2022

Instructions for Form 8941

Department of the Treasury
Internal Revenue Service

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, visit 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.

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 $58,000 per FTE. For details, see Worksheets 1 and 3.

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⚠ CAUTION

*If you had more than 10 FTEs **and** average annual wages of more than $28,000, the FTE and average annual wage limitations (discussed later) 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 $58,000.*

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) 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 pay to cover a tobacco surcharge isn't taken into account in figuring the uniform percentage requirement. Amounts you or your employee pay 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* above.

• 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 2022, 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 2022.

• Medicare taxes the tax-exempt employer was required to withhold from employees' wages in calendar year 2022.

• Medicare taxes the tax-exempt employer was required to pay for calendar year 2022.

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. 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, visit *CMS.gov*.

Exception for eligible small employers in certain counties. For calendar year 2022, 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 2022 if they properly claimed the credit under section 45R for all or part of 2021. 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 2022 and beyond, go to Healthcare.gov/small-business and 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 2021 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.		
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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 full-time equivalent employees (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 $28,000 for the tax year. If you paid average annual wages of $58,000 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 2022, 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 $28,000)

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 $28,700 from line 3 . . . . 4. _____
5. Divide line 4 by $28,700. 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), box 15 (code P);
• Schedule K-1 (Form 1120-S), box 13 (code P);
• Schedule K-1 (Form 1041), 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 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 2022.
• Medicare taxes the tax-exempt employer was required to withhold from employees' wages in calendar year 2022.
• Medicare taxes the tax-exempt employer was required to pay for calendar year 2022.

Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to give us the information. We need it to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated burden for individual and business taxpayers filing this form is approved under OMB control number 1545-0074 and 1545-0123 and is included in the estimates shown in the instructions for their individual and business income tax return. The estimated burden for all other taxpayers who file this form is shown below.

Recordkeeping	8 hr., 8 min.
Learning about the law or the form	1 hr., 2 min.
Preparing and sending the form to the IRS	2 hr., 5 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. See the instructions for the tax return with which this form is filed.

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 2022.

Alabama

County	Employee-Only	Dependent, Family, etc.
Autauga	8,391	23,453
Baldwin	7,241	20,533
Barbour	7,241	20,533
Bibb	6,892	22,250
Blount	6,892	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	6,892	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	22,158
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	6,892	22,250
Lamar	7,241	20,533
Lauderdale	8,701	22,158
Lawrence	7,893	19,596
Lee	6,396	18,677
Limestone	7,165	23,301
Lowndes	8,391	23,453
Macon	7,241	20,533
Madison	7,165	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	6,892	22,250
St. Clair	6,892	22,250
Sumter	7,241	20,533
Talladega	7,241	20,533
Tallapoosa	7,241	20,533
Tuscaloosa	7,665	21,879
Walker	6,892	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	27,855
Aleutians West	12,011	27,855
Anchorage	11,303	28,132
Bethel	11,303	28,132
Bristol Bay	12,011	27,855
Denali	12,011	27,855
Dillingham	11,303	28,132
Fairbanks North Star	12,011	27,855
Haines	11,771	28,522
Hoonah-Angoon	11,771	28,522
Juneau	11,771	28,522
Kenai Peninsula	12,011	27,855
Ketchikan Gateway	11,771	28,522
Kodiak Island	12,011	27,855
Lake and Peninsula	12,011	27,855
Matanuska Susitna	12,011	27,855
Nome	12,011	27,855
North Slope	12,011	27,855
Northwest Arctic	12,011	27,855
Petersburg	11,771	28,522
Prince of Wales-Hyder	11,771	28,522
Sitka	11,771	28,522
Skagway	11,771	28,522
Southeast Fairbanks	12,011	27,855
Valdez Cordova	11,303	28,132
Wade Hampton	12,011	27,855
Wrangell City and Borough	11,771	28,522
Yakutat	12,011	27,855
Yukon Koyukuk	12,011	27,855

Arizona

County	Employee-Only	Dependent, Family, etc.
Apache	8,205	23,802
Cochise	7,086	21,495
Coconino	8,205	23,802
Gila	7,189	20,592
Graham	7,086	21,495
Greenlee	7,086	21,495
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	7,189	20,592
Santa Cruz	7,513	21,227
Yavapai	7,321	21,670
Yuma	8,893	24,548

Arkansas

County	Employee-Only	Dependent, Family, etc.
Arkansas	7,069	16,975
Ashley	7,069	16,975
Baxter	6,721	21,429
Benton	6,721	21,429
Boone	6,721	21,429
Bradley	7,069	16,975
Calhoun	7,009	23,029
Carroll	6,721	21,429
Chicot	7,069	16,975
Clark	5,177	18,872
Clay	6,792	21,560
Cleburne	6,353	17,802
Cleveland	7,069	16,975
Columbia	7,009	23,029
Conway	6,353	17,802

Craighead	6,792	21,560
Crawford	6,120	21,788
Crittenden	6,792	21,560
Cross	6,792	21,560
Dallas	7,069	16,975
Desha	7,069	16,975
Drew	7,069	16,975
Faulkner	6,353	17,802
Franklin	6,120	21,788
Fulton	6,792	21,560
Garland	5,177	18,872
Grant	6,353	17,802
Greene	6,792	21,560
Hempstead	7,009	23,029
Hot Spring	5,177	18,872
Howard	7,009	23,029
Independence	6,792	21,560
Izard	6,792	21,560
Jackson	6,792	21,560
Jefferson	7,069	16,975
Johnson	6,120	21,788
Lafayette	7,009	23,029
Lawrence	6,792	21,560
Lee	7,069	16,975
Lincoln	7,069	16,975
Little River	7,009	23,029
Logan	6,120	21,788
Lonoke	6,353	17,802
Madison	6,721	21,429
Marion	6,721	21,429
Miller	7,009	23,029
Mississippi	6,792	21,560
Monroe	7,069	16,975
Montgomery	5,177	18,872
Nevada	7,009	23,029
Newton	6,721	21,429
Ouachita	7,009	23,029
Perry	6,353	17,802
Phillips	7,069	16,975
Pike	5,177	18,872
Poinsett	6,792	21,560
Polk	6,120	21,788
Pope	6,353	17,802
Prairie	6,353	17,802
Pulaski	6,353	17,802
Randolph	6,792	21,560
Saline	6,353	17,802
Scott	6,120	21,788
Searcy	6,721	21,429
Sebastian	6,120	21,788
Sevier	7,009	23,029
Sharp	6,792	21,560
St. Francis	6,792	21,560

Stone	6,792	21,560
Union	7,009	23,029
Van Buren	6,353	17,802
Washington	6,721	21,429
White	6,353	17,802
Woodruff	6,792	21,560
Yell	6,353	17,802

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	7,920	22,422
Inyo	7,920	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	7,920	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	7,595	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

La Plata	8,143	24,827
Lake	8,143	24,827
Larimer	8,694	19,692
Las Animas	8,633	23,653
Lincoln	8,633	23,653
Logan	6,930	21,955
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	6,930	21,955
Otero	8,633	23,653
Ouray	8,143	24,827
Park	7,411	21,656
Phillips	6,930	21,955
Pitkin	7,932	24,678
Prowers	8,633	23,653
Pueblo	6,993	18,542
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	6,930	21,955
Summit	7,932	24,678
Teller	6,583	22,503
Washington	6,930	21,955
Weld	8,306	26,016
Yuma	6,930	21,955

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	25,572
Tolland	8,001	22,920
Windham	8,445	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	8,141	22,734
Baker	7,672	22,501
Bay	7,455	21,468
Bradford	7,492	23,023
Brevard	8,106	22,087
Broward	7,922	23,328
Calhoun	7,738	22,571
Charlotte	8,533	25,787
Citrus	7,611	21,534
Clay	7,120	22,922
Collier	7,988	29,682
Columbia	8,265	24,544
DeSoto	7,651	23,403
Dixie	7,677	21,209
Duval	7,299	22,097
Escambia	7,892	21,756
Flagler	8,191	22,670
Franklin	7,622	23,949
Gadsden	7,421	23,387
Gilchrist	7,198	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	7,904	23,493
Highlands	8,138	25,498
Hillsborough	7,740	25,008
Holmes	7,599	22,612
Indian River	7,343	21,289
Jackson	7,067	20,719
Jefferson	8,243	22,557
Lafayette	7,669	21,405
Lake	8,596	24,889
Lee	7,413	22,838
Leon	9,230	28,653
Levy	7,368	23,288
Liberty	7,425	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	7,005	22,139
Polk	7,777	22,081
Putnam	7,723	23,177
Santa Rosa	7,366	20,819
Sarasota	6,965	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	7,168	22,810
Taylor	8,601	24,552
Union	7,765	23,505
Volusia	8,121	20,111
Wakulla	7,275	23,347
Walton	7,767	21,234
Washington	7,836	23,329

