.6%                |
| Rhode Island         | 20.9% | 26.1% *                | 7.5% *          | 16.6% *         | 5.3% *            | 30.2%                  | 12.0% *                | 23.0%                |
| Vermont              | 25.8% | 0.0%                   | 11.0% *         | 15.3% *         | 23.8%             | 40.1%                  | 10.9% *                | 29.9%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 27.3% | 0.0%                   | 0.0%            | 29.8% *         | 14.0% *           | 37.9%                  | 21.9% *                | 28.2%                |
| New York             | 25.7% | 7.3% *                 | 15.4% *         | 22.1%           | 15.9%             | 34.5%                  | 12.4%                  | 28.1%                |
| Pennsylvania         | 25.6% | 11.7% *                | 6.3% *          | 0.1% *          | 26.7%             | 33.5%                  | 5.5% *                 | 28.8%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 33.4% | 10.5% *                | 37.7%           | 17.7%           | 21.5%             | 45.5%                  | 20.3%                  | 35.9%                |
| Indiana              | 38.9% | --                     | --              | 28.7% *         | 39.5%             | 42.4%                  | 22.2% *                | 40.8%                |
| Michigan             | 34.5% | --                     | 17.9% *         | 25.9%           | 30.2%             | 23.9%                  | 40.0%                  | 36.3%                |
| Ohio                 | 33.3% | 9.3% *                 | 24.2% *         | 15.2% *         | 33.1%             | 40.3%                  | 21.0%                  | 35.6%                |
| Wisconsin            | 42.2% | --                     | --              | 15.8% *         | 45.7%             | 50.7%                  | 15.4% *                | 45.9%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 40.8% | 51.6%                  | 22.0% *         | 25.2% *         | 35.4%             | 50.3%                  | 28.4%                  | 43.4%                |
| Kansas               | 37.0% | 47.6%                  | --              | 12.4% *         | 33.0%             | 41.7%                  | 32.5%                  | 37.8%                |
| Minnesota            | 30.6% | --                     | 30.7% *         | 20.9% *         | 27.9%             | 34.1%                  | 20.3%                  | 32.1%                |
| Missouri             | 40.5% | 14.4% *                | 22.1% *         | 7.2% *          | 36.7% *           | 55.3%                  | 13.9% *                | 46.1%                |
| Nebraska             | 44.2% | --                     | --              | 10.5% *         | 66.7%             | 45.6%                  | 19.5%                  | 47.0%                |
| North Dakota         | 43.8% | 33.1% *                | 28.1% *         | 35.3%           | 41.3%             | 53.3%                  | 31.3%                  | 47.6%                |
| South Dakota         | 41.2% | --                     | 29.8% *         | 36.0%           | 49.5%             | 42.8%                  | 31.4%                  | 43.8%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 27.4% | 12.5% *                | 0.0%            | 2.7% *          | 29.2%             | 35.1%                  | 4.0% *                 | 31.2%                |
| District of Columbia | 26.4% | 2.3% *                 | --              | 9.0% *          | 25.8%             | 34.2%                  | 11.4% *                | 29.6%                |
| Florida              | 36.9% | 32.7% *                | 27.3% *         | 18.1% *         | 39.3%             | 39.9%                  | 20.0%                  | 39.4%                |
| Georgia              | 37.3% | 0.0%                   | 23.3% *         | 8.1% *          | 49.8% *           | 40.2%                  | 13.5% *                | 40.6%                |
| Maryland             | 38.5% | 20.4% *                | 11.8% *         | 7.8% *          | 16.5% *           | 56.6%                  | 14.1% *                | 43.6%                |
| North Carolina       | 29.6% | --                     | --              | 15.5% *         | 23.4% *           | 35.2%                  | 25.2%                  | 30.2%                |
| South Carolina       | 40.0% | --                     | --              | 37.6%           | 15.0% *           | 52.2%                  | 20.0% *                | 43.5%                |
| Virginia             | 44.6% | --                     | 29.7% *         | 23.5%           | 25.2% *           | 56.2%                  | 24.9%                  | 47.6%                |
| West Virginia        | 40.0% | --                     | 19.2% *         | 23.8% *         | 35.1%             | 46.8%                  | 22.7%                  | 42.5%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 29.4% | 7.5% *                 | --              | 7.8% *          | 15.6% *           | 44.1%                  | 6.6% *                 | 34.7%                |
| Kentucky             | 44.4% | --                     | --              | 16.5% *         | 29.1% *           | 57.4%                  | 26.5%                  | 47.1%                |
| Mississippi          | 34.9% | --                     | --              | 6.1% *          | 30.0%             | 46.1%                  | 18.2% *                | 38.2%                |
| Tennessee            | 37.9% | --                     | --              | 28.9%           | 24.9% *           | 45.4%                  | 25.8%                  | 39.5%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 34.0% | 0.0%                   | 33.6% *         | 21.2% *         | 27.2%             | 39.2%                  | 25.8%                  | 35.7%                |
| Louisiana            | 40.0% | --                     | --              | 31.0% *         | 29.6%             | 51.6%                  | 21.9%                  | 44.5%                |
| Oklahoma             | 26.4% | 42.1%                  | --              | 28.3%           | 19.1% *           | 33.5%                  | 27.4%                  | 26.2%                |
| Texas                | 29.8% | 15.4% *                | 16.7% *         | 8.5% *          | 27.1%             | 36.9%                  | 12.8%                  | 33.1%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 47.7% | --                     | 18.7% *         | 25.1% *         | 23.2% *           | 62.4%                  | 28.9% *                | 50.2%                |
| Colorado             | 39.0% | 10.0% *                | 9.7% *          | 23.1% *         | 33.6%             | 51.8%                  | 10.2% *                | 45.5%                |
| Idaho                | 45.8% | 23.3% *                | 27.5% *         | 38.7%           | 41.9%             | 55.3%                  | 33.4%                  | 49.1%                |
| Montana              | 50.7% | 55.6%                  | 37.4% *         | 42.8%           | 36.5%             | 64.6%                  | 40.4%                  | 54.6%                |
| Nevada               | 40.8% | --                     | 28.1% *         | 11.4% *         | 32.7% *           | 51.7%                  | 20.1% *                | 44.7%                |
| New Mexico           | 36.1% | --                     | 1.1% *          | 16.4% *         | 31.4%             | 47.9%                  | 9.4% *                 | 40.2%                |
| Utah                 | 55.2% | 46.8% *                | 16.3% *         | 37.2%           | 63.2%             | 58.2%                  | 26.5%                  | 59.8%                |
| Wyoming              | 40.2% | --                     | --              | 40.6%           | 53.9%             | 34.7%                  | 44.2%                  | 38.8%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 49.5% | --                     | --              | 44.8%           | 46.9%             | 53.5%                  | 38.2% *                | 51.1%                |
| California           | 21.0% | 8.3% *                 | 11.7% *         | 22.1%           | 15.7%             | 23.8%                  | 12.5%                  | 22.4%                |
| Hawaii               | 25.7% | 23.5%                  | 24.6% *         | 28.6%           | 17.8% *           | 29.2%                  | 25.3%                  | 25.8%                |
| Oregon               | 33.2% | 32.4% *                | 14.9% *         | 9.4% *          | 35.0%             | 40.8%                  | 17.5%                  | 36.3%                |
| Washington           | 37.4% | 14.6% *                | 22.4% *         | 29.8%           | 48.6%             | 39.1%                  | 18.1%                  | 41.6%                |

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 II.F.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and state: United States, 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        | 1.08% | 1.50%                  | 1.76%           | 1.15%           | 1.44%             | 2.05%                  | 0.93%                  | 1.33%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.32% | --                     | 6.61% *         | 10.12%          | 8.72%             | 6.17%                  | 11.96% *               | 4.74%                |
| Maine                | 4.43% | 16.22% *               | 11.46% *        | 10.05% *        | 7.02%             | 5.95%                  | 8.54%                  | 4.86%                |
| Massachusetts        | 4.86% | --                     | 8.78% *         | 9.55% *         | 7.46% *           | 7.47%                  | 4.28% *                | 5.58%                |
| New Hampshire        | 3.57% | 9.79% *                | 6.27% *         | 4.78% *         | 7.81%             | 5.02%                  | 3.84% *                | 4.13%                |
| Rhode Island         | 3.86% | 10.59% *               | 6.35% *         | 9.11% *         | 2.13% *           | 6.50%                  | 4.18% *                | 4.66%                |
| Vermont              | 3.06% | 0.00%                  | 6.94% *         | 5.62% *         | 4.85%             | 5.90%                  | 3.80% *                | 3.77%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4.94% | 0.00%                  | 0.00%           | 10.44% *        | 6.03% *           | 6.79%                  | 9.86% *                | 5.51%                |
| New York             | 2.16% | 3.39% *                | 6.45% *         | 5.55%           | 3.98%             | 3.28%                  | 3.06%                  | 2.49%                |
| Pennsylvania         | 3.03% | 6.13% *                | 4.67% *         | 0.05% *         | 7.73%             | 3.79%                  | 2.37% *                | 3.36%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.27% | 4.64% *                | 9.90%           | 4.74%           | 5.40%             | 5.39%                  | 4.16%                  | 3.81%                |
| Indiana              | 3.96% | --                     | --              | 11.81% *        | 8.41%             | 5.13%                  | 7.48% *                | 4.29%                |
| Michigan             | 4.22% | --                     | 7.81% *         | 7.49%           | 5.87%             | 6.17%                  | 5.97%                  | 4.82%                |
| Ohio                 | 3.58% | 5.24% *                | 9.52% *         | 5.94% *         | 6.23%             | 5.50%                  | 5.76%                  | 4.08%                |
| Wisconsin            | 4.14% | --                     | --              | 5.37% *         | 8.09%             | 6.41%                  | 5.15% *                | 4.63%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.90% | 9.61%                  | 9.59% *         | 7.85% *         | 8.11%             | 6.05%                  | 5.97%                  | 4.54%                |
| Kansas               | 3.39% | 9.86%                  | --              | 5.75% *         | 6.90%             | 5.04%                  | 8.49%                  | 3.76%                |
| Minnesota            | 4.22% | --                     | 11.18% *        | 7.64% *         | 5.84%             | 7.12%                  | 5.59%                  | 4.84%                |
| Missouri             | 4.38% | 8.13% *                | 13.33% *        | 3.21% *         | 14.86% *          | 5.44%                  | 5.81% *                | 5.13%                |
| Nebraska             | 5.80% | --                     | --              | 3.80% *         | 8.99%             | 8.48%                  | 5.73%                  | 6.42%                |
| North Dakota         | 4.01% | 12.50% *               | 10.35% *        | 8.52%           | 7.93%             | 6.09%                  | 6.46%                  | 4.69%                |
| South Dakota         | 4.90% | --                     | 10.89% *        | 8.13%           | 6.08%             | 9.24%                  | 7.00%                  | 5.88%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.62% | 9.74% *                | 0.00%           | 1.42% *         | 6.45%             | 5.36%                  | 2.36% *                | 4.20%                |
| District of Columbia | 3.03% | 2.34% *                | --              | 4.68% *         | 6.28%             | 4.90%                  | 4.09% *                | 3.62%                |
| Florida              | 5.67% | 11.63% *               | 12.23% *        | 5.68% *         | 9.47%             | 8.06%                  | 5.68%                  | 6.51%                |
| Georgia              | 5.31% | 0.00%                  | 10.94% *        | 3.68% *         | 16.46% *          | 5.49%                  | 5.59% *                | 5.85%                |
| Maryland             | 4.64% | 9.43% *                | 7.70% *         | 3.47% *         | 6.40% *           | 5.97%                  | 4.52% *                | 5.08%                |
| North Carolina       | 2.97% | --                     | --              | 5.67% *         | 7.37% *           | 4.03%                  | 7.25%                  | 3.26%                |
| South Carolina       | 4.18% | --                     | --              | 10.52%          | 5.05% *           | 5.78%                  | 6.49% *                | 4.61%                |
| Virginia             | 4.95% | --                     | 13.81% *        | 5.85%           | 10.39% *          | 6.31%                  | 6.91%                  | 5.51%                |
| West Virginia        | 5.03% | --                     | 9.81% *         | 8.76% *         | 9.70%             | 6.85%                  | 6.63%                  | 5.61%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.87% | 4.64% *                | --              | 4.29% *         | 7.80% *           | 6.09%                  | 2.96% *                | 4.70%                |
| Kentucky             | 4.30% | --                     | --              | 6.49% *         | 9.58% *           | 5.60%                  | 7.36%                  | 4.78%                |
| Mississippi          | 4.20% | --                     | --              | 4.19% *         | 6.58%             | 6.59%                  | 6.58% *                | 4.80%                |
| Tennessee            | 4.97% | --                     | --              | 8.49%           | 9.09% *           | 7.33%                  | 6.33%                  | 5.60%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.34% | 0.00%                  | 11.90% *        | 8.21% *         | 7.81%             | 6.10%                  | 7.43%                  | 4.96%                |
| Louisiana            | 3.81% | --                     | --              | 11.79% *        | 7.02%             | 5.39%                  | 6.19%                  | 4.31%                |
| Oklahoma             | 3.15% | 10.54%                 | --              | 7.35%           | 6.11% *           | 4.91%                  | 5.21%                  | 3.68%                |
| Texas                | 3.19% | 6.46% *                | 7.23% *         | 2.90% *         | 6.14%             | 5.00%                  | 3.49%                  | 3.81%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.72% | --                     | 10.77% *        | 9.60% *         | 8.74% *           | 6.28%                  | 8.70% *                | 6.22%                |
| Colorado             | 3.81% | 5.30% *                | 5.21% *         | 7.34% *         | 7.61%             | 5.53%                  | 3.10% *                | 4.27%                |
| Idaho                | 4.10% | 10.41% *               | 11.26% *        | 10.12%          | 8.33%             | 7.50%                  | 7.07%                  | 5.07%                |
| Montana              | 4.65% | 9.83%                  | 12.85% *        | 8.89%           | 6.22%             | 9.00%                  | 7.16%                  | 5.63%                |
| Nevada               | 5.15% | --                     | 11.57% *        | 5.89% *         | 9.83% *           | 7.62%                  | 6.11% *                | 5.96%                |
| New Mexico           | 4.88% | --                     | 1.12% *         | 7.55% *         | 8.39%             | 7.29%                  | 5.50% *                | 5.45%                |
| Utah                 | 5.64% | 14.36% *               | 7.69% *         | 10.55%          | 8.56%             | 8.13%                  | 7.25%                  | 5.66%                |
| Wyoming              | 4.47% | --                     | --              | 8.82%           | 12.24%            | 6.39%                  | 8.02%                  | 5.33%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.84% | --                     | --              | 7.81%           | 7.96%             | 5.28%                  | 12.44% *               | 4.10%                |
| California           | 3.84% | 3.09% *                | 5.86% *         | 4.26%           | 3.47%             | 6.82%                  | 2.72%                  | 4.79%                |
| Hawaii               | 3.40% | 6.89%                  | 8.86% *         | 7.28%           | 5.82% *           | 6.07%                  | 4.80%                  | 4.33%                |
| Oregon               | 4.26% | 12.15% *               | 7.58% *         | 4.06% *         | 10.01%            | 6.58%                  | 4.90%                  | 5.01%                |
| Washington           | 5.96% | 7.32% *                | 8.71% *         | 8.64%           | 7.37%             | 10.30%                 | 5.34%                  | 7.56%                |

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 II.F.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and State: United States, 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        | 92.5% | 77.6%                  | 81.7%           | 86.6%           | 92.8%             | 96.3%                  | 82.2%                  | 94.6%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 93.6% | --                     | 96.0%           | 86.0%           | 99.4%             | 98.3%                  | 80.2%                  | 96.1%                |
| Maine                | 97.7% | 92.2%                  | 96.8%           | 95.2%           | 99.2%             | 98.4%                  | 94.5%                  | 98.4%                |
| Massachusetts        | 95.0% | 90.1%                  | 94.1%           | 91.0%           | 89.3%             | 97.8%                  | 88.6%                  | 96.0%                |
| New Hampshire        | 94.8% | 96.4%                  | 84.1%           | 94.3%           | 97.5%             | 95.1%                  | 89.2%                  | 96.3%                |
| Rhode Island         | 93.4% | 78.4%                  | 96.2%           | 89.9%           | 94.1%             | 96.2%                  | 84.6%                  | 95.8%                |
| Vermont              | 96.0% | 91.5%                  | 94.7%           | 95.3%           | 94.3%             | 99.2%                  | 96.4%                  | 95.8%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 88.9% | --                     | 82.0%           | 85.2%           | 94.6%             | 95.1%                  | 54.7%                  | 94.9%                |
| New York             | 92.0% | 62.1%                  | 91.2%           | 86.7%           | 93.4%             | 95.7%                  | 78.8%                  | 94.8%                |
| Pennsylvania         | 90.3% | 65.8%                  | 77.5%           | 67.2%           | 97.8%             | 96.7%                  | 76.1%                  | 92.9%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 95.0% | 86.8%                  | 74.3%           | 91.9%           | 94.2%             | 99.1%                  | 88.1%                  | 96.5%                |
| Indiana              | 92.9% | --                     | 86.0%           | 92.2%           | 95.4%             | 93.5%                  | 82.6%                  | 94.1%                |
| Michigan             | 95.2% | 91.5%                  | 91.1%           | 83.9%           | 98.4%             | 96.9%                  | 85.0%                  | 97.0%                |
| Ohio                 | 90.7% | 71.5%                  | 75.7%           | 82.5%           | 90.9%             | 95.1%                  | 79.7%                  | 92.7%                |
| Wisconsin            | 92.7% | 89.3%                  | 87.8%           | 93.0%           | 94.0%             | 92.6%                  | 90.2%                  | 93.1%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 93.2% | 75.5%                  | 92.7%           | 94.8%           | 91.7%             | 97.3%                  | 82.6%                  | 95.5%                |
| Kansas               | 94.2% | 85.4%                  | 90.1%           | 99.0%           | 89.6%             | 96.7%                  | 92.6%                  | 94.5%                |
| Minnesota            | 88.3% | --                     | 79.9%           | 88.9%           | 88.6%             | 88.7%                  | 81.6%                  | 89.4%                |
| Missouri             | 95.7% | --                     | 91.1%           | 95.2%           | 95.4%             | 98.8%                  | 89.4%                  | 97.3%                |
| Nebraska             | 96.2% | 100.0%                 | --              | 96.6%           | 97.2%             | 98.1%                  | 81.9%                  | 98.1%                |
| North Dakota         | 94.0% | 89.6%                  | 88.7%           | 95.4%           | 90.6%             | 96.6%                  | 92.8%                  | 94.4%                |
| South Dakota         | 89.1% | --                     | 87.8%           | 87.3%           | 91.8%             | 90.0%                  | 87.4%                  | 89.5%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 92.9% | 91.0%                  | 82.1%           | 93.2%           | 81.4%             | 96.7%                  | 91.4%                  | 93.2%                |
| District of Columbia | 93.0% | 91.3%                  | 81.7%           | 74.8%           | 95.2%             | 98.9%                  | 82.5%                  | 95.4%                |
| Florida              | 93.9% | --                     | 89.0%           | 87.6%           | 97.1%             | 95.5%                  | 85.1%                  | 95.4%                |
| Georgia              | 87.4% | --                     | 77.0%           | 80.1%           | 81.7%             | 91.8%                  | 82.2%                  | 88.1%                |
| Maryland             | 91.3% | 72.6%                  | 87.2%           | 87.8%           | 89.6%             | 94.5%                  | 82.1%                  | 93.1%                |
| North Carolina       | 94.3% | 88.1%                  | 100.0%          | 81.6%           | 95.8%             | 97.1%                  | 89.2%                  | 95.2%                |
| South Carolina       | 96.8% | 96.5%                  | 81.2%           | 94.0%           | 95.9%             | 99.1%                  | 89.5%                  | 98.4%                |
| Virginia             | 95.7% | 100.0%                 | 94.1%           | 91.5%           | 97.2%             | 96.2%                  | 96.8%                  | 95.5%                |
| West Virginia        | 91.2% | --                     | 79.5%           | 92.1%           | 94.4%             | 92.7%                  | 80.2%                  | 93.0%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 88.2% | 71.2%                  | --              | 81.9%           | 79.2%             | 98.6%                  | 69.8%                  | 93.5%                |
| Kentucky             | 93.3% | 89.8%                  | 77.1%           | 78.3%           | 92.2%             | 98.3%                  | 86.6%                  | 94.3%                |
| Mississippi          | 91.7% | --                     | --              | 96.2%           | 86.6%             | 99.7%                  | 73.4%                  | 96.3%                |
| Tennessee            | 93.7% | --                     | --              | 96.7%           | 93.2%             | 97.1%                  | 78.5%                  | 96.5%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 93.6% | --                     | 70.4%           | 93.7%           | 98.0%             | 99.7%                  | 72.9%                  | 98.5%                |
| Louisiana            | 94.7% | 89.4%                  | 87.6%           | 93.4%           | 94.1%             | 97.7%                  | 90.9%                  | 95.9%                |
| Oklahoma             | 93.2% | 79.3%                  | 84.3%           | 85.9%           | 95.9%             | 97.3%                  | 85.0%                  | 95.2%                |
| Texas                | 95.4% | 95.2%                  | 89.3%           | 91.0%           | 91.3%             | 98.6%                  | 91.6%                  | 96.4%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 93.9% | --                     | 79.7%           | 92.1%           | 96.8%             | 95.4%                  | 83.0%                  | 95.4%                |
| Colorado             | 93.4% | 91.8%                  | 93.4%           | 85.5%           | 99.9%             | 93.0%                  | 85.7%                  | 95.1%                |
| Idaho                | 95.1% | 89.4%                  | 91.9%           | 94.9%           | 92.3%             | 97.9%                  | 91.9%                  | 96.2%                |
| Montana              | 92.6% | 70.7%                  | 86.4%           | 91.0%           | 95.2%             | 100.0%                 | 80.1%                  | 98.0%                |
| Nevada               | 88.6% | --                     | 61.6%           | 80.1%           | 82.7%             | 98.0%                  | 67.8%                  | 93.0%                |
| New Mexico           | 92.6% | --                     | 87.8%           | 85.2%           | 99.2%             | 91.1%                  | 85.5%                  | 93.8%                |
| Utah                 | 94.7% | 100.0%                 | 86.3%           | 77.4%           | 97.8%             | 96.4%                  | 86.6%                  | 95.8%                |
| Wyoming              | 87.4% | --                     | 93.8%           | 80.7%           | 90.6%             | 94.4%                  | 81.1%                  | 90.2%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 93.5% | --                     | 84.7%           | 88.6%           | 88.7%             | 99.4%                  | 88.6%                  | 94.4%                |
| California           | 89.9% | 72.5%                  | 62.6%           | 81.8%           | 87.4%             | 95.8%                  | 72.1%                  | 93.3%                |
| Hawaii               | 74.2% | 57.0%                  | 52.6%           | 64.9%           | 61.2%             | 97.8%                  | 59.6%                  | 80.6%                |
| Oregon               | 93.0% | 64.5%                  | 76.8%           | 93.4%           | 97.4%             | 96.5%                  | 78.1%                  | 96.6%                |
| Washington           | 93.9% | 85.7%                  | 89.5%           | 87.0%           | 93.3%             | 97.8%                  | 87.1%                  | 95.6%                |

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 II.F.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and State: United States, 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        | 0.43% | 2.50%                  | 2.41%           | 1.08%           | 0.69%             | 0.42%                  | 1.23%                  | 0.39%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.82% | --                     | 3.18%           | 6.51%           | 0.58%             | 1.05%                  | 7.27%                  | 1.88%                |
| Maine                | 0.72% | 5.39%                  | 2.38%           | 3.41%           | 0.82%             | 0.79%                  | 2.63%                  | 0.66%                |
| Massachusetts        | 1.55% | 6.39%                  | 5.76%           | 4.24%           | 6.21%             | 1.09%                  | 3.85%                  | 1.67%                |
| New Hampshire        | 1.53% | 3.65%                  | 8.20%           | 3.29%           | 1.70%             | 2.52%                  | 4.14%                  | 1.59%                |
| Rhode Island         | 1.70% | 9.80%                  | 2.80%           | 4.84%           | 3.42%             | 2.19%                  | 4.86%                  | 1.62%                |
| Vermont              | 1.19% | 6.60%                  | 3.95%           | 2.73%           | 2.65%             | 0.62%                  | 1.90%                  | 1.44%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.21% | --                     | 13.77%          | 5.78%           | 3.42%             | 2.44%                  | 12.46%                 | 1.85%                |
| New York             | 1.35% | 12.66%                 | 4.60%           | 4.54%           | 1.94%             | 1.40%                  | 5.45%                  | 1.08%                |
| Pennsylvania         | 1.83% | 12.56%                 | 9.45%           | 8.79%           | 1.20%             | 1.04%                  | 5.77%                  | 1.83%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.08% | 6.69%                  | 11.55%          | 3.53%           | 2.12%             | 0.48%                  | 3.92%                  | 0.95%                |
| Indiana              | 2.31% | --                     | 10.84%          | 4.61%           | 2.74%             | 3.68%                  | 7.34%                  | 2.43%                |
| Michigan             | 1.43% | 8.81%                  | 8.58%           | 7.13%           | 0.84%             | 1.60%                  | 6.24%                  | 1.19%                |
| Ohio                 | 2.39% | 13.68%                 | 9.78%           | 7.51%           | 4.76%             | 3.07%                  | 5.89%                  | 2.62%                |
| Wisconsin            | 2.50% | 10.29%                 | 8.60%           | 4.14%           | 3.38%             | 4.20%                  | 4.52%                  | 2.82%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.49% | 8.78%                  | 5.53%           | 3.07%           | 3.39%             | 1.32%                  | 4.84%                  | 1.46%                |
| Kansas               | 1.63% | 9.75%                  | 6.95%           | 0.73%           | 3.99%             | 1.63%                  | 3.37%                  | 1.81%                |
| Minnesota            | 2.95% | --                     | 11.52%          | 5.35%           | 5.58%             | 4.38%                  | 6.40%                  | 3.23%                |
| Missouri             | 1.17% | --                     | 8.52%           | 2.06%           | 3.25%             | 0.66%                  | 4.39%                  | 0.97%                |
| Nebraska             | 1.59% | 0.00%                  | --              | 2.66%           | 1.81%             | 1.08%                  | 10.62%                 | 0.85%                |
| North Dakota         | 1.59% | 10.07%                 | 7.41%           | 2.65%           | 4.78%             | 1.50%                  | 3.53%                  | 1.78%                |
| South Dakota         | 2.54% | --                     | 7.09%           | 6.98%           | 3.47%             | 4.11%                  | 5.50%                  | 2.86%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.25% | 5.30%                  | 10.62%          | 4.26%           | 10.29%            | 1.57%                  | 3.65%                  | 2.58%                |
| District of Columbia | 1.69% | 6.88%                  | 14.28%          | 7.57%           | 2.17%             | 0.81%                  | 6.75%                  | 1.40%                |
| Florida              | 1.69% | --                     | 6.44%           | 5.86%           | 1.59%             | 2.11%                  | 5.56%                  | 1.70%                |
| Georgia              | 2.31% | --                     | 11.61%          | 7.56%           | 5.19%             | 2.64%                  | 6.58%                  | 2.45%                |
| Maryland             | 2.74% | 12.31%                 | 8.04%           | 5.08%           | 4.78%             | 3.60%                  | 5.07%                  | 2.90%                |
| North Carolina       | 1.56% | 11.81%                 | 0.00%           | 7.28%           | 3.78%             | 1.12%                  | 5.32%                  | 1.56%                |
| South Carolina       | 1.10% | 3.04%                  | 15.77%          | 4.11%           | 2.33%             | 0.52%                  | 5.54%                  | 0.68%                |
| Virginia             | 1.34% | 0.00%                  | 6.00%           | 5.29%           | 1.56%             | 1.65%                  | 2.54%                  | 1.53%                |
| West Virginia        | 1.95% | --                     | 10.44%          | 4.33%           | 1.90%             | 2.53%                  | 6.82%                  | 1.93%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.70% | 10.45%                 | --              | 8.27%           | 9.19%             | 0.63%                  | 6.96%                  | 2.76%                |
| Kentucky             | 1.97% | 8.57%                  | 13.76%          | 11.28%          | 4.13%             | 0.91%                  | 6.14%                  | 2.05%                |
| Mississippi          | 3.01% | --                     | --              | 2.68%           | 10.50%            | 0.22%                  | 8.22%                  | 2.94%                |
| Tennessee            | 1.70% | --                     | --              | 3.00%           | 2.86%             | 1.84%                  | 7.58%                  | 1.37%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.66% | --                     | 12.89%          | 3.66%           | 1.46%             | 0.23%                  | 7.28%                  | 0.70%                |
| Louisiana            | 1.32% | 5.88%                  | 7.08%           | 3.05%           | 2.54%             | 1.41%                  | 3.51%                  | 1.32%                |
| Oklahoma             | 1.79% | 12.26%                 | 7.75%           | 5.83%           | 2.23%             | 2.60%                  | 5.02%                  | 1.84%                |
| Texas                | 1.06% | 2.90%                  | 6.53%           | 3.75%           | 4.05%             | 0.55%                  | 2.92%                  | 1.09%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.99% | --                     | 12.34%          | 3.70%           | 2.13%             | 2.79%                  | 6.43%                  | 2.02%                |
| Colorado             | 1.79% | 6.44%                  | 6.11%           | 6.98%           | 0.09%             | 2.64%                  | 5.52%                  | 1.71%                |
| Idaho                | 1.66% | 7.80%                  | 7.86%           | 3.41%           | 4.75%             | 1.26%                  | 4.45%                  | 1.60%                |
| Montana              | 2.37% | 14.20%                 | 8.08%           | 5.23%           | 3.40%             | 0.00%                  | 6.84%                  | 1.13%                |
| Nevada               | 2.53% | --                     | 14.90%          | 8.09%           | 7.00%             | 1.36%                  | 8.16%                  | 2.20%                |
| New Mexico           | 2.04% | --                     | 6.89%           | 7.26%           | 0.51%             | 3.59%                  | 5.99%                  | 2.17%                |
| Utah                 | 1.98% | 0.00%                  | 12.74%          | 12.39%          | 1.24%             | 1.91%                  | 8.02%                  | 1.82%                |
| Wyoming              | 3.13% | --                     | 5.77%           | 8.17%           | 5.63%             | 2.86%                  | 6.08%                  | 3.69%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.81% | --                     | 8.72%           | 6.55%           | 4.95%             | 0.36%                  | 4.60%                  | 1.99%                |
| California           | 2.80% | 7.73%                  | 13.30%          | 3.88%           | 3.24%             | 1.97%                  | 5.60%                  | 2.23%                |
| Hawaii               | 5.31% | 10.64%                 | 10.19%          | 7.79%           | 16.76%            | 1.09%                  | 6.01%                  | 7.56%                |
| Oregon               | 1.87% | 11.73%                 | 12.44%          | 4.17%           | 1.29%             | 1.90%                  | 7.11%                  | 1.30%                |
| Washington           | 1.66% | 8.12%                  | 7.34%           | 5.88%           | 3.52%             | 1.41%                  | 5.00%                  | 1.57%                |

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.

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

**Table II.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and State: United States, 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        | 87.5% | 77.2%                  | 78.1%           | 79.3%           | 91.4%             | 88.9%                  | 80.4%                  | 88.5%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 88.9% | --                     | 95.1%           | 61.4% *         | 98.1%             | 92.7%                  | 53.7% *                | 94.4%                |
| Maine                | 91.7% | --                     | 93.4%           | 97.6%           | 95.8%             | 97.9%                  | 68.4%                  | 97.2%                |
| Massachusetts        | 89.3% | 91.7%                  | 94.0%           | 88.4%           | 88.3%             | 89.0%                  | 87.7%                  | 89.5%                |
| New Hampshire        | 94.2% | 100.0%                 | 90.7%           | 81.5%           | 94.0%             | 96.3%                  | 85.1%                  | 95.8%                |
| Rhode Island         | 91.2% | --                     | 97.8%           | 82.2%           | 93.7%             | 94.3%                  | 85.6%                  | 92.5%                |
| Vermont              | 95.1% | 100.0%                 | 90.0%           | 87.4%           | 97.0%             | 96.9%                  | 96.6%                  | 94.7%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 88.8% | --                     | 100.0%          | 76.6%           | 89.3%             | 92.6%                  | 67.5%                  | 90.7%                |
| New York             | 91.2% | 85.5%                  | 91.3%           | 80.0%           | 90.9%             | 93.7%                  | 78.1%                  | 93.1%                |
| Pennsylvania         | 89.4% | --                     | 82.0%           | 65.5%           | 94.6%             | 94.5%                  | 79.3%                  | 90.8%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 87.5% | 86.3%                  | 70.8%           | 73.3%           | 80.3%             | 94.1%                  | 84.1%                  | 88.3%                |
| Indiana              | 88.9% | --                     | --              | 89.8%           | 89.5%             | 93.1%                  | 61.4% *                | 92.1%                |
| Michigan             | 88.1% | --                     | 82.7%           | 93.7%           | 95.3%             | 86.8%                  | 84.7%                  | 88.6%                |
| Ohio                 | 83.5% | 86.1%                  | 79.7%           | 36.6% *         | 97.5%             | 94.7%                  | 73.2%                  | 85.2%                |
| Wisconsin            | 91.8% | 100.0%                 | 100.0%          | 89.8%           | 97.0%             | 88.8%                  | 100.0%                 | 91.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 93.0% | --                     | 94.7%           | 96.5%           | 97.0%             | 92.8%                  | 83.7%                  | 94.9%                |
| Kansas               | 89.0% | --                     | --              | 89.0%           | 91.2%             | 91.3%                  | 75.9%                  | 91.6%                |
| Minnesota            | 84.6% | 100.0%                 | --              | 90.6%           | 89.4%             | 81.9%                  | 85.8%                  | 84.4%                |
| Missouri             | 94.1% | --                     | 87.2%           | 91.7%           | 93.8%             | 98.6%                  | 82.6%                  | 96.5%                |
| Nebraska             | 96.1% | 94.0%                  | --              | 89.4%           | 97.3%             | 98.2%                  | 76.5%                  | 98.2%                |
| North Dakota         | 92.4% | 78.2%                  | 86.3%           | 92.2%           | 92.1%             | 95.8%                  | 88.3%                  | 93.6%                |
| South Dakota         | 85.4% | 100.0%                 | 69.3%           | 92.9%           | 91.4%             | 84.3%                  | 82.4%                  | 86.3%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 97.6% | --                     | 95.3%           | 89.1%           | 98.4%             | 99.3%                  | 90.8%                  | 98.3%                |
| District of Columbia | 91.2% | --                     | 88.1%           | 85.2%           | 91.6%             | 98.5%                  | 78.4%                  | 94.4%                |
| Florida              | 92.3% | 100.0%                 | --              | 91.2%           | 95.9%             | 93.3%                  | 79.1%                  | 93.5%                |
| Georgia              | 85.0% | --                     | --              | 78.1%           | 77.1%             | 88.6%                  | 87.3%                  | 84.8%                |
| Maryland             | 90.9% | 79.9%                  | --              | 80.4%           | 90.2%             | 97.9%                  | 64.8%                  | 96.3%                |
| North Carolina       | 93.3% | 100.0%                 | 100.0%          | 76.7%           | 97.6%             | 94.6%                  | 92.9%                  | 93.3%                |
| South Carolina       | 96.1% | 96.0%                  | --              | 90.7%           | 97.8%             | 97.1%                  | 87.5%                  | 97.4%                |
| Virginia             | 94.9% | --                     | 92.9%           | 93.9%           | 98.5%             | 95.0%                  | 91.7%                  | 95.3%                |
| West Virginia        | 89.8% | --                     | 83.3%           | 72.8%           | 97.2%             | 92.5%                  | 84.8%                  | 90.4%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 91.7% | 96.9%                  | --              | 89.4%           | 86.2%             | 95.8%                  | 84.1%                  | 93.0%                |
| Kentucky             | 90.5% | --                     | --              | 88.4%           | 82.2%             | 95.4%                  | 84.3%                  | 91.4%                |
| Mississippi          | 92.3% | --                     | --              | 95.8%           | 77.4%             | 99.2%                  | 83.5%                  | 93.4%                |
| Tennessee            | 97.6% | --                     | --              | 99.4%           | 96.3%             | 98.6%                  | 87.0%                  | 98.3%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 90.2% | --                     | --              | 76.4%           | 87.8%             | 94.0%                  | 72.8%                  | 92.1%                |
| Louisiana            | 85.3% | --                     | 100.0%          | 90.8%           | 87.8%             | 81.0%                  | 97.6%                  | 83.3%                |
| Oklahoma             | 91.3% | --                     | --              | 76.2%           | 95.8%             | 97.3%                  | 77.4%                  | 93.8%                |
| Texas                | 93.9% | 95.2%                  | 98.4%           | 59.0% *         | 94.5%             | 97.4%                  | 96.1%                  | 93.7%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 91.4% | --                     | --              | 86.8%           | 99.3%             | 91.8%                  | 82.8%                  | 92.5%                |
| Colorado             | 93.5% | 96.1%                  | 98.2%           | 92.5%           | 99.7%             | 90.4%                  | 94.9%                  | 93.2%                |
| Idaho                | 95.5% | 100.0%                 | 95.3%           | 99.6%           | 97.6%             | 92.8%                  | 98.9%                  | 94.7%                |
| Montana              | 94.0% | 94.4%                  | 77.2%           | 98.1%           | 97.0%             | 93.3%                  | 89.9%                  | 95.2%                |
| Nevada               | 88.2% | --                     | --              | 64.5%           | 79.4%             | 98.0%                  | 63.7%                  | 93.7%                |
| New Mexico           | 92.7% | --                     | 100.0%          | 98.4%           | 96.8%             | 90.2%                  | 94.4%                  | 92.5%                |
| Utah                 | 95.0% | 86.7%                  | --              | 95.5%           | 96.7%             | 97.3%                  | 85.1%                  | 97.3%                |
| Wyoming              | 88.4% | 100.0%                 | 91.6%           | 83.8%           | 90.4%             | 88.6%                  | 77.3%                  | 90.7%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 84.2% | --                     | --              | 65.4% *         | 83.7%             | 88.3%                  | 85.0%                  | 84.1%                |
| California           | 65.7% | 40.3%                  | 62.4%           | 81.7%           | 88.5%             | 60.4%                  | 62.5%                  | 66.1%                |
| Hawaii               | 75.3% | --                     | --              | 76.4%           | 74.3%             | 81.3%                  | 62.1%                  | 78.9%                |
| Oregon               | 95.6% | --                     | 77.8%           | 96.0%           | 99.1%             | 96.9%                  | 79.9%                  | 97.8%                |
| Washington           | 83.7% | --                     | --              | 95.1%           | 75.0%             | 85.4%                  | 82.4%                  | 83.8%                |

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.

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

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

**Table II.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and State: United States, 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        | 2.22%  | 3.28%                  | 3.32%           | 3.79%           | 1.07%             | 3.54%                  | 1.72%                  | 2.55%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5.29%  | --                     | 4.98%           | 21.24% *        | 1.53%             | 4.99%                  | 20.84% *               | 3.25%                |
| Maine                | 4.85%  | --                     | 6.66%           | 1.84%           | 3.56%             | 1.27%                  | 19.47%                 | 1.35%                |
| Massachusetts        | 4.79%  | 7.49%                  | 5.91%           | 7.65%           | 7.60%             | 7.39%                  | 6.00%                  | 5.54%                |
| New Hampshire        | 2.11%  | 0.00%                  | 5.93%           | 13.92%          | 4.29%             | 1.96%                  | 9.28%                  | 1.82%                |
| Rhode Island         | 2.32%  | --                     | 2.24%           | 7.31%           | 4.60%             | 2.77%                  | 5.43%                  | 2.54%                |
| Vermont              | 1.67%  | 0.00%                  | 9.47%           | 6.72%           | 2.17%             | 1.69%                  | 2.60%                  | 1.99%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.53%  | --                     | 0.00%           | 10.67%          | 7.55%             | 3.52%                  | 13.14%                 | 3.50%                |
| New York             | 1.85%  | 7.75%                  | 7.32%           | 8.08%           | 4.00%             | 2.16%                  | 6.87%                  | 1.85%                |
| Pennsylvania         | 2.53%  | --                     | 12.37%          | 12.65%          | 3.04%             | 1.94%                  | 8.39%                  | 2.58%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.51%  | 9.68%                  | 11.69%          | 9.36%           | 9.87%             | 3.62%                  | 6.41%                  | 4.05%                |
| Indiana              | 3.84%  | --                     | --              | 6.58%           | 6.87%             | 3.23%                  | 19.95% *               | 2.87%                |
| Michigan             | 3.58%  | --                     | 13.24%          | 4.46%           | 2.46%             | 5.14%                  | 8.48%                  | 3.91%                |
| Ohio                 | 7.89%  | 10.77%                 | 9.76%           | 19.73% *        | 1.42%             | 2.57%                  | 8.56%                  | 9.23%                |
| Wisconsin            | 3.12%  | 0.00%                  | 0.00%           | 6.55%           | 1.87%             | 5.47%                  | 0.00%                  | 3.42%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.51%  | --                     | 5.26%           | 2.77%           | 1.61%             | 4.96%                  | 5.75%                  | 2.79%                |
| Kansas               | 2.79%  | --                     | --              | 7.53%           | 3.75%             | 3.87%                  | 7.94%                  | 2.74%                |
| Minnesota            | 4.07%  | 0.00%                  | --              | 6.59%           | 6.71%             | 6.11%                  | 7.19%                  | 4.50%                |
| Missouri             | 1.98%  | --                     | 12.25%          | 4.17%           | 5.11%             | 0.82%                  | 8.39%                  | 1.48%                |
| Nebraska             | 1.52%  | 6.34%                  | --              | 9.34%           | 2.04%             | 0.96%                  | 11.46%                 | 0.80%                |
| North Dakota         | 2.17%  | 13.54%                 | 8.32%           | 6.33%           | 3.68%             | 1.87%                  | 4.88%                  | 2.40%                |
| South Dakota         | 4.70%  | 0.00%                  | 14.25%          | 4.93%           | 5.65%             | 7.83%                  | 9.46%                  | 5.38%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 0.86%  | --                     | 5.12%           | 7.41%           | 0.90%             | 0.43%                  | 4.31%                  | 0.79%                |
| District of Columbia | 3.23%  | --                     | 9.44%           | 7.22%           | 5.31%             | 0.77%                  | 12.49%                 | 2.26%                |
| Florida              | 2.30%  | 0.00%                  | --              | 4.16%           | 1.99%             | 2.47%                  | 11.84%                 | 2.07%                |
| Georgia              | 3.84%  | --                     | --              | 14.19%          | 8.45%             | 4.34%                  | 7.82%                  | 4.13%                |
| Maryland             | 3.17%  | 11.67%                 | --              | 11.50%          | 5.75%             | 1.49%                  | 12.14%                 | 1.64%                |
| North Carolina       | 1.98%  | 0.00%                  | 0.00%           | 7.80%           | 1.85%             | 2.26%                  | 4.43%                  | 2.15%                |
| South Carolina       | 1.44%  | 4.36%                  | --              | 6.10%           | 1.47%             | 1.67%                  | 6.32%                  | 1.30%                |
| Virginia             | 1.56%  | --                     | 7.30%           | 5.03%           | 1.06%             | 1.90%                  | 5.73%                  | 1.61%                |
| West Virginia        | 2.93%  | --                     | 10.39%          | 12.93%          | 1.65%             | 3.09%                  | 6.68%                  | 3.18%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.65%  | 3.37%                  | --              | 6.25%           | 8.48%             | 2.00%                  | 7.38%                  | 2.80%                |
| Kentucky             | 2.71%  | --                     | --              | 8.52%           | 7.82%             | 1.97%                  | 9.41%                  | 2.79%                |
| Mississippi          | 3.44%  | --                     | --              | 3.23%           | 11.17%            | 0.52%                  | 7.26%                  | 3.70%                |
| Tennessee            | 0.67%  | --                     | --              | 0.45%           | 1.79%             | 0.62%                  | 6.03%                  | 0.56%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.11%  | --                     | --              | 10.09%          | 6.76%             | 3.15%                  | 12.69%                 | 2.98%                |
| Louisiana            | 7.40%  | --                     | 0.00%           | 6.12%           | 5.36%             | 12.61%                 | 2.37%                  | 8.46%                |
| Oklahoma             | 2.60%  | --                     | --              | 10.71%          | 2.26%             | 1.75%                  | 10.61%                 | 2.20%                |
| Texas                | 2.84%  | 4.87%                  | 1.66%           | 22.50% *        | 2.10%             | 0.99%                  | 2.13%                  | 3.16%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.62%  | --                     | --              | 5.57%           | 0.51%             | 5.40%                  | 8.73%                  | 3.93%                |
| Colorado             | 2.29%  | 3.93%                  | 1.97%           | 4.12%           | 0.25%             | 4.02%                  | 2.52%                  | 2.75%                |
| Idaho                | 2.06%  | 0.00%                  | 4.83%           | 0.38%           | 1.33%             | 3.82%                  | 1.13%                  | 2.53%                |
| Montana              | 2.36%  | 6.15%                  | 11.01%          | 1.45%           | 2.50%             | 4.52%                  | 4.68%                  | 2.77%                |
| Nevada               | 4.09%  | --                     | --              | 17.99%          | 13.92%            | 1.72%                  | 14.01%                 | 3.31%                |
| New Mexico           | 3.43%  | --                     | 0.00%           | 1.66%           | 3.11%             | 5.54%                  | 3.73%                  | 3.81%                |
| Utah                 | 1.92%  | 10.63%                 | --              | 3.95%           | 3.28%             | 1.69%                  | 6.80%                  | 1.54%                |
| Wyoming              | 4.24%  | 0.00%                  | 7.16%           | 9.33%           | 4.58%             | 7.25%                  | 10.87%                 | 4.48%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5.25%  | --                     | --              | 21.94% *        | 8.99%             | 6.60%                  | 7.62%                  | 5.63%                |
| California           | 12.66% | 11.80%                 | 15.34%          | 5.19%           | 3.53%             | 16.81%                 | 7.50%                  | 14.35%               |
| Hawaii               | 5.16%  | --                     | --              | 8.98%           | 9.39%             | 7.54%                  | 9.05%                  | 5.96%                |
| Oregon               | 1.40%  | --                     | 15.26%          | 2.92%           | 0.70%             | 1.63%                  | 7.77%                  | 1.09%                |
| Washington           | 6.15%  | --                     | --              | 4.04%           | 16.97%            | 7.72%                  | 8.43%                  | 6.90%                |

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 II.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 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        | 4,826 | 5,378                  | 5,547           | 5,553           | 4,811             | 4,571                  | 5,549                  | 4,700                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5,114 | --                     | 6,476           | 6,348           | 5,035             | 4,609                  | 6,292                  | 4,930                |
| Maine                | 5,030 | 6,594                  | 6,743           | 5,805           | 5,584             | 3,970                  | 6,565                  | 4,716                |
| Massachusetts        | 4,636 | 6,266                  | 6,112           | 5,559           | 4,700             | 4,273                  | 6,326                  | 4,386                |
| New Hampshire        | 5,430 | 6,046                  | 5,963           | 7,172           | 5,325             | 4,787                  | 6,732                  | 5,107                |
| Rhode Island         | 4,602 | 5,524                  | 4,487           | 5,008           | 5,241             | 4,120                  | 5,088                  | 4,487                |
| Vermont              | 5,049 | 5,675                  | 6,404           | 5,791           | 4,889             | 4,339                  | 6,027                  | 4,738                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4,686 | --                     | 7,987           | 5,463           | 4,338             | 4,497                  | 6,648                  | 4,490                |
| New York             | 4,627 | 5,792                  | 6,191           | 5,681           | 4,458             | 4,217                  | 6,158                  | 4,358                |
| Pennsylvania         | 5,341 | 6,076                  | 5,915           | 7,096           | 5,247             | 4,947                  | 6,342                  | 5,186                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4,237 | 4,703                  | 4,100           | 4,576           | 3,566             | 4,434                  | 4,623                  | 4,159                |
| Indiana              | 4,831 | --                     | 6,175           | 4,763           | 4,928             | 4,719                  | 5,287                  | 4,785                |
| Michigan             | 5,195 | 2,791                  | 6,085           | 5,976           | 5,516             | 4,976                  | 5,081                  | 5,213                |
| Ohio                 | 4,783 | 5,597                  | 4,306           | 5,835           | 5,007             | 4,524                  | 5,136                  | 4,729                |
| Wisconsin            | 4,821 | 5,235                  | 5,584           | 5,052           | 5,132             | 4,523                  | 5,212                  | 4,756                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4,551 | 4,266                  | 6,274           | 5,491           | 3,962             | 4,507                  | 4,930                  | 4,481                |
| Kansas               | 5,434 | 5,938                  | 6,136           | 5,407           | 4,997             | 5,528                  | 5,681                  | 5,381                |
| Minnesota            | 4,803 | 5,121                  | 5,800           | 5,457           | 4,196             | 4,837                  | 5,512                  | 4,696                |
| Missouri             | 4,909 | 5,937                  | 5,266           | 6,019           | 4,550             | 4,556                  | 5,823                  | 4,706                |
| Nebraska             | 4,972 | --                     | 5,448           | 4,913           | 5,151             | 4,919                  | 5,460                  | 4,919                |
| North Dakota         | 4,256 | 4,496                  | 3,355           | 3,973           | 4,260             | 4,525                  | 3,901                  | 4,360                |
| South Dakota         | 5,156 | 7,231                  | 5,838           | 5,826           | 5,062             | 4,662                  | 6,147                  | 4,874                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4,818 | 5,802                  | 7,817           | 4,572           | 5,359             | 4,469                  | 5,914                  | 4,598                |
| District of Columbia | 3,756 | --                     | 6,208           | 3,926           | 3,313             | 3,773                  | 4,676                  | 3,579                |
| Florida              | 4,967 | 4,876                  | 5,329           | 6,055           | 4,781             | 4,805                  | 5,651                  | 4,863                |
| Georgia              | 5,083 | --                     | 4,875           | 6,293           | 5,152             | 4,917                  | 5,146                  | 5,074                |
| Maryland             | 4,924 | 4,787                  | 6,065           | 4,623           | 4,000             | 5,184                  | 5,384                  | 4,844                |
| North Carolina       | 4,953 | --                     | 4,497           | 5,700           | 5,162             | 4,724                  | 5,391                  | 4,877                |
| South Carolina       | 5,443 | 6,144                  | 5,554           | 5,595           | 6,096             | 5,072                  | 5,589                  | 5,415                |
| Virginia             | 4,567 | 3,844                  | 4,455           | 5,453           | 5,013             | 4,274                  | 4,683                  | 4,545                |
| West Virginia        | 5,391 | --                     | 5,970           | 5,941           | 6,011             | 5,046                  | 6,118                  | 5,285                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4,650 | 6,007                  | 5,637           | 5,662           | 4,782             | 4,194                  | 5,767                  | 4,409                |
| Kentucky             | 4,689 | --                     | 5,487           | 5,060           | 4,938             | 4,471                  | 5,333                  | 4,594                |
| Mississippi          | 4,733 | --                     | --              | 4,524           | 4,852             | 4,793                  | 3,745                  | 4,923                |
| Tennessee            | 4,858 | 5,300                  | 5,111           | 4,962           | 5,534             | 4,558                  | 5,411                  | 4,777                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5,311 | 7,581                  | 5,272           | 4,244           | 4,649             | 5,723                  | 4,548                  | 5,447                |
| Louisiana            | 5,007 | 6,320                  | 4,519           | 4,614           | 4,930             | 5,078                  | 5,178                  | 4,959                |
| Oklahoma             | 5,257 | 5,969                  | 4,580           | 4,860           | 6,026             | 4,891                  | 5,136                  | 5,283                |
| Texas                | 4,987 | 4,940                  | 5,290           | 5,674           | 5,467             | 4,665                  | 5,359                  | 4,897                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4,834 | 6,581                  | 5,890           | 5,364           | 4,858             | 4,572                  | 5,852                  | 4,707                |
| Colorado             | 5,246 | 6,228                  | 6,519           | 5,579           | 4,780             | 5,074                  | 6,371                  | 5,009                |
| Idaho                | 5,626 | 6,725                  | 5,821           | 6,440           | 5,134             | 5,386                  | 6,302                  | 5,416                |
| Montana              | 5,246 | 5,553                  | 4,444           | 4,951           | 5,665             | 5,298                  | 4,940                  | 5,354                |
| Nevada               | 6,027 | 6,674                  | 6,429           | 5,802           | 5,881             | 6,046                  | 6,185                  | 6,003                |
| New Mexico           | 4,907 | 8,085                  | 6,386           | 4,508           | 5,264             | 4,287                  | 6,219                  | 4,698                |
| Utah                 | 4,685 | 5,109                  | 6,933           | 4,644           | 4,776             | 4,492                  | 5,664                  | 4,566                |
| Wyoming              | 4,796 | --                     | 5,384           | 4,858           | 4,395             | 4,704                  | 5,350                  | 4,576                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5,625 | --                     | 7,754           | 6,377           | 5,264             | 5,279                  | 7,206                  | 5,353                |
| California           | 4,397 | 5,665                  | 5,689           | 5,796           | 4,212             | 4,044                  | 5,595                  | 4,219                |
| Hawaii               | 3,754 | 3,108                  | 3,089           | 2,932           | 3,386             | 4,355                  | 3,162                  | 3,945                |
| Oregon               | 4,740 | 7,923                  | 6,549           | 5,907           | 4,644             | 3,977                  | 6,928                  | 4,318                |
| Washington           | 4,773 | 6,193                  | 6,091           | 5,465           | 4,706             | 4,278                  | 6,007                  | 4,485                |

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 II.F.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 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        | 57.39  | 169.97                 | 130.56          | 75.62           | 59.44             | 82.03                  | 76.47                  | 61.90                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 162.77 | --                     | 326.06          | 216.12          | 259.35            | 228.33                 | 282.12                 | 181.70               |
| Maine                | 198.01 | 592.05                 | 568.94          | 353.24          | 359.49            | 291.42                 | 336.89                 | 220.87               |
| Massachusetts        | 181.17 | 1,021.05               | 1,052.68        | 609.63          | 320.61            | 221.24                 | 547.51                 | 183.99               |
| New Hampshire        | 184.66 | 890.21                 | 358.61          | 302.51          | 304.25            | 278.15                 | 330.68                 | 202.53               |
| Rhode Island         | 212.91 | 477.64                 | 696.42          | 526.66          | 468.89            | 293.62                 | 349.11                 | 248.70               |
| Vermont              | 173.55 | 722.88                 | 495.98          | 322.40          | 396.54            | 180.98                 | 310.12                 | 213.36               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 188.24 | --                     | 672.65          | 391.76          | 448.34            | 239.02                 | 485.21                 | 201.56               |
| New York             | 121.62 | 695.43                 | 545.84          | 266.74          | 261.70            | 132.88                 | 307.07                 | 122.25               |
| Pennsylvania         | 172.79 | 786.42                 | 743.92          | 474.82          | 335.12            | 264.48                 | 377.97                 | 196.74               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 182.13 | 777.72                 | 396.14          | 410.93          | 233.63            | 288.14                 | 386.33                 | 207.28               |
| Indiana              | 154.42 | --                     | 442.51          | 499.43          | 217.44            | 213.00                 | 331.33                 | 167.94               |
| Michigan             | 255.10 | 472.32                 | 576.30          | 374.05          | 261.74            | 401.80                 | 493.07                 | 284.60               |
| Ohio                 | 141.57 | 322.93                 | 456.68          | 374.92          | 230.31            | 192.95                 | 331.93                 | 154.18               |
| Wisconsin            | 154.98 | 569.01                 | 479.07          | 408.20          | 317.46            | 210.62                 | 393.76                 | 169.16               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 136.65 | 354.52                 | 648.49          | 352.01          | 201.04            | 213.39                 | 342.60                 | 150.56               |
| Kansas               | 239.77 | 626.86                 | 504.18          | 482.67          | 205.71            | 394.99                 | 390.19                 | 286.40               |
| Minnesota            | 271.90 | 388.05                 | 617.53          | 371.22          | 234.22            | 464.00                 | 315.67                 | 320.51               |
| Missouri             | 162.35 | 935.68                 | 263.64          | 431.91          | 433.52            | 193.15                 | 352.76                 | 177.25               |
| Nebraska             | 190.47 | --                     | 650.87          | 399.66          | 388.35            | 264.20                 | 366.66                 | 208.77               |
| North Dakota         | 163.03 | 809.19                 | 478.51          | 390.07          | 208.01            | 257.15                 | 310.07                 | 187.41               |
| South Dakota         | 152.59 | 606.37                 | 525.25          | 379.17          | 188.54            | 238.27                 | 332.21                 | 158.54               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 192.66 | 691.58                 | 297.90          | 305.63          | 582.00            | 231.77                 | 411.47                 | 205.31               |
| District of Columbia | 124.65 | --                     | 744.87          | 391.43          | 214.79            | 131.69                 | 450.97                 | 115.72               |
| Florida              | 183.11 | 691.83                 | 585.59          | 346.78          | 480.14            | 242.47                 | 362.00                 | 204.24               |
| Georgia              | 162.04 | --                     | 623.07          | 324.67          | 305.28            | 216.83                 | 378.66                 | 177.60               |
| Maryland             | 422.14 | 696.68                 | 657.24          | 458.78          | 291.46            | 608.80                 | 422.72                 | 506.61               |
| North Carolina       | 231.25 | --                     | 665.27          | 378.46          | 241.89            | 389.69                 | 411.86                 | 267.14               |
| South Carolina       | 165.31 | 400.06                 | 600.91          | 472.07          | 388.56            | 227.15                 | 368.10                 | 184.06               |
| Virginia             | 168.26 | 534.08                 | 686.14          | 334.03          | 287.30            | 252.28                 | 384.04                 | 187.61               |
| West Virginia        | 176.89 | --                     | 912.49          | 849.45          | 496.24            | 158.29                 | 547.93                 | 184.29               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 186.48 | 625.30                 | 778.54          | 800.73          | 568.22            | 168.59                 | 526.19                 | 187.43               |
| Kentucky             | 140.80 | --                     | 397.66          | 369.22          | 365.76            | 157.67                 | 260.93                 | 154.99               |
| Mississippi          | 335.11 | --                     | --              | 640.12          | 381.36            | 538.85                 | 598.28                 | 357.30               |
| Tennessee            | 189.18 | 429.76                 | 466.17          | 316.20          | 631.41            | 182.79                 | 331.45                 | 212.31               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 208.83 | 336.65                 | 727.39          | 673.57          | 178.67            | 228.65                 | 662.80                 | 203.62               |
| Louisiana            | 239.29 | 974.90                 | 630.81          | 712.50          | 302.35            | 393.58                 | 493.78                 | 277.10               |
| Oklahoma             | 241.56 | 739.81                 | 457.74          | 399.40          | 534.38            | 221.35                 | 355.04                 | 281.99               |
| Texas                | 139.70 | 555.22                 | 619.18          | 265.54          | 218.44            | 199.00                 | 322.50                 | 154.10               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 218.74 | 199.64                 | 452.57          | 525.79          | 385.52            | 337.07                 | 273.97                 | 246.54               |
| Colorado             | 194.22 | 803.74                 | 456.09          | 583.77          | 382.49            | 307.67                 | 338.36                 | 234.00               |
| Idaho                | 207.64 | 544.51                 | 597.78          | 403.38          | 376.82            | 395.34                 | 323.41                 | 277.96               |
| Montana              | 154.04 | 765.89                 | 455.30          | 270.71          | 246.18            | 286.85                 | 321.92                 | 172.28               |
| Nevada               | 166.56 | 489.23                 | 631.01          | 390.63          | 446.60            | 209.22                 | 365.08                 | 185.05               |
| New Mexico           | 236.12 | 297.33                 | 748.48          | 552.58          | 451.43            | 267.66                 | 632.97                 | 233.47               |
| Utah                 | 149.98 | 600.34                 | 826.80          | 480.68          | 222.95            | 183.12                 | 426.53                 | 147.57               |
| Wyoming              | 169.50 | --                     | 859.38          | 381.19          | 234.26            | 163.57                 | 426.19                 | 153.64               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 193.17 | --                     | 557.62          | 304.43          | 458.57            | 192.91                 | 414.51                 | 184.31               |
| California           | 242.76 | 474.40                 | 608.06          | 297.78          | 154.73            | 226.60                 | 292.98                 | 225.31               |
| Hawaii               | 165.20 | 386.92                 | 337.76          | 223.20          | 328.62            | 254.48                 | 208.25                 | 201.51               |
| Oregon               | 204.57 | 447.69                 | 615.55          | 449.44          | 371.69            | 272.89                 | 360.40                 | 219.53               |
| Washington           | 278.60 | 551.28                 | 508.09          | 323.76          | 323.02            | 562.82                 | 295.07                 | 354.95               |

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.

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



**Table II.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 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        | 9,273  | 9,601                  | 10,406          | 10,463          | 9,115             | 9,064                  | 10,170                 | 9,157                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 9,642  | --                     | 13,443          | 11,681          | 9,415             | 8,985                  | 13,249                 | 9,321                |
| Maine                | 8,926  | --                     | 14,008          | 10,226          | 9,450             | 7,901                  | 11,780                 | 8,452                |
| Massachusetts        | 9,513  | --                     | 13,604          | 11,680          | 10,055            | 8,657                  | 11,970                 | 9,096                |
| New Hampshire        | 10,215 | --                     | 12,351          | 14,600          | 11,041            | 9,069                  | 13,432                 | 9,735                |
| Rhode Island         | 9,034  | --                     | 7,983           | 9,797           | 9,804             | 8,536                  | 9,329                  | 8,972                |
| Vermont              | 9,488  | 7,733                  | 11,735          | 10,236          | 9,926             | 8,822                  | 9,496                  | 9,485                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 9,620  | --                     | --              | 10,075          | 10,920            | 8,698                  | 11,691                 | 9,486                |
| New York             | 8,283  | 7,987                  | 9,457           | 9,894           | 8,260             | 8,010                  | 8,848                  | 8,214                |
| Pennsylvania         | 10,088 | --                     | 8,850           | 13,337          | 10,360            | 9,588                  | 11,074                 | 9,964                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 8,499  | 8,163                  | 11,192          | 8,166           | 7,807             | 8,700                  | 8,707                  | 8,456                |
| Indiana              | 8,603  | --                     | --              | 7,348           | 10,206            | 8,334                  | 7,565                  | 8,685                |
| Michigan             | 9,541  | --                     | 11,705          | 12,376          | 10,101            | 8,616                  | 11,334                 | 9,272                |
| Ohio                 | 9,597  | 10,643                 | 6,579           | 11,909          | 9,594             | 9,543                  | 8,814                  | 9,705                |
| Wisconsin            | 8,651  | --                     | --              | 7,532           | 8,925             | 8,545                  | 8,371                  | 8,682                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 8,369  | --                     | --              | 10,294          | 6,999             | 8,711                  | 9,943                  | 8,082                |
| Kansas               | 10,020 | --                     | --              | 9,477           | 9,939             | 10,476                 | 8,532                  | 10,263               |
| Minnesota            | 8,524  | --                     | --              | 9,807           | 8,059             | 8,462                  | 9,516                  | 8,393                |
| Missouri             | 8,817  | 11,180                 | 11,651          | 11,401          | 6,587             | 8,633                  | 11,328                 | 8,371                |
| Nebraska             | 9,471  | --                     | 11,016          | 8,218           | 9,917             | 9,462                  | 10,287                 | 9,404                |
| North Dakota         | 8,189  | --                     | 9,594           | 8,429           | 7,577             | 8,133                  | 8,689                  | 8,050                |
| South Dakota         | 9,245  | 10,332                 | 10,078          | 9,181           | 8,525             | 9,347                  | 9,811                  | 9,080                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 8,051  | --                     | 15,700          | 7,963           | 8,691             | 7,383                  | 12,586                 | 7,584                |
| District of Columbia | 7,541  | 3,582                  | --              | 7,801           | 5,882             | 8,178                  | 8,664                  | 7,313                |
| Florida              | 9,607  | --                     | --              | 10,183          | 10,301            | 9,399                  | 9,996                  | 9,577                |
| Georgia              | 10,152 | --                     | --              | 12,432          | 10,335            | 9,855                  | 11,256                 | 10,041               |
| Maryland             | 9,183  | --                     | 12,810          | 8,286           | 6,131             | 9,702                  | 11,433                 | 8,872                |
| North Carolina       | 9,472  | --                     | --              | 11,755          | 9,726             | 9,150                  | 10,766                 | 9,331                |
| South Carolina       | 10,469 | --                     | --              | 10,889          | 10,936            | 10,050                 | 11,600                 | 10,313               |
| Virginia             | 8,780  | --                     | --              | 8,833           | 8,404             | 8,840                  | 8,467                  | 8,810                |
| West Virginia        | 10,848 | 12,933                 | --              | 11,375          | 10,657            | 10,863                 | 10,419                 | 10,894               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 8,170  | 8,823                  | 9,717           | 9,939           | 6,733             | 8,372                  | 9,222                  | 8,006                |
| Kentucky             | 9,590  | --                     | 9,672           | 10,046          | 12,202            | 8,757                  | 10,600                 | 9,445                |
| Mississippi          | 10,130 | --                     | --              | 10,763          | 9,547             | 10,231                 | 10,536                 | 10,087               |
| Tennessee            | 9,295  | --                     | --              | 11,875          | 8,674             | 8,876                  | 10,327                 | 9,238                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 10,766 | --                     | --              | 10,040          | 8,024             | 11,333                 | 9,296                  | 10,894               |
| Louisiana            | 9,664  | --                     | --              | 7,555           | 9,734             | 9,984                  | 9,281                  | 9,738                |
| Oklahoma             | 9,753  | --                     | 7,038           | 10,846          | 10,684            | 9,138                  | 10,173                 | 9,690                |
| Texas                | 9,466  | --                     | 9,382           | 12,403          | 9,675             | 9,255                  | 9,912                  | 9,414                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 9,093  | --                     | 12,296          | 10,485          | 9,483             | 8,702                  | 10,101                 | 8,976                |
| Colorado             | 9,465  | 12,937                 | 13,181          | 10,228          | 8,138             | 8,905                  | 12,449                 | 8,774                |
| Idaho                | 10,035 | --                     | 11,869          | 11,604          | 8,474             | 9,620                  | 11,142                 | 9,759                |
| Montana              | 10,096 | --                     | 11,248          | 8,491           | 9,618             | 10,320                 | 10,786                 | 9,906                |
| Nevada               | 11,244 | 14,480                 | 10,790          | 8,499           | 11,790            | 11,399                 | 11,245                 | 11,244               |
| New Mexico           | 9,002  | --                     | --              | 8,311           | 8,899             | 8,484                  | 12,353                 | 8,609                |
| Utah                 | 9,257  | 9,501                  | 14,276          | 9,613           | 8,988             | 8,850                  | 10,876                 | 8,924                |
| Wyoming              | 9,312  | --                     | --              | 10,689          | 8,479             | 9,235                  | 9,866                  | 9,214                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 11,479 | --                     | 14,485          | 11,624          | 10,862            | 11,622                 | 13,166                 | 11,346               |
| California           | 8,994  | 9,600                  | --              | 10,346          | 8,413             | 8,948                  | 9,691                  | 8,909                |
| Hawaii               | 8,868  | --                     | --              | 7,050           | 7,326             | 9,885                  | 7,261                  | 9,216                |
| Oregon               | 8,026  | 13,487                 | 12,337          | 11,231          | 7,897             | 7,034                  | 11,871                 | 7,606                |
| Washington           | 9,409  | 13,996                 | 12,369          | 9,615           | 9,078             | 8,996                  | 12,162                 | 9,033                |

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 II.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 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        | 87.16  | 402.48                 | 332.35          | 189.65          | 196.11            | 116.56                 | 195.26                 | 95.73                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 512.37 | --                     | 869.25          | 869.71          | 929.04            | 756.42                 | 721.97                 | 551.02               |
| Maine                | 371.21 | --                     | 1,036.39        | 1,291.82        | 487.66            | 483.36                 | 1,001.35               | 374.05               |
| Massachusetts        | 336.55 | --                     | 1,326.75        | 733.30          | 772.67            | 424.60                 | 1,391.04               | 360.34               |
| New Hampshire        | 429.26 | --                     | 1,122.58        | 747.50          | 685.01            | 585.52                 | 979.43                 | 469.97               |
| Rhode Island         | 534.41 | --                     | 1,282.19        | 1,182.54        | 1,360.20          | 688.51                 | 949.59                 | 615.95               |
| Vermont              | 334.23 | 175.66                 | 1,325.62        | 783.97          | 425.34            | 635.31                 | 728.33                 | 376.52               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 967.88 | --                     | --              | 979.94          | 1,862.94          | 936.77                 | 1,040.22               | 1,042.20             |
| New York             | 270.60 | 1,253.28               | 1,550.02        | 864.65          | 647.91            | 295.36                 | 854.24                 | 285.57               |
| Pennsylvania         | 462.03 | --                     | 923.84          | 1,092.39        | 753.00            | 669.79                 | 935.97                 | 511.51               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 349.90 | 1,150.91               | 1,324.59        | 738.64          | 724.83            | 471.57                 | 860.38                 | 383.66               |
| Indiana              | 287.85 | --                     | --              | 675.94          | 725.07            | 332.83                 | 794.81                 | 299.52               |
| Michigan             | 630.17 | --                     | 1,175.11        | 836.15          | 773.35            | 826.72                 | 985.50                 | 685.61               |
| Ohio                 | 517.86 | 1,234.32               | 1,064.46        | 1,214.39        | 507.00            | 802.01                 | 948.70                 | 568.38               |
| Wisconsin            | 393.52 | --                     | --              | 1,190.07        | 641.22            | 549.85                 | 1,576.89               | 400.15               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 405.60 | --                     | --              | 980.42          | 704.72            | 480.67                 | 1,134.84               | 425.21               |
| Kansas               | 477.67 | --                     | --              | 1,370.29        | 419.68            | 671.84                 | 1,447.12               | 473.34               |
| Minnesota            | 455.84 | --                     | --              | 966.29          | 577.37            | 704.15                 | 1,214.84               | 493.37               |
| Missouri             | 490.46 | 878.81                 | 1,458.23        | 1,266.89        | 823.11            | 551.81                 | 1,063.93               | 526.56               |
| Nebraska             | 321.69 | --                     | 1,043.24        | 1,169.34        | 441.70            | 392.07                 | 757.90                 | 343.93               |
| North Dakota         | 370.82 | --                     | 989.84          | 1,265.71        | 556.02            | 318.25                 | 697.63                 | 428.12               |
| South Dakota         | 309.58 | 745.89                 | 929.94          | 680.33          | 487.62            | 510.23                 | 639.44                 | 332.62               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 912.29 | --                     | 931.98          | 1,132.66        | 995.85            | 1,110.37               | 1,304.83               | 922.70               |
| District of Columbia | 321.65 | 311.54                 | --              | 959.44          | 512.28            | 324.10                 | 1,131.51               | 294.86               |
| Florida              | 434.21 | --                     | --              | 962.26          | 1,265.70          | 493.70                 | 918.19                 | 462.03               |
| Georgia              | 348.92 | --                     | --              | 1,068.36        | 469.09            | 459.35                 | 827.38                 | 377.08               |
| Maryland             | 598.09 | --                     | 1,672.03        | 913.37          | 912.29            | 746.21                 | 1,002.90               | 690.47               |
| North Carolina       | 525.80 | --                     | --              | 1,043.79        | 588.79            | 735.00                 | 1,282.66               | 568.36               |
| South Carolina       | 504.50 | --                     | --              | 954.36          | 967.98            | 690.16                 | 1,133.76               | 550.97               |
| Virginia             | 353.24 | --                     | --              | 506.33          | 787.55            | 443.91                 | 770.56                 | 376.92               |
| West Virginia        | 554.40 | 884.33                 | --              | 1,187.20        | 785.80            | 713.30                 | 1,217.01               | 598.78               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 625.06 | 562.35                 | 1,785.11        | 1,552.01        | 1,824.04          | 388.47                 | 941.30                 | 694.42               |
| Kentucky             | 414.43 | --                     | 709.67          | 862.17          | 1,427.19          | 344.75                 | 663.60                 | 467.57               |
| Mississippi          | 689.75 | --                     | --              | 1,006.27        | 1,082.10          | 972.83                 | 1,024.53               | 760.86               |
| Tennessee            | 412.29 | --                     | --              | 891.11          | 1,145.97          | 398.43                 | 771.73                 | 431.44               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 469.17 | --                     | --              | 1,381.05        | 674.82            | 509.52                 | 1,138.17               | 487.02               |
| Louisiana            | 498.04 | --                     | --              | 1,811.89        | 1,079.38          | 561.91                 | 1,278.42               | 539.34               |
| Oklahoma             | 352.88 | --                     | 895.66          | 1,437.11        | 676.13            | 421.78                 | 1,285.22               | 356.89               |
| Texas                | 361.83 | --                     | 709.37          | 860.96          | 849.79            | 458.84                 | 809.88                 | 393.96               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 357.96 | --                     | 1,644.48        | 609.73          | 722.47            | 502.62                 | 1,160.07               | 385.24               |
| Colorado             | 433.55 | 1,486.27               | 1,521.69        | 1,193.78        | 498.78            | 560.00                 | 957.38                 | 428.69               |
| Idaho                | 496.52 | --                     | 1,401.14        | 1,769.90        | 453.66            | 551.02                 | 1,229.16               | 554.48               |
| Montana              | 416.94 | --                     | 996.66          | 527.25          | 658.94            | 581.13                 | 1,193.64               | 407.80               |
| Nevada               | 359.37 | 1,038.53               | 1,719.76        | 1,349.30        | 1,162.40          | 345.87                 | 1,279.35               | 365.56               |
| New Mexico           | 595.95 | --                     | --              | 810.54          | 646.68            | 644.77                 | 2,326.89               | 475.95               |
| Utah                 | 372.93 | 1,767.99               | 2,083.74        | 965.40          | 785.81            | 498.97                 | 1,097.01               | 409.47               |
| Wyoming              | 374.25 | --                     | --              | 828.38          | 480.84            | 583.69                 | 816.99                 | 414.26               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 484.66 | --                     | 1,281.49        | 962.68          | 1,367.34          | 383.62                 | 978.40                 | 516.38               |
| California           | 346.99 | 1,044.64               | --              | 606.44          | 591.25            | 498.12                 | 783.33                 | 380.71               |
| Hawaii               | 971.98 | --                     | --              | 429.73          | 380.55            | 1,364.55               | 555.80                 | 1,122.62             |
| Oregon               | 442.86 | 1,034.00               | 1,261.64        | 929.73          | 802.17            | 499.87                 | 764.73                 | 444.58               |
| Washington           | 886.33 | 1,015.38               | 1,281.56        | 864.63          | 917.85            | 1,284.89               | 935.80                 | 1,032.42             |

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.

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

**Table II.F.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 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        | 51.9% | 51.9%                  | 54.6%           | 59.8%           | 57.6%             | 47.6%                  | 55.9%                  | 51.1%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 62.0% | --                     | 74.1%           | 82.9%           | 62.7%             | 52.3%                  | 77.1%                  | 59.2%                |
| Maine                | 70.3% | 71.6%                  | 88.7%           | 81.7%           | 75.9%             | 59.5%                  | 80.4%                  | 68.1%                |
| Massachusetts        | 55.4% | --                     | 57.4%           | 62.4%           | 51.7%             | 54.1%                  | 67.6%                  | 53.4%                |
| New Hampshire        | 64.6% | 76.3%                  | 90.6%           | 87.8%           | 62.4%             | 52.6%                  | 88.3%                  | 58.3%                |
| Rhode Island         | 51.6% | 58.0%                  | 57.3%           | 72.1%           | 51.0%             | 42.2%                  | 67.0%                  | 47.5%                |
| Vermont              | 59.4% | 69.5%                  | 52.2%           | 76.0%           | 54.9%             | 54.2%                  | 60.7%                  | 59.0%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 37.7% | --                     | --              | 40.4%           | 29.7% *           | 43.9%                  | 30.7% *                | 38.9%                |
| New York             | 45.1% | 32.6% *                | 52.9%           | 55.3%           | 49.9%             | 40.3%                  | 49.7%                  | 44.1%                |
| Pennsylvania         | 53.1% | 47.1%                  | 42.7%           | 58.9%           | 55.4%             | 52.0%                  | 45.9%                  | 54.4%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 42.8% | 31.6% *                | 41.3%           | 34.1%           | 35.2%             | 50.8%                  | 34.7%                  | 44.6%                |
| Indiana              | 51.5% | --                     | 87.6%           | 54.0%           | 57.6%             | 46.5%                  | 65.2%                  | 49.9%                |
| Michigan             | 48.2% | --                     | 31.7% *         | 50.0%           | 48.0%             | 50.0%                  | 38.2%                  | 50.0%                |
| Ohio                 | 56.7% | --                     | 70.0%           | 78.7%           | 76.2%             | 42.0%                  | 76.0%                  | 53.2%                |
| Wisconsin            | 56.5% | --                     | --              | 60.5%           | 70.1%             | 48.5%                  | 58.7%                  | 56.2%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 54.0% | 66.4%                  | 70.8%           | 70.1%           | 60.5%             | 38.4%                  | 62.9%                  | 52.2%                |
| Kansas               | 59.7% | --                     | --              | 66.9%           | 62.4%             | 61.6%                  | 46.4%                  | 62.6%                |
| Minnesota            | 63.7% | --                     | --              | 86.2%           | 68.6%             | 55.8%                  | 72.6%                  | 62.2%                |
| Missouri             | 60.4% | --                     | 50.6%           | 75.1%           | 53.2%             | 59.3%                  | 62.1%                  | 60.0%                |
| Nebraska             | 67.6% | --                     | --              | 71.8%           | 77.1%             | 63.9%                  | 61.6%                  | 68.4%                |
| North Dakota         | 64.2% | --                     | 54.3%           | 62.2%           | 64.6%             | 68.8%                  | 61.2%                  | 65.1%                |
| South Dakota         | 65.7% | --                     | 81.3%           | 86.9%           | 74.5%             | 49.4%                  | 77.3%                  | 62.4%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 55.2% | --                     | 76.5%           | 54.8%           | 60.7%             | 51.3%                  | 68.7%                  | 52.4%                |
| District of Columbia | 35.7% | --                     | --              | 24.4%           | 35.0%             | 41.4%                  | 28.0%                  | 37.4%                |
| Florida              | 56.0% | 75.6%                  | 40.0% *         | 69.4%           | 76.7%             | 48.8%                  | 63.4%                  | 54.7%                |
| Georgia              | 65.8% | --                     | 78.5%           | 79.7%           | 71.9%             | 59.3%                  | 79.9%                  | 63.7%                |
| Maryland             | 58.0% | --                     | 54.3%           | 50.0%           | 47.0%             | 63.9%                  | 58.7%                  | 57.9%                |
| North Carolina       | 67.3% | --                     | 81.2%           | 95.3%           | 67.3%             | 58.4%                  | 90.1%                  | 63.1%                |
| South Carolina       | 60.7% | 84.3%                  | 89.3%           | 79.3%           | 57.2%             | 52.2%                  | 84.2%                  | 55.8%                |
| Virginia             | 51.7% | --                     | --              | 50.9%           | 66.9%             | 48.2%                  | 46.5%                  | 52.7%                |
| West Virginia        | 51.6% | --                     | --              | 51.6%           | 82.1%             | 45.8%                  | 51.0%                  | 51.7%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 47.6% | 34.4% *                | --              | 50.8%           | 59.9%             | 47.2%                  | 40.9%                  | 49.6%                |
| Kentucky             | 63.7% | --                     | --              | 58.0%           | 65.0%             | 64.3%                  | 58.9%                  | 64.5%                |
| Mississippi          | 49.4% | --                     | --              | 49.0%           | 40.7%             | 52.6%                  | 36.7%                  | 52.6%                |
| Tennessee            | 58.6% | --                     | 89.0%           | 79.4%           | 68.1%             | 45.9%                  | 77.1%                  | 55.3%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 63.1% | --                     | 48.7%           | 43.8%           | 58.1%             | 71.9%                  | 40.1%                  | 68.6%                |
| Louisiana            | 49.0% | --                     | --              | 45.2%           | 43.1%             | 57.3%                  | 40.2%                  | 51.7%                |
| Oklahoma             | 62.6% | --                     | 65.7%           | 52.0%           | 67.1%             | 62.0%                  | 70.1%                  | 60.8%                |
| Texas                | 61.6% | 67.8%                  | 72.6%           | 73.2%           | 69.6%             | 54.2%                  | 69.9%                  | 59.5%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 69.8% | --                     | 86.0%           | 78.8%           | 77.3%             | 63.7%                  | 80.8%                  | 68.2%                |
| Colorado             | 65.9% | --                     | 91.1%           | 74.3%           | 75.8%             | 56.5%                  | 75.6%                  | 63.7%                |
| Idaho                | 66.8% | 76.5%                  | 62.8%           | 86.0%           | 68.7%             | 58.9%                  | 74.2%                  | 64.4%                |
| Montana              | 67.0% | 77.8%                  | 66.3%           | 68.8%           | 55.4%             | 70.0%                  | 71.1%                  | 65.2%                |
| Nevada               | 60.8% | --                     | 31.1% *         | 43.4%           | 79.8%             | 60.6%                  | 44.6%                  | 64.1%                |
| New Mexico           | 57.2% | --                     | --              | 71.4%           | 63.4%             | 54.1%                  | 43.2%                  | 59.7%                |
| Utah                 | 63.7% | 72.1%                  | --              | 57.8%           | 64.6%             | 65.5%                  | 57.5%                  | 64.6%                |
| Wyoming              | 59.6% | --                     | --              | 64.0%           | 59.7%             | 64.1%                  | 54.1%                  | 62.1%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 49.0% | --                     | --              | 66.6%           | 50.6%             | 47.4%                  | 41.3%                  | 50.4%                |
| California           | 29.8% | 30.3%                  | 40.3% *         | 33.2%           | 38.6%             | 26.3% *                | 33.0%                  | 29.2%                |
| Hawaii               | 18.4% | 8.3% *                 | 19.2% *         | 18.5% *         | 14.2% *           | 23.0%                  | 19.8%                  | 17.8%                |
| Oregon               | 48.5% | 71.4%                  | 73.6%           | 46.0%           | 51.6%             | 39.6%                  | 70.7%                  | 43.2%                |
| Washington           | 44.8% | 72.2%                  | 17.7% *         | 62.2%           | 57.3%             | 36.0%                  | 44.2%                  | 45.0%                |

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.

