

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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	39.7%	39.7%	34.1%
Census division:			
New England	34.6%	34.6%	30.8%
Middle Atlantic	34.9%	34.7%	42.1%
East North Central	39.8%	39.9%	35.5%
West North Central	45.3%	45.9%	22.6%
South Atlantic	46.0%	45.9%	54.2%
East South Central	43.9%	44.2%	29.1%
West South Central	40.3%	40.5%	29.6%
Mountain	38.7%	38.9%	28.9%
Pacific	33.6%	33.7%	24.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.80%	0.81%	1.99%
Census division:			
New England	3.45%	3.50%	4.57%
Middle Atlantic	2.32%	2.36%	5.88%
East North Central	1.96%	2.00%	5.98%
West North Central	1.92%	1.97%	3.75%
South Atlantic	2.19%	2.20%	6.69%
East South Central	2.61%	2.66%	4.08%
West South Central	2.60%	2.64%	5.38%
Mountain	1.95%	1.98%	5.10%
Pacific	1.97%	1.99%	4.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	29.9%	30.0%	22.9%
Census division:			
New England	33.0%	33.2%	21.0%
Middle Atlantic	30.5%	30.6%	23.7%
East North Central	29.1%	29.1%	27.0%
West North Central	26.6%	26.7%	25.9%
South Atlantic	28.5%	28.6%	20.3%
East South Central	27.1%	27.3%	15.1%
West South Central	28.2%	28.3%	21.7%
Mountain	35.4%	35.5%	24.5%
Pacific	31.8%	31.9%	20.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.94%	0.95%	1.61%
Census division:			
New England	5.63%	5.71%	4.52%
Middle Atlantic	3.20%	3.26%	4.63%
East North Central	2.07%	2.11%	4.94%
West North Central	1.68%	1.72%	4.22%
South Atlantic	2.51%	2.53%	4.67%
East South Central	2.87%	2.92%	3.05%
West South Central	2.64%	2.67%	4.64%
Mountain	2.31%	2.34%	4.59%
Pacific	2.23%	2.24%	4.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	34.9%	34.7%	53.3%
New England	40.2%	40.0%	66.7%
Middle Atlantic	31.2%	30.9%	58.4%
East North Central	36.6%	36.6%	39.6%
West North Central	36.9%	36.7%	47.9%
South Atlantic	34.0%	33.9%	69.8%
East South Central	40.3%	40.0%	63.9%
West South Central	38.3%	38.2%	53.6%
Mountain	35.0%	34.9%	54.1%
Pacific	30.9%	30.8%	55.1%
Flexible Spending Account:			
United States	22.9%	22.8%	37.8%
New England	23.1%	22.9%	48.7%
Middle Atlantic	21.0%	20.8%	35.0%
East North Central	24.7%	24.7%	24.8%
West North Central	27.4%	27.2%	40.5%
South Atlantic	22.5%	22.4%	42.7%
East South Central	25.2%	25.1%	35.4%
West South Central	23.3%	23.1%	47.9%
Mountain	22.8%	22.7%	37.9%
Pacific	20.7%	20.6%	49.8%
Flexible Benefit Plans:			
United States	17.3%	17.2%	28.3%
New England	14.3%	14.2%	30.2%
Middle Atlantic	15.6%	15.6%	17.5%
East North Central	19.2%	19.2%	19.0%
West North Central	20.0%	19.8%	28.5%
South Atlantic	17.2%	17.1%	37.4%
East South Central	22.6%	22.4%	39.3%
West South Central	18.6%	18.4%	39.8%
Mountain	17.1%	17.0%	36.9%
Pacific	14.4%	14.4%	31.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
Pretax Contributions:			
United States	0.48%	0.48%	2.43%
New England	2.97%	3.00%	6.14%
Middle Atlantic	1.33%	1.34%	6.64%
East North Central	1.08%	1.10%	5.54%
West North Central	1.02%	1.04%	5.66%
South Atlantic	1.17%	1.17%	7.14%
East South Central	1.49%	1.50%	5.92%
West South Central	1.77%	1.78%	7.83%
Mountain	1.18%	1.19%	6.71%
Pacific	1.06%	1.06%	6.81%
Flexible Spending Account:			
United States	0.39%	0.40%	1.93%
New England	1.43%	1.44%	5.23%
Middle Atlantic	1.06%	1.07%	5.25%
East North Central	1.07%	1.08%	4.04%
West North Central	0.97%	0.99%	5.08%
South Atlantic	0.97%	0.97%	5.96%
East South Central	1.27%	1.28%	4.47%
West South Central	1.48%	1.49%	6.08%
Mountain	1.05%	1.05%	5.62%
Pacific	0.97%	0.98%	6.45%
Flexible Benefit Plans:			
United States	0.37%	0.37%	1.66%
New England	1.20%	1.21%	4.46%
Middle Atlantic	1.12%	1.13%	3.89%
East North Central	0.99%	1.00%	3.55%
West North Central	0.99%	1.01%	4.13%
South Atlantic	0.87%	0.88%	5.54%
East South Central	1.37%	1.39%	4.85%
West South Central	1.27%	1.28%	6.50%
Mountain	0.87%	0.87%	5.62%
Pacific	0.93%	0.94%	5.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	83.0%	83.2%	65.4%
Census division:			
New England	83.5%	83.9%	54.6%
Middle Atlantic	82.4%	82.6%	75.3%
East North Central	83.5%	83.6%	81.2%
West North Central	77.3%	77.7%	59.5%
South Atlantic	86.1%	86.2%	70.7%
East South Central	69.5%	69.8%	56.4%
West South Central	91.2%	91.5%	57.6%
Mountain	86.2%	86.6%	62.3%
Pacific	79.4%	79.7%	44.3%
Government type and size:			
Local: Less than 10 employees	78.9%	79.0%	60.2%
Local: 10-24 employees	85.7%	86.1%	62.4%
Local: 25-49 employees	92.3%	92.7%	72.5%
Local: 50-100 employees	94.2%	95.1%	72.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.14%	1.16%	3.83%
Census division:			
New England	3.75%	3.76%	10.30%
Middle Atlantic	4.23%	4.31%	8.52%
East North Central	3.12%	3.17%	10.77%
West North Central	2.82%	2.88%	10.29%
South Atlantic	2.54%	2.56%	11.12%
East South Central	5.71%	5.81%	10.66%
West South Central	2.08%	2.09%	11.91%
Mountain	2.35%	2.38%	9.63%
Pacific	2.83%	2.85%	10.08%
Government type and size:			
Local: Less than 10 employees	1.91%	1.92%	8.54%
Local: 10-24 employees	1.38%	1.40%	5.57%
Local: 25-49 employees	0.90%	0.91%	4.79%
Local: 50-100 employees	1.70%	1.66%	15.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	64.2%	64.1%	82.5%
Census division:			
New England	69.4%	69.2%	96.9%
Middle Atlantic	70.0%	69.9%	80.5%
East North Central	56.9%	56.8%	63.2%
West North Central	61.0%	60.7%	80.7%
South Atlantic	58.4%	58.2%	96.6%
East South Central	60.5%	60.0%	95.5%
West South Central	62.2%	62.0%	88.6%
Mountain	60.2%	60.0%	88.1%
Pacific	77.6%	77.5%	95.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.64%	0.64%	2.46%
Census division:			
New England	2.33%	2.36%	1.85%
Middle Atlantic	2.08%	2.10%	6.80%
East North Central	1.54%	1.57%	6.73%
West North Central	1.52%	1.55%	5.84%
South Atlantic	1.70%	1.71%	2.31%
East South Central	2.12%	2.14%	2.03%
West South Central	2.05%	2.06%	7.87%
Mountain	1.70%	1.71%	5.81%
Pacific	1.36%	1.37%	3.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	69.1%	69.0%	84.9%
Census division:			
New England	71.8%	71.6%	96.7%
Middle Atlantic	72.0%	71.8%	90.7%
East North Central	68.6%	68.7%	63.5%
West North Central	71.0%	70.7%	84.3%
South Atlantic	65.8%	65.7%	97.3%
East South Central	74.1%	73.9%	96.0%
West South Central	73.3%	73.2%	84.3%
Mountain	64.2%	64.0%	94.6%
Pacific	67.8%	67.7%	96.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.62%	0.63%	2.35%
Census division:			
New England	2.31%	2.33%	1.79%
Middle Atlantic	1.92%	1.94%	5.48%
East North Central	1.46%	1.47%	6.74%
West North Central	1.48%	1.50%	5.29%
South Atlantic	1.67%	1.68%	2.29%
East South Central	2.00%	2.02%	1.95%
West South Central	1.88%	1.89%	7.76%
Mountain	1.71%	1.72%	4.20%
Pacific	1.54%	1.55%	2.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	159,371,585	139,441,077	19,930,509
Census division:			
New England	7,795,488	6,879,866	915,623
Middle Atlantic	21,048,034	18,545,048	2,502,986
East North Central	23,344,913	20,567,257	2,777,656
West North Central	11,317,304	9,790,918	1,526,386
South Atlantic	31,970,266	28,223,031	3,747,235
East South Central	8,390,599	7,191,312	1,199,287
West South Central	18,453,054	15,970,958	2,482,096
Mountain	11,721,557	10,234,140	1,487,417
Pacific	25,330,371	22,038,547	3,291,824

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	2,458,286	2,427,316	388,982
Census division:			
New England	279,712	276,797	40,275
Middle Atlantic	620,345	589,315	193,741
East North Central	526,302	512,714	118,819
West North Central	302,606	291,975	79,504
South Atlantic	937,604	928,696	128,937
East South Central	239,902	229,167	70,961
West South Central	712,659	686,122	192,664
Mountain	364,009	354,973	80,604
Pacific	1,906,590	1,899,645	162,585

