

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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	37.9%	37.9%	35.7%
Census division:			
New England	39.9%	39.9%	38.1%
Middle Atlantic	35.2%	35.1%	37.0%
East North Central	38.9%	38.8%	42.7%
West North Central	40.1%	40.4%	30.6%
South Atlantic	41.0%	41.0%	39.3%
East South Central	40.5%	40.6%	33.1%
West South Central	37.9%	38.1%	26.2%
Mountain	38.0%	38.1%	34.3%
Pacific	33.4%	33.3%	37.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.75%	0.76%	1.99%
Census division:			
New England	2.44%	2.48%	4.72%
Middle Atlantic	2.04%	2.07%	5.37%
East North Central	1.90%	1.94%	5.96%
West North Central	1.76%	1.81%	5.35%
South Atlantic	1.89%	1.90%	5.50%
East South Central	2.22%	2.26%	5.12%
West South Central	2.35%	2.39%	4.07%
Mountain	1.93%	1.96%	6.04%
Pacific	2.29%	2.30%	6.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	27.0%	27.0%	25.5%
Census division:			
New England	24.7%	24.8%	17.7%
Middle Atlantic	23.4%	23.3%	29.1%
East North Central	26.7%	26.7%	29.2%
West North Central	25.8%	25.8%	28.7%
South Atlantic	29.3%	29.4%	22.3%
East South Central	26.1%	26.3%	18.3%
West South Central	25.5%	25.6%	22.3%
Mountain	27.7%	27.8%	22.2%
Pacific	29.4%	29.4%	26.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.77%	0.78%	1.96%
Census division:			
New England	2.24%	2.27%	3.79%
Middle Atlantic	2.08%	2.11%	5.58%
East North Central	2.06%	2.11%	5.98%
West North Central	1.81%	1.86%	5.35%
South Atlantic	2.03%	2.04%	4.62%
East South Central	2.18%	2.22%	4.25%
West South Central	2.58%	2.62%	3.96%
Mountain	2.01%	2.04%	5.01%
Pacific	2.18%	2.20%	5.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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, 2023

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	32.7%	32.4%	64.0%
New England	39.0%	38.6%	77.1%
Middle Atlantic	31.9%	31.6%	69.3%
East North Central	34.1%	33.7%	59.4%
West North Central	35.6%	35.3%	46.7%
South Atlantic	31.9%	31.7%	80.6%
East South Central	38.3%	38.1%	59.4%
West South Central	33.2%	32.8%	73.1%
Mountain	31.2%	30.9%	73.9%
Pacific	28.9%	28.8%	62.3%
Flexible Spending Account:			
United States	22.4%	22.2%	43.9%
New England	26.8%	26.6%	48.5%
Middle Atlantic	21.3%	21.0%	50.4%
East North Central	23.3%	23.0%	36.5%
West North Central	24.9%	24.6%	41.0%
South Atlantic	22.4%	22.3%	44.7%
East South Central	22.7%	22.5%	47.3%
West South Central	22.9%	22.8%	40.3%
Mountain	20.9%	20.7%	48.5%
Pacific	20.3%	20.1%	60.0%
Flexible Benefit Plans:			
United States	16.9%	16.7%	32.3%
New England	19.1%	19.0%	29.1%
Middle Atlantic	12.8%	12.8%	19.1%
East North Central	17.4%	17.3%	23.1%
West North Central	17.7%	17.2%	41.0%
South Atlantic	17.8%	17.8%	35.8%
East South Central	21.4%	21.2%	41.3%
West South Central	19.2%	19.0%	43.6%
Mountain	14.4%	14.2%	36.9%
Pacific	15.8%	15.8%	36.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	0.40%	0.41%	2.39%
New England	1.62%	1.63%	4.45%
Middle Atlantic	1.24%	1.25%	5.70%
East North Central	1.03%	1.05%	6.54%
West North Central	1.09%	1.11%	5.42%
South Atlantic	0.92%	0.93%	5.05%
East South Central	1.23%	1.24%	5.48%
West South Central	1.41%	1.43%	5.46%
Mountain	1.05%	1.05%	5.56%
Pacific	1.07%	1.07%	6.18%
Flexible Spending Account:			
United States	0.37%	0.38%	2.07%
New England	1.17%	1.18%	4.83%
Middle Atlantic	1.05%	1.05%	5.77%
East North Central	0.99%	1.00%	5.28%
West North Central	1.07%	1.09%	5.00%
South Atlantic	0.92%	0.92%	5.51%
East South Central	1.07%	1.08%	5.06%
West South Central	1.26%	1.27%	4.88%
Mountain	0.83%	0.83%	6.23%
Pacific	1.06%	1.06%	6.55%
Flexible Benefit Plans:			
United States	0.35%	0.36%	1.78%
New England	1.28%	1.29%	4.08%
Middle Atlantic	0.84%	0.85%	3.45%
East North Central	0.89%	0.90%	4.23%
West North Central	0.90%	0.92%	5.21%
South Atlantic	0.90%	0.90%	4.63%
East South Central	1.05%	1.06%	4.61%
West South Central	1.02%	1.03%	5.04%
Mountain	0.81%	0.81%	6.02%
Pacific	1.14%	1.15%	5.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	82.1%	82.3%	69.3%
Census division:			
New England	82.9%	83.7%	31.2%
Middle Atlantic	88.1%	88.6%	55.4%
East North Central	86.6%	86.4%	91.8%
West North Central	79.4%	79.2%	84.2%
South Atlantic	82.4%	82.4%	75.5%
East South Central	70.0%	70.5%	42.6%
West South Central	84.0%	84.4%	60.3%
Mountain	85.2%	85.6%	61.9%
Pacific	76.8%	76.8%	65.4%
Government type and size:			
Local: Less than 10 employees	78.1%	78.1%	68.7%
Local: 10-24 employees	86.5%	86.9%	69.8%
Local: 25-49 employees	90.3%	90.9%	67.6%
Local: 50-100 employees	81.1%	81.1%	80.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	1.17%	1.19%	3.17%
Census division:			
New England	3.18%	3.22%	7.97%
Middle Atlantic	2.16%	2.19%	9.46%
East North Central	2.52%	2.58%	4.76%
West North Central	2.68%	2.75%	5.98%
South Atlantic	3.40%	3.43%	8.34%
East South Central	3.95%	4.01%	9.37%
West South Central	3.36%	3.40%	10.25%
Mountain	2.98%	3.04%	9.08%
Pacific	3.52%	3.54%	10.19%
Government type and size:			
Local: Less than 10 employees	1.85%	1.87%	6.60%
Local: 10-24 employees	1.27%	1.29%	5.37%
Local: 25-49 employees	0.99%	1.00%	4.97%
Local: 50-100 employees	13.05%	13.31%	8.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 paid sick leave by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	60.1%	59.9%	87.3%
Census division:			
New England	67.9%	67.6%	94.5%
Middle Atlantic	62.9%	62.6%	94.3%
East North Central	56.4%	56.1%	72.6%
West North Central	53.1%	52.5%	82.5%
South Atlantic	54.4%	54.2%	97.1%
East South Central	60.0%	59.7%	91.2%
West South Central	58.7%	58.4%	91.1%
Mountain	56.2%	56.0%	99.4%
Pacific	71.4%	71.3%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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 paid sick leave by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.59%	0.60%	2.18%
Census division:			
New England	1.98%	1.99%	2.70%
Middle Atlantic	1.74%	1.76%	3.66%
East North Central	1.54%	1.56%	6.41%
West North Central	1.55%	1.58%	5.63%
South Atlantic	1.48%	1.48%	1.22%
East South Central	1.88%	1.90%	2.72%
West South Central	2.01%	2.03%	4.25%
Mountain	1.54%	1.55%	0.42%
Pacific	1.53%	1.53%	0.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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.m Percent of civilian establishments that offer paid vacation leave by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	66.4%	66.2%	88.9%
Census division:			
New England	72.4%	72.2%	91.9%
Middle Atlantic	67.1%	66.9%	96.6%
East North Central	68.0%	67.8%	75.3%
West North Central	66.2%	65.8%	82.9%
South Atlantic	65.4%	65.2%	98.7%
East South Central	71.5%	71.3%	96.9%
West South Central	67.6%	67.4%	94.6%
Mountain	59.9%	59.7%	99.7%
Pacific	64.9%	64.8%	97.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.m Standard errors for percent of civilian establishments that offer paid vacation leave by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.58%	2.15%
Census division:			
New England	1.95%	1.96%	2.99%
Middle Atlantic	1.72%	1.73%	3.28%
East North Central	1.44%	1.46%	6.54%
West North Central	1.54%	1.57%	5.65%
South Atlantic	1.41%	1.42%	0.90%
East South Central	1.75%	1.77%	1.34%
West South Central	1.93%	1.94%	2.81%
Mountain	1.53%	1.54%	0.27%
Pacific	1.63%	1.64%	1.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	158,159,529	138,575,748	19,583,780
Census division:			
New England	7,886,434	6,979,867	906,567
Middle Atlantic	20,563,440	18,077,762	2,485,678
East North Central	22,909,858	20,144,598	2,765,260
West North Central	11,275,055	9,765,345	1,509,710
South Atlantic	31,329,332	27,670,758	3,658,574
East South Central	8,426,018	7,241,183	1,184,835
West South Central	18,682,003	16,227,607	2,454,396
Mountain	12,101,323	10,650,228	1,451,096
Pacific	24,986,065	21,818,401	3,167,665

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	2,167,267	2,108,684	500,498
Census division:			
New England	338,403	336,568	35,187
Middle Atlantic	707,444	660,570	253,229
East North Central	690,634	676,228	140,326
West North Central	298,592	285,200	88,418
South Atlantic	1,389,911	1,379,067	173,288
East South Central	344,757	332,250	92,018
West South Central	582,186	549,317	192,848
Mountain	499,964	490,587	96,375
Pacific	936,112	896,467	269,539