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

**Table II.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, 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        | 1.88% | 2.95%                  | 2.53%           | 1.62%           | 1.64%             | 3.06%                  | 1.46%                  | 2.21%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.71% | --                     | 14.73%          | 8.47%           | 9.78%             | 6.56%                  | 7.69%                  | 5.43%                |
| Maine                | 4.16% | 13.86%                 | 6.18%           | 6.54%           | 8.51%             | 7.51%                  | 5.72%                  | 4.91%                |
| Massachusetts        | 5.05% | --                     | 16.87%          | 12.88%          | 7.69%             | 7.34%                  | 9.09%                  | 5.72%                |
| New Hampshire        | 3.06% | 12.04%                 | 4.05%           | 4.09%           | 7.65%             | 4.39%                  | 3.35%                  | 3.69%                |
| Rhode Island         | 4.61% | 13.14%                 | 11.73%          | 11.15%          | 9.94%             | 7.19%                  | 6.77%                  | 5.58%                |
| Vermont              | 4.48% | 12.60%                 | 11.69%          | 6.43%           | 9.80%             | 6.67%                  | 6.68%                  | 5.51%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.93% | --                     | --              | 11.61%          | 11.26% *          | 8.54%                  | 9.57% *                | 6.78%                |
| New York             | 2.72% | 10.41% *               | 11.78%          | 7.22%           | 6.07%             | 3.40%                  | 6.41%                  | 2.99%                |
| Pennsylvania         | 3.95% | 12.12%                 | 11.85%          | 8.52%           | 7.91%             | 6.04%                  | 6.67%                  | 4.46%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.25% | 9.84% *                | 11.26%          | 6.73%           | 6.59%             | 7.05%                  | 5.87%                  | 5.01%                |
| Indiana              | 4.58% | --                     | 10.45%          | 12.99%          | 9.17%             | 5.86%                  | 9.03%                  | 4.94%                |
| Michigan             | 4.35% | --                     | 11.24% *        | 10.14%          | 7.24%             | 6.64%                  | 8.80%                  | 4.89%                |
| Ohio                 | 3.22% | --                     | 9.90%           | 7.48%           | 4.90%             | 4.37%                  | 5.99%                  | 3.56%                |
| Wisconsin            | 3.97% | --                     | --              | 8.67%           | 6.63%             | 6.34%                  | 7.96%                  | 4.44%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.64% | 11.40%                 | 11.79%          | 7.27%           | 5.91%             | 5.63%                  | 7.19%                  | 4.08%                |
| Kansas               | 6.28% | --                     | --              | 8.61%           | 6.63%             | 10.81%                 | 9.39%                  | 7.02%                |
| Minnesota            | 5.28% | --                     | --              | 5.36%           | 6.63%             | 9.95%                  | 7.16%                  | 6.15%                |
| Missouri             | 3.91% | --                     | 13.67%          | 8.37%           | 10.88%            | 5.26%                  | 8.07%                  | 4.46%                |
| Nebraska             | 4.80% | --                     | --              | 7.22%           | 8.35%             | 7.01%                  | 10.31%                 | 5.24%                |
| North Dakota         | 4.08% | --                     | 13.17%          | 7.86%           | 8.05%             | 6.65%                  | 7.56%                  | 4.79%                |
| South Dakota         | 3.49% | --                     | 8.15%           | 5.24%           | 4.76%             | 5.72%                  | 6.13%                  | 4.07%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.18% | --                     | 14.30%          | 10.15%          | 8.56%             | 7.71%                  | 8.80%                  | 5.93%                |
| District of Columbia | 3.38% | --                     | --              | 6.61%           | 6.59%             | 5.02%                  | 7.13%                  | 3.79%                |
| Florida              | 5.62% | 9.41%                  | 13.16% *        | 7.12%           | 6.54%             | 7.99%                  | 7.29%                  | 6.43%                |
| Georgia              | 4.07% | --                     | 9.76%           | 6.96%           | 6.03%             | 6.21%                  | 5.77%                  | 4.65%                |
| Maryland             | 8.86% | --                     | 13.64%          | 10.13%          | 10.30%            | 13.05%                 | 7.25%                  | 10.52%               |
| North Carolina       | 5.28% | --                     | 12.49%          | 2.60%           | 13.02%            | 8.32%                  | 4.54%                  | 6.37%                |
| South Carolina       | 4.51% | 9.97%                  | 7.83%           | 7.73%           | 7.31%             | 7.15%                  | 5.73%                  | 5.19%                |
| Virginia             | 4.55% | --                     | --              | 8.11%           | 8.55%             | 6.50%                  | 8.68%                  | 5.11%                |
| West Virginia        | 4.31% | --                     | --              | 11.90%          | 5.34%             | 5.79%                  | 9.31%                  | 4.78%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.37% | 11.44% *               | --              | 11.85%          | 10.13%            | 6.13%                  | 7.98%                  | 5.10%                |
| Kentucky             | 3.85% | --                     | --              | 11.72%          | 9.67%             | 4.43%                  | 10.46%                 | 4.13%                |
| Mississippi          | 7.48% | --                     | --              | 11.12%          | 9.12%             | 13.24%                 | 8.88%                  | 8.73%                |
| Tennessee            | 4.95% | --                     | 5.26%           | 6.88%           | 9.92%             | 6.90%                  | 6.95%                  | 5.69%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.18% | --                     | 12.91%          | 11.55%          | 8.24%             | 6.74%                  | 8.31%                  | 5.59%                |
| Louisiana            | 5.65% | --                     | --              | 12.09%          | 7.09%             | 9.62%                  | 8.13%                  | 6.71%                |
| Oklahoma             | 3.97% | --                     | 10.16%          | 7.66%           | 8.23%             | 5.86%                  | 6.41%                  | 4.72%                |
| Texas                | 3.64% | 10.76%                 | 9.46%           | 8.23%           | 7.77%             | 5.17%                  | 6.56%                  | 4.27%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.79% | --                     | 8.35%           | 6.22%           | 9.46%             | 7.39%                  | 5.71%                  | 5.50%                |
| Colorado             | 4.29% | --                     | 6.45%           | 7.95%           | 7.18%             | 7.43%                  | 6.76%                  | 5.11%                |
| Idaho                | 5.24% | 10.62%                 | 12.60%          | 4.82%           | 8.99%             | 11.19%                 | 6.68%                  | 6.87%                |
| Montana              | 4.00% | 11.94%                 | 12.00%          | 9.59%           | 5.44%             | 7.20%                  | 7.57%                  | 4.77%                |
| Nevada               | 5.19% | --                     | 12.49% *        | 9.73%           | 5.90%             | 8.13%                  | 8.13%                  | 5.82%                |
| New Mexico           | 4.37% | --                     | --              | 9.58%           | 9.15%             | 5.65%                  | 11.09%                 | 4.62%                |
| Utah                 | 3.97% | 13.94%                 | --              | 11.94%          | 6.31%             | 5.50%                  | 8.60%                  | 4.25%                |
| Wyoming              | 4.70% | --                     | --              | 9.63%           | 11.33%            | 7.06%                  | 8.85%                  | 5.51%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.09% | --                     | --              | 8.83%           | 8.20%             | 5.74%                  | 10.52%                 | 4.40%                |
| California           | 6.93% | 6.86%                  | 12.92% *        | 4.82%           | 4.13%             | 9.62% *                | 5.51%                  | 8.03%                |
| Hawaii               | 3.04% | 4.83% *                | 8.58% *         | 6.50% *         | 5.23% *           | 5.58%                  | 5.13%                  | 3.72%                |
| Oregon               | 3.61% | 10.49%                 | 9.71%           | 9.58%           | 6.23%             | 5.34%                  | 6.25%                  | 4.00%                |
| Washington           | 6.06% | 8.51%                  | 7.41% *         | 9.00%           | 7.26%             | 10.03%                 | 6.37%                  | 7.45%                |

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 II.F.12.a Among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 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        | 49.2% | 12.3%                  | 12.9%           | 29.3%           | 47.3%             | 63.9%                  | 17.4%                  | 56.2%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 60.8% | --                     | 5.1% *          | 52.6% *         | 71.9%             | 75.9%                  | 11.9% *                | 72.7%                |
| Maine                | 57.1% | --                     | 0.0%            | 42.8%           | 51.6%             | 89.5%                  | 11.8% *                | 68.5%                |
| Massachusetts        | 62.8% | --                     | --              | 52.9%           | 56.6%             | 73.4%                  | 33.8%                  | 68.7%                |
| New Hampshire        | 56.2% | 0.0%                   | 23.2% *         | 53.0%           | 52.5%             | 76.4%                  | 29.9%                  | 66.9%                |
| Rhode Island         | 52.8% | --                     | --              | 35.7% *         | 55.3%             | 74.4%                  | 32.6%                  | 60.4%                |
| Vermont              | 61.2% | --                     | --              | 61.5%           | 56.8%             | 80.6%                  | 37.3%                  | 69.0%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 55.5% | 0.0%                   | --              | 19.7% *         | 52.1%             | 69.3%                  | --                     | 59.1%                |
| New York             | 55.3% | --                     | --              | 36.9%           | 60.8%             | 69.3%                  | 20.8% *                | 63.4%                |
| Pennsylvania         | 53.4% | --                     | --              | 29.9% *         | 72.5%             | 58.7%                  | 12.4% *                | 59.9%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 54.0% | 0.0%                   | --              | 41.6%           | 35.0%             | 69.2%                  | 34.7%                  | 57.3%                |
| Indiana              | 52.4% | 0.0%                   | --              | 46.7% *         | 53.4%             | 60.9%                  | 14.1% *                | 58.3%                |
| Michigan             | 45.2% | 0.0%                   | --              | 43.8% *         | 50.7%             | 49.4%                  | 16.8% *                | 49.1%                |
| Ohio                 | 47.7% | --                     | 40.7% *         | 31.2%           | 49.1%             | 54.8%                  | 41.4%                  | 49.4%                |
| Wisconsin            | 56.2% | --                     | --              | 26.2% *         | 65.8%             | 66.0%                  | 28.3% *                | 61.1%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 35.5% | --                     | --              | 12.6% *         | 38.2%             | 62.1%                  | 15.3% *                | 40.7%                |
| Kansas               | 57.9% | --                     | --              | 45.4%           | 27.1%             | 80.0%                  | 37.2% *                | 61.3%                |
| Minnesota            | 64.9% | --                     | --              | 43.4%           | 56.4%             | 80.8%                  | 38.0%                  | 70.0%                |
| Missouri             | 44.4% | --                     | --              | 30.7% *         | 29.4% *           | 61.4%                  | 22.1% *                | 50.0%                |
| Nebraska             | 67.3% | --                     | --              | 48.8%           | 54.2%             | 79.7%                  | 42.6%                  | 70.2%                |
| North Dakota         | 60.6% | --                     | 44.0% *         | 48.7%           | 67.4%             | 68.2%                  | 46.1%                  | 64.7%                |
| South Dakota         | 40.0% | --                     | 15.7% *         | 30.9% *         | 38.3%             | 60.6%                  | 23.1% *                | 46.1%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 46.1% | 0.0%                   | --              | 20.6% *         | 35.8% *           | 60.0%                  | 27.9% *                | 51.0%                |
| District of Columbia | 54.2% | 0.0%                   | 0.0%            | 29.1% *         | 54.7%             | 66.0%                  | 17.1% *                | 60.3%                |
| Florida              | 48.9% | --                     | --              | 9.1% *          | 41.3% *           | 67.4%                  | 9.4% *                 | 56.7%                |
| Georgia              | 50.8% | 0.0%                   | --              | 46.1%           | 60.1%             | 54.9%                  | 18.3% *                | 56.9%                |
| Maryland             | 68.1% | --                     | --              | 40.5% *         | 30.7% *           | 88.5%                  | 33.3%                  | 74.9%                |
| North Carolina       | 42.5% | 0.0%                   | 0.0%            | 27.8% *         | 35.3% *           | 58.9%                  | 14.7% *                | 49.9%                |
| South Carolina       | 41.2% | --                     | --              | 16.1% *         | 23.2% *           | 68.8%                  | 9.6% *                 | 51.0%                |
| Virginia             | 53.4% | --                     | 0.0%            | 29.9% *         | 54.5% *           | 66.1%                  | 16.0% *                | 59.6%                |
| West Virginia        | 52.5% | 0.0%                   | --              | 39.9% *         | 25.7% *           | 73.9%                  | 6.3% *                 | 60.2%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 42.8% | 0.0%                   | 0.0%            | --              | 13.9% *           | 72.5%                  | 5.3% *                 | 51.7%                |
| Kentucky             | 58.6% | --                     | --              | 34.1% *         | 49.6%             | 72.8%                  | 18.7% *                | 64.4%                |
| Mississippi          | 48.3% | 0.0%                   | --              | --              | 52.8% *           | 67.8%                  | --                     | 56.2%                |
| Tennessee            | 45.8% | --                     | --              | 19.9% *         | 64.7%             | 58.7%                  | 15.6% *                | 53.4%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 56.0% | 0.0%                   | --              | --              | 23.4%             | 74.9%                  | 5.2% *                 | 63.1%                |
| Louisiana            | 45.5% | 0.0%                   | --              | --              | 37.8%             | 60.3%                  | 23.8% *                | 50.6%                |
| Oklahoma             | 37.7% | --                     | 0.0%            | 25.2% *         | 61.1%             | 35.4%                  | 8.2% *                 | 45.9%                |
| Texas                | 38.6% | 17.0% *                | 5.1% *          | 20.8% *         | 28.2% *           | 57.4%                  | 9.7% *                 | 47.2%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 39.9% | 0.0%                   | --              | 42.3% *         | 51.2%             | 41.7% *                | 22.1% *                | 43.0%                |
| Colorado             | 48.6% | --                     | 0.0%            | 41.5%           | 57.7%             | 60.9%                  | 8.1% *                 | 59.9%                |
| Idaho                | 41.0% | --                     | --              | 34.6% *         | 41.5% *           | 52.4%                  | 24.0% *                | 47.4%                |
| Montana              | 53.1% | 36.6% *                | --              | 23.4% *         | 70.7%             | 80.2%                  | 30.1%                  | 63.8%                |
| Nevada               | 28.8% | --                     | --              | 1.2% *          | 31.0% *           | 34.9%                  | 3.0% *                 | 32.5%                |
| New Mexico           | 52.6% | 0.0%                   | --              | 13.5% *         | 65.2%             | 62.5%                  | 9.2% *                 | 58.1%                |
| Utah                 | 70.7% | --                     | --              | 61.5%           | 75.0%             | 76.9%                  | 20.6% *                | 76.7%                |
| Wyoming              | 54.3% | --                     | --              | 24.9% *         | 62.0%             | 81.7%                  | 31.5% *                | 63.1%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 46.4% | --                     | 0.0%            | 29.8% *         | 33.3%             | 62.3%                  | 27.0% *                | 49.3%                |
| California           | 48.7% | 7.1% *                 | 0.0%            | 13.7% *         | 44.3%             | 69.2%                  | --                     | 58.2%                |
| Hawaii               | 36.7% | --                     | 0.0%            | --              | --                | 46.9% *                | --                     | 44.9%                |
| Oregon               | 37.9% | --                     | 0.0%            | 21.2% *         | 35.9%             | 59.4%                  | 12.0% *                | 48.1%                |
| Washington           | 40.2% | --                     | 0.0%            | 36.9% *         | 33.0% *           | 56.4%                  | 5.2% *                 | 49.0%                |

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.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.12.a Standard errors for among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 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        | 1.16%  | 2.82%                  | 2.05%           | 1.92%           | 2.28%             | 1.68%                  | 1.34%                  | 1.31%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5.63%  | --                     | 5.15% *         | 17.44% *        | 9.16%             | 6.95%                  | 4.73% *                | 5.33%                |
| Maine                | 5.55%  | --                     | 0.00%           | 11.97%          | 9.10%             | 4.32%                  | 5.56% *                | 5.88%                |
| Massachusetts        | 7.72%  | --                     | --              | 12.53%          | 11.04%            | 11.55%                 | 9.81%                  | 8.83%                |
| New Hampshire        | 4.35%  | 0.00%                  | 10.97% *        | 9.74%           | 8.85%             | 5.52%                  | 8.15%                  | 4.80%                |
| Rhode Island         | 6.13%  | --                     | --              | 11.74% *        | 14.77%            | 9.05%                  | 7.82%                  | 7.61%                |
| Vermont              | 4.88%  | --                     | --              | 8.74%           | 9.07%             | 7.16%                  | 7.96%                  | 5.42%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.55%  | 0.00%                  | --              | 12.38% *        | 14.10%            | 4.86%                  | --                     | 5.81%                |
| New York             | 3.92%  | --                     | --              | 9.18%           | 8.31%             | 4.33%                  | 7.32% *                | 4.24%                |
| Pennsylvania         | 5.74%  | --                     | --              | 10.81% *        | 7.18%             | 9.73%                  | 5.63% *                | 6.63%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.65%  | 0.00%                  | --              | 10.98%          | 7.12%             | 5.59%                  | 8.85%                  | 5.05%                |
| Indiana              | 5.57%  | 0.00%                  | --              | 14.79% *        | 10.47%            | 8.39%                  | 11.52% *               | 6.06%                |
| Michigan             | 6.62%  | 0.00%                  | --              | 13.92% *        | 8.56%             | 10.24%                 | 10.01% *               | 7.46%                |
| Ohio                 | 4.66%  | --                     | 14.63% *        | 8.94%           | 8.41%             | 7.54%                  | 8.97%                  | 5.38%                |
| Wisconsin            | 5.17%  | --                     | --              | 8.40% *         | 8.45%             | 7.91%                  | 9.25% *                | 5.62%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.13%  | --                     | --              | 5.09% *         | 6.97%             | 7.90%                  | 5.56% *                | 4.89%                |
| Kansas               | 9.97%  | --                     | --              | 13.38%          | 5.82%             | 9.47%                  | 11.81% *               | 10.63%               |
| Minnesota            | 7.25%  | --                     | --              | 10.51%          | 7.50%             | 9.40%                  | 9.77%                  | 7.65%                |
| Missouri             | 4.45%  | --                     | --              | 9.55% *         | 12.09% *          | 5.59%                  | 7.22% *                | 5.13%                |
| Nebraska             | 4.89%  | --                     | --              | 10.32%          | 10.26%            | 5.20%                  | 10.78%                 | 5.08%                |
| North Dakota         | 4.21%  | --                     | 15.56% *        | 9.94%           | 8.02%             | 6.08%                  | 9.34%                  | 4.66%                |
| South Dakota         | 4.26%  | --                     | 11.03% *        | 9.66% *         | 9.21%             | 5.88%                  | 8.08% *                | 4.94%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 7.12%  | 0.00%                  | --              | 9.92% *         | 12.67% *          | 11.88%                 | 10.92% *               | 8.75%                |
| District of Columbia | 5.57%  | 0.00%                  | 0.00%           | 12.89% *        | 10.91%            | 7.99%                  | 9.17% *                | 6.04%                |
| Florida              | 6.29%  | --                     | --              | 5.31% *         | 13.70% *          | 7.62%                  | 4.93% *                | 6.84%                |
| Georgia              | 5.73%  | 0.00%                  | --              | 13.46%          | 12.19%            | 7.87%                  | 7.90% *                | 6.37%                |
| Maryland             | 11.36% | --                     | --              | 13.93% *        | 11.63% *          | 6.48%                  | 9.75%                  | 11.04%               |
| North Carolina       | 4.82%  | 0.00%                  | 0.00%           | 8.43% *         | 11.38% *          | 4.77%                  | 5.92% *                | 5.46%                |
| South Carolina       | 5.79%  | --                     | --              | 10.78% *        | 7.39% *           | 5.60%                  | 5.88% *                | 6.10%                |
| Virginia             | 7.37%  | --                     | 0.00%           | 10.01% *        | 16.82% *          | 12.14%                 | 6.76% *                | 8.68%                |
| West Virginia        | 5.81%  | 0.00%                  | --              | 13.70% *        | 8.59% *           | 6.01%                  | 4.58% *                | 6.01%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 7.28%  | 0.00%                  | 0.00%           | --              | 10.86% *          | 7.83%                  | 4.24% *                | 8.15%                |
| Kentucky             | 4.99%  | --                     | --              | 16.52% *        | 11.06%            | 5.32%                  | 7.36% *                | 5.36%                |
| Mississippi          | 13.02% | 0.00%                  | --              | --              | 17.57% *          | 16.75%                 | --                     | 13.54%               |
| Tennessee            | 6.39%  | --                     | --              | 8.36% *         | 12.66%            | 9.12%                  | 6.43% *                | 7.42%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7.17%  | 0.00%                  | --              | --              | 6.96%             | 7.01%                  | 3.12% *                | 7.16%                |
| Louisiana            | 6.30%  | 0.00%                  | --              | --              | 9.56%             | 6.54%                  | 12.69% *               | 6.49%                |
| Oklahoma             | 6.80%  | --                     | 0.00%           | 9.73% *         | 12.46%            | 6.46%                  | 3.24% *                | 7.78%                |
| Texas                | 4.89%  | 11.84% *               | 4.83% *         | 7.78% *         | 9.34% *           | 7.41%                  | 5.13% *                | 6.22%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 7.80%  | 0.00%                  | --              | 13.08% *        | 10.91%            | 12.88% *               | 8.15% *                | 9.13%                |
| Colorado             | 4.77%  | --                     | 0.00%           | 11.62%          | 7.66%             | 6.76%                  | 4.36% *                | 4.86%                |
| Idaho                | 5.96%  | --                     | --              | 12.98% *        | 14.90% *          | 6.73%                  | 7.54% *                | 7.05%                |
| Montana              | 5.49%  | 14.57% *               | --              | 7.72% *         | 9.99%             | 7.47%                  | 8.01%                  | 6.70%                |
| Nevada               | 6.23%  | --                     | --              | 1.18% *         | 9.81% *           | 9.61%                  | 2.21% *                | 7.03%                |
| New Mexico           | 5.95%  | 0.00%                  | --              | 7.10% *         | 9.34%             | 9.27%                  | 5.73% *                | 6.41%                |
| Utah                 | 8.13%  | --                     | --              | 14.48%          | 8.98%             | 10.97%                 | 12.19% *               | 7.64%                |
| Wyoming              | 5.29%  | --                     | --              | 10.60% *        | 11.43%            | 4.41%                  | 10.97% *               | 5.80%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5.44%  | --                     | 0.00%           | 10.22% *        | 8.67%             | 8.62%                  | 11.53% *               | 6.00%                |
| California           | 4.28%  | 5.36% *                | 0.00%           | 4.65% *         | 7.13%             | 4.31%                  | --                     | 4.18%                |
| Hawaii               | 8.21%  | --                     | 0.00%           | --              | --                | 14.33% *               | --                     | 10.85%               |
| Oregon               | 4.91%  | --                     | 0.00%           | 12.27% *        | 8.63%             | 8.31%                  | 5.12% *                | 6.28%                |
| Washington           | 6.11%  | --                     | 0.00%           | 12.33% *        | 11.07% *          | 12.85%                 | 3.95% *                | 7.67%                |

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.12.b Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 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        | 14.9%   | 13.9%                  | 14.4%           | 14.5%           | 12.0%             | 16.2% *                | 14.5%                  | 14.9%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 10.1%   | --                     | 16.4% *         | 1.2% *          | 12.8% *           | 10.8% *                | 10.8% *                | 10.0%                |
| Maine                | 6.5%    | --                     | 0.0%            | 1.2% *          | 5.9% *            | 9.2% *                 | --                     | 7.0%                 |
| Massachusetts        | 16.4%   | --                     | --              | 14.3% *         | 16.3% *           | 18.6% *                | 3.4% *                 | 18.5%                |
| New Hampshire        | 6.6%    | --                     | 5.7% *          | 6.5% *          | 5.8% *            | 6.5% *                 | 7.1% *                 | 6.5%                 |
| Rhode Island         | 10.7%   | 11.5% *                | 20.0% *         | 2.1% *          | 17.7% *           | 9.7% *                 | 12.7% *                | 10.2% *              |
| Vermont              | 7.5%    | --                     | 7.0% *          | 13.6% *         | 1.4% *            | 10.5% *                | 13.9% *                | 5.4%                 |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 10.7%   | --                     | --              | 36.9% *         | 8.6% *            | 3.4% *                 | 22.2% *                | 8.7% *               |
| New York             | 14.1%   | 18.3% *                | 21.4% *         | 6.7% *          | 15.5% *           | 13.7%                  | 16.6%                  | 13.6%                |
| Pennsylvania         | 17.9%   | 22.0% *                | 21.1% *         | 17.5% *         | 14.3% *           | 19.0%                  | 21.0% *                | 17.3%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 15.0%   | --                     | 22.7% *         | 23.4% *         | 29.1%             | 6.1% *                 | 16.2% *                | 14.7%                |
| Indiana              | 8.5% *  | --                     | 0.6% *          | --              | 3.1% *            | 12.3% *                | 10.3% *                | 8.3% *               |
| Michigan             | 9.4%    | --                     | 7.0% *          | 10.5% *         | 8.6% *            | 9.5% *                 | 13.1% *                | 8.8%                 |
| Ohio                 | 10.4%   | 0.0%                   | 11.6% *         | 4.0% *          | 2.7% *            | 15.1%                  | 7.8% *                 | 10.9%                |
| Wisconsin            | 14.0%   | --                     | --              | 6.2% *          | 4.0% *            | 21.0%                  | 9.7% *                 | 14.7%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 5.1%    | 0.0%                   | 16.2% *         | --              | 1.8% *            | 8.3% *                 | 4.1% *                 | 5.4%                 |
| Kansas               | 5.8%    | 0.0%                   | --              | 7.0% *          | 4.5% *            | 6.6% *                 | 6.7% *                 | 5.6%                 |
| Minnesota            | 6.0% *  | 0.0%                   | --              | 2.0% *          | 10.0% *           | 5.1% *                 | 4.3% *                 | 6.2% *               |
| Missouri             | 7.7% *  | --                     | 0.0%            | 5.8% *          | 11.2% *           | 7.7% *                 | 8.4% *                 | 7.6% *               |
| Nebraska             | 4.4% *  | --                     | --              | 5.8% *          | 8.4% *            | 1.9% *                 | 7.0% *                 | 4.1% *               |
| North Dakota         | 4.4% *  | --                     | 0.0%            | 9.2% *          | 1.2% *            | 4.5% *                 | 2.2% *                 | 5.1% *               |
| South Dakota         | 3.5% *  | --                     | --              | 2.3% *          | 4.0% *            | 0.7% *                 | 8.0% *                 | 2.1% *               |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.8%    | --                     | --              | 7.7% *          | 3.6% *            | 2.7% *                 | 10.3% *                | 3.7% *               |
| District of Columbia | 15.4%   | --                     | 1.5% *          | 33.8%           | 20.5%             | 5.3% *                 | 20.6% *                | 14.2%                |
| Florida              | 7.8%    | --                     | 21.2% *         | 16.3% *         | 7.5% *            | 5.3% *                 | 14.0% *                | 6.7%                 |
| Georgia              | 5.8%    | 0.0%                   | 5.6% *          | 7.9% *          | 5.5% *            | 5.7% *                 | --                     | 6.0%                 |
| Maryland             | 11.8% * | --                     | 9.7% *          | 19.7% *         | 29.5% *           | --                     | 6.8% *                 | 12.8% *              |
| North Carolina       | 2.6% *  | 0.0%                   | 0.0%            | 0.0%            | 1.8% *            | 3.9% *                 | 0.0%                   | 3.0% *               |
| South Carolina       | 4.5% *  | 0.0%                   | 0.0%            | 2.1% *          | 3.7% *            | 6.3% *                 | 1.6% *                 | 5.1% *               |
| Virginia             | 10.6%   | --                     | 0.0%            | 5.9% *          | 10.4% *           | 12.2%                  | 6.9% *                 | 11.3%                |
| West Virginia        | 7.0% *  | --                     | 0.0%            | 7.7% *          | 3.7% *            | 7.5% *                 | 7.6% *                 | 6.9% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 8.5%    | 19.8% *                | --              | 11.5% *         | 6.7% *            | 6.0%                   | 13.6% *                | 7.0%                 |
| Kentucky             | 7.8%    | 0.0%                   | --              | 18.6% *         | 6.0% *            | 6.6%                   | 15.3% *                | 6.6%                 |
| Mississippi          | 6.1%    | --                     | --              | 5.5% *          | 8.7% *            | 3.6% *                 | 10.7% *                | 5.0% *               |
| Tennessee            | 6.8%    | --                     | --              | 8.2% *          | 11.0% *           | 3.9% *                 | 10.8% *                | 6.1%                 |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6.5% *  | --                     | --              | 17.1% *         | 2.8% *            | --                     | 8.3% *                 | 6.0% *               |
| Louisiana            | 10.1%   | --                     | --              | 2.2% *          | 5.4% *            | 14.9% *                | 8.0% *                 | 10.7% *              |
| Oklahoma             | 10.0%   | --                     | 1.5% *          | 24.9% *         | 7.1% *            | 7.8% *                 | 8.1% *                 | 10.5%                |
| Texas                | 7.9% *  | 0.0%                   | 0.7% *          | 12.9% *         | 6.7% *            | 9.1% *                 | 7.2% *                 | 8.0% *               |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.9% *  | --                     | 7.1% *          | --              | 0.0%              | 2.7% *                 | 7.2% *                 | 2.3% *               |
| Colorado             | 5.3%    | --                     | 5.1% *          | --              | 6.5% *            | 4.3% *                 | 7.7% *                 | 4.8% *               |
| Idaho                | 10.0% * | --                     | 14.3% *         | 2.2% *          | 12.7% *           | 11.0% *                | 8.4% *                 | 10.5% *              |
| Montana              | 13.6%   | 10.1% *                | 8.2% *          | 9.3% *          | 24.8%             | 12.2% *                | 6.0% *                 | 16.9%                |
| Nevada               | 10.9%   | --                     | 12.5% *         | 13.2% *         | 5.2% *            | 11.5% *                | 14.4% *                | 10.1% *              |
| New Mexico           | 10.0%   | --                     | --              | 9.8% *          | 5.2% *            | 14.4% *                | 8.9% *                 | 10.2% *              |
| Utah                 | 7.5% *  | --                     | --              | --              | 8.4% *            | 5.9% *                 | 14.9% *                | 6.5% *               |
| Wyoming              | 8.0%    | --                     | --              | 12.1% *         | 0.7% *            | 7.7% *                 | 8.7% *                 | 7.6% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 13.7% * | 0.0%                   | --              | 10.8% *         | 2.3% *            | 14.5% *                | 34.1% *                | 10.0% *              |
| California           | 44.5%   | 39.0%                  | 43.0%           | 36.2%           | 31.8%             | 49.7% *                | 39.3%                  | 45.5% *              |
| Hawaii               | 25.8%   | 25.7% *                | 30.2%           | 31.6%           | 40.7% *           | 12.5%                  | 29.3%                  | 24.2%                |
| Oregon               | 12.9%   | 20.3% *                | 1.4% *          | 27.1% *         | 7.2% *            | 14.4% *                | 10.9% *                | 13.4%                |
| Washington           | 20.8% * | 0.9% *                 | 12.2% *         | 8.9% *          | 10.7% *           | 32.5% *                | 10.6% *                | 23.5% *              |

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 II.F.12.b Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 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        | 2.87%   | 1.98%                  | 1.90%           | 1.28%           | 0.99%             | 5.10% *                | 1.12%                  | 3.44%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.34%   | --                     | 14.54% *        | 0.91% *         | 4.75% *           | 3.40% *                | 6.91% *                | 2.45%                |
| Maine                | 1.80%   | --                     | 0.00%           | 1.20% *         | 3.04% *           | 3.30% *                | --                     | 2.08%                |
| Massachusetts        | 3.86%   | --                     | --              | 11.91% *        | 6.52% *           | 5.65% *                | 2.11% *                | 4.50%                |
| New Hampshire        | 1.44%   | --                     | 3.30% *         | 2.83% *         | 1.96% *           | 2.55% *                | 2.69% *                | 1.69%                |
| Rhode Island         | 2.73%   | 7.60% *                | 11.05% *        | 1.50% *         | 7.42% *           | 4.12% *                | 5.10% *                | 3.18% *              |
| Vermont              | 1.68%   | --                     | 3.99% *         | 5.34% *         | 0.78% *           | 3.57% *                | 4.56% *                | 1.56%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.06%   | --                     | --              | 13.31% *        | 4.73% *           | 1.75% *                | 9.05% *                | 3.25% *              |
| New York             | 2.23%   | 8.32% *                | 9.74% *         | 2.85% *         | 4.99% *           | 3.13%                  | 4.78%                  | 2.51%                |
| Pennsylvania         | 3.23%   | 10.48% *               | 12.03% *        | 6.10% *         | 6.32% *           | 4.98%                  | 6.31% *                | 3.66%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.90%   | --                     | 11.20% *        | 7.70% *         | 7.79%             | 2.10% *                | 4.91% *                | 3.37%                |
| Indiana              | 2.68% * | --                     | 0.60% *         | --              | 1.78% *           | 4.67% *                | 5.31% *                | 2.93% *              |
| Michigan             | 2.35%   | --                     | 5.95% *         | 5.30% *         | 3.41% *           | 3.55% *                | 5.49% *                | 2.58%                |
| Ohio                 | 2.43%   | 0.00%                  | 7.02% *         | 2.38% *         | 1.81% *           | 4.04%                  | 3.84% *                | 2.78%                |
| Wisconsin            | 3.37%   | --                     | --              | 2.58% *         | 1.68% *           | 5.99%                  | 4.57% *                | 3.85%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.31%   | 0.00%                  | 8.73% *         | --              | 1.65% *           | 2.79% *                | 1.91% *                | 1.53%                |
| Kansas               | 1.48%   | 0.00%                  | --              | 4.52% *         | 2.34% *           | 2.46% *                | 3.43% *                | 1.62%                |
| Minnesota            | 2.42% * | 0.00%                  | --              | 1.24% *         | 5.41% *           | 3.55% *                | 1.84% *                | 2.81% *              |
| Missouri             | 2.45% * | --                     | 0.00%           | 5.24% *         | 8.44% *           | 2.95% *                | 5.21% *                | 2.76% *              |
| Nebraska             | 1.86% * | --                     | --              | 4.12% *         | 7.29% *           | 0.94% *                | 4.36% *                | 2.02% *              |
| North Dakota         | 1.45% * | --                     | 0.00%           | 5.03% *         | 0.80% *           | 2.12% *                | 1.36% *                | 1.83% *              |
| South Dakota         | 1.32% * | --                     | --              | 1.51% *         | 2.19% *           | 0.58% *                | 4.73% *                | 0.92% *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.28%   | --                     | --              | 3.09% *         | 2.11% *           | 1.15% *                | 4.84% *                | 1.14% *              |
| District of Columbia | 2.78%   | --                     | 1.48% *         | 7.81%           | 5.79%             | 2.18% *                | 8.46% *                | 2.78%                |
| Florida              | 1.78%   | --                     | 14.21% *        | 6.27% *         | 4.48% *           | 1.62% *                | 6.34% *                | 1.71%                |
| Georgia              | 1.43%   | 0.00%                  | 4.30% *         | 5.50% *         | 3.44% *           | 1.72% *                | --                     | 1.60%                |
| Maryland             | 3.58% * | --                     | 6.21% *         | 9.55% *         | 9.75% *           | --                     | 2.85% *                | 4.37% *              |
| North Carolina       | 0.80% * | 0.00%                  | 0.00%           | 0.00%           | 1.78% *           | 1.33% *                | 0.00%                  | 0.97% *              |
| South Carolina       | 1.77% * | 0.00%                  | 0.00%           | 1.87% *         | 2.04% *           | 3.08% *                | 1.45% *                | 2.11% *              |
| Virginia             | 2.42%   | --                     | 0.00%           | 2.85% *         | 4.64% *           | 3.65%                  | 4.22% *                | 2.77%                |
| West Virginia        | 2.41% * | --                     | 0.00%           | 5.17% *         | 1.72% *           | 3.59% *                | 4.15% *                | 2.73% *              |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.06%   | 12.36% *               | --              | 7.83% *         | 4.72% *           | 1.70%                  | 5.94% *                | 1.98%                |
| Kentucky             | 1.81%   | 0.00%                  | --              | 10.26% *        | 3.50% *           | 1.67%                  | 8.61% *                | 1.53%                |
| Mississippi          | 1.82%   | --                     | --              | 3.99% *         | 4.06% *           | 1.56% *                | 5.76% *                | 1.67% *              |
| Tennessee            | 1.80%   | --                     | --              | 4.14% *         | 6.40% *           | 1.31% *                | 5.79% *                | 1.82%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.12% * | --                     | --              | 8.25% *         | 2.20% *           | --                     | 4.79% *                | 2.36% *              |
| Louisiana            | 2.90%   | --                     | --              | 1.49% *         | 2.79% *           | 6.07% *                | 3.50% *                | 3.62% *              |
| Oklahoma             | 2.53%   | --                     | 1.51% *         | 7.87% *         | 3.40% *           | 4.20% *                | 3.97% *                | 2.99%                |
| Texas                | 2.56% * | 0.00%                  | 0.65% *         | 7.93% *         | 2.65% *           | 4.19% *                | 4.81% *                | 2.96% *              |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 0.96% * | --                     | 7.01% *         | --              | 0.00%             | 1.31% *                | 3.86% *                | 0.92% *              |
| Colorado             | 1.44%   | --                     | 5.14% *         | --              | 3.45% *           | 1.84% *                | 3.88% *                | 1.51% *              |
| Idaho                | 3.26% * | --                     | 8.75% *         | 1.61% *         | 5.75% *           | 6.19% *                | 4.29% *                | 4.11% *              |
| Montana              | 3.08%   | 9.60% *                | 6.19% *         | 5.17% *         | 3.25%             | 7.21% *                | 3.77% *                | 4.12%                |
| Nevada               | 2.81%   | --                     | 8.69% *         | 6.80% *         | 3.17% *           | 4.29% *                | 6.53% *                | 3.10% *              |
| New Mexico           | 2.75%   | --                     | --              | 5.06% *         | 2.67% *           | 5.09% *                | 4.36% *                | 3.14% *              |
| Utah                 | 2.31% * | --                     | --              | --              | 4.84% *           | 2.68% *                | 5.92% *                | 2.37% *              |
| Wyoming              | 2.33%   | --                     | --              | 6.21% *         | 0.48% *           | 3.28% *                | 4.15% *                | 2.84% *              |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.42% * | 0.00%                  | --              | 6.03% *         | 1.63% *           | 7.33% *                | 12.86% *               | 4.54% *              |
| California           | 12.97%  | 8.30%                  | 11.07%          | 4.69%           | 3.90%             | 18.66% *               | 4.94%                  | 15.13% *             |
| Hawaii               | 5.02%   | 8.98% *                | 8.63%           | 7.18%           | 15.28% *          | 2.91%                  | 5.14%                  | 6.95%                |
| Oregon               | 2.85%   | 9.28% *                | 1.13% *         | 9.17% *         | 3.23% *           | 5.15% *                | 4.11% *                | 3.40%                |
| Washington           | 8.51% * | 0.96% *                | 7.46% *         | 5.84% *         | 4.93% *           | 14.94% *               | 5.18% *                | 10.34% *             |

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 II.F.12.c Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 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        | 4.6%    | 8.2%                   | 9.3%            | 6.7%            | 5.4%              | 3.1%                   | 8.2%                   | 3.9%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.3% *  | 0.0%                   | 0.0%            | 1.6% *          | 0.3% *            | 2.0% *                 | 1.7% *                 | 1.3% *               |
| Maine                | 3.7% *  | --                     | --              | 9.5% *          | 0.3% *            | 3.0% *                 | 8.9% *                 | 2.6% *               |
| Massachusetts        | 6.0%    | --                     | 24.7% *         | 18.5% *         | 11.2% *           | 1.2% *                 | 15.0% *                | 4.5% *               |
| New Hampshire        | 1.9% *  | 0.0%                   | 0.0%            | 1.5% *          | 2.2% *            | 2.2% *                 | 0.5% *                 | 2.2% *               |
| Rhode Island         | 2.4% *  | 5.7% *                 | 6.9% *          | 3.7% *          | 2.1% *            | 1.0% *                 | 5.8% *                 | 1.5% *               |
| Vermont              | 4.3% *  | --                     | 8.4% *          | 1.7% *          | 3.0% *            | 6.4% *                 | --                     | 4.1% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 10.1% * | --                     | --              | 0.0%            | 3.4% *            | 17.4% *                | 3.1% *                 | 11.4% *              |
| New York             | 3.0% *  | 0.6% *                 | 0.0%            | 6.7% *          | 5.5% *            | 1.5% *                 | 2.1% *                 | 3.2% *               |
| Pennsylvania         | 3.2% *  | 1.8% *                 | 1.1% *          | 12.9% *         | 0.0%              | 2.2% *                 | --                     | 2.9% *               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 7.3% *  | --                     | 7.0% *          | 7.5% *          | 16.0% *           | 3.1% *                 | 7.3% *                 | 7.3% *               |
| Indiana              | 2.2% *  | --                     | 0.0%            | 1.0% *          | 2.2% *            | 2.3% *                 | --                     | 2.0% *               |
| Michigan             | 5.9% *  | --                     | 26.8% *         | 7.9% *          | --                | 3.2% *                 | 16.2% *                | 4.0% *               |
| Ohio                 | 1.5% *  | --                     | 2.3% *          | 3.1% *          | 1.7% *            | 0.8% *                 | 2.5% *                 | 1.3% *               |
| Wisconsin            | 6.2%    | --                     | --              | 2.1% *          | 5.7% *            | 6.5% *                 | 7.3% *                 | 6.0% *               |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 6.7%    | 9.3% *                 | 0.0%            | 12.1% *         | 9.7% *            | 2.0% *                 | 11.9% *                | 5.6% *               |
| Kansas               | 4.0% *  | --                     | --              | 1.3% *          | 10.7% *           | 1.2% *                 | 2.3% *                 | 4.3% *               |
| Minnesota            | 1.9% *  | 0.0%                   | 0.0%            | 0.3% *          | 2.1% *            | 2.4% *                 | 0.0%                   | 2.2% *               |
| Missouri             | 3.2% *  | --                     | --              | --              | 7.7% *            | 1.4% *                 | 5.3% *                 | 2.7% *               |
| Nebraska             | 2.2% *  | 0.0%                   | --              | 2.3% *          | 2.1% *            | 0.0%                   | 12.9% *                | 0.8% *               |
| North Dakota         | 6.4% *  | --                     | 0.0%            | 17.2% *         | 12.0% *           | 0.0%                   | 7.6% *                 | 6.1% *               |
| South Dakota         | 1.7% *  | 0.0%                   | 8.0% *          | 0.0%            | 1.2% *            | 1.4% *                 | --                     | 1.2% *               |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.0% *  | 0.0%                   | --              | 15.7% *         | 8.4% *            | 1.7% *                 | 10.9% *                | 3.8% *               |
| District of Columbia | 3.7% *  | --                     | --              | 0.6% *          | 5.9% *            | 0.4% *                 | 10.1% *                | 2.3% *               |
| Florida              | 1.1% *  | --                     | 0.0%            | 1.7% *          | 0.5% *            | 1.2% *                 | 1.4% *                 | 1.0% *               |
| Georgia              | 3.4% *  | 0.0%                   | --              | 5.8% *          | 2.0% *            | 3.6% *                 | 3.6% *                 | 3.4% *               |
| Maryland             | 4.1% *  | --                     | 23.3% *         | 6.3% *          | 3.4% *            | 1.6% *                 | 15.6% *                | 1.8% *               |
| North Carolina       | 2.3% *  | --                     | 0.0%            | 1.7% *          | 2.6% *            | 2.4% *                 | 1.0% *                 | 2.6% *               |
| South Carolina       | 3.5% *  | --                     | 0.0%            | 7.1% *          | 7.1% *            | 1.3% *                 | 2.0% *                 | 3.8% *               |
| Virginia             | 3.7% *  | --                     | --              | 1.0% *          | 0.0%              | 2.0% *                 | 15.5% *                | 1.4% *               |
| West Virginia        | 5.0% *  | --                     | --              | 22.8% *         | 0.0%              | 0.5% *                 | 12.0% *                | --                   |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 6.0% *  | 11.3% *                | --              | 8.2% *          | 12.6% *           | 1.5% *                 | 11.0% *                | 4.5% *               |
| Kentucky             | 4.7% *  | 0.0%                   | --              | 5.3% *          | 11.8% *           | 1.2% *                 | 7.5% *                 | 4.2% *               |
| Mississippi          | 13.5% * | 0.0%                   | --              | 19.4% *         | 8.8% *            | 15.4% *                | 11.7% *                | 13.9% *              |
| Tennessee            | 2.1% *  | --                     | 1.6% *          | 2.1% *          | 1.0% *            | 2.4% *                 | 3.8% *                 | 1.8% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 7.0% *  | --                     | 0.0%            | 23.1% *         | 15.2% *           | 0.3% *                 | 23.2% *                | 3.2% *               |
| Louisiana            | 5.8% *  | 0.0%                   | --              | 0.8% *          | --                | 4.7% *                 | 10.1% *                | 4.5% *               |
| Oklahoma             | 3.5% *  | 0.0%                   | --              | 2.8% *          | 2.1% *            | --                     | 2.6% *                 | 3.7% *               |
| Texas                | 3.6% *  | 13.9% *                | 9.9% *          | 6.3% *          | --                | 0.8% *                 | 9.2% *                 | 2.2% *               |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.0% *  | --                     | 0.0%            | 2.9% *          | --                | 2.7% *                 | 3.4% *                 | 2.9% *               |
| Colorado             | 3.1% *  | --                     | 1.5% *          | 1.5% *          | 2.1% *            | 3.7% *                 | 2.9% *                 | 3.1% *               |
| Idaho                | 3.4% *  | 0.0%                   | 8.4% *          | --              | 2.1% *            | 2.7% *                 | --                     | 3.1% *               |
| Montana              | 3.1% *  | 6.7% *                 | 0.0%            | --              | --                | 1.1% *                 | 5.9% *                 | 1.8% *               |
| Nevada               | 4.1% *  | --                     | 33.8% *         | 0.9% *          | 1.3% *            | 1.6% *                 | 16.2% *                | 1.5% *               |
| New Mexico           | 6.8%    | --                     | --              | 1.1% *          | 3.1% *            | 8.5% *                 | 11.4% *                | 6.0% *               |
| Utah                 | 2.4% *  | --                     | 0.0%            | 3.0% *          | 3.9% *            | 0.4% *                 | 9.7% *                 | 1.4% *               |
| Wyoming              | 7.4% *  | --                     | --              | 9.1% *          | 5.1% *            | 2.1% *                 | 17.2% *                | 3.1% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 9.1% *  | 0.0%                   | --              | 2.2% *          | 15.8% *           | 8.0% *                 | --                     | 10.0% *              |
| California           | 8.2%    | 12.6% *                | 14.1% *         | 15.0%           | 9.9%              | 5.5% *                 | 15.4%                  | 6.8% *               |
| Hawaii               | 11.0%   | 16.3% *                | 10.6% *         | 7.3% *          | 17.0% *           | 7.8%                   | 11.3%                  | 10.8%                |
| Oregon               | 6.4% *  | 6.7% *                 | 7.9% *          | 1.2% *          | 12.5% *           | 3.6% *                 | 5.6% *                 | 6.5% *               |
| Washington           | 6.5%    | 9.5% *                 | 29.9% *         | 6.9% *          | --                | 2.7% *                 | 18.2% *                | 3.4% *               |

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 II.F.12.c Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 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        | 0.37%   | 1.65%                  | 1.60%           | 0.81%           | 0.67%             | 0.51%                  | 0.85%                  | 0.40%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 0.62% * | 0.00%                  | 0.00%           | 1.26% *         | 0.25% *           | 1.20% *                | 1.21% *                | 0.70% *              |
| Maine                | 1.11% * | --                     | --              | 5.31% *         | 0.25% *           | 1.45% *                | 3.61% *                | 1.10% *              |
| Massachusetts        | 1.73%   | --                     | 13.87% *        | 10.40% *        | 4.54% *           | 0.88% *                | 6.10% *                | 1.70% *              |
| New Hampshire        | 0.97% * | 0.00%                  | 0.00%           | 1.04% *         | 1.91% *           | 1.76% *                | 0.54% *                | 1.23% *              |
| Rhode Island         | 0.88% * | 5.27% *                | 6.66% *         | 2.30% *         | 1.40% *           | 0.65% *                | 3.31% *                | 0.63% *              |
| Vermont              | 1.37% * | --                     | 6.51% *         | 1.16% *         | 1.63% *           | 3.55% *                | --                     | 1.61% *              |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6.11% * | --                     | --              | 0.00%           | 2.11% *           | 11.40% *               | 2.48% *                | 7.11% *              |
| New York             | 0.98% * | 0.65% *                | 0.00%           | 2.37% *         | 3.12% *           | 0.74% *                | 0.84% *                | 1.18% *              |
| Pennsylvania         | 1.10% * | 1.89% *                | 1.17% *         | 6.27% *         | 0.00%             | 1.15% *                | --                     | 1.19% *              |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.26% * | --                     | 6.68% *         | 2.94% *         | 6.79% *           | 2.02% *                | 2.80% *                | 2.68% *              |
| Indiana              | 0.72% * | --                     | 0.00%           | 1.05% *         | 1.15% *           | 1.06% *                | --                     | 0.71% *              |
| Michigan             | 1.76% * | --                     | 12.20% *        | 3.93% *         | --                | 1.84% *                | 6.85% *                | 1.59% *              |
| Ohio                 | 0.53% * | --                     | 2.34% *         | 2.05% *         | 1.01% *           | 0.62% *                | 1.42% *                | 0.58% *              |
| Wisconsin            | 1.81%   | --                     | --              | 1.78% *         | 4.66% *           | 2.40% *                | 3.66% *                | 2.02% *              |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.76%   | 5.63% *                | 0.00%           | 5.02% *         | 4.28% *           | 1.04% *                | 4.56% *                | 1.89% *              |
| Kansas               | 1.56% * | --                     | --              | 1.33% *         | 4.99% *           | 0.70% *                | 1.73% *                | 1.88% *              |
| Minnesota            | 0.72% * | 0.00%                  | 0.00%           | 0.31% *         | 1.43% *           | 1.17% *                | 0.00%                  | 0.85% *              |
| Missouri             | 1.28% * | --                     | --              | --              | 5.45% *           | 0.60% *                | 3.55% *                | 1.33% *              |
| Nebraska             | 1.41% * | 0.00%                  | --              | 2.30% *         | 1.47% *           | 0.00%                  | 10.73% *               | 0.47% *              |
| North Dakota         | 2.17% * | --                     | 0.00%           | 6.40% *         | 7.06% *           | 0.00%                  | 3.69% *                | 2.62% *              |
| South Dakota         | 0.95% * | 0.00%                  | 7.60% *         | 0.00%           | 0.83% *           | 0.93% *                | --                     | 0.58% *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.77% * | 0.00%                  | --              | 7.93% *         | 6.58% *           | 0.74% *                | 6.56% *                | 1.58% *              |
| District of Columbia | 1.35% * | --                     | --              | 0.58% *         | 2.58% *           | 0.29% *                | 5.86% *                | 0.96% *              |
| Florida              | 0.40% * | --                     | 0.00%           | 1.26% *         | 0.54% *           | 0.56% *                | 1.05% *                | 0.43% *              |
| Georgia              | 1.27% * | 0.00%                  | --              | 3.91% *         | 1.16% *           | 1.89% *                | 2.49% *                | 1.41% *              |
| Maryland             | 1.52% * | --                     | 13.81% *        | 4.17% *         | 2.41% *           | 0.98% *                | 6.48% *                | 0.89% *              |
| North Carolina       | 0.86% * | --                     | 0.00%           | 1.79% *         | 2.07% *           | 1.18% *                | 1.01% *                | 1.00% *              |
| South Carolina       | 1.34% * | --                     | 0.00%           | 5.02% *         | 4.78% *           | 0.72% *                | 2.05% *                | 1.56% *              |
| Virginia             | 1.78% * | --                     | --              | 0.81% *         | 0.00%             | 1.02% *                | 9.59% *                | 0.72% *              |
| West Virginia        | 2.31% * | --                     | --              | 13.53% *        | 0.00%             | 0.53% *                | 5.44% *                | --                   |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.23% * | 6.51% *                | --              | 7.29% *         | 8.61% *           | 1.01% *                | 4.94% *                | 2.49% *              |
| Kentucky             | 1.86% * | 0.00%                  | --              | 3.68% *         | 6.86% *           | 0.58% *                | 4.33% *                | 2.04% *              |
| Mississippi          | 6.19% * | 0.00%                  | --              | 7.73% *         | 5.72% *           | 11.76% *               | 6.38% *                | 7.57% *              |
| Tennessee            | 1.00% * | --                     | 1.69% *         | 1.83% *         | 0.68% *           | 1.67% *                | 2.29% *                | 1.11% *              |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.51% * | --                     | 0.00%           | 12.06% *        | 8.07% *           | 0.23% *                | 9.38% *                | 1.73% *              |
| Louisiana            | 2.11% * | 0.00%                  | --              | 0.67% *         | --                | 2.28% *                | 6.89% *                | 1.73% *              |
| Oklahoma             | 1.29% * | 0.00%                  | --              | 1.83% *         | 0.96% *           | --                     | 2.32% *                | 1.51% *              |
| Texas                | 1.11% * | 7.54% *                | 7.91% *         | 2.80% *         | --                | 0.56% *                | 3.94% *                | 0.92% *              |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.30% * | --                     | 0.00%           | 1.90% *         | --                | 1.96% *                | 1.81% *                | 1.47% *              |
| Colorado             | 1.38% * | --                     | 1.57% *         | 0.88% *         | 2.09% *           | 2.37% *                | 2.32% *                | 1.61% *              |
| Idaho                | 1.27% * | 0.00%                  | 6.17% *         | --              | 1.30% *           | 1.85% *                | --                     | 1.40% *              |
| Montana              | 1.36% * | 6.54% *                | 0.00%           | --              | --                | 0.99% *                | 3.71% *                | 1.02% *              |
| Nevada               | 1.60% * | --                     | 15.41% *        | 0.68% *         | 1.04% *           | 0.80% *                | 8.12% *                | 0.62% *              |
| New Mexico           | 2.01%   | --                     | --              | 0.91% *         | 1.72% *           | 3.51% *                | 6.15% *                | 2.12% *              |
| Utah                 | 0.91% * | --                     | 0.00%           | 2.04% *         | 1.64% *           | 0.39% *                | 5.31% *                | 0.59% *              |
| Wyoming              | 2.77% * | --                     | --              | 7.40% *         | 3.00% *           | 1.93% *                | 7.93% *                | 1.41% *              |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.10% * | 0.00%                  | --              | 2.16% *         | 8.81% *           | 3.36% *                | --                     | 3.58% *              |
| California           | 2.42%   | 5.51% *                | 7.00% *         | 4.07%           | 2.74%             | 2.85% *                | 3.75%                  | 2.48% *              |
| Hawaii               | 1.89%   | 6.81% *                | 5.66% *         | 3.11% *         | 6.48% *           | 2.18%                  | 3.32%                  | 2.29%                |
| Oregon               | 1.99% * | 5.10% *                | 4.80% *         | 1.26% *         | 6.21% *           | 1.47% *                | 2.69% *                | 2.37% *              |
| Washington           | 1.86%   | 6.49% *                | 11.66% *        | 4.74% *         | --                | 1.98% *                | 5.99% *                | 1.59% *              |

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 II.F.12.d Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 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        | 23.9% | 17.6%                  | 16.4%           | 15.2%           | 19.4%             | 29.1%                  | 15.5%                  | 25.6%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 24.4% | --                     | --              | 14.3% *         | 21.5% *           | 32.9%                  | 6.5% *                 | 27.7%                |
| Maine                | 15.1% | --                     | 0.0%            | 2.0% *          | 17.4% *           | 21.8% *                | 0.9% *                 | 18.1%                |
| Massachusetts        | 18.5% | 0.0%                   | 12.5% *         | 1.1% *          | 12.6%             | 24.8%                  | --                     | 20.8%                |
| New Hampshire        | 23.4% | --                     | 2.1% *          | --              | 28.2%             | 32.3%                  | 2.9% *                 | 28.8%                |
| Rhode Island         | 29.5% | 5.6% *                 | 10.7% *         | 19.9% *         | 13.9% *           | 45.7%                  | 6.6% *                 | 35.6%                |
| Vermont              | 25.6% | --                     | 18.2% *         | --              | 39.1%             | 27.9%                  | 12.3% *                | 29.8%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 25.8% | --                     | --              | 15.5% *         | 12.3% *           | 30.9%                  | 37.1% *                | 23.9%                |
| New York             | 32.7% | 43.2% *                | 18.6% *         | 25.5%           | 24.1%             | 39.8%                  | 24.2%                  | 34.4%                |
| Pennsylvania         | 21.8% | 19.3% *                | 34.0% *         | 10.7% *         | 26.1%             | 21.7%                  | 25.6%                  | 21.1%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 31.0% | 51.2%                  | 22.2% *         | 30.8%           | 17.9%             | 35.9%                  | 36.2%                  | 29.9%                |
| Indiana              | 33.9% | --                     | --              | 38.7% *         | 29.0% *           | 35.8%                  | 19.3% *                | 35.6%                |
| Michigan             | 30.4% | --                     | 19.5% *         | 27.3% *         | 28.8%             | 33.8%                  | 19.8% *                | 32.3%                |
| Ohio                 | 25.0% | 0.0%                   | 10.5% *         | 3.9% *          | 14.5%             | 36.6%                  | 5.6% *                 | 28.5%                |
| Wisconsin            | 18.7% | --                     | --              | 18.7% *         | 17.1% *           | 21.3%                  | 11.6% *                | 19.9%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 27.1% | 10.5% *                | 13.1% *         | 12.9% *         | 20.1% *           | 43.1%                  | 14.3% *                | 29.8%                |
| Kansas               | 24.9% | --                     | --              | 17.7% *         | 16.0%             | 27.9% *                | 31.2% *                | 23.5%                |
| Minnesota            | 21.8% | --                     | --              | 7.8% *          | 16.6%             | 27.4%                  | 16.4% *                | 22.7%                |
| Missouri             | 23.5% | --                     | 35.7% *         | 14.3% *         | 23.4% *           | 26.6%                  | 16.6% *                | 25.2%                |
| Nebraska             | 24.5% | --                     | 0.0%            | 14.8% *         | 10.5% *           | 33.9%                  | 15.7% *                | 25.7%                |
| North Dakota         | 16.5% | --                     | 21.4% *         | 1.9% *          | 13.3% *           | 23.3%                  | 13.4% *                | 17.4%                |
| South Dakota         | 20.4% | --                     | 1.6% *          | 10.7% *         | 12.7%             | 34.2%                  | 8.5% *                 | 23.8%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 26.8% | --                     | 0.4% *          | 20.0% *         | 14.9%             | 34.6%                  | 6.8% *                 | 31.0%                |
| District of Columbia | 38.6% | --                     | --              | 29.5%           | 31.2%             | 48.4%                  | 32.9%                  | 39.8%                |
| Florida              | 31.3% | --                     | 36.4% *         | 10.7% *         | 12.7% *           | 40.2%                  | 19.1%                  | 33.4%                |
| Georgia              | 22.6% | --                     | 12.5% *         | 4.5% *          | 14.1% *           | 30.3%                  | 10.0% *                | 24.5%                |
| Maryland             | 22.2% | --                     | 10.8% *         | 18.7% *         | 13.1% *           | 27.8% *                | 12.3% *                | 24.1%                |
| North Carolina       | 24.6% | --                     | --              | 2.1% *          | 26.8% *           | 30.6%                  | 8.9% *                 | 27.6%                |
| South Carolina       | 29.8% | --                     | --              | 11.4% *         | 29.8%             | 38.2%                  | 12.1% *                | 33.5%                |
| Virginia             | 30.8% | --                     | --              | 35.0%           | 18.4% *           | 36.5%                  | 24.4%                  | 32.0%                |
| West Virginia        | 31.7% | 0.0%                   | --              | 17.8% *         | 13.0% *           | 40.1%                  | 24.3% *                | 33.0%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 32.5% | 20.5% *                | --              | 19.7% *         | 15.7% *           | 42.8%                  | 23.0%                  | 35.3%                |
| Kentucky             | 17.4% | --                     | --              | 13.9% *         | 13.6% *           | 20.9%                  | 9.6% *                 | 18.6%                |
| Mississippi          | 28.1% | --                     | --              | 26.1% *         | 36.3%             | 27.5% *                | 34.1%                  | 26.5%                |
| Tennessee            | 31.6% | --                     | --              | 10.2% *         | 19.8% *           | 46.4%                  | 8.4% *                 | 35.8%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 17.4% | --                     | 32.5% *         | 16.1% *         | 19.0% *           | 16.1%                  | 22.1% *                | 16.3%                |
| Louisiana            | 30.9% | --                     | --              | 49.9%           | 42.6%             | 22.0%                  | 31.4%                  | 30.8%                |
| Oklahoma             | 20.0% | --                     | 18.6% *         | 17.3% *         | 18.6% *           | 23.3%                  | 12.8% *                | 21.7%                |
| Texas                | 24.4% | 17.4% *                | 9.9% *          | 6.2% *          | 16.1% *           | 33.9%                  | 10.5% *                | 27.9%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 21.4% | 0.0%                   | 6.9% *          | 11.8% *         | 16.2% *           | 27.4%                  | 5.5% *                 | 23.6%                |
| Colorado             | 20.6% | --                     | 2.3% *          | 15.7% *         | 7.7% *            | 30.5%                  | 10.1% *                | 23.0%                |
| Idaho                | 15.9% | --                     | 14.5% *         | 7.2% *          | 11.6% *           | 21.8% *                | 11.8% *                | 17.2%                |
| Montana              | 14.4% | 5.5% *                 | 12.4% *         | 15.6% *         | 14.3% *           | 16.7%                  | 12.3% *                | 15.3%                |
| Nevada               | 19.0% | --                     | 16.6% *         | 23.6% *         | 9.5% *            | 22.9%                  | 12.0% *                | 20.4%                |
| New Mexico           | 17.4% | --                     | --              | 12.5% *         | 17.3% *           | 20.6%                  | 12.7% *                | 18.3%                |
| Utah                 | 25.2% | --                     | --              | 34.0% *         | 22.1%             | 27.7%                  | 12.6% *                | 26.9%                |
| Wyoming              | 20.8% | --                     | --              | 8.6% *          | 29.8% *           | 21.6%                  | 19.2% *                | 21.4%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 26.8% | --                     | --              | 14.6% *         | 31.3%             | 29.8%                  | 14.0% *                | 29.2%                |
| California           | 12.4% | 4.8% *                 | 1.0% *          | 11.6%           | 15.6%             | 13.4% *                | 5.7%                   | 13.7% *              |
| Hawaii               | 17.6% | 22.1% *                | 11.5% *         | 26.4%           | 15.1% *           | 16.0% *                | 18.6%                  | 17.1%                |
| Oregon               | 29.8% | 0.0%                   | 17.1% *         | 20.0% *         | 28.7%             | 38.7%                  | 12.4% *                | 33.9%                |
| Washington           | 23.0% | --                     | 33.2% *         | 16.9% *         | 26.6%             | 23.5%                  | 17.0% *                | 24.6%                |

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 II.F.12.d Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 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        | 1.09% | 2.70%                  | 1.69%           | 1.09%           | 1.14%             | 2.15%                  | 1.06%                  | 1.35%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.32% | --                     | --              | 8.09% *         | 8.72% *           | 6.71%                  | 3.38% *                | 5.06%                |
| Maine                | 3.84% | --                     | 0.00%           | 1.41% *         | 8.61% *           | 6.76% *                | 0.89% *                | 4.66%                |
| Massachusetts        | 3.38% | 0.00%                  | 10.89% *        | 1.09% *         | 3.31%             | 5.14%                  | --                     | 3.85%                |
| New Hampshire        | 3.21% | --                     | 1.71% *         | --              | 7.74%             | 5.20%                  | 1.86% *                | 4.02%                |
| Rhode Island         | 4.40% | 5.56% *                | 5.88% *         | 11.33% *        | 4.89% *           | 7.21%                  | 2.94% *                | 5.44%                |
| Vermont              | 4.61% | --                     | 11.05% *        | --              | 10.44%            | 4.94%                  | 4.74% *                | 5.73%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4.70% | --                     | --              | 6.88% *         | 4.94% *           | 6.97%                  | 13.78% *               | 4.71%                |
| New York             | 2.66% | 13.26% *               | 8.07% *         | 6.76%           | 5.59%             | 3.66%                  | 5.91%                  | 2.96%                |
| Pennsylvania         | 2.87% | 8.30% *                | 11.02% *        | 3.93% *         | 6.63%             | 4.26%                  | 5.47%                  | 3.21%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.07% | 13.32%                 | 8.60% *         | 7.97%           | 4.21%             | 6.93%                  | 7.26%                  | 4.70%                |
| Indiana              | 4.83% | --                     | --              | 13.53% *        | 9.08% *           | 6.39%                  | 7.95% *                | 5.24%                |
| Michigan             | 4.55% | --                     | 8.28% *         | 9.81% *         | 6.37%             | 6.95%                  | 6.03% *                | 5.22%                |
| Ohio                 | 2.97% | 0.00%                  | 6.23% *         | 2.14% *         | 4.08%             | 4.59%                  | 3.09% *                | 3.40%                |
| Wisconsin            | 3.14% | --                     | --              | 7.04% *         | 5.93% *           | 4.89%                  | 4.38% *                | 3.59%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.86% | 6.72% *                | 8.67% *         | 5.24% *         | 6.05% *           | 6.92%                  | 5.28% *                | 4.46%                |
| Kansas               | 5.26% | --                     | --              | 6.96% *         | 4.61%             | 9.35% *                | 10.52% *               | 5.88%                |
| Minnesota            | 3.72% | --                     | --              | 4.19% *         | 4.65%             | 6.93%                  | 6.39% *                | 4.27%                |
| Missouri             | 3.71% | --                     | 13.06% *        | 6.94% *         | 10.75% *          | 5.16%                  | 5.64% *                | 4.39%                |
| Nebraska             | 4.47% | --                     | 0.00%           | 5.70% *         | 4.28% *           | 6.98%                  | 5.94% *                | 4.98%                |
| North Dakota         | 3.40% | --                     | 9.88% *         | 1.13% *         | 6.07% *           | 6.49%                  | 4.91% *                | 4.17%                |
| South Dakota         | 2.77% | --                     | 1.20% *         | 5.11% *         | 3.28%             | 5.10%                  | 3.34% *                | 3.31%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.25% | --                     | 0.45% *         | 9.04% *         | 4.25%             | 7.92%                  | 3.55% *                | 6.06%                |
| District of Columbia | 3.51% | --                     | --              | 6.66%           | 6.10%             | 5.34%                  | 7.60%                  | 3.89%                |
| Florida              | 6.16% | --                     | 13.62% *        | 4.12% *         | 4.57% *           | 8.84%                  | 5.69%                  | 7.05%                |
| Georgia              | 3.65% | --                     | 9.58% *         | 2.41% *         | 6.11% *           | 5.46%                  | 5.11% *                | 4.17%                |
| Maryland             | 5.32% | --                     | 6.79% *         | 7.58% *         | 5.62% *           | 10.47% *               | 4.09% *                | 6.66%                |
| North Carolina       | 5.04% | --                     | --              | 1.65% *         | 12.79% *          | 7.61%                  | 4.37% *                | 5.99%                |
| South Carolina       | 4.53% | --                     | --              | 5.78% *         | 7.89%             | 7.31%                  | 4.99% *                | 5.30%                |
| Virginia             | 4.02% | --                     | --              | 7.51%           | 6.04% *           | 6.05%                  | 7.17%                  | 4.59%                |
| West Virginia        | 4.56% | 0.00%                  | --              | 7.43% *         | 4.79% *           | 6.41%                  | 9.04% *                | 5.10%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.76% | 8.91% *                | --              | 9.33% *         | 4.91% *           | 6.00%                  | 6.28%                  | 4.53%                |
| Kentucky             | 3.05% | --                     | --              | 6.56% *         | 6.39% *           | 4.26%                  | 5.13% *                | 3.43%                |
| Mississippi          | 5.55% | --                     | --              | 10.34% *        | 10.30%            | 9.37% *                | 9.48%                  | 6.27%                |
| Tennessee            | 4.92% | --                     | --              | 5.47% *         | 6.93% *           | 7.34%                  | 4.60% *                | 5.68%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.26% | --                     | 12.24% *        | 8.01% *         | 5.82% *           | 4.53%                  | 7.40% *                | 3.58%                |
| Louisiana            | 4.40% | --                     | --              | 12.69%          | 7.32%             | 5.92%                  | 7.64%                  | 5.24%                |
| Oklahoma             | 2.91% | --                     | 7.81% *         | 5.80% *         | 5.85% *           | 4.69%                  | 4.33% *                | 3.48%                |
| Texas                | 3.11% | 9.88% *                | 4.94% *         | 2.71% *         | 5.35% *           | 4.79%                  | 4.40% *                | 3.72%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.64% | 0.00%                  | 4.92% *         | 5.19% *         | 7.82% *           | 5.61%                  | 3.00% *                | 4.25%                |
| Colorado             | 3.57% | --                     | 2.36% *         | 7.18% *         | 2.98% *           | 6.21%                  | 5.23% *                | 4.26%                |
| Idaho                | 3.14% | --                     | 9.62% *         | 3.51% *         | 5.66% *           | 6.58% *                | 4.94% *                | 3.98%                |
| Montana              | 2.46% | 5.39% *                | 8.64% *         | 6.35% *         | 4.65% *           | 3.82%                  | 4.70% *                | 2.91%                |
| Nevada               | 4.12% | --                     | 8.95% *         | 7.92% *         | 4.25% *           | 6.82%                  | 4.47% *                | 4.90%                |
| New Mexico           | 2.99% | --                     | --              | 7.65% *         | 5.34% *           | 4.62%                  | 7.06% *                | 3.27%                |
| Utah                 | 3.34% | --                     | --              | 11.90% *        | 6.50%             | 4.51%                  | 5.37% *                | 3.73%                |
| Wyoming              | 4.13% | --                     | --              | 5.75% *         | 11.64% *          | 6.39%                  | 7.02% *                | 5.08%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.85% | --                     | --              | 6.14% *         | 6.70%             | 6.56%                  | 6.33% *                | 4.41%                |
| California           | 3.25% | 2.44% *                | 0.75% *         | 2.80%           | 3.12%             | 5.45% *                | 1.58%                  | 4.20% *              |
| Hawaii               | 2.95% | 9.28% *                | 7.40% *         | 6.77%           | 4.59% *           | 5.43% *                | 4.76%                  | 3.67%                |
| Oregon               | 3.84% | 0.00%                  | 8.42% *         | 7.26% *         | 7.02%             | 6.24%                  | 4.56% *                | 4.49%                |
| Washington           | 3.87% | --                     | 12.20% *        | 5.86% *         | 6.61%             | 6.70%                  | 6.15% *                | 4.71%                |

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 II.F.12.e Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 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        | 4.6%    | 8.4%                   | 5.3%            | 3.8%            | 5.6%              | 4.1%                   | 5.9%                   | 4.4%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.2% *  | --                     | 5.3% *          | 0.0%            | 2.7% *            | 1.9% *                 | 3.9% *                 | 1.9% *               |
| Maine                | 4.5% *  | 0.0%                   | 8.4% *          | 5.7% *          | 0.5% *            | 6.4% *                 | 5.8% *                 | 4.2% *               |
| Massachusetts        | 3.7% *  | --                     | --              | --              | 8.2% *            | 1.3% *                 | 9.3% *                 | 2.8% *               |
| New Hampshire        | 3.6%    | --                     | 1.6% *          | 0.3% *          | 1.3% *            | 6.3% *                 | 1.2% *                 | 4.2%                 |
| Rhode Island         | 5.7% *  | 19.1% *                | 5.2% *          | 2.3% *          | 15.3% *           | 1.4% *                 | 7.9% *                 | 5.1% *               |
| Vermont              | 3.3% *  | --                     | 14.2% *         | --              | 1.7% *            | 0.9% *                 | 8.4% *                 | 1.6% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 15.6% * | 0.0%                   | 0.0%            | 7.2% *          | 46.0% *           | --                     | 6.9% *                 | 17.1% *              |
| New York             | 5.1%    | 5.3% *                 | 7.1% *          | 5.9% *          | --                | 4.8% *                 | 7.4% *                 | 4.6% *               |
| Pennsylvania         | 4.1%    | 9.7% *                 | 1.1% *          | 0.0%            | 4.2% *            | 5.1% *                 | --                     | 4.3%                 |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.9%    | 8.0% *                 | 6.8% *          | --              | 1.9% *            | 4.1% *                 | 5.6% *                 | 3.5% *               |
| Indiana              | 3.9% *  | 0.0%                   | 1.3% *          | 2.4% *          | 8.0% *            | 3.0% *                 | 0.7% *                 | 4.3% *               |
| Michigan             | 6.1%    | --                     | 15.1% *         | --              | 10.4% *           | 3.5% *                 | 12.6% *                | 4.9% *               |
| Ohio                 | 6.3%    | --                     | 5.7% *          | 10.3% *         | 4.8% *            | 5.5% *                 | 8.0% *                 | 6.0% *               |
| Wisconsin            | 4.6% *  | --                     | --              | 12.6% *         | 3.1% *            | 2.7% *                 | 12.7% *                | 3.3%                 |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7.0% *  | 13.8% *                | 0.0%            | 0.7% *          | 7.9% *            | 8.3% *                 | 6.8% *                 | 7.1% *               |
| Kansas               | 5.6% *  | --                     | --              | 7.2% *          | 6.3% *            | 2.8% *                 | 13.4% *                | 3.9% *               |
| Minnesota            | 6.7% *  | --                     | 2.1% *          | --              | 2.7% *            | 9.3% *                 | 6.8% *                 | 6.7% *               |
| Missouri             | 5.1%    | --                     | 10.8% *         | 1.4% *          | --                | 5.0% *                 | 7.7% *                 | 4.5% *               |
| Nebraska             | 1.2% *  | --                     | 0.0%            | 5.2% *          | 1.9% *            | 0.3% *                 | 2.8% *                 | 1.0% *               |
| North Dakota         | 8.4%    | --                     | 24.3% *         | 9.5% *          | 8.9% *            | 3.4% *                 | 15.6% *                | 6.3%                 |
| South Dakota         | 8.6% *  | 2.4% *                 | --              | 0.0%            | 7.6% *            | 14.3% *                | 2.4% *                 | 10.5% *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 8.2% *  | --                     | 0.0%            | 1.8% *          | 12.4% *           | 9.8% *                 | 3.4% *                 | 9.1% *               |
| District of Columbia | 6.6%    | --                     | 0.0%            | 11.7% *         | 7.4% *            | 4.5% *                 | 8.5% *                 | 6.1%                 |
| Florida              | 3.8% *  | --                     | 2.5% *          | 1.8% *          | 2.5% *            | 4.5% *                 | 2.1% *                 | 4.1% *               |
| Georgia              | 2.3% *  | 0.0%                   | 0.0%            | 2.1% *          | 6.5% *            | 1.2% *                 | 1.9% *                 | 2.4% *               |
| Maryland             | 3.9% *  | --                     | 1.9% *          | 5.2% *          | 6.9% *            | 2.2% *                 | 6.8% *                 | 3.3% *               |
| North Carolina       | 3.1% *  | 0.0%                   | 0.0%            | 0.9% *          | 1.5% *            | 4.7% *                 | 0.0%                   | 3.7% *               |
| South Carolina       | 1.5% *  | 0.0%                   | 0.0%            | 0.0%            | 2.1% *            | 1.9% *                 | 0.0%                   | 1.8% *               |
| Virginia             | 3.2% *  | --                     | --              | 7.3% *          | --                | 1.1% *                 | 6.7% *                 | 2.5% *               |
| West Virginia        | 4.6% *  | 0.0%                   | --              | 0.0%            | 1.2% *            | 6.0% *                 | 5.1% *                 | 4.6% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5.4%    | 14.1% *                | --              | 9.7% *          | 5.1% *            | 2.5% *                 | 11.5% *                | 3.7% *               |
| Kentucky             | 6.4% *  | --                     | 3.0% *          | --              | --                | 6.9% *                 | 8.6% *                 | 6.1% *               |
| Mississippi          | 3.0% *  | --                     | --              | 0.0%            | 5.5% *            | 0.9% *                 | 6.8% *                 | 2.0% *               |
| Tennessee            | 0.8% *  | 0.0%                   | 0.0%            | 0.0%            | 0.1% *            | 1.5% *                 | 0.0%                   | 1.0% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6.0% *  | 0.0%                   | 16.3% *         | 0.0%            | --                | 6.8% *                 | 6.2% *                 | 5.9% *               |
| Louisiana            | 4.1% *  | --                     | --              | 1.9% *          | --                | 1.2% *                 | 10.2% *                | 2.3% *               |
| Oklahoma             | 3.9% *  | --                     | 9.6% *          | 2.9% *          | 5.1% *            | 2.1% *                 | 6.4% *                 | 3.3% *               |
| Texas                | 2.5%    | 0.9% *                 | 7.0% *          | 1.3% *          | 3.8% *            | 2.0% *                 | 3.1% *                 | 2.3%                 |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.0% *  | --                     | 0.0%            | 1.6% *          | 2.4% *            | 3.5% *                 | 3.2% *                 | 2.9% *               |
| Colorado             | 5.1% *  | --                     | 0.0%            | --              | 8.0% *            | 5.1% *                 | --                     | 5.4% *               |
| Idaho                | 3.9% *  | --                     | 0.0%            | 0.0%            | --                | 5.5% *                 | 1.5% *                 | 4.7% *               |
| Montana              | 1.9% *  | 0.0%                   | 13.1% *         | 1.5% *          | 1.7% *            | 0.0%                   | --                     | 0.7% *               |
| Nevada               | 5.3% *  | 0.0%                   | 6.0% *          | 18.9% *         | --                | 3.4% *                 | 12.7% *                | 3.8% *               |
| New Mexico           | 8.5% *  | --                     | --              | 5.4% *          | 10.9% *           | 2.3% *                 | 23.8% *                | 5.8% *               |
| Utah                 | 1.2% *  | 0.0%                   | --              | 1.5% *          | 1.1% *            | 0.5% *                 | 5.3% *                 | 0.6% *               |
| Wyoming              | 4.3% *  | 0.0%                   | 0.0%            | 6.1% *          | --                | --                     | 0.8% *                 | 5.8% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.4% *  | 0.0%                   | --              | 5.8% *          | 0.0%              | 0.3% *                 | 6.4% *                 | 0.5% *               |
| California           | 5.1% *  | 13.3% *                | 1.7% *          | 4.0% *          | 4.2% *            | 5.1% *                 | 6.7% *                 | 4.8% *               |
| Hawaii               | 27.3%   | 27.5% *                | 28.5% *         | 16.3% *         | 13.0% *           | 40.6%                  | 21.0%                  | 30.0%                |
| Oregon               | 2.4% *  | 1.6% *                 | 0.0%            | 5.7% *          | 0.0%              | 3.6% *                 | 0.4% *                 | 2.9% *               |
| Washington           | 4.8% *  | 13.6% *                | 6.9% *          | 5.1% *          | 0.7% *            | 5.4% *                 | 10.0% *                | 3.5% *               |

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 II.F.12.e Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 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        | 0.36%   | 1.48%                  | 0.82%           | 0.54%           | 1.03%             | 0.46%                  | 0.59%                  | 0.41%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 0.79% * | --                     | 4.46% *         | 0.00%           | 1.76% *           | 1.11% *                | 2.46% *                | 0.82% *              |
| Maine                | 1.86% * | 0.00%                  | 5.62% *         | 3.47% *         | 0.28% *           | 3.87% *                | 3.23% *                | 2.14% *              |
| Massachusetts        | 1.30% * | --                     | --              | --              | 5.01% *           | 0.72% *                | 4.67% *                | 1.28% *              |
| New Hampshire        | 0.99%   | --                     | 1.27% *         | 0.31% *         | 0.66% *           | 2.05% *                | 0.73% *                | 1.23%                |
| Rhode Island         | 1.82% * | 9.41% *                | 3.66% *         | 2.29% *         | 7.74% *           | 0.97% *                | 3.25% *                | 2.13% *              |
| Vermont              | 1.10% * | --                     | 7.98% *         | --              | 1.18% *           | 0.88% *                | 3.73% *                | 0.81% *              |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 7.03% * | 0.00%                  | 0.00%           | 5.19% *         | 16.98% *          | --                     | 4.98% *                | 8.09% *              |
| New York             | 1.24%   | 2.83% *                | 4.03% *         | 2.56% *         | --                | 1.76% *                | 2.35% *                | 1.43% *              |
| Pennsylvania         | 1.07%   | 8.98% *                | 1.12% *         | 0.00%           | 2.22% *           | 1.70% *                | --                     | 1.19%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.11%   | 6.57% *                | 4.33% *         | --              | 1.16% *           | 1.73% *                | 2.80% *                | 1.19% *              |
| Indiana              | 1.39% * | 0.00%                  | 1.35% *         | 2.21% *         | 4.26% *           | 1.69% *                | 0.53% *                | 1.56% *              |
| Michigan             | 1.76%   | --                     | 9.32% *         | --              | 5.30% *           | 1.60% *                | 5.69% *                | 1.79% *              |
| Ohio                 | 1.74%   | --                     | 5.57% *         | 7.37% *         | 2.15% *           | 2.28% *                | 4.00% *                | 1.93% *              |
| Wisconsin            | 1.43% * | --                     | --              | 7.36% *         | 1.72% *           | 1.02% *                | 7.72% *                | 0.89%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.17% * | 6.97% *                | 0.00%           | 0.54% *         | 3.94% *           | 4.24% *                | 2.85% *                | 2.56% *              |
| Kansas               | 1.71% * | --                     | --              | 5.30% *         | 3.39% *           | 1.54% *                | 5.54% *                | 1.54% *              |
| Minnesota            | 2.81% * | --                     | 2.22% *         | --              | 1.68% *           | 5.08% *                | 4.07% *                | 3.20% *              |
| Missouri             | 1.37%   | --                     | 7.90% *         | 1.09% *         | --                | 1.96% *                | 3.82% *                | 1.43% *              |
| Nebraska             | 0.48% * | --                     | 0.00%           | 2.78% *         | 1.46% *           | 0.17% *                | 1.84% *                | 0.48% *              |
| North Dakota         | 1.97%   | --                     | 13.47% *        | 4.50% *         | 3.15% *           | 1.59% *                | 6.18% *                | 1.68%                |
| South Dakota         | 3.05% * | 2.46% *                | --              | 0.00%           | 3.46% *           | 6.76% *                | 1.27% *                | 3.88% *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.51% * | --                     | 0.00%           | 1.82% *         | 6.46% *           | 3.98% *                | 2.20% *                | 3.03% *              |
| District of Columbia | 1.59%   | --                     | 0.00%           | 5.79% *         | 3.26% *           | 1.79% *                | 3.53% *                | 1.79%                |
| Florida              | 1.36% * | --                     | 1.57% *         | 1.09% *         | 1.60% *           | 2.06% *                | 1.12% *                | 1.58% *              |
| Georgia              | 0.93% * | 0.00%                  | 0.00%           | 1.26% *         | 3.29% *           | 0.53% *                | 1.05% *                | 1.06% *              |
| Maryland             | 1.39% * | --                     | 1.92% *         | 2.96% *         | 3.97% *           | 1.50% *                | 3.13% *                | 1.48% *              |
| North Carolina       | 1.32% * | 0.00%                  | 0.00%           | 0.78% *         | 1.55% *           | 2.27% *                | 0.00%                  | 1.58% *              |
| South Carolina       | 0.55% * | 0.00%                  | 0.00%           | 0.00%           | 1.12% *           | 0.93% *                | 0.00%                  | 0.67% *              |
| Virginia             | 1.10% * | --                     | --              | 5.53% *         | --                | 0.64% *                | 3.18% *                | 1.16% *              |
| West Virginia        | 1.41% * | 0.00%                  | --              | 0.00%           | 1.04% *           | 2.07% *                | 4.03% *                | 1.50% *              |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.47%   | 8.20% *                | --              | 5.01% *         | 3.80% *           | 0.88% *                | 4.82% *                | 1.25% *              |
| Kentucky             | 2.12% * | --                     | 2.30% *         | --              | --                | 2.98% *                | 6.81% *                | 2.19% *              |
| Mississippi          | 1.15% * | --                     | --              | 0.00%           | 3.57% *           | 0.58% *                | 3.90% *                | 1.00% *              |
| Tennessee            | 0.41% * | 0.00%                  | 0.00%           | 0.00%           | 0.14% *           | 0.75% *                | 0.00%                  | 0.49% *              |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.29% * | 0.00%                  | 8.96% *         | 0.00%           | --                | 3.58% *                | 3.56% *                | 2.71% *              |
| Louisiana            | 1.47% * | --                     | --              | 1.39% *         | --                | 0.68% *                | 5.25% *                | 1.00% *              |
| Oklahoma             | 1.24% * | --                     | 5.94% *         | 2.11% *         | 3.12% *           | 1.00% *                | 3.23% *                | 1.34% *              |
| Texas                | 0.62%   | 0.95% *                | 4.84% *         | 1.03% *         | 1.73% *           | 0.75% *                | 1.59% *                | 0.66%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 0.96% * | --                     | 0.00%           | 1.61% *         | 1.78% *           | 1.44% *                | 2.29% *                | 1.05% *              |
| Colorado             | 1.83% * | --                     | 0.00%           | --              | 6.11% *           | 2.10% *                | --                     | 2.18% *              |
| Idaho                | 1.52% * | --                     | 0.00%           | 0.00%           | --                | 2.86% *                | 1.46% *                | 2.00% *              |
| Montana              | 0.89% * | 0.00%                  | 9.00% *         | 1.16% *         | 1.17% *           | 0.00%                  | --                     | 0.40% *              |
| Nevada               | 2.09% * | 0.00%                  | 4.68% *         | 13.91% *        | --                | 1.63% *                | 9.26% *                | 1.45% *              |
| New Mexico           | 3.97% * | --                     | --              | 4.88% *         | 9.32% *           | 1.13% *                | 14.95% *               | 3.57% *              |
| Utah                 | 0.50% * | 0.00%                  | --              | 1.60% *         | 0.72% *           | 0.32% *                | 3.19% *                | 0.31% *              |
| Wyoming              | 1.46% * | 0.00%                  | 0.00%           | 3.58% *         | --                | --                     | 0.80% *                | 2.09% *              |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 0.71% * | 0.00%                  | --              | 3.73% *         | 0.00%             | 0.26% *                | 4.20% *                | 0.37% *              |
| California           | 1.63% * | 6.36% *                | 0.99% *         | 1.43% *         | 2.19% *           | 2.46% *                | 2.41% *                | 1.82% *              |
| Hawaii               | 3.98%   | 8.59% *                | 8.77% *         | 6.55% *         | 6.33% *           | 6.96%                  | 4.74%                  | 5.32%                |
| Oregon               | 1.11% * | 1.66% *                | 0.00%           | 4.49% *         | 0.00%             | 2.07% *                | 0.38% *                | 1.37% *              |
| Washington           | 1.77% * | 8.26% *                | 4.63% *         | 4.67% *         | 0.39% *           | 3.09% *                | 4.36% *                | 1.87% *              |

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 II.F.13 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 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        | 25.5%   | 6.4%                   | 7.0%            | 17.5%           | 27.3%             | 30.4%                  | 9.7%                   | 28.7%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 37.7%   | --                     | --              | 43.6% *         | 45.1%             | 39.7%                  | 9.2% *                 | 43.0%                |
| Maine                | 40.1%   | --                     | 0.0%            | 35.0%           | 39.2%             | 53.2%                  | 9.5% *                 | 46.6%                |
| Massachusetts        | 34.8%   | --                     | 29.6% *         | 33.0% *         | 29.3%             | 39.6%                  | 22.9%                  | 36.7%                |
| New Hampshire        | 36.3%   | 0.0%                   | 21.0% *         | 46.5%           | 32.8%             | 40.2%                  | 26.4%                  | 39.0%                |
| Rhode Island         | 27.2%   | 10.7% *                | 16.7% *         | 25.7% *         | 28.2% *           | 31.4%                  | 21.8%                  | 28.7%                |
| Vermont              | 36.3%   | --                     | 22.8% *         | 46.7%           | 31.2%             | 43.7%                  | 22.6%                  | 40.7%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 20.9%   | 0.0%                   | --              | 7.9% *          | 15.5% *           | 30.4%                  | 8.9% *                 | 23.0%                |
| New York             | 24.9%   | 1.4% *                 | 6.1% *          | 20.4%           | 30.3%             | 27.9%                  | 10.3% *                | 28.0%                |
| Pennsylvania         | 28.3%   | 2.3% *                 | 6.4% *          | 17.6% *         | 40.2%             | 30.6%                  | 5.7% *                 | 32.6%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 23.1%   | 0.0%                   | 13.2% *         | 14.2% *         | 12.3%             | 35.1%                  | 12.0% *                | 25.5%                |
| Indiana              | 27.0%   | 0.0%                   | --              | 25.2% *         | 30.8%             | 28.3%                  | 9.2% *                 | 29.1%                |
| Michigan             | 21.8%   | 0.0%                   | 0.9% *          | 21.9% *         | 24.3%             | 24.7%                  | 6.4% *                 | 24.6%                |
| Ohio                 | 27.1%   | --                     | 28.4% *         | 24.5% *         | 37.4%             | 23.0%                  | 31.5%                  | 26.3%                |
| Wisconsin            | 31.7%   | --                     | --              | 15.8% *         | 46.1%             | 32.0%                  | 16.6% *                | 34.3%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 19.2%   | 6.2% *                 | 10.0% *         | 8.8% *          | 23.1%             | 23.8%                  | 9.6% *                 | 21.2%                |
| Kansas               | 34.6%   | --                     | --              | 30.4% *         | 16.9%             | 49.2%                  | 17.2% *                | 38.4%                |
| Minnesota            | 41.3%   | --                     | --              | 37.4%           | 38.7%             | 45.1%                  | 27.6%                  | 43.6%                |
| Missouri             | 26.8%   | --                     | 6.5% *          | 23.1% *         | 15.6% *           | 36.4%                  | 13.7% *                | 30.0%                |
| Nebraska             | 45.5%   | --                     | --              | 35.0%           | 41.8%             | 50.9%                  | 26.2% *                | 48.0%                |
| North Dakota         | 39.0%   | --                     | 23.9% *         | 30.3%           | 43.5%             | 46.9%                  | 28.2%                  | 42.2%                |
| South Dakota         | 26.3%   | --                     | 12.8% *         | 26.8% *         | 28.5%             | 29.9%                  | 17.8% *                | 28.7%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 25.4%   | 0.0%                   | --              | 11.3% *         | 21.7% *           | 30.8%                  | 19.2% *                | 26.7%                |
| District of Columbia | 19.3%   | 0.0%                   | 0.0%            | 7.1% *          | 19.1% *           | 27.3%                  | --                     | 22.6%                |
| Florida              | 27.4%   | --                     | 2.3% *          | 6.3% *          | 31.7% *           | 32.9%                  | 6.0% *                 | 31.0%                |
| Georgia              | 33.4%   | 0.0%                   | 10.0% *         | 36.7% *         | 43.2%             | 32.5%                  | 14.6% *                | 36.2%                |
| Maryland             | 39.5% * | --                     | 19.7% *         | 20.2% *         | 14.4% *           | 56.6%                  | 19.5% *                | 43.4% *              |
| North Carolina       | 28.6%   | 0.0%                   | 0.0%            | 26.5% *         | 23.7% *           | 34.4%                  | 13.2% *                | 31.5%                |
| South Carolina       | 25.0%   | --                     | --              | 12.7% *         | 13.3% *           | 36.0%                  | 8.1% *                 | 28.5%                |
| Virginia             | 27.6%   | --                     | 0.0%            | 15.2% *         | 36.5% *           | 31.9%                  | 7.4% *                 | 31.4%                |
| West Virginia        | 27.1%   | 0.0%                   | --              | 20.6% *         | 21.1% *           | 33.9%                  | 3.2% *                 | 31.2%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 20.4%   | 0.0%                   | 0.0%            | --              | 8.3% *            | 34.2%                  | 2.2% *                 | 25.6%                |
| Kentucky             | 37.3%   | --                     | --              | 19.8% *         | 32.2%             | 46.8%                  | 11.0% *                | 41.6%                |
| Mississippi          | 23.9% * | 0.0%                   | --              | 7.9% *          | 21.5% *           | 35.7% *                | 1.3% *                 | 29.6% *              |
| Tennessee            | 26.9%   | --                     | --              | 15.8% *         | 44.0%             | 27.0%                  | 12.0% *                | 29.6%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 35.3%   | 0.0%                   | 2.1% *          | 7.4% *          | 13.6% *           | 53.9%                  | 2.1% *                 | 43.3%                |
| Louisiana            | 22.3%   | 0.0%                   | --              | 2.2% *          | 16.3% *           | 34.6%                  | 9.6% *                 | 26.1%                |
| Oklahoma             | 23.6%   | --                     | 0.0%            | 13.1% *         | 41.0%             | 21.9%                  | 5.7% *                 | 27.9%                |
| Texas                | 23.8%   | 11.5% *                | --              | 15.2% *         | 19.6%             | 31.1%                  | 6.8% *                 | 28.1%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 27.9%   | 0.0%                   | 2.2% *          | 33.3% *         | 39.6%             | 26.5%                  | 17.8% *                | 29.3%                |
| Colorado             | 32.0%   | --                     | 0.0%            | 30.8% *         | 43.7%             | 34.4%                  | 6.1% *                 | 38.1%                |
| Idaho                | 27.4%   | --                     | --              | 29.7% *         | 28.6% *           | 30.9%                  | 17.8% *                | 30.5%                |
| Montana              | 35.5%   | 28.4% *                | 7.8% *          | 16.1% *         | 39.2%             | 56.2%                  | 21.4%                  | 41.6%                |
| Nevada               | 17.5%   | --                     | 1.3% *          | 0.5% *          | 24.7% *           | 21.2% *                | 1.3% *                 | 20.9%                |
| New Mexico           | 30.1%   | 0.0%                   | --              | 9.7% *          | 41.3%             | 33.8%                  | --                     | 34.6%                |
| Utah                 | 45.0%   | --                     | 1.6% *          | 35.5% *         | 48.5%             | 50.4%                  | 11.8% *                | 49.5%                |
| Wyoming              | 32.4%   | --                     | 2.0% *          | 16.0% *         | 37.0% *           | 52.4%                  | 17.1% *                | 39.2%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 22.7%   | --                     | 0.0%            | 19.8% *         | 16.8%             | 29.5%                  | 11.1% *                | 24.8%                |
| California           | 14.5%   | 2.1% *                 | 0.0%            | 4.5% *          | 17.1%             | 18.2% *                | 1.6% *                 | 17.0%                |
| Hawaii               | 6.8%    | --                     | 0.0%            | --              | 6.4% *            | 10.8% *                | 3.9% *                 | 8.0%                 |
| Oregon               | 18.4%   | 29.6% *                | 0.0%            | 9.8% *          | 18.5%             | 23.6%                  | 8.5% *                 | 20.8%                |
| Washington           | 18.0%   | 6.7% *                 | 0.0%            | 23.0% *         | 18.9% *           | 20.3%                  | 2.3% *                 | 22.0%                |

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.

