2023

Instructions for Form 8941

Credit for Small Employer Health Insurance Premiums

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about developments related to Form 8941 and its instructions, such as legislation enacted after they were published, go to *IRS.gov/Form8941*.

Reminder

Waiver for Hawaii. Employers in Hawaii can't claim this credit for insurance premiums paid for health plan years beginning after 2016. For more information, see *Waiver for Hawaii* in the instructions for line A.

General Instructions

Purpose of Form

Eligible small employers (defined later) use Form 8941 to figure the credit for small employer health insurance premiums for tax years beginning after 2009. For tax years beginning after 2013, the credit is only available for a 2-consecutive-tax-year credit period. The maximum credit is generally a percentage of premiums the employer paid during the tax year for certain health insurance coverage the employer provided to certain employees enrolled in a qualified health plan offered through a Small Business Health Options Program (SHOP) Marketplace. But the credit may be reduced by limitations based on the employer's full-time equivalent employees, average annual wages, adjusted average premiums, and state premium subsidies and tax credits.

TIP *For information about insurance plans offered through a SHOP Marketplace, go to Healthcare.gov.*

For **tax-exempt eligible small employers**, the maximum credit is 35% of premiums paid, is limited to the amount of certain payroll taxes paid, and is claimed as a refundable credit on Form 990-T, Exempt Organization Business Income Tax Return. A tax-exempt eligible small employer is an eligible small employer described in section 501(c) that is exempt from taxation under section 501(a). A tax-exempt employer not described in section 501(c) is generally not eligible to claim this credit. However, a tax-exempt farmers' cooperative subject to tax under section 1381 may be able to claim the credit as a general business credit, as discussed next.

For **all other eligible small employers**, the maximum credit is 50% of premiums paid and can be taken against both regular and alternative minimum tax. The credit is claimed as part of the general business credit on Form 3800, General Business Credit.

TIP *Partnerships, S corporations, cooperatives, estates, trusts, and tax-exempt eligible small employers must file this form to claim the credit. All other taxpayers must not complete or file this form if their only source for this credit is a partnership, S corporation, cooperative, estate, or trust. Instead, they must report this credit directly on line 4h in Part III of Form 3800, General Business Credit.*

Eligible Small Employers

You're an eligible small employer for the tax year if you meet the following three requirements.

1. You paid premiums for employee health insurance coverage under a qualifying arrangement. A qualifying arrangement is generally an arrangement that requires you to pay a uniform percentage (not less than 50%) of the premium cost for each enrolled employee's health insurance coverage (defined later). However, an arrangement that requires you to pay a uniform premium for each enrolled employee (composite billing) and offers different tiers of coverage (for example, employee-only, dependent, and family coverage) can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for employees not enrolled in employee-only coverage.

In addition, an arrangement that requires you to pay a separate premium for each employee based on age or other factors (list billing) can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for some employees.

For details, see *Employer Premiums Paid*, *Health Insurance Coverage*, and *Qualifying Arrangement*, later.

2. You had fewer than 25 full-time equivalent employees (FTEs) for the tax year. You may be able to meet this requirement even if you had 25 or more employees. For example, an employer with 48 employees who are each half-time employees has 24 FTEs and can claim the credit. For details, see Worksheets 1 and 2.

CAUTION *Although the term "eligible small employer" is defined in the Internal Revenue Code to include employers with "no more than" 25 FTEs, the phaseout of the credit amount operates in such a way that an employer with exactly 25 FTEs is not, in fact, eligible for the credit.*

3. You paid average annual wages for the tax year of less than $62,000 per FTE. For details, see Worksheets 1 and 3.

⚠ CAUTION *If you had more than 10 FTEs **and** average annual wages of more than $30,000, the FTE and average annual wage limitations (discussed later) will separately reduce your credit. This may reduce your credit to zero even if you had fewer than 25 FTEs and average annual wages of less than $62,000.*

Employers treated as a single employer. Treat the following employers as a single employer to figure the credit.
- Employers who are corporations in a controlled group of corporations.
- Employers who are members of an affiliated service group.
- Employers who are partnerships, proprietorships, etc., under common control. See Regulations sections 1.414(c)-2, 1.414(c)-3, and 1.414(c)-4.
- Tax-exempt employers under common control. See Regulations section 1.414(c)-5.

For details, see section 45R(e)(5)(A) and Regulations section 1.45R-2(b).

TIP *No more than one Form 8941 can be filed with a tax return, unless the exception described in* Example 2 *below applies.*

Example 1. You're a sole proprietor with two separate businesses and you file a separate Schedule C (Form 1040), Profit or Loss From Business, for each business. You must treat both businesses as a single employer to figure the credit. You will file one Form 8941 for both businesses.

Example 2. You and your spouse are both sole proprietors and file a separate Schedule C (Form 1040) for each of your separate businesses. Neither spouse was an employee of the other spouse or participated in the management of the other spouse's business at any time during the tax year. No more than 50% of the gross income of either business was derived from royalties, rents, dividends, interest, and annuities and you otherwise meet the requirements listed in Regulations section 1.414(c)-4(b)(5)(ii). Don't treat both businesses as a single employer to figure the credit. If you and your spouse are both eligible small employers, you can file two Forms 8941 with a jointly filed Form 1040 or 1040-SR.

Credit Period

For tax years beginning after 2013, the credit period during which the credit can be claimed is a 2-consecutive-tax-year period beginning with the first tax year in which:
- An eligible small employer (or any predecessor) files an income tax return with an attached Form 8941 with line A checked "Yes" and a positive amount on line 12, or
- A tax-exempt eligible small employer (or any predecessor) files Form 990-T with an attached Form 8941 with line A checked "Yes" and a positive amount on line 12.

Employer Premiums Paid

Only premiums you paid for health insurance coverage under a qualifying arrangement (discussed later) for individuals considered employees are counted when figuring your credit.

State premium subsidy or tax credit. If you're entitled to a state tax credit or a state premium subsidy paid directly to you for premiums you paid, don't reduce the amount you paid by the credit or subsidy amount. Also, if a state pays a premium subsidy directly to your insurance provider, treat the subsidy amount as an amount you paid for employee health insurance coverage.

Wellness programs. A wellness program is generally an insurance program of health promotion or disease prevention. If you pay part or all of the cost of an employee's participation in a wellness program, treat the amount you paid toward the employee's participation as an amount you paid for employee health insurance coverage.

Tobacco surcharges. A tobacco surcharge is generally an additional amount charged for insurance for a tobacco user. If you pay part or all of an employee's tobacco surcharge, you can't use the amount you paid to figure your employer premiums paid.

Dependent coverage. Dependent coverage is generally coverage offered separately to an individual who is or may become eligible for coverage under the terms of a group health plan because of a relationship to a participant-employee, whether or not a dependent of the participant-employee. Dependent coverage doesn't include coverage, such as family coverage, which includes coverage of the participant-employee. If you pay part or all of the cost of an employee's dependent coverage, use the amount you paid to figure your employer premiums paid.

Portion of premiums paid. If you pay only a portion of the premiums and your employees pay the rest, only the portion you pay is taken into account. For this purpose, any premium paid through a salary reduction arrangement under a section 125 cafeteria plan isn't treated as an employer paid premium. For more information on cafeteria plans, see section 1 of Pub. 15-B, Employer's Tax Guide to Fringe Benefits.

Example 3. You offer health insurance coverage to employees under a qualifying arrangement that requires you to pay 60% of the premium cost for employee-only coverage for each employee enrolled in any health insurance coverage you provide to employees. The total premium for each employee enrolled in employee-only coverage is $5,200 per year or $100 ($5,200 ÷ 52) for each weekly payday. The total premium for each employee enrolled in family coverage is $13,000 per year or $250 ($13,000 ÷ 52) for each weekly payday.

Each payday, you contribute $60 (60% of $100) toward the premium cost of each employee enrolled in employee-only coverage and withhold the remaining $40 from the employee's paycheck to obtain the $100 total weekly premium. Each payday, you contribute $60 (the same amount you pay toward the premiums of employees enrolled in employee-only coverage) toward the premium cost of each employee enrolled in family coverage and withhold the remaining $190 from the employee's paycheck to obtain the $250 total weekly premium.

To determine the premiums you paid during the tax year, multiply the number of pay periods during which the

employee was enrolled in the health insurance coverage by $60. For example, you would've paid $3,120 ($60 × 52) for an employee who was enrolled for the entire tax year. You would've paid $600 ($60 × 10) for an employee who was only enrolled for 10 pay periods. You will need an additional set of calculations if the premium amounts changed during the tax year.

Health Insurance Coverage

For tax years beginning after 2013, health insurance coverage generally means coverage provided to employees enrolled in a qualified health plan offered through a Small Business Health Options Program (SHOP) Marketplace. For an exception that applies to certain employers in certain counties, see the instructions for *line A*, later. If this exception applies, health insurance coverage means coverage, as defined under *Health Insurance Coverage* in the 2013 Instructions for Form 8941.

TIP *A stand-alone dental plan offered through a SHOP exchange will be considered a qualified health plan for purposes of the credit.*

CAUTION *Employer premiums paid for health insurance coverage can be counted in figuring the credit only if the premiums are paid under a qualifying arrangement.*

Qualifying Arrangement

A qualifying arrangement is generally an arrangement that requires you to pay a uniform percentage (not less than 50%) of the premium cost for each enrolled employee's health insurance coverage (defined earlier). An arrangement that offers different tiers of coverage (for example, employee-only and family coverage) is generally a qualifying arrangement if it requires you to pay a uniform percentage (not less than 50%) separately for each tier of coverage you offer. However, an arrangement can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for some employees.

For more information about the following exceptions, see Regulations section 1.45R-4.

State or local law. You will be treated as satisfying the uniform percentage requirement if your failure to otherwise satisfy the requirement was solely attributable to additional contributions you made to certain employees to comply with state or local law.

Wellness program. If a plan of an employer provides a wellness program, for purposes of meeting the uniform percentage requirement, the following applies. Any additional amount of the employer contribution attributable to an employee's participation in the wellness program over the employer contribution with respect to an employee that doesn't participate in the wellness program isn't considered in calculating the uniform percentage requirement. This is true whether the difference is due to a discount for participation or a surcharge for nonparticipation. The employer contribution for employees who don't participate in the wellness program must be at least 50% of the premium (including any premium surcharge for nonparticipation). However, for purposes of figuring the credit, the employer contributions are taken into account, including those contributions attributable to an employee's participation in a wellness program.

Tobacco surcharge. Any additional amount you or your employee pays to cover a tobacco surcharge isn't taken into account in figuring the uniform percentage requirement. Amounts you or your employee pays to cover a tobacco surcharge aren't considered premiums paid for health insurance coverage when figuring this credit.

Dependent coverage. Premiums you pay for dependent coverage aren't subject to the uniform percentage requirement. You aren't required to pay a uniform percentage (not less than 50%) for dependent coverage.

Arrangements with composite billing. An arrangement that requires you to pay a uniform premium for each enrolled employee (composite billing) and offers different tiers of coverage can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for employees not enrolled in employee-only coverage. It is a qualifying arrangement (assuming employee-only coverage is the least expensive tier of coverage) if it requires you to pay each of the following amounts if you make the relevant tier of coverage available.
• A uniform percentage (not less than 50%) of the premium cost for each employee (if any) enrolled in employee-only coverage.
• A uniform amount that is no less than the amount you would've paid toward employee-only coverage for each employee (if any) enrolled in family coverage.
• A uniform amount that is no less than the amount you would've paid toward employee-only coverage for each employee (if any) enrolled in any other tier of coverage (figured separately for each tier).

Arrangements with list billing and only employee-only coverage. An arrangement that requires you to pay a separate premium for each employee based on age or other factors (list billing) that only provides employee-only coverage can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for some employees. It is a qualifying arrangement if it requires you to pay either of the following amounts.
• A uniform percentage (not less than 50%) of the premium charged for each employee enrolled in the employee-only coverage.
• A uniform percentage (not less than 50%) of your employer-computed composite rate (defined later) for your employee-only coverage for each employee enrolled in the employee-only coverage.

Arrangements with list billing and other tiers of coverage. An arrangement that requires you to pay a separate premium for each employee based on age or other factors (list billing) that provides other tiers of coverage can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for some employees. It is a qualifying arrangement (assuming employee-only coverage is the least expensive tier of coverage) if it

requires you to pay each of the following amounts if you make the relevant tier of coverage available.

• A uniform percentage (not less than 50%) for each employee enrolled in employee-only coverage, as discussed under *Arrangements with list billing and only employee-only coverage*, earlier.

• A uniform amount that is either equal to the amount you would've paid toward employee-only coverage (as discussed above), a uniform percentage (not less than 50%) of the premium charged, or a uniform percentage (not less than 50%) of your employer-computed composite rate (defined below) for your family coverage, for each employee (if any) enrolled in family coverage.

• A uniform amount that is either equal to the amount you would've paid toward employee-only coverage (as discussed above), a uniform percentage (not less than 50%) of the premium charged, or a uniform percentage (not less than 50%) of your employer-computed composite rate (defined below) for any other tier of coverage, for each employee (if any) enrolled in any other tier of coverage (figured separately for each tier).

Employer-computed composite rate. The employer-computed composite rate for a tier of coverage is the average rate determined by adding the premiums for that tier of coverage for all employees eligible to participate in the health insurance plan (whether or not they actually receive coverage under the plan or under that tier of coverage) and dividing by the total number of such eligible employees.

More than one plan. Different types of health insurance plans are generally not aggregated for purposes of meeting the qualifying arrangement requirement. For example, if you offer a major medical insurance plan and a stand-alone vision plan, you generally must separately satisfy the requirements for a qualifying arrangement with respect to each type of coverage. For exceptions, see Regulations section 1.45R-4(c).

State subsidies and credits. For this purpose, if you're entitled to a state tax credit or a state premium subsidy paid directly to you for premiums you paid, don't reduce the amount you paid by the credit or subsidy amount. Also, if a state pays a premium subsidy directly to your insurance provider, treat the subsidy amount as an amount you paid for employee health insurance coverage.

State Premium Subsidy and Tax Credit Limitation

Your credit may be reduced if you're entitled to a state tax credit or a state premium subsidy for the cost of health insurance coverage you provide under a qualifying arrangement to individuals considered employees. The state tax credit may be refundable or nonrefundable and the state premium subsidy may be paid to you or directly to your insurance provider.

Although a state tax credit or premium subsidy paid directly to you doesn't reduce the amount of your employer premiums paid, and although a state premium subsidy paid directly to an insurance provider is treated as an employer premium you paid, the amount of your credit can't be more than your net premium payments.

Net premium payments are employer premiums paid (discussed earlier) minus the amount of any state tax credits you received or will receive and any state premium subsidies paid either to you or directly to your insurance provider for premiums for health insurance coverage you provide under a qualifying arrangement to individuals considered employees.

Payroll Tax Limitation for Tax-Exempt Eligible Small Employers

The credit for tax-exempt eligible small employers can't exceed the amount of certain payroll taxes. For tax years beginning in 2023, payroll taxes, for this purpose, mean only the following taxes.

• Federal income taxes the tax-exempt employer was required to withhold from employees' wages in calendar year 2023.

• Medicare taxes the tax-exempt employer was required to withhold from employees' wages in calendar year 2023.

• Medicare taxes the tax-exempt employer was required to pay for calendar year 2023.

Premium Deduction Reduced

You must reduce your deduction for the cost of providing health insurance coverage to your employees by the amount of any credit for small employer health insurance premiums allowed with respect to the coverage.

More Information

For more information about this credit, see the following.
• Section 45R.
• Regulations sections 1.45R-0 through 1.45R-5.
• *IRS.gov/Affordable-Care-Act/Employers/Small-Business-Health-Care-Tax-Credit-and-the-SHOP-Marketplace*.

Specific Instructions

TIP *Partnerships, S corporations, cooperatives, estates, trusts, and tax-exempt eligible small employers must file this form to claim the credit. All other taxpayers must not complete or file this form if their only source for this credit is a partnership, S corporation, cooperative, estate, or trust. Instead, they must report this credit directly on line 4h in Part III of Form 3800.*

Use Worksheets 1 through 7 to figure the amounts to report on various lines of Form 8941.
• Use Worksheets 1, 2, and 3 to figure the amounts to report on lines 1, 2, and 3 of Form 8941.
• Use Worksheet 4 to figure the amounts to report on lines 4, 5, and 13 of Form 8941.
• Use Worksheets 5, 6, and 7 to figure the amounts to report on lines 8, 9, and 14 of Form 8941.

Line A

Answer "Yes" if one of the following applies.
• You paid premiums for employee health insurance coverage you provided through a SHOP Marketplace or through a direct enrollment process, if available in your state.

- You qualify for an exception to this requirement, as discussed below.

If you answer "Yes" because you paid premiums for employee health insurance coverage you provided through a SHOP Marketplace, enter the Marketplace identifier, if any.

If you answer "No," don't file Form 8941 unless you're filing it for a partnership, S corporation, cooperative, estate, trust, or tax-exempt eligible small employer that received from another entity a credit that must be reported on line 15. For more information, see the instructions for line 15.