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	86.7%	84.9%	99.3%
Census division:			
New England	87.4%	85.8%	99.8%
Middle Atlantic	86.8%	85.0%	99.9%
East North Central	86.7%	85.2%	97.1%
West North Central	86.7%	84.9%	98.7%
South Atlantic	86.0%	84.2%	99.9%
East South Central	87.7%	85.7%	99.7%
West South Central	86.2%	84.2%	99.5%
Mountain	85.7%	83.8%	100.0%
Pacific	87.7%	85.9%	99.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.33%	0.13%
Census division:			
New England	0.95%	1.12%	0.11%
Middle Atlantic	0.79%	0.91%	0.05%
East North Central	0.67%	0.77%	0.84%
West North Central	0.68%	0.80%	0.50%
South Atlantic	0.83%	1.00%	0.07%
East South Central	1.03%	1.23%	0.15%
West South Central	0.79%	0.93%	0.23%
Mountain	0.77%	0.93%	0.00%
Pacific	0.66%	0.79%	0.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	79.2%	78.8%	81.3%
Census division:			
New England	76.6%	76.8%	75.5%
Middle Atlantic	76.6%	75.7%	82.0%
East North Central	78.8%	78.8%	78.2%
West North Central	75.5%	75.6%	75.1%
South Atlantic	83.3%	83.1%	84.1%
East South Central	80.2%	79.3%	84.8%
West South Central	78.9%	78.0%	84.0%
Mountain	76.8%	77.0%	76.0%
Pacific	79.9%	79.2%	84.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.41%	0.48%	0.48%
Census division:			
New England	1.90%	2.18%	0.88%
Middle Atlantic	1.18%	1.32%	1.85%
East North Central	0.90%	1.03%	1.05%
West North Central	1.35%	1.58%	1.22%
South Atlantic	0.80%	0.92%	0.88%
East South Central	1.31%	1.56%	1.19%
West South Central	1.42%	1.66%	1.53%
Mountain	1.55%	1.79%	1.37%
Pacific	1.16%	1.34%	1.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	71.0%	68.8%	84.1%
Census division:			
New England	68.5%	67.1%	78.3%
Middle Atlantic	68.5%	65.6%	84.7%
East North Central	71.2%	69.6%	81.6%
West North Central	69.5%	66.7%	85.0%
South Atlantic	69.4%	67.0%	84.6%
East South Central	73.1%	70.2%	87.6%
West South Central	70.8%	68.4%	82.9%
Mountain	72.8%	71.6%	80.4%
Pacific	74.8%	72.6%	87.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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** 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.45%	0.51%	0.39%
Census division:			
New England	1.12%	1.30%	0.73%
Middle Atlantic	1.14%	1.20%	1.46%
East North Central	0.89%	0.99%	1.15%
West North Central	1.25%	1.42%	1.24%
South Atlantic	1.39%	1.56%	0.73%
East South Central	0.97%	1.24%	0.86%
West South Central	1.23%	1.44%	1.18%
Mountain	1.62%	1.93%	1.15%
Pacific	0.99%	1.14%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	56.2%	54.2%	68.4%
Census division:			
New England	52.5%	51.5%	59.1%
Middle Atlantic	52.4%	49.7%	69.5%
East North Central	56.1%	54.9%	63.8%
West North Central	52.5%	50.5%	63.9%
South Atlantic	57.8%	55.7%	71.1%
East South Central	58.6%	55.7%	74.2%
West South Central	55.9%	53.4%	69.6%
Mountain	56.0%	55.1%	61.1%
Pacific	59.8%	57.5%	73.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.47%	0.54%	0.49%
Census division:			
New England	1.64%	1.87%	0.94%
Middle Atlantic	1.32%	1.38%	2.55%
East North Central	0.97%	1.09%	1.16%
West North Central	1.27%	1.45%	1.19%
South Atlantic	1.20%	1.36%	0.65%
East South Central	1.46%	1.78%	1.39%
West South Central	1.50%	1.75%	1.29%
Mountain	2.11%	2.47%	1.41%
Pacific	1.21%	1.39%	1.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	58.7%	57.4%	64.8%
Census division:			
New England	58.6%	60.5%	47.3%
Middle Atlantic	62.1%	60.5%	68.9%
East North Central	58.8%	57.2%	67.3%
West North Central	60.0%	59.4%	62.4%
South Atlantic	66.0%	64.0%	75.6%
East South Central	60.6%	58.8%	67.9%
West South Central	57.0%	54.4%	68.0%
Mountain	64.2%	63.3%	69.1%
Pacific	45.2%	44.6%	47.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.89%	1.04%	1.33%
Census division:			
New England	2.79%	3.20%	2.75%
Middle Atlantic	2.32%	2.60%	4.72%
East North Central	1.98%	2.28%	3.27%
West North Central	1.85%	2.08%	3.89%
South Atlantic	2.12%	2.57%	2.72%
East South Central	2.87%	3.55%	3.63%
West South Central	2.49%	2.97%	3.54%
Mountain	3.15%	3.73%	3.31%
Pacific	2.67%	3.10%	4.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	85.5%	87.0%	79.2%
Census division:			
New England	85.1%	85.9%	79.7%
Middle Atlantic	79.5%	85.4%	56.6%
East North Central	85.5%	85.6%	85.1%
West North Central	87.0%	87.1%	86.5%
South Atlantic	86.3%	88.7%	76.1%
East South Central	84.7%	86.7%	77.8%
West South Central	88.1%	88.1%	88.2%
Mountain	86.0%	87.5%	78.7%
Pacific	87.3%	86.6%	90.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.72%	0.71%	2.20%
Census division:			
New England	3.08%	3.48%	2.86%
Middle Atlantic	3.43%	2.16%	10.34%
East North Central	1.77%	2.07%	2.67%
West North Central	1.46%	1.53%	4.00%
South Atlantic	1.33%	1.63%	1.99%
East South Central	2.47%	2.86%	4.12%
West South Central	1.77%	2.22%	1.84%
Mountain	1.41%	1.48%	3.97%
Pacific	1.56%	1.81%	2.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	63.5%	64.9%	57.5%
Census division:			
New England	75.1%	79.5%	42.5%
Middle Atlantic	70.9%	70.0%	74.4%
East North Central	64.7%	63.9%	68.2%
West North Central	77.9%	79.7%	70.1%
South Atlantic	61.7%	64.4%	50.1%
East South Central	52.2%	57.8%	33.1%
West South Central	62.9%	63.6%	60.5%
Mountain	62.9%	60.5%	74.7%
Pacific	52.4%	55.6%	38.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	1.71%	2.09%	1.95%
Census division:			
New England	2.91%	3.10%	3.62%
Middle Atlantic	4.18%	4.75%	9.05%
East North Central	3.66%	4.32%	4.21%
West North Central	2.05%	2.16%	5.39%
South Atlantic	4.58%	5.84%	2.57%
East South Central	5.17%	6.98%	4.79%
West South Central	4.14%	5.07%	5.91%
Mountain	7.38%	8.51%	3.51%
Pacific	4.76%	5.72%	7.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	97.9%	97.5%	99.9%
Census division:			
New England	98.4%	98.2%	100.0%
Middle Atlantic	96.4%	95.9%	99.8%
East North Central	98.6%	98.4%	99.9%
West North Central	97.8%	97.5%	99.6%
South Atlantic	98.2%	98.0%	99.9%
East South Central	98.6%	98.4%	99.9%
West South Central	98.6%	98.4%	99.8%
Mountain	98.7%	98.6%	99.6%
Pacific	96.7%	96.1%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.14%	0.16%	0.04%
Census division:			
New England	0.27%	0.31%	0.00%
Middle Atlantic	0.61%	0.70%	0.15%
East North Central	0.27%	0.31%	0.07%
West North Central	0.45%	0.53%	0.22%
South Atlantic	0.26%	0.31%	0.05%
East South Central	0.32%	0.38%	0.05%
West South Central	0.27%	0.32%	0.09%
Mountain	0.24%	0.28%	0.26%
Pacific	0.51%	0.60%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	50.5%	52.1%	41.1%
Census division:			
New England	49.2%	49.9%	45.0%
Middle Atlantic	57.2%	56.8%	59.6%
East North Central	39.8%	41.1%	31.5%
West North Central	34.2%	34.4%	33.2%
South Atlantic	43.8%	48.0%	17.4%
East South Central	30.2%	32.5%	18.0%
West South Central	48.9%	53.5%	23.5%
Mountain	59.5%	61.0%	50.0%
Pacific	74.6%	73.2%	82.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.92%	1.04%	1.49%
Census division:			
New England	3.06%	3.51%	2.70%
Middle Atlantic	2.30%	2.56%	4.77%
East North Central	2.33%	2.60%	3.65%
West North Central	1.94%	2.19%	3.57%
South Atlantic	3.07%	3.37%	2.03%
East South Central	3.19%	3.66%	3.35%
West South Central	2.53%	2.84%	3.25%
Mountain	2.49%	2.78%	4.13%
Pacific	1.86%	2.09%	4.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	49.1%	50.7%	39.8%
Census division:			
New England	48.5%	49.2%	44.3%
Middle Atlantic	55.1%	54.6%	58.4%
East North Central	38.3%	39.8%	28.6%
West North Central	33.2%	33.5%	31.5%
South Atlantic	41.9%	45.8%	17.4%
East South Central	28.1%	30.4%	16.3%
West South Central	49.6%	54.1%	24.0%
Mountain	58.5%	60.2%	48.0%
Pacific	72.6%	71.3%	80.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.94%	1.05%	1.50%
Census division:			
New England	3.04%	3.49%	2.69%
Middle Atlantic	2.35%	2.62%	4.85%
East North Central	2.35%	2.63%	3.64%
West North Central	1.92%	2.18%	3.55%
South Atlantic	3.12%	3.44%	2.04%
East South Central	3.25%	3.73%	3.34%
West South Central	2.52%	2.83%	3.27%
Mountain	2.53%	2.81%	4.16%
Pacific	1.91%	2.15%	4.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.h Percent of civilian employees working in establishments that offer paid sick leave by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	84.0%	82.0%	97.9%
Census division:			
New England	91.1%	89.9%	99.9%
Middle Atlantic	88.2%	86.6%	99.3%
East North Central	79.2%	77.2%	94.4%
West North Central	79.4%	76.7%	97.4%
South Atlantic	79.4%	77.1%	97.3%
East South Central	78.2%	74.9%	98.4%
West South Central	79.8%	77.3%	96.7%
Mountain	86.3%	84.5%	99.4%
Pacific	94.4%	93.5%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.h Standard errors for percent of civilian employees working in establishments that offer paid sick leave by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.46%	0.52%	0.39%
Census division:			
New England	0.88%	1.02%	0.06%
Middle Atlantic	0.95%	1.09%	0.47%
East North Central	1.14%	1.31%	1.67%
West North Central	1.10%	1.27%	0.90%
South Atlantic	1.65%	1.89%	1.19%
East South Central	1.77%	2.09%	0.69%
West South Central	1.50%	1.72%	1.50%
Mountain	0.85%	1.01%	0.45%
Pacific	0.45%	0.52%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.i Percent of civilian employees working in establishments that offer paid vacation leave by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	92.1%	91.1%	98.9%
Census division:			
New England	94.1%	93.3%	99.6%
Middle Atlantic	92.5%	91.5%	100.0%
East North Central	92.4%	91.7%	97.8%
West North Central	92.2%	91.2%	98.7%
South Atlantic	92.2%	91.2%	100.0%
East South Central	94.1%	93.5%	97.5%
West South Central	91.6%	90.8%	96.5%
Mountain	91.0%	89.9%	99.7%
Pacific	90.8%	89.5%	99.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.i Standard errors for percent of civilian employees working in establishments that offer paid vacation leave by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.23%	0.27%	0.19%
Census division:			
New England	0.63%	0.72%	0.17%
Middle Atlantic	0.57%	0.66%	0.05%
East North Central	0.55%	0.62%	0.74%
West North Central	0.56%	0.65%	0.51%
South Atlantic	0.65%	0.76%	0.01%
East South Central	0.52%	0.60%	0.85%
West South Central	0.68%	0.77%	1.15%
Mountain	0.60%	0.71%	0.26%
Pacific	0.74%	0.86%	0.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.j Percent of civilian employees that are enrolled in a plan that covers telemedicine by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	95.4%	95.1%	97.0%
Census division:			
New England	96.0%	95.6%	98.7%
Middle Atlantic	94.7%	94.0%	97.5%
East North Central	96.5%	96.6%	96.1%
West North Central	95.5%	94.9%	98.3%
South Atlantic	95.1%	95.1%	94.8%
East South Central	95.1%	94.6%	97.4%
West South Central	95.4%	94.9%	97.4%
Mountain	95.9%	95.5%	97.9%
Pacific	95.2%	94.6%	98.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.j Standard errors for percent of civilian employees that are enrolled in a plan that covers telemedicine by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.29%	0.35%	0.35%
Census division:			
New England	2.08%	2.43%	0.67%
Middle Atlantic	0.90%	1.09%	0.91%
East North Central	0.47%	0.51%	1.28%
West North Central	0.70%	0.84%	0.94%
South Atlantic	0.81%	0.94%	1.28%
East South Central	0.75%	0.94%	0.65%
West South Central	0.96%	1.17%	0.65%
Mountain	0.72%	0.85%	0.75%
Pacific	0.70%	0.85%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.k Percent of civilian employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
Child Dental:			
United States	22.6%	24.1%	15.7%
New England	26.7%	26.0%	30.2%
Middle Atlantic	21.9%	21.8%	22.3%
East North Central	20.2%	21.1%	15.5%
West North Central	18.4%	19.8%	12.4%
South Atlantic	21.2%	23.3%	10.8%
East South Central	22.5%	22.8%	21.3%
West South Central	20.7%	22.4%	13.4%
Mountain	21.5%	23.6%	9.7%
Pacific	29.2%	32.0%	16.1% *
Adult Dental:			
United States	18.2%	18.9%	14.6%
New England	18.4%	18.1%	20.2%
Middle Atlantic	16.1%	15.4%	19.2%
East North Central	18.6%	19.4%	14.4%
West North Central	14.7%	15.6%	10.6%
South Atlantic	16.6%	17.9%	10.0%
East South Central	18.0%	19.2%	13.7%
West South Central	19.6%	20.2%	17.2%
Mountain	18.1%	18.8%	14.3% *
Pacific	21.6%	22.9%	15.4% *
Mental Health Care:			
United States	96.0%	95.4%	99.0%
New England	98.5%	98.4%	99.2%
Middle Atlantic	96.4%	95.6%	99.9%
East North Central	95.4%	94.9%	98.3%
West North Central	96.7%	96.3%	98.8%
South Atlantic	95.6%	94.8%	99.3%
East South Central	96.1%	95.3%	99.0%
West South Central	94.6%	94.0%	96.9%
Mountain	97.0%	96.5%	99.6%
Pacific	96.5%	95.8%	99.8%
Substance Abuse Treatment:			
United States	93.9%	93.0%	98.4%
New England	95.5%	94.9%	99.2%
Middle Atlantic	95.9%	95.3%	98.8%
East North Central	94.1%	93.3%	98.6%
West North Central	94.7%	94.6%	95.1%
South Atlantic	92.4%	91.1%	98.9%
East South Central	95.2%	94.3%	99.0%
West South Central	91.9%	90.8%	96.4%
Mountain	93.8%	92.9%	98.8%
Pacific	94.5%	93.3%	99.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.k Standard errors for percent of civilian employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
Child Dental:			
United States	0.67%	0.77%	1.25%
New England	2.60%	3.02%	2.21%
Middle Atlantic	1.66%	1.75%	4.55%
East North Central	1.36%	1.54%	2.83%
West North Central	1.26%	1.44%	2.39%
South Atlantic	1.54%	1.80%	1.28%
East South Central	2.15%	2.57%	3.23%
West South Central	1.96%	2.34%	2.46%
Mountain	2.35%	2.86%	1.80%
Pacific	2.27%	2.59%	5.29% *
Adult Dental:			
United States	0.61%	0.70%	1.25%
New England	2.48%	2.89%	1.89%
Middle Atlantic	1.58%	1.67%	4.38%
East North Central	1.34%	1.51%	2.81%
West North Central	1.14%	1.31%	2.14%
South Atlantic	1.47%	1.78%	1.04%
East South Central	1.99%	2.43%	2.57%
West South Central	1.97%	2.34%	2.71%
Mountain	2.14%	2.53%	2.05%
Pacific	1.82%	1.96%	5.32% *
Mental Health Care:			
United States	0.31%	0.37%	0.19%
New England	0.34%	0.38%	0.73%
Middle Atlantic	0.62%	0.75%	0.06%
East North Central	1.02%	1.18%	0.98%
West North Central	0.43%	0.52%	0.63%
South Atlantic	0.93%	1.12%	0.29%
East South Central	0.88%	1.11%	0.45%
West South Central	1.06%	1.30%	0.85%
Mountain	0.49%	0.60%	0.30%
Pacific	0.61%	0.75%	0.12%
Substance Abuse Treatment:			
United States	0.38%	0.45%	0.22%
New England	2.08%	2.43%	0.73%
Middle Atlantic	0.63%	0.76%	0.50%
East North Central	1.04%	1.20%	0.83%
West North Central	0.54%	0.59%	1.35%
South Atlantic	1.19%	1.39%	0.38%
East South Central	0.88%	1.11%	0.45%
West South Central	1.24%	1.52%	0.92%
Mountain	0.78%	0.88%	0.47%
Pacific	0.77%	0.94%	0.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	8,360	8,182	9,385
Census division:			
New England	9,325	9,108	11,082
Middle Atlantic	9,156	8,924	10,653
East North Central	8,270	8,067	9,795
West North Central	8,312	8,159	9,011
South Atlantic	8,197	8,036	9,106
East South Central	7,797	7,680	8,283
West South Central	8,005	8,025	7,927
Mountain	8,164	8,010	9,092
Pacific	8,378	8,037	10,768

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	42.51	47.69	86.69
Census division:			
New England	229.76	263.56	148.02
Middle Atlantic	157.79	174.22	268.54
East North Central	78.72	86.75	194.89
West North Central	102.14	108.97	281.11
South Atlantic	93.50	111.12	102.77
East South Central	99.85	113.98	197.44
West South Central	137.96	168.72	151.39
Mountain	84.49	100.89	147.98
Pacific	123.25	125.83	351.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Average total single premium for purchased plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	8,146	7,964	9,513
Census division:			
New England	9,249	8,926	11,146
Middle Atlantic	9,037	8,794	11,226
East North Central	7,869	7,750	9,190
West North Central	8,180	7,959	9,258
South Atlantic	7,982	7,825	9,447
East South Central	7,499	7,332	8,478
West South Central	8,067	8,112	7,803
Mountain	7,738	7,511	9,335
Pacific	8,114	7,822	10,298

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for average total single premium for purchased plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	65.66	72.76	102.01
Census division:			
New England	128.23	140.49	221.15
Middle Atlantic	182.37	192.10	388.21
East North Central	115.34	122.79	277.71
West North Central	149.91	167.19	305.87
South Atlantic	167.44	180.91	226.05
East South Central	147.97	168.83	237.90
West South Central	259.14	297.18	316.12
Mountain	143.90	156.20	332.24
Pacific	164.17	180.67	145.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Average total single premium for self-insured plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	8,527	8,363	9,317
Census division:			
New England	9,380	9,230	11,002
Middle Atlantic	9,236	9,018	10,406
East North Central	8,564	8,315	10,049
West North Central	8,410	8,309	8,846
South Atlantic	8,324	8,174	8,999
East South Central	8,026	7,977	8,189
West South Central	7,951	7,938	7,988
Mountain	8,415	8,314	8,976
Pacific	8,735	8,333	11,326