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	86.9%	85.1%	99.1%
Census division:			
New England	88.6%	87.1%	99.9%
Middle Atlantic	87.1%	85.5%	99.6%
East North Central	87.8%	86.5%	97.2%
West North Central	87.1%	85.4%	98.0%
South Atlantic	85.2%	83.3%	99.3%
East South Central	86.8%	84.7%	99.7%
West South Central	88.3%	86.6%	99.6%
Mountain	85.4%	83.4%	99.4%
Pacific	87.0%	85.1%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.36%	0.15%
Census division:			
New England	0.81%	0.95%	0.07%
Middle Atlantic	0.78%	0.90%	0.22%
East North Central	0.59%	0.68%	0.71%
West North Central	0.64%	0.75%	0.64%
South Atlantic	0.76%	0.89%	0.55%
East South Central	1.06%	1.24%	0.15%
West South Central	0.78%	0.93%	0.20%
Mountain	0.76%	0.90%	0.26%
Pacific	1.11%	1.42%	0.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	80.4%	80.2%	81.3%
Census division:			
New England	78.8%	78.5%	80.6%
Middle Atlantic	77.5%	77.0%	81.0%
East North Central	79.2%	79.5%	77.4%
West North Central	79.4%	79.6%	77.8%
South Atlantic	81.4%	81.0%	83.6%
East South Central	79.9%	79.1%	84.0%
West South Central	83.7%	83.8%	83.6%
Mountain	79.6%	80.1%	76.9%
Pacific	81.5%	81.2%	83.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.46%	0.53%	0.42%
Census division:			
New England	1.31%	1.50%	0.84%
Middle Atlantic	1.28%	1.46%	1.35%
East North Central	0.97%	1.09%	1.31%
West North Central	0.95%	1.10%	0.97%
South Atlantic	0.96%	1.10%	0.80%
East South Central	1.21%	1.44%	1.07%
West South Central	1.10%	1.27%	1.57%
Mountain	0.99%	1.13%	1.30%
Pacific	1.79%	2.12%	1.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	71.1%	69.0%	83.7%
Census division:			
New England	69.5%	67.8%	80.5%
Middle Atlantic	69.4%	67.1%	83.7%
East North Central	71.9%	70.6%	80.8%
West North Central	71.9%	70.0%	82.9%
South Atlantic	69.0%	66.3%	85.8%
East South Central	70.3%	67.7%	82.5%
West South Central	69.7%	67.3%	83.1%
Mountain	68.8%	66.6%	82.2%
Pacific	76.8%	75.0%	86.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.61%	0.74%	0.36%
Census division:			
New England	1.14%	1.31%	0.90%
Middle Atlantic	1.28%	1.43%	1.47%
East North Central	0.71%	0.81%	0.95%
West North Central	0.90%	1.01%	1.37%
South Atlantic	0.92%	1.07%	0.60%
East South Central	1.04%	1.22%	1.17%
West South Central	1.54%	1.77%	1.09%
Mountain	1.15%	1.31%	1.50%
Pacific	2.51%	3.16%	0.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	57.2%	55.3%	68.1%
Census division:			
New England	54.8%	53.2%	64.9%
Middle Atlantic	53.8%	51.6%	67.8%
East North Central	57.0%	56.1%	62.5%
West North Central	57.1%	55.7%	64.5%
South Atlantic	56.2%	53.7%	71.7%
East South Central	56.1%	53.6%	69.3%
West South Central	58.4%	56.4%	69.4%
Mountain	54.8%	53.3%	63.2%
Pacific	62.6%	61.0%	72.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.70%	0.84%	0.45%
Census division:			
New England	1.37%	1.57%	0.81%
Middle Atlantic	1.42%	1.58%	1.91%
East North Central	0.95%	1.09%	1.18%
West North Central	1.00%	1.16%	1.34%
South Atlantic	1.05%	1.23%	0.72%
East South Central	1.25%	1.45%	1.35%
West South Central	1.50%	1.75%	1.20%
Mountain	1.11%	1.28%	1.73%
Pacific	3.27%	3.99%	1.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	58.6%	57.0%	66.0%
Census division:			
New England	53.5%	50.7%	68.9%
Middle Atlantic	56.7%	52.8%	75.9%
East North Central	57.0%	55.5%	65.7%
West North Central	58.6%	58.9%	57.4%
South Atlantic	63.3%	60.1%	78.4%
East South Central	66.1%	64.1%	73.7%
West South Central	63.1%	59.7%	78.5%
Mountain	62.0%	60.3%	70.2%
Pacific	50.6%	53.9%	34.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.25%	1.52%	1.06%
Census division:			
New England	2.74%	3.16%	2.55%
Middle Atlantic	2.57%	2.92%	3.08%
East North Central	1.89%	2.15%	2.96%
West North Central	2.22%	2.55%	3.93%
South Atlantic	2.10%	2.54%	1.98%
East South Central	1.98%	2.37%	2.90%
West South Central	2.53%	3.04%	2.57%
Mountain	2.22%	2.64%	2.94%
Pacific	6.80%	7.68%	2.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	84.5%	85.2%	81.9%
Census division:			
New England	88.5%	88.2%	90.0%
Middle Atlantic	75.1%	79.0%	61.8%
East North Central	87.5%	86.6%	92.0%
West North Central	82.6%	82.0%	85.9%
South Atlantic	83.2%	82.6%	85.7%
East South Central	81.2%	84.5%	69.8%
West South Central	87.4%	88.0%	85.3%
Mountain	86.5%	87.1%	84.0%
Pacific	88.7%	89.2%	84.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.98%	1.17%	0.99%
Census division:			
New England	1.67%	2.08%	1.11%
Middle Atlantic	2.20%	2.58%	3.74%
East North Central	1.93%	2.23%	2.87%
West North Central	1.79%	2.04%	3.45%
South Atlantic	2.45%	3.09%	1.49%
East South Central	1.95%	2.22%	3.66%
West South Central	2.31%	2.93%	2.06%
Mountain	1.63%	1.93%	2.38%
Pacific	3.23%	3.50%	2.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	71.1%	74.0%	59.0%
Census division:			
New England	68.0%	75.1%	39.9%
Middle Atlantic	74.8%	72.5%	82.6%
East North Central	70.2%	70.5%	68.5%
West North Central	76.3%	76.6%	74.5%
South Atlantic	65.4%	69.4%	51.0%
East South Central	64.6%	71.4%	41.4%
West South Central	77.2%	82.8%	57.7%
Mountain	73.5%	74.1%	71.1%
Pacific	71.6%	76.6%	33.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.49%	1.71%	1.43%
Census division:			
New England	2.58%	3.26%	3.40%
Middle Atlantic	2.47%	2.98%	3.41%
East North Central	2.50%	2.93%	3.17%
West North Central	2.26%	2.60%	3.90%
South Atlantic	2.64%	3.28%	2.02%
East South Central	3.04%	3.70%	4.02%
West South Central	2.83%	2.99%	5.25%
Mountain	3.43%	4.21%	2.90%
Pacific	7.84%	7.51%	5.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	97.5%	97.2%	99.5%
Census division:			
New England	97.5%	97.1%	99.5%
Middle Atlantic	96.4%	95.9%	99.6%
East North Central	98.5%	98.3%	99.7%
West North Central	98.1%	97.8%	99.9%
South Atlantic	98.6%	98.4%	99.8%
East South Central	97.7%	97.4%	99.4%
West South Central	96.8%	96.2%	99.6%
Mountain	97.8%	97.8%	97.7%
Pacific	96.1%	95.5%	99.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.17%	0.20%	0.18%
Census division:			
New England	0.66%	0.76%	0.30%
Middle Atlantic	0.61%	0.70%	0.25%
East North Central	0.26%	0.29%	0.16%
West North Central	0.66%	0.78%	0.08%
South Atlantic	0.21%	0.25%	0.10%
East South Central	0.46%	0.55%	0.28%
West South Central	0.69%	0.82%	0.18%
Mountain	0.44%	0.37%	2.05%
Pacific	0.60%	0.73%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	48.2%	49.4%	41.2%
Census division:			
New England	50.2%	53.9%	26.0%
Middle Atlantic	50.4%	49.8%	54.6%
East North Central	38.7%	40.3%	28.6%
West North Central	32.2%	32.7%	28.9%
South Atlantic	44.4%	48.8%	16.8%
East South Central	27.3%	28.2%	22.5%
West South Central	41.9%	44.4%	27.9%
Mountain	53.3%	54.6%	46.0%
Pacific	75.9%	72.8%	93.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.03%	1.17%	1.17%
Census division:			
New England	2.70%	3.07%	2.38%
Middle Atlantic	2.25%	2.50%	4.13%
East North Central	1.79%	2.01%	2.83%
West North Central	1.94%	2.21%	3.23%
South Atlantic	2.17%	2.46%	1.63%
East South Central	2.11%	2.43%	3.41%
West South Central	2.80%	3.21%	3.58%
Mountain	2.32%	2.65%	3.62%
Pacific	2.54%	3.20%	1.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	47.2%	48.3%	40.3%
Census division:			
New England	49.2%	52.7%	26.0%
Middle Atlantic	48.7%	47.8%	54.4%
East North Central	37.8%	39.5%	26.4%
West North Central	32.2%	32.8%	28.9%
South Atlantic	43.5%	47.9%	15.7%
East South Central	25.5%	26.1%	22.5%
West South Central	40.6%	43.0%	26.9%
Mountain	52.4%	53.7%	45.0%
Pacific	75.0%	71.9%	92.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.04%	1.18%	1.17%
Census division:			
New England	2.72%	3.09%	2.38%
Middle Atlantic	2.24%	2.50%	4.14%
East North Central	1.79%	2.01%	2.82%
West North Central	1.94%	2.20%	3.23%
South Atlantic	2.19%	2.47%	1.60%
East South Central	2.02%	2.33%	3.41%
West South Central	2.77%	3.19%	3.51%
Mountain	2.31%	2.64%	3.60%
Pacific	2.60%	3.28%	1.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	86.2%	84.5%	98.2%
Census division:			
New England	92.3%	91.3%	99.8%
Middle Atlantic	91.3%	90.3%	98.8%
East North Central	81.4%	79.4%	96.3%
West North Central	85.0%	83.0%	97.8%
South Atlantic	82.8%	80.7%	99.0%
East South Central	76.3%	72.5%	99.3%
West South Central	83.0%	81.2%	94.9%
Mountain	84.4%	82.2%	99.5%
Pacific	95.7%	95.1%	99.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.38%	0.44%	0.30%
Census division:			
New England	0.67%	0.77%	0.12%
Middle Atlantic	0.77%	0.87%	0.68%
East North Central	0.98%	1.11%	1.01%
West North Central	0.86%	1.01%	0.86%
South Atlantic	1.06%	1.22%	0.48%
East South Central	1.63%	1.90%	0.31%
West South Central	1.23%	1.42%	1.78%
Mountain	1.22%	1.40%	0.24%
Pacific	0.45%	0.56%	0.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	91.8%	91.0%	97.8%
Census division:			
New England	94.0%	93.3%	99.6%
Middle Atlantic	92.8%	92.1%	98.3%
East North Central	92.7%	92.1%	97.1%
West North Central	93.4%	92.5%	98.9%
South Atlantic	91.2%	90.3%	98.0%
East South Central	91.4%	90.3%	97.6%
West South Central	91.4%	91.3%	92.1%
Mountain	90.4%	89.0%	99.9%
Pacific	90.8%	89.4%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.26%	0.30%	0.40%
Census division:			
New England	0.61%	0.69%	0.24%
Middle Atlantic	0.64%	0.72%	1.07%
East North Central	0.56%	0.63%	0.79%
West North Central	0.45%	0.53%	0.44%
South Atlantic	0.69%	0.77%	1.01%
East South Central	1.17%	1.35%	0.85%
West South Central	0.86%	0.92%	2.42%
Mountain	0.68%	0.79%	0.09%
Pacific	0.92%	1.15%	0.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	95.3%	95.0%	96.7%
Census division:			
New England	97.1%	96.9%	98.2%
Middle Atlantic	95.9%	95.3%	98.6%
East North Central	93.9%	93.9%	93.8%
West North Central	96.1%	96.0%	96.5%
South Atlantic	95.5%	95.6%	94.7%
East South Central	92.6%	91.5%	96.8%
West South Central	95.7%	95.3%	97.7%
Mountain	94.6%	94.0%	97.8%
Pacific	95.9%	95.3%	98.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.25%	0.29%	0.38%
Census division:			
New England	0.52%	0.59%	0.88%
Middle Atlantic	0.57%	0.67%	0.75%
East North Central	0.76%	0.84%	1.84%
West North Central	0.58%	0.61%	1.70%
South Atlantic	0.50%	0.56%	0.95%
East South Central	0.85%	1.06%	0.71%
West South Central	0.60%	0.73%	0.56%
Mountain	0.95%	1.13%	1.04%
Pacific	0.78%	0.99%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
Child Dental:			
United States	21.2%	22.5%	14.5%
New England	28.9%	27.2%	38.4%
Middle Atlantic	22.5%	24.9%	10.8%
East North Central	20.9%	21.6%	17.1%
West North Central	17.4%	18.3%	13.0%
South Atlantic	16.3%	17.6%	10.5%
East South Central	26.1%	28.7%	15.8%
West South Central	18.4%	20.0%	10.9%
Mountain	22.1%	23.9%	13.4%
Pacific	25.2%	26.9%	17.3%
Adult Dental:			
United States	17.3%	18.0%	14.0%
New England	17.0%	15.2%	26.7%
Middle Atlantic	18.2%	19.5%	11.7%
East North Central	18.1%	18.6%	15.4%
West North Central	14.8%	15.3%	12.8%
South Atlantic	12.7%	13.6%	8.1%
East South Central	22.5%	25.1%	12.0%
West South Central	15.6%	15.7%	15.6%
Mountain	18.4%	19.8%	11.4%
Pacific	21.3%	21.7%	19.2%
Mental Health Care:			
United States	96.4%	95.8%	99.1%
New England	98.2%	97.9%	100.0%
Middle Atlantic	97.4%	96.9%	99.9%
East North Central	95.8%	95.2%	99.5%
West North Central	96.2%	95.9%	97.6%
South Atlantic	97.0%	96.6%	98.7%
East South Central	95.1%	94.1%	99.3%
West South Central	94.3%	93.4%	98.8%
Mountain	96.6%	96.2%	98.8%
Pacific	96.7%	96.2%	99.3%
Substance Abuse Treatment:			
United States	94.1%	93.2%	98.5%
New England	97.3%	96.9%	99.8%
Middle Atlantic	96.3%	95.5%	99.9%
East North Central	94.1%	93.3%	99.1%
West North Central	93.9%	93.3%	96.7%
South Atlantic	94.6%	93.9%	98.0%
East South Central	89.3%	86.8%	99.1%
West South Central	91.6%	90.5%	96.6%
Mountain	93.9%	93.0%	98.6%
Pacific	94.2%	93.1%	99.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
Child Dental:			
United States	0.78%	0.94%	0.87%
New England	2.07%	2.41%	2.75%
Middle Atlantic	2.25%	2.63%	2.00%
East North Central	1.42%	1.60%	2.74%
West North Central	1.62%	1.89%	2.46%
South Atlantic	1.18%	1.43%	1.33%
East South Central	2.11%	2.55%	2.37%
West South Central	1.69%	2.00%	2.16%
Mountain	2.04%	2.41%	2.28%
Pacific	3.72%	4.69%	3.11%
Adult Dental:			
United States	0.69%	0.83%	0.85%
New England	1.73%	2.02%	2.28%
Middle Atlantic	2.21%	2.60%	2.14%
East North Central	1.38%	1.55%	2.65%
West North Central	1.59%	1.85%	2.43%
South Atlantic	1.00%	1.20%	1.27%
East South Central	1.97%	2.40%	2.05%
West South Central	1.54%	1.81%	2.25%
Mountain	1.83%	2.16%	2.16%
Pacific	3.24%	3.92%	3.09%
Mental Health Care:			
United States	0.24%	0.29%	0.19%
New England	0.41%	0.49%	0.00%
Middle Atlantic	0.42%	0.50%	0.06%
East North Central	0.72%	0.83%	0.33%
West North Central	0.67%	0.74%	1.55%
South Atlantic	0.44%	0.53%	0.46%
East South Central	0.85%	1.06%	0.30%
West South Central	0.83%	1.01%	0.45%
Mountain	0.46%	0.54%	0.66%
Pacific	0.77%	0.97%	0.44%
Substance Abuse Treatment:			
United States	0.31%	0.38%	0.25%
New England	0.49%	0.59%	0.22%
Middle Atlantic	0.51%	0.62%	0.06%
East North Central	0.77%	0.89%	0.44%
West North Central	0.71%	0.80%	1.51%
South Atlantic	0.68%	0.82%	0.64%
East South Central	1.38%	1.72%	0.40%
West South Central	1.08%	1.30%	1.11%
Mountain	0.63%	0.76%	0.68%
Pacific	1.06%	1.40%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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 are able to do their jobs by teleworking, if necessary, by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	24.3	22.7	35.0
Census division:			
New England	29.7	29.1	34.2
Middle Atlantic	25.0	23.8	34.3
East North Central	24.2	23.5	29.5
West North Central	22.9	22.0	29.2
South Atlantic	26.2	25.2	33.8
East South Central	18.9	17.8	25.2
West South Central	20.0	18.3	31.1
Mountain	22.1	20.5	33.2
Pacific	26.1	22.2	51.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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 are able to do their jobs by teleworking, if necessary, by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.5	0.6	0.8
Census division:			
New England	1.8	2.0	1.5
Middle Atlantic	1.3	1.4	3.4
East North Central	1.1	1.2	2.0
West North Central	1.1	1.2	1.9
South Atlantic	1.3	1.4	1.7
East South Central	1.0	1.2	2.1
West South Central	1.2	1.3	2.3
Mountain	1.0	1.0	2.1
Pacific	2.1	2.2	2.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.m Percent of civilian employees working in establishments that telework on a regular basis by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	14.6	14.4	16.2
Census division:			
New England	19.8	19.8	19.7
Middle Atlantic	14.8	15.4	10.4
East North Central	14.0	14.3	12.4
West North Central	12.2	12.2	12.0
South Atlantic	16.4	16.6	14.6
East South Central	9.7	9.9	8.6
West South Central	10.7	10.9	9.4
Mountain	12.7	12.1	16.9
Pacific	17.5	15.1	33.9

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.m Standard errors for percent of civilian employees working in establishments that telework on a regular basis by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.4	0.5	0.5
Census division:			
New England	1.7	1.9	1.1
Middle Atlantic	1.0	1.1	2.2
East North Central	0.8	0.9	1.2
West North Central	0.9	1.0	0.9
South Atlantic	1.2	1.3	1.2
East South Central	0.8	0.9	1.0
West South Central	0.9	1.1	1.3
Mountain	0.7	0.8	1.7
Pacific	1.5	1.5	1.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	8,662	8,486	9,687
Census division:			
New England	9,423	9,134	11,614
Middle Atlantic	9,366	9,133	11,049
East North Central	8,728	8,565	9,975
West North Central	8,212	8,106	8,757
South Atlantic	8,614	8,400	9,672
East South Central	7,840	7,729	8,307
West South Central	7,925	7,837	8,302
Mountain	8,241	8,094	9,066
Pacific	9,062	8,799	10,997

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	71.53	87.28	78.56
Census division:			
New England	169.88	184.54	158.55
Middle Atlantic	151.16	157.77	505.12
East North Central	118.67	132.24	183.82
West North Central	98.48	114.66	144.03
South Atlantic	151.83	183.47	124.09
East South Central	98.05	113.40	191.91
West South Central	138.70	165.90	153.65
Mountain	129.75	153.29	145.20
Pacific	244.32	319.80	175.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	8,406	8,213	9,946
Census division:			
New England	9,211	9,017	11,560
Middle Atlantic	9,161	9,023	11,371
East North Central	8,571	8,461	9,829
West North Central	7,929	7,778	8,639
South Atlantic	8,085	7,915	9,741
East South Central	7,434	7,275	8,404
West South Central	7,726	7,658	8,307
Mountain	7,945	7,743	9,500
Pacific	8,779	8,339	11,008

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	68.30	73.45	124.61
Census division:			
New England	283.28	296.96	313.32
Middle Atlantic	191.38	197.17	544.86
East North Central	227.41	246.36	311.74
West North Central	128.33	144.30	236.66
South Atlantic	130.28	134.59	296.64
East South Central	136.52	150.83	327.51
West South Central	267.23	292.11	389.00
Mountain	134.72	147.82	261.61
Pacific	146.74	153.21	234.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	8,860	8,713	9,559
Census division:			
New England	9,641	9,266	11,640
Middle Atlantic	9,536	9,237	10,959
East North Central	8,856	8,657	10,043
West North Central	8,432	8,354	8,862
South Atlantic	8,958	8,764	9,654
East South Central	8,078	8,022	8,271
West South Central	8,059	7,980	8,300
Mountain	8,444	8,353	8,871
Pacific	9,338	9,204	10,973

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	106.18	134.76	95.60
Census division:			
New England	163.45	191.08	170.91
Middle Atlantic	220.90	243.46	553.38
East North Central	111.11	124.34	219.46
West North Central	140.77	163.71	204.34
South Atlantic	223.04	289.00	133.83
East South Central	132.32	156.85	235.35
West South Central	138.30	175.29	162.78
Mountain	192.69	233.93	169.69
Pacific	375.78	449.72	202.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1,682	1,789	1,057
Census division:			
New England	2,036	1,967	2,563
Middle Atlantic	1,864	1,941	1,314
East North Central	1,764	1,833	1,236
West North Central	1,614	1,810	614
South Atlantic	1,642	1,785	939
East South Central	1,584	1,723	1,004
West South Central	1,514	1,629	1,023
Mountain	1,483	1,608	781
Pacific	1,693	1,791	976

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	39.48	42.88	27.39
Census division:			
New England	121.84	135.96	98.79
Middle Atlantic	77.47	84.89	135.22
East North Central	53.68	59.26	92.16
West North Central	50.98	59.61	50.87
South Atlantic	45.11	51.52	32.07
East South Central	54.21	62.36	97.79
West South Central	73.54	89.00	92.42
Mountain	51.03	59.73	52.65
Pacific	187.08	195.31	73.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1,719	1,795	1,115
Census division:			
New England	2,075	1,996	3,025
Middle Atlantic	1,857	1,868	1,669
East North Central	1,806	1,852	1,284
West North Central	1,599	1,818	575
South Atlantic	1,725	1,784	1,147
East South Central	1,625	1,774	716
West South Central	1,670	1,735	1,121
Mountain	1,770	1,903	748
Pacific	1,549	1,650	1,032