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.13 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 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        | 1.09%    | 1.52%                  | 1.13%           | 1.24%           | 1.44%             | 2.09%                  | 0.77%                  | 1.39%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5.26%    | --                     | --              | 16.99% *        | 10.55%            | 6.65%                  | 3.61% *                | 5.89%                |
| Maine                | 4.92%    | --                     | 0.00%           | 9.96%           | 7.67%             | 8.04%                  | 4.46% *                | 5.58%                |
| Massachusetts        | 5.16%    | --                     | 13.21% *        | 11.06% *        | 7.13%             | 7.47%                  | 6.77%                  | 5.80%                |
| New Hampshire        | 3.52%    | 0.00%                  | 9.98% *         | 9.21%           | 7.05%             | 5.05%                  | 7.35%                  | 4.00%                |
| Rhode Island         | 4.16%    | 6.65% *                | 7.89% *         | 9.31% *         | 9.89% *           | 6.54%                  | 5.42%                  | 5.04%                |
| Vermont              | 4.32%    | --                     | 9.20% *         | 7.91%           | 8.00%             | 7.43%                  | 5.24%                  | 5.40%                |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4.20%    | 0.00%                  | --              | 5.32% *         | 7.55% *           | 6.37%                  | 5.48% *                | 4.86%                |
| New York             | 2.26%    | 1.47% *                | 5.95% *         | 5.55%           | 5.22%             | 3.21%                  | 3.79% *                | 2.63%                |
| Pennsylvania         | 3.79%    | 2.29% *                | 5.09% *         | 7.01% *         | 8.05%             | 5.80%                  | 2.67% *                | 4.46%                |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.44%    | 0.00%                  | 8.02% *         | 5.05% *         | 3.21%             | 5.94%                  | 3.88% *                | 4.07%                |
| Indiana              | 3.67%    | 0.00%                  | --              | 11.24% *        | 8.76%             | 4.30%                  | 7.87% *                | 4.01%                |
| Michigan             | 3.31%    | 0.00%                  | 0.96% *         | 8.70% *         | 5.85%             | 5.13%                  | 3.96% *                | 3.87%                |
| Ohio                 | 2.95%    | --                     | 11.68% *        | 7.40% *         | 7.03%             | 3.82%                  | 7.41%                  | 3.23%                |
| Wisconsin            | 4.12%    | --                     | --              | 5.39% *         | 7.39%             | 6.65%                  | 5.95% *                | 4.68%                |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.47%    | 4.61% *                | 6.21% *         | 3.48% *         | 4.51%             | 4.70%                  | 3.44% *                | 2.91%                |
| Kansas               | 8.84%    | --                     | --              | 10.46% *        | 4.09%             | 13.46%                 | 6.59% *                | 10.10%               |
| Minnesota            | 7.11%    | --                     | --              | 9.32%           | 6.08%             | 11.88%                 | 7.54%                  | 7.97%                |
| Missouri             | 3.15%    | --                     | 5.34% *         | 7.91% *         | 6.51% *           | 4.43%                  | 4.74% *                | 3.68%                |
| Nebraska             | 5.25%    | --                     | --              | 8.70%           | 9.49%             | 7.44%                  | 7.97% *                | 5.71%                |
| North Dakota         | 3.50%    | --                     | 10.59% *        | 6.85%           | 7.88%             | 5.53%                  | 6.49%                  | 4.09%                |
| South Dakota         | 3.14%    | --                     | 9.14% *         | 8.73% *         | 7.03%             | 4.17%                  | 6.50% *                | 3.60%                |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.69%    | 0.00%                  | --              | 5.74% *         | 7.10% *           | 5.23%                  | 8.00% *                | 4.13%                |
| District of Columbia | 2.69%    | 0.00%                  | 0.00%           | 3.57% *         | 6.35% *           | 4.03%                  | --                     | 3.21%                |
| Florida              | 4.98%    | --                     | 2.33% *         | 3.72% *         | 11.19% *          | 7.18%                  | 3.18% *                | 5.76%                |
| Georgia              | 4.60%    | 0.00%                  | 9.55% *         | 12.22% *        | 10.55%            | 5.80%                  | 6.48% *                | 5.10%                |
| Maryland             | 12.03% * | --                     | 11.27% *        | 8.10% *         | 4.96% *           | 15.36%                 | 6.23% *                | 13.51% *             |
| North Carolina       | 4.21%    | 0.00%                  | 0.00%           | 8.00% *         | 7.70% *           | 5.89%                  | 5.32% *                | 4.74%                |
| South Carolina       | 4.25%    | --                     | --              | 8.69% *         | 4.20% *           | 6.36%                  | 4.91% *                | 4.81%                |
| Virginia             | 4.02%    | --                     | 0.00%           | 5.29% *         | 13.30% *          | 5.21%                  | 3.26% *                | 4.70%                |
| West Virginia        | 4.14%    | 0.00%                  | --              | 8.95% *         | 6.90% *           | 5.81%                  | 2.35% *                | 4.69%                |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.34%    | 0.00%                  | 0.00%           | --              | 6.77% *           | 6.89%                  | 1.72% *                | 5.37%                |
| Kentucky             | 3.72%    | --                     | --              | 10.77% *        | 7.70%             | 4.86%                  | 4.42% *                | 4.12%                |
| Mississippi          | 9.01% *  | 0.00%                  | --              | 6.02% *         | 9.99% *           | 15.41% *               | 1.33% *                | 10.60% *             |
| Tennessee            | 4.81%    | --                     | --              | 6.22% *         | 13.01%            | 6.31%                  | 5.00% *                | 5.57%                |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6.44%    | 0.00%                  | 2.17% *         | 5.87% *         | 4.16% *           | 8.40%                  | 1.23% *                | 7.23%                |
| Louisiana            | 4.95%    | 0.00%                  | --              | 1.52% *         | 4.93% *           | 8.27%                  | 5.81% *                | 5.87%                |
| Oklahoma             | 5.00%    | --                     | 0.00%           | 5.56% *         | 12.08%            | 4.07%                  | 2.24% *                | 5.90%                |
| Texas                | 3.08%    | 8.44% *                | --              | 6.09% *         | 5.66%             | 4.66%                  | 3.68% *                | 3.70%                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.47%    | 0.00%                  | 2.31% *         | 10.46% *        | 11.46%            | 7.56%                  | 6.52% *                | 6.19%                |
| Colorado             | 4.43%    | --                     | 0.00%           | 9.40% *         | 7.16%             | 7.07%                  | 3.31% *                | 5.11%                |
| Idaho                | 5.00%    | --                     | --              | 11.24% *        | 8.87% *           | 8.28%                  | 5.66% *                | 6.06%                |
| Montana              | 4.39%    | 11.96% *               | 7.33% *         | 5.63% *         | 6.74%             | 8.61%                  | 6.07%                  | 5.48%                |
| Nevada               | 4.18%    | --                     | 1.32% *         | 0.52% *         | 8.12% *           | 6.48% *                | 1.03% *                | 4.94%                |
| New Mexico           | 4.23%    | 0.00%                  | --              | 5.08% *         | 9.10%             | 5.92%                  | --                     | 4.78%                |
| Utah                 | 7.13%    | --                     | 1.62% *         | 12.55% *        | 8.29%             | 10.33%                 | 7.42% *                | 7.25%                |
| Wyoming              | 4.20%    | --                     | 2.03% *         | 7.22% *         | 11.32% *          | 6.83%                  | 6.68% *                | 5.24%                |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.32%    | --                     | 0.00%           | 6.79% *         | 4.86%             | 5.80%                  | 5.50% *                | 3.80%                |
| California           | 3.40%    | 1.67% *                | 0.00%           | 1.46% *         | 3.14%             | 6.56% *                | 0.80% *                | 4.63%                |
| Hawaii               | 1.79%    | --                     | 0.00%           | --              | 3.41% *           | 3.88% *                | 2.43% *                | 2.39%                |
| Oregon               | 2.58%    | 13.36% *               | 0.00%           | 6.01% *         | 4.51%             | 4.40%                  | 3.64% *                | 3.08%                |
| Washington           | 3.36%    | 6.59% *                | 0.00%           | 8.59% *         | 6.66% *           | 5.69%                  | 1.76% *                | 4.40%                |

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)



**Table II.F.14 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 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        | 26.4% | 45.5%                  | 47.6%           | 42.3%           | 30.4%             | 17.2%                  | 46.2%                  | 22.4%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 24.3% | --                     | 70.3%           | 39.3% *         | 17.6% *           | 12.6%                  | 67.9%                  | 16.2%                |
| Maine                | 30.1% | --                     | 88.7%           | 46.7%           | 36.7%             | 6.3% *                 | 70.9%                  | 21.5%                |
| Massachusetts        | 20.6% | --                     | 27.8% *         | 29.4% *         | 22.4%             | 14.4% *                | 44.8%                  | 16.7% *              |
| New Hampshire        | 28.3% | 76.3%                  | 69.5%           | 41.3%           | 29.7%             | 12.4%                  | 61.9%                  | 19.3%                |
| Rhode Island         | 24.4% | 47.3%                  | 40.6%           | 46.3%           | 22.8% *           | 10.8% *                | 45.2%                  | 18.8%                |
| Vermont              | 23.0% | --                     | 29.4% *         | 29.3%           | 23.7%             | 10.5% *                | 38.0%                  | 18.3%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 16.8% | --                     | --              | 32.4% *         | 14.2% *           | 13.5%                  | 21.8% *                | 15.9%                |
| New York             | 20.2% | 31.2% *                | 46.8%           | 34.9%           | 19.6%             | 12.4%                  | 39.4%                  | 16.1%                |
| Pennsylvania         | 24.7% | 44.8%                  | 36.3% *         | 41.3%           | 15.2%             | 21.5%                  | 40.2%                  | 21.8%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 19.7% | 31.6% *                | 28.1% *         | 19.9%           | 22.9%             | 15.7%                  | 22.7%                  | 19.0%                |
| Indiana              | 24.5% | --                     | 85.0%           | 28.8% *         | 26.9%             | 18.2%                  | 56.1%                  | 20.8%                |
| Michigan             | 26.4% | --                     | 30.7% *         | 28.1% *         | 23.7%             | 25.3%                  | 31.8%                  | 25.4%                |
| Ohio                 | 29.6% | --                     | 41.5%           | 54.2%           | 38.8%             | 19.0%                  | 44.5%                  | 27.0%                |
| Wisconsin            | 24.8% | --                     | --              | 44.7%           | 24.0%             | 16.5%                  | 42.1%                  | 21.8%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 34.8% | 60.2%                  | 60.8%           | 61.3%           | 37.4%             | 14.5%                  | 53.3%                  | 31.0%                |
| Kansas               | 25.1% | --                     | --              | 36.5%           | 45.5%             | 12.3% *                | 29.1%                  | 24.3%                |
| Minnesota            | 22.4% | --                     | --              | 48.8%           | 29.9%             | 10.7% *                | 45.0%                  | 18.6%                |
| Missouri             | 33.6% | --                     | 44.1% *         | 52.0%           | 37.6%             | 22.9%                  | 48.4%                  | 30.0%                |
| Nebraska             | 22.1% | --                     | --              | 36.8%           | 35.3%             | 13.0%                  | 35.3%                  | 20.4%                |
| North Dakota         | 25.3% | --                     | 30.4% *         | 31.9%           | 21.0%             | 21.9%                  | 33.0%                  | 23.0%                |
| South Dakota         | 39.5% | --                     | 68.5%           | 60.1%           | 46.0%             | 19.5%                  | 59.5%                  | 33.7%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 29.7% | --                     | --              | 43.6%           | 39.0%             | 20.5% *                | 49.5%                  | 25.7%                |
| District of Columbia | 16.4% | --                     | --              | 17.3% *         | 15.9%             | 14.0%                  | 23.2%                  | 14.9%                |
| Florida              | 28.6% | --                     | 37.7% *         | 63.1%           | 45.0%             | 15.9%                  | 57.4%                  | 23.7%                |
| Georgia              | 32.4% | --                     | 68.6%           | 43.0%           | 28.7%             | 26.7%                  | 65.3%                  | 27.5%                |
| Maryland             | 18.5% | --                     | 34.6% *         | 29.8% *         | 32.6% *           | 7.3% *                 | 39.1%                  | 14.5% *              |
| North Carolina       | 38.7% | --                     | 81.2%           | 68.8%           | 43.5%             | 24.0%                  | 76.9%                  | 31.6%                |
| South Carolina       | 35.7% | 76.0%                  | 82.9%           | 66.6%           | 43.9%             | 16.3%                  | 76.1%                  | 27.3%                |
| Virginia             | 24.1% | --                     | --              | 35.7%           | 30.4% *           | 16.3% *                | 39.1%                  | 21.3%                |
| West Virginia        | 24.5% | --                     | --              | 31.0% *         | 61.0%             | 11.9%                  | 47.8%                  | 20.6%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 27.2% | 34.4% *                | --              | 46.6%           | 51.6%             | 13.0%                  | 38.7%                  | 23.9%                |
| Kentucky             | 26.4% | --                     | --              | 38.2% *         | 32.8%             | 17.5%                  | 47.9%                  | 22.9%                |
| Mississippi          | 25.5% | --                     | --              | 41.1%           | 19.2% *           | 16.9% *                | 35.4%                  | 23.0%                |
| Tennessee            | 31.8% | --                     | 77.8%           | 63.6%           | 24.1% *           | 18.9%                  | 65.1%                  | 25.7%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 27.8% | --                     | 46.6%           | 36.3% *         | 44.5%             | 18.0%                  | 38.1%                  | 25.3%                |
| Louisiana            | 26.7% | --                     | --              | 42.9%           | 26.8%             | 22.7%                  | 30.7%                  | 25.5%                |
| Oklahoma             | 39.0% | --                     | 65.7%           | 38.9%           | 26.1%             | 40.1%                  | 64.4%                  | 32.9%                |
| Texas                | 37.8% | 56.2%                  | 68.9%           | 58.0%           | 49.9%             | 23.1%                  | 63.1%                  | 31.5%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 41.9% | --                     | 83.8%           | 45.4%           | 37.7%             | 37.1%                  | 62.9%                  | 38.9%                |
| Colorado             | 33.9% | --                     | 91.1%           | 43.5%           | 32.1%             | 22.1%                  | 69.5%                  | 25.6%                |
| Idaho                | 39.4% | --                     | 58.4%           | 56.3%           | 40.2% *           | 28.0%                  | 56.4%                  | 33.9%                |
| Montana              | 31.5% | 49.3%                  | 58.5%           | 52.7%           | 16.2% *           | 13.9% *                | 49.7%                  | 23.6%                |
| Nevada               | 43.3% | --                     | 29.8% *         | 42.9%           | 55.1%             | 39.4%                  | 43.3%                  | 43.3%                |
| New Mexico           | 27.1% | --                     | --              | 61.7%           | 22.1%             | 20.3%                  | 39.2%                  | 25.0%                |
| Utah                 | 18.7% | --                     | --              | 22.3% *         | 16.2% *           | 15.1% *                | 45.7%                  | 15.1%                |
| Wyoming              | 27.2% | --                     | --              | 48.0%           | 22.7%             | 11.7%                  | 37.1%                  | 22.9%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 26.2% | --                     | --              | 46.7%           | 33.7%             | 17.9%                  | 30.1% *                | 25.5%                |
| California           | 15.3% | 28.2%                  | 40.3% *         | 28.6%           | 21.5%             | 8.1% *                 | 31.4%                  | 12.2% *              |
| Hawaii               | 11.6% | --                     | 19.2% *         | 13.6% *         | 7.8% *            | 12.2% *                | 15.8% *                | 9.8% *               |
| Oregon               | 30.1% | 41.7% *                | 73.6%           | 36.2%           | 33.1%             | 16.1%                  | 62.2%                  | 22.4%                |
| Washington           | 26.8% | 65.5%                  | 17.7% *         | 39.2%           | 38.4%             | 15.7% *                | 41.9%                  | 22.9%                |

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 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        | 1.14% | 2.94%                  | 2.58%           | 1.62%           | 1.66%             | 1.39%                  | 1.47%                  | 1.20%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 3.29% | --                     | 14.78%          | 13.11% *        | 5.42% *           | 3.71%                  | 8.20%                  | 2.95%                |
| Maine                | 3.98% | --                     | 6.18%           | 10.75%          | 8.50%             | 2.39% *                | 7.01%                  | 4.08%                |
| Massachusetts        | 4.78% | --                     | 12.10% *        | 9.21% *         | 6.66%             | 6.87% *                | 9.75%                  | 5.23% *              |
| New Hampshire        | 2.91% | 12.04%                 | 10.41%          | 8.41%           | 6.40%             | 2.78%                  | 7.37%                  | 2.88%                |
| Rhode Island         | 3.68% | 13.19%                 | 11.23%          | 11.16%          | 8.23% *           | 4.26% *                | 7.37%                  | 4.16%                |
| Vermont              | 3.11% | --                     | 10.40% *        | 6.97%           | 6.03%             | 3.75% *                | 6.65%                  | 3.34%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.08% | --                     | --              | 10.95% *        | 6.48% *           | 3.31%                  | 7.92% *                | 3.33%                |
| New York             | 2.19% | 10.26% *               | 12.15%          | 7.07%           | 5.03%             | 1.83%                  | 6.44%                  | 2.19%                |
| Pennsylvania         | 3.48% | 12.17%                 | 11.41% *        | 8.44%           | 3.81%             | 5.92%                  | 6.52%                  | 4.05%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.36% | 9.84% *                | 10.25% *        | 4.94%           | 5.20%             | 3.35%                  | 4.63%                  | 2.69%                |
| Indiana              | 3.67% | --                     | 10.76%          | 9.07% *         | 6.36%             | 5.15%                  | 9.65%                  | 3.79%                |
| Michigan             | 4.43% | --                     | 11.25% *        | 8.44% *         | 5.08%             | 6.96%                  | 8.58%                  | 5.00%                |
| Ohio                 | 3.24% | --                     | 10.79%          | 8.75%           | 6.69%             | 3.87%                  | 7.45%                  | 3.52%                |
| Wisconsin            | 2.97% | --                     | --              | 8.50%           | 6.32%             | 3.63%                  | 7.74%                  | 3.17%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.39% | 12.41%                 | 12.96%          | 7.95%           | 5.93%             | 3.65%                  | 7.63%                  | 3.68%                |
| Kansas               | 4.58% | --                     | --              | 9.25%           | 5.97%             | 4.52% *                | 7.92%                  | 5.20%                |
| Minnesota            | 3.91% | --                     | --              | 9.60%           | 6.13%             | 4.42% *                | 8.45%                  | 4.06%                |
| Missouri             | 3.52% | --                     | 13.79% *        | 8.66%           | 11.06%            | 4.03%                  | 7.90%                  | 3.92%                |
| Nebraska             | 3.22% | --                     | --              | 7.72%           | 8.43%             | 3.12%                  | 8.87%                  | 3.39%                |
| North Dakota         | 3.26% | --                     | 10.81% *        | 7.80%           | 5.55%             | 5.04%                  | 7.26%                  | 3.64%                |
| South Dakota         | 3.47% | --                     | 10.95%          | 8.76%           | 7.57%             | 3.94%                  | 7.56%                  | 3.79%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.66% | --                     | --              | 9.92%           | 11.03%            | 8.21% *                | 9.59%                  | 6.48%                |
| District of Columbia | 2.53% | --                     | --              | 5.82% *         | 3.60%             | 4.09%                  | 6.68%                  | 2.72%                |
| Florida              | 3.95% | --                     | 12.95% *        | 7.57%           | 10.70%            | 4.04%                  | 7.38%                  | 4.15%                |
| Georgia              | 3.95% | --                     | 11.52%          | 10.05%          | 8.28%             | 5.42%                  | 7.60%                  | 4.30%                |
| Maryland             | 4.57% | --                     | 12.59% *        | 9.20% *         | 10.74% *          | 2.89% *                | 7.44%                  | 4.61% *              |
| North Carolina       | 4.10% | --                     | 12.49%          | 8.41%           | 12.93%            | 4.17%                  | 6.85%                  | 4.64%                |
| South Carolina       | 4.02% | 13.74%                 | 10.05%          | 10.55%          | 7.73%             | 3.18%                  | 7.66%                  | 3.70%                |
| Virginia             | 4.78% | --                     | --              | 8.20%           | 10.86% *          | 7.22% *                | 8.32%                  | 5.55%                |
| West Virginia        | 3.24% | --                     | --              | 9.47% *         | 8.77%             | 2.66%                  | 9.26%                  | 3.27%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.72% | 11.44% *               | --              | 11.90%          | 10.44%            | 3.34%                  | 7.99%                  | 4.15%                |
| Kentucky             | 3.69% | --                     | --              | 11.65% *        | 9.55%             | 3.54%                  | 10.24%                 | 3.90%                |
| Mississippi          | 5.27% | --                     | --              | 10.88%          | 6.86% *           | 7.63% *                | 8.83%                  | 6.00%                |
| Tennessee            | 4.07% | --                     | 9.17%           | 10.19%          | 7.56% *           | 4.63%                  | 7.94%                  | 4.42%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.97% | --                     | 12.92%          | 11.17% *        | 8.07%             | 4.66%                  | 8.25%                  | 4.38%                |
| Louisiana            | 3.01% | --                     | --              | 11.91%          | 6.01%             | 3.88%                  | 7.18%                  | 3.29%                |
| Oklahoma             | 4.07% | --                     | 10.16%          | 7.31%           | 6.91%             | 6.11%                  | 6.68%                  | 4.42%                |
| Texas                | 4.08% | 11.29%                 | 9.78%           | 8.27%           | 10.57%            | 4.83%                  | 6.72%                  | 4.84%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 6.56% | --                     | 8.64%           | 11.13%          | 7.57%             | 10.64%                 | 8.46%                  | 7.52%                |
| Colorado             | 3.01% | --                     | 6.45%           | 9.59%           | 6.52%             | 3.66%                  | 7.21%                  | 2.99%                |
| Idaho                | 4.35% | --                     | 12.82%          | 11.68%          | 13.75% *          | 5.22%                  | 7.94%                  | 5.25%                |
| Montana              | 3.99% | 13.90%                 | 13.31%          | 9.34%           | 5.76% *           | 5.11% *                | 7.89%                  | 4.60%                |
| Nevada               | 5.07% | --                     | 12.40% *        | 9.64%           | 8.65%             | 7.86%                  | 7.90%                  | 5.91%                |
| New Mexico           | 3.87% | --                     | --              | 10.21%          | 6.22%             | 5.58%                  | 10.53%                 | 4.20%                |
| Utah                 | 4.63% | --                     | --              | 8.38% *         | 5.65% *           | 6.48% *                | 9.21%                  | 4.47%                |
| Wyoming              | 3.69% | --                     | --              | 9.87%           | 6.73%             | 2.91%                  | 8.28%                  | 3.96%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.39% | --                     | --              | 10.08%          | 7.44%             | 4.35%                  | 9.10% *                | 3.68%                |
| California           | 3.98% | 6.68%                  | 12.92% *        | 4.90%           | 3.76%             | 3.35% *                | 5.52%                  | 3.75% *              |
| Hawaii               | 2.56% | --                     | 8.58% *         | 5.74% *         | 3.42% *           | 4.77% *                | 4.82% *                | 2.99% *              |
| Oregon               | 3.49% | 14.14% *               | 9.71%           | 9.39%           | 6.62%             | 4.08%                  | 6.81%                  | 3.65%                |
| Washington           | 4.88% | 10.21%                 | 7.41% *         | 9.19%           | 8.19%             | 7.53% *                | 6.40%                  | 5.70%                |

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and State: United States, 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        | 51.7% | 49.9%                  | 57.0%           | 60.7%           | 53.7%             | 49.4%                  | 55.9%                  | 51.1%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 70.5% | --                     | 84.4%           | 82.4%           | 81.2%             | 61.3%                  | 89.8%                  | 67.5%                |
| Maine                | 69.8% | --                     | --              | 67.1%           | 84.9%             | 62.8%                  | 71.9%                  | 69.3%                |
| Massachusetts        | 59.9% | 92.9%                  | 87.4%           | 74.2%           | 44.7%             | 57.2%                  | 84.2%                  | 55.7%                |
| New Hampshire        | 59.4% | --                     | 89.1%           | 90.8%           | 57.5%             | 51.5%                  | 89.6%                  | 54.3%                |
| Rhode Island         | 50.4% | --                     | --              | 78.2%           | 52.2%             | 36.9%                  | 69.2%                  | 46.2%                |
| Vermont              | 61.2% | --                     | 73.9%           | 67.9%           | 61.1%             | 55.9%                  | 64.3%                  | 60.4%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 36.4% | --                     | --              | 52.2%           | 16.9% *           | 45.9%                  | 49.8% *                | 35.2%                |
| New York             | 38.9% | --                     | 19.9% *         | 48.7%           | 43.2%             | 36.6%                  | 35.8%                  | 39.3%                |
| Pennsylvania         | 52.6% | --                     | 43.9% *         | 50.7%           | 54.4%             | 54.9%                  | 39.8%                  | 54.4%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 46.7% | 32.1% *                | 60.7%           | 56.4%           | 39.9%             | 50.0%                  | 42.3%                  | 47.7%                |
| Indiana              | 52.8% | --                     | 100.0%          | 59.2%           | 53.6%             | 48.0%                  | 69.2%                  | 50.8%                |
| Michigan             | 48.8% | --                     | --              | 62.4%           | 46.7%             | 45.0%                  | 62.1%                  | 46.7%                |
| Ohio                 | 49.3% | --                     | --              | 40.0% *         | 78.8%             | 39.9%                  | 60.6%                  | 47.5%                |
| Wisconsin            | 61.2% | 100.0%                 | --              | 43.9%           | 62.7%             | 61.9%                  | 62.1%                  | 61.1%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 49.6% | 75.5%                  | --              | 65.3%           | 45.6%             | 42.8%                  | 67.9%                  | 45.8%                |
| Kansas               | 58.3% | --                     | --              | 61.7%           | 70.6%             | 52.3%                  | 51.8%                  | 59.6%                |
| Minnesota            | 58.9% | --                     | --              | 85.7%           | 54.2%             | 56.9%                  | 64.5%                  | 58.2%                |
| Missouri             | 60.0% | --                     | --              | 81.0%           | 25.8% *           | 67.6%                  | 69.9%                  | 57.9%                |
| Nebraska             | 67.2% | --                     | --              | 87.7%           | 64.6%             | 63.4%                  | 76.0%                  | 66.2%                |
| North Dakota         | 63.8% | --                     | 74.1%           | 58.2%           | 65.5%             | 62.9%                  | 69.2%                  | 62.3%                |
| South Dakota         | 53.1% | --                     | 71.8%           | 52.5% *         | 69.4%             | 40.1%                  | 70.1%                  | 47.9%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 44.3% | --                     | --              | 51.7% *         | 53.5%             | 38.4%                  | 75.7%                  | 40.8%                |
| District of Columbia | 40.1% | --                     | --              | 24.9%           | 31.5%             | 48.3%                  | 38.8% *                | 40.4%                |
| Florida              | 52.2% | --                     | --              | 61.9%           | 71.3%             | 48.8%                  | 46.8%                  | 52.7%                |
| Georgia              | 61.1% | --                     | 77.8%           | 88.7%           | 63.6%             | 56.1%                  | 80.2%                  | 59.3%                |
| Maryland             | 55.8% | 73.1%                  | --              | 47.4%           | 30.2% *           | 65.7%                  | 60.7%                  | 54.8%                |
| North Carolina       | 67.9% | --                     | 100.0%          | 98.8%           | 81.0%             | 60.4%                  | 77.4%                  | 66.9%                |
| South Carolina       | 53.1% | --                     | 91.3%           | 72.6%           | 47.7%             | 48.6%                  | 75.2%                  | 49.7%                |
| Virginia             | 56.1% | --                     | 86.1%           | 40.4%           | 55.2% *           | 57.3%                  | 57.2%                  | 56.0%                |
| West Virginia        | 46.4% | 100.0%                 | --              | 60.2%           | 48.6%             | 43.4%                  | 47.7%                  | 46.3%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 36.8% | --                     | --              | 49.4%           | 30.7% *           | 41.5%                  | 25.1% *                | 38.8%                |
| Kentucky             | 62.9% | --                     | --              | 56.5%           | 64.0%             | 64.1%                  | 55.1%                  | 64.1%                |
| Mississippi          | 51.0% | --                     | --              | 66.4%           | 26.1% *           | 59.5%                  | 47.5%                  | 51.4%                |
| Tennessee            | 59.8% | --                     | --              | 91.9%           | 58.4%             | 52.6%                  | 84.3%                  | 58.2%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 68.0% | 100.0%                 | --              | 48.0%           | 56.1%             | 72.2%                  | 56.4%                  | 69.3%                |
| Louisiana            | 46.6% | --                     | --              | 41.4% *         | 54.2%             | 43.3%                  | 48.0%                  | 46.3%                |
| Oklahoma             | 58.9% | --                     | --              | 52.7%           | 62.1%             | 60.3%                  | 55.8%                  | 59.5%                |
| Texas                | 58.2% | --                     | 71.4%           | 79.4%           | 65.6%             | 52.9%                  | 66.1%                  | 57.3%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 70.8% | --                     | 92.6%           | 65.0%           | 71.2%             | 72.4%                  | 61.1%                  | 72.0%                |
| Colorado             | 70.5% | 93.6%                  | 94.6%           | 83.0%           | 83.7%             | 56.9%                  | 90.9%                  | 65.9%                |
| Idaho                | 54.8% | --                     | --              | 76.2%           | 58.0%             | 42.9%                  | 71.1%                  | 51.0%                |
| Montana              | 74.4% | --                     | 100.0%          | 71.2%           | 63.1%             | 75.0%                  | 84.8%                  | 71.4%                |
| Nevada               | 66.4% | --                     | --              | 48.4% *         | 89.0%             | 71.3%                  | 46.0%                  | 70.9%                |
| New Mexico           | 59.1% | --                     | --              | 76.8%           | 50.9%             | 65.2%                  | 36.1% *                | 61.7%                |
| Utah                 | 63.9% | --                     | --              | 68.7%           | 66.0%             | 64.9%                  | 58.3%                  | 65.3%                |
| Wyoming              | 68.9% | --                     | --              | 66.5%           | 49.3%             | 82.2%                  | 52.9%                  | 72.3%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 45.0% | --                     | --              | 39.5% *         | 42.6%             | 46.4%                  | 67.5%                  | 43.3%                |
| California           | 34.0% | 41.4%                  | 29.2% *         | 37.2%           | 46.4%             | 30.5%                  | 33.5%                  | 34.0%                |
| Hawaii               | 30.7% | --                     | 0.0%            | 26.1% *         | 12.2% *           | 43.6%                  | 16.5% *                | 34.6%                |
| Oregon               | 46.5% | --                     | 88.3%           | 69.9%           | 28.5% *           | 45.4%                  | 79.1%                  | 42.1%                |
| Washington           | 41.3% | --                     | --              | 63.8%           | 71.0%             | 33.6%                  | 39.4%                  | 41.6%                |

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

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

**Table II.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, 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        | 1.66% | 4.30%                  | 3.46%           | 2.96%           | 2.12%             | 2.44%                  | 2.04%                  | 1.86%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5.33% | --                     | 9.10%           | 10.49%          | 7.84%             | 8.08%                  | 5.34%                  | 5.90%                |
| Maine                | 4.44% | --                     | --              | 15.35%          | 5.14%             | 6.04%                  | 13.08%                 | 4.51%                |
| Massachusetts        | 5.50% | 8.65%                  | 9.43%           | 11.87%          | 8.67%             | 7.85%                  | 7.19%                  | 6.10%                |
| New Hampshire        | 4.67% | --                     | 7.45%           | 5.71%           | 9.56%             | 6.43%                  | 5.15%                  | 5.21%                |
| Rhode Island         | 6.03% | --                     | --              | 9.60%           | 14.12%            | 7.30%                  | 9.62%                  | 6.89%                |
| Vermont              | 4.37% | --                     | 13.44%          | 9.49%           | 8.36%             | 6.79%                  | 10.65%                 | 4.79%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6.73% | --                     | --              | 13.31%          | 8.97% *           | 6.75%                  | 15.49% *               | 7.01%                |
| New York             | 3.24% | --                     | 9.49% *         | 9.88%           | 7.14%             | 4.10%                  | 8.46%                  | 3.51%                |
| Pennsylvania         | 5.47% | --                     | 14.99% *        | 12.16%          | 7.83%             | 7.84%                  | 10.12%                 | 5.96%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.44% | 14.94% *               | 12.99%          | 6.17%           | 7.69%             | 6.75%                  | 10.12%                 | 4.96%                |
| Indiana              | 5.07% | --                     | 0.00%           | 15.44%          | 11.38%            | 6.06%                  | 15.38%                 | 5.26%                |
| Michigan             | 4.60% | --                     | --              | 10.46%          | 8.49%             | 5.85%                  | 9.31%                  | 5.01%                |
| Ohio                 | 5.75% | --                     | --              | 19.92% *        | 5.27%             | 5.39%                  | 10.26%                 | 6.30%                |
| Wisconsin            | 4.76% | 0.00%                  | --              | 10.94%          | 9.27%             | 6.38%                  | 16.05%                 | 4.99%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.94% | 13.68%                 | --              | 11.47%          | 9.96%             | 6.68%                  | 9.74%                  | 5.45%                |
| Kansas               | 5.49% | --                     | --              | 11.16%          | 7.40%             | 8.82%                  | 10.00%                 | 6.31%                |
| Minnesota            | 5.30% | --                     | --              | 6.43%           | 10.39%            | 7.46%                  | 10.61%                 | 5.84%                |
| Missouri             | 5.94% | --                     | --              | 9.00%           | 11.06% *          | 4.73%                  | 9.13%                  | 6.79%                |
| Nebraska             | 5.76% | --                     | --              | 5.54%           | 13.42%            | 7.77%                  | 8.88%                  | 6.28%                |
| North Dakota         | 6.32% | --                     | 11.08%          | 10.53%          | 8.83%             | 11.85%                 | 7.99%                  | 7.76%                |
| South Dakota         | 6.37% | --                     | 13.96%          | 15.98% *        | 6.59%             | 9.37%                  | 9.47%                  | 7.29%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 6.64% | --                     | --              | 17.24% *        | 11.32%            | 8.02%                  | 9.37%                  | 6.90%                |
| District of Columbia | 4.32% | --                     | --              | 7.38%           | 8.59%             | 5.57%                  | 11.74% *               | 4.55%                |
| Florida              | 8.61% | --                     | --              | 10.50%          | 12.38%            | 10.63%                 | 11.02%                 | 9.39%                |
| Georgia              | 5.48% | --                     | 10.43%          | 5.11%           | 10.18%            | 7.31%                  | 6.47%                  | 6.02%                |
| Maryland             | 6.62% | 13.05%                 | --              | 13.16%          | 9.27% *           | 8.23%                  | 10.74%                 | 7.75%                |
| North Carolina       | 5.00% | --                     | 0.00%           | 0.92%           | 6.06%             | 6.83%                  | 13.36%                 | 5.41%                |
| South Carolina       | 5.31% | --                     | 8.79%           | 13.67%          | 8.27%             | 7.06%                  | 12.27%                 | 5.77%                |
| Virginia             | 6.70% | --                     | 7.95%           | 9.51%           | 17.71% *          | 8.36%                  | 13.15%                 | 7.26%                |
| West Virginia        | 5.29% | 0.00%                  | --              | 12.79%          | 13.67%            | 6.68%                  | 12.23%                 | 5.73%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5.22% | --                     | --              | 13.85%          | 12.75% *          | 5.95%                  | 8.26% *                | 6.00%                |
| Kentucky             | 4.40% | --                     | --              | 15.46%          | 8.31%             | 5.48%                  | 14.37%                 | 4.53%                |
| Mississippi          | 9.36% | --                     | --              | 12.49%          | 8.80% *           | 13.12%                 | 12.69%                 | 10.33%               |
| Tennessee            | 7.72% | --                     | --              | 5.02%           | 13.50%            | 10.57%                 | 7.35%                  | 8.18%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6.33% | 0.00%                  | --              | 12.06%          | 10.05%            | 7.64%                  | 12.26%                 | 6.80%                |
| Louisiana            | 6.00% | --                     | --              | 14.67% *        | 10.49%            | 8.44%                  | 12.21%                 | 6.68%                |
| Oklahoma             | 4.64% | --                     | --              | 10.73%          | 8.22%             | 7.03%                  | 10.45%                 | 5.14%                |
| Texas                | 5.45% | --                     | 12.16%          | 9.60%           | 7.98%             | 7.55%                  | 9.13%                  | 5.98%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.41% | --                     | 5.54%           | 9.90%           | 9.07%             | 5.64%                  | 12.87%                 | 4.56%                |
| Colorado             | 4.85% | 4.85%                  | 4.17%           | 5.69%           | 7.33%             | 7.66%                  | 3.71%                  | 6.04%                |
| Idaho                | 5.14% | --                     | --              | 12.77%          | 10.89%            | 7.06%                  | 11.30%                 | 5.92%                |
| Montana              | 4.61% | --                     | 0.00%           | 11.77%          | 8.75%             | 7.38%                  | 7.08%                  | 5.46%                |
| Nevada               | 5.90% | --                     | --              | 16.29% *        | 5.49%             | 7.63%                  | 13.73%                 | 6.17%                |
| New Mexico           | 6.34% | --                     | --              | 10.14%          | 11.59%            | 7.51%                  | 17.99% *               | 6.28%                |
| Utah                 | 5.18% | --                     | --              | 11.68%          | 9.66%             | 7.97%                  | 9.40%                  | 5.86%                |
| Wyoming              | 5.66% | --                     | --              | 10.84%          | 13.12%            | 7.49%                  | 11.19%                 | 6.12%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5.36% | --                     | --              | 14.51% *        | 11.38%            | 6.58%                  | 10.55%                 | 5.67%                |
| California           | 6.79% | 12.08%                 | 12.61% *        | 7.43%           | 6.50%             | 8.75%                  | 6.88%                  | 7.62%                |
| Hawaii               | 8.54% | --                     | 0.00%           | 16.38% *        | 6.03% *           | 12.42%                 | 10.20% *               | 10.16%               |
| Oregon               | 5.25% | --                     | 7.23%           | 11.54%          | 10.14% *          | 5.74%                  | 6.13%                  | 5.58%                |
| Washington           | 8.31% | --                     | --              | 12.47%          | 10.88%            | 10.05%                 | 8.80%                  | 9.42%                |

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 II.F.15.a Among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 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        | 54.0%   | 14.0%                  | 22.9%           | 40.9%           | 50.8%             | 62.7%                  | 24.7%                  | 58.5%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 55.0%   | 0.0%                   | --              | 26.5% *         | 52.0% *           | 73.6%                  | 11.7% *                | 64.0%                |
| Maine                | 64.8%   | 0.0%                   | 0.0%            | 53.9%           | 66.6%             | 87.7%                  | 5.3% *                 | 79.3%                |
| Massachusetts        | 70.2%   | 0.0%                   | --              | --              | 69.8%             | 84.1%                  | 33.8% *                | 79.7%                |
| New Hampshire        | 63.0%   | 0.0%                   | --              | 62.3%           | 66.9%             | 72.8%                  | 32.6% *                | 71.4%                |
| Rhode Island         | 61.0%   | --                     | --              | 37.4% *         | 74.8%             | 82.9%                  | 32.0% *                | 70.7%                |
| Vermont              | 63.5%   | --                     | --              | 74.6%           | 59.1%             | 75.5%                  | 44.1% *                | 68.8%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 58.1%   | --                     | --              | --              | 62.5%             | 67.6%                  | --                     | 62.4%                |
| New York             | 66.3%   | 0.0%                   | 0.0%            | 75.1%           | 69.1%             | 71.8%                  | 25.6% *                | 71.6%                |
| Pennsylvania         | 49.0%   | 0.0%                   | 0.0%            | 37.0% *         | 52.9%             | 54.1%                  | 2.9% *                 | 53.8%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 59.5%   | --                     | --              | 21.6% *         | 37.1%             | 80.4%                  | 30.4% *                | 65.1%                |
| Indiana              | 61.7%   | --                     | --              | --              | 48.2%             | 64.8%                  | 62.1%                  | 61.6%                |
| Michigan             | 55.0%   | --                     | --              | 52.4% *         | 51.5%             | 64.9%                  | 19.8% *                | 62.3%                |
| Ohio                 | 47.0%   | --                     | --              | 34.9% *         | 47.1%             | 53.8%                  | 41.7%                  | 48.1%                |
| Wisconsin            | 56.6%   | --                     | --              | 42.6%           | 57.5%             | 58.3%                  | 57.0%                  | 56.5%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 35.8%   | --                     | --              | 21.0% *         | 31.8%             | 49.5%                  | 18.5% *                | 41.1%                |
| Kansas               | 59.5%   | --                     | --              | 26.5% *         | 35.7%             | 88.2%                  | 25.2% *                | 65.3%                |
| Minnesota            | 59.4%   | --                     | --              | 41.4% *         | 56.8%             | 66.6%                  | 45.5%                  | 61.4%                |
| Missouri             | 51.6%   | --                     | --              | 48.1% *         | 22.4% *           | 61.4%                  | 43.2% *                | 53.7%                |
| Nebraska             | 69.4%   | --                     | --              | 54.7%           | 65.7%             | 77.6%                  | 41.7% *                | 72.7%                |
| North Dakota         | 56.9%   | --                     | --              | 34.1% *         | 65.6%             | 77.3%                  | 33.1% *                | 64.7%                |
| South Dakota         | 47.3%   | --                     | 24.7% *         | 38.2%           | 55.7%             | 59.7%                  | 26.5% *                | 56.6%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 60.2%   | --                     | --              | --              | 57.9% *           | 66.0%                  | --                     | 61.1%                |
| District of Columbia | 58.1%   | --                     | 0.0%            | --              | 66.9%             | 67.7%                  | --                     | 66.8%                |
| Florida              | 51.1%   | --                     | 0.0%            | 20.0% *         | 18.0% *           | 65.2%                  | 5.8% *                 | 54.8%                |
| Georgia              | 60.3%   | 0.0%                   | 0.0%            | 45.4% *         | 81.8%             | 61.8%                  | 24.6% *                | 65.0%                |
| Maryland             | 70.9%   | --                     | --              | --              | 76.8%             | 81.9%                  | 25.7% *                | 81.2%                |
| North Carolina       | 48.2%   | 0.0%                   | --              | 27.4% *         | 66.3%             | 51.1%                  | 28.1% *                | 50.8%                |
| South Carolina       | 43.9%   | 0.0%                   | --              | 28.7% *         | 23.2% *           | 59.8%                  | 15.8% *                | 50.4%                |
| Virginia             | 55.6%   | --                     | --              | 54.2%           | 55.9% *           | 57.3% *                | 34.7% *                | 57.7%                |
| West Virginia        | 67.5%   | 0.0%                   | --              | 56.7%           | 21.0% *           | 84.1%                  | 8.4% *                 | 74.6%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 54.2%   | --                     | --              | --              | 20.2% *           | 77.5%                  | --                     | 57.9%                |
| Kentucky             | 67.4%   | --                     | --              | --              | 62.3%             | 77.6%                  | 19.1% *                | 73.9%                |
| Mississippi          | 64.1%   | 0.0%                   | --              | --              | 75.7%             | 72.2%                  | --                     | 69.5%                |
| Tennessee            | 42.8%   | --                     | --              | 33.1% *         | 61.0%             | 42.6% *                | 21.9% *                | 44.7%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 61.4%   | 0.0%                   | --              | --              | 39.9%             | 67.3%                  | --                     | 64.9%                |
| Louisiana            | 46.8%   | --                     | --              | 0.0%            | 36.6% *           | 56.9%                  | --                     | 48.1%                |
| Oklahoma             | 42.5%   | 0.0%                   | 0.0%            | 19.5% *         | 47.7%             | 50.0%                  | 12.1% *                | 47.6%                |
| Texas                | 43.5%   | --                     | --              | 61.0% *         | 38.5%             | 47.6%                  | 5.5% *                 | 48.5%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 45.4%   | --                     | --              | 44.2%           | 58.9%             | 45.3%                  | 23.4% *                | 47.9%                |
| Colorado             | 61.4%   | --                     | --              | 64.3%           | 62.1%             | 70.7%                  | 37.9% *                | 68.8%                |
| Idaho                | 54.7%   | --                     | --              | 57.9% *         | 66.5%             | 58.6%                  | 27.8% *                | 63.6%                |
| Montana              | 54.5%   | --                     | --              | --              | 72.0%             | 81.8%                  | 12.4% *                | 69.2%                |
| Nevada               | 27.3%   | 0.0%                   | --              | 0.0%            | 60.0%             | 21.7% *                | --                     | 30.5%                |
| New Mexico           | 56.1%   | --                     | --              | --              | 68.1%             | 54.5%                  | --                     | 56.1%                |
| Utah                 | 76.2%   | --                     | 0.0%            | 53.3% *         | 83.5%             | 89.0%                  | 23.8% *                | 87.2%                |
| Wyoming              | 55.1%   | 0.0%                   | --              | 21.8% *         | 71.3%             | 65.3%                  | 39.4% *                | 57.5%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 48.8%   | --                     | --              | --              | 36.0% *           | 58.3%                  | --                     | 50.3%                |
| California           | 54.4%   | --                     | 0.0%            | 33.2% *         | 40.5%             | 69.1%                  | 13.6% *                | 59.6%                |
| Hawaii               | 48.5% * | --                     | --              | --              | --                | 47.1% *                | --                     | 44.0% *              |
| Oregon               | 42.6%   | --                     | 0.0%            | 12.8% *         | 64.0%             | 53.3%                  | 11.7% *                | 50.4%                |
| Washington           | 42.9%   | 0.0%                   | 0.0%            | --              | 38.6% *           | 53.1%                  | --                     | 47.4%                |

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.15.a Standard errors for among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and State: United States, 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        | 1.42%    | 3.21%                  | 4.16%           | 3.59%           | 2.77%             | 2.08%                  | 2.24%                  | 1.60%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 8.00%    | 0.00%                  | --              | 14.71% *        | 17.26% *          | 10.67%                 | 7.24% *                | 8.49%                |
| Maine                | 7.09%    | 0.00%                  | 0.00%           | 15.89%          | 9.22%             | 5.18%                  | 3.84% *                | 4.94%                |
| Massachusetts        | 6.86%    | 0.00%                  | --              | --              | 11.01%            | 5.66%                  | 14.47% *               | 5.13%                |
| New Hampshire        | 5.36%    | 0.00%                  | --              | 12.47%          | 9.49%             | 6.87%                  | 11.23% *               | 5.36%                |
| Rhode Island         | 7.33%    | --                     | --              | 13.70% *        | 12.97%            | 7.12%                  | 10.72% *               | 7.58%                |
| Vermont              | 5.89%    | --                     | --              | 9.88%           | 7.45%             | 9.57%                  | 14.72% *               | 5.69%                |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6.81%    | --                     | --              | --              | 13.32%            | 7.57%                  | --                     | 6.76%                |
| New York             | 4.36%    | 0.00%                  | 0.00%           | 9.30%           | 9.04%             | 4.60%                  | 13.84% *               | 4.22%                |
| Pennsylvania         | 7.42%    | 0.00%                  | 0.00%           | 16.76% *        | 8.33%             | 11.67%                 | 2.31% *                | 8.61%                |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 5.68%    | --                     | --              | 9.63% *         | 10.44%            | 5.18%                  | 11.77% *               | 5.88%                |
| Indiana              | 7.38%    | --                     | --              | --              | 12.72%            | 10.33%                 | 18.31%                 | 8.03%                |
| Michigan             | 6.70%    | --                     | --              | 16.30% *        | 10.68%            | 9.14%                  | 9.57% *                | 7.27%                |
| Ohio                 | 4.96%    | --                     | --              | 12.28% *        | 10.17%            | 6.46%                  | 12.05%                 | 5.49%                |
| Wisconsin            | 6.88%    | --                     | --              | 11.20%          | 11.45%            | 10.49%                 | 13.75%                 | 7.44%                |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.90%    | --                     | --              | 10.44% *        | 7.46%             | 9.55%                  | 11.09% *               | 5.77%                |
| Kansas               | 7.13%    | --                     | --              | 12.91% *        | 9.33%             | 4.49%                  | 11.82% *               | 7.20%                |
| Minnesota            | 7.53%    | --                     | --              | 12.74% *        | 11.20%            | 12.01%                 | 13.02%                 | 8.41%                |
| Missouri             | 5.37%    | --                     | --              | 14.44% *        | 9.11% *           | 7.07%                  | 14.50% *               | 5.84%                |
| Nebraska             | 5.91%    | --                     | --              | 15.39%          | 12.09%            | 7.19%                  | 13.01% *               | 6.10%                |
| North Dakota         | 5.62%    | --                     | --              | 13.65% *        | 9.10%             | 4.19%                  | 11.03% *               | 5.78%                |
| South Dakota         | 5.54%    | --                     | 13.63% *        | 11.42%          | 10.18%            | 9.08%                  | 9.60% *                | 6.36%                |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 8.39%    | --                     | --              | --              | 20.01% *          | 11.28%                 | --                     | 9.57%                |
| District of Columbia | 6.64%    | --                     | 0.00%           | --              | 13.39%            | 6.28%                  | --                     | 5.79%                |
| Florida              | 9.44%    | --                     | 0.00%           | 9.79% *         | 11.25% *          | 10.08%                 | 6.08% *                | 9.90%                |
| Georgia              | 7.21%    | 0.00%                  | 0.00%           | 17.19% *        | 10.80%            | 8.46%                  | 13.69% *               | 7.65%                |
| Maryland             | 7.99%    | --                     | --              | --              | 10.09%            | 8.37%                  | 9.81% *                | 7.45%                |
| North Carolina       | 6.99%    | 0.00%                  | --              | 10.35% *        | 12.92%            | 10.02%                 | 9.98% *                | 7.89%                |
| South Carolina       | 5.46%    | 0.00%                  | --              | 12.90% *        | 10.37% *          | 8.27%                  | 9.23% *                | 6.32%                |
| Virginia             | 12.68%   | --                     | --              | 14.40%          | 17.20% *          | 17.35% *               | 12.48% *               | 14.23%               |
| West Virginia        | 6.37%    | 0.00%                  | --              | 14.87%          | 11.56% *          | 5.11%                  | 5.75% *                | 6.33%                |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 7.49%    | --                     | --              | --              | 15.23% *          | 5.88%                  | --                     | 7.97%                |
| Kentucky             | 5.75%    | --                     | --              | --              | 15.15%            | 5.75%                  | 11.03% *               | 5.46%                |
| Mississippi          | 12.78%   | 0.00%                  | --              | --              | 11.58%            | 14.91%                 | --                     | 12.63%               |
| Tennessee            | 9.31%    | --                     | --              | 17.81% *        | 13.23%            | 13.65% *               | 9.69% *                | 10.27%               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 9.86%    | 0.00%                  | --              | --              | 11.68%            | 11.83%                 | --                     | 10.54%               |
| Louisiana            | 7.53%    | --                     | --              | 0.00%           | 14.81% *          | 10.14%                 | --                     | 8.23%                |
| Oklahoma             | 6.59%    | 0.00%                  | 0.00%           | 11.26% *        | 13.99%            | 8.37%                  | 9.01% *                | 7.21%                |
| Texas                | 6.27%    | --                     | --              | 20.17% *        | 11.21%            | 8.43%                  | 3.34% *                | 7.07%                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 8.63%    | --                     | --              | 13.11%          | 10.29%            | 12.54%                 | 10.35% *               | 9.42%                |
| Colorado             | 5.08%    | --                     | --              | 10.65%          | 6.31%             | 7.40%                  | 12.25% *               | 5.46%                |
| Idaho                | 7.18%    | --                     | --              | 18.21% *        | 14.00%            | 8.49%                  | 9.60% *                | 7.73%                |
| Montana              | 8.06%    | --                     | --              | --              | 10.30%            | 9.37%                  | 7.39% *                | 8.17%                |
| Nevada               | 6.95%    | 0.00%                  | --              | 0.00%           | 15.46%            | 7.89% *                | --                     | 8.02%                |
| New Mexico           | 11.81%   | --                     | --              | --              | 14.07%            | 16.19%                 | --                     | 12.52%               |
| Utah                 | 6.02%    | --                     | 0.00%           | 16.00% *        | 6.98%             | 6.12%                  | 12.62% *               | 4.59%                |
| Wyoming              | 6.58%    | 0.00%                  | --              | 10.26% *        | 13.93%            | 7.89%                  | 13.61% *               | 7.28%                |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 8.02%    | --                     | --              | --              | 14.43% *          | 10.34%                 | --                     | 8.80%                |
| California           | 4.60%    | --                     | 0.00%           | 12.75% *        | 10.23%            | 4.90%                  | 8.25% *                | 4.83%                |
| Hawaii               | 18.36% * | --                     | --              | --              | --                | 21.60% *               | --                     | 18.86% *             |
| Oregon               | 6.82%    | --                     | 0.00%           | 7.73% *         | 11.09%            | 10.59%                 | 7.16% *                | 8.34%                |
| Washington           | 8.77%    | 0.00%                  | 0.00%           | --              | 20.10% *          | 13.25%                 | --                     | 10.09%               |

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.15.b Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 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        | 13.1%   | 12.6%                  | 15.3%           | 9.3%            | 10.8%             | 14.3%                  | 13.0%                  | 13.1%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.3% *  | --                     | --              | 0.7% *          | 3.0% *            | 5.5% *                 | --                     | 4.5% *               |
| Maine                | 8.9% *  | 0.0%                   | --              | 0.0%            | 1.3% *            | 15.8% *                | 1.1% *                 | 10.7% *              |
| Massachusetts        | 13.2%   | --                     | 0.0%            | 0.0%            | 12.4% *           | 17.0% *                | --                     | 14.9%                |
| New Hampshire        | 7.9% *  | --                     | 2.2% *          | 1.4% *          | 3.7% *            | 10.8% *                | --                     | 8.6% *               |
| Rhode Island         | 6.0% *  | 0.0%                   | --              | 6.0% *          | 6.2% *            | 6.4% *                 | 8.4% *                 | 5.5% *               |
| Vermont              | 8.1%    | 0.0%                   | 0.0%            | 18.4% *         | 3.6% *            | 9.5% *                 | 13.0% *                | 6.9%                 |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.4% *  | --                     | --              | 23.3% *         | --                | 0.6% *                 | 22.0% *                | 3.9% *               |
| New York             | 13.7%   | --                     | 52.6%           | 2.6% *          | 17.9% *           | 11.4%                  | 20.3% *                | 12.7%                |
| Pennsylvania         | 18.9%   | --                     | 8.5% *          | 27.4% *         | 10.7% *           | 17.9%                  | 30.3% *                | 17.3%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 8.4%    | 3.2% *                 | 19.2% *         | 11.6% *         | 11.8% *           | 6.7% *                 | 9.2% *                 | 8.2%                 |
| Indiana              | 7.2% *  | 0.0%                   | 0.0%            | 21.3% *         | 2.1% *            | 7.4% *                 | 19.0% *                | 5.9% *               |
| Michigan             | 9.6%    | 0.0%                   | --              | 6.3% *          | 7.7% *            | 10.3% *                | 12.2% *                | 9.1% *               |
| Ohio                 | 12.5% * | 0.0%                   | --              | 1.1% *          | 2.7% *            | 19.9% *                | 11.4% *                | 12.7% *              |
| Wisconsin            | 8.7%    | 0.0%                   | 0.0%            | 9.5% *          | 3.7% *            | 11.9% *                | 1.9% *                 | 9.3%                 |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 6.7%    | --                     | --              | --              | 2.0% *            | 9.1% *                 | 10.8% *                | 5.8%                 |
| Kansas               | 6.7%    | 0.0%                   | --              | 11.0% *         | 1.3% *            | 9.2%                   | 9.0% *                 | 6.3%                 |
| Minnesota            | 6.4% *  | 0.0%                   | --              | 0.9% *          | 6.9% *            | 6.9% *                 | 5.4% *                 | 6.5% *               |
| Missouri             | 12.1% * | --                     | 0.0%            | 0.9% *          | 41.5% *           | 4.5% *                 | --                     | 13.7% *              |
| Nebraska             | 2.5% *  | --                     | --              | 0.4% *          | 7.2% *            | 1.7% *                 | 2.0% *                 | 2.6% *               |
| North Dakota         | 4.5% *  | 0.0%                   | 0.0%            | 15.4% *         | 1.4% *            | 1.5% *                 | --                     | 4.4% *               |
| South Dakota         | 7.1% *  | 0.0%                   | 19.6% *         | 26.9% *         | 1.3% *            | 1.3% *                 | 11.5% *                | 5.7% *               |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.5% *  | 0.0%                   | 0.0%            | --              | 1.1% *            | 2.8% *                 | 2.0% *                 | 2.6% *               |
| District of Columbia | 13.5%   | --                     | --              | 17.5% *         | 21.0% *           | 7.0% *                 | 15.5% *                | 13.1%                |
| Florida              | 4.3% *  | 0.0%                   | --              | 14.6% *         | 2.4% *            | 3.6% *                 | 12.8% *                | 3.5% *               |
| Georgia              | 5.8% *  | 0.0%                   | --              | 1.7% *          | 1.4% *            | 7.3% *                 | --                     | 5.9% *               |
| Maryland             | 11.1% * | --                     | --              | 18.1% *         | 20.5% *           | --                     | 19.3% *                | 9.5% *               |
| North Carolina       | 3.0% *  | 0.0%                   | 0.0%            | 0.0%            | 0.7% *            | 4.3% *                 | 0.0%                   | 3.3% *               |
| South Carolina       | 4.3% *  | --                     | 0.0%            | 0.0%            | 7.4% *            | 2.4% *                 | 12.3% *                | 3.1% *               |
| Virginia             | 6.9%    | 0.0%                   | 0.0%            | 8.1% *          | 6.6% *            | 7.1% *                 | --                     | 7.1% *               |
| West Virginia        | 5.5% *  | 0.0%                   | 0.0%            | 2.2% *          | 0.5% *            | 7.2% *                 | 0.6% *                 | 6.0% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5.7% *  | 0.0%                   | --              | 6.8% *          | 5.9% *            | 4.0% *                 | 11.1% *                | 4.7% *               |
| Kentucky             | 9.5% *  | 0.0%                   | --              | 9.7% *          | 14.1% *           | 5.7% *                 | 22.9% *                | 7.4% *               |
| Mississippi          | 4.3% *  | --                     | --              | 5.8% *          | 9.0% *            | 0.3% *                 | 16.3% *                | 2.8% *               |
| Tennessee            | 8.0% *  | --                     | --              | 1.6% *          | 13.9% *           | 7.6% *                 | 9.6% *                 | 7.9% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.9% *  | 0.0%                   | 0.0%            | 19.9% *         | --                | 5.2% *                 | --                     | 6.0% *               |
| Louisiana            | 10.0%   | --                     | --              | 2.8% *          | 11.7% *           | 9.1% *                 | 11.8% *                | 9.7% *               |
| Oklahoma             | 7.8% *  | --                     | 0.0%            | 9.3% *          | 9.4% *            | 7.0% *                 | --                     | 8.5% *               |
| Texas                | 13.5% * | --                     | 2.5% *          | --              | 14.3% *           | 15.6% *                | 3.0% *                 | 14.7% *              |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.5% *  | --                     | 0.0%            | 7.3% *          | 1.2% *            | 1.4% *                 | 10.5% *                | 1.4% *               |
| Colorado             | 4.0%    | --                     | --              | --              | 4.0% *            | 3.9% *                 | 4.9% *                 | 3.8% *               |
| Idaho                | 11.9% * | --                     | --              | 0.4% *          | 12.1% *           | 16.2% *                | 5.9% *                 | 13.3% *              |
| Montana              | 11.8% * | --                     | 0.0%            | 5.8% *          | 22.2% *           | 12.2% *                | --                     | 14.4% *              |
| Nevada               | 8.9% *  | 0.0%                   | --              | 16.1% *         | 2.8% *            | 10.2% *                | 2.4% *                 | 10.3% *              |
| New Mexico           | 12.9% * | 0.0%                   | --              | 7.1% *          | 6.8% *            | 10.6% *                | 44.3% *                | 9.3% *               |
| Utah                 | 6.9% *  | 0.0%                   | --              | 0.8% *          | 6.1% *            | 9.2% *                 | --                     | 7.6% *               |
| Wyoming              | 5.6% *  | --                     | 0.0%            | --              | 0.7% *            | 8.5% *                 | --                     | 5.9% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 7.2% *  | --                     | --              | 5.6% *          | 6.2% *            | 7.5% *                 | 8.2% *                 | 7.1% *               |
| California           | 38.7% * | 34.1% *                | 29.5% *         | 25.1%           | 26.1%             | 44.0% *                | 31.5%                  | 39.6% *              |
| Hawaii               | 16.1%   | --                     | --              | 16.0% *         | 32.1% *           | 9.9% *                 | 18.1% *                | 15.6%                |
| Oregon               | 6.9% *  | --                     | --              | --              | 2.2% *            | 8.5% *                 | 12.0% *                | 6.2% *               |
| Washington           | 30.7% * | --                     | --              | 2.0% *          | 10.4% *           | 39.5% *                | 15.6% *                | 32.8% *              |

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.

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

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

**Table II.F.15.b Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and State: United States, 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        | 2.28%    | 2.58%                  | 2.51%           | 1.21%           | 1.30%             | 3.60%                  | 1.31%                  | 2.60%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.51% *  | --                     | --              | 0.71% *         | 1.74% *           | 2.55% *                | --                     | 1.69% *              |
| Maine                | 3.11% *  | 0.00%                  | --              | 0.00%           | 0.92% *           | 5.20% *                | 1.15% *                | 3.70% *              |
| Massachusetts        | 3.68%    | --                     | 0.00%           | 0.00%           | 7.11% *           | 5.47% *                | --                     | 4.21%                |
| New Hampshire        | 3.13% *  | --                     | 2.31% *         | 1.05% *         | 1.45% *           | 5.16% *                | --                     | 3.62% *              |
| Rhode Island         | 2.36% *  | 0.00%                  | --              | 5.87% *         | 4.21% *           | 3.71% *                | 6.43% *                | 2.49% *              |
| Vermont              | 2.19%    | 0.00%                  | 0.00%           | 8.35% *         | 2.00% *           | 3.41% *                | 7.51% *                | 1.92%                |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.92% *  | --                     | --              | 11.29% *        | --                | 0.37% *                | 9.98% *                | 1.84% *              |
| New York             | 2.50%    | --                     | 15.05%          | 1.81% *         | 6.68% *           | 2.52%                  | 7.20% *                | 2.66%                |
| Pennsylvania         | 3.75%    | --                     | 6.14% *         | 11.89% *        | 4.94% *           | 4.99%                  | 9.62% *                | 3.97%                |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.88%    | 2.50% *                | 9.64% *         | 4.86% *         | 3.65% *           | 2.70% *                | 3.55% *                | 2.14%                |
| Indiana              | 2.71% *  | 0.00%                  | 0.00%           | 14.66% *        | 1.46% *           | 3.38% *                | 13.53% *               | 2.50% *              |
| Michigan             | 2.74%    | 0.00%                  | --              | 3.71% *         | 3.95% *           | 3.86% *                | 6.25% *                | 3.02% *              |
| Ohio                 | 4.21% *  | 0.00%                  | --              | 1.19% *         | 1.42% *           | 6.90% *                | 9.24% *                | 4.67% *              |
| Wisconsin            | 2.44%    | 0.00%                  | 0.00%           | 6.14% *         | 1.71% *           | 4.22% *                | 1.51% *                | 2.67%                |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.66%    | --                     | --              | --              | 1.73% *           | 2.95% *                | 5.10% *                | 1.69%                |
| Kansas               | 1.36%    | 0.00%                  | --              | 7.65% *         | 0.72% *           | 2.29%                  | 5.44% *                | 1.17%                |
| Minnesota            | 2.54% *  | 0.00%                  | --              | 0.96% *         | 4.75% *           | 3.78% *                | 3.45% *                | 2.83% *              |
| Missouri             | 7.18% *  | --                     | 0.00%           | 0.90% *         | 25.70% *          | 1.65% *                | --                     | 8.54% *              |
| Nebraska             | 1.01% *  | --                     | --              | 0.41% *         | 4.58% *           | 0.98% *                | 1.54% *                | 1.10% *              |
| North Dakota         | 1.98% *  | 0.00%                  | 0.00%           | 7.82% *         | 0.89% *           | 0.84% *                | --                     | 2.39% *              |
| South Dakota         | 4.07% *  | 0.00%                  | 14.98% *        | 19.65% *        | 1.26% *           | 1.20% *                | 9.48% *                | 4.36% *              |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.01% *  | 0.00%                  | 0.00%           | --              | 0.90% *           | 1.39% *                | 1.91% *                | 1.11% *              |
| District of Columbia | 3.02%    | --                     | --              | 7.51% *         | 7.06% *           | 2.71% *                | 8.49% *                | 3.13%                |
| Florida              | 1.55% *  | 0.00%                  | --              | 7.61% *         | 1.45% *           | 1.82% *                | 6.28% *                | 1.53% *              |
| Georgia              | 2.23% *  | 0.00%                  | --              | 1.72% *         | 1.07% *           | 3.14% *                | --                     | 2.41% *              |
| Maryland             | 3.62% *  | --                     | --              | 10.86% *        | 9.28% *           | --                     | 11.47% *               | 3.47% *              |
| North Carolina       | 0.96% *  | 0.00%                  | 0.00%           | 0.00%           | 0.71% *           | 1.43% *                | 0.00%                  | 1.07% *              |
| South Carolina       | 1.95% *  | --                     | 0.00%           | 0.00%           | 4.72% *           | 1.20% *                | 11.42% *               | 1.24% *              |
| Virginia             | 2.05%    | 0.00%                  | 0.00%           | 4.74% *         | 3.74% *           | 2.70% *                | --                     | 2.24% *              |
| West Virginia        | 2.76% *  | 0.00%                  | 0.00%           | 1.54% *         | 0.39% *           | 3.85% *                | 0.63% *                | 3.08% *              |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.78% *  | 0.00%                  | --              | 4.92% *         | 4.53% *           | 1.32% *                | 6.84% *                | 1.66% *              |
| Kentucky             | 3.02% *  | 0.00%                  | --              | 8.62% *         | 8.25% *           | 1.88% *                | 14.21% *               | 2.58% *              |
| Mississippi          | 1.94% *  | --                     | --              | 4.20% *         | 5.72% *           | 0.23% *                | 9.17% *                | 1.77% *              |
| Tennessee            | 2.79% *  | --                     | --              | 1.42% *         | 11.53% *          | 2.88% *                | 6.29% *                | 2.93% *              |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.42% *  | 0.00%                  | 0.00%           | 9.64% *         | --                | 2.96% *                | --                     | 2.67% *              |
| Louisiana            | 2.80%    | --                     | --              | 2.13% *         | 5.47% *           | 3.69% *                | 8.09% *                | 2.97% *              |
| Oklahoma             | 2.79% *  | --                     | 0.00%           | 4.93% *         | 5.69% *           | 4.26% *                | --                     | 3.25% *              |
| Texas                | 4.79% *  | --                     | 2.00% *         | --              | 5.91% *           | 6.82% *                | 1.67% *                | 5.29% *              |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.04% *  | --                     | 0.00%           | 6.05% *         | 1.21% *           | 0.81% *                | 7.21% *                | 0.65% *              |
| Colorado             | 1.15%    | --                     | --              | --              | 2.49% *           | 1.70% *                | 2.38% *                | 1.31% *              |
| Idaho                | 3.67% *  | --                     | --              | 0.38% *         | 7.90% *           | 6.06% *                | 4.08% *                | 4.43% *              |
| Montana              | 3.82% *  | --                     | 0.00%           | 4.19% *         | 4.76% *           | 7.59% *                | --                     | 4.82% *              |
| Nevada               | 2.68% *  | 0.00%                  | --              | 9.57% *         | 1.51% *           | 3.97% *                | 2.45% *                | 3.26% *              |
| New Mexico           | 4.99% *  | 0.00%                  | --              | 5.86% *         | 3.59% *           | 5.11% *                | 24.55% *               | 3.59% *              |
| Utah                 | 2.75% *  | 0.00%                  | --              | 0.89% *         | 5.17% *           | 5.03% *                | --                     | 3.37% *              |
| Wyoming              | 3.38% *  | --                     | 0.00%           | --              | 0.72% *           | 6.72% *                | --                     | 4.05% *              |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.54% *  | --                     | --              | 4.31% *         | 3.76% *           | 3.93% *                | 5.87% *                | 2.71% *              |
| California           | 12.39% * | 11.14% *               | 11.88% *        | 4.82%           | 4.80%             | 16.50% *               | 6.31%                  | 13.74% *             |
| Hawaii               | 3.42%    | --                     | --              | 6.27% *         | 10.37% *          | 3.12% *                | 6.11% *                | 3.98%                |
| Oregon               | 2.14% *  | --                     | --              | --              | 2.10% *           | 3.40% *                | 5.21% *                | 2.30% *              |
| Washington           | 11.90% * | --                     | --              | 2.00% *         | 6.71% *           | 15.38% *               | 9.23% *                | 13.19% *             |

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 II.F.15.c Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 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        | 4.1%    | 6.9%                   | 9.1%            | 6.6%            | 6.6%              | 2.4%                   | 7.8%                   | 3.6%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.1% *  | 0.0%                   | 0.0%            | 0.9% *          | 0.3% *            | 1.5% *                 | 1.1% *                 | 1.1% *               |
| Maine                | 7.4% *  | --                     | --              | 32.0% *         | 0.9% *            | 1.7% *                 | 25.1% *                | 3.2% *               |
| Massachusetts        | 6.4% *  | 0.0%                   | --              | 22.1% *         | 19.8% *           | 0.1% *                 | 9.3% *                 | 5.8% *               |
| New Hampshire        | 6.1% *  | 0.0%                   | 0.0%            | 0.8% *          | 11.8% *           | 5.3% *                 | 0.0%                   | 7.1% *               |
| Rhode Island         | 0.9% *  | 0.0%                   | --              | 1.5% *          | 0.0%              | 0.2% *                 | 3.8% *                 | 0.3% *               |
| Vermont              | 3.6% *  | 0.0%                   | 0.0%            | 2.5% *          | 1.6% *            | 6.9% *                 | 2.2% *                 | 3.9% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.3% *  | --                     | 0.0%            | 0.0%            | --                | 1.6% *                 | 0.0%                   | 2.5% *               |
| New York             | 3.5% *  | --                     | 0.0%            | 7.8% *          | 3.2% *            | 2.6% *                 | 5.9% *                 | 3.2% *               |
| Pennsylvania         | 1.7% *  | 0.0%                   | --              | 10.6% *         | 0.0%              | 0.4% *                 | 2.1% *                 | 1.6% *               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 7.1% *  | --                     | 0.0%            | --              | 23.0% *           | 2.0% *                 | 2.7% *                 | 8.0% *               |
| Indiana              | 2.6% *  | 0.0%                   | 0.0%            | 0.0%            | 2.0% *            | 3.4% *                 | 0.0%                   | 2.9% *               |
| Michigan             | 3.1% *  | --                     | --              | 6.5% *          | 1.2% *            | 1.7% *                 | 9.1% *                 | 2.1% *               |
| Ohio                 | 1.4% *  | --                     | 0.0%            | 0.4% *          | 1.8% *            | 1.4% *                 | 1.5% *                 | 1.3% *               |
| Wisconsin            | 9.9% *  | 0.0%                   | --              | 16.0% *         | --                | 11.8% *                | --                     | 10.5% *              |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 9.3% *  | 0.0%                   | 0.0%            | 18.3% *         | 18.7% *           | 1.7% *                 | 11.1% *                | 8.9% *               |
| Kansas               | 2.4% *  | --                     | 0.0%            | 0.0%            | 4.6% *            | 1.2% *                 | --                     | 2.3% *               |
| Minnesota            | 6.2% *  | 0.0%                   | 0.0%            | 5.9% *          | 18.1% *           | 1.4% *                 | --                     | 6.6% *               |
| Missouri             | 2.5% *  | 0.0%                   | --              | --              | --                | 1.6% *                 | 5.9% *                 | 1.8% *               |
| Nebraska             | 1.6% *  | 0.0%                   | --              | 1.3% *          | --                | 0.0%                   | 9.8% *                 | 0.7% *               |
| North Dakota         | 5.4% *  | --                     | 2.1% *          | 9.9% *          | 10.9% *           | 2.0% *                 | 3.3% *                 | 6.0% *               |
| South Dakota         | 0.7% *  | 0.0%                   | --              | 1.8% *          | 0.9% *            | 0.0%                   | 2.4% *                 | 0.2% *               |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.3% *  | 0.0%                   | --              | 5.2% *          | 5.5% *            | 2.5% *                 | 7.7% *                 | 2.9% *               |
| District of Columbia | 2.7% *  | 0.0%                   | --              | 0.5% *          | --                | 0.5% *                 | 5.8% *                 | 2.0% *               |
| Florida              | 1.5% *  | 0.0%                   | 0.0%            | 5.3% *          | 0.0%              | 1.5% *                 | --                     | 1.2% *               |
| Georgia              | 2.1% *  | 0.0%                   | --              | 2.6% *          | 5.7% *            | 0.7% *                 | 5.2% *                 | 1.7% *               |
| Maryland             | 3.9% *  | 0.0%                   | --              | 0.0%            | 17.1% *           | 1.3% *                 | 2.3% *                 | --                   |
| North Carolina       | 2.8% *  | --                     | 0.0%            | 0.0%            | 1.3% *            | 2.5% *                 | 9.0% *                 | 2.1% *               |
| South Carolina       | 2.8% *  | 0.0%                   | 0.0%            | 1.9% *          | 6.3% *            | 2.6% *                 | 0.0%                   | 3.3% *               |
| Virginia             | 1.9% *  | --                     | 0.0%            | --              | 0.0%              | 1.6% *                 | 8.2% *                 | 1.3% *               |
| West Virginia        | 4.9% *  | 0.0%                   | --              | 9.4% *          | 14.1% *           | 2.3% *                 | 7.1% *                 | 4.6% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.3% *  | --                     | --              | 5.8% *          | 7.4% *            | 0.2% *                 | 7.9% *                 | 2.5% *               |
| Kentucky             | 3.3% *  | 0.0%                   | 0.0%            | 12.7% *         | 6.9% *            | 1.2% *                 | 8.4% *                 | 2.5% *               |
| Mississippi          | 10.4% * | 0.0%                   | 0.0%            | 14.4% *         | 1.9% *            | 14.2% *                | 2.2% *                 | 11.3% *              |
| Tennessee            | 2.1% *  | --                     | --              | 0.3% *          | 0.2% *            | 2.8% *                 | --                     | 2.0% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.9% *  | 0.0%                   | 0.0%            | 14.7% *         | 16.9% *           | 0.0%                   | 10.7% *                | 2.1% *               |
| Louisiana            | 4.1% *  | --                     | 0.0%            | 0.0%            | 7.1% *            | 3.8% *                 | 0.0%                   | 4.7% *               |
| Oklahoma             | 3.1% *  | 0.0%                   | --              | 9.0% *          | 5.4% *            | 0.0%                   | 5.1% *                 | 2.8% *               |
| Texas                | 1.4% *  | --                     | 6.0% *          | 5.8% *          | 1.2% *            | 0.5% *                 | 7.8% *                 | 0.7% *               |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.3% *  | 0.0%                   | 0.0%            | 10.9% *         | 2.9% *            | 0.9% *                 | 5.7% *                 | 1.9% *               |
| Colorado             | 2.0% *  | 0.0%                   | 0.0%            | 1.2% *          | 1.0% *            | 3.1% *                 | 0.0%                   | 2.5% *               |
| Idaho                | 3.7% *  | 0.0%                   | --              | 7.0% *          | 5.4% *            | 1.2% *                 | --                     | 3.6% *               |
| Montana              | 2.4% *  | 0.0%                   | 0.0%            | 2.2% *          | 8.6% *            | 0.6% *                 | 1.8% *                 | 2.5% *               |
| Nevada               | 7.6% *  | 0.0%                   | --              | 10.8% *         | 5.3% *            | 2.1% *                 | 23.6% *                | 4.0% *               |
| New Mexico           | 4.1% *  | 0.0%                   | --              | 0.2% *          | 3.6% *            | --                     | --                     | --                   |
| Utah                 | 6.1% *  | --                     | --              | 9.7% *          | 3.8% *            | 1.3% *                 | 23.0% *                | 2.1% *               |
| Wyoming              | 4.8% *  | 0.0%                   | --              | 5.4% *          | 7.0% *            | 0.0%                   | 17.1% *                | 2.2% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 22.3%   | --                     | --              | 32.6% *         | 23.8% *           | 20.0% *                | 10.8% *                | 23.2%                |
| California           | 8.5%    | 19.3% *                | 30.3% *         | 15.6% *         | 8.3% *            | 5.8% *                 | 21.5% *                | 6.8% *               |
| Hawaii               | 18.0%   | --                     | --              | 11.8% *         | 29.4% *           | 13.0% *                | 22.5% *                | 16.7%                |
| Oregon               | 11.0% * | 0.0%                   | --              | 0.8% *          | 39.2% *           | 2.4% *                 | 1.4% *                 | 12.3% *              |
| Washington           | 4.8% *  | 0.0%                   | --              | 10.5% *         | --                | 1.8% *                 | 23.6% *                | 2.2% *               |

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 II.F.15.c Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and State: United States, 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        | 0.36%   | 1.91%                  | 2.37%           | 1.00%           | 1.06%             | 0.36%                  | 1.11%                  | 0.37%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 0.56% * | 0.00%                  | 0.00%           | 0.78% *         | 0.22% *           | 0.99% *                | 0.86% *                | 0.64% *              |
| Maine                | 2.76% * | --                     | --              | 15.42% *        | 0.87% *           | 1.22% *                | 12.68% *               | 1.78% *              |
| Massachusetts        | 2.37% * | 0.00%                  | --              | 11.30% *        | 9.39% *           | 0.11% *                | 4.83% *                | 2.68% *              |
| New Hampshire        | 3.39% * | 0.00%                  | 0.00%           | 0.85% *         | 7.51% *           | 4.81% *                | 0.00%                  | 3.93% *              |
| Rhode Island         | 0.44% * | 0.00%                  | --              | 1.11% *         | 0.00%             | 0.23% *                | 2.30% *                | 0.19% *              |
| Vermont              | 1.62% * | 0.00%                  | 0.00%           | 2.43% *         | 1.30% *           | 4.16% *                | 2.18% *                | 1.96% *              |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.42% * | --                     | 0.00%           | 0.00%           | --                | 1.03% *                | 0.00%                  | 1.55% *              |
| New York             | 1.11% * | --                     | 0.00%           | 3.72% *         | 2.41% *           | 1.33% *                | 3.26% *                | 1.18% *              |
| Pennsylvania         | 0.88% * | 0.00%                  | --              | 7.03% *         | 0.00%             | 0.22% *                | 1.59% *                | 0.98% *              |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.74% * | --                     | 0.00%           | --              | 9.63% *           | 1.10% *                | 1.93% *                | 3.30% *              |
| Indiana              | 1.44% * | 0.00%                  | 0.00%           | 0.00%           | 2.05% *           | 2.11% *                | 0.00%                  | 1.61% *              |
| Michigan             | 1.17% * | --                     | --              | 4.47% *         | 0.71% *           | 0.85% *                | 6.32% *                | 0.85% *              |
| Ohio                 | 0.75% * | --                     | 0.00%           | 0.40% *         | 1.03% *           | 1.30% *                | 1.54% *                | 0.84% *              |
| Wisconsin            | 3.10% * | 0.00%                  | --              | 10.67% *        | --                | 4.59% *                | --                     | 3.37% *              |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.03% * | 0.00%                  | 0.00%           | 11.86% *        | 10.21% *          | 1.14% *                | 9.25% *                | 4.46% *              |
| Kansas               | 0.97% * | --                     | 0.00%           | 0.00%           | 2.24% *           | 0.97% *                | --                     | 0.98% *              |
| Minnesota            | 3.88% * | 0.00%                  | 0.00%           | 4.91% *         | 12.64% *          | 1.09% *                | --                     | 4.36% *              |
| Missouri             | 1.09% * | 0.00%                  | --              | --              | --                | 0.85% *                | 4.21% *                | 0.95% *              |
| Nebraska             | 0.86% * | 0.00%                  | --              | 1.32% *         | --                | 0.00%                  | 6.69% *                | 0.60% *              |
| North Dakota         | 2.10% * | --                     | 2.14% *         | 6.82% *         | 6.20% *           | 1.54% *                | 1.73% *                | 2.68% *              |
| South Dakota         | 0.44% * | 0.00%                  | --              | 1.83% *         | 0.83% *           | 0.00%                  | 1.74% *                | 0.24% *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.39% * | 0.00%                  | --              | 5.28% *         | 3.03% *           | 1.65% *                | 5.40% *                | 1.39% *              |
| District of Columbia | 1.27% * | 0.00%                  | --              | 0.48% *         | --                | 0.36% *                | 3.62% *                | 1.30% *              |
| Florida              | 0.69% * | 0.00%                  | 0.00%           | 4.86% *         | 0.00%             | 0.82% *                | --                     | 0.66% *              |
| Georgia              | 0.95% * | 0.00%                  | --              | 2.26% *         | 4.99% *           | 0.35% *                | 3.01% *                | 1.00% *              |
| Maryland             | 2.30% * | 0.00%                  | --              | 0.00%           | 12.41% *          | 0.70% *                | 2.32% *                | --                   |
| North Carolina       | 1.27% * | --                     | 0.00%           | 0.00%           | 0.96% *           | 1.38% *                | 7.33% *                | 1.04% *              |
| South Carolina       | 1.27% * | 0.00%                  | 0.00%           | 1.93% *         | 4.45% *           | 1.59% *                | 0.00%                  | 1.47% *              |
| Virginia             | 0.74% * | --                     | 0.00%           | --              | 0.00%             | 0.76% *                | 5.49% *                | 0.59% *              |
| West Virginia        | 1.66% * | 0.00%                  | --              | 7.34% *         | 8.67% *           | 1.12% *                | 6.89% *                | 1.66% *              |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.54% * | --                     | --              | 5.09% *         | 5.50% *           | 0.19% *                | 4.42% *                | 1.62% *              |
| Kentucky             | 1.44% * | 0.00%                  | 0.00%           | 11.54% *        | 4.41% *           | 0.56% *                | 8.07% *                | 1.06% *              |
| Mississippi          | 6.86% * | 0.00%                  | 0.00%           | 8.34% *         | 1.10% *           | 11.16% *               | 2.28% *                | 7.66% *              |
| Tennessee            | 1.20% * | --                     | --              | 0.28% *         | 0.16% *           | 1.80% *                | --                     | 1.26% *              |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.38% * | 0.00%                  | 0.00%           | 9.82% *         | 9.20% *           | 0.00%                  | 7.23% *                | 1.27% *              |
| Louisiana            | 1.79% * | --                     | 0.00%           | 0.00%           | 5.26% *           | 1.75% *                | 0.00%                  | 2.09% *              |
| Oklahoma             | 1.28% * | 0.00%                  | --              | 5.78% *         | 3.19% *           | 0.00%                  | 3.51% *                | 1.36% *              |
| Texas                | 0.48% * | --                     | 4.62% *         | 4.16% *         | 0.76% *           | 0.35% *                | 3.86% *                | 0.31% *              |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 0.92% * | 0.00%                  | 0.00%           | 6.68% *         | 1.79% *           | 0.54% *                | 5.42% *                | 0.72% *              |
| Colorado             | 1.27% * | 0.00%                  | 0.00%           | 1.20% *         | 1.02% *           | 2.28% *                | 0.00%                  | 1.56% *              |
| Idaho                | 1.38% * | 0.00%                  | --              | 5.64% *         | 2.92% *           | 0.73% *                | --                     | 1.52% *              |
| Montana              | 1.60% * | 0.00%                  | 0.00%           | 2.30% *         | 7.48% *           | 0.55% *                | 1.83% *                | 1.99% *              |
| Nevada               | 3.29% * | 0.00%                  | --              | 9.75% *         | 4.80% *           | 1.19% *                | 13.97% *               | 1.87% *              |
| New Mexico           | 2.35% * | 0.00%                  | --              | 0.21% *         | 2.46% *           | --                     | --                     | --                   |
| Utah                 | 2.47% * | --                     | --              | 9.04% *         | 2.42% *           | 1.34% *                | 9.92% *                | 1.20% *              |
| Wyoming              | 2.01% * | 0.00%                  | --              | 4.37% *         | 4.19% *           | 0.00%                  | 9.21% *                | 1.22% *              |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 5.93%   | --                     | --              | 22.40% *        | 11.61% *          | 7.15% *                | 7.54% *                | 6.33%                |
| California           | 2.48%   | 10.12% *               | 15.12% *        | 5.11% *         | 2.69% *           | 2.68% *                | 6.98% *                | 2.33% *              |
| Hawaii               | 4.24%   | --                     | --              | 8.10% *         | 11.08% *          | 5.52% *                | 8.24% *                | 4.88%                |
| Oregon               | 6.86% * | 0.00%                  | --              | 0.85% *         | 20.34% *          | 1.28% *                | 1.39% *                | 7.68% *              |
| Washington           | 1.81% * | 0.00%                  | --              | 9.74% *         | --                | 1.63% *                | 8.94% *                | 1.35% *              |

