

Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2018

STATE/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
ALABAMA					
Birmingham-Hoover	49.7%	87.5%	78.6%	70.8%	55.7%
Remainder of state	50.5%	86.5%	85.2%	62.1%	53.0%
ALASKA					
Anchorage	43.2%	78.1%	78.6%	75.4%	59.3%
Remainder of state	32.5%	69.3%	75.1%	77.7%	58.4%
ARIZONA					
Phoenix-Mesa-Scottsdale	47.9%	90.8%	78.1%	68.7%	53.7%
Remainder of state	43.5%	77.6%	76.3%	75.0%	57.3%
ARKANSAS					
Little Rock-North Little Rock-Conway	64.5%	86.5%	78.0%	75.0%	58.5%
Remainder of state	35.5%	79.6%	76.6%	74.5%	57.1%
CALIFORNIA					
Los Angeles-Long Beach-Anaheim	45.6%	87.6%	77.7%	70.8%	55.0%
Riverside-San Bernardino-Ontario	46.8%	85.6%	76.9%	66.8%	51.4%
Sacramento--Roseville--Arden-Arcade	42.6%	78.2%	75.7%	69.7%	52.8%
San Diego-Carlsbad	37.1%	81.5%	80.4%	79.3%	63.7%
San Francisco-Oakland-Hayward	51.6%	84.5%	82.9%	73.8%	61.1%
San Jose-Sunnyvale-Santa Clara	52.0%	91.0%	78.5%	75.4%	59.1%
Remainder of state	51.4%	84.9%	77.0%	67.5%	52.0%
COLORADO					
Denver-Aurora-Lakewood	52.6%	85.3%	79.2%	76.5%	60.6%
Remainder of state	35.6%	76.0%	78.2%	67.5%	52.8%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	44.5%	83.5%	66.7%	78.6%	52.4%
Hartford-West Hartford-East Hartford	51.5%	84.6%	75.7%	74.0%	56.1%
New Haven-Milford	56.8%	90.7%	71.9%	79.3%	57.0%
Remainder of state	55.8%	84.0%	84.5%	67.1%	56.6%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	46.9%	84.2%	80.7%	71.0%	57.3%
Remainder of state	43.7%	78.6%	68.3%	77.2%	52.7%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	69.2%	93.6%	83.8%	74.4%	62.3%
FLORIDA					
Miami-Fort Lauderdale-West Palm Beach	36.8%	84.8%	82.8%	75.6%	62.7%
Orlando-Kissimmee-Sanford	39.8%	89.1%	81.2%	68.3%	55.4%
Tampa-St. Petersburg-Clearwater	45.9%	90.5%	68.9%	72.1%	49.7%
Remainder of state	44.5%	81.2%	68.1%	75.3%	51.3%
GEORGIA					
Atlanta-Sandy Springs-Roswell	46.0%	85.8%	79.0%	70.4%	55.6%
Remainder of state	37.4%	79.4%	81.0%	74.3%	60.2%
HAWAII					
Urban Honolulu	79.2%	94.7%	73.9%	78.8%	58.2%
Remainder of state	86.1%	98.3%	81.2%	85.4%	69.3%
IDAHO					
Boise City	41.1%	77.6%	76.3%	79.0%	60.3%
Remainder of state	35.5%	69.7%	78.5%	80.9%	63.5%
ILLINOIS					
Chicago-Naperville-Elgin, IL portion	43.2%	86.2%	76.2%	74.9%	57.0%
Remainder of state	46.1%	76.8%	79.5%	70.7%	56.2%
INDIANA					
Indianapolis-Carmel-Anderson	46.0%	82.8%	76.6%	68.8%	52.7%
Remainder of state	47.3%	84.8%	79.7%	74.3%	59.2%
IOWA					
Des Moines-West Des Moines	56.1%	90.5%	86.5%	69.9%	60.5%
Remainder of state	47.8%	86.1%	73.7%	73.5%	54.2%

Table IX.A.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees for areas within States: United States, 2018 (cont.)

STATE/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
KANSAS					
Kansas City, KS portion	52.6%	88.0%	66.2%	72.6%	48.1%
Wichita	63.7%	89.2%	84.5%	69.5%	58.7%
Remainder of state	44.1%	81.1%	68.8%	76.4%	52.5%
KENTUCKY					
Louisville/Jefferson County, KY portion	48.2%	82.8%	80.6%	70.1%	56.5%
Remainder of state	50.0%	87.4%	78.5%	74.0%	58.1%
LOUISIANA					
New Orleans-Metairie	52.7%	80.6%	84.4%	71.3%	60.1%
Remainder of state	48.1%	84.1%	77.5%	67.1%	52.0%
MAINE					
Portland-South Portland	49.7%	85.0%	76.0%	74.8%	56.8%
Remainder of state	40.8%	73.4%	79.9%	75.0%	59.9%
MARYLAND					
Baltimore-Columbia-Towson	55.5%	87.0%	75.6%	67.6%	51.1%
Washington-Arlington-Alexandria, MD portion	62.3%	87.4%	76.6%	70.3%	53.9%
Remainder of state	43.1%	78.7%	80.6%	74.1%	59.7%
MASSACHUSETTS					
Boston-Cambridge-Newton, MA portion	51.8%	89.5%	76.9%	69.6%	53.5%
Remainder of state	42.5%	86.8%	74.1%	65.7%	48.7%
MICHIGAN					
Detroit-Warren-Dearborn	47.3%	88.5%	76.8%	75.7%	58.2%
Remainder of state	50.0%	82.8%	79.5%	71.3%	56.7%
MINNESOTA					
Minneapolis-St. Paul-Bloomington, MN portion	48.9%	86.4%	80.0%	74.5%	59.6%
Remainder of state	41.9%	80.1%	77.2%	73.0%	56.4%
MISSISSIPPI					
Jackson	48.7%	84.3%	70.4%	74.4%	52.4%
Remainder of state	49.1%	84.9%	78.8%	73.5%	57.9%
MISSOURI					
Kansas City, MO portion	44.9%	88.5%	83.3%	76.1%	63.4%
St. Louis, MO portion	56.4%	88.9%	77.9%	78.2%	60.9%
Remainder of state	45.1%	79.0%	83.0%	76.9%	63.8%
MONTANA					
Billings	40.2%	75.0%	76.2%	67.3%	51.3%
Remainder of state	33.5%	62.0%	75.8%	76.9%	58.2%
NEBRASKA					
Omaha-Council Bluffs, NE portion	45.3%	87.2%	80.2%	74.3%	59.6%
Remainder of state	34.5%	76.8%	81.2%	73.5%	59.7%
NEVADA					
Las Vegas-Henderson-Paradise	51.2%	88.0%	74.6%	70.7%	52.8%
Remainder of state	40.8%	75.8%	81.7%	77.3%	63.2%
NEW HAMPSHIRE					
Boston-Cambridge-Newton, NH portion	54.2%	81.5%	71.3%	70.1%	50.0%
Manchester-Nashua	65.5%	92.1%	78.6%	70.9%	55.8%
Remainder of state	47.3%	81.4%	77.1%	75.1%	58.0%
NEW JERSEY					
New York-Newark-Jersey City, NJ portion	48.3%	82.6%	78.2%	69.6%	54.4%
Remainder of state	54.6%	85.6%	70.9%	69.1%	49.0%
NEW MEXICO					
Albuquerque	42.1%	82.0%	71.8%	63.4%	45.5%
Remainder of state	42.6%	72.6%	72.2%	67.6%	48.8%
NEW YORK					
New York-Newark-Jersey City, NY portion	46.6%	86.2%	74.3%	69.1%	51.3%
Remainder of state	49.6%	86.8%	71.4%	64.6%	46.2%

