

Employer-Provided Health Coverage: State-to-State 2026



AHIP's **Employer-Provided Health Coverage: State-to-State** details the important role health plans play in all 50 states and Washington, D.C. This report catalogues what health plans contribute in terms of:

- Access to healthcare coverage
- Number of jobs the industry generates, both directly and indirectly
- Number of active physicians and community hospitals financed

Data for this report were compiled from various sources (please see end of the report for a detailed list) and represents the most recent and complete information available. Due to the lack of synchrony in the organizations' reporting cycles, some data are less recent than others.

Coverage@Work (C@W) is a campaign to educate policymakers and the public about the value employer-provided coverage delivers to more than 180 million Americans. C@W supports and advocates for market-based solutions that advance health, choice, affordability, and value for every American.

Learn more at [**AHIP.org/CoverageAtWork**](https://www.ahip.org/CoverageAtWork)



Table of Contents

Click on the state name for more information.

[Alabama](#)

[Alaska](#)

[Arizona](#)

[Arkansas](#)

[California](#)

[Colorado](#)

[Connecticut](#)

[Delaware](#)

[Florida](#)

[Georgia](#)

[Hawaii](#)

[Idaho](#)

[Illinois](#)

[Indiana](#)

[Iowa](#)

[Kansas](#)

[Kentucky](#)

[Louisiana](#)

[Maine](#)

[Maryland](#)

[Massachusetts](#)

[Michigan](#)

[Minnesota](#)

[Mississippi](#)

[Missouri](#)

[Montana](#)

[Nebraska](#)

[Nevada](#)

[New Hampshire](#)

[New Jersey](#)

[New Mexico](#)

[New York](#)

[North Carolina](#)

[North Dakota](#)

[Ohio](#)

[Oklahoma](#)

[Oregon](#)

[Pennsylvania](#)

[Rhode Island](#)

[South Carolina](#)

[South Dakota](#)

[Tennessee](#)

[Texas](#)

[Utah](#)

[Vermont](#)

[Virginia](#)

[Washington](#)

[West Virginia](#)

[Wisconsin](#)

[Wyoming](#)

[Washington, D.C.](#)

Alabama

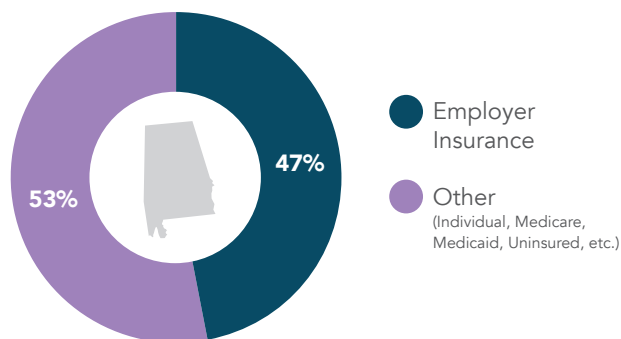
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Alabama

2,347,500

Covered by Employer Insurance¹



Health Insurance Employment in Alabama

Employees—Direct² **5,288**

Employees—Insurance-Related³ **16,649**

Total **21,937**

Active Physicians Financed by Employer Insurance Payments⁴ **5,088**

Community Hospitals Supported by Employer Insurance Payments⁵ **30**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.8%** **8.2%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Alabama

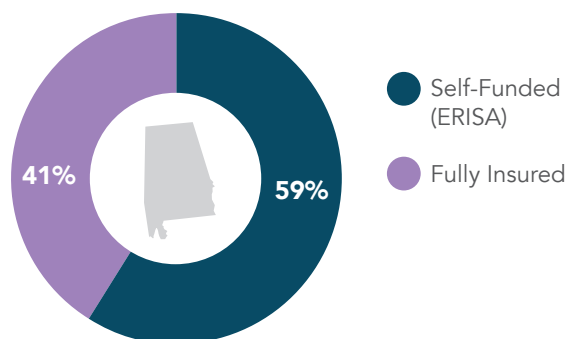
Share of Workers in Companies Offering Insurance⁷ **87%**

Average Employer Contribution for Single Coverage⁸ **5,931**

Share of Workers in Companies Offering a Choice Among Plans⁹ **57%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **75%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Alaska

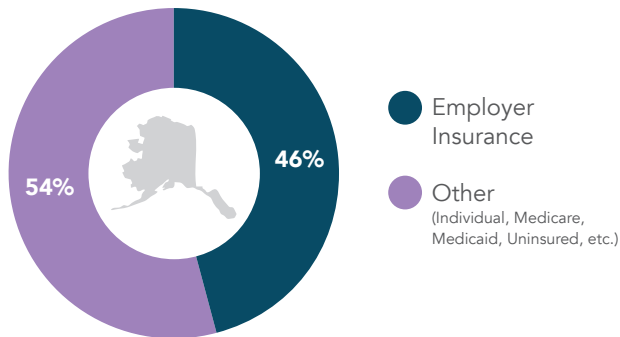
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Alaska

324,200

Covered by Employer Insurance¹



Health Insurance Employment in Alaska

Employees—Direct ²	62
Employees—Insurance-Related ³	1,412
Total	1,474

Active Physicians Financed by Employer Insurance Payments⁴ **978**

Community Hospitals Supported by Employer Insurance Payments⁵ **6**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.4%** **6.7%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Alaska

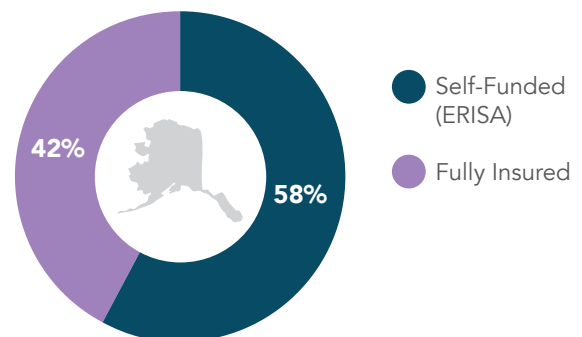
Share of Workers in Companies Offering Insurance⁷ **69%**

Average Employer Contribution for Single Coverage⁸ **7,416**

Share of Workers in Companies Offering a Choice Among Plans⁹ **69%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **80%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

56%
Dental Care

46%
Vision Care

45%
Wellness Programs

62%
Employee Assistance Programs



All data sources and notes, labeled 1-12, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2026

Data compiled by AHIP, Center for Policy and Research, June 2026

ALASKA

Arizona

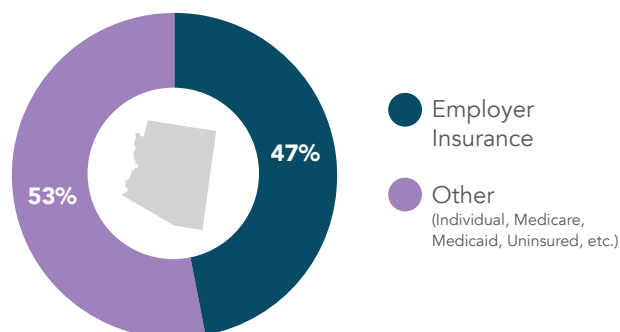
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Arizona

3,454,700

Covered by Employer Insurance¹



Health Insurance Employment in Arizona

Employees—Direct² **17,788**

Employees—Insurance-Related³ **31,954**

Total **49,742**

Active Physicians Financed by Employer Insurance Payments⁴ **8,663**

Community Hospitals Supported by Employer Insurance Payments⁵ **27**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.3%** **6.2%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Arizona

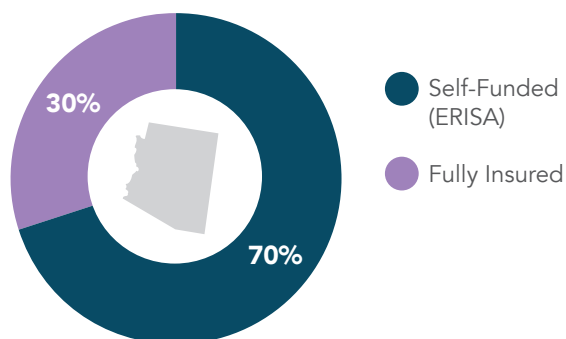
Share of Workers in Companies Offering Insurance⁷ **88%**

Average Employer Contribution for Single Coverage⁸ **6,772**

Share of Workers in Companies Offering a Choice Among Plans⁹ **71%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **81%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Arkansas

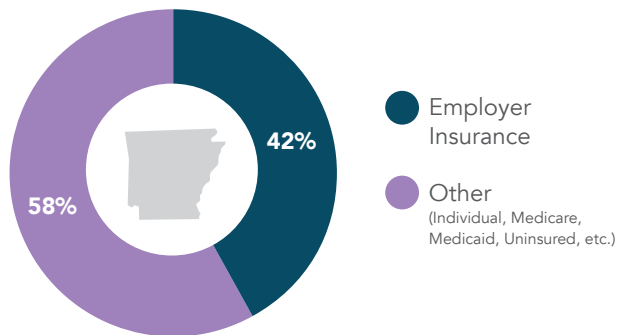
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Arkansas

1,264,600

Covered by Employer Insurance¹



Health Insurance Employment in Arkansas

Employees—Direct ²	5,811
Employees—Insurance-Related ³	7,902
Total	13,713

Active Physicians Financed by Employer Insurance Payments⁴ 3,267

Community Hospitals Supported by Employer Insurance Payments⁵ 28

Average Employee Contributions to Premiums as Share of Median Income⁶ 4.7% 7.3%

Individual Coverage Family Coverage

Employer-Provided Coverage in Arkansas

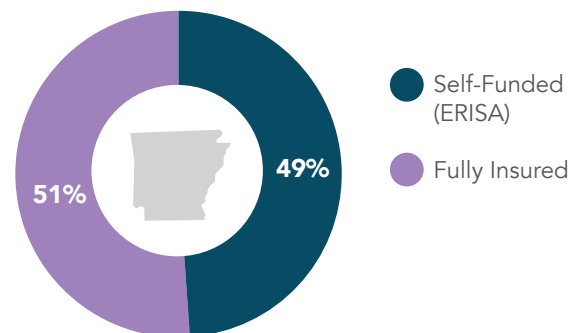
Share of Workers in Companies Offering Insurance⁷ 84%

Average Employer Contribution for Single Coverage⁸ 5,789

Share of Workers in Companies Offering a Choice Among Plans⁹ 62%

Percent of Single Coverage Premiums Paid by Employers¹⁰ 77%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

 39%
Dental Care

 23%
Vision Care

 52%
Wellness Programs

 63%
Employee Assistance Programs

California

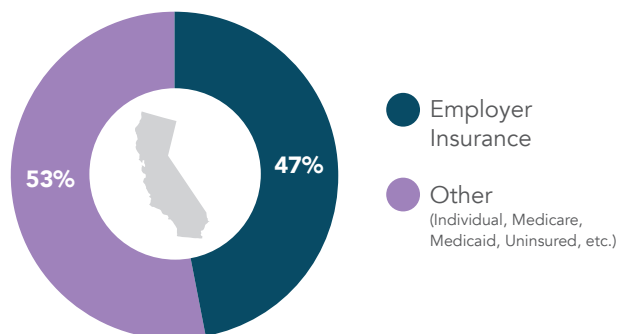
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in California

18,144,100

Covered by Employer Insurance¹



Health Insurance Employment in California

Employees—Direct² **178,073**

Employees—Insurance-Related³ **117,692**

Total **295,765**

Active Physicians Financed by Employer Insurance Payments⁴ **51,434**

Community Hospitals Supported by Employer Insurance Payments⁵ **105**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.2%** **7.8%**
Individual Coverage Family Coverage

Employer-Provided Coverage in California

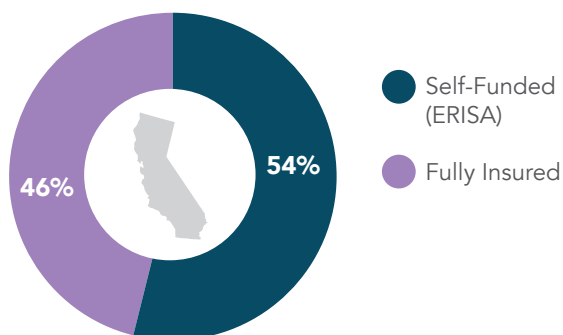
Share of Workers in Companies Offering Insurance⁷ **85%**

Average Employer Contribution for Single Coverage⁸ **7,018**

Share of Workers in Companies Offering a Choice Among Plans⁹ **82%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **78%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



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Data compiled by AHIP, Center for Policy and Research, June 2026

CALIFORNIA

Colorado

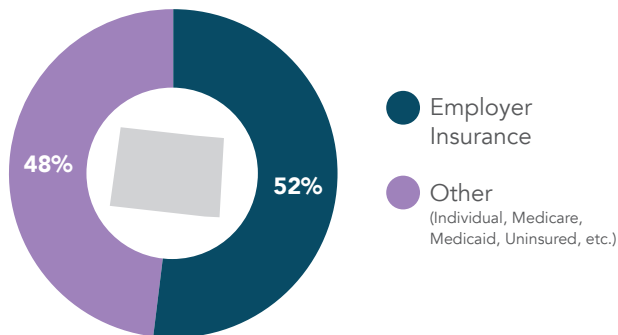
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Colorado

3,008,800

Covered by Employer Insurance¹



Health Insurance Employment in Colorado

Employees—Direct² **11,688**

Employees—Insurance-Related³ **29,968**

Total **41,656**

Active Physicians Financed by Employer Insurance Payments⁴ **7,458**

Community Hospitals Supported by Employer Insurance Payments⁵ **29**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.8%** **5.4%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Colorado

Share of Workers in Companies Offering Insurance⁷

84%

Average Employer Contribution for Single Coverage⁸

6,462

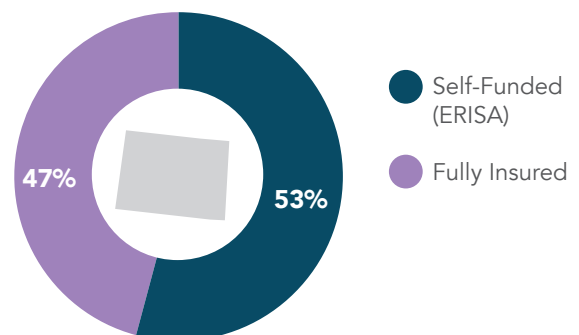
Share of Workers in Companies Offering a Choice Among Plans⁹

