

**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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	41.8%	41.9%	34.4%
Census division:			
New England	41.1%	41.2%	38.8%
Middle Atlantic	36.0%	36.0%	34.5%
East North Central	46.9%	47.1%	35.5%
West North Central	42.7%	43.2%	26.9%
South Atlantic	49.0%	49.1%	45.4%
East South Central	45.4%	45.4%	44.5%
West South Central	46.2%	46.4%	34.5%
Mountain	39.3%	39.5%	29.3%
Pacific	30.8%	30.9%	26.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.65%	0.66%	1.76%
Census division:			
New England	2.13%	2.16%	4.41%
Middle Atlantic	1.70%	1.73%	4.41%
East North Central	1.57%	1.61%	5.42%
West North Central	1.67%	1.72%	4.12%
South Atlantic	1.67%	1.69%	4.55%
East South Central	1.87%	1.91%	4.48%
West South Central	2.11%	2.15%	5.06%
Mountain	1.90%	1.93%	3.98%
Pacific	1.88%	1.90%	4.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.i Percent of civilian establishments that offer health insurance that use a private exchange by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	26.3%	26.4%	21.5%
Census division:			
New England	24.1%	24.0%	25.2%
Middle Atlantic	28.3%	28.5%	18.7%
East North Central	21.1%	21.0%	22.9%
West North Central	23.2%	23.1%	25.3%
South Atlantic	26.7%	26.8%	14.8%
East South Central	27.4%	27.7%	12.1%
West South Central	26.3%	26.5%	16.9%
Mountain	27.0%	26.8%	35.2%
Pacific	30.1%	30.2%	25.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.i Standard errors for percent of civilian establishments that offer health insurance that use a private exchange by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.66%	0.67%	1.69%
Census division:			
New England	1.97%	2.00%	4.75%
Middle Atlantic	1.83%	1.86%	4.47%
East North Central	1.35%	1.38%	5.10%
West North Central	1.53%	1.57%	4.89%
South Atlantic	1.53%	1.54%	2.84%
East South Central	1.91%	1.95%	2.63%
West South Central	2.21%	2.24%	4.09%
Mountain	2.02%	2.05%	5.35%
Pacific	2.14%	2.16%	5.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.j Percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
<b>Pretax Contributions:</b>			
United States	37.7%	37.5%	52.9%
New England	41.2%	40.8%	74.3%
Middle Atlantic	37.6%	37.5%	49.5%
East North Central	44.0%	44.0%	43.0%
West North Central	37.0%	36.8%	44.8%
South Atlantic	38.9%	38.7%	64.8%
East South Central	44.3%	44.1%	55.9%
West South Central	37.3%	37.1%	60.6%
Mountain	32.0%	31.8%	58.8%
Pacific	32.7%	32.5%	65.4%
<b>Flexible Spending Account:</b>			
United States	25.2%	25.0%	40.2%
New England	29.6%	29.4%	55.0%
Middle Atlantic	23.5%	23.2%	44.2%
East North Central	30.8%	30.9%	29.9%
West North Central	26.9%	26.6%	39.1%
South Atlantic	25.1%	25.0%	45.1%
East South Central	26.4%	26.3%	37.6%
West South Central	25.2%	25.0%	44.5%
Mountain	20.5%	20.3%	41.8%
Pacific	22.1%	22.0%	50.2%
<b>Flexible Benefit Plans:</b>			
United States	18.6%	18.5%	28.3%
New England	20.3%	20.3%	26.5%
Middle Atlantic	16.6%	16.6%	15.0%
East North Central	22.3%	22.4%	18.1%
West North Central	18.5%	18.2%	29.9%
South Atlantic	20.3%	20.2%	41.9%
East South Central	23.3%	23.1%	40.1%
West South Central	18.9%	18.7%	41.7%
Mountain	14.3%	14.1%	37.5%
Pacific	15.9%	15.9%	29.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.j Standard errors for percent of civilian establishments that offer tax-advantaged benefits for contributions to health insurance, Flexible Spending Accounts (FSA) and Flexible Benefits Plans by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
<b>Pretax Contributions:</b>			
United States	0.36%	0.36%	2.22%
New England	1.28%	1.29%	5.85%
Middle Atlantic	1.05%	1.07%	5.24%
East North Central	0.89%	0.90%	5.44%
West North Central	0.92%	0.94%	5.46%
South Atlantic	0.80%	0.81%	5.35%
East South Central	1.14%	1.15%	5.33%
West South Central	1.07%	1.08%	5.77%
Mountain	0.98%	0.99%	5.53%
Pacific	1.12%	1.12%	6.83%
<b>Flexible Spending Account:</b>			
United States	0.33%	0.33%	1.90%
New England	1.30%	1.31%	5.73%
Middle Atlantic	0.83%	0.83%	4.96%
East North Central	0.88%	0.90%	4.36%
West North Central	0.80%	0.81%	5.07%
South Atlantic	0.79%	0.79%	4.50%
East South Central	1.04%	1.05%	4.20%
West South Central	0.98%	0.99%	5.13%
Mountain	0.89%	0.90%	4.80%
Pacific	0.99%	0.99%	6.36%
<b>Flexible Benefit Plans:</b>			
United States	0.32%	0.33%	1.55%
New England	1.30%	1.31%	4.15%
Middle Atlantic	0.90%	0.91%	2.77%
East North Central	0.93%	0.94%	3.36%
West North Central	0.84%	0.86%	4.32%
South Atlantic	0.79%	0.79%	4.25%
East South Central	1.12%	1.14%	4.33%
West South Central	0.97%	0.98%	5.68%
Mountain	0.78%	0.79%	4.81%
Pacific	0.95%	0.95%	4.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.k Among small civilian establishments, percent of establishments that offer health insurance that use a third party to help purchase the insurance plans by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	79.8%	80.2%	58.6%
Census division:			
New England	77.2%	77.6%	45.3%
Middle Atlantic	81.5%	82.0%	59.1%
East North Central	79.4%	80.2%	56.7%
West North Central	75.0%	75.7%	56.1%
South Atlantic	79.0%	79.2%	56.2%
East South Central	67.4%	67.6%	60.4%
West South Central	84.7%	85.3%	55.9%
Mountain	85.3%	85.4%	81.9%
Pacific	79.7%	79.9%	54.2%
Government type and size:			
Local: Less than 10 employees	73.3%	73.5%	51.8%
Local: 10-24 employees	85.1%	85.6%	62.4%
Local: 25-49 employees	88.9%	89.8%	58.7%
Local: 50-100 employees	93.2%	93.4%	87.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.k Standard errors for among small civilian establishments, percent of establishments that offer health insurance that use a third party to help purchase the insurance plans by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	1.09%	1.11%	3.67%
Census division:			
New England	3.47%	3.52%	9.80%
Middle Atlantic	2.46%	2.51%	8.68%
East North Central	2.57%	2.62%	11.44%
West North Central	2.76%	2.84%	9.44%
South Atlantic	2.90%	2.92%	9.63%
East South Central	3.64%	3.73%	8.90%
West South Central	3.67%	3.74%	10.26%
Mountain	2.47%	2.51%	5.96%
Pacific	3.02%	3.04%	10.50%
Government type and size:			
Local: Less than 10 employees	1.92%	1.95%	7.58%
Local: 10-24 employees	1.20%	1.22%	5.39%
Local: 25-49 employees	0.97%	0.98%	5.05%
Local: 50-100 employees	2.16%	2.21%	6.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	142,445,859	122,677,156	19,768,703
Census division:			
New England	7,081,944	6,191,446	890,498
Middle Atlantic	18,609,247	16,023,567	2,585,679
East North Central	20,566,585	17,799,986	2,766,598
West North Central	10,585,743	9,055,782	1,529,962
South Atlantic	27,538,030	23,839,743	3,698,287
East South Central	7,857,712	6,676,121	1,181,591
West South Central	16,475,327	14,018,207	2,457,119
Mountain	10,742,873	9,289,190	1,453,683
Pacific	22,988,399	19,783,113	3,205,286

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	1,102,718	1,032,260	387,847
Census division:			
New England	204,190	199,970	41,298
Middle Atlantic	417,427	358,779	213,362
East North Central	369,047	344,554	132,205
West North Central	209,474	193,586	80,026
South Atlantic	542,480	530,210	114,727
East South Central	203,711	185,076	85,118
West South Central	350,802	320,781	141,991
Mountain	286,100	275,950	75,531
Pacific	528,472	496,228	181,771