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	38.53	42.81	49.13
Census division:			
New England	225.62	240.46	244.83
Middle Atlantic	123.41	130.80	175.09
East North Central	80.16	86.10	143.57
West North Central	83.10	101.33	87.64
South Atlantic	77.37	82.87	108.55
East South Central	95.69	109.82	131.71
West South Central	146.25	163.78	188.98
Mountain	90.78	98.85	94.63
Pacific	100.50	116.41	104.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1,653	1,785	1,028
Census division:			
New England	1,997	1,934	2,334
Middle Atlantic	1,871	2,009	1,214
East North Central	1,730	1,817	1,214
West North Central	1,627	1,805	649
South Atlantic	1,588	1,785	882
East South Central	1,560	1,690	1,109
West South Central	1,408	1,543	994
Mountain	1,285	1,390	797
Pacific	1,835	1,915	856

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	64.77	70.33	32.79
Census division:			
New England	88.42	102.90	85.19
Middle Atlantic	99.10	110.66	152.72
East North Central	74.63	84.81	116.45
West North Central	63.66	70.22	60.59
South Atlantic	55.34	65.19	31.99
East South Central	66.75	76.35	123.47
West South Central	74.13	92.27	104.91
Mountain	49.87	60.06	63.75
Pacific	312.82	311.69	42.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	19.4%	21.1%	10.9%
Census division:			
New England	21.6%	21.5%	22.1%
Middle Atlantic	19.9%	21.3%	11.9%
East North Central	20.2%	21.4%	12.4%
West North Central	19.7%	22.3%	7.0%
South Atlantic	19.1%	21.2%	9.7%
East South Central	20.2%	22.3%	12.1%
West South Central	19.1%	20.8%	12.3%
Mountain	18.0%	19.9%	8.6%
Pacific	18.7%	20.4%	8.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.36%	0.38%	0.28%
Census division:			
New England	1.19%	1.38%	0.87%
Middle Atlantic	0.81%	0.91%	1.14%
East North Central	0.66%	0.74%	1.00%
West North Central	0.63%	0.76%	0.58%
South Atlantic	0.52%	0.63%	0.33%
East South Central	0.66%	0.79%	1.05%
West South Central	0.82%	0.99%	1.05%
Mountain	0.67%	0.82%	0.61%
Pacific	1.64%	1.59%	0.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	20.5%	21.9%	11.2%
Census division:			
New England	22.5%	22.1%	26.2%
Middle Atlantic	20.3%	20.7%	14.7%
East North Central	21.1%	21.9%	13.1%
West North Central	20.2%	23.4%	6.7%
South Atlantic	21.3%	22.5%	11.8%
East South Central	21.9%	24.4%	8.5%
West South Central	21.6%	22.7%	13.5%
Mountain	22.3%	24.6%	7.9%
Pacific	17.6%	19.8%	9.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.46%	0.51%	0.49%
Census division:			
New England	2.21%	2.42%	2.23%
Middle Atlantic	1.35%	1.46%	1.21%
East North Central	0.97%	1.07%	1.50%
West North Central	0.96%	1.17%	1.01%
South Atlantic	1.08%	1.18%	1.08%
East South Central	1.21%	1.43%	1.50%
West South Central	1.52%	1.70%	1.96%
Mountain	1.13%	1.24%	1.12%
Pacific	1.21%	1.45%	1.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	18.7%	20.5%	10.8%
Census division:			
New England	20.7%	20.9%	20.1%
Middle Atlantic	19.6%	21.7%	11.1%
East North Central	19.5%	21.0%	12.1%
West North Central	19.3%	21.6%	7.3%
South Atlantic	17.7%	20.4%	9.1%
East South Central	19.3%	21.1%	13.4%
West South Central	17.5%	19.3%	12.0%
Mountain	15.2%	16.6%	9.0%
Pacific	19.6%	20.8%	7.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.57%	0.58%	0.33%
Census division:			
New England	0.94%	1.16%	0.63%
Middle Atlantic	1.03%	1.17%	1.35%
East North Central	0.90%	1.05%	1.27%
West North Central	0.83%	0.97%	0.66%
South Atlantic	0.50%	0.67%	0.33%
East South Central	0.79%	0.94%	1.29%
West South Central	0.88%	1.11%	1.21%
Mountain	0.63%	0.81%	0.73%
Pacific	2.61%	2.43%	0.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	57.1%	58.7%	49.2%
Census division:			
New England	55.8%	58.5%	41.4%
Middle Atlantic	56.0%	59.3%	39.8%
East North Central	53.6%	55.4%	42.7%
West North Central	55.8%	56.3%	53.3%
South Atlantic	58.1%	58.5%	56.2%
East South Central	56.3%	56.9%	53.7%
West South Central	59.4%	58.7%	62.3%
Mountain	56.5%	57.8%	50.0%
Pacific	59.7%	63.4%	41.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.45%	0.50%	0.46%
Census division:			
New England	1.08%	1.24%	0.72%
Middle Atlantic	0.73%	0.85%	0.92%
East North Central	0.80%	0.93%	1.21%
West North Central	0.78%	0.87%	1.69%
South Atlantic	0.64%	0.77%	0.68%
East South Central	0.91%	1.10%	1.19%
West South Central	1.11%	1.34%	0.94%
Mountain	0.90%	1.05%	1.31%
Pacific	1.80%	1.60%	1.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	56.4%	54.6%	66.8%
Census division:			
New England	49.3%	47.0%	66.8%
Middle Atlantic	54.8%	51.5%	78.2%
East North Central	54.8%	53.1%	68.3%
West North Central	56.3%	56.9%	53.0%
South Atlantic	60.7%	57.1%	78.4%
East South Central	63.1%	60.7%	73.2%
West South Central	59.6%	55.4%	77.5%
Mountain	59.3%	57.5%	69.0%
Pacific	50.6%	53.1%	32.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.51%	1.81%	1.12%
Census division:			
New England	3.10%	3.42%	2.72%
Middle Atlantic	2.52%	2.78%	3.14%
East North Central	1.90%	2.09%	3.06%
West North Central	2.31%	2.64%	4.15%
South Atlantic	2.13%	2.53%	2.13%
East South Central	2.08%	2.46%	3.09%
West South Central	2.65%	3.18%	2.78%
Mountain	2.41%	2.80%	3.40%
Pacific	8.12%	8.78%	2.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	60.1%	62.1%	48.0%
Census division:			
New England	60.9%	62.9%	44.1%
Middle Atlantic	58.5%	60.9%	36.0%
East North Central	56.3%	58.5%	39.5%
West North Central	58.9%	59.0%	58.8%
South Atlantic	62.2%	62.9%	56.1%
East South Central	61.2%	62.3%	54.9%
West South Central	65.0%	65.0%	65.0%
Mountain	60.5%	61.8%	52.0%
Pacific	59.6%	64.4%	43.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.46%	0.53%	0.82%
Census division:			
New England	1.85%	1.99%	1.48%
Middle Atlantic	1.14%	1.32%	1.98%
East North Central	1.21%	1.34%	1.93%
West North Central	1.50%	1.74%	2.47%
South Atlantic	1.12%	1.23%	1.54%
East South Central	1.61%	1.82%	2.99%
West South Central	1.81%	2.00%	2.21%
Mountain	1.14%	1.24%	2.71%
Pacific	1.06%	1.31%	1.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	55.0%	56.2%	49.9%
Census division:			
New England	51.4%	54.2%	40.2%
Middle Atlantic	54.0%	57.9%	41.0%
East North Central	51.5%	52.9%	44.4%
West North Central	53.6%	54.5%	49.2%
South Atlantic	55.7%	55.6%	56.3%
East South Central	53.8%	53.9%	53.3%
West South Central	56.1%	54.5%	61.6%
Mountain	54.0%	55.2%	49.2%
Pacific	59.7%	62.5%	38.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.77%	0.89%	0.56%
Census division:			
New England	0.90%	1.13%	0.87%
Middle Atlantic	1.04%	1.22%	1.09%
East North Central	1.01%	1.20%	1.47%
West North Central	0.77%	0.83%	2.01%
South Atlantic	0.69%	0.85%	0.74%
East South Central	1.06%	1.32%	1.26%
West South Central	1.37%	1.71%	1.02%
Mountain	1.23%	1.48%	1.46%
Pacific	3.39%	2.99%	3.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	24,870	24,540	26,010
Census division:			
New England	28,045	27,341	29,954
Middle Atlantic	27,500	26,520	29,797
East North Central	24,673	24,315	26,002
West North Central	24,019	23,675	25,349
South Atlantic	24,453	24,511	24,204
East South Central	22,542	22,950	21,068
West South Central	23,625	23,781	22,682
Mountain	23,713	23,629	24,041
Pacific	24,745	24,307	25,909

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	137.99	162.60	203.03
Census division:			
New England	313.04	412.86	325.58
Middle Atlantic	375.48	430.58	724.85
East North Central	376.21	463.09	409.92
West North Central	345.17	412.38	477.96
South Atlantic	278.73	338.19	278.31
East South Central	388.07	471.42	532.11
West South Central	425.23	486.06	557.06
Mountain	277.60	323.88	501.73
Pacific	450.36	525.85	549.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	24,182	23,858	25,424
Census division:			
New England	27,420	26,692	30,191
Middle Atlantic	27,001	26,272	30,338
East North Central	23,654	23,456	24,436
West North Central	22,526	22,114	24,367
South Atlantic	24,091	24,085	24,136
East South Central	21,620	22,163	19,178
West South Central	22,437	22,300	23,668
Mountain	22,279	21,859	24,345
Pacific	24,296	23,911	25,001

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	213.94	258.84	277.77
Census division:			
New England	560.78	669.14	790.97
Middle Atlantic	577.78	640.35	1,179.31
East North Central	607.39	740.10	606.63
West North Central	690.04	812.49	870.62
South Atlantic	476.77	535.07	653.59
East South Central	683.51	788.27	925.42
West South Central	671.53	735.77	976.21
Mountain	473.12	476.33	1,375.12
Pacific	527.26	778.58	417.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	25,287	24,968	26,321
Census division:			
New England	28,468	27,847	29,846
Middle Atlantic	27,821	26,730	29,631
East North Central	25,364	24,910	26,975
West North Central	24,987	24,735	25,877
South Atlantic	24,619	24,730	24,221
East South Central	22,951	23,323	21,726
West South Central	24,100	24,415	22,434
Mountain	24,493	24,659	23,916
Pacific	25,159	24,601	27,383

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	184.78	217.21	257.93
Census division:			
New England	346.97	491.54	312.74
Middle Atlantic	463.67	588.68	720.73
East North Central	451.88	564.76	487.44
West North Central	312.46	368.54	547.67
South Atlantic	345.71	438.13	298.88
East South Central	478.28	598.72	591.60
West South Central	513.43	596.75	640.24
Mountain	331.93	410.64	415.56
Pacific	782.57	772.19	1,022.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	6,665	7,216	4,763
Census division:			
New England	7,304	7,271	7,396
Middle Atlantic	5,866	6,618	4,104
East North Central	6,034	6,472	4,408
West North Central	6,210	6,548	4,909
South Atlantic	7,313	7,719	5,559
East South Central	6,713	7,134	5,192
West South Central	7,209	7,022	8,335
Mountain	6,168	6,574	4,587
Pacific	7,063	8,615	2,948

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	194.42	233.99	125.92
Census division:			
New England	450.25	608.30	267.83
Middle Atlantic	285.02	310.74	479.76
East North Central	230.22	291.13	208.28
West North Central	209.78	240.24	425.71
South Atlantic	231.89	280.99	138.93
East South Central	248.25	306.35	229.92
West South Central	348.11	393.76	374.53
Mountain	194.89	236.45	265.65
Pacific	984.64	1,094.79	169.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	7,442	8,188	4,583
Census division:			
New England	8,330	8,443	7,899
Middle Atlantic	6,447	6,759	5,019
East North Central	6,869	7,573	4,077
West North Central	6,660	7,000	5,142
South Atlantic	8,971	9,368	6,099
East South Central	8,718	9,448	5,437
West South Central	8,797	8,649	10,130
Mountain	7,481	8,081	4,531
Pacific	6,768	8,816	3,022

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	198.30	243.57	174.76
Census division:			
New England	1,032.69	1,293.24	551.78
Middle Atlantic	492.29	598.92	519.21
East North Central	480.33	601.99	369.95
West North Central	422.21	511.48	516.09
South Atlantic	608.32	681.92	364.79
East South Central	586.16	680.77	581.52
West South Central	715.11	776.92	1,083.86
Mountain	331.47	357.62	588.59
Pacific	426.80	562.03	254.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	6,194	6,606	4,859
Census division:			
New England	6,608	6,357	7,167
Middle Atlantic	5,493	6,499	3,824
East North Central	5,468	5,709	4,613
West North Central	5,919	6,241	4,784
South Atlantic	6,553	6,870	5,422
East South Central	5,822	6,038	5,107
West South Central	6,573	6,325	7,884
Mountain	5,454	5,697	4,610
Pacific	7,335	8,465	2,829

