

Table VIII.A.1 Number of private-sector establishments by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	7,883,785	2,969,638	2,080,480	1,625,831	1,207,836
New England:					
Connecticut	82,332	36,198	18,381	11,927	15,826
Maine	38,398	14,543	11,501	8,122	4,232
Massachusetts	186,950	61,361	51,751	35,087	38,751 *
New Hampshire	35,353	12,084	8,728	7,013	7,527
Rhode Island	30,018	10,288	9,107	4,177	6,447
Vermont	19,474	6,091	5,421	4,285	3,677
Middle Atlantic:					
New Jersey	204,415	64,357	63,354	40,788 *	35,917 *
New York	511,208	196,215	153,592	76,704	84,697
Pennsylvania	292,959	119,184	79,513	44,589	49,672
East North Central:					
Illinois	305,327	123,670	63,501	63,835	54,322
Indiana	146,486	56,933	41,168	30,086	18,299
Michigan	198,760	76,442	47,103	52,163	23,052
Ohio	241,729	86,069	70,372	46,598	38,690
Wisconsin	147,676	60,148	40,576	27,954	18,998
West North Central:					
Iowa	85,503	34,116	23,953	10,231	17,203
Kansas	72,624	32,604	15,915	15,161	8,943
Minnesota	152,568	51,434	36,683	42,648	21,803
Missouri	141,919	48,424	46,214	24,306	22,975
Nebraska	57,285	23,614	18,536	8,401	6,734
North Dakota	26,144	9,229	7,769	5,020	4,125
South Dakota	30,313	11,978	9,897	3,614	4,825
South Atlantic:					
Delaware	28,257	12,115	8,066	5,449	2,627
District of Columbia	23,631	8,623	5,525	4,164	5,319 *
Florida	597,328	219,045	193,631	103,781	80,871
Georgia	257,200	84,908	73,714	52,976	45,602
Maryland	135,396	46,260	20,252	46,101	22,782
North Carolina	253,930	103,891	51,579	71,885	26,574
South Carolina	113,830	46,853	25,257	19,980	21,740
Virginia	203,146	81,123	46,128	49,454	26,441
West Virginia	34,723	10,400	11,193	7,977	5,153
East South Central:					
Alabama	96,488	42,320	22,274	21,361	10,532
Kentucky	85,573	38,280	20,772	14,717	11,805
Mississippi	53,099	17,097	15,320	10,851	9,831
Tennessee	152,659	53,129	42,968	25,008	31,554
West South Central:					
Arkansas	66,505	27,895	15,211	13,037	10,362 *
Louisiana	101,385	38,019	26,236	23,275	13,855
Oklahoma	86,468	33,342	25,667	11,941	15,518
Texas	648,877	223,585	178,368	132,753	114,172
Mountain:					
Arizona	147,625	46,752	52,798	16,397	31,677
Colorado	179,290	70,805	35,563	39,426	33,496
Idaho	55,333	19,098	10,112	15,221	10,902
Montana	44,178	16,748	9,146	10,807	7,478
Nevada	70,315	23,012	14,775	12,308	20,220
New Mexico	38,102	11,658	10,612	9,704	6,128
Utah	84,756	34,107	17,452	26,358	6,840 *
Wyoming	21,810	6,600	6,550	5,595	3,064
Pacific:					
Alaska	19,735	7,938	5,369	3,822	2,607
California	940,606	382,852	220,549	233,581	103,624
Hawaii	31,773	10,885	6,679	6,429	7,780
Oregon	111,502	46,704	29,496	22,405	12,897
Washington	192,826	70,610	56,185	46,361	19,670

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Totals may not sum exactly because of rounding.

Table VIII.A.1 Standard errors for number of private-sector establishments by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	55,993	53,800	47,410	49,232	44,149
New England:					
Connecticut	2,204	3,283	2,577	2,246	2,778
Maine	780	1,360	1,311	1,187	838
Massachusetts	14,920	7,045	7,536	6,133	16,465 *
New Hampshire	719	1,396	1,194	1,044	1,140
Rhode Island	1,244	987	1,456	850	1,150
Vermont	470	674	677	570	485
Middle Atlantic:					
New Jersey	16,256	6,964	9,292	14,092 *	11,223 *
New York	17,525	17,427	15,789	10,493	13,476
Pennsylvania	10,790	9,352	9,701	5,729	10,129
East North Central:					
Illinois	10,235	8,621	7,653	10,264	8,926
Indiana	3,849	5,100	4,767	5,454	3,333
Michigan	7,122	7,314	6,628	8,577	6,112
Ohio	6,995	8,608	8,595	6,315	6,517
Wisconsin	4,830	5,753	6,084	4,253	4,137
West North Central:					
Iowa	2,458	3,320	3,174	1,793	2,778
Kansas	1,578	2,874	2,499	2,262	1,587
Minnesota	4,114	5,860	5,226	5,563	4,026
Missouri	3,943	4,663	5,162	4,359	4,462
Nebraska	2,416	2,858	2,088	1,416	1,914
North Dakota	679	1,117	959	746	708
South Dakota	837	1,121	1,141	663	947
South Atlantic:					
Delaware	1,232	1,259	1,258	1,129	486
District of Columbia	2,026	1,648	874	783	2,062 *
Florida	24,263	24,138	17,289	18,636	14,527
Georgia	16,366	12,391	11,748	14,311	9,376
Maryland	4,722	5,532	3,991	5,679	4,093
North Carolina	5,481	9,378	7,553	9,530	4,839
South Carolina	4,879	5,326	3,539	3,874	3,999
Virginia	12,263	10,156	6,089	12,212	4,993
West Virginia	908	1,070	1,342	1,018	938
East South Central:					
Alabama	2,296	3,817	3,055	3,228	2,244
Kentucky	2,251	3,170	2,504	2,255	2,260
Mississippi	1,433	1,873	2,013	1,568	1,596
Tennessee	7,984	7,128	7,342	4,235	6,700
West South Central:					
Arkansas	3,616	2,997	2,197	1,857	3,288 *
Louisiana	3,009	3,369	3,550	3,661	2,722
Oklahoma	2,946	3,557	3,630	2,179	2,665
Texas	14,938	19,344	15,871	16,652	14,573
Mountain:					
Arizona	9,600	4,807	10,783	3,367	5,961
Colorado	6,287	7,140	5,195	5,837	6,380
Idaho	1,586	2,127	1,423	1,725	1,946
Montana	1,117	1,443	1,169	1,615	1,176
Nevada	2,499	2,447	2,743	2,694	2,488
New Mexico	2,079	1,258	1,347	2,040	1,487
Utah	3,022	3,372	2,108	3,481	2,055 *
Wyoming	1,270	629	911	1,160	822
Pacific:					
Alaska	389	629	656	508	429
California	17,794	20,080	17,046	20,036	14,623
Hawaii	1,357	1,419	914	1,148	1,451
Oregon	3,308	4,024	3,664	3,559	2,105
Washington	4,558	6,513	7,046	6,295	4,647

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Totals may not sum exactly because of rounding.

Table VIII.A.1.a Percent of number of private-sector establishments by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	7,883,785	37.7%	26.4%	20.6%	15.3%
New England:					
Connecticut	82,332	44.0%	22.3%	14.5%	19.2%
Maine	38,398	37.9%	30.0%	21.2%	11.0%
Massachusetts	186,950	32.8%	27.7%	18.8%	20.7% *
New Hampshire	35,353	34.2%	24.7%	19.8%	21.3%
Rhode Island	30,018	34.3%	30.3%	13.9%	21.5%
Vermont	19,474	31.3%	27.8%	22.0%	18.9%
Middle Atlantic:					
New Jersey	204,415	31.5%	31.0%	20.0%	17.6%
New York	511,208	38.4%	30.0%	15.0%	16.6%
Pennsylvania	292,959	40.7%	27.1%	15.2%	17.0%
East North Central:					
Illinois	305,327	40.5%	20.8%	20.9%	17.8%
Indiana	146,486	38.9%	28.1%	20.5%	12.5%
Michigan	198,760	38.5%	23.7%	26.2%	11.6%
Ohio	241,729	35.6%	29.1%	19.3%	16.0%
Wisconsin	147,676	40.7%	27.5%	18.9%	12.9%
West North Central:					
Iowa	85,503	39.9%	28.0%	12.0%	20.1%
Kansas	72,624	44.9%	21.9%	20.9%	12.3%
Minnesota	152,568	33.7%	24.0%	28.0%	14.3%
Missouri	141,919	34.1%	32.6%	17.1%	16.2%
Nebraska	57,285	41.2%	32.4%	14.7%	11.8%
North Dakota	26,144	35.3%	29.7%	19.2%	15.8%
South Dakota	30,313	39.5%	32.6%	11.9%	15.9%
South Atlantic:					
Delaware	28,257	42.9%	28.5%	19.3%	9.3%
District of Columbia	23,631	36.5%	23.4%	17.6%	22.5% *
Florida	597,328	36.7%	32.4%	17.4%	13.5%
Georgia	257,200	33.0%	28.7%	20.6%	17.7%
Maryland	135,396	34.2%	15.0%	34.0%	16.8%
North Carolina	253,930	40.9%	20.3%	28.3%	10.5%
South Carolina	113,830	41.2%	22.2%	17.6%	19.1%
Virginia	203,146	39.9%	22.7%	24.3%	13.0%
West Virginia	34,723	30.0%	32.2%	23.0%	14.8%
East South Central:					
Alabama	96,488	43.9%	23.1%	22.1%	10.9%
Kentucky	85,573	44.7%	24.3%	17.2%	13.8%
Mississippi	53,099	32.2%	28.9%	20.4%	18.5%
Tennessee	152,659	34.8%	28.1%	16.4%	20.7%
West South Central:					
Arkansas	66,505	41.9%	22.9%	19.6%	15.6%
Louisiana	101,385	37.5%	25.9%	23.0%	13.7%
Oklahoma	86,468	38.6%	29.7%	13.8%	17.9%
Texas	648,877	34.5%	27.5%	20.5%	17.6%
Mountain:					
Arizona	147,625	31.7%	35.8%	11.1%	21.5%
Colorado	179,290	39.5%	19.8%	22.0%	18.7%
Idaho	55,333	34.5%	18.3%	27.5%	19.7%
Montana	44,178	37.9%	20.7%	24.5%	16.9%
Nevada	70,315	32.7%	21.0%	17.5%	28.8%
New Mexico	38,102	30.6%	27.9%	25.5%	16.1%
Utah	84,756	40.2%	20.6%	31.1%	8.1%
Wyoming	21,810	30.3%	30.0%	25.7%	14.0%
Pacific:					
Alaska	19,735	40.2%	27.2%	19.4%	13.2%
California	940,606	40.7%	23.4%	24.8%	11.0%
Hawaii	31,773	34.3%	21.0%	20.2%	24.5%
Oregon	111,502	41.9%	26.5%	20.1%	11.6%
Washington	192,826	36.6%	29.1%	24.0%	10.2%

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.

Percents may not add to 100% because of rounding.

Table VIII.A.1.a Standard errors for percent of number of private-sector establishments by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	55,993	0.67%	0.59%	0.59%	0.53%
New England:					
Connecticut	2,204	3.95%	3.20%	2.65%	3.21%
Maine	780	3.53%	3.34%	3.03%	2.17%
Massachusetts	14,920	4.76%	4.42%	3.66%	7.32% *
New Hampshire	719	3.77%	3.36%	3.02%	3.17%
Rhode Island	1,244	3.73%	4.31%	2.78%	3.60%
Vermont	470	3.40%	3.32%	2.86%	2.54%
Middle Atlantic:					
New Jersey	16,256	4.44%	4.69%	5.95%	4.94%
New York	17,525	3.16%	2.92%	2.04%	2.52%
Pennsylvania	10,790	3.30%	3.09%	2.03%	3.15%
East North Central:					
Illinois	10,235	3.13%	2.49%	3.04%	2.75%
Indiana	3,849	3.60%	3.31%	3.42%	2.28%
Michigan	7,122	3.96%	3.35%	3.89%	2.97%
Ohio	6,995	3.44%	3.39%	2.65%	2.61%
Wisconsin	4,830	3.95%	3.83%	2.91%	2.70%
West North Central:					
Iowa	2,458	3.82%	3.57%	2.10%	3.14%
Kansas	1,578	3.90%	3.32%	3.08%	2.22%
Minnesota	4,114	3.73%	3.36%	3.52%	2.64%
Missouri	3,943	3.50%	3.61%	2.94%	2.97%
Nebraska	2,416	4.34%	3.77%	2.53%	3.20%
North Dakota	679	3.99%	3.61%	2.90%	2.70%
South Dakota	837	3.73%	3.59%	2.22%	2.98%
South Atlantic:					
Delaware	1,232	4.40%	4.19%	3.72%	1.75%
District of Columbia	2,026	6.52%	4.26%	3.75%	7.43% *
Florida	24,263	3.52%	3.05%	2.92%	2.38%
Georgia	16,366	4.66%	4.46%	4.95%	3.62%
Maryland	4,722	3.89%	2.89%	3.95%	3.03%
North Carolina	5,481	3.74%	2.91%	3.59%	1.92%
South Carolina	4,879	4.23%	3.14%	3.29%	3.37%
Virginia	12,263	4.71%	3.31%	5.12%	2.53%
West Virginia	908	3.24%	3.64%	2.98%	2.53%
East South Central:					
Alabama	2,296	3.89%	3.21%	3.22%	2.28%
Kentucky	2,251	3.55%	2.92%	2.60%	2.56%
Mississippi	1,433	3.58%	3.63%	2.90%	2.92%
Tennessee	7,984	4.48%	4.40%	2.84%	4.11%
West South Central:					
Arkansas	3,616	4.37%	3.34%	3.00%	4.38%
Louisiana	3,009	3.61%	3.40%	3.39%	2.57%
Oklahoma	2,946	4.02%	3.92%	2.51%	3.04%
Texas	14,938	2.84%	2.41%	2.49%	2.23%
Mountain:					
Arizona	9,600	4.07%	5.60%	2.34%	3.98%
Colorado	6,287	3.85%	2.92%	3.19%	3.33%
Idaho	1,586	3.66%	2.62%	3.19%	3.31%
Montana	1,117	3.41%	2.66%	3.39%	2.60%
Nevada	2,499	3.72%	3.64%	3.60%	3.57%
New Mexico	2,079	3.68%	3.64%	4.61%	3.65%
Utah	3,022	3.82%	2.64%	3.76%	2.35%
Wyoming	1,270	3.56%	4.02%	4.55%	3.49%
Pacific:					
Alaska	389	3.29%	3.15%	2.53%	2.16%
California	17,794	2.16%	1.79%	1.98%	1.52%
Hawaii	1,357	4.26%	2.98%	3.56%	4.17%
Oregon	3,308	3.50%	3.17%	3.00%	1.95%
Washington	4,558	3.57%	3.53%	3.14%	2.35%

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.

Percents may not add to 100% because of rounding.

Table VIII.A.2 Percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	49.0%	30.9%	50.4%	63.2%	72.3%
New England:					
Connecticut	54.6%	38.3%	48.2%	86.8%	74.9%
Maine	41.6%	25.8%	46.4%	42.8%	80.9%
Massachusetts	53.0%	27.8%	52.8%	55.9%	90.6%
New Hampshire	54.9%	39.3%	51.8%	58.0%	80.4%
Rhode Island	57.6%	25.5%	67.1%	84.3%	78.3%
Vermont	41.5%	20.7%	44.8%	54.7%	56.0%
Middle Atlantic:					
New Jersey	44.2%	25.8%	37.8%	72.3%	56.3% *
New York	47.0%	24.8%	47.7%	68.9%	77.2%
Pennsylvania	54.1%	25.9%	67.3%	68.9%	87.5%
East North Central:					
Illinois	54.1%	28.9%	62.3%	73.6%	78.9%
Indiana	43.0%	32.5%	39.7%	54.0%	65.3%
Michigan	49.5%	28.3%	50.4%	64.4%	84.1%
Ohio	56.0%	39.2%	54.2%	64.9%	85.8%
Wisconsin	44.6%	25.0%	49.2%	58.1%	76.6%
West North Central:					
Iowa	57.8%	40.4%	58.0%	69.5%	84.9%
Kansas	50.4%	28.3%	62.9%	76.0%	65.2%
Minnesota	42.5%	32.6%	42.3%	51.9%	48.2%
Missouri	53.3%	32.2%	54.4%	72.7%	74.8%
Nebraska	40.4%	25.5%	43.7%	64.7%	53.0%
North Dakota	53.1%	38.1%	51.4%	70.1%	69.2%
South Dakota	45.1%	31.0%	45.3%	56.2%	71.1%
South Atlantic:					
Delaware	46.2%	24.8%	53.3%	63.2%	87.7%
District of Columbia	69.1%	60.5%	64.0%	72.6%	85.6%
Florida	41.8%	32.1%	40.4%	54.1%	55.2%
Georgia	40.5%	27.1%	53.1%	34.1%	52.6%
Maryland	54.4%	36.6%	64.2%	65.9%	58.8%
North Carolina	39.3%	22.9%	38.3%	49.1%	79.1%
South Carolina	51.6%	31.7%	59.3%	65.4%	72.7%
Virginia	45.5%	30.1%	50.6%	49.1%	77.0%
West Virginia	51.0%	30.0%	47.5%	59.1%	88.5%
East South Central:					
Alabama	63.0%	49.2%	53.7%	83.2%	97.4%
Kentucky	52.4%	29.3%	57.1%	80.1%	85.0%
Mississippi	52.4%	33.2%	41.7%	72.9%	79.9%
Tennessee	57.2%	35.8%	67.6%	70.9%	68.0%
West South Central:					
Arkansas	46.9%	27.7%	48.7%	62.9%	75.9%
Louisiana	55.4%	37.2%	56.4%	64.0%	88.9%
Oklahoma	55.7%	36.7%	66.3%	69.9%	68.2%
Texas	54.1%	39.2%	55.5%	64.1%	69.4%
Mountain:					
Arizona	52.6%	46.8%	37.7%	84.1%	70.0%
Colorado	45.4%	31.5%	45.0%	49.5%	70.6%
Idaho	40.2%	28.7%	39.0%	57.2%	37.7%
Montana	43.9%	16.9%	52.6%	55.3%	77.7%
Nevada	50.3%	35.5%	44.2%	50.1%	71.7%
New Mexico	48.2%	39.2%	35.1%	48.2%	87.9%
Utah	40.1%	25.5%	42.9%	50.2%	66.4%
Wyoming	38.8%	13.7%	33.5%	44.5%	93.7%
Pacific:					
Alaska	34.7%	15.5%	39.0%	52.5%	58.0%
California	48.5%	27.1%	50.3%	71.3%	72.2%
Hawaii	81.0%	69.2%	82.3%	87.9%	90.7%
Oregon	49.6%	32.1%	54.7%	75.4%	56.7%
Washington	49.0%	26.4%	47.8%	69.6%	85.0%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.A.2 Standard errors for percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.60%	0.90%	1.23%	1.61%	1.78%
New England:					
Connecticut	3.28%	5.75%	7.47%	7.10%	8.92%
Maine	2.94%	4.45%	6.13%	7.42%	8.43%
Massachusetts	5.39%	4.90%	7.81%	9.63%	6.61%
New Hampshire	3.05%	5.37%	7.40%	8.31%	7.47%
Rhode Island	3.55%	4.90%	8.44%	7.41%	8.03%
Vermont	2.82%	4.64%	6.79%	7.28%	6.96%
Middle Atlantic:					
New Jersey	5.30%	5.03%	7.32%	11.59%	17.27% *
New York	2.85%	3.35%	5.51%	6.44%	6.35%
Pennsylvania	3.02%	3.39%	6.44%	6.63%	5.24%
East North Central:					
Illinois	2.88%	3.58%	6.49%	6.59%	6.36%
Indiana	2.30%	4.15%	5.58%	9.65%	9.86%
Michigan	3.55%	4.40%	7.49%	9.22%	9.26%
Ohio	2.99%	4.86%	7.08%	7.56%	6.33%
Wisconsin	3.26%	3.70%	8.31%	8.23%	8.76%
West North Central:					
Iowa	3.39%	6.05%	7.33%	9.99%	6.40%
Kansas	3.31%	4.96%	8.35%	7.45%	9.93%
Minnesota	2.52%	5.46%	7.34%	6.92%	9.13%
Missouri	2.87%	5.15%	6.39%	8.35%	10.66%
Nebraska	2.93%	4.79%	5.75%	9.08%	14.94%
North Dakota	3.42%	7.44%	6.89%	8.67%	9.95%
South Dakota	3.23%	5.70%	6.04%	9.68%	9.73%
South Atlantic:					
Delaware	3.68%	4.16%	8.50%	12.05%	8.36%
District of Columbia	5.06%	10.24%	8.61%	10.68%	9.77%
Florida	3.02%	5.88%	4.90%	9.19%	9.53%
Georgia	3.97%	4.77%	8.56%	9.69%	10.84%
Maryland	3.62%	6.67%	9.54%	6.59%	9.53%
North Carolina	2.59%	3.57%	7.09%	7.23%	9.49%
South Carolina	3.62%	5.08%	7.27%	9.04%	8.27%
Virginia	3.71%	5.10%	7.12%	12.49%	9.11%
West Virginia	2.70%	4.23%	6.71%	7.22%	8.64%
East South Central:					
Alabama	3.50%	6.20%	7.46%	5.93%	1.60%
Kentucky	2.77%	4.01%	6.57%	6.95%	7.14%
Mississippi	2.90%	5.63%	6.79%	7.04%	7.07%
Tennessee	4.13%	6.32%	7.77%	8.49%	9.47%
West South Central:					
Arkansas	3.72%	5.75%	7.68%	7.84%	11.21%
Louisiana	3.20%	5.27%	7.49%	8.38%	7.44%
Oklahoma	3.66%	6.67%	7.23%	8.68%	8.63%
Texas	2.60%	4.94%	4.83%	6.74%	6.48%
Mountain:					
Arizona	4.35%	5.64%	8.71%	8.51%	8.35%
Colorado	3.12%	4.56%	7.47%	8.00%	10.02%
Idaho	2.90%	6.06%	6.67%	6.36%	7.69%
Montana	3.12%	3.95%	6.89%	8.17%	6.92%
Nevada	3.31%	5.25%	8.98%	11.49%	6.43%
New Mexico	3.83%	5.84%	5.72%	10.51%	6.27%
Utah	2.91%	5.20%	6.34%	7.09%	18.07%
Wyoming	3.71%	3.12%	5.98%	9.79%	4.39%
Pacific:					
Alaska	2.42%	2.74%	6.25%	6.97%	8.87%
California	1.96%	2.61%	4.18%	4.57%	6.26%
Hawaii	3.27%	7.22%	6.84%	5.92%	4.93%
Oregon	3.08%	4.48%	6.72%	6.69%	8.62%
Washington	2.87%	3.89%	6.91%	7.41%	9.58%

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

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

* Figure does not meet standard of reliability or precision.

Table VIII.B.1 Number of private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	139,441,077	34,028,796	35,165,739	34,724,459	35,522,083
New England:					
Connecticut	1,503,572	374,394	376,284	375,177	377,717
Maine	570,966	142,369	141,633	143,306	143,658
Massachusetts	3,461,571	829,079	794,556	971,463	866,473
New Hampshire	657,300	163,862	163,556	165,426	164,456
Rhode Island	434,127	106,957	109,320	108,175	109,675
Vermont	252,330	58,227	67,583	62,813	63,706
Middle Atlantic:					
New Jersey	3,803,145	888,715	999,799	959,853	954,777
New York	8,896,850	2,222,959	2,217,196	2,228,351	2,228,344
Pennsylvania	5,845,054	1,445,706	1,476,285	1,316,156	1,606,906
East North Central:					
Illinois	5,882,666	1,401,827	1,536,721	1,470,425	1,473,693
Indiana	2,891,349	709,883	732,281	721,324	727,861
Michigan	3,991,231	992,782	961,626	1,031,461	1,005,361
Ohio	5,078,499	1,224,953	1,309,318	1,263,027	1,281,202
Wisconsin	2,723,512	675,376	678,109	664,455	705,572
West North Central:					
Iowa	1,397,800	339,978	331,068	375,047	351,706
Kansas	1,278,907	314,493	261,903	382,717 *	319,795
Minnesota	2,793,750	697,251	694,464	688,456	713,579
Missouri	2,523,891	610,383	650,179	617,517	645,812
Nebraska	1,006,146	243,613	255,841	206,439	300,254
North Dakota	386,001	94,921	97,722	85,617	107,740
South Dakota	404,422	100,934	99,919	85,336	118,234
South Atlantic:					
Delaware	503,095	122,267	128,781	126,194	125,854
District of Columbia	538,161	133,621	132,590	132,804	139,146
Florida	9,877,560	2,466,466	2,470,543	2,359,326	2,581,225
Georgia	4,207,465	1,017,664	1,075,387	1,062,506	1,051,908
Maryland	2,529,149	607,541	639,648 *	638,741	643,219
North Carolina	4,335,325	1,082,442	1,062,083	1,099,410	1,091,389
South Carolina	2,055,448	512,711	420,763	582,538	539,436
Virginia	3,639,211	898,438	920,743	908,892	911,137
West Virginia	537,618	133,239	129,234	139,870	135,275
East South Central:					
Alabama	1,704,503	425,962	423,222	428,370	426,950
Kentucky	1,651,157	399,191	424,994	387,633	439,339
Mississippi	908,040	225,359	226,841	225,975	229,864
Tennessee	2,927,612	710,134	749,568	710,027	757,883
West South Central:					
Arkansas	1,124,123	267,160	293,050	280,917	282,996
Louisiana	1,686,754	387,930	449,501	426,013	423,310
Oklahoma	1,385,432	344,251	346,099	345,565	349,516
Texas	11,774,650	2,697,817	3,183,624	2,942,353	2,950,856
Mountain:					
Arizona	2,820,982	698,845	701,785	700,301	720,052
Colorado	2,478,531	619,027	607,077	626,370	626,057
Idaho	730,184	181,793	182,896	182,110	183,385
Montana	439,970	109,642	109,162	110,765	110,401
Nevada	1,309,425	287,531	364,635	328,607	328,653
New Mexico	680,374	166,580	172,559	167,935	173,299
Utah	1,547,485	383,880	389,859	384,514	389,233 *
Wyoming	227,187	54,982	58,487	54,896	58,822
Pacific:					
Alaska	281,959	70,427	69,955	69,805	71,772
California	16,402,382	4,071,196	4,119,847	4,055,957	4,155,382 *
Hawaii	539,385	134,813	134,666	134,769	135,137
Oregon	1,762,262	421,499	457,157	424,107	459,499
Washington	3,052,559	757,725	765,619	764,648	764,567

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Totals may not sum exactly because of rounding.

Table VIII.B.1 Standard errors for number of private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	2,427,316	781,243	1,057,415	1,011,371	2,147,684
New England:					
Connecticut	91,868	41,607	62,474	55,567	75,690
Maine	34,544	18,908	16,502	19,352	34,157
Massachusetts	256,124	146,894	122,874	190,146	164,523
New Hampshire	26,464	23,274	20,560	21,028	21,031
Rhode Island	22,000	14,567	14,784	17,794	17,659
Vermont	14,238	12,844	9,321	9,211	7,357
Middle Atlantic:					
New Jersey	294,080	147,660	227,910	226,491	153,649
New York	339,202	273,584	208,939	253,240	195,237
Pennsylvania	381,774	201,668	279,166	170,389	245,676
East North Central:					
Illinois	359,597	172,203	252,909	224,800	235,945
Indiana	186,427	85,747	88,213	107,462	165,181
Michigan	212,891	124,682	155,609	126,637	168,217
Ohio	201,066	121,694	148,877	154,307	161,124
Wisconsin	114,283	72,695	91,318	84,501	92,731
West North Central:					
Iowa	60,720	39,478	42,221	52,077	41,880
Kansas	149,101	40,567	35,330	134,095 *	76,127
Minnesota	196,988	106,371	174,229	83,342	106,933
Missouri	120,497	73,022	83,681	97,649	104,068
Nebraska	70,909	27,176	34,424	30,945	71,904
North Dakota	19,920	12,396	9,912	10,537	19,426
South Dakota	24,137	9,572	10,378	13,767	22,803
South Atlantic:					
Delaware	40,376	14,336	20,222	24,749	36,392
District of Columbia	24,020	18,059	18,439	22,279	19,735
Florida	784,946	355,861	349,966	404,373	661,929
Georgia	269,805	116,225	211,208	148,906	186,974
Maryland	223,453	76,532	206,125 *	81,119	118,813
North Carolina	272,107	131,742	238,616	134,825	174,154
South Carolina	134,027	57,919	85,856	106,380	71,924
Virginia	170,113	97,460	115,735	126,639	154,858
West Virginia	29,242	13,700	20,412	15,747	24,326
East South Central:					
Alabama	92,131	44,055	78,248	58,371	73,680
Kentucky	85,488	38,722	67,161	52,814	67,391
Mississippi	85,079	45,674	31,789	52,746	67,239
Tennessee	171,705	91,280	134,984	113,708	120,216
West South Central:					
Arkansas	87,025	31,005	60,438	40,422	70,984
Louisiana	99,785	44,299	89,402	56,364	63,343
Oklahoma	80,528	39,848	71,299	50,133	44,228
Texas	668,392	250,001	428,316	517,625	391,694
Mountain:					
Arizona	198,749	90,478	137,228	167,149	95,676
Colorado	193,435	79,484	173,553	102,801	89,289
Idaho	53,533	22,146	53,061	23,530	18,373
Montana	20,108	12,337	14,530	14,721	14,648
Nevada	100,851	36,261	79,921	79,581	39,637
New Mexico	35,149	19,273	22,891	26,761	28,004
Utah	185,156	59,019	68,839	47,954	173,275 *
Wyoming	11,320	7,344	6,787	7,661	8,394
Pacific:					
Alaska	12,553	7,390	9,754	10,659	11,995
California	1,885,610	253,001	390,465	302,862	1,852,686 *
Hawaii	37,503	29,283	18,909	31,578	19,289
Oregon	83,667	43,267	55,617	53,933	74,998
Washington	211,101	99,943	134,829	99,623	207,276

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Totals may not sum exactly because of rounding.