Waiver for Hawaii. Hawaii has received a 5-year State Innovation Waiver under section 1332 of the Affordable Care Act that has been extended for 5 more years. Employers in Hawaii can't participate in the SHOP Marketplace or claim the credit for insurance premiums paid for health plan years beginning after 2016. For more information on the waiver, go to *CMS.gov*.

Exception for eligible small employers in certain counties. For calendar year 2023, SHOP Marketplaces in certain counties across the United States didn't have qualified health plans available for employers to offer to employees. However, relief is available, which allows eligible small employers with a principal business address in those counties to claim the credit for 2023 if they properly claimed the credit under section 45R for all or part of 2022. For details, see Notice 2018-27, 2018-20, I.R.B. 580, available at *IRS.gov/irb/2018-20_IRB#NOT-2018-27*.

TIP *To see whether a particular county has coverage available through a SHOP Exchange for 2023 and beyond, go to Healthcare.gov/small-business and enter "plans and prices" in the search box.*

Line C

Answer "Yes" if a tax return you (or any predecessor) filed for a tax year beginning after 2013 and before 2022 included a Form 8941 with line A checked "Yes" and line 12 showing a positive amount. For more information, see *Credit Period*, earlier.

If you answer "Yes," don't file Form 8941 unless you're filing it for a partnership, S corporation, cooperative, estate, trust, or tax-exempt eligible small employer that received from another entity a credit that must be reported on line 15. An entity that qualifies for this exception shouldn't report any amount on line 12. For more information, see the instructions for line 15.

Worksheet 1. Information Needed To Complete Line 1 and Worksheets 2 and 3

If you need more rows, use a separate sheet and include the additional amounts in the totals below.

(a) Individuals Considered Employees	(b) Employee Hours of Service	(c) Employee Wages Paid
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
19.		
20.		
21.		
22.		
23.		
24.		
25.		
Totals:		

Column (a), Individuals Considered Employees

Enter the name or other identifying information for all individuals considered employees for purposes of this credit.

In general, all employees who perform services for you during the tax year are taken into account in determining your FTEs, average annual wages, and premiums paid. Rules that apply to certain types of employees are discussed below.

Excluded employees. The following individuals aren't considered employees when you figure this credit. Hours and wages of these employees and premiums paid for them aren't counted when you figure your credit.

- The owner of a sole proprietorship.
- A partner in a partnership.
- A shareholder who owns (after applying the section 318 constructive ownership rules) more than 2% of an S corporation.
- A shareholder who owns (after applying the section 318 constructive ownership rules) more than 5% of the outstanding stock or stock possessing more than 5% of the total combined voting power of all stock of a corporation that isn't an S corporation.
- A person who owns more than 5% of the capital or profits interest in any other business that isn't a corporation.
- Family members or a member of the household who isn't a family member but qualifies as a dependent on the individual income tax return of a person listed above. Family members include a child (or descendant of a child), a sibling or step-sibling, a parent (or ancestor of a parent), a step-parent, a niece or nephew, an aunt or uncle, or a son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law. A spouse of any owner or family member listed above is also considered a family member for this purpose.

Former employees. Premiums paid on behalf of a former employee with no hours of service may be treated as paid on behalf of an employee for purposes of figuring the credit, provided that, if so treated, the former employee is also treated as an employee for purposes of the uniform percentage requirement.

Leased employees. Don't use premiums paid by the leasing organization to figure your credit. Also, a leased employee who isn't a common law employee is considered an employee for credit purposes if the employee does all the following.

- Provides services to you under an agreement between you and a leasing organization.
- Has performed services for you (or for you and a related person) substantially full time for at least 1 year.
- Performs services under your primary direction or control.

But don't use hours, wages, or premiums paid with respect to the initial year of service on which leased employee status is based.

Seasonal employees. Employees who perform labor or services on a seasonal basis and perform labor or services for you 120 or fewer days during the tax year aren't considered employees in determining FTEs and average annual wages. But premiums paid on their behalf are counted in determining the amount of the credit. Seasonal workers include retail workers employed exclusively during holiday seasons. Seasonal workers also include workers employed exclusively during the summer.

Household and other nonbusiness employees. Household employees and other employees who aren't performing services in your trade or business are considered employees if they otherwise qualify, as

discussed above. A sole proprietor must include both business and nonbusiness employees to determine FTEs, average annual wages, and premiums paid.

Ministers. A minister performing services in the exercise of the minister's ministry is treated as self-employed for social security and Medicare purposes. However, for credit purposes, whether a minister is an employee or self-employed is determined under the common law test for determining worker status. Self-employed ministers aren't considered employees.

Column (b), Employee Hours of Service

Enter the total hours of service for the tax year for each employee listed in column (a). Don't enter more than 2,080 hours for any employee. But enter -0- for seasonal employees who worked 120 or fewer days during the tax year.

Employee hours of service. An employee's hours of service for a year include the following.

- Each hour for which the employee is paid, or entitled to payment, for the performance of duties for the employer during the employer's tax year.
- Each hour for which an employee is paid, or entitled to payment, by the employer on account of a period of time during the employer's tax year during which no duties are performed due to vacation, holiday, illness, incapacity (including disability), layoff, jury duty, military duty, or leave of absence (except that no more than 160 hours of service are required to be counted for an employee on account of any single continuous period during which the employee performs no duties).

To figure the total number of hours of service you must take into account for an employee for the year, you can use any of the following methods.

Actual-hours-worked method. Determine actual hours of service from records of hours worked and hours for which payment is made or due (payment is made or due for vacation, holiday, illness, incapacity, etc., as described above).

Days-worked equivalency method. Use a days-worked equivalency whereby the employee is credited with 8 hours of service for each day for which the employee would be required to be credited with at least 1 hour of service under the rules described above.

Weeks-worked equivalency method. Use a weeks-worked equivalency whereby the employee is credited with 40 hours of service for each week for which the employee would be required to be credited with at least 1 hour of service under the rules described above.

Column (c), Employee Wages Paid

*Complete Worksheet 2 before you complete column (c) of Worksheet 1. **Do not** complete column (c) if Worksheet 2, line 3, is 25 or more.*

Enter the total wages paid for the tax year for each employee listed in column (a). But enter -0- for seasonal employees who worked 120 or fewer days during the tax year.

Wages, for this purpose, mean wages subject to social security and Medicare tax withholding determined without considering any wage base limit.

Worksheet 2. Information Needed To Complete Line 2 (FTEs)

Your credit is reduced if you had more than 10 FTEs for the tax year. If you had 25 or more FTEs for the tax year, your credit is reduced to zero.

1. Enter the total employee hours of service from Worksheet 1, column (b)	1. _____
2. Hours of service per FTE	2. 2,080
3. **Full-time equivalent employees.** Divide line 1 by line 2. If the result isn't a whole number (0, 1, 2, etc.), **generally round the result down** to the next lowest whole number. For example, round 2.99 down to 2. However, if the result is less than one, enter 1. Report this number on Form 8941, line 2 . . .	3. _____

Worksheet 3. Information Needed To Complete Line 3 (Average Annual Wages)

Your credit is reduced if you paid average annual wages of more than $30,000 for the tax year. If you paid average annual wages of $62,000 or more for the tax year, your credit is reduced to zero.

1. Enter the total employee wages paid from Worksheet 1, column (c)	1. _____
2. Enter FTEs from Worksheet 2, line 3	2. _____
3. **Average annual wages.** Divide line 1 by line 2. If the result isn't a multiple of $1,000 ($1,000, $2,000, $3,000, etc.), **round the result down** to the next lowest multiple of $1,000. For example, round $2,999 down to $2,000. Report this amount on Form 8941, line 3 . . .	3. _____

Worksheet 4. Information Needed To Complete Lines 4, 5, and 13 and Worksheet 7

If you need more rows, use a separate sheet and include the additional amounts in the totals below.

(a) Enrolled Individuals Considered Employees	(b) Employer Premiums Paid	(c) Adjusted Average Premiums	(d) Enrolled Employee Hours of Service
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.			
18.			
19.			
20.			
21.			
22.			
23.			
24.			
25.			
Totals:			

Column (a), Enrolled Individuals Considered Employees

Enter the name or other identifying information for each individual listed in column (a) of Worksheet 1 who was enrolled in health insurance coverage you provided to employees during the tax year under a qualifying arrangement. For details, see *Health Insurance Coverage* and *Qualifying Arrangement*, earlier.

Column (b), Employer Premiums Paid

Enter the total employer premiums paid for the tax year for each employee listed in column (a). For details, see *Employer Premiums Paid*, earlier.

Column (c), Adjusted Average Premiums

Your credit is reduced if the employer premiums paid are more than the employer premiums that would've been paid if individuals considered employees were enrolled in a plan with a premium equal to the average premium for the small group market in the rating area in which the employee enrolls for coverage.

The rating area in which an employee enrolls for coverage is generally the rating area where your business is located (based on your primary business address). You will generally have selected a plan in your rating area that covers all employees located within or outside your rating area. However, if you have multiple businesses or operations in multiple states, and have set up plans in more than one SHOP Marketplace, the average premiums may be different for employees enrolled in each SHOP Marketplace.

Enter, for each employee listed in column (a), the premiums you would've paid if the employee had enrolled in a plan or plans with a total premium equal to the average premium for the small group market in the rating area in which the employee enrolls for coverage.

To find the average premium for the small group market in a rating area for tax years beginning in 2023, see the average premium tables at the end of these instructions. Family coverage includes any coverage other than employee-only coverage.

Example 4. Assume the same facts that were used in *Example 3*. The $60 you contribute each payday toward employee health insurance coverage is 60% ($60 ÷ $100) of the weekly premium for each employee enrolled in employee-only coverage and 24% ($60 ÷ $250) of the weekly premium for each employee enrolled in family coverage.

In this situation, the total average premium limitation amounts that apply are 60% of the applicable average premium amounts for each employee enrolled in employee-only coverage and 24% of the applicable average premium amounts for each employee enrolled in family coverage.

You have an employee enrolled in employee-only coverage who enrolled for coverage in your local rating area. The applicable employee-only average premium amount for the rating area is $4,940 or $95 ($4,940 ÷ 52) for each weekly payday. The amount you would've paid toward this employee's health insurance coverage based on the average premiums is $57 (60% of $95) each payday.

To determine the premiums you would've paid for this employee during the tax year if the employee had enrolled in an average premium plan, multiply the number of pay periods during which your employee was enrolled in the health insurance coverage by $57. For example, you would've paid $2,964 ($57 × 52) if the employee was enrolled for the entire tax year. You would've paid $570 ($57 × 10) if the employee was only enrolled for 10 pay periods. You'll need an additional set of calculations if the premium amounts changed during the tax year.

Column (d), Enrolled Employee Hours of Service

⚠ CAUTION

Don't complete column (d) of Worksheet 4 if Form 8941, line 12, is zero.

Enter the amount from column (b) of Worksheet 1 for each employee listed in column (a) of Worksheet 4.

Worksheet 5. Information Needed To Complete Line 8 (If Line 2 Is More Than 10)

1. Enter the amount from Form 8941, line 7 .... 1. _____
2. Enter the number from Form 8941, line 2 .... 2. _____
3. Subtract 10 from line 2 ..... 3. _____
4. Divide line 3 by 15. Enter the result as a decimal (rounded to at least 3 places) .... 4. _____
5. Multiply line 1 by line 4 .... 5. _____
6. Subtract line 5 from line 1. Report this amount on Form 8941, line 8 .... 6. _____

Worksheet 6. Information Needed To Complete Line 9 (If Line 3 Is More Than $30,000)

1. Enter the amount from Form 8941, line 8 .... 1. _____
2. Enter the amount from Form 8941, line 7 .... 2. _____
3. Enter the amount from Form 8941, line 3 .... 3. _____
4. Subtract $30,700 from line 3 . 4. _____
5. Divide line 4 by $30,700. Enter the result as a decimal (rounded to at least 3 places) .... 5. _____
6. Multiply line 2 by line 5 .... 6. _____
7. Subtract line 6 from line 1. Report this amount on Form 8941, line 9 .... 7. _____

Line 10

Enter the total amount of any state premium subsidies paid and any state tax credits available to you for premiums included on line 4. For details, see *State Premium Subsidy and Tax Credit Limitation*, earlier.

Worksheet 7. Information Needed To Complete Line 14 (If Line 12 Is More Than Zero)

1. Enter the total enrolled employee hours of service from Worksheet 4, column (d)	1.	
2. Hours of service per FTE	2.	2,080
3. Divide line 1 by line 2. If the result isn't a whole number (0, 1, 2, etc.), **generally round the result down** to the next lowest whole number. For example, round 2.99 down to 2. However, if the result is less than one, enter 1. Report this number on Form 8941, line 14	3.	

Line 15

Enter any credit for small employer health insurance premiums from:
• Schedule K-1 (Form 1065), Partner's Share of Income, Deductions, Credits, etc., box 15 (code BA);
• Schedule K-1 (Form 1120-S), Shareholder's Share of Income, Deductions, Credits, etc., box 13 (code BA);
• Schedule K-1 (Form 1041), Beneficiary's Share of Income, Deductions, Credits, etc., box 13 (code G); and
• Form 1099-PATR, Taxable Distributions Received From Cooperatives, box 12, or other notice of credit allocation.

TIP *Partnerships, S corporations, cooperatives, estates, trusts, and tax-exempt eligible small employers report the above credits on line 15. All other filers figuring a separate credit on earlier lines also report the above credits on line 15. All others not using earlier lines to figure a separate credit must report the above credits directly on Form 3800, Part III, line 4h.*

Line 17

Cooperatives. A cooperative described in section 1381(a) must allocate to its patrons the credit in excess of its tax liability. Therefore, to figure the unused amount of the credit allocated to patrons, the cooperative must first figure its tax liability. While any excess is allocated to patrons, any credit recapture applies as if the cooperative had claimed the entire credit.

If the cooperative is subject to the passive activity rules, include on line 15 any credit for small employer health insurance premiums from passive activities disallowed for prior years and carried forward to this year. Complete Form 8810, Corporate Passive Activity Loss and Credit Limitations, to determine the allowed credit that must be allocated to patrons. For details, see the Instructions for Form 8810.

Estates and trusts. Allocate the credit on line 16 between the estate or trust and the beneficiaries in the same proportion as income was allocated and enter the beneficiaries' share on line 17.

If the estate or trust is subject to the passive activity rules, include on line 15 any credit for small employer health insurance premiums from passive activities disallowed for prior years and carried forward to this year. Complete Form 8582-CR, Passive Activity Credit Limitations, to determine the allowed credit that must be allocated between the estate or trust and the beneficiaries. For details, see the Instructions for Form 8582-CR.

Line 19

Enter the total amount of certain payroll taxes. Payroll taxes, for this purpose, mean only the following taxes.
• Federal income taxes the tax-exempt employer was required to withhold from employees' wages in calendar year 2023.
• Medicare taxes the tax-exempt employer was required to withhold from employees' wages in calendar year 2023.
• Medicare taxes the tax-exempt employer was required to pay for calendar year 2023.

Average Premiums Needed To Figure Adjusted Amounts on Worksheet 4

The following tables list the average premiums for the small group market in each rating area generally listed by county for each state for tax years beginning in 2023.

