Table IX.A.5 Deductibles for private-sector employees for areas within States: United States, 2018-2020

| STATE/AREA   | Percent of<br>enrollees with<br>a deductible | Single<br>deductible<br>amount | Family<br>deductible<br>amount | Percent<br>of single<br>coverage<br>enrollees<br>in a high<br>deductible<br>plan | Percent<br>of family<br>coverage<br>enrollees<br>in a high<br>deductible<br>plan | Single<br>deductible<br>amount<br>among HDHP<br>enrollees | Family<br>deductible<br>amount<br>among HDHP<br>enrollees |
|--|--|--------------------------------|--------------------------------|--|--|---|---|
| ALABAMA:   |  |                                |                                |  |  |   |   |
| Birmingham-Hoover,AL<br>Remainder of state                         | 93.2%<br>90.1%                               | 1,544<br>1,597                 | 3,026<br>2,961                 | 46.5%<br>44.0%   | 44.1%<br>36.5%   | 2,472<br>2,674  | 4,964<br>5,194  |
| ALASKA:  |  |                                |                                |  |  |   |   |
| Anchorage,AK<br>Remainder of state                                 | 93.0%<br>95.5%                               | 2,052<br>1,721                 | 3,728<br>3,424                 | 61.1%<br>53.8%   | 54.5%<br>52.6%   | 2,732<br>2,544  | 5,274<br>5,316  |
| ARIZONA:   |  |                                |                                |  |  |   |   |
| Phoenix-Mesa-Scottsdale,AZ<br>Remainder of state                   | 94.5%<br>93.3%                               | 2,268<br>2,170                 | 4,453<br>3,946                 | 70.2%<br>64.2%   | 68.1%<br>60.5%   | 2,796<br>2,875  | 5,669<br>5,291  |
| ARKANSAS: Little Rock-North Little Rock-                           | 95.5%  | 1,836                          | 3,301                          | 53.7%  | 54.5%  | 2,666   | 4,679   |
| Conway,AR<br>Remainder of state                                    | 96.7%  | 1,674                          | 3,486                          | 54.2%  | 56.7%  | 2,356   | 4,757   |
| CALIFORNIA:  |  |                                |                                |  |  |   |   |
| Los Angeles-Long Beach-Anaheim,CA                                  | 69.8%  | 1,641                          | 3,079                          | 40.6%  | 42.4%  | 2,289   | 4,313   |
| Riverside-San Bernardino-Ontario,CA                                | 68.3%  | 1,460                          | 3,229                          | 33.5%  | 33.9%  | 2,293   | 5,027   |
| SacramentoRosevilleArden-  | 72.7%  | 1,873                          | 3,594                          | 48.6%  | 48.1%  | 2,455   | 4,960   |
| Arcade,CA<br>San Diego-Carlsbad,CA                                 | 63.5%  | 1,968                          | 4,461                          | 51.1%  | 46.7%  | 2,321   | 5,424   |
| San Francisco-Oakland-Hayward,CA                                   | 75.5%  | 1,642                          | 3,354                          | 41.3%  | 45.9%  | 2,448   | 4,849   |
| San Jose-Sunnyvale-Santa Clara,CA                                  | 71.4%  | 1,351                          | 2,890                          | 36.4%  | 43.0%  | 2,051   | 4,394   |
| Remainder of state   | 77.2%  | 1,829                          | 3,526                          | 48.9%  | 41.3%  | 2,592   | 5,412   |
| COLORADO:  |  |                                |                                |  |  |   |   |
| Denver-Aurora-Lakewood,CO  | 93.6%  | 1,929                          | 3,819                          | 62.7%  | 64.3%  | 2,485   | 4,893   |
| Remainder of state   | 94.1%  | 2,067                          | 4,223                          | 65.3%  | 64.4%  | 2,619   | 5,497   |
| CONNECTICUT:   |  |                                |                                |  |  |   |   |
| Bridgeport-Stamford-Norwalk,CT                                     | 87.6%  | 2,203                          | 3,966                          | 63.7%  | 59.4%  | 2,708   | 5,291   |
| Hartford-West Hartford-East Hartford,C                             |  | 2,130                          | 3,748                          | 67.2%  | 65.8%  | 2,701   | 4,724   |
| New Haven-Milford,CT<br>Remainder of state                         | 87.7%<br>94.7%                               | 2,332<br>2,200                 | 3,758<br>3,832                 | 64.2%<br>68.2%   | 59.5%<br>70.1%   | 2,896<br>2,783  | 4,941<br>4,819  |
|  |  | ,                              | -,                             |  |  | ,   | ,   |
| DELAWARE:  | 00.40/                                       | 1.040                          | 2 575                          | EE 20/   | E4.40/   | 0.574   | E 004   |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD                         | 90.4%  | 1,843                          | 3,575                          | 55.3%  | 54.1%  | 2,574   | 5,004   |
| Remainder of state   | 93.3%  | 1,617                          | 2,766                          | 51.9%  | 40.1%  | 2,404   | 4,857   |
| DISTRICT OF COLUMBIA Washington-Arlington-Alexandria,DC- VA-MD-WV  | 72.0%  | 1,347                          | 2,688                          | 31.9%  | 31.1%  | 2,314   | 4,610   |
| FLORIDA:   |  |                                |                                |  |  |   |   |
| Miami-Fort Lauderdale-West Palm                                    | 90.4%  | 2,070                          | 3,704                          | 62.2%  | 56.1%  | 2,726   | 5,169   |
| Beach,FL   |  |                                |                                |  |  |   |   |
| Orlando-Kissimmee-Sanford,FL<br>Tampa-St. Petersburg-Clearwater,FL | 90.0%<br>90.6%                               | 1,917<br>1,880                 | 3,619<br>3,836                 | 63.3%<br>55.3%   | 58.5%<br>58.6%   | 2,473<br>2,613  | 4,864<br>5,226  |
| Remainder of state   | 91.9%  | 2,125                          | 3,740                          | 62.5%  | 58.6%  | 2,804   | 4,993   |
|  |  | , -                            | -,                             |  |  | ,   | ,   |
| GEORGIA: Atlanta-Sandy Springs-Roswell,GA                          | 90.8%  | 1,997                          | 4,030                          | 60.3%  | 62.5%  | 2,648   | 5,304   |
| Remainder of state   | 95.3%  | 1,846                          | 3,552                          | 55.0%  | 54.4%  | 2,625   | 5,163   |
|  |  | ,                              | ,                              |  |  | ,   | ,   |
| HAWAII:  | 40.2%  | 1,176                          | 2,967                          | 14.7%  | 21.4%  | 2,365   | 5,006   |
| Urban Honolulu,HI<br>Remainder of state                            | 41.8%  | 1,564                          | 3,285                          | 20.5%  | 24.6%  |   | 5,436   |