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	88.6%	86.9%	99.3%
Census division:			
New England	90.6%	89.3%	99.4%
Middle Atlantic	90.6%	89.1%	99.4%
East North Central	90.0%	88.9%	97.4%
West North Central	87.8%	86.0%	98.5%
South Atlantic	88.2%	86.4%	99.8%
East South Central	90.8%	89.3%	99.4%
West South Central	85.7%	83.2%	99.8%
Mountain	85.7%	83.5%	99.8%
Pacific	88.6%	86.8%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.21%	0.25%	0.11%
Census division:			
New England	0.58%	0.68%	0.30%
Middle Atlantic	0.49%	0.56%	0.36%
East North Central	0.42%	0.48%	0.69%
West North Central	0.54%	0.63%	0.39%
South Atlantic	0.48%	0.57%	0.09%
East South Central	0.50%	0.60%	0.25%
West South Central	1.02%	1.19%	0.14%
Mountain	0.66%	0.79%	0.08%
Pacific	0.57%	0.68%	0.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	80.0%	80.5%	77.5%
Census division:			
New England	77.6%	77.6%	77.2%
Middle Atlantic	78.2%	79.3%	71.6%
East North Central	79.5%	80.5%	73.4%
West North Central	78.3%	79.1%	74.0%
South Atlantic	79.5%	79.3%	80.7%
East South Central	82.8%	82.6%	83.8%
West South Central	84.7%	84.3%	86.2%
Mountain	78.7%	79.6%	73.9%
Pacific	80.8%	81.6%	76.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.39%	0.51%
Census division:			
New England	1.17%	1.35%	0.96%
Middle Atlantic	0.91%	0.98%	2.02%
East North Central	0.84%	0.95%	1.54%
West North Central	0.88%	1.02%	1.34%
South Atlantic	0.84%	0.98%	0.61%
East South Central	0.92%	1.07%	1.40%
West South Central	0.83%	0.97%	1.22%
Mountain	1.00%	1.15%	1.12%
Pacific	1.16%	1.36%	1.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	72.9%	70.8%	84.4%
Census division:			
New England	74.0%	72.3%	84.5%
Middle Atlantic	72.7%	70.3%	87.1%
East North Central	71.9%	70.3%	81.9%
West North Central	74.8%	72.9%	85.5%
South Atlantic	70.4%	67.9%	83.7%
East South Central	72.8%	70.3%	85.6%
West South Central	71.8%	69.3%	83.8%
Mountain	72.0%	69.7%	85.6%
Pacific	76.8%	75.4%	84.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.37%	0.34%
Census division:			
New England	0.78%	0.92%	0.93%
Middle Atlantic	0.85%	0.97%	1.03%
East North Central	0.79%	0.90%	0.86%
West North Central	0.83%	0.96%	1.16%
South Atlantic	0.87%	1.02%	0.57%
East South Central	0.95%	1.11%	1.05%
West South Central	0.90%	1.05%	1.19%
Mountain	0.95%	1.12%	0.79%
Pacific	0.89%	1.03%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	58.3%	57.0%	65.5%
Census division:			
New England	57.4%	56.1%	65.2%
Middle Atlantic	56.8%	55.8%	62.3%
East North Central	57.1%	56.6%	60.1%
West North Central	58.6%	57.7%	63.2%
South Atlantic	56.0%	53.9%	67.6%
East South Central	60.3%	58.0%	71.8%
West South Central	60.8%	58.4%	72.2%
Mountain	56.7%	55.4%	63.2%
Pacific	62.1%	61.6%	64.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.37%	0.42%	0.46%
Census division:			
New England	1.18%	1.37%	1.03%
Middle Atlantic	0.94%	1.08%	1.55%
East North Central	0.90%	1.03%	1.31%
West North Central	0.97%	1.12%	1.65%
South Atlantic	0.89%	1.03%	0.69%
East South Central	1.11%	1.28%	1.46%
West South Central	1.03%	1.19%	1.35%
Mountain	1.10%	1.30%	0.96%
Pacific	1.21%	1.42%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	58.6%	57.7%	62.9%
Census division:			
New England	61.2%	58.6%	74.8%
Middle Atlantic	59.0%	58.6%	61.1%
East North Central	61.6%	61.6%	61.3%
West North Central	62.2%	62.9%	59.0%
South Atlantic	64.3%	61.2%	77.9%
East South Central	66.9%	62.9%	83.0%
West South Central	63.5%	60.5%	75.1%
Mountain	55.3%	54.3%	60.3%
Pacific	42.5%	45.3%	28.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.64%	0.74%	1.12%
Census division:			
New England	2.45%	2.87%	2.94%
Middle Atlantic	1.75%	1.96%	3.86%
East North Central	1.48%	1.64%	3.31%
West North Central	1.58%	1.74%	3.78%
South Atlantic	1.39%	1.67%	2.15%
East South Central	1.95%	2.30%	2.30%
West South Central	1.79%	2.12%	2.66%
Mountain	2.56%	3.00%	3.13%
Pacific	2.05%	2.38%	2.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.a Among self-insured plans, percent of civilian employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	84.4%	84.4%	84.8%
Census division:			
New England	77.1%	75.2%	84.9%
Middle Atlantic	83.3%	81.9%	90.1%
East North Central	82.5%	83.3%	78.3%
West North Central	89.2%	88.5%	92.6%
South Atlantic	84.9%	84.9%	84.7%
East South Central	81.8%	83.4%	76.9%
West South Central	86.0%	85.5%	87.3%
Mountain	83.9%	82.9%	88.0%
Pacific	87.5%	88.4%	80.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.a Standard errors for among self-insured plans, percent of civilian employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.68%	1.04%
Census division:			
New England	2.07%	2.46%	2.78%
Middle Atlantic	1.95%	2.29%	2.41%
East North Central	1.54%	1.70%	3.43%
West North Central	1.10%	1.19%	3.06%
South Atlantic	1.42%	1.76%	1.64%
East South Central	2.11%	2.48%	3.98%
West South Central	1.52%	1.82%	2.65%
Mountain	1.63%	1.91%	2.76%
Pacific	1.66%	1.63%	6.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.b Among self-insured plans, percent of civilian employees that are enrolled in a plan with stop-loss coverage by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	60.3%	64.1%	43.8%
Census division:			
New England	56.4%	61.4%	35.2%
Middle Atlantic	60.2%	65.4%	35.3%
East North Central	65.5%	66.8%	58.4%
West North Central	65.6%	67.9%	53.9%
South Atlantic	62.1%	67.2%	44.1%
East South Central	55.2%	63.0%	31.0%
West South Central	59.7%	65.0%	43.0%
Mountain	68.1%	67.2%	71.5%
Pacific	48.4%	51.9%	19.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.B.2.b.1.b Standard errors for among self-insured plans, percent of civilian employees that are enrolled in a plan with stop-loss coverage by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.86%	1.02%	1.32%
Census division:			
New England	2.45%	2.95%	3.36%
Middle Atlantic	2.26%	2.65%	2.94%
East North Central	2.09%	2.33%	4.44%
West North Central	3.02%	3.46%	5.63%
South Atlantic	1.80%	2.23%	2.15%
East South Central	2.81%	3.32%	3.94%
West South Central	2.23%	2.56%	4.38%
Mountain	2.18%	2.56%	3.28%
Pacific	3.46%	3.90%	6.36% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.B.2.e Percent of civilian establishments that offer any dependent coverage for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	98.5%	98.3%	99.8%
Census division:			
New England	98.8%	98.7%	99.8%
Middle Atlantic	97.8%	97.4%	99.7%
East North Central	99.1%	98.9%	99.9%
West North Central	98.7%	98.6%	99.6%
South Atlantic	99.2%	99.1%	99.8%
East South Central	98.7%	98.5%	99.8%
West South Central	98.9%	98.8%	99.8%
Mountain	98.6%	98.4%	99.5%
Pacific	97.2%	96.7%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.e Standard errors for percent of civilian establishments that offer any dependent coverage for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.11%	0.13%	0.06%
Census division:			
New England	0.21%	0.25%	0.11%
Middle Atlantic	0.40%	0.47%	0.27%
East North Central	0.17%	0.19%	0.07%
West North Central	0.27%	0.31%	0.25%
South Atlantic	0.13%	0.15%	0.09%
East South Central	0.27%	0.32%	0.14%
West South Central	0.26%	0.31%	0.19%
Mountain	0.24%	0.28%	0.38%
Pacific	0.52%	0.62%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.f Percent of civilian establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	48.2%	49.2%	42.9%
Census division:			
New England	49.1%	53.7%	20.7%
Middle Atlantic	61.3%	59.0%	74.0%
East North Central	36.1%	37.7%	26.7%
West North Central	33.6%	34.3%	30.0%
South Atlantic	39.4%	43.2%	18.3%
East South Central	26.3%	29.2%	11.9%
West South Central	41.0%	43.1%	31.0%
Mountain	54.8%	56.5%	46.2%
Pacific	75.0%	72.0%	90.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.f Standard errors for percent of civilian establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.71%	1.17%
Census division:			
New England	2.32%	2.72%	2.24%
Middle Atlantic	1.69%	1.89%	3.04%
East North Central	1.51%	1.69%	3.07%
West North Central	1.64%	1.86%	3.11%
South Atlantic	1.58%	1.85%	1.77%
East South Central	1.76%	2.04%	2.33%
West South Central	1.78%	2.05%	2.93%
Mountain	1.93%	2.19%	3.14%
Pacific	1.63%	1.90%	1.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.g Percent of civilian establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	45.5%	46.5%	40.0%
Census division:			
New England	48.0%	52.5%	20.0%
Middle Atlantic	57.7%	55.6%	69.5%
East North Central	34.4%	36.0%	25.1%
West North Central	32.2%	32.9%	28.8%
South Atlantic	37.3%	41.3%	15.1%
East South Central	24.9%	27.5%	12.0%
West South Central	38.9%	40.3%	32.0%
Mountain	53.3%	55.3%	42.8%
Pacific	68.9%	66.2%	83.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.g Standard errors for percent of civilian establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.71%	1.19%
Census division:			
New England	2.30%	2.70%	2.20%
Middle Atlantic	1.73%	1.92%	3.29%
East North Central	1.50%	1.68%	2.95%
West North Central	1.64%	1.86%	3.00%
South Atlantic	1.56%	1.82%	1.78%
East South Central	1.71%	1.98%	2.35%
West South Central	1.77%	2.04%	2.94%
Mountain	1.96%	2.21%	3.23%
Pacific	1.83%	2.12%	1.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	7,333	7,149	8,344
Census division:			
New England	7,762	7,520	9,583
Middle Atlantic	7,895	7,704	9,301
East North Central	7,327	7,123	8,815
West North Central	7,168	7,036	7,782
South Atlantic	7,331	7,085	8,501
East South Central	6,676	6,578	7,099
West South Central	7,003	6,940	7,223
Mountain	7,014	6,841	7,932
Pacific	7,469	7,204	9,451

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	31.07	34.97	58.43
Census division:			
New England	93.47	99.86	125.32
Middle Atlantic	99.39	107.78	291.48
East North Central	73.34	80.97	139.94
West North Central	95.93	107.39	178.22
South Atlantic	68.55	79.74	78.46
East South Central	80.05	91.87	146.76
West South Central	78.45	87.56	169.66
Mountain	66.96	74.50	118.28
Pacific	103.21	113.83	192.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	1,443	1,532	953
Census division:			
New England	1,633	1,616	1,763
Middle Atlantic	1,565	1,616	1,189
East North Central	1,529	1,584	1,132
West North Central	1,395	1,575	560
South Atlantic	1,548	1,697	842
East South Central	1,462	1,583	935
West South Central	1,406	1,510	1,044
Mountain	1,417	1,542	757
Pacific	1,162	1,204	843