Georgia

County	Employee-Only	Dependent, Family, etc.
Appling	10,583	27,444
Atkinson	7,649	20,446
Bacon	7,155	21,075
Baker	8,085	23,360
Baldwin	8,673	22,584
Banks	8,299	22,594
Barrow	9,031	21,237
Bartow	7,850	20,580
Ben Hill	8,599	24,744
Berrien	8,599	24,744
Bibb	8,545	18,181
Bleckley	8,545	18,181
Brantley	7,155	21,075
Brooks	8,599	24,744
Bryan	10,583	27,444
Bulloch	10,583	27,444
Burke	8,071	18,720
Butts	7,850	20,580
Calhoun	8,085	23,360
Camden	7,155	21,075
Candler	10,583	27,444
Carroll	8,130	23,051
Catoosa	7,913	21,989
Charlton	7,155	21,075
Chatham	10,583	27,444
Chattahoochee	7,316	18,862
Chattooga	8,654	22,271
Cherokee	7,850	20,580
Clarke	9,031	21,237
Clay	8,085	23,360
Clayton	7,850	20,580
Clinch	8,599	24,744

2022 Average Premium Tables

County	Employee-Only	Dependent, Family, etc.
Cobb	7,850	20,580
Coffee	7,649	20,446
Colquitt	8,599	24,744
Columbia	8,071	18,720
Cook	8,599	24,744
Coweta	7,850	20,580
Crawford	8,545	18,181
Crisp	8,085	23,360
Dade	7,913	21,989
Dawson	8,299	22,594
Decatur	8,599	24,744
DeKalb	7,850	20,580
Dodge	8,545	18,181
Dooly	8,545	18,181
Dougherty	8,085	23,360
Douglas	7,850	20,580
Early	8,599	24,744
Echols	8,599	24,744
Effingham	10,583	27,444
Elbert	9,031	21,237
Emanuel	8,071	18,720
Evans	10,583	27,444
Fannin	7,946	21,682
Fayette	7,850	20,580
Floyd	8,654	22,271
Forsyth	7,850	20,580
Franklin	8,299	22,594
Fulton	7,850	20,580
Gilmer	8,654	22,271
Glascock	8,071	18,720
Glynn	7,155	21,075
Gordon	8,654	22,271
Grady	8,599	24,744
Greene	9,031	21,237
Gwinnett	7,850	20,580
Habersham	8,299	22,594
Hall	8,299	22,594
Hancock	8,673	22,584
Haralson	8,130	23,051
Harris	7,316	18,862
Hart	8,299	22,594
Heard	8,130	23,051
Henry	7,850	20,580
Houston	8,545	18,181
Irwin	8,599	24,744
Jackson	9,031	21,237
Jasper	7,850	20,580
Jeff Davis	7,649	20,446
Jefferson	8,071	18,720
Jenkins	8,071	18,720
Johnson	7,649	20,446
Jones	8,545	18,181
Lamar	7,850	20,580

County	Employee-Only	Dependent, Family, etc.
Lanier	8,599	24,744
Laurens	7,649	20,446
Lee	8,085	23,360
Liberty	10,583	27,444
Lincoln	8,071	18,720
Long	10,583	27,444
Lowndes	8,599	24,744
Lumpkin	8,299	22,594
Macon	7,316	18,862
Madison	9,031	21,237
Marion	7,316	18,862
McDuffie	8,071	18,720
McIntosh	7,155	21,075
Meriwether	7,316	18,862
Miller	8,599	24,744
Mitchell	8,085	23,360
Monroe	8,545	18,181
Montgomery	7,649	20,446
Morgan	9,031	21,237
Murray	7,946	21,682
Muscogee	7,316	18,862
Newton	7,850	20,580
Oconee	9,031	21,237
Oglethorpe	9,031	21,237
Paulding	7,850	20,580
Peach	8,545	18,181
Pickens	8,654	22,271
Pierce	7,155	21,075
Pike	7,850	20,580
Polk	8,654	22,271
Pulaski	8,545	18,181
Putnam	8,545	18,181
Quitman	7,316	18,862
Rabun	8,299	22,594
Randolph	8,085	23,360
Richmond	8,071	18,720
Rockdale	7,850	20,580
Schley	8,085	23,360
Screven	10,583	27,444
Seminole	8,599	24,744
Spalding	7,850	20,580
Stephens	8,299	22,594
Stewart	7,316	18,862
Sumter	8,085	23,360
Talbot	7,316	18,862
Taliaferro	8,071	18,720
Tattnall	10,583	27,444
Taylor	7,316	18,862
Telfair	7,649	20,446
Terrell	8,085	23,360
Thomas	8,599	24,744
Tift	8,599	24,744
Toombs	7,649	20,446

County	Employee-Only	Dependent, Family, etc.
Towns	8,299	22,594
Treutlen	7,649	20,446
Troup	7,316	18,862
Turner	8,599	24,744
Twiggs	8,545	18,181
Union	8,299	22,594
Upson	7,316	18,862
Walker	7,913	21,989
Walton	7,850	20,580
Ware	7,155	21,075
Warren	8,071	18,720
Washington	8,673	22,584
Wayne	7,155	21,075
Webster	7,316	18,862
Wheeler	7,649	20,446
White	8,299	22,594
Whitfield	7,946	21,682
Wilcox	8,545	18,181
Wilkes	8,071	18,720
Wilkinson	8,673	22,584
Worth	8,085	23,360

Hawaii

County	Employee-Only	Dependent, Family, etc.
All	7,628	21,523

Idaho

County	Employee-Only	Dependent, Family, etc.
Ada	6,877	17,159
Adams	6,184	17,428
Bannock	8,437	18,200
Bear Lake	8,437	18,200
Benewah	7,005	16,093
Bingham	8,437	18,200
Blaine	6,228	18,948
Boise	6,184	17,428
Bonner	7,005	16,093
Bonneville	7,765	20,506
Boundary	7,005	16,093
Butte	8,437	18,200
Camas	6,228	18,948
Canyon	6,184	17,428
Caribou	8,437	18,200
Cassia	6,228	18,948
Clark	7,765	20,506
Clearwater	8,172	19,086
Custer	8,437	18,200
Elmore	6,184	17,428
Franklin	8,437	18,200
Fremont	7,765	20,506
Gem	6,184	17,428

County	Employee-Only	Dependent, Family, etc.
Gooding	6,228	18,948
Idaho	8,172	19,086
Jefferson	7,765	20,506
Jerome	6,228	18,948
Kootenai	7,005	16,093
Latah	7,005	16,093
Lemhi	7,765	20,506
Lewis	8,172	19,086
Lincoln	6,228	18,948
Madison	7,765	20,506
Minidoka	6,228	18,948
Nez Perce	8,172	19,086
Oneida	8,437	18,200
Owyhee	6,184	17,428
Payette	6,184	17,428
Power	8,437	18,200
Shoshone	7,005	16,093
Teton	7,765	20,506
Twin Falls	6,228	18,948
Valley	6,184	17,428
Washington	6,184	17,428

Illinois

County	Employee-Only	Dependent, Family, etc.
Adams	8,465	19,139
Alexander	9,777	25,949
Bond	8,629	23,248
Boone	8,972	22,362
Brown	8,465	19,139
Bureau	7,958	20,419
Calhoun	8,629	23,248
Carroll	8,972	22,362
Cass	8,465	19,139
Champaign	9,646	23,421
Christian	8,465	19,139
Clark	9,646	23,421
Clay	9,777	25,949
Clinton	8,629	23,248
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

County	Employee-Only	Dependent, Family, etc.
Fulton	8,720	21,322
Gallatin	9,777	25,949
Greene	8,629	23,248
Grundy	9,101	20,461
Hamilton	9,777	25,949
Hancock	7,958	20,419
Hardin	9,777	25,949
Henderson	7,958	20,419
Henry	7,958	20,419
Iroquois	9,646	23,421
Jackson	9,777	25,949
Jasper	9,777	25,949
Jefferson	9,777	25,949
Jersey	8,629	23,248
Jo Daviess	8,972	22,362
Johnson	9,777	25,949
Kane	8,977	24,388
Kankakee	9,101	20,461
Kendall	9,101	20,461
Knox	8,720	21,322
Lake	8,029	24,199
LaSalle	8,720	21,322
Lawrence	9,777	25,949
Lee	8,972	22,362
Livingston	9,902	24,851
Logan	8,465	19,139
Macon	8,465	19,139
Macoupin	8,629	23,248
Madison	8,482	20,961
Marion	9,777	25,949
Marshall	8,720	21,322
Mason	8,465	19,139
Massac	9,777	25,949
McDonough	8,720	21,322
McHenry	8,029	24,199
McLean	9,902	24,851
Menard	8,465	19,139
Mercer	7,958	20,419
Monroe	8,482	20,961
Montgomery	8,629	23,248
Morgan	8,465	19,139
Moultrie	8,465	19,139
Ogle	8,972	22,362
Peoria	8,720	21,322
Perry	9,777	25,949
Piatt	9,646	23,421
Pike	8,465	19,139
Pope	9,777	25,949
Pulaski	9,777	25,949
Putnam	8,720	21,322
Randolph	8,629	23,248
Richland	9,777	25,949
Rock Island	7,958	20,419

County	Employee-Only	Dependent, Family, etc.
Saline	9,777	25,949
Sangamon	8,465	19,139
Schuyler	8,465	19,139
Scott	8,465	19,139
Shelby	8,465	19,139
St. Clair	8,482	20,961
Stark	8,720	21,322
Stephenson	8,972	22,362
Tazewell	8,720	21,322
Union	9,777	25,949
Vermilion	9,646	23,421
Wabash	9,777	25,949
Warren	7,958	20,419
Washington	8,629	23,248
Wayne	9,777	25,949
White	9,777	25,949
Whiteside	7,958	20,419
Will	9,101	20,461
Williamson	9,777	25,949
Winnebago	8,972	22,362
Woodford	8,720	21,322