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	301.71	372.91	166.77
Census division:			
New England	228.29	293.17	304.98
Middle Atlantic	335.40	298.23	560.13
East North Central	210.24	263.41	237.66
West North Central	216.70	215.83	592.14
South Atlantic	169.13	204.54	144.68
East South Central	191.28	234.94	229.35
West South Central	384.24	441.13	364.28
Mountain	231.36	288.59	281.97
Pacific	1,786.85	1,902.05	166.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	26.8%	29.4%	18.3%
Census division:			
New England	26.0%	26.6%	24.7%
Middle Atlantic	21.3%	25.0%	13.8%
East North Central	24.5%	26.6%	17.0%
West North Central	25.9%	27.7%	19.4%
South Atlantic	29.9%	31.5%	23.0%
East South Central	29.8%	31.1%	24.6%
West South Central	30.5%	29.5%	36.7%
Mountain	26.0%	27.8%	19.1%
Pacific	28.5%	35.4%	11.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.83%	1.01%	0.51%
Census division:			
New England	1.53%	2.12%	0.85%
Middle Atlantic	1.05%	1.17%	1.54%
East North Central	0.80%	1.02%	0.74%
West North Central	0.82%	0.93%	1.65%
South Atlantic	0.94%	1.13%	0.57%
East South Central	1.24%	1.52%	1.26%
West South Central	1.36%	1.51%	1.68%
Mountain	0.87%	1.05%	1.22%
Pacific	4.33%	5.00%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	30.8%	34.3%	18.0%
Census division:			
New England	30.4%	31.6%	26.2%
Middle Atlantic	23.9%	25.7%	16.5%
East North Central	29.0%	32.3%	16.7%
West North Central	29.6%	31.7%	21.1%
South Atlantic	37.2%	38.9%	25.3%
East South Central	40.3%	42.6%	28.3%
West South Central	39.2%	38.8%	42.8%
Mountain	33.6%	37.0%	18.6%
Pacific	27.9%	36.9%	12.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.76%	0.94%	0.65%
Census division:			
New England	3.47%	4.42%	1.79%
Middle Atlantic	1.88%	2.39%	1.43%
East North Central	1.58%	1.92%	1.35%
West North Central	1.57%	1.94%	1.77%
South Atlantic	2.15%	2.39%	1.41%
East South Central	2.84%	3.28%	3.87%
West South Central	2.74%	3.01%	3.71%
Mountain	1.70%	1.74%	3.06%
Pacific	1.78%	2.39%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	24.5%	26.5%	18.5%
Census division:			
New England	23.2%	22.8%	24.0%
Middle Atlantic	19.7%	24.3%	12.9%
East North Central	21.6%	22.9%	17.1%
West North Central	23.7%	25.2%	18.5%
South Atlantic	26.6%	27.8%	22.4%
East South Central	25.4%	25.9%	23.5%
West South Central	27.3%	25.9%	35.1%
Mountain	22.3%	23.1%	19.3%
Pacific	29.2%	34.4%	10.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.29%	1.61%	0.70%
Census division:			
New England	0.82%	1.11%	0.94%
Middle Atlantic	1.24%	1.10%	1.86%
East North Central	0.75%	0.96%	0.85%
West North Central	0.89%	0.91%	2.30%
South Atlantic	0.86%	1.06%	0.61%
East South Central	1.06%	1.32%	1.05%
West South Central	1.46%	1.63%	1.82%
Mountain	0.94%	1.17%	1.12%
Pacific	7.91%	8.69%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	25.4%	23.7%	33.6%
Census division:			
New England	27.9%	24.2%	47.9%
Middle Atlantic	27.5%	23.3%	48.1%
East North Central	28.2%	26.0%	41.4%
West North Central	26.8%	25.7%	32.2%
South Atlantic	23.7%	23.3%	25.5%
East South Central	25.8%	25.3%	27.6%
West South Central	22.4%	23.4%	17.6%
Mountain	24.0%	23.0%	28.7%
Pacific	24.5%	21.5%	39.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.28%	0.30%	0.59%
Census division:			
New England	0.88%	0.98%	0.76%
Middle Atlantic	0.70%	0.64%	1.32%
East North Central	0.73%	0.83%	1.38%
West North Central	0.81%	0.88%	1.93%
South Atlantic	0.60%	0.72%	0.58%
East South Central	0.97%	1.19%	1.10%
West South Central	1.15%	1.37%	0.92%
Mountain	0.72%	0.82%	1.09%
Pacific	0.63%	0.59%	2.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	62.3%	61.4%	65.3%
Census division:			
New England	59.6%	56.2%	68.7%
Middle Atlantic	60.9%	54.2%	76.6%
East North Central	59.6%	59.1%	61.7%
West North Central	60.7%	59.5%	65.1%
South Atlantic	68.6%	66.0%	79.7%
East South Central	69.2%	67.9%	74.2%
West South Central	71.4%	70.0%	79.9%
Mountain	64.8%	63.2%	70.8%
Pacific	52.1%	57.3%	38.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.24%	1.56%	1.39%
Census division:			
New England	2.73%	3.54%	2.92%
Middle Atlantic	2.95%	3.61%	3.23%
East North Central	2.39%	2.88%	3.63%
West North Central	2.51%	2.91%	4.49%
South Atlantic	2.41%	2.98%	2.02%
East South Central	2.75%	3.38%	3.65%
West South Central	3.03%	3.54%	2.95%
Mountain	2.14%	2.57%	3.41%
Pacific	6.37%	7.81%	4.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	23.1%	21.3%	34.2%
Census division:			
New England	24.3%	21.5%	48.1%
Middle Atlantic	24.9%	22.5%	46.7%
East North Central	26.5%	23.9%	46.4%
West North Central	25.5%	25.3%	26.4%
South Atlantic	20.2%	19.8%	23.9%
East South Central	23.4%	22.7%	27.1%
West South Central	17.3%	17.4%	16.4%
Mountain	22.2%	21.3%	28.1%
Pacific	23.8%	19.9%	37.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.41%	0.45%	0.87%
Census division:			
New England	1.58%	1.65%	1.87%
Middle Atlantic	0.93%	1.04%	2.67%
East North Central	1.21%	1.30%	2.48%
West North Central	1.45%	1.66%	2.68%
South Atlantic	0.97%	1.07%	1.35%
East South Central	1.62%	1.85%	2.86%
West South Central	1.55%	1.72%	1.97%
Mountain	0.97%	1.04%	2.34%
Pacific	0.82%	0.99%	1.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	27.0%	25.5%	33.2%
Census division:			
New England	31.1%	26.8%	47.8%
Middle Atlantic	29.5%	23.9%	48.5%
East North Central	29.5%	27.6%	38.9%
West North Central	27.7%	26.0%	36.4%
South Atlantic	25.7%	25.6%	26.0%
East South Central	27.0%	26.8%	27.7%
West South Central	25.3%	27.4%	18.0%
Mountain	25.1%	24.1%	29.0%
Pacific	25.3%	22.9%	43.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.38%	0.41%	0.77%
Census division:			
New England	0.74%	0.89%	0.69%
Middle Atlantic	1.01%	0.81%	1.47%
East North Central	0.88%	1.03%	1.57%
West North Central	0.92%	0.93%	2.44%
South Atlantic	0.69%	0.86%	0.62%
East South Central	1.20%	1.51%	1.11%
West South Central	1.47%	1.81%	1.04%
Mountain	1.01%	1.19%	1.18%
Pacific	1.06%	0.60%	4.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	17,099	16,931	17,939
Census division:			
New England	18,515	17,852	24,306
Middle Atlantic	19,218	18,777	22,282
East North Central	17,671	17,454	19,183
West North Central	16,445	16,578	15,648
South Atlantic	16,830	16,694	17,468
East South Central	15,504	15,721	14,689
West South Central	15,435	15,641	14,600
Mountain	16,199	16,058	16,821
Pacific	17,500	16,920	19,694

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	99.60	116.68	139.76
Census division:			
New England	323.29	344.26	283.02
Middle Atlantic	344.75	377.73	563.19
East North Central	209.71	237.02	340.62
West North Central	248.99	281.12	335.91
South Atlantic	184.37	218.35	230.54
East South Central	231.08	273.28	358.21
West South Central	281.94	344.97	311.13
Mountain	332.85	401.18	303.72
Pacific	327.46	426.77	277.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	16,611	16,285	18,490
Census division:			
New England	18,088	17,783	23,305
Middle Atlantic	18,781	18,283	23,282
East North Central	17,384	17,288	18,305
West North Central	15,302	15,234	15,642
South Atlantic	15,865	15,676	17,289
East South Central	14,329	14,398	14,023
West South Central	15,114	15,126	15,018
Mountain	15,711	15,400	17,415
Pacific	16,927	15,876	19,766

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	140.25	157.55	228.75
Census division:			
New England	625.83	646.42	734.97
Middle Atlantic	506.16	537.38	726.14
East North Central	369.65	404.83	624.25
West North Central	306.24	355.47	495.75
South Atlantic	304.68	338.06	441.00
East South Central	398.76	440.58	938.11
West South Central	409.17	449.71	791.88
Mountain	329.16	375.37	516.28
Pacific	298.64	352.14	371.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	17,422	17,374	17,641
Census division:			
New England	18,826	17,908	24,601
Middle Atlantic	19,555	19,179	21,756
East North Central	17,867	17,575	19,570
West North Central	17,118	17,336	15,654
South Atlantic	17,358	17,315	17,524
East South Central	15,989	16,296	14,915
West South Central	15,614	15,981	14,495
Mountain	16,446	16,410	16,590
Pacific	18,122	17,885	19,546

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	134.47	159.80	175.10
Census division:			
New England	300.64	333.99	270.64
Middle Atlantic	468.21	525.79	775.76
East North Central	249.29	287.16	389.62
West North Central	321.66	352.22	454.69
South Atlantic	217.49	265.59	264.16
East South Central	279.74	337.37	365.29
West South Central	371.75	483.56	329.89
Mountain	474.92	586.08	377.82
Pacific	543.21	651.61	287.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	4,493	4,707	3,426
Census division:			
New England	4,326	4,316	4,414
Middle Atlantic	4,588	4,774	3,294
East North Central	4,424	4,539	3,617
West North Central	4,449	4,635	3,343
South Atlantic	4,806	4,957	4,094
East South Central	4,177	4,472	3,074
West South Central	4,819	4,968	4,215
Mountain	4,218	4,471	3,106
Pacific	4,138	4,647	2,213

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	58.94	69.44	66.08
Census division:			
New England	165.89	183.71	161.66
Middle Atlantic	224.34	254.38	269.02
East North Central	163.24	183.23	235.25
West North Central	126.42	137.45	259.12
South Atlantic	135.00	160.94	140.66
East South Central	123.58	146.37	166.85
West South Central	183.55	224.98	187.47
Mountain	161.62	201.54	202.32
Pacific	149.93	181.16	112.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	5,117	5,407	3,442
Census division:			
New England	4,567	4,576	4,414
Middle Atlantic	4,894	4,965	4,259
East North Central	5,247	5,388	3,897
West North Central	4,990	5,160	4,144
South Atlantic	5,481	5,645	4,249
East South Central	4,769	5,187	2,896
West South Central	6,008	6,075	5,467
Mountain	5,329	5,645	3,596
Pacific	4,520	5,368	2,232

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	111.65	128.41	134.06
Census division:			
New England	343.80	363.52	411.95
Middle Atlantic	459.75	506.70	655.47
East North Central	294.80	316.79	597.00
West North Central	199.05	227.61	349.55
South Atlantic	270.42	304.23	268.40
East South Central	290.71	338.58	330.41
West South Central	311.37	349.20	437.29
Mountain	197.63	222.13	319.01
Pacific	241.17	312.25	150.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	4,080	4,226	3,418
Census division:			
New England	4,150	4,108	4,414
Middle Atlantic	4,352	4,620	2,785
East North Central	3,861	3,924	3,494
West North Central	4,131	4,339	2,734
South Atlantic	4,436	4,538	4,046
East South Central	3,933	4,162	3,134
West South Central	4,157	4,240	3,904
Mountain	3,655	3,841	2,916
Pacific	3,723	3,981	2,172

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	62.23	74.38	67.00
Census division:			
New England	145.02	165.08	169.80
Middle Atlantic	194.10	223.17	203.60
East North Central	162.59	187.49	214.51
West North Central	168.81	179.46	291.13
South Atlantic	146.99	181.04	140.38
East South Central	125.24	145.96	191.39
West South Central	206.64	270.01	172.64
Mountain	188.54	235.50	249.46
Pacific	174.62	192.45	114.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	26.3%	27.8%	19.1%
Census division:			
New England	23.4%	24.2%	18.2%
Middle Atlantic	23.9%	25.4%	14.8%
East North Central	25.0%	26.0%	18.9%
West North Central	27.1%	28.0%	21.4%
South Atlantic	28.6%	29.7%	23.4%
East South Central	26.9%	28.4%	20.9%
West South Central	31.2%	31.8%	28.9%
Mountain	26.0%	27.8%	18.5%
Pacific	23.6%	27.5%	11.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.41%	0.37%
Census division:			
New England	0.81%	0.94%	0.66%
Middle Atlantic	1.17%	1.36%	1.14%
East North Central	0.89%	1.02%	1.10%
West North Central	0.72%	0.78%	1.70%
South Atlantic	0.76%	0.90%	0.86%
East South Central	0.87%	1.05%	1.10%
West South Central	1.26%	1.54%	1.13%
Mountain	0.91%	1.15%	1.24%
Pacific	0.84%	1.14%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	30.8%	33.2%	18.6%
Census division:			
New England	25.2%	25.7%	18.9%
Middle Atlantic	26.1%	27.2%	18.3%
East North Central	30.2%	31.2%	21.3%
West North Central	32.6%	33.9%	26.5%
South Atlantic	34.5%	36.0%	24.6%
East South Central	33.3%	36.0%	20.7%
West South Central	39.7%	40.2%	36.4%
Mountain	33.9%	36.7%	20.6%
Pacific	26.7%	33.8%	11.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.66%	0.77%	0.74%
Census division:			
New England	1.69%	1.83%	1.58%
Middle Atlantic	2.46%	2.79%	2.73%
East North Central	1.55%	1.68%	2.73%
West North Central	1.23%	1.42%	2.26%
South Atlantic	1.62%	1.83%	1.50%
East South Central	1.98%	2.24%	2.88%
West South Central	2.02%	2.25%	2.86%
Mountain	1.44%	1.66%	2.07%
Pacific	1.37%	1.75%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	23.4%	24.3%	19.4%
Census division:			
New England	22.0%	22.9%	17.9%
Middle Atlantic	22.3%	24.1%	12.8%
East North Central	21.6%	22.3%	17.9%
West North Central	24.1%	25.0%	17.5%
South Atlantic	25.6%	26.2%	23.1%
East South Central	24.6%	25.5%	21.0%
West South Central	26.6%	26.5%	26.9%
Mountain	22.2%	23.4%	17.6%
Pacific	20.5%	22.3%	11.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.35%	0.42%	0.39%
Census division:			
New England	0.70%	0.85%	0.72%
Middle Atlantic	1.04%	1.23%	0.79%
East North Central	0.93%	1.10%	1.02%
West North Central	0.83%	0.88%	1.91%
South Atlantic	0.75%	0.92%	0.86%
East South Central	0.89%	1.09%	1.11%
West South Central	1.45%	1.85%	1.05%
Mountain	0.92%	1.13%	1.49%
Pacific	0.78%	0.96%	0.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	17.5%	17.6%	17.2%
Census division:			
New England	16.3%	17.3%	10.6%
Middle Atlantic	16.5%	17.4%	12.1%
East North Central	18.2%	18.6%	15.8%
West North Central	17.4%	18.0%	14.6%
South Atlantic	18.2%	18.2%	18.2%
East South Central	18.0%	17.8%	18.7%
West South Central	18.2%	17.8%	20.1%
Mountain	19.5%	19.2%	21.2%
Pacific	15.8%	15.1%	19.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.34%	0.41%	0.33%
Census division:			
New England	0.64%	0.75%	0.65%
Middle Atlantic	0.54%	0.54%	1.39%
East North Central	0.44%	0.50%	0.76%
West North Central	0.54%	0.60%	1.13%
South Atlantic	0.38%	0.45%	0.42%
East South Central	0.54%	0.63%	1.04%
West South Central	0.68%	0.82%	0.64%
Mountain	0.84%	1.00%	0.64%
Pacific	1.50%	1.70%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	60.2%	59.3%	64.9%
Census division:			
New England	57.8%	55.5%	77.3%
Middle Atlantic	56.5%	55.2%	65.5%
East North Central	59.4%	58.0%	69.4%
West North Central	62.9%	63.9%	56.8%
South Atlantic	64.6%	62.1%	76.2%
East South Central	70.8%	69.7%	74.7%
West South Central	64.2%	60.3%	80.1%
Mountain	66.4%	65.1%	72.0%
Pacific	48.0%	52.0%	32.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.02%	1.20%	1.28%
Census division:			
New England	3.26%	3.59%	2.83%
Middle Atlantic	3.20%	3.57%	4.90%
East North Central	2.33%	2.63%	3.26%
West North Central	3.00%	3.36%	5.87%
South Atlantic	2.31%	2.77%	2.18%
East South Central	2.22%	2.62%	3.94%
West South Central	3.60%	4.30%	2.90%
Mountain	2.97%	3.65%	2.79%
Pacific	3.10%	3.73%	2.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	16.8%	16.7%	17.8%
Census division:			
New England	14.8%	15.6%	7.8%
Middle Atlantic	16.6%	16.6%	17.4%
East North Central	17.2%	17.6%	14.1%
West North Central	15.6%	15.8%	14.8%
South Atlantic	17.5%	17.3%	20.0%
East South Central	15.5%	15.0%	18.0%
West South Central	17.7%	17.6%	18.6%
Mountain	17.3%	16.8%	19.9%
Pacific	16.6%	15.7%	19.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.30%	0.34%	0.46%
Census division:			
New England	1.15%	1.28%	1.08%
Middle Atlantic	0.70%	0.75%	1.92%
East North Central	0.66%	0.73%	1.29%
West North Central	0.81%	0.88%	2.09%
South Atlantic	0.64%	0.71%	0.92%
East South Central	0.76%	0.80%	2.21%
West South Central	1.54%	1.72%	1.42%
Mountain	0.69%	0.79%	0.95%
Pacific	0.67%	0.83%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	18.0%	18.3%	16.9%
Census division:			
New England	17.6%	19.0%	11.9%
Middle Atlantic	16.4%	18.2%	10.5%
East North Central	19.0%	19.5%	16.7%
West North Central	18.7%	19.5%	14.4%
South Atlantic	18.6%	18.8%	17.7%
East South Central	19.2%	19.3%	19.0%
West South Central	18.6%	18.0%	20.5%
Mountain	20.9%	20.7%	21.8%
Pacific	15.0%	14.6%	18.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.57%	0.70%	0.42%
Census division:			
New England	0.60%	0.70%	0.78%
Middle Atlantic	0.78%	0.81%	1.52%
East North Central	0.58%	0.67%	0.89%
West North Central	0.72%	0.81%	1.18%
South Atlantic	0.46%	0.57%	0.46%
East South Central	0.72%	0.86%	1.18%
West South Central	0.62%	0.75%	0.71%
Mountain	1.24%	1.54%	0.78%
Pacific	2.69%	2.91%	1.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	85.6%	88.0%	74.1%
Census division:			
New England	91.4%	92.3%	86.5%
Middle Atlantic	77.8%	87.0%	33.2%
East North Central	90.4%	90.9%	87.6%
West North Central	93.9%	93.8%	94.6%
South Atlantic	91.9%	93.8%	82.9%
East South Central	93.5%	94.1%	91.1%
West South Central	92.0%	95.0%	78.4%
Mountain	96.3%	96.2%	96.9%
Pacific	64.1%	66.2%	53.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.92%	2.36%	1.19%
Census division:			
New England	1.06%	1.20%	1.81%
Middle Atlantic	1.70%	1.40%	4.41%
East North Central	1.17%	1.32%	2.11%
West North Central	0.79%	0.91%	1.37%
South Atlantic	0.69%	0.77%	1.15%
East South Central	0.82%	0.94%	1.61%
West South Central	1.31%	0.89%	5.23%
Mountain	0.40%	0.48%	0.48%
Pacific	8.03%	10.01%	2.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	2,003	2,085	1,457
Census division:			
New England	1,891	1,990	1,085
Middle Atlantic	1,880	1,917	1,121
East North Central	1,963	2,024	1,474
West North Central	2,283	2,367	1,858
South Atlantic	2,064	2,179	1,445
East South Central	1,984	2,118	1,401
West South Central	2,113	2,211	1,605
Mountain	2,254	2,366	1,632
Pacific	1,691	1,765	1,034