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	14.28	15.95	28.51
Census division:			
New England	51.46	57.29	64.53
Middle Atlantic	48.02	53.09	93.14
East North Central	28.38	31.27	50.04
West North Central	36.48	39.41	63.94
South Atlantic	36.85	43.97	36.98
East South Central	38.52	43.09	70.89
West South Central	42.25	39.24	123.34
Mountain	40.85	46.32	51.29
Pacific	38.43	42.91	51.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	19.7%	21.4%	11.4%
Census division:			
New England	21.0%	21.5%	18.4%
Middle Atlantic	19.8%	21.0%	12.8%
East North Central	20.9%	22.2%	12.8%
West North Central	19.5%	22.4%	7.2%
South Atlantic	21.1%	23.9%	9.9%
East South Central	21.9%	24.1%	13.2%
West South Central	20.1%	21.8%	14.5%
Mountain	20.2%	22.5%	9.5%
Pacific	15.6%	16.7%	8.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.23%	0.32%
Census division:			
New England	0.58%	0.68%	0.60%
Middle Atlantic	0.60%	0.69%	0.86%
East North Central	0.38%	0.43%	0.60%
West North Central	0.56%	0.60%	0.81%
South Atlantic	0.47%	0.57%	0.44%
East South Central	0.58%	0.67%	0.95%
West South Central	0.59%	0.60%	1.52%
Mountain	0.58%	0.66%	0.64%
Pacific	0.54%	0.63%	0.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	54.4%	55.8%	47.9%
Census division:			
New England	51.1%	53.4%	38.3%
Middle Atlantic	53.0%	56.1%	37.8%
East North Central	51.4%	53.4%	40.6%
West North Central	54.5%	54.4%	55.1%
South Atlantic	57.5%	58.2%	54.3%
East South Central	53.9%	54.5%	51.5%
West South Central	57.8%	56.6%	62.6%
Mountain	54.1%	55.2%	48.8%
Pacific	53.6%	56.5%	38.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.23%	0.27%	0.38%
Census division:			
New England	0.66%	0.77%	0.91%
Middle Atlantic	0.61%	0.72%	0.82%
East North Central	0.51%	0.56%	1.17%
West North Central	0.61%	0.66%	1.52%
South Atlantic	0.53%	0.64%	0.59%
East South Central	0.81%	0.98%	1.01%
West South Central	0.71%	0.85%	0.82%
Mountain	0.75%	0.90%	1.29%
Pacific	0.76%	0.91%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	21,117	20,758	22,399
Census division:			
New England	22,727	21,950	25,104
Middle Atlantic	22,860	22,219	24,450
East North Central	21,375	20,742	23,545
West North Central	20,570	20,404	21,267
South Atlantic	20,713	20,576	21,265
East South Central	18,494	18,688	17,803
West South Central	20,304	20,366	19,928
Mountain	20,195	20,210	20,134
Pacific	21,220	20,779	22,718

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	102.54	123.51	164.50
Census division:			
New England	267.38	335.13	256.07
Middle Atlantic	303.68	374.97	585.90
East North Central	223.04	262.98	366.89
West North Central	232.35	274.72	348.14
South Atlantic	188.77	226.90	249.78
East South Central	217.79	261.23	334.63
West South Central	266.60	303.01	406.06
Mountain	237.56	288.62	253.84
Pacific	387.72	478.21	523.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	5,610	5,978	4,294
Census division:			
New England	5,609	5,760	5,148
Middle Atlantic	5,135	5,904	3,228
East North Central	4,921	5,236	3,841
West North Central	6,147	6,390	5,126
South Atlantic	6,374	6,722	4,978
East South Central	5,472	5,646	4,849
West South Central	7,025	6,831	8,192
Mountain	5,756	6,021	4,673
Pacific	4,871	5,434	2,956

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	62.77	76.18	100.49
Census division:			
New England	154.54	203.15	125.38
Middle Atlantic	170.29	203.99	348.03
East North Central	108.23	126.45	206.10
West North Central	156.61	173.33	353.07
South Atlantic	151.50	186.18	172.00
East South Central	166.98	206.37	232.41
West South Central	219.33	247.05	393.52
Mountain	156.49	179.66	316.40
Pacific	208.14	265.24	248.80

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	26.6%	28.8%	19.2%
Census division:			
New England	24.7%	26.2%	20.5%
Middle Atlantic	22.5%	26.6%	13.2%
East North Central	23.0%	25.2%	16.3%
West North Central	29.9%	31.3%	24.1%
South Atlantic	30.8%	32.7%	23.4%
East South Central	29.6%	30.2%	27.2%
West South Central	34.6%	33.5%	41.1%
Mountain	28.5%	29.8%	23.2%
Pacific	23.0%	26.2%	13.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.39%	0.52%
Census division:			
New England	0.73%	1.01%	0.43%
Middle Atlantic	0.77%	0.87%	1.69%
East North Central	0.50%	0.61%	0.85%
West North Central	0.85%	0.97%	1.65%
South Atlantic	0.71%	0.88%	0.77%
East South Central	0.90%	1.09%	1.33%
West South Central	1.19%	1.35%	1.78%
Mountain	0.76%	0.90%	1.48%
Pacific	1.09%	1.43%	1.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	27.1%	25.7%	34.0%
Census division:			
New England	32.2%	28.8%	50.5%
Middle Atlantic	29.8%	25.5%	51.1%
East North Central	29.7%	27.2%	43.8%
West North Central	28.3%	27.7%	31.1%
South Atlantic	23.8%	23.4%	25.9%
East South Central	26.8%	26.0%	29.9%
West South Central	22.7%	24.5%	15.7%
Mountain	26.9%	26.3%	30.1%
Pacific	27.8%	25.7%	38.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.22%	0.25%	0.45%
Census division:			
New England	0.73%	0.84%	1.37%
Middle Atlantic	0.63%	0.70%	1.49%
East North Central	0.51%	0.53%	1.32%
West North Central	0.65%	0.68%	1.81%
South Atlantic	0.46%	0.54%	0.66%
East South Central	0.72%	0.86%	1.12%
West South Central	0.65%	0.76%	0.91%
Mountain	0.77%	0.93%	1.00%
Pacific	0.69%	0.81%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	14,463	14,191	15,778
Census division:			
New England	15,763	15,099	21,449
Middle Atlantic	15,526	14,957	20,238
East North Central	14,781	14,384	17,528
West North Central	13,938	13,949	13,874
South Atlantic	14,173	13,861	15,469
East South Central	13,337	13,428	12,949
West South Central	13,799	13,937	13,341
Mountain	13,732	13,600	14,274
Pacific	14,807	14,308	16,791

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	80.41	92.93	136.05
Census division:			
New England	251.47	264.12	406.09
Middle Atlantic	237.24	247.36	483.51
East North Central	180.92	201.54	358.94
West North Central	177.43	179.95	617.79
South Atlantic	153.71	182.31	195.41
East South Central	180.37	207.32	327.21
West South Central	164.08	195.94	258.38
Mountain	152.94	184.15	201.17
Pacific	315.43	390.00	293.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	3,895	4,035	3,220
Census division:			
New England	3,797	3,809	3,688
Middle Atlantic	3,795	3,851	3,332
East North Central	3,611	3,688	3,080
West North Central	4,107	4,281	3,039
South Atlantic	4,241	4,433	3,448
East South Central	3,854	4,031	3,094
West South Central	4,255	4,224	4,361
Mountain	4,095	4,293	3,277
Pacific	3,450	3,792	2,088

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	44.16	51.66	60.95
Census division:			
New England	125.49	139.09	167.28
Middle Atlantic	121.33	132.71	252.35
East North Central	87.94	98.63	132.09
West North Central	100.19	94.86	314.57
South Atlantic	110.61	136.44	86.21
East South Central	122.08	146.21	153.01
West South Central	136.40	168.81	183.13
Mountain	216.91	264.30	171.49
Pacific	120.06	145.64	136.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	26.9%	28.4%	20.4%
Census division:			
New England	24.1%	25.2%	17.2%
Middle Atlantic	24.4%	25.7%	16.5%
East North Central	24.4%	25.6%	17.6%
West North Central	29.5%	30.7%	21.9%
South Atlantic	29.9%	32.0%	22.3%
East South Central	28.9%	30.0%	23.9%
West South Central	30.8%	30.3%	32.7%
Mountain	29.8%	31.6%	23.0%
Pacific	23.3%	26.5%	12.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.38%	0.42%
Census division:			
New England	0.81%	0.96%	0.69%
Middle Atlantic	0.78%	0.89%	1.08%
East North Central	0.62%	0.72%	0.76%
West North Central	0.74%	0.73%	2.19%
South Atlantic	0.71%	0.88%	0.51%
East South Central	0.85%	1.03%	1.03%
West South Central	1.01%	1.25%	1.15%
Mountain	1.46%	1.79%	1.21%
Pacific	0.93%	1.21%	0.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	18.5%	18.5%	18.1%
Census division:			
New England	16.8%	17.8%	11.2%
Middle Atlantic	17.2%	18.4%	11.1%
East North Central	18.9%	19.5%	15.6%
West North Central	17.1%	17.9%	13.7%
South Atlantic	18.7%	18.5%	19.8%
East South Central	19.3%	19.4%	18.6%
West South Central	19.5%	18.9%	21.8%
Mountain	19.0%	18.5%	21.1%
Pacific	18.6%	17.8%	22.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.14%	0.16%	0.27%
Census division:			
New England	0.42%	0.46%	0.92%
Middle Atlantic	0.42%	0.45%	1.13%
East North Central	0.38%	0.42%	0.78%
West North Central	0.42%	0.43%	1.30%
South Atlantic	0.32%	0.38%	0.40%
East South Central	0.49%	0.57%	0.83%
West South Central	0.50%	0.59%	0.81%
Mountain	0.40%	0.45%	0.64%
Pacific	0.40%	0.47%	0.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	86.3%	89.2%	72.4%
Census division:			
New England	86.6%	89.8%	69.1%
Middle Atlantic	77.5%	83.3%	48.8%
East North Central	91.2%	92.4%	84.5%
West North Central	92.9%	92.5%	95.0%
South Atlantic	89.4%	91.8%	78.8%
East South Central	92.9%	93.6%	90.1%
West South Central	91.1%	94.8%	76.8%
Mountain	92.6%	93.7%	87.5%
Pacific	74.2%	79.7%	46.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.44%	0.42%	1.39%
Census division:			
New England	1.35%	1.53%	2.71%
Middle Atlantic	1.20%	1.29%	3.77%
East North Central	0.81%	0.89%	1.78%
West North Central	1.48%	1.76%	1.39%
South Atlantic	0.74%	0.85%	1.29%
East South Central	1.03%	1.20%	1.81%
West South Central	1.95%	0.87%	8.24%
Mountain	0.82%	0.94%	1.41%
Pacific	1.46%	1.52%	2.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	1,860	1,945	1,305
Census division:			
New England	1,792	1,886	907
Middle Atlantic	1,690	1,744	1,032
East North Central	1,879	1,948	1,321
West North Central	2,092	2,186	1,662
South Atlantic	1,908	2,022	1,290
East South Central	1,800	1,955	1,091
West South Central	1,968	2,076	1,515
Mountain	1,943	2,053	1,318
Pacific	1,698	1,754	959

