

Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2015

| METRO AREA | Percent of establishments that offer health insurance | Percent of employees in establishments that offer health insurance | Percent of employees eligible for health insurance in establishments that offer health insurance | Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance | Percent of employees that are enrolled in health insurance at establishments that offer health insurance |
|---|---|--|--|--|--|
| New York-Newark-Jersey City, NY-NJ-PA | | | | | |
| Less than 50 employees | 39.5% | 61.7% | 80.4% | 68.3% | 54.9% |
| 50 or more employees | 96.8% | 99.0% | 72.4% | 75.7% | 54.8% |
| Total | 48.7% | 87.4% | 74.2% | 73.9% | 54.8% |
| Los Angeles-Long Beach-Anaheim, CA | | | | | |
| Less than 50 employees | 32.4% | 51.4% | 85.6% | 72.5% | 62.1% |
| 50 or more employees | 95.8% | 96.1% | 76.4% | 80.9% | 61.9% |
| Total | 42.3% | 83.0% | 78.1% | 79.3% | 61.9% |
| Chicago-Naperville-Elgin, IL-IN-WI | | | | | |
| Less than 50 employees | 28.9% | 49.8% | 68.3% | 78.0% | 53.3% |
| 50 or more employees | 98.1% | 98.0% | 74.6% | 74.7% | 55.8% |
| Total | 45.2% | 85.3% | 73.7% | 75.2% | 55.4% |
| Dallas-Fort Worth-Arlington, TX | | | | | |
| Less than 50 employees | 23.5% | 46.6% | 84.6% | 79.5% | 67.2% |
| 50 or more employees | 94.2% | 97.0% | 78.9% | 80.3% | 63.3% |
| Total | 45.1% | 88.4% | 79.4% | 80.2% | 63.7% |
| Houston-The Woodlands-Sugar Land, TX | | | | | |
| Less than 50 employees | 27.8% | 43.3% | 92.1% | 80.4% | 74.0% |
| 50 or more employees | 97.2% | 96.3% | 77.7% | 76.7% | 59.6% |
| Total | 51.8% | 85.8% | 79.1% | 77.2% | 61.1% |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | | | | | |
| Less than 50 employees | 33.0% | 52.8% | 81.2% | 72.0% | 58.5% |
| 50 or more employees | 98.9% | 99.4% | 79.6% | 77.7% | 61.8% |
| Total | 51.2% | 89.1% | 79.8% | 76.9% | 61.4% |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | | | | | |
| Less than 50 employees | 37.2% | 61.9% | 70.7% | 73.5% | 52.0% |
| 50 or more employees | 95.6% | 98.0% | 74.3% | 74.9% | 55.7% |
| Total | 51.6% | 88.8% | 73.7% | 74.7% | 55.0% |
| Miami-Fort Lauderdale-West Palm Beach, FL | | | | | |
| Less than 50 employees | 24.9% | 47.2% | 93.0% | 75.9% | 70.6% |
| 50 or more employees | 94.2% | 96.7% | 83.8% | 77.0% | 64.5% |
| Total | 37.9% | 84.8% | 85.0% | 76.9% | 65.3% |
| Atlanta-Sandy Springs-Roswell, GA | | | | | |
| Less than 50 employees | 22.9% | 42.4% | 80.9% | 72.5% | 58.7% |
| 50 or more employees | 99.1% | 99.4% | 73.3% | 71.4% | 52.3% |
| Total | 42.5% | 86.2% | 74.2% | 71.5% | 53.0% |
| Boston-Cambridge-Newton, MA-NH | | | | | |
| Less than 50 employees | 42.0% | 64.5% | 70.8% | 67.2% | 47.6% |
| 50 or more employees | 92.3% | 99.3% | 79.3% | 74.1% | 58.8% |
| Total | 55.1% | 91.4% | 77.9% | 73.1% | 57.0% |
| San Francisco-Oakland-Hayward, CA | | | | | |
| Less than 50 employees | 37.2% | 58.1% | 80.1% | 66.3% | 53.1% |
| 50 or more employees | 95.9% | 96.4% | 81.2% | 77.7% | 63.2% |
| Total | 50.4% | 85.8% | 81.0% | 75.6% | 61.3% |
| Phoenix-Mesa-Scottsdale, AZ | | | | | |
| Less than 50 employees | 25.6% | 40.5% | 81.3% | 71.5% | 58.1% |
| 50 or more employees | 94.2% | 97.6% | 75.7% | 72.2% | 54.6% |
| Total | 44.8% | 83.2% | 76.4% | 72.1% | 55.1% |
| Riverside-San Bernardino-Ontario, CA | | | | | |
| Less than 50 employees | 26.7% | 47.7% | 77.9% | 55.3% | 43.1% |
| 50 or more employees | 90.7% | 95.2% | 77.3% | 72.3% | 55.9% |
| Total | 41.3% | 80.6% | 77.4% | 69.2% | 53.6% |
| Detroit-Warren-Dearborn, MI | | | | | |
| Less than 50 employees | 37.8% | 42.4% | 84.3% | 79.1% | 66.7% |
| 50 or more employees | 91.8% | 94.2% | 79.8% | 77.9% | 62.2% |
| Total | 50.5% | 78.5% | 80.5% | 78.1% | 62.9% |

Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2015 (cont.)

| METRO AREA | Percent of establishments that offer health insurance | Percent of employees in establishments that offer health insurance | Percent of employees eligible for health insurance in establishments that offer health insurance | Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance | Percent of employees that are enrolled in health insurance at establishments that offer health insurance |
|--|--|---|---|---|---|
| Seattle-Tacoma-Bellevue, WA | | | | | |
| Less than 50 employees | 23.2% | 42.4% | 80.8% | 80.3% | 64.9% |
| 50 or more employees | 98.2% | 98.6% | 68.2% | 84.9% | 57.9% |
| Total | 41.0% | 83.3% | 70.0% | 84.1% | 58.9% |
| Minneapolis-St. Paul-Bloomington, MN-WI | | | | | |
| Less than 50 employees | 31.1% | 53.2% | 77.4% | 71.1% | 55.1% |
| 50 or more employees | 96.6% | 98.5% | 78.1% | 72.1% | 56.3% |
| Total | 49.3% | 89.0% | 78.0% | 72.0% | 56.1% |
| San Diego-Carlsbad, CA | | | | | |
| Less than 50 employees | 31.7% | 49.7% | 86.9% | 84.7% | 73.6% |
| 50 or more employees | 97.1% | 97.4% | 74.0% | 76.4% | 56.6% |
| Total | 48.2% | 87.3% | 75.6% | 77.6% | 58.6% |
| Tampa-St. Petersburg-Clearwater, FL | | | | | |
| Less than 50 employees | 19.5% | 35.2% | 86.3% | 69.0% | 59.6% |
| 50 or more employees | 98.9% | 96.1% | 71.1% | 78.0% | 55.4% |
| Total | 34.5% | 79.0% | 73.0% | 76.7% | 56.0% |
| Denver-Aurora-Lakewood, CO | | | | | |
| Less than 50 employees | 26.7% | 47.1% | 75.5% | 68.9% | 52.0% |
| 50 or more employees | 97.8% | 97.7% | 68.9% | 66.1% | 45.5% |
| Total | 44.2% | 83.7% | 69.9% | 66.6% | 46.6% |
| St. Louis, MO-IL | | | | | |
| Less than 50 employees | 30.5% | 37.6% | 78.7% | 80.1% | 63.1% |
| 50 or more employees | 96.2% | 98.9% | 80.2% | 71.8% | 57.5% |
| Total | 46.7% | 83.4% | 80.0% | 72.7% | 58.2% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2015