|  |  | .,                             | 5,255                          |  |  | _,  | 2,122   |
| IDAHO:   | 0.4.70/                                      | 4 000                          | 2.042                          | CO 00/   | 40.00/   | 0.505   | F 000   |
| Boise City,ID<br>Remainder of state                                | 94.7%<br>92.1%                               | 1,893<br>2,032                 | 3,043<br>3,674                 | 60.8%<br>63.0%   | 46.3%<br>48.0%   | 2,535<br>2,671  | 5,026<br>5,336  |
| ILLINOIS:  |  |                                |                                |  |  |   |   |
| Chicago-Naperville-Elgin,IL-IN-WI                                  | 86.0%  | 1,725                          | 3,559                          | 51.8%  | 49.6%  | 2,422   | 5,208   |
| Remainder of state   | 92.4%  | 2,006                          | 3,786                          | 59.7%  | 58.5%  | 2,670   | 5,114   |
| INDIANA:   |  |                                |                                |  |  |   |   |
| Indianapolis-Carmel-Anderson,IN                                    | 95.7%  | 2,210                          | 4,027                          | 72.9%  | 65.5%  | 2,644   | 5,137   |
| Remainder of state   | 95.9%  | 1,966                          | 3,647                          | 60.0%  | 55.4%  | 2,752   | 5,368   |
| IOWA:  |  |                                |                                |  |  |   |   |
| Des Moines-West Des Moines,IA                                      | 93.8%  | 2,117                          | 4,047                          | 73.4%  | 65.0%  | 2,510   | 5,151   |
| Remainder of state   | 94.1%  | 2,170                          | 3,921                          | 64.6%  | 56.5%  | 2,788   | 5,446   |
| KANSAS:  |  |                                |                                |  |  |   |   |
| Kansas City,MO-KS  | 92.7%  | 2,048                          | 3,786                          | 66.2%  | 58.2%  | 2,544   | 5,009   |
| Wichita,KS   | 91.6%  | 1,709                          | 3,473                          | 51.0%  | 47.0%  | 2,575   | 5,219   |
| Remainder of state   | 96.7%  | 1,813                          | 3,456                          | 55.8%  | 54.9%  | 2,588   | 4,884   |

| STATE/AREA   | Percent of enrollees with a deductible | Single<br>deductible<br>amount | Family<br>deductible<br>amount | Percent<br>of single<br>coverage<br>enrollees<br>in a high<br>deductible | Percent<br>of family<br>coverage<br>enrollees<br>in a high<br>deductible | Single<br>deductible<br>amount<br>among HDHP<br>enrollees | Family<br>deductible<br>amount<br>among HDHP<br>enrollees |
|--|--|--------------------------------|--------------------------------|--|--|---|---|
| KENTUCKY:  |  |                                |                                | plan   | plan   |   |   |
| Louisville/Jefferson County,KY-IN Remainder of state                       | 90.7%<br>93.1%                         | 2,244<br>1,948                 | 4,501<br>3,389                 | 66.4%<br>64.4%   | 71.4%<br>57.2%   | 2,740<br>2,527  | 5,353<br>4,645  |
| LOUISIANA:<br>New Orleans-Metairie,LA                                      | 91.8%                                  | 1,791                          | 3,579                          | 49.3%  | 53.5%  | 2,626   | 5,028   |
| Remainder of state  MAINE:   | 93.1%                                  | 1,855                          | 3,982                          | 52.9%  | 63.6%  | 2,709   | 5,164   |
| Portland-South Portland,ME<br>Remainder of state                           | 97.8%<br>95.5%                         | 2,074<br>2,575                 | 3,131<br>4,388                 | 66.0%<br>74.9%   | 50.4%<br>62.6%   | 2,771<br>3,109  | 5,009<br>5,843  |
| MARYLAND: Baltimore-Columbia-Towson,MD Washington-Arlington-Alexandria,DC- | 85.4%<br>80.7%                         | 1,483<br>1,651                 | 3,060<br>3,175                 | 48.1%<br>48.8%   | 52.1%<br>44.4%   | 2,155<br>2,293  | 4,237<br>4,926  |
| VA-MD-WV Remainder of state  | 86.5%                                  | 2,003                          | 3,143                          | 54.3%  | 44.4%  | 2,293   | 4,926   |
| MASSACHUSETTS:   | 33.370                                 | 2,000                          | 0,110                          | 01.070   | 10.170   | 2,700   | 1,000   |
| Boston-Cambridge-Newton,MA-NH<br>Remainder of state                        | 84.7%<br>79.3%                         | 1,478<br>1,759                 | 2,801<br>3,688                 | 44.8%<br>54.4%   | 43.5%<br>47.5%   | 2,163<br>2,250  | 4,222<br>4,911  |
| MICHIGAN:  |  |                                |                                |  |  |   |   |
| Detroit-Warren-Dearborn,MI<br>Remainder of state                           | 93.7%<br>94.3%                         | 1,676<br>1,670                 | 2,938<br>3,130                 | 56.6%<br>52.6%   | 50.1%<br>47.0%   | 2,337<br>2,413  | 4,641<br>4,841  |
| MINNESOTA: Minneapolis-St. Paul-Bloomington,MN-                            | 90.3%                                  | 2,098                          | 4,245                          | 64.4%  | 63.2%  | 2,655   | 5,392   |
| WI<br>Remainder of state   | 92.4%                                  | 2,407                          | 4,254                          | 73.5%  | 62.5%  | 2,892   | 5,473   |
| MISSISSIPPI:<br>Jackson,MS<br>Remainder of state                           | 96.8%<br>94.6%                         | 1,722<br>1,707                 | 3,837<br>3,438                 | 51.8%<br>47.7%   | 62.2%<br>47.9%   | 2,507<br>2,664  | 5,103<br>5,417  |
| MISSOURI:  | 34.070                                 | 1,707                          | 0,400                          | 41.170   | 47.570   | 2,004   | 3,417   |
| Kansas City,MO-KS<br>St. Louis,MO-IL                                       | 92.0%<br>91.3%                         | 2,148<br>1,865                 | 3,898<br>3,643                 | 68.7%<br>54.8%   | 66.8%<br>50.0%   | 2,579<br>2,644  | 4,950<br>5,556  |
| Remainder of state   | 89.6%                                  | 2,320                          | 4,487                          | 69.5%  | 65.9%  | 2,758   | 5,480   |
| MONTANA:<br>Billings,MT<br>Remainder of state                              | 98.3%<br>94.3%                         | 2,119<br>2,461                 | 3,246<br>3,844                 | 71.6%<br>65.7%   | 45.1%<br>57.2%   | 2,644<br>3,196  | 5,143<br>5,488  |
| NEBRASKA:  |  |                                |                                |  |  |   |   |
| Omaha-Council Bluffs,NE-IA<br>Remainder of state                           | 97.4%<br>97.5%                         | 1,816<br>2,177                 | 3,478<br>3,916                 | 55.7%<br>62.5%   | 47.6%<br>62.4%   | 2,492<br>2,905  | 5,349<br>5,263  |
