

Table XI.A.2.a Percent of civilian establishments that offer health insurance that self-insure at least one plan by private and State/local government sectors and census division: United States, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	39.0%	39.0%	41.5%
Census division:			
New England	35.2%	34.9%	58.5%
Middle Atlantic	34.0%	33.9%	42.8%
East North Central	42.9%	43.1%	32.8%
West North Central	42.3%	42.5%	33.1%
South Atlantic	42.7%	42.6%	51.2%
East South Central	45.1%	45.2%	39.9%
West South Central	43.1%	43.0%	47.0%
Mountain	41.6%	41.7%	39.6%
Pacific	30.1%	29.9%	42.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.A.2.a Standard errors for percent of civilian establishments that offer health insurance that self-insure at least one plan by private and State/local government sectors and census division: United States, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.52%	0.52%	1.72%
Census division:			
New England	1.82%	1.85%	4.40%
Middle Atlantic	1.48%	1.50%	5.39%
East North Central	1.51%	1.54%	3.92%
West North Central	1.47%	1.51%	4.87%
South Atlantic	1.24%	1.24%	4.78%
East South Central	1.76%	1.79%	4.54%
West South Central	1.63%	1.65%	5.15%
Mountain	1.42%	1.44%	5.47%
Pacific	1.29%	1.30%	5.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.1 Number of civilian employees by private and State/local government sectors and census division: United States, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	139,235,274	119,937,314	19,297,960
Census division:			
New England	7,237,595	6,323,185	914,410
Middle Atlantic	18,912,109	16,373,543	2,538,566
East North Central	21,624,540	18,800,742	2,823,797
West North Central	10,340,947	8,836,624	1,504,323
South Atlantic	26,387,487	22,802,145	3,585,342
East South Central	7,482,791	6,308,367	1,174,424
West South Central	15,993,938	13,625,637	2,368,301
Mountain	9,821,269	8,435,445	1,385,824
Pacific	21,434,599	18,431,626	3,002,973

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors for number of civilian employees by private and State/local government sectors and census division: United States, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	907,680	875,841	238,296
Census division:			
New England	152,876	148,822	34,973
Middle Atlantic	352,247	343,072	79,870
East North Central	380,944	366,599	103,553
West North Central	192,977	173,544	84,396
South Atlantic	389,107	374,121	106,946
East South Central	208,736	203,096	48,195
West South Central	390,449	382,028	80,654
Mountain	166,752	158,787	50,921
Pacific	344,738	332,213	92,079