Alabama

County	Employee-Only	Dependent, Family, etc.
Autauga	8,391	23,453
Baldwin	7,241	20,533
Barbour	7,241	20,533
Bibb	7,061	22,250
Blount	7,061	22,250
Bullock	7,241	20,533
Butler	7,241	20,533
Calhoun	6,836	20,924
Chambers	7,241	20,533
Cherokee	7,241	20,533
Chilton	7,061	22,250
Choctaw	7,241	20,533
Clarke	7,241	20,533
Clay	7,241	20,533
Cleburne	7,241	20,533
Coffee	7,241	20,533
Colbert	8,701	22,810
Conecuh	7,241	20,533
Coosa	7,241	20,533
Covington	7,241	20,533
Crenshaw	7,241	20,533
Cullman	7,241	20,533
Dale	7,241	20,533
Dallas	7,241	20,533
DeKalb	7,241	20,533
Elmore	8,391	23,453
Escambia	7,241	20,533
Etowah	6,539	22,226
Fayette	7,241	20,533
Franklin	7,241	20,533
Geneva	7,505	22,014
Greene	7,665	21,879
Hale	7,665	21,879
Henry	7,505	22,014
Houston	7,505	22,014
Jackson	7,241	20,533
Jefferson	7,061	22,250
Lamar	7,241	20,533
Lauderdale	8,701	22,810
Lawrence	7,893	19,596
Lee	6,462	19,185
Limestone	7,262	23,301
Lowndes	8,391	23,453
Macon	7,241	20,533
Madison	7,262	23,301
Marengo	7,241	20,533
Marion	7,241	20,533
Marshall	7,241	20,533
Mobile	7,468	22,163
Monroe	7,241	20,533
Montgomery	8,391	23,453
Morgan	7,893	19,596
Perry	7,241	20,533
Pickens	7,241	20,533
Pike	7,241	20,533
Randolph	7,241	20,533
Russell	7,210	21,092
Shelby	7,061	22,250
St. Clair	7,061	22,250
Sumter	7,241	20,533
Talladega	7,241	20,533
Tallapoosa	7,241	20,533
Tuscaloosa	7,665	21,879
Walker	7,061	22,250
Washington	7,241	20,533
Wilcox	7,241	20,533
Winston	7,241	20,533

Alaska

County	Employee-Only	Dependent, Family, etc.
Aleutians East	12,011	30,930
Aleutians West	12,011	30,930
Anchorage	11,303	29,868
Bethel	11,303	29,868
Bristol Bay	12,011	30,930
Denali	12,011	30,930
Dillingham	11,303	29,868
Fairbanks North Star	12,011	30,930
Haines	11,771	31,062
Hoonah-Angoon	11,771	31,062
Juneau	11,771	31,062
Kenai Peninsula	12,011	30,930
Ketchikan Gateway	11,771	31,062
Kodiak Island	12,011	30,930
Lake and Peninsula	12,011	30,930
Matanuska Susitna	12,011	30,930
Nome	12,011	30,930
North Slope	12,011	30,930
Northwest Arctic	12,011	30,930
Petersburg	11,771	31,062
Prince of Wales-Hyder	11,771	31,062
Sitka	11,771	31,062
Skagway	11,771	31,062
Southeast Fairbanks	12,011	30,930
Valdez Cordova	11,303	29,868
Wade Hampton	12,011	30,930
Wrangell City and Borough	11,771	31,062
Yakutat	12,011	30,930
Yukon Koyukuk	12,011	30,930

Arizona

County	Employee-Only	Dependent, Family, etc.
Apache	8,205	23,802
Cochise	7,758	21,771
Coconino	8,205	23,802
Gila	7,732	20,592
Graham	7,758	21,771
Greenlee	7,758	21,771
La Paz	8,893	24,548
Maricopa	7,176	22,558
Mohave	8,205	23,802
Navajo	8,205	23,802
Pima	7,513	21,227
Pinal	7,732	20,592
Santa Cruz	7,513	21,227
Yavapai	7,412	21,670
Yuma	8,893	24,548

Arkansas

County	Employee-Only	Dependent, Family, etc.
Arkansas	7,140	17,389
Ashley	7,140	17,389
Baxter	7,244	21,429
Benton	7,244	21,429
Boone	7,244	21,429
Bradley	7,140	17,389
Calhoun	7,695	23,029
Carroll	7,244	21,429
Chicot	7,140	17,389
Clark	6,191	18,872
Clay	7,751	21,560
Cleburne	7,028	19,164
Cleveland	7,140	17,389
Columbia	7,695	23,029
Conway	7,028	19,164

County	Employee-Only	Dependent, Family, etc.
Craighead	7,751	21,560
Crawford	6,714	21,788
Crittenden	7,751	21,560
Cross	7,751	21,560
Dallas	7,140	17,389
Desha	7,140	17,389
Drew	7,140	17,389
Faulkner	7,028	19,164
Franklin	6,714	21,788
Fulton	7,751	21,560
Garland	6,191	18,872
Grant	7,028	19,164
Greene	7,751	21,560
Hempstead	7,695	23,029
Hot Spring	6,191	18,872
Howard	7,695	23,029
Independence	7,751	21,560
Izard	7,751	21,560
Jackson	7,751	21,560
Jefferson	7,140	17,389
Johnson	6,714	21,788
Lafayette	7,695	23,029
Lawrence	7,751	21,560
Lee	7,140	17,389
Lincoln	7,140	17,389
Little River	7,695	23,029
Logan	6,714	21,788
Lonoke	7,028	19,164
Madison	7,244	21,429
Marion	7,244	21,429
Miller	7,695	23,029
Mississippi	7,751	21,560
Monroe	7,140	17,389
Montgomery	6,191	18,872
Nevada	7,695	23,029
Newton	7,244	21,429
Ouachita	7,695	23,029
Perry	7,028	19,164
Phillips	7,140	17,389
Pike	6,191	18,872
Poinsett	7,751	21,560
Polk	6,714	21,788
Pope	7,028	19,164
Prairie	7,028	19,164
Pulaski	7,028	19,164
Randolph	7,751	21,560
Saline	7,028	19,164
Scott	6,714	21,788
Searcy	7,244	21,429
Sebastian	6,714	21,788
Sevier	7,695	23,029
Sharp	7,751	21,560
St. Francis	7,751	21,560
Stone	7,751	21,560
Union	7,695	23,029
Van Buren	7,028	19,164
Washington	7,244	21,429
White	7,028	19,164
Woodruff	7,751	21,560
Yell	7,028	19,164

California

County	Employee-Only	Dependent, Family, etc.
Alameda	9,991	26,876
Alpine	9,825	23,668
Amador	9,825	23,668
Butte	9,825	23,668
Calaveras	9,825	23,668
Colusa	9,825	23,668
Contra Costa	9,461	26,914
Del Norte	9,825	23,668
El Dorado	8,099	24,093
Fresno	8,250	25,788
Glenn	9,825	23,668
Humboldt	9,825	23,668
Imperial	8,038	22,422
Inyo	8,038	22,422
Kern	8,576	20,242
Kings	8,250	25,788
Lake	9,825	23,668
Lassen	9,825	23,668
Los Angeles	8,516	24,150
Madera	8,250	25,788
Marin	8,407	22,859
Mariposa	9,008	24,693
Mendocino	9,825	23,668
Merced	9,008	24,693
Modoc	9,825	23,668
Mono	8,038	22,422
Monterey	9,395	26,386
Napa	8,407	22,859
Nevada	9,825	23,668
Orange	9,098	26,021
Placer	8,099	24,093
Plumas	9,825	23,668
Riverside	8,823	24,188
Sacramento	8,099	24,093
San Benito	9,395	26,386
San Bernardino	8,823	24,188
San Diego	7,936	19,698
San Francisco	9,194	32,092
San Joaquin	9,008	24,693
San Luis Obispo	8,551	25,169
San Mateo	10,893	30,804
Santa Barbara	8,551	25,169
Santa Clara	9,709	28,911
Santa Cruz	9,395	26,386
Shasta	9,825	23,668
Sierra	9,825	23,668
Siskiyou	9,825	23,668
Solano	8,407	22,859
Sonoma	8,407	22,859
Stanislaus	9,008	24,693
Sutter	9,825	23,668
Tehama	9,825	23,668
Trinity	9,825	23,668
Tulare	9,008	24,693
Tuolumne	9,825	23,668
Ventura	8,551	25,169
Yolo	8,099	24,093
Yuba	9,825	23,668

Colorado

County	Employee-Only	Dependent, Family, etc.
Adams	7,411	21,656
Alamosa	8,633	23,653
Arapahoe	7,411	21,656
Archuleta	8,143	24,827
Baca	8,633	23,653
Bent	8,633	23,653
Boulder	7,775	22,089
Broomfield	7,411	21,656
Chaffee	8,633	23,653
Cheyenne	8,633	23,653
Clear Creek	7,411	21,656
Conejos	8,633	23,653
Costilla	8,633	23,653
Crowley	8,633	23,653
Custer	8,633	23,653
Delta	8,143	24,827
Denver	7,411	21,656
Dolores	8,143	24,827
Douglas	7,411	21,656
Eagle	7,932	24,678
El Paso	6,583	22,503
Elbert	7,411	21,656
Fremont	8,633	23,653
Garfield	7,932	24,678
Gilpin	7,411	21,656
Grand	8,143	24,827
Gunnison	8,143	24,827
Hinsdale	8,143	24,827
Huerfano	8,633	23,653
Jackson	8,143	24,827
Jefferson	7,411	21,656
Kiowa	8,633	23,653
Kit Carson	8,633	23,653

2023 Average Premium Tables

La Plata	8,143	24,827
Lake	8,143	24,827
Larimer	8,694	19,824
Las Animas	8,633	23,653
Lincoln	8,633	23,653
Logan	8,054	23,081
Mesa	8,998	21,727
Mineral	8,633	23,653
Moffat	8,143	24,827
Montezuma	8,143	24,827
Montrose	8,143	24,827
Morgan	8,054	23,081
Otero	8,633	23,653
Ouray	8,143	24,827
Park	7,411	21,656
Phillips	8,054	23,081
Pitkin	7,932	24,678
Prowers	8,633	23,653
Pueblo	7,319	20,347
Rio Blanco	8,143	24,827
Rio Grande	8,633	23,653
Routt	8,143	24,827
Saguache	8,633	23,653
San Juan	8,143	24,827
San Miguel	8,143	24,827
Sedgwick	8,054	23,081
Summit	7,932	24,678
Teller	6,583	22,503
Washington	8,054	23,081
Weld	8,306	26,016
Yuma	8,054	23,081

Connecticut

County	Employee-Only	Dependent, Family, etc.
Fairfield	9,528	29,578
Hartford	9,002	26,680
Litchfield	8,527	28,343
Middlesex	8,672	27,077
New Haven	9,794	29,443
New London	8,729	25,787
Tolland	8,001	22,920
Windham	8,489	31,760

Delaware

County	Employee-Only	Dependent, Family, etc.
All	8,846	23,764

District of Columbia

County	Employee-Only	Dependent, Family, etc.
All	9,368	28,176

Florida

County	Employee-Only	Dependent, Family, etc.
Alachua	8,574	22,734
Baker	7,715	22,501
Bay	7,461	21,468
Bradford	7,686	23,023
Brevard	8,879	23,208
Broward	7,925	23,328
Calhoun	7,789	22,571
Charlotte	8,533	25,787
Citrus	7,757	21,534
Clay	7,626	22,922
Collier	7,988	29,682
Columbia	8,265	24,544
DeSoto	7,735	23,403
Dixie	7,911	21,209
Duval	7,679	22,097
Escambia	7,892	21,756
Flagler	8,808	22,670
Franklin	8,034	23,949
Gadsden	7,735	23,387
Gilchrist	7,658	22,553
Glades	8,083	25,093
Gulf	8,395	23,946
Hamilton	7,602	22,503
Hardee	7,526	20,987
Hendry	8,388	24,714
Hernando	8,890	23,493
Highlands	8,138	25,498
Hillsborough	7,740	25,008
Holmes	7,742	22,612
Indian River	7,568	21,289
Jackson	7,381	20,719
Jefferson	8,243	22,557
Lafayette	7,903	21,405
Lake	9,585	24,889
Lee	7,667	22,838
Leon	9,230	28,653
Levy	7,541	23,288
Liberty	7,894	22,899
Madison	8,248	23,532
Manatee	7,718	21,046
Marion	6,342	20,829
Martin	8,016	24,627
Miami-Dade	8,031	24,816
Monroe	8,436	25,476
Nassau	8,332	20,919
Okaloosa	8,059	28,477
Okeechobee	8,465	24,963
Orange	7,953	20,908
Osceola	8,438	24,353
Palm Beach	8,603	28,912

Pasco	7,525	22,543
Pinellas	7,371	22,139
Polk	8,801	22,081
Putnam	7,836	23,177
Santa Rosa	7,489	20,819
Sarasota	7,521	21,644
Seminole	7,715	20,590
St. Johns	10,257	27,879
St. Lucie	7,591	21,601
Sumter	7,862	24,206
Suwannee	7,668	22,810
Taylor	8,601	24,552
Union	7,932	23,505
Volusia	8,323	20,111
Wakulla	7,548	23,347
Walton	7,767	21,234
Washington	7,947	23,329

Georgia

County	Employee-Only	Dependent, Family, etc.
Appling	10,583	27,444
Atkinson	7,649	22,962
Bacon	7,887	23,290
Baker	8,463	25,176
Baldwin	8,673	24,458
Banks	8,299	22,594
Barrow	9,031	21,237
Bartow	7,850	22,689
Ben Hill	8,599	24,744
Berrien	8,599	24,744
Bibb	8,545	20,662
Bleckley	8,545	20,662
Brantley	7,887	23,290
Brooks	8,599	24,744
Bryan	10,583	27,444
Bulloch	10,583	27,444
Burke	8,071	20,462
Butts	7,850	22,689
Calhoun	8,463	25,176
Camden	7,887	23,290
Candler	10,583	27,444
Carroll	8,130	24,070
Catoosa	7,913	23,868
Charlton	7,887	23,290
Chatham	10,583	27,444
Chattahoochee	7,316	20,658
Chattooga	8,654	22,433
Cherokee	7,850	22,689
Clarke	9,031	21,237
Clay	8,463	25,176
Clayton	7,850	22,689
Clinch	8,599	24,744

County	Employee-Only	Dependent, Family, etc.
Cobb	7,850	22,689
Coffee	7,649	22,962
Colquitt	8,599	24,744
Columbia	8,071	20,462
Cook	8,599	24,744
Coweta	7,850	22,689
Crawford	8,545	20,662
Crisp	8,463	25,176
Dade	7,913	23,868
Dawson	8,299	22,594
Decatur	8,599	24,744
DeKalb	7,850	22,689
Dodge	8,545	20,662
Dooly	8,545	20,662
Dougherty	8,463	25,176
Douglas	7,850	22,689
Early	8,599	24,744
Echols	8,599	24,744
Effingham	10,583	27,444
Elbert	9,031	21,237
Emanuel	8,071	20,462
Evans	10,583	27,444
Fannin	8,050	23,245
Fayette	7,850	22,689
Floyd	8,654	22,433
Forsyth	7,850	22,689
Franklin	8,299	22,594
Fulton	7,850	22,689
Gilmer	8,654	22,433
Glascock	8,071	20,462
Glynn	7,887	23,290
Gordon	8,654	22,433
Grady	8,599	24,744
Greene	9,031	21,237
Gwinnett	7,850	22,689
Habersham	8,299	22,594
Hall	8,299	22,594
Hancock	8,673	24,458
Haralson	8,130	24,070
Harris	7,316	20,658
Hart	8,299	22,594
Heard	8,130	24,070
Henry	7,850	22,689
Houston	8,545	20,662
Irwin	8,599	24,744
Jackson	9,031	21,237
Jasper	7,850	22,689
Jeff Davis	7,649	22,962
Jefferson	8,071	20,462
Jenkins	8,071	20,462
Johnson	7,649	22,962
Jones	8,545	20,662
Lamar	7,850	22,689

County	Employee-Only	Dependent, Family, etc.
Lanier	8,599	24,744
Laurens	7,649	22,962
Lee	8,463	25,176
Liberty	10,583	27,444
Lincoln	8,071	20,462
Long	10,583	27,444
Lowndes	8,599	24,744
Lumpkin	8,299	22,594
Macon	7,316	20,658
Madison	9,031	21,237
Marion	7,316	20,658
McDuffie	8,071	20,462
McIntosh	7,887	23,290
Meriwether	7,316	20,658
Miller	8,599	24,744
Mitchell	8,463	25,176
Monroe	8,545	20,662
Montgomery	7,649	22,962
Morgan	9,031	21,237
Murray	8,050	23,245
Muscogee	7,316	20,658
Newton	7,850	22,689
Oconee	9,031	21,237
Oglethorpe	9,031	21,237
Paulding	7,850	22,689
Peach	8,545	20,662
Pickens	8,654	22,433
Pierce	7,887	23,290
Pike	7,850	22,689
Polk	8,654	22,433
Pulaski	8,545	20,662
Putnam	8,545	20,662
Quitman	7,316	20,658
Rabun	8,299	22,594
Randolph	8,463	25,176
Richmond	8,071	20,462
Rockdale	7,850	22,689
Schley	8,463	25,176
Screven	10,583	27,444
Seminole	8,599	24,744
Spalding	7,850	22,689
Stephens	8,299	22,594
Stewart	7,316	20,658
Sumter	8,463	25,176
Talbot	7,316	20,658
Taliaferro	8,071	20,462
Tattnall	10,583	27,444
Taylor	7,316	20,658
Telfair	7,649	22,962
Terrell	8,463	25,176
Thomas	8,599	24,744
Tift	8,599	24,744
Toombs	7,649	22,962

County	Employee-Only	Dependent, Family, etc.
Towns	8,299	22,594
Treutlen	7,649	22,962
Troup	7,316	20,658
Turner	8,599	24,744
Twiggs	8,545	20,662
Union	8,299	22,594
Upson	7,316	20,658
Walker	7,913	23,868
Walton	7,850	22,689
Ware	7,887	23,290
Warren	8,071	20,462
Washington	8,673	24,458
Wayne	7,887	23,290
Webster	7,316	20,658
Wheeler	7,649	22,962
White	8,299	22,594
Whitfield	8,050	23,245
Wilcox	8,545	20,662
Wilkes	8,071	20,462
Wilkinson	8,673	24,458
Worth	8,463	25,176