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for average total single premium for self-insured plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	54.23	60.65	120.46
Census division:			
New England	381.21	423.55	158.33
Middle Atlantic	235.23	267.36	317.79
East North Central	94.38	105.53	236.93
West North Central	138.24	141.45	417.93
South Atlantic	105.63	132.17	107.75
East South Central	137.91	158.21	272.47
West South Central	122.58	155.55	160.70
Mountain	93.84	109.30	147.40
Pacific	170.08	140.84	683.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	1,564	1,640	1,125
Census division:			
New England	1,976	1,952	2,166
Middle Atlantic	1,744	1,800	1,379
East North Central	1,630	1,677	1,279
West North Central	1,578	1,759	751
South Atlantic	1,595	1,699	1,012
East South Central	1,553	1,726	833
West South Central	1,534	1,644	1,108
Mountain	1,487	1,587	887
Pacific	1,299	1,306	1,250

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	22.46	26.19	39.03
Census division:			
New England	57.50	63.65	75.42
Middle Atlantic	70.03	74.79	169.04
East North Central	50.61	57.37	78.26
West North Central	58.13	64.48	125.29
South Atlantic	55.39	68.50	66.59
East South Central	54.42	64.85	68.69
West South Central	70.06	83.25	116.39
Mountain	94.69	117.03	74.16
Pacific	53.01	57.06	147.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Average total employee contribution for purchased plans per enrolled employee for single coverage at civilian establishments that offer health insurance private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	1,676	1,745	1,164
Census division:			
New England	2,235	2,222	2,313
Middle Atlantic	1,961	2,003	1,587
East North Central	1,784	1,826	1,307
West North Central	1,791	1,965	941 *
South Atlantic	1,826	1,880	1,323
East South Central	1,638	1,798	698
West South Central	1,689	1,761	1,265
Mountain	1,622	1,768	595
Pacific	1,246	1,292	906

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.C.2.d Standard errors for average total employee contribution for purchased plans per enrolled employee for single coverage at civilian establishments that offer health insurance private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	33.35	37.22	62.21
Census division:			
New England	89.50	102.52	117.32
Middle Atlantic	99.18	109.21	147.15
East North Central	78.32	83.29	213.04
West North Central	102.13	109.60	289.86 *
South Atlantic	85.48	94.05	148.59
East South Central	100.65	115.15	66.56
West South Central	126.70	144.98	234.05
Mountain	77.97	85.02	87.87
Pacific	64.66	73.05	72.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.C.2.e Average total employee contribution for self-insured plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	1,475	1,553	1,104
Census division:			
New England	1,789	1,771	1,983
Middle Atlantic	1,597	1,654	1,289
East North Central	1,517	1,559	1,268
West North Central	1,419	1,604	624
South Atlantic	1,459	1,580	915
East South Central	1,488	1,665	899
West South Central	1,398	1,525	1,030
Mountain	1,408	1,476	1,028
Pacific	1,371	1,327	1,659

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for average total employee contribution for self-insured plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	28.79	34.62	48.80
Census division:			
New England	75.22	81.95	71.02
Middle Atlantic	91.45	97.50	217.16
East North Central	60.15	71.15	64.07
West North Central	65.44	74.97	55.92
South Atlantic	63.55	85.16	66.24
East South Central	56.95	66.06	95.20
West South Central	68.38	80.03	117.25
Mountain	134.79	166.42	91.73
Pacific	90.47	91.01	275.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	18.7%	20.0%	12.0%
Census division:			
New England	21.2%	21.4%	19.5%
Middle Atlantic	19.0%	20.2%	12.9%
East North Central	19.7%	20.8%	13.1%
West North Central	19.0%	21.6%	8.3%
South Atlantic	19.5%	21.1%	11.1%
East South Central	19.9%	22.5%	10.1%
West South Central	19.2%	20.5%	14.0%
Mountain	18.2%	19.8%	9.8%
Pacific	15.5%	16.3%	11.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.34%	0.39%
Census division:			
New England	0.72%	0.83%	0.69%
Middle Atlantic	0.78%	0.85%	1.52%
East North Central	0.63%	0.75%	0.74%
West North Central	0.72%	0.82%	1.40%
South Atlantic	0.74%	0.96%	0.72%
East South Central	0.67%	0.81%	0.76%
West South Central	0.95%	1.16%	1.44%
Mountain	1.20%	1.54%	0.83%
Pacific	0.64%	0.75%	1.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Percent of total premiums for purchased plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	20.6%	21.9%	12.2%
Census division:			
New England	24.2%	24.9%	20.7%
Middle Atlantic	21.7%	22.8%	14.1%
East North Central	22.7%	23.6%	14.2%
West North Central	21.9%	24.7%	10.2% *
South Atlantic	22.9%	24.0%	14.0%
East South Central	21.8%	24.5%	8.2%
West South Central	20.9%	21.7%	16.2%
Mountain	21.0%	23.5%	6.4%
Pacific	15.4%	16.5%	8.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.C.3.d Standard errors for percent of total premiums for purchased plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.41%	0.47%	0.64%
Census division:			
New England	0.96%	1.15%	1.13%
Middle Atlantic	1.00%	1.12%	1.18%
East North Central	0.91%	0.98%	2.12%
West North Central	1.24%	1.35%	3.21% *
South Atlantic	1.03%	1.16%	1.44%
East South Central	1.26%	1.46%	0.77%
West South Central	1.73%	2.00%	2.86%
Mountain	1.06%	1.19%	0.93%
Pacific	0.82%	0.97%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.C.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at civilian establishments that offer health by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	17.3%	18.6%	11.9%
Census division:			
New England	19.1%	19.2%	18.0%
Middle Atlantic	17.3%	18.3%	12.4%
East North Central	17.7%	18.7%	12.6%
West North Central	16.9%	19.3%	7.1%
South Atlantic	17.5%	19.3%	10.2%
East South Central	18.5%	20.9%	11.0%
West South Central	17.6%	19.2%	12.9%
Mountain	16.7%	17.8%	11.4%
Pacific	15.7%	15.9%	14.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at civilian establishments that offer health by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.35%	0.45%	0.49%
Census division:			
New England	0.89%	0.99%	0.61%
Middle Atlantic	1.04%	1.13%	2.06%
East North Central	0.76%	0.95%	0.60%
West North Central	0.83%	0.98%	0.58%
South Atlantic	0.85%	1.20%	0.75%
East South Central	0.70%	0.81%	1.05%
West South Central	0.94%	1.15%	1.45%
Mountain	1.60%	2.02%	1.04%
Pacific	1.01%	1.16%	2.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	56.2%	57.9%	48.3%
Census division:			
New England	52.7%	55.0%	39.2%
Middle Atlantic	54.2%	57.6%	39.4%
East North Central	53.2%	55.5%	40.6%
West North Central	56.7%	57.0%	55.2%
South Atlantic	57.9%	59.0%	52.2%
East South Central	55.8%	56.3%	53.5%
West South Central	58.8%	57.7%	63.8%
Mountain	56.2%	56.9%	52.3%
Pacific	57.6%	61.2%	40.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.36%	0.51%
Census division:			
New England	0.99%	1.13%	0.81%
Middle Atlantic	0.95%	1.06%	0.78%
East North Central	0.74%	0.80%	1.14%
West North Central	0.74%	0.83%	1.61%
South Atlantic	0.88%	1.03%	0.77%
East South Central	0.86%	1.04%	1.29%
West South Central	0.92%	1.09%	1.10%
Mountain	1.19%	1.31%	2.36%
Pacific	0.86%	0.85%	1.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.b Percent of civilian employees that are enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	56.1%	54.5%	65.2%
Census division:			
New England	58.2%	59.9%	44.7%
Middle Atlantic	59.6%	58.0%	69.9%
East North Central	57.7%	56.0%	70.4%
West North Central	57.5%	56.9%	60.0%
South Atlantic	62.9%	60.5%	76.2%
East South Central	56.6%	54.0%	67.4%
West South Central	53.1%	49.6%	66.7%
Mountain	62.9%	62.2%	67.5%
Pacific	42.5%	42.0%	45.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.b Standard errors for percent of civilian employees that are enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.99%	1.16%	1.28%
Census division:			
New England	2.97%	3.26%	3.08%
Middle Atlantic	2.55%	2.84%	4.73%
East North Central	2.22%	2.52%	2.94%
West North Central	1.88%	2.08%	4.29%
South Atlantic	2.44%	2.95%	2.57%
East South Central	2.90%	3.56%	3.60%
West South Central	2.50%	2.98%	3.73%
Mountain	3.69%	4.31%	4.16%
Pacific	2.96%	3.36%	3.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.5 Percent of civilian employees that are enrolled in a purchased health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	59.7%	61.8%	47.8%
Census division:			
New England	53.1%	55.8%	41.2%
Middle Atlantic	57.8%	61.3%	38.1%
East North Central	54.6%	57.1%	36.7%
West North Central	60.2%	60.5%	58.8%
South Atlantic	63.2%	64.8%	51.0%
East South Central	61.5%	62.9%	54.3%
West South Central	64.1%	63.7%	66.4%
Mountain	58.1%	58.6%	55.0%
Pacific	60.4%	64.1%	42.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.5 Standard errors for percent of civilian employees that are enrolled in a purchased health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.43%	0.48%	0.71%
Census division:			
New England	0.98%	1.27%	1.09%
Middle Atlantic	1.27%	1.45%	1.54%
East North Central	0.98%	1.06%	1.46%
West North Central	1.36%	1.57%	2.41%
South Atlantic	1.18%	1.28%	1.64%
East South Central	1.12%	1.27%	1.89%
West South Central	1.49%	1.68%	2.77%
Mountain	1.28%	1.44%	2.45%
Pacific	0.95%	1.07%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Percent of civilian employees that are enrolled in a self-insured health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	53.8%	55.0%	48.6%
Census division:			
New England	52.3%	54.4%	37.0%
Middle Atlantic	52.0%	55.1%	40.0%
East North Central	52.2%	54.2%	42.4%
West North Central	54.4%	54.7%	53.0%
South Atlantic	55.2%	55.8%	52.6%
East South Central	52.0%	51.7%	53.1%
West South Central	54.9%	52.6%	62.5%
Mountain	55.1%	55.9%	51.1%
Pacific	54.2%	57.7%	39.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Standard errors for percent of civilian employees that are enrolled in a self-insured health insurance plan that take single coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.48%	0.55%	0.70%
Census division:			
New England	1.57%	1.72%	1.22%
Middle Atlantic	1.35%	1.51%	0.90%
East North Central	1.08%	1.18%	1.52%
West North Central	0.85%	0.92%	2.16%
South Atlantic	1.23%	1.49%	0.74%
East South Central	1.03%	1.23%	1.67%
West South Central	1.05%	1.25%	0.95%
Mountain	1.84%	2.03%	3.27%
Pacific	1.62%	1.52%	2.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	24,099	23,938	24,661
Census division:			
New England	26,393	25,882	28,208
Middle Atlantic	26,213	25,644	27,531
East North Central	24,119	23,585	25,914
West North Central	23,871	23,827	24,028
South Atlantic	23,594	23,678	23,225
East South Central	21,914	22,557	19,655
West South Central	23,262	23,444	21,956
Mountain	23,315	23,279	23,488
Pacific	23,832	23,838	23,817

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	126.66	143.65	273.09
Census division:			
New England	459.16	577.97	287.82
Middle Atlantic	384.82	412.17	914.63
East North Central	299.89	326.65	685.47
West North Central	302.31	365.70	446.62
South Atlantic	287.90	346.17	308.07
East South Central	366.38	449.93	629.78
West South Central	454.31	504.43	745.95
Mountain	300.64	357.00	341.35
Pacific	375.05	429.57	754.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Average total family premium for purchased plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	23,346	22,894	25,059
Census division:			
New England	25,588	24,712	27,925
Middle Atlantic	25,935	24,376	30,226
East North Central	22,385	22,076	23,575
West North Central	22,265	22,036	23,259
South Atlantic	23,288	23,137	24,103
East South Central	20,991	21,168	20,359
West South Central	23,089	23,153	22,423
Mountain	21,735	21,346	24,033
Pacific	23,471	23,134	24,342

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for average total family premium for purchased plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	187.25	224.24	279.19
Census division:			
New England	779.53	1,004.00	454.86
Middle Atlantic	586.02	668.31	838.32
East North Central	434.40	520.83	697.51
West North Central	388.05	452.69	664.25
South Atlantic	429.50	481.27	890.25
East South Central	502.45	582.53	957.74
West South Central	936.10	1,003.51	2,200.29
Mountain	494.01	581.08	684.59
Pacific	392.38	528.87	275.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Average total family premium for self-insured plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	24,560	24,596	24,441
Census division:			
New England	27,005	26,669	28,534
Middle Atlantic	26,361	26,369	26,343
East North Central	25,243	24,613	27,197
West North Central	24,788	24,909	24,385
South Atlantic	23,729	23,928	22,919
East South Central	22,357	23,227	19,323
West South Central	23,367	23,633	21,782
Mountain	24,152	24,357	23,266
Pacific	24,202	24,568	23,296

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for average total family premium for self-insured plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	168.21	184.34	390.54
Census division:			
New England	478.33	583.32	342.65
Middle Atlantic	496.65	504.23	1,120.81
East North Central	376.51	391.08	882.71
West North Central	393.79	479.18	569.12
South Atlantic	368.82	453.20	308.82
East South Central	507.21	660.06	800.39
West South Central	468.54	529.99	576.44
Mountain	387.80	468.08	382.79
Pacific	646.41	662.47	1,369.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	6,419	6,889	4,775
Census division:			
New England	7,138	7,281	6,632
Middle Atlantic	6,053	6,779	4,375
East North Central	5,563	6,044	3,944
West North Central	6,303	6,537	5,450
South Atlantic	6,811	7,102	5,526
East South Central	6,535	6,949	5,080
West South Central	7,454	7,295	8,598
Mountain	6,537	6,823	5,171
Pacific	6,186	7,327	3,298

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	100.35	112.55	184.95
Census division:			
New England	262.38	334.46	180.15
Middle Atlantic	351.94	299.66	759.79
East North Central	173.03	208.16	244.43
West North Central	193.97	230.21	340.76
South Atlantic	235.65	291.71	195.35
East South Central	326.11	406.34	342.93
West South Central	425.72	473.21	707.60
Mountain	262.75	300.50	397.38
Pacific	274.33	331.09	305.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Average total employee contribution (in dollars) for purchased plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	7,296	7,952	4,812
Census division:			
New England	7,708	7,989	6,957
Middle Atlantic	7,491	8,171	5,619
East North Central	5,507	6,122	3,138
West North Central	7,217	7,280	6,947
South Atlantic	8,283	8,666	6,225
East South Central	7,394	7,700	6,301
West South Central	9,500	9,339	11,183
Mountain	7,721	8,161	5,121
Pacific	6,586	8,174	2,474

