

Table II.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2018

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.3%	23.0%	20.8%	22.2%	28.2%	48.1%	22.6%	41.0%
New England:								
Connecticut	40.7%	15.5%*	8.9%*	21.0%*	30.3%	54.7%	14.8%	45.8%
Maine	48.0%	29.5%	21.7%*	38.8%	39.4%	59.5%	29.7%	51.6%
Massachusetts	23.3%	21.6%*	0.7%*	7.0%*	4.2%*	33.8%	11.3%*	25.3%
New Hampshire	47.0%	6.3%*	6.8%*	13.8%*	31.8%	68.5%	9.6%*	54.5%
Rhode Island	26.9%	10.7%*	6.3%*	10.2%*	16.4%*	40.7%	9.8%*	31.2%
Vermont	30.4%	27.7%*	19.3%*	17.3%*	15.3%	50.5%	19.1%	33.3%
Middle Atlantic:								
New Jersey	33.3%	15.5%*	4.0%*	13.7%*	11.9%	47.0%	10.8%	38.1%
New York	31.6%	13.1%*	30.5%	13.8%	25.2%	41.3%	21.4%	33.8%
Pennsylvania	30.5%	18.8%*	5.3%*	9.4%*	19.3%	45.1%	9.6%*	34.2%
East North Central:								
Illinois	36.8%	36.4%	18.0%*	23.7%*	23.9%	46.5%	25.2%	38.6%
Indiana	31.2%	18.0%*	42.6%	28.1%	32.2%	31.5%	32.9%	31.0%
Michigan	35.7%	39.4%	17.3%*	31.0%*	41.7%	35.7%	25.2%	37.3%
Ohio	47.1%	8.2%*	19.9%*	22.4%	35.4%	58.4%	21.8%	50.5%
Wisconsin	48.5%	58.7%	40.6%	34.4%	47.5%	52.2%	54.7%	47.7%
West North Central:								
Iowa	41.6%	43.6%	15.1%*	33.6%	31.6%	52.8%	28.9%	44.2%
Kansas	44.2%	37.3%	23.2%*	26.7%	24.9%	60.8%	25.8%	48.1%
Minnesota	55.8%	20.4%*	34.8%*	31.6%	51.4%	65.9%	36.5%	58.9%
Missouri	36.8%	26.4%*	9.6%*	14.8%*	22.7%*	47.8%	20.4%	39.6%
Nebraska	41.7%	28.8%*	30.6%*	15.4%	35.3%	49.0%	25.8%	43.3%
North Dakota	60.5%	57.9%	67.6%	40.6%	54.8%	70.0%	55.5%	61.7%
South Dakota	42.7%	34.8%	39.6%	35.4%	42.3%	46.3%	38.3%	43.7%
South Atlantic:								
Delaware	36.5%	12.2%*	6.3%*	17.0%*	14.6%*	49.8%	10.1%*	40.8%
District of Columbia	17.0%	15.9%*	6.2%*	6.9%*	12.3%	26.4%	6.6%*	19.2%
Florida	37.7%	20.0%*	9.6%*	20.5%	16.9%	49.3%	18.1%	41.1%
Georgia	39.4%	6.2%*	21.8%*	23.2%	21.2%	49.6%	23.2%	41.4%