Table VIII.B.1.a Percent of number of private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	139,441,077	24.4%	25.2%	24.9%	25.5%
New England:					
Connecticut	1,503,572	24.9%	25.0%	25.0%	25.1%
Maine	570,966	24.9%	24.8%	25.1%	25.2%
Massachusetts	3,461,571	24.0%	23.0%	28.1%	25.0%
New Hampshire	657,300	24.9%	24.9%	25.2%	25.0%
Rhode Island	434,127	24.6%	25.2%	24.9%	25.3%
Vermont	252,330	23.1%	26.8%	24.9%	25.2%
Middle Atlantic:					
New Jersey	3,803,145	23.4%	26.3%	25.2%	25.1%
New York	8,896,850	25.0%	24.9%	25.0%	25.0%
Pennsylvania	5,845,054	24.7%	25.3%	22.5%	27.5%
East North Central:					
Illinois	5,882,666	23.8%	26.1%	25.0%	25.1%
Indiana	2,891,349	24.6%	25.3%	24.9%	25.2%
Michigan	3,991,231	24.9%	24.1%	25.8%	25.2%
Ohio	5,078,499	24.1%	25.8%	24.9%	25.2%
Wisconsin	2,723,512	24.8%	24.9%	24.4%	25.9%
West North Central:					
Iowa	1,397,800	24.3%	23.7%	26.8%	25.2%
Kansas	1,278,907	24.6%	20.5%	29.9%	25.0%
Minnesota	2,793,750	25.0%	24.9%	24.6%	25.5%
Missouri	2,523,891	24.2%	25.8%	24.5%	25.6%
Nebraska	1,006,146	24.2%	25.4%	20.5%	29.8%
North Dakota	386,001	24.6%	25.3%	22.2%	27.9%
South Dakota	404,422	25.0%	24.7%	21.1%	29.2%
South Atlantic:					
Delaware	503,095	24.3%	25.6%	25.1%	25.0%
District of Columbia	538,161	24.8%	24.6%	24.7%	25.9%
Florida	9,877,560	25.0%	25.0%	23.9%	26.1%
Georgia	4,207,465	24.2%	25.6%	25.3%	25.0%
Maryland	2,529,149	24.0%	25.3%	25.3%	25.4%
North Carolina	4,335,325	25.0%	24.5%	25.4%	25.2%
South Carolina	2,055,448	24.9%	20.5%	28.3%	26.2%
Virginia	3,639,211	24.7%	25.3%	25.0%	25.0%
West Virginia	537,618	24.8%	24.0%	26.0%	25.2%
East South Central:					
Alabama	1,704,503	25.0%	24.8%	25.1%	25.0%
Kentucky	1,651,157	24.2%	25.7%	23.5%	26.6%
Mississippi	908,040	24.8%	25.0%	24.9%	25.3%
Tennessee	2,927,612	24.3%	25.6%	24.3%	25.9%
West South Central:					
Arkansas	1,124,123	23.8%	26.1%	25.0%	25.2%
Louisiana	1,686,754	23.0%	26.6%	25.3%	25.1%
Oklahoma	1,385,432	24.8%	25.0%	24.9%	25.2%
Texas	11,774,650	22.9%	27.0%	25.0%	25.1%
Mountain:					
Arizona	2,820,982	24.8%	24.9%	24.8%	25.5%
Colorado	2,478,531	25.0%	24.5%	25.3%	25.3%
Idaho	730,184	24.9%	25.0%	24.9%	25.1%
Montana	439,970	24.9%	24.8%	25.2%	25.1%
Nevada	1,309,425	22.0%	27.8%	25.1%	25.1%
New Mexico	680,374	24.5%	25.4%	24.7%	25.5%
Utah	1,547,485	24.8%	25.2%	24.8%	25.2% *
Wyoming	227,187	24.2%	25.7%	24.2%	25.9%
Pacific:					
Alaska	281,959	25.0%	24.8%	24.8%	25.5%
California	16,402,382	24.8%	25.1%	24.7%	25.3% *
Hawaii	539,385	25.0%	25.0%	25.0%	25.1%
Oregon	1,762,262	23.9%	25.9%	24.1%	26.1%
Washington	3,052,559	24.8%	25.1%	25.0%	25.0%

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.

Percents may not add to 100% because of rounding.

Table VIII.B.1.a Standard errors for percent of number of private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	2,427,316	0.64%	0.76%	0.74%	1.21%
New England:					
Connecticut	91,868	3.05%	3.84%	3.55%	4.24%
Maine	34,544	3.30%	3.13%	3.46%	4.97%
Massachusetts	256,124	3.96%	3.54%	4.68%	4.33%
New Hampshire	26,464	3.15%	3.07%	3.11%	3.12%
Rhode Island	22,000	3.28%	3.32%	3.75%	3.73%
Vermont	14,238	4.26%	3.45%	3.65%	3.26%
Middle Atlantic:					
New Jersey	294,080	3.74%	5.28%	5.12%	4.39%
New York	339,202	2.71%	2.23%	2.63%	2.24%
Pennsylvania	381,774	3.26%	4.05%	2.96%	3.75%
East North Central:					
Illinois	359,597	2.87%	3.79%	3.50%	3.65%
Indiana	186,427	3.03%	3.22%	3.57%	4.67%
Michigan	212,891	3.05%	3.50%	3.24%	3.71%
Ohio	201,066	2.32%	2.80%	2.83%	2.91%
Wisconsin	114,283	2.60%	3.10%	2.98%	3.14%
West North Central:					
Iowa	60,720	2.74%	2.91%	3.28%	2.88%
Kansas	149,101	3.94%	3.59%	7.82%	5.50%
Minnesota	196,988	3.72%	5.10%	3.29%	3.72%
Missouri	120,497	2.93%	3.20%	3.58%	3.73%
Nebraska	70,909	2.98%	3.59%	3.31%	5.54%
North Dakota	19,920	3.03%	2.79%	2.86%	4.11%
South Dakota	24,137	2.64%	2.76%	3.27%	4.45%
South Atlantic:					
Delaware	40,376	3.21%	3.96%	4.72%	6.03%
District of Columbia	24,020	3.20%	3.44%	3.89%	3.38%
Florida	784,946	3.57%	3.63%	3.91%	5.44%
Georgia	269,805	2.89%	4.30%	3.52%	3.93%
Maryland	223,453	3.51%	6.46%	3.80%	4.43%
North Carolina	272,107	3.08%	4.61%	3.28%	3.77%
South Carolina	134,027	2.94%	3.74%	4.31%	3.52%
Virginia	170,113	2.76%	3.05%	3.26%	3.81%
West Virginia	29,242	2.67%	3.38%	3.04%	3.85%
East South Central:					
Alabama	92,131	2.76%	4.06%	3.44%	3.87%
Kentucky	85,488	2.54%	3.56%	3.11%	3.62%
Mississippi	85,079	4.84%	4.08%	5.29%	5.99%
Tennessee	171,705	3.05%	4.09%	3.68%	3.82%
West South Central:					
Arkansas	87,025	3.13%	4.72%	3.74%	5.28%
Louisiana	99,785	2.84%	4.37%	3.31%	3.57%
Oklahoma	80,528	2.92%	4.26%	3.50%	3.27%
Texas	668,392	2.32%	3.22%	3.75%	3.15%
Mountain:					
Arizona	198,749	3.44%	4.38%	5.02%	3.48%
Colorado	193,435	3.44%	5.71%	3.96%	3.80%
Idaho	53,533	3.20%	5.78%	3.45%	3.11%
Montana	20,108	2.77%	3.08%	3.01%	3.10%
Nevada	100,851	3.09%	5.10%	5.20%	3.49%
New Mexico	35,149	2.89%	3.21%	3.59%	3.68%
Utah	185,156	4.39%	4.66%	4.09%	8.69% *
Wyoming	11,320	3.05%	2.93%	3.14%	3.22%
Pacific:					
Alaska	12,553	2.59%	3.21%	3.62%	4.01%
California	1,885,610	3.19%	3.47%	3.27%	8.50% *
Hawaii	37,503	4.88%	3.43%	5.25%	3.68%
Oregon	83,667	2.53%	3.10%	2.93%	3.61%
Washington	211,101	3.47%	4.22%	3.66%	5.64%

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.

Percents may not add to 100% because of rounding.

Table VIII.B.2 Percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	85.1%	69.0%	83.8%	91.2%	96.0%
New England:					
Connecticut	87.3%	71.8%	85.1%	94.9%	97.2%
Maine	78.2%	58.6%	78.2%	80.2%	95.7%
Massachusetts	89.9%	78.0%	84.7%	96.8%	98.3%
New Hampshire	86.4%	74.1%	88.8%	93.0%	89.7%
Rhode Island	83.4%	64.1%	83.8%	90.5%	95.1%
Vermont	76.9%	61.7%	74.4%	82.6%	87.8%
Middle Atlantic:					
New Jersey	82.6%	65.2%	77.4%	90.8%	96.0%
New York	85.7%	69.2%	84.7%	94.2%	94.6%
Pennsylvania	86.9%	62.8%	91.4%	94.9%	98.0%
East North Central:					
Illinois	89.2%	72.5%	90.4%	96.2%	96.7%
Indiana	84.4%	66.2%	81.5%	91.8%	97.9%
Michigan	83.8%	64.3%	83.9%	87.4%	99.2%
Ohio	87.7%	74.6%	87.8%	93.3%	94.8%
Wisconsin	84.4%	63.6%	91.0%	86.8%	95.8%
West North Central:					
Iowa	87.3%	70.3%	85.3%	95.5%	96.7%
Kansas	86.8%	68.4%	87.4%	94.6%	94.9%
Minnesota	84.4%	69.1%	86.3%	90.9%	91.4%
Missouri	87.1%	69.5%	84.8%	95.7%	97.9%
Nebraska	81.8%	57.5%	80.7%	93.2%	94.7%
North Dakota	85.3%	67.3%	81.8%	95.9%	96.0%
South Dakota	78.7%	55.3%	82.2%	91.3%	86.7%
South Atlantic:					
Delaware	84.1%	60.1%	84.6%	93.0%	98.1%
District of Columbia	93.1%	88.3%	92.1%	92.9%	98.6%
Florida	83.0%	75.3%	75.1%	86.5%	94.6%
Georgia	84.3%	69.8%	85.6%	87.3%	93.9%
Maryland	85.7%	73.3%	89.8%	86.9%	92.2%
North Carolina	81.0%	59.9%	81.4%	85.4%	97.1%
South Carolina	76.8%	61.7%	86.8%	66.6%	94.4%
Virginia	86.7%	76.0%	82.1%	90.6%	97.8%
West Virginia	82.0%	64.4%	76.2%	89.9%	96.7%
East South Central:					
Alabama	86.9%	71.5%	87.1%	95.9%	93.0%
Kentucky	85.9%	63.1%	87.3%	95.1%	97.4%
Mississippi	83.1%	71.4%	76.2%	90.1%	94.6%
Tennessee	83.2%	65.9%	79.6%	92.6%	94.1%
West South Central:					
Arkansas	84.4%	61.4%	84.5%	92.3%	98.0%
Louisiana	82.6%	59.5%	86.4%	86.3%	96.1%
Oklahoma	86.3%	70.6%	88.4%	90.7%	95.4%
Texas	87.4%	72.0%	84.4%	94.2%	97.9%
Mountain:					
Arizona	88.3%	81.0%	79.0%	99.0%	93.9%
Colorado	84.2%	71.8%	89.8%	83.6%	91.6%
Idaho	81.5%	64.9%	83.9%	86.9%	90.3%
Montana	72.7%	42.5%	70.9%	84.6%	92.5%
Nevada	86.8%	73.0%	88.1%	90.8%	93.5%
New Mexico	78.8%	63.9%	69.5%	84.1%	97.3%
Utah	78.6%	56.1%	77.5%	82.0%	98.4%
Wyoming	67.8%	46.0%	57.1%	70.7%	96.1%
Pacific:					
Alaska	69.0%	48.1%	59.2%	82.3%	86.0%
California	85.3%	67.8%	82.7%	93.0%	97.4%
Hawaii	96.9%	93.6%	98.0%	99.4%	96.7%
Oregon	82.3%	61.3%	83.5%	89.2%	93.9%
Washington	84.8%	68.6%	79.4%	91.8%	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.

Table VIII.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.36%	0.89%	0.71%	0.60%	0.40%
New England:					
Connecticut	1.58%	4.44%	3.72%	2.71%	1.33%
Maine	2.05%	6.08%	4.22%	4.31%	1.98%
Massachusetts	1.56%	5.26%	4.60%	1.16%	0.92%
New Hampshire	1.97%	4.93%	2.87%	2.20%	5.98%
Rhode Island	2.20%	5.87%	4.62%	4.49%	2.11%
Vermont	2.12%	8.89%	4.93%	4.04%	3.48%
Middle Atlantic:					
New Jersey	2.37%	7.00%	6.40%	4.78%	2.44%
New York	1.29%	4.71%	2.74%	1.44%	1.72%
Pennsylvania	1.39%	5.70%	2.38%	1.79%	0.92%
East North Central:					
Illinois	1.14%	4.16%	2.54%	1.29%	1.33%
Indiana	1.61%	4.91%	3.81%	2.49%	1.04%
Michigan	1.84%	5.47%	4.60%	3.99%	0.57%
Ohio	1.39%	3.51%	2.77%	2.05%	3.89%
Wisconsin	1.57%	4.77%	2.17%	4.08%	1.72%
West North Central:					
Iowa	1.42%	4.60%	3.54%	1.84%	2.06%
Kansas	2.03%	4.94%	3.74%	2.54%	2.60%
Minnesota	1.84%	5.87%	4.33%	2.42%	3.06%
Missouri	1.37%	4.79%	3.26%	1.72%	1.23%
Nebraska	1.92%	5.51%	3.62%	2.35%	2.96%
North Dakota	1.58%	5.27%	3.64%	1.63%	1.97%
South Dakota	2.55%	5.11%	3.23%	2.85%	6.59%
South Atlantic:					
Delaware	2.10%	5.84%	3.82%	3.06%	1.20%
District of Columbia	1.49%	3.71%	2.52%	4.13%	0.86%
Florida	1.97%	4.57%	4.19%	4.95%	2.37%
Georgia	1.57%	4.47%	3.82%	3.44%	2.39%
Maryland	2.08%	4.69%	4.18%	3.70%	2.79%
North Carolina	2.02%	5.82%	5.27%	3.43%	1.49%
South Carolina	3.94%	5.24%	3.88%	11.34%	2.24%
Virginia	1.40%	3.73%	3.83%	3.11%	1.09%
West Virginia	1.83%	4.86%	5.11%	3.06%	2.07%
East South Central:					
Alabama	1.89%	4.42%	3.84%	1.63%	5.30%
Kentucky	1.40%	4.43%	3.09%	2.05%	1.91%
Mississippi	2.62%	6.82%	6.22%	3.73%	3.77%
Tennessee	2.62%	5.93%	7.92%	2.81%	1.95%
West South Central:					
Arkansas	1.90%	5.35%	4.33%	2.94%	1.13%
Louisiana	2.16%	5.80%	4.06%	4.01%	3.67%
Oklahoma	1.50%	4.37%	3.55%	3.04%	1.62%
Texas	1.17%	3.59%	2.84%	1.81%	0.64%
Mountain:					
Arizona	1.56%	3.82%	5.57%	0.77%	2.20%
Colorado	1.87%	4.63%	3.85%	4.11%	3.45%
Idaho	1.97%	5.31%	5.49%	2.95%	2.79%
Montana	2.33%	6.18%	5.53%	3.65%	2.68%
Nevada	1.77%	4.95%	3.97%	3.77%	2.33%
New Mexico	2.07%	5.16%	5.47%	4.92%	1.45%
Utah	3.62%	7.79%	5.34%	3.97%	1.32%
Wyoming	3.02%	7.20%	6.23%	7.81%	2.00%
Pacific:					
Alaska	2.48%	5.54%	6.83%	3.90%	5.89%
California	1.85%	2.55%	2.40%	1.35%	1.41%
Hawaii	0.78%	2.33%	1.00%	0.32%	2.22%
Oregon	1.72%	4.97%	3.29%	3.41%	1.97%
Washington	1.73%	5.20%	4.83%	2.46%	0.45%

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.

Table VIII.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	80.2%	54.2%	77.8%	88.0%	93.0%
New England:					
Connecticut	76.9%	60.4%	72.7%	88.7%	81.3%
Maine	78.2%	64.2%	75.7%	83.2%	84.6%
Massachusetts	79.6%	57.4%	78.0%	80.0%	97.4%
New Hampshire	75.7%	42.9%	73.0%	87.3%	93.5%
Rhode Island	78.9%	56.1%	76.9%	80.5%	93.9%
Vermont	79.5%	37.7%	82.7%	91.5%	92.5%
Middle Atlantic:					
New Jersey	79.5%	41.3%	77.4%	94.0%	91.8%
New York	71.7%	46.0%	67.8%	78.6%	86.9%
Pennsylvania	83.4%	70.9%	80.1%	87.3%	90.4%
East North Central:					
Illinois	78.3%	57.2%	81.1%	85.5%	83.5%
Indiana	81.8%	57.5%	76.9%	90.2%	94.0%
Michigan	80.1%	59.3%	71.1%	88.0%	93.7%
Ohio	78.8%	46.0%	79.9%	89.8%	91.7%
Wisconsin	79.9%	53.5%	74.7%	90.4%	92.4%
West North Central:					
Iowa	80.7%	56.5%	78.3%	88.0%	92.2%
Kansas	82.8%	48.9%	82.9%	91.7%	96.0%
Minnesota	75.4%	50.7%	74.0%	83.5%	87.3%
Missouri	81.2%	48.0%	80.2%	91.9%	94.5%
Nebraska	81.8%	50.6%	78.0%	90.9%	93.7%
North Dakota	78.3%	46.6%	77.9%	88.8%	90.0%
South Dakota	80.6%	56.2%	79.5%	88.0%	89.2%
South Atlantic:					
Delaware	79.0%	46.1%	75.4%	87.8%	93.6%
District of Columbia	85.5%	73.7%	81.9%	89.1%	95.7%
Florida	80.2%	57.3%	77.5%	85.3%	95.3%
Georgia	81.9%	54.7%	78.4%	94.0%	93.4%
Maryland	81.1%	59.5%	81.0%	89.1%	90.1%
North Carolina	83.4%	56.9%	82.8%	90.1%	94.2%
South Carolina	81.3%	42.0%	82.5%	90.8%	97.7%
Virginia	78.9%	54.9%	70.5%	91.2%	93.0%
West Virginia	80.7%	56.9%	79.7%	83.9%	94.0%
East South Central:					
Alabama	81.1%	55.7%	76.9%	89.1%	96.4%
Kentucky	81.0%	57.6%	71.2%	95.4%	90.9%
Mississippi	80.7%	44.0%	79.5%	94.3%	96.1%
Tennessee	76.3%	43.3%	79.1%	82.2%	90.0%
West South Central:					
Arkansas	85.3%	55.0%	84.0%	91.8%	98.2%
Louisiana	84.4%	58.8%	82.1%	92.8%	93.5%
Oklahoma	86.0%	64.5%	88.2%	93.5%	92.4%
Texas	83.3%	52.6%	84.1%	88.8%	97.8%
Mountain:					
Arizona	79.2%	44.7%	81.9%	88.1%	96.8%
Colorado	79.2%	54.5%	80.2%	87.8%	89.5%
Idaho	78.3%	47.6%	76.6%	84.4%	96.0%
Montana	82.4%	56.1%	78.2%	92.7%	88.1%
Nevada	85.2%	67.1%	85.9%	89.8%	92.4%
New Mexico	79.9%	55.6%	70.0%	90.1%	93.8%
Utah	78.5%	43.3%	75.0%	87.2%	93.8%
Wyoming	82.8%	57.2%	80.2%	86.8%	93.0%
Pacific:					
Alaska	84.1%	68.4%	81.2%	88.1%	90.9%
California	81.9%	56.1%	76.5%	90.4%	96.0%
Hawaii	76.5%	64.0%	76.4%	75.2%	90.1%
Oregon	82.2%	58.2%	72.1%	91.5%	97.4%
Washington	78.0%	56.3%	70.5%	87.4%	90.0%

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 VIII.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.53%	1.04%	0.93%	0.62%	0.61%
New England:					
Connecticut	2.93%	5.82%	5.89%	1.85%	7.91%
Maine	2.65%	5.13%	2.95%	3.39%	6.27%
Massachusetts	2.51%	6.09%	4.02%	3.73%	0.68%
New Hampshire	2.48%	6.93%	3.15%	1.90%	1.02%
Rhode Island	2.42%	7.63%	4.29%	3.75%	3.07%
Vermont	4.35%	8.63%	3.05%	2.48%	1.31%
Middle Atlantic:					
New Jersey	3.56%	9.22%	7.07%	2.12%	2.18%
New York	2.15%	3.00%	4.64%	4.40%	1.84%
Pennsylvania	1.82%	6.34%	4.45%	1.86%	3.18%
East North Central:					
Illinois	2.85%	3.75%	5.30%	5.29%	6.43%
Indiana	2.21%	5.68%	2.83%	2.43%	1.89%
Michigan	1.98%	7.06%	2.89%	2.97%	2.65%
Ohio	1.75%	3.96%	2.52%	1.65%	1.82%
Wisconsin	1.95%	6.11%	3.98%	2.19%	1.79%
West North Central:					
Iowa	1.71%	5.85%	3.02%	1.80%	1.75%
Kansas	3.00%	6.33%	2.76%	3.42%	1.21%
Minnesota	2.69%	6.74%	8.11%	2.79%	3.32%
Missouri	2.34%	5.36%	4.84%	2.25%	1.75%
Nebraska	1.98%	6.63%	3.52%	1.90%	1.71%
North Dakota	2.40%	6.95%	3.31%	1.51%	2.48%
South Dakota	1.59%	5.01%	2.58%	2.58%	2.31%
South Atlantic:					
Delaware	2.76%	4.59%	5.87%	5.88%	1.76%
District of Columbia	1.76%	3.91%	3.10%	4.37%	1.07%
Florida	2.56%	4.30%	3.64%	3.80%	1.60%
Georgia	2.51%	5.38%	6.48%	1.34%	2.21%
Maryland	2.64%	4.74%	7.45%	2.33%	3.72%
North Carolina	2.14%	7.00%	5.76%	2.54%	1.19%
South Carolina	2.29%	4.74%	4.60%	2.01%	0.68%
Virginia	2.21%	6.11%	4.65%	2.58%	2.03%
West Virginia	1.72%	5.74%	3.61%	2.36%	1.45%
East South Central:					
Alabama	2.75%	5.07%	8.07%	2.42%	1.57%
Kentucky	1.92%	5.00%	4.84%	1.20%	2.44%
Mississippi	4.32%	11.49%	3.99%	1.26%	1.60%
Tennessee	2.61%	6.90%	2.78%	4.29%	4.10%
West South Central:					
Arkansas	2.28%	6.75%	5.50%	1.43%	0.71%
Louisiana	2.01%	6.66%	4.44%	2.14%	2.47%
Oklahoma	1.75%	4.86%	3.83%	1.37%	2.06%
Texas	1.66%	4.72%	2.85%	1.63%	0.47%
Mountain:					
Arizona	2.45%	4.66%	3.72%	2.59%	0.81%
Colorado	2.72%	6.14%	6.94%	3.90%	3.63%
Idaho	2.75%	4.65%	7.15%	5.19%	1.00%
Montana	2.22%	6.08%	4.25%	1.90%	3.67%
Nevada	1.89%	5.19%	4.44%	2.57%	2.28%
New Mexico	2.48%	6.06%	5.45%	2.68%	2.37%
Utah	3.27%	5.15%	7.18%	2.35%	1.14%
Wyoming	2.24%	8.74%	3.51%	2.15%	1.40%
Pacific:					
Alaska	2.29%	6.53%	6.69%	2.09%	2.24%
California	2.69%	3.18%	3.42%	1.65%	2.10%
Hawaii	3.43%	8.28%	3.85%	8.61%	2.36%
Oregon	2.36%	4.95%	5.98%	2.19%	0.79%
Washington	3.19%	5.45%	7.67%	2.52%	3.95%

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

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

Table VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	69.0%	52.0%	62.4%	70.7%	79.1%
New England:					
Connecticut	68.8%	56.7%	62.7%	68.3%	80.8%
Maine	71.9%	67.5%	60.9%	74.8%	79.6%
Massachusetts	66.7%	48.9%	58.8%	72.4%	74.4%
New Hampshire	69.4%	64.6%	64.7%	68.6%	75.5%
Rhode Island	66.8%	67.7%	64.4%	61.8%	72.3%
Vermont	66.1%	58.9%	61.4%	70.6%	67.7%
Middle Atlantic:					
New Jersey	68.6%	36.0%	68.6%	73.1%	73.4%
New York	64.1%	35.1%	56.9%	66.5%	78.0%
Pennsylvania	70.1%	64.0%	57.2%	74.4%	79.4%
East North Central:					
Illinois	68.7%	57.0%	65.2%	67.7%	78.9%
Indiana	70.6%	52.8%	63.8%	77.5%	76.2%
Michigan	73.7%	64.7%	71.1%	75.2%	77.7%
Ohio	72.4%	48.6%	66.5%	75.1%	83.8%
Wisconsin	67.1%	43.9%	67.8%	66.7%	75.6%
West North Central:					
Iowa	69.0%	59.6%	62.9%	74.4%	72.0%
Kansas	70.7%	53.1%	64.8%	72.4%	78.9%
Minnesota	68.8%	55.2%	60.8%	70.4%	79.5%
Missouri	71.2%	60.2%	63.5%	75.7%	76.6%
Nebraska	69.4%	59.8%	66.2%	67.2%	75.4%
North Dakota	72.1%	56.0%	67.8%	74.9%	78.0%
South Dakota	69.8%	54.8%	68.4%	64.7%	79.8%
South Atlantic:					
Delaware	71.1%	56.2%	64.9%	71.1%	79.9%
District of Columbia	69.8%	49.9%	63.4%	80.3%	79.1%
Florida	62.6%	47.7%	57.2%	63.6%	71.9%
Georgia	68.1%	45.5%	58.4%	71.6%	82.0%
Maryland	64.8%	41.5%	67.8%	61.9%	76.5%
North Carolina	69.9%	59.2%	66.3%	71.1%	75.3%
South Carolina	71.4%	45.7%	66.6%	75.1%	78.6%
Virginia	66.9%	52.6%	52.3%	68.7%	81.1%
West Virginia	66.9%	32.0%	62.7%	70.3%	80.6%
East South Central:					
Alabama	65.6%	52.8%	63.0%	64.9%	73.9%
Kentucky	67.0%	45.5%	59.0%	72.2%	75.6%
Mississippi	71.1%	32.3%	69.7%	73.2%	83.2%
Tennessee	68.4%	62.9%	67.1%	70.3%	69.6%
West South Central:					
Arkansas	72.7%	64.5%	66.5%	80.4%	73.3%
Louisiana	68.3%	60.5%	63.7%	68.9%	74.3%
Oklahoma	68.5%	47.8%	61.7%	74.2%	79.6%
Texas	66.6%	56.6%	59.9%	65.8%	76.1%
Mountain:					
Arizona	70.8%	47.6%	69.9%	76.6%	75.0%
Colorado	63.6%	48.4%	48.9%	70.1%	77.7%
Idaho	69.9%	56.7%	64.7%	76.8%	72.8%
Montana	72.4%	54.8%	63.8%	71.8%	83.9%
Nevada	61.8%	43.3%	50.6%	63.7%	79.9%
New Mexico	55.0%	40.0%	44.5%	52.3%	68.3%
Utah	69.1%	52.7%	61.0%	71.7%	76.4%
Wyoming	70.5%	54.6%	63.7%	68.9%	79.3%
Pacific:					
Alaska	69.2%	57.7%	68.9%	68.7%	74.5%
California	75.1%	51.3%	65.7%	73.7%	92.1%
Hawaii	78.2%	64.0%	81.3%	83.9%	80.3%
Oregon	75.3%	61.4%	64.9%	75.7%	86.8%
Washington	74.4%	59.7%	64.6%	73.6%	87.6%

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 VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.74%	1.30%	0.91%	0.84%	1.35%
New England:					
Connecticut	1.85%	5.48%	2.79%	2.81%	2.71%
Maine	1.60%	6.50%	3.53%	2.32%	2.19%
Massachusetts	2.34%	7.47%	5.40%	2.15%	3.87%
New Hampshire	1.37%	5.37%	2.94%	2.39%	2.28%
Rhode Island	1.89%	7.14%	3.89%	2.87%	2.68%
Vermont	1.99%	6.15%	2.89%	2.75%	3.63%
Middle Atlantic:					
New Jersey	2.76%	6.09%	9.45%	2.55%	2.46%
New York	1.89%	5.54%	2.65%	3.35%	1.61%
Pennsylvania	2.93%	9.23%	6.79%	2.54%	1.58%
East North Central:					
Illinois	1.66%	6.31%	2.40%	2.96%	2.23%
Indiana	2.06%	5.85%	3.52%	2.08%	4.76%
Michigan	2.14%	9.09%	4.06%	2.77%	4.06%
Ohio	1.35%	4.94%	1.96%	2.05%	1.55%
Wisconsin	1.64%	2.99%	3.94%	2.22%	2.08%
West North Central:					
Iowa	1.65%	6.33%	2.72%	2.64%	3.10%
Kansas	1.35%	5.11%	3.07%	2.09%	1.82%
Minnesota	2.68%	9.03%	6.68%	2.85%	2.54%
Missouri	2.28%	3.66%	4.70%	2.71%	5.23%
Nebraska	1.70%	5.44%	2.82%	2.77%	3.40%
North Dakota	1.83%	6.07%	3.15%	3.09%	2.93%
South Dakota	1.65%	4.79%	3.05%	3.15%	1.70%
South Atlantic:					
Delaware	2.04%	4.71%	4.14%	3.74%	2.78%
District of Columbia	2.07%	5.50%	4.52%	1.50%	2.87%
Florida	2.44%	4.65%	3.02%	3.72%	4.52%
Georgia	2.20%	5.54%	3.10%	2.94%	2.71%
Maryland	3.67%	5.57%	10.88%	3.69%	3.53%
North Carolina	1.73%	6.58%	3.53%	3.21%	3.11%
South Carolina	2.13%	6.14%	3.70%	3.11%	4.05%
Virginia	2.73%	7.15%	4.73%	2.64%	3.33%
West Virginia	2.15%	6.54%	2.56%	2.52%	2.81%
East South Central:					
Alabama	3.05%	6.42%	5.74%	4.55%	6.69%
Kentucky	1.74%	5.34%	3.42%	2.47%	2.97%
Mississippi	3.63%	7.80%	4.68%	1.95%	4.02%
Tennessee	1.80%	7.63%	2.36%	3.39%	3.20%
West South Central:					
Arkansas	2.47%	7.39%	6.32%	2.84%	4.45%
Louisiana	1.95%	6.88%	3.96%	2.55%	4.37%
Oklahoma	2.03%	4.07%	4.42%	2.69%	1.98%
Texas	2.35%	4.49%	4.10%	6.29%	2.58%
Mountain:					
Arizona	2.44%	4.89%	5.22%	4.43%	3.08%
Colorado	3.05%	4.19%	4.89%	3.10%	1.48%
Idaho	2.07%	4.22%	5.76%	3.49%	2.76%
Montana	1.77%	6.06%	3.35%	2.78%	3.01%
Nevada	3.76%	4.00%	7.71%	8.45%	2.48%
New Mexico	3.34%	8.63%	5.27%	7.01%	4.70%
Utah	1.83%	4.96%	2.78%	3.29%	1.36%
Wyoming	1.84%	9.81%	3.45%	2.90%	2.64%
Pacific:					
Alaska	2.12%	5.94%	4.74%	2.71%	3.93%
California	4.15%	3.32%	2.37%	2.89%	3.79%
Hawaii	2.13%	3.02%	2.99%	2.32%	4.69%
Oregon	2.06%	5.79%	4.84%	3.31%	2.45%
Washington	3.02%	6.30%	6.31%	2.62%	3.28%