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for average total employee contribution (in dollars) for purchased plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	176.75	210.70	231.86
Census division:			
New England	482.89	670.63	236.95
Middle Atlantic	415.79	521.95	538.40
East North Central	298.56	352.73	323.00
West North Central	415.92	475.28	833.68
South Atlantic	478.32	564.37	472.63
East South Central	348.90	406.30	696.17
West South Central	1,009.07	1,082.45	2,183.70
Mountain	409.34	440.41	763.48
Pacific	376.28	459.62	241.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Average total employee contribution (in dollars) for self-insured plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	5,881	6,218	4,755
Census division:			
New England	6,706	6,804	6,259
Middle Atlantic	5,292	5,982	3,826
East North Central	5,599	5,990	4,386
West North Central	5,781	6,088	4,756
South Atlantic	6,165	6,381	5,283
East South Central	6,122	6,586	4,503
West South Central	6,207	5,967	7,639
Mountain	5,911	6,077	5,191
Pacific	5,777	6,449	4,114

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for average total employee contribution (in dollars) for self-insured plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	115.75	121.60	255.45
Census division:			
New England	307.16	369.37	279.73
Middle Atlantic	449.17	341.72	987.49
East North Central	207.29	250.84	300.96
West North Central	191.20	232.70	317.21
South Atlantic	252.72	316.00	200.26
East South Central	453.75	566.06	324.91
West South Central	224.88	253.47	293.61
Mountain	322.13	377.86	445.36
Pacific	394.17	472.36	528.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	26.6%	28.8%	19.4%
Census division:			
New England	27.0%	28.1%	23.5%
Middle Atlantic	23.1%	26.4%	15.9%
East North Central	23.1%	25.6%	15.2%
West North Central	26.4%	27.4%	22.7%
South Atlantic	28.9%	30.0%	23.8%
East South Central	29.8%	30.8%	25.8%
West South Central	32.0%	31.1%	39.2%
Mountain	28.0%	29.3%	22.0%
Pacific	26.0%	30.7%	13.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.41%	0.45%	0.81%
Census division:			
New England	0.83%	1.07%	0.68%
Middle Atlantic	1.40%	1.13%	2.96%
East North Central	0.69%	0.83%	0.87%
West North Central	0.88%	1.06%	1.46%
South Atlantic	0.98%	1.21%	0.84%
East South Central	1.37%	1.66%	1.50%
West South Central	1.65%	1.82%	2.40%
Mountain	1.14%	1.33%	1.59%
Pacific	1.06%	1.29%	1.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Percent of total premiums for purchased plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	31.3%	34.7%	19.2%
Census division:			
New England	30.1%	32.3%	24.9%
Middle Atlantic	28.9%	33.5%	18.6%
East North Central	24.6%	27.7%	13.3%
West North Central	32.4%	33.0%	29.9%
South Atlantic	35.6%	37.5%	25.8%
East South Central	35.2%	36.4%	31.0%
West South Central	41.1%	40.3%	49.9%
Mountain	35.5%	38.2%	21.3%
Pacific	28.1%	35.3%	10.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for percent of total premiums for purchased plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.68%	0.82%	0.86%
Census division:			
New England	1.50%	2.11%	0.98%
Middle Atlantic	1.59%	2.04%	1.67%
East North Central	1.15%	1.34%	1.27%
West North Central	1.79%	2.06%	3.55%
South Atlantic	2.00%	2.38%	1.82%
East South Central	1.56%	1.82%	3.14%
West South Central	3.59%	3.87%	5.44%
Mountain	1.81%	2.00%	3.12%
Pacific	1.52%	1.79%	0.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Percent of total premiums for self-insured plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	23.9%	25.3%	19.5%
Census division:			
New England	24.8%	25.5%	21.9%
Middle Atlantic	20.1%	22.7%	14.5%
East North Central	22.2%	24.3%	16.1%
West North Central	23.3%	24.4%	19.5%
South Atlantic	26.0%	26.7%	23.0%
East South Central	27.4%	28.4%	23.3%
West South Central	26.6%	25.2%	35.1%
Mountain	24.5%	25.0%	22.3%
Pacific	23.9%	26.3%	17.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for percent of total premiums for self-insured plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.48%	0.48%	1.16%
Census division:			
New England	0.96%	1.17%	0.98%
Middle Atlantic	1.78%	1.19%	4.14%
East North Central	0.87%	1.06%	1.10%
West North Central	0.90%	1.12%	1.38%
South Atlantic	1.05%	1.29%	0.94%
East South Central	1.90%	2.29%	1.33%
West South Central	1.04%	1.12%	1.53%
Mountain	1.36%	1.60%	1.77%
Pacific	1.45%	1.78%	2.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	25.6%	24.1%	33.0%
Census division:			
New England	29.5%	27.0%	44.0%
Middle Atlantic	29.0%	24.9%	47.5%
East North Central	28.6%	26.1%	42.6%
West North Central	25.9%	24.9%	30.0%
South Atlantic	23.1%	22.6%	25.6%
East South Central	25.4%	24.8%	27.8%
West South Central	22.9%	24.7%	14.8%
Mountain	25.9%	25.3%	29.4%
Pacific	24.3%	21.2%	38.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.31%	0.67%
Census division:			
New England	0.75%	0.83%	0.91%
Middle Atlantic	1.05%	0.87%	1.87%
East North Central	0.66%	0.69%	1.27%
West North Central	0.63%	0.70%	1.56%
South Atlantic	0.74%	0.88%	0.52%
East South Central	0.99%	1.24%	1.08%
West South Central	0.75%	0.87%	0.80%
Mountain	1.11%	1.22%	1.97%
Pacific	0.78%	0.74%	1.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.b Percent of civilian employees that are enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	62.0%	61.3%	64.3%
Census division:			
New England	56.8%	59.8%	46.5%
Middle Atlantic	65.4%	63.6%	69.4%
East North Central	60.7%	59.5%	64.6%
West North Central	63.6%	62.4%	68.3%
South Atlantic	69.5%	68.4%	74.2%
East South Central	67.6%	67.5%	67.9%
West South Central	62.1%	60.6%	72.9%
Mountain	65.4%	64.2%	71.1%
Pacific	49.4%	49.1%	50.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.b Standard errors for percent of civilian employees that are enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.94%	1.09%	1.80%
Census division:			
New England	2.97%	3.67%	2.95%
Middle Atlantic	2.69%	2.84%	5.55%
East North Central	1.98%	2.29%	3.86%
West North Central	2.22%	2.60%	3.84%
South Atlantic	2.17%	2.63%	2.80%
East South Central	3.35%	4.16%	3.98%
West South Central	3.08%	3.48%	4.05%
Mountain	2.91%	3.45%	3.77%
Pacific	2.82%	3.19%	5.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.5 Percent of civilian employees that are enrolled in a purchased health insurance plan that have family coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	23.6%	21.9%	33.5%
Census division:			
New England	30.7%	27.5%	44.6%
Middle Atlantic	26.5%	22.9%	46.7%
East North Central	27.3%	24.7%	46.2%
West North Central	23.5%	23.1%	25.3%
South Atlantic	20.7%	19.8%	27.1%
East South Central	20.9%	19.6%	27.8%
West South Central	20.1%	21.4%	12.5%
Mountain	25.0%	24.7%	27.5%
Pacific	22.4%	19.4%	36.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.5 Standard errors for percent of civilian employees that are enrolled in a purchased health insurance plan that have family coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.36%	0.40%	0.69%
Census division:			
New England	0.99%	1.20%	1.28%
Middle Atlantic	1.09%	1.17%	1.95%
East North Central	0.86%	0.88%	1.70%
West North Central	1.02%	1.17%	2.05%
South Atlantic	0.94%	1.06%	1.03%
East South Central	0.88%	0.98%	1.71%
West South Central	1.27%	1.45%	1.53%
Mountain	1.25%	1.40%	2.33%
Pacific	0.80%	0.91%	1.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Percent of civilian employees that are enrolled in a self-insured health insurance plan that have family coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	27.1%	25.7%	32.8%
Census division:			
New England	28.7%	26.7%	43.2%
Middle Atlantic	30.6%	26.1%	47.9%
East North Central	29.5%	27.1%	40.9%
West North Central	27.4%	26.2%	32.8%
South Atlantic	24.3%	24.1%	25.1%
East South Central	28.3%	28.5%	27.8%
West South Central	24.9%	27.6%	15.9%
Mountain	26.4%	25.7%	30.2%
Pacific	26.6%	23.3%	41.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Standard errors for percent of civilian employees that are enrolled in a self-insured health insurance plan that have family coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.46%	0.48%	0.97%
Census division:			
New England	1.05%	1.13%	1.21%
Middle Atlantic	1.55%	1.23%	2.51%
East North Central	0.99%	1.04%	1.69%
West North Central	0.81%	0.87%	2.14%
South Atlantic	1.04%	1.27%	0.60%
East South Central	1.33%	1.66%	1.38%
West South Central	0.90%	1.03%	0.91%
Mountain	1.64%	1.82%	2.66%
Pacific	1.52%	1.35%	2.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	16,330	16,141	17,202
Census division:			
New England	17,951	17,369	21,550
Middle Atlantic	17,868	17,331	21,071
East North Central	16,465	16,191	18,115
West North Central	16,499	16,357	17,261
South Atlantic	16,000	15,988	16,048
East South Central	15,093	15,218	14,596
West South Central	15,230	15,339	14,846
Mountain	16,082	15,994	16,558
Pacific	16,401	15,925	18,305

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	98.53	116.37	136.12
Census division:			
New England	325.78	362.74	350.11
Middle Atlantic	264.51	289.59	467.95
East North Central	189.33	209.93	374.71
West North Central	209.42	231.60	509.36
South Atlantic	309.31	381.15	205.09
East South Central	236.61	284.08	309.60
West South Central	260.72	300.48	521.40
Mountain	260.38	302.04	323.05
Pacific	254.34	312.37	253.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Average total employee-plus-one premium for purchased plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	15,923	15,578	17,662
Census division:			
New England	17,769	17,033	21,507
Middle Atlantic	17,400	16,681	21,585
East North Central	15,827	15,618	17,431
West North Central	15,919	15,459	18,160
South Atlantic	15,522	15,298	16,680
East South Central	14,309	14,196	14,869
West South Central	15,165	15,240	14,839
Mountain	15,344	15,082	16,995
Pacific	16,168	15,626	18,258

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for average total employee-plus-one premium for purchased plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	130.02	148.24	225.15
Census division:			
New England	527.74	577.94	513.36
Middle Atlantic	494.38	544.22	834.84
East North Central	263.30	290.32	476.67
West North Central	344.94	397.88	595.06
South Atlantic	331.13	373.72	629.27
East South Central	400.66	460.08	671.59
West South Central	426.51	466.88	1,048.83
Mountain	501.30	586.54	367.71
Pacific	295.78	361.02	260.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Average total employee-plus-one premium for self-insured plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	16,579	16,495	16,950
Census division:			
New England	18,060	17,562	21,584
Middle Atlantic	18,126	17,687	20,777
East North Central	16,905	16,608	18,453
West North Central	16,845	16,879	16,650
South Atlantic	16,194	16,284	15,849
East South Central	15,549	15,853	14,475
West South Central	15,269	15,402	14,850
Mountain	16,459	16,476	16,374
Pacific	16,654	16,244	18,360

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for average total employee-plus-one premium for self-insured plans per enrolled employee at civilian establishments that offer health insurance by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	136.02	162.69	167.60
Census division:			
New England	381.42	424.84	481.95
Middle Atlantic	311.11	335.50	564.76
East North Central	258.65	290.46	459.95
West North Central	270.68	292.85	695.30
South Atlantic	409.50	513.28	194.45
East South Central	290.02	352.43	321.27
West South Central	324.77	384.12	586.51
Mountain	324.66	381.12	418.67
Pacific	411.13	505.13	395.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	4,327	4,473	3,652
Census division:			
New England	4,448	4,533	3,920
Middle Atlantic	4,134	4,229	3,569
East North Central	4,032	4,234	2,814
West North Central	4,651	4,626	4,783
South Atlantic	4,442	4,662	3,530
East South Central	4,305	4,496	3,547
West South Central	4,823	4,849	4,731
Mountain	4,415	4,567	3,590
Pacific	4,033	4,243	3,192

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	55.09	61.60	124.95
Census division:			
New England	154.10	179.98	102.47
Middle Atlantic	147.95	168.34	262.36
East North Central	150.96	171.73	125.37
West North Central	201.36	165.30	917.07
South Atlantic	117.42	145.50	101.99
East South Central	175.94	203.41	283.73
West South Central	214.90	259.97	328.39
Mountain	130.07	152.60	236.73
Pacific	146.74	141.37	473.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Average total employee contribution (in dollars) for purchased plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	4,877	5,100	3,754
Census division:			
New England	4,881	5,017	4,189
Middle Atlantic	4,731	4,916	3,660
East North Central	4,449	4,725	2,323
West North Central	5,418	5,051	7,207
South Atlantic	5,525	5,825	3,977
East South Central	4,827	5,002	3,959
West South Central	6,064	6,035	6,192
Mountain	5,201	5,399	3,947
Pacific	3,968	4,430	2,188

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for average total employee contribution (in dollars) for purchased plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	103.11	114.47	238.91
Census division:			
New England	301.20	365.74	152.43
Middle Atlantic	265.87	305.21	451.68
East North Central	310.71	345.13	238.48
West North Central	440.21	307.36	1,775.65
South Atlantic	222.24	254.15	255.07
East South Central	232.87	268.49	432.83
West South Central	465.20	537.11	850.55
Mountain	201.34	218.00	484.93
Pacific	173.24	200.26	259.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Average total employee contribution (in dollars) for self-insured plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	3,989	4,079	3,596
Census division:			
New England	4,187	4,255	3,705
Middle Atlantic	3,805	3,853	3,517
East North Central	3,744	3,877	3,056
West North Central	4,194	4,379	3,138
South Atlantic	4,003	4,164	3,390
East South Central	4,001	4,182	3,364
West South Central	4,091	4,100	4,063
Mountain	4,013	4,127	3,440
Pacific	4,102	4,043	4,348