Maryland	33.1%	9.4%*	13.6%*	16.0%*	32.2%	41.6%	12.8%*	37.2%
North Carolina	40.1%	10.9%*	21.0%*	22.6%	41.1%	45.0%	19.6%	42.5%
South Carolina	38.4%	--	20.0%*	18.4%*	34.0%	45.0%	20.6%	40.5%
Virginia	37.3%	35.6%*	28.5%*	19.8%*	40.1%	40.7%	30.6%	38.4%
West Virginia	33.7%	26.1%*	21.9%*	16.2%*	27.3%*	41.5%	21.6%	35.4%
East South Central:								
Alabama	28.5%	0.0%	8.7%*	2.8%*	11.8%*	46.6%	5.2%*	33.2%
Kentucky	38.2%	21.0%*	21.3%*	30.5%	27.0%	45.8%	26.1%	40.0%
Mississippi	39.9%	35.2%*	24.4%*	48.2%	29.8%	43.0%	33.2%	41.0%
Tennessee	48.1%	23.7%*	40.2%	34.9%	61.8%	47.8%	31.1%	50.4%
West South Central:								
Arkansas	43.9%	--	45.0%	26.8%	40.6%	47.9%	36.6%	45.0%
Louisiana	49.4%	29.1%*	24.2%*	35.9%	33.0%	63.4%	23.8%	54.5%
Oklahoma	38.6%	25.7%*	11.0%*	41.7%	25.4%	49.9%	26.6%	41.2%
Texas	40.3%	16.9%*	13.7%*	14.4%	26.2%	52.5%	15.8%	43.6%
Mountain:								
Arizona	39.5%	15.4%*	47.6%	19.7%*	29.2%	47.3%	29.1%	41.2%
Colorado	46.8%	21.0%*	23.4%*	40.4%	29.9%	59.7%	25.6%	50.9%
Idaho	47.7%	18.9%*	20.4%*	38.1%	33.2%	62.8%	29.6%	51.9%
Montana	53.0%	32.5%	47.3%	46.2%	53.4%	62.4%	36.5%	58.0%
Nevada	29.0%	7.5%*	--	20.0%*	24.4%*	33.4%	14.5%*	31.0%
New Mexico	34.9%	--	40.5%*	29.7%*	29.6%	37.9%	29.9%	35.9%
Utah	48.8%	--	44.9%	30.1%	43.4%	53.9%	47.2%	48.9%
Wyoming	57.9%	50.5%	62.3%	56.2%	53.9%	60.4%	56.0%	58.3%
Pacific:								
Alaska	62.8%	69.6%	60.4%	64.2%	47.4%	68.0%	66.3%	62.0%
California	33.2%	26.0%	17.7%	18.6%	18.7%	44.8%	21.0%	35.7%
Hawaii	30.5%	34.7%	23.9%	26.3%	30.9%	32.3%	29.0%	31.0%
Oregon	40.2%	27.9%*	31.2%*	28.2%	23.9%	57.0%	29.8%	42.6%
Washington	58.2%	38.6%	38.8%	48.6%	51.0%	67.7%	37.7%	62.8%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Table II.F.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and State: United States, 2018

