

Table XI.B.1(2014) Number of civilian employees by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	135,195,502	115,940,329	19,255,172
Census division:			
New England	7,098,057	6,186,179	911,878
Middle Atlantic	18,485,790	15,937,668	2,548,122
East North Central	21,016,576	18,195,529	2,821,047
West North Central	10,281,192	8,779,100	1,502,092
South Atlantic	25,728,159	22,144,175	3,583,984
East South Central	7,293,365	6,109,446	1,183,919
West South Central	15,208,390	12,854,138	2,354,252
Mountain	9,437,386	8,055,896	1,381,490
Pacific	20,646,586	17,678,198	2,968,388

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.

Totals may not sum exactly because of rounding.

Table XI.B.1(2014) Standard error for number of civilian employees by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	858,602	830,868	216,464
Census division:			
New England	137,698	131,869	39,640
Middle Atlantic	379,118	372,073	72,746
East North Central	316,290	300,344	99,162
West North Central	212,728	201,687	67,643
South Atlantic	382,582	373,696	81,976
East South Central	185,267	178,881	48,222
West South Central	298,028	287,969	76,776
Mountain	182,547	175,152	51,433
Pacific	355,496	344,061	89,438

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.

Totals may not sum exactly because of rounding.

Table XI.B.2(2014) Percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	85.5%	83.2%	99.3%
Census division:			
New England	89.5%	88.0%	99.8%
Middle Atlantic	88.1%	86.2%	99.8%
East North Central	86.2%	84.4%	98.0%
West North Central	84.3%	81.9%	98.2%
South Atlantic	84.8%	82.4%	99.8%
East South Central	86.7%	84.2%	99.6%
West South Central	83.5%	80.6%	99.6%
Mountain	84.3%	81.8%	98.8%
Pacific	84.3%	81.7%	99.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.2(2014) Standard error for percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.22%	0.26%	0.10%
Census division:			
New England	0.53%	0.62%	0.14%
Middle Atlantic	0.55%	0.66%	0.14%
East North Central	0.62%	0.71%	0.56%
West North Central	0.70%	0.83%	0.51%
South Atlantic	0.48%	0.57%	0.09%
East South Central	0.69%	0.85%	0.17%
West South Central	0.78%	0.94%	0.21%
Mountain	0.55%	0.66%	0.34%
Pacific	0.69%	0.82%	0.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.2.a(2014) Percent of civilian employees eligible for health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	75.5%	75.4%	76.3%
Census division:			
New England	73.5%	72.8%	77.5%
Middle Atlantic	74.0%	73.7%	75.6%
East North Central	75.1%	75.9%	70.7%
West North Central	75.2%	75.6%	73.1%
South Atlantic	76.7%	76.6%	77.5%
East South Central	75.9%	75.8%	76.4%
West South Central	78.5%	77.6%	82.5%
Mountain	73.3%	73.0%	74.7%
Pacific	75.6%	75.1%	77.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.2.a(2014) Standard error for percent of civilian employees eligible for health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.40%	0.31%