77%

Percent of Single Coverage Premiums Paid by Employers¹⁰

77%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Connecticut

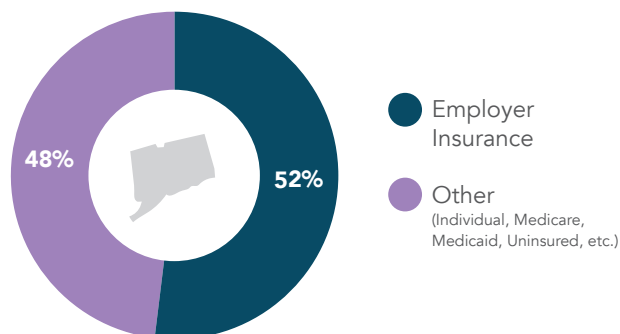
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Connecticut

1,843,000

Covered by Employer Insurance¹



Health Insurance Employment in Connecticut

Employees—Direct² **18,695**

Employees—Insurance-Related³ **15,774**

Total **34,469**

Active Physicians Financed by Employer Insurance Payments⁴ **6,637**

Community Hospitals Supported by Employer Insurance Payments⁵ **10**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.9%** **4.8%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Connecticut

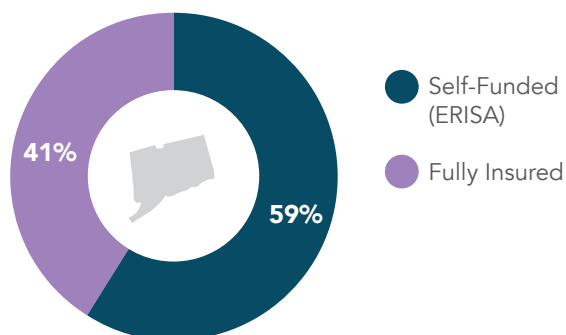
Share of Workers in Companies Offering Insurance⁷ **87%**

Average Employer Contribution for Single Coverage⁸ **7,100**

Share of Workers in Companies Offering a Choice Among Plans⁹ **67%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **79%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



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Data compiled by AHIP, Center for Policy and Research, June 2026

CONNECTICUT

Delaware

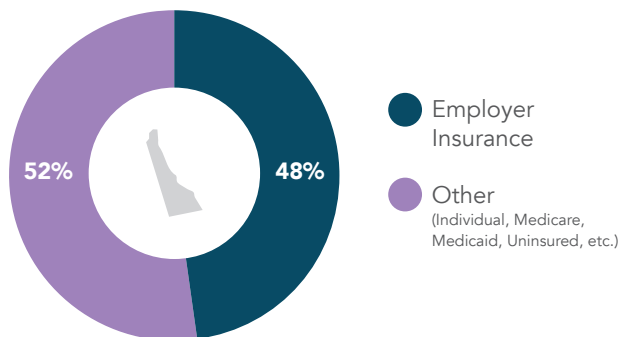
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Delaware

496,000

Covered by Employer Insurance¹



Health Insurance Employment in Delaware

Employees—Direct² **1,631**

Employees—Insurance-Related³ **3,553**

Total **5,184**

Active Physicians Financed by Employer Insurance Payments⁴ **1,498**

Community Hospitals Supported by Employer Insurance Payments⁵ **3**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.3%** **7.0%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Delaware

Share of Workers in Companies Offering Insurance⁷

84%

Average Employer Contribution for Single Coverage⁸

7,334

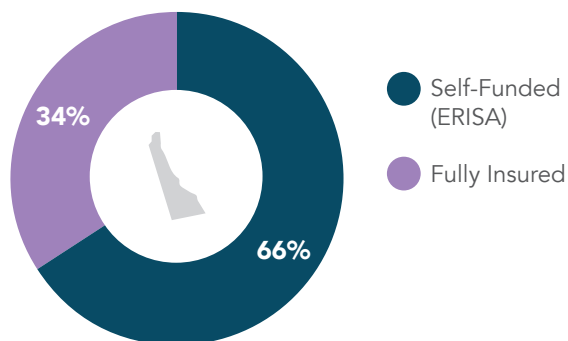
Share of Workers in Companies Offering a Choice Among Plans⁹

80%

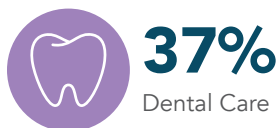
Percent of Single Coverage Premiums Paid by Employers¹⁰

80%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



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DELAWARE

Florida

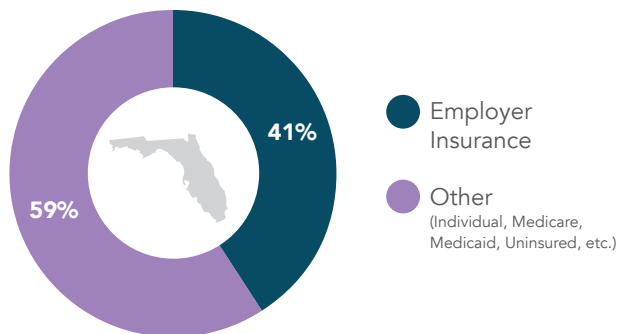
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Florida

9,289,700

Covered by Employer Insurance¹



Employer-Provided Coverage in Florida

Share of Workers in Companies Offering Insurance⁷

83%

Average Employer Contribution for Single Coverage⁸

7,237

Share of Workers in Companies Offering a Choice Among Plans⁹

68%

Percent of Single Coverage Premiums Paid by Employers¹⁰

80%

Health Insurance Employment in Florida

Employees—Direct ²	47,371
Employees—Insurance-Related ³	107,985
Total	155,356

Active Physicians Financed by Employer Insurance Payments⁴

24,433

Community Hospitals Supported by Employer Insurance Payments⁵

60

Average Employee Contributions to Premiums as Share of Median Income⁶

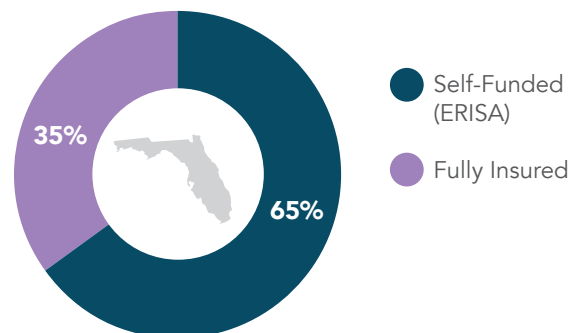
4.1%

Individual Coverage

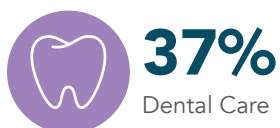
9.3%

Family Coverage

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Georgia

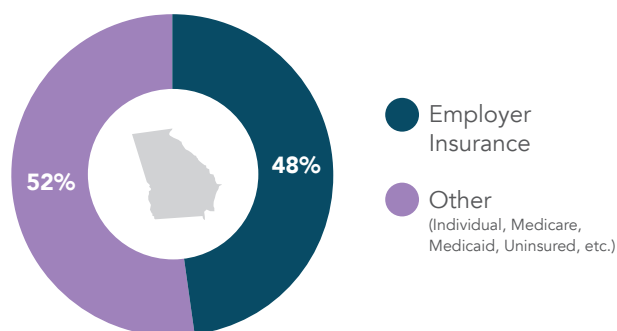
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Georgia

5,248,700

Covered by Employer Insurance¹



Health Insurance Employment in Georgia

Employees—Direct² **17,641**

Employees—Insurance-Related³ **41,147**

Total **58,788**

Active Physicians Financed by Employer Insurance Payments⁴ **11,648**

Community Hospitals Supported by Employer Insurance Payments⁵ **42**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.5%** **6.4%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Georgia

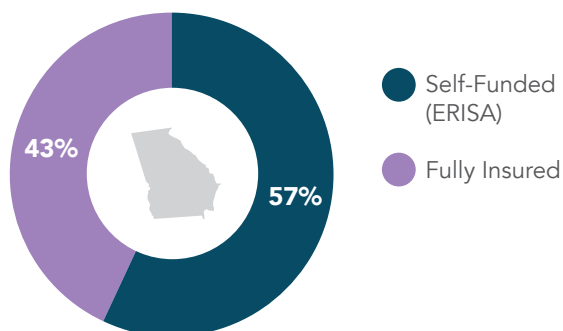
Share of Workers in Companies Offering Insurance⁷ **84%**

Average Employer Contribution for Single Coverage⁸ **6,248**

Share of Workers in Companies Offering a Choice Among Plans⁹ **77%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **80%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Hawaii

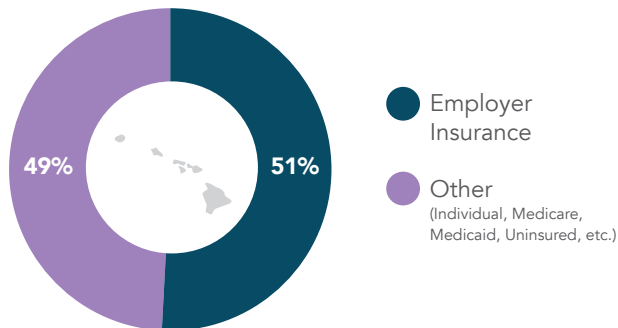
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Hawaii

698,800

Covered by Employer Insurance¹



Health Insurance Employment in Hawaii

Employees—Direct² **6,005**

Employees—Insurance-Related³ **3,423**

Total **9,428**

Active Physicians Financed by Employer Insurance Payments⁴ **2,082**

Community Hospitals Supported by Employer Insurance Payments⁵ **7**

Average Employee Contributions to Premiums as Share of Median Income⁶ **1.7%** **6.1%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Hawaii

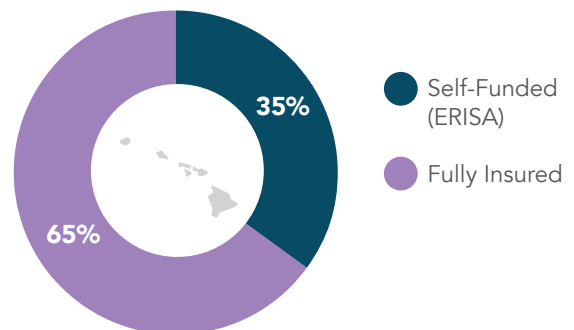
Share of Workers in Companies Offering Insurance⁷ **97%**

Average Employer Contribution for Single Coverage⁸ **6,705**

Share of Workers in Companies Offering a Choice Among Plans⁹ **73%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **89%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Idaho

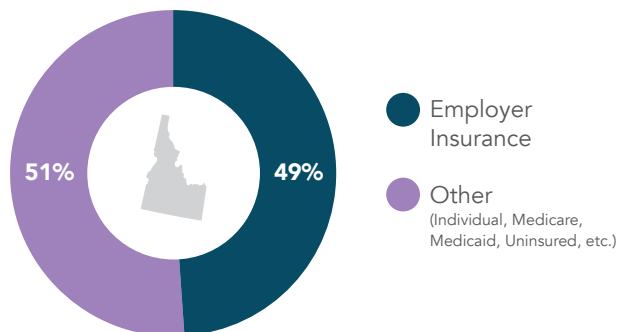
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Idaho

960,900

Covered by Employer Insurance¹



Employer-Provided Coverage in Idaho

Share of Workers in Companies Offering Insurance⁷

82%

Average Employer Contribution for Single Coverage⁸

6,015

Share of Workers in Companies Offering a Choice Among Plans⁹

70%

Percent of Single Coverage Premiums Paid by Employers¹⁰

80%

Health Insurance Employment in Idaho

Employees—Direct² **3,581**

Employees—Insurance-Related³ **4,346**

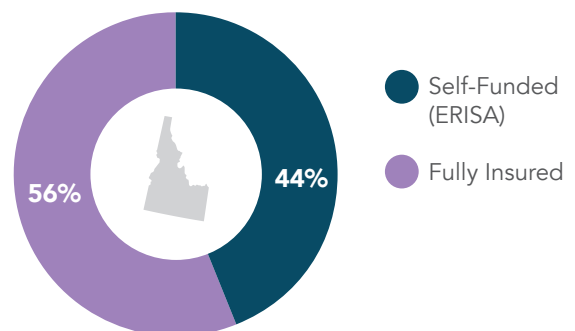
Total **7,927**

Active Physicians Financed by Employer Insurance Payments⁴ **1,789**

Community Hospitals Supported by Employer Insurance Payments⁵ **14**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.8%** **6.0%**
Individual Coverage Family Coverage

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



51%
Dental Care



32%
Vision Care



47%
Wellness Programs



61%
Employee Assistance Programs

Illinois

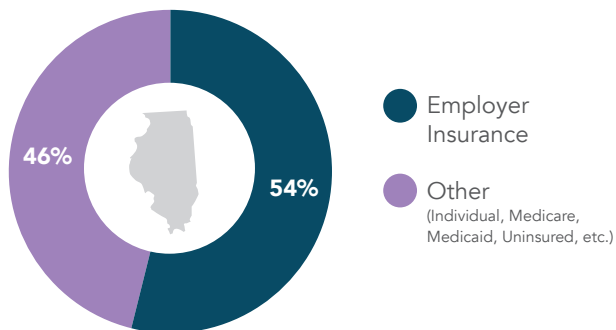
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Illinois

6,682,400

Covered by Employer Insurance¹



Health Insurance Employment in Illinois

Employees—Direct ²	27,346
Employees—Insurance-Related ³	97,749
Total	125,095

Active Physicians Financed by Employer Insurance Payments⁴ **18,101**

Community Hospitals Supported by Employer Insurance Payments⁵ **57**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.9%** **5.7%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Illinois

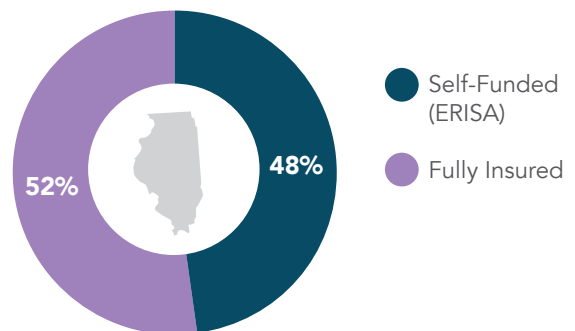
Share of Workers in Companies Offering Insurance⁷ **89%**

Average Employer Contribution for Single Coverage⁸ **6,884**

Share of Workers in Companies Offering a Choice Among Plans⁹ **75%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **78%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

 **49%**
Dental Care

 **33%**
Vision Care

 **51%**
Wellness Programs

 **63%**
Employee Assistance Programs

Indiana

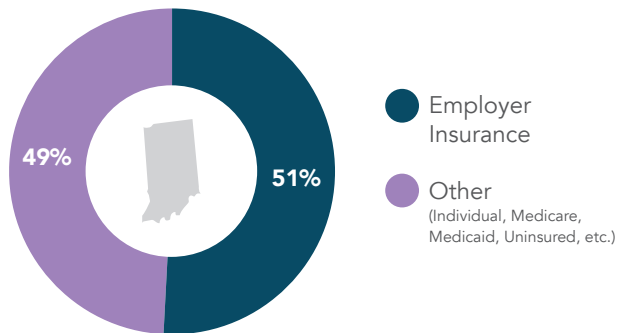
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Indiana