Hawaii

County	Employee-Only	Dependent, Family, etc.
All	8,011	21,523

Idaho

County	Employee-Only	Dependent, Family, etc.
Ada	7,011	18,558
Adams	6,888	18,579
Bannock	8,437	18,200
Bear Lake	8,437	18,200
Benewah	7,005	16,122
Bingham	8,437	18,200
Blaine	6,476	18,948
Boise	6,888	18,579
Bonner	7,005	16,122
Bonneville	7,918	20,506
Boundary	7,005	16,122
Butte	8,437	18,200
Camas	6,476	18,948
Canyon	6,888	18,579
Caribou	8,437	18,200
Cassia	6,476	18,948
Clark	7,918	20,506
Clearwater	8,172	19,086
Custer	8,437	18,200
Elmore	6,888	18,579
Franklin	8,437	18,200
Fremont	7,918	20,506
Gem	6,888	18,579

2023 Average Premium Tables

Gooding	6,476	18,948
Idaho	8,172	19,086
Jefferson	7,918	20,506
Jerome	6,476	18,948
Kootenai	7,005	16,122
Latah	7,005	16,122
Lemhi	7,918	20,506
Lewis	8,172	19,086
Lincoln	6,476	18,948
Madison	7,918	20,506
Minidoka	6,476	18,948
Nez Perce	8,172	19,086
Oneida	8,437	18,200
Owyhee	6,888	18,579
Payette	6,888	18,579
Power	8,437	18,200
Shoshone	7,005	16,122
Teton	7,918	20,506
Twin Falls	6,476	18,948
Valley	6,888	18,579
Washington	6,888	18,579

Illinois

County	Employee-Only	Dependent, Family, etc.
Adams	8,465	20,916
Alexander	9,777	25,949
Bond	8,687	25,047
Boone	8,972	22,362
Brown	8,465	20,916
Bureau	8,243	22,350
Calhoun	8,687	25,047
Carroll	8,972	22,362
Cass	8,465	20,916
Champaign	9,646	23,421
Christian	8,465	20,916
Clark	9,646	23,421
Clay	9,777	25,949
Clinton	8,687	25,047
Coles	9,646	23,421
Cook	8,729	23,937
Crawford	9,777	25,949
Cumberland	9,646	23,421
DeKalb	8,972	22,362
DeWitt	9,902	24,851
Douglas	9,646	23,421
DuPage	8,977	24,388
Edgar	9,646	23,421
Edwards	9,777	25,949
Effingham	9,777	25,949
Fayette	9,777	25,949
Ford	9,646	23,421
Franklin	9,777	25,949
Fulton	8,720	23,057
Gallatin	9,777	25,949
Greene	8,687	25,047
Grundy	9,101	20,715
Hamilton	9,777	25,949
Hancock	8,243	22,350
Hardin	9,777	25,949
Henderson	8,243	22,350
Henry	8,243	22,350
Iroquois	9,646	23,421
Jackson	9,777	25,949
Jasper	9,777	25,949
Jefferson	9,777	25,949
Jersey	8,687	25,047
Jo Daviess	8,972	22,362
Johnson	9,777	25,949
Kane	8,977	24,388
Kankakee	9,101	20,715
Kendall	9,101	20,715
Knox	8,720	23,057
Lake	8,491	24,199
LaSalle	8,720	23,057
Lawrence	9,777	25,949
Lee	8,972	22,362
Livingston	9,902	24,851
Logan	8,465	20,916
Macon	8,465	20,916
Macoupin	8,687	25,047
Madison	8,482	22,961
Marion	9,777	25,949
Marshall	8,720	23,057
Mason	8,465	20,916
Massac	9,777	25,949
McDonough	8,720	23,057
McHenry	8,491	24,199
McLean	9,902	24,851
Menard	8,465	20,916
Mercer	8,243	22,350
Monroe	8,482	22,961
Montgomery	8,687	25,047
Morgan	8,465	20,916
Moultrie	8,465	20,916
Ogle	8,972	22,362
Peoria	8,720	23,057
Perry	9,777	25,949
Piatt	9,646	23,421
Pike	8,465	20,916
Pope	9,777	25,949
Pulaski	9,777	25,949
Putnam	8,720	23,057
Randolph	8,687	25,047
Richland	9,777	25,949
Rock Island	8,243	22,350
Saline	9,777	25,949
Sangamon	8,465	20,916
Schuyler	8,465	20,916
Scott	8,465	20,916
Shelby	8,465	20,916
St. Clair	8,482	22,961
Stark	8,720	23,057
Stephenson	8,972	22,362
Tazewell	8,720	23,057
Union	9,777	25,949
Vermilion	9,646	23,421
Wabash	9,777	25,949
Warren	8,243	22,350
Washington	8,687	25,047
Wayne	9,777	25,949
White	9,777	25,949
Whiteside	8,243	22,350
Will	9,101	20,715
Williamson	9,777	25,949
Winnebago	8,972	22,362
Woodford	8,720	23,057

Indiana

County	Employee-Only	Dependent, Family, etc.
Adams	7,571	23,214
Allen	8,107	24,189
Bartholomew	7,972	22,956
Benton	8,516	25,391
Blackford	8,548	23,755
Boone	8,202	25,255
Brown	8,081	26,469
Carroll	8,352	26,016
Cass	8,166	21,331
Clark	7,522	21,619
Clay	7,770	23,405
Clinton	8,352	26,016
Crawford	7,522	21,619
Daviess	8,249	25,780
Dearborn	8,906	24,245
Decatur	7,972	22,956
DeKalb	7,571	23,214
Delaware	8,548	23,755
Dubois	8,249	25,780
Elkhart	8,340	22,494
Fayette	8,158	24,148
Floyd	7,522	21,619
Fountain	8,352	26,016
Franklin	8,906	24,245
Fulton	8,166	21,331
Gibson	9,588	24,463
Grant	8,548	23,755
Greene	8,249	25,780

County	Employee-Only	Dependent, Family, etc.
Hamilton	8,202	25,255
Hancock	8,158	24,148
Harrison	7,522	21,619
Hendricks	8,202	25,255
Henry	8,158	24,148
Howard	8,166	21,331
Huntington	7,571	23,214
Jackson	7,972	22,956
Jasper	8,516	25,391
Jay	8,548	23,755
Jefferson	7,522	21,619
Jennings	7,972	22,956
Johnson	8,081	26,469
Knox	8,249	25,780
Kosciusko	8,340	22,494
LaGrange	7,571	23,214
Lake	8,474	22,352
LaPorte	8,474	22,352
Lawrence	8,081	26,469
Madison	8,158	24,148
Marion	8,202	25,255
Marshall	8,340	22,494
Martin	8,249	25,780
Miami	8,166	21,331
Monroe	8,081	26,469
Montgomery	8,352	26,016
Morgan	8,202	25,255
Newton	8,516	25,391
Noble	7,571	23,214
Ohio	8,906	24,245
Orange	8,249	25,780
Owen	8,081	26,469
Parke	7,770	23,405
Perry	8,249	25,780
Pike	8,249	25,780
Porter	8,474	22,352
Posey	9,588	24,463
Pulaski	8,166	21,331
Putnam	8,352	26,016
Randolph	8,548	23,755
Ripley	8,906	24,245
Rush	7,972	22,956
Scott	7,522	21,619
Shelby	8,202	25,255
Spencer	8,249	25,780
St. Joseph	8,340	22,494
Starke	8,340	22,494
Steuben	7,571	23,214
Sullivan	7,770	23,405
Switzerland	8,906	24,245
Tippecanoe	8,352	26,016
Tipton	8,352	26,016
Union	8,158	24,148
Vanderburgh	9,588	24,463
Vermillion	7,770	23,405
Vigo	7,770	23,405
Wabash	7,571	23,214
Warren	8,516	25,391
Warrick	9,588	24,463
Washington	7,522	21,619
Wayne	8,158	24,148
Wells	7,571	23,214
White	8,516	25,391
Whitley	7,571	23,214

Iowa

County	Employee-Only	Dependent, Family, etc.
Adair	8,697	21,249
Adams	8,697	21,249
Allamakee	7,445	21,955
Appanoose	7,311	19,465
Audubon	8,697	21,249
Benton	7,270	21,569
Black Hawk	7,270	21,569
Boone	6,970	20,188
Bremer	7,445	21,955
Buchanan	7,270	21,569
Buena Vista	8,032	22,897
Butler	7,445	21,955
Calhoun	6,970	20,188
Carroll	6,970	20,188
Cass	8,697	21,249
Cedar	7,270	21,569
Cerro Gordo	7,445	21,955
Cherokee	8,032	22,897
Chickasaw	7,445	21,955
Clarke	8,697	21,249
Clay	8,032	22,897
Clayton	7,270	21,569
Clinton	7,270	21,569
Crawford	8,032	22,897
Dallas	7,095	22,233
Davis	7,311	19,465
Decatur	8,697	21,249
Delaware	7,270	21,569
Des Moines	7,311	19,465
Dickinson	8,032	22,897
Dubuque	7,270	21,569
Emmet	7,445	21,955
Fayette	7,445	21,955
Floyd	7,445	21,955
Franklin	7,445	21,955
Fremont	8,697	21,249
Greene	6,970	20,188
Grundy	6,970	20,188
Guthrie	8,697	21,249
Hamilton	6,970	20,188
Hancock	7,445	21,955
Hardin	6,970	20,188
Harrison	8,697	21,249
Henry	7,311	19,465
Howard	7,445	21,955
Humboldt	7,445	21,955
Ida	8,032	22,897
Iowa	7,270	21,569
Jackson	7,270	21,569
Jasper	7,095	22,233
Jefferson	7,311	19,465
Johnson	7,270	21,569
Jones	7,270	21,569
Keokuk	7,311	19,465
Kossuth	7,445	21,955
Lee	7,311	19,465
Linn	7,270	21,569
Louisa	7,311	19,465
Lucas	7,311	19,465
Lyon	8,032	22,897
Madison	7,095	22,233
Mahaska	7,311	19,465
Marion	7,095	22,233
Marshall	6,970	20,188
Mills	8,697	21,249
Mitchell	7,445	21,955
Monona	8,032	22,897
Monroe	7,311	19,465
Montgomery	8,697	21,249
Muscatine	7,311	19,465
O'Brien	8,032	22,897
Osceola	8,032	22,897
Page	8,697	21,249
Palo Alto	8,032	22,897
Plymouth	8,032	22,897
Pocahontas	8,032	22,897
Polk	7,095	22,233
Pottawattamie	8,697	21,249
Poweshiek	6,970	20,188
Ringgold	8,697	21,249
Sac	8,032	22,897
Scott	7,270	21,569
Shelby	8,697	21,249
Sioux	8,032	22,897
Story	6,970	20,188
Tama	6,970	20,188
Taylor	8,697	21,249
Union	8,697	21,249
Van Buren	7,311	19,465
Wapello	7,311	19,465
Warren	7,095	22,233

2023 Average Premium Tables

Washington	7,311	19,465
Wayne	7,311	19,465
Webster	6,970	20,188
Winnebago	7,445	21,955
Winneshiek	7,445	21,955
Woodbury	8,032	22,897
Worth	7,445	21,955
Wright	7,445	21,955

Kansas

County	Employee-Only	Dependent, Family, etc.
Allen	7,646	19,378
Anderson	7,004	19,947
Atchison	7,004	19,947
Barber	6,640	20,210
Barton	7,246	21,412
Bourbon	7,646	19,378
Brown	7,004	19,947
Butler	6,660	18,161
Chase	6,660	18,161
Chautauqua	6,660	18,161
Cherokee	7,646	19,378
Cheyenne	7,246	21,412
Clark	6,640	20,210
Clay	6,556	17,604
Cloud	6,556	17,604
Coffey	7,004	19,947
Comanche	6,640	20,210
Cowley	6,660	18,161
Crawford	7,646	19,378
Decatur	7,246	21,412
Dickinson	6,556	17,604
Doniphan	7,004	19,947
Douglas	7,004	19,947
Edwards	6,640	20,210
Elk	6,660	18,161
Ellis	7,246	21,412
Ellsworth	6,556	17,604
Finney	6,640	20,210
Ford	6,640	20,210
Franklin	7,004	19,947
Geary	6,556	17,604
Gove	7,246	21,412
Graham	7,246	21,412
Grant	6,640	20,210
Gray	6,640	20,210
Greeley	7,246	21,412
Greenwood	6,660	18,161
Hamilton	6,640	20,210
Harper	6,660	18,161
Harvey	6,660	18,161
Haskell	6,640	20,210

County	Employee-Only	Dependent, Family, etc.
Hodgeman	6,640	20,210
Jackson	7,004	19,947
Jefferson	7,004	19,947
Jewell	6,556	17,604
Johnson	7,490	20,490
Kearny	6,640	20,210
Kingman	6,660	18,161
Kiowa	6,640	20,210
Labette	7,646	19,378
Lane	7,246	21,412
Leavenworth	7,490	20,490
Lincoln	6,556	17,604
Linn	7,004	19,947
Logan	7,246	21,412
Lyon	7,004	19,947
Marion	6,660	18,161
Marshall	7,004	19,947
McPherson	6,660	18,161
Meade	6,640	20,210
Miami	7,490	20,490
Mitchell	6,556	17,604
Montgomery	6,660	18,161
Morris	6,556	17,604
Morton	6,640	20,210
Nemaha	7,004	19,947
Neosho	7,646	19,378
Ness	7,246	21,412
Norton	7,246	21,412
Osage	7,004	19,947
Osborne	7,246	21,412
Ottawa	6,556	17,604
Pawnee	6,640	20,210
Phillips	7,246	21,412
Pottawatomie	7,004	19,947
Pratt	6,640	20,210
Rawlins	7,246	21,412
Reno	6,660	18,161
Republic	6,556	17,604
Rice	6,660	18,161
Riley	6,556	17,604
Rooks	7,246	21,412
Rush	7,246	21,412
Russell	7,246	21,412
Saline	6,556	17,604
Scott	7,246	21,412
Sedgwick	6,660	18,161
Seward	6,640	20,210
Shawnee	7,004	19,947
Sheridan	7,246	21,412
Sherman	7,246	21,412
Smith	7,246	21,412
Stafford	6,640	20,210
Stanton	6,640	20,210

Stevens	6,640	20,210
Sumner	6,660	18,161
Thomas	7,246	21,412
Trego	7,246	21,412
Wabaunsee	7,004	19,947
Wallace	7,246	21,412
Washington	6,556	17,604
Wichita	7,246	21,412
Wilson	6,660	18,161
Woodson	7,646	19,378
Wyandotte	7,490	20,490

Kentucky

County	Employee-Only	Dependent, Family, etc.
Adair	7,995	23,900
Allen	7,995	23,900
Anderson	6,923	19,939
Ballard	9,237	20,839
Barren	7,995	23,900
Bath	7,608	22,247
Bell	8,511	23,588
Boone	6,901	20,870
Bourbon	6,923	19,939
Boyd	7,608	22,247
Boyle	6,923	19,939
Bracken	7,608	22,247
Breathitt	8,511	23,588
Breckinridge	7,219	20,556
Bullitt	7,219	20,556
Butler	7,995	23,900
Caldwell	9,237	20,839
Calloway	9,237	20,839
Campbell	6,901	20,870
Carlisle	9,237	20,839
Carroll	7,219	20,556
Carter	7,608	22,247
Casey	7,995	23,900
Christian	8,681	23,593
Clark	6,923	19,939
Clay	8,511	23,588
Clinton	7,995	23,900
Crittenden	9,237	20,839
Cumberland	7,995	23,900
Daviess	8,681	23,593
Edmonson	7,995	23,900
Elliott	7,608	22,247
Estill	6,923	19,939
Fayette	6,923	19,939
Fleming	7,608	22,247
Floyd	8,511	23,588
Franklin	6,923	19,939
Fulton	9,237	20,839

	Employee-Only	Dependent, Family, etc.
Gallatin	6,901	20,870
Garrard	6,923	19,939
Grant	6,901	20,870
Graves	9,237	20,839
Grayson	7,219	20,556
Green	7,995	23,900
Greenup	7,608	22,247
Hancock	8,681	23,593
Hardin	7,219	20,556
Harlan	8,511	23,588
Harrison	6,923	19,939
Hart	7,995	23,900
Henderson	8,681	23,593
Henry	7,219	20,556
Hickman	9,237	20,839
Hopkins	8,681	23,593
Jackson	6,923	19,939
Jefferson	7,219	20,556
Jessamine	6,923	19,939
Johnson	8,511	23,588
Kenton	6,901	20,870
Knott	8,511	23,588
Knox	8,511	23,588
LaRue	7,219	20,556
Laurel	8,511	23,588
Lawrence	7,608	22,247
Lee	8,511	23,588
Leslie	8,511	23,588
Letcher	8,511	23,588
Lewis	7,608	22,247
Lincoln	6,923	19,939
Livingston	9,237	20,839
Logan	7,995	23,900
Lyon	9,237	20,839
Madison	6,923	19,939
Magoffin	8,511	23,588
Marion	7,219	20,556
Marshall	9,237	20,839
Martin	8,511	23,588
Mason	7,608	22,247
McCracken	9,237	20,839
McCreary	7,995	23,900
McLean	8,681	23,593
Meade	7,219	20,556
Menifee	7,608	22,247
Mercer	6,923	19,939
Metcalfe	7,995	23,900
Monroe	7,995	23,900
Montgomery	6,923	19,939
Morgan	7,608	22,247
Muhlenberg	8,681	23,593
Nelson	7,219	20,556
Nicholas	6,923	19,939