Indiana

County	Employee-Only	Dependent, Family, etc.
Adams	7,478	23,214
Allen	8,107	24,189
Bartholomew	7,972	22,560
Benton	8,516	25,391
Blackford	8,548	21,898
Boone	8,202	25,255
Brown	8,081	26,309
Carroll	8,176	26,016
Cass	8,166	21,199
Clark	7,522	21,081
Clay	7,068	22,156
Clinton	8,176	26,016
Crawford	7,522	21,081
Daviess	8,249	25,780
Dearborn	8,906	24,245
Decatur	7,972	22,560
DeKalb	7,478	23,214
Delaware	8,548	21,898
Dubois	8,249	25,780
Elkhart	8,340	22,494
Fayette	7,510	22,139
Floyd	7,522	21,081
Fountain	8,176	26,016
Franklin	8,906	24,245
Fulton	8,166	21,199
Gibson	9,588	24,463
Grant	8,548	21,898
Greene	8,249	25,780

2022 Average Premium Tables

Hamilton	8,202	25,255
Hancock	7,510	22,139
Harrison	7,522	21,081
Hendricks	8,202	25,255
Henry	7,510	22,139
Howard	8,166	21,199
Huntington	7,478	23,214
Jackson	7,972	22,560
Jasper	8,516	25,391
Jay	8,548	21,898
Jefferson	7,522	21,081
Jennings	7,972	22,560
Johnson	8,081	26,309
Knox	8,249	25,780
Kosciusko	8,340	22,494
LaGrange	7,478	23,214
Lake	8,474	22,352
LaPorte	8,474	22,352
Lawrence	8,081	26,309
Madison	7,510	22,139
Marion	8,202	25,255
Marshall	8,340	22,494
Martin	8,249	25,780
Miami	8,166	21,199
Monroe	8,081	26,309
Montgomery	8,176	26,016
Morgan	8,202	25,255
Newton	8,516	25,391
Noble	7,478	23,214
Ohio	8,906	24,245
Orange	8,249	25,780
Owen	8,081	26,309
Parke	7,068	22,156
Perry	8,249	25,780
Pike	8,249	25,780
Porter	8,474	22,352
Posey	9,588	24,463
Pulaski	8,166	21,199
Putnam	8,176	26,016
Randolph	8,548	21,898
Ripley	8,906	24,245
Rush	7,972	22,560
Scott	7,522	21,081
Shelby	8,202	25,255
Spencer	8,249	25,780
St. Joseph	8,340	22,494
Starke	8,340	22,494
Steuben	7,478	23,214
Sullivan	7,068	22,156
Switzerland	8,906	24,245
Tippecanoe	8,176	26,016
Tipton	8,176	26,016
Union	7,510	22,139

Vanderburgh	9,588	24,463
Vermillion	7,068	22,156
Vigo	7,068	22,156
Wabash	7,478	23,214
Warren	8,516	25,391
Warrick	9,588	24,463
Washington	7,522	21,081
Wayne	7,510	22,139
Wells	7,478	23,214
White	8,516	25,391
Whitley	7,478	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	7,127	21,569
Black Hawk	7,127	21,569
Boone	6,451	20,188
Bremer	7,445	21,955
Buchanan	7,127	21,569
Buena Vista	8,032	22,897
Butler	7,445	21,955
Calhoun	6,451	20,188
Carroll	6,451	20,188
Cass	8,697	21,249
Cedar	7,127	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	7,127	21,569
Clinton	7,127	21,569
Crawford	8,032	22,897
Dallas	7,095	22,233
Davis	7,311	19,465
Decatur	8,697	21,249
Delaware	7,127	21,569
Des Moines	7,311	19,465
Dickinson	8,032	22,897
Dubuque	7,127	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	6,451	20,188
Grundy	6,451	20,188

Guthrie	8,697	21,249
Hamilton	6,451	20,188
Hancock	7,445	21,955
Hardin	6,451	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	7,127	21,569
Jackson	7,127	21,569
Jasper	7,095	22,233
Jefferson	7,311	19,465
Johnson	7,127	21,569
Jones	7,127	21,569
Keokuk	7,311	19,465
Kossuth	7,445	21,955
Lee	7,311	19,465
Linn	7,127	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	6,451	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	6,451	20,188
Ringgold	8,697	21,249
Sac	8,032	22,897
Scott	7,127	21,569
Shelby	8,697	21,249
Sioux	8,032	22,897
Story	6,451	20,188
Tama	6,451	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

2022 Average Premium Tables

County	Employee-Only	Dependent, Family, etc.
Washington	7,311	19,465
Wayne	7,311	19,465
Webster	6,451	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	6,516	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	6,516	20,210
Clay	6,556	17,604
Cloud	6,556	17,604
Coffey	7,004	19,947
Comanche	6,516	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	6,516	20,210
Elk	6,660	18,161
Ellis	7,246	21,412
Ellsworth	6,556	17,604
Finney	6,516	20,210
Ford	6,516	20,210
Franklin	7,004	19,947
Geary	6,556	17,604
Gove	7,246	21,412
Graham	7,246	21,412
Grant	6,516	20,210
Gray	6,516	20,210
Greeley	7,246	21,412
Greenwood	6,660	18,161
Hamilton	6,516	20,210
Harper	6,660	18,161
Harvey	6,660	18,161
Haskell	6,516	20,210

County	Employee-Only	Dependent, Family, etc.
Hodgeman	6,516	20,210
Jackson	7,004	19,947
Jefferson	7,004	19,947
Jewell	6,556	17,604
Johnson	7,490	20,490
Kearny	6,516	20,210
Kingman	6,660	18,161
Kiowa	6,516	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	6,516	20,210
Miami	7,490	20,490
Mitchell	6,556	17,604
Montgomery	6,660	18,161
Morris	6,556	17,604
Morton	6,516	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	6,516	20,210
Phillips	7,246	21,412
Pottawatomie	7,004	19,947
Pratt	6,516	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	6,516	20,210
Shawnee	7,004	19,947
Sheridan	7,246	21,412
Sherman	7,246	21,412
Smith	7,246	21,412
Stafford	6,516	20,210
Stanton	6,516	20,210

County	Employee-Only	Dependent, Family, etc.
Stevens	6,516	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	22,079
Boone	6,646	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	22,079
Breckinridge	7,219	20,093
Bullitt	7,219	20,093
Butler	7,995	23,900
Caldwell	9,237	20,839
Calloway	9,237	20,839
Campbell	6,646	20,870
Carlisle	9,237	20,839
Carroll	7,219	20,093
Carter	7,608	22,247
Casey	7,995	23,900
Christian	8,681	22,562
Clark	6,923	19,939
Clay	8,511	22,079
Clinton	7,995	23,900
Crittenden	9,237	20,839
Cumberland	7,995	23,900
Daviess	8,681	22,562
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	22,079
Franklin	6,923	19,939
Fulton	9,237	20,839

Gallatin	6,646	20,870
Garrard	6,923	19,939
Grant	6,646	20,870
Graves	9,237	20,839
Grayson	7,219	20,093
Green	7,995	23,900
Greenup	7,608	22,247
Hancock	8,681	22,562
Hardin	7,219	20,093
Harlan	8,511	22,079
Harrison	6,923	19,939
Hart	7,995	23,900
Henderson	8,681	22,562
Henry	7,219	20,093
Hickman	9,237	20,839
Hopkins	8,681	22,562
Jackson	6,923	19,939
Jefferson	7,219	20,093
Jessamine	6,923	19,939
Johnson	8,511	22,079
Kenton	6,646	20,870
Knott	8,511	22,079
Knox	8,511	22,079
LaRue	7,219	20,093
Laurel	8,511	22,079
Lawrence	7,608	22,247
Lee	8,511	22,079
Leslie	8,511	22,079
Letcher	8,511	22,079
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	22,079
Marion	7,219	20,093
Marshall	9,237	20,839
Martin	8,511	22,079
Mason	7,608	22,247
McCracken	9,237	20,839
McCreary	7,995	23,900
McLean	8,681	22,562
Meade	7,219	20,093
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	22,562
Nelson	7,219	20,093
Nicholas	6,923	19,939

Ohio	8,681	22,562
Oldham	7,219	20,093
Owen	6,923	19,939
Owsley	8,511	22,079
Pendleton	6,646	20,870
Perry	8,511	22,079
Pike	8,511	22,079
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	20,093
Simpson	7,995	23,900
Spencer	7,219	20,093
Taylor	7,995	23,900
Todd	8,681	22,562
Trigg	8,681	22,562
Trimble	7,219	20,093
Union	8,681	22,562
Warren	7,995	23,900
Washington	7,219	20,093
Wayne	7,995	23,900
Webster	8,681	22,562
Whitley	8,511	22,079
Wolfe	8,511	22,079
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	21,078
Beauregard	8,459	21,861
Bienville	7,834	20,233
Bossier	7,834	20,233
Caddo	7,834	20,233
Calcasieu	8,459	21,861
Caldwell	8,275	20,521
Cameron	8,459	21,861
Catahoula	8,797	21,078
Claiborne	7,834	20,233
Concordia	8,797	21,078
DeSoto	7,834	20,233
East Baton Rouge	8,072	21,892
East Carroll	8,275	20,521
East Feliciana	8,072	21,892
Evangeline	7,541	20,453