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 II.F.15.d Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 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        | 26.2%   | 20.8%                  | 14.4%           | 20.4%           | 21.0%             | 29.9%                  | 17.6%                  | 27.4%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 22.8%   | 0.0%                   | --              | 16.0% *         | 13.5% *           | 30.8%                  | 3.5% *                 | 25.9%                |
| Maine                | 11.7%   | 0.0%                   | --              | 0.0%            | 11.4% *           | 16.5% *                | 1.1% *                 | 14.1%                |
| Massachusetts        | 17.2%   | 0.0%                   | 0.0%            | --              | 17.8% *           | 22.3%                  | 1.7% *                 | 19.9%                |
| New Hampshire        | 20.8%   | 0.0%                   | --              | 7.0% *          | 26.3% *           | 22.7%                  | 6.6% *                 | 23.2%                |
| Rhode Island         | 34.4%   | 0.0%                   | --              | 12.1% *         | 20.7% *           | 52.7%                  | 9.6% *                 | 39.9%                |
| Vermont              | 21.8%   | 0.0%                   | --              | --              | 31.8%             | 26.3%                  | 7.1% *                 | 25.6%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 30.4%   | --                     | 0.0%            | 16.5% *         | 11.1% *           | 45.2%                  | 16.6% *                | 31.6%                |
| New York             | 37.6%   | --                     | 22.6% *         | 34.5%           | 31.7%             | 42.9%                  | 26.3%                  | 39.3%                |
| Pennsylvania         | 22.0%   | --                     | 42.6% *         | 11.4% *         | 30.3%             | 20.5%                  | 27.3%                  | 21.2%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 32.6%   | 41.4% *                | 16.0% *         | 20.2% *         | 22.8% *           | 38.0%                  | 32.5% *                | 32.6%                |
| Indiana              | 33.1%   | --                     | 0.0%            | 18.2% *         | 30.6% *           | 38.3%                  | 11.8% *                | 35.6%                |
| Michigan             | 32.8%   | --                     | --              | 23.2% *         | 34.4%             | 37.6%                  | 10.7% *                | 36.2%                |
| Ohio                 | 32.7%   | --                     | --              | 55.8% *         | 11.6% *           | 36.3%                  | 15.2% *                | 35.6%                |
| Wisconsin            | 19.4%   | 0.0%                   | 0.0%            | 27.3% *         | 28.2% *           | 14.2%                  | 31.9% *                | 18.2%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 24.8%   | --                     | --              | 11.9% *         | 15.9% *           | 38.6%                  | 8.5% *                 | 28.2%                |
| Kansas               | 28.2%   | --                     | --              | 25.0% *         | 20.9% *           | 34.9%                  | 22.4% *                | 29.3%                |
| Minnesota            | 22.4%   | --                     | --              | --              | 19.6% *           | 26.7%                  | 16.8% *                | 23.1%                |
| Missouri             | 20.6%   | --                     | --              | 12.1% *         | 27.8% *           | 19.5%                  | 16.1% *                | 21.5%                |
| Nebraska             | 28.2%   | --                     | 0.0%            | 7.8% *          | 24.9% *           | 34.5%                  | 12.2% *                | 29.8%                |
| North Dakota         | 17.1% * | 0.0%                   | 12.3% *         | 8.2% *          | 10.5% *           | 27.1% *                | 10.1% *                | 19.1% *              |
| South Dakota         | 20.1%   | --                     | --              | 18.4% *         | 20.6%             | 24.7%                  | 13.6% *                | 22.1%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 29.5%   | --                     | --              | 37.7% *         | 16.9% *           | 32.3% *                | 13.4% *                | 31.3%                |
| District of Columbia | 38.7%   | --                     | --              | 47.8%           | 35.8%             | 41.7%                  | 33.3% *                | 40.1%                |
| Florida              | 38.0%   | --                     | --              | 13.5% *         | 22.1% *           | 43.2%                  | 25.6% *                | 39.2%                |
| Georgia              | 26.1%   | --                     | 2.1% *          | 5.5% *          | 8.1% *            | 34.8%                  | 8.3% *                 | 27.8%                |
| Maryland             | 25.1%   | --                     | --              | 29.4% *         | 27.5% *           | 25.2%                  | 14.9% *                | 27.2%                |
| North Carolina       | 21.9%   | --                     | 0.0%            | 0.0%            | 13.8% *           | 27.2%                  | 13.5% *                | 22.8%                |
| South Carolina       | 36.6%   | --                     | --              | 25.5% *         | 36.3%             | 42.3%                  | 12.5% *                | 40.4%                |
| Virginia             | 33.5%   | 0.0%                   | --              | 44.9%           | 32.4% *           | 33.3%                  | 28.8% *                | 34.0%                |
| West Virginia        | 40.2%   | 0.0%                   | --              | 27.4% *         | 33.7% *           | 43.9%                  | 40.0% *                | 40.3%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 39.8%   | --                     | --              | 30.2% *         | 19.3% *           | 51.4%                  | 38.5% *                | 40.1%                |
| Kentucky             | 19.8%   | --                     | 0.0%            | 15.7% *         | 9.0% *            | 25.1%                  | 11.2% *                | 21.2%                |
| Mississippi          | 32.1%   | --                     | --              | 13.4% *         | 54.7%             | 25.7% *                | 31.9% *                | 32.1%                |
| Tennessee            | 29.4%   | --                     | 0.0%            | 6.3% *          | 27.5% *           | 36.0% *                | 1.9% *                 | 31.2%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 20.1%   | 0.0%                   | --              | 17.4% *         | 20.9% *           | 18.8% *                | 27.9% *                | 19.2%                |
| Louisiana            | 36.2%   | --                     | --              | 42.5% *         | 24.9% *           | 42.1%                  | 28.4% *                | 37.5%                |
| Oklahoma             | 24.5%   | --                     | --              | 15.2% *         | 17.4% *           | 28.6%                  | 25.7% *                | 24.3%                |
| Texas                | 24.4%   | --                     | 11.9% *         | 10.2% *         | 12.2%             | 29.7%                  | 18.2% *                | 25.1%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 20.7%   | --                     | --              | 13.6% *         | 16.0% *           | 22.4%                  | 19.7% *                | 20.8%                |
| Colorado             | 19.3%   | --                     | 0.0%            | 10.4% *         | 10.3% *           | 29.1%                  | --                     | 22.9%                |
| Idaho                | 27.2%   | 0.0%                   | --              | 16.5% *         | 21.6% *           | 36.2%                  | 18.7% *                | 29.2%                |
| Montana              | 10.4%   | 0.0%                   | 0.0%            | 19.0% *         | 6.0% *            | 12.3% *                | 6.0% *                 | 11.7%                |
| Nevada               | 12.6%   | --                     | --              | 20.3% *         | 1.1% *            | 10.8% *                | 23.3% *                | 10.2% *              |
| New Mexico           | 20.8%   | --                     | --              | 13.5% *         | 30.0%             | 18.3%                  | 16.3% *                | 21.3%                |
| Utah                 | 21.8%   | 0.0%                   | --              | 20.8% *         | 22.7% *           | 24.3%                  | 10.7% *                | 24.4%                |
| Wyoming              | 17.4%   | --                     | --              | 12.4% *         | 40.6% *           | 8.7% *                 | 22.4% *                | 16.3%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 24.0%   | --                     | --              | 20.1% *         | 24.4% *           | 25.8%                  | 8.0% *                 | 25.2%                |
| California           | 14.3%   | 2.8% *                 | 9.7% *          | 19.7%           | 17.4%             | 14.0% *                | 11.7% *                | 14.7%                |
| Hawaii               | 14.3%   | 0.0%                   | --              | 40.8%           | 15.1% *           | 11.7% *                | 15.2% *                | 14.1%                |
| Oregon               | 33.4%   | 0.0%                   | --              | 21.9% *         | 30.1% *           | 40.7%                  | 5.6% *                 | 37.1%                |
| Washington           | 19.8%   | 0.0%                   | --              | 17.2% *         | 14.2% *           | 22.7% *                | 7.5% *                 | 21.6%                |

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 II.F.15.d Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and State: United States, 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        | 1.28%   | 4.01%                  | 2.13%           | 3.14%           | 1.54%             | 2.01%                  | 1.63%                  | 1.46%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.93%   | 0.00%                  | --              | 10.27% *        | 5.61% *           | 7.76%                  | 2.25% *                | 5.53%                |
| Maine                | 2.95%   | 0.00%                  | --              | 0.00%           | 4.78% *           | 5.29% *                | 1.15% *                | 3.68%                |
| Massachusetts        | 3.32%   | 0.00%                  | 0.00%           | --              | 5.96% *           | 4.96%                  | 1.71% *                | 3.80%                |
| New Hampshire        | 3.53%   | 0.00%                  | --              | 5.48% *         | 8.92% *           | 4.56%                  | 4.18% *                | 4.05%                |
| Rhode Island         | 5.98%   | 0.00%                  | --              | 7.62% *         | 8.43% *           | 8.18%                  | 6.55% *                | 6.92%                |
| Vermont              | 3.55%   | 0.00%                  | --              | --              | 7.91%             | 5.30%                  | 4.26% *                | 4.16%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6.72%   | --                     | 0.00%           | 8.55% *         | 5.87% *           | 7.81%                  | 10.93% *               | 7.28%                |
| New York             | 3.20%   | --                     | 11.07% *        | 9.40%           | 7.39%             | 3.94%                  | 7.50%                  | 3.48%                |
| Pennsylvania         | 3.66%   | --                     | 15.77% *        | 5.19% *         | 8.12%             | 4.90%                  | 8.19%                  | 3.98%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 5.59%   | 19.12% *               | 9.55% *         | 6.32% *         | 7.54% *           | 8.11%                  | 12.05% *               | 6.28%                |
| Indiana              | 5.17%   | --                     | 0.00%           | 8.96% *         | 11.75% *          | 6.45%                  | 7.89% *                | 5.51%                |
| Michigan             | 5.16%   | --                     | --              | 8.02% *         | 7.03%             | 7.31%                  | 4.09% *                | 5.81%                |
| Ohio                 | 6.83%   | --                     | --              | 21.84% *        | 3.83% *           | 5.90%                  | 6.87% *                | 7.59%                |
| Wisconsin            | 3.94%   | 0.00%                  | 0.00%           | 12.53% *        | 9.12% *           | 3.95%                  | 16.66% *               | 3.91%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.18%   | --                     | --              | 6.32% *         | 5.79% *           | 7.26%                  | 4.21% *                | 4.94%                |
| Kansas               | 5.83%   | --                     | --              | 10.33% *        | 7.10% *           | 9.35%                  | 7.57% *                | 6.72%                |
| Minnesota            | 4.02%   | --                     | --              | --              | 6.42% *           | 6.13%                  | 9.90% *                | 4.37%                |
| Missouri             | 5.40%   | --                     | --              | 7.94% *         | 21.55% *          | 4.25%                  | 7.34% *                | 6.35%                |
| Nebraska             | 5.74%   | --                     | 0.00%           | 4.58% *         | 13.31% *          | 7.77%                  | 5.96% *                | 6.27%                |
| North Dakota         | 6.13% * | 0.00%                  | 8.09% *         | 4.79% *         | 4.27% *           | 12.11% *               | 5.22% *                | 7.69% *              |
| South Dakota         | 3.43%   | --                     | --              | 10.02% *        | 5.17%             | 6.10%                  | 6.50% *                | 4.11%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 7.63%   | --                     | --              | 19.80% *        | 7.23% *           | 10.21% *               | 6.00% *                | 8.37%                |
| District of Columbia | 4.05%   | --                     | --              | 9.62%           | 6.80%             | 5.76%                  | 10.34% *               | 4.30%                |
| Florida              | 9.31%   | --                     | --              | 5.49% *         | 11.08% *          | 11.41%                 | 8.55% *                | 10.03%               |
| Georgia              | 5.53%   | --                     | 2.27% *         | 3.46% *         | 4.84% *           | 7.17%                  | 4.08% *                | 6.09%                |
| Maryland             | 4.89%   | --                     | --              | 13.27% *        | 11.16% *          | 6.69%                  | 5.84% *                | 5.85%                |
| North Carolina       | 4.68%   | --                     | 0.00%           | 0.00%           | 5.06% *           | 6.61%                  | 6.84% *                | 5.15%                |
| South Carolina       | 5.37%   | --                     | --              | 13.68% *        | 9.20%             | 7.25%                  | 6.50% *                | 5.95%                |
| Virginia             | 5.86%   | 0.00%                  | --              | 11.16%          | 19.90% *          | 6.92%                  | 14.53% *               | 6.31%                |
| West Virginia        | 5.76%   | 0.00%                  | --              | 12.78% *        | 12.26% *          | 7.33%                  | 14.05% *               | 6.22%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5.84%   | --                     | --              | 13.23% *        | 9.87% *           | 6.45%                  | 13.56% *               | 6.45%                |
| Kentucky             | 3.99%   | --                     | 0.00%           | 10.06% *        | 4.62% *           | 5.67%                  | 6.30% *                | 4.49%                |
| Mississippi          | 7.31%   | --                     | --              | 8.40% *         | 13.42%            | 9.02% *                | 10.82% *               | 8.08%                |
| Tennessee            | 7.80%   | --                     | 0.00%           | 4.61% *         | 10.25% *          | 10.89% *               | 1.41% *                | 8.24%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.11%   | 0.00%                  | --              | 7.75% *         | 8.35% *           | 6.28% *                | 12.03% *               | 5.45%                |
| Louisiana            | 7.02%   | --                     | --              | 15.32% *        | 9.93% *           | 10.57%                 | 9.55% *                | 7.93%                |
| Oklahoma             | 4.46%   | --                     | --              | 6.01% *         | 7.84% *           | 6.95%                  | 8.96% *                | 5.01%                |
| Texas                | 4.15%   | --                     | 8.63% *         | 5.60% *         | 3.58%             | 6.11%                  | 7.73% *                | 4.56%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.71%   | --                     | --              | 7.40% *         | 6.91% *           | 4.92%                  | 12.73% *               | 3.87%                |
| Colorado             | 4.05%   | --                     | 0.00%           | 4.81% *         | 5.38% *           | 6.58%                  | --                     | 5.01%                |
| Idaho                | 3.88%   | 0.00%                  | --              | 12.24% *        | 8.47% *           | 5.36%                  | 10.69% *               | 4.20%                |
| Montana              | 2.51%   | 0.00%                  | 0.00%           | 9.00% *         | 3.78% *           | 3.79% *                | 4.33% *                | 2.96%                |
| Nevada               | 3.41%   | --                     | --              | 8.55% *         | 0.83% *           | 4.45% *                | 10.08% *               | 3.44% *              |
| New Mexico           | 4.09%   | --                     | --              | 7.99% *         | 8.83%             | 4.94%                  | 9.97% *                | 4.39%                |
| Utah                 | 3.83%   | 0.00%                  | --              | 9.36% *         | 8.76% *           | 5.56%                  | 5.05% *                | 4.64%                |
| Wyoming              | 4.08%   | --                     | --              | 9.24% *         | 12.28% *          | 3.43% *                | 10.95% *               | 4.26%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.31%   | --                     | --              | 11.93% *        | 9.15% *           | 5.58%                  | 4.27% *                | 4.67%                |
| California           | 3.61%   | 2.10% *                | 8.36% *         | 5.49%           | 4.14%             | 5.06% *                | 4.31% *                | 4.11%                |
| Hawaii               | 3.06%   | 0.00%                  | --              | 11.97%          | 5.65% *           | 4.22% *                | 5.90% *                | 3.55%                |
| Oregon               | 5.18%   | 0.00%                  | --              | 11.22% *        | 12.21% *          | 6.38%                  | 2.44% *                | 5.86%                |
| Washington           | 5.21%   | 0.00%                  | --              | 7.79% *         | 7.08% *           | 7.63% *                | 4.73% *                | 6.07%                |

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 II.F.15.e Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 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        | 4.9%    | 9.8% *                 | 4.2%            | 3.0%            | 7.9%              | 4.0%                   | 5.8%                   | 4.8%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.2% *  | 0.0%                   | --              | 0.0%            | 2.0% *            | 0.9% *                 | 2.2% *                 | 1.1% *               |
| Maine                | 2.3% *  | 0.0%                   | --              | 0.9% *          | 1.4% *            | 3.3% *                 | 0.7% *                 | 2.6% *               |
| Massachusetts        | 3.3% *  | 0.0%                   | --              | 0.8% *          | 5.4% *            | 3.3% *                 | 1.9% *                 | 3.6% *               |
| New Hampshire        | 5.8% *  | 0.0%                   | 0.0%            | 0.0%            | 0.6% *            | 9.6% *                 | 0.0%                   | 6.8% *               |
| Rhode Island         | 8.2% *  | --                     | --              | 2.2% *          | 20.9% *           | 3.8% *                 | 9.0% *                 | 8.1% *               |
| Vermont              | 5.3% *  | --                     | --              | 7.4% *          | 2.0% *            | 1.4% *                 | 13.4% *                | 3.2% *               |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 25.6% * | --                     | 0.0%            | 8.1% *          | 63.6%             | 6.8% *                 | 11.5% *                | 26.8% *              |
| New York             | 6.3%    | --                     | --              | 6.4% *          | --                | 6.5% *                 | 11.7% *                | 5.5% *               |
| Pennsylvania         | 4.8% *  | 0.0%                   | 1.2% *          | 0.0%            | 4.6% *            | 6.4% *                 | 0.4% *                 | 5.5% *               |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 5.3% *  | 20.4% *                | --              | 6.8% *          | 2.5% *            | 3.4% *                 | 13.3% *                | 3.5% *               |
| Indiana              | 4.2% *  | 0.0%                   | 0.0%            | 1.2% *          | 11.7% *           | 2.9% *                 | 0.0%                   | 4.7% *               |
| Michigan             | 5.8% *  | --                     | --              | 1.6% *          | 10.1% *           | 5.4% *                 | 5.9% *                 | 5.8% *               |
| Ohio                 | 4.1% *  | --                     | --              | 2.7% *          | 5.0% *            | 2.6% *                 | 11.2% *                | 3.0% *               |
| Wisconsin            | 0.8% *  | 0.0%                   | 0.0%            | 3.3% *          | 1.2% *            | 0.1% *                 | 0.0%                   | 0.9% *               |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 9.7% *  | --                     | 0.0%            | 0.0%            | 17.9% *           | 7.8% *                 | 1.7% *                 | 11.4% *              |
| Kansas               | 4.3% *  | --                     | --              | 2.3% *          | 2.6% *            | 2.4% *                 | 13.6% *                | 2.5% *               |
| Minnesota            | 6.1% *  | --                     | --              | --              | 1.1% *            | 8.2% *                 | 9.8% *                 | 5.6% *               |
| Missouri             | 4.9% *  | --                     | 0.0%            | 1.5% *          | 2.2% *            | 6.9% *                 | 3.7% *                 | 5.2% *               |
| Nebraska             | 0.6% *  | 0.0%                   | 0.0%            | 2.9% *          | 0.0%              | 0.3% *                 | 0.0%                   | 0.6% *               |
| North Dakota         | 9.2% *  | --                     | 11.5% *         | 8.4% *          | 11.7% *           | 6.4% *                 | 12.3% *                | 8.2% *               |
| South Dakota         | 19.0% * | --                     | 2.8% *          | 0.4% *          | 7.9% *            | 33.9% *                | 2.4% *                 | 24.1% *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 20.4% * | 0.0%                   | 0.0%            | 1.3% *          | 23.0% *           | 23.9% *                | 1.2% *                 | 22.5% *              |
| District of Columbia | 4.9% *  | --                     | 0.0%            | 9.3% *          | 6.9% *            | 2.5% *                 | 6.6% *                 | 4.5% *               |
| Florida              | 3.9% *  | --                     | --              | --              | --                | 2.9% *                 | 11.0% *                | 3.3% *               |
| Georgia              | 4.9% *  | 0.0%                   | 0.0%            | 1.5% *          | 21.2% *           | 1.1% *                 | 1.4% *                 | 5.3% *               |
| Maryland             | 4.0% *  | 0.0%                   | 0.0%            | 5.1% *          | --                | 4.2% *                 | 2.7% *                 | 4.3% *               |
| North Carolina       | 4.4% *  | 0.0%                   | 0.0%            | 1.2% *          | --                | 5.6% *                 | 0.0%                   | 4.9% *               |
| South Carolina       | 3.1% *  | 0.0%                   | 0.0%            | 0.0%            | 2.3% *            | --                     | 0.0%                   | 3.6% *               |
| Virginia             | 1.6% *  | 0.0%                   | 0.0%            | 2.4% *          | 5.8% *            | 0.7% *                 | 1.4% *                 | 1.6% *               |
| West Virginia        | 3.0% *  | 0.0%                   | --              | 0.8% *          | 3.1% *            | 3.2% *                 | --                     | 2.9% *               |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 14.4% * | --                     | --              | 7.8% *          | 36.7% *           | 2.9% *                 | 17.4% *                | 13.9% *              |
| Kentucky             | 4.5% *  | 0.0%                   | --              | 5.4% *          | 6.0% *            | 4.0% *                 | 2.4% *                 | 4.8% *               |
| Mississippi          | 2.4% *  | 0.0%                   | --              | 0.0%            | 8.2% *            | 0.3% *                 | 2.1% *                 | 2.4% *               |
| Tennessee            | 0.7% *  | --                     | 0.0%            | 0.0%            | 0.0%              | 1.0% *                 | 0.0%                   | 0.7% *               |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.1% *  | 0.0%                   | 0.0%            | 0.0%            | 1.5% *            | --                     | 0.0%                   | --                   |
| Louisiana            | 3.2% *  | --                     | --              | 13.3% *         | 2.0% *            | 1.7% *                 | 11.8% *                | 1.8% *               |
| Oklahoma             | 5.6% *  | 0.0%                   | 1.5% *          | 13.9% *         | 5.7% *            | --                     | 9.8% *                 | 4.9% *               |
| Texas                | 2.5% *  | 0.0%                   | 8.3% *          | 0.8% *          | 6.7% *            | 1.3% *                 | --                     | 2.2% *               |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.8% *  | 0.0%                   | 0.0%            | --              | 8.7% *            | 2.8% *                 | --                     | 3.9% *               |
| Colorado             | 4.2% *  | 0.0%                   | 0.0%            | 1.4% *          | 1.1% *            | 7.0% *                 | 0.8% *                 | 4.9% *               |
| Idaho                | 2.4% *  | 0.0%                   | 0.0%            | 0.0%            | 2.9% *            | 3.6% *                 | 0.0%                   | 2.9% *               |
| Montana              | 1.0% *  | --                     | 0.0%            | 1.7% *          | 0.0%              | 0.0%                   | --                     | 0.0%                 |
| Nevada               | --      | --                     | --              | --              | 1.8% *            | 5.5% *                 | --                     | --                   |
| New Mexico           | 3.2% *  | 0.0%                   | 0.0%            | 2.4% *          | 8.6% *            | 1.2% *                 | 0.0%                   | 3.5% *               |
| Utah                 | 1.3% *  | 0.0%                   | --              | 0.0%            | 1.4% *            | 0.2% *                 | --                     | 0.6% *               |
| Wyoming              | 3.3% *  | 0.0%                   | 0.0%            | 11.3% *         | 2.4% *            | 0.6% *                 | --                     | 3.2% *               |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.5% *  | --                     | 0.0%            | 2.2% *          | --                | 0.3% *                 | 5.5% *                 | 1.2% *               |
| California           | 4.5% *  | 2.4% *                 | 1.3% *          | 2.4% *          | 1.8% *            | 5.7% *                 | 1.8% *                 | 4.9% *               |
| Hawaii               | 20.9%   | --                     | --              | 5.2% *          | 11.1% *           | 21.7% *                | 27.7% *                | 19.0% *              |
| Oregon               | 2.3% *  | --                     | 0.0%            | --              | 0.0%              | 3.0% *                 | 2.0% *                 | 2.4% *               |
| Washington           | 3.3% *  | --                     | --              | 6.6% *          | 0.0%              | 2.4% *                 | 13.9% *                | 1.9% *               |

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 II.F.15.e Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and State: United States, 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        | 0.50%    | 2.99% *                | 0.93%           | 0.51%           | 1.88%             | 0.47%                  | 1.02%                  | 0.56%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 0.62% *  | 0.00%                  | --              | 0.00%           | 1.24% *           | 0.77% *                | 2.38% *                | 0.62% *              |
| Maine                | 1.10% *  | 0.00%                  | --              | 0.93% *         | 0.88% *           | 2.04% *                | 0.76% *                | 1.35% *              |
| Massachusetts        | 1.31% *  | 0.00%                  | --              | 0.87% *         | 3.20% *           | 1.88% *                | 1.56% *                | 1.51% *              |
| New Hampshire        | 2.03% *  | 0.00%                  | 0.00%           | 0.00%           | 0.58% *           | 3.44% *                | 0.00%                  | 2.37% *              |
| Rhode Island         | 3.08% *  | --                     | --              | 2.20% *         | 11.18% *          | 2.46% *                | 4.58% *                | 3.63% *              |
| Vermont              | 2.55% *  | --                     | --              | 5.72% *         | 1.36% *           | 1.39% *                | 9.56% *                | 1.64% *              |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 11.28% * | --                     | 0.00%           | 5.84% *         | 16.99%            | 5.17% *                | 8.14% *                | 12.09% *             |
| New York             | 1.58%    | --                     | --              | 2.85% *         | --                | 2.28% *                | 4.75% *                | 1.68% *              |
| Pennsylvania         | 2.05% *  | 0.00%                  | 1.26% *         | 0.00%           | 2.46% *           | 3.24% *                | 0.43% *                | 2.35% *              |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.20% *  | 16.61% *               | --              | 4.85% *         | 1.61% *           | 1.61% *                | 10.10% *               | 1.29% *              |
| Indiana              | 1.79% *  | 0.00%                  | 0.00%           | 1.27% *         | 6.82% *           | 1.81% *                | 0.00%                  | 2.01% *              |
| Michigan             | 1.88% *  | --                     | --              | 1.61% *         | 5.53% *           | 2.41% *                | 3.21% *                | 2.11% *              |
| Ohio                 | 1.35% *  | --                     | --              | 2.37% *         | 3.65% *           | 1.32% *                | 5.55% *                | 1.24% *              |
| Wisconsin            | 0.33% *  | 0.00%                  | 0.00%           | 2.15% *         | 0.65% *           | 0.07% *                | 0.00%                  | 0.36% *              |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 5.02% *  | --                     | 0.00%           | 0.00%           | 12.47% *          | 5.44% *                | 1.64% *                | 5.96% *              |
| Kansas               | 1.52% *  | --                     | --              | 1.73% *         | 1.60% *           | 1.72% *                | 6.27% *                | 1.23% *              |
| Minnesota            | 2.26% *  | --                     | --              | --              | 1.08% *           | 3.74% *                | 6.28% *                | 2.40% *              |
| Missouri             | 1.68% *  | --                     | 0.00%           | 1.09% *         | 1.75% *           | 2.80% *                | 2.10% *                | 1.98% *              |
| Nebraska             | 0.31% *  | 0.00%                  | 0.00%           | 2.14% *         | 0.00%             | 0.29% *                | 0.00%                  | 0.35% *              |
| North Dakota         | 2.96% *  | --                     | 7.02% *         | 5.59% *         | 8.72% *           | 4.17% *                | 5.27% *                | 3.49% *              |
| South Dakota         | 8.13% *  | --                     | 2.26% *         | 0.39% *         | 5.55% *           | 13.79% *               | 1.52% *                | 10.03% *             |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 10.11% * | 0.00%                  | 0.00%           | 1.45% *         | 13.99% *          | 13.76% *               | 1.22% *                | 11.11% *             |
| District of Columbia | 1.51% *  | --                     | 0.00%           | 4.47% *         | 3.93% *           | 1.22% *                | 3.31% *                | 1.71% *              |
| Florida              | 1.32% *  | --                     | --              | --              | --                | 1.20% *                | 7.67% *                | 1.18% *              |
| Georgia              | 2.50% *  | 0.00%                  | 0.00%           | 1.27% *         | 8.55% *           | 0.60% *                | 1.12% *                | 2.72% *              |
| Maryland             | 1.46% *  | 0.00%                  | 0.00%           | 3.42% *         | --                | 2.16% *                | 2.32% *                | 1.70% *              |
| North Carolina       | 2.13% *  | 0.00%                  | 0.00%           | 0.92% *         | --                | 3.08% *                | 0.00%                  | 2.36% *              |
| South Carolina       | 1.99% *  | 0.00%                  | 0.00%           | 0.00%           | 2.11% *           | --                     | 0.00%                  | 2.30% *              |
| Virginia             | 0.77% *  | 0.00%                  | 0.00%           | 1.77% *         | 4.90% *           | 0.41% *                | 1.50% *                | 0.83% *              |
| West Virginia        | 1.25% *  | 0.00%                  | --              | 0.81% *         | 2.39% *           | 1.63% *                | --                     | 1.32% *              |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 7.33% *  | --                     | --              | 6.22% *         | 20.54% *          | 1.32% *                | 8.93% *                | 8.49% *              |
| Kentucky             | 1.69% *  | 0.00%                  | --              | 5.50% *         | 5.86% *           | 1.72% *                | 1.82% *                | 1.93% *              |
| Mississippi          | 1.81% *  | 0.00%                  | --              | 0.00%           | 7.05% *           | 0.28% *                | 2.08% *                | 2.01% *              |
| Tennessee            | 0.36% *  | --                     | 0.00%           | 0.00%           | 0.00%             | 0.56% *                | 0.00%                  | 0.38% *              |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.35% *  | 0.00%                  | 0.00%           | 0.00%           | 1.47% *           | --                     | 0.00%                  | --                   |
| Louisiana            | 1.43% *  | --                     | --              | 11.95% *        | 1.46% *           | 0.92% *                | 8.32% *                | 0.77% *              |
| Oklahoma             | 2.16% *  | 0.00%                  | 1.56% *         | 10.26% *        | 3.01% *           | --                     | 8.61% *                | 2.00% *              |
| Texas                | 0.93% *  | 0.00%                  | 6.17% *         | 0.70% *         | 4.41% *           | 0.60% *                | --                     | 0.97% *              |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.37% *  | 0.00%                  | 0.00%           | --              | 4.46% *           | 1.50% *                | --                     | 1.50% *              |
| Colorado             | 1.55% *  | 0.00%                  | 0.00%           | 1.44% *         | 0.88% *           | 2.84% *                | 0.84% *                | 1.91% *              |
| Idaho                | 1.10% *  | 0.00%                  | 0.00%           | 0.00%           | 1.86% *           | 2.00% *                | 0.00%                  | 1.36% *              |
| Montana              | 0.79% *  | --                     | 0.00%           | 1.75% *         | 0.00%             | 0.00%                  | --                     | 0.00%                |
| Nevada               | --       | --                     | --              | --              | 1.45% *           | 4.45% *                | --                     | --                   |
| New Mexico           | 2.05% *  | 0.00%                  | 0.00%           | 2.37% *         | 7.48% *           | 0.62% *                | 0.00%                  | 2.28% *              |
| Utah                 | 0.66% *  | 0.00%                  | --              | 0.00%           | 1.32% *           | 0.17% *                | --                     | 0.50% *              |
| Wyoming              | 1.31% *  | 0.00%                  | 0.00%           | 5.75% *         | 1.43% *           | 0.53% *                | --                     | 1.45% *              |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 0.91% *  | --                     | 0.00%           | 1.79% *         | --                | 0.26% *                | 3.47% *                | 0.95% *              |
| California           | 1.67% *  | 2.40% *                | 1.31% *         | 1.64% *         | 1.10% *           | 2.65% *                | 1.10% *                | 1.92% *              |
| Hawaii               | 5.39%    | --                     | --              | 3.51% *         | 6.54% *           | 8.76% *                | 8.44% *                | 6.36% *              |
| Oregon               | 0.88% *  | --                     | 0.00%           | --              | 0.00%             | 1.36% *                | 2.01% *                | 0.96% *              |
| Washington           | 1.55% *  | --                     | --              | 6.48% *         | 0.00%             | 1.75% *                | 6.95% *                | 1.35% *              |

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 II.F.16 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 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        | 27.9%   | 7.0%                   | 13.1%           | 24.8%           | 27.3%             | 31.0%                  | 13.8%                  | 29.9%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 38.8%   | 0.0%                   | --              | 21.8% *         | 42.2% *           | 45.1%                  | 10.5% *                | 43.2%                |
| Maine                | 45.2%   | 0.0%                   | 0.0%            | 36.2% *         | 56.6%             | 55.1%                  | --                     | 55.0%                |
| Massachusetts        | 42.1%   | 0.0%                   | --              | 48.6% *         | 31.2%             | 48.1%                  | 28.5% *                | 44.4%                |
| New Hampshire        | 37.4%   | 0.0%                   | --              | 56.5%           | 38.5%             | 37.5%                  | 29.2% *                | 38.8%                |
| Rhode Island         | 30.8%   | --                     | --              | 29.2% *         | 39.1% *           | 30.6%                  | 22.2% *                | 32.7%                |
| Vermont              | 38.9%   | 0.0%                   | --              | 50.6%           | 36.1%             | 42.2%                  | 28.4% *                | 41.6%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 21.1%   | --                     | 0.0%            | 8.8% *          | 10.6% *           | 31.0%                  | 11.6% *                | 21.9%                |
| New York             | 25.8%   | 0.0%                   | 0.0%            | 36.6%           | 29.8%             | 26.3%                  | 9.2% *                 | 28.2%                |
| Pennsylvania         | 25.7%   | 0.0%                   | 0.0%            | 18.7% *         | 28.8%             | 29.7%                  | 1.1% *                 | 29.3%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 27.8%   | --                     | 28.6% *         | 12.2% *         | 14.8% *           | 40.2%                  | 12.9% *                | 31.0%                |
| Indiana              | 32.5%   | --                     | --              | 37.4% *         | 25.8% *           | 31.1%                  | 42.9% *                | 31.3%                |
| Michigan             | 26.8%   | --                     | --              | 32.7% *         | 24.0%             | 29.2%                  | 12.3% *                | 29.1%                |
| Ohio                 | 23.2%   | --                     | --              | 14.0% *         | 37.1%             | 21.5%                  | 25.3% *                | 22.8%                |
| Wisconsin            | 34.6%   | --                     | --              | 18.7% *         | 36.1%             | 36.1%                  | 35.4% *                | 34.5%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 17.8%   | --                     | --              | 13.7% *         | 14.5%             | 21.2%                  | 12.6% *                | 18.8%                |
| Kansas               | 34.7%   | --                     | --              | 16.4% *         | 25.2%             | 46.2%                  | 13.1% *                | 38.9%                |
| Minnesota            | 35.0%   | --                     | --              | 35.5% *         | 30.8%             | 37.9%                  | 29.4% *                | 35.7%                |
| Missouri             | 30.9%   | --                     | --              | 38.9% *         | 5.8% *            | 41.5%                  | 30.2% *                | 31.1%                |
| Nebraska             | 46.6%   | --                     | --              | 48.0%           | 42.4%             | 49.2%                  | 31.7% *                | 48.1%                |
| North Dakota         | 36.3%   | --                     | 19.7% *         | 19.8% *         | 43.0%             | 48.6%                  | 22.9% *                | 40.3%                |
| South Dakota         | 25.1%   | 0.0%                   | 17.7% *         | 20.0% *         | 38.7%             | 23.9%                  | 18.6% *                | 27.1%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 26.7%   | 0.0%                   | --              | 12.6% *         | 30.9% *           | 25.4%                  | 42.3% *                | 24.9%                |
| District of Columbia | 23.3%   | 0.0%                   | 0.0%            | 14.1% *         | 21.1% *           | 32.7%                  | 8.3% *                 | 26.9%                |
| Florida              | 26.7%   | --                     | 0.0%            | 12.4% *         | 12.8% *           | 31.8%                  | --                     | 28.9%                |
| Georgia              | 36.9%   | 0.0%                   | 0.0%            | 40.3% *         | 52.0%             | 34.7%                  | 19.8% *                | 38.5%                |
| Maryland             | 39.6%   | --                     | --              | 17.0% *         | 23.2% *           | 53.8%                  | 15.6% *                | 44.5%                |
| North Carolina       | 32.8%   | 0.0%                   | --              | 27.1% *         | 53.7%             | 30.9%                  | 21.7% *                | 34.0%                |
| South Carolina       | 23.3%   | 0.0%                   | --              | 20.9% *         | 11.1% *           | 29.1%                  | 11.9% *                | 25.1%                |
| Virginia             | 31.2%   | --                     | --              | 21.9% *         | 30.8% *           | 32.8%                  | 19.9% *                | 32.3%                |
| West Virginia        | 31.3%   | 0.0%                   | --              | 34.1% *         | 10.2% *           | 36.5%                  | --                     | 34.5%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 19.9%   | --                     | 0.0%            | --              | 6.2% *            | 32.2%                  | 5.3% *                 | 22.5%                |
| Kentucky             | 42.4%   | 0.0%                   | 1.4% *          | 35.4% *         | 39.9%             | 49.7%                  | 10.5% *                | 47.3%                |
| Mississippi          | 32.6% * | 0.0%                   | --              | 12.8% *         | 19.8% *           | 42.9% *                | 7.1% *                 | 35.7% *              |
| Tennessee            | 25.6%   | --                     | --              | 30.4% *         | 35.6% *           | 22.4% *                | 18.5% *                | 26.0%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 41.8%   | 0.0%                   | --              | 20.9% *         | 22.4% *           | 48.6%                  | 12.5% *                | 45.0%                |
| Louisiana            | 21.8%   | --                     | --              | 0.0%            | 19.8% *           | 24.7%                  | 18.6% *                | 22.3%                |
| Oklahoma             | 25.0%   | 0.0%                   | 0.0%            | 10.3% *         | 29.6% *           | 30.2%                  | 6.8% *                 | 28.3%                |
| Texas                | 25.3%   | --                     | 2.8% *          | 48.4% *         | 25.2%             | 25.2%                  | 3.6% *                 | 27.8%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 32.2%   | 0.0%                   | --              | 28.7% *         | 42.0%             | 32.8%                  | 14.3% *                | 34.5%                |
| Colorado             | 43.3%   | --                     | --              | 53.4%           | 52.0%             | 40.3%                  | 34.4% *                | 45.3%                |
| Idaho                | 30.0%   | --                     | 2.2% *          | 44.1% *         | 38.5% *           | 25.1%                  | 19.8% *                | 32.4%                |
| Montana              | 40.6%   | --                     | --              | 11.2% *         | 45.4%             | 61.3%                  | 10.5% *                | 49.4%                |
| Nevada               | 18.1%   | 0.0%                   | --              | 0.0%            | 53.4%             | 15.5% *                | 2.4% *                 | 21.6%                |
| New Mexico           | 33.1%   | 0.0%                   | 0.0%            | 36.8% *         | 34.7% *           | 35.5%                  | 20.6% *                | 34.6%                |
| Utah                 | 48.7%   | --                     | 0.0%            | 36.6% *         | 55.1%             | 57.8%                  | 13.9% *                | 56.9%                |
| Wyoming              | 38.0%   | 0.0%                   | --              | 14.5% *         | 35.1% *           | 53.7%                  | 20.8% *                | 41.6%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 22.0%   | 0.0%                   | --              | 15.5% *         | 15.3% *           | 27.1%                  | 25.1% *                | 21.8%                |
| California           | 18.5%   | --                     | 0.0%            | 12.4% *         | 18.8%             | 21.1%                  | --                     | 20.3%                |
| Hawaii               | 14.9%   | --                     | 0.0%            | 22.0% *         | 1.6% *            | 20.5% *                | 13.6% *                | 15.2% *              |
| Oregon               | 19.8%   | --                     | 0.0%            | 9.0% *          | 18.2% *           | 24.2%                  | 9.3% *                 | 21.2%                |
| Washington           | 17.7%   | 0.0%                   | 0.0%            | 19.2% *         | 27.4% *           | 17.8%                  | --                     | 19.7%                |

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.16 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and State: United States, 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        | 1.08%    | 1.63%                  | 2.48%           | 2.70%           | 1.73%             | 1.65%                  | 1.31%                  | 1.25%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5.99%    | 0.00%                  | --              | 11.57% *        | 14.72% *          | 7.81%                  | 6.24% *                | 6.54%                |
| Maine                | 5.44%    | 0.00%                  | 0.00%           | 13.74% *        | 8.91%             | 6.88%                  | --                     | 5.35%                |
| Massachusetts        | 5.85%    | 0.00%                  | --              | 14.72% *        | 8.51%             | 8.11%                  | 11.49% *               | 6.38%                |
| New Hampshire        | 4.87%    | 0.00%                  | --              | 12.30%          | 9.33%             | 6.82%                  | 10.21% *               | 5.42%                |
| Rhode Island         | 5.54%    | --                     | --              | 11.13% *        | 15.30% *          | 6.64%                  | 7.19% *                | 6.53%                |
| Vermont              | 4.48%    | 0.00%                  | --              | 9.78%           | 6.76%             | 7.56%                  | 10.34% *               | 4.71%                |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4.62%    | --                     | 0.00%           | 6.82% *         | 6.43% *           | 5.36%                  | 9.58% *                | 5.03%                |
| New York             | 2.94%    | 0.00%                  | 0.00%           | 10.49%          | 6.67%             | 3.71%                  | 5.59% *                | 3.26%                |
| Pennsylvania         | 3.45%    | 0.00%                  | 0.00%           | 9.76% *         | 6.11%             | 5.04%                  | 0.88% *                | 3.96%                |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.68%    | --                     | 16.50% *        | 5.28% *         | 4.61% *           | 6.02%                  | 5.47% *                | 4.25%                |
| Indiana              | 4.71%    | --                     | --              | 16.79% *        | 8.55% *           | 5.33%                  | 19.29% *               | 4.62%                |
| Michigan             | 3.96%    | --                     | --              | 12.86% *        | 6.16%             | 5.43%                  | 6.13% *                | 4.43%                |
| Ohio                 | 3.40%    | --                     | --              | 7.52% *         | 8.13%             | 3.55%                  | 8.94% *                | 3.66%                |
| Wisconsin            | 5.47%    | --                     | --              | 6.70% *         | 9.38%             | 8.38%                  | 13.21% *               | 5.86%                |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.78%    | --                     | --              | 7.32% *         | 4.16%             | 4.19%                  | 8.01% *                | 2.99%                |
| Kansas               | 5.61%    | --                     | --              | 8.13% *         | 6.90%             | 8.83%                  | 6.19% *                | 6.35%                |
| Minnesota            | 5.38%    | --                     | --              | 11.11% *        | 7.02%             | 8.34%                  | 10.59% *               | 5.91%                |
| Missouri             | 4.30%    | --                     | --              | 12.84% *        | 2.95% *           | 4.90%                  | 11.61% *               | 4.63%                |
| Nebraska             | 6.14%    | --                     | --              | 14.37%          | 12.06%            | 8.22%                  | 10.00% *               | 6.65%                |
| North Dakota         | 5.15%    | --                     | 11.37% *        | 8.41% *         | 8.62%             | 9.48%                  | 7.58% *                | 6.28%                |
| South Dakota         | 4.04%    | 0.00%                  | 10.61% *        | 8.84% *         | 8.17%             | 5.82%                  | 7.21% *                | 4.90%                |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.81%    | 0.00%                  | --              | 10.48% *        | 11.14% *          | 5.70%                  | 15.29% *               | 4.92%                |
| District of Columbia | 3.36%    | 0.00%                  | 0.00%           | 6.14% *         | 8.18% *           | 4.47%                  | 4.36% *                | 3.96%                |
| Florida              | 7.07%    | --                     | 0.00%           | 6.58% *         | 7.13% *           | 9.20%                  | --                     | 7.74%                |
| Georgia              | 5.90%    | 0.00%                  | 0.00%           | 15.72% *        | 13.39%            | 6.56%                  | 11.42% *               | 6.30%                |
| Maryland             | 7.85%    | --                     | --              | 8.19% *         | 8.63% *           | 10.23%                 | 6.27% *                | 8.80%                |
| North Carolina       | 4.84%    | 0.00%                  | --              | 10.18% *        | 11.51%            | 5.69%                  | 8.92% *                | 5.28%                |
| South Carolina       | 3.51%    | 0.00%                  | --              | 10.47% *        | 5.44% *           | 4.88%                  | 7.07% *                | 3.91%                |
| Virginia             | 5.78%    | --                     | --              | 6.86% *         | 14.14% *          | 7.61%                  | 7.63% *                | 6.36%                |
| West Virginia        | 5.28%    | 0.00%                  | --              | 13.10% *        | 4.55% *           | 6.73%                  | --                     | 5.74%                |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.15%    | --                     | 0.00%           | --              | 5.66% *           | 5.89%                  | 3.82% *                | 4.81%                |
| Kentucky             | 4.89%    | 0.00%                  | 1.51% *         | 16.49% *        | 9.99%             | 6.30%                  | 6.25% *                | 5.22%                |
| Mississippi          | 11.08% * | 0.00%                  | --              | 11.90% *        | 8.63% *           | 15.81% *               | 6.82% *                | 11.95% *             |
| Tennessee            | 5.90%    | --                     | --              | 16.59% *        | 12.98% *          | 6.99% *                | 8.20% *                | 6.27%                |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 8.16%    | 0.00%                  | --              | 10.84% *        | 7.33% *           | 10.21%                 | 8.33% *                | 8.84%                |
| Louisiana            | 4.61%    | --                     | --              | 0.00%           | 9.40% *           | 6.51%                  | 11.37% *               | 5.07%                |
| Oklahoma             | 4.48%    | 0.00%                  | 0.00%           | 6.42% *         | 10.25% *          | 5.95%                  | 5.18% *                | 5.08%                |
| Texas                | 3.94%    | --                     | 2.20% *         | 20.36% *        | 7.55%             | 4.40%                  | 2.11% *                | 4.35%                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 6.52%    | 0.00%                  | --              | 8.89% *         | 10.77%            | 9.44%                  | 6.32% *                | 7.21%                |
| Colorado             | 4.97%    | --                     | --              | 10.26%          | 4.97%             | 7.95%                  | 11.49% *               | 5.48%                |
| Idaho                | 5.64%    | --                     | 2.32% *         | 17.70% *        | 13.30% *          | 6.32%                  | 7.80% *                | 6.55%                |
| Montana              | 6.56%    | --                     | --              | 6.58% *         | 9.66%             | 10.41%                 | 6.13% *                | 7.41%                |
| Nevada               | 4.44%    | 0.00%                  | --              | 0.00%           | 14.23%            | 5.31% *                | 1.87% *                | 5.43%                |
| New Mexico           | 6.56%    | 0.00%                  | 0.00%           | 15.63% *        | 12.79% *          | 9.00%                  | 14.79% *               | 7.08%                |
| Utah                 | 6.62%    | --                     | 0.00%           | 12.71% *        | 10.24%            | 9.47%                  | 8.01% *                | 6.82%                |
| Wyoming              | 5.67%    | 0.00%                  | --              | 6.62% *         | 14.56% *          | 7.70%                  | 8.46% *                | 6.44%                |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.14%    | 0.00%                  | --              | 7.96% *         | 5.99% *           | 6.04%                  | 12.00% *               | 4.36%                |
| California           | 3.47%    | --                     | 0.00%           | 5.61% *         | 4.59%             | 5.59%                  | --                     | 4.23%                |
| Hawaii               | 4.40%    | --                     | 0.00%           | 16.87% *        | 1.54% *           | 6.92% *                | 10.26% *               | 4.87% *              |
| Oregon               | 3.44%    | --                     | 0.00%           | 5.35% *         | 7.30% *           | 4.67%                  | 5.71% *                | 3.85%                |
| Washington           | 4.40%    | 0.00%                  | 0.00%           | 8.54% *         | 14.78% *          | 5.32%                  | --                     | 5.17%                |

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)



**Table II.F.17 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 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        | 23.8%   | 43.0%                  | 44.0%           | 35.8%           | 26.4%             | 18.4%                  | 42.1%                  | 21.2%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 31.7%   | --                     | 73.6%           | 60.6%           | 39.0% *           | 16.2% *                | 79.3%                  | 24.3%                |
| Maine                | 24.6%   | --                     | --              | 30.9% *         | 28.4%             | 7.7% *                 | 68.1%                  | 14.3%                |
| Massachusetts        | 17.9%   | 92.9%                  | --              | 25.6% *         | 13.5% *           | 9.1% *                 | 55.7%                  | 11.3%                |
| New Hampshire        | 22.0%   | --                     | 70.6%           | 34.2% *         | 19.0%             | 14.0%                  | 60.4%                  | 15.5%                |
| Rhode Island         | 19.7%   | --                     | --              | 48.9%           | 13.2% *           | 6.3% *                 | 47.0%                  | 13.5%                |
| Vermont              | 22.4%   | --                     | --              | 17.2% *         | 25.0%             | 13.7% *                | 35.9% *                | 18.8%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 15.3%   | --                     | --              | 43.4% *         | 6.3% *            | 14.9%                  | 38.2% *                | 13.2%                |
| New York             | 13.1%   | --                     | 19.9% *         | 12.1% *         | 13.4% *           | 10.3%                  | 26.7%                  | 11.2%                |
| Pennsylvania         | 26.8%   | --                     | 43.9% *         | 31.9% *         | 25.6%             | 25.2% *                | 38.7%                  | 25.1%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 18.9%   | 29.0% *                | 32.2% *         | 44.2%           | 25.0%             | 9.8%                   | 29.4% *                | 16.7%                |
| Indiana              | 20.2%   | --                     | --              | 21.9% *         | 27.8% *           | 16.9% *                | 26.2% *                | 19.5%                |
| Michigan             | 22.0%   | --                     | --              | 29.7% *         | 22.6% *           | 15.8%                  | 49.8%                  | 17.6%                |
| Ohio                 | 26.1%   | --                     | --              | 26.1% *         | 41.7%             | 18.4%                  | 35.3%                  | 24.6%                |
| Wisconsin            | 26.6%   | --                     | --              | 25.2% *         | 26.7%             | 25.8%                  | 26.7% *                | 26.6%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 31.8%   | --                     | --              | 51.6%           | 31.1%             | 21.6%                  | 55.4%                  | 26.9%                |
| Kansas               | 23.6%   | --                     | --              | 45.4%           | 45.4%             | 6.1% *                 | 38.7%                  | 20.7%                |
| Minnesota            | 23.9%   | --                     | --              | 50.2%           | 23.4% *           | 19.0% *                | 35.2%                  | 22.5%                |
| Missouri             | 29.0%   | --                     | --              | 42.1%           | 20.0% *           | 26.1%                  | 39.7%                  | 26.8%                |
| Nebraska             | 20.6%   | --                     | --              | 39.7% *         | 22.2% *           | 14.2% *                | 44.3%                  | 18.1%                |
| North Dakota         | 27.5%   | --                     | 54.4%           | 38.4%           | 22.6%             | 14.3%                  | 46.3%                  | 22.0%                |
| South Dakota         | 28.0%   | --                     | 54.1%           | 32.5% *         | 30.7%             | 16.2% *                | 51.5%                  | 20.8%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 17.6%   | --                     | --              | 39.1% *         | 22.5% *           | 13.0% *                | 33.4% *                | 15.9% *              |
| District of Columbia | 16.8%   | --                     | --              | 10.9% *         | 10.4% *           | 15.6%                  | 30.5% *                | 13.4%                |
| Florida              | 25.6%   | --                     | --              | 49.5%           | 58.5%             | 16.9% *                | 44.1%                  | 23.8%                |
| Georgia              | 24.3%   | --                     | 77.8%           | 48.4% *         | 11.6% *           | 21.4%                  | 60.4%                  | 20.7%                |
| Maryland             | 16.2%   | 69.5%                  | --              | 30.4% *         | 7.0% *            | 11.9% *                | 45.1%                  | 10.3% *              |
| North Carolina       | 35.2%   | --                     | --              | 71.7%           | 27.3% *           | 29.5%                  | 55.7%                  | 32.9%                |
| South Carolina       | 29.8%   | --                     | --              | 51.7%           | 36.6%             | 19.5%                  | 63.3%                  | 24.6%                |
| Virginia             | 24.9% * | --                     | --              | 18.5% *         | 24.3% *           | 24.5% *                | 37.3% *                | 23.7% *              |
| West Virginia        | 15.1%   | 100.0%                 | --              | 26.1% *         | 38.4% *           | 6.9% *                 | 43.6%                  | 11.8%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 16.8%   | --                     | --              | 44.8% *         | 24.5% *           | 9.3%                   | 19.8% *                | 16.3%                |
| Kentucky             | 20.5%   | --                     | --              | 21.1% *         | 24.1% *           | 14.3%                  | 44.6% *                | 16.8%                |
| Mississippi          | 18.3%   | --                     | --              | 53.6%           | 6.4% *            | 16.6% *                | 40.4% *                | 15.7% *              |
| Tennessee            | 34.2%   | --                     | --              | 61.5%           | 22.8% *           | 30.2% *                | 65.8%                  | 32.2%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 26.2%   | 100.0%                 | --              | 27.1% *         | 33.7%             | 23.6% *                | 43.9%                  | 24.3% *              |
| Louisiana            | 24.8%   | --                     | --              | 41.4% *         | 34.4%             | 18.7% *                | 29.4% *                | 24.0%                |
| Oklahoma             | 33.9%   | --                     | --              | 42.4%           | 32.5%             | 30.1%                  | 49.1%                  | 31.1%                |
| Texas                | 32.9%   | --                     | 68.6%           | 31.0% *         | 40.4%             | 27.7%                  | 62.4%                  | 29.6%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 38.6%   | --                     | 84.2%           | 36.3% *         | 29.2%             | 39.6%                  | 46.8%                  | 37.6%                |
| Colorado             | 27.2%   | --                     | --              | 29.6%           | 31.7%             | 16.6%                  | 56.5%                  | 20.6%                |
| Idaho                | 24.9%   | --                     | --              | 32.1% *         | 19.4% *           | 17.8%                  | 51.3%                  | 18.5%                |
| Montana              | 33.8%   | --                     | 94.7%           | 60.1%           | 17.7% *           | 13.6% *                | 74.3%                  | 22.0%                |
| Nevada               | 48.2%   | --                     | --              | 48.4% *         | 35.6% *           | 55.9%                  | 43.7% *                | 49.2%                |
| New Mexico           | 25.9% * | --                     | --              | 39.9% *         | 16.2% *           | 29.7% *                | 15.5% *                | 27.1% *              |
| Utah                 | 15.2%   | --                     | --              | 32.1% *         | 10.9% *           | 7.1% *                 | 44.4%                  | 8.4% *               |
| Wyoming              | 30.9%   | --                     | --              | 52.0%           | 14.1% *           | 28.5%                  | 32.0% *                | 30.7%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 23.0%   | --                     | --              | 24.0% *         | 27.3% *           | 19.4%                  | 42.4% *                | 21.5%                |
| California           | 15.5%   | 36.8% *                | 29.2% *         | 24.9%           | 27.6%             | 9.4% *                 | 28.9%                  | 13.8%                |
| Hawaii               | 15.8% * | --                     | 0.0%            | --              | 10.6% *           | 23.1% *                | 2.9% *                 | 19.4% *              |
| Oregon               | 26.7%   | --                     | 88.3%           | 60.9%           | 10.3% *           | 21.2%                  | 69.8%                  | 20.9%                |
| Washington           | 23.6%   | --                     | --              | 44.6% *         | 43.6% *           | 15.7% *                | 36.1%                  | 21.9% *              |

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.17 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and State: United States, 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        | 1.14%   | 4.24%                  | 3.61%           | 2.49%           | 1.92%             | 1.51%                  | 2.05%                  | 1.21%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 6.42%   | --                     | 13.20%          | 16.24%          | 14.41% *          | 7.31% *                | 9.62%                  | 6.31%                |
| Maine                | 5.36%   | --                     | --              | 12.57% *        | 7.82%             | 3.15% *                | 13.59%                 | 3.40%                |
| Massachusetts        | 4.31%   | 8.65%                  | --              | 10.44% *        | 5.10% *           | 3.14% *                | 14.65%                 | 2.73%                |
| New Hampshire        | 3.20%   | --                     | 13.28%          | 11.25% *        | 5.63%             | 3.33%                  | 10.64%                 | 2.80%                |
| Rhode Island         | 4.11%   | --                     | --              | 12.53%          | 5.73% *           | 2.89% *                | 11.18%                 | 3.68%                |
| Vermont              | 3.99%   | --                     | --              | 7.12% *         | 5.66%             | 5.54% *                | 11.44% *               | 3.78%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.76%   | --                     | --              | 13.61% *        | 3.67% *           | 4.35%                  | 16.27% *               | 3.51%                |
| New York             | 1.86%   | --                     | 9.49% *         | 3.89% *         | 4.23% *           | 1.81%                  | 7.65%                  | 1.77%                |
| Pennsylvania         | 5.83%   | --                     | 14.99% *        | 11.21% *        | 5.87%             | 9.08% *                | 10.15%                 | 6.61%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.26%   | 14.73% *               | 11.65% *        | 8.09%           | 6.92%             | 2.90%                  | 9.19% *                | 3.31%                |
| Indiana              | 4.54%   | --                     | --              | 9.46% *         | 9.20% *           | 5.96% *                | 11.00% *               | 4.94%                |
| Michigan             | 4.01%   | --                     | --              | 9.97% *         | 6.89% *           | 4.70%                  | 9.80%                  | 4.01%                |
| Ohio                 | 4.14%   | --                     | --              | 14.90% *        | 8.75%             | 3.87%                  | 8.80%                  | 4.50%                |
| Wisconsin            | 4.27%   | --                     | --              | 8.06% *         | 7.83%             | 6.26%                  | 10.35% *               | 4.58%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.27%   | --                     | --              | 11.14%          | 8.18%             | 6.19%                  | 10.11%                 | 4.66%                |
| Kansas               | 4.46%   | --                     | --              | 12.16%          | 8.41%             | 2.24% *                | 10.48%                 | 4.54%                |
| Minnesota            | 4.98%   | --                     | --              | 11.73%          | 8.60% *           | 7.34% *                | 9.07%                  | 5.50%                |
| Missouri             | 4.45%   | --                     | --              | 12.18%          | 9.45% *           | 5.54%                  | 10.38%                 | 4.92%                |
| Nebraska             | 4.03%   | --                     | --              | 13.27% *        | 8.87% *           | 4.56% *                | 11.86%                 | 4.07%                |
| North Dakota         | 4.44%   | --                     | 15.85%          | 11.02%          | 6.48%             | 3.81%                  | 10.13%                 | 4.44%                |
| South Dakota         | 4.63%   | --                     | 13.83%          | 11.21% *        | 7.45%             | 5.90% *                | 9.61%                  | 4.59%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.01%   | --                     | --              | 13.70% *        | 12.70% *          | 5.79% *                | 11.49% *               | 5.30% *              |
| District of Columbia | 3.44%   | --                     | --              | 5.04% *         | 4.23% *           | 3.75%                  | 12.18% *               | 2.70%                |
| Florida              | 6.01%   | --                     | --              | 9.92%           | 15.86%            | 5.58% *                | 11.29%                 | 6.34%                |
| Georgia              | 4.61%   | --                     | 10.43%          | 15.12% *        | 6.05% *           | 5.51%                  | 11.04%                 | 4.79%                |
| Maryland             | 3.94%   | 13.28%                 | --              | 12.14% *        | 3.09% *           | 5.11% *                | 10.50%                 | 3.72% *              |
| North Carolina       | 5.88%   | --                     | --              | 10.36%          | 10.49% *          | 7.97%                  | 11.72%                 | 6.50%                |
| South Carolina       | 4.38%   | --                     | --              | 12.90%          | 7.73%             | 5.57%                  | 12.85%                 | 4.59%                |
| Virginia             | 9.18% * | --                     | --              | 8.01% *         | 11.90% *          | 12.61% *               | 12.24% *               | 10.13% *             |
| West Virginia        | 2.94%   | 0.00%                  | --              | 9.00% *         | 14.83% *          | 2.10% *                | 11.61%                 | 2.94%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.45%   | --                     | --              | 13.92% *        | 10.56% *          | 2.36%                  | 7.08% *                | 3.85%                |
| Kentucky             | 3.76%   | --                     | --              | 8.34% *         | 10.79% *          | 3.57%                  | 13.98% *               | 3.51%                |
| Mississippi          | 5.36%   | --                     | --              | 14.81%          | 2.65% *           | 7.78% *                | 12.82% *               | 5.51% *              |
| Tennessee            | 7.75%   | --                     | --              | 16.40%          | 7.81% *           | 10.93% *               | 10.34%                 | 8.27%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6.84%   | 0.00%                  | --              | 10.87% *        | 9.35%             | 8.77% *                | 11.68%                 | 7.49% *              |
| Louisiana            | 4.61%   | --                     | --              | 14.67% *        | 9.63%             | 5.70% *                | 10.55% *               | 5.07%                |
| Oklahoma             | 4.54%   | --                     | --              | 10.14%          | 8.85%             | 6.34%                  | 10.50%                 | 4.91%                |
| Texas                | 5.22%   | --                     | 12.84%          | 13.82% *        | 9.40%             | 7.09%                  | 9.55%                  | 5.67%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 6.45%   | --                     | 9.82%           | 10.93% *        | 6.63%             | 9.59%                  | 12.92%                 | 7.11%                |
| Colorado             | 3.80%   | --                     | --              | 8.64%           | 7.08%             | 4.01%                  | 10.94%                 | 4.08%                |
| Idaho                | 3.74%   | --                     | --              | 13.15% *        | 7.04% *           | 3.88%                  | 10.08%                 | 3.55%                |
| Montana              | 6.31%   | --                     | 5.46%           | 13.20%          | 6.62% *           | 6.79% *                | 9.76%                  | 5.82%                |
| Nevada               | 7.11%   | --                     | --              | 16.29% *        | 13.88% *          | 9.47%                  | 13.70% *               | 8.08%                |
| New Mexico           | 8.40% * | --                     | --              | 13.09% *        | 6.45% *           | 12.75% *               | 8.29% *                | 9.19% *              |
| Utah                 | 3.49%   | --                     | --              | 12.20% *        | 4.48% *           | 3.69% *                | 9.44%                  | 2.81% *              |
| Wyoming              | 5.06%   | --                     | --              | 12.16%          | 5.48% *           | 7.24%                  | 9.85% *                | 5.78%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.84%   | --                     | --              | 11.98% *        | 11.14% *          | 5.61%                  | 13.81% *               | 5.11%                |
| California           | 3.93%   | 12.00% *               | 12.61% *        | 6.43%           | 7.05%             | 3.60% *                | 6.66%                  | 3.99%                |
| Hawaii               | 9.09% * | --                     | 0.00%           | --              | 5.78% *           | 14.71% *               | 1.86% *                | 11.16% *             |
| Oregon               | 4.85%   | --                     | 7.23%           | 12.25%          | 4.76% *           | 6.29%                  | 7.81%                  | 5.03%                |
| Washington           | 6.65%   | --                     | --              | 14.31% *        | 15.89% *          | 7.72% *                | 8.60%                  | 7.35% *              |

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table II.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and State: United States, 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        | 59.4% | 71.5%                  | 67.5%           | 66.0%           | 60.8%             | 55.9%                  | 67.9%                  | 57.9%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 44.8% | --                     | 88.6%           | 56.2%           | 52.0%             | 33.1%                  | 64.0%                  | 41.5%                |
| Maine                | 44.6% | 54.7% *                | 75.3%           | 58.1%           | 55.0%             | 30.2%                  | 69.2%                  | 39.8%                |
| Massachusetts        | 64.0% | 83.9%                  | 91.0%           | 78.7%           | 69.7%             | 56.3%                  | 84.0%                  | 60.9%                |
| New Hampshire        | 58.7% | 78.7%                  | 77.5%           | 81.8%           | 61.8%             | 47.2%                  | 82.7%                  | 53.3%                |
| Rhode Island         | 71.8% | 56.5%                  | 67.4%           | 77.3%           | 89.2%             | 65.0%                  | 68.9%                  | 72.5%                |
| Vermont              | 45.9% | 34.9% *                | 58.6%           | 38.2%           | 49.6%             | 45.2%                  | 49.1%                  | 44.9%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 68.8% | --                     | --              | 78.3%           | 83.4%             | 58.2%                  | 72.3%                  | 68.3%                |
| New York             | 66.4% | 80.9%                  | 76.4%           | 66.0%           | 67.6%             | 63.4%                  | 74.7%                  | 64.9%                |
| Pennsylvania         | 64.5% | 78.0%                  | 79.6%           | 74.5%           | 70.8%             | 57.6%                  | 76.2%                  | 62.7%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 59.2% | 82.2%                  | 59.1%           | 76.1%           | 67.6%             | 48.2%                  | 73.2%                  | 56.5%                |
| Indiana              | 44.5% | --                     | --              | 46.9%           | 62.1%             | 36.5%                  | 57.5%                  | 43.1%                |
| Michigan             | 59.4% | --                     | 71.9%           | 73.2%           | 70.9%             | 52.1%                  | 64.8%                  | 58.5%                |
| Ohio                 | 57.8% | 75.9%                  | 51.7%           | 49.6%           | 55.3%             | 60.6%                  | 52.3%                  | 58.8%                |
| Wisconsin            | 45.8% | --                     | --              | 65.3%           | 36.3%             | 44.4%                  | 58.9%                  | 44.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 52.8% | 62.0%                  | 72.0%           | 56.1%           | 48.5%             | 52.1%                  | 60.2%                  | 51.3%                |
| Kansas               | 57.9% | 58.6%                  | --              | 74.7%           | 65.5%             | 52.3%                  | 57.8%                  | 57.9%                |
| Minnesota            | 44.8% | --                     | 58.0%           | 24.9% *         | 28.6%             | 54.8%                  | 40.3%                  | 45.4%                |
| Missouri             | 53.8% | 32.9% *                | 66.8%           | 75.2%           | 60.0%             | 45.6%                  | 66.1%                  | 51.2%                |
| Nebraska             | 35.9% | --                     | --              | 44.1%           | 19.6%             | 38.2%                  | 52.1%                  | 34.1%                |
| North Dakota         | 34.4% | 41.3% *                | 50.0%           | 37.9%           | 26.0%             | 32.7%                  | 45.3%                  | 31.1%                |
| South Dakota         | 47.4% | --                     | 50.9%           | 57.2%           | 46.8%             | 42.5%                  | 52.5%                  | 46.0%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 64.3% | 72.9%                  | 87.0%           | 80.4%           | 59.4%             | 59.7%                  | 82.3%                  | 61.3%                |
| District of Columbia | 62.5% | --                     | 86.3%           | 79.9%           | 59.3%             | 57.1%                  | 79.8%                  | 58.7%                |
| Florida              | 58.7% | 67.7%                  | 71.9%           | 65.9%           | 46.5%             | 59.2%                  | 70.5%                  | 57.0%                |
| Georgia              | 49.4% | --                     | 65.5%           | 61.0%           | 43.4% *           | 47.3%                  | 73.9%                  | 46.1%                |
| Maryland             | 57.5% | 69.5%                  | 73.2%           | 84.6%           | 69.2%             | 45.0%                  | 77.0%                  | 53.4%                |
| North Carolina       | 62.7% | --                     | 97.5%           | 64.0%           | 54.9%             | 63.4%                  | 62.3%                  | 62.8%                |
| South Carolina       | 51.8% | --                     | 59.4%           | 63.9%           | 72.9%             | 42.8%                  | 54.6%                  | 51.3%                |
| Virginia             | 55.5% | 74.4%                  | 78.3%           | 71.4%           | 68.2%             | 46.1%                  | 78.3%                  | 52.1%                |
| West Virginia        | 57.7% | --                     | 76.0%           | 65.6%           | 62.4%             | 53.2%                  | 69.2%                  | 56.0%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 63.1% | 75.5%                  | 100.0%          | 80.7%           | 73.2%             | 50.9%                  | 80.3%                  | 59.1%                |
| Kentucky             | 55.5% | 77.1%                  | 69.2%           | 74.6%           | 67.0%             | 45.7%                  | 73.1%                  | 52.9%                |
| Mississippi          | 70.5% | 94.7%                  | 73.4%           | 85.2%           | 77.5%             | 61.7%                  | 83.1%                  | 68.0%                |
| Tennessee            | 47.4% | 86.1%                  | --              | 50.8%           | 39.5%             | 48.0%                  | 57.9%                  | 46.0%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 59.0% | 88.6%                  | 48.3%           | 62.4%           | 63.7%             | 57.4%                  | 53.4%                  | 60.1%                |
| Louisiana            | 52.4% | --                     | --              | 47.9%           | 71.7%             | 44.5%                  | 49.7%                  | 53.1%                |
| Oklahoma             | 70.8% | 55.0%                  | 81.6%           | 72.0%           | 82.4%             | 62.1%                  | 69.4%                  | 71.1%                |
| Texas                | 63.6% | 88.8%                  | 70.7%           | 68.2%           | 54.9%             | 62.3%                  | 74.6%                  | 61.4%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 50.9% | --                     | 56.0%           | 59.7%           | 43.6%             | 50.3%                  | 57.9%                  | 50.0%                |
| Colorado             | 53.0% | 61.3%                  | 82.2%           | 65.5%           | 59.7%             | 42.6%                  | 72.8%                  | 48.6%                |
| Idaho                | 59.2% | 54.3%                  | 61.7%           | 62.9%           | 49.1%             | 62.4%                  | 58.9%                  | 59.3%                |
| Montana              | 43.5% | 19.6% *                | 46.8%           | 32.7% *         | 59.7%             | 46.6%                  | 36.8%                  | 46.0%                |
| Nevada               | 54.2% | --                     | 62.0%           | 87.2%           | 66.7%             | 43.8%                  | 72.0%                  | 50.8%                |
| New Mexico           | 62.4% | --                     | 87.0%           | 83.7%           | 70.6%             | 53.0%                  | 72.0%                  | 61.0%                |
| Utah                 | 31.0% | 51.2%                  | 55.3%           | 38.9%           | 20.7%             | 31.2% *                | 46.2%                  | 28.5%                |
| Wyoming              | 40.6% | --                     | --              | 55.9%           | 40.4% *           | 31.4%                  | 41.3%                  | 40.4%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 55.1% | --                     | 84.0%           | 41.6%           | 54.6%             | 56.8%                  | 65.6%                  | 53.7%                |
| California           | 70.7% | 73.3%                  | 63.4%           | 73.8%           | 77.1%             | 68.9%                  | 69.9%                  | 70.9%                |
| Hawaii               | 62.5% | 63.4%                  | 53.8%           | 61.0%           | 57.0%             | 67.8%                  | 58.5%                  | 64.0%                |
| Oregon               | 61.5% | 62.0%                  | 73.4%           | 72.3%           | 57.4%             | 59.2%                  | 68.2%                  | 60.2%                |
| Washington           | 57.6% | 59.4%                  | 61.7%           | 50.8%           | 49.5%             | 61.3%                  | 64.7%                  | 56.1%                |

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 II.F.18 Standard errors for pPercent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and State: United States, 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        | 1.27% | 2.13%                  | 2.34%           | 1.52%           | 1.67%             | 2.22%                  | 1.27%                  | 1.52%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.50% | --                     | 5.88%           | 10.26%          | 10.46%            | 6.12%                  | 11.44%                 | 4.99%                |
| Maine                | 4.48% | 16.46% *               | 9.22%           | 10.08%          | 9.08%             | 5.29%                  | 8.16%                  | 4.87%                |
| Massachusetts        | 5.28% | 12.23%                 | 8.78%           | 8.44%           | 6.60%             | 8.19%                  | 6.29%                  | 6.02%                |
| New Hampshire        | 3.90% | 9.87%                  | 8.37%           | 6.24%           | 7.70%             | 5.94%                  | 4.51%                  | 4.53%                |
| Rhode Island         | 3.87% | 12.22%                 | 10.49%          | 8.53%           | 3.20%             | 6.36%                  | 6.23%                  | 4.55%                |
| Vermont              | 4.19% | 10.89% *               | 11.03%          | 7.03%           | 8.62%             | 6.67%                  | 6.53%                  | 5.03%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.10% | --                     | --              | 7.34%           | 7.15%             | 6.82%                  | 8.50%                  | 5.75%                |
| New York             | 2.58% | 7.98%                  | 10.48%          | 7.30%           | 5.77%             | 3.44%                  | 5.80%                  | 2.89%                |
| Pennsylvania         | 3.97% | 8.82%                  | 8.84%           | 8.10%           | 6.42%             | 5.88%                  | 6.00%                  | 4.45%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.49% | 7.23%                  | 10.96%          | 5.00%           | 7.15%             | 5.47%                  | 5.02%                  | 4.09%                |
| Indiana              | 4.89% | --                     | --              | 11.46%          | 8.00%             | 6.50%                  | 9.84%                  | 5.24%                |
| Michigan             | 4.07% | --                     | 9.70%           | 7.90%           | 5.26%             | 5.70%                  | 7.15%                  | 4.59%                |
| Ohio                 | 3.36% | 10.74%                 | 11.67%          | 10.34%          | 6.12%             | 4.58%                  | 7.36%                  | 3.73%                |
| Wisconsin            | 4.01% | --                     | --              | 7.24%           | 7.30%             | 6.07%                  | 8.11%                  | 4.41%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.56% | 9.10%                  | 10.35%          | 8.83%           | 6.79%             | 5.55%                  | 6.67%                  | 4.07%                |
| Kansas               | 3.45% | 12.95%                 | --              | 7.60%           | 6.08%             | 6.00%                  | 8.59%                  | 3.78%                |
| Minnesota            | 5.75% | --                     | 13.73%          | 7.70% *         | 5.89%             | 8.70%                  | 7.30%                  | 6.45%                |
| Missouri             | 4.53% | 12.14% *               | 13.72%          | 7.24%           | 14.78%            | 5.74%                  | 7.16%                  | 5.28%                |
| Nebraska             | 4.78% | --                     | --              | 8.53%           | 5.30%             | 7.10%                  | 8.34%                  | 5.24%                |
| North Dakota         | 3.93% | 12.52% *               | 12.23%          | 8.49%           | 6.26%             | 6.59%                  | 7.05%                  | 4.55%                |
| South Dakota         | 4.75% | --                     | 9.42%           | 8.43%           | 6.30%             | 8.51%                  | 6.55%                  | 5.70%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.11% | 12.65%                 | 11.28%          | 7.39%           | 8.92%             | 5.86%                  | 6.20%                  | 4.73%                |
| District of Columbia | 3.57% | --                     | 8.73%           | 7.76%           | 7.48%             | 5.14%                  | 6.59%                  | 4.09%                |
| Florida              | 5.86% | 11.52%                 | 12.59%          | 7.43%           | 10.63%            | 8.15%                  | 6.61%                  | 6.70%                |
| Georgia              | 5.14% | --                     | 11.57%          | 10.48%          | 14.76% *          | 5.97%                  | 7.03%                  | 5.61%                |
| Maryland             | 4.52% | 12.10%                 | 12.58%          | 6.46%           | 8.58%             | 6.02%                  | 6.31%                  | 5.03%                |
| North Carolina       | 3.43% | --                     | 1.87%           | 8.28%           | 10.68%            | 4.10%                  | 7.05%                  | 3.79%                |
| South Carolina       | 3.92% | --                     | 10.56%          | 10.79%          | 6.43%             | 5.21%                  | 10.80%                 | 4.21%                |
| Virginia             | 4.68% | 12.83%                 | 10.59%          | 6.94%           | 10.26%            | 6.02%                  | 5.38%                  | 5.22%                |
| West Virginia        | 4.87% | --                     | 12.97%          | 9.62%           | 10.04%            | 6.59%                  | 8.17%                  | 5.42%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.36% | 12.22%                 | 0.00%           | 9.19%           | 9.97%             | 6.29%                  | 6.96%                  | 5.12%                |
| Kentucky             | 3.92% | 11.95%                 | 12.97%          | 8.72%           | 6.87%             | 5.27%                  | 7.13%                  | 4.33%                |
| Mississippi          | 3.90% | 4.14%                  | 13.05%          | 6.78%           | 9.18%             | 6.51%                  | 6.77%                  | 4.53%                |
| Tennessee            | 5.12% | 7.42%                  | --              | 10.82%          | 9.03%             | 7.45%                  | 7.67%                  | 5.71%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.47% | 11.79%                 | 11.74%          | 11.56%          | 7.68%             | 6.22%                  | 8.81%                  | 5.03%                |
| Louisiana            | 3.70% | --                     | --              | 11.47%          | 6.00%             | 5.22%                  | 8.31%                  | 4.13%                |
| Oklahoma             | 3.17% | 11.13%                 | 9.00%           | 7.35%           | 5.65%             | 4.79%                  | 5.78%                  | 3.66%                |
| Texas                | 3.33% | 4.87%                  | 10.85%          | 7.86%           | 9.42%             | 4.26%                  | 5.89%                  | 3.82%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.80% | --                     | 14.04%          | 10.55%          | 7.87%             | 8.58%                  | 9.07%                  | 6.45%                |
| Colorado             | 3.60% | 13.45%                 | 6.83%           | 9.38%           | 6.94%             | 5.12%                  | 6.74%                  | 3.98%                |
| Idaho                | 3.79% | 10.07%                 | 12.38%          | 9.38%           | 8.41%             | 5.20%                  | 6.64%                  | 4.46%                |
| Montana              | 4.33% | 7.66% *                | 12.19%          | 10.21% *        | 6.73%             | 8.20%                  | 7.96%                  | 5.32%                |
| Nevada               | 5.23% | --                     | 12.53%          | 4.99%           | 8.26%             | 7.80%                  | 7.62%                  | 6.02%                |
| New Mexico           | 4.68% | --                     | 7.89%           | 6.62%           | 8.11%             | 6.80%                  | 10.14%                 | 5.16%                |
| Utah                 | 6.80% | 14.29%                 | 14.60%          | 10.58%          | 5.36%             | 11.80% *               | 8.35%                  | 7.36%                |
| Wyoming              | 4.68% | --                     | --              | 9.37%           | 12.20% *          | 6.69%                  | 8.08%                  | 5.66%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.56% | --                     | 9.41%           | 9.76%           | 10.23%            | 5.90%                  | 9.08%                  | 4.98%                |
| California           | 5.53% | 6.20%                  | 10.68%          | 3.96%           | 3.83%             | 9.18%                  | 4.52%                  | 6.38%                |
| Hawaii               | 4.66% | 8.20%                  | 8.96%           | 8.18%           | 14.59%            | 6.20%                  | 5.58%                  | 6.14%                |
| Oregon               | 3.93% | 11.18%                 | 10.41%          | 7.46%           | 9.98%             | 4.89%                  | 6.76%                  | 4.49%                |
| Washington           | 6.44% | 11.55%                 | 11.92%          | 9.35%           | 7.69%             | 10.29%                 | 6.93%                  | 7.86%                |

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 II.F.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and State: United States, 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        | 47.37 | 54.11                  | 56.42           | 54.20           | 46.63             | 44.38                  | 55.54                  | 45.69                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 50.03 | 57.52                  | 68.74           | 61.44           | 42.56             | 43.20                  | 66.87                  | 45.55                |
| Maine                | 46.33 | 45.02                  | 62.87           | 54.36           | 40.49             | 42.96                  | 55.48                  | 43.19                |
| Massachusetts        | 42.21 | 43.28                  | 43.67           | 40.35           | 35.16             | 45.11                  | 46.18                  | 41.35                |
| New Hampshire        | 49.15 | 60.89                  | 51.81           | 62.93           | 45.85             | 43.34                  | 59.53                  | 45.52                |
| Rhode Island         | 43.59 | 37.16                  | 46.90           | 41.29           | 40.75             | 46.15                  | 44.09                  | 43.48                |
| Vermont              | 47.36 | --                     | 55.19           | 64.63           | 46.94             | 36.22                  | 60.75                  | 43.25                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 47.81 | --                     | 43.39           | 43.77           | 43.79             | 54.55                  | 36.91                  | 49.57                |
| New York             | 45.20 | 49.18                  | 51.13           | 51.13           | 48.32             | 40.96                  | 50.28                  | 44.15                |
| Pennsylvania         | 49.44 | 51.38                  | 54.48           | 62.86           | 46.15             | 46.33                  | 54.48                  | 48.46                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 50.84 | 63.20                  | 52.28           | 52.01           | 48.09             | 49.40                  | 57.46                  | 49.17                |
| Indiana              | 42.80 | --                     | --              | 52.01           | 43.59             | 39.83                  | 52.81                  | 41.33                |
| Michigan             | 44.25 | 44.11                  | 43.39           | 45.57           | 39.38             | 46.08                  | 43.68                  | 44.35                |
| Ohio                 | 48.15 | 54.44                  | 58.59           | 59.03           | 50.34             | 43.67                  | 55.69                  | 46.94                |
| Wisconsin            | 51.53 | 60.99                  | 57.64           | 61.94           | 44.20             | 49.40                  | 61.88                  | 49.64                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 48.71 | 48.11                  | 71.33           | 60.57           | 41.41             | 47.19                  | 55.86                  | 46.96                |
| Kansas               | 52.70 | 34.65                  | 48.89           | 58.43           | 49.33             | 55.14                  | 43.72                  | 54.42                |
| Minnesota            | 48.33 | --                     | 55.54           | 48.27           | 45.16             | 48.69                  | 53.13                  | 47.71                |
| Missouri             | 50.14 | --                     | 54.75           | 61.97           | 47.58             | 44.41                  | 59.88                  | 47.47                |
| Nebraska             | 49.02 | --                     | --              | 56.28           | 57.41             | 45.17                  | 57.46                  | 47.57                |
| North Dakota         | 44.17 | --                     | 28.43           | 42.70           | 38.08             | 50.32                  | 37.13                  | 47.25                |
| South Dakota         | 48.33 | 58.36                  | 62.56           | 53.47           | 50.87             | 39.73                  | 61.71                  | 44.21                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 47.53 | 64.36                  | --              | 51.55           | 51.30             | 40.92                  | 65.68                  | 43.47                |
| District of Columbia | 39.82 | 28.59                  | 48.00           | 42.34           | 36.01             | 40.76                  | 42.96                  | 38.90                |
| Florida              | 52.48 | 54.54                  | 66.69           | 61.88           | 53.26             | 49.52                  | 62.44                  | 50.66                |
| Georgia              | 57.52 | --                     | 73.76           | 68.77           | 58.29             | 53.32                  | 70.04                  | 54.75                |
| Maryland             | 47.04 | 46.09                  | 58.47           | 43.81           | 36.31             | 51.62                  | 49.69                  | 46.25                |
| North Carolina       | 55.69 | --                     | 59.54           | 60.97           | 57.20             | 53.26                  | 58.52                  | 55.25                |
| South Carolina       | 53.63 | 72.60                  | 55.69           | 59.05           | 54.98             | 49.24                  | 56.88                  | 53.03                |
| Virginia             | 43.19 | --                     | 50.47           | 47.34           | 45.48             | 39.78                  | 51.44                  | 41.34                |
| West Virginia        | 45.32 | 49.73                  | 45.20           | 43.79           | 43.34             | 45.92                  | 47.77                  | 44.87                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 50.44 | 56.58                  | 55.69           | 59.54           | 49.74             | 45.95                  | 58.64                  | 47.82                |
| Kentucky             | 47.63 | --                     | 69.86           | 50.46           | 51.27             | 41.18                  | 62.10                  | 44.69                |
| Mississippi          | 46.35 | 44.10                  | 36.22           | 46.79           | 43.86             | 48.95                  | 40.48                  | 47.78                |
| Tennessee            | 55.06 | 64.34                  | --              | 62.55           | 62.15             | 49.79                  | 68.70                  | 52.75                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 58.39 | 49.09                  | 51.92           | 48.40           | 50.31             | 63.52                  | 48.72                  | 60.11                |
| Louisiana            | 53.22 | 52.39                  | --              | 54.90           | 50.18             | 52.49                  | 61.01                  | 51.37                |
| Oklahoma             | 46.89 | 56.19                  | 51.37           | 47.43           | 46.55             | 44.98                  | 51.17                  | 45.91                |
| Texas                | 55.25 | 62.82                  | 66.53           | 61.12           | 52.84             | 52.58                  | 66.21                  | 52.66                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 55.68 | --                     | 76.38           | 63.03           | 56.13             | 51.57                  | 73.06                  | 53.08                |
| Colorado             | 60.71 | 60.12                  | 67.46           | 69.16           | 55.13             | 58.77                  | 66.88                  | 58.65                |
| Idaho                | 49.20 | 58.86                  | 62.69           | 43.08           | 46.73             | 48.96                  | 57.02                  | 47.11                |
| Montana              | 41.71 | --                     | 55.31           | 54.63           | 38.75             | 34.84                  | 51.93                  | 38.62                |
| Nevada               | 49.57 | --                     | 57.58           | 53.70           | 57.42             | 42.71                  | 55.07                  | 48.09                |
| New Mexico           | 49.54 | --                     | 71.45           | 53.19           | 47.53             | 45.53                  | 65.94                  | 46.57                |
| Utah                 | 43.43 | 68.34                  | 52.17           | 48.31           | 40.22             | 39.08                  | 56.43                  | 40.05                |
| Wyoming              | 56.62 | 59.10                  | 42.41           | 62.99           | 56.59             | 51.75                  | 47.47                  | 60.03                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 45.89 | --                     | 51.76           | 62.70           | 46.84             | 41.28                  | 53.36                  | 44.60                |
| California           | 36.10 | 51.39                  | 53.73           | 49.15           | 42.05             | 29.52                  | 51.62                  | 33.52                |
| Hawaii               | 21.05 | 20.00                  | 16.99           | 17.49           | 19.13             | 24.04                  | 18.16                  | 22.05                |
| Oregon               | 39.37 | 48.18                  | 47.87           | 45.19           | 34.51             | 37.94                  | 49.80                  | 37.08                |
| Washington           | 37.33 | 56.20                  | 44.09           | 44.10           | 33.23             | 34.72                  | 47.85                  | 34.65                |