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NORTH CAROLINA					
Charlotte-Concord-Gastonia, NC portion	39.1%	81.3%	76.8%	83.0%	63.7%
Remainder of state	41.8%	79.7%	79.6%	72.1%	57.4%
NORTH DAKOTA					
Fargo, ND portion	60.2%	90.9%	84.9%	78.4%	66.5%
Remainder of state	46.0%	80.7%	75.8%	77.0%	58.4%
OHIO					
Cincinnati, OH portion	59.7%	90.0%	78.0%	64.8%	50.5%
Cleveland-Elyria	53.3%	85.5%	82.0%	77.9%	63.9%
Columbus	56.5%	85.1%	86.2%	77.4%	66.7%
Remainder of state	46.4%	85.7%	79.4%	69.7%	55.3%
OKLAHOMA					
Oklahoma City	52.5%	85.6%	74.9%	67.7%	50.8%
Tulsa	46.7%	88.3%	78.2%	61.2%	47.9%
Remainder of state	46.6%	78.4%	76.5%	74.3%	56.8%
OREGON					
Portland-Vancouver-Hillsboro, OR portion	46.9%	83.6%	81.4%	80.3%	65.3%
Remainder of state	40.5%	78.4%	79.8%	79.7%	63.6%
PENNSYLVANIA					
Philadelphia-Camden-Wilmington, PA portion	47.9%	86.4%	79.6%	73.4%	58.5%
Pittsburgh	57.1%	89.5%	81.6%	68.8%	56.2%
Remainder of state	46.5%	86.5%	79.7%	69.8%	55.6%
RHODE ISLAND					
Providence-Warwick, RI portion	49.4%	82.5%	73.5%	70.8%	52.0%
SOUTH CAROLINA					
Columbia	39.2%	83.5%	79.2%	80.3%	63.6%
Remainder of state	41.1%	79.4%	80.4%	76.8%	61.7%
SOUTH DAKOTA					
Sioux Falls	50.3%	86.2%	73.9%	70.6%	52.1%
Remainder of state	40.7%	73.1%	75.6%	76.4%	57.8%
TENNESSEE					
Memphis, TN portion	61.4%	88.6%	79.8%	71.1%	56.7%
Nashville-Davidson--Murfreesboro--Franklin	50.7%	87.6%	71.2%	73.9%	52.6%
Remainder of state	50.4%	86.8%	79.0%	69.2%	54.7%
TEXAS					
Dallas-Fort Worth-Arlington	49.1%	86.7%	82.9%	75.7%	62.7%
Houston-The Woodlands-Sugar Land	53.1%	84.5%	81.3%	74.6%	60.7%
San Antonio-New Braunfels	40.8%	84.5%	77.3%	76.3%	59.0%
Remainder of state	49.1%	81.4%	82.5%	73.2%	60.4%
UTAH					
Ogden-Clearfield	26.7%	73.5%	65.7%	68.6%	45.1%
Provo-Orem	37.0%	76.8%	74.5%	76.0%	56.6%
Salt Lake City	39.8%	84.9%	86.9%	81.8%	71.0%
Remainder of state	31.8%	66.1%	66.7%	76.5%	51.0%
VERMONT					
Burlington-South Burlington	45.8%	78.4%	72.2%	72.9%	52.6%
Remainder of state	41.7%	75.7%	72.1%	71.8%	51.8%
VIRGINIA					
Virginia Beach-Norfolk-Newport News, VA portion	52.7%	82.2%	81.3%	75.5%	61.4%
Washington-Arlington-Alexandria, VA portion	43.8%	88.5%	75.6%	70.4%	53.3%
Remainder of state	50.7%	83.4%	79.2%	72.7%	57.6%
WASHINGTON					
Seattle-Tacoma-Bellevue	51.2%	88.2%	78.9%	82.1%	64.8%
Remainder of state	37.7%	78.7%	79.5%	74.6%	59.2%
WEST VIRGINIA					
Charleston	48.5%	84.7%	84.2%	67.5%	56.8%
Remainder of state	47.5%	84.2%	73.1%	69.0%	50.4%

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WISCONSIN					
Milwaukee-Waukesha-West Allis	50.3%	86.8%	75.5%	72.5%	54.8%
Remainder of state	43.9%	82.4%	78.2%	74.4%	58.1%
WYOMING					
Cheyenne	50.7%	83.3%	87.4%	66.4%	58.0%
Remainder of state	37.1%	71.6%	74.2%	72.1%	53.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

Table IX.A.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2018

STATE/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
ALABAMA					
Birmingham-Hoover	5.59%	2.52%	3.52%	3.24%	3.88%
Remainder of state	2.87%	1.84%	2.27%	5.49%	3.90%
ALASKA					
Anchorage	3.77%	2.59%	2.56%	1.78%	2.46%
Remainder of state	3.43%	3.31%	4.36%	2.64%	4.11%
ARIZONA					
Phoenix-Mesa-Scottsdale	3.19%	1.30%	3.34%	2.61%	2.73%
Remainder of state	4.64%	3.52%	3.39%	2.52%	3.66%
ARKANSAS					
Little Rock-North Little Rock-Conway	6.51%	3.00%	3.52%	2.84%	3.74%
Remainder of state	2.92%	2.35%	3.83%	3.24%	3.86%
CALIFORNIA					
Los Angeles-Long Beach-Anaheim	2.74%	1.40%	2.48%	2.10%	2.59%
Riverside-San Bernardino-Ontario	6.24%	2.95%	3.66%	4.12%	4.27%
Sacramento--Roseville--Arden-Arcade	6.74%	4.99%	3.87%	5.03%	4.88%
San Diego-Carlsbad	5.43%	3.30%	3.25%	2.93%	3.59%
San Francisco-Oakland-Hayward	4.58%	2.40%	2.55%	3.09%	3.11%
San Jose-Sunnyvale-Santa Clara	7.82%	2.39%	3.40%	3.18%	4.08%
Remainder of state	3.64%	2.00%	3.94%	4.00%	3.62%
COLORADO					
Denver-Aurora-Lakewood	4.47%	2.05%	2.80%	1.90%	2.68%
Remainder of state	3.78%	3.47%	4.12%	3.13%	3.15%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	5.68%	3.45%	8.54%	3.40%	7.07%
Hartford-West Hartford-East Hartford	5.39%	2.68%	3.36%	2.26%	3.24%
New Haven-Milford	6.87%	2.63%	3.70%	4.34%	3.88%
Remainder of state	7.90%	4.20%	4.53%	3.08%	4.65%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	3.81%	2.17%	2.31%	2.44%	2.48%
Remainder of state	4.95%	3.81%	4.32%	2.47%	4.11%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	3.16%	0.87%	1.98%	1.93%	2.07%
FLORIDA					
Miami-Fort Lauderdale-West Palm Beach	4.28%	2.21%	2.95%	1.91%	3.25%
Orlando-Kissimmee-Sanford	8.42%	3.37%	4.18%	6.21%	5.34%
Tampa-St. Petersburg-Clearwater	7.14%	2.52%	6.43%	5.26%	5.05%
Remainder of state	3.65%	2.82%	7.00%	2.18%	5.40%
GEORGIA					
Atlanta-Sandy Springs-Roswell	3.67%	1.77%	2.44%	2.89%	2.97%
Remainder of state	4.26%	2.82%	2.79%	2.71%	3.36%
HAWAII					
Urban Honolulu	3.92%	1.48%	3.78%	1.87%	3.73%
Remainder of state	4.64%	0.67%	2.72%	2.62%	3.91%
IDAHO					
Boise City	4.41%	2.88%	3.08%	2.51%	3.22%
Remainder of state	3.25%	2.66%	2.92%	2.57%	3.43%
ILLINOIS					
Chicago-Naperville-Elgin, IL portion	3.40%	2.56%	2.70%	2.27%	3.15%
Remainder of state	5.42%	4.40%	3.25%	3.13%	3.78%
INDIANA					
Indianapolis-Carmel-Anderson	4.76%	2.79%	3.39%	4.15%	3.88%
Remainder of state	3.08%	1.90%	2.96%	2.52%	3.79%
IOWA					
Des Moines-West Des Moines	7.76%	2.40%	2.73%	3.83%	3.78%
Remainder of state	2.70%	1.33%	2.53%	1.68%	2.28%