| NEVADA:  | 04.00/                                 | 4.004                          | 2.004                          | 40.40/   | 40.00/   | 0.004   | 4.000   |
| Las Vegas-Henderson-Paradise,NV<br>Remainder of state                      | 81.9%<br>93.5%                         | 1,881<br>1,875                 | 3,284<br>3,910                 | 49.4%<br>60.8%   | 43.9%<br>64.5%   | 2,631<br>2,550  | 4,903<br>5,139  |
| NEW HAMPSHIRE: Boston-Cambridge-Newton,MA-NH                               | 95.2%                                  | 2,221                          | 4,235                          | 67.0%  | 65.4%  | 2,857   | 5,521   |
| Manchester-Nashua,NH<br>Remainder of state                                 | 88.8%<br>94.8%                         | 2,315<br>2,582                 | 4,423<br>4,832                 | 64.7%<br>77.4%   | 66.0%<br>71.0%   | 2,904<br>3,013  | 5,635<br>6,016  |
| NEW JERSEY:  | 00.00/                                 | 4 000                          | 0.540                          | 10.10/   | 54.00/   | 0.055   | 4.750   |
| New York-Newark-Jersey City,NY-NJ-<br>PA<br>Remainder of state             | 80.0%<br>84.8%                         | 1,682<br>1,819                 | 3,540<br>3,439                 | 49.4%<br>61.5%   | 51.8%<br>55.2%   | 2,255<br>2,274  | 4,756<br>4,630  |
| NEW MEXICO:  | 04.070                                 | 1,010                          | 0,400                          | 01.070   | 30.270   | 2,214   | 4,000   |
| Albuquerque,NM<br>Remainder of state                                       | 92.1%<br>94.0%                         | 1,766<br>2,097                 | 3,675<br>3,764                 | 44.6%<br>58.3%   | 50.2%<br>55.4%   | 2,895<br>2,931  | 5,635<br>5,484  |
| NEW YORK:<br>New York-Newark-Jersey City,NY-NJ-                            | 76.8%                                  | 1,656                          | 2,856                          | 41.0%  | 35.9%  | 2,533   | 4,703   |
| PA<br>Remainder of state   | 75.1%                                  | 1,738                          | 3,318                          | 45.4%  | 48.6%  | 2,434   | 4,506   |
| NORTH CAROLINA:  |  |                                |                                |  |  |   |   |
| Charlotte-Concord-Gastonia,NC-SC<br>Remainder of state                     | 97.2%<br>90.5%                         | 2,233<br>2,198                 | 4,243<br>3,726                 | 78.2%<br>64.8%   | 73.2%<br>56.7%   | 2,584<br>2,757  | 5,108<br>5,123  |
| NORTH DAKOTA:<br>Fargo,ND-MN   | 97.1%                                  | 1,933                          | 4,008                          | 66.6%  | 68.9%  | 2,518   | 5,035   |
| Remainder of state   | 93.5%                                  | 1,799                          | 3,552                          | 53.9%  | 55.0%  | 2,586   | 5,062   |
| OHIO:<br>Cincinnati,OH-KY-IN   | 93.8%                                  | 1,826                          | 3,561                          | 61.4%  | 64.8%  | 2,396   | 4,571   |
| Cleveland-Elyria,OH<br>Columbus,OH   | 79.1%<br>94.9%                         | 1,931<br>2,117                 | 3,808<br>4,157                 | 51.3%<br>73.2%   | 52.9%<br>77.2%   | 2,614<br>2,503  | 4,856<br>4,692  |
| Remainder of state   | 93.0%                                  | 2,069                          | 3,845                          | 61.0%  | 56.7%  | 2,739   | 5,435   |

| STATE/AREA   | Percent of enrollees with a deductible | Single<br>deductible<br>amount | Family<br>deductible<br>amount | Percent<br>of single<br>coverage<br>enrollees<br>in a high<br>deductible<br>plan | Percent<br>of family<br>coverage<br>enrollees<br>in a high<br>deductible<br>plan | Single<br>deductible<br>amount<br>among HDHP<br>enrollees | Family<br>deductible<br>amount<br>among HDHP<br>enrollees |
|--|--|--------------------------------|--------------------------------|--|--|---|---|
| OKLAHOMA:  |  |                                |                                |  |  |   |   |
| Oklahoma City,OK   | 95.4%                                  | 2,035                          | 4,101                          | 61.5%  | 62.1%  | 2,689   | 5,613   |
| Tulsa,OK<br>Remainder of state                             | 96.3%<br>95.8%                         | 1,988<br>1,870                 | 3,352<br>4,009                 | 61.4%<br>57.6%   | 50.9%<br>58.7%   | 2,641<br>2,592  | 5,246<br>5,462  |
| Remainder of state   | 95.070                                 | 1,070                          | 4,009                          | 37.070   | 30.770   | 2,332   | 5,402   |
| OREGON:  |  |                                |                                |  |  |   |   |
| Portland-Vancouver-Hillsboro,OR-WA<br>Remainder of state   | 90.4%<br>94.3%                         | 1,891<br>2,107                 | 3,562<br>3,375                 | 54.6%<br>61.1%   | 56.3%<br>49.3%   | 2,648<br>2,866  | 4,971<br>5,008  |
| Kemander of State  | 94.576                                 | 2,107                          | 3,373                          | 01.176   | 49.376   | 2,000   | 3,008   |
| PENNSYLVANIA:  |  |                                |                                |  |  |   |   |
| Philadelphia-Camden-Wilmington,PA-NJ-DE-MD                 | 81.9%                                  | 1,847                          | 3,343                          | 53.1%  | 50.1%  | 2,478   | 4,779   |
| Pittsburgh,PA  | 90.2%                                  | 1,732                          | 3,320                          | 59.8%  | 58.5%  | 2,230   | 4,354   |
| Remainder of state   | 93.1%                                  | 1,644                          | 2,699                          | 49.8%  | 37.4%  | 2,530   | 4,846   |
| RHODE ISLAND:  |  |                                |                                |  |  |   |   |
| Providence-Warwick,RI-MA                                   | 86.5%                                  | 1,928                          | 3,781                          | 58.1%  | 49.9%  | 2,559   | 5,498   |
| SOUTH CAROLINA:  |  |                                |                                |  |  |   |   |
| Columbia,SC  | 88.1%                                  | 2,105                          | 3,998                          | 63.0%  | 58.4%  | 2,673   | 5,159   |
| Remainder of state   | 93.5%                                  | 1,933                          | 3,542                          | 59.2%  | 54.7%  | 2,620   | 4,981   |
| SOUTH DAKOTA:  |  |                                |                                |  |  |   |   |
| Sioux Falls,SD   | 98.7%                                  | 2,516                          | 4,521                          | 82.8%  | 79.9%  | 2,836   | 5,210   |