Census division:			
New England	1.02%	1.18%	0.87%
Middle Atlantic	1.19%	1.40%	0.69%
East North Central	0.84%	0.98%	1.14%
West North Central	1.02%	1.21%	1.17%
South Atlantic	0.71%	0.84%	0.58%
East South Central	1.17%	1.43%	0.91%
West South Central	0.90%	1.10%	0.55%
Mountain	1.15%	1.38%	0.74%
Pacific	0.92%	1.08%	1.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.2.a.(1)(2014) Percent of civilian employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	78.5%	76.7%	87.5%
Census division:			
New England	76.1%	74.1%	87.5%
Middle Atlantic	79.6%	77.3%	91.8%
East North Central	78.0%	76.5%	87.4%
West North Central	76.8%	75.0%	86.3%
South Atlantic	77.4%	75.8%	85.1%
East South Central	77.9%	75.4%	88.7%
West South Central	78.9%	77.4%	85.4%
Mountain	78.8%	77.1%	86.5%
Pacific	80.6%	78.8%	89.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.2.a.(1)(2014) Standard error for percent of civilian employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.23%	0.27%	0.25%
Census division:			
New England	0.66%	0.76%	0.75%
Middle Atlantic	0.62%	0.74%	0.72%
East North Central	0.64%	0.73%	0.76%
West North Central	0.74%	0.85%	1.28%
South Atlantic	0.57%	0.67%	0.46%
East South Central	1.09%	1.31%	0.69%
West South Central	0.77%	0.92%	0.87%
Mountain	0.61%	0.72%	0.72%
Pacific	0.56%	0.66%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.2.b(2014) Percent of civilian employees that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	59.3%	57.8%	66.7%
Census division:			
New England	55.9%	53.9%	67.9%
Middle Atlantic	58.9%	56.9%	69.3%
East North Central	58.6%	58.0%	61.7%
West North Central	57.8%	56.7%	63.1%
South Atlantic	59.4%	58.1%	65.9%
East South Central	59.2%	57.2%	67.8%
West South Central	61.9%	60.0%	70.4%
Mountain	57.7%	56.3%	64.6%
Pacific	60.9%	59.2%	69.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.2.b(2014) Standard error for percent of civilian employees that are enrolled in health insurance at establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.38%	0.32%
Census division:			
New England	0.99%	1.13%	0.84%
Middle Atlantic	1.09%	1.28%	0.74%
East North Central	0.85%	0.99%	1.10%
West North Central	0.99%	1.16%	1.23%
South Atlantic	0.72%	0.85%	0.57%
East South Central	1.14%	1.38%	0.57%
West South Central	0.95%	1.14%	0.81%
Mountain	1.06%	1.26%	0.83%
Pacific	0.85%	0.99%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.C.1(2014) Average total single premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	6,006	5,832	6,872
Census division:			
New England	6,499	6,265	8,036
Middle Atlantic	6,381	6,198	7,644
East North Central	6,132	5,937	7,413
West North Central	5,835	5,609	6,788
South Atlantic	5,888	5,720	6,629
East South Central	5,655	5,530	6,093
West South Central	5,674	5,661	5,719
Mountain	5,741	5,552	6,602
Pacific	6,138	5,836	7,968