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KANSAS					
Kansas City, KS portion	5.92%	2.63%	4.26%	4.20%	4.01%
Wichita	6.61%	2.47%	3.29%	8.24%	6.50%
Remainder of state	4.07%	2.40%	4.01%	2.04%	3.92%
KENTUCKY					
Louisville/Jefferson County, KY portion	5.62%	3.71%	3.95%	3.11%	3.85%
Remainder of state	3.05%	1.60%	2.94%	1.93%	3.00%
LOUISIANA					
New Orleans-Metairie	6.27%	6.03%	2.84%	3.67%	3.80%
Remainder of state	3.07%	2.04%	2.56%	2.62%	3.25%
MAINE					
Portland-South Portland	4.53%	2.64%	2.75%	1.81%	2.36%
Remainder of state	2.99%	3.70%	1.89%	1.99%	2.21%
MARYLAND					
Baltimore-Columbia-Towson	4.78%	1.98%	2.53%	2.10%	2.48%
Washington-Arlington-Alexandria, MD portion	5.34%	3.60%	3.13%	2.69%	3.26%
Remainder of state	7.82%	4.85%	4.90%	3.74%	5.31%
MASSACHUSETTS					
Boston-Cambridge-Newton, MA portion	4.40%	1.65%	2.56%	2.57%	3.02%
Remainder of state	5.17%	2.17%	3.35%	2.58%	3.27%
MICHIGAN					
Detroit-Warren-Dearborn	4.31%	1.83%	3.31%	2.38%	3.66%
Remainder of state	3.66%	2.15%	2.56%	2.41%	2.86%
MINNESOTA					
Minneapolis-St. Paul-Bloomington, MN portion	3.66%	1.70%	2.37%	2.51%	3.00%
Remainder of state	4.84%	2.87%	3.01%	2.66%	3.08%
MISSISSIPPI					
Jackson	6.34%	3.95%	5.24%	4.02%	5.63%
Remainder of state	2.98%	2.03%	3.16%	2.77%	3.90%
MISSOURI					
Kansas City, MO portion	6.88%	2.98%	3.46%	3.73%	4.33%
St. Louis, MO portion	5.68%	2.19%	3.51%	2.97%	3.91%
Remainder of state	4.28%	3.28%	3.10%	2.42%	3.45%
MONTANA					
Billings	6.39%	5.16%	5.44%	4.47%	5.46%
Remainder of state	2.78%	2.75%	2.49%	2.15%	2.69%
NEBRASKA					
Omaha-Council Bluffs, NE portion	4.80%	2.18%	3.46%	2.07%	3.45%
Remainder of state	3.27%	2.54%	1.84%	2.69%	2.72%
NEVADA					
Las Vegas-Henderson-Paradise	4.15%	1.80%	2.93%	3.34%	3.72%
Remainder of state	6.45%	4.02%	4.61%	3.19%	4.62%
NEW HAMPSHIRE					
Boston-Cambridge-Newton, NH portion	5.12%	3.18%	4.15%	2.75%	3.67%
Manchester-Nashua	5.94%	1.96%	3.63%	3.36%	4.47%
Remainder of state	5.03%	2.89%	3.65%	2.62%	3.99%
NEW JERSEY					
New York-Newark-Jersey City, NJ portion	2.81%	1.65%	2.67%	1.78%	2.33%
Remainder of state	5.09%	2.73%	4.88%	4.23%	4.01%
NEW MEXICO					
Albuquerque	3.88%	2.35%	2.56%	2.71%	2.89%
Remainder of state	4.13%	2.87%	2.57%	2.74%	2.55%
NEW YORK					
New York-Newark-Jersey City, NY portion	2.94%	1.33%	2.12%	2.03%	2.08%
Remainder of state	4.17%	1.87%	2.81%	2.41%	2.65%

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STATE/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
NORTH CAROLINA					
Charlotte-Concord-Gastonia, NC portion	5.00%	3.16%	4.06%	1.83%	4.12%
Remainder of state	2.44%	1.65%	2.13%	2.43%	2.72%
NORTH DAKOTA					
Fargo, ND portion	7.47%	2.24%	2.67%	2.07%	2.96%
Remainder of state	3.17%	2.04%	2.06%	1.41%	2.05%
OHIO					
Cincinnati, OH portion	7.28%	3.11%	3.57%	5.32%	5.32%
Cleveland-Elyria	6.22%	3.06%	3.62%	3.24%	4.77%
Columbus	6.16%	3.14%	3.96%	2.56%	4.15%
Remainder of state	3.19%	1.76%	2.76%	2.24%	2.81%
OKLAHOMA					
Oklahoma City	5.04%	2.79%	3.48%	4.20%	4.67%
Tulsa	6.10%	2.42%	4.26%	6.51%	4.45%
Remainder of state	4.65%	3.36%	3.12%	3.01%	3.47%
OREGON					
Portland-Vancouver-Hillsboro, OR portion	3.68%	2.13%	2.27%	1.71%	2.56%
Remainder of state	3.74%	3.08%	3.77%	3.81%	5.67%
PENNSYLVANIA					
Philadelphia-Camden-Wilmington, PA portion	4.50%	2.09%	2.33%	2.79%	2.89%
Pittsburgh	5.93%	2.57%	4.12%	2.54%	3.45%
Remainder of state	3.11%	1.41%	1.97%	3.14%	2.64%
RHODE ISLAND					
Providence-Warwick, RI portion	3.02%	1.84%	1.84%	1.67%	1.92%
SOUTH CAROLINA					
Columbia	5.84%	3.37%	4.00%	3.29%	4.90%
Remainder of state	2.31%	1.90%	2.00%	2.38%	2.45%
SOUTH DAKOTA					
Sioux Falls	4.93%	2.50%	2.60%	5.77%	4.76%
Remainder of state	3.00%	3.45%	2.25%	1.60%	2.38%
TENNESSEE					
Memphis, TN portion	9.07%	3.75%	4.72%	2.70%	3.92%
Nashville-Davidson--Murfreesboro--Franklin	6.05%	2.46%	3.61%	2.96%	3.52%
Remainder of state	3.49%	1.78%	2.92%	2.97%	3.06%
TEXAS					
Dallas-Fort Worth-Arlington	4.02%	2.20%	2.20%	2.93%	2.71%
Houston-The Woodlands-Sugar Land	4.31%	2.27%	2.42%	2.14%	2.56%
San Antonio-New Braunfels	7.13%	4.19%	5.17%	2.54%	5.08%
Remainder of state	3.21%	1.93%	2.19%	2.26%	2.48%
UTAH					
Ogden-Clearfield	5.73%	5.64%	5.72%	4.28%	5.25%
Provo-Orem	7.02%	5.72%	5.07%	4.50%	6.35%
Salt Lake City	4.06%	2.38%	1.85%	1.83%	2.45%
Remainder of state	5.30%	5.76%	6.31%	3.28%	5.48%
VERMONT					
Burlington-South Burlington	4.79%	3.22%	4.00%	3.09%	4.40%
Remainder of state	3.34%	2.35%	2.20%	2.17%	2.14%
VIRGINIA					
Virginia Beach-Norfolk-Newport News, VA portion	7.24%	4.35%	4.08%	3.62%	4.97%
Washington-Arlington-Alexandria, VA portion	5.08%	2.34%	4.52%	2.49%	4.07%
Remainder of state	4.02%	3.16%	2.83%	2.58%	3.01%
WASHINGTON					
Seattle-Tacoma-Bellevue	3.62%	1.55%	2.81%	1.81%	3.06%
Remainder of state	4.13%	3.11%	2.78%	3.83%	4.08%
WEST VIRGINIA					
Charleston	7.99%	4.47%	3.81%	3.64%	3.14%
Remainder of state	2.74%	1.57%	2.79%	2.25%	2.66%

Table IX.A.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2018 (cont.)