| Remainder of state   | 97.9%                                  | 2,219                          | 3,947                          | 71.1%  | 60.8%  | 2,752   | 5,384   |
| TENNESSEE:   |  |                                |                                |  |  |   |   |
| Memphis,TN-MS-AR   | 81.0%                                  | 2,266                          | 4,215                          | 58.1%  | 53.6%  | 2,885   | 5,929   |
| Nashville-DavidsonMurfreesboro                             | 95.8%                                  | 2,195                          | 4,581                          | 59.5%  | 60.2%  | 3,051   | 6,359   |
| Franklin,TN<br>Remainder of state                          | 93.2%                                  | 2,266                          | 3,833                          | 63.8%  | 54.8%  | 2,970   | 5,388   |
|  | 00.270                                 | 2,200                          | 3,000                          | 00.070   | 0 1.070  | 2,0.0   | 0,000   |
| TEXAS:   | 00.70/                                 | 0.440                          | 2.002                          | 60.00/   | 60.00/   | 0.754   | 5.000   |
| Dallas-Fort Worth-Arlington,TX Houston-The Woodlands-Sugar | 93.7%<br>93.5%                         | 2,118<br>1,885                 | 3,863<br>3,932                 | 63.3%<br>56.7%   | 63.9%<br>58.8%   | 2,751<br>2,641  | 5,098<br>5,430  |
| Land,TX  |  |                                |                                |  |  |   |   |
| San Antonio-New Braunfels,TX<br>Remainder of state         | 93.1%<br>92.8%                         | 2,064<br>2,226                 | 3,930<br>3,939                 | 55.7%<br>61.8%   | 62.2%<br>56.6%   | 2,853<br>2,948  | 5,278<br>5,600  |
| Remainder of State   | 32.070                                 | 2,220                          | 0,000                          | 01.070   | 30.070   | 2,540   | 0,000   |
| UTAH:  | 07.00/                                 | 4.740                          | 0.040                          | 50.40/   | 00.00/   | 0.004   | 4.700   |
| Ogden-Clearfield,UT<br>Provo-Orem,UT                       | 97.3%<br>93.8%                         | 1,713<br>1,437                 | 3,619<br>3,069                 | 59.1%<br>45.9%   | 62.2%<br>58.3%   | 2,324<br>2,144  | 4,720<br>4,201  |
| Salt Lake City,UT  | 93.9%                                  | 1,716                          | 3,769                          | 56.6%  | 62.8%  | 2,317   | 4,889   |
| Remainder of state   | 93.8%                                  | 1,909                          | 3,866                          | 67.4%  | 77.4%  | 2,357   | 4,354   |
| VERMONT:   |  |                                |                                |  |  |   |   |
| Burlington-South Burlington,VT                             | 92.1%                                  | 1,946                          | 3,274                          | 55.9%  | 48.9%  | 2,860   | 5,269   |
| Remainder of state   | 96.6%                                  | 2,156                          | 3,898                          | 65.3%  | 59.3%  | 2,850   | 5,428   |
| VIRGINIA:  |  |                                |                                |  |  |   |   |
| Virginia Beach-Norfolk-Newport                             | 90.1%                                  | 1,866                          | 3,407                          | 48.6%  | 45.2%  | 2,768   | 5,230   |
| News,VA-NC<br>Washington-Arlington-Alexandria,DC-          | 88.7%                                  | 1,576                          | 2,908                          | 47.4%  | 45.8%  | 2,352   | 4,606   |
| VA-MD-WV   |  |                                |                                |  |  |   |   |
| Remainder of state   | 89.4%                                  | 1,949                          | 3,528                          | 55.6%  | 48.0%  | 2,705   | 5,139   |
| WASHINGTON:  |  |                                |                                |  |  |   |   |
| Seattle-Tacoma-Bellevue,WA                                 | 94.3%                                  | 1,665                          | 3,249                          | 58.8%  | 61.5%  | 2,330   | 4,308   |
| Remainder of state   | 91.6%                                  | 1,936                          | 3,362                          | 56.0%  | 46.7%  | 2,746   | 5,020   |
| WEST VIRGINIA:   |  |                                |                                |  |  |   |   |
| Charleston,WV  | 90.6%                                  | 2,013                          | 4,188                          | 60.8%  | 59.9%  | 2,610   | 5,745   |
| Remainder of state   | 93.3%                                  | 1,938                          | 3,376                          | 56.4%  | 47.7%  | 2,753   | 5,475   |
| WISCONSIN:   |  |                                |                                |  |  |   |   |
| Milwaukee-Waukesha-West Allis,WI                           | 95.8%                                  | 2,010                          | 3,718                          | 62.0%  | 54.0%  | 2,678   | 5,450   |
| Remainder of state   | 92.3%                                  | 2,104                          | 3,961                          | 62.9%  | 55.2%  | 2,753   | 5,632   |
| WYOMING:   |  |                                |                                |  |  |   |   |
| Cheyenne,WY  | 97.3%                                  | 1,891                          | 4,271                          | 63.0%  | 71.3%  | 2,467   | 5,222   |
| Remainder of state   | 93.8%                                  | 1,953                          | 3,839                          | 59.8%  | 58.2%  | 2,578   | 5,216   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table IX.A.5 Standard errors for deductibles for private-sector employees for areas within States: United States, 2018-2020

| STATE/AREA  | Percent of enrollees with a deductible | Single<br>deductible<br>amount | Family<br>deductible<br>amount | Percent<br>of single<br>coverage<br>enrollees<br>in a high<br>deductible<br>plan | Percent<br>of family<br>coverage<br>enrollees<br>in a high<br>deductible<br>plan | Single<br>deductible<br>amount<br>among HDHP<br>enrollees | Family<br>deductible<br>amount<br>among HDHP<br>enrollees |
|---|--|--------------------------------|--------------------------------|--|--|---|---|
| ALABAMA:  |  |                                |                                |  |  |   |   |
| Birmingham-Hoover,AL<br>Remainder of state                        | 1.52%<br>1.78%                         | 103<br>72                      | 263<br>140                     | 4.65%<br>3.00%   | 4.66%<br>3.26%   | 134<br>87   | 349<br>171  |