	Employee-Only	Dependent, Family, etc.
Ohio	8,681	23,593
Oldham	7,219	20,556
Owen	6,923	19,939
Owsley	8,511	23,588
Pendleton	6,901	20,870
Perry	8,511	23,588
Pike	8,511	23,588
Powell	6,923	19,939
Pulaski	7,995	23,900
Robertson	7,608	22,247
Rockcastle	6,923	19,939
Rowan	7,608	22,247
Russell	7,995	23,900
Scott	6,923	19,939
Shelby	7,219	20,556
Simpson	7,995	23,900
Spencer	7,219	20,556
Taylor	7,995	23,900
Todd	8,681	23,593
Trigg	8,681	23,593
Trimble	7,219	20,556
Union	8,681	23,593
Warren	7,995	23,900
Washington	7,219	20,556
Wayne	7,995	23,900
Webster	8,681	23,593
Whitley	8,511	23,588
Wolfe	8,511	23,588
Woodford	6,923	19,939

Louisiana

Parish	Employee-Only	Dependent, Family, etc.
Acadia	7,541	20,453
Allen	8,459	21,861
Ascension	8,072	21,892
Assumption	7,692	20,542
Avoyelles	8,797	22,437
Beauregard	8,459	21,861
Bienville	7,834	21,179
Bossier	7,834	21,179
Caddo	7,834	21,179
Calcasieu	8,459	21,861
Caldwell	8,275	20,521
Cameron	8,459	21,861
Catahoula	8,797	22,437
Claiborne	7,834	21,179
Concordia	8,797	22,437
DeSoto	7,834	21,179
East Baton Rouge	8,072	21,892
East Carroll	8,275	20,521
East Feliciana	8,072	21,892
Evangeline	7,541	20,453

	Employee-Only	Dependent, Family, etc.
Franklin	8,275	20,521
Grant	8,797	22,437
Iberia	7,541	20,453
Iberville	8,072	21,892
Jackson	8,275	20,521
Jefferson	7,665	21,666
Jefferson Davis	8,459	21,861
Lafayette	7,541	20,453
Lafourche	7,692	20,542
LaSalle	8,797	22,437
Lincoln	8,275	20,521
Livingston	8,072	21,892
Madison	8,275	20,521
Morehouse	8,275	20,521
Natchitoches	7,834	21,179
Orleans	7,665	21,666
Ouachita	8,275	20,521
Plaquemines	7,665	21,666
Pointe Coupee	8,072	21,892
Rapides	8,797	22,437
Red River	7,834	21,179
Richland	8,275	20,521
Sabine	7,834	21,179
St. Bernard	7,665	21,666
St. Charles	7,665	21,666
St. Helena	8,072	21,892
St. James	7,665	21,666
St. John Baptist	7,665	21,666
St. Landry	7,541	20,453
St. Martin	7,541	20,453
St. Mary	7,541	20,453
St. Tammany	7,665	21,666
Tangipahoa	8,072	21,892
Tensas	8,275	20,521
Terrebonne	7,692	20,542
Union	8,275	20,521
Vermilion	7,541	20,453
Vernon	8,797	22,437
Washington	8,072	21,892
Webster	7,834	21,179
West Baton Rouge	8,072	21,892
West Carroll	8,275	20,521
West Feliciana	8,072	21,892
Winn	8,797	22,437

Maine

County	Employee-Only	Dependent, Family, etc.
Androscoggin	8,045	22,601
Aroostook	9,703	24,940
Cumberland	7,735	22,574
Franklin	8,045	22,601
Hancock	9,703	24,940

2023 Average Premium Tables

County	Employee-Only	Dependent, Family, etc.
Kennebec	7,517	20,158
Knox	7,517	20,158
Lincoln	7,517	20,158
Oxford	7,517	20,158
Penobscot	8,045	22,601
Piscataquis	8,045	22,601
Sagadahoc	7,735	22,574
Somerset	8,045	22,601
Waldo	8,045	22,601
Washington	9,703	24,940
York	7,735	22,574

Maryland

County	Employee-Only	Dependent, Family, etc.
Allegany	8,282	24,040
Anne Arundel	8,273	22,894
Baltimore	8,273	22,894
Baltimore City	8,273	22,894
Calvert	8,337	21,174
Caroline	8,337	21,174
Carroll	8,282	24,040
Cecil	8,337	21,174
Charles	8,337	21,174
Dorchester	8,337	21,174
Frederick	8,282	24,040
Garrett	8,282	24,040
Harford	8,273	22,894
Howard	8,273	22,894
Kent	8,337	21,174
Montgomery	8,718	25,697
Prince George's	8,718	25,697
Queen Anne's	8,337	21,174
Somerset	8,337	21,174
St. Mary's	8,337	21,174
Talbot	8,337	21,174
Washington	8,282	24,040
Wicomico	8,337	21,174
Worcester	8,337	21,174

Massachusetts

County	Employee-Only	Dependent, Family, etc.
Barnstable	11,191	27,157
Berkshire	8,363	24,733
Bristol	9,361	25,875
Dukes	11,191	27,157
Essex	9,148	25,727
Franklin	8,363	24,733
Hampden	8,363	24,733
Hampshire	8,363	24,733
Middlesex	9,358	26,811
Nantucket	11,191	27,157
Norfolk	9,358	26,811
Plymouth	9,361	25,875
Suffolk	9,358	26,811
Worcester	8,989	25,350

Michigan

County	Employee-Only	Dependent, Family, etc.
Alcona	8,510	22,856
Alger	9,363	22,114
Allegan	7,197	21,587
Alpena	8,510	22,856
Antrim	7,203	21,345
Arenac	7,898	20,833
Baraga	9,363	22,114
Barry	7,197	21,587
Bay	7,898	20,833
Benzie	7,203	21,345
Berrien	8,527	24,805
Branch	8,488	22,633
Calhoun	8,488	22,633
Cass	8,527	24,805
Charlevoix	7,203	21,345
Cheboygan	8,510	22,856
Chippewa	8,510	22,856
Clare	7,425	21,232
Clinton	8,521	21,466
Crawford	8,510	22,856
Delta	9,363	22,114
Dickinson	9,363	22,114
Eaton	8,521	21,466
Emmet	7,203	21,345
Genesee	8,060	19,416
Gladwin	7,425	21,232
Gogebic	9,363	22,114
Grand Traverse	7,203	21,345
Gratiot	7,898	20,833
Hillsdale	8,521	21,466
Houghton	9,363	22,114
Huron	8,709	21,559
Ingham	8,521	21,466
Ionia	7,097	21,254
Iosco	8,510	22,856
Iron	9,363	22,114
Isabella	7,425	21,232
Jackson	8,521	21,466
Kalamazoo	8,488	22,633
Kalkaska	7,203	21,345
Kent	7,097	21,254
Keweenaw	9,363	22,114
Lake	7,097	21,254
Lapeer	8,060	19,416
Leelanau	7,203	21,345
Lenawee	7,587	22,510
Livingston	7,587	22,510
Luce	9,363	22,114
Mackinac	8,510	22,856
Macomb	7,838	22,752
Manistee	7,203	21,345
Marquette	9,363	22,114
Mason	7,097	21,254
Mecosta	7,097	21,254
Menominee	9,363	22,114
Midland	7,425	21,232
Missaukee	7,203	21,345
Monroe	8,584	24,261
Montcalm	7,097	21,254
Montmorency	8,510	22,856
Muskegon	7,097	21,254
Newaygo	7,097	21,254
Oakland	7,838	22,752
Oceana	7,097	21,254
Ogemaw	8,510	22,856
Ontonagon	9,363	22,114
Osceola	7,097	21,254
Oscoda	8,510	22,856
Otsego	8,510	22,856
Ottawa	7,097	21,254
Presque Isle	8,510	22,856
Roscommon	8,510	22,856
Saginaw	7,898	20,833
Sanilac	8,709	21,559
Schoolcraft	9,363	22,114
Shiawassee	8,060	19,416
St. Clair	7,875	22,787
St. Joseph	8,527	24,805
Tuscola	8,709	21,559
Van Buren	8,527	24,805
Washtenaw	7,587	22,510
Wayne	8,584	24,261
Wexford	7,203	21,345

Minnesota

County	Employee-Only	Dependent, Family, etc.
Aitkin	8,499	22,222
Anoka	8,198	23,928
Becker	8,286	23,575
Beltrami	8,499	22,222
Benton	8,198	23,928
Big Stone	9,311	21,521
Blue Earth	10,352	21,766
Brown	8,725	22,580
Carlton	8,693	21,889
Carver	8,198	23,928
Cass	8,499	22,222

County	Employee-Only	Dependent, Family, etc.
Chippewa	9,311	21,521
Chisago	8,499	22,222
Clay	8,286	23,575
Clearwater	7,342	23,307
Cook	8,693	21,889
Cottonwood	8,725	22,580
Crow Wing	8,499	22,222
Dakota	8,198	23,928
Dodge	8,999	23,347
Douglas	8,286	23,575
Faribault	10,352	21,766
Fillmore	8,999	23,347
Freeborn	8,999	23,347
Goodhue	8,999	23,347
Grant	8,286	23,575
Hennepin	8,198	23,928
Houston	8,999	23,347
Hubbard	8,499	22,222
Isanti	8,499	22,222
Itasca	8,693	21,889
Jackson	8,725	22,580
Kanabec	8,499	22,222
Kandiyohi	9,311	21,521
Kittson	7,342	23,307
Koochiching	8,693	21,889
Lac qui Parle	9,311	21,521
Lake	8,693	21,889
Lake of the Woods	8,693	21,889
Le Sueur	10,352	21,766
Lincoln	8,725	22,580
Lyon	9,311	21,521
Mahnomen	7,342	23,307
Marshall	7,342	23,307
Martin	10,352	21,766
McLeod	9,311	21,521
Meeker	9,311	21,521
Mille Lacs	8,499	22,222
Morrison	8,499	22,222
Mower	8,999	23,347
Murray	8,725	22,580
Nicollet	10,352	21,766
Nobles	8,725	22,580
Norman	7,342	23,307
Olmsted	8,999	23,347
Otter Tail	8,286	23,575
Pennington	7,342	23,307
Pine	8,499	22,222
Pipestone	8,725	22,580
Polk	7,342	23,307
Pope	8,286	23,575
Ramsey	8,198	23,928
Red Lake	7,342	23,307
Redwood	8,725	22,580

County	Employee-Only	Dependent, Family, etc.
Renville	9,311	21,521
Rice	10,352	21,766
Rock	8,725	22,580
Roseau	8,499	22,222
Scott	8,198	23,928
Sherburne	8,198	23,928
Sibley	9,311	21,521
St. Louis	8,693	21,889
Stearns	8,198	23,928
Steele	8,999	23,347
Stevens	8,286	23,575
Swift	9,311	21,521
Todd	8,499	22,222
Traverse	8,286	23,575
Wabasha	8,999	23,347
Wadena	8,499	22,222
Waseca	10,352	21,766
Washington	8,198	23,928
Watonwan	10,352	21,766
Wilkin	8,286	23,575
Winona	8,999	23,347
Wright	8,198	23,928
Yellow Medicine	9,311	21,521

Mississippi

County	Employee-Only	Dependent, Family, etc.
Adams	6,958	18,688
Alcorn	6,958	18,688
Amite	6,958	18,688
Attala	6,958	18,688
Benton	7,340	18,912
Bolivar	6,958	18,688
Calhoun	6,958	18,688
Carroll	6,958	18,688
Chickasaw	6,958	18,688
Choctaw	6,958	18,688
Claiborne	6,958	18,688
Clarke	6,958	18,688
Clay	6,958	18,688
Coahoma	6,958	18,688
Copiah	7,262	17,857
Covington	6,958	18,688
DeSoto	6,877	23,091
Forrest	7,522	17,322
Franklin	6,958	18,688
George	7,844	23,137
Greene	7,522	17,322
Grenada	6,958	18,688
Hancock	7,844	23,137
Harrison	7,844	23,137
Hinds	7,262	17,857
Holmes	6,958	18,688

County	Employee-Only	Dependent, Family, etc.
Humphreys	6,958	18,688
Issaquena	6,958	18,688
Itawamba	7,340	18,912
Jackson	7,844	23,137
Jasper	6,958	18,688
Jefferson	6,958	18,688
Jefferson Davis	6,958	18,688
Jones	7,522	17,322
Kemper	6,958	18,688
Lafayette	6,958	18,688
Lamar	7,522	17,322
Lauderdale	6,958	18,688
Lawrence	6,958	18,688
Leake	6,958	18,688
Lee	7,340	18,912
Leflore	6,958	18,688
Lincoln	6,958	18,688
Lowndes	6,958	18,688
Madison	7,262	17,857
Marion	6,958	18,688
Marshall	6,877	23,091
Monroe	6,958	18,688
Montgomery	6,958	18,688
Neshoba	6,958	18,688
Newton	6,958	18,688
Noxubee	6,958	18,688
Oktibbeha	6,958	18,688
Panola	6,958	18,688
Pearl River	7,522	17,322
Perry	7,522	17,322
Pike	6,958	18,688
Pontotoc	7,340	18,912
Prentiss	6,958	18,688
Quitman	6,958	18,688
Rankin	7,262	17,857
Scott	6,958	18,688
Sharkey	6,958	18,688
Simpson	7,262	17,857
Smith	6,958	18,688
Stone	7,844	23,137
Sunflower	6,958	18,688
Tallahatchie	6,958	18,688
Tate	6,877	23,091
Tippah	7,340	18,912
Tishomingo	6,958	18,688
Tunica	6,877	23,091
Union	7,340	18,912
Walthall	6,958	18,688
Warren	7,262	17,857
Washington	6,958	18,688
Wayne	6,958	18,688
Webster	6,958	18,688
Wilkinson	6,958	18,688

2023 Average Premium Tables

Winston	6,958	18,688
Yalobusha	6,958	18,688
Yazoo	6,958	18,688

Missouri

County	Employee-Only	Dependent, Family, etc.
Adair	8,548	20,952
Andrew	10,197	19,609
Atchison	10,197	19,609
Audrain	8,472	21,174
Barry	7,843	21,502
Barton	7,152	19,025
Bates	7,494	19,730
Benton	7,494	19,730
Bollinger	8,348	22,895
Boone	8,472	21,174
Buchanan	10,197	19,609
Butler	8,348	22,895
Caldwell	10,197	19,609
Callaway	8,472	21,174
Camden	8,472	21,174
Cape Girardeau	8,348	22,895
Carroll	10,197	19,609
Carter	7,282	18,701
Cass	8,567	22,493
Cedar	7,843	21,502
Chariton	8,472	21,174
Christian	7,843	21,502
Clark	8,548	20,952
Clay	8,567	22,493
Clinton	10,197	19,609
Cole	8,472	21,174
Cooper	8,472	21,174
Crawford	7,282	18,701
Dade	7,843	21,502
Dallas	7,843	21,502
Daviess	10,197	19,609
DeKalb	10,197	19,609
Dent	7,282	18,701
Douglas	7,843	21,502
Dunklin	8,348	22,895
Franklin	7,712	20,240
Gasconade	8,472	21,174
Gentry	10,197	19,609
Greene	7,843	21,502
Grundy	10,197	19,609
Harrison	10,197	19,609
Henry	7,494	19,730
Hickory	7,843	21,502
Holt	10,197	19,609
Howard	8,472	21,174
Howell	7,282	18,701

County	Employee-Only	Dependent, Family, etc.
Iron	7,282	18,701
Jackson	8,567	22,493
Jasper	7,152	19,025
Jefferson	7,712	20,240
Johnson	7,494	19,730
Knox	8,548	20,952
Laclede	7,843	21,502
Lafayette	7,494	19,730
Lawrence	7,843	21,502
Lewis	8,548	20,952
Lincoln	7,712	20,240
Linn	8,548	20,952
Livingston	10,197	19,609
Macon	8,548	20,952
Madison	8,348	22,895
Maries	8,472	21,174
Marion	8,548	20,952
McDonald	7,152	19,025
Mercer	10,197	19,609
Miller	8,472	21,174
Mississippi	8,348	22,895
Moniteau	8,472	21,174
Monroe	8,472	21,174
Montgomery	8,472	21,174
Morgan	8,472	21,174
New Madrid	8,348	22,895
Newton	7,152	19,025
Nodaway	10,197	19,609
Oregon	7,282	18,701
Osage	8,472	21,174
Ozark	7,843	21,502
Pemiscot	8,348	22,895
Perry	8,348	22,895
Pettis	7,494	19,730
Phelps	7,282	18,701
Pike	8,548	20,952
Platte	8,567	22,493
Polk	7,843	21,502
Pulaski	7,282	18,701
Putnam	8,548	20,952
Ralls	8,548	20,952
Randolph	8,472	21,174
Ray	10,197	19,609
Reynolds	7,282	18,701
Ripley	7,282	18,701
Saline	7,494	19,730
Schuyler	8,548	20,952
Scotland	8,548	20,952
Scott	8,348	22,895
Shannon	7,282	18,701
Shelby	8,548	20,952
St. Charles	7,712	20,240
St. Clair	7,494	19,730

