

**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, 2019**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>New York-Newark-Jersey City, NY-NJ-PA</b>					
Less than 50 employees	34.2%	55.2%	75.4%	65.0%	49.0%
50 or more employees	95.8%	97.8%	76.3%	69.0%	52.7%
Total	44.7%	86.4%	76.1%	68.4%	52.0%
<b>Los Angeles-Long Beach-Anaheim, CA</b>					
Less than 50 employees	30.6%	50.8%	86.5%	75.7%	65.5%
50 or more employees	97.2%	98.9%	77.5%	71.1%	55.2%
Total	43.0%	85.7%	79.0%	72.0%	56.8%
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>					
Less than 50 employees	35.6%	62.4%	77.1%	72.0%	55.5%
50 or more employees	97.2%	97.0%	72.6%	73.4%	53.3%
Total	50.1%	88.4%	73.4%	73.1%	53.7%
<b>Dallas-Fort Worth-Arlington, TX</b>					
Less than 50 employees	26.4%	48.9%	82.0%	56.9%	46.7%
50 or more employees	98.0%	98.9%	81.8%	73.0%	59.8%
Total	50.1%	88.8%	81.8%	71.2%	58.3%
<b>Houston-The Woodlands-Sugar Land, TX</b>					
Less than 50 employees	39.5%	58.8%	90.8%	62.8%	57.0%
50 or more employees	96.4%	97.0%	76.1%	77.1%	58.7%
Total	57.6%	89.1%	78.1%	74.8%	58.5%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>					
Less than 50 employees	29.8%	57.2%	87.0%	69.4%	60.4%
50 or more employees	98.0%	98.8%	76.8%	67.0%	51.5%
Total	45.7%	86.5%	78.8%	67.5%	53.2%
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>					
Less than 50 employees	40.0%	63.9%	75.7%	62.8%	47.5%
50 or more employees	98.7%	99.6%	74.0%	73.9%	54.7%
Total	58.4%	90.1%	74.3%	71.8%	53.3%
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>					
Less than 50 employees	29.2%	49.0%	83.3%	70.3%	58.6%
50 or more employees	97.4%	98.3%	84.5%	74.8%	63.2%
Total	40.2%	81.9%	84.3%	73.9%	62.3%
<b>Atlanta-Sandy Springs-Roswell, GA</b>					
Less than 50 employees	27.3%	46.9%	78.2%	78.1%	61.1%
50 or more employees	95.0%	98.7%	75.9%	68.2%	51.8%
Total	42.2%	88.3%	76.1%	69.3%	52.8%
<b>Boston-Cambridge-Newton, MA-NH</b>					
Less than 50 employees	44.0%	68.2%	68.7%	59.5%	40.9%
50 or more employees	99.4%	99.1%	77.8%	70.4%	54.8%
Total	59.0%	92.1%	76.3%	68.8%	52.4%
<b>San Francisco-Oakland-Hayward, CA</b>					
Less than 50 employees	41.3%	64.3%	84.2%	81.1%	68.2%
50 or more employees	95.6%	96.3%	83.5%	72.9%	60.9%
Total	56.0%	87.9%	83.7%	74.5%	62.3%
<b>Phoenix-Mesa-Scottsdale, AZ</b>					
Less than 50 employees	34.4%	49.4%	88.3%	69.7%	61.5%
50 or more employees	99.7%	99.2%	72.1%	67.4%	48.6%
Total	53.1%	87.7%	74.2%	67.7%	50.3%
<b>Riverside-San Bernardino-Ontario, CA</b>					
Less than 50 employees	18.4%	30.9%	75.1%	66.5%	50.0%
50 or more employees	94.7%	97.4%	74.4%	66.4%	49.4%
Total	31.5%	75.3%	74.5%	66.4%	49.5%
<b>Detroit-Warren-Dearborn, MI</b>					
Less than 50 employees	27.8%	47.7%	73.6%	76.3%	56.1%