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	18.31	20.76	25.11
Census division:			
New England	50.07	57.68	38.86
Middle Atlantic	56.43	58.14	142.73
East North Central	38.86	43.06	65.34
West North Central	44.68	50.08	83.24
South Atlantic	44.90	53.72	38.41
East South Central	55.68	66.35	53.81
West South Central	55.08	63.38	77.66
Mountain	62.09	71.56	105.39
Pacific	56.41	62.34	84.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	3,802	4,063	2,678
Census division:			
New England	3,593	4,076	2,178
Middle Atlantic	3,381	3,576	2,119
East North Central	3,765	3,976	2,961
West North Central	4,058	4,301	3,131
South Atlantic	3,952	4,196	2,731
East South Central	3,838	4,177	2,598
West South Central	4,106	4,167	3,680
Mountain	4,300	4,710	2,708
Pacific	3,314	3,710	2,056

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	42.57	48.56	72.87
Census division:			
New England	108.86	142.66	92.34
Middle Atlantic	120.71	124.00	225.06
East North Central	103.29	126.85	158.65
West North Central	117.67	125.67	302.56
South Atlantic	94.25	115.49	85.36
East South Central	148.27	181.16	131.44
West South Central	123.88	139.07	189.36
Mountain	123.61	145.85	112.19
Pacific	159.62	174.40	256.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	61.5%	59.0%	74.0%
Census division:			
New England	60.5%	58.2%	72.8%
Middle Atlantic	68.0%	63.9%	87.6%
East North Central	55.4%	53.4%	67.3%
West North Central	51.3%	49.3%	60.9%
South Atlantic	61.8%	58.5%	77.3%
East South Central	59.2%	56.4%	69.9%
West South Central	64.6%	61.9%	77.1%
Mountain	49.3%	46.5%	63.1%
Pacific	69.6%	68.6%	74.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.03%	1.28%	0.90%
Census division:			
New England	2.44%	2.89%	2.05%
Middle Atlantic	1.72%	1.96%	2.35%
East North Central	1.57%	1.76%	2.73%
West North Central	1.85%	2.15%	3.13%
South Atlantic	1.91%	2.30%	1.80%
East South Central	2.07%	2.52%	2.34%
West South Central	2.20%	2.59%	2.37%
Mountain	2.10%	2.38%	2.77%
Pacific	3.69%	4.57%	2.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	26.34	27.30	22.63
Census division:			
New England	26.04	27.87	18.18
Middle Atlantic	24.95	26.82	18.34
East North Central	26.71	27.30	23.92
West North Central	27.47	27.77	26.28
South Atlantic	26.77	27.93	22.64
East South Central	28.73	29.17	27.32
West South Central	30.63	31.37	27.90
Mountain	27.64	28.05	26.18
Pacific	22.67	23.59	18.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.51	0.68	0.21
Census division:			
New England	0.97	1.15	0.29
Middle Atlantic	0.51	0.56	0.54
East North Central	0.42	0.50	0.43
West North Central	0.44	0.51	0.78
South Atlantic	0.30	0.37	0.35
East South Central	0.47	0.59	0.53
West South Central	0.47	0.57	0.47
Mountain	0.43	0.52	0.63
Pacific	1.81	2.42	0.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	20.4%	20.5%	19.5%
Census division:			
New England	18.0%	17.9%	19.8%
Middle Atlantic	20.8%	21.1%	15.6%
East North Central	20.2%	20.5%	17.3%
West North Central	20.9%	21.0%	19.9%
South Atlantic	19.8%	19.8%	20.1%
East South Central	22.0%	22.5%	19.7%
West South Central	21.6%	21.3%	23.8%
Mountain	19.5%	19.6%	19.5%
Pacific	20.8%	21.3%	18.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.18%	0.20%	0.22%
Census division:			
New England	0.68%	0.73%	0.63%
Middle Atlantic	0.53%	0.54%	1.37%
East North Central	0.35%	0.38%	0.87%
West North Central	0.29%	0.32%	0.65%
South Atlantic	0.48%	0.55%	0.29%
East South Central	0.64%	0.76%	0.54%
West South Central	0.65%	0.73%	0.57%
Mountain	0.51%	0.58%	0.57%
Pacific	0.37%	0.43%	0.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	31.2%	33.0%	22.3%
Census division:			
New England	32.4%	35.6%	15.6%
Middle Atlantic	22.8%	26.0%	7.3%
East North Central	33.9%	35.5%	24.4%
West North Central	36.5%	38.0%	29.4%
South Atlantic	34.9%	36.8%	25.8%
East South Central	35.7%	37.0%	30.5%
West South Central	28.3%	30.8%	16.9%
Mountain	43.2%	45.1%	33.7%
Pacific	24.2%	24.5%	22.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.88%	1.08%	0.89%
Census division:			
New England	2.38%	2.82%	1.31%
Middle Atlantic	1.55%	1.76%	1.97%
East North Central	1.52%	1.72%	2.58%
West North Central	1.70%	1.97%	2.99%
South Atlantic	1.90%	2.27%	1.90%
East South Central	2.04%	2.46%	2.81%
West South Central	2.01%	2.43%	1.85%
Mountain	2.07%	2.38%	2.71%
Pacific	2.90%	3.50%	2.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	93.0%	92.5%	95.7%
Census division:			
New England	94.2%	94.8%	89.0%
Middle Atlantic	90.6%	90.7%	89.7%
East North Central	93.9%	93.3%	98.1%
West North Central	92.8%	92.8%	92.4%
South Atlantic	94.0%	93.1%	98.5%
East South Central	92.7%	92.0%	95.4%
West South Central	95.5%	95.0%	97.5%
Mountain	93.5%	93.0%	96.4%
Pacific	90.8%	90.3%	94.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.37%	0.43%	0.46%
Census division:			
New England	0.83%	0.92%	1.54%
Middle Atlantic	0.99%	1.10%	2.09%
East North Central	0.79%	0.88%	0.88%
West North Central	0.88%	0.93%	2.51%
South Atlantic	0.64%	0.77%	0.26%
East South Central	0.93%	1.12%	1.15%
West South Central	0.67%	0.81%	0.78%
Mountain	0.78%	0.90%	1.26%
Pacific	1.77%	2.08%	1.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	87.9%	87.5%	89.3%
Census division:			
New England	83.2%	90.1%	64.5%
Middle Atlantic	86.9%	90.0%	79.6%
East North Central	88.2%	87.4%	91.1%
West North Central	90.4%	90.6%	89.6%
South Atlantic	92.7%	91.7%	96.9%
East South Central	93.0%	93.8%	89.8%
West South Central	92.9%	92.5%	95.4%
Mountain	93.8%	92.6%	98.4%
Pacific	76.7%	70.4%	93.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.74%	2.22%	0.83%
Census division:			
New England	2.16%	2.83%	2.88%
Middle Atlantic	1.39%	1.41%	3.48%
East North Central	1.98%	2.44%	2.13%
West North Central	1.21%	1.36%	2.72%
South Atlantic	0.92%	1.14%	0.88%
East South Central	1.03%	1.09%	2.52%
West South Central	1.98%	2.30%	1.24%
Mountain	1.05%	1.31%	0.59%
Pacific	8.51%	10.63%	1.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	4,715	4,826	4,092
Census division:			
New England	4,759	4,855	3,985
Middle Atlantic	4,854	4,896	4,548
East North Central	4,534	4,714	3,216
West North Central	4,774	4,894	4,156
South Atlantic	4,771	4,937	3,996
East South Central	4,724	4,754	4,603
West South Central	5,140	5,039	5,565
Mountain	5,056	5,149	4,553
Pacific	4,226	4,472	2,507

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	47.04	57.39	64.45
Census division:			
New England	95.97	108.99	92.82
Middle Atlantic	93.01	95.25	341.19
East North Central	77.06	85.04	120.14
West North Central	88.08	97.85	162.41
South Atlantic	76.00	88.68	57.77
East South Central	90.53	104.31	171.70
West South Central	97.63	109.30	185.96
Mountain	81.20	94.11	96.97
Pacific	139.11	200.58	101.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	8,845	9,273	7,397
Census division:			
New England	9,134	9,533	7,621
Middle Atlantic	9,031	9,219	8,530
East North Central	8,451	9,012	6,460
West North Central	8,361	8,873	6,363
South Atlantic	9,096	9,520	7,363
East South Central	9,380	9,163	10,197
West South Central	9,823	9,600	11,128
Mountain	9,381	9,568	8,695
Pacific	7,744	8,993	5,251