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.2 Percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	85.9%	83.8%	99.2%
Census division:			
New England	88.2%	86.6%	99.3%
Middle Atlantic	88.4%	86.7%	99.6%
East North Central	85.3%	83.5%	97.3%
West North Central	85.3%	83.1%	98.6%
South Atlantic	85.5%	83.3%	99.8%
East South Central	86.3%	83.9%	99.3%
West South Central	85.3%	82.8%	99.6%
Mountain	84.0%	81.4%	99.5%
Pacific	85.6%	83.3%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors for percent of civilian employees in establishments that offer health insurance by private and State/local government sectors and census division: United States, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.24%	0.10%
Census division:			
New England	0.58%	0.68%	0.32%
Middle Atlantic	0.53%	0.62%	0.20%
East North Central	0.63%	0.72%	0.59%
West North Central	0.56%	0.65%	0.45%
South Atlantic	0.46%	0.54%	0.07%
East South Central	0.68%	0.84%	0.27%
West South Central	0.66%	0.81%	0.18%
Mountain	0.57%	0.67%	0.21%
Pacific	0.58%	0.69%	0.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.a 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	76.4%	76.0%	78.9%
Census division:			
New England	76.2%	75.5%	80.7%
Middle Atlantic	73.6%	74.0%	71.8%
East North Central	75.4%	75.9%	72.1%
West North Central	76.1%	76.8%	72.1%
South Atlantic	78.9%	77.8%	84.6%
East South Central	75.4%	74.1%	81.4%
West South Central	79.4%	77.4%	88.9%
Mountain	73.5%	73.6%	73.3%
Pacific	76.8%	76.0%	80.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.a Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.33%	0.38%	0.32%
Census division:			
New England	1.22%	1.40%	1.33%
Middle Atlantic	1.06%	1.24%	0.97%
East North Central	0.86%	0.99%	1.06%
West North Central	0.90%	1.05%	1.16%
South Atlantic	0.72%	0.84%	0.76%
East South Central	1.25%	1.52%	0.84%
West South Central	1.09%	1.32%	0.60%
Mountain	0.93%	1.11%	0.63%
Pacific	0.83%	0.98%	0.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.a.(1) 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	76.7%	75.0%	85.4%
Census division:			
New England	74.7%	72.6%	86.4%
Middle Atlantic	76.2%	74.3%	87.5%
East North Central	75.4%	74.1%	82.9%
West North Central	76.2%	74.6%	85.0%
South Atlantic	75.7%	74.7%	80.6%
East South Central	76.0%	74.2%	83.6%
West South Central	78.8%	76.6%	87.8%
Mountain	74.5%	72.2%	86.0%
Pacific	80.5%	78.5%	90.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.a.(1) Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.29%	0.34%
Census division:			
New England	0.73%	0.86%	0.74%
Middle Atlantic	0.75%	0.87%	0.57%
East North Central	0.67%	0.78%	0.76%
West North Central	0.68%	0.78%	1.25%
South Atlantic	0.59%	0.67%	1.17%
East South Central	0.80%	0.99%	0.57%
West South Central	0.81%	1.00%	0.74%
Mountain	0.84%	0.98%	0.82%
Pacific	0.62%	0.74%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	58.7%	57.0%	67.4%
Census division:			
New England	57.0%	54.8%	69.7%
Middle Atlantic	56.1%	54.9%	62.9%
East North Central	56.8%	56.3%	59.8%
West North Central	58.0%	57.3%	61.3%
South Atlantic	59.7%	58.1%	68.2%
East South Central	57.4%	55.0%	68.0%
West South Central	62.6%	59.3%	78.1%
Mountain	54.8%	53.1%	63.0%
Pacific	61.8%	59.6%	72.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.39%	0.40%
Census division:			
New England	1.16%	1.34%	1.16%
Middle Atlantic	1.01%	1.18%	0.94%
East North Central	0.90%	1.04%	1.01%
West North Central	0.90%	1.04%	1.50%
South Atlantic	0.78%	0.89%	1.34%
East South Central	1.22%	1.48%	0.82%
West South Central	1.14%	1.39%	0.85%
Mountain	0.89%	1.05%	0.70%
Pacific	0.87%	1.01%	1.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.(1) Percent of civilian enrollees that are enrolled in self-insured plans at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	61.3%	60.0%	67.1%
Census division:			
New England	61.8%	58.3%	78.3%
Middle Atlantic	57.1%	58.1%	52.2%
East North Central	66.3%	65.5%	70.8%
West North Central	62.2%	62.6%	60.3%
South Atlantic	67.4%	63.6%	84.5%
East South Central	68.5%	64.8%	82.1%
West South Central	66.6%	62.6%	81.3%
Mountain	63.5%	63.4%	64.1%
Pacific	45.3%	46.8%	39.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.(1) Standard errors for percent of civilian enrollees that are enrolled in self-insured plans at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.46%	0.55%	0.62%
Census division:			
New England	1.50%	1.83%	1.44%
Middle Atlantic	1.38%	1.59%	2.23%
East North Central	1.28%	1.47%	2.29%
West North Central	1.34%	1.53%	2.59%
South Atlantic	0.89%	1.08%	0.92%
East South Central	1.51%	1.93%	1.81%
West South Central	1.49%	1.90%	1.44%
Mountain	1.50%	1.80%	1.97%
Pacific	1.26%	1.52%	1.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.C.1 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	6,164	5,963	7,209
Census division:			
New England	6,698	6,445	8,313
Middle Atlantic	6,684	6,514	7,901
East North Central	6,133	5,942	7,485
West North Central	5,849	5,677	6,671
South Atlantic	6,102	5,875	7,138
East South Central	5,720	5,603	6,143
West South Central	5,929	5,786	6,394
Mountain	5,948	5,780	6,763
Pacific	6,285	5,950	8,835