Parish	Employee-Only	Dependent, Family, etc.
Franklin	8,275	20,521
Grant	8,797	21,078
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	21,078
Lincoln	8,275	20,521
Livingston	8,072	21,892
Madison	8,275	20,521
Morehouse	8,275	20,521
Natchitoches	7,834	20,233
Orleans	7,665	21,666
Ouachita	8,275	20,521
Plaquemines	7,665	21,666
Pointe Coupee	8,072	21,892
Rapides	8,797	21,078
Red River	7,834	20,233
Richland	8,275	20,521
Sabine	7,834	20,233
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	21,078
Washington	8,072	21,892
Webster	7,834	20,233
West Baton Rouge	8,072	21,892
West Carroll	8,275	20,521
West Feliciana	8,072	21,892
Winn	8,797	21,078

Maine

County	Employee-Only	Dependent, Family, etc.
Androscoggin	7,935	20,534
Aroostook	9,703	24,940
Cumberland	7,655	22,574
Franklin	7,935	20,534
Hancock	9,703	24,940

Kennebec	7,153	19,633
Knox	7,153	19,633
Lincoln	7,153	19,633
Oxford	7,153	19,633
Penobscot	7,935	20,534
Piscataquis	7,935	20,534
Sagadahoc	7,655	22,574
Somerset	7,935	20,534
Waldo	7,935	20,534
Washington	9,703	24,940
York	7,655	22,574

Maryland

County	Employee-Only	Dependent, Family, etc.
Allegany	7,383	21,882
Anne Arundel	7,409	22,761
Baltimore	7,409	22,761
Baltimore City	7,409	22,761
Calvert	7,678	21,174
Caroline	7,678	21,174
Carroll	7,383	21,882
Cecil	7,678	21,174
Charles	7,678	21,174
Dorchester	7,678	21,174
Frederick	7,383	21,882
Garrett	7,383	21,882
Harford	7,409	22,761
Howard	7,409	22,761
Kent	7,678	21,174
Montgomery	7,640	25,697
Prince George's	7,640	25,697
Queen Anne's	7,678	21,174
Somerset	7,678	21,174
St. Mary's	7,678	21,174
Talbot	7,678	21,174
Washington	7,383	21,882
Wicomico	7,678	21,174
Worcester	7,678	21,174

Massachusetts

County	Employee-Only	Dependent, Family, etc.
Barnstable	10,057	27,157
Berkshire	7,899	23,163
Bristol	9,361	25,875
Dukes	10,057	27,157
Essex	9,148	24,037
Franklin	7,899	23,163
Hampden	7,899	23,163
Hampshire	7,899	23,163
Middlesex	8,963	26,811
Nantucket	10,057	27,157

Norfolk	8,963	26,811
Plymouth	9,361	25,875
Suffolk	8,963	26,811
Worcester	8,989	24,581

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	19,704
Anoka	8,198	22,701
Becker	8,286	23,575
Beltrami	8,499	19,704
Benton	8,198	22,701
Big Stone	9,311	21,521
Blue Earth	10,352	21,578
Brown	8,725	22,000
Carlton	8,693	19,236
Carver	8,198	22,701
Cass	8,499	19,704

2022 Average Premium Tables

County		
Chippewa	9,311	21,521
Chisago	8,499	19,704
Clay	8,286	23,575
Clearwater	7,342	23,307
Cook	8,693	19,236
Cottonwood	8,725	22,000
Crow Wing	8,499	19,704
Dakota	8,198	22,701
Dodge	8,999	21,065
Douglas	8,286	23,575
Faribault	10,352	21,578
Fillmore	8,999	21,065
Freeborn	8,999	21,065
Goodhue	8,999	21,065
Grant	8,286	23,575
Hennepin	8,198	22,701
Houston	8,999	21,065
Hubbard	8,499	19,704
Isanti	8,499	19,704
Itasca	8,693	19,236
Jackson	8,725	22,000
Kanabec	8,499	19,704
Kandiyohi	9,311	21,521
Kittson	7,342	23,307
Koochiching	8,693	19,236
Lac qui Parle	9,311	21,521
Lake	8,693	19,236
Lake of the Woods	8,693	19,236
Le Sueur	10,352	21,578
Lincoln	8,725	22,000
Lyon	9,311	21,521
Mahnomen	7,342	23,307
Marshall	7,342	23,307
Martin	10,352	21,578
McLeod	9,311	21,521
Meeker	9,311	21,521
Mille Lacs	8,499	19,704
Morrison	8,499	19,704
Mower	8,999	21,065
Murray	8,725	22,000
Nicollet	10,352	21,578
Nobles	8,725	22,000
Norman	7,342	23,307
Olmsted	8,999	21,065
Otter Tail	8,286	23,575
Pennington	7,342	23,307
Pine	8,499	19,704
Pipestone	8,725	22,000
Polk	7,342	23,307
Pope	8,286	23,575
Ramsey	8,198	22,701
Red Lake	7,342	23,307
Redwood	8,725	22,000

County		
Renville	9,311	21,521
Rice	10,352	21,578
Rock	8,725	22,000
Roseau	8,499	19,704
Scott	8,198	22,701
Sherburne	8,198	22,701
Sibley	9,311	21,521
St. Louis	8,693	19,236
Stearns	8,198	22,701
Steele	8,999	21,065
Stevens	8,286	23,575
Swift	9,311	21,521
Todd	8,499	19,704
Traverse	8,286	23,575
Wabasha	8,999	21,065
Wadena	8,499	19,704
Waseca	10,352	21,578
Washington	8,198	22,701
Watonwan	10,352	21,578
Wilkin	8,286	23,575
Winona	8,999	21,065
Wright	8,198	22,701
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	17,274
Covington	6,958	18,688
DeSoto	6,877	23,091
Forrest	7,522	17,003
Franklin	6,958	18,688
George	7,844	23,137
Greene	7,522	17,003
Grenada	6,958	18,688
Hancock	7,844	23,137
Harrison	7,844	23,137
Hinds	7,262	17,274
Holmes	6,958	18,688

County		
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	17,003
Kemper	6,958	18,688
Lafayette	6,958	18,688
Lamar	7,522	17,003
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	17,274
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	17,003
Perry	7,522	17,003
Pike	6,958	18,688
Pontotoc	7,340	18,912
Prentiss	6,958	18,688
Quitman	6,958	18,688
Rankin	7,262	17,274
Scott	6,958	18,688
Sharkey	6,958	18,688
Simpson	7,262	17,274
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	17,274
Washington	6,958	18,688
Wayne	6,958	18,688
Webster	6,958	18,688
Wilkinson	6,958	18,688

County	Employee-Only	Dependent, Family, etc.
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	7,786	21,502
Barton	6,032	17,957
Bates	7,494	19,730
Benton	7,494	19,730
Bollinger	8,348	21,959
Boone	8,472	21,174
Buchanan	10,197	19,609
Butler	8,348	21,959
Caldwell	10,197	19,609
Callaway	8,472	21,174
Camden	8,472	21,174
Cape Girardeau	8,348	21,959
Carroll	10,197	19,609
Carter	7,282	18,701
Cass	7,541	21,475
Cedar	7,786	21,502
Chariton	8,472	21,174
Christian	7,786	21,502
Clark	8,548	20,952
Clay	7,541	21,475
Clinton	10,197	19,609
Cole	8,472	21,174
Cooper	8,472	21,174
Crawford	7,282	18,701
Dade	7,786	21,502
Dallas	7,786	21,502
Daviess	10,197	19,609
DeKalb	10,197	19,609
Dent	7,282	18,701
Douglas	7,786	21,502
Dunklin	8,348	21,959
Franklin	7,491	20,240
Gasconade	8,472	21,174
Gentry	10,197	19,609
Greene	7,786	21,502
Grundy	10,197	19,609
Harrison	10,197	19,609
Henry	7,494	19,730
Hickory	7,786	21,502
Holt	10,197	19,609
Howard	8,472	21,174
Howell	7,282	18,701
Iron	7,282	18,701
Jackson	7,541	21,475
Jasper	6,032	17,957
Jefferson	7,491	20,240
Johnson	7,494	19,730
Knox	8,548	20,952
Laclede	7,786	21,502
Lafayette	7,494	19,730
Lawrence	7,786	21,502
Lewis	8,548	20,952
Lincoln	7,491	20,240
Linn	8,548	20,952
Livingston	10,197	19,609
Macon	8,548	20,952
Madison	8,348	21,959
Maries	8,472	21,174
Marion	8,548	20,952
McDonald	6,032	17,957
Mercer	10,197	19,609
Miller	8,472	21,174
Mississippi	8,348	21,959
Moniteau	8,472	21,174
Monroe	8,472	21,174
Montgomery	8,472	21,174
Morgan	8,472	21,174
New Madrid	8,348	21,959
Newton	6,032	17,957
Nodaway	10,197	19,609
Oregon	7,282	18,701
Osage	8,472	21,174
Ozark	7,786	21,502
Pemiscot	8,348	21,959
Perry	8,348	21,959
Pettis	7,494	19,730
Phelps	7,282	18,701
Pike	8,548	20,952
Platte	7,541	21,475
Polk	7,786	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	21,959
Shannon	7,282	18,701
Shelby	8,548	20,952
St. Charles	7,491	20,240
St. Clair	7,494	19,730
St. Francois	7,491	20,240
St. Louis	7,491	20,240
St. Louis City	7,491	20,240
Ste. Genevieve	7,491	20,240
Stoddard	8,348	21,959
Stone	7,786	21,502
Sullivan	8,548	20,952
Taney	7,786	21,502
Texas	7,282	18,701
Vernon	7,494	19,730
Warren	7,491	20,240
Washington	7,491	20,240
Wayne	8,348	21,959
Webster	7,786	21,502
Worth	10,197	19,609
Wright	7,786	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	7,891	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	7,857	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	7,857	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	7,857	20,820
Musselshell	7,891	22,023