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	15.76	17.62	26.77
Census division:			
New England	44.20	49.82	41.04
Middle Atlantic	50.64	53.28	83.24
East North Central	35.45	39.05	71.20
West North Central	36.53	40.63	86.03
South Atlantic	34.77	41.22	33.94
East South Central	48.33	56.06	58.67
West South Central	50.56	55.89	97.22
Mountain	44.67	47.68	94.68
Pacific	52.68	56.74	64.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	3,494	3,722	2,434
Census division:			
New England	3,148	3,486	1,758
Middle Atlantic	3,050	3,247	2,151
East North Central	3,486	3,736	2,600
West North Central	3,912	4,189	2,800
South Atlantic	3,574	3,789	2,490
East South Central	3,255	3,575	2,077
West South Central	3,903	3,995	3,249
Mountain	3,999	4,325	2,561
Pacific	3,211	3,402	2,068

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	44.08	51.60	53.95
Census division:			
New England	107.23	135.70	75.56
Middle Atlantic	100.27	113.90	160.91
East North Central	87.87	103.67	149.56
West North Central	94.34	97.43	209.58
South Atlantic	95.48	112.46	89.95
East South Central	120.24	152.82	136.53
West South Central	128.77	143.74	231.29
Mountain	267.76	304.72	111.63
Pacific	129.65	150.40	134.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	61.2%	58.8%	72.9%
Census division:			
New England	62.8%	59.7%	79.7%
Middle Atlantic	64.2%	60.0%	84.9%
East North Central	53.8%	52.5%	60.8%
West North Central	50.6%	49.1%	58.1%
South Atlantic	60.3%	56.7%	76.1%
East South Central	64.3%	62.9%	70.0%
West South Central	64.8%	63.1%	71.1%
Mountain	59.4%	56.2%	74.2%
Pacific	67.6%	65.9%	76.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.56%	0.64%	0.90%
Census division:			
New England	1.83%	2.15%	1.97%
Middle Atlantic	1.78%	2.03%	1.63%
East North Central	1.49%	1.66%	3.16%
West North Central	1.51%	1.72%	3.11%
South Atlantic	1.34%	1.59%	1.44%
East South Central	1.74%	2.00%	3.39%
West South Central	1.60%	1.84%	3.12%
Mountain	1.50%	1.76%	2.24%
Pacific	1.54%	1.78%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	26.09	26.92	22.90
Census division:			
New England	24.51	26.15	17.91
Middle Atlantic	23.84	25.33	18.57
East North Central	25.50	26.08	22.70
West North Central	29.33	29.37	29.19
South Atlantic	26.75	27.44	24.43
East South Central	29.00	29.27	28.01
West South Central	28.99	29.54	27.15
Mountain	26.40	26.42	26.35
Pacific	23.90	25.38	17.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.14	0.17	0.21
Census division:			
New England	0.31	0.40	0.28
Middle Atlantic	0.33	0.40	0.32
East North Central	0.28	0.33	0.51
West North Central	0.95	1.16	0.85
South Atlantic	0.25	0.30	0.39
East South Central	0.37	0.44	0.65
West South Central	0.40	0.48	0.56
Mountain	0.30	0.36	0.50
Pacific	0.38	0.44	0.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	20.4%	20.5%	19.5%
Census division:			
New England	18.5%	18.4%	19.6%
Middle Atlantic	19.9%	20.1%	17.0%
East North Central	19.9%	20.2%	18.1%
West North Central	20.3%	20.5%	19.5%
South Atlantic	20.8%	20.8%	20.7%
East South Central	21.5%	22.1%	18.6%
West South Central	21.5%	21.7%	21.0%
Mountain	21.2%	21.3%	20.5%
Pacific	19.8%	19.9%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.14%	0.16%	0.23%
Census division:			
New England	0.54%	0.58%	0.34%
Middle Atlantic	0.44%	0.46%	0.91%
East North Central	0.28%	0.30%	0.74%
West North Central	0.30%	0.31%	0.94%
South Atlantic	0.27%	0.30%	0.25%
East South Central	0.44%	0.52%	0.42%
West South Central	0.31%	0.37%	0.56%
Mountain	0.34%	0.38%	0.56%
Pacific	0.62%	0.70%	0.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.7 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	33.0%	35.1%	23.0%
Census division:			
New England	29.4%	32.5%	12.9%
Middle Atlantic	27.4%	31.7%	6.2%
East North Central	37.0%	37.9%	32.0%
West North Central	39.5%	40.5%	34.6%
South Atlantic	36.0%	39.7%	19.8%
East South Central	34.8%	36.3%	28.7%
West South Central	29.7%	29.8%	29.1%
Mountain	34.3%	36.5%	24.1%
Pacific	30.0%	31.6%	22.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.7 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.53%	0.62%	0.87%
Census division:			
New England	1.74%	2.04%	1.24%
Middle Atlantic	1.63%	1.90%	1.17%
East North Central	1.41%	1.58%	2.92%
West North Central	1.41%	1.58%	3.13%
South Atlantic	1.36%	1.62%	1.39%
East South Central	1.76%	2.02%	3.49%
West South Central	1.48%	1.68%	3.10%
Mountain	1.40%	1.63%	2.11%
Pacific	1.49%	1.72%	2.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.8 Percent of civilian employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	91.5%	91.0%	94.5%
Census division:			
New England	93.6%	94.0%	90.9%
Middle Atlantic	89.3%	89.0%	91.5%
East North Central	92.3%	91.9%	95.4%
West North Central	92.3%	91.4%	96.6%
South Atlantic	91.9%	91.3%	95.1%
East South Central	90.0%	90.0%	89.8%
West South Central	92.3%	91.7%	94.2%
Mountain	92.9%	92.1%	97.4%
Pacific	90.7%	89.9%	96.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.8 Standard errors for percent of civilian employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.36%	0.44%
Census division:			
New England	0.76%	0.82%	1.62%
Middle Atlantic	0.90%	1.00%	1.46%
East North Central	0.69%	0.76%	1.22%
West North Central	0.75%	0.88%	1.14%
South Atlantic	0.74%	0.88%	0.78%
East South Central	1.05%	1.20%	2.03%
West South Central	0.82%	0.97%	1.42%
Mountain	0.73%	0.86%	0.97%
Pacific	1.06%	1.19%	1.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.9 Percent of civilian employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	88.3%	88.7%	86.9%
Census division:			
New England	86.4%	88.3%	80.6%
Middle Atlantic	85.2%	88.7%	76.4%
East North Central	88.9%	88.7%	89.4%
West North Central	90.0%	89.9%	90.3%
South Atlantic	89.2%	88.6%	91.4%
East South Central	86.5%	87.1%	84.4%
West South Central	89.0%	88.8%	90.0%
Mountain	92.3%	91.5%	95.5%
Pacific	88.2%	87.9%	89.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.9 Standard errors for percent of civilian employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.48%	0.52%	1.18%
Census division:			
New England	1.61%	1.95%	2.39%
Middle Atlantic	1.65%	1.31%	4.25%
East North Central	1.04%	1.14%	2.48%
West North Central	1.04%	1.17%	2.24%
South Atlantic	1.31%	1.56%	1.98%
East South Central	1.59%	1.87%	2.91%
West South Central	1.61%	1.83%	2.50%
Mountain	1.03%	1.25%	1.44%
Pacific	1.24%	1.40%	2.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	4,511	4,594	4,073
Census division:			
New England	4,313	4,406	3,588
Middle Atlantic	4,590	4,522	5,078
East North Central	4,329	4,505	3,097
West North Central	4,358	4,529	3,608
South Atlantic	4,641	4,771	4,046
East South Central	4,655	4,659	4,637
West South Central	4,873	4,736	5,337
Mountain	4,687	4,747	4,388
Pacific	4,181	4,430	2,449

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	22.44	25.29	46.24
Census division:			
New England	89.94	101.57	113.48
Middle Atlantic	76.87	82.58	169.36
East North Central	53.67	57.98	113.00
West North Central	56.67	59.58	128.07
South Atlantic	47.38	56.01	59.47
East South Central	74.13	78.64	200.83
West South Central	64.48	78.23	101.48
Mountain	55.13	63.23	103.05
Pacific	69.74	76.57	124.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	8,599	8,867	7,620
Census division:			
New England	8,155	8,493	7,020
Middle Atlantic	8,877	8,667	9,483
East North Central	8,317	8,874	6,421
West North Central	8,038	8,445	6,342
South Atlantic	9,170	9,292	8,694
East South Central	9,179	9,002	9,833
West South Central	9,604	9,446	10,544
Mountain	9,177	9,274	8,797
Pacific	7,508	8,342	4,726

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	59.99	68.81	113.73
Census division:			
New England	214.40	272.56	261.00
Middle Atlantic	163.52	200.91	209.31
East North Central	146.63	161.04	290.60
West North Central	165.59	165.53	399.37
South Atlantic	123.40	146.91	167.97
East South Central	219.48	234.91	500.58
West South Central	161.33	181.63	304.03
Mountain	212.53	256.34	198.17
Pacific	178.13	205.59	226.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	53.6%	57.7%	31.2%
Census division:			
New England	52.7%	57.2%	18.8%
Middle Atlantic	45.0%	49.5%	12.0%
East North Central	59.1%	62.1%	37.6%
West North Central	64.0%	67.2%	49.0%
South Atlantic	57.2%	61.6%	36.3%
East South Central	53.1%	57.8%	32.3%
West South Central	55.3%	60.4%	37.6%
Mountain	57.6%	61.8%	35.2%
Pacific	44.3%	48.7%	11.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.65%	1.00%
Census division:			
New England	2.05%	2.35%	1.96%
Middle Atlantic	1.68%	1.87%	2.42%
East North Central	1.44%	1.56%	3.28%
West North Central	1.68%	1.95%	3.55%
South Atlantic	1.37%	1.62%	1.84%
East South Central	1.91%	2.15%	3.63%
West South Central	1.64%	1.84%	3.38%
Mountain	1.85%	2.03%	2.92%
Pacific	1.65%	1.85%	1.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12.a Percent of civilian employees enrolled in a single coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	43.8%	44.5%	36.3%
Census division:			
New England	56.8%	57.7%	36.0%
Middle Atlantic	51.8%	52.6%	27.6% *
East North Central	44.7%	44.4%	48.5%
West North Central	44.2%	44.0%	45.6%
South Atlantic	42.8%	43.8%	34.8%
East South Central	36.7%	38.0%	27.1%
West South Central	34.8%	37.6%	19.2%
Mountain	46.5%	45.3%	57.6%
Pacific	43.2%	43.1%	47.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12.a Standard errors for percent of civilian employees enrolled in a single coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.78%	0.84%	1.80%
Census division:			
New England	2.68%	2.76%	6.17%
Middle Atlantic	2.47%	2.51%	8.94% *
East North Central	1.98%	2.09%	6.15%
West North Central	1.89%	2.02%	5.19%
South Atlantic	1.85%	2.03%	2.99%
East South Central	2.12%	2.30%	4.33%
West South Central	2.17%	2.40%	4.04%
Mountain	2.44%	2.70%	4.41%
Pacific	2.55%	2.62%	5.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12.b Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2020**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	13.4%	11.6%	23.3%
Census division:			
New England	13.1%	9.6%	39.9%
Middle Atlantic	13.5%	13.7%	12.3%
East North Central	10.1%	9.2%	16.5%
West North Central	5.8%	5.2%	8.5%
South Atlantic	11.1%	8.6%	23.3%
East South Central	6.1%	6.0%	6.5%
West South Central	10.3%	8.1%	17.9%
Mountain	12.7%	10.3%	25.6%
Pacific	27.0%	22.9%	57.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12.b Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2020**