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.C.1 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	22.64	26.40	24.05
Census division:			
New England	73.03	82.89	80.09
Middle Atlantic	77.30	87.78	54.51
East North Central	67.60	75.46	70.73
West North Central	58.62	68.65	70.51
South Atlantic	48.06	56.83	46.14
East South Central	69.98	86.84	90.20
West South Central	49.85	63.30	37.43
Mountain	63.61	75.79	89.59
Pacific	69.27	75.81	73.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.C.2 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	1,187	1,255	831
Census division:			
New England	1,583	1,565	1,695
Middle Atlantic	1,353	1,411	937
East North Central	1,203	1,228	1,027
West North Central	1,153	1,289	507
South Atlantic	1,210	1,303	783
East South Central	1,120	1,232	717
West South Central	1,121	1,284	588
Mountain	1,057	1,143	638
Pacific	1,044	1,027	1,175

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.C.2 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	12.35	14.44	14.16
Census division:			
New England	38.66	44.35	35.31
Middle Atlantic	45.73	51.55	53.88
East North Central	27.87	30.27	72.83
West North Central	36.90	42.32	42.33
South Atlantic	23.10	28.01	18.14
East South Central	48.29	60.30	27.81
West South Central	40.44	50.56	31.34
Mountain	28.11	33.47	40.77
Pacific	34.71	39.06	29.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.C.3 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	19.3%	21.1%	11.5%
Census division:			
New England	23.6%	24.3%	20.4%
Middle Atlantic	20.2%	21.7%	11.9%
East North Central	19.6%	20.7%	13.7%
West North Central	19.7%	22.7%	7.6%
South Atlantic	19.8%	22.2%	11.0%
East South Central	19.6%	22.0%	11.7%
West South Central	18.9%	22.2%	9.2%
Mountain	17.8%	19.8%	9.4%
Pacific	16.6%	17.3%	13.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.C.3 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.19%	0.23%	0.19%
Census division:			
New England	0.53%	0.63%	0.41%
Middle Atlantic	0.61%	0.70%	0.68%
East North Central	0.43%	0.49%	0.95%
West North Central	0.59%	0.67%	0.61%
South Atlantic	0.34%	0.43%	0.25%
East South Central	0.92%	1.20%	0.45%
West South Central	0.67%	0.84%	0.49%
Mountain	0.49%	0.63%	0.57%
Pacific	0.53%	0.63%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.C.4 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	52.1%	53.5%	45.6%
Census division:			
New England	47.0%	49.2%	36.6%
Middle Atlantic	48.8%	51.5%	35.3%
East North Central	47.7%	49.6%	37.6%
West North Central	52.1%	52.4%	50.9%
South Atlantic	55.7%	55.8%	55.2%
East South Central	55.0%	54.8%	55.6%
West South Central	56.7%	55.4%	61.6%
Mountain	52.2%	53.6%	46.4%
Pacific	51.6%	56.5%	31.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.C.4 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.22%	0.26%	0.28%
Census division:			
New England	0.73%	0.88%	0.54%
Middle Atlantic	0.64%	0.76%	0.64%
East North Central	0.59%	0.68%	0.89%
West North Central	0.68%	0.77%	1.42%
South Atlantic	0.47%	0.57%	0.44%
East South Central	0.88%	1.08%	0.95%
West South Central	0.60%	0.74%	0.45%
Mountain	0.66%	0.80%	0.90%
Pacific	0.62%	0.75%	0.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	17,710	17,322	19,034
Census division:			
New England	18,927	18,267	20,928
Middle Atlantic	19,029	18,603	20,229
East North Central	17,410	16,851	19,322
West North Central	16,834	16,662	17,500
South Atlantic	17,280	16,998	18,596
East South Central	15,890	16,040	15,379
West South Central	17,095	16,972	17,912
Mountain	16,750	16,901	16,211
Pacific	18,440	17,799	19,870

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	75.51	95.48	65.79
Census division:			
New England	201.29	249.58	264.81
Middle Atlantic	245.91	329.76	153.37
East North Central	197.11	243.10	208.99
West North Central	163.36	197.22	226.78
South Atlantic	201.13	241.04	140.08
East South Central	227.70	282.43	223.72
West South Central	203.19	231.42	177.71
Mountain	237.05	295.63	217.46
Pacific	175.03	250.88	110.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.2 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	4,493	4,710	3,752
Census division:			
New England	4,763	4,742	4,828
Middle Atlantic	4,123	4,673	2,577
East North Central	3,708	3,896	3,068
West North Central	4,566	4,830	3,544
South Atlantic	5,015	5,156	4,358
East South Central	4,479	4,672	3,821
West South Central	5,481	5,392	6,069
Mountain	4,367	4,594	3,555
Pacific	4,413	4,589	4,019

