

**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.