

Table XI.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance 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	20.9	21.0	20.5
Census division:			
New England	19.8	19.8	21.9
Middle Atlantic	20.3	20.4	17.6
East North Central	20.1	20.1	19.9
West North Central	21.1	21.1	20.5
South Atlantic	21.8	22.0	20.4
East South Central	22.9	23.5	20.6
West South Central	20.9	20.8	22.7
Mountain	20.8	20.9	19.9
Pacific	20.5	20.6	20.2

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.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance 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	0.1	0.2	0.2
Census division:			
New England	0.5	0.5	2.5
Middle Atlantic	0.5	0.5	1.1
East North Central	0.3	0.3	0.8
West North Central	0.4	0.4	1.2
South Atlantic	0.3	0.4	0.2
East South Central	0.5	0.6	0.5
West South Central	0.5	0.6	0.7
Mountain	0.2	0.3	0.7
Pacific	0.4	0.5	0.6

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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