3,429,300

Covered by Employer Insurance¹



Health Insurance Employment in Indiana

Employees—Direct ²	13,530
Employees—Insurance-Related ³	24,556
Total	38,086

Active Physicians Financed by Employer Insurance Payments⁴ **7,842**

Community Hospitals Supported by Employer Insurance Payments⁵ **41**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.0%** **5.7%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Indiana

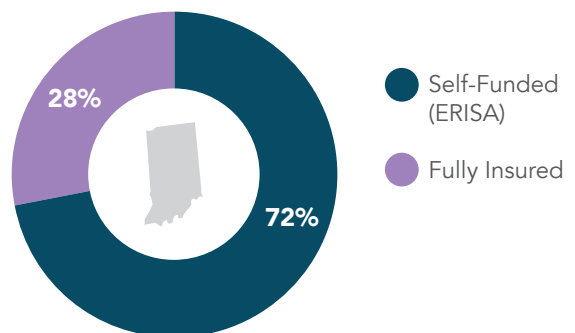
Share of Workers in Companies Offering Insurance⁷ **84%**

Average Employer Contribution for Single Coverage⁸ **6,807**

Share of Workers in Companies Offering a Choice Among Plans⁹ **67%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **80%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

49%
Dental Care

33%
Vision Care

51%
Wellness Programs

63%
Employee Assistance Programs



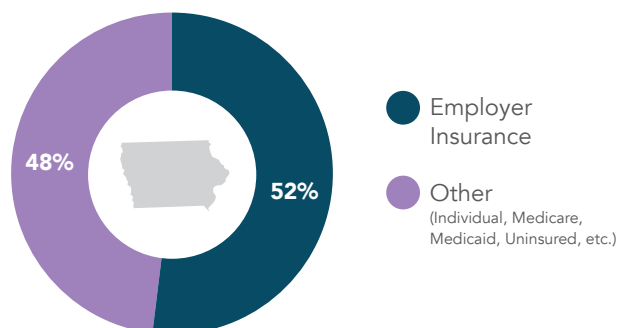
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Data compiled by AHIP, Center for Policy and Research, June 2026

INDIANA

Population Coverage in Iowa

1,639,300

Covered by Employer Insurance¹

Health Insurance Employment in Iowa

Employees—Direct ²	5,021
Employees—Insurance-Related ³	13,881
Total	18,902

Active Physicians Financed by Employer Insurance Payments⁴ **3,808**

Community Hospitals Supported by Employer Insurance Payments⁵ **36**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.1%** **5.3%**
 Individual Coverage Family Coverage

Employer-Provided Coverage in Iowa

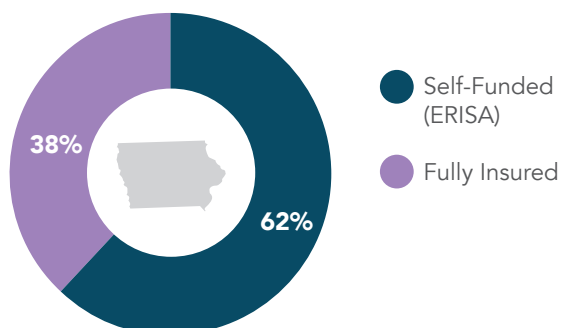
Share of Workers in Companies Offering Insurance⁷ **87%**

Average Employer Contribution for Single Coverage⁸ **5,857**

Share of Workers in Companies Offering a Choice Among Plans⁹ **75%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **77%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Kansas

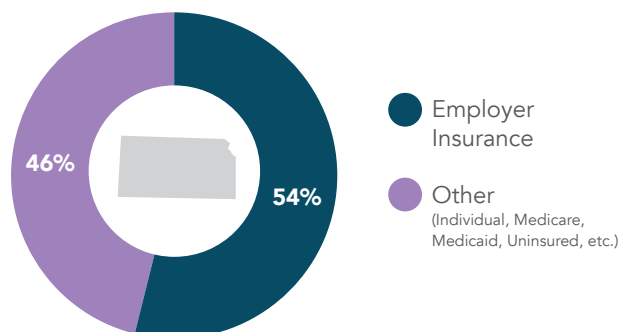
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Kansas

1,551,300

Covered by Employer Insurance¹



Health Insurance Employment in Kansas

Employees—Direct² 4,087

Employees—Insurance-Related³ 18,651

Total 22,738

Active Physicians Financed by Employer Insurance Payments⁴ 3,425

Community Hospitals Supported by Employer Insurance Payments⁵ 41

Average Employee Contributions to Premiums as Share of Median Income⁶ 4.1% 6.3%

Individual Coverage Family Coverage

Employer-Provided Coverage in Kansas

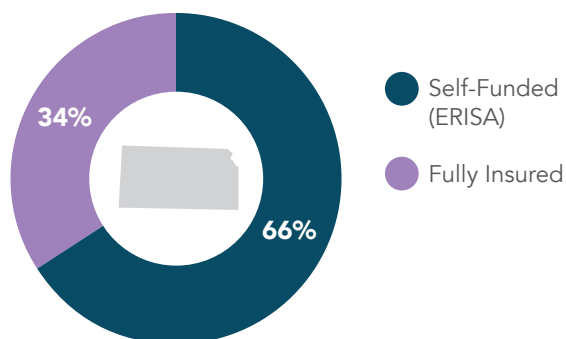
Share of Workers in Companies Offering Insurance⁷ 87%

Average Employer Contribution for Single Coverage⁸ 6,175

Share of Workers in Companies Offering a Choice Among Plans⁹ 77%

Percent of Single Coverage Premiums Paid by Employers¹⁰ 78%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Kentucky

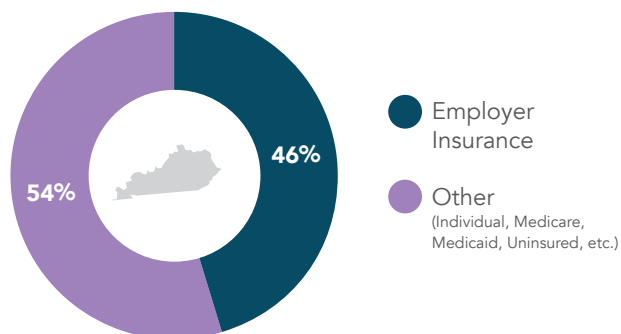
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Kentucky

2,026,300

Covered by Employer Insurance¹



Health Insurance Employment in Kentucky

Employees—Direct² **14,329**

Employees—Insurance-Related³ **14,059**

Total **28,388**

Active Physicians Financed by Employer Insurance Payments⁴ **5,255**

Community Hospitals Supported by Employer Insurance Payments⁵ **33**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.8%** **6.4%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Kentucky

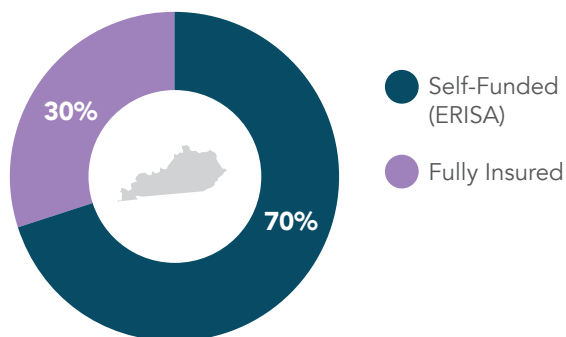
Share of Workers in Companies Offering Insurance⁷ **86%**

Average Employer Contribution for Single Coverage⁸ **6,381**

Share of Workers in Companies Offering a Choice Among Plans⁹ **67%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **79%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



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Data compiled by AHIP, Center for Policy and Research, June 2026

KENTUCKY

Louisiana

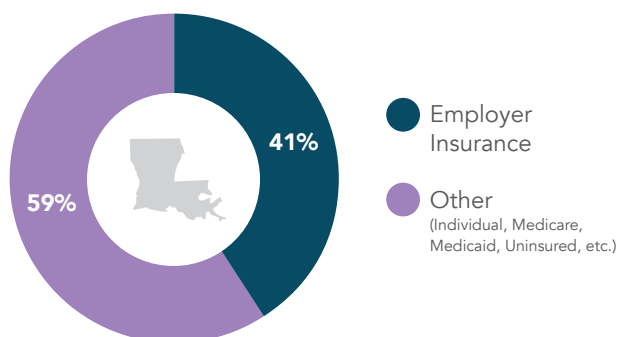
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Louisiana

1,825,700

Covered by Employer Insurance¹



Health Insurance Employment in Louisiana

Employees—Direct² **6,878**

Employees—Insurance-Related³ **15,728**

Total **22,606**

Active Physicians Financed by Employer Insurance Payments⁴ **5,683**

Community Hospitals Supported by Employer Insurance Payments⁵ **47**

Average Employee Contributions to Premiums as Share of Median Income⁶ **6.1%** **10.7%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Louisiana

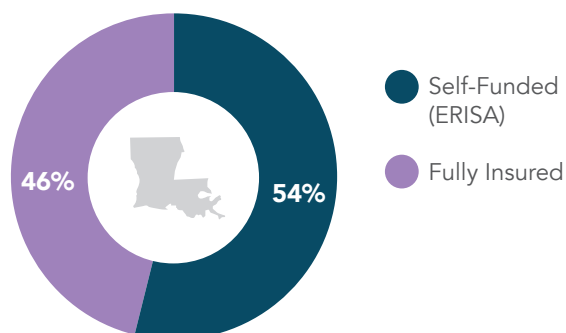
Share of Workers in Companies Offering Insurance⁷ **83%**

Average Employer Contribution for Single Coverage⁸ **6,132**

Share of Workers in Companies Offering a Choice Among Plans⁹ **71%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **75%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

39%
Dental Care

23%
Vision Care

52%
Wellness Programs

63%
Employee Assistance Programs



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LOUISIANA

Maine

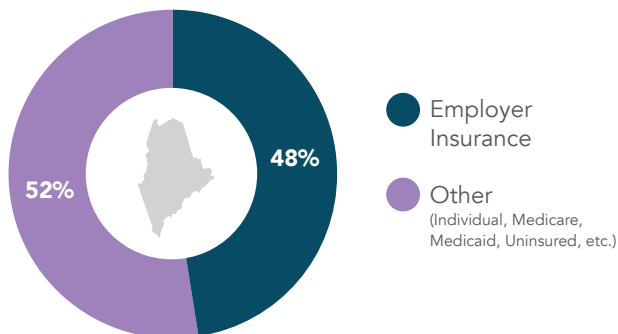
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Maine

646,400

Covered by Employer Insurance¹



Health Insurance Employment in Maine

Employees—Direct² **1,518**

Employees—Insurance-Related³ **4,024**

Total **5,542**

Active Physicians Financed by Employer Insurance Payments⁴ **2,200**

Community Hospitals Supported by Employer Insurance Payments⁵ **10**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.4%** **5.7%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Maine

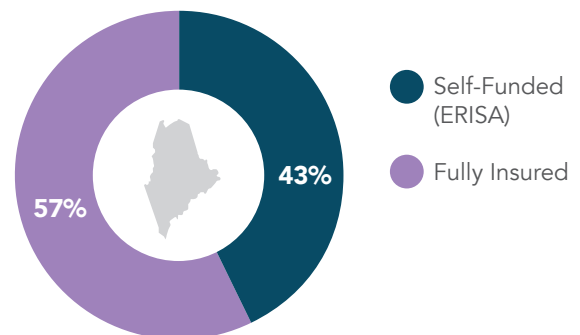
Share of Workers in Companies Offering Insurance⁷ **78%**

Average Employer Contribution for Single Coverage⁸ **7,112**

Share of Workers in Companies Offering a Choice Among Plans⁹ **75%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **81%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

 **54%**
Dental Care

 **27%**
Vision Care

 **53%**
Wellness Programs

 **69%**
Employee Assistance Programs

Maryland

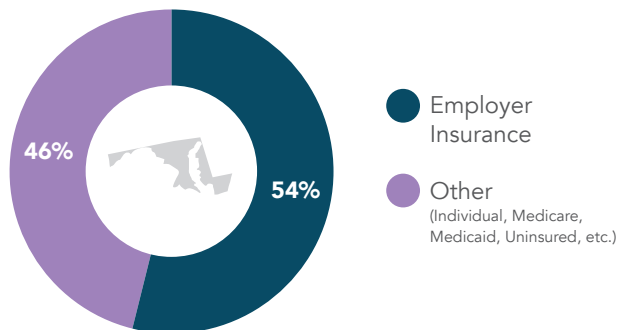
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Maryland

3,268,500

Covered by Employer Insurance¹



Health Insurance Employment in Maryland

Employees—Direct² **11,109**

Employees—Insurance-Related³ **18,350**

Total **29,459**

Active Physicians Financed by Employer Insurance Payments⁴ **10,284**

Community Hospitals Supported by Employer Insurance Payments⁵ **14**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.8%** **4.7%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Maryland

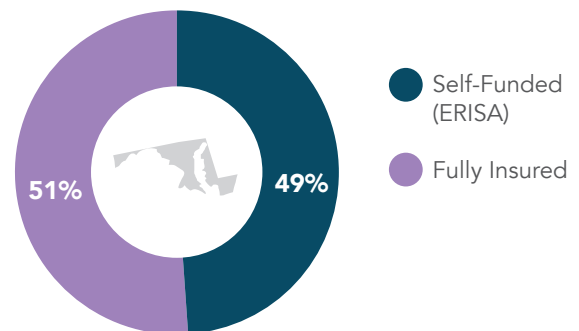
Share of Workers in Companies Offering Insurance⁷ **86%**

Average Employer Contribution for Single Coverage⁸ **6,049**

Share of Workers in Companies Offering a Choice Among Plans⁹ **78%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **76%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

 **37%**
Dental Care

 **23%**
Vision Care

 **50%**
Wellness Programs

 **63%**
Employee Assistance Programs

Massachusetts

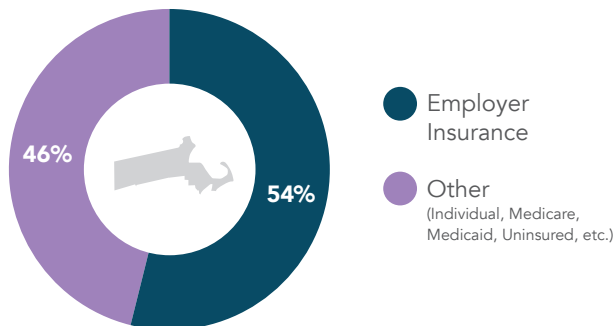
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Massachusetts