2022 Average Premium Tables

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	7,891	22,023
Sweet Grass	7,891	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	7,891	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

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

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	7,964	26,225

New Jersey

County	Employee-Only	Dependent, Family, etc.
All	8,090	22,786

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

2022 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	7,921	19,730
Bronx	11,243	29,771
Broome	9,203	22,260
Cattaraugus	7,921	19,730
Cayuga	9,203	22,260
Chautauqua	7,921	19,730
Chemung	9,203	22,260
Chenango	9,118	23,428
Clinton	9,118	23,428
Columbia	8,439	21,463
Cortland	9,203	22,260
Delaware	10,472	25,016
Dutchess	10,472	25,016
Erie	7,921	19,730
Essex	9,118	23,428
Franklin	9,118	23,428
Fulton	8,439	21,463
Genesee	7,921	19,730
Greene	8,439	21,463

Hamilton	9,118	23,428
Herkimer	9,118	23,428
Jefferson	9,118	23,428
Kings	11,243	29,771
Lewis	9,118	23,428
Livingston	8,103	19,847
Madison	9,118	23,428
Monroe	8,103	19,847
Montgomery	8,439	21,463
Nassau	11,034	28,766
New York	11,243	29,771
Niagara	7,921	19,730
Oneida	9,118	23,428
Onondaga	9,203	22,260
Ontario	8,103	19,847
Orange	10,472	25,016
Orleans	7,921	19,730
Oswego	9,118	23,428
Otsego	9,118	23,428
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	19,847
St. Lawrence	9,118	23,428
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	19,847
Westchester	11,243	29,771
Wyoming	7,921	19,730
Yates	8,103	19,847

North Carolina

County	Employee-Only	Dependent, Family, etc.
Alamance	7,438	25,284
Alexander	7,023	20,967
Alleghany	7,736	23,965
Anson	7,131	22,733
Ashe	7,736	23,965
Avery	7,301	21,752
Beaufort	9,047	21,390

Bertie	7,967	22,994
Bladen	7,233	23,420
Brunswick	7,474	21,413
Buncombe	7,301	21,752
Burke	7,023	20,967
Cabarrus	7,131	22,733
Caldwell	7,023	20,967
Camden	7,967	22,994
Carteret	9,047	21,390
Caswell	7,438	25,284
Catawba	7,023	20,967
Chatham	7,438	25,284
Cherokee	7,301	21,752
Chowan	7,967	22,994
Clay	7,301	21,752
Cleveland	8,254	22,198
Columbus	7,474	21,413
Craven	9,047	21,390
Cumberland	7,233	23,420
Currituck	7,967	22,994
Dare	9,047	21,390
Davidson	8,418	23,593
Davie	8,418	23,593
Duplin	7,474	21,413
Durham	7,438	25,284
Edgecombe	8,970	27,984
Forsyth	8,418	23,593
Franklin	7,209	22,091
Gaston	8,254	22,198
Gates	7,967	22,994
Graham	7,301	21,752
Granville	6,774	20,823
Greene	8,970	27,984
Guilford	7,341	21,582
Halifax	7,967	22,994
Harnett	7,233	23,420
Haywood	7,301	21,752
Henderson	7,301	21,752
Hertford	7,967	22,994
Hoke	7,233	23,420
Hyde	9,047	21,390
Iredell	7,023	20,967
Jackson	7,301	21,752
Johnston	7,209	22,091
Jones	9,047	21,390
Lee	7,438	25,284
Lenoir	9,047	21,390
Lincoln	8,254	22,198
Macon	7,301	21,752
Madison	7,301	21,752
Martin	7,967	22,994
McDowell	7,301	21,752
Mecklenburg	7,131	22,733

2022 Average Premium Tables

	Employee-Only	Dependent, Family, etc.
Mitchell	7,301	21,752
Montgomery	9,030	22,169
Moore	9,030	22,169
Nash	8,970	27,984
New Hanover	7,474	21,413
Northampton	7,967	22,994
Onslow	7,474	21,413
Orange	7,438	25,284
Pamlico	9,047	21,390
Pasquotank	7,967	22,994
Pender	7,474	21,413
Perquimans	7,967	22,994
Person	7,438	25,284
Pitt	8,970	27,984
Polk	7,301	21,752
Randolph	7,341	21,582
Richmond	7,233	23,420
Robeson	7,233	23,420
Rockingham	7,341	21,582
Rowan	7,131	22,733
Rutherford	7,301	21,752
Sampson	7,233	23,420
Scotland	7,233	23,420
Stanly	7,131	22,733
Stokes	8,418	23,593
Surry	8,418	23,593
Swain	7,301	21,752
Transylvania	7,301	21,752
Tyrrell	9,047	21,390
Union	7,131	22,733
Vance	6,774	20,823
Wake	7,209	22,091
Warren	6,774	20,823
Washington	9,047	21,390
Watauga	7,736	23,965
Wayne	8,970	27,984
Wilkes	7,736	23,965
Wilson	8,970	27,984
Yadkin	8,418	23,593
Yancey	7,301	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	8,059	23,849
Cass	7,707	24,039
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	7,139	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	8,059	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	7,363	19,544
Allen	7,480	19,589
Ashland	7,297	22,928
Ashtabula	7,530	23,234
Athens	7,051	21,428
Auglaize	7,480	19,589
Belmont	7,496	19,458
Brown	7,363	19,544
Butler	7,124	22,838
Carroll	7,521	21,311
Champaign	6,862	19,411
Clark	6,862	19,411
Clermont	7,363	19,544
Clinton	7,363	19,544
Columbiana	7,528	20,468
Coshocton	7,496	19,458
Crawford	7,128	20,059
Cuyahoga	7,530	23,234
Darke	6,862	19,411
Defiance	8,137	21,370
Delaware	7,055	22,087
Erie	8,591	20,639
Fairfield	7,055	22,087
Fayette	7,055	22,087
Franklin	7,055	22,087
Fulton	8,137	21,370
Gallia	8,906	23,548
Geauga	7,530	23,234
Greene	6,862	19,411
Guernsey	7,496	19,458
Hamilton	7,124	22,838
Hancock	7,480	19,589
Hardin	7,480	19,589
Harrison	7,496	19,458
Henry	8,137	21,370
Highland	7,363	19,544
Hocking	7,051	21,428
Holmes	5,810	18,897
Huron	8,591	20,639
Jackson	8,906	23,548
Jefferson	7,496	19,458
Knox	7,055	22,087
Lake	7,530	23,234
Lawrence	8,906	23,548
Licking	7,055	22,087
Logan	7,055	22,087
Lorain	7,530	23,234
Lucas	8,137	21,370
Madison	7,055	22,087
Mahoning	7,528	20,468
Marion	7,654	21,747
Medina	7,297	22,928
Meigs	7,051	21,428
Mercer	7,480	19,589
Miami	6,862	19,411
Monroe	7,496	19,458
Montgomery	6,862	19,411
Morgan	7,496	19,458

County	Employee-Only	Dependent, Family, etc.
Morrow	7,654	21,747
Muskingum	7,496	19,458
Noble	7,496	19,458
Ottawa	8,591	20,639
Paulding	7,480	19,589
Perry	7,496	19,458
Pickaway	7,055	22,087
Pike	8,906	23,548
Portage	7,297	22,928
Preble	6,862	19,411
Putnam	7,480	19,589
Richland	7,128	20,059
Ross	8,906	23,548
Sandusky	8,591	20,639
Scioto	8,906	23,548
Seneca	8,591	20,639
Shelby	6,862	19,411
Stark	7,521	21,311
Summit	7,297	22,928
Trumbull	7,528	20,468
Tuscarawas	7,496	19,458
Union	7,055	22,087
Van Wert	7,480	19,589
Vinton	8,906	23,548
Warren	7,124	22,838
Washington	7,051	21,428
Wayne	5,810	18,897
Williams	8,137	21,370
Wood	8,137	21,370
Wyandot	8,591	20,639

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	22,450
Benton	7,925	19,683
Clackamas	7,421	20,588
Clatsop	9,288	23,313
Columbia	9,288	23,313
Coos	9,288	23,313
Crook	9,689	22,450
Curry	9,288	23,313
Deschutes	7,854	23,403
Douglas	7,446	20,341
Gilliam	9,689	22,450
Grant	9,689	22,450
Harney	9,689	22,450
Hood River	9,689	22,450
Jackson	7,446	20,341
Jefferson	9,689	22,450
Josephine	7,446	20,341
Klamath	7,854	23,403
Lake	7,854	23,403
Lane	7,925	19,683
Lincoln	9,288	23,313
Linn	7,925	19,683
Malheur	9,689	22,450
Marion	7,547	20,938
Morrow	9,689	22,450
Multnomah	7,421	20,588
Polk	7,547	20,938
Sherman	9,689	22,450
Tillamook	9,288	23,313
Umatilla	9,689	22,450
Union	9,689	22,450
Wallowa	9,689	22,450
Wasco	9,689	22,450
Washington	7,421	20,588
Wheeler	9,689	22,450
Yamhill	7,421	20,588