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.C.1(2014) Standard error for average total single premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	23.64	25.41	61.26
Census division:			
New England	78.88	84.45	140.25
Middle Atlantic	83.93	85.72	344.49
East North Central	76.03	84.26	124.72
West North Central	91.74	73.16	337.42
South Atlantic	45.56	50.98	98.50
East South Central	72.27	84.04	157.27
West South Central	62.44	75.42	98.71
Mountain	56.88	63.86	95.67
Pacific	61.02	62.53	193.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.C.2(2014) Average total employee contribution (in dollars) per enrolled employee for single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	1,151	1,234	737
Census division:			
New England	1,446	1,459	1,358
Middle Atlantic	1,171	1,211	895
East North Central	1,246	1,296	919
West North Central	1,086	1,236	454
South Atlantic	1,184	1,300	672
East South Central	1,176	1,335	622
West South Central	1,065	1,198	615
Mountain	1,075	1,183	588
Pacific	1,033	1,061	862

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.C.2(2014) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	12.48	12.92	28.93
Census division:			
New England	35.95	40.39	62.02
Middle Atlantic	46.01	40.15	193.97
East North Central	28.35	31.26	56.54
West North Central	30.62	32.39	52.77
South Atlantic	24.46	27.72	38.12
East South Central	52.81	63.46	43.20
West South Central	45.13	44.48	87.11
Mountain	29.68	33.13	43.38
Pacific	31.02	34.22	70.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.C.3(2014) Percent of total premiums contributed by employees enrolled in single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	19.2%	21.2%	10.7%
Census division:			
New England	22.2%	23.3%	16.9%
Middle Atlantic	18.4%	19.5%	11.7%
East North Central	20.3%	21.8%	12.4%
West North Central	18.6%	22.0%	6.7%
South Atlantic	20.1%	22.7%	10.1%
East South Central	20.8%	24.1%	10.2%
West South Central	18.8%	21.2%	10.8%
Mountain	18.7%	21.3%	8.9%
Pacific	16.8%	18.2%	10.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.C.3(2014) Standard error for percent of total premiums contributed by employees enrolled in single coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.21%	0.38%
Census division:			
New England	0.50%	0.59%	0.58%
Middle Atlantic	0.69%	0.62%	2.07%
East North Central	0.46%	0.53%	0.75%
West North Central	0.54%	0.50%	0.70%
South Atlantic	0.41%	0.48%	0.57%
East South Central	0.83%	1.01%	0.57%
West South Central	0.79%	0.76%	1.56%
Mountain	0.52%	0.58%	0.68%
Pacific	0.49%	0.57%	0.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.C.4(2014) Percent of civilian employees enrolled in a health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	51.2%	52.4%	46.1%
Census division:			
New England	48.0%	50.5%	36.5%
Middle Atlantic	50.1%	53.7%	34.4%
East North Central	46.7%	48.3%	38.3%
West North Central	50.7%	50.4%	52.4%
South Atlantic	53.9%	53.7%	54.7%
East South Central	54.0%	53.4%	56.0%
West South Central	54.3%	53.0%	59.2%
Mountain	49.7%	50.5%	46.6%
Pacific	52.3%	55.7%	38.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.C.4(2014) Standard error for percent of civilian employees enrolled in a health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.27%	0.30%	0.55%
Census division:			
New England	0.76%	0.87%	0.68%
Middle Atlantic	1.06%	1.08%	0.90%
East North Central	0.62%	0.71%	1.09%
West North Central	0.68%	0.71%	1.99%
South Atlantic	0.60%	0.69%	1.06%
East South Central	0.93%	1.07%	1.77%
West South Central	0.78%	0.93%	1.02%
Mountain	0.61%	0.67%	1.41%
Pacific	0.71%	0.80%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.D.1(2014) Average total family premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	16,945	16,655	17,971
Census division:			
New England	18,367	17,648	20,563
Middle Atlantic	17,920	17,419	19,093
East North Central	17,079	16,574	18,849
West North Central	16,096	15,929	16,768
South Atlantic	16,457	16,373	16,859
East South Central	15,451	15,509	15,222
West South Central	16,440	16,514	15,971
Mountain	15,859	15,777	16,173
Pacific	17,534	17,323	18,124

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.D.1(2014) Standard error for average total family premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	68.75	79.22	150.99
Census division:			
New England	188.76	220.89	318.34
Middle Atlantic	253.10	275.43	749.93
East North Central	183.32	217.47	263.57
West North Central	180.93	183.42	541.09
South Atlantic	145.55	165.01	289.07
East South Central	241.99	292.84	314.95
West South Central	215.18	243.16	348.18
Mountain	204.18	239.64	351.21
Pacific	168.06	209.21	246.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.D.2(2014) Average total employee contribution (in dollars) per enrolled employee for family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	4,228	4,518	3,205
Census division:			
New England	4,454	4,576	4,083
Middle Atlantic	3,451	4,004	2,159
East North Central	3,804	4,102	2,760
West North Central	4,057	4,130	3,763
South Atlantic	4,720	4,856	4,064
East South Central	4,527	4,664	3,990
West South Central	5,065	5,078	4,983
Mountain	4,323	4,533	3,518
Pacific	4,256	4,799	2,728