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 II.F.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and State: United States, 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        | 1.42  | 1.41                   | 1.06            | 0.95            | 0.66              | 2.35                   | 0.73                   | 1.62                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.53  | 7.07                   | 4.52            | 2.78            | 2.53              | 1.70                   | 3.00                   | 1.63                 |
| Maine                | 1.65  | 4.56                   | 5.31            | 4.37            | 2.64              | 1.56                   | 3.59                   | 1.60                 |
| Massachusetts        | 1.85  | 3.26                   | 3.08            | 4.75            | 2.22              | 2.80                   | 2.51                   | 2.24                 |
| New Hampshire        | 1.57  | 6.55                   | 3.61            | 4.02            | 2.74              | 1.86                   | 2.99                   | 1.68                 |
| Rhode Island         | 1.85  | 2.29                   | 4.34            | 2.01            | 2.22              | 3.75                   | 2.14                   | 2.21                 |
| Vermont              | 2.15  | --                     | 5.40            | 3.99            | 4.25              | 2.31                   | 3.74                   | 2.37                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3.11  | --                     | 5.31            | 4.67            | 4.77              | 5.45                   | 4.52                   | 3.31                 |
| New York             | 1.53  | 3.72                   | 3.02            | 3.75            | 3.33              | 2.15                   | 1.92                   | 1.80                 |
| Pennsylvania         | 2.19  | 7.25                   | 4.03            | 6.41            | 3.17              | 3.69                   | 2.87                   | 2.59                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.89  | 6.69                   | 2.85            | 3.11            | 2.54              | 3.66                   | 3.70                   | 2.20                 |
| Indiana              | 1.73  | --                     | --              | 4.86            | 3.10              | 2.17                   | 6.35                   | 1.68                 |
| Michigan             | 3.07  | 6.36                   | 2.70            | 2.34            | 3.06              | 5.49                   | 2.19                   | 3.61                 |
| Ohio                 | 1.58  | 3.50                   | 3.73            | 4.44            | 4.23              | 1.75                   | 2.59                   | 1.77                 |
| Wisconsin            | 2.70  | 3.29                   | 5.77            | 5.94            | 3.84              | 4.15                   | 6.27                   | 2.90                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.88  | 2.84                   | 9.77            | 5.91            | 3.21              | 2.33                   | 4.19                   | 2.10                 |
| Kansas               | 4.10  | 5.77                   | 5.62            | 5.41            | 2.78              | 7.49                   | 3.75                   | 4.57                 |
| Minnesota            | 5.46  | --                     | 7.70            | 6.64            | 5.61              | 7.69                   | 4.88                   | 6.22                 |
| Missouri             | 1.95  | --                     | 5.21            | 4.77            | 4.13              | 2.66                   | 4.90                   | 2.08                 |
| Nebraska             | 2.39  | --                     | --              | 5.02            | 4.92              | 3.04                   | 4.82                   | 2.60                 |
| North Dakota         | 3.04  | --                     | 3.21            | 7.96            | 4.32              | 3.22                   | 5.71                   | 3.46                 |
| South Dakota         | 2.15  | 5.32                   | 7.92            | 6.25            | 2.99              | 3.08                   | 4.56                   | 2.21                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 3.38  | 5.02                   | --              | 4.04            | 5.45              | 4.87                   | 6.52                   | 3.73                 |
| District of Columbia | 1.33  | 2.90                   | 6.34            | 4.60            | 2.24              | 1.38                   | 4.02                   | 1.23                 |
| Florida              | 1.06  | 5.91                   | 4.97            | 3.48            | 3.34              | 1.06                   | 3.09                   | 0.99                 |
| Georgia              | 2.22  | --                     | 4.92            | 3.66            | 4.09              | 3.48                   | 3.43                   | 2.67                 |
| Maryland             | 4.10  | 5.64                   | 11.43           | 3.67            | 2.08              | 7.35                   | 4.52                   | 5.26                 |
| North Carolina       | 2.59  | --                     | 4.86            | 3.88            | 6.64              | 3.75                   | 3.36                   | 2.97                 |
| South Carolina       | 2.24  | 8.07                   | 5.05            | 4.83            | 3.33              | 3.77                   | 4.84                   | 2.51                 |
| Virginia             | 1.67  | --                     | 6.16            | 5.40            | 2.04              | 2.30                   | 4.39                   | 1.73                 |
| West Virginia        | 2.29  | 4.80                   | 7.53            | 5.61            | 3.63              | 3.23                   | 4.42                   | 2.58                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.37  | 6.37                   | 3.70            | 5.11            | 2.49              | 1.62                   | 3.70                   | 1.37                 |
| Kentucky             | 1.91  | --                     | 9.82            | 4.07            | 4.18              | 2.12                   | 4.60                   | 2.02                 |
| Mississippi          | 4.46  | 4.60                   | 3.33            | 3.53            | 4.92              | 8.67                   | 2.55                   | 5.39                 |
| Tennessee            | 2.17  | 9.15                   | --              | 3.55            | 9.00              | 2.11                   | 4.28                   | 2.29                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 3.00  | 4.72                   | 5.76            | 4.60            | 2.79              | 4.23                   | 4.32                   | 3.32                 |
| Louisiana            | 2.57  | 2.90                   | --              | 5.17            | 3.28              | 4.40                   | 7.01                   | 2.77                 |
| Oklahoma             | 1.50  | 3.75                   | 3.26            | 4.23            | 3.38              | 1.65                   | 2.20                   | 1.79                 |
| Texas                | 1.89  | 3.61                   | 3.93            | 6.76            | 2.72              | 2.86                   | 3.05                   | 2.23                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.91  | --                     | 4.86            | 5.85            | 3.74              | 6.69                   | 4.09                   | 4.68                 |
| Colorado             | 2.22  | 10.71                  | 6.30            | 5.94            | 3.74              | 3.58                   | 4.32                   | 2.65                 |
| Idaho                | 3.68  | 5.17                   | 9.86            | 5.43            | 4.72              | 6.35                   | 4.83                   | 4.68                 |
| Montana              | 2.78  | --                     | 8.41            | 3.80            | 5.83              | 4.03                   | 4.44                   | 3.31                 |
| Nevada               | 3.08  | --                     | 3.77            | 3.68            | 6.11              | 4.81                   | 3.22                   | 3.75                 |
| New Mexico           | 1.90  | --                     | 6.57            | 3.83            | 2.59              | 3.16                   | 4.43                   | 1.97                 |
| Utah                 | 1.80  | 11.42                  | 8.60            | 4.74            | 2.38              | 1.46                   | 6.34                   | 1.37                 |
| Wyoming              | 3.91  | 6.78                   | 3.91            | 9.12            | 6.04              | 3.94                   | 2.77                   | 4.86                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.42  | --                     | 4.47            | 4.60            | 4.49              | 3.51                   | 3.89                   | 2.74                 |
| California           | 5.55  | 3.51                   | 4.28            | 2.58            | 1.65              | 6.00                   | 2.28                   | 5.62                 |
| Hawaii               | 1.34  | 0.92                   | 1.19            | 1.49            | 1.98              | 2.80                   | 1.00                   | 1.80                 |
| Oregon               | 2.36  | 4.75                   | 6.41            | 6.00            | 1.83              | 4.18                   | 4.56                   | 2.60                 |
| Washington           | 2.35  | 6.35                   | 3.00            | 4.54            | 2.14              | 2.99                   | 3.06                   | 2.27                 |

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 II.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and State: United States, 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        | 21.7  | 25.4                   | 26.3            | 26.5            | 22.2              | 20.8                   | 26.1                   | 21.3                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 18.1  | --                     | --              | 21.2            | 17.5              | 17.0                   | 23.6                   | 17.6                 |
| Maine                | 22.1  | --                     | --              | 23.9            | 21.6              | 20.6                   | 32.4                   | 21.1                 |
| Massachusetts        | 17.8  | --                     | --              | 20.5            | 24.5              | 16.0                   | --                     | 17.6                 |
| New Hampshire        | 20.1  | --                     | --              | --              | 24.0              | 18.0                   | 28.2                   | 19.6                 |
| Rhode Island         | 20.5  | 20.0                   | --              | --              | 22.3              | 19.2                   | --                     | 18.8                 |
| Vermont              | 23.4  | --                     | --              | 29.8            | 22.0              | 23.1                   | 25.7                   | 23.2                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 21.9  | --                     | --              | 23.9            | 20.7              | 21.5                   | --                     | 21.4                 |
| New York             | 21.7  | --                     | --              | 23.9            | 22.9              | 20.8                   | 29.5                   | 21.2                 |
| Pennsylvania         | 23.3  | --                     | --              | --              | 25.9              | 22.7                   | --                     | 23.2                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 21.6  | --                     | --              | 28.8            | 22.6              | 20.5                   | 26.7                   | 21.2                 |
| Indiana              | 20.7  | --                     | 20.0            | 21.0            | 20.2              | 20.8                   | 22.4                   | 20.6                 |
| Michigan             | 24.1  | --                     | 21.8            | 34.7            | 20.0              | 24.0                   | 28.3                   | 23.6                 |
| Ohio                 | 21.4  | --                     | 24.3            | 27.2            | 18.4              | 21.5                   | 25.2                   | 20.9                 |
| Wisconsin            | 21.1  | --                     | 35.3            | 25.3            | 20.3              | 20.4                   | 27.8                   | 20.7                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 21.3  | 22.2                   | 18.1            | 26.3            | 21.6              | 19.7                   | 23.3                   | 21.0                 |
| Kansas               | 23.2  | 27.1                   | --              | 20.2            | 20.3              | 23.8                   | 25.3                   | 22.8                 |
| Minnesota            | 23.1  | --                     | 30.6            | 25.6            | 21.4              | 23.0                   | 27.2                   | 22.7                 |
| Missouri             | 19.7  | --                     | --              | 30.7            | 20.2              | 18.8                   | 27.3                   | 19.1                 |
| Nebraska             | 22.6  | --                     | --              | 34.9            | 21.7              | 22.0                   | 26.8                   | 22.4                 |
| North Dakota         | 20.7  | 21.5                   | --              | 25.7            | 17.3              | 19.7                   | 23.1                   | 20.3                 |
| South Dakota         | 24.1  | --                     | 36.4            | 33.9            | 22.6              | 21.7                   | 34.7                   | 22.5                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 21.3  | --                     | --              | --              | 24.5              | 20.3                   | --                     | 21.1                 |
| District of Columbia | 19.6  | --                     | --              | --              | 18.7              | 19.9                   | --                     | 19.4                 |
| Florida              | 19.3  | --                     | --              | 28.8            | 21.7              | 18.0                   | 22.9                   | 19.0                 |
| Georgia              | 20.9  | --                     | --              | 21.4            | 22.0              | 20.1                   | --                     | 20.6                 |
| Maryland             | 20.2  | --                     | --              | 20.8            | 19.1              | 20.0                   | 24.6                   | 19.9                 |
| North Carolina       | 22.3  | --                     | --              | 30.4            | 22.2              | 21.3                   | 24.7                   | 21.9                 |
| South Carolina       | 20.9  | --                     | --              | 27.3            | 30.3              | 18.7                   | 28.2                   | 20.3                 |
| Virginia             | 21.2  | --                     | 19.0            | 24.3            | 21.7              | 20.9                   | 22.2                   | 21.1                 |
| West Virginia        | 21.3  | --                     | 18.5            | 21.4            | 17.3              | 21.8                   | 21.5                   | 21.3                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 22.5  | --                     | --              | 22.0            | --                | 20.6                   | 20.2                   | 22.6                 |
| Kentucky             | 24.8  | --                     | --              | 25.7            | 33.1              | 22.9                   | 30.1                   | 24.4                 |
| Mississippi          | 21.4  | --                     | --              | --              | 18.4              | 20.7                   | --                     | 20.4                 |
| Tennessee            | 26.1  | --                     | --              | --              | 27.1              | 22.0                   | 33.0                   | 25.6                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 22.3  | --                     | 22.3            | 25.5            | 19.8              | 22.3                   | 24.2                   | 22.0                 |
| Louisiana            | 22.0  | 28.9                   | --              | 24.4            | 23.7              | 21.4                   | 22.2                   | 21.9                 |
| Oklahoma             | 22.5  | --                     | 20.0            | 26.5            | 22.7              | 21.4                   | 25.1                   | 21.8                 |
| Texas                | 22.1  | 24.4                   | --              | 23.8            | 23.1              | 20.6                   | 28.9                   | 21.1                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 19.5  | --                     | 20.0            | 18.3            | 22.1              | 19.1                   | 17.7                   | 19.6                 |
| Colorado             | 21.7  | --                     | --              | 22.7            | 19.9              | 21.9                   | 24.0                   | 21.6                 |
| Idaho                | 22.3  | --                     | 18.0            | 25.7            | 22.7              | 21.7                   | 24.0                   | 22.0                 |
| Montana              | 26.4  | 40.6                   | --              | 26.9            | 25.2              | 22.9                   | 34.9                   | 23.9                 |
| Nevada               | 22.8  | 20.0                   | --              | --              | 21.9              | 22.9                   | 23.7                   | 22.7                 |
| New Mexico           | 20.8  | --                     | --              | --              | 22.6              | 19.2                   | --                     | 20.4                 |
| Utah                 | 21.0  | --                     | --              | 21.8            | 21.9              | 20.2                   | 22.8                   | 20.8                 |
| Wyoming              | 24.7  | --                     | 25.7            | 29.0            | 21.2              | 21.8                   | 31.0                   | 22.0                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 22.5  | --                     | 20.1            | 22.3            | 19.6              | 24.1                   | 24.1                   | 22.3                 |
| California           | 23.3  | 27.3                   | --              | 28.0            | 23.5              | 22.4                   | 26.0                   | 23.0                 |
| Hawaii               | 19.3  | 14.6                   | 19.1            | 16.5            | 16.5              | 22.9                   | 17.6                   | 20.1                 |
| Oregon               | 22.2  | --                     | --              | 28.7            | 23.1              | 19.5                   | 35.2                   | 21.2                 |
| Washington           | 22.6  | --                     | --              | 21.2            | 21.5              | 22.6                   | 26.5                   | 22.1                 |

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 II.F.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and State: United States, 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        | 0.22  | 1.06                   | 1.40            | 0.84            | 0.53              | 0.25                   | 0.69                   | 0.23                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 0.90  | --                     | --              | 2.53            | 1.23              | 0.95                   | 4.46                   | 0.88                 |
| Maine                | 1.40  | --                     | --              | 3.45            | 1.22              | 1.84                   | 4.36                   | 1.40                 |
| Massachusetts        | 1.71  | --                     | --              | 0.39            | 4.68              | 1.57                   | --                     | 1.76                 |
| New Hampshire        | 1.15  | --                     | --              | --              | 1.85              | 1.08                   | 5.44                   | 1.13                 |
| Rhode Island         | 1.42  | 0.00                   | --              | --              | 2.89              | 0.69                   | --                     | 0.91                 |
| Vermont              | 1.36  | --                     | --              | 4.40            | 1.40              | 2.09                   | 3.11                   | 1.47                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.05  | --                     | --              | 1.73            | 3.90              | 1.17                   | --                     | 1.13                 |
| New York             | 0.77  | --                     | --              | 4.70            | 1.61              | 0.81                   | 3.76                   | 0.76                 |
| Pennsylvania         | 1.22  | --                     | --              | --              | 5.59              | 1.05                   | --                     | 1.24                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.03  | --                     | --              | 5.61            | 4.43              | 0.63                   | 3.44                   | 1.09                 |
| Indiana              | 0.96  | --                     | 0.00            | 0.85            | 3.70              | 1.03                   | 1.38                   | 1.01                 |
| Michigan             | 1.28  | --                     | 1.36            | 4.72            | 0.60              | 1.64                   | 3.49                   | 1.37                 |
| Ohio                 | 1.08  | --                     | 2.20            | 4.30            | 2.40              | 1.34                   | 2.06                   | 1.18                 |
| Wisconsin            | 0.60  | --                     | 2.96            | 1.98            | 0.81              | 0.84                   | 3.30                   | 0.60                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 0.85  | 1.45                   | 1.47            | 2.55            | 1.63              | 1.10                   | 2.07                   | 0.92                 |
| Kansas               | 0.86  | 4.32                   | --              | 0.25            | 1.45              | 1.01                   | 3.00                   | 0.89                 |
| Minnesota            | 0.63  | --                     | 1.99            | 3.05            | 1.36              | 0.68                   | 3.13                   | 0.60                 |
| Missouri             | 0.56  | --                     | --              | 4.10            | 0.45              | 0.64                   | 3.33                   | 0.54                 |
| Nebraska             | 1.30  | --                     | --              | 4.97            | 1.69              | 1.77                   | 3.00                   | 1.34                 |
| North Dakota         | 1.40  | 0.94                   | --              | 3.58            | 1.05              | 2.02                   | 2.36                   | 1.58                 |
| South Dakota         | 1.09  | --                     | 5.08            | 2.39            | 1.19              | 1.62                   | 3.25                   | 1.06                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 0.80  | --                     | --              | --              | 1.86              | 0.80                   | --                     | 0.80                 |
| District of Columbia | 0.79  | --                     | --              | --              | 0.82              | 1.03                   | --                     | 0.82                 |
| Florida              | 1.44  | --                     | --              | 3.18            | 2.31              | 1.61                   | 2.53                   | 1.50                 |
| Georgia              | 0.70  | --                     | --              | 1.01            | 1.20              | 0.82                   | --                     | 0.70                 |
| Maryland             | 1.11  | --                     | --              | 1.00            | 2.95              | 1.27                   | 2.13                   | 1.22                 |
| North Carolina       | 0.95  | --                     | --              | 3.14            | 3.25              | 0.82                   | 3.35                   | 1.00                 |
| South Carolina       | 1.15  | --                     | --              | 3.07            | 3.55              | 1.17                   | 4.72                   | 1.15                 |
| Virginia             | 0.51  | --                     | 1.13            | 1.96            | 1.50              | 0.56                   | 1.98                   | 0.53                 |
| West Virginia        | 0.83  | --                     | 1.45            | 1.33            | 1.74              | 1.02                   | 2.05                   | 0.89                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.65  | --                     | --              | 1.86            | --                | 1.30                   | 0.17                   | 1.71                 |
| Kentucky             | 1.43  | --                     | --              | 3.39            | 5.95              | 0.80                   | 5.13                   | 1.48                 |
| Mississippi          | 1.49  | --                     | --              | --              | 2.46              | 1.53                   | --                     | 1.31                 |
| Tennessee            | 2.14  | --                     | --              | --              | 3.31              | 1.57                   | 5.42                   | 2.29                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 0.70  | --                     | 2.39            | 2.26            | 0.64              | 0.85                   | 1.88                   | 0.74                 |
| Louisiana            | 0.92  | 1.24                   | --              | 2.75            | 2.95              | 1.13                   | 2.28                   | 1.01                 |
| Oklahoma             | 0.97  | --                     | 0.00            | 2.59            | 2.71              | 0.79                   | 2.53                   | 0.99                 |
| Texas                | 0.95  | 1.49                   | --              | 2.34            | 2.98              | 0.89                   | 4.10                   | 0.91                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.73  | --                     | 0.00            | 2.66            | 5.49              | 2.04                   | 2.43                   | 1.88                 |
| Colorado             | 0.65  | --                     | --              | 3.71            | 0.74              | 0.76                   | 2.50                   | 0.67                 |
| Idaho                | 0.78  | --                     | 2.54            | 3.34            | 2.28              | 0.58                   | 3.05                   | 0.71                 |
| Montana              | 1.19  | 5.98                   | --              | 2.42            | 3.42              | 0.78                   | 3.49                   | 0.95                 |
| Nevada               | 1.06  | 0.00                   | --              | --              | 1.55              | 1.30                   | 2.17                   | 1.12                 |
| New Mexico           | 1.89  | --                     | --              | --              | 1.44              | 2.37                   | --                     | 1.90                 |
| Utah                 | 0.56  | --                     | --              | 1.33            | 1.67              | 0.18                   | 1.55                   | 0.57                 |
| Wyoming              | 1.29  | --                     | 2.53            | 2.75            | 0.76              | 0.63                   | 3.60                   | 0.57                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 0.75  | --                     | 0.17            | 2.21            | 0.99              | 1.02                   | 2.94                   | 0.78                 |
| California           | 0.67  | 5.27                   | --              | 1.87            | 2.55              | 0.71                   | 2.39                   | 0.70                 |
| Hawaii               | 1.44  | 1.94                   | 2.04            | 2.02            | 1.32              | 3.09                   | 1.54                   | 2.00                 |
| Oregon               | 1.14  | --                     | --              | 3.43            | 1.52              | 1.56                   | 3.57                   | 1.11                 |
| Washington           | 1.08  | --                     | --              | 1.31            | 2.28              | 1.53                   | 2.49                   | 1.18                 |

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.

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



**Table II.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 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        | 33.1% | 15.6%                  | 20.8%           | 19.5%           | 28.2%             | 40.1%                  | 18.7%                  | 35.7%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 48.7% | --                     | 6.4% *          | 45.8%           | 29.9%             | 64.2%                  | 27.7% *                | 52.3%                |
| Maine                | 50.2% | 46.0% *                | 21.5% *         | 29.9% *         | 34.9%             | 68.0%                  | 28.1%                  | 54.6%                |
| Massachusetts        | 27.8% | 6.9% *                 | 9.0% *          | 6.9% *          | 25.2%             | 35.1%                  | 8.4% *                 | 30.9%                |
| New Hampshire        | 36.0% | 15.8% *                | 10.2% *         | 10.5% *         | 35.2%             | 48.1%                  | 11.1% *                | 41.7%                |
| Rhode Island         | 19.2% | 20.9% *                | 11.7% *         | 9.9% *          | 6.4% *            | 28.6%                  | 12.3% *                | 20.9%                |
| Vermont              | 30.6% | 0.0%                   | 10.3% *         | 15.6% *         | 27.9%             | 50.0%                  | 10.5% *                | 36.2%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 26.8% | 0.0%                   | --              | 27.6% *         | 12.8% *           | 37.6%                  | 21.6% *                | 27.6%                |
| New York             | 24.9% | 5.1% *                 | 9.9% *          | 19.9%           | 20.6%             | 31.7%                  | 9.0%                   | 27.8%                |
| Pennsylvania         | 25.3% | 5.9% *                 | 0.7% *          | 0.1% *          | 17.7% *           | 37.6%                  | 1.9% *                 | 29.1%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 34.6% | 8.5% *                 | 32.2% *         | 15.0% *         | 25.1%             | 47.4%                  | 16.2%                  | 38.2%                |
| Indiana              | 47.9% | --                     | --              | 28.7% *         | 35.7%             | 58.5%                  | 24.0% *                | 50.5%                |
| Michigan             | 36.9% | --                     | 20.5% *         | 24.5% *         | 28.3%             | 44.4%                  | 25.8%                  | 38.7%                |
| Ohio                 | 29.5% | 8.5% *                 | 27.3% *         | 14.8% *         | 30.8%             | 34.0%                  | 23.5%                  | 30.6%                |
| Wisconsin            | 37.2% | --                     | --              | 22.4%           | 42.4%             | 41.3%                  | 16.9% *                | 40.0%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 43.7% | 33.4%                  | 22.0% *         | 36.2%           | 43.2%             | 50.2%                  | 30.0%                  | 46.5%                |
| Kansas               | 38.3% | 53.5%                  | --              | 12.3% *         | 33.3%             | 43.6%                  | 34.1%                  | 39.2%                |
| Minnesota            | 32.6% | --                     | 32.0% *         | 25.4% *         | 28.4%             | 36.5%                  | 24.9%                  | 33.7%                |
| Missouri             | 39.0% | 14.4% *                | 22.1% *         | 11.9% *         | 32.1% *           | 52.9%                  | 17.7% *                | 43.5%                |
| Nebraska             | 44.2% | --                     | --              | 16.0% *         | 66.0%             | 45.8%                  | 14.1% *                | 47.6%                |
| North Dakota         | 47.4% | 42.1% *                | 29.7% *         | 33.1%           | 44.8%             | 59.4%                  | 31.4%                  | 52.2%                |
| South Dakota         | 45.4% | --                     | 30.1% *         | 30.8%           | 47.1%             | 54.7%                  | 28.2%                  | 50.0%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 29.3% | 9.5% *                 | --              | 1.3% *          | 36.7%             | 36.6%                  | 3.4% *                 | 33.6%                |
| District of Columbia | 26.0% | --                     | --              | 6.4% *          | 21.4%             | 38.0%                  | 6.3% *                 | 30.3%                |
| Florida              | 37.6% | 26.7% *                | 27.3% *         | 18.9% *         | 35.8%             | 41.9%                  | 19.1%                  | 40.3%                |
| Georgia              | 41.0% | --                     | 24.5% *         | 10.0% *         | 51.8% *           | 44.7%                  | 15.6% *                | 44.4%                |
| Maryland             | 38.0% | 16.3% *                | 8.2% *          | 6.9% *          | 12.0% *           | 58.0%                  | 12.3% *                | 43.4%                |
| North Carolina       | 31.6% | --                     | --              | 22.7% *         | 33.0% *           | 34.7%                  | 27.2%                  | 32.3%                |
| South Carolina       | 40.5% | --                     | --              | 28.9% *         | 19.0%             | 53.2%                  | 19.0% *                | 44.2%                |
| Virginia             | 42.1% | --                     | 21.9% *         | 23.6%           | 26.1% *           | 53.0%                  | 18.9% *                | 45.5%                |
| West Virginia        | 40.1% | --                     | 29.0% *         | 23.6% *         | 36.7%             | 46.0%                  | 24.6% *                | 42.4%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 29.7% | 6.7% *                 | 1.2% *          | 6.1% *          | 18.9% *           | 44.0%                  | 5.4% *                 | 35.4%                |
| Kentucky             | 42.1% | --                     | --              | 18.1% *         | 24.3% *           | 55.4%                  | 25.9%                  | 44.4%                |
| Mississippi          | 34.7% | --                     | --              | 10.7% *         | 29.1%             | 46.0%                  | 18.6% *                | 37.9%                |
| Tennessee            | 41.6% | --                     | --              | 35.0%           | 26.9% *           | 49.4%                  | 26.5%                  | 43.6%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 43.7% | 0.0%                   | 47.6%           | 39.1%           | 35.0%             | 47.6%                  | 44.9%                  | 43.5%                |
| Louisiana            | 39.6% | --                     | --              | 31.5% *         | 23.9%             | 50.7%                  | 30.2%                  | 42.0%                |
| Oklahoma             | 26.2% | 35.1%                  | --              | 27.0%           | 22.6% *           | 31.7%                  | 27.3%                  | 25.9%                |
| Texas                | 29.0% | 19.5% *                | 35.7% *         | 8.4% *          | 27.3%             | 33.4%                  | 21.6%                  | 30.4%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 36.7% | --                     | 15.3% *         | 25.6% *         | 23.9% *           | 44.8%                  | 27.4% *                | 37.9%                |
| Colorado             | 40.4% | 8.8% *                 | 11.6% *         | 22.3% *         | 35.4%             | 53.7%                  | 10.2% *                | 47.1%                |
| Idaho                | 46.3% | 26.2% *                | 34.7% *         | 42.1%           | 45.3%             | 52.3%                  | 38.6%                  | 48.4%                |
| Montana              | 45.7% | 56.8%                  | 42.2%           | 35.5%           | 25.2%             | 60.8%                  | 38.3%                  | 48.5%                |
| Nevada               | 40.5% | --                     | 23.3% *         | 5.6% *          | 30.0% *           | 52.6%                  | 16.1% *                | 45.1%                |
| New Mexico           | 33.4% | --                     | 1.1% *          | 13.9% *         | 28.7%             | 44.7%                  | 6.1% *                 | 37.6%                |
| Utah                 | 60.1% | 46.8% *                | 21.4% *         | 39.2%           | 61.1%             | 67.5%                  | 31.4%                  | 64.7%                |
| Wyoming              | 45.7% | --                     | --              | 39.7%           | 55.6%             | 43.5%                  | 51.0%                  | 43.8%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 49.0% | --                     | --              | 47.2%           | 50.6%             | 49.1%                  | 44.2%                  | 49.6%                |
| California           | 20.8% | 10.6% *                | 10.8% *         | 19.4%           | 14.0%             | 24.2%                  | 12.3%                  | 22.2%                |
| Hawaii               | 23.8% | 27.9%                  | 34.9%           | 28.0%           | 17.4% *           | 21.8%                  | 28.9%                  | 21.8%                |
| Oregon               | 36.3% | 22.4% *                | 14.9% *         | 13.8%           | 46.0%             | 40.7%                  | 17.1%                  | 40.1%                |
| Washington           | 40.2% | 26.3% *                | 24.9% *         | 35.7%           | 55.4%             | 39.3%                  | 24.2%                  | 43.8%                |

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.

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

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

**Table II.F.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 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        | 1.10% | 1.54%                  | 1.98%           | 1.16%           | 1.45%             | 2.07%                  | 1.00%                  | 1.34%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.39% | --                     | 5.08% *         | 10.17%          | 8.94%             | 6.41%                  | 11.99% *               | 4.84%                |
| Maine                | 4.74% | 16.40% *               | 8.86% *         | 10.40% *        | 8.73%             | 5.54%                  | 8.16%                  | 5.19%                |
| Massachusetts        | 4.82% | 5.51% *                | 8.78% *         | 3.61% *         | 7.45%             | 7.47%                  | 3.88% *                | 5.54%                |
| New Hampshire        | 4.01% | 9.21% *                | 6.18% *         | 4.59% *         | 7.90%             | 6.10%                  | 3.80% *                | 4.68%                |
| Rhode Island         | 3.63% | 10.50% *               | 7.91% *         | 5.42% *         | 2.24% *           | 6.48%                  | 4.52% *                | 4.36%                |
| Vermont              | 3.74% | 0.00%                  | 6.73% *         | 5.59% *         | 5.23%             | 7.03%                  | 3.75% *                | 4.58%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 4.91% | 0.00%                  | --              | 9.86% *         | 5.67% *           | 6.82%                  | 9.35% *                | 5.50%                |
| New York             | 2.20% | 2.97% *                | 5.13% *         | 5.54%           | 4.89%             | 3.14%                  | 2.61%                  | 2.55%                |
| Pennsylvania         | 4.16% | 3.69% *                | 0.75% *         | 0.05% *         | 6.14% *           | 6.03%                  | 1.01% *                | 4.63%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.30% | 4.39% *                | 9.67% *         | 4.59% *         | 6.44%             | 5.22%                  | 3.90%                  | 3.86%                |
| Indiana              | 5.44% | --                     | --              | 11.80% *        | 8.76%             | 7.03%                  | 7.51% *                | 5.81%                |
| Michigan             | 4.05% | --                     | 7.97% *         | 7.56% *         | 5.58%             | 5.68%                  | 6.14%                  | 4.59%                |
| Ohio                 | 3.06% | 4.77% *                | 10.35% *        | 5.66% *         | 6.10%             | 4.50%                  | 6.13%                  | 3.44%                |
| Wisconsin            | 3.89% | --                     | --              | 6.18%           | 8.10%             | 5.87%                  | 5.44% *                | 4.36%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.90% | 9.99%                  | 9.59% *         | 8.78%           | 7.15%             | 6.52%                  | 6.76%                  | 4.49%                |
| Kansas               | 3.48% | 10.21%                 | --              | 5.68% *         | 7.21%             | 5.41%                  | 8.40%                  | 3.90%                |
| Minnesota            | 4.67% | --                     | 11.15% *        | 7.88% *         | 5.76%             | 7.87%                  | 6.20%                  | 5.31%                |
| Missouri             | 4.48% | 8.13% *                | 13.33% *        | 4.19% *         | 15.18% *          | 5.63%                  | 6.06% *                | 5.23%                |
| Nebraska             | 5.86% | --                     | --              | 5.47% *         | 9.07%             | 8.58%                  | 4.65% *                | 6.50%                |
| North Dakota         | 4.50% | 13.26% *               | 10.45% *        | 8.33%           | 7.50%             | 7.17%                  | 6.27%                  | 5.28%                |
| South Dakota         | 5.00% | --                     | 10.82% *        | 7.51%           | 6.01%             | 8.70%                  | 6.65%                  | 5.82%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.01% | 9.15% *                | --              | 0.90% *         | 9.75%             | 5.72%                  | 2.34% *                | 4.64%                |
| District of Columbia | 3.11% | --                     | --              | 3.99% *         | 5.90%             | 5.33%                  | 2.87% *                | 3.77%                |
| Florida              | 5.73% | 11.09% *               | 12.23% *        | 5.92% *         | 9.13%             | 8.20%                  | 5.67%                  | 6.58%                |
| Georgia              | 5.30% | --                     | 11.38% *        | 3.87% *         | 16.27% *          | 5.68%                  | 5.83% *                | 5.84%                |
| Maryland             | 4.74% | 7.92% *                | 5.70% *         | 3.37% *         | 4.76% *           | 6.09%                  | 3.98% *                | 5.19%                |
| North Carolina       | 3.26% | --                     | --              | 7.19% *         | 10.01% *          | 3.93%                  | 7.31%                  | 3.60%                |
| South Carolina       | 4.15% | --                     | --              | 9.69% *         | 5.66%             | 5.77%                  | 6.03% *                | 4.58%                |
| Virginia             | 4.88% | --                     | 11.44% *        | 6.18%           | 10.43% *          | 6.30%                  | 5.89% *                | 5.43%                |
| West Virginia        | 5.05% | --                     | 13.55% *        | 8.76% *         | 9.85%             | 6.88%                  | 7.96% *                | 5.62%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.89% | 4.66% *                | 1.13% *         | 3.96% *         | 8.15% *           | 6.09%                  | 2.78% *                | 4.73%                |
| Kentucky             | 4.04% | --                     | --              | 6.69% *         | 9.47% *           | 5.14%                  | 7.09%                  | 4.48%                |
| Mississippi          | 4.17% | --                     | --              | 6.39% *         | 6.51%             | 6.47%                  | 7.03% *                | 4.72%                |
| Tennessee            | 5.13% | --                     | --              | 10.13%          | 9.24% *           | 7.45%                  | 6.94%                  | 5.75%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4.70% | 0.00%                  | 12.00%          | 11.65%          | 6.68%             | 6.69%                  | 8.67%                  | 5.34%                |
| Louisiana            | 3.72% | --                     | --              | 11.79% *        | 5.76%             | 5.28%                  | 7.35%                  | 4.18%                |
| Oklahoma             | 3.25% | 10.00%                 | --              | 7.16%           | 7.00% *           | 4.96%                  | 5.32%                  | 3.81%                |
| Texas                | 3.00% | 7.20% *                | 11.52% *        | 3.00% *         | 6.09%             | 4.55%                  | 5.27%                  | 3.49%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.98% | --                     | 8.78% *         | 9.61% *         | 8.94% *           | 8.67%                  | 8.47% *                | 6.67%                |
| Colorado             | 3.70% | 4.92% *                | 5.55% *         | 7.45% *         | 7.30%             | 5.34%                  | 3.28% *                | 4.12%                |
| Idaho                | 4.18% | 11.00% *               | 11.85% *        | 10.41%          | 9.00%             | 7.04%                  | 7.19%                  | 5.09%                |
| Montana              | 4.15% | 9.19%                  | 12.39%          | 8.73%           | 6.04%             | 7.53%                  | 6.81%                  | 4.97%                |
| Nevada               | 5.26% | --                     | 10.75% *        | 3.37% *         | 9.62% *           | 7.89%                  | 5.91% *                | 6.08%                |
| New Mexico           | 4.91% | --                     | 1.12% *         | 5.76% *         | 8.26%             | 7.45%                  | 3.24% *                | 5.48%                |
| Utah                 | 8.32% | 14.36% *               | 8.32% *         | 10.73%          | 8.77%             | 12.19%                 | 7.53%                  | 8.70%                |
| Wyoming              | 4.62% | --                     | --              | 8.84%           | 12.09%            | 6.79%                  | 8.24%                  | 5.51%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.62% | --                     | --              | 8.04%           | 9.18%             | 6.79%                  | 11.86%                 | 5.02%                |
| California           | 3.81% | 4.01% *                | 5.85% *         | 4.21%           | 3.21%             | 6.97%                  | 2.82%                  | 4.75%                |
| Hawaii               | 3.42% | 7.12%                  | 9.23%           | 7.20%           | 5.99% *           | 5.83%                  | 4.90%                  | 4.23%                |
| Oregon               | 3.81% | 10.08% *               | 7.58% *         | 4.06%           | 9.28%             | 5.00%                  | 4.72%                  | 4.40%                |
| Washington           | 6.21% | 9.50% *                | 8.97% *         | 8.96%           | 7.39%             | 10.33%                 | 5.81%                  | 7.81%                |

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.

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

**Table II.F.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and State: United States, 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        | 5.6%   | 11.8%                  | 14.5%           | 10.3%           | 5.9%              | 3.3%                   | 12.4%                  | 4.4%                 |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5.1%   | --                     | 37.4% *         | 5.6% *          | 1.5% *            | 2.4% *                 | 21.1% *                | 2.3% *               |
| Maine                | 6.9% * | 28.3% *                | 8.9% *          | 1.9% *          | 1.3% *            | 8.3% *                 | 15.2% *                | 5.2% *               |
| Massachusetts        | 3.2% * | --                     | 1.4% *          | 1.5% *          | --                | 3.1% *                 | 3.0% *                 | 3.2% *               |
| New Hampshire        | 5.7%   | 14.4% *                | 12.8% *         | 6.5% *          | 2.0% *            | 6.0%                   | 12.0% *                | 4.3%                 |
| Rhode Island         | 4.0%   | 5.9% *                 | 11.3% *         | 1.6% *          | 0.0%              | 5.1% *                 | 5.8% *                 | 3.5% *               |
| Vermont              | 3.7%   | 1.9% *                 | 18.8% *         | 1.8% *          | 1.5% *            | 4.1% *                 | 7.9% *                 | 2.5% *               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.6%   | --                     | --              | 11.6% *         | 2.1% *            | 3.5% *                 | 23.6% *                | 2.9% *               |
| New York             | 4.5%   | 9.9% *                 | 7.4% *          | 4.8% *          | 7.9% *            | 1.8% *                 | 7.7% *                 | 3.9% *               |
| Pennsylvania         | 7.6%   | 22.7% *                | 21.4% *         | 16.5% *         | 13.0% *           | 1.1% *                 | 18.4%                  | 5.9% *               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 8.2%   | --                     | 9.1% *          | 18.4% *         | 8.7%              | 6.2% *                 | 5.5% *                 | 8.7%                 |
| Indiana              | 0.9% * | --                     | 0.0%            | 0.0%            | 2.9% *            | 0.2% *                 | 1.6% *                 | 0.8% *               |
| Michigan             | 4.1% * | 0.0%                   | --              | 1.7% *          | 0.8% *            | 5.6% *                 | 2.4% *                 | 4.4% *               |
| Ohio                 | 3.1%   | 5.6% *                 | 16.8% *         | 3.3% *          | 1.6% *            | 1.9% *                 | 9.7% *                 | 2.0%                 |
| Wisconsin            | 2.5% * | --                     | 0.0%            | 8.7% *          | --                | 0.3% *                 | 8.2% *                 | 1.7% *               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.9% * | 9.3% *                 | 1.1% *          | --              | 2.4% *            | 1.9% *                 | 6.8% *                 | 2.1% *               |
| Kansas               | 0.9% * | 0.0%                   | 0.0%            | 0.5% *          | 0.5% *            | 1.4% *                 | 0.0%                   | 1.1% *               |
| Minnesota            | 3.8% * | --                     | --              | 9.2% *          | 9.1% *            | 0.1% *                 | 7.0% *                 | 3.4% *               |
| Missouri             | 2.5% * | 6.8% *                 | 12.7% *         | --              | --                | 0.0%                   | 9.1% *                 | 1.1% *               |
| Nebraska             | 1.5% * | --                     | --              | 0.8% *          | --                | 0.4% *                 | --                     | 1.1% *               |
| North Dakota         | 4.0% * | 12.7% *                | 0.0%            | --              | 1.0% *            | 5.5% *                 | 2.7% *                 | --                   |
| South Dakota         | 1.3% * | 1.3% *                 | 2.2% *          | 6.3% *          | 0.5% *            | 0.0%                   | 1.3% *                 | 1.3% *               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.9% * | 7.9% *                 | 0.0%            | 6.9% *          | 0.7% *            | 1.0% *                 | 3.5% *                 | 1.6% *               |
| District of Columbia | 8.5%   | --                     | --              | 28.2%           | 7.9% *            | 2.2% *                 | 19.2%                  | 6.2%                 |
| Florida              | 8.3%   | 14.8% *                | 26.0% *         | 7.5% *          | 5.7% *            | 7.5% *                 | 18.4% *                | 6.8%                 |
| Georgia              | 7.5%   | --                     | --              | 2.6% *          | 3.3% *            | 9.8% *                 | 5.7% *                 | 7.8% *               |
| Maryland             | 4.0%   | 20.1% *                | 10.6% *         | 8.0% *          | 4.0% *            | 1.1% *                 | 15.1% *                | 1.7% *               |
| North Carolina       | 3.0% * | --                     | 0.5% *          | 5.6% *          | 2.8% *            | 1.4% *                 | 9.4% *                 | 2.0% *               |
| South Carolina       | 7.1% * | --                     | --              | --              | --                | 8.7% *                 | 6.2% *                 | 7.2% *               |
| Virginia             | 10.3%  | --                     | 21.3% *         | 20.7% *         | 12.6% *           | 6.2% *                 | 29.1%                  | 7.5% *               |
| West Virginia        | 5.1% * | --                     | 7.1% *          | 8.7% *          | 2.1% *            | --                     | 8.2% *                 | 4.6% *               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 20.4%  | 31.0% *                | --              | 44.9%           | 30.0% *           | 7.6% *                 | 38.8%                  | 16.1%                |
| Kentucky             | 1.8% * | --                     | --              | --              | 3.0% *            | 0.1% *                 | 8.1% *                 | 0.9% *               |
| Mississippi          | 7.2% * | --                     | 1.3% *          | --              | 12.1% *           | 6.7% *                 | --                     | 7.8% *               |
| Tennessee            | 2.0% * | --                     | --              | 0.3% *          | 2.9% *            | 1.3% *                 | 5.5% *                 | 1.6% *               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.3% * | --                     | 5.9% *          | --              | 6.0% *            | 0.4% *                 | 4.8% *                 | 1.8% *               |
| Louisiana            | 5.4%   | 0.0%                   | --              | 24.5% *         | --                | 2.8% *                 | 13.4% *                | 3.4% *               |
| Oklahoma             | 5.3%   | 0.0%                   | --              | 8.2% *          | 7.3% *            | 4.0% *                 | 7.6% *                 | 4.8% *               |
| Texas                | 2.8% * | 8.1% *                 | 0.9% *          | 12.1% *         | 3.2% *            | 0.7% *                 | 3.2% *                 | 2.7% *               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 3.6% * | --                     | 0.7% *          | 11.2% *         | 7.5% *            | 0.2% *                 | 12.7% *                | 2.4% *               |
| Colorado             | 4.4% * | 9.6% *                 | 35.8% *         | 6.0% *          | 0.0% *            | 0.8% *                 | 21.4% *                | 0.5% *               |
| Idaho                | 3.8% * | --                     | 11.4% *         | 5.2% *          | 5.7% *            | 1.4% *                 | 8.9% *                 | 2.4% *               |
| Montana              | 3.2% * | 0.0%                   | 7.1% *          | 1.7% *          | 7.0% *            | 2.0% *                 | 3.5% *                 | 3.1% *               |
| Nevada               | 7.6%   | --                     | 24.1% *         | 24.7% *         | 7.0% *            | 2.5% *                 | 27.5% *                | 3.8% *               |
| New Mexico           | 3.1% * | --                     | --              | 9.7% *          | 2.7% *            | 0.6% *                 | 10.8% *                | 1.9% *               |
| Utah                 | 0.2% * | 0.0%                   | 0.0%            | 0.3% *          | 0.2% *            | 0.2% *                 | 0.2% *                 | 0.2% *               |
| Wyoming              | --     | --                     | 1.8% *          | 1.6% *          | 17.0% *           | 0.0%                   | 1.5% *                 | 5.4% *               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.4% * | 0.0%                   | 0.0%            | 0.0%            | 2.5% *            | 5.2% *                 | 0.0%                   | 3.8% *               |
| California           | 8.6%   | 17.3%                  | 43.2%           | 22.9%           | 11.2%             | 2.2% *                 | 27.2%                  | 5.4%                 |
| Hawaii               | 7.0%   | 13.9% *                | 9.3% *          | 8.8% *          | 5.1% *            | 5.4% *                 | 9.1% *                 | 6.2% *               |
| Oregon               | 9.2%   | 18.3% *                | 14.3% *         | 6.0% *          | 0.1% *            | 13.5% *                | 12.4% *                | 8.6% *               |
| Washington           | 8.8% * | 0.0%                   | 5.1% *          | 12.5% *         | --                | 11.0% *                | 4.4% *                 | 9.7% *               |

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 II.F.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and State: United States, 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        | 0.35%   | 1.46%                  | 2.12%           | 1.02%           | 0.63%             | 0.39%                  | 0.96%                  | 0.35%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.32%   | --                     | 11.67% *        | 3.16% *         | 1.15% *           | 1.18% *                | 6.96% *                | 0.89% *              |
| Maine                | 2.22% * | 10.87% *               | 6.39% *         | 1.63% *         | 0.75% *           | 4.00% *                | 5.03% *                | 2.57% *              |
| Massachusetts        | 1.18% * | --                     | 1.47% *         | 1.52% *         | --                | 1.47% *                | 1.81% *                | 1.34% *              |
| New Hampshire        | 1.20%   | 9.98% *                | 6.79% *         | 3.83% *         | 0.99% *           | 1.77%                  | 4.10% *                | 1.13%                |
| Rhode Island         | 1.16%   | 4.29% *                | 6.89% *         | 1.05% *         | 0.00%             | 1.94% *                | 2.90% *                | 1.26% *              |
| Vermont              | 1.06%   | 1.96% *                | 8.42% *         | 1.82% *         | 1.35% *           | 1.79% *                | 3.23% *                | 0.99% *              |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1.49%   | --                     | --              | 5.94% *         | 1.53% *           | 1.58% *                | 8.34% *                | 1.07% *              |
| New York             | 1.26%   | 4.55% *                | 5.02% *         | 1.90% *         | 4.19% *           | 0.57% *                | 2.45% *                | 1.43% *              |
| Pennsylvania         | 1.73%   | 8.81% *                | 8.86% *         | 6.22% *         | 5.58% *           | 0.58% *                | 4.78%                  | 1.82% *              |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.04%   | --                     | 5.71% *         | 6.11% *         | 2.01%             | 3.53% *                | 2.41% *                | 2.38%                |
| Indiana              | 0.46% * | --                     | 0.00%           | 0.00%           | 1.98% *           | 0.14% *                | 1.63% *                | 0.48% *              |
| Michigan             | 1.72% * | 0.00%                  | --              | 1.69% *         | 0.72% *           | 2.68% *                | 2.38% *                | 1.95% *              |
| Ohio                 | 0.93%   | 3.80% *                | 10.65% *        | 2.10% *         | 1.02% *           | 0.67% *                | 5.10% *                | 0.56%                |
| Wisconsin            | 1.17% * | --                     | 0.00%           | 6.08% *         | --                | 0.20% *                | 6.49% *                | 0.95% *              |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 0.99% * | 6.32% *                | 1.14% *         | --              | 2.02% *           | 0.95% *                | 3.41% *                | 0.95% *              |
| Kansas               | 0.52% * | 0.00%                  | 0.00%           | 0.48% *         | 0.36% *           | 0.98% *                | 0.00%                  | 0.63% *              |
| Minnesota            | 1.38% * | --                     | --              | 5.63% *         | 4.25% *           | 0.05% *                | 3.79% *                | 1.47% *              |
| Missouri             | 0.98% * | 5.01% *                | 7.49% *         | --              | --                | 0.00%                  | 3.64% *                | 0.88% *              |
| Nebraska             | 0.80% * | --                     | --              | 0.78% *         | --                | 0.31% *                | --                     | 0.82% *              |
| North Dakota         | 2.00% * | 8.70% *                | 0.00%           | --              | 0.56% *           | 4.05% *                | 1.92% *                | --                   |
| South Dakota         | 0.92% * | 1.35% *                | 2.22% *         | 5.95% *         | 0.49% *           | 0.00%                  | 1.09% *                | 1.13% *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 0.75% * | 7.75% *                | 0.00%           | 4.23% *         | 0.52% *           | 0.59% *                | 2.21% *                | 0.79% *              |
| District of Columbia | 1.73%   | --                     | --              | 6.38%           | 3.96% *           | 1.15% *                | 5.14%                  | 1.80%                |
| Florida              | 1.92%   | 7.16% *                | 15.71% *        | 3.09% *         | 2.37% *           | 2.32% *                | 6.95% *                | 1.81%                |
| Georgia              | 2.24%   | --                     | --              | 2.49% *         | 2.25% *           | 3.31% *                | 2.95% *                | 2.52% *              |
| Maryland             | 1.18%   | 7.99% *                | 7.35% *         | 4.25% *         | 2.23% *           | 0.78% *                | 4.57% *                | 0.76% *              |
| North Carolina       | 1.02% * | --                     | 0.47% *         | 3.20% *         | 1.74% *           | 0.94% *                | 5.09% *                | 0.83% *              |
| South Carolina       | 2.92% * | --                     | --              | --              | --                | 4.69% *                | 3.33% *                | 3.38% *              |
| Virginia             | 2.83%   | --                     | 12.70% *        | 7.08% *         | 8.56% *           | 3.29% *                | 8.12%                  | 2.94% *              |
| West Virginia        | 1.96% * | --                     | 6.30% *         | 4.94% *         | 0.98% *           | --                     | 4.63% *                | 2.14% *              |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.26%   | 10.34% *               | --              | 10.66%          | 10.07% *          | 3.10% *                | 7.21%                  | 3.70%                |
| Kentucky             | 0.75% * | --                     | --              | --              | 2.33% *           | 0.06% *                | 3.94% *                | 0.60% *              |
| Mississippi          | 3.24% * | --                     | 1.41% *         | --              | 4.84% *           | 5.47% *                | --                     | 3.87% *              |
| Tennessee            | 0.72% * | --                     | --              | 0.32% *         | 1.82% *           | 0.91% *                | 2.67% *                | 0.73% *              |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 0.77% * | --                     | 4.11% *         | --              | 3.23% *           | 0.39% *                | 2.46% *                | 0.77% *              |
| Louisiana            | 1.59%   | 0.00%                  | --              | 10.23% *        | --                | 1.63% *                | 5.45% *                | 1.35% *              |
| Oklahoma             | 1.48%   | 0.00%                  | --              | 4.43% *         | 3.76% *           | 1.63% *                | 3.52% *                | 1.62% *              |
| Texas                | 1.07% * | 5.53% *                | 0.95% *         | 8.29% *         | 1.42% *           | 0.51% *                | 2.06% *                | 1.21% *              |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.13% * | --                     | 0.73% *         | 4.68% *         | 4.60% *           | 0.21% *                | 5.87% *                | 0.95% *              |
| Colorado             | 1.38% * | 7.04% *                | 13.38% *        | 3.24% *         | 0.04% *           | 0.59% *                | 6.70% *                | 0.39% *              |
| Idaho                | 1.23% * | --                     | 8.08% *         | 3.55% *         | 3.46% *           | 0.58% *                | 4.13% *                | 1.02% *              |
| Montana              | 1.16% * | 0.00%                  | 5.71% *         | 1.72% *         | 4.30% *           | 1.03% *                | 2.21% *                | 1.37% *              |
| Nevada               | 2.02%   | --                     | 13.67% *        | 9.91% *         | 4.88% *           | 1.32% *                | 8.35% *                | 1.48% *              |
| New Mexico           | 1.05% * | --                     | --              | 4.96% *         | 1.89% *           | 0.38% *                | 5.32% *                | 0.90% *              |
| Utah                 | 0.14% * | 0.00%                  | 0.00%           | 0.27% *         | 0.25% *           | 0.22% *                | 0.21% *                | 0.16% *              |
| Wyoming              | --      | --                     | 1.85% *         | 1.59% *         | 13.31% *          | 0.00%                  | 1.16% *                | 4.16% *              |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.67% * | 0.00%                  | 0.00%           | 0.00%           | 1.37% *           | 3.11% *                | 0.00%                  | 1.90% *              |
| California           | 2.07%   | 4.98%                  | 10.51%          | 3.65%           | 2.59%             | 0.92% *                | 4.56%                  | 1.54%                |
| Hawaii               | 1.84%   | 6.89% *                | 5.21% *         | 4.32% *         | 3.43% *           | 2.99% *                | 3.17% *                | 2.23% *              |
| Oregon               | 2.62%   | 10.31% *               | 11.20% *        | 4.49% *         | 0.07% *           | 4.72% *                | 6.25% *                | 2.88% *              |
| Washington           | 4.31% * | 0.00%                  | 3.47% *         | 6.13% *         | --                | 7.45% *                | 2.15% *                | 5.21% *              |

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 II.F.23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and State: United States, 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        | 22.9%   | 30.9%                  | 22.6%           | 23.5%           | 20.0%             | 23.3%                  | 25.8%                  | 22.4%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 12.8%   | --                     | 2.7% *          | 25.2%           | 13.0% *           | 9.0% *                 | 15.2% *                | 12.4%                |
| Maine                | 12.4%   | 17.5% *                | --              | 11.0% *         | 16.2% *           | 11.1% *                | 9.5% *                 | 12.9%                |
| Massachusetts        | 32.9%   | 86.0%                  | 50.0% *         | 22.9% *         | 26.0%             | 31.4%                  | 58.8%                  | 28.9%                |
| New Hampshire        | 19.5%   | 30.8% *                | 10.6% *         | 33.1%           | 25.8%             | 13.0%                  | 25.8%                  | 18.0%                |
| Rhode Island         | 33.8%   | 25.1% *                | 32.6% *         | 22.5% *         | 35.3%             | 38.1%                  | 21.8%                  | 36.6%                |
| Vermont              | 21.8%   | 16.0% *                | 13.6% *         | 21.9% *         | 27.8%             | 18.2%                  | 17.1%                  | 23.2%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 29.8% * | --                     | --              | 41.2% *         | 52.3% *           | 13.0%                  | 37.7% *                | 28.6% *              |
| New York             | 32.7%   | 41.1%                  | 44.4%           | 42.9%           | 39.9%             | 24.9%                  | 40.7%                  | 31.3%                |
| Pennsylvania         | 26.9%   | 8.6% *                 | 50.2%           | 26.8%           | 11.2% *           | 32.2%                  | 35.1%                  | 25.6%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 23.8%   | 42.4%                  | 18.1% *         | 31.1%           | 22.1%             | 20.9% *                | 33.6%                  | 21.9%                |
| Indiana              | 14.0% * | --                     | --              | 9.7% *          | 15.8% *           | 14.2% *                | 11.6% *                | 14.2% *              |
| Michigan             | 13.5%   | --                     | 5.4% *          | 30.6% *         | 13.0% *           | 12.1% *                | 12.5% *                | 13.7%                |
| Ohio                 | 18.9%   | 15.9% *                | 22.8% *         | 14.6% *         | 20.1%             | 19.2%                  | 16.2%                  | 19.4%                |
| Wisconsin            | 11.5%   | --                     | --              | 18.2% *         | 4.4% *            | 11.5% *                | 19.1% *                | 10.5%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 7.7%    | 14.4% *                | 6.3% *          | 2.8% *          | 8.3% *            | 8.1% *                 | 9.7% *                 | 7.3%                 |
| Kansas               | 29.6% * | 38.9% *                | --              | 14.0% *         | 26.9%             | 35.1% *                | 16.1% *                | 32.2% *              |
| Minnesota            | 19.8% * | --                     | --              | 20.6% *         | 5.4% *            | 27.1% *                | 12.0% *                | 20.9% *              |
| Missouri             | 13.2%   | 13.9% *                | 16.4% *         | 31.6%           | 11.4% *           | 8.2% *                 | 27.1%                  | 10.2%                |
| Nebraska             | 5.8% *  | 0.0%                   | 0.0%            | 10.0% *         | 14.4% *           | 3.0% *                 | 5.2% *                 | 5.9% *               |
| North Dakota         | 19.4%   | 8.7% *                 | 6.7% *          | 12.9% *         | 9.5% *            | 30.6%                  | 9.6% *                 | 22.4%                |
| South Dakota         | 11.3%   | --                     | 13.2% *         | 8.5% *          | 15.9%             | 8.5%                   | 11.9% *                | 11.2%                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 14.8%   | 15.0% *                | --              | 36.5%           | 21.1% *           | 7.8%                   | 32.6%                  | 11.9%                |
| District of Columbia | 28.3%   | --                     | --              | 53.3%           | 37.4%             | 13.4% *                | 48.5%                  | 24.0%                |
| Florida              | 15.6%   | 36.4% *                | 17.9% *         | 26.7%           | 15.2% *           | 13.0% *                | 26.6%                  | 13.9%                |
| Georgia              | 14.9%   | --                     | 20.9% *         | 32.8% *         | 8.0% *            | 13.8% *                | 27.1%                  | 13.2% *              |
| Maryland             | 39.1%   | 32.5% *                | 42.0% *         | 60.4%           | 25.1%             | 38.7% *                | 46.2%                  | 37.6% *              |
| North Carolina       | 22.8%   | --                     | --              | 22.9% *         | 21.6% *           | 23.5% *                | 18.5% *                | 23.5% *              |
| South Carolina       | 20.8%   | 0.0%                   | --              | 27.9% *         | 16.9% *           | 22.5% *                | 15.1% *                | 21.7%                |
| Virginia             | 17.3%   | --                     | 12.3% *         | 16.8%           | 8.3% *            | 20.2%                  | 16.5% *                | 17.5%                |
| West Virginia        | 21.9%   | --                     | 17.6% *         | 14.8% *         | 14.0% *           | 25.3%                  | 18.3% *                | 22.4%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 17.6%   | 47.3%                  | --              | 11.8% *         | 25.7% *           | 11.2%                  | 30.1%                  | 14.7%                |
| Kentucky             | 12.5%   | --                     | --              | 22.2% *         | 11.0% *           | 11.4%                  | 18.5% *                | 11.6%                |
| Mississippi          | 23.2% * | --                     | --              | 12.1% *         | 0.9% *            | 34.8% *                | 17.6% *                | 24.3% *              |
| Tennessee            | 12.1%   | --                     | --              | 9.8% *          | 21.8% *           | 8.8% *                 | 17.3% *                | 11.5%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 43.2%   | --                     | 14.1% *         | 3.1% *          | 10.3% *           | 61.9%                  | 9.6% *                 | 49.9%                |
| Louisiana            | 22.6%   | --                     | --              | 9.3% *          | 19.9% *           | 28.6% *                | 13.3% *                | 24.9%                |
| Oklahoma             | 30.5%   | 52.3%                  | 37.0%           | 38.4%           | 30.3% *           | 24.6%                  | 42.8%                  | 27.7%                |
| Texas                | 17.3%   | 45.6%                  | 30.2%           | 29.8%           | 20.8%             | 10.1% *                | 36.8%                  | 13.5%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 8.7%    | --                     | 31.0% *         | 10.5% *         | 10.2% *           | 6.4% *                 | 18.9% *                | 7.3%                 |
| Colorado             | 16.4% * | 14.8% *                | 21.1% *         | 20.3% *         | 10.5% *           | 17.2% *                | 24.3%                  | 14.7% *              |
| Idaho                | 23.4% * | 19.5% *                | 21.3% *         | 8.7% *          | 7.8% *            | 35.8% *                | 15.6% *                | 25.5% *              |
| Montana              | 13.8%   | 19.3% *                | 12.5% *         | 1.0% *          | 6.7% *            | 24.4% *                | 10.8% *                | 15.0% *              |
| Nevada               | 24.1%   | --                     | 13.4% *         | 26.2% *         | 24.7% *           | 24.9% *                | 20.6% *                | 24.8%                |
| New Mexico           | 25.9%   | --                     | --              | 24.1%           | 11.9% *           | 35.5%                  | 21.6% *                | 26.6%                |
| Utah                 | 15.8%   | 8.1% *                 | 16.4% *         | 20.6% *         | 8.6% *            | 18.8%                  | 22.2% *                | 14.7%                |
| Wyoming              | 13.0%   | --                     | --              | 14.0% *         | 10.4% *           | 15.2%                  | 9.2% *                 | 14.4%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 20.1%   | --                     | --              | 11.3% *         | 7.5%              | 27.0%                  | 29.7% *                | 18.8%                |
| California           | 40.2%   | 27.0%                  | 15.0% *         | 19.6%           | 24.2%             | 50.7% *                | 21.0%                  | 43.4% *              |
| Hawaii               | 15.3%   | 16.9% *                | 14.7% *         | 12.0% *         | 3.8% *            | 22.1%                  | 12.7%                  | 16.3%                |
| Oregon               | 11.6%   | 5.2% *                 | 24.3% *         | 19.9% *         | 11.0% *           | 8.4% *                 | 20.8% *                | 9.8%                 |
| Washington           | 22.2% * | 43.4%                  | 20.4% *         | --              | 20.7% *           | 25.2% *                | 22.3%                  | 22.2% *              |

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 II.F.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and State: United States, 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        | 2.18%    | 2.61%                  | 1.84%           | 1.34%           | 1.62%             | 3.68%                  | 1.21%                  | 2.56%                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.38%    | --                     | 2.10% *         | 7.43%           | 4.47% *           | 3.09% *                | 6.09% *                | 2.61%                |
| Maine                | 2.53%    | 8.27% *                | --              | 6.30% *         | 4.99% *           | 3.87% *                | 3.40% *                | 2.97%                |
| Massachusetts        | 4.26%    | 9.46%                  | 15.19% *        | 8.03% *         | 6.12%             | 6.06%                  | 9.10%                  | 4.61%                |
| New Hampshire        | 2.96%    | 13.41% *               | 4.45% *         | 8.33%           | 7.04%             | 3.62%                  | 6.42%                  | 3.31%                |
| Rhode Island         | 4.47%    | 10.23% *               | 10.78% *        | 9.69% *         | 9.70%             | 7.07%                  | 5.51%                  | 5.33%                |
| Vermont              | 3.61%    | 9.04% *                | 8.92% *         | 6.58% *         | 7.76%             | 4.75%                  | 4.87%                  | 4.39%                |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 9.02% *  | --                     | --              | 12.50% *        | 23.03% *          | 3.22%                  | 13.77% *               | 10.26% *             |
| New York             | 2.77%    | 9.50%                  | 10.79%          | 7.26%           | 5.97%             | 3.66%                  | 5.64%                  | 3.11%                |
| Pennsylvania         | 5.28%    | 4.60% *                | 11.15%          | 7.14%           | 3.48% *           | 8.66%                  | 6.06%                  | 6.10%                |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4.15%    | 10.73%                 | 7.44% *         | 5.70%           | 6.18%             | 7.14% *                | 5.78%                  | 4.83%                |
| Indiana              | 4.51% *  | --                     | --              | 7.07% *         | 6.44% *           | 6.96% *                | 5.58% *                | 4.95% *              |
| Michigan             | 2.85%    | --                     | 5.35% *         | 9.18% *         | 6.44% *           | 3.81% *                | 4.86% *                | 3.23%                |
| Ohio                 | 3.37%    | 7.92% *                | 8.56% *         | 5.47% *         | 5.39%             | 5.45%                  | 4.64%                  | 3.89%                |
| Wisconsin            | 2.49%    | --                     | --              | 6.54% *         | 1.58% *           | 4.15% *                | 5.85% *                | 2.72%                |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.61%    | 6.35% *                | 4.53% *         | 1.60% *         | 3.03% *           | 2.77% *                | 3.22% *                | 1.83%                |
| Kansas               | 10.58% * | 11.77% *               | --              | 6.06% *         | 7.15%             | 18.18% *               | 5.29% *                | 12.24% *             |
| Minnesota            | 7.15% *  | --                     | --              | 6.65% *         | 2.69% *           | 11.65% *               | 4.42% *                | 8.07% *              |
| Missouri             | 2.49%    | 8.32% *                | 8.72% *         | 7.98%           | 7.12% *           | 2.59% *                | 6.43%                  | 2.61%                |
| Nebraska             | 1.82% *  | 0.00%                  | 0.00%           | 5.16% *         | 7.35% *           | 1.16% *                | 2.74% *                | 2.01% *              |
| North Dakota         | 3.38%    | 6.78% *                | 5.55% *         | 5.92% *         | 4.66% *           | 6.61%                  | 4.08% *                | 4.24%                |
| South Dakota         | 1.91%    | --                     | 7.88% *         | 3.53% *         | 4.63%             | 2.07%                  | 4.59% *                | 2.08%                |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.65%    | 10.70% *               | --              | 9.34%           | 8.88% *           | 2.11%                  | 8.22%                  | 2.58%                |
| District of Columbia | 3.19%    | --                     | --              | 6.82%           | 7.43%             | 4.04% *                | 7.00%                  | 3.58%                |
| Florida              | 3.02%    | 12.76% *               | 8.23% *         | 6.78%           | 5.73% *           | 3.93% *                | 6.07%                  | 3.26%                |
| Georgia              | 3.92%    | --                     | 9.29% *         | 10.79% *        | 4.41% *           | 5.57% *                | 7.41%                  | 4.36% *              |
| Maryland             | 10.12%   | 10.29% *               | 13.70% *        | 9.36%           | 6.54%             | 17.08% *               | 7.37%                  | 12.34% *             |
| North Carolina       | 6.46%    | --                     | --              | 8.02% *         | 10.72% *          | 9.80% *                | 6.66% *                | 7.36% *              |
| South Carolina       | 5.64%    | 0.00%                  | --              | 11.48% *        | 5.73% *           | 8.75% *                | 7.00% *                | 6.46%                |
| Virginia             | 3.47%    | --                     | 6.59% *         | 4.99%           | 3.44% *           | 5.24%                  | 4.96% *                | 3.92%                |
| West Virginia        | 4.24%    | --                     | 10.07% *        | 7.66% *         | 5.79% *           | 6.05%                  | 6.34% *                | 4.77%                |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.95%    | 12.54%                 | --              | 5.89% *         | 8.08% *           | 3.19%                  | 7.24%                  | 3.10%                |
| Kentucky             | 2.51%    | --                     | --              | 10.17% *        | 5.90% *           | 2.94%                  | 8.18% *                | 2.61%                |
| Mississippi          | 10.74% * | --                     | --              | 5.65% *         | 0.86% *           | 17.09% *               | 6.88% *                | 12.65% *             |
| Tennessee            | 2.47%    | --                     | --              | 3.51% *         | 7.18% *           | 3.07% *                | 5.83% *                | 2.68%                |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 6.66%    | --                     | 7.36% *         | 2.35% *         | 4.38% *           | 7.84%                  | 4.31% *                | 7.30%                |
| Louisiana            | 6.05%    | --                     | --              | 5.31% *         | 6.56% *           | 10.91% *               | 5.19% *                | 7.29%                |
| Oklahoma             | 4.45%    | 11.86%                 | 11.00%          | 7.55%           | 11.79% *          | 5.42%                  | 6.59%                  | 5.32%                |
| Texas                | 2.90%    | 10.37%                 | 8.86%           | 7.47%           | 5.79%             | 4.16% *                | 6.09%                  | 3.23%                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1.94%    | --                     | 13.00% *        | 4.53% *         | 4.83% *           | 2.20% *                | 7.06% *                | 1.91%                |
| Colorado             | 5.17% *  | 8.20% *                | 8.56% *         | 7.90% *         | 4.95% *           | 9.02% *                | 6.22%                  | 6.24% *              |
| Idaho                | 8.12% *  | 11.29% *               | 9.94% *         | 4.39% *         | 3.33% *           | 13.86% *               | 5.17% *                | 9.99% *              |
| Montana              | 4.11%    | 8.62% *                | 8.66% *         | 0.66% *         | 4.49% *           | 9.49% *                | 4.00% *                | 5.44% *              |
| Nevada               | 5.21%    | --                     | 6.65% *         | 8.12% *         | 10.55% *          | 7.71% *                | 6.52% *                | 6.06%                |
| New Mexico           | 4.26%    | --                     | --              | 6.95%           | 4.53% *           | 7.03%                  | 7.06% *                | 4.78%                |
| Utah                 | 3.45%    | 4.52% *                | 8.52% *         | 9.11% *         | 6.16% *           | 4.81%                  | 7.22% *                | 3.90%                |
| Wyoming              | 2.18%    | --                     | --              | 4.97% *         | 4.74% *           | 3.25%                  | 4.14% *                | 2.60%                |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.60%    | --                     | --              | 4.80% *         | 2.21%             | 5.62%                  | 13.01% *               | 3.56%                |
| California           | 11.96%   | 6.72%                  | 5.72% *         | 3.85%           | 3.86%             | 15.35% *               | 3.60%                  | 13.17% *             |
| Hawaii               | 3.24%    | 6.84% *                | 6.79% *         | 4.95% *         | 2.27% *           | 6.31%                  | 3.79%                  | 4.22%                |
| Oregon               | 2.45%    | 5.11% *                | 10.61% *        | 8.18% *         | 5.37% *           | 2.82% *                | 6.48% *                | 2.60%                |
| Washington           | 9.16% *  | 12.10%                 | 10.61% *        | --              | 6.44% *           | 15.69% *               | 6.13%                  | 11.10% *             |

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 II.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and State: United States, 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        | 278.12 | 257.54                 | 314.37          | 331.44          | 268.28            | 240.13                 | 313.71                 | 260.65               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 386.26 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Maine                | 291.88 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Massachusetts        | --     | --                     | --              | --              | 100.00            | --                     | --                     | --                   |
| New Hampshire        | 380.54 | --                     | --              | --              | --                | 416.01                 | --                     | 396.74               |
| Rhode Island         | 271.16 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Vermont              | 267.20 | --                     | --              | --              | 252.74            | --                     | --                     | --                   |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 254.04 | --                     | --              | --              | --                | 347.53                 | --                     | 301.75               |
| New York             | 358.74 | --                     | --              | --              | --                | 374.95                 | --                     | 361.79               |
| Pennsylvania         | 310.67 | --                     | --              | 487.00          | 215.52            | --                     | --                     | 291.35               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 205.54 | --                     | --              | --              | 316.48            | --                     | --                     | 175.62               |
| Indiana              | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Michigan             | 123.88 | --                     | --              | --              | 242.76            | 107.27                 | --                     | 112.56               |
| Ohio                 | 251.51 | --                     | --              | --              | 211.51            | --                     | --                     | 329.49               |
| Wisconsin            | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | --     | --                     | --              | 44.73           | --                | 500.00                 | --                     | --                   |
| Kansas               | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Minnesota            | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Missouri             | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nebraska             | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| North Dakota         | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Dakota         | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 307.23 | --                     | --              | --              | 156.68            | --                     | --                     | 321.37               |
| District of Columbia | 276.03 | 33.65                  | 500.00          | 384.30          | --                | 287.70                 | 391.91                 | 199.26               |
| Florida              | 208.93 | --                     | --              | --              | 271.01            | 135.73 *               | 341.86                 | 155.76               |
| Georgia              | 284.00 | --                     | --              | --              | --                | --                     | --                     | 299.64               |
| Maryland             | 351.19 | --                     | 486.81          | --              | --                | 485.70                 | 351.19                 | 351.17               |
| North Carolina       | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Carolina       | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Virginia             | 336.55 | --                     | 315.02          | 446.03          | --                | --                     | 400.35                 | 299.33               |
| West Virginia        | 416.81 | --                     | --              | --              | 240.96            | 511.34                 | --                     | 464.18               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 258.00 | --                     | 422.06          | --              | 230.86            | --                     | 377.05                 | 190.69               |
| Kentucky             | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mississippi          | 187.01 | --                     | --              | --              | --                | 95.59                  | --                     | --                   |
| Tennessee            | --     | --                     | --              | --              | 247.43            | --                     | --                     | --                   |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 253.18 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Louisiana            | 317.20 | --                     | --              | 335.77          | --                | --                     | 325.59                 | --                   |
| Oklahoma             | 382.29 | --                     | --              | --              | --                | 463.67                 | --                     | 435.60               |
| Texas                | 186.03 | --                     | --              | --              | 281.71            | --                     | --                     | 180.19               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 308.11 | --                     | --              | --              | 318.38            | --                     | --                     | 283.42               |
| Colorado             | 313.45 | --                     | --              | --              | --                | 283.97                 | 311.67                 | --                   |
| Idaho                | 350.79 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Montana              | 291.06 | --                     | --              | --              | --                | 474.71                 | --                     | --                   |
| Nevada               | 459.50 | --                     | --              | --              | 338.92            | --                     | --                     | --                   |
| New Mexico           | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Utah                 | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Wyoming              | 475.02 | --                     | --              | --              | 500.00            | --                     | --                     | 500.00               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 234.44 | --                     | --              | --              | --                | 245.26                 | --                     | 234.44               |
| California           | 348.55 | --                     | 325.72          | 456.50          | 285.86            | 303.09                 | 327.89                 | 365.99               |
| Hawaii               | 199.92 | --                     | --              | --              | --                | 115.98                 | --                     | 187.80               |
| Oregon               | 205.03 | --                     | --              | --              | --                | 199.43                 | --                     | 191.08               |
| Washington           | 162.98 | --                     | --              | --              | --                | 181.61                 | --                     | 162.81               |

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.

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

**Table II.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and State: United States, 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        | 10.88  | 24.88                  | 31.78           | 25.46           | 17.56             | 19.86                  | 17.24                  | 13.60                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 59.92  | --                     | --              | --              | --                | --                     | --                     | --                   |
| Maine                | 80.19  | --                     | --              | --              | --                | --                     | --                     | --                   |
| Massachusetts        | --     | --                     | --              | --              | 0.00              | --                     | --                     | --                   |
| New Hampshire        | 44.74  | --                     | --              | --              | --                | 43.04                  | --                     | 39.98                |
| Rhode Island         | 49.39  | --                     | --              | --              | --                | --                     | --                     | --                   |
| Vermont              | 62.96  | --                     | --              | --              | 3.51              | --                     | --                     | --                   |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 36.10  | --                     | --              | --              | --                | 27.63                  | --                     | 36.70                |
| New York             | 44.71  | --                     | --              | --              | --                | 69.61                  | --                     | 54.06                |
| Pennsylvania         | 41.31  | --                     | --              | 96.24           | 23.23             | --                     | --                     | 38.14                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 48.48  | --                     | --              | --              | 46.76             | --                     | --                     | 41.90                |
| Indiana              | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Michigan             | 15.77  | --                     | --              | --              | 9.04              | 6.45                   | --                     | 8.98                 |
| Ohio                 | 48.83  | --                     | --              | --              | 18.74             | --                     | --                     | 45.30                |
| Wisconsin            | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | --     | --                     | --              | 4.01            | --                | 0.00                   | --                     | --                   |
| Kansas               | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Minnesota            | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Missouri             | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nebraska             | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| North Dakota         | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Dakota         | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 45.76  | --                     | --              | --              | 8.81              | --                     | --                     | 32.15                |
| District of Columbia | 41.52  | 1.25                   | 0.00            | 37.62           | --                | 14.85                  | 51.53                  | 42.79                |
| Florida              | 36.82  | --                     | --              | --              | 32.70             | 43.73 *                | 51.50                  | 39.47                |
| Georgia              | 79.65  | --                     | --              | --              | --                | --                     | --                     | 86.16                |
| Maryland             | 50.40  | --                     | 14.83           | --              | --                | 16.78                  | 68.90                  | 65.51                |
| North Carolina       | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Carolina       | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Virginia             | 54.84  | --                     | 17.39           | 52.30           | --                | --                     | 48.66                  | 79.63                |
| West Virginia        | 46.58  | --                     | --              | --              | 6.45              | 11.68                  | --                     | 32.26                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 31.43  | --                     | 74.07           | --              | 28.14             | --                     | 54.32                  | 29.67                |
| Kentucky             | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mississippi          | 41.39  | --                     | --              | --              | --                | 6.60                   | --                     | --                   |
| Tennessee            | --     | --                     | --              | --              | 16.08             | --                     | --                     | --                   |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 37.56  | --                     | --              | --              | --                | --                     | --                     | --                   |
| Louisiana            | 39.35  | --                     | --              | 17.64           | --                | --                     | 16.28                  | --                   |
| Oklahoma             | 55.00  | --                     | --              | --              | --                | 23.15                  | --                     | 53.78                |
| Texas                | 32.49  | --                     | --              | --              | 24.82             | --                     | --                     | 36.64                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 31.32  | --                     | --              | --              | 24.75             | --                     | --                     | 37.08                |
| Colorado             | 47.24  | --                     | --              | --              | --                | 13.09                  | 52.39                  | --                   |
| Idaho                | 52.73  | --                     | --              | --              | --                | --                     | --                     | --                   |
| Montana              | 54.34  | --                     | --              | --              | --                | 26.43                  | --                     | --                   |
| Nevada               | 104.39 | --                     | --              | --              | 31.70             | --                     | --                     | --                   |
| New Mexico           | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Utah                 | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Wyoming              | 29.72  | --                     | --              | --              | 0.00              | --                     | --                     | 0.00                 |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 12.77  | --                     | --              | --              | --                | 4.05                   | --                     | 12.77                |
| California           | 27.09  | --                     | 81.57           | 36.05           | 48.42             | 29.18                  | 43.90                  | 31.17                |
| Hawaii               | 38.38  | --                     | --              | --              | --                | 22.44                  | --                     | 45.94                |
| Oregon               | 20.96  | --                     | --              | --              | --                | 23.60                  | --                     | 23.52                |
| Washington           | 12.67  | --                     | --              | --              | --                | 1.62                   | --                     | 12.49                |

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 II.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and State: United States, 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        | 553.17   | 566.43                 | 785.43          | 653.34          | 693.89            | 467.28                 | 674.06                 | 528.82               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,005.35 | --                     | --              | --              | 1,173.57 *        | 457.43                 | --                     | 939.47               |
| Maine                | 720.19 * | --                     | --              | --              | 1,342.79 *        | 275.66                 | --                     | 696.48 *             |
| Massachusetts        | 461.94   | --                     | 707.89          | 693.18          | 506.80            | 405.44                 | 546.86                 | 434.77               |
| New Hampshire        | 603.93   | --                     | --              | 507.20 *        | 413.97 *          | 792.17 *               | 522.35 *               | 630.32               |
| Rhode Island         | 383.09   | --                     | --              | --              | 620.35 *          | 290.37                 | --                     | 360.83               |
| Vermont              | 573.78   | --                     | 746.54          | --              | 489.98            | 400.91                 | 809.98                 | 524.73               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 895.19   | --                     | --              | --              | 1,206.98          | 757.19 *               | --                     | 969.55               |
| New York             | 586.18   | --                     | 402.35          | 510.38          | 423.37            | 805.08                 | 467.71                 | 613.83               |
| Pennsylvania         | 706.43   | --                     | --              | 919.41          | 290.91            | 621.06 *               | 986.06                 | 645.35               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 459.12   | 525.30                 | --              | 673.93          | 318.83            | 418.08                 | 632.85                 | 407.07               |
| Indiana              | 1,447.67 | --                     | --              | --              | --                | 2,077.35               | --                     | 1,521.40             |
| Michigan             | 813.16 * | --                     | --              | --              | --                | 1,188.75 *             | --                     | 857.37 *             |
| Ohio                 | 575.03   | --                     | --              | --              | 617.01 *          | 502.63                 | --                     | 537.56               |
| Wisconsin            | 647.72 * | --                     | --              | --              | --                | 763.49 *               | --                     | 708.89 *             |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 619.66   | --                     | --              | --              | --                | 496.07                 | --                     | 476.46               |
| Kansas               | 408.27   | --                     | --              | 206.37          | 623.47 *          | 314.52                 | --                     | 393.52               |
| Minnesota            | 409.49   | --                     | --              | --              | --                | 313.49                 | --                     | 382.46               |
| Missouri             | 800.81   | --                     | --              | 908.66 *        | --                | 312.19                 | 1,072.76 *             | 647.84 *             |
| Nebraska             | 597.35   | --                     | --              | --              | --                | --                     | --                     | 558.29               |
| North Dakota         | 1,777.89 | --                     | --              | --              | --                | 1,836.38               | --                     | 1,726.63             |
| South Dakota         | 931.00   | --                     | --              | --              | 771.75 *          | 533.07 *               | --                     | 640.51               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 479.45   | --                     | --              | 434.98          | --                | 492.54                 | 470.19                 | 483.69               |
| District of Columbia | 480.45   | --                     | 430.99          | 318.27          | 509.12            | 561.05                 | 439.85                 | 498.20               |
| Florida              | 907.64   | --                     | --              | 904.20 *        | --                | 597.56                 | 1,022.31 *             | 875.29               |
| Georgia              | 415.21   | --                     | 481.59          | 260.96          | --                | 364.77                 | 343.38                 | 435.42               |
| Maryland             | 319.76   | --                     | 373.57          | 343.11          | 310.65            | 296.44                 | 389.21                 | 302.06               |
| North Carolina       | 534.71   | --                     | --              | 518.31          | 310.08            | 581.57 *               | --                     | 521.09               |
| South Carolina       | 490.56   | --                     | --              | --              | --                | 327.79                 | --                     | 512.84 *             |
| Virginia             | 403.69   | --                     | --              | 435.99          | --                | 334.71 *               | 359.58                 | 409.92               |
| West Virginia        | 503.97   | --                     | --              | --              | --                | 552.80 *               | --                     | 540.86 *             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 537.56   | --                     | --              | --              | --                | 710.77 *               | 361.90                 | 622.17               |
| Kentucky             | 789.03   | --                     | --              | --              | --                | 570.68 *               | --                     | 597.98 *             |
| Mississippi          | 461.34   | --                     | --              | --              | --                | 376.79                 | --                     | 367.59               |
| Tennessee            | 903.37   | --                     | --              | --              | --                | 1,000.48               | --                     | 973.82               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 385.88   | --                     | --              | 110.37          | --                | 379.94                 | --                     | 388.91               |
| Louisiana            | 716.30   | --                     | --              | --              | --                | 434.85                 | 1,408.22               | 622.55               |
| Oklahoma             | 494.44   | --                     | --              | 595.92 *        | 401.75            | 573.95                 | 393.89                 | 530.83               |
| Texas                | 629.56   | 625.02 *               | --              | 1,078.57 *      | 513.64            | 443.47                 | 914.95                 | 477.71               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 413.84   | --                     | --              | 364.44          | 451.03            | 217.10                 | --                     | 293.86               |
| Colorado             | 604.23   | --                     | --              | --              | --                | 355.90                 | 735.69                 | 555.59 *             |
| Idaho                | 600.26 * | --                     | --              | --              | --                | 327.39                 | --                     | 451.59               |
| Montana              | 748.81 * | --                     | --              | 476.52          | 4,548.30          | 262.27                 | --                     | 808.85 *             |
| Nevada               | 741.16   | --                     | --              | --              | --                | 537.91 *               | --                     | 665.12               |
| New Mexico           | 846.35   | --                     | --              | --              | 328.68            | 898.39                 | --                     | 802.94               |
| Utah                 | 922.58 * | --                     | --              | --              | --                | 294.62                 | --                     | 962.46 *             |
| Wyoming              | 923.78   | --                     | --              | --              | --                | 448.17                 | --                     | 782.47               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 442.57   | --                     | 328.26          | --              | --                | 428.49 *               | 376.14                 | 457.35               |
| California           | 358.23   | 426.15                 | --              | 496.26          | 731.80            | 300.69                 | 418.20                 | 353.36               |
| Hawaii               | 448.83   | --                     | --              | --              | --                | 331.04                 | --                     | 408.65               |
| Oregon               | 553.58   | --                     | --              | --              | --                | 675.73 *               | --                     | 656.18               |
| Washington           | 270.75   | --                     | --              | --              | --                | 165.68                 | --                     | 240.45 *             |

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 II.F.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and State: United States, 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        | 43.90    | 61.33                  | 93.12           | 60.75           | 79.37             | 52.49                  | 52.34                  | 48.87                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 212.27   | --                     | --              | --              | 481.32 *          | 82.88                  | --                     | 230.32               |
| Maine                | 218.65 * | --                     | --              | --              | 485.68 *          | 57.06                  | --                     | 244.83 *             |
| Massachusetts        | 69.28    | --                     | 126.69          | 96.17           | 94.46             | 103.92                 | 96.96                  | 84.97                |
| New Hampshire        | 143.24   | --                     | --              | 174.39 *        | 147.55 *          | 346.03 *               | 170.37 *               | 180.12               |
| Rhode Island         | 78.97    | --                     | --              | --              | 357.10 *          | 34.28                  | --                     | 86.72                |
| Vermont              | 77.77    | --                     | 65.40           | --              | 102.32            | 39.50                  | 138.11                 | 84.06                |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 253.04   | --                     | --              | --              | 228.61            | 320.87 *               | --                     | 259.95               |
| New York             | 68.71    | --                     | 67.92           | 72.24           | 49.94             | 158.61                 | 52.54                  | 83.84                |
| Pennsylvania         | 156.60   | --                     | --              | 262.19          | 64.71             | 198.92 *               | 284.24                 | 170.92               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 52.48    | 139.07                 | --              | 183.01          | 46.93             | 69.35                  | 134.54                 | 45.38                |
| Indiana              | 408.95   | --                     | --              | --              | --                | 326.77                 | --                     | 421.49               |
| Michigan             | 456.50 * | --                     | --              | --              | --                | 798.32 *               | --                     | 522.98 *             |
| Ohio                 | 95.52    | --                     | --              | --              | 301.37 *          | 80.41                  | --                     | 98.52                |
| Wisconsin            | 223.57 * | --                     | --              | --              | --                | 401.25 *               | --                     | 279.88 *             |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 140.45   | --                     | --              | --              | --                | 59.14                  | --                     | 82.09                |
| Kansas               | 91.15    | --                     | --              | 37.79           | 268.42 *          | 36.51                  | --                     | 92.46                |
| Minnesota            | 78.85    | --                     | --              | --              | --                | 15.39                  | --                     | 74.88                |
| Missouri             | 176.82   | --                     | --              | 318.98 *        | --                | 32.28                  | 325.68 *               | 196.70 *             |
| Nebraska             | 164.61   | --                     | --              | --              | --                | --                     | --                     | 167.19               |
| North Dakota         | 284.93   | --                     | --              | --              | --                | 345.54                 | --                     | 289.04               |
| South Dakota         | 230.01   | --                     | --              | --              | 273.58 *          | 196.35 *               | --                     | 154.47               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 76.54    | --                     | --              | 48.80           | --                | 116.29                 | 89.18                  | 103.89               |
| District of Columbia | 55.18    | --                     | 37.78           | 30.80           | 101.18            | 145.08                 | 67.83                  | 74.10                |
| Florida              | 197.61   | --                     | --              | 330.68 *        | --                | 108.55                 | 307.57 *               | 236.11               |
| Georgia              | 70.62    | --                     | 19.39           | 11.56           | --                | 64.96                  | 32.48                  | 93.29                |
| Maryland             | 17.39    | --                     | 51.00           | 35.34           | 75.01             | 11.65                  | 45.56                  | 15.50                |
| North Carolina       | 124.79   | --                     | --              | 103.51          | 35.96             | 206.95 *               | --                     | 135.38               |
| South Carolina       | 137.04   | --                     | --              | --              | --                | 70.65                  | --                     | 155.92 *             |
| Virginia             | 87.53    | --                     | --              | 92.68           | --                | 107.94 *               | 67.78                  | 99.69                |
| West Virginia        | 148.83   | --                     | --              | --              | --                | 193.59 *               | --                     | 167.15 *             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 100.48   | --                     | --              | --              | --                | 229.86 *               | 63.87                  | 146.94               |
| Kentucky             | 183.66   | --                     | --              | --              | --                | 175.32 *               | --                     | 181.28 *             |
| Mississippi          | 113.66   | --                     | --              | --              | --                | 70.18                  | --                     | 60.63                |
| Tennessee            | 208.38   | --                     | --              | --              | --                | 256.27                 | --                     | 242.92               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 60.44    | --                     | --              | 10.97           | --                | 64.47                  | --                     | 62.97                |
| Louisiana            | 182.61   | --                     | --              | --              | --                | 116.97                 | 273.78                 | 174.80               |
| Oklahoma             | 61.11    | --                     | --              | 191.32 *        | 55.11             | 126.47                 | 64.06                  | 82.79                |
| Texas                | 116.38   | 204.85 *               | --              | 420.22 *        | 109.31            | 104.00                 | 260.52                 | 72.87                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 91.08    | --                     | --              | 51.62           | 54.06             | 33.82                  | --                     | 37.68                |
| Colorado             | 163.35   | --                     | --              | --              | --                | 63.42                  | 207.39                 | 198.35 *             |
| Idaho                | 185.20 * | --                     | --              | --              | --                | 55.00                  | --                     | 123.92               |
| Montana              | 323.52 * | --                     | --              | 22.72           | 408.24            | 36.45                  | --                     | 415.87 *             |
| Nevada               | 147.52   | --                     | --              | --              | --                | 167.43 *               | --                     | 154.14               |
| New Mexico           | 197.84   | --                     | --              | --              | 54.37             | 260.20                 | --                     | 217.53               |
| Utah                 | 484.10 * | --                     | --              | --              | --                | 32.40                  | --                     | 594.05 *             |
| Wyoming              | 165.10   | --                     | --              | --              | --                | 75.19                  | --                     | 186.36               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 111.80   | --                     | 21.90           | --              | --                | 156.74 *               | 42.88                  | 136.28               |
| California           | 60.43    | 125.58                 | --              | 82.46           | 180.89            | 36.87                  | 72.57                  | 62.67                |
| Hawaii               | 83.92    | --                     | --              | --              | --                | 56.94                  | --                     | 93.30                |
| Oregon               | 143.20   | --                     | --              | --              | --                | 246.38 *               | --                     | 192.97               |
| Washington           | 80.93    | --                     | --              | --              | --                | 14.21                  | --                     | 80.73 *              |

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 II.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and State: United States, 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        | 20.8  | 23.0                   | 24.2            | 23.4            | 20.7              | 20.0                   | 24.1                   | 20.3                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 18.7  | --                     | 21.7            | 23.0            | 18.8              | 17.4                   | 20.5                   | 18.5                 |
| Maine                | 21.2  | 34.0                   | 31.8            | 24.0            | 20.3              | 18.7                   | 31.6                   | 19.5                 |
| Massachusetts        | 17.4  | --                     | 16.5            | 23.5            | 18.8              | 16.2                   | 20.7                   | 17.1                 |
| New Hampshire        | 19.4  | 21.6                   | 30.7            | 24.8            | 19.9              | 17.1                   | 28.1                   | 18.2                 |
| Rhode Island         | 20.4  | 22.4                   | 24.8            | 22.1            | 20.9              | 19.2                   | 24.6                   | 19.6                 |
| Vermont              | 23.9  | 32.3                   | 31.5            | 29.6            | 22.4              | 20.3                   | 31.9                   | 21.9                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 21.0  | --                     | --              | 25.1            | 20.7              | 20.0                   | 29.4                   | 20.3                 |
| New York             | 20.3  | 19.9                   | 25.0            | 25.5            | 21.7              | 18.7                   | 26.5                   | 19.4                 |
| Pennsylvania         | 20.0  | 23.2                   | --              | 24.3            | 21.0              | 18.9                   | 27.6                   | 19.4                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 19.4  | 19.5                   | 22.5            | 20.2            | 19.4              | 19.1                   | 20.7                   | 19.2                 |
| Indiana              | 19.5  | --                     | 20.2            | 19.5            | 19.3              | 19.6                   | 19.6                   | 19.5                 |
| Michigan             | 21.4  | 24.7                   | 20.7            | 21.6            | 20.1              | 21.6                   | 21.5                   | 21.3                 |
| Ohio                 | 20.4  | 22.0                   | 23.9            | 19.4            | 20.3              | 20.3                   | 21.7                   | 20.2                 |
| Wisconsin            | 20.1  | 18.3                   | 20.1            | 20.9            | 20.1              | 20.0                   | 19.6                   | 20.1                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 20.6  | 24.2                   | 23.7            | 24.5            | 19.7              | 19.0                   | 24.2                   | 19.8                 |
| Kansas               | 22.3  | 28.1                   | 21.5            | 23.2            | 20.9              | 22.5                   | 23.6                   | 22.1                 |
| Minnesota            | 22.1  | --                     | 24.6            | 28.0            | 20.6              | 21.6                   | 27.1                   | 21.5                 |
| Missouri             | 20.6  | 25.7                   | 21.9            | 24.3            | 20.3              | 19.7                   | 24.4                   | 20.1                 |
| Nebraska             | 21.8  | --                     | 31.9            | 25.9            | 21.3              | 20.6                   | 27.8                   | 21.2                 |
| North Dakota         | 19.6  | 22.8                   | 22.7            | 20.4            | 19.1              | 18.6                   | 20.4                   | 19.3                 |
| South Dakota         | 23.2  | 24.1                   | 26.9            | 29.0            | 22.5              | 21.3                   | 27.3                   | 22.2                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 21.0  | 22.6                   | 26.0            | 22.9            | 23.9              | 19.9                   | 25.8                   | 20.5                 |
| District of Columbia | 19.1  | 20.8                   | --              | 22.7            | 17.2              | 19.3                   | 22.4                   | 18.8                 |
| Florida              | 21.8  | 15.6                   | 24.9            | 27.6            | 21.7              | 21.3                   | 25.8                   | 21.4                 |
| Georgia              | 20.2  | --                     | 23.4            | 23.9            | 20.2              | 19.5                   | 23.3                   | 19.8                 |
| Maryland             | 20.2  | 24.5                   | 22.0            | 22.1            | 16.3              | 20.5                   | 23.5                   | 19.8                 |
| North Carolina       | 22.0  | --                     | 20.9            | 24.8            | 21.8              | 21.6                   | 22.6                   | 21.9                 |
| South Carolina       | 22.9  | --                     | 32.0            | 24.7            | 27.0              | 20.9                   | 27.3                   | 22.4                 |
| Virginia             | 20.2  | 22.6                   | 19.5            | 22.0            | 19.2              | 20.2                   | 23.5                   | 19.9                 |
| West Virginia        | 20.0  | 26.0                   | 23.1            | 23.7            | 17.8              | 19.3                   | 24.0                   | 19.5                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 20.6  | 23.3                   | --              | 21.6            | 23.1              | 19.8                   | 20.9                   | 20.5                 |
| Kentucky             | 21.0  | 21.9                   | --              | 22.3            | 21.0              | 20.6                   | 23.2                   | 20.7                 |
| Mississippi          | 20.3  | 20.0                   | 17.4            | 22.8            | 18.7              | 20.6                   | 16.8                   | 21.0                 |
| Tennessee            | 22.6  | 24.6                   | --              | 23.6            | 22.9              | 22.1                   | 24.7                   | 22.4                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 21.7  | --                     | 21.0            | 22.0            | 19.9              | 22.1                   | 22.2                   | 21.6                 |
| Louisiana            | 22.0  | 27.9                   | --              | 21.6            | 22.7              | 21.0                   | 24.2                   | 21.6                 |
| Oklahoma             | 21.8  | 21.4                   | 24.7            | 23.1            | 21.7              | 20.9                   | 24.7                   | 21.1                 |
| Texas                | 20.8  | 26.3                   | 24.6            | 23.6            | 20.8              | 19.7                   | 24.8                   | 20.0                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 18.4  | --                     | 22.3            | 19.6            | 15.8              | 18.8                   | 20.7                   | 18.2                 |
| Colorado             | 20.7  | 21.0                   | 31.0            | 21.1            | 20.3              | 20.0                   | 24.1                   | 20.2                 |
| Idaho                | 22.8  | 27.0                   | 23.5            | 24.4            | 23.4              | 21.7                   | 24.2                   | 22.5                 |
| Montana              | 23.1  | 28.5                   | 29.3            | 25.0            | 23.3              | 20.0                   | 27.5                   | 21.5                 |
| Nevada               | 21.6  | 25.0                   | 19.9            | 22.8            | 24.7              | 20.7                   | 22.4                   | 21.5                 |
| New Mexico           | 21.9  | 36.9                   | 22.0            | 24.6            | 22.0              | 20.2                   | 26.5                   | 21.3                 |
| Utah                 | 21.1  | 21.5                   | 24.3            | 23.4            | 22.0              | 20.1                   | 22.9                   | 20.9                 |
| Wyoming              | 21.4  | 24.9                   | 23.2            | 25.6            | 21.5              | 18.3                   | 26.4                   | 19.7                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 21.6  | 23.0                   | 21.0            | 24.1            | 20.3              | 21.7                   | 21.6                   | 21.6                 |
| California           | 21.4  | 24.3                   | 29.2            | 25.6            | 22.1              | 19.8                   | 26.3                   | 20.7                 |
| Hawaii               | 16.5  | 18.5                   | 17.0            | 14.2            | 15.5              | 17.2                   | 16.4                   | 16.5                 |
| Oregon               | 20.2  | 27.1                   | 28.2            | 23.7            | 21.2              | 17.3                   | 27.4                   | 19.0                 |
| Washington           | 20.2  | 25.5                   | 22.9            | 22.9            | 20.0              | 19.0                   | 23.9                   | 19.5                 |

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.