Pennsylvania

County	Employee-Only	Dependent, Family, etc.
Adams	8,517	24,095
Allegheny	7,505	20,973
Armstrong	7,505	20,973
Beaver	7,505	20,973

2022 Average Premium Tables

Bedford	8,469	18,764
Berks	8,517	24,095
Blair	8,469	18,764
Bradford	7,798	20,923
Bucks	8,195	22,881
Butler	7,505	20,973
Cambria	8,469	18,764
Cameron	7,314	22,737
Carbon	7,798	20,923
Centre	8,495	26,717
Chester	8,195	22,881
Clarion	6,677	18,591
Clearfield	8,469	18,764
Clinton	7,798	20,923
Columbia	8,495	26,717
Crawford	6,677	18,591
Cumberland	7,824	22,892
Dauphin	7,824	22,892
Delaware	8,195	22,881
Elk	7,314	22,737
Erie	6,677	18,591
Fayette	7,505	20,973
Forest	6,677	18,591
Franklin	7,824	22,892
Fulton	7,824	22,892
Greene	7,505	20,973
Huntingdon	8,469	18,764
Indiana	7,505	20,973
Jefferson	8,469	18,764
Juniata	7,824	22,892
Lackawanna	7,798	20,923
Lancaster	8,517	24,095
Lawrence	7,505	20,973
Lebanon	7,824	22,892
Lehigh	8,495	26,717
Luzerne	7,798	20,923
Lycoming	7,798	20,923
McKean	6,677	18,591
Mercer	6,677	18,591
Mifflin	8,495	26,717
Monroe	7,798	20,923
Montgomery	8,195	22,881
Montour	8,495	26,717
Northampton	8,495	26,717
Northumberland	8,495	26,717
Perry	7,824	22,892
Philadelphia	8,195	22,881
Pike	7,798	20,923
Potter	7,314	22,737
Schuylkill	8,495	26,717
Snyder	8,495	26,717
Somerset	8,469	18,764
Sullivan	7,798	20,923

Susquehanna	7,798	20,923
Tioga	7,798	20,923
Union	8,495	26,717
Venango	6,677	18,591
Warren	6,677	18,591
Washington	7,505	20,973
Wayne	7,798	20,923
Westmoreland	7,505	20,973
Wyoming	7,798	20,923
York	8,517	24,095

Rhode Island

County	Employee-Only	Dependent, Family, etc.
All	8,796	22,443

South Carolina

County	Employee-Only	Dependent, Family, etc.
Abbeville	8,099	21,832
Aiken	7,541	20,086
Allendale	7,955	21,875
Anderson	7,847	21,384
Bamberg	7,113	21,596
Barnwell	6,912	20,869
Beaufort	8,126	20,827
Berkeley	8,717	20,879
Calhoun	7,482	21,376
Charleston	7,415	22,356
Cherokee	7,507	20,578
Chester	8,071	21,886
Chesterfield	7,763	21,539
Clarendon	6,892	21,517
Colleton	7,936	21,642
Darlington	8,319	21,826
Dillon	8,040	20,864
Dorchester	9,023	21,735
Edgefield	6,572	20,226
Fairfield	7,982	21,314
Florence	8,165	21,727
Georgetown	8,100	20,184
Greenville	8,011	21,912
Greenwood	6,783	20,630
Hampton	8,305	21,777
Horry	7,012	22,581
Jasper	7,799	21,474
Kershaw	8,349	21,301
Lancaster	8,029	21,225
Laurens	7,675	21,208
Lee	7,814	21,118
Lexington	8,215	21,027
Marion	8,491	22,753
Marlboro	8,036	21,987

McCormick	8,590	22,487
Newberry	8,550	21,978
Oconee	9,341	25,843
Orangeburg	8,291	23,112
Pickens	7,983	21,437
Richland	8,074	22,898
Saluda	8,422	21,893
Spartanburg	7,709	22,370
Sumter	7,679	18,991
Union	7,041	21,245
Williamsburg	7,261	21,058
York	7,788	21,543

South Dakota

County	Employee-Only	Dependent, Family, etc.
Aurora	8,365	24,641
Beadle	7,825	23,411
Bennett	7,426	21,045
Bon Homme	8,365	24,641
Brookings	7,825	23,411
Brown	7,825	23,411
Brule	8,365	24,641
Buffalo	8,365	24,641
Butte	7,426	21,045
Campbell	7,825	23,411
Charles Mix	8,365	24,641
Clark	7,825	23,411
Clay	7,321	21,356
Codington	7,825	23,411
Corson	7,426	21,045
Custer	7,426	21,045
Davison	8,365	24,641
Day	7,825	23,411
Deuel	7,825	23,411
Dewey	7,426	21,045
Douglas	8,365	24,641
Edmunds	7,825	23,411
Fall River	7,426	21,045
Faulk	7,825	23,411
Grant	7,825	23,411
Gregory	7,426	21,045
Haakon	7,426	21,045
Hamlin	7,825	23,411
Hand	8,365	24,641
Hanson	8,365	24,641
Harding	7,426	21,045
Hughes	8,365	24,641
Hutchinson	8,365	24,641
Hyde	8,365	24,641
Jackson	7,426	21,045
Jerauld	8,365	24,641
Jones	7,426	21,045

Kingsbury	7,825	23,411
Lake	7,321	21,356
Lawrence	7,426	21,045
Lincoln	7,321	21,356
Lyman	7,426	21,045
Marshall	7,825	23,411
McCook	7,321	21,356
McPherson	7,825	23,411
Meade	7,426	21,045
Mellette	7,426	21,045
Miner	8,365	24,641
Minnehaha	7,321	21,356
Moody	7,321	21,356
Pennington	7,426	21,045
Perkins	7,426	21,045
Potter	7,825	23,411
Roberts	7,825	23,411
Sanborn	8,365	24,641
Shannon	7,426	21,045
Spink	7,825	23,411
Stanley	7,426	21,045
Sully	8,365	24,641
Todd	7,426	21,045
Tripp	7,426	21,045
Turner	7,321	21,356
Union	7,321	21,356
Walworth	7,825	23,411
Yankton	8,365	24,641
Ziebach	7,426	21,045

Tennessee

County	Employee-Only	Dependent, Family, etc.
Anderson	6,720	17,996
Bedford	6,733	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	6,733	18,618
Crockett	7,401	20,883
Cumberland	6,672	16,567
Davidson	7,695	19,360
Decatur	7,401	20,883

County	Employee-Only	Dependent, Family, etc.
DeKalb	6,672	16,567
Dickson	6,733	18,618
Dyer	7,401	20,883
Fayette	7,200	18,799
Fentress	6,672	16,567
Franklin	7,379	18,618
Gibson	7,401	20,883
Giles	6,733	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	7,200	18,799
Henderson	7,401	20,883
Henry	7,401	20,883
Hickman	6,733	18,618
Houston	6,733	18,618
Humphreys	6,733	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	7,200	18,799
Lawrence	6,733	18,618
Lewis	6,733	18,618
Lincoln	6,733	18,618
Loudon	6,720	17,996
Macon	6,672	16,567
Madison	7,401	20,883
Marion	7,379	18,618
Marshall	6,733	18,618
Maury	6,733	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	6,733	18,618
Morgan	6,720	17,996
Obion	7,401	20,883
Overton	6,672	16,567
Perry	6,733	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

County	Employee-Only	Dependent, Family, etc.
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	7,200	18,799
Smith	6,672	16,567
Stewart	6,733	18,618
Sullivan	7,434	18,852
Sumner	7,695	19,360
Tipton	7,200	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	6,733	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	19,420
Andrews	7,822	19,420
Angelina	7,822	19,420
Aransas	8,102	26,628
Archer	8,440	20,716
Armstrong	10,030	22,167
Atascosa	7,665	18,955
Austin	7,022	22,662
Bailey	7,822	19,420
Bandera	7,665	18,955
Bastrop	7,061	20,191
Baylor	7,822	19,420
Bee	7,822	19,420
Bell	7,339	16,674
Bexar	7,665	18,955
Blanco	7,822	19,420
Borden	7,822	19,420
Bosque	7,822	19,420
Bowie	6,585	18,517
Brazoria	7,022	22,662
Brazos	7,118	20,305
Brewster	7,822	19,420
Briscoe	7,822	19,420
Brooks	7,822	19,420
Brown	7,822	19,420
Burleson	7,118	20,305
Burnet	7,822	19,420