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

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

Table VIII.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	55.3%	28.2%	48.5%	62.2%	73.5%
New England:					
Connecticut	52.9%	34.3%	45.6%	60.6%	65.6%
Maine	56.3%	43.3%	46.1%	62.2%	67.3%
Massachusetts	53.1%	28.1%	45.9%	57.9%	72.5%
New Hampshire	52.6%	27.7%	47.3%	59.9%	70.6%
Rhode Island	52.7%	38.0%	49.5%	49.8%	67.9%
Vermont	52.6%	22.2%	50.7%	64.6%	62.6%
Middle Atlantic:					
New Jersey	54.5%	14.9%	53.1%	68.7%	67.4%
New York	45.9%	16.2%	38.6%	52.2%	67.8%
Pennsylvania	58.5%	45.4%	45.8%	65.0%	71.8%
East North Central:					
Illinois	53.8%	32.6%	52.9%	57.9%	65.9%
Indiana	57.7%	30.4%	49.0%	69.9%	71.6%
Michigan	59.1%	38.3%	50.6%	66.2%	72.8%
Ohio	57.1%	22.4%	53.1%	67.5%	76.9%
Wisconsin	53.6%	23.5%	50.7%	60.3%	69.8%
West North Central:					
Iowa	55.7%	33.7%	49.2%	65.4%	66.4%
Kansas	58.5%	26.0%	53.7%	66.4%	75.7%
Minnesota	51.9%	28.0%	45.0%	58.8%	69.4%
Missouri	57.9%	28.9%	51.0%	69.6%	72.4%
Nebraska	56.8%	30.3%	51.6%	61.0%	70.7%
North Dakota	56.5%	26.1%	52.8%	66.5%	70.2%
South Dakota	56.3%	30.8%	54.3%	56.9%	71.2%
South Atlantic:					
Delaware	56.2%	25.9%	48.9%	62.4%	74.8%
District of Columbia	59.7%	36.7%	51.9%	71.5%	75.7%
Florida	50.2%	27.3%	44.4%	54.3%	68.5%
Georgia	55.8%	24.9%	45.8%	67.3%	76.5%
Maryland	52.6%	24.7%	54.9%	55.1%	68.9%
North Carolina	58.3%	33.7%	54.9%	64.1%	70.9%
South Carolina	58.1%	19.2%	54.9%	68.2%	76.8%
Virginia	52.8%	28.9%	36.9%	62.7%	75.4%
West Virginia	54.0%	18.2%	50.0%	59.0%	75.8%
East South Central:					
Alabama	53.2%	29.4%	48.4%	57.8%	71.2%
Kentucky	54.2%	26.2%	42.1%	68.9%	68.7%
Mississippi	57.4%	14.2%	55.5%	69.1%	79.9%
Tennessee	52.2%	27.3%	53.0%	57.8%	62.6%
West South Central:					
Arkansas	62.0%	35.5%	55.9%	73.9%	72.0%
Louisiana	57.6%	35.6%	52.2%	63.9%	69.5%
Oklahoma	58.9%	30.8%	54.5%	69.4%	73.5%
Texas	55.4%	29.8%	50.4%	58.5%	74.5%
Mountain:					
Arizona	56.1%	21.3%	57.3%	67.4%	72.6%
Colorado	50.4%	26.4%	39.2%	61.5%	69.6%
Idaho	54.8%	27.0%	49.6%	64.8%	69.8%
Montana	59.6%	30.7%	49.9%	66.6%	73.9%
Nevada	52.6%	29.1%	43.5%	57.2%	73.9%
New Mexico	43.9%	22.2%	31.2%	47.1%	64.1%
Utah	54.2%	22.8%	45.8%	62.5%	71.6%
Wyoming	58.3%	31.2%	51.1%	59.8%	73.7%
Pacific:					
Alaska	58.2%	39.5%	55.9%	60.5%	67.7%
California	61.5%	28.8%	50.2%	66.6%	88.5%
Hawaii	59.8%	40.9%	62.1%	63.1%	72.3%
Oregon	61.9%	35.7%	46.8%	69.3%	84.5%
Washington	58.0%	33.6%	45.5%	64.3%	78.9%

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 VIII.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.84%	0.98%	0.94%	0.87%	1.57%
New England:					
Connecticut	2.38%	5.10%	4.45%	3.03%	5.83%
Maine	2.18%	5.12%	2.77%	2.53%	4.73%
Massachusetts	2.78%	5.73%	5.22%	3.26%	3.82%
New Hampshire	2.09%	5.95%	3.05%	2.61%	2.10%
Rhode Island	2.38%	7.66%	4.32%	3.12%	3.26%
Vermont	3.56%	6.63%	3.09%	3.56%	3.03%
Middle Atlantic:					
New Jersey	3.68%	3.15%	11.45%	3.09%	2.98%
New York	2.19%	2.77%	3.30%	3.88%	1.92%
Pennsylvania	2.57%	10.16%	3.87%	2.79%	3.12%
East North Central:					
Illinois	2.42%	3.79%	3.85%	5.35%	5.31%
Indiana	2.57%	5.37%	3.72%	2.80%	4.41%
Michigan	2.60%	9.15%	3.90%	3.71%	5.01%
Ohio	1.89%	3.24%	2.43%	2.16%	2.40%
Wisconsin	1.99%	3.10%	4.35%	2.54%	2.55%
West North Central:					
Iowa	1.80%	5.20%	3.24%	2.93%	2.84%
Kansas	2.58%	4.83%	3.36%	2.71%	1.95%
Minnesota	2.85%	6.04%	7.82%	3.30%	3.19%
Missouri	2.54%	3.96%	5.07%	3.31%	4.80%
Nebraska	2.09%	5.49%	2.86%	3.19%	4.13%
North Dakota	2.43%	4.80%	3.71%	3.04%	4.20%
South Dakota	1.82%	3.74%	2.82%	3.07%	2.95%
South Atlantic:					
Delaware	2.98%	4.13%	5.45%	6.10%	3.22%
District of Columbia	2.30%	4.85%	4.17%	3.50%	2.73%
Florida	2.79%	2.45%	3.17%	3.22%	4.40%
Georgia	2.64%	4.04%	3.76%	3.15%	3.45%
Maryland	4.10%	3.25%	12.89%	3.78%	4.34%
North Carolina	2.15%	7.04%	5.84%	2.86%	2.92%
South Carolina	2.51%	2.99%	5.27%	3.13%	3.95%
Virginia	2.79%	4.59%	3.58%	3.37%	3.87%
West Virginia	2.21%	3.77%	3.52%	2.79%	3.52%
East South Central:					
Alabama	3.01%	4.40%	6.60%	4.12%	6.71%
Kentucky	1.98%	3.65%	3.86%	2.49%	3.63%
Mississippi	4.64%	1.94%	5.41%	2.27%	4.63%
Tennessee	2.50%	6.50%	3.10%	4.51%	4.83%
West South Central:					
Arkansas	2.55%	7.07%	6.80%	2.38%	4.32%
Louisiana	2.24%	6.78%	5.26%	2.93%	4.22%
Oklahoma	1.87%	3.52%	3.40%	2.47%	2.67%
Texas	2.30%	4.03%	3.95%	5.89%	2.57%
Mountain:					
Arizona	3.02%	3.05%	5.28%	5.03%	3.05%
Colorado	2.25%	4.28%	2.72%	3.49%	3.16%
Idaho	2.94%	3.58%	8.54%	5.17%	2.64%
Montana	2.27%	4.02%	4.13%	2.91%	4.15%
Nevada	3.10%	3.63%	6.21%	7.72%	2.84%
New Mexico	2.94%	5.15%	4.77%	6.05%	4.50%
Utah	3.15%	3.68%	4.91%	4.02%	1.79%
Wyoming	2.40%	9.22%	3.30%	2.61%	2.60%
Pacific:					
Alaska	2.64%	5.81%	6.94%	2.41%	3.80%
California	5.21%	2.68%	2.99%	2.82%	5.38%
Hawaii	2.68%	5.40%	4.21%	7.63%	4.14%
Oregon	2.66%	4.50%	5.30%	3.59%	2.41%
Washington	4.09%	5.21%	7.47%	3.18%	5.11%

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.

Table VIII.B.3 Number of full-time private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	109,795,972	17,731,765	27,399,279	31,211,244	33,453,684
New England:					
Connecticut	1,156,975	214,255	259,420	329,928	353,372
Maine	420,256	68,980	105,264	116,857	129,155
Massachusetts	2,612,382	440,950	552,513	778,472	840,447
New Hampshire	499,092	83,608	119,658	141,425	154,401
Rhode Island	329,449	55,438	82,811	89,321	101,878
Vermont	186,609	21,624	50,248	56,301	58,436
Middle Atlantic:					
New Jersey	2,803,614	358,406	718,307	824,957	901,945
New York	6,709,315	1,159,879	1,539,814	1,966,707	2,042,914
Pennsylvania	4,589,217	796,652	1,205,563	1,129,871	1,457,131
East North Central:					
Illinois	4,877,274	782,691	1,355,453	1,333,682	1,405,449
Indiana	2,194,003	342,989	537,353	642,369	671,292
Michigan	3,044,444	530,175	659,769	926,694	927,806
Ohio	3,895,177	517,785	1,054,984	1,148,721	1,173,687
Wisconsin	2,048,142	285,239	496,201	598,548	668,155
West North Central:					
Iowa	1,098,935	161,341	267,916	341,398	328,279
Kansas	1,049,769	155,013	223,056	363,996 *	307,704
Minnesota	2,124,613	345,565	517,493 *	587,496	674,059
Missouri	2,051,311	291,304	569,199	570,516	620,292
Nebraska	783,989	110,881	208,926	192,944	271,238
North Dakota	292,434	39,051	78,957	77,502	96,925
South Dakota	301,367	43,929	80,694	74,856	101,887
South Atlantic:					
Delaware	381,229	58,067	100,585	106,204	116,373
District of Columbia	470,079	95,229	112,230	127,121	135,498
Florida	7,767,406	1,362,667	1,824,835	2,143,584	2,436,320
Georgia	3,353,375	506,592	868,202	981,152	997,429
Maryland	1,984,486	296,853	501,531 *	570,193	615,909
North Carolina	3,415,876	559,012	800,146	1,011,863	1,044,856
South Carolina	1,677,217	242,315	351,895	556,938	526,068
Virginia	2,836,016	456,434	666,585	827,522	885,475
West Virginia	391,816	46,105	92,876	122,251	130,584
East South Central:					
Alabama	1,364,710	216,936	331,659	401,949	414,167
Kentucky	1,325,252	212,862	333,158	370,459	408,773
Mississippi	723,074	114,302	180,758	202,654	225,360
Tennessee	2,284,819	390,326	596,976	613,940	683,577
West South Central:					
Arkansas	933,100	145,458	244,077	264,232	279,333
Louisiana	1,346,883	213,195	363,971	372,672	397,044
Oklahoma	1,146,277	206,252	293,442	316,652	329,931
Texas	9,843,319	1,583,173	2,715,777	2,684,559	2,859,810
Mountain:					
Arizona	2,291,094	382,837	589,732	636,579	681,946
Colorado	2,012,602	359,323	489,810 *	577,641	585,829
Idaho	564,629	92,350	138,930	163,843	169,505
Montana	334,253	58,648	80,824	92,888	101,893
Nevada	1,076,109	171,590	315,277	281,585	307,657
New Mexico	529,274	95,197	124,491	148,006	161,581
Utah	1,222,855	201,046	310,265	341,930	369,614 *
Wyoming	167,733	24,250	43,915	47,532	52,036
Pacific:					
Alaska	219,206	41,552	52,931	62,031	62,692
California	12,999,806	2,111,447	3,113,502	3,722,525	4,052,332 *
Hawaii	400,701	52,985	103,430	116,871	127,415
Oregon	1,410,762	241,810	351,847	385,860	431,245
Washington	2,253,649	387,203	622,023	667,442	576,981

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Totals may not sum exactly because of rounding.

Table VIII.B.3 Standard errors for number of full-time private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	2,338,457	523,554	903,322	933,571	2,122,131
New England:					
Connecticut	75,878	30,043	42,069	49,057	65,024
Maine	31,564	10,745	12,895	15,062	32,518
Massachusetts	208,704	85,008	91,933	146,243	163,840
New Hampshire	23,563	14,906	15,852	18,651	20,236
Rhode Island	20,635	10,662	13,008	14,797	16,731
Vermont	9,596	3,613	8,361	8,930	7,030
Middle Atlantic:					
New Jersey	229,857	58,731	176,766	187,921	148,895
New York	264,018	151,600	136,276	238,451	182,434
Pennsylvania	344,645	133,229	269,014	143,941	220,047
East North Central:					
Illinois	339,627	100,687	244,257	210,901	234,002
Indiana	174,363	47,033	65,014	96,508	161,497
Michigan	191,211	102,368	108,360	118,839	158,961
Ohio	176,589	64,721	128,567	137,074	148,873
Wisconsin	102,836	41,479	69,935	78,487	88,580
West North Central:					
Iowa	54,922	23,551	35,420	47,198	39,799
Kansas	147,284	22,370	30,649	133,424 *	75,531
Minnesota	190,642	77,149	164,464 *	69,026	103,163
Missouri	119,798	43,447	78,001	92,503	103,181
Nebraska	60,327	16,726	31,509	29,220	60,303
North Dakota	16,254	6,200	8,351	9,598	16,427
South Dakota	20,394	5,197	8,913	11,912	18,979
South Atlantic:					
Delaware	32,209	7,510	15,670	18,690	31,467
District of Columbia	22,915	14,340	15,500	21,180	19,417
Florida	719,296	287,188	224,003	372,139	641,126
Georgia	247,088	59,985	182,701	142,826	182,861
Maryland	216,641	40,202	197,961 *	73,665	116,020
North Carolina	228,070	100,917	170,774	129,888	170,855
South Carolina	130,631	33,571	82,253	104,981	71,265
Virginia	165,258	70,159	95,342	116,955	153,098
West Virginia	27,397	5,803	17,058	13,963	23,729
East South Central:					
Alabama	84,005	28,334	63,365	56,087	71,939
Kentucky	77,820	26,308	56,274	51,478	60,911
Mississippi	77,350	30,750	26,560	43,950	67,039
Tennessee	151,363	73,969	112,677	96,987	105,935
West South Central:					
Arkansas	85,183	20,836	56,918	37,914	70,808
Louisiana	81,704	29,271	68,163	50,074	59,291
Oklahoma	77,897	28,934	68,789	47,291	41,449
Texas	644,283	158,531	408,047	493,366	381,726
Mountain:					
Arizona	183,941	56,938	122,890	155,743	93,498
Colorado	188,828	63,231	167,745 *	96,203	84,955
Idaho	42,549	14,250	41,311	21,585	16,719
Montana	17,672	8,774	12,539	11,272	13,802
Nevada	94,437	28,946	76,093	69,656	37,552
New Mexico	31,550	13,392	16,221	23,747	26,732
Utah	176,866	43,734	63,860	45,295	165,791 *
Wyoming	9,643	4,677	5,275	6,011	7,835
Pacific:					
Alaska	10,513	5,557	7,729	9,247	10,032
California	1,878,215	170,254	327,404	286,015	1,852,032 *
Hawaii	29,994	8,237	16,479	27,229	18,274
Oregon	74,735	29,614	43,391	49,641	69,533
Washington	155,863	59,406	128,417	81,331	135,147

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

Totals may not sum exactly because of rounding.

Table VIII.B.3.a Percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	109,795,972	16.1%	25.0%	28.4%	30.5%
New England:					
Connecticut	1,156,975	18.5%	22.4%	28.5%	30.5%
Maine	420,256	16.4%	25.0%	27.8%	30.7%
Massachusetts	2,612,382	16.9%	21.1%	29.8%	32.2%
New Hampshire	499,092	16.8%	24.0%	28.3%	30.9%
Rhode Island	329,449	16.8%	25.1%	27.1%	30.9%
Vermont	186,609	11.6%	26.9%	30.2%	31.3%
Middle Atlantic:					
New Jersey	2,803,614	12.8%	25.6%	29.4%	32.2%
New York	6,709,315	17.3%	23.0%	29.3%	30.4%
Pennsylvania	4,589,217	17.4%	26.3%	24.6%	31.8%
East North Central:					
Illinois	4,877,274	16.0%	27.8%	27.3%	28.8%
Indiana	2,194,003	15.6%	24.5%	29.3%	30.6%
Michigan	3,044,444	17.4%	21.7%	30.4%	30.5%
Ohio	3,895,177	13.3%	27.1%	29.5%	30.1%
Wisconsin	2,048,142	13.9%	24.2%	29.2%	32.6%
West North Central:					
Iowa	1,098,935	14.7%	24.4%	31.1%	29.9%
Kansas	1,049,769	14.8%	21.2%	34.7%	29.3%
Minnesota	2,124,613	16.3%	24.4%	27.7%	31.7%
Missouri	2,051,311	14.2%	27.7%	27.8%	30.2%
Nebraska	783,989	14.1%	26.6%	24.6%	34.6%
North Dakota	292,434	13.4%	27.0%	26.5%	33.1%
South Dakota	301,367	14.6%	26.8%	24.8%	33.8%
South Atlantic:					
Delaware	381,229	15.2%	26.4%	27.9%	30.5%
District of Columbia	470,079	20.3%	23.9%	27.0%	28.8%
Florida	7,767,406	17.5%	23.5%	27.6%	31.4%
Georgia	3,353,375	15.1%	25.9%	29.3%	29.7%
Maryland	1,984,486	15.0%	25.3% *	28.7%	31.0%
North Carolina	3,415,876	16.4%	23.4%	29.6%	30.6%
South Carolina	1,677,217	14.4%	21.0%	33.2%	31.4%
Virginia	2,836,016	16.1%	23.5%	29.2%	31.2%
West Virginia	391,816	11.8%	23.7%	31.2%	33.3%
East South Central:					
Alabama	1,364,710	15.9%	24.3%	29.5%	30.3%
Kentucky	1,325,252	16.1%	25.1%	28.0%	30.8%
Mississippi	723,074	15.8%	25.0%	28.0%	31.2%
Tennessee	2,284,819	17.1%	26.1%	26.9%	29.9%
West South Central:					
Arkansas	933,100	15.6%	26.2%	28.3%	29.9%
Louisiana	1,346,883	15.8%	27.0%	27.7%	29.5%
Oklahoma	1,146,277	18.0%	25.6%	27.6%	28.8%
Texas	9,843,319	16.1%	27.6%	27.3%	29.1%
Mountain:					
Arizona	2,291,094	16.7%	25.7%	27.8%	29.8%
Colorado	2,012,602	17.9%	24.3%	28.7%	29.1%
Idaho	564,629	16.4%	24.6%	29.0%	30.0%
Montana	334,253	17.5%	24.2%	27.8%	30.5%
Nevada	1,076,109	15.9%	29.3%	26.2%	28.6%
New Mexico	529,274	18.0%	23.5%	28.0%	30.5%
Utah	1,222,855	16.4%	25.4%	28.0%	30.2% *
Wyoming	167,733	14.5%	26.2%	28.3%	31.0%
Pacific:					
Alaska	219,206	19.0%	24.1%	28.3%	28.6%
California	12,999,806	16.2%	24.0%	28.6%	31.2% *
Hawaii	400,701	13.2%	25.8%	29.2%	31.8%
Oregon	1,410,762	17.1%	24.9%	27.4%	30.6%
Washington	2,253,649	17.2%	27.6%	29.6%	25.6%

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.

Percents may not add to 100% because of rounding.

Table VIII.B.3.a Standard errors for percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	2,338,457	0.56%	0.85%	0.90%	1.43%
New England:					
Connecticut	75,878	2.79%	3.53%	3.92%	4.53%
Maine	31,564	2.74%	3.44%	3.89%	5.94%
Massachusetts	208,704	3.27%	3.54%	4.84%	5.18%
New Hampshire	23,563	2.79%	3.17%	3.52%	3.67%
Rhode Island	20,635	3.17%	3.76%	4.15%	4.43%
Vermont	9,596	1.97%	3.84%	4.39%	3.93%
Middle Atlantic:					
New Jersey	229,857	2.27%	5.65%	5.58%	5.44%
New York	264,018	2.18%	2.06%	3.03%	2.60%
Pennsylvania	344,645	2.90%	4.78%	3.28%	4.23%
East North Central:					
Illinois	339,627	2.24%	4.31%	3.92%	4.23%
Indiana	174,363	2.43%	3.33%	4.21%	5.58%
Michigan	191,211	3.21%	3.39%	3.87%	4.35%
Ohio	176,589	1.72%	3.11%	3.21%	3.37%
Wisconsin	102,836	2.07%	3.21%	3.55%	3.77%
West North Central:					
Iowa	54,922	2.20%	3.10%	3.65%	3.33%
Kansas	147,284	2.88%	4.11%	8.96%	6.61%
Minnesota	190,642	3.58%	6.22%	3.82%	4.67%
Missouri	119,798	2.26%	3.63%	4.11%	4.34%
Nebraska	60,327	2.34%	4.07%	3.94%	5.80%
North Dakota	16,254	2.14%	3.06%	3.32%	4.39%
South Dakota	20,394	1.96%	3.13%	3.75%	4.79%
South Atlantic:					
Delaware	32,209	2.31%	4.15%	4.94%	6.53%
District of Columbia	22,915	2.97%	3.39%	4.12%	3.69%
Florida	719,296	3.64%	3.43%	4.58%	6.29%
Georgia	247,088	2.07%	4.68%	4.16%	4.61%
Maryland	216,641	2.64%	7.82% *	4.63%	5.49%
North Carolina	228,070	2.89%	4.39%	3.82%	4.41%
South Carolina	130,631	2.23%	4.34%	5.00%	4.26%
Virginia	165,258	2.57%	3.25%	3.84%	4.58%
West Virginia	27,397	1.70%	3.88%	3.76%	4.73%
East South Central:					
Alabama	84,005	2.26%	4.21%	4.02%	4.50%
Kentucky	77,820	2.15%	3.75%	3.64%	4.01%
Mississippi	77,350	4.26%	4.40%	5.66%	6.94%
Tennessee	151,363	3.07%	4.38%	4.04%	4.25%
West South Central:					
Arkansas	85,183	2.57%	5.35%	4.33%	6.09%
Louisiana	81,704	2.35%	4.26%	3.61%	4.00%
Oklahoma	77,897	2.63%	4.89%	3.94%	3.76%
Texas	644,283	1.88%	3.61%	4.20%	3.64%
Mountain:					
Arizona	183,941	2.82%	4.80%	5.59%	4.11%
Colorado	188,828	3.33%	6.73%	4.62%	4.54%
Idaho	42,549	2.62%	5.88%	3.93%	3.61%
Montana	17,672	2.60%	3.43%	3.12%	3.66%
Nevada	94,437	2.91%	5.74%	5.56%	4.08%
New Mexico	31,550	2.60%	3.10%	4.02%	4.26%
Utah	176,866	4.02%	5.42%	5.15%	9.90% *
Wyoming	9,643	2.69%	3.12%	3.38%	3.80%
Pacific:					
Alaska	10,513	2.48%	3.35%	3.95%	4.30%
California	1,878,215	2.66%	4.02%	4.51%	9.90% *
Hawaii	29,994	2.33%	3.86%	5.51%	4.46%
Oregon	74,735	2.21%	3.14%	3.28%	4.02%
Washington	155,863	2.84%	4.99%	3.98%	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.

Percents may not add to 100% because of rounding.

Table VIII.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	88.7%	73.0%	85.2%	92.2%	96.5%
New England:					
Connecticut	91.1%	82.4%	84.4%	95.3%	97.5%
Maine	83.0%	69.2%	80.6%	79.5%	95.3%
Massachusetts	94.0%	86.9%	88.6%	97.4%	98.3%
New Hampshire	89.2%	77.9%	91.3%	93.7%	89.7%
Rhode Island	87.9%	71.0%	89.0%	88.6%	95.6%
Vermont	82.8%	64.8%	79.9%	86.0%	88.9%
Middle Atlantic:					
New Jersey	87.0%	63.9%	79.9%	90.9%	98.3%
New York	89.4%	71.0%	86.4%	95.9%	95.9%
Pennsylvania	91.2%	69.1%	93.2%	95.6%	98.1%
East North Central:					
Illinois	92.6%	77.3%	91.7%	97.2%	97.6%
Indiana	89.4%	76.2%	82.8%	93.2%	97.8%
Michigan	89.4%	72.5%	90.2%	88.3%	99.6%
Ohio	91.7%	77.3%	89.6%	93.1%	98.6%
Wisconsin	89.5%	72.5%	92.0%	88.6%	95.8%
West North Central:					
Iowa	91.0%	77.0%	86.2%	95.6%	97.0%
Kansas	89.4%	69.2%	86.8%	95.0%	94.8%
Minnesota	89.3%	83.1%	88.4%	90.7%	92.1%
Missouri	91.6%	77.9%	86.1%	96.3%	98.8%
Nebraska	87.6%	68.1%	84.1%	93.2%	94.2%
North Dakota	90.0%	76.5%	84.2%	95.8%	95.5%
South Dakota	83.7%	62.3%	84.0%	92.0%	86.6%
South Atlantic:					
Delaware	88.2%	58.7%	88.1%	93.8%	98.0%
District of Columbia	94.1%	90.6%	93.5%	92.6%	98.6%
Florida	84.6%	76.5%	74.3%	87.3%	94.3%
Georgia	87.6%	68.7%	86.8%	91.8%	93.6%
Maryland	89.0%	74.2%	93.0%	88.6%	93.2%
North Carolina	84.9%	66.4%	78.1%	87.7%	97.2%
South Carolina	79.2%	65.3%	86.8%	65.9%	94.7%
Virginia	90.1%	80.4%	84.1%	91.9%	97.9%
West Virginia	87.3%	68.7%	80.3%	89.7%	96.6%
East South Central:					
Alabama	90.8%	81.3%	86.4%	96.7%	93.4%
Kentucky	89.0%	62.2%	87.0%	96.5%	97.6%
Mississippi	86.3%	74.3%	78.4%	90.8%	94.6%
Tennessee	86.1%	68.8%	79.9%	92.8%	95.5%
West South Central:					
Arkansas	87.8%	60.3%	87.3%	92.6%	98.0%
Louisiana	87.4%	65.7%	88.1%	90.3%	95.8%
Oklahoma	89.2%	74.5%	90.5%	91.2%	95.3%
Texas	89.5%	72.5%	85.1%	95.0%	98.1%
Mountain:					
Arizona	89.8%	76.0%	82.2%	99.1%	95.5%
Colorado	86.8%	74.2%	92.0%	85.5%	91.5%
Idaho	86.1%	73.1%	84.3%	87.6%	93.4%
Montana	79.8%	53.7%	75.1%	86.5%	92.4%
Nevada	88.9%	77.4%	88.7%	90.8%	93.9%
New Mexico	80.6%	64.6%	67.9%	83.6%	97.1%
Utah	83.2%	52.1%	82.8%	85.6%	98.3%
Wyoming	76.1%	61.6%	62.8%	73.3%	96.6%
Pacific:					
Alaska	74.6%	56.7%	65.4%	82.0%	87.0%
California	89.3%	72.8%	82.9%	94.7%	97.7%
Hawaii	97.3%	93.9%	97.9%	99.3%	96.5%
Oregon	85.9%	65.1%	84.6%	90.6%	94.5%
Washington	88.5%	73.0%	84.7%	91.5%	99.5%

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 VIII.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.35%	1.06%	0.72%	0.57%	0.36%
New England:					
Connecticut	1.39%	3.77%	3.98%	2.89%	1.30%
Maine	2.05%	5.81%	4.14%	4.61%	2.18%
Massachusetts	0.92%	3.49%	3.41%	1.00%	0.91%
New Hampshire	2.24%	5.45%	2.52%	2.07%	6.34%
Rhode Island	2.25%	7.54%	3.34%	5.30%	2.09%
Vermont	1.82%	6.83%	4.53%	3.65%	3.46%
Middle Atlantic:					
New Jersey	2.16%	7.37%	5.99%	5.30%	1.21%
New York	1.25%	5.66%	2.33%	1.13%	1.36%
Pennsylvania	1.13%	5.98%	2.07%	1.50%	0.96%
East North Central:					
Illinois	0.97%	3.99%	2.46%	0.98%	1.21%
Indiana	1.47%	4.49%	4.07%	2.26%	1.14%
Michigan	1.70%	6.70%	3.01%	4.24%	0.38%
Ohio	1.08%	4.24%	2.71%	2.19%	0.88%
Wisconsin	1.46%	5.16%	2.12%	3.87%	1.78%
West North Central:					
Iowa	1.25%	4.62%	3.76%	1.89%	1.79%
Kansas	2.00%	5.61%	4.10%	2.46%	2.67%
Minnesota	1.52%	4.64%	4.46%	2.45%	2.98%
Missouri	1.14%	4.66%	3.31%	1.60%	0.83%
Nebraska	1.64%	6.12%	3.40%	2.37%	3.21%
North Dakota	1.28%	5.04%	3.27%	1.69%	2.16%
South Dakota	2.76%	5.99%	3.18%	2.81%	7.20%
South Atlantic:					
Delaware	1.77%	6.53%	3.21%	2.82%	1.27%
District of Columbia	1.59%	4.45%	2.25%	4.30%	0.88%
Florida	2.07%	6.35%	4.07%	4.36%	2.53%
Georgia	1.43%	4.93%	3.70%	2.35%	2.51%
Maryland	1.96%	4.78%	3.42%	3.38%	2.57%
North Carolina	1.74%	6.84%	6.00%	3.24%	1.52%
South Carolina	4.73%	5.81%	4.28%	11.72%	2.20%
Virginia	1.26%	4.29%	3.79%	2.49%	1.05%
West Virginia	1.67%	5.65%	4.76%	3.09%	2.15%
East South Central:					
Alabama	1.93%	4.11%	4.15%	1.57%	5.16%
Kentucky	1.39%	5.77%	3.36%	1.64%	1.79%
Mississippi	2.42%	8.09%	5.31%	3.56%	3.82%
Tennessee	2.95%	7.82%	9.29%	2.84%	1.64%
West South Central:					
Arkansas	1.76%	6.63%	3.98%	2.94%	1.15%
Louisiana	1.83%	5.82%	3.53%	3.04%	3.90%
Oklahoma	1.41%	4.65%	3.39%	3.04%	1.68%
Texas	1.15%	4.20%	3.02%	1.64%	0.62%
Mountain:					
Arizona	1.54%	5.22%	5.09%	0.83%	1.84%
Colorado	1.88%	5.59%	3.47%	3.67%	3.62%
Idaho	1.59%	5.53%	5.46%	2.91%	1.74%
Montana	2.04%	7.34%	5.55%	3.18%	2.75%
Nevada	1.75%	5.41%	4.20%	3.84%	2.28%
New Mexico	2.19%	6.14%	5.75%	5.10%	1.56%
Utah	3.81%	11.17%	4.59%	3.59%	1.39%
Wyoming	2.87%	8.16%	6.43%	6.36%	1.85%
Pacific:					
Alaska	2.43%	6.26%	6.74%	3.95%	5.28%
California	1.70%	2.90%	2.63%	1.11%	1.27%
Hawaii	0.88%	2.84%	1.12%	0.37%	2.35%
Oregon	1.65%	5.66%	3.37%	3.15%	1.85%
Washington	1.56%	5.58%	4.37%	2.58%	0.38%

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.