3,739,300

Covered by Employer Insurance¹



Health Insurance Employment in Massachusetts

Employees—Direct² **26,431**

Employees—Insurance-Related³ **26,682**

Total **53,113**

Active Physicians Financed by Employer Insurance Payments⁴ **14,405**

Community Hospitals Supported by Employer Insurance Payments⁵ **22**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.7%** **5.0%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Massachusetts

Share of Workers in Companies Offering Insurance⁷

90%

Average Employer Contribution for Single Coverage⁸

7,335

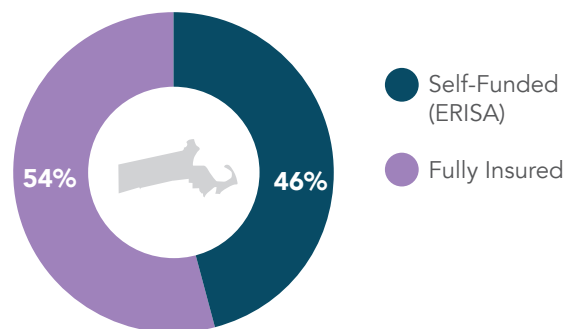
Share of Workers in Companies Offering a Choice Among Plans⁹

72%

Percent of Single Coverage Premiums Paid by Employers¹⁰

78%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Michigan

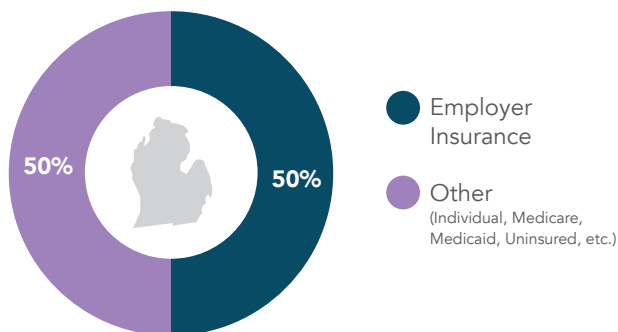
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Michigan

4,988,300

Covered by Employer Insurance¹



Health Insurance Employment in Michigan

Employees—Direct² **17,566**

Employees—Insurance-Related³ **33,315**

Total **50,881**

Active Physicians Financed by Employer Insurance Payments⁴ **15,749**

Community Hospitals Supported by Employer Insurance Payments⁵ **43**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.3%** **6.2%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Michigan

Share of Workers in Companies Offering Insurance⁷

84%

Average Employer Contribution for Single Coverage⁸

7,060

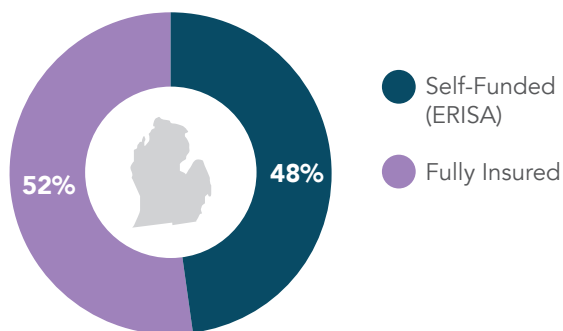
Share of Workers in Companies Offering a Choice Among Plans⁹

68%

Percent of Single Coverage Premiums Paid by Employers¹⁰

79%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



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MICHIGAN

Minnesota

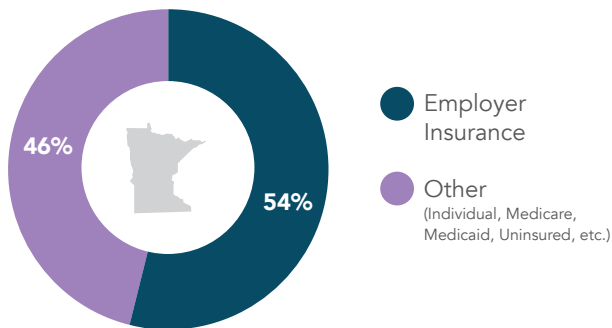
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Minnesota

3,086,400

Covered by Employer Insurance¹



Health Insurance Employment in Minnesota

Employees—Direct² **29,956**

Employees—Insurance-Related³ **37,175**

Total **67,131**

Active Physicians Financed by Employer Insurance Payments⁴ **8,423**

Community Hospitals Supported by Employer Insurance Payments⁵ **38**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.0%** **5.6%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Minnesota

Share of Workers in Companies Offering Insurance⁷

84%

Average Employer Contribution for Single Coverage⁸

6,153

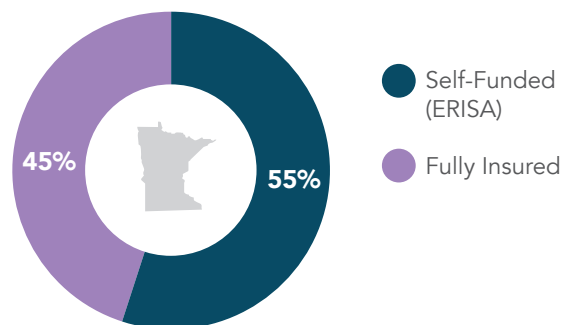
Share of Workers in Companies Offering a Choice Among Plans⁹

74%

Percent of Single Coverage Premiums Paid by Employers¹⁰

76%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



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MINNESOTA

Mississippi

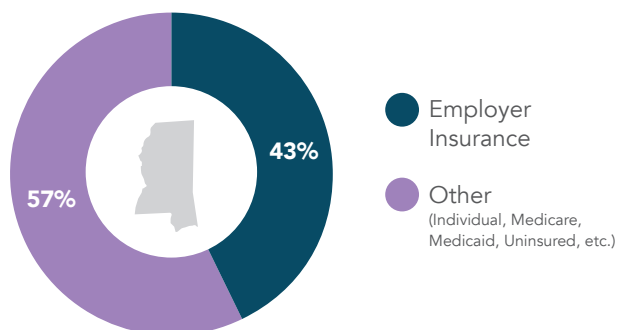
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Mississippi

1,211,500

Covered by Employer Insurance¹



Health Insurance Employment in Mississippi

Employees—Direct² 2,270

Employees—Insurance-Related³ 6,624

Total 8,894

Active Physicians Financed by Employer Insurance Payments⁴ 2,789

Community Hospitals Supported by Employer Insurance Payments⁵ 29

Average Employee Contributions to Premiums as Share of Median Income⁶ 5.8% 8.8%

Individual Coverage Family Coverage

Employer-Provided Coverage in Mississippi

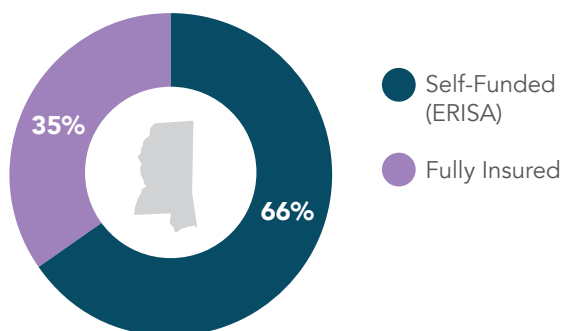
Share of Workers in Companies Offering Insurance⁷ 83%

Average Employer Contribution for Single Coverage⁸ 5,712

Share of Workers in Companies Offering a Choice Among Plans⁹ 62%

Percent of Single Coverage Premiums Paid by Employers¹⁰ 76%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



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MISSISSIPPI

Missouri

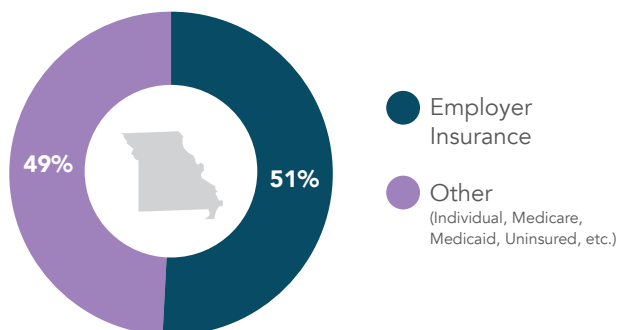
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Missouri

3,071,500

Covered by Employer Insurance¹



Health Insurance Employment in Missouri

Employees—Direct² **18,411**

Employees—Insurance-Related³ **30,185**

Total **48,596**

Active Physicians Financed by Employer Insurance Payments⁴ **8,995**

Community Hospitals Supported by Employer Insurance Payments⁵ **36**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.2%** **5.6%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Missouri

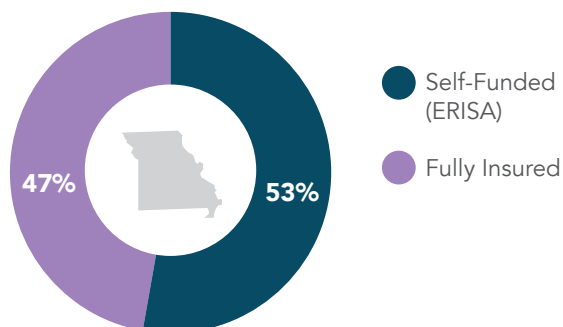
Share of Workers in Companies Offering Insurance⁷ **87%**

Average Employer Contribution for Single Coverage⁸ **6,760**

Share of Workers in Companies Offering a Choice Among Plans⁹ **72%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **79%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Montana

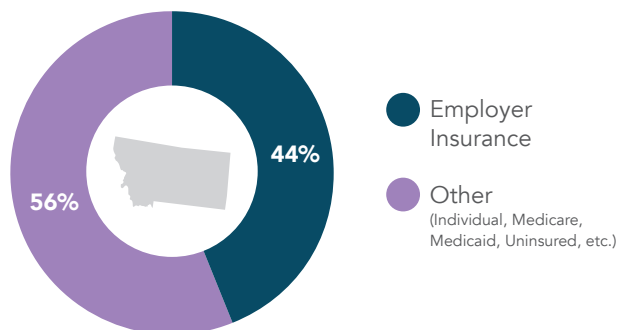
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Montana

489,000

Covered by Employer Insurance¹



Health Insurance Employment in Montana

Employees—Direct ²	973
Employees—Insurance-Related ³	4,424
Total	5,397

Active Physicians Financed by Employer Insurance Payments⁴ **1,245**

Community Hospitals Supported by Employer Insurance Payments⁵ **17**

Average Employee Contributions to Premiums as Share of Median Income⁶ **2.9%** **6.4%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Montana

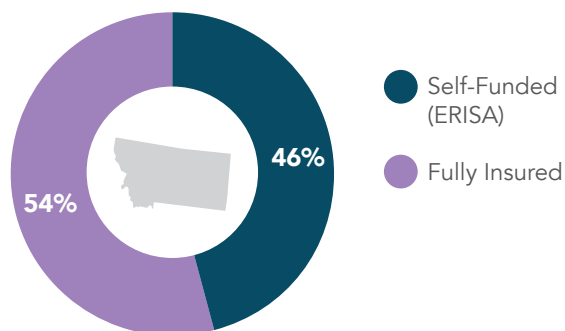
Share of Workers in Companies Offering Insurance⁷ **73%**

Average Employer Contribution for Single Coverage⁸ **6,627**

Share of Workers in Companies Offering a Choice Among Plans⁹ **63%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **83%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

51%
Dental Care

32%
Vision Care

47%
Wellness Programs

61%
Employee Assistance Programs



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Data compiled by AHIP, Center for Policy and Research, June 2026

MONTANA

Nebraska

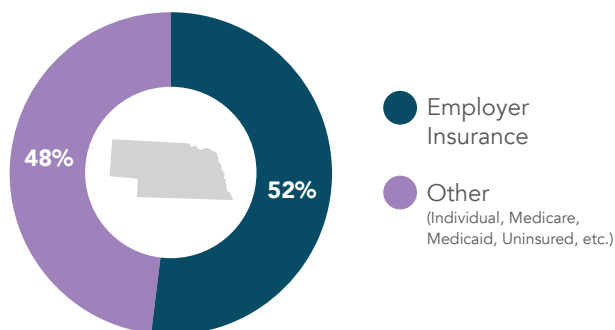
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Nebraska

1,020,900

Covered by Employer Insurance¹



Health Insurance Employment in Nebraska

Employees—Direct ²	7,036
Employees—Insurance-Related ³	7,671
Total	14,707

Active Physicians Financed by Employer Insurance Payments⁴ **2,637**

Community Hospitals Supported by Employer Insurance Payments⁵ **28**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.6%** **5.0%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Nebraska

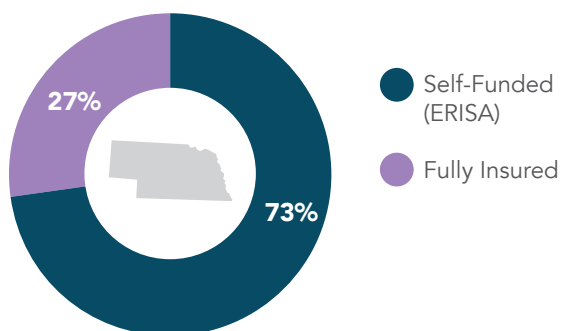
Share of Workers in Companies Offering Insurance⁷ **82%**

Average Employer Contribution for Single Coverage⁸ **6,102**

Share of Workers in Companies Offering a Choice Among Plans⁹ **70%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **78%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

45%
Dental Care

21%
Vision Care

48%
Wellness Programs

58%
Employee Assistance Programs



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NEBRASKA

Nevada

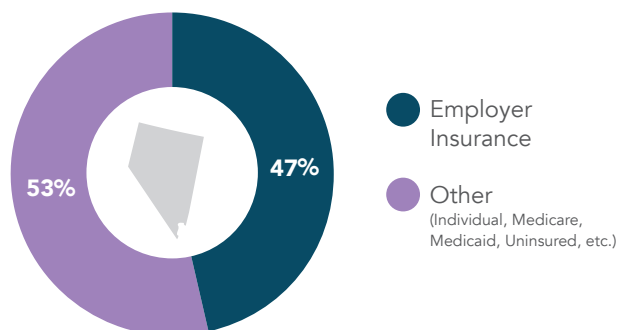
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Nevada

1,520,500

Covered by Employer Insurance¹



Health Insurance Employment in Nevada

Employees—Direct² **3,920**

Employees—Insurance-Related³ **11,004**

Total **14,924**

Active Physicians Financed by Employer Insurance Payments⁴ **3,034**

Community Hospitals Supported by Employer Insurance Payments⁵ **14**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.2%** **6.1%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Nevada