STATE/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
WISCONSIN					
Milwaukee-Waukesha-West Allis	5.63%	2.67%	4.71%	3.85%	4.77%
Remainder of state	3.11%	1.70%	2.50%	1.70%	2.53%
WYOMING					
Cheyenne	8.90%	3.77%	3.14%	5.80%	5.35%
Remainder of state	2.37%	2.04%	3.22%	2.54%	3.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	6,206	1,311	12,133	3,618	17,718	5,683
Remainder of state	6,046	1,505	12,376	3,494	18,089	5,152
ALASKA						
Anchorage	8,360	1,074	16,332	3,713	21,161	5,094
Remainder of state	8,579	1,319	15,557	3,126	22,236	3,785
ARIZONA						
Phoenix-Mesa-Scottsdale	6,180	1,601	12,747	3,952	19,130	5,815
Remainder of state	6,382	1,410	12,910	3,531	17,947	5,681
ARKANSAS						
Little Rock-North Little Rock-Conway	6,098	1,508	11,813	3,907	17,283	5,606
Remainder of state	5,927	1,324	11,870	3,813	18,341	5,787
CALIFORNIA						
Los Angeles-Long Beach-Anaheim	6,456	1,140	12,960	3,341	18,959	4,982
Riverside-San Bernardino-Ontario	6,247	1,342	13,569	3,407	18,169	5,404
Sacramento--Roseville--Arden-Arcade	6,101	1,574	13,633	4,596	19,145	5,717
San Diego-Carlsbad	7,085	1,429	13,671	3,581	20,096	5,384
San Francisco-Oakland-Hayward	6,750	1,134	13,216	3,797	20,642	4,924
San Jose-Sunnyvale-Santa Clara	6,628	1,191	13,545	3,755	20,142	6,531
Remainder of state	6,552	1,168	13,309	3,293	19,969	5,829
COLORADO						
Denver-Aurora-Lakewood	6,190	1,241	12,435	3,365	18,270	5,002
Remainder of state	6,342	1,352	12,898	3,431	18,368	4,915
CONNECTICUT						
Bridgeport-Stamford-Norwalk	7,237	1,575	15,264	3,649	22,159	5,464
Hartford-West Hartford-East Hartford	6,989	1,822	13,847	3,606	19,518	4,876
New Haven-Milford	7,652	1,568	12,466	3,090	21,704	5,971
Remainder of state	7,215	1,685	13,514	3,866	19,702	5,227
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	6,685	1,326	13,547	3,724	20,174	5,637
Remainder of state	7,187	1,370	12,676	3,924	19,956	5,861
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	7,230	1,369	15,008	4,002	21,810	6,358
FLORIDA						
Miami-Fort Lauderdale-West Palm Beach	6,001	1,419	12,977	3,652	17,852	5,512
Orlando-Kissimmee-Sanford	6,477	1,698	12,922	3,837	19,412	5,799
Tampa-St. Petersburg-Clearwater	8,093	1,583	15,128	5,441	22,119	7,176
Remainder of state	6,565	1,393	12,915	3,642	19,079	6,043
GEORGIA						
Atlanta-Sandy Springs-Roswell	6,595	1,496	12,990	3,534	18,584	5,906
Remainder of state	7,146	1,442	13,622	4,072	18,556	5,727
HAWAII						
Urban Honolulu	6,456	877	13,022	3,078	17,408	5,509
Remainder of state	6,513	515	12,193	3,044	18,646	5,427
IDAHO						
Boise City	6,336	959	12,440	3,021	19,162	4,661
Remainder of state	6,016	1,435	11,965	3,266	16,580	5,558
ILLINOIS						
Chicago-Naperville-Elgin, IL portion	6,998	1,638	13,087	3,241	20,426	5,485
Remainder of state	7,526	1,259	14,794	3,468	20,337	4,979
INDIANA						
Indianapolis-Carmel-Anderson	6,725	1,372	12,749	3,734	17,927	5,197
Remainder of state	6,800	1,388	14,212	3,295	20,063	4,347
IOWA						
Des Moines-West Des Moines	6,263	1,484	12,805	3,954	16,257	4,991
Remainder of state	6,944	1,622	13,094	3,628	18,936	5,202

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
KANSAS						
Kansas City, KS portion	6,757	1,326	13,790	3,399	19,499	5,549
Wichita	5,920	1,321	12,683	3,132	18,807	5,104
Remainder of state	6,100	1,163	13,496	3,331	18,299	5,117
KENTUCKY						
Louisville/Jefferson County, KY portion	6,316	1,597	12,434	3,929	17,820	6,697
Remainder of state	6,817	1,645	13,358	3,628	19,709	4,992
LOUISIANA						
New Orleans-Metairie	6,575	1,450	12,782	3,632	20,232	5,798
Remainder of state	6,519	1,649	13,121	4,482	18,707	6,595
MAINE						
Portland-South Portland	6,818	1,402	14,059	3,847	19,208	5,119
Remainder of state	6,903	1,506	13,007	3,940	20,041	5,733
MARYLAND						
Baltimore-Columbia-Towson	6,372	1,602	13,306	3,384	19,161	5,819
Washington-Arlington-Alexandria, MD portion	6,950	1,542	12,798	4,727	19,297	6,993
Remainder of state	6,979	1,691	14,072	3,189	19,432	5,458
MASSACHUSETTS						
Boston-Cambridge-Newton, MA portion	7,419	1,851	15,123	4,036	22,485	5,759
Remainder of state	7,495	2,020	15,020	4,033	20,302	5,549
MICHIGAN						
Detroit-Warren-Dearborn	6,360	1,526	13,200	3,364	17,821	3,955
Remainder of state	6,289	1,354	14,035	3,399	18,514	4,490
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	6,538	1,515	13,288	3,718	18,985	5,811
Remainder of state	7,245	1,688	14,143	4,132	20,126	7,074
MISSISSIPPI						
Jackson	6,120	1,293	11,337	3,264	17,424	6,066
Remainder of state	5,961	1,382	11,355	3,169	17,377	5,607
MISSOURI						
Kansas City, MO portion	6,407	1,605	13,415	4,287	20,477	6,032
St. Louis, MO portion	7,164	1,365	13,563	3,230	20,438	4,675
Remainder of state	6,325	1,328	11,821	3,235	17,158	4,769
MONTANA						
Billings	6,847	1,139	13,325	3,494	19,887	5,227
Remainder of state	6,866	1,109	13,113	3,174	19,532	5,203
NEBRASKA						
Omaha-Council Bluffs, NE portion	6,605	1,497	12,990	3,763	18,420	5,631
Remainder of state	7,083	1,285	13,345	3,447	19,590	5,205
NEVADA						
Las Vegas-Henderson-Paradise	5,838	1,365	10,906	3,059	18,240	6,195
Remainder of state	6,853	1,314	13,350	3,693	18,745	6,443
NEW HAMPSHIRE						
Boston-Cambridge-Newton, NH portion	7,743	1,514	15,045	4,516	20,959	5,747
Manchester-Nashua	6,943	1,654	14,615	3,761	19,775	5,003
Remainder of state	7,589	1,677	14,871	4,065	21,241	6,106
NEW JERSEY						
New York-Newark-Jersey City, NJ portion	7,486	1,571	14,847	3,793	22,014	5,735
Remainder of state	7,560	1,664	14,707	3,154	23,086	7,716
NEW MEXICO						
Albuquerque	6,553	1,677	12,537	4,394	16,788	4,627
Remainder of state	6,726	1,389	12,990	3,132	18,886	4,815
NEW YORK						
New York-Newark-Jersey City, NY portion	7,974	1,595	15,787	3,576	23,531	4,890
Remainder of state	7,192	1,538	14,312	3,643	18,263	5,267