50 or more employees	95.7%	95.9%	74.1%	76.3%	56.6%
Total	45.0%	84.3%	74.0%	76.3%	56.5%

**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, 2019 (cont.)**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>Seattle-Tacoma-Bellevue, WA</b>					
Less than 50 employees	36.6%	50.6%	84.8%	80.9%	68.7%
50 or more employees	99.4%	99.1%	80.9%	82.8%	67.0%
Total	53.0%	88.0%	81.4%	82.6%	67.2%
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>					
Less than 50 employees	33.5%	60.7%	71.7%	68.6%	49.2%
50 or more employees	97.8%	96.3%	78.0%	74.9%	58.5%
Total	47.1%	87.1%	76.9%	73.9%	56.8%
<b>San Diego-Carlsbad, CA</b>					
Less than 50 employees	33.6%	42.6%	83.3%	80.9%	67.4%
50 or more employees	100.0%	100.0%	85.5%	78.5%	67.1%
Total	49.9%	88.2%	85.3%	78.7%	67.1%
<b>Tampa-St. Petersburg-Clearwater, FL</b>					
Less than 50 employees	23.3% *	52.6%	81.6%	81.4%	66.4%
50 or more employees	97.8%	97.5%	87.4%	76.0%	66.4%
Total	42.0%	90.0%	86.8%	76.5%	66.4%
<b>Denver-Aurora-Lakewood, CO</b>					
Less than 50 employees	32.9%	49.9%	88.2%	67.2%	59.3%
50 or more employees	99.1%	98.5%	84.3%	75.2%	63.4%
Total	48.3%	87.5%	84.8%	74.1%	62.9%
<b>St. Louis, MO-IL</b>					
Less than 50 employees	27.0%	50.0%	69.0%	80.8%	55.8%
50 or more employees	95.6%	97.7%	80.1%	74.1%	59.4%
Total	42.8%	83.9%	78.2%	75.1%	58.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

**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, 2019**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>New York-Newark-Jersey City, NY-NJ-PA</b>					
Less than 50 employees	2.49%	2.67%	3.02%	2.62%	2.76%
50 or more employees	1.30%	0.80%	1.68%	1.61%	1.87%
Total	2.10%	0.98%	1.48%	1.42%	1.62%
<b>Los Angeles-Long Beach-Anaheim, CA</b>					
Less than 50 employees	4.14%	4.69%	3.12%	3.31%	3.88%
50 or more employees	1.44%	0.64%	2.86%	2.49%	2.98%
Total	3.61%	1.61%	2.47%	2.13%	2.59%
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>					
Less than 50 employees	3.60%	3.35%	3.16%	2.79%	3.33%
50 or more employees	1.18%	1.51%	3.29%	1.69%	2.78%
Total	2.87%	1.42%	2.78%	1.47%	2.37%
<b>Dallas-Fort Worth-Arlington, TX</b>					
Less than 50 employees	4.77%	5.55%	3.88%	6.80%	5.52%
50 or more employees	0.98%	0.62%	2.55%	2.15%	2.86%
Total	4.07%	1.52%	2.30%	2.14%	2.64%
<b>Houston-The Woodlands-Sugar Land, TX</b>					
Less than 50 employees	6.92%	6.13%	2.34%	6.26%	5.90%
50 or more employees	1.50%	1.60%	4.70%	2.67%	4.99%
Total	5.00%	1.96%	4.16%	2.52%	4.37%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>					
Less than 50 employees	3.77%	4.36%	2.42%	2.63%	2.90%
50 or more employees	0.96%	0.55%	2.77%	2.34%	2.87%
Total	3.56%	1.67%	2.31%	1.92%	2.39%
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>					
Less than 50 employees	4.74%	5.26%	4.14%	3.60%	3.81%