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

**Table II.F.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and State: United States, 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        | 0.15  | 0.54                   | 0.54            | 0.33            | 0.26              | 0.22                   | 0.32                   | 0.17                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 0.86  | --                     | 1.43            | 2.62            | 2.16              | 0.86                   | 0.75                   | 0.96                 |
| Maine                | 0.60  | 5.34                   | 2.43            | 1.58            | 1.06              | 0.58                   | 2.07                   | 0.52                 |
| Massachusetts        | 0.72  | --                     | 1.74            | 1.99            | 1.18              | 0.86                   | 2.01                   | 0.75                 |
| New Hampshire        | 0.77  | 3.23                   | 4.26            | 1.44            | 1.47              | 0.91                   | 2.22                   | 0.76                 |
| Rhode Island         | 0.61  | 1.80                   | 4.14            | 1.58            | 1.49              | 0.70                   | 2.16                   | 0.57                 |
| Vermont              | 1.03  | 4.51                   | 3.33            | 2.28            | 2.29              | 0.78                   | 2.21                   | 1.07                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 0.99  | --                     | --              | 2.54            | 4.06              | 0.68                   | 3.15                   | 0.99                 |
| New York             | 0.52  | 2.64                   | 2.62            | 3.16            | 1.18              | 0.46                   | 2.35                   | 0.46                 |
| Pennsylvania         | 0.82  | 1.97                   | --              | 2.59            | 2.05              | 0.97                   | 2.91                   | 0.85                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 0.68  | 1.14                   | 1.92            | 0.92            | 2.21              | 0.80                   | 0.88                   | 0.79                 |
| Indiana              | 0.60  | --                     | 0.23            | 0.38            | 1.12              | 0.93                   | 0.33                   | 0.66                 |
| Michigan             | 0.48  | 2.39                   | 0.84            | 1.02            | 0.57              | 0.71                   | 0.79                   | 0.54                 |
| Ohio                 | 0.46  | 1.89                   | 1.44            | 0.70            | 1.12              | 0.63                   | 0.75                   | 0.52                 |
| Wisconsin            | 0.40  | 1.57                   | 2.26            | 0.62            | 0.63              | 0.62                   | 0.96                   | 0.44                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 0.36  | 1.17                   | 2.03            | 1.49            | 0.64              | 0.37                   | 1.32                   | 0.34                 |
| Kansas               | 0.59  | 3.87                   | 1.29            | 1.41            | 0.82              | 0.88                   | 1.31                   | 0.68                 |
| Minnesota            | 0.54  | --                     | 1.89            | 2.15            | 1.32              | 0.69                   | 1.79                   | 0.60                 |
| Missouri             | 0.54  | 1.91                   | 1.40            | 1.56            | 1.21              | 0.73                   | 1.58                   | 0.59                 |
| Nebraska             | 0.76  | --                     | 5.49            | 2.05            | 0.76              | 0.94                   | 3.09                   | 0.74                 |
| North Dakota         | 0.75  | 1.37                   | 3.40            | 1.47            | 0.82              | 1.23                   | 1.27                   | 0.89                 |
| South Dakota         | 0.67  | 2.25                   | 2.96            | 2.09            | 0.92              | 1.01                   | 1.88                   | 0.71                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1.17  | 1.97                   | 2.32            | 3.37            | 1.79              | 1.52                   | 1.64                   | 1.28                 |
| District of Columbia | 1.01  | 0.79                   | --              | 3.54            | 1.17              | 1.42                   | 1.83                   | 1.09                 |
| Florida              | 1.39  | 2.28                   | 2.83            | 2.55            | 1.37              | 1.85                   | 2.36                   | 1.53                 |
| Georgia              | 0.60  | --                     | 1.63            | 2.88            | 1.06              | 0.77                   | 2.08                   | 0.62                 |
| Maryland             | 1.07  | 2.21                   | 2.27            | 1.78            | 1.58              | 1.29                   | 1.36                   | 1.23                 |
| North Carolina       | 0.62  | --                     | 2.47            | 1.46            | 0.89              | 0.88                   | 1.22                   | 0.69                 |
| South Carolina       | 1.26  | --                     | 6.01            | 1.55            | 1.44              | 1.80                   | 3.12                   | 1.34                 |
| Virginia             | 0.71  | 1.69                   | 3.82            | 2.45            | 2.12              | 0.76                   | 2.48                   | 0.73                 |
| West Virginia        | 0.62  | 3.48                   | 2.35            | 1.43            | 0.91              | 0.83                   | 1.52                   | 0.67                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 0.75  | 2.12                   | --              | 1.12            | 2.24              | 0.90                   | 1.12                   | 0.82                 |
| Kentucky             | 0.61  | 1.43                   | --              | 0.94            | 1.24              | 0.85                   | 1.14                   | 0.67                 |
| Mississippi          | 1.10  | 0.00                   | 1.58            | 3.62            | 1.23              | 1.59                   | 1.04                   | 1.19                 |
| Tennessee            | 0.87  | 2.38                   | --              | 1.61            | 1.48              | 1.22                   | 1.46                   | 0.94                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 0.61  | --                     | 0.69            | 1.32            | 0.27              | 0.85                   | 1.10                   | 0.69                 |
| Louisiana            | 0.60  | 1.63                   | --              | 1.15            | 1.21              | 0.77                   | 2.06                   | 0.61                 |
| Oklahoma             | 0.54  | 1.92                   | 2.13            | 1.31            | 1.12              | 0.74                   | 1.28                   | 0.58                 |
| Texas                | 0.63  | 1.79                   | 1.63            | 1.12            | 0.83              | 0.88                   | 0.97                   | 0.71                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 0.60  | --                     | 2.62            | 2.11            | 1.90              | 0.49                   | 2.34                   | 0.61                 |
| Colorado             | 0.61  | 1.39                   | 3.68            | 1.25            | 0.57              | 0.91                   | 2.02                   | 0.63                 |
| Idaho                | 0.75  | 2.05                   | 2.32            | 1.96            | 2.57              | 0.88                   | 1.55                   | 0.87                 |
| Montana              | 0.73  | 2.51                   | 3.36            | 1.59            | 1.02              | 0.89                   | 1.69                   | 0.75                 |
| Nevada               | 0.53  | 3.47                   | 1.14            | 1.06            | 2.53              | 0.46                   | 1.38                   | 0.57                 |
| New Mexico           | 1.17  | 2.78                   | 2.26            | 1.38            | 0.81              | 1.95                   | 2.89                   | 1.20                 |
| Utah                 | 0.52  | 1.43                   | 1.42            | 1.07            | 1.28              | 0.49                   | 0.87                   | 0.56                 |
| Wyoming              | 0.52  | 3.25                   | 2.44            | 1.59            | 0.74              | 0.42                   | 1.61                   | 0.33                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 0.51  | 1.90                   | 0.75            | 2.37            | 0.78              | 0.67                   | 0.66                   | 0.57                 |
| California           | 0.46  | 1.89                   | 3.65            | 1.39            | 0.70              | 0.63                   | 1.38                   | 0.49                 |
| Hawaii               | 0.53  | 1.35                   | 1.49            | 0.91            | 0.87              | 0.92                   | 0.83                   | 0.65                 |
| Oregon               | 0.72  | 3.18                   | 3.88            | 1.58            | 0.59              | 0.96                   | 2.30                   | 0.68                 |
| Washington           | 1.08  | 2.41                   | 1.35            | 1.42            | 1.35              | 1.58                   | 1.19                   | 1.18                 |

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.

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

**Table II.F.27 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and State: United States, 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        | 75.9% | 59.3%                  | 62.7%           | 65.6%           | 71.7%             | 82.0%                  | 63.1%                  | 78.2%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 83.9% | --                     | 54.1%           | 72.8%           | 87.9%             | 90.3%                  | 63.4%                  | 87.4%                |
| Maine                | 88.2% | 64.7%                  | 86.5%           | 79.6%           | 89.7%             | 92.6%                  | 75.2%                  | 90.8%                |
| Massachusetts        | 64.2% | 14.1% *                | 50.0% *         | 55.5%           | 65.6%             | 70.0%                  | 41.5%                  | 67.8%                |
| New Hampshire        | 78.5% | 54.9%                  | 61.9%           | 62.4%           | 71.1%             | 90.5%                  | 53.6%                  | 84.1%                |
| Rhode Island         | 67.5% | 45.8%                  | 57.4%           | 69.5%           | 51.5%             | 76.8%                  | 59.9%                  | 69.3%                |
| Vermont              | 71.3% | 64.6%                  | 52.9%           | 71.9%           | 67.0%             | 79.9%                  | 63.8%                  | 73.4%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 66.6% | --                     | --              | 64.9%           | 46.1% *           | 83.5%                  | 40.7%                  | 70.6%                |
| New York             | 62.0% | 44.5%                  | 50.5%           | 54.9%           | 49.4%             | 72.9%                  | 51.0%                  | 63.9%                |
| Pennsylvania         | 73.2% | 65.7%                  | 21.2% *         | 31.0%           | 65.7%             | 90.9%                  | 38.7%                  | 78.7%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 71.8% | 71.3%                  | 77.7%           | 57.8%           | 60.1%             | 80.3%                  | 69.1%                  | 72.3%                |
| Indiana              | 82.0% | --                     | 74.6%           | 96.4%           | 73.6%             | 82.1%                  | 83.0%                  | 81.9%                |
| Michigan             | 81.9% | 88.6%                  | 89.6%           | 70.8%           | 80.5%             | 83.0%                  | 78.9%                  | 82.4%                |
| Ohio                 | 78.4% | 71.9%                  | 57.5%           | 74.9%           | 76.6%             | 82.9%                  | 73.0%                  | 79.4%                |
| Wisconsin            | 84.4% | --                     | 95.8%           | 70.9%           | 82.9%             | 89.9%                  | 71.0%                  | 86.2%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 87.9% | 83.2%                  | 91.9%           | 85.3%           | 81.2%             | 94.7%                  | 88.4%                  | 87.8%                |
| Kansas               | 86.8% | 70.2%                  | --              | 88.6%           | 87.3%             | 89.2%                  | 79.1%                  | 88.3%                |
| Minnesota            | 79.2% | --                     | 92.1%           | 60.5%           | 63.7%             | 90.2%                  | 73.0%                  | 80.1%                |
| Missouri             | 82.7% | 40.2% *                | 69.5%           | 63.1%           | 82.3%             | 93.1%                  | 53.5%                  | 88.9%                |
| Nebraska             | 88.7% | 73.7%                  | 88.8%           | 74.2%           | 88.4%             | 91.8%                  | 79.1%                  | 89.7%                |
| North Dakota         | 77.9% | 78.6%                  | 61.7%           | 77.7%           | 79.0%             | 80.5%                  | 73.1%                  | 79.3%                |
| South Dakota         | 87.7% | --                     | 92.6%           | 72.0%           | 84.0%             | 95.7%                  | 79.0%                  | 90.0%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 77.7% | 62.7%                  | 68.7%           | 49.6%           | 64.2%             | 87.9%                  | 54.6%                  | 81.5%                |
| District of Columbia | 64.6% | --                     | --              | 20.9% *         | 50.8%             | 89.0%                  | 32.6%                  | 71.5%                |
| Florida              | 81.0% | 64.1%                  | 55.8%           | 65.8%           | 64.9%             | 89.3%                  | 60.4%                  | 84.0%                |
| Georgia              | 80.5% | --                     | 83.3%           | 61.8%           | 89.6%             | 81.0%                  | 76.0%                  | 81.1%                |
| Maryland             | 75.4% | 43.3%                  | 44.4% *         | 29.8%           | 60.1%             | 96.4%                  | 40.3%                  | 82.7%                |
| North Carolina       | 88.2% | --                     | 91.5%           | 71.2%           | 87.7%             | 93.5%                  | 82.3%                  | 89.1%                |
| South Carolina       | 84.5% | --                     | 74.7%           | 78.1%           | 82.9%             | 91.1%                  | 55.4%                  | 89.6%                |
| Virginia             | 84.1% | 78.4%                  | 64.3%           | 62.6%           | 87.9%             | 89.6%                  | 58.9%                  | 87.9%                |
| West Virginia        | 82.7% | --                     | 81.4%           | 78.4%           | 86.1%             | 84.2%                  | 72.7%                  | 84.1%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 63.9% | 21.9% *                | --              | 49.5%           | 43.8%             | 83.4%                  | 32.3%                  | 71.3%                |
| Kentucky             | 85.8% | 93.4%                  | --              | 84.8%           | 78.6%             | 90.5%                  | 78.6%                  | 86.9%                |
| Mississippi          | 80.3% | --                     | 76.0%           | 81.8%           | 85.0%             | 79.5%                  | 77.4%                  | 80.9%                |
| Tennessee            | 84.1% | --                     | --              | 80.0%           | 76.7%             | 90.6%                  | 67.1%                  | 86.4%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 92.0% | --                     | 78.3%           | 94.8%           | 91.2%             | 94.7%                  | 83.1%                  | 93.8%                |
| Louisiana            | 82.7% | 70.3%                  | --              | 70.6%           | 85.8%             | 89.8%                  | 61.2%                  | 88.2%                |
| Oklahoma             | 80.2% | 78.1%                  | 73.3%           | 82.1%           | 87.6%             | 76.1%                  | 79.1%                  | 80.4%                |
| Texas                | 84.0% | 78.7%                  | 76.3%           | 70.4%           | 71.2%             | 91.5%                  | 80.4%                  | 84.6%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 86.5% | --                     | 56.2%           | 65.1%           | 83.3%             | 94.6%                  | 63.1%                  | 89.5%                |
| Colorado             | 85.4% | 72.6%                  | 44.4%           | 83.4%           | 87.8%             | 91.8%                  | 58.0%                  | 91.5%                |
| Idaho                | 89.2% | 84.0%                  | 71.0%           | 86.9%           | 79.6%             | 97.7%                  | 81.8%                  | 91.2%                |
| Montana              | 80.7% | 76.4%                  | 65.0%           | 86.6%           | 58.4%             | 93.2%                  | 75.5%                  | 82.7%                |
| Nevada               | 80.7% | 85.2%                  | 52.2%           | 57.8%           | 65.7%             | 92.0%                  | 58.0%                  | 85.0%                |
| New Mexico           | 76.1% | --                     | --              | 71.3%           | 88.2%             | 72.4%                  | 64.9%                  | 77.8%                |
| Utah                 | 83.5% | 89.5%                  | 86.3%           | 70.5%           | 88.4%             | 83.0%                  | 70.8%                  | 85.5%                |
| Wyoming              | 86.8% | 82.0%                  | 84.4%           | 84.5%           | 73.7%             | 96.2%                  | 80.2%                  | 89.3%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 91.6% | --                     | 90.3%           | 87.1%           | 94.0%             | 92.3%                  | 84.0%                  | 92.7%                |
| California           | 54.9% | 48.6%                  | 43.0%           | 55.7%           | 65.1%             | 53.5% *                | 49.3%                  | 55.8%                |
| Hawaii               | 72.8% | 60.9%                  | 64.1%           | 64.8%           | 72.2%             | 80.4%                  | 64.0%                  | 76.1%                |
| Oregon               | 81.3% | 60.7%                  | 70.0%           | 73.4%           | 90.7%             | 81.3%                  | 66.6%                  | 84.2%                |
| Washington           | 84.5% | 55.2%                  | 80.6%           | 84.4%           | 86.3%             | 86.9%                  | 74.0%                  | 86.8%                |

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.

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

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

**Table II.F.27 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and State: United States, 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        | 2.10%  | 2.57%                  | 2.36%           | 1.53%           | 1.86%             | 3.81%                  | 1.31%                  | 2.52%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.49%  | --                     | 11.18%          | 7.21%           | 3.98%             | 3.04%                  | 8.70%                  | 2.55%                |
| Maine                | 2.03%  | 12.11%                 | 7.00%           | 8.07%           | 2.90%             | 2.31%                  | 6.41%                  | 1.94%                |
| Massachusetts        | 3.98%  | 9.21% *                | 15.19% *        | 11.72%          | 6.63%             | 5.24%                  | 8.97%                  | 4.23%                |
| New Hampshire        | 2.85%  | 13.62%                 | 9.31%           | 8.44%           | 6.94%             | 2.76%                  | 6.83%                  | 2.96%                |
| Rhode Island         | 4.00%  | 11.03%                 | 11.22%          | 9.85%           | 8.58%             | 5.21%                  | 6.83%                  | 4.67%                |
| Vermont              | 3.45%  | 12.01%                 | 11.17%          | 7.65%           | 7.43%             | 4.16%                  | 6.61%                  | 4.00%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 8.70%  | --                     | --              | 10.67%          | 22.58% *          | 3.26%                  | 11.27%                 | 10.13%               |
| New York             | 2.92%  | 10.00%                 | 10.91%          | 7.09%           | 6.29%             | 3.68%                  | 5.86%                  | 3.28%                |
| Pennsylvania         | 3.30%  | 10.80%                 | 9.31% *         | 7.80%           | 7.41%             | 2.91%                  | 6.21%                  | 3.42%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.49%  | 10.30%                 | 8.75%           | 6.25%           | 7.26%             | 4.88%                  | 5.82%                  | 4.02%                |
| Indiana              | 4.42%  | --                     | 12.96%          | 2.95%           | 7.30%             | 6.79%                  | 6.77%                  | 4.85%                |
| Michigan             | 3.09%  | 7.99%                  | 7.11%           | 8.56%           | 6.49%             | 4.29%                  | 5.80%                  | 3.49%                |
| Ohio                 | 3.65%  | 10.08%                 | 11.67%          | 12.49%          | 5.31%             | 5.27%                  | 6.23%                  | 4.17%                |
| Wisconsin            | 3.38%  | --                     | 4.28%           | 7.75%           | 4.40%             | 5.69%                  | 7.29%                  | 3.72%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.05%  | 6.90%                  | 4.77%           | 6.42%           | 4.70%             | 1.98%                  | 3.42%                  | 2.37%                |
| Kansas               | 3.17%  | 11.08%                 | --              | 5.84%           | 4.27%             | 4.64%                  | 6.07%                  | 3.41%                |
| Minnesota            | 3.87%  | --                     | 5.16%           | 7.60%           | 8.44%             | 4.42%                  | 6.05%                  | 4.32%                |
| Missouri             | 2.60%  | 12.48% *               | 11.68%          | 8.14%           | 7.41%             | 2.36%                  | 7.63%                  | 2.46%                |
| Nebraska             | 2.25%  | 12.52%                 | 7.83%           | 7.75%           | 6.13%             | 2.51%                  | 6.03%                  | 2.39%                |
| North Dakota         | 2.97%  | 10.32%                 | 12.26%          | 6.86%           | 4.91%             | 4.43%                  | 6.56%                  | 3.31%                |
| South Dakota         | 2.24%  | --                     | 4.44%           | 8.61%           | 4.66%             | 1.65%                  | 5.45%                  | 2.35%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.49%  | 12.40%                 | 12.65%          | 9.76%           | 11.30%            | 5.31%                  | 8.81%                  | 4.85%                |
| District of Columbia | 3.25%  | --                     | --              | 6.29% *         | 7.85%             | 3.58%                  | 6.84%                  | 3.66%                |
| Florida              | 3.75%  | 11.63%                 | 14.79%          | 7.37%           | 12.00%            | 3.24%                  | 7.69%                  | 3.99%                |
| Georgia              | 3.80%  | --                     | 8.36%           | 10.78%          | 5.49%             | 5.14%                  | 6.63%                  | 4.23%                |
| Maryland             | 4.67%  | 10.46%                 | 13.66% *        | 8.79%           | 8.28%             | 1.49%                  | 7.19%                  | 4.29%                |
| North Carolina       | 2.20%  | --                     | 7.28%           | 8.28%           | 5.05%             | 1.94%                  | 5.87%                  | 2.34%                |
| South Carolina       | 3.33%  | --                     | 13.04%          | 8.72%           | 6.42%             | 3.14%                  | 11.49%                 | 2.67%                |
| Virginia             | 2.70%  | 13.02%                 | 14.21%          | 8.02%           | 4.58%             | 3.36%                  | 8.33%                  | 2.71%                |
| West Virginia        | 3.77%  | --                     | 9.62%           | 7.79%           | 5.09%             | 5.32%                  | 7.17%                  | 4.19%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3.79%  | 8.07% *                | --              | 11.32%          | 10.49%            | 4.35%                  | 6.93%                  | 4.30%                |
| Kentucky             | 2.54%  | 5.49%                  | --              | 6.70%           | 7.10%             | 2.96%                  | 6.28%                  | 2.78%                |
| Mississippi          | 6.99%  | --                     | 13.62%          | 6.79%           | 4.88%             | 12.49%                 | 7.20%                  | 8.26%                |
| Tennessee            | 2.96%  | --                     | --              | 8.40%           | 7.55%             | 3.36%                  | 7.49%                  | 3.16%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.87%  | --                     | 9.91%           | 3.35%           | 3.84%             | 2.09%                  | 5.81%                  | 1.83%                |
| Louisiana            | 2.89%  | 13.49%                 | --              | 10.66%          | 4.52%             | 2.97%                  | 8.96%                  | 2.46%                |
| Oklahoma             | 2.59%  | 9.73%                  | 10.30%          | 5.82%           | 4.38%             | 3.94%                  | 5.65%                  | 2.91%                |
| Texas                | 3.14%  | 8.01%                  | 7.74%           | 8.88%           | 10.61%            | 3.33%                  | 4.43%                  | 3.67%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.48%  | --                     | 14.72%          | 9.79%           | 7.13%             | 1.48%                  | 9.00%                  | 2.30%                |
| Colorado             | 2.46%  | 10.85%                 | 12.27%          | 7.38%           | 5.84%             | 2.53%                  | 7.24%                  | 2.15%                |
| Idaho                | 2.31%  | 8.12%                  | 11.37%          | 5.68%           | 6.72%             | 1.21%                  | 5.58%                  | 2.39%                |
| Montana              | 2.95%  | 11.00%                 | 11.81%          | 5.24%           | 6.95%             | 3.61%                  | 6.17%                  | 3.27%                |
| Nevada               | 3.12%  | 10.91%                 | 13.42%          | 10.21%          | 9.91%             | 2.34%                  | 8.54%                  | 3.03%                |
| New Mexico           | 4.02%  | --                     | --              | 8.89%           | 4.18%             | 6.54%                  | 9.55%                  | 4.43%                |
| Utah                 | 3.03%  | 5.47%                  | 8.17%           | 10.35%          | 6.54%             | 3.88%                  | 8.02%                  | 3.40%                |
| Wyoming              | 3.53%  | 9.93%                  | 9.31%           | 6.90%           | 12.29%            | 1.82%                  | 6.80%                  | 4.12%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2.03%  | --                     | 5.79%           | 5.36%           | 2.24%             | 3.37%                  | 6.17%                  | 2.17%                |
| California           | 10.92% | 7.07%                  | 9.80%           | 4.46%           | 4.16%             | 16.70% *               | 4.59%                  | 12.95%               |
| Hawaii               | 4.81%  | 9.38%                  | 9.63%           | 7.77%           | 17.08%            | 6.04%                  | 5.89%                  | 6.45%                |
| Oregon               | 3.04%  | 11.98%                 | 12.25%          | 7.92%           | 3.38%             | 4.89%                  | 7.49%                  | 3.23%                |
| Washington           | 4.66%  | 11.81%                 | 10.43%          | 5.72%           | 5.31%             | 7.86%                  | 6.23%                  | 5.52%                |

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.

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

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

**Table II.F.28 Percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and State: United States, 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        | 8.8%    | 9.4%                   | 11.7%           | 8.9%            | 7.4%              | 9.0%                   | 10.7%                  | 8.5%                 |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 8.3% *  | --                     | --              | 0.7% *          | 8.1% *            | 10.7% *                | 5.8% *                 | 8.8% *               |
| Maine                | 5.6%    | 15.5% *                | 10.5% *         | 0.0%            | 9.1% *            | 3.3% *                 | 9.8% *                 | 4.8% *               |
| Massachusetts        | 2.8% *  | 0.0%                   | 0.0%            | 0.0%            | 2.4% *            | 3.7% *                 | 0.0%                   | 3.2% *               |
| New Hampshire        | 8.1%    | 18.6% *                | 23.0% *         | --              | 8.1% *            | 6.3% *                 | 14.8% *                | 6.6% *               |
| Rhode Island         | 7.8%    | 16.2% *                | 1.7% *          | 1.2% *          | 6.6% *            | 10.6% *                | 4.7% *                 | 8.5%                 |
| Vermont              | 17.4%   | 25.0% *                | 37.4%           | 25.5%           | 16.4%             | 8.8% *                 | 29.1%                  | 14.1%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 7.3%    | --                     | --              | 24.1% *         | 2.5% *            | 3.5% *                 | 24.7% *                | 4.6% *               |
| New York             | 9.6%    | 11.1% *                | 21.4% *         | 13.4%           | 13.5%             | 5.4%                   | 17.5%                  | 8.1%                 |
| Pennsylvania         | 14.5%   | 5.8% *                 | 11.9% *         | 8.7% *          | 10.2% *           | 18.2%                  | 10.0% *                | 15.2%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 14.2%   | 15.3% *                | 20.2% *         | 7.1% *          | 15.3% *           | 14.6%                  | 13.6% *                | 14.3%                |
| Indiana              | 10.4%   | --                     | --              | 5.1% *          | 10.9% *           | 11.7%                  | 5.5% *                 | 11.0%                |
| Michigan             | 2.6% *  | 0.0%                   | 0.0%            | --              | 4.8% *            | 2.3% *                 | 2.0% *                 | 2.7% *               |
| Ohio                 | 8.3%    | 5.7% *                 | 8.7% *          | 5.7% *          | 3.3% *            | 11.1%                  | 8.8% *                 | 8.2%                 |
| Wisconsin            | 10.2%   | 0.0%                   | 0.0%            | 9.1% *          | 8.7% *            | 12.4%                  | 0.0%                   | 11.5%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 20.5%   | 15.0% *                | 9.7% *          | 35.1%           | 25.1%             | 13.1%                  | 21.5%                  | 20.3%                |
| Kansas               | 12.8% * | 11.0% *                | 0.0%            | 0.0%            | 3.0% *            | 21.5% *                | 2.9% *                 | 14.7% *              |
| Minnesota            | 5.8% *  | 0.0%                   | 0.0%            | 0.3% *          | --                | 8.3% *                 | 0.0%                   | 6.6% *               |
| Missouri             | 8.3%    | --                     | 0.0%            | 5.3% *          | 2.2% *            | 12.5%                  | 1.6% *                 | 9.7%                 |
| Nebraska             | 3.1% *  | 1.8% *                 | 0.0%            | 2.3% *          | 0.0%              | 4.4% *                 | 0.3% *                 | 3.4% *               |
| North Dakota         | 1.7% *  | 0.0%                   | --              | 0.2% *          | 0.0%              | 2.9% *                 | 1.6% *                 | 1.7% *               |
| South Dakota         | 15.0%   | --                     | 16.1% *         | 7.2% *          | 13.4% *           | 18.3% *                | 13.1% *                | 15.5% *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.7% *  | 0.0%                   | 1.5% *          | 0.8% *          | 12.3% *           | --                     | 1.4% *                 | 5.3% *               |
| District of Columbia | 9.2%    | --                     | --              | 11.8% *         | 9.6% *            | 4.8% *                 | 21.5%                  | 6.5% *               |
| Florida              | 7.8%    | --                     | 1.2% *          | 6.7% *          | 1.8% *            | 10.0%                  | 6.3% *                 | 8.0%                 |
| Georgia              | 9.2%    | 0.0%                   | 7.4% *          | 21.2% *         | 5.3% *            | 8.8% *                 | 12.8% *                | 8.6%                 |
| Maryland             | 13.0%   | 7.3% *                 | 2.8% *          | 23.2% *         | 12.3% *           | 12.4% *                | 11.2% *                | 13.4% *              |
| North Carolina       | 4.0%    | --                     | 2.9% *          | 0.0%            | 1.1% *            | 4.9% *                 | 6.3% *                 | 3.7% *               |
| South Carolina       | 8.7%    | --                     | 0.0%            | 0.0%            | 6.6% *            | 12.2% *                | 1.4% *                 | 10.0%                |
| Virginia             | 13.2%   | --                     | 29.1% *         | 10.4% *         | 14.9% *           | 12.5%                  | 16.9% *                | 12.7%                |
| West Virginia        | 13.4%   | --                     | 13.6% *         | 15.6% *         | 19.3% *           | 11.9%                  | 12.0% *                | 13.6%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 11.7%   | --                     | --              | 6.8% *          | 2.3% *            | 17.8%                  | 7.1% *                 | 12.8%                |
| Kentucky             | 7.5%    | 0.0%                   | --              | 0.0%            | 6.6% *            | 8.6%                   | 7.3% *                 | 7.6%                 |
| Mississippi          | 18.4%   | --                     | --              | 42.3%           | 19.5% *           | 5.8% *                 | 48.8%                  | 12.4%                |
| Tennessee            | 11.1%   | --                     | 1.1% *          | --              | 7.3% *            | 14.0% *                | 9.7% *                 | 11.2%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.5% *  | --                     | 0.0%            | 2.3% *          | 5.1% *            | 6.7% *                 | 3.3% *                 | 6.0% *               |
| Louisiana            | 15.8%   | --                     | --              | 17.9% *         | 19.7% *           | 13.0% *                | 19.9%                  | 14.8%                |
| Oklahoma             | 11.8%   | 8.0% *                 | --              | 4.3% *          | 5.7% *            | 20.0%                  | 5.1% *                 | 13.3%                |
| Texas                | 11.6%   | 0.0%                   | 19.9% *         | 1.5% *          | 11.5% *           | 13.8%                  | 7.4% *                 | 12.4%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 8.0% *  | --                     | 15.4% *         | 0.4% *          | 0.9% *            | 10.7% *                | 10.0% *                | 7.8% *               |
| Colorado             | 5.6%    | 7.4% *                 | 10.1% *         | 2.4% *          | 5.7% *            | 5.6% *                 | 7.1% *                 | 5.3% *               |
| Idaho                | 17.2%   | 0.0%                   | 27.2% *         | 18.4% *         | 7.5% *            | 21.1%                  | 18.9% *                | 16.7%                |
| Montana              | 7.2%    | 15.9% *                | 37.8%           | 0.6% *          | 2.0% *            | 5.7% *                 | 16.7%                  | 3.6% *               |
| Nevada               | 10.8% * | --                     | 7.2% *          | --              | --                | 14.6% *                | 5.5% *                 | 11.9% *              |
| New Mexico           | 2.7% *  | 0.0%                   | 2.2% *          | 0.0%            | 0.4% *            | 4.6% *                 | 0.9% *                 | 2.9% *               |
| Utah                 | 7.5% *  | 9.7% *                 | 40.3% *         | 16.8% *         | 7.2% *            | 3.3% *                 | 20.0% *                | 5.5% *               |
| Wyoming              | 8.8%    | --                     | --              | 9.2% *          | --                | 11.2% *                | 7.1% *                 | 9.5%                 |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 7.0%    | 0.0%                   | 0.0%            | 8.2% *          | 4.0% *            | 9.3%                   | 8.6% *                 | 6.7%                 |
| California           | 6.1%    | 18.4%                  | 17.9% *         | 18.9%           | 2.6% *            | 3.0% *                 | 20.0%                  | 3.8% *               |
| Hawaii               | 7.9%    | 6.3% *                 | --              | 5.7% *          | 11.5% *           | 8.4% *                 | 6.4% *                 | 8.4% *               |
| Oregon               | 2.8% *  | --                     | 5.5% *          | 4.3% *          | --                | 1.2% *                 | --                     | 2.4% *               |
| Washington           | 1.9% *  | 0.0%                   | 2.4% *          | --              | 0.5% *            | 1.8% *                 | 2.2% *                 | 1.8% *               |

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.

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

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

**Table II.F.28 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and State: United States, 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        | 0.51%   | 1.27%                  | 1.70%           | 0.86%           | 0.91%             | 0.78%                  | 0.85%                  | 0.57%                |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.76% * | --                     | --              | 0.70% *         | 3.71% *           | 4.92% *                | 3.07% *                | 3.19% *              |
| Maine                | 1.68%   | 8.06% *                | 8.17% *         | 0.00%           | 4.82% *           | 1.37% *                | 4.52% *                | 1.77% *              |
| Massachusetts        | 1.14% * | 0.00%                  | 0.00%           | 0.00%           | 1.68% *           | 1.81% *                | 0.00%                  | 1.33% *              |
| New Hampshire        | 2.18%   | 10.67% *               | 9.86% *         | --              | 4.99% *           | 2.94% *                | 4.84% *                | 2.44% *              |
| Rhode Island         | 1.95%   | 6.93% *                | 1.74% *         | 0.93% *         | 2.96% *           | 3.61% *                | 2.00% *                | 2.37%                |
| Vermont              | 2.95%   | 10.64% *               | 10.43%          | 6.71%           | 4.29%             | 5.12% *                | 5.57%                  | 3.35%                |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.14%   | --                     | --              | 10.61% *        | 1.97% *           | 1.97% *                | 9.96% *                | 1.81% *              |
| New York             | 1.49%   | 4.87% *                | 8.74% *         | 3.84%           | 4.02%             | 1.35%                  | 4.17%                  | 1.57%                |
| Pennsylvania         | 2.76%   | 4.24% *                | 7.06% *         | 4.90% *         | 5.42% *           | 4.39%                  | 3.72% *                | 3.16%                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.18%   | 8.36% *                | 9.20% *         | 2.96% *         | 8.38% *           | 4.19%                  | 4.35% *                | 3.70%                |
| Indiana              | 2.28%   | --                     | --              | 3.19% *         | 5.45% *           | 3.20%                  | 3.76% *                | 2.51%                |
| Michigan             | 0.93% * | 0.00%                  | 0.00%           | --              | 2.17% *           | 1.28% *                | 1.99%                  | 1.03% *              |
| Ohio                 | 1.82%   | 4.28% *                | 6.44% *         | 3.18% *         | 1.98% *           | 3.02%                  | 3.82% *                | 2.03%                |
| Wisconsin            | 2.31%   | 0.00%                  | 0.00%           | 4.63% *         | 4.74% *           | 3.46%                  | 0.00%                  | 2.62%                |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.93%   | 5.75% *                | 6.83% *         | 8.14%           | 6.15%             | 3.40%                  | 5.18%                  | 3.37%                |
| Kansas               | 4.94% * | 8.15% *                | 0.00%           | 0.00%           | 2.02% *           | 9.10% *                | 2.27% *                | 5.83% *              |
| Minnesota            | 2.60% * | 0.00%                  | 0.00%           | 0.30% *         | --                | 4.31% *                | 0.00%                  | 2.98% *              |
| Missouri             | 2.10%   | --                     | 0.00%           | 2.75% *         | 1.17% *           | 3.63%                  | 0.96% *                | 2.53%                |
| Nebraska             | 0.99% * | 1.87% *                | 0.00%           | 1.98% *         | 0.00%             | 1.62% *                | 0.32% *                | 1.12% *              |
| North Dakota         | 0.78% * | 0.00%                  | --              | 0.17% *         | 0.00%             | 1.58% *                | 1.44% *                | 0.92% *              |
| South Dakota         | 4.40%   | --                     | 7.07% *         | 3.82% *         | 4.84% *           | 8.72% *                | 4.31% *                | 5.45% *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.06% * | 0.00%                  | 1.59% *         | 0.58% *         | 7.39% *           | --                     | 0.83% *                | 2.39% *              |
| District of Columbia | 2.01%   | --                     | --              | 4.68% *         | 4.68% *           | 2.28% *                | 5.74%                  | 2.15% *              |
| Florida              | 1.89%   | --                     | 1.19% *         | 5.53% *         | 1.27% *           | 2.84%                  | 4.33% *                | 2.09%                |
| Georgia              | 2.25%   | 0.00%                  | 6.46% *         | 8.02% *         | 3.78% *           | 2.95% *                | 5.47% *                | 2.45%                |
| Maryland             | 3.67%   | 5.14% *                | 1.80% *         | 8.04% *         | 6.02% *           | 5.59% *                | 3.82% *                | 4.40% *              |
| North Carolina       | 1.19%   | --                     | 1.96% *         | 0.00%           | 0.74% *           | 1.75% *                | 4.09% *                | 1.21% *              |
| South Carolina       | 2.31%   | --                     | 0.00%           | 0.00%           | 4.06% *           | 3.71% *                | 1.47% *                | 2.71%                |
| Virginia             | 2.64%   | --                     | 17.39% *        | 3.77% *         | 8.89% *           | 3.00%                  | 7.38% *                | 2.82%                |
| West Virginia        | 2.97%   | --                     | 11.30% *        | 9.91% *         | 12.19% *          | 3.08%                  | 6.31% *                | 3.27%                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.54%   | --                     | --              | 6.09% *         | 1.98% *           | 4.18%                  | 4.22% *                | 2.97%                |
| Kentucky             | 1.81%   | 0.00%                  | --              | 0.00%           | 4.36% *           | 2.27%                  | 5.17% *                | 1.94%                |
| Mississippi          | 3.86%   | --                     | --              | 10.56%          | 7.52% *           | 2.42% *                | 8.91%                  | 3.46%                |
| Tennessee            | 2.70%   | --                     | 1.13% *         | --              | 3.82% *           | 4.30% *                | 4.87% *                | 3.00%                |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.33% * | --                     | 0.00%           | 1.99% *         | 3.12% *           | 3.53% *                | 2.19% *                | 2.77% *              |
| Louisiana            | 3.06%   | --                     | --              | 7.09% *         | 7.09% *           | 4.03% *                | 5.42%                  | 3.55%                |
| Oklahoma             | 2.70%   | 5.30% *                | --              | 2.39% *         | 3.99% *           | 5.19%                  | 2.62% *                | 3.26%                |
| Texas                | 2.82%   | 0.00%                  | 11.37% *        | 1.03% *         | 6.27% *           | 4.11%                  | 4.27% *                | 3.26%                |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5.25% * | --                     | 8.51% *         | 0.42% *         | 0.79% *           | 8.21% *                | 4.35% *                | 5.92% *              |
| Colorado             | 1.45%   | 5.81% *                | 6.59% *         | 1.57% *         | 2.68% *           | 2.23% *                | 3.33% *                | 1.59% *              |
| Idaho                | 3.11%   | 0.00%                  | 11.33% *        | 6.39% *         | 3.40% *           | 5.89%                  | 5.74% *                | 3.60%                |
| Montana              | 1.68%   | 8.38% *                | 11.09%          | 0.64% *         | 1.04% *           | 2.39% *                | 4.99%                  | 1.28% *              |
| Nevada               | 4.47% * | --                     | 5.88% *         | --              | --                | 7.13% *                | 3.28% *                | 5.26% *              |
| New Mexico           | 1.09% * | 0.00%                  | 2.32% *         | 0.00%           | 0.27% *           | 2.08% *                | 0.93% *                | 1.25% *              |
| Utah                 | 2.57% * | 7.85% *                | 14.19% *        | 9.30% *         | 5.27% *           | 2.27% *                | 6.25% *                | 2.60% *              |
| Wyoming              | 2.12%   | --                     | --              | 4.57% *         | --                | 3.88% *                | 3.43% *                | 2.61%                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.64%   | 0.00%                  | 0.00%           | 4.79% *         | 1.79% *           | 2.76%                  | 5.07% *                | 1.73%                |
| California           | 1.55%   | 4.91%                  | 6.46% *         | 3.89%           | 1.02% *           | 1.32% *                | 3.22%                  | 1.24% *              |
| Hawaii               | 2.11%   | 4.31% *                | --              | 3.02% *         | 4.61% *           | 4.08% *                | 2.46% *                | 2.77% *              |
| Oregon               | 1.30% * | --                     | 5.48% *         | 2.49% *         | --                | 0.61% *                | --                     | 1.42% *              |
| Washington           | 0.74% * | 0.00%                  | 2.12% *         | --              | 0.48% *           | 1.06% *                | 1.32% *                | 0.86% *              |

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 II.F.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and State: United States, 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        | 500     | 352                    | 365             | 447             | 498               | 538                    | 389                    | 524                  |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,419 * | --                     | --              | --              | --                | --                     | --                     | 1,536 *              |
| Maine                | 727     | 227                    | --              | --              | --                | 750                    | --                     | 882                  |
| Massachusetts        | --      | --                     | --              | --              | 1,000             | --                     | --                     | --                   |
| New Hampshire        | 627 *   | 274                    | --              | --              | --                | --                     | 409                    | 738 *                |
| Rhode Island         | 225     | --                     | --              | --              | --                | 200                    | --                     | 203                  |
| Vermont              | 647     | --                     | --              | 906             | 772               | --                     | 579                    | 687                  |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 939     | --                     | --              | --              | --                | --                     | --                     | --                   |
| New York             | 347     | --                     | --              | 429             | 198               | 545 *                  | 272                    | 375                  |
| Pennsylvania         | 632     | --                     | --              | --              | --                | 705                    | 361                    | 661                  |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1,114   | --                     | --              | 1,059           | 1,144             | 1,221 *                | --                     | 1,187                |
| Indiana              | 673 *   | --                     | --              | --              | --                | 883 *                  | --                     | 696 *                |
| Michigan             | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| Ohio                 | 259     | --                     | --              | --              | 224               | 220                    | --                     | 222                  |
| Wisconsin            | 758     | --                     | --              | --              | --                | 717 *                  | --                     | 758                  |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 364     | --                     | --              | 178             | 246 *             | 723 *                  | 280                    | 383                  |
| Kansas               | 488 *   | --                     | --              | --              | --                | 430 *                  | --                     | 498 *                |
| Minnesota            | --      | --                     | --              | --              | 2,466             | --                     | --                     | --                   |
| Missouri             | 291     | --                     | --              | --              | --                | 291                    | 100                    | 298                  |
| Nebraska             | 1,075 * | --                     | --              | --              | --                | --                     | --                     | 1,083 *              |
| North Dakota         | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Dakota         | 1,484 * | --                     | --              | --              | 287 *             | --                     | --                     | 1,769                |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,320   | --                     | --              | --              | 1,604             | --                     | 100                    | 1,372                |
| District of Columbia | 411 *   | --                     | --              | 303             | --                | --                     | --                     | 491 *                |
| Florida              | 213     | --                     | --              | --              | --                | 209 *                  | --                     | 205 *                |
| Georgia              | 336     | --                     | --              | --              | --                | 370 *                  | --                     | 341                  |
| Maryland             | 472 *   | 250                    | --              | --              | --                | --                     | --                     | 435 *                |
| North Carolina       | 760     | --                     | --              | --              | --                | 770 *                  | --                     | 796 *                |
| South Carolina       | 625 *   | --                     | --              | --              | --                | 578 *                  | --                     | 620 *                |
| Virginia             | 196     | --                     | 288             | --              | 209               | 110                    | 306                    | 174                  |
| West Virginia        | 409 *   | --                     | --              | 103             | 232               | 381 *                  | --                     | 312 *                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 479     | --                     | --              | --              | --                | 447                    | --                     | 485                  |
| Kentucky             | 436 *   | --                     | --              | --              | --                | 509 *                  | --                     | 470 *                |
| Mississippi          | 297     | --                     | --              | 166             | 311 *             | --                     | 191                    | 379                  |
| Tennessee            | 322     | --                     | --              | --              | --                | 321                    | --                     | 339                  |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| Louisiana            | 379     | --                     | --              | --              | --                | 190                    | --                     | 382                  |
| Oklahoma             | 230 *   | --                     | --              | --              | --                | 146                    | --                     | 241 *                |
| Texas                | 155     | --                     | --              | 100             | 132               | 157                    | --                     | 152                  |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2,212   | 399                    | --              | --              | --                | 2,578                  | --                     | 2,518                |
| Colorado             | 426     | --                     | --              | --              | --                | --                     | --                     | 459                  |
| Idaho                | 422     | --                     | --              | --              | --                | 367                    | --                     | 384                  |
| Montana              | 392     | --                     | --              | --              | --                | --                     | 377                    | --                   |
| Nevada               | 292 *   | --                     | --              | 200             | --                | 171 *                  | --                     | 275 *                |
| New Mexico           | --      | --                     | --              | --              | --                | 161                    | --                     | --                   |
| Utah                 | 684 *   | 579                    | --              | --              | --                | 152                    | --                     | --                   |
| Wyoming              | 342     | --                     | --              | --              | --                | 134                    | --                     | 219 *                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 410     | --                     | --              | --              | 217               | 338                    | --                     | 316                  |
| California           | 335     | 300                    | 326             | 272             | 349               | 422 *                  | 282                    | 382                  |
| Hawaii               | 706 *   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Oregon               | --      | --                     | --              | --              | --                | 108                    | --                     | 171                  |
| Washington           | --      | --                     | 186             | --              | --                | --                     | --                     | --                   |

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 II.F.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and State: United States, 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        | 46.54    | 42.85                  | 45.45           | 51.52           | 68.08             | 74.56                  | 34.12                  | 56.03                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 472.11 * | --                     | --              | --              | --                | --                     | --                     | 496.64 *             |
| Maine                | 142.98   | 22.59                  | --              | --              | --                | 128.42                 | --                     | 171.36               |
| Massachusetts        | --       | --                     | --              | --              | 0.00              | --                     | --                     | --                   |
| New Hampshire        | 194.98 * | 15.61                  | --              | --              | --                | --                     | 53.77                  | 288.37 *             |
| Rhode Island         | 22.99    | --                     | --              | --              | --                | 15.66                  | --                     | 21.47                |
| Vermont              | 97.17    | --                     | --              | 168.52          | 170.11            | --                     | 101.85                 | 143.00               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 236.60   | --                     | --              | --              | --                | --                     | --                     | --                   |
| New York             | 74.71    | --                     | --              | 124.75          | 44.02             | 223.36 *               | 41.85                  | 102.55               |
| Pennsylvania         | 153.09   | --                     | --              | --              | --                | 198.94                 | 47.03                  | 169.09               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 278.74   | --                     | --              | 83.88           | 152.05            | 488.48 *               | --                     | 318.20               |
| Indiana              | 286.03 * | --                     | --              | --              | --                | 385.25 *               | --                     | 299.66 *             |
| Michigan             | --       | --                     | --              | --              | --                | --                     | --                     | --                   |
| Ohio                 | 45.52    | --                     | --              | --              | 19.78             | 52.94                  | --                     | 46.56                |
| Wisconsin            | 154.42   | --                     | --              | --              | --                | 223.71 *               | --                     | 154.42               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 92.07    | --                     | --              | 32.22           | 116.72 *          | 238.80 *               | 61.96                  | 111.59               |
| Kansas               | 176.32 * | --                     | --              | --              | --                | 164.15 *               | --                     | 187.04 *             |
| Minnesota            | --       | --                     | --              | --              | 45.70             | --                     | --                     | --                   |
| Missouri             | 40.24    | --                     | --              | --              | --                | 42.31                  | 0.00                   | 42.28                |
| Nebraska             | 406.53 * | --                     | --              | --              | --                | --                     | --                     | 410.46 *             |
| North Dakota         | --       | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Dakota         | 494.51 * | --                     | --              | --              | 95.77 *           | --                     | --                     | 519.14               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 217.62   | --                     | --              | --              | 74.05             | --                     | 0.00                   | 206.72               |
| District of Columbia | 126.27 * | --                     | --              | 35.43           | --                | --                     | --                     | 211.09 *             |
| Florida              | 56.10    | --                     | --              | --              | --                | 64.55 *                | --                     | 62.02 *              |
| Georgia              | 75.60    | --                     | --              | --              | --                | 118.81 *               | --                     | 89.03                |
| Maryland             | 171.19 * | 0.00                   | --              | --              | --                | --                     | --                     | 188.99 *             |
| North Carolina       | 219.54   | --                     | --              | --              | --                | 293.84 *               | --                     | 278.64 *             |
| South Carolina       | 189.14 * | --                     | --              | --              | --                | 223.11 *               | --                     | 193.91 *             |
| Virginia             | 34.27    | --                     | 11.58           | --              | 8.37              | 18.70                  | 42.14                  | 38.20                |
| West Virginia        | 170.43 * | --                     | --              | 5.83            | 14.89             | 239.97 *               | --                     | 162.08 *             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 111.29   | --                     | --              | --              | --                | 123.23                 | --                     | 121.70               |
| Kentucky             | 142.04 * | --                     | --              | --              | --                | 210.96 *               | --                     | 161.99 *             |
| Mississippi          | 53.87    | --                     | --              | 25.80           | 104.51 *          | --                     | 27.62                  | 95.26                |
| Tennessee            | 49.67    | --                     | --              | --              | --                | 55.45                  | --                     | 55.12                |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | --       | --                     | --              | --              | --                | --                     | --                     | --                   |
| Louisiana            | 77.57    | --                     | --              | --              | --                | 29.75                  | --                     | 92.21                |
| Oklahoma             | 81.51 *  | --                     | --              | --              | --                | 21.26                  | --                     | 88.08 *              |
| Texas                | 18.06    | --                     | --              | 0.00            | 19.72             | 24.33                  | --                     | 19.45                |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 374.27   | 35.10                  | --              | --              | --                | 134.38                 | --                     | 179.21               |
| Colorado             | 96.96    | --                     | --              | --              | --                | --                     | --                     | 121.60               |
| Idaho                | 51.41    | --                     | --              | --              | --                | 51.29                  | --                     | 46.32                |
| Montana              | 52.23    | --                     | --              | --              | --                | --                     | 61.29                  | --                   |
| Nevada               | 113.43 * | --                     | --              | 0.00            | --                | 53.97 *                | --                     | 118.05 *             |
| New Mexico           | --       | --                     | --              | --              | --                | 27.92                  | --                     | --                   |
| Utah                 | 261.52 * | 23.37                  | --              | --              | --                | 4.90                   | --                     | --                   |
| Wyoming              | 101.80   | --                     | --              | --              | --                | 13.57                  | --                     | 66.39 *              |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 82.32    | --                     | --              | --              | 12.92             | 52.76                  | --                     | 46.27                |
| California           | 47.17    | 15.51                  | 31.84           | 20.31           | 66.54             | 154.87 *               | 15.45                  | 89.27                |
| Hawaii               | 258.05 * | --                     | --              | --              | --                | --                     | --                     | --                   |
| Oregon               | --       | --                     | --              | --              | --                | 5.43                   | --                     | 27.95                |
| Washington           | --       | --                     | 3.20            | --              | --                | --                     | --                     | --                   |

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.

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

**Table II.F.30 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024**

| Division and State   | Generic | Preferred | Non-Preferred | Specialty |
|----------------------|---------|-----------|---------------|-----------|
| United States        | 71.8%   | 67.6%     | 63.9%         | 45.3%     |
| New England:         |         |           |               |           |
| Connecticut          | 72.4%   | 69.3%     | 65.0%         | 36.5%     |
| Maine                | 73.6%   | 74.7%     | 71.0%         | 48.8%     |
| Massachusetts        | 81.7%   | 80.7%     | 76.5%         | 59.8%     |
| New Hampshire        | 70.8%   | 66.0%     | 49.8%         | 35.1%     |
| Rhode Island         | 80.7%   | 75.5%     | 75.1%         | 62.3%     |
| Vermont              | 63.3%   | 57.7%     | 49.5%         | 33.4%     |
| Middle Atlantic:     |         |           |               |           |
| New Jersey           | 74.0%   | 66.9%     | 66.6%         | 44.3%     |
| New York             | 76.4%   | 72.5%     | 70.1%         | 53.3%     |
| Pennsylvania         | 80.1%   | 75.8%     | 70.1%         | 49.8%     |
| East North Central:  |         |           |               |           |
| Illinois             | 62.9%   | 63.6%     | 60.1%         | 50.9%     |
| Indiana              | 63.6%   | 56.8%     | 52.5%         | 21.9%     |
| Michigan             | 75.0%   | 72.5%     | 69.6%         | 41.6%     |
| Ohio                 | 69.2%   | 66.2%     | 64.4%         | 32.6%     |
| Wisconsin            | 62.7%   | 58.1%     | 55.5%         | 32.8%     |
| West North Central:  |         |           |               |           |
| Iowa                 | 69.9%   | 67.7%     | 66.3%         | 56.8%     |
| Kansas               | 73.7%   | 70.5%     | 66.2%         | 48.5%     |
| Minnesota            | 48.4%   | 44.8%     | 41.4%         | 36.0%     |
| Missouri             | 65.0%   | 63.7%     | 63.9%         | 46.6%     |
| Nebraska             | 58.3%   | 51.0%     | 50.0%         | 29.3%     |
| North Dakota         | 39.1%   | 38.3%     | 34.7%         | 25.1%     |
| South Dakota         | 59.3%   | 52.5%     | 50.9%         | 31.2%     |
| South Atlantic:      |         |           |               |           |
| Delaware             | 60.4%   | 60.7%     | 59.9%         | 46.4%     |
| District of Columbia | 70.1%   | 70.5%     | 68.0%         | 47.0%     |
| Florida              | 79.8%   | 66.9%     | 65.4%         | 37.8%     |
| Georgia              | 72.0%   | 66.3%     | 64.5%         | 42.5%     |
| Maryland             | 74.0%   | 63.0%     | 54.5%         | 46.9%     |
| North Carolina       | 75.4%   | 71.0%     | 63.0%         | 56.8%     |
| South Carolina       | 72.9%   | 72.3%     | 65.7%         | 51.9%     |
| Virginia             | 75.2%   | 63.2%     | 55.0%         | 38.4%     |
| West Virginia        | 63.7%   | 60.6%     | 58.0%         | 49.8%     |
| East South Central:  |         |           |               |           |
| Alabama              | 72.5%   | 64.7%     | 59.7%         | 53.5%     |
| Kentucky             | 66.6%   | 64.3%     | 62.5%         | 29.7%     |
| Mississippi          | 78.2%   | 71.4%     | 70.8%         | 67.9%     |
| Tennessee            | 68.6%   | 62.0%     | 62.6%         | 33.7%     |
| West South Central:  |         |           |               |           |
| Arkansas             | 78.6%   | 75.9%     | 64.9%         | 62.3%     |
| Louisiana            | 68.8%   | 71.2%     | 70.3%         | 52.1%     |
| Oklahoma             | 74.3%   | 75.8%     | 66.6%         | 53.7%     |
| Texas                | 63.8%   | 63.0%     | 59.2%         | 46.5%     |
| Mountain:            |         |           |               |           |
| Arizona              | 71.1%   | 61.2%     | 54.8%         | 48.1%     |
| Colorado             | 66.7%   | 64.5%     | 62.7%         | 42.7%     |
| Idaho                | 75.1%   | 71.9%     | 64.3%         | 42.3%     |
| Montana              | 48.9%   | 49.4%     | 41.4%         | 38.6%     |
| Nevada               | 60.7%   | 60.7%     | 60.9%         | 40.9%     |
| New Mexico           | 66.4%   | 70.0%     | 68.5%         | 41.8%     |
| Utah                 | 68.1%   | 44.3%     | 37.8%         | 24.8%     |
| Wyoming              | 65.2%   | 66.9%     | 62.7%         | 46.6%     |
| Pacific:             |         |           |               |           |
| Alaska               | 72.6%   | 71.6%     | 60.7%         | 43.7%     |
| California           | 79.9%   | 76.7%     | 74.3%         | 50.6%     |
| Hawaii               | 69.9%   | 67.6%     | 64.7%         | 46.7%     |
| Oregon               | 71.4%   | 71.1%     | 64.1%         | 48.6%     |
| Washington           | 67.0%   | 64.0%     | 57.1%         | 42.6%     |

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 II.F.30 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024**

| Division and State   | Generic | Preferred | Non-Preferred | Specialty |
|----------------------|---------|-----------|---------------|-----------|
| United States        | 0.99%   | 1.16%     | 1.23%         | 1.66%     |
| New England:         |         |           |               |           |
| Connecticut          | 4.34%   | 4.61%     | 4.64%         | 4.25%     |
| Maine                | 3.65%   | 3.51%     | 3.41%         | 5.31%     |
| Massachusetts        | 3.16%   | 3.60%     | 3.62%         | 4.05%     |
| New Hampshire        | 3.34%   | 3.88%     | 3.81%         | 3.39%     |
| Rhode Island         | 3.58%   | 4.31%     | 4.30%         | 4.97%     |
| Vermont              | 4.12%   | 4.08%     | 4.25%         | 4.41%     |
| Middle Atlantic:     |         |           |               |           |
| New Jersey           | 9.43%   | 9.08%     | 9.07%         | 8.55%     |
| New York             | 2.62%   | 2.55%     | 2.58%         | 2.78%     |
| Pennsylvania         | 3.19%   | 3.44%     | 4.27%         | 4.35%     |
| East North Central:  |         |           |               |           |
| Illinois             | 3.64%   | 3.80%     | 4.53%         | 4.07%     |
| Indiana              | 5.51%   | 5.28%     | 5.35%         | 3.50%     |
| Michigan             | 3.94%   | 3.92%     | 4.49%         | 4.44%     |
| Ohio                 | 3.45%   | 3.48%     | 3.51%         | 3.25%     |
| Wisconsin            | 3.92%   | 4.17%     | 4.36%         | 4.15%     |
| West North Central:  |         |           |               |           |
| Iowa                 | 3.12%   | 3.33%     | 3.33%         | 3.63%     |
| Kansas               | 5.16%   | 5.62%     | 4.13%         | 8.79%     |
| Minnesota            | 5.83%   | 6.03%     | 6.00%         | 6.52%     |
| Missouri             | 5.29%   | 5.26%     | 5.28%         | 4.76%     |
| Nebraska             | 5.54%   | 6.16%     | 6.11%         | 4.63%     |
| North Dakota         | 4.29%   | 4.26%     | 4.00%         | 3.71%     |
| South Dakota         | 3.58%   | 3.95%     | 3.92%         | 4.10%     |
| South Atlantic:      |         |           |               |           |
| Delaware             | 5.93%   | 5.97%     | 5.89%         | 6.05%     |
| District of Columbia | 3.78%   | 3.78%     | 3.92%         | 4.04%     |
| Florida              | 3.53%   | 7.12%     | 7.06%         | 5.22%     |
| Georgia              | 3.79%   | 3.79%     | 3.92%         | 4.45%     |
| Maryland             | 6.10%   | 7.57%     | 4.85%         | 9.33%     |
| North Carolina       | 3.44%   | 3.81%     | 4.04%         | 5.21%     |
| South Carolina       | 3.89%   | 4.02%     | 3.93%         | 5.28%     |
| Virginia             | 3.73%   | 4.58%     | 4.90%         | 5.08%     |
| West Virginia        | 5.21%   | 5.21%     | 5.19%         | 5.28%     |
| East South Central:  |         |           |               |           |
| Alabama              | 3.74%   | 4.32%     | 4.82%         | 4.14%     |
| Kentucky             | 3.84%   | 4.01%     | 3.88%         | 4.05%     |
| Mississippi          | 4.78%   | 7.23%     | 7.32%         | 6.15%     |
| Tennessee            | 4.18%   | 4.45%     | 4.43%         | 4.02%     |
| West South Central:  |         |           |               |           |
| Arkansas             | 3.91%   | 4.10%     | 4.75%         | 5.31%     |
| Louisiana            | 4.28%   | 3.98%     | 3.50%         | 5.10%     |
| Oklahoma             | 2.96%   | 3.26%     | 4.41%         | 4.10%     |
| Texas                | 3.65%   | 3.81%     | 3.91%         | 4.19%     |
| Mountain:            |         |           |               |           |
| Arizona              | 5.67%   | 6.52%     | 6.05%         | 6.62%     |
| Colorado             | 4.46%   | 4.51%     | 4.54%         | 4.85%     |
| Idaho                | 4.00%   | 4.32%     | 3.50%         | 6.78%     |
| Montana              | 4.50%   | 4.40%     | 4.18%         | 4.57%     |
| Nevada               | 5.43%   | 5.38%     | 5.10%         | 5.77%     |
| New Mexico           | 4.55%   | 4.28%     | 4.32%         | 4.68%     |
| Utah                 | 6.93%   | 5.77%     | 4.64%         | 5.79%     |
| Wyoming              | 4.73%   | 4.33%     | 4.35%         | 4.52%     |
| Pacific:             |         |           |               |           |
| Alaska               | 3.79%   | 3.46%     | 3.94%         | 4.30%     |
| California           | 3.76%   | 4.39%     | 4.85%         | 9.82%     |
| Hawaii               | 4.88%   | 4.67%     | 4.65%         | 4.34%     |
| Oregon               | 4.37%   | 4.39%     | 4.53%         | 4.73%     |
| Washington           | 4.73%   | 5.13%     | 5.74%         | 7.20%     |

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.

**Table II.F.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024**

| Division and State   | Generic | Preferred | Non-Preferred | Specialty |
|----------------------|---------|-----------|---------------|-----------|
| United States        | 11      | 37        | 62            | 101       |
| New England:         |         |           |               |           |
| Connecticut          | 9       | 33        | 54            | 73        |
| Maine                | 12      | 38        | 60            | 102       |
| Massachusetts        | 13      | 35        | 60            | 77        |
| New Hampshire        | 11      | 34        | 52            | 85        |
| Rhode Island         | 12      | 37        | 63            | 103       |
| Vermont              | 11      | 36        | 53            | 68        |
| Middle Atlantic:     |         |           |               |           |
| New Jersey           | 13      | 34        | 54            | 72        |
| New York             | 12      | 35        | 60            | 75        |
| Pennsylvania         | 11      | 35        | 58            | 84        |
| East North Central:  |         |           |               |           |
| Illinois             | 12      | 37        | 66            | 115       |
| Indiana              | 12      | 36        | 65            | 127       |
| Michigan             | 12      | 41        | 73            | 110       |
| Ohio                 | 11      | 35        | 67            | 147       |
| Wisconsin            | 11      | 35        | 61            | 115       |
| West North Central:  |         |           |               |           |
| Iowa                 | 12      | 34        | 63            | 108       |
| Kansas               | 9       | 40        | 69            | 101       |
| Minnesota            | 11      | 45        | 71            | 94        |
| Missouri             | 13      | 39        | 70            | 137       |
| Nebraska             | 11      | 41        | 67            | 121       |
| North Dakota         | 11      | 31        | 51            | 63        |
| South Dakota         | 13      | 39        | 67            | 103       |
| South Atlantic:      |         |           |               |           |
| Delaware             | 9       | 38        | 71            | 122       |
| District of Columbia | 12      | 36        | 62            | 85        |
| Florida              | 11      | 37        | 63            | 112       |
| Georgia              | 12      | 38        | 65            | 126       |
| Maryland             | 10      | 39        | 65            | 84        |
| North Carolina       | 10      | 35        | 61            | 115       |
| South Carolina       | 12      | 40        | 73            | 138       |
| Virginia             | 13      | 41        | 70            | 94        |
| West Virginia        | 11      | 32        | 56            | 108       |
| East South Central:  |         |           |               |           |
| Alabama              | 12      | 36        | 63            | 105       |
| Kentucky             | 11      | 33        | 57            | 97        |
| Mississippi          | 10      | 35        | 59            | 107       |
| Tennessee            | 11      | 37        | 63            | 117       |
| West South Central:  |         |           |               |           |
| Arkansas             | 10      | 44        | 66            | 79        |
| Louisiana            | 10      | 35        | 62            | 88        |
| Oklahoma             | 12      | 39        | 72            | 158       |
| Texas                | 11      | 36        | 68            | 123       |
| Mountain:            |         |           |               |           |
| Arizona              | 12      | 37        | 69            | 129       |
| Colorado             | 12      | 39        | 68            | 137       |
| Idaho                | 11      | 37        | 51            | 63        |
| Montana              | 11      | 37        | 56            | 117       |
| Nevada               | 13      | 41        | 64            | 114       |
| New Mexico           | 11      | 36        | 63            | 117       |
| Utah                 | 11      | 32        | 58            | 92        |
| Wyoming              | 10      | 31        | 52            | 83        |
| Pacific:             |         |           |               |           |
| Alaska               | 12      | 37        | 64            | 62        |
| California           | 11      | 36        | 54            | 70        |
| Hawaii               | 8       | 30        | 48            | 117       |
| Oregon               | 12      | 36        | 61            | 94        |
| Washington           | 11      | 41        | 59            | 72        |

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 II.F.31 Standard errors for average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024**

| Division and State   | Generic | Preferred | Non-Preferred | Specialty |
|----------------------|---------|-----------|---------------|-----------|
| United States        | 0.12    | 0.27      | 0.66          | 3.35      |
| New England:         |         |           |               |           |
| Connecticut          | 0.49    | 1.46      | 2.75          | 6.76      |
| Maine                | 0.50    | 1.15      | 2.59          | 8.45      |
| Massachusetts        | 0.65    | 1.02      | 2.01          | 4.92      |
| New Hampshire        | 0.49    | 1.77      | 3.12          | 7.13      |
| Rhode Island         | 0.74    | 1.27      | 2.17          | 6.77      |
| Vermont              | 0.49    | 1.44      | 1.86          | 8.17      |
| Middle Atlantic:     |         |           |               |           |
| New Jersey           | 0.69    | 1.57      | 2.80          | 6.72      |
| New York             | 0.41    | 0.85      | 1.85          | 4.36      |
| Pennsylvania         | 0.65    | 1.47      | 1.67          | 7.38      |
| East North Central:  |         |           |               |           |
| Illinois             | 0.73    | 1.33      | 2.40          | 9.78      |
| Indiana              | 0.67    | 1.19      | 2.02          | 12.26     |
| Michigan             | 0.52    | 1.67      | 3.68          | 14.20     |
| Ohio                 | 0.38    | 0.75      | 1.53          | 8.96      |
| Wisconsin            | 0.50    | 1.42      | 2.28          | 13.55     |
| West North Central:  |         |           |               |           |
| Iowa                 | 0.44    | 1.30      | 1.99          | 6.68      |
| Kansas               | 1.09    | 2.52      | 3.81          | 16.04     |
| Minnesota            | 1.37    | 1.72      | 4.84          | 11.88     |
| Missouri             | 0.46    | 1.09      | 2.44          | 9.68      |
| Nebraska             | 0.61    | 1.98      | 2.02          | 10.13     |
| North Dakota         | 0.80    | 2.27      | 4.94          | 12.49     |
| South Dakota         | 0.73    | 1.24      | 2.39          | 7.99      |
| South Atlantic:      |         |           |               |           |
| Delaware             | 0.58    | 3.95      | 8.49          | 19.07     |
| District of Columbia | 0.31    | 1.10      | 2.72          | 5.69      |
| Florida              | 0.28    | 1.27      | 2.58          | 8.24      |
| Georgia              | 0.62    | 1.46      | 1.67          | 11.70     |
| Maryland             | 1.26    | 2.97      | 3.24          | 12.41     |
| North Carolina       | 0.63    | 1.97      | 2.65          | 11.57     |
| South Carolina       | 0.76    | 1.43      | 3.26          | 15.83     |
| Virginia             | 1.34    | 2.76      | 6.51          | 7.25      |
| West Virginia        | 0.71    | 1.50      | 2.58          | 9.95      |
| East South Central:  |         |           |               |           |
| Alabama              | 0.43    | 1.72      | 2.41          | 8.07      |
| Kentucky             | 0.42    | 1.23      | 2.57          | 11.28     |
| Mississippi          | 1.14    | 3.21      | 3.13          | 19.52     |
| Tennessee            | 0.52    | 1.41      | 2.05          | 7.56      |
| West South Central:  |         |           |               |           |
| Arkansas             | 0.96    | 1.49      | 2.17          | 6.38      |
| Louisiana            | 0.73    | 1.72      | 2.34          | 7.52      |
| Oklahoma             | 0.39    | 1.05      | 2.08          | 8.88      |
| Texas                | 0.40    | 1.33      | 2.19          | 7.12      |
| Mountain:            |         |           |               |           |
| Arizona              | 0.55    | 1.11      | 2.54          | 12.14     |
| Colorado             | 0.83    | 1.52      | 2.71          | 16.93     |
| Idaho                | 1.04    | 2.20      | 1.56          | 5.96      |
| Montana              | 0.86    | 1.97      | 3.65          | 14.80     |
| Nevada               | 0.95    | 1.46      | 3.70          | 9.77      |
| New Mexico           | 0.57    | 1.87      | 2.70          | 10.74     |
| Utah                 | 0.42    | 1.18      | 4.03          | 7.70      |
| Wyoming              | 0.46    | 1.48      | 2.84          | 7.48      |
| Pacific:             |         |           |               |           |
| Alaska               | 0.68    | 1.76      | 3.32          | 4.45      |
| California           | 0.46    | 0.67      | 1.36          | 8.33      |
| Hawaii               | 0.26    | 1.18      | 1.96          | 6.13      |
| Oregon               | 0.61    | 1.11      | 3.81          | 5.79      |
| Washington           | 1.47    | 1.94      | 2.99          | 7.09      |

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.