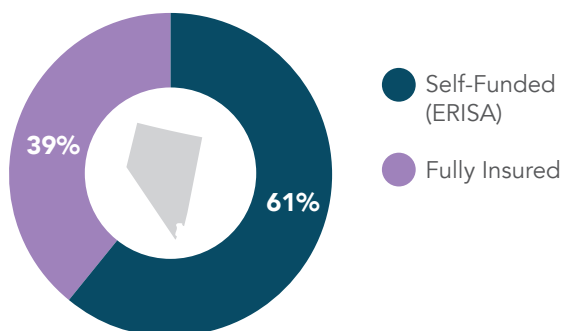
Share of Workers in Companies Offering Insurance⁷ **87%**

Average Employer Contribution for Single Coverage⁸ **6,035**

Share of Workers in Companies Offering a Choice Among Plans⁹ **68%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **81%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

51%
Dental Care

32%
Vision Care

47%
Wellness Programs

61%
Employee Assistance Programs



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NEVADA

New Hampshire

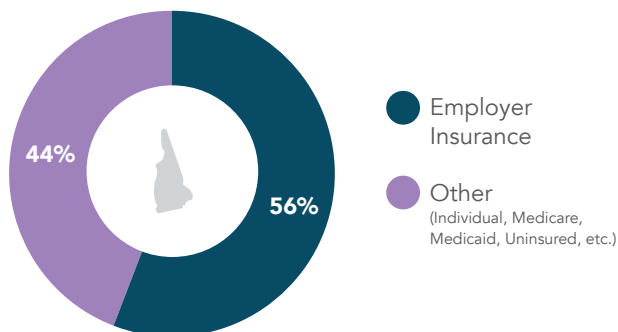
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in New Hampshire

763,600

Covered by Employer Insurance¹



Health Insurance Employment in New Hampshire

Employees—Direct² **2,119**

Employees—Insurance-Related³ **4,203**

Total **6,322**

Active Physicians Financed by Employer Insurance Payments⁴ **2,007**

Community Hospitals Supported by Employer Insurance Payments⁵ **9**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.7%** **4.1%**
Individual Coverage Family Coverage

Employer-Provided Coverage in New Hampshire

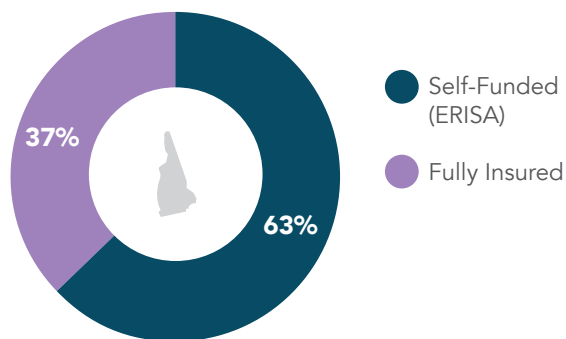
Share of Workers in Companies Offering Insurance⁷ **86%**

Average Employer Contribution for Single Coverage⁸ **6,444**

Share of Workers in Companies Offering a Choice Among Plans⁹ **67%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **77%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



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NEW HAMPSHIRE

New Jersey

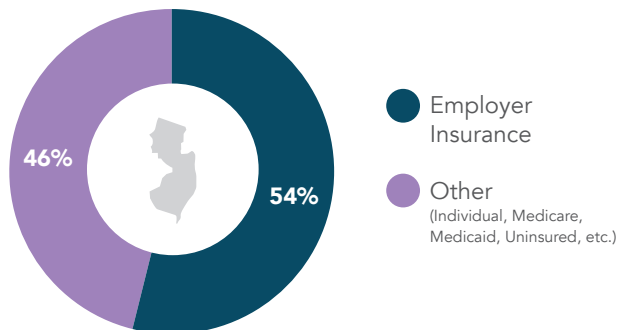
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in New Jersey

5,075,900

Covered by Employer Insurance¹



Health Insurance Employment in New Jersey

Employees—Direct ²	11,651
Employees—Insurance-Related ³	41,704
Total	53,355

Active Physicians Financed by Employer Insurance Payments⁴ **13,676**

Community Hospitals Supported by Employer Insurance Payments⁵ **24**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.7%** **5.2%**
Individual Coverage Family Coverage

Employer-Provided Coverage in New Jersey

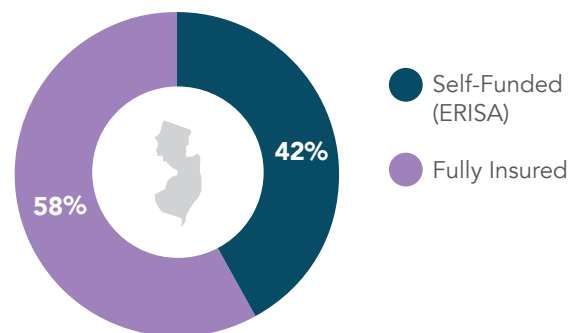
Share of Workers in Companies Offering Insurance⁷ **83%**

Average Employer Contribution for Single Coverage⁸ **7,257**

Share of Workers in Companies Offering a Choice Among Plans⁹ **72%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **80%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

 **50%**
Dental Care

 **38%**
Vision Care

 **46%**
Wellness Programs

 **62%**
Employee Assistance Programs

New Mexico

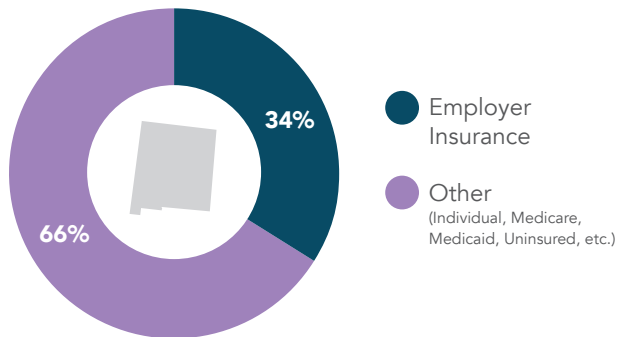
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in New Mexico

712,500

Covered by Employer Insurance¹



Health Insurance Employment in New Mexico

Employees—Direct² **3,199**

Employees—Insurance-Related³ **5,796**

Total **8,995**

Active Physicians Financed by Employer Insurance Payments⁴ **2,661**

Community Hospitals Supported by Employer Insurance Payments⁵ **13**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.2%** **6.8%**
Individual Coverage Family Coverage

Employer-Provided Coverage in New Mexico

Share of Workers in Companies Offering Insurance⁷

79%

Average Employer Contribution for Single Coverage⁸

6,895

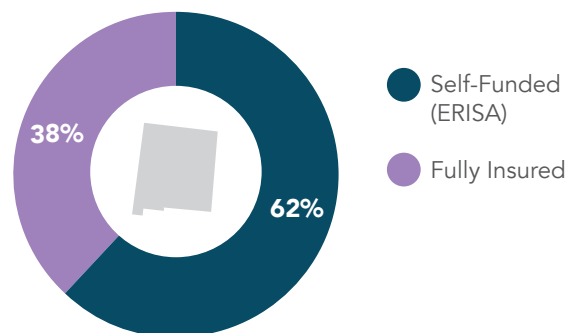
Share of Workers in Companies Offering a Choice Among Plans⁹

67%

Percent of Single Coverage Premiums Paid by Employers¹⁰

80%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



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NEW MEXICO

New York

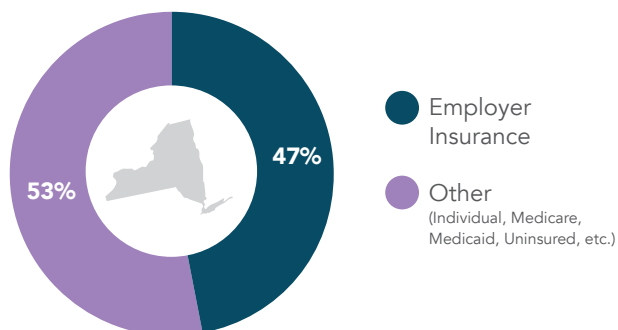
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in New York

9,007,900

Covered by Employer Insurance¹



Health Insurance Employment in New York

Employees—Direct ²	30,981
Employees—Insurance-Related ³	76,773
Total	107,754

Active Physicians Financed by Employer Insurance Payments⁴ **36,324**

Community Hospitals Supported by Employer Insurance Payments⁵ **48**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.9%** **5.7%**
Individual Coverage Family Coverage

Employer-Provided Coverage in New York

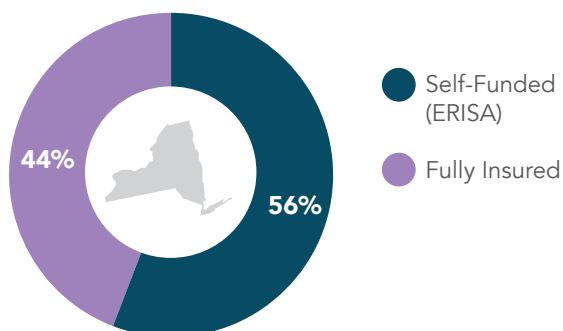
Share of Workers in Companies Offering Insurance⁷ **86%**

Average Employer Contribution for Single Coverage⁸ **7,636**

Share of Workers in Companies Offering a Choice Among Plans⁹ **72%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **80%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

 **50%**
Dental Care

 **38%**
Vision Care

 **46%**
Wellness Programs

 **62%**
Employee Assistance Programs

North Carolina

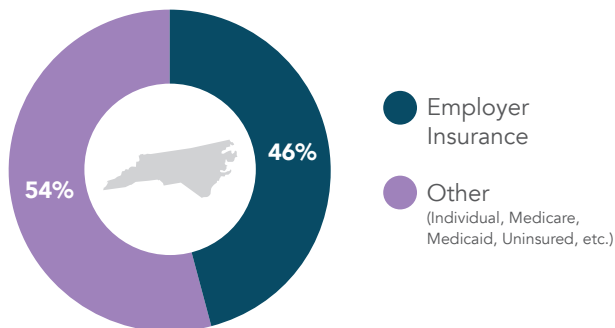
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in North Carolina

4,964,300

Covered by Employer Insurance¹



Health Insurance Employment in North Carolina

Employees—Direct² **10,227**

Employees—Insurance-Related³ **35,212**

Total **45,439**

Active Physicians Financed by Employer Insurance Payments⁴ **13,014**

Community Hospitals Supported by Employer Insurance Payments⁵ **32**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.5%** **8.8%**
Individual Coverage Family Coverage

Employer-Provided Coverage in North Carolina

Share of Workers in Companies Offering Insurance⁷

81%

Average Employer Contribution for Single Coverage⁸

6,235

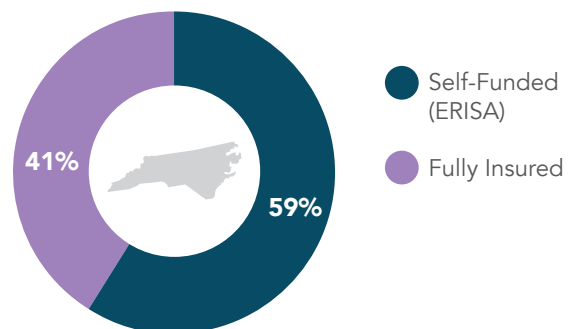
Share of Workers in Companies Offering a Choice Among Plans⁹

74%

Percent of Single Coverage Premiums Paid by Employers¹⁰

78%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



37%
Dental Care



23%
Vision Care



50%
Wellness Programs



63%
Employee Assistance Programs



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Data compiled by AHIP, Center for Policy and Research, June 2026

NORTH CAROLINA

North Dakota

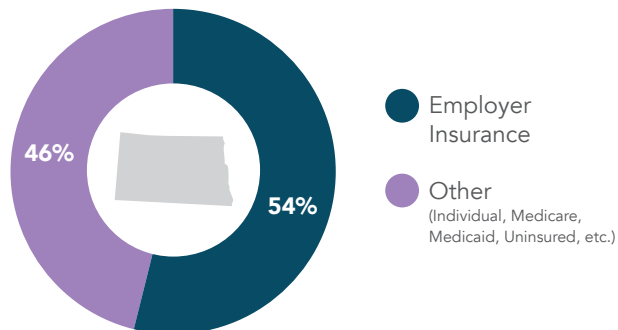
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in North Dakota

414,100

Covered by Employer Insurance¹



Health Insurance Employment in North Dakota

Employees—Direct ²	2,073
Employees—Insurance-Related ³	2,508
Total	4,581

Active Physicians Financed by Employer Insurance Payments⁴ **983**

Community Hospitals Supported by Employer Insurance Payments⁵ **13**

Average Employee Contributions to Premiums as Share of Median Income⁶

3.5%	4.6%
Individual Coverage	Family Coverage

Employer-Provided Coverage in North Dakota

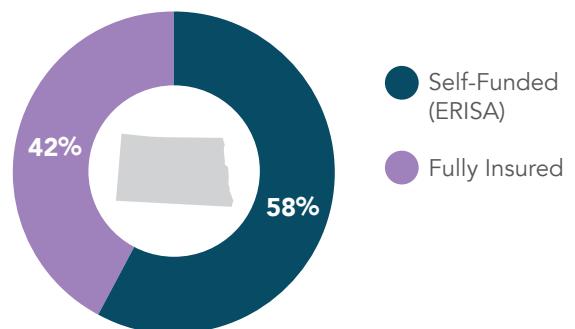
Share of Workers in Companies Offering Insurance⁷ **85%**

Average Employer Contribution for Single Coverage⁸ **6,700**

Share of Workers in Companies Offering a Choice Among Plans⁹ **55%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **80%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

45%
Dental Care

21%
Vision Care

48%
Wellness Programs

58%
Employee Assistance Programs



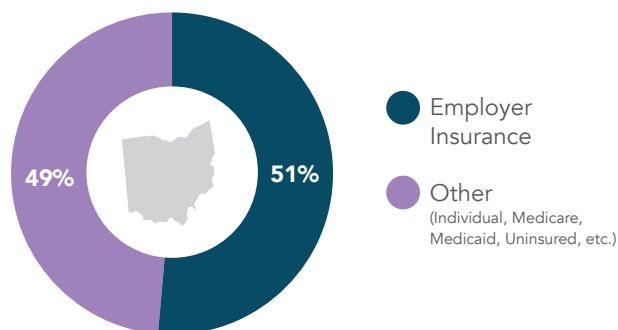
All data sources and notes, labeled 1-12, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2026