<b>Census division</b>	<b>Civilian **</b>	<b>Private sector</b>	<b>State/local government sector</b>
United States	0.41%	0.46%	0.80%
Census division:			
New England	1.41%	1.51%	2.48%
Middle Atlantic	1.24%	1.40%	1.08%
East North Central	0.84%	0.94%	1.51%
West North Central	0.74%	0.72%	2.43%
South Atlantic	0.78%	0.90%	1.30%
East South Central	0.98%	1.13%	1.73%
West South Central	0.93%	1.10%	1.80%
Mountain	1.13%	1.21%	2.79%
Pacific	1.59%	1.72%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12.c Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	3.4%	3.4%	3.2%
Census division:			
New England	5.5%	5.1%	8.6%
Middle Atlantic	4.1%	4.2%	3.1% *
East North Central	3.6%	3.2%	6.4% *
West North Central	2.7%	2.3%	4.4%
South Atlantic	2.6%	2.6%	2.5%
East South Central	3.3%	3.5%	2.7%
West South Central	1.9%	1.9%	2.3%
Mountain	3.3%	3.6%	1.4% *
Pacific	4.4%	4.7%	1.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12.c Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.19%	0.21%	0.33%
Census division:			
New England	0.95%	1.06%	1.37%
Middle Atlantic	0.54%	0.59%	1.06% *
East North Central	0.54%	0.55%	1.95% *
West North Central	0.40%	0.40%	1.32%
South Atlantic	0.34%	0.39%	0.59%
East South Central	0.80%	0.96%	0.73%
West South Central	0.26%	0.29%	0.61%
Mountain	0.50%	0.59%	0.54% *
Pacific	0.70%	0.79%	0.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12.d Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	26.4%	23.9%	40.2%
Census division:			
New England	24.7%	24.3%	27.2%
Middle Atlantic	33.5%	28.6%	69.9%
East North Central	24.6%	22.8%	38.0%
West North Central	23.2%	21.5%	31.5%
South Atlantic	26.6%	24.5%	36.5%
East South Central	32.8%	27.3%	56.5%
West South Central	30.1%	27.2%	40.4%
Mountain	23.5%	21.3%	35.5%
Pacific	20.5%	19.5%	28.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12.d Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.53%	0.60%	1.04%
Census division:			
New England	2.16%	2.43%	2.38%
Middle Atlantic	1.58%	1.71%	2.48%
East North Central	1.27%	1.38%	2.94%
West North Central	1.79%	2.11%	3.19%
South Atlantic	1.34%	1.59%	1.64%
East South Central	1.88%	2.02%	3.97%
West South Central	1.61%	1.78%	3.44%
Mountain	1.39%	1.52%	2.88%
Pacific	1.41%	1.59%	2.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12.e Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	3.2%	3.4%	2.2%
Census division:			
New England	4.0%	3.8%	5.4%
Middle Atlantic	3.9%	4.0%	2.7% *
East North Central	2.6%	2.8%	1.4% *
West North Central	4.3%	3.8%	6.5%
South Atlantic	2.5%	2.7%	1.5% *
East South Central	4.8%	5.4%	2.1% *
West South Central	2.3%	2.5%	1.8% *
Mountain	2.9%	3.0%	2.2% *
Pacific	3.7%	4.2%	0.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12.e Standard errors for among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.20%	0.23%	0.31%
Census division:			
New England	0.89%	0.99%	1.23%
Middle Atlantic	0.70%	0.78%	1.11% *
East North Central	0.38%	0.42%	0.64% *
West North Central	0.61%	0.63%	1.81%
South Atlantic	0.41%	0.48%	0.56% *
East South Central	0.80%	0.97%	0.82% *
West South Central	0.46%	0.56%	0.70% *
Mountain	0.64%	0.70%	1.68% *
Pacific	0.62%	0.70%	0.35% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.13 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	23.5%	25.7%	11.3%
Census division:			
New England	29.9%	33.0%	6.8%
Middle Atlantic	23.3%	26.0%	3.3%
East North Central	26.4%	27.6%	18.2%
West North Central	28.3%	29.6%	22.3%
South Atlantic	24.5%	27.0%	12.6%
East South Central	19.5%	22.0%	8.7%
West South Central	19.2%	22.7%	7.2%
Mountain	26.8%	28.0%	20.3%
Pacific	19.1%	21.0%	5.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.13 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.50%	0.57%	0.61%
Census division:			
New England	2.01%	2.25%	1.46%
Middle Atlantic	1.45%	1.61%	0.92%
East North Central	1.40%	1.55%	2.39%
West North Central	1.32%	1.48%	2.83%
South Atlantic	1.27%	1.50%	1.35%
East South Central	1.29%	1.56%	1.16%
West South Central	1.32%	1.61%	1.56%
Mountain	1.90%	2.19%	2.32%
Pacific	1.27%	1.42%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.14 Percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	30.1%	32.0%	19.8%
Census division:			
New England	22.7%	24.2%	12.0%
Middle Atlantic	21.7%	23.5%	8.7%
East North Central	32.7%	34.5%	19.4%
West North Central	35.7%	37.6%	26.7%
South Atlantic	32.7%	34.6%	23.6%
East South Central	33.6%	35.9%	23.5%
West South Central	36.1%	37.7%	30.4%
Mountain	30.8%	33.8%	14.9%
Pacific	25.2%	27.7%	6.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.14 Standard errors for percent of civilian employees enrolled in single coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.52%	0.59%	0.92%
Census division:			
New England	1.50%	1.72%	1.55%
Middle Atlantic	1.34%	1.50%	2.49%
East North Central	1.33%	1.46%	3.25%
West North Central	1.64%	1.88%	3.39%
South Atlantic	1.24%	1.48%	1.47%
East South Central	1.70%	1.90%	3.63%
West South Central	1.61%	1.84%	3.32%
Mountain	1.38%	1.61%	1.96%
Pacific	1.54%	1.74%	1.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	49.2%	55.2%	27.9%
Census division:			
New England	44.8%	53.3%	19.1%
Middle Atlantic	35.8%	46.0%	10.3%
East North Central	54.8%	57.7%	44.9%
West North Central	58.2%	62.5%	40.5%
South Atlantic	51.7%	57.5%	28.5%
East South Central	48.0%	52.8%	30.7%
West South Central	58.4%	60.2%	47.5%
Mountain	60.5%	64.8%	42.8%
Pacific	41.1%	48.4%	16.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.73%	0.88%	1.06%
Census division:			
New England	2.36%	3.15%	1.84%
Middle Atlantic	1.74%	2.41%	1.73%
East North Central	1.72%	1.96%	3.54%
West North Central	2.09%	2.37%	3.94%
South Atlantic	1.67%	2.00%	2.29%
East South Central	2.51%	3.13%	3.42%
West South Central	2.29%	2.61%	4.06%
Mountain	2.80%	3.16%	3.10%
Pacific	2.06%	2.53%	2.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15.a Percent of civilian employees enrolled in a family coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	52.4%	53.9%	41.3%
Census division:			
New England	60.0%	62.5%	39.4%
Middle Atlantic	58.5%	60.6%	35.8%
East North Central	51.2%	50.2%	55.6%
West North Central	53.5%	54.3%	48.8%
South Atlantic	49.9%	51.5%	37.3%
East South Central	50.7%	53.6%	32.7%
West South Central	39.2%	42.5%	13.3%
Mountain	60.2%	61.5%	52.2%
Pacific	55.0%	57.2%	32.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15.a Standard errors for percent of civilian employees enrolled in a family coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	1.03%	1.11%	2.31%
Census division:			
New England	3.25%	3.59%	5.25%
Middle Atlantic	2.74%	2.84%	8.05%
East North Central	2.24%	2.39%	5.95%
West North Central	2.28%	2.52%	4.68%
South Atlantic	2.44%	2.66%	5.39%
East South Central	3.07%	3.34%	5.77%
West South Central	2.71%	2.94%	3.25%
Mountain	4.32%	4.83%	4.99%
Pacific	3.41%	3.59%	6.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15.b Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	13.9%	11.1%	24.2%
Census division:			
New England	17.7%	10.7%	39.1%
Middle Atlantic	13.4%	14.1%	11.9%
East North Central	11.4%	10.8%	13.5%
West North Central	7.1%	5.9%	12.0% *
South Atlantic	12.3%	8.9%	25.9%
East South Central	5.7%	5.7%	5.6% *
West South Central	7.0%	5.7%	15.4%
Mountain	11.2%	7.9%	24.6%
Pacific	27.5%	20.0%	53.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15.b Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.55%	0.64%	1.05%
Census division:			
New England	1.84%	2.08%	2.95%
Middle Atlantic	1.86%	2.54%	1.32%
East North Central	1.16%	1.41%	1.85%
West North Central	1.25%	1.05%	4.48% *
South Atlantic	1.05%	1.26%	1.64%
East South Central	1.00%	1.18%	1.73% *
West South Central	0.88%	0.97%	1.87%
Mountain	1.20%	1.28%	2.25%
Pacific	2.01%	2.22%	3.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15.c Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	3.7%	3.7%	4.0%
Census division:			
New England	8.5%	9.1%	6.5% *
Middle Atlantic	3.7%	4.1%	2.8%
East North Central	4.0%	3.4%	6.1% *
West North Central	2.4%	2.0%	3.9% *
South Atlantic	2.6%	2.5%	3.1% *
East South Central	6.0% *	6.3% *	4.8% *
West South Central	2.2% *	2.0% *	2.8% *
Mountain	2.6%	2.9%	1.7% *
Pacific	4.1%	4.2%	4.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15.c Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.29%	0.34%	0.51%
Census division:			
New England	1.78%	2.22%	2.42% *
Middle Atlantic	0.57%	0.74%	0.76%
East North Central	0.69%	0.66%	2.02% *
West North Central	0.45%	0.36%	1.76% *
South Atlantic	0.43%	0.46%	1.11% *
East South Central	2.66% *	3.36% *	1.65% *
West South Central	0.66% *	0.74% *	1.28% *
Mountain	0.42%	0.52%	0.57% *
Pacific	0.76%	0.93%	1.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15.d Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	30.0%	26.8%	41.2%
Census division:			
New England	24.4%	22.9%	29.1%
Middle Atlantic	44.5%	33.0%	72.8%
East North Central	26.4%	24.6%	32.9%
West North Central	27.5%	25.7%	35.1%
South Atlantic	30.7%	28.3%	40.6%
East South Central	36.5%	30.6%	57.5%
West South Central	30.5%	30.0%	33.1%
Mountain	22.7%	21.1%	29.4%
Pacific	24.1%	23.8%	25.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15.d Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.68%	0.81%	1.13%
Census division:			
New England	2.36%	3.07%	2.31%
Middle Atlantic	1.90%	2.32%	2.13%
East North Central	1.57%	1.77%	3.39%
West North Central	2.02%	2.45%	2.90%
South Atlantic	1.56%	1.87%	2.13%
East South Central	2.42%	2.73%	3.74%
West South Central	2.28%	2.61%	3.22%
Mountain	1.89%	2.20%	2.25%
Pacific	2.01%	2.49%	2.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15.e Among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	3.1%	3.3%	2.6%
Census division:			
New England	4.6%	4.0% *	6.3% *
Middle Atlantic	2.6%	2.8%	2.2% *
East North Central	3.3%	3.5%	2.5% *
West North Central	4.8%	3.9%	8.5% *
South Atlantic	2.6%	2.9%	1.8% *
East South Central	3.9% *	4.6% *	1.3% *
West South Central	2.0%	2.1%	1.3% *
Mountain	2.9% *	3.3% *	1.6% *
