

**Table XI.F.1(2008) Percent of civilian employees enrolled in a health insurance plan that had a deductible by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	66.7%	70.7%	47.4%
Census division:			
New England	48.6%	55.2%	9.0%
Middle Atlantic	46.0%	52.1%	16.4%
East North Central	77.8%	82.0%	54.6%
West North Central	79.1%	82.2%	63.4%
South Atlantic	70.4%	73.2%	56.5%
East South Central	82.1%	83.2%	77.2%
West South Central	81.0%	85.8%	62.0%
Mountain	73.4%	76.5%	58.8%
Pacific	53.4%	57.1%	34.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.F.1(2008) Standard error for percent of civilian employees enrolled in a health insurance plan that had a deductible by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	0.48%	0.48%	0.81%
Census division:			
New England	2.23%	2.66%	0.81%
Middle Atlantic	1.50%	1.65%	1.42%
East North Central	0.70%	0.59%	2.49%
West North Central	1.50%	1.74%	3.71%
South Atlantic	1.20%	1.27%	1.49%
East South Central	1.42%	1.59%	1.74%
West South Central	1.09%	1.14%	1.63%
Mountain	1.25%	1.53%	1.29%
Pacific	1.01%	1.19%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.F.2(2008) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	832	869	559
Census division:			
New England	797	805	414
Middle Atlantic	728	745	300
East North Central	801	835	475
West North Central	898	929	711
South Atlantic	843	904	477
East South Central	765	816	573
West South Central	945	1,002	674
Mountain	860	888	652
Pacific	795	824	472

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.F.2(2008) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	6.56	7.04	9.72
Census division:			
New England	50.06	52.55	39.72
Middle Atlantic	43.25	44.88	39.86
East North Central	21.60	21.72	36.96
West North Central	30.56	34.52	34.20
South Atlantic	29.30	32.53	11.93
East South Central	26.35	30.99	43.78
West South Central	36.94	42.25	28.19
Mountain	20.14	20.70	31.15
Pacific	22.76	23.30	42.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.F.3(2008) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	1,596	1,658	1,155
Census division:			
New England	1,520	1,544	818
Middle Atlantic	1,432	1,504	635
East North Central	1,538	1,606	1,025
West North Central	1,646	1,671	1,468
South Atlantic	1,660	1,720	1,267
East South Central	1,459	1,517	1,138
West South Central	1,826	1,880	1,477
Mountain	1,733	1,822	1,268
Pacific	1,496	1,591	913

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.F.3(2008) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at civilian establishments by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	16.72	20.79	32.75
Census division:			
New England	97.47	100.70	116.81
Middle Atlantic	91.06	94.37	95.00
East North Central	41.75	46.70	90.85
West North Central	50.64	54.03	67.65
South Atlantic	48.02	58.14	91.11
East South Central	51.34	60.79	74.76
West South Central	99.97	113.97	63.40
Mountain	49.27	57.80	58.10
Pacific	45.81	46.72	93.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.F.4(2008) Percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	72.8%	71.8%	77.8%
Census division:			
New England	83.7%	82.6%	90.2%
Middle Atlantic	80.1%	79.2%	84.5%
East North Central	65.0%	64.6%	67.6%
West North Central	62.9%	61.1%	72.4%
South Atlantic	73.1%	71.2%	82.2%
East South Central	68.5%	68.7%	67.5%
West South Central	73.0%	71.3%	79.3%
Mountain	70.5%	68.9%	78.3%
Pacific	76.9%	76.9%	76.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.F.4(2008) Standard error for percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	0.69%	0.83%	0.69%
Census division:			
New England	1.16%	1.47%	1.17%
Middle Atlantic	1.76%	1.95%	1.23%
East North Central	1.34%	1.45%	2.72%
West North Central	0.95%	1.48%	3.02%
South Atlantic	0.92%	1.12%	1.38%
East South Central	1.93%	2.26%	2.54%
West South Central	2.18%	2.65%	2.07%
Mountain	1.03%	1.16%	1.55%
Pacific	1.07%	1.23%	1.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.F.5(2008) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	19.86	20.53	16.84
Census division:			
New England	18.12	19.24	11.89
Middle Atlantic	18.23	19.41	12.96
East North Central	19.59	20.48	14.87
West North Central	21.27	21.33	21.02
South Atlantic	20.16	20.69	17.93
East South Central	22.13	23.02	18.36
West South Central	22.66	22.62	22.82
Mountain	21.12	21.56	19.27
Pacific	18.45	19.29	14.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.F.5(2008) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	0.05	0.07	0.11
Census division:			
New England	0.19	0.27	0.14
Middle Atlantic	0.14	0.21	0.20
East North Central	0.17	0.18	0.50
West North Central	0.37	0.42	0.49
South Atlantic	0.16	0.20	0.12
East South Central	0.32	0.32	0.43
West South Central	0.35	0.43	0.26
Mountain	0.20	0.23	0.17
Pacific	0.14	0.17	0.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.F.6(2008) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	18.6	18.9	17.4
Census division:			
New England	18.6	18.8	15.9
Middle Atlantic	20.0	19.9	20.6
East North Central	17.8	18.1	15.1
West North Central	18.5	18.4	19.1
South Atlantic	18.4	18.3	18.6
East South Central	19.4	20.2	16.9
West South Central	18.6	18.7	18.0
Mountain	20.2	20.2	20.0
Pacific	18.2	18.9	14.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

**Table XI.F.6(2008) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2008**

Census division	Civilian **	Private sector	State/local government sector
United States	0.19	0.20	0.16
Census division:			
New England	0.60	0.58	1.26
Middle Atlantic	0.74	0.80	0.55
East North Central	0.18	0.20	0.43
West North Central	0.25	0.29	0.50
South Atlantic	0.36	0.43	0.23
East South Central	0.51	0.78	0.49
West South Central	0.47	0.51	0.54
Mountain	0.34	0.39	0.48
Pacific	0.27	0.30	0.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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

\*\* Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.