2022 Average Premium Tables

County			County			County		
Caldwell	7,061	20,191	Freestone	7,822	19,420	Kimble	7,822	19,420
Calhoun	8,198	21,075	Frio	7,822	19,420	King	7,822	19,420
Callahan	7,456	20,335	Gaines	7,822	19,420	Kinney	7,822	19,420
Cameron	6,716	18,683	Galveston	7,022	22,662	Kleberg	7,822	19,420
Camp	7,822	19,420	Garza	7,822	19,420	Knox	7,822	19,420
Carson	10,030	22,167	Gillespie	7,822	19,420	Lamar	7,822	19,420
Cass	7,822	19,420	Glasscock	7,822	19,420	Lamb	7,822	19,420
Castro	7,822	19,420	Goliad	8,198	21,075	Lampasas	7,339	16,674
Chambers	7,022	22,662	Gonzales	7,822	19,420	LaSalle	7,822	19,420
Cherokee	7,822	19,420	Gray	7,822	19,420	Lavaca	7,822	19,420
Childress	7,822	19,420	Grayson	7,707	19,176	Lee	7,822	19,420
Clay	8,440	20,716	Gregg	6,126	22,987	Leon	7,822	19,420
Cochran	7,822	19,420	Grimes	7,822	19,420	Liberty	7,022	22,662
Coke	7,822	19,420	Guadalupe	7,665	18,955	Limestone	7,822	19,420
Coleman	7,822	19,420	Hale	7,822	19,420	Lipscomb	7,822	19,420
Collin	7,978	22,164	Hall	7,822	19,420	Live Oak	7,822	19,420
Collingsworth	7,822	19,420	Hamilton	7,822	19,420	Llano	7,822	19,420
Colorado	7,822	19,420	Hansford	7,822	19,420	Loving	7,822	19,420
Comal	7,665	18,955	Hardeman	7,822	19,420	Lubbock	6,457	21,917
Comanche	7,822	19,420	Hardin	9,052	22,480	Lynn	7,822	19,420
Concho	7,822	19,420	Harris	7,022	22,662	Madison	7,822	19,420
Cooke	7,822	19,420	Harrison	7,822	19,420	Marion	7,822	19,420
Coryell	7,339	16,674	Hartley	7,822	19,420	Martin	7,822	19,420
Cottle	7,822	19,420	Haskell	7,822	19,420	Mason	7,822	19,420
Crane	7,822	19,420	Hays	7,061	20,191	Matagorda	7,822	19,420
Crockett	7,822	19,420	Hemphill	7,822	19,420	Maverick	7,822	19,420
Crosby	6,457	21,917	Henderson	7,822	19,420	McCulloch	7,822	19,420
Culberson	7,822	19,420	Hidalgo	8,613	21,323	McLennan	5,696	16,196
Dallam	7,822	19,420	Hill	7,822	19,420	McMullen	7,822	19,420
Dallas	7,978	22,164	Hockley	7,822	19,420	Medina	7,665	18,955
Dawson	7,822	19,420	Hood	7,822	19,420	Menard	7,822	19,420
Deaf Smith	7,822	19,420	Hopkins	7,822	19,420	Midland	6,913	22,892
Delta	7,978	22,164	Houston	7,822	19,420	Milam	7,822	19,420
Denton	7,978	22,164	Howard	7,822	19,420	Mills	7,822	19,420
DeWitt	7,822	19,420	Hudspeth	7,822	19,420	Mitchell	7,822	19,420
Dickens	7,822	19,420	Hunt	7,978	22,164	Montague	7,822	19,420
Dimmit	7,822	19,420	Hutchinson	7,822	19,420	Montgomery	7,022	22,662
Donley	7,822	19,420	Irion	10,151	20,682	Moore	7,822	19,420
Duval	7,822	19,420	Jack	7,822	19,420	Morris	7,822	19,420
Eastland	7,822	19,420	Jackson	7,822	19,420	Motley	7,822	19,420
Ector	8,911	19,166	Jasper	7,822	19,420	Nacogdoches	7,822	19,420
Edwards	7,822	19,420	Jeff Davis	7,822	19,420	Navarro	7,822	19,420
El Paso	7,581	16,149	Jefferson	9,052	22,480	Newton	7,822	19,420
Ellis	7,978	22,164	Jim Hogg	7,822	19,420	Nolan	7,822	19,420
Erath	7,822	19,420	Jim Wells	7,822	19,420	Nueces	8,102	26,628
Falls	7,822	19,420	Johnson	7,978	22,164	Ochiltree	7,822	19,420
Fannin	7,822	19,420	Jones	7,456	20,335	Oldham	7,822	19,420
Fayette	7,822	19,420	Karnes	7,822	19,420	Orange	9,052	22,480
Fisher	7,822	19,420	Kaufman	7,978	22,164	Palo Pinto	7,822	19,420
Floyd	7,822	19,420	Kendall	7,665	18,955	Panola	7,822	19,420
Foard	7,822	19,420	Kenedy	7,822	19,420	Parker	7,978	22,164
Fort Bend	7,022	22,662	Kent	7,822	19,420	Parmer	7,822	19,420
Franklin	7,822	19,420	Kerr	7,822	19,420	Pecos	7,822	19,420

2022 Average Premium Tables

Polk	7,822	19,420
Potter	10,030	22,167
Presidio	7,822	19,420
Rains	7,822	19,420
Randall	10,030	22,167
Reagan	7,822	19,420
Real	7,822	19,420
Red River	7,822	19,420
Reeves	7,822	19,420
Refugio	7,822	19,420
Roberts	7,822	19,420
Robertson	7,118	20,305
Rockwall	7,978	22,164
Runnels	7,822	19,420
Rusk	6,126	22,987
Sabine	7,822	19,420
San Augustine	7,822	19,420
San Jacinto	7,022	22,662
San Patricio	8,102	26,628
San Saba	7,822	19,420
Schleicher	7,822	19,420
Scurry	7,822	19,420
Shackelford	7,822	19,420
Shelby	7,822	19,420
Sherman	7,822	19,420
Smith	7,669	22,893
Somervell	7,822	19,420
Starr	7,822	19,420
Stephens	7,822	19,420
Sterling	7,822	19,420
Stonewall	7,822	19,420
Sutton	7,822	19,420
Swisher	7,822	19,420
Tarrant	7,978	22,164
Taylor	7,456	20,335
Terrell	7,822	19,420
Terry	7,822	19,420
Throckmorton	7,822	19,420
Titus	7,822	19,420
Tom Green	10,151	20,682
Travis	7,061	20,191
Trinity	7,822	19,420
Tyler	7,822	19,420
Upshur	6,126	22,987
Upton	7,822	19,420
Uvalde	7,822	19,420
Val Verde	7,822	19,420
Van Zandt	7,822	19,420
Victoria	8,198	21,075
Walker	7,822	19,420
Waller	7,022	22,662
Ward	7,822	19,420
Washington	7,822	19,420

Webb	7,455	20,524
Wharton	7,822	19,420
Wheeler	7,822	19,420
Wichita	8,440	20,716
Wilbarger	7,822	19,420
Willacy	7,822	19,420
Williamson	7,061	20,191
Wilson	7,665	18,955
Winkler	7,822	19,420
Wise	7,978	22,164
Wood	7,822	19,420
Yoakum	7,822	19,420
Young	7,822	19,420
Zapata	7,822	19,420
Zavala	7,822	19,420

Utah

County	Employee-Only	Dependent, Family, etc.
Beaver	7,720	21,979
Box Elder	7,158	20,264
Cache	8,509	23,989
Carbon	7,720	21,979
Daggett	7,720	21,979
Davis	7,291	20,730
Duchesne	7,720	21,979
Emery	7,720	21,979
Garfield	7,720	21,979
Grand	7,720	21,979
Iron	9,091	20,622
Juab	7,720	21,979
Kane	7,720	21,979
Millard	7,720	21,979
Morgan	7,158	20,264
Piute	7,720	21,979
Rich	8,509	23,989
Salt Lake	7,291	20,730
San Juan	7,720	21,979
Sanpete	7,720	21,979
Sevier	7,720	21,979
Summit	7,291	20,730
Tooele	7,291	20,730
Uintah	7,720	21,979
Utah	6,255	21,210
Wasatch	7,291	20,730
Washington	9,091	20,622
Wayne	7,720	21,979
Weber	7,158	20,264

Vermont

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

Virginia

County	Employee-Only	Dependent, Family, etc.
Accomack	7,346	19,191
Albemarle	8,974	21,460
Alexandria City	7,542	23,327
Alleghany	7,346	19,191
Amelia	7,131	22,408
Amherst	6,642	18,936
Appomattox	6,642	18,936
Arlington	7,542	23,327
Augusta	7,346	19,191
Bath	7,346	19,191
Bedford	6,642	18,936
Bedford City	6,642	18,936
Bland	7,346	19,191
Botetourt	7,631	22,437
Bristol City	7,629	18,863
Brunswick	7,346	19,191
Buchanan	7,346	19,191
Buckingham	7,346	19,191
Buena Vista City	7,346	19,191
Campbell	6,642	18,936
Caroline	7,131	22,408
Carroll	7,346	19,191
Charles City	7,131	22,408
Charlotte	7,346	19,191
Charlottesville City	8,974	21,460
Chesapeake City	7,659	21,119
Chesterfield	7,131	22,408
Clarke	7,542	23,327
Colonial Heights City	7,131	22,408
Covington City	7,346	19,191
Craig	7,631	22,437
Culpeper	7,346	19,191
Cumberland	7,131	22,408
Danville City	8,956	21,176
Dickenson	7,346	19,191
Dinwiddie	7,131	22,408
Emporia City	7,346	19,191
Essex	7,346	19,191
Fairfax	7,542	23,327
Fairfax City	7,542	23,327
Falls Church City	7,542	23,327
Fauquier	7,542	23,327
Floyd	7,346	19,191
Fluvanna	8,974	21,460
Franklin	7,631	22,437
Franklin City	7,346	19,191
Frederick	7,139	19,828
Fredericksburg City	7,542	23,327
Galax City	7,346	19,191
Giles	6,887	20,744

