

Affordable Care Act Marketplace Coverage for the Self-Employed and Small Business Owners in 2023

These tables update [Affordable Care Act Marketplace Coverage for the Self-Employed and Small Business Owners](#), for 2023; the linked document presents data for 2022 and a short description of the Treasury methodology.

Table 1: Number of Self-Employed Workers and Small Business Owners with Marketplace Health Insurance Coverage in 2023, Ages 21-64

State	Self-Employed Workers	Small Business Owners	Either	Share of Marketplace Enrollees
AK	2,450	4,610	5,360	27%
AL	27,190	42,760	52,440	24%
AR	9,710	17,260	20,800	22%
AZ	24,090	39,130	47,210	24%
CA	220,160	363,440	425,530	28%
CO	23,350	36,590	44,600	26%
CT	16,230	25,380	29,960	28%
DC	2,750	2,940	3,970	30%
DE	3,560	5,650	6,650	22%
FL	367,270	530,480	675,610	30%
GA	95,030	157,550	191,500	29%
HI	4,360	7,030	8,160	42%
IA	9,350	18,500	21,000	26%
ID	7,450	14,240	16,960	24%
IL	43,290	62,260	77,890	27%
IN	18,030	30,430	36,750	21%
KS	12,900	20,900	25,170	24%
KY	7,450	13,210	15,650	25%
LA	13,590	24,380	29,050	26%
MA	29,030	45,700	54,010	20%
MD	21,270	33,250	40,510	25%
ME	7,910	12,840	15,060	29%
MI	36,830	57,530	69,250	25%
MN	13,100	22,830	26,480	25%
MO	27,730	46,060	54,530	25%
MS	16,490	24,790	32,340	21%

Table continues on next page.



Table 1: Number of Self-Employed Workers and Small Business Owners with Marketplace Health Insurance Coverage in 2023, Ages 21-64, Continued

State	Self-Employed Workers	Small Business Owners	Either	Share of Marketplace Enrollees
MT	5,860	11,470	13,090	28%
NC	74,950	111,890	137,940	23%
ND	3,490	7,550	8,410	34%
NE	10,040	20,910	23,120	30%
NH	8,650	13,500	15,680	30%
NJ	39,630	63,600	75,770	26%
NM	5,550	8,620	10,390	23%
NV	12,580	19,530	23,320	30%
NY	33,640	53,310	63,900	24%
OH	29,840	46,800	57,010	21%
OK	18,590	32,230	38,780	26%
OR	17,340	28,300	33,060	27%
PA	47,450	75,600	89,580	25%
RI	3,360	5,000	6,030	18%
SC	33,010	53,020	64,480	22%
SD	4,800	9,660	10,910	29%
TN	40,720	61,450	75,560	26%
TX	244,290	404,480	492,160	29%
UT	17,300	31,910	38,440	21%
VA	36,530	58,080	69,670	26%
VT	3,750	6,130	7,090	28%
WA	29,320	47,070	56,000	25%
WI	24,190	38,970	46,490	22%
WV	3,120	4,980	5,950	20%
WY	3,410	6,480	7,560	25%
Other	1,010	870	1,590	22%
Total	1,812,990	2,881,150	3,498,420	27%

Note: This analysis is based on a 10% random sample of all tax returns. Marketplace coverage is measured using data submitted to the IRS on Forms 1095-A for tax year 2023. Small business owners are defined based on information contained in Form 1040 Schedules C, E and F, Forms 1065, and 1120S. We follow the definition used in OTA Technical Paper 4 with the exception that we use a \$5 million income threshold. A taxpayer is defined as self-employed if they received at least 85% of their earnings from income reported on Schedule SE. Other refers to individuals who listed an address on their tax return that is not one of the 50 states or the District of Columbia.



Table 2: Share of People with Marketplace Coverage in 2023, Ages 21-64 by Self-Employment/Small Business Ownership Status

State	Self-Employed and Small Business Owners?		State	Self-Employed and Small Business Owners?	
	Yes	No		Yes	No
AK	19%	5%	MT	22%	7%
AL	22%	9%	NC	27%	10%
AR	14%	6%	ND	19%	5%
AZ	14%	5%	NE	25%	6%
CA	19%	6%	NH	24%	5%
CO	14%	5%	NJ	14%	5%
CT	16%	5%	NM	13%	4%
DC	13%	3%	NV	14%	4%
DE	16%	5%	NY	6%	2%
FL	40%	17%	OH	12%	4%
GA	26%	11%	OK	19%	7%
HI	12%	2%	OR	18%	5%
IA	14%	4%	PA	17%	5%
ID	18%	6%	RI	13%	6%
IL	13%	4%	SC	25%	11%
IN	14%	5%	SD	21%	7%
KS	20%	7%	TN	17%	7%
KY	8%	3%	TX	23%	10%
LA	11%	5%	UT	27%	9%
MA	17%	7%	VA	16%	5%
MD	12%	5%	VT	21%	7%
ME	22%	6%	WA	18%	5%
MI	16%	5%	WI	21%	6%
MN	11%	3%	WV	11%	3%
MO	19%	6%	WY	27%	9%
MS	19%	11%	Other	1%	0%
			Total	19%	7%

Note: See note to Table 1.



Table 3: Share of Self-Employed Workers and Small Business Owners with Marketplace Coverage who Claimed Premium Tax Credits in 2023, Ages 21-64

State	Share	State	Share
AK	80%	MT	82%
AL	85%	NC	85%
AR	81%	ND	83%
AZ	75%	NE	89%
CA	84%	NH	67%
CO	72%	NJ	81%
CT	82%	NM	73%
DC	34%	NV	80%
DE	80%	NY	53%
FL	88%	OH	75%
GA	81%	OK	87%
HI	81%	OR	77%
IA	85%	PA	82%
ID	85%	RI	75%
IL	82%	SC	84%
IN	76%	SD	90%
KS	85%	TN	79%
KY	79%	TX	83%
LA	80%	UT	84%
MA	63%	VA	77%
MD	72%	VT	87%
ME	80%	WA	68%
MI	79%	WI	83%
MN	67%	WV	88%
MO	85%	WY	90%
MS	82%	Other	42%
		Total	82%

Note: See note to Table 1.