Data compiled by AHIP, Center for Policy and Research, June 2026

NORTH DAKOTA

Population Coverage in Ohio

5,905,500

Covered by Employer Insurance¹

Health Insurance Employment in Ohio

Employees—Direct² **19,375**Employees—Insurance-Related³ **42,283**Total **61,658**Active Physicians Financed by Employer Insurance Payments⁴ **17,744**Community Hospitals Supported by Employer Insurance Payments⁵ **59**

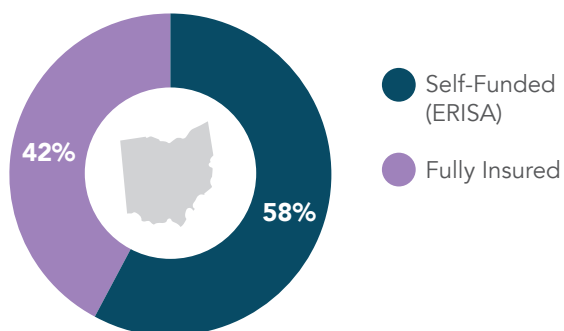
Average Employee Contributions to Premiums as Share of Median Income⁶ **4.3%** **4.9%**

Individual Coverage Family Coverage

Employer-Provided Coverage in Ohio

Share of Workers in Companies Offering Insurance⁷ **88%**Average Employer Contribution for Single Coverage⁸ **6,518**Share of Workers in Companies Offering a Choice Among Plans⁹ **71%**Percent of Single Coverage Premiums Paid by Employers¹⁰ **78%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Oklahoma

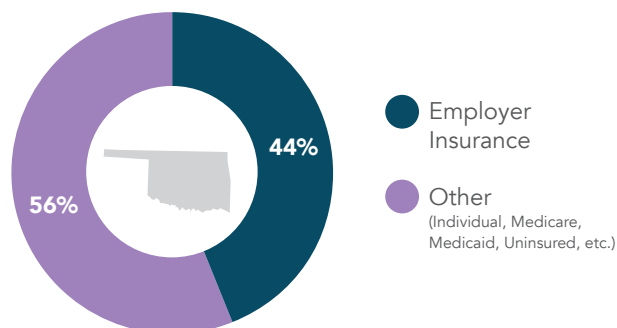
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Oklahoma

1,749,000

Covered by Employer Insurance¹



Health Insurance Employment in Oklahoma

Employees—Direct ²	4,311
Employees—Insurance-Related ³	11,080
Total	15,391

Active Physicians Financed by Employer Insurance Payments⁴ **4,164**

Community Hospitals Supported by Employer Insurance Payments⁵ **38**

Average Employee Contributions to Premiums as Share of Median Income⁶ **5.1%** **7.5%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Oklahoma

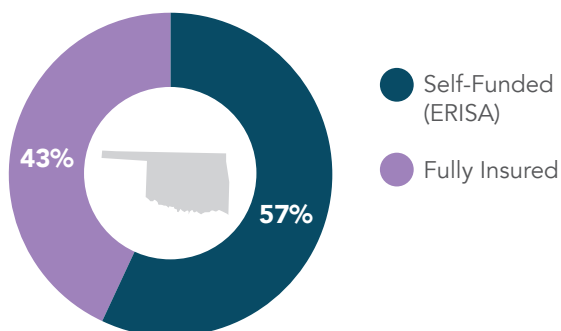
Share of Workers in Companies Offering Insurance⁷ **86%**

Average Employer Contribution for Single Coverage⁸ **5,785**

Share of Workers in Companies Offering a Choice Among Plans⁹ **79%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **75%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

 **39%**
Dental Care

 **23%**
Vision Care

 **52%**
Wellness Programs

 **63%**
Employee Assistance Programs

Oregon

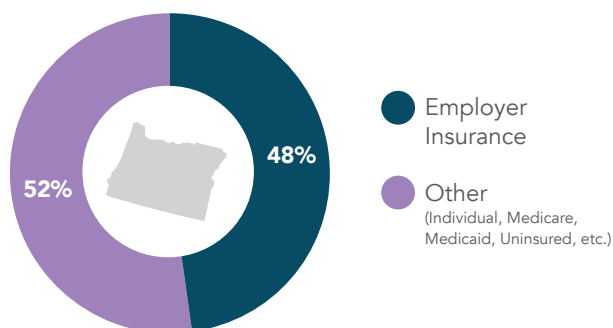
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Oregon

1,998,000

Covered by Employer Insurance¹



Health Insurance Employment in Oregon

Employees—Direct² **15,908**

Employees—Insurance-Related³ **10,993**

Total **26,901**

Active Physicians Financed by Employer Insurance Payments⁴ **6,144**

Community Hospitals Supported by Employer Insurance Payments⁵ **18**

Average Employee Contributions to Premiums as Share of Median Income⁶ **2.9%** **4.7%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Oregon

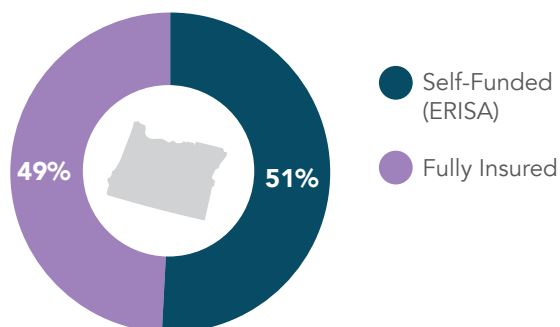
Share of Workers in Companies Offering Insurance⁷ **82%**

Average Employer Contribution for Single Coverage⁸ **7,149**

Share of Workers in Companies Offering a Choice Among Plans⁹ **66%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **85%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



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OREGON

Pennsylvania

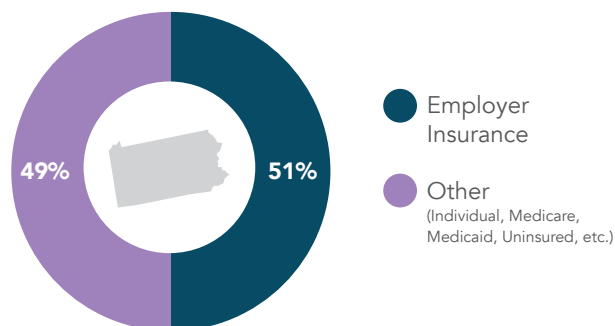
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Pennsylvania

6,400,900

Covered by Employer Insurance¹



Health Insurance Employment in Pennsylvania

Employees—Direct ²	53,422
Employees—Insurance-Related ³	51,530
Total	104,952

Active Physicians Financed by Employer Insurance Payments⁴ **21,066**

Community Hospitals Supported by Employer Insurance Payments⁵ **56**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.6%** **5.8%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Pennsylvania

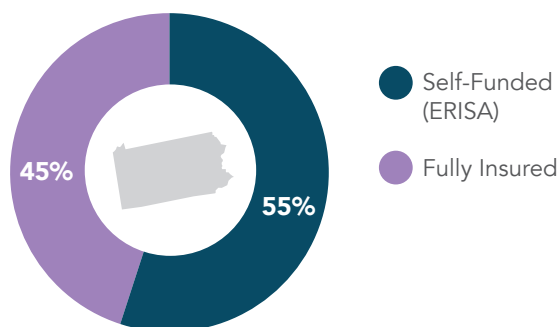
Share of Workers in Companies Offering Insurance⁷ **87%**

Average Employer Contribution for Single Coverage⁸ **6,624**

Share of Workers in Companies Offering a Choice Among Plans⁹ **69%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **77%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

50%
Dental Care

38%
Vision Care

46%
Wellness Programs

62%
Employee Assistance Programs



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PENNSYLVANIA

Rhode Island

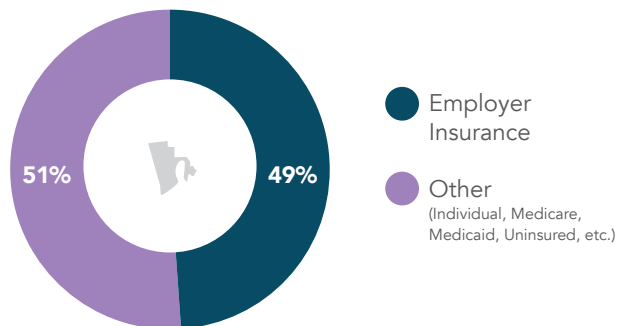
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Rhode Island

528,300

Covered by Employer Insurance¹



Health Insurance Employment in Rhode Island

Employees—Direct ²	1,948
Employees—Insurance-Related ³	8,514
Total	10,462

Active Physicians Financed by Employer Insurance Payments⁴ **1,973**

Community Hospitals Supported by Employer Insurance Payments⁵ **3**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.7%** **5.6%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Rhode Island

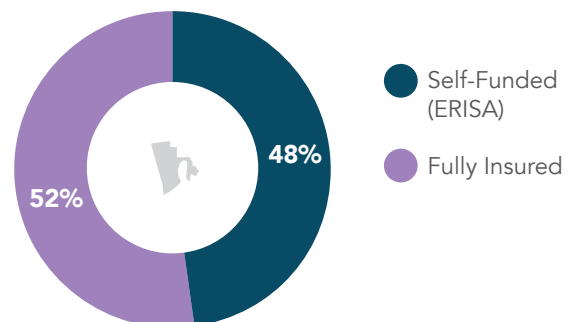
Share of Workers in Companies Offering Insurance⁷ **83%**

Average Employer Contribution for Single Coverage⁸ **7,331**

Share of Workers in Companies Offering a Choice Among Plans⁹ **73%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **79%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

 **54%**
Dental Care

 **27%**
Vision Care

 **53%**
Wellness Programs

 **69%**
Employee Assistance Programs

South Carolina

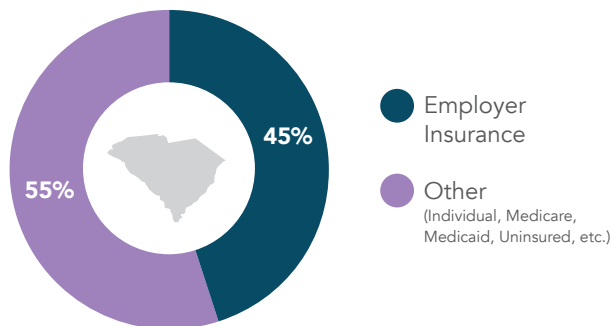
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in South Carolina

2,394,400

Covered by Employer Insurance¹



Health Insurance Employment in South Carolina

Employees—Direct² **14,201**

Employees—Insurance-Related³ **11,942**

Total **26,143**

Active Physicians Financed by Employer Insurance Payments⁴ **5,803**

Community Hospitals Supported by Employer Insurance Payments⁵ **21**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.6%** **7.2%**
Individual Coverage Family Coverage

Employer-Provided Coverage in South Carolina

Share of Workers in Companies Offering Insurance⁷

77%

Average Employer Contribution for Single Coverage⁸

6,353

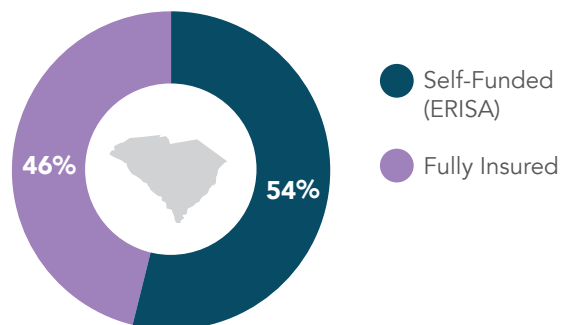
Share of Workers in Companies Offering a Choice Among Plans⁹

74%

Percent of Single Coverage Premiums Paid by Employers¹⁰

78%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



South Dakota

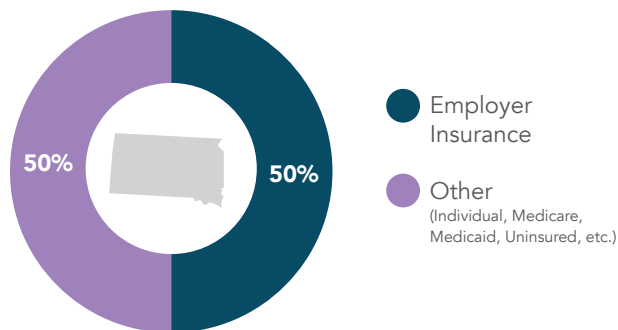
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in South Dakota

446,100

Covered by Employer Insurance¹



Health Insurance Employment in South Dakota

Employees—Direct ²	899
Employees—Insurance-Related ³	3,588
Total	4,487

Active Physicians Financed by Employer Insurance Payments⁴ **1,048**

Community Hospitals Supported by Employer Insurance Payments⁵ **16**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.3%** **5.8%**
Individual Coverage Family Coverage

Employer-Provided Coverage in South Dakota

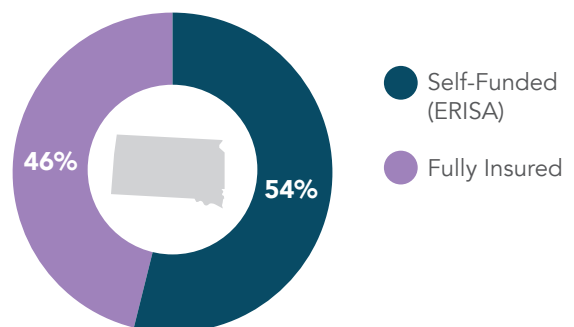
Share of Workers in Companies Offering Insurance⁷ **79%**

Average Employer Contribution for Single Coverage⁸ **6,393**

Share of Workers in Companies Offering a Choice Among Plans⁹ **69%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **77%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

45%
Dental Care

21%
Vision Care

48%
Wellness Programs

58%
Employee Assistance Programs



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Data compiled by AHIP, Center for Policy and Research, June 2026

SOUTH DAKOTA

Tennessee

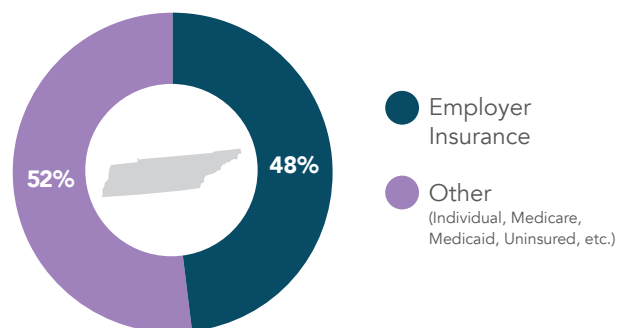
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Tennessee

3,398,400

Covered by Employer Insurance¹



Health Insurance Employment in Tennessee

Employees—Direct² **21,637**

Employees—Insurance-Related³ **20,204**

Total **41,841**

Active Physicians Financed by Employer Insurance Payments⁴ **8,249**

Community Hospitals Supported by Employer Insurance Payments⁵ **34**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.8%** **6.9%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Tennessee