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.2 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	45.44	56.20	64.06
Census division:			
New England	107.72	139.86	90.91
Middle Atlantic	166.86	207.10	278.44
East North Central	87.68	107.60	131.82
West North Central	153.63	187.35	183.62
South Atlantic	96.59	114.10	147.66
East South Central	189.55	240.38	111.91
West South Central	160.10	181.65	128.75
Mountain	144.53	187.43	154.94
Pacific	109.40	152.52	102.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.3 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	25.4%	27.2%	19.7%
Census division:			
New England	25.2%	26.0%	23.1%
Middle Atlantic	21.7%	25.1%	12.7%
East North Central	21.3%	23.1%	15.9%
West North Central	27.1%	29.0%	20.3%
South Atlantic	29.0%	30.3%	23.4%
East South Central	28.2%	29.1%	24.8%
West South Central	32.1%	31.8%	33.9%
Mountain	26.1%	27.2%	21.9%
Pacific	23.9%	25.8%	20.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.3 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.31%	0.33%
Census division:			
New England	0.54%	0.74%	0.45%
Middle Atlantic	0.75%	0.91%	1.35%
East North Central	0.53%	0.68%	0.67%
West North Central	0.86%	1.06%	1.02%
South Atlantic	0.55%	0.67%	0.78%
East South Central	1.08%	1.36%	0.71%
West South Central	0.85%	0.98%	0.77%
Mountain	0.94%	1.21%	0.98%
Pacific	0.61%	0.91%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	29.7%	28.1%	36.6%
Census division:			
New England	36.8%	33.5%	52.4%
Middle Atlantic	34.2%	30.4%	53.0%
East North Central	32.8%	30.1%	47.3%
West North Central	30.4%	29.4%	35.3%
South Atlantic	26.5%	26.7%	25.9%
East South Central	27.5%	27.1%	29.2%
West South Central	23.7%	26.2%	14.4%
Mountain	29.2%	28.3%	33.2%
Pacific	29.5%	25.2%	47.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.24%	0.32%
Census division:			
New England	0.76%	0.93%	0.62%
Middle Atlantic	0.62%	0.73%	0.68%
East North Central	0.57%	0.65%	1.03%
West North Central	0.66%	0.77%	1.23%
South Atlantic	0.40%	0.48%	0.46%
East South Central	0.76%	0.93%	0.95%
West South Central	0.61%	0.73%	0.46%
Mountain	0.64%	0.76%	0.99%
Pacific	0.56%	0.66%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	12,102	11,800	13,481
Census division:			
New England	13,284	12,689	17,736
Middle Atlantic	13,017	12,597	16,182
East North Central	12,048	11,793	13,901
West North Central	11,434	11,401	11,634
South Atlantic	11,863	11,588	13,016
East South Central	11,203	11,066	11,804
West South Central	11,551	11,339	12,142
Mountain	11,628	11,422	12,395
Pacific	12,579	12,007	14,603

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	49.25	58.43	53.57
Census division:			
New England	172.21	181.80	222.76
Middle Atlantic	157.70	173.47	231.84
East North Central	137.86	150.81	203.96
West North Central	122.65	139.26	185.85
South Atlantic	111.74	135.69	95.49
East South Central	218.36	265.65	237.71
West South Central	122.85	163.35	76.00
Mountain	152.28	191.14	142.61
Pacific	130.37	163.83	84.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	3,147	3,220	2,813
Census division:			
New England	3,414	3,443	3,202
Middle Atlantic	3,060	3,202	1,995
East North Central	2,899	2,944	2,576
West North Central	3,161	3,288	2,379
South Atlantic	3,306	3,338	3,168
East South Central	2,868	2,978	2,384
West South Central	3,453	3,453	3,453
Mountain	3,080	3,222	2,550
Pacific	3,064	3,200	2,583