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	77.64	87.16	160.21
Census division:			
New England	178.68	217.69	183.66
Middle Atlantic	288.27	300.81	696.42
East North Central	181.02	219.49	290.04
West North Central	186.78	209.45	322.16
South Atlantic	159.38	193.17	145.77
East South Central	249.45	279.53	513.42
West South Central	250.20	282.88	385.55
Mountain	141.19	170.75	192.96
Pacific	245.99	288.91	193.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	48.4%	51.9%	27.9%
Census division:			
New England	55.7%	58.8%	32.5%
Middle Atlantic	41.8%	46.5%	8.2%
East North Central	48.9%	50.4%	37.1%
West North Central	58.5%	61.3%	44.2%
South Atlantic	53.4%	58.8%	26.8%
East South Central	52.5%	55.9%	38.1%
West South Central	55.0%	60.5%	31.4%
Mountain	62.0%	65.7%	41.3%
Pacific	30.6%	33.1%	12.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.53%	1.88%	0.96%
Census division:			
New England	2.55%	2.84%	2.06%
Middle Atlantic	2.11%	2.31%	2.04%
East North Central	1.70%	1.88%	3.35%
West North Central	1.93%	2.15%	3.67%
South Atlantic	2.05%	2.41%	1.88%
East South Central	2.20%	2.56%	3.79%
West South Central	2.41%	2.75%	2.82%
Mountain	1.92%	2.11%	3.26%
Pacific	4.75%	5.82%	1.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	48.7%	49.2%	42.8%
Census division:			
New England	59.3%	60.5%	41.7%
Middle Atlantic	54.0%	54.5%	30.7% *
East North Central	51.2%	50.7%	56.3%
West North Central	53.1%	53.9%	47.4%
South Atlantic	48.7%	49.7%	37.8%
East South Central	45.5%	48.9%	24.9%
West South Central	39.6%	40.5%	32.8%
Mountain	47.9%	45.9%	65.5%
Pacific	45.6%	45.7%	43.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.12.a Standard errors for percent of civilian employees enrolled in a single coverage high deductible health insurance plan that had a savings option by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.07%	1.16%	1.88%
Census division:			
New England	3.83%	4.08%	4.79%
Middle Atlantic	2.98%	3.04%	9.66% *
East North Central	2.28%	2.44%	5.80%
West North Central	2.96%	3.25%	5.43%
South Atlantic	2.75%	2.95%	3.85%
East South Central	3.29%	3.60%	4.13%
West South Central	3.40%	3.80%	3.17%
Mountain	3.18%	3.49%	5.55%
Pacific	3.11%	3.23%	8.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table XI.F.12.b Among civilian enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	16.1%	14.9%	23.5%
Census division:			
New England	15.1%	12.7%	33.4%
Middle Atlantic	16.0%	14.8%	24.8%
East North Central	12.8%	11.7%	20.8%
West North Central	7.5%	6.0%	15.6%
South Atlantic	9.1%	7.2%	18.6%
East South Central	7.6%	7.3%	8.7%
West South Central	10.3%	8.2%	19.3%
Mountain	7.9%	6.6%	15.5%
Pacific	39.4%	38.1%	48.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	2.42%	2.87%	0.75%
Census division:			
New England	1.87%	2.07%	2.10%
Middle Atlantic	1.49%	1.67%	2.14%
East North Central	1.16%	1.27%	2.44%
West North Central	0.89%	0.99%	2.07%
South Atlantic	0.70%	0.78%	1.05%
East South Central	0.85%	0.99%	1.48%
West South Central	1.60%	1.90%	2.38%
Mountain	0.72%	0.76%	1.71%
Pacific	9.42%	10.93%	2.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	4.9%	4.6%	6.8%
Census division:			
New England	4.5%	4.2%	7.4%
Middle Atlantic	4.2%	4.5% *	2.0% *
East North Central	4.7%	4.7%	5.0% *
West North Central	3.5%	3.4%	3.9% *
South Atlantic	3.0%	2.7%	4.5%
East South Central	5.1%	5.2%	4.8%
West South Central	6.5%	4.1%	16.7% *
Mountain	3.5%	3.4%	4.2% *
Pacific	7.8%	7.9%	7.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.36%	0.37%	1.05%
Census division:			
New England	0.82%	0.91%	1.25%
Middle Atlantic	1.24%	1.40% *	1.04% *
East North Central	0.72%	0.78%	1.54% *
West North Central	0.53%	0.55%	1.55% *
South Atlantic	0.37%	0.41%	0.78%
East South Central	1.00%	1.20%	1.19%
West South Central	1.36%	0.87%	5.53% *
Mountain	0.56%	0.60%	1.42% *
Pacific	1.59%	1.81%	1.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	26.1%	23.9%	38.7%
Census division:			
New England	21.2%	20.8%	23.7%
Middle Atlantic	31.4%	27.3%	61.0%
East North Central	28.8%	28.2%	33.3%
West North Central	24.9%	23.5%	32.2%
South Atlantic	31.4%	28.0%	48.4%
East South Central	31.5%	28.1%	45.7%
West South Central	24.9%	24.1%	28.5%
Mountain	23.0%	20.4%	37.4%
Pacific	17.0%	15.4%	28.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.00%	1.09%	1.10%
Census division:			
New England	1.82%	2.05%	2.00%
Middle Atlantic	1.82%	1.90%	2.87%
East North Central	1.65%	1.83%	3.02%
West North Central	1.60%	1.77%	3.40%
South Atlantic	2.03%	2.43%	1.84%
East South Central	2.06%	2.39%	3.65%
West South Central	2.04%	2.33%	4.03%
Mountain	1.45%	1.61%	2.65%
Pacific	2.91%	3.02%	2.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	4.4%	4.6%	3.1%
Census division:			
New England	3.5%	3.5%	3.0%
Middle Atlantic	6.5%	6.9%	4.0% *
East North Central	4.9%	5.0%	3.8% *
West North Central	5.5%	5.8%	4.1%
South Atlantic	3.1%	3.4%	1.8%
East South Central	3.4%	3.5%	2.7%
West South Central	3.2%	3.1%	4.0% *
Mountain	3.5%	3.9%	1.5% *
Pacific	5.2%	5.5%	3.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.36%	0.36%
Census division:			
New England	0.65%	0.73%	0.67%
Middle Atlantic	1.48%	1.66%	1.56% *
East North Central	0.63%	0.70%	1.18% *
West North Central	0.81%	0.95%	1.12%
South Atlantic	0.46%	0.55%	0.52%
East South Central	0.54%	0.65%	0.78%
West South Central	0.52%	0.53%	1.49% *
Mountain	0.58%	0.67%	0.93% *
Pacific	1.11%	1.30%	0.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	23.6%	25.5%	11.9%
Census division:			
New England	33.0%	35.6%	13.6%
Middle Atlantic	22.6%	25.4%	2.5% *
East North Central	25.0%	25.6%	20.9%
West North Central	31.1%	33.1%	21.0%
South Atlantic	26.0%	29.2%	10.1%
East South Central	23.9%	27.3%	9.5%
West South Central	21.8%	24.5%	10.3%
Mountain	29.7%	30.1%	27.1%
Pacific	14.0%	15.1%	5.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.90%	1.09%	0.64%
Census division:			
New England	2.67%	2.97%	1.99%
Middle Atlantic	1.70%	1.91%	0.84% *
East North Central	1.44%	1.58%	2.99%
West North Central	2.36%	2.72%	2.53%
South Atlantic	2.02%	2.36%	1.22%
East South Central	2.16%	2.60%	1.20%
West South Central	1.99%	2.40%	1.12%
Mountain	2.15%	2.47%	3.09%
Pacific	2.22%	2.69%	1.59% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	24.9%	26.4%	16.0%
Census division:			
New England	22.7%	23.2%	18.9%
Middle Atlantic	19.3%	21.1%	5.7% *
East North Central	23.9%	24.9%	16.2%
West North Central	27.4%	28.3%	23.2%
South Atlantic	27.4%	29.6%	16.6%
East South Central	28.6%	28.6%	28.6%
West South Central	33.2%	36.0%	21.1%
Mountain	32.3%	35.5%	14.2%
Pacific	16.6%	18.0%	7.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.94%	1.14%	0.79%
Census division:			
New England	2.34%	2.64%	1.65%
Middle Atlantic	1.57%	1.75%	1.82% *
East North Central	1.36%	1.51%	2.48%
West North Central	1.58%	1.78%	3.48%
South Atlantic	1.51%	1.82%	1.60%
East South Central	1.89%	2.14%	4.04%
West South Central	2.51%	3.02%	2.40%
Mountain	2.24%	2.58%	2.58%
Pacific	2.90%	3.51%	1.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	45.7%	51.7%	24.8%
Census division:			
New England	53.9%	62.4%	30.6%
Middle Atlantic	33.1%	43.5%	8.8%
East North Central	47.2%	50.2%	36.2%
West North Central	53.1%	58.7%	31.6%
South Atlantic	51.8%	56.4%	32.2%
East South Central	48.3%	53.5%	29.4%
West South Central	55.0%	57.8%	37.8%
Mountain	60.9%	67.1%	36.7%
Pacific	29.2%	35.8%	12.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.24%	1.66%	1.09%
Census division:			
New England	2.50%	3.20%	2.37%
Middle Atlantic	2.52%	3.07%	1.87%
East North Central	1.95%	2.37%	3.27%
West North Central	2.21%	2.51%	3.94%
South Atlantic	2.78%	3.43%	2.43%
East South Central	3.04%	3.77%	2.91%
West South Central	3.67%	4.18%	3.57%
Mountain	1.96%	2.14%	2.86%
Pacific	3.49%	5.63%	2.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	52.9%	54.0%	44.8%
Census division:			
New England	61.2%	64.6%	42.3%
Middle Atlantic	55.6%	57.1%	39.2%
East North Central	56.1%	55.5%	59.1%
West North Central	55.2%	54.9%	57.4%
South Atlantic	51.7%	54.6%	29.4%
East South Central	51.9%	53.8%	39.5%
West South Central	43.8%	45.3%	30.8%
Mountain	56.4%	54.4%	70.4%
Pacific	49.4%	51.6%	32.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.28%	1.42%	2.12%
Census division:			
New England	3.67%	4.22%	5.28%
Middle Atlantic	4.02%	4.33%	9.37%
East North Central	2.53%	2.83%	5.59%
West North Central	2.71%	2.93%	7.00%
South Atlantic	3.58%	3.98%	3.86%
East South Central	4.63%	5.30%	5.04%
West South Central	4.43%	4.92%	4.62%
Mountain	3.17%	3.57%	4.73%
Pacific	3.45%	3.74%	6.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	16.0%	13.1%	26.0%
Census division:			
New England	14.9%	9.8%	29.0%
Middle Atlantic	15.5%	14.0%	19.1%
East North Central	12.1%	9.5%	21.6%
West North Central	10.4%	7.6%	21.4%
South Atlantic	9.2%	5.5%	25.1%
East South Central	7.3%	7.3%	7.1%
West South Central	13.2%	12.1%	19.6%
Mountain	8.3%	6.1%	16.6%
Pacific	37.7%	34.6%	46.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.73%	2.28%	0.93%
Census division:			
New England	1.54%	2.01%	1.72%
Middle Atlantic	1.47%	1.82%	2.33%
East North Central	1.24%	1.39%	2.52%
West North Central	1.87%	2.24%	3.12%
South Atlantic	0.81%	0.81%	1.63%
East South Central	1.18%	1.42%	1.80%
West South Central	3.12%	3.63%	2.81%
Mountain	0.90%	0.86%	2.47%
Pacific	7.19%	10.36%	2.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table X1.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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	4.3%	4.1%	5.1%
Census division:			
New England	5.1%	4.7%	5.9%
Middle Atlantic	2.5%	2.6%	2.2% *
East North Central	4.5%	4.6%	4.2% *
West North Central	4.3%	4.4%	3.6% *
South Atlantic	2.7%	2.2%	4.6%
East South Central	4.5%	3.6%	7.7% *
West South Central	3.3%	1.9%	11.9% *
Mountain	3.9%	3.8%	4.3% *
Pacific	8.0%	8.6%	6.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 X1.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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.36%	0.56%
Census division:			
New England	1.01%	1.29%	1.31%
Middle Atlantic	0.52%	0.65%	0.86% *
East North Central	0.83%	0.97%	1.52% *
West North Central	1.04%	1.25%	1.40% *
South Atlantic	0.38%	0.43%	0.80%
East South Central	1.06%	1.06%	2.92% *
West South Central	0.69%	0.44%	3.63% *
Mountain	0.67%	0.74%	1.56% *
Pacific	1.48%	2.02%	1.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	29.2%	26.2%	39.6%
Census division:			
New England	23.0%	19.7%	32.1%
Middle Atlantic	40.5%	30.3%	64.3%
East North Central	31.5%	31.3%	32.2%
West North Central	26.5%	23.1%	39.4%
South Atlantic	32.8%	31.8%	37.1%
East South Central	35.3%	30.2%	53.5%
West South Central	25.5%	25.3%	26.7%
Mountain	24.0%	19.7%	40.8%
Pacific	19.7%	16.4%	28.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.08%	1.28%	1.35%
Census division:			
New England	1.75%	2.16%	2.58%
Middle Atlantic	2.44%	2.47%	3.34%
East North Central	2.25%	2.76%	2.92%
West North Central	2.07%	2.20%	4.73%
South Atlantic	2.99%	3.67%	2.29%
East South Central	2.99%	3.68%	3.61%
West South Central	2.85%	3.27%	3.58%
Mountain	1.51%	1.65%	3.10%
Pacific	2.84%	3.19%	3.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table X1.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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	4.8%	4.9%	4.5%
Census division:			
New England	3.1%	3.4%	2.4%
Middle Atlantic	8.4%	9.6%	5.6% *
East North Central	4.8%	4.5%	5.9% *
West North Central	5.7%	6.2%	4.0% *
South Atlantic	3.5%	4.1%	1.0% *
East South Central	4.7% *	5.3% *	2.2% *
West South Central	3.0%	2.9%	4.0% *
Mountain	2.9%	3.2%	1.6% *
Pacific	5.3%	4.6%	7.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 X1.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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.41%	0.50%	0.60%
Census division:			
New England	0.58%	0.76%	0.65%
Middle Atlantic	2.10%	2.86%	1.85% *
East North Central	0.84%	0.87%	2.22% *
West North Central	0.96%	1.16%	1.42% *
South Atlantic	0.61%	0.76%	0.33% *
East South Central	1.69% *	2.14% *	0.86% *
West South Central	0.69%	0.76%	1.56% *
Mountain	0.53%	0.64%	0.80% *
Pacific	1.10%	1.32%	1.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	24.2%	27.9%	11.1%
Census division:			
New England	33.0%	40.3%	12.9%
Middle Atlantic	18.4%	24.8%	3.4% *
East North Central	26.5%	27.9%	21.4%
West North Central	29.3%	32.2%	18.1%
South Atlantic	26.8%	30.8%	9.5%
East South Central	25.1%	28.8%	11.6%
West South Central	24.1%	26.2%	11.7%
Mountain	34.3%	36.5%	25.9%
Pacific	14.5%	18.4%	3.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.82%	1.08%	0.71%
Census division:			
New England	2.63%	3.44%	2.23%
Middle Atlantic	1.56%	2.05%	1.04% *
East North Central	1.59%	1.88%	2.78%
West North Central	1.89%	2.20%	3.17%
South Atlantic	2.40%	2.94%	1.33%
East South Central	2.53%	3.21%	1.69%
West South Central	2.66%	3.08%	2.05%
Mountain	2.31%	2.76%	2.92%
Pacific	1.71%	2.75%	1.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	21.5%	23.8%	13.7%
Census division:			
New England	20.9%	22.1%	17.7%
Middle Atlantic	14.7%	18.7%	5.4%
East North Central	20.7%	22.3%	14.8%
West North Central	23.8%	26.5%	13.5%
South Atlantic	25.0%	25.6%	22.7%
East South Central	23.3%	24.8%	17.8%
West South Central	30.9%	31.6%	26.2%
Mountain	26.6%	30.6%	10.9%
Pacific	14.8%	17.3%	8.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.88%	1.14%	0.81%
Census division:			
New England	2.10%	2.81%	1.63%
Middle Atlantic	2.01%	2.66%	1.48%
East North Central	1.50%	1.82%	2.44%
West North Central	1.74%	2.06%	2.77%
South Atlantic	2.24%	2.71%	2.27%
East South Central	2.85%	3.56%	2.52%
West South Central	3.47%	4.00%	3.05%
Mountain	2.04%	2.51%	1.77%
Pacific	2.28%	3.42%	1.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	61.6%	59.4%	72.6%
Census division:			
New England	60.5%	57.7%	75.7%
Middle Atlantic	70.0%	66.2%	88.5%
East North Central	56.4%	55.2%	63.8%
West North Central	51.0%	49.0%	60.2%
South Atlantic	60.5%	57.1%	76.6%
East South Central	57.4%	56.2%	62.3%
West South Central	65.7%	62.7%	79.0%
Mountain	52.4%	49.6%	66.1%
Pacific	68.1%	67.9%	69.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.03%	1.27%	0.92%
Census division:			
New England	2.55%	3.02%	2.05%
Middle Atlantic	1.86%	2.13%	2.09%
East North Central	1.59%	1.80%	2.80%
West North Central	1.85%	2.14%	3.22%
South Atlantic	1.94%	2.33%	1.82%
East South Central	2.12%	2.52%	3.27%
West South Central	2.12%	2.51%	2.11%
Mountain	2.21%	2.56%	2.78%
Pacific	3.86%	4.66%	2.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	45.16	47.37	36.34
Census division:			
New England	42.45	44.68	33.33
Middle Atlantic	42.88	47.27	27.01
East North Central	45.84	47.88	35.38
West North Central	48.34	49.59	43.46
South Atlantic	48.79	51.56	39.02
East South Central	49.13	50.63	43.82
West South Central	53.47	54.45	49.94
Mountain	51.29	53.48	43.26
Pacific	34.08	36.17	24.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.07	1.42	0.38
Census division:			
New England	0.91	1.08	0.60
Middle Atlantic	1.10	1.24	0.98
East North Central	0.90	1.05	0.92
West North Central	1.37	1.62	1.76
South Atlantic	0.70	0.83	0.66
East South Central	0.93	1.15	1.01
West South Central	1.17	1.45	1.11
Mountain	1.30	1.55	1.21
Pacific	3.24	4.38	0.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	21.6	21.7	20.6
Census division:			
New England	18.9	18.9	20.0
Middle Atlantic	22.3	22.3	22.6
East North Central	21.5	21.8	18.4
West North Central	21.6	21.8	20.5
South Atlantic	20.6	20.5	21.1
East South Central	23.7	24.5	20.2
West South Central	22.5	22.1	25.4
Mountain	21.1	21.4	19.6
Pacific	22.2	22.9	19.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.19	0.22	0.29
Census division:			
New England	0.80	0.84	1.37
Middle Atlantic	0.61	0.62	3.41
East North Central	0.45	0.49	0.90
West North Central	0.32	0.35	0.87
South Atlantic	0.50	0.57	0.53
East South Central	0.87	1.07	0.47
West South Central	0.61	0.67	0.83
Mountain	0.48	0.55	0.57
Pacific	0.43	0.50	0.65