Table VIII.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	92.5%	85.3%	91.6%	93.2%	95.3%
New England:					
Connecticut	89.3%	84.4%	89.8%	95.5%	85.7%
Maine	92.9%	89.7%	92.5%	95.7%	92.4%
Massachusetts	92.9%	84.9%	92.7%	90.4%	99.1%
New Hampshire	92.2%	75.2%	90.9%	95.4%	98.2%
Rhode Island	93.7%	85.2%	91.2%	94.1%	98.6%
Vermont	94.5%	80.7%	96.4%	96.0%	95.4%
Middle Atlantic:					
New Jersey	92.5%	83.1%	91.8%	94.8%	93.5%
New York	86.5%	76.5%	89.6%	84.5%	90.4%
Pennsylvania	93.7%	91.9%	92.4%	96.2%	93.7%
East North Central:					
Illinois	87.6%	87.5%	87.8%	90.5%	84.7%
Indiana	94.2%	87.5%	93.7%	95.0%	96.4%
Michigan	95.3%	91.1%	92.4%	95.0%	99.3%
Ohio	92.2%	80.6%	90.8%	95.3%	94.3%
Wisconsin	95.3%	93.7%	92.6%	97.5%	95.8%
West North Central:					
Iowa	93.2%	92.1%	89.5%	93.3%	96.3%
Kansas	95.1%	82.1%	96.7%	95.0%	99.0%
Minnesota	90.9%	81.6%	94.5%	95.2%	89.0%
Missouri	92.8%	84.0%	87.8%	96.5%	96.7%
Nebraska	94.1%	88.0%	88.9%	95.4%	98.5%
North Dakota	95.5%	96.0%	91.4%	96.2%	97.6%
South Dakota	95.0%	89.5%	91.5%	95.6%	98.9%
South Atlantic:					
Delaware	93.1%	82.7%	90.0%	98.8%	93.7%
District of Columbia	92.3%	90.2%	89.5%	90.5%	97.3%
Florida	93.3%	86.1%	97.9%	88.5%	97.8%
Georgia	94.1%	90.2%	92.0%	96.2%	95.1%
Maryland	92.3%	88.4%	93.9%	93.1%	91.9%
North Carolina	95.3%	92.2%	98.1%	93.8%	96.0%
South Carolina	93.2%	72.6%	93.8%	93.9%	98.9%
Virginia	92.5%	90.5%	89.0%	93.8%	94.4%
West Virginia	94.1%	87.6%	97.0%	92.8%	95.2%
East South Central:					
Alabama	93.7%	83.6%	97.0%	91.7%	97.8%
Kentucky	92.5%	84.2%	86.9%	97.1%	95.1%
Mississippi	92.4%	66.9%	92.6%	98.2%	97.6%
Tennessee	90.6%	72.1%	91.5%	91.4%	97.0%
West South Central:					
Arkansas	95.9%	95.9%	93.4%	94.5%	99.0%
Louisiana	94.9%	91.9%	89.2%	97.7%	98.3%
Oklahoma	95.9%	92.5%	95.8%	98.0%	95.6%
Texas	93.3%	80.1%	92.8%	93.6%	98.8%
Mountain:					
Arizona	91.5%	69.9%	90.5%	94.6%	98.8%
Colorado	90.5%	81.2%	91.6%	92.0%	92.6%
Idaho	90.0%	77.6%	87.1%	89.4%	98.1%
Montana	91.8%	74.1%	92.5%	97.4%	92.4%
Nevada	94.6%	90.5%	93.6%	96.8%	95.7%
New Mexico	93.9%	82.8%	95.5%	94.9%	96.7%
Utah	91.3%	85.7%	84.4%	92.9%	96.5%
Wyoming	93.2%	93.5%	89.1%	94.9%	94.1%
Pacific:					
Alaska	92.2%	89.9%	87.0%	95.3%	93.7%
California	94.1%	90.0%	92.3%	94.4%	96.7%
Hawaii	86.3%	90.0%	86.6%	78.1%	92.3%
Oregon	92.2%	87.0%	83.6%	94.9%	98.4%
Washington	87.7%	89.6%	77.1%	93.0%	90.9%

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 VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.36%	1.10%	0.69%	0.64%	0.53%
New England:					
Connecticut	2.43%	4.64%	3.53%	1.21%	6.12%
Maine	1.85%	3.54%	2.76%	1.80%	4.44%
Massachusetts	1.54%	4.54%	1.76%	3.74%	0.35%
New Hampshire	1.59%	8.29%	2.38%	1.68%	0.61%
Rhode Island	1.49%	7.00%	3.29%	2.21%	0.55%
Vermont	1.14%	7.35%	1.00%	1.79%	1.19%
Middle Atlantic:					
New Jersey	1.49%	7.40%	3.47%	2.55%	2.14%
New York	1.91%	5.27%	2.04%	4.92%	1.83%
Pennsylvania	1.31%	2.54%	2.54%	1.31%	3.03%
East North Central:					
Illinois	3.03%	3.80%	5.49%	5.44%	6.70%
Indiana	1.20%	4.60%	1.70%	2.33%	1.64%
Michigan	1.07%	3.35%	2.42%	2.60%	0.30%
Ohio	1.33%	7.94%	1.94%	1.12%	1.80%
Wisconsin	0.94%	2.27%	2.35%	0.90%	1.80%
West North Central:					
Iowa	1.17%	2.93%	3.19%	2.00%	1.52%
Kansas	1.11%	4.47%	1.02%	2.43%	0.47%
Minnesota	1.87%	7.38%	2.96%	1.34%	3.53%
Missouri	1.86%	6.60%	5.38%	1.54%	1.66%
Nebraska	1.21%	4.60%	3.08%	1.96%	0.84%
North Dakota	0.72%	2.02%	2.16%	1.03%	0.72%
South Dakota	1.25%	3.43%	3.20%	2.48%	0.41%
South Atlantic:					
Delaware	1.59%	6.27%	4.18%	0.67%	2.16%
District of Columbia	1.67%	3.03%	3.31%	4.66%	0.92%
Florida	2.07%	7.40%	0.58%	4.12%	1.00%
Georgia	1.45%	3.42%	4.63%	0.97%	2.15%
Maryland	1.82%	5.32%	3.56%	2.27%	3.60%
North Carolina	1.14%	4.50%	1.12%	2.50%	1.08%
South Carolina	1.43%	7.74%	2.23%	1.78%	0.47%
Virginia	1.53%	3.84%	4.30%	2.88%	1.92%
West Virginia	0.82%	3.61%	0.91%	1.44%	1.43%
East South Central:					
Alabama	1.29%	4.37%	1.08%	2.57%	1.46%
Kentucky	1.47%	4.10%	4.77%	1.03%	2.02%
Mississippi	3.21%	16.49%	2.06%	0.86%	1.10%
Tennessee	2.66%	13.43%	2.73%	3.82%	1.30%
West South Central:					
Arkansas	1.09%	1.65%	3.59%	1.45%	0.44%
Louisiana	1.18%	2.92%	3.90%	1.16%	0.69%
Oklahoma	0.88%	2.64%	1.64%	0.62%	2.07%
Texas	0.98%	4.55%	2.14%	1.60%	0.35%
Mountain:					
Arizona	2.11%	9.84%	3.19%	1.95%	0.38%
Colorado	2.31%	6.57%	4.10%	4.16%	3.90%
Idaho	2.52%	6.37%	5.77%	5.73%	0.82%
Montana	1.98%	8.92%	2.34%	1.06%	3.48%
Nevada	1.37%	4.05%	3.46%	1.63%	1.92%
New Mexico	1.12%	4.38%	1.76%	2.05%	1.30%
Utah	2.49%	5.40%	8.30%	1.74%	1.07%
Wyoming	1.40%	4.77%	4.57%	1.68%	1.57%
Pacific:					
Alaska	1.90%	4.07%	6.40%	1.40%	2.23%
California	1.29%	2.00%	2.81%	1.57%	1.86%
Hawaii	3.66%	3.35%	4.46%	9.79%	2.41%
Oregon	2.26%	3.75%	7.97%	1.61%	0.62%
Washington	3.61%	3.20%	9.81%	2.93%	4.87%

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.

Table VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	70.6%	56.2%	63.8%	71.5%	79.7%
New England:					
Connecticut	70.8%	59.2%	66.9%	69.3%	80.8%
Maine	73.5%	74.2%	61.2%	75.9%	79.9%
Massachusetts	68.9%	53.2%	61.2%	74.4%	74.8%
New Hampshire	71.1%	66.1%	66.9%	71.1%	75.9%
Rhode Island	68.2%	68.8%	65.5%	63.9%	73.2%
Vermont	67.6%	63.2%	63.2%	71.1%	68.7%
Middle Atlantic:					
New Jersey	71.6%	43.1%	71.1%	77.2%	73.7%
New York	66.0%	38.7%	58.9%	67.7%	79.1%
Pennsylvania	71.9%	66.1%	58.0%	75.7%	81.9%
East North Central:					
Illinois	69.4%	58.3%	65.8%	68.2%	79.1%
Indiana	72.6%	59.1%	68.1%	78.0%	75.8%
Michigan	74.6%	67.4%	71.3%	75.5%	78.6%
Ohio	75.2%	58.6%	68.3%	75.8%	84.8%
Wisconsin	69.3%	50.4%	70.8%	67.0%	76.0%
West North Central:					
Iowa	71.3%	67.0%	65.9%	75.1%	72.7%
Kansas	71.8%	58.8%	65.4%	72.8%	78.9%
Minnesota	69.6%	56.6%	61.5%	71.4%	79.7%
Missouri	72.1%	62.6%	64.7%	76.4%	76.6%
Nebraska	70.9%	62.7%	66.9%	67.8%	77.7%
North Dakota	73.1%	57.1%	68.0%	76.0%	79.5%
South Dakota	72.2%	63.8%	69.1%	65.8%	81.6%
South Atlantic:					
Delaware	72.7%	60.6%	65.9%	71.6%	82.0%
District of Columbia	71.2%	50.2%	65.5%	81.7%	79.2%
Florida	64.9%	50.8%	59.3%	64.8%	73.9%
Georgia	69.6%	50.1%	59.4%	71.9%	82.3%
Maryland	68.3%	51.6%	71.2%	62.9%	77.0%
North Carolina	70.6%	61.9%	64.9%	72.0%	75.9%
South Carolina	73.1%	50.1%	69.3%	75.6%	78.8%
Virginia	68.8%	56.2%	54.8%	69.8%	81.7%
West Virginia	71.3%	45.1%	65.2%	71.3%	81.1%
East South Central:					
Alabama	67.2%	59.5%	63.5%	65.3%	74.6%
Kentucky	69.3%	56.0%	60.3%	72.6%	76.2%
Mississippi	74.1%	38.5%	71.7%	76.4%	83.3%
Tennessee	70.3%	65.4%	69.7%	72.5%	70.3%
West South Central:					
Arkansas	73.6%	67.3%	68.0%	80.8%	73.6%
Louisiana	68.9%	61.6%	62.0%	70.4%	75.2%
Oklahoma	69.9%	51.1%	62.7%	75.0%	80.2%
Texas	67.7%	60.6%	61.4%	65.8%	76.7%
Mountain:					
Arizona	72.6%	55.9%	70.5%	76.8%	75.4%
Colorado	64.6%	53.3%	47.9%	70.3%	78.3%
Idaho	69.4%	59.6%	60.4%	76.3%	72.9%
Montana	74.5%	59.6%	66.4%	72.9%	85.3%
Nevada	64.2%	49.2%	52.5%	65.3%	81.0%
New Mexico	56.1%	38.2%	45.3%	54.4%	69.1%
Utah	70.1%	53.9%	62.3%	72.3%	77.3%
Wyoming	70.7%	56.2%	63.8%	69.6%	79.4%
Pacific:					
Alaska	69.8%	57.2%	69.6%	70.3%	74.5%
California	76.3%	55.0%	66.3%	73.8%	92.4%
Hawaii	81.8%	73.5%	84.0%	85.2%	80.7%
Oregon	77.2%	65.4%	68.2%	76.2%	87.6%
Washington	73.6%	60.9%	66.8%	73.4%	85.2%

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.

Table VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.74%	1.31%	0.94%	0.88%	1.33%
New England:					
Connecticut	1.85%	5.73%	2.88%	2.96%	2.72%
Maine	1.48%	4.79%	3.49%	2.44%	2.26%
Massachusetts	2.25%	6.99%	5.23%	2.38%	3.93%
New Hampshire	1.35%	5.32%	3.01%	2.34%	2.31%
Rhode Island	1.95%	7.59%	4.02%	3.26%	2.72%
Vermont	2.03%	5.72%	2.97%	2.74%	3.91%
Middle Atlantic:					
New Jersey	2.73%	6.41%	9.17%	3.39%	2.49%
New York	1.96%	6.46%	2.77%	3.46%	1.56%
Pennsylvania	3.11%	7.82%	7.19%	2.77%	1.64%
East North Central:					
Illinois	1.70%	6.78%	2.54%	3.01%	2.25%
Indiana	1.99%	5.76%	2.42%	1.97%	4.93%
Michigan	2.14%	9.14%	4.12%	2.79%	3.97%
Ohio	1.25%	4.44%	2.17%	2.05%	1.55%
Wisconsin	1.56%	4.18%	3.73%	2.24%	2.08%
West North Central:					
Iowa	1.63%	6.63%	2.61%	2.69%	3.14%
Kansas	1.31%	4.59%	3.11%	2.21%	1.80%
Minnesota	2.75%	9.53%	6.78%	2.83%	2.55%
Missouri	2.30%	3.72%	4.63%	2.75%	5.27%
Nebraska	1.78%	5.83%	2.86%	2.84%	3.39%
North Dakota	1.83%	6.31%	3.26%	3.14%	2.71%
South Dakota	1.63%	4.67%	3.09%	3.23%	1.49%
South Atlantic:					
Delaware	2.14%	4.91%	4.21%	4.01%	2.62%
District of Columbia	2.09%	5.78%	4.77%	1.52%	2.90%
Florida	2.32%	5.30%	3.03%	4.08%	3.36%
Georgia	2.21%	5.46%	3.39%	2.94%	2.78%
Maryland	3.40%	6.56%	9.76%	3.67%	3.57%
North Carolina	1.78%	6.57%	2.73%	3.32%	3.18%
South Carolina	2.12%	6.56%	3.24%	3.19%	4.09%
Virginia	2.76%	7.88%	5.12%	2.65%	3.30%
West Virginia	1.67%	5.94%	2.76%	2.59%	2.83%
East South Central:					
Alabama	3.10%	6.11%	5.90%	4.41%	6.81%
Kentucky	1.64%	4.48%	3.41%	2.43%	3.07%
Mississippi	3.34%	9.02%	4.58%	2.94%	4.02%
Tennessee	1.82%	7.60%	2.48%	3.24%	3.33%
West South Central:					
Arkansas	2.53%	7.58%	6.47%	2.94%	4.48%
Louisiana	2.02%	7.46%	3.44%	2.60%	4.49%
Oklahoma	2.15%	4.21%	4.63%	2.83%	2.18%
Texas	2.44%	4.76%	4.21%	6.42%	2.67%
Mountain:					
Arizona	2.30%	4.41%	5.33%	4.34%	3.14%
Colorado	3.27%	3.82%	4.81%	3.15%	1.50%
Idaho	2.11%	4.37%	4.57%	3.50%	2.79%
Montana	1.86%	6.70%	3.80%	3.08%	2.94%
Nevada	4.09%	4.91%	8.37%	9.28%	2.45%
New Mexico	3.51%	8.35%	5.30%	7.89%	4.83%
Utah	1.75%	5.04%	2.78%	3.25%	1.43%
Wyoming	1.91%	9.83%	3.22%	2.97%	2.87%
Pacific:					
Alaska	2.24%	6.13%	3.89%	2.93%	4.45%
California	4.15%	3.33%	2.49%	2.95%	3.73%
Hawaii	2.09%	4.54%	2.70%	3.06%	4.85%
Oregon	1.80%	5.19%	3.57%	3.33%	2.42%
Washington	2.89%	7.22%	6.64%	2.71%	3.71%

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.

Table VIII.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	65.3%	47.9%	58.4%	66.6%	76.0%
New England:					
Connecticut	63.2%	49.9%	60.1%	66.2%	69.3%
Maine	68.3%	66.5%	56.6%	72.7%	73.8%
Massachusetts	64.0%	45.2%	56.7%	67.2%	74.1%
New Hampshire	65.5%	49.7%	60.8%	67.8%	74.5%
Rhode Island	63.9%	58.6%	59.8%	60.1%	72.2%
Vermont	63.8%	51.0%	60.9%	68.2%	65.5%
Middle Atlantic:					
New Jersey	66.3%	35.8%	65.3%	73.2%	68.9%
New York	57.1%	29.6%	52.8%	57.2%	71.5%
Pennsylvania	67.4%	60.8%	53.6%	72.8%	76.7%
East North Central:					
Illinois	60.8%	51.0%	57.8%	61.7%	67.0%
Indiana	68.4%	51.7%	63.8%	74.1%	73.1%
Michigan	71.1%	61.4%	65.9%	71.7%	78.1%
Ohio	69.3%	47.3%	62.0%	72.3%	80.0%
Wisconsin	66.0%	47.2%	65.6%	65.4%	72.8%
West North Central:					
Iowa	66.4%	61.7%	58.9%	70.0%	70.0%
Kansas	68.3%	48.2%	63.3%	69.2%	78.1%
Minnesota	63.3%	46.2%	58.2%	68.0%	70.9%
Missouri	66.9%	52.6%	56.9%	73.7%	74.1%
Nebraska	66.7%	55.1%	59.4%	64.6%	76.5%
North Dakota	69.8%	54.8%	62.1%	73.1%	77.5%
South Dakota	68.6%	57.1%	63.2%	62.9%	80.7%
South Atlantic:					
Delaware	67.7%	50.1%	59.4%	70.7%	76.8%
District of Columbia	65.7%	45.3%	58.6%	74.0%	77.1%
Florida	60.6%	43.7%	58.1%	57.4%	72.3%
Georgia	65.5%	45.2%	54.7%	69.1%	78.3%
Maryland	63.1%	45.6%	66.9%	58.5%	70.8%
North Carolina	67.3%	57.0%	63.7%	67.6%	72.9%
South Carolina	68.1%	36.3%	65.0%	71.0%	78.0%
Virginia	63.7%	50.9%	48.8%	65.4%	77.1%
West Virginia	67.1%	39.5%	63.2%	66.1%	77.3%
East South Central:					
Alabama	62.9%	49.8%	61.5%	59.9%	73.0%
Kentucky	64.1%	47.2%	52.4%	70.5%	72.4%
Mississippi	68.5%	25.7%	66.4%	75.0%	81.3%
Tennessee	63.7%	47.2%	63.8%	66.2%	68.2%
West South Central:					
Arkansas	70.6%	64.5%	63.5%	76.4%	72.8%
Louisiana	65.4%	56.6%	55.3%	68.8%	74.0%
Oklahoma	67.1%	47.3%	60.0%	73.5%	76.7%
Texas	63.2%	48.5%	57.0%	61.6%	75.8%
Mountain:					
Arizona	66.4%	39.0%	63.8%	72.6%	74.5%
Colorado	58.5%	43.3%	43.9%	64.7%	72.6%
Idaho	62.5%	46.3%	52.6%	68.3%	71.6%
Montana	68.4%	44.1%	61.4%	71.0%	78.8%
Nevada	60.8%	44.5%	49.2%	63.1%	77.5%
New Mexico	52.7%	31.7%	43.2%	51.7%	66.8%
Utah	64.0%	46.2%	52.6%	67.2%	74.6%
Wyoming	65.9%	52.6%	56.8%	66.0%	74.8%
Pacific:					
Alaska	64.3%	51.4%	60.6%	67.0%	69.9%
California	71.8%	49.5%	61.2%	69.7%	89.3%
Hawaii	70.6%	66.2%	72.7%	66.5%	74.5%
Oregon	71.2%	56.9%	57.0%	72.3%	86.1%
Washington	64.6%	54.6%	51.5%	68.3%	77.4%

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.

Table VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.81%	1.37%	0.95%	0.97%	1.50%
New England:					
Connecticut	2.13%	5.77%	3.90%	3.04%	4.59%
Maine	1.92%	5.45%	3.10%	2.69%	3.59%
Massachusetts	2.48%	7.17%	5.12%	3.68%	3.96%
New Hampshire	1.69%	7.66%	3.27%	2.27%	2.28%
Rhode Island	2.18%	8.84%	4.37%	3.18%	2.76%
Vermont	2.13%	7.57%	2.97%	3.19%	3.46%
Middle Atlantic:					
New Jersey	2.96%	4.98%	10.18%	4.01%	2.98%
New York	2.03%	4.52%	2.79%	4.30%	1.92%
Pennsylvania	2.89%	8.28%	5.84%	2.83%	3.00%
East North Central:					
Illinois	2.72%	6.88%	4.16%	5.63%	5.52%
Indiana	2.08%	6.03%	2.60%	2.63%	4.76%
Michigan	2.33%	9.68%	4.92%	3.37%	3.93%
Ohio	1.64%	6.01%	2.49%	2.15%	2.32%
Wisconsin	1.62%	4.26%	3.86%	2.13%	2.39%
West North Central:					
Iowa	1.75%	6.62%	3.31%	3.12%	3.02%
Kansas	1.55%	5.12%	3.15%	2.55%	1.83%
Minnesota	2.68%	8.26%	7.14%	2.89%	3.25%
Missouri	2.52%	5.34%	5.30%	3.07%	5.08%
Nebraska	1.94%	6.23%	2.82%	3.49%	3.35%
North Dakota	1.94%	6.68%	3.74%	2.99%	2.89%
South Dakota	1.80%	4.81%	3.00%	3.56%	1.62%
South Atlantic:					
Delaware	2.24%	6.51%	4.33%	4.02%	3.06%
District of Columbia	2.30%	5.89%	4.74%	3.81%	2.73%
Florida	2.80%	6.85%	2.92%	3.98%	3.37%
Georgia	2.34%	5.41%	3.86%	2.95%	3.46%
Maryland	3.67%	5.78%	10.79%	3.91%	4.24%
North Carolina	1.80%	7.87%	2.70%	2.98%	3.10%
South Carolina	2.21%	5.93%	3.87%	3.14%	4.03%
Virginia	2.85%	7.15%	4.86%	3.36%	3.78%
West Virginia	1.82%	5.35%	2.67%	2.69%	3.57%
East South Central:					
Alabama	2.93%	5.85%	5.57%	4.12%	6.72%
Kentucky	1.85%	4.82%	4.18%	2.45%	3.47%
Mississippi	4.20%	5.19%	4.52%	3.14%	4.37%
Tennessee	2.57%	11.32%	2.84%	4.15%	3.61%
West South Central:					
Arkansas	2.41%	7.74%	6.59%	2.32%	4.38%
Louisiana	2.06%	7.54%	3.98%	2.68%	4.38%
Oklahoma	2.02%	4.17%	4.01%	2.74%	2.72%
Texas	2.46%	5.12%	3.88%	6.57%	2.61%
Mountain:					
Arizona	2.81%	6.28%	5.52%	4.60%	3.15%
Colorado	2.85%	4.71%	3.49%	4.00%	3.37%
Idaho	2.93%	3.73%	7.21%	5.50%	2.81%
Montana	2.34%	6.52%	3.95%	3.14%	4.24%
Nevada	3.76%	4.57%	7.58%	8.81%	2.82%
New Mexico	3.32%	6.59%	5.41%	7.31%	4.71%
Utah	2.64%	5.63%	5.73%	3.68%	1.84%
Wyoming	2.11%	10.52%	4.28%	2.87%	2.85%
Pacific:					
Alaska	2.69%	5.97%	6.36%	2.76%	4.31%
California	4.62%	3.34%	2.96%	2.94%	5.11%
Hawaii	3.42%	5.14%	4.12%	8.69%	4.40%
Oregon	2.51%	5.33%	6.13%	3.38%	2.39%
Washington	4.14%	6.38%	9.43%	3.49%	5.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 VIII.B.4 Number of part-time private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	29,645,105	16,297,032	7,766,460	3,513,214	2,068,399
New England:					
Connecticut	346,597	160,139	116,863	45,250	24,345 *
Maine	150,710	73,389	36,369	26,449	14,503 *
Massachusetts	849,189	388,129	242,043	192,990	26,026
New Hampshire	158,208	80,254	43,898	24,001	10,054
Rhode Island	104,678	51,520	26,508	18,853	7,796 *
Vermont	65,721	36,604	17,335	6,512	5,270
Middle Atlantic:					
New Jersey	999,531	530,309	281,493	134,896 *	52,832 *
New York	2,187,535	1,063,079	677,381	261,644	185,431
Pennsylvania	1,255,837	649,055	270,723	186,285	149,774
East North Central:					
Illinois	1,005,392	619,136	181,268	136,744	68,244
Indiana	697,346	366,895	194,928	78,955	56,569 *
Michigan	946,787	462,607	301,858	104,767	77,555 *
Ohio	1,183,322	707,168	254,334	114,306	107,514 *
Wisconsin	675,370	390,137	181,908	65,908	37,417
West North Central:					
Iowa	298,864	178,637	63,151	33,649	23,427
Kansas	229,138	159,480	38,847	18,720 *	12,091
Minnesota	669,138	351,686	176,971	100,959	39,521 *
Missouri	472,580	319,078	80,980	47,001	25,520
Nebraska	222,158	132,732	46,915	13,495	29,016 *
North Dakota	93,567	55,870	18,765	8,115	10,816 *
South Dakota	103,056	57,005	19,224	10,479	16,347 *
South Atlantic:					
Delaware	121,866	64,199	28,196 *	19,990 *	9,481 *
District of Columbia	68,082	38,392	20,360	5,683 *	3,648
Florida	2,110,154	1,103,799	645,708	215,741	144,905 *
Georgia	854,090	511,072	207,185	81,354	54,479 *
Maryland	544,663	310,689	138,117	68,547	27,310
North Carolina	919,449	523,430	261,937 *	87,548	46,534
South Carolina	378,231	270,396	68,867	25,599	13,368
Virginia	803,195	442,004	254,159	81,370	25,661
West Virginia	145,802	87,135	36,358	17,619	4,691
East South Central:					
Alabama	339,793	209,026	91,563 *	26,420	12,783 *
Kentucky	325,905	186,329	91,836	17,173	30,566 *
Mississippi	184,966	111,058	46,084	23,320 *	--
Tennessee	642,794	319,809	152,592	96,087 *	74,307 *
West South Central:					
Arkansas	191,023	121,702	48,973	16,685	--
Louisiana	339,871	174,734	85,529 *	53,341	26,266 *
Oklahoma	239,155	137,999	52,657	28,913	19,585
Texas	1,931,331	1,114,644	467,847	257,793	91,046
Mountain:					
Arizona	529,888	316,008	112,053	63,721 *	38,106
Colorado	465,929	259,704	117,267	48,729	40,229
Idaho	165,555	89,443	43,966 *	18,267	13,880 *
Montana	105,718	50,995	28,338	17,877	8,508
Nevada	233,317	115,941	49,357	47,022	20,996
New Mexico	151,100	71,383	48,068	19,930	11,718 *
Utah	324,631	182,834	79,594	42,583	19,619 *
Wyoming	59,454	30,732	14,573	7,364 *	6,786
Pacific:					
Alaska	62,753	28,875	17,023	7,775	9,080 *
California	3,402,577	1,959,749	1,006,346	333,432	103,050
Hawaii	138,684	81,828	31,236	17,898	7,723
Oregon	351,499	179,690	105,310	38,246	28,254 *
Washington	798,910	370,522	143,596	97,206 *	187,586 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 VIII.B.4 Standard errors for number of part-time private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	552,050	440,346	315,049	162,895	159,753
New England:					
Connecticut	39,585	23,279	31,277	10,827	13,372 *
Maine	13,621	11,027	5,247	6,277	6,588 *
Massachusetts	102,055	82,031	48,588	53,368	5,108
New Hampshire	16,245	15,198	7,190	4,889	2,024
Rhode Island	10,134	7,877	4,933	5,620	3,498 *
Vermont	9,976	9,904	2,425	1,116	1,009
Middle Atlantic:					
New Jersey	134,447	111,670	67,602	48,668 *	22,530 *
New York	192,632	148,356	130,897	39,813	28,841
Pennsylvania	99,686	83,454	41,495	37,442	42,560
East North Central:					
Illinois	92,655	87,990	31,053	24,720	15,041
Indiana	77,640	63,678	40,325	21,459	28,558 *
Michigan	82,620	54,509	60,401	23,925	34,051 *
Ohio	99,668	82,273	38,727	28,456	47,647 *
Wisconsin	53,465	45,426	34,684	16,214	7,775
West North Central:					
Iowa	25,358	23,753	10,726	8,159	5,038
Kansas	27,867	27,161	8,599	5,780 *	2,967
Minnesota	60,139	48,768	40,456	23,425	13,782 *
Missouri	46,892	45,621	16,663	12,224	6,900
Nebraska	22,407	17,422	7,257	3,424	14,295 *
North Dakota	10,404	9,385	3,611	1,777	4,138 *
South Dakota	8,298	6,019	2,760	2,822	5,564 *
South Atlantic:					
Delaware	16,036	9,734	8,471 *	9,206 *	6,171 *
District of Columbia	7,467	6,170	5,047	1,714 *	932
Florida	233,940	180,993	141,700	56,445	54,630 *
Georgia	96,301	77,457	50,438	24,258	34,613 *
Maryland	55,619	46,563	33,727	17,229	7,306
North Carolina	107,133	72,222	83,428 *	20,285	9,788
South Carolina	41,288	39,848	15,616	6,859	3,198
Virginia	67,225	58,128	41,097	17,752	6,240
West Virginia	11,772	10,695	6,112	3,825	1,246
East South Central:					
Alabama	45,607	28,936	36,690 *	5,720	3,930 *
Kentucky	29,255	22,327	19,039	4,745	11,052 *
Mississippi	23,182	19,729	11,280	10,566 *	--
Tennessee	69,389	47,945	33,566	32,139 *	33,341 *
West South Central:					
Arkansas	20,074	18,435	10,550	4,719	--
Louisiana	40,311	27,957	25,728 *	15,697	11,506 *
Oklahoma	22,428	18,018	12,911	7,816	5,663
Texas	178,363	160,245	75,300	59,009	23,546
Mountain:					
Arizona	60,116	53,811	28,517	20,715 *	10,738
Colorado	40,058	32,993	24,529	13,292	10,156
Idaho	19,635	12,263	15,275 *	4,768	4,413 *
Montana	8,735	6,717	4,569	4,945	2,445
Nevada	20,896	15,616	11,160	11,983	6,149
New Mexico	15,689	11,160	11,040	5,339	3,676 *
Utah	32,644	29,049	15,783	8,839	8,525 *
Wyoming	5,469	4,368	3,174	2,290 *	1,219
Pacific:					
Alaska	5,443	3,498	3,695	1,911	3,021 *
California	187,893	149,718	124,780	50,094	28,950
Hawaii	23,914	23,543	5,741	5,234	1,804
Oregon	33,746	24,717	21,672	11,007	9,981 *
Washington	111,701	58,129	25,333	32,421 *	96,621 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 VIII.B.4.a Percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	29,645,105	55.0%	26.2%	11.9%	7.0%
New England:					
Connecticut	346,597	46.2%	33.7%	13.1%	7.0% *
Maine	150,710	48.7%	24.1%	17.5%	9.6% *
Massachusetts	849,189	45.7%	28.5%	22.7%	3.1%
New Hampshire	158,208	50.7%	27.7%	15.2%	6.4%
Rhode Island	104,678	49.2%	25.3%	18.0%	7.4% *
Vermont	65,721	55.7%	26.4%	9.9%	8.0%
Middle Atlantic:					
New Jersey	999,531	53.1%	28.2%	13.5% *	5.3% *
New York	2,187,535	48.6%	31.0%	12.0%	8.5%
Pennsylvania	1,255,837	51.7%	21.6%	14.8%	11.9%
East North Central:					
Illinois	1,005,392	61.6%	18.0%	13.6%	6.8%
Indiana	697,346	52.6%	28.0%	11.3%	8.1% *
Michigan	946,787	48.9%	31.9%	11.1%	8.2% *
Ohio	1,183,322	59.8%	21.5%	9.7%	9.1% *
Wisconsin	675,370	57.8%	26.9%	9.8%	5.5%
West North Central:					
Iowa	298,864	59.8%	21.1%	11.3%	7.8%
Kansas	229,138	69.6%	17.0%	8.2% *	5.3%
Minnesota	669,138	52.6%	26.4%	15.1%	5.9% *
Missouri	472,580	67.5%	17.1%	9.9%	5.4%
Nebraska	222,158	59.7%	21.1%	6.1%	13.1% *
North Dakota	93,567	59.7%	20.1%	8.7%	11.6% *
South Dakota	103,056	55.3%	18.7%	10.2%	15.9%
South Atlantic:					
Delaware	121,866	52.7%	23.1%	16.4% *	7.8% *
District of Columbia	68,082	56.4%	29.9%	8.3% *	5.4%
Florida	2,110,154	52.3%	30.6%	10.2%	6.9% *
Georgia	854,090	59.8%	24.3%	9.5%	6.4% *
Maryland	544,663	57.0%	25.4%	12.6%	5.0%
North Carolina	919,449	56.9%	28.5%	9.5%	5.1%
South Carolina	378,231	71.5%	18.2%	6.8%	3.5%
Virginia	803,195	55.0%	31.6%	10.1%	3.2%
West Virginia	145,802	59.8%	24.9%	12.1%	3.2%
East South Central:					
Alabama	339,793	61.5%	26.9% *	7.8%	3.8% *
Kentucky	325,905	57.2%	28.2%	5.3%	9.4% *
Mississippi	184,966	60.0%	24.9%	12.6% *	2.4% *
Tennessee	642,794	49.8%	23.7%	14.9% *	11.6% *
West South Central:					
Arkansas	191,023	63.7%	25.6%	8.7%	1.9% *
Louisiana	339,871	51.4%	25.2%	15.7%	7.7% *
Oklahoma	239,155	57.7%	22.0%	12.1%	8.2%
Texas	1,931,331	57.7%	24.2%	13.3%	4.7%
Mountain:					
Arizona	529,888	59.6%	21.1%	12.0% *	7.2%
Colorado	465,929	55.7%	25.2%	10.5%	8.6%
Idaho	165,555	54.0%	26.6%	11.0%	8.4% *
Montana	105,718	48.2%	26.8%	16.9%	8.0%
Nevada	233,317	49.7%	21.2%	20.2%	9.0%
New Mexico	151,100	47.2%	31.8%	13.2%	7.8% *
Utah	324,631	56.3%	24.5%	13.1%	6.0% *
Wyoming	59,454	51.7%	24.5%	12.4%	11.4%
Pacific:					
Alaska	62,753	46.0%	27.1%	12.4%	14.5% *
California	3,402,577	57.6%	29.6%	9.8%	3.0%
Hawaii	138,684	59.0%	22.5%	12.9% *	5.6%
Oregon	351,499	51.1%	30.0%	10.9%	8.0% *
Washington	798,910	46.4%	18.0%	12.2% *	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.