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	29.08	34.75	35.25
Census division:			
New England	90.49	101.23	136.43
Middle Atlantic	102.97	109.01	332.64
East North Central	74.82	84.27	110.31
West North Central	77.83	85.63	147.68
South Atlantic	58.63	72.15	41.39
East South Central	124.01	153.77	79.05
West South Central	79.55	106.23	56.55
Mountain	78.10	97.52	85.25
Pacific	82.37	104.90	44.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	26.0%	27.3%	20.9%
Census division:			
New England	25.7%	27.1%	18.1%
Middle Atlantic	23.5%	25.4%	12.3%
East North Central	24.1%	25.0%	18.5%
West North Central	27.6%	28.8%	20.4%
South Atlantic	27.9%	28.8%	24.3%
East South Central	25.6%	26.9%	20.2%
West South Central	29.9%	30.5%	28.4%
Mountain	26.5%	28.2%	20.6%
Pacific	24.4%	26.6%	17.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.23%	0.28%	0.26%
Census division:			
New England	0.59%	0.68%	0.80%
Middle Atlantic	0.73%	0.79%	2.03%
East North Central	0.60%	0.69%	0.76%
West North Central	0.64%	0.69%	1.31%
South Atlantic	0.44%	0.56%	0.28%
East South Central	1.37%	1.75%	0.67%
West South Central	0.64%	0.87%	0.42%
Mountain	0.63%	0.82%	0.67%
Pacific	0.60%	0.80%	0.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	18.3%	18.4%	17.9%
Census division:			
New England	16.2%	17.3%	11.0%
Middle Atlantic	17.0%	18.1%	11.8%
East North Central	19.5%	20.3%	15.0%
West North Central	17.4%	18.2%	13.8%
South Atlantic	17.8%	17.6%	18.9%
East South Central	17.5%	18.1%	15.2%
West South Central	19.6%	18.4%	24.0%
Mountain	18.6%	18.1%	20.4%
Pacific	18.9%	18.3%	21.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.14%	0.17%	0.18%
Census division:			
New England	0.52%	0.62%	0.70%
Middle Atlantic	0.41%	0.48%	0.64%
East North Central	0.45%	0.51%	0.69%
West North Central	0.45%	0.51%	0.81%
South Atlantic	0.27%	0.33%	0.30%
East South Central	0.56%	0.68%	0.73%
West South Central	0.42%	0.52%	0.40%
Mountain	0.38%	0.45%	0.56%
Pacific	0.37%	0.45%	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	81.4%	85.4%	63.5%
Census division:			
New England	75.8%	78.7%	61.7%
Middle Atlantic	72.6%	76.3%	54.1%
East North Central	89.6%	91.2%	80.8%
West North Central	93.3%	95.3%	84.5%
South Atlantic	85.6%	88.6%	71.9%
East South Central	90.9%	92.2%	86.3%
West South Central	84.1%	92.9%	52.4%
Mountain	87.3%	90.0%	75.9%
Pacific	65.1%	72.0%	36.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.40%	0.46%	0.68%
Census division:			
New England	1.66%	1.95%	2.30%
Middle Atlantic	1.46%	1.68%	2.33%
East North Central	0.98%	1.13%	1.69%
West North Central	0.73%	0.67%	2.45%
South Atlantic	0.69%	0.81%	0.94%
East South Central	1.23%	1.50%	1.62%
West South Central	1.11%	0.97%	2.40%
Mountain	0.94%	1.06%	1.60%
Pacific	1.21%	1.45%	1.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	1,456	1,541	885
Census division:			
New England	1,415	1,542	413
Middle Atlantic	1,291	1,376	467
East North Central	1,429	1,493	919
West North Central	1,588	1,684	1,077
South Atlantic	1,492	1,585	979
East South Central	1,381	1,511	876
West South Central	1,599	1,693	1,046
Mountain	1,510	1,604	960
Pacific	1,367	1,428	511

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

User note: for the 2015 data the upper edit bound for the individual deductible amount was recalibrated, causing the average individual deductible per enrollee, in single coverage in health insurance plans that had a deductible, to increase by about five percent at the national level.