| ALASKA:   |  |                                |                                |  |  |   |   |
| Anchorage,AK<br>Remainder of state                                | 1.39%<br>0.82%                         | 87<br>80                       | 192<br>270                     | 2.89%<br>2.96%   | 3.88%<br>4.14%   | 93<br>83  | 220<br>283  |
| ARIZONA:  |  |                                |                                |  |  |   |   |
| Phoenix-Mesa-Scottsdale,AZ<br>Remainder of state                  | 1.20%<br>2.18%                         | 70<br>128                      | 447<br>290                     | 2.77%<br>4.29%   | 4.73%<br>6.11%   | 65<br>115   | 405<br>251  |
| ARKANSAS: Little Rock-North Little Rock-                          | 1.41%                                  | 100                            | 192                            | 3.87%  | 4.86%  | 110   | 197   |
| Conway,AR<br>Remainder of state                                   | 0.72%                                  | 58                             | 132                            | 2.88%  | 3.56%  | 60  | 122   |
| CALIFORNIA:   |  |                                |                                |  |  |   |   |
| Los Angeles-Long Beach-Anaheim,CA                                 | 1.90%                                  | 48                             | 118                            | 1.99%  | 2.64%  | 52  | 134   |
| Riverside-San Bernardino-Ontario,CA                               | 5.23%                                  | 146                            | 349                            | 4.51%  | 6.12%  | 97  | 205   |
| SacramentoRosevilleArden-   | 5.47%                                  | 142                            | 440                            | 5.94%  | 6.90%  | 173   | 471   |
| Arcade,CA<br>San Diego-Carlsbad,CA                                | 6.65%                                  | 126                            | 594                            | 9.08%  | 6.80%  | 81  | 572   |
| San Francisco-Oakland-Hayward,CA                                  | 2.79%                                  | 95                             | 278                            | 3.01%  | 5.14%  | 93  | 210   |
| San Jose-Sunnyvale-Santa Clara,CA                                 | 4.69%                                  | 114                            | 279                            | 4.18%  | 5.18%  | 94  | 295   |
| Remainder of state  | 2.81%                                  | 109                            | 313                            | 3.43%  | 4.67%  | 114   | 312   |
| COLORADO:   |  |                                |                                |  |  |   |   |
| Denver-Aurora-Lakewood,CO   | 1.18%                                  | 81                             | 200                            | 3.26%  | 4.03%  | 67  | 146   |
| Remainder of state  | 1.69%                                  | 83                             | 208                            | 3.54%  | 3.88%  | 78  | 207   |
| CONNECTICUT:  |  |                                |                                |  |  |   |   |
| Bridgeport-Stamford-Norwalk,CT                                    | 2.48%                                  | 107                            | 262                            | 3.84%  | 5.41%  | 109   | 232   |
| Hartford-West Hartford-East Hartford,CT                           |  | 85                             | 154                            | 3.10%  | 3.88%  | 79  | 186   |
| New Haven-Milford,CT<br>Remainder of state                        | 2.88%<br>1.94%                         | 144<br>170                     | 327<br>275                     | 5.52%<br>5.16%   | 6.66%<br>5.60%   | 112<br>169  | 290<br>249  |
| DELAWARE:   |  |                                |                                |  |  |   |   |
| Philadelphia-Camden-Wilmington,PA-                                | 1.72%                                  | 62                             | 153                            | 2.63%  | 3.37%  | 67  | 166   |
| NJ-DE-MD<br>Remainder of state                                    | 1.91%                                  | 109                            | 247                            | 4.98%  | 5.64%  | 97  | 185   |
| DISTRICT OF COLLIMBIA   |  |                                |                                |  |  |   |   |
| DISTRICT OF COLUMBIA Washington-Arlington-Alexandria,DC- VA-MD-WV | 1.70%                                  | 47                             | 114                            | 1.70%  | 2.15%  | 69  | 144   |
| FLORIDA:  |  |                                |                                |  |  |   |   |
| Miami-Fort Lauderdale-West Palm                                   | 1.68%                                  | 102                            | 251                            | 3.25%  | 4.27%  | 105   | 236   |
| Beach,FL<br>Orlando-Kissimmee-Sanford,FL                          | 2.65%                                  | 120                            | 306                            | 4.95%  | 6.92%  | 86  | 217   |
| Tampa-St. Petersburg-Clearwater,FL                                | 3.73%                                  | 166                            | 344                            | 5.27%  | 6.85%  | 123   | 269   |
| Remainder of state  | 1.54%                                  | 93                             | 178                            | 3.30%  | 4.35%  | 85  | 148   |
| GEORGIA:  |  |                                |                                |  |  |   |   |
| Atlanta-Sandy Springs-Roswell,GA                                  | 1.75%                                  | 68                             | 221                            | 2.92%  | 3.29%  | 71  | 252   |
| Remainder of state  | 1.18%                                  | 98                             | 247                            | 4.39%  | 4.53%  | 86  | 271   |
| HAWAII:   |  |                                |                                |  |  |   |   |
| Urban Honolulu,HI   | 2.32%                                  | 89                             | 214                            | 1.59%  | 2.51%  | 78  | 206   |
| Remainder of state  | 5.30%                                  | 242                            | 665                            | 5.30%  | 8.16%  | * 91  | 260   |
| IDAHO:  |  |                                |                                |  |  |   |   |
| Boise City,ID<br>Remainder of state                               | 1.58%<br>2.35%                         | 72<br>83                       | 253<br>177                     | 3.12%<br>2.95%   | 4.88%<br>4.55%   | 74<br>82  | 196<br>182  |
| ILLINOIS:   |  |                                |                                |  |  |   |   |