Percents may not add to 100% because of rounding.

Table VIII.B.4.a Standard errors for percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	552,050	1.01%	0.92%	0.55%	0.52%
New England:					
Connecticut	39,585	6.20%	6.84%	3.21%	3.70% *
Maine	13,621	5.33%	3.72%	3.91%	4.08% *
Massachusetts	102,055	6.79%	5.47%	5.57%	0.74%
New Hampshire	16,245	5.70%	4.56%	3.21%	1.44%
Rhode Island	10,134	5.76%	4.55%	4.84%	3.22% *
Vermont	9,976	7.26%	4.95%	2.31%	1.92%
Middle Atlantic:					
New Jersey	134,447	7.15%	6.13%	4.65% *	2.28% *
New York	192,632	4.82%	4.76%	2.02%	1.48%
Pennsylvania	99,686	4.48%	3.25%	2.89%	3.18%
East North Central:					
Illinois	92,655	4.36%	3.11%	2.58%	1.57%
Indiana	77,640	6.02%	5.32%	3.11%	3.92% *
Michigan	82,620	4.99%	5.11%	2.58%	3.41% *
Ohio	99,668	4.53%	3.29%	2.37%	3.76% *
Wisconsin	53,465	4.57%	4.46%	2.41%	1.22%
West North Central:					
Iowa	25,358	4.44%	3.55%	2.70%	1.77%
Kansas	27,867	5.06%	3.92%	2.57% *	1.42%
Minnesota	60,139	5.40%	5.23%	3.51%	2.04% *
Missouri	46,892	4.66%	3.56%	2.62%	1.54%
Nebraska	22,407	5.50%	3.58%	1.65%	5.73% *
North Dakota	10,404	5.66%	3.95%	2.11%	4.12% *
South Dakota	8,298	4.64%	2.83%	2.67%	4.73%
South Atlantic:					
Delaware	16,036	7.19%	6.09%	6.74% *	4.82% *
District of Columbia	7,467	6.01%	6.25%	2.67% *	1.46%
Florida	233,940	5.76%	5.60%	2.72%	2.55% *
Georgia	96,301	6.06%	5.26%	2.82%	3.89% *
Maryland	55,619	5.69%	5.36%	3.18%	1.42%
North Carolina	107,133	6.48%	7.03%	2.36%	1.21%
South Carolina	41,288	4.64%	4.06%	1.90%	0.93%
Virginia	67,225	4.72%	4.49%	2.23%	0.83%
West Virginia	11,772	4.45%	3.92%	2.59%	0.89%
East South Central:					
Alabama	45,607	7.63%	8.32% *	1.96%	1.25% *
Kentucky	29,255	5.09%	4.93%	1.51%	3.22% *
Mississippi	23,182	6.98%	5.62%	5.37% *	0.90% *
Tennessee	69,389	5.90%	4.81%	4.62% *	4.81% *
West South Central:					
Arkansas	20,074	5.50%	5.07%	2.55%	0.72% *
Louisiana	40,311	6.50%	6.33%	4.37%	3.29% *
Oklahoma	22,428	5.24%	4.66%	3.22%	2.36%
Texas	178,363	4.73%	3.82%	2.96%	1.26%
Mountain:					
Arizona	60,116	6.09%	5.06%	3.80% *	2.11%
Colorado	40,058	4.95%	4.64%	2.78%	2.20%
Idaho	19,635	6.57%	7.24%	2.95%	2.68% *
Montana	8,735	4.95%	4.08%	4.16%	2.30%
Nevada	20,896	5.16%	4.43%	4.59%	2.60%
New Mexico	15,689	5.83%	5.88%	3.45%	2.42% *
Utah	32,644	5.42%	4.58%	2.82%	2.57% *
Wyoming	5,469	5.29%	4.72%	3.64%	2.16%
Pacific:					
Alaska	5,443	4.88%	4.87%	3.10%	4.47% *
California	187,893	3.11%	3.05%	1.48%	0.85%
Hawaii	23,914	7.98%	5.14%	4.17% *	1.63%
Oregon	33,746	5.34%	5.12%	3.04%	2.74% *
Washington	111,701	7.34%	3.70%	4.19% *	9.64% *

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.

Percents may not add to 100% because of rounding.

Table VIII.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	72.0%	64.7%	78.6%	81.9%	88.1%
New England:					
Connecticut	74.4%	57.7%	86.7%	92.2%	93.1%
Maine	64.9%	48.5%	71.2%	82.9%	98.7%
Massachusetts	77.2%	68.0%	75.9%	94.6%	97.8%
New Hampshire	77.6%	70.1%	82.2%	88.9%	90.3%
Rhode Island	69.5%	56.6%	67.5%	99.5%	88.9%
Vermont	60.2%	59.9%	58.6%	53.7%	74.9%
Middle Atlantic:					
New Jersey	70.2%	66.2%	70.9%	89.6%	57.5% *
New York	74.3%	67.3%	81.0%	81.5%	80.2%
Pennsylvania	71.5%	55.1%	83.5%	90.5%	97.5%
East North Central:					
Illinois	72.7%	66.4%	81.0%	86.6%	79.6%
Indiana	68.8%	56.8%	77.7%	80.2%	100.0%
Michigan	65.6%	54.8%	70.3%	78.9%	93.8%
Ohio	74.8%	72.6%	80.6%	95.2%	54.1% *
Wisconsin	68.9%	57.1%	88.3%	70.1%	95.7%
West North Central:					
Iowa	73.6%	64.3%	81.6%	94.3%	92.9%
Kansas	74.8%	67.6%	90.8%	88.1%	97.3%
Minnesota	68.8%	55.4%	80.1%	91.7%	79.1%
Missouri	67.4%	61.9%	75.0%	87.5%	76.1%
Nebraska	61.6%	48.6%	65.8%	94.0%	99.3%
North Dakota	70.7%	60.9%	71.7%	97.3%	100.0%
South Dakota	64.2%	49.9%	74.8%	86.4%	87.3%
South Atlantic:					
Delaware	71.3%	61.3%	72.1%	88.7%	99.9%
District of Columbia	85.5%	82.6%	84.2%	100.0%	100.0%
Florida	77.1%	73.7%	77.3%	78.5%	100.0%
Georgia	71.4%	70.9%	80.2%	33.9% *	98.0%
Maryland	73.8%	72.6%	77.9%	72.2%	70.5%
North Carolina	66.5%	52.9%	91.2%	58.6%	95.6%
South Carolina	66.0%	58.5%	86.7%	81.9%	81.8%
Virginia	74.6%	71.4%	77.1%	76.8%	97.0%
West Virginia	67.6%	62.1%	65.6%	90.6%	100.0%
East South Central:					
Alabama	71.2%	61.3%	89.5%	82.6%	79.0%
Kentucky	73.7%	64.0%	88.2%	63.8%	94.3%
Mississippi	70.7%	68.4%	67.7%	84.1%	89.8%
Tennessee	72.9%	62.5%	78.5%	91.6%	82.0%
West South Central:					
Arkansas	67.6%	62.8%	70.4%	86.9%	100.0%
Louisiana	63.5%	51.9%	79.1%	58.3%	100.0%
Oklahoma	72.5%	64.7%	76.8%	85.7%	96.3%
Texas	76.5%	71.2%	80.6%	86.5%	91.7%
Mountain:					
Arizona	81.6%	87.0%	62.2%	98.3%	65.8%
Colorado	73.0%	68.5%	80.8%	61.3%	93.1%
Idaho	65.8%	56.6%	82.9%	80.4%	52.3% *
Montana	50.3%	29.7%	59.2%	74.7%	93.6%
Nevada	76.8%	66.5%	84.2%	90.4%	86.3%
New Mexico	72.7%	63.0%	73.9%	88.1%	100.0%
Utah	60.9%	60.4%	56.8%	53.0%	100.0%
Wyoming	44.4%	33.7%	40.1%	53.8% *	92.2%
Pacific:					
Alaska	49.3%	35.8%	39.8%	84.7%	79.5%
California	70.1%	62.5%	81.9%	74.4%	86.9%
Hawaii	95.7%	93.4%	98.4%	100.0%	100.0%
Oregon	67.8%	56.3%	80.2%	75.2%	84.9%
Washington	74.6%	64.0%	56.6%	94.2%	99.2%

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 VIII.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.73%	1.14%	1.32%	1.69%	2.57%
New England:					
Connecticut	4.23%	7.18%	5.12%	5.55%	6.98%
Maine	4.13%	7.80%	6.53%	6.68%	1.06%
Massachusetts	4.61%	8.54%	9.08%	3.55%	2.23%
New Hampshire	3.59%	6.91%	5.70%	5.30%	7.79%
Rhode Island	4.60%	7.40%	10.23%	0.52%	7.64%
Vermont	6.51%	11.28%	7.23%	8.91%	8.36%
Middle Atlantic:					
New Jersey	5.26%	8.43%	9.59%	6.01%	23.68% *
New York	3.12%	5.30%	6.18%	5.22%	7.86%
Pennsylvania	3.39%	6.20%	5.14%	4.86%	1.92%
East North Central:					
Illinois	3.50%	5.64%	6.21%	6.41%	10.15%
Indiana	4.28%	8.02%	6.08%	10.20%	0.00%
Michigan	4.46%	6.17%	9.87%	8.10%	4.32%
Ohio	3.99%	4.28%	5.83%	2.62%	23.78% *
Wisconsin	3.65%	5.76%	4.25%	11.10%	3.19%
West North Central:					
Iowa	3.79%	6.10%	6.05%	3.30%	6.72%
Kansas	4.17%	6.48%	4.56%	6.20%	2.06%
Minnesota	4.38%	7.07%	6.50%	3.70%	9.78%
Missouri	4.48%	6.50%	8.11%	6.52%	15.73%
Nebraska	4.77%	7.02%	7.13%	4.35%	0.76%
North Dakota	4.41%	7.35%	8.32%	2.71%	0.00%
South Dakota	4.09%	5.73%	6.25%	7.46%	9.17%
South Atlantic:					
Delaware	5.31%	7.56%	10.66%	7.75%	0.08%
District of Columbia	3.47%	4.99%	7.75%	0.00%	0.00%
Florida	3.51%	5.56%	6.00%	11.82%	0.00%
Georgia	4.37%	5.75%	7.16%	11.69% *	1.82%
Maryland	4.32%	5.98%	8.42%	13.93%	11.78%
North Carolina	5.36%	7.13%	4.12%	11.97%	4.31%
South Carolina	5.19%	7.14%	6.97%	7.31%	10.86%
Virginia	3.61%	5.26%	6.96%	11.78%	3.01%
West Virginia	4.07%	5.95%	8.48%	4.24%	0.00%
East South Central:					
Alabama	5.01%	6.55%	5.41%	9.05%	13.04%
Kentucky	3.38%	5.24%	4.84%	15.98%	4.46%
Mississippi	5.43%	7.17%	12.94%	9.32%	7.53%
Tennessee	4.64%	7.48%	9.21%	4.77%	9.87%
West South Central:					
Arkansas	4.80%	6.83%	8.98%	11.14%	0.00%
Louisiana	5.97%	8.44%	8.32%	15.73%	0.00%
Oklahoma	4.14%	6.00%	9.39%	12.09%	2.92%
Texas	3.00%	5.01%	4.83%	5.82%	5.99%
Mountain:					
Arizona	4.04%	3.96%	12.72%	1.72%	16.02%
Colorado	3.69%	5.47%	7.10%	13.49%	5.61%
Idaho	5.07%	6.89%	7.54%	8.53%	16.11% *
Montana	4.74%	6.67%	8.42%	9.14%	4.05%
Nevada	3.78%	6.62%	5.84%	4.84%	8.04%
New Mexico	4.30%	7.11%	8.71%	6.15%	0.00%
Utah	5.02%	7.18%	10.55%	10.81%	0.00%
Wyoming	5.07%	8.07%	10.13%	16.48% *	6.23%
Pacific:					
Alaska	4.76%	6.39%	10.25%	6.07%	12.04%
California	2.33%	3.48%	3.40%	7.27%	7.54%
Hawaii	1.71%	3.13%	1.61%	0.00%	0.00%
Oregon	4.43%	6.98%	6.38%	12.27%	7.78%
Washington	4.32%	6.68%	8.78%	3.67%	0.88%

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.

* Figure does not meet standard of reliability or precision.

Table VIII.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	24.3%	16.0%	24.8%	36.5%	50.9%
New England:					
Connecticut	26.4%	14.5% *	35.6% *	37.3%	13.8% *
Maine	25.6%	30.0%	20.8%	30.0%	17.0% *
Massachusetts	29.8%	17.3%	39.1%	36.7%	42.2%
New Hampshire	16.0%	5.4% *	19.0%	36.9%	21.2%
Rhode Island	19.9%	16.9% *	18.2% *	23.5% *	27.8% *
Vermont	21.1%	10.2% *	28.6%	30.0%	54.8%
Middle Atlantic:					
New Jersey	34.4%	14.1% *	35.9% *	88.6%	43.7%
New York	17.0%	10.8% *	15.1%	26.0%	40.5%
Pennsylvania	35.4%	38.6%	18.7%	30.6% *	58.8%
East North Central:					
Illinois	21.1%	12.6% *	25.1% *	30.7%	53.9%
Indiana	30.9%	19.9%	27.6% *	44.3%	65.7%
Michigan	13.5%	11.0% *	11.4% *	18.8% *	22.1%
Ohio	24.9%	19.1%	29.6%	35.8%	40.0%
Wisconsin	19.2%	16.2% *	23.8% *	8.6% *	30.8%
West North Central:					
Iowa	23.9%	17.9% *	28.2%	32.8%	32.4% *
Kansas	14.9%	16.0% *	6.7% *	21.6% *	20.3% *
Minnesota	11.6%	5.3% *	8.1% *	16.3% *	52.8%
Missouri	13.1%	6.6% *	18.7%	30.5% *	23.9% *
Nebraska	20.0%	6.8% *	15.6% *	26.7%	51.4%
North Dakota	10.2%	3.1% *	11.3%	18.4% *	25.1%
South Dakota	25.7%	24.2% *	22.8%	30.0%	29.1%
South Atlantic:					
Delaware	24.6%	14.4% *	11.5% *	26.1% *	92.0%
District of Columbia	34.2%	28.5%	35.7%	60.3%	36.5%
Florida	27.1%	20.3%	22.2% *	49.5%	56.0%
Georgia	23.5%	20.7%	16.7% *	24.8% *	62.6%
Maryland	31.8%	31.2%	24.9% *	47.9%	34.8% *
North Carolina	27.0% *	9.6% *	42.7% *	25.3% *	52.7%
South Carolina	18.0%	11.4% *	24.8% *	36.5% *	39.9% *
Virginia	21.1%	13.6% *	17.6% *	60.2%	45.9%
West Virginia	34.2%	38.9%	25.6%	22.6%	61.8%
East South Central:					
Alabama	17.1%	17.3% *	6.5% *	44.5%	40.7% *
Kentucky	24.7%	28.1%	15.2% *	40.1%	32.0%
Mississippi	24.7%	18.3% *	20.1% *	58.1%	--
Tennessee	16.0%	4.8% *	29.5%	23.0%	15.8% *
West South Central:					
Arkansas	18.2%	8.1% *	26.3% *	45.5% *	--
Louisiana	27.0% *	7.8% *	48.3% *	39.6%	23.8% *
Oklahoma	27.4%	16.2% *	38.4% *	41.3%	38.5% *
Texas	23.6%	12.9%	30.8%	34.8%	63.6%
Mountain:					
Arizona	20.8%	18.0% *	22.5% *	22.1% *	43.1%
Colorado	21.4%	14.5% *	26.1% *	18.7% *	44.6%
Idaho	25.9% *	7.4% *	42.8% *	35.8% *	49.0%
Montana	35.2%	18.6% *	26.3%	64.3%	37.1% *
Nevada	34.7%	26.7%	33.8% *	47.7%	40.6% *
New Mexico	25.6%	18.5% *	9.4% *	56.7%	55.6%
Utah	12.4%	3.0% *	21.5%	14.1% *	42.5% *
Wyoming	32.5%	--	38.5% *	15.6% *	83.6%
Pacific:					
Alaska	40.8%	19.4% *	51.6%	32.1%	69.3%
California	22.3%	13.6%	27.0%	34.0%	65.3%
Hawaii	47.8%	47.1% *	42.8%	56.3%	54.8%
Oregon	31.2%	13.4% *	31.7%	50.8% *	81.3%
Washington	45.2%	16.6% *	27.7% *	49.6%	87.2%

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 VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.93%	1.08%	1.84%	2.13%	3.61%
New England:					
Connecticut	5.97%	4.55% *	13.47% *	10.13%	8.74% *
Maine	3.80%	7.55%	5.32%	7.11%	9.05% *
Massachusetts	4.33%	5.03%	10.70%	5.80%	6.59%
New Hampshire	3.13%	2.51% *	4.57%	9.05%	3.82%
Rhode Island	3.89%	5.73% *	6.07% *	8.71% *	15.56% *
Vermont	5.01%	4.30% *	7.36%	8.53%	8.05%
Middle Atlantic:					
New Jersey	8.14%	6.15% *	14.72% *	5.61%	10.29%
New York	2.61%	3.41% *	4.26%	6.54%	5.85%
Pennsylvania	5.88%	11.52%	4.93%	10.20% *	13.74%
East North Central:					
Illinois	3.43%	3.99% *	7.93% *	5.65%	7.60%
Indiana	5.10%	4.55%	8.37% *	6.17%	16.70%
Michigan	2.72%	4.00% *	5.61% *	6.02% *	5.27%
Ohio	3.46%	4.86%	7.00%	6.94%	8.26%
Wisconsin	4.18%	6.20% *	8.43% *	3.67% *	5.16%
West North Central:					
Iowa	4.89%	8.49% *	7.15%	6.17%	10.14% *
Kansas	3.52%	5.29% *	3.06% *	7.43% *	8.23% *
Minnesota	2.31%	1.94% *	2.89% *	5.67% *	7.14%
Missouri	2.72%	2.50% *	5.58%	9.48% *	8.09% *
Nebraska	3.98%	2.54% *	5.84% *	6.21%	2.23%
North Dakota	2.12%	1.58% *	3.33%	6.19% *	4.64%
South Dakota	3.91%	7.79% *	6.83%	5.05%	5.03%
South Atlantic:					
Delaware	6.63%	4.41% *	6.66% *	13.66% *	6.12%
District of Columbia	5.06%	7.66%	8.04%	9.80%	9.21%
Florida	4.49%	5.62%	6.89% *	13.28%	16.16%
Georgia	5.51%	6.03%	6.93% *	9.15% *	14.99%
Maryland	6.71%	9.00%	16.21% *	8.88%	12.35% *
North Carolina	8.93% *	4.37% *	18.56% *	9.20% *	10.48%
South Carolina	3.33%	3.54% *	7.30%	11.63% *	12.56% *
Virginia	3.47%	4.18% *	5.66% *	8.71%	11.11%
West Virginia	5.39%	8.87%	5.93%	4.88%	13.80%
East South Central:					
Alabama	4.63%	6.68% *	4.00% *	9.98%	12.79% *
Kentucky	4.66%	8.18%	5.14% *	9.37%	6.43%
Mississippi	7.31%	8.86% *	6.84% *	12.91%	--
Tennessee	3.17%	2.40% *	7.91%	6.11%	9.75% *
West South Central:					
Arkansas	4.97%	5.12% *	11.03% *	14.41% *	--
Louisiana	8.85% *	3.88% *	18.87% *	8.14%	12.40% *
Oklahoma	4.89%	5.43% *	12.93% *	9.90%	12.76% *
Texas	3.67%	3.40%	7.07%	9.89%	12.05%
Mountain:					
Arizona	4.14%	5.49% *	8.08% *	11.97% *	9.27%
Colorado	3.95%	4.65% *	9.59% *	7.65% *	10.42%
Idaho	10.44% *	3.43% *	23.22% *	14.81% *	14.65%
Montana	6.66%	5.99% *	7.34%	13.43%	12.63% *
Nevada	5.57%	6.82%	12.01% *	14.15%	14.20% *
New Mexico	5.42%	8.02% *	4.15% *	13.89%	14.21%
Utah	2.96%	1.91% *	6.25%	4.83% *	19.89% *
Wyoming	6.13%	--	14.30% *	5.91% *	5.31%
Pacific:					
Alaska	7.20%	8.22% *	14.36%	8.27%	13.58%
California	2.69%	2.64%	5.63%	6.73%	11.11%
Hawaii	9.63%	16.10% *	7.10%	12.01%	11.35%
Oregon	5.08%	4.97% *	7.12%	16.06% *	8.45%
Washington	9.37%	5.00% *	9.83% *	10.76%	6.09%

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 VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	41.3%	25.0%	43.2%	50.5%	57.5%
New England:					
Connecticut	41.3%	--	39.7%	48.7%	73.1%
Maine	51.4%	--	57.3%	59.2%	65.6%
Massachusetts	41.1%	--	43.6% *	52.5%	49.3%
New Hampshire	34.1%	--	32.6%	28.8%	50.9%
Rhode Island	41.1%	--	--	--	--
Vermont	40.8%	--	--	47.7%	45.8%
Middle Atlantic:					
New Jersey	39.8%	--	--	46.2%	50.7%
New York	26.5%	5.8% *	28.5%	32.9%	44.6%
Pennsylvania	48.1%	56.4% *	38.5%	48.1%	39.7%
East North Central:					
Illinois	51.4%	43.6%	48.2%	51.9%	68.5%
Indiana	44.5%	18.3% *	21.0% *	66.9%	83.4%
Michigan	45.2%	--	--	58.3%	--
Ohio	31.7%	15.8% *	40.3%	55.8%	36.1%
Wisconsin	25.7% *	9.1% *	--	--	51.0%
West North Central:					
Iowa	29.2%	--	--	54.6%	--
Kansas	29.9%	--	--	--	74.6%
Minnesota	44.1%	--	--	--	73.5%
Missouri	35.7%	--	--	--	83.3%
Nebraska	35.4%	--	--	--	37.5%
North Dakota	34.2%	--	--	--	28.3%
South Dakota	35.9%	--	55.3%	--	40.9%
South Atlantic:					
Delaware	47.9%	34.5%	--	60.2%	54.8%
District of Columbia	40.9%	--	--	--	61.1%
Florida	29.9%	31.1% *	31.8%	39.8% *	14.6% *
Georgia	39.0%	26.1% *	--	--	73.8%
Maryland	20.1%	13.8% *	--	--	--
North Carolina	58.6%	--	74.7%	--	50.3% *
South Carolina	26.3%	--	--	--	--
Virginia	30.2%	--	--	48.5%	--
West Virginia	25.0%	14.7% *	33.3%	43.3%	59.4%
East South Central:					
Alabama	21.5% *	--	--	47.8% *	--
Kentucky	23.9%	--	--	--	52.3%
Mississippi	18.3%	--	28.8% *	--	--
Tennessee	24.4%	--	35.0%	--	--
West South Central:					
Arkansas	41.0%	--	--	67.9%	--
Louisiana	57.0%	--	78.1%	--	--
Oklahoma	39.0%	--	--	--	--
Texas	39.1%	21.2%	32.2% *	67.5%	47.3%
Mountain:					
Arizona	33.5%	--	--	--	51.0%
Colorado	42.0%	--	--	--	--
Idaho	78.1%	--	93.0%	87.5%	65.1%
Montana	44.9%	--	--	62.4%	43.1% *
Nevada	25.7%	9.2% *	--	--	--
New Mexico	39.3%	--	--	--	--
Utah	31.5%	--	--	--	--
Wyoming	66.7%	--	--	--	78.1%
Pacific:					
Alaska	62.4%	--	--	32.2% *	74.6%
California	50.1%	20.7%	58.5%	68.0%	76.2%
Hawaii	58.9%	52.1%	63.5%	72.7%	69.1%
Oregon	47.4%	--	--	--	71.2%
Washington	79.8%	51.7%	--	75.8%	95.4%

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 VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.88%	3.11%	3.37%	2.58%	5.44%
New England:					
Connecticut	4.63%	--	7.73%	4.49%	10.19%
Maine	7.54%	--	12.80%	4.17%	4.94%
Massachusetts	6.73%	--	14.31% *	3.43%	6.81%
New Hampshire	5.26%	--	8.05%	6.87%	6.38%
Rhode Island	7.15%	--	--	--	--
Vermont	6.81%	--	--	11.36%	7.46%
Middle Atlantic:					
New Jersey	7.33%	--	--	4.41%	7.27%
New York	3.43%	2.72% *	5.77%	6.77%	8.43%
Pennsylvania	9.16%	17.54% *	8.19%	7.82%	5.09%
East North Central:					
Illinois	4.74%	8.47%	9.27%	8.79%	8.63%
Indiana	11.80%	6.61% *	8.69% *	8.22%	11.24%
Michigan	7.99%	--	--	10.28%	--
Ohio	4.77%	6.61% *	4.90%	8.40%	8.26%
Wisconsin	9.07% *	7.22% *	--	--	11.61%
West North Central:					
Iowa	6.50%	--	--	9.73%	--
Kansas	7.40%	--	--	--	13.62%
Minnesota	6.39%	--	--	--	6.25%
Missouri	6.94%	--	--	--	4.97%
Nebraska	5.21%	--	--	--	5.82%
North Dakota	5.77%	--	--	--	2.26%
South Dakota	5.18%	--	14.50%	--	7.49%
South Atlantic:					
Delaware	5.70%	9.45%	--	7.66%	5.34%
District of Columbia	7.02%	--	--	--	8.22%
Florida	7.03%	12.01% *	9.46%	17.69% *	9.74% *
Georgia	11.13%	13.14% *	--	--	6.62%
Maryland	5.97%	5.68% *	--	--	--
North Carolina	15.23%	--	14.44%	--	15.17% *
South Carolina	5.52%	--	--	--	--
Virginia	5.08%	--	--	10.38%	--
West Virginia	5.95%	7.53% *	4.91%	7.82%	5.77%
East South Central:					
Alabama	6.57% *	--	--	15.67% *	--
Kentucky	5.20%	--	--	--	6.17%
Mississippi	5.20%	--	14.17% *	--	--
Tennessee	5.44%	--	6.57%	--	--
West South Central:					
Arkansas	8.27%	--	--	5.59%	--
Louisiana	16.07%	--	12.75%	--	--
Oklahoma	8.98%	--	--	--	--
Texas	6.25%	6.36%	10.11% *	10.82%	11.26%
Mountain:					
Arizona	8.26%	--	--	--	12.24%
Colorado	9.71%	--	--	--	--
Idaho	9.34%	--	1.14%	6.18%	12.92%
Montana	7.19%	--	--	8.19%	18.13% *
Nevada	6.67%	3.67% *	--	--	--
New Mexico	10.33%	--	--	--	--
Utah	8.58%	--	--	--	--
Wyoming	6.66%	--	--	--	3.45%
Pacific:					
Alaska	7.58%	--	--	11.65% *	6.92%
California	4.36%	5.26%	6.82%	6.85%	7.00%
Hawaii	3.07%	3.85%	7.61%	4.27%	7.28%
Oregon	9.39%	--	--	--	4.40%
Washington	6.78%	8.99%	--	5.17%	2.22%

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 VIII.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	10.0%	4.0%	10.7%	18.4%	29.2%
New England:					
Connecticut	10.9%	4.3% *	14.1% *	18.2%	10.1% *
Maine	13.2%	12.1% *	11.9% *	17.7%	11.1% *
Massachusetts	12.2%	3.2% *	17.0% *	19.3%	20.8%
New Hampshire	5.5%	2.2% *	6.2% *	10.6%	10.8%
Rhode Island	8.2%	10.1% *	7.4% *	6.3% *	7.3% *
Vermont	8.6% *	--	10.7% *	14.3% *	25.1%
Middle Atlantic:					
New Jersey	13.7% *	1.2% *	17.8% *	40.9%	22.1% *
New York	4.5%	0.6% *	4.3% *	8.6%	18.1%
Pennsylvania	17.0% *	21.7% *	7.2%	14.7% *	23.3%
East North Central:					
Illinois	10.8%	5.5% *	12.1% *	15.9%	36.9%
Indiana	13.8% *	3.6% *	5.8% *	29.6%	54.8% *
Michigan	6.1%	3.4% *	7.6% *	11.0% *	5.4% *
Ohio	7.9%	3.0% *	11.9%	20.0%	14.4% *
Wisconsin	4.9% *	1.5% *	8.2% *	1.8% *	15.7% *
West North Central:					
Iowa	7.0%	3.3% *	5.9% *	17.9%	12.9% *
Kansas	4.5% *	3.9% *	1.1% *	7.8% *	15.2% *
Minnesota	5.1%	1.2% *	2.5% *	5.9% *	38.8%
Missouri	4.7%	1.7% *	3.3% *	13.9% *	19.9% *
Nebraska	7.1%	1.1% *	7.1% *	10.0% *	19.3%
North Dakota	3.5%	0.9% *	6.6% *	4.5% *	7.1%
South Dakota	9.2%	5.5% *	12.6% *	11.4%	11.9%
South Atlantic:					
Delaware	11.8% *	5.0% *	3.4% *	15.7% *	50.5%
District of Columbia	14.0%	13.4% *	11.3%	20.6%	22.3% *
Florida	8.1%	6.3% *	7.1% *	19.7% *	8.2% *
Georgia	9.2% *	5.4% *	5.6% *	8.0% *	46.2% *
Maryland	6.4%	4.3% *	2.9% *	20.5% *	13.6% *
North Carolina	15.8% *	2.4% *	31.9% *	3.8% *	26.5% *
South Carolina	4.7%	2.0% *	3.6% *	18.9% *	22.7% *
Virginia	6.4%	3.4% *	2.6% *	29.2%	17.1% *
West Virginia	8.5%	5.7% *	8.5% *	9.8% *	36.7%
East South Central:					
Alabama	3.7% *	1.4% *	2.5% *	21.3% *	--
Kentucky	5.9%	2.9% *	--	16.9% *	16.7%
Mississippi	4.5%	1.4% *	5.8% *	13.6%	--
Tennessee	3.9% *	0.6% *	10.3% *	3.4% *	3.0% *
West South Central:					
Arkansas	7.5%	2.1% *	8.8% *	30.9% *	--
Louisiana	15.4% *	3.1% *	37.8% *	11.4% *	5.2% *
Oklahoma	10.7% *	2.4% *	17.9% *	21.3% *	20.4% *
Texas	9.2%	2.7% *	9.9% *	23.5% *	30.1%
Mountain:					
Arizona	7.0%	2.4% *	12.1% *	15.1% *	22.0% *
Colorado	9.0% *	1.1% *	17.0% *	9.1% *	26.3% *
Idaho	20.2% *	1.2% *	39.8% *	31.3% *	31.9% *
Montana	15.8%	2.8% *	8.1% *	40.1%	16.0% *
Nevada	8.9%	2.5% *	5.0% *	21.3% *	16.3% *
New Mexico	10.1% *	9.3% *	2.5% *	15.0% *	28.3% *
Utah	3.9% *	0.6% *	7.1% *	2.2% *	16.9% *
Wyoming	21.7%	0.4% *	23.9% *	5.2% *	65.3%
Pacific:					
Alaska	25.5%	12.3% *	32.2% *	10.4% *	51.7%
California	11.2%	2.8% *	15.8%	23.1%	49.7%
Hawaii	28.1%	24.5% *	27.2%	40.9%	37.8%
Oregon	14.8%	2.8% *	10.7% *	33.1% *	57.9%
Washington	36.1%	8.6% *	6.9% *	37.6%	83.2%