County	Employee-Only	Dependent, Family, etc.
St. Francois	7,712	20,240
St. Louis	7,712	20,240
St. Louis City	7,712	20,240
Ste. Genevieve	7,712	20,240
Stoddard	8,348	22,895
Stone	7,843	21,502
Sullivan	8,548	20,952
Taney	7,843	21,502
Texas	7,282	18,701
Vernon	7,494	19,730
Warren	7,712	20,240
Washington	7,712	20,240
Wayne	8,348	22,895
Webster	7,843	21,502
Worth	10,197	19,609
Wright	7,843	21,502

Montana

County	Employee-Only	Dependent, Family, etc.
Beaverhead	8,693	20,347
Big Horn	8,693	20,347
Blaine	8,693	20,347
Broadwater	7,606	22,167
Carbon	8,123	22,023
Carter	8,693	20,347
Cascade	7,606	22,167
Chouteau	7,606	22,167
Custer	8,693	20,347
Daniels	8,693	20,347
Dawson	8,693	20,347
Deer Lodge	7,606	22,167
Fallon	8,693	20,347
Fergus	8,693	20,347
Flathead	7,863	20,820
Gallatin	7,606	22,167
Garfield	8,693	20,347
Glacier	8,693	20,347
Golden Valley	8,693	20,347
Granite	8,693	20,347
Hill	8,693	20,347
Jefferson	7,606	22,167
Judith Basin	7,606	22,167
Lake	7,863	20,820
Lewis and Clark	7,606	22,167
Liberty	8,693	20,347
Lincoln	8,693	20,347
Madison	8,693	20,347
McCone	8,693	20,347
Meagher	8,693	20,347
Mineral	8,693	20,347
Missoula	7,863	20,820
Musselshell	8,123	22,023

2023 Average Premium Tables

County	Employee-Only	Dependent, Family, etc.
Park	8,693	20,347
Petroleum	8,693	20,347
Phillips	8,693	20,347
Pondera	8,693	20,347
Powder River	8,693	20,347
Powell	8,693	20,347
Prairie	8,693	20,347
Ravalli	8,693	20,347
Richland	8,693	20,347
Roosevelt	8,693	20,347
Rosebud	8,693	20,347
Sanders	8,693	20,347
Sheridan	8,693	20,347
Silver Bow	7,606	22,167
Stillwater	8,123	22,023
Sweet Grass	8,123	22,023
Teton	7,606	22,167
Toole	8,693	20,347
Treasure	8,693	20,347
Valley	8,693	20,347
Wheatland	8,693	20,347
Wibaux	8,693	20,347
Yellowstone	8,123	22,023

Nebraska

County	Employee-Only	Dependent, Family, etc.
Adams	8,981	26,077
Antelope	8,981	26,077
Arthur	9,129	25,388
Banner	9,129	25,388
Blaine	8,981	26,077
Boone	8,981	26,077
Box Butte	9,129	25,388
Boyd	8,981	26,077
Brown	9,129	25,388
Buffalo	8,981	26,077
Burt	7,859	22,206
Butler	8,981	26,077
Cass	7,859	22,206
Cedar	8,981	26,077
Chase	9,129	25,388
Cherry	9,129	25,388
Cheyenne	9,129	25,388
Clay	8,981	26,077
Colfax	8,981	26,077
Cuming	8,981	26,077
Custer	8,981	26,077
Dakota	8,981	26,077
Dawes	9,129	25,388
Dawson	8,981	26,077
Deuel	9,129	25,388
Dixon	8,981	26,077

County	Employee-Only	Dependent, Family, etc.
Dodge	7,859	22,206
Douglas	7,859	22,206
Dundy	9,129	25,388
Fillmore	9,036	24,033
Franklin	8,981	26,077
Frontier	9,129	25,388
Furnas	8,981	26,077
Gage	9,036	24,033
Garden	9,129	25,388
Garfield	8,981	26,077
Gosper	8,981	26,077
Grant	9,129	25,388
Greeley	8,981	26,077
Hall	8,981	26,077
Hamilton	8,981	26,077
Harlan	8,981	26,077
Hayes	9,129	25,388
Hitchcock	9,129	25,388
Holt	8,981	26,077
Hooker	9,129	25,388
Howard	8,981	26,077
Jefferson	9,036	24,033
Johnson	9,036	24,033
Kearney	8,981	26,077
Keith	9,129	25,388
Keya Paha	8,981	26,077
Kimball	9,129	25,388
Knox	8,981	26,077
Lancaster	9,036	24,033
Lincoln	9,129	25,388
Logan	9,129	25,388
Loup	8,981	26,077
Madison	8,981	26,077
McPherson	9,129	25,388
Merrick	8,981	26,077
Morrill	9,129	25,388
Nance	8,981	26,077
Nemaha	9,036	24,033
Nuckolls	8,981	26,077
Otoe	9,036	24,033
Pawnee	9,036	24,033
Perkins	9,129	25,388
Phelps	8,981	26,077
Pierce	8,981	26,077
Platte	8,981	26,077
Polk	8,981	26,077
Red Willow	9,129	25,388
Richardson	9,036	24,033
Rock	8,981	26,077
Saline	9,036	24,033
Sarpy	7,859	22,206
Saunders	7,859	22,206
Scotts Bluff	9,129	25,388

County	Employee-Only	Dependent, Family, etc.
Seward	9,036	24,033
Sheridan	9,129	25,388
Sherman	8,981	26,077
Sioux	9,129	25,388
Stanton	8,981	26,077
Thayer	9,036	24,033
Thomas	9,129	25,388
Thurston	7,859	22,206
Valley	8,981	26,077
Washington	7,859	22,206
Wayne	8,981	26,077
Webster	8,981	26,077
Wheeler	8,981	26,077
York	9,036	24,033

Nevada

County	Employee-Only	Dependent, Family, etc.
Carson City	7,344	19,438
Churchill	7,741	23,111
Clark	7,204	20,646
Douglas	7,344	19,438
Elko	7,741	23,111
Esmeralda	7,741	23,111
Eureka	7,741	23,111
Humboldt	7,741	23,111
Lander	7,741	23,111
Lincoln	7,741	23,111
Lyon	7,344	19,438
Mineral	7,741	23,111
Nye	7,204	20,646
Pershing	7,741	23,111
Storey	7,344	19,438
Washoe	8,331	21,180
White Pine	7,741	23,111

New Hampshire

County	Employee-Only	Dependent, Family, etc.
All	8,498	26,225

New Jersey

County	Employee-Only	Dependent, Family, etc.
All	8,090	24,143

New Mexico

County	Employee-Only	Dependent, Family, etc.
Bernalillo	7,758	21,368
Catron	9,379	29,015
Chaves	9,379	29,015
Cibola	9,379	29,015

2023 Average Premium Tables

Colfax	9,379	29,015
Curry	9,379	29,015
De Baca	9,379	29,015
Doña Ana	8,107	20,387
Eddy	9,379	29,015
Grant	9,379	29,015
Guadalupe	9,379	29,015
Harding	9,379	29,015
Hidalgo	9,379	29,015
Lea	9,379	29,015
Lincoln	9,379	29,015
Los Alamos	9,379	29,015
Luna	9,379	29,015
McKinley	9,379	29,015
Mora	9,379	29,015
Otero	9,379	29,015
Quay	9,379	29,015
Rio Arriba	9,379	29,015
Roosevelt	9,379	29,015
San Juan	7,985	21,236
San Miguel	9,379	29,015
Sandoval	7,758	21,368
Santa Fe	8,139	24,010
Sierra	9,379	29,015
Socorro	9,379	29,015
Taos	9,379	29,015
Torrance	7,758	21,368
Union	9,379	29,015
Valencia	7,758	21,368

New York

County	Employee-Only	Dependent, Family, etc.
Albany	8,439	21,463
Allegany	8,449	20,437
Bronx	11,243	29,771
Broome	9,203	22,260
Cattaraugus	8,449	20,437
Cayuga	9,203	22,260
Chautauqua	8,449	20,437
Chemung	9,203	22,260
Chenango	9,203	25,195
Clinton	9,203	25,195
Columbia	8,439	21,463
Cortland	9,203	22,260
Delaware	10,472	25,016
Dutchess	10,472	25,016
Erie	8,449	20,437
Essex	9,203	25,195
Franklin	9,203	25,195
Fulton	8,439	21,463
Genesee	8,449	20,437
Greene	8,439	21,463

Hamilton	9,203	25,195
Herkimer	9,203	25,195
Jefferson	9,203	25,195
Kings	11,243	29,771
Lewis	9,203	25,195
Livingston	8,103	20,885
Madison	9,203	25,195
Monroe	8,103	20,885
Montgomery	8,439	21,463
Nassau	11,034	28,766
New York	11,243	29,771
Niagara	8,449	20,437
Oneida	9,203	25,195
Onondaga	9,203	22,260
Ontario	8,103	20,885
Orange	10,472	25,016
Orleans	8,449	20,437
Oswego	9,203	25,195
Otsego	9,203	25,195
Putnam	10,472	25,016
Queens	11,243	29,771
Rensselaer	8,439	21,463
Richmond	11,243	29,771
Rockland	11,243	29,771
Saratoga	8,439	21,463
Schenectady	8,439	21,463
Schoharie	8,439	21,463
Schuyler	9,203	22,260
Seneca	8,103	20,885
St. Lawrence	9,203	25,195
Steuben	9,203	22,260
Suffolk	11,034	28,766
Sullivan	10,472	25,016
Tioga	9,203	22,260
Tompkins	9,203	22,260
Ulster	10,472	25,016
Warren	8,439	21,463
Washington	8,439	21,463
Wayne	8,103	20,885
Westchester	11,243	29,771
Wyoming	8,449	20,437
Yates	8,103	20,885

North Carolina

County	Employee-Only	Dependent, Family, etc.
Alamance	7,851	25,284
Alexander	7,960	21,585
Alleghany	8,494	23,965
Anson	7,893	22,733
Ashe	8,494	23,965
Avery	8,305	21,752
Beaufort	9,047	21,390

Bertie	7,967	22,994
Bladen	7,391	23,420
Brunswick	7,906	21,413
Buncombe	8,305	21,752
Burke	7,960	21,585
Cabarrus	7,893	22,733
Caldwell	7,960	21,585
Camden	7,967	22,994
Carteret	9,047	21,390
Caswell	7,851	25,284
Catawba	7,960	21,585
Chatham	7,851	25,284
Cherokee	8,305	21,752
Chowan	7,967	22,994
Clay	8,305	21,752
Cleveland	8,254	22,198
Columbus	7,906	21,413
Craven	9,047	21,390
Cumberland	7,391	23,420
Currituck	7,967	22,994
Dare	9,047	21,390
Davidson	8,418	23,593
Davie	8,418	23,593
Duplin	7,906	21,413
Durham	7,851	25,284
Edgecombe	8,970	27,984
Forsyth	8,418	23,593
Franklin	7,278	22,091
Gaston	8,254	22,198
Gates	7,967	22,994
Graham	8,305	21,752
Granville	7,403	20,823
Greene	8,970	27,984
Guilford	7,650	21,582
Halifax	7,967	22,994
Harnett	7,391	23,420
Haywood	8,305	21,752
Henderson	8,305	21,752
Hertford	7,967	22,994
Hoke	7,391	23,420
Hyde	9,047	21,390
Iredell	7,960	21,585
Jackson	8,305	21,752
Johnston	7,278	22,091
Jones	9,047	21,390
Lee	7,851	25,284
Lenoir	9,047	21,390
Lincoln	8,254	22,198
Macon	8,305	21,752
Madison	8,305	21,752
Martin	7,967	22,994
McDowell	8,305	21,752
Mecklenburg	7,893	22,733

2023 Average Premium Tables

County	Employee-Only	Dependent, Family, etc.
Mitchell	8,305	21,752
Montgomery	9,310	22,169
Moore	9,310	22,169
Nash	8,970	27,984
New Hanover	7,906	21,413
Northampton	7,967	22,994
Onslow	7,906	21,413
Orange	7,851	25,284
Pamlico	9,047	21,390
Pasquotank	7,967	22,994
Pender	7,906	21,413
Perquimans	7,967	22,994
Person	7,851	25,284
Pitt	8,970	27,984
Polk	8,305	21,752
Randolph	7,650	21,582
Richmond	7,391	23,420
Robeson	7,391	23,420
Rockingham	7,650	21,582
Rowan	7,893	22,733
Rutherford	8,305	21,752
Sampson	7,391	23,420
Scotland	7,391	23,420
Stanly	7,893	22,733
Stokes	8,418	23,593
Surry	8,418	23,593
Swain	8,305	21,752
Transylvania	8,305	21,752
Tyrrell	9,047	21,390
Union	7,893	22,733
Vance	7,403	20,823
Wake	7,278	22,091
Warren	7,403	20,823
Washington	9,047	21,390
Watauga	8,494	23,965
Wayne	8,970	27,984
Wilkes	8,494	23,965
Wilson	8,970	27,984
Yadkin	8,418	23,593
Yancey	8,305	21,752

North Dakota

County	Employee-Only	Dependent, Family, etc.
Adams	8,478	24,547
Barnes	8,478	24,547
Benson	8,478	24,547
Billings	8,478	24,547
Bottineau	8,478	24,547
Bowman	8,478	24,547
Burke	8,478	24,547
Burleigh	8,214	23,849
Cass	7,707	24,039

County	Employee-Only	Dependent, Family, etc.
Cavalier	8,478	24,547
Dickey	8,478	24,547
Divide	8,478	24,547
Dunn	8,478	24,547
Eddy	8,478	24,547
Emmons	8,478	24,547
Foster	8,478	24,547
Golden Valley	8,478	24,547
Grand Forks	7,369	23,920
Grant	8,478	24,547
Griggs	8,478	24,547
Hettinger	8,478	24,547
Kidder	8,478	24,547
La Moure	8,478	24,547
Logan	8,478	24,547
McHenry	8,478	24,547
McIntosh	8,478	24,547
McKenzie	8,478	24,547
McLean	8,478	24,547
Mercer	8,478	24,547
Morton	8,214	23,849
Mountrail	8,478	24,547
Nelson	8,478	24,547
Oliver	8,478	24,547
Pembina	8,478	24,547
Pierce	8,478	24,547
Ramsey	8,478	24,547
Ransom	8,478	24,547
Renville	8,478	24,547
Richland	8,478	24,547
Rolette	8,478	24,547
Sargent	8,478	24,547
Sheridan	8,478	24,547
Sioux	8,478	24,547
Slope	8,478	24,547
Stark	8,478	24,547
Steele	8,478	24,547
Stutsman	8,478	24,547
Towner	8,478	24,547
Traill	8,478	24,547
Walsh	8,478	24,547
Ward	8,478	24,547
Wells	8,478	24,547
Williams	8,478	24,547

Ohio

County	Employee-Only	Dependent, Family, etc.
Adams	7,700	19,544
Allen	8,334	21,287
Ashland	8,141	22,928
Ashtabula	8,331	23,234
Athens	8,183	21,428

County	Employee-Only	Dependent, Family, etc.
Auglaize	8,334	21,287
Belmont	7,905	19,458
Brown	7,700	19,544
Butler	7,872	23,435
Carroll	7,693	22,733
Champaign	7,552	21,207
Clark	7,552	21,207
Clermont	7,700	19,544
Clinton	7,700	19,544
Columbiana	7,575	21,064
Coshocton	7,905	19,458
Crawford	7,799	20,711
Cuyahoga	8,331	23,234
Darke	7,552	21,207
Defiance	8,137	21,370
Delaware	7,351	22,087
Erie	8,591	22,268
Fairfield	7,351	22,087
Fayette	7,351	22,087
Franklin	7,351	22,087
Fulton	8,137	21,370
Gallia	9,816	25,764
Geauga	8,331	23,234
Greene	7,552	21,207
Guernsey	7,905	19,458
Hamilton	7,872	23,435
Hancock	8,334	21,287
Hardin	8,334	21,287
Harrison	7,905	19,458
Henry	8,137	21,370
Highland	7,700	19,544
Hocking	8,183	21,428
Holmes	6,481	20,621
Huron	8,591	22,268
Jackson	9,816	25,764
Jefferson	7,905	19,458
Knox	7,351	22,087
Lake	8,331	23,234
Lawrence	9,816	25,764
Licking	7,351	22,087
Logan	7,351	22,087
Lorain	8,331	23,234
Lucas	8,137	21,370
Madison	7,351	22,087
Mahoning	7,575	21,064
Marion	7,861	21,747
Medina	8,141	22,928
Meigs	8,183	21,428
Mercer	8,334	21,287
Miami	7,552	21,207
Monroe	7,905	19,458
Montgomery	7,552	21,207
Morgan	7,905	19,458