**Table II.F.32 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024**

| Division and State   | Generic | Preferred | Non-Preferred | Specialty |
|----------------------|---------|-----------|---------------|-----------|
| United States        | 19.0%   | 30.9%     | 32.0%         | 42.9%     |
| New England:         |         |           |               |           |
| Connecticut          | 22.0%   | 30.1%     | 34.4%         | 44.5%     |
| Maine                | 21.3%   | 23.0%     | 27.1%         | 37.3%     |
| Massachusetts        | 11.8%   | 16.3%     | 19.8%         | 26.3%     |
| New Hampshire        | 25.8%   | 36.3%     | 47.0%         | 55.3%     |
| Rhode Island         | 12.5%   | 17.6%     | 16.8%         | 24.4%     |
| Vermont              | 17.2%   | 27.9%     | 35.9%         | 39.2%     |
| Middle Atlantic:     |         |           |               |           |
| New Jersey           | 20.4% * | 28.2% *   | 29.5% *       | 31.4%     |
| New York             | 11.7%   | 20.7%     | 21.8%         | 21.4%     |
| Pennsylvania         | 14.6%   | 31.7%     | 31.6%         | 50.6%     |
| East North Central:  |         |           |               |           |
| Illinois             | 27.7%   | 37.4%     | 35.1%         | 35.9%     |
| Indiana              | 33.3%   | 39.1%     | 41.1%         | 55.5%     |
| Michigan             | 22.7%   | 26.7%     | 32.4%         | 49.8%     |
| Ohio                 | 21.3%   | 27.5%     | 27.7%         | 50.5%     |
| Wisconsin            | 28.8%   | 36.9%     | 39.6%         | 47.2%     |
| West North Central:  |         |           |               |           |
| Iowa                 | 16.5%   | 24.2%     | 24.9%         | 29.0%     |
| Kansas               | 21.4%   | 41.3%     | 41.6%         | 51.0%     |
| Minnesota            | 24.3%   | 42.1%     | 34.6%         | 41.8%     |
| Missouri             | 18.6%   | 28.1%     | 28.3%         | 36.6%     |
| Nebraska             | 29.2%   | 45.1%     | 45.6%         | 53.2%     |
| North Dakota         | 41.0%   | 51.2%     | 51.2%         | 59.9%     |
| South Dakota         | 21.2%   | 34.5%     | 33.3%         | 49.6%     |
| South Atlantic:      |         |           |               |           |
| Delaware             | 22.9%   | 23.7%     | 23.4%         | 22.8%     |
| District of Columbia | 24.9%   | 31.2%     | 31.8%         | 44.8%     |
| Florida              | 14.3%   | 30.6%     | 35.2%         | 42.4%     |
| Georgia              | 19.4%   | 31.8%     | 28.7%         | 44.3%     |
| Maryland             | 15.7% * | 47.2%     | 39.8%         | 57.4%     |
| North Carolina       | 16.1%   | 32.1%     | 33.6%         | 51.1%     |
| South Carolina       | 25.0%   | 34.8%     | 32.4%         | 40.8%     |
| Virginia             | 28.3%   | 40.5%     | 46.1%         | 49.8%     |
| West Virginia        | 37.2%   | 47.5%     | 47.5%         | 41.6%     |
| East South Central:  |         |           |               |           |
| Alabama              | 18.3%   | 29.7%     | 34.5%         | 35.9%     |
| Kentucky             | 26.7%   | 34.5%     | 35.1%         | 62.3%     |
| Mississippi          | 12.2%   | 41.4%     | 36.7%         | 40.9%     |
| Tennessee            | 29.7%   | 36.3%     | 38.0%         | 48.0%     |
| West South Central:  |         |           |               |           |
| Arkansas             | 17.7%   | 52.6%     | 42.1%         | 54.1%     |
| Louisiana            | 23.9%   | 36.1%     | 34.3%         | 51.0%     |
| Oklahoma             | 18.5%   | 27.2%     | 33.9%         | 43.0%     |
| Texas                | 16.9%   | 32.5%     | 33.9%         | 40.0%     |
| Mountain:            |         |           |               |           |
| Arizona              | 10.6%   | 27.8%     | 30.7%         | 33.0%     |
| Colorado             | 26.1%   | 35.3%     | 30.2%         | 48.8%     |
| Idaho                | 22.7%   | 40.8%     | 45.7%         | 64.2%     |
| Montana              | 19.5%   | 30.1%     | 35.1%         | 37.9%     |
| Nevada               | 30.1%   | 44.5%     | 41.4%         | 59.0%     |
| New Mexico           | 22.0%   | 27.5%     | 24.5%         | 42.4%     |
| Utah                 | 18.5%   | 45.7%     | 51.3%         | 39.9%     |
| Wyoming              | 30.9%   | 44.3%     | 43.6%         | 45.6%     |
| Pacific:             |         |           |               |           |
| Alaska               | 21.6%   | 34.9%     | 45.1%         | 54.9%     |
| California           | 11.7%   | 20.1%     | 20.4%         | 41.5%     |
| Hawaii               | 14.5%   | 21.7%     | 22.7%         | 29.1%     |
| Oregon               | 21.1%   | 26.4%     | 33.0%         | 47.3%     |
| Washington           | 24.3%   | 44.4%     | 52.9%         | 59.2%     |

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 II.F.32 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024**

| Division and State   | Generic | Preferred | Non-Preferred | Specialty |
|----------------------|---------|-----------|---------------|-----------|
| United States        | 0.74%   | 1.20%     | 1.17%         | 1.39%     |
| New England:         |         |           |               |           |
| Connecticut          | 4.05%   | 4.10%     | 4.14%         | 4.28%     |
| Maine                | 3.16%   | 3.26%     | 3.40%         | 4.61%     |
| Massachusetts        | 2.97%   | 3.66%     | 3.67%         | 3.73%     |
| New Hampshire        | 3.50%   | 4.22%     | 4.02%         | 3.83%     |
| Rhode Island         | 3.08%   | 4.01%     | 3.99%         | 4.28%     |
| Vermont              | 3.25%   | 3.94%     | 4.29%         | 4.04%     |
| Middle Atlantic:     |         |           |               |           |
| New Jersey           | 9.63% * | 9.18% *   | 9.14% *       | 9.05%     |
| New York             | 1.52%   | 2.36%     | 2.33%         | 2.18%     |
| Pennsylvania         | 2.94%   | 5.13%     | 4.26%         | 4.42%     |
| East North Central:  |         |           |               |           |
| Illinois             | 3.50%   | 4.25%     | 4.44%         | 4.09%     |
| Indiana              | 5.78%   | 5.71%     | 5.57%         | 5.03%     |
| Michigan             | 4.10%   | 4.20%     | 4.77%         | 4.30%     |
| Ohio                 | 3.51%   | 3.56%     | 3.53%         | 3.54%     |
| Wisconsin            | 3.96%   | 4.21%     | 4.40%         | 4.23%     |
| West North Central:  |         |           |               |           |
| Iowa                 | 2.45%   | 3.33%     | 3.29%         | 3.57%     |
| Kansas               | 4.72%   | 8.98%     | 8.94%         | 7.90%     |
| Minnesota            | 4.68%   | 6.29%     | 5.13%         | 6.33%     |
| Missouri             | 3.85%   | 4.39%     | 4.40%         | 4.30%     |
| Nebraska             | 5.70%   | 6.15%     | 6.14%         | 5.95%     |
| North Dakota         | 4.45%   | 4.55%     | 4.55%         | 4.64%     |
| South Dakota         | 2.84%   | 4.02%     | 4.07%         | 3.95%     |
| South Atlantic:      |         |           |               |           |
| Delaware             | 4.81%   | 4.73%     | 4.64%         | 4.61%     |
| District of Columbia | 3.58%   | 3.84%     | 3.77%         | 3.80%     |
| Florida              | 2.61%   | 7.09%     | 6.86%         | 5.84%     |
| Georgia              | 3.53%   | 4.72%     | 4.17%         | 4.87%     |
| Maryland             | 5.25% * | 8.95%     | 4.62%         | 7.71%     |
| North Carolina       | 2.82%   | 5.91%     | 4.13%         | 5.53%     |
| South Carolina       | 3.74%   | 5.18%     | 3.79%         | 5.33%     |
| Virginia             | 3.95%   | 4.68%     | 4.86%         | 4.85%     |
| West Virginia        | 5.35%   | 5.28%     | 5.17%         | 4.70%     |
| East South Central:  |         |           |               |           |
| Alabama              | 3.38%   | 4.20%     | 4.76%         | 4.07%     |
| Kentucky             | 3.37%   | 3.74%     | 3.73%         | 4.24%     |
| Mississippi          | 3.03%   | 9.47%     | 6.98%         | 9.40%     |
| Tennessee            | 4.56%   | 4.68%     | 4.62%         | 4.75%     |
| West South Central:  |         |           |               |           |
| Arkansas             | 3.78%   | 5.87%     | 5.97%         | 5.80%     |
| Louisiana            | 3.83%   | 5.49%     | 4.40%         | 5.14%     |
| Oklahoma             | 2.77%   | 3.55%     | 4.62%         | 4.18%     |
| Texas                | 2.39%   | 4.03%     | 4.04%         | 4.11%     |
| Mountain:            |         |           |               |           |
| Arizona              | 2.19%   | 6.70%     | 6.57%         | 5.27%     |
| Colorado             | 4.17%   | 5.38%     | 4.27%         | 5.22%     |
| Idaho                | 3.85%   | 6.77%     | 6.46%         | 5.20%     |
| Montana              | 4.00%   | 4.51%     | 4.08%         | 4.48%     |
| Nevada               | 5.37%   | 5.61%     | 5.13%         | 5.36%     |
| New Mexico           | 4.69%   | 4.81%     | 4.64%         | 4.66%     |
| Utah                 | 4.65%   | 7.02%     | 6.08%         | 5.10%     |
| Wyoming              | 4.36%   | 4.50%     | 4.54%         | 4.54%     |
| Pacific:             |         |           |               |           |
| Alaska               | 2.98%   | 3.81%     | 4.05%         | 4.95%     |
| California           | 2.03%   | 4.03%     | 3.77%         | 8.22%     |
| Hawaii               | 2.87%   | 3.07%     | 3.15%         | 4.02%     |
| Oregon               | 4.23%   | 4.38%     | 4.51%         | 4.82%     |
| Washington           | 3.82%   | 6.82%     | 6.10%         | 5.86%     |

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 II.F.33 Average prescription drug coinsurance (in percentages) per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024**

| Division and State   | Generic | Preferred | Non-Preferred | Specialty |
|----------------------|---------|-----------|---------------|-----------|
| United States        | 20.5    | 24.2      | 32.7          | 26.7      |
| New England:         |         |           |               |           |
| Connecticut          | 19.0    | 20.5      | 27.8          | 23.9      |
| Maine                | 22.1    | 26.1      | 31.7          | 33.2      |
| Massachusetts        | 17.9    | 18.9      | 27.0          | 25.5      |
| New Hampshire        | 21.0    | 23.0      | 30.2          | 31.5      |
| Rhode Island         | 21.7    | 25.4      | 31.6          | 26.5      |
| Vermont              | 21.4    | 29.0      | 42.8          | 35.3      |
| Middle Atlantic:     |         |           |               |           |
| New Jersey           | 24.7    | 28.5      | 33.2          | 29.8      |
| New York             | 22.7    | 25.7      | 34.1          | 31.4      |
| Pennsylvania         | 19.6    | 25.5      | 37.4          | 26.7      |
| East North Central:  |         |           |               |           |
| Illinois             | 17.4    | 22.3      | 32.1          | 23.4      |
| Indiana              | 18.0    | 20.6      | 25.5          | 23.0      |
| Michigan             | 19.6    | 21.1      | 32.3          | 25.1      |
| Ohio                 | 19.9    | 22.7      | 34.1          | 26.1      |
| Wisconsin            | 20.8    | 25.1      | 31.9          | 25.8      |
| West North Central:  |         |           |               |           |
| Iowa                 | 21.6    | 23.5      | 30.4          | 30.5      |
| Kansas               | 20.5    | 25.0      | 40.9          | 25.5      |
| Minnesota            | 19.4    | 26.3      | 36.5          | 23.7      |
| Missouri             | 21.2    | 21.9      | 26.9          | 25.7      |
| Nebraska             | 20.3    | 21.1      | 27.7          | 23.2      |
| North Dakota         | 22.3    | 27.1      | 35.5          | 29.4      |
| South Dakota         | 21.6    | 21.6      | 26.0          | 23.1      |
| South Atlantic:      |         |           |               |           |
| Delaware             | 17.9    | 23.6      | 32.2          | 26.5      |
| District of Columbia | 16.9    | 26.9      | 41.9          | 33.4      |
| Florida              | 22.0    | 25.3      | 40.0          | 24.7      |
| Georgia              | 19.2    | 24.6      | 36.0          | 29.2      |
| Maryland             | 19.1    | 24.8      | 32.1          | 28.5      |
| North Carolina       | 20.1    | 23.3      | 27.5          | 26.4      |
| South Carolina       | 21.4    | 25.5      | 32.0          | 27.3      |
| Virginia             | 19.5    | 23.2      | 28.3          | 25.4      |
| West Virginia        | 22.5    | 24.6      | 37.5          | 28.0      |
| East South Central:  |         |           |               |           |
| Alabama              | 19.7    | 26.6      | 36.4          | 30.8      |
| Kentucky             | 23.4    | 24.5      | 29.9          | 25.8      |
| Mississippi          | 19.7    | 25.8      | 34.3          | 24.6      |
| Tennessee            | 25.3    | 26.1      | 32.4          | 27.3      |
| West South Central:  |         |           |               |           |
| Arkansas             | 23.3    | 24.7      | 30.9          | 22.0      |
| Louisiana            | 19.6    | 25.5      | 30.7          | 23.4      |
| Oklahoma             | 22.1    | 23.3      | 34.0          | 29.0      |
| Texas                | 22.4    | 26.5      | 36.4          | 30.2      |
| Mountain:            |         |           |               |           |
| Arizona              | 18.5    | 23.1      | 35.4          | 27.8      |
| Colorado             | 20.0    | 22.5      | 24.5          | 25.3      |
| Idaho                | 22.6    | 24.6      | 27.9          | 27.0      |
| Montana              | 25.0    | 25.6      | 29.8          | 27.5      |
| Nevada               | 19.9    | 22.0      | 26.3          | 26.3      |
| New Mexico           | 16.7    | 19.3      | 23.4          | 19.8      |
| Utah                 | 20.7    | 21.4      | 27.5          | 29.1      |
| Wyoming              | 22.3    | 23.3      | 29.2          | 26.3      |
| Pacific:             |         |           |               |           |
| Alaska               | 23.4    | 25.1      | 34.0          | 27.1      |
| California           | 20.2    | 25.7      | 33.2          | 27.1      |
| Hawaii               | 18.9    | 21.8      | 27.4          | 22.6      |
| Oregon               | 18.4    | 22.6      | 29.6          | 29.6      |
| Washington           | 20.3    | 20.3      | 25.6          | 25.5      |

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.

**Table II.F.33 Standard errors for average prescription drug coinsurance (in percentages) per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2024**

| Division and State   | Generic | Preferred | Non-Preferred | Specialty |
|----------------------|---------|-----------|---------------|-----------|
| United States        | 0.27    | 0.27      | 0.58          | 0.35      |
| New England:         |         |           |               |           |
| Connecticut          | 1.62    | 1.35      | 2.28          | 1.38      |
| Maine                | 1.68    | 1.83      | 1.87          | 2.75      |
| Massachusetts        | 2.72    | 2.10      | 3.39          | 2.17      |
| New Hampshire        | 1.32    | 1.01      | 1.29          | 1.26      |
| Rhode Island         | 2.22    | 1.56      | 2.09          | 1.51      |
| Vermont              | 1.85    | 1.56      | 2.44          | 1.89      |
| Middle Atlantic:     |         |           |               |           |
| New Jersey           | 3.84    | 4.02      | 5.55          | 4.11      |
| New York             | 1.26    | 0.97      | 1.49          | 1.63      |
| Pennsylvania         | 1.91    | 1.28      | 2.58          | 1.52      |
| East North Central:  |         |           |               |           |
| Illinois             | 1.14    | 0.90      | 1.98          | 1.10      |
| Indiana              | 0.81    | 0.73      | 1.92          | 0.82      |
| Michigan             | 0.70    | 0.65      | 3.00          | 1.85      |
| Ohio                 | 1.34    | 0.99      | 2.60          | 0.95      |
| Wisconsin            | 1.35    | 1.20      | 2.34          | 0.89      |
| West North Central:  |         |           |               |           |
| Iowa                 | 0.97    | 1.54      | 2.33          | 2.40      |
| Kansas               | 1.52    | 0.86      | 3.60          | 1.95      |
| Minnesota            | 1.61    | 0.70      | 2.55          | 1.82      |
| Missouri             | 1.61    | 1.02      | 1.31          | 1.23      |
| Nebraska             | 0.78    | 0.61      | 1.51          | 1.11      |
| North Dakota         | 1.89    | 1.61      | 2.02          | 1.58      |
| South Dakota         | 3.20    | 2.46      | 3.35          | 1.84      |
| South Atlantic:      |         |           |               |           |
| Delaware             | 1.80    | 1.24      | 1.97          | 1.52      |
| District of Columbia | 1.20    | 1.56      | 4.96          | 2.43      |
| Florida              | 0.78    | 0.61      | 3.11          | 2.13      |
| Georgia              | 0.87    | 1.43      | 3.59          | 2.33      |
| Maryland             | 0.85    | 1.08      | 2.37          | 2.74      |
| North Carolina       | 1.13    | 0.87      | 1.37          | 1.51      |
| South Carolina       | 1.50    | 1.22      | 2.11          | 1.63      |
| Virginia             | 0.92    | 0.77      | 1.09          | 0.92      |
| West Virginia        | 1.49    | 0.91      | 2.75          | 1.80      |
| East South Central:  |         |           |               |           |
| Alabama              | 1.93    | 1.93      | 2.61          | 2.44      |
| Kentucky             | 1.06    | 0.97      | 1.58          | 0.55      |
| Mississippi          | 1.46    | 1.32      | 3.94          | 2.17      |
| Tennessee            | 2.28    | 1.79      | 2.52          | 1.62      |
| West South Central:  |         |           |               |           |
| Arkansas             | 3.09    | 1.19      | 2.30          | 0.84      |
| Louisiana            | 1.00    | 1.60      | 2.11          | 1.64      |
| Oklahoma             | 1.42    | 1.14      | 2.99          | 2.33      |
| Texas                | 1.20    | 1.57      | 2.34          | 2.32      |
| Mountain:            |         |           |               |           |
| Arizona              | 1.48    | 1.25      | 4.81          | 2.58      |
| Colorado             | 0.46    | 0.85      | 1.52          | 1.50      |
| Idaho                | 1.51    | 1.24      | 1.38          | 1.51      |
| Montana              | 2.98    | 2.08      | 1.99          | 1.71      |
| Nevada               | 2.38    | 1.80      | 2.69          | 1.99      |
| New Mexico           | 1.86    | 1.97      | 3.55          | 1.45      |
| Utah                 | 1.14    | 0.70      | 2.56          | 1.56      |
| Wyoming              | 0.94    | 0.80      | 1.73          | 1.40      |
| Pacific:             |         |           |               |           |
| Alaska               | 1.19    | 1.06      | 1.87          | 0.86      |
| California           | 1.43    | 1.21      | 1.81          | 0.90      |
| Hawaii               | 1.16    | 1.24      | 2.02          | 0.96      |
| Oregon               | 1.28    | 1.73      | 2.08          | 1.74      |
| Washington           | 1.01    | 1.75      | 2.56          | 1.33      |

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 II.F.34 Among private-sector employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by firm size and State: United States, 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        | 51.7% | 51.2%                  | 54.7%           | 59.5%           | 55.6%             | 48.4%                  | 55.5%                  | 51.0%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 64.1% | 70.8%                  | 76.1%           | 83.2%           | 68.5%             | 54.6%                  | 81.9%                  | 61.1%                |
| Maine                | 69.3% | 71.2%                  | 84.7%           | 78.7%           | 76.5%             | 60.7%                  | 77.1%                  | 67.8%                |
| Massachusetts        | 55.5% | 79.8%                  | 63.8%           | 57.5%           | 49.7%             | 54.6%                  | 70.9%                  | 53.1%                |
| New Hampshire        | 62.6% | 71.8%                  | 88.2%           | 85.8%           | 59.8%             | 53.9%                  | 85.1%                  | 57.6%                |
| Rhode Island         | 50.3% | 59.9%                  | 56.3%           | 73.0%           | 52.6%             | 39.6%                  | 66.7%                  | 46.4%                |
| Vermont              | 59.3% | 67.4%                  | 54.8%           | 74.6%           | 55.5%             | 54.4%                  | 61.6%                  | 58.6%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 36.7% | --                     | --              | 43.5%           | 25.0% *           | 44.3%                  | 31.1%                  | 37.6%                |
| New York             | 42.5% | 34.4%                  | 46.9%           | 53.0%           | 46.5%             | 38.6%                  | 47.6%                  | 41.6%                |
| Pennsylvania         | 52.3% | 40.1%                  | 44.1%           | 57.3%           | 54.8%             | 51.7%                  | 44.8%                  | 53.5%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 44.4% | 33.2%                  | 46.9%           | 36.7%           | 35.4%             | 51.8%                  | 37.6%                  | 45.7%                |
| Indiana              | 50.7% | --                     | 91.7%           | 54.1%           | 55.0%             | 45.9%                  | 67.5%                  | 48.8%                |
| Michigan             | 48.9% | --                     | 42.6%           | 56.8%           | 47.2%             | 48.3%                  | 47.9%                  | 49.0%                |
| Ohio                 | 53.8% | 53.7%                  | 67.1%           | 67.4%           | 75.5%             | 40.2%                  | 70.5%                  | 50.8%                |
| Wisconsin            | 58.2% | 64.8%                  | 66.7%           | 55.4%           | 69.3%             | 52.3%                  | 58.7%                  | 58.1%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 52.3% | 69.7%                  | 69.4%           | 67.6%           | 55.2%             | 39.9%                  | 64.0%                  | 49.8%                |
| Kansas               | 60.7% | 60.4%                  | --              | 64.0%           | 65.9%             | 61.0%                  | 47.9%                  | 63.2%                |
| Minnesota            | 62.0% | --                     | 61.2%           | 86.1%           | 63.6%             | 56.1%                  | 69.8%                  | 60.9%                |
| Missouri             | 58.9% | 68.0%                  | 52.1%           | 75.3%           | 41.7%             | 60.3%                  | 65.2%                  | 57.5%                |
| Nebraska             | 67.1% | --                     | --              | 76.4%           | 70.8%             | 64.5%                  | 63.5%                  | 67.5%                |
| North Dakota         | 62.7% | 64.0%                  | 63.4%           | 58.8%           | 64.4%             | 63.7%                  | 64.6%                  | 62.2%                |
| South Dakota         | 60.4% | --                     | 77.1%           | 78.5%           | 72.2%             | 44.6%                  | 75.2%                  | 56.4%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 50.3% | 65.8%                  | 72.5%           | 54.7%           | 56.7%             | 45.3%                  | 69.0%                  | 47.2%                |
| District of Columbia | 36.6% | --                     | --              | 24.1%           | 34.2%             | 43.0%                  | 29.2%                  | 38.2%                |
| Florida              | 53.9% | 58.2%                  | 49.8%           | 69.2%           | 70.6%             | 48.1%                  | 61.8%                  | 52.8%                |
| Georgia              | 63.7% | --                     | 75.7%           | 77.7%           | 69.6%             | 58.3%                  | 75.6%                  | 62.1%                |
| Maryland             | 56.2% | 57.2%                  | 44.1%           | 48.6%           | 40.9%             | 63.7%                  | 56.0%                  | 56.2%                |
| North Carolina       | 67.2% | --                     | 85.1%           | 94.0%           | 70.5%             | 58.9%                  | 87.9%                  | 63.9%                |
| South Carolina       | 57.7% | 80.2%                  | 78.5%           | 78.9%           | 53.6%             | 51.2%                  | 78.9%                  | 54.0%                |
| Virginia             | 52.0% | --                     | 55.5%           | 45.3%           | 64.7%             | 49.9%                  | 47.7%                  | 52.6%                |
| West Virginia        | 48.6% | --                     | 46.8% *         | 53.7%           | 67.3%             | 43.7%                  | 50.7%                  | 48.3%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 44.7% | 29.4% *                | --              | 49.9%           | 49.7%             | 46.3%                  | 36.1%                  | 46.8%                |
| Kentucky             | 62.8% | --                     | --              | 59.0%           | 62.5%             | 64.0%                  | 56.8%                  | 63.7%                |
| Mississippi          | 49.0% | --                     | --              | 52.3%           | 34.6%             | 53.8%                  | 37.2%                  | 51.3%                |
| Tennessee            | 57.6% | --                     | 83.6%           | 81.4%           | 61.4%             | 48.3%                  | 75.7%                  | 55.2%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 64.4% | --                     | 48.0%           | 41.3%           | 58.3%             | 72.5%                  | 40.0%                  | 69.3%                |
| Louisiana            | 47.5% | --                     | --              | 44.0%           | 43.7%             | 52.5%                  | 41.7%                  | 49.0%                |
| Oklahoma             | 61.4% | 61.3%                  | 62.8%           | 53.9%           | 64.8%             | 61.3%                  | 67.4%                  | 60.0%                |
| Texas                | 60.1% | 66.7%                  | 72.2%           | 71.7%           | 68.2%             | 53.8%                  | 67.6%                  | 58.6%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 70.2% | --                     | 85.5%           | 73.9%           | 75.6%             | 67.0%                  | 75.0%                  | 69.6%                |
| Colorado             | 66.1% | 70.1%                  | 91.8%           | 76.1%           | 76.6%             | 55.7%                  | 79.5%                  | 63.1%                |
| Idaho                | 62.5% | 79.2%                  | 56.7%           | 83.5%           | 66.3%             | 53.0%                  | 72.1%                  | 59.9%                |
| Montana              | 68.0% | 76.5%                  | 73.0%           | 68.2%           | 57.4%             | 70.3%                  | 71.6%                  | 66.6%                |
| Nevada               | 63.6% | 71.1%                  | 24.7% *         | 43.7%           | 80.3%             | 65.8%                  | 45.9%                  | 66.9%                |
| New Mexico           | 57.6% | --                     | --              | 71.3%           | 57.1%             | 58.5%                  | 42.2%                  | 59.9%                |
| Utah                 | 64.0% | 69.0%                  | 37.9%           | 62.4%           | 65.1%             | 65.1%                  | 58.8%                  | 64.8%                |
| Wyoming              | 61.5% | --                     | --              | 65.9%           | 52.9%             | 71.1%                  | 50.3%                  | 65.6%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 46.7% | --                     | --              | 56.6%           | 47.0%             | 46.6%                  | 44.4%                  | 47.0%                |
| California           | 32.0% | 32.0%                  | 36.4%           | 34.9%           | 41.2%             | 28.9% *                | 32.4%                  | 32.0%                |
| Hawaii               | 20.6% | 7.9% *                 | 15.4% *         | 18.4% *         | 13.9% *           | 28.4%                  | 18.0%                  | 21.5%                |
| Oregon               | 45.5% | 68.5%                  | 72.7%           | 50.4%           | 43.4%             | 39.4%                  | 70.7%                  | 40.6%                |
| Washington           | 43.2% | 69.0%                  | 16.1% *         | 60.7%           | 59.1%             | 35.2%                  | 42.6%                  | 43.3%                |

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.

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

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

**Table II.F.34 Standard errors for among private-sector employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by firm size and State: United States, 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        | 1.56% | 2.51%                  | 2.27%           | 1.55%           | 1.60%             | 2.46%                  | 1.29%                  | 1.80%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4.49% | 12.44%                 | 12.34%          | 7.08%           | 8.67%             | 6.74%                  | 6.25%                  | 5.11%                |
| Maine                | 4.49% | 13.13%                 | 7.26%           | 7.92%           | 7.73%             | 8.37%                  | 6.19%                  | 5.28%                |
| Massachusetts        | 4.52% | 13.33%                 | 15.60%          | 12.01%          | 6.89%             | 6.52%                  | 8.33%                  | 5.06%                |
| New Hampshire        | 2.92% | 11.37%                 | 4.35%           | 4.80%           | 7.52%             | 3.88%                  | 3.89%                  | 3.45%                |
| Rhode Island         | 4.90% | 11.82%                 | 11.68%          | 9.41%           | 12.05%            | 6.80%                  | 6.60%                  | 5.81%                |
| Vermont              | 3.74% | 11.26%                 | 10.85%          | 6.76%           | 7.51%             | 6.36%                  | 6.57%                  | 4.43%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 5.57% | --                     | --              | 10.84%          | 10.66% *          | 6.37%                  | 9.13%                  | 6.30%                |
| New York             | 2.58% | 9.46%                  | 10.93%          | 7.25%           | 5.73%             | 3.33%                  | 5.86%                  | 2.84%                |
| Pennsylvania         | 4.06% | 11.15%                 | 11.10%          | 8.75%           | 7.39%             | 6.18%                  | 6.51%                  | 4.53%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 3.89% | 9.42%                  | 10.63%          | 5.76%           | 6.27%             | 6.27%                  | 5.43%                  | 4.53%                |
| Indiana              | 4.26% | --                     | 5.67%           | 11.94%          | 9.24%             | 5.30%                  | 8.32%                  | 4.56%                |
| Michigan             | 4.00% | --                     | 11.34%          | 9.57%           | 7.17%             | 5.83%                  | 7.46%                  | 4.50%                |
| Ohio                 | 3.36% | 14.33%                 | 10.45%          | 11.85%          | 4.71%             | 4.29%                  | 6.42%                  | 3.71%                |
| Wisconsin            | 3.82% | 12.41%                 | 11.14%          | 8.00%           | 6.44%             | 6.03%                  | 7.83%                  | 4.21%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 3.48% | 8.17%                  | 12.17%          | 7.73%           | 6.49%             | 5.30%                  | 6.60%                  | 3.93%                |
| Kansas               | 6.51% | 13.14%                 | --              | 8.38%           | 5.75%             | 11.39%                 | 8.27%                  | 7.33%                |
| Minnesota            | 4.63% | --                     | 13.43%          | 4.67%           | 6.48%             | 8.05%                  | 6.76%                  | 5.28%                |
| Missouri             | 4.10% | 10.49%                 | 12.45%          | 7.82%           | 11.31%            | 5.03%                  | 6.89%                  | 4.75%                |
| Nebraska             | 4.98% | --                     | --              | 6.65%           | 9.68%             | 7.08%                  | 8.72%                  | 5.45%                |
| North Dakota         | 4.73% | 12.37%                 | 11.15%          | 7.90%           | 7.12%             | 8.99%                  | 6.05%                  | 5.86%                |
| South Dakota         | 4.00% | --                     | 7.79%           | 7.48%           | 4.72%             | 6.37%                  | 5.52%                  | 4.66%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.44% | 12.07%                 | 14.10%          | 10.54%          | 8.52%             | 7.60%                  | 8.45%                  | 6.06%                |
| District of Columbia | 3.38% | --                     | --              | 6.24%           | 6.80%             | 5.03%                  | 6.93%                  | 3.83%                |
| Florida              | 6.23% | 11.21%                 | 14.43%          | 6.93%           | 6.36%             | 8.63%                  | 6.85%                  | 7.02%                |
| Georgia              | 4.23% | --                     | 6.41%           | 6.86%           | 6.67%             | 6.19%                  | 5.32%                  | 4.82%                |
| Maryland             | 7.78% | 9.28%                  | 12.33%          | 9.71%           | 9.30%             | 10.89%                 | 6.47%                  | 9.28%                |
| North Carolina       | 4.69% | --                     | 9.34%           | 2.68%           | 11.41%            | 7.03%                  | 4.82%                  | 5.49%                |
| South Carolina       | 4.31% | 12.12%                 | 9.48%           | 7.99%           | 7.04%             | 6.54%                  | 6.44%                  | 4.93%                |
| Virginia             | 4.61% | --                     | 15.81%          | 8.50%           | 10.86%            | 6.26%                  | 7.91%                  | 5.14%                |
| West Virginia        | 4.13% | --                     | 14.42% *        | 9.89%           | 6.96%             | 5.66%                  | 8.47%                  | 4.57%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 4.14% | 9.61% *                | --              | 11.29%          | 10.61%            | 5.51%                  | 7.32%                  | 4.79%                |
| Kentucky             | 3.63% | --                     | --              | 11.44%          | 9.13%             | 4.36%                  | 9.35%                  | 3.91%                |
| Mississippi          | 8.41% | --                     | --              | 10.58%          | 8.74%             | 13.97%                 | 7.91%                  | 9.68%                |
| Tennessee            | 4.88% | --                     | 7.33%           | 5.91%           | 10.86%            | 6.61%                  | 6.34%                  | 5.44%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.02% | --                     | 10.91%          | 10.12%          | 8.07%             | 6.39%                  | 6.92%                  | 5.44%                |
| Louisiana            | 4.94% | --                     | --              | 11.25%          | 7.14%             | 8.06%                  | 8.46%                  | 5.75%                |
| Oklahoma             | 3.65% | 10.79%                 | 9.77%           | 6.93%           | 7.47%             | 5.74%                  | 5.56%                  | 4.32%                |
| Texas                | 3.69% | 9.57%                  | 8.60%           | 7.49%           | 6.87%             | 5.36%                  | 5.77%                  | 4.26%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.30% | --                     | 8.37%           | 7.41%           | 9.17%             | 6.20%                  | 6.59%                  | 4.81%                |
| Colorado             | 3.94% | 10.86%                 | 5.31%           | 7.08%           | 5.04%             | 7.17%                  | 5.55%                  | 4.77%                |
| Idaho                | 4.98% | 9.79%                  | 12.20%          | 6.10%           | 7.83%             | 10.17%                 | 6.57%                  | 6.31%                |
| Montana              | 3.90% | 8.90%                  | 10.42%          | 8.54%           | 5.99%             | 7.34%                  | 6.49%                  | 4.84%                |
| Nevada               | 4.65% | 12.01%                 | 9.19% *         | 9.69%           | 5.46%             | 6.78%                  | 7.81%                  | 5.15%                |
| New Mexico           | 4.32% | --                     | --              | 8.30%           | 9.26%             | 5.72%                  | 8.79%                  | 4.72%                |
| Utah                 | 4.33% | 14.67%                 | 11.19%          | 10.45%          | 6.96%             | 6.45%                  | 7.68%                  | 4.77%                |
| Wyoming              | 4.40% | --                     | --              | 8.83%           | 11.09%            | 5.98%                  | 8.14%                  | 5.09%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3.82% | --                     | --              | 8.79%           | 8.63%             | 5.08%                  | 9.30%                  | 4.16%                |
| California           | 6.29% | 6.11%                  | 10.19%          | 4.60%           | 4.94%             | 8.79% *                | 4.54%                  | 7.29%                |
| Hawaii               | 3.72% | 4.16% *                | 7.13% *         | 7.26% *         | 4.77% *           | 6.93%                  | 5.08%                  | 4.75%                |
| Oregon               | 3.53% | 10.65%                 | 9.66%           | 8.54%           | 7.17%             | 4.85%                  | 5.92%                  | 3.83%                |
| Washington           | 6.37% | 8.44%                  | 5.98% *         | 8.70%           | 7.37%             | 9.57%                  | 5.71%                  | 7.69%                |

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.

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

**Table II.F.35 Percent of private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care by firm size and State: United States, 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        | 73.9% | 71.7%                  | 64.6%           | 68.6%           | 71.5%             | 76.8%                  | 68.2%                  | 74.9%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 81.0% | 75.3%                  | 93.3%           | 86.1%           | 77.7%             | 79.9%                  | 86.7%                  | 80.0%                |
| Maine                | 82.2% | 64.7%                  | 78.4%           | 85.9%           | 93.8%             | 77.6%                  | 72.4%                  | 84.1%                |
| Massachusetts        | 63.9% | 70.9%                  | 60.8%           | 59.6%           | 61.3%             | 65.1%                  | 66.3%                  | 63.5%                |
| New Hampshire        | 60.3% | 40.1% *                | 36.6%           | 40.7%           | 58.5%             | 71.1%                  | 37.8%                  | 65.4%                |
| Rhode Island         | 79.3% | 64.7%                  | 80.4%           | 73.8%           | 72.3%             | 85.2%                  | 74.6%                  | 80.4%                |
| Vermont              | 66.9% | 74.1%                  | 65.8%           | 52.1%           | 62.5%             | 79.0%                  | 64.7%                  | 67.6%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 62.0% | 84.3%                  | --              | 50.2%           | 36.9% *           | 77.6%                  | 73.2%                  | 60.3%                |
| New York             | 67.7% | 48.8%                  | 50.2%           | 68.2%           | 60.6%             | 75.0%                  | 57.4%                  | 69.5%                |
| Pennsylvania         | 73.4% | 72.6%                  | 63.7%           | 62.9%           | 78.4%             | 74.7%                  | 66.2%                  | 74.5%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 82.8% | 93.9%                  | 76.0%           | 73.6%           | 69.4%             | 90.5%                  | 85.5%                  | 82.3%                |
| Indiana              | 86.3% | --                     | --              | 85.2%           | 89.8%             | 86.9%                  | 72.1%                  | 87.9%                |
| Michigan             | 84.8% | 69.9%                  | 69.0%           | 75.8%           | 79.5%             | 90.4%                  | 70.2%                  | 87.2%                |
| Ohio                 | 74.9% | 83.9%                  | 61.6%           | 86.4%           | 85.0%             | 69.2%                  | 74.5%                  | 75.0%                |
| Wisconsin            | 76.6% | --                     | 86.5%           | 71.0%           | 75.7%             | 78.7%                  | 74.3%                  | 76.9%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 75.8% | 75.1%                  | 69.5%           | 71.7%           | 82.3%             | 72.8%                  | 70.4%                  | 76.9%                |
| Kansas               | 86.0% | 46.1% *                | 93.1%           | 72.7%           | 82.2%             | 92.9%                  | 67.2%                  | 89.6%                |
| Minnesota            | 87.8% | 90.4%                  | 98.7%           | 83.1%           | 85.5%             | 88.8%                  | 93.3%                  | 87.0%                |
| Missouri             | 80.1% | 75.4%                  | 94.4%           | 70.0%           | 69.8%             | 85.1%                  | 81.5%                  | 79.8%                |
| Nebraska             | 78.9% | 83.6%                  | 94.8%           | 64.1%           | 79.8%             | 80.1%                  | 79.8%                  | 78.8%                |
| North Dakota         | 84.6% | 91.8%                  | 73.6%           | 80.3%           | 93.0%             | 84.3%                  | 81.8%                  | 85.4%                |
| South Dakota         | 87.8% | --                     | 70.1%           | 86.8%           | 89.0%             | 92.0%                  | 77.1%                  | 90.6%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 74.3% | 71.2%                  | 86.3%           | 75.8%           | 88.3%             | 70.0%                  | 82.4%                  | 72.9%                |
| District of Columbia | 77.2% | --                     | --              | 56.6%           | 73.3%             | 91.5%                  | 55.0%                  | 82.0%                |
| Florida              | 67.9% | 81.2%                  | 26.7% *         | 42.3%           | 45.2%             | 79.2%                  | 39.5%                  | 72.1%                |
| Georgia              | 83.8% | --                     | 75.0%           | 80.1%           | 94.1%             | 82.6%                  | 79.8%                  | 84.4%                |
| Maryland             | 77.2% | 53.5%                  | 63.2%           | 70.0%           | 61.7%             | 87.0%                  | 65.8%                  | 79.6%                |
| North Carolina       | 87.0% | 90.1%                  | 91.4%           | 89.0%           | 72.6%             | 90.6%                  | 88.9%                  | 86.7%                |
| South Carolina       | 87.8% | 76.8%                  | 65.3%           | 90.7%           | 82.5%             | 91.6%                  | 74.0%                  | 90.2%                |
| Virginia             | 83.8% | --                     | 66.8%           | 77.3%           | 69.2%             | 91.2%                  | 73.2%                  | 85.3%                |
| West Virginia        | 72.2% | 77.3%                  | 84.0%           | 77.6%           | 81.8%             | 67.9%                  | 80.0%                  | 71.0%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 85.3% | 63.4%                  | --              | 63.5%           | 89.0%             | 93.0%                  | 63.5%                  | 90.4%                |
| Kentucky             | 84.8% | 76.4%                  | 74.0%           | 83.5%           | 73.5%             | 90.6%                  | 75.2%                  | 86.2%                |
| Mississippi          | 84.6% | 92.1%                  | 87.8%           | 82.1%           | 80.1%             | 86.2%                  | 89.8%                  | 83.6%                |
| Tennessee            | 75.6% | 75.5%                  | 67.2%           | 67.8%           | 67.2%             | 80.8%                  | 76.1%                  | 75.6%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 89.5% | 88.6%                  | 85.9%           | 63.5%           | 95.9%             | 93.4%                  | 81.8%                  | 91.0%                |
| Louisiana            | 80.9% | --                     | 86.2%           | 71.2%           | 87.0%             | 79.6%                  | 76.4%                  | 82.0%                |
| Oklahoma             | 75.2% | 73.2%                  | 85.8%           | 64.2%           | 82.2%             | 72.1%                  | 76.0%                  | 75.0%                |
| Texas                | 79.6% | 85.8%                  | 71.0%           | 68.5%           | 79.8%             | 81.7%                  | 74.6%                  | 80.6%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 90.8% | --                     | 89.7%           | 87.1%           | 94.0%             | 91.5%                  | 83.6%                  | 91.7%                |
| Colorado             | 77.4% | 81.7%                  | 43.5%           | 77.8%           | 65.4%             | 86.1%                  | 62.0%                  | 80.8%                |
| Idaho                | 79.0% | 86.1%                  | 79.9%           | 65.4%           | 77.3%             | 83.4%                  | 82.2%                  | 78.2%                |
| Montana              | 76.1% | 85.4%                  | 80.4%           | 76.0%           | 66.7%             | 78.0%                  | 86.2%                  | 72.3%                |
| Nevada               | 60.3% | 75.0%                  | 53.7%           | 71.7%           | 66.7%             | 56.4%                  | 64.9%                  | 59.5%                |
| New Mexico           | 70.5% | --                     | --              | 80.4%           | 59.3%             | 75.4%                  | 69.7%                  | 70.6%                |
| Utah                 | 84.0% | 100.0%                 | 74.0%           | 78.1%           | 81.2%             | 86.0%                  | 82.9%                  | 84.2%                |
| Wyoming              | 86.2% | --                     | 88.1%           | 85.3%           | 91.9%             | 88.8%                  | 75.7%                  | 90.0%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 84.5% | --                     | --              | 90.1%           | 91.7%             | 83.0%                  | 69.8%                  | 86.6%                |
| California           | 47.7% | 52.7%                  | 32.3% *         | 44.2%           | 51.7%             | 48.0% *                | 43.4%                  | 48.4%                |
| Hawaii               | 69.5% | 63.1%                  | 67.8%           | 65.1%           | 57.4%             | 78.8%                  | 59.3%                  | 73.4%                |
| Oregon               | 79.7% | 54.4%                  | 79.6%           | 69.3%           | 79.6%             | 83.9%                  | 69.6%                  | 81.6%                |
| Washington           | 79.5% | 71.9%                  | 85.8%           | 90.2%           | 93.2%             | 72.1%                  | 81.4%                  | 79.1%                |

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 II.F.35 Standard errors for percent of private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care by firm size and State: United States, 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        | 2.07% | 2.07%                  | 2.35%           | 1.47%           | 1.73%             | 3.63%                  | 1.26%                  | 2.45%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 2.97% | 12.17%                 | 3.62%           | 5.88%           | 5.94%             | 4.57%                  | 4.59%                  | 3.38%                |
| Maine                | 2.83% | 15.89%                 | 9.35%           | 4.83%           | 2.60%             | 4.45%                  | 7.54%                  | 3.12%                |
| Massachusetts        | 4.63% | 14.90%                 | 14.99%          | 11.73%          | 7.85%             | 6.67%                  | 8.33%                  | 5.18%                |
| New Hampshire        | 3.68% | 12.83% *               | 9.78%           | 8.36%           | 6.58%             | 6.00%                  | 6.64%                  | 4.25%                |
| Rhode Island         | 3.41% | 10.53%                 | 8.96%           | 9.15%           | 7.96%             | 4.74%                  | 5.80%                  | 3.95%                |
| Vermont              | 3.97% | 11.56%                 | 9.23%           | 7.45%           | 8.01%             | 5.79%                  | 6.02%                  | 4.85%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 8.30% | 11.61%                 | --              | 11.68%          | 19.73% *          | 5.56%                  | 8.75%                  | 9.29%                |
| New York             | 2.58% | 10.14%                 | 10.84%          | 6.78%           | 5.98%             | 3.19%                  | 5.91%                  | 2.84%                |
| Pennsylvania         | 4.01% | 10.78%                 | 10.79%          | 8.35%           | 5.92%             | 6.32%                  | 6.57%                  | 4.53%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 2.57% | 3.02%                  | 10.00%          | 5.86%           | 6.71%             | 2.60%                  | 3.72%                  | 3.01%                |
| Indiana              | 2.46% | --                     | --              | 6.44%           | 4.09%             | 3.26%                  | 9.10%                  | 2.45%                |
| Michigan             | 2.43% | 13.89%                 | 10.94%          | 7.39%           | 4.59%             | 3.24%                  | 6.88%                  | 2.56%                |
| Ohio                 | 3.43% | 7.98%                  | 11.98%          | 6.03%           | 4.78%             | 5.33%                  | 6.99%                  | 3.85%                |
| Wisconsin            | 3.32% | --                     | 8.03%           | 6.72%           | 6.21%             | 5.04%                  | 6.04%                  | 3.69%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2.99% | 8.50%                  | 11.29%          | 6.54%           | 4.18%             | 5.57%                  | 5.66%                  | 3.42%                |
| Kansas               | 3.25% | 13.94% *               | 6.25%           | 8.22%           | 5.78%             | 3.38%                  | 7.26%                  | 3.19%                |
| Minnesota            | 3.15% | 9.86%                  | 1.15%           | 9.52%           | 4.41%             | 4.76%                  | 2.63%                  | 3.60%                |
| Missouri             | 4.03% | 10.24%                 | 3.18%           | 8.53%           | 15.16%            | 3.79%                  | 5.66%                  | 4.73%                |
| Nebraska             | 5.85% | 9.01%                  | 5.22%           | 8.20%           | 8.19%             | 8.92%                  | 6.34%                  | 6.47%                |
| North Dakota         | 4.06% | 6.35%                  | 10.07%          | 6.78%           | 3.43%             | 7.99%                  | 5.28%                  | 5.06%                |
| South Dakota         | 2.41% | --                     | 10.80%          | 4.87%           | 3.17%             | 3.29%                  | 6.62%                  | 2.28%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4.77% | 11.72%                 | 8.01%           | 9.63%           | 4.30%             | 7.08%                  | 5.17%                  | 5.51%                |
| District of Columbia | 2.74% | --                     | --              | 7.25%           | 6.08%             | 2.41%                  | 7.89%                  | 2.76%                |
| Florida              | 4.81% | 9.04%                  | 10.23% *        | 6.99%           | 9.99%             | 5.00%                  | 6.61%                  | 5.08%                |
| Georgia              | 3.02% | --                     | 8.50%           | 8.07%           | 3.04%             | 4.15%                  | 6.33%                  | 3.30%                |
| Maryland             | 4.81% | 11.76%                 | 11.92%          | 8.68%           | 9.88%             | 5.21%                  | 6.30%                  | 5.32%                |
| North Carolina       | 3.35% | 5.30%                  | 6.30%           | 4.89%           | 13.39%            | 2.69%                  | 4.77%                  | 3.81%                |
| South Carolina       | 2.50% | 14.17%                 | 12.13%          | 4.09%           | 5.92%             | 3.21%                  | 7.43%                  | 2.65%                |
| Virginia             | 2.63% | --                     | 14.02%          | 6.01%           | 6.88%             | 2.91%                  | 6.81%                  | 2.84%                |
| West Virginia        | 4.39% | 12.40%                 | 8.52%           | 8.93%           | 7.23%             | 6.19%                  | 6.63%                  | 4.93%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 2.42% | 12.34%                 | --              | 10.55%          | 5.16%             | 1.83%                  | 7.56%                  | 2.15%                |
| Kentucky             | 2.89% | 13.66%                 | 12.90%          | 8.36%           | 9.96%             | 2.13%                  | 8.20%                  | 3.08%                |
| Mississippi          | 4.16% | 5.83%                  | 10.29%          | 7.24%           | 6.54%             | 6.55%                  | 4.78%                  | 4.99%                |
| Tennessee            | 4.40% | 13.45%                 | 13.12%          | 10.64%          | 10.27%            | 5.77%                  | 6.97%                  | 4.90%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2.34% | 11.79%                 | 8.97%           | 11.40%          | 1.99%             | 2.27%                  | 7.03%                  | 2.38%                |
| Louisiana            | 3.31% | --                     | 6.56%           | 10.09%          | 3.95%             | 5.76%                  | 6.49%                  | 3.78%                |
| Oklahoma             | 3.90% | 12.67%                 | 8.26%           | 8.65%           | 5.94%             | 6.83%                  | 5.88%                  | 4.63%                |
| Texas                | 3.58% | 5.48%                  | 8.68%           | 8.21%           | 5.01%             | 5.54%                  | 5.35%                  | 4.16%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 2.13% | --                     | 7.35%           | 4.91%           | 3.04%             | 2.93%                  | 6.26%                  | 2.23%                |
| Colorado             | 3.43% | 8.75%                  | 11.53%          | 6.93%           | 10.70%            | 3.79%                  | 7.14%                  | 3.76%                |
| Idaho                | 4.51% | 8.81%                  | 9.77%           | 13.65%          | 7.52%             | 6.31%                  | 5.62%                  | 5.55%                |
| Montana              | 3.86% | 6.57%                  | 9.17%           | 7.58%           | 6.29%             | 7.82%                  | 4.04%                  | 5.05%                |
| Nevada               | 5.64% | 12.56%                 | 13.13%          | 9.29%           | 9.40%             | 8.38%                  | 8.62%                  | 6.49%                |
| New Mexico           | 4.51% | --                     | --              | 6.30%           | 9.68%             | 6.32%                  | 9.33%                  | 5.01%                |
| Utah                 | 4.42% | 0.00%                  | 13.14%          | 8.17%           | 10.07%            | 5.48%                  | 6.29%                  | 5.01%                |
| Wyoming              | 2.74% | --                     | 6.40%           | 5.30%           | 5.33%             | 4.01%                  | 6.47%                  | 2.78%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 4.16% | --                     | --              | 5.46%           | 3.69%             | 6.68%                  | 13.23%                 | 4.29%                |
| California           | 9.48% | 7.07%                  | 10.77% *        | 4.47%           | 4.95%             | 14.97% *               | 4.67%                  | 11.22%               |
| Hawaii               | 4.41% | 8.54%                  | 9.16%           | 7.62%           | 13.71%            | 4.75%                  | 5.79%                  | 5.82%                |
| Oregon               | 4.06% | 13.00%                 | 11.38%          | 8.29%           | 11.10%            | 4.56%                  | 6.99%                  | 4.66%                |
| Washington           | 9.20% | 10.45%                 | 8.55%           | 5.44%           | 3.49%             | 15.20%                 | 5.72%                  | 11.12%               |

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 II.F.36 Among private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible by firm size and State: United States, 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        | 45.3% | 38.4%                  | 45.5%           | 49.3%           | 55.8%             | 41.5%                  | 44.1%                  | 45.5%                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 53.6% | 72.0%                  | 56.4%           | 27.7%           | 68.6%             | 54.4%                  | 50.6%                  | 54.2%                |
| Maine                | 42.0% | --                     | 75.4%           | 53.3%           | 47.5%             | 29.0%                  | 57.7%                  | 39.3%                |
| Massachusetts        | 34.5% | --                     | --              | 23.7% *         | 30.3%             | 39.3%                  | 19.8% *                | 36.9%                |
| New Hampshire        | 40.6% | --                     | --              | 38.4% *         | 54.9%             | 34.1%                  | 36.2%                  | 41.2%                |
| Rhode Island         | 49.5% | --                     | 38.6% *         | 68.8%           | 68.9%             | 39.9%                  | 48.8%                  | 49.7%                |
| Vermont              | 28.2% | --                     | 1.9% *          | 5.0% *          | 33.0% *           | 39.8% *                | 6.1% *                 | 34.1%                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 36.2% | --                     | --              | 48.4% *         | 64.8%             | 30.2%                  | 29.7% *                | 37.4%                |
| New York             | 45.1% | 23.2% *                | 15.7% *         | 32.0%           | 44.9%             | 51.1%                  | 24.5%                  | 48.1%                |
| Pennsylvania         | 44.1% | 41.3% *                | 40.4% *         | 53.7%           | 56.0%             | 37.8%                  | 44.2%                  | 44.1%                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 48.8% | 43.2%                  | 59.1%           | 64.8%           | 65.6%             | 39.6%                  | 53.5%                  | 47.8%                |
| Indiana              | 47.9% | --                     | --              | 63.0%           | 55.5%             | 41.3%                  | 58.9%                  | 46.9%                |
| Michigan             | 37.3% | --                     | 60.8%           | 37.3% *         | 45.3%             | 33.2%                  | 46.3%                  | 36.0%                |
| Ohio                 | 48.1% | 71.1%                  | 64.2%           | 47.5%           | 57.7%             | 40.3%                  | 62.1%                  | 45.6%                |
| Wisconsin            | 51.8% | --                     | --              | 57.0%           | 75.8%             | 40.5%                  | 40.1%                  | 53.3%                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 40.2% | 35.7% *                | --              | 43.1%           | 35.7%             | 43.4%                  | 40.2%                  | 40.2%                |
| Kansas               | 47.6% | --                     | --              | 69.1%           | 52.5%             | 42.5% *                | 59.2%                  | 45.9%                |
| Minnesota            | 41.0% | --                     | --              | 33.8%           | 60.4%             | 32.6%                  | 35.9%                  | 41.8%                |
| Missouri             | 47.2% | --                     | --              | 65.9%           | 66.9%             | 37.0%                  | 52.4%                  | 46.1%                |
| Nebraska             | 65.9% | --                     | --              | 71.1%           | 72.8%             | 65.2%                  | 45.9%                  | 68.2%                |
| North Dakota         | 35.5% | --                     | 24.0% *         | 19.9% *         | 45.9%             | 42.1%                  | 22.1%                  | 39.3%                |
| South Dakota         | 48.1% | --                     | 44.9%           | 32.3% *         | 45.4%             | 55.9%                  | 35.0%                  | 51.2%                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 59.4% | --                     | --              | 42.5%           | 32.5% *           | 70.1%                  | 59.2%                  | 59.4%                |
| District of Columbia | 55.0% | --                     | --              | 52.0%           | 63.2%             | 52.7%                  | 48.9%                  | 55.9%                |
| Florida              | 57.9% | --                     | --              | 31.1%           | 65.7%             | 58.4%                  | 54.7%                  | 58.1%                |
| Georgia              | 38.8% | --                     | --              | 50.0%           | 32.9% *           | 37.3%                  | 52.5%                  | 37.0%                |
| Maryland             | 42.9% | --                     | --              | 66.5%           | 43.2%             | 41.4% *                | 37.7%                  | 43.8%                |
| North Carolina       | 48.7% | --                     | --              | 60.2%           | 67.8%             | 42.6%                  | 42.7%                  | 49.7%                |
| South Carolina       | 40.1% | --                     | --              | 35.1% *         | 64.5%             | 35.8%                  | 36.0% *                | 40.7%                |
| Virginia             | 35.8% | --                     | 73.1%           | 43.9%           | 36.9% *           | 31.5%                  | 43.5%                  | 34.8%                |
| West Virginia        | 50.6% | --                     | --              | 54.4%           | 77.7%             | 45.7%                  | 40.2%                  | 52.3%                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 44.5% | --                     | --              | 50.0%           | 48.8%             | 44.0%                  | 37.8%                  | 45.6%                |
| Kentucky             | 46.8% | --                     | 72.5%           | 52.9%           | 69.1%             | 38.0%                  | 64.9%                  | 44.5%                |
| Mississippi          | 38.0% | --                     | --              | 39.3%           | 50.7%             | 33.2% *                | 38.9%                  | 37.8%                |
| Tennessee            | 51.9% | 79.7%                  | --              | 60.6%           | 62.7%             | 46.0%                  | 59.7%                  | 50.8%                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 32.5% | --                     | 41.0%           | 68.3%           | 48.2%             | 22.9%                  | 54.5%                  | 28.6%                |
| Louisiana            | 49.1% | --                     | --              | 36.6% *         | 69.8%             | 38.0%                  | 49.9%                  | 48.9%                |
| Oklahoma             | 57.2% | --                     | 53.7%           | 41.7%           | 62.4%             | 58.5%                  | 51.7%                  | 58.5%                |
| Texas                | 45.9% | 42.3%                  | 40.7% *         | 59.1%           | 56.9%             | 41.4%                  | 45.1%                  | 46.0%                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 45.5% | --                     | 52.3%           | 56.7%           | 69.3%             | 35.3%                  | 56.9%                  | 44.1%                |
| Colorado             | 47.6% | --                     | 52.0%           | 53.3%           | 60.5%             | 42.5%                  | 44.4%                  | 48.2%                |
| Idaho                | 46.9% | 26.4% *                | --              | 66.1%           | 50.9%             | 44.1%                  | 44.5%                  | 47.6%                |
| Montana              | 39.6% | 59.4%                  | --              | 43.6%           | 36.7%             | 35.1%                  | 48.5%                  | 35.6%                |
| Nevada               | 42.5% | --                     | --              | 46.4% *         | 37.1% *           | 45.6%                  | 32.4% *                | 44.6%                |
| New Mexico           | 36.2% | --                     | --              | 52.4%           | 62.6%             | 25.5%                  | 19.9% *                | 38.6%                |
| Utah                 | 65.4% | 40.5% *                | --              | 48.2%           | 70.8%             | 69.5%                  | 38.5%                  | 69.7%                |
| Wyoming              | 42.9% | --                     | --              | 37.5%           | 58.5%             | 40.0%                  | 35.9%                  | 45.1%                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 43.5% | --                     | 77.3%           | 50.5%           | 45.2%             | 37.8%                  | 57.2%                  | 42.0%                |
| California           | 37.2% | 24.2% *                | 12.8% *         | 44.4%           | 51.3%             | 34.5%                  | 29.8%                  | 38.3%                |
| Hawaii               | 11.6% | 8.1% *                 | 14.2% *         | 5.4% *          | 12.2% *           | 13.3% *                | 12.1% *                | 11.5%                |
| Oregon               | 51.9% | --                     | 67.6%           | 48.4%           | 56.2%             | 49.4%                  | 52.8%                  | 51.8%                |
| Washington           | 55.0% | --                     | 61.2%           | 55.5%           | 66.2%             | 51.0%                  | 50.9%                  | 55.9%                |

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 II.F.36 Standard errors for among private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible by firm size and State: United States, 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        | 1.14%  | 3.19%                  | 2.80%           | 2.01%           | 1.95%             | 1.70%                  | 1.65%                  | 1.29%                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 5.49%  | 13.87%                 | 15.26%          | 7.56%           | 11.86%            | 7.68%                  | 11.98%                 | 6.09%                |
| Maine                | 5.55%  | --                     | 9.54%           | 11.59%          | 10.16%            | 7.56%                  | 9.01%                  | 6.15%                |
| Massachusetts        | 5.45%  | --                     | --              | 11.72% *        | 8.41%             | 8.08%                  | 7.83% *                | 6.20%                |
| New Hampshire        | 5.40%  | --                     | --              | 12.98% *        | 12.20%            | 6.57%                  | 10.85%                 | 5.94%                |
| Rhode Island         | 5.94%  | --                     | 11.74% *        | 10.21%          | 10.11%            | 9.43%                  | 8.75%                  | 6.98%                |
| Vermont              | 6.00%  | --                     | 1.37% *         | 3.09% *         | 10.53% *          | 12.92% *               | 2.95% *                | 7.73%                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6.81%  | --                     | --              | 14.77% *        | 15.19%            | 7.74%                  | 13.05% *               | 7.67%                |
| New York             | 3.75%  | 10.98% *               | 9.90% *         | 8.52%           | 7.79%             | 5.21%                  | 6.28%                  | 4.17%                |
| Pennsylvania         | 5.33%  | 12.78% *               | 13.24% *        | 10.72%          | 8.81%             | 7.57%                  | 7.48%                  | 5.99%                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 5.35%  | 12.04%                 | 12.42%          | 8.16%           | 6.77%             | 8.53%                  | 7.18%                  | 6.27%                |
| Indiana              | 6.06%  | --                     | --              | 13.57%          | 11.02%            | 8.03%                  | 11.28%                 | 6.47%                |
| Michigan             | 5.36%  | --                     | 12.31%          | 12.45% *        | 9.26%             | 7.60%                  | 9.15%                  | 5.93%                |
| Ohio                 | 4.23%  | 11.24%                 | 12.37%          | 11.38%          | 6.59%             | 6.40%                  | 8.37%                  | 4.68%                |
| Wisconsin            | 5.13%  | --                     | --              | 10.26%          | 6.09%             | 8.03%                  | 9.65%                  | 5.67%                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4.45%  | 11.72% *               | --              | 10.29%          | 7.00%             | 8.20%                  | 8.41%                  | 5.05%                |
| Kansas               | 9.57%  | --                     | --              | 9.65%           | 8.82%             | 15.16% *               | 10.06%                 | 10.70%               |
| Minnesota            | 5.96%  | --                     | --              | 7.73%           | 8.88%             | 8.74%                  | 7.87%                  | 6.82%                |
| Missouri             | 5.42%  | --                     | --              | 8.65%           | 12.06%            | 6.93%                  | 8.44%                  | 6.32%                |
| Nebraska             | 5.56%  | --                     | --              | 8.87%           | 10.63%            | 7.86%                  | 9.34%                  | 6.00%                |
| North Dakota         | 4.53%  | --                     | 9.63% *         | 6.38% *         | 8.51%             | 8.27%                  | 5.29%                  | 5.62%                |
| South Dakota         | 5.73%  | --                     | 12.61%          | 9.89% *         | 10.16%            | 9.86%                  | 7.55%                  | 6.83%                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5.66%  | --                     | --              | 12.04%          | 12.23% *          | 6.33%                  | 10.35%                 | 6.46%                |
| District of Columbia | 5.30%  | --                     | --              | 9.68%           | 8.61%             | 8.03%                  | 9.05%                  | 5.92%                |
| Florida              | 8.39%  | --                     | --              | 8.74%           | 10.15%            | 10.45%                 | 8.94%                  | 9.02%                |
| Georgia              | 6.11%  | --                     | --              | 12.03%          | 13.47% *          | 7.82%                  | 9.35%                  | 6.70%                |
| Maryland             | 10.14% | --                     | --              | 9.68%           | 12.00%            | 14.77% *               | 8.03%                  | 11.95%               |
| North Carolina       | 6.25%  | --                     | --              | 11.22%          | 8.93%             | 8.37%                  | 9.57%                  | 7.15%                |
| South Carolina       | 5.62%  | --                     | --              | 11.71% *        | 9.52%             | 7.59%                  | 11.89% *               | 6.20%                |
| Virginia             | 4.93%  | --                     | 14.06%          | 11.40%          | 11.56% *          | 6.13%                  | 9.82%                  | 5.38%                |
| West Virginia        | 5.94%  | --                     | --              | 11.80%          | 7.10%             | 9.04%                  | 9.88%                  | 6.62%                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 5.59%  | --                     | --              | 13.32%          | 11.45%            | 7.89%                  | 9.16%                  | 6.34%                |
| Kentucky             | 5.08%  | --                     | 13.04%          | 13.64%          | 9.16%             | 6.31%                  | 9.81%                  | 5.55%                |
| Mississippi          | 7.76%  | --                     | --              | 11.75%          | 10.01%            | 12.12% *               | 9.31%                  | 9.18%                |
| Tennessee            | 5.65%  | 11.70%                 | --              | 12.60%          | 9.48%             | 7.81%                  | 8.68%                  | 6.29%                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 5.25%  | --                     | 12.04%          | 14.46%          | 8.93%             | 5.93%                  | 9.86%                  | 5.57%                |
| Louisiana            | 5.88%  | --                     | --              | 12.85% *        | 8.20%             | 8.74%                  | 10.53%                 | 6.82%                |
| Oklahoma             | 4.83%  | --                     | 11.91%          | 9.82%           | 11.06%            | 6.02%                  | 8.26%                  | 5.61%                |
| Texas                | 4.83%  | 12.00%                 | 12.42% *        | 10.04%          | 10.70%            | 6.41%                  | 7.66%                  | 5.54%                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 6.74%  | --                     | 15.12%          | 11.71%          | 10.72%            | 8.78%                  | 9.90%                  | 7.43%                |
| Colorado             | 6.03%  | --                     | 11.03%          | 12.33%          | 14.26%            | 8.35%                  | 8.50%                  | 6.92%                |
| Idaho                | 6.96%  | 12.57% *               | --              | 9.46%           | 12.36%            | 11.40%                 | 7.88%                  | 8.73%                |
| Montana              | 5.68%  | 10.46%                 | --              | 12.15%          | 10.62%            | 10.12%                 | 8.58%                  | 6.95%                |
| Nevada               | 6.50%  | --                     | --              | 14.48% *        | 13.85% *          | 9.76%                  | 10.29% *               | 7.56%                |
| New Mexico           | 6.45%  | --                     | --              | 8.39%           | 11.85%            | 7.50%                  | 7.22% *                | 7.31%                |
| Utah                 | 9.17%  | 14.53% *               | --              | 12.11%          | 8.15%             | 14.42%                 | 8.81%                  | 9.67%                |
| Wyoming              | 5.51%  | --                     | --              | 10.06%          | 12.16%            | 9.38%                  | 9.45%                  | 6.52%                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 6.05%  | --                     | 12.70%          | 11.59%          | 10.23%            | 9.55%                  | 9.77%                  | 6.61%                |
| California           | 4.03%  | 8.93% *                | 8.75% *         | 8.01%           | 7.65%             | 5.47%                  | 6.55%                  | 4.55%                |
| Hawaii               | 2.53%  | 5.60% *                | 10.27% *        | 3.48% *         | 5.44% *           | 4.01% *                | 5.47% *                | 2.84%                |
| Oregon               | 5.47%  | --                     | 11.80%          | 10.53%          | 9.12%             | 9.04%                  | 8.73%                  | 6.22%                |
| Washington           | 4.45%  | --                     | 13.16%          | 10.29%          | 7.03%             | 7.15%                  | 8.37%                  | 5.09%                |

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 II.F.37 Average out-of-network individual deductible (in dollars) per employee enrolled with single coverage by firm size and State: United States, 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        | 4,636 | 5,550                  | 5,571           | 5,952           | 5,282             | 3,991                  | 5,842                  | 4,426                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 4,707 | 6,200                  | 7,311           | 8,017           | 4,762             | 2,963                  | 7,049                  | 4,228                |
| Maine                | 5,496 | 6,772                  | 6,054           | 8,189           | 6,226             | 3,786                  | 6,987                  | 5,216                |
| Massachusetts        | 3,349 | --                     | 3,767           | 4,571           | 2,580             | 3,179                  | 5,311                  | 3,026                |
| New Hampshire        | 4,313 | --                     | --              | 7,021           | 4,696             | 3,383                  | 6,261                  | 3,971                |
| Rhode Island         | 4,791 | --                     | 8,288 *         | 7,127           | 5,447             | 3,158                  | 7,650                  | 4,097                |
| Vermont              | 4,372 | --                     | 5,157           | 6,755           | 4,026             | 2,913                  | 7,081                  | 3,613                |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 3,738 | --                     | --              | 3,851           | 2,772             | 4,033                  | 3,472                  | 3,775                |
| New York             | 3,777 | --                     | 3,509           | 5,666           | 4,791             | 3,143                  | 4,864                  | 3,616                |
| Pennsylvania         | 4,840 | 6,781                  | 5,689           | 6,248           | 4,805             | 4,292                  | 5,835                  | 4,671                |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 4,327 | 4,569                  | 4,348           | 5,392           | 5,324             | 3,677                  | 4,912                  | 4,192                |
| Indiana              | 4,993 | --                     | --              | 6,314           | 5,068             | 4,181                  | 8,030                  | 4,654                |
| Michigan             | 4,350 | --                     | 3,850           | 5,669           | 4,815             | 3,967                  | 5,748                  | 4,160                |
| Ohio                 | 5,144 | --                     | 6,993           | 7,874           | 6,252             | 3,647                  | 8,241                  | 4,609                |
| Wisconsin            | 5,074 | --                     | 5,257           | 6,238           | 6,128             | 4,242                  | 6,294                  | 4,881                |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 4,504 | 4,900                  | 6,454           | 5,042           | 4,403             | 4,132                  | 4,837                  | 4,439                |
| Kansas               | 5,461 | --                     | 5,124           | 6,274           | 4,789             | 5,743                  | 5,416                  | 5,469                |
| Minnesota            | 5,054 | --                     | 8,494           | 9,382           | 5,850             | 3,285                  | 9,694                  | 4,267                |
| Missouri             | 5,384 | --                     | 5,678           | 8,769           | 5,775             | 4,011                  | 8,640                  | 4,695                |
| Nebraska             | 5,344 | 5,420                  | 8,007           | 6,848           | 6,860             | 4,320                  | 7,388                  | 5,112                |
| North Dakota         | 4,938 | --                     | 3,028           | 5,516           | 4,624             | 5,169                  | 4,707                  | 5,003                |
| South Dakota         | 5,857 | 5,242                  | 7,045           | 7,691           | 7,194             | 4,141                  | 7,358                  | 5,492                |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 4,533 | --                     | --              | 6,113           | 6,179             | 3,267                  | 6,701                  | 3,981                |
| District of Columbia | 3,051 | --                     | --              | 2,474           | 3,466             | 2,798                  | 3,443                  | 3,001                |
| Florida              | 4,068 | --                     | --              | 5,885           | 5,303             | 3,525                  | 5,830                  | 3,900                |
| Georgia              | 5,332 | 4,825                  | 5,123           | 7,428           | 6,855             | 4,408                  | 6,483                  | 5,165                |
| Maryland             | 4,521 | --                     | 4,558           | 4,781           | 3,867             | 4,496                  | 5,675                  | 4,322                |
| North Carolina       | 4,738 | --                     | --              | 7,206           | 4,825             | 3,910                  | 6,822                  | 4,322                |
| South Carolina       | 4,853 | 6,921                  | 6,290           | 5,695           | 6,176             | 3,897                  | 6,452                  | 4,564                |
| Virginia             | 6,125 | --                     | --              | 4,756           | 6,656             | 6,597 *                | 3,790                  | 6,463 *              |
| West Virginia        | 4,924 | --                     | 4,988           | 4,873           | 5,773             | 4,569                  | 5,357                  | 4,855                |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 3,702 | --                     | --              | 5,100           | 5,280             | 2,928                  | 3,870                  | 3,667                |
| Kentucky             | 5,203 | --                     | 7,659           | 4,491           | 6,091             | 4,745                  | 6,541                  | 5,022                |
| Mississippi          | 4,156 | --                     | --              | 5,052           | 4,542             | 3,773                  | 4,035                  | 4,190                |
| Tennessee            | 4,914 | 5,954                  | --              | 6,903           | 6,384             | 3,823                  | 6,296                  | 4,665                |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 4,994 | --                     | 3,671           | 4,479           | 5,108             | 5,273                  | 3,787                  | 5,276                |
| Louisiana            | 4,258 | --                     | --              | 3,759           | 4,684             | 4,372                  | 3,479                  | 4,451                |
| Oklahoma             | 4,592 | 6,084                  | 4,411           | 4,688           | 4,931             | 4,163                  | 4,961                  | 4,504                |
| Texas                | 5,160 | 5,207                  | 6,571           | 6,008           | 6,924             | 4,325                  | 5,946                  | 4,998                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 5,435 | --                     | 7,434           | 6,811           | 5,902             | 4,783                  | 6,928                  | 5,245                |
| Colorado             | 4,710 | 8,128                  | 8,234           | 5,934           | 4,844             | 3,839                  | 7,155                  | 4,318                |
| Idaho                | 5,289 | 8,124                  | 7,583           | 7,399           | 5,493             | 3,803                  | 7,987                  | 4,425                |
| Montana              | 5,500 | 8,578                  | 6,601           | 6,528           | 4,922             | 3,871                  | 7,564                  | 4,483                |
| Nevada               | 5,160 | --                     | --              | 4,265           | 6,117             | 4,689                  | 5,632                  | 5,063                |
| New Mexico           | 5,560 | --                     | 5,750           | 6,480           | 6,393             | 4,858                  | 5,336                  | 5,592                |
| Utah                 | 4,469 | 6,486                  | 5,611           | 3,810           | 4,140             | 4,498                  | 5,716                  | 4,319                |
| Wyoming              | 6,859 | --                     | --              | 5,642           | 4,809             | 9,206                  | 5,288                  | 7,438                |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 3,983 | --                     | --              | 4,828           | 3,924             | 3,659                  | 4,793                  | 3,861                |
| California           | 3,684 | 4,023                  | 5,761           | 3,992           | 3,773             | 3,485                  | 4,119                  | 3,618                |
| Hawaii               | 2,885 | --                     | --              | --              | 2,523             | 3,388                  | 2,159                  | 3,078                |
| Oregon               | 4,835 | --                     | 6,930           | 5,023           | 4,873             | 3,645                  | 7,597                  | 4,212                |
| Washington           | 3,927 | --                     | 4,123           | 4,820           | 4,479             | 2,958                  | 4,868                  | 3,675                |

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

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

**Table II.F.37 Standard errors for average out-of-network individual deductible (in dollars) per employee enrolled with single coverage by firm size and State: United States, 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        | 76.81    | 293.93                 | 190.52          | 146.87          | 157.14            | 108.28                 | 137.49                 | 86.76                |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 448.19   | 974.26                 | 1,064.53        | 876.77          | 823.74            | 280.43                 | 623.08                 | 549.67               |
| Maine                | 307.62   | 764.49                 | 664.23          | 808.05          | 402.82            | 491.62                 | 533.50                 | 345.90               |
| Massachusetts        | 282.24   | --                     | 693.11          | 848.57          | 355.91            | 374.89                 | 564.77                 | 278.87               |
| New Hampshire        | 295.28   | --                     | --              | 1,128.99        | 538.85            | 282.01                 | 1,015.58               | 262.36               |
| Rhode Island         | 450.47   | --                     | 3,312.23 *      | 646.09          | 1,050.92          | 402.78                 | 1,439.85               | 411.46               |
| Vermont              | 300.99   | --                     | 477.81          | 1,033.76        | 467.59            | 182.63                 | 884.87                 | 247.97               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 291.70   | --                     | --              | 681.81          | 642.81            | 316.46                 | 566.26                 | 320.95               |
| New York             | 221.17   | --                     | 578.33          | 821.64          | 607.08            | 208.61                 | 738.41                 | 225.53               |
| Pennsylvania         | 295.53   | 649.21                 | 951.75          | 971.79          | 529.45            | 470.90                 | 584.29                 | 338.76               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 225.86   | 660.19                 | 368.43          | 542.32          | 649.71            | 246.31                 | 449.95                 | 256.15               |
| Indiana              | 289.85   | --                     | --              | 728.54          | 481.09            | 409.86                 | 1,209.49               | 289.27               |
| Michigan             | 300.96   | --                     | 702.96          | 1,127.56        | 887.85            | 341.53                 | 956.55                 | 306.49               |
| Ohio                 | 273.28   | --                     | 966.76          | 931.12          | 459.14            | 259.48                 | 578.43                 | 266.95               |
| Wisconsin            | 262.41   | --                     | 880.32          | 992.78          | 435.12            | 334.25                 | 1,007.68               | 257.59               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 251.07   | 741.73                 | 1,139.39        | 400.11          | 483.94            | 398.47                 | 522.49                 | 281.08               |
| Kansas               | 694.27   | --                     | 751.78          | 771.72          | 382.48            | 1,178.27               | 613.81                 | 807.82               |
| Minnesota            | 437.19   | --                     | 1,129.45        | 1,656.57        | 648.02            | 221.51                 | 1,532.75               | 331.80               |
| Missouri             | 371.82   | --                     | 890.73          | 1,582.73        | 889.32            | 225.74                 | 1,511.63               | 275.77               |
| Nebraska             | 421.28   | 498.96                 | 1,083.40        | 825.62          | 919.65            | 465.27                 | 730.71                 | 452.52               |
| North Dakota         | 250.53   | --                     | 613.94          | 707.88          | 444.13            | 326.76                 | 521.20                 | 284.00               |
| South Dakota         | 515.55   | 886.43                 | 868.05          | 721.07          | 1,511.41          | 276.64                 | 596.03                 | 613.87               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 452.64   | --                     | --              | 1,582.51        | 1,008.43          | 399.56                 | 1,327.90               | 435.99               |
| District of Columbia | 201.87   | --                     | --              | 525.42          | 349.66            | 262.51                 | 657.77                 | 209.66               |
| Florida              | 232.66   | --                     | --              | 636.30          | 367.17            | 196.18                 | 922.60                 | 221.42               |
| Georgia              | 311.54   | 364.11                 | 411.64          | 964.19          | 527.06            | 454.15                 | 603.27                 | 347.35               |
| Maryland             | 460.16   | --                     | 900.82          | 780.40          | 445.14            | 676.29                 | 628.98                 | 578.16               |
| North Carolina       | 275.59   | --                     | --              | 565.48          | 778.95            | 265.02                 | 769.77                 | 273.13               |
| South Carolina       | 286.79   | 772.00                 | 890.74          | 609.81          | 867.59            | 270.21                 | 561.72                 | 296.48               |
| Virginia             | 1,767.76 | --                     | --              | 614.87          | 711.59            | 2,636.04 *             | 802.96                 | 2,013.23 *           |
| West Virginia        | 302.12   | --                     | 760.66          | 1,053.10        | 822.18            | 349.73                 | 661.36                 | 334.33               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 300.70   | --                     | --              | 666.32          | 1,107.51          | 206.22                 | 461.96                 | 350.54               |
| Kentucky             | 268.72   | --                     | 1,379.52        | 555.03          | 841.40            | 276.39                 | 778.59                 | 286.96               |
| Mississippi          | 360.85   | --                     | --              | 1,075.96        | 575.37            | 543.29                 | 893.10                 | 390.54               |
| Tennessee            | 373.13   | 888.67                 | --              | 736.50          | 575.72            | 448.24                 | 631.71                 | 421.06               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 241.90   | --                     | 991.70          | 936.34          | 487.48            | 272.09                 | 626.59                 | 235.35               |
| Louisiana            | 247.57   | --                     | --              | 803.26          | 603.21            | 260.57                 | 423.28                 | 285.41               |
| Oklahoma             | 210.00   | 1,181.74               | 455.34          | 566.69          | 407.18            | 298.80                 | 392.93                 | 243.62               |
| Texas                | 320.32   | 879.96                 | 770.36          | 413.05          | 980.81            | 245.63                 | 535.68                 | 375.13               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 434.24   | --                     | 685.55          | 1,040.10        | 675.32            | 589.91                 | 674.46                 | 477.24               |
| Colorado             | 291.58   | 1,222.26               | 518.55          | 610.77          | 368.76            | 436.64                 | 654.40                 | 317.53               |
| Idaho                | 327.04   | 1,294.20               | 872.92          | 1,282.81        | 863.56            | 281.00                 | 874.79                 | 306.49               |
| Montana              | 352.97   | 1,123.65               | 874.40          | 838.70          | 530.04            | 373.00                 | 667.29                 | 352.33               |
| Nevada               | 373.63   | --                     | --              | 716.31          | 620.05            | 437.10                 | 1,261.29               | 361.14               |
| New Mexico           | 364.50   | --                     | 1,109.98        | 1,124.11        | 903.71            | 386.48                 | 692.74                 | 402.62               |
| Utah                 | 208.93   | 734.42                 | 1,108.85        | 630.17          | 479.26            | 266.10                 | 525.95                 | 203.79               |
| Wyoming              | 412.68   | --                     | --              | 1,099.60        | 622.61            | 643.45                 | 678.00                 | 495.22               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 247.86   | --                     | --              | 644.45          | 599.26            | 271.09                 | 617.03                 | 268.69               |
| California           | 196.18   | 844.82                 | 435.44          | 431.26          | 393.54            | 248.74                 | 506.40                 | 208.54               |
| Hawaii               | 315.29   | --                     | --              | --              | 446.43            | 556.48                 | 436.48                 | 383.83               |
| Oregon               | 358.13   | --                     | 1,650.14        | 569.31          | 632.95            | 238.65                 | 1,412.35               | 279.93               |
| Washington           | 220.28   | --                     | 497.13          | 563.23          | 426.77            | 285.06                 | 466.70                 | 244.47               |

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 II.F.38 Average out-of-network employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage by firm size and State: United States, 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        | 8,568  | 10,944                 | 9,574           | 10,890          | 9,669             | 7,748                  | 10,580                 | 8,332                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 7,940  | --                     | 14,031          | 14,306          | 7,056             | 5,818                  | 13,627                 | 6,979                |
| Maine                | 9,720  | --                     | --              | 13,034          | 11,263            | 8,162                  | 11,000                 | 9,603                |
| Massachusetts        | 6,659  | --                     | 8,483           | 9,930           | 5,365             | 6,411                  | 9,811                  | 6,158                |
| New Hampshire        | 7,733  | --                     | --              | 9,027           | 8,316             | 7,256                  | --                     | 7,621                |
| Rhode Island         | 7,192  | --                     | --              | --              | 11,255 *          | 5,456                  | 7,765                  | 7,117                |
| Vermont              | 7,949  | --                     | --              | 10,760          | 7,745             | 6,643                  | 12,075                 | 7,282                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6,686  | --                     | --              | 7,299           | 4,567 *           | 7,153                  | --                     | 6,670                |
| New York             | 7,334  | --                     | --              | 9,433           | 9,970             | 6,317                  | 9,346                  | 7,098                |
| Pennsylvania         | 8,497  | --                     | --              | 9,287           | 9,053             | 8,257                  | 8,711                  | 8,483                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 7,733  | --                     | --              | 6,366           | 8,901             | 7,155                  | 9,933                  | 7,534                |
| Indiana              | 8,702  | --                     | --              | 12,197          | 9,015             | 7,354                  | 14,622                 | 8,126                |
| Michigan             | 7,874  | --                     | 8,270           | 13,592          | 8,180             | 6,821                  | 12,016                 | 7,369                |
| Ohio                 | 10,003 | --                     | --              | 16,578          | 12,012            | 7,127                  | 13,656                 | 9,250                |
| Wisconsin            | 9,365  | --                     | --              | 9,014           | 12,673            | 7,524                  | 9,472                  | 9,355                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 9,079  | 9,564                  | --              | 9,112           | 7,600             | 10,210                 | 8,582                  | 9,169                |
| Kansas               | 14,474 | --                     | --              | 16,496          | 12,322            | 15,841                 | --                     | 14,673               |
| Minnesota            | 8,203  | --                     | --              | 13,869          | 9,227             | 6,587                  | 12,474                 | 7,713                |
| Missouri             | 8,630  | 12,226                 | --              | 15,869          | 7,881 *           | 7,507                  | 13,427                 | 7,890                |
| Nebraska             | 9,917  | --                     | --              | 11,997          | 12,052            | 8,937                  | --                     | 9,789                |
| North Dakota         | 10,095 | --                     | --              | 8,910           | 10,535            | 10,540                 | 9,550                  | 10,236               |
| South Dakota         | 9,674  | --                     | 10,931          | 15,264          | 10,303            | 8,071                  | 13,024                 | 9,207                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 6,328  | --                     | --              | --              | 11,586 *          | 4,665                  | --                     | 5,908                |
| District of Columbia | 5,529  | --                     | --              | 4,360           | 6,800             | 5,226                  | 3,709                  | 5,751                |
| Florida              | 8,688  | --                     | --              | 11,886          | 10,822            | 7,823                  | --                     | 8,363                |
| Georgia              | 10,059 | --                     | 10,244          | 15,008          | 12,693            | 8,671                  | 12,071                 | 9,768                |
| Maryland             | 7,517  | --                     | --              | 8,516           | 6,395             | 7,707                  | 8,431                  | 7,348                |
| North Carolina       | 8,517  | --                     | --              | 13,639          | 10,655            | 6,933                  | 12,858                 | 7,990                |
| South Carolina       | 8,481  | --                     | --              | 9,549           | 10,620            | 7,805                  | --                     | 8,487                |
| Virginia             | 8,268  | --                     | --              | 7,896           | 11,812            | 7,491                  | 10,051                 | 8,163                |
| West Virginia        | 9,783  | --                     | --              | 12,692          | 8,169             | 7,933                  | --                     | 8,715                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 7,499  | --                     | --              | --              | 12,115 *          | 6,329                  | --                     | 7,688                |
| Kentucky             | 10,046 | --                     | --              | 8,419           | 10,953            | 10,000                 | 11,356                 | 9,953                |
| Mississippi          | 8,212  | --                     | --              | --              | 6,917             | 7,933                  | --                     | 8,039                |
| Tennessee            | 9,301  | --                     | 6,217           | --              | 11,097            | 8,546                  | --                     | 9,296                |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 9,646  | --                     | 7,142           | --              | 9,252             | 10,011                 | 8,207                  | 9,860                |
| Louisiana            | 8,488  | --                     | --              | 8,927           | 7,052             | 9,037                  | --                     | 8,307                |
| Oklahoma             | 9,044  | 18,800                 | --              | 11,557          | 7,953             | 7,891                  | 11,815                 | 8,164                |
| Texas                | 8,912  | --                     | 7,956           | 10,615          | 10,307            | 8,348                  | 9,427                  | 8,846                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 9,807  | --                     | 16,700          | 11,832          | 11,639            | 8,475                  | 14,505                 | 9,415                |
| Colorado             | 9,044  | --                     | 16,882          | 11,494          | 9,216             | 7,993                  | 10,968                 | 8,779                |
| Idaho                | 8,535  | --                     | --              | 13,060          | 9,288             | 6,960                  | 12,008                 | 8,016                |
| Montana              | 9,554  | --                     | --              | 11,848          | 10,851            | 7,519                  | 10,744                 | 9,080                |
| Nevada               | 10,066 | --                     | --              | 7,058           | 11,566            | 9,863                  | --                     | 10,023               |
| New Mexico           | 11,471 | --                     | --              | 8,770           | 17,815            | 9,431                  | --                     | 12,008               |
| Utah                 | 8,911  | 11,957                 | --              | 11,847          | 8,249             | 8,253                  | 14,299                 | 8,227                |
| Wyoming              | 11,310 | --                     | --              | 8,158           | 7,980             | 14,814                 | 10,142                 | 11,610               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 6,710  | --                     | --              | 5,203           | 6,894             | 6,829                  | 8,220                  | 6,617                |
| California           | 7,439  | --                     | --              | 7,153           | 8,331             | 7,042                  | 7,569                  | 7,429                |
| Hawaii               | 6,502  | --                     | --              | --              | 4,656             | 8,493                  | --                     | 7,337                |
| Oregon               | 7,963  | --                     | --              | 9,065           | 10,617            | 6,653                  | 9,367                  | 7,817                |
| Washington           | 7,489  | --                     | --              | 7,728           | 10,437            | 6,501                  | 7,039                  | 7,572                |

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 II.F.38 Standard errors for average out-of-network employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage by firm size and State: United States, 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        | 130.51   | 1,067.47               | 425.76          | 370.18          | 277.43            | 171.42                 | 368.25                 | 139.44               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 674.62   | --                     | 2,082.54        | 1,744.84        | 671.36            | 714.03                 | 1,085.26               | 677.43               |
| Maine                | 747.30   | --                     | --              | 1,812.62        | 790.17            | 1,395.39               | 2,045.31               | 802.03               |
| Massachusetts        | 458.24   | --                     | 1,197.64        | 1,909.33        | 984.72            | 559.69                 | 1,370.71               | 472.15               |
| New Hampshire        | 529.15   | --                     | --              | 1,221.67        | 1,439.12          | 467.07                 | --                     | 498.66               |
| Rhode Island         | 1,300.11 | --                     | --              | --              | 3,862.14 *        | 823.01                 | 1,799.13               | 1,455.24             |
| Vermont              | 526.01   | --                     | --              | 1,244.86        | 1,057.92          | 517.46                 | 1,866.92               | 505.06               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 752.13   | --                     | --              | 1,345.62        | 1,426.35 *        | 905.60                 | --                     | 827.28               |
| New York             | 525.60   | --                     | --              | 2,238.35        | 1,606.37          | 415.32                 | 2,266.43               | 520.03               |
| Pennsylvania         | 751.89   | --                     | --              | 1,322.76        | 1,339.85          | 1,046.77               | 990.30                 | 801.65               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 428.17   | --                     | --              | 887.71          | 874.82            | 540.64                 | 1,101.35               | 448.46               |
| Indiana              | 620.87   | --                     | --              | 2,241.42        | 1,221.41          | 734.35                 | 2,167.47               | 628.77               |
| Michigan             | 576.93   | --                     | 1,516.94        | 2,291.46        | 1,410.15          | 642.16                 | 1,802.54               | 580.81               |
| Ohio                 | 641.07   | --                     | --              | 1,772.29        | 1,145.59          | 677.80                 | 2,087.05               | 586.27               |
| Wisconsin            | 570.38   | --                     | --              | 1,175.32        | 1,311.10          | 522.19                 | 1,307.46               | 609.94               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 917.28   | 762.40                 | --              | 1,727.90        | 857.76            | 1,900.87               | 1,205.72               | 1,058.33             |
| Kansas               | 2,905.29 | --                     | --              | 3,696.75        | 1,478.42          | 4,147.82               | --                     | 3,132.70             |
| Minnesota            | 589.07   | --                     | --              | 1,594.23        | 1,192.35          | 502.68                 | 2,625.82               | 552.30               |
| Missouri             | 621.79   | 844.06                 | --              | 2,227.78        | 3,013.42 *        | 533.23                 | 1,944.50               | 632.64               |
| Nebraska             | 1,029.71 | --                     | --              | 1,953.67        | 1,030.71          | 1,309.90               | --                     | 1,065.49             |
| North Dakota         | 649.76   | --                     | --              | 1,393.14        | 1,537.69          | 1,000.06               | 1,037.33               | 773.87               |
| South Dakota         | 517.27   | --                     | 1,940.36        | 1,492.76        | 776.27            | 510.38                 | 1,059.75               | 534.43               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 977.71   | --                     | --              | --              | 3,942.01 *        | 553.12                 | --                     | 948.65               |
| District of Columbia | 473.87   | --                     | --              | 725.36          | 920.49            | 622.45                 | 734.69                 | 512.10               |
| Florida              | 582.91   | --                     | --              | 2,019.15        | 1,150.66          | 546.56                 | --                     | 491.43               |
| Georgia              | 788.54   | --                     | 1,728.98        | 1,952.36        | 1,108.07          | 1,112.61               | 1,426.01               | 886.94               |
| Maryland             | 885.26   | --                     | --              | 2,041.45        | 1,901.74          | 1,161.68               | 1,309.48               | 1,038.35             |
| North Carolina       | 572.12   | --                     | --              | 1,652.13        | 2,164.22          | 408.81                 | 1,364.70               | 606.16               |
| South Carolina       | 528.62   | --                     | --              | 1,822.45        | 1,698.86          | 570.41                 | --                     | 539.81               |
| Virginia             | 681.48   | --                     | --              | 1,053.46        | 2,863.74          | 554.23                 | 1,590.50               | 717.22               |
| West Virginia        | 1,056.05 | --                     | --              | 2,263.37        | 1,897.06          | 958.48                 | --                     | 884.11               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,020.08 | --                     | --              | --              | 4,076.08 *        | 767.46                 | --                     | 1,109.89             |
| Kentucky             | 632.72   | --                     | --              | 1,294.50        | 1,867.58          | 755.84                 | 1,652.52               | 668.86               |
| Mississippi          | 1,066.15 | --                     | --              | --              | 1,285.91          | 1,618.27               | --                     | 1,194.29             |
| Tennessee            | 912.75   | --                     | 375.81          | --              | 1,834.15          | 1,143.98               | --                     | 977.87               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 528.27   | --                     | 1,055.16        | --              | 698.98            | 656.15                 | 1,323.05               | 555.94               |
| Louisiana            | 540.69   | --                     | --              | 1,742.02        | 874.47            | 557.24                 | --                     | 511.62               |
| Oklahoma             | 770.14   | 2,440.23               | --              | 1,989.48        | 771.01            | 882.80                 | 1,980.19               | 643.30               |
| Texas                | 447.48   | --                     | 724.63          | 1,200.19        | 1,379.91          | 544.27                 | 993.57                 | 489.57               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 873.50   | --                     | 1,492.41        | 2,609.54        | 1,490.24          | 852.46                 | 1,868.49               | 883.66               |
| Colorado             | 729.96   | --                     | 846.77          | 2,264.25        | 799.95            | 1,031.79               | 1,325.57               | 824.54               |
| Idaho                | 501.82   | --                     | --              | 1,718.69        | 1,338.74          | 616.66                 | 1,810.03               | 516.83               |
| Montana              | 795.59   | --                     | --              | 2,197.57        | 985.23            | 806.06                 | 1,690.98               | 858.84               |
| Nevada               | 860.10   | --                     | --              | 1,061.06        | 1,712.50          | 1,104.26               | --                     | 913.38               |
| New Mexico           | 1,784.40 | --                     | --              | 1,730.46        | 4,708.71          | 930.91                 | --                     | 1,904.64             |
| Utah                 | 715.11   | 1,167.42               | --              | 2,159.42        | 886.82            | 768.08                 | 1,981.96               | 582.98               |
| Wyoming              | 933.71   | --                     | --              | 1,482.16        | 1,391.98          | 922.65                 | 2,150.41               | 1,055.79             |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 573.69   | --                     | --              | 864.67          | 1,218.57          | 743.69                 | 1,472.31               | 597.21               |
| California           | 401.31   | --                     | --              | 1,018.50        | 660.57            | 513.15                 | 1,334.43               | 420.25               |
| Hawaii               | 1,001.19 | --                     | --              | --              | 1,332.28          | 1,280.89               | --                     | 1,062.99             |
| Oregon               | 591.60   | --                     | --              | 899.98          | 1,979.37          | 528.68                 | 1,601.11               | 633.23               |
| Washington           | 598.15   | --                     | --              | 1,223.35        | 2,095.32          | 488.35                 | 1,000.79               | 680.91               |