| METRO AREA | Percent of establishments that offer health insurance | Percent of employees in establishments that offer health insurance | Percent of employees eligible for health insurance in establishments that offer health insurance | Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance | Percent of employees that are enrolled in health insurance at establishments that offer health insurance |
|---|---|--|--|--|--|
| New York-Newark-Jersey City, NY-NJ-PA | | | | | |
| Less than 50 employees | 2.06% | 2.38% | 2.01% | 2.05% | 2.16% |
| 50 or more employees | 1.11% | 0.42% | 2.48% | 1.45% | 2.27% |
| Total | 1.79% | 0.92% | 1.99% | 1.22% | 1.83% |
| Los Angeles-Long Beach-Anaheim, CA | | | | | |
| Less than 50 employees | 2.75% | 3.67% | 2.93% | 2.63% | 3.39% |
| 50 or more employees | 1.49% | 1.71% | 2.21% | 1.52% | 2.40% |
| Total | 2.47% | 1.73% | 1.88% | 1.35% | 2.06% |
| Chicago-Naperville-Elgin, IL-IN-WI | | | | | |
| Less than 50 employees | 3.13% | 4.24% | 6.28% | 3.04% | 5.54% |
| 50 or more employees | 0.76% | 0.91% | 2.59% | 2.15% | 3.09% |
| Total | 2.62% | 1.47% | 2.42% | 1.88% | 2.76% |
| Dallas-Fort Worth-Arlington, TX | | | | | |
| Less than 50 employees | 4.08% | 6.26% | 4.81% | 4.73% | 6.04% |
| 50 or more employees | 2.33% | 1.32% | 3.54% | 2.98% | 3.95% |
| Total | 3.62% | 1.93% | 3.23% | 2.73% | 3.63% |
| Houston-The Woodlands-Sugar Land, TX | | | | | |
| Less than 50 employees | 4.41% | 5.84% | 2.51% | 4.08% | 4.09% |
| 50 or more employees | 1.26% | 1.60% | 3.36% | 2.30% | 3.44% |
| Total | 3.62% | 2.07% | 3.03% | 2.08% | 3.12% |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | | | | | |
| Less than 50 employees | 2.70% | 3.69% | 2.64% | 2.23% | 2.84% |
| 50 or more employees | 0.39% | 0.25% | 2.19% | 1.65% | 2.17% |
| Total | 2.33% | 1.12% | 1.94% | 1.47% | 1.92% |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | | | | | |
| Less than 50 employees | 3.91% | 4.73% | 4.09% | 3.54% | 4.30% |
| 50 or more employees | 1.95% | 1.05% | 3.15% | 3.14% | 3.45% |
| Total | 3.43% | 1.53% | 2.69% | 2.67% | 2.93% |
| Miami-Fort Lauderdale-West Palm Beach, FL | | | | | |
| Less than 50 employees | 3.47% | 5.26% | 1.95% | 3.96% | 3.97% |
| 50 or more employees | 2.18% | 1.35% | 1.90% | 1.79% | 2.35% |
| Total | 3.22% | 1.78% | 1.72% | 1.62% | 2.14% |
| Atlanta-Sandy Springs-Roswell, GA | | | | | |
| Less than 50 employees | 3.76% | 5.19% | 4.06% | 5.22% | 5.09% |
| 50 or more employees | 0.85% | 0.61% | 4.96% | 3.72% | 5.36% |
| Total | 3.16% | 1.79% | 4.48% | 3.33% | 4.83% |
| Boston-Cambridge-Newton, MA-NH | | | | | |
| Less than 50 employees | 3.82% | 3.92% | 4.43% | 2.70% | 3.47% |
| 50 or more employees | 5.96% | 0.50% | 2.68% | 1.77% | 2.90% |
| Total | 3.19% | 1.06% | 2.38% | 1.58% | 2.51% |
| San Francisco-Oakland-Hayward, CA | | | | | |
| Less than 50 employees | 4.39% | 5.19% | 4.28% | 6.24% | 5.37% |
| 50 or more employees | 2.32% | 2.10% | 3.25% | 2.92% | 3.25% |
| Total | 3.82% | 2.40% | 2.76% | 2.66% | 2.83% |
| Phoenix-Mesa-Scottsdale, AZ | | | | | |
| Less than 50 employees | 3.80% | 5.49% | 4.27% | 4.41% | 5.15% |
| 50 or more employees | 2.17% | 1.06% | 3.38% | 2.47% | 2.94% |
| Total | 3.05% | 2.02% | 3.01% | 2.22% | 2.67% |
| Riverside-San Bernardino-Ontario, CA | | | | | |
| Less than 50 employees | 6.18% | 8.85% | 5.99% | 7.96% | 5.40% |
| 50 or more employees | 4.81% | 2.43% | 4.92% | 5.08% | 5.78% |
| Total | 5.67% | 4.04% | 4.17% | 4.52% | 4.84% |
| Detroit-Warren-Dearborn, MI | | | | | |
| Less than 50 employees | 5.09% | 5.79% | 3.84% | 3.74% | 4.36% |
| 50 or more employees | 4.31% | 3.29% | 3.51% | 2.61% | 3.88% |
| Total | 4.15% | 3.27% | 2.99% | 2.25% | 3.31% |

Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2015 (cont.)

| METRO AREA | Percent of establishments that offer health insurance | Percent of employees in establishments that offer health insurance | Percent of employees eligible for health insurance in establishments that offer health insurance | Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance | Percent of employees that are enrolled in health insurance at establishments that offer health insurance |
|--|---|--|--|--|--|
| Seattle-Tacoma-Bellevue, WA | | | | | |
| Less than 50 employees | 3.40% | 4.68% | 3.69% | 3.85% | 4.32% |
| 50 or more employees | 1.25% | 1.15% | 4.58% | 1.87% | 4.43% |
| Total | 3.16% | 2.05% | 4.03% | 1.69% | 3.89% |
| Minneapolis-St. Paul-Bloomington, MN-WI | | | | | |
| Less than 50 employees | 3.49% | 4.96% | 4.78% | 3.11% | 4.11% |
| 50 or more employees | 1.70% | 1.03% | 2.78% | 2.32% | 2.91% |
| Total | 2.82% | 1.49% | 2.51% | 2.07% | 2.60% |
| San Diego-Carlsbad, CA | | | | | |
| Less than 50 employees | 5.93% | 8.11% | 4.91% | 3.93% | 5.50% |
| 50 or more employees | 1.89% | 1.77% | 3.95% | 3.31% | 4.77% |
| Total | 5.20% | 2.72% | 3.57% | 2.89% | 4.29% |
| Tampa-St. Petersburg-Clearwater, FL | | | | | |
| Less than 50 employees | 4.36% | 6.95% | 4.83% | 6.16% | 6.70% |
| 50 or more employees | 0.66% | 2.57% | 3.68% | 2.74% | 3.52% |
| Total | 4.59% | 3.77% | 3.32% | 2.50% | 3.20% |
| Denver-Aurora-Lakewood, CO | | | | | |
| Less than 50 employees | 3.66% | 5.81% | 6.66% | 3.63% | 5.45% |
| 50 or more employees | 1.66% | 2.07% | 4.78% | 5.18% | 4.08% |
| Total | 3.13% | 2.53% | 4.19% | 4.37% | 3.58% |
| St. Louis, MO-IL | | | | | |
| Less than 50 employees | 4.96% | 6.28% | 6.89% | 4.93% | 5.91% |
| 50 or more employees | 2.84% | 0.80% | 3.23% | 4.35% | 3.64% |
| Total | 4.37% | 2.51% | 2.97% | 3.95% | 3.31% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.