2022 Average Premium Tables

Gloucester	7,659	21,119
Goochland	7,131	22,408
Grayson	7,346	19,191
Greene	8,974	21,460
Greensville	7,346	19,191
Halifax	7,346	19,191
Hampton City	7,659	21,119
Hanover	7,131	22,408
Harrisonburg City	7,253	21,742
Henrico	7,131	22,408
Henry	7,346	19,191
Highland	7,346	19,191
Hopewell City	7,131	22,408
Isle of Wight	7,659	21,119
James City	7,659	21,119
King and Queen	7,131	22,408
King George	7,346	19,191
King William	7,131	22,408
Lancaster	7,346	19,191
Lee	7,346	19,191
Lexington City	7,346	19,191
Loudoun	7,542	23,327
Louisa	7,131	22,408
Lunenburg	7,346	19,191
Lynchburg City	6,642	18,936
Madison	7,346	19,191
Manassas City	7,542	23,327
Manassas Park City	7,542	23,327
Martinsville City	7,346	19,191
Mathews	7,659	21,119
Mecklenburg	7,346	19,191
Middlesex	7,346	19,191
Montgomery	6,887	20,744
Nelson	8,974	21,460
New Kent	7,131	22,408
Newport News City	7,659	21,119
Norfolk City	7,659	21,119
Northampton	7,346	19,191
Northumberland	7,346	19,191
Norton City	7,346	19,191
Nottoway	7,346	19,191
Orange	7,346	19,191
Page	7,346	19,191
Patrick	7,346	19,191
Petersburg City	7,131	22,408
Pittsylvania	8,956	21,176
Poquoson	7,659	21,119
Portsmouth City	7,659	21,119
Powhatan	7,131	22,408
Prince Edward	7,346	19,191
Prince George	7,131	22,408
Prince William	7,542	23,327
Pulaski	6,887	20,744

Radford City	6,887	20,744
Rappahannock	7,346	19,191
Richmond	7,346	19,191
Richmond City	7,131	22,408
Roanoke	7,631	22,437
Roanoke City	7,631	22,437
Rockbridge	7,346	19,191
Rockingham	7,253	21,742
Russell	7,346	19,191
Salem City	7,631	22,437
Scott	7,629	18,863
Shenandoah	7,346	19,191
Smyth	7,346	19,191
Southampton	7,346	19,191
Spotsylvania	7,542	23,327
Stafford	7,542	23,327
Staunton City	7,346	19,191
Suffolk City	7,659	21,119
Surry	7,659	21,119
Sussex	7,131	22,408
Tazewell	7,346	19,191
Virginia Beach City	7,659	21,119
Warren	7,542	23,327
Washington	7,629	18,863
Waynesboro City	7,346	19,191
Westmoreland	7,346	19,191
Williamsburg City	7,659	21,119
Winchester City	7,139	19,828
Wise	7,346	19,191
Wythe	7,346	19,191
York	7,659	21,119

Washington

County	Employee-Only	Dependent, Family, etc.
Adams	7,672	21,504
Asotin	7,672	21,504
Benton	7,672	21,504
Chelan	7,672	21,504
Clallam	7,967	20,803
Clark	7,145	18,452
Columbia	7,672	21,504
Cowlitz	7,967	20,803
Douglas	7,672	21,504
Ferry	7,333	18,084
Franklin	7,672	21,504
Garfield	7,672	21,504
Grant	7,672	21,504
Grays Harbor	7,967	20,803
Island	7,967	20,803
Jefferson	7,967	20,803
King	7,851	21,289
Kitsap	7,967	20,803

Kittitas	7,672	21,504
Klickitat	7,145	18,452
Lewis	7,967	20,803
Lincoln	7,333	18,084
Mason	7,967	20,803
Okanogan	7,672	21,504
Pacific	7,967	20,803
Pend Oreille	7,333	18,084
Pierce	7,967	20,803
San Juan	7,967	20,803
Skagit	7,967	20,803
Skamania	7,145	18,452
Snohomish	7,967	20,803
Spokane	7,333	18,084
Stevens	7,333	18,084
Thurston	7,967	20,803
Wahkiakum	7,967	20,803
Walla Walla	7,672	21,504
Whatcom	7,967	20,803
Whitman	7,672	21,504
Yakima	7,672	21,504

West Virginia

County	Employee-Only	Dependent, Family, etc.
Barbour	8,482	24,657
Berkeley	7,970	24,049
Boone	7,875	26,140
Braxton	9,567	25,392
Brooke	7,936	24,647
Cabell	7,745	24,334
Calhoun	9,567	25,392
Clay	9,567	25,392
Doddridge	7,968	22,054
Fayette	9,567	25,392
Gilmer	7,968	22,054
Grant	6,607	22,895
Greenbrier	9,567	25,392
Hampshire	6,607	22,895
Hancock	7,936	24,647
Hardy	6,607	22,895
Harrison	8,482	24,657
Jackson	9,390	28,051
Jefferson	7,970	24,049
Kanawha	9,293	25,820
Lewis	7,968	22,054
Lincoln	7,875	26,140
Logan	7,875	26,140
Marion	7,968	22,054
Marshall	7,936	24,647
Mason	7,745	24,334
McDowell	7,875	26,140
Mercer	7,754	20,390

County	Employee-Only	Dependent, Family, etc.
Mineral	6,607	22,895
Mingo	7,875	26,140
Monongalia	7,968	22,054
Monroe	7,754	20,390
Morgan	6,607	22,895
Nicholas	9,567	25,392
Ohio	7,936	24,647
Pendleton	6,607	22,895
Pleasants	9,390	28,051
Pocahontas	8,482	24,657
Preston	8,482	24,657
Putnam	7,745	24,334
Raleigh	7,754	20,390
Randolph	8,482	24,657
Ritchie	9,390	28,051
Roane	9,567	25,392
Summers	7,754	20,390
Taylor	8,482	24,657
Tucker	8,482	24,657
Tyler	9,390	28,051
Upshur	8,482	24,657
Wayne	7,745	24,334
Webster	8,482	24,657
Wetzel	7,968	22,054
Wirt	9,390	28,051
Wood	9,390	28,051
Wyoming	7,875	26,140

Wisconsin

County	Employee-Only	Dependent, Family, etc.
Adams	7,489	29,125
Ashland	7,985	25,622
Barron	7,671	22,602
Bayfield	7,985	25,622
Brown	7,305	22,221
Buffalo	7,117	21,007
Burnett	7,985	25,622
Calumet	6,944	21,470
Chippewa	8,268	24,992
Clark	7,671	22,602
Columbia	8,008	26,080
Crawford	8,133	23,995
Dane	7,594	25,699
Dodge	6,944	21,470
Door	7,305	22,221
Douglas	7,985	25,622
Dunn	8,268	24,992
Eau Claire	8,268	24,992
Florence	6,647	21,458
Fond du Lac	6,944	21,470
Forest	6,647	21,458
Grant	8,133	23,995
Green	8,008	26,080
Green Lake	7,489	29,125
Iowa	8,133	23,995
Iron	6,647	21,458
Jackson	7,117	21,007
Jefferson	8,008	26,080
Juneau	7,489	29,125
Kenosha	8,772	26,795
Kewaunee	7,305	22,221
La Crosse	7,117	21,007
Lafayette	8,133	23,995
Langlade	6,647	21,458
Lincoln	8,141	24,385
Manitowoc	7,305	22,221
Marathon	8,141	24,385
Marinette	7,305	22,221
Marquette	7,489	29,125
Menomonee	7,305	22,221
Milwaukee	7,723	26,745
Monroe	7,117	21,007
Oconto	7,305	22,221
Oneida	6,647	21,458
Outagamie	6,944	21,470
Ozaukee	7,826	24,696
Pepin	8,268	24,992
Pierce	9,799	24,219
Polk	9,799	24,219
Portage	8,141	24,385
Price	7,671	22,602
Racine	8,772	26,795
Richland	7,489	29,125
Rock	8,008	26,080
Rusk	7,671	22,602
Sauk	7,489	29,125
Sawyer	7,985	25,622
Shawano	7,305	22,221
Sheboygan	6,944	21,470
St. Croix	9,799	24,219
Taylor	7,671	22,602
Trempealeau	7,117	21,007
Vernon	8,133	23,995
Vilas	6,647	21,458
Walworth	8,008	26,080
Washburn	7,985	25,622
Washington	7,826	24,696
Waukesha	7,826	24,696
Waupaca	6,944	21,470
Waushara	6,944	21,470
Winnebago	6,944	21,470
Wood	8,141	24,385

Wyoming

County	Employee-Only	Dependent, Family, etc.
Albany	8,544	24,339
Big Horn	8,544	24,339
Campbell	8,544	24,339
Carbon	8,544	24,339
Converse	8,544	24,339
Crook	8,544	24,339
Fremont	8,544	24,339
Goshen	8,544	24,339
Hot Springs	8,544	24,339
Johnson	8,544	24,339
Laramie	8,671	22,222
Lincoln	8,544	24,339
Natrona	8,899	22,349
Niobrara	8,544	24,339
Park	8,544	24,339
Platte	8,544	24,339
Sheridan	8,544	24,339
Sublette	8,544	24,339
Sweetwater	8,544	24,339
Teton	8,544	24,339
Uinta	8,544	24,339
Washakie	8,544	24,339
Weston	8,544	24,339

2022 Average Premium Tables