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 II.F.39 Average out-of-network family deductible (in dollars) per employee enrolled with family coverage by firm size and State: United States, 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        | 8,793  | 11,654                 | 11,536          | 11,621          | 9,488             | 7,869                  | 11,797                 | 8,413                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 8,158  | 17,331                 | 17,620          | 11,133          | 7,846             | 6,331                  | 15,138                 | 6,924                |
| Maine                | 9,524  | --                     | --              | 12,824          | 12,346            | 6,931                  | 11,933                 | 9,189                |
| Massachusetts        | 7,354  | --                     | --              | 7,755           | 3,939             | 6,457                  | 14,926                 | 5,802                |
| New Hampshire        | 8,014  | --                     | --              | 14,134          | 8,362             | 7,227                  | 11,906                 | 7,668                |
| Rhode Island         | 9,286  | --                     | --              | 13,561          | 11,986            | 5,507                  | 15,548                 | 8,010                |
| Vermont              | 9,998  | --                     | --              | 14,948          | 8,293             | 8,288                  | 15,050                 | 8,819                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 6,625  | --                     | --              | 6,147           | 5,476             | 6,921                  | --                     | 6,653                |
| New York             | 7,265  | --                     | --              | 13,794          | 8,397             | 6,324                  | 10,444 *               | 6,949                |
| Pennsylvania         | 9,563  | --                     | --              | 12,391          | 8,706             | 9,280                  | 10,576                 | 9,476                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 8,156  | --                     | --              | 9,956           | 9,787             | 6,647                  | 10,975                 | 7,563                |
| Indiana              | 8,867  | --                     | --              | 11,550          | 9,778             | 7,785                  | 14,655                 | 8,459                |
| Michigan             | 8,166  | --                     | --              | 11,339          | 8,376             | 7,575                  | 11,128                 | 7,766                |
| Ohio                 | 9,722  | --                     | 14,918          | 15,600          | 11,192            | 7,107                  | 13,802                 | 8,974                |
| Wisconsin            | 9,277  | --                     | --              | 8,280           | 11,632            | 8,044                  | --                     | 9,398                |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 8,536  | --                     | --              | 10,935          | 6,569             | 8,924                  | 10,484                 | 8,167                |
| Kansas               | 9,133  | --                     | --              | 10,461          | 9,946             | 8,406                  | 10,702                 | 8,948                |
| Minnesota            | 8,359  | --                     | 15,151          | 14,405          | 8,183             | 6,722                  | 14,446                 | 7,494                |
| Missouri             | 10,044 | --                     | 11,642          | 20,524          | 6,497 *           | 8,401                  | 15,399                 | 8,821                |
| Nebraska             | 9,734  | --                     | --              | 12,023          | 11,910            | 8,393                  | 14,072                 | 9,268                |
| North Dakota         | 10,339 | --                     | 10,345          | 9,992           | 10,086            | 10,791                 | 10,797                 | 10,213               |
| South Dakota         | 9,269  | --                     | 11,138          | 10,553          | 9,763             | 8,254                  | 11,983                 | 8,567                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 5,927  | --                     | 9,017           | --              | 8,178 *           | 4,553                  | 11,084                 | 5,369                |
| District of Columbia | 6,479  | --                     | 14,594          | 5,349           | 6,709             | 6,204                  | 7,557                  | 6,279                |
| Florida              | 8,250  | --                     | --              | 10,456          | 9,317             | 7,843                  | 11,579                 | 8,063                |
| Georgia              | 11,164 | --                     | --              | 19,971          | 14,728            | 9,286                  | 16,790                 | 10,629               |
| Maryland             | 7,922  | --                     | 9,416           | 8,068           | 6,544             | 7,941                  | 10,848                 | 7,477                |
| North Carolina       | 9,361  | 10,616                 | --              | 13,168          | 11,226            | 8,171                  | 13,559                 | 8,920                |
| South Carolina       | 9,263  | 15,672                 | --              | 10,518          | 12,638            | 7,902                  | 11,606                 | 9,012                |
| Virginia             | 8,230  | --                     | --              | 7,568           | 9,689             | 7,937                  | 9,949                  | 8,124                |
| West Virginia        | 8,887  | --                     | --              | 12,053 *        | 8,633             | 7,759                  | 10,279                 | 8,686                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 7,445  | --                     | --              | 12,000          | 10,439            | 6,056                  | 7,392                  | 7,451                |
| Kentucky             | 10,081 | --                     | 13,466          | 9,333           | 11,884            | 9,593                  | 11,443                 | 9,908                |
| Mississippi          | 8,954  | --                     | --              | --              | 9,371             | 8,105                  | 7,657                  | 9,114                |
| Tennessee            | 11,348 | --                     | --              | 15,537          | 9,946             | 10,840 *               | 11,088                 | 11,362               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 8,270  | --                     | --              | 7,332           | 12,760            | 7,808                  | 6,483                  | 8,453                |
| Louisiana            | 9,188  | --                     | --              | 7,090           | 9,765             | 8,797                  | 10,441                 | 9,040                |
| Oklahoma             | 8,509  | --                     | 8,366           | 10,828          | 8,541             | 7,915                  | 8,979                  | 8,427                |
| Texas                | 8,969  | --                     | 8,904           | 10,470          | 9,958             | 8,401                  | 10,332                 | 8,802                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 11,453 | --                     | 14,175          | 12,204          | 10,574            | 9,443                  | 23,573 *               | 9,942                |
| Colorado             | 10,943 | --                     | --              | 13,837          | 12,001            | 7,977                  | 18,325                 | 9,517                |
| Idaho                | 9,106  | --                     | --              | 11,334          | 10,133            | 6,898                  | 13,013                 | 7,933                |
| Montana              | 10,235 | --                     | --              | 9,208           | 11,473            | 8,177                  | 13,057                 | 9,242                |
| Nevada               | 11,992 | --                     | --              | 12,810          | 12,421            | 10,634                 | 15,320                 | 10,751               |
| New Mexico           | 10,720 | --                     | --              | 11,189          | 11,144            | 9,509                  | --                     | 10,104               |
| Utah                 | 9,221  | 12,403                 | --              | 10,572          | 7,960             | 9,005                  | 11,768                 | 8,708                |
| Wyoming              | 12,324 | --                     | 8,699           | 9,616           | 7,553             | 16,388                 | 8,507                  | 13,090               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 7,252  | --                     | --              | 6,584 *         | 7,042             | 7,532                  | 10,427                 | 7,038                |
| California           | 7,801  | --                     | --              | 10,342          | 9,367             | 7,271                  | 7,335                  | 7,847                |
| Hawaii               | 5,822  | --                     | --              | --              | 5,520 *           | 6,418                  | --                     | 6,231                |
| Oregon               | 8,160  | --                     | 10,425          | 11,986          | 8,912             | 6,991                  | 10,223                 | 7,948                |
| Washington           | 6,819  | --                     | 7,496           | 8,015           | 7,730             | 6,454                  | 6,560                  | 6,859                |

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 II.F.39 Standard errors for average out-of-network family deductible (in dollars) per employee enrolled with family coverage by firm size and State: United States, 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        | 145.61   | 1,378.93               | 589.77          | 425.67          | 286.67            | 180.09                 | 529.48                 | 148.45               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 598.08   | 1,602.23               | 2,539.61        | 1,543.17        | 930.86            | 640.94                 | 1,738.26               | 515.31               |
| Maine                | 706.77   | --                     | --              | 2,621.80        | 1,268.80          | 953.28                 | 2,345.35               | 752.11               |
| Massachusetts        | 917.22   | --                     | --              | 1,401.78        | 424.77            | 516.39                 | 2,171.25               | 378.29               |
| New Hampshire        | 553.68   | --                     | --              | 2,120.96        | 1,484.90          | 578.51                 | 1,951.40               | 561.66               |
| Rhode Island         | 1,166.03 | --                     | --              | 1,734.14        | 2,760.63          | 855.55                 | 2,686.33               | 1,228.47             |
| Vermont              | 762.34   | --                     | --              | 2,720.27        | 810.38            | 1,198.18               | 1,701.87               | 805.82               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 635.68   | --                     | --              | 646.73          | 1,431.23          | 773.01                 | --                     | 687.45               |
| New York             | 494.74   | --                     | --              | 3,477.92        | 890.96            | 431.85                 | 3,589.86 *             | 388.49               |
| Pennsylvania         | 1,094.26 | --                     | --              | 3,138.91        | 1,220.94          | 1,598.67               | 1,872.57               | 1,184.86             |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 851.34   | --                     | --              | 1,397.06        | 1,182.40          | 798.11                 | 3,162.33               | 727.59               |
| Indiana              | 547.28   | --                     | --              | 1,210.40        | 1,171.90          | 707.61                 | 2,474.55               | 558.53               |
| Michigan             | 561.32   | --                     | --              | 1,796.20        | 1,579.62          | 581.61                 | 1,819.72               | 551.52               |
| Ohio                 | 606.76   | --                     | 2,660.63        | 2,373.01        | 1,259.50          | 538.05                 | 1,847.56               | 615.11               |
| Wisconsin            | 818.43   | --                     | --              | 2,044.85        | 2,027.76          | 720.41                 | --                     | 851.79               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 785.51   | --                     | --              | 1,989.12        | 1,202.96          | 1,218.18               | 1,742.50               | 866.88               |
| Kansas               | 564.81   | --                     | --              | 1,758.67        | 1,122.43          | 610.02                 | 2,259.57               | 560.42               |
| Minnesota            | 662.69   | --                     | 2,895.52        | 1,850.32        | 1,721.10          | 599.06                 | 2,137.55               | 634.63               |
| Missouri             | 897.41   | --                     | 1,436.19        | 3,997.46        | 2,761.14 *        | 636.28                 | 2,788.35               | 857.22               |
| Nebraska             | 780.25   | --                     | --              | 1,614.45        | 744.81            | 959.45                 | 1,593.33               | 811.62               |
| North Dakota         | 560.09   | --                     | 1,599.47        | 1,333.26        | 1,369.98          | 795.43                 | 1,152.18               | 634.90               |
| South Dakota         | 610.18   | --                     | 944.21          | 2,548.54        | 1,027.10          | 714.04                 | 649.01                 | 650.38               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 970.51   | --                     | 819.52          | --              | 3,070.38 *        | 868.04                 | 1,925.88               | 987.74               |
| District of Columbia | 454.93   | --                     | 1,127.83        | 1,184.61        | 903.82            | 582.73                 | 1,177.74               | 482.58               |
| Florida              | 577.14   | --                     | --              | 839.41          | 1,142.55          | 646.23                 | 2,542.86               | 582.28               |
| Georgia              | 991.85   | --                     | --              | 2,535.37        | 1,427.52          | 1,215.92               | 2,806.92               | 1,048.86             |
| Maryland             | 821.77   | --                     | 1,606.05        | 2,127.48        | 1,606.92          | 1,074.23               | 1,274.70               | 945.90               |
| North Carolina       | 584.06   | 926.98                 | --              | 1,484.30        | 1,601.98          | 685.11                 | 1,213.39               | 611.05               |
| South Carolina       | 635.50   | 396.68                 | --              | 1,210.09        | 2,257.39          | 632.90                 | 1,659.07               | 664.79               |
| Virginia             | 481.98   | --                     | --              | 885.61          | 2,373.69          | 522.30                 | 1,490.94               | 507.61               |
| West Virginia        | 921.75   | --                     | --              | 4,770.53 *      | 1,720.35          | 668.36                 | 2,567.42               | 992.14               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 860.76   | --                     | --              | 2,089.33        | 3,070.29          | 598.57                 | 1,413.18               | 949.37               |
| Kentucky             | 658.73   | --                     | 1,463.75        | 1,659.63        | 2,070.03          | 807.33                 | 1,273.65               | 724.88               |
| Mississippi          | 1,023.71 | --                     | --              | --              | 2,605.26          | 1,383.89               | 1,465.67               | 1,120.12             |
| Tennessee            | 2,471.75 | --                     | --              | 2,857.68        | 1,742.68          | 3,379.91 *             | 1,204.47               | 2,607.47             |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 507.17   | --                     | --              | 927.08          | 1,538.42          | 549.13                 | 1,281.65               | 547.01               |
| Louisiana            | 685.12   | --                     | --              | 1,150.28        | 1,572.44          | 717.50                 | 1,509.59               | 734.29               |
| Oklahoma             | 572.74   | --                     | 996.21          | 1,982.69        | 1,042.70          | 731.36                 | 1,432.61               | 625.15               |
| Texas                | 382.25   | --                     | 1,106.97        | 1,399.29        | 1,115.80          | 464.84                 | 1,133.35               | 410.23               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 1,414.37 | --                     | 1,402.60        | 1,764.63        | 1,473.90          | 887.80                 | 9,764.93 *             | 738.58               |
| Colorado             | 799.21   | --                     | --              | 2,172.55        | 1,453.23          | 951.82                 | 2,169.87               | 765.90               |
| Idaho                | 685.41   | --                     | --              | 2,296.19        | 2,500.96          | 379.03                 | 1,977.45               | 686.92               |
| Montana              | 786.48   | --                     | --              | 1,365.31        | 1,836.88          | 642.65                 | 2,092.54               | 731.02               |
| Nevada               | 1,243.25 | --                     | --              | 3,543.81        | 1,976.89          | 1,368.68               | 3,330.28               | 1,116.71             |
| New Mexico           | 1,023.61 | --                     | --              | 1,845.34        | 1,740.14          | 806.59                 | --                     | 744.42               |
| Utah                 | 528.38   | 1,466.43               | --              | 1,868.91        | 1,257.38          | 485.51                 | 1,341.64               | 590.87               |
| Wyoming              | 787.26   | --                     | 1,203.04        | 1,327.69        | 1,053.24          | 2,055.37               | 959.16                 | 966.10               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 688.49   | --                     | --              | 2,320.74 *      | 1,871.46          | 353.80                 | 2,021.23               | 723.13               |
| California           | 520.28   | --                     | --              | 1,734.23        | 1,143.71          | 635.03                 | 1,539.70               | 551.47               |
| Hawaii               | 767.49   | --                     | --              | --              | 2,360.87 *        | 971.13                 | --                     | 876.64               |
| Oregon               | 424.73   | --                     | 890.49          | 1,079.17        | 1,156.51          | 446.70                 | 809.38                 | 462.02               |
| Washington           | 521.34   | --                     | 1,374.42        | 1,455.23        | 907.37            | 695.74                 | 1,228.91               | 574.10               |

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 II.F.40 Average copayment (in dollars) per day for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 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        | 464   | 442                    | 827 *           | 499             | 391               | 366 *                  | 633                    | 372                  |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Maine                | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Massachusetts        | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| New Hampshire        | --    | --                     | --              | --              | --                | 500                    | --                     | --                   |
| Rhode Island         | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Vermont              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| New York             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Pennsylvania         | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Indiana              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Michigan             | --    | --                     | --              | --              | --                | 100                    | --                     | 100                  |
| Ohio                 | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Wisconsin            | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 281   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Kansas               | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Minnesota            | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Missouri             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nebraska             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| North Dakota         | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Dakota         | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| District of Columbia | --    | --                     | --              | --              | --                | 638                    | --                     | 565                  |
| Florida              | 144   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Georgia              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Maryland             | 428   | --                     | --              | --              | --                | --                     | --                     | --                   |
| North Carolina       | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Carolina       | 306   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Virginia             | 414   | --                     | --              | 451             | --                | 413                    | --                     | 389                  |
| West Virginia        | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Kentucky             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mississippi          | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Tennessee            | --    | --                     | --              | --              | 1,029             | --                     | --                     | --                   |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Louisiana            | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Oklahoma             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Texas                | 383   | --                     | --              | --              | --                | 454                    | 477                    | 279                  |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Colorado             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Idaho                | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Montana              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| New Mexico           | --    | --                     | --              | --              | 376               | --                     | --                     | 367                  |
| Utah                 | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Wyoming              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| California           | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Hawaii               | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Oregon               | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Washington           | --    | --                     | --              | --              | --                | --                     | --                     | --                   |

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 II.F.40 Standard errors for average copayment (in dollars) per day for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 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        | 79.18 | 78.42                  | 398.15 *        | 59.38           | 52.98             | 143.59 *               | 149.92                 | 89.04                |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Maine                | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Massachusetts        | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| New Hampshire        | --    | --                     | --              | --              | --                | 0.00                   | --                     | --                   |
| Rhode Island         | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Vermont              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| New York             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Pennsylvania         | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Indiana              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Michigan             | --    | --                     | --              | --              | --                | 0.00                   | --                     | 0.00                 |
| Ohio                 | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Wisconsin            | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 24.02 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Kansas               | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Minnesota            | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Missouri             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nebraska             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| North Dakota         | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Dakota         | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| District of Columbia | --    | --                     | --              | --              | --                | 53.76                  | --                     | 16.53                |
| Florida              | 28.18 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Georgia              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Maryland             | 59.25 | --                     | --              | --              | --                | --                     | --                     | --                   |
| North Carolina       | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| South Carolina       | 26.50 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Virginia             | 28.22 | --                     | --              | 43.89           | --                | 14.88                  | --                     | 22.54                |
| West Virginia        | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Kentucky             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mississippi          | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Tennessee            | --    | --                     | --              | --              | 46.93             | --                     | --                     | --                   |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Louisiana            | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Oklahoma             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Texas                | 54.84 | --                     | --              | --              | --                | 44.83                  | 22.22                  | 46.62                |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Colorado             | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Idaho                | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Montana              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| New Mexico           | --    | --                     | --              | --              | 32.68             | --                     | --                     | 28.13                |
| Utah                 | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Wyoming              | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| California           | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Hawaii               | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Oregon               | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Washington           | --    | --                     | --              | --              | --                | --                     | --                     | --                   |

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 II.F.41 Average copayment (in dollars) per stay for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 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        | 654     | 809                    | 905             | 1,001           | 650               | 559                    | 938                    | 597                  |
| New England:         |         |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 920 *   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Maine                | 714 *   | --                     | --              | --              | --                | --                     | --                     | 480 *                |
| Massachusetts        | 384     | --                     | --              | --              | --                | --                     | --                     | 318                  |
| New Hampshire        | 1,170 * | 232                    | --              | --              | --                | --                     | --                     | 1,534 *              |
| Rhode Island         | 599 *   | --                     | --              | --              | --                | 578 *                  | --                     | 542 *                |
| Vermont              | --      | --                     | --              | --              | --                | 237                    | --                     | --                   |
| Middle Atlantic:     |         |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| New York             | 914     | --                     | --              | --              | --                | --                     | --                     | 784 *                |
| Pennsylvania         | 592 *   | --                     | --              | --              | --                | 546 *                  | --                     | 560 *                |
| East North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 453     | 470                    | --              | 547             | 508               | 379                    | 531                    | 430                  |
| Indiana              | 1,483 * | --                     | --              | --              | --                | 2,010                  | --                     | --                   |
| Michigan             | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| Ohio                 | 436     | --                     | --              | --              | 328               | --                     | --                     | 370                  |
| Wisconsin            | --      | --                     | --              | 278             | --                | --                     | --                     | --                   |
| West North Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | --      | --                     | --              | --              | 430               | --                     | --                     | --                   |
| Kansas               | 442     | --                     | --              | --              | --                | 295                    | --                     | 361                  |
| Minnesota            | 283     | --                     | --              | --              | --                | 287                    | --                     | 284                  |
| Missouri             | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nebraska             | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| North Dakota         | 2,073   | --                     | --              | --              | --                | 2,348                  | --                     | 2,194                |
| South Dakota         | 1,205 * | --                     | --              | --              | --                | 779 *                  | --                     | 1,028 *              |
| South Atlantic:      |         |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 380     | --                     | --              | 288             | --                | 473                    | 301                    | --                   |
| District of Columbia | 991 *   | --                     | --              | 370             | 455               | --                     | 501                    | 1,249 *              |
| Florida              | 748     | --                     | --              | --              | --                | 832 *                  | --                     | 695                  |
| Georgia              | 890 *   | --                     | --              | --              | --                | --                     | --                     | 761 *                |
| Maryland             | 321     | --                     | --              | 358             | --                | 301                    | 469                    | 301                  |
| North Carolina       | 584 *   | --                     | --              | --              | --                | 615 *                  | --                     | 605 *                |
| South Carolina       | --      | --                     | --              | --              | --                | 306                    | --                     | --                   |
| Virginia             | 556     | --                     | --              | --              | --                | --                     | 379                    | --                   |
| West Virginia        | 629 *   | --                     | --              | --              | --                | 422                    | --                     | 651 *                |
| East South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 554     | --                     | --              | --              | 663               | --                     | 568                    | 549                  |
| Kentucky             | 1,146 * | --                     | --              | --              | --                | 297                    | --                     | 290                  |
| Mississippi          | 438     | --                     | --              | --              | --                | 333                    | --                     | 353                  |
| Tennessee            | 1,699 * | --                     | --              | --              | --                | --                     | --                     | --                   |
| West South Central:  |         |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 358     | --                     | --              | --              | --                | 318                    | --                     | 355                  |
| Louisiana            | 404     | --                     | --              | --              | 223               | 343                    | --                     | 347                  |
| Oklahoma             | 556     | --                     | --              | 725             | 835               | --                     | 502                    | 593                  |
| Texas                | 924     | --                     | --              | 1,630 *         | --                | 590 *                  | 1,481                  | 729                  |
| Mountain:            |         |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 500 *   | --                     | --              | --              | 306               | --                     | --                     | 283                  |
| Colorado             | 455 *   | --                     | --              | 500             | --                | 315                    | --                     | --                   |
| Idaho                | 843 *   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Montana              | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | 701     | --                     | --              | --              | --                | --                     | --                     | 505                  |
| New Mexico           | 762 *   | --                     | --              | --              | --                | 540                    | --                     | 721 *                |
| Utah                 | 938 *   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Wyoming              | 832     | --                     | --              | --              | --                | 458 *                  | --                     | 679 *                |
| Pacific:             |         |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1,012 * | --                     | --              | --              | --                | 236                    | --                     | 444 *                |
| California           | 554 *   | --                     | --              | --              | --                | 572 *                  | --                     | 596 *                |
| Hawaii               | 517 *   | --                     | --              | --              | --                | 236                    | --                     | 430 *                |
| Oregon               | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| Washington           | 954 *   | --                     | --              | --              | --                | --                     | --                     | 1,058 *              |

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 II.F.41 Standard errors for average copayment (in dollars) per stay for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 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        | 50.25      | 135.53                 | 145.94          | 157.55          | 64.53             | 64.56                  | 115.59                 | 52.83                |
| New England:         |            |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 384.05 *   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Maine                | 252.10 *   | --                     | --              | --              | --                | --                     | --                     | 199.00 *             |
| Massachusetts        | 87.45      | --                     | --              | --              | --                | --                     | --                     | 62.54                |
| New Hampshire        | 624.77 *   | 19.95                  | --              | --              | --                | --                     | --                     | 862.98 *             |
| Rhode Island         | 185.60 *   | --                     | --              | --              | --                | 294.91 *               | --                     | 225.82 *             |
| Vermont              | --         | --                     | --              | --              | --                | 19.41                  | --                     | --                   |
| Middle Atlantic:     |            |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | --         | --                     | --              | --              | --                | --                     | --                     | --                   |
| New York             | 269.83     | --                     | --              | --              | --                | --                     | --                     | 257.28 *             |
| Pennsylvania         | 227.38 *   | --                     | --              | --              | --                | 250.25 *               | --                     | 237.19 *             |
| East North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 55.68      | 36.29                  | --              | 112.13          | 90.95             | 55.51                  | 86.36                  | 60.66                |
| Indiana              | 525.90 *   | --                     | --              | --              | --                | 340.23                 | --                     | --                   |
| Michigan             | --         | --                     | --              | --              | --                | --                     | --                     | --                   |
| Ohio                 | 99.22      | --                     | --              | --              | 31.64             | --                     | --                     | 59.95                |
| Wisconsin            | --         | --                     | --              | 20.70           | --                | --                     | --                     | --                   |
| West North Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | --         | --                     | --              | --              | 42.00             | --                     | --                     | --                   |
| Kansas               | 113.72     | --                     | --              | --              | --                | 5.94                   | --                     | 57.79                |
| Minnesota            | 10.82      | --                     | --              | --              | --                | 8.55                   | --                     | 10.78                |
| Missouri             | --         | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nebraska             | --         | --                     | --              | --              | --                | --                     | --                     | --                   |
| North Dakota         | 533.00     | --                     | --              | --              | --                | 601.93                 | --                     | 559.43               |
| South Dakota         | 364.95 *   | --                     | --              | --              | --                | 403.99 *               | --                     | 402.94 *             |
| South Atlantic:      |            |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 83.52      | --                     | --              | 18.93           | --                | 81.34                  | 12.67                  | --                   |
| District of Columbia | 402.69 *   | --                     | --              | 40.55           | 37.75             | --                     | 76.62                  | 605.33 *             |
| Florida              | 154.07     | --                     | --              | --              | --                | 305.07 *               | --                     | 201.20               |
| Georgia              | 337.35 *   | --                     | --              | --              | --                | --                     | --                     | 341.55 *             |
| Maryland             | 17.85      | --                     | --              | 40.20           | --                | 5.11                   | 88.83                  | 9.74                 |
| North Carolina       | 206.28 *   | --                     | --              | --              | --                | 266.24 *               | --                     | 245.36 *             |
| South Carolina       | --         | --                     | --              | --              | --                | 52.69                  | --                     | --                   |
| Virginia             | 100.96     | --                     | --              | --              | --                | --                     | 63.69                  | --                   |
| West Virginia        | 257.38 *   | --                     | --              | --              | --                | 121.80                 | --                     | 275.97 *             |
| East South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 76.62      | --                     | --              | --              | 111.47            | --                     | 93.61                  | 98.08                |
| Kentucky             | 679.34 *   | --                     | --              | --              | --                | 39.90                  | --                     | 36.30                |
| Mississippi          | 112.97     | --                     | --              | --              | --                | 39.63                  | --                     | 53.24                |
| Tennessee            | 1,095.52 * | --                     | --              | --              | --                | --                     | --                     | --                   |
| West South Central:  |            |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 31.19      | --                     | --              | --              | --                | 15.73                  | --                     | 31.36                |
| Louisiana            | 82.23      | --                     | --              | --              | 16.03             | 51.44                  | --                     | 51.03                |
| Oklahoma             | 76.30      | --                     | --              | 176.67          | 218.31            | --                     | 112.56                 | 105.70               |
| Texas                | 212.38     | --                     | --              | 511.29 *        | --                | 198.65 *               | 436.41                 | 176.60               |
| Mountain:            |            |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 206.90 *   | --                     | --              | --              | 20.15             | --                     | --                     | 52.41                |
| Colorado             | 150.25 *   | --                     | --              | 0.00            | --                | 15.80                  | --                     | --                   |
| Idaho                | 428.91 *   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Montana              | --         | --                     | --              | --              | --                | --                     | --                     | --                   |
| Nevada               | 182.99     | --                     | --              | --              | --                | --                     | --                     | 138.73               |
| New Mexico           | 241.65 *   | --                     | --              | --              | --                | 151.20                 | --                     | 258.67 *             |
| Utah                 | 412.29 *   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Wyoming              | 202.05     | --                     | --              | --              | --                | 153.31 *               | --                     | 218.88 *             |
| Pacific:             |            |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 442.15 *   | --                     | --              | --              | --                | 25.03                  | --                     | 161.52 *             |
| California           | 182.11 *   | --                     | --              | --              | --                | 259.90 *               | --                     | 217.30 *             |
| Hawaii               | 161.40 *   | --                     | --              | --              | --                | 39.63                  | --                     | 181.87 *             |
| Oregon               | --         | --                     | --              | --              | --                | --                     | --                     | --                   |
| Washington           | 332.06 *   | --                     | --              | --              | --                | --                     | --                     | 400.35 *             |

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

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

**Table II.F.42 Average coinsurance (in percentages) for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 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        | 42.3  | 43.4                   | 44.8            | 43.5            | 40.9              | 42.4                   | 44.0                   | 42.1                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 38.9  | --                     | 47.3            | 41.6            | 33.9              | 39.0                   | 43.0                   | 38.2                 |
| Maine                | 40.0  | 45.3                   | 52.4            | 38.0            | 39.1              | 39.0                   | 47.1                   | 38.9                 |
| Massachusetts        | 40.1  | --                     | 25.0            | 60.9            | 37.8              | 39.4                   | 35.0                   | 40.9                 |
| New Hampshire        | 37.8  | --                     | --              | 39.3            | 42.6              | 35.1                   | 43.5                   | 37.3                 |
| Rhode Island         | 32.9  | 30.1                   | 38.8            | 35.0            | 26.1              | 34.1                   | 38.4                   | 31.9                 |
| Vermont              | 41.7  | --                     | 55.2            | 56.4            | 40.5              | 33.6                   | 64.3                   | 36.7                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 47.2  | --                     | --              | 47.4            | 44.7              | 44.6                   | 64.6                   | 44.3                 |
| New York             | 40.0  | 36.4                   | 44.7            | 39.2            | 39.5              | 40.3                   | 41.3                   | 39.8                 |
| Pennsylvania         | 42.8  | 45.0                   | 57.8            | 40.4            | 43.3              | 41.7                   | 49.6                   | 41.9                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 41.6  | 39.3                   | 46.2            | 40.9            | 39.7              | 42.4                   | 41.0                   | 41.7                 |
| Indiana              | 39.5  | --                     | --              | 39.0            | 41.8              | 39.6                   | 31.6                   | 40.2                 |
| Michigan             | 42.6  | 49.9                   | 40.5            | 40.6            | 50.7              | 40.8                   | 43.5                   | 42.4                 |
| Ohio                 | 40.4  | 42.7                   | 43.6            | 41.0            | 39.9              | 40.0                   | 43.1                   | 39.9                 |
| Wisconsin            | 39.7  | --                     | 38.7            | 38.9            | 39.5              | 39.8                   | 41.4                   | 39.5                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 37.9  | 40.9                   | 29.7            | 38.9            | 36.6              | 38.7                   | 37.1                   | 38.1                 |
| Kansas               | 44.7  | 47.7                   | 47.3            | 39.5            | 39.3              | 47.4                   | 42.8                   | 44.9                 |
| Minnesota            | 44.1  | 54.1                   | 51.8            | 48.6            | 43.5              | 42.4                   | 52.9                   | 42.7                 |
| Missouri             | 41.4  | 50.6                   | 40.6            | 51.1            | 46.2              | 37.7                   | 45.5                   | 40.7                 |
| Nebraska             | 42.7  | --                     | --              | 42.2            | 40.7              | 42.8                   | 49.9                   | 41.9                 |
| North Dakota         | 38.1  | 31.9                   | 36.2            | 39.4            | 40.7              | 37.3                   | 39.4                   | 37.7                 |
| South Dakota         | 42.9  | 35.4                   | 41.0            | 41.9            | 39.1              | 45.7                   | 40.8                   | 43.3                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 40.1  | 58.0                   | 56.1            | 42.8            | 48.0              | 35.2                   | 54.4                   | 37.4                 |
| District of Columbia | 36.0  | --                     | --              | 46.7            | 37.6              | 34.0                   | 41.7                   | 35.4                 |
| Florida              | 42.0  | 37.1                   | 47.9            | 42.9            | 37.4              | 42.5                   | 45.1                   | 41.7                 |
| Georgia              | 45.2  | 46.6                   | 45.7            | 47.7            | 48.1              | 43.8                   | 46.8                   | 45.0                 |
| Maryland             | 38.7  | --                     | 36.9            | 37.2            | 36.0              | 39.1                   | 41.5                   | 38.4                 |
| North Carolina       | 43.1  | --                     | --              | 44.8            | 43.3              | 42.9                   | 41.1                   | 43.5                 |
| South Carolina       | 43.0  | 42.2                   | 46.0            | 46.0            | 41.6              | 42.8                   | 44.3                   | 42.9                 |
| Virginia             | 38.7  | --                     | --              | 40.7            | 31.8              | 39.8                   | 39.8                   | 38.6                 |
| West Virginia        | 41.1  | 48.1                   | 48.2            | 39.4            | 43.6              | 39.8                   | 45.0                   | 40.5                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 41.2  | 36.5                   | 33.7            | 40.8            | 32.7              | 44.5                   | 36.9                   | 41.9                 |
| Kentucky             | 41.9  | --                     | 38.1            | 44.5            | 44.0              | 40.8                   | 45.8                   | 41.4                 |
| Mississippi          | 40.6  | 39.5                   | 37.8            | 39.0            | 35.0              | 44.0                   | 35.4                   | 41.8                 |
| Tennessee            | 45.4  | 44.3                   | --              | 37.3            | 44.3              | 47.0                   | 40.8                   | 45.9                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 45.6  | 49.7                   | 44.7            | 39.3            | 38.8              | 47.9                   | 41.7                   | 46.3                 |
| Louisiana            | 42.9  | 41.5                   | 46.1            | 37.1            | 43.6              | 43.2                   | 41.7                   | 43.2                 |
| Oklahoma             | 43.0  | 33.7                   | 41.0            | 37.1            | 40.9              | 47.4                   | 39.1                   | 43.8                 |
| Texas                | 43.6  | 39.4                   | 43.8            | 51.1            | 41.4              | 43.7                   | 41.1                   | 44.0                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 47.3  | --                     | 51.9            | 48.3            | 39.6              | 48.9                   | 47.1                   | 47.3                 |
| Colorado             | 41.2  | 49.3                   | 50.5            | 38.9            | 40.0              | 40.7                   | 46.5                   | 40.3                 |
| Idaho                | 44.9  | 41.9                   | 41.3            | 42.2            | 40.4              | 48.0                   | 41.9                   | 45.7                 |
| Montana              | 45.1  | 50.4                   | 48.4            | 46.1            | 42.1              | 44.2                   | 50.0                   | 43.2                 |
| Nevada               | 44.6  | 59.3                   | 40.1            | 42.9            | 40.1              | 45.7                   | 45.6                   | 44.4                 |
| New Mexico           | 42.8  | 63.7                   | 39.5            | 38.2            | 44.4              | 42.1                   | 44.4                   | 42.6                 |
| Utah                 | 41.4  | 35.8                   | 51.0            | 47.0            | 43.6              | 39.4                   | 43.9                   | 41.0                 |
| Wyoming              | 39.7  | 52.8                   | 39.9            | 38.2            | 43.4              | 37.7                   | 42.7                   | 38.9                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 43.3  | --                     | 47.3            | 48.2            | 40.5              | 43.4                   | 47.4                   | 42.9                 |
| California           | 42.1  | 47.9                   | 57.6            | 45.5            | 37.6              | 41.7                   | 49.9                   | 41.1                 |
| Hawaii               | 32.1  | 41.6                   | 25.5            | 30.5            | 24.0              | 35.3                   | 33.7                   | 31.7                 |
| Oregon               | 45.1  | 45.2                   | 44.5            | 38.4            | 42.8              | 47.6                   | 44.0                   | 45.2                 |
| Washington           | 47.6  | 44.7                   | 45.6            | 47.8            | 43.2              | 50.2                   | 48.0                   | 47.5                 |

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

**Table II.F.42 Standard errors for average coinsurance (in percentages) for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and State: United States, 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        | 0.37  | 1.87                   | 1.46            | 0.88            | 0.69              | 0.52                   | 0.86                   | 0.41                 |
| New England:         |       |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1.77  | --                     | 4.70            | 5.11            | 5.15              | 1.64                   | 5.18                   | 1.92                 |
| Maine                | 1.13  | 6.03                   | 4.94            | 2.26            | 2.08              | 1.58                   | 3.38                   | 1.19                 |
| Massachusetts        | 2.53  | --                     | 1.87            | 9.92            | 4.79              | 2.99                   | 5.82                   | 2.75                 |
| New Hampshire        | 1.78  | --                     | --              | 6.47            | 4.08              | 1.83                   | 7.29                   | 1.82                 |
| Rhode Island         | 1.62  | 2.66                   | 7.27            | 4.77            | 2.38              | 2.06                   | 4.81                   | 1.65                 |
| Vermont              | 2.60  | --                     | 9.34            | 7.21            | 4.84              | 2.85                   | 5.79                   | 2.60                 |
| Middle Atlantic:     |       |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2.93  | --                     | --              | 8.15            | 4.94              | 2.18                   | 12.92                  | 1.94                 |
| New York             | 1.22  | 5.06                   | 8.92            | 3.46            | 3.19              | 1.35                   | 3.23                   | 1.31                 |
| Pennsylvania         | 1.59  | 7.70                   | 5.76            | 5.30            | 3.70              | 1.98                   | 4.48                   | 1.73                 |
| East North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 1.30  | 2.40                   | 6.34            | 2.77            | 3.64              | 1.62                   | 2.26                   | 1.48                 |
| Indiana              | 1.84  | --                     | --              | 5.20            | 2.11              | 2.59                   | 2.63                   | 1.97                 |
| Michigan             | 2.31  | 5.67                   | 6.57            | 2.68            | 5.69              | 3.12                   | 4.03                   | 2.55                 |
| Ohio                 | 1.23  | 3.21                   | 7.70            | 1.82            | 2.05              | 1.92                   | 3.03                   | 1.33                 |
| Wisconsin            | 1.13  | --                     | 4.16            | 3.50            | 1.59              | 1.69                   | 2.78                   | 1.21                 |
| West North Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1.36  | 2.38                   | 3.72            | 3.88            | 3.16              | 1.34                   | 2.89                   | 1.53                 |
| Kansas               | 1.42  | 2.15                   | 5.65            | 2.67            | 2.73              | 1.67                   | 3.15                   | 1.53                 |
| Minnesota            | 1.76  | 7.40                   | 2.06            | 3.47            | 4.77              | 2.25                   | 2.46                   | 2.02                 |
| Missouri             | 1.54  | 5.52                   | 7.05            | 5.19            | 4.93              | 1.37                   | 4.90                   | 1.59                 |
| Nebraska             | 1.53  | --                     | --              | 5.30            | 1.90              | 1.89                   | 7.02                   | 1.47                 |
| North Dakota         | 2.48  | 4.24                   | 6.93            | 5.44            | 3.48              | 4.27                   | 5.10                   | 2.81                 |
| South Dakota         | 1.95  | 3.13                   | 2.99            | 3.44            | 1.87              | 3.28                   | 2.44                   | 2.27                 |
| South Atlantic:      |       |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 2.70  | 8.64                   | 10.33           | 7.40            | 6.78              | 3.32                   | 5.54                   | 2.94                 |
| District of Columbia | 1.34  | --                     | --              | 7.39            | 3.04              | 1.30                   | 6.67                   | 1.31                 |
| Florida              | 1.72  | 6.88                   | 1.41            | 4.49            | 3.01              | 2.01                   | 4.28                   | 1.83                 |
| Georgia              | 2.08  | 3.75                   | 6.89            | 5.35            | 4.03              | 2.61                   | 4.89                   | 2.26                 |
| Maryland             | 2.78  | --                     | 5.27            | 4.22            | 6.50              | 3.49                   | 3.85                   | 3.17                 |
| North Carolina       | 1.94  | --                     | --              | 3.32            | 3.06              | 2.75                   | 4.02                   | 2.14                 |
| South Carolina       | 1.61  | 4.01                   | 4.37            | 2.25            | 2.14              | 2.37                   | 2.05                   | 1.77                 |
| Virginia             | 1.93  | --                     | --              | 3.42            | 4.31              | 2.40                   | 4.59                   | 2.07                 |
| West Virginia        | 1.72  | 5.45                   | 7.37            | 3.44            | 7.44              | 1.76                   | 4.54                   | 1.85                 |
| East South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1.19  | 6.38                   | 5.65            | 5.68            | 2.38              | 1.22                   | 4.04                   | 1.21                 |
| Kentucky             | 1.37  | --                     | 5.05            | 4.19            | 3.51              | 1.66                   | 2.71                   | 1.50                 |
| Mississippi          | 2.17  | 3.61                   | 6.15            | 3.31            | 3.50              | 2.44                   | 3.12                   | 2.34                 |
| Tennessee            | 2.22  | 2.79                   | --              | 2.39            | 3.90              | 3.00                   | 2.98                   | 2.45                 |
| West South Central:  |       |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1.66  | 4.25                   | 3.14            | 3.34            | 2.48              | 2.16                   | 2.28                   | 1.86                 |
| Louisiana            | 1.40  | 3.32                   | 4.16            | 3.11            | 2.56              | 2.13                   | 2.71                   | 1.59                 |
| Oklahoma             | 2.13  | 3.24                   | 6.43            | 3.02            | 4.86              | 2.46                   | 3.50                   | 2.50                 |
| Texas                | 1.87  | 4.32                   | 5.47            | 6.50            | 3.73              | 2.50                   | 3.38                   | 2.10                 |
| Mountain:            |       |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 4.76  | --                     | 3.67            | 4.55            | 2.66              | 7.03                   | 2.76                   | 5.26                 |
| Colorado             | 1.71  | 6.93                   | 4.84            | 4.68            | 1.64              | 2.51                   | 3.68                   | 1.89                 |
| Idaho                | 1.33  | 3.40                   | 5.33            | 3.95            | 2.58              | 1.62                   | 3.11                   | 1.39                 |
| Montana              | 1.60  | 3.85                   | 4.42            | 3.80            | 5.00              | 1.92                   | 3.30                   | 1.76                 |
| Nevada               | 1.75  | 8.69                   | 4.94            | 3.46            | 3.46              | 2.34                   | 4.44                   | 1.91                 |
| New Mexico           | 1.25  | 3.07                   | 6.89            | 3.55            | 1.87              | 1.41                   | 6.52                   | 1.13                 |
| Utah                 | 1.31  | 1.87                   | 4.97            | 4.65            | 2.93              | 1.51                   | 3.18                   | 1.41                 |
| Wyoming              | 1.18  | 7.67                   | 4.67            | 2.32            | 1.77              | 1.95                   | 2.99                   | 1.30                 |
| Pacific:             |       |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 1.49  | --                     | 2.78            | 6.72            | 3.13              | 1.56                   | 3.29                   | 1.61                 |
| California           | 1.73  | 3.41                   | 14.97           | 3.21            | 1.57              | 2.44                   | 4.43                   | 1.89                 |
| Hawaii               | 1.69  | 8.60                   | 4.03            | 3.26            | 2.09              | 2.44                   | 3.76                   | 1.89                 |
| Oregon               | 1.79  | 7.99                   | 2.58            | 2.57            | 1.81              | 3.04                   | 2.15                   | 2.04                 |
| Washington           | 2.25  | 3.74                   | 2.23            | 2.74            | 2.13              | 4.15                   | 1.90                   | 2.73                 |

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 II.F.43 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with single coverage by firm size and State: United States, 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        | 9,542  | 10,459                 | 10,522          | 10,808          | 10,097            | 8,969                  | 10,744                 | 9,366                |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 9,528  | --                     | 17,148          | 11,970          | 8,492             | 8,135                  | 15,468                 | 8,557                |
| Maine                | 8,753  | 9,541                  | 9,728           | 11,986          | 9,961             | 6,295                  | 9,727                  | 8,556                |
| Massachusetts        | 8,922  | --                     | --              | 8,171           | 5,351             | 9,575                  | 11,641                 | 8,589                |
| New Hampshire        | 9,024  | --                     | --              | 13,979 *        | 9,748             | 7,979                  | 12,989 *               | 8,528                |
| Rhode Island         | 8,958  | --                     | 8,223           | 13,104          | 10,294            | 7,292                  | 11,106                 | 8,377                |
| Vermont              | 7,392  | --                     | 14,678          | 7,576           | 6,294             | 6,851                  | 10,303                 | 6,730                |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 10,268 | --                     | --              | --              | 7,190             | 11,103                 | 9,893                  | 10,295               |
| New York             | 8,399  | 6,898                  | --              | 9,442           | 8,606             | 8,046                  | 9,880                  | 8,254                |
| Pennsylvania         | 9,190  | 9,305                  | 10,702          | 13,610          | 8,764             | 8,192                  | 11,387                 | 8,878                |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 8,753  | --                     | 9,866           | 9,216           | 9,292             | 8,299                  | 9,546                  | 8,614                |
| Indiana              | 11,381 | --                     | 15,573          | 11,276          | 11,594            | 11,165                 | 13,770                 | 11,167               |
| Michigan             | 10,161 | --                     | 7,945           | 10,956          | 11,235            | 10,011                 | 8,163                  | 10,397               |
| Ohio                 | 10,192 | 12,428                 | 10,379          | 13,860          | 10,953            | 8,970                  | 12,755                 | 9,783                |
| Wisconsin            | 10,234 | --                     | --              | 9,435           | 10,741            | 10,013                 | 10,450                 | 10,202               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 8,314  | --                     | 11,062          | 9,078           | 7,336             | 9,065                  | 7,737                  | 8,408                |
| Kansas               | 10,219 | --                     | --              | 12,931          | 11,048            | 8,849                  | 12,112                 | 9,937                |
| Minnesota            | 8,318  | --                     | --              | 10,767          | 8,682             | 7,176                  | 10,225                 | 7,973                |
| Missouri             | 10,988 | --                     | 9,799           | 13,574          | 10,041            | 10,649                 | 12,645                 | 10,700               |
| Nebraska             | 10,178 | --                     | 10,433          | 10,937          | 10,788            | 9,819                  | 11,096                 | 10,080               |
| North Dakota         | 7,579  | --                     | --              | 7,050           | 8,338             | 7,601                  | 7,285                  | 7,676                |
| South Dakota         | 8,649  | --                     | 11,164          | 9,393           | 8,684             | 7,738                  | 10,386                 | 8,195                |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 8,591  | --                     | 15,773          | 10,067          | 7,560             | 7,520                  | 11,853                 | 7,698                |
| District of Columbia | 7,388  | --                     | --              | 6,779           | 6,616             | 7,704                  | 8,425                  | 7,290                |
| Florida              | 8,942  | --                     | --              | 11,586          | 9,245             | 8,573                  | 10,531                 | 8,831                |
| Georgia              | 11,195 | --                     | --              | 13,869          | 14,018            | 9,353                  | 11,379                 | 11,165               |
| Maryland             | 8,711  | --                     | 10,490          | 9,086           | 7,020             | 8,868                  | 10,149                 | 8,409                |
| North Carolina       | 9,894  | --                     | --              | 11,379          | 11,976            | 8,723                  | 10,568                 | 9,760                |
| South Carolina       | 12,092 | --                     | --              | 11,941          | 12,303            | 11,598                 | 13,703                 | 11,831               |
| Virginia             | 9,413  | --                     | --              | 12,115          | 9,804             | 9,079                  | 9,080                  | 9,468                |
| West Virginia        | 9,649  | 7,266                  | 16,592          | --              | 14,021 *          | 8,458                  | 13,476                 | 9,159                |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 8,714  | --                     | --              | 7,637           | 10,148            | 8,595                  | 7,023                  | 8,879                |
| Kentucky             | 11,220 | --                     | --              | 11,942          | 13,942            | 10,226                 | 11,508                 | 11,184               |
| Mississippi          | 8,858  | --                     | --              | 8,754           | 8,220             | 9,637                  | 6,647                  | 9,347                |
| Tennessee            | 10,909 | --                     | --              | 12,565          | 13,117            | 9,438                  | 13,897                 | 10,460               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 9,980  | --                     | 10,629          | --              | 12,218            | 9,274                  | 9,033                  | 10,271               |
| Louisiana            | 9,319  | --                     | --              | 8,471           | 9,879             | 9,634                  | 8,802                  | 9,487                |
| Oklahoma             | 10,308 | 10,933                 | --              | 8,014           | 12,236            | 9,184                  | 9,538                  | 10,393               |
| Texas                | 9,645  | 6,490                  | 13,097          | 8,399           | 13,771            | 8,771                  | 8,325                  | 9,875                |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 9,403  | --                     | 13,984          | 10,581          | 10,507            | 8,217                  | 12,845                 | 9,026                |
| Colorado             | 10,779 | 13,403                 | 13,119          | 10,333          | 8,413             | 11,229                 | 12,790                 | 10,435               |
| Idaho                | 9,232  | --                     | 10,560          | 12,244          | 8,129             | 7,967                  | 11,450                 | 8,316                |
| Montana              | 8,491  | --                     | --              | 10,882          | 6,941             | 7,549                  | 9,641                  | 7,999                |
| Nevada               | 13,340 | --                     | --              | 13,218          | 12,572            | 13,809                 | 12,148                 | 13,548               |
| New Mexico           | 10,387 | --                     | --              | 10,805          | 12,805            | 8,372                  | 12,036                 | 10,070               |
| Utah                 | 9,349  | --                     | 15,096          | 8,930           | 9,229             | 8,709                  | 14,049                 | 8,848                |
| Wyoming              | 9,096  | 11,276                 | --              | 9,188           | 9,091             | 8,911                  | 9,454                  | 8,989                |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 9,674  | --                     | --              | 10,567          | 9,326             | 9,678                  | 11,565                 | 9,475                |
| California           | 8,776  | 17,257                 | --              | 10,839          | 7,762             | 8,173                  | 14,463                 | 8,156                |
| Hawaii               | 5,697  | --                     | --              | 3,475           | 7,082             | 6,056                  | 4,421                  | 6,051                |
| Oregon               | 8,637  | --                     | 10,922          | 9,608           | 7,594             | 8,322                  | 11,321                 | 8,125                |
| Washington           | 8,182  | --                     | 8,550           | 9,324           | 8,452             | 7,455                  | 9,426                  | 7,959                |

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 II.F.43 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with single coverage by firm size and State: United States, 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        | 118.62   | 686.31                 | 380.61          | 227.62          | 320.90            | 141.61                 | 255.55                 | 130.89               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 462.51   | --                     | 1,649.46        | 824.16          | 718.74            | 526.93                 | 1,246.20               | 418.11               |
| Maine                | 509.08   | 1,020.67               | 1,064.26        | 1,411.28        | 910.71            | 449.83                 | 684.84                 | 596.94               |
| Massachusetts        | 807.75   | --                     | --              | 1,248.11        | 628.49            | 1,088.60               | 1,842.22               | 902.19               |
| New Hampshire        | 759.66   | --                     | --              | 5,275.47 *      | 1,495.70          | 599.19                 | 4,370.35 *             | 622.82               |
| Rhode Island         | 622.24   | --                     | 1,433.04        | 1,643.84        | 1,502.20          | 698.54                 | 1,185.27               | 697.33               |
| Vermont              | 460.25   | --                     | 2,913.62        | 859.28          | 397.29            | 666.27                 | 1,430.67               | 410.04               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 1,037.32 | --                     | --              | --              | 1,506.16          | 1,218.95               | 1,847.68               | 1,101.92             |
| New York             | 316.43   | 1,041.78               | --              | 1,007.62        | 845.38            | 307.80                 | 1,251.65               | 321.14               |
| Pennsylvania         | 406.32   | 1,730.10               | 1,570.85        | 1,245.84        | 677.28            | 486.23                 | 947.26                 | 442.12               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 536.29   | --                     | 1,695.08        | 949.05          | 1,109.34          | 728.97                 | 1,227.69               | 588.83               |
| Indiana              | 907.12   | --                     | 810.83          | 1,795.51        | 1,384.19          | 1,425.10               | 1,090.93               | 990.20               |
| Michigan             | 596.45   | --                     | 1,407.78        | 965.55          | 708.12            | 872.93                 | 889.90                 | 655.51               |
| Ohio                 | 542.22   | 1,997.66               | 1,428.82        | 1,334.90        | 670.01            | 755.87                 | 1,162.27               | 576.62               |
| Wisconsin            | 509.03   | --                     | --              | 913.96          | 695.69            | 811.62                 | 1,227.96               | 555.01               |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 405.90   | --                     | 1,985.49        | 1,112.65        | 640.76            | 671.25                 | 966.82                 | 441.64               |
| Kansas               | 461.91   | --                     | --              | 1,504.41        | 816.58            | 507.46                 | 1,628.70               | 476.08               |
| Minnesota            | 395.41   | --                     | --              | 577.63          | 915.15            | 426.76                 | 829.83                 | 429.16               |
| Missouri             | 781.82   | --                     | 1,376.86        | 1,438.87        | 1,564.30          | 1,170.15               | 1,112.98               | 890.94               |
| Nebraska             | 401.16   | --                     | 1,495.32        | 1,237.41        | 783.41            | 517.53                 | 920.44                 | 432.03               |
| North Dakota         | 392.17   | --                     | --              | 929.25          | 536.86            | 550.83                 | 1,027.38               | 395.26               |
| South Dakota         | 387.82   | --                     | 1,517.26        | 1,004.73        | 552.48            | 537.06                 | 943.20                 | 388.59               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 466.21   | --                     | 687.61          | 796.24          | 839.49            | 532.59                 | 1,011.42               | 449.59               |
| District of Columbia | 400.77   | --                     | --              | 1,288.04        | 676.36            | 542.25                 | 914.22                 | 427.94               |
| Florida              | 420.01   | --                     | --              | 952.98          | 1,008.25          | 453.55                 | 1,407.54               | 428.28               |
| Georgia              | 814.50   | --                     | --              | 971.58          | 2,063.39          | 701.90                 | 1,016.91               | 931.93               |
| Maryland             | 666.73   | --                     | 1,171.34        | 1,502.65        | 652.84            | 1,032.57               | 913.05                 | 801.47               |
| North Carolina       | 428.30   | --                     | --              | 688.51          | 1,231.53          | 465.70                 | 1,029.45               | 474.25               |
| South Carolina       | 1,280.58 | --                     | --              | 1,214.03        | 1,529.80          | 2,114.37               | 2,648.46               | 1,415.07             |
| Virginia             | 675.06   | --                     | --              | 903.62          | 870.41            | 951.32                 | 1,552.60               | 740.81               |
| West Virginia        | 873.59   | 692.50                 | 1,188.26        | --              | 4,434.97 *        | 391.54                 | 1,480.36               | 940.19               |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 510.14   | --                     | --              | 1,235.51        | 2,185.92          | 516.60                 | 1,217.37               | 542.07               |
| Kentucky             | 513.16   | --                     | --              | 1,084.91        | 1,159.80          | 540.54                 | 1,167.30               | 557.42               |
| Mississippi          | 748.28   | --                     | --              | 1,492.76        | 1,055.38          | 1,072.87               | 1,263.10               | 791.57               |
| Tennessee            | 628.54   | --                     | --              | 1,000.32        | 1,195.04          | 850.15                 | 1,130.77               | 691.38               |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 695.87   | --                     | 1,408.89        | --              | 1,330.05          | 905.63                 | 1,650.09               | 749.96               |
| Louisiana            | 707.00   | --                     | --              | 1,869.07        | 954.26            | 1,346.00               | 1,324.91               | 834.66               |
| Oklahoma             | 724.08   | 894.06                 | --              | 1,187.31        | 1,192.71          | 520.01                 | 1,112.26               | 786.81               |
| Texas                | 706.94   | 1,125.75               | 1,259.61        | 731.72          | 1,983.76          | 447.39                 | 864.50                 | 805.77               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 470.97   | --                     | 1,412.36        | 1,897.61        | 744.68            | 473.43                 | 1,104.91               | 495.40               |
| Colorado             | 755.49   | 1,788.17               | 1,707.45        | 1,449.80        | 625.74            | 1,181.19               | 1,025.02               | 876.83               |
| Idaho                | 511.46   | --                     | 2,055.62        | 1,297.66        | 1,009.62          | 579.32                 | 1,235.32               | 525.05               |
| Montana              | 614.63   | --                     | --              | 1,380.29        | 949.05            | 923.82                 | 857.69                 | 798.26               |
| Nevada               | 1,374.67 | --                     | --              | 1,523.01        | 1,378.67          | 2,347.54               | 1,576.64               | 1,581.41             |
| New Mexico           | 1,063.53 | --                     | --              | 2,611.08        | 2,285.62          | 1,043.05               | 1,767.65               | 1,194.63             |
| Utah                 | 463.47   | --                     | 2,681.28        | 1,546.60        | 864.99            | 479.52                 | 1,722.64               | 428.45               |
| Wyoming              | 710.30   | 1,020.84               | --              | 1,559.61        | 1,586.15          | 1,048.67               | 1,484.65               | 809.30               |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 554.79   | --                     | --              | 1,290.66        | 810.89            | 884.33                 | 1,719.08               | 578.52               |
| California           | 378.72   | 2,943.28               | --              | 1,035.07        | 615.45            | 429.56                 | 1,558.76               | 349.05               |
| Hawaii               | 590.58   | --                     | --              | 378.83          | 1,398.85          | 917.06                 | 521.34                 | 732.36               |
| Oregon               | 428.34   | --                     | 1,651.76        | 590.06          | 914.80            | 562.34                 | 1,054.46               | 461.49               |
| Washington           | 562.30   | --                     | 715.55          | 466.78          | 655.20            | 994.79                 | 845.19                 | 638.75               |

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 II.F.44 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with employee-plus-one coverage by firm size and State: United States, 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        | 18,644 | 21,526                 | 23,784          | 21,015          | 19,750            | 17,636                 | 22,032                 | 18,303               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 18,443 | --                     | 33,608          | 29,026          | 15,382            | 16,576                 | 30,397                 | 17,297               |
| Maine                | 15,948 | 13,012                 | --              | 21,734          | 15,584            | 14,122                 | 18,379                 | 15,688               |
| Massachusetts        | 16,036 | --                     | --              | --              | 10,919            | 16,655                 | 25,770                 | 15,237               |
| New Hampshire        | 18,211 | --                     | --              | --              | 21,913            | 16,069                 | --                     | 17,603               |
| Rhode Island         | 15,929 | --                     | --              | --              | 19,788            | 13,131                 | --                     | 15,295               |
| Vermont              | 13,448 | --                     | --              | 11,844          | 11,212            | 14,181                 | --                     | 13,017               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 18,039 | --                     | --              | --              | 12,668            | 19,875                 | --                     | 18,223               |
| New York             | 16,112 | --                     | 27,357          | 17,097          | 18,107            | 15,157                 | 17,960                 | 15,935               |
| Pennsylvania         | 17,346 | --                     | --              | 27,071          | 18,231            | 15,925                 | 22,480                 | 17,098               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 17,417 | --                     | --              | 12,676          | 16,444            | 18,731                 | 16,919                 | 17,463               |
| Indiana              | 21,358 | --                     | 29,175          | 21,355          | 23,134            | 20,412                 | 27,900                 | 20,862               |
| Michigan             | 19,344 | 9,607                  | --              | 22,565          | 21,128            | 18,866                 | 17,055                 | 19,581               |
| Ohio                 | 20,762 | --                     | --              | 26,969          | 21,315            | 17,644                 | 29,587                 | 19,319               |
| Wisconsin            | 18,532 | --                     | --              | 19,185          | 19,571            | 17,460                 | --                     | 18,342               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 18,961 | 9,289                  | --              | 16,164          | 16,172            | 23,479                 | 14,459                 | 19,498               |
| Kansas               | 22,447 | --                     | --              | 32,800          | 26,436            | 18,118                 | --                     | 22,034               |
| Minnesota            | 14,875 | --                     | --              | 22,055          | 15,920            | 13,022                 | 19,505                 | 14,519               |
| Missouri             | 19,831 | --                     | --              | 27,019          | 15,067            | 19,748                 | 21,819                 | 19,543               |
| Nebraska             | 20,779 | --                     | --              | 18,587          | 23,765            | 19,592                 | 27,656                 | 20,329               |
| North Dakota         | 14,758 | --                     | --              | 12,473          | 15,049            | 15,161                 | 15,180                 | 14,643               |
| South Dakota         | 16,145 | --                     | 20,174          | 18,667          | 15,727            | 15,691                 | 17,135                 | 16,025               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 14,862 | --                     | --              | --              | 12,159            | 14,157                 | 26,856                 | 13,936               |
| District of Columbia | 17,114 | --                     | --              | 13,551          | 14,488            | 15,839                 | 31,584 *               | 15,368               |
| Florida              | 18,168 | --                     | --              | 27,199          | 17,247            | 17,910                 | 19,633                 | 18,067               |
| Georgia              | 22,688 | --                     | --              | 27,838          | 30,905            | 18,732                 | 23,554                 | 22,541               |
| Maryland             | 19,032 | --                     | --              | 18,528          | 15,219            | 19,385                 | 22,109                 | 18,642               |
| North Carolina       | 19,915 | --                     | --              | 23,777          | 27,109            | 17,643                 | 21,029                 | 19,791               |
| South Carolina       | 20,082 | --                     | --              | 19,515          | 21,557            | 19,519                 | 22,312                 | 19,935               |
| Virginia             | 18,512 | --                     | --              | 23,257          | 17,125            | 17,972                 | 23,496                 | 18,033               |
| West Virginia        | 23,923 | --                     | --              | --              | 45,601 *          | 17,201                 | 25,665                 | 23,677               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 17,635 | --                     | --              | --              | --                | 17,775                 | --                     | 17,851               |
| Kentucky             | 21,767 | --                     | --              | 20,966          | 29,483            | 19,751                 | 25,622                 | 21,472               |
| Mississippi          | 19,947 | --                     | --              | --              | 15,474            | 20,989                 | --                     | 19,656               |
| Tennessee            | 19,922 | --                     | --              | 23,226          | 19,351            | 19,233                 | 28,028                 | 19,467               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 18,547 | --                     | --              | --              | 19,732            | 18,390                 | 17,465                 | 18,795               |
| Louisiana            | 19,914 | --                     | --              | --              | 18,798            | 21,335                 | 19,000                 | 20,165               |
| Oklahoma             | 19,331 | --                     | --              | --              | 21,835            | 17,811                 | 17,172                 | 19,544               |
| Texas                | 19,125 | --                     | 26,565          | 17,465          | 25,435            | 17,276                 | 20,883                 | 18,904               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 19,047 | --                     | 35,428          | 22,276          | 20,407            | 17,510                 | 28,536                 | 18,398               |
| Colorado             | 19,730 | --                     | --              | 22,679          | 16,151            | 19,028                 | 27,449                 | 18,981               |
| Idaho                | 16,534 | --                     | --              | 20,158          | 14,202            | 15,253                 | 23,931                 | 15,206               |
| Montana              | 16,052 | --                     | --              | 20,676          | 14,768            | 11,660                 | 19,968                 | 14,388               |
| Nevada               | 23,726 | --                     | --              | 29,018          | 24,120            | 22,242                 | --                     | 22,882               |
| New Mexico           | 20,243 | --                     | --              | --              | --                | 13,999                 | --                     | 20,360               |
| Utah                 | 16,690 | --                     | --              | 16,432          | 18,134            | 15,517                 | --                     | 16,197               |
| Wyoming              | 16,338 | --                     | --              | 13,186          | 15,635            | 18,240                 | 17,090                 | 16,183               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 19,802 | --                     | --              | 20,482          | 17,088            | 21,332                 | --                     | 19,690               |
| California           | 17,768 | --                     | --              | 22,326          | 18,819            | 16,459                 | 24,406                 | 17,245               |
| Hawaii               | 10,459 | --                     | --              | 6,876           | 13,539 *          | 10,368                 | --                     | 10,884               |
| Oregon               | 16,023 | --                     | --              | 19,201          | 14,923            | 15,651                 | 20,312                 | 15,644               |
| Washington           | 16,303 | --                     | --              | 18,526          | 17,366            | 14,983                 | 22,382                 | 15,672               |

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 II.F.44 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with employee-plus-one coverage by firm size and State: United States, 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        | 246.19   | 1,956.06               | 989.87          | 566.41          | 666.31            | 282.45                 | 665.87                 | 262.20               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,178.96 | --                     | 4,870.51        | 5,495.19        | 1,817.52          | 1,195.51               | 3,504.29               | 1,165.38             |
| Maine                | 875.30   | 1,036.21               | --              | 3,039.69        | 1,026.44          | 958.28                 | 2,326.60               | 917.15               |
| Massachusetts        | 883.49   | --                     | --              | --              | 1,408.55          | 961.28                 | 3,469.11               | 876.28               |
| New Hampshire        | 1,842.26 | --                     | --              | --              | 3,864.39          | 1,701.30               | --                     | 1,847.57             |
| Rhode Island         | 2,029.59 | --                     | --              | --              | 4,905.14          | 1,584.29               | --                     | 2,305.25             |
| Vermont              | 1,050.58 | --                     | --              | 1,508.32        | 690.33            | 1,880.37               | --                     | 1,076.75             |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2,506.42 | --                     | --              | --              | 2,627.62          | 3,296.75               | --                     | 2,744.74             |
| New York             | 710.78   | --                     | 1,903.66        | 2,891.51        | 2,051.18          | 652.82                 | 3,336.68               | 714.41               |
| Pennsylvania         | 889.73   | --                     | --              | 3,499.68        | 1,361.26          | 1,157.77               | 2,943.89               | 917.52               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 957.26   | --                     | --              | 2,083.37        | 2,016.60          | 1,034.56               | 2,203.80               | 1,028.57             |
| Indiana              | 1,513.75 | --                     | 2,013.29        | 3,250.03        | 2,610.28          | 2,237.74               | 2,801.00               | 1,658.29             |
| Michigan             | 1,225.30 | 640.23                 | --              | 2,230.02        | 1,333.46          | 1,759.92               | 2,662.45               | 1,327.71             |
| Ohio                 | 1,130.49 | --                     | --              | 3,076.89        | 1,841.19          | 1,166.40               | 4,108.84               | 962.27               |
| Wisconsin            | 1,026.74 | --                     | --              | 2,136.41        | 1,135.23          | 1,575.60               | --                     | 1,050.72             |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 2,574.77 | 831.40                 | --              | 2,039.38        | 2,891.30          | 5,277.59               | 1,893.28               | 2,828.91             |
| Kansas               | 1,817.37 | --                     | --              | 2,998.23        | 3,001.37          | 1,161.52               | --                     | 1,960.02             |
| Minnesota            | 926.59   | --                     | --              | 1,369.69        | 2,284.68          | 955.41                 | 2,354.77               | 965.87               |
| Missouri             | 2,079.50 | --                     | --              | 2,942.89        | 3,949.12          | 2,777.07               | 2,449.50               | 2,375.44             |
| Nebraska             | 1,011.25 | --                     | --              | 2,544.48        | 2,371.17          | 1,000.19               | 4,289.11               | 998.68               |
| North Dakota         | 811.19   | --                     | --              | 2,057.49        | 1,476.08          | 1,082.42               | 2,211.74               | 835.14               |
| South Dakota         | 739.10   | --                     | 3,509.86        | 2,592.65        | 1,260.21          | 958.16                 | 2,116.75               | 782.61               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,534.50 | --                     | --              | --              | 1,956.45          | 1,817.59               | 2,141.48               | 1,608.69             |
| District of Columbia | 1,974.33 | --                     | --              | 2,488.47        | 2,433.82          | 1,353.58               | 12,433.69 *            | 1,176.16             |
| Florida              | 933.11   | --                     | --              | 3,827.48        | 2,089.88          | 1,068.71               | 2,351.13               | 977.31               |
| Georgia              | 1,981.62 | --                     | --              | 2,283.41        | 4,169.37          | 1,177.76               | 3,025.65               | 2,276.70             |
| Maryland             | 2,063.88 | --                     | --              | 3,060.51        | 2,071.56          | 2,673.58               | 2,325.51               | 2,352.92             |
| North Carolina       | 1,207.35 | --                     | --              | 2,522.66        | 5,334.73          | 1,073.31               | 2,239.53               | 1,318.50             |
| South Carolina       | 1,022.13 | --                     | --              | 2,344.14        | 3,013.60          | 1,155.54               | 4,319.50               | 1,048.28             |
| Virginia             | 1,088.19 | --                     | --              | 1,515.64        | 3,224.88          | 1,247.75               | 1,893.34               | 1,148.66             |
| West Virginia        | 5,247.03 | --                     | --              | --              | 16,859.80 *       | 1,361.24               | 3,454.22               | 5,980.42             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,175.72 | --                     | --              | --              | --                | 1,221.01               | --                     | 1,184.35             |
| Kentucky             | 1,692.56 | --                     | --              | 3,087.61        | 3,197.00          | 1,998.27               | 2,381.83               | 1,802.67             |
| Mississippi          | 1,733.12 | --                     | --              | --              | 2,447.02          | 2,103.31               | --                     | 1,852.52             |
| Tennessee            | 1,420.08 | --                     | --              | 3,330.84        | 4,133.52          | 1,578.51               | 4,877.47               | 1,459.23             |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 1,344.40 | --                     | --              | --              | 2,214.85          | 2,040.42               | 2,366.14               | 1,572.02             |
| Louisiana            | 1,661.90 | --                     | --              | --              | 2,469.05          | 2,931.95               | 2,809.27               | 1,979.31             |
| Oklahoma             | 1,328.63 | --                     | --              | --              | 2,971.82          | 955.01                 | 2,505.97               | 1,418.29             |
| Texas                | 1,002.36 | --                     | 2,613.20        | 1,551.46        | 2,601.36          | 968.14                 | 2,023.21               | 1,090.82             |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 851.99   | --                     | 3,284.99        | 1,771.64        | 1,404.66          | 1,229.08               | 3,652.14               | 908.56               |
| Colorado             | 1,431.40 | --                     | --              | 2,491.39        | 2,210.17          | 1,898.14               | 2,803.45               | 1,567.51             |
| Idaho                | 1,291.89 | --                     | --              | 2,386.20        | 1,556.88          | 1,660.65               | 4,514.14               | 1,192.34             |
| Montana              | 1,316.23 | --                     | --              | 2,291.63        | 2,179.80          | 1,387.88               | 2,399.55               | 1,462.99             |
| Nevada               | 2,108.31 | --                     | --              | 3,170.91        | 3,007.16          | 2,779.14               | --                     | 2,161.07             |
| New Mexico           | 3,448.85 | --                     | --              | --              | --                | 2,432.55               | --                     | 3,675.43             |
| Utah                 | 1,193.85 | --                     | --              | 2,555.71        | 2,448.27          | 1,085.39               | --                     | 1,136.98             |
| Wyoming              | 1,846.56 | --                     | --              | 2,345.56        | 3,274.17          | 3,127.58               | 3,340.92               | 2,126.68             |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2,040.50 | --                     | --              | 3,253.69        | 3,195.54          | 2,573.47               | --                     | 2,098.95             |
| California           | 1,130.90 | --                     | --              | 2,359.28        | 3,574.95          | 868.87                 | 3,865.76               | 1,193.39             |
| Hawaii               | 1,254.44 | --                     | --              | 487.29          | 4,064.97 *        | 1,650.98               | --                     | 1,561.96             |
| Oregon               | 956.85   | --                     | --              | 1,584.08        | 2,326.99          | 1,125.65               | 4,305.50               | 970.87               |
| Washington           | 1,502.66 | --                     | --              | 925.89          | 1,680.36          | 2,142.57               | 2,972.43               | 1,600.49             |

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 II.F.45 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with family coverage by firm size and State: United States, 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        | 18,108 | 19,508                 | 22,033          | 20,262          | 18,880            | 17,351                 | 20,794                 | 17,814               |
| New England:         |        |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 18,944 | --                     | 33,635          | 28,071          | 18,486            | 16,448                 | 33,920                 | 17,617               |
| Maine                | 15,678 | 13,667                 | --              | 20,807          | 17,038            | 13,160                 | 19,945                 | 15,058               |
| Massachusetts        | 15,255 | 12,952                 | --              | 13,595          | 11,821            | 15,984                 | --                     | 14,507               |
| New Hampshire        | 17,937 | --                     | --              | 17,238          | 21,871            | 16,444                 | 19,491                 | 17,849               |
| Rhode Island         | 16,870 | 14,846                 | 15,050          | --              | 19,434            | 13,690                 | 23,442                 | 15,431               |
| Vermont              | 14,476 | --                     | --              | 12,749          | 13,038            | 16,020                 | 11,826                 | 14,837               |
| Middle Atlantic:     |        |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 18,380 | --                     | --              | --              | 14,294            | 19,600                 | --                     | 18,267               |
| New York             | 14,975 | --                     | --              | 17,733          | 15,808            | 14,714                 | 12,966                 | 15,154               |
| Pennsylvania         | 18,405 | --                     | 18,496          | 28,677          | 18,541            | 16,871                 | 22,646                 | 17,977               |
| East North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 17,240 | --                     | 21,061          | 17,699          | 16,681            | 17,443                 | 17,435                 | 17,205               |
| Indiana              | 19,311 | --                     | 29,016          | --              | 23,311            | 18,220                 | 23,584                 | 19,073               |
| Michigan             | 18,898 | --                     | 17,099          | 25,904          | 22,729            | 17,169                 | 18,926                 | 18,895               |
| Ohio                 | 19,205 | --                     | --              | 22,340          | 20,120            | 17,445                 | 23,754                 | 18,494               |
| Wisconsin            | 17,441 | --                     | --              | 16,231          | 19,309            | 16,450                 | --                     | 17,652               |
| West North Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 16,675 | --                     | --              | 15,897          | 13,538            | 19,274                 | 18,459                 | 16,392               |
| Kansas               | 19,743 | --                     | --              | --              | 21,515            | 18,604                 | --                     | 19,907               |
| Minnesota            | 14,300 | --                     | --              | 21,714          | 14,797            | 12,918                 | 19,164                 | 13,796               |
| Missouri             | 18,658 | --                     | 27,004          | 24,881          | 12,707            | 17,972                 | 23,774                 | 17,729               |
| Nebraska             | 19,988 | --                     | --              | 17,740          | 23,428            | 18,972                 | 26,820                 | 19,517               |
| North Dakota         | 14,662 | --                     | --              | 12,325          | 15,785            | 15,114                 | 14,529                 | 14,696               |
| South Dakota         | 16,407 | --                     | 19,264          | 14,510          | 15,111            | 15,669                 | 20,373                 | 15,276               |
| South Atlantic:      |        |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 13,054 | --                     | --              | 18,998          | 13,757            | 11,485                 | 21,669                 | 12,049               |
| District of Columbia | 15,615 | --                     | --              | 14,854          | 12,142            | 17,608                 | 14,045                 | 15,808               |
| Florida              | 17,517 | --                     | --              | 22,002          | 19,043            | 17,347                 | 15,283                 | 17,650               |
| Georgia              | 23,697 | --                     | --              | 29,370          | 35,937            | 18,893                 | 22,665                 | 23,823               |
| Maryland             | 18,325 | --                     | --              | 15,329          | 13,707            | 18,561                 | 26,994                 | 17,221               |
| North Carolina       | 20,672 | --                     | --              | 22,281          | 21,018            | 20,937                 | 18,238                 | 20,930               |
| South Carolina       | 19,637 | --                     | --              | 21,197          | 20,624            | 17,994                 | 29,620                 | 18,520               |
| Virginia             | 18,297 | --                     | --              | 20,192          | 13,711            | 18,988                 | 16,805                 | 18,418               |
| West Virginia        | 19,132 | --                     | --              | 13,761          | 31,676 *          | 17,662                 | --                     | 19,032               |
| East South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 15,991 | --                     | --              | --              | 16,957            | 16,561                 | --                     | 16,647               |
| Kentucky             | 21,890 | --                     | --              | 18,810          | 28,194            | 21,042                 | 22,694                 | 21,810               |
| Mississippi          | 19,349 | --                     | --              | --              | 14,495            | 20,909                 | --                     | 19,607               |
| Tennessee            | 18,011 | --                     | --              | 20,495          | 19,332            | 17,097                 | 23,343                 | 17,790               |
| West South Central:  |        |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 20,011 | --                     | --              | 18,768          | 20,981            | 20,381                 | 16,266                 | 20,490               |
| Louisiana            | 21,487 | --                     | 22,933          | --              | 22,216            | 22,504                 | 19,406                 | 21,884               |
| Oklahoma             | 17,593 | --                     | --              | --              | 20,054            | 16,274                 | --                     | 18,086               |
| Texas                | 17,983 | --                     | 23,303          | 18,453          | 21,699            | 16,662                 | 21,764                 | 17,564               |
| Mountain:            |        |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 18,983 | --                     | --              | 23,356          | 19,783            | 16,760                 | 29,611                 | 17,887               |
| Colorado             | 19,537 | --                     | --              | 20,306          | 16,096            | 18,538                 | 27,692                 | 18,008               |
| Idaho                | 16,756 | --                     | --              | 19,343          | 15,567            | 14,341                 | 22,083                 | 14,992               |
| Montana              | 17,707 | --                     | --              | 18,751          | 15,685            | 15,585                 | 22,813                 | 15,701               |
| Nevada               | 21,827 | --                     | --              | 21,287          | 27,823            | 18,993                 | 25,460                 | 20,988               |
| New Mexico           | 17,322 | --                     | --              | 23,779          | 20,941            | 14,878                 | --                     | 16,880               |
| Utah                 | 19,333 | 29,753                 | --              | 18,843          | 17,636            | 19,208                 | 23,570                 | 18,660               |
| Wyoming              | 17,997 | --                     | --              | 17,141          | 18,655            | 17,868                 | 17,670                 | 18,045               |
| Pacific:             |        |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 22,111 | --                     | --              | 22,485          | 18,333            | 24,320                 | 25,275                 | 21,891               |
| California           | 17,861 | --                     | --              | 19,765          | 17,164            | 17,369                 | 27,641                 | 17,261               |
| Hawaii               | 11,324 | --                     | --              | 8,004           | 9,224             | 11,862                 | 11,553                 | 11,275               |
| Oregon               | 15,129 | --                     | --              | 17,762          | 16,903            | 13,847                 | 18,564                 | 14,828               |
| Washington           | 15,238 | --                     | --              | 20,265          | 16,779            | 13,646                 | 21,471                 | 14,655               |

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 II.F.45 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with family coverage by firm size and State: United States, 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        | 257.14   | 1,658.16               | 951.25          | 540.55          | 653.22            | 314.33                 | 648.20                 | 275.64               |
| New England:         |          |                        |                 |                 |                   |                        |                        |                      |
| Connecticut          | 1,319.44 | --                     | 4,741.08        | 3,058.09        | 2,900.84          | 1,383.73               | 3,200.48               | 1,318.30             |
| Maine                | 964.66   | 1,119.34               | --              | 3,236.81        | 1,067.28          | 1,381.67               | 2,399.16               | 1,033.92             |
| Massachusetts        | 880.61   | 1,020.52               | --              | 2,097.34        | 1,561.79          | 995.57                 | --                     | 826.80               |
| New Hampshire        | 1,267.71 | --                     | --              | 1,627.48        | 2,909.33          | 1,328.02               | 2,914.21               | 1,330.53             |
| Rhode Island         | 1,631.35 | 735.11                 | 2,923.16        | --              | 3,419.23          | 1,254.64               | 4,200.28               | 1,596.40             |
| Vermont              | 874.68   | --                     | --              | 1,847.63        | 621.24            | 1,689.48               | 2,101.26               | 932.14               |
| Middle Atlantic:     |          |                        |                 |                 |                   |                        |                        |                      |
| New Jersey           | 2,395.80 | --                     | --              | --              | 1,797.35          | 3,139.71               | --                     | 2,551.85             |
| New York             | 701.17   | --                     | --              | 1,826.06        | 2,145.92          | 657.66                 | 1,875.35               | 742.24               |
| Pennsylvania         | 914.65   | --                     | 2,831.13        | 3,480.41        | 1,196.00          | 1,216.52               | 2,632.95               | 966.41               |
| East North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Illinois             | 844.46   | --                     | 3,098.18        | 1,450.70        | 2,456.09          | 730.51                 | 3,327.06               | 797.34               |
| Indiana              | 1,233.02 | --                     | 2,133.03        | --              | 3,215.57          | 1,365.37               | 3,953.45               | 1,284.80             |
| Michigan             | 1,109.88 | --                     | 3,201.72        | 1,659.54        | 1,769.30          | 1,376.93               | 2,780.72               | 1,195.74             |
| Ohio                 | 959.10   | --                     | --              | 3,763.60        | 1,669.13          | 1,300.72               | 3,245.96               | 968.43               |
| Wisconsin            | 1,105.29 | --                     | --              | 3,615.17        | 1,205.01          | 1,625.91               | --                     | 1,115.99             |
| West North Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Iowa                 | 1,602.76 | --                     | --              | 2,006.35        | 2,591.84          | 2,847.57               | 2,539.48               | 1,812.58             |
| Kansas               | 996.71   | --                     | --              | --              | 1,819.01          | 1,192.51               | --                     | 975.19               |
| Minnesota            | 992.88   | --                     | --              | 1,299.63        | 2,844.15          | 849.09                 | 2,897.28               | 1,037.80             |
| Missouri             | 1,887.82 | --                     | 4,006.94        | 5,978.62        | 3,385.69          | 2,285.49               | 4,061.30               | 2,107.51             |
| Nebraska             | 1,034.63 | --                     | --              | 4,105.01        | 2,807.18          | 955.72                 | 5,291.10               | 1,018.32             |
| North Dakota         | 1,080.45 | --                     | --              | 3,143.42        | 1,786.07          | 1,585.61               | 2,739.15               | 1,164.18             |
| South Dakota         | 1,000.91 | --                     | 2,356.87        | 3,042.62        | 1,605.90          | 802.72                 | 2,918.64               | 762.73               |
| South Atlantic:      |          |                        |                 |                 |                   |                        |                        |                      |
| Delaware             | 1,798.09 | --                     | --              | 1,924.52        | 1,504.37          | 2,133.54               | 1,819.06               | 1,820.00             |
| District of Columbia | 1,297.84 | --                     | --              | 2,848.11        | 1,624.58          | 1,999.05               | 2,808.40               | 1,418.94             |
| Florida              | 1,286.81 | --                     | --              | 3,036.74        | 2,033.20          | 1,486.72               | 1,950.78               | 1,372.23             |
| Georgia              | 2,338.44 | --                     | --              | 3,826.30        | 3,927.95          | 988.62                 | 2,079.46               | 2,600.93             |
| Maryland             | 1,577.40 | --                     | --              | 2,393.76        | 1,855.70          | 2,130.76               | 2,870.02               | 1,783.54             |
| North Carolina       | 2,355.76 | --                     | --              | 1,943.48        | 2,012.22          | 3,444.25               | 2,805.74               | 2,567.95             |
| South Carolina       | 1,231.17 | --                     | --              | 3,954.22        | 3,214.86          | 1,234.83               | 4,236.90               | 1,108.24             |
| Virginia             | 1,535.35 | --                     | --              | 1,275.30        | 3,316.77          | 1,770.31               | 1,634.98               | 1,642.81             |
| West Virginia        | 1,836.48 | --                     | --              | 2,331.29        | 13,372.94 *       | 1,011.41               | --                     | 1,993.11             |
| East South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Alabama              | 1,021.46 | --                     | --              | --              | 4,322.59          | 1,074.61               | --                     | 1,057.68             |
| Kentucky             | 1,151.29 | --                     | --              | 2,671.94        | 3,612.65          | 1,279.63               | 2,428.48               | 1,239.16             |
| Mississippi          | 1,767.29 | --                     | --              | --              | 1,815.63          | 2,415.99               | --                     | 1,871.89             |
| Tennessee            | 1,396.56 | --                     | --              | 2,832.95        | 3,445.75          | 1,629.04               | 4,182.44               | 1,422.88             |
| West South Central:  |          |                        |                 |                 |                   |                        |                        |                      |
| Arkansas             | 2,690.09 | --                     | --              | 3,520.23        | 3,260.46          | 3,649.48               | 2,404.04               | 3,016.06             |
| Louisiana            | 1,886.82 | --                     | 4,404.89        | --              | 2,755.47          | 3,136.43               | 2,701.08               | 2,180.71             |
| Oklahoma             | 1,170.38 | --                     | --              | --              | 2,616.68          | 1,146.51               | --                     | 1,240.07             |
| Texas                | 923.48   | --                     | 2,432.97        | 1,513.92        | 2,728.54          | 980.92                 | 2,131.59               | 969.86               |
| Mountain:            |          |                        |                 |                 |                   |                        |                        |                      |
| Arizona              | 936.68   | --                     | --              | 2,346.99        | 2,012.52          | 1,134.82               | 3,388.21               | 920.25               |
| Colorado             | 1,549.71 | --                     | --              | 1,999.26        | 1,474.00          | 2,207.35               | 2,816.94               | 1,605.70             |
| Idaho                | 1,330.50 | --                     | --              | 4,587.75        | 1,277.73          | 1,251.22               | 4,670.16               | 920.52               |
| Montana              | 1,370.37 | --                     | --              | 1,654.27        | 1,911.96          | 2,193.09               | 3,447.90               | 1,399.69             |
| Nevada               | 2,203.11 | --                     | --              | 2,481.81        | 6,941.92          | 2,704.29               | 4,919.80               | 2,462.18             |
| New Mexico           | 2,563.37 | --                     | --              | 3,186.11        | 3,815.21          | 2,966.93               | --                     | 2,609.95             |
| Utah                 | 996.33   | 5,299.63               | --              | 2,482.04        | 2,455.17          | 992.51                 | 2,705.87               | 1,105.34             |
| Wyoming              | 1,736.42 | --                     | --              | 2,595.96        | 3,593.59          | 2,775.07               | 3,177.32               | 1,936.16             |
| Pacific:             |          |                        |                 |                 |                   |                        |                        |                      |
| Alaska               | 2,609.64 | --                     | --              | 4,049.28        | 2,693.25          | 4,091.77               | 2,895.54               | 2,780.02             |
| California           | 1,056.25 | --                     | --              | 2,302.65        | 2,507.38          | 1,279.10               | 3,495.36               | 1,100.33             |
| Hawaii               | 1,165.51 | --                     | --              | 615.27          | 995.33            | 1,621.58               | 2,241.02               | 1,332.00             |
| Oregon               | 1,085.98 | --                     | --              | 1,679.49        | 3,580.18          | 1,212.52               | 2,670.56               | 1,143.87             |
| Washington           | 1,626.01 | --                     | --              | 1,576.38        | 1,805.08          | 2,031.13               | 3,335.43               | 1,661.00             |

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