| Chicago-Naperville-Elgin,IL-IN-WI                                 | 1.45%                                  | 55                             | 154                            | 2.06%  | 2.76%  | 59  | 159   |
| Remainder of state  | 1.80%                                  | 82                             | 196                            | 3.14%  | 4.73%  | 89  | 184   |
| INDIANA:  |  |                                |                                |  |  |   |   |
| Indianapolis-Carmel-Anderson,IN Remainder of state                | 1.06%<br>1.07%                         | 84<br>76                       | 193<br>194                     | 2.94%<br>2.86%   | 3.97%<br>4.06%   | 83<br>58  | 188<br>166  |
|   |  |                                | 10 1                           | 2.5570   | 1.0070   | 30  |   |
| IOWA:   | 2 520/                                 | 00                             | 005                            | 2 520/   | E 400/   | 00  | 040   |
| Des Moines-West Des Moines,IA<br>Remainder of state               | 2.53%<br>1.09%                         | 98<br>65                       | 265<br>133                     | 3.53%<br>2.26%   | 5.12%<br>3.03%   | 98<br>68  | 212<br>128  |
| KANSAS:   |  |                                |                                |  |  |   |   |
| Kansas City,MO-KS   | 1.99%                                  | 94                             | 182                            | 3.80%  | 4.13%  | 99  | 185   |
| Wichita,KS  | 1.01%                                  | 117                            | 273                            | 4.41%  | 5.15%  | 127   | 313   |
| Remainder of state  | 0.82%                                  | 91                             | 163                            | 3.25%  | 4.13%  | 106   | 170   |

| STATE/AREA   | Percent of enrollees with a deductible | Single<br>deductible<br>amount | Family<br>deductible<br>amount | Percent<br>of single<br>coverage<br>enrollees<br>in a high<br>deductible | Percent<br>of family<br>coverage<br>enrollees<br>in a high<br>deductible | Single<br>deductible<br>amount<br>among HDHP<br>enrollees | Family<br>deductible<br>amount<br>among HDHP<br>enrollees |
|--|--|--------------------------------|--------------------------------|--|--|---|---|
| KENTUCKY:  |  |                                |                                | plan   | plan   |   |   |
| Louisville/Jefferson County,KY-IN<br>Remainder of state          | 2.23%<br>1.54%                         | 98<br>68                       | 206<br>175                     | 3.11%<br>2.58%   | 3.77%<br>3.60%   | 109<br>62   | 204<br>164  |
| LOUISIANA:   |  |                                |                                |  |  |   |   |
| New Orleans-Metairie,LA<br>Remainder of state                    | 1.74%<br>1.18%                         | 88<br>79                       | 254<br>170                     | 3.74%<br>2.71%   | 5.16%<br>3.25%   | 88<br>74  | 234<br>182  |
| MAINE:   |  |                                |                                |  |  |   |   |
| Portland-South Portland,ME<br>Remainder of state                 | 0.57%<br>1.49%                         | 101<br>86                      | 251<br>244                     | 3.51%<br>2.40%   | 5.32%<br>4.00%   | 77<br>76  | 160<br>209  |
| MARYLAND:  |  |                                |                                |  |  |   |   |
| Baltimore-Columbia-Towson,MD Washington-Arlington-Alexandria,DC- | 2.70%<br>2.77%                         | 67<br>101                      | 146<br>252                     | 3.01%<br>3.71%   | 3.80%<br>4.38%   | 66<br>110   | 142<br>291  |
| VA-MD-WV<br>Remainder of state                                   | 6.15%                                  | 157                            | 385                            | 7.31%  | 8.83%  | 171   | 506   |
|  |  |                                |                                |  |  |   |   |
| MASSACHUSETTS: Boston-Cambridge-Newton,MA-NH                     | 1.81%                                  | 50                             | 122                            | 2.45%  | 2.65%  | 46  | 120   |
| Remainder of state   | 3.35%                                  | 68                             | 195                            | 3.47%  | 4.58%  | 63  | 187   |
| MICHIGAN:  |  |                                |                                |  |  |   |   |
| Detroit-Warren-Dearborn,MI<br>Remainder of state                 | 1.12%<br>1.24%                         | 99<br>67                       | 265<br>169                     | 3.41%<br>3.12%   | 5.32%<br>3.51%   | 106<br>68   | 172<br>176  |
| MINNESOTA:   |  |                                |                                |  |  |   |   |
| Minneapolis-St. Paul-Bloomington,MN-WI                           | 2.65%                                  | 58                             | 156                            | 2.94%  | 3.16%  | 52  | 153   |
| Remainder of state   | 2.68%                                  | 108                            | 272                            | 3.11%  | 5.03%  | 102   | 255   |
| MISSISSIPPI:   | 0.000/                                 | 110                            | 005                            | 4.400/   | 4.000/   | 400   | 040   |
| Jackson,MS<br>Remainder of state                                 | 0.99%<br>1.27%                         | 112<br>71                      | 265<br>215                     | 4.10%<br>2.72%   | 4.80%<br>4.34%   | 163<br>80   | 319<br>206  |
| MISSOURI:  |  |                                |                                |  |  |   |   |
| Kansas City,MO-KS<br>St. Louis,MO-IL                             | 2.10%<br>1.92%                         | 85<br>88                       | 223<br>229                     | 4.30%<br>3.44%   | 4.71%<br>4.08%   | 108<br>81   | 271<br>210  |
| Remainder of state   | 3.92%                                  | 85                             | 203                            | 3.17%  | 5.52%  | 90  | 210   |
| MONTANA:   |  |                                |                                |  |  |   |   |
| Billings,MT<br>Remainder of state                                | 1.53%<br>1.18%                         | 117<br>80                      | 293<br>232                     | 4.91%<br>2.36%   | 8.03%<br>3.70%   | 124<br>77   | 296<br>227  |
| NEBRASKA:  |  |                                |                                |  |  |   |   |
| Omaha-Council Bluffs,NE-IA                                       | 1.05%                                  | 73                             | 203                            | 3.52%  | 4.53%  | 87  | 192   |
| Remainder of state   | 0.71%                                  | 86                             | 1//                            | 3.36%  | 4.01%  | 80  | 148   |