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.D.2(2014) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	58.29	48.39	158.91
Census division:			
New England	103.81	131.27	122.38
Middle Atlantic	245.17	134.62	527.45
East North Central	104.85	127.74	124.91
West North Central	137.09	100.90	531.10
South Atlantic	98.96	110.79	195.14
East South Central	134.85	159.48	228.06
West South Central	138.96	158.72	170.20
Mountain	116.58	132.13	229.68
Pacific	125.91	163.54	147.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.D.3(2014) Percent of total premiums contributed by employees enrolled in family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	25.0%	27.1%	17.8%
Census division:			
New England	24.3%	25.9%	19.9%
Middle Atlantic	19.3%	23.0%	11.3%
East North Central	22.3%	24.7%	14.6%
West North Central	25.2%	25.9%	22.4%
South Atlantic	28.7%	29.7%	24.1%
East South Central	29.3%	30.1%	26.2%
West South Central	30.8%	30.8%	31.2%
Mountain	27.3%	28.7%	21.8%
Pacific	24.3%	27.7%	15.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.D.3(2014) Standard error for percent of total premiums contributed by employees enrolled in family coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.33%	0.29%	0.80%
Census division:			
New England	0.53%	0.69%	0.50%
Middle Atlantic	1.24%	0.75%	2.43%
East North Central	0.61%	0.75%	0.64%
West North Central	0.83%	0.66%	2.91%
South Atlantic	0.60%	0.67%	1.11%
East South Central	0.83%	0.97%	1.55%
West South Central	0.85%	0.96%	1.15%
Mountain	0.67%	0.75%	1.35%
Pacific	0.69%	0.92%	0.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.D.4(2014) Percent of civilian employees enrolled in a health insurance plan that take family coverage by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	30.6%	29.3%	36.2%
Census division:			
New England	36.5%	33.3%	51.8%
Middle Atlantic	33.4%	28.7%	54.5%
East North Central	34.6%	32.1%	47.8%
West North Central	31.9%	31.3%	34.1%
South Atlantic	27.5%	27.8%	25.9%
East South Central	29.1%	29.5%	27.5%
West South Central	26.5%	28.9%	17.2%
Mountain	29.9%	29.3%	32.2%
Pacific	28.9%	26.4%	39.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.D.4(2014) Standard error for percent of civilian employees enrolled in a health insurance plan that take family coverage by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.27%	0.96%
Census division:			
New England	0.75%	0.82%	1.12%
Middle Atlantic	1.34%	0.84%	2.12%
East North Central	0.62%	0.67%	1.50%
West North Central	0.75%	0.64%	2.77%
South Atlantic	0.60%	0.68%	1.32%
East South Central	0.92%	1.07%	1.69%
West South Central	0.76%	0.83%	0.90%
Mountain	0.59%	0.67%	1.20%
Pacific	0.59%	0.68%	0.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.E.1(2014) Average total employee-plus-one premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	11,720	11,503	12,701
Census division:			
New England	13,169	12,635	16,672
Middle Atlantic	12,630	12,207	15,616
East North Central	11,973	11,692	14,043
West North Central	11,193	11,080	11,861
South Atlantic	11,231	11,174	11,474
East South Central	10,807	10,834	10,702
West South Central	11,061	11,132	10,855
Mountain	11,353	11,145	12,186
Pacific	12,136	11,595	13,928

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.E.1(2014) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	54.09	59.91	116.67
Census division:			
New England	171.26	187.93	227.90
Middle Atlantic	175.52	188.19	235.87
East North Central	161.26	176.71	320.24
West North Central	204.03	172.22	944.85
South Atlantic	97.55	110.70	203.27
East South Central	225.78	274.30	292.56
West South Central	153.20	168.13	359.10
Mountain	139.99	162.93	223.23
Pacific	145.76	168.10	208.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.E.2(2014) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	3,001	3,097	2,568
Census division:			
New England	3,052	3,097	2,755
Middle Atlantic	2,747	2,822	2,219
East North Central	2,869	2,932	2,409
West North Central	2,857	2,882	2,707
South Atlantic	3,168	3,244	2,846
East South Central	3,001	3,174	2,342
West South Central	3,268	3,296	3,186
Mountain	2,893	2,990	2,504
Pacific	3,029	3,331	2,027