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
NORTH CAROLINA						
Charlotte-Concord-Gastonia, NC portion	6,406	1,206	12,731	3,628	19,019	5,290
Remainder of state	6,320	1,321	11,692	3,507	17,903	6,199
NORTH DAKOTA						
Fargo, ND portion	6,353	1,160	12,018	3,237	17,493	4,884
Remainder of state	6,803	1,293	12,579	3,460	17,241	5,043
OHIO						
Cincinnati, OH portion	6,631	1,355	13,341	3,530	19,837	5,304
Cleveland-Elyria	6,878	1,445	13,612	3,449	20,125	5,093
Columbus	6,964	1,888	14,268	3,835	19,197	5,453
Remainder of state	6,749	1,690	13,657	3,393	19,516	4,607
OKLAHOMA						
Oklahoma City	6,619	1,338	12,582	4,006	18,828	4,992
Tulsa	7,103	1,448	14,499	3,988	19,628	5,708
Remainder of state	6,196	1,106	11,891	3,284	17,686	5,068
OREGON						
Portland-Vancouver-Hillsboro, OR portion	6,502	1,179	12,014	3,750	19,161	5,923
Remainder of state	6,365	914	13,456	2,986	18,799	5,903
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	6,963	1,375	14,013	3,432	21,738	5,983
Pittsburgh	6,709	1,235	14,387	3,855	19,482	3,966
Remainder of state	6,672	1,380	14,130	3,398	19,298	4,920
RHODE ISLAND						
Providence-Warwick, RI portion	7,018	1,807	14,004	4,066	18,623	5,493
SOUTH CAROLINA						
Columbia	6,681	1,366	12,992	3,445	21,268	4,745
Remainder of state	6,714	1,443	12,860	3,183	18,875	5,415
SOUTH DAKOTA						
Sioux Falls	6,784	1,574	13,303	3,857	19,780	6,287
Remainder of state	7,035	1,518	13,132	3,515	19,695	5,470
TENNESSEE						
Memphis, TN portion	5,519	1,497	10,920	4,551	18,377	6,309
Nashville-Davidson--Murfreesboro--Franklin	5,930	1,246	12,497	4,088	17,680	5,387
Remainder of state	6,096	1,480	12,254	3,834	17,516	5,448
TEXAS						
Dallas-Fort Worth-Arlington	6,446	1,330	13,443	4,264	19,179	5,806
Houston-The Woodlands-Sugar Land	6,827	1,411	14,629	4,015	19,890	5,745
San Antonio-New Braunfels	5,809	1,428	11,878	3,451	18,660	5,310
Remainder of state	6,792	1,508	13,321	4,717	19,573	6,515
UTAH						
Ogden-Clearfield	5,786	1,245	13,222	3,320	17,542	5,145
Provo-Orem	5,858	750	12,034	2,887	18,128	4,403
Salt Lake City	6,231	1,286	12,342	3,196	18,107	4,531
Remainder of state	6,218	1,275	13,308	3,571	18,104	4,655
VERMONT						
Burlington-South Burlington	6,878	1,436	13,071	3,326	18,636	4,919
Remainder of state	6,946	1,469	14,277	3,610	21,035	5,585
VIRGINIA						
Virginia Beach-Norfolk-Newport News, VA portion	6,465	1,818	12,250	4,373	18,837	5,957
Washington-Arlington-Alexandria, VA portion	6,844	1,814	14,091	4,255	20,267	6,485
Remainder of state	6,590	1,675	12,356	3,666	19,137	6,990
WASHINGTON						
Seattle-Tacoma-Bellevue	6,618	903	12,794	2,556	18,663	3,573
Remainder of state	6,698	1,052	12,078	2,563	19,017	4,425
WEST VIRGINIA						
Charleston	7,128	1,780	12,910	3,918	20,597	7,320
Remainder of state	6,844	1,251	14,021	3,047	20,721	4,051

Table IX.A.2 Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
WISCONSIN						
Milwaukee-Waukesha-West Allis	6,688	1,569	13,824	3,482	20,654	5,430
Remainder of state	6,869	1,607	14,516	3,463	19,133	4,768
WYOMING						
Cheyenne	6,532	1,240	12,346	2,792	19,624	5,195
Remainder of state	6,852	1,427	12,684	3,101	19,297	5,208

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	260	132	655	254	753	744
Remainder of state	162	114	437	205	690	384
ALASKA						
Anchorage	247	116	488	253	705	443
Remainder of state	379	159	831	281	1,025	396
ARIZONA						
Phoenix-Mesa-Scottsdale	168	97	292	318	453	476
Remainder of state	264	152	694	413	985	639
ARKANSAS						
Little Rock-North Little Rock-Conway	246	155	534	311	755	780
Remainder of state	211	87	472	257	737	421
CALIFORNIA						
Los Angeles-Long Beach-Anaheim	132	73	296	200	483	310
Riverside-San Bernardino-Ontario	291	129	1,073	314	807	571
Sacramento--Roseville--Arden-Arcade	270	200	583	591	860	677
San Diego-Carlsbad	212	153	471	451	708	418
San Francisco-Oakland-Hayward	186	101	474	439	634	655
San Jose-Sunnyvale-Santa Clara	217	134	639	361	719	776
Remainder of state	221	106	331	267	430	740
COLORADO						
Denver-Aurora-Lakewood	166	92	342	235	648	342
Remainder of state	181	91	814	397	628	368
CONNECTICUT						
Bridgeport-Stamford-Norwalk	300	131	800	329	860	509
Hartford-West Hartford-East Hartford	205	136	394	244	804	577
New Haven-Milford	412	210	1,889	725	1,586	533
Remainder of state	285	176	647	482	596	757
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	139	80	421	220	438	354
Remainder of state	387	111	592	664	1,244	634
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	147	69	360	219	472	309
FLORIDA						
Miami-Fort Lauderdale-West Palm Beach	193	82	478	257	432	401
Orlando-Kissimmee-Sanford	252	137	464	384	893	494
Tampa-St. Petersburg-Clearwater	539	131	765	498	1,431	1,349
Remainder of state	286	116	653	345	795	515
GEORGIA						
Atlanta-Sandy Springs-Roswell	204	88	387	274	429	293
Remainder of state	261	87	447	248	875	478
HAWAII						
Urban Honolulu	149	108	500	618	548	594
Remainder of state	165	89	445	501	802	683
IDAHO						
Boise City	282	68	637	217	516	311
Remainder of state	179	172	394	337	632	598
ILLINOIS						
Chicago-Naperville-Elgin, IL portion	162	79	474	175	642	521
Remainder of state	451	125	1,492	374	889	764
INDIANA						
Indianapolis-Carmel-Anderson	255	122	656	486	832	786
Remainder of state	260	76	570	263	767	341
IOWA						
Des Moines-West Des Moines	264	143	499	297	688	433
Remainder of state	187	84	521	225	364	302

Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
KANSAS						
Kansas City, KS portion	231	112	636	292	947	472
Wichita	306	119	854	251	960	265
Remainder of state	234	86	532	254	1,036	393
KENTUCKY						
Louisville/Jefferson County, KY portion	265	172	362	405	632	809
Remainder of state	281	298	409	413	693	607
LOUISIANA						
New Orleans-Metairie	241	126	583	263	763	532
Remainder of state	270	96	475	298	781	377
MAINE						
Portland-South Portland	165	82	518	242	586	281
Remainder of state	221	196	842	362	550	524
MARYLAND						
Baltimore-Columbia-Towson	206	94	355	191	477	395
Washington-Arlington-Alexandria, MD portion	362	123	574	448	788	754
Remainder of state	605	347	1,383	380	1,539	934
MASSACHUSETTS						
Boston-Cambridge-Newton, MA portion	355	124	1,044	286	1,642	316
Remainder of state	227	131	613	256	606	295
MICHIGAN						
Detroit-Warren-Dearborn	185	147	558	346	573	367
Remainder of state	221	70	521	191	749	335
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	130	91	396	273	457	584
Remainder of state	350	130	511	433	1,239	938
MISSISSIPPI						
Jackson	230	157	546	413	938	745
Remainder of state	144	92	740	317	666	379
MISSOURI						
Kansas City, MO portion	250	149	571	502	696	556
St. Louis, MO portion	314	145	522	234	1,058	519
Remainder of state	212	100	440	248	654	408
MONTANA						
Billings	259	183	481	339	891	987
Remainder of state	193	99	525	313	1,082	598
NEBRASKA						
Omaha-Council Bluffs, NE portion	296	112	609	221	756	740
Remainder of state	312	86	507	259	778	371
NEVADA						
Las Vegas-Henderson-Paradise	200	113	487	240	757	682
Remainder of state	378	201	656	351	712	765
NEW HAMPSHIRE						
Boston-Cambridge-Newton, NH portion	724	193	586	576	683	808
Manchester-Nashua	481	126	1,122	274	1,350	402
Remainder of state	216	156	516	585	509	797
NEW JERSEY						
New York-Newark-Jersey City, NJ portion	162	84	396	275	506	393
Remainder of state	175	190	732	490	756	993
NEW MEXICO						
Albuquerque	322	294	672	769	1,396	639
Remainder of state	326	111	841	233	713	376
NEW YORK						
New York-Newark-Jersey City, NY portion	287	105	545	233	918	426
Remainder of state	181	104	392	321	690	394

Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
NORTH CAROLINA						
Charlotte-Concord-Gastonia, NC portion	311	118	868	469	915	525
Remainder of state	139	59	368	174	400	368
NORTH DAKOTA						
Fargo, ND portion	197	107	575	306	551	491
Remainder of state	172	74	427	173	443	319
OHIO						
Cincinnati, OH portion	269	115	859	243	962	509
Cleveland-Elyria	221	103	396	227	970	212
Columbus	342	177	494	260	796	431
Remainder of state	191	150	488	382	634	424
OKLAHOMA						
Oklahoma City	243	125	459	375	608	393
Tulsa	267	91	809	307	674	482
Remainder of state	288	184	566	380	725	629
OREGON						
Portland-Vancouver-Hillsboro, OR portion	206	107	418	348	662	526
Remainder of state	252	86	474	294	509	743
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	185	89	505	308	628	506
Pittsburgh	376	213	734	665	1,413	795
Remainder of state	225	101	430	248	772	334
RHODE ISLAND						
Providence-Warwick, RI portion	143	86	288	191	535	310
SOUTH CAROLINA						
Columbia	482	310	779	507	1,800	436
Remainder of state	135	163	409	206	519	517
SOUTH DAKOTA						
Sioux Falls	193	79	426	309	396	300
Remainder of state	204	90	408	219	511	361
TENNESSEE						
Memphis, TN portion	294	247	709	458	913	823
Nashville-Davidson--Murfreesboro--Franklin	160	79	427	289	754	316
Remainder of state	131	113	438	269	523	411
TEXAS						
Dallas-Fort Worth-Arlington	220	108	502	402	505	430
Houston-The Woodlands-Sugar Land	306	85	478	288	1,374	588
San Antonio-New Braunfels	369	155	1,136	319	1,030	331
Remainder of state	237	135	425	390	448	530
UTAH						
Ogden-Clearfield	422	121	945	301	1,115	831
Provo-Orem	379	125	924	323	1,215	495
Salt Lake City	209	101	397	253	490	438
Remainder of state	513	211	1,085	446	2,388	662
VERMONT						
Burlington-South Burlington	228	134	491	244	545	390
Remainder of state	196	96	446	256	781	478
VIRGINIA						
Virginia Beach-Norfolk-Newport News, VA portion	341	386	867	785	783	816
Washington-Arlington-Alexandria, VA portion	368	143	725	374	1,033	434
Remainder of state	165	144	358	274	470	572
WASHINGTON						
Seattle-Tacoma-Bellevue	180	90	599	350	714	578
Remainder of state	288	128	749	495	1,128	775
WEST VIRGINIA						
Charleston	331	105	735	359	829	668
Remainder of state	326	93	546	277	964	479

Table IX.A.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2018 (cont.)

STATE/AREA	Single premium	Single contribution	Employee- plus-one premium	Employee- plus-one contribution	Family premium	Family contribution
WISCONSIN						
Milwaukee-Waukesha-West Allis	228	149	852	328	799	621
Remainder of state	177	102	422	214	521	533
WYOMING						
Cheyenne	430	144	531	380	899	485
Remainder of state	198	155	442	303	829	450

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2018

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	35.8%	51.9%	77.6%	68.1%	52.8%
50 or more employees	95.4%	98.0%	75.1%	69.5%	52.2%
Total	47.1%	85.1%	75.5%	69.2%	52.3%
Los Angeles-Long Beach-Anaheim, CA					
Less than 50 employees	33.8%	54.6%	83.4%	75.0%	62.5%
50 or more employees	99.0%	99.7%	76.6%	69.9%	53.5%
Total	45.6%	87.6%	77.7%	70.8%	55.0%
Chicago-Naperville-Elgin, IL-IN-WI					
Less than 50 employees	27.1%	45.9%	86.3%	68.7%	59.3%
50 or more employees	98.3%	96.4%	75.0%	75.5%	56.7%
Total	42.6%	85.5%	76.3%	74.6%	57.0%
Dallas-Fort Worth-Arlington, TX					
Less than 50 employees	30.0%	47.0%	87.5%	68.7%	60.1%
50 or more employees	98.1%	96.9%	82.3%	76.6%	63.1%
Total	49.1%	86.7%	82.9%	75.7%	62.7%
Houston-The Woodlands-Sugar Land, TX					
Less than 50 employees	31.5%	45.7%	82.9%	75.9%	62.9%
50 or more employees	97.7%	95.3%	81.1%	74.5%	60.4%
Total	53.1%	84.5%	81.3%	74.6%	60.7%
Washington-Arlington-Alexandria, DC-VA-MD-WV					
Less than 50 employees	36.3%	61.2%	81.5%	68.3%	55.7%
50 or more employees	99.5%	98.2%	76.9%	71.9%	55.3%
Total	55.3%	89.2%	77.7%	71.3%	55.4%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD					
Less than 50 employees	33.8%	53.4%	78.6%	68.8%	54.0%
50 or more employees	96.5%	97.8%	76.2%	72.6%	55.3%
Total	48.0%	85.5%	76.6%	71.9%	55.1%
Miami-Fort Lauderdale-West Palm Beach, FL					
Less than 50 employees	22.9%	41.9%	85.9%	82.4%	70.8%
50 or more employees	99.0%	99.2%	82.4%	74.6%	61.5%
Total	36.8%	84.8%	82.8%	75.6%	62.7%
Atlanta-Sandy Springs-Roswell, GA					
Less than 50 employees	23.9%	39.3%	85.7%	69.6%	59.7%
50 or more employees	96.5%	97.7%	78.3%	70.5%	55.2%
Total	46.0%	85.8%	79.0%	70.4%	55.6%
Boston-Cambridge-Newton, MA-NH					
Less than 50 employees	36.7%	59.3%	78.2%	67.0%	52.4%
50 or more employees	98.7%	97.6%	76.2%	70.1%	53.4%
Total	52.1%	88.9%	76.5%	69.6%	53.2%
San Francisco-Oakland-Hayward, CA					
Less than 50 employees	42.3%	56.4%	80.7%	76.6%	61.8%
50 or more employees	95.8%	98.3%	83.5%	73.0%	61.0%
Total	51.6%	84.5%	82.9%	73.8%	61.1%
Phoenix-Mesa-Scottsdale, AZ					
Less than 50 employees	27.3%	58.2%	84.1%	69.0%	58.1%
50 or more employees	97.9%	99.0%	77.2%	68.7%	53.1%
Total	47.9%	90.8%	78.1%	68.7%	53.7%
Riverside-San Bernardino-Ontario, CA					
Less than 50 employees	31.4%	39.4%	85.8%	67.6%	58.0%
50 or more employees	96.6%	98.2%	76.0%	66.7%	50.7%
Total	46.8%	85.6%	76.9%	66.8%	51.4%
Detroit-Warren-Dearborn, MI					
Less than 50 employees	26.8%	51.3%	67.6%	67.8%	45.9%
50 or more employees	100.0%	100.0%	78.3%	76.8%	60.1%
Total	47.3%	88.5%	76.8%	75.7%	58.2%