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	31.4%	33.1%	23.1%
Census division:			
New England	30.4%	34.5%	8.7%
Middle Atlantic	22.2%	25.5%	6.1%
East North Central	34.2%	36.0%	23.4%
West North Central	36.8%	39.0%	26.3%
South Atlantic	35.8%	37.6%	27.1%
East South Central	37.7%	37.9%	36.7%
West South Central	28.5%	30.9%	17.5%
Mountain	41.1%	42.5%	34.0%
Pacific	25.4%	24.9%	27.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.90%	1.10%	0.91%
Census division:			
New England	2.37%	2.81%	1.19%
Middle Atlantic	1.78%	2.05%	1.56%
East North Central	1.56%	1.77%	2.56%
West North Central	1.76%	2.04%	2.92%
South Atlantic	1.92%	2.29%	1.89%
East South Central	2.09%	2.47%	3.48%
West South Central	1.91%	2.32%	1.90%
Mountain	2.33%	2.73%	2.74%
Pacific	3.05%	3.56%	2.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	5.6%	5.6%	5.6%
Census division:			
New England	3.9%	4.2%	2.2%
Middle Atlantic	6.1%	5.9%	7.5%
East North Central	3.9%	4.4%	1.4% *
West North Central	2.7%	2.6%	3.2% *
South Atlantic	6.2%	6.9%	2.8%
East South Central	6.7%	7.1%	5.2%
West South Central	4.5%	3.3%	9.9% *
Mountain	3.2%	3.8%	0.5% *
Pacific	9.0%	8.5%	11.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.31%	0.35%	0.64%
Census division:			
New England	0.61%	0.72%	0.63%
Middle Atlantic	0.79%	0.88%	1.77%
East North Central	0.66%	0.76%	0.74% *
West North Central	0.49%	0.49%	1.53% *
South Atlantic	0.71%	0.85%	0.73%
East South Central	0.86%	1.02%	1.41%
West South Central	0.91%	0.82%	3.37% *
Mountain	0.47%	0.57%	0.51% *
Pacific	1.48%	1.67%	1.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	26.2%	22.9%	42.3%
Census division:			
New England	29.5%	25.4%	51.8%
Middle Atlantic	35.1%	30.0%	60.0%
East North Central	19.5%	17.6%	30.7%
West North Central	18.1%	15.9%	28.8%
South Atlantic	25.0%	19.8%	49.8%
East South Central	17.7%	15.0%	28.5%
West South Central	22.5%	21.0%	29.3%
Mountain	17.6%	15.8%	26.6%
Pacific	37.8%	34.7%	52.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.75%	2.18%	1.15%
Census division:			
New England	2.01%	2.37%	2.14%
Middle Atlantic	2.54%	2.91%	4.55%
East North Central	1.52%	1.72%	2.63%
West North Central	2.24%	2.70%	2.43%
South Atlantic	1.77%	2.09%	1.76%
East South Central	1.74%	2.06%	2.98%
West South Central	2.16%	2.37%	4.93%
Mountain	1.53%	1.80%	1.97%
Pacific	7.83%	9.93%	2.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	265.96	278.12	206.64
Census division:			
New England	281.31	287.56	217.09
Middle Atlantic	280.90	315.08	151.25
East North Central	201.78	201.38	--
West North Central	242.64	260.70	--
South Atlantic	268.24	267.56	276.33
East South Central	221.30	238.07	130.72
West South Central	233.36	240.81	222.26
Mountain	363.09	370.82	98.63
Pacific	288.89	307.53	220.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	9.15	10.88	9.99
Census division:			
New England	29.87	32.99	18.61
Middle Atlantic	23.68	26.71	24.01
East North Central	27.43	28.68	--
West North Central	27.18	31.71	--
South Atlantic	23.19	25.06	25.47
East South Central	20.27	23.98	16.59
West South Central	21.39	34.01	19.92
Mountain	33.94	34.18	1.87
Pacific	17.51	22.17	17.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	476.38	553.17	272.90
Census division:			
New England	449.18	538.68	213.49
Middle Atlantic	550.45	689.57	213.74
East North Central	570.57	670.32	232.32
West North Central	507.94	601.25	259.72
South Atlantic	461.24	555.96	283.22
East South Central	539.85	686.56	235.16
West South Central	565.78	583.62	507.63
Mountain	637.28	676.41	524.37
Pacific	321.51	357.60	207.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	27.13	43.90	10.86
Census division:			
New England	40.63	59.37	12.09
Middle Atlantic	68.43	89.46	7.02
East North Central	86.69	110.39	22.12
West North Central	50.79	78.58	42.98
South Atlantic	38.45	61.46	15.01
East South Central	62.35	95.66	18.00
West South Central	56.37	73.06	52.78
Mountain	69.48	93.67	46.41
Pacific	30.46	53.51	14.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	20.7	20.8	20.0
Census division:			
New England	18.6	18.7	18.0
Middle Atlantic	20.1	20.3	17.9
East North Central	19.8	20.2	17.1
West North Central	21.0	21.4	19.0
South Atlantic	21.2	21.2	21.1
East South Central	21.2	21.5	19.9
West South Central	21.3	21.1	22.5
Mountain	20.4	20.5	20.0
Pacific	20.9	20.9	20.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.13	0.15	0.14
Census division:			
New England	0.40	0.43	0.56
Middle Atlantic	0.41	0.43	0.79
East North Central	0.23	0.26	0.40
West North Central	0.24	0.25	0.60
South Atlantic	0.43	0.50	0.24
East South Central	0.37	0.44	0.37
West South Central	0.39	0.47	0.35
Mountain	0.26	0.30	0.34
Pacific	0.34	0.38	0.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	73.0%	75.9%	58.7%
Census division:			
New England	67.2%	72.1%	40.5%
Middle Atlantic	60.1%	67.0%	26.4%
East North Central	76.9%	78.5%	67.6%
West North Central	82.1%	83.7%	74.3%
South Atlantic	78.5%	81.8%	62.9%
East South Central	77.7%	79.1%	72.1%
West South Central	83.7%	84.1%	82.0%
Mountain	82.6%	84.4%	73.7%
Pacific	58.2%	61.7%	41.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.69%	2.10%	1.09%
Census division:			
New England	1.88%	2.18%	2.16%
Middle Atlantic	2.33%	2.57%	4.23%
East North Central	1.48%	1.67%	2.80%
West North Central	1.22%	1.37%	2.47%
South Atlantic	1.35%	1.52%	1.74%
East South Central	1.62%	1.89%	2.92%
West South Central	1.96%	2.34%	2.30%
Mountain	1.08%	1.20%	2.05%
Pacific	7.27%	9.30%	2.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	10.1%	8.8%	16.2%
Census division:			
New England	9.5%	5.5%	31.3%
Middle Atlantic	9.3%	10.9%	1.9% *
East North Central	9.1%	9.4%	7.7%
West North Central	11.3%	9.5%	20.2%
South Atlantic	9.1%	8.7%	10.6%
East South Central	12.1%	11.4%	15.0%
West South Central	15.8%	11.6%	34.9%
Mountain	8.0%	8.1%	7.2%
Pacific	8.5%	5.4%	23.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.46%	0.51%	0.90%
Census division:			
New England	0.88%	0.92%	1.82%
Middle Atlantic	1.06%	1.27%	0.79% *
East North Central	1.02%	1.16%	1.53%
West North Central	1.13%	1.24%	2.68%
South Atlantic	0.79%	0.91%	1.40%
East South Central	1.18%	1.36%	2.21%
West South Central	2.00%	2.11%	4.59%
Mountain	1.52%	1.81%	1.33%
Pacific	1.29%	1.08%	1.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	568	500	750
Census division:			
New England	545	840	268
Middle Atlantic	582	568	983 *
East North Central	802	764	1,075
West North Central	781	517	1,381
South Atlantic	371	357	423
East South Central	338	373	233
West South Central	300	225	414
Mountain	972 *	972 *	970
Pacific	760	346	1,211

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	35.25	46.54	44.72
Census division:			
New England	118.95	220.39	58.77
Middle Atlantic	86.55	88.04	480.62 *
East North Central	131.10	149.98	154.37
West North Central	87.90	90.90	130.79
South Atlantic	35.37	42.40	53.62
East South Central	33.47	41.76	45.59
West South Central	41.38	35.68	87.02
Mountain	319.32 *	376.56 *	154.87
Pacific	44.07	42.83	70.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	72.8%	71.8%	77.7%
New England	79.3%	77.4%	89.4%
Middle Atlantic	76.3%	77.2%	71.8%
East North Central	68.7%	67.0%	79.2%
West North Central	61.4%	60.7%	65.1%
South Atlantic	76.1%	75.3%	79.8%
East South Central	70.9%	70.4%	73.1%
West South Central	67.5%	66.4%	72.8%
Mountain	68.3%	67.3%	73.3%
Pacific	79.0%	77.2%	87.5%
Preferred:			
United States	68.7%	67.6%	74.0%
New England	77.6%	75.4%	89.8%
Middle Atlantic	72.7%	72.5%	73.7%
East North Central	65.9%	64.4%	75.2%
West North Central	58.9%	57.6%	65.1%
South Atlantic	67.9%	66.9%	72.4%
East South Central	63.9%	64.4%	61.7%
West South Central	67.3%	66.0%	73.4%
Mountain	61.0%	60.3%	64.7%
Pacific	75.8%	74.3%	83.3%
Non-Preferred:			
United States	65.3%	63.9%	71.7%
New England	73.2%	70.1%	89.6%
Middle Atlantic	70.0%	69.4%	73.2%
East North Central	63.5%	61.4%	75.5%
West North Central	56.9%	55.6%	63.3%
South Atlantic	63.1%	62.4%	66.9%
East South Central	63.7%	63.0%	66.5%
West South Central	63.4%	61.4%	72.2%
Mountain	56.9%	56.0%	61.7%
Pacific	72.0%	70.8%	77.9%
Specialty:			
United States	47.9%	45.3%	60.6%
New England	55.3%	50.9%	78.8%
Middle Atlantic	52.3%	50.1%	62.7%
East North Central	41.0%	38.1%	58.0%
West North Central	43.2%	42.4%	47.0%
South Atlantic	47.9%	44.1%	65.8%
East South Central	41.2%	42.1%	37.5%
West South Central	51.7%	48.9%	64.0%
Mountain	41.9%	41.3%	44.4%
Pacific	52.4%	49.2%	67.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table X1.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, 2024

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.83%	0.99%	1.09%
New England	1.66%	1.94%	1.34%
Middle Atlantic	2.39%	2.60%	5.80%
East North Central	1.58%	1.81%	2.17%
West North Central	2.01%	2.35%	3.04%
South Atlantic	1.40%	1.68%	1.61%
East South Central	1.82%	2.19%	2.47%
West South Central	2.31%	2.74%	2.81%
Mountain	2.05%	2.42%	2.64%
Pacific	2.55%	3.29%	2.61%
Preferred:			
United States	0.96%	1.16%	1.09%
New England	1.84%	2.15%	1.29%
Middle Atlantic	2.38%	2.60%	5.94%
East North Central	1.63%	1.86%	2.33%
West North Central	2.06%	2.41%	3.03%
South Atlantic	2.22%	2.66%	1.57%
East South Central	2.04%	2.44%	3.12%
West South Central	2.44%	2.88%	2.77%
Mountain	2.29%	2.68%	2.87%
Pacific	2.94%	3.73%	2.67%
Non-Preferred:			
United States	1.02%	1.23%	1.10%
New England	1.86%	2.17%	1.31%
Middle Atlantic	2.46%	2.71%	5.92%
East North Central	1.80%	2.04%	2.33%
West North Central	1.96%	2.28%	3.04%
South Atlantic	2.14%	2.55%	1.75%
East South Central	2.07%	2.50%	2.83%
West South Central	2.53%	2.97%	2.88%
Mountain	2.19%	2.54%	2.93%
Pacific	3.38%	4.23%	2.67%
Specialty:			
United States	1.34%	1.66%	1.13%
New England	2.08%	2.46%	1.78%
Middle Atlantic	2.39%	2.70%	5.48%
East North Central	1.70%	1.91%	2.99%
West North Central	2.22%	2.57%	3.78%
South Atlantic	2.12%	2.49%	1.81%
East South Central	2.09%	2.47%	3.48%
West South Central	2.73%	3.19%	3.35%
Mountain	2.37%	2.77%	3.33%
Pacific	5.95%	7.66%	2.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	11.23	11.39	10.53
New England	11.58	12.01	9.57
Middle Atlantic	10.85	11.60	6.99
East North Central	11.40	11.56	10.59
West North Central	11.55	11.32	12.61
South Atlantic	11.25	11.16	11.64
East South Central	11.08	11.02	11.32
West South Central	11.29	10.97	12.64
Mountain	11.76	11.75	11.80
Pacific	10.97	11.41	9.11
Preferred:			
United States	35.69	36.58	31.73
New England	33.39	35.01	26.12
Middle Atlantic	32.81	34.73	23.68
East North Central	35.90	36.91	30.80
West North Central	38.43	39.36	34.50
South Atlantic	37.09	37.47	35.44
East South Central	35.59	35.50	35.96
West South Central	36.84	36.90	36.60
Mountain	38.14	37.41	41.48
Pacific	34.43	36.10	27.24
Non-Preferred:			
United States	60.90	62.19	55.29
New England	56.49	58.32	48.77
Middle Atlantic	55.21	57.99	42.42
East North Central	65.26	67.15	56.15
West North Central	66.79	67.96	61.83
South Atlantic	64.15	64.65	61.96
East South Central	62.08	61.07	65.85
West South Central	66.60	67.12	64.61
Mountain	65.72	64.29	72.03
Pacific	52.51	54.93	41.92
Specialty:			
United States	96.99	100.61	83.75
New England	74.63	80.41	54.58
Middle Atlantic	70.45	78.12	40.76
East North Central	113.43	121.86	80.68
West North Central	107.62	112.06	88.29
South Atlantic	116.19	111.66	130.60
East South Central	104.32	107.89	88.54
West South Central	115.27	118.77	103.09
Mountain	116.43	118.75	105.93
Pacific	68.20	73.35	50.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.

Table X1.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, 2024

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.10	0.12	0.11
New England	0.30	0.37	0.19
Middle Atlantic	0.30	0.36	0.55
East North Central	0.23	0.27	0.26
West North Central	0.37	0.43	0.40
South Atlantic	0.25	0.30	0.20
East South Central	0.26	0.32	0.23
West South Central	0.26	0.31	0.38
Mountain	0.26	0.31	0.32
Pacific	0.27	0.39	0.32
Preferred:			
United States	0.23	0.27	0.33
New England	0.56	0.67	0.34
Middle Atlantic	0.67	0.74	1.27
East North Central	0.51	0.59	0.68
West North Central	0.73	0.82	1.24
South Atlantic	0.63	0.76	0.58
East South Central	0.72	0.87	0.79
West South Central	0.78	0.96	0.62
Mountain	0.62	0.63	1.88
Pacific	0.62	0.59	0.90
Non-Preferred:			
United States	0.52	0.66	0.66
New England	1.08	1.31	0.94
Middle Atlantic	1.05	1.18	2.83
East North Central	1.03	1.19	1.29
West North Central	1.19	1.39	2.17
South Atlantic	1.15	1.38	1.30
East South Central	1.10	1.24	2.32
West South Central	1.29	1.59	1.07
Mountain	1.44	1.29	4.98
Pacific	0.86	1.28	0.87
Specialty:			
United States	2.51	3.35	1.63
New England	2.59	3.37	1.46
Middle Atlantic	2.77	3.48	1.88
East North Central	4.53	5.66	4.26
West North Central	4.57	5.62	6.82
South Atlantic	3.63	4.51	3.89
East South Central	4.71	5.78	2.63
West South Central	4.44	5.30	6.87
Mountain	5.45	6.48	6.21
Pacific	4.67	7.45	2.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	18.1%	19.0%	14.1%
New England	14.6%	16.3%	5.4%
Middle Atlantic	14.9%	14.6%	16.5% *
East North Central	23.3%	26.0%	7.3%
West North Central	22.3%	22.2%	22.8%
South Atlantic	18.0%	19.0%	13.1%
East South Central	23.7%	23.9%	23.0%
West South Central	17.3%	17.8%	14.9%
Mountain	19.8%	20.1%	18.1%
Pacific	13.8%	14.3%	11.7%
Preferred:			
United States	29.5%	30.9%	22.7%
New England	19.5%	22.1%	5.4%
Middle Atlantic	24.6%	26.2%	16.8% *
East North Central	31.1%	33.0%	19.7%
West North Central	34.6%	35.9%	28.3%
South Atlantic	32.2%	34.3%	22.2%
East South Central	34.9%	35.0%	34.6%
West South Central	32.8%	33.9%	27.7%
Mountain	35.2%	35.7%	33.0%
Pacific	23.2%	24.0%	19.4%
Non-Preferred:			
United States	30.7%	32.0%	24.4%
New England	23.2%	26.5%	5.7%
Middle Atlantic	25.4%	27.0%	17.6% *
East North Central	32.1%	34.1%	20.6%
West North Central	33.2%	34.1%	28.6%
South Atlantic	34.1%	35.5%	27.4%
East South Central	35.8%	36.3%	33.7%
West South Central	33.5%	34.6%	28.5%
Mountain	36.2%	36.2%	36.5%
Pacific	25.0%	26.0%	20.5%
Specialty:			
United States	41.1%	42.9%	32.3%
New England	30.5%	34.1%	11.2%
Middle Atlantic	31.7%	34.1%	20.1% *
East North Central	44.7%	46.5%	33.6%
West North Central	41.3%	42.0%	37.9%
South Atlantic	42.9%	46.0%	28.4%
East South Central	49.6%	47.5%	57.5%
West South Central	40.8%	42.5%	33.3%
Mountain	45.1%	44.3%	49.0%
Pacific	41.9%	44.1%	31.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.63%	0.74%	1.05%
New England	1.55%	1.82%	0.78%
Middle Atlantic	2.31%	2.45%	6.31% *
East North Central	1.61%	1.85%	1.24%
West North Central	1.62%	1.89%	2.42%
South Atlantic	1.18%	1.42%	1.52%
East South Central	1.82%	2.21%	2.33%
West South Central	1.56%	1.85%	2.18%
Mountain	1.46%	1.71%	2.05%
Pacific	1.62%	1.95%	2.44%
Preferred:			
United States	0.99%	1.20%	1.07%
New England	1.83%	2.14%	0.78%
Middle Atlantic	2.67%	2.95%	6.35% *
East North Central	1.76%	2.01%	1.95%
West North Central	2.28%	2.65%	2.93%
South Atlantic	2.38%	2.81%	1.54%
East South Central	2.20%	2.65%	3.04%
West South Central	2.58%	3.07%	2.83%
Mountain	2.39%	2.81%	2.75%
Pacific	3.05%	3.74%	2.60%
Non-Preferred:			
United States	0.97%	1.17%	1.08%
New England	1.84%	2.15%	0.81%
Middle Atlantic	2.49%	2.73%	6.31% *
East North Central	1.82%	2.07%	2.09%
West North Central	2.07%	2.41%	2.92%
South Atlantic	2.15%	2.56%	1.74%
East South Central	2.07%	2.49%	2.85%
West South Central	2.56%	3.05%	2.88%
Mountain	2.26%	2.68%	2.59%
Pacific	3.10%	3.84%	2.52%
Specialty:			
United States	1.14%	1.39%	1.14%
New England	1.91%	2.25%	1.26%
Middle Atlantic	2.61%	2.88%	6.22% *
East North Central	1.72%	1.94%	2.88%
West North Central	2.22%	2.54%	3.83%
South Atlantic	2.13%	2.55%	1.82%
East South Central	2.19%	2.61%	3.40%
West South Central	2.63%	3.10%	3.18%
Mountain	2.08%	2.43%	2.97%
Pacific	5.27%	6.65%	2.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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, 2024