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for average total employee contribution (in dollars) for self-insured plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	61.67	68.42	141.33
Census division:			
New England	171.89	196.12	122.43
Middle Atlantic	176.43	199.19	321.45
East North Central	138.31	158.06	134.45
West North Central	174.49	193.56	303.67
South Atlantic	138.85	170.33	129.66
East South Central	239.97	283.91	336.49
West South Central	166.96	214.32	157.60
Mountain	140.12	164.18	252.97
Pacific	236.44	198.75	889.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	26.5%	27.7%	21.2%
Census division:			
New England	24.8%	26.1%	18.2%
Middle Atlantic	23.1%	24.4%	16.9%
East North Central	24.5%	26.2%	15.5%
West North Central	28.2%	28.3%	27.7%
South Atlantic	27.8%	29.2%	22.0%
East South Central	28.5%	29.5%	24.3%
West South Central	31.7%	31.6%	31.9%
Mountain	27.4%	28.6%	21.7%
Pacific	24.6%	26.6%	17.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.33%	0.38%	0.69%
Census division:			
New England	0.75%	0.92%	0.36%
Middle Atlantic	0.79%	0.94%	1.06%
East North Central	0.90%	1.03%	0.66%
West North Central	1.23%	1.08%	5.09%
South Atlantic	0.74%	0.94%	0.68%
East South Central	1.17%	1.38%	1.72%
West South Central	1.33%	1.62%	1.80%
Mountain	0.82%	0.99%	1.25%
Pacific	0.92%	0.98%	2.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Percent of total premiums for purchased plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	30.6%	32.7%	21.3%
Census division:			
New England	27.5%	29.5%	19.5%
Middle Atlantic	27.2%	29.5%	17.0%
East North Central	28.1%	30.3%	13.3%
West North Central	34.0%	32.7%	39.7%
South Atlantic	35.6%	38.1%	23.8%
East South Central	33.7%	35.2%	26.6%
West South Central	40.0%	39.6%	41.7%
Mountain	33.9%	35.8%	23.2%
Pacific	24.5%	28.4%	12.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for percent of total premiums for purchased plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.72%	1.29%
Census division:			
New England	1.35%	1.71%	0.61%
Middle Atlantic	1.48%	1.80%	1.75%
East North Central	1.82%	2.02%	1.29%
West North Central	2.81%	2.31%	9.62%
South Atlantic	1.36%	1.56%	1.40%
East South Central	1.60%	1.88%	2.54%
West South Central	2.89%	3.44%	3.40%
Mountain	1.38%	1.63%	2.70%
Pacific	1.13%	1.37%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Percent of total premiums for self-insured plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	24.1%	24.7%	21.2%
Census division:			
New England	23.2%	24.2%	17.2%
Middle Atlantic	21.0%	21.8%	16.9%
East North Central	22.1%	23.3%	16.6%
West North Central	24.9%	25.9%	18.8%
South Atlantic	24.7%	25.6%	21.4%
East South Central	25.7%	26.4%	23.2%
West South Central	26.8%	26.6%	27.4%
Mountain	24.4%	25.1%	21.0%
Pacific	24.6%	24.9%	23.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for percent of total premiums for self-insured plans 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.37%	0.41%	0.80%
Census division:			
New England	0.89%	1.05%	0.50%
Middle Atlantic	0.93%	1.08%	1.33%
East North Central	0.87%	0.99%	0.74%
West North Central	1.04%	1.18%	1.65%
South Atlantic	0.81%	1.01%	0.82%
East South Central	1.55%	1.85%	2.09%
West South Central	0.98%	1.22%	1.15%
Mountain	0.92%	1.09%	1.28%
Pacific	1.46%	1.36%	4.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	18.1%	18.0%	18.7%
Census division:			
New England	17.8%	18.0%	16.8%
Middle Atlantic	16.7%	17.6%	13.0%
East North Central	18.2%	18.4%	16.8%
West North Central	17.4%	18.0%	14.8%
South Atlantic	19.0%	18.4%	22.2%
East South Central	18.8%	18.9%	18.7%
West South Central	18.3%	17.6%	21.4%
Mountain	17.9%	17.8%	18.3%
Pacific	18.1%	17.6%	20.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.19%	0.21%	0.42%
Census division:			
New England	0.71%	0.82%	0.90%
Middle Atlantic	0.60%	0.52%	1.90%
East North Central	0.39%	0.44%	0.81%
West North Central	0.46%	0.51%	1.03%
South Atlantic	0.54%	0.63%	0.61%
East South Central	0.63%	0.73%	1.15%
West South Central	0.52%	0.62%	0.78%
Mountain	0.43%	0.49%	0.64%
Pacific	0.44%	0.52%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.b Percent of civilian employees that are enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	62.0%	61.4%	64.6%
Census division:			
New England	62.4%	63.5%	55.6%
Middle Atlantic	64.4%	64.6%	63.7%
East North Central	59.1%	57.8%	66.9%
West North Central	62.7%	63.2%	59.6%
South Atlantic	71.2%	70.0%	76.0%
East South Central	63.2%	61.7%	69.3%
West South Central	62.9%	61.3%	68.6%
Mountain	66.2%	65.4%	70.4%
Pacific	47.9%	48.3%	46.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.b Standard errors for percent of civilian employees that are enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.98%	1.16%	1.48%
Census division:			
New England	3.28%	3.76%	3.20%
Middle Atlantic	2.68%	3.02%	4.72%
East North Central	2.35%	2.66%	3.99%
West North Central	2.51%	2.77%	5.89%
South Atlantic	2.19%	2.65%	3.45%
East South Central	2.82%	3.32%	4.81%
West South Central	2.92%	3.58%	4.18%
Mountain	3.18%	3.77%	3.04%
Pacific	2.87%	3.42%	4.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.5 Percent of civilian employees that are enrolled in a purchased health insurance plan that have employee-plus-one coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	16.7%	16.3%	18.8%
Census division:			
New England	16.2%	16.6%	14.2%
Middle Atlantic	15.7%	15.8%	15.2%
East North Central	18.0%	18.2%	17.0%
West North Central	16.3%	16.3%	15.9%
South Atlantic	16.1%	15.3%	21.9%
East South Central	17.6%	17.5%	18.0%
West South Central	15.8%	14.9%	21.0%
Mountain	16.9%	16.8%	17.5%
Pacific	17.2%	16.4%	20.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.5 Standard errors for percent of civilian employees that are enrolled in a purchased health insurance plan that have employee-plus-one coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.24%	0.27%	0.47%
Census division:			
New England	0.72%	0.82%	1.24%
Middle Atlantic	0.77%	0.86%	1.63%
East North Central	0.65%	0.72%	1.16%
West North Central	0.82%	0.88%	2.16%
South Atlantic	0.64%	0.67%	1.56%
East South Central	0.74%	0.84%	1.39%
West South Central	0.80%	0.88%	1.77%
Mountain	0.70%	0.79%	0.99%
Pacific	0.55%	0.64%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Percent of civilian employees that are enrolled in a self-insured health insurance plan that have employee-plus-one coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	19.1%	19.3%	18.6%
Census division:			
New England	19.0%	18.9%	19.7%
Middle Atlantic	17.4%	18.7%	12.1%
East North Central	18.3%	18.6%	16.7%
West North Central	18.2%	19.2%	14.1%
South Atlantic	20.5%	20.1%	22.3%
East South Central	19.6%	19.8%	19.1%
West South Central	20.2%	19.8%	21.6%
Mountain	18.4%	18.4%	18.6%
Pacific	19.2%	19.1%	20.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Standard errors for percent of civilian employees that are enrolled in a self-insured health insurance plan that have employee-plus-one coverage by private and State/local government sectors and census division: United States, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.27%	0.30%	0.57%
Census division:			
New England	1.12%	1.26%	1.07%
Middle Atlantic	0.87%	0.66%	2.50%
East North Central	0.48%	0.55%	1.02%
West North Central	0.56%	0.64%	0.99%
South Atlantic	0.75%	0.91%	0.47%
East South Central	0.95%	1.16%	1.56%
West South Central	0.64%	0.80%	0.80%
Mountain	0.55%	0.64%	0.81%
Pacific	0.71%	0.84%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	86.2%	89.4%	70.6%
Census division:			
New England	85.2%	86.5%	77.7%
Middle Atlantic	74.1%	84.1%	29.8%
East North Central	90.5%	91.1%	87.1%
West North Central	94.5%	94.4%	95.0%
South Atlantic	91.3%	93.8%	79.3%
East South Central	91.0%	92.0%	87.3%
West South Central	90.3%	93.0%	78.6%
Mountain	94.0%	93.8%	95.3%
Pacific	74.0%	80.0%	45.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.56%	0.54%	1.61%
Census division:			
New England	2.82%	3.29%	2.93%
Middle Atlantic	2.36%	1.85%	4.91%
East North Central	1.07%	1.19%	2.27%
West North Central	0.73%	0.79%	1.85%
South Atlantic	0.82%	0.70%	2.62%
East South Central	1.55%	1.86%	2.25%
West South Central	1.63%	1.51%	5.06%
Mountain	0.82%	0.96%	1.07%
Pacific	1.81%	1.92%	2.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	1,862	1,930	1,385
Census division:			
New England	1,901	1,954	1,414
Middle Atlantic	1,658	1,687	1,096
East North Central	1,813	1,880	1,271
West North Central	2,192	2,260	1,886
South Atlantic	1,868	1,968	1,214
East South Central	2,041	2,168	1,481
West South Central	2,146	2,256	1,645
Mountain	1,898	1,989	1,361
Pacific	1,540	1,591	923

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	26.28	30.83	25.80
Census division:			
New England	82.08	92.98	71.01
Middle Atlantic	64.51	68.24	133.10
East North Central	56.35	64.82	76.12
West North Central	46.35	52.71	93.94
South Atlantic	74.77	91.33	35.26
East South Central	66.23	83.04	60.09
West South Central	67.55	81.17	68.99
Mountain	91.03	111.59	118.41
Pacific	63.69	70.83	72.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	3,535	3,733	2,601
Census division:			
New England	3,442	3,546	3,039
Middle Atlantic	3,161	3,300	2,227
East North Central	3,504	3,754	2,653
West North Central	3,901	4,120	3,109
South Atlantic	3,604	3,820	2,395
East South Central	3,767	3,958	3,073
West South Central	4,097	4,183	3,390
Mountain	3,638	3,850	2,656
Pacific	2,981	3,247	1,769

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	42.01	48.97	68.09
Census division:			
New England	132.92	167.15	123.98
Middle Atlantic	145.41	157.87	265.03
East North Central	92.63	105.50	182.11
West North Central	107.31	130.32	172.72
South Atlantic	99.60	120.46	123.10
East South Central	127.32	160.53	170.57
West South Central	150.94	169.17	171.89
Mountain	109.33	134.92	94.95
Pacific	115.01	131.24	185.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	60.4%	57.9%	72.3%
Census division:			
New England	62.7%	62.1%	66.5%
Middle Atlantic	63.0%	57.5%	87.3%
East North Central	53.8%	52.4%	61.9%
West North Central	53.7%	51.9%	61.4%
South Atlantic	63.7%	60.3%	80.7%
East South Central	57.8%	55.1%	68.3%
West South Central	60.3%	57.2%	73.9%
Mountain	54.3%	53.1%	61.0%
Pacific	65.9%	65.0%	70.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.81%	0.93%	1.11%
Census division:			
New England	2.67%	3.11%	2.31%
Middle Atlantic	2.38%	2.59%	2.27%
East North Central	1.67%	1.86%	3.20%
West North Central	1.62%	1.83%	3.35%
South Atlantic	2.27%	2.61%	1.49%
East South Central	2.09%	2.44%	3.67%
West South Central	2.31%	2.71%	2.59%
Mountain	3.34%	3.79%	4.14%
Pacific	2.14%	2.50%	3.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	26.32	27.22	22.88
Census division:			
New England	25.13	26.00	20.41
Middle Atlantic	24.58	26.70	18.39
East North Central	26.65	27.23	23.92
West North Central	28.60	28.64	28.44
South Atlantic	26.44	27.61	22.06
East South Central	28.74	29.09	27.63
West South Central	28.50	28.87	27.26
Mountain	27.40	27.67	26.09
Pacific	24.28	25.34	19.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.17	0.20	0.33
Census division:			
New England	0.55	0.65	0.55
Middle Atlantic	0.58	0.57	0.69
East North Central	0.41	0.39	1.57
West North Central	0.41	0.50	0.63
South Atlantic	0.36	0.45	0.56
East South Central	0.54	0.68	0.50
West South Central	0.57	0.72	0.63
Mountain	0.39	0.46	0.67
Pacific	0.42	0.53	0.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	19.7%	19.7%	19.9%
Census division:			
New England	17.5%	17.5%	17.6%
Middle Atlantic	17.8%	17.9%	15.8%
East North Central	19.3%	19.2%	19.4%
West North Central	19.9%	19.8%	20.0%
South Atlantic	20.1%	20.1%	19.7%
East South Central	23.0%	23.7%	19.8%
West South Central	20.9%	20.8%	22.1%
Mountain	19.0%	18.8%	20.5%
Pacific	19.4%	19.4%	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.32%	0.36%	0.25%
Census division:			
New England	0.73%	0.83%	0.29%
Middle Atlantic	0.74%	0.77%	0.90%
East North Central	0.58%	0.66%	0.75%
West North Central	0.35%	0.38%	0.79%
South Atlantic	1.04%	1.20%	0.20%
East South Central	0.90%	1.09%	0.41%
West South Central	0.45%	0.50%	0.69%
Mountain	1.40%	1.55%	0.36%
Pacific	0.82%	0.91%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	33.0%	35.0%	23.5%
Census division:			
New England	27.3%	27.9%	23.8%
Middle Atlantic	25.5%	30.0%	5.2%
East North Central	37.4%	38.4%	31.6%
West North Central	34.5%	34.8%	32.9%
South Atlantic	32.7%	34.1%	25.6%
East South Central	37.7%	38.7%	33.7%
West South Central	34.3%	37.0%	22.7%
Mountain	40.1%	41.8%	30.4%
Pacific	30.3%	32.8%	18.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.85%	0.98%	0.97%
Census division:			
New England	2.41%	2.81%	2.09%
Middle Atlantic	2.41%	2.74%	1.38%
East North Central	1.73%	1.95%	3.04%
West North Central	1.67%	1.88%	3.67%
South Atlantic	2.36%	2.76%	1.91%
East South Central	2.09%	2.43%	3.85%
West South Central	2.38%	2.81%	2.34%
Mountain	3.68%	4.18%	3.38%
Pacific	2.15%	2.50%	2.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	92.9%	92.5%	95.1%
Census division:			
New England	93.8%	94.5%	88.0%
Middle Atlantic	92.2%	92.2%	92.5%
East North Central	92.8%	92.3%	96.7%
West North Central	94.5%	94.4%	95.2%
South Atlantic	94.7%	94.2%	97.0%
East South Central	92.9%	92.2%	95.9%
West South Central	91.0%	90.2%	93.9%
Mountain	95.5%	95.1%	97.8%
Pacific	90.6%	90.1%	94.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.40%	0.46%	0.52%
Census division:			
New England	0.78%	0.83%	1.70%
Middle Atlantic	1.47%	1.68%	1.52%
East North Central	0.89%	1.00%	1.12%
West North Central	0.73%	0.80%	1.83%
South Atlantic	0.55%	0.66%	0.42%
East South Central	1.24%	1.51%	1.37%
West South Central	1.28%	1.57%	1.44%
Mountain	0.67%	0.80%	0.80%
Pacific	1.43%	1.60%	2.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	89.6%	90.3%	87.0%
Census division:			
New England	85.4%	91.9%	62.3%
Middle Atlantic	87.4%	91.8%	77.3%
East North Central	89.7%	89.3%	91.1%
West North Central	92.4%	92.4%	92.4%
South Atlantic	92.0%	91.2%	95.4%
East South Central	90.9%	91.4%	89.1%
West South Central	88.7%	88.0%	93.4%
Mountain	92.9%	91.6%	99.0%
Pacific	87.5%	88.4%	85.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.58%	0.56%	1.63%
Census division:			
New England	1.42%	1.43%	3.14%
Middle Atlantic	1.77%	1.32%	5.21%
East North Central	1.28%	1.53%	2.15%
West North Central	1.10%	1.31%	1.91%
South Atlantic	0.88%	1.08%	0.70%
East South Central	1.46%	1.71%	2.50%
West South Central	1.83%	2.08%	1.44%
Mountain	1.47%	1.77%	0.42%
Pacific	2.22%	1.93%	5.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	4,529	4,625	3,992
Census division:			
New England	4,377	4,471	3,558
Middle Atlantic	4,674	4,645	4,861
East North Central	4,285	4,439	3,185
West North Central	4,487	4,628	3,850
South Atlantic	4,655	4,803	3,846
East South Central	4,600	4,727	4,094
West South Central	4,971	4,807	5,583
Mountain	4,601	4,640	4,376
Pacific	4,159	4,436	2,299