Table XI.F.2 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	14.00	16.02	14.73
Census division:			
New England	36.15	42.11	18.12
Middle Atlantic	38.70	42.30	23.59
East North Central	36.56	40.48	73.16
West North Central	41.13	48.11	48.77
South Atlantic	29.11	34.04	20.86
East South Central	56.51	70.72	38.43
West South Central	48.68	57.53	39.80
Mountain	53.85	64.59	38.69
Pacific	38.94	41.68	24.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.

User note: for the 2015 data the upper edit bound for the individual deductible amount was recalibrated, causing the average individual deductible per enrollee, in single coverage in health insurance plans that had a deductible, to increase by about five percent at the national level.

Table XI.F.3 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	2,666	2,871	1,702
Census division:			
New England	2,528	2,937	1,038
Middle Atlantic	2,490	2,735	1,560
East North Central	2,646	2,883	1,729
West North Central	2,946	3,165	1,987
South Atlantic	2,766	2,863	2,172
East South Central	2,374	2,575	1,639
West South Central	3,029	3,121	2,086
Mountain	2,626	2,826	1,812
Pacific	2,438	2,679	1,210

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	29.35	35.40	33.58
Census division:			
New England	81.96	110.56	28.39
Middle Atlantic	89.02	109.53	84.97
East North Central	77.13	94.74	107.37
West North Central	82.27	98.42	137.48
South Atlantic	62.36	72.36	55.21
East South Central	82.28	106.02	84.22
West South Central	107.92	119.39	101.49
Mountain	120.06	156.39	75.27
Pacific	79.94	94.46	70.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	62.6%	59.9%	74.7%
Census division:			
New England	69.9%	66.2%	87.6%
Middle Atlantic	71.1%	68.0%	86.6%
East North Central	54.2%	54.2%	53.9%
West North Central	51.3%	49.1%	61.5%
South Atlantic	62.5%	59.0%	78.6%
East South Central	58.3%	58.5%	57.8%
West South Central	67.7%	63.9%	81.4%
Mountain	57.5%	52.9%	76.6%
Pacific	66.0%	63.0%	78.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.54%	0.64%	0.59%
Census division:			
New England	1.51%	1.83%	1.23%
Middle Atlantic	1.49%	1.75%	1.54%
East North Central	1.60%	1.84%	2.47%
West North Central	1.56%	1.81%	2.55%
South Atlantic	1.20%	1.44%	1.01%
East South Central	2.00%	2.47%	2.39%
West South Central	1.60%	2.02%	1.54%
Mountain	2.11%	2.47%	1.72%
Pacific	1.30%	1.58%	1.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	24.26	25.04	21.52
Census division:			
New England	22.30	23.48	18.09
Middle Atlantic	22.37	23.92	16.42
East North Central	23.88	24.43	20.92
West North Central	25.27	26.27	21.57
South Atlantic	24.96	25.44	23.35
East South Central	27.50	27.20	28.60
West South Central	27.16	27.38	26.53
Mountain	25.62	25.85	24.95
Pacific	22.13	23.56	17.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.10	0.12	0.12
Census division:			
New England	0.33	0.43	0.20
Middle Atlantic	0.26	0.32	0.35
East North Central	0.28	0.33	0.47
West North Central	0.30	0.36	0.51
South Atlantic	0.21	0.26	0.22
East South Central	0.33	0.40	0.51
West South Central	0.32	0.44	0.21
Mountain	0.30	0.38	0.42
Pacific	0.28	0.36	0.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	20.0	20.1	18.5
Census division:			
New England	19.5	19.5	19.7
Middle Atlantic	18.8	18.8	19.6
East North Central	19.4	19.8	16.5
West North Central	20.1	20.1	20.4
South Atlantic	20.5	20.6	19.5
East South Central	20.5	21.2	18.2
West South Central	20.4	20.4	20.2
Mountain	20.0	20.1	19.6
Pacific	19.9	20.4	15.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

Census division	Civilian **	Private sector	State/local government sector
United States	0.1	0.1	0.2
Census division:			
New England	0.5	0.5	0.5
Middle Atlantic	0.6	0.6	0.1
East North Central	0.4	0.4	0.7
West North Central	0.4	0.5	0.7
South Atlantic	0.3	0.3	0.3
East South Central	0.4	0.5	0.5
West South Central	0.4	0.5	0.7
Mountain	0.3	0.3	0.9
Pacific	0.3	0.3	0.2

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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.