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	20.4	20.5	19.5
New England	19.1	19.4	14.2
Middle Atlantic	21.6	22.1	19.5
East North Central	18.7	18.9	16.0
West North Central	20.5	20.6	20.0
South Atlantic	20.5	20.3	21.5
East South Central	22.5	23.4	18.9
West South Central	22.3	22.1	23.5
Mountain	20.0	20.1	19.6
Pacific	19.4	20.0	15.3
Preferred:			
United States	24.5	24.2	26.0
New England	21.1	21.3	17.1
Middle Atlantic	27.6	26.2	38.2
East North Central	22.2	22.3	21.6
West North Central	24.2	24.1	24.9
South Atlantic	24.8	24.5	27.1
East South Central	25.3	25.8	23.4
West South Central	26.1	26.0	26.6
Mountain	22.6	22.5	23.2
Pacific	24.1	24.0	24.4
Non-Preferred:			
United States	33.2	32.7	36.7
New England	28.8	29.0	23.5
Middle Atlantic	36.9	35.3	48.6
East North Central	31.6	31.4	34.3
West North Central	33.4	32.8	37.0
South Atlantic	34.2	34.1	34.3
East South Central	32.7	33.0	31.5
West South Central	35.9	35.1	40.0
Mountain	29.8	28.8	34.6
Pacific	31.5	30.7	36.4
Specialty:			
United States	27.1	26.7	29.1
New England	26.9	27.0	24.8
Middle Atlantic	30.2	28.5	43.8
East North Central	25.2	24.7	29.4
West North Central	26.0	25.4	29.1
South Atlantic	26.7	26.7	27.0
East South Central	27.2	27.2	27.4
West South Central	28.3	28.4	27.3
Mountain	26.6	26.6	26.9
Pacific	27.2	27.0	28.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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, 2024

Census division	Civilian **	Private sector	State/local government sector
Generic:			
United States	0.24	0.27	0.54
New England	1.10	1.18	0.80
Middle Atlantic	1.01	1.24	0.31
East North Central	0.51	0.53	1.04
West North Central	0.61	0.69	1.17
South Atlantic	0.38	0.40	1.26
East South Central	0.96	1.19	0.75
West South Central	0.78	0.88	1.46
Mountain	0.53	0.61	0.69
Pacific	0.87	0.92	1.99
Preferred:			
United States	0.25	0.27	0.67
New England	0.95	1.00	0.61
Middle Atlantic	1.17	1.01	0.88
East North Central	0.41	0.44	0.78
West North Central	0.42	0.46	1.11
South Atlantic	0.34	0.37	0.81
East South Central	0.71	0.87	0.60
West South Central	0.98	1.15	0.81
Mountain	0.46	0.53	0.58
Pacific	0.86	0.99	1.18
Non-Preferred:			
United States	0.51	0.58	0.72
New England	1.51	1.58	1.33
Middle Atlantic	1.86	1.88	0.74
East North Central	1.02	1.11	1.72
West North Central	1.23	1.44	1.93
South Atlantic	1.36	1.58	0.96
East South Central	1.12	1.35	1.43
West South Central	1.49	1.76	1.40
Mountain	1.39	1.66	1.16
Pacific	1.28	1.43	1.42
Specialty:			
United States	0.32	0.35	0.73
New England	1.00	1.06	1.01
Middle Atlantic	1.46	1.24	2.92
East North Central	0.53	0.57	1.36
West North Central	0.73	0.77	1.90
South Atlantic	0.80	0.89	0.71
East South Central	0.69	0.85	1.01
West South Central	1.44	1.68	0.94
Mountain	0.71	0.85	0.91
Pacific	0.63	0.70	1.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.34 Among civilian employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	47.4%	51.7%	26.4%
Census division:			
New England	54.9%	59.0%	32.8%
Middle Atlantic	38.8%	44.9%	9.7%
East North Central	48.2%	50.3%	36.1%
West North Central	56.4%	60.0%	39.0%
South Atlantic	52.1%	57.3%	27.9%
East South Central	50.4%	54.6%	33.8%
West South Central	54.3%	59.2%	32.1%
Mountain	61.3%	66.0%	38.2%
Pacific	30.5%	34.4%	12.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.34 Standard errors for among civilian employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.23%	1.56%	0.86%
Census division:			
New England	2.23%	2.59%	2.01%
Middle Atlantic	2.06%	2.32%	1.91%
East North Central	1.58%	1.78%	2.90%
West North Central	1.85%	2.06%	3.29%
South Atlantic	2.10%	2.53%	1.92%
East South Central	2.14%	2.54%	3.11%
West South Central	2.43%	2.79%	2.79%
Mountain	1.77%	1.92%	2.75%
Pacific	3.80%	5.14%	1.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.35 Percent of civilian employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	73.9%	73.9%	74.0%
Census division:			
New England	69.6%	69.7%	68.6%
Middle Atlantic	70.4%	68.6%	79.4%
East North Central	80.4%	80.9%	77.5%
West North Central	81.8%	82.7%	77.8%
South Atlantic	79.2%	78.3%	83.5%
East South Central	81.5%	81.3%	82.1%
West South Central	78.9%	80.1%	73.6%
Mountain	80.1%	80.1%	80.4%
Pacific	54.7%	55.3%	51.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.35 Standard errors for percent of civilian employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	1.72%	2.07%	0.84%
Census division:			
New England	2.22%	2.59%	2.59%
Middle Atlantic	2.20%	2.60%	1.97%
East North Central	1.23%	1.38%	2.52%
West North Central	1.47%	1.67%	2.84%
South Atlantic	1.42%	1.71%	1.17%
East South Central	1.71%	2.05%	2.52%
West South Central	2.24%	2.68%	2.74%
Mountain	1.42%	1.64%	2.49%
Pacific	6.87%	8.37%	2.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.36 Among civilian employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	93.7%	94.6%	89.2%
Census division:			
New England	94.4%	94.8%	92.3%
Middle Atlantic	87.1%	90.9%	70.9%
East North Central	94.4%	95.1%	89.9%
West North Central	96.6%	96.4%	97.4%
South Atlantic	95.4%	96.1%	92.2%
East South Central	96.6%	96.4%	97.3%
West South Central	97.2%	96.9%	98.5%
Mountain	98.4%	98.2%	99.4%
Pacific	86.9%	88.9%	76.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.36 Standard errors for among civilian employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.33%	0.36%	0.70%
Census division:			
New England	0.94%	1.06%	1.67%
Middle Atlantic	1.31%	1.35%	3.98%
East North Central	1.13%	1.26%	2.21%
West North Central	0.59%	0.69%	0.74%
South Atlantic	0.52%	0.60%	0.78%
East South Central	0.77%	0.94%	0.91%
West South Central	0.55%	0.66%	0.57%
Mountain	0.32%	0.39%	0.26%
Pacific	1.21%	1.33%	2.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.37 Average out-of-network individual deductible (in dollars) per civilian employee enrolled with single coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	4,401	4,636	3,019
Census division:			
New England	3,827	4,091	1,643
Middle Atlantic	3,900	4,203	1,495
East North Central	4,569	4,721	3,307
West North Central	5,011	5,181	4,096
South Atlantic	4,505	4,786	3,176
East South Central	4,200	4,572	2,660
West South Central	4,638	5,001	2,969
Mountain	4,955	5,141	3,938
Pacific	3,737	3,871	2,658 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.37 Standard errors for average out-of-network individual deductible (in dollars) per civilian employee enrolled with single coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	68.73	76.81	130.39
Census division:			
New England	177.29	205.03	92.84
Middle Atlantic	164.80	171.01	245.24
East North Central	112.20	123.67	200.74
West North Central	175.07	201.75	270.83
South Atlantic	220.70	266.66	172.86
East South Central	150.05	176.24	200.12
West South Central	212.22	235.57	279.01
Mountain	157.45	180.19	284.84
Pacific	169.01	139.50	1,074.91 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.38 Average out-of-network employee-plus-one deductible (in dollars) per civilian employee enrolled with employee-plus-one coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	8,046	8,568	5,193
Census division:			
New England	7,104	7,511	4,008
Middle Atlantic	7,271	7,650	3,991
East North Central	8,257	8,631	5,467
West North Central	9,494	9,830	7,395
South Atlantic	8,160	8,637	5,778
East South Central	7,988	8,905	4,808
West South Central	8,284	8,940	5,512
Mountain	8,860	9,542	5,877
Pacific	6,745	7,485	2,746

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.38 Standard errors for average out-of-network employee-plus-one deductible (in dollars) per civilian employee enrolled with employee-plus-one coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	115.27	130.51	140.91
Census division:			
New England	276.73	314.63	176.82
Middle Atlantic	377.80	411.36	599.16
East North Central	238.18	268.76	291.24
West North Central	682.00	773.97	562.40
South Atlantic	241.03	279.15	293.14
East South Central	377.41	453.30	281.76
West South Central	323.11	343.04	533.66
Mountain	315.48	397.89	342.63
Pacific	272.75	299.00	218.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.39 Average out-of-network family deductible (in dollars) per civilian employee enrolled with family coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	8,057	8,793	5,162
Census division:			
New England	6,674	7,993	2,836
Middle Atlantic	6,586	8,065	2,808
East North Central	8,326	8,692	6,777
West North Central	8,834	9,195	7,383
South Atlantic	8,275	8,902	5,564
East South Central	8,634	9,729	4,680
West South Central	8,694	8,901	7,345
Mountain	9,711	10,700	5,830
Pacific	6,776	7,617	3,624

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.39 Standard errors for average out-of-network family deductible (in dollars) per civilian employee enrolled with family coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	126.95	145.61	198.81
Census division:			
New England	374.19	483.63	129.36
Middle Atlantic	500.81	550.57	444.61
East North Central	294.50	358.72	401.31
West North Central	350.33	345.97	1,084.16
South Atlantic	256.32	299.74	446.55
East South Central	816.99	1,012.24	287.10
West South Central	268.29	298.27	447.32
Mountain	422.90	512.17	268.68
Pacific	319.69	376.18	477.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.40 Average copayment (in dollars) per day for an out-of-network hospital admission per civilian employee enrolled in a health insurance plan by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	446	464	339
Census division:			
New England	403	404	384
Middle Atlantic	967 *	1,354 *	165
East North Central	289	303	--
West North Central	472	473	--
South Atlantic	263	262	--
East South Central	555	624	--
West South Central	493	491	499
Mountain	437	438	--
Pacific	381	342	503

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

-- 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.40 Standard errors for average copayment (in dollars) per day for an out-of-network hospital admission per civilian employee enrolled in a health insurance plan by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	68.12	79.18	47.14
Census division:			
New England	55.20	60.21	31.97
Middle Atlantic	417.86 *	570.48 *	17.71
East North Central	70.48	77.05	--
West North Central	124.63	126.83	--
South Atlantic	30.27	30.55	--
East South Central	114.94	125.72	--
West South Central	60.51	79.13	77.64
Mountain	88.49	88.68	--
Pacific	55.45	64.24	82.02

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.

-- 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.41 Average copayment (in dollars) per stay for an out-of-network hospital admission per civilian employee enrolled in a health insurance plan by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	548	654	345
Census division:			
New England	472	577	293
Middle Atlantic	623	710	434
East North Central	500	653	220
West North Central	499	591	254
South Atlantic	445	571	275
East South Central	726	824 *	392
West South Central	702	724	647
Mountain	569	646	407
Pacific	500	626	258

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.41 Standard errors for average copayment (in dollars) per stay for an out-of-network hospital admission per civilian employee enrolled in a health insurance plan by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	31.70	50.25	19.91
Census division:			
New England	65.48	114.09	41.54
Middle Atlantic	116.59	179.52	25.89
East North Central	116.15	172.37	15.48
West North Central	68.40	114.58	51.73
South Atlantic	38.79	80.21	18.21
East South Central	190.13	250.64 *	81.35
West South Central	87.97	121.96	63.23
Mountain	65.42	102.83	51.52
Pacific	96.92	159.12	48.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 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.42 Average coinsurance (in percentages) for an out-of-network hospital admission per civilian employee enrolled in a health insurance plan by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	41	42	35
Census division:			
New England	39	39	36
Middle Atlantic	39	42	25
East North Central	40	41	32
West North Central	41	42	35
South Atlantic	41	42	36
East South Central	42	43	40
West South Central	43	44	42
Mountain	43	44	36
Pacific	43	43	39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.42 Standard errors for average coinsurance (in percentages) for an out-of-network hospital admission per civilian employee enrolled in a health insurance plan by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	0.33	0.37	0.48
Census division:			
New England	1.13	1.26	1.43
Middle Atlantic	0.93	1.00	1.17
East North Central	0.67	0.73	1.27
West North Central	0.70	0.74	1.88
South Atlantic	0.70	0.80	0.59
East South Central	0.83	0.98	1.42
West South Central	1.18	1.38	1.14
Mountain	1.51	1.75	0.94
Pacific	1.09	1.20	1.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.43 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per civilian employee enrolled with single coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	9,292	9,542	7,799
Census division:			
New England	8,799	9,023	6,356
Middle Atlantic	8,815	9,025	7,167
East North Central	9,662	10,010	6,914
West North Central	9,345	9,496	8,491
South Atlantic	9,409	9,732	8,138
East South Central	10,080	10,322	8,823
West South Central	9,717	9,686	9,900
Mountain	9,687	10,026	7,572
Pacific	8,151	8,556	5,090

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.43 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per civilian employee enrolled with single coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	103.36	118.62	124.64
Census division:			
New England	387.26	418.25	173.37
Middle Atlantic	261.11	290.20	415.19
East North Central	264.02	294.20	404.96
West North Central	244.06	270.22	547.33
South Atlantic	215.85	270.07	153.55
East South Central	300.44	319.19	834.44
West South Central	460.73	535.17	409.66
Mountain	262.08	302.60	293.32
Pacific	240.96	266.59	248.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.44 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per civilian employee enrolled with employee-plus-one coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	18,001	18,644	14,365
Census division:			
New England	16,415	16,811	12,001
Middle Atlantic	16,307	16,958	11,041
East North Central	18,836	19,464	14,370
West North Central	18,574	18,722	17,523
South Atlantic	18,327	19,477	13,573
East South Central	18,880	20,072	14,037
West South Central	19,714	19,192	22,714
Mountain	18,117	18,879	14,398
Pacific	15,976	17,110	9,800

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.44 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per civilian employee enrolled with employee-plus-one coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	216.53	246.19	324.03
Census division:			
New England	505.66	547.94	558.45
Middle Atlantic	645.93	714.42	718.73
East North Central	513.35	569.22	841.19
West North Central	828.20	914.83	1,606.51
South Atlantic	494.82	602.28	419.91
East South Central	672.26	804.43	422.94
West South Central	735.55	805.10	1,533.47
Mountain	520.53	601.88	695.30
Pacific	733.98	811.36	555.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.45 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per civilian employee enrolled with family coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	17,429	18,108	14,734
Census division:			
New England	15,547	16,578	10,573
Middle Atlantic	16,167	16,730	14,386
East North Central	17,636	18,374	14,797
West North Central	16,804	17,316	14,751
South Atlantic	18,305	19,143	15,079
East South Central	18,262	18,710	16,287
West South Central	18,916	18,445	22,530
Mountain	18,134	19,055	14,156
Pacific	15,670	16,989	11,909

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private 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.45 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per civilian employee enrolled with family coverage by private and State/local government sectors and census division: United States, 2024

Census division	Civilian **	Private sector	State/local government sector
United States	217.68	257.14	368.15
Census division:			
New England	484.03	590.59	235.24
Middle Atlantic	522.94	656.49	764.97
East North Central	428.54	481.00	1,042.71
West North Central	720.72	713.84	2,188.04
South Atlantic	639.38	804.22	433.78
East South Central	631.05	777.70	617.00
West South Central	743.68	776.77	1,983.37
Mountain	464.77	548.83	505.25
Pacific	683.68	807.87	884.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2024 Medical Expenditure Panel Survey-Insurance Component.

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

** Civilian employees include those employed in the private sector and in the State/local government sector. Federal government employees and unincorporated self-employed individuals with no employees are not included.