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	39.79	47.21	58.63
Census division:			
New England	122.60	136.08	132.30
Middle Atlantic	112.78	126.96	172.11
East North Central	81.51	96.31	116.28
West North Central	61.37	69.81	133.40
South Atlantic	121.07	149.32	86.04
East South Central	79.14	91.16	157.10
West South Central	98.61	110.49	172.98
Mountain	169.86	201.94	102.91
Pacific	92.51	112.92	94.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	8,543	8,874	7,341
Census division:			
New England	8,149	8,385	6,913
Middle Atlantic	8,906	8,691	9,499
East North Central	8,146	8,649	6,482
West North Central	8,173	8,702	6,244
South Atlantic	8,816	9,213	7,145
East South Central	8,912	8,731	9,564
West South Central	9,559	9,339	11,048
Mountain	8,918	9,022	8,461
Pacific	7,620	8,701	4,781

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	63.53	75.21	125.09
Census division:			
New England	218.34	257.39	281.67
Middle Atlantic	188.76	228.81	338.47
East North Central	146.33	170.78	333.29
West North Central	144.96	166.83	279.48
South Atlantic	173.89	218.46	195.85
East South Central	208.13	221.03	468.38
West South Central	229.51	254.34	376.13
Mountain	157.09	182.53	297.59
Pacific	167.22	196.14	228.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	51.1%	54.4%	31.9%
Census division:			
New England	53.2%	55.5%	34.2%
Middle Atlantic	40.5%	45.4%	9.4%
East North Central	52.9%	55.3%	35.0%
West North Central	65.9%	68.0%	56.3%
South Atlantic	53.4%	57.5%	30.6%
East South Central	59.1%	60.8%	52.1%
West South Central	58.6%	63.2%	40.9%
Mountain	57.4%	61.0%	35.6%
Pacific	37.1%	40.7%	11.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.86%	1.02%	1.10%
Census division:			
New England	3.68%	4.20%	2.67%
Middle Atlantic	2.22%	2.54%	1.90%
East North Central	2.08%	2.38%	3.12%
West North Central	1.66%	1.90%	3.29%
South Atlantic	2.62%	3.26%	1.80%
East South Central	1.92%	2.21%	3.91%
West South Central	2.32%	2.71%	3.41%
Mountain	1.79%	2.02%	4.14%
Pacific	1.84%	2.16%	2.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	44.7%	44.9%	43.0%
Census division:			
New England	54.0%	54.1%	52.7%
Middle Atlantic	44.4%	43.9%	60.4%
East North Central	46.9%	46.6%	50.7%
West North Central	42.0%	39.7%	54.7%
South Atlantic	42.9%	43.1%	40.3%
East South Central	36.8%	39.0%	26.3%
West South Central	38.8%	40.3%	30.0%
Mountain	55.2%	54.3%	64.6%
Pacific	47.6%	47.7%	45.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	1.00%	1.08%	1.77%
Census division:			
New England	3.06%	3.27%	3.92%
Middle Atlantic	2.97%	3.05%	8.27%
East North Central	2.16%	2.31%	5.11%
West North Central	1.87%	1.98%	5.29%
South Atlantic	2.22%	2.40%	3.60%
East South Central	3.34%	3.90%	4.63%
West South Central	3.24%	3.68%	4.08%
Mountain	4.04%	4.47%	5.07%
Pacific	2.85%	2.95%	7.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	14.4%	12.6%	24.6%
Census division:			
New England	7.0%	6.1%	14.3%
Middle Atlantic	17.9%	16.8%	24.7%
East North Central	12.1%	10.6%	23.4%
West North Central	5.5%	5.3%	6.3%
South Atlantic	12.5%	10.7%	23.1%
East South Central	8.8%	8.1%	11.7%
West South Central	7.6%	4.8%	18.5%
Mountain	10.8%	9.6%	18.5%
Pacific	29.3%	25.5%	56.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.54%	0.62%	0.95%
Census division:			
New England	1.10%	1.20%	2.16%
Middle Atlantic	1.90%	2.17%	2.40%
East North Central	1.17%	1.27%	3.11%
West North Central	0.95%	1.10%	1.66%
South Atlantic	1.28%	1.55%	1.28%
East South Central	1.13%	1.31%	2.09%
West South Central	0.88%	0.87%	2.53%
Mountain	1.11%	1.21%	3.49%
Pacific	1.81%	2.01%	2.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	4.3%	4.0%	6.1%
Census division:			
New England	6.5%	5.9% *	11.5%
Middle Atlantic	4.3%	4.6%	2.3% *
East North Central	3.8%	3.7%	3.9%
West North Central	3.1%	2.9%	3.9% *
South Atlantic	3.1%	3.0%	3.3% *
East South Central	4.0%	3.9%	4.7%
West South Central	6.3%	3.8%	15.9% *
Mountain	2.4%	2.1%	4.2%
Pacific	5.6%	5.7%	4.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.31%	1.02%
Census division:			
New England	1.78%	1.98% *	1.95%
Middle Atlantic	1.12%	1.29%	0.85% *
East North Central	0.72%	0.80%	1.14%
West North Central	0.54%	0.52%	1.84% *
South Atlantic	0.48%	0.53%	1.07% *
East South Central	0.64%	0.72%	1.32%
West South Central	1.46%	1.14%	5.18% *
Mountain	0.45%	0.48%	1.13%
Pacific	0.66%	0.75%	0.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	26.5%	25.0%	34.7%
Census division:			
New England	24.3%	23.5%	31.3%
Middle Atlantic	32.8%	28.6%	59.5%
East North Central	27.2%	26.1%	35.6%
West North Central	22.0%	20.0%	30.8%
South Atlantic	27.9%	25.7%	40.8%
East South Central	25.6%	24.6%	29.7%
West South Central	23.1%	23.8%	20.0%
Mountain	27.6%	25.5%	40.1%
Pacific	24.3%	23.9%	26.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.79%	0.92%	1.19%
Census division:			
New England	2.66%	2.96%	2.67%
Middle Atlantic	2.05%	2.29%	2.59%
East North Central	1.87%	2.11%	3.21%
West North Central	1.52%	1.71%	3.40%
South Atlantic	2.30%	2.78%	1.86%
East South Central	2.12%	2.49%	3.78%
West South Central	2.19%	2.59%	3.46%
Mountain	1.86%	1.97%	5.66%
Pacific	2.14%	2.44%	2.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	3.8%	4.0%	2.8%
Census division:			
New England	8.9% *	8.9% *	8.8%
Middle Atlantic	4.5%	4.6%	4.1%
East North Central	4.1%	4.4%	2.0% *
West North Central	3.5%	3.7%	2.7% *
South Atlantic	3.0%	3.2%	2.2%
East South Central	2.5%	2.6%	1.8% *
West South Central	4.4%	4.3%	4.6% *
Mountain	1.8%	1.8%	1.6% *
Pacific	3.8%	4.2%	0.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.35%	0.43%
Census division:			
New England	4.17% *	4.68% *	1.35%
Middle Atlantic	0.92%	1.05%	1.17%
East North Central	0.65%	0.72%	0.98% *
West North Central	0.49%	0.55%	0.99% *
South Atlantic	0.46%	0.53%	0.65%
East South Central	0.46%	0.55%	0.71% *
West South Central	0.78%	0.83%	2.06% *
Mountain	0.39%	0.45%	0.65% *
Pacific	0.66%	0.76%	0.48% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	22.8%	24.4%	13.7%
Census division:			
New England	28.7%	30.0%	18.0%
Middle Atlantic	18.0%	19.9%	5.7%
East North Central	24.8%	25.7%	17.7%
West North Central	27.7%	27.0%	30.8%
South Atlantic	22.9%	24.8%	12.3%
East South Central	21.8%	23.7%	13.7%
West South Central	22.8%	25.5%	12.3%
Mountain	31.7%	33.1%	23.0%
Pacific	17.6%	19.4%	5.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.63%	0.73%	0.72%
Census division:			
New England	3.00%	3.38%	2.16%
Middle Atlantic	1.42%	1.61%	1.41%
East North Central	1.38%	1.55%	2.04%
West North Central	1.40%	1.54%	3.38%
South Atlantic	1.51%	1.80%	1.51%
East South Central	2.17%	2.65%	2.34%
West South Central	2.29%	2.80%	1.89%
Mountain	2.28%	2.48%	3.14%
Pacific	1.40%	1.59%	1.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	28.2%	30.0%	18.2%
Census division:			
New England	24.5%	25.5%	16.1%
Middle Atlantic	22.5%	25.4%	3.7%
East North Central	28.1%	29.5%	17.2%
West North Central	38.2%	41.0%	25.5%
South Atlantic	30.5%	32.7%	18.3%
East South Central	37.3%	37.1%	38.4%
West South Central	35.9%	37.7%	28.7%
Mountain	25.7%	27.8%	12.6%
Pacific	19.4%	21.3%	6.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.71%	0.84%	0.86%
Census division:			
New England	1.86%	2.12%	1.61%
Middle Atlantic	1.86%	2.15%	1.06%
East North Central	1.71%	1.94%	2.66%
West North Central	1.59%	1.78%	3.41%
South Atlantic	2.04%	2.48%	1.25%
East South Central	2.20%	2.53%	4.25%
West South Central	2.08%	2.49%	3.02%
Mountain	2.63%	3.22%	2.39%
Pacific	1.40%	1.64%	1.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	49.6%	55.8%	27.8%
Census division:			
New England	47.6%	48.8%	43.3%
Middle Atlantic	37.2%	48.4%	11.4%
East North Central	51.6%	55.4%	38.9%
West North Central	56.7%	60.2%	44.0%
South Atlantic	55.8%	61.9%	28.7%
East South Central	57.4%	62.0%	41.4%
West South Central	61.3%	63.5%	45.3%
Mountain	57.4%	60.3%	43.2%
Pacific	34.7%	44.1%	11.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.93%	1.03%	1.40%
Census division:			
New England	2.81%	3.55%	2.88%
Middle Atlantic	2.64%	2.87%	2.36%
East North Central	1.86%	2.11%	3.80%
West North Central	2.14%	2.56%	3.65%
South Atlantic	2.37%	2.69%	2.51%
East South Central	3.83%	4.49%	3.96%
West South Central	2.86%	3.20%	4.15%
Mountain	2.44%	2.88%	3.76%
Pacific	2.17%	2.63%	1.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	52.6%	53.4%	47.2%
Census division:			
New England	58.7%	61.8%	46.2%
Middle Atlantic	49.7%	50.2%	44.6%
East North Central	52.2%	51.6%	54.8%
West North Central	51.2%	48.7%	63.9%
South Atlantic	54.5%	56.2%	38.7%
East South Central	45.2%	47.3%	34.4%
West South Central	47.4%	48.7%	34.0%
Mountain	59.7%	58.6%	66.8%
Pacific	55.4%	57.9%	30.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	1.34%	1.49%	2.19%
Census division:			
New England	2.89%	3.42%	3.44%
Middle Atlantic	3.62%	3.87%	8.90%
East North Central	2.43%	2.70%	5.57%
West North Central	2.43%	2.71%	5.00%
South Atlantic	3.93%	4.23%	5.76%
East South Central	6.72%	8.07%	6.95%
West South Central	4.08%	4.41%	5.48%
Mountain	3.39%	3.81%	5.94%
Pacific	3.50%	3.72%	5.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	13.7%	10.2%	26.0%
Census division:			
New England	8.0%	6.7%	12.6%
Middle Atlantic	12.8%	11.5%	15.8%
East North Central	12.5%	10.8%	18.2%
West North Central	6.7%	7.0%	5.5%
South Atlantic	12.4%	7.6%	33.6%
East South Central	7.9%	7.3%	10.1%
West South Central	5.1%	3.2%	18.9%
Mountain	10.1%	8.7%	17.1%
Pacific	31.2%	21.8%	54.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.55%	0.58%	1.23%
Census division:			
New England	1.20%	1.48%	1.44%
Middle Atlantic	1.30%	1.58%	2.04%
East North Central	1.13%	1.33%	2.15%
West North Central	1.68%	2.10%	1.53%
South Atlantic	1.03%	1.08%	2.04%
East South Central	1.56%	1.91%	2.21%
West South Central	0.76%	0.66%	3.53%
Mountain	1.29%	1.43%	2.81%
Pacific	2.15%	2.44%	2.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	4.6%	4.5%	4.7%
Census division:			
New England	8.5%	8.2% *	9.5%
Middle Atlantic	5.7% *	7.1% *	2.2% *
East North Central	3.9%	3.9%	3.8% *
West North Central	4.8%	4.0%	8.0% *
South Atlantic	3.2%	3.1%	3.7% *
East South Central	2.8%	2.4%	4.3% *
West South Central	5.4% *	4.5% *	11.7% *
Mountain	2.6%	2.4%	3.8%
Pacific	5.4%	5.6%	4.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.44%	0.55%	0.54%
Census division:			
New England	2.41%	3.04% *	2.03%
Middle Atlantic	2.06% *	2.88% *	0.83% *
East North Central	0.76%	0.91%	1.23% *
West North Central	1.03%	0.84%	3.62% *
South Atlantic	0.66%	0.76%	1.22% *
East South Central	0.56%	0.60%	1.30% *
West South Central	1.96% *	2.18% *	3.83% *
Mountain	0.50%	0.57%	0.97%
Pacific	0.80%	1.03%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	28.5%	25.5%	38.8%
Census division:			
New England	27.9%	27.4%	29.8%
Middle Atlantic	40.5%	29.4%	66.2%
East North Central	27.3%	24.8%	35.7%
West North Central	28.1%	25.2%	38.5%
South Atlantic	25.5%	23.8%	33.0%
East South Central	29.9%	26.4%	42.0%
West South Central	24.8%	25.3%	21.6%
Mountain	27.7%	26.1%	35.1%
Pacific	25.4%	24.4%	28.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.84%	0.93%	1.60%
Census division:			
New England	2.54%	3.16%	2.50%
Middle Atlantic	2.75%	2.72%	2.86%
East North Central	1.80%	1.95%	4.18%
West North Central	2.05%	2.44%	3.72%
South Atlantic	1.95%	2.33%	2.07%
East South Central	3.49%	4.11%	4.07%