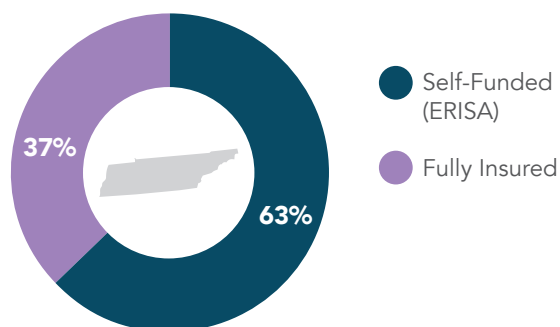
Share of Workers in Companies Offering Insurance⁷ **83%**

Average Employer Contribution for Single Coverage⁸ **5,933**

Share of Workers in Companies Offering a Choice Among Plans⁹ **73%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **79%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Texas

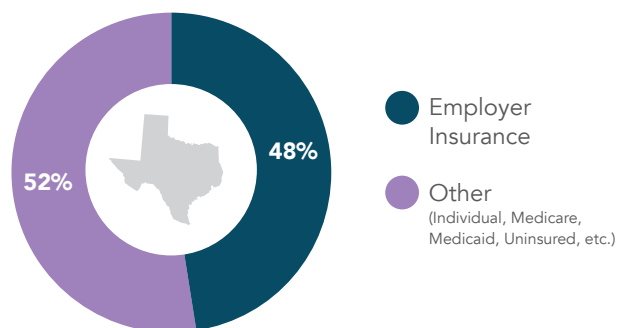
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Texas

14,514,800

Covered by Employer Insurance¹



Employer-Provided Coverage in Texas

Share of Workers in Companies Offering Insurance⁷

87%

Average Employer Contribution for Single Coverage⁸

6,318

Share of Workers in Companies Offering a Choice Among Plans⁹

76%

Percent of Single Coverage Premiums Paid by Employers¹⁰

81%

Health Insurance Employment in Texas

Employees—Direct ²	38,362
Employees—Insurance-Related ³	128,589
Total	166,951

Active Physicians Financed by Employer Insurance Payments⁴

30,229

Community Hospitals Supported by Employer Insurance Payments⁵

148

Average Employee Contributions to Premiums as Share of Median Income⁶

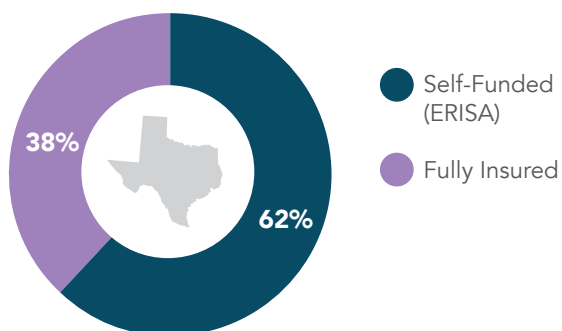
3.8%

Individual Coverage

6.7%

Family Coverage

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Utah

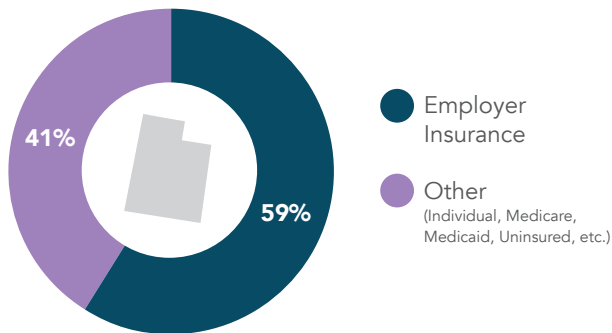
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Utah

2,039,500

Covered by Employer Insurance¹



Health Insurance Employment in Utah

Employees—Direct ²	3,889
Employees—Insurance-Related ³	13,613
Total	17,502

Active Physicians Financed by Employer Insurance Payments⁴ **3,338**

Community Hospitals Supported by Employer Insurance Payments⁵ **15**

Average Employee Contributions to Premiums as Share of Median Income⁶

3.5%	4.6%
Individual Coverage	Family Coverage

Employer-Provided Coverage in Utah

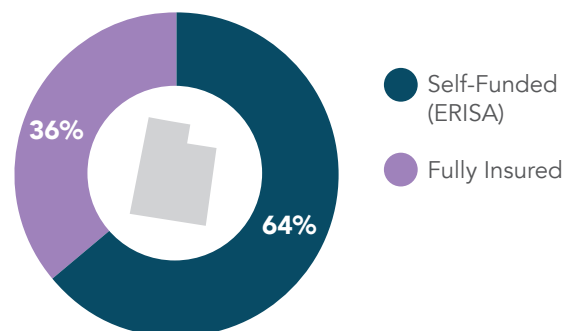
Share of Workers in Companies Offering Insurance⁷ **79%**

Average Employer Contribution for Single Coverage⁸ **6,248**

Share of Workers in Companies Offering a Choice Among Plans⁹ **78%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **81%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²

 **51%**
Dental Care

 **32%**
Vision Care

 **47%**
Wellness Programs

 **61%**
Employee Assistance Programs

Vermont

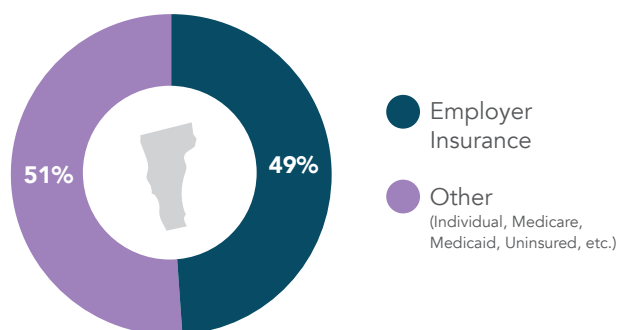
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Vermont

307,700

Covered by Employer Insurance¹



Employer-Provided Coverage in Vermont

Share of Workers in Companies Offering Insurance⁷

77%

Average Employer Contribution for Single Coverage⁸

6,863

Share of Workers in Companies Offering a Choice Among Plans⁹

60%

Percent of Single Coverage Premiums Paid by Employers¹⁰

79%

Health Insurance Employment in Vermont

Employees—Direct ²	587
Employees—Insurance-Related ³	1,948
Total	2,535

Active Physicians Financed by Employer Insurance Payments⁴

1,073

Community Hospitals Supported by Employer Insurance Payments⁵

4

Average Employee Contributions to Premiums as Share of Median Income⁶

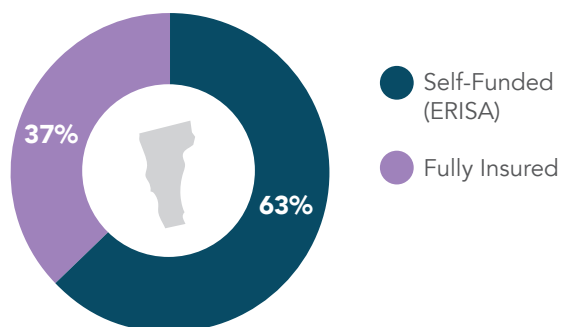
3.9%

Individual Coverage

5.4%

Family Coverage

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Virginia

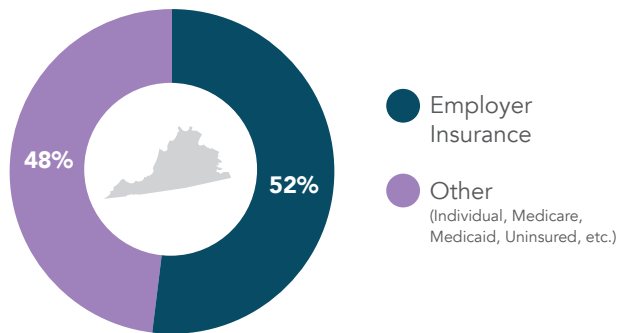
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Virginia

4,446,000

Covered by Employer Insurance¹



Health Insurance Employment in Virginia

Employees—Direct² **22,367**

Employees—Insurance-Related³ **21,476**

Total **43,843**

Active Physicians Financed by Employer Insurance Payments⁴ **11,344**

Community Hospitals Supported by Employer Insurance Payments⁵ **29**

Average Employee Contributions to Premiums as Share of Median Income⁶ **3.9%** **5.2%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Virginia

Share of Workers in Companies Offering Insurance⁷

87%

Average Employer Contribution for Single Coverage⁸

6,320

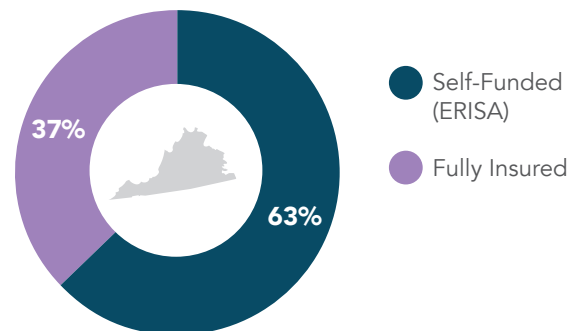
Share of Workers in Companies Offering a Choice Among Plans⁹

77%

Percent of Single Coverage Premiums Paid by Employers¹⁰

77%

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Washington

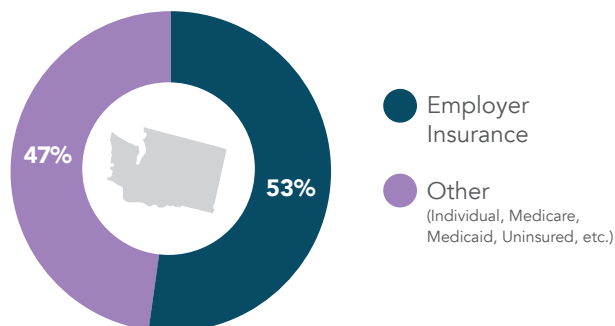
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Washington

4,135,500

Covered by Employer Insurance¹



Health Insurance Employment in Washington

Employees—Direct² **14,812**

Employees—Insurance-Related³ **20,996**

Total **35,808**

Active Physicians Financed by Employer Insurance Payments⁴ **10,751**

Community Hospitals Supported by Employer Insurance Payments⁵ **28**

Average Employee Contributions to Premiums as Share of Median Income⁶ **2.9%** **5.7%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Washington

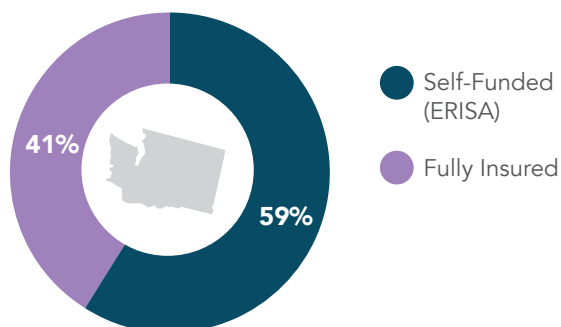
Share of Workers in Companies Offering Insurance⁷ **85%**

Average Employer Contribution for Single Coverage⁸ **6,904**

Share of Workers in Companies Offering a Choice Among Plans⁹ **62%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **83%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



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Data compiled by AHIP, Center for Policy and Research, June 2026

WASHINGTON

West Virginia

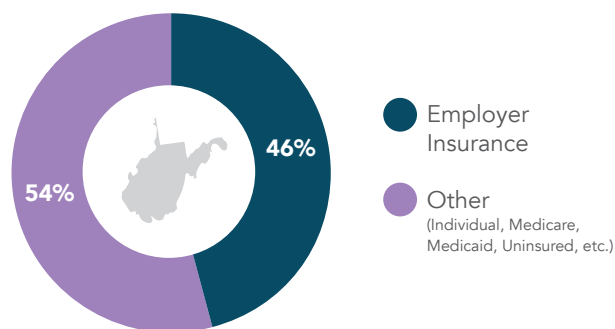
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in West Virginia

782,700

Covered by Employer Insurance¹



Employer-Provided Coverage in West Virginia

Share of Workers in Companies Offering Insurance⁷

82%

Average Employer Contribution for Single Coverage⁸

7,273

Share of Workers in Companies Offering a Choice Among Plans⁹

68%

Percent of Single Coverage Premiums Paid by Employers¹⁰

81%

Health Insurance Employment in West Virginia

Employees—Direct² **2,253**

Employees—Insurance-Related³ **4,268**

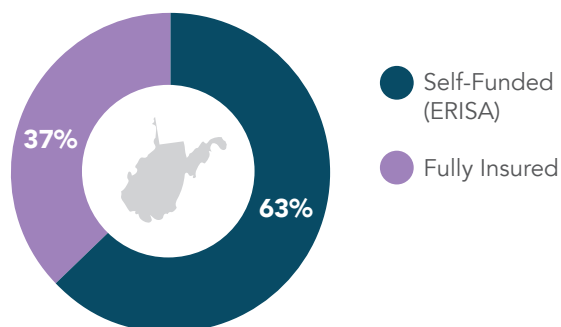
Total **6,521**

Active Physicians Financed by Employer Insurance Payments⁴ **2,452**

Community Hospitals Supported by Employer Insurance Payments⁵ **17**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.3%** **8.6%**
Individual Coverage Family Coverage

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Wisconsin

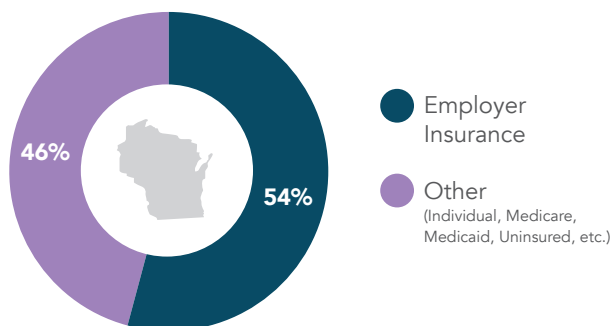
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Wisconsin

3,137,000

Covered by Employer Insurance¹



Health Insurance Employment in Wisconsin

Employees—Direct² **18,000**

Employees—Insurance-Related³ **21,408**

Total **39,408**

Active Physicians Financed by Employer Insurance Payments⁴ **8,169**

Community Hospitals Supported by Employer Insurance Payments⁵ **41**

Average Employee Contributions to Premiums as Share of Median Income⁶ **4.2%** **5.4%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Wisconsin

