

Table XI.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	8,030	8,375	6,831
Census division:			
New England	8,075	8,122	7,912
Middle Atlantic	8,624	8,596	8,703
East North Central	7,615	8,042	6,047
West North Central	7,515	8,177	4,848
South Atlantic	8,101	8,574	6,254
East South Central	8,620	8,331	9,628
West South Central	8,741	8,697	8,991
Mountain	8,416	8,578	7,829
Pacific	7,302	8,219	5,000

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

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

** 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.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at civilian establishments by private and State/local government sectors and census division: United States, 2018

Census division	Civilian **	Private sector	State/local government sector
United States	54.89	63.41	115.94
Census division:			
New England	191.47	243.78	176.58
Middle Atlantic	156.12	190.17	258.38
East North Central	147.43	166.42	301.91
West North Central	124.79	135.56	219.68
South Atlantic	118.72	142.25	136.06
East South Central	206.98	242.91	353.98
West South Central	166.35	186.84	318.54
Mountain	152.84	185.77	205.24
Pacific	165.77	195.58	183.55

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

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

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