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	1.50%	1.42%	1.08%	1.16%	0.96%	0.84%	0.74%
New England:								
Connecticut	4.97%	6.00% *	8.03% *	7.46% *	7.03%	7.27%	4.40%	5.64%
Maine	3.56%	7.88%	8.40% *	7.59%	6.51%	5.06%	5.08%	4.02%
Massachusetts	2.78%	15.72% *	0.50% *	2.79% *	1.62% *	3.83%	5.53% *	3.08%
New Hampshire	3.85%	3.93% *	4.60% *	5.58% *	9.08%	4.38%	3.39% *	4.24%
Rhode Island	3.24%	6.49% *	4.01% *	4.02% *	6.04% *	5.32%	3.27% *	3.89%
Vermont	3.49%	9.25% *	7.68% *	6.14% *	3.43%	6.00%	4.23%	4.12%
Middle Atlantic:								
New Jersey	3.29%	6.42% *	2.36% *	4.26% *	3.22%	5.42%	3.21%	4.00%
New York	2.73%	4.48% *	8.60%	3.91%	5.36%	4.09%	4.21%	3.19%
Pennsylvania	3.07%	8.45% *	3.70% *	3.86% *	4.86%	4.73%	3.40% *	3.49%
East North Central:								
Illinois	3.74%	10.34%	8.48% *	7.93% *	6.16%	5.74%	5.13%	4.27%
Indiana	3.31%	7.67% *	10.91%	7.51%	7.78%	4.56%	5.62%	3.73%
Michigan	4.09%	10.03%	6.28% *	9.49% *	9.92%	5.46%	5.12%	4.64%
Ohio	3.33%	4.85% *	7.14% *	5.52%	6.70%	4.40%	4.76%	3.66%
Wisconsin	3.98%	12.76%	10.85%	7.53%	7.14%	6.17%	6.94%	4.38%
West North Central:								
Iowa	3.33%	9.47%	6.18% *	6.79%	5.73%	5.16%	5.03%	3.81%
Kansas	3.60%	10.73%	7.73% *	6.88%	5.88%	4.82%	4.96%	4.11%
Minnesota	3.06%	8.41% *	10.59% *	7.07%	6.45%	4.50%	6.52%	3.47%
Missouri	4.07%	9.34% *	6.60% *	5.30% *	8.58% *	6.00%	5.05%	4.69%
Nebraska	4.31%	12.06% *	13.57% *	4.61%	8.04%	6.35%	6.56%	4.76%
North Dakota	3.47%	11.31%	9.55%	7.80%	6.10%	5.34%	5.77%	4.07%
South Dakota	3.38%	8.43%	9.59%	6.73%	7.52%	5.18%	5.47%	3.92%
South Atlantic:								
Delaware	3.50%	6.70% *	5.06% *	8.08% *	6.39% *	4.62%	4.23% *	3.94%
District of Columbia	2.00%	11.05% *	4.04% *	4.45% *	3.65%	3.11%	3.80% *	2.29%
Florida	3.93%	6.25% *	4.60% *	6.11%	3.88%	5.48%	4.23%	4.45%
Georgia	3.47%	5.34% *	10.17% *	6.66%	6.05%	4.69%	5.50%	3.82%
Maryland	3.33%	4.66% *	8.20% *	6.11% *	7.13%	4.99%	4.05% *	3.91%
North Carolina	3.32%	5.88% *	9.21% *	6.64%	8.36%	4.39%	4.93%	3.66%
South Carolina	3.64%	--	8.12% *	6.04% *	8.79%	4.97%	5.62%	4.02%
Virginia	3.88%	11.96% *	9.22% *	6.24% *	8.35%	5.61%	5.80%	4.42%
West Virginia	3.64%	9.23% *	9.32% *	7.11% *	8.28% *	5.03%	5.01%	4.10%
East South Central:								
Alabama	3.19%	0.00%	5.31% *	1.98% *	4.26% *	4.93%	2.42% *	3.73%
Kentucky	3.28%	9.25% *	7.74% *	7.44%	7.05%	4.60%	5.46%	3.65%
Mississippi	4.95%	12.04% *	9.80% *	9.89%	7.39%	7.88%	7.13%	5.70%
Tennessee	3.75%	9.67% *	10.73%	7.95%	6.19%	5.59%	6.24%	4.17%
West South Central:								
Arkansas	4.03%	--	12.37%	7.71%	8.07%	5.75%	6.59%	4.59%
Louisiana	3.91%	10.72% *	8.50% *	7.41%	7.58%	6.00%	5.39%	4.52%
Oklahoma	3.65%	9.13% *	8.77% *	8.57%	6.79%	5.67%	5.78%	4.25%
Texas	2.87%	6.15% *	6.37% *	4.03%	4.95%	3.88%	3.54%	3.17%
Mountain:								
Arizona	4.05%	9.45% *	11.18%	6.11% *	8.65%	5.62%	6.46%	4.59%
Colorado	3.41%	7.19% *	12.08% *	8.74%	6.72%	4.67%	6.26%	3.86%
Idaho	3.79%	7.93% *	8.06% *	8.53%	8.49%	4.69%	6.12%	4.36%
Montana	3.69%	8.97%	11.01%	11.34%	7.07%	5.68%	6.12%	4.29%
Nevada	2.89%	5.40% *	--	7.17% *	7.67% *	3.69%	5.84% *	3.21%
New Mexico	3.50%	--	13.73% *	9.63% *	7.96%	4.66%	6.94%	3.94%
Utah	5.47%	--	12.44%	8.76%	10.30%	7.72%	7.61%	5.96%
Wyoming	3.79%	11.44%	9.92%	8.31%	7.78%	5.77%	6.27%	4.44%
Pacific:								
Alaska	4.36%	10.89%	12.61%	7.94%	10.66%	5.48%	7.04%	5.02%
California	2.22%	4.72%	3.95%	3.75%	3.37%	3.36%	2.42%	2.60%
Hawaii	2.99%	7.33%	6.48%	6.09%	5.64%	5.07%	4.33%	3.64%
Oregon	3.92%	13.17% *	9.47% *	6.67%	5.90%	6.80%	5.86%	4.65%
Washington	3.81%	8.70%	9.99%	7.19%	7.68%	5.45%	5.65%	4.30%

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

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