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 VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.69%	0.64%	1.37%	1.50%	3.99%
New England:					
Connecticut	2.99%	1.87% *	6.78% *	5.08%	6.72% *
Maine	2.14%	3.87% *	4.21% *	4.66%	6.22% *
Massachusetts	2.92%	1.51% *	7.86% *	3.61%	4.61%
New Hampshire	1.22%	1.48% *	2.21% *	2.42%	2.33%
Rhode Island	2.23%	4.77% *	3.26% *	2.79% *	4.85% *
Vermont	3.00% *	--	4.31% *	6.09% *	6.51%
Middle Atlantic:					
New Jersey	4.83% *	0.64% *	12.66% *	4.73%	7.33% *
New York	0.80%	0.29% *	1.60% *	2.20%	3.20%
Pennsylvania	5.40% *	12.28% *	2.07%	4.49% *	6.62%
East North Central:					
Illinois	2.06%	1.95% *	5.03% *	4.12%	7.40%
Indiana	5.13% *	1.40% *	2.04% *	5.78%	20.92% *
Michigan	1.82%	1.60% *	4.55% *	4.24% *	2.89% *
Ohio	1.45%	1.36% *	3.38%	5.31%	4.90% *
Wisconsin	1.90% *	1.14% *	4.95% *	1.19% *	4.87% *
West North Central:					
Iowa	1.37%	1.42% *	2.01% *	4.85%	5.26% *
Kansas	1.38% *	1.78% *	0.77% *	4.35% *	7.71% *
Minnesota	1.41%	0.62% *	1.10% *	2.58% *	6.80%
Missouri	1.34%	0.89% *	1.55% *	6.29% *	7.07% *
Nebraska	1.94%	0.36% *	4.44% *	3.90% *	2.75%
North Dakota	0.92%	0.87% *	2.87% *	1.79% *	1.32%
South Dakota	1.83%	2.32% *	6.00% *	2.62%	2.56%
South Atlantic:					
Delaware	3.92% *	1.79% *	2.44% *	8.63% *	7.15%
District of Columbia	3.28%	5.71% *	2.93%	4.04%	6.82% *
Florida	2.16%	3.15% *	3.19% *	10.33% *	3.96% *
Georgia	4.02% *	3.31% *	3.35% *	6.06% *	14.26% *
Maryland	1.82%	1.86% *	1.39% *	8.86% *	6.30% *
North Carolina	8.82% *	0.93% *	18.62% *	1.65% *	10.81% *
South Carolina	1.23%	0.80% *	1.98% *	7.58% *	10.45% *
Virginia	1.48%	1.42% *	1.07% *	8.28%	5.83% *
West Virginia	1.92%	2.96% *	2.92% *	2.95% *	9.13%
East South Central:					
Alabama	1.15% *	0.77% *	1.72% *	7.36% *	--
Kentucky	1.24%	0.96% *	--	5.37% *	3.72%
Mississippi	1.29%	0.59% *	3.72% *	4.07%	--
Tennessee	1.28% *	0.32% *	3.65% *	2.41% *	2.08% *
West South Central:					
Arkansas	2.19%	1.19% *	3.47% *	11.16% *	--
Louisiana	8.94% *	2.07% *	20.37% *	4.43% *	3.44% *
Oklahoma	3.57% *	1.61% *	9.09% *	12.33% *	14.99% *
Texas	2.20%	1.11% *	3.74% *	8.92% *	8.25%
Mountain:					
Arizona	2.05%	1.20% *	5.22% *	10.86% *	7.09% *
Colorado	2.92% *	0.45% *	8.91% *	5.12% *	9.74% *
Idaho	10.18% *	0.83% *	21.91% *	14.49% *	14.85% *
Montana	4.64%	1.56% *	3.70% *	9.48%	9.59% *
Nevada	2.47%	1.08% *	2.20% *	8.69% *	9.45% *
New Mexico	3.79% *	7.75% *	1.61% *	6.78% *	11.91% *
Utah	1.31% *	0.41% *	3.56% *	0.95% *	10.36% *
Wyoming	5.17%	0.36% *	15.23% *	3.49% *	5.23%
Pacific:					
Alaska	6.67%	6.51% *	17.02% *	3.47% *	12.59%
California	1.71%	0.87% *	3.66%	5.51%	10.69%
Hawaii	5.22%	9.24% *	5.40%	7.62%	9.93%
Oregon	4.11%	1.48% *	5.20% *	18.01% *	6.57%
Washington	10.01%	3.40% *	2.21% *	10.18%	7.46%

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.

* Figure does not meet standard of reliability or precision.

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

Table VIII.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	8,486	8,007	8,254	8,418	8,859
New England:					
Connecticut	8,953	9,123	9,260	8,697	8,921
Maine	8,769	8,472	8,657	8,691	9,078
Massachusetts	9,412	8,236	9,097	9,747	9,632
New Hampshire	8,352	8,049	7,805	9,032	8,160
Rhode Island	9,304	9,050	9,502	8,808	9,689
Vermont	8,734	7,885	8,645	8,994	8,758
Middle Atlantic:					
New Jersey	9,119	8,682	9,220	8,486	9,814
New York	9,589	8,747	9,614	9,667	9,673
Pennsylvania	8,594	7,645	8,582	8,779	8,855
East North Central:					
Illinois	8,783	8,936	8,641	8,531	9,089
Indiana	8,483	8,637	8,048	8,524	8,701
Michigan	8,885	7,991	8,933	8,090	10,065
Ohio	8,315	8,241	8,802	8,392	7,916
Wisconsin	8,224	8,705	8,235	8,373	7,961
West North Central:					
Iowa	7,641	8,417	7,280	7,931	7,259
Kansas	7,874	7,637	7,277	8,124	8,048
Minnesota	8,095	7,985	7,835	7,955	8,478
Missouri	8,552	7,051	7,802	9,563	8,628
Nebraska	7,797	8,292	7,778	8,176	7,475
North Dakota	8,369	7,645	8,400	8,646	8,300
South Dakota	8,340	8,419	8,069	7,708	8,954
South Atlantic:					
Delaware	9,140	8,857	8,837	9,685	8,930
District of Columbia	8,902	8,927	8,620	8,273	9,731
Florida	9,016	7,701	8,727	8,932	9,730
Georgia	7,819	7,834	7,460	7,563	8,271
Maryland	7,960	7,371	7,330	8,058	8,768
North Carolina	8,045	7,830	7,613	8,572	7,977
South Carolina	8,181	8,118	7,970	8,153	8,349
Virginia	8,182	8,046	7,386	8,179	8,685
West Virginia	8,935	6,612	8,260	9,224	9,658
East South Central:					
Alabama	7,856	7,268	8,240	7,287	8,455
Kentucky	8,067	7,687	8,420	7,664	8,363
Mississippi	7,564	7,382	7,943	7,119	7,728
Tennessee	7,510	7,709	7,042	7,598	7,783
West South Central:					
Arkansas	7,533	6,672	7,253	7,217	8,393
Louisiana	8,158	8,457	7,581	8,183	8,550
Oklahoma	7,759	7,760	8,551	7,444	7,373
Texas	7,833	8,271	7,679	7,595	7,998
Mountain:					
Arizona	8,311	7,505	7,918	9,525	7,553
Colorado	8,375	7,537	7,358	8,817	8,963
Idaho	7,524	6,404	6,984	7,441	8,539
Montana	7,943	8,388	8,135	8,539	7,204
Nevada	7,449	6,648	7,659	7,791	7,287
New Mexico	8,586	7,972	8,055	8,846	8,792
Utah	7,761	6,926	7,621	7,633	8,166
Wyoming	8,963	8,370	8,588	9,053	9,173
Pacific:					
Alaska	9,326	8,605	9,536	9,121	9,627
California	8,965	7,913	8,526	8,479	9,731
Hawaii	7,504	6,184	8,165	7,289	7,992
Oregon	8,382	7,439	8,100	7,767	9,430
Washington	8,350	8,313	8,710	8,010	8,463

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.

Table VIII.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	87.28	106.47	80.62	102.36	193.05
New England:					
Connecticut	263.16	584.25	489.08	424.49	601.88
Maine	227.26	737.45	416.33	438.63	353.95
Massachusetts	340.08	267.49	331.71	903.95	368.70
New Hampshire	199.39	344.80	498.78	347.92	250.02
Rhode Island	291.17	714.35	620.79	666.31	402.22
Vermont	186.75	507.77	388.62	324.57	330.00
Middle Atlantic:					
New Jersey	284.40	957.07	371.86	513.42	408.91
New York	290.22	308.66	351.04	776.16	322.47
Pennsylvania	203.90	467.83	389.36	355.25	313.69
East North Central:					
Illinois	199.19	762.03	367.50	259.12	287.56
Indiana	218.98	778.57	360.88	381.26	396.00
Michigan	559.95	806.46	642.50	406.30	1,551.93
Ohio	151.57	445.71	288.46	250.05	257.17
Wisconsin	181.95	385.43	331.21	324.78	333.25
West North Central:					
Iowa	187.36	550.65	342.00	250.75	352.91
Kansas	182.62	523.71	282.57	317.09	229.45
Minnesota	185.66	571.23	315.13	376.21	235.84
Missouri	338.30	392.55	461.88	824.38	325.21
Nebraska	262.17	357.51	468.56	287.94	491.46
North Dakota	191.02	386.96	308.15	397.83	337.47
South Dakota	193.45	531.84	358.18	407.08	224.91
South Atlantic:					
Delaware	269.01	878.87	447.58	416.96	586.33
District of Columbia	181.10	439.89	263.29	375.94	313.78
Florida	478.52	300.10	255.91	283.84	1,131.22
Georgia	195.08	416.56	454.90	253.58	423.77
Maryland	312.49	610.81	504.11	573.14	277.87
North Carolina	208.45	416.02	340.02	415.00	335.01
South Carolina	306.81	437.64	384.04	658.21	494.63
Virginia	317.22	595.43	403.76	778.86	303.24
West Virginia	286.10	891.67	498.99	360.84	521.37
East South Central:					
Alabama	215.48	278.50	345.86	463.22	254.27
Kentucky	183.62	411.15	372.90	364.66	236.65
Mississippi	317.18	530.76	465.41	332.07	727.41
Tennessee	208.20	447.58	474.23	296.79	375.18
West South Central:					
Arkansas	253.58	369.13	270.80	519.10	340.44
Louisiana	227.35	821.17	410.16	372.82	299.87
Oklahoma	178.27	361.30	379.41	283.40	217.51
Texas	223.96	494.65	281.10	617.10	287.04
Mountain:					
Arizona	420.64	322.53	293.51	929.12	297.60
Colorado	252.85	318.51	351.19	439.67	370.44
Idaho	209.33	814.13	352.25	363.55	282.53
Montana	209.24	698.89	430.06	411.57	309.26
Nevada	192.39	420.44	358.50	370.10	344.68
New Mexico	234.35	645.39	273.41	466.58	368.70
Utah	207.04	665.37	431.86	354.55	230.87
Wyoming	297.29	588.10	419.52	388.76	596.02
Pacific:					
Alaska	280.16	602.17	621.23	334.47	642.03
California	385.71	193.34	330.21	270.67	463.04
Hawaii	379.73	1,294.63	532.17	232.13	344.16
Oregon	219.88	458.94	424.22	367.69	355.77
Washington	221.07	713.33	507.13	392.17	370.69

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.

Table VIII.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,789	1,874	1,816	1,725	1,800
New England:					
Connecticut	1,853	1,626	1,805	1,924	1,914
Maine	1,657	1,624	2,160	1,519	1,412
Massachusetts	2,077	2,083	1,957	1,947	2,282 *
New Hampshire	1,908	2,021	2,229	1,901	1,633
Rhode Island	1,973	1,965 *	1,918	1,747	2,210
Vermont	1,871	1,728	1,738	2,353	1,531
Middle Atlantic:					
New Jersey	1,862	2,135	1,291 *	1,904	2,181
New York	1,953	1,727	2,089	2,042	1,833
Pennsylvania	1,970	2,278	1,933	1,945	1,888
East North Central:					
Illinois	1,899	1,466	2,204	1,875	1,887
Indiana	1,676	1,409	1,795	1,654	1,728
Michigan	1,825	1,803	2,273	1,786	1,532
Ohio	1,797	1,881	1,953	1,650	1,794
Wisconsin	1,946	2,254	1,782	2,333	1,679
West North Central:					
Iowa	1,784	1,959	1,943	1,569	1,799
Kansas	1,699	1,706	1,788	1,886	1,437
Minnesota	1,942	2,223	1,443	2,040	2,138
Missouri	1,792	1,946	1,689	1,633	1,975
Nebraska	1,695	1,872	1,573	1,661	1,752
North Dakota	1,669	1,848	1,961	1,610	1,428
South Dakota	1,947	1,597	2,225	1,566	2,114
South Atlantic:					
Delaware	1,806	2,165	1,610	1,858	1,811
District of Columbia	2,047	2,634	1,869	1,926	1,986
Florida	1,779	1,589	1,585	1,697	2,020
Georgia	1,571	1,718	1,277	1,841	1,479
Maryland	1,911	1,800	2,494	1,857	1,354
North Carolina	1,810	2,342	1,750	1,946	1,547
South Carolina	1,828	1,868	1,909	1,464	2,107
Virginia	1,862	1,885	1,647	2,214	1,625
West Virginia	1,662	1,652	1,512	1,997	1,461
East South Central:					
Alabama	1,925	2,185	1,942	1,906	1,809
Kentucky	1,686	2,018	1,636	1,608	1,704
Mississippi	1,852	2,969	1,883	1,592	1,868
Tennessee	1,577	1,999	1,445	1,546	1,556
West South Central:					
Arkansas	1,744	1,675	1,862	1,552	1,872
Louisiana	2,026	1,281	1,748	2,211	2,356
Oklahoma	1,974	2,215	3,096	1,566	1,286
Texas	1,515	2,072	1,515	1,239	1,534
Mountain:					
Arizona	1,539	1,808	1,643	1,311	1,621
Colorado	1,913	1,583	2,418	1,995	1,633
Idaho	1,509	1,450	1,735	1,413	1,414
Montana	1,316	1,221	1,364	1,326	1,302
Nevada	1,414	1,807	1,607	1,294	1,233
New Mexico	1,691	2,582	1,716	1,714	1,404
Utah	1,513	1,698	1,769	1,590	1,238
Wyoming	1,697	1,659	2,096	2,177	1,217
Pacific:					
Alaska	1,910	2,139	1,610	1,873	2,089
California	1,947	1,973	1,935	1,587	2,191
Hawaii	799	753 *	767	691	971
Oregon	1,233	1,412	1,071	1,392	1,141
Washington	1,446	1,662	2,071	1,532	941

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	42.88	62.66	55.23	46.60	107.05
New England:					
Connecticut	109.53	214.79	252.65	195.76	215.28
Maine	121.94	314.90	315.51	154.34	190.68
Massachusetts	257.10	197.36	258.19	186.25	740.79 *
New Hampshire	145.29	257.51	360.71	302.50	156.34
Rhode Island	154.85	629.19 *	309.96	205.35	223.47
Vermont	190.96	324.17	286.39	416.83	128.84
Middle Atlantic:					
New Jersey	233.84	238.21	521.87 *	330.42	288.09
New York	124.39	185.17	171.74	312.47	152.83
Pennsylvania	122.28	370.13	274.63	226.75	128.64
East North Central:					
Illinois	135.76	376.72	219.93	148.41	308.24
Indiana	119.43	229.83	160.43	187.15	296.04
Michigan	153.48	256.17	433.61	206.85	230.93
Ohio	109.64	264.68	257.80	157.38	196.85
Wisconsin	90.58	223.04	183.41	155.55	139.06
West North Central:					
Iowa	110.22	478.69	167.13	181.84	163.09
Kansas	111.01	223.61	237.70	173.37	142.10
Minnesota	153.83	214.89	242.27	196.54	264.98
Missouri	136.58	149.63	245.99	193.74	276.24
Nebraska	125.61	236.01	282.31	216.67	214.05
North Dakota	119.60	374.39	206.35	210.81	218.66
South Dakota	130.53	135.73	321.89	162.64	199.43
South Atlantic:					
Delaware	131.43	248.98	247.48	243.40	245.06
District of Columbia	176.80	555.36	456.95	246.89	243.47
Florida	99.92	194.45	165.11	160.17	160.02
Georgia	107.38	228.11	146.04	182.71	206.65
Maryland	182.83	180.65	173.98	205.61	147.44
North Carolina	136.17	652.35	164.00	248.02	134.04
South Carolina	131.48	296.82	217.25	173.92	261.55
Virginia	131.36	321.94	181.90	312.87	166.47
West Virginia	170.03	448.60	190.27	456.93	133.65
East South Central:					
Alabama	110.47	458.19	204.22	174.53	169.73
Kentucky	124.05	316.46	234.79	229.29	208.35
Mississippi	185.80	690.29	136.94	308.27	383.25
Tennessee	98.43	193.83	156.38	165.87	221.80
West South Central:					
Arkansas	173.65	262.95	356.15	177.54	410.50
Louisiana	141.13	321.39	249.57	198.24	292.51
Oklahoma	319.10	177.75	913.15	162.67	131.98
Texas	106.46	224.76	213.15	220.02	140.72
Mountain:					
Arizona	139.60	180.00	456.38	178.87	177.09
Colorado	124.06	123.60	252.25	239.10	130.41
Idaho	105.05	244.34	153.61	212.99	141.43
Montana	108.56	255.01	194.02	198.58	197.89
Nevada	100.26	206.29	171.15	236.45	166.94
New Mexico	140.13	479.44	238.25	176.19	264.90
Utah	115.72	235.11	177.61	145.37	149.98
Wyoming	135.67	289.59	233.50	313.29	192.39
Pacific:					
Alaska	136.01	250.77	233.09	220.48	347.90
California	220.83	148.65	147.57	177.44	368.18
Hawaii	97.30	269.15 *	166.23	182.12	198.70
Oregon	87.59	153.17	155.89	180.85	153.66
Washington	191.56	199.57	562.72	303.39	152.68

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.

* Figure does not meet standard of reliability or precision.

Table VIII.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	21.1%	23.4%	22.0%	20.5%	20.3%
New England:					
Connecticut	20.7%	17.8%	19.5%	22.1%	21.4%
Maine	18.9%	19.2%	24.9%	17.5%	15.6%
Massachusetts	22.1%	25.3%	21.5%	20.0%	23.7%
New Hampshire	22.8%	25.1%	28.6%	21.0%	20.0%
Rhode Island	21.2%	21.7% *	20.2%	19.8%	22.8%
Vermont	21.4%	21.9%	20.1%	26.2%	17.5%
Middle Atlantic:					
New Jersey	20.4%	24.6%	14.0% *	22.4%	22.2%
New York	20.4%	19.7%	21.7%	21.1%	18.9%
Pennsylvania	22.9%	29.8%	22.5%	22.2%	21.3%
East North Central:					
Illinois	21.6%	16.4% *	25.5%	22.0%	20.8%
Indiana	19.8%	16.3%	22.3%	19.4%	19.9%
Michigan	20.5%	22.6%	25.4%	22.1%	15.2%
Ohio	21.6%	22.8%	22.2%	19.7%	22.7%
Wisconsin	23.7%	25.9%	21.6%	27.9%	21.1%
West North Central:					
Iowa	23.4%	23.3%	26.7%	19.8%	24.8%
Kansas	21.6%	22.3%	24.6%	23.2%	17.9%
Minnesota	24.0%	27.8%	18.4%	25.6%	25.2%
Missouri	21.0%	27.6%	21.6%	17.1%	22.9%
Nebraska	21.7%	22.6%	20.2%	20.3%	23.4%
North Dakota	19.9%	24.2%	23.3%	18.6%	17.2%
South Dakota	23.3%	19.0%	27.6%	20.3%	23.6%
South Atlantic:					
Delaware	19.8%	24.5%	18.2%	19.2%	20.3%
District of Columbia	23.0%	29.5%	21.7%	23.3%	20.4%
Florida	19.7%	20.6%	18.2%	19.0%	20.8%
Georgia	20.1%	21.9%	17.1%	24.3%	17.9%
Maryland	24.0%	24.4%	34.0%	23.0%	15.4%
North Carolina	22.5%	29.9% *	23.0%	22.7%	19.4%
South Carolina	22.3%	23.0%	24.0%	18.0%	25.2%
Virginia	22.8%	23.4%	22.3%	27.1%	18.7%
West Virginia	18.6%	25.0%	18.3%	21.6%	15.1%
East South Central:					
Alabama	24.5%	30.1%	23.6%	26.2%	21.4%
Kentucky	20.9%	26.2%	19.4%	21.0%	20.4%
Mississippi	24.5%	40.2%	23.7%	22.4%	24.2%
Tennessee	21.0%	25.9%	20.5%	20.3%	20.0%
West South Central:					
Arkansas	23.1%	25.1%	25.7%	21.5%	22.3%
Louisiana	24.8%	15.1%	23.1%	27.0%	27.6%
Oklahoma	25.4%	28.5%	36.2%	21.0%	17.4%
Texas	19.3%	25.1%	19.7%	16.3%	19.2%
Mountain:					
Arizona	18.5%	24.1%	20.8%	13.8%	21.5%
Colorado	22.8%	21.0%	32.9%	22.6%	18.2%
Idaho	20.1%	22.6%	24.8%	19.0%	16.6%
Montana	16.6%	14.6%	16.8%	15.5%	18.1%
Nevada	19.0%	27.2%	21.0%	16.6%	16.9%
New Mexico	19.7%	32.4%	21.3%	19.4%	16.0%
Utah	19.5%	24.5%	23.2%	20.8%	15.2%
Wyoming	18.9%	19.8%	24.4%	24.0%	13.3%
Pacific:					
Alaska	20.5%	24.9%	16.9%	20.5%	21.7%
California	21.7%	24.9%	22.7%	18.7%	22.5%
Hawaii	10.6%	12.2%	9.4%	9.5%	12.1%
Oregon	14.7%	19.0%	13.2%	17.9%	12.1%
Washington	17.3%	20.0%	23.8%	19.1%	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.

Table VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.38%	0.91%	0.67%	0.53%	0.88%
New England:					
Connecticut	1.12%	2.02%	2.56%	2.13%	1.88%
Maine	1.30%	3.77%	3.28%	1.75%	1.77%
Massachusetts	2.50%	2.06%	2.81%	1.26%	7.03%
New Hampshire	1.73%	2.95%	4.27%	3.25%	1.95%
Rhode Island	1.75%	8.18% *	2.78%	3.36%	1.70%
Vermont	2.16%	3.83%	2.87%	5.05%	1.36%
Middle Atlantic:					
New Jersey	2.31%	2.38%	5.55% *	3.13%	2.97%
New York	1.25%	2.17%	1.82%	3.14%	1.42%
Pennsylvania	1.52%	5.63%	2.89%	2.20%	1.83%
East North Central:					
Illinois	1.74%	5.48% *	2.34%	1.71%	3.52%
Indiana	1.44%	3.61%	2.29%	2.25%	3.27%
Michigan	1.88%	1.93%	3.50%	2.16%	3.01%
Ohio	1.27%	3.54%	2.54%	1.89%	2.49%
Wisconsin	1.15%	2.61%	2.28%	2.04%	1.93%
West North Central:					
Iowa	1.48%	6.38%	1.86%	2.34%	2.03%
Kansas	1.18%	3.39%	3.01%	1.65%	1.58%
Minnesota	1.71%	2.79%	2.59%	2.37%	3.08%
Missouri	1.86%	2.35%	3.11%	3.03%	2.82%
Nebraska	1.53%	2.43%	3.30%	2.72%	2.63%
North Dakota	1.47%	4.69%	2.98%	2.58%	2.35%
South Dakota	1.43%	2.23%	3.56%	2.14%	2.07%
South Atlantic:					
Delaware	1.44%	4.45%	3.26%	2.28%	2.42%
District of Columbia	1.97%	6.15%	5.19%	2.88%	2.49%
Florida	0.99%	2.41%	2.06%	1.88%	1.75%
Georgia	1.29%	3.30%	1.71%	2.42%	2.18%
Maryland	2.92%	2.77%	4.11%	2.14%	1.57%
North Carolina	1.89%	9.76% *	2.99%	2.94%	1.83%
South Carolina	1.69%	3.61%	3.27%	2.82%	2.65%
Virginia	1.30%	5.33%	2.23%	2.41%	1.78%
West Virginia	1.79%	4.17%	1.71%	4.60%	1.56%
East South Central:					
Alabama	1.67%	5.90%	2.84%	3.48%	2.10%
Kentucky	1.47%	3.85%	2.20%	3.06%	2.47%
Mississippi	2.07%	7.87%	1.54%	4.82%	3.08%
Tennessee	1.24%	2.55%	2.64%	2.11%	2.36%
West South Central:					
Arkansas	2.23%	3.18%	5.48%	2.44%	4.42%
Louisiana	1.68%	4.13%	3.29%	2.30%	3.39%
Oklahoma	3.79%	2.59%	9.74%	2.08%	1.82%
Texas	1.16%	2.86%	2.59%	2.06%	1.79%
Mountain:					
Arizona	1.86%	2.07%	5.56%	2.16%	1.87%
Colorado	1.68%	1.97%	4.02%	2.61%	1.50%
Idaho	1.41%	2.81%	2.25%	2.68%	1.60%
Montana	1.41%	3.90%	2.77%	2.15%	2.71%
Nevada	1.40%	2.39%	2.49%	2.79%	2.58%
New Mexico	1.59%	7.48%	2.90%	1.93%	2.80%
Utah	1.69%	3.82%	2.90%	1.70%	1.83%
Wyoming	1.41%	2.74%	3.20%	3.22%	1.83%
Pacific:					
Alaska	1.42%	3.53%	2.44%	2.16%	3.38%
California	1.68%	1.92%	2.05%	2.23%	2.83%
Hawaii	1.26%	2.72%	2.26%	2.67%	2.65%
Oregon	1.10%	2.40%	2.20%	2.10%	1.67%
Washington	2.31%	2.57%	5.77%	3.69%	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.

Table VIII.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	58.7%	65.4%	64.3%	59.1%	53.5%
New England:					
Connecticut	56.1%	57.7%	61.8%	59.8%	48.6%
Maine	60.3%	67.8%	71.7%	59.8%	51.5%
Massachusetts	58.9%	61.4%	59.9%	64.3%	52.8%
New Hampshire	59.6%	55.6%	63.3%	64.2%	54.4%
Rhode Island	58.8%	62.7%	61.6%	64.2%	51.8%
Vermont	60.2%	59.4%	69.2%	59.0%	54.8%
Middle Atlantic:					
New Jersey	57.0%	69.2%	57.7%	59.2%	52.7%
New York	60.4%	62.5%	67.5%	63.0%	54.5%
Pennsylvania	59.3%	61.9%	68.9%	57.6%	54.4%
East North Central:					
Illinois	55.6%	74.2%	54.9%	57.4%	47.9%
Indiana	56.0%	70.8%	60.2%	61.5%	44.5%
Michigan	51.6%	61.5%	59.0%	52.5%	43.4%
Ohio	56.7%	63.5%	59.5%	55.9%	54.1%
Wisconsin	57.7%	71.4%	61.2%	56.7%	53.1%
West North Central:					
Iowa	56.7%	69.4%	65.2%	51.2%	52.6%
Kansas	57.4%	67.4%	63.0%	55.9%	53.6%
Minnesota	58.8%	59.0%	66.8%	62.8%	50.6%
Missouri	53.7%	55.9%	62.1%	52.0%	49.4%
Nebraska	56.0%	56.3%	62.9%	54.0%	53.5%
North Dakota	53.7%	60.5%	62.9%	57.5%	44.0%
South Dakota	56.3%	72.7%	62.6%	55.3%	49.3%
South Atlantic:					
Delaware	57.1%	69.2%	69.8%	59.6%	45.3%
District of Columbia	58.6%	66.4%	63.4%	60.1%	51.2%
Florida	57.7%	65.7%	64.4%	55.2%	53.7%
Georgia	55.8%	61.0%	59.9%	55.8%	52.2%
Maryland	60.0%	64.1%	72.0%	58.7%	50.6%
North Carolina	61.2%	70.7%	63.1%	60.6%	57.8%
South Carolina	62.2%	69.7%	63.8%	72.7%	53.0%
Virginia	58.2%	61.2%	67.2%	63.7%	49.2%
West Virginia	54.9%	74.1%	59.8%	56.8%	48.1%
East South Central:					
Alabama	56.1%	64.4%	64.0%	62.2%	43.5%
Kentucky	55.8%	63.9%	65.0%	58.8%	46.6%
Mississippi	59.5%	70.8%	68.6%	59.3%	53.2%
Tennessee	57.2%	71.2%	66.5%	51.4%	51.6%
West South Central:					
Arkansas	59.9%	66.2%	64.5%	59.9%	55.0%
Louisiana	58.6%	61.1%	66.0%	58.0%	53.1%
Oklahoma	62.2%	66.5%	71.3%	65.9%	51.6%
Texas	58.2%	69.7%	68.9%	55.1%	50.8%
Mountain:					
Arizona	58.2%	63.7%	64.7%	59.1%	51.7%
Colorado	60.4%	73.4%	64.4%	63.5%	52.0%
Idaho	55.6%	53.0%	68.4%	59.5%	44.4%
Montana	62.0%	76.7%	70.6%	58.9%	57.4%
Nevada	60.5%	66.0%	70.0%	55.7%	56.8%
New Mexico	58.0%	62.1%	67.0%	67.9%	47.8%
Utah	50.6%	64.3%	58.1%	49.5%	45.1%
Wyoming	55.2%	47.2%	57.0%	61.3%	52.6%
Pacific:					
Alaska	57.7%	58.0%	69.5%	58.1%	50.7%
California	63.3%	62.5%	63.5%	62.1%	64.2%
Hawaii	67.5%	79.7%	71.8%	65.1%	59.3%
Oregon	62.2%	71.6%	72.5%	64.6%	53.1%
Washington	64.4%	68.0%	70.4%	68.4%	57.5%

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 VIII.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.50%	0.99%	0.68%	0.63%	1.46%
New England:					
Connecticut	2.15%	5.11%	2.77%	2.94%	5.07%
Maine	1.87%	4.29%	2.49%	2.46%	2.95%
Massachusetts	2.15%	5.84%	3.44%	4.51%	3.39%
New Hampshire	1.57%	5.34%	3.37%	2.43%	2.38%
Rhode Island	1.98%	5.77%	4.68%	3.18%	2.85%
Vermont	1.83%	6.25%	4.57%	2.83%	1.87%
Middle Atlantic:					
New Jersey	2.67%	5.13%	5.74%	6.52%	2.06%
New York	0.98%	2.78%	2.21%	1.88%	1.33%
Pennsylvania	1.27%	5.38%	1.95%	2.31%	2.41%
East North Central:					
Illinois	1.93%	4.04%	3.02%	2.64%	3.19%
Indiana	1.99%	5.39%	3.08%	2.73%	2.80%
Michigan	2.13%	6.82%	2.52%	3.57%	3.58%
Ohio	1.99%	3.99%	2.10%	2.13%	4.79%
Wisconsin	1.54%	3.98%	3.72%	2.26%	2.31%
West North Central:					
Iowa	1.47%	3.52%	2.55%	2.74%	2.14%
Kansas	1.50%	4.01%	4.16%	2.29%	2.21%
Minnesota	1.90%	3.13%	4.21%	2.51%	2.54%
Missouri	2.08%	6.69%	6.55%	3.23%	2.80%
Nebraska	1.95%	5.03%	3.78%	2.57%	3.44%
North Dakota	2.11%	5.22%	2.93%	2.80%	3.29%
South Dakota	1.79%	3.24%	2.51%	3.54%	2.64%
South Atlantic:					
Delaware	2.56%	4.11%	3.61%	3.41%	3.62%
District of Columbia	1.49%	4.87%	2.88%	2.24%	1.94%
Florida	1.56%	5.89%	2.33%	2.12%	2.22%
Georgia	1.60%	7.17%	2.48%	2.95%	2.38%
Maryland	2.65%	3.38%	1.71%	3.51%	1.97%
North Carolina	1.79%	2.48%	5.40%	2.43%	2.62%
South Carolina	1.82%	5.73%	1.99%	3.03%	2.49%
Virginia	1.80%	4.84%	2.79%	3.18%	2.26%
West Virginia	1.62%	3.61%	3.43%	2.73%	2.34%
East South Central:					
Alabama	2.37%	6.33%	3.85%	3.46%	3.49%
Kentucky	1.59%	3.01%	3.37%	2.53%	2.14%
Mississippi	2.13%	4.34%	2.77%	3.15%	2.95%
Tennessee	2.12%	4.13%	2.61%	4.57%	2.93%
West South Central:					
Arkansas	1.40%	3.64%	3.09%	2.58%	2.92%
Louisiana	2.26%	6.54%	5.83%	2.49%	3.33%
Oklahoma	1.88%	4.69%	4.08%	2.15%	2.85%
Texas	1.77%	3.96%	2.97%	3.86%	2.99%
Mountain:					
Arizona	2.73%	4.14%	3.59%	7.57%	1.70%
Colorado	1.91%	5.02%	2.81%	4.02%	2.71%
Idaho	1.91%	7.41%	3.41%	3.07%	2.47%
Montana	1.84%	5.84%	3.07%	2.98%	2.74%
Nevada	2.33%	4.37%	5.09%	5.50%	2.48%
New Mexico	2.29%	5.02%	3.38%	3.09%	3.25%
Utah	1.64%	6.63%	5.14%	2.48%	3.63%
Wyoming	2.12%	10.26%	4.79%	3.74%	2.48%
Pacific:					
Alaska	2.01%	3.27%	4.77%	2.69%	2.64%
California	2.11%	2.40%	2.62%	1.65%	4.32%
Hawaii	1.82%	2.62%	3.26%	3.22%	3.03%
Oregon	2.16%	3.78%	3.05%	3.03%	3.65%
Washington	1.73%	3.83%	3.49%	2.13%	2.34%

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.