50 or more employees	0.82%	0.27%	2.47%	1.98%	2.63%
Total	3.75%	1.52%	2.16%	1.83%	2.27%
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>					
Less than 50 employees	4.88%	5.91%	4.83%	4.73%	5.34%
50 or more employees	1.74%	1.51%	3.14%	4.24%	5.13%
Total	4.47%	2.91%	2.70%	3.58%	4.28%
<b>Atlanta-Sandy Springs-Roswell, GA</b>					
Less than 50 employees	5.36%	6.67%	5.53%	4.61%	5.80%
50 or more employees	2.12%	0.76%	3.44%	4.71%	4.52%
Total	4.41%	1.91%	3.14%	4.28%	4.15%
<b>Boston-Cambridge-Newton, MA-NH</b>					
Less than 50 employees	5.92%	4.65%	5.18%	3.30%	3.98%
50 or more employees	0.38%	0.88%	2.99%	2.36%	3.33%
Total	4.57%	1.34%	2.62%	2.06%	2.82%
<b>San Francisco-Oakland-Hayward, CA</b>					
Less than 50 employees	8.07%	6.81%	5.23%	4.10%	4.99%
50 or more employees	2.44%	2.38%	4.38%	4.87%	5.34%
Total	6.65%	2.71%	3.67%	4.00%	4.43%
<b>Phoenix-Mesa-Scottsdale, AZ</b>					
Less than 50 employees	5.62%	5.60%	4.19%	4.45%	5.21%
50 or more employees	0.24%	0.75%	5.03%	3.31%	5.19%
Total	4.14%	1.84%	4.52%	2.88%	4.65%
<b>Riverside-San Bernardino-Ontario, CA</b>					
Less than 50 employees	5.26%	7.71%	11.71%	6.23%	8.29%
50 or more employees	3.14%	1.62%	5.68%	8.29%	7.25%
Total	5.65%	5.26%	5.15%	7.20%	6.36%
<b>Detroit-Warren-Dearborn, MI</b>					
Less than 50 employees	5.25%	5.81%	6.18%	3.31%	5.56%
50 or more employees	2.05%	2.18%	6.49%	2.16%	5.33%
Total	4.30%	2.76%	5.67%	1.92%	4.67%

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, 2019 (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
<b>Seattle-Tacoma-Bellevue, WA</b>					
Less than 50 employees	5.77%	5.55%	4.09%	3.59%	4.86%
50 or more employees	0.44%	0.84%	3.59%	2.70%	4.32%
Total	4.52%	1.93%	3.16%	2.40%	3.80%
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>					
Less than 50 employees	4.68%	5.22%	3.68%	4.32%	3.25%
50 or more employees	1.08%	2.07%	2.67%	1.93%	2.80%
Total	3.89%	2.00%	2.30%	1.77%	2.37%
<b>San Diego-Carlsbad, CA</b>					
Less than 50 employees	10.07%	9.24%	5.83%	3.50%	4.89%
50 or more employees	0.00%	0.00%	5.37%	5.55%	8.55%
Total	8.24%	3.81%	4.90%	4.99%	7.71%
<b>Tampa-St. Petersburg-Clearwater, FL</b>					
Less than 50 employees	8.06% *	14.57%	3.77%	2.98%	4.23%
50 or more employees	1.79%	1.88%	4.08%	6.06%	7.28%
Total	7.40%	2.97%	3.75%	5.45%	6.58%
<b>Denver-Aurora-Lakewood, CO</b>					
Less than 50 employees	5.59%	5.70%	3.88%	4.97%	4.94%
50 or more employees	0.74%	1.07%	2.73%	2.41%	3.56%
Total	4.46%	2.09%	2.40%	2.27%	3.19%
<b>St. Louis, MO-IL</b>					
Less than 50 employees	4.59%	5.50%	5.17%	3.44%	5.22%
50 or more employees	2.09%	1.32%	3.00%	2.35%	2.93%
Total	4.10%	2.31%	2.66%	2.08%	2.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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