Pacific	3.1%	3.6%	1.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.15.e Standard errors for among civilian enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.23%	0.28%	0.40%
Census division:			
New England	1.19%	1.46% *	1.82% *
Middle Atlantic	0.41%	0.50%	0.75% *
East North Central	0.60%	0.69%	1.22% *
West North Central	0.85%	0.82%	2.70% *
South Atlantic	0.50%	0.59%	0.86% *
East South Central	1.26% *	1.60% *	0.79% *
West South Central	0.55%	0.62%	0.93% *
Mountain	0.92% *	1.12% *	0.95% *
Pacific	0.65%	0.81%	0.77% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.16 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	25.8%	29.7%	11.5%
Census division:			
New England	26.9%	33.3%	7.5%
Middle Atlantic	20.9%	27.9%	3.7%
East North Central	28.1%	29.0%	24.9%
West North Central	31.2%	33.9%	19.7%
South Atlantic	25.8%	29.6%	10.6%
East South Central	24.3%	28.3%	10.1%
West South Central	22.9%	25.6%	6.3%
Mountain	36.4%	39.9%	22.3%
Pacific	22.6%	27.7%	5.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.16 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan with a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.68%	0.83%	0.78%
Census division:			
New England	2.01%	2.65%	1.49%
Middle Atlantic	1.46%	1.99%	1.02%
East North Central	1.58%	1.79%	3.37%
West North Central	1.71%	2.02%	2.43%
South Atlantic	1.53%	1.86%	1.89%
East South Central	2.13%	2.64%	2.11%
West South Central	1.87%	2.15%	1.39%
Mountain	3.98%	4.69%	2.48%
Pacific	1.94%	2.40%	1.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.17 Percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	23.4%	25.4%	16.4%
Census division:			
New England	17.9%	20.0%	11.6%
Middle Atlantic	14.8%	18.1%	6.6%
East North Central	26.7%	28.7%	19.9%
West North Central	27.1%	28.6%	20.7%
South Atlantic	25.9%	27.9%	17.9%
East South Central	23.6%	24.5%	20.7%
West South Central	35.5%	34.6%	41.2%
Mountain	24.1%	25.0%	20.4%
Pacific	18.5%	20.7%	10.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.17 Standard errors for percent of civilian employees enrolled in family coverage that had a high deductible health insurance plan without a savings option by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.56%	0.68%	0.90%
Census division:			
New England	1.76%	2.32%	1.08%
Middle Atlantic	1.17%	1.59%	1.40%
East North Central	1.41%	1.58%	3.05%
West North Central	1.67%	1.92%	3.02%
South Atlantic	1.49%	1.80%	1.90%
East South Central	1.72%	2.07%	2.89%
West South Central	2.04%	2.24%	4.44%
Mountain	2.00%	2.45%	2.77%
Pacific	1.55%	1.92%	2.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.18 Percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	60.7%	58.2%	72.4%
Census division:			
New England	64.8%	61.9%	80.0%
Middle Atlantic	66.7%	62.6%	86.9%
East North Central	55.2%	53.9%	62.4%
West North Central	49.7%	48.3%	56.7%
South Atlantic	59.2%	55.8%	74.3%
East South Central	60.8%	59.9%	64.2%
West South Central	65.5%	63.6%	72.8%
Mountain	56.2%	53.1%	70.6%
Pacific	64.4%	62.2%	75.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.18 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.59%	0.68%	0.89%
Census division:			
New England	1.79%	2.09%	1.96%
Middle Atlantic	1.69%	1.93%	1.31%
East North Central	1.47%	1.64%	3.07%
West North Central	1.50%	1.70%	3.14%
South Atlantic	1.34%	1.58%	1.52%
East South Central	1.89%	2.18%	3.61%
West South Central	1.59%	1.84%	3.01%
Mountain	2.45%	2.82%	2.36%
Pacific	1.79%	2.08%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	43.38	45.29	36.12
Census division:			
New England	39.22	41.46	29.87
Middle Atlantic	41.18	45.16	26.90
East North Central	42.28	44.40	32.18
West North Central	47.82	49.11	42.65
South Atlantic	48.99	49.65	46.79
East South Central	44.21	44.88	41.63
West South Central	48.88	49.85	45.60
Mountain	44.88	45.40	43.05
Pacific	35.47	38.85	21.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at civilian establishments by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.34	0.41	0.44
Census division:			
New England	0.74	0.86	1.20
Middle Atlantic	1.22	1.49	1.06
East North Central	0.66	0.77	0.99
West North Central	2.21	2.70	1.10
South Atlantic	0.58	0.69	0.95
East South Central	0.71	0.87	0.92
West South Central	0.80	0.99	0.90
Mountain	0.70	0.84	1.14
Pacific	0.99	1.13	0.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	21.2	21.4	20.5
Census division:			
New England	19.2	19.2	19.5
Middle Atlantic	20.9	21.0	18.0
East North Central	21.3	21.3	20.8
West North Central	21.3	21.6	19.9
South Atlantic	21.9	21.8	22.4
East South Central	23.3	24.0	19.1
West South Central	21.9	22.1	20.7
Mountain	21.8	21.9	20.8
Pacific	19.8	19.8	19.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.17	0.19	0.34
Census division:			
New England	0.58	0.62	0.30
Middle Atlantic	0.46	0.48	1.08
East North Central	0.38	0.38	1.43
West North Central	0.36	0.38	1.02
South Atlantic	0.30	0.33	0.60
East South Central	1.02	1.19	0.43
West South Central	0.32	0.37	0.51
Mountain	0.39	0.45	0.55
Pacific	0.62	0.69	0.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.21 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	34.0%	36.3%	23.3%
Census division:			
New England	29.6%	32.5%	14.0%
Middle Atlantic	26.0%	30.1%	5.2%
East North Central	36.8%	37.9%	30.8%
West North Central	38.7%	39.6%	34.4%
South Atlantic	37.1%	40.7%	20.9%
East South Central	36.6%	38.5%	28.7%
West South Central	30.3%	31.1%	27.3%
Mountain	38.2%	40.5%	27.6%
Pacific	33.7%	35.5%	24.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.21 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.67%	0.85%
Census division:			
New England	1.75%	2.05%	1.58%
Middle Atlantic	1.50%	1.75%	1.01%
East North Central	1.41%	1.58%	2.76%
West North Central	1.38%	1.54%	3.15%
South Atlantic	1.38%	1.63%	1.48%
East South Central	1.87%	2.17%	3.14%
West South Central	1.51%	1.73%	3.05%
Mountain	2.57%	3.00%	2.19%
Pacific	1.74%	2.02%	2.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.22 Percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per day by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	5.2%	4.7%	7.6%
Census division:			
New England	5.3%	5.2%	5.4%
Middle Atlantic	6.1%	5.8%	7.3%
East North Central	3.2%	3.0%	4.1% *
West North Central	1.5%	1.4%	2.0% *
South Atlantic	4.1%	4.2%	3.4%
East South Central	7.4%	8.0%	5.3%
West South Central	8.6%	3.6%	27.8%
Mountain	3.0%	3.0%	2.8% *
Pacific	6.8%	7.3%	4.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.22 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per day by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.25%	0.73%
Census division:			
New England	0.71%	0.83%	0.84%
Middle Atlantic	0.71%	0.79%	1.64%
East North Central	0.48%	0.44%	1.93% *
West North Central	0.26%	0.27%	0.74% *
South Atlantic	0.48%	0.57%	0.63%
East South Central	0.98%	1.15%	1.53%
West South Central	1.02%	0.54%	3.70%
Mountain	0.45%	0.51%	0.86% *
Pacific	0.76%	0.90%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.23 Percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	22.4%	18.1%	42.3%
Census division:			
New England	30.9%	24.0%	68.1%
Middle Atlantic	32.2%	26.3%	61.4%
East North Central	16.5%	14.4%	28.1%
West North Central	17.2%	13.9%	32.4%
South Atlantic	25.1%	19.0%	52.0%
East South Central	17.1%	13.4%	32.4%
West South Central	12.6%	12.6%	12.5%
Mountain	15.8%	12.9%	29.5%
Pacific	27.7%	21.5%	59.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.23 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.50%	0.57%	1.00%
Census division:			
New England	1.75%	2.04%	2.81%
Middle Atlantic	1.51%	1.72%	3.52%
East North Central	1.00%	1.08%	2.52%
West North Central	1.54%	1.71%	3.56%
South Atlantic	1.08%	1.24%	1.69%
East South Central	1.40%	1.43%	3.86%
West South Central	0.94%	1.14%	1.22%
Mountain	1.32%	1.47%	2.52%
Pacific	1.77%	2.03%	2.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	286.98	326.93	169.85
Census division:			
New England	321.37	346.58	190.43
Middle Atlantic	301.77	322.56	219.66
East North Central	242.52	266.95	--
West North Central	191.57	180.10	--
South Atlantic	299.18	317.80	198.22
East South Central	257.79	265.92	207.58
West South Central	195.13	284.44	151.23
Mountain	332.48	351.77	234.29
Pacific	368.82	394.90	143.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* 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.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	8.82	11.08	6.01
Census division:			
New England	34.56	40.03	14.85
Middle Atlantic	19.09	23.47	13.53
East North Central	23.92	25.38	--
West North Central	26.64	29.09	--
South Atlantic	20.36	23.05	15.11
East South Central	26.36	30.58	24.96
West South Central	11.08	31.57	9.64
Mountain	23.52	28.14	21.88
Pacific	25.36	28.13	14.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* 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.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	450.35	554.67	238.98
Census division:			
New England	445.05	534.57	275.88
Middle Atlantic	377.64	457.63	207.50
East North Central	491.80	592.10	206.98
West North Central	657.98	803.26	364.16
South Atlantic	492.39	615.28	292.12
East South Central	551.22	771.79	177.47
West South Central	620.79	713.06	263.00
Mountain	473.00	473.94	471.05
Pacific	319.65	419.84	135.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment at civilian establishments by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	14.34	21.00	7.67
Census division:			
New England	36.48	56.60	30.45
Middle Atlantic	25.39	35.04	8.81
East North Central	42.03	56.21	14.96
West North Central	58.90	78.29	56.49
South Atlantic	32.22	50.36	10.47
East South Central	132.34	198.12	14.85
West South Central	61.08	76.14	12.26
Mountain	30.93	43.87	28.60
Pacific	27.06	42.00	18.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	20.2	20.3	19.3
Census division:			
New England	18.8	18.9	17.6
Middle Atlantic	19.1	19.3	16.5
East North Central	19.5	19.9	17.1
West North Central	20.3	20.4	19.5
South Atlantic	21.2	21.2	21.0
East South Central	20.3	20.7	18.0
West South Central	21.3	21.3	21.1
Mountain	20.8	21.0	19.7
Pacific	19.7	19.8	18.9