Table VIII.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	24,540	24,085	23,923	24,222	25,071
New England:					
Connecticut	27,058	26,930	25,384	25,783	28,809
Maine	25,568	24,027	27,304	24,441	26,127
Massachusetts	28,151	26,259	27,258	30,338	27,555
New Hampshire	26,119	23,179	25,275	28,861	25,499
Rhode Island	25,960	25,835	26,585	24,233	26,550
Vermont	25,901	21,062	26,261	25,965	26,787
Middle Atlantic:					
New Jersey	27,491	27,295	26,904	25,113	29,629
New York	27,188	23,148	27,600	25,708	28,443
Pennsylvania	25,241	23,402	22,927	24,261	27,065
East North Central:					
Illinois	24,993	22,789	25,914	22,526	26,397
Indiana	24,725	26,586	20,903	25,987	25,064
Michigan	24,252	25,199	27,211	22,111	24,418
Ohio	22,618	26,581	23,799	23,204	21,045
Wisconsin	25,781	25,249	24,644	25,549	26,565
West North Central:					
Iowa	22,954	21,528	24,823	24,444	21,116
Kansas	24,220	26,549	22,165	22,993	25,439
Minnesota	23,565	21,946	22,331	22,414	25,036
Missouri	23,831	21,927	18,898	24,717	25,999
Nebraska	23,696	22,141	22,747	25,029	23,641
North Dakota	23,090	17,488	25,661	23,300	22,870
South Dakota	24,941	26,210	22,879	23,145	26,895
South Atlantic:					
Delaware	27,869	23,210	28,200	25,894	29,211
District of Columbia	27,457	25,865	25,691	24,132	30,775
Florida	24,807	27,359	22,866	25,178	24,718
Georgia	23,363	27,477	22,765	22,001	23,833
Maryland	24,738	22,629	21,056	23,559	27,281
North Carolina	23,120	17,223	22,550	25,147	23,444
South Carolina	24,280	25,324	24,212	24,673	24,084
Virginia	25,523	27,035	21,797	24,773	26,506
West Virginia	25,483	20,755	23,086	24,997	27,050
East South Central:					
Alabama	23,986	22,148	25,262	21,908	24,975
Kentucky	23,584	21,752	26,180	23,534	22,940
Mississippi	22,271	17,362	23,662	21,562	22,672
Tennessee	22,085	21,930	22,074	22,831	21,482
West South Central:					
Arkansas	22,069	20,629	23,284	17,818	25,638
Louisiana	23,190	26,049	21,568	20,620	24,779
Oklahoma	23,050	22,408	24,067	21,996	23,242
Texas	24,106	28,271	25,273	22,830	24,082
Mountain:					
Arizona	23,132	24,650	22,251	22,851	23,393
Colorado	24,974	24,604	20,041	25,094	26,903
Idaho	24,531	24,282	21,749	22,134	26,767
Montana	22,294	17,761	22,174	23,835	21,549
Nevada	21,988	22,843	21,261	23,251	21,152
New Mexico	23,828	22,803	24,681	22,902	24,119
Utah	23,583	24,583	28,040	21,641	22,909
Wyoming	23,676	21,801	26,691	23,274	23,470
Pacific:					
Alaska	25,493	23,316	25,004	24,501	27,041
California	24,143	21,091	22,116	26,663	24,044
Hawaii	22,709	21,069	20,564	24,756	22,511
Oregon	24,688	23,028	22,989	24,169	25,631
Washington	25,355	22,607	28,036	23,513	25,855

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 VIII.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	162.60	557.54	314.03	272.39	292.99
New England:					
Connecticut	700.17	1,821.49	1,722.95	1,684.77	819.45
Maine	646.89	1,496.60	1,333.68	1,038.70	1,140.52
Massachusetts	694.10	1,065.19	2,091.36	916.34	1,033.97
New Hampshire	738.84	1,001.90	1,032.20	1,726.31	981.18
Rhode Island	792.85	4,447.21	1,463.08	1,343.96	808.37
Vermont	577.26	1,933.57	1,527.90	748.36	861.31
Middle Atlantic:					
New Jersey	892.58	860.48	720.64	1,428.49	1,255.25
New York	714.71	1,956.61	1,040.75	1,615.19	945.23
Pennsylvania	652.34	1,899.60	969.77	1,184.57	823.87
East North Central:					
Illinois	954.54	2,003.04	1,240.52	1,790.65	1,600.43
Indiana	1,019.75	3,693.52	1,860.24	1,419.49	1,661.77
Michigan	689.92	1,469.71	2,207.26	863.14	930.54
Ohio	1,077.24	1,859.15	1,011.51	969.62	2,045.86
Wisconsin	604.67	1,750.30	1,534.80	1,168.20	776.50
West North Central:					
Iowa	756.42	1,140.30	1,512.09	1,249.31	1,161.62
Kansas	585.07	2,046.80	993.46	1,325.20	626.07
Minnesota	683.96	1,517.14	856.96	1,167.05	1,099.85
Missouri	1,185.40	1,631.15	3,079.54	1,309.89	779.39
Nebraska	770.05	875.58	1,346.71	1,254.31	1,378.08
North Dakota	739.84	2,032.72	1,458.89	912.25	1,191.79
South Dakota	663.01	1,633.95	883.50	1,413.85	718.41
South Atlantic:					
Delaware	885.43	1,871.13	1,965.12	1,159.80	1,318.56
District of Columbia	881.23	4,309.13	1,013.80	1,583.15	1,169.91
Florida	771.87	1,775.85	785.07	678.75	1,450.67
Georgia	698.53	1,994.57	1,269.99	1,001.53	1,223.52
Maryland	996.77	1,859.61	1,276.87	1,818.63	1,195.20
North Carolina	729.09	1,408.87	1,512.17	1,265.59	851.36
South Carolina	689.59	1,881.61	1,545.99	1,293.97	973.35
Virginia	655.93	2,346.63	1,363.67	1,310.86	711.15
West Virginia	952.30	3,801.07	2,283.38	1,217.96	1,619.66
East South Central:					
Alabama	770.87	1,616.50	1,180.91	1,698.81	1,100.31
Kentucky	859.87	1,810.22	1,171.48	1,124.94	1,625.25
Mississippi	1,230.58	2,536.39	2,186.22	755.93	2,286.72
Tennessee	857.07	1,603.06	2,422.33	932.83	1,498.44
West South Central:					
Arkansas	1,537.52	1,539.58	1,508.18	3,167.78	956.07
Louisiana	823.91	5,654.48	679.36	951.39	1,069.96
Oklahoma	596.88	845.52	1,703.10	991.44	827.96
Texas	618.94	2,349.18	1,225.36	1,245.48	726.67
Mountain:					
Arizona	660.80	1,612.89	1,149.30	2,163.01	647.82
Colorado	817.70	2,256.29	1,944.59	1,335.85	861.19
Idaho	730.53	2,824.39	1,895.17	1,359.44	963.06
Montana	999.55	2,414.75	1,096.45	1,527.34	1,784.88
Nevada	665.10	3,807.16	935.29	798.68	1,030.44
New Mexico	814.11	3,702.01	2,203.69	1,129.65	1,122.22
Utah	775.71	3,346.27	1,068.48	1,151.31	1,157.38
Wyoming	1,198.87	728.35	2,612.66	1,617.08	2,091.61
Pacific:					
Alaska	988.81	1,173.73	1,072.13	1,503.98	2,029.22
California	635.08	1,878.74	998.51	1,045.30	992.47
Hawaii	806.46	2,624.47	1,100.52	1,301.78	933.91
Oregon	645.34	1,318.34	1,591.94	1,587.61	867.30
Washington	857.85	2,141.52	1,589.04	1,926.02	1,080.00

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

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

Table VIII.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	7,216	8,179	7,224	7,172	7,063
New England:					
Connecticut	6,747	4,977	7,647	8,914	5,290
Maine	6,955	7,946	8,368	6,729	6,449
Massachusetts	7,811	7,081	7,110	6,740	9,009
New Hampshire	6,220	6,128	6,982	6,975	5,374
Rhode Island	6,821	5,916	6,751	7,097	6,950
Vermont	6,577	5,070 *	7,858	6,085	6,737
Middle Atlantic:					
New Jersey	7,305	13,121	2,966 *	8,237	8,590
New York	6,278	5,146	7,184	5,921	6,350
Pennsylvania	6,633	7,882	6,392	6,889	6,205
East North Central:					
Illinois	6,888	7,335	7,282	6,747	6,664
Indiana	6,422	6,528	5,911	5,840	6,967
Michigan	6,577	7,099	8,984	6,233	5,731
Ohio	5,695	6,652	5,300	5,440	5,922
Wisconsin	6,886	7,965	6,749	8,150	6,061
West North Central:					
Iowa	6,230	6,985	6,945	6,090	5,909
Kansas	7,207	6,129	8,201	7,749	6,647
Minnesota	7,010	6,995	7,341	8,295	6,123
Missouri	6,109	7,064	4,700 *	6,209	6,551
Nebraska	6,475	5,288	6,014	8,159	5,950
North Dakota	5,695	3,691 *	6,688	7,384	4,731
South Dakota	7,077	8,978	6,697	6,130	7,637
South Atlantic:					
Delaware	7,726	8,751	10,577	9,482	5,919
District of Columbia	7,987	6,227	7,877	7,817	8,632
Florida	8,831	13,101	11,129	7,514	7,691
Georgia	6,453	6,509	6,564	6,847	6,110
Maryland	6,364	7,509	9,723	5,639	5,189
North Carolina	7,968	10,423	6,825	9,187	7,231
South Carolina	7,832	11,549	6,896	7,792	7,869
Virginia	6,847	7,438	7,865	6,981	6,414
West Virginia	8,290	5,328	4,720	10,511	8,572 *
East South Central:					
Alabama	7,808	6,240 *	9,240	8,225	7,461
Kentucky	6,389	6,539	5,560	5,887	7,046
Mississippi	6,692	5,919 *	8,546	6,563	6,075
Tennessee	7,247	10,993	6,680	7,145	7,038
West South Central:					
Arkansas	6,456	6,555	7,781	5,479	6,735
Louisiana	8,600	7,016	8,143	7,986	9,576
Oklahoma	7,085	7,958	7,921	8,178	6,161
Texas	6,851	10,427	6,490	7,293	6,093
Mountain:					
Arizona	6,746	9,067	8,625	5,690	5,973
Colorado	7,441	6,168	9,078	7,826	6,715
Idaho	6,600	8,441	7,470	6,629	6,034
Montana	7,390	--	7,043	8,293	6,965
Nevada	5,690	8,192	5,625	2,493	7,516
New Mexico	5,786	5,840 *	6,453	6,977	5,246
Utah	5,862	5,286 *	5,364	7,240	5,194
Wyoming	6,818	4,594 *	7,743	8,581	6,311
Pacific:					
Alaska	8,409	7,842	10,290	8,402	7,835
California	9,148	8,519	6,856	8,439	10,530
Hawaii	6,484	7,902	5,824	6,827	6,184
Oregon	5,584	8,186	6,286	8,056	3,745
Washington	7,365	6,035	13,017 *	8,758	5,094

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	233.99	518.41	294.61	172.99	491.34
New England:					
Connecticut	642.12	952.61	1,011.77	1,186.45	1,076.73
Maine	517.45	1,494.83	995.72	539.45	875.75
Massachusetts	1,113.64	1,196.71	1,036.91	538.52	2,433.75
New Hampshire	393.88	1,050.53	684.35	1,081.40	398.57
Rhode Island	419.16	962.53	751.11	1,061.10	668.88
Vermont	486.03	1,951.42 *	953.65	911.62	637.38
Middle Atlantic:					
New Jersey	1,223.40	1,945.30	2,050.34 *	486.36	1,058.73
New York	366.97	827.71	791.57	777.53	504.00
Pennsylvania	362.25	1,030.71	633.98	653.75	523.68
East North Central:					
Illinois	428.32	945.92	772.04	815.16	748.32
Indiana	560.22	689.00	510.94	435.47	1,093.09
Michigan	813.35	1,450.56	2,501.72	661.32	1,376.49
Ohio	644.46	570.62	539.30	488.39	1,472.42
Wisconsin	567.32	802.52	1,041.80	1,227.87	758.70
West North Central:					
Iowa	443.80	1,705.95	946.92	900.84	533.91
Kansas	582.12	1,360.05	1,389.53	996.87	784.69
Minnesota	475.27	1,086.36	1,170.44	743.26	709.30
Missouri	609.14	872.31	1,939.16 *	754.62	760.59
Nebraska	379.15	713.99	837.22	676.13	542.88
North Dakota	372.36	1,147.93 *	604.47	536.38	528.38
South Dakota	419.19	1,081.90	781.80	662.88	699.98
South Atlantic:					
Delaware	996.65	1,090.35	2,152.55	1,889.13	1,056.99
District of Columbia	583.88	1,262.61	657.51	786.42	1,173.91
Florida	726.26	3,636.65	994.19	728.21	588.49
Georgia	381.24	1,474.40	737.19	938.25	425.55
Maryland	490.90	1,460.61	790.38	616.20	518.51
North Carolina	462.08	856.27	555.28	888.56	737.02
South Carolina	593.49	1,485.57	524.90	792.64	941.25
Virginia	277.74	1,016.54	933.92	451.97	422.53
West Virginia	1,297.42	1,364.02	510.73	1,560.48	2,604.53 *
East South Central:					
Alabama	665.33	2,308.27 *	1,315.84	845.47	1,106.31
Kentucky	442.60	1,201.68	873.55	584.10	782.86
Mississippi	447.17	3,055.51 *	999.82	501.12	594.06
Tennessee	552.54	2,415.78	772.63	1,078.60	699.07
West South Central:					
Arkansas	535.46	639.02	697.66	1,094.89	684.80
Louisiana	475.88	917.88	830.78	466.89	841.40
Oklahoma	467.14	1,189.15	1,351.75	769.28	663.39
Texas	508.82	1,436.86	1,431.81	834.64	674.32
Mountain:					
Arizona	549.64	1,109.68	1,230.81	803.39	636.08
Colorado	493.87	777.33	668.46	1,249.73	633.07
Idaho	424.01	762.76	894.13	705.46	643.07
Montana	646.00	--	1,247.37	1,041.96	1,044.30
Nevada	667.47	1,689.48	1,548.62	701.80	913.77
New Mexico	751.38	2,140.40 *	1,453.33	689.59	1,080.98
Utah	464.63	1,711.90 *	669.10	692.30	675.45
Wyoming	650.00	1,545.83 *	807.49	1,068.01	881.92
Pacific:					
Alaska	770.41	779.69	1,982.79	1,599.97	1,683.02
California	1,280.50	925.51	523.27	748.95	2,061.66
Hawaii	621.74	1,982.18	1,437.37	1,206.72	757.62
Oregon	598.26	1,332.66	976.04	893.56	741.08
Washington	1,329.93	852.40	4,470.72 *	1,237.68	953.55

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.

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

Table VIII.D.3 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	29.4%	34.0%	30.2%	29.6%	28.2%
New England:					
Connecticut	24.9%	18.5%	30.1%	34.6%	18.4%
Maine	27.2%	33.1%	30.6%	27.5%	24.7%
Massachusetts	27.7%	27.0%	26.1%	22.2%	32.7%
New Hampshire	23.8%	26.4%	27.6%	24.2%	21.1%
Rhode Island	26.3%	22.9%	25.4%	29.3%	26.2%
Vermont	25.4%	24.1% *	29.9%	23.4%	25.2%
Middle Atlantic:					
New Jersey	26.6%	48.1%	11.0% *	32.8%	29.0%
New York	23.1%	22.2%	26.0%	23.0%	22.3%
Pennsylvania	26.3%	33.7%	27.9%	28.4%	22.9%
East North Central:					
Illinois	27.6%	32.2%	28.1%	30.0%	25.2%
Indiana	26.0%	24.6%	28.3%	22.5%	27.8%
Michigan	27.1%	28.2%	33.0%	28.2%	23.5%
Ohio	25.2%	25.0%	22.3%	23.4%	28.1%
Wisconsin	26.7%	31.5%	27.4%	31.9%	22.8%
West North Central:					
Iowa	27.1%	32.4%	28.0%	24.9%	28.0%
Kansas	29.8%	23.1%	37.0%	33.7%	26.1%
Minnesota	29.7%	31.9%	32.9%	37.0%	24.5%
Missouri	25.6%	32.2%	24.9%	25.1%	25.2%
Nebraska	27.3%	23.9%	26.4%	32.6%	25.2%
North Dakota	24.7%	21.1%	26.1%	31.7%	20.7%
South Dakota	28.4%	34.3%	29.3%	26.5%	28.4%
South Atlantic:					
Delaware	27.7%	37.7%	37.5%	36.6%	20.3%
District of Columbia	29.1%	24.1% *	30.7%	32.4%	28.0%
Florida	35.6%	47.9%	48.7%	29.8%	31.1%
Georgia	27.6%	23.7%	28.8%	31.1%	25.6%
Maryland	25.7%	33.2%	46.2%	23.9%	19.0%
North Carolina	34.5%	60.5%	30.3%	36.5%	30.8%
South Carolina	32.3%	45.6%	28.5%	31.6%	32.7%
Virginia	26.8%	27.5%	36.1%	28.2%	24.2%
West Virginia	32.5%	25.7%	20.4%	42.0%	31.7%
East South Central:					
Alabama	32.6%	28.2% *	36.6%	37.5%	29.9%
Kentucky	27.1%	30.1%	21.2%	25.0%	30.7%
Mississippi	30.0%	34.1% *	36.1%	30.4%	26.8%
Tennessee	32.8%	50.1%	30.3%	31.3%	32.8%
West South Central:					
Arkansas	29.3%	31.8%	33.4%	30.8%	26.3%
Louisiana	37.1%	26.9%	37.8%	38.7%	38.6%
Oklahoma	30.7%	35.5%	32.9%	37.2%	26.5%
Texas	28.4%	36.9%	25.7%	31.9%	25.3%
Mountain:					
Arizona	29.2%	36.8%	38.8%	24.9%	25.5%
Colorado	29.8%	25.1%	45.3%	31.2%	25.0%
Idaho	26.9%	34.8%	34.3%	30.0%	22.5%
Montana	33.1%	34.1%	31.8%	34.8%	32.3%
Nevada	25.9%	35.9%	26.5%	10.7%	35.5%
New Mexico	24.3%	25.6% *	26.1%	30.5%	21.8%
Utah	24.9%	21.5% *	19.1%	33.5%	22.7%
Wyoming	28.8%	21.1% *	29.0%	36.9%	26.9%
Pacific:					
Alaska	33.0%	33.6%	41.2%	34.3%	29.0%
California	37.9%	40.4%	31.0%	31.7%	43.8%
Hawaii	28.6%	37.5%	28.3%	27.6%	27.5%
Oregon	22.6%	35.5%	27.3%	33.3%	14.6%
Washington	29.0%	26.7%	46.4% *	37.2%	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.

Table VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.01%	1.88%	1.23%	0.69%	2.13%
New England:					
Connecticut	2.50%	3.30%	3.71%	5.97%	3.61%
Maine	1.80%	6.55%	2.89%	2.39%	2.80%
Massachusetts	3.74%	5.13%	3.79%	1.92%	8.03%
New Hampshire	1.79%	4.86%	2.93%	4.57%	1.80%
Rhode Island	1.57%	4.66%	2.29%	3.82%	2.43%
Vermont	1.90%	9.34% *	3.89%	3.82%	2.40%
Middle Atlantic:					
New Jersey	4.29%	7.66%	7.77% *	1.81%	3.84%
New York	1.23%	3.29%	3.09%	2.38%	1.76%
Pennsylvania	1.61%	3.28%	2.59%	2.56%	2.16%
East North Central:					
Illinois	1.69%	6.05%	3.13%	2.48%	2.73%
Indiana	2.16%	4.22%	2.28%	2.37%	3.77%
Michigan	2.97%	5.74%	7.14%	2.99%	5.23%
Ohio	2.02%	2.65%	2.22%	2.09%	4.73%
Wisconsin	2.28%	3.57%	4.15%	5.43%	2.88%
West North Central:					
Iowa	2.23%	8.09%	4.30%	4.21%	2.84%
Kansas	2.41%	6.55%	5.29%	3.82%	3.01%
Minnesota	2.24%	4.25%	6.05%	3.83%	2.80%
Missouri	1.88%	4.21%	6.99%	3.35%	2.51%
Nebraska	1.88%	3.26%	4.17%	3.05%	3.00%
North Dakota	1.78%	5.65%	3.07%	2.50%	2.61%
South Dakota	1.73%	3.60%	3.39%	3.58%	2.56%
South Atlantic:					
Delaware	3.88%	4.00%	7.45%	6.46%	4.15%
District of Columbia	2.16%	7.59% *	2.82%	2.51%	3.69%
Florida	2.72%	10.59%	3.32%	2.90%	3.23%
Georgia	1.71%	6.46%	4.25%	4.26%	1.67%
Maryland	2.51%	6.38%	3.12%	2.90%	1.84%
North Carolina	2.33%	8.97%	2.50%	4.11%	2.93%
South Carolina	2.37%	3.66%	2.64%	3.56%	3.69%
Virginia	1.12%	4.05%	3.12%	1.61%	1.52%
West Virginia	4.34%	3.69%	3.05%	5.14%	8.08%
East South Central:					
Alabama	3.03%	9.21% *	5.81%	5.35%	4.87%
Kentucky	2.42%	3.68%	3.99%	2.84%	4.75%
Mississippi	2.54%	13.83% *	5.10%	2.94%	3.43%
Tennessee	2.87%	8.96%	6.44%	4.28%	4.30%
West South Central:					
Arkansas	1.55%	3.67%	3.98%	3.09%	2.24%
Louisiana	2.03%	4.46%	4.12%	2.17%	3.24%
Oklahoma	2.06%	4.77%	5.70%	3.33%	2.84%
Texas	1.90%	4.98%	5.28%	3.72%	2.50%
Mountain:					
Arizona	2.24%	3.32%	3.82%	3.59%	2.84%
Colorado	2.34%	3.92%	5.16%	5.72%	2.38%
Idaho	1.86%	4.76%	3.12%	4.17%	2.19%
Montana	2.84%	5.70%	5.33%	5.19%	4.51%
Nevada	3.15%	6.91%	7.57%	2.98%	4.36%
New Mexico	3.48%	10.02% *	6.17%	3.00%	4.86%
Utah	2.20%	8.81% *	2.46%	3.17%	3.38%
Wyoming	2.72%	6.62% *	2.08%	4.58%	4.20%
Pacific:					
Alaska	2.90%	3.90%	7.11%	5.56%	6.10%
California	5.94%	2.79%	2.22%	2.78%	10.12%
Hawaii	2.39%	8.94%	6.73%	3.71%	3.67%
Oregon	2.20%	5.93%	4.73%	3.24%	2.56%
Washington	5.21%	2.27%	14.23% *	4.02%	3.91%

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.

Table VIII.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	23.7%	19.6%	19.4%	22.8%	28.0%
New England:					
Connecticut	25.7%	25.4%	21.3%	24.8%	29.2%
Maine	21.2%	18.9%	13.1%	19.4%	27.9%
Massachusetts	24.4%	22.2%	25.1%	20.8%	27.8%
New Hampshire	22.3%	22.2%	19.3%	19.9%	26.3%
Rhode Island	25.7%	21.0%	25.3%	22.5%	29.8%
Vermont	22.0%	25.9%	15.9%	21.5%	26.0%
Middle Atlantic:					
New Jersey	22.4%	17.9%	22.6%	19.7%	25.5%
New York	23.1%	18.6%	16.9%	22.2%	27.7%
Pennsylvania	24.0%	21.7%	16.2%	24.5%	28.7%
East North Central:					
Illinois	27.3%	17.5%	25.7%	24.7%	34.3%
Indiana	24.4%	15.9%	20.1%	22.0%	31.3%
Michigan	28.6%	24.1%	23.3%	29.4%	32.4%
Ohio	24.4%	19.4%	20.6%	24.0%	28.4%
Wisconsin	23.6%	13.4%	21.4%	23.2%	27.5%
West North Central:					
Iowa	25.4%	18.3%	19.4%	27.0%	29.8%
Kansas	21.0%	18.9%	18.0%	18.0%	26.3%
Minnesota	25.8%	24.1%	18.0% *	24.1%	32.2%
Missouri	26.7%	22.2%	24.0%	28.1%	28.4%
Nebraska	27.3%	29.1%	21.9%	28.4%	29.2%
North Dakota	30.4%	25.1%	24.4%	26.7%	37.9%
South Dakota	27.1%	12.2%	25.1%	29.2%	30.6%
South Atlantic:					
Delaware	23.5%	16.4%	16.7%	19.5%	32.1%
District of Columbia	24.2%	19.8%	20.5%	22.5%	29.8%
Florida	24.2%	21.6% *	20.8%	22.9%	27.6%
Georgia	24.6%	22.1%	22.2%	23.7%	27.2%
Maryland	21.6%	17.3%	15.1%	21.2%	28.1%
North Carolina	21.6%	18.8%	22.2%	20.2%	23.2%
South Carolina	19.9%	13.3%	17.3%	13.6%	26.5%
Virginia	23.8%	20.4%	17.6%	20.1%	30.1%
West Virginia	26.8%	14.9%	24.3%	24.8%	31.3%
East South Central:					
Alabama	27.3%	23.8%	19.0%	22.3%	37.9%
Kentucky	24.9%	20.9%	20.4%	24.3%	28.7%
Mississippi	20.7%	19.3%	18.1%	19.0%	23.7%
Tennessee	25.8%	15.5%	19.4%	29.8%	29.9%
West South Central:					
Arkansas	22.9%	21.6%	16.2%	24.4%	26.6%
Louisiana	23.8%	24.8%	20.4% *	20.1%	29.0%
Oklahoma	19.4%	9.4%	15.7%	15.5%	28.6%
Texas	23.9%	15.9%	14.1%	28.6%	28.6%
Mountain:					
Arizona	20.5%	21.5%	19.2%	15.0%	26.5%
Colorado	22.4%	12.4%	20.2%	21.5%	27.2%
Idaho	26.4%	22.3%	15.3%	24.5%	36.5%
Montana	20.8%	8.0% *	16.5%	21.0%	25.3%
Nevada	20.6%	19.3%	15.0%	22.5%	22.9%
New Mexico	23.1%	15.4% *	15.4%	17.6%	30.8%
Utah	30.3%	20.8%	27.6%	31.3%	32.8%
Wyoming	25.0%	41.0%	20.1%	22.8%	25.1%
Pacific:					
Alaska	25.0%	25.7%	20.1%	24.4%	28.1%
California	22.2%	22.4%	19.1%	20.4%	24.8%
Hawaii	19.1%	11.0%	15.0%	23.1%	23.5%
Oregon	18.9%	15.2%	12.2%	17.2%	24.4%
Washington	19.6%	14.6%	17.3%	15.9%	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.

Table VIII.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.30%	0.85%	0.55%	0.55%	0.62%
New England:					
Connecticut	1.70%	3.51%	2.62%	2.52%	3.79%
Maine	1.60%	3.60%	2.02%	2.73%	3.59%
Massachusetts	1.71%	4.24%	2.33%	3.50%	2.58%
New Hampshire	1.17%	4.91%	2.71%	1.54%	1.90%
Rhode Island	1.46%	3.95%	3.16%	2.72%	2.18%
Vermont	1.52%	6.91%	2.56%	3.04%	1.68%
Middle Atlantic:					
New Jersey	1.82%	4.12%	4.59%	3.65%	2.17%
New York	0.81%	2.33%	1.54%	1.65%	1.14%
Pennsylvania	1.04%	4.41%	1.38%	1.88%	1.62%
East North Central:					
Illinois	1.83%	2.89%	2.53%	2.50%	3.52%
Indiana	1.37%	3.27%	2.70%	2.03%	2.78%
Michigan	1.60%	4.59%	2.00%	3.07%	2.80%
Ohio	1.97%	2.73%	1.68%	1.74%	4.87%
Wisconsin	1.21%	2.79%	2.55%	1.82%	2.11%
West North Central:					
Iowa	1.57%	2.97%	2.32%	3.41%	2.30%
Kansas	1.89%	4.23%	2.20%	3.38%	1.90%
Minnesota	2.18%	2.55%	5.87% *	2.35%	2.89%
Missouri	1.78%	3.82%	6.39%	2.61%	2.30%
Nebraska	1.48%	5.01%	3.21%	2.66%	2.19%
North Dakota	1.85%	5.97%	3.34%	2.59%	2.81%
South Dakota	1.92%	2.02%	2.81%	3.82%	3.36%
South Atlantic:					
Delaware	2.51%	2.79%	3.18%	2.11%	5.55%
District of Columbia	1.37%	4.18%	2.87%	1.95%	2.04%
Florida	1.59%	6.57% *	2.08%	2.03%	2.30%
Georgia	1.24%	4.99%	1.95%	2.20%	1.99%
Maryland	1.64%	2.38%	1.25%	2.63%	1.90%
North Carolina	1.74%	4.47%	5.90%	2.00%	2.40%
South Carolina	1.26%	3.62%	1.53%	1.68%	2.00%
Virginia	1.94%	4.27%	1.73%	2.44%	3.62%
West Virginia	1.35%	1.85%	2.73%	2.34%	2.27%
East South Central:					
Alabama	2.42%	5.69%	2.32%	2.70%	4.70%
Kentucky	1.61%	2.80%	3.02%	2.59%	3.08%
Mississippi	1.19%	4.62%	2.38%	1.77%	2.05%
Tennessee	2.40%	3.74%	2.67%	5.41%	3.87%
West South Central:					
Arkansas	1.61%	5.13%	1.58%	3.31%	2.41%
Louisiana	2.32%	5.71%	7.15% *	1.90%	2.96%
Oklahoma	1.42%	1.52%	2.57%	1.79%	2.68%
Texas	1.83%	2.82%	2.28%	3.89%	3.02%
Mountain:					
Arizona	1.87%	3.38%	3.27%	3.19%	2.70%
Colorado	1.64%	1.97%	2.71%	4.02%	2.15%
Idaho	1.97%	6.43%	2.36%	3.06%	2.49%
Montana	1.51%	2.74% *	1.95%	2.24%	2.86%
Nevada	1.90%	3.84%	3.33%	3.99%	2.94%
New Mexico	2.12%	5.88% *	3.09%	2.95%	3.40%
Utah	2.16%	5.21%	4.20%	3.02%	5.26%
Wyoming	1.95%	9.82%	4.67%	3.13%	1.73%
Pacific:					
Alaska	1.57%	3.77%	4.07%	2.54%	2.15%
California	0.67%	2.21%	1.75%	1.28%	1.31%
Hawaii	1.71%	2.74%	1.93%	3.62%	2.60%
Oregon	1.33%	2.81%	1.97%	2.12%	2.30%
Washington	1.61%	2.82%	3.79%	2.73%	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.