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.E.2(2014) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	34.43	40.42	50.05
Census division:			
New England	93.50	104.70	152.77
Middle Atlantic	76.12	85.54	135.41
East North Central	112.02	126.13	99.71
West North Central	75.12	80.69	205.13
South Atlantic	61.00	70.63	115.29
East South Central	122.77	152.45	71.16
West South Central	82.24	103.44	115.03
Mountain	71.04	76.43	174.45
Pacific	127.85	155.04	114.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.E.3(2014) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	25.6%	26.9%	20.2%
Census division:			
New England	23.2%	24.5%	16.5%
Middle Atlantic	21.7%	23.1%	14.2%
East North Central	24.0%	25.1%	17.2%
West North Central	25.5%	26.0%	22.8%
South Atlantic	28.2%	29.0%	24.8%
East South Central	27.8%	29.3%	21.9%
West South Central	29.5%	29.6%	29.3%
Mountain	25.5%	26.8%	20.5%
Pacific	25.0%	28.7%	14.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.E.3(2014) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.29%	0.35%	0.39%
Census division:			
New England	0.65%	0.74%	0.79%
Middle Atlantic	0.60%	0.70%	0.87%
East North Central	0.87%	0.99%	0.71%
West North Central	0.72%	0.74%	2.10%
South Atlantic	0.49%	0.57%	0.88%
East South Central	1.00%	1.22%	0.82%
West South Central	0.73%	0.92%	0.93%
Mountain	0.63%	0.69%	1.43%
Pacific	1.15%	1.47%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.E.4(2014) Percent of civilian employees enrolled in a health insurance plan that take employee-plus-one coverage by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	18.2%	18.3%	17.7%
Census division:			
New England	15.4%	16.2%	11.7%
Middle Atlantic	16.4%	17.6%	11.1%
East North Central	18.7%	19.6%	13.9%
West North Central	17.4%	18.3%	13.6%
South Atlantic	18.6%	18.5%	19.4%
East South Central	17.0%	17.1%	16.4%
West South Central	19.2%	18.1%	23.5%
Mountain	20.4%	20.2%	21.2%
Pacific	18.8%	17.9%	22.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.E.4(2014) Standard error for percent of civilian employees enrolled in a health insurance plan that take employee-plus-one coverage by private and State/local government sectors and census division: United States, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.19%	0.19%	0.61%
Census division:			
New England	0.47%	0.51%	1.09%
Middle Atlantic	0.79%	0.59%	2.51%
East North Central	0.44%	0.49%	0.97%
West North Central	0.52%	0.51%	1.47%
South Atlantic	0.34%	0.39%	0.74%
East South Central	0.57%	0.69%	0.91%
West South Central	0.48%	0.50%	0.90%
Mountain	0.53%	0.64%	0.64%
Pacific	0.50%	0.60%	0.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	79.4%	83.9%	60.1%
Census division:			
New England	75.4%	79.1%	58.0%
Middle Atlantic	66.1%	74.9%	26.9% *
East North Central	84.9%	87.7%	70.2%
West North Central	92.2%	94.6%	81.7%
South Atlantic	85.5%	87.9%	74.3%
East South Central	88.8%	88.4%	90.2%
West South Central	85.5%	92.3%	60.2%
Mountain	84.1%	87.9%	67.9%
Pacific	64.2%	70.1%	39.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.

** 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(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.47%	2.23%
Census division:			
New England	1.45%	1.54%	4.14%
Middle Atlantic	2.78%	1.62%	8.37% *
East North Central	1.08%	1.12%	3.15%
West North Central	0.85%	0.74%	3.24%
South Atlantic	0.84%	0.77%	2.91%
East South Central	1.64%	1.99%	2.23%
West South Central	2.28%	1.24%	7.11%
Mountain	1.72%	1.55%	5.41%
Pacific	1.53%	1.55%	3.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.