West South Central	2.56%	2.88%	3.79%
Mountain	2.56%	3.05%	3.10%
Pacific	2.16%	2.82%	2.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	3.7%	4.0%	2.6%
Census division:			
New England	8.0% *	8.8% *	4.8%
Middle Atlantic	3.8%	3.6%	4.4% *
East North Central	4.8%	5.2%	3.4% *
West North Central	3.7%	3.6%	4.0% *
South Atlantic	3.1%	3.6%	1.0% *
East South Central	2.0%	1.9% *	2.1% *
West South Central	3.4% *	3.5% *	2.5% *
Mountain	2.2% *	2.5% *	0.9% *
Pacific	3.3%	4.2%	1.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.39%	0.38%
Census division:			
New England	2.83% *	3.58% *	1.31%
Middle Atlantic	0.71%	0.83%	1.40% *
East North Central	0.98%	1.21%	1.32% *
West North Central	0.58%	0.56%	1.75% *
South Atlantic	0.50%	0.62%	0.34% *
East South Central	0.50%	0.59% *	0.90% *
West South Central	1.28% *	1.45% *	0.94% *
Mountain	0.67% *	0.80% *	0.39% *
Pacific	0.54%	0.72%	0.56% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	26.1%	29.8%	13.2%
Census division:			
New England	27.9%	30.2%	20.0%
Middle Atlantic	18.5%	24.3%	5.1%
East North Central	26.9%	28.6%	21.4%
West North Central	29.1%	29.3%	28.1%
South Atlantic	30.4%	34.8%	11.1%
East South Central	26.0%	29.3%	14.2%
West South Central	29.0%	30.9%	15.4%
Mountain	34.2%	35.4%	28.8%
Pacific	19.3%	25.5%	3.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.89%	1.07%	0.96%
Census division:			
New England	2.39%	3.03%	2.26%
Middle Atlantic	1.91%	2.35%	1.37%
East North Central	1.64%	1.91%	3.04%
West North Central	1.85%	2.15%	3.53%
South Atlantic	2.99%	3.48%	2.39%
East South Central	3.27%	4.17%	3.39%
West South Central	3.19%	3.58%	2.73%
Mountain	2.69%	3.12%	4.35%
Pacific	1.79%	2.32%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	23.5%	26.0%	14.7%
Census division:			
New England	19.7%	18.6%	23.3%
Middle Atlantic	18.7%	24.1%	6.3%
East North Central	24.7%	26.8%	17.6%
West North Central	27.7%	30.9%	15.9%
South Atlantic	25.4%	27.1%	17.6%
East South Central	31.4%	32.7%	27.2%
West South Central	32.3%	32.6%	29.9%
Mountain	23.1%	25.0%	14.3%
Pacific	15.5%	18.6%	7.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.73%	0.89%	0.89%
Census division:			
New England	1.57%	1.91%	1.82%
Middle Atlantic	1.87%	2.37%	1.74%
East North Central	1.49%	1.75%	2.73%
West North Central	1.64%	2.00%	2.31%
South Atlantic	1.98%	2.44%	1.39%
East South Central	5.29%	6.65%	3.53%
West South Central	2.49%	2.79%	3.88%
Mountain	1.96%	2.36%	2.26%
Pacific	1.48%	1.91%	1.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	61.1%	58.8%	72.4%
Census division:			
New England	62.3%	61.7%	65.6%
Middle Atlantic	65.7%	60.9%	86.8%
East North Central	55.7%	54.8%	60.6%
West North Central	52.7%	51.7%	57.0%
South Atlantic	64.1%	60.8%	80.5%
East South Central	56.3%	55.1%	61.2%
West South Central	60.6%	56.9%	76.7%
Mountain	54.7%	52.1%	69.0%
Pacific	66.7%	65.6%	71.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.81%	0.94%	1.06%
Census division:			
New England	2.66%	3.11%	2.28%
Middle Atlantic	2.36%	2.59%	2.35%
East North Central	1.67%	1.87%	3.14%
West North Central	1.54%	1.72%	3.52%
South Atlantic	2.27%	2.63%	1.43%
East South Central	2.12%	2.45%	4.03%
West South Central	2.31%	2.71%	2.32%
Mountain	3.36%	3.73%	3.34%
Pacific	2.14%	2.50%	3.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	44.64	46.92	35.77
Census division:			
New England	40.06	40.98	35.05
Middle Atlantic	40.70	44.85	27.82
East North Central	44.69	47.02	33.13
West North Central	46.35	47.04	43.58
South Atlantic	49.14	51.99	38.40
East South Central	48.13	50.00	41.48
West South Central	51.29	51.91	49.32
Mountain	47.26	48.33	42.78
Pacific	36.81	39.86	23.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.37	0.44	0.49
Census division:			
New England	0.93	1.13	1.04
Middle Atlantic	0.86	0.86	1.05
East North Central	0.83	0.96	1.59
West North Central	1.01	1.19	1.88
South Atlantic	1.02	1.28	1.08
East South Central	1.13	1.35	0.88
West South Central	1.37	1.75	1.24
Mountain	0.84	1.00	0.91
Pacific	0.72	0.90	0.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	20.9	20.9	20.4
Census division:			
New England	18.3	18.2	19.2
Middle Atlantic	20.0	20.0	18.5
East North Central	19.8	19.8	19.9
West North Central	21.2	21.2	21.2
South Atlantic	21.9	22.2	20.0
East South Central	23.4	24.2	20.4
West South Central	22.2	22.0	23.2
Mountain	20.1	20.0	20.9
Pacific	19.9	20.0	19.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.36	0.42	0.25
Census division:			
New England	0.81	0.90	0.44
Middle Atlantic	1.20	1.26	1.57
East North Central	0.61	0.69	0.76
West North Central	0.40	0.46	0.70
South Atlantic	1.19	1.39	0.19
East South Central	0.86	1.08	0.49
West South Central	0.51	0.56	0.76
Mountain	1.57	1.75	0.39
Pacific	0.87	0.98	1.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	33.3%	35.2%	24.1%
Census division:			
New England	30.1%	31.8%	20.4%
Middle Atlantic	25.3%	29.5%	6.8%
East North Central	36.2%	37.1%	31.6%
West North Central	35.1%	35.3%	34.1%
South Atlantic	34.3%	35.8%	27.2%
East South Central	38.8%	38.2%	41.5%
West South Central	32.8%	35.6%	20.4%
Mountain	40.9%	43.0%	29.4%
Pacific	30.4%	32.9%	19.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.84%	0.98%	0.97%
Census division:			
New England	2.99%	3.49%	2.18%
Middle Atlantic	2.40%	2.73%	1.60%
East North Central	1.72%	1.95%	2.99%
West North Central	1.69%	1.92%	3.49%
South Atlantic	2.28%	2.68%	1.86%
East South Central	2.12%	2.44%	4.23%
West South Central	2.37%	2.81%	2.16%
Mountain	3.64%	4.11%	3.29%
Pacific	2.15%	2.50%	2.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	5.4%	5.8%	3.3%
Census division:			
New England	4.1%	3.9%	4.8%
Middle Atlantic	8.4%	9.2%	4.7%
East North Central	3.0%	3.1%	2.5% *
West North Central	2.5%	2.4%	3.0% *
South Atlantic	5.1%	5.6%	2.6%
East South Central	7.3%	7.8%	5.2%
West South Central	4.3%	4.2%	5.0%
Mountain	2.9%	3.2%	1.0% *
Pacific	8.2%	9.4%	2.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.34%	0.34%
Census division:			
New England	0.67%	0.74%	1.43%
Middle Atlantic	1.20%	1.45%	0.87%
East North Central	0.48%	0.54%	0.96% *
West North Central	0.50%	0.54%	1.34% *
South Atlantic	0.58%	0.70%	0.65%
East South Central	0.85%	1.02%	1.37%
West South Central	0.97%	1.17%	1.24%
Mountain	0.48%	0.57%	0.43% *
Pacific	0.90%	1.09%	0.92% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	23.4%	18.6%	46.6%
Census division:			
New England	30.1%	29.0%	36.9%
Middle Atlantic	32.6%	24.4%	68.6%
East North Central	17.8%	14.2%	37.8%
West North Central	16.0%	11.5%	35.5%
South Atlantic	22.7%	17.0%	51.0%
East South Central	21.1%	18.3%	32.3%
West South Central	19.4%	16.0%	34.0%
Mountain	14.3%	13.0%	21.6%
Pacific	31.0%	24.2%	62.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.67%	0.70%	1.53%
Census division:			
New England	2.91%	3.40%	2.57%
Middle Atlantic	2.27%	1.93%	4.74%
East North Central	1.24%	1.25%	3.73%
West North Central	1.22%	1.18%	3.54%
South Atlantic	1.24%	1.33%	2.56%
East South Central	3.94%	5.00%	3.67%
West South Central	1.88%	1.97%	4.38%
Mountain	1.04%	1.17%	2.12%
Pacific	2.06%	2.24%	3.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	305.58	319.93	185.73
Census division:			
New England	303.51	332.34	166.97
Middle Atlantic	329.10	352.47	126.51
East North Central	283.46	295.80	--
West North Central	229.84	234.61	--
South Atlantic	298.71	299.31	292.17
East South Central	226.10	248.06	96.28
West South Central	315.09	353.58	176.25
Mountain	332.32	329.58	--
Pacific	325.58	333.66	185.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	11.83	13.05	10.56
Census division:			
New England	42.57	49.18	22.70
Middle Atlantic	28.17	30.60	8.56
East North Central	22.54	25.51	--
West North Central	25.54	29.74	--
South Atlantic	35.59	38.76	26.08
East South Central	13.61	14.99	12.44
West South Central	35.85	37.48	21.78
Mountain	50.87	53.26	--
Pacific	24.16	25.56	25.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	495.43	614.52	268.04
Census division:			
New England	501.08	543.64	308.41
Middle Atlantic	494.61	600.58	327.86
East North Central	448.45	556.50	225.85
West North Central	668.92	961.52	252.28
South Atlantic	463.22	591.78	248.81
East South Central	534.24	678.75	211.87
West South Central	560.81	636.09	408.55
Mountain	877.14	968.57	571.72
Pacific	395.26	521.43	168.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	17.51	26.06	14.44
Census division:			
New England	47.53	61.21	18.48
Middle Atlantic	32.49	52.56	45.67
East North Central	49.05	68.33	30.18
West North Central	70.78	114.84	26.47
South Atlantic	40.25	58.21	13.81
East South Central	60.02	116.98	14.14
West South Central	67.63	93.80	78.88
Mountain	73.10	94.82	45.37
Pacific	43.56	67.48	8.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	20.2	20.3	19.8
Census division:			
New England	18.7	19.0	16.9
Middle Atlantic	19.0	19.3	16.1
East North Central	18.9	19.1	17.7
West North Central	20.4	20.2	21.2
South Atlantic	21.1	21.2	20.4
East South Central	21.6	21.8	20.8
West South Central	21.5	21.4	22.0
Mountain	19.8	19.8	20.4
Pacific	20.0	20.2	18.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.17	0.20	0.18
Census division:			
New England	0.47	0.54	0.31
Middle Atlantic	0.47	0.51	0.81
East North Central	0.29	0.33	0.46
West North Central	0.26	0.28	0.59
South Atlantic	0.51	0.59	0.17
East South Central	0.69	0.80	1.28
West South Central	0.27	0.32	0.36
Mountain	0.74	0.85	0.21
Pacific	0.52	0.57	0.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	74.5%	77.9%	58.3%
Census division:			
New England	67.6%	69.4%	57.2%
Middle Atlantic	58.8%	64.8%	32.5%
East North Central	79.4%	82.4%	62.8%
West North Central	79.6%	81.9%	69.6%
South Atlantic	78.1%	81.0%	63.8%
East South Central	77.2%	79.8%	66.8%
West South Central	83.1%	83.6%	80.9%
Mountain	84.6%	85.6%	79.5%
Pacific	65.8%	72.3%	35.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.63%	1.57%
Census division:			
New England	2.56%	2.94%	2.85%
Middle Atlantic	2.33%	2.23%	4.81%
East North Central	1.31%	1.35%	3.65%
West North Central	1.36%	1.47%	3.45%
South Atlantic	1.20%	1.31%	2.45%
East South Central	1.93%	2.14%	3.68%
West South Central	1.67%	1.99%	2.35%
Mountain	1.08%	1.20%	2.21%
Pacific	1.84%	1.83%	3.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	11.6%	10.6%	16.8%
Census division:			
New England	9.7%	7.5%	22.5%
Middle Atlantic	10.7%	12.3%	3.4% *
East North Central	8.3%	7.1%	14.8%
West North Central	11.3%	8.3%	24.5%
South Atlantic	13.8%	14.0%	12.7%
East South Central	13.1%	14.1%	9.5%
West South Central	15.2%	11.3%	32.1%
Mountain	7.6%	6.5%	13.5%
Pacific	12.1%	10.2%	21.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	0.65%	0.77%	0.99%
Census division:			
New England	1.55%	1.74%	2.53%
Middle Atlantic	1.43%	1.71%	1.10% *
East North Central	0.87%	0.92%	2.24%
West North Central	1.09%	1.02%	3.52%
South Atlantic	2.25%	2.67%	1.94%
East South Central	2.68%	3.29%	1.52%
West South Central	1.86%	1.91%	4.57%
Mountain	0.97%	1.00%	2.39%
Pacific	1.66%	2.00%	1.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	348	311	458
Census division:			
New England	463	536	324
Middle Atlantic	274	253	595 *
East North Central	521	538	477
West North Central	686	553	883
South Atlantic	306	238	681
East South Central	293	249	547
West South Central	212	247	159
Mountain	382	320	550
Pacific	329	295	407

