

Table VI.B.2.b.1.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss coverage by ownership type and age of firm and State: United States, 2020

Division and State	Total	For profit, incorporated	Ownership	Nonprofit	Age of firm	
			For profit, unincorporated		Less than 5 years	5 or more years
United States	64.1%	63.9%	60.8%	66.4%	57.9%	64.1%
New England:						
Connecticut	55.9%	45.8%	81.5%	71.4%	--	55.8%
Maine	53.2%	46.2% *	83.4%	62.8%	--	53.2%
Massachusetts	58.6%	58.5%	48.2% *	61.4%	--	58.5%
New Hampshire	72.0%	68.2%	65.8%	81.1%	--	71.8%
Rhode Island	82.3%	80.8%	67.9%	88.9%	--	83.0%
Vermont	85.3%	78.8%	--	95.2%	--	85.3%
Middle Atlantic:						
New Jersey	63.2%	59.8%	62.4%	85.6%	--	62.7%
New York	61.0%	61.5%	70.3%	55.8%	--	61.0%
Pennsylvania	72.7%	72.2%	79.4%	72.9%	--	72.5%
East North Central:						
Illinois	65.3%	64.1%	57.5%	76.8%	--	65.4%
Indiana	77.7%	77.7%	68.2%	82.5%	--	78.1%
Michigan	64.3%	60.0%	61.2%	75.6%	--	64.3%
Ohio	60.9%	64.5%	39.3% *	62.8%	--	61.2%
Wisconsin	72.1%	66.2%	67.9%	87.3%	--	72.4%
West North Central:						
Iowa	70.7%	68.7%	58.3%	82.0%	--	70.7%
Kansas	69.4%	65.5%	88.5%	71.9%	--	69.2%
Minnesota	56.2%	51.7%	71.0%	75.0%	--	56.2%
Missouri	77.3%	75.5%	77.2%	81.8%	--	77.1%
Nebraska	73.1%	68.8%	62.0%	96.2%	--	73.1%
North Dakota	69.1%	65.3%	--	81.6%	--	68.8%
South Dakota	65.7%	54.6%	74.3%	88.3%	--	65.9%
South Atlantic:						
Delaware	75.4%	80.1%	80.5%	52.3%	--	75.0%
District of Columbia	71.8%	68.0%	56.2%	87.0%	--	72.7%
Florida	64.0%	65.7%	44.8% *	70.9%	--	64.1%
Georgia	74.7%	73.9%	55.1%	88.4%	--	74.8%
Maryland	71.7%	56.0%	71.7%	96.4%	--	72.6%
North Carolina	63.5%	64.6%	53.7% *	64.6%	--	63.5%
South Carolina	65.8%	71.7%	81.0%	30.8% *	--	67.4%
Virginia	65.4%	75.4%	23.8% *	73.8%	--	65.5%
West Virginia	67.6%	70.3%	33.9% *	87.1%	--	67.6%
East South Central:						
Alabama	62.5%	73.7%	98.5%	--	--	62.8%
Kentucky	68.2%	66.2%	58.8%	79.6%	--	67.9%
Mississippi	65.3%	72.1%	78.1%	--	--	65.3%
Tennessee	58.8%	63.3%	43.0% *	54.1%	--	59.0%
West South Central:						
Arkansas	71.9%	71.3%	51.2% *	92.7%	--	71.4%
Louisiana	66.5%	70.2%	59.9%	61.7%	--	66.9%
Oklahoma	68.2%	70.1%	41.7% *	78.9%	--	68.7%
Texas	63.7%	61.7%	72.9%	64.7%	--	63.7%
Mountain:						
Arizona	65.0%	68.4%	37.6% *	70.4%	--	66.4%
Colorado	72.9%	73.7%	56.6%	86.3%	--	72.6%
Idaho	59.7%	60.7%	74.2%	39.2%	--	60.0%
Montana	71.6%	61.0%	--	89.5%	--	71.9%
Nevada	57.8%	59.3%	44.9% *	--	--	57.7%
New Mexico	72.1%	59.9%	73.8%	99.2%	--	72.3%
Utah	66.3%	64.3%	64.3%	76.0%	--	66.0%
Wyoming	72.0%	72.3%	--	88.8%	--	73.0%
Pacific:						
Alaska	57.7%	50.7%	75.6%	83.0%	--	58.7%
California	51.0%	55.3%	68.2%	27.0% *	--	50.9%
Hawaii	50.0%	45.5%	66.3%	--	--	51.5%
Oregon	61.4%	55.6%	87.7%	65.4%	--	60.9%
Washington	50.1%	47.6%	63.5%	54.1% *	--	49.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 VI.B.2.b.1.b Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss coverage by ownership type and age of firm and State: United States, 2020