2023 Average Premium Tables

Morrow	7,861	21,747
Muskingum	7,905	19,458
Noble	7,905	19,458
Ottawa	8,591	22,268
Paulding	8,334	21,287
Perry	7,905	19,458
Pickaway	7,351	22,087
Pike	9,816	25,764
Portage	8,141	22,928
Preble	7,552	21,207
Putnam	8,334	21,287
Richland	7,799	20,711
Ross	9,816	25,764
Sandusky	8,591	22,268
Scioto	9,816	25,764
Seneca	8,591	22,268
Shelby	7,552	21,207
Stark	7,693	22,733
Summit	8,141	22,928
Trumbull	7,575	21,064
Tuscarawas	7,905	19,458
Union	7,351	22,087
Van Wert	8,334	21,287
Vinton	9,816	25,764
Warren	7,872	23,435
Washington	8,183	21,428
Wayne	6,481	20,621
Williams	8,137	21,370
Wood	8,137	21,370
Wyandot	8,591	22,268

Oklahoma

County	Employee-Only	Dependent, Family, etc.
Adair	8,126	22,340
Alfalfa	8,126	22,340
Atoka	8,126	22,340
Beaver	8,126	22,340
Beckham	8,126	22,340
Blaine	8,126	22,340
Bryan	8,126	22,340
Caddo	8,126	22,340
Canadian	8,463	21,112
Carter	8,126	22,340
Cherokee	8,126	22,340
Choctaw	8,126	22,340
Cimarron	8,126	22,340
Cleveland	8,463	21,112
Coal	8,126	22,340
Comanche	7,985	20,401
Cotton	8,126	22,340
Craig	8,126	22,340
Creek	8,397	22,134

Custer	8,126	22,340
Delaware	8,126	22,340
Dewey	8,126	22,340
Ellis	8,126	22,340
Garfield	8,126	22,340
Garvin	8,126	22,340
Grady	8,463	21,112
Grant	8,126	22,340
Greer	8,126	22,340
Harmon	8,126	22,340
Harper	8,126	22,340
Haskell	8,126	22,340
Hughes	8,126	22,340
Jackson	8,126	22,340
Jefferson	8,126	22,340
Johnston	8,126	22,340
Kay	8,126	22,340
Kingfisher	8,126	22,340
Kiowa	8,126	22,340
Latimer	8,126	22,340
Le Flore	7,472	19,440
Lincoln	8,463	21,112
Logan	8,463	21,112
Love	8,126	22,340
Major	8,126	22,340
Marshall	8,126	22,340
Mayes	8,126	22,340
McClain	8,463	21,112
McCurtain	8,126	22,340
McIntosh	8,126	22,340
Murray	8,126	22,340
Muskogee	8,126	22,340
Noble	8,126	22,340
Nowata	8,126	22,340
Okfuskee	8,126	22,340
Oklahoma	8,463	21,112
Okmulgee	8,397	22,134
Osage	8,397	22,134
Ottawa	8,126	22,340
Pawnee	8,397	22,134
Payne	8,126	22,340
Pittsburg	8,126	22,340
Pontotoc	8,126	22,340
Pottawatomie	8,126	22,340
Pushmataha	8,126	22,340
Roger Mills	8,126	22,340
Rogers	8,397	22,134
Seminole	8,126	22,340
Sequoyah	7,472	19,440
Stephens	8,126	22,340
Texas	8,126	22,340
Tillman	8,126	22,340
Tulsa	8,397	22,134

Wagoner	8,397	22,134
Washington	8,126	22,340
Washita	8,126	22,340
Woods	8,126	22,340
Woodward	8,126	22,340

Oregon

County	Employee-Only	Dependent, Family, etc.
Baker	9,689	24,154
Benton	7,925	21,095
Clackamas	7,421	22,379
Clatsop	9,288	23,313
Columbia	9,288	23,313
Coos	9,288	23,313
Crook	9,689	24,154
Curry	9,288	23,313
Deschutes	8,511	23,403
Douglas	8,028	22,230
Gilliam	9,689	24,154
Grant	9,689	24,154
Harney	9,689	24,154
Hood River	9,689	24,154
Jackson	8,028	22,230
Jefferson	9,689	24,154
Josephine	8,028	22,230
Klamath	8,511	23,403
Lake	8,511	23,403
Lane	7,925	21,095
Lincoln	9,288	23,313
Linn	7,925	21,095
Malheur	9,689	24,154
Marion	7,547	21,686
Morrow	9,689	24,154
Multnomah	7,421	22,379
Polk	7,547	21,686
Sherman	9,689	24,154
Tillamook	9,288	23,313
Umatilla	9,689	24,154
Union	9,689	24,154
Wallowa	9,689	24,154
Wasco	9,689	24,154
Washington	7,421	22,379
Wheeler	9,689	24,154
Yamhill	7,421	22,379

Pennsylvania

County	Employee-Only	Dependent, Family, etc.
Adams	8,983	24,095
Allegheny	8,022	22,027
Armstrong	8,022	22,027
Beaver	8,022	22,027

Bedford	8,469	20,575
Berks	8,983	24,095
Blair	8,469	20,575
Bradford	8,137	23,020
Bucks	8,596	23,467
Butler	8,022	22,027
Cambria	8,469	20,575
Cameron	7,314	22,737
Carbon	8,137	23,020
Centre	8,694	26,717
Chester	8,596	23,467
Clarion	7,425	20,206
Clearfield	8,469	20,575
Clinton	8,137	23,020
Columbia	8,694	26,717
Crawford	7,425	20,206
Cumberland	8,863	24,699
Dauphin	8,863	24,699
Delaware	8,596	23,467
Elk	7,314	22,737
Erie	7,425	20,206
Fayette	8,022	22,027
Forest	7,425	20,206
Franklin	8,863	24,699
Fulton	8,863	24,699
Greene	8,022	22,027
Huntingdon	8,469	20,575
Indiana	8,022	22,027
Jefferson	8,469	20,575
Juniata	8,863	24,699
Lackawanna	8,137	23,020
Lancaster	8,983	24,095
Lawrence	8,022	22,027
Lebanon	8,863	24,699
Lehigh	8,694	26,717
Luzerne	8,137	23,020
Lycoming	8,137	23,020
McKean	7,425	20,206
Mercer	7,425	20,206
Mifflin	8,694	26,717
Monroe	8,137	23,020
Montgomery	8,596	23,467
Montour	8,694	26,717
Northampton	8,694	26,717
Northumberland	8,694	26,717
Perry	8,863	24,699
Philadelphia	8,596	23,467
Pike	8,137	23,020
Potter	7,314	22,737
Schuylkill	8,694	26,717
Snyder	8,694	26,717
Somerset	8,469	20,575
Sullivan	8,137	23,020

Susquehanna	8,137	23,020
Tioga	8,137	23,020
Union	8,694	26,717
Venango	7,425	20,206
Warren	7,425	20,206
Washington	8,022	22,027
Wayne	8,137	23,020
Westmoreland	8,022	22,027
Wyoming	8,137	23,020
York	8,983	24,095

Rhode Island

County	Employee-Only	Dependent, Family, etc.
All	8,796	24,780

South Carolina

County	Employee-Only	Dependent, Family, etc.
Abbeville	8,099	22,442
Aiken	7,627	21,404
Allendale	7,955	22,061
Anderson	8,023	22,069
Bamberg	7,536	22,564
Barnwell	7,463	21,743
Beaufort	8,126	21,663
Berkeley	8,717	21,748
Calhoun	7,775	22,009
Charleston	7,808	22,902
Cherokee	7,663	22,225
Chester	8,071	21,886
Chesterfield	7,988	22,551
Clarendon	7,369	21,976
Colleton	8,068	23,075
Darlington	8,319	22,772
Dillon	8,040	21,490
Dorchester	9,023	22,684
Edgefield	7,449	22,065
Fairfield	7,982	22,308
Florence	8,165	22,796
Georgetown	8,100	21,834
Greenville	8,011	22,390
Greenwood	7,464	22,222
Hampton	8,305	22,455
Horry	7,496	22,581
Jasper	7,826	22,874
Kershaw	8,349	22,207
Lancaster	8,029	21,741
Laurens	7,684	21,804
Lee	7,814	22,307
Lexington	8,215	22,393
Marion	8,491	23,343
Marlboro	8,036	22,442

McCormick	8,590	22,973
Newberry	8,550	22,352
Oconee	9,341	25,843
Orangeburg	8,291	23,112
Pickens	7,983	22,026
Richland	8,074	23,003
Saluda	8,422	22,368
Spartanburg	7,709	22,457
Sumter	7,846	20,767
Union	7,512	21,717
Williamsburg	7,776	22,421
York	7,868	22,286

South Dakota

County	Employee-Only	Dependent, Family, etc.
Aurora	8,365	24,641
Beadle	7,952	23,411
Bennett	7,735	21,478
Bon Homme	8,365	24,641
Brookings	7,952	23,411
Brown	7,952	23,411
Brule	8,365	24,641
Buffalo	8,365	24,641
Butte	7,735	21,478
Campbell	7,952	23,411
Charles Mix	8,365	24,641
Clark	7,952	23,411
Clay	7,477	21,356
Codington	7,952	23,411
Corson	7,735	21,478
Custer	7,735	21,478
Davison	8,365	24,641
Day	7,952	23,411
Deuel	7,952	23,411
Dewey	7,735	21,478
Douglas	8,365	24,641
Edmunds	7,952	23,411
Fall River	7,735	21,478
Faulk	7,952	23,411
Grant	7,952	23,411
Gregory	7,735	21,478
Haakon	7,735	21,478
Hamlin	7,952	23,411
Hand	8,365	24,641
Hanson	8,365	24,641
Harding	7,735	21,478
Hughes	8,365	24,641
Hutchinson	8,365	24,641
Hyde	8,365	24,641
Jackson	7,735	21,478
Jerauld	8,365	24,641
Jones	7,735	21,478

2023 Average Premium Tables

	Employee-Only	Dependent, Family, etc.
Kingsbury	7,952	23,411
Lake	7,477	21,356
Lawrence	7,735	21,478
Lincoln	7,477	21,356
Lyman	7,735	21,478
Marshall	7,952	23,411
McCook	7,477	21,356
McPherson	7,952	23,411
Meade	7,735	21,478
Mellette	7,735	21,478
Miner	8,365	24,641
Minnehaha	7,477	21,356
Moody	7,477	21,356
Pennington	7,735	21,478
Perkins	7,735	21,478
Potter	7,952	23,411
Roberts	7,952	23,411
Sanborn	8,365	24,641
Shannon	7,735	21,478
Spink	7,952	23,411
Stanley	7,735	21,478
Sully	8,365	24,641
Todd	7,735	21,478
Tripp	7,735	21,478
Turner	7,477	21,356
Union	7,477	21,356
Walworth	7,952	23,411
Yankton	8,365	24,641
Ziebach	7,735	21,478

Tennessee

County	Employee-Only	Dependent, Family, etc.
Anderson	6,720	17,996
Bedford	7,001	18,618
Benton	7,401	20,883
Bledsoe	7,379	18,618
Blount	6,720	17,996
Bradley	7,379	18,618
Campbell	6,720	17,996
Cannon	6,672	16,567
Carroll	7,401	20,883
Carter	7,434	18,852
Cheatham	7,695	19,360
Chester	7,401	20,883
Claiborne	6,720	17,996
Clay	6,672	16,567
Cocke	6,720	17,996
Coffee	7,001	18,618
Crockett	7,401	20,883
Cumberland	6,672	16,567
Davidson	7,695	19,360
Decatur	7,401	20,883
DeKalb	6,672	16,567
Dickson	7,001	18,618
Dyer	7,401	20,883
Fayette	7,276	18,799
Fentress	6,672	16,567
Franklin	7,379	18,618
Gibson	7,401	20,883
Giles	7,001	18,618
Grainger	6,720	17,996
Greene	7,434	18,852
Grundy	7,379	18,618
Hamblen	6,720	17,996
Hamilton	7,379	18,618
Hancock	7,434	18,852
Hardeman	7,401	20,883
Hardin	7,401	20,883
Hawkins	7,434	18,852
Haywood	7,276	18,799
Henderson	7,401	20,883
Henry	7,401	20,883
Hickman	7,001	18,618
Houston	7,001	18,618
Humphreys	7,001	18,618
Jackson	6,672	16,567
Jefferson	6,720	17,996
Johnson	7,434	18,852
Knox	6,720	17,996
Lake	7,401	20,883
Lauderdale	7,276	18,799
Lawrence	7,001	18,618
Lewis	7,001	18,618
Lincoln	7,001	18,618
Loudon	6,720	17,996
Macon	6,672	16,567
Madison	7,401	20,883
Marion	7,379	18,618
Marshall	7,001	18,618
Maury	7,001	18,618
McMinn	7,379	18,618
McNairy	7,401	20,883
Meigs	7,379	18,618
Monroe	6,720	17,996
Montgomery	7,695	19,360
Moore	7,001	18,618
Morgan	6,720	17,996
Obion	7,401	20,883
Overton	6,672	16,567
Perry	7,001	18,618
Pickett	6,672	16,567
Polk	7,379	18,618
Putnam	6,672	16,567
Rhea	7,379	18,618
Roane	6,720	17,996
Robertson	7,695	19,360
Rutherford	7,695	19,360
Scott	6,720	17,996
Sequatchie	7,379	18,618
Sevier	6,720	17,996
Shelby	7,276	18,799
Smith	6,672	16,567
Stewart	7,001	18,618
Sullivan	7,434	18,852
Sumner	7,695	19,360
Tipton	7,276	18,799
Trousdale	7,695	19,360
Unicoi	7,434	18,852
Union	6,720	17,996
Van Buren	6,672	16,567
Warren	6,672	16,567
Washington	7,434	18,852
Wayne	7,001	18,618
Weakley	7,401	20,883
White	6,672	16,567
Williamson	7,695	19,360
Wilson	7,695	19,360

Texas

County	Employee-Only	Dependent, Family, etc.
Anderson	7,822	20,066
Andrews	7,822	20,066
Angelina	7,822	20,066
Aransas	8,102	26,628
Archer	8,440	20,716
Armstrong	10,030	23,705
Atascosa	7,665	18,955
Austin	7,250	22,662
Bailey	7,822	20,066
Bandera	7,665	18,955
Bastrop	7,061	20,191
Baylor	7,822	20,066
Bee	7,822	20,066
Bell	8,124	18,547
Bexar	7,665	18,955
Blanco	7,822	20,066
Borden	7,822	20,066
Bosque	7,822	20,066
Bowie	7,368	20,522
Brazoria	7,250	22,662
Brazos	7,118	20,305
Brewster	7,822	20,066
Briscoe	7,822	20,066
Brooks	7,822	20,066
Brown	7,822	20,066
Burleson	7,118	20,305
Burnet	7,822	20,066