| NEVADA:<br>Las Vegas-Henderson-Paradise,NV                       | 1.99%                                  | 88                             | 187                            | 3.67%  | 3.51%  | 74  | 213   |
| Remainder of state   | 1.49%                                  | 133                            | 279                            | 4.33%  | 5.12%  | 139   | 322   |
| NEW HAMPSHIRE:   |  |                                |                                |  |  |   |   |
| Boston-Cambridge-Newton,MA-NH<br>Manchester-Nashua.NH            | 1.46%<br>2.57%                         | 115<br>121                     | 252<br>275                     | 4.81%<br>3.45%   | 4.16%<br>4.17%   | 115<br>117  | 283<br>271  |
| Remainder of state   | 2.57%<br>1.47%                         | 139                            | 275<br>289                     | 3.45%<br>2.50%   | 3.23%  | 140   | 258   |
| NEW JERSEY:  |  |                                |                                |  |  |   |   |
| New York-Newark-Jersey City,NY-NJ-                               | 2.37%                                  | 54                             | 170                            | 2.79%  | 3.50%  | 54  | 180   |
| PA<br>Remainder of state   | 2.65%                                  | 109                            | 339                            | 5.19%  | 9.30%  | 79  | 225   |
| NEW MEXICO:  |  |                                |                                |  |  |   |   |
| Albuquerque,NM   | 1.50%                                  | 93                             | 260                            | 2.79%  | 4.28%  | 116   | 194   |
| Remainder of state   | 1.21%                                  | 169                            | 209                            | 3.38%  | 3.51%  | 192   | 207   |
| NEW YORK:<br>New York-Newark-Jersey City,NY-NJ-                  | 1.42%                                  | 62                             | 118                            | 1.89%  | 2.11%  | 71  | 145   |
| PA<br>Remainder of state   | 2.35%                                  | 66                             | 124                            | 2.16%  | 3.09%  | 76  | 130   |
|  | 2.5570                                 | 00                             | 124                            | 2.1070   | 3.0970   | 70  | 130   |
| NORTH CAROLINA:<br>Charlotte-Concord-Gastonia,NC-SC              | 1.36%                                  | 92                             | 242                            | 3.68%  | 5.22%  | 101   | 270   |
| Remainder of state   | 1.47%                                  | 61                             | 161                            | 2.12%  | 3.57%  | 67  | 181   |
| NORTH DAKOTA:  |  |                                |                                |  |  |   |   |
| Fargo,ND-MN<br>Remainder of state                                | 1.02%<br>1.09%                         | 80<br>57                       | 212<br>140                     | 3.24%<br>2.20%   | 4.33%<br>2.98%   | 61<br>64  | 153<br>152  |
|  | 1.0370                                 | J1                             | 170                            | 2.20/0   | 2.30 /0  | 04  | 102   |
| OHIO:<br>Cincinnati,OH-KY-IN                                     | 2.16%                                  | 120                            | 289                            | 4.83%  | 6.31%  | 136   | 308   |
| Cleveland-Elyria,OH  | 4.75%                                  | 124                            | 213                            | 5.54%  | 7.60%  | 150   | 324   |
| Columbus,OH<br>Remainder of state                                | 1.66%<br>1.65%                         | 109<br>71                      | 229<br>185                     | 4.10%<br>2.65%   | 5.40%<br>3.29%   | 104<br>77   | 173<br>196  |
|  |  |                                |                                |  |  |   |   |

| STATE/AREA   | Percent of enrollees with a deductible | Single<br>deductible<br>amount | Family<br>deductible<br>amount | Percent<br>of single<br>coverage<br>enrollees<br>in a high<br>deductible<br>plan | Percent<br>of family<br>coverage<br>enrollees<br>in a high<br>deductible<br>plan | Single<br>deductible<br>amount<br>among HDHP<br>enrollees | Family<br>deductible<br>amount<br>among HDHP<br>enrollees |
|--|--|--------------------------------|--------------------------------|--|--|---|---|
| OKLAHOMA:  |  |                                |                                |  |  |   |   |
| Oklahoma City,OK                                       | 1.51%                                  | 94                             | 280                            | 3.93%  | 4.65%  | 99  | 319   |
| Tulsa,OK   | 1.12%                                  | 83                             | 288                            | 3.67%  | 5.56%  | 99  | 255   |
| Remainder of state                                     | 1.10%                                  | 101                            | 236                            | 4.09%  | 4.24%  | 122   | 297   |
| OREGON:  |  |                                |                                |  |  |   |   |
| Portland-Vancouver-Hillsboro,OR-WA                     | 2.18%                                  | 79                             | 207                            | 2.74%  | 4.11%  | 79  | 218   |
| Remainder of state                                     | 1.24%                                  | 104                            | 204                            | 3.35%  | 7.12%  | 101   | 263   |
| PENNSYLVANIA: Philadelphia-Camden-Wilmington,PA-       | 2.04%                                  | 75                             | 204                            | 2.83%  | 3.86%  | 74  | 203   |
| NJ-DE-MD<br>Pittsburgh,PA                              | 2.06%                                  | 80                             | 157                            | 3.62%  | 4.23%  | 75  | 177   |
| Remainder of state                                     | 1.19%                                  | 65                             | 145                            | 2.60%  | 3.21%  | 78  | 156   |
| DUODE IOLAND   |  |                                |                                |  |  |   |   |
| RHODE ISLAND:  | 1.260/                                 | F0                             | 400                            | 1.000/   | 0.550/   | 60  | 24.4  |
| Providence-Warwick,RI-MA                               | 1.26%                                  | 58                             | 192                            | 1.99%  | 2.55%  | 60  | 214   |
| SOUTH CAROLINA:  |  |                                |                                |  |  |   |   |