Division and State	Total	For profit, incorporated	Ownership		Age of firm	
			For profit, unincorporated	Nonprofit	Less than 5 years	5 or more years
United States	1.02%	1.23%	2.79%	2.41%	6.67%	1.03%
New England:						
Connecticut	3.98%	4.92%	11.67%	7.36%	--	3.99%
Maine	10.77%	14.16% *	11.11%	12.15%	--	10.77%
Massachusetts	5.45%	6.46%	15.81% *	12.08%	--	5.48%
New Hampshire	4.50%	7.05%	10.44%	6.15%	--	4.55%
Rhode Island	3.63%	5.24%	9.49%	5.53%	--	3.64%
Vermont	2.60%	4.67%	--	2.16%	--	2.60%
Middle Atlantic:						
New Jersey	5.84%	7.22%	13.18%	7.34%	--	5.87%
New York	4.15%	5.55%	10.53%	7.52%	--	4.16%
Pennsylvania	4.17%	4.54%	9.43%	9.66%	--	4.20%
East North Central:						
Illinois	4.09%	4.84%	8.33%	6.97%	--	4.10%
Indiana	3.87%	4.25%	15.96%	8.20%	--	3.86%
Michigan	4.70%	6.23%	14.72%	8.56%	--	4.70%
Ohio	5.70%	7.20%	12.50% *	13.94%	--	5.76%
Wisconsin	5.52%	7.16%	19.23%	6.47%	--	5.62%
West North Central:						
Iowa	4.10%	4.72%	16.98%	8.61%	--	4.10%
Kansas	3.82%	4.64%	5.77%	8.80%	--	3.84%
Minnesota	8.90%	10.02%	12.39%	11.07%	--	8.93%
Missouri	3.69%	4.66%	10.66%	6.58%	--	3.72%
Nebraska	5.05%	6.00%	12.73%	2.65%	--	5.08%
North Dakota	5.04%	6.69%	--	6.79%	--	5.09%
South Dakota	6.35%	8.50%	10.11%	5.00%	--	6.45%
South Atlantic:						
Delaware	6.22%	6.94%	10.15%	7.10%	--	6.40%
District of Columbia	5.34%	6.38%	11.25%	4.85%	--	5.33%
Florida	5.02%	5.89%	13.76% *	10.29%	--	5.06%
Georgia	4.49%	5.40%	15.64%	7.76%	--	4.49%
Maryland	5.08%	7.31%	13.30%	1.82%	--	5.12%
North Carolina	5.23%	6.43%	18.38% *	9.44%	--	5.23%
South Carolina	6.31%	5.64%	8.90%	16.22% *	--	6.37%
Virginia	6.66%	6.04%	10.98% *	10.48%	--	6.75%
West Virginia	5.30%	4.77%	12.53% *	7.71%	--	5.30%
East South Central:						
Alabama	7.66%	6.79%	1.22%	--	--	7.71%
Kentucky	5.61%	6.39%	14.90%	14.65%	--	5.66%
Mississippi	6.22%	4.89%	11.97%	--	--	6.22%
Tennessee	5.68%	6.63%	17.05% *	14.17%	--	5.71%
West South Central:						
Arkansas	5.27%	5.64%	18.33% *	3.90%	--	5.36%
Louisiana	5.31%	6.08%	13.90%	13.53%	--	5.38%
Oklahoma	5.24%	5.49%	16.72% *	9.58%	--	5.27%
Texas	3.30%	3.96%	7.05%	9.37%	--	3.31%
Mountain:						
Arizona	5.75%	6.34%	14.22% *	13.36%	--	5.76%
Colorado	5.39%	6.16%	16.28%	5.41%	--	5.49%
Idaho	7.46%	11.05%	7.20%	5.89%	--	7.58%
Montana	5.89%	5.99%	--	5.53%	--	5.90%
Nevada	5.95%	6.48%	16.76% *	--	--	5.97%
New Mexico	6.37%	8.45%	17.29%	0.79%	--	6.39%
Utah	6.15%	7.15%	14.56%	12.96%	--	6.33%
Wyoming	5.02%	5.68%	--	8.50%	--	5.00%
Pacific:						
Alaska	6.99%	8.16%	14.89%	9.96%	--	7.10%
California	5.18%	5.93%	10.58%	10.34% *	--	5.22%
Hawaii	6.23%	7.34%	11.31%	--	--	6.33%
Oregon	6.05%	7.59%	8.66%	12.69%	--	6.11%
Washington	8.25%	9.55%	13.66%	16.53% *	--	8.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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