** 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(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	1,288	1,353	862
Census division:			
New England	1,332	1,443	360
Middle Atlantic	1,173	1,196	724
East North Central	1,295	1,360	767
West North Central	1,362	1,440	988
South Atlantic	1,272	1,345	907
East South Central	1,301	1,450	796
West South Central	1,378	1,458	979
Mountain	1,417	1,470	1,096
Pacific	1,177	1,224	608

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.2(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	11.92	13.24	20.59
Census division:			
New England	33.30	35.77	19.19
Middle Atlantic	37.16	39.17	111.07
East North Central	28.76	31.41	58.22
West North Central	36.47	39.09	81.17
South Atlantic	27.77	31.00	45.37
East South Central	44.11	52.91	33.72
West South Central	36.20	42.50	47.20
Mountain	43.53	47.65	102.02
Pacific	31.63	33.67	47.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	2,501	2,640	1,713
Census division:			
New England	2,509	2,802	1,019
Middle Atlantic	2,425	2,415	2,516
East North Central	2,456	2,628	1,518
West North Central	2,698	2,878	1,742
South Atlantic	2,500	2,603	1,910
East South Central	2,421	2,677	1,428
West South Central	2,625	2,705	2,072
Mountain	2,797	2,962	1,988
Pacific	2,243	2,440	1,246

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	25.78	27.84	70.33
Census division:			
New England	68.78	70.88	63.88
Middle Atlantic	93.51	87.59	467.99
East North Central	63.75	71.10	132.55
West North Central	89.23	91.17	179.86
South Atlantic	61.89	68.45	116.71
East South Central	71.38	83.17	89.11
West South Central	70.13	79.48	104.10
Mountain	83.98	93.01	169.74
Pacific	70.13	76.49	77.61

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	64.1%	61.3%	76.0%
Census division:			
New England	66.3%	62.3%	85.1%
Middle Atlantic	72.2%	67.7%	92.3%
East North Central	57.7%	55.9%	67.0%
West North Central	50.8%	48.5%	60.9%
South Atlantic	65.4%	62.2%	80.1%
East South Central	63.3%	64.4%	59.5%
West South Central	67.5%	65.6%	74.7%
Mountain	59.3%	56.5%	71.0%
Pacific	66.8%	64.0%	78.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.59%	0.62%	1.38%
Census division:			
New England	1.70%	1.93%	2.65%
Middle Atlantic	2.03%	2.04%	2.13%
East North Central	1.48%	1.65%	3.33%
West North Central	1.85%	1.95%	5.23%
South Atlantic	1.31%	1.46%	2.74%
East South Central	1.83%	1.95%	4.53%
West South Central	1.65%	1.75%	3.62%
Mountain	1.77%	1.94%	3.70%
Pacific	1.54%	1.69%	3.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	23.92	24.77	20.90
Census division:			
New England	21.69	22.76	17.98
Middle Atlantic	22.99	24.27	18.81
East North Central	23.66	24.49	20.06
West North Central	24.98	25.65	22.65
South Atlantic	23.89	24.69	21.06
East South Central	27.20	27.18	27.26
West South Central	26.15	26.23	25.87
Mountain	25.45	25.99	23.66
Pacific	22.10	23.59	17.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.12	0.12	0.40
Census division:			
New England	0.32	0.36	0.56
Middle Atlantic	0.47	0.29	2.32
East North Central	0.27	0.32	0.41
West North Central	0.36	0.32	1.07
South Atlantic	0.26	0.24	0.74
East South Central	0.33	0.38	0.68
West South Central	0.32	0.36	0.66
Mountain	0.37	0.33	1.05
Pacific	0.30	0.35	0.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	19.7	19.8	18.7
Census division:			
New England	19.1	19.1	17.2
Middle Atlantic	20.1	20.0	22.0
East North Central	18.7	18.9	16.5
West North Central	19.6	19.8	18.1
South Atlantic	20.3	20.2	20.7
East South Central	21.1	21.8	19.2
West South Central	19.9	20.0	19.6
Mountain	19.4	19.3	19.5
Pacific	19.3	19.8	16.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014

Census division	Civilian **	Private sector	State/local government sector
United States	0.1	0.1	0.3
Census division:			
New England	0.5	0.5	1.0
Middle Atlantic	0.5	0.5	1.9
East North Central	0.3	0.4	1.1
West North Central	0.4	0.3	1.4
South Atlantic	0.3	0.4	0.6
East South Central	0.4	0.5	0.5
West South Central	0.4	0.5	0.6
Mountain	0.4	0.4	1.3
Pacific	0.4	0.4	0.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.