Table VIII.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	16,931	16,065	16,453	16,781	17,472
New England:					
Connecticut	18,917	18,487	16,552	18,958	20,110
Maine	17,239	15,341	17,712	17,843	17,048
Massachusetts	17,391	16,475	18,570	17,690	16,964
New Hampshire	17,392	17,416	16,199	19,781	16,350
Rhode Island	19,363	20,700	19,705	17,181	19,861
Vermont	17,916	16,259	18,319	17,884	18,009
Middle Atlantic:					
New Jersey	17,623	16,836	17,731	16,181	18,981
New York	19,431	17,261	19,224	19,363	19,970
Pennsylvania	18,838	16,599	18,739	18,496	19,939
East North Central:					
Illinois	17,976	16,487	17,695	17,504	18,877
Indiana	17,320	16,855	15,161	18,880	17,436
Michigan	18,707	17,880	20,400	15,720	20,006
Ohio	16,190	17,107	16,577	16,073	15,820
Wisconsin	17,023	16,912	16,505	16,741	17,567
West North Central:					
Iowa	14,841	14,055	14,305	15,671	14,258
Kansas	17,210	15,351	15,580	18,745	16,248
Minnesota	17,334	17,288	15,854	17,548	17,994
Missouri	16,809	14,558	14,662	17,641	17,558
Nebraska	15,715	16,421	14,631	15,812	16,035
North Dakota	15,802	13,732	16,514	16,461	15,457
South Dakota	17,020	19,114	15,976	16,363	17,351
South Atlantic:					
Delaware	18,899	15,909	19,327	19,955	18,367
District of Columbia	18,189	18,382	17,288	16,610	19,823
Florida	17,406	15,413	15,531	18,984	17,328
Georgia	15,650	17,662	15,914	14,767	15,863
Maryland	15,972	13,837	13,736	15,705	17,699
North Carolina	16,080	15,698	16,625	16,581	15,468
South Carolina	17,455	18,700	17,396	16,113	17,926
Virginia	16,261	13,082	16,320	15,324	17,634
West Virginia	18,334	16,979	17,911	17,887	18,907
East South Central:					
Alabama	17,253	13,311	19,649	15,853	17,648
Kentucky	16,434	16,206	17,250	15,506	16,758
Mississippi	14,405	16,173	12,724	14,568	14,714
Tennessee	14,826	14,732	14,407	14,975	14,943
West South Central:					
Arkansas	14,906	15,675	14,986	14,052	15,396
Louisiana	16,184	19,330	15,215	15,473	16,714
Oklahoma	14,887	15,598	15,579	14,247	14,848
Texas	15,734	17,332	15,269	15,674	15,712
Mountain:					
Arizona	16,249	14,964	14,446	17,640	15,747
Colorado	16,909	19,134	13,967	16,528	17,850
Idaho	15,900	14,729	15,329	13,257	18,597
Montana	16,618	12,749	16,329	18,406	15,660
Nevada	14,547	11,610	13,833	15,393	14,762
New Mexico	16,730	16,747	16,448	16,492	16,905
Utah	15,325	13,968	16,531	15,904	14,736
Wyoming	16,779	16,857	17,096	16,373	16,799
Pacific:					
Alaska	18,115	15,882	17,125	18,537	18,645
California	16,982	14,719	16,160	16,163	19,193
Hawaii	14,631	11,225 *	13,863	15,550	15,589
Oregon	17,100	14,266	15,816	16,983	18,018
Washington	16,774	15,862	15,701	17,258	17,059

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	116.68	249.97	208.37	215.11	202.23
New England:					
Connecticut	673.82	2,227.17	1,176.76	1,020.45	1,066.98
Maine	661.66	829.41	995.24	1,311.73	767.63
Massachusetts	561.01	661.46	1,188.74	904.50	950.17
New Hampshire	473.12	817.08	1,037.29	770.51	789.13
Rhode Island	693.93	1,900.90	1,947.93	812.35	914.19
Vermont	428.09	1,313.25	882.81	759.73	634.36
Middle Atlantic:					
New Jersey	813.66	2,194.95	814.70	1,621.72	996.21
New York	566.66	1,485.63	647.78	1,590.84	668.47
Pennsylvania	581.87	696.73	1,531.64	852.98	1,025.37
East North Central:					
Illinois	378.11	1,275.15	633.55	635.29	699.23
Indiana	563.69	2,238.59	1,068.01	1,209.68	704.10
Michigan	722.68	935.54	1,683.79	1,031.29	1,074.65
Ohio	354.02	978.19	739.75	498.26	679.57
Wisconsin	491.95	1,144.00	1,189.61	928.05	693.08
West North Central:					
Iowa	418.15	1,923.36	1,105.95	567.63	622.61
Kansas	1,114.39	2,191.74	940.96	1,623.76	447.13
Minnesota	527.33	1,030.53	800.09	1,066.68	772.84
Missouri	410.65	815.39	1,303.35	678.17	493.39
Nebraska	531.87	644.60	1,132.39	888.83	930.93
North Dakota	405.18	1,323.41	843.17	617.49	701.95
South Dakota	533.34	969.98	663.30	1,660.56	670.10
South Atlantic:					
Delaware	710.37	1,114.78	1,282.23	1,515.41	813.82
District of Columbia	428.78	1,513.80	496.91	765.64	712.92
Florida	465.52	807.24	625.11	919.86	615.13
Georgia	454.00	1,612.76	817.32	613.32	855.83
Maryland	588.40	1,603.50	1,066.22	957.70	764.23
North Carolina	422.31	1,321.76	516.74	728.84	752.73
South Carolina	595.11	2,678.39	635.82	535.78	1,084.47
Virginia	584.49	2,172.05	1,292.75	888.26	721.99
West Virginia	721.11	582.78	2,015.77	932.37	1,279.33
East South Central:					
Alabama	710.24	848.86	2,054.74	1,346.16	733.78
Kentucky	412.30	1,426.85	630.51	893.54	602.26
Mississippi	473.34	1,873.11	763.63	560.55	735.80
Tennessee	473.19	1,877.69	1,327.68	856.61	659.15
West South Central:					
Arkansas	423.75	1,684.96	651.69	652.61	774.25
Louisiana	430.81	1,291.01	808.25	587.61	791.20
Oklahoma	353.16	492.78	1,053.42	744.85	491.27
Texas	464.93	1,031.85	643.37	928.38	776.46
Mountain:					
Arizona	1,040.85	1,021.70	843.56	2,550.96	631.56
Colorado	691.97	1,563.41	1,120.10	1,103.65	1,158.98
Idaho	671.69	3,111.62	734.83	1,377.40	653.80
Montana	561.46	2,157.44	832.28	1,019.33	706.80
Nevada	490.22	1,428.52	877.24	584.82	943.80
New Mexico	582.61	2,622.77	1,078.77	731.44	816.34
Utah	419.68	874.29	1,295.43	445.24	479.37
Wyoming	633.78	1,586.76	691.61	1,069.63	1,076.81
Pacific:					
Alaska	775.30	746.92	901.31	1,283.51	1,418.06
California	571.24	573.61	633.73	623.23	1,148.63
Hawaii	675.91	3,498.86 *	790.87	600.16	680.80
Oregon	578.82	1,225.01	1,202.58	1,582.56	631.87
Washington	492.49	1,351.79	700.02	718.79	873.71

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.

Table VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	4,707	5,375	4,805	4,817	4,431
New England:					
Connecticut	4,264	3,867	4,349	4,783	4,016
Maine	5,216	4,503	5,941	6,062	4,437
Massachusetts	4,157	4,594	3,771	4,367	4,055
New Hampshire	4,046	4,269	4,468	4,762	3,189
Rhode Island	4,628	5,493	5,240	3,683	4,539
Vermont	5,075	5,313	5,339	5,415	4,553
Middle Atlantic:					
New Jersey	4,534	--	2,128 *	4,401	6,081
New York	5,016	6,544	5,618	5,496	4,158
Pennsylvania	4,665	6,031	4,603	5,156	3,839
East North Central:					
Illinois	4,992	4,932	4,682	4,981	5,276
Indiana	4,269	4,904	3,622	4,342	4,429
Michigan	4,758	6,115	7,733	4,728	3,278
Ohio	4,088	4,962	3,774	4,020	4,203
Wisconsin	4,482	5,474	4,230	5,160	3,949
West North Central:					
Iowa	4,265	3,574	5,359	4,053	4,124
Kansas	4,601	4,435	5,166	4,916	3,913
Minnesota	4,653	4,752	4,647	5,050	4,379
Missouri	4,972	4,590	4,277	4,901	5,396
Nebraska	4,245	4,175	4,346	4,633	3,980
North Dakota	3,833	3,605	5,747	4,485	2,662
South Dakota	5,193	6,101	4,748	3,916	5,798
South Atlantic:					
Delaware	4,695	6,502	5,351	5,756	3,450
District of Columbia	5,441	4,515	4,393	5,961	5,861
Florida	5,366	5,495	5,170	5,834	5,054
Georgia	4,035	3,519	3,921	4,402	3,886
Maryland	4,423	4,557	7,130	4,138	3,336
North Carolina	5,491	4,609	7,131	5,319	4,970
South Carolina	5,390	7,937	5,782	4,633	5,218
Virginia	4,751	5,184	4,989	4,312	4,827
West Virginia	3,990	7,022	3,123	4,349	3,828
East South Central:					
Alabama	4,367	4,417	4,818	4,751	3,825
Kentucky	4,553	5,325	4,445	4,731	4,375
Mississippi	4,823	--	4,435	5,021	4,612
Tennessee	4,341	5,426	4,695	4,190	4,056
West South Central:					
Arkansas	5,331	5,437	5,873	4,634	5,487
Louisiana	6,291	6,834	5,908	6,352	6,315
Oklahoma	4,988	6,927	6,067	4,695	4,030
Texas	4,747	6,487	4,457	5,253	4,272
Mountain:					
Arizona	4,520	5,067	4,871	4,021	4,826
Colorado	4,951	3,820	5,945	5,272	4,598
Idaho	4,919	6,750	5,907	3,540	4,735
Montana	5,230	--	3,806	6,249	5,005
Nevada	3,650	4,678	4,177	2,010	4,528
New Mexico	4,847	6,431	4,138	6,154	4,142
Utah	3,718	4,492	3,958	4,681	2,946
Wyoming	5,465	--	5,905	5,388	5,575
Pacific:					
Alaska	5,457	5,247	6,091	4,677	5,869
California	4,859	5,741	4,680	4,580	5,033
Hawaii	3,808	2,916 *	3,917	4,245	3,730
Oregon	3,970	5,260	4,372	5,421	2,801
Washington	4,103	4,511	5,257	4,755	3,184

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	69.44	202.69	177.65	109.82	113.17
New England:					
Connecticut	320.97	859.30	462.58	425.12	612.95
Maine	442.49	1,269.35	639.32	1,059.96	382.78
Massachusetts	312.66	805.21	521.19	357.07	608.98
New Hampshire	220.16	368.55	586.53	391.64	306.68
Rhode Island	297.71	1,010.81	645.72	372.40	474.24
Vermont	427.49	884.31	675.52	903.63	356.85
Middle Atlantic:					
New Jersey	738.87	--	1,157.17 *	636.81	1,074.58
New York	307.92	1,847.95	542.59	685.93	295.69
Pennsylvania	346.42	1,239.67	346.84	461.63	418.03
East North Central:					
Illinois	390.78	925.31	687.72	421.44	867.28
Indiana	279.62	451.45	433.31	400.38	491.12
Michigan	619.15	771.69	1,868.18	443.02	679.02
Ohio	212.72	424.95	458.42	341.22	381.79
Wisconsin	302.93	756.33	607.88	610.42	363.09
West North Central:					
Iowa	197.91	648.39	481.99	269.43	372.33
Kansas	302.12	548.33	284.02	381.74	394.40
Minnesota	240.87	552.12	321.64	614.02	367.45
Missouri	341.93	488.26	703.96	522.58	630.50
Nebraska	341.14	466.70	536.81	428.96	624.28
North Dakota	355.28	933.01	505.69	447.73	459.73
South Dakota	312.30	787.09	603.64	498.61	395.55
South Atlantic:					
Delaware	429.90	619.45	837.70	863.27	363.48
District of Columbia	491.76	1,120.11	284.90	1,383.18	629.92
Florida	320.51	536.74	505.82	785.61	376.49
Georgia	327.19	915.18	411.26	496.61	651.14
Maryland	558.82	675.95	1,158.58	624.84	347.04
North Carolina	376.01	745.53	1,220.22	503.22	510.09
South Carolina	432.66	1,784.87	623.21	713.09	621.60
Virginia	479.01	1,334.09	474.62	442.85	965.43
West Virginia	266.79	1,264.40	366.21	386.85	442.13
East South Central:					
Alabama	257.49	770.20	648.22	520.47	309.44
Kentucky	278.76	793.87	610.28	451.70	448.06
Mississippi	357.28	--	635.89	554.48	671.70
Tennessee	260.60	1,420.91	470.74	407.54	376.21
West South Central:					
Arkansas	456.99	1,166.65	600.87	598.09	963.44
Louisiana	356.85	1,083.14	837.55	586.20	671.73
Oklahoma	351.87	1,196.42	973.37	394.41	430.77
Texas	288.71	897.58	701.14	550.00	379.97
Mountain:					
Arizona	437.24	627.86	808.13	704.52	541.87
Colorado	291.11	235.97	598.76	413.39	449.76
Idaho	440.62	1,975.40	537.96	527.69	432.85
Montana	481.41	--	718.08	807.25	723.01
Nevada	440.98	1,041.73	1,166.63	423.92	557.05
New Mexico	420.14	775.81	685.53	634.13	654.08
Utah	502.40	833.55	405.86	652.37	622.12
Wyoming	681.14	--	412.00	688.52	1,239.80
Pacific:					
Alaska	682.46	595.48	1,584.27	470.13	1,399.32
California	222.96	394.21	412.23	278.04	530.91
Hawaii	307.06	931.00 *	675.58	556.87	448.11
Oregon	412.08	498.97	539.52	754.84	498.94
Washington	411.30	626.24	477.00	549.93	623.12

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 VIII.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	27.8%	33.5%	29.2%	28.7%	25.4%
New England:					
Connecticut	22.5%	20.9%	26.3%	25.2%	20.0%
Maine	30.3%	29.4%	33.5%	34.0%	26.0%
Massachusetts	23.9%	27.9%	20.3%	24.7%	23.9%
New Hampshire	23.3%	24.5%	27.6%	24.1%	19.5%
Rhode Island	23.9%	26.5%	26.6%	21.4%	22.9%
Vermont	28.3%	32.7%	29.1%	30.3%	25.3%
Middle Atlantic:					
New Jersey	25.7%	28.9%	12.0% *	27.2%	32.0%
New York	25.8%	37.9%	29.2%	28.4%	20.8%
Pennsylvania	24.8%	36.3%	24.6%	27.9%	19.3%
East North Central:					
Illinois	27.8%	29.9%	26.5%	28.5%	28.0%
Indiana	24.6%	29.1%	23.9%	23.0%	25.4%
Michigan	25.4%	34.2%	37.9%	30.1%	16.4%
Ohio	25.3%	29.0%	22.8%	25.0%	26.6%
Wisconsin	26.3%	32.4%	25.6%	30.8%	22.5%
West North Central:					
Iowa	28.7%	25.4%	37.5%	25.9%	28.9%
Kansas	26.7%	28.9%	33.2%	26.2%	24.1%
Minnesota	26.8%	27.5%	29.3%	28.8%	24.3%
Missouri	29.6%	31.5%	29.2%	27.8%	30.7%
Nebraska	27.0%	25.4%	29.7%	29.3%	24.8%
North Dakota	24.3%	26.3%	34.8%	27.2%	17.2%
South Dakota	30.5%	31.9%	29.7%	23.9%	33.4%
South Atlantic:					
Delaware	24.8%	40.9%	27.7%	28.8%	18.8%
District of Columbia	29.9%	24.6%	25.4%	35.9%	29.6%
Florida	30.8%	35.7%	33.3%	30.7%	29.2%
Georgia	25.8%	19.9% *	24.6%	29.8%	24.5%
Maryland	27.7%	32.9%	51.9%	26.3%	18.8%
North Carolina	34.1%	29.4%	42.9%	32.1%	32.1%
South Carolina	30.9%	42.4%	33.2%	28.8%	29.1%
Virginia	29.2%	39.6%	30.6%	28.1%	27.4%
West Virginia	21.8%	41.4%	17.4%	24.3%	20.2%
East South Central:					
Alabama	25.3%	33.2%	24.5%	30.0%	21.7%
Kentucky	27.7%	32.9%	25.8%	30.5%	26.1%
Mississippi	33.5%	49.9%	34.9%	34.5%	31.3%
Tennessee	29.3%	36.8%	32.6%	28.0%	27.1%
West South Central:					
Arkansas	35.8%	34.7%	39.2%	33.0%	35.6%
Louisiana	38.9%	35.4%	38.8%	41.0%	37.8%
Oklahoma	33.5%	44.4%	38.9%	33.0%	27.1%
Texas	30.2%	37.4%	29.2%	33.5%	27.2%
Mountain:					
Arizona	27.8%	33.9%	33.7%	22.8%	30.6%
Colorado	29.3%	20.0%	42.6%	31.9%	25.8%
Idaho	30.9%	45.8%	38.5%	26.7%	25.5%
Montana	31.5%	--	23.3%	34.0%	32.0%
Nevada	25.1%	40.3%	30.2%	13.1%	30.7%
New Mexico	29.0%	38.4%	25.2%	37.3%	24.5%
Utah	24.3%	32.2%	23.9%	29.4%	20.0%
Wyoming	32.6%	--	34.5%	32.9%	33.2%
Pacific:					
Alaska	30.1%	33.0%	35.6%	25.2%	31.5%
California	28.6%	39.0%	29.0%	28.3%	26.2%
Hawaii	26.0%	26.0%	28.3%	27.3%	23.9%
Oregon	23.2%	36.9%	27.6%	31.9%	15.5%
Washington	24.5%	28.4%	33.5%	27.6%	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 VIII.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 average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.41%	1.19%	1.08%	0.62%	0.67%
New England:					
Connecticut	1.93%	3.47%	2.12%	2.15%	3.62%
Maine	1.85%	8.32%	2.66%	3.82%	2.89%
Massachusetts	1.55%	4.40%	2.98%	2.30%	2.72%
New Hampshire	1.20%	2.72%	3.59%	1.83%	1.89%
Rhode Island	1.25%	4.15%	2.29%	2.02%	1.99%
Vermont	2.15%	5.22%	3.94%	4.53%	1.63%
Middle Atlantic:					
New Jersey	4.07%	5.03%	7.00% *	3.51%	5.53%
New York	1.49%	9.15%	2.66%	3.08%	1.49%
Pennsylvania	2.18%	8.11%	2.45%	2.30%	2.58%
East North Central:					
Illinois	2.20%	6.02%	3.84%	2.14%	4.82%
Indiana	1.55%	3.88%	2.33%	2.76%	2.44%
Michigan	3.13%	3.18%	6.52%	2.97%	3.48%
Ohio	1.30%	2.62%	2.38%	2.12%	2.58%
Wisconsin	1.88%	4.58%	3.19%	4.19%	2.31%
West North Central:					
Iowa	1.50%	5.94%	3.10%	1.65%	3.29%
Kansas	0.99%	5.76%	2.98%	0.67%	2.17%
Minnesota	1.54%	2.92%	2.73%	3.43%	2.30%
Missouri	1.91%	2.44%	3.94%	2.91%	3.43%
Nebraska	2.16%	2.08%	3.29%	3.17%	3.85%
North Dakota	2.37%	6.13%	3.31%	2.85%	3.25%
South Dakota	1.70%	4.00%	3.85%	1.85%	2.49%
South Atlantic:					
Delaware	2.30%	4.21%	4.82%	5.40%	2.05%
District of Columbia	2.82%	6.78%	1.61%	8.03%	3.09%
Florida	1.66%	3.03%	2.86%	3.61%	2.13%
Georgia	1.76%	6.46% *	2.73%	2.82%	3.09%
Maryland	3.93%	5.37%	8.24%	3.82%	1.98%
North Carolina	2.33%	5.49%	6.94%	3.37%	3.23%
South Carolina	2.61%	4.73%	4.07%	4.55%	3.91%
Virginia	2.79%	6.71%	3.25%	2.69%	5.38%
West Virginia	1.49%	6.40%	3.52%	1.98%	2.08%
East South Central:					
Alabama	2.06%	6.93%	5.08%	4.46%	2.06%
Kentucky	1.80%	4.71%	3.55%	3.07%	2.92%
Mississippi	2.36%	7.87%	3.77%	4.40%	4.13%
Tennessee	1.85%	6.83%	4.95%	2.89%	2.59%
West South Central:					
Arkansas	2.80%	10.11%	5.10%	3.70%	5.09%
Louisiana	2.03%	7.04%	4.33%	3.00%	3.81%
Oklahoma	2.41%	7.88%	6.30%	3.46%	2.95%
Texas	1.98%	4.56%	4.67%	3.98%	2.89%
Mountain:					
Arizona	2.25%	4.30%	4.79%	1.93%	2.68%
Colorado	2.03%	1.74%	3.30%	2.92%	2.72%
Idaho	2.46%	6.54%	2.92%	3.94%	2.48%
Montana	2.58%	--	4.75%	4.18%	4.05%
Nevada	3.37%	4.78%	7.17%	2.82%	5.25%
New Mexico	2.64%	9.85%	4.43%	3.25%	3.65%
Utah	3.04%	4.76%	2.78%	4.36%	4.12%
Wyoming	3.60%	--	2.31%	3.64%	6.50%
Pacific:					
Alaska	3.55%	3.24%	8.14%	3.22%	7.13%
California	1.44%	2.32%	2.28%	1.83%	3.03%
Hawaii	1.91%	3.90%	4.57%	3.43%	3.00%
Oregon	2.23%	4.88%	3.05%	3.93%	2.57%
Washington	2.87%	2.84%	3.32%	3.46%	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 VIII.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	17.6%	15.0%	16.4%	18.1%	18.5%
New England:					
Connecticut	18.3%	16.9%	16.9%	15.4%	22.2%
Maine	18.5%	13.2%	15.2%	20.9%	20.6%
Massachusetts	16.7%	16.4%	14.9%	14.9%	19.4%
New Hampshire	18.1%	22.2% *	17.4%	15.9%	19.3%
Rhode Island	15.5%	16.3%	13.0%	13.3%	18.4%
Vermont	17.9%	14.7%	14.9%	19.5%	19.2%
Middle Atlantic:					
New Jersey	20.6%	12.9%	19.8%	21.2%	21.8%
New York	16.5%	18.9%	15.6%	14.8%	17.8%
Pennsylvania	16.7%	16.5%	14.9%	17.9%	16.9%
East North Central:					
Illinois	17.1%	8.3%	19.4%	17.9%	17.8%
Indiana	19.6%	13.3%	19.7%	16.5%	24.2%
Michigan	19.8%	14.4%	17.8%	18.1%	24.2%
Ohio	18.8%	17.1%	19.9%	20.0%	17.5%
Wisconsin	18.8%	15.2%	17.5%	20.1%	19.4%
West North Central:					
Iowa	18.0%	12.3%	15.3%	21.8%	17.6%
Kansas	21.6%	13.8%	19.0%	26.2%	20.0%
Minnesota	15.5%	16.9%	15.1%	13.1%	17.1%
Missouri	19.6%	21.9%	13.9%	19.9%	22.2%
Nebraska	16.7%	14.7%	15.2%	17.5%	17.3%
North Dakota	15.9%	14.4%	12.7%	15.8%	18.1%
South Dakota	16.6%	15.0%	12.4%	15.5%	20.1%
South Atlantic:					
Delaware	19.4%	14.4%	13.5%	20.9%	22.6%
District of Columbia	17.2%	13.8%	16.2%	17.4%	19.1%
Florida	18.1%	12.7%	14.8%	21.9%	18.7%
Georgia	19.7%	17.0%	18.0%	20.6%	20.5%
Maryland	18.4%	18.6%	12.8%	20.1%	21.3%
North Carolina	17.2%	10.5% *	14.7%	19.3%	19.0%
South Carolina	18.0%	17.0%	18.9%	13.6%	20.5%
Virginia	18.1%	18.3%	15.2%	16.1%	20.6%
West Virginia	18.3%	11.0%	15.9%	18.4%	20.6%
East South Central:					
Alabama	16.5%	11.9%	17.0%	15.5%	18.6%
Kentucky	19.3%	15.2%	14.6%	16.9%	24.8%
Mississippi	19.8%	9.9%	13.2%	21.7%	23.1%
Tennessee	16.9%	13.3%	14.1%	18.8%	18.4%
West South Central:					
Arkansas	17.1%	12.3%	19.3%	15.7%	18.4%
Louisiana	17.6%	14.1%	13.6%	21.9%	17.9%
Oklahoma	18.3%	24.1%	13.1%	18.7%	19.8%
Texas	17.9%	14.4%	17.0%	16.2%	20.6%
Mountain:					
Arizona	21.3%	14.8%	16.1%	26.0%	21.8%
Colorado	17.2%	14.2% *	15.4%	15.0%	20.8%
Idaho	18.0%	24.8%	16.3%	16.0%	19.2%
Montana	17.2%	15.3% *	12.9%	20.1%	17.3%
Nevada	18.9%	14.7%	15.0%	21.8%	20.4%
New Mexico	19.0%	22.5%	17.6%	14.5%	21.5%
Utah	19.1%	14.9%	14.2%	19.2%	22.1%
Wyoming	19.9%	11.8%	22.9%	15.9%	22.3%
Pacific:					
Alaska	17.3%	16.3%	10.4%	17.5%	21.2%
California	14.6%	15.1%	17.3%	17.5%	11.1%
Hawaii	13.4%	9.3%	13.3%	11.8%	17.2%
Oregon	18.8%	13.3%	15.3%	18.2%	22.5%
Washington	16.1%	17.4%	12.3%	15.6%	17.7%

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 VIII.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2024

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.41%	0.47%	0.50%	0.40%	1.04%
New England:					
Connecticut	0.99%	2.52%	1.58%	1.58%	2.10%
Maine	1.60%	2.02%	1.40%	3.16%	3.75%
Massachusetts	1.31%	2.50%	2.41%	1.49%	3.08%
New Hampshire	1.51%	9.17% *	1.87%	1.98%	1.74%
Rhode Island	1.06%	2.57%	2.28%	2.03%	1.78%
Vermont	1.00%	2.12%	2.61%	1.65%	1.34%
Middle Atlantic:					
New Jersey	1.40%	3.01%	1.64%	3.44%	1.65%
New York	0.67%	2.19%	1.54%	1.32%	0.95%
Pennsylvania	0.89%	1.33%	1.41%	1.53%	1.93%
East North Central:					
Illinois	1.00%	1.85%	2.18%	2.00%	1.19%
Indiana	1.41%	2.82%	1.96%	1.48%	2.71%
Michigan	1.06%	2.70%	1.58%	1.43%	1.93%
Ohio	1.06%	2.20%	1.77%	1.11%	2.36%
Wisconsin	0.85%	1.82%	1.67%	1.44%	1.50%
West North Central:					
Iowa	1.10%	2.13%	1.88%	2.45%	1.39%
Kansas	2.30%	2.21%	3.85%	4.11%	1.19%
Minnesota	0.92%	2.23%	2.40%	1.59%	1.38%
Missouri	1.21%	3.73%	1.79%	1.70%	2.11%
Nebraska	1.08%	1.92%	1.69%	1.77%	2.03%
North Dakota	1.38%	3.74%	1.44%	1.51%	3.01%
South Dakota	1.03%	2.38%	1.89%	2.28%	1.54%
South Atlantic:					
Delaware	1.64%	2.06%	2.08%	2.45%	3.02%
District of Columbia	0.80%	2.67%	1.48%	1.93%	1.13%
Florida	0.89%	1.55%	1.43%	1.82%	1.34%
Georgia	0.83%	2.54%	2.16%	1.51%	1.13%
Maryland	1.42%	3.19%	1.25%	2.66%	1.34%
North Carolina	0.96%	3.72% *	1.74%	1.31%	1.36%
South Carolina	1.25%	3.10%	1.50%	2.11%	2.17%
Virginia	1.62%	3.37%	1.69%	1.77%	3.68%
West Virginia	1.13%	3.05%	3.50%	1.57%	1.53%
East South Central:					
Alabama	1.29%	2.12%	4.13%	1.91%	1.79%
Kentucky	1.16%	2.74%	1.89%	1.14%	2.20%
Mississippi	1.61%	2.66%	2.19%	2.23%	2.17%
Tennessee	0.99%	1.78%	1.42%	1.73%	2.04%
West South Central:					
Arkansas	1.42%	3.50%	2.73%	1.74%	2.79%
Louisiana	1.05%	3.42%	2.12%	1.85%	1.66%
Oklahoma	1.06%	5.34%	1.97%	1.47%	0.99%
Texas	1.10%	1.80%	3.48%	1.63%	1.38%
Mountain:					
Arizona	2.89%	2.19%	1.64%	7.64%	1.55%
Colorado	1.07%	4.59% *	1.61%	1.62%	1.56%
Idaho	1.06%	6.85%	2.53%	1.58%	1.35%
Montana	1.11%	4.75% *	2.34%	1.91%	1.50%
Nevada	1.23%	1.73%	2.44%	1.89%	2.64%
New Mexico	1.21%	5.23%	1.74%	1.45%	1.82%
Utah	1.69%	3.57%	2.41%	2.93%	1.98%
Wyoming	1.40%	3.07%	3.15%	2.18%	2.23%
Pacific:					
Alaska	1.33%	1.69%	1.85%	1.91%	1.97%
California	2.13%	1.20%	1.91%	0.94%	3.24%
Hawaii	0.93%	1.65%	1.97%	1.68%	1.40%
Oregon	1.20%	3.18%	1.83%	1.73%	1.99%
Washington	0.97%	2.31%	2.23%	2.16%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.