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, 2018 (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	33.2%	57.2%	80.7%	83.6%	67.5%
50 or more employees	99.8%	100.0%	78.5%	81.7%	64.2%
Total	51.2%	88.2%	78.9%	82.1%	64.8%
Minneapolis-St. Paul-Bloomington, MN-WI					
Less than 50 employees	29.6%	49.1%	79.3%	75.1%	59.5%
50 or more employees	95.8%	97.9%	80.3%	74.7%	60.0%
Total	48.2%	86.3%	80.2%	74.7%	59.9%
San Diego-Carlsbad, CA					
Less than 50 employees	24.6%	39.7%	79.5%	73.8%	58.7%
50 or more employees	90.5%	96.7%	80.5%	80.1%	64.5%
Total	37.1%	81.5%	80.4%	79.3%	63.7%
Tampa-St. Petersburg-Clearwater, FL					
Less than 50 employees	12.7% *	44.3%	88.5%	73.4%	64.9%
50 or more employees	99.7%	99.3%	67.2%	71.9%	48.4%
Total	45.9%	90.5%	68.9%	72.1%	49.7%
Denver-Aurora-Lakewood, CO					
Less than 50 employees	35.5%	51.3%	73.4%	80.4%	59.0%
50 or more employees	93.9%	97.3%	80.2%	75.8%	60.8%
Total	52.6%	85.3%	79.2%	76.5%	60.6%
St. Louis, MO-IL					
Less than 50 employees	40.4%	53.3%	82.5%	79.4%	65.5%
50 or more employees	94.9%	94.9%	76.7%	76.2%	58.4%
Total	55.2%	83.5%	77.7%	76.8%	59.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

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	2.57%	2.72%	2.45%	2.79%	2.67%
50 or more employees	1.27%	0.58%	1.97%	1.70%	1.86%
Total	2.15%	1.04%	1.68%	1.49%	1.60%
Los Angeles-Long Beach-Anaheim, CA					
Less than 50 employees	3.14%	3.40%	2.30%	2.78%	3.09%
50 or more employees	0.58%	0.29%	2.91%	2.45%	2.97%
Total	2.74%	1.40%	2.48%	2.10%	2.59%
Chicago-Naperville-Elgin, IL-IN-WI					
Less than 50 employees	3.78%	4.36%	3.34%	3.67%	3.73%
50 or more employees	0.85%	2.85%	2.87%	2.41%	3.35%
Total	3.13%	2.42%	2.58%	2.17%	3.00%
Dallas-Fort Worth-Arlington, TX					
Less than 50 employees	4.85%	5.15%	3.40%	4.46%	4.46%
50 or more employees	0.99%	2.07%	2.45%	3.27%	2.99%
Total	4.00%	2.19%	2.19%	2.93%	2.71%
Houston-The Woodlands-Sugar Land, TX					
Less than 50 employees	5.38%	5.54%	4.64%	4.84%	5.08%
50 or more employees	0.97%	1.93%	2.67%	2.34%	2.83%
Total	4.29%	2.26%	2.42%	2.14%	2.56%
Washington-Arlington-Alexandria, DC-VA-MD-WV					
Less than 50 employees	4.08%	3.84%	3.36%	2.93%	3.23%
50 or more employees	0.27%	1.55%	2.64%	1.63%	2.46%
Total	3.20%	1.62%	2.27%	1.45%	2.12%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD					
Less than 50 employees	3.94%	4.02%	2.88%	3.03%	3.15%
50 or more employees	1.32%	0.80%	2.93%	2.69%	2.84%
Total	3.39%	1.70%	2.49%	2.29%	2.41%
Miami-Fort Lauderdale-West Palm Beach, FL					
Less than 50 employees	4.61%	6.07%	3.42%	4.84%	4.84%
50 or more employees	0.96%	0.80%	3.31%	2.04%	3.57%
Total	4.27%	2.20%	2.93%	1.88%	3.20%
Atlanta-Sandy Springs-Roswell, GA					
Less than 50 employees	4.63%	5.01%	4.01%	4.24%	4.56%
50 or more employees	1.85%	1.29%	2.64%	3.20%	3.24%
Total	3.52%	1.71%	2.43%	2.90%	2.97%
Boston-Cambridge-Newton, MA-NH					
Less than 50 employees	4.87%	4.43%	4.26%	3.27%	4.03%
50 or more employees	0.81%	1.38%	2.73%	2.77%	3.24%
Total	3.91%	1.54%	2.40%	2.41%	2.82%
San Francisco-Oakland-Hayward, CA					
Less than 50 employees	5.30%	4.97%	3.76%	3.95%	4.17%
50 or more employees	2.25%	1.30%	3.10%	3.78%	3.81%
Total	4.58%	2.40%	2.56%	3.09%	3.11%
Phoenix-Mesa-Scottsdale, AZ					
Less than 50 employees	4.07%	4.61%	3.45%	3.81%	4.14%
50 or more employees	1.08%	0.70%	3.76%	2.97%	3.07%
Total	3.16%	1.30%	3.34%	2.61%	2.73%
Riverside-San Bernardino-Ontario, CA					
Less than 50 employees	7.34%	7.96%	5.45%	10.56%	9.57%
50 or more employees	2.07%	1.14%	4.02%	4.44%	4.63%
Total	6.24%	2.95%	3.66%	4.12%	4.27%
Detroit-Warren-Dearborn, MI					
Less than 50 employees	4.69%	6.66%	11.43%	4.82%	8.44%
50 or more employees	0.00%	0.00%	3.26%	2.59%	3.91%
Total	4.04%	1.79%	3.32%	2.39%	3.68%

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, 2018 (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	4.43%	4.74%	4.31%	3.75%	4.37%
50 or more employees	0.22%	0.02%	3.29%	2.06%	3.60%
Total	3.57%	1.54%	2.81%	1.80%	3.06%
Minneapolis-St. Paul-Bloomington, MN-WI					
Less than 50 employees	4.42%	4.86%	4.19%	2.98%	4.20%
50 or more employees	1.95%	1.17%	2.61%	2.81%	3.35%
Total	3.45%	1.62%	2.33%	2.47%	2.95%
San Diego-Carlsbad, CA					
Less than 50 employees	6.05%	7.11%	4.76%	6.54%	5.48%
50 or more employees	4.46%	1.96%	3.67%	3.17%	4.02%
Total	5.43%	3.30%	3.25%	2.93%	3.59%
Tampa-St. Petersburg-Clearwater, FL					
Less than 50 employees	5.16% *	12.04%	4.28%	9.58%	11.30%
50 or more employees	0.27%	0.69%	6.77%	5.75%	5.28%
Total	7.12%	2.52%	6.42%	5.26%	5.04%
Denver-Aurora-Lakewood, CO					
Less than 50 employees	5.70%	5.51%	5.00%	4.32%	5.78%
50 or more employees	2.60%	1.17%	3.19%	2.11%	2.99%
Total	4.41%	2.02%	2.81%	1.91%	2.68%
St. Louis, MO-IL					
Less than 50 employees	6.99%	7.17%	3.82%	7.39%	7.58%
50 or more employees	2.91%	3.60%	4.01%	3.83%	4.40%
Total	5.44%	3.28%	3.36%	3.40%	3.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.2 Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2018