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

Census division	Civilian **	Private sector	State/local government sector
United States	19.88	22.85	33.50
Census division:			
New England	93.64	140.50	68.97
Middle Atlantic	37.74	36.35	201.94 *
East North Central	82.26	104.46	117.40
West North Central	69.88	78.42	119.54
South Atlantic	45.27	43.84	116.67
East South Central	53.86	50.27	146.12
West South Central	32.29	48.63	33.87
Mountain	39.04	38.57	104.66
Pacific	38.39	49.41	21.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	71.4%	70.3%	77.0%
New England	76.6%	75.1%	84.7%
Middle Atlantic	71.0%	72.9%	62.6%
East North Central	68.4%	65.9%	82.0%
West North Central	64.4%	64.1%	65.4%
South Atlantic	75.6%	74.8%	79.8%
East South Central	68.8%	67.9%	72.5%
West South Central	65.6%	64.2%	71.5%
Mountain	67.5%	65.6%	78.3%
Pacific	77.2%	74.7%	89.3%
Preferred:			
United States	66.1%	64.5%	74.0%
New England	75.2%	73.5%	85.1%
Middle Atlantic	66.9%	66.9%	67.0%
East North Central	63.9%	61.3%	78.1%
West North Central	60.8%	59.6%	66.3%
South Atlantic	65.8%	64.2%	73.8%
East South Central	63.6%	63.6%	64.0%
West South Central	64.4%	63.2%	69.4%
Mountain	61.8%	61.1%	66.0%
Pacific	71.4%	68.1%	86.9%
Non-Preferred:			
United States	63.3%	62.0%	69.6%
New England	71.9%	69.7%	84.3%
Middle Atlantic	62.4%	62.4%	62.4%
East North Central	61.5%	58.5%	77.7%
West North Central	59.6%	58.2%	65.6%
South Atlantic	62.0%	62.5%	59.2%
East South Central	62.7%	61.8%	66.1%
West South Central	63.6%	62.3%	69.1%
Mountain	58.7%	57.6%	65.0%
Pacific	68.1%	65.0%	82.2%
Specialty:			
United States	44.9%	41.8%	59.4%
New England	54.9%	54.8%	55.6%
Middle Atlantic	44.7%	42.5%	54.5%
East North Central	42.4%	38.1%	65.9%
West North Central	42.2%	41.5%	45.3%
South Atlantic	47.5%	44.3%	63.4%
East South Central	44.0%	44.4%	42.6%
West South Central	46.1%	43.1%	59.0%
Mountain	38.1%	38.0%	38.9%
Pacific	44.7%	38.2%	75.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.88%	1.01%	1.45%
New England	2.20%	2.57%	2.21%
Middle Atlantic	2.63%	2.60%	7.71%
East North Central	1.87%	2.11%	2.33%
West North Central	1.60%	1.84%	3.07%
South Atlantic	2.41%	2.84%	1.81%
East South Central	2.53%	3.06%	3.68%
West South Central	2.46%	2.92%	3.02%
Mountain	4.17%	4.75%	2.53%
Pacific	2.26%	2.64%	1.98%
Preferred:			
United States	0.90%	1.03%	1.46%
New England	2.22%	2.61%	2.15%
Middle Atlantic	2.74%	2.79%	8.22%
East North Central	1.87%	2.10%	2.65%
West North Central	1.67%	1.93%	2.96%
South Atlantic	2.54%	2.97%	1.77%
East South Central	2.98%	3.60%	3.97%
West South Central	2.41%	2.85%	3.39%
Mountain	3.81%	4.39%	3.57%
Pacific	2.24%	2.60%	2.14%
Non-Preferred:			
United States	0.89%	1.02%	1.44%
New England	2.30%	2.72%	2.20%
Middle Atlantic	2.64%	2.73%	7.71%
East North Central	1.89%	2.12%	2.67%
West North Central	1.71%	1.97%	3.01%
South Atlantic	2.43%	2.91%	2.01%
East South Central	3.02%	3.67%	3.89%
West South Central	2.44%	2.88%	3.39%
Mountain	3.67%	4.19%	3.55%
Pacific	2.21%	2.57%	2.27%
Specialty:			
United States	0.78%	0.88%	1.43%
New England	3.12%	3.63%	2.58%
Middle Atlantic	2.25%	2.34%	7.09%
East North Central	1.64%	1.76%	3.20%
West North Central	1.69%	1.91%	3.53%
South Atlantic	2.00%	2.27%	1.90%
East South Central	3.49%	4.23%	4.15%
West South Central	2.40%	2.76%	3.80%
Mountain	2.45%	2.82%	3.37%
Pacific	2.06%	2.33%	2.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 civilian 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, 2023

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	11.52	11.76	10.49
New England	11.39	11.75	9.57
Middle Atlantic	10.72	11.43	7.09
East North Central	11.56	11.84	10.36
West North Central	11.93	11.72	12.84
South Atlantic	11.79	11.85	11.51
East South Central	11.58	11.79	10.79
West South Central	11.62	11.41	12.41
Mountain	12.02	11.96	12.30
Pacific	11.34	11.95	8.98
Preferred:			
United States	34.77	35.47	31.82
New England	32.23	33.41	26.36
Middle Atlantic	33.14	35.38	23.23
East North Central	35.68	36.64	31.56
West North Central	36.50	36.88	35.02
South Atlantic	37.27	37.33	37.02
East South Central	33.96	33.47	35.85
West South Central	35.39	34.34	39.51
Mountain	34.92	34.45	37.34
Pacific	32.36	34.39	24.99
Non-Preferred:			
United States	59.84	60.91	55.27
New England	56.09	58.01	46.88
Middle Atlantic	58.30	61.53	43.98
East North Central	63.44	64.67	58.37
West North Central	65.73	66.54	62.59
South Atlantic	63.28	63.48	62.22
East South Central	60.87	59.70	65.18
West South Central	60.82	58.87	68.37
Mountain	62.07	61.03	67.20
Pacific	51.63	55.12	38.80
Specialty:			
United States	100.31	105.10	84.16
New England	77.88	82.19	53.31
Middle Atlantic	74.60	82.50	47.35
East North Central	107.42	113.59	87.75
West North Central	116.00	120.43	98.21
South Atlantic	110.04	107.51	118.87
East South Central	101.05	102.24	96.14
West South Central	111.34	115.88	97.11
Mountain	119.10	117.22	129.27
Pacific	87.34	102.42	51.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 civilian 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, 2023

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.10	0.11	0.13
New England	0.32	0.38	0.21
Middle Atlantic	0.39	0.45	0.55
East North Central	0.19	0.22	0.22
West North Central	0.20	0.23	0.48
South Atlantic	0.20	0.24	0.19
East South Central	0.39	0.48	0.26
West South Central	0.25	0.28	0.59
Mountain	0.21	0.23	0.41
Pacific	0.28	0.34	0.27
Preferred:			
United States	0.28	0.33	0.49
New England	0.88	1.08	0.48
Middle Atlantic	0.56	0.65	1.15
East North Central	0.54	0.62	0.91
West North Central	0.58	0.68	1.08
South Atlantic	0.53	0.63	0.56
East South Central	0.72	0.85	0.96
West South Central	0.83	0.98	1.01
Mountain	0.64	0.72	1.15
Pacific	1.08	1.29	1.39
Non-Preferred:			
United States	0.46	0.53	0.89
New England	1.35	1.68	0.89
Middle Atlantic	1.13	1.30	2.59
East North Central	0.98	1.13	1.74
West North Central	1.39	1.62	2.55
South Atlantic	1.07	1.26	1.00
East South Central	1.14	1.14	3.04
West South Central	1.50	1.77	1.92
Mountain	1.31	1.45	2.96
Pacific	1.39	1.60	1.85
Specialty:			
United States	1.51	1.87	2.00
New England	3.55	4.37	1.46
Middle Atlantic	2.16	2.73	3.31
East North Central	3.46	4.25	4.96
West North Central	4.33	5.14	6.64
South Atlantic	3.76	4.71	3.71
East South Central	5.36	6.73	4.11
West South Central	4.11	5.10	4.72
Mountain	4.97	5.61	8.77
Pacific	4.96	6.58	4.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	20.9%	22.1%	15.3%
New England	16.4%	17.2%	11.6%
Middle Atlantic	18.4%	17.5%	22.3% *
East North Central	22.8%	25.2%	10.1%
West North Central	19.9%	19.9%	20.2%
South Atlantic	19.4%	21.0%	11.7%
East South Central	24.3%	24.1%	25.5%
West South Central	21.7%	22.6%	17.9%
Mountain	27.7%	29.0%	20.3%
Pacific	19.7%	21.9%	9.0%
Preferred:			
United States	30.1%	31.7%	22.8%
New England	20.8%	22.4%	11.4%
Middle Atlantic	26.3%	27.1%	22.5% *
East North Central	31.1%	32.8%	21.9%
West North Central	27.1%	28.2%	22.2%
South Atlantic	32.6%	35.1%	20.4%
East South Central	33.9%	33.9%	34.1%
West South Central	31.9%	31.5%	33.7%
Mountain	37.5%	37.8%	35.8%
Pacific	27.2%	30.5%	11.9%
Non-Preferred:			
United States	32.8%	33.9%	27.2%
New England	23.7%	25.7%	12.2%
Middle Atlantic	29.9%	30.8%	25.8% *
East North Central	34.2%	36.3%	23.0%
West North Central	29.1%	30.5%	22.9%
South Atlantic	36.0%	36.3%	34.6%
East South Central	38.7%	39.8%	34.3%
West South Central	32.6%	32.0%	35.1%
Mountain	39.3%	39.3%	39.4%
Pacific	28.9%	31.8%	15.5%
Specialty:			
United States	41.6%	43.5%	32.9%
New England	25.0%	26.6%	16.1%
Middle Atlantic	33.1%	35.3%	23.4% *
East North Central	45.0%	47.7%	30.1%
West North Central	38.5%	38.8%	37.4%
South Atlantic	40.3%	42.2%	31.0%
East South Central	50.1%	49.0%	54.4%
West South Central	41.1%	40.6%	43.0%
Mountain	47.4%	47.1%	49.0%
Pacific	47.3%	52.2%	24.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.91%	1.05%	1.44%
New England	1.83%	2.13%	1.97%
Middle Atlantic	2.68%	2.46%	9.21% *
East North Central	1.94%	2.21%	1.74%
West North Central	1.17%	1.35%	2.27%
South Atlantic	2.52%	2.96%	1.16%
East South Central	2.10%	2.44%	3.72%
West South Central	2.54%	3.06%	2.54%
Mountain	4.41%	5.08%	2.35%
Pacific	2.23%	2.63%	0.96%
Preferred:			
United States	0.93%	1.06%	1.46%
New England	2.04%	2.40%	1.97%
Middle Atlantic	2.80%	2.76%	9.30% *
East North Central	1.93%	2.19%	2.60%
West North Central	1.46%	1.70%	2.39%
South Atlantic	2.61%	3.02%	1.35%
East South Central	2.76%	3.32%	3.91%
West South Central	2.47%	2.94%	3.58%
Mountain	3.82%	4.44%	3.56%
Pacific	2.24%	2.60%	1.43%
Non-Preferred:			
United States	0.91%	1.05%	1.44%
New England	2.14%	2.53%	2.03%
Middle Atlantic	2.73%	2.73%	8.92% *
East North Central	1.94%	2.19%	2.67%
West North Central	1.47%	1.70%	2.47%
South Atlantic	2.52%	2.99%	1.93%
East South Central	2.54%	2.98%	3.91%
West South Central	2.52%	3.01%	3.62%
Mountain	3.71%	4.33%	3.73%
Pacific	2.19%	2.55%	1.68%
Specialty:			
United States	0.85%	0.96%	1.48%
New England	2.19%	2.58%	2.09%
Middle Atlantic	2.70%	2.71%	9.24% *
East North Central	1.83%	2.02%	3.02%
West North Central	1.76%	1.99%	3.73%
South Atlantic	2.22%	2.61%	1.79%
East South Central	2.33%	2.73%	4.35%
West South Central	2.46%	2.91%	3.88%
Mountain	3.28%	3.82%	4.07%
Pacific	2.18%	2.44%	2.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.33 Average prescription drug coinsurance (in percentages) per civilian 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, 2023

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	19.3	19.3	19.5
New England	19.6	20.3	13.5
Middle Atlantic	18.5	18.1	19.8
East North Central	18.1	18.1	18.5
West North Central	20.6	20.4	21.3
South Atlantic	20.5	20.7	18.3
East South Central	20.5	21.2	17.9
West South Central	20.5	19.8	24.4
Mountain	17.3	16.7	21.4
Pacific	19.2	19.6	14.4
Preferred:			
United States	24.0	23.6	26.2
New England	23.1	23.7	16.8
Middle Atlantic	25.1	23.0	36.0
East North Central	21.8	21.6	23.0
West North Central	24.7	24.4	26.7
South Atlantic	25.7	25.9	24.1
East South Central	24.0	24.4	22.6
West South Central	25.1	24.8	26.3
Mountain	21.9	21.2	26.0
Pacific	23.0	22.7	26.8
Non-Preferred:			
United States	31.5	30.8	35.3
New England	30.5	31.0	24.3
Middle Atlantic	32.5	30.1	45.4
East North Central	29.0	28.5	33.5
West North Central	34.2	33.0	41.3
South Atlantic	32.9	33.2	31.0
East South Central	29.4	30.2	25.5
West South Central	34.3	33.5	37.3
Mountain	29.3	27.7	38.5
Pacific	30.2	29.5	36.2
Specialty:			
United States	26.4	25.9	29.7
New England	26.7	26.8	25.7
Middle Atlantic	28.6	26.0	45.5
East North Central	24.8	24.3	29.6
West North Central	27.3	26.9	29.2
South Atlantic	27.9	28.0	27.4
East South Central	25.7	26.2	24.3
West South Central	26.4	26.2	27.1
Mountain	23.8	22.8	29.1
Pacific	26.2	25.7	30.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 (in percentages) per civilian 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, 2023

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.57	0.65	0.48
New England	0.89	1.00	1.15
Middle Atlantic	1.09	1.34	0.47
East North Central	0.78	0.84	0.57
West North Central	0.49	0.56	0.96
South Atlantic	2.41	2.70	0.43
East South Central	0.89	1.12	0.87
West South Central	0.70	0.61	2.49
Mountain	1.64	1.72	0.69
Pacific	1.29	1.45	0.51
Preferred:			
United States	0.56	0.61	1.00
New England	0.89	0.97	0.96
Middle Atlantic	1.80	1.37	2.26
East North Central	0.84	0.92	0.74
West North Central	0.58	0.68	0.63
South Atlantic	1.82	2.04	0.49
East South Central	0.68	0.84	0.78
West South Central	0.79	0.90	1.37
Mountain	2.01	2.22	0.92
Pacific	1.34	1.42	1.71
Non-Preferred:			
United States	0.77	0.86	0.96
New England	1.43	1.54	1.98
Middle Atlantic	2.26	2.03	2.29
East North Central	1.34	1.45	1.74
West North Central	1.16	1.33	1.75
South Atlantic	2.22	2.67	0.67
East South Central	1.80	2.23	1.37
West South Central	1.46	1.73	1.92
Mountain	3.16	3.43	1.20
Pacific	2.01	2.16	1.16
Specialty:			
United States	0.49	0.52	1.03
New England	0.97	1.06	1.99
Middle Atlantic	2.05	1.50	2.52
East North Central	0.78	0.83	1.47
West North Central	0.78	0.92	1.27
South Atlantic	1.61	1.85	0.66
East South Central	1.20	1.54	1.20
West South Central	0.78	0.92	1.15
Mountain	1.84	2.03	1.03
Pacific	0.98	1.05	1.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.