| Columbia,SC  | 4.61%                                  | 148                            | 294                            | 5.20%  | 6.14%  | 184   | 329   |
| Remainder of state                                     | 1.51%                                  | 68                             | 148                            | 2.61%  | 3.54%  | 70  | 143   |
| SOUTH DAKOTA:  |  |                                |                                |  |  |   |   |
| Sioux Falls,SD   | 0.43%                                  | 73                             | 151                            | 2.31%  | 2.80%  | 62  | 130   |
| Remainder of state                                     | 0.80%                                  | 67                             | 168                            | 2.80%  | 3.49%  | 55  | 135   |
| TENNECOFF.   |  |                                |                                |  |  |   |   |
| TENNESSEE:<br>Memphis,TN-MS-AR                         | 4.57%                                  | 153                            | 457                            | 5.36%  | 6.82%  | 143   | 272   |
| Nashville-DavidsonMurfreesboro                         | 1.03%                                  | 118                            | 291                            | 3.79%  | 4.47%  | 100   | 244   |
| Franklin,TN  |  |                                |                                |  |  | 103   | 326   |
| Remainder of state                                     | 1.53%                                  | 104                            | 315                            | 2.99%  | 5.14%  | 103   | 320   |
| TEXAS:   |  |                                |                                |  |  |   |   |
| Dallas-Fort Worth-Arlington,TX                         | 1.08%                                  | 76                             | 160                            | 2.78%  | 3.23%  | 74  | 157   |
| Houston-The Woodlands-Sugar<br>Land,TX                 | 1.16%                                  | 69                             | 203                            | 2.72%  | 3.66%  | 71  | 214   |
| San Antonio-New Braunfels,TX                           | 2.60%                                  | 147                            | 346                            | 4.74%  | 5.88%  | 170   | 415   |
| Remainder of state                                     | 1.16%                                  | 88                             | 230                            | 2.23%  | 3.55%  | 83  | 218   |
| UTAH:  |  |                                |                                |  |  |   |   |
| Ogden-Clearfield,UT                                    | 1.11%                                  | 152                            | 291                            | 6.10%  | 5.05%  | 114   | 332   |
| Provo-Orem,UT  | 2.09%                                  | 111                            | 229                            | 5.88%  | 6.03%  | 102   | 188   |
| Salt Lake City,UT                                      | 1.23%                                  | 69                             | 171                            | 3.49%  | 3.29%  | 68  | 180   |
| Remainder of state                                     | 2.38%                                  | 116                            | 216                            | 4.88%  | 4.25%  | 120   | 235   |
| VERMONT:   |  |                                |                                |  |  |   |   |
| Burlington-South Burlington,VT                         | 1.86%                                  | 101                            | 209                            | 3.52%  | 4.09%  | 74  | 202   |
| Remainder of state                                     | 0.68%                                  | 73                             | 178                            | 2.55%  | 3.50%  | 67  | 188   |
| VIRGINIA:  |  |                                |                                |  |  |   |   |
| Virginia Beach-Norfolk-Newport                         | 2.45%                                  | 156                            | 376                            | 5.51%  | 5.24%  | 143   | 369   |
| News,VA-NC<br>Washington-Arlington-Alexandria,DC-      | 2.03%                                  | 92                             | 248                            | 3.90%  | 5.36%  | 104   | 261   |
| VA-MD-WV   | 2.03%                                  | 92                             | 240                            | 3.90%  | 5.30%  | 104   | 201   |
| Remainder of state                                     | 2.64%                                  | 95                             | 178                            | 3.46%  | 4.49%  | 119   | 230   |
| WASHINGTON:  |  |                                |                                |  |  |   |   |
| Seattle-Tacoma-Bellevue,WA                             | 1.03%                                  | 65                             | 150                            | 3.05%  | 5.24%  | 82  | 174   |
| Remainder of state                                     | 3.31%                                  | 103                            | 250                            | 3.66%  | 4.85%  | 101   | 270   |
| WEST VIRGINIA:   |  |                                |                                |  |  |   |   |
| Charleston, WV   | 2.56%                                  | 114                            | 515                            | 4.88%  | 7.91%  | 117   | 395   |
| Remainder of state                                     | 1.12%                                  | 66                             | 175                            | 2.70%  | 3.32%  | 84  | 155   |
|  |  |                                |                                |  |  |   |   |
| WISCONSIN:   | 4 420/                                 | 115                            | 265                            | 4 4 2 0 /  | 4 0 40/  | 110   | 207   |
| Milwaukee-Waukesha-West Allis,WI<br>Remainder of state | 1.13%<br>1.45%                         | 115<br>74                      | 265<br>185                     | 4.12%<br>2.46%   | 4.84%<br>3.02%   | 110<br>78   | 297<br>189  |
|  | 1.7070                                 | 17                             | 100                            | 2.7070   | 5.0270   | 70  | 109   |
| WYOMING:   |  |                                |                                |  |  | . <del>.</del> .  |   |
| Cheyenne,WY  | 0.99%                                  | 121                            | 282<br>152                     | 5.61%  | 6.09%  | 157   | 228   |
| Remainder of state                                     | 1.41%                                  | 59                             | 152                            | 2.76%  | 3.32%  | 63  | 165   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

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