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
New York-Newark-Jersey City, NY-NJ-PA						
Less than 50 employees	8,658	1,575	16,573	4,243	23,865	4,741
50 or more employees	7,621	1,591	15,288	3,570	22,860	5,257
Total	7,826	1,588	15,448	3,654	23,018	5,176
Los Angeles-Long Beach-Anaheim, CA						
Less than 50 employees	5,773	950	12,374	3,434	16,517	5,737
50 or more employees	6,655	1,195	13,058	3,325	19,353	4,860
Total	6,456	1,140	12,960	3,341	18,959	4,982
Chicago-Naperville-Elgin, IL-IN-WI						
Less than 50 employees	7,216	1,499	13,237	2,790	21,705	6,931
50 or more employees	6,971	1,652	13,092	3,278	20,266	5,254
Total	7,005	1,631	13,104	3,236	20,420	5,434
Dallas-Fort Worth-Arlington, TX						
Less than 50 employees	7,079	1,295	10,615	5,118	19,392	7,346
50 or more employees	6,352	1,335	13,654	4,201	19,164	5,692
Total	6,446	1,330	13,443	4,264	19,179	5,806
Houston-The Woodlands-Sugar Land, TX						
Less than 50 employees	6,096	1,017	14,639	3,876	18,249	6,184
50 or more employees	6,940	1,472	14,628	4,031	20,099	5,689
Total	6,827	1,411	14,629	4,015	19,890	5,745
Washington-Arlington-Alexandria, DC-VA-MD-WV						
Less than 50 employees	7,081	1,515	13,742	5,232	19,927	8,486
50 or more employees	6,961	1,620	13,949	4,154	20,423	6,325
Total	6,984	1,600	13,914	4,339	20,360	6,602
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD						
Less than 50 employees	6,212	1,406	14,099	3,463	20,572	6,707
50 or more employees	7,254	1,418	14,122	3,279	22,046	6,358
Total	7,051	1,415	14,119	3,305	21,830	6,409
Miami-Fort Lauderdale-West Palm Beach, FL						
Less than 50 employees	6,983	1,477	16,969	3,402	20,211	5,922
50 or more employees	5,804	1,407	12,408	3,688	17,596	5,467
Total	6,001	1,419	12,977	3,652	17,852	5,512
Atlanta-Sandy Springs-Roswell, GA						
Less than 50 employees	6,431	1,514	12,708	3,827	15,758	7,381
50 or more employees	6,616	1,494	13,023	3,499	18,798	5,794
Total	6,595	1,496	12,990	3,534	18,584	5,906
Boston-Cambridge-Newton, MA-NH						
Less than 50 employees	7,092	1,689	13,958	4,253	18,990	5,188
50 or more employees	7,512	1,851	15,281	4,039	22,995	5,858
Total	7,445	1,825	15,119	4,065	22,401	5,758
San Francisco-Oakland-Hayward, CA						
Less than 50 employees	6,744	785	15,515	3,004	20,884	3,759
50 or more employees	6,752	1,259	12,936	3,894	20,579	5,228
Total	6,750	1,134	13,216	3,797	20,642	4,924
Phoenix-Mesa-Scottsdale, AZ						
Less than 50 employees	6,182	1,313	11,880	4,170	17,748	5,167
50 or more employees	6,180	1,650	12,876	3,920	19,342	5,914
Total	6,180	1,601	12,747	3,952	19,130	5,815
Riverside-San Bernardino-Ontario, CA						
Less than 50 employees	5,795	563 *	10,147	1,820 *	13,981	5,910 *
50 or more employees	6,301	1,434	13,821	3,524	19,017	5,301
Total	6,247	1,342	13,569	3,407	18,169	5,404
Detroit-Warren-Dearborn, MI						
Less than 50 employees	6,845	1,392	10,979	2,336	16,635	3,044 *
50 or more employees	6,300	1,543	13,445	3,477	17,969	4,068
Total	6,360	1,526	13,200	3,364	17,821	3,955

Table IX.B.2 Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2018 (cont.)

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Seattle-Tacoma-Bellevue, WA						
Less than 50 employees	6,182	1,015	11,970	4,561	16,872	6,732
50 or more employees	6,751	868	12,892	2,319	18,926	3,108
Total	6,618	903	12,794	2,556	18,663	3,573
Minneapolis-St. Paul-Bloomington, MN-WI						
Less than 50 employees	6,163	1,420	11,010	4,330	16,920	7,015
50 or more employees	6,629	1,525	13,417	3,674	19,314	5,584
Total	6,550	1,507	13,281	3,711	19,005	5,769
San Diego-Carlsbad, CA						
Less than 50 employees	6,296	1,574 *	14,370	6,669 *	16,060	7,235 *
50 or more employees	7,220	1,404	13,587	3,212	20,425	5,233
Total	7,085	1,429	13,671	3,581	20,096	5,384
Tampa-St. Petersburg-Clearwater, FL						
Less than 50 employees	7,207	1,396	11,784	6,912	18,794	2,336 *
50 or more employees	8,189	1,604	15,577	5,244	22,523	7,765
Total	8,093	1,583	15,128	5,441	22,119	7,176
Denver-Aurora-Lakewood, CO						
Less than 50 employees	5,721	550	11,092	2,870 *	14,537	4,544
50 or more employees	6,293	1,394	12,601	3,426	18,796	5,067
Total	6,190	1,241	12,435	3,365	18,270	5,002
St. Louis, MO-IL						
Less than 50 employees	7,853	1,676 *	12,431	3,196	14,847	3,578 *
50 or more employees	7,054	1,275	13,703	3,247	21,478	5,190
Total	7,195	1,346	13,495	3,238	19,934	4,814

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2018

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
New York-Newark-Jersey City, NY-NJ-PA						
Less than 50 employees	333	217	800	614	1,215	840
50 or more employees	247	80	419	183	720	340
Total	207	77	379	179	635	315
Los Angeles-Long Beach-Anaheim, CA						
Less than 50 employees	251	116	804	618	1,012	908
50 or more employees	152	88	319	209	535	322
Total	132	73	296	200	483	310
Chicago-Naperville-Elgin, IL-IN-WI						
Less than 50 employees	397	233	1,052	601	1,595	1,760
50 or more employees	170	78	490	177	658	510
Total	156	75	457	170	615	499
Dallas-Fort Worth-Arlington, TX						
Less than 50 employees	426	212	805	894	1,661	1,596
50 or more employees	243	121	522	427	528	440
Total	220	108	502	402	505	430
Houston-The Woodlands-Sugar Land, TX						
Less than 50 employees	491	225	1,512	939	1,146	1,113
50 or more employees	341	92	504	302	1,553	645
Total	306	85	478	288	1,373	588
Washington-Arlington-Alexandria, DC-VA-MD-WV						
Less than 50 employees	442	148	915	736	689	1,075
50 or more employees	216	85	425	216	617	302
Total	195	74	385	225	547	306
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD						
Less than 50 employees	290	181	953	712	789	1,176
50 or more employees	149	87	446	294	572	542
Total	141	79	407	272	511	493
Miami-Fort Lauderdale-West Palm Beach, FL						
Less than 50 employees	397	300	1,685	913	1,474	1,435
50 or more employees	210	77	351	261	430	415
Total	193	82	478	257	432	401
Atlanta-Sandy Springs-Roswell, GA						
Less than 50 employees	350	266	1,321	1,085	1,300	1,171
50 or more employees	225	94	406	276	453	310
Total	204	88	390	273	431	296
Boston-Cambridge-Newton, MA-NH						
Less than 50 employees	361	228	1,272	754	1,392	1,050
50 or more employees	388	130	1,095	290	1,745	298
Total	332	115	981	270	1,557	302
San Francisco-Oakland-Hayward, CA						
Less than 50 employees	422	203	1,139	758	2,093	941
50 or more employees	202	112	506	481	584	797
Total	186	101	474	439	634	655
Phoenix-Mesa-Scottsdale, AZ						
Less than 50 employees	365	188	917	645	1,338	1,229
50 or more employees	187	111	306	352	473	517
Total	168	97	292	318	453	476
Riverside-San Bernardino-Ontario, CA						
Less than 50 employees	662	342 *	2,784	708 *	1,612	2,139 *
50 or more employees	315	135	1,095	331	836	527
Total	291	129	1,073	314	807	571
Detroit-Warren-Dearborn, MI						
Less than 50 employees	493	399	1,656	551	1,132	1,042 *
50 or more employees	198	158	583	377	631	384
Total	185	147	556	347	572	366

Table IX.B.2 Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2018 (cont.)

METRO AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
Seattle-Tacoma-Bellevue, WA						
Less than 50 employees	386	254	639	795	982	1,080
50 or more employees	205	87	672	358	821	567
Total	180	90	599	350	714	578
Minneapolis-St. Paul-Bloomington, MN-WI						
Less than 50 employees	329	269	770	558	1,367	1,834
50 or more employees	138	93	398	286	475	605
Total	128	90	387	271	453	575
San Diego-Carlsbad, CA						
Less than 50 employees	770	548 *	2,287	2,416 *	3,319	2,293 *
50 or more employees	202	152	458	379	673	406
Total	212	153	471	450	708	418
Tampa-St. Petersburg-Clearwater, FL						
Less than 50 employees	774	407	1,323	1,153	703	2,430 *
50 or more employees	581	138	766	541	1,579	1,406
Total	538	131	765	497	1,431	1,350
Denver-Aurora-Lakewood, CO						
Less than 50 employees	259	137	1,110	871 *	952	1,073
50 or more employees	191	103	347	242	732	365
Total	162	91	338	235	646	343
St. Louis, MO-IL						
Less than 50 employees	1,060	634 *	1,289	485	1,660	1,881 *
50 or more employees	274	101	543	251	1,018	471
Total	296	139	504	225	1,064	612

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.