County	Value 1	Value 2
Caldwell	7,061	20,191
Calhoun	8,198	21,897
Callahan	7,456	20,335
Cameron	6,716	18,893
Camp	7,822	20,066
Carson	10,030	23,705
Cass	7,822	20,066
Castro	7,822	20,066
Chambers	7,250	22,662
Cherokee	7,822	20,066
Childress	7,822	20,066
Clay	8,440	20,716
Cochran	7,822	20,066
Coke	7,822	20,066
Coleman	7,822	20,066
Collin	7,978	22,164
Collingsworth	7,822	20,066
Colorado	7,822	20,066
Comal	7,665	18,955
Comanche	7,822	20,066
Concho	7,822	20,066
Cooke	7,822	20,066
Coryell	8,124	18,547
Cottle	7,822	20,066
Crane	7,822	20,066
Crockett	7,822	20,066
Crosby	7,143	21,917
Culberson	7,822	20,066
Dallam	7,822	20,066
Dallas	7,978	22,164
Dawson	7,822	20,066
Deaf Smith	7,822	20,066
Delta	7,978	22,164
Denton	7,978	22,164
DeWitt	7,822	20,066
Dickens	7,822	20,066
Dimmit	7,822	20,066
Donley	7,822	20,066
Duval	7,822	20,066
Eastland	7,822	20,066
Ector	8,911	19,166
Edwards	7,822	20,066
El Paso	7,581	16,149
Ellis	7,978	22,164
Erath	7,822	20,066
Falls	7,822	20,066
Fannin	7,822	20,066
Fayette	7,822	20,066
Fisher	7,822	20,066
Floyd	7,822	20,066
Foard	7,822	20,066
Fort Bend	7,250	22,662
Franklin	7,822	20,066
Freestone	7,822	20,066
Frio	7,822	20,066
Gaines	7,822	20,066
Galveston	7,250	22,662
Garza	7,822	20,066
Gillespie	7,822	20,066
Glasscock	7,822	20,066
Goliad	8,198	21,897
Gonzales	7,822	20,066
Gray	7,822	20,066
Grayson	7,707	19,921
Gregg	6,632	22,987
Grimes	7,822	20,066
Guadalupe	7,665	18,955
Hale	7,822	20,066
Hall	7,822	20,066
Hamilton	7,822	20,066
Hansford	7,822	20,066
Hardeman	7,822	20,066
Hardin	9,052	22,480
Harris	7,250	22,662
Harrison	7,822	20,066
Hartley	7,822	20,066
Haskell	7,822	20,066
Hays	7,061	20,191
Hemphill	7,822	20,066
Henderson	7,822	20,066
Hidalgo	8,613	21,323
Hill	7,822	20,066
Hockley	7,822	20,066
Hood	7,822	20,066
Hopkins	7,822	20,066
Houston	7,822	20,066
Howard	7,822	20,066
Hudspeth	7,822	20,066
Hunt	7,978	22,164
Hutchinson	7,822	20,066
Irion	10,151	23,008
Jack	7,822	20,066
Jackson	7,822	20,066
Jasper	7,822	20,066
Jeff Davis	7,822	20,066
Jefferson	9,052	22,480
Jim Hogg	7,822	20,066
Jim Wells	7,822	20,066
Johnson	7,978	22,164
Jones	7,456	20,335
Karnes	7,822	20,066
Kaufman	7,978	22,164
Kendall	7,665	18,955
Kenedy	7,822	20,066
Kent	7,822	20,066
Kerr	7,822	20,066
Kimble	7,822	20,066
King	7,822	20,066
Kinney	7,822	20,066
Kleberg	7,822	20,066
Knox	7,822	20,066
Lamar	7,822	20,066
Lamb	7,822	20,066
Lampasas	8,124	18,547
LaSalle	7,822	20,066
Lavaca	7,822	20,066
Lee	7,822	20,066
Leon	7,822	20,066
Liberty	7,250	22,662
Limestone	7,822	20,066
Lipscomb	7,822	20,066
Live Oak	7,822	20,066
Llano	7,822	20,066
Loving	7,822	20,066
Lubbock	7,143	21,917
Lynn	7,822	20,066
Madison	7,822	20,066
Marion	7,822	20,066
Martin	7,822	20,066
Mason	7,822	20,066
Matagorda	7,822	20,066
Maverick	7,822	20,066
McCulloch	7,822	20,066
McLennan	5,891	17,785
McMullen	7,822	20,066
Medina	7,665	18,955
Menard	7,822	20,066
Midland	6,913	22,892
Milam	7,822	20,066
Mills	7,822	20,066
Mitchell	7,822	20,066
Montague	7,822	20,066
Montgomery	7,250	22,662
Moore	7,822	20,066
Morris	7,822	20,066
Motley	7,822	20,066
Nacogdoches	7,822	20,066
Navarro	7,822	20,066
Newton	7,822	20,066
Nolan	7,822	20,066
Nueces	8,102	26,628
Ochiltree	7,822	20,066
Oldham	7,822	20,066
Orange	9,052	22,480
Palo Pinto	7,822	20,066
Panola	7,822	20,066
Parker	7,978	22,164
Parmer	7,822	20,066
Pecos	7,822	20,066

2023 Average Premium Tables

Polk	7,822	20,066
Potter	10,030	23,705
Presidio	7,822	20,066
Rains	7,822	20,066
Randall	10,030	23,705
Reagan	7,822	20,066
Real	7,822	20,066
Red River	7,822	20,066
Reeves	7,822	20,066
Refugio	7,822	20,066
Roberts	7,822	20,066
Robertson	7,118	20,305
Rockwall	7,978	22,164
Runnels	7,822	20,066
Rusk	6,632	22,987
Sabine	7,822	20,066
San Augustine	7,822	20,066
San Jacinto	7,250	22,662
San Patricio	8,102	26,628
San Saba	7,822	20,066
Schleicher	7,822	20,066
Scurry	7,822	20,066
Shackelford	7,822	20,066
Shelby	7,822	20,066
Sherman	7,822	20,066
Smith	7,669	22,893
Somervell	7,822	20,066
Starr	7,822	20,066
Stephens	7,822	20,066
Sterling	7,822	20,066
Stonewall	7,822	20,066
Sutton	7,822	20,066
Swisher	7,822	20,066
Tarrant	7,978	22,164
Taylor	7,456	20,335
Terrell	7,822	20,066
Terry	7,822	20,066
Throckmorton	7,822	20,066
Titus	7,822	20,066
Tom Green	10,151	23,008
Travis	7,061	20,191
Trinity	7,822	20,066
Tyler	7,822	20,066
Upshur	6,632	22,987
Upton	7,822	20,066
Uvalde	7,822	20,066
Val Verde	7,822	20,066
Van Zandt	7,822	20,066
Victoria	8,198	21,897
Walker	7,822	20,066
Waller	7,250	22,662
Ward	7,822	20,066
Washington	7,822	20,066

Webb	8,091	21,227
Wharton	7,822	20,066
Wheeler	7,822	20,066
Wichita	8,440	20,716
Wilbarger	7,822	20,066
Willacy	7,822	20,066
Williamson	7,061	20,191
Wilson	7,665	18,955
Winkler	7,822	20,066
Wise	7,978	22,164
Wood	7,822	20,066
Yoakum	7,822	20,066
Young	7,822	20,066
Zapata	7,822	20,066
Zavala	7,822	20,066

Utah

County	Employee-Only	Dependent, Family, etc.
Beaver	7,720	23,521
Box Elder	7,158	22,242
Cache	8,509	23,989
Carbon	7,720	23,521
Daggett	7,720	23,521
Davis	7,291	22,868
Duchesne	7,720	23,521
Emery	7,720	23,521
Garfield	7,720	23,521
Grand	7,720	23,521
Iron	9,091	22,531
Juab	7,720	23,521
Kane	7,720	23,521
Millard	7,720	23,521
Morgan	7,158	22,242
Piute	7,720	23,521
Rich	8,509	23,989
Salt Lake	7,291	22,868
San Juan	7,720	23,521
Sanpete	7,720	23,521
Sevier	7,720	23,521
Summit	7,291	22,868
Tooele	7,291	22,868
Uintah	7,720	23,521
Utah	6,933	22,542
Wasatch	7,291	22,868
Washington	9,091	22,531
Wayne	7,720	23,521
Weber	7,158	22,242

Vermont

County	Employee-Only	Dependent, Family, etc.
All	8,460	23,240

Virginia

County	Employee-Only	Dependent, Family, etc.
Accomack	7,539	20,308
Albemarle	8,974	21,460
Alexandria City	8,021	23,327
Alleghany	7,539	20,308
Amelia	7,693	22,408
Amherst	6,642	20,171
Appomattox	6,642	20,171
Arlington	8,021	23,327
Augusta	7,539	20,308
Bath	7,539	20,308
Bedford	6,642	20,171
Bedford City	6,642	20,171
Bland	7,539	20,308
Botetourt	8,194	22,437
Bristol City	7,843	19,493
Brunswick	7,539	20,308
Buchanan	7,539	20,308
Buckingham	7,539	20,308
Buena Vista City	7,539	20,308
Campbell	6,642	20,171
Caroline	7,693	22,408
Carroll	7,539	20,308
Charles City	7,693	22,408
Charlotte	7,539	20,308
Charlottesville City	8,974	21,460
Chesapeake City	7,782	21,119
Chesterfield	7,693	22,408
Clarke	8,021	23,327
Colonial Heights City	7,693	22,408
Covington City	7,539	20,308
Craig	8,194	22,437
Culpeper	7,539	20,308
Cumberland	7,693	22,408
Danville City	8,956	21,176
Dickenson	7,539	20,308
Dinwiddie	7,693	22,408
Emporia City	7,539	20,308
Essex	7,539	20,308
Fairfax	8,021	23,327
Fairfax City	8,021	23,327
Falls Church City	8,021	23,327
Fauquier	8,021	23,327
Floyd	7,539	20,308
Fluvanna	8,974	21,460
Franklin	8,194	22,437
Franklin City	7,539	20,308
Frederick	8,090	21,890
Fredericksburg City	8,021	23,327
Galax City	7,539	20,308
Giles	6,887	20,744

County	Employee-Only	Dependent, Family, etc.
Gloucester	7,782	21,119
Goochland	7,693	22,408
Grayson	7,539	20,308
Greene	8,974	21,460
Greensville	7,539	20,308
Halifax	7,539	20,308
Hampton City	7,782	21,119
Hanover	7,693	22,408
Harrisonburg City	7,253	21,742
Henrico	7,693	22,408
Henry	7,539	20,308
Highland	7,539	20,308
Hopewell City	7,693	22,408
Isle of Wight	7,782	21,119
James City	7,782	21,119
King and Queen	7,693	22,408
King George	7,539	20,308
King William	7,693	22,408
Lancaster	7,539	20,308
Lee	7,539	20,308
Lexington City	7,539	20,308
Loudoun	8,021	23,327
Louisa	7,693	22,408
Lunenburg	7,539	20,308
Lynchburg City	6,642	20,171
Madison	7,539	20,308
Manassas City	8,021	23,327
Manassas Park City	8,021	23,327
Martinsville City	7,539	20,308
Mathews	7,782	21,119
Mecklenburg	7,539	20,308
Middlesex	7,539	20,308
Montgomery	6,887	20,744
Nelson	8,974	21,460
New Kent	7,693	22,408
Newport News City	7,782	21,119
Norfolk City	7,782	21,119
Northampton	7,539	20,308
Northumberland	7,539	20,308
Norton City	7,539	20,308
Nottoway	7,539	20,308
Orange	7,539	20,308
Page	7,539	20,308
Patrick	7,539	20,308
Petersburg City	7,693	22,408
Pittsylvania	8,956	21,176
Poquoson	7,782	21,119
Portsmouth City	7,782	21,119
Powhatan	7,693	22,408
Prince Edward	7,539	20,308
Prince George	7,693	22,408
Prince William	8,021	23,327
Pulaski	6,887	20,744

County	Employee-Only	Dependent, Family, etc.
Radford City	6,887	20,744
Rappahannock	7,539	20,308
Richmond	7,539	20,308
Richmond City	7,693	22,408
Roanoke	8,194	22,437
Roanoke City	8,194	22,437
Rockbridge	7,539	20,308
Rockingham	7,253	21,742
Russell	7,539	20,308
Salem City	8,194	22,437
Scott	7,843	19,493
Shenandoah	7,539	20,308
Smyth	7,539	20,308
Southampton	7,539	20,308
Spotsylvania	8,021	23,327
Stafford	8,021	23,327
Staunton City	7,539	20,308
Suffolk City	7,782	21,119
Surry	7,782	21,119
Sussex	7,693	22,408
Tazewell	7,539	20,308
Virginia Beach City	7,782	21,119
Warren	8,021	23,327
Washington	7,843	19,493
Waynesboro City	7,539	20,308
Westmoreland	7,539	20,308
Williamsburg City	7,782	21,119
Winchester City	8,090	21,890
Wise	7,539	20,308
Wythe	7,539	20,308
York	7,782	21,119

Washington

County	Employee-Only	Dependent, Family, etc.
Adams	7,672	22,822
Asotin	7,672	22,822
Benton	7,672	22,822
Chelan	7,672	22,822
Clallam	7,967	20,803
Clark	7,145	20,391
Columbia	7,672	22,822
Cowlitz	7,967	20,803
Douglas	7,672	22,822
Ferry	7,417	19,788
Franklin	7,672	22,822
Garfield	7,672	22,822
Grant	7,672	22,822
Grays Harbor	7,967	20,803
Island	7,967	20,803
Jefferson	7,967	20,803
King	7,851	21,509
Kitsap	7,967	20,803

County	Employee-Only	Dependent, Family, etc.
Kittitas	7,672	22,822
Klickitat	7,145	20,391
Lewis	7,967	20,803
Lincoln	7,417	19,788
Mason	7,967	20,803
Okanogan	7,672	22,822
Pacific	7,967	20,803
Pend Oreille	7,417	19,788
Pierce	7,967	20,803
San Juan	7,967	20,803
Skagit	7,967	20,803
Skamania	7,145	20,391
Snohomish	7,967	20,803
Spokane	7,417	19,788
Stevens	7,417	19,788
Thurston	7,967	20,803
Wahkiakum	7,967	20,803
Walla Walla	7,672	22,822
Whatcom	7,967	20,803
Whitman	7,672	22,822
Yakima	7,672	22,822

West Virginia

County	Employee-Only	Dependent, Family, etc.
Barbour	9,242	27,010
Berkeley	8,573	24,140
Boone	8,389	26,140
Braxton	9,567	25,392
Brooke	8,840	27,737
Cabell	8,675	25,542
Calhoun	9,567	25,392
Clay	9,567	25,392
Doddridge	9,107	24,704
Fayette	9,567	25,392
Gilmer	9,107	24,704
Grant	7,539	24,907
Greenbrier	9,567	25,392
Hampshire	7,539	24,907
Hancock	8,840	27,737
Hardy	7,539	24,907
Harrison	9,242	27,010
Jackson	9,704	28,051
Jefferson	8,573	24,140
Kanawha	10,466	28,870
Lewis	9,107	24,704
Lincoln	8,389	26,140
Logan	8,389	26,140
Marion	9,107	24,704
Marshall	8,840	27,737
Mason	8,675	25,542
McDowell	8,389	26,140
Mercer	8,780	21,360

2023 Average Premium Tables

County	Employee-Only	Dependent, Family, etc.
Mineral	7,539	24,907
Mingo	8,389	26,140
Monongalia	9,107	24,704
Monroe	8,780	21,360
Morgan	7,539	24,907
Nicholas	9,567	25,392
Ohio	8,840	27,737
Pendleton	7,539	24,907
Pleasants	9,704	28,051
Pocahontas	9,242	27,010
Preston	9,242	27,010
Putnam	8,675	25,542
Raleigh	8,780	21,360
Randolph	9,242	27,010
Ritchie	9,704	28,051
Roane	9,567	25,392
Summers	8,780	21,360
Taylor	9,242	27,010
Tucker	9,242	27,010
Tyler	9,704	28,051
Upshur	9,242	27,010
Wayne	8,675	25,542
Webster	9,242	27,010
Wetzel	9,107	24,704
Wirt	9,704	28,051
Wood	9,704	28,051
Wyoming	8,389	26,140

Wisconsin

County	Employee-Only	Dependent, Family, etc.
Adams	8,246	29,125
Ashland	9,003	25,622
Barron	8,104	22,602
Bayfield	9,003	25,622
Brown	7,748	22,230
Buffalo	7,925	22,747
Burnett	9,003	25,622
Calumet	7,712	22,786
Chippewa	8,268	24,992
Clark	8,104	22,602
Columbia	8,344	26,080
Crawford	8,133	23,995
Dane	7,594	25,699
Dodge	7,712	22,786
Door	7,748	22,230
Douglas	9,003	25,622
Dunn	8,268	24,992
Eau Claire	8,268	24,992
Florence	6,695	21,458
Fond du Lac	7,712	22,786
Forest	6,695	21,458
Grant	8,133	23,995
Green	8,344	26,080
Green Lake	8,246	29,125
Iowa	8,133	23,995
Iron	6,695	21,458
Jackson	7,925	22,747
Jefferson	8,344	26,080
Juneau	8,246	29,125
Kenosha	9,382	26,795
Kewaunee	7,748	22,230
La Crosse	7,925	22,747
Lafayette	8,133	23,995
Langlade	6,695	21,458
Lincoln	9,019	25,476
Manitowoc	7,748	22,230
Marathon	9,019	25,476
Marinette	7,748	22,230
Marquette	8,246	29,125
Menomonee	7,748	22,230
Milwaukee	7,939	26,745
Monroe	7,925	22,747
Oconto	7,748	22,230
Oneida	6,695	21,458
Outagamie	7,712	22,786
Ozaukee	8,177	24,978
Pepin	8,268	24,992
Pierce	9,799	25,801
Polk	9,799	25,801
Portage	9,019	25,476
Price	8,104	22,602
Racine	9,382	26,795
Richland	8,246	29,125
Rock	8,344	26,080
Rusk	8,104	22,602
Sauk	8,246	29,125
Sawyer	9,003	25,622
Shawano	7,748	22,230
Sheboygan	7,712	22,786
St. Croix	9,799	25,801
Taylor	8,104	22,602
Trempealeau	7,925	22,747
Vernon	8,133	23,995
Vilas	6,695	21,458
Walworth	8,344	26,080
Washburn	9,003	25,622
Washington	8,177	24,978
Waukesha	8,177	24,978
Waupaca	7,712	22,786
Waushara	7,712	22,786
Winnebago	7,712	22,786
Wood	9,019	25,476

Wyoming

County	Employee-Only	Dependent, Family, etc.
Albany	8,863	24,339
Big Horn	8,863	24,339
Campbell	8,863	24,339
Carbon	8,863	24,339
Converse	8,863	24,339
Crook	8,863	24,339
Fremont	8,863	24,339
Goshen	8,863	24,339
Hot Springs	8,863	24,339
Johnson	8,863	24,339
Laramie	8,671	22,222
Lincoln	8,863	24,339
Natrona	9,630	24,281
Niobrara	8,863	24,339
Park	8,863	24,339
Platte	8,863	24,339
Sheridan	8,863	24,339
Sublette	8,863	24,339
Sweetwater	8,863	24,339
Teton	8,863	24,339
Uinta	8,863	24,339
Washakie	8,863	24,339
Weston	8,863	24,339