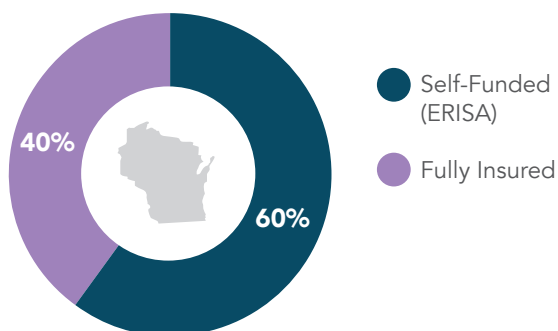
Share of Workers in Companies Offering Insurance⁷ **84%**

Average Employer Contribution for Single Coverage⁸ **6,278**

Share of Workers in Companies Offering a Choice Among Plans⁹ **70%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **76%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



All data sources and notes, labeled 1-12, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2026

Data compiled by AHIP, Center for Policy and Research, June 2026

WISCONSIN

Wyoming

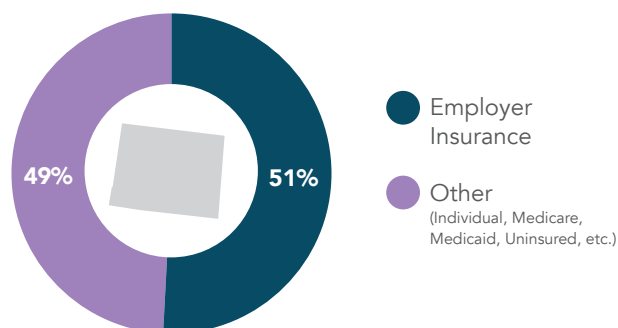
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Wyoming

288,700

Covered by Employer Insurance¹



Employer-Provided Coverage in Wyoming

Share of Workers in Companies Offering Insurance⁷

68%

Average Employer Contribution for Single Coverage⁸

7,266

Share of Workers in Companies Offering a Choice Among Plans⁹

46%

Percent of Single Coverage Premiums Paid by Employers¹⁰

81%

Health Insurance Employment in Wyoming

Employees—Direct ²	410
Employees—Insurance-Related ³	1,363
Total	1,773

Active Physicians Financed by Employer Insurance Payments⁴

612

Community Hospitals Supported by Employer Insurance Payments⁵

8

Average Employee Contributions to Premiums as Share of Median Income⁶

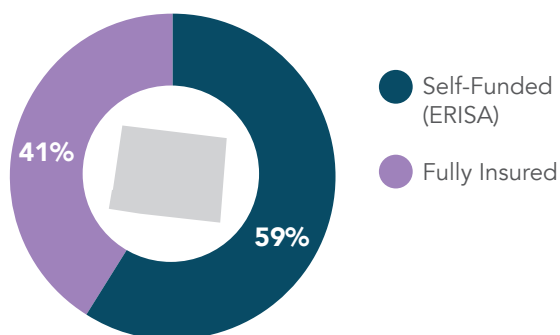
4.4%

Individual Coverage

6.2%

Family Coverage

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



All data sources and notes, labeled 1-12, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2026

Data compiled by AHIP, Center for Policy and Research, June 2026

WYOMING

Washington, D.C.

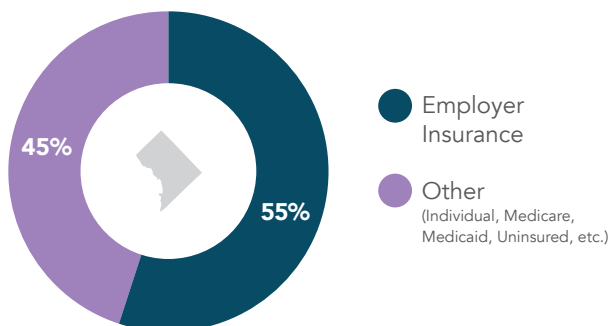
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Washington, D.C.

369,600

Covered by Employer Insurance¹



Health Insurance Employment in Washington, D.C.

Employees—Direct² **2,587**

Employees—Insurance-Related³ **3,474**

Total **6,061**

Active Physicians Financed by Employer Insurance Payments⁴ **2,829**

Community Hospitals Supported by Employer Insurance Payments⁵ **3**

Average Employee Contributions to Premiums as Share of Median Income⁶ **2.6%** **4.1%**
Individual Coverage Family Coverage

Employer-Provided Coverage in Washington, D.C.

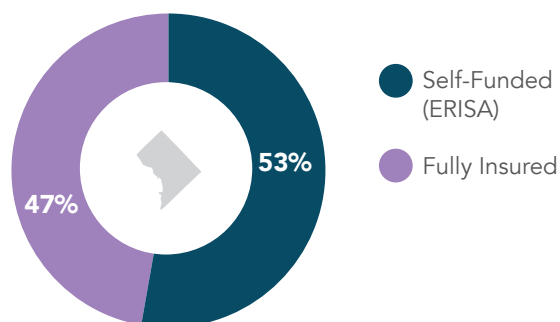
Share of Workers in Companies Offering Insurance⁷ **93%**

Average Employer Contribution for Single Coverage⁸ **6,855**

Share of Workers in Companies Offering a Choice Among Plans⁹ **80%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **77%**

Employer-Sponsored Insurance by Type¹¹



Employees with Access To Additional Health Benefit Offerings (Regional)¹²



All data sources and notes, labeled 1-12, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2026

Data compiled by AHIP, Center for Policy and Research, June 2026

WASHINGTON, D.C.

Sources & Notes

1. Population Coverage: Covered by Employer Insurance

SOURCES:

Kaiser Family Foundation (KFF) estimates based on the 2024 American Community Survey. Available at: <https://www.kff.org/other/state-indicator/total-population/> (accessed on March 31, 2026).

NOTES:

“Employer Insurance” includes those covered through a current or former employer or union, either as a policyholder or as a dependent.

“Other” includes those covered by Medicaid, Medical Assistance, Children’s Health Insurance Plan (CHIP), or any kind of government-assistance plan for those with low incomes or a disability; Medicare, Medicare Advantage; the military, Veterans Administration; by a policy purchased directly from a health insurance plan; and the uninsured.

2. Health Insurance Employment – Employees, Direct

SOURCES:

U.S. Census Bureau 2023 County Business Patterns (NAICS) report. Direct jobs are defined using the insurance industry NAICS codes 524114 (direct health and medical insurance carriers) and 621491 (HMO medical centers).

NOTES:

The U.S. Census Bureau could only provide direct jobs data for NAIC 621491 (HMO medical centers) for California, Colorado, Florida, Washington, D.C., Georgia, Hawaii, Illinois, Kansas, Maryland, Massachusetts, Minnesota, Nevada, New Jersey, New York, Oregon, Pennsylvania, Virginia, Washington, and Wisconsin. Only states that included information on number of jobs and payroll were used in this calculation.

3. Health Insurance Employment – Employees, Insurance-Related

SOURCES:

U.S. Census Bureau 2023 County Business Patterns (NAICS) report. Other insurance-related jobs are defined using the insurance industry NAICS codes 524130 (reinsurance carriers), 524210 (insurance agencies and brokerages), 524291 (claims adjusting), and 524292 (third party administration of insurance and pension funds).

NOTES:

The U.S. Census Bureau was not able to supply data on NAIC 524130 (reinsurance carriers) for the following states: Alabama, Alaska, Arkansas, Delaware, Hawaii, Idaho, Louisiana, Maine, Maryland, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Dakota, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Vermont, West Virginia, Wisconsin, and Wyoming.

The U.S. Census Bureau was not able to supply data on NAIC code 524291 (claims adjusting) for Washington, D.C.

Only states that included information on number of jobs and payroll were used in this calculation.

4. Active Physicians Financed by Employer Insurance Payments

SOURCES:

Kaiser Family Foundation (KFF) estimates of professionally active physicians based on the data on active state licensed physicians from Redi-Data, Inc, January 2026. Available at: <https://www.kff.org/other/state-indicator/total-active-physicians/> (accessed on March 31, 2026).

Centers for Medicare & Medicaid Services, Office of the Actuary. National Health Expenditures (NHE) data. NHE Tables. Table 4. National Health Expenditures by Source of Funds and Type of Expenditure: Calendar Years 2017-2024,2024. Available at: <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData> (accessed on March 31, 2026).

Kaiser Family Foundation (KFF) estimates based on the 2024 American Community Survey. Available at: <https://www.kff.org/other/state-indicator/total-population/> (accessed on March 31, 2026).

NOTES:

To calculate the number of professionally active physicians supported by employer-provided coverage payments, AHIP first determined the proportion of physician and clinical services paid by private health insurance based on the NHE data. Because private health insurance is a combination of group insurance (almost entirely employer-provided) and individual insurance (non-employer), AHIP used the KFF coverage estimates to calculate the share of physician and clinical services paid by group insurance and used it as the best available national estimate of physician and clinical services funded by employer-provided coverage.

The resulting proportion was applied to the KFF estimates of professionally active physicians by state to arrive at the state estimates for the number of professionally active physicians supported by employer insurance payments. Please note that these estimates are to be used for illustrative purposes only since most of professionally active physicians accept payments for medical services from a variety of insurance types and that professionally active physicians differ by amount of medical care provided and financial payments received.

Data includes currently active allopathic physicians (MDs) and osteopathic physicians (DOs).

5. Community Hospitals Supported by Employer Insurance Payments

SOURCES:

Kaiser Family Foundation (KFF) estimates of hospital numbers based on the 2024 AHA Annual Survey, Copyright 2024 by Health Forum, LLC, an affiliate of the American Hospital Association. Special data request, 2025. Available at: <https://www.kff.org/other/state-indicator/total-hospitals/> (accessed on March 31, 2026).

Centers for Medicare & Medicaid Services, Office of the Actuary. National Health Expenditures (NHE) data. NHE Tables. Table 4. National Health Expenditures by Source of Funds and Type of Expenditure: Calendar Years 2015-2024, 2024. Available at: <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData> (accessed on March 31, 2026).

Kaiser Family Foundation (KFF) population health coverage estimates based on the 2024 American Community Survey. Available at: <https://www.kff.org/other/state-indicator/total-population/> (accessed on March 31, 2026).

NOTES:

To calculate the number of hospitals supported by employer-provided coverage payments, AHIP first determined the proportion of hospital care paid by private health insurance based on the NHE data. Because private health insurance is a combination of group insurance (almost entirely employer-provided) and

individual insurance (non-employer), AHIP used the KFF coverage estimates to calculate the share of hospital care paid by group insurance and used it as the best available national estimate of hospital care financed by employer-provided coverage.

The resulting proportion was applied to the KFF estimates of community hospitals count by state to arrive at the state estimates for the number of hospitals supported by employer-provided coverage payments. Please note that these estimates are to be used for illustrative purposes only since every community hospital accepts payments from a variety of insurance types and that hospitals differ by amount of hospital care provided and financial payments received.

Kaiser Family Foundation (KFF) estimates of hospital numbers based on the 2024 AHA Annual Survey, Copyright 2024 by Health Forum, LLC, an affiliate of the American Hospital Association. Special data request, 2025. Available at: <https://www.kff.org/other/state-indicator/total-hospitals/> (accessed on March 31, 2026)

6. Average Employee Contributions to Premiums as Share of Median Income

SOURCES:

The Commonwealth Fund estimates based on the data from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024 and the Census Bureau, Current Population Survey (CPS), 2019–2024. Analysis by Olivia Chan, Dong Ding, and Sherry Glied of New York University for the Commonwealth Fund. Available at: <https://www.commonwealthfund.org/blog/2026/is-employer-coverage-affordable-how-states-stack-up> (accessed on March 31, 2026).

7. Employer Provided Coverage – Share of Workers in Companies Offering Insurance

SOURCES:

Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2024. Medical Expenditure Panel Survey. Private Sector Insurance Component, MEPS-IC State Tables in Spreadsheet Format by State, Table II.B.2. Available at: https://meps.ahrq.gov/mepsweb/data_stats/state_tables.jsp?regionid=-1&year=2024.0 (accessed on April 6, 2026).

NOTES:

The survey statistics describe coverage practices of the private sector companies and exclude government, the unincorporated, and self-employed with no employees.

8. Employer Provided Coverage – Average Employer Contribution for Single Coverage

SOURCES:

AHIP analysis of Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2024. Medical Expenditure Panel Survey. Private Sector Insurance Component, MEPS-IC State Tables in Spreadsheet Format by State, Table II.C.1 and Table II.C.2. Available at: https://meps.ahrq.gov/mepsweb/data_stats/state_tables.jsp?regionid=-1&year=2024.0 (accessed on April 6, 2026).

NOTES:

The survey statistics describe coverage practices of the private sector companies and exclude government, the unincorporated, and self-employed with no employees.

9. Employer Provided Coverage – Share of Workers in Companies Offering a Choice Among Plans

SOURCES:

Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2024. Medical Expenditure Panel Survey. Private Sector Insurance Component, MEPS-IC State Tables in Spreadsheet Format by State, Table II.B.2.c Available at: https://meps.ahrq.gov/mepsweb/data_stats/state_tables.jsp?regionid=-1&year=2024.0 (accessed on April 6, 2026).

NOTES:

The survey statistics describe coverage practices of the private sector companies and exclude government, the unincorporated, and self-employed with no employees.

10. Employer Provided Coverage – Percent of Single Coverage Premiums Paid by Employers

SOURCES:

AHIP analysis of Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2024. Medical Expenditure Panel Survey. Private Sector Insurance Component, MEPS-IC State Tables in Spreadsheet Format by State, Table II.C.3 Available at: https://meps.ahrq.gov/mepsweb/data_stats/state_tables.jsp?regionid=-1&year=2024.0 (accessed on April 6, 2026).

NOTES:

The survey statistics describe coverage practices of the private sector companies and exclude government, the unincorporated, and self-employed with no employees.

11. Access to Insurance – Employer-Sponsored Insurance by Type

SOURCES:

AHIP analysis of Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2024. Medical Expenditure Panel Survey. Private Sector Insurance Component, MEPS-IC State Tables in Spreadsheet Format by State, Table II.B.2.b(1). Available at https://meps.ahrq.gov/mepsweb/data_stats/state_tables.jsp?regionid=-1&year=2024.0 (accessed on April 6, 2026).

NOTES:

The survey statistics describe coverage practices of the private sector companies and exclude government, the unincorporated, and self-employed with no employees.

12. Employees With Access to Additional Health Benefit Offerings (Regional)

SOURCES:

U.S. Bureau of Labor Statistics, National Compensation Survey (NCS). Employee Benefits in the United States. Historical dataset (last release September 25, 2025), March 2025 data, at <https://www.bls.gov/ebs/publications/xlsx/employee-benefits-in-the-united-states-dataset.xlsx> (accessed on April 6, 2026).

NOTES:

The National Compensation Survey provides employee benefits statistics on the U.S. Census Division level. Thus, in this data compilation every state in the same U.S. Census Division was assigned the same rate of employee benefits.



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