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at civilian establishments by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.09	0.10	0.14
Census division:			
New England	0.37	0.40	0.68
Middle Atlantic	0.27	0.28	0.53
East North Central	0.17	0.19	0.39
West North Central	0.20	0.21	0.49
South Atlantic	0.20	0.22	0.22
East South Central	0.33	0.39	0.42
West South Central	0.23	0.26	0.42
Mountain	0.19	0.23	0.26
Pacific	0.33	0.36	0.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.27 Percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	75.5%	79.4%	57.0%
Census division:			
New England	64.1%	70.5%	30.1%
Middle Atlantic	62.3%	68.9%	29.7%
East North Central	82.2%	84.4%	69.9%
West North Central	82.7%	85.0%	71.8%
South Atlantic	76.0%	80.7%	54.9%
East South Central	77.7%	81.4%	62.5%
West South Central	84.1%	84.1%	84.2%
Mountain	81.9%	84.2%	71.1%
Pacific	70.4%	76.4%	39.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.27 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.48%	0.53%	0.98%
Census division:			
New England	1.78%	1.97%	2.84%
Middle Atlantic	1.59%	1.84%	2.63%
East North Central	0.98%	1.02%	2.80%
West North Central	1.47%	1.69%	3.22%
South Atlantic	1.04%	1.19%	1.73%
East South Central	1.49%	1.56%	3.88%
West South Central	1.12%	1.37%	1.34%
Mountain	1.33%	1.48%	2.33%
Pacific	1.54%	1.63%	2.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.28 Percent of civilian employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	10.1%	9.3%	14.0%
Census division:			
New England	9.3%	6.0%	27.1%
Middle Atlantic	12.2%	10.1%	22.3%
East North Central	8.1%	7.7%	10.5%
West North Central	7.8%	6.9%	12.1%
South Atlantic	11.3%	12.3%	6.5%
East South Central	13.1%	13.4%	11.8%
West South Central	10.2%	8.3%	17.3%
Mountain	8.6%	8.2%	10.6%
Pacific	9.8%	8.6%	16.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.28 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	0.35%	0.41%	0.52%
Census division:			
New England	0.92%	1.04%	1.99%
Middle Atlantic	1.06%	1.24%	1.80%
East North Central	0.81%	0.93%	1.36%
West North Central	0.63%	0.67%	1.69%
South Atlantic	1.12%	1.35%	1.07%
East South Central	1.55%	1.86%	2.11%
West South Central	0.93%	1.09%	1.68%
Mountain	0.82%	0.87%	2.24%
Pacific	0.73%	0.83%	1.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at civilian establishments by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	280	307	197
Census division:			
New England	422	674	123
Middle Atlantic	237	249	210
East North Central	377	403	271
West North Central	363	437	164
South Atlantic	269	283	152
East South Central	204	210	175
West South Central	234	257	192
Mountain	235	251	178
Pacific	283	302	231

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at civilian establishments by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
United States	12.57	16.28	12.76
Census division:			
New England	70.33	108.94	10.35
Middle Atlantic	26.16	36.20	27.77
East North Central	48.98	59.10	75.06
West North Central	48.25	63.85	30.20
South Atlantic	36.80	41.23	36.02
East South Central	30.68	36.72	36.18
West South Central	18.55	24.39	29.55
Mountain	20.23	21.53	46.56
Pacific	23.39	30.47	25.80

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.30 Percent of civilian employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
<b>Generic:</b>			
United States	71.9%	70.9%	76.9%
New England	77.9%	78.2%	76.5%
Middle Atlantic	73.6%	74.9%	66.9%
East North Central	66.0%	64.5%	74.6%
West North Central	60.7%	59.6%	65.7%
South Atlantic	75.7%	74.8%	79.6%
East South Central	70.5%	70.2%	71.8%
West South Central	70.2%	68.3%	77.8%
Mountain	67.6%	65.4%	77.6%
Pacific	77.9%	75.7%	89.3%
<b>Preferred:</b>			
United States	65.8%	64.4%	72.3%
New England	74.1%	73.3%	78.4%
Middle Atlantic	69.1%	69.2%	68.3%
East North Central	63.2%	61.5%	72.6%
West North Central	56.5%	54.4%	66.1%
South Atlantic	67.6%	66.2%	73.9%
East South Central	64.6%	65.8%	59.8%
West South Central	65.1%	63.7%	70.6%
Mountain	57.8%	56.7%	62.8%
Pacific	69.2%	66.0%	85.1%
<b>Non-Preferred:</b>			
United States	61.9%	60.9%	66.5%
New England	71.0%	69.6%	78.3%
Middle Atlantic	64.5%	66.3%	55.8%
East North Central	59.8%	57.6%	72.3%
West North Central	55.0%	52.6%	66.2%
South Atlantic	62.2%	62.6%	60.4%
East South Central	63.9%	64.7%	60.5%
West South Central	63.3%	61.8%	68.8%
Mountain	54.3%	53.5%	58.3%
Pacific	63.1%	60.0%	78.6%
<b>Specialty:</b>			
United States	42.5%	39.7%	55.7%
New England	51.4%	48.0%	69.6%
Middle Atlantic	44.8%	45.3%	42.3%
East North Central	39.0%	35.9%	55.9%
West North Central	42.8%	40.6%	53.1%
South Atlantic	43.0%	38.9%	61.6%
East South Central	44.7%	43.9%	48.2%
West South Central	47.9%	47.3%	50.0%
Mountain	34.3%	32.7%	41.9%
Pacific	39.5%	33.4%	70.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.30 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.51%	0.60%	0.74%
New England	1.50%	1.72%	2.37%
Middle Atlantic	1.40%	1.63%	2.33%
East North Central	1.43%	1.59%	3.04%
West North Central	1.39%	1.55%	2.99%
South Atlantic	1.15%	1.38%	1.26%
East South Central	1.69%	1.99%	2.78%
West South Central	1.51%	1.81%	1.97%
Mountain	2.03%	2.34%	2.27%
Pacific	1.44%	1.69%	1.52%
Preferred:			
United States	0.59%	0.69%	0.84%
New England	1.69%	1.94%	2.30%
Middle Atlantic	1.57%	1.84%	2.23%
East North Central	1.43%	1.60%	2.75%
West North Central	1.42%	1.59%	2.97%
South Atlantic	1.31%	1.56%	1.62%
East South Central	1.84%	2.10%	3.67%
West South Central	1.59%	1.86%	2.78%
Mountain	2.50%	2.93%	2.95%
Pacific	1.88%	2.18%	1.76%
Non-Preferred:			
United States	0.59%	0.68%	0.90%
New England	1.67%	1.93%	2.30%
Middle Atlantic	1.62%	1.87%	2.68%
East North Central	1.45%	1.62%	2.75%
West North Central	1.43%	1.60%	3.10%
South Atlantic	1.35%	1.60%	1.79%
East South Central	1.83%	2.09%	3.66%
West South Central	1.59%	1.85%	2.83%
Mountain	2.41%	2.83%	3.00%
Pacific	1.81%	2.09%	2.05%
Specialty:			
United States	0.63%	0.70%	1.30%
New England	2.27%	2.61%	2.36%
Middle Atlantic	1.77%	2.03%	3.11%
East North Central	1.39%	1.51%	3.06%
West North Central	1.53%	1.70%	3.53%
South Atlantic	1.40%	1.64%	1.83%
East South Central	2.06%	2.38%	3.88%
West South Central	2.16%	1.92%	7.32%
Mountain	1.95%	2.21%	3.30%
Pacific	1.86%	2.17%	2.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
<b>Generic:</b>			
United States	11.26	11.50	10.20
New England	11.27	11.58	9.55
Middle Atlantic	10.62	11.25	7.13
East North Central	11.17	11.30	10.55
West North Central	12.55	12.28	13.74
South Atlantic	11.24	11.20	11.39
East South Central	10.32	10.36	10.14
West South Central	12.17	12.07	12.48
Mountain	11.94	12.13	11.19
Pacific	10.84	11.64	7.38
<b>Preferred:</b>			
United States	34.08	34.84	30.87
New England	32.13	33.13	27.09
Middle Atlantic	33.24	35.00	24.37
East North Central	33.91	34.83	29.62
West North Central	35.50	35.48	35.58
South Atlantic	36.14	36.33	35.38
East South Central	34.62	33.90	37.89
West South Central	36.15	36.15	36.16
Mountain	34.70	34.73	34.54
Pacific	31.09	33.04	23.36
<b>Non-Preferred:</b>			
United States	58.15	59.26	53.35
New England	55.50	56.14	52.43
Middle Atlantic	59.65	61.44	49.11
East North Central	58.88	60.33	52.52
West North Central	59.35	59.48	58.84
South Atlantic	61.20	62.38	55.75
East South Central	61.47	59.10	71.87
West South Central	62.90	63.01	62.54
Mountain	59.65	60.28	56.94
Pacific	48.70	51.35	38.34
<b>Specialty:</b>			
United States	91.19	97.78	68.97
New England	81.07	87.34	57.79
Middle Atlantic	75.25	81.13	43.91
East North Central	93.29	102.48	60.68
West North Central	102.28	108.62	79.41
South Atlantic	100.14	105.50	85.07
East South Central	113.17	115.44	104.70
West South Central	101.87	107.17	82.61
Mountain	105.75	109.14	93.37
Pacific	68.82	79.22	43.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.31 Standard errors for average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.07	0.08	0.12
New England	0.30	0.36	0.19
Middle Atlantic	0.19	0.21	0.53
East North Central	0.15	0.18	0.25
West North Central	0.45	0.55	0.54
South Atlantic	0.14	0.17	0.25
East South Central	0.22	0.27	0.21
West South Central	0.19	0.23	0.31
Mountain	0.23	0.28	0.26
Pacific	0.19	0.23	0.23
Preferred:			
United States	0.19	0.22	0.32
New England	0.52	0.62	0.38
Middle Atlantic	0.58	0.65	1.18
East North Central	0.50	0.57	1.05
West North Central	0.59	0.69	1.13
South Atlantic	0.45	0.54	0.64
East South Central	0.57	0.65	0.75
West South Central	0.54	0.68	0.49
Mountain	0.45	0.53	0.66
Pacific	0.55	0.65	0.42
Non-Preferred:			
United States	0.34	0.39	0.66
New England	1.23	1.48	0.84
Middle Atlantic	0.91	0.98	2.50
East North Central	0.76	0.87	1.41
West North Central	1.49	1.73	2.76
South Atlantic	0.79	0.94	0.85
East South Central	1.21	1.27	2.32
West South Central	0.99	1.24	1.09
Mountain	0.84	0.97	1.61
Pacific	0.98	1.11	1.21
Specialty:			
United States	1.17	1.42	1.25
New England	3.77	4.80	1.27
Middle Atlantic	2.25	2.60	4.06
East North Central	2.32	2.82	2.19
West North Central	5.89	7.17	5.12
South Atlantic	2.33	3.00	2.47
East South Central	3.15	3.75	5.15
West South Central	3.37	3.58	5.28
Mountain	3.77	4.54	5.69
Pacific	4.42	5.74	1.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.32 Percent of civilian employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
<b>Generic:</b>			
United States	19.4%	20.2%	15.9%
New England	14.8%	16.3%	6.7%
Middle Atlantic	18.3%	17.0%	24.9%
East North Central	22.7%	24.2%	14.5%
West North Central	23.6%	24.0%	21.7%
South Atlantic	18.2%	19.0%	14.8%
East South Central	19.6%	19.8%	18.6%
West South Central	17.6%	18.4%	14.6%
Mountain	22.5%	23.6%	17.2%
Pacific	18.3%	19.7%	10.9%
<b>Preferred:</b>			
United States	29.3%	30.6%	23.4%
New England	23.6%	26.8%	6.7%
Middle Atlantic	27.4%	27.8%	25.2%
East North Central	30.2%	32.2%	18.8%
West North Central	30.2%	31.7%	23.6%
South Atlantic	29.8%	31.3%	23.1%
East South Central	28.6%	27.6%	32.3%
West South Central	30.3%	30.1%	31.0%
Mountain	35.4%	35.7%	34.1%
Pacific	28.0%	30.4%	15.8%
<b>Non-Preferred:</b>			
United States	31.8%	32.6%	28.0%
New England	26.5%	30.2%	6.7%
Middle Atlantic	29.6%	29.3%	31.1%
East North Central	33.4%	35.9%	19.9%
West North Central	30.8%	32.4%	23.1%
South Atlantic	33.3%	33.0%	34.8%
East South Central	28.9%	28.0%	32.1%
West South Central	32.0%	31.7%	33.4%
Mountain	37.7%	37.5%	39.0%
Pacific	31.0%	33.0%	20.6%
<b>Specialty:</b>			
United States	39.4%	41.2%	30.8%
New England	34.4%	39.1%	9.5%
Middle Atlantic	34.2%	34.5%	32.2%
East North Central	40.3%	43.4%	23.4%
West North Central	36.9%	38.2%	30.6%
South Atlantic	40.2%	42.2%	31.4%
East South Central	38.2%	36.8%	44.2%
West South Central	33.9%	33.4%	35.8%
Mountain	41.9%	41.7%	42.8%
Pacific	47.3%	51.5%	25.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.32 Standard errors for percent of civilian employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
<b>Generic:</b>			
United States	0.47%	0.56%	0.60%
New England	1.49%	1.71%	1.45%
Middle Atlantic	1.29%	1.52%	1.79%
East North Central	1.27%	1.44%	2.24%
West North Central	1.13%	1.27%	2.35%
South Atlantic	1.07%	1.29%	1.01%
East South Central	1.47%	1.73%	2.56%
West South Central	1.28%	1.54%	1.69%
Mountain	2.22%	2.61%	2.24%
Pacific	1.35%	1.59%	1.40%
<b>Preferred:</b>			
United States	0.59%	0.68%	0.80%
New England	1.68%	1.91%	1.45%
Middle Atlantic	1.55%	1.82%	1.81%
East North Central	1.40%	1.58%	2.33%
West North Central	1.27%	1.45%	2.43%
South Atlantic	1.32%	1.57%	1.66%
East South Central	1.75%	1.98%	3.58%
West South Central	1.61%	1.89%	2.88%
Mountain	2.69%	3.19%	3.00%
Pacific	1.85%	2.15%	1.76%
<b>Non-Preferred:</b>			
United States	0.59%	0.68%	0.85%
New England	1.66%	1.90%	1.45%
Middle Atlantic	1.59%	1.85%	2.39%
East North Central	1.46%	1.64%	2.37%
West North Central	1.30%	1.46%	2.55%
South Atlantic	1.34%	1.60%	1.75%
East South Central	1.74%	1.97%	3.59%
West South Central	1.63%	1.91%	2.93%
Mountain	2.62%	3.12%	2.99%
Pacific	1.77%	2.06%	1.98%
<b>Specialty:</b>			
United States	0.60%	0.69%	0.93%
New England	1.68%	1.93%	1.45%
Middle Atlantic	1.63%	1.90%	2.40%
East North Central	1.46%	1.64%	2.45%
West North Central	1.46%	1.66%	2.91%
South Atlantic	1.38%	1.64%	1.84%
East South Central	1.91%	2.18%	3.68%
West South Central	1.64%	1.87%	3.38%
Mountain	2.12%	2.48%	3.06%
Pacific	1.92%	2.23%	2.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.33 Average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
<b>Generic:</b>			
United States	21.7	22.1	19.7
New England	21.8	22.2	16.4
Middle Atlantic	19.2	19.1	19.3
East North Central	21.9	22.3	17.9
West North Central	22.6	22.4	23.6
South Atlantic	21.1	21.2	20.7
East South Central	22.4	23.1	19.4
West South Central	22.2	22.0	23.3
Mountain	26.9	28.0	19.9
Pacific	20.4	21.2	13.3
<b>Preferred:</b>			
United States	25.9	26.1	25.1
New England	23.5	23.7	19.6
Middle Atlantic	26.7	25.3	34.1
East North Central	26.2	26.8	20.7
West North Central	25.5	25.1	28.3
South Atlantic	25.8	26.0	24.4
East South Central	25.8	26.4	23.4
West South Central	26.1	26.4	25.1
Mountain	28.9	29.8	24.5
Pacific	24.5	24.9	20.1
<b>Non-Preferred:</b>			
United States	33.8	33.9	33.6
New England	34.3	34.6	26.2
Middle Atlantic	36.2	35.9	37.7
East North Central	32.5	33.0	27.8
West North Central	33.3	32.2	40.5
South Atlantic	33.4	33.9	31.1
East South Central	31.0	32.5	25.7
West South Central	35.1	34.3	38.1
Mountain	35.7	36.2	33.7
Pacific	33.0	32.9	34.2
<b>Specialty:</b>			
United States	27.8	27.9	27.5
New England	28.5	28.6	25.9
Middle Atlantic	32.8	31.9	37.6
East North Central	26.5	26.7	24.7
West North Central	25.6	24.7	31.0
South Atlantic	29.8	30.4	26.2
East South Central	28.2	28.8	26.2
West South Central	24.8	25.6	21.8
Mountain	27.1	27.5	25.4
Pacific	26.6	26.3	29.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.33 Standard errors for average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by private and State/local government sectors and census division: United States, 2020**

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.52	0.60	0.34
New England	1.90	2.02	0.87
Middle Atlantic	0.48	0.61	0.28
East North Central	0.83	0.91	0.88
West North Central	0.55	0.60	1.30
South Atlantic	0.53	0.62	0.25
East South Central	0.74	0.90	0.44
West South Central	0.77	0.84	1.86
Mountain	4.32	4.85	0.65
Pacific	1.50	1.65	0.87
Preferred:			
United States	0.36	0.42	0.33
New England	0.62	0.65	0.48
Middle Atlantic	0.52	0.59	1.04
East North Central	0.64	0.68	1.74
West North Central	0.59	0.67	1.34
South Atlantic	0.70	0.81	0.39
East South Central	0.77	0.88	1.51
West South Central	0.59	0.71	0.94
Mountain	2.53	2.94	0.89
Pacific	1.15	1.26	0.64
Non-Preferred:			
United States	0.40	0.47	0.52
New England	1.16	1.21	1.53
Middle Atlantic	1.11	1.30	1.78
East North Central	0.75	0.79	2.60
West North Central	0.97	1.10	2.23
South Atlantic	0.92	1.12	0.70
East South Central	1.29	1.51	2.02
West South Central	1.05	1.27	1.69
Mountain	1.88	2.23	1.27
Pacific	1.27	1.41	1.34
Specialty:			
United States	0.29	0.33	0.40
New England	0.74	0.78	1.01
Middle Atlantic	0.85	0.98	1.68
East North Central	0.48	0.51	1.52
West North Central	0.43	0.47	1.22
South Atlantic	1.01	1.16	0.52
East South Central	1.62	2.01	2.05
West South Central	0.64	0.77	0.95
Mountain	0.50	0.57	1.01